

12. INSURED COMMERCIAL BANK INCOME, EXPENSES, AND DIVIDENDS, BY SIZE OF BANK, 1965

(Amounts in thousands of dollars)

Item	All banks	Size group—total deposits (in thousands of dollars)								
		Less than 1,000	1,000–2,000	2,000–5,000	5,000–10,000	10,000–25,000	25,000–50,000	50,000–100,000	100,000–500,000	500,000 or more
Revenue	16,784,582	21,072	142,465	745,699	1,109,993	1,839,236	1,233,131	1,163,841	3,146,122	7,383,023
Interest and dividends on securities:										
U.S. Govt.....	2,217,838	5,339	34,601	165,093	214,626	323,874	204,751	182,389	402,882	684,283
Other.....	1,283,430	731	6,664	43,854	80,842	142,208	94,889	90,597	235,451	588,194
Interest and discount on loans.....	10,979,742	12,540	86,954	461,084	695,545	1,156,029	775,222	739,044	2,065,974	4,987,350
Other charges on loans.....	204,583	103	655	4,527	8,406	19,429	15,321	14,873	42,163	99,106
Service charges on deposits.....	841,332	984	6,713	40,596	69,936	127,757	80,572	69,936	162,026	282,798
Other charges, fees, etc.....	303,558	900	5,581	23,430	25,625	34,485	23,333	20,273	53,211	116,720
Trust department.....	688,855	194	72	701	5,060	18,117	25,600	32,405	148,279	458,427
Other current revenue.....	265,244	281	1,225	6,414	9,953	17,337	13,443	14,310	36,136	166,145
Expenses	12,455,607	16,168	107,241	570,040	838,849	1,403,810	942,201	888,751	2,331,393	5,357,154
Salaries—officers.....	1,387,912	5,710	31,182	120,691	139,270	189,872	115,703	102,525	239,341	443,618
Salaries and wages—others.....	2,364,536	1,854	12,567	79,392	132,114	244,966	176,481	166,875	482,803	1,067,484
Officer and employee benefits.....	524,920	429	2,888	16,476	27,363	49,485	35,481	35,934	101,909	254,955
Directors' fees, etc.....	76,926	484	2,736	12,324	14,307	16,786	8,002	5,447	9,500	7,340
Interest on time deposits.....	5,062,273	3,569	32,386	201,091	317,965	545,582	364,836	348,359	886,088	2,362,397
Interest on borrowed money.....	189,438	33	140	696	1,199	2,924	2,946	5,288	28,174	148,038
Net occupancy expense.....	729,269	919	5,512	30,678	47,066	82,137	56,525	54,959	138,880	312,593
Furniture and equipment.....	410,715	415	2,992	18,186	27,857	47,757	33,169	33,755	94,060	152,524
Other current expenses.....	1,709,618	2,755	16,838	90,506	131,708	224,301	149,058	135,609	350,638	608,205
Net current earnings before income taxes	4,328,975	4,904	35,224	175,659	271,144	435,426	290,930	275,090	814,729	2,025,869
Recoveries, transfers from reserves, and profits	389,103	625	2,773	13,604	20,663	32,119	19,614	21,930	89,798	187,977
On securities:										
Profits on securities.....	84,128	36	346	3,156	6,385	10,111	5,936	6,481	20,588	31,089
Recoveries.....	7,110	35	70	390	857	1,242	543	138	497	3,338
Transfers from reserves.....	97,346	5	63	269	1,326	2,950	2,689	3,579	21,720	64,745
On loans:										
Recoveries.....	17,927	421	1,474	5,116	4,710	2,862	894	526	548	1,376
Transfers from reserves.....	83,775	41	316	2,106	3,020	5,171	3,427	3,733	17,731	48,230
All other.....	98,817	87	504	2,567	4,365	9,783	6,125	7,473	28,714	39,199
Losses, charge-offs, and transfers to reserves	1,174,251	1,365	7,719	46,726	72,778	120,131	75,913	73,288	202,252	574,079
On securities:										
Sold.....	84,855	31	242	2,568	5,091	10,928	7,611	7,162	18,528	32,694
Charge-offs prior to sale.....	9,198	20	80	1,189	2,419	1,986	1,198	1,585	185	536
Transfers to reserves.....	63,183	12	143	653	1,621	3,590	2,357	4,688	16,232	33,887
On loans:										
Losses and charge-offs.....	35,796	813	2,806	12,231	9,134	7,232	1,748	309	1,332	191
Transfers to reserves.....	845,592	330	3,334	23,512	44,787	80,440	52,993	50,829	140,118	449,249
All other.....	135,627	159	1,114	6,573	9,726	15,955	10,006	8,715	25,857	57,522
Net income before related taxes	3,543,827	4,164	30,278	142,537	219,029	347,414	234,631	223,732	702,275	1,639,767
Taxes on net income	1,027,492	857	6,462	34,015	59,045	100,069	71,238	69,551	211,206	475,049
Federal.....	925,864	795	5,880	31,264	54,927	94,343	67,276	65,740	198,252	407,387
State.....	101,628	62	582	2,751	4,118	5,726	3,962	3,811	12,954	67,662
Net income	2,516,335	3,307	23,816	108,522	159,984	247,345	163,393	154,181	491,069	1,164,718
Cash dividends declared	1,201,455	1,103	8,116	35,715	55,020	89,405	64,443	66,000	228,058	653,595
On preferred stock ¹	56,109	5	44	180	597	855	1,674	8,859	43,895
On common stock.....	1,145,346	1,103	8,111	35,671	54,840	88,808	63,588	64,326	219,199	609,700
Memoranda items:										
Recoveries credited to reserves: ²										
On securities.....	4,158	7	109	91	278	138	301	570	2,664
On loans.....	123,696	77	881	6,567	11,279	19,215	11,496	10,104	21,476	42,601
Losses charged to reserves: ³										
On securities.....	25,758	1	1	175	293	1,326	1,050	1,991	7,436	13,485
On loans.....	427,838	208	2,186	16,664	31,798	57,698	36,813	35,408	77,622	169,441
Assets, deposits, and capital accounts:										
Cash and due from banks.....	60,276,798	84,984	474,996	2,357,381	3,314,447	5,151,557	3,456,325	3,533,788	11,213,644	30,689,676
U.S. Govt. obligations.....	59,012,116	141,125	944,466	4,457,141	5,797,710	8,543,127	5,316,455	4,662,523	10,499,726	18,649,843
Other securities ⁴	44,365,449	26,920	234,891	1,668,837	3,018,538	5,306,693	3,543,296	3,253,062	8,255,868	19,057,344
Loans and discounts.....	200,216,192	190,135	1,366,929	7,391,564	11,215,891	19,139,674	13,276,232	12,991,328	37,277,412	97,367,027
All other assets.....	10,124,042	4,189	33,113	243,975	394,881	737,942	526,621	522,946	1,551,859	6,108,516
Total assets	373,994,597	447,353	3,054,395	16,118,898	23,741,467	38,878,993	26,118,929	24,963,647	68,798,509	171,872,406
Total deposits.....	330,309,463	388,846	2,707,335	14,468,893	21,501,660	35,278,953	23,637,742	22,529,077	61,485,591	148,311,366
Time and savings deposits.....	147,077,447	116,530	1,047,342	6,480,808	10,124,884	17,196,133	11,329,735	10,570,890	26,234,074	63,977,051
Total capital accounts ⁵	29,768,101	56,523	331,003	1,520,667	1,986,328	2,989,537	1,932,292	1,855,443	5,285,705	13,810,603
Number of officers.....	129,463	1,195	4,993	15,574	15,693	18,955	10,644	8,628	19,809	33,972
Number of employees.....	567,693	814	4,544	24,794	38,263	68,243	49,016	42,746	117,620	221,653
Number of banks.....	13,366	521	1,790	4,301	3,046	2,295	691	330	302	90

For other notes see p. 26.

NOTE.—Data are for banks operating throughout the year in the United States and other areas as reported by the F.D.I.C.