

Table 1147. FDIC-Insured Financial Institutions—Number, Assets, and Liabilities: 1990 to 2006

[In billions of dollars, except as indicated (4,649 represents \$4,649,000,000,000). As of Dec. 31. 2006 data preliminary. Includes island areas. Except as noted, includes foreign branches of U.S. banks]

Item	1990	1995	2000	2001	2002	2003	2004	2005	2006
All banking offices	84,240	81,179	86,165	86,749	87,594	88,687	91,024	92,877	94,669
Commercial bank offices, total ¹	62,630	65,717	72,045	72,587	73,648	74,799	77,264	79,657	82,067
Number of main offices	12,376	9,972	8,331	8,096	7,903	7,783	7,643	7,538	7,404
Number of branches	50,254	55,745	63,714	64,491	65,745	67,016	69,621	72,119	74,663
Savings institutions offices, total	21,610	15,462	14,120	14,162	13,946	13,888	13,760	13,220	12,602
Number of main offices	2,815	2,030	1,589	1,534	1,466	1,411	1,345	1,307	1,279
Number of branches	18,795	13,432	12,531	12,628	12,480	12,477	12,415	11,913	11,323
Number of financial institutions reporting	15,158	11,970	9,905	9,613	9,354	9,181	8,976	8,833	8,681
Assets, total ²	4,649	5,338	7,462	7,868	8,436	9,075	10,106	10,877	11,860
Net loans and leases	2,867	3,198	4,576	4,687	4,968	5,349	6,037	6,639	7,156
Real estate loans	1,586	1,690	2,396	2,561	2,850	3,144	3,680	4,141	4,508
1-4 family residential mortgages	859	1,006	1,340	1,380	1,513	1,611	1,833	2,042	2,176
Commercial real estate	328	349	525	570	628	682	752	826	904
Construction and development	171	90	197	232	245	272	338	450	565
Home equity loans ³	86	98	151	184	256	346	491	534	559
Commercial and industrial loans	646	674	1,086	1,020	953	922	968	1,086	1,214
Loans to individuals	451	576	672	701	772	848	930	948	955
Credit cards and related plans	142	224	266	250	292	339	399	395	385
Farm loans	33	40	49	48	47	47	49	52	54
Other loans and leases	245	294	448	440	435	478	496	494	504
Less: Reserve for losses	65	60	71	80	85	86	82	77	78
Less: Unearned income	29	15	3	3	4	3	3	3	2
Securities	890	1,099	1,361	1,465	1,633	1,771	1,860	1,893	1,980
Domestic office assets	4,259	4,753	6,702	7,119	7,684	8,251	9,160	9,824	10,557
Foreign office assets	390	585	760	749	752	824	945	1,053	1,303
Liabilities and capital, total	4,649	5,338	7,462	7,868	8,436	9,075	10,106	10,877	11,860
Noninterest-bearing deposits	511	641	802	927	1,002	1,028	1,173	1,267	1,270
Interest-bearing deposits	3,127	3,129	4,113	4,262	4,566	4,926	5,412	5,875	6,555
Other borrowed funds	569	849	1,467	1,496	1,571	1,735	1,905	2,063	2,121
Subordinated debt	28	46	90	99	99	107	119	131	161
Other liabilities	128	238	356	377	422	450	459	423	505
Equity capital	286	436	634	707	776	831	1,039	1,119	1,248
Domestic office deposits	3,344	3,315	4,208	4,560	4,911	5,213	5,719	6,221	6,631
Foreign office deposits	293	454	707	630	658	741	866	921	1,194
Estimated insured deposits ⁴	2,629	2,662	3,054	3,210	3,382	3,452	3,621	3,890	4,146

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