

Trends in the Number and Structure of US Commercial Banks, Thrifts and Credit Unions **June 2000 through June 2010**

June 2010 Highlights:

Number

Nationwide, there are 15,331 commercial banks, thrifts and credit unions. As of June 30, 2010, there are 6622 banks, 1109 thrifts and 7600 credit unions.

The number of banks nationwide decreased by 315 (or 4.5 percent) from June 2009 to June 2010, and currently stands at 6622.

The number of 8th district banks dropped by 14 (or 2 percent) over the year ending June 2010, to 676.

The number of 8th district state member (SMBs) decreased in 2010 by 1 to 95 compared to June 2009. Nationwide, SMBs fell by 22, to 824 as of June 2010.

The number of thrifts nationwide fell by 44 from one year ago to 1109.

The number of credit unions nationwide fell by 246 from one year ago to 7600.

Total Assets

US banking institutions hold \$13.97 trillion in total assets with banks holding \$11.69 trillion, thrifts \$1.39 trillion and credit unions 882 billion.

Total assets for all U.S. banks increased by \$143 billion (or 1.2 percent), from June 2009 to June 2010.

National banks, although they account 21 percent of banks (1426 national banks), account for 70 percent (or \$8.35 trillion) of all commercial banks assets.

Eighth District commercial banks have \$258 billion in assets while district thrifts and credit unions have \$21 billion each.

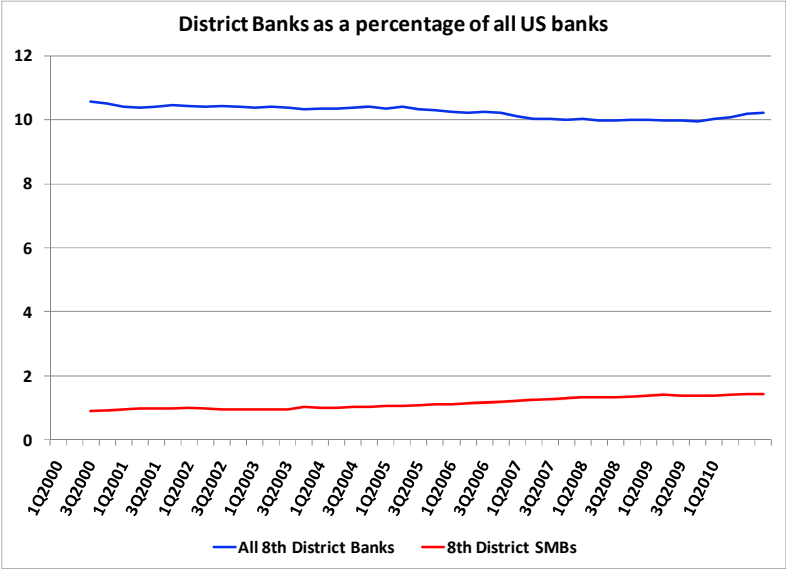
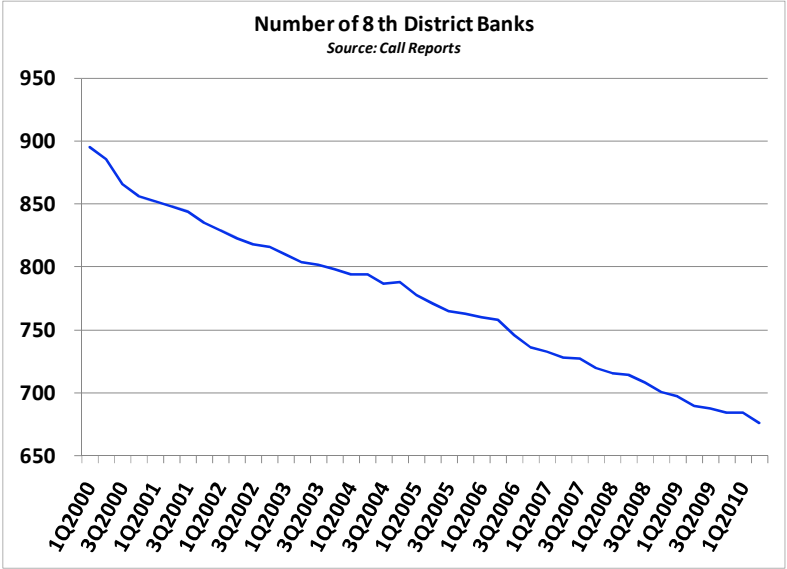
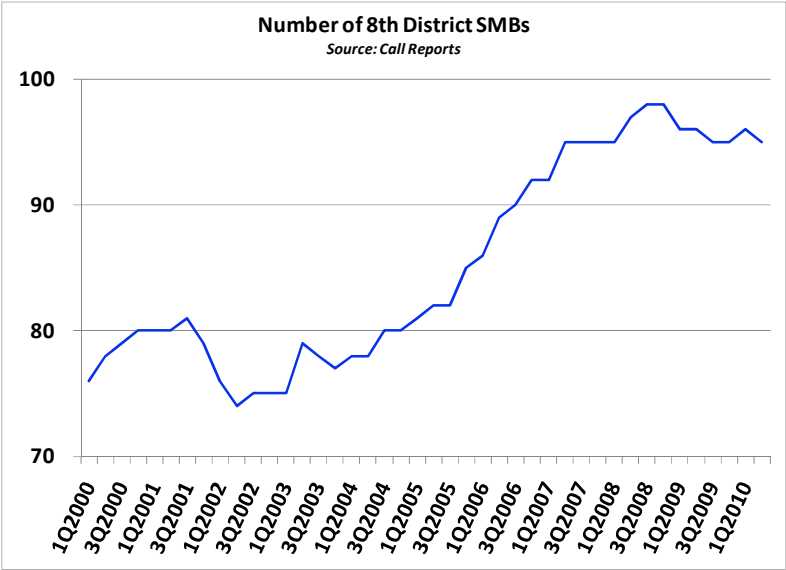
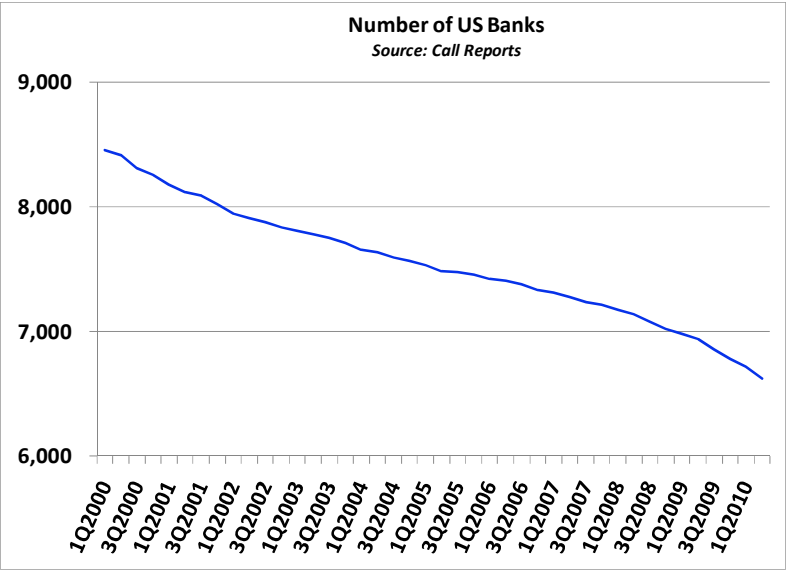
June 2000 through June 2010 Highlights:

Number

Nationwide, the number of banks decreased by 1794 (or 21 percent) from the second quarter of 2000 to the second quarter of 2010 as a result of consolidations and failures.

In the eight District, the number of banks decreased by 210 (23 percent) from the second quarter of 2000 to the second quarter of 2010 as a result of consolidations and failures.

Number of U.S. Banks March 2000 through June 2010



**Table 1: Distribution of U.S. Banks by Charter Type, Thrifts and Credit Unions
June 30, 2008 through June 30, 2010**

	June 30, 2008		June 30, 2009		June 30, 2010	
	Number	% of Banks	Number	% of Banks	Number	% of Banks
State Member Banks	865	12.1	846	12.2	824	12.4
State Nonmember Banks	4689	65.7	4587	66.1	4372	66.0
<i>State Chartered Banks</i>	<i>5554</i>	<i>77.8</i>	<i>5433</i>	<i>78.3</i>	<i>5196</i>	<i>78.5</i>
National Banks	1583	22.2	1504	21.7	1426	21.5
<i>Total Commercial Banks¹</i>	<i>7137</i>	<i>100</i>	<i>6937</i>	<i>100</i>	<i>6622</i>	<i>100</i>
Thrifts	1195	-	1153	-	1109	-
Credit Union	8135	-	7846	-	7600	-

¹These data are for all U.S. commercial banks.

**Table 2: Distribution of U.S. Banks Assets by Charter Type, Thrifts Assets and
Credit Union Assets June 30, 2008 through June 30, 2010 (\$ Billions)**

	June, 2008		June, 2009		June, 2010	
	\$ Billions	% of TA	\$ Billions	% of TA	\$ Billions	% of TA
State Member Banks	1549	13.9	1706	14.6	1686	14.2
State Nonmember Banks	1686	15.1	1809	15.5	1799	15.2
<i>State Chartered Banks</i>	<i>3235</i>	<i>29.0</i>	<i>3515</i>	<i>30.1</i>	<i>3485</i>	<i>29.5</i>
National Banks	7922	71.0	8175	69.9	8348	70.5
<i>Total Commercial Banks¹</i>	<i>11157</i>	<i>100</i>	<i>11691</i>	<i>100</i>	<i>11834</i>	<i>100</i>
Thrifts	1863	-	1394	-	1239	-
Credit Union	817	-	882	-	916	-

**Table 3: Distribution of 8th District Banks by Charter Type, Thrifts and Credit Unions
June 30, 2008 through June 30, 2010**

	June 30, 2008		June 30, 2009		June 30, 2010	
	Number	% of Banks	Number	% of Banks	Number	% of Banks
State Member Banks	97	13.6	96	13.9	95	14.1
State Nonmember Banks	501	70.2	483	70.0	474	70.1
<i>State Chartered Banks</i>	<i>598</i>	<i>83.8</i>	<i>579</i>	<i>83.9</i>	<i>569</i>	<i>84.2</i>
National Banks	116	16.2	111	16.1	107	15.8
<i>Total Commercial Banks¹</i>	<i>714</i>	<i>100</i>	<i>690</i>	<i>100</i>	<i>676</i>	<i>100</i>
Thrifts	62	-	60	-	59	-
Credit Union	403	-	392	-	374	-

¹These data are for 8th District commercial banks only

**Table 4: Distribution of 8th District Bank Assets by Charter Type, Thrifts Assets
and Credit Unions Assets June 30, 2008 through June 30, 2010 (\$ Billions)**

	December, 2007		December, 2008		December, 2009	
	\$ Billions	% of TA	\$ Billions	% of TA	\$ Billions	% of TA
State Member Banks	45	17.7	52	20	52	20
State Nonmember Banks	134	52.3	134	52.2	138	53.4
<i>State Chartered Banks</i>	<i>179</i>	<i>70.0</i>	<i>186</i>	<i>72.2</i>	<i>189</i>	<i>73.4</i>
National Banks	77	30	72	27.8	69	26.6
<i>Total Commercial Banks¹</i>	<i>256</i>	<i>100</i>	<i>258</i>	<i>100</i>	<i>258</i>	<i>100</i>
Thrifts	15	-	19	-	21	-
Credit Union	18	-	20	-	21	-

¹These data are for 8th District commercial banks only

Table 5: Eighth District States' Bank and Thrift Numbers
June 30, 2008 through June 30, 2010

	June 30, 2008	June 30, 2009	June 30, 2010
	Number	Number	Number
Arkansas	147	136	132
Illinois	661	649	614
Indiana	157	153	145
Kentucky	205	200	198
Missouri	357	349	341
Mississippi	98	95	92
Tennessee	200	197	191

¹These data are all State commercial banks only

Table 6: Eighth District States' Bank and Thrift Assets
June 30, 2008 through June 30, 2010

	June, 2008	June, 2009	June, 2010
	\$ Billions	\$ Billions	\$ Billions
Arkansas	51.9	53.8	56.3
Illinois	394.7	335.0	321.6
Indiana	69.1	69.0	67.5
Kentucky	49.4	51.5	53.4
Missouri	117.7	129.3	132.9
Mississippi	56.1	57.4	59.1
Tennessee	101.5	97.4	88.3