

FDIC Statistics At A Glance

Historical Trends

| Dollar Amounts in Billions | YTD | | | | | | | | | | | | | | | | |
|---|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|---------|--------|--------|--------|---------|---------|
| | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 | 1993 | 1992 | 1991 | 1990 |
| Commercial Banks | 7,480 | 7,527 | 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 | 86 | 166 | 122 | 111 | 91 | 129 | 192 | 231 | 190 | 187 | 145 | 102 | 50 | 58 | 71 | 105 | 165 |
| Mergers | 136 | 274 | 264 | 226 | 297 | 357 | 453 | 417 | 557 | 598 | 552 | 606 | 548 | 501 | 424 | 443 | 389 |
| Savings Institutions | 1,298 | 1,305 | 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 | 12 | 13 | 6 | 8 | 3 | 17 | 31 | 38 | 27 | 12 | 12 | 9 | 18 | 10 | 8 | 10 | 28 |
| Mergers | 16 | 41 | 58 | 49 | 57 | 65 | 82 | 80 | 114 | 127 | 108 | 116 | 110 | 111 | 84 | 72 | 64 |
| Problem Institutions | | | | | | | | | | | | | | | | | |
| Number | 50 | 52 | 80 | 116 | 136 | 114 | 94 | 79 | 84 | 92 | 117 | 193 | 318 | 572 | 1,063 | 1,426 | 1,492 |
| Assets | \$ 6 | 7 | 28 | 30 | 39 | 40 | 24 | 10 | 11 | 6 | 12 | 31 | 72 | 334 | 592 | 819 | 640 |
| Bank Insurance Fund | | | | | | | | | | | | | | | | | |
| Fund Balance | \$ 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 | 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 | 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 | 0 | 3 | 3 | 10 | 3 | 6 | 7 | 3 | 1 | 5 | 6 | 13 | 41 | 122 | 127 | 169 |
| Failed-Bank Assets | \$ 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 | 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 | 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 | 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 | 1,021 | 951 | 897 | 860 | 801 | 755 | 711 | 709 | 690 | 683 | 711 | 693 | 695 | 729 | 776 | 830 |
| Reserve Ratio | % 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 | 0 | 1 | 0 | 1 | 1 | 1 | 1 | 0 | 0 | 1 | 2 | 2 | 10 | 59 | 144 | 213 |
| Failed-Thrift Assets | \$ NA | 0.000 | 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 | \$ NA | 0.000 | 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* | \$ 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 | 0 | 0 |
| Combined Dep. Ins. Fund | | | | | | | | | | | | | | | | | |
| Fund Balance | \$ 49.6 | 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 | \$ 4,038 | 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 | % 1.23 | 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 | 0 | 0 | 4 | 3 | 11 | 4 | 7 | 8 | 3 | 1 | 6 | 8 | 15 | 51 | 181 | 271 | 382 |
| Failed Assets | \$ 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 | \$ 0.000 | 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* | \$ 0.466 | 0.533 | 0.722 | 0.784 | 0.793 | 1.429 | 0.354 | 0.805 | 0.757 | 1.114 | 4.45 | 4.14305 | 8.197 | 13.396 | 27.824 | 18.675 | 12.935 |
| Number of FDIC Employees (Includes RTC before 1996) | 4,606 | 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