

**Financial Institution Overview—2021 to YTD 2025`**

**I. Number of Institutions**

| <b>Commercial banks</b>                                   | <b>12/31/23</b> | <b>12/31/24</b> | <b>6/30/25</b> |
|---|-----------------|-----------------|----------------|
| State-chartered banks                                     | 98              | 93              | 93             |
| De novo state banks opened during the year                | 2               | 1               | -              |
| Conversions to state banks during the year                | -               | -               | -              |
| <b>National banks</b>                                     | 19              | 19              | 17             |
| De novo national banks opened during the year             | -               | -               | -              |
| Conversions to national banks                             | -               | 1               | -              |
| <b>Credit unions</b>                                      |                 |                 |                |
| State-chartered credit unions                             | 113             | 110             | 106            |
| Conversions to state charter                              | -               | 1               | -              |
| Federal credit unions                                     | 148             | 141             | 138            |
| Conversions to federal charter                            | -               | 1               | 1              |
| <b>Industrial banks</b>                                   |                 |                 |                |
| Industrial banks  | 3               | 3               | 3              |
| New industrial banks opened during the year               | -               | -               | -              |
| <b>Trust companies</b>                                    |                 |                 |                |
| Trust companies   | 7               | 7               | 7              |
| New trust companies opened during the year                | -               | -               | -              |
| <b>Foreign (other nation) bank agencies/branches</b>      |                 |                 |                |
| Foreign banks with state agencies/branches                | 23              | 22              | 21             |
| New agencies/branches opened during the year              | -               | -               | -              |
| Foreign banks with federal agencies/branches              | 7               | 7               | 7              |
| New agencies/branches opened during the year              | -               | -               | -              |
| <b>Foreign (other nation) bank representative offices</b> |                 |                 |                |
| Foreign banks with representative offices                 | 18              | 17              | 19             |
| New representative offices opened during the year         | 3               | -               | 2              |
| <b>Foreign (other state) bank facilities offices</b>      |                 |                 |                |
| Foreign (other state) banks with facilities               | 40              | 41              | 38             |
| New facility offices opened during the year               | 3               | -               | -              |
| <b>Premium finance companies</b>                          |                 |                 |                |
| Premium finance companies                                 | 109             | 111             | 111            |
| New premium finance companies opened during the year      | 8               | 2               | -              |
| <b>Money transmitters</b>                                 |                 |                 |                |
| Money transmitters  | 111             | 109             | 111            |
| New money transmitters opened during the year             | 1               | 5               | 6              |

**II. Total Assets**  
(in millions of dollars)

| <b>Type of Institution</b>                             | <b>12/31/23</b> | <b>12/31/24</b> | <b>6/30/25</b> |
|--|-----------------|-----------------|----------------|
| <b><i>Commercial banks</i></b>                         |                 |                 |                |
| State-chartered banks                                  | \$396,366.7     | \$371,152.3     | \$378,572.8    |
| National banks   | 118,226.1       | 136,215.5       | 137,256.9      |
|  |                 |                 |                |
| <b><i>Credit unions</i></b>                            |                 |                 |                |
| State-chartered credit unions                          | 169,015.6       | 159,918.4       | 159,856.1      |
| Federal credit unions                                  | 129,181.4       | 136,098.0       | 138,138.3      |
|  |                 |                 |                |
| <b><i>Industrial banks</i></b>                         | 946.1           | 940.0           | 963.6          |
|  |                 |                 |                |
| <b><i>Foreign banks</i></b>                            |                 |                 |                |
| State-chartered agencies and branches of foreign banks | 31,499.6        | 27,323.0        | 28,949.6       |
| Federal agencies                                       | 16,828.3        | 34,147.1        | 14,534.2       |
|  |                 |                 |                |
| <b><i>Trust companies</i></b>                          | 213.9           | 245.7           | 242.4          |
|  |                 |                 |                |
| <b><i>Premium finance companies</i></b>                | 2,012.7         | NA              | NA             |