

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

<b>Commercial banks</b>	<b>12/31/03</b>	<b>12/31/04</b>	<b>6/30/05</b>
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
<b>National banks</b>			
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	-
<b>Credit unions</b>			
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	-	-	-
<b>Industrial banks</b>			
Industrial banks at yearend	16	15	15
New industrial banks opened	-	1	-
<b>Trust companies</b>			
Trust companies at yearend	12	11	11
New trust companies opened	-	-	-
<b>Foreign (other nation) bank agencies/branches</b>			
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	-	-	-
<b>Foreign (other nation) bank representative offices</b>			
Foreign banks with representative offices at yearend	14	13	13
New representative offices opened	1	3	2
<b>Foreign (other state) bank facilities offices</b>			
Foreign (other state) banks with facilities at yearend	37	33	38
New facility offices opened	7	2	7
<b>Premium finance companies</b>			
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)**

<b>Transmitters of money abroad</b>	<b>12/31/03</b>	<b>12/31/04</b>	<b>6/30/05</b>
Transmitters of money abroad at yearend	58	58	57
New transmitters of money abroad opened	5	3	-
<b>Issuers of payment instruments</b>			
Issuers of payment instruments at yearend	11	12	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	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>12/31/03</b>	<b>12/31/04</b>	<b>6/30/05</b>
<b><i>Commercial banks</i></b>			
State-chartered banks	\$139,544.0	\$158,765.3	\$167,612.1
National banks	341,579.4	105,491.9	112,527.5
<b><i>Credit unions</i></b>			
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
<b><i>Industrial banks</i></b>	13,446.2	13,704.9	14,861.0
<b><i>Foreign banks</i></b>			
State-chartered agencies and branches of foreign banks	16,720.7	15,350.8	14,938.6
<b><i>Trust companies</i></b>	597.8	585.9	649.8
<b><i>Premium finance companies</i></b>	549.1	415.0	N/A

NA – Not available.