

FDIC Statistics At A Glance

Historical Trends

Dollar Amounts in Billions	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990
Commercial Banks	7,630	7,770	7,888	8,079	8,315	8,580	8,774	9,143	9,527	9,940	10,451	10,958	11,462	11,921	12,343
New Charters	122	111	91	129	192	231	190	187	145	102	50	58	71	105	165
Mergers	264	226	297	357	453	417	557	598	552	606	548	501	424	443	389
Savings Institutions	1,345	1,411	1,466	1,535	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	8	3	17	31	38	27	12	12	9	18	10	8	10	28
Mergers	58	49	57	65	82	80	114	127	108	116	110	111	84	72	64
Problem Institutions															
Number	80	116	136	114	94	79	84	92	117	193	318	572	1,063	1,426	1,492
Assets	\$ 28	30	39	40	24	10	11	6	12	31	72	334	592	819	640
Bank Insurance Fund															
Fund Balance	\$ 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	\$ 2,672	2,554	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	% 1.30	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	3	3	10	3	6	7	3	1	5	6	13	41	122	127	169
Failed-Bank Assets	\$ 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	\$ 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*	\$ 0.398	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	\$ 12.7	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	\$ 951	897	860	801	755	711	709	690	683	711	693	695	729	776	830
Reserve Ratio	% 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	1	0	1	1	1	1	0	0	1	2	2	10	59	144	213
Failed-Thrift Assets	\$ 0.015	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	0.000	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*	\$ 0.260	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)	5,081	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