

**Table I-C. Insurance Fund Balances and Selected Indicators**

	Deposit Insurance Fund*												
	3rd Quarter 2022	2nd Quarter 2022	1st Quarter 2022	4th Quarter 2021	3rd Quarter 2021	2nd Quarter 2021	1st Quarter 2021	4th Quarter 2020	3rd Quarter 2020	2nd Quarter 2020	1st Quarter 2020	4th Quarter 2019	3rd Quarter 2019
<i>(dollar figures in millions)</i>													
<b>Beginning Fund Balance</b>	\$124,458	\$123,039	\$123,141	\$121,935	\$120,547	\$119,362	\$117,897	\$116,434	\$114,651	\$113,206	\$110,347	\$108,940	\$107,446
<b>Changes in Fund Balance:</b>													
Assessments earned	2,145	2,086	1,938	1,967	1,662	1,589	1,862	1,884	2,047	1,790	1,372	1,272	1,111
Interest earned on investment securities	332	225	191	197	221	251	284	330	392	454	507	531	544
Realized gain on sale of investments	0	0	0	0	0	0	0	0	0	0	0	0	0
Operating expenses	456	460	453	475	448	466	454	470	451	465	460	460	443
Provision for insurance losses	-49	-86	100	8	-53	-42	-57	-48	-74	-47	12	-88	-192
All other income, net of expenses	6	29	8	61	65	2	1	9	5	2	2	21	4
Unrealized gain/(loss) on available-for-sale securities**	-1,077	-547	-1,686	-536	-165	-233	-285	-338	-284	-383	1,450	-45	86
Total fund balance change	999	1,419	-102	1,206	1,388	1,185	1,465	1,463	1,783	1,445	2,859	1,407	1,494
<b>Ending Fund Balance</b>	125,457	124,458	123,039	123,141	121,935	120,547	119,362	117,897	116,434	114,651	113,206	110,347	108,940
Percent change from four quarters earlier	2.89	3.24	3.08	4.45	4.72	5.14	5.44	6.84	6.88	6.71	7.95	7.54	8.72
<b>Reserve Ratio (%)</b>	1.26	1.26	1.23	1.26	1.27	1.27	1.25	1.29	1.30	1.30	1.38	1.41	1.41
<b>Estimated Insured Deposits</b>	9,926,325	9,913,378	9,974,811	9,746,183	9,590,468	9,495,327	9,520,344	9,129,574	8,927,666	8,841,564	8,181,857	7,828,163	7,744,540
Percent change from four quarters earlier	3.50	4.40	4.77	6.75	7.42	7.39	16.36	16.62	15.28	15.02	6.38	4.14	4.96
<b>Domestic Deposits</b>	17,941,143	18,127,766	18,426,380	18,237,196	17,677,038	17,203,426	16,980,408	16,339,026	15,716,702	15,563,637	14,351,881	13,262,843	13,020,253
Percent change from four quarters earlier	1.49	5.37	8.52	11.62	12.47	10.54	18.31	23.19	20.71	21.70	12.78	4.77	5.27
<b>Assessment Base***</b>	20,918,104	20,927,235	20,831,077	20,575,038	20,019,214	19,673,384	19,199,693	18,796,137	18,456,376	18,155,444	16,487,165	16,159,565	15,906,660
Percent change from four quarters earlier	4.49	6.37	8.50	9.46	8.47	8.36	16.45	16.32	16.03	15.75	5.94	4.57	4.45
<b>Number of Institutions Reporting</b>	4,755	4,780	4,805	4,848	4,923	4,959	4,987	5,011	5,042	5,075	5,125	5,186	5,267

**Table II-C. Problem Institutions and Failed Institutions**

<i>(dollar figures in millions)</i>	2022****	2021****	2021	2020	2019	2018	2017	2016
<b>Problem Institutions</b>								
Number of institutions	42	46	44	56	51	60	95	123
Total assets*****	\$163,809	\$50,588	\$170,172	\$55,830	\$46,190	\$48,481	\$13,939	\$27,624
<b>Failed Institutions</b>								
Number of institutions	0	0	0	4	4	0	8	5
Total assets*****	\$0	\$0	\$0	\$455	\$209	\$0	\$5,082	\$277

\* Quarterly financial statement results are unaudited.

\*\* Includes unrealized postretirement benefit gain (loss).

\*\*\* Average consolidated total assets minus tangible equity, with adjustments for banker's banks and custodial banks.

\*\*\*\* Through September 30.

\*\*\*\*\* Assets shown are what were on record as of the last day of the quarter.

\*\*\*\*\* Total assets are based on final Call Reports submitted by failed institutions.