

Financial Institution Overview—2005 to 2007
I. Number of Institutions at 9/30/07

| Commercial banks | 12/31/05 | 12/31/06 | 9/30/07 |
|---|-----------------|-----------------|----------------|
| State-chartered banks | 187 | 198 | 207 |
| De novo state banks opened during the year | 22 | 21 | 11 |
| Conversions to state banks during the year | 3 | 2 | 2 |
| National banks | 72 | 68 | 59 |
| De novo national banks opened during the year | 4 | 2 | 2 |
| Conversions to national banks | 1 | 1 | - |
| Credit unions | | | |
| State-chartered credit unions | 208 | 204 | 199 |
| Conversions to state charter | 1 | 1 | - |
| Federal credit unions | 350 | 336 | 319 |
| Conversions to federal charter | - | - | - |
| Industrial banks | | | |
| Industrial banks | 15 | 14 | 13 |
| New industrial banks opened during the year | - | - | - |
| Trust companies | | | |
| Trust companies | 11 | 10 | 10 |
| New trust companies opened during the year | - | - | 1 |
| Foreign (other nation) bank agencies/branches | | | |
| Foreign banks with state agencies/branches | 38 | 36 | 36 |
| New agencies/branches opened during the year | - | - | - |
| Foreign banks with federal agencies/branches | 8 | 7 | |
| New agencies/branches opened during the year | - | - | |
| Foreign (other nation) bank representative offices | | | |
| Foreign banks with representative offices | 17 | 18 | 20 |
| New representative offices opened during the year | 5 | 2 | 3 |
| Foreign (other state) bank facilities offices | | | |
| Foreign (other state) banks with facilities | 40 | 41 | 40 |
| New facility offices opened during the year | 10 | 3 | 3 |
| Premium finance companies | | | |
| Premium finance companies at yearend | 105 | 111 | 117 |
| New premium finance companies opened during the year | 16 | 11 | 16 |

Financial Institution Overview—2005 to 2007
I. Number of Institutions at 9/30/07 (Continued)

| Transmitters of money abroad | 12/31/05 | 12/31/06 | 9/30/07 |
|--|-----------------|-----------------|----------------|
| Transmitters of money abroad | 60 | 61 | 59 |
| New transmitters of money abroad opened during the year | 5 | 4 | 5 |
| Issuers of payment instruments | | | |
| Issuers of payment instruments | 10 | 10 | 10 |
| New issuers of payment instruments opened during the year | - | - | - |
| Issuers of travelers checks | | | |
| Travelers check issuers | 4 | 3 | 3 |
| 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—2005 to 2007
II. Total Assets
(in millions of dollars)

| Type of Institution | 12/31/05 | 12/31/06 | 9/30/07 |
|--|-----------------|-----------------|----------------|
| <i>Commercial banks</i> | | | |
| State-chartered banks | \$191,869.0 | \$ 209,026.9 | \$ 217,288.9 |
| National banks | 112,681.4 | 124,084.9 | 141,604.0 |
| | | | |
| <i>Credit unions</i> | | | |
| State-chartered credit unions | 65,426.2 | 69,091.3 | 70,839.7 |
| Federal credit unions | 45,619.8 | 46,952.9 | 49,007.1 |
| | | | |
| <i>Industrial banks</i> | 15,677.8 | 17,332.5 | 13,162.2 |
| | | | |
| <i>Foreign banks</i> | | | |
| State-chartered agencies and branches of foreign banks | 16,400.4 | 18,957.4 | 18,024.1 |
| Federal agencies | 1,021.5 | NA | NA |
| | | | |
| <i>Trust companies</i> | 675.5 | 706.6 | 745.6 |
| | | | |
| <i>Premium finance companies</i> | 394.5 | 768.4 | NA |

NA – Not available.