

**Financial Institution Overview—2006 to 2008**  
**I. Number of Institutions at 12/31/08**

<b>Commercial banks</b>	<b>12/31/06</b>	<b>12/31/07</b>	<b>12/31/08</b>
State-chartered banks	198	214	217
De novo state banks opened during the year	21	18	7
Conversions to state banks during the year	2	2	-
<b>National banks</b>	<b>68</b>	<b>61</b>	<b>58</b>
De novo national banks opened during the year	2	2	1
Conversions to national banks	1	-	-
<b>Credit unions</b>			
State-chartered credit unions	204	196	187
Conversions to state charter	1	-	-
Federal credit unions	336	313	302
Conversions to federal charter	-	-	-
<b>Industrial banks</b>			
Industrial banks	14	13	12
New industrial banks opened during the year	-	-	1
<b>Trust companies</b>			
Trust companies	10	10	7
New trust companies opened during the year	-	1	-
<b>Foreign (other nation) bank agencies/branches</b>			
Foreign banks with state agencies/branches	36	36	35
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	21	20
New representative offices opened during the year	2	3	2
<b>Foreign (other state) bank facilities offices</b>			
Foreign (other state) banks with facilities	41	40	38
New facility offices opened during the year	3	3	3
<b>Premium finance companies</b>			
Premium finance companies at yearend	111	115	113
New premium finance companies opened during the year	11	18	6

**Financial Institution Overview—2006 to 2008**  
**I. Number of Institutions at 12/31/08 (Continued)**

<b>Transmitters of money abroad</b>	<b>12/31/06</b>	<b>12/31/07</b>	<b>12/31/08</b>
Transmitters of money abroad	61	59	55
New transmitters of money abroad opened during the year	4	5	2
<b>Issuers of payment instruments</b>			
Issuers of payment instruments	10	10	9
New issuers of payment instruments opened during the year	-	-	1
<b>Issuers of travelers checks</b>			
Travelers check issuers	3	3	2
New issuer of travelers checks opened during the year	-	-	-
<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>12/31/06</b>	<b>12/31/07</b>	<b>12/31/08</b>
<b><i>Commercial banks</i></b>			
State-chartered banks	\$ 209,026.9	\$ 224,096.8	\$ 242,526.1
National banks	124,084.9	140,918.2	154,731.0
<b><i>Credit unions</i></b>			
State-chartered credit unions	69,091.3	71,423.5	72,640.9
Federal credit unions	46,952.9	49,183.2	50,814.7
<b><i>Industrial banks</i></b>	17,332.5	12,152.1	10,974.1
<b><i>Foreign banks</i></b>			
State-chartered agencies and branches of foreign banks	18,957.4	22,108.7	25,465.0
Federal agencies	759.7	966.0	1,086.4
<b><i>Trust companies</i></b>	706.6	761.4	587.9
<b><i>Premium finance companies</i></b>	768.4	1,348.4	940.5

NA – Not available.