

**Historical Trends**

Dollar Amounts in Billions	YTD 2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990
<b>Commercial Banks</b>	7,303	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	120	178	166	122	110	91	126	190	230	188	187	145	102	50	58	72	105	163
Mergers	219	305	269	261	224	276	354	452	416	557	598	552	606	548	501	425	443	389
<b>Savings Institutions</b>	1,257	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	11	16	13	6	8	4	20	33	40	33	12	12	9	18	9	8	9	28
Mergers	28	37	41	58	49	56	63	81	80	114	127	108	116	109	111	84	72	64
<b>Problem Institutions</b>																		
Number	65	50	52	80	116	136	114	94	79	84	92	117	193	318	572	1,063	1,426	1,492
Assets	\$ 19	8	7	28	30	39	40	24	10	11	6	12	31	72	334	592	819	640
<b>Bank Insurance Fund</b>																		
Fund Balance	\$ 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	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	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	0	3	3	10	3	6	7	3	1	5	6	13	41	122	127	169
Failed-Bank Assets	\$ NA	NA	0.000	0.151	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	\$ NA	NA	0.000	0.017	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*	\$ 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	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	1,021	951	897	860	801	755	711	709	690	683	711	693	695	729	776	830
Reserve Ratio	% 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	0	1	0	1	1	1	1	0	0	1	2	2	10	59	144	213
Failed-Thrift Assets	\$ NA	NA	0.000	0.015	0.000	0.050	2.200	0.030	0.071	0.000	0.000	0.033	0.424	0.137	7.179	44.197	78.899	98.964
Estimated Losses	\$ NA	NA	0.000	0.000	0.000	0.001	0.370	0.001	0.001	0.000	0.000	0.021	0.036	0.015	0.326	3.769	9.490	16.196
Resolution Receivables*	\$ 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	\$ 51.8	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	\$ 4,241	4,153	3,893	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	% 1.22	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	2	0	0	4	3	11	4	7	8	3	1	6	8	15	51	181	271	382
Failed Assets	\$ 2.252	0.000	0.000	0.166	1.097	2.558	2.254	0.408	1.561	0.371	0.027	0.216	1.177	1.529	10.718	89.682	150.348	114.701
Estimated Losses	\$ 0.117	0.000	0.000	0.017	0.103	0.629	0.375	0.040	0.839	0.229	0.005	0.058	0.120	0.193	0.974	7.447	15.676	18.961
Resolution Receivables*	\$ 2.057	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</b>	4,694	4,570	4,602	5,081	5,302	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