

**Financial Institution Overview—2008 to 2010**  
**I. Number of Institutions at 12/31/10**

<b>Commercial banks</b>	<b>12/31/08</b>	<b>12/31/09</b>	<b>12/31/10</b>
State-chartered banks	218	207	191
De novo state banks opened during the year	7	1	1
Conversions to state banks during the year	-	-	2
<b>National banks</b>	<b>58</b>	<b>54</b>	<b>50</b>
De novo national banks opened during the year	1	1	-
Conversions to national banks	-	-	-
<b>Credit unions</b>			
State-chartered credit unions	187	170	162
Conversions to state charter	-	-	-
Federal credit unions	302	287	277
Conversions to federal charter	-	1	-
<b>Industrial banks</b>			
Industrial banks	12	10	10
New industrial banks opened during the year	1	-	-
<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	35	32	31
New agencies/branches opened during the year	-	-	-
Foreign banks with federal agencies/branches	8	8	8
New agencies/branches opened during the year	-	-	-
<b>Foreign (other nation) bank representative offices</b>			
Foreign banks with representative offices	20	14	12
New representative offices opened during the year	2	-	-
<b>Foreign (other state) bank facilities offices</b>			
Foreign (other state) banks with facilities	38	36	33
New facility offices opened during the year	3	3	2
<b>Premium finance companies</b>			
Premium finance companies at yearend	113	109	112
New premium finance companies opened during the year	6	4	8

**Financial Institution Overview—2007 to 2010**  
**I. Number of Institutions at 12/31/10 (Continued)**

<b>Transmitters of money abroad</b>	<b>12/31/08</b>	<b>12/31/09</b>	<b>12/31/10</b>
Transmitters of money abroad	55	54	48
New transmitters of money abroad opened during the year	2	4	3
<b>Issuers of payment instruments</b>			
Issuers of payment instruments	9	10	10
New issuers of payment instruments opened during the year	1	1	-
<b>Issuers of travelers checks</b>			
Travelers check issuers	2	2	1
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>12/31/08</b>	<b>12/31/09</b>	<b>12/31/10</b>
<b><i>Commercial banks</i></b>			
State-chartered banks	\$ 242,526.1	\$ 227,568.5	\$ 245,877.1
National banks	154,731.0	171,883.5	175,556.8
<b><i>Credit unions</i></b>			
State-chartered credit unions	72,640.9	73,494.2	71,852.4
Federal credit unions	50,814.7	53,192.1	51,967.5
<b><i>Industrial banks</i></b>	10,974.1	8,963.4	9,224.7
<b><i>Foreign banks</i></b>			
State-chartered agencies and branches of foreign banks	25,465.0	23,073.7	25,471.9
Federal agencies	1,086.4	1,903.3	2,193.2
<b><i>Trust companies</i></b>	587.9	505.7	428.2
<b><i>Premium finance companies</i></b>	940.5	800.7	998.8

NA – Not available.