



Statistics At A Glance

Historical Trends As of September 30, 2008

Dollar Amounts in Billions	YTD 2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990
Commercial Banks	7,146	7,283	7,401	7,526	7,631	7770	7,888	8,080	8,315	8,580	8,774	9,143	9,528	9,941	10,452	10,959	11,463	11,921	12,343
New Charters	75	164	178	166	122	110	91	126	190	230	188	187	145	102	50	58	72	105	163
Mergers	196	282	305	269	261	224	276	354	452	416	557	598	552	606	548	501	425	443	389
Savings Institutions	1,238	1,251	1,279	1,307	1,345	1,411	1,466	1,534	1,589	1,642	1,690	1,780	1,926	2,030	2,152	2,262	2,390	2,561	2,815
New Charters	8	17	16	13	6	8	4	20	33	40	33	12	12	9	18	9	8	9	28
Mergers	18	39	37	41	58	49	56	63	81	80	114	127	108	116	109	111	84	72	64
Problem Institutions																			
Number	171	76	50	52	80	116	136	114	94	79	84	92	117	193	318	575	1,066	1,430	1,496
Assets	\$ 116	22	8	7	28	30	39	40	24	10	11	6	12	31	73	348	601	837	647
Bank Insurance Fund																			
Fund Balance	\$ NA	NA	NA	35.5	34.8	33.8	32.1	30.4	31.0	29.4	29.6	28.3	26.9	25.5	21.8	13.1	(0.1)	(7.0)	4.0
Insured Deposits	\$ NA	NA	NA	2,872	2,670	2,555	2,524	2,410	2,300	2,158	2,141	2,056	2,007	1,953	1,896	1,907	1,946	1,958	1,930
Reserve Ratio	% NA	NA	NA	1.23	1.30	1.32	1.27	1.26	1.35	1.36	1.38	1.38	1.34	1.30	1.15	0.69	(0.01)	(0.36)	0.21
Number of Failures	NA	NA	NA	0	3	3	10	3	6	7	3	1	5	6	13	41	122	127	169
Failed-Bank Assets	\$ NA	NA	NA	0.000	0.157	0.947	2.863	0.056	0.383	1.523	0.290	0.028	0.200	0.802	1.464	3.829	45.391	64.635	16.938
Estimated Losses	\$ NA	NA	NA	0.000	0.004	0.066	0.376	0.005	0.039	0.614	0.226	0.005	0.040	0.085	0.179	0.633	3.667	5.996	2.771
Resolution Receivables*	\$ NA	NA	NA	0.299	0.375	0.511	0.505	0.079	0.350	0.743	0.748	1.109	4.431	4.143	8.190	13.221	27.824	18.675	12.935
Savings Assn. Ins. Fund																			
Fund Balance	\$ NA	NA	NA	13.1	12.7	12.2	11.7	10.9	10.8	10.3	9.8	9.4	8.9	3.4	1.9	1.2	0.3	0.1	0.0
Insured Deposits	\$ NA	NA	NA	1,021	951	897	860	801	755	711	709	690	683	711	693	695	729	776	830
Reserve Ratio	% NA	NA	NA	1.29	1.34	1.36	1.37	1.36	1.43	1.45	1.39	1.36	1.30	0.47	0.28	0.17	0.04	0.01	0.00
Number of Failures	NA	NA	NA	0	1	0	1	1	1	1	0	0	1	2	2	9	59	144	213
Failed-Thrift Assets	\$ NA	NA	NA	0.000	0.013	0.000	0.520	1.765	0.031	0.069	0.000	0.000	0.033	0.424	0.137	6.148	44.197	78.899	129.662
Estimated Losses	\$ NA	NA	NA	0.000	0.000	0.000	0.000	0.266	0.001	0.001	0.000	0.000	0.021	0.028	0.015	0.065	3.780	9.124	19.259
Resolution Receivables*	\$ NA	NA	NA	0.234	0.347	0.273	0.288	1.350	0.004	0.062	0.009	0.005	0.019	0.000	0.007	0.175	0.000	0.000	0.000
Combined Dep. Ins. Fund																			
Fund Balance	\$ 34.6	52.4	50.2	48.6	47.5	46.0	43.8	41.4	41.7	39.7	39.4	37.7	35.7	28.8	23.8	14.3	0.2	-6.9	4.1
Insured Deposits	\$ 4,544	4,292	4,154	3,892	3,622	3,452	3,384	3,211	3,055	2,869	2,850	2,746	2,691	2,664	2,589	2,602	2,675	2,734	2,760
Reserve Ratio	% 0.76	1.22	1.21	1.25	1.31	1.33	1.29	1.29	1.36	1.38	1.38	1.37	1.33	1.08	0.92	0.55	0.01	-0.25	0.15
Number Failed/Assisted	13	3	0	0	4	3	11	4	7	8	3	1	6	8	15	50	181	271	382
Failed/Assisted Assets**	\$ 347.569	2.615	0.000	0.000	0.170	0.947	3.383	1.821	0.414	1.592	0.290	0.028	0.233	1.226	1.601	9.977	89.588	143.534	146.600
Estimated Losses	\$ 10.962	0.120	0.000	0.000	0.004	0.066	0.376	0.271	0.032	0.616	0.226	0.005	0.061	0.113	0.194	0.698	7.447	15.120	22.030
Resolution Receivables*	\$ 14.414	0.808	0.482	0.533	0.722	0.784	0.793	1.429	0.354	0.805	0.757	1.114	4.45	4.143	8.197	13.396	27.824	18.675	12.935
Number of FDIC Employees*** (Includes RTC before 1996)	4,827	4,532	4,476	4,514	5,078	5,311	5,430	6,167	6,452	7,266	7,359	7,793	9,151	11,856	17,526	20,994	22,459	22,586	19,247

* Includes remaining receivership assets from prior years

** Prior years have been revised to reflect failed assets as reported on the Call Report for the quarter prior to failure.

*** Beginning in 2008, FDIC began reporting the number of FDIC employees based on a new, full-time equivalent methodology. Prior years have been revised to reflect the number of employees as reported in the FDIC Annual Report.