

Table 1139. FDIC-Insured Financial Institutions—Deposit Insurance Fund (DIF): 1990 to 2008

[In billions of dollars, except as indicated (4,735 represents \$4,735,000,000,000). As of December 31. Includes island areas. Includes insured branches of foreign banks]

Item	1990	2000	2002	2003	2004	2005	2006	2007	2008
Number of institutions	15,369	9,920	9,369	9,194	8,988	8,845	8,691	8,544	8,314
Assets, total	4,735	7,472	8,447	9,086	10,117	10,894	11,881	13,051	13,900
Domestic deposits, total ¹	3,415	4,212	4,916	5,224	5,725	6,230	6,640	6,922	7,505
Estimated insured deposits ²	2,697	3,055	3,384	3,452	3,622	3,891	4,154	4,292	4,757
DIF balance ³	4	42	44	46	48	49	50	52	19
Reserve ratio ⁴	0.15	1.36	1.29	1.33	1.31	1.25	1.21	1.22	0.40
Number of problem institutions	1,496	94	136	116	80	52	50	76	252
Assets of problem institutions	646.8	23.8	38.9	29.9	28.2	6.6	8.3	22.2	159.4
Number of assisted institutions	1	—	—	—	—	—	—	—	5
Assets of assisted institutions	(Z)	—	—	—	—	—	—	—	1,306.0
Number of failed institutions	381	7	11	3	4	—	—	3	25
Assets of failed institutions	146.6	0.4	3.4	0.9	0.2	—	—	2.6	371.9

— Represents zero. Z Less than \$50 million. ¹ Excludes foreign office deposits, which are uninsured. ² The Emergency Economic Stabilization Act of 2008 directs the FDIC not to consider the temporary coverage increase to \$250,000 in setting assessments. Therefore, additional insured deposits are not included in calculating the fund reserve ratio. ³ Prior to 2006 Bank Insurance Fund and Savings Association Insurance Fund. ⁴ DIF balance as percent of DIF-insured deposits.

Source: U.S. Federal Deposit Insurance Corporation, *The FDIC Quarterly Banking Profile*.