



FINANCIAL INSTITUTION FRAUD UNIT

FINANCIAL CRIMES SECTION

FINANCIAL INSTITUTION FRAUD AND FAILURE REPORT



FISCAL YEAR
2002

THE FEDERAL BUREAU OF INVESTIGATION FINANCIAL INSTITUTION FRAUD AND FAILURE REPORT

**For Fiscal Year (FY) 2002
Ending September 30, 2002**

The Federal Bureau of Investigation's (FBI) mission in the area of financial institution fraud (FIF) is to identify, target, disrupt and dismantle criminal organizations and individual operations engaged in fraud schemes which target our nation's financial institutions. Additionally, the FBI seeks to identify, undertake, and promote prevention measures, where available, to reduce the opportunity for fraud to take place within the financial institution arena. Within white collar crimes, 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 financial institution failures, identity theft, check fraud, counterfeit negotiable instruments, check kiting, and mortgage and loan fraud. FIF investigations related to emerging technologies and computer-related banking are taking on added significance among the nation's financial institutions.

Since the 1992 peak of the savings and loan crisis, the FBI has been able to refocus its investigative efforts from failed financial institution cases to other high-priority FIF matters. At the close of FY 2002, the total number of pending FIF investigations for the FBI was 7,305. Of this total, 71 failure cases, or less than 1 percent, involved criminal activity related to a failed financial institution. This statistic reflects a 91 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 2002, the FBI was investigating 4,287 major cases, or 58.7 percent of all pending FIF cases.¹ 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

¹ 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.

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

For the period of April 1, 1996 through September 30, 2002, the FBI received 207,051 Suspicious Activity Reports (SARs) for criminal activity related to check fraud, check kiting, counterfeit checks, and counterfeit negotiable instruments. These fraudulent activities accounted for 47 percent of the 436,655 SARs filed by U.S. financial institutions (excluding Bank Secrecy Act violations), and equaled approximately \$7 billion in losses.²

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 FIF investigations are being initiated than ever before. These cases target large-scale fraud operations, often involving hundreds of subjects in multiple jurisdictions.

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

The FBI has responded to these trends by providing proactive deterrents to assist the nation's banking infrastructure in combating FIF. The FBI and the Office of the Comptroller of the Currency published Check Fraud: A Guide to Avoiding Losses, (revised in 1999 by the FBI) to assist financial institutions in identifying check fraud related schemes. Another publication produced in 2001 by the FBI entitled: "How Financial Institutions Can Help the FBI" can assist financial institutions in preventing and reporting financial crimes as well as bank robberies.

²These 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 91 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
7/92	758	— — — —
9/93	651	(-14.1%)
9/94	531	(-18.4%)
9/95	395	(-25.6%)
9/96	247	(-37.5%)
9/97	200	(-19.0%)
9/98	142	(-29.0%)
9/99	129	(-09.1%)
9/00	99	(-23.3%)
9/01	97	(- 2.1%)
9/02	71	(-26.8%)

The chart and graphs which follow exhibit:

- (a) Financial Institution Failure Investigations by Field Office and Category, during FY 2002;
- (b) Financial Institution Failure Investigations for 1998 - 2002;
- (c) Number of FDIC-Insured “Problem” Institutions for 1998 - 2002; and,
- (d) Assets of FDIC-Insured “Problem” Institutions for 1998 - 2002.

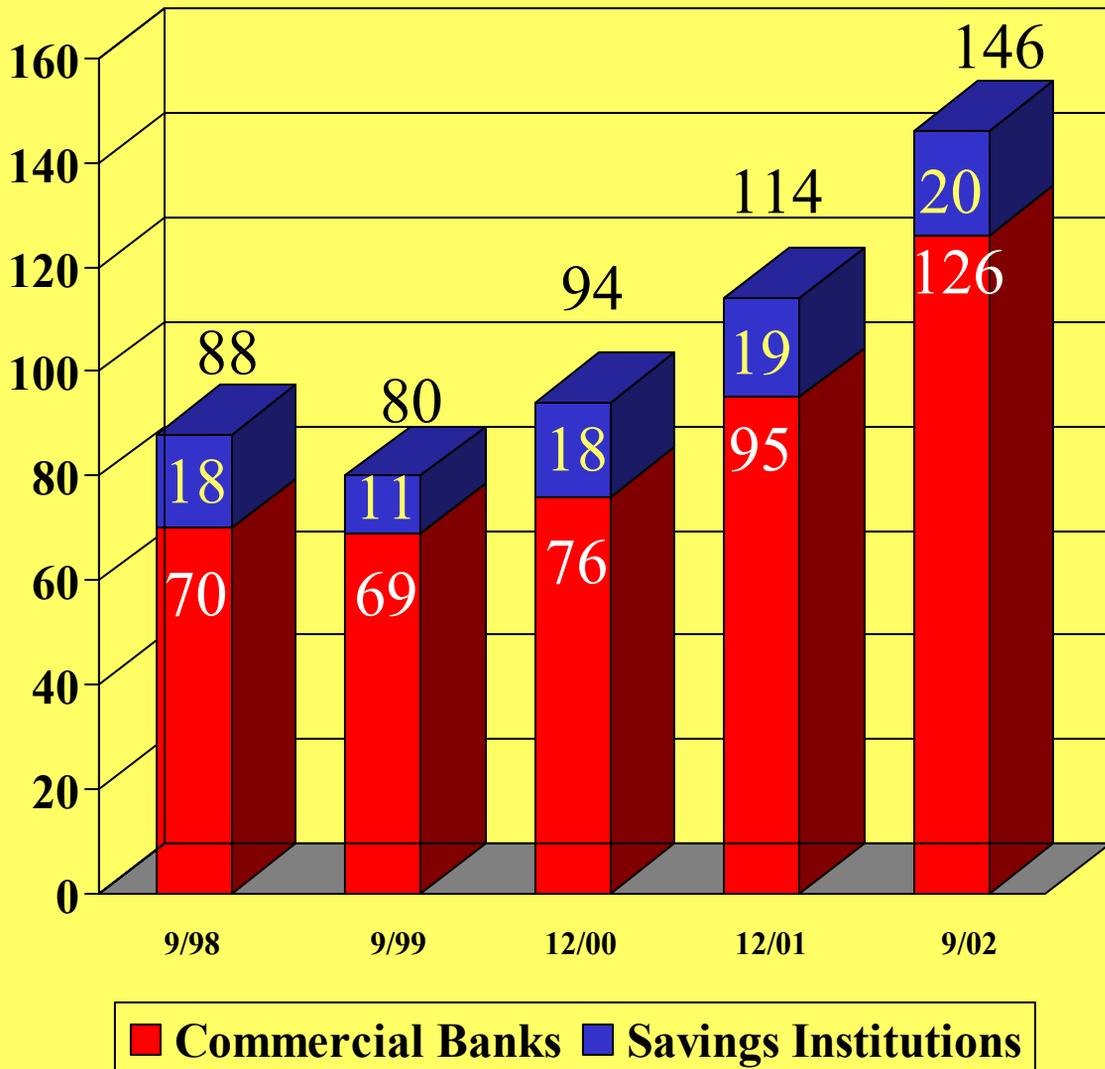
**FINANCIAL INSTITUTION FAILURE INVESTIGATIONS
BY FIELD OFFICE AND CATEGORY
FISCAL YEAR 2002**

FBI FIELD OFFICE	FAILED BANKS	FAILED S&Ls	FAILED CREDIT UNIONS	TOTAL
ALBANY	0	0	0	0
ALBUQUERQUE	0	0	0	0
ANCHORAGE	1	0	0	1
ATLANTA	0	0	0	0
BALTIMORE	1	0	0	1
BIRMINGHAM	0	0	0	0
BOSTON	2	1	0	3
BUFFALO	0	0	0	0
CHARLOTTE	1	0	1	2
CHICAGO	2	2	0	4
CINCINNATI	0	0	0	0
CLEVELAND	2	0	0	2
COLUMBIA	0	0	1	1
DALLAS	1	1	1	3
DENVER	2	0	0	2
DETROIT	0	0	0	0
EL PASO	1	0	0	1
HONOLULU	1	0	0	1
HOUSTON	2	4	0	6
INDIANAPOLIS	0	0	0	0
JACKSON	1	0	0	1
JACKSONVILLE	0	0	0	0
KANSAS CITY	1	0	2	3
KNOXVILLE	0	0	0	0
LAS VEGAS	1	0	0	1
LITTLE ROCK	0	0	0	0
LOS ANGELES	3	0	0	3
LOUISVILLE	0	0	0	0
MEMPHIS	0	0	0	0
MIAMI	1	1	0	2
MILWAUKEE	0	0	0	0
MINNEAPOLIS	2	0	0	2
MOBILE	0	0	2	2
NEWARK	1	3	0	4
NEW HAVEN	1	0	0	1
NEW ORLEANS	2	3	0	5
NEW YORK	1	1	0	2
NORFOLK	0	0	0	0
OKLAHOMA CITY	0	0	0	0
OMAHA	1	0	0	1
PHILADELPHIA	2	1	1	4
PHOENIX	0	0	0	0
PITTSBURGH	1	0	1	2
PORTLAND	0	1	0	1
RICHMOND	0	0	0	0
SACRAMENTO	0	0	0	0
ST. LOUIS	0	0	0	0
SALT LAKE CITY	1	0	0	1
SAN ANTONIO	1	2	0	3
SAN DIEGO	0	0	0	0
SAN FRANCISCO	0	0	0	0
SAN JUAN	0	1	0	1
SEATTLE	0	0	0	0
SPRINGFIELD	2	0	0	2
TAMPA	1	0	0	1
WMFO	0	0	2	2
TOTAL	39	21	11	71

FINANCIAL INSTITUTION FAILURE INVESTIGATIONS 1998 – 2002



FDIC - INSURED “PROBLEM INSTITUTIONS” 1998 - 2002

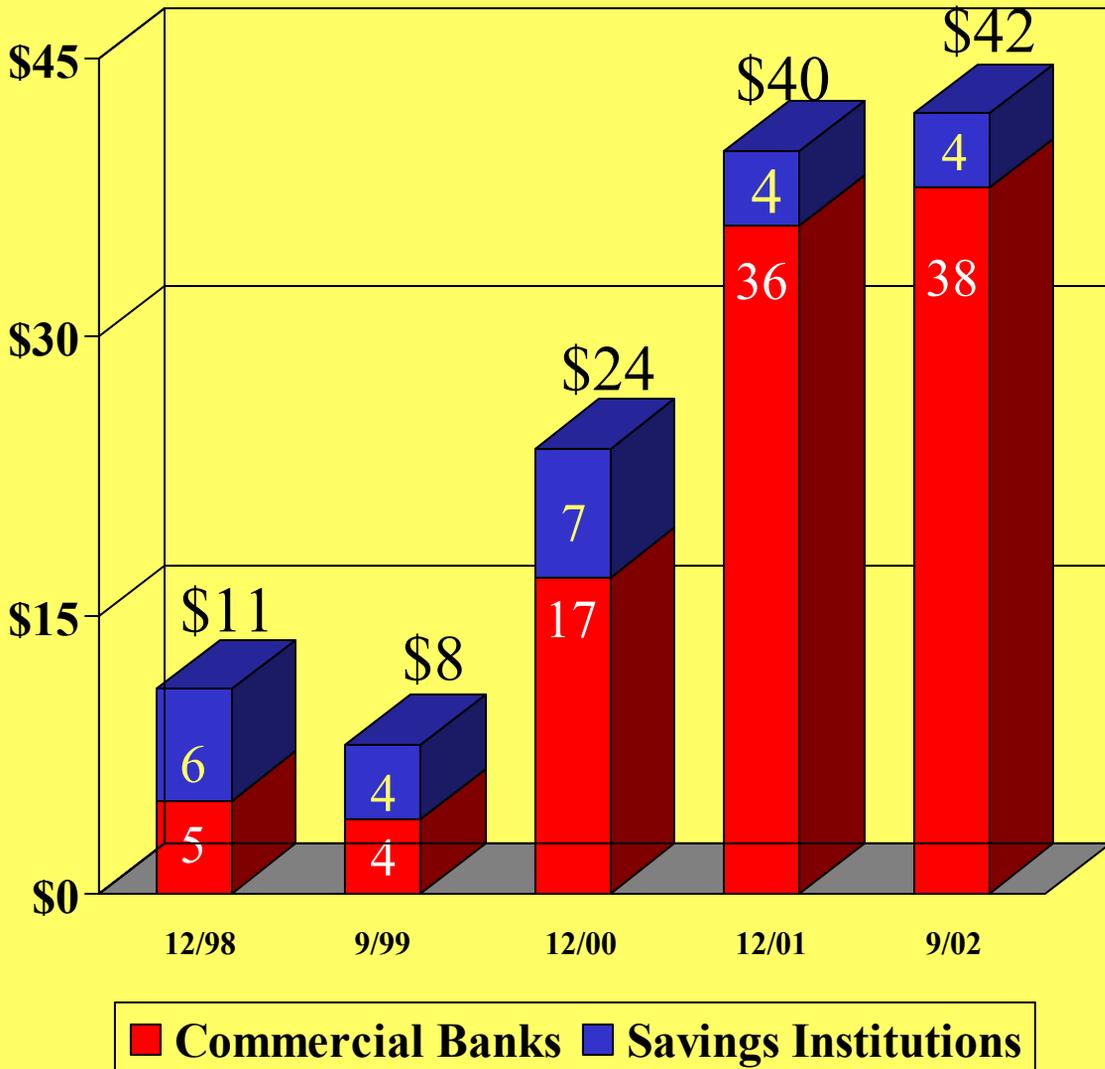


“Problem Institutions” – those with financial, operational or managerial weaknesses that threaten their continued viability.

Source: FDIC Quarterly Banking Profile through Third Quarter 2002

ASSETS OF FDIC - INSURED “PROBLEM INSTITUTIONS” 1998 - 2002

\$ Billions



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

Source: FDIC Quarterly Banking Profile through Third Quarter 2002

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 2002, the total number of pending FIF and major case investigations continue to exceed levels at the beginning of the savings and loan crisis. The following matrix reflects total pending FIF and major case investigations reported during FY 1998 through FY 2002.

FISCAL YEAR	NUMBER OF PENDING FIF CASES	% CHANGE FROM PRIOR YR	NUMBER OF MAJOR CASES	% CHANGE FROM PRIOR YR	PERCENT MAJOR TO PENDING CASES
1998	8,577	+ 0.8%	3,709	- 3.9%	43.2%
1999	8,799	+ 2.5%	3,855	+ 3.9%	43.8%
2000	8,638	- 1.9%	4,081	+ 5.8%	47.2%
2001	8,184	- 5.3%	4,383	+ 7.4%	53.5%
2002	7,305	- 10.8%	4,287	- 2.2 %	58.7%

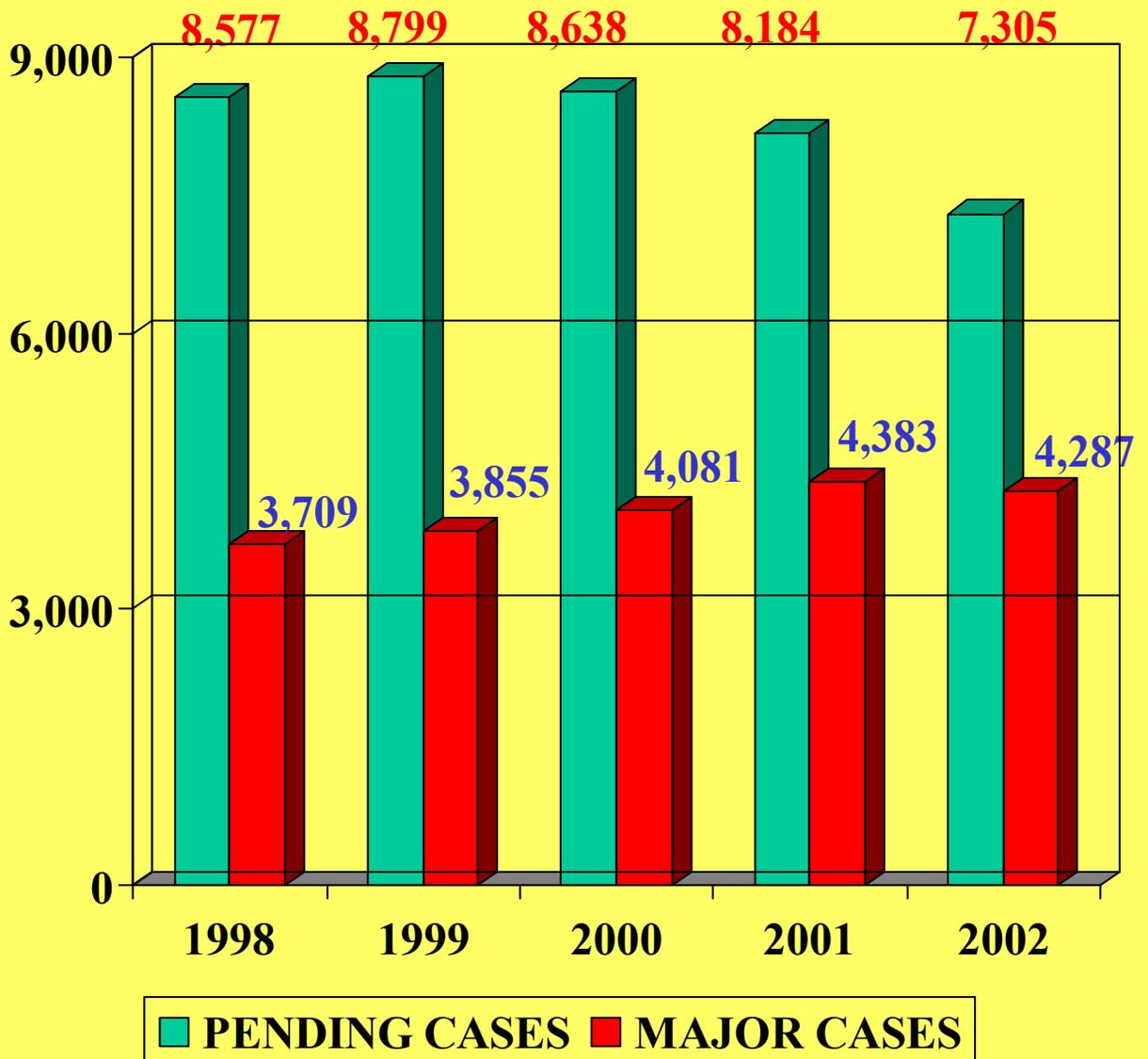
The chart and graphs which follow exhibits:

- (a) Pending Cases by Institution Type and Major Cases for FY 2002;
- (b) Pending and Major Cases for FYs 1998-2002; and
- (c) Pending Caseload by Institution Type and Dollar Loss for FY 2002.

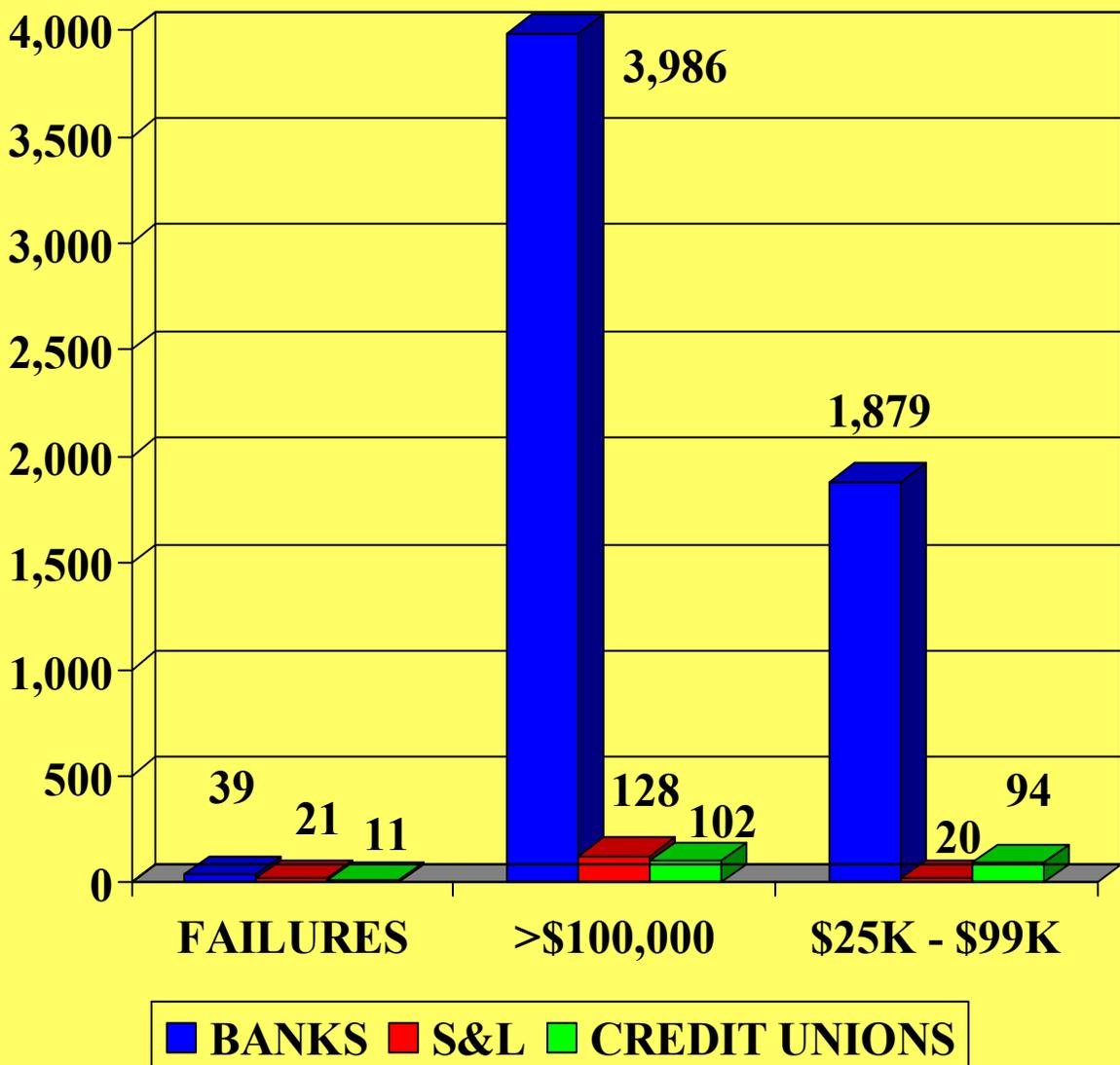
**FINANCIAL INSTITUTION FRAUD CASES
BY INSTITUTION TYPE AND MAJOR CASE
(PENDING AS OF SEPTEMBER 30, 2002)**

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	85	48	0	0	0	0	48
ALBUQUERQUE	49	11	0	0	0	0	11
ANCHORAGE	17	9	1	0	0	1	10
ATLANTA	213	122	0	0	0	0	122
BALTIMORE	102	78	1	0	0	1	79
BIRMINGHAM	142	70	0	0	0	0	70
BOSTON	143	65	2	1	0	3	68
BUFFALO	60	27	0	0	0	0	27
CHARLOTTE	161	96	1	0	1	2	98
CHICAGO	354	251	2	2	0	4	255
CINCINNATI	246	99	0	0	0	0	99
CLEVELAND	229	118	2	0	0	2	120
COLUMBIA	85	48	0	0	1	1	49
DALLAS	265	172	1	1	1	3	175
DENVER	109	66	2	0	0	2	68
DETROIT	258	122	0	0	0	0	122
EL PASO	26	14	1	0	0	1	15
HONOLULU	63	36	1	0	0	1	37
HOUSTON	174	123	2	4	0	6	129
INDIANAPOLIS	70	36	0	0	0	0	36
JACKSON	71	30	1	0	0	1	31
JACKSONVILLE	39	27	0	0	0	0	27
KANSAS CITY	196	97	1	0	2	3	100
KNOXVILLE	60	27	0	0	0	0	27
LAS VEGAS	53	27	1	0	0	1	28
LITTLE ROCK	84	42	0	0	0	0	42
LOS ANGELES	368	345	3	0	0	3	348
LOUISVILLE	103	48	0	0	0	0	48
MEMPHIS	132	83	0	0	0	0	83
MIAMI	124	108	1	1	0	2	110
MILWAUKEE	178	100	0	0	0	0	100
MINNEAPOLIS	106	64	2	0	0	2	66
MOBILE	86	30	0	0	2	2	32
NEWARK	127	110	1	3	0	4	114
NEW HAVEN	42	26	1	0	0	1	27
NEW ORLEANS	198	75	2	3	0	5	80
NEW YORK	291	239	1	1	0	2	241
NORFOLK	36	21	0	0	0	0	21
OKLAHOMA CITY	137	68	0	0	0	0	68
OMAHA	108	53	1	0	0	1	54
PHILADELPHIA	255	139	2	1	1	4	143
PHOENIX	107	42	0	0	0	0	42
PITTSBURGH	161	65	1	0	1	2	67
PORTLAND	101	52	0	1	0	1	53
RICHMOND	115	50	0	0	0	0	50
SACRAMENTO	51	41	0	0	0	0	41
ST. LOUIS	122	57	0	0	0	0	57
SALT LAKE CITY	134	64	1	0	0	1	65
SAN ANTONIO	125	81	1	2	0	3	84
SAN DIEGO	57	31	0	0	0	0	31
SAN FRANCISCO	112	66	0	0	0	0	66
SAN JUAN	20	15	0	1	0	1	16
SEATTLE	148	54	0	0	0	0	54
SPRINGFIELD	125	68	2	0	0	2	70
TAMPA	86	72	1	0	0	1	73
WMFO	196	88	0	0	2	2	90
TOTALS	7,305	4,216	39	21	11	71	4,287

PENDING AND MAJOR CASES 1998 - 2002



PENDING CASELOAD BY INSTITUTION TYPE AND DOLLAR LOSS FISCAL YEAR 2002



FAST TRACK = 505 <\$25K IN LOSSES = 520
TOTAL CASES = 7,305

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

A. CONVICTIONS/PRE-TRIAL DIVERSIONS

Total FIF convictions, excluding local convictions, continued to decrease. However, the percentage of convictions in major cases continued to increase. The matrix below is illustrative of this trend.

FISCAL YEAR	NUMBER OF CONVICTIONS*	NUMBER OF MAJOR CONVICTIONS*	% OF MAJOR TO TOTAL CONVICTIONS
1998	2,613	1,207	46.2%
1999	2,878	1,488	51.7%
2000	2,783	1,394	50.1%
2001	2,702	1,363	50.4%
2002	2,397	1,328	55.4%

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

The charts and graphs which follow exhibits:

- (a) Convictions and Pre-Trial Diversions for FYs 1998 - 2002;
- (b) Types of Subjects Convicted During FY 2002;
- (c) Total Convictions, "Outsiders vs Insiders" for FYs 1998 - 2002; and
- (d) Convictions and Pre-trial Diversions by Institution Type and Amount for FY 2002.

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

FBI FIELD OFFICE	FISCAL YEAR 1998	FISCAL YEAR 1999	FISCAL YEAR 2000	FISCAL YEAR 2001	FISCAL YEAR 2002
ALBANY	28	22	28	27	19
ALBUQUERQUE	7	3	3	4	10
ANCHORAGE	3	4	6	31	8
ATLANTA	48	113	109	77	78
BALTIMORE	24	31	43	36	27
BIRMINGHAM	27	22	31	47	71
BOSTON	45	40	43	58	33
BUFFALO	21	29	29	24	22
CHARLOTTE	34	63	48	39	42
CHICAGO	77	80	74	96	103
CINCINNATI	58	36	40	51	39
CLEVELAND	77	110	105	103	96
COLUMBIA	33	27	36	46	32
DALLAS	153	188	185	141	120
DENVER	40	39	55	42	27
DETROIT	123	141	129	110	93
EL PASO	3	4	7	14	11
HONOLULU	27	29	22	33	27
HOUSTON	51	68	115	84	64
INDIANAPOLIS	31	27	27	25	17
JACKSON	16	17	27	22	25
JACKSONVILLE	20	31	23	15	10
KANSAS CITY	24	43	51	34	29
KNOXVILLE	19	12	26	15	20
LAS VEGAS	52	29	38	32	34
LITTLE ROCK	43	30	36	47	51
LOS ANGELES	128	118	103	67	79
LOUISVILLE	61	68	44	39	37
MEMPHIS	41	50	28	69	70
MIAMI	26	47	56	49	56
MILWAUKEE	51	58	39	52	39
MINNEAPOLIS	37	58	47	42	45
MOBILE	27	14	37	30	29
NEWARK	33	60	47	53	38
NEW HAVEN	28	19	10	15	7
NEW ORLEANS	42	45	52	87	52
NEW YORK	190	204	144	110	141
NORFOLK	13	22	12	42	22
OKLAHOMA CITY	70	73	60	46	42
OMAHA	36	36	31	32	26
PHILADELPHIA	78	114	109	105	83
PHOENIX	8	7	14	7	0
PITTSBURGH	32	58	39	38	31
PORTLAND	38	56	54	32	45
RICHMOND	37	26	49	50	44
SACRAMENTO	35	38	40	42	14
ST. LOUIS	92	81	59	61	58
SALT LAKE CITY	54	33	28	41	42
SAN ANTONIO	47	19	33	51	31
SAN DIEGO	32	26	37	27	31
SAN FRANCISCO	64	69	39	24	11
SAN JUAN	11	8	4	25	12
SEATTLE	91	94	116	77	89
SPRINGFIELD	36	53	44	47	40
TAMPA	38	24	25	23	20
WMFO	53	62	47	66	55
TOTAL	2,613	2,878	2,783	2,702	2,397

**TYPES OF SUBJECTS CONVICTED IN
FINANCIAL INSTITUTION FRAUD CASES
FISCAL YEAR 2002***

SUBJECT TYPE	NUMBER OF SUBJECTS
All Other Subjects	1852
Bank Employee	429
Bank Officer	117
Legal Alien	41
Illegal Alien	37
Company or Corporation	7
Federal Employee - GS 12 & Below	2
Possible Terrorist Member or Sympathizer	2
Foreign Student	1
Local Legislator	1
Presidential Appointee	1
Top Ten or I.O. Fugitive	1
U.S. Senator / Staff	1

* Does not include Pre-Trial Diversions or local convictions

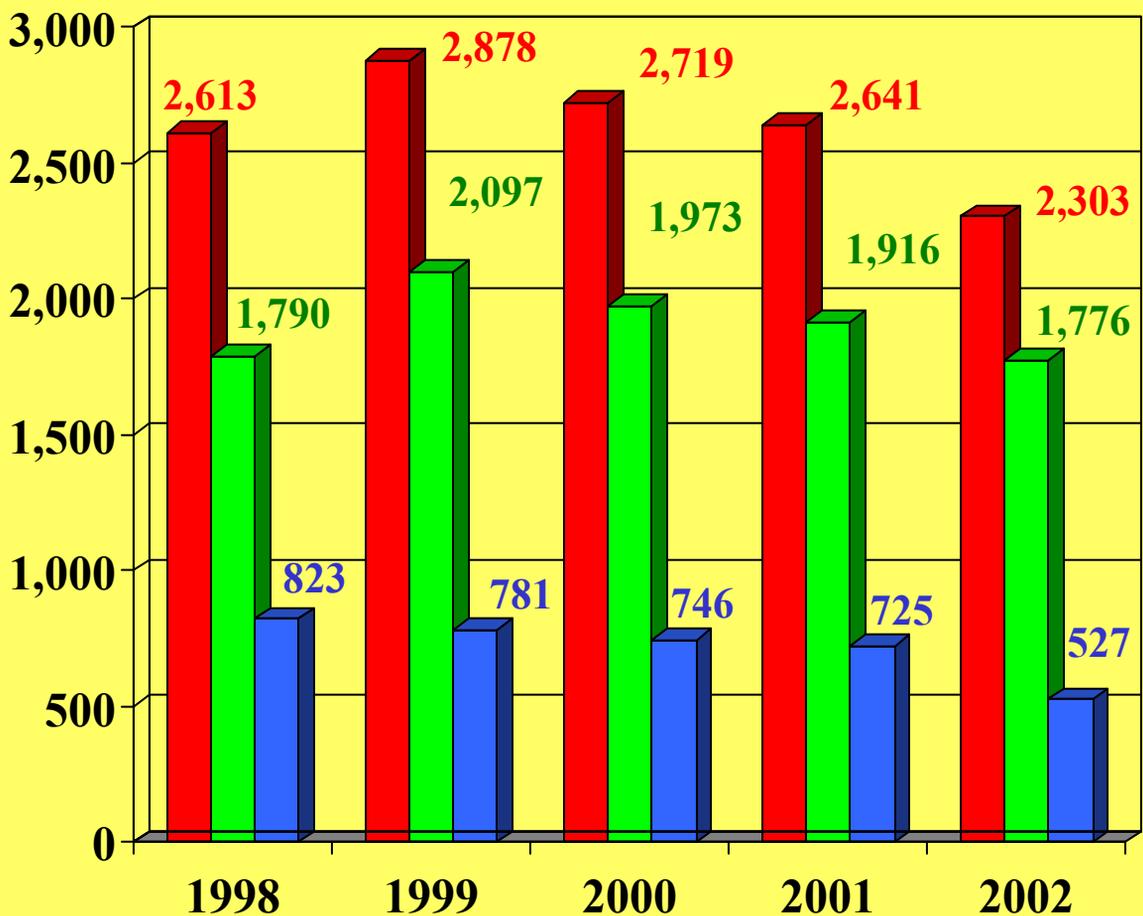
CONVICTIONS

“OUTSIDERS VS INSIDERS”

1998 – 2002

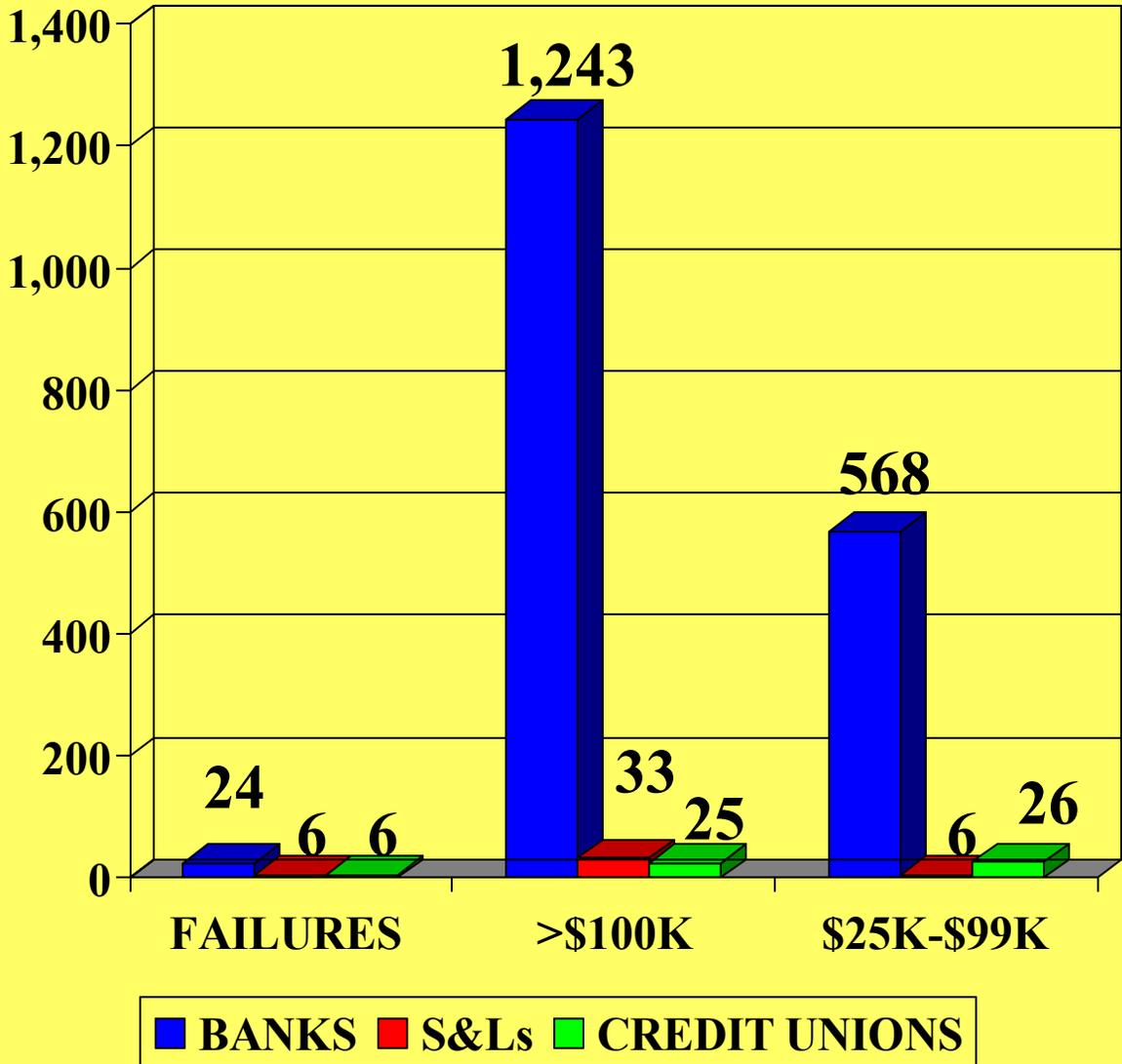
(no local convictions)

Includes Felonies, Misdemeanors and Pretrial Diversions



■ TOTAL CONVICTIONS ■ OUTSIDERS
■ BANK INSIDERS

**CONVICTIONS & PRE-TRIAL DIVERSIONS
BY INSTITUTION TYPE & AMOUNT
FISCAL YEAR 2002
(No State or Local Statistics)**



***FAST TRACK = 247 *<\$25K IN LOSSES = 213
(*NOT TRACKED BY INSTITUTION TYPE)**

B. INDICTMENTS AND INFORMATIONS

For FY 2002, the total number of defendants charged by indictment or information decreased 9.75 percent from FY 2001. The following matrix illustrates this trend.

FISCAL YEAR	NUMBER OF INDICTMENTS*
1998	2,691
1999	2,869
2000	2,877
2001	2,738
2002	2,471

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

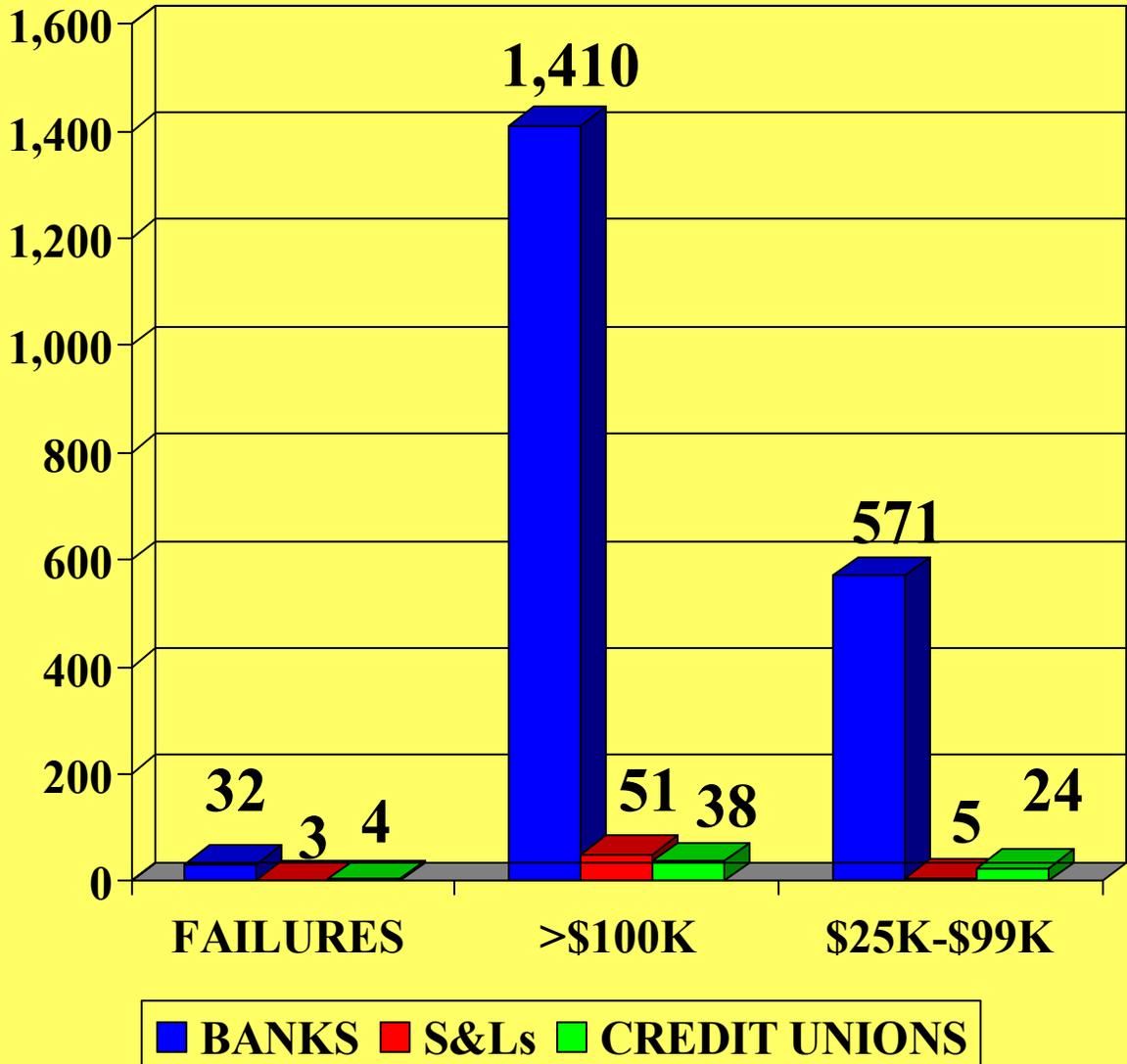
The chart and graphs which follow exhibits:

- (a) Total FIF Indictments and Informations for FYs 1998 - 2002; and
- (b) Indictments and Informations by Institution Type and Dollar Loss for FY 2002.

**FINANCIAL INSTITUTION FRAUD INDICTMENTS AND INFORMATIONS
FISCAL YEARS 1998 - 2002**

FBI FIELD OFFICE	FISCAL YEAR 1998	FISCAL YEAR 1999	FISCAL YEAR 2000	FISCAL YEAR 2001	FISCAL YEAR 2002
ALBANY	28	26	38	20	21
ALBUQUERQUE	6	4	5	8	7
ANCHORAGE	3	3	7	32	4
ATLANTA	62	140	94	87	56
BALTIMORE	23	32	54	35	44
BIRMINGHAM	30	21	30	38	78
BOSTON	41	39	49	49	32
BUFFALO	19	25	22	30	11
CHARLOTTE	51	52	46	70	40
CHICAGO	81	79	91	84	122
CINCINNATI	57	21	40	48	41
CLEVELAND	68	107	111	125	203
COLUMBIA	33	40	38	54	40
DALLAS	163	227	189	159	145
DENVER	31	32	46	38	22
DETROIT	100	122	111	84	57
EL PASO	2	3	12	12	7
HONOLULU	31	23	39	32	35
HOUSTON	71	86	130	105	41
INDIANAPOLIS	29	26	26	16	20
JACKSON	25	17	31	38	23
JACKSONVILLE	23	27	27	12	12
KANSAS CITY	38	54	48	39	52
KNOXVILLE	18	14	21	18	21
LAS VEGAS	27	36	45	39	18
LITTLE ROCK	39	28	46	56	32
LOS ANGELES	144	115	130	60	113
LOUISVILLE	53	66	44	39	44
MEMPHIS	35	47	33	81	82
MIAMI	36	54	74	55	55
MILWAUKEE	58	58	40	46	48
MINNEAPOLIS	47	71	57	40	37
MOBILE	21	16	37	23	23
NEWARK	31	44	49	41	52
NEW HAVEN	26	31	6	18	8
NEW ORLEANS	40	51	58	95	35
NEW YORK	211	191	128	115	136
NORFOLK	13	20	19	35	25
OKLAHOMA CITY	71	73	58	49	29
OMAHA	45	26	29	35	21
PHILADELPHIA	104	101	126	79	103
PHOENIX	7	10	5	3	6
PITTSBURGH	39	60	45	44	24
PORTLAND	57	47	46	43	30
RICHMOND	44	24	59	55	29
SACRAMENTO	38	30	42	36	21
ST. LOUIS	56	51	42	39	39
SALT LAKE CITY	37	33	24	47	38
SAN ANTONIO	35	31	34	37	32
SAN DIEGO	19	20	32	27	8
SAN FRANCISCO	81	49	32	27	35
SAN JUAN	17	1	3	30	3
SEATTLE	100	125	113	71	85
SPRINGFIELD	41	59	43	47	52
TAMPA	37	17	33	22	18
WMFO	49	64	40	71	56
TOTAL	2,691	2,869	2,877	2,738	2,471

**INDICTMENTS AND INFORMATIONS
BY INSTITUTION TYPE & AMOUNT
FISCAL YEAR 2002
(No State or Local Statistics)**



***FAST TRACK =182 *<\$25K IN LOSSES = 151
(*NOT TRACKED BY INSTITUTION TYPE)**

C. RECOVERIES, RESTITUTIONS, AND FINES

For FY 2002, statistical accomplishments for recoveries, restitutions, and fines continue to demonstrate the FBI's investigative efforts in addressing FIF. The matrix which follows illustrates actual dollar amounts recovered for FYs 1998 - 2002.

FISCAL YEAR	RECOVERIES	RESTITUTIONS	FINES
1998	62,357,358	490,967,225	5,493,648
1999	114,500,391	834,271,046	77,756,567
2000	48,513,930	588,927,165	8,012,361
2001	45,759,496	754,182,929	15,248,483
2002	28,164,377	1,983,796,156	7,614,787

The charts and graphs which follow exhibits:

- (a) Recoveries by Office for FYs 1998 - 2002;
- (b) Recoveries for FY 2002;
- (c) Recoveries for FYs 1998 - 2002;
- (d) Restitutions by Office for FYs 1998 - 2002;
- (e) Restitutions for FY 2002;
- (f) Restitutions for FYs 1998 - 2002;
- (g) Fines by Office for FYs 1998 - 2002;
- (h) Fines for FY 2002; and
- (i) Fines for FYs 1998 - 2002.

RECOVERIES
FISCAL YEARS 1998 - 2002

FBI FIELD OFFICE	1998	1999	2000	2001	2002
ALBANY	\$361,462		\$73,654	\$131,656	
ALBUQUERQUE		\$4,600		\$609,099	\$361,633
ANCHORAGE	\$4,000		\$25,000		\$1,949
ATLANTA	\$36,671,301	\$703,962	\$327,896	\$712,784	\$318,658
BALTIMORE	\$232,708	\$200,020	\$243,900	\$242,963	\$36,900
BIRMINGHAM	\$500	\$1,328	\$333,521	\$82,915	\$61,000
BOSTON	\$908,495	\$23,000	\$788,779	\$20,334	\$236,086
BUFFALO	\$94,104	\$449,725	\$2,430,982	\$4,450	\$8,250
CHARLOTTE	\$26,308	\$566,068	\$193,000	\$3,065,459	\$152,462
CHICAGO	\$1,456,574	\$2,291,445	\$3,470,842	\$2,841,700	\$290,372
CINCINNATI	\$112,609	\$169,706	\$7,760,789	\$470,738	\$65,803
CLEVELAND	\$65,228	\$312,303	\$290,599	\$165,937	\$785,077
COLUMBIA	\$6,513	\$98,997	\$22,723	\$304,709	\$24,674
DALLAS	\$614,148	\$2,638,661	\$6,069,730	\$4,462,303	\$873,644
DENVER	\$726,424	\$184,700	\$25,400	\$274,111	\$8,714,188
DETROIT	\$1,834,754	\$488,109	\$128,702	\$151,417	\$158,566
EL PASO	\$26,376				\$102,000
HONOLULU	\$5,085	\$39,183	\$4,258	\$3,000	\$288,172
HOUSTON	\$77,200	\$502,814	\$471,495	\$612,348	\$88,505
INDIANAPOLIS		\$38,691	\$190,003	\$15,647	\$6,185
JACKSON	\$530,490	\$36,052	\$10,000	\$65,767	
JACKSONVILLE	\$468,687			\$25,532	\$10,075
KANSAS CITY	\$920,147	\$748,127	\$1,977,558	\$2,400	\$167,006
KNOXVILLE		\$9,922	\$146,800	\$19,720	\$3,100
LAS VEGAS	\$104,056	\$369,782	\$552,583	\$22,850,495	
LITTLE ROCK		\$266,590	\$144,989		\$792,900
LOS ANGELES	\$1,447,240	\$303,000	\$38,024	\$210,612	\$5,210
LOUISVILLE	\$36,580	\$7,000		\$20,524	
MEMPHIS	\$192,793	\$26,739	\$377,880	\$114,008	\$483,507
MIAMI	\$231,172	\$332,057	\$367,210	\$82,556	\$3,722,589
MILWAUKEE	\$923,698	\$154,416	\$579,093	\$147,825	\$744,710
MINNEAPOLIS	\$69,630	\$143,195	\$28,400	\$28,135	\$4,000
MOBILE			\$135,783	\$6,020	\$39,000
NEWARK	\$1,032,429	\$344,406	\$514,504	\$1,383,688	\$1,550,531
NEW HAVEN	\$179,235	\$12,275			
NEW ORLEANS		\$16,756	\$370,261	\$425,350	\$718,333
NEW YORK	\$4,663,055	\$96,440,265	\$16,344,737	\$1,663,022	\$1,347,872
NORFOLK	\$156,688	\$79,771	\$57,785	\$88,787	\$23,000
OKLAHOMA CITY	\$2,198,697	\$573,022	\$3,036,952	\$397,335	\$1,496,976
OMAHA	\$14,300			\$251,334	\$2,000
PHILADELPHIA	\$173,832	\$326,480	\$164,406	\$657,873	\$201,068
PHOENIX		\$1,409,327	\$9,000		\$68,000
PITTSBURGH	\$454,993	\$37,082		\$162,650	
PORTLAND	\$22,196	\$16,500		\$351,900	\$101,183
RICHMOND	\$762,426	\$455,891	\$211,826	\$70,451	\$8,800
SACRAMENTO	\$11,800	\$107,223			
ST. LOUIS	\$20,000		\$152,675	\$2,400	\$1,048,643
SALT LAKE CITY	\$246,178	\$115,978		\$154,252	\$17,495
SAN ANTONIO	\$299,792	\$234,413		\$91,088	\$2,000
SAN DIEGO	\$6,000		\$126,980	\$2,000	\$313,808
SAN FRANCISCO	\$68,613	\$2,911,352	\$83,635	\$283,111	
SAN JUAN	\$518,360		\$33,250		\$99,331
SEATTLE	\$800,805	\$133,778	\$40,600	\$860,118	\$1,928,854
SPRINGFIELD	\$2,362,220				\$50,000
TAMPA	\$190,970	\$94,871	\$104,259	\$1,126,558	
WMFO	\$26,487	\$80,809	\$53,467	\$42,415	\$640,262
TOTAL	\$62,357,358	\$114,500,391	\$48,513,930	\$45,759,496	\$28,164,377

RECOVERIES FOR FISCAL YEAR 2002

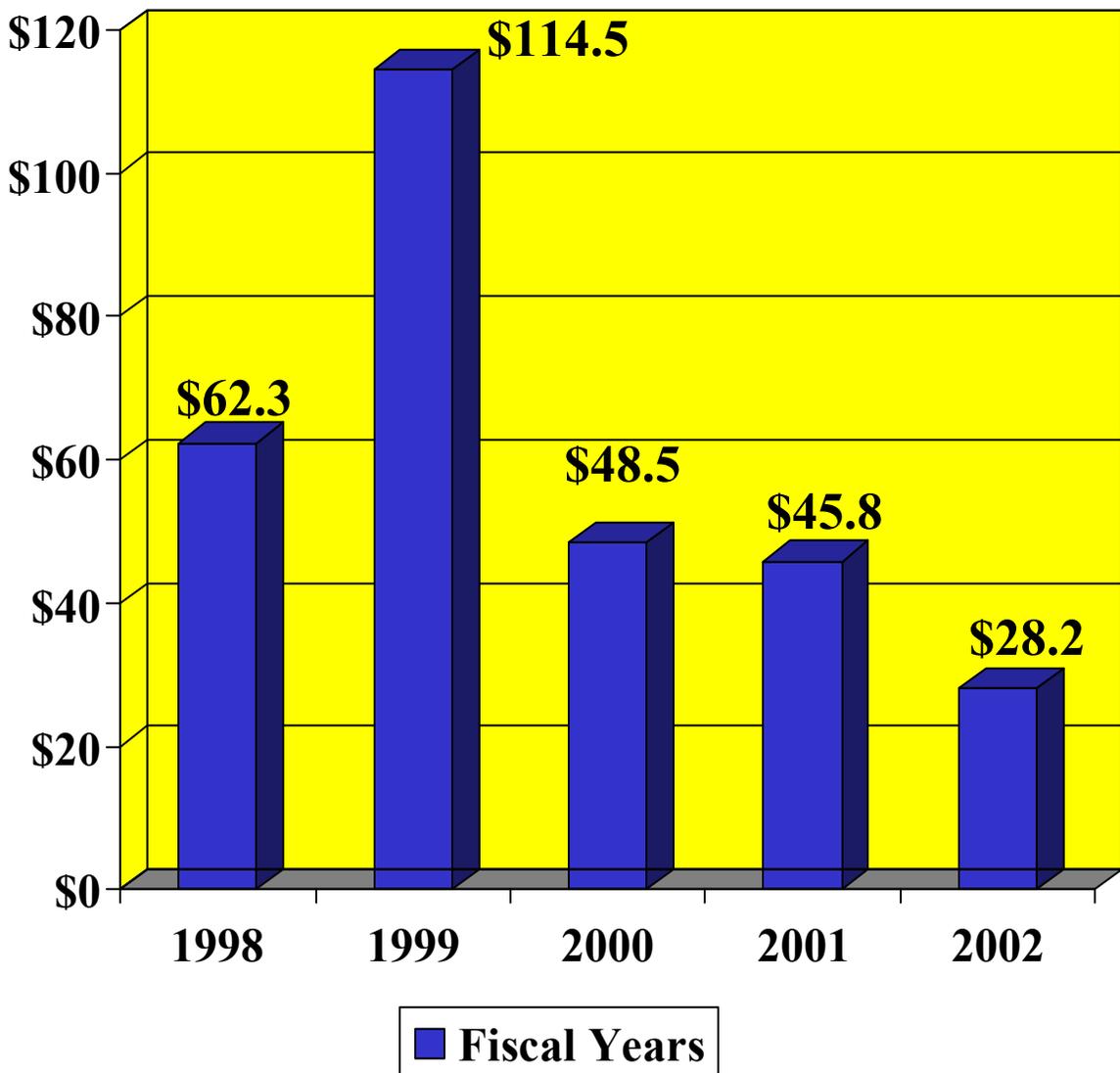
(DOES NOT INCLUDE FAST TRACK AND BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$925,589	-\$0-	-\$0-
>100K	\$25,235,875	-\$0-	\$102,000
\$25K-\$99K	\$1,761,990	-\$0-	-\$0-

RECOVERIES

1998 - 2002

In Millions



RESTITUTIONS
FISCAL YEARS 1998 - 2002

FBI FIELD OFFICE	1998	1999	2000	2001	2002
ALBANY	\$5,142,412	\$2,540,079	\$2,540,612	\$22,598,265	\$11,312,507
ALBUQUERQUE	\$573,240	\$117,583		\$761,270	\$586,106
ANCHORAGE	\$10,500	\$620	\$506,100	\$1,084,178	\$499,760
ATLANTA	\$3,947,729	\$37,672,244	\$99,022,661	\$28,405,185	\$48,953,228
BALTIMORE	\$7,713,158	\$2,906,449	\$3,154,008	\$3,521,279	\$18,166,924
BIRMINGHAM	\$2,503,412	\$1,709,889	\$13,841,516	\$1,533,885	\$21,799,928
BOSTON	\$17,064,636	\$34,037,089	\$23,707,038	\$5,061,464	\$2,929,969
BUFFALO	\$1,169,446	\$787,762	\$986,767	\$1,456,097	\$302,911
CHARLOTTE	\$1,927,967	\$1,709,967	\$6,613,148	\$12,840,558	\$12,844,936
CHICAGO	\$118,074,845	\$4,452,911	\$14,628,056	\$14,402,620	\$31,435,574
CINCINNATI	\$4,913,708	\$25,837,187	\$7,155,530	\$2,969,313	\$7,488,247
CLEVELAND	\$4,600,264	\$3,002,529	\$4,350,925	\$8,807,854	\$4,395,079
COLUMBIA	\$1,226,508	\$1,034,721	\$1,605,675	\$1,151,879	\$6,763,725
DALLAS	\$15,954,324	\$17,573,011	\$46,532,063	\$13,213,983	\$22,150,376
DENVER	\$1,294,538	\$1,023,633	\$5,277,399	\$111,897,964	\$2,743,222
DETROIT	\$9,913,582	\$11,471,020	\$12,565,518	\$6,526,381	\$26,969,365
EL PASO	\$275,635	\$238,683	\$29,991	\$1,485,987	\$630,323
HONOLULU	\$740,002	\$484,602	\$634,559	\$985,213	\$4,981,492
HOUSTON	\$21,053,654	\$6,975,540	\$3,945,801	\$169,758,548	\$15,702,375
INDIANAPOLIS	\$1,105,824	\$2,896,698	\$7,359,956	\$3,564,932	\$1,920,784
JACKSON	\$2,614,526	\$1,524,067	\$1,703,388	\$245,613	\$2,963,325
JACKSONVILLE	\$740,535	\$1,457,193	\$5,926,442	\$921,258	\$712,651
KANSAS CITY	\$1,288,146	\$6,937,023	\$6,655,288	\$3,571,000	\$2,310,880
KNOXVILLE	\$30,996,220	\$1,093,461	\$3,093,315	\$3,753,851	\$840,908
LAS VEGAS	\$2,508,583	\$13,735,976	\$1,415,794	\$6,620,797	\$5,997,581
LITTLE ROCK	\$2,252,291	\$3,289,368	\$2,526,365	\$4,847,964	\$5,568,148
LOS ANGELES	\$26,986,041	\$24,015,893	\$7,607,312	\$25,167,250	\$27,912,471
LOUISVILLE	\$1,962,185	\$8,356,047	\$1,332,049	\$7,534,820	\$3,271,780
MEMPHIS	\$1,933,840	\$14,200,078	\$5,159,927	\$2,140,819	\$5,192,691
MIAMI	\$4,709,506	\$18,719,944	\$8,266,800	\$18,188,727	\$4,550,765
MILWAUKEE	\$2,365,406	\$5,507,629	\$8,354,906	\$2,477,262	\$67,827,070
MINNEAPOLIS	\$14,891,683	\$4,072,583	\$2,702,742	\$31,632,365	\$2,412,448
MOBILE	\$344,577	\$1,864,577	\$1,402,015	\$853,357	\$1,739,125
NEWARK	\$8,705,827	\$4,567,969	\$7,975,914	\$20,269,442	\$5,863,109
NEW HAVEN	\$18,150,187	\$1,497,882	\$5,556,616	\$3,443,234	\$1,086,471
NEW ORLEANS	\$1,362,630	\$6,460,221	\$16,149,938	\$7,546,940	\$4,214,036
NEW YORK	\$42,292,158	\$427,242,642	\$124,258,634	\$40,323,392	\$127,861,261
NORFOLK	\$209,810	\$376,721	\$386,751	\$1,341,560	\$12,776,212
OKLAHOMA CITY	\$785,607	\$5,271,234	\$9,742,679	\$12,018,990	\$20,034,408
OMAHA	\$4,265,899	\$5,778,971	\$1,386,652	\$15,016,543	\$2,216,090
PHILADELPHIA	\$3,044,670	\$16,309,822	\$27,560,939	\$10,761,765	\$14,060,819
PHOENIX	\$1,030,412	\$2,273,027	\$1,360,794	\$581,061	\$1,448,602
PITTSBURGH	\$5,879,827	\$1,958,046	\$5,796,378	\$5,885,899	\$1,343,994,344
PORTLAND	\$136,453	\$4,023,023	\$2,129,837	\$74,835,401	\$7,177,980
RICHMOND	\$2,132,924	\$14,722,666	\$4,769,597	\$3,320,783	\$2,621,984
SACRAMENTO	\$780,505	\$733,556	\$7,677,294	\$1,583,162	\$1,183,884
ST. LOUIS	\$5,870,841	\$2,572,460	\$11,496,024	\$4,186,514	\$2,913,067
SALT LAKE CITY	\$724,026	\$3,537,944	\$1,054,738	\$927,751	\$2,342,030
SAN ANTONIO	\$3,796,850	\$11,480,522	\$5,906,486	\$2,991,760	\$8,282,163
SAN DIEGO	\$665,316	\$5,731,402	\$666,258	\$6,733,807	\$17,107,309
SAN FRANCISCO	\$67,167,143	\$3,290,055	\$15,109,412	\$1,011,118	\$1,620,720
SAN JUAN	\$99,975	\$136,295	\$375,177	\$92,590	\$620,587
SEATTLE	\$4,906,296	\$18,580,775	\$7,937,440	\$7,059,910	\$13,762,511
SPRINGFIELD	\$551,561	\$16,325,328	\$14,103,727	\$3,098,546	\$5,627,217
TAMPA	\$4,435,830	\$12,262,382	\$4,051,445	\$5,819,302	\$6,566,898
WMFO	\$1,173,555	\$7,892,047	\$2,870,769	\$5,351,521	\$6,537,780
TOTAL	\$490,967,225	\$834,271,046	\$588,927,165	\$754,182,929	\$1,983,796,156

RESTITUTIONS FOR FISCAL YEAR 2002

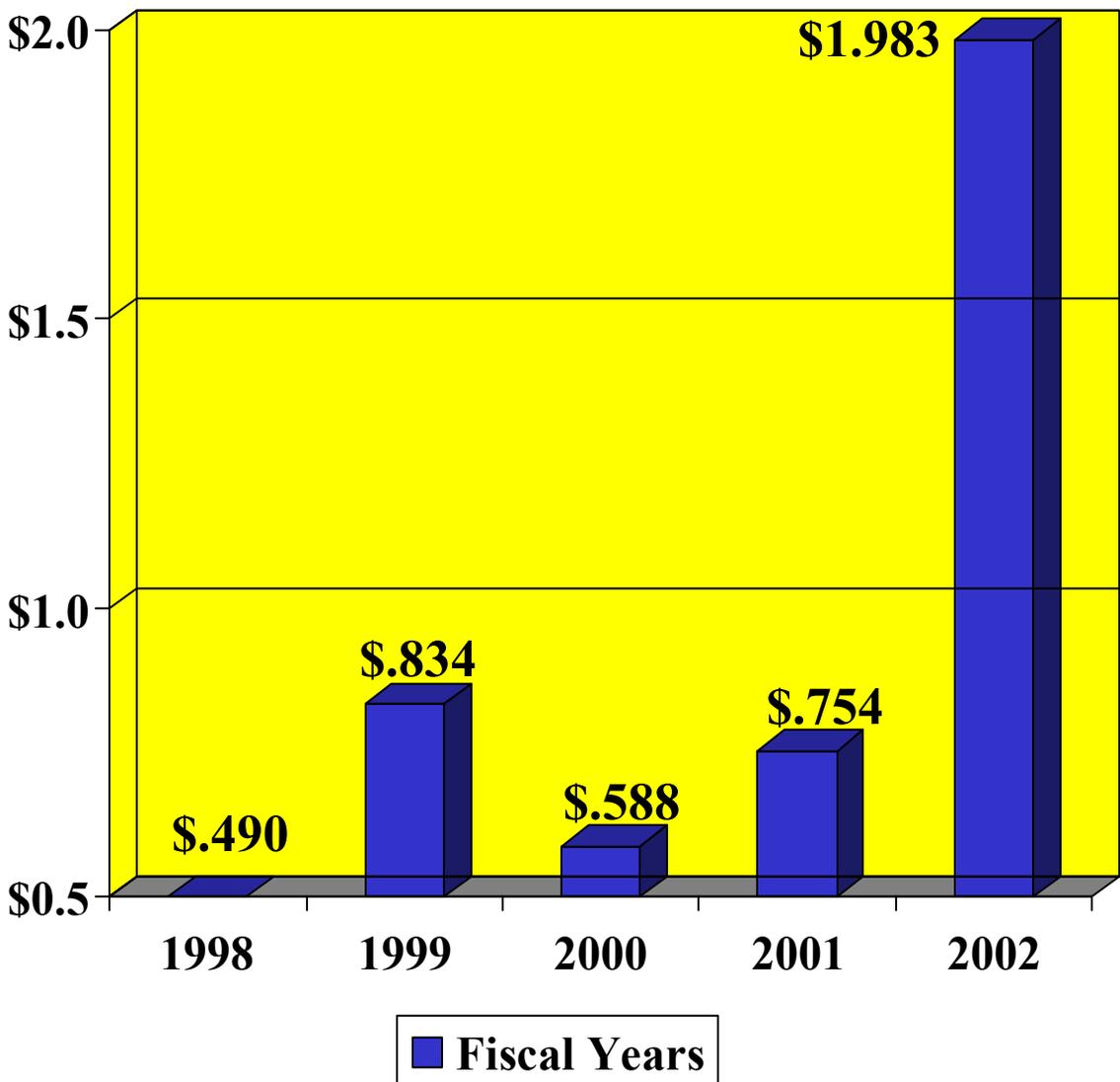
(DOES NOT INCLUDE FAST TRACK AND BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$1,344,356,175	\$10,000	\$2,291,440
>100K	\$565,849,089	\$18,520,971	\$7,570,856
\$25K-\$99K	\$36,049,627	\$340,775	\$1,015,777

RESTITUTIONS

1998 - 2002

In Billions



**FINES
FISCAL YEARS 1998 - 2002**

FBI FIELD OFFICE	1998	1999	2000	2001	2002
ALBANY	\$34,500	\$11,750	\$18,200	\$5,142	\$870,668
ALBUQUERQUE	\$19,850	\$1,900		\$100	\$100
ANCHORAGE			\$250		\$300
ATLANTA	\$19,400	\$77,475	\$56,368	\$267,700	\$130,295
BALTIMORE	\$9,600	\$11,855	\$760,428	\$91,005	\$82,900
BIRMINGHAM	\$134,500	\$20,500	\$5,500	\$19,950	\$8,450
BOSTON	\$145,350	\$15,900	\$32,475	\$202,025	\$31,528
BUFFALO	\$10,000	\$19,300	\$11,450	\$300	\$5,424
CHARLOTTE	\$23,900	\$2,150	\$14,122	\$34,987	\$2,000
CHICAGO	\$195,197	\$1,981,986	\$1,087,850	\$96,620	\$234,802
CINCINNATI	\$31,375	\$10,825	\$38,885	\$7,325	\$35,156
CLEVELAND	\$109,783	\$22,550	\$124,600	\$54,488	\$39,540
COLUMBIA	\$4,450	\$2,925	\$200	\$21,550	\$61,743
DALLAS	\$426,915	\$1,744,300	\$319,251	\$91,952	\$19,430
DENVER	\$145,920	\$28,905	\$14,206	\$62,489	\$7,050
DETROIT	\$115,483	\$34,932	\$458,445	\$338,696	\$31,600
EL PASO	\$5,100	\$7,518	\$72,370	\$400	\$2,000
HONOLULU	\$11,550	\$2,900	\$3,400	\$9,175	\$31,175
HOUSTON	\$94,000	\$164,400	\$87,035	\$65,705	\$74,047
INDIANAPOLIS	\$8,305	\$155,571	\$3,925	\$7,650	\$25,100
JACKSON	\$1,150	\$100	\$465,395	\$15,533	\$11,076
JACKSONVILLE	\$10,500	\$41,343	\$3,383	\$1,200	\$122,371
KANSAS CITY	\$23,450	\$107,100	\$8,275	\$316,723	\$28,995
KNOXVILLE	\$81,150	\$6,229	\$36,597	\$16,100	\$53,700
LAS VEGAS	\$17,775	\$1,725	\$16,936	\$2,350	\$218,752
LITTLE ROCK	\$75,750	\$41,550	\$13,750	\$6,500	\$27,268
LOS ANGELES	\$580,467	\$112,670	\$590,054	\$10,794,146	\$726,666
LOUISVILLE	\$6,800	\$31,300	\$3,100	\$33,725	\$266,472
MEMPHIS	\$116,140	\$4,040	\$5,375	\$447,691	\$263,854
MIAMI	\$55,050	\$823,850	\$50,000	\$29,400	\$23,850
MILWAUKEE	\$10,250	\$9,487	\$35,374	\$40,080	\$7,192
MINNEAPOLIS	\$8,300	\$16,300	\$513,050	\$144,782	\$1,179,900
MOBILE	\$2,350	\$4,450	\$24,462	\$550	\$57,982
NEWARK	\$11,230	\$109,330	\$132,680	\$39,150	\$805,371
NEW HAVEN	\$46,850	\$90,145	\$5,250	\$11,200	\$600
NEW ORLEANS	\$462,468	\$33,490	\$36,807	\$118,862	\$23,010
NEW YORK	\$39,000	\$64,533,786	\$400,525	\$574,050	\$63,500
NORFOLK	\$1,400	\$2,320	\$1,700	\$26,202	\$1,000
OKLAHOMA CITY	\$68,806	\$41,305	\$184,620	\$30,519	\$3,125
OMAHA	\$11,850	\$30,250	\$13,050	\$171,900	\$8,800
PHILADELPHIA	\$1,101,160	\$583,345	\$129,239	\$164,404	\$52,600
PHOENIX	\$99,913	\$21,465	\$637,585	\$13,097	
PITTSBURGH	\$19,800	\$4,142,115	\$254,094	\$151,600	\$19,600
PORTLAND	\$2,580	\$28,669	\$3,025	\$9,100	\$500
RICHMOND	\$16,200	\$12,625	\$137,718	\$27,766	\$24,600
SACRAMENTO	\$10,550	\$1,425	\$117,375	\$5,400	\$33,600
ST. LOUIS	\$48,350	\$4,500	\$69,700	\$9,100	\$400
SALT LAKE CITY	\$160,865	\$46,768	\$67,945	\$13,350	\$21,858
SAN ANTONIO	\$127,428	\$111,910	\$520,275	\$103,252	\$8,450
SAN DIEGO	\$391,650	\$126,450	\$8,160	\$12,999	\$1,625
SAN FRANCISCO	\$125,210	\$9,170	\$44,615	\$7,800	\$1,042,770
SAN JUAN	\$3,300		\$500		\$631,200
SEATTLE	\$11,910	\$106,950	\$119,800	\$116,925	\$123,905
SPRINGFIELD	\$192,818	\$682,450	\$26,500	\$394,173	\$62,212
TAMPA	\$2,350	\$1,500,663	\$221,837	\$4,050	\$2,500
WMFO	\$3,650	\$19,650	\$4,650	\$17,545	\$2,175
TOTAL	\$5,493,648	\$77,756,567	\$8,012,361	\$15,248,483	\$7,614,787

FINES FOR FISCAL YEAR 2002

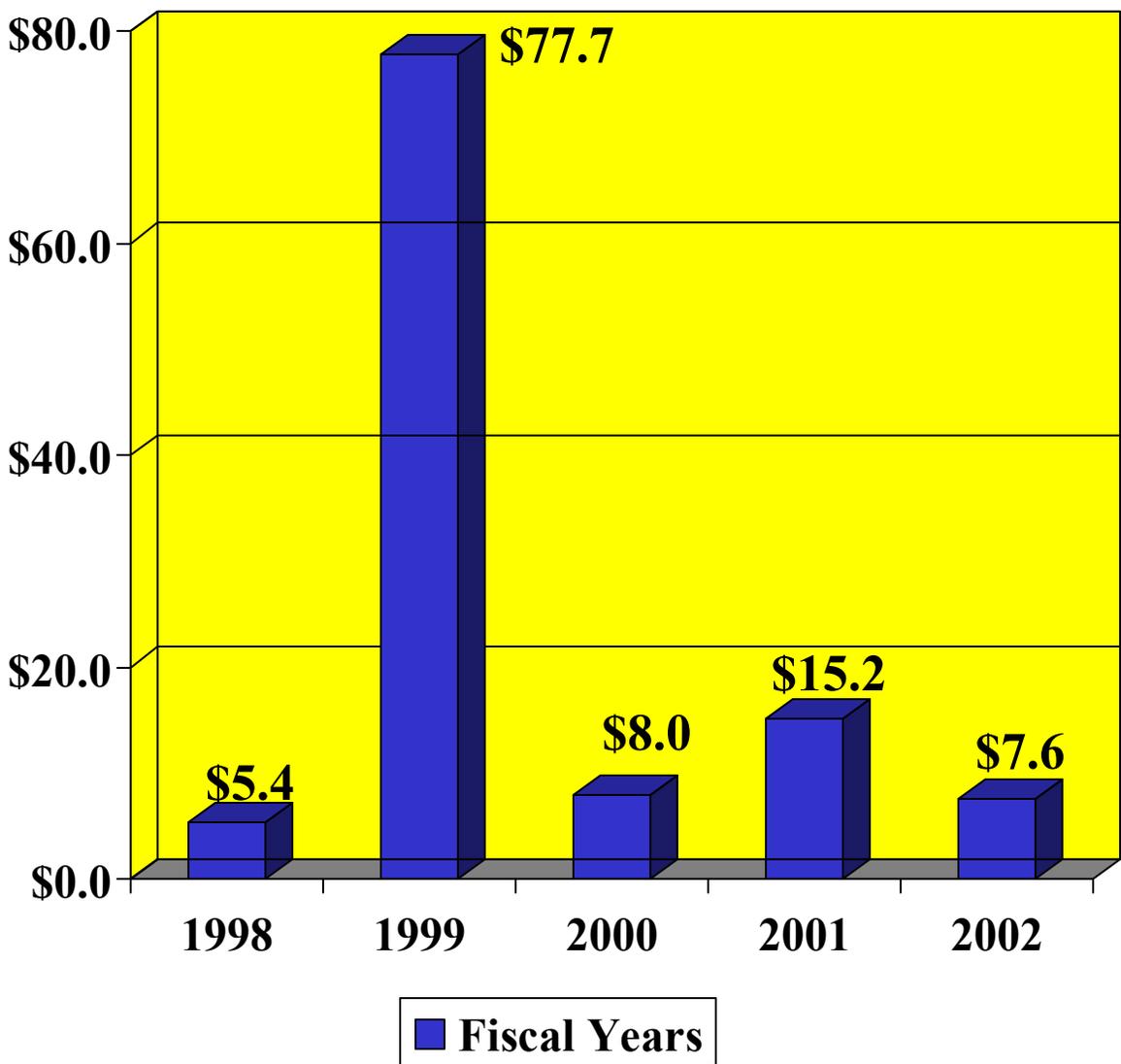
(DOES NOT INCLUDE FAST TRACK AND BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$55,501	\$500	-\$0-
>100K	\$5,592,639	\$447,750	\$16,700
\$25K-\$99K	\$1,212,395	\$38,100	\$25,010

FINES

1998 - 2002

In Millions



D. SEIZURES AND FORFEITURES

Forfeiture provisions were added to the ten banking-related violations in FY 1989. This investigative tool has aided immensely in the effort to address FIF. The matrix which follows demonstrates accomplishments in these areas for FYs 2000-2002, and represents actual dollar amounts recovered.

FISCAL YEAR	SEIZURES	FORFEITURES
2000	25,958,651	13,548,066
2001	128,916,322	5,284,012
2002	13,277,362	4,013,342

The chart and graphs which follow exhibits:

- (a) Seizures and Forfeitures by Office for FYs 2000 - 2002;
- (b) Seizures for FYs 2000 - 2002; and
- (c) Forfeitures for FYs 2000 - 2002.

**SEIZURES AND FORFEITURES
FISCAL YEARS 2000 - 2002**

FBI FIELD OFFICE	SEIZURES			FORFEITURES		
	FISCAL YEAR 2000	FISCAL YEAR 2001	FISCAL YEAR 2002	FISCAL YEAR 2000	FISCAL YEAR 2001	FISCAL YEAR 2002
ALBANY	\$2,108,581	\$1,975	\$3,090	\$6,000		\$9,118
ALBUQUERQUE		\$2,995		\$4,600		
ANCHORAGE	\$546,134	\$86,920				
ATLANTA	\$31,807	\$25,950		\$301,007	\$10,500	\$15,450
BALTIMORE			\$15,525			
BIRMINGHAM	\$59,985	\$11,050	\$146,426	\$10,652,610		\$11,050
BOSTON		\$507,847	\$210,000		\$157,386	\$22,200
BUFFALO	\$582	\$58,560,588	\$30,000			\$30,000
CHARLOTTE		\$5,055,780				\$45,301
CHICAGO	\$1,794,473	\$5,079,660	\$24,725		\$63,519	
CINCINNATI	\$449,293	\$285,700	\$420,629	\$82,635	\$8,825	\$1,244
CLEVELAND		\$800,000	\$360,463			\$585,000
COLUMBIA						
DALLAS	\$352,076	\$44,300	\$79,535	\$249,401	\$71,051	\$27,000
DENVER		\$99,088		\$4,288	\$102,006	\$6,775
DETROIT	\$217,694	\$1,337,491	\$14,450	\$26,914	\$165,337	\$6,720
EL PASO	\$144,756			\$25,160	\$116,796	\$2,800
HONOLULU	\$38,137	\$13,913,780		\$8,955	\$359,470	\$21,275
HOUSTON	\$780,537	\$234,653	\$310,215	\$580,326	\$350	\$132,696
INDIANAPOLIS	\$61,815			\$25,270	\$36,545	
JACKSON		\$81,042	\$21,225			
JACKSONVILLE	\$143,525	\$151,872	\$86,197	\$19,525	\$111,653	\$49,920
KANSAS CITY	\$52,765		\$349,575	\$101,416		\$292,778
KNOXVILLE		\$1,845,669			\$2,216,040	
LAS VEGAS	\$36,850	\$6,341,060		\$23,725	\$14,325	
LITTLE ROCK			\$1,144,375			\$304,175
LOS ANGELES	\$808,861	\$8,374,364	\$1,159,957	\$380,895	\$249,099	\$646,907
LOUISVILLE		\$62,278			\$62,278	
MEMPHIS	\$2,996,169			\$5,705		\$6,182
MIAMI	\$5,000,000		\$506,864	\$175,600		\$162,000
MILWAUKEE		\$1,200,000		\$8,653		
MINNEAPOLIS	\$800,000					
MOBILE	\$47,471	\$1,414,100	\$3,944		\$44,556	
NEWARK	\$17,000	\$92,759			\$123,164	\$14,520
NEW HAVEN		\$4,850				\$4,850
NEW ORLEANS					\$4,806	
NEW YORK	\$1,164,662	\$17,767,158	\$207,506	\$263,329	\$894,030	\$72,627
NORFOLK		\$3,461,298	\$127,775			\$146,009
OKLAHOMA CITY	\$120,000	\$121,490	\$4,326,185	\$120,000	\$350	\$37,875
OMAHA						
PHILADELPHIA	\$526,600		\$46,645	\$26,200	\$111,123	\$5,650
PHOENIX						
PITTSBURGH						
PORTLAND			\$681,984			
RICHMOND		\$300,000	\$200,000			
SACRAMENTO	\$2,919		\$25,539	\$20,059	\$212,476	\$80,304
ST. LOUIS	\$10,575		\$32,000		\$10,575	\$32,000
SALT LAKE CITY		\$17,500		\$11,450	\$16,000	
SAN ANTONIO	\$32,354	\$3,590	\$5,000	\$81,405	\$3,590	\$5,000
SAN DIEGO	\$43,900	\$16,380	\$223,132	\$3,460		\$195,934
SAN FRANCISCO	\$6,493,410	\$898,695	\$274,913			\$916,735
SAN JUAN	\$210,160	\$38,637				
SEATTLE		\$123,247	\$1,875,683	\$41,979		\$123,247
SPRINGFIELD	\$267,778			\$15,925		
TAMPA		\$302,599	\$7,000	\$281,574		
WMFO	\$597,782	\$249,957	\$356,805		\$118,162	
TOTALS	\$25,958,651	\$128,916,322	\$13,277,362	\$13,548,066	\$5,284,012	\$4,013,342

SEIZURES FOR FISCAL YEAR 2002

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

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$360,463	-\$0-	-\$0-
>100K	\$12,371,034	-\$0-	\$325,400
\$25K-\$99K	\$220,465	-\$0-	-\$0-

FORFEITURES FOR FISCAL YEAR 2002

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

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	-\$0-	\$916,735	-\$0-
>100K	\$2,685,589	\$19,859	\$304,175
\$25K-\$99K	\$43,661	\$11,050	\$6,775