

Table 1

Assets, liabilities, and capital accounts of National banks, 1974 and 1975

(Dollar amounts in millions)

	Dec. 31, 1974 4,708 banks		Dec. 31, 1975 4,744 banks		Change, 1974-1975	
	Amount	Percent distribution	Amount	Percent distribution	Amount	Percent
Assets						
Cash and due from banks	\$76,557	14.33	\$78,050	14.10	\$1,493	1.95
U.S. Treasury securities	29,081	5.44	46,804	8.46	17,723	60.94
Obligations of other U.S. Government agencies and corporations	16,788	3.14	17,248	3.11	460	2.74
Obligations of States and political subdivisions	57,296	10.72	57,161	10.33	-135	-.24
Other securities	3,835	.72	4,192	.76	357	9.31
<i>Total securities</i>	107,000	20.02	125,405	22.66	18,405	17.20
Federal funds sold and securities purchased under agreements to resell	23,751	4.44	23,296	4.21	-455	-1.92
Direct lease financing	2,426	.45	2,972	.54	546	22.51
Loans	297,852	55.73	292,546	52.86	-5,306	-1.78
Fixed assets	9,052	1.69	10,334	1.87	1,282	14.16
Customers' liability on acceptances outstanding	7,037	1.32	5,003	.90	-2,034	-28.90
Other assets	10,747	2.02	15,821	2.86	5,074	47.21
<i>Total assets</i>	534,422	100.00	553,427	100.00	19,005	3.56
Liabilities						
Demand deposits of individuals, partnerships, and corporations	137,829	25.79	143,363	25.91	5,534	4.02
Time and savings deposits of individuals, part- nerships and corporations	207,794	38.88	222,550	40.21	14,756	7.10
Deposits of U.S. Government	2,711	.51	2,194	.40	-517	-19.07
Deposits of States and political subdivisions	40,206	7.52	38,321	6.92	-1,885	-4.69
Deposits of foreign governments and official in- stitutions, central banks, and international in- stitutions	7,472	1.40	6,571	1.19	-901	-12.06
Deposits of commercial banks	29,552	5.53	28,828	5.21	-724	-2.45
Certified and officers' checks, etc.	5,662	1.06	5,886	1.06	224	3.96
<i>Total deposits</i>	431,225	80.69	447,713	80.90	16,488	3.82
<i>Demand deposits</i>	180,391	33.75	183,962	33.24	3,571	1.98
<i>Time and savings deposits</i>	250,834	46.94	263,751	47.66	12,917	5.15
Federal funds purchased and securities sold under agreements to repurchase	36,323	6.80	38,049	6.88	1,726	4.75
Liabilities for borrowed money	3,286	.61	2,826	.51	-460	-14.00
Acceptances executed by or for account of re- porting banks and outstanding	7,142	1.34	5,056	.91	-2,086	-29.21
Other liabilities	15,424	2.89	15,546	2.81	122	.79
<i>Total liabilities</i>	493,400	92.32	509,190	92.01	15,790	3.20
Minority interest in consolidated subsidiaries	2	—	1	—	-1	-50.00
Reserves on Loans and Securities						
Reserves on loans	5,119	.96	5,183	.94	64	1.25
Reserves on securities	70	.01	74	.01	4	5.71
Capital Accounts						
Capital notes and debentures	2,258	.42	2,291	.41	33	1.46
Preferred stock	13	—	14	—	1	7.69
Common stock	8,336	1.56	8,809	1.59	473	5.67
Surplus	14,067	2.63	14,718	2.66	651	4.63
Undivided profits	10,652	1.99	12,782	2.31	2,130	20.00
Reserves	503	.09	365	.07	-138	-27.44
<i>Total capital accounts</i>	35,830	6.70	38,979	7.04	3,149	8.79
<i>Total liabilities and capital accounts</i>	534,422	100.00	553,427	100.00	19,005	3.56

NOTE: Data may not add to totals because of rounding. Dashes indicate amounts less than 0.01 percent. 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, domestic offices of national banks, December 31, 1976
(Dollar amounts in thousands)

	<i>Amount</i>	<i>Percent distribution</i>
4,737 national banks		
Assets		
Cash and due from banks	\$ 76,078,031	13.04
Total, investment securities	129,990,494	22.28
U.S. Treasury securities	52,612,836	9.02
Obligations of other U.S. government agencies and corporations	17,005,880	2.91
Obligations of states and political subdivisions	57,384,363	9.84
Other bonds, notes and debentures	2,987,415	.51
Federal Reserve stock and corporate stock	967,304	.17
Trading account securities	4,973,779	.85
<i>Total securities</i>	135,931,577	23.30
Federal funds sold and securities purchased under agreements to resell	30,140,010	5.17
Total loans (excluding unearned income)	303,436,774	52.02
Reserve for possible loan losses	3,589,367	.62
Loans, net of reserve	299,847,407	51.40
Direct lease financing	3,808,381	.65
Bank premises, furniture and fixtures and other assets representing bank premises	9,879,953	1.69
Real estate owned other than bank premises	1,722,984	.30
Investments in unconsolidated subsidiaries and associated companies	1,777,388	.31
Customers' liability to this bank on acceptances outstanding	5,086,708	.87
Other assets	19,076,586	3.27
<i>Total assets</i>	583,349,025	100.00
Liabilities		
Demand deposits of individuals, partnerships and corporations	147,018,169	25.20
Time and savings deposits of individuals, partnerships and corporations	242,873,535	41.63
Deposits of U.S. government	2,126,653	.37
Deposits of states and political subdivisions	38,088,306	6.53
Deposits of foreign governments and official institutions	5,917,740	1.01
Deposits of commercial banks	27,332,987	4.69
Certified and officers' checks	6,051,345	1.04
<i>Total deposits</i>	469,408,735	80.47
Demand deposits	188,175,050	32.26
Time and savings deposits	281,233,685	48.21
Federal funds purchased and securities sold under agreements to repurchase	51,678,941	8.86
Liabilities for borrowed money	2,741,434	.47
Mortgage indebtedness	406,112	.07
Acceptances executed by or for account of this bank and outstanding	5,140,675	.88
Other liabilities	9,921,683	1.70
<i>Total liabilities</i>	539,297,580	92.45
Subordinated notes and debentures	2,726,628	.47
Equity Capital		
Preferred stock	18,754	—
Common stock	9,106,275	1.56
Surplus	15,853,738	2.72
Undivided profits	15,271,833	2.62
Reserve for contingencies and other capital reserves	1,074,217	.18
<i>Total equity capital</i>	41,324,817	7.08
<i>Total liabilities, subordinated notes and debentures and equity capital</i>	583,349,025	100.00

NOTE: Data may not add to totals because of rounding. Dashes indicate amounts less than 0.005 percent.

Table 1
Assets, liabilities and capital accounts of national banks, 1976 and 1977
(Dollar amounts in thousands)

	Dec. 31, 1976 4,737 banks		Dec. 31, 1977 4,655 banks		Change, 1976-1977	
	Amount	Percent distribution	Amount	Percent distribution	Amount	Percent
Assets						
Cash and due from banks	\$ 76,078,031	13.04	\$ 92,071,598	14.13	\$ 15,993,567	21.02
Total, investment securities	129,990,494	22.28	133,465,588	20.49	3,475,094	2.67
U.S. Treasury securities	52,612,836	9.02	49,922,441	7.66	-2,690,395	-5.11
Obligations of other U.S. government agencies and corporations	17,005,880	2.91	17,822,093	2.74	816,213	4.80
Obligations of states and political subdivisions	57,384,363	9.84	62,791,959	9.64	5,407,596	9.42
Other bonds, notes and debentures	2,987,415	.51	2,929,095	.45	-58,320	-1.95
Federal Reserve stock and corporate stock	967,304	.17	1,010,144	.15	42,840	4.43
Trading account securities	4,973,779	.85	3,813,999	.59	-1,159,780	-23.32
<i>Total securities</i>	135,931,577	23.30	138,289,731	21.23	2,358,154	1.73
Federal funds sold and securities purchased under agreements to resell	30,140,010	5.17	32,124,054	4.93	1,984,044	6.58
Total loans (excluding unearned income)	303,436,774	52.02	344,522,088	52.89	41,085,314	13.54
Reserve for possible loan losses	3,589,367	.62	3,895,860	.60	306,493	8.54
Loans, net of reserve	299,847,407	51.40	340,626,228	52.29	40,778,821	13.60
Direct lease financing	3,808,381	.65	4,406,264	.68	597,883	15.70
Bank premises, furniture and fixtures and other assets representing bank premises	9,879,953	1.69	10,797,941	1.66	917,988	9.29
Real estate owned other than bank premises	1,722,984	.30	1,821,489	.28	98,505	5.72
Investments in unconsolidated subsidiaries and associated companies	1,777,388	.31	2,249,034	.34	471,646	26.54
Customers' liability to this bank on acceptances outstanding	5,086,708	.87	6,796,548	1.04	1,709,840	33.61
Other assets	19,076,586	3.27	22,261,054	3.42	3,184,468	16.69
<i>Total assets</i>	583,349,025	100.00	651,443,941	100.00	68,094,916	11.67
Liabilities						
Demand deposits of individuals, partnerships and corporations	147,018,169	25.20	164,473,198	25.25	17,455,029	11.87
Time and savings deposits of individuals, partnerships and corporations	242,873,535	41.63	266,071,033	40.84	23,197,498	9.55
Deposits of U.S. government	2,126,653	.37	4,820,633	.74	2,693,980	126.68
Deposits of states and political subdivisions	38,088,306	6.53	41,964,341	6.44	3,876,035	10.18
Deposits of foreign governments and official institutions	5,917,740	1.01	5,587,928	.86	-329,812	-5.57
Deposits of commercial banks	27,332,987	4.69	30,612,999	4.70	3,280,012	12.00
Certified and officers' checks	6,051,345	1.04	6,713,892	1.03	662,547	10.95
<i>Total deposits</i>	469,408,735	80.47	520,244,024	79.86	50,835,289	10.83
Demand deposits	188,175,050	32.26	211,650,059	32.49	23,475,009	12.48
Time and savings deposits	281,233,685	48.21	308,593,965	47.37	27,360,280	9.73
Federal funds purchased and securities sold under agreements to repurchase	51,678,941	8.86	59,336,268	9.11	7,657,327	14.82
Liabilities for borrowed money	2,741,434	.47	3,882,171	.60	1,140,737	41.61
Mortgage indebtedness	406,112	.07	473,816	.07	67,704	16.67
Acceptances executed by or for account of this bank and outstanding	5,140,675	.88	6,848,094	1.05	1,707,419	33.21
Other liabilities	9,921,683	1.70	12,625,958	1.94	2,704,275	27.26
<i>Total liabilities</i>	539,297,580	92.45	603,410,331	92.63	64,112,751	11.89
Subordinated notes and debentures	2,726,628	.47	3,034,830	.46	308,202	11.30
Equity Capital						
Preferred stock	18,754	—	25,246	—	6,492	34.62
Common stock	9,106,275	1.56	9,551,745	1.47	445,470	4.89
Surplus	15,853,738	2.72	16,649,723	2.56	795,985	5.02
Undivided profits	15,271,833	2.62	17,733,303	2.72	2,461,470	16.12
Reserve for contingencies and other capital reserves	1,074,217	.18	1,038,763	.16	-35,454	-3.30
<i>Total equity capital</i>	41,324,817	7.08	44,998,780	6.91	3,673,963	8.89
<i>Total liabilities, subordinated notes and debentures and equity capital</i>	583,349,025	100.00	651,443,941	100.00	68,094,916	11.67

NOTE: Dashes indicate amounts less than 0.005 percent. 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, 1977 and 1978
(Dollar amounts in millions)

	Dec. 31, 1977 4,655 banks		Dec. 31, 1978 4,564 banks		Change, 1977-1978 Fully consolidated	
	Consolidated foreign and domestic	Domestic offices	Consolidated foreign and domestic	Domestic offices	Amount	Percent
Assets						
Cash and due from depository institutions*	\$150,508	\$ 92,072	\$170,146	\$102,603	\$19,638	13.0
U.S. Treasury securities	50,051	49,922	45,311	45,285	- 4,740	-9.5
Obligations of other U.S. government agencies and corporations	17,832	17,822	21,312	21,308	3,480	19.5
Obligations of states and political subdivisions	62,914	62,792	66,758	66,564	3,844	6.1
All other securities	12,422	7,753	12,774	7,345	352	2.8
Total securities	143,219	138,289	146,155	140,502	2,936	2.1
Federal funds sold and securities purchased under agreements to resell	32,152	32,124	31,147	30,996	- 1,005	-3.1
Total loans (excluding unearned income)	433,364	344,522	494,896	394,671	61,532	14.2
Allowance for possible loan losses	4,046	3,896	4,754	4,566	708	17.5
Net loans	429,318	340,626	490,142	390,105	60,824	14.2
Lease financing receivables	5,259	4,406	6,582	5,561	1,323	25.2
Bank premises, furniture and fixtures, and other assets representing bank premises	11,387	10,798	12,652	11,930	1,265	11.1
Real estate owned other than bank premises	1,918	1,821	1,573	1,456	- 345	-18.0
All other assets	23,090	31,307	33,874	39,132	10,784	46.7
Total assets	796,851	651,444	892,272	722,285	95,421	12.0
Liabilities						
Demand deposits of individuals, partnerships and corporations	164,450	164,473	175,356	175,356	10,706	6.6
Time and savings deposits of individuals, partnerships and corporations	265,978	200,071	294,707	294,707	28,708	10.8
Deposits of U.S. government †	4,821	4,821	2,078	2,078	- 2,743	-56.9
Deposits of states and political subdivisions	41,964	41,964	45,689	45,689	3,725	8.9
All other deposits	35,648	36,201	35,909	35,909	201	0.7
Certified and officers' checks	6,798	6,714	7,229	7,229	431	6.3
Total deposits in domestic offices	519,659	520,244	560,968	560,968	41,309	7.9
Demand deposits	211,429	211,650	220,593	220,593	9,164	4.3
Time and savings deposits	308,229	308,594	340,375	340,375	30,146	10.4
Total deposits in foreign offices	134,398	0	156,090	0	21,692	16.1
Total deposits	654,057	520,244	717,057	560,968	63,000	9.5
Federal funds purchased and securities sold under agreements to repurchase	59,560	59,336	64,989	64,908	5,429	9.1
Interest-bearing demand notes issued to U.S. Treasury	NA	NA	7,764	7,764	7,764	NA
Other liabilities for borrowed money	8,878	3,882	12,860	5,499	3,982	44.9
Mortgage indebtedness and liability for capitalized leases	482	474	1,275	1,232	793	164.5
All other liabilities	25,841	19,474	35,808	29,642	9,967	38.6
Total liabilities	748,817	603,410	839,753	670,013	90,936	12.1
Subordinated notes and debentures	3,035	3,035	3,312	3,065	277	9.1
Equity Capital						
Preferred stock	25	25	29	29	4	16.0
Common stock	9,552	9,552	9,912	9,912	360	3.8
Surplus	16,650	16,650	17,291	17,291	641	3.8
Undivided profits and reserve for contingencies and other capital reserves	18,772	18,772	21,976	21,976	3,204	17.1
Total equity capital	44,999	44,999	49,207	49,207	4,208	9.4
Total liabilities, subordinated notes and debentures and equity capital	796,851	651,444	892,272	722,285	95,421	12.0

* In 1978, this category was expanded to include all depository institutions rather than just banks.

† Most demand deposits of the U.S. government were converted to "interest-bearing" demand notes issued to U.S. Treasury in late 1978.

NOTE: NA indicates information is not applicable.

Table 1
Assets, liabilities and capital accounts of national banks, 1978 and 1979
(Dollar amounts in millions)

	Dec. 31, 1978 4,564 banks		Dec. 31, 1979 4,448 banks		Change 1978-1979 Fully consolidated	
	Consolidated foreign and domestic	Domestic offices	Consolidated foreign and domestic	Domestic offices	Amount	Percent
Assets						
Cash and due from depository institutions*	\$170,146	\$102,603	\$188,554	\$106,731	\$ 18,408	10.8
U.S. Treasury securities	45,311	45,285	44,281	44,126	- 1,030	- 2.3
Obligations of other U.S. government agencies and corporations	21,312	21,308	24,751	24,702	3,439	16.1
Obligations of states and political subdivisions	66,758	66,564	71,268	70,796	4,510	6.8
All other securities	12,774	7,345	15,095	9,485	2,321	18.2
Total securities	146,155	140,502	155,395	149,109	9,240	6.3
Federal funds sold and securities purchased under agreements to resell	31,147	30,996	36,447	36,119	5,300	17.0
Total loans (excluding unearned income)	494,896	394,671	552,858	442,986	57,962	11.7
Allowance for possible loan losses	4,754	4,566	5,461	5,296	707	14.9
Net loans	490,142	390,105	547,397	437,690	57,255	11.7
Lease financing receivables	6,582	5,561	8,074	6,780	1,492	22.7
Bank premises, furniture and fixtures, and other assets representing bank premises	12,652	11,930	13,756	12,923	1,104	8.7
Real estate owned other than bank premises	1,573	1,456	1,312	1,193	- 261	- 16.6
All other assets	33,874	39,132	45,346	41,711	11,472	33.9
Total assets	892,272	722,285	996,281	792,256	104,009	11.7
Liabilities						
Demand deposits of individuals, partnerships and corporations	175,356	175,356	187,201	187,201	11,845	6.8
Time and savings deposits of individuals, partnerships and corporations	294,707	294,707	317,654	317,654	22,947	7.8
Deposits of U.S. government†	2,078	2,078	1,902	1,902	- 176	- 8.5
Deposits of states and political subdivisions	45,689	45,689	43,484	43,484	- 2,205	- 4.8
All other deposits	35,909	35,909	37,268	37,268	1,359	3.8
Certified and officers' checks	7,229	7,229	7,461	7,461	232	3.2
Total deposits in domestic offices	560,968	560,968	594,970	594,970	34,002	6.1
Demand deposits	220,593	220,593	234,937	234,937	14,344	6.5
Time and savings deposits	340,375	340,375	360,033	360,033	19,658	5.8
Total deposits in foreign offices	156,090	0	190,302	0	34,212	21.9
Total deposits	717,057	560,968	785,272	594,970	68,215	9.5
Federal funds purchased and securities sold under agreements to repurchase	64,989	64,908	79,310	79,152	14,321	22.0
Interest-bearing demand notes issued to U.S. Treasury	7,764	7,764	7,687	7,687	- 77	- 1.0
Other liabilities for borrowed money	12,860	5,499	17,719	9,439	4,859	37.8
Mortgage indebtedness and liability for capitalized leases	1,275	1,232	1,277	1,234	2	.2
All other liabilities	35,808	29,642	47,434	42,444	11,626	32.5
Total liabilities	839,753	670,013	938,699	734,926	98,946	11.8
Subordinated notes and debentures	3,312	3,065	3,285	3,034	- 27	- .8
Equity Capital						
Preferred stock	29	29	31	31	2	6.9
Common stock	9,912	9,912	11,403	11,403	1,491	15.0
Surplus	17,291	17,291	17,846	17,846	555	3.2
Undivided profits and reserve for contingencies and other capital reserves	21,976	21,976	25,017	25,017	3,041	13.8
Total equity capital	49,207	49,207	54,296	54,296	5,089	10.3
Total liabilities, subordinated notes and debentures and equity capital	892,272	722,285	996,281	792,256	104,009	11.7

* In 1978, this category was expanded to include all depository institutions rather than just banks.

† Most demand deposits of the U.S. government were converted to "interest-bearing" demand notes issued to U.S. Treasury in late 1978.