

# Table 1137. FDIC-Insured Financial Institutions—Number, Assets, and Liabilities: 1990 to 2007

[In billions of dollars, except as indicated (4,649 represents \$4,649,000,000,000). As of Dec. 31. 2007 data preliminary. Includes island areas. Except as noted, includes foreign branches of U.S. banks]

Item	1990	1995	2000	2002	2003	2004	2005	2006	2007
<b>Commercial bank offices, total</b> <sup>1</sup>	<b>63,205</b>	<b>66,799</b>	<b>73,174</b>	<b>74,790</b>	<b>75,985</b>	<b>78,473</b>	<b>80,967</b>	<b>83,860</b>	<b>86,150</b>
Number of main offices	12,347	9,943	8,315	7,888	7,770	7,631	7,526	7,401	7,283
Number of branches	50,858	56,856	64,859	66,902	68,215	70,842	73,441	76,459	78,867
<b>Savings institutions, total</b>	<b>2,815</b>	<b>2,030</b>	<b>1,589</b>	<b>1,466</b>	<b>1,411</b>	<b>1,345</b>	<b>1,307</b>	<b>1,279</b>	<b>1,251</b>
Number of financial institutions reporting	15,158	11,970	9,905	9,354	9,181	8,976	8,833	8,680	8,533
<b>Assets, total</b> <sup>2</sup>	<b>4,649</b>	<b>5,338</b>	<b>7,462</b>	<b>8,436</b>	<b>9,075</b>	<b>10,106</b>	<b>10,878</b>	<b>11,860</b>	<b>13,039</b>
Net loans and leases	2,867	3,198	4,576	4,968	5,349	6,037	6,640	7,156	7,805
Real estate loans	1,586	1,690	2,396	2,850	3,144	3,680	4,141	4,508	4,781
1-4 family residential mortgages	859	1,006	1,340	1,513	1,611	1,833	2,042	2,176	2,245
Commercial real estate	328	349	525	628	682	752	826	904	968
Construction and development	171	90	197	245	272	338	450	565	629
Home equity loans <sup>3</sup>	86	98	151	256	346	491	534	559	607
Commercial and industrial loans	646	674	1,086	953	922	968	1,086	1,215	1,440
Loans to individuals	451	576	672	772	848	930	949	955	1,059
Credit cards and related plans	142	224	266	292	339	399	396	385	422
Farm loans	33	40	49	47	47	49	52	54	57
Other loans and leases	245	294	448	435	478	496	494	504	572
Less: Reserve for losses	65	60	71	85	86	82	77	78	102
Less: Unearned income	29	15	3	4	3	3	3	2	2
Securities	890	1,099	1,361	1,633	1,771	1,860	1,893	1,980	1,954
Domestic office assets	4,259	4,753	6,702	7,684	8,251	9,160	9,824	10,557	11,480
Foreign office assets	390	585	760	752	824	945	1,054	1,303	1,559
<b>Liabilities and capital, total</b>	<b>4,649</b>	<b>5,338</b>	<b>7,462</b>	<b>8,436</b>	<b>9,075</b>	<b>10,106</b>	<b>10,878</b>	<b>11,860</b>	<b>13,039</b>
Noninterest-bearing deposits	511	641	802	1,002	1,028	1,173	1,267	1,270	1,256
Interest-bearing deposits	3,127	3,129	4,113	4,566	4,926	5,412	5,874	6,555	7,159
Other borrowed funds	569	849	1,467	1,571	1,735	1,905	2,063	2,121	2,517
Subordinated debt	28	46	90	99	107	119	131	161	185
Other liabilities	128	238	356	422	450	459	424	505	569
Equity capital	286	436	634	776	831	1,039	1,119	1,248	1,352
Domestic office deposits	3,344	3,315	4,208	4,911	5,213	5,719	6,221	6,631	6,912
Foreign office deposits	293	454	707	658	741	866	921	1,194	1,503
Estimated insured deposits <sup>4</sup>	2,629	2,662	3,054	3,382	3,452	3,621	3,890	4,147	4,287

<sup>1</sup> Includes insured branches of foreign banks that file a Call Report. <sup>2</sup> Includes other items not shown separately. <sup>3</sup> For one- to four-family residential properties. <sup>4</sup> Excludes foreign office deposits which are uninsured.

Source: U.S. Federal Deposit Insurance Corporation, *The FDIC Quarterly Banking Profile, Historical Statistics on Banking, annual*; *Statistics on Banking, annual*; and *FDIC Quarterly Banking Profile Graph Book*.