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U.S. Bank Branch Changes by State and County

ComplexSearch Research | November 2026 edition | June 30 snapshots for 2019, 2025, and 2026

The U.S. had **73,154 full-service physical bank offices in June 2026**, down **9,806 (11.8%)** since June 2019, according to ComplexSearch's analysis of the FDIC Summary of Deposits[1]. The decline slowed to **167 net offices** in the latest year. A smaller net drop does not mean little changed: 1,207 office IDs dropped out of the full-service count and 1,040 entered it between the 2025 and 2026 snapshots.

How the branch network changed

June 30 snapshot	U.S. full-service physical offices	Change from 2019
2019	82,960	Baseline
2025	73,321	−9,639
2026	73,154	−9,806

Source: ComplexSearch calculations from the FDIC Branch Office Deposits data[2]. All counts cover the 50 states and D.C. and use the FDIC's full-service brick-and-mortar and full-service retail categories. Qualifying main offices are included; credit unions, stand-alone ATMs and limited-service sites are not.

Why 167 fewer offices does not mean 167 closures

ComplexSearch matched the FDIC's unique location number across the two snapshots. **1,207 IDs** in the June 2025 full-service count did not appear in the June 2026 count, while **1,040 IDs** entered the count. Another **2,349** retained IDs were reported under a different bank certificate number. The FDIC data dictionary[3] defines the location ID as tied to the physical location regardless of ownership. An ownership change by itself is not a lost office.

These are snapshot differences. An ID may leave the count because a branch closed, moved, changed service classification, or was corrected in the data. An ID may enter for the reverse reasons. The series also misses doors that opened and closed entirely between snapshots. A claim about a named branch's closure date needs independent verification.

1. https://www.fdic.gov/bank-financial-reports/summary-deposits
2. https://api.fdic.gov/banks/docs/
3. https://api.fdic.gov/banks/docs//sod_variables_definitions.csv

Counties with the largest net losses and gains

Los Angeles County lost **315** full-service offices on net between June 2019 and June 2026, the largest absolute decline among comparable counties. Mecklenburg County, North Carolina, gained **35**, the largest increase. Both comparisons use the same FDIC Summary of Deposits data and service definitions[1]. Large markets can rank high by raw losses simply because they started with many offices. Use the county analysis percentage and density columns for other comparisons.

County	State	2019	2025	2026	Net since 2019
Los Angeles County	California	1,696	1,385	1,381	−315
Cook County	Illinois	1,300	1,095	1,088	−212
New York County (Manhattan)	New York	636	502	489	−147
San Diego County	California	571	430	425	−146
Maricopa County	Arizona	745	614	612	−133
King County	Washington	522	413	405	−117

County	State	2019	2025	2026	Net since 2019
Mecklenburg County	North Carolina	209	236	244	+35
Montgomery County	Texas	143	154	160	+17
Collin County	Texas	254	262	270	+16
Williamson County	Texas	124	135	139	+15
Benton County	Arkansas	91	101	105	+14
Fort Bend County	Texas	138	150	152	+14

Source for both tables: ComplexSearch analysis of FDIC Branch Office Deposits[4]. Connecticut and Alaska county equivalents are excluded from the long-run ranking because of boundary and coding changes; their offices are included in the national and state totals.

Among the **3,105 comparable counties and equivalents**, 1,683 lost full-service offices, 319 gained them, and 1,103 were unchanged. In the latest year alone, Manhattan recorded the largest net drop at **13**, followed by **10** each in San Francisco County and Suffolk County, Massachusetts. This measures office availability by administrative geography, not travel distance or quality of service (FDIC branch data[4]; Census county universe[5]).

4. https://banks.data.fdic.gov/bankfind-suite/SOD/branchOffice
5. https://www.census.gov/data/tables/time-series/demo/popest/2020s-counties-total.html

Where offices are scarce

40 counties and county equivalents had no recorded full-service physical bank offices in June 2026, and **151 had one**. The 40 had about **126,000 residents** in total as of July 2025. Within the comparable geography, eight of the 40 had at least one office in 2019, including Coosa County, Alabama, and Jones County, North Carolina (FDIC branch data[4]; Census Vintage 2025 estimates[6]).

Selected counties with 100,000+ residents	2026 offices	July 2025 residents	Offices per 100,000 residents
Imperial County, California	9	181,411	4.96
Matanuska-Susitna Borough, Alaska	7	118,666	5.90
Pinal County, Arizona	37	539,380	6.86
Cowlitz County, Washington	8	114,885	6.96
Yuma County, Arizona	16	224,449	7.13

Source: ComplexSearch calculations using the FDIC office snapshot[4] and the Census county population file[6]. The table lists the five lowest office densities in the 100,000-or-more resident group. It uses the latest population estimates in the selected file, not a rescaled 2026 population estimate.

A zero count is **not** a banking-desert designation. It does not rule out credit unions, branches just across a boundary, or other banking options. Nor does the presence of one office say how far residents must travel. A banking-access study would add service locations across boundaries, travel time, credit union offices, and neighborhood-level population.

State trends: the latest year does not erase the longer decline

California lost the most offices in absolute numbers over the seven-year window. Texas and Florida added **44** and **31** on net in the latest year, respectively, even as both remained below their 2019 counts. Utah was the only state to finish above its 2019 count, and by just one office (FDIC Summary of Deposits[1]).

State	2019 offices	2025 offices	2026 offices	Net since 2019	Net latest year
California	6,627	5,417	5,379	−1,248	−38
New York	4,671	3,916	3,883	−788	−33
Florida	4,732	4,176	4,207	−525	+31
Texas	6,148	6,010	6,054	−94	+44

6. https://www2.census.gov/programs-surveys/popest/datasets/2020-2025/counties/totals/co-est2025-alldata.csv

State	2019 offices	2025 offices	2026 offices	Net since 2019	Net latest year
Utah	504	496	505	+1	+9

Source: ComplexSearch calculations from the FDIC SOD branch file[4]. The companion state file covers all 50 states and D.C.

A South Florida example

Florida's recent growth did not reach every county equally. Palm Beach rose from **367 to 374**, Miami-Dade from **574 to 578**, and Broward held at **363**. All three were below 2019. Broward's **74-office net decline** since 2019 was larger than Palm Beach's **46** and Miami-Dade's **41** (FDIC office data[4]). A regional story can describe that divergence without treating one year of improvement as a full recovery.

Three paths to 2031

The latest decline was much slower than the 2019–2026 trend. How much that difference matters becomes clear if we extend both rates mechanically from the same 2026 count. These are scenarios built from the FDIC counts[1], not predictions.

Scenario	Assumption from 2026	2031 full-service offices
Flat network	No net change	73,154
Latest-year pace	167 fewer per year	72,319
Seven-year pace	1.78% fewer per year, compounded	About 66,900

The seven-year path uses the unrounded compound rate from 82,960 to 73,154 across seven years. The latest-year path extends the most recent absolute net change. Both ignore future mergers, local entry, changes in the mix of formats, and shifts in how offices are reported. Their spread shows why a single year of relative stability is not proof of a durable turnaround.

Methods and downloads

- **Office definition:** Restrict the FDIC SOD API[2] to survey years 2019, 2025 and 2026 and `BRSERTYP` 11 or 12. Count one office per unique record; verify no duplicated positive `UNINUMBR` within each chosen 50-state-and-D.C. snapshot. Full-service remote/home-banking and limited-service categories are excluded using the FDIC dictionary[3].
- **Geography:** Join branch `STCNTYBR` to five-digit state/county codes from the Census estimates[6]. Recode two 2019 Dade entries from retired `12025` to `12086` using the USGS code-change record[7]. One Naugatuck office in each recent year carried the old New Haven County code and was recoded to `09140`, the Census planning region that contains

7. https://data.usgs.gov/datacatalog/metadata/USGS.55db9455e4b0518e3547e5d6.xml

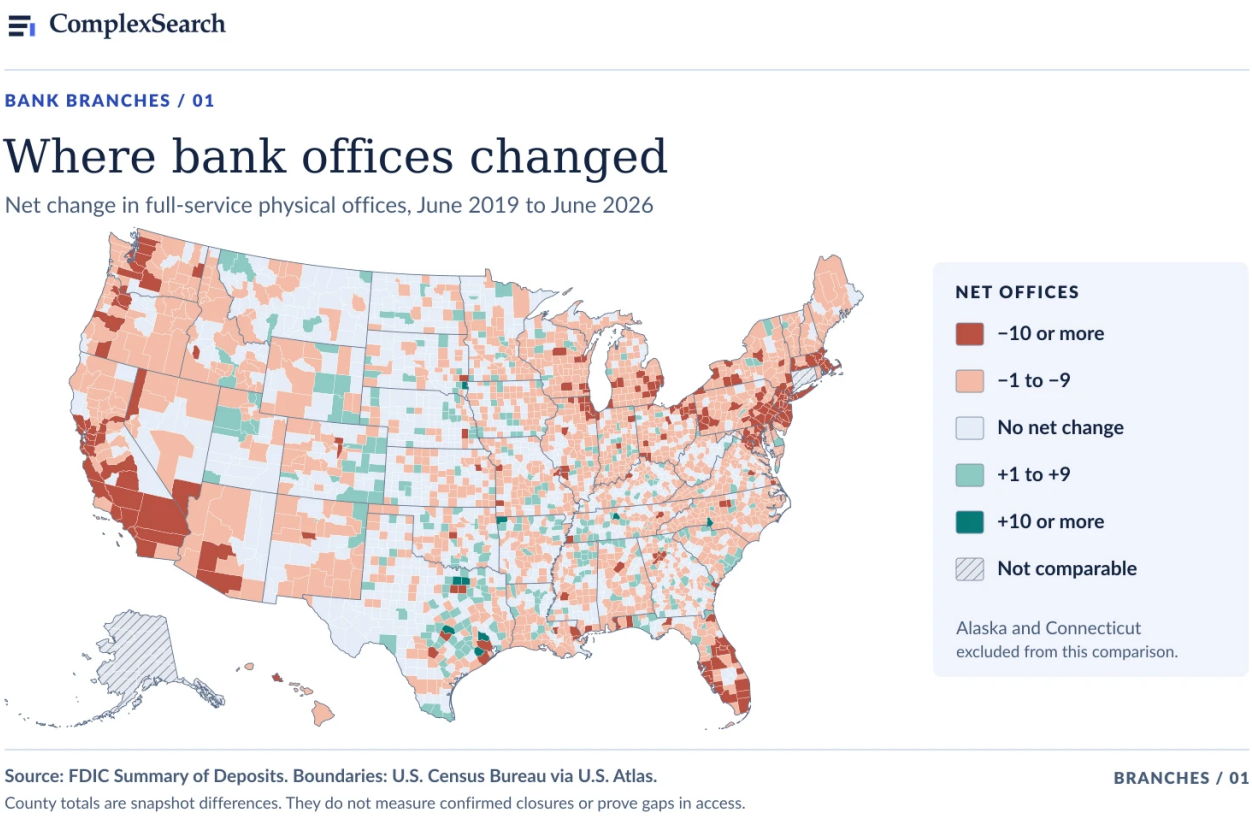
Naugatuck[8]. We leave 2019 county values blank for Alaska and Connecticut rather than impose a historical geographic crosswalk. State and national counts are unaffected.

- **Zero versus missing:** Start from all 3,144 county-equivalents in the selected Census file. Datasets show zero where no matching offices were recorded, leave 2019 blanks in the noncomparable geographies, and omit percentage change where the starting count is zero. State totals include all qualifying offices. County results reconcile to the national count in the two latest snapshots.

Suggested citation: ComplexSearch Research, “U.S. Bank Branch Changes by State and County,” November 2026 edition, analysis of the FDIC Summary of Deposits and Census Vintage 2025 county population estimates.

8. https://data.census.gov/cedsci/profile?g=050XX00US09140

Report charts



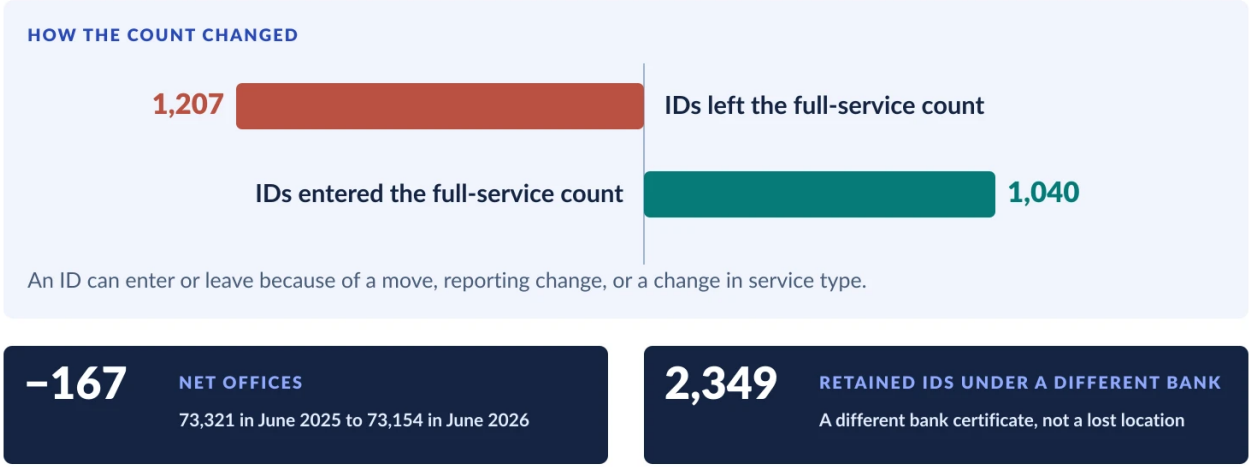
Where bank offices changedCounty borders show where offices are located, not how far someone must travel. Alaska and Connecticut are marked not comparable.Source: FDIC Summary of Deposits; boundaries: U.S. Census Bureau via U.S. Atlas ·

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BANK BRANCHES / 03

A net change is not a closure count

Matching full-service physical office IDs between June 2025 and June 2026



−167 NET OFFICES
73,321 in June 2025 to 73,154 in June 2026

2,349 RETAINED IDS UNDER A DIFFERENT BANK
A different bank certificate, not a lost location

Source: ComplexSearch matching of location IDs in the FDIC Summary of Deposits.
Figures cover the 50 states and D.C. They do not verify whether individual branches closed.

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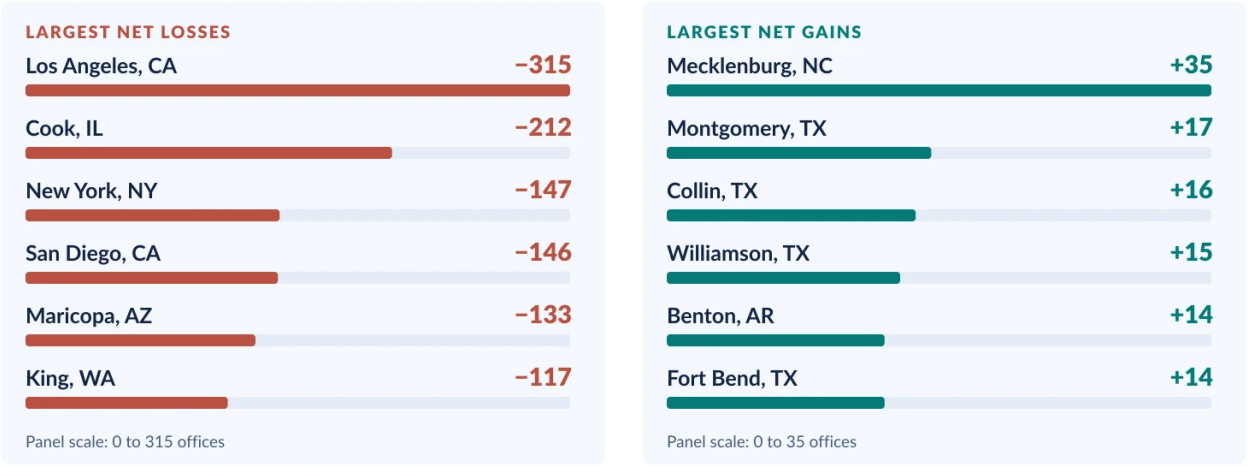
A net change is not a closure countThe network lost 167 offices on net from 2025 to 2026, but far more location IDs entered or left the full-service count.Source: FDIC Summary of Deposits ·

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BANK BRANCHES / 02

The biggest county changes

Six largest declines and gains in full-service office counts, June 2019 to June 2026



Source: ComplexSearch analysis of FDIC Summary of Deposits, June 2019 and June 2026.
Panels have different scales. Alaska and Connecticut are excluded from the long-run county ranking.

BRANCHES / 02

The biggest county changesLos Angeles County had the largest net decline, and Mecklenburg County had the largest net gain among comparable counties.Source: FDIC Summary of Deposits ·