

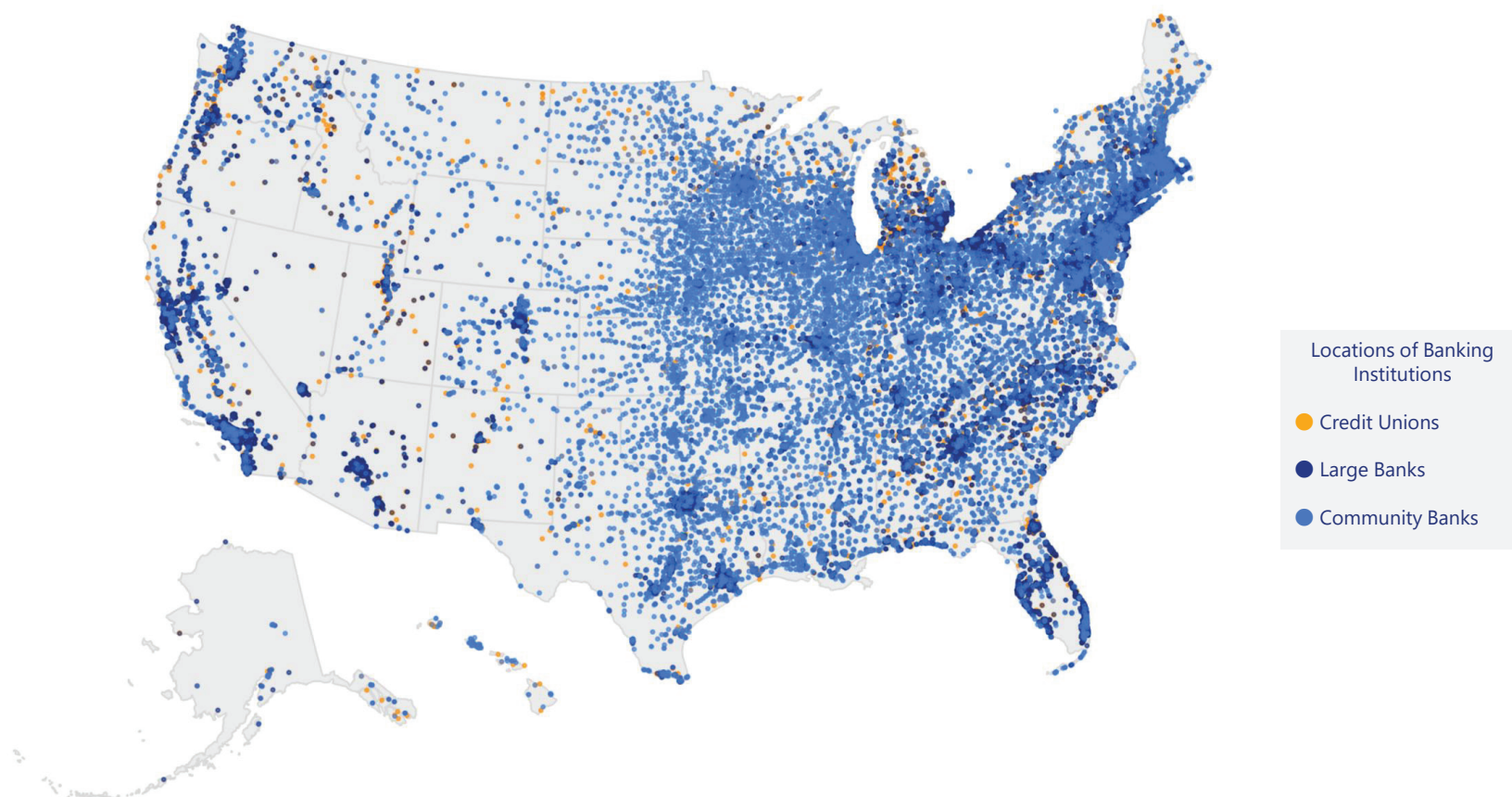


# ICBA Community Bank Coverage Analysis

October 2025

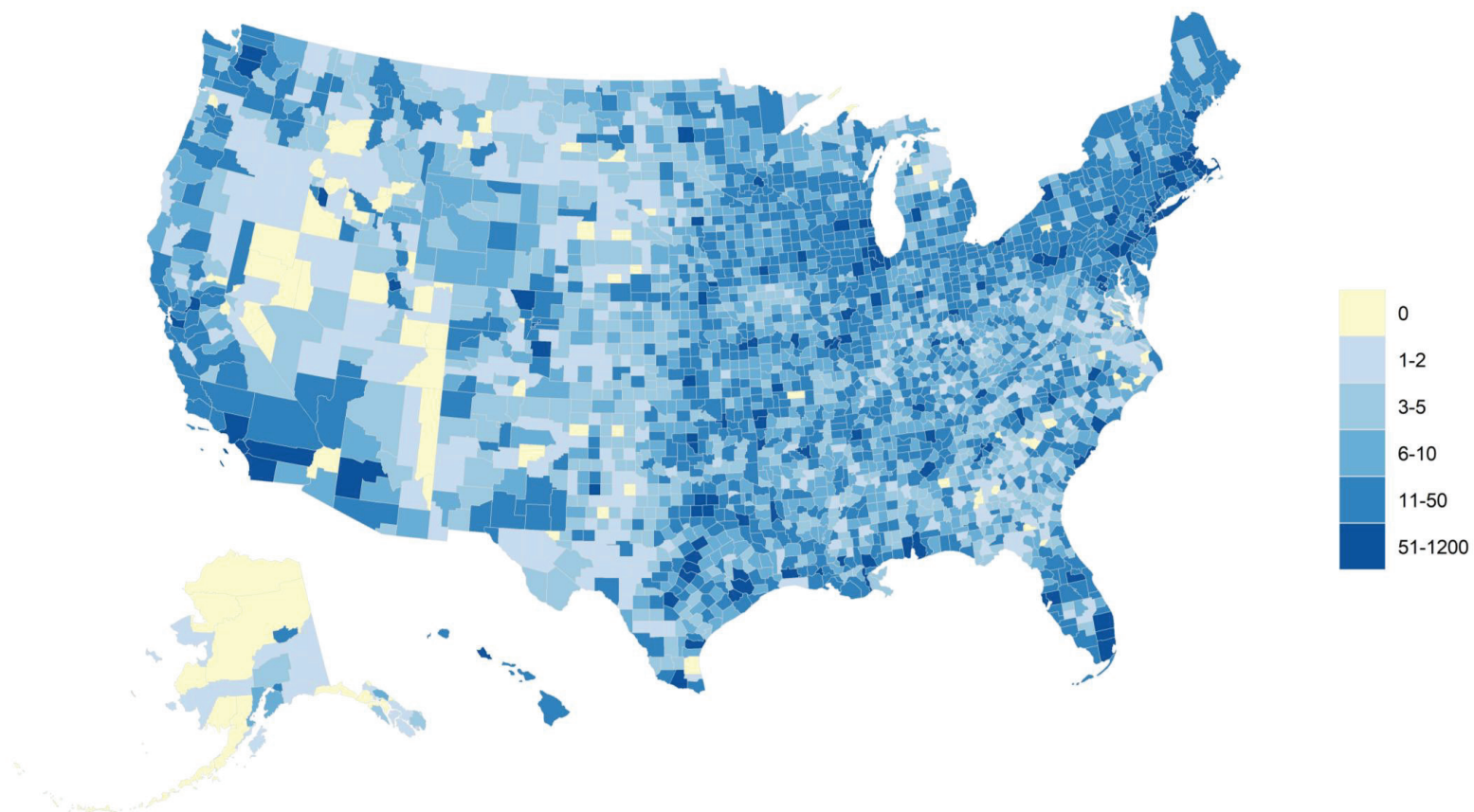
## Banking Institutions in the United States

Main Offices and Branches, 2024

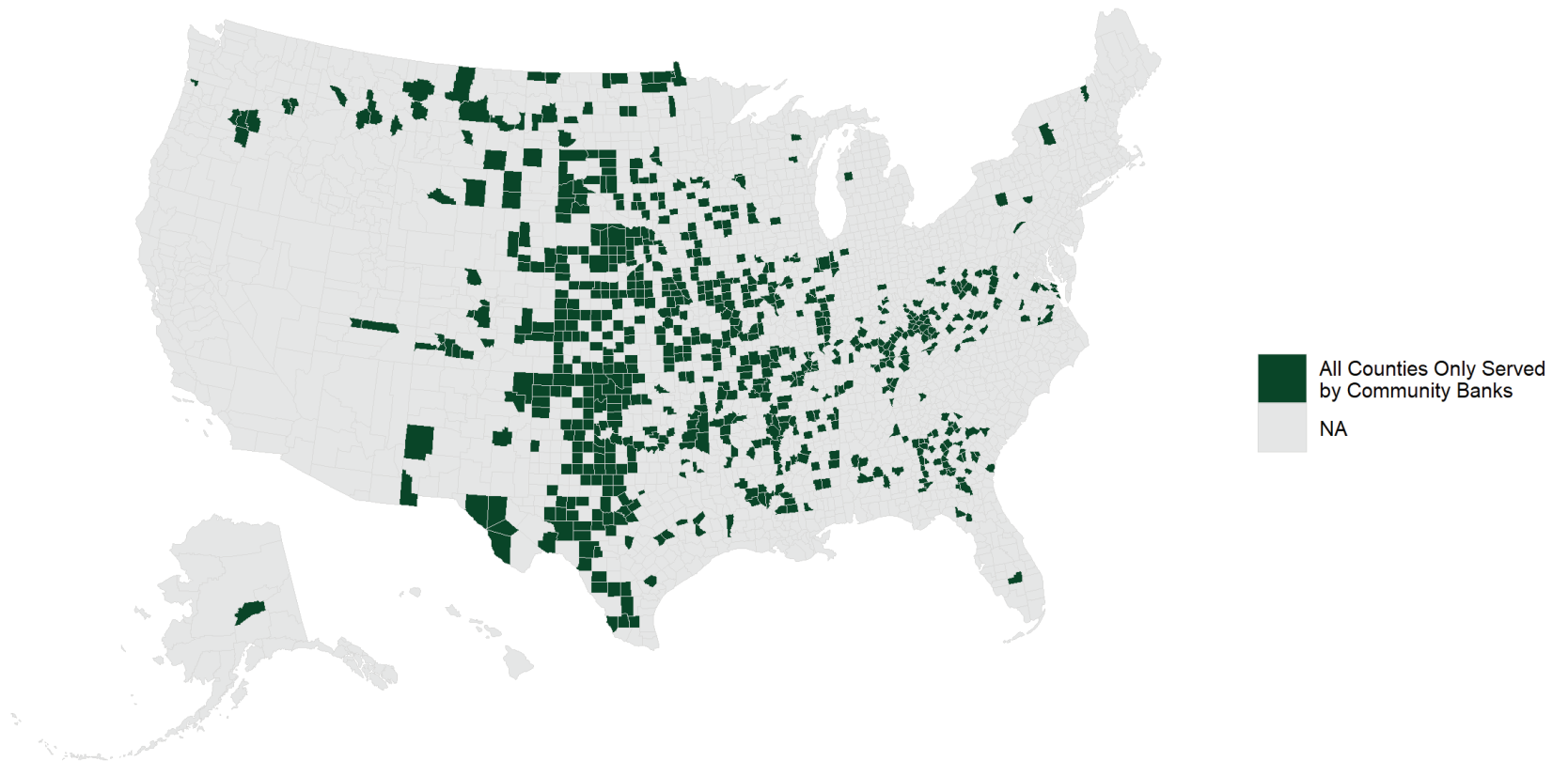


## Number of Community Banks per County

Main Offices and Branches, 2024



## Counties Served Only by Community Banks 2024



## Additional Coverage Statistics by Institution

### 2024

Category	Metric	Community Banks	Credit Unions	Large Banks
All Counties	Share of Counties with 1+ Branches	97%	69%	61%
	Number of Counties with 0 Branches	79	967	1241
	Average Number of Branches per County	14	7	11
	Median Number of Branches per County	7	2	1
LMI Counties	Share of Counties with 1+ Branch	97%	62%	52%
	Number of Counties with 0 Branches	40	464	589
	Average Number of Branches per County	10	4	4
	Median Number of Branches per County	6	1	1
Rural Counties	Share of Counties with 1+ Branch	96%	47%	35%
	Number of Counties with 0 Branches	49	693	847
	Average Number of Branches per County	5	1	1
	Median Number Branches per County	4	0	0

\*LMI (Lower and Middle Income is defined as the top 500 counties with the highest share of households earning at or below 150% of the federal poverty line.