

Financial Institution Overview—2003 to 2005
I. Number of Institutions at YTD 2005

| Commercial banks | 12/31/03 | 12/31/04 | 6/30/05 |
|---|-----------------|-----------------|----------------|
| State-chartered banks at yearend | 186 | 174 | 180 |
| De novo state banks opened during the year | 15 | 10 | 10 |
| Conversions to state banks during the year | 2 | 1 | 2 |
| National banks | | | |
| National banks at yearend | 79 | 71 | 73 |
| De novo national banks opened during the year | 2 | 1 | 3 |
| Conversions to national banks at yearend | 1 | 2 | - |
| Credit unions | | | |
| State-chartered credit unions at yearend | 217 | 212 | 211 |
| Conversions to state charter | 1 | - | 1 |
| Federal credit unions at yearend | 373 | 362 | 353 |
| Conversions to federal charter | - | - | - |
| Industrial banks | | | |
| Industrial banks at yearend | 16 | 15 | 15 |
| New industrial banks opened | - | 1 | - |
| Trust companies | | | |
| Trust companies at yearend | 12 | 11 | 11 |
| New trust companies opened | - | - | - |
| Foreign (other nation) bank agencies/branches | | | |
| Foreign banks with state agencies/branches at yearend | 40 | 38 | 38 |
| New agencies/branches opened | - | 1 | - |
| Foreign banks with federal agencies/branches | 8 | 8 | 8 |
| New agencies/branches opened | - | - | - |
| Foreign (other nation) bank representative offices | | | |
| Foreign banks with representative offices at yearend | 14 | 13 | 13 |
| New representative offices opened | 1 | 3 | 2 |
| Foreign (other state) bank facilities offices | | | |
| Foreign (other state) banks with facilities at yearend | 37 | 33 | 38 |
| New facility offices opened | 7 | 2 | 7 |
| Premium finance companies | | | |
| Premium finance companies at yearend | 79 | 92 | 99 |
| New premium finance companies opened | 18 | 14 | 8 |

Financial Institution Overview—2003 to 2005
I. Number of Institutions at YTD 2005 (Continued)

| Transmitters of money abroad | 12/31/03 | 12/31/04 | 6/30/05 |
|--|-----------------|-----------------|----------------|
| Transmitters of money abroad at yearend | 58 | 58 | 57 |
| New transmitters of money abroad opened | 5 | 3 | - |
| Issuers of payment instruments | | | |
| Issuers of payment instruments at yearend | 11 | 12 | 12 |
| New issuers of payment instruments opened | 1 | 1 | |
| Issuers of travelers checks | | | |
| Travelers check issuers at yearend | 5 | 5 | 5 |
| New issuer of travelers checks opened | - | - | - |
| Business and Industrial Development Corporations (BIDCOs) | | | |
| BIDCOs | 1 | 1 | 1 |
| New BIDCOs opened during the year | - | - | - |

Financial Institution Overview—2003 to 2005
II. Total Assets
(in millions of dollars)

| Type of Institution | 12/31/03 | 12/31/04 | 6/30/05 |
|--|-----------------|-----------------|----------------|
| <i>Commercial banks</i> | | | |
| State-chartered banks | \$139,544.0 | \$158,765.3 | \$167,612.1 |
| National banks | 341,579.4 | 105,491.9 | 112,527.5 |
| | | | |
| <i>Credit unions</i> | | | |
| State-chartered credit unions | 55,603.2 | 60,242.8 | 62,896.7 |
| Federal credit unions | 40,331.8 | 42,818.6 | 44,272.2 |
| | | | |
| <i>Industrial banks</i> | 13,446.2 | 13,704.9 | 14,861.0 |
| | | | |
| <i>Foreign banks</i> | | | |
| State-chartered agencies and branches of foreign banks | 16,720.7 | 15,350.8 | 14,938.6 |
| | | | |
| <i>Trust companies</i> | 597.8 | 585.9 | 649.8 |
| | | | |
| <i>Premium finance companies</i> | 549.1 | 415.0 | N/A |

NA – Not available.