



Financial Crimes Section

FINANCIAL INSTITUTION FRAUD AND FAILURE REPORT



FISCAL YEAR 1999

THE FEDERAL BUREAU OF INVESTIGATION FINANCIAL INSTITUTION FRAUD AND FAILURE REPORT

**For Fiscal Year (FY) 1999
Ending September 30, 1999**

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.¹ 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, check fraud and counterfeit negotiable instruments, check kiting, 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 1999, the total number of pending FIF investigations for the FBI was 8,799. Of this total, 129 failure cases, or 1.46 percent, involved criminal activity related to a failed financial institution. This statistic reflects an 83 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 1999, the FBI was investigating 3,855 major cases, or 43.8 percent of all pending FIF cases.² 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 personal information through information networks, has fueled the growth in external fraud. In many

¹FBI Strategic Plan 1999-2004.

² 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.

instances, the international aspects associated with many of these schemes have increased the complexity and severity in the schemes being committed.

For the period of April 1, 1996 through June 30, 2000, the FBI received 105,447 Suspicious Activity Reports (SARs) for criminal activity related to check fraud, counterfeit negotiable instrument, and related schemes. These schemes accounted for 48 percent of the 219,786 SARs filed by U.S. financial institutions (excluding Bank Secrecy Act violations), and equaled approximately \$3.3 billion in losses.³

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 blurring. 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.

³These 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 82.9 percent. The matrix below illustrates the number of failure investigations and corresponding percentage change by fiscal year.

FISCAL YEAR REPORT DATE	FAILURE INVESTIGATIONS	% CHANGE FROM PRIOR YEAR
2/89	404	---
2/90	530	+31.2%
2/91	670	+26.4%
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%

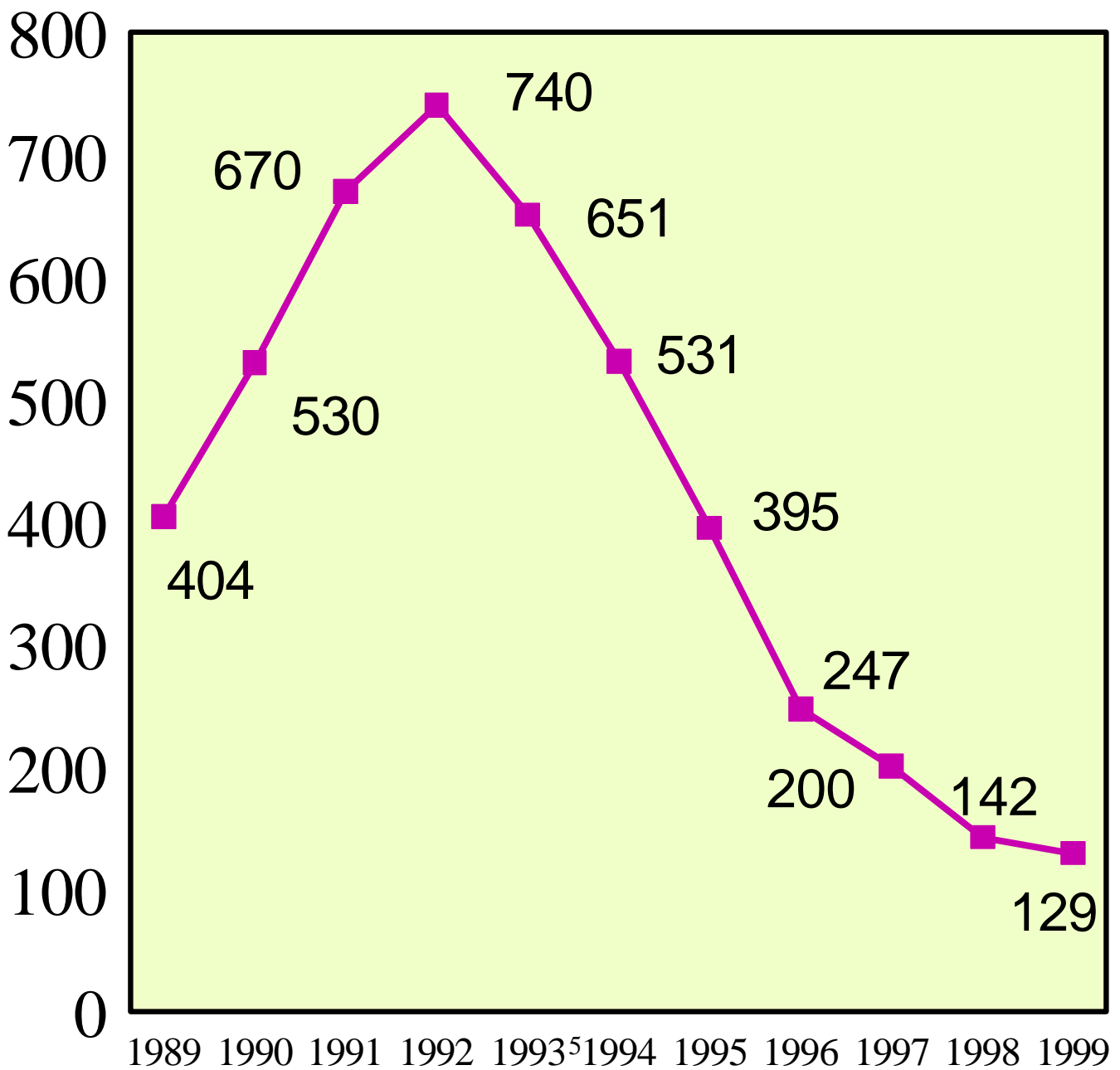
The chart and graphs which follow exhibit:

- (a) Financial Institution Failure Investigations by Field Office and Category, as of FY 1999;
- (b) Financial Institution Failure Investigations for 1989 - 1999;
- (c) Number of FDIC-Insured "Problem" Institutions for 1990 - 1999; and
- (d) Assets of FDIC-Insured "Problem" Institutions for 1990 - 1999.

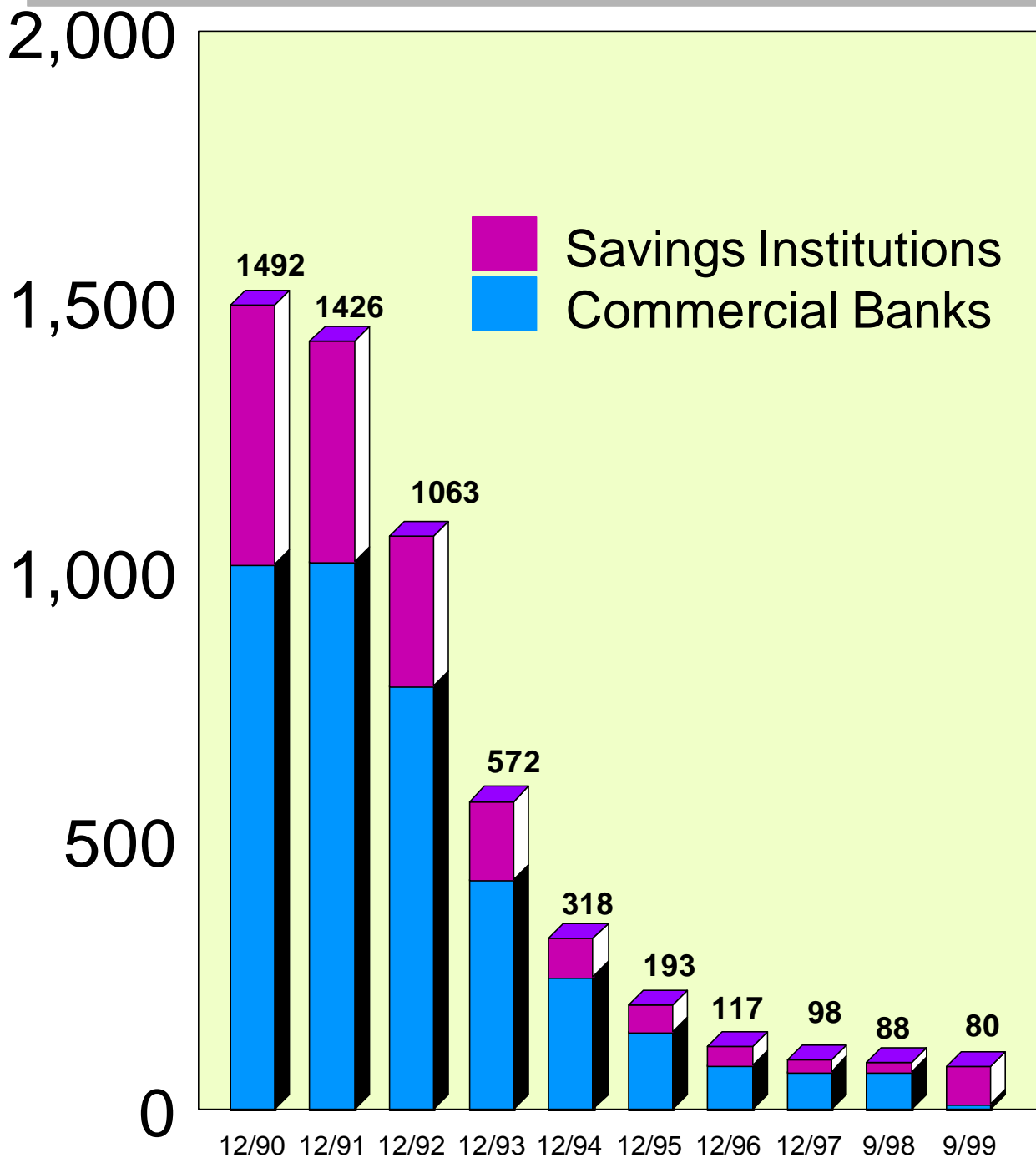
**FINANCIAL INSTITUTION FAILURE INVESTIGATIONS
BY FIELD OFFICE AND CATEGORY
(AS OF SEPTEMBER 30, 1999)**

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	1	1	2
BALTIMORE	2	0	0	2
BIRMINGHAM	0	0	0	0
BOSTON	5	0	1	6
BUFFALO	0	0	0	0
CHARLOTTE	1	3	0	4
CHICAGO	1	1	0	2
CINCINNATI	0	0	0	0
CLEVELAND	3	1	0	4
COLUMBIA	1	0	0	1
DALLAS	6	2	0	8
DENVER	2	1	0	3
DETROIT	2	1	0	3
EL PASO	0	0	0	0
HONOLULU	0	0	0	0
HOUSTON	2	6	0	8
INDIANAPOLIS	0	0	0	0
JACKSON	1	0	0	1
JACKSONVILLE	0	0	0	0
KANSAS CITY	2	0	1	3
KNOXVILLE	0	0	1	1
LAS VEGAS	0	0	0	0
LITTLE ROCK	0	1	0	1
LOS ANGELES	7	3	0	10
LOUISVILLE	0	0	1	1
MEMPHIS	0	0	0	0
MIAMI	2	2	0	4
MILWAUKEE	0	0	0	0
MINNEAPOLIS	0	0	0	0
MOBILE	0	0	0	0
NEWARK	4	6	0	10
NEW HAVEN	1	0	0	1
NEW ORLEANS	1	4	1	6
NEW YORK	1	1	2	4
NORFOLK	0	0	0	0
OKLAHOMA CITY	5	0	1	6
OMAHA	0	0	0	0
PHILADELPHIA	3	3	3	9
PHOENIX	0	0	0	0
PITTSBURGH	2	1	1	4
PORTLAND	0	0	0	0
RICHMOND	0	0	0	0
SACRAMENTO	0	1	0	1
ST. LOUIS	4	0	0	4
SALT LAKE CITY	2	0	1	3
SAN ANTONIO	1	3	0	4
SAN DIEGO	0	0	0	0
SAN FRANCISCO	1	0	1	2
SAN JUAN	0	2	0	2
SEATTLE	1	0	0	1
SPRINGFIELD	2	0	2	4
TAMPA	0	0	1	1
WMFO	0	1	1	2
TOTAL	66	44	19	129

FINANCIAL INSTITUTION FAILURE INVESTIGATIONS 1989 - 1999



FDIC - INSURED "PROBLEM" INSTITUTIONS 1990 - 1999

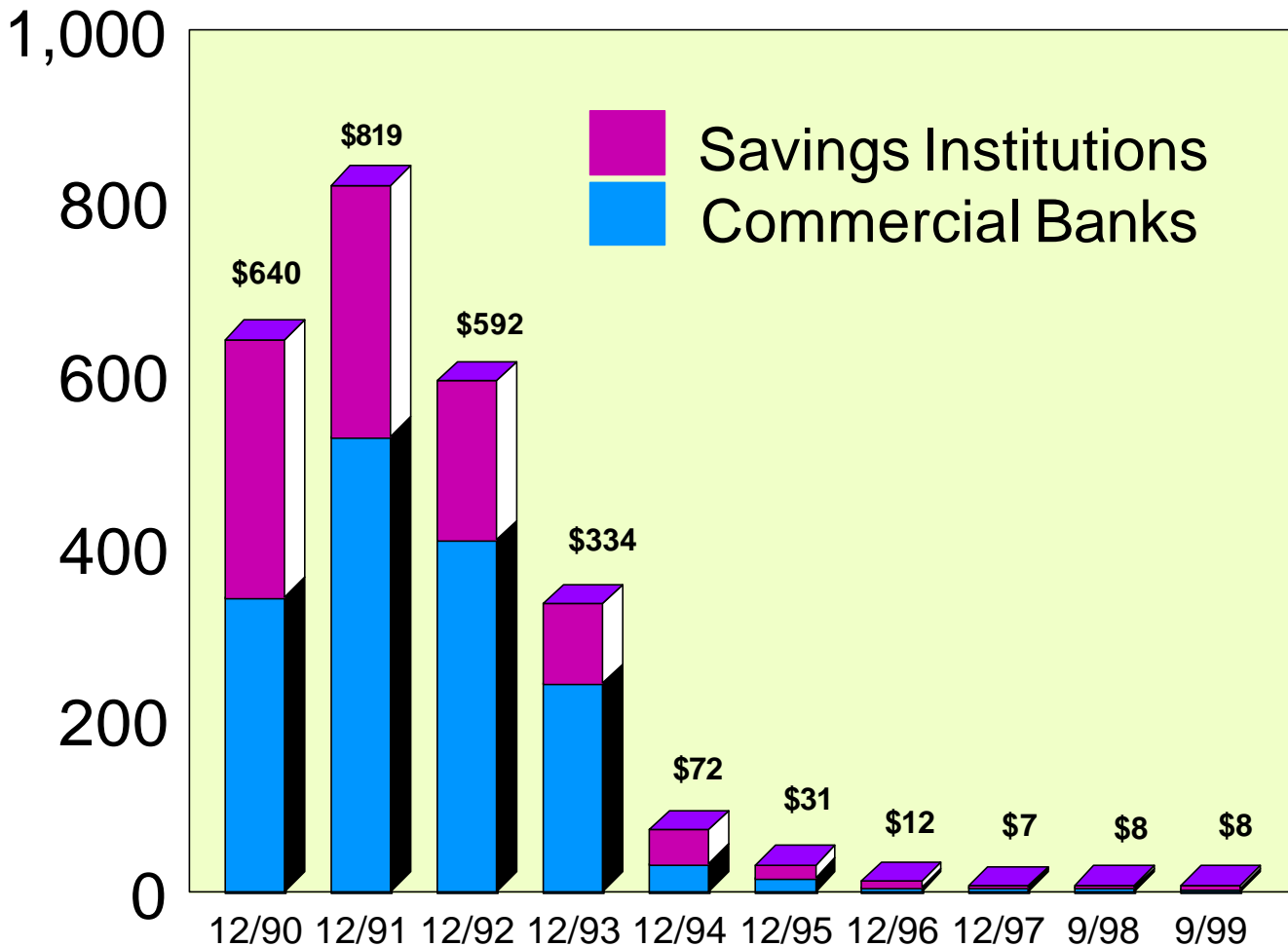


"Problem Institutions" - those with financial, operational or managerial weaknesses that threaten their continued viability.

Source: FDIC Quarterly Banking Profile through Fourth Quarter 1999

ASSETS OF FDIC - INSURED "PROBLEM" INSTITUTIONS 1990 - 1999

\$ Billions



"Problem Institutions" - those with financial, operational or managerial weaknesses that threaten their continued viability.

Source: FDIC Quarterly Banking Profile through Fourth Quarter 1999

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 1999, the total number of pending FIF and major case investigations exceeded levels at the beginning of the savings and loan crisis. The following matrix reflects the recent trend in total pending FIF and major case investigations.

FISCAL YEAR	NUMBER OF PENDING FIF CASES	CHANGE FROM PRIOR YR	NUMBER OF MAJOR CASES	PERCENT CHANGE FROM PRIOR YR	PERCENT MAJOR TO PENDING CASES
1989	7,819	---	3,605	---	46.1%
1990	7,613	- 2.7%	3,672	+ 1.8%	48.2%
1991	8,678	+ 14.0%	4,336	+ 18.0%	49.9%
1992	9,772	+ 12.6%	5,071	+ 17.0%	51.9%
1993	10,088	+ 3.2%	5,405	+ 6.6%	53.5%
1994	9,286	- 8.0%	4,926	- 8.9%	53.0%
1995	8,641	- 6.9%	4,413	- 10.4%	51.1%
1996	8,574	- 0.8%	4,070	- 7.8%	47.5%
1997	8,512	- 0.7%	3,859	- 5.1%	45.3%
1998	8,577	+ 0.8%	3,709	- 3.9%	43.2%
1999	8,799	+2.5%	3,855	+3.7%	43.8%

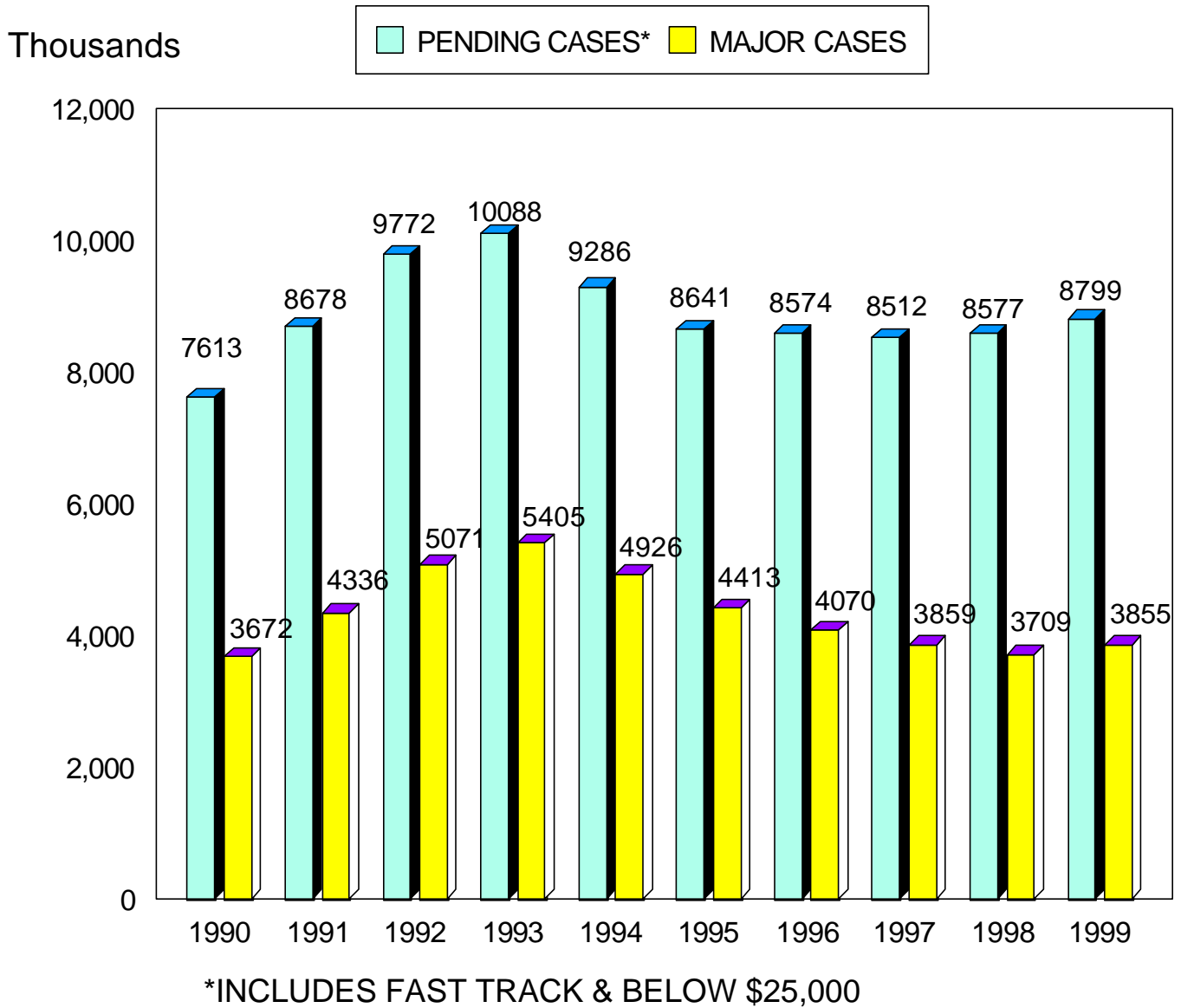
The chart and graphs which follow exhibit:

- (a) Pending Cases by Institution Type and Major Case as of FY 1999;
- (b) Pending and Major Cases for FYs 1990 - 1999; and
- (c) Pending Caseload by Institution Type and Dollar Loss for FY 1999.

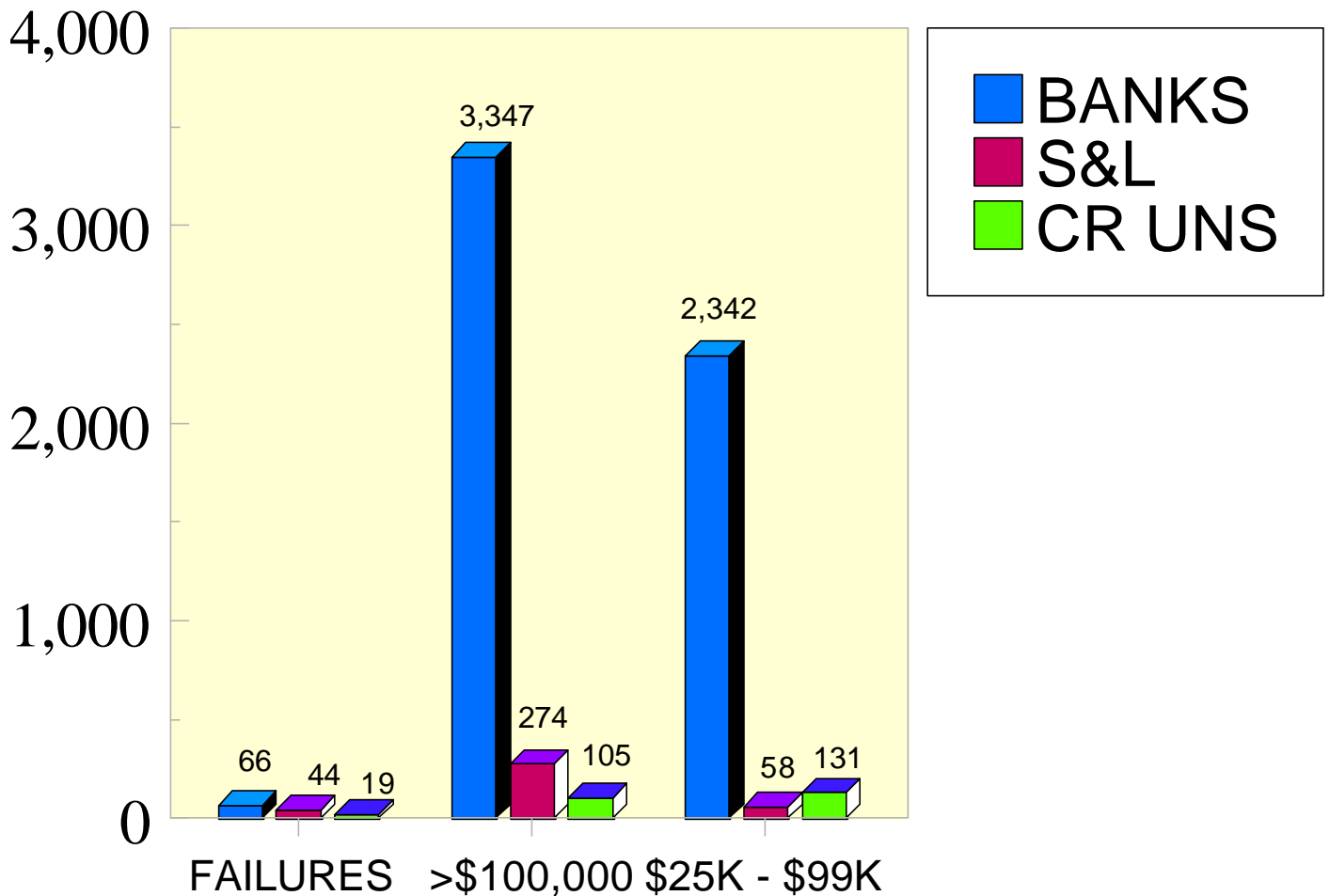
**FINANCIAL INSTITUTION FRAUD CASES
BY INSTITUTION TYPE AND MAJOR CASE
(PENDING AS OF SEPTEMBER 30, 1999)**

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	87	31	0	0	0	0	31
ALBUQUERQUE	47	18	0	0	0	0	18
ANCHORAGE	17	1	1	0	0	1	2
ATLANTA	250	120	0	1	1	2	122
BALTIMORE	88	52	2	0	0	2	54
BIRMINGHAM	114	31	0	0	0	0	31
BOSTON	157	73	5	0	1	6	79
BUFFALO	87	29	0	0	0	0	29
CHARLOTTE	185	75	1	3	0	4	79
CHICAGO	414	242	1	1	0	2	244
CINCINNATI	174	55	0	0	0	0	55
CLEVELAND	263	61	3	1	0	4	65
COLUMBIA	92	24	1	0	0	1	25
DALLAS	299	171	6	2	0	8	179
DENVER	189	54	2	1	0	3	57
DETROIT	382	104	2	1	0	3	107
EL PASO	23	11	0	0	0	0	11
HONOLULU	52	13	0	0	0	0	13
HOUSTON	242	114	2	6	0	8	122
INDIANAPOLIS	104	48	0	0	0	0	48
JACKSON	74	22	1	0	0	1	23
JACKSONVILLE	71	32	0	0	0	0	32
KANSAS CITY	144	53	2	0	1	3	56
KNOXVILLE	67	23	0	0	1	1	24
LAS VEGAS	91	34	0	0	0	0	34
LITTLE ROCK	87	27	0	1	0	1	28
LOS ANGELES	549	489	7	3	0	10	499
LOUISVILLE	133	29	0	0	1	1	30
MEMPHIS	102	34	0	0	0	0	34
MIAMI	134	88	2	2	0	4	92
MILWAUKEE	154	60	0	0	0	0	60
MINNEAPOLIS	129	56	0	0	0	0	56
MOBILE	68	15	0	0	0	0	15
NEWARK	163	105	4	6	0	10	115
NEW HAVEN	70	47	1	0	0	1	48
NEW ORLEANS	165	42	1	4	1	6	48
NEW YORK	389	286	1	1	2	4	290
NORFOLK	24	11	0	0	0	0	11
OKLAHOMA CITY	245	75	5	0	1	6	81
OMAHA	147	56	0	0	0	0	56
PHILADELPHIA	311	109	3	3	3	9	118
PHOENIX	227	24	0	0	0	0	24
PITTSBURGH	175	66	2	1	1	4	70
PORTLAND	180	36	0	0	0	0	36
RICHMOND	119	31	0	0	0	0	31
SACRAMENTO	112	56	0	1	0	1	57
ST. LOUIS	117	43	4	0	0	4	47
SALT LAKE CITY	130	22	2	0	1	3	25
SAN ANTONIO	273	59	1	3	0	4	63
SAN DIEGO	56	24	0	0	0	0	24
SAN FRANCISCO	188	85	1	0	1	2	87
SAN JUAN	33	22	0	2	0	2	24
SEATTLE	268	62	1	0	0	1	63
SPRINGFIELD	104	47	2	0	2	4	51
TAMPA	95	66	0	0	1	1	67
WMFO	139	63	0	1	1	2	65
TOTALS	8,799	3,726	66	44	19	129	3,855

PENDING AND MAJOR CASES 1990 - 1999



PENDING CASELOAD BY INSTITUTION TYPE AND DOLLAR LOSS FISCAL YEAR 1999



FAST TRACK = 829 <\$25K IN LOSSES = 1,584
TOTAL CASES = 8,799

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

A. CONVICTIONS/PRE-TRIAL DIVERSIONS

Total FIF convictions, excluding local convictions, increased steadily from FY 1995 through FY 1999. Additionally, total major case convictions in FY 1999 exceeded pre-1993 totals. The matrix below is illustrative of this trend.

FISCAL YEAR	NUMBER OF CONVICTIONS*	NUMBER OF MAJOR CONVICTIONS*	% OF MAJOR TO TOTAL CONVICTIONS
1989	2,174	791	36.4%
1990	2,461	1,043	42.4%
1991	2,559	986	38.5%
1992	2,751	1,136	41.3%
1993	3,233	1,407	43.5%
1994	2,926	1,348	46.1%
1995	2,616	1,298	49.6%
1996	2,510	1,255	50.0%
1997	2,551	1,342	52.6%
1998	2,613	1,207	46.2%
1999	2,878	1,488	51.7%

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

The charts and graphs which follow exhibit:

- (a) Convictions and Pre-Trial Diversions for FYs 1996 - 1999;
- (b) Types of Subjects Convicted During FY 1999;
- (c) Total Convictions, "Outsiders vs Insiders" for FYs 1991 - 1999; and
- (d) Convictions and Pre-trial Diversions by Institution Type and Amount for FY 1999.

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

FBI FIELD OFFICE	FISCAL YEAR 1996	FISCAL YEAR 1997	FISCAL YEAR 1998	FISCAL YEAR 1999
ALBANY	35	28	28	22
ALBUQUERQUE	4	4	7	3
ANCHORAGE	9	4	3	4
ATLANTA	84	46	48	113
BALTIMORE	18	21	24	31
BIRMINGHAM	51	34	27	22
BOSTON	81	45	45	40
BUFFALO	31	39	21	29
CHARLOTTE	43	44	34	63
CHICAGO	76	79	77	80
CINCINNATI	37	35	58	36
CLEVELAND	74	63	77	110
COLUMBIA	42	60	33	27
DALLAS	134	174	153	188
DENVER	28	30	40	39
DETROIT	84	73	123	141
EL PASO	10	9	3	4
HONOLULU	19	25	27	29
HOUSTON	55	90	51	68
INDIANAPOLIS	42	27	31	27
JACKSON	14	12	16	17
JACKSONVILLE	22	28	20	31
KANSAS CITY	31	30	24	43
KNOXVILLE	25	10	19	12
LAS VEGAS	13	23	52	29
LITTLE ROCK	37	32	43	30
LOS ANGELES	117	159	128	118
LOUISVILLE	61	59	61	68
MEMPHIS	16	22	41	50
MIAMI	40	46	26	47
MILWAUKEE	48	63	51	58
MINNEAPOLIS	40	40	37	58
MOBILE	18	32	27	14
NEWARK	70	59	33	60
NEW HAVEN	26	31	28	19
NEW ORLEANS	49	51	42	45
NEW YORK	150	183	190	204
NORFOLK	8	9	13	22
OKLAHOMA CITY	69	60	70	73
OMAHA	34	29	36	36
PHILADELPHIA	96	85	78	114
PHOENIX	6	13	8	7
PITTSBURGH	34	32	32	58
PORTLAND	31	26	38	56
RICHMOND	37	45	37	26
SACRAMENTO	25	22	35	38
ST. LOUIS	50	62	92	81
SALT LAKE CITY	34	38	54	33
SAN ANTONIO	37	40	47	19
SAN DIEGO	35	26	32	26
SAN FRANCISCO	81	66	64	69
SAN JUAN	27	7	11	8
SEATTLE	42	61	91	94
SPRINGFIELD	31	17	36	53
TAMPA	41	43	38	24
WMFO	58	60	53	62
TOTAL	2,510	2,551	2,613	2,878

**TYPES OF SUBJECTS CONVICTED IN
FINANCIAL INSTITUTION FRAUD CASES
FISCAL YEAR 1999***

SUBJECT TYPE	NUMBER OF SUBJECTS
All Other Subjects	1865
Bank Employee	609
Bank Officer	172
Legal Alien	69
Illegal Alien	44
Company or Corporation	20
Local Law Enforcement Officer/Local - All Others	4
Federal Employee - GS 12 & Below	3
State Law Enforcement Officer/State - All Others	2
Boss, UnderBoss or Consigliere	2
Business Manager	1
Clerk	1
Financial Secretary	1
Governor	1
Mayor	1
State Prosecutor	1
Top Con Man	1

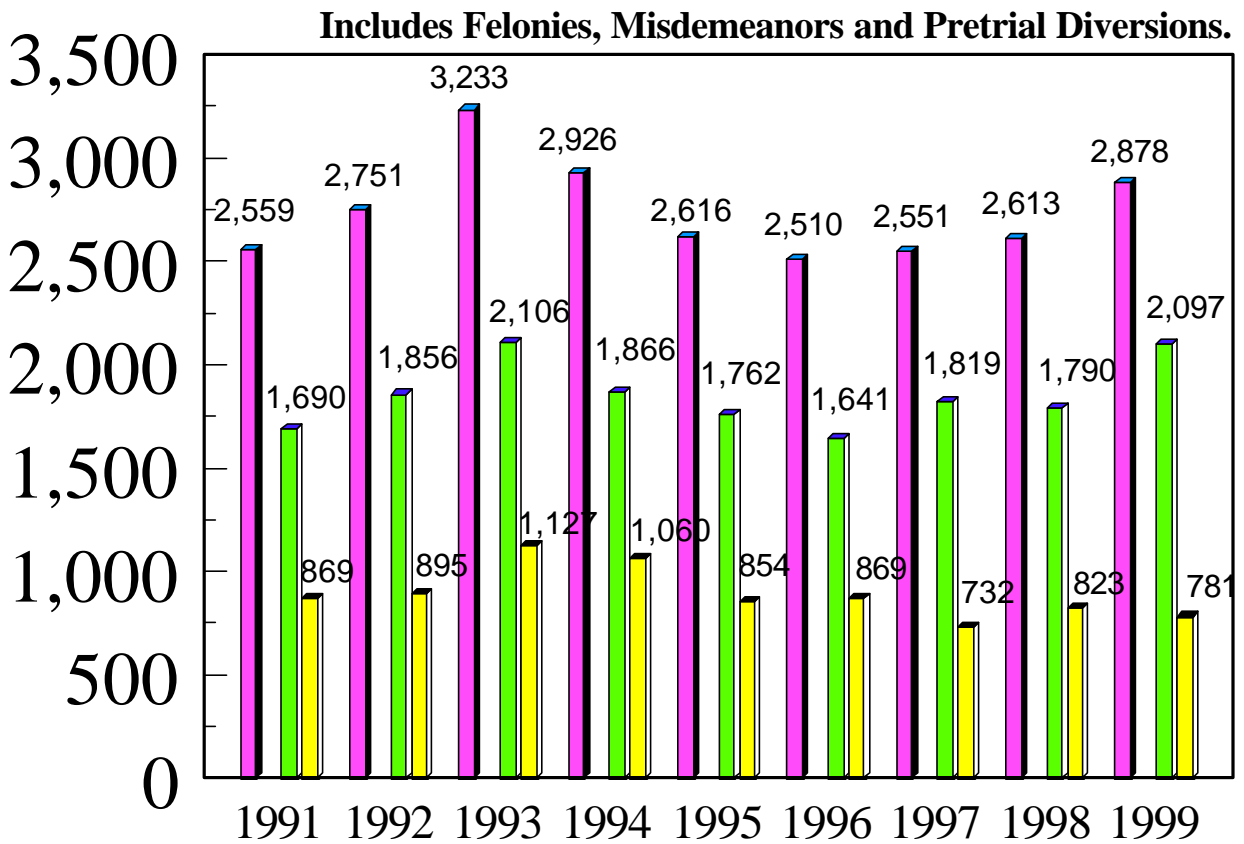
* Does not include Pre-Trial Diversions or local convictions.

CONVICTIONS

"OUTSIDERS VS INSIDERS"

1991 - 1999

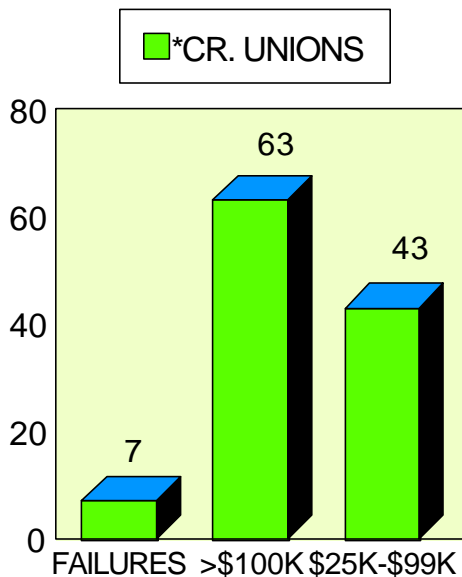
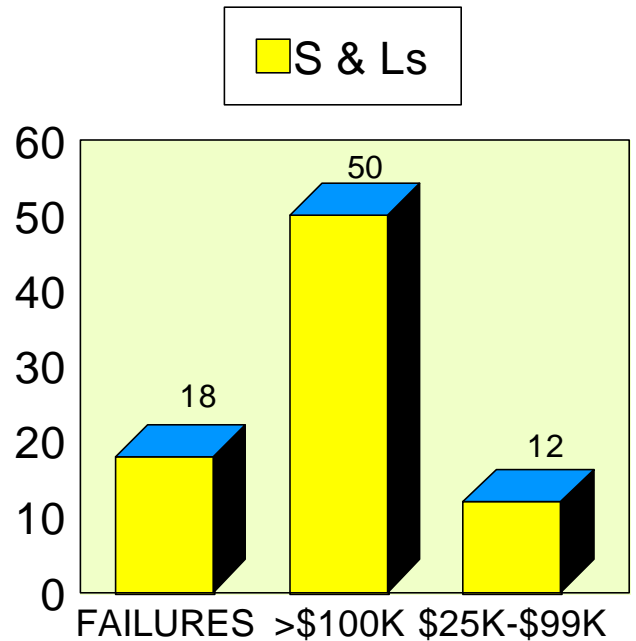
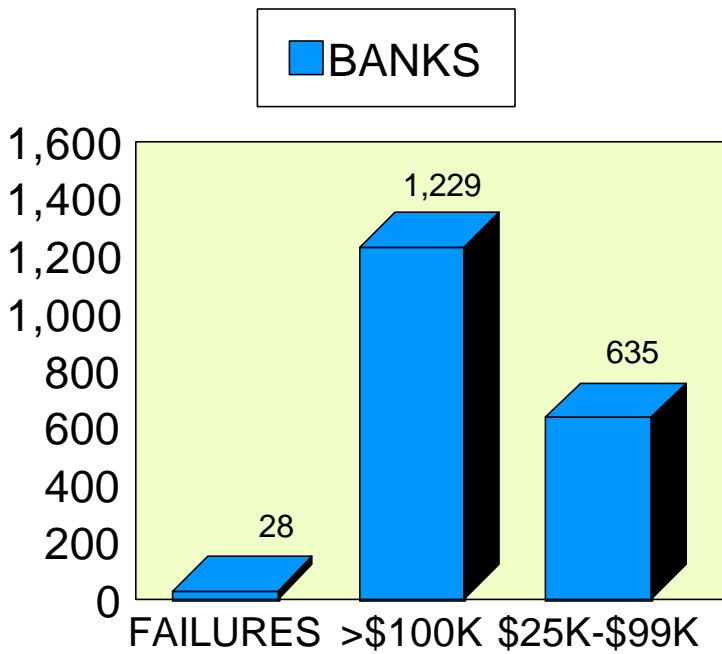
(no local convictions)



CONVICTIONS & PRE-TRIAL DIVERSIONS BY INSTITUTION TYPE & AMOUNT

FISCAL YEAR 1999

(No State or Local Statistics)



*FAST TRACK = 416 *<\$25K = 377
(*NOT TRACKED BY INSTITUTION TYPE)

B. INDICTMENTS AND INFORMATIONS

For FY 1999, the total number of defendants charged by indictment or information increased 6.5 percent from FY 1998, when the steady decline in defendants charged since FY 1993 was reversed. The following matrix illustrates this trend.

FISCAL YEAR	NUMBER OF INDICTMENTS*
1991	2,784
1992	3,064
1993	3,446
1994	2,867
1995	2,880
1996	2,630
1997	2,437
1998	2,691
1999	2,878

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

The chart and graphs which follow exhibit:

- (a) Total FIF Indictments and Informations for FYs 1996 - 1999; and
- (b) Indictments and Informations by Institution Type and Dollar Loss for FY 1999.

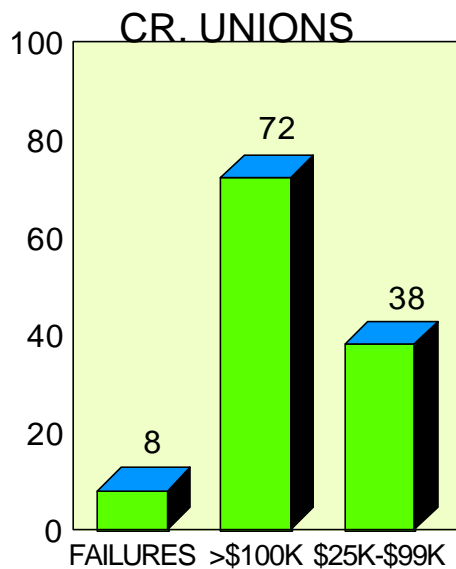
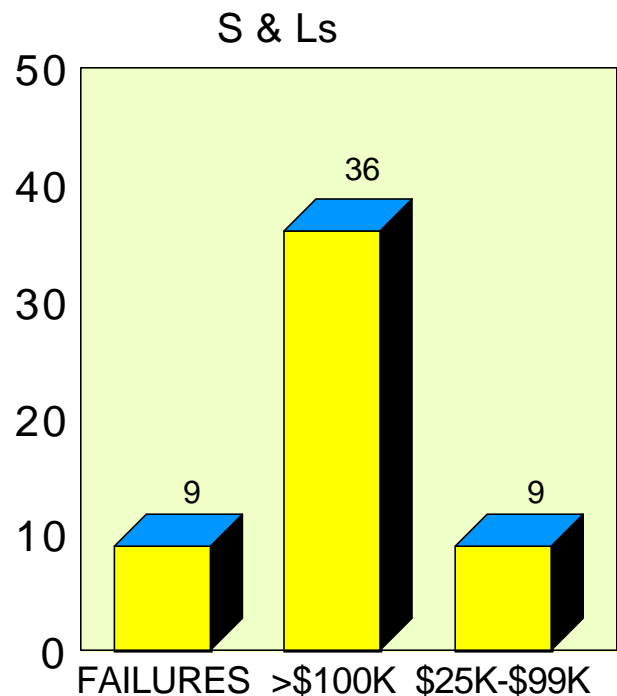
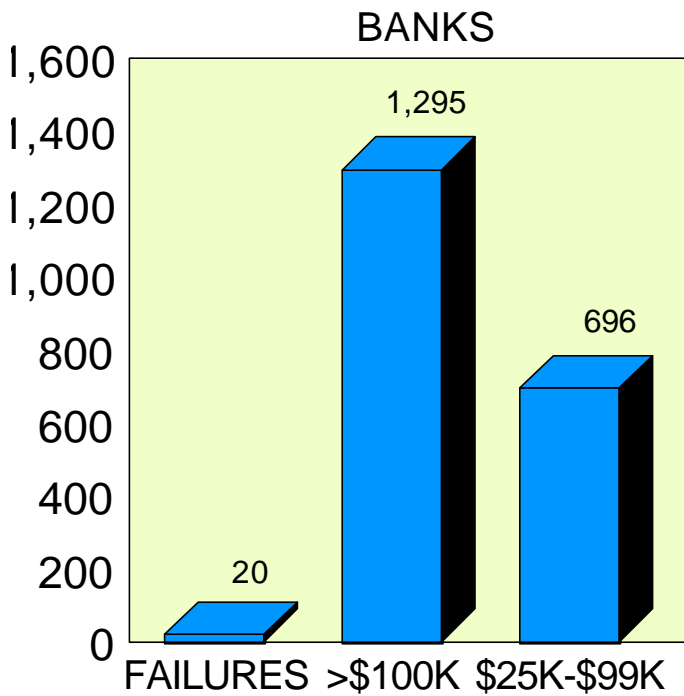
**FINANCIAL INSTITUTION FRAUD INDICTMENTS AND INFORMATIONS
FISCAL YEARS 1996 - 1999**

FBI FIELD OFFICE	FISCAL YEAR 1996	FISCAL YEAR 1997	FISCAL YEAR 1998	FISCAL YEAR 1999
ALBANY	28	31	28	26
ALBUQUERQUE	5	3	6	4
ANCHORAGE	8	2	3	3
ATLANTA	63	47	62	140
BALTIMORE	22	21	23	32
BIRMINGHAM	46	30	30	21
BOSTON	57	54	41	39
BUFFALO	32	25	19	25
CHARLOTTE	18	42	51	52
CHICAGO	81	65	81	79
CINCINNATI	34	34	57	21
CLEVELAND	77	75	68	107
COLUMBIA	45	74	33	40
DALLAS	183	145	163	227
DENVER	30	31	31	32
DETROIT	97	78	100	122
EL PASO	16	7	2	3
HONOLULU	23	33	31	23
HOUSTON	54	57	71	86
INDIANAPOLIS	36	35	29	26
JACKSON	6	14	25	17
JACKSONVILLE	26	38	23	27
KANSAS CITY	35	28	38	54
KNOXVILLE	15	10	18	14
LAS VEGAS	14	36	27	36
LITTLE ROCK	26	38	39	28
LOS ANGELES	161	147	144	115
LOUISVILLE	58	54	53	66
MEMPHIS	21	27	35	47
MIAMI	21	48	36	54
MILWAUKEE	49	61	58	58
MINNEAPOLIS	32	38	47	71
MOBILE	24	26	21	16
NEWARK	49	42	31	44
NEW HAVEN	41	27	26	31
NEW ORLEANS	58	61	40	51
NEW YORK	225	171	211	191
NORFOLK	6	12	13	20
OKLAHOMA CITY	62	54	71	73
OMAHA	33	30	45	26
PHILADELPHIA	116	76	104	101
PHOENIX	36	13	7	10
PITTSBURGH	50	19	39	60
PORTLAND	34	44	57	47
RICHMOND	53	43	44	24
SACRAMENTO	17	42	38	30
ST. LOUIS	29	15	56	51
SALT LAKE CITY	27	45	37	33
SAN ANTONIO	37	36	35	31
SAN DIEGO	27	39	19	20
SAN FRANCISCO	72	16	81	49
SAN JUAN	19	23	17	1
SEATTLE	65	6	100	125
SPRINGFIELD	23	52	41	59
TAMPA	30	38	37	17
WMFO	78	79	49	64
TOTAL	2,630	2,437	2,691	2,869

INDICTMENTS AND INFORMATIONS BY INSTITUTION TYPE & AMOUNT

FISCAL YEAR 1999

(No State or Local Statistics)



*FAST TRACK = 344 *<\$25K = 342
(*NOT TRACKED BY INSTITUTION TYPE)

C. RECOVERIES, RESTITUTIONS, AND FINES

For FY 1999, statistical accomplishments for recoveries, restitutions, and fines continued to demonstrate the FBI's investigative efforts in addressing FIF. The matrix which follows illustrates actual dollar amounts recovered for FYs 1991-1999.

FISCAL YEAR	RECOVERIES	RESTITUTIONS	FINES
1991	59,351,965	490,694,872	7,825,831
1992	67,134,542	402,703,045	14,552,534
1993	89,571,378	1,333,519,464	10,528,846
1994	240,514,136	864,955,063	10,370,228
1995	185,093,604	1,139,910,299	16,843,644
1996	67,178,015	359,103,093	442,660,204
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

The charts and graphs which follow exhibit:

- (a) Recoveries by Office for FYs 1996 - 1999;
- (b) Recoveries for FY 1999;
- (c) Recoveries for FYs 1991 - 1999;
- (d) Restitutions by Office for FYs 1996 - 1999;
- (e) Restitutions for FY 1999;
- (f) Restitutions for FYs 1991 - 1999;
- (g) Fines by Office for FYs 1996 - 1999;
- (h) Fines for FY 1999; and
- (i) Fines for FYs 1991 - 1999.

**RECOVERIES
FISCAL YEARS 1996 - 1999**

FBI FIELD OFFICE	1996	1997	1998	1999
ALBANY	\$100,000	\$28,364	\$361,462	
ALBUQUERQUE	\$15,000			\$4,600
ANCHORAGE			\$4,000	
ATLANTA	\$352,623	\$997,260	\$36,671,301	\$703,962
BALTIMORE		\$58,000	\$232,708	\$200,020
BIRMINGHAM	\$22,547		\$500	\$1,328
BOSTON		\$1,744,025	\$908,495	\$23,000
BUFFALO	\$68,808	\$192,026	\$94,104	\$449,725
CHARLOTTE	\$27,966	\$537,263	\$26,308	\$566,068
CHICAGO	\$1,726,490	\$690,141	\$1,456,574	\$2,291,445
CINCINNATI	\$80,879		\$112,609	\$169,706
CLEVELAND	\$39,600	\$7,892,550	\$65,228	\$312,303
COLUMBIA		\$213,986	\$6,513	\$98,997
DALLAS	\$1,067,218	\$414,522	\$614,148	\$2,638,661
DENVER	\$719,836	\$2,882,318	\$726,424	\$184,700
DETROIT	\$219,677	\$311,982	\$1,834,754	\$488,109
EL PASO	\$35,540	\$4,150	\$26,376	
HONOLULU	\$224,004	\$45,855	\$5,085	\$39,183
HOUSTON	\$68,000	\$1,395,278	\$77,200	\$502,814
INDIANAPOLIS	\$43,838	\$6,429		\$38,691
JACKSON	\$937,525	\$323,000	\$530,490	\$36,052
JACKSONVILLE	\$101,347	\$294,282	\$468,687	
KANSAS CITY	\$403,230	\$90,725	\$920,147	\$748,127
KNOXVILLE		\$84,250		\$9,922
LAS VEGAS		\$75,000	\$104,056	\$369,782
LITTLE ROCK	\$100,533	\$370,700		\$266,590
LOS ANGELES	\$8,061,600	\$2,702,178	\$1,447,240	\$303,000
LOUISVILLE	\$106,840	\$339,632	\$36,580	\$7,000
MEMPHIS		\$462,126	\$192,793	\$26,739
MIAMI	\$60,182	\$2,977,787	\$231,172	\$332,057
MILWAUKEE	\$893,624	\$254,327	\$923,698	\$154,416
MINNEAPOLIS	\$5,439,743	\$7,213	\$69,630	\$143,195
MOBILE	\$55,750	\$18,640		
NEWARK	\$4,796,873	\$4,761,354	\$1,032,429	\$344,406
NEW HAVEN	\$10,310,000	\$859,561	\$179,235	\$12,275
NEW ORLEANS	\$2,050	\$39,800		\$16,756
NEW YORK	\$6,407,003	\$5,796,023	\$4,663,055	\$96,440,265
NORFOLK	\$23,554		\$156,688	\$79,771
OKLAHOMA CITY	\$235,945	\$831,471	\$2,198,697	\$573,022
OMAHA	\$14,135		\$14,300	
PHILADELPHIA	\$732,844	\$81,764	\$173,832	\$326,480
PHOENIX	\$21,000,000	\$371,701		\$1,409,327
PITTSBURGH	\$171,332	\$615,000	\$454,993	\$37,082
PORTLAND	\$17,949	\$127,304	\$22,196	\$16,500
RICHMOND	\$682,910	\$321,558	\$762,426	\$455,891
SACRAMENTO			\$11,800	\$107,223
ST. LOUIS	\$115,825	\$123,675	\$20,000	
SALT LAKE CITY	\$303,745	\$103,468	\$246,178	\$115,978
SAN ANTONIO	\$146,204	\$426,000	\$299,792	\$234,413
SAN DIEGO	\$27,407	\$625,173	\$6,000	
SAN FRANCISCO	\$262,950	\$224,924	\$68,613	\$2,911,352
SAN JUAN			\$518,360	
SEATTLE		\$287,087	\$800,805	\$133,778
SPRINGFIELD	\$99,968	\$207,141	\$2,362,220	
TAMPA	\$80,900		\$190,970	\$94,871
WMFO	\$774,021	\$27,795	\$26,487	\$80,809
TOTAL	\$67,178,015	\$41,244,808	\$62,357,358	\$114,500,391

RECOVERIES

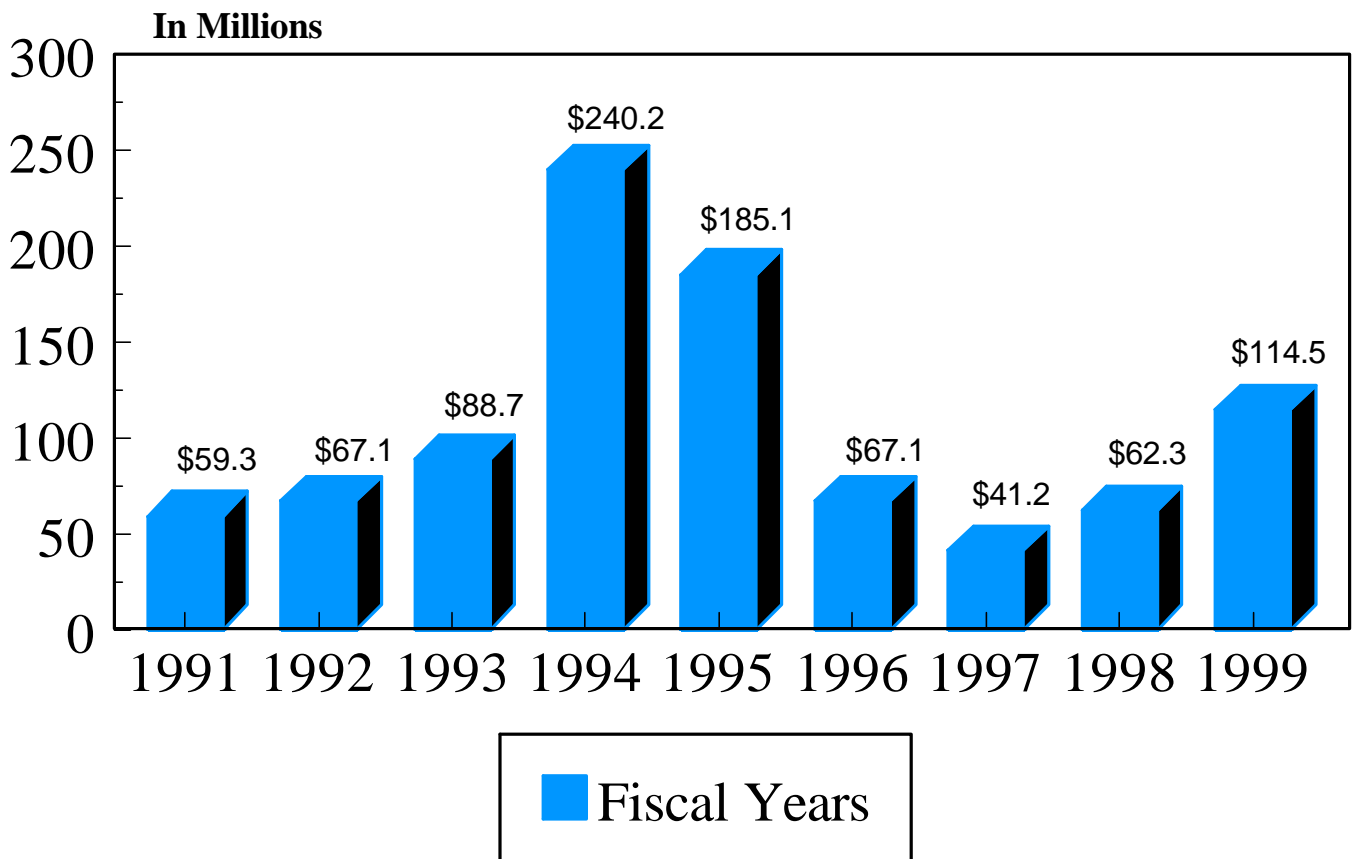
FOR FISCAL YEAR 1999

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

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$56,155		
>\$100K	\$109,568,577	\$1,102,601	\$249,940
\$25K-\$99K	\$2,719,071	\$130,000	\$125,922

RECOVERIES

1991 - 1999



**RESTITUTIONS
FISCAL YEARS 1996 - 1999**

FBI FIELD OFFICE	1996	1997	1998	1999
ALBANY	\$3,441,728	\$6,047,741	\$5,142,412	\$2,540,079
ALBUQUERQUE		\$225,640	\$573,240	\$117,583
ANCHORAGE	\$84,764	\$19,577	\$10,500	\$620
ATLANTA	\$1,881,816	\$3,816,822	\$3,947,729	\$37,672,244
BALTIMORE	\$2,277,290	\$379,982	\$7,713,158	\$2,906,449
BIRMINGHAM	\$2,475,088	\$6,874,714	\$2,503,412	\$1,709,889
BOSTON	\$25,144,861	\$39,738,848	\$17,064,636	\$34,037,089
BUFFALO	\$1,574,516	\$663,320	\$1,169,446	\$787,762
CHARLOTTE	\$759,469	\$768,947	\$1,927,967	\$1,709,967
CHICAGO	\$18,637,051	\$8,835,638	\$118,074,845	\$4,452,911
CINCINNATI	\$731,317	\$737,282	\$4,913,708	\$25,837,187
CLEVELAND	\$4,333,559	\$2,681,252	\$4,600,264	\$3,002,529
COLUMBIA	\$572,903	\$3,385,257	\$1,226,508	\$1,034,721
DALLAS	\$9,516,703	\$6,227,333	\$15,954,324	\$17,573,011
DENVER	\$424,824	\$2,579,215	\$1,294,538	\$1,023,633
DETROIT	\$11,212,811	\$3,082,147	\$9,913,582	\$11,471,020
EL PASO	\$845,875	\$4,402,799	\$275,635	\$238,683
HONOLULU	\$2,302,739	\$762,774	\$740,002	\$484,602
HOUSTON	\$33,011,218	\$10,210,514	\$21,053,654	\$6,975,540
INDIANAPOLIS	\$1,098,254	\$712,928	\$1,105,824	\$2,896,698
JACKSON	\$572,686	\$276,981	\$2,614,526	\$1,524,067
JACKSONVILLE	\$555,929	\$1,367,258	\$740,535	\$1,457,193
KANSAS CITY	\$2,701,680	\$10,768,629	\$1,288,146	\$6,937,023
KNOXVILLE	\$812,652	\$2,350,098	\$30,996,220	\$1,093,461
LAS VEGAS	\$470,712	\$1,156,576	\$2,508,583	\$13,735,976
LITTLE ROCK	\$3,220,690	\$5,103,039	\$2,252,291	\$3,289,368
LOS ANGELES	\$23,146,862	\$21,402,858	\$26,986,041	\$24,015,893
LOUISVILLE	\$8,871,744	\$2,136,173	\$1,962,185	\$8,356,047
MEMPHIS	\$1,934,057	\$910,031	\$1,933,840	\$14,200,078
MIAMI	\$49,880,481	\$4,870,914	\$4,709,506	\$18,719,944
MILWAUKEE	\$2,579,957	\$4,109,267	\$2,365,406	\$5,507,629
MINNEAPOLIS	\$8,196,227	\$1,025,728	\$14,891,683	\$4,072,583
MOBILE	\$86,874	\$1,863,702	\$344,577	\$1,864,577
NEWARK	\$3,276,598	\$10,849,574	\$8,705,827	\$4,567,969
NEW HAVEN	\$21,562,444	\$9,670,960	\$18,150,187	\$1,497,882
NEW ORLEANS	\$5,390,063	\$4,049,182	\$1,362,630	\$6,460,221
NEW YORK	\$14,830,802	\$219,115,734	\$42,292,158	\$427,242,642
NORFOLK	\$87,403	\$95,018	\$209,810	\$376,721
OKLAHOMA CITY	\$615,304	\$2,225,849	\$785,607	\$5,271,234
OMAHA	\$1,158,508	\$27,518,726	\$4,265,899	\$5,778,971
PHILADELPHIA	\$15,232,408	\$11,571,470	\$3,044,670	\$16,309,822
PHOENIX	\$2,261,883	\$2,471,419	\$1,030,412	\$2,273,027
PITTSBURGH	\$1,006,154	\$2,565,520	\$5,879,827	\$1,958,046
PORTLAND	\$304,067	\$449,159	\$136,453	\$4,023,023
RICHMOND	\$1,698,639	\$4,165,428	\$2,132,924	\$14,722,666
SACRAMENTO	\$1,581,973	\$1,029,218	\$780,505	\$733,556
ST. LOUIS	\$300,462	\$195,180	\$5,870,841	\$2,572,460
SALT LAKE CITY	\$3,403,210	\$956,932	\$724,026	\$3,537,944
SAN ANTONIO	\$25,452,644	\$13,497,923	\$3,796,850	\$11,480,522
SAN DIEGO	\$4,995,221	\$1,302,752	\$665,316	\$5,731,402
SAN FRANCISCO	\$9,169,896	\$40,818,894	\$67,167,143	\$3,290,055
SAN JUAN	\$965,665	\$299,257	\$99,975	\$136,295
SEATTLE	\$13,313,536	\$12,348,357	\$4,906,296	\$18,580,775
SPRINGFIELD	\$1,095,938	\$816,794	\$551,561	\$16,325,328
TAMPA	\$5,616,755	\$4,211,077	\$4,435,830	\$12,262,382
WMFO	\$2,426,183	\$7,346,895	\$1,173,555	\$7,892,047
TOTAL	\$359,103,093	\$537,065,302	\$490,967,225	\$834,271,046

RESTITUTIONS

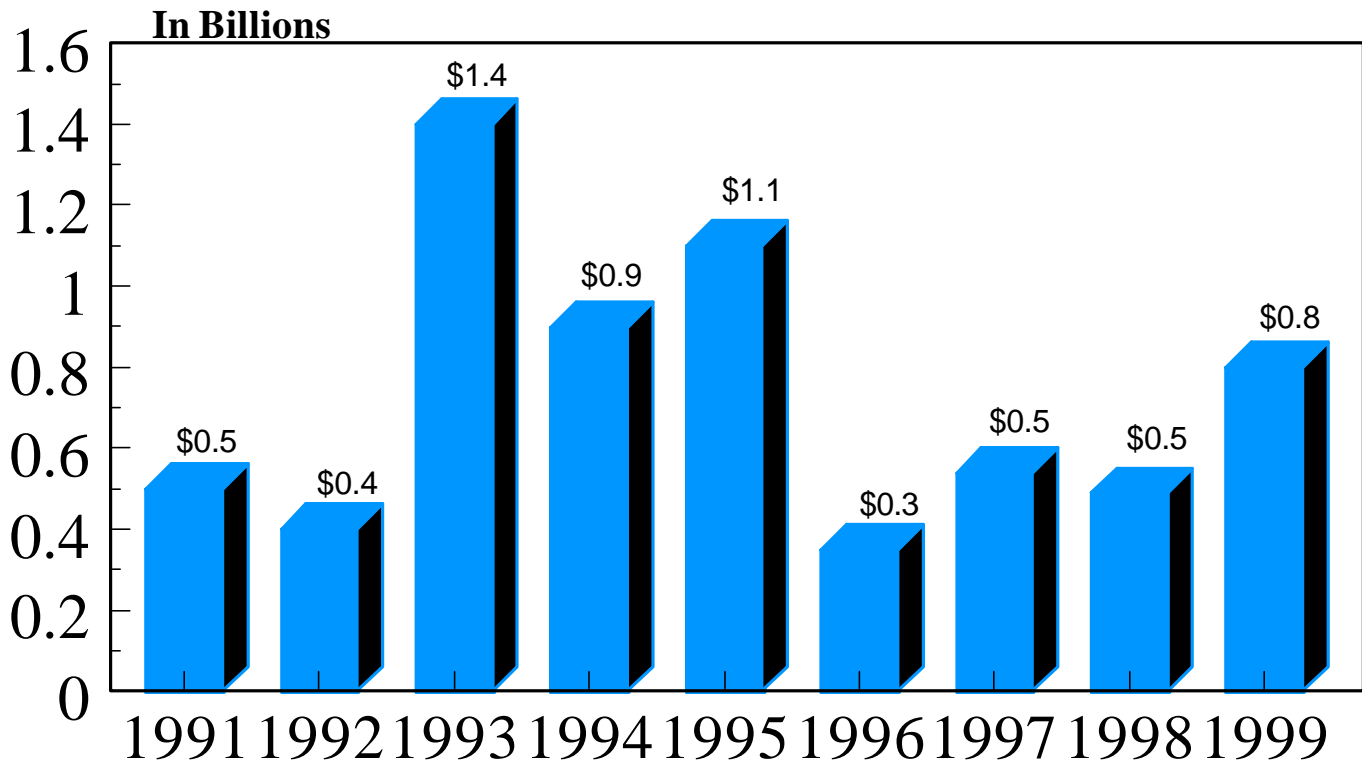
FOR FISCAL YEAR 1999

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

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$7,699,845	\$12,739,646	\$1,245,600
>\$100K	\$736,101,569	\$25,518,193	\$13,609,789
\$25K-\$99K	\$27,352,266	\$392,131	\$1,719,820

RESTITUTIONS

1991 - 1999



■ Fiscal Years

**FINES
FISCAL YEARS 1996 - 1999**

FBI FIELD OFFICE	1996	1997	1998	1999
ALBANY	\$182,300	\$257,300	\$34,500	\$11,750
ALBUQUERQUE	\$500		\$19,850	\$1,900
ANCHORAGE	\$1,150	\$31,550		
ATLANTA	\$43,925	\$20,325	\$19,400	\$77,475
BALTIMORE	\$200	\$52,100	\$9,600	\$11,855
BIRMINGHAM	\$6,220	\$4,000	\$134,500	\$20,500
BOSTON	\$126,750	\$9,971,650	\$145,350	\$15,900
BUFFALO	\$15,446	\$10,050	\$10,000	\$19,300
CHARLOTTE	\$89,258	\$200	\$23,900	\$2,150
CHICAGO	\$117,900	\$147,958	\$195,197	\$1,981,986
CINCINNATI	\$31,950	\$44,300	\$31,375	\$10,825
CLEVELAND	\$209,709	\$1,357,931	\$109,783	\$22,550
COLUMBIA	\$2,900	\$113,010	\$4,450	\$2,925
DALLAS	\$475,453	\$86,600	\$426,915	\$1,744,300
DENVER	\$20,941	\$3,275	\$145,920	\$28,905
DETROIT	\$32,425	\$40,590	\$115,483	\$34,932
EL PASO	\$50	\$23,900	\$5,100	\$7,518
HONOLULU	\$13,300	\$2,875	\$11,550	\$2,900
HOUSTON	\$5,816,654	\$116,580	\$94,000	\$164,400
INDIANAPOLIS	\$109,950	\$12,600	\$8,305	\$155,571
JACKSON	\$13,850	\$2,550	\$1,150	\$100
JACKSONVILLE	\$506,920	\$61,114	\$10,500	\$41,343
KANSAS CITY	\$10,575	\$22,100	\$23,450	\$107,100
KNOXVILLE	\$5,800	\$57,175	\$81,150	\$6,229
LAS VEGAS	\$3,150	\$4,200	\$17,775	\$1,725
LITTLE ROCK	\$43,580	\$21,350	\$75,750	\$41,550
LOS ANGELES	\$347,225	\$365,274	\$580,467	\$112,670
LOUISVILLE	\$68,450	\$13,450	\$6,800	\$31,300
MEMPHIS	\$27,126	\$11,550	\$116,140	\$4,040
MIAMI	\$38,700	\$224,624	\$55,050	\$823,850
MILWAUKEE	\$182,587	\$86,004	\$10,250	\$9,487
MINNEAPOLIS	\$353,700	\$64,950	\$8,300	\$16,300
MOBILE	\$9,333	\$4,250	\$2,350	\$4,450
NEWARK	\$91,214	\$291,950	\$11,230	\$109,330
NEW HAVEN	\$18,655	\$49,175	\$46,850	\$90,145
NEW ORLEANS	\$13,150	\$64,700	\$462,468	\$33,490
NEW YORK	\$383,390,708	\$435,805	\$39,000	\$64,533,786
NORFOLK	\$100,400	\$11,259	\$1,400	\$2,320
OKLAHOMA CITY	\$21,325	\$67,820	\$68,806	\$41,305
OMAHA	\$18,750	\$2,800	\$11,850	\$30,250
PHILADELPHIA	\$93,000	\$10,473,685	\$1,101,160	\$583,345
PHOENIX	\$13,979	\$4,810	\$99,913	\$21,465
PITTSBURGH	\$49,128,800	\$152,350	\$19,800	\$4,142,115
PORTLAND	\$75	\$5,175	\$2,580	\$28,669
RICHMOND	\$13,900	\$21,525	\$16,200	\$12,625
SACRAMENTO	\$120,900	\$142,469	\$10,550	\$1,425
ST. LOUIS	\$118,650	\$8,700	\$48,350	\$4,500
SALT LAKE CITY	\$25,500	\$4,150	\$160,865	\$46,768
SAN ANTONIO	\$177,440	\$204,650	\$127,428	\$111,910
SAN DIEGO	\$204,775	\$20,725	\$391,650	\$126,450
SAN FRANCISCO	\$42,675	\$173,450	\$125,210	\$9,170
SAN JUAN	\$1,300	\$650	\$3,300	
SEATTLE	\$10,750	\$73,375	\$11,910	\$106,950
SPRINGFIELD	\$75,100	\$205,850	\$192,818	\$682,450
TAMPA	\$14,806	\$1,750	\$2,350	\$1,500,663
WMFO	\$56,375	\$21,785	\$3,650	\$19,650
TOTAL	\$442,660,204	\$25,673,993	\$5,493,648	\$77,756,567

FINES

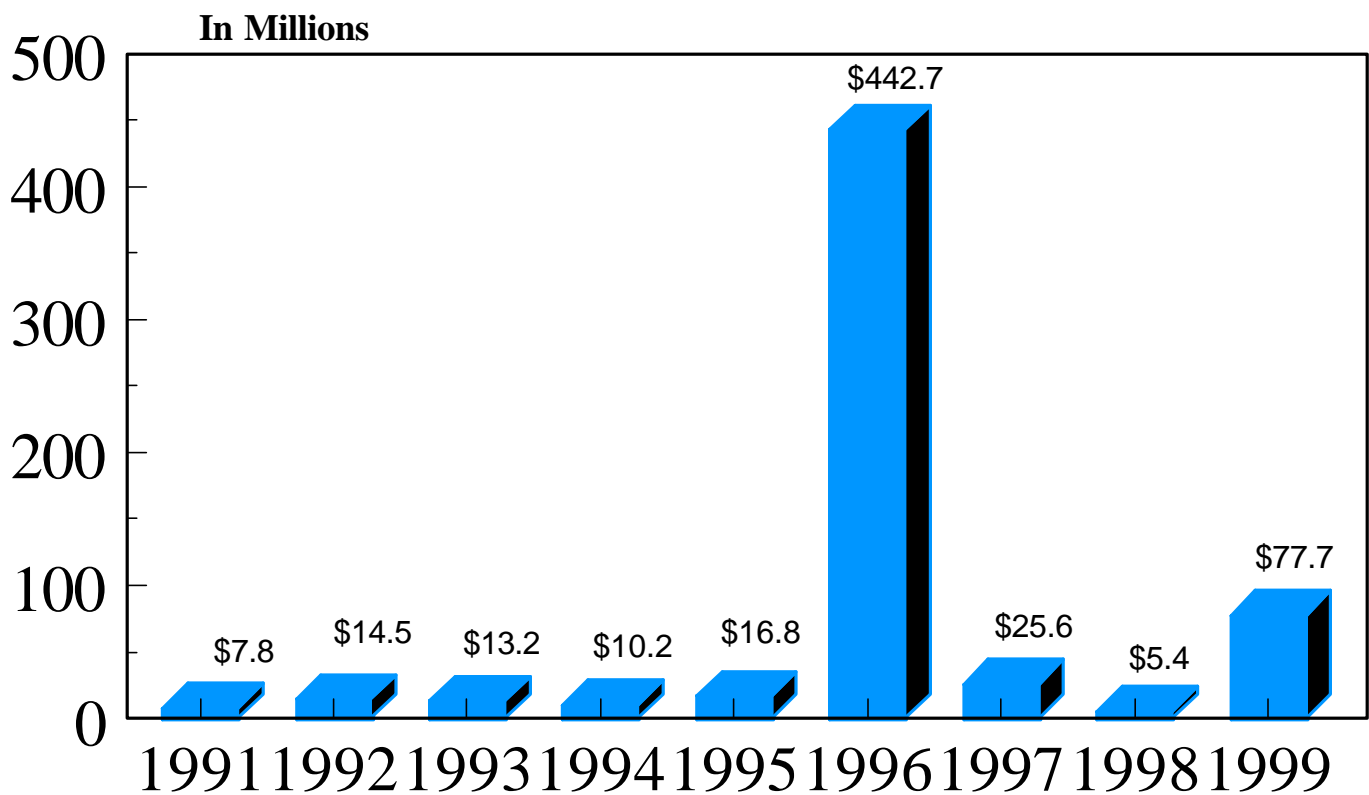
FOR FISCAL YEAR 1999

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

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$288,470	\$9,750	\$402,125
>\$100K	\$69,897,421	\$1,222,725	\$21,150
\$25K-\$99K	\$4,346,759	\$24,625	\$1,210,338

FINES

1991 - 1999



■ Fiscal Years

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. Seizure figures for FY 1992 include approximately \$500 million seized in one investigation. When that factor is taken into consideration, seizures for FYs 1993 and 1996 take on increased significance. The matrix which follows demonstrates accomplishments in these areas for FYs 1991-1999, and represents actual dollar amounts recovered.

FISCAL YEAR	SEIZURES	FORFEITURES
1991	11,619,223	835,965
1992	563,133,283	37,119,630
1993	143,550,701	9,524,633
1994	75,607,232	75,468,526
1995	55,579,449	7,138,255
1996	267,080,331	5,518,833
1997	87,325,438	9,504,676
1998	28,991,050	2,399,626
1999	283,880,513	170,698,305

The chart and graphs which follow exhibit:

- (a) Seizures for FY 1999;
- (b) Forfeitures for FY 1999; and
- (c) Seizures and Forfeitures by Office for FYs 1997 - 1999.

SEIZURES

FOR FISCAL YEAR 1999

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

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$119,415	\$3,012,743	
>\$100K	\$279,891,428	\$91,598	\$10,665
\$25K-\$99K	\$705,613		\$49,051

FORFEITURES

FOR FISCAL YEAR 1999

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

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$698,105	\$7,000,000	
>\$100K	\$162,390,354	\$375,510	\$10,665
\$25K-\$99K	\$214,721		

**SEIZURES AND FORFEITURES
FISCAL YEARS 1997 - 1999**

FBI FIELD OFFICE	SEIZURES			FORFEITURES		
	FISCAL YEAR 1997	FISCAL YEAR 1998	FISCAL YEAR 1999	FISCAL YEAR 1997	FISCAL YEAR 1998	FISCAL YEAR 1999
ALBANY	\$445,081	\$12,053		\$4,724,185	\$750,303	\$6,053
ALBUQUERQUE			\$4,600	\$10,000		
ANCHORAGE						
ATLANTA	\$664,405	\$25,575	\$269,200	\$664,405		\$14,975
BALTIMORE	\$29,000	\$40,717			\$24,000	
BIRMINGHAM			\$10,592,625			
BOSTON		\$401,300	\$100,226,902			
BUFFALO	\$3,506		\$8,625	\$3,506		\$8,625
CHARLOTTE						
CHICAGO	\$79,176	\$693,475	\$250,995	\$75,665	\$372,722	\$25,758
CINCINNATI	\$10,007		\$12,810			\$375,510
CLEVELAND				\$4,900		
COLUMBIA	\$24,950			\$24,950		
DALLAS	\$7,400	\$8,817,394	\$3,173,823	\$14,000	\$62,964	\$348,441
DENVER	\$135,000	\$23,318	\$4,288		\$135,000	\$13,625
DETROIT	\$9,561	\$219,072		\$200,050	\$18,479	\$210,647
EL PASO	\$8,625			\$28,960	\$53,915	
HONOLULU		\$8,968	\$1,004,483			
HOUSTON		\$189,225	\$347,099			\$7,719
INDIANAPOLIS						
JACKSON	\$22,950	\$34,120			\$19,775	\$9,000
JACKSONVILLE	\$178,315			\$59,000		
KANSAS CITY			\$48,651			
KNOXVILLE	\$99,496	\$510,000		\$28,500	\$84,496	
LAS VEGAS	\$344,431	\$55,585				\$55,585
LITTLE ROCK	\$2,000					
LOS ANGELES	\$9,360,244	\$1,992,702	\$1,329,388	\$1,461,973	\$283,442	\$1,929,638
LOUISVILLE			\$62,278			
MEMPHIS			\$93,105			
MIAMI	\$421,300	\$25,050	\$58,237			\$71,770
MILWAUKEE	\$153,667		\$11,455	\$2,686	\$29,958	
MINNEAPOLIS	\$2,307,929	\$296,804	\$817,931	\$13,040		\$5,000
MOBILE						
NEWARK				\$323,950		\$243,692
NEW HAVEN		\$243,692				
NEW ORLEANS	\$1,551,805			\$39,325	\$39,325	\$7,012,480
NEW YORK	\$556,155	\$334,578	\$198,472	\$1,210,483	\$7,847	\$1,808,871
NORFOLK	\$24,010	\$82,053	\$10,665	\$67,889	\$2,925	\$10,665
OKLAHOMA CITY	\$14,000	\$195,460				\$8,950
OMAHA						
PHILADELPHIA		\$10,196,822	\$218,310		\$326,000	
PHOENIX				\$85,895		
PITTSBURGH	\$349,910	\$223,250	\$33,899	\$349,910	\$2,000	
PORTLAND	\$12,400					\$12,400
RICHMOND	\$228,250	\$121,618				
SACRAMENTO			\$2,410,980			
ST. LOUIS		\$41,761	\$14,501			\$3,884
SALT LAKE CITY		\$29,870	\$11,450			
SAN ANTONIO			\$49,051			
SAN DIEGO		\$115,160			\$3,300	\$137,700
SAN FRANCISCO	\$65,815	\$651,385		\$16,975	\$91,478	
SAN JUAN	\$6,687,000					
SEATTLE	\$10,500	\$17,450	\$2,827,034		\$16,925	\$66,390
SPRINGFIELD			\$15,925			
TAMPA	\$10,950	\$3,392,593	\$1,462,804	\$58,074	\$74,772	
WMFO	\$63,507,600		\$158,310,927	\$36,355		\$158,310,927
TOTALS	\$87,325,438	\$28,991,050	\$283,880,513	\$9,504,676	\$2,399,626	\$170,698,305