

Table 1

Assets, liabilities and capital accounts of national banks, 1979 and 1980
(Dollar amounts in millions)

	December 31, 1979 4,448 banks		December 31, 1980 4,425 banks		Change 1979-1980 Fully consolidated	
	Consolidated foreign and domestic	Domestic offices	Consolidated foreign and domestic	Domestic offices	Amount	Percent
Assets						
Cash and due from depository institutions	\$188,554	\$106,731	\$204,453	\$114,831	\$15,899	8.4
U.S. Treasury securities	44,281	44,126	51,372	51,237	7,091	16.0
Obligations of other U.S. government agencies and corporations	24,751	24,702	28,774	28,765	4,023	16.3
Obligations of states and political subdivisions	71,268	70,796	79,197	78,455	7,929	11.1
All other securities	15,095	9,485	15,712	9,368	617	4.1
Total securities	155,395	149,109	175,055	167,825	19,660	12.7
Federal funds sold and securities purchased under agreements to resell	36,447	36,119	39,254	39,030	2,807	7.7
Total loans (excluding unearned income)	552,858	442,986	600,417	471,018	47,559	8.6
Allowance for possible loan losses	5,461	5,296	6,023	5,850	562	10.3
Net loans	547,397	437,690	594,394	465,168	46,997	8.6
Lease financing receivables	8,074	6,780	9,575	7,910	1,501	18.6
Bank premises, furniture and fixtures, and other assets representing bank premises	13,756	12,923	15,538	14,493	1,782	13.0
Real estate owned other than bank premises	1,312	1,193	1,314	1,190	2	2
All other assets	45,346	41,711	55,539	59,123	10,193	22.5
Total assets	996,281	792,256	1,095,123	869,570	98,842	9.9
Liabilities						
Demand deposits of individuals, partnerships and corporations	187,201	187,201	185,858	185,858	-1,343	- .7
Time and savings deposits of individuals, partnerships and corporations	317,654	317,654	369,729	369,729	52,075	16.4
Deposits of U.S. government	1,902	1,902	1,794	1,794	-108	-5.7
Deposits of states and political subdivisions	43,484	43,484	41,945	41,945	-1,539	-3.5
All other deposits	37,268	37,268	44,453	44,453	7,185	19.3
Certified and officers' checks	7,461	7,461	8,066	8,066	605	8.1
Total deposits in domestic offices	594,970	594,970	651,845	651,845	56,875	9.6
Demand deposits	234,937	234,937	237,652	237,652	2,715	1.2
Time and savings deposits	360,033	360,033	414,193	414,193	54,160	15.0
Total deposits in foreign offices	190,302	0	205,847	0	15,545	8.2
Total deposits	785,272	594,970	857,692	651,845	72,420	9.2
Federal funds purchased and securities sold under agreements to repurchase	79,310	79,152	91,357	91,230	12,047	15.2
Interest-bearing demand notes issued to U.S. Treasury	7,687	7,687	5,958	5,958	-1,729	-22.5
Other liabilities for borrowed money	17,719	9,439	19,607	9,236	1,888	10.7
Mortgage indebtedness and liability for capitalized leases	1,277	1,234	1,367	1,354	90	7.0
All other liabilities	47,434	42,444	55,581	46,648	8,147	17.2
Total liabilities	938,699	734,926	1,031,561	806,271	92,862	9.9
Subordinated notes and debentures	3,285	3,034	3,691	3,428	406	12.4
Equity Capital						
Preferred stock	31	31	34	34	3	9.7
Common stock	11,403	11,403	11,939	11,939	536	4.7
Surplus	17,846	17,846	18,991	18,991	1,145	6.4
Undivided profits and reserve for contingencies and other capital reserves	25,017	25,017	28,907	28,907	3,890	15.5
Total equity capital	54,296	54,296	59,871	59,871	5,575	10.3
Total liabilities, subordinated notes and debentures and equity capital	996,281	792,256	1,095,123	869,570	98,842	9.9