

Table 1177. FDIC-Insured Financial Institutions—Number, Assets, and Liabilities: 1990 to 2010

[In billions of dollars, except as indicated (4,649 represents \$4,649,000,000,000). As of December 31, 2010 data preliminary. Includes Island Areas. Excludes insured branches of foreign banks. Except as noted, includes foreign branches of U.S. banks]

Item	1990	2000	2004	2005	2006	2007	2008	2009	2010
Commercial bank offices, total ¹	63,205	73,174	78,473	80,967	83,860	86,398	89,975	95,056	94,399
Number of main offices	12,347	8,315	7,631	7,526	7,401	7,283	7,086	6,995	6,676
Number of branches	50,858	64,859	70,842	73,441	76,459	79,115	82,889	88,061	87,723
Savings institutions offices, total ²	2,815	1,589	1,345	1,307	1,279	1,251	1,219	1,180	1,128
Number of financial institutions reporting	15,162	9,905	8,976	8,833	8,680	8,534	8,305	8,012	7,657
Assets, total ³	4,649	7,462	10,106	10,878	11,862	13,034	13,841	13,087	13,321
Net loans and leases	2,867	4,576	6,037	6,640	7,156	7,804	7,700	7,053	7,145
Real estate loans	1,612	2,396	3,680	4,141	4,508	4,782	4,705	4,462	4,267
1–4 family residential mortgages	859	1,340	1,833	2,042	2,735	2,853	2,713	2,577	2,534
Commercial real estate	(NA)	873	1,299	1,509	1,712	1,867	1,934	1,813	1,656
Construction and development	171	197	338	450	590	629	591	451	322
Home equity loans ⁴	86	151	491	534	559	611	668	662	637
Commercial and industrial loans	646	1,086	968	1,086	1,215	1,439	1,494	1,222	1,186
Loans to individuals	451	672	930	949	955	1,058	1,089	1,058	1,318
Credit cards and related plans	142	266	399	396	385	422	445	421	702
Farm loans	33	49	49	52	54	57	60	60	59
Other loans and leases	218	448	496	494	504	573	529	483	548
Less: Reserve for losses	65	71	82	77	78	103	174	228	231
Less: Unearned income	29	3	3	3	2	2	3	4	2
Securities	890	1,361	1,860	1,893	1,981	1,954	2,035	2,500	2,668
Domestic office assets	4,259	6,702	9,160	9,824	10,557	11,475	12,321	11,651	11,695
Foreign office assets	390	760	945	1,054	1,304	1,559	1,520	1,437	1,626
Liabilities and capital, total	4,649	7,462	10,106	10,878	11,862	13,034	13,841	13,087	13,321
Noninterest-bearing deposits	511	802	1,173	1,267	1,270	1,260	1,481	1,618	1,774
Interest-bearing deposits	3,127	4,113	5,412	5,874	6,555	7,156	7,554	7,609	7,649
Other borrowed funds	569	1,467	1,905	2,063	2,121	2,517	2,570	1,782	1,718
Subordinated debt	28	90	119	131	161	185	185	157	147
Other liabilities	128	356	459	424	507	569	759	476	520
Equity capital	286	634	1,039	1,119	1,248	1,347	1,291	1,424	1,487
Domestic office deposits	3,344	4,208	5,719	6,221	6,631	6,913	7,496	7,697	7,873
Foreign office deposits	293	707	866	921	1,194	1,503	1,539	1,530	1,550

NA Not available.¹ Includes insured branches of foreign banks that file a Call Report.² Main offices.³ Includes other items not shown separately.⁴ 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.*

Table 1178. FDIC-Insured Financial Institutions—Income and Selected Measures of Financial Condition: 1990 to 2010

[In billions of dollars, except as indicated (437.7 represents \$437,700,000,000). 2010 data preliminary. Includes Island Areas. Includes foreign branches of U.S. banks. Minus sign (-) indicates decrease]

Item	1990	2000	2004	2005	2006	2007	2008	2009	2010
Interest income	437.7	511.9	417.5	522.0	643.5	724.8	603.2	541.1	537.0
Interest expense	295.9	276.6	123.3	205.0	313.4	372.1	245.6	145.5	107.0
Net interest income	141.8	235.3	294.1	317.0	330.1	352.7	357.7	395.8	430.1
Provisions for loan losses	41.4	32.1	29.0	29.8	29.6	69.3	176.2	249.5	157.0
Noninterest income	62.2	165.6	203.6	223.4	240.4	233.1	207.7	260.4	236.8
Net operating revenue	204.0	401.0	497.8	130.3	141.4	102.4	9.5	-6.1	81.6
Percent of net operating revenue ¹	23.3	33.7	62.8	58.3	59.7	53.9	4.9	-1.5	34.4
Noninterest expense	144.2	242.3	295.5	317.4	332.3	367.0	368.3	405.3	392.7
Income taxes	9.1	43.6	58.5	64.6	68.1	46.4	6.3	5.7	37.8
Net income	11.3	81.5	122.2	133.8	145.2	100.0	4.5	-10.6	87.5
PERFORMANCE RATIOS									
Return on assets ² (percent)	0.24	1.14	1.28	1.28	1.28	0.81	0.03	-0.08	0.66
Return on equity ³ (percent)	3.95	13.53	13.2	12.43	12.3	7.75	0.35	-0.77	5.99
Net interest margin ⁴ (percent)	3.47	3.77	3.52	3.47	3.31	3.29	3.16	3.47	3.76
Net charge-offs ⁵	34.80	26.30	32.02	31.59	27.02	44.11	100.36	188.80	187.10
Net charge-offs to loans and leases, total (percent)	1.19	0.59	0.56	0.49	0.39	0.59	1.29	2.52	2.54
Net charge-off rate, credit card loans (percent)	3.39	4.36	4.99	4.74	3.44	4.06	5.44	9.26	10.08
CONDITION RATIOS									
Equity capital to assets (percent)	6.16	8.49	10.28	10.28	10.52	10.34	9.33	10.88	11.16
Noncurrent assets plus other real estate owned to assets ⁶ (percent)	3.16	0.71	0.53	0.50	0.54	0.95	1.91	3.36	3.11

¹ Net operating revenue equals net interest income plus noninterest income. Net operating revenue equals income excluding discretionary transactions such as gains or losses on the sale of investment securities and extraordinary items. Income taxes subtracted from operating income have been adjusted to exclude the portion applicable to securities gains or losses.² Net income (including securities transactions and nonrecurring items) as a percentage of average total assets.³ Net income as a percentage of average total equity capital.⁴ Interest income less interest expense as a percentage of average earning assets (i.e. the profit margin a bank earns on its loans and investments).⁵ Total loans and leases charged off (removed from balance sheet because of uncollectibility), less amounts recovered on loans and leases previously charged off.⁶ Noncurrent assets: the sum of loans, leases, debt securities and other assets that are 90 days or more past due, or in nonaccrual status. Other real estate owned, primarily foreclosed property.

Source: U.S. Federal Deposit Insurance Corporation, *Annual Report; Statistics on Banking, annual; and FDIC Quarterly Banking Profile.*