

TABLE 1  
Assets, liabilities, and capital accounts of National banks, 1969 and 1970

[Dollar amounts in millions]

	Dec. 31, 1969, 4,669 banks		Dec. 31, 1970, 4,621 banks		Change, 1969-1970	
	Amount	Percent distribution	Amount	Percent distribution	Amount	Percent
<b>ASSETS</b>						
Cash and due from banks . . . . .	\$54,727	17.43	\$56,040	16.44	\$1,313	2.40
U.S. Treasury securities . . . . .	29,589	9.42	34,223	10.04	4,634	15.66
Securities of other U.S. Government agencies and corporations . . . . .	4,640	1.48	6,681	1.96	2,041	43.99
Obligations of States and political subdivisions . . . . .	34,526	10.99	41,542	12.19	7,016	20.32
Other securities . . . . .	1,362	.43	1,800	.53	438	32.16
<i>Total securities</i> . . . . .	70,117	22.32	84,246	24.71	14,129	20.15
Federal funds sold and securities purchased under agreements to resell . . . . .	5,809	1.85	10,436	3.06	4,627	79.65
Direct lease financing . . . . .	696	.22	790	.23	94	13.52
Loans . . . . .	171,702	54.67	177,202	51.98	5,500	3.20
Fixed assets . . . . .	5,280	1.68	5,911	1.73	631	11.95
Customers' liability on acceptances outstanding . . . . .	1,838	.59	2,054	.60	216	11.75
Other assets . . . . .	3,879	1.24	4,227	1.24	348	8.97
<i>Total assets</i> . . . . .	314,048	100.00	340,906	100.00	26,858	8.55
<b>LIABILITIES</b>						
Demand deposits of individuals, partnerships, and corporations . . . . .	\$105,961	33.74	\$107,768	31.61	\$1,807	1.70
Time and savings deposits of individuals, partnerships and corporations . . . . .	103,238	32.87	119,843	35.15	16,605	16.08
Deposits of U.S. Government . . . . .	3,175	1.01	5,061	1.48	1,886	59.40
Deposits of States and political subdivisions . . . . .	19,569	6.23	25,053	7.35	5,484	28.02
Deposits of foreign governments and official institutions, central banks, and international institutions . . . . .	2,138	.69	3,386	.99	1,248	58.37
Deposits of commercial banks . . . . .	16,649	5.30	18,494	5.43	1,845	11.08
Certified and officers' checks, etc. . . . .	5,696	1.81	4,179	1.23	-1,517	-26.63
<i>Total deposits</i> . . . . .	256,426	81.65	283,784	83.24	27,358	10.67
<i>Demand deposits</i> . . . . .	141,092	44.93	145,122	42.57	4,030	2.86
<i>Time and savings deposits</i> . . . . .	115,334	36.72	138,662	40.67	23,328	20.23
Federal funds purchased and securities sold under agreements to repurchase . . . . .	9,947	3.17	11,830	3.47	1,883	18.93
Liabilities for borrowed money . . . . .	2,284	.73	1,280	.38	-1,004	-43.96
Acceptances executed by or for account of reporting banks and outstanding . . . . .	1,880	.60	2,096	.61	216	11.49
Other liabilities . . . . .	16,472	5.24	13,204	3.87	-3,268	-19.84
<i>Total liabilities</i> . . . . .	287,009	91.39	312,194	91.57	25,185	8.77
Minority interest in consolidated subsidiaries . . . . .	—	—	1	—	1	—
<b>RESERVES ON LOANS AND SECURITIES</b>						
Reserves on loans . . . . .	3,698	1.17	3,747	1.10	49	1.33
Reserves on securities . . . . .	87	.03	89	.03	2	2.30
<b>CAPITAL ACCOUNTS</b>						
Capital notes and debentures . . . . .	1,120	.36	1,161	.34	41	3.66
Preferred stock . . . . .	62	.02	63	.02	1	1.61
Common stock . . . . .	6,166	1.96	6,457	1.89	291	4.72
Surplus . . . . .	10,488	3.34	10,659	3.13	171	1.63
Undivided profits . . . . .	4,707	1.50	5,864	1.72	1,157	24.58
Reserves . . . . .	711	.23	671	.20	-40	-5.63
<i>Total capital accounts</i> . . . . .	23,254	7.40	24,875	7.30	1,621	6.97
<i>Total liabilities and capital accounts</i> . . . . .	314,048	100.00	340,906	100.00	26,858	8.55

NOTES: The 1969 and 1970 data reflect consolidation of all majority-owned bank premises subsidiaries and all significant domestic majority-owned subsidiaries, with the exception of Edge Act subsidiaries.

**TABLE I**  
*Assets, liabilities, and capital accounts of National banks, 1970 and 1971*  
 [Dollar amounts in millions]

	Dec. 31, 1970 4,621 banks		Dec. 31, 1971 4,600 banks		Change 1970-71	
	Amount	Percent distribution	Amount	Percent distribution	Amount	Percent
<b>ASSETS</b>						
Cash and due from banks . . . . .	\$56,040	16.44	\$59,201	15.73	\$3,161	5.64
U.S. Treasury securities . . . . .	34,223	10.04	36,396	9.67	2,173	6.35
Obligations of other U.S. Government agencies and corporations . . . . .	6,681	1.96	8,634	2.29	1,953	29.23
Obligations of States and political subdivisions . . . . .	41,542	12.19	48,648	12.92	7,106	17.11
Other securities . . . . .	1,800	.53	2,351	.62	551	30.61
<i>Total securities</i> . . . . .	84,246	24.71	96,029	25.51	11,783	13.99
Federal funds sold and securities purchased under agreements to resell . . . . .	10,436	3.06	12,705	3.37	2,269	21.74
Direct lease financing . . . . .	790	.23	871	.23	81	10.25
Loans . . . . .	177,202	51.98	194,145	51.57	16,943	9.56
Fixed assets . . . . .	5,911	1.73	6,611	1.76	700	11.84
Customers' liability on acceptances outstanding . . . . .	2,054	.60	2,197	.58	143	6.96
Other assets . . . . .	4,227	1.24	4,697	1.25	470	11.12
<i>Total assets</i> . . . . .	340,906	100.00	376,456	100.00	35,550	10.43
<b>LIABILITIES</b>						
Demand deposits of individuals, partnerships and corporations . . . . .	107,768	31.61	113,210	30.07	5,442	5.05
Time and savings deposits of individuals, partnerships and corporations . . . . .	119,843	35.15	138,222	36.72	18,379	15.34
Deposits of U.S. Government . . . . .	5,061	1.48	6,389	1.70	1,328	26.24
Deposits of States and political subdivisions . . . . .	25,053	7.35	29,036	7.71	3,983	15.90
Deposits of foreign governments and official institutions, central banks, and international institutions . . . . .	3,386	.99	3,390	.90	4	.12
Deposits of commercial banks . . . . .	18,494	5.43	18,620	4.95	126	.68
Certified and officers' checks, etc . . . . .	4,179	1.23	5,346	1.42	1,167	27.93
<i>Total deposits</i> . . . . .	283,784	83.24	314,212	83.47	30,429	10.72
<i>Demand deposits</i> . . . . .	145,122	42.57	151,985	40.37	6,863	4.73
<i>Time and savings deposits</i> . . . . .	138,662	40.67	162,227	43.09	23,565	16.99
Federal funds purchased and securities sold under agreements to repurchase . . . . .	11,830	3.47	17,302	4.60	5,472	46.26
Liabilities for borrowed money . . . . .	1,280	.38	866	.23	-414	-32.34
Acceptances executed by or for account of reporting banks and outstanding . . . . .	2,096	.61	2,242	.60	146	6.97
Other liabilities . . . . .	13,204	3.87	10,842	2.88	-2,362	-17.89
<i>Total liabilities</i> . . . . .	312,194	91.57	345,465	91.77	33,271	10.66
Minority interest in consolidated subsidiaries . . . . .	1	—	1	—	0	0
<b>RESERVES ON LOANS AND SECURITIES</b>						
Reserves on loans . . . . .	3,747	1.10	3,837	1.02	90	2.40
Reserves on securities . . . . .	89	.03	80	.02	-9	-10.11
<b>CAPITAL ACCOUNTS</b>						
Capital notes and debentures . . . . .	1,161	.34	1,449	.38	288	24.81
Preferred stock . . . . .	63	.02	43	.01	-20	-31.75
Common stock . . . . .	6,457	1.89	6,785	1.80	328	5.08
Surplus . . . . .	10,659	3.13	11,818	3.14	1,159	10.87
Undivided profits . . . . .	5,864	1.72	6,300	1.67	436	7.44
Reserves . . . . .	671	.20	676	.18	5	.75
<i>Total capital accounts</i> . . . . .	24,875	7.30	27,072	7.19	2,197	8.83
<i>Total liabilities and capital accounts</i> . . . . .	340,906	100.00	376,456	100.00	35,550	10.43

NOTE: Data may not add to totals because of rounding.

The 1970 and 1971 data reflect consolidation of all majority-owned bank premises, subsidiaries, and all significant domestic majority-owned subsidiaries, with the exception of Edge Act subsidiaries.

TABLE 1  
*Assets, liabilities, and capital accounts of National banks, 1971 and 1972*  
 [Dollar amounts in millions]

	Dec. 31, 1971 4,600 banks		Dec. 31, 1972 4,614 banks		Change 1971-1972	
	Amount	Percent distribution	Amount	Percent distribution	Amount	Percent
<b>ASSETS</b>						
Cash and due from banks . . . . .	59,201	15.73	67,401	15.50	8,200	13.85
U.S. Treasury securities . . . . .	36,396	9.67	37,200	8.55	804	2.21
Obligations of other U.S. Government agencies and corporations . . . . .	8,634	2.29	10,666	2.45	2,032	23.53
Obligations of States and political subdivisions . . . . .	48,648	12.92	52,716	12.12	4,069	8.36
Other securities . . . . .	2,351	.62	3,154	.73	803	34.16
<i>Total securities</i> . . . . .	96,029	25.51	103,736	23.85	7,708	8.03
Federal funds sold and securities purchased under agreements to resell . . . . .	12,705	3.37	16,672	3.83	3,966	31.22
Direct lease financing . . . . .	871	.23	1,073	.25	201	23.08
Loans . . . . .	194,145	51.57	230,456	52.98	36,311	18.70
Fixed assets . . . . .	6,611	1.76	7,333	1.69	722	10.92
Customers' liability on acceptances outstanding . . . . .	2,197	.58	2,007	.46	-190	-8.65
Other assets . . . . .	4,697	1.25	6,268	1.44	1,571	33.45
<i>Total assets</i> . . . . .	376,456	100.00	434,947	100.00	58,491	15.54
<b>LIABILITIES</b>						
Demand deposits of individuals, partnerships and corporations . . . . .	113,210	30.07	130,376	29.98	17,167	15.16
Time and savings deposits of individuals, partnerships and corporations . . . . .	138,222	36.72	157,663	36.25	19,442	14.07
Deposits of U.S. Government . . . . .	6,389	1.70	7,062	1.62	672	10.52
Deposits of States and political subdivisions . . . . .	29,036	7.71	33,445	7.69	4,408	15.18
Deposits of foreign governments and official institutions, central banks, and international institutions . . . . .	3,390	.90	4,362	1.00	971	28.64
Deposits of commercial banks . . . . .	18,620	4.95	20,526	4.72	1,906	10.24
Certified and officers' checks, etc. . . . .	5,346	1.42	5,993	1.38	646	12.08
<i>Total deposits</i> . . . . .	314,212	83.47	359,427	82.64	45,215	14.39
<i>Demand deposits</i> . . . . .	151,985	40.37	172,565	39.67	20,579	13.54
<i>Time and savings deposits</i> . . . . .	162,227	43.09	186,862	42.96	24,635	15.19
Federal funds purchased and securities sold under agreements to repurchase . . . . .	17,302	4.60	24,349	5.60	7,047	40.73
Liabilities for borrowed money . . . . .	866	.23	2,370	.54	1,504	173.67
Acceptances executed by or for account of reporting banks and outstanding . . . . .	2,242	.60	2,062	.47	-180	-8.03
Other liabilities . . . . .	10,842	2.88	12,204	2.81	1,363	12.57
<i>Total liabilities</i> . . . . .	345,465	91.77	400,413	92.06	54,948	15.91
Minority interest in consolidated subsidiaries . . . . .	1	—	2	—	1	—
<b>RESERVES ON LOANS AND SECURITIES</b>						
Reserves on loans . . . . .	3,837	1.02	4,101	.94	264	6.88
Reserves on securities . . . . .	80	.02	78	.02	-2	-2.50
<b>CAPITAL ACCOUNTS</b>						
Capital notes and debentures . . . . .	1,449	.38	2,129	.49	680	46.93
Preferred stock . . . . .	43	.01	42	.01	-1	-2.33
Common stock . . . . .	6,785	1.80	7,458	1.71	673	9.92
Surplus . . . . .	11,818	3.14	12,717	2.92	899	7.61
Undivided profits . . . . .	6,300	1.67	7,524	1.73	1,224	19.43
Reserves . . . . .	676	.18	482	.11	-194	-28.70
<i>Total capital accounts</i> . . . . .	27,072	7.19	30,352	6.98	3,280	12.12
<i>Total liabilities and capital accounts</i> . . . . .	376,456	100.00	434,947	100.00	58,491	15.54

NOTE: Data may not add to totals because of rounding.

The 1971 and 1972 data reflect consolidation of all majority-owned bank premises, subsidiaries, and all significant domestic majority-owned subsidiaries, with the exception of Edge Act subsidiaries.

TABLE 1

## Assets, liabilities, and capital accounts of National Banks, 1972 and 1973

[Dollar amounts in millions]

	Dec. 31, 1972 4,614 banks		Dec. 31, 1973 4,661 banks		Change, 1972-1973	
	Amount	Percent Distribution	Amount	Percent Distribution	Amount	Percent
<b>ASSETS</b>						
Cash and due from banks.....	\$67,401	15.50	\$70,724	14.45	\$3,323	4.93
U.S. Treasury securities.....	37,200	8.55	30,966	6.32	-6,234	-16.76
Obligations of other U.S. Government agencies and corporations.....	10,666	2.45	15,072	3.08	4,406	41.31
Obligations of States and political subdivisions.....	52,716	12.12	55,236	11.28	2,520	4.78
Other securities.....	3,154	.73	3,411	.70	257	8.15
<i>Total securities.....</i>	<i>103,736</i>	<i>23.85</i>	<i>104,685</i>	<i>21.38</i>	<i>949</i>	<i>.91</i>
Federal funds sold and securities purchased under agree- ments to resell.....	16,672	3.83	22,091	4.51	5,419	32.50
Direct lease financing.....	1,073	.25	1,573	.32	500	46.60
Loans.....	230,456	52.98	271,572	55.47	41,116	17.84
Fixed assets.....	7,333	1.69	8,144	1.66	811	11.06
Customers' liability on acceptances outstanding.....	2,007	.46	2,847	.58	840	4.85
Other assets.....	6,268	1.44	7,965	1.63	1,697	27.07
<i>Total assets.....</i>	<i>434,947</i>	<i>100.00</i>	<i>489,600</i>	<i>100.00</i>	<i>54,653</i>	<i>12.57</i>
<b>LIABILITIES</b>						
Demand deposits of individuals, partnerships and cor- porations.....	130,376	29.98	136,056	27.79	5,680	4.36
Time and savings deposits of individuals, partnerships and corporations.....	157,663	36.25	181,215	37.01	23,552	14.94
Deposits of U.S. Government.....	7,062	1.62	6,193	1.26	-869	-12.31
Deposits of States and political subdivisions.....	33,445	7.69	37,072	7.57	3,627	10.84
Deposits of foreign governments and official institutions, central banks, and international institutions.....	4,362	1.00	6,030	1.23	1,668	38.24
Deposits of commercial banks.....	20,526	4.72	23,379	4.78	2,853	13.90
Certified and officers' checks, etc.....	5,993	1.38	5,935	1.21	-58	-.97
<i>Total deposits.....</i>	<i>359,427</i>	<i>82.64</i>	<i>395,881</i>	<i>80.86</i>	<i>36,454</i>	<i>10.14</i>
<i>Demand deposits.....</i>	<i>172,565</i>	<i>39.67</i>	<i>179,046</i>	<i>36.57</i>	<i>6,481</i>	<i>3.76</i>
<i>Time and savings deposits.....</i>	<i>186,862</i>	<i>42.96</i>	<i>216,835</i>	<i>44.29</i>	<i>29,973</i>	<i>16.04</i>
Federal funds purchased and securities sold under agree- ments to repurchase.....	24,349	5.60	35,975	7.35	11,626	47.75
Liabilities for borrowed money.....	2,370	.54	3,722	.76	1,352	57.05
Acceptances executed by or for account of reporting banks and outstanding.....	2,062	.47	2,921	.60	859	41.66
Other liabilities.....	12,204	2.81	13,251	2.71	1,047	8.58
<i>Total liabilities.....</i>	<i>400,413</i>	<i>92.06</i>	<i>451,749</i>	<i>92.27</i>	<i>51,336</i>	<i>12.82</i>
Minority interest in consolidated subsidiaries.....	2	-	3	-	+1	50.00
<b>RESERVES ON LOANS AND SECURITIES</b>						
Reserves on loans.....	4,101	.94	4,634	.95	533	13.00
Reserves on securities.....	78	.02	79	.02	1	1.28
<b>CAPITAL ACCOUNTS</b>						
Capital notes and debentures.....	2,129	.49	2,200	.45	71	3.33
Preferred stock.....	42	.01	37	.01	-5	-11.90
Common stock.....	7,458	1.71	7,904	1.61	446	5.98
Surplus.....	12,717	2.92	13,513	2.76	796	6.26
Undivided profits.....	7,524	1.73	8,998	1.84	1,474	19.59
Reserves.....	482	.11	484	.10	2	.41
<i>Total capital accounts.....</i>	<i>30,352</i>	<i>6.98</i>	<i>33,135</i>	<i>6.77</i>	<i>2,783</i>	<i>9.17</i>
<i>Total liabilities and capital accounts.....</i>	<i>434,947</i>	<i>100.00</i>	<i>489,600</i>	<i>100.00</i>	<i>54,653</i>	<i>12.57</i>

NOTE: Data may not add to totals because of rounding. Dashes indicate amounts less than .01 percent.

The 1972 and 1973 data reflect consolidation of all majority-owned bank premises, subsidiaries, and all significant domestic majority-owned subsidiaries, with the exception of Edge Act subsidiaries.

TABLE 1

## Assets, liabilities, and capital accounts of National banks, 1973 and 1974

[Dollar amounts in millions]

	Dec. 31, 1973 4,661 banks		Dec. 31, 1974 4,708 banks		Change, 1973-1974	
	Amount	Percent distribution	Amount	Percent distribution	Amount	Percent
<b>ASSETS</b>						
Cash and due from banks .....	\$70,724	14.45	\$76,557	14.33	\$5,833	8.2
U.S. Treasury securities .....	30,966	6.32	29,081	5.44	-1,885	-6.0
Obligations of other U.S. Government agencies and corporations .....	15,072	3.08	16,788	3.14	1,716	11.3
Obligations of States and political subdivisions .....	55,236	11.28	57,296	10.72	2,060	3.7
Other securities .....	3,411	.70	3,835	.72	424	12.4
<i>Total securities</i> .....	104,685	21.38	107,000	20.02	2,315	2.2
Federal funds sold and securities purchased under agreements to resell .....	22,091	4.51	23,751	4.44	1,660	7.5
Direct lease financing .....	1,573	.32	2,426	.45	853	54.2
Loans .....	271,572	55.47	297,852	55.73	26,280	9.6
Fixed assets .....	8,144	1.66	9,052	1.69	908	11.1
Customers' liability on acceptances outstanding .....	2,847	.58	7,037	1.32	4,190	147.1
Other assets .....	7,965	1.63	10,747	2.02	2,782	34.9
<i>Total assets</i> .....	489,600	100.00	534,422	100.00	44,822	9.1
<b>LIABILITIES</b>						
Demand deposits of individuals, partnerships and corporations .....	136,056	27.79	137,829	25.79	1,773	1.3
Time and savings deposits of individuals, partnerships and corporations .....	181,215	37.01	207,794	38.88	26,579	14.6
Deposits of U.S. Government .....	6,193	1.26	2,711	.51	-3,482	-56.2
Deposits of States and political subdivisions .....	37,072	7.57	40,206	7.52	3,134	8.4
Deposits of foreign governments and official institutions, central banks, and international institutions .....	6,030	1.23	7,472	1.40	1,442	23.9
Deposits of commercial banks .....	23,379	4.78	29,552	5.53	6,173	26.4
Certified and officers' checks, etc. ....	5,935	1.21	5,662	1.06	-273	-4.6
<i>Total deposits</i> .....	395,881	80.86	431,225	80.69	35,344	8.9
<i>Demand deposits</i> .....	179,046	36.57	180,391	33.75	1,345	.7
<i>Time and savings deposits</i> .....	216,835	44.29	250,834	46.94	33,999	15.6
Federal funds purchased and securities sold under agreements to repurchase .....	35,975	7.35	36,323	6.80	348	.9
Liabilities for borrowed money .....	3,722	.76	3,286	.61	-436	-11.7
Acceptances executed by or for account of reporting banks and outstanding .....	2,921	.60	7,142	1.34	4,221	144.5
Other liabilities .....	13,251	2.71	15,424	2.89	2,173	16.4
<i>Total liabilities</i> .....	451,749	92.27	493,400	92.32	41,651	9.3
Minority interest in consolidated subsidiaries .....	3	—	2	—	-1	-33.3
<b>RESERVES ON LOANS AND SECURITIES</b>						
Reserves on loans .....	4,634	.95	5,119	.96	485	10.5
Reserves on securities .....	79	.02	70	.01	-9	-11.4
<b>CAPITAL ACCOUNTS</b>						
Capital notes and debentures .....	2,200	.45	2,258	.42	58	2.6
Preferred stock .....	37	.01	13	—	-24	-64.7
Common stock .....	7,904	1.61	8,336	1.56	432	5.5
Surplus .....	13,513	2.76	14,067	2.63	554	4.1
Undivided profits .....	8,998	1.84	10,652	1.99	1,654	18.4
Reserves .....	484	.10	503	.09	19	3.9
<i>Total capital accounts</i> .....	33,135	6.77	35,830	6.70	2,695	8.1
<i>Total liabilities and capital accounts</i> .....	489,600	100.00	534,422	100.00	44,822	9.1

NOTE: Data may not add to totals because of rounding. Dashes indicate amounts less than .01 percent.

The 1973 and 1974 data reflect consolidation of all majority-owned bank premises subsidiaries, and all significant domestic major owned subsidiaries, with the exception of Edge Act subsidiaries.