

**Table 1176. FDIC-Insured Financial Institutions—Number, Assets, and Liabilities: 1990 to 2009**

[In billions of dollars, except as indicated (4,649 represents \$4,649,000,000,000). As of December 31, 2009 data preliminary. Includes Island Areas. Excludes insured branches of foreign banks. Except as noted, includes foreign branches of U.S. banks]

Item	1990	2000	2003	2004	2005	2006	2007	2008	2009
<b>Commercial bank offices, total</b> <sup>1</sup>	<b>63,205</b>	<b>73,174</b>	<b>75,985</b>	<b>78,473</b>	<b>80,967</b>	<b>83,860</b>	<b>94,081</b>	<b>97,474</b>	<b>97,423</b>
Number of main offices	12,347	8,315	7,770	7,631	7,526	7,401	7,283	7,086	6,839
Number of branches	50,858	64,859	68,215	70,842	73,441	76,459	86,798	90,388	90,584
<b>Savings institutions offices, total</b> <sup>2</sup>	<b>2,815</b>	<b>1,589</b>	<b>1,411</b>	<b>1,345</b>	<b>1,307</b>	<b>1,279</b>	<b>1,251</b>	<b>1,219</b>	<b>1,173</b>
Number of financial institutions reporting	15,162	9,905	9,181	8,976	8,833	8,680	8,534	8,305	8,012
<b>Assets, total</b> <sup>3</sup>	<b>4,649</b>	<b>7,462</b>	<b>9,075</b>	<b>10,106</b>	<b>10,878</b>	<b>11,862</b>	<b>13,034</b>	<b>13,841</b>	<b>13,109</b>
Net loans and leases	2,867	4,576	5,349	6,037	6,640	7,156	7,804	7,700	7,059
Real estate loans	1,586	2,396	3,144	3,680	4,141	4,508	4,782	4,705	4,463
1–4 family residential mortgages	859	1,340	1,611	1,833	2,042	2,735	2,853	2,713	2,578
Commercial real estate	328	525	682	752	826	904	969	1,066	1,091
Construction and development	171	197	272	338	450	590	629	591	452
Home equity loans <sup>4</sup>	86	151	346	491	534	559	611	668	661
Commercial and industrial loans	646	1,086	922	968	1,086	1,215	1,439	1,494	1,221
Loans to individuals	451	672	848	930	949	955	1,058	1,089	1,060
Credit cards and related plans	142	266	339	399	396	385	422	445	422
Farm loans	33	49	47	49	52	54	57	60	60
Other loans and leases	245	448	478	496	494	504	629	588	546
Less: Reserve for losses	65	71	86	82	77	78	103	174	227
Less: Unearned income	29	3	3	3	3	2	2	3	4
Securities	890	1,361	1,771	1,860	1,893	1,981	1,954	2,035	2,500
Domestic office assets	4,259	6,702	8,251	9,160	9,824	10,557	11,475	12,321	11,673
Foreign office assets	390	760	824	945	1,054	1,304	1,559	1,520	1,437
<b>Liabilities and capital, total</b>	<b>4,649</b>	<b>7,462</b>	<b>9,075</b>	<b>10,106</b>	<b>10,878</b>	<b>11,862</b>	<b>13,034</b>	<b>13,841</b>	<b>13,109</b>
Noninterest-bearing deposits	511	802	1,028	1,173	1,267	1,270	1,260	1,481	1,618
Interest-bearing deposits	3,127	4,113	4,926	5,412	5,874	6,555	7,156	7,554	7,609
Other borrowed funds	569	1,467	1,735	1,905	2,063	2,121	2,517	2,570	1,782
Subordinated debt	28	90	107	119	131	161	185	185	157
Other liabilities	128	356	450	459	424	507	569	759	476
Equity capital	286	634	831	1,039	1,119	1,248	1,347	1,291	1,447
Domestic office deposits	3,344	4,208	5,213	5,719	6,221	6,631	6,913	7,496	7,697
Foreign office deposits	293	707	741	866	921	1,194	1,503	1,539	1,530

<sup>1</sup> Includes insured branches of foreign banks that file a Call Report. <sup>2</sup> Main offices. <sup>3</sup> Includes other items not shown separately.

<sup>4</sup> 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 1177. FDIC-Insured Financial Institutions—Income and Selected Measures of Financial Condition: 1990 to 2009**

[In billions of dollars, except as indicated (437.7 represents \$437,700,000,000). 2009 data preliminary. Includes Island Areas. Includes foreign branches of U.S. banks]

Item	1990	2000	2003	2004	2005	2006	2007	2008	2009
Interest income	437.7	511.9	404.2	417.5	522.0	643.5	724.8	603.3	541.2
Interest expense	295.9	276.6	122.3	123.3	205.0	313.4	372.1	245.6	145.4
Net interest income	141.8	235.3	281.9	294.1	317.0	330.1	352.7	357.7	395.8
Provisions for loan losses	41.4	32.1	37.3	29.0	29.8	29.6	69.3	176.2	247.7
Noninterest income	62.2	165.6	202.9	203.6	223.4	240.4	233.1	207.7	260.5
Percent of net operating revenue <sup>1</sup>	30.5	30.7	32.2	31.8	32.9	34.3	35.4	38.6	40.9
Noninterest expense	144.2	242.3	279.7	295.5	317.4	332.3	367.0	368.3	384.6
Income taxes	9.1	43.6	58.9	58.5	64.6	68.1	46.4	6.3	5.5
Net income	11.3	81.5	120.6	122.2	133.8	145.2	100.0	4.5	12.5
<b>PERFORMANCE RATIOS</b>									
Return on assets <sup>2</sup> (percent)	0.24	1.14	1.38	1.28	1.28	1.28	0.81	0.03	0.09
Return on equity <sup>3</sup> (percent)	3.95	13.53	15.05	13.20	12.43	12.30	7.75	0.35	0.90
Net interest margin <sup>4</sup> (percent)	3.47	3.77	3.73	3.52	3.47	3.31	3.29	3.16	3.47
Net charge-offs <sup>5</sup>	34.80	26.30	40.79	32.02	31.59	27.02	44.11	100.36	186.82
Net charge-offs to loans and leases, total (percent)	1.19	0.59	0.78	0.56	0.49	0.39	0.59	1.29	2.49
Net charge-off rate, credit card loans (percent)	3.39	4.36	5.61	4.99	4.74	3.44	4.06	5.44	9.10
<b>CONDITION RATIOS</b>									
Equity capital to assets (percent)	6.16	8.49	9.15	10.28	10.28	10.52	10.34	9.33	11.04
Noncurrent assets plus other real estate owned to assets <sup>6</sup> (percent)	3.16	0.71	0.75	0.53	0.50	0.54	0.95	1.91	3.32

<sup>1</sup> 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. <sup>2</sup> Net income (including securities transactions and nonrecurring items) as a percentage of average total assets. <sup>3</sup> Net income as a percentage of average total equity capital. <sup>4</sup> 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). <sup>5</sup> Total loans and leases charged off (removed from balance sheet because of uncollectibility), less amounts recovered on loans and leases previously charged off. <sup>6</sup> 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.*