

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.*