TABLE 1

Federal Deposit Insurance Limit
Adjusted for Inflation
$1980 Dollars

Year	GDP Chain Price Index 1996=100	Adjusted GDP Chain Price Index 1980=100	Nominal Dollar Deposit Insurance Limit 1974 - Present	Real Dollar Deposit Insurance Limit 1974 - Present
1974	36.94	64.37	**$40,000**	**$ 62,144**
1975	40.37	70.34	$40,000	$ 56,864
1976	42.78	74.54	$40,000	$ 53,661
1977	45.58	79.42	$40,000	$ 50,364
1978	48.74	84.93	$40,000	$ 47,099
1979	52.69	91.81	$40,000	$ 43,568
1980	57.39	100.00	**$100,000**	**$ 100,000**
1981	62.71	109.27	$100,000	$ 91,517
1982	66.51	115.89	$100,000	$ 86,288
1983	69.23	120.63	$100,000	$ 82,898
1984	71.80	125.11	$100,000	$ 79,930
1985	74.05	129.03	$100,000	$ 77,502
1986	75.67	131.85	$100,000	$ 75,842
1987	77.84	135.63	$100,000	$ 73,728
1988	80.46	140.20	$100,000	$ 71,327
1989	83.56	145.60	$100,000	$ 68,681
1990	86.84	151.32	$100,000	$ 66,087
1991	89.76	156.40	$100,000	$ 63,937
1992	91.70	159.78	$100,000	$ 62,585
1993	94.17	164.09	$100,000	$ 60,943
1994	96.14	167.52	$100,000	$ 59,694
1995	98.19	171.09	$100,000	$ 58,448
1996	100.00	174.25	$100,000	$ 57,390
1997	101.66	177.14	$100,000	$ 56,453
1998	102.86	179.23	$100,000	$ 55,794
1999	104.32	181.77	**$100,000**	**$ 55,013**

Source: Department of Commerce, Bureau of Economic Analysis. GDP Chain-Type Price Index & ICBA Calculations: Paul G. Merski, Chief Economist and Dir. of Federal Tax Policy, ICBA.