

Table A-70. States — Financial Activities

Geographic area	Financial activities ¹									FDIC-insured financial institutions						
	Nonfarm employment (BLS) ⁴ (1,000)			Earnings (BEA) ⁵ (mil. dol.)			Establishments		Number of institutions		Assets (bil. dol.)					
											Total		By asset-size of bank, 2004			
	2004	2003	2000	2004	2003	2001	2002	Net change, 2000- 2002	2004	2000	2004	2000	Less than \$1 bil.	\$1 bil. to \$10 bil.	Greater than \$10 bil.	
United States . . .	8,052.0	7,977.0	7,687.0	777,366	707,611	662,293	773,446	49,542	8,958	9,888	10,009.8	7,462.9	1,409.6	1,287.6	7,312.7	
Alabama	96.5	96.3	98.9	6,278	5,850	5,003	9,970	472	164	170	237.3	183.7	25.5	6.0	205.7	
Alaska	14.6	14.4	13.9	918	853	757	1,494	78	7	8	3.9	6.5	1.7	2.1	—	
Arizona	163.8	160.0	150.9	12,926	11,776	10,269	14,741	1,213	49	49	59.3	62.7	7.3	7.6	44.4	
Arkansas	51.0	50.4	49.3	2,914	2,680	2,390	6,574	553	168	194	40.7	28.9	28.3	12.4	—	
California	902.8	885.6	795.1	105,332	94,705	84,443	88,897	7,790	295	351	838.5	673.5	56.1	145.6	636.8	
Colorado	155.1	154.1	147.0	14,393	13,438	12,493	17,861	1,797	177	191	39.4	47.4	27.9	11.5	—	
Connecticut	140.7	142.7	143.0	22,359	20,110	19,043	9,106	183	57	69	60.7	49.6	15.1	18.1	27.5	
Delaware	44.7	45.3	39.0	4,274	3,888	3,811	2,975	183	34	38	436.0	164.4	5.2	35.6	395.2	
District of Columbia	30.5	30.8	33.2	3,496	3,085	2,924	1,852	-5	6	7	0.9	1.0	0.9	—	—	
Florida	501.0	485.6	463.0	37,860	34,715	30,048	53,764	5,008	295	311	127.3	82.6	58.5	68.8	—	
Georgia	218.3	216.4	209.4	19,183	17,598	16,088	23,001	1,764	344	361	224.7	175.3	59.2	34.7	130.8	
Hawaii	28.7	28.4	29.4	2,091	1,900	1,704	3,355	173	8	10	33.8	30.9	1.1	22.2	10.6	
Idaho	27.9	27.0	25.2	1,746	1,587	1,383	4,003	327	17	20	5.5	3.1	5.5	—	—	
Illinois	399.6	401.8	404.1	41,442	38,222	35,551	34,883	1,834	746	828	340.6	394.8	116.3	69.0	155.3	
Indiana	140.2	141.3	144.7	9,616	8,965	8,366	15,423	432	197	219	102.8	101.5	38.9	35.4	28.5	
Iowa	96.7	95.2	89.6	6,467	5,928	5,077	8,579	597	414	456	51.1	49.0	44.8	6.3	—	
Kansas	70.0	69.5	65.6	4,890	4,603	4,015	8,448	506	372	393	57.8	49.3	34.9	22.9	—	
Kentucky	87.2	86.6	83.8	5,400	4,950	4,250	9,399	452	237	267	51.5	55.7	33.0	18.5	—	
Louisiana	102.8	101.5	99.8	5,937	5,494	5,097	11,592	260	166	182	59.8	56.1	25.0	12.6	22.3	
Maine	34.9	35.1	34.0	2,250	2,119	1,909	3,366	268	39	41	43.0	15.1	11.5	2.8	28.7	
Maryland	155.6	156.1	146.9	14,339	13,261	11,220	13,264	682	116	137	46.2	55.2	24.0	22.2	—	
Massachusetts	219.9	223.7	228.0	30,245	26,454	26,419	15,696	758	200	229	224.2	173.7	52.5	39.0	132.7	
Michigan	217.6	218.3	209.4	20,121	18,695	17,960	22,466	1,025	173	190	194.6	170.0	30.7	21.8	142.2	
Minnesota	175.8	175.6	164.8	15,245	14,492	12,772	15,377	1,456	478	514	63.5	190.0	47.0	4.0	12.4	
Mississippi	45.9	45.9	45.9	2,578	2,408	2,166	6,742	317	102	109	42.1	35.1	15.7	15.5	10.8	
Missouri	163.4	162.8	158.3	10,723	10,168	9,257	16,022	972	373	401	91.8	71.6	50.2	28.8	12.8	
Montana	21.1	20.3	18.5	1,577	1,413	1,316	3,251	301	80	89	14.6	12.5	10.5	4.2	—	
Nebraska	63.0	62.4	60.5	3,714	3,433	3,061	5,702	450	263	291	46.1	45.2	21.3	13.4	11.5	
Nevada	61.5	58.5	52.5	5,658	5,058	4,711	7,422	968	38	34	56.1	38.7	5.4	32.3	18.3	
New Hampshire	37.6	37.0	34.1	3,327	3,068	2,555	3,267	148	30	35	31.2	31.6	7.8	10.1	13.4	
New Jersey	277.8	276.2	266.8	30,935	28,602	26,339	22,462	1,737	139	153	167.7	143.1	32.2	58.3	77.2	
New Mexico	34.6	33.9	33.4	2,104	1,972	1,808	4,815	207	58	64	15.8	18.6	9.2	6.6	—	
New York	701.5	696.5	746.9	119,301	105,583	116,838	58,476	1,530	200	230	1,166.2	1,436.6	44.5	101.1	1,020.5	
North Carolina	192.2	190.4	178.9	15,931	14,499	12,708	21,023	1,536	108	118	1,302.3	988.0	26.7	9.5	1,266.1	
North Dakota	18.6	18.4	16.8	991	918	796	2,211	139	103	113	15.4	18.5	9.8	5.6	—	
Ohio	312.4	311.8	305.2	22,710	20,856	18,904	28,016	1,248	290	339	1,579.7	435.5	44.5	39.4	1,495.8	
Oklahoma	84.4	83.2	81.7	4,680	4,273	3,823	9,404	448	274	294	56.4	49.8	28.2	16.6	11.6	
Oregon	96.6	97.1	94.7	6,279	6,004	5,262	11,047	948	40	48	23.6	19.5	7.1	16.5	—	
Pennsylvania	336.3	337.9	338.1	29,034	26,621	24,296	27,588	1,590	262	303	331.0	265.3	60.7	73.5	196.9	
Rhode Island	34.2	33.7	31.1	2,541	2,342	2,090	2,431	207	15	13	246.1	184.0	2.6	13.2	230.2	
South Carolina	93.0	91.5	87.4	5,910	5,491	4,788	10,582	861	96	108	44.5	31.7	16.2	28.2	—	
South Dakota	27.9	27.7	26.2	1,595	1,462	1,314	2,713	222	91	101	442.5	38.3	12.8	8.7	421.0	
Tennessee	141.9	139.8	139.2	11,967	10,910	9,740	14,225	534	208	221	133.5	92.0	36.0	6.4	91.1	
Texas	594.5	585.9	567.9	55,457	50,782	47,017	55,543	3,690	681	759	215.4	233.4	88.9	80.6	45.9	
Utah	64.8	64.7	59.0	4,359	4,038	3,553	7,461	602	67	61	193.3	104.5	10.2	13.6	169.5	
Vermont	13.3	13.2	13.0	957	896	786	1,680	31	19	23	7.9	8.6	3.7	4.2	—	
Virginia	189.0	186.4	178.8	17,814	16,401	14,246	18,324	1,154	140	162	221.2	91.2	31.4	17.9	172.0	
Washington	151.8	151.9	142.3	14,269	12,703	11,060	18,022	1,128	98	102	78.5	72.1	21.6	30.1	26.8	
West Virginia	30.5	30.8	31.2	1,490	1,418	1,274	3,625	54	72	77	19.8	18.3	9.9	10.0	—	
Wisconsin	157.6	156.9	149.1	10,978	10,222	8,974	13,565	576	308	355	118.4	97.9	45.9	24.3	48.2	
Wyoming	10.5	10.2	9.1	762	696	619	1,741	138	44	50	5.7	7.9	5.7	—	—	

See footnotes at end of table.

Table A-70. States — **Financial Activities**—Con.

Geographic area	FDIC-insured financial institutions				Credit unions				Average insurance premium, 2002 ² (dol.)		Life insurance, 2003 (mil. dol.)			Automobile insurance—average expenditures per insured vehicle ³ (dol.)	
	Number of offices		Deposits (bil. dol.)		Number		Assets (mil. dol.)		Renters ⁶	Home-owners ⁷	Total payments	Death payments	Annuity payments ⁸	2002	2000
	2004	2000	2004	2000	2004	2000	2004	2000							
United States . . .	89,153	84,867	5,416.4	3,970.0	8,989	10,291	646,229	437,649	186	593	311,935	51,757	64,985	774	687
Alabama	1,446	1,429	62.6	52.7	158	186	9,778	6,990	182	533	3,098	848	537	626	594
Alaska	129	134	6.0	4.6	12	13	3,812	2,594	167	668	483	73	89	884	770
Arizona	1,071	938	61.8	43.2	64	68	10,239	6,608	215	543	6,981	765	1,149	877	792
Arkansas	1,341	1,247	38.7	32.7	73	82	1,553	1,188	213	616	1,712	426	308	670	606
California	6,423	6,195	671.1	453.8	555	632	96,828	64,356	260	660	30,640	4,877	6,109	778	667
Colorado	1,418	1,265	64.5	48.8	145	175	11,856	8,393	183	660	4,026	725	1,030	914	755
Connecticut	1,188	1,183	73.8	58.3	160	195	6,371	4,817	193	652	12,137	838	5,515	965	871
Delaware	255	242	105.8	61.6	35	41	1,377	985	150	390	2,885	251	360	907	849
District of Columbia	199	203	18.6	11.9	64	75	4,618	3,341	165	697	1,093	122	319	1,040	996
Florida	4,897	4,661	301.0	207.9	229	250	35,561	22,032	217	786	17,763	3,342	3,720	870	746
Georgia	2,596	2,329	132.0	96.5	199	224	12,226	8,822	210	517	6,122	1,731	1,046	739	674
Hawaii	294	305	23.1	18.2	97	102	6,443	4,104	201	565	1,184	186	283	736	702
Idaho	478	448	13.8	10.6	48	50	2,465	1,540	150	382	1,101	190	209	560	505
Illinois	4,394	3,978	281.9	239.1	450	548	19,279	14,237	182	516	15,453	2,551	3,294	726	652
Indiana	2,275	2,245	81.1	70.5	211	236	13,107	9,659	174	508	5,972	1,187	1,079	646	570
Iowa	1,541	1,486	51.2	43.1	165	193	5,190	3,731	139	450	3,871	611	772	547	479
Kansas	1,485	1,398	46.5	38.5	121	134	3,029	2,245	172	684	2,696	520	578	586	540
Kentucky	1,724	1,617	56.9	48.3	109	128	4,069	3,176	155	480	3,034	653	561	685	616
Louisiana	1,525	1,476	55.2	46.4	260	284	5,822	4,290	244	840	3,480	888	585	926	806
Maine	505	512	16.7	13.6	77	82	3,858	2,756	128	416	995	178	203	585	528
Maryland	1,676	1,711	82.1	64.1	116	128	13,123	8,608	145	477	7,647	1,033	1,164	837	757
Massachusetts	2,115	1,972	172.7	133.9	257	285	21,535	14,643	198	611	12,868	1,291	2,326	984	946
Michigan	3,001	2,967	136.1	117.2	413	465	30,621	22,317	184	577	10,748	1,937	2,162	839	702
Minnesota	1,715	1,577	94.4	70.6	174	189	12,651	8,599	151	590	7,729	804	884	800	696
Mississippi	1,124	1,102	33.5	28.8	114	131	2,570	1,770	240	668	1,588	491	218	679	654
Missouri	2,189	2,096	87.1	75.4	171	188	8,165	6,045	177	550	5,823	1,091	1,184	666	612
Montana	365	344	11.9	9.3	69	76	2,457	1,614	152	547	671	124	144	628	530
Nebraska	997	945	32.9	27.6	79	86	2,540	1,855	145	596	2,052	344	654	589	533
Nevada	474	413	40.5	18.4	20	23	2,307	1,897	220	531	1,797	312	337	887	829
New Hampshire	415	414	29.4	25.2	27	32	3,213	2,275	150	482	1,720	203	291	731	665
New Jersey	3,157	3,010	211.3	156.3	248	284	9,462	6,384	173	538	14,355	1,986	2,646	1,113	977
New Mexico	490	499	18.2	14.1	54	56	4,322	2,947	200	490	1,567	248	598	699	674
New York	4,837	4,558	637.6	444.0	557	643	35,232	22,780	207	661	26,281	3,557	6,320	1,087	939
North Carolina	2,510	2,448	163.9	112.9	140	171	21,107	12,774	164	527	7,638	1,677	1,197	588	564
North Dakota	421	410	11.4	10.2	60	65	1,424	1,053	121	528	706	95	108	533	477
Ohio	3,950	3,887	200.2	164.1	422	509	14,472	10,865	155	410	12,658	2,276	2,573	639	579
Oklahoma	1,242	1,141	46.3	37.3	86	94	6,300	4,604	269	800	2,647	575	589	650	603
Oregon	1,030	985	39.2	29.7	96	114	11,241	7,246	158	398	3,440	502	859	682	625
Pennsylvania	4,608	4,530	210.7	177.0	669	776	22,521	15,876	141	477	15,895	2,464	3,577	783	699
Rhode Island	233	220	19.9	14.5	31	39	3,446	2,274	176	606	1,182	238	291	937	825
South Carolina	1,269	1,245	48.1	38.2	86	99	6,173	4,482	176	604	5,028	816	436	702	620
South Dakota	448	427	53.3	12.9	56	61	1,473	1,008	119	469	544	126	21	540	482
Tennessee	2,094	1,976	90.2	72.2	212	249	10,767	7,791	193	536	4,654	1,161	821	632	592
Texas	5,480	4,801	310.3	217.4	641	714	47,799	32,585	269	1,238	16,411	3,449	3,111	791	678
Utah	583	576	102.0	38.2	118	137	9,210	5,940	150	416	2,022	347	417	700	620
Vermont	273	267	9.0	7.8	36	44	1,613	1,016	138	493	695	97	148	644	568
Virginia	2,377	2,451	147.8	87.9	226	256	45,530	25,668	142	476	6,075	1,394	1,120	625	576
Washington	1,799	1,691	87.4	60.2	140	167	20,044	14,639	168	501	5,254	839	1,344	788	722
West Virginia	638	621	22.7	20.5	119	132	2,195	1,665	154	447	1,283	309	288	776	680
Wisconsin	2,254	2,116	96.1	75.4	287	343	14,102	9,796	107	340	5,745	930	1,275	609	545
Wyoming	205	176	7.9	8.1	33	37	1,135	769	152	551	485	78	138	580	496

— Represents zero.

¹Includes Finance and insurance (NAICS 52) and Real estate and rental and leasing (NAICS 53). ²Average premium equals premiums divided by exposure per house-years. A house-year is equal to 365 days of insured coverage for a single dwelling and is the standard measurement for homeowners insurance. ³Average expenditure equals total premiums written divided by liability car-years. A car-year is equal to 365 days of insured coverage for a single vehicle. The average expenditures for automobile insurance in a state are affected by a number of factors, including the underlying rate structure, the coverages purchased, the deductibles and limits selected, the types of vehicles insured, and the distribution of driver characteristics. ⁴Bureau of Labor Statistics. ⁵Bureau of Economic Analysis. ⁶Based on the HO-4 renters insurance policy for tenants. Includes broad named-peril coverage for the personal property of tenants. ⁷Based on the HO-3 homeowner package policy for owner-occupied dwellings, 1-4 family units. Provides "all risks" coverage (except those specifically excluded in the policy) on buildings, broad named-peril coverage on personal property, and is the most common package written. ⁸Excludes payments from deposit-type contracts. ⁹United States totals differ from the sum of the state figures because of differing benchmarks among states and differing industrial and geographic stratification.

Survey, Census, or Data Collection Method: Employment—Based on the Current Employment Statistics (CES) survey; for information, see Appendix B, Limitations of the Data and Methodology; Earnings—Based on the Regional Economic Information System; Establishments—Based on tabulations of data extracted from the U.S. Census Bureau's Business Register; Credit unions—Natural Credit Union Administration Yearend Call Report; FDIC-insured financial institutions number and assets—Based on Federal Financial Institution Examination Council (FFIEC) Call Reports and the Office of Thrift Supervision (OTS) Thrift Financial Reports; FDIC-insured financial institutions offices and deposits—Based on surveys of every FDIC-insured bank and savings association as of June 30 each year conducted by the Federal Deposit Insurance Corporation (FDIC) and the Office of Thrift Supervision (OTS); Insurance premiums—For information, see Internet site <<http://www.naic.org>>; Life insurance—Based on American Council of Life Insurers (ACLI) tabulations of National Association of Insurance Commissioners (NAIC) statutory data; Automobile insurance—For information, see Internet site <<http://www.naic.org>>.

Sources: Employment—U.S. Bureau of Labor Statistics, Current Employment Statistics Program, see Internet site <<http://www.bls.gov/sae/home.htm>>; Earnings—U.S. Bureau of Economic Analysis, *Survey of Current Business*, April 2005, see Internet site <<http://www.bea.gov/bea/regional/spi/>>; Establishments—U.S. Census Bureau, *County Business Patterns*, annual; Credit unions—National Credit Union Administration, *Yearend Statistics for Federally Insured Credit Unions*, annual, see Internet site <<http://www.ncua.gov/>>; FDIC-insured financial institutions number and assets—U.S. Federal Deposit Insurance Corporation, *Statistics on Banking*, annual; FDIC-insured financial institutions offices and deposits—U.S. Federal Deposit Insurance Corporation, *Bank and Thrift Branch Office Data Book*, annual; Insurance premiums—National Association of Insurance Commissioners (NAIC), Kansas City, MO, *Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and Condominium/Cooperative Unit Owners Insurance*, annual (copyright). Reprinted with permission of the NAIC. Further reprint or distribution strictly prohibited without prior written permission of the NAIC; Life insurance—American Council of Life Insurers, Washington, DC, *Life Insurers Fact Book*, biennial (copyright); Automobile insurance—National Association of Insurance Commissioners (NAIC), Kansas City, MO, *Auto Insurance Database Report*, annual (copyright). Reprinted with permission of the NAIC. Further reprint or distribution strictly prohibited without prior written permission of the NAIC.