

Bank Failures and Suspensions in the United States, 1864-2008:

Three Charts^{*}

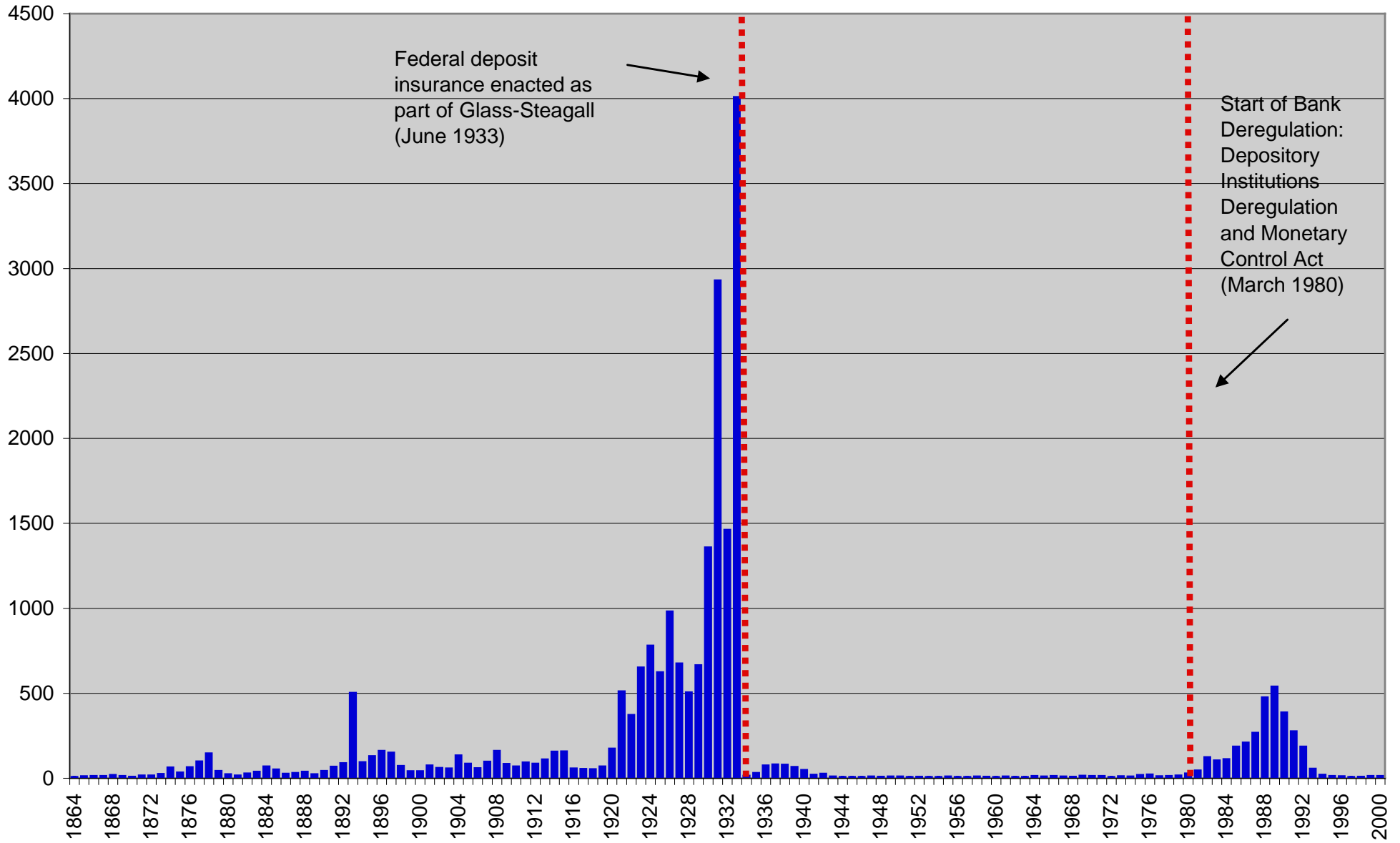
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^{*} The essential elements of these charts are drawn from David Moss, "[An Ounce of Prevention: The Power of Public Risk Management](#)," Harvard Business School Working Paper 09-087, January 2009, published as "[An Ounce of Prevention: Financial Regulation, Moral Hazard, and the End of 'Too Big to Fail'](#)," *Harvard Magazine*, September – October 2009.

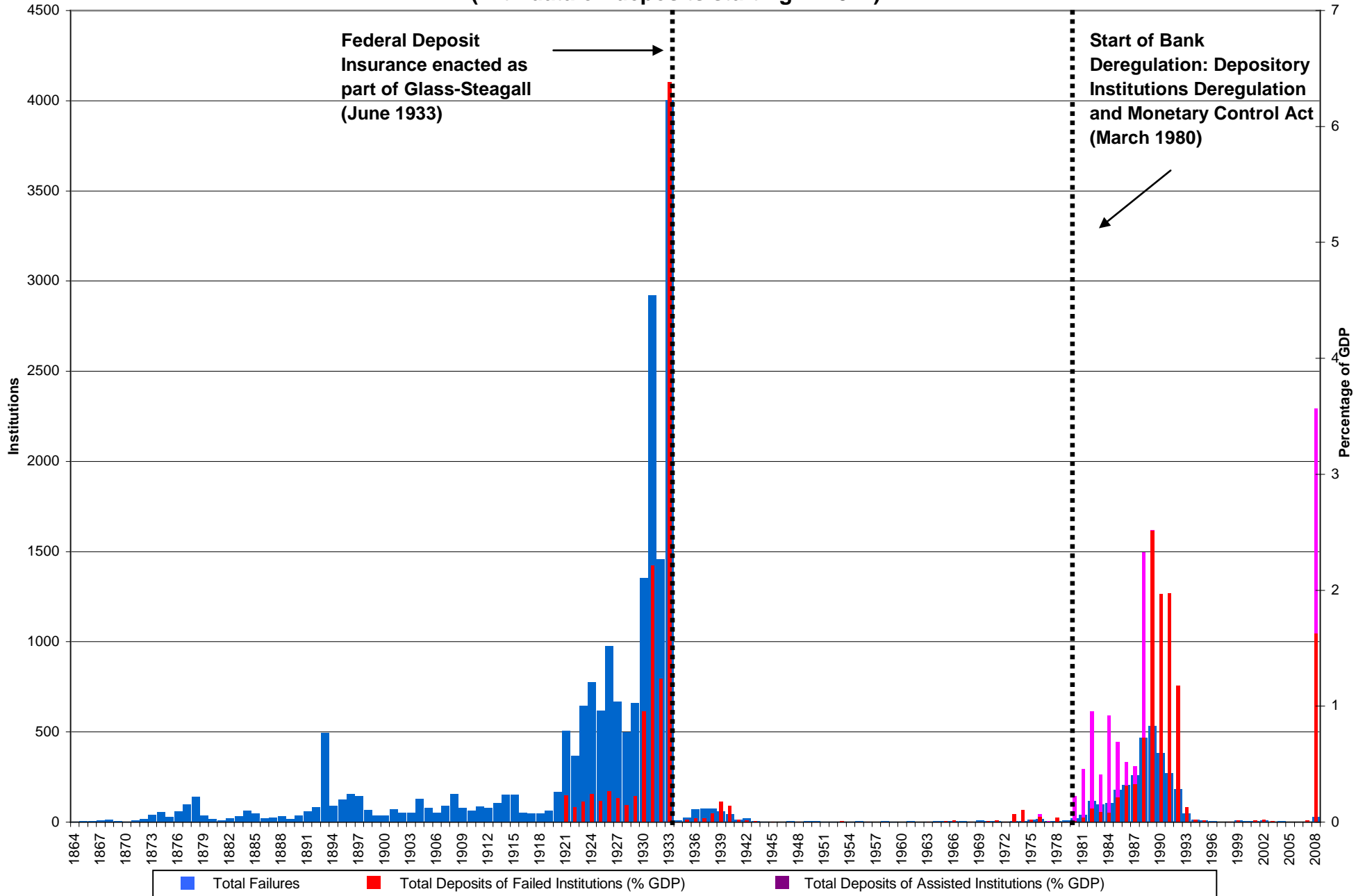
Bank Failures (Suspensions) in the United States, 1864-2000



Sources: *Historical Statistics of the United States: Colonial Times to 1970* (Washington, D.C.: Government Printing Office, 1975), Series X-741 (p. 1038); "Failures and Assistance Transactions," Table BF02, FDIC website (<http://www2.fdic.gov/hsob/index.asp>).

Chart prepared by David Moss, with the assistance of Arthur Kimball-Stanley.

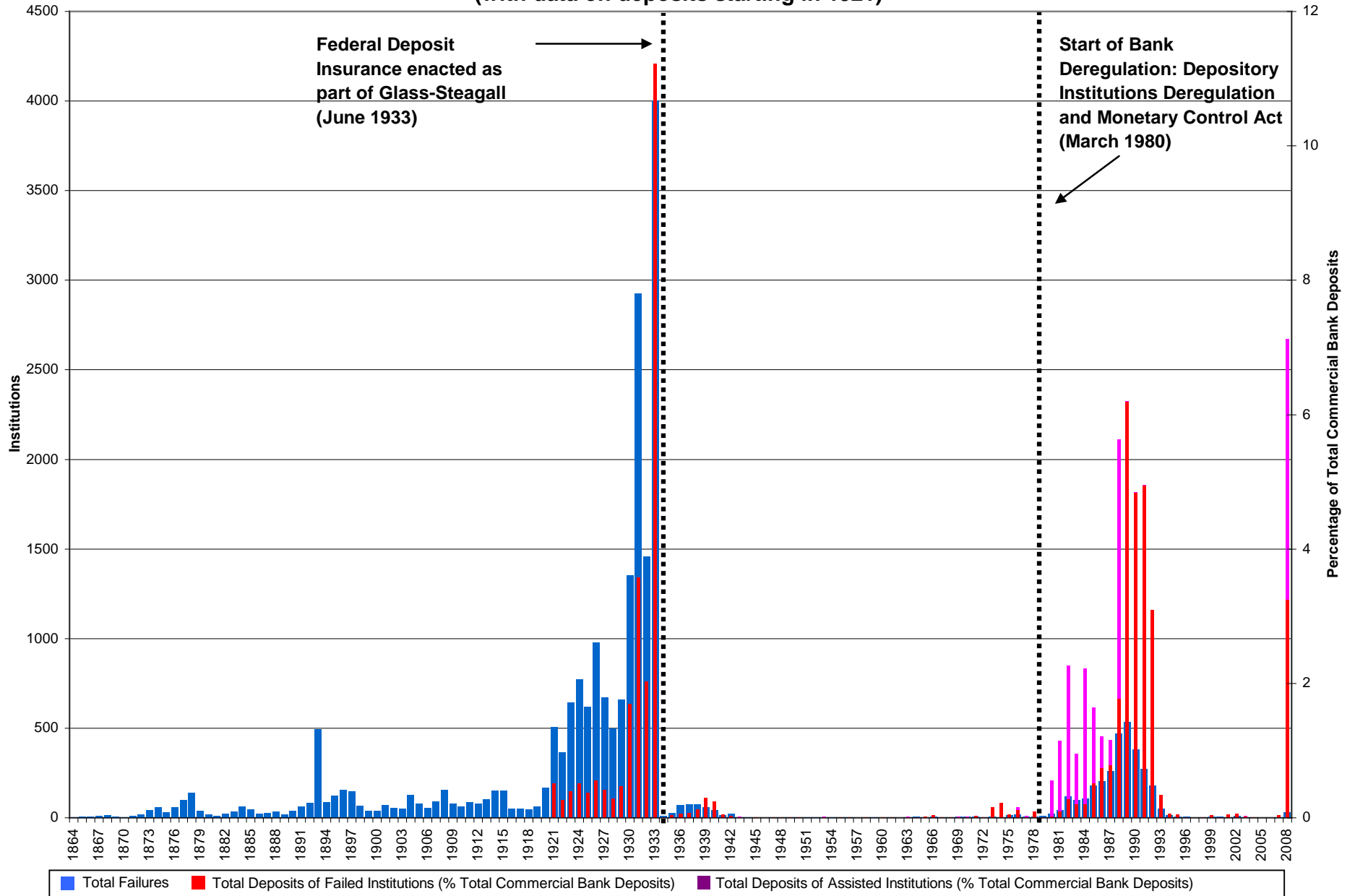
Bank Failures and Suspensions, 1864-2008 (with data on deposits starting in 1921)



Sources: *Historical Statistics of the United States: Colonial Times to 1970*. Series X-741 (p. 1038). Washington, D.C.: Government Printing Office, 1975; "Federal Deposit Insurance Corporation Failures and Assistance Transactions United States and Other Areas," Table BF01, FDIC website (<http://www2.fdic.gov/hsob>); Sutch, Richard. "Gross domestic product: 1790–2002." Table Ca9-19 in *Historical Statistics of the United States, Earliest Times to the Present: Millennial Edition*, eds. Susan B. Carter et al. New York: Cambridge University Press, 2006; Bureau of Economic Analysis. "Gross Domestic Product." NIPA Table 1.1.5. (<http://www.bea.gov/national/nipaweb/>).

Chart prepared by David Moss, with the assistance of Darin Christensen.

Bank Failures and Suspensions, 1864-2008 (with data on deposits starting in 1921)



Sources: *Historical Statistics of the United States: Colonial Times to 1970*. Series X-741 (p. 1038). Washington, D.C.: Government Printing Office, 1975; "Federal Deposit Insurance Corporation Failures and Assistance Transactions, United States and Other Areas," Table BF01, FDIC website (<http://www2.fdic.gov/hsob>); Bodenhorn, Howard. "Commercial banks – liabilities: 1834–1980." Table Cj265-272 in *Historical Statistics of the United States, Earliest Times to the Present: Millennial Edition*. New York: Cambridge University Press, 2006; "Federal Deposit Insurance Corporation Deposits FDIC-Insured Commercial Banks United States and Other Areas," Table CB15, FDIC website (<http://www2.fdic.gov/hsob>).

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