

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

<b>Commercial banks</b>	<b>12/31/05</b>	<b>12/31/06</b>	<b>12/31/07</b>
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
<b>National banks</b>	<b>72</b>	<b>68</b>	<b>61</b>
De novo national banks opened during the year	4	2	2
Conversions to national banks	1	1	-
<b>Credit unions</b>			
State-chartered credit unions	208	204	196
Conversions to state charter	1	1	-
Federal credit unions	350	336	
Conversions to federal charter	-	-	-
<b>Industrial banks</b>			
Industrial banks	15	14	13
New industrial banks opened during the year	-	-	-
<b>Trust companies</b>			
Trust companies	11	10	10
New trust companies opened during the year	-	-	1
<b>Foreign (other nation) bank agencies/branches</b>			
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	-	-	-
<b>Foreign (other nation) bank representative offices</b>			
Foreign banks with representative offices	17	18	21
New representative offices opened during the year	5	2	3
<b>Foreign (other state) bank facilities offices</b>			
Foreign (other state) banks with facilities	40	41	40
New facility offices opened during the year	10	3	3
<b>Premium finance companies</b>			
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)**

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

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**II. Total Assets**  
(in millions of dollars)

<b>Type of Institution</b>	<b>12/31/05</b>	<b>12/31/06</b>	<b>12/31/07</b>
<b><i>Commercial banks</i></b>			
State-chartered banks	\$191,869.0	\$ 209,026.9	\$ 224,096.8
National banks	112,681.4	124,084.9	140,918.2
<b><i>Credit unions</i></b>			
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
<b><i>Industrial banks</i></b>	15,677.8	17,332.5	12,152.1
<b><i>Foreign banks</i></b>			
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
<b><i>Trust companies</i></b>	675.5	706.6	761.4
<b><i>Premium finance companies</i></b>	394.5	768.4	1,348.4

NA – Not available.