

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

Commercial banks	12/31/03	12/31/04	12/31/05
State-chartered banks at yearend	186	174	187
De novo state banks opened during the year	15	10	22
Conversions to state banks during the year	2	1	3
National banks			
National banks at yearend	79	71	72
De novo national banks opened during the year	2	1	4
Conversions to national banks at yearend	1	2	1
Credit unions			
State-chartered credit unions at yearend	217	212	208
Conversions to state charter	1	-	1
Federal credit unions at yearend	373	362	350
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	17
New representative offices opened	1	3	5
Foreign (other state) bank facilities offices			
Foreign (other state) banks with facilities at yearend	37	33	40
New facility offices opened	7	2	10
Premium finance companies			
Premium finance companies at yearend	79	92	105
New premium finance companies opened	18	14	16

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

Transmitters of money abroad	12/31/03	12/31/04	12/31/05
Transmitters of money abroad at yearend	58	58	60
New transmitters of money abroad opened	5	3	5
Issuers of payment instruments			
Issuers of payment instruments at yearend	11	12	10
New issuers of payment instruments opened	1	1	-
Issuers of travelers checks			
Travelers check issuers at yearend	5	5	4
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	12/31/05
<i>Commercial banks</i>			
State-chartered banks	\$139,544.0	\$158,765.3	\$191,869.0
National banks	341,579.4	105,491.9	112,681.4
<i>Credit unions</i>			
State-chartered credit unions	55,603.2	60,242.8	65,426.2
Federal credit unions	40,331.8	42,818.6	45,619.8
<i>Industrial banks</i>	13,446.2	13,704.9	15,677.8
<i>Foreign banks</i>			
State-chartered agencies and branches of foreign banks	16,720.7	15,350.8	16,400.4
<i>Trust companies</i>	597.8	585.9	675.5
<i>Premium finance companies</i>	549.1	415.0	394.5

NA – Not available.