



# Statistics At A Glance

## Historical Trends As of June 30, 2008

| Dollar Amounts in Billions                                       | YTD      |       | 2007  | 2006  | 2005  | 2004  | 2003  | 2002  | 2001  | 2000  | 1999  | 1998  | 1997  | 1996   | 1995   | 1994   | 1993   | 1992    | 1991    | 1990 |
|--|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|---------|---------|------|
|  | 2008     | 2008  |       |       |       |       |       |       |       |       |       |       |       |        |        |        |        |         |         |      |
| <b>Commercial Banks</b>  | 7,203    | 7,283 | 7,401 | 7,526 | 7,631 | 7,770 | 7,888 | 8,080 | 8,315 | 8,580 | 8,774 | 9,143 | 9,528 | 9,941  | 10,452 | 10,959 | 11,463 | 11,921  | 12,343  |      |
| New Charters   | 56       | 164   | 178   | 166   | 122   | 110   | 91    | 126   | 190   | 230   | 188   | 187   | 145   | 102    | 50     | 58     | 72     | 105     | 163     |      |
| Mergers  | 129      | 282   | 305   | 269   | 261   | 224   | 276   | 354   | 452   | 416   | 557   | 598   | 552   | 606    | 548    | 501    | 425    | 443     | 389     |      |
| <b>Savings Institutions</b>                                      | 1,248    | 1,251 | 1,279 | 1,307 | 1,345 | 1,411 | 1,466 | 1,534 | 1,589 | 1,642 | 1,690 | 1,780 | 1,926 | 2,030  | 2,152  | 2,262  | 2,390  | 2,561   | 2,815   |      |
| New Charters   | 6        | 17    | 16    | 13    | 6     | 8     | 4     | 20    | 33    | 40    | 33    | 12    | 12    | 9      | 18     | 9      | 8      | 9       | 28      |      |
| Mergers  | 12       | 39    | 37    | 41    | 58    | 49    | 56    | 63    | 81    | 80    | 114   | 127   | 108   | 116    | 109    | 111    | 84     | 72      | 64      |      |
| <b>Problem Institutions</b>                                      |          |       |       |       |       |       |       |       |       |       |       |       |       |        |        |        |        |         |         |      |
| Number   | 117      | 76    | 50    | 52    | 80    | 116   | 136   | 114   | 94    | 79    | 84    | 92    | 117   | 193    | 318    | 575    | 1,066  | 1,430   | 1,496   |      |
| Assets   | \$ 78    | 22    | 8     | 7     | 28    | 30    | 39    | 40    | 24    | 10    | 11    | 6     | 12    | 31     | 73     | 346    | 601    | 837     | 647     |      |
| <b>Bank Insurance Fund</b>                                       |          |       |       |       |       |       |       |       |       |       |       |       |       |        |        |        |        |         |         |      |
| Fund Balance   | \$ NA    | NA    | NA    | 35.5  | 34.8  | 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   | \$ NA    | NA    | NA    | 2,872 | 2,670 | 2,555 | 2,524 | 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  | % NA     | NA    | NA    | 1.23  | 1.30  | 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   | NA       | NA    | NA    | 0     | 3     | 3     | 10    | 3     | 6     | 7     | 3     | 1     | 5     | 6      | 13     | 41     | 122    | 127     | 169     |      |
| Failed-Bank Assets   | \$ NA    | NA    | NA    | 0.000 | 0.157 | 0.947 | 2.863 | 0.056 | 0.383 | 1.523 | 0.290 | 0.028 | 0.200 | 0.802  | 1.464  | 3.829  | 45.391 | 64.635  | 16.938  |      |
| Estimated Losses   | \$ NA    | NA    | NA    | 0.000 | 0.004 | 0.066 | 0.376 | 0.005 | 0.039 | 0.614 | 0.226 | 0.005 | 0.040 | 0.085  | 0.179  | 0.633  | 3.667  | 5.996   | 2.771   |      |
| Resolution Receivables*  | \$ NA    | NA    | NA    | 0.299 | 0.375 | 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  |      |
| <b>Savings Assn. Ins. Fund</b>                                   |          |       |       |       |       |       |       |       |       |       |       |       |       |        |        |        |        |         |         |      |
| Fund Balance   | \$ NA    | NA    | NA    | 13.1  | 12.7  | 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   | \$ NA    | NA    | NA    | 1,021 | 951   | 897   | 860   | 801   | 755   | 711   | 709   | 690   | 683   | 711    | 693    | 695    | 729    | 776     | 830     |      |
| Reserve Ratio  | % NA     | NA    | NA    | 1.29  | 1.34  | 1.36  | 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   | NA       | NA    | NA    | 0     | 1     | 0     | 1     | 1     | 1     | 1     | 0     | 0     | 1     | 2      | 2      | 9      | 59     | 144     | 213     |      |
| Failed-Thrift Assets   | \$ NA    | NA    | NA    | 0.000 | 0.013 | 0.000 | 0.520 | 1.765 | 0.031 | 0.069 | 0.000 | 0.000 | 0.033 | 0.424  | 0.137  | 6.148  | 44.197 | 78.899  | 129.662 |      |
| Estimated Losses   | \$ NA    | NA    | NA    | 0.000 | 0.000 | 0.000 | 0.000 | 0.266 | 0.001 | 0.001 | 0.000 | 0.000 | 0.021 | 0.028  | 0.015  | 0.065  | 3.780  | 9.124   | 19.259  |      |
| Resolution Receivables*  | \$ NA    | NA    | NA    | 0.234 | 0.347 | 0.273 | 0.288 | 1.350 | 0.004 | 0.062 | 0.009 | 0.005 | 0.019 | 0.000  | 0.007  | 0.175  | 0.000  | 0.000   | 0.000   |      |
| <b>Combined Dep. Ins. Fund</b>                                   |          |       |       |       |       |       |       |       |       |       |       |       |       |        |        |        |        |         |         |      |
| Fund Balance   | \$ 45.2  | 52.4  | 50.2  | 48.6  | 47.5  | 46.0  | 43.8  | 41.4  | 41.7  | 39.7  | 39.4  | 37.7  | 35.7  | 28.8   | 23.8   | 14.3   | 0.2    | -6.9    | 4.1     |      |
| Insured Deposits   | \$ 4,462 | 4,292 | 4,154 | 3,892 | 3,622 | 3,452 | 3,384 | 3,211 | 3,055 | 2,869 | 2,850 | 2,746 | 2,691 | 2,664  | 2,589  | 2,602  | 2,675  | 2,734   | 2,760   |      |
| Reserve Ratio  | % 1.01   | 1.22  | 1.21  | 1.25  | 1.31  | 1.33  | 1.29  | 1.29  | 1.36  | 1.38  | 1.38  | 1.37  | 1.33  | 1.08   | 0.92   | 0.55   | 0.01   | -0.25   | 0.15    |      |
| Number of Failures   | 4        | 3     | 0     | 0     | 4     | 3     | 11    | 4     | 7     | 8     | 3     | 1     | 6     | 8      | 15     | 50     | 181    | 271     | 382     |      |
| Failed Assets***   | \$ 2,020 | 2,615 | 0.000 | 0.000 | 0.170 | 0.947 | 3.383 | 1.821 | 0.414 | 1.592 | 0.290 | 0.028 | 0.233 | 1.226  | 1.601  | 9.977  | 89.588 | 143.534 | 146.600 |      |
| Estimated Losses   | \$ 0.225 | 0.120 | 0.000 | 0.000 | 0.004 | 0.066 | 0.376 | 0.271 | 0.032 | 0.616 | 0.226 | 0.005 | 0.061 | 0.113  | 0.194  | 0.698  | 7.447  | 15.120  | 22.030  |      |
| Resolution Receivables*  | \$ 2,179 | 0.808 | 0.482 | 0.533 | 0.722 | 0.784 | 0.793 | 1.429 | 0.354 | 0.805 | 0.757 | 1.114 | 4.45  | 4.143  | 8.197  | 13.396 | 27.824 | 18.675  | 12.935  |      |
| <b>Number of FDIC Employees**<br/>(Includes RTC before 1996)</b> | 4,621    | 4,532 | 4,476 | 4,514 | 5,078 | 5,311 | 5,430 | 6,167 | 6,452 | 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

\*\* Beginning in 2008, FDIC began reporting the number of FDIC employees based on a new, full-time equivalent methodology.

Prior years have been revised to reflect the number of employees as reported in the FDIC Annual Report.

\*\*\* Prior years have been revised to reflect failed assets as reported on the Call Report for the quarter prior to failure.