

Table 1140. FDIC-Insured Financial Institutions—Number, Assets, and Liabilities: 1990 to 2008

[In billions of dollars, except as indicated (4,649 represents \$4,649,000,000,000). As of Dec. 31. 2008 data preliminary. Includes island areas. Excludes insured branches of foreign banks. Except as noted, includes foreign branches of U.S. banks]

Item	1990	2000	2002	2003	2004	2005	2006	2007	2008
Commercial bank offices, total ¹	63,205	73,174	74,790	75,985	78,473	80,967	83,860	86,150	97,103
Number of main offices	12,347	8,315	7,888	7,770	7,631	7,526	7,401	7,283	7,085
Number of branches	50,858	64,859	66,902	68,215	70,842	73,441	76,459	78,867	90,018
Savings institutions, total	2,815	1,589	1,466	1,411	1,345	1,307	1,279	1,251	1,220
Number of financial institutions reporting	15,158	9,905	9,354	9,181	8,976	8,833	8,680	8,534	8,305
Assets, total ²	4,649	7,462	8,436	9,075	10,106	10,878	11,862	13,034	13,847
Net loans and leases	2,867	4,576	4,968	5,349	6,037	6,640	7,156	7,804	7,702
Real estate loans	1,586	2,396	2,850	3,144	3,680	4,141	4,508	4,782	4,704
1-4 family residential mortgages	859	1,340	1,513	1,611	1,833	2,042	2,735	2,241	2,045
Commercial real estate	328	525	628	682	752	826	904	969	1,068
Construction and development	171	197	245	272	338	450	590	629	590
Home equity loans ³	86	151	256	346	491	534	559	611	668
Commercial and industrial loans	646	1,086	953	922	968	1,086	1,215	1,439	1,496
Loans to individuals	451	672	772	848	930	949	955	1,058	1,089
Credit cards and related plans	142	266	292	339	399	396	385	422	445
Farm loans	33	49	47	47	49	52	54	57	60
Other loans and leases	245	448	435	478	496	494	504	573	531
Less: Reserve for losses	65	71	85	86	82	77	78	103	173
Less: Unearned income	29	3	4	3	3	3	2	2	5
Securities	890	1,361	1,633	1,771	1,860	1,893	1,981	1,954	2,036
Domestic office assets	4,259	6,702	7,684	8,251	9,160	9,824	10,557	11,475	12,326
Foreign office assets	390	760	752	824	945	1,054	1,304	1,559	1,521
Liabilities and capital, total	4,649	7,462	8,436	9,075	10,106	10,878	11,862	13,034	13,847
Noninterest-bearing deposits	511	802	1,002	1,028	1,173	1,267	1,270	1,260	1,484
Interest-bearing deposits	3,127	4,113	4,566	4,926	5,412	5,874	6,555	7,156	7,551
Other borrowed funds	569	1,467	1,571	1,735	1,905	2,063	2,121	2,517	2,575
Subordinated debt	28	90	99	107	119	131	161	185	185
Other liabilities	128	356	422	450	459	424	507	569	755
Equity capital	286	634	776	831	1,039	1,119	1,248	1,347	1,296
Domestic office deposits	3,344	4,208	4,911	5,213	5,719	6,221	6,631	6,913	7,496
Foreign office deposits	293	707	658	741	866	921	1,194	1,503	1,539

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.

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.*