



APPENDIX C

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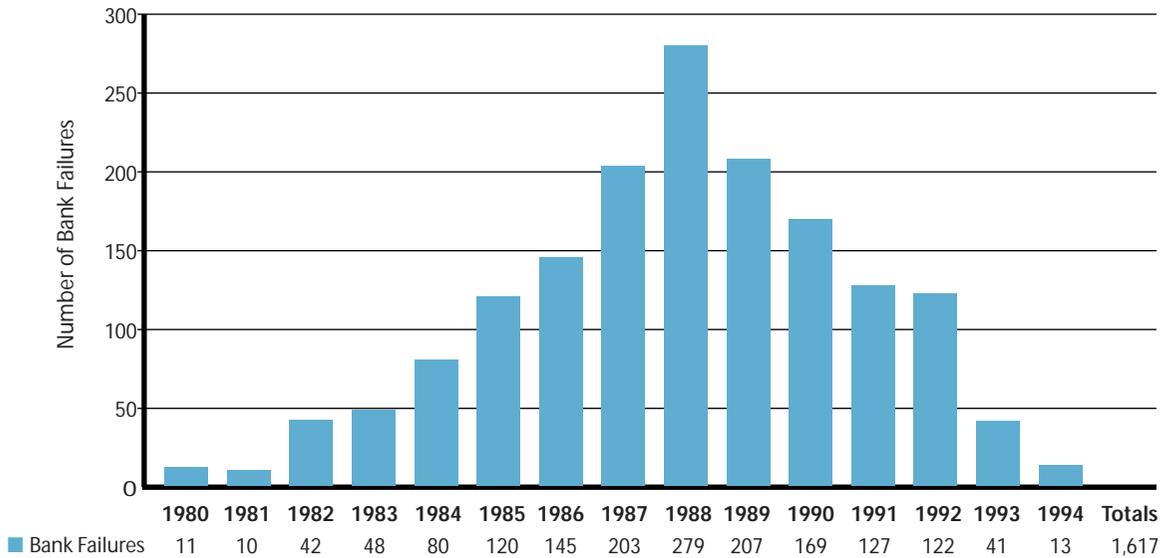
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Chart C.1

Number of Bank Failures 1980–1994

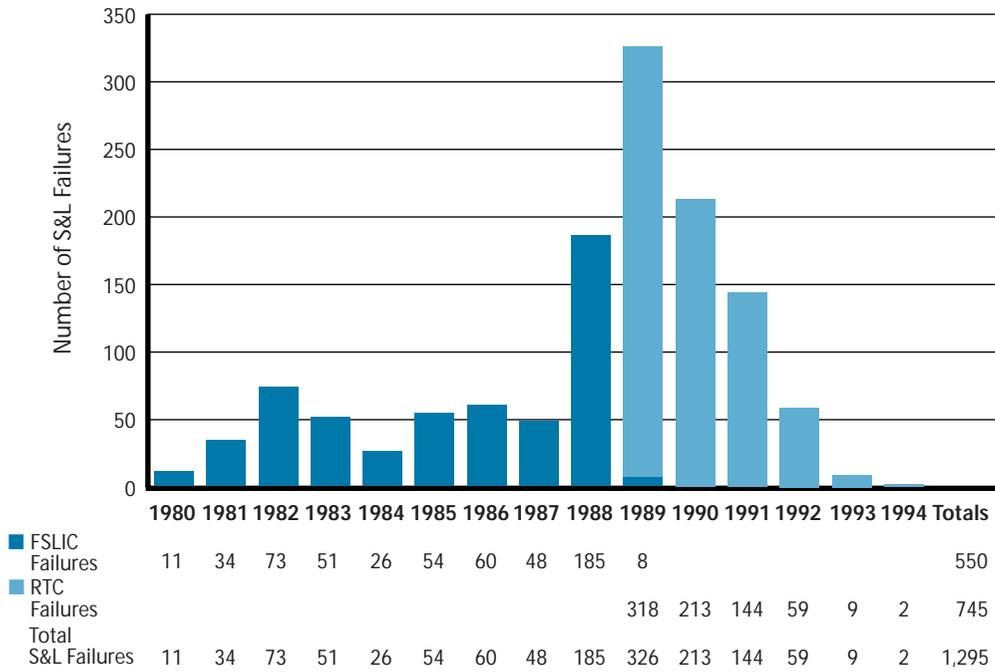


Figures include FDIC open bank assistance transactions.

Sources: FDIC Division of Research and Statistics and FDIC annual reports.

Chart C.2

**Number of S&L Failures
1980–1994**

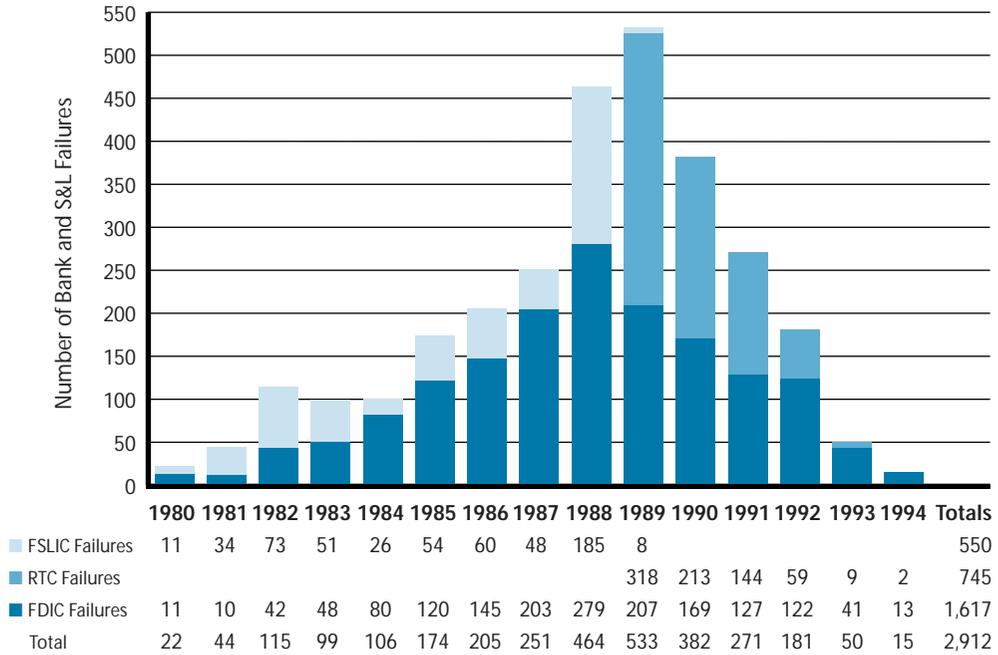


Figures include FSLIC open bank assistance transactions.

Source: Reports from FDIC Division of Research and Statistics.

Chart C.3

**Number of Banks and S&L Failures
1980–1994**

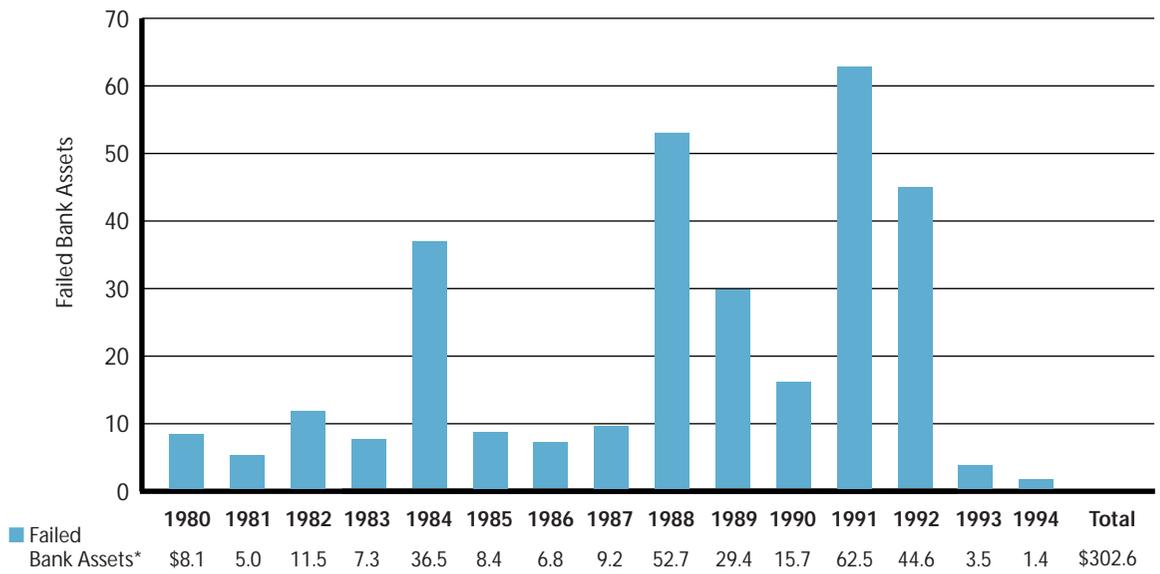


Figures include FDIC and FSLIC open bank assistance transactions.

Sources: FDIC Division of Research and Statistics and FDIC annual reports.

Chart C.4

**Failed Bank Assets
1980–1994**
(\$ in Billions)

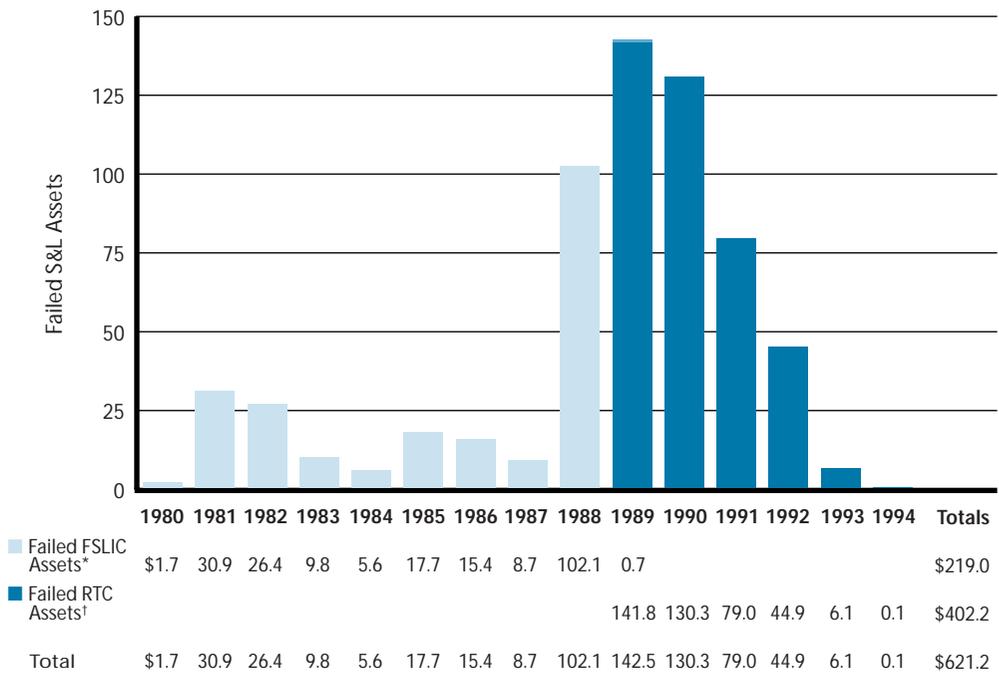


*Total assets as reported at resolution.
Figures include open bank assistance transactions.

Sources: FDIC Division of Research and Statistics and FDIC annual reports.

Chart C.5

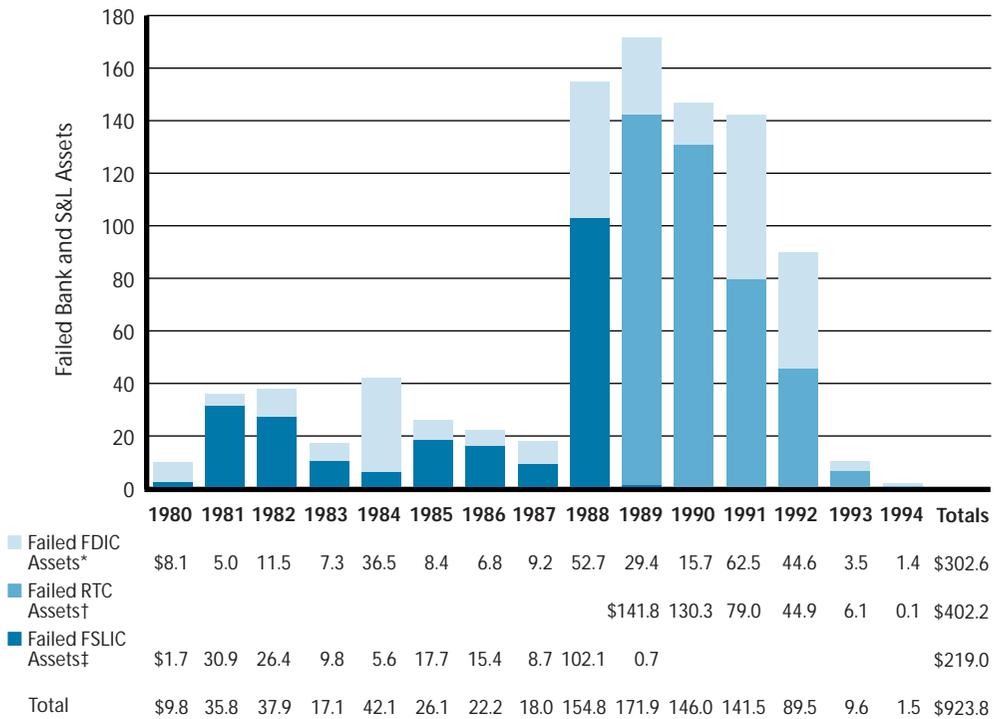
Failed S&L Assets
1980–1994
 (\$ in Billions)



* FSLIC assets as reported at time of resolution.
 † RTC assets as reported at time of conservatorship/takeover.
 Figures include FSLIC open bank assistance transactions.
 Source: RTC Statistical Abstract and FSLIC annual reports.

Chart C.6

**Failed Bank and S&L Assets
1980–1994**
(\$ in Billions)



* FDIC assets as reported at resolution.

† RTC assets as reported at time of conservatorship/takeover.

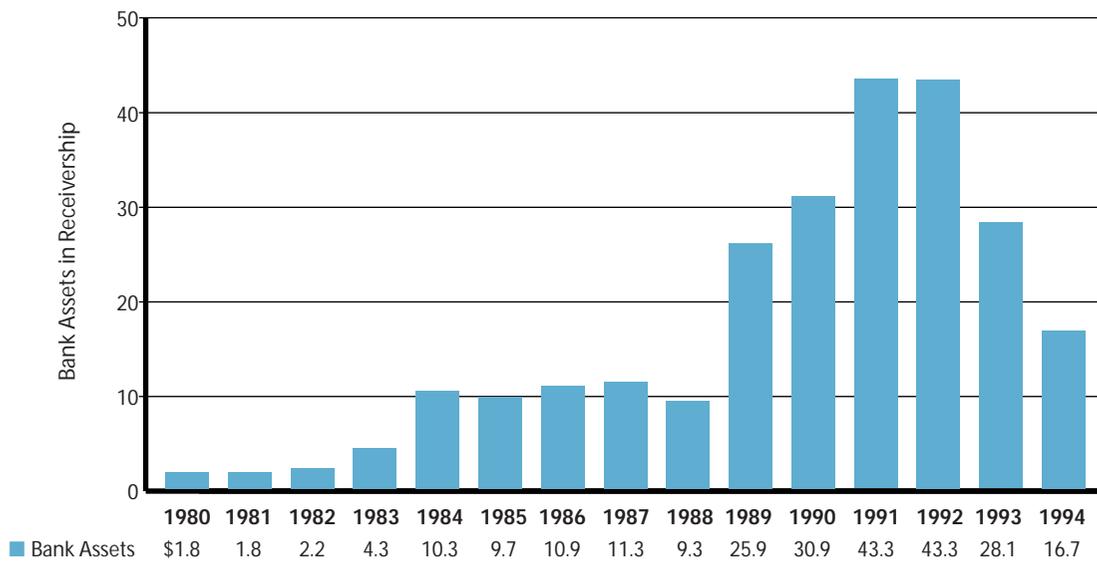
‡ FSLIC assets as reported at time of resolution.

Figures include FDIC and FSLIC open bank assistance transactions.

Sources: RTC Statistical Abstract and FSLIC annual reports.

Chart C.7**Bank Assets in Receivership at Year End
1980–1994**

(\$ in Billions)

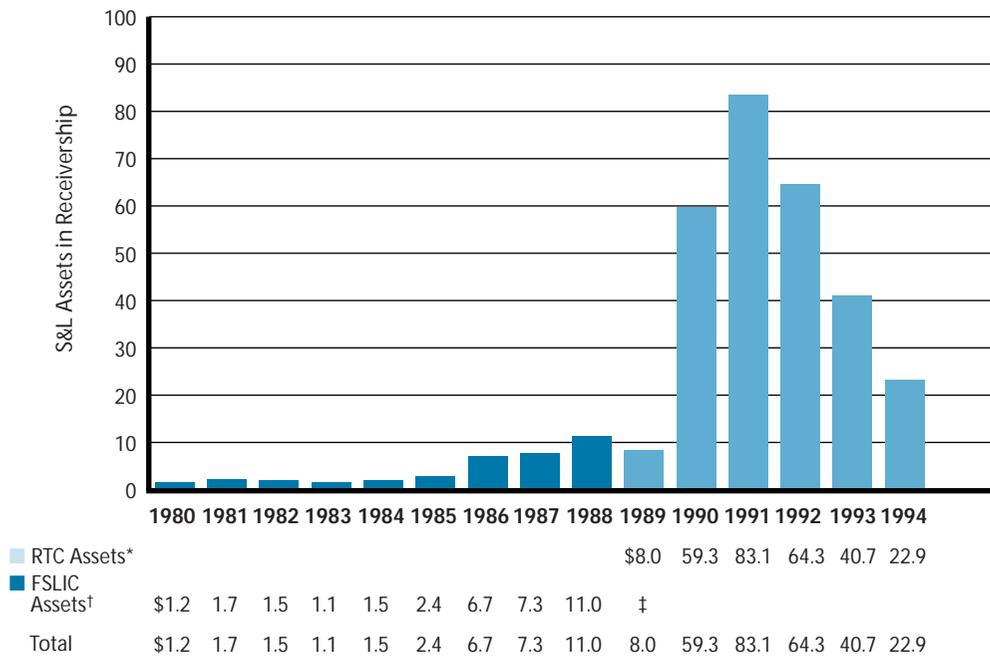


Sources: FDIC Division of Resolutions and Receiverships internal reports and FDIC Division of Research and Statistics.

Chart C.8

**S&L Assets in Receivership at Year End
1980–1994**

(\$ in Billions)



* RTC figures do not include assets in conservatorship.

† FSLIC figures as of December 31, 1988, not available; balance shown as of August 9, 1989, transfer of liquidation responsibility to FDIC.

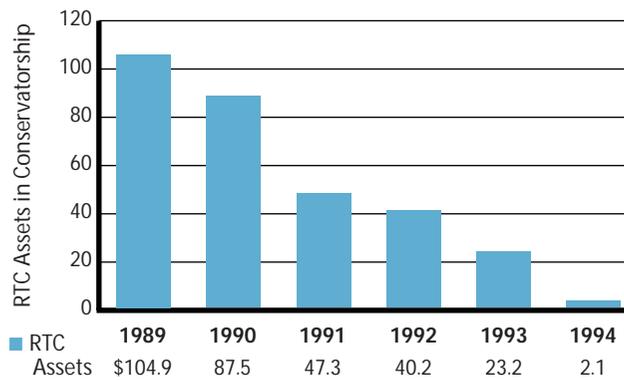
‡ 1989 FSLIC assets included in 1989 figure for FDIC.

Sources: RTC Statistical Abstract and FSLIC annual reports.

Chart C.10

RTC Assets in Conservatorship at Year End 1989–1994

(\$ in Billions)

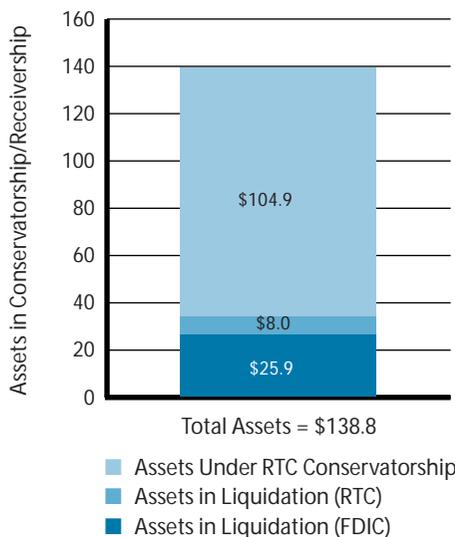


Source: RTC Statistical Abstract.

Chart C.11

Assets in Conservatorship/Receivership as of December 31, 1989

(\$ in Billions)

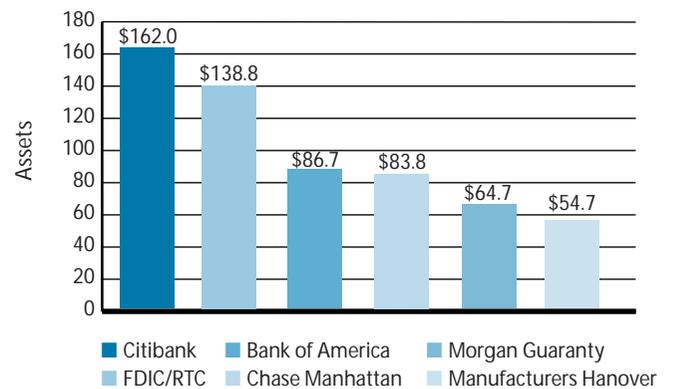


Source: RTC annual reports, 1989–1995.

Chart C.12

FDIC Managed Assets vs. Assets of the Five Largest Domestic Banks as of December 31, 1989

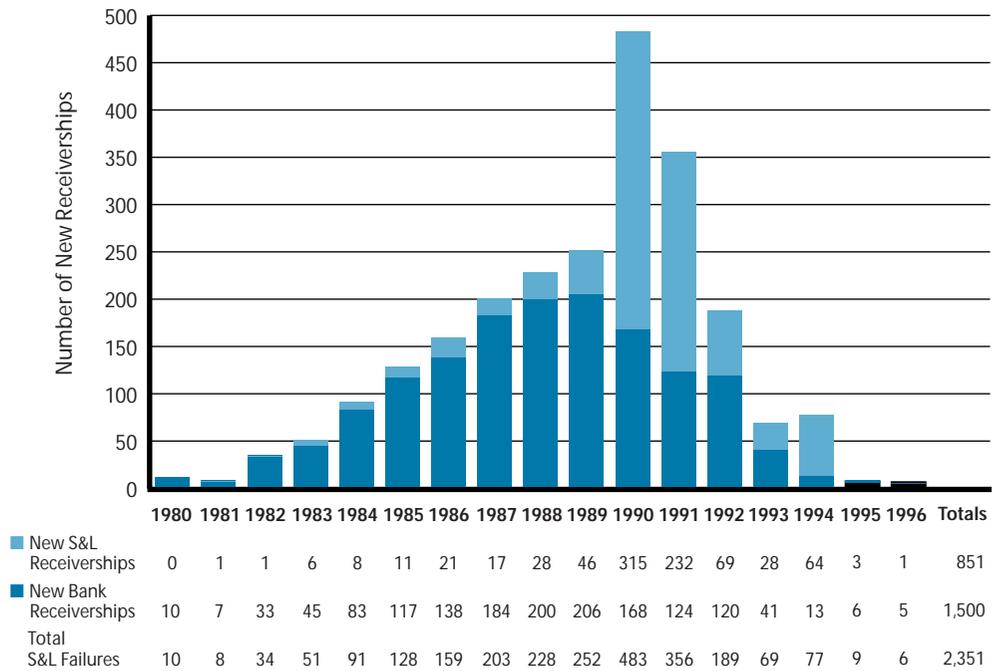
(\$ in Billions)



Source: FDIC Division of Research and Statistics.

Chart C.13

**Number of New Bank and S&L Receiverships
1980–1996**

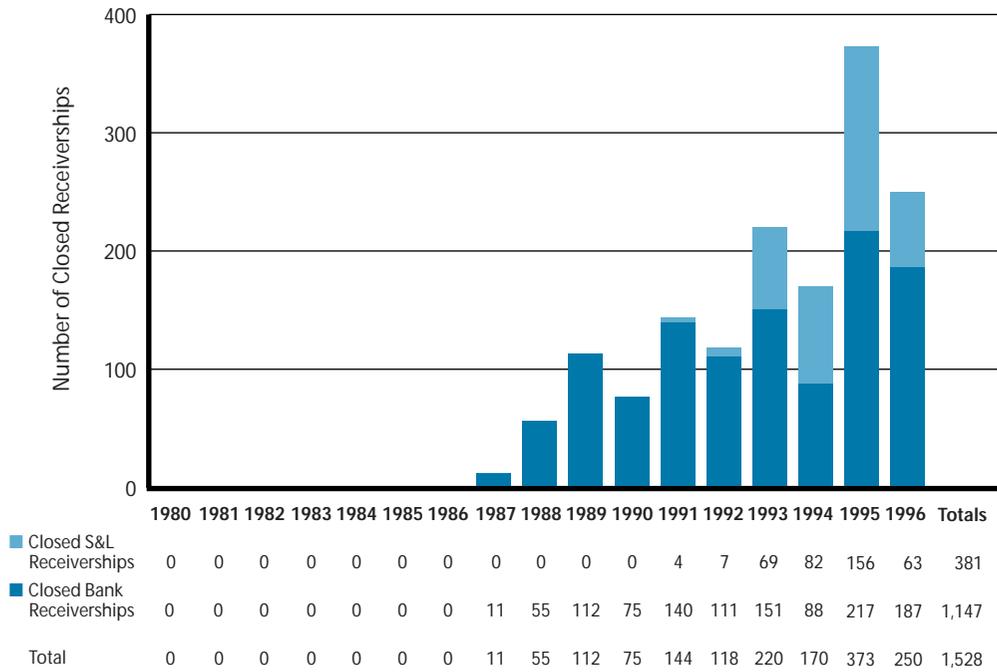


Note: Receiverships are generally not established for failures resolved by assistance transactions.

Source: Financial Information Management System.

Chart C.14

**Number of Closed Bank and S&L Receiverships
1980–1996**

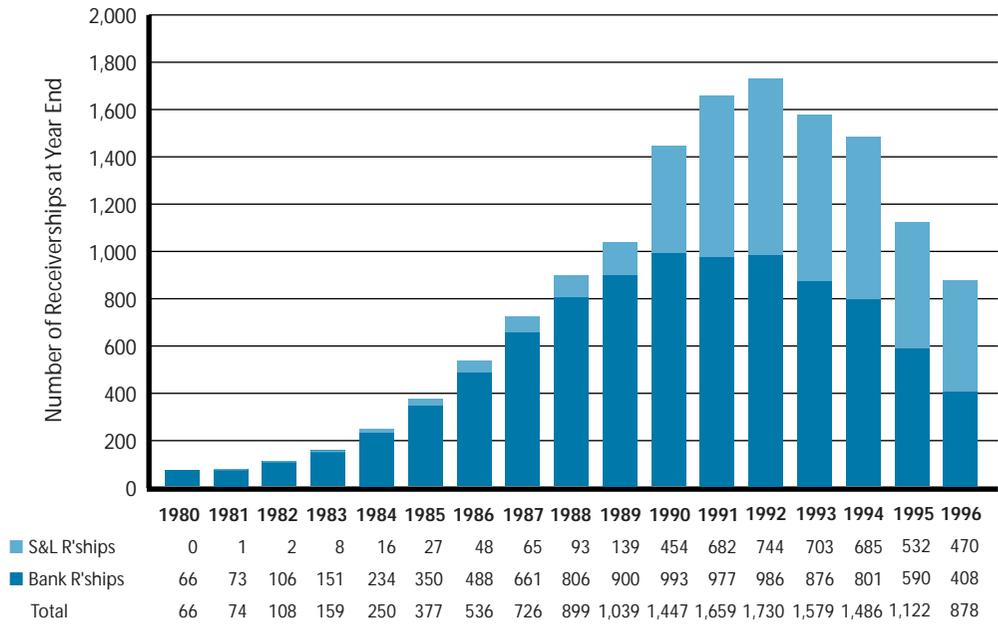


Note: No information is available on bank receiverships closed before 1986 because of the manual system of recordkeeping for those years.

Source: Financial Information Management System.

Chart C.15

**Number of Bank and S&L Receiverships at Year End
1980–1996**



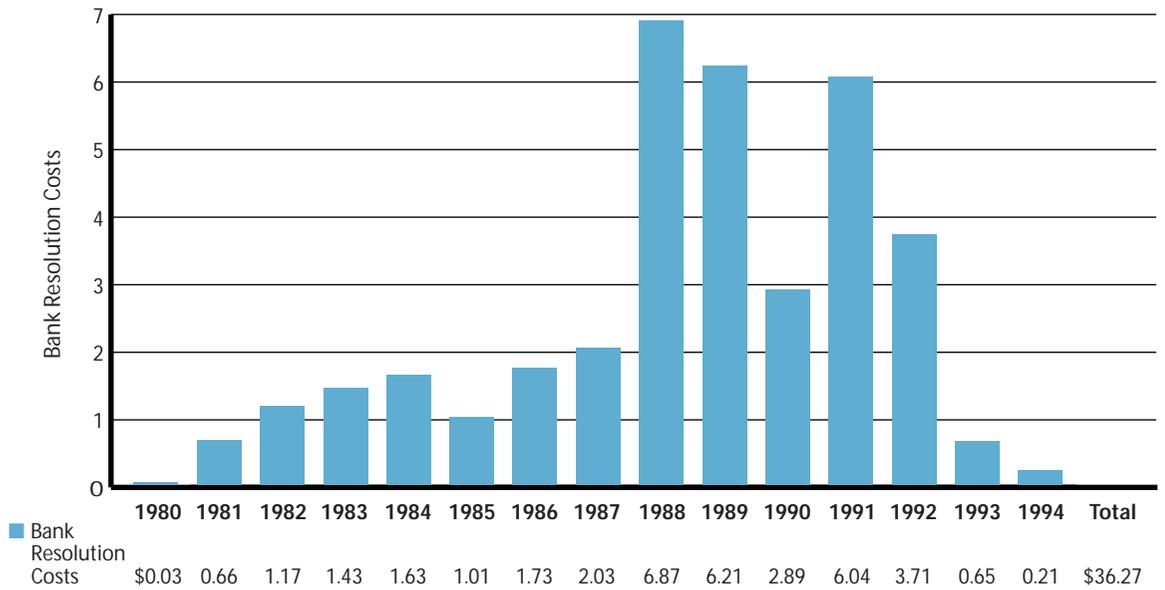
Before 1986, 473 receiverships were established; however, only 378 of those receiverships are reflected in the Financial Information Management System bank table and this chart.

Source: Financial Information Management System.

Chart C.16

**Bank Resolution Costs by Year of Failure
1980–1994**

(\$ in Billions)



Costs are as of December 31, 1995. The amounts are routinely adjusted with updated information from new appraisals and asset sales that affect the asset values and projected recoveries from active receiverships.

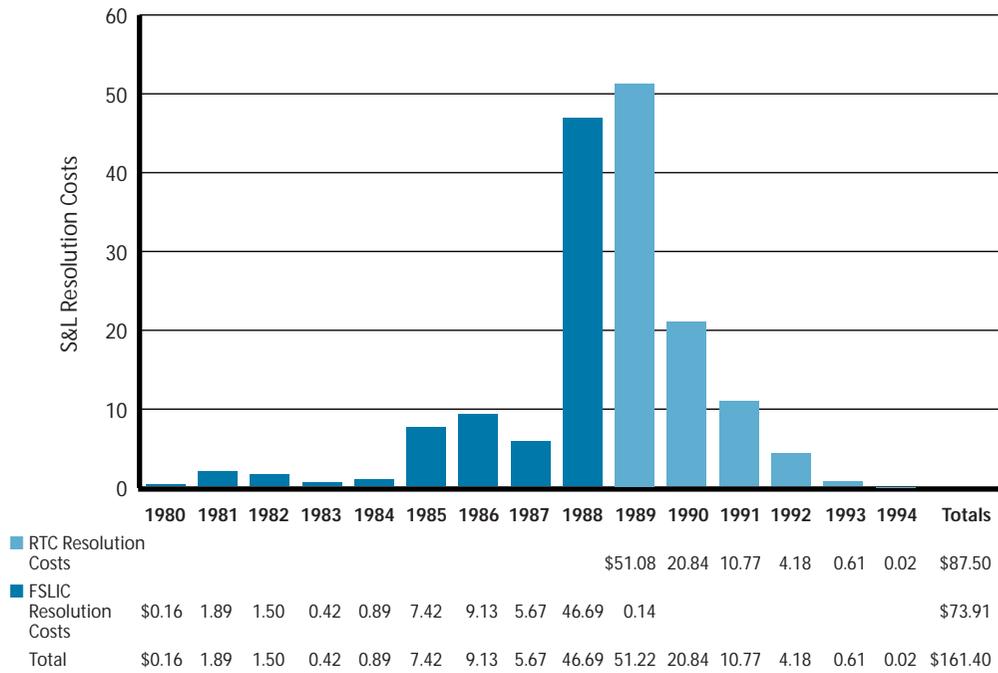
Figures include FDIC open bank assistance transactions.

Sources: FDIC Division of Research and Statistics and FDIC annual reports.

Chart C.17

**S&L Resolution Costs by Year of Failure
1980–1994**

(\$ in Billions)



Costs are as of December 31, 1995. The amounts are routinely adjusted with updated information from new appraisals and asset sales that affect the asset values and projected recoveries from active receiverships.

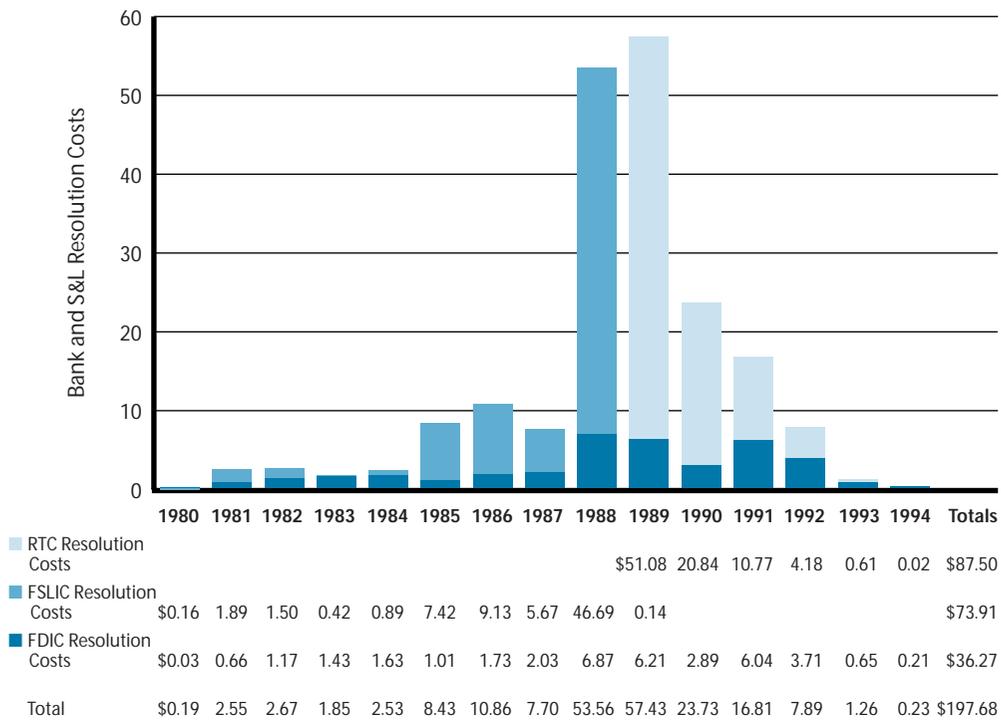
Figures include FSLIC open bank assistance transactions.

Source: FDIC Division of Research and Statistics and FDIC annual reports.

Chart C.18

**Bank and S&L Resolution Costs by Year of Failure
1980–1994**

(\$ in Billions)



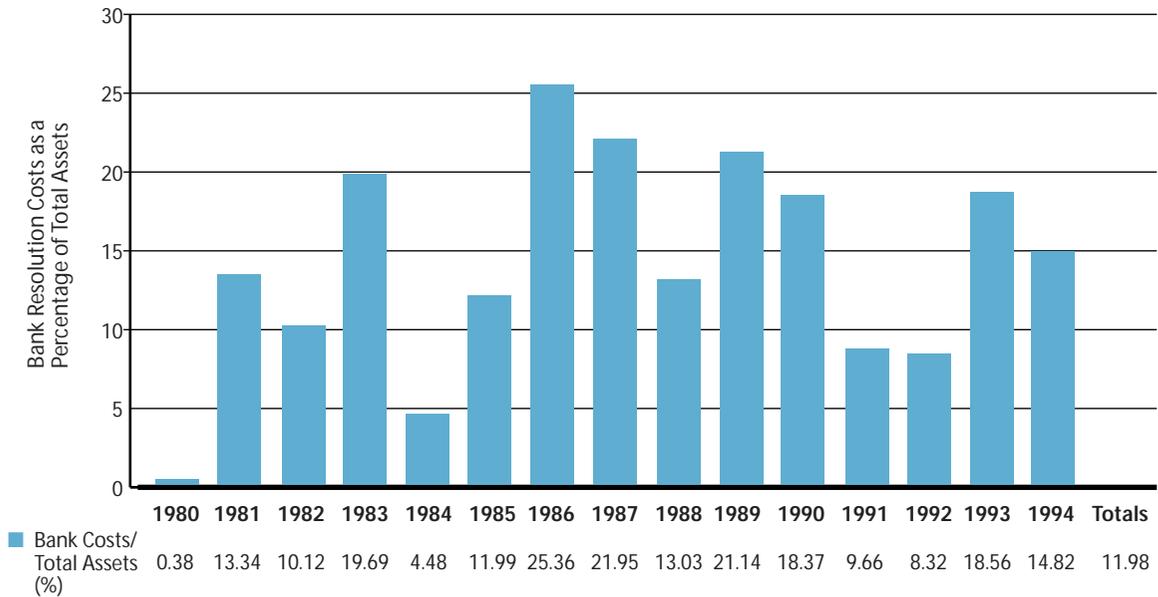
Costs are as of December 31, 1995. The amounts are routinely adjusted with updated information from new appraisals and asset sales that affect the asset values and projected recoveries from active receiverships.

Figures include FDIC and FSLIC open bank assistance transactions.

Sources: FDIC Division of Research and Statistics.

Chart C.19

Bank Resolution Costs as a Percentage of Total Assets 1980–1994

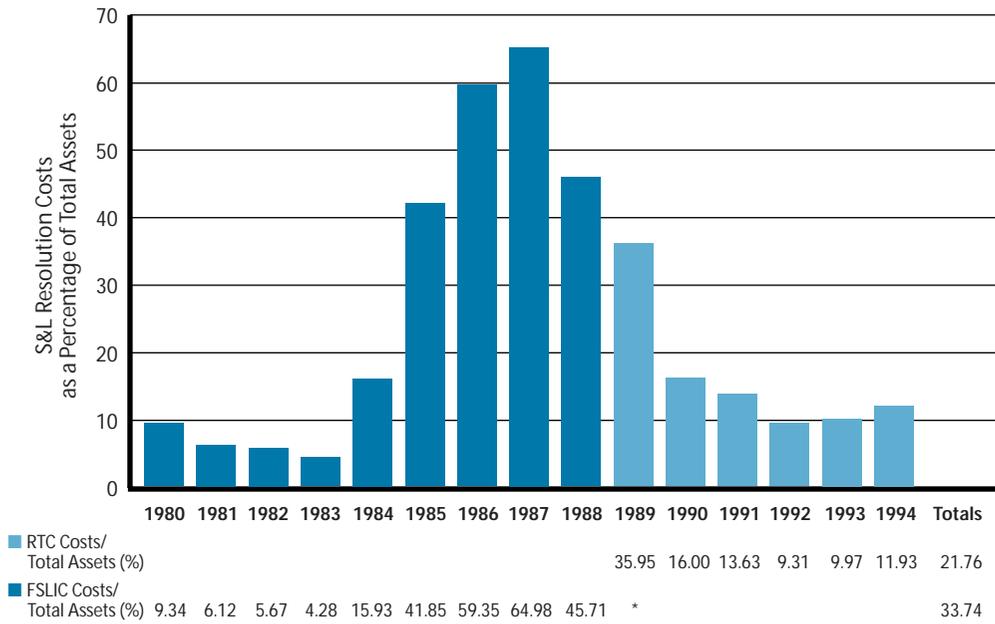


Figures include FDIC open bank assistance transactions.

Sources: FDIC Division of Research and Statistics.

Chart C.20

**S&L Resolution Costs as a Percentage of Total Assets
1980–1994**



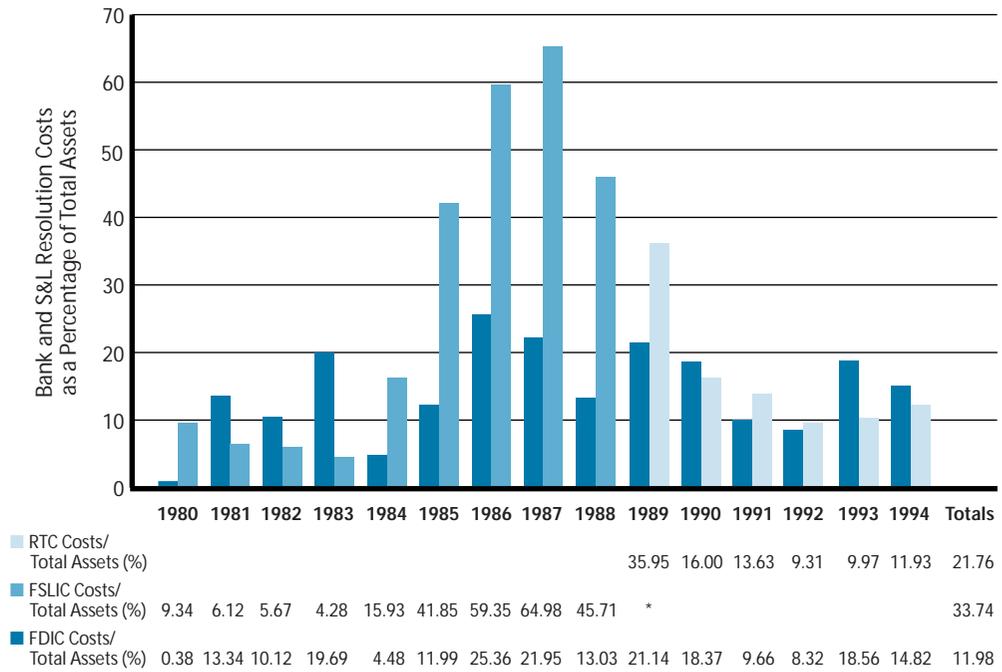
* FSLIC costs included in 1989 percentage for RTC.

Figures include FSLIC open bank assistance transactions.

Source: FDIC Division of Research and Statistics.

Chart C.21

**Bank and S&L Resolution Costs as a Percentage of Total Assets
1980–1994**



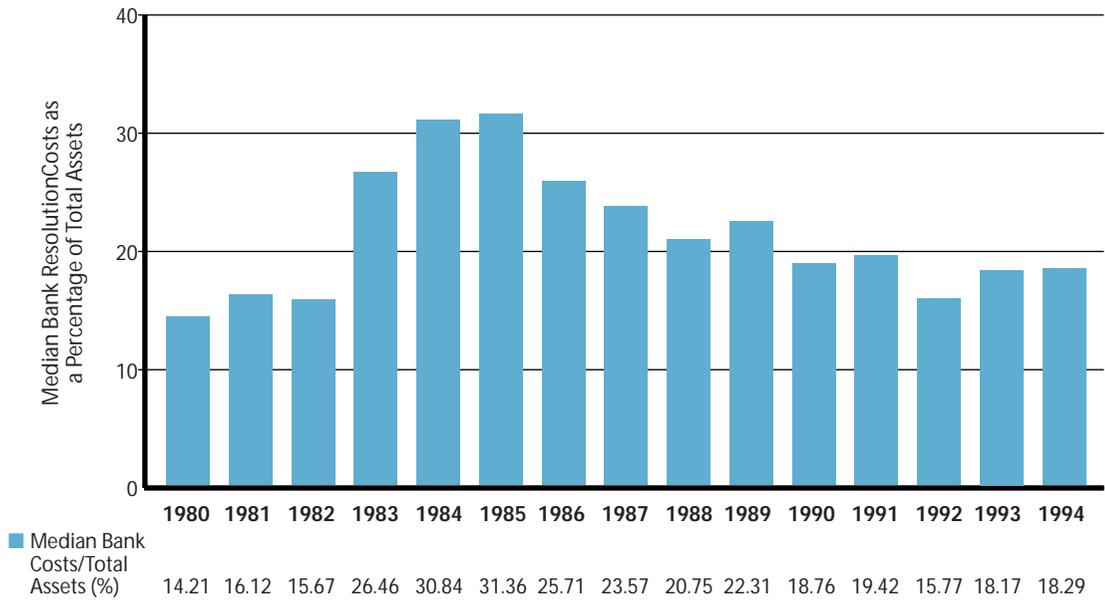
* FSLIC costs included in 1989 percentage for RTC.

Figures include FDIC and FSLIC open bank assistance transactions.

Source: FDIC Division of Research and Statistics.

Chart C.22

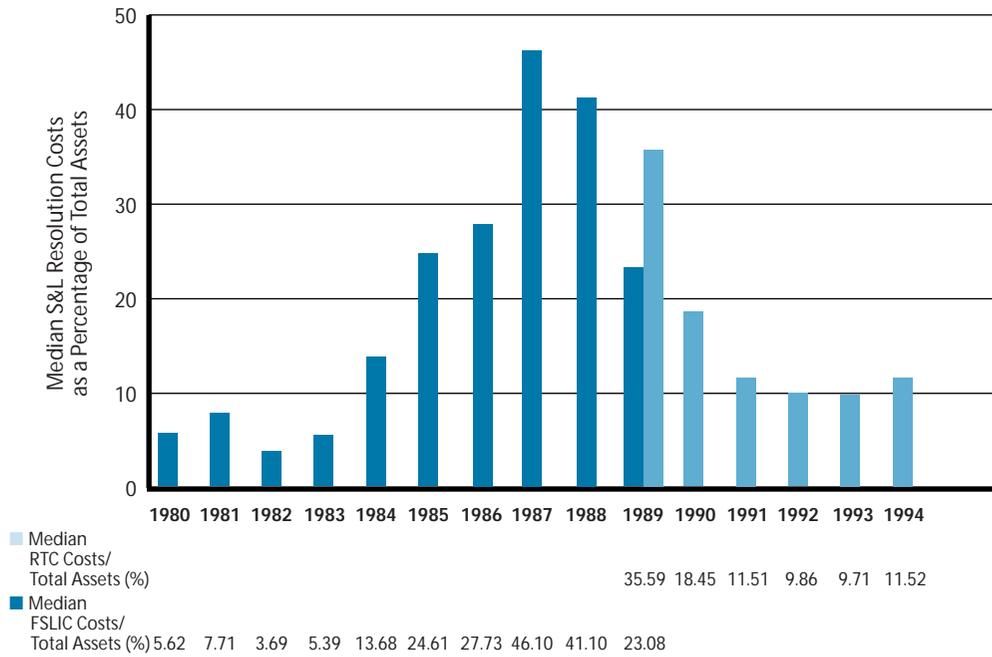
**Median Bank Resolution Costs as a Percentage of Total Assets
1980–1994**



Source: FDIC Division of Research and Statistics.

Chart C.23

**Median S&L Resolution Costs as a Percentage of Total Assets
1980–1994**

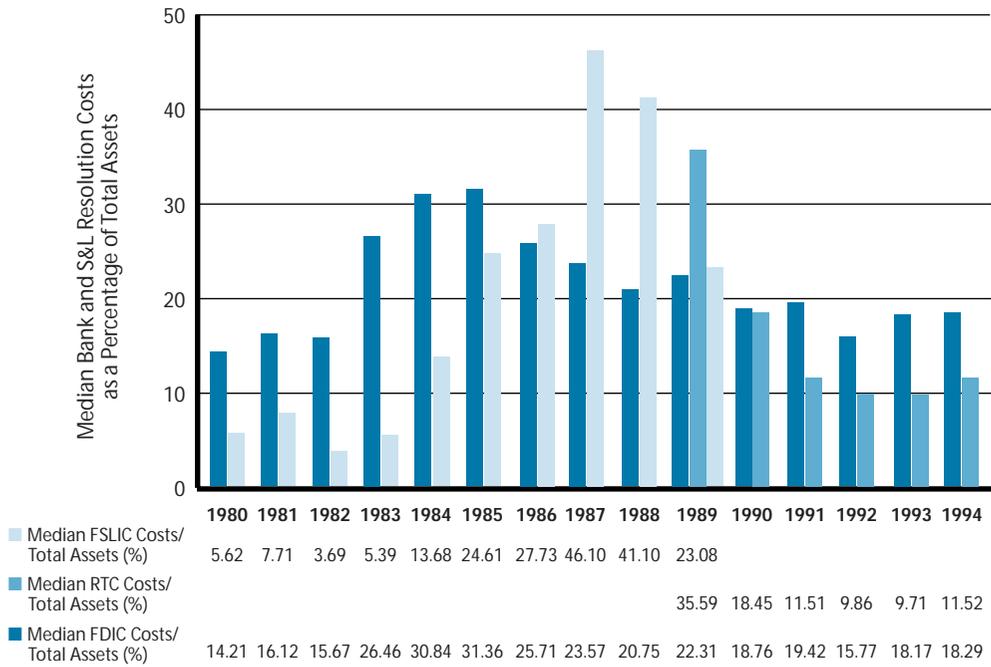


Figures include FSLIC open bank assistance transactions.

Source: FDIC Division of Research and Statistics.

Chart C.24

**Median Bank and S&L Resolution Costs as a Percentage of Total Assets
1980–1994**

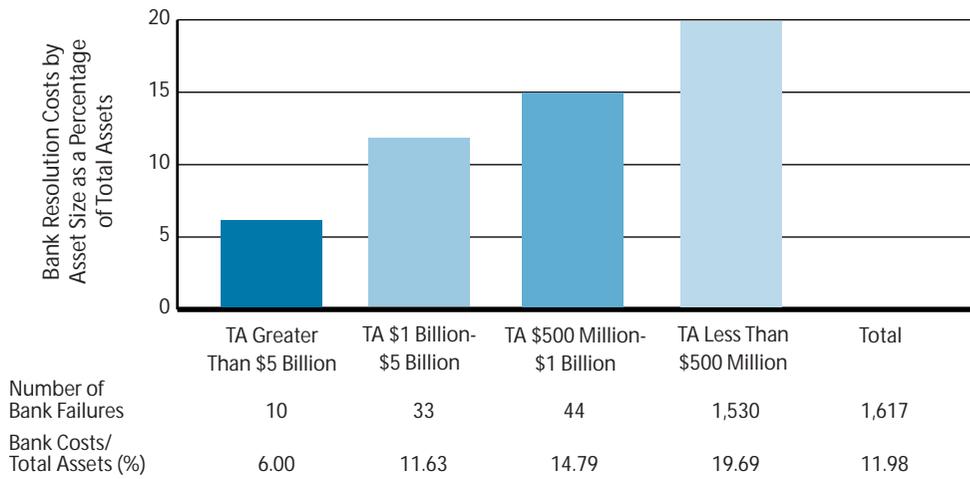


Figures include FDIC and FSLIC open bank assistance transactions.

Source: FDIC Division of Research and Statistics.

Chart C.25

Bank Resolution Costs by Asset Size as a Percentage of Total Assets 1980–1994

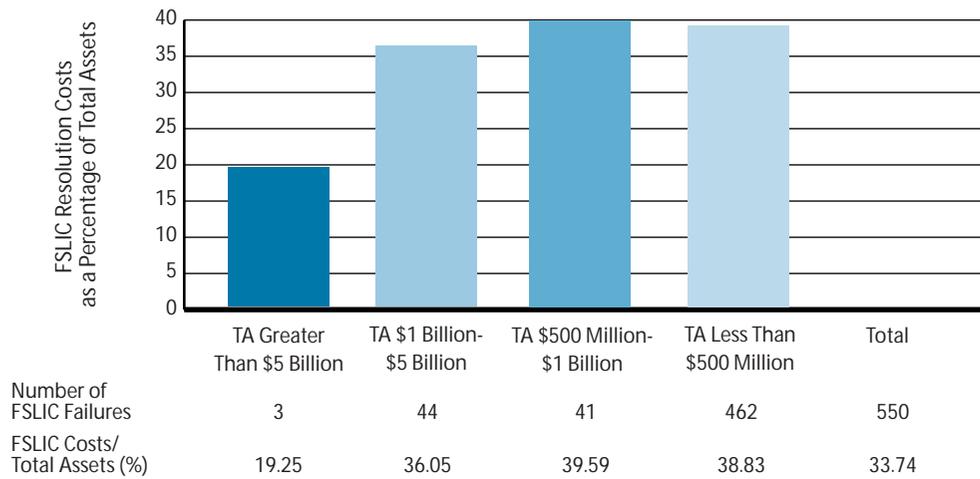


Source: FDIC Division of Research and Statistics and FDIC annual reports.

Chart C.26

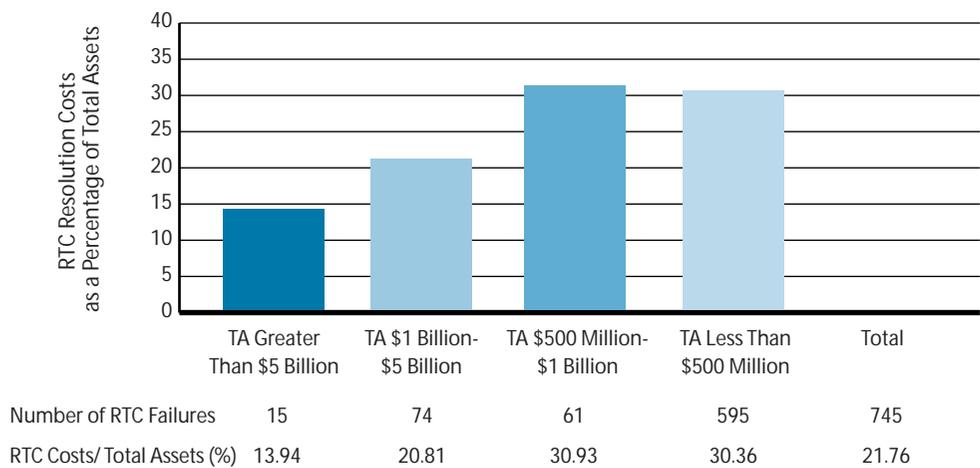
S&L Resolution Costs by Asset Size as a Percentage of Total Assets

1980–1989 FSLIC

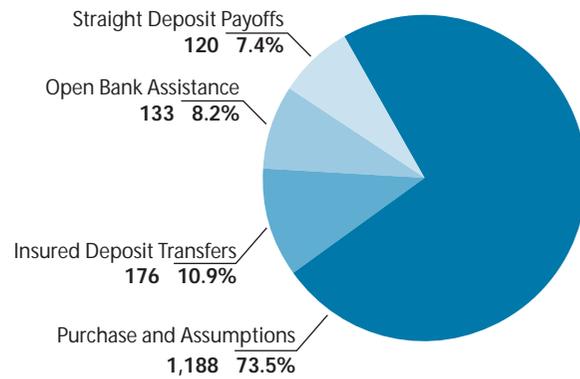


Source: FDIC Division of Research and Statistics and FDIC annual reports.

1989–1994 RTC



Source: FDIC Division of Research and Statistics and FDIC annual reports.

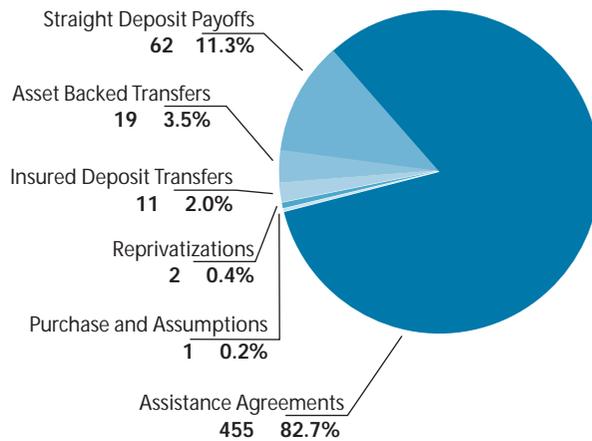
Chart C.27**Bank Failures by Resolution Method
1980–1994****Total Bank Failures = 1,617**

Sources: FDIC Division of Research and Statistics and FDIC annual reports.

Chart C.28

S&L Failures by Resolution Method

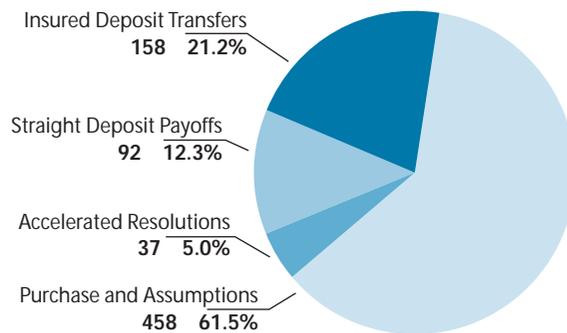
1980–1989 FSLIC



Total FSLIC Failures= 550

Source: FDIC Division of Research and Statistics.

1989–1994 RTC



Total RTC Failures= 745

Source: FDIC Division of Research and Statistics.

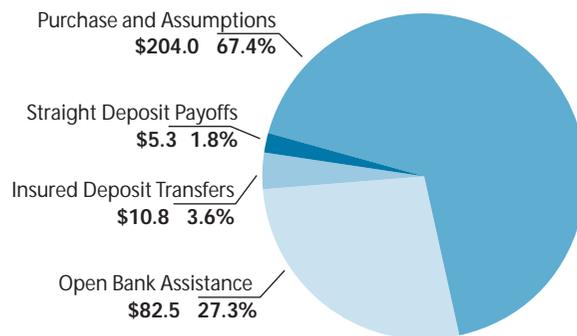
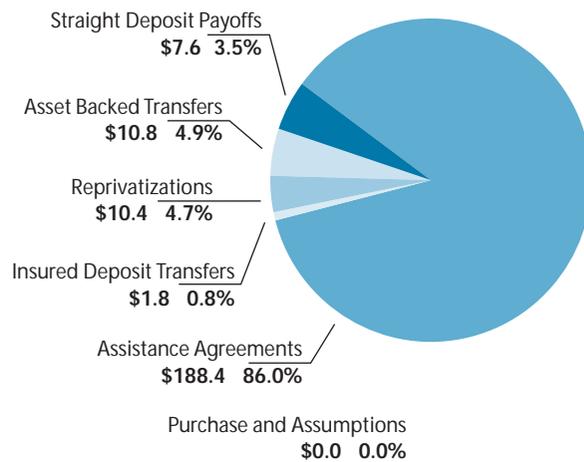
Chart C.29**Failed Bank Assets by Resolution Method
1980–1994***(\$ in Billions)***Total Failed Bank Assets = \$302.6***Source:* FDIC Division of Research and Statistics.

Chart C.30

Failed S&L Assets by Resolution Method

1980–1989 FSLIC

(\$ in Billions)

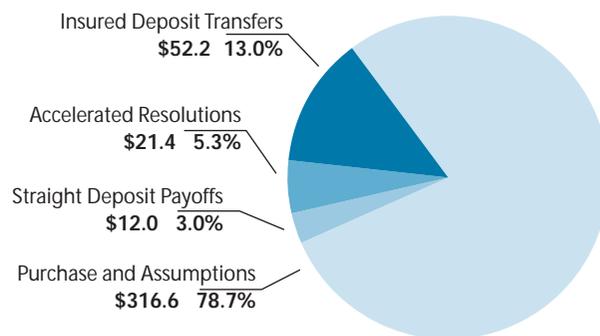


Total Failed FSLIC Assets= \$219.0

Source: FDIC Division of Research and Statistics.

1989–1994 RTC

(\$ in Billions)



Total Failed RTC Assets= \$402.2

Source: FDIC Division of Research and Statistics.

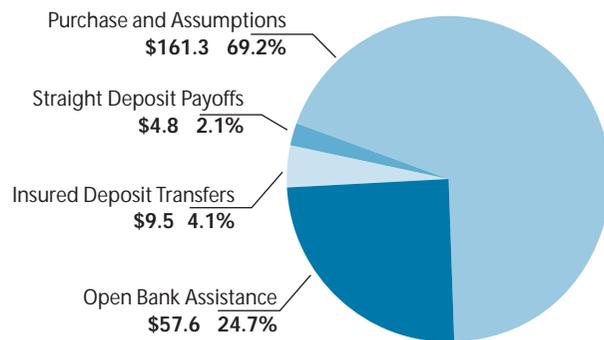
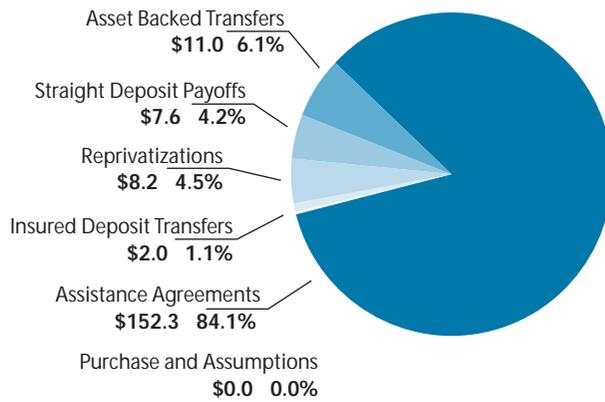
Chart C.31**Failed Bank Deposits by Resolution Method
1980–1994***(\$ in Billions)***Total Failed Bank Deposits = \$233.2***Source:* FDIC Division of Research and Statistics.

Chart C.32

Failed S&L Deposits by Resolution Method

1980–1989 FSLIC

(\$ in Billions)

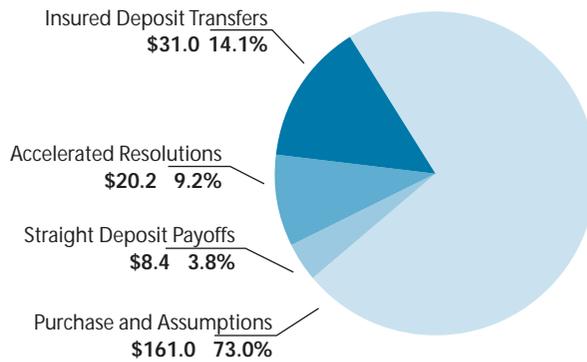


Total Failed FSLIC Deposits= \$181.1

Source: FDIC Division of Research and Statistics.

1989–1994 RTC

(\$ in Billions)

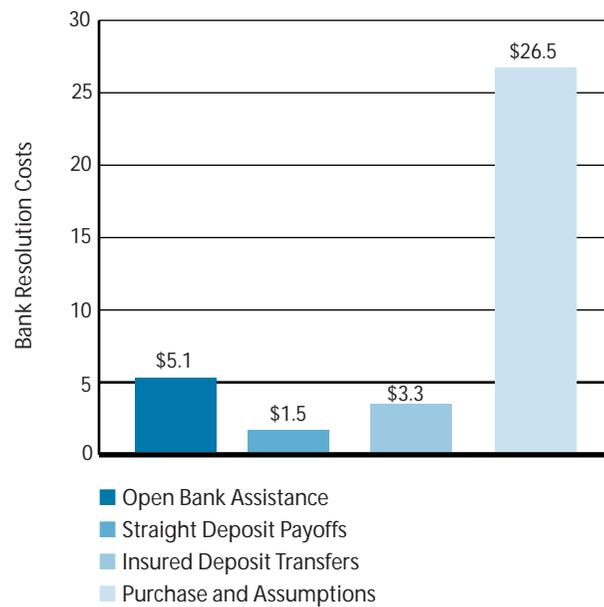


Total Failed RTC Deposits= \$220.6

Source: FDIC Division of Research and Statistics.

Chart C.33**Bank Resolution Costs by Resolution Method
1980–1994**

(\$ in Billions)

**Total Bank Resolution Costs = \$36.3**

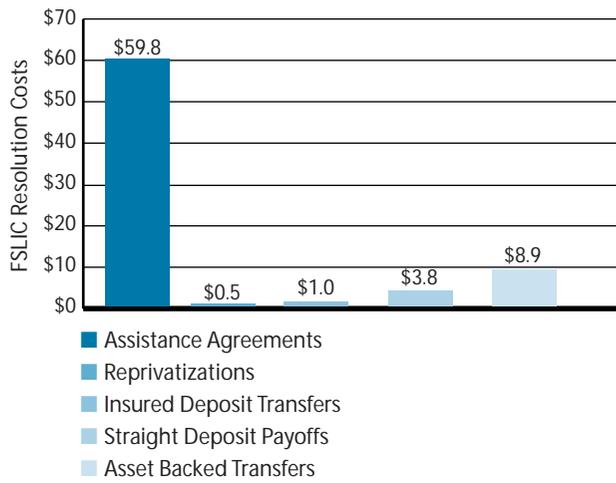
Source: FDIC Division of Research and Statistics.

Chart C.34

S&L Resolution Costs by Resolution Method

1980–1989 FSLIC

(\$ in Billions)

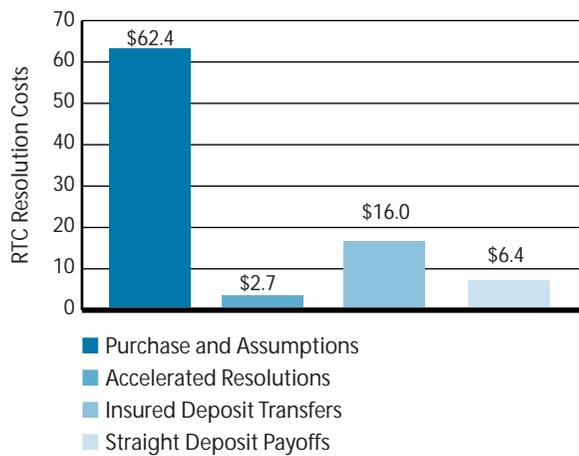


Total FSLIC Resolution Costs = \$74.0

Source: FDIC Division of Research and Statistics.

1989–1994 RTC

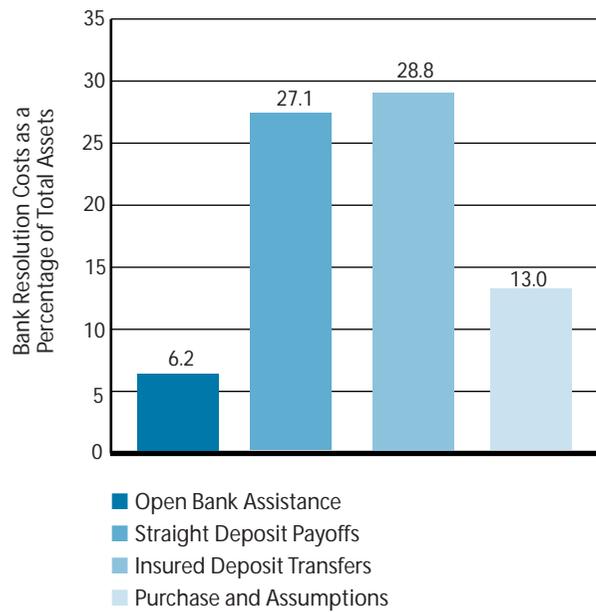
(\$ in Billions)



Total RTC Resolution Costs = \$87.5

Source: FDIC Division of Research and Statistics.

Chart C.35

**Bank Resolution Costs by Resolution Method
as a Percentage of Total Assets
1980–1994**

Bank Resolution Costs as a Percentage of Total Assets = 11.98%

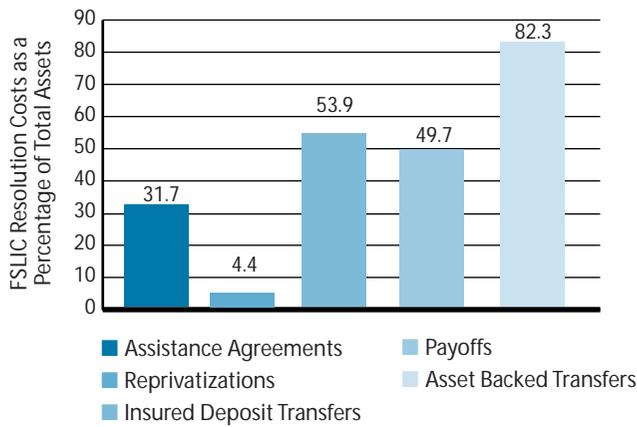
Source: FDIC Division of Research and Statistics.

Chart C.36

S&L Resolution Costs by Resolution Method as a Percentage of Total Assets

1980–1989 FSLIC

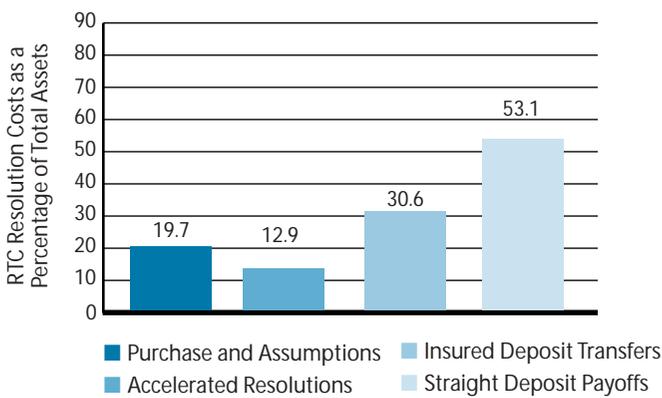
(\$ in Billions)



FSLIC Resolution Costs as a Percentage of Total Assets = 33.74%

Source: FDIC Division of Research and Statistics.

1989–1994 RTC



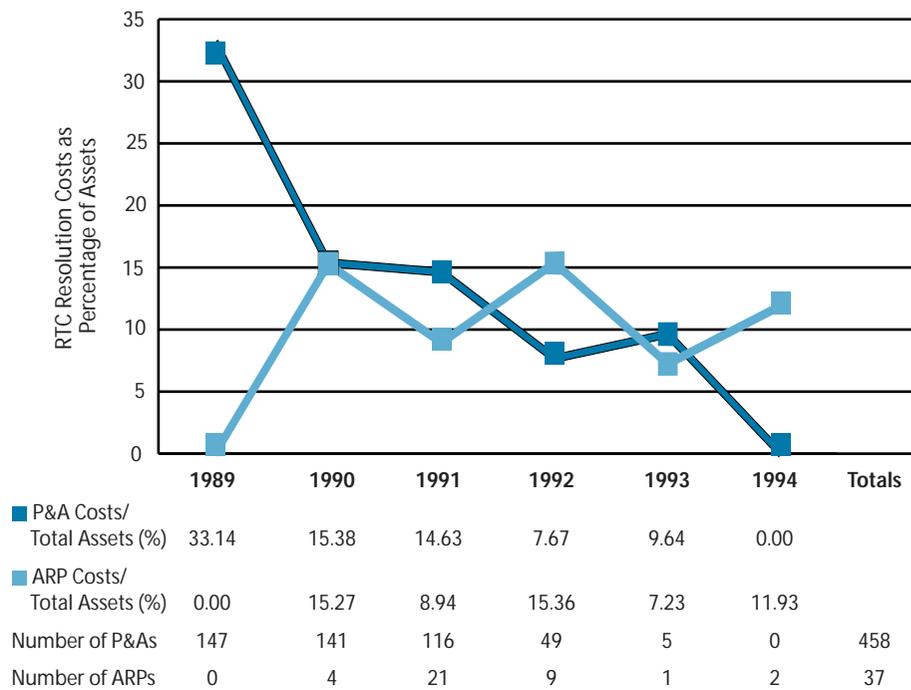
RTC Resolution Costs as a Percentage of Total Assets = 21.76%

Source: FDIC Division of Research and Statistics.

Chart C.37

RTC Resolution Costs for P&A and ARP Transactions as a Percentage of Total Assets by Year of Failure 1989–1994

(\$ in Billions)



ARP = Accelerated Resolution Program

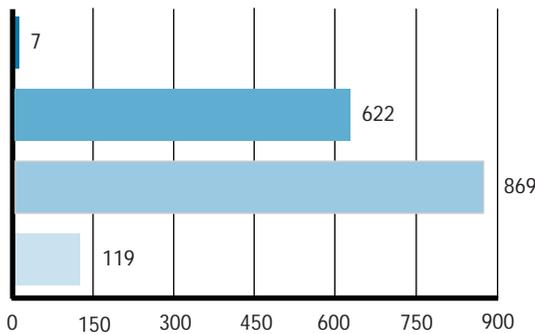
P&A = Purchase and Assumption

Source: FDIC Division of Research and Statistics.

Chart C.38

**Bank Resolutions by Charter Type
1980–1994**

Number of Bank Resolutions



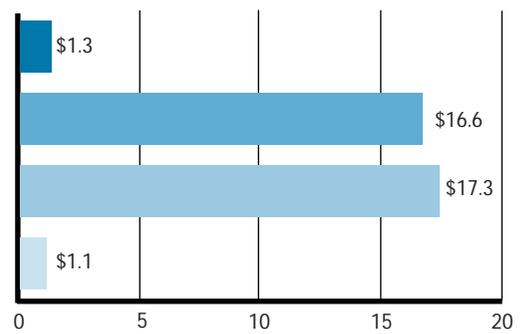
- State Chartered (FED Member)
- National Charter
- State Chartered (Non-Member)
- OTS Charter

Total Number Resolutions = 1,617

Source: FDIC Division of Research and Statistics.

Bank Resolution Costs

(\$ in Billions)



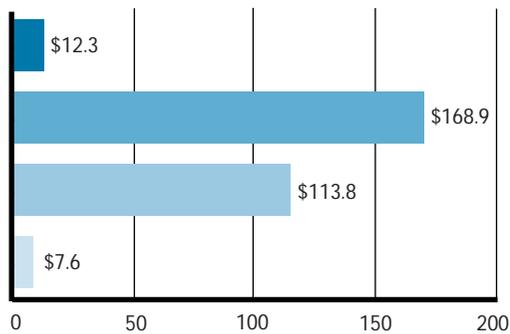
- State Chartered (FED Member)
- National Charter
- State Chartered (Non-Member)
- OTS Charter

Total Resolution Costs = \$36.3

Source: FDIC Division of Research and Statistics.

Total Bank Assets

(\$ in Billions)

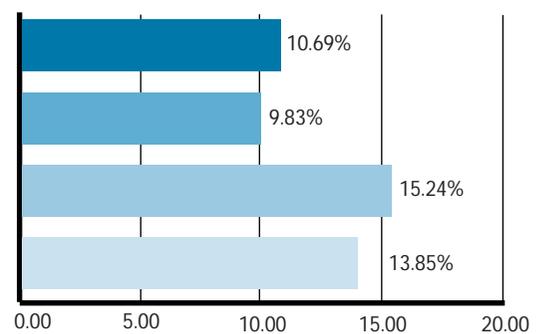


- State Chartered (FED Member)
- National Charter
- State Chartered (Non-Member)
- OTS Charter

Total Assets = \$302.6

Source: FDIC Division of Research and Statistics.

Bank Resolution Costs as a Percentage of Total Assets



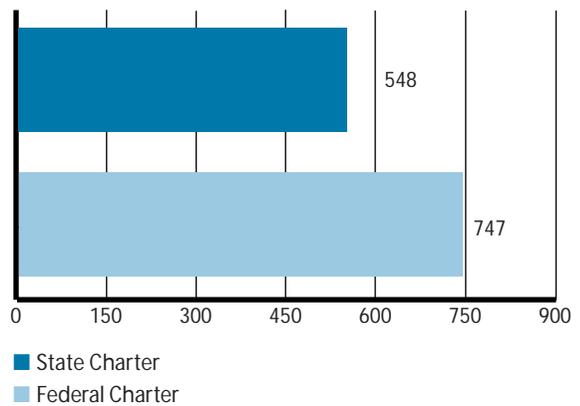
- State Chartered (FED Member)
- National Charter
- State Chartered (Non-Member)
- OTS Charter

Source: FDIC Division of Research and Statistics.

Chart C.39

**S&L Resolutions by Charter Type
1980–1994**

Number of S&L Resolutions

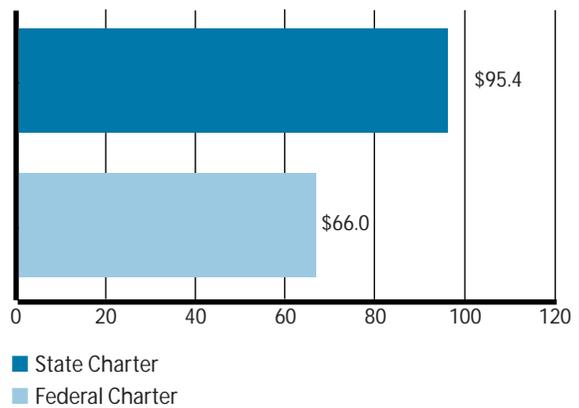


Total Number Resolutions = 1,295

Source: FDIC Division of Research and Statistics.

S&L Resolution Costs

(\$ in Billions)



Total Resolution Costs = \$161.4

Source: FDIC Division of Research and Statistics.

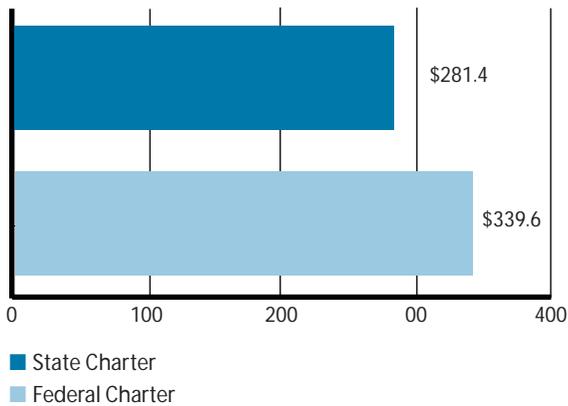
Chart C.39

**S&L Resolutions by Charter Type
1980–1994**

Continued

Total S&L Assets

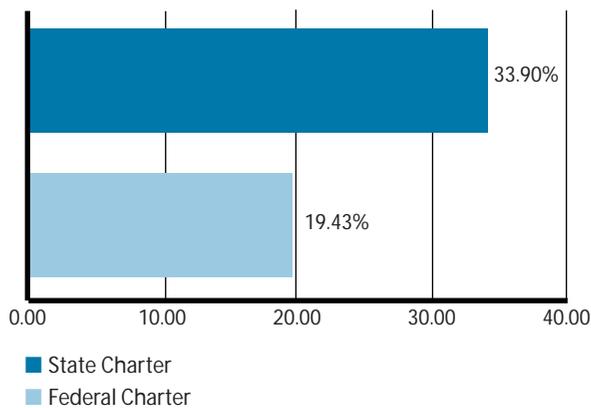
(\$ in Billions)



Total Resolution Costs = \$621.0

Source: FDIC Division of Research and Statistics.

S&L Resolution Costs as a Percentage of Total Assets



Source: FDIC Division of Research and Statistics.

Chart C.40

Failed S&Ls Resolved by FSLIC/RTC (State Charter)*
Estimated Costs of Resolutions 1980–1994
Summary by Location
(\$ in Millions)

Location	Total Assets [†]	Number of Resolutions	Resolution Costs
Texas	\$82,750	183	\$59,390
California	95,633	70	15,294
Arizona	13,493	6	4,696
Florida	17,950	25	3,999
Louisiana	7,373	27	2,671
Colorado	3,697	9	2,027
New Jersey	9,412	35	1,467
Pennsylvania	5,994	13	1,294
Illinois	10,441	41	888
Kansas	12,545	13	554
Ohio	7,450	20	497
Virginia	1,199	6	296
Oklahoma	540	7	291
Mississippi	986	10	285
Missouri	2,174	9	271
Iowa	1,035	8	205
Arkansas	677	6	192
Oregon	688	5	160
Tennessee	343	8	112
North Carolina	762	3	98
Utah	1,606	5	94
Connecticut	446	3	86
Arkansas	145	3	79
Minnesota	690	1	74
Maryland	585	1	71
Washington	491	6	38
Wisconsin	186	1	38
New Mexico	125	4	27
Indiana	193	1	26

Chart C.40

Failed S&Ls Resolved by FSLIC/RTC (State Charter)*
Estimated Costs of Resolutions 1980–1994
Summary by Location

(\$ in Millions)

Continued

Location	Total Assets [†]	Number of Resolutions	Resolution Costs
New Hampshire	\$107	1	\$25
Rhode Island	90	2	24
Maine	385	1	18
Montana	29	1	13
Guam	9	1	9
North Dakota	123	1	9
Wyoming	23	1	9
Nevada	322	3	8
Hawaii	258	2	5
South Carolina	59	1	5
South Dakota	88	4	3
Michigan	396	1	1
Alabama	0	0	0
District of Columbia	0	0	0
Delaware	0	0	0
Georgia	0	0	0
Idaho	0	0	0
Kentucky	0	0	0
Massachusetts	0	0	0
Nebraska	0	0	0
New York	0	0	0
Puerto Rico	0	0	0
Vermont	0	0	0
West Virginia	0	0	0
Totals	\$281,498	548	\$95,349

* At time of resolution

† Assets at time of takeover.

Source: FDIC Division of Research and Statistics

Chart C.41

Failed S&Ls Resolved by FSLIC/RTC (Federal Charter)* Estimated Costs of Resolutions 1980–1994 Summary by Location (*\$ in Millions*)

Location	Total Assets [†]	Number of Resolutions	Resolution Costs
California	\$39,628	43	\$7,696
Texas	20,659	62	7,472
Florida	31,988	47	5,030
New York	31,578	32	4,316
Arkansas	6,105	16	3,906
Illinois	25,496	56	3,717
Louisiana	7,143	56	3,096
New Jersey	20,642	13	2,562
Oklahoma	8,661	33	2,442
Virginia	12,577	26	2,331
Colorado	6,179	15	2,155
New Mexico	4,433	13	2,090
Pennsylvania	12,241	11	1,861
Missouri	8,743	19	1,561
Kansas	4,460	15	1,425
Massachusetts	6,906	8	1,363
Minnesota	4,665	13	1,350
Ohio	9,269	22	1,267
Maryland	10,574	18	1,137
Arizona	5,907	3	1,066
Oregon	8,413	7	826
Iowa	4,264	20	666
Georgia	5,273	23	615
Nebraska	1,823	8	545
Alabama	4,113	14	526
Utah	2,666	3	518
Mississippi	2,018	17	481
Puerto Rico	4,228	5	417
Washington	3,262	8	379

Chart C.41

Failed S&Ls Resolved by FSLIC/RTC (Federal Charter)*
Estimated Costs of Resolutions 1980–1994
Summary by Location
(\$ in Millions)

Continued

Location	Total Assets [†]	Number of Resolutions	Resolution Costs
North Carolina	\$2,832	10	\$378
Michigan	3,908	12	357
Tennessee	2,121	15	353
Wyoming	935	6	277
Kentucky	2,013	11	233
Indiana	1,814	17	222
North Dakota	1,593	5	208
West Virginia	1,108	8	177
South Carolina	1,559	7	151
Rhode Island	2,034	2	150
Arkansas	263	2	146
Connecticut	974	6	131
Idaho	610	3	130
District of Columbia	1,895	3	83
Wisconsin	465	4	81
South Dakota	1,048	5	64
Maine	131	2	28
New Hampshire	257	1	26
Montana	207	2	16
Delaware	0	0	0
Hawaii	0	0	0
Nevada	0	0	0
Vermont	0	0	0
Totals	\$339,681	747	\$66,027

* At time of resolution

† Assets at time of takeover.

Source: FDIC Division of Research and Statistics.

Table C.1

**Bank Failures by Location
Ranked by Number of Bank Failures
1980–1994**
(*\$ in Thousands*)

Location	Number of Failed Banks	Bank Assets at Resolution	Bank Resolution Costs	Resolution Costs/ Bank Assets at Resolution (%)
Texas	599	\$92,973,964	\$13,612,645	14.64
Oklahoma	122	5,504,937	1,460,113	26.52
California	87	5,445,302	1,061,335	19.49
Louisiana	70	4,401,121	1,088,554	24.73
Kansas	69	1,561,223	347,580	22.26
Colorado	59	989,252	277,217	28.02
Massachusetts	43	26,124,470	3,375,599	12.92
Missouri	41	3,075,528	535,963	17.43
Iowa	40	721,125	116,627	16.17
Florida	39	14,965,281	920,709	6.15
Minnesota	38	1,579,218	196,940	12.47
Tennessee	36	2,331,813	778,258	33.38
New York	34	49,108,444	5,115,311	10.42
Illinois	33	34,302,370	1,213,368	3.54
Nebraska	33	343,342	71,151	20.72
Connecticut	32	17,685,983	2,415,691	13.66
Wyoming	20	375,109	117,122	31.22
Oregon	17	575,551	66,382	11.53
Arizona	17	434,486	88,904	20.46
New Hampshire	16	4,908,983	1,014,347	20.66
New Jersey	14	6,658,401	470,659	7.07
New Mexico	11	714,363	183,713	25.72
Arkansas	11	191,678	42,711	22.28
Utah	11	446,839	80,564	18.03
Montana	10	209,164	40,392	19.31
Indiana	10	291,556	33,422	11.46
North Dakota	9	107,903	18,869	17.49
Alabama	9	\$285,516	\$21,975	7.70

Table C.1

**Bank Failures by Location
Ranked by Number of Bank Failures**

1980–1994

(\$ in Thousands)

Continued

Location	Number of Failed Banks	Bank Assets at Resolution	Bank Resolution Costs	Resolution Costs/ Bank Assets at Resolution (%)
Alaska	8	\$2,862,202	\$615,834	21.52
South Dakota	8	659,667	16,887	2.56
Kentucky	7	120,678	21,947	18.19
Virginia	7	284,769	40,691	14.29
Puerto Rico	5	336,849	111,926	33.23
Ohio	5	140,193	4,067	2.90
District of Columbia	5	2,285,178	351,803	15.39
Pennsylvania	5	13,705,317	43,803	0.32
West Virginia	5	77,174	13,743	17.81
Washington	4	758,588	54,119	7.13
Rhode Island	3	1,140,025	48,945	4.29
Georgia	3	88,003	20,383	23.16
Michigan	3	129,832	22,994	17.71
Mississippi	3	286,729	28,160	9.82
North Carolina	2	70,760	6,863	9.70
Wisconsin	2	74,129	3,259	4.40
Maryland	2	55,771	7,777	13.94
Maine	2	2,224,770	5,614	0.25
Hawaii	2	11,798	1,762	14.93
Vermont	2	260,755	44,706	17.14
Idaho	1	61,231	17,244	28.16
Delaware	1	612,745	249	0.04
South Carolina	1	62,790	20,879	33.25
Nevada	1	8,789	0	0
Guam	0	0	0	0
Totals	1,617	\$302,631,664	\$36,269,776	11.98

Source: FDIC Division of Research and Statistics.

Table C.2

**S&L Failures by Location
Ranked by Number of S&L Failures
1980–1994**
(*\$ in Thousands*)

Location	Number of Failed S&Ls	S&L Assets at Resolution	S&L Resolution Costs	Resolution Costs/ S&L Assets at Resolution (%)
Texas	245	\$103,408,572	\$66,861,464	64.66
California	113	135,260,798	22,990,269	16.99
Illinois	97	35,936,456	4,604,791	12.81
Louisiana	83	14,515,935	5,767,132	39.73
Florida	72	49,938,098	9,028,286	18.08
New Jersey	48	30,054,685	4,029,902	13.41
Ohio	42	16,718,997	1,763,972	10.55
Oklahoma	40	9,200,335	2,733,291	29.71
New York	32	31,644,130	4,322,884	13.66
Virginia	32	13,776,450	2,627,266	19.07
Iowa	28	5,298,848	871,209	16.44
Kansas	28	17,005,609	1,978,361	11.63
Missouri	28	10,916,604	1,831,618	16.78
Mississippi	27	3,004,666	766,489	25.51
Colorado	24	9,876,593	4,182,186	42.34
Pennsylvania	24	18,234,605	3,154,120	17.30
Georgia	23	5,273,423	614,587	11.65
Tennessee	23	2,463,690	465,233	18.88
Arkansas	22	6,781,825	4,098,766	60.44
Maryland	19	11,158,497	1,208,951	10.83
Indiana	18	2,006,905	248,116	12.36
New Mexico	17	4,557,560	2,116,378	46.44
Alabama	14	4,113,188	525,890	12.79
Minnesota	14	5,354,597	1,423,952	26.59
Washington	14	3,753,558	431,647	11.50
Michigan	13	4,303,581	358,084	8.32
North Carolina	13	3,593,858	475,849	13.24
Oregon	12	9,101,048	986,178	10.84

Table C.2

**S&L Failures by Location
Ranked by Number of S&L Failures**

1980–1994

(\$ in Thousands)

Continued

Location	Number of Failed S&Ls	S&L Assets at Resolution	S&L Resolution Costs	Resolution Costs/S&L Assets at Resolution (%)
Kentucky	11	\$2,013,011	\$232,744	11.56
Arizona	9	19,400,000	5,761,817	29.07
Connecticut	9	1,419,524	217,249	15.30
South Dakota	9	1,135,703	66,945	5.89
Massachusetts	8	6,906,223	1,362,526	19.73
Nebraska	8	1,823,000	545,276	29.91
South Carolina	8	1,617,471	155,563	9.62
Utah	8	4,272,100	612,170	14.33
West Virginia	8	1,107,542	177,045	15.99
Wyoming	7	957,498	286,064	29.88
North Dakota	6	1,716,381	217,047	12.65
Alaska	5	407,474	224,919	55.20
Puerto Rico	5	4,228,007	417,863	9.88
Wisconsin	5	650,761	118,523	18.21
Rhode Island	4	2,123,893	173,849	8.19
District of Columbia	3	1,894,805	82,530	4.36
Idaho	3	610,144	130,288	21.35
Maine	3	516,078	45,157	8.75
Montana	3	235,725	28,597	12.13
Nevada	3	321,888	7,887	2.45
Hawaii	2	257,678	4,445	1.73
New Hampshire	2	364,000	50,073	13.76
Guam	1	9,444	8,825	93.45
Delaware	0	0	0	0
Vermont	0	0	0	0
Totals	1,295	\$621,241,461	\$161,394,273	25.98

Sources: FDIC Division of Research and Statistics, *RTC Statistical Abstract*, and FSLIC annual reports.

Table C.3

**Bank and S&L Failures by Location
Ranked by Number of Institution Failures
1980–1994**
(*\$ in Thousands*)

Location	Number of Failed Institutions	Institution Assets at Resolution	Institution Resolution Costs	Resolution Costs/Institution Assets at Resolution (%)
Texas	844	\$196,382,536	\$80,474,109	40.98
California	200	140,706,100	24,051,604	17.09
Oklahoma	162	14,705,272	4,193,404	28.52
Louisiana	153	18,917,056	6,855,686	36.24
Illinois	130	70,238,826	5,818,159	8.28
Florida	111	64,903,379	9,948,995	15.33
Kansas	97	18,566,832	2,325,941	12.53
Colorado	83	10,865,845	4,459,403	41.04
Missouri	69	13,992,132	2,367,581	16.92
Iowa	68	6,019,973	987,836	16.41
New York	66	80,752,574	9,438,195	11.69
New Jersey	62	36,713,086	4,500,561	12.26
Tennessee	59	4,795,503	1,243,491	25.93
Minnesota	52	6,933,815	1,620,892	23.38
Massachusetts	51	33,030,693	4,738,125	14.34
Ohio	47	16,859,190	1,768,039	10.49
Nebraska	41	2,166,342	616,427	28.45
Connecticut	41	19,105,507	2,632,940	13.78
Virginia	39	14,061,219	2,667,957	18.97
Arkansas	33	6,973,503	4,141,477	59.39
Mississippi	30	3,291,395	794,649	24.14
Pennsylvania	29	31,939,922	3,197,923	10.01
Oregon	29	9,676,599	1,052,560	10.88
Indiana	28	2,298,461	281,538	12.25
New Mexico	28	5,271,923	2,300,091	43.63
Wyoming	27	1,332,607	403,186	30.26
Arizona	26	19,834,486	5,850,721	29.50
Georgia	26	5,361,426	634,970	11.84

Table C.3

**Bank and S&L Failures by Location
Ranked by Number of Institution Failures
1980–1994**

(\$ in Thousands)

Continued

Location	Number of Failed Institutions	Institution Assets at Resolution	Institution Resolution Costs	Resolution Costs/Institution Assets at Resolution (%)
Alabama	23	\$4,398,704	\$547,865	12.46
Maryland	21	11,214,268	1,216,728	10.85
Utah	19	4,718,939	692,734	14.68
New Hampshire	18	5,272,983	1,064,420	20.19
Washington	18	4,512,146	485,766	10.77
Kentucky	18	2,133,689	254,691	11.94
South Dakota	17	1,795,370	83,832	4.67
Michigan	16	4,433,413	381,078	8.60
North Dakota	15	1,824,284	235,916	12.93
North Carolina	15	3,664,618	482,712	13.17
Alaska	13	3,269,676	840,753	25.71
West Virginia	13	1,184,716	190,788	16.10
Montana	13	444,889	68,989	15.51
Puerto Rico	10	4,564,856	529,789	11.61
South Carolina	9	1,680,261	176,442	10.50
District of Columbia	8	4,179,983	434,333	10.39
Rhode Island	7	3,263,918	222,794	6.83
Wisconsin	7	724,890	121,782	16.80
Maine	5	2,740,848	50,771	1.85
Idaho	4	671,375	147,532	21.97
Hawaii	4	269,476	6,207	2.30
Nevada	4	330,677	7,887	2.39
Vermont	2	260,755	44,706	17.14
Delaware	1	612,745	249	0.04
Guam	1	9,444	8,825	93.45
Totals	2,912	\$923,873,125	\$197,664,049	21.40

Sources: FDIC Division of Research and Statistics, *RTC Statistical Abstract*, and FSLIC annual reports.

Table C.4

**Bank Failures by Location
Ranked by Assets at Resolution
1980–1994**
(*\$ in Thousands*)

Location	Number of Failed Banks	Bank Assets at Resolution	Bank Resolution Costs	Resolution Costs/ Bank Assets at Resolution (%)
Texas	599	\$92,973,964	\$13,612,645	14.64
New York	34	49,108,444	5,115,311	10.42
Illinois	33	34,302,370	1,213,368	3.54
Massachusetts	43	26,124,470	3,375,599	12.92
Connecticut	32	17,685,983	2,415,691	13.66
Florida	39	14,965,281	920,709	6.15
Pennsylvania	5	13,705,317	43,803	0.32
New Jersey	14	6,658,401	470,659	7.07
Oklahoma	122	5,504,937	1,460,113	26.52
California	87	5,445,302	1,061,335	19.49
New Hampshire	16	4,908,983	1,014,347	20.66
Louisiana	70	4,401,121	1,088,554	24.73
Missouri	41	3,075,528	535,963	17.43
Alaska	8	2,862,202	615,834	21.52
Tennessee	36	2,331,813	778,258	33.38
District of Columbia	5	2,285,178	351,803	15.39
Maine	2	2,224,770	5,614	0.25
Minnesota	38	1,579,218	196,940	12.47
Kansas	69	1,561,223	347,580	22.26
Rhode Island	3	1,140,025	48,945	4.29
Colorado	59	989,252	277,217	28.02
Washington	4	758,588	54,119	7.13
Iowa	40	721,125	116,627	16.17
New Mexico	11	714,363	183,713	25.72
South Dakota	8	659,667	16,887	2.56
Delaware	1	612,745	249	0.04
Oregon	17	575,551	66,382	11.53

Table C.4

**Bank Failures by Location
Ranked by Assets at Resolution**

1980–1994

(\$ in Thousands)

Continued

Location	Number of Failed Banks	Bank Assets at Resolution	Bank Resolution Costs	Resolution Costs/ Bank Assets at Resolution (%)
Utah	11	\$446,839	\$80,564	18.03
Arizona	17	434,486	88,904	20.46
Wyoming	20	375,109	117,122	31.22
Nebraska	33	343,342	71,151	20.72
Puerto Rico	5	336,849	111,926	33.23
Indiana	10	291,556	33,422	11.46
Mississippi	3	286,729	28,160	9.82
Alabama	9	285,516	21,975	7.70
Virginia	7	284,769	40,691	14.29
Vermont	2	260,755	44,706	17.14
Montana	10	209,164	40,392	19.31
Arkansas	11	191,678	42,711	22.28
Ohio	5	140,193	4,067	2.90
Michigan	3	129,832	22,994	17.71
Kentucky	7	120,678	21,947	18.19
North Dakota	9	107,903	18,869	17.49
Georgia	3	88,003	20,383	23.16
West Virginia	5	77,174	13,743	17.81
Wisconsin	2	74,129	3,259	4.40
North Carolina	2	70,760	6,863	9.70
South Carolina	1	62,790	20,879	33.25
Idaho	1	61,231	17,244	28.16
Maryland	2	55,771	7,777	13.94
Hawaii	2	11,798	1,762	14.93
Nevada	1	8,789	0	0
Guam	0	0	0	0
Totals	1,617	\$302,631,664	\$36,269,776	11.98

Source: FDIC Division of Research and Statistics.

Table C.5

**S&L Failures by Location
Ranked by Assets at Resolution
1980–1994**
(*\$ in Thousands*)

Location	Number of Failed S&Ls	S&L Assets at Resolution	S&L Resolution Costs	Resolution Costs/ S&L Assets at Resolution (%)
California	113	\$135,260,798	\$22,990,269	16.99
MCorp	245	103,408,572	66,861,464	64.66
Florida	72	49,938,098	9,028,286	18.08
Illinois	97	35,936,456	4,604,791	12.81
New York	32	31,644,130	4,322,884	13.66
New Jersey	48	30,054,686	4,029,902	13.41
Arizona	9	19,400,000	5,761,817	29.70
Pennsylvania	24	18,234,605	3,154,120	17.30
Kansas	28	17,005,609	1,978,361	11.63
Ohio	42	16,718,997	1,763,972	10.55
Louisiana	83	14,515,935	5,767,132	39.73
Virginia	32	13,776,450	2,627,266	19.07
Maryland	19	11,158,497	1,208,951	10.83
Missouri	28	10,916,604	1,831,618	16.78
Colorado	24	9,876,593	4,182,186	42.34
Oklahoma	40	9,200,335	2,733,291	29.71
Oregon	12	9,101,048	986,178	10.84
Massachusetts	8	6,906,223	1,362,526	19.73
Arkansas	22	6,781,825	4,098,766	60.44
Minnesota	14	5,354,597	1,423,952	26.59
Iowa	28	5,298,848	871,209	16.44
Georgia	23	5,273,423	614,587	11.65
New Mexico	17	4,557,560	2,116,378	46.44
Michigan	13	4,303,581	358,084	8.32
Utah	8	4,272,100	612,170	14.33
Puerto Rico	5	4,228,007	417,863	9.88
Alabama	14	4,113,188	525,890	12.79
Washington	14	3,753,558	431,647	11.50

Table C.5

**S&L Failures by Location
Ranked by Assets at Resolution
1980–1994**

(\$ in Thousands)

Continued

Location	Number of Failed S&Ls	S&L Assets at Resolution	S&L Resolution Costs	Resolution Costs/ S&L Assets at Resolution (%)
North Carolina	13	\$3,593,858	\$475,849	13.24
Mississippi	27	3,004,666	766,489	25.51
Tennessee	23	2,463,690	465,233	18.88
Rhode Island	4	2,123,893	173,849	8.19
Kentucky	11	2,013,011	232,744	11.56
Indiana	18	2,006,905	248,116	12.36
District of Columbia	3	1,894,805	82,530	4.36
Nebraska	8	1,823,000	545,276	29.91
North Dakota	6	1,716,381	217,047	12.65
South Carolina	8	1,617,471	155,563	9.62
Connecticut	9	1,419,524	217,249	15.30
South Dakota	9	1,135,703	66,945	5.89
West Virginia	8	1,107,542	177,045	15.99
Wyoming	7	957,498	286,064	29.88
Wisconsin	5	650,761	118,523	18.21
Idaho	3	610,144	130,288	21.35
Maine	3	516,078	45,157	8.75
Alaska	5	407,474	224,919	55.20
New Hampshire	2	364,000	50,073	13.76
Nevada	3	321,888	7,887	2.45
Hawaii	2	267,678	4,445	1.73
Montana	3	235,725	28,597	12.13
Guam	1	9,444	8,825	93.45
Vermont	0	0	0	0
Delaware	0	0	0	0
Totals	1,295	\$621,241,461	\$161,394,273	25.98

Sources: FDIC Division of Research and Statistics, *RTC Statistical Abstract*, and FSLIC annual reports

Table C.6

**Bank and S&L Failures by Location
Ranked by Assets at Resolution
1980–1994**
(*\$ in Thousands*)

Location	Number of Failed Institutions	Institution Assets at Resolution	Institution Resolution Costs	Resolution Costs/ Institution Assets at Resolution (%)
Texas	844	\$196,382,536	\$80,474,109	40.98
California	200	140,706,100	24,051,604	17.09
New York	66	80,752,574	9,438,195	11.69
Illinois	130	70,238,826	5,818,159	8.28
Florida	111	64,903,379	9,948,995	15.33
New Jersey	62	36,713,086	4,500,561	12.26
Massachusetts	51	33,030,693	4,738,125	14.34
Pennsylvania	29	31,939,922	3,197,923	10.01
Arizona	26	19,834,486	5,850,721	29.50
Connecticut	41	19,105,507	2,632,940	13.78
Louisiana	153	18,917,056	6,855,686	36.24
Kansas	97	18,566,832	2,325,941	12.53
Ohio	47	16,859,190	1,768,039	10.49
Oklahoma	162	14,705,272	4,193,404	28.52
Virginia	39	14,061,219	2,667,957	18.97
Missouri	69	13,992,132	2,367,581	16.92
Maryland	21	11,214,268	1,216,728	10.85
Colorado	83	10,865,845	4,459,403	41.04
Oregon	29	9,676,599	1,052,560	10.88
Arkansas	33	6,973,503	4,141,477	59.39
Minnesota	52	6,933,815	1,620,892	23.38
Iowa	68	6,019,973	987,836	16.41
Georgia	26	5,361,426	634,970	11.84
New Hampshire	18	5,272,983	1,064,420	20.19
New Mexico	28	5,271,923	2,300,091	43.63
Tennessee	59	4,795,503	1,243,491	25.93
Utah	19	4,718,939	692,734	14.68
Puerto Rico	10	4,564,856	529,789	11.61

Table C.6

Bank and S&L Failures by Location Ranked by Assets at Resolution

1980–1994

(\$ in Thousands)

Continued

Location	Number of Failed Institutions	Institution Assets at Resolution	Institution Resolution Costs	Resolution Costs/Institution Assets at Resolution (%)
Washington	18	\$4,512,146	\$485,766	10.77
Michigan	16	4,433,413	381,078	8.60
Alabama	23	4,398,704	547,865	12.46
District of Columbia	8	4,179,983	434,333	10.39
North Carolina	15	3,664,618	482,712	13.17
Mississippi	30	3,291,395	794,649	24.14
Alaska	13	3,269,676	840,753	25.71
Rhode Island	7	3,263,918	222,794	6.83
Maine	5	2,740,848	50,771	1.85
Indiana	28	2,298,461	281,538	12.25
Nebraska	41	2,166,342	616,427	28.45
Kentucky	18	2,133,689	254,691	11.94
North Dakota	15	1,824,284	235,916	12.93
South Dakota	17	1,795,370	83,832	4.67
South Carolina	9	1,680,261	176,442	10.50
Wyoming	27	1,332,607	403,186	30.26
West Virginia	13	1,184,716	190,788	16.10
Wisconsin	7	724,890	121,782	16.80
Idaho	4	671,375	147,532	21.97
Delaware	1	612,745	249	0.04
Montana	13	444,889	68,989	15.51
Nevada	4	330,677	7,887	2.39
Hawaii	4	269,476	6,207	2.30
Vermont	2	260,755	44,706	17.14
Guam	1	9,444	8,825	0
Totals	2,912	\$923,873,125	\$197,664,049	21.40

Sources: FDIC Division of Research and Statistics, *RTC Statistical Abstract*, and FSLIC annual reports.

Table C.7

**Bank Failures by Location
Ranked by Bank Resolution Costs
1980–1994**
(*\$ in Thousands*)

Location	Number of Failed Banks	Bank Assets at Resolution	Bank Resolution Costs	Resolution Costs/ Bank Assets at Resolution (%)
Texas	599	\$92,973,964	\$13,612,645	14.64
New York	34	49,108,444	5,115,311	10.42
Massachusetts	43	26,124,470	3,375,599	12.92
Connecticut	32	17,685,983	2,415,691	13.66
Oklahoma	122	5,504,937	1,460,113	26.52
Illinois	33	34,302,370	1,213,368	3.54
Louisiana	70	4,401,121	1,088,554	24.73
California	87	5,445,302	1,061,335	19.49
New Hampshire	16	4,908,983	1,014,347	20.66
Florida	39	14,965,281	920,709	6.15
Tennessee	36	2,331,813	778,258	33.38
Alaska	8	2,862,202	615,834	21.52
Missouri	41	3,075,528	535,963	17.43
New Jersey	14	6,658,401	470,659	7.07
District of Columbia	5	2,285,178	351,803	15.39
Kansas	69	1,561,223	347,580	22.26
Colorado	59	989,252	277,217	28.02
Minnesota	38	1,579,218	196,940	12.47
New Mexico	11	714,363	183,713	25.72
Wyoming	20	375,109	117,122	31.22
Iowa	40	721,125	116,627	16.17
Puerto Rico	5	336,849	111,926	33.23
Arizona	17	434,486	88,904	20.46
Utah	11	446,839	80,564	18.03
Nebraska	33	343,342	71,151	20.72
Oregon	17	575,551	66,382	11.53
Washington	4	758,588	54,119	7.13
Rhode Island	3	1,140,025	48,945	4.29

Table C.7

**Bank Failures by Location
Ranked by Bank Resolution Costs**

1980–1994

(\$ in Thousands)

Continued

Location	Number of Failed Banks	Bank Assets at Resolution	Bank Resolution Costs	Resolution Costs/ Bank Assets at Resolution (%)
Vermont	2	\$260,755	\$44,706	17.14
Pennsylvania	5	13,705,317	43,803	0.32
Arkansas	11	191,678	42,711	22.28
Virginia	7	284,769	40,691	14.29
Montana	10	209,164	40,392	19.31
Indiana	10	291,556	33,422	11.46
Mississippi	3	286,729	28,160	9.82
Michigan	3	129,832	22,994	17.71
Alabama	9	285,516	21,975	7.70
Kentucky	7	120,678	21,947	18.19
South Carolina	1	62,790	20,879	33.25
Georgia	3	88,003	20,383	23.16
North Dakota	9	107,903	18,869	17.49
Idaho	1	61,231	17,244	28.16
South Dakota	8	659,667	16,887	2.56
West Virginia	5	77,174	13,743	17.81
Maryland	2	55,771	7,777	13.94
North Carolina	2	70,760	6,863	9.70
Maine	2	2,224,770	5,614	0.25
Ohio	5	140,193	4,067	2.90
Wisconsin	2	74,129	3,259	4.40
Hawaii	2	11,798	1,762	14.93
Delaware	1	612,745	249	0.04
Nevada	1	8,789	0	0
Guam	0	0	0	0
Totals	1,617	\$302,631,664	\$36,269,776	11.98

Source: FDIC Division of Research and Statistics.

Table C.8

**S&L Failures by Location
Ranked by S&L Resolution Costs
1980–1994**
(*\$ in Thousands*)

Location	Number of Failed S&Ls	S&L Assets at Resolution	S&L Resolution Costs	Resolution Costs/ S&L Assets at Resolution (%)
Texas	245	\$103,408,572	\$66,861,464	64.66
California	113	135,260,798	22,990,269	16.99
Florida	72	49,938,098	9,028,286	18.08
Louisiana	83	14,515,935	5,767,132	39.73
Arizona	9	19,400,000	5,761,817	29.70
Illinois	97	35,936,456	4,604,791	12.81
New York	32	31,644,130	4,322,884	13.66
Colorado	24	9,876,593	4,182,186	42.34
Arkansas	22	6,781,825	4,098,766	60.44
New Jersey	48	30,054,685	4,029,902	13.41
Pennsylvania	24	18,234,605	3,154,120	17.30
Oklahoma	40	9,200,335	2,733,291	29.71
Virginia	32	13,776,450	2,627,266	19.07
New Mexico	17	4,557,560	2,116,378	46.44
Kansas	28	17,005,609	1,978,361	11.63
Missouri	28	10,916,604	1,831,618	16.78
Ohio	42	16,718,997	1,763,972	10.55
Minnesota	14	5,354,597	1,423,952	26.59
Massachusetts	8	6,906,223	1,362,526	19.73
Maryland	19	11,158,497	1,208,951	10.83
Oregon	12	9,101,048	986,178	10.84
Iowa	28	5,298,848	871,209	16.44
Mississippi	27	3,004,666	766,489	25.51
Georgia	23	5,273,423	614,587	11.65
Utah	8	4,272,100	612,170	14.33
Nebraska	8	1,823,000	545,276	29.91
Alabama	14	4,113,188	525,890	12.79
North Carolina	13	3,593,858	475,849	13.24

Table C.8

S&L Failures by Location Ranked by S&L Resolution Costs

1980–1994

(\$ in Thousands)

Continued

Location	Number of Failed S&Ls	S&L Assets at Resolution	S&L Resolution Costs	Resolution Costs/ S&L Assets at Resolution (%)
Tennessee	23	\$2,463,690	\$465,233	18.88
Washington	14	3,753,558	431,647	11.50
Puerto Rico	5	4,228,007	417,863	9.88
Michigan	13	4,303,581	358,084	8.32
Wyoming	7	957,498	286,064	29.88
Indiana	18	2,006,905	248,116	12.36
Kentucky	11	2,013,011	232,744	11.56
Alaska	5	407,474	224,919	55.20
Connecticut	9	1,419,524	217,249	15.30
North Dakota	6	1,716,381	217,047	12.65
West Virginia	8	1,107,542	177,045	15.99
Rhode Island	4	2,123,893	173,849	8.19
South Carolina	8	1,617,471	155,563	9.62
Idaho	3	610,144	130,288	21.35
Wisconsin	5	650,761	118,523	18.21
District of Columbia	3	1,894,805	82,530	4.36
South Dakota	9	1,135,703	66,945	5.89
New Hampshire	2	364,000	50,073	13.76
Maine	3	516,078	45,157	8.75
Montana	3	235,725	28,597	12.13
Guam	1	9,444	8,825	93.45
Nevada	3	321,888	7,887	2.45
Hawaii	2	257,678	4,445	1.73
Delaware	0	0	0	0
Vermont	0	0	0	0
Totals	1,295	\$621,241,461	\$161,394,273	25.98

Sources: FDIC Division of Research and Statistics, *RTC Statistical Abstract*, and FSLIC annual reports.

Table C.9

**Bank and S&L Failures by Location
Ranked by Institution Resolution Costs
1980–1994**
(*\$ in Thousands*)

Location	Number of Failed Institutions	Institution Assets at Resolution	Institution Resolution Costs	Resolution Costs/ Institution Assets at Resolution (%)
Texas	844	\$196,382,536	\$80,474,109	40.98
California	200	140,706,100	24,051,604	17.09
Florida	111	64,903,379	9,948,995	15.33
New York	66	80,752,574	9,438,195	11.69
Louisiana	153	18,917,056	6,855,686	36.24
Arizona	26	19,834,486	5,850,721	29.50
Illinois	130	70,238,826	5,818,159	8.28
Massachusetts	51	33,030,693	4,738,125	14.34
New Jersey	62	36,713,086	4,500,561	12.26
Colorado	83	10,865,845	4,459,403	41.04
Oklahoma	162	14,705,272	4,193,404	28.52
Arkansas	33	6,973,503	4,141,477	59.39
Pennsylvania	29	31,939,922	3,197,923	10.01
Virginia	39	14,061,219	2,667,957	18.97
Connecticut	41	19,105,507	2,632,940	13.78
Missouri	69	13,992,132	2,367,581	16.92
Kansas	97	18,566,832	2,325,941	12.53
New Mexico	28	5,271,923	2,300,091	43.63
Ohio	47	16,859,190	1,768,039	10.49
Minnesota	52	6,933,815	1,620,892	23.38
Tennessee	59	4,795,503	1,243,491	25.93
Maryland	21	11,214,268	1,216,728	10.85
New Hampshire	18	5,272,983	1,064,420	20.19
Oregon	29	9,676,599	1,052,560	10.88
Iowa	68	6,019,973	987,836	16.41
Alaska	13	3,269,676	840,753	25.71
Mississippi	30	3,291,395	794,649	24.14
Utah	19	4,718,939	692,734	14.68

Table C.9

Bank and S&L Failures by Location Ranked by Institution Resolution Costs

1980–1994

(\$ in Thousands)

Continued

Location	Number of Failed Institutions	Institution Assets at Resolution	Institution Resolution Costs	Resolution Costs/Institution Assets at Resolution (%)
Georgia	26	\$5,361,426	\$634,970	11.84
Nebraska	41	2,166,342	616,427	28.45
Alabama	23	4,398,704	547,865	12.46
Puerto Rico	10	4,564,856	529,789	11.61
Washington	18	4,512,146	485,766	10.77
North Carolina	15	3,664,618	482,712	13.17
District of Columbia	8	4,179,983	434,333	10.39
Wyoming	27	1,332,607	403,186	30.26
Michigan	16	4,433,413	381,078	8.60
Indiana	28	2,298,461	281,538	12.25
Kentucky	18	2,133,689	254,691	11.94
North Dakota	15	1,824,284	235,916	12.93
Rhode Island	7	3,263,918	222,794	6.83
West Virginia	13	1,184,716	190,788	16.10
South Carolina	9	1,680,261	176,442	10.50
Idaho	4	671,375	147,532	21.97
Wisconsin	7	724,890	121,782	16.80
South Dakota	17	1,795,370	83,832	4.67
Montana	13	444,889	68,989	15.51
Maine	5	2,740,848	50,771	1.85
Vermont	2	260,755	44,706	17.14
Guam	1	9,444	8,825	0
Nevada	4	330,677	7,887	2.39
Hawaii	4	269,476	6,207	2.30
Delaware	1	612,745	249	0.04
Totals	2,912	\$923,873,125	\$197,664,049	21.40

Sources: FDIC Division of Research and Statistics, *RTC Statistical Abstract*, and FSLIC annual reports.

Table C.10

**Bank Failures by Location
Ranked by Resolution Costs/Bank Assets
1980–1994**
(*\$ in Thousands*)

Location	Number of Failed Banks	Bank Assets at Resolution	Bank Resolution Costs	Resolution Costs/ Bank Assets at Resolution (%)
Tennessee	36	\$2,331,813	\$778,258	33.38
South Carolina	1	62,790	20,879	33.25
Puerto Rico	5	336,849	111,926	33.23
Wyoming	20	375,109	117,122	31.22
Idaho	1	61,231	17,244	28.16
Colorado	59	989,252	277,217	28.02
Oklahoma	122	5,504,937	1,460,113	26.52
New Mexico	11	714,363	183,713	25.72
Louisiana	70	4,401,121	1,088,554	24.73
Georgia	3	88,003	20,383	23.16
Arkansas	11	191,678	42,711	22.28
Kansas	69	1,561,223	347,580	22.26
Alaska	8	2,862,202	615,834	21.52
Nebraska	33	343,342	71,151	20.72
New Hampshire	16	4,908,983	1,014,347	20.66
Arizona	17	434,486	88,904	20.46
California	87	5,445,302	1,061,335	19.49
Montana	10	209,164	40,392	19.31
Kentucky	7	120,678	21,947	18.19
Utah	11	446,839	80,564	18.03
West Virginia	5	77,174	13,743	17.81
Michigan	3	129,832	22,994	17.71
North Dakota	9	107,903	18,869	17.49
Missouri	41	3,075,528	535,963	17.43
Vermont	2	260,755	44,706	17.14
Iowa	40	721,125	116,627	16.17
District of Columbia	5	2,285,178	351,803	15.39
Hawaii	2	11,798	1,762	14.93

Table C.10

**Bank Failures by Location
Ranked by Resolution Costs/Bank Assets**

1980–1994

(\$ in Thousands)

Continued

Location	Number of Failed Banks	Bank Assets at Resolution	Bank Resolution Costs	Resolution Costs/ Bank Assets at Resolution (%)
Texas	599	\$92,973,964	\$13,612,645	14.64
Virginia	7	284,769	40,691	14.29
Maryland	2	55,771	7,777	13.94
Connecticut	32	17,685,983	2,415,691	13.66
Massachusetts	43	26,124,470	3,375,599	12.92
Minnesota	38	1,579,218	196,940	12.47
Oregon	17	575,551	66,382	11.53
Indiana	10	291,556	33,422	11.46
New York	34	49,108,444	5,115,311	10.42
Mississippi	3	286,729	28,160	9.82
North Carolina	2	70,760	6,863	9.70
Alabama	9	285,516	21,975	7.70
Washington	4	758,588	54,119	7.13
New Jersey	14	6,658,401	470,659	7.07
Florida	39	14,965,281	920,709	6.15
Wisconsin	2	74,129	3,259	4.40
Rhode Island	3	1,140,025	48,945	4.29
Illinois	33	34,302,370	1,213,368	3.54
Ohio	5	140,193	4,067	2.90
South Dakota	8	659,667	16,887	2.56
Pennsylvania	5	13,705,317	43,803	0.32
Maine	2	2,224,770	5,614	0.25
Delaware	1	612,745	249	0.04
Nevada	1	8,789	0	0
Guam	0	0	0	0
Totals	1,617	\$302,631,664	\$36,269,776	11.98

Source: FDIC Division of Research and Statistics.

Table C.11

S&L Failures by Location
Ranked by Resolution Costs/S&L Assets
1980–1994
(\$ in Thousands)

Location	Number of Failed S&Ls	S&L Assets at Resolution	S&L Resolution Costs	Resolution Costs/S&L Assets at Resolution (%)
Guam	1	\$9,444	\$8,825	93.45
Texas	245	103,408,572	66,861,464	64.66
Arkansas	22	6,781,825	4,098,766	60.44
Alaska	5	407,474	224,919	55.20
New Mexico	17	4,557,560	2,116,378	46.44
Colorado	24	9,876,593	4,182,186	42.34
Louisiana	83	14,515,935	5,767,132	39.73
Nebraska	8	1,823,000	545,276	29.91
Wyoming	7	957,498	286,064	29.88
Oklahoma	40	9,200,335	2,733,291	29.71
Arizona	9	19,400,000	5,761,817	29.70
Minnesota	14	5,354,597	1,423,952	26.59
Mississippi	27	3,004,666	766,489	25.51
Idaho	3	610,144	130,288	21.35
Massachusetts	8	6,906,223	1,362,526	19.73
Virginia	32	13,776,450	2,627,266	19.07
Tennessee	23	2,463,690	465,233	18.88
Wisconsin	5	650,761	118,523	18.21
Florida	72	49,938,098	9,028,286	18.08
Pennsylvania	24	18,234,605	3,154,120	17.30
California	113	135,260,798	22,990,269	16.99
Missouri	28	10,916,604	1,831,618	16.78
Iowa	28	5,298,848	871,209	16.44
West Virginia	8	1,107,542	177,045	15.99
Connecticut	9	1,419,524	217,249	15.30
Utah	8	4,272,100	612,170	14.33
New Hampshire	2	364,000	50,073	13.76
New York	32	31,644,130	4,322,884	13.66

Table C.11

S&L Failures by Location Ranked by Resolution Costs/S&L Assets

1980–1994

(\$ in Thousands)

Continued

Location	Number of Failed S&Ls	S&L Assets at Resolution	S&L Resolution Costs	Resolution Costs/S&L Assets at Resolution (%)
New Jersey	48	\$30,054,685	\$4,029,902	13.41
North Carolina	13	3,593,858	475,849	13.24
Illinois	97	35,936,456	4,604,791	12.81
Alabama	14	4,113,188	525,890	12.79
North Dakota	6	1,716,381	217,047	12.65
Indiana	18	2,006,905	248,116	12.36
Montana	3	235,725	28,597	12.13
Georgia	23	5,273,423	614,587	11.65
Kansas	28	17,005,609	1,978,361	11.63
Kentucky	11	2,013,011	232,744	11.56
Washington	14	3,753,558	431,647	11.50
Oregon	12	9,101,048	986,178	10.84
Maryland	19	11,158,497	1,208,951	10.83
Ohio	42	16,718,997	1,763,972	10.55
Puerto Rico	5	4,228,007	417,863	9.88
South Carolina	8	1,617,471	155,563	9.62
Maine	3	516,078	45,157	8.75
Michigan	13	4,303,581	358,084	8.32
Rhode Island	4	2,123,893	173,849	8.19
South Dakota	9	1,135,703	66,945	5.89
District of Columbia	3	1,894,805	82,530	4.36
Nevada	3	321,888	7,887	2.45
Hawaii	2	257,678	4,445	1.73
Delaware	0	0	0	0
Vermont	0	0	0	0
Totals	1,295	\$621,241,461	\$161,394,273	25.98

Sources: FDIC Division of Research and Statistics, *RTC Statistical Abstract*, and FSLIC annual reports.

Table C.12

**Bank and S&L Failures by Location
Ranked by Resolution Costs/Institution Assets
1980–1994**
(*\$ in Thousands*)

Location	Number of Failed Institutions	Institution Assets at Resolution	Institution Resolution Costs	Resolution Costs/Institution Assets at Resolution (%)
Guam	1	\$9,444	\$8,825	93.45
Arkansas	33	6,973,503	4,141,477	59.39
New Mexico	28	5,271,923	2,300,091	43.63
Colorado	83	10,865,845	4,459,403	41.04
Texas	844	196,382,536	80,474,109	40.98
Louisiana	153	18,917,056	6,855,686	36.24
Wyoming	27	1,332,607	403,186	30.26
Arizona	26	19,834,486	5,850,721	29.50
Oklahoma	162	14,705,272	4,193,404	28.52
Nebraska	41	2,166,342	616,427	28.45
Tennessee	59	4,795,503	1,243,491	25.93
Alaska	13	3,269,676	840,753	25.71
Mississippi	30	3,291,395	794,649	24.14
Minnesota	52	6,933,815	1,620,892	23.38
Idaho	4	671,375	147,532	21.97
New Hampshire	18	5,272,983	1,064,420	20.19
Virginia	39	14,061,219	2,667,957	18.97
Vermont	2	260,755	44,706	17.14
California	200	140,706,100	24,051,604	17.09
Missouri	69	13,992,132	2,367,581	16.92
Wisconsin	7	724,890	121,782	16.80
Iowa	68	6,019,973	987,836	16.41
West Virginia	13	1,184,716	190,788	16.10
Montana	13	444,889	68,989	15.51
Florida	111	64,903,379	9,948,995	15.33
Utah	19	4,718,939	692,734	14.68
Massachusetts	51	33,030,693	4,738,125	14.34
Connecticut	41	19,105,507	2,632,940	13.78

Table C.12

Bank and S&L Failures by Location Ranked by Resolution Costs/Institution Assets

1980–1994

(\$ in Thousands)

Continued

Location	Number of Failed Institutions	Institution Assets at Resolution	Institution Resolution Costs	Resolution Costs/Institution Assets at Resolution (%)
North Carolina	15	\$3,664,618	\$482,712	13.17
North Dakota	15	1,824,284	235,916	12.93
Kansas	97	18,566,832	2,325,941	12.53
Alabama	23	4,398,704	547,865	12.46
New Jersey	62	36,713,086	4,500,561	12.26
Indiana	28	2,298,461	281,538	12.25
Kentucky	18	2,133,689	254,691	11.94
Georgia	26	5,361,426	634,970	11.84
New York	66	80,752,574	9,438,195	11.69
Puerto Rico	10	4,564,856	529,789	11.61
Oregon	29	9,676,599	1,052,560	10.88
Maryland	21	11,214,268	1,216,728	10.85
Washington	18	4,512,146	485,766	10.77
South Carolina	9	1,680,261	176,442	10.50
Ohio	47	16,859,190	1,768,039	10.49
District of Columbia	8	4,179,983	434,333	10.39
Pennsylvania	29	31,939,922	3,197,923	10.01
Michigan	16	4,433,413	381,078	8.60
Illinois	130	70,238,826	5,818,159	8.28
Rhode Island	7	3,263,918	222,794	6.83
South Dakota	17	1,795,370	83,832	4.67
Nevada	4	330,677	7,887	2.39
Hawaii	4	269,476	6,207	2.30
Maine	5	2,740,848	50,771	1.85
Delaware	1	612,745	249	0.04
Totals	2,912	\$923,873,125	\$197,664,049	21.40

Sources: FDIC Division of Research and Statistics, *RTC Statistical Abstract*, and FSLIC annual reports.

Table C.13

Ten Largest Bank Failures 1980–1994

(\$ in Thousands)

Institution	Location	Failure Date	Resolution Costs	Assets*	Resolution Costs/Assets (%)	Resolution Method
Continental Illinois National Bank & Trust	Chicago, IL	5/17/84	\$1,104	\$33,633	3.28	OBA
First Republic Bank Corporation	Dallas, TX	7/29/88	3,857	33,448	11.53	P&A ^{1,2}
Bank of New England	Boston, MA	1/6/91	889	21,754	4.09	P&A ^{1,2}
MCorp	Dallas, TX	3/28/89	2,840	15,749	18.03	P&A ^{1,2}
First City Bancorporation	Houston, TX	4/20/88	1,069	11,200	9.54	OBA
Southeast Bank	Miami, FL	9/19/91	0	10,478	0.00	P&A ³
First City Bancorporation	Houston, TX	10/30/92	0	8,852	0.00	P&A ^{1,3}
Goldome FSB	Buffalo, NY	5/31/91	848	8,690	9.76	P&A ²
First Pennsylvania Bank	Philadelphia, PA	4/28/80	0	7,953	0.00	OBA
CrossLand Savings Bank, FSB	Brooklyn, NY	1/24/92	740	7,269	10.18	P&A ^{1,3}

* Assets at resolution. Includes affiliated failed banks.

¹ Resolved following formation of bridge bank.

² Resolution included an Asset Servicing Agreement.

³ Resolution included loss-sharing on specified assets.

OBA = Open Bank Assistance

P&A = Purchase and Assumption

Source: FDIC Division of Research and Statistics.

Table C.14

Ten Most Costly Bank Failures 1980–1994

(\$ in Thousands)

Institution	Location	Failure Date	Resolution Costs	Assets*	Resolution Costs/Assets (%)	Method
First Republic Bank Corporation	Dallas, TX	7/29/88	\$3,857	\$33,448	11.53	P&A ^{1,2}
MCorp	Dallas, TX	3/28/89	2,840	15,749	18.03	P&A ^{1,2}
Continental Illinois National Bank & Trust	Chicago, IL	5/17/84	1,104	33,633	3.28	OBA
Texas American Bank	Fort Worth, TX	7/29/89	1,077	4,753	22.65	P&A
First City Bancorporation	Houston, TX	4/20/88	1,069	11,200	9.54	OBA
Bank of New England	Boston, MA	1/6/91	889	21,754	4.09	P&A ^{1,2}
Goldome FSB	Buffalo, NY	5/31/91	848	8,690	9.76	P&A ²
New York Bank for Savings	New York, NY	3/26/82	751	3,403	22.08	OBA
CrossLand Savings Bank, FSB	Brooklyn, NY	1/24/92	740	7,269	10.18	P&A ^{1,3}
The First National Bank of Midland	Midland, TX	10/14/83	526	1,647	31.95	P&A

* Assets at resolution. Includes affiliated failed banks.

¹ Resolved following formation of bridge bank.

² Resolution included an Asset Servicing Agreement

³ Resolution included loss-sharing on specified assets.

OBA = Open Bank Assistance

P&A = Purchase and Assumption

Source: FDIC Division of Research and Statistics.

Table C.15

Ten Largest S&L Failures 1980–1994

(\$ in Thousands)

Institution	Location	Failure Date	Resolution Costs	Assets*	Resolution Costs/Assets (%)	Charter	Resolution Method	Resolved By
American Savings and Loan Association	Stockton, CA	Sep-88	\$5,751	\$33,841	16.99	State	AA	FSLIC
Homefed Bank	San Diego, CA	Jul-92	1,256	12,886	9.75	Federal	P&A	RTC
Gibraltar Savings Association	Simi Valley, CA	Mar-89	777	12,313	6.31	State	P&A	RTC
Franklin Federal Savings Association	Ottawa, KS	Feb-90	118	10,543	1.12	State	P&A	RTC
City Savings Bank	Somerset, NJ	Dec-89	1,759	10,228	17.20	Federal	IDT	RTC
Imperial Federal Savings Association	San Diego, CA	Feb-90	696	9,395	7.41	State	P&A	RTC
Great American Federal Savings Association	San Diego, CA	Aug-91	1,231	9,214	13.36	Federal	P&A	RTC
EmpireFederal Savings Bank	Buffalo, NY	Jan-90	1,567	8,050	19.47	Federal	P&A	RTC
CenTrust Bank	Miami, FL	Feb-90	1,281	7,765	16.49	State	P&A	RTC
Western Savings and Loan Association	Phoenix, AZ	Jun-89	2,273	6,467	35.15	State	P&A	RTC

* Assets at time of takeover for RTC resolutions. Assets for FSLIC transactions are recorded at time of resolution.

AA = Assistance Agreement

P&A = Purchase and Assumption

IDT = Insured Deposit Transfer

Sources: RTC Statistical Abstract and FSLIC annual reports

Table C.16

**Ten Most Costly S&L Failures
1980–1994**
(\$ in Thousands)

Institution	Location	Failure Date	Resolution Costs	Assets*	Resolution Costs/Assets (%)	Charter	Resolution Method	Resolved By
American Savings and Loan Association	Stockton, CA	Sep-88	\$5,751	\$33,841	16.99	State	AA	FSLIC
Sunbelt Savings Association	Dallas, TX	Aug-88	3,788	2,214	171.08	State	AA	FSLIC ¹
Gibraltar Savings Association	Houston, TX	Dec-88	2,875	6,398	44.93	State	AA	FSLIC ¹
Lincoln Savings	Irvine, CA	Apr-89	2,661	5,374	49.51	State	P&A	RTC
First Texas Savings Association	Dallas, TX	Dec-88	2,545	2,920	87.16	State	AA	FSLIC ¹
University Federal Savings Association	Houston, TX	Feb-89	2,545	3,762	51.36	State	P&A	RTC
Western Savings and Loan Association	Phoenix, AZ	Jun-89	2,273	6,467	35.15	State	P&A	RTC
Guaranty Federal Savings and Loan Association	Dallas, TX	Sep-88	2,131	1,961	108.68	Federal	AA	FSLIC ¹
Lamar Savings Association	Austin, TX	May-88	2,018	1,919	105.13	State	AA	FSLIC
San Jacinto Savings Association	Houston, TX	Nov-90	\$1,795	\$2,228	55.34	State	P&A	RTC

* Assets at time of takeover for RTC resolutions. Assets for FSLIC transactions are recorded at time of resolution.

¹ Resolved as part of FSLIC's Southwest Plan.

AA = Assistance Agreement

P&A = Purchase and Assumption

Sources: RTC Statistical Abstract and FSLIC annual reports.

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