

FDIC Statistics At A Glance

Historical Trends

Dollar Amounts in Billions	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990
Commercial Banks	7,769	7,887	8,080	8,315	8,579	8,773	9,142	9,527	9,940	10,451	10,958	11,462	11,921	12,343
New Charters	111	91	129	192	231	190	187	145	102	50	58	71	105	165
Mergers	226	297	357	453	417	557	598	552	606	548	501	424	443	389
Savings Institutions	1,413	1,467	1,533	1,589	1,642	1,690	1,780	1,925	2,030	2,152	2,262	2,390	2,561	2,815
New Charters	8	3	17	31	38	27	12	12	9	18	10	8	10	28
Mergers	49	57	65	82	80	114	127	108	116	110	111	84	72	64
Problem Institutions														
Number	106	136	114	94	79	84	92	117	193	318	572	1,063	1,426	1,492
Assets	\$ 29	\$ 39	\$ 40	\$ 24	\$ 10	\$ 11	\$ 6	\$ 12	\$ 31	\$ 72	\$ 334	\$ 592	\$ 819	\$ 640
Bank Insurance Fund														
Fund Balance	\$ 33.8	\$ 32.1	\$ 30.4	\$ 31.0	\$ 29.4	\$ 29.6	\$ 28.3	\$ 26.9	\$ 25.5	\$ 21.8	\$ 13.1	\$ (0.1)	\$ (7.0)	\$ 4.0
Insured Deposits	\$ 2,555	\$ 2,527	\$ 2,410	\$ 2,300	\$ 2,158	\$ 2,141	\$ 2,056	\$ 2,007	\$ 1,953	\$ 1,896	\$ 1,907	\$ 1,946	\$ 1,958	\$ 1,930
Reserve Ratio	% 1.32	% 1.27	% 1.26	% 1.35	% 1.36	% 1.38	% 1.38	% 1.34	% 1.30	% 1.15	% 0.69	% (0.01)	% (0.36)	% 0.21
Number of Failures	3	10	3	6	7	3	1	5	6	13	41	122	127	169
Failed-Bank Assets	\$ 1.097	\$ 2.508	\$ 0.054	\$ 0.378	\$ 1.490	\$ 0.371	\$ 0.027	\$ 0.183	\$ 0.753	\$ 1.392	\$ 3.539	\$ 45.485	\$ 71.449	\$ 15.737
Estimated Losses	\$ 0.103	\$ 0.628	\$ 0.005	\$ 0.039	\$ 0.838	\$ 0.229	\$ 0.005	\$ 0.037	\$ 0.084	\$ 0.178	\$ 0.648	\$ 3.678	\$ 6.186	\$ 2.765
Resolution Receivables*	\$ 0.511	\$ 0.505	\$ 0.079	\$ 0.350	\$ 0.743	\$ 0.748	\$ 1.109	\$ 4.431	\$ 4.143	\$ 8.190	\$ 13.221	\$ 27.824	\$ 18.675	\$ 12.935
Savings Assn. Ins. Fund														
Fund Balance	\$ 12.2	\$ 11.7	\$ 10.9	\$ 10.8	\$ 10.3	\$ 9.8	\$ 9.4	\$ 8.9	\$ 3.4	\$ 1.9	\$ 1.2	\$ 0.3	\$ 0.1	\$ 0.0
Insured Deposits	\$ 896	\$ 860	\$ 801	\$ 755	\$ 711	\$ 709	\$ 690	\$ 683	\$ 711	\$ 693	\$ 695	\$ 729	\$ 776	\$ 830
Reserve Ratio	% 1.37	% 1.37	% 1.36	% 1.43	% 1.45	% 1.39	% 1.36	% 1.30	% 0.47	% 0.28	% 0.17	% 0.04	% 0.01	% 0.00
Number of Failures	0	1	1	1	1	0	0	1	2	2	10	59	144	213
Failed-Thrift Assets	\$ 0.000	\$ 0.050	\$ 2.200	\$ 0.030	\$ 0.071	\$ 0	\$ 0	\$ 0.033	\$ 0.424	\$ 0.137	\$ 7.179	\$ 44.197	\$ 78.899	\$ 98.964
Estimated Losses	\$ 0.000	\$ 0.001	\$ 0.370	\$ 0.001	\$ 0.001	\$ 0	\$ 0	\$ 0.021	\$ 0.036	\$ 0.015	\$ 0.326	\$ 3.769	\$ 9.490	\$ 16.196
Resolution Receivables*	\$ 0.273	\$ 0.288	\$ 1.350	\$ 0.004	\$ 0.062	\$ 0.009	\$ 0.005	\$ 0.019	\$ 0.000	\$ 0.007	\$ 0.175	\$ 0	\$ 0	\$ 0
Number of FDIC Employees (Includes RTC before 1996)	5,318	5,435	6,229	6,451	7,266	7,359	7,793	9,151	11,856	17,526	20,994	22,459	22,586	19,247

* Includes remaining receivership assets from prior years