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Financial Institution Fraud Unit

# FINANCIAL INSTITUTION FRAUD AND FAILURE REPORT



**FISCAL YEARS**  
**2000 & 2001**

# **THE FEDERAL BUREAU OF INVESTIGATION FINANCIAL INSTITUTION FRAUD AND FAILURE REPORT**

**For Fiscal Years (FY) 2000 - 2001  
Ending September 30, 2001**

Financial Institution Fraud (FIF) is a Tier One strategic priority within the Federal Bureau of Investigation's (FBI) Strategic Plan. Through this national strategy, the FBI's goal in addressing FIF is to create an effective and ongoing deterrent designed to prevent criminal conspiracies from defrauding major U.S. industries and the U.S. Government.<sup>1</sup> FIF investigations are among the most demanding, difficult, and time-consuming cases undertaken by law enforcement. Efforts by the FBI and the Department of Justice have attained extraordinary results since the enactment of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989.

Areas of primary investigative interest relative to FIF include bank failures, identity theft, check fraud, counterfeit negotiable instruments, check kiting, and mortgage and loan fraud. FIF investigations related to emerging technologies and computer-related banking are taking on added significance among the nation's financial institutions.

Since the 1992 peak of the savings and loan crisis, the FBI has been able to refocus its investigative efforts from failed financial institution cases to other high-priority FIF matters. At the close of FY 2001, the total number of pending FIF investigations for the FBI was 8,184. Of this total, 97 failure cases, or 1.18 percent, involved criminal activity related to a failed financial institution. This statistic reflects an 87 percent reduction in failure investigations since the July 1992 peak of 758 cases.

However, as the number of failure investigations has declined, the number of major FIF investigations has remained substantial. As of FY 2001, the FBI was investigating 4,383 major cases, or 46.4 percent of all pending FIF cases.<sup>2</sup> This is significant in view of the fact that convictions related to major case investigations have remained constant since FY 1995, surpassing total convictions for major cases during the 1992 peak.

During the late 1980s and early 1990s, approximately 60 percent of the fraud reported by financial institutions related to bank insider abuse. Since then, external fraud schemes have replaced bank insider abuse as the dominant FIF problem confronting financial institutions. The pervasiveness of check fraud and counterfeit negotiable instrument schemes, technological advances, as well as the availability of

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<sup>1</sup>FBI Strategic Plan 1999-2004.

<sup>2</sup> A major case is defined as an investigation pertaining to a failed financial institution, or where the loss or loss exposure to the financial institution exceeds \$100,000.

personal information through information networks, has fueled the growth in external fraud. In many instances, the international aspects associated with many of these schemes have increased the complexity and severity in the fraud being committed.

For the period of April 1, 1996 through September 30, 2001, the FBI received 154,062 Suspicious Activity Reports (SARs) for criminal activity related to check fraud, counterfeit negotiable instruments, and related schemes. These schemes accounted for 27 percent of the 320,336 SARs filed by U.S. financial institutions (excluding Bank Secrecy Act violations), and equaled approximately \$4.8 billion in losses.<sup>3</sup>

The FBI continues to concentrate its efforts on organized criminal groups involved in these activities. These organized groups are often involved in the sale and distribution of stolen and counterfeit corporate checks, money orders, payroll checks, credit and debit cards, U.S. Treasury checks, and currency. Furthermore, the organized groups involved in check fraud and loan fraud schemes are often involved in illegal money laundering activities in an effort to conceal the proceeds from their crimes.

Criminal activity has become more complex and loan frauds are expanding to multi-transactional frauds involving groups of people from top management to industry professionals who assist in the loan application process. These professionals include loan brokers, appraisers, accountants, and real estate attorneys. Such transactions are sometimes hidden against a backdrop of genuine transactions which give them an appearance of legitimacy. Due to the complexity of these crimes, more proactive FIF investigations are being initiated than ever before. These cases target large-scale fraud operations, often involving hundreds of subjects in multiple jurisdictions.

The lines between traditional banking services and other financial services now offered by these institutions are fading. As financial institutions become less regulated and provide more financial services to the public through the sale of insurance, securities, investment products, and on-line banking, the nature of FIF will change in terms of the potential impact to the nation's financial institutions.

The FBI has responded to these trends by providing proactive deterrents to assist the nation's banking infrastructure in combating FIF. The FBI is fully supportive of the inkless fingerprint program for nonbank customers as a preventive measure in combating check fraud and counterfeit negotiable schemes. Additionally, the FBI and the Office of the Comptroller of the Currency published Check Fraud: A Guide to Avoiding Losses, to assist financial institutions in identifying these schemes. In an effort to assist financial institutions in the identification of computer-related crimes, the FBI worked closely with the federal banking regulatory agencies in developing guidelines entitled Guidance Concerning the Reporting of Computer-Related Crimes by Financial Institutions, for use by financial institutions in the reporting of these crimes.

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<sup>3</sup>These statistics are derived from the Suspicious Activity Report database, which is owned by the five Federal banking regulatory agencies, and is maintained by the U.S. Treasury Department's Financial Crimes Enforcement Network.

**I. FINANCIAL INSTITUTION FAILURE INVESTIGATIONS  
AND PERCENT OF INCREASE (DECREASE) FROM PRIOR YEAR**

Since February 1986, the FBI has tracked the number of financial institution failure investigations. From a peak of 758 cases in July 1992, failure investigations have steadily declined. Since the 1992 peak, failure investigations have decreased 86.9 percent. The matrix below illustrates the number of failure investigations and corresponding percentage change by fiscal year.

<b>FISCAL YEAR REPORT DATE</b>	<b>FAILURE INVESTIGATIONS</b>	<b>% CHANGE FROM PRIOR YEAR</b>
2/92	740	+10.4%
9/93	651	(-12.0%)
9/94	531	(-18.4%)
9/95	395	(-25.6%)
9/96	247	(-37.5%)
9/97	200	(-19.0%)
9/98	142	(-29.0%)
9/99	129	(-09.1%)
9/00	99	(-23.3%)
9/01	97	(- 2.1%)

The chart and graphs which follow exhibit:

- (a) Financial Institution Failure Investigations by Field Office and Category, during FYs 2000 and 2001;
- (b) Financial Institution Failure Investigations for 1997 - 2001;
- (c) Number of FDIC-Insured "Problem" Institutions for 1997 - 2001; and,
- (d) Assets of FDIC-Insured "Problem" Institutions for 1997 - 2001.

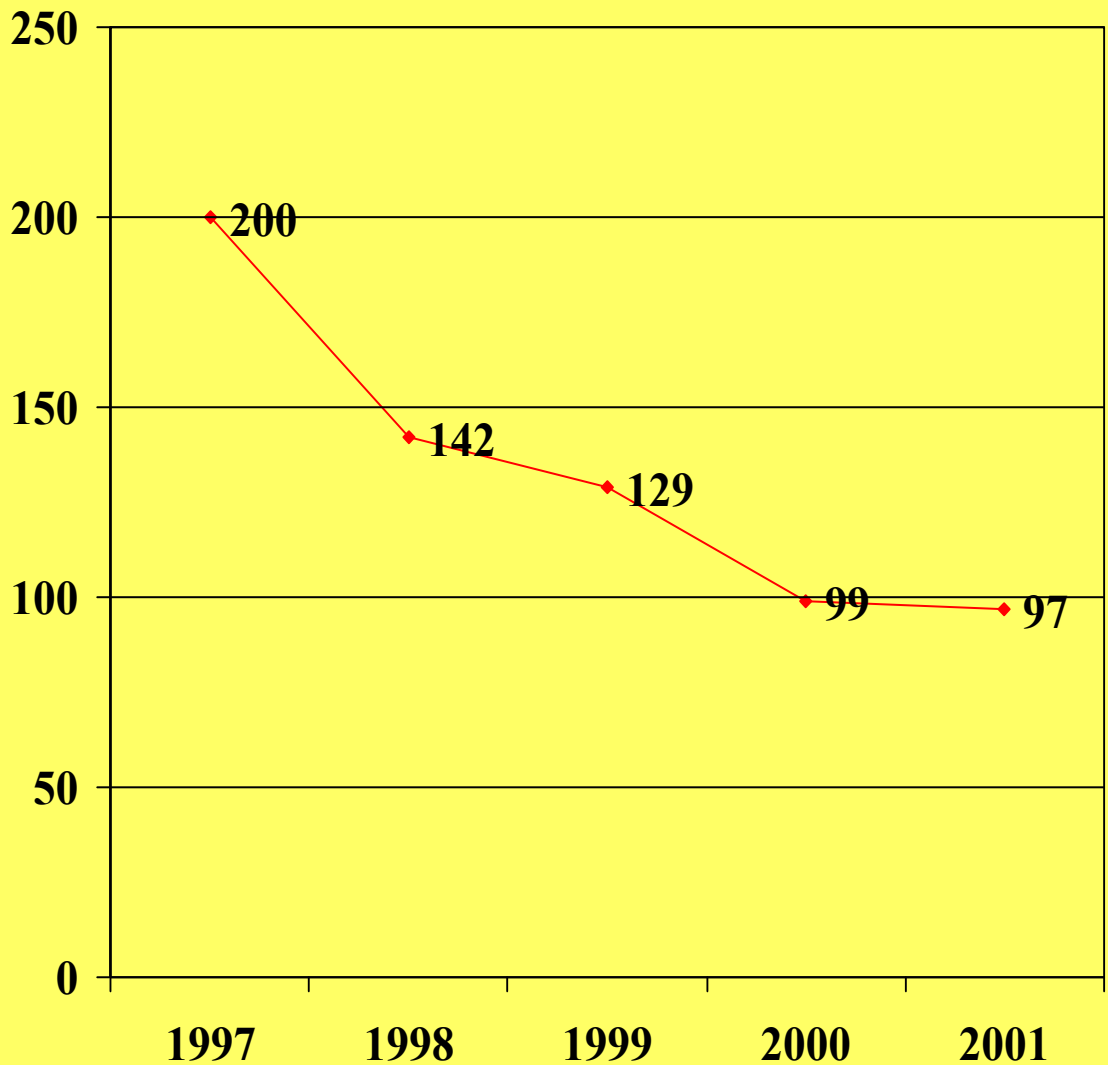
**FINANCIAL INSTITUTION FAILURE INVESTIGATIONS  
BY FIELD OFFICE AND CATEGORY  
FISCAL YEAR 2000**

FBI FIELD OFFICE	FAILED BANKS	FAILED S&Ls	FAILED CREDIT UNIONS	TOTAL
ALBANY	0	0	0	0
ALBUQUERQUE	0	0	0	0
ANCHORAGE	1	0	0	1
ATLANTA	0	0	1	1
BALTIMORE	2	0	0	2
BIRMINGHAM	0	0	0	0
BOSTON	3	0	0	3
BUFFALO	0	0	0	0
CHARLOTTE	2	2	1	5
CHICAGO	0	0	0	0
CINCINNATI	0	0	0	0
CLEVELAND	0	1	0	1
COLUMBIA	3	0	1	4
DALLAS	4	2	0	6
DENVER	3	1	1	5
DETROIT	0	1	0	1
EL PASO	0	0	0	0
HONOLULU	0	0	0	0
HOUSTON	2	5	0	7
INDIANAPOLIS	0	0	1	1
JACKSON	1	0	0	1
JACKSONVILLE	0	0	0	0
KANSAS CITY	0	0	1	1
KNOXVILLE	0	0	1	1
LAS VEGAS	0	0	0	0
LITTLE ROCK	0	1	0	1
LOS ANGELES	6	2	0	8
LOUISVILLE	1	0	0	1
MEMPHIS	0	0	0	0
MIAMI	1	2	0	3
MILWAUKEE	0	0	1	1
MINNEAPOLIS	1	0	0	1
MOBILE	0	0	0	0
NEWARK	3	3	0	6
NEW HAVEN	0	0	0	0
NEW ORLEANS	2	3	1	6
NEW YORK	1	1	2	4
NORFOLK	0	0	0	0
OKLAHOMA CITY	1	0	0	1
OMAHA	2	0	0	2
PHILADELPHIA	2	2	2	6
PHOENIX	0	0	0	0
PITTSBURGH	2	1	0	3
PORTLAND	0	0	0	0
RICHMOND	0	0	0	0
SACRAMENTO	0	0	0	0
ST. LOUIS	3	0	0	3
SALT LAKE CITY	1	0	1	2
SAN ANTONIO	0	2	0	2
SAN DIEGO	0	0	0	0
SAN FRANCISCO	0	0	0	0
SAN JUAN	0	2	0	2
SEATTLE	0	0	0	0
SPRINGFIELD	2	1	2	5
TAMPA	0	0	1	1
WMFO	0	0	1	1
<b>TOTAL</b>	<b>49</b>	<b>32</b>	<b>18</b>	<b>99</b>

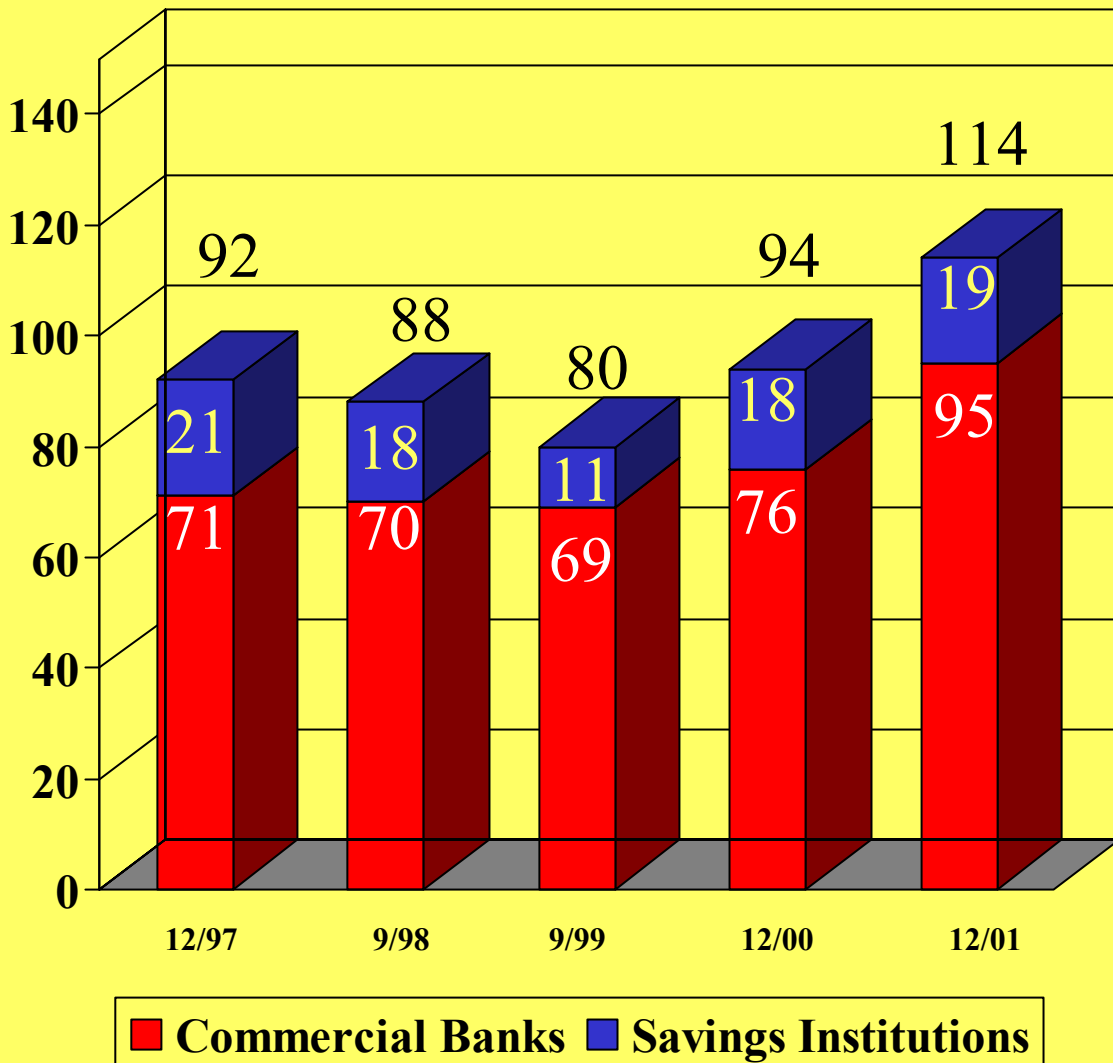
**FINANCIAL INSTITUTION FAILURE INVESTIGATIONS  
BY FIELD OFFICE AND CATEGORY  
FISCAL YEAR 2001**

FBI FIELD OFFICE	FAILED BANKS	FAILED S&Ls	FAILED CREDIT UNIONS	TOTAL
ALBANY	0	0	0	0
ALBUQUERQUE	0	0	0	0
ANCHORAGE	1	0	0	1
ATLANTA	0	0	0	0
BALTIMORE	1	0	0	1
BIRMINGHAM	0	0	0	0
BOSTON	3	0	0	3
BUFFALO	0	0	0	0
CHARLOTTE	2	1	0	3
CHICAGO	1	1	1	3
CINCINNATI	0	0	0	0
CLEVELAND	0	0	1	1
COLUMBIA	1	0	1	2
DALLAS	3	2	1	6
DENVER	2	1	0	3
DETROIT	0	0	0	0
EL PASO	0	0	0	0
HONOLULU	1	0	0	1
HOUSTON	2	5	0	7
INDIANAPOLIS	0	0	1	1
JACKSON	2	0	0	2
JACKSONVILLE	0	0	0	0
KANSAS CITY	1	0	1	2
KNOXVILLE	0	0	0	0
LAS VEGAS	1	0	0	1
LITTLE ROCK	0	1	0	1
LOS ANGELES	4	0	0	4
LOUISVILLE	0	0	0	0
MEMPHIS	0	0	0	0
MIAMI	1	1	0	2
MILWAUKEE	0	0	1	1
MINNEAPOLIS	2	0	0	2
MOBILE	0	0	1	1
NEWARK	2	4	0	6
NEW HAVEN	0	1	0	1
NEW ORLEANS	3	3	0	6
NEW YORK	1	1	1	3
NORFOLK	0	0	0	0
OKLAHOMA CITY	0	0	0	0
OMAHA	1	0	0	1
PHILADELPHIA	4	2	2	8
PHOENIX	0	0	0	0
PITTSBURGH	1	1	1	3
PORTLAND	0	0	0	0
RICHMOND	0	0	0	0
SACRAMENTO	0	0	0	0
ST. LOUIS	2	1	0	3
SALT LAKE CITY	1	0	1	2
SAN ANTONIO	1	5	0	6
SAN DIEGO	0	0	0	0
SAN FRANCISCO	1	0	0	1
SAN JUAN	0	2	0	2
SEATTLE	0	0	0	0
SPRINGFIELD	3	0	2	5
TAMPA	0	0	1	1
WMFO	0	0	1	1
<b>TOTAL</b>	<b>48</b>	<b>32</b>	<b>17</b>	<b>97</b>

# FINANCIAL INSTITUTION FAILURE INVESTIGATIONS 1997 - 2001



# FDIC - INSURED “PROBLEM INSTITUTIONS” 1997 - 2001



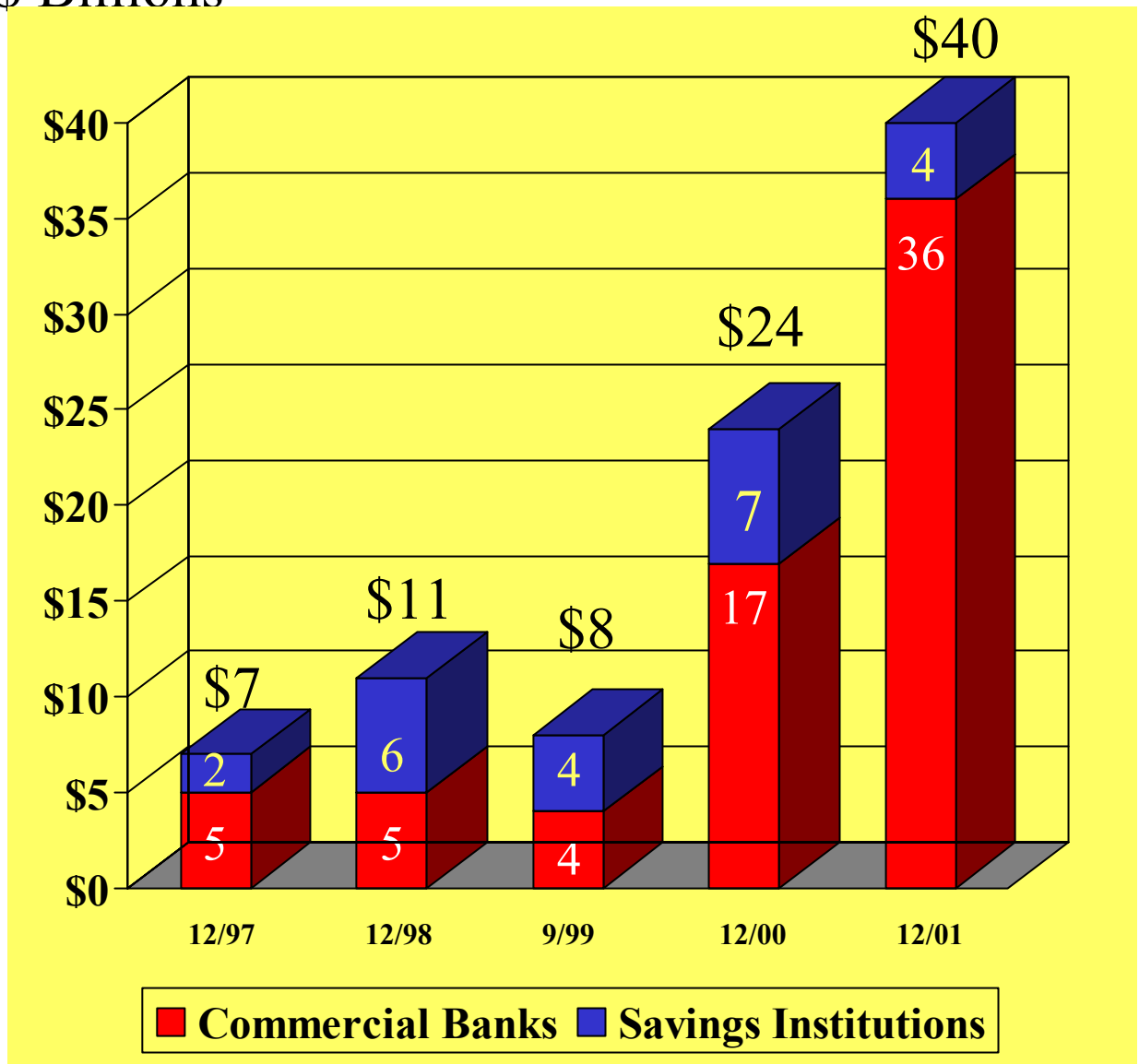
“Problem Institutions” – those with financial, operational or managerial weaknesses that threaten their continued viability.

Source: FDIC Quarterly Banking Profile through Fourth Quarter 2001



# ASSETS OF FDIC - INSURED “PROBLEM INSTITUTIONS” 1997 - 2001

\$ Billions



“Problem Institutions” – those with financial, operational or managerial weaknesses that threaten their continued viability.

Source: FDIC Quarterly Banking Profile through Fourth Quarter 2001

**II.****FINANCIAL INSTITUTION FRAUD AND MAJOR CASES  
UNDER INVESTIGATION BY THE FBI BY FISCAL YEAR**

Following the 1982 deregulation of the savings and loan industry, and in conjunction with more speculative lending practices, the FBI initiated criminal investigations of hundreds of failed financial institutions throughout the U.S. Since the July 1992 peak, the number of failure investigations has steadily declined. However, total FIF and major case investigations have leveled off to pre-1992 figures. At the close of FY 2001, the total number of pending FIF and major case investigations continue to exceed levels at the beginning of the savings and loan crisis. The following matrix reflects total pending FIF and major case investigations reported during FY 1997 through FY 2001.

<b>FISCAL YEAR</b>	<b>NUMBER OF PENDING FIF CASES</b>	<b>% CHANGE FROM PRIOR YR</b>	<b>NUMBER OF MAJOR CASES</b>	<b>% CHANGE FROM PRIOR YR</b>	<b>PERCENT MAJOR TO PENDING CASES</b>
1997	8,512	-----	3,859	-----	45.3%
1998	8,577	+ 0.8%	3,709	- 3.9%	43.2%
1999	8,799	+ 2.5%	3,855	+ 3.9%	43.8%
2000	8,638	- 1.9%	4,081	+ 5.8%	43.2%
2001	8,184	- 5.3%	4,383	+ 7.4%	53.5%

The chart and graphs which follow exhibits:

- (a) Pending Cases by Institution Type and Major Cases for FYs 2000-2001;
- (b) Pending and Major Cases for FYs 1997-2001; and
- (c) Pending Caseload by Institution Type and Dollar Loss for FYs 2000-2001.

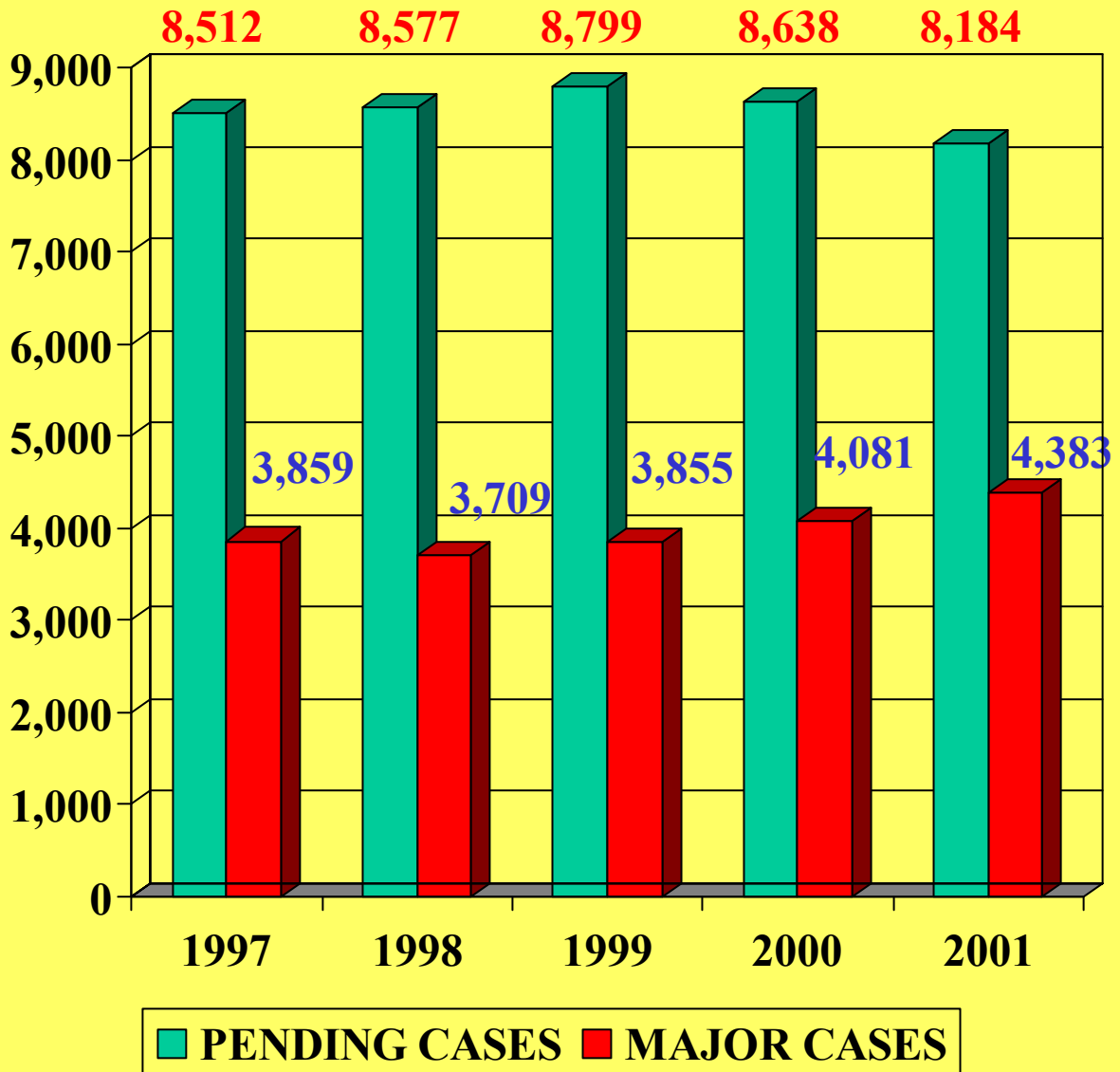
**FINANCIAL INSTITUTION FRAUD CASES  
BY INSTITUTION TYPE AND MAJOR CASE  
(PENDING AS OF SEPTEMBER 30, 2000)**

FIELD OFFICE	TOTAL FIF CASES	MAJOR CASES OVER \$100,000 NON-FAILURE	BANK FAILURE CASES	S&L FAILURE CASES	CREDIT UNION FAILURE CASES	TOTAL FAILURE CASES	TOTAL MAJOR CASES
ALBANY	91	31	0	0	0	0	31
ALBUQUERQUE	55	17	0	0	0	0	17
ANCHORAGE	15	2	1	0	0	1	3
ATLANTA	250	124	0	0	1	1	125
BALTIMORE	98	61	2	0	0	2	63
BIRMINGHAM	145	44	0	0	0	0	44
BOSTON	168	77	3	0	0	3	80
BUFFALO	78	27	0	0	0	0	27
CHARLOTTE	190	86	2	2	1	5	91
CHICAGO	443	263	0	0	0	0	263
CINCINNATI	210	71	0	0	0	0	71
CLEVELAND	261	90	0	1	0	1	91
COLUMBIA	95	33	3	0	1	4	37
DALLAS	296	170	4	2	0	6	176
DENVER	150	53	3	1	1	5	58
DETROIT	376	116	0	1	0	1	117
EL PASO	33	13	0	0	0	0	13
HONOLULU	57	20	0	0	0	0	20
HOUSTON	236	133	2	5	0	7	140
INDIANAPOLIS	105	46	0	0	1	1	47
JACKSON	72	21	1	0	0	1	22
JACKSONVILLE	66	36	0	0	0	0	36
KANSAS CITY	153	73	0	0	1	1	74
KNOXVILLE	73	27	0	0	1	1	28
LAS VEGAS	78	38	0	0	0	0	38
LITTLE ROCK	103	40	0	1	0	1	41
LOS ANGELES	444	398	6	2	0	8	406
LOUISVILLE	119	37	1	0	0	1	38
MEMPHIS	121	52	0	0	0	0	52
MIAMI	148	110	1	2	0	3	113
MILWAUKEE	164	66	0	0	1	1	67
MINNEAPOLIS	141	62	1	0	0	1	63
MOBILE	70	23	0	0	0	0	23
NEWARK	146	105	3	3	0	6	111
NEW HAVEN	48	36	0	0	0	0	36
NEW ORLEANS	200	45	2	3	1	6	51
NEW YORK	402	301	1	1	2	4	305
NORFOLK	34	13	0	0	0	0	13
OKLAHOMA CITY	262	75	1	0	0	1	76
OMAHA	143	63	2	0	0	2	65
PHILADELPHIA	332	134	2	2	2	6	140
PHOENIX	230	36	0	0	0	0	36
PITTSBURGH	177	63	2	1	0	3	66
PORTLAND	131	52	0	0	0	0	52
RICHMOND	132	33	0	0	0	0	33
SACRAMENTO	96	45	0	0	0	0	45
ST. LOUIS	101	46	3	0	0	3	49
SALT LAKE CITY	127	21	1	0	1	2	23
SAN ANTONIO	147	73	0	2	0	2	75
SAN DIEGO	59	31	0	0	0	0	31
SAN FRANCISCO	138	80	0	0	0	0	80
SAN JUAN	32	23	0	2	0	2	25
SEATTLE	248	68	0	0	0	0	68
SPRINGFIELD	97	48	2	1	2	5	53
TAMPA	84	58	0	0	1	1	59
WMFO	168	73	0	0	1	1	74
<b>TOTALS</b>	<b>8,638</b>	<b>3,982</b>	<b>49</b>	<b>32</b>	<b>18</b>	<b>99</b>	<b>4,081</b>

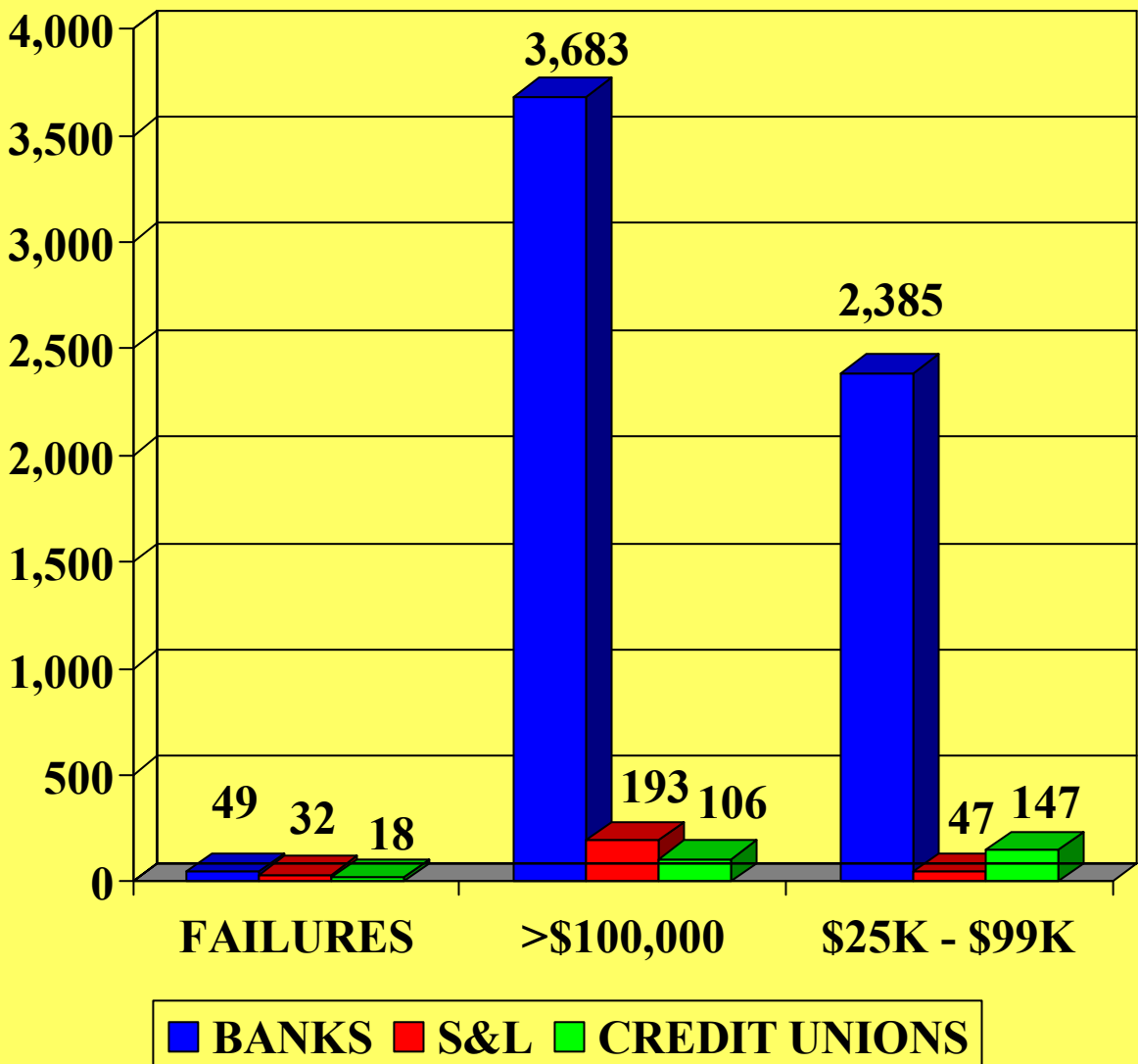
**FINANCIAL INSTITUTION FRAUD CASES  
BY INSTITUTION TYPE AND MAJOR CASE  
(PENDING AS OF SEPTEMBER 30, 2001)**

FIELD	TOTAL	MAJOR CASES	BANK	S&L	CREDIT UNION	TOTAL	TOTAL
OFFICE	FIF	OVER \$100,000	FAILURE	FAILURE	FAILURE	FAILURE	MAJOR CASES
	CASES	NON-FAILURE	CASES	CASES	CASES	CASES	
ALBANY	89	44	0	0	0	0	44
ALBUQUERQUE	47	11	0	0	0	0	11
ANCHORAGE	24	6	1	0	0	1	7
ATLANTA	247	138	0	0	0	0	138
BALTIMORE	122	82	1	0	0	1	83
BIRMINGHAM	136	56	0	0	0	0	56
BOSTON	172	81	3	0	0	3	84
BUFFALO	71	25	0	0	0	0	25
CHARLOTTE	182	101	2	1	0	3	104
CHICAGO	430	278	1	1	1	3	281
CINCINNATI	224	89	0	0	0	0	89
CLEVELAND	255	109	0	0	1	1	110
COLUMBIA	92	46	1	0	1	2	48
DALLAS	276	166	3	2	1	6	172
DENVER	145	74	2	1	0	3	77
DETROIT	317	117	0	0	0	0	117
EL PASO	35	14	0	0	0	0	14
HONOLULU	67	33	1	0	0	1	34
HOUSTON	203	135	2	5	0	7	142
INDIANAPOLIS	74	31	0	0	1	1	32
JACKSON	69	26	2	0	0	2	28
JACKSONVILLE	48	31	0	0	0	0	31
KANSAS CITY	191	89	1	0	1	2	91
KNOXVILLE	66	26	0	0	0	0	26
LAS VEGAS	79	43	1	0	0	1	44
LITTLE ROCK	105	49	0	1	0	1	50
LOS ANGELES	401	368	4	0	0	4	372
LOUISVILLE	126	54	0	0	0	0	54
MEMPHIS	131	64	0	0	0	0	64
MIAMI	152	123	1	1	0	2	125
MILWAUKEE	177	83	0	0	1	1	84
MINNEAPOLIS	131	69	2	0	0	2	71
MOBILE	81	33	0	0	1	1	34
NEWARK	159	120	2	4	0	6	126
NEW HAVEN	42	26	0	1	0	1	27
NEW ORLEANS	227	81	3	3	0	6	87
NEW YORK	327	264	1	1	1	3	267
NORFOLK	48	16	0	0	0	0	16
OKLAHOMA CITY	178	72	0	0	0	0	72
OMAHA	130	65	1	0	0	1	66
PHILADELPHIA	309	142	4	2	2	8	150
PHOENIX	118	35	0	0	0	0	35
PITTSBURGH	138	55	1	1	1	3	58
PORTLAND	130	61	0	0	0	0	61
RICHMOND	119	35	0	0	0	0	35
SACRAMENTO	90	60	0	0	0	0	60
ST. LOUIS	115	51	2	1	0	3	54
SALT LAKE CITY	139	40	1	0	1	2	42
SAN ANTONIO	133	75	1	5	0	6	81
SAN DIEGO	65	32	0	0	0	0	32
SAN FRANCISCO	121	69	1	0	0	1	70
SAN JUAN	33	22	0	2	0	2	24
SEATTLE	219	63	0	0	0	0	63
SPRINGFIELD	109	54	3	0	2	5	59
TAMPA	90	70	0	0	1	1	71
WMFO	180	84	0	0	1	1	85
<b>TOTALS</b>	<b>8,184</b>	<b>4,286</b>	<b>48</b>	<b>32</b>	<b>17</b>	<b>97</b>	<b>4,383</b>

# PENDING AND MAJOR CASES 1997 - 2001

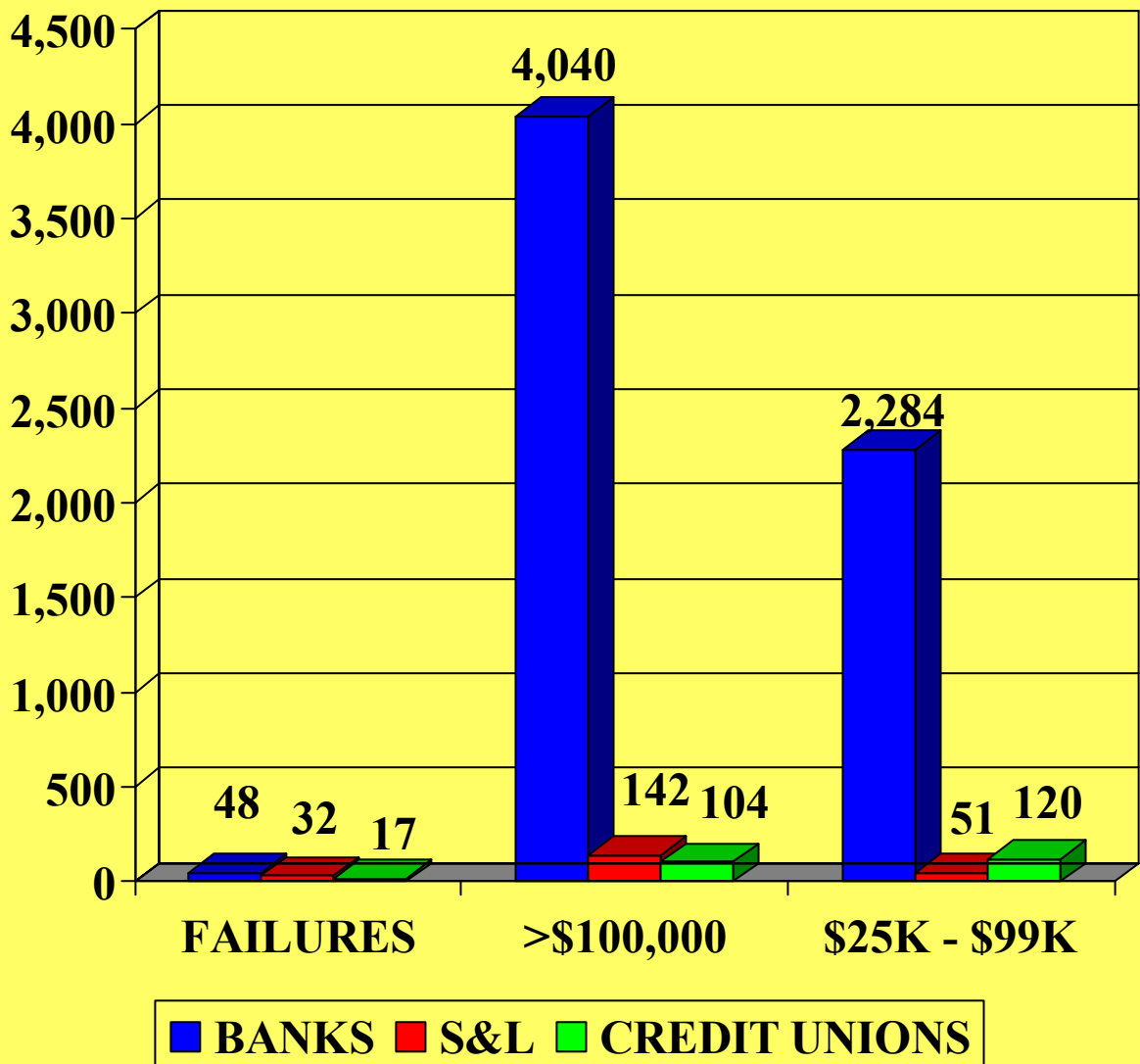


# PENDING CASELOAD BY INSTITUTION TYPE AND DOLLAR LOSS FISCAL YEAR 2000



**FAST TRACK = 759      <\$25K IN LOSSES = 1,219**  
**TOTAL CASES = 8,638**

# PENDING CASELOAD BY INSTITUTION TYPE AND DOLLAR LOSS FISCAL YEAR 2001



**FAST TRACK = 610      <\$25K IN LOSSES = 736**  
**TOTAL CASES = 8,184**

**III. STATISTICAL ACCOMPLISHMENTS FROM FBI INVESTIGATIONS  
IN FINANCIAL INSTITUTION FRAUD AND FAILURE MATTERS**

**A. CONVICTIONS/PRE-TRIAL DIVERSIONS**

Total FIF convictions, excluding local convictions, remain steady from FY 2000 through FY 2001. The matrix below is illustrative of this trend.

<b>FISCAL YEAR</b>	<b>NUMBER OF CONVICTIONS*</b>	<b>NUMBER OF MAJOR CONVICTIONS*</b>	<b>% OF MAJOR TO TOTAL CONVICTIONS</b>
1997	2,551	1,342	52.6%
1998	2,613	1,207	46.2%
1999	2,878	1,488	51.7%
2000	2,783	1,394	49.9%
2001	2,702	1,363	50.4%

\* - includes Pre-Trial Diversions, and excludes local convictions.

The charts and graphs which follow exhibits:

- (a) Convictions and Pre-Trial Diversions for FYs 1997 - 2001;
- (b) Types of Subjects Convicted During FYs 2000 - 2001;
- (c) Total Convictions, "Outsiders vs Insiders" for FYs 1997 - 2001; and
- (d) Convictions and Pre-trial Diversions by Institution Type and Amount for FYs 2000 - 2001.



**FINANCIAL INSTITUTION FRAUD CONVICTIONS AND PRETRIAL DIVERSIONS  
(DOES NOT INCLUDE LOCAL CONVICTIONS)**

FBI FIELD OFFICE	FISCAL YEAR 1997	FISCAL YEAR 1998	FISCAL YEAR 1999	FISCAL YEAR 2000	FISCAL YEAR 2001
ALBANY	28	28	22	28	27
ALBUQUERQUE	4	7	3	3	4
ANCHORAGE	4	3	4	6	31
ATLANTA	46	48	113	109	77
BALTIMORE	21	24	31	43	36
BIRMINGHAM	34	27	22	31	47
BOSTON	45	45	40	43	58
BUFFALO	39	21	29	29	24
CHARLOTTE	44	34	63	48	39
CHICAGO	79	77	80	74	96
CINCINNATI	35	58	36	40	51
CLEVELAND	63	77	110	105	103
COLUMBIA	60	33	27	36	46
DALLAS	174	153	188	185	141
DENVER	30	40	39	55	42
DETROIT	73	123	141	129	110
EL PASO	9	3	4	7	14
HONOLULU	25	27	29	22	33
HOUSTON	90	51	68	115	84
INDIANAPOLIS	27	31	27	27	25
JACKSON	12	16	17	27	22
JACKSONVILLE	28	20	31	23	15
KANSAS CITY	30	24	43	51	34
KNOXVILLE	10	19	12	26	15
LAS VEGAS	23	52	29	38	32
LITTLE ROCK	32	43	30	36	47
LOS ANGELES	159	128	118	103	67
LOUISVILLE	59	61	68	44	39
MEMPHIS	22	41	50	28	69
MIAMI	46	26	47	56	49
MILWAUKEE	63	51	58	39	52
MINNEAPOLIS	40	37	58	47	42
MOBILE	32	27	14	37	30
NEWARK	59	33	60	47	53
NEW HAVEN	31	28	19	10	15
NEW ORLEANS	51	42	45	52	87
NEW YORK	183	190	204	144	110
NORFOLK	9	13	22	12	42
OKLAHOMA CITY	60	70	73	60	46
OMAHA	29	36	36	31	32
PHILADELPHIA	85	78	114	109	105
PHOENIX	13	8	7	14	7
PITTSBURGH	32	32	58	39	38
PORTLAND	26	38	56	54	32
RICHMOND	45	37	26	49	50
SACRAMENTO	22	35	38	40	42
ST. LOUIS	62	92	81	59	61
SALT LAKE CITY	38	54	33	28	41
SAN ANTONIO	40	47	19	33	51
SAN DIEGO	26	32	26	37	27
SAN FRANCISCO	66	64	69	39	24
SAN JUAN	7	11	8	4	25
SEATTLE	61	91	94	116	77
SPRINGFIELD	17	36	53	44	47
TAMPA	43	38	24	25	23
WMFO	60	53	62	47	66
<b>TOTAL</b>	<b>2,551</b>	<b>2,613</b>	<b>2,878</b>	<b>2,783</b>	<b>2,702</b>

**TYPES OF SUBJECTS CONVICTED IN  
FINANCIAL INSTITUTION FRAUD CASES  
FISCAL YEAR 2000\***

SUBJECT TYPE	NUMBER OF SUBJECTS
All Other Subjects	2098
Bank Employee	596
Bank Officer	173
Legal Alien	69
Illegal Alien	71
Company or Corporation	30
Top Con Man/Top Thief	4
Foreign Student	3
Local Law Enforcement Officer/Local - All Others	2
Local Judge/Magistrate	2
State Law Enforcement Officer/State - All Others	2
Capodecina or Soldier	1
Possible Terrorist Member/Sympathizer	1

\* Does not include Pre-Trial Diversions or local convictions.

**TYPES OF SUBJECTS CONVICTED IN  
FINANCIAL INSTITUTION FRAUD CASES  
FISCAL YEAR 2001\***

SUBJECT TYPE	NUMBER OF SUBJECTS
All Other Subjects	2070
Bank Employee	603
Bank Officer	150
Legal Alien	35
Illegal Alien	52
Company or Corporation	15
Federal Employee - GS 12 & Below	5
Local Law Enforcement Officer/Local - All Others	2
State - All Others	1
Boss, UnderBoss or Consigliere	1
Office Manager	1
Presidential Appointee	1
Representative	1
State Legislator	1

\* Does not include Pre-Trial Diversions or local convictions

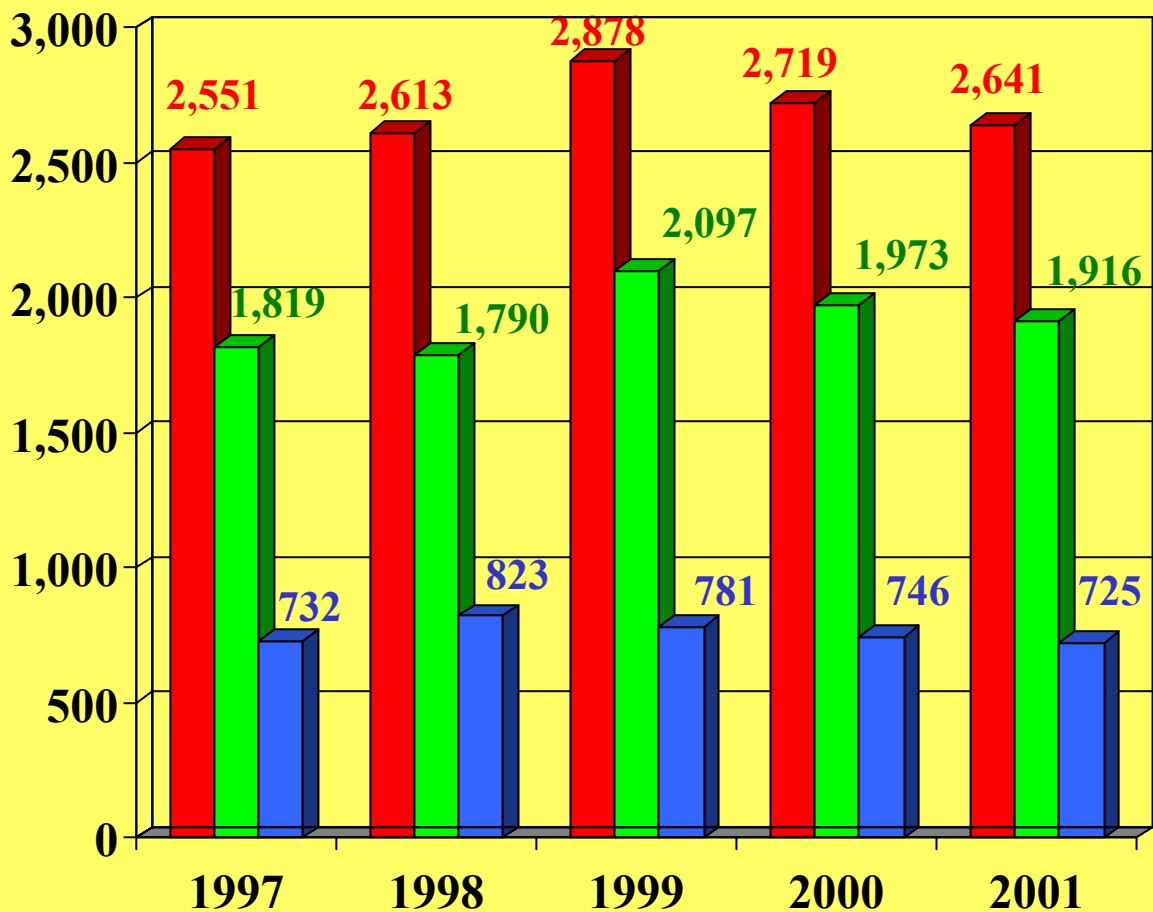
# CONVICTIONS

## “OUTSIDERS VS INSIDERS”

### 1997 – 2001

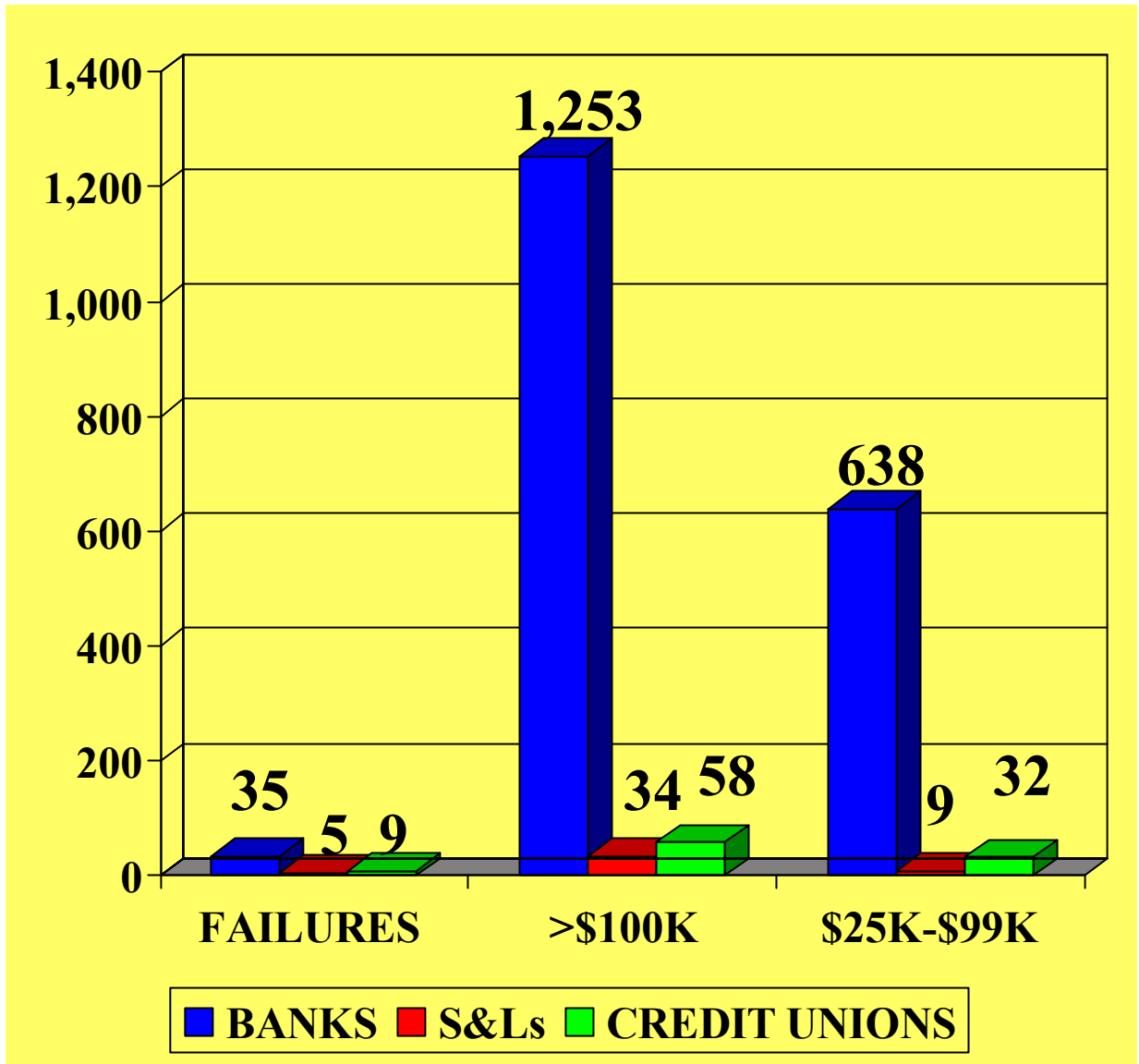
(no local convictions)

Includes Felonies, Misdemeanors and Pretrial Diversions



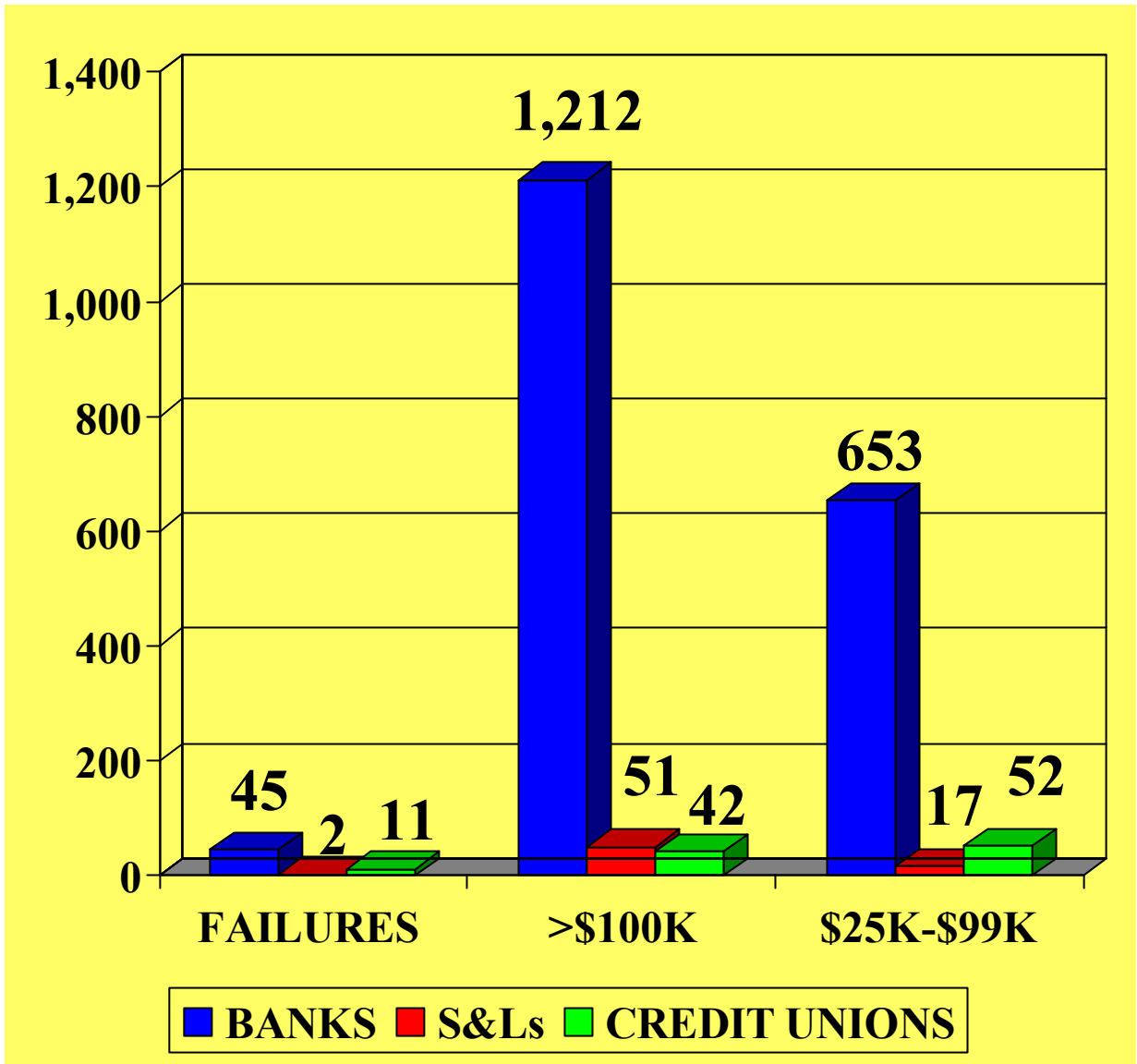
■ TOTAL CONVICTIONS ■ OUTSIDERS  
■ BANK INSIDERS

**CONVICTIONS & PRE-TRIAL DIVERSIONS  
BY INSTITUTION TYPE & AMOUNT  
FISCAL YEAR 2000  
(No State or Local Statistics)**



**\*FAST TRACK = 340      \*<\$25K IN LOSSES = 370  
(\*NOT TRACKED BY INSTITUTION TYPE)**

**CONVICTIONS & PRE-TRIAL DIVERSIONS  
BY INSTITUTION TYPE & AMOUNT  
FISCAL YEAR 2001  
(No State or Local Statistics)**



**\*FAST TRACK = 301      \*<\$25K IN LOSSES = 316  
(\*NOT TRACKED BY INSTITUTION TYPE)**

**B. INDICTMENTS AND INFORMATIONS**

For FY 2001, the total number of defendants charged by indictment or information decreased 4.8 percent from FY 2000. The following matrix illustrates this trend.

<b>FISCAL YEAR</b>	<b>NUMBER OF INDICTMENTS*</b>
1997	2,437
1998	2,691
1999	2,869
2000	2,877
2001	2,738

\* Does not include subjects charged in state or local jurisdictions.

The chart and graphs which follow exhibits:

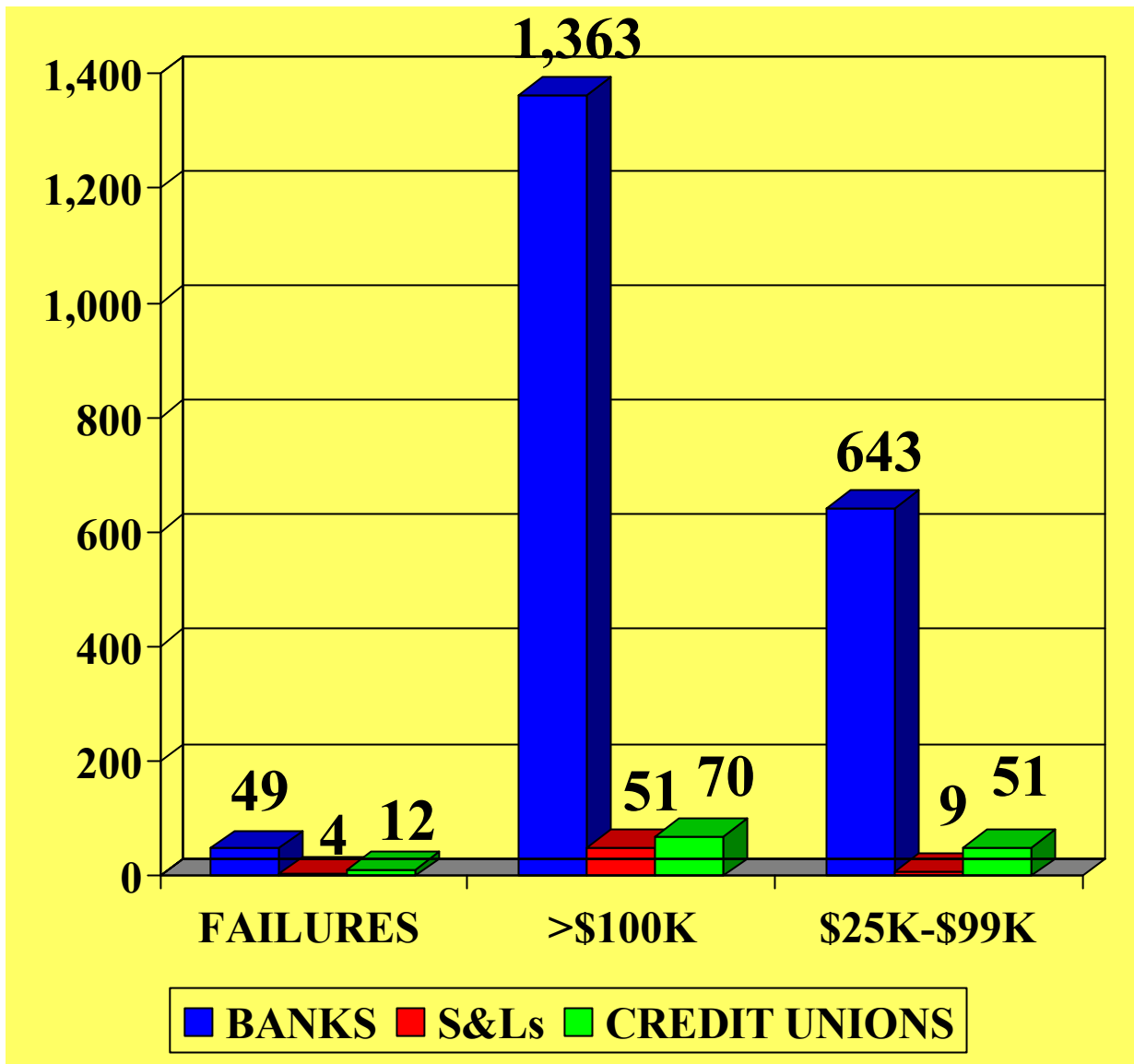
- (a) Total FIF Indictments and Informations for FYs 1997 - 2001; and
- (b) Indictments and Informations by Institution Type and Dollar Loss for FYs 2000 - 2001.

**FINANCIAL INSTITUTION FRAUD INDICEMENTS AND INFORMATIONS  
FISCAL YEARS 1997 - 2001**

<b>FBI FIELD OFFICE</b>	<b>FISCAL YEAR 1997</b>	<b>FISCAL YEAR 1998</b>	<b>FISCAL YEAR 1999</b>	<b>FISCAL YEAR 2000</b>	<b>FISCAL YEAR 2001</b>
ALBANY	31	28	26	38	20
ALBUQUERQUE	3	6	4	5	8
ANCHORAGE	2	3	3	7	32
ATLANTA	47	62	140	94	87
BALTIMORE	21	23	32	54	35
BIRMINGHAM	30	30	21	30	38
BOSTON	54	41	39	49	49
BUFFALO	25	19	25	22	30
CHARLOTTE	42	51	52	46	70
CHICAGO	65	81	79	91	84
CINCINNATI	34	57	21	40	48
CLEVELAND	75	68	107	111	125
COLUMBIA	74	33	40	38	54
DALLAS	145	163	227	189	159
DENVER	31	31	32	46	38
DETROIT	78	100	122	111	84
EL PASO	7	2	3	12	12
HONOLULU	33	31	23	39	32
HOUSTON	57	71	86	130	105
INDIANAPOLIS	35	29	26	26	16
JACKSON	14	25	17	31	38
JACKSONVILLE	38	23	27	27	12
KANSAS CITY	28	38	54	48	39
KNOXVILLE	10	18	14	21	18
LAS VEGAS	36	27	36	45	39
LITTLE ROCK	38	39	28	46	56
LOS ANGELES	147	144	115	130	60
LOUISVILLE	54	53	66	44	39
MEMPHIS	27	35	47	33	81
MIAMI	48	36	54	74	55
MILWAUKEE	61	58	58	40	46
MINNEAPOLIS	38	47	71	57	40
MOBILE	26	21	16	37	23
NEWARK	42	31	44	49	41
NEW HAVEN	27	26	31	6	18
NEW ORLEANS	61	40	51	58	95
NEW YORK	171	211	191	128	115
NORFOLK	12	13	20	19	35
OKLAHOMA CITY	54	71	73	58	49
OMAHA	30	45	26	29	35
PHILADELPHIA	76	104	101	126	79
PHOENIX	13	7	10	5	3
PITTSBURGH	19	39	60	45	44
PORTLAND	44	57	47	46	43
RICHMOND	43	44	24	59	55
SACRAMENTO	42	38	30	42	36
ST. LOUIS	15	56	51	42	39
SALT LAKE CITY	45	37	33	24	47
SAN ANTONIO	36	35	31	34	37
SAN DIEGO	39	19	20	32	27
SAN FRANCISCO	16	81	49	32	27
SAN JUAN	23	17	1	3	30
SEATTLE	6	100	125	113	71
SPRINGFIELD	52	41	59	43	47
TAMPA	38	37	17	33	22
WMFO	79	49	64	40	71
<b>TOTAL</b>	<b>2,437</b>	<b>2,691</b>	<b>2,869</b>	<b>2,877</b>	<b>2,738</b>



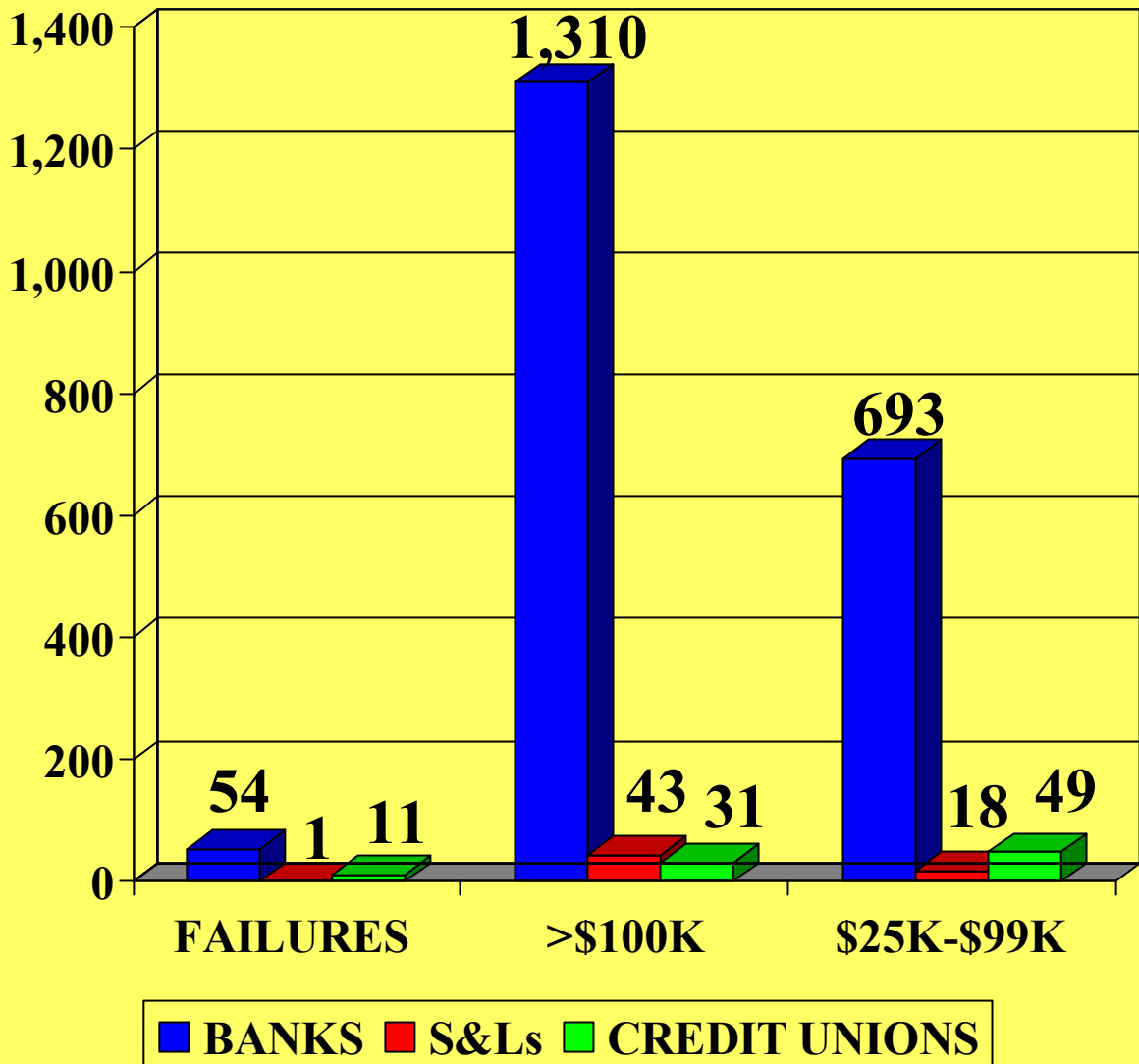
**INDICTMENTS AND INFORMATIONS  
BY INSTITUTION TYPE & AMOUNT  
FISCAL YEAR 2000  
(No State or Local Statistics)**



**\*FAST TRACK =283      \*<\$25K IN LOSSES = 342**

**(\*NOT TRACKED BY INSTITUTION TYPE)**

**INDICTMENTS AND INFORMATIONS  
BY INSTITUTION TYPE & AMOUNT  
FISCAL YEAR 2001  
(No State or Local Statistics)**



**\*FAST TRACK =259      \*<\$25K IN LOSSES = 269**  
**(\*NOT TRACKED BY INSTITUTION TYPE)**

C. RECOVERIES, RESTITUTIONS, AND FINES

For FYs 2000 - 2001, statistical accomplishments for recoveries, restitutions, and fines continue to demonstrate the FBI's investigative efforts in addressing FIF. The matrix which follows illustrates actual dollar amounts recovered for FYs 1997 - 2001.

<b>FISCAL YEAR</b>	<b>RECOVERIES</b>	<b>RESTITUTIONS</b>	<b>FINES</b>
1997	41,244,808	537,065,302	25,673,993
1998	62,357,358	490,967,225	5,493,648
1999	114,500,391	834,271,046	77,756,567
2000	48,513,930	588,927,165	8,012,361
2001	45,759,496	754,182,929	15,248,483

The charts and graphs which follow exhibits:


- (a) Recoveries by Office for FYs 1997 - 2001;
- (b) Recoveries for FYs 2000 - 2001;
- (c) Recoveries for FYs 1997 - 2001;
- (d) Restitutions by Office for FYs 1997 - 2001;
- (e) Restitutions for FYs 2000 - 2001;
- (f) Restitutions for FYs 1997 - 2001;
- (g) Fines by Office for FYs 1997 - 2001;
- (h) Fines for FYs 2000 - 2001; and
- (i) Fines for FYs 1997 - 2001.

**RECOVERIES  
FISCAL YEARS 1997 - 2001**

<b>FBI FIELD OFFICE</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>
ALBANY	\$28,364	\$361,462		\$73,654	\$131,656
ALBUQUERQUE			\$4,600		\$609,099
ANCHORAGE		\$4,000		\$25,000	
ATLANTA	\$997,260	\$36,671,301	\$703,962	\$327,896	\$712,784
BALTIMORE	\$58,000	\$232,708	\$200,020	\$243,900	\$242,963
BIRMINGHAM		\$500	\$1,328	\$333,521	\$82,915
BOSTON	\$1,744,025	\$908,495	\$23,000	\$788,779	\$20,334
BUFFALO	\$192,026	\$94,104	\$449,725	\$2,430,982	\$4,450
CHARLOTTE	\$537,263	\$26,308	\$566,068	\$193,000	\$3,065,459
CHICAGO	\$690,141	\$1,456,574	\$2,291,445	\$3,470,842	\$2,841,700
CINCINNATI		\$112,609	\$169,706	\$7,760,789	\$470,738
CLEVELAND	\$7,892,550	\$65,228	\$312,303	\$290,599	\$165,937
COLUMBIA	\$213,986	\$6,513	\$98,997	\$22,723	\$304,709
DALLAS	\$414,522	\$614,148	\$2,638,661	\$6,069,730	\$4,462,303
DENVER	\$2,882,318	\$726,424	\$184,700	\$25,400	\$274,111
DETROIT	\$311,982	\$1,834,754	\$488,109	\$128,702	\$151,417
EL PASO	\$4,150	\$26,376			
HONOLULU	\$45,855	\$5,085	\$39,183	\$4,258	\$3,000
HOUSTON	\$1,395,278	\$77,200	\$502,814	\$471,495	\$612,348
INDIANAPOLIS	\$6,429		\$38,691	\$190,003	\$15,647
JACKSON	\$323,000	\$530,490	\$36,052	\$10,000	\$65,767
JACKSONVILLE	\$294,282	\$468,687			\$25,532
KANSAS CITY	\$90,725	\$920,147	\$748,127	\$1,977,558	\$2,400
KNOXVILLE	\$84,250		\$9,922	\$146,800	\$19,720
LAS VEGAS	\$75,000	\$104,056	\$369,782	\$552,583	\$22,850,495
LITTLE ROCK	\$370,700		\$266,590	\$144,989	
LOS ANGELES	\$2,702,178	\$1,447,240	\$303,000	\$38,024	\$210,612
LOUISVILLE	\$339,632	\$36,580	\$7,000		\$20,524
MEMPHIS	\$462,126	\$192,793	\$26,739	\$377,880	\$114,008
MIAMI	\$2,977,787	\$231,172	\$332,057	\$367,210	\$82,556
MILWAUKEE	\$254,327	\$923,698	\$154,416	\$579,093	\$147,825
MINNEAPOLIS	\$7,213	\$69,630	\$143,195	\$28,400	\$28,135
MOBILE	\$18,640			\$135,783	\$6,020
NEWARK	\$4,761,354	\$1,032,429	\$344,406	\$514,504	\$1,383,688
NEW HAVEN	\$859,561	\$179,235	\$12,275		
NEW ORLEANS	\$39,800		\$16,756	\$370,261	\$425,350
NEW YORK	\$5,796,023	\$4,663,055	\$96,440,265	\$16,344,737	\$1,663,022
NORFOLK		\$156,688	\$79,771	\$57,785	\$88,787
OKLAHOMA CITY	\$831,471	\$2,198,697	\$573,022	\$3,036,952	\$397,335
OMAHA		\$14,300			\$251,334
PHILADELPHIA	\$81,764	\$173,832	\$326,480	\$164,406	\$657,873
PHOENIX	\$371,701		\$1,409,327	\$9,000	
PITTSBURGH	\$615,000	\$454,993	\$37,082		\$162,650
PORTLAND	\$127,304	\$22,196	\$16,500		\$351,900
RICHMOND	\$321,558	\$762,426	\$455,891	\$211,826	\$70,451
SACRAMENTO		\$11,800	\$107,223		
ST. LOUIS	\$123,675	\$20,000		\$152,675	\$2,400
SALT LAKE CITY	\$103,468	\$246,178	\$115,978		\$154,252
SAN ANTONIO	\$426,000	\$299,792	\$234,413		\$91,088
SAN DIEGO	\$625,173	\$6,000		\$126,980	\$2,000
SAN FRANCISCO	\$224,924	\$68,613	\$2,911,352	\$83,635	\$283,111
SAN JUAN		\$518,360		\$33,250	
SEATTLE	\$287,087	\$800,805	\$133,778	\$40,600	\$860,118
SPRINGFIELD	\$207,141	\$2,362,220			
TAMPA		\$190,970	\$94,871	\$104,259	\$1,126,558
WMFO	\$27,795	\$26,487	\$80,809	\$53,467	\$42,415
<b>TOTAL</b>	<b>\$41,244,808</b>	<b>\$62,357,358</b>	<b>\$114,500,391</b>	<b>\$48,513,930</b>	<b>\$45,759,496</b>


# RECOVERIES FOR FISCAL YEAR 2000

(DOES NOT INCLUDE FAST TRACK AND CASES BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	<b>\$7,000</b>	<b>-\$0-</b>	<b>\$1,625,000</b>
>100K	<b>\$41,571,764</b>	<b>\$5,000</b>	<b>\$299,488</b>
\$25K-\$99K	<b>\$4,274,977</b>	<b>-\$0-</b>	<b>\$5,000</b>

# RECOVERIES FOR FISCAL YEAR 2001

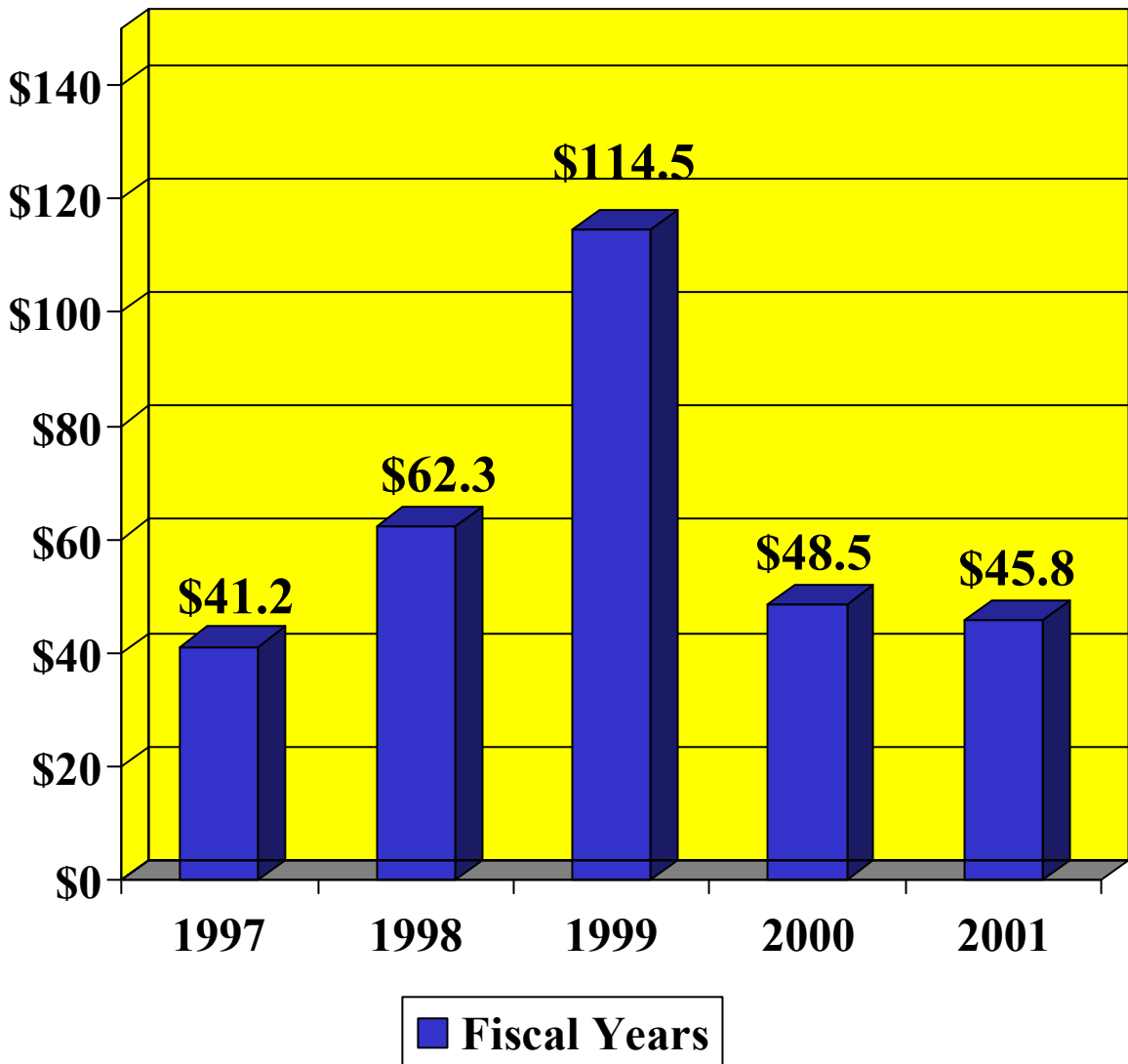
(DOES NOT INCLUDE FAST TRACK AND CASES BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	<b>\$22,800,000</b>	<b>-\$0-</b>	<b>-\$0-</b>
>100K	<b>\$20,360,919</b>	<b>\$3,000</b>	<b>\$569,551</b>
\$25K-\$99K	<b>\$1,636,657</b>	<b>-\$0-</b>	<b>\$80,913</b>

# RECOVERIES

## 1997 - 2001

In Millions




**RESTITUTIONS  
FISCAL YEARS 1997 - 2001**

<b>FBI FIELD OFFICE</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>
ALBANY	\$6,047,741	\$5,142,412	\$2,540,079	\$2,540,612	\$22,598,265
ALBUQUERQUE	\$225,640	\$573,240	\$117,583		\$761,270
ANCHORAGE	\$19,577	\$10,500	\$620	\$506,100	\$1,084,178
ATLANTA	\$3,816,822	\$3,947,729	\$37,672,244	\$99,022,661	\$28,405,185
BALTIMORE	\$379,982	\$7,713,158	\$2,906,449	\$3,154,008	\$3,521,279
BIRMINGHAM	\$6,874,714	\$2,503,412	\$1,709,889	\$13,841,516	\$1,533,885
BOSTON	\$39,738,848	\$17,064,636	\$34,037,089	\$23,707,038	\$5,061,464
BUFFALO	\$663,320	\$1,169,446	\$787,762	\$986,767	\$1,456,097
CHARLOTTE	\$768,947	\$1,927,967	\$1,709,967	\$6,613,148	\$12,840,558
CHICAGO	\$8,835,638	\$118,074,845	\$4,452,911	\$14,628,056	\$14,402,620
CINCINNATI	\$737,282	\$4,913,708	\$25,837,187	\$7,155,530	\$2,969,313
CLEVELAND	\$2,681,252	\$4,600,264	\$3,002,529	\$4,350,925	\$8,807,854
COLUMBIA	\$3,385,257	\$1,226,508	\$1,034,721	\$1,605,675	\$1,151,879
DALLAS	\$6,227,333	\$15,954,324	\$17,573,011	\$46,532,063	\$13,213,983
DENVER	\$2,579,215	\$1,294,538	\$1,023,633	\$5,277,399	\$111,897,964
DETROIT	\$3,082,147	\$9,913,582	\$11,471,020	\$12,565,518	\$6,526,381
EL PASO	\$4,402,799	\$275,635	\$238,683	\$29,991	\$1,485,987
HONOLULU	\$762,774	\$740,002	\$484,602	\$634,559	\$985,213
HOUSTON	\$10,210,514	\$21,053,654	\$6,975,540	\$3,945,801	\$169,758,548
INDIANAPOLIS	\$712,928	\$1,105,824	\$2,896,698	\$7,359,956	\$3,564,932
JACKSON	\$276,981	\$2,614,526	\$1,524,067	\$1,703,388	\$245,613
JACKSONVILLE	\$1,367,258	\$740,535	\$1,457,193	\$5,926,442	\$921,258
KANSAS CITY	\$10,768,629	\$1,288,146	\$6,937,023	\$6,655,288	\$3,571,000
KNOXVILLE	\$2,350,098	\$30,996,220	\$1,093,461	\$3,093,315	\$3,753,851
LAS VEGAS	\$1,156,576	\$2,508,583	\$13,735,976	\$1,415,794	\$6,620,797
LITTLE ROCK	\$5,103,039	\$2,252,291	\$3,289,368	\$2,526,365	\$4,847,964
LOS ANGELES	\$21,402,858	\$26,986,041	\$24,015,893	\$7,607,312	\$25,167,250
LOUISVILLE	\$2,136,173	\$1,962,185	\$8,356,047	\$1,332,049	\$7,534,820
MEMPHIS	\$910,031	\$1,933,840	\$14,200,078	\$5,159,927	\$2,140,819
MIAMI	\$4,870,914	\$4,709,506	\$18,719,944	\$8,266,800	\$18,188,727
MILWAUKEE	\$4,109,267	\$2,365,406	\$5,507,629	\$8,354,906	\$2,477,262
MINNEAPOLIS	\$1,025,728	\$14,891,683	\$4,072,583	\$2,702,742	\$31,632,365
MOBILE	\$1,863,702	\$344,577	\$1,864,577	\$1,402,015	\$853,357
NEWARK	\$10,849,574	\$8,705,827	\$4,567,969	\$7,975,914	\$20,269,442
NEW HAVEN	\$9,670,960	\$18,150,187	\$1,497,882	\$5,556,616	\$3,443,234
NEW ORLEANS	\$4,049,182	\$1,362,630	\$6,460,221	\$16,149,938	\$7,546,940
NEW YORK	\$219,115,734	\$42,292,158	\$427,242,642	\$124,258,634	\$40,323,392
NORFOLK	\$95,018	\$209,810	\$376,721	\$386,751	\$1,341,560
OKLAHOMA CITY	\$2,225,849	\$785,607	\$5,271,234	\$9,742,679	\$12,018,990
OMAHA	\$27,518,726	\$4,265,899	\$5,778,971	\$1,386,652	\$15,016,543
PHILADELPHIA	\$11,571,470	\$3,044,670	\$16,309,822	\$27,560,939	\$10,761,765
PHOENIX	\$2,471,419	\$1,030,412	\$2,273,027	\$1,360,794	\$581,061
PITTSBURGH	\$2,565,520	\$5,879,827	\$1,958,046	\$5,796,378	\$5,885,899
PORTLAND	\$449,159	\$136,453	\$4,023,023	\$2,129,837	\$74,835,401
RICHMOND	\$4,165,428	\$2,132,924	\$14,722,666	\$4,769,597	\$3,320,783
SACRAMENTO	\$1,029,218	\$780,505	\$733,556	\$7,677,294	\$1,583,162
ST. LOUIS	\$195,180	\$5,870,841	\$2,572,460	\$11,496,024	\$4,186,514
SALT LAKE CITY	\$956,932	\$724,026	\$3,537,944	\$1,054,738	\$927,751
SAN ANTONIO	\$13,497,923	\$3,796,850	\$11,480,522	\$5,906,486	\$2,991,760
SAN DIEGO	\$1,302,752	\$665,316	\$5,731,402	\$666,258	\$6,733,807
SAN FRANCISCO	\$40,818,894	\$67,167,143	\$3,290,055	\$15,109,412	\$1,011,118
SAN JUAN	\$299,257	\$99,975	\$136,295	\$375,177	\$92,590
SEATTLE	\$12,348,357	\$4,906,296	\$18,580,775	\$7,937,440	\$7,059,910
SPRINGFIELD	\$816,794	\$551,561	\$16,325,328	\$14,103,727	\$3,098,546
TAMPA	\$4,211,077	\$4,435,830	\$12,262,382	\$4,051,445	\$5,819,302
WMFO	\$7,346,895	\$1,173,555	\$7,892,047	\$2,870,769	\$5,351,521
<b>TOTAL</b>	<b>\$537,065,302</b>	<b>\$490,967,225</b>	<b>\$834,271,046</b>	<b>\$588,927,165</b>	<b>\$754,182,929</b>




# RESTITUTIONS FOR FISCAL YEAR 2000

(DOES NOT INCLUDE FAST TRACK AND CASES BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	<b>\$1,817,277</b>	<b>\$147,200</b>	<b>\$2,709,829</b>
>100K	<b>\$531,743,696</b>	<b>\$6,633,802</b>	<b>\$5,419,782</b>
\$25K-\$99K	<b>\$33,419,659</b>	<b>\$95,377</b>	<b>\$1,319,399</b>

# RESTITUTIONS FOR FISCAL YEAR 2001

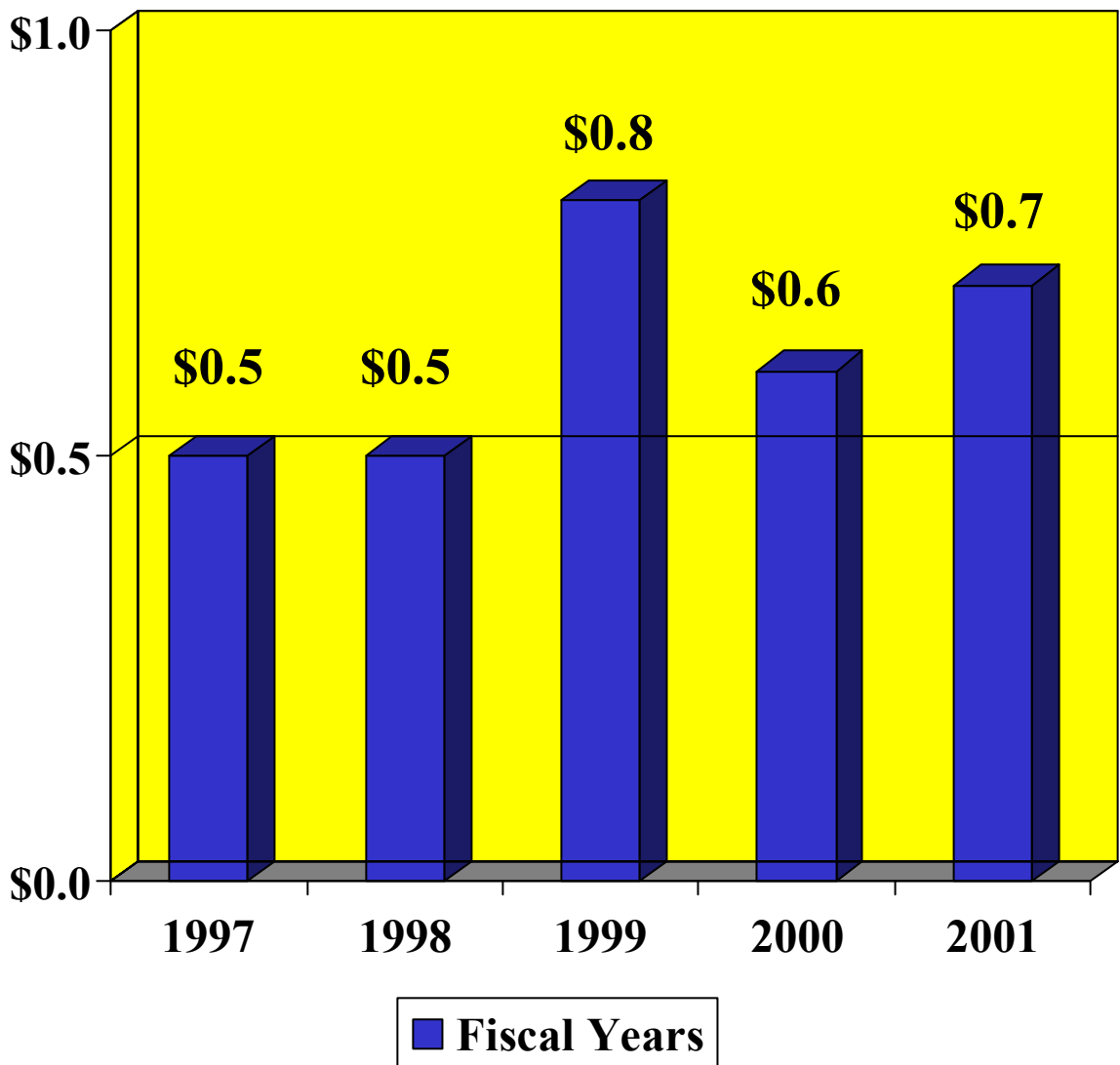
**(DOES NOT INCLUDE FAST TRACK AND CASES BELOW \$25,000)**

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	<b>\$40,870,240</b>	<b>\$50,500</b>	<b>\$486,590</b>
>100K	<b>\$627,369,965</b>	<b>\$3,145,169</b>	<b>\$21,473,860</b>
\$25K-\$99K	<b>\$34,340,272</b>	<b>\$308,697</b>	<b>\$20,998,027</b>

# RESTITUTIONS

## 1997 - 2001

In Billions




**FINES  
FISCAL YEARS 1997 - 2001**

FBI FIELD OFFICE	1997	1998	1999	2000	2001
ALBANY	\$257,300	\$34,500	\$11,750	\$18,200	\$5,142
ALBUQUERQUE		\$19,850	\$1,900		\$100
ANCHORAGE	\$31,550			\$250	
ATLANTA	\$20,325	\$19,400	\$77,475	\$56,368	\$267,700
BALTIMORE	\$52,100	\$9,600	\$11,855	\$760,428	\$91,005
BIRMINGHAM	\$4,000	\$134,500	\$20,500	\$5,500	\$19,950
BOSTON	\$9,971,650	\$145,350	\$15,900	\$32,475	\$202,025
BUFFALO	\$10,050	\$10,000	\$19,300	\$11,450	\$300
CHARLOTTE	\$200	\$23,900	\$2,150	\$14,122	\$34,987
CHICAGO	\$147,958	\$195,197	\$1,981,986	\$1,087,850	\$96,620
CINCINNATI	\$44,300	\$31,375	\$10,825	\$38,885	\$7,325
CLEVELAND	\$1,357,931	\$109,783	\$22,550	\$124,600	\$54,488
COLUMBIA	\$113,010	\$4,450	\$2,925	\$200	\$21,550
DALLAS	\$86,600	\$426,915	\$1,744,300	\$319,251	\$91,952
DENVER	\$3,275	\$145,920	\$28,905	\$14,206	\$62,489
DETROIT	\$40,590	\$115,483	\$34,932	\$458,445	\$338,696
EL PASO	\$23,900	\$5,100	\$7,518	\$72,370	\$400
HONOLULU	\$2,875	\$11,550	\$2,900	\$3,400	\$9,175
HOUSTON	\$116,580	\$94,000	\$164,400	\$87,035	\$65,705
INDIANAPOLIS	\$12,600	\$8,305	\$155,571	\$3,925	\$7,650
JACKSON	\$2,550	\$1,150	\$100	\$465,395	\$15,533
JACKSONVILLE	\$61,114	\$10,500	\$41,343	\$3,383	\$1,200
KANSAS CITY	\$22,100	\$23,450	\$107,100	\$8,275	\$316,723
KNOXVILLE	\$57,175	\$81,150	\$6,229	\$36,597	\$16,100
LAS VEGAS	\$4,200	\$17,775	\$1,725	\$16,936	\$2,350
LITTLE ROCK	\$21,350	\$75,750	\$41,550	\$13,750	\$6,500
LOS ANGELES	\$365,274	\$580,467	\$112,670	\$590,054	\$10,794,146
LOUISVILLE	\$13,450	\$6,800	\$31,300	\$3,100	\$33,725
MEMPHIS	\$11,550	\$116,140	\$4,040	\$5,375	\$447,691
MIAMI	\$224,624	\$55,050	\$823,850	\$50,000	\$29,400
MILWAUKEE	\$86,004	\$10,250	\$9,487	\$35,374	\$40,080
MINNEAPOLIS	\$64,950	\$8,300	\$16,300	\$513,050	\$144,782
MOBILE	\$4,250	\$2,350	\$4,450	\$24,462	\$550
NEWARK	\$291,950	\$11,230	\$109,330	\$132,680	\$39,150
NEW HAVEN	\$49,175	\$46,850	\$90,145	\$5,250	\$11,200
NEW ORLEANS	\$64,700	\$462,468	\$33,490	\$36,807	\$118,862
NEW YORK	\$435,805	\$39,000	\$64,533,786	\$400,525	\$574,050
NORFOLK	\$11,259	\$1,400	\$2,320	\$1,700	\$26,202
OKLAHOMA CITY	\$67,820	\$68,806	\$41,305	\$184,620	\$30,519
OMAHA	\$2,800	\$11,850	\$30,250	\$13,050	\$171,900
PHILADELPHIA	\$10,473,685	\$1,101,160	\$583,345	\$129,239	\$164,404
PHOENIX	\$4,810	\$99,913	\$21,465	\$637,585	\$13,097
PITTSBURGH	\$152,350	\$19,800	\$4,142,115	\$254,094	\$151,600
PORTLAND	\$5,175	\$2,580	\$28,669	\$3,025	\$9,100
RICHMOND	\$21,525	\$16,200	\$12,625	\$137,718	\$27,766
SACRAMENTO	\$142,469	\$10,550	\$1,425	\$117,375	\$5,400
ST. LOUIS	\$8,700	\$48,350	\$4,500	\$69,700	\$9,100
SALT LAKE CITY	\$4,150	\$160,865	\$46,768	\$67,945	\$13,350
SAN ANTONIO	\$204,650	\$127,428	\$111,910	\$520,275	\$103,252
SAN DIEGO	\$20,725	\$391,650	\$126,450	\$8,160	\$12,999
SAN FRANCISCO	\$173,450	\$125,210	\$9,170	\$44,615	\$7,800
SAN JUAN	\$650	\$3,300		\$500	
SEATTLE	\$73,375	\$11,910	\$106,950	\$119,800	\$116,925
SPRINGFIELD	\$205,850	\$192,818	\$682,450	\$26,500	\$394,173
TAMPA	\$1,750	\$2,350	\$1,500,663	\$221,837	\$4,050
WMFO	\$21,785	\$3,650	\$19,650	\$4,650	\$17,545
<b>TOTAL</b>	<b>\$25,673,993</b>	<b>\$5,493,648</b>	<b>\$77,756,567</b>	<b>\$8,012,361</b>	<b>\$15,248,483</b>


# FINES FOR FISCAL YEAR 2000

(DOES NOT INCLUDE FAST TRACK AND CASES BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	<b>\$218,078</b>	<b>\$1,900</b>	<b>\$15,100</b>
>100K	<b>\$4,627,432</b>	<b>\$1,055,025</b>	<b>\$9,600</b>
\$25K-\$99K	<b>\$986,252</b>	<b>\$5,707</b>	<b>\$139,599</b>

# FINES FOR FISCAL YEAR 2001

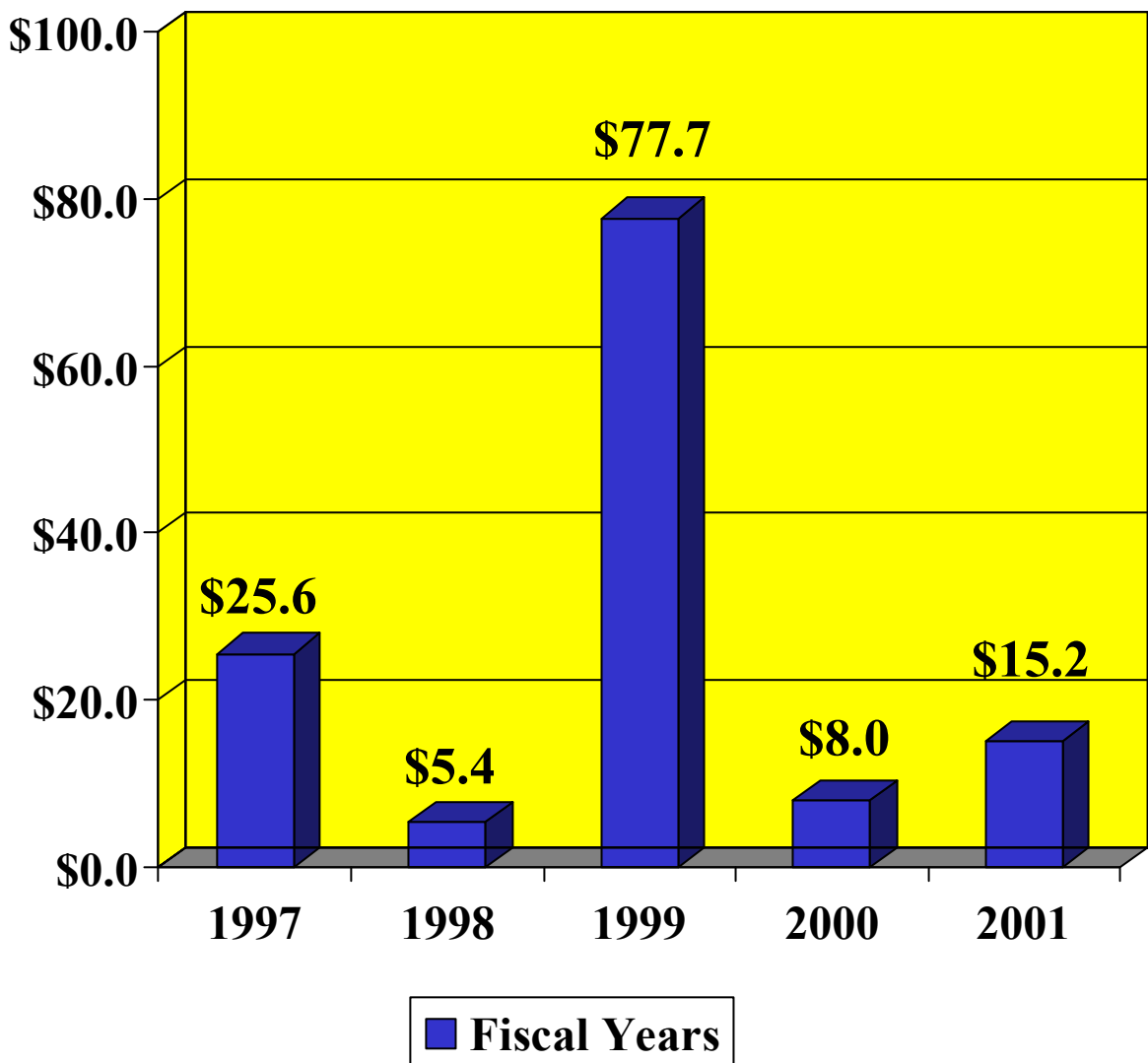
**(DOES NOT INCLUDE FAST TRACK AND CASES BELOW \$25,000)**

	<b>BANKS</b>	<b>SAVINGS &amp; LOANS</b>	<b>CREDIT UNIONS</b>
<b>FAILURES</b>	<b>\$10,700</b>	<b>-\$0-</b>	<b>\$38,200</b>
<b>&gt;100K</b>	<b>\$7,253,971</b>	<b>\$7,020,350</b>	<b>\$63,127</b>
<b>\$25K-\$99K</b>	<b>\$478,153</b>	<b>\$37,900</b>	<b>\$43,409</b>

# FINES

## 1997 - 2001

In Millions



D. SEIZURES AND FORFEITURES

Forfeiture provisions were added to the ten banking-related violations in FY 1989. This investigative tool has aided immensely in the effort to address FIF. The matrix which follows demonstrates accomplishments in these areas for FYs 1999-2001, and represents actual dollar amounts recovered.

<b>FISCAL YEAR</b>	<b>SEIZURES</b>	<b>FORFEITURES</b>
1999	283,880,513	170,698,305
2000	25,958,651	13,548,066
2001	128,916,322	5,284,012

The chart and graphs which follow exhibits:

- (a) Seizures and Forfeitures by Office for FYs 1999 - 2001;
- (b) Seizures for FYs 2000 - 2001; and
- (c) Forfeitures for FYs 2000 - 2001.




**SEIZURES AND FORFEITURES  
FISCAL YEARS 1999 - 2001**

FBI FIELD OFFICE	SEIZURES			FORFEITURES		
	FISCAL YEAR 1999	FISCAL YEAR 2000	FISCAL YEAR 2001	FISCAL YEAR 1999	FISCAL YEAR 2000	FISCAL YEAR 2001
ALBANY		\$2,108,581	\$1,975	\$6,053	\$6,000	
ALBUQUERQUE	\$4,600		\$2,995		\$4,600	
ANCHORAGE		\$546,134	\$86,920			
ATLANTA	\$269,200	\$31,807	\$25,950	\$14,975	\$301,007	\$10,500
BALTIMORE						
BIRMINGHAM	\$10,592,625	\$59,985	\$11,050		\$10,652,610	
BOSTON	\$100,226,902		\$507,847			\$157,386
BUFFALO	\$8,625	\$582	\$58,560,588	\$8,625		
CHARLOTTE			\$5,055,780			
CHICAGO	\$250,995	\$1,794,473	\$5,079,660	\$25,758		\$63,519
CINCINNATI	\$12,810	\$449,293	\$285,700	\$375,510	\$82,635	\$8,825
CLEVELAND			\$800,000			
COLUMBIA						
DALLAS	\$3,173,823	\$352,076	\$44,300	\$348,441	\$249,401	\$71,051
DENVER	\$4,288		\$99,088	\$13,625	\$4,288	\$102,006
DETROIT		\$217,694	\$1,337,491	\$210,647	\$26,914	\$165,337
EL PASO		\$144,756			\$25,160	\$116,796
HONOLULU	\$1,004,483	\$38,137	\$13,913,780		\$8,955	\$359,470
HOUSTON	\$347,099	\$780,537	\$234,653	\$7,719	\$580,326	\$350
INDIANAPOLIS		\$61,815			\$25,270	\$36,545
JACKSON			\$81,042	\$9,000		
JACKSONVILLE		\$143,525	\$151,872		\$19,525	\$111,653
KANSAS CITY	\$48,651	\$52,765			\$101,416	
KNOXVILLE			\$1,845,669			\$2,216,040
LAS VEGAS		\$36,850	\$6,341,060	\$55,585	\$23,725	\$14,325
LITTLE ROCK						
LOS ANGELES	\$1,329,388	\$808,861	\$8,374,364	\$1,929,638	\$380,895	\$249,099
LOUISVILLE	\$62,278		\$62,278			\$62,278
MEMPHIS	\$93,105	\$2,996,169			\$5,705	
MIAMI	\$58,237	\$5,000,000		\$71,770	\$175,600	
MILWAUKEE	\$11,455		\$1,200,000		\$8,653	
MINNEAPOLIS	\$817,931	\$800,000		\$5,000		
MOBILE		\$47,471	\$1,414,100			\$44,556
NEWARK		\$17,000	\$92,759	\$243,692		\$123,164
NEW HAVEN			\$4,850			
NEW ORLEANS				\$7,012,480		\$4,806
NEW YORK	\$198,472	\$1,164,662	\$17,767,158	\$1,808,871	\$263,329	\$894,030
NORFOLK	\$10,665		\$3,461,298	\$10,665		
OKLAHOMA CITY		\$120,000	\$121,490	\$8,950	\$120,000	\$350
OMAHA						
PHILADELPHIA	\$218,310	\$526,600			\$26,200	\$111,123
PHOENIX						
PITTSBURGH	\$33,899					
PORTLAND				\$12,400		
RICHMOND			\$300,000			
SACRAMENTO	\$2,410,980	\$2,919			\$20,059	\$212,476
ST. LOUIS	\$14,501	\$10,575		\$3,884		\$10,575
SALT LAKE CITY	\$11,450		\$17,500		\$11,450	\$16,000
SAN ANTONIO	\$49,051	\$32,354	\$3,590		\$81,405	\$3,590
SAN DIEGO		\$43,900	\$16,380	\$137,700	\$3,460	
SAN FRANCISCO		\$6,493,410	\$898,695			
SAN JUAN		\$210,160	\$38,637			
SEATTLE	\$2,827,034		\$123,247	\$66,390	\$41,979	
SPRINGFIELD	\$15,925	\$267,778			\$15,925	
TAMPA	\$1,462,804		\$302,599		\$281,574	
WMFO	\$158,310,927	\$597,782	\$249,957	\$158,310,927		\$118,162
<b>TOTALS</b>	<b>\$283,880,513</b>	<b>\$25,958,651</b>	<b>\$128,916,322</b>	<b>\$170,698,305</b>	<b>\$13,548,066</b>	<b>\$5,284,012</b>


# SEIZURES FOR FISCAL YEAR 2000

(DOES NOT INCLUDE FAST TRACK AND CASES BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	-\$0-	-\$0-	-\$0-
>100K	\$22,949,231	\$604,884	\$2,016,896
\$25K-\$99K	\$355,303	-\$0-	\$21,030


# SEIZURES FOR FISCAL YEAR 2001

(DOES NOT INCLUDE FAST TRACK AND CASES BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	<b>\$13,571,173</b>	<b>-\$0-</b>	<b>\$1,179,100</b>
>100K	<b>\$112,689,975</b>	<b>-\$0-</b>	<b>\$102,778</b>
\$25K-\$99K	<b>\$1,307,816</b>	<b>\$11,050</b>	<b>\$17,275</b>


# FORFEITURES FOR FISCAL YEAR 2000

(DOES NOT INCLUDE FAST TRACK AND CASES BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	-\$0-	-\$0-	-\$0-
>100K	\$12,803,873	\$208,961	-\$0-
\$25K-\$99K	\$466,896	-\$0-	\$68,336

# FORFEITURES FOR FISCAL YEAR 2001

(DOES NOT INCLUDE FAST TRACK AND CASES BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	-\$0-	-\$0-	-\$0-
>100K	\$4,724,641	\$96,250	\$102,778
\$25K-\$99K	\$233,515	-\$0-	\$15,705