

Financial Institution Overview—2007 to 2009
I. Number of Institutions at 12/31/09

| Commercial banks | 12/31/07 | 12/31/08 | 12/31/09 |
|---|-----------------|-----------------|-----------------|
| State-chartered banks | 214 | 218 | 208 |
| De novo state banks opened during the year | 18 | 7 | 1 |
| Conversions to state banks during the year | 2 | - | - |
| National banks | 61 | 58 | 54 |
| De novo national banks opened during the year | 2 | 1 | 1 |
| Conversions to national banks | - | - | - |
| Credit unions | | | |
| State-chartered credit unions | 196 | 187 | 170 |
| Conversions to state charter | - | - | - |
| Federal credit unions | 313 | 302 | 287 |
| Conversions to federal charter | - | - | 1 |
| Industrial banks | | | |
| Industrial banks | 13 | 12 | 10 |
| New industrial banks opened during the year | - | 1 | - |
| Trust companies | | | |
| Trust companies | 10 | 7 | 7 |
| New trust companies opened during the year | 1 | - | - |
| Foreign (other nation) bank agencies/branches | | | |
| Foreign banks with state agencies/branches | 36 | 35 | 32 |
| New agencies/branches opened during the year | - | - | - |
| Foreign banks with federal agencies/branches | 7 | 7 | 7 |
| New agencies/branches opened during the year | - | - | - |
| Foreign (other nation) bank representative offices | | | |
| Foreign banks with representative offices | 21 | 20 | 14 |
| New representative offices opened during the year | 3 | 2 | - |
| Foreign (other state) bank facilities offices | | | |
| Foreign (other state) banks with facilities | 40 | 38 | 36 |
| New facility offices opened during the year | 3 | 3 | - |
| Premium finance companies | | | |
| Premium finance companies at yearend | 115 | 113 | 109 |
| New premium finance companies opened during the year | 18 | 6 | 4 |

Financial Institution Overview—2007 to 2009
I. Number of Institutions at 12/31/09 (Continued)

| Transmitters of money abroad | 12/31/07 | 12/31/08 | 12/31/09 |
|--|-----------------|-----------------|-----------------|
| Transmitters of money abroad | 59 | 55 | 55 |
| New transmitters of money abroad opened during the year | 5 | 2 | 4 |
| Issuers of payment instruments | | | |
| Issuers of payment instruments | 10 | 9 | 10 |
| New issuers of payment instruments opened during the year | - | 1 | 1 |
| Issuers of travelers checks | | | |
| Travelers check issuers | 3 | 2 | 2 |
| New issuer of travelers checks opened during the year | - | - | - |
| Business and Industrial Development Corporations (BIDCOs) | | | |
| BIDCOs | 1 | 1 | 1 |
| New BIDCOs opened during the year | - | - | - |

Financial Institution Overview—2006 to 2009
II. Total Assets
(in millions of dollars)

| Type of Institution | 12/31/07 | 12/31/08 | 12/31/09 |
|--|-----------------|-----------------|-----------------|
| <i>Commercial banks</i> | | | |
| State-chartered banks | \$ 224,096.8 | \$ 242,526.1 | \$ 227,568.5 |
| National banks | 140,918.2 | 154,731.0 | 171,883.5 |
| | | | |
| <i>Credit unions</i> | | | |
| State-chartered credit unions | 71,423.5 | 72,640.9 | 73,494.2 |
| Federal credit unions | 49,183.2 | 50,814.7 | 53,192.1 |
| | | | |
| <i>Industrial banks</i> | 12,152.1 | 10,974.1 | 8,963.4 |
| | | | |
| <i>Foreign banks</i> | | | |
| State-chartered agencies and branches of foreign banks | 22,108.7 | 25,465.0 | 23,073.7 |
| Federal agencies | 966.0 | 1,086.4 | 1,903.3 |
| | | | |
| <i>Trust companies</i> | 761.4 | 587.9 | 505.7 |
| | | | |
| <i>Premium finance companies</i> | 1,348.4 | 940.5 | 800.7 |