

Financial Institution Overview—2005 to 2007
I. Number of Institutions at 12/31/07

Commercial banks	12/31/05	12/31/06	12/31/07
State-chartered banks	187	198	214
De novo state banks opened during the year	22	21	18
Conversions to state banks during the year	3	2	2
National banks	72	68	61
De novo national banks opened during the year	4	2	2
Conversions to national banks	1	1	-
Credit unions			
State-chartered credit unions	208	204	196
Conversions to state charter	1	1	-
Federal credit unions	350	336	
Conversions to federal charter	-	-	-
Industrial banks			
Industrial banks	15	14	13
New industrial banks opened during the year	-	-	-
Trust companies			
Trust companies	11	10	10
New trust companies opened during the year	-	-	1
Foreign (other nation) bank agencies/branches			
Foreign banks with state agencies/branches	38	36	36
New agencies/branches opened during the year	-	-	-
Foreign banks with federal agencies/branches	8	7	7
New agencies/branches opened during the year	-	-	-
Foreign (other nation) bank representative offices			
Foreign banks with representative offices	17	18	21
New representative offices opened during the year	5	2	3
Foreign (other state) bank facilities offices			
Foreign (other state) banks with facilities	40	41	40
New facility offices opened during the year	10	3	3
Premium finance companies			
Premium finance companies at yearend	105	111	116
New premium finance companies opened during the year	16	11	18

Financial Institution Overview—2005 to 2007
I. Number of Institutions at 12/31/07 (Continued)

Transmitters of money abroad	12/31/05	12/31/06	12/31/07
Transmitters of money abroad	60	61	59
New transmitters of money abroad opened during the year	5	4	5
Issuers of payment instruments			
Issuers of payment instruments	10	10	10
New issuers of payment instruments opened during the year	-	-	-
Issuers of travelers checks			
Travelers check issuers	4	3	3
New issuer of travelers checks opened during the year	-	-	-
Business and Industrial Development Corporations (BIDCOs)			
BIDCOs	1	1	1
New BIDCOs opened during the year	-	-	-

Financial Institution Overview—2005 to 2007
II. Total Assets
(in millions of dollars)

Type of Institution	12/31/05	12/31/06	12/31/07
<i>Commercial banks</i>			
State-chartered banks	\$191,869.0	\$ 209,026.9	\$ 224,096.8
National banks	112,681.4	124,084.9	140,918.2
<i>Credit unions</i>			
State-chartered credit unions	65,426.2	69,091.3	71,423.5
Federal credit unions	45,619.8	46,952.9	49,183.2
<i>Industrial banks</i>	15,677.8	17,332.5	12,152.1
<i>Foreign banks</i>			
State-chartered agencies and branches of foreign banks	16,400.4	18,957.4	22,108.7
Federal agencies	1,021.5	759.7	966.0
<i>Trust companies</i>	675.5	706.6	761.4
<i>Premium finance companies</i>	394.5	768.4	1,348.4

NA – Not available.