

**Financial Institution Overview—2002 to 2004**  
**I. Number of Institutions in 2004**

<b>Commercial banks</b>	<b>12/31/02</b>	<b>12/31/03</b>	<b>12/31/04</b>
State-chartered banks at yearend	185	186	174
De novo state banks opened during the year	5	15	10
Conversions to state banks during the year	1	2	1
<b>National banks</b>			
National banks at yearend	83	79	71
De novo national banks opened during the year	5	2	1
Conversions to national banks at yearend	-	1	2
<b>Credit unions</b>			
State-chartered credit unions at yearend	223	217	212
Conversions to state charter	9	1	-
Federal credit unions at yearend	387	373	362
Conversions to federal charter	-	-	-
<b>Industrial banks</b>			
Industrial banks at yearend	19	16	15
New industrial banks opened	-	-	1
<b>Trust companies</b>			
Trust companies at yearend	12	12	11
New trust companies opened	-	-	-
<b>Foreign (other nation) bank agencies/branches</b>			
Foreign banks with state agencies/branches at yearend	43	40	38
New agencies/branches opened	1	-	1
Foreign banks with federal agencies/branches	8	8	8
New agencies/branches opened	-	-	-
<b>Foreign (other nation) bank representative offices</b>			
Foreign banks with representative offices at yearend	19	14	13
New representative offices opened	3	1	3
<b>Foreign (other state) bank facilities offices</b>			
Foreign (other state) banks with facilities at yearend	33	37	33
New facility offices opened	3	7	2
<b>Premium finance companies</b>			
Premium finance companies at yearend	67	79	92
New premium finance companies opened	6	18	14

**Financial Institution Overview—2002 to 2004**  
**I. Number of Institutions at YE 2004 (Continued)**

<b>Transmitters of money abroad</b>	<b>12/31/02</b>	<b>12/31/03</b>	<b>12/31/04</b>
Transmitters of money abroad at yearend	55	58	58
New transmitters of money abroad opened	3	5	3
<b>Issuers of payment instruments</b>			
Issuers of payment instruments at yearend	10	11	12
New issuers of payment instruments opened	-	1	1
<b>Issuers of travelers checks</b>			
Travelers check issuers at yearend	5	5	5
New issuer of travelers checks opened	-	-	-
<b>Business and Industrial Development Corporations (BIDCOs)</b>			
BIDCOs	2	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>12/31/02</b>	<b>12/31/03</b>	<b>12/31/04</b>
<b><i>Commercial banks</i></b>			
State-chartered banks	\$148,669.8	\$139,544.0	\$158,765.3
National banks	267,468.0	341,579.4	105,491.9
<b><i>Credit unions</i></b>			
State-chartered credit unions	50,534.1	55,603.2	60,242.8
Federal credit unions	36,497.7	40,331.8	42,818.6
<b><i>Industrial banks</i></b>	12,606.9	13,446.2	13,704.9
<b><i>Foreign Banks</i></b>			
State-chartered agencies and branches of foreign banks	16,777.6	16,720.7	15,350.8
<b><i>Trust companies</i></b>	574.7	597.8	585.9
<b><i>Premium finance companies</i></b>	322.1	549.1	415.0

NA – Not available.