



Statistics At A Glance

Historical Trends As of March 31, 2008

Dollar Amounts in Billions	YTD																			
	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	
Commercial Banks	7,240	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	34	164	178	166	122	110	91	126	190	230	188	187	145	102	50	58	72	105	163	
Mergers	71	282	305	269	261	224	276	354	452	416	557	598	552	606	548	501	425	443	389	
Savings Institutions	1,254	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	4	17	16	13	6	8	4	20	33	40	33	12	12	9	18	9	8	9	28	
Mergers	6	39	37	41	58	49	56	63	81	80	114	127	108	116	109	111	84	72	64	
Problem Institutions																				
Number	90	76	50	52	80	116	136	114	94	79	84	92	117	193	318	575	1,066	1,430	1,496	
Assets	\$ 26	22	8	7	28	30	39	40	24	10	11	6	12	31	73	346	601	837	647	
Bank Insurance Fund																				
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	42	122	127	169	
Failed-Bank Assets	\$ NA	NA	NA	0.000	0.151	1.097	2.508	0.054	0.378	1.424	0.370	0.026	0.183	0.753	1.392	4.405	44.232	63.204	15.677	
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	
Savings Assn. Ins. Fund																				
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	10	59	144	213	
Failed-Thrift Assets	\$ NA	NA	NA	0.000	0.015	0.000	0.050	2.180	0.030	0.001	0.000	0.000	0.035	0.424	0.137	7.179	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	
Combined Dep. Ins. Fund																				
Fund Balance	\$ 52.8	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	\$ 4,432	4,293	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	% 1.19	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	3	0	0	4	3	11	4	7	8	3	1	6	8	15	52	181	271	382	
Failed Assets	\$ 0.070	2.345	0.000	0.000	0.166	1.097	2.558	2.234	0.408	1.425	0.370	0.026	0.218	1.177	1.529	11.584	88.429	142.103	145.339	
Estimated Losses	\$ 0.009	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*	\$ 0.751	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	
Number of FDIC Employees** (Includes RTC before 1996)	4,512	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. Under the prior methodology, the number of FDIC employees would have been 4,560 at March 31, 2008. Prior years have been revised to reflect the number of employees as reported in the FDIC Annual Report.