

Federal Deposit Insurance Corporation (FDIC)

2018

Managing the Crisis: The FDIC and RTC Experience - Chronological Overview

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Summary

The Chronological Overview describes U.S. economic and banking conditions, resolution activity, and significant FDIC/RTC milestones during the financial crisis.

The years from 1980 through 2003 were significant ones for the Federal Deposit Insurance Corporation (FDIC). Banks failed in great numbers, failing banks were larger than they had been previously, the amount of insured deposits paid to bank customers grew to the largest levels in history, and the FDIC acquired and disposed of record numbers of failed bank assets. Then, failures dropped dramatically, with only one failure experienced in 1997. During that same period, widespread failures of savings and loan associations led to the insolvency of the Federal Savings and Loan Insurance Corporation, prompting the creation of the Resolution Trust Corporation (RTC).

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