CONTENTS

Missi	on, Vision, and Values	4
dess	age from the Chairman	5
dess	age from the Chief Financial Officer	17
ı.	Management's Discussion and Analysis	19
	Overview	21
	Deposit Insurance	21
	Supervision	22
	Research	46
	Community Banking	50
	Activities Related to Large and Complex Financial Institutions	53
	Depositor and Consumer Protection	60
	Failure Resolution and Receivership Management	73
	Diversity, Equity, Inclusion, and Accessibility	75
	Information Technology Modernization	82
	International Outreach	84
	Effective Management of Strategic Resources	86
II.	Performance Results Summary	89
	Summary of 2022 Performance Results by Program	91
	Performance Results by Program and Strategic Goal	91
III.	Financial Highlights	109
	Deposit Insurance Fund Performance	111
IV.	Budget and Spending	115
	2022 FDIC Operating Budget	117
	2022 Budget and Expenditures by Program	118
	Investment Spending	119
v.	Financial Section	121
	Deposit Insurance Fund (DIF)	122
	FSLIC Resolution Fund (FRF)	135
	Government Accountability Office Auditor's Report	
	Management's Report on Internal Control over Financial Reporting	150
	Management's Response to the Auditor's Report	151
VI.	Risk Management and Internal Controls	153
	Statement of Assurance	154
	Program Evaluation	156
	Fraud Reduction and Data Analytics Act of 2015	157
	Management Report on Final Actions	
VII.	. Appendices	
	A. Key Statistics	
	B. More About the FDIC	
	C. Office of Inspector General's Assessment of the Top Management and	
	Performance Challenges Facing the FDIC	193
	D. Acronyms	240