

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

Commercial banks	12/31/03	12/31/04	9/30/05
State-chartered banks at yearend	186	174	181
De novo state banks opened during the year	15	10	16
Conversions to state banks during the year	2	1	3
National banks			
National banks at yearend	79	71	71
De novo national banks opened during the year	2	1	4
Conversions to national banks at yearend	1	2	-
Credit unions			
State-chartered credit unions at yearend	217	212	209
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	9/30/05
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	9/30/05
<i>Commercial banks</i>			
State-chartered banks	\$139,544.0	\$158,765.3	\$176,021.4
National banks	341,579.4	105,491.9	113,771.9
<i>Credit unions</i>			
State-chartered credit unions	55,603.2	60,242.8	64,582.6
Federal credit unions	40,331.8	42,818.6	45,182.3
<i>Industrial banks</i>	13,446.2	13,704.9	15,056.0
<i>Foreign banks</i>			
State-chartered agencies and branches of foreign banks	16,720.7	15,350.8	16,407.9
<i>Trust companies</i>	597.8	585.9	664.9
<i>Premium finance companies</i>	549.1	415.0	N/A

NA – Not available.