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**Financial Institution Fraud Unit**

# **FINANCIAL INSTITUTION FRAUD AND FAILURE REPORT**



## **FISCAL YEARS 2000 & 2001**

# **THE FEDERAL BUREAU OF INVESTIGATION FINANCIAL INSTITUTION FRAUD AND FAILURE REPORT**

**For Fiscal Years (FY) 2000 - 2001  
Ending September 30, 2001**

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.<sup>1</sup> 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, 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 2001, the total number of pending FIF investigations for the FBI was 8,184. Of this total, 97 failure cases, or 1.18 percent, involved criminal activity related to a failed financial institution. This statistic reflects an 87 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 2001, the FBI was investigating 4,383 major cases, or 46.4 percent of all pending FIF cases.<sup>2</sup> 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

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<sup>1</sup>FBI Strategic Plan 1999-2004.

<sup>2</sup> 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.

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, 2001, the FBI received 154,062 Suspicious Activity Reports (SARs) for criminal activity related to check fraud, counterfeit negotiable instruments, and related schemes. These schemes accounted for 27 percent of the 320,336 SARs filed by U.S. financial institutions (excluding Bank Secrecy Act violations), and equaled approximately \$4.8 billion in losses.<sup>3</sup>

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 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 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.

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<sup>3</sup>These 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 86.9 percent. The matrix below illustrates the number of failure investigations and corresponding percentage change by fiscal year.

| <b>FISCAL YEAR<br/>REPORT DATE</b> | <b>FAILURE<br/>INVESTIGATIONS</b> | <b>% CHANGE<br/>FROM PRIOR YEAR</b> |
|------------------------------------|-----------------------------------|-------------------------------------|
| 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%)                            |
| 9/00                               | 99                                | (-23.3%)                            |
| 9/01                               | 97                                | (- 2.1%)                            |

The chart and graphs which follow exhibit:

- (a) Financial Institution Failure Investigations by Field Office and Category, during FYs 2000 and 2001;
- (b) Financial Institution Failure Investigations for 1997 - 2001;
- (c) Number of FDIC-Insured "Problem" Institutions for 1997 - 2001; and,
- (d) Assets of FDIC-Insured "Problem" Institutions for 1997 - 2001.

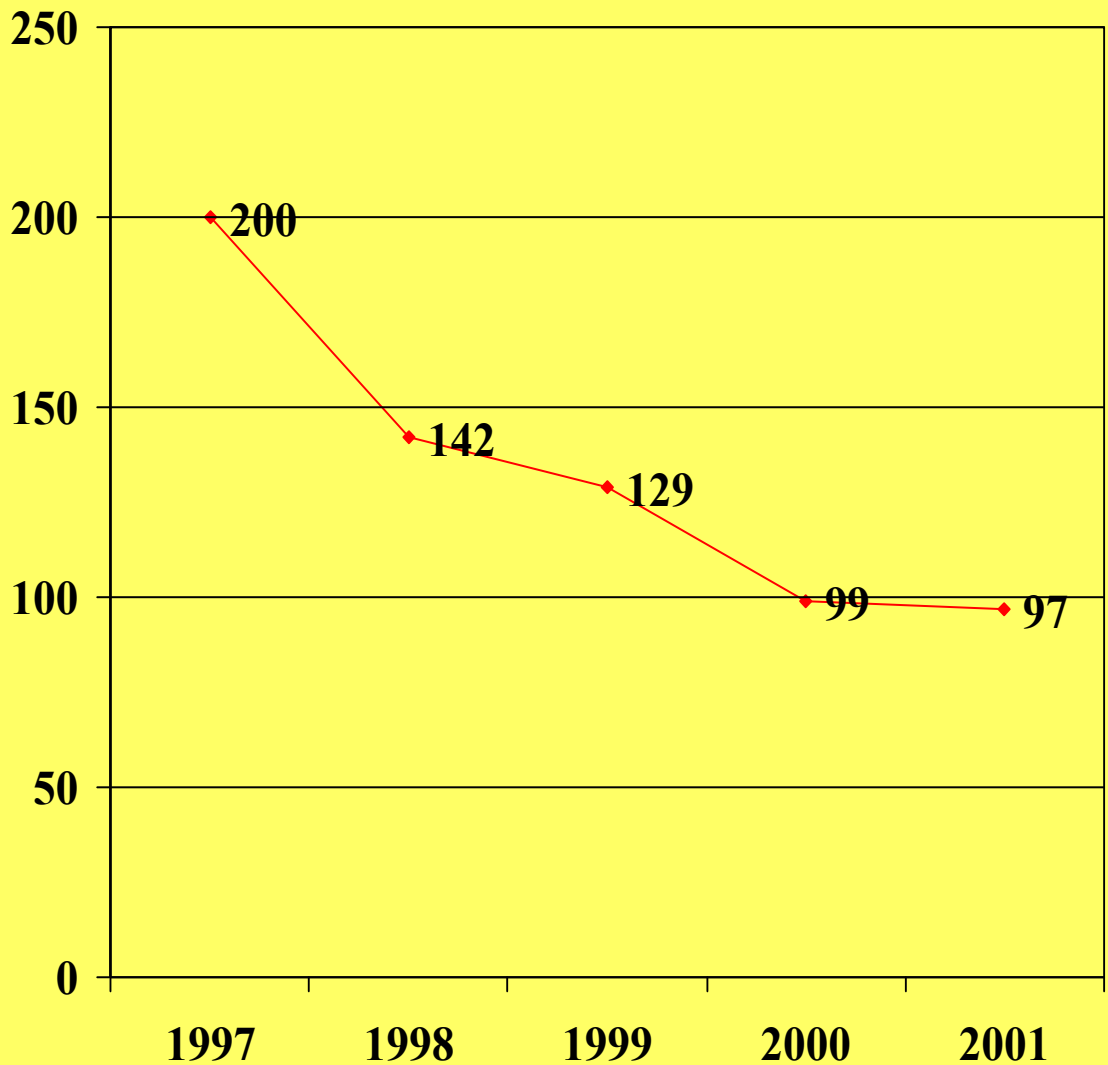
**FINANCIAL INSTITUTION FAILURE INVESTIGATIONS  
BY FIELD OFFICE AND CATEGORY  
FISCAL YEAR 2000**

| FBI<br>FIELD OFFICE | FAILED<br>BANKS | FAILED<br>S&Ls | FAILED<br>CREDIT UNIONS | TOTAL     |
|---------------------|-----------------|----------------|-------------------------|-----------|
| ALBANY              | 0               | 0              | 0                       | 0         |
| ALBUQUERQUE         | 0               | 0              | 0                       | 0         |
| ANCHORAGE           | 1               | 0              | 0                       | 1         |
| ATLANTA             | 0               | 0              | 1                       | 1         |
| BALTIMORE           | 2               | 0              | 0                       | 2         |
| BIRMINGHAM          | 0               | 0              | 0                       | 0         |
| BOSTON              | 3               | 0              | 0                       | 3         |
| BUFFALO             | 0               | 0              | 0                       | 0         |
| CHARLOTTE           | 2               | 2              | 1                       | 5         |
| CHICAGO             | 0               | 0              | 0                       | 0         |
| CINCINNATI          | 0               | 0              | 0                       | 0         |
| CLEVELAND           | 0               | 1              | 0                       | 1         |
| COLUMBIA            | 3               | 0              | 1                       | 4         |
| DALLAS              | 4               | 2              | 0                       | 6         |
| DENVER              | 3               | 1              | 1                       | 5         |
| DETROIT             | 0               | 1              | 0                       | 1         |
| EL PASO             | 0               | 0              | 0                       | 0         |
| HONOLULU            | 0               | 0              | 0                       | 0         |
| HOUSTON             | 2               | 5              | 0                       | 7         |
| INDIANAPOLIS        | 0               | 0              | 1                       | 1         |
| JACKSON             | 1               | 0              | 0                       | 1         |
| JACKSONVILLE        | 0               | 0              | 0                       | 0         |
| KANSAS CITY         | 0               | 0              | 1                       | 1         |
| KNOXVILLE           | 0               | 0              | 1                       | 1         |
| LAS VEGAS           | 0               | 0              | 0                       | 0         |
| LITTLE ROCK         | 0               | 1              | 0                       | 1         |
| LOS ANGELES         | 6               | 2              | 0                       | 8         |
| LOUISVILLE          | 1               | 0              | 0                       | 1         |
| MEMPHIS             | 0               | 0              | 0                       | 0         |
| MIAMI               | 1               | 2              | 0                       | 3         |
| MILWAUKEE           | 0               | 0              | 1                       | 1         |
| MINNEAPOLIS         | 1               | 0              | 0                       | 1         |
| MOBILE              | 0               | 0              | 0                       | 0         |
| NEWARK              | 3               | 3              | 0                       | 6         |
| NEW HAVEN           | 0               | 0              | 0                       | 0         |
| NEW ORLEANS         | 2               | 3              | 1                       | 6         |
| NEW YORK            | 1               | 1              | 2                       | 4         |
| NORFOLK             | 0               | 0              | 0                       | 0         |
| OKLAHOMA CITY       | 1               | 0              | 0                       | 1         |
| OMAHA               | 2               | 0              | 0                       | 2         |
| PHILADELPHIA        | 2               | 2              | 2                       | 6         |
| PHOENIX             | 0               | 0              | 0                       | 0         |
| PITTSBURGH          | 2               | 1              | 0                       | 3         |
| PORTLAND            | 0               | 0              | 0                       | 0         |
| RICHMOND            | 0               | 0              | 0                       | 0         |
| SACRAMENTO          | 0               | 0              | 0                       | 0         |
| ST. LOUIS           | 3               | 0              | 0                       | 3         |
| SALT LAKE CITY      | 1               | 0              | 1                       | 2         |
| SAN ANTONIO         | 0               | 2              | 0                       | 2         |
| SAN DIEGO           | 0               | 0              | 0                       | 0         |
| SAN FRANCISCO       | 0               | 0              | 0                       | 0         |
| SAN JUAN            | 0               | 2              | 0                       | 2         |
| SEATTLE             | 0               | 0              | 0                       | 0         |
| SPRINGFIELD         | 2               | 1              | 2                       | 5         |
| TAMPA               | 0               | 0              | 1                       | 1         |
| WMFO                | 0               | 0              | 1                       | 1         |
| <b>TOTAL</b>        | <b>49</b>       | <b>32</b>      | <b>18</b>               | <b>99</b> |

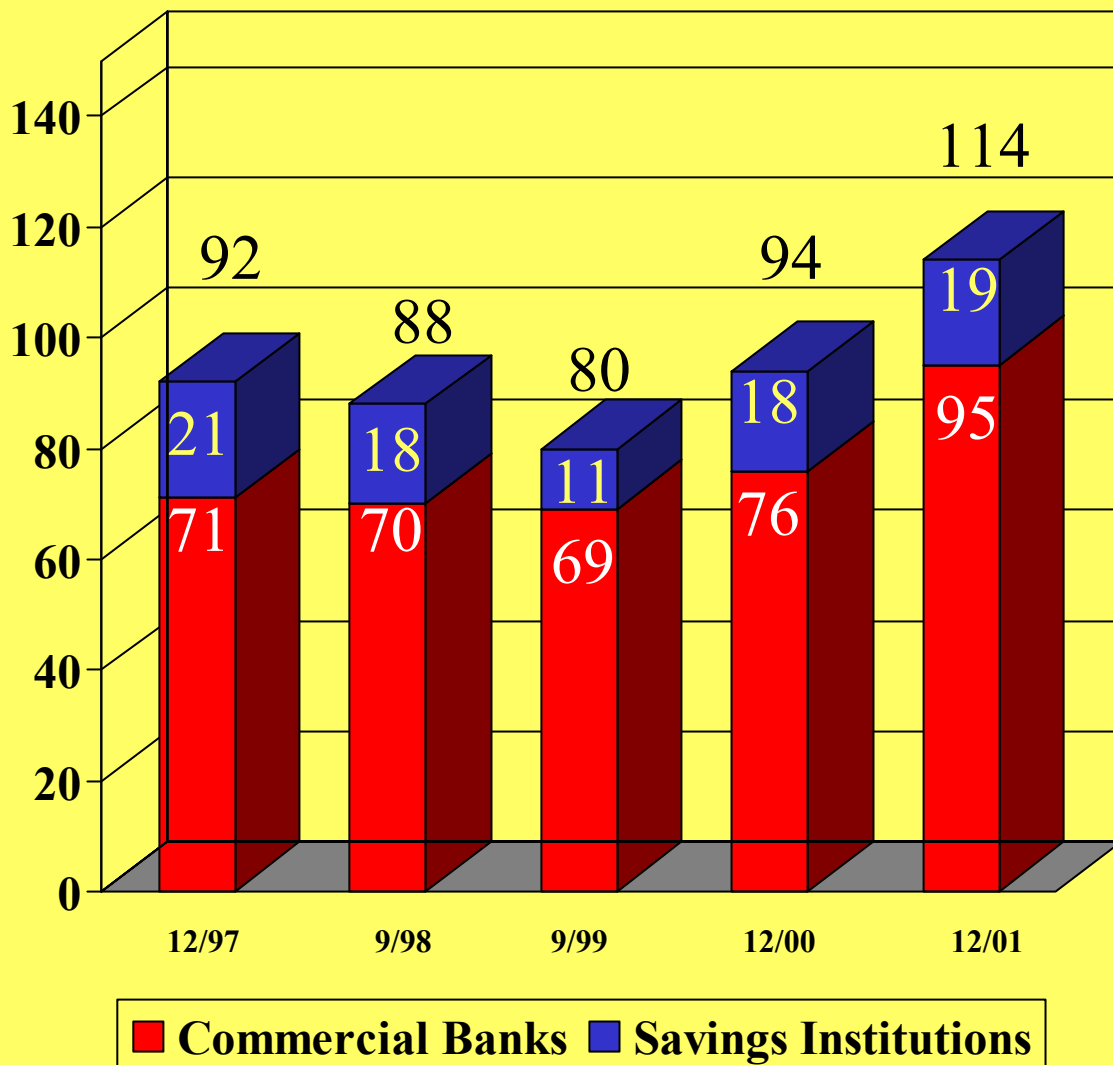
**FINANCIAL INSTITUTION FAILURE INVESTIGATIONS  
BY FIELD OFFICE AND CATEGORY  
FISCAL YEAR 2001**

| FBI<br>FIELD OFFICE | FAILED<br>BANKS | FAILED<br>S&Ls | FAILED<br>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              | 3               | 0              | 0                       | 3         |
| BUFFALO             | 0               | 0              | 0                       | 0         |
| CHARLOTTE           | 2               | 1              | 0                       | 3         |
| CHICAGO             | 1               | 1              | 1                       | 3         |
| CINCINNATI          | 0               | 0              | 0                       | 0         |
| CLEVELAND           | 0               | 0              | 1                       | 1         |
| COLUMBIA            | 1               | 0              | 1                       | 2         |
| DALLAS              | 3               | 2              | 1                       | 6         |
| DENVER              | 2               | 1              | 0                       | 3         |
| DETROIT             | 0               | 0              | 0                       | 0         |
| EL PASO             | 0               | 0              | 0                       | 0         |
| HONOLULU            | 1               | 0              | 0                       | 1         |
| HOUSTON             | 2               | 5              | 0                       | 7         |
| INDIANAPOLIS        | 0               | 0              | 1                       | 1         |
| JACKSON             | 2               | 0              | 0                       | 2         |
| JACKSONVILLE        | 0               | 0              | 0                       | 0         |
| KANSAS CITY         | 1               | 0              | 1                       | 2         |
| KNOXVILLE           | 0               | 0              | 0                       | 0         |
| LAS VEGAS           | 1               | 0              | 0                       | 1         |
| LITTLE ROCK         | 0               | 1              | 0                       | 1         |
| LOS ANGELES         | 4               | 0              | 0                       | 4         |
| LOUISVILLE          | 0               | 0              | 0                       | 0         |
| MEMPHIS             | 0               | 0              | 0                       | 0         |
| MIAMI               | 1               | 1              | 0                       | 2         |
| MILWAUKEE           | 0               | 0              | 1                       | 1         |
| MINNEAPOLIS         | 2               | 0              | 0                       | 2         |
| MOBILE              | 0               | 0              | 1                       | 1         |
| NEWARK              | 2               | 4              | 0                       | 6         |
| NEW HAVEN           | 0               | 1              | 0                       | 1         |
| NEW ORLEANS         | 3               | 3              | 0                       | 6         |
| NEW YORK            | 1               | 1              | 1                       | 3         |
| NORFOLK             | 0               | 0              | 0                       | 0         |
| OKLAHOMA CITY       | 0               | 0              | 0                       | 0         |
| OMAHA               | 1               | 0              | 0                       | 1         |
| PHILADELPHIA        | 4               | 2              | 2                       | 8         |
| PHOENIX             | 0               | 0              | 0                       | 0         |
| PITTSBURGH          | 1               | 1              | 1                       | 3         |
| PORTLAND            | 0               | 0              | 0                       | 0         |
| RICHMOND            | 0               | 0              | 0                       | 0         |
| SACRAMENTO          | 0               | 0              | 0                       | 0         |
| ST. LOUIS           | 2               | 1              | 0                       | 3         |
| SALT LAKE CITY      | 1               | 0              | 1                       | 2         |
| SAN ANTONIO         | 1               | 5              | 0                       | 6         |
| SAN DIEGO           | 0               | 0              | 0                       | 0         |
| SAN FRANCISCO       | 1               | 0              | 0                       | 1         |
| SAN JUAN            | 0               | 2              | 0                       | 2         |
| SEATTLE             | 0               | 0              | 0                       | 0         |
| SPRINGFIELD         | 3               | 0              | 2                       | 5         |
| TAMPA               | 0               | 0              | 1                       | 1         |
| WMFO                | 0               | 0              | 1                       | 1         |
| <b>TOTAL</b>        | <b>48</b>       | <b>32</b>      | <b>17</b>               | <b>97</b> |

# **FINANCIAL INSTITUTION FAILURE INVESTIGATIONS 1997 - 2001**



# FDIC - INSURED “PROBLEM INSTITUTIONS” 1997 - 2001



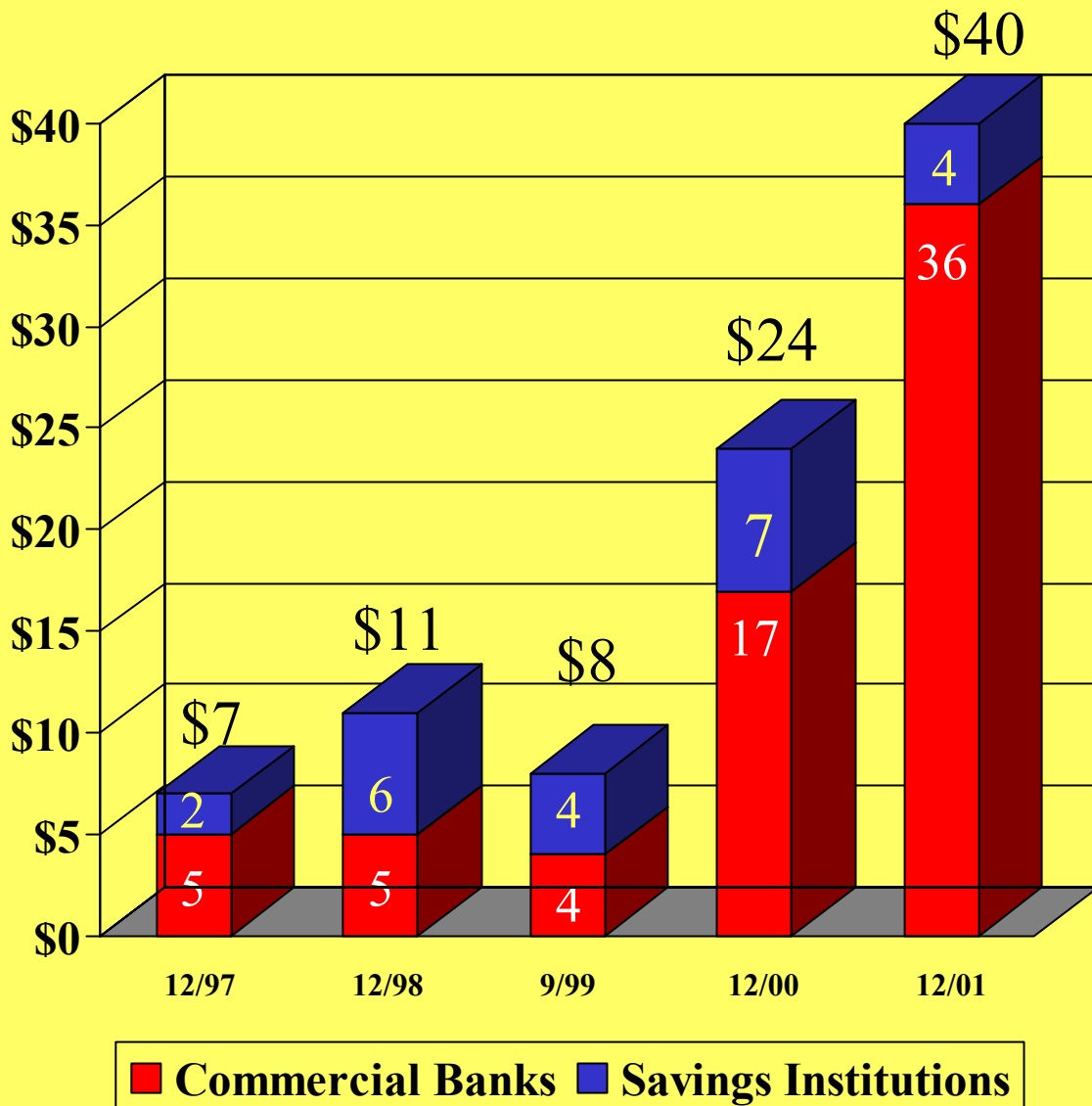
“Problem Institutions” – those with financial, operational or managerial weaknesses that threaten their continued viability.

Source: FDIC Quarterly Banking Profile through Fourth Quarter 2001



# ASSETS OF FDIC - INSURED “PROBLEM INSTITUTIONS” 1997 - 2001

\$ Billions



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

Source: FDIC Quarterly Banking Profile through Fourth Quarter 2001

**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 2001, 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 1997 through FY 2001.

| <b>FISCAL YEAR</b> | <b>NUMBER OF PENDING FIF CASES</b> | <b>% CHANGE FROM PRIOR YR</b> | <b>NUMBER OF MAJOR CASES</b> | <b>% CHANGE FROM PRIOR YR</b> | <b>PERCENT MAJOR TO PENDING CASES</b> |
|--------------------|------------------------------------|-------------------------------|------------------------------|-------------------------------|---------------------------------------|
| 1997               | 8,512                              | -----                         | 3,859                        | -----                         | 45.3%                                 |
| 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%                        | 43.2%                                 |
| 2001               | 8,184                              | - 5.3%                        | 4,383                        | + 7.4%                        | 53.5%                                 |

The chart and graphs which follow exhibits:

- (a) Pending Cases by Institution Type and Major Cases for FYs 2000-2001;
- (b) Pending and Major Cases for FYs 1997-2001; and
- (c) Pending Caseload by Institution Type and Dollar Loss for FYs 2000-2001.

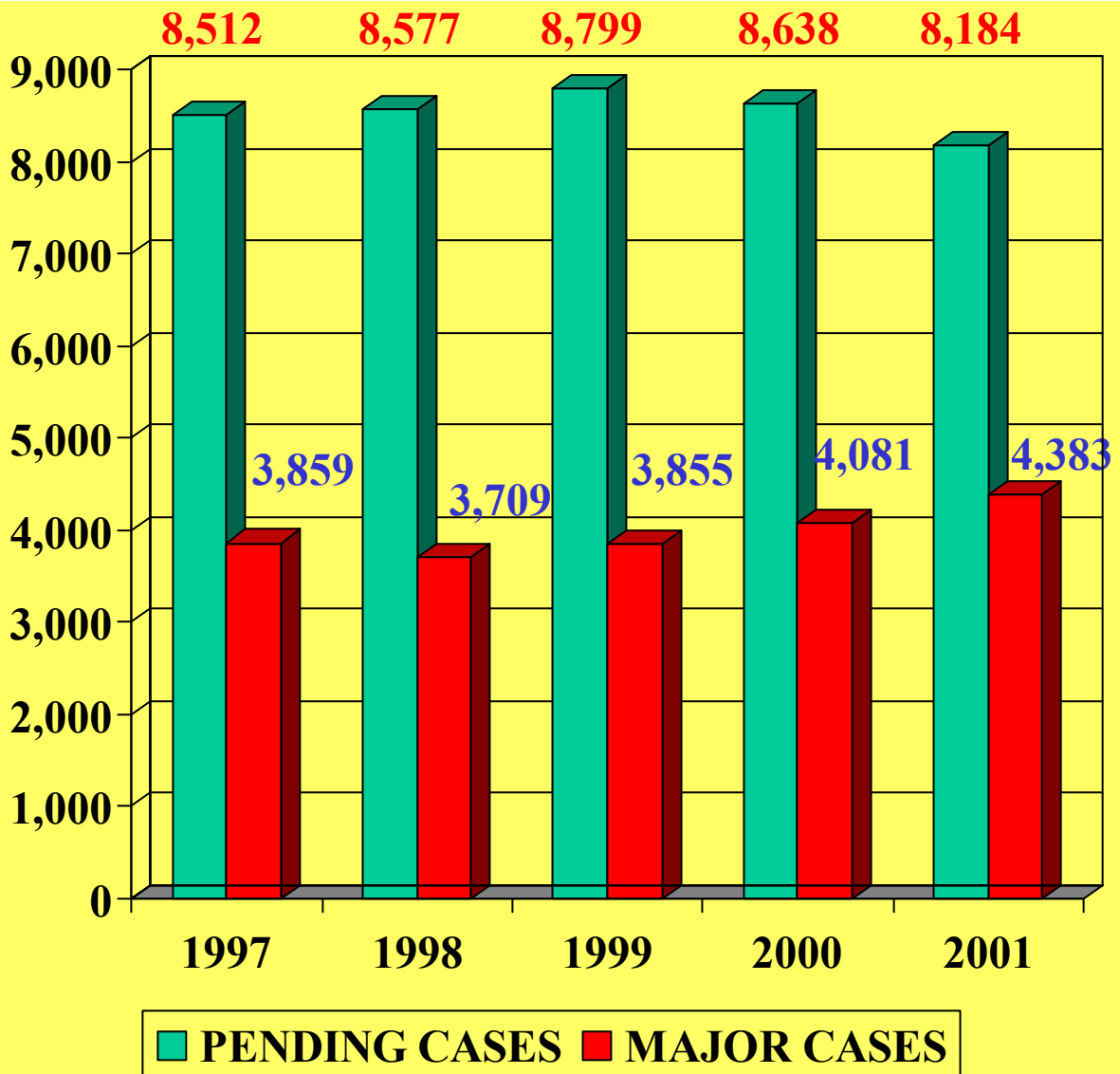
**FINANCIAL INSTITUTION FRAUD CASES  
BY INSTITUTION TYPE AND MAJOR CASE  
(PENDING AS OF SEPTEMBER 30, 2000)**

| FIELD<br>OFFICE | TOTAL<br>FIF<br>CASES | MAJOR CASES<br>OVER \$100,000<br>NON-FAILURE | BANK<br>FAILURE<br>CASES | S&L<br>FAILURE<br>CASES | CREDIT UNION<br>FAILURE<br>CASES | TOTAL<br>FAILURE<br>CASES | TOTAL<br>MAJOR<br>CASES |
|-----------------|-----------------------|--|--------------------------|-------------------------|----------------------------------|---------------------------|-------------------------|
| ALBANY          | 91                    | 31   | 0                        | 0                       | 0                                | 0                         | 31                      |
| ALBUQUERQUE     | 55                    | 17   | 0                        | 0                       | 0                                | 0                         | 17                      |
| ANCHORAGE       | 15                    | 2  | 1                        | 0                       | 0                                | 1                         | 3                       |
| ATLANTA         | 250                   | 124  | 0                        | 0                       | 1                                | 1                         | 125                     |
| BALTIMORE       | 98                    | 61   | 2                        | 0                       | 0                                | 2                         | 63                      |
| BIRMINGHAM      | 145                   | 44   | 0                        | 0                       | 0                                | 0                         | 44                      |
| BOSTON          | 168                   | 77   | 3                        | 0                       | 0                                | 3                         | 80                      |
| BUFFALO         | 78                    | 27   | 0                        | 0                       | 0                                | 0                         | 27                      |
| CHARLOTTE       | 190                   | 86   | 2                        | 2                       | 1                                | 5                         | 91                      |
| CHICAGO         | 443                   | 263  | 0                        | 0                       | 0                                | 0                         | 263                     |
| CINCINNATI      | 210                   | 71   | 0                        | 0                       | 0                                | 0                         | 71                      |
| CLEVELAND       | 261                   | 90   | 0                        | 1                       | 0                                | 1                         | 91                      |
| COLUMBIA        | 95                    | 33   | 3                        | 0                       | 1                                | 4                         | 37                      |
| DALLAS          | 296                   | 170  | 4                        | 2                       | 0                                | 6                         | 176                     |
| DENVER          | 150                   | 53   | 3                        | 1                       | 1                                | 5                         | 58                      |
| DETROIT         | 376                   | 116  | 0                        | 1                       | 0                                | 1                         | 117                     |
| EL PASO         | 33                    | 13   | 0                        | 0                       | 0                                | 0                         | 13                      |
| HONOLULU        | 57                    | 20   | 0                        | 0                       | 0                                | 0                         | 20                      |
| HOUSTON         | 236                   | 133  | 2                        | 5                       | 0                                | 7                         | 140                     |
| INDIANAPOLIS    | 105                   | 46   | 0                        | 0                       | 1                                | 1                         | 47                      |
| JACKSON         | 72                    | 21   | 1                        | 0                       | 0                                | 1                         | 22                      |
| JACKSONVILLE    | 66                    | 36   | 0                        | 0                       | 0                                | 0                         | 36                      |
| KANSAS CITY     | 153                   | 73   | 0                        | 0                       | 1                                | 1                         | 74                      |
| KNOXVILLE       | 73                    | 27   | 0                        | 0                       | 1                                | 1                         | 28                      |
| LAS VEGAS       | 78                    | 38   | 0                        | 0                       | 0                                | 0                         | 38                      |
| LITTLE ROCK     | 103                   | 40   | 0                        | 1                       | 0                                | 1                         | 41                      |
| LOS ANGELES     | 444                   | 398  | 6                        | 2                       | 0                                | 8                         | 406                     |
| LOUISVILLE      | 119                   | 37   | 1                        | 0                       | 0                                | 1                         | 38                      |
| MEMPHIS         | 121                   | 52   | 0                        | 0                       | 0                                | 0                         | 52                      |
| MIAMI           | 148                   | 110  | 1                        | 2                       | 0                                | 3                         | 113                     |
| MILWAUKEE       | 164                   | 66   | 0                        | 0                       | 1                                | 1                         | 67                      |
| MINNEAPOLIS     | 141                   | 62   | 1                        | 0                       | 0                                | 1                         | 63                      |
| MOBILE          | 70                    | 23   | 0                        | 0                       | 0                                | 0                         | 23                      |
| NEWARK          | 146                   | 105  | 3                        | 3                       | 0                                | 6                         | 111                     |
| NEW HAVEN       | 48                    | 36   | 0                        | 0                       | 0                                | 0                         | 36                      |
| NEW ORLEANS     | 200                   | 45   | 2                        | 3                       | 1                                | 6                         | 51                      |
| NEW YORK        | 402                   | 301  | 1                        | 1                       | 2                                | 4                         | 305                     |
| NORFOLK         | 34                    | 13   | 0                        | 0                       | 0                                | 0                         | 13                      |
| OKLAHOMA CITY   | 262                   | 75   | 1                        | 0                       | 0                                | 1                         | 76                      |
| OMAHA           | 143                   | 63   | 2                        | 0                       | 0                                | 2                         | 65                      |
| PHILADELPHIA    | 332                   | 134  | 2                        | 2                       | 2                                | 6                         | 140                     |
| PHOENIX         | 230                   | 36   | 0                        | 0                       | 0                                | 0                         | 36                      |
| PITTSBURGH      | 177                   | 63   | 2                        | 1                       | 0                                | 3                         | 66                      |
| PORTLAND        | 131                   | 52   | 0                        | 0                       | 0                                | 0                         | 52                      |
| RICHMOND        | 132                   | 33   | 0                        | 0                       | 0                                | 0                         | 33                      |
| SACRAMENTO      | 96                    | 45   | 0                        | 0                       | 0                                | 0                         | 45                      |
| ST. LOUIS       | 101                   | 46   | 3                        | 0                       | 0                                | 3                         | 49                      |
| SALT LAKE CITY  | 127                   | 21   | 1                        | 0                       | 1                                | 2                         | 23                      |
| SAN ANTONIO     | 147                   | 73   | 0                        | 2                       | 0                                | 2                         | 75                      |
| SAN DIEGO       | 59                    | 31   | 0                        | 0                       | 0                                | 0                         | 31                      |
| SAN FRANCISCO   | 138                   | 80   | 0                        | 0                       | 0                                | 0                         | 80                      |
| SAN JUAN        | 32                    | 23   | 0                        | 2                       | 0                                | 2                         | 25                      |
| SEATTLE         | 248                   | 68   | 0                        | 0                       | 0                                | 0                         | 68                      |
| SPRINGFIELD     | 97                    | 48   | 2                        | 1                       | 2                                | 5                         | 53                      |
| TAMPA           | 84                    | 58   | 0                        | 0                       | 1                                | 1                         | 59                      |
| WMFO            | 168                   | 73   | 0                        | 0                       | 1                                | 1                         | 74                      |
| TOTALS          | 8,638                 | 3,982  | 49                       | 32                      | 18                               | 99                        | 4,081                   |

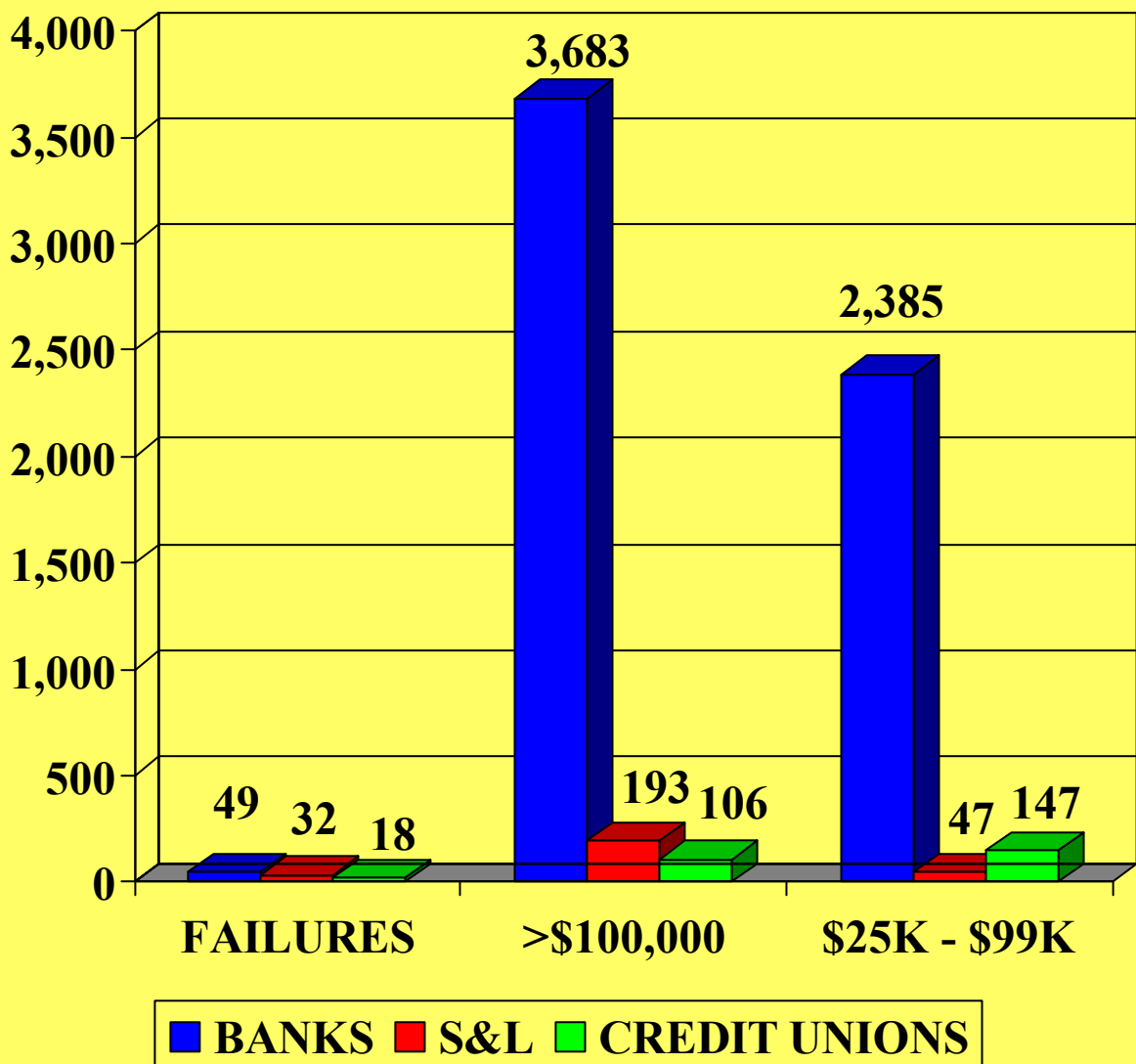
**FINANCIAL INSTITUTION FRAUD CASES  
BY INSTITUTION TYPE AND MAJOR CASE  
(PENDING AS OF SEPTEMBER 30, 2001)**

| FIELD          | TOTAL | MAJOR CASES    | BANK    | S&L     | CREDIT UNION | TOTAL   | TOTAL       |
|----------------|-------|----------------|---------|---------|--------------|---------|-------------|
| OFFICE         | FIF   | OVER \$100,000 | FAILURE | FAILURE | FAILURE      | FAILURE | MAJOR CASES |
|                | CASES | NON-FAILURE    | CASES   | CASES   | CASES        | CASES   |             |
| ALBANY         | 89    | 44             | 0       | 0       | 0            | 0       | 44          |
| ALBUQUERQUE    | 47    | 11             | 0       | 0       | 0            | 0       | 11          |
| ANCHORAGE      | 24    | 6              | 1       | 0       | 0            | 1       | 7           |
| ATLANTA        | 247   | 138            | 0       | 0       | 0            | 0       | 138         |
| BALTIMORE      | 122   | 82             | 1       | 0       | 0            | 1       | 83          |
| BIRMINGHAM     | 136   | 56             | 0       | 0       | 0            | 0       | 56          |
| BOSTON         | 172   | 81             | 3       | 0       | 0            | 3       | 84          |
| BUFFALO        | 71    | 25             | 0       | 0       | 0            | 0       | 25          |
| CHARLOTTE      | 182   | 101            | 2       | 1       | 0            | 3       | 104         |
| CHICAGO        | 430   | 278            | 1       | 1       | 1            | 3       | 281         |
| CINCINNATI     | 224   | 89             | 0       | 0       | 0            | 0       | 89          |
| CLEVELAND      | 255   | 109            | 0       | 0       | 1            | 1       | 110         |
| COLUMBIA       | 92    | 46             | 1       | 0       | 1            | 2       | 48          |
| DALLAS         | 276   | 166            | 3       | 2       | 1            | 6       | 172         |
| DENVER         | 145   | 74             | 2       | 1       | 0            | 3       | 77          |
| DETROIT        | 317   | 117            | 0       | 0       | 0            | 0       | 117         |
| EL PASO        | 35    | 14             | 0       | 0       | 0            | 0       | 14          |
| HONOLULU       | 67    | 33             | 1       | 0       | 0            | 1       | 34          |
| HOUSTON        | 203   | 135            | 2       | 5       | 0            | 7       | 142         |
| INDIANAPOLIS   | 74    | 31             | 0       | 0       | 1            | 1       | 32          |
| JACKSON        | 69    | 26             | 2       | 0       | 0            | 2       | 28          |
| JACKSONVILLE   | 48    | 31             | 0       | 0       | 0            | 0       | 31          |
| KANSAS CITY    | 191   | 89             | 1       | 0       | 1            | 2       | 91          |
| KNOXVILLE      | 66    | 26             | 0       | 0       | 0            | 0       | 26          |
| LAS VEGAS      | 79    | 43             | 1       | 0       | 0            | 1       | 44          |
| LITTLE ROCK    | 105   | 49             | 0       | 1       | 0            | 1       | 50          |
| LOS ANGELES    | 401   | 368            | 4       | 0       | 0            | 4       | 372         |
| LOUISVILLE     | 126   | 54             | 0       | 0       | 0            | 0       | 54          |
| MEMPHIS        | 131   | 64             | 0       | 0       | 0            | 0       | 64          |
| MIAMI          | 152   | 123            | 1       | 1       | 0            | 2       | 125         |
| MILWAUKEE      | 177   | 83             | 0       | 0       | 1            | 1       | 84          |
| MINNEAPOLIS    | 131   | 69             | 2       | 0       | 0            | 2       | 71          |
| MOBILE         | 81    | 33             | 0       | 0       | 1            | 1       | 34          |
| NEWARK         | 159   | 120            | 2       | 4       | 0            | 6       | 126         |
| NEW HAVEN      | 42    | 26             | 0       | 1       | 0            | 1       | 27          |
| NEW ORLEANS    | 227   | 81             | 3       | 3       | 0            | 6       | 87          |
| NEW YORK       | 327   | 264            | 1       | 1       | 1            | 3       | 267         |
| NORFOLK        | 48    | 16             | 0       | 0       | 0            | 0       | 16          |
| OKLAHOMA CITY  | 178   | 72             | 0       | 0       | 0            | 0       | 72          |
| OMAHA          | 130   | 65             | 1       | 0       | 0            | 1       | 66          |
| PHILADELPHIA   | 309   | 142            | 4       | 2       | 2            | 8       | 150         |
| PHOENIX        | 118   | 35             | 0       | 0       | 0            | 0       | 35          |
| PITTSBURGH     | 138   | 55             | 1       | 1       | 1            | 3       | 58          |
| PORTLAND       | 130   | 61             | 0       | 0       | 0            | 0       | 61          |
| RICHMOND       | 119   | 35             | 0       | 0       | 0            | 0       | 35          |
| SACRAMENTO     | 90    | 60             | 0       | 0       | 0            | 0       | 60          |
| ST. LOUIS      | 115   | 51             | 2       | 1       | 0            | 3       | 54          |
| SALT LAKE CITY | 139   | 40             | 1       | 0       | 1            | 2       | 42          |
| SAN ANTONIO    | 133   | 75             | 1       | 5       | 0            | 6       | 81          |
| SAN DIEGO      | 65    | 32             | 0       | 0       | 0            | 0       | 32          |
| SAN FRANCISCO  | 121   | 69             | 1       | 0       | 0            | 1       | 70          |
| SAN JUAN       | 33    | 22             | 0       | 2       | 0            | 2       | 24          |
| SEATTLE        | 219   | 63             | 0       | 0       | 0            | 0       | 63          |
| SPRINGFIELD    | 109   | 54             | 3       | 0       | 2            | 5       | 59          |
| TAMPA          | 90    | 70             | 0       | 0       | 1            | 1       | 71          |
| WMFO           | 180   | 84             | 0       | 0       | 1            | 1       | 85          |
| TOTALS         | 8,184 | 4,286          | 48      | 32      | 17           | 97      | 4,383       |

# PENDING AND MAJOR CASES 1997 - 2001

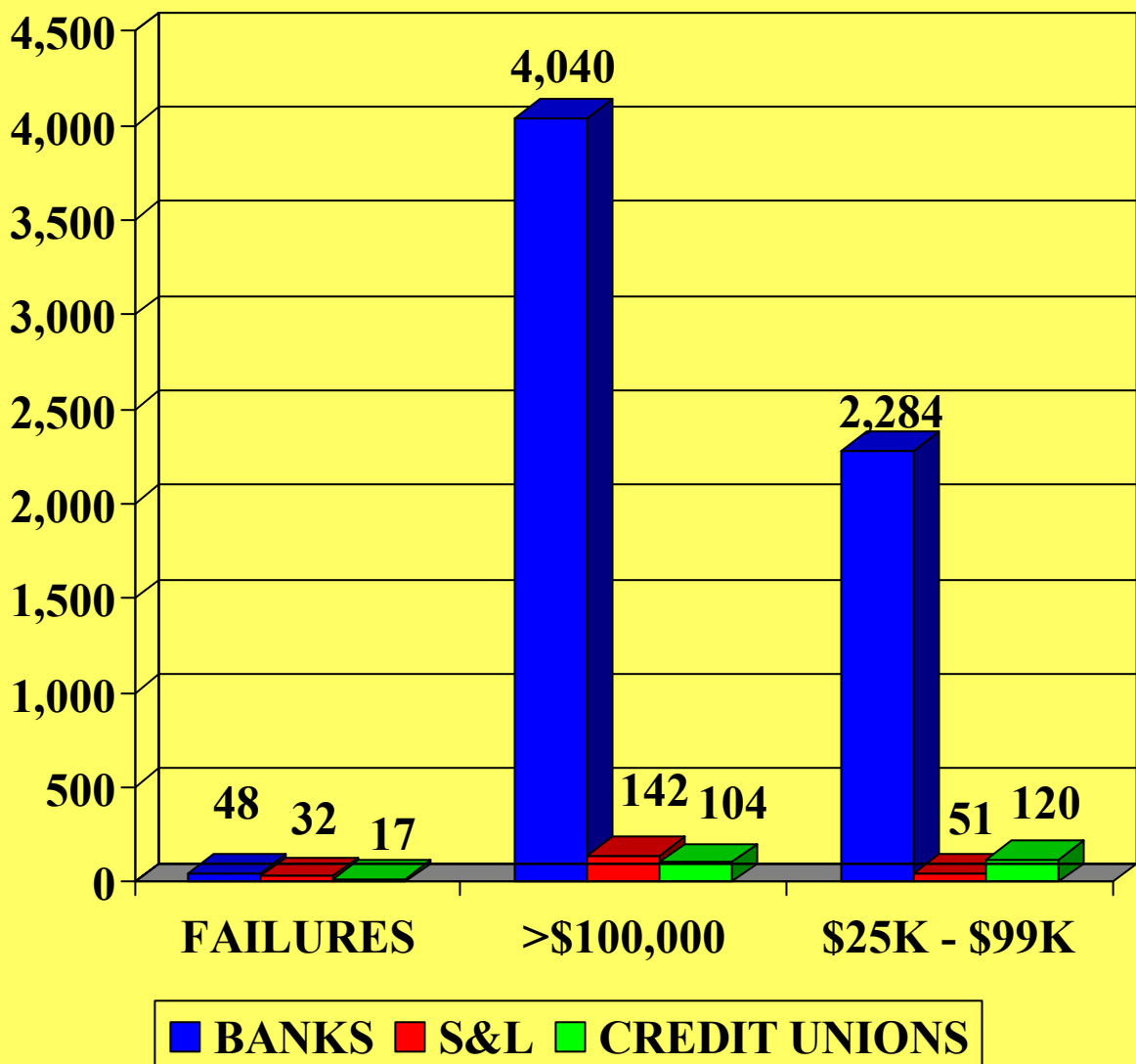


# PENDING CASELOAD BY INSTITUTION TYPE AND DOLLAR LOSS FISCAL YEAR 2000



**FAST TRACK = 759      <\$25K IN LOSSES = 1,219**  
**TOTAL CASES = 8,638**

# PENDING CASELOAD BY INSTITUTION TYPE AND DOLLAR LOSS FISCAL YEAR 2001



**FAST TRACK = 610      <\$25K IN LOSSES = 736**  
**TOTAL CASES = 8,184**

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

**A. CONVICTIONS/PRE-TRIAL DIVERSIONS**

Total FIF convictions, excluding local convictions, remain steady from FY 2000 through FY 2001. The matrix below is illustrative of this trend.

| <b>FISCAL YEAR</b> | <b>NUMBER OF<br/>CONVICTIONS*</b> | <b>NUMBER OF<br/>MAJOR<br/>CONVICTIONS*</b> | <b>% OF MAJOR TO<br/>TOTAL<br/>CONVICTIONS</b> |
|--------------------|-----------------------------------|---|--|
| 1997               | 2,551                             | 1,342                                       | 52.6%  |
| 1998               | 2,613                             | 1,207                                       | 46.2%  |
| 1999               | 2,878                             | 1,488                                       | 51.7%  |
| 2000               | 2,783                             | 1,394                                       | 49.9%  |
| 2001               | 2,702                             | 1,363                                       | 50.4%  |

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

The charts and graphs which follow exhibits:

- (a) Convictions and Pre-Trial Diversions for FYs 1997 - 2001;
- (b) Types of Subjects Convicted During FYs 2000 - 2001;
- (c) Total Convictions, "Outsiders vs Insiders" for FYs 1997 - 2001; and
- (d) Convictions and Pre-trial Diversions by Institution Type and Amount for FYs 2000 - 2001.



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

| FBI<br>FIELD OFFICE | FISCAL YEAR<br>1997 | FISCAL YEAR<br>1998 | FISCAL YEAR<br>1999 | FISCAL YEAR<br>2000 | FISCAL YEAR<br>2001 |
|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| ALBANY              | 28                  | 28                  | 22                  | 28                  | 27                  |
| ALBUQUERQUE         | 4                   | 7                   | 3                   | 3                   | 4                   |
| ANCHORAGE           | 4                   | 3                   | 4                   | 6                   | 31                  |
| ATLANTA             | 46                  | 48                  | 113                 | 109                 | 77                  |
| BALTIMORE           | 21                  | 24                  | 31                  | 43                  | 36                  |
| BIRMINGHAM          | 34                  | 27                  | 22                  | 31                  | 47                  |
| BOSTON              | 45                  | 45                  | 40                  | 43                  | 58                  |
| BUFFALO             | 39                  | 21                  | 29                  | 29                  | 24                  |
| CHARLOTTE           | 44                  | 34                  | 63                  | 48                  | 39                  |
| CHICAGO             | 79                  | 77                  | 80                  | 74                  | 96                  |
| CINCINNATI          | 35                  | 58                  | 36                  | 40                  | 51                  |
| CLEVELAND           | 63                  | 77                  | 110                 | 105                 | 103                 |
| COLUMBIA            | 60                  | 33                  | 27                  | 36                  | 46                  |
| DALLAS              | 174                 | 153                 | 188                 | 185                 | 141                 |
| DENVER              | 30                  | 40                  | 39                  | 55                  | 42                  |
| DETROIT             | 73                  | 123                 | 141                 | 129                 | 110                 |
| EL PASO             | 9                   | 3                   | 4                   | 7                   | 14                  |
| HONOLULU            | 25                  | 27                  | 29                  | 22                  | 33                  |
| HOUSTON             | 90                  | 51                  | 68                  | 115                 | 84                  |
| INDIANAPOLIS        | 27                  | 31                  | 27                  | 27                  | 25                  |
| JACKSON             | 12                  | 16                  | 17                  | 27                  | 22                  |
| JACKSONVILLE        | 28                  | 20                  | 31                  | 23                  | 15                  |
| KANSAS CITY         | 30                  | 24                  | 43                  | 51                  | 34                  |
| KNOXVILLE           | 10                  | 19                  | 12                  | 26                  | 15                  |
| LAS VEGAS           | 23                  | 52                  | 29                  | 38                  | 32                  |
| LITTLE ROCK         | 32                  | 43                  | 30                  | 36                  | 47                  |
| LOS ANGELES         | 159                 | 128                 | 118                 | 103                 | 67                  |
| LOUISVILLE          | 59                  | 61                  | 68                  | 44                  | 39                  |
| MEMPHIS             | 22                  | 41                  | 50                  | 28                  | 69                  |
| MIAMI               | 46                  | 26                  | 47                  | 56                  | 49                  |
| MILWAUKEE           | 63                  | 51                  | 58                  | 39                  | 52                  |
| MINNEAPOLIS         | 40                  | 37                  | 58                  | 47                  | 42                  |
| MOBILE              | 32                  | 27                  | 14                  | 37                  | 30                  |
| NEWARK              | 59                  | 33                  | 60                  | 47                  | 53                  |
| NEW HAVEN           | 31                  | 28                  | 19                  | 10                  | 15                  |
| NEW ORLEANS         | 51                  | 42                  | 45                  | 52                  | 87                  |
| NEW YORK            | 183                 | 190                 | 204                 | 144                 | 110                 |
| NORFOLK             | 9                   | 13                  | 22                  | 12                  | 42                  |
| OKLAHOMA CITY       | 60                  | 70                  | 73                  | 60                  | 46                  |
| OMAHA               | 29                  | 36                  | 36                  | 31                  | 32                  |
| PHILADELPHIA        | 85                  | 78                  | 114                 | 109                 | 105                 |
| PHOENIX             | 13                  | 8                   | 7                   | 14                  | 7                   |
| PITTSBURGH          | 32                  | 32                  | 58                  | 39                  | 38                  |
| PORTLAND            | 26                  | 38                  | 56                  | 54                  | 32                  |
| RICHMOND            | 45                  | 37                  | 26                  | 49                  | 50                  |
| SACRAMENTO          | 22                  | 35                  | 38                  | 40                  | 42                  |
| ST. LOUIS           | 62                  | 92                  | 81                  | 59                  | 61                  |
| SALT LAKE CITY      | 38                  | 54                  | 33                  | 28                  | 41                  |
| SAN ANTONIO         | 40                  | 47                  | 19                  | 33                  | 51                  |
| SAN DIEGO           | 26                  | 32                  | 26                  | 37                  | 27                  |
| SAN FRANCISCO       | 66                  | 64                  | 69                  | 39                  | 24                  |
| SAN JUAN            | 7                   | 11                  | 8                   | 4                   | 25                  |
| SEATTLE             | 61                  | 91                  | 94                  | 116                 | 77                  |
| SPRINGFIELD         | 17                  | 36                  | 53                  | 44                  | 47                  |
| TAMPA               | 43                  | 38                  | 24                  | 25                  | 23                  |
| WMFO                | 60                  | 53                  | 62                  | 47                  | 66                  |
| <b>TOTAL</b>        | <b>2,551</b>        | <b>2,613</b>        | <b>2,878</b>        | <b>2,783</b>        | <b>2,702</b>        |

**TYPES OF SUBJECTS CONVICTED IN  
FINANCIAL INSTITUTION FRAUD CASES  
FISCAL YEAR 2000\***

| <b>SUBJECT TYPE</b>                              | <b>NUMBER OF SUBJECTS</b> |
|--|---------------------------|
| All Other Subjects                               | 2098                      |
| Bank Employee                                    | 596                       |
| Bank Officer                                     | 173                       |
| Legal Alien                                      | 69                        |
| Illegal Alien                                    | 71                        |
| Company or Corporation                           | 30                        |
| Top Con Man/Top Thief                            | 4                         |
| Foreign Student                                  | 3                         |
| Local Law Enforcement Officer/Local - All Others | 2                         |
| Local Judge/Magistrate                           | 2                         |
| State Law Enforcement Officer/State - All Others | 2                         |
| Capodecina or Soldier                            | 1                         |
| Possible Terrorist Member/Sympathizer            | 1                         |

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

**TYPES OF SUBJECTS CONVICTED IN  
FINANCIAL INSTITUTION FRAUD CASES  
FISCAL YEAR 2001\***

| <b>SUBJECT TYPE</b>                              | <b>NUMBER OF SUBJECTS</b> |
|--|---------------------------|
| All Other Subjects                               | 2070                      |
| Bank Employee                                    | 603                       |
| Bank Officer                                     | 150                       |
| Legal Alien                                      | 35                        |
| Illegal Alien                                    | 52                        |
| Company or Corporation                           | 15                        |
| Federal Employee - GS 12 & Below                 | 5                         |
| Local Law Enforcement Officer/Local - All Others | 2                         |
| State - All Others                               | 1                         |
| Boss, UnderBoss or Consigliere                   | 1                         |
| Office Manager                                   | 1                         |
| Presidential Appointee                           | 1                         |
| Representative                                   | 1                         |
| State Legislator                                 | 1                         |

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

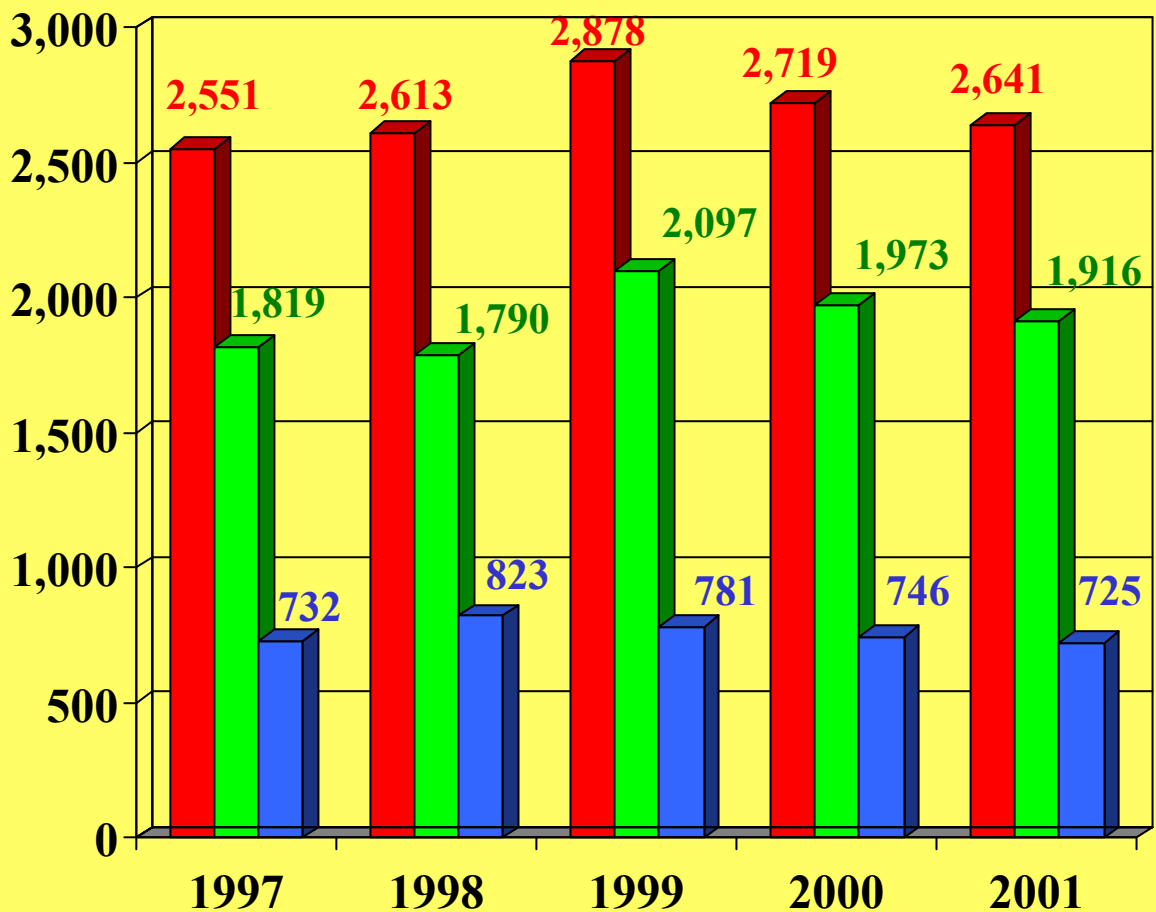
# CONVICTIONS

## “OUTSIDERS VS INSIDERS”

### 1997 – 2001

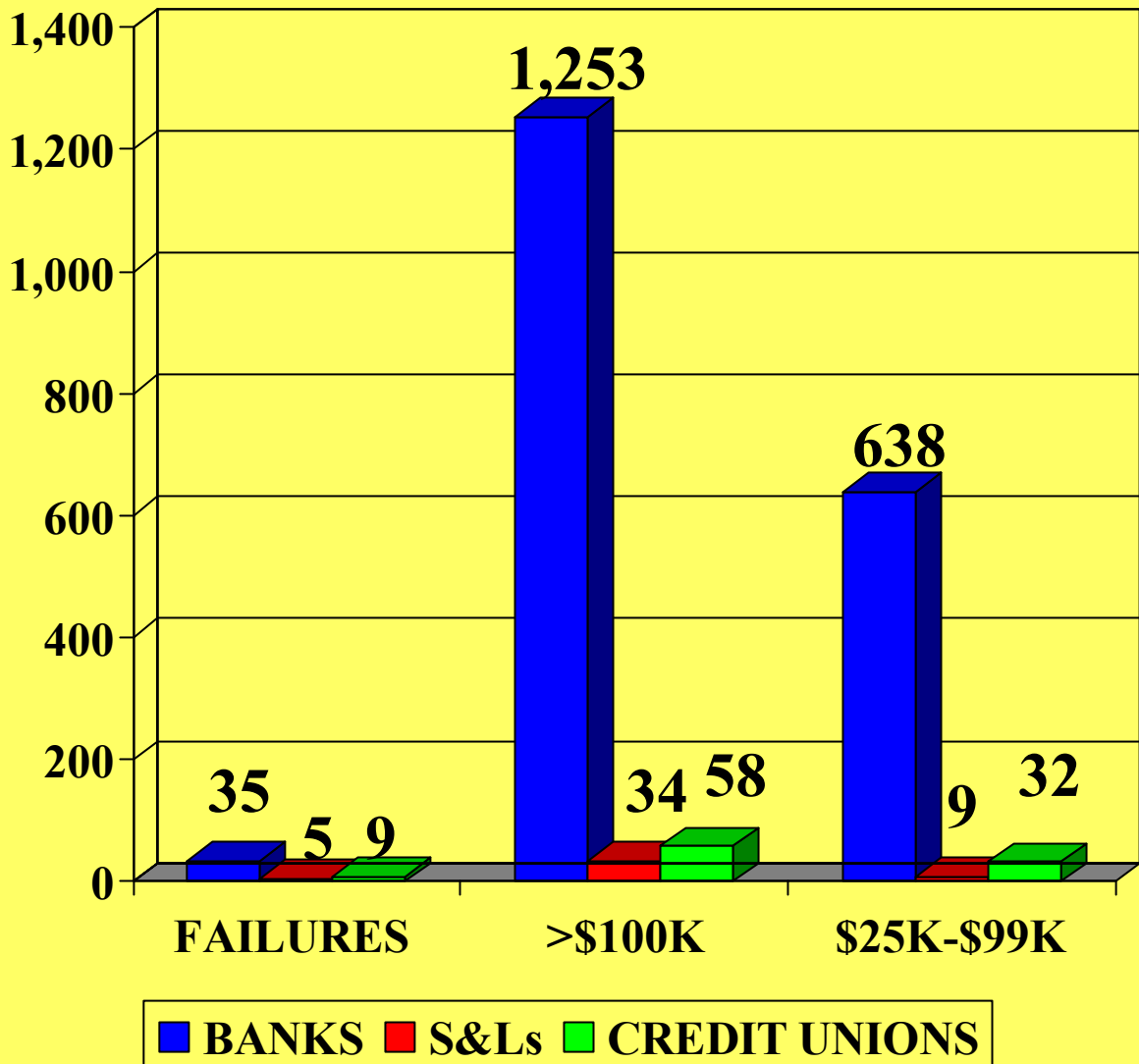
(no local convictions)

Includes Felonies, Misdemeanors and Pretrial Diversions



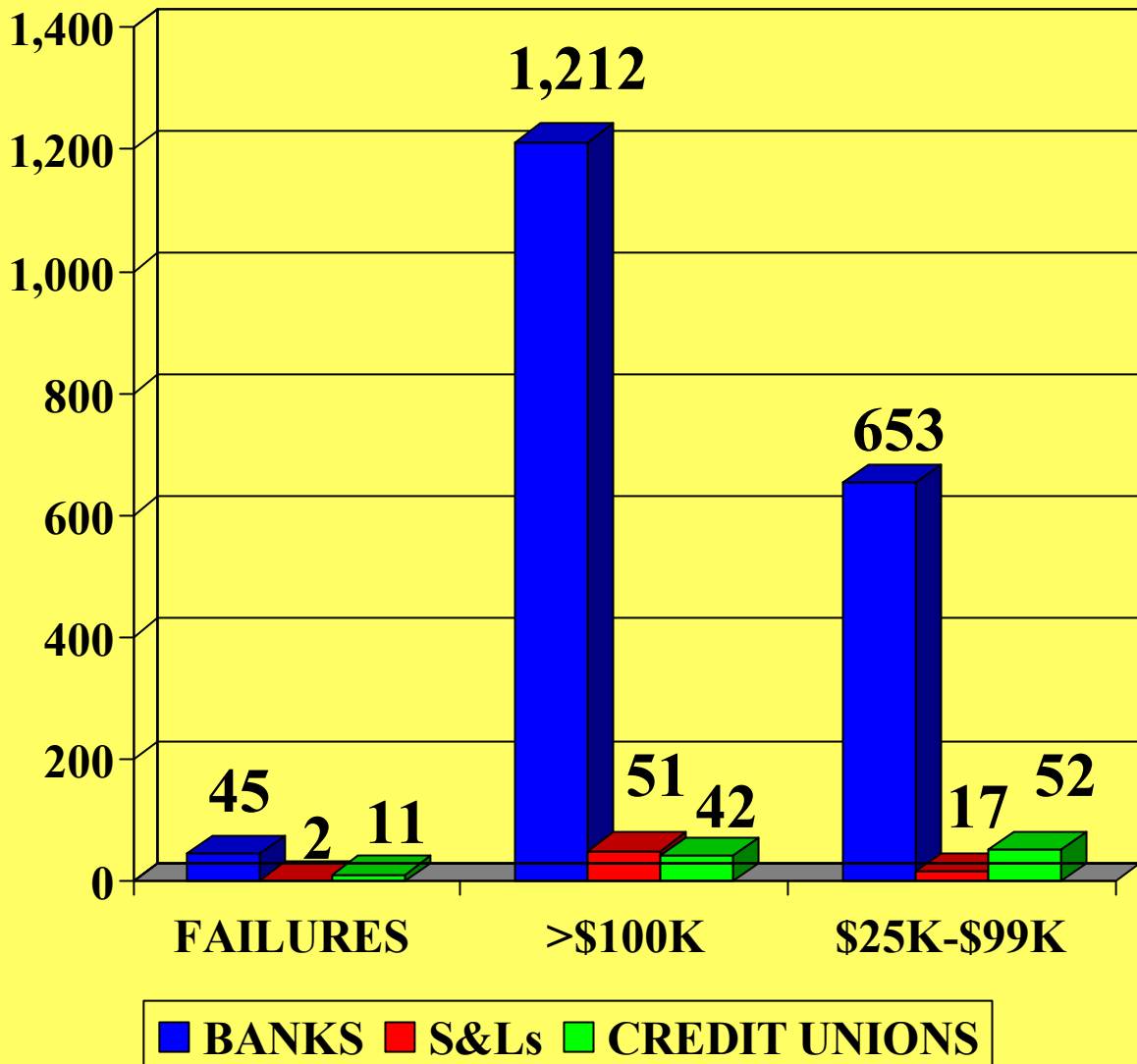
■ TOTAL CONVICTIONS ■ OUTSIDERS  
■ BANK INSIDERS

# CONVICTIONS & PRE-TRIAL DIVERSIONS BY INSTITUTION TYPE & AMOUNT FISCAL YEAR 2000 (No State or Local Statistics)



**\*FAST TRACK = 340      \*<\$25K IN LOSSES = 370**  
**(\*NOT TRACKED BY INSTITUTION TYPE)**

**CONVICTIONS & PRE-TRIAL DIVERSIONS  
BY INSTITUTION TYPE & AMOUNT  
FISCAL YEAR 2001  
(No State or Local Statistics)**



**\*FAST TRACK = 301      \*<\$25K IN LOSSES = 316  
(\*NOT TRACKED BY INSTITUTION TYPE)**

**B. INDICTMENTS AND INFORMATIONS**

For FY 2001, the total number of defendants charged by indictment or information decreased 4.8 percent from FY 2000. The following matrix illustrates this trend.

| <b>FISCAL YEAR</b> | <b>NUMBER OF INDICTMENTS*</b> |
|--------------------|-------------------------------|
| 1997               | 2,437                         |
| 1998               | 2,691                         |
| 1999               | 2,869                         |
| 2000               | 2,877                         |
| 2001               | 2,738                         |

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

The chart and graphs which follow exhibits:

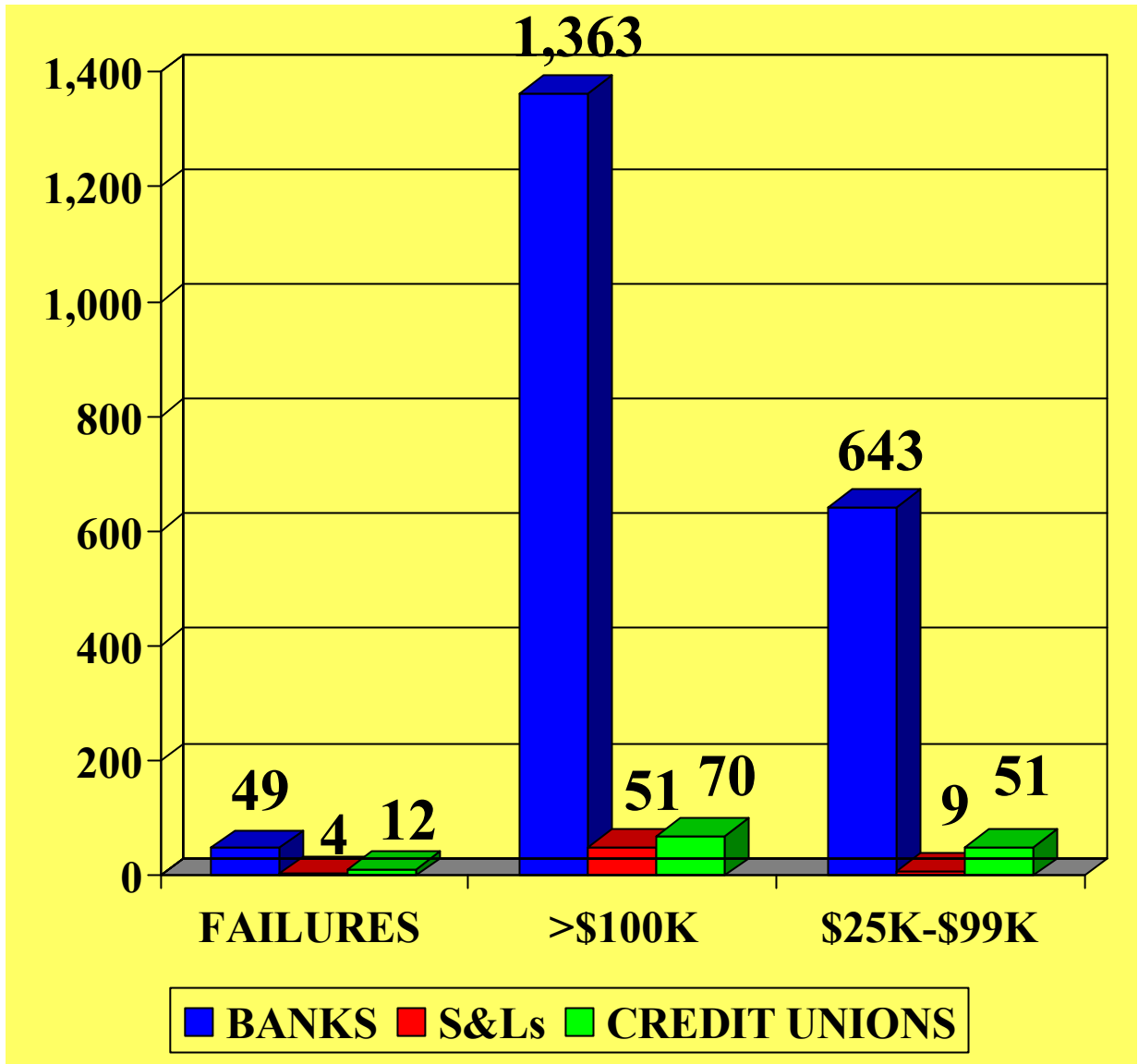
- (a) Total FIF Indictments and Informations for FYs 1997 - 2001; and
- (b) Indictments and Informations by Institution Type and Dollar Loss for FYs 2000 - 2001.

**FINANCIAL INSTITUTION FRAUD INDICTMENTS AND INFORMATION**  
**FISCAL YEARS 1997 - 2001**

| <b>FBI<br/>FIELD OFFICE</b> | <b>FISCAL YEAR<br/>1997</b> | <b>FISCAL YEAR<br/>1998</b> | <b>FISCAL YEAR<br/>1999</b> | <b>FISCAL YEAR<br/>2000</b> | <b>FISCAL YEAR<br/>2001</b> |
|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| ALBANY                      | 31                          | 28                          | 26                          | 38                          | 20                          |
| ALBUQUERQUE                 | 3                           | 6                           | 4                           | 5                           | 8                           |
| ANCHORAGE                   | 2                           | 3                           | 3                           | 7                           | 32                          |
| ATLANTA                     | 47                          | 62                          | 140                         | 94                          | 87                          |
| BALTIMORE                   | 21                          | 23                          | 32                          | 54                          | 35                          |
| BIRMINGHAM                  | 30                          | 30                          | 21                          | 30                          | 38                          |
| BOSTON                      | 54                          | 41                          | 39                          | 49                          | 49                          |
| BUFFALO                     | 25                          | 19                          | 25                          | 22                          | 30                          |
| CHARLOTTE                   | 42                          | 51                          | 52                          | 46                          | 70                          |
| CHICAGO                     | 65                          | 81                          | 79                          | 91                          | 84                          |
| CINCINNATI                  | 34                          | 57                          | 21                          | 40                          | 48                          |
| CLEVELAND                   | 75                          | 68                          | 107                         | 111                         | 125                         |
| COLUMBIA                    | 74                          | 33                          | 40                          | 38                          | 54                          |
| DALLAS                      | 145                         | 163                         | 227                         | 189                         | 159                         |
| DENVER                      | 31                          | 31                          | 32                          | 46                          | 38                          |
| DETROIT                     | 78                          | 100                         | 122                         | 111                         | 84                          |
| EL PASO                     | 7                           | 2                           | 3                           | 12                          | 12                          |
| HONOLULU                    | 33                          | 31                          | 23                          | 39                          | 32                          |
| HOUSTON                     | 57                          | 71                          | 86                          | 130                         | 105                         |
| INDIANAPOLIS                | 35                          | 29                          | 26                          | 26                          | 16                          |
| JACKSON                     | 14                          | 25                          | 17                          | 31                          | 38                          |
| JACKSONVILLE                | 38                          | 23                          | 27                          | 27                          | 12                          |
| KANSAS CITY                 | 28                          | 38                          | 54                          | 48                          | 39                          |
| KNOXVILLE                   | 10                          | 18                          | 14                          | 21                          | 18                          |
| LAS VEGAS                   | 36                          | 27                          | 36                          | 45                          | 39                          |
| LITTLE ROCK                 | 38                          | 39                          | 28                          | 46                          | 56                          |
| LOS ANGELES                 | 147                         | 144                         | 115                         | 130                         | 60                          |
| LOUISVILLE                  | 54                          | 53                          | 66                          | 44                          | 39                          |
| MEMPHIS                     | 27                          | 35                          | 47                          | 33                          | 81                          |
| MIAMI                       | 48                          | 36                          | 54                          | 74                          | 55                          |
| MILWAUKEE                   | 61                          | 58                          | 58                          | 40                          | 46                          |
| MINNEAPOLIS                 | 38                          | 47                          | 71                          | 57                          | 40                          |
| MOBILE                      | 26                          | 21                          | 16                          | 37                          | 23                          |
| NEWARK                      | 42                          | 31                          | 44                          | 49                          | 41                          |
| NEW HAVEN                   | 27                          | 26                          | 31                          | 6                           | 18                          |
| NEW ORLEANS                 | 61                          | 40                          | 51                          | 58                          | 95                          |
| NEW YORK                    | 171                         | 211                         | 191                         | 128                         | 115                         |
| NORFOLK                     | 12                          | 13                          | 20                          | 19                          | 35                          |
| OKLAHOMA CITY               | 54                          | 71                          | 73                          | 58                          | 49                          |
| OMAHA                       | 30                          | 45                          | 26                          | 29                          | 35                          |
| PHILADELPHIA                | 76                          | 104                         | 101                         | 126                         | 79                          |
| PHOENIX                     | 13                          | 7                           | 10                          | 5                           | 3                           |
| PITTSBURGH                  | 19                          | 39                          | 60                          | 45                          | 44                          |
| PORTLAND                    | 44                          | 57                          | 47                          | 46                          | 43                          |
| RICHMOND                    | 43                          | 44                          | 24                          | 59                          | 55                          |
| SACRAMENTO                  | 42                          | 38                          | 30                          | 42                          | 36                          |
| ST. LOUIS                   | 15                          | 56                          | 51                          | 42                          | 39                          |
| SALT LAKE CITY              | 45                          | 37                          | 33                          | 24                          | 47                          |
| SAN ANTONIO                 | 36                          | 35                          | 31                          | 34                          | 37                          |
| SAN DIEGO                   | 39                          | 19                          | 20                          | 32                          | 27                          |
| SAN FRANCISCO               | 16                          | 81                          | 49                          | 32                          | 27                          |
| SAN JUAN                    | 23                          | 17                          | 1                           | 3                           | 30                          |
| SEATTLE                     | 6                           | 100                         | 125                         | 113                         | 71                          |
| SPRINGFIELD                 | 52                          | 41                          | 59                          | 43                          | 47                          |
| TAMPA                       | 38                          | 37                          | 17                          | 33                          | 22                          |
| WMFO                        | 79                          | 49                          | 64                          | 40                          | 71                          |
| <b>TOTAL</b>                | <b>2,437</b>                | <b>2,691</b>                | <b>2,869</b>                | <b>2,877</b>                | <b>2,738</b>                |

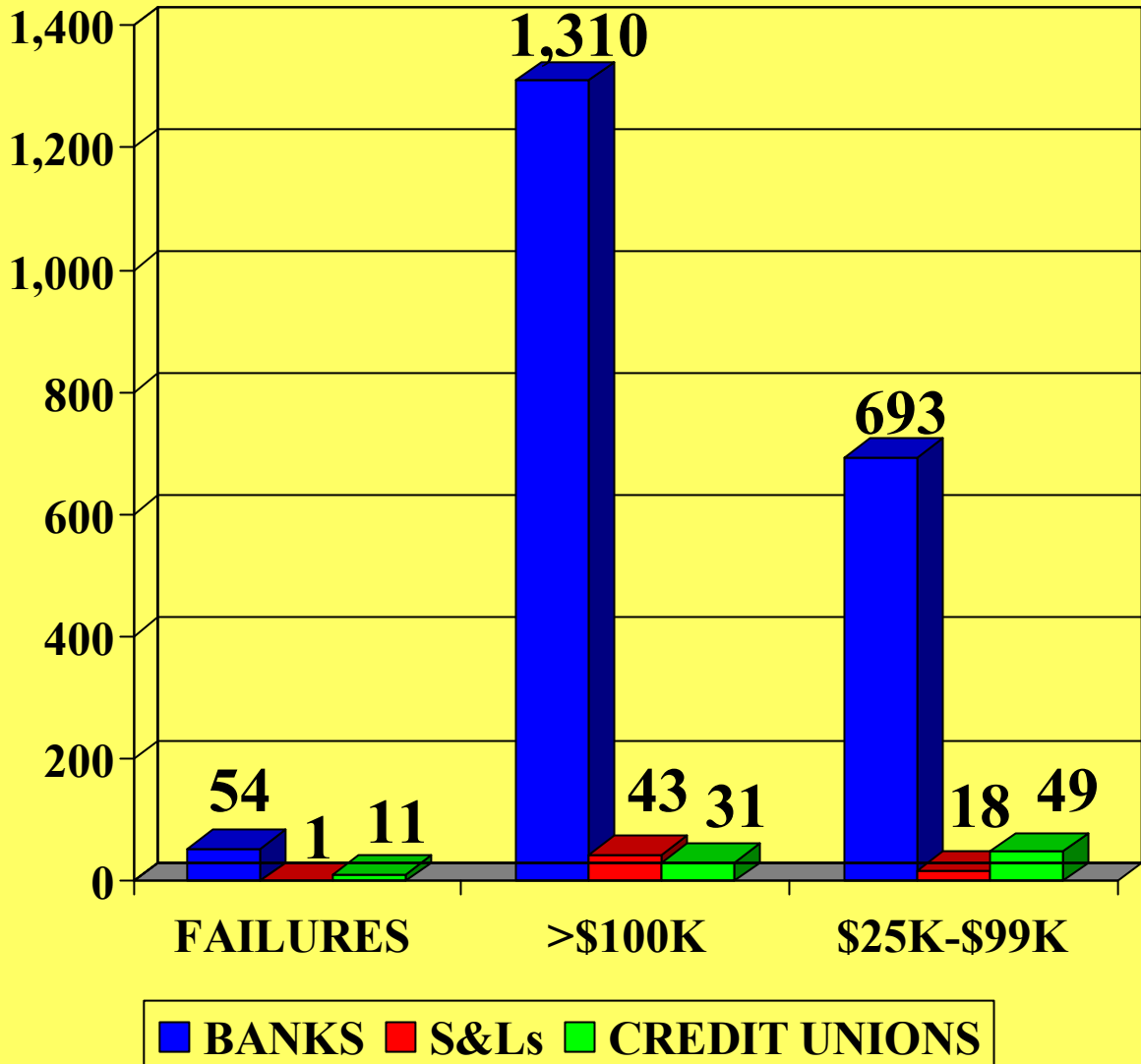


**INDICTMENTS AND INFORMATIONS  
BY INSTITUTION TYPE & AMOUNT  
FISCAL YEAR 2000  
(No State or Local Statistics)**



**\*FAST TRACK =283      \*<\$25K IN LOSSES = 342  
(\*NOT TRACKED BY INSTITUTION TYPE)**

# INDICTMENTS AND INFORMATIONS BY INSTITUTION TYPE & AMOUNT FISCAL YEAR 2001 (No State or Local Statistics)



**\*FAST TRACK =259      \*<\$25K IN LOSSES = 269**  
**(\*NOT TRACKED BY INSTITUTION TYPE)**

### C. RECOVERIES, RESTITUTIONS, AND FINES

For FYs 2000 - 2001, 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 1997 - 2001.

| <b>FISCAL<br/>YEAR</b> | <b>RECOVERIES</b> | <b>RESTITUTIONS</b> | <b>FINES</b> |
|------------------------|-------------------|---------------------|--------------|
| 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   |
| 2000                   | 48,513,930        | 588,927,165         | 8,012,361    |
| 2001                   | 45,759,496        | 754,182,929         | 15,248,483   |

The charts and graphs which follow exhibits:


- (a) Recoveries by Office for FYs 1997 - 2001;
- (b) Recoveries for FYs 2000 - 2001;
- (c) Recoveries for FYs 1997 - 2001;
- (d) Restitutions by Office for FYs 1997 - 2001;
- (e) Restitutions for FYs 2000 - 2001;
- (f) Restitutions for FYs 1997 - 2001;
- (g) Fines by Office for FYs 1997 - 2001;
- (h) Fines for FYs 2000 - 2001; and
- (i) Fines for FYs 1997 - 2001.

**RECOVERIES**  
**FISCAL YEARS 1997 - 2001**

| <b>FBI FIELD OFFICE</b> | <b>1997</b>         | <b>1998</b>         | <b>1999</b>          | <b>2000</b>         | <b>2001</b>         |
|-------------------------|---------------------|---------------------|----------------------|---------------------|---------------------|
| ALBANY                  | \$28,364            | \$361,462           |                      | \$73,654            | \$131,656           |
| ALBUQUERQUE             |                     |                     | \$4,600              |                     | \$609,099           |
| ANCHORAGE               |                     | \$4,000             |                      | \$25,000            |                     |
| ATLANTA                 | \$997,260           | \$36,671,301        | \$703,962            | \$327,896           | \$712,784           |
| BALTIMORE               | \$58,000            | \$232,708           | \$200,020            | \$243,900           | \$242,963           |
| BIRMINGHAM              |                     | \$500               | \$1,328              | \$333,521           | \$82,915            |
| BOSTON                  | \$1,744,025         | \$908,495           | \$23,000             | \$788,779           | \$20,334            |
| BUFFALO                 | \$192,026           | \$94,104            | \$449,725            | \$2,430,982         | \$4,450             |
| CHARLOTTE               | \$537,263           | \$26,308            | \$566,068            | \$193,000           | \$3,065,459         |
| CHICAGO                 | \$690,141           | \$1,456,574         | \$2,291,445          | \$3,470,842         | \$2,841,700         |
| CINCINNATI              |                     | \$112,609           | \$169,706            | \$7,760,789         | \$470,738           |
| CLEVELAND               | \$7,892,550         | \$65,228            | \$312,303            | \$290,599           | \$165,937           |
| COLUMBIA                | \$213,986           | \$6,513             | \$98,997             | \$22,723            | \$304,709           |
| DALLAS                  | \$414,522           | \$614,148           | \$2,638,661          | \$6,069,730         | \$4,462,303         |
| DENVER                  | \$2,882,318         | \$726,424           | \$184,700            | \$25,400            | \$274,111           |
| DETROIT                 | \$311,982           | \$1,834,754         | \$488,109            | \$128,702           | \$151,417           |
| EL PASO                 | \$4,150             | \$26,376            |                      |                     |                     |
| HONOLULU                | \$45,855            | \$5,085             | \$39,183             | \$4,258             | \$3,000             |
| HOUSTON                 | \$1,395,278         | \$77,200            | \$502,814            | \$471,495           | \$612,348           |
| INDIANAPOLIS            | \$6,429             |                     | \$38,691             | \$190,003           | \$15,647            |
| JACKSON                 | \$323,000           | \$530,490           | \$36,052             | \$10,000            | \$65,767            |
| JACKSONVILLE            | \$294,282           | \$468,687           |                      |                     | \$25,532            |
| KANSAS CITY             | \$90,725            | \$920,147           | \$748,127            | \$1,977,558         | \$2,400             |
| KNOXVILLE               | \$84,250            |                     | \$9,922              | \$146,800           | \$19,720            |
| LAS VEGAS               | \$75,000            | \$104,056           | \$369,782            | \$552,583           | \$22,850,495        |
| LITTLE ROCK             | \$370,700           |                     | \$266,590            | \$144,989           |                     |
| LOS ANGELES             | \$2,702,178         | \$1,447,240         | \$303,000            | \$38,024            | \$210,612           |
| LOUISVILLE              | \$339,632           | \$36,580            | \$7,000              |                     | \$20,524            |
| MEMPHIS                 | \$462,126           | \$192,793           | \$26,739             | \$377,880           | \$114,008           |
| MIAMI                   | \$2,977,787         | \$231,172           | \$332,057            | \$367,210           | \$82,556            |
| MILWAUKEE               | \$254,327           | \$923,698           | \$154,416            | \$579,093           | \$147,825           |
| MINNEAPOLIS             | \$7,213             | \$69,630            | \$143,195            | \$28,400            | \$28,135            |
| MOBILE                  | \$18,640            |                     |                      | \$135,783           | \$6,020             |
| NEWARK                  | \$4,761,354         | \$1,032,429         | \$344,406            | \$514,504           | \$1,383,688         |
| NEW HAVEN               | \$859,561           | \$179,235           | \$12,275             |                     |                     |
| NEW ORLEANS             | \$39,800            |                     | \$16,756             | \$370,261           | \$425,350           |
| NEW YORK                | \$5,796,023         | \$4,663,055         | \$96,440,265         | \$16,344,737        | \$1,663,022         |
| NORFOLK                 |                     | \$156,688           | \$79,771             | \$57,785            | \$88,787            |
| OKLAHOMA CITY           | \$831,471           | \$2,198,697         | \$573,022            | \$3,036,952         | \$397,335           |
| OMAHA                   |                     | \$14,300            |                      |                     | \$251,334           |
| PHILADELPHIA            | \$81,764            | \$173,832           | \$326,480            | \$164,406           | \$657,873           |
| PHOENIX                 | \$371,701           |                     | \$1,409,327          | \$9,000             |                     |
| PITTSBURGH              | \$615,000           | \$454,993           | \$37,082             |                     | \$162,650           |
| PORTLAND                | \$127,304           | \$22,196            | \$16,500             |                     | \$351,900           |
| RICHMOND                | \$321,558           | \$762,426           | \$455,891            | \$211,826           | \$70,451            |
| SACRAMENTO              |                     | \$11,800            | \$107,223            |                     |                     |
| ST. LOUIS               | \$123,675           | \$20,000            |                      | \$152,675           | \$2,400             |
| SALT LAKE CITY          | \$103,468           | \$246,178           | \$115,978            |                     | \$154,252           |
| SAN ANTONIO             | \$426,000           | \$299,792           | \$234,413            |                     | \$91,088            |
| SAN DIEGO               | \$625,173           | \$6,000             |                      | \$126,980           | \$2,000             |
| SAN FRANCISCO           | \$224,924           | \$68,613            | \$2,911,352          | \$83,635            | \$283,111           |
| SAN JUAN                |                     | \$518,360           |                      | \$33,250            |                     |
| SEATTLE                 | \$287,087           | \$800,805           | \$133,778            | \$40,600            | \$860,118           |
| SPRINGFIELD             | \$207,141           | \$2,362,220         |                      |                     |                     |
| TAMPA                   |                     | \$190,970           | \$94,871             | \$104,259           | \$1,126,558         |
| WMFO                    | \$27,795            | \$26,487            | \$80,809             | \$53,467            | \$42,415            |
| <b>TOTAL</b>            | <b>\$41,244,808</b> | <b>\$62,357,358</b> | <b>\$114,500,391</b> | <b>\$48,513,930</b> | <b>\$45,759,496</b> |


# RECOVERIES FOR FISCAL YEAR 2000

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

|  | BANKS        | SAVINGS<br>& LOANS | CREDIT<br>UNIONS |
|---|--------------|--------------------|------------------|
| FAILURES  | \$7,000      | -\$0-              | \$1,625,000      |
| >100K   | \$41,571,764 | \$5,000            | \$299,488        |
| \$25K-\$99K   | \$4,274,977  | -\$0-              | \$5,000          |

# RECOVERIES FOR FISCAL YEAR 2001

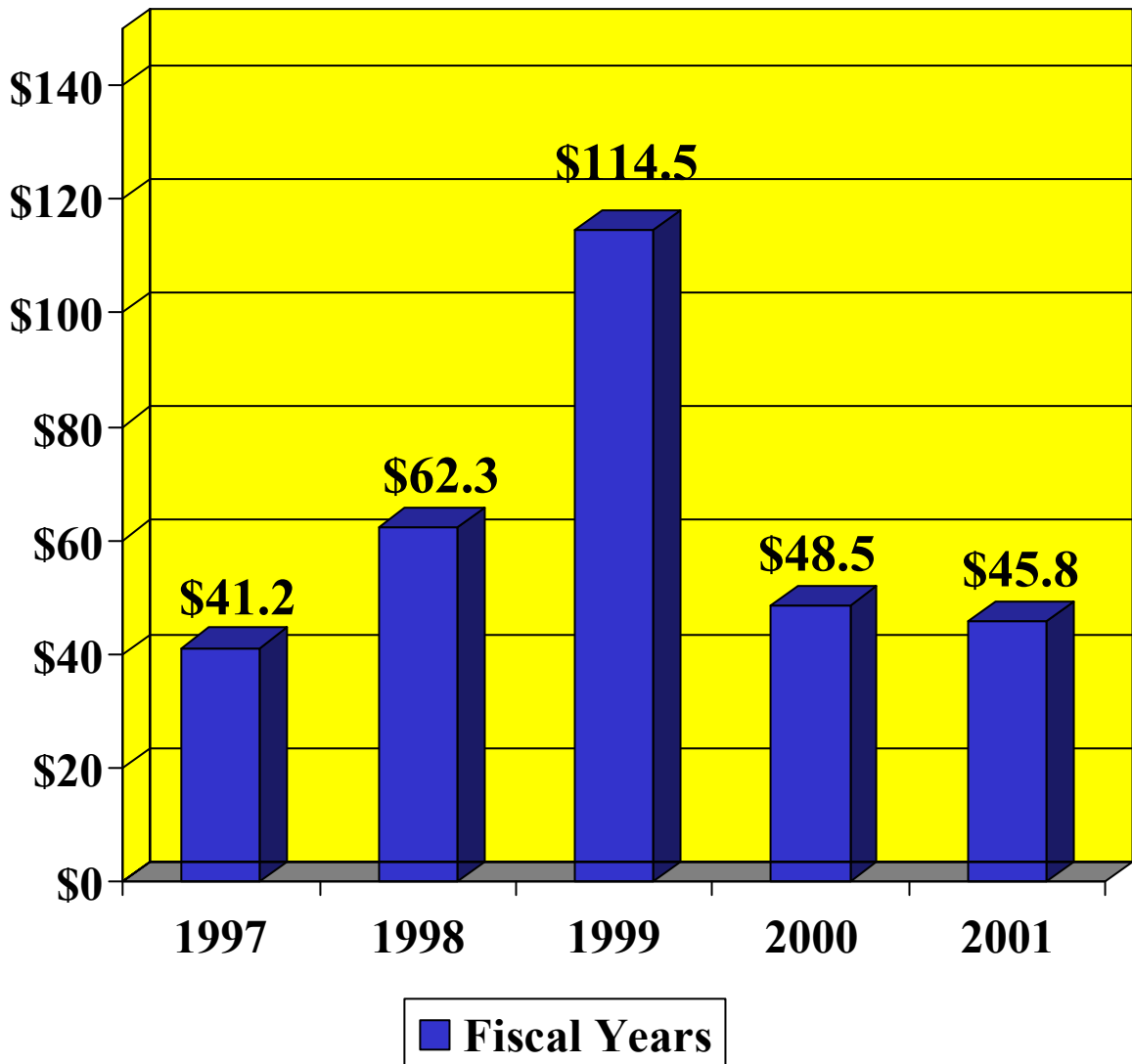
(DOES NOT INCLUDE FAST TRACK AND CASES BELOW \$25,000)

|  | BANKS        | SAVINGS<br>& LOANS | CREDIT<br>UNIONS |
|---|--------------|--------------------|------------------|
| FAILURES  | \$22,800,000 | -\$0-              | -\$0-            |
| >100K   | \$20,360,919 | \$3,000            | \$569,551        |
| \$25K-\$99K   | \$1,636,657  | -\$0-              | \$80,913         |

# RECOVERIES

## 1997 - 2001

In Millions




**RESTITUTIONS**  
**FISCAL YEARS 1997 - 2001**

| <b>FBI FIELD OFFICE</b> | <b>1997</b>          | <b>1998</b>          | <b>1999</b>          | <b>2000</b>          | <b>2001</b>          |
|-------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| ALBANY                  | \$6,047,741          | \$5,142,412          | \$2,540,079          | \$2,540,612          | \$22,598,265         |
| ALBUQUERQUE             | \$225,640            | \$573,240            | \$117,583            |                      | \$761,270            |
| ANCHORAGE               | \$19,577             | \$10,500             | \$620                | \$506,100            | \$1,084,178          |
| ATLANTA                 | \$3,816,822          | \$3,947,729          | \$37,672,244         | \$99,022,661         | \$28,405,185         |
| BALTIMORE               | \$379,982            | \$7,713,158          | \$2,906,449          | \$3,154,008          | \$3,521,279          |
| BIRMINGHAM              | \$6,874,714          | \$2,503,412          | \$1,709,889          | \$13,841,516         | \$1,533,885          |
| BOSTON                  | \$39,738,848         | \$17,064,636         | \$34,037,089         | \$23,707,038         | \$5,061,464          |
| BUFFALO                 | \$663,320            | \$1,169,446          | \$787,762            | \$986,767            | \$1,456,097          |
| CHARLOTTE               | \$768,947            | \$1,927,967          | \$1,709,967          | \$6,613,148          | \$12,840,558         |
| CHICAGO                 | \$8,835,638          | \$118,074,845        | \$4,452,911          | \$14,628,056         | \$14,402,620         |
| CINCINNATI              | \$737,282            | \$4,913,708          | \$25,837,187         | \$7,155,530          | \$2,969,313          |
| CLEVELAND               | \$2,681,252          | \$4,600,264          | \$3,002,529          | \$4,350,925          | \$8,807,854          |
| COLUMBIA                | \$3,385,257          | \$1,226,508          | \$1,034,721          | \$1,605,675          | \$1,151,879          |
| DALLAS                  | \$6,227,333          | \$15,954,324         | \$17,573,011         | \$46,532,063         | \$13,213,983         |
| DENVER                  | \$2,579,215          | \$1,294,538          | \$1,023,633          | \$5,277,399          | \$111,897,964        |
| DETROIT                 | \$3,082,147          | \$9,913,582          | \$11,471,020         | \$12,565,518         | \$6,526,381          |
| EL PASO                 | \$4,402,799          | \$275,635            | \$238,683            | \$29,991             | \$1,485,987          |
| HONOLULU                | \$762,774            | \$740,002            | \$484,602            | \$634,559            | \$985,213            |
| HOUSTON                 | \$10,210,514         | \$21,053,654         | \$6,975,540          | \$3,945,801          | \$169,758,548        |
| INDIANAPOLIS            | \$712,928            | \$1,105,824          | \$2,896,698          | \$7,359,956          | \$3,564,932          |
| JACKSON                 | \$276,981            | \$2,614,526          | \$1,524,067          | \$1,703,388          | \$245,613            |
| JACKSONVILLE            | \$1,367,258          | \$740,535            | \$1,457,193          | \$5,926,442          | \$921,258            |
| KANSAS CITY             | \$10,768,629         | \$1,288,146          | \$6,937,023          | \$6,655,288          | \$3,571,000          |
| KNOXVILLE               | \$2,350,098          | \$30,996,220         | \$1,093,461          | \$3,093,315          | \$3,753,851          |
| LAS VEGAS               | \$1,156,576          | \$2,508,583          | \$13,735,976         | \$1,415,794          | \$6,620,797          |
| LITTLE ROCK             | \$5,103,039          | \$2,252,291          | \$3,289,368          | \$2,526,365          | \$4,847,964          |
| LOS ANGELES             | \$21,402,858         | \$26,986,041         | \$24,015,893         | \$7,607,312          | \$25,167,250         |
| LOUISVILLE              | \$2,136,173          | \$1,962,185          | \$8,356,047          | \$1,332,049          | \$7,534,820          |
| MEMPHIS                 | \$910,031            | \$1,933,840          | \$14,200,078         | \$5,159,927          | \$2,140,819          |
| MIAMI                   | \$4,870,914          | \$4,709,506          | \$18,719,944         | \$8,266,800          | \$18,188,727         |
| MILWAUKEE               | \$4,109,267          | \$2,365,406          | \$5,507,629          | \$8,354,906          | \$2,477,262          |
| MINNEAPOLIS             | \$1,025,728          | \$14,891,683         | \$4,072,583          | \$2,702,742          | \$31,632,365         |
| MOBILE                  | \$1,863,702          | \$344,577            | \$1,864,577          | \$1,402,015          | \$853,357            |
| NEWARK                  | \$10,849,574         | \$8,705,827          | \$4,567,969          | \$7,975,914          | \$20,269,442         |
| NEW HAVEN               | \$9,670,960          | \$18,150,187         | \$1,497,882          | \$5,556,616          | \$3,443,234          |
| NEW ORLEANS             | \$4,049,182          | \$1,362,630          | \$6,460,221          | \$16,149,938         | \$7,546,940          |
| NEW YORK                | \$219,115,734        | \$42,292,158         | \$427,242,642        | \$124,258,634        | \$40,323,392         |
| NORFOLK                 | \$95,018             | \$209,810            | \$376,721            | \$386,751            | \$1,341,560          |
| OKLAHOMA CITY           | \$2,225,849          | \$785,607            | \$5,271,234          | \$9,742,679          | \$12,018,990         |
| OMAHA                   | \$27,518,726         | \$4,265,899          | \$5,778,971          | \$1,386,652          | \$15,016,543         |
| PHILADELPHIA            | \$11,571,470         | \$3,044,670          | \$16,309,822         | \$27,560,939         | \$10,761,765         |
| PHOENIX                 | \$2,471,419          | \$1,030,412          | \$2,273,027          | \$1,360,794          | \$581,061            |
| PITTSBURGH              | \$2,565,520          | \$5,879,827          | \$1,958,046          | \$5,796,378          | \$5,885,899          |
| PORTLAND                | \$449,159            | \$136,453            | \$4,023,023          | \$2,129,837          | \$74,835,401         |
| RICHMOND                | \$4,165,428          | \$2,132,924          | \$14,722,666         | \$4,769,597          | \$3,320,783          |
| SACRAMENTO              | \$1,029,218          | \$780,505            | \$733,556            | \$7,677,294          | \$1,583,162          |
| ST. LOUIS               | \$195,180            | \$5,870,841          | \$2,572,460          | \$11,496,024         | \$4,186,514          |
| SALT LAKE CITY          | \$956,932            | \$724,026            | \$3,537,944          | \$1,054,738          | \$927,751            |
| SAN ANTONIO             | \$13,497,923         | \$3,796,850          | \$11,480,522         | \$5,906,486          | \$2,991,760          |
| SAN DIEGO               | \$1,302,752          | \$665,316            | \$5,731,402          | \$666,258            | \$6,733,807          |
| SAN FRANCISCO           | \$40,818,894         | \$67,167,143         | \$3,290,055          | \$15,109,412         | \$1,011,118          |
| SAN JUAN                | \$299,257            | \$99,975             | \$136,295            | \$375,177            | \$92,590             |
| SEATTLE                 | \$12,348,357         | \$4,906,296          | \$18,580,775         | \$7,937,440          | \$7,059,910          |
| SPRINGFIELD             | \$816,794            | \$551,561            | \$16,325,328         | \$14,103,727         | \$3,098,546          |
| TAMPA                   | \$4,211,077          | \$4,435,830          | \$12,262,382         | \$4,051,445          | \$5,819,302          |
| WMFO                    | \$7,346,895          | \$1,173,555          | \$7,892,047          | \$2,870,769          | \$5,351,521          |
| <b>TOTAL</b>            | <b>\$537,065,302</b> | <b>\$490,967,225</b> | <b>\$834,271,046</b> | <b>\$588,927,165</b> | <b>\$754,182,929</b> |




# RESTITUTIONS FOR FISCAL YEAR 2000

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

|  | BANKS         | SAVINGS<br>& LOANS | CREDIT<br>UNIONS |
|---|---------------|--------------------|------------------|
| FAILURES  | \$1,817,277   | \$147,200          | \$2,709,829      |
| >100K   | \$531,743,696 | \$6,633,802        | \$5,419,782      |
| \$25K-\$99K   | \$33,419,659  | \$95,377           | \$1,319,399      |

# RESTITUTIONS FOR FISCAL YEAR 2001

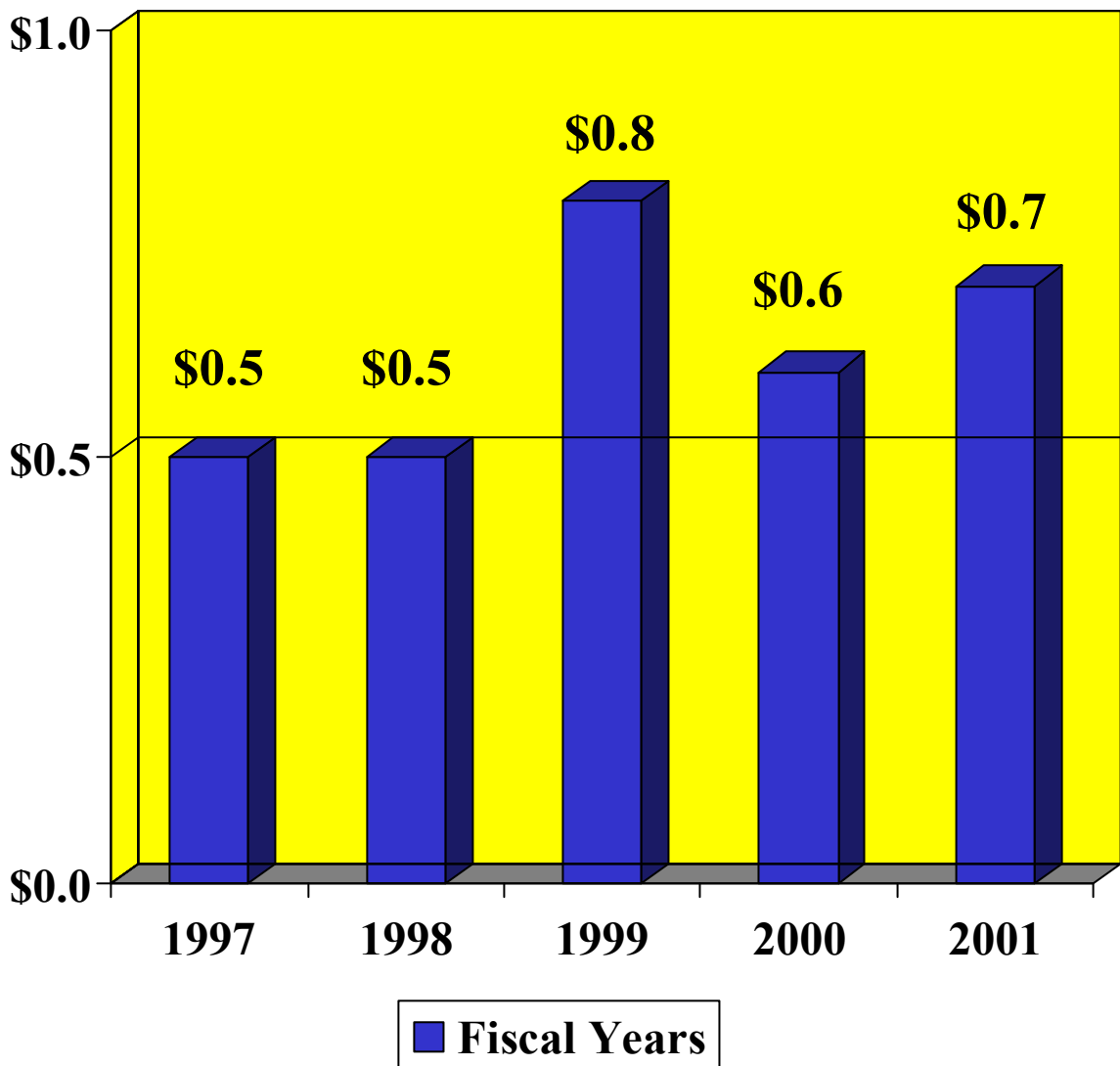
(DOES NOT INCLUDE FAST TRACK AND CASES BELOW \$25,000)

|  | BANKS         | SAVINGS<br>& LOANS | CREDIT<br>UNIONS |
|---|---------------|--------------------|------------------|
| FAILURES  | \$40,870,240  | \$50,500           | \$486,590        |
| >100K   | \$627,369,965 | \$3,145,169        | \$21,473,860     |
| \$25K-\$99K   | \$34,340,272  | \$308,697          | \$20,998,027     |

# RESTITUTIONS

## 1997 - 2001

In Billions




**FINES**  
**FISCAL YEARS 1997 - 2001**

| <b>FBI FIELD OFFICE</b> | <b>1997</b>         | <b>1998</b>        | <b>1999</b>         | <b>2000</b>        | <b>2001</b>         |
|-------------------------|---------------------|--------------------|---------------------|--------------------|---------------------|
| ALBANY                  | \$257,300           | \$34,500           | \$11,750            | \$18,200           | \$5,142             |
| ALBUQUERQUE             |                     | \$19,850           | \$1,900             |                    | \$100               |
| ANCHORAGE               | \$31,550            |                    |                     | \$250              |                     |
| ATLANTA                 | \$20,325            | \$19,400           | \$77,475            | \$56,368           | \$267,700           |
| BALTIMORE               | \$52,100            | \$9,600            | \$11,855            | \$760,428          | \$91,005            |
| BIRMINGHAM              | \$4,000             | \$134,500          | \$20,500            | \$5,500            | \$19,950            |
| BOSTON                  | \$9,971,650         | \$145,350          | \$15,900            | \$32,475           | \$202,025           |
| BUFFALO                 | \$10,050            | \$10,000           | \$19,300            | \$11,450           | \$300               |
| CHARLOTTE               | \$200               | \$23,900           | \$2,150             | \$14,122           | \$34,987            |
| CHICAGO                 | \$147,958           | \$195,197          | \$1,981,986         | \$1,087,850        | \$96,620            |
| CINCINNATI              | \$44,300            | \$31,375           | \$10,825            | \$38,885           | \$7,325             |
| CLEVELAND               | \$1,357,931         | \$109,783          | \$22,550            | \$124,600          | \$54,488            |
| COLUMBIA                | \$113,010           | \$4,450            | \$2,925             | \$200              | \$21,550            |
| DALLAS                  | \$86,600            | \$426,915          | \$1,744,300         | \$319,251          | \$91,952            |
| DENVER                  | \$3,275             | \$145,920          | \$28,905            | \$14,206           | \$62,489            |
| DETROIT                 | \$40,590            | \$115,483          | \$34,932            | \$458,445          | \$338,696           |
| EL PASO                 | \$23,900            | \$5,100            | \$7,518             | \$72,370           | \$400               |
| HONOLULU                | \$2,875             | \$11,550           | \$2,900             | \$3,400            | \$9,175             |
| HOUSTON                 | \$116,580           | \$94,000           | \$164,400           | \$87,035           | \$65,705            |
| INDIANAPOLIS            | \$12,600            | \$8,305            | \$155,571           | \$3,925            | \$7,650             |
| JACKSON                 | \$2,550             | \$1,150            | \$100               | \$465,395          | \$15,533            |
| JACKSONVILLE            | \$61,114            | \$10,500           | \$41,343            | \$3,383            | \$1,200             |
| KANSAS CITY             | \$22,100            | \$23,450           | \$107,100           | \$8,275            | \$316,723           |
| KNOXVILLE               | \$57,175            | \$81,150           | \$6,229             | \$36,597           | \$16,100            |
| LAS VEGAS               | \$4,200             | \$17,775           | \$1,725             | \$16,936           | \$2,350             |
| LITTLE ROCK             | \$21,350            | \$75,750           | \$41,550            | \$13,750           | \$6,500             |
| LOS ANGELES             | \$365,274           | \$580,467          | \$112,670           | \$590,054          | \$10,794,146        |
| LOUISVILLE              | \$13,450            | \$6,800            | \$31,300            | \$3,100            | \$33,725            |
| MEMPHIS                 | \$11,550            | \$116,140          | \$4,040             | \$5,375            | \$447,691           |
| MIAMI                   | \$224,624           | \$55,050           | \$823,850           | \$50,000           | \$29,400            |
| MILWAUKEE               | \$86,004            | \$10,250           | \$9,487             | \$35,374           | \$40,080            |
| MINNEAPOLIS             | \$64,950            | \$8,300            | \$16,300            | \$513,050          | \$144,782           |
| MOBILE                  | \$4,250             | \$2,350            | \$4,450             | \$24,462           | \$550               |
| NEWARK                  | \$291,950           | \$11,230           | \$109,330           | \$132,680          | \$39,150            |
| NEW HAVEN               | \$49,175            | \$46,850           | \$90,145            | \$5,250            | \$11,200            |
| NEW ORLEANS             | \$64,700            | \$462,468          | \$33,490            | \$36,807           | \$118,862           |
| NEW YORK                | \$435,805           | \$39,000           | \$64,533,786        | \$400,525          | \$574,050           |
| NORFOLK                 | \$11,259            | \$1,400            | \$2,320             | \$1,700            | \$26,202            |
| OKLAHOMA CITY           | \$67,820            | \$68,806           | \$41,305            | \$184,620          | \$30,519            |
| OMAHA                   | \$2,800             | \$11,850           | \$30,250            | \$13,050           | \$171,900           |
| PHILADELPHIA            | \$10,473,685        | \$1,101,160        | \$583,345           | \$129,239          | \$164,404           |
| PHOENIX                 | \$4,810             | \$99,913           | \$21,465            | \$637,585          | \$13,097            |
| PITTSBURGH              | \$152,350           | \$19,800           | \$4,142,115         | \$254,094          | \$151,600           |
| PORTLAND                | \$5,175             | \$2,580            | \$28,669            | \$3,025            | \$9,100             |
| RICHMOND                | \$21,525            | \$16,200           | \$12,625            | \$137,718          | \$27,766            |
| SACRAMENTO              | \$142,469           | \$10,550           | \$1,425             | \$117,375          | \$5,400             |
| ST. LOUIS               | \$8,700             | \$48,350           | \$4,500             | \$69,700           | \$9,100             |
| SALT LAKE CITY          | \$4,150             | \$160,865          | \$46,768            | \$67,945           | \$13,350            |
| SAN ANTONIO             | \$204,650           | \$127,428          | \$111,910           | \$520,275          | \$103,252           |
| SAN DIEGO               | \$20,725            | \$391,650          | \$126,450           | \$8,160            | \$12,999            |
| SAN FRANCISCO           | \$173,450           | \$125,210          | \$9,170             | \$44,615           | \$7,800             |
| SAN JUAN                | \$650               | \$3,300            |                     | \$500              |                     |
| SEATTLE                 | \$73,375            | \$11,910           | \$106,950           | \$119,800          | \$116,925           |
| SPRINGFIELD             | \$205,850           | \$192,818          | \$682,450           | \$26,500           | \$394,173           |
| TAMPA                   | \$1,750             | \$2,350            | \$1,500,663         | \$221,837          | \$4,050             |
| WMFO                    | \$21,785            | \$3,650            | \$19,650            | \$4,650            | \$17,545            |
| <b>TOTAL</b>            | <b>\$25,673,993</b> | <b>\$5,493,648</b> | <b>\$77,756,567</b> | <b>\$8,012,361</b> | <b>\$15,248,483</b> |


# FINES FOR FISCAL YEAR 2000

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

|  | BANKS       | SAVINGS<br>& LOANS | CREDIT<br>UNIONS |
|---|-------------|--------------------|------------------|
| FAILURES  | \$218,078   | \$1,900            | \$15,100         |
| >100K   | \$4,627,432 | \$1,055,025        | \$9,600          |
| \$25K-\$99K   | \$986,252   | \$5,707            | \$139,599        |

# FINES FOR FISCAL YEAR 2001

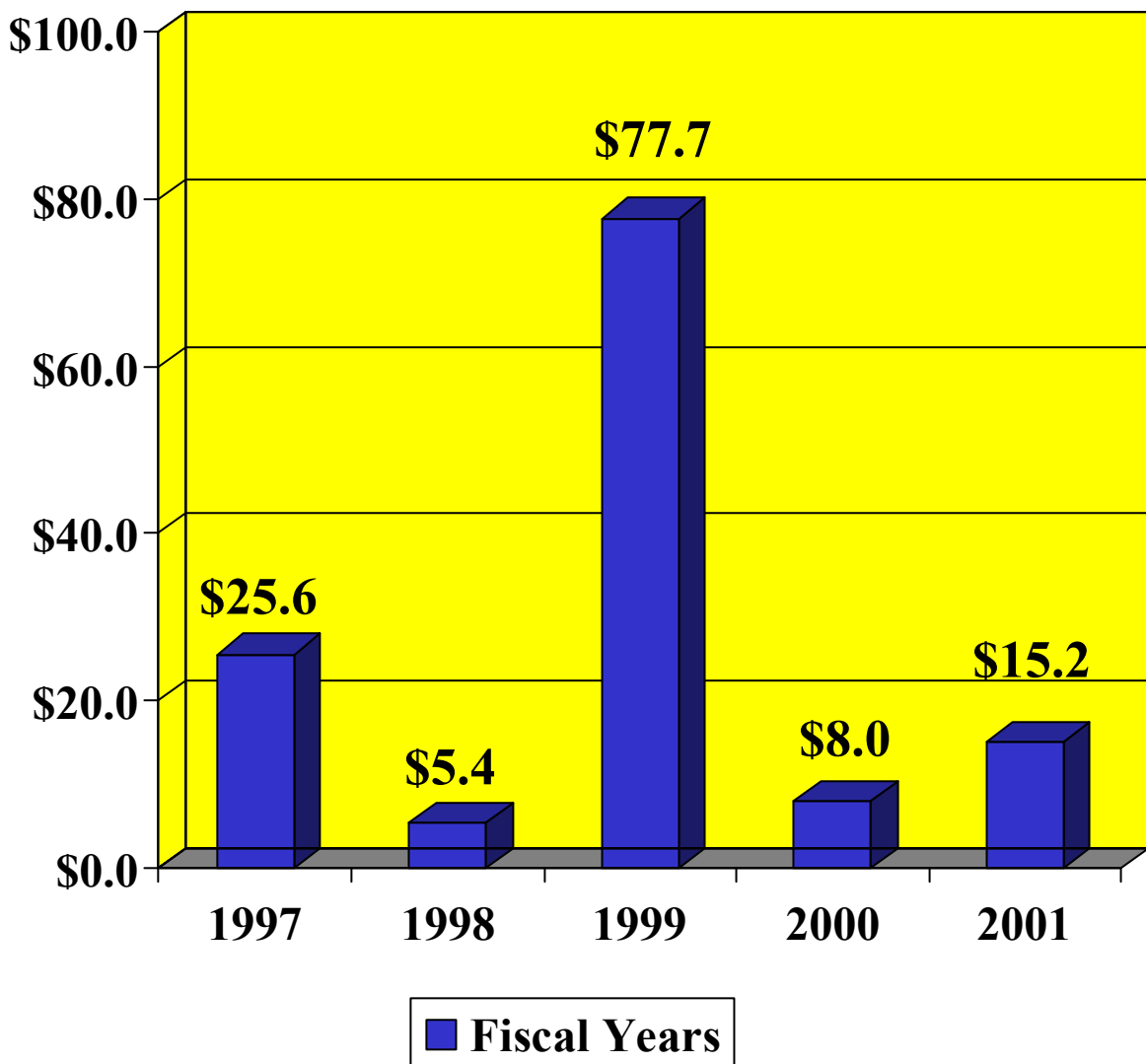
(DOES NOT INCLUDE FAST TRACK AND CASES BELOW \$25,000)

|  | BANKS       | SAVINGS<br>& LOANS | CREDIT<br>UNIONS |
|---|-------------|--------------------|------------------|
| FAILURES  | \$10,700    | -\$0-              | \$38,200         |
| >100K   | \$7,253,971 | \$7,020,350        | \$63,127         |
| \$25K-\$99K   | \$478,153   | \$37,900           | \$43,409         |

# FINES

## 1997 - 2001

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 1999-2001, and represents actual dollar amounts recovered.

| <b>FISCAL YEAR</b> | <b>SEIZURES</b> | <b>FORFEITURES</b> |
|--------------------|-----------------|--------------------|
| 1999               | 283,880,513     | 170,698,305        |
| 2000               | 25,958,651      | 13,548,066         |
| 2001               | 128,916,322     | 5,284,012          |

The chart and graphs which follow exhibits:

- (a) Seizures and Forfeitures by Office for FYs 1999 - 2001;
- (b) Seizures for FYs 2000 - 2001; and
- (c) Forfeitures for FYs 2000 - 2001.




**SEIZURES AND FORFEITURES  
FISCAL YEARS 1999 - 2001**

| FBI<br>FIELD OFFICE | SEIZURES             |                     |                      | FORFEITURES          |                     |                     |
|---------------------|----------------------|---------------------|----------------------|----------------------|---------------------|---------------------|
|                     | FISCAL YEAR<br>1999  | FISCAL YEAR<br>2000 | FISCAL YEAR<br>2001  | FISCAL YEAR<br>1999  | FISCAL YEAR<br>2000 | FISCAL YEAR<br>2001 |
| ALBANY              |                      | \$2,108,581         | \$1,975              | \$6,053              | \$6,000             |                     |
| ALBUQUERQUE         | \$4,600              |                     | \$2,995              |                      | \$4,600             |                     |
| ANCHORAGE           |                      | \$546,134           | \$86,920             |                      |                     |                     |
| ATLANTA             | \$269,200            | \$31,807            | \$25,950             | \$14,975             | \$301,007           | \$10,500            |
| BALTIMORE           |                      |                     |                      |                      |                     |                     |
| BIRMINGHAM          | \$10,592,625         | \$59,985            | \$11,050             |                      | \$10,652,610        |                     |
| BOSTON              | \$100,226,902        |                     | \$507,847            |                      |                     | \$157,386           |
| BUFFALO             | \$8,625              | \$582               | \$58,560,588         | \$8,625              |                     |                     |
| CHARLOTTE           |                      |                     | \$5,055,780          |                      |                     |                     |
| CHICAGO             | \$250,995            | \$1,794,473         | \$5,079,660          | \$25,758             |                     | \$63,519            |
| CINCINNATI          | \$12,810             | \$449,293           | \$285,700            | \$375,510            | \$82,635            | \$8,825             |
| CLEVELAND           |                      |                     | \$800,000            |                      |                     |                     |
| COLUMBIA            |                      |                     |                      |                      |                     |                     |
| DALLAS              | \$3,173,823          | \$352,076           | \$44,300             | \$348,441            | \$249,401           | \$71,051            |
| DENVER              | \$4,288              |                     | \$99,088             | \$13,625             | \$4,288             | \$102,006           |
| DETROIT             |                      | \$217,694           | \$1,337,491          | \$210,647            | \$26,914            | \$165,337           |
| EL PASO             |                      | \$144,756           |                      |                      | \$25,160            | \$116,796           |
| HONOLULU            | \$1,004,483          | \$38,137            | \$13,913,780         |                      | \$8,955             | \$359,470           |
| HOUSTON             | \$347,099            | \$780,537           | \$234,653            | \$7,719              | \$580,326           | \$350               |
| INDIANAPOLIS        |                      | \$61,815            |                      |                      | \$25,270            | \$36,545            |
| JACKSON             |                      |                     | \$81,042             | \$9,000              |                     |                     |
| JACKSONVILLE        |                      | \$143,525           | \$151,872            |                      | \$19,525            | \$111,653           |
| KANSAS CITY         | \$48,651             | \$52,765            |                      |                      | \$101,416           |                     |
| KNOXVILLE           |                      |                     | \$1,845,669          |                      |                     | \$2,216,040         |
| LAS VEGAS           |                      | \$36,850            | \$6,341,060          | \$55,585             | \$23,725            | \$14,325            |
| LITTLE ROCK         |                      |                     |                      |                      |                     |                     |
| LOS ANGELES         | \$1,329,388          | \$808,861           | \$8,374,364          | \$1,929,638          | \$380,895           | \$249,099           |
| LOUISVILLE          | \$62,278             |                     | \$62,278             |                      |                     | \$62,278            |
| MEMPHIS             | \$93,105             | \$2,996,169         |                      |                      | \$5,705             |                     |
| MIAMI               | \$58,237             | \$5,000,000         |                      | \$71,770             | \$175,600           |                     |
| MILWAUKEE           | \$11,455             |                     | \$1,200,000          |                      | \$8,653             |                     |
| MINNEAPOLIS         | \$817,931            | \$800,000           |                      | \$5,000              |                     |                     |
| MOBILE              |                      | \$47,471            | \$1,414,100          |                      |                     | \$44,556            |
| NEWARK              |                      | \$17,000            | \$92,759             | \$243,692            |                     | \$123,164           |
| NEW HAVEN           |                      |                     | \$4,850              |                      |                     |                     |
| NEW ORLEANS         |                      |                     |                      | \$7,012,480          |                     | \$4,806             |
| NEW YORK            | \$198,472            | \$1,164,662         | \$17,767,158         | \$1,808,871          | \$263,329           | \$894,030           |
| NORFOLK             | \$10,665             |                     | \$3,461,298          | \$10,665             |                     |                     |
| OKLAHOMA CITY       |                      | \$120,000           | \$121,490            | \$8,950              | \$120,000           | \$350               |
| OMAHA               |                      |                     |                      |                      |                     |                     |
| PHILADELPHIA        | \$218,310            | \$526,600           |                      |                      | \$26,200            | \$111,123           |
| PHOENIX             |                      |                     |                      |                      |                     |                     |
| PITTSBURGH          | \$33,899             |                     |                      |                      |                     |                     |
| PORTLAND            |                      |                     |                      | \$12,400             |                     |                     |
| RICHMOND            |                      |                     | \$300,000            |                      |                     |                     |
| SACRAMENTO          | \$2,410,980          | \$2,919             |                      |                      | \$20,059            | \$212,476           |
| ST. LOUIS           | \$14,501             | \$10,575            |                      | \$3,884              |                     | \$10,575            |
| SALT LAKE CITY      | \$11,450             |                     | \$17,500             |                      | \$11,450            | \$16,000            |
| SAN ANTONIO         | \$49,051             | \$32,354            | \$3,590              |                      | \$81,405            | \$3,590             |
| SAN DIEGO           |                      | \$43,900            | \$16,380             | \$137,700            | \$3,460             |                     |
| SAN FRANCISCO       |                      | \$6,493,410         | \$898,695            |                      |                     |                     |
| SAN JUAN            |                      | \$210,160           | \$38,637             |                      |                     |                     |
| SEATTLE             | \$2,827,034          |                     | \$123,247            | \$66,390             | \$41,979            |                     |
| SPRINGFIELD         | \$15,925             | \$267,778           |                      |                      | \$15,925            |                     |
| TAMPA               | \$1,462,804          |                     | \$302,599            |                      | \$281,574           |                     |
| WMFO                | \$158,310,927        | \$597,782           | \$249,957            | \$158,310,927        |                     | \$118,162           |
| <b>TOTALS</b>       | <b>\$283,880,513</b> | <b>\$25,958,651</b> | <b>\$128,916,322</b> | <b>\$170,698,305</b> | <b>\$13,548,066</b> | <b>\$5,284,012</b>  |


# SEIZURES FOR FISCAL YEAR 2000

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

|  | BANKS        | SAVINGS<br>& LOANS | CREDIT<br>UNIONS |
|---|--------------|--------------------|------------------|
| FAILURES  | -\$0-        | -\$0-              | -\$0-            |
| >100K   | \$22,949,231 | \$604,884          | \$2,016,896      |
| \$25K-\$99K   | \$355,303    | -\$0-              | \$21,030         |


# SEIZURES FOR FISCAL YEAR 2001

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

|  | BANKS         | SAVINGS<br>& LOANS | CREDIT<br>UNIONS |
|---|---------------|--------------------|------------------|
| FAILURES  | \$13,571,173  | -\$0-              | \$1,179,100      |
| >100K   | \$112,689,975 | -\$0-              | \$102,778        |
| \$25K-\$99K   | \$1,307,816   | \$11,050           | \$17,275         |


# FORFEITURES FOR FISCAL YEAR 2000

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

|  | BANKS        | SAVINGS<br>& LOANS | CREDIT<br>UNIONS |
|---|--------------|--------------------|------------------|
| FAILURES  | -\$0-        | -\$0-              | -\$0-            |
| >100K   | \$12,803,873 | \$208,961          | -\$0-            |
| \$25K-\$99K   | \$466,896    | -\$0-              | \$68,336         |

# FORFEITURES FOR FISCAL YEAR 2001

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

|  | BANKS              | SAVINGS<br>& LOANS | CREDIT<br>UNIONS |
|---|--------------------|--------------------|------------------|
| FAILURES  | <b>-\$0-</b>       | <b>-\$0-</b>       | <b>-\$0-</b>     |
| >100K   | <b>\$4,724,641</b> | <b>\$96,250</b>    | <b>\$102,778</b> |
| \$25K-\$99K   | <b>\$233,515</b>   | <b>-\$0-</b>       | <b>\$15,705</b>  |