

Statistics on Banking

A Statistical

Profile of the

United States

Banking Industry

Historical
1934-2001

Commercial Banks



INTRODUCTION

This publication is intended to be a reference and source document for those interested in banking history or in major trends in banking. The publication contains both structure and financial data on insured banks from the inception of the Federal Deposit Insurance Corporation in 1934 to the present. Its primary goal is to provide comprehensive industry data about FDIC-insured depository institutions. A similar publication, *Statistics on Banking*, is published annually and provides detailed data on bank industry condition and performance during the given calendar year.

INTERNET AVAILABILITY

Historical Statistics on Banking is currently available on FDIC's web site, www.fdic.gov. See Bank Data (Historical). The internet version of these data offers the user many additional advantages, such as

- More timely receipt of data and updates
- Ability to download into standard spreadsheets
- Ability to obtain state-level tables

CONTENTS

This publication consists of several distinct components:

Volume I	Insured Commercial Banks, National Level
Volume II	Insured Savings Institutions, National Level
Volume III	Closings and Assistance Transactions

For additional information, refer to the Notes to Users at the end of each volume.

FDIC-INSURED INSTITUTIONS

Insured Commercial Banks - This category includes commercial banks insured by the FDIC through either the BIF or the SAIF. These institutions are regulated by one of the three federal commercial bank regulators (FDIC, Federal Reserve Board, or Office of the Comptroller of the Currency) and submit financial reports to the Federal Reserve (state member banks) or to the FDIC (state nonmember banks and national banks).

Insured Savings Institutions - This category includes savings institutions insured by either the BIF or the SAIF that operate under state or federal banking codes applicable to thrift institutions. These institutions are regulated by and submit financial reports to one of two federal regulators (FDIC or Office of Thrift Supervision).

Data on savings institutions that were placed in Resolution Trust Corporation conservatorship are not aggregated with data on other savings institutions, since conservatorship institutions do not operate as privately held entities and their resolution costs do not accrue to the FDIC. The RTC conservatorship institutions are listed separately as memoranda items where applicable.

EXCLUSIONS

Excluded from this publication are data on commercial banks and savings institutions that are not insured by the FDIC through either the BIF or the SAIF.

DATA SOURCES

The structure and financial data sources used in the preparation of the publication are

Annual Reports of the Federal Deposit Insurance Corporation,
1934-2001
Statistics on Banking, 1981-2001
Assets and Liabilities, Commercial and Mutual Savings Banks,
1934-1982
Bank Operating Statistics, 1968-1982
FDIC Financial Time Series Data Base, 1984-2001

The primary sources of financial data for the publications listed above are (1) the Reports of Income and Condition submitted by FDIC-insured institutions to the federal commercial bank regulators and (2) the Thrift Financial Reports submitted by FDIC-insured savings institutions to the Office of Thrift Supervision. Structure data are based on information that is contained in the FDIC financial institution structure database and is subsequently published in the above publications.

METHODOLOGY

For this data to be as recent and accurate as possible, all data from 1984 to the present have been obtained from the FDIC's Financial Time Series database, which reflects revisions and amendments made subsequent to publication in the hard-copy sources. Data prior to 1984 have been obtained from the other four hard-copy sources listed above. When published data were used, both structure and financial values were obtained from the latest edition reflecting the data for a

Introduction
2001

particular year. For example, the 1965 Annual Report was the source for much of the 1957 data that appear in this publication. Since not all data, particularly at the state level, were revised and republished in later editions of the sources, multiple sources for the same year had to be used. Using more than one source occasionally results in differences in aggregate values for the data. These differences are not considered significant with respect to the intended use and purpose of this publication.

COMPARABILITY OF DATA

Reporting requirements and instructions have changed considerably over the period covered by this publication. Where possible, adjustments have been made to account for these differences and to make the values adhere as closely as possible to current requirements and instructions. The notes accompanying the tables are an integral part of the publication and provide information on adjustments made to source data and on the reporting differences over time.

LEVEL OF CONSOLIDATION

All data from 1934 to 1973 represent a consolidation of all domestic operations and, where available, operations in what source publications designate "Other Areas." "Other Areas" are represented by Guam, Puerto Rico, U.S. Virgin Islands, and all other U.S. Territories and possessions.

With some exceptions, primarily at the state level, all financial data from 1974 to the present represent the consolidation of domestic and foreign operations, including operations in "Other Areas."

VALIDATION

Every attempt has been made to ensure the accuracy and integrity of the data contained in the publication. Any inconsistency brought the FDIC's attention will be investigated and corrected or explained in future editions.

June 2002

CONTACT FDIC

Users are invited to submit written comments and content suggestions for future editions.

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Table CB01

**NUMBER OF INSTITUTIONS, BRANCHES AND TOTAL OFFICES
FDIC-Insured Commercial Banks
United States and Other Areas**

Balances at Year End, 1934 - 2001

(Dollar Amounts in Thousands)

Year	Institutions	Branches	Offices
2001	8,080	65,564	73,644
2000	8,315	64,079	72,394
1999	8,581	63,684	72,265
1998	8,774	61,957	70,731
1997	9,143	60,325	69,468
1996	9,530	57,789	67,319
1995	9,942	56,512	66,454
1994	10,452	55,145	65,597
1993	10,960	52,868	63,828
1992	11,466	51,935	63,401
1991	11,927	51,969	63,896
1990	12,347	50,406	62,753
1989	12,715	48,005	60,720
1988	13,137	46,381	59,518
1987	13,723	45,357	59,080
1986	14,210	44,392	58,602
1985	14,417	43,293	57,710
1984	14,496	41,799	56,295
1983	14,469	40,853	55,322
1982	14,451	39,783	54,234
1981	14,414	40,786	55,200
1980	14,434	38,738	53,172
1979	14,364	36,791	51,155
1978	14,391	34,791	49,182
1977	14,411	33,108	47,519
1976	14,410	31,344	45,754
1975	14,384	30,205	44,589
1974	14,230	28,651	42,881
1973	13,976	26,673	40,649
1972	13,733	24,829	38,562
1971	13,612	23,336	36,948

Table CB01

NUMBER OF INSTITUTIONS, BRANCHES AND TOTAL OFFICES
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001

(Dollar Amounts in Thousands)

Year	Institutions	Branches	Offices
1970	13,511	21,839	35,350
1969	13,473	20,379	33,852
1968	13,487	19,183	32,670
1967	13,514	18,079	31,593
1966	13,538	17,029	30,567
1965	13,544	15,872	29,416
1964	13,493	14,699	28,192
1963	13,291	13,581	26,872
1962	13,124	12,421	25,545
1961	13,115	11,436	24,551
1960	13,126	10,556	23,682
1959	13,114	9,732	22,846
1958	13,124	8,955	22,079
1957	13,165	8,267	21,432
1956	13,218	7,639	20,857
1955	13,237	6,965	20,202
1954	13,323	6,346	19,669
1953	13,432	5,855	19,287
1952	13,439	5,486	18,925
1951	13,455	5,157	18,612
1950	13,446	4,832	18,278
1949	13,436	4,530	17,966
1948	13,419	4,283	17,702
1947	13,403	4,096	17,499
1946	13,359	3,928	17,287
1945	13,302	3,896	17,198
1944	13,268	3,875	17,143
1943	13,274	3,744	17,018
1942	13,347	3,555	16,902
1941	13,430	3,517	16,947
1940	13,442	3,489	16,931
1939	13,538	3,456	16,994

Table CB01

NUMBER OF INSTITUTIONS, BRANCHES AND TOTAL OFFICES
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001

(Dollar Amounts in Thousands)

Year	Institutions	Branches	Offices
1938	13,661	3,412	17,073
1937	13,797	3,381	17,178
1936	13,973	3,261	17,234
1935	14,125	3,112	17,237
1934	14,146	0	14,146

Table CB02

CHANGES IN NUMBER OF INSTITUTIONS
FDIC-Insured Commercial Banks
United States and Other Areas

Year to Date Activity, 1934 - 2001

Year	Additions		Unassisted Mergers	Deletions		Other	Total Institutions At Year End
	New Charters	Conversions		Failures			
				Mergers	Paid Off		
2001	129	17	360	3	0	18	8,080
2000	192	23	456	6	0	19	8,315
1999	232	20	422	6	0	17	8,581
1998	194	24	564	3	0	20	8,774
1997	188	55	601	1	0	28	9,143
1996	145	49	554	5	0	47	9,530
1995	102	37	609	6	0	34	9,942
1994	50	17	548	11	0	16	10,452
1993	61	12	481	35	27	36	10,960
1992	72	11	428	73	25	18	11,466
1991	106	35	447	85	20	9	11,927
1990	165	24	393	141	17	6	12,347
1989	192	9	411	175	31	6	12,715
1988	229	3	598	173	36	11	13,137
1987	219	37	543	136	50	14	13,723
1986	257	31	341	101	40	13	14,210
1985	331	45	336	87	29	3	14,417
1984	391	49	330	62	16	5	14,496
1983	361	22	314	33	12	6	14,469
1982	317	8	256	25	7	0	14,451
1981	198	0	210	5	2	1	14,414
1980	205	1	126	7	3	0	14,434
1979	204	3	224	7	3	0	14,364
1978	149	2	165	5	1	0	14,391
1977	157	3	152	6	0	1	14,411
1976	161	6	125	13	3	0	14,410
1975	246	5	84	10	3	0	14,384

Table CB02

CHANGES IN NUMBER OF INSTITUTIONS
FDIC-Insured Commercial Banks
United States and Other Areas

Year to Date Activity, 1934 - 2001

Year	Additions		Unassisted Mergers	Deletions		Other	Total Institutions At Year End
	New Charters	Conversions		Failures			
				Mergers	Paid Off		
1974	364	6	113	3	0	0	14,230
1973	332	11	94	3	3	0	13,976
1972	236	4	118	0	1	0	13,733
1971	197	5	95	1	5	0	13,612
1970	178	13	146	2	4	1	13,511
1969	115	18	138	5	4	0	13,473
1968	82	19	125	3	0	0	13,487
1967	94	21	131	0	4	4	13,514
1966	99	24	121	6	1	1	13,538
1965	182	17	140	0	5	3	13,544
1964	323	20	133	0	7	1	13,493
1963	281	39	150	0	2	1	13,291
1962	167	20	176	0	1	1	13,124
1961	98	31	135	0	5	0	13,115
1960	111	27	126	0	0	0	13,126
1959	102	54	163	0	2	1	13,114
1958	83	29	146	1	3	3	13,124
1957	73	22	147	0	1	0	13,165
1956	107	64	183	0	1	6	13,218
1955	103	41	221	1	4	4	13,237
1954	66	32	201	2	0	4	13,323
1953	59	46	108	1	0	3	13,432
1952	61	26	93	2	0	8	13,439
1951	51	34	70	2	0	4	13,455
1950	58	47	84	4	0	7	13,446
1949	58	41	73	4	0	5	13,436
1948	61	34	69	2	0	8	13,419

Table CB02

CHANGES IN NUMBER OF INSTITUTIONS
FDIC-Insured Commercial Banks
United States and Other Areas

Year to Date Activity, 1934 - 2001

Year	Additions		Unassisted Mergers	Deletions		Other	Total Institutions At Year End
	New Charters	Conversions		Failures			
				Mergers	Paid Off		
1947	99	29	74	3	0	7	13,403
1946	130	31	88	1	0	15	13,359
1945	101	21	72	0	0	16	13,302
1944	56	35	66	1	1	29	13,268
1943	36	16	76	1	4	44	13,274
1942	15	21	63	13	6	37	13,347
1941	37	33	45	6	6	25	13,430
1940	28	20	72	20	19	33	13,442
1939	26	18	90	20	32	25	13,538
1938	22	26	72	22	48	42	13,661
1937	46	36	150	20	50	38	13,797
1936	32	52	139	22	40	35	13,973
1935	45	197	153	0	26	84	14,125
1934	1,220	740	335	0	9	23	14,146

Table CB03

**NUMBER OF UNIT INSTITUTIONS
AND INSTITUTIONS WITH BRANCHES
FDIC-Insured Commercial Banks
United States and Other Areas**

Balances at Year End, 1934 - 2001

Year	Unit Institutions	Institutions with Branches	Total Institutions
2001	2,457	5,623	8,080
2000	2,646	5,669	8,315
1999	2,733	5,848	8,581
1998	2,892	5,882	8,774
1997	3,117	6,026	9,143
1996	3,281	6,249	9,530
1995	3,499	6,443	9,942
1994	3,902	6,550	10,452
1993	4,240	6,720	10,960
1992	4,647	6,819	11,466
1991	5,092	6,835	11,927
1990	5,486	6,861	12,347
1989	5,865	6,850	12,715
1988	6,221	6,916	13,137
1987	6,736	6,987	13,723
1986	7,207	7,003	14,210
1985	7,393	7,024	14,417
1984	7,427	7,069	14,496
1983	7,434	7,035	14,469
1982	7,432	7,019	14,451
1981	7,381	7,033	14,414
1980	7,592	6,842	14,434
1979	7,800	6,564	14,364
1978	8,025	6,366	14,391
1977	8,378	6,033	14,411
1976	8,698	5,712	14,410
1975	8,868	5,516	14,384

Table CB03

**NUMBER OF UNIT INSTITUTIONS
AND INSTITUTIONS WITH BRANCHES
FDIC-Insured Commercial Banks
United States and Other Areas**

Balances at Year End, 1934 - 2001

Year	Unit Institutions	Institutions with Branches	Total Institutions
1974	9,067	5,163	14,230
1973	9,201	4,775	13,976
1972	9,296	4,437	13,733
1971	9,416	4,196	13,612
1970	9,518	3,993	13,511
1969	9,627	3,846	13,473
1968	9,773	3,714	13,487
1967	9,979	3,535	13,514
1966	10,169	3,369	13,538
1965	10,352	3,192	13,544
1964	10,473	3,020	13,493
1963	10,448	2,843	13,291
1962	10,455	2,669	13,124
1961	10,576	2,539	13,115
1960	10,740	2,386	13,126
1959	10,886	2,228	13,114
1958	11,037	2,087	13,124
1957	11,196	1,969	13,165
1956	11,356	1,862	13,218
1955	11,509	1,728	13,237
1954	11,692	1,631	13,323
1953	11,898	1,534	13,432
1952	12,026	1,413	13,439
1951	12,116	1,339	13,455
1950	12,179	1,267	13,446
1949	12,238	1,198	13,436
1948	12,287	1,132	13,419

Table CB03

**NUMBER OF UNIT INSTITUTIONS
AND INSTITUTIONS WITH BRANCHES
FDIC-Insured Commercial Banks
United States and Other Areas**

Balances at Year End, 1934 - 2001

Year	Unit Institutions	Institutions with Branches	Total Institutions
1947	12,320	1,083	13,403
1946	12,301	1,058	13,359
1945	12,210	1,092	13,302
1944	12,155	1,113	13,268
1943	12,208	1,066	13,274
1942	12,373	974	13,347
1941	12,485	945	13,430
1940	12,509	933	13,442
1939	12,625	913	13,538
1938	12,762	899	13,661
1937	12,912	885	13,797
1936	13,119	854	13,973
1935	13,329	796	14,125
1934	N/A	N/A	14,146

Table CB04

NET INCOME
FDIC-Insured Commercial Banks
United States and Other Areas

Year-to-Date Activity, 1934 - 2001
(Dollar amounts in thousands)

Year	Number of Institutions	Total Interest Income	Total Interest Expense	Net Interest Income	Total Non-Interest Income	Total Non-Interest Expense	Provision For Loan And Lease Losses	Pre-Tax Net Operating Income	Securities Gains/ Losses(-)	Applicable Income Taxes	Net Extra-ordinary Items	Net Income
2001	8,080	402,914,616	187,712,924	215,201,692	157,171,912	222,315,743	43,073,793	106,984,068	4,477,940	36,903,950	-248,300	74,309,769
2000	8,315	428,449,337	224,487,695	203,961,649	153,451,931	216,104,973	30,000,931	111,307,669	-2,283,007	37,983,282	-32,181	71,009,195
1999	8,579	367,291,220	175,149,308	192,141,904	144,451,479	204,207,757	21,815,522	110,570,112	179,873	39,373,544	168,882	71,545,325
1998	8,773	362,016,158	179,264,595	182,751,563	123,688,039	194,130,650	22,215,238	90,093,714	3,130,738	31,947,547	506,756	61,783,651
1997	9,142	339,540,553	165,038,458	174,502,093	104,498,556	169,982,986	19,851,445	89,166,220	1,841,825	31,871,301	19,084	59,155,796
1996	9,527	312,742,340	149,988,642	162,753,698	93,568,711	160,698,237	16,285,397	79,338,775	1,113,584	28,190,602	88,396	52,350,138
1995	9,940	302,382,735	148,172,638	154,210,062	82,425,540	149,728,728	12,602,826	74,304,083	540,982	26,125,448	25,671	48,745,268
1994	10,451	257,828,305	111,277,545	146,550,766	76,276,366	144,234,492	10,965,161	67,627,473	-570,667	22,419,323	-15,227	44,622,203
1993	10,958	245,055,191	105,742,497	139,312,686	74,954,193	139,695,401	16,813,860	57,757,626	3,059,652	19,852,095	2,069,971	43,035,111
1992	11,462	255,223,143	121,804,746	133,418,416	65,648,171	130,965,454	26,048,204	42,052,910	4,005,452	14,480,572	408,755	31,986,575
1991	11,921	289,214,022	167,302,352	121,911,675	59,739,039	124,794,714	34,314,237	22,541,758	2,971,851	8,264,847	686,675	17,935,435
1990	12,343	320,475,804	204,952,380	115,523,415	54,899,362	115,768,467	32,087,055	22,567,264	481,249	7,704,184	646,766	15,991,078
1989	12,709	317,371,442	205,141,604	112,229,834	50,915,568	108,121,205	31,020,096	24,004,105	801,197	9,540,222	309,802	15,574,853
1988	13,123	272,276,911	165,027,852	107,249,055	44,953,378	101,329,856	17,164,470	33,708,111	279,458	9,987,808	812,450	24,812,194
1987	13,703	244,839,538	144,952,607	99,886,934	41,481,014	97,244,511	37,543,826	6,579,608	1,427,364	5,404,283	200,526	2,803,219
1986	14,199	237,765,872	142,829,241	94,935,622	35,876,520	90,249,964	22,105,877	18,457,310	3,950,856	5,265,640	276,192	17,417,674
1985	14,407	248,220,304	157,322,506	90,897,788	31,054,038	82,364,741	17,774,041	21,813,054	1,565,198	5,628,710	227,500	17,977,015
1984	14,482	250,339,385	169,078,046	81,261,268	26,510,416	73,811,526	13,816,166	20,144,063	-140,398	4,721,246	218,111	15,499,844
1983	14,469	217,226,000	143,887,000	73,339,000	23,269,000	66,909,000	10,802,000	18,896,000	-21,000	4,017,000	73,000	14,931,000
1982	14,451	238,316,000	169,343,000	68,972,000	20,176,000	61,561,000	8,342,000	19,245,000	-1,280,000	3,037,000	68,000	14,996,000
1981	14,414	231,274,000	169,840,000	61,431,000	17,527,000	53,658,000	5,066,000	20,234,000	-1,583,000	3,904,000	56,000	14,803,000
1980	14,434	176,419,000	120,122,000	56,297,000	14,348,000	46,662,000	4,478,000	19,505,000	-854,000	4,658,000	17,000	14,010,000
1979	14,364	138,900,000	87,912,000	50,988,000	11,381,000	40,692,000	3,785,000	17,891,000	-650,000	4,442,000	39,000	12,838,000
1978	14,391	103,957,000	59,383,000	44,574,000	9,625,000	35,573,000	3,526,000	15,101,000	-447,000	3,940,000	45,000	10,759,000
1977	14,411	82,252,000	44,565,000	37,687,000	8,106,000	30,925,000	3,303,000	11,565,000	142,000	2,875,000	47,000	8,879,000
1976	14,410	73,033,000	39,328,000	33,705,000	7,630,000	27,731,000	3,691,000	9,914,000	312,000	2,409,000	26,000	7,843,000
1975	14,384	57,917,000	30,240,000	27,675,000	8,643,000	23,729,000	3,612,000	8,977,000	37,000	1,793,000	34,000	7,255,000
1974	14,230	61,218,304	35,070,707	26,148,000	6,925,858	21,545,066	2,290,000	9,238,000	-87,000	2,084,000	11,920	7,078,920
1973	13,976	47,034,126	24,489,474	22,545,000	5,999,992	18,571,197	1,263,695	8,709,305	-27,000	2,122,000	21,561	6,581,866

Table CB04

NET INCOME
FDIC-Insured Commercial Banks
United States and Other Areas
Year-to-Date Activity, 1934 - 2001
(Dollar amounts in thousands)

Year	Number of Institutions	Total Interest Income	Total Interest Expense	Net Interest Income	Total Non-Interest Income	Total Non-Interest Expense	Provision For Loan And Lease Losses	Pre-Tax Net Operating Income	Securities Gains/Losses(-)	Applicable Income Taxes	Net Extra-ordinary Items	Net Income
1972	13,733	35,029,550	15,602,943	19,427,000	5,220,022	16,423,000	972,238	7,251,762	92,000	1,708,000	20,000	5,655,762
1971	13,612	31,628,167	13,603,029	18,025,000	4,747,470	15,191,318	868,000	6,713,000	213,000	1,689,000	-639	5,236,361
1970	13,511	30,513,367	12,455,568	18,057,000	4,202,192	14,428,000	703,150	7,126,850	-104,000	2,173,000	-12,810	4,837,040
1969	13,473	27,284,580	11,532,649	15,753,000	3,521,000	12,024,000	521,064	6,727,936	-237,000	2,164,000	6,914	4,333,850
1968	13,487	22,501,000	9,314,986	13,186,000	2,974,000	10,140,000	512,000	5,509,000	-457,000	1,266,000	N/A	3,786,000
1967	13,514	19,152,000	7,733,664	11,418,000	2,626,000	8,903,000	434,000	4,707,000	-21,000	1,177,154	N/A	3,508,846
1966	13,538	17,135,311	6,627,811	10,508,000	2,373,049	8,001,000	417,000	4,462,000	-392,447	1,029,906	N/A	3,039,647
1965	13,544	14,714,998	5,316,463	9,399,000	2,113,598	7,298,404	324,000	3,891,000	-426	1,029,162	N/A	2,861,412
1964	13,493	13,110,723	4,241,087	8,870,000	1,924,674	6,780,301	251,000	3,764,000	-14,000	1,148,000	N/A	2,602,000
1963	13,291	11,769,514	3,574,160	8,196,000	1,750,146	6,205,747	238,000	3,502,000	118,000	1,227,000	N/A	2,393,000
1962	13,124	10,570,237	2,911,371	7,659,000	1,659,832	5,746,184	167,000	3,406,000	198,000	1,256,000	N/A	2,348,000
1961	13,115	9,539,866	2,146,465	7,394,000	1,549,882	5,383,121	190,000	3,371,000	409,000	1,406,000	N/A	2,374,000
1960	13,126	9,176,124	1,874,495	7,302,000	1,578,332	5,141,947	206,000	3,532,000	110,000	1,384,000	N/A	2,257,000
1959	13,114	8,247,427	1,661,819	6,585,000	1,456,000	4,853,000	53,000	3,135,000	-698,000	884,000	N/A	1,553,000
1958	13,124	7,187,001	1,407,102	5,780,000	1,333,549	4,286,200	61,000	2,766,000	588,000	1,271,000	N/A	2,082,000
1957	13,165	6,817,876	1,193,487	5,625,000	1,243,996	4,046,849	72,000	2,750,000	-173,000	998,000	N/A	1,578,000
1956	13,218	6,125,887	853,638	5,272,000	1,122,401	3,725,264	92,000	2,577,000	-286,000	815,000	N/A	1,476,000
1955	13,237	5,381,731	703,911	4,677,000	1,020,131	3,370,149	49,000	2,278,000	-164,000	794,000	N/A	1,320,000
1954	13,323	4,860,554	629,809	4,231,000	930,856	3,086,997	44,000	2,031,000	350,000	908,000	N/A	1,473,000
1953	13,432	4,660,704	561,643	4,098,000	837,205	2,901,868	59,000	1,974,000	-117,000	786,000	N/A	1,070,000
1952	13,439	4,160,052	482,655	3,677,000	786,790	2,603,125	35,000	1,826,000	-64,000	695,000	N/A	1,067,000
1951	13,455	3,658,157	398,887	3,259,000	755,208	2,344,819	35,000	1,634,000	-27,000	559,000	N/A	1,047,000
1950	13,446	3,248,881	351,669	2,897,000	700,276	2,119,959	29,000	1,448,000	52,000	428,000	N/A	1,072,000
1949	13,436	2,975,206	336,685	2,638,000	650,905	1,970,570	59,000	1,259,000	35,000	325,000	N/A	968,000
1948	13,419	2,797,697	325,232	2,473,000	642,386	1,852,356	28,000	1,235,000	-19,000	275,000	N/A	941,000
1947	13,403	2,540,943	306,911	2,234,000	601,913	1,687,469	53,000	1,096,000	-18,000	302,000	N/A	775,000
1946	13,359	2,346,137	279,333	2,067,000	576,135	1,505,420	-3,000	1,141,000	76,000	323,000	N/A	894,000
1945	13,302	2,027,175	247,538	1,779,000	577,859	1,309,173	-11,000	1,059,000	134,000	299,000	N/A	894,000
1944	13,268	1,788,253	201,530	1,586,000	519,402	1,199,437	-14,000	920,000	19,000	203,000	N/A	736,000
1943	13,274	1,567,412	178,726	1,388,000	484,142	1,118,345	-10,000	764,000	-13,000	128,000	N/A	623,000

Table CB04

NET INCOME
FDIC-Insured Commercial Banks
United States and Other Areas

Year-to-Date Activity, 1934 - 2001
(Dollar amounts in thousands)

Year	Number of Institutions	Total Interest Income	Total Interest Expense	Net Interest Income	Total Non-Interest Income	Total Non-Interest Expense	Provision For Loan And Lease Losses	Pre-Tax Net Operating Income	Securities Gains/Losses(-)	Applicable Income Taxes	Net Extra-ordinary Items	Net Income
1942	13,347	1,427,298	189,533	1,237,000	419,540	1,085,179	12,000	560,000	-54,000	80,000	N/A	426,000
1941	13,427	1,357,175	208,193	1,149,000	446,483	1,101,531	33,000	460,000	-16,000	8,000	N/A	436,000
1940	13,438	1,268,650	218,577	1,049,000	435,928	1,033,191	48,000	404,000	-15,000	6,000	N/A	383,000
1939	13,534	1,248,681	234,307	1,015,000	423,392	992,045	71,000	375,000	0	5,000	N/A	370,000
1938	13,657	1,236,854	249,990	987,000	409,068	968,050	94,000	334,000	-49,000	4,000	N/A	281,000
1937	13,795	1,282,019	260,878	1,021,000	409,512	958,453	52,000	421,000	-59,000	5,000	N/A	357,000
1936	13,969	1,236,991	273,383	964,000	504,638	949,833	140,000	379,000	113,000	2,000	N/A	490,000
1935	14,123	1,190,727	298,196	893,000	582,979	853,888	237,000	385,000	-211,000	N/A	N/A	174,000
1934	14,137	1,241,092	327,723	913,000	469,533	863,300	500,000	20,000	-377,000	N/A	N/A	-357,000

Table CB05

INTEREST INCOME
FDIC-Insured Commercial Banks
United States and Other Areas
 Year-to-Date Activity, 1934 - 2001
 (Dollar amounts in thousands)

Year	Interest Income on Loans and Leases				Other Interest Income					Total Interest Income
	Loans in Domestic Offices	Loans in Foreign Offices	All Leases	Total	Investment Securities	Trading Account Assets	Fed. Funds Sold Securities Purchased	Balances Due From Depository Institutions	Total	
2001	275,726,991	23,649,277	10,985,300	310,361,568	62,963,972	9,552,455	12,550,806	5,319,985	90,387,218	402,914,616
2000	295,208,609	24,533,022	10,777,402	330,519,033	68,531,459	9,424,158	13,531,470	6,443,197	97,930,284	428,449,337
1999	246,275,767	24,388,727	9,885,662	280,550,156	61,567,363	7,046,063	12,205,457	5,922,184	86,741,067	367,291,220
1998	237,870,281	26,942,739	8,576,816	273,389,836	57,032,209	10,135,859	14,947,565	6,510,682	88,626,315	362,016,158
1997	226,448,403	23,314,910	6,950,673	256,713,986	52,829,777	10,057,457	13,581,310	6,358,028	82,826,572	339,540,553
1996	208,668,827	25,522,942	4,910,822	239,102,591	50,689,199	8,534,326	9,052,176	5,364,012	73,639,713	312,742,340
1995	200,106,111	23,349,222	3,705,122	227,160,455	51,213,347	8,244,075	9,618,093	6,146,734	75,222,249	302,382,735
1994	163,940,374	23,152,589	3,144,617	190,237,580	48,596,275	7,533,040	6,387,805	5,073,588	67,590,708	257,828,305
1993	150,218,101	24,942,365	3,395,774	178,556,240	48,886,891	6,689,604	4,745,348	6,177,067	66,498,910	245,055,191
1992	157,538,282	23,387,565	3,814,661	184,740,508	51,936,068	5,310,134	5,789,120	7,447,316	70,482,638	255,223,143
1991	185,538,407	24,206,310	4,037,839	213,782,556	52,534,732	4,670,321	9,044,245	9,182,158	75,431,456	289,214,022
1990	203,658,200	30,749,024	4,406,215	238,813,439	51,125,986	5,378,844	12,461,946	12,695,613	81,662,389	320,475,804
1989	201,832,150	32,142,150	4,017,989	237,992,289	46,783,981	4,429,824	12,937,591	15,227,745	79,379,141	317,371,442
1988	170,972,369	26,905,893	3,456,677	201,334,939	42,037,621	4,926,375	10,286,011	13,691,998	70,942,005	272,276,911
1987	154,679,548	22,735,697	2,985,898	180,401,143	39,416,477	3,958,651	8,938,310	12,124,904	64,438,342	244,839,538
1986	148,997,806	24,160,934	2,413,785	175,572,525	38,362,905	3,339,300	9,046,472	11,443,636	62,192,313	237,765,872
1985	151,364,242	29,883,975	2,348,063	183,596,280	37,738,959	3,343,244	9,527,328	14,014,398	64,623,929	248,220,304
1984	147,504,937	33,622,526	2,170,066	183,297,529	37,134,746	2,397,650	10,581,751	16,923,832	67,037,979	250,339,385
1983	128,245,000	23,724,000	1,966,000	153,935,000	36,992,000	N/A	9,272,000	17,027,000	63,291,000	217,226,000
1982	136,147,000	31,049,000	1,943,000	169,139,000	33,514,000	N/A	11,389,000	24,274,000	69,177,000	238,316,000
1981	128,658,000	34,846,000	1,754,000	165,258,000	29,452,000	N/A	12,269,000	24,295,000	66,016,000	231,274,000
1980	126,954,000	N/A	1,371,000	128,325,000	23,075,000	N/A	8,763,000	16,256,000	48,094,000	176,419,000
1979	102,192,000	N/A	1,073,000	103,265,000	18,839,000	N/A	6,126,000	10,670,000	35,635,000	138,900,000
1978	76,182,000	N/A	862,000	77,044,000	16,518,000	N/A	3,682,000	6,713,000	26,913,000	103,957,000
1977	58,991,000	N/A	699,000	59,690,000	15,198,000	N/A	2,476,000	4,888,000	22,562,000	82,252,000

Table CB05

INTEREST INCOME
FDIC-Insured Commercial Banks
United States and Other Areas

Year-to-Date Activity, 1934 - 2001
 (Dollar amounts in thousands)

Year	Interest Income on Loans and Leases				Other Interest Income					Total Interest Income
	Loans in Domestic Offices	Loans in Foreign Offices	All Leases	Total	Investment Securities	Trading Account Assets	Fed. Funds Sold Securities Purchased	Balances Due From Depository Institutions	Total	
1976	51,645,000	N/A	534,000	52,179,000	14,382,000	N/A	1,985,000	4,487,000	20,854,000	73,033,000
1975	43,380,000	N/A	N/A	43,380,000	12,242,000	N/A	2,295,000	N/A	14,537,000	57,917,000
1974	47,126,000	N/A	N/A	47,126,000	10,380,000	N/A	3,712,304	N/A	14,092,304	61,218,304
1973	35,373,000	N/A	N/A	35,373,000	9,174,431	N/A	2,486,695	N/A	11,661,126	47,034,126
1972	25,645,000	N/A	N/A	25,645,000	8,358,000	N/A	1,026,550	N/A	9,384,550	35,029,550
1971	23,079,000	N/A	N/A	23,079,000	7,678,000	N/A	871,167	N/A	8,549,167	31,628,167
1970	22,969,000	N/A	N/A	22,969,000	6,538,000	N/A	1,006,367	N/A	7,544,367	30,513,367
1969	20,728,000	N/A	N/A	20,728,000	5,745,000	N/A	811,580	N/A	6,556,580	27,284,580
1968	17,121,000	N/A	N/A	17,121,000	5,380,000	N/A	N/A	N/A	5,380,000	22,501,000
1967	14,647,000	N/A	N/A	14,647,000	4,505,000	N/A	N/A	N/A	4,505,000	19,152,000
1966	13,286,000	N/A	N/A	13,286,000	3,849,311	N/A	N/A	N/A	3,849,311	17,135,311
1965	11,205,000	N/A	N/A	11,205,000	3,509,998	N/A	N/A	N/A	3,509,998	14,714,998
1964	9,785,000	N/A	N/A	9,785,000	3,325,723	N/A	N/A	N/A	3,325,723	13,110,723
1963	8,672,000	N/A	N/A	8,672,000	3,097,514	N/A	N/A	N/A	3,097,514	11,769,514
1962	7,718,000	N/A	N/A	7,718,000	2,852,237	N/A	N/A	N/A	2,852,237	10,570,237
1961	7,009,000	N/A	N/A	7,009,000	2,530,866	N/A	N/A	N/A	2,530,866	9,539,866
1960	6,807,000	N/A	N/A	6,807,000	2,369,124	N/A	N/A	N/A	2,369,124	9,176,124
1959	5,969,000	N/A	N/A	5,969,000	2,278,427	N/A	N/A	N/A	2,278,427	8,247,427
1958	5,141,000	N/A	N/A	5,141,000	2,046,001	N/A	N/A	N/A	2,046,001	7,187,001
1957	4,963,000	N/A	N/A	4,963,000	1,854,876	N/A	N/A	N/A	1,854,876	6,817,876
1956	4,413,000	N/A	N/A	4,413,000	1,712,887	N/A	N/A	N/A	1,712,887	6,125,887
1955	3,697,000	N/A	N/A	3,697,000	1,684,731	N/A	N/A	N/A	1,684,731	5,381,731
1954	3,263,000	N/A	N/A	3,263,000	1,597,554	N/A	N/A	N/A	1,597,554	4,860,554
1953	3,156,000	N/A	N/A	3,156,000	1,504,704	N/A	N/A	N/A	1,504,704	4,660,704
1952	2,784,000	N/A	N/A	2,784,000	1,376,052	N/A	N/A	N/A	1,376,052	4,160,052
1951	2,425,000	N/A	N/A	2,425,000	1,233,157	N/A	N/A	N/A	1,233,157	3,658,157

Table CB05

INTEREST INCOME
FDIC-Insured Commercial Banks
United States and Other Areas

Year-to-Date Activity, 1934 - 2001
(Dollar amounts in thousands)

Year	Interest Income on Loans and Leases				Other Interest Income					Total Interest Income
	Loans in Domestic Offices	Loans in Foreign Offices	All Leases	Total	Investment Securities	Trading Account Assets	Fed. Funds Sold Securities Purchased	Balances Due From Depository Institutions	Total	
1950	2,008,000	N/A	N/A	2,008,000	1,240,881	N/A	N/A	N/A	1,240,881	3,248,881
1949	1,760,000	N/A	N/A	1,760,000	1,215,206	N/A	N/A	N/A	1,215,206	2,975,206
1948	1,600,000	N/A	N/A	1,600,000	1,197,697	N/A	N/A	N/A	1,197,697	2,797,697
1947	1,282,000	N/A	N/A	1,282,000	1,258,943	N/A	N/A	N/A	1,258,943	2,540,943
1946	951,000	N/A	N/A	951,000	1,395,137	N/A	N/A	N/A	1,395,137	2,346,137
1945	727,000	N/A	N/A	727,000	1,300,175	N/A	N/A	N/A	1,300,175	2,027,175
1944	698,000	N/A	N/A	698,000	1,090,253	N/A	N/A	N/A	1,090,253	1,788,253
1943	706,000	N/A	N/A	706,000	861,412	N/A	N/A	N/A	861,412	1,567,412
1942	817,000	N/A	N/A	817,000	610,298	N/A	N/A	N/A	610,298	1,427,298
1941	848,000	N/A	N/A	848,000	509,175	N/A	N/A	N/A	509,175	1,357,175
1940	769,000	N/A	N/A	769,000	499,650	N/A	N/A	N/A	499,650	1,268,650
1939	727,000	N/A	N/A	727,000	521,681	N/A	N/A	N/A	521,681	1,248,681
1938	705,000	N/A	N/A	705,000	531,854	N/A	N/A	N/A	531,854	1,236,854
1937	710,000	N/A	N/A	710,000	572,019	N/A	N/A	N/A	572,019	1,282,019
1936	663,000	N/A	N/A	663,000	573,991	N/A	N/A	N/A	573,991	1,236,991
1935	643,000	N/A	N/A	643,000	547,727	N/A	N/A	N/A	547,727	1,190,727
1934	691,000	N/A	N/A	691,000	550,092	N/A	N/A	N/A	550,092	1,241,092

Table CB06

INTEREST EXPENSE
FDIC-Insured Commercial Banks
United States and Other Areas

Year-to-Date Activity, 1934 - 2001
(Dollar amounts in thousands)

Year	Interest on Deposits			Other Interest Expense				Total Interest Expense
	In Domestic Offices	In Foreign Offices	Total	Fed. Funds Purchased Securities Sold	Borrowed Money	Subordinated Notes & Debentures	Total	
2001	105,229,096	25,396,745	130,625,841	19,690,509	32,020,350	5,376,207	57,087,066	187,712,924
2000	115,051,128	36,736,445	151,787,573	27,471,023	39,307,262	5,921,827	72,700,112	224,487,695
1999	92,163,355	26,902,587	119,065,942	21,430,438	29,793,747	4,859,154	56,083,339	175,149,308
1998	95,294,850	29,986,094	125,280,944	22,429,362	26,766,352	4,787,937	53,983,651	179,264,595
1997	90,757,779	26,538,266	117,296,045	20,599,185	23,107,863	4,035,406	47,742,454	165,038,458
1996	82,922,841	24,456,567	107,379,408	16,760,449	22,308,788	3,539,997	42,609,234	149,988,642
1995	79,404,486	25,977,123	105,381,609	18,548,424	21,050,034	3,192,576	42,791,034	148,172,638
1994	59,272,890	20,134,839	79,407,729	12,594,362	16,812,740	2,462,722	31,869,824	111,277,545
1993	59,170,860	20,423,137	79,593,997	8,486,234	15,497,835	2,164,480	26,148,549	105,742,497
1992	76,885,473	21,325,641	98,211,114	9,267,645	12,463,541	1,862,436	23,593,622	121,804,746
1991	113,286,847	25,168,141	138,454,988	14,325,311	12,462,171	2,059,870	28,847,352	167,302,352
1990	127,439,326	34,084,904	161,524,230	22,744,206	18,919,058	1,764,905	43,428,169	204,952,380
1989	123,945,199	33,609,408	157,554,607	24,899,622	20,963,315	1,724,054	47,586,991	205,141,604
1988	101,048,320	28,447,496	129,495,816	18,657,128	15,404,120	1,470,791	35,532,039	165,027,852
1987	89,701,033	25,998,260	115,699,293	15,840,911	11,995,705	1,416,728	29,253,344	144,952,607
1986	93,078,473	24,483,867	117,562,340	15,922,914	8,033,509	1,310,463	25,266,886	142,829,241
1985	100,682,798	30,129,130	130,811,928	16,623,023	8,784,894	1,102,698	26,510,615	157,322,506
1984	104,663,696	35,781,961	140,445,657	19,478,691	8,352,798	800,966	28,632,455	169,078,046
1983	91,386,000	29,022,000	120,408,000	16,497,000	6,293,000	689,000	23,479,000	143,887,000
1982	99,994,000	41,746,000	141,740,000	20,724,000	6,218,000	661,000	27,603,000	169,343,000
1981	92,706,000	46,735,000	139,441,000	23,878,000	5,904,000	617,000	30,399,000	169,840,000
1980	63,478,000	34,941,000	98,419,000	16,770,000	4,387,000	546,000	21,703,000	120,122,000
1979	47,364,000	24,524,000	71,888,000	12,356,000	3,167,000	501,000	16,024,000	87,912,000
1978	35,655,000	14,558,000	50,213,000	7,264,000	1,458,000	448,000	9,170,000	59,383,000
1977	28,596,000	10,216,000	38,812,000	4,543,000	818,000	392,000	5,753,000	44,565,000

Table CB06

INTEREST EXPENSE
FDIC-Insured Commercial Banks
United States and Other Areas

Year-to-Date Activity, 1934 - 2001
 (Dollar amounts in thousands)

Year	Interest on Deposits			Other Interest Expense				Total Interest Expense
	In Domestic Offices	In Foreign Offices	Total	Fed. Funds Purchased Securities Sold	Borrowed Money	Subordinated Notes & Debentures	Total	
1976	26,254,000	8,750,000	35,004,000	3,312,000	667,000	345,000	4,324,000	39,328,000
1975	26,246,000	N/A	26,246,000	3,323,000	377,000	294,000	3,994,000	30,240,000
1974	27,886,000	N/A	27,886,000	5,985,504	916,000	283,203	7,184,707	35,070,707
1973	19,833,000	N/A	19,833,000	3,899,016	503,000	254,458	4,656,474	24,489,474
1972	13,845,000	N/A	13,845,000	1,429,171	115,240	213,532	1,757,943	15,602,943
1971	12,225,000	N/A	12,225,000	1,095,648	140,000	142,381	1,378,029	13,603,029
1970	10,486,000	N/A	10,486,000	1,400,838	464,000	104,730	1,969,568	12,455,568
1969	9,793,000	N/A	9,793,000	1,205,787	433,120	100,742	1,739,649	11,532,649
1968	8,685,000	N/A	8,685,000	N/A	528,986	101,000	629,986	9,314,986
1967	7,383,000	N/A	7,383,000	N/A	267,000	83,664	350,664	7,733,664
1966	6,259,472	N/A	6,259,472	N/A	301,000	67,339	368,339	6,627,811
1965	5,070,781	N/A	5,070,781	N/A	189,519	56,163	245,682	5,316,463
1964	4,088,061	N/A	4,088,061	N/A	127,277	25,749	153,026	4,241,087
1963	3,464,308	N/A	3,464,308	N/A	106,517	3,335	109,852	3,574,160
1962	2,845,283	N/A	2,845,283	N/A	64,325	1,763	66,088	2,911,371
1961	2,106,645	N/A	2,106,645	N/A	37,997	1,823	39,820	2,146,465
1960	1,785,086	N/A	1,785,086	N/A	87,385	2,024	89,409	1,874,495
1959	1,580,250	N/A	1,580,250	N/A	79,350	2,219	81,569	1,661,819
1958	1,380,575	N/A	1,380,575	N/A	24,161	2,366	26,527	1,407,102
1957	1,141,715	N/A	1,141,715	N/A	49,538	2,234	51,772	1,193,487
1956	805,857	N/A	805,857	N/A	45,392	2,389	47,781	853,638
1955	678,237	N/A	678,237	N/A	23,093	2,581	25,674	703,911
1954	618,341	N/A	618,341	N/A	8,556	2,912	11,468	629,809
1953	534,493	N/A	534,493	N/A	24,171	2,979	27,150	561,643
1952	458,059	N/A	458,059	N/A	20,921	3,675	24,596	482,655

Table CB06

INTEREST EXPENSE
FDIC-Insured Commercial Banks
United States and Other Areas

Year-to-Date Activity, 1934 - 2001
 (Dollar amounts in thousands)

Year	Interest on Deposits			Other Interest Expense				Total Interest Expense
	In Domestic Offices	In Foreign Offices	Total	Fed. Funds Purchased Securities Sold	Borrowed Money	Subordinated Notes & Debentures	Total	
1951	385,344	N/A	385,344	N/A	9,667	3,876	13,543	398,887
1950	343,040	N/A	343,040	N/A	4,296	4,333	8,629	351,669
1949	328,010	N/A	328,010	N/A	3,582	5,093	8,675	336,685
1948	316,570	N/A	316,570	N/A	3,432	5,230	8,662	325,232
1947	298,274	N/A	298,274	N/A	2,656	5,981	8,637	306,911
1946	268,624	N/A	268,624	N/A	2,364	8,345	10,709	279,333
1945	233,321	N/A	233,321	N/A	2,448	11,769	14,217	247,538
1944	186,773	N/A	186,773	N/A	1,112	13,645	14,757	201,530
1943	163,900	N/A	163,900	N/A	502	14,324	14,826	178,726
1942	174,674	N/A	174,674	N/A	336	14,523	14,859	189,533
1941	190,256	N/A	190,256	N/A	374	17,563	17,937	208,193
1940	200,790	N/A	200,790	N/A	474	17,313	17,787	218,577
1939	215,237	N/A	215,237	N/A	622	18,448	19,070	234,307
1938	229,629	N/A	229,629	N/A	926	19,435	20,361	249,990
1937	235,350	N/A	235,350	N/A	1,333	24,195	25,528	260,878
1936	237,222	N/A	237,222	N/A	1,630	34,531	36,161	273,383
1935	262,228	N/A	262,228	N/A	2,647	33,321	35,968	298,196
1934	302,603	N/A	302,603	N/A	7,324	17,796	25,120	327,723

Table CB07

NONINTEREST INCOME AND NONINTEREST EXPENSE
FDIC-Insured Commercial Banks
United States and Other Areas

Year-to-Date Activity, 1934 - 2001
(Dollar amounts in thousands)

Year	Noninterest Income			Noninterest Expense			
	Fee Income	Other Noninterest Income	Total Noninterest Income	Employee Salaries and Benefits	Occupancy Expenses	All Other	Total Noninterest Expense
2001	26,472,609	130,699,303	157,171,912	92,643,832	27,571,543	94,719,051	222,315,743
2000	23,786,015	129,665,916	153,451,931	88,566,664	26,781,672	100,756,625	216,104,973
1999	21,546,744	122,904,735	144,451,479	85,451,099	25,795,140	92,961,517	204,207,757
1998	19,799,585	103,888,454	123,688,039	79,101,400	24,155,330	90,873,939	194,130,650
1997	18,544,745	85,953,811	104,498,556	71,775,251	21,996,404	76,211,318	169,982,986
1996	16,936,027	76,632,684	93,568,711	67,044,459	20,728,572	72,925,204	160,698,237
1995	16,045,940	66,379,600	82,425,540	63,439,869	19,618,393	66,670,465	149,728,728
1994	15,336,507	60,939,859	76,276,366	60,607,132	18,911,743	64,715,643	144,234,492
1993	14,918,964	60,035,229	74,954,193	58,190,536	18,470,909	63,033,944	139,695,401
1992	13,978,289	51,669,882	65,648,171	54,802,227	17,885,971	58,277,240	130,965,454
1991	12,814,087	46,924,952	59,739,039	53,110,990	17,730,442	53,953,277	124,794,714
1990	11,439,133	43,460,229	54,899,362	51,765,473	17,430,523	46,572,465	115,768,467
1989	10,266,505	40,649,063	50,915,568	49,165,706	16,593,313	42,362,178	108,121,205
1988	9,434,090	35,519,288	44,953,378	46,559,628	15,787,115	38,983,117	101,329,856
1987	8,718,791	32,762,223	41,481,014	45,182,994	15,237,716	36,823,781	97,244,511
1986	7,962,406	27,914,114	35,876,520	42,919,791	14,497,356	32,832,820	90,249,964
1985	7,373,906	23,680,132	31,054,038	40,002,870	13,301,368	29,061,667	82,364,741
1984	6,553,451	19,956,965	26,510,416	36,884,060	11,886,190	25,041,894	73,811,526
1983	5,429,000	17,840,000	23,269,000	33,877,000	11,180,000	21,852,000	66,909,000
1982	4,594,000	15,582,000	20,176,000	31,424,000	10,026,000	20,111,000	61,561,000
1981	3,921,000	13,606,000	17,527,000	28,044,000	8,596,000	17,018,000	53,658,000
1980	3,187,000	11,161,000	14,348,000	24,673,000	7,354,000	14,635,000	46,662,000
1979	2,529,000	8,852,000	11,381,000	21,562,000	6,281,000	12,849,000	40,692,000
1978	2,049,000	7,576,000	9,625,000	18,744,000	5,585,000	11,244,000	35,573,000
1977	1,807,000	6,299,000	8,106,000	16,346,000	4,980,000	9,599,000	30,925,000

Table CB07

NONINTEREST INCOME AND NONINTEREST EXPENSE
FDIC-Insured Commercial Banks
United States and Other Areas
 Year-to-Date Activity, 1934 - 2001
 (Dollar amounts in thousands)

Year	Noninterest Income			Noninterest Expense			
	Fee Income	Other Noninterest Income	Total Noninterest Income	Employee Salaries and Benefits	Occupancy Expenses	All Other	Total Noninterest Expense
1976	1,635,000	5,995,000	7,630,000	14,751,000	4,486,000	8,494,000	27,731,000
1975	1,555,000	7,088,000	8,643,000	12,687,000	3,857,000	7,185,000	23,729,000
1974	1,459,858	5,466,000	6,925,858	11,585,000	3,413,066	6,547,000	21,545,066
1973	1,326,992	4,673,000	5,999,992	10,127,000	2,984,197	5,460,000	18,571,197
1972	1,262,022	3,958,000	5,220,022	9,086,000	2,672,000	4,665,000	16,423,000
1971	1,231,470	3,516,000	4,747,470	8,397,000	2,428,318	4,366,000	15,191,318
1970	1,178,192	3,024,000	4,202,192	7,716,000	2,163,000	4,549,000	14,428,000
1969	1,120,000	2,401,000	3,521,000	6,782,000	1,846,000	3,396,000	12,024,000
1968	1,055,000	1,919,000	2,974,000	5,856,000	1,601,000	2,683,000	10,140,000
1967	986,000	1,640,000	2,626,000	5,204,000	1,407,000	2,292,000	8,903,000
1966	915,049	1,458,000	2,373,049	4,694,000	1,261,000	2,046,000	8,001,000
1965	842,775	1,270,823	2,113,598	4,287,716	1,143,462	1,867,226	7,298,404
1964	781,405	1,143,269	1,924,674	4,009,794	1,032,544	1,737,963	6,780,301
1963	728,857	1,021,289	1,750,146	3,741,408	919,980	1,544,359	6,205,747
1962	681,243	978,589	1,659,832	3,492,650	823,555	1,429,979	5,746,184
1961	630,458	919,424	1,549,882	3,276,324	735,543	1,371,254	5,383,121
1960	589,954	988,378	1,578,332	2,797,966	498,294	1,845,687	5,141,947
1959	532,000	924,000	1,456,000	2,577,000	444,000	1,832,000	4,853,000
1958	486,507	847,042	1,333,549	2,400,000	389,942	1,496,258	4,286,200
1957	440,892	803,104	1,243,996	2,267,547	352,165	1,427,137	4,046,849
1956	385,297	737,104	1,122,401	2,093,128	315,611	1,316,525	3,725,264
1955	339,975	680,156	1,020,131	1,895,908	285,146	1,189,095	3,370,149
1954	311,806	619,050	930,856	1,761,875	261,172	1,063,950	3,086,997
1953	271,444	565,761	837,205	1,652,295	232,868	1,016,705	2,901,868
1952	244,696	542,094	786,790	1,495,232	214,243	893,650	2,603,125
1951	230,507	524,701	755,208	1,350,819	201,435	792,565	2,344,819

Table CB07

NONINTEREST INCOME AND NONINTEREST EXPENSE
FDIC-Insured Commercial Banks
United States and Other Areas
 Year-to-Date Activity, 1934 - 2001
 (Dollar amounts in thousands)

Year	Noninterest Income			Noninterest Expense			
	Fee Income	Other Noninterest Income	Total Noninterest Income	Employee Salaries and Benefits	Occupancy Expenses	All Other	Total Noninterest Expense
1950	212,272	488,004	700,276	1,201,724	187,750	730,485	2,119,959
1949	194,013	456,892	650,905	1,110,750	167,557	692,263	1,970,570
1948	173,791	468,595	642,386	1,044,452	154,434	653,470	1,852,356
1947	147,761	454,152	601,913	947,111	145,792	594,566	1,687,469
1946	124,696	451,439	576,135	830,929	137,164	537,327	1,505,420
1945	109,789	468,070	577,859	690,899	139,012	479,262	1,309,173
1944	107,375	412,027	519,402	626,700	139,152	433,585	1,199,437
1943	95,332	388,810	484,142	582,100	139,923	396,322	1,118,345
1942	84,309	335,231	419,540	552,559	137,002	395,618	1,085,179
1941	N/A	446,483	446,483	513,948	167,785	419,798	1,101,531
1940	N/A	435,928	435,928	485,194	178,979	369,018	1,033,191
1939	N/A	423,392	423,392	471,360	155,911	364,774	992,045
1938	N/A	409,068	409,068	461,936	155,416	350,698	968,050
1937	N/A	409,512	409,512	452,165	154,228	352,060	958,453
1936	N/A	504,638	504,638	427,042	147,575	375,216	949,833
1935	N/A	582,979	582,979	410,953	119,170	323,765	853,888
1934	N/A	469,533	469,533	402,038	124,790	336,472	863,300

Table CB08

**CHARGE-OFFS AND RECOVERIES ON LOANS/LEASES,
CASH DIVIDENDS AND NUMBER OF EMPLOYEES
FDIC-Insured Commercial Banks
United States and Other Areas**

Year-to-Date Activity, 1934 - 2001
(Dollar amounts in thousands)

Year	Loan and Lease Charge-offs	Loan and Lease Recoveries	Net Loan and Lease Charge-offs	Cash Dividends Declared (Preferred)	Cash Dividends Declared (Common)	Total Cash Dividends Declared	Number of Employees
2001	42,823,126	6,364,286	36,458,840	180,764	53,903,858	54,084,622	1,704,931
2000	30,426,639	5,642,076	24,784,563	104,516	53,739,760	53,844,276	1,670,857
1999	26,003,143	5,634,731	20,368,412	188,956	51,747,557	51,936,513	1,657,602
1998	26,555,794	5,815,991	20,739,803	159,144	40,844,635	41,003,779	1,626,978
1997	24,448,874	6,130,788	18,318,086	138,450	42,402,614	42,541,064	1,538,408
1996	21,338,436	5,838,103	15,500,333	117,437	38,673,440	38,790,877	1,489,186
1995	18,204,267	6,001,928	12,202,339	201,972	30,850,882	31,052,854	1,484,421
1994	17,304,433	6,056,064	11,248,369	74,280	28,014,362	28,088,642	1,489,171
1993	23,541,284	6,027,122	17,514,162	67,424	21,965,633	22,033,057	1,493,505
1992	30,798,763	5,148,207	25,650,556	80,231	14,050,718	14,130,949	1,477,861
1991	37,363,176	4,495,801	32,867,375	72,513	14,227,833	14,300,346	1,487,199
1990	33,902,707	4,198,909	29,703,798	94,619	13,775,121	13,869,740	1,518,275
1989	26,912,026	4,016,950	22,895,076	109,206	13,970,428	14,079,634	1,532,051
1988	22,709,097	4,093,338	18,615,759	91,402	13,142,658	13,234,060	1,526,984
1987	20,091,642	3,662,489	16,429,153	91,409	10,574,880	10,666,289	1,545,364
1986	19,651,912	3,074,471	16,577,441	72,930	9,157,471	9,230,401	1,562,847
1985	15,974,591	2,723,478	13,251,113	81,379	8,451,848	8,533,227	1,562,317
1984	12,992,248	2,153,712	10,838,536	64,184	7,562,431	7,626,615	1,526,550
1983	10,568,000	2,058,000	8,510,000	53,000	7,304,000	7,357,000	1,508,605
1982	8,152,000	1,594,000	6,558,000	44,000	6,796,000	6,840,000	1,498,648
1981	5,296,000	1,545,000	3,751,000	30,000	5,809,000	5,839,000	1,488,556
1980	4,876,000	1,281,000	3,595,000	20,000	5,078,000	5,098,000	1,441,500
1979	3,763,000	1,199,000	2,564,000	13,000	4,472,000	4,485,000	1,396,970
1978	3,571,000	1,074,000	2,497,000	9,000	3,713,000	3,722,000	1,319,828
1977	3,611,000	814,000	2,797,000	3,000	3,302,000	3,305,000	1,320,598
1976	4,190,000	687,000	3,503,000	2,000	3,034,000	3,036,000	1,255,075
1975	3,790,000	547,000	3,243,000	2,000	3,030,000	3,032,000	1,188,809

Table CB08

**CHARGE-OFFS AND RECOVERIES ON LOANS/LEASES,
CASH DIVIDENDS AND NUMBER OF EMPLOYEES
FDIC-Insured Commercial Banks
United States and Other Areas**

Year-to-Date Activity, 1934 - 2001
(Dollar amounts in thousands)

Year	Loan and Lease Charge-offs	Loan and Lease Recoveries	Net Loan and Lease Charge-offs	Cash Dividends Declared (Preferred)	Cash Dividends Declared (Common)	Total Cash Dividends Declared	Number of Employees
1974	2,418,281	461,350	1,956,931	2,430	2,765,674	2,768,104	1,144,159
1973	1,548,033	394,000	1,154,033	4,000	2,426,000	2,430,000	1,095,203
1972	1,250,989	363,663	887,326	3,816	2,192,000	2,195,816	1,025,997
1971	1,404,520	317,320	1,087,200	5,431	2,227,000	2,232,431	980,660
1970	1,236,988	255,350	981,638	6,739	2,047,000	2,053,739	951,867
1969	697,874	209,124	488,750	7,035	1,769,000	1,776,035	904,008
1968	629,000	219,000	410,000	N/A	1,488,000	1,488,000	866,725
1967	601,000	169,000	432,000	N/A	1,342,000	1,342,000	809,554
1966	546,000	144,000	402,000	N/A	1,240,048	1,240,048	760,133
1965	465,678	142,024	323,654	N/A	1,146,186	1,146,186	732,163
1964	426,566	175,174	251,392	N/A	1,062,561	1,062,561	702,658
1963	353,063	114,810	238,253	N/A	990,039	990,039	648,967
1962	268,932	101,765	167,167	N/A	939,426	939,426	656,153
1961	280,694	90,669	190,025	N/A	893,230	893,230	633,380
1960	300,165	93,916	206,249	N/A	829,522	829,522	609,807
1959	147,774	94,341	53,433	N/A	774,167	774,167	580,600
1958	152,568	91,512	61,056	N/A	723,500	723,500	552,331
1957	143,573	72,007	71,566	N/A	675,867	675,867	543,815
1956	155,547	63,479	92,068	N/A	614,501	614,501	522,025
1955	116,576	67,173	49,403	N/A	563,543	563,543	493,722
1954	118,764	74,398	44,366	N/A	514,066	514,066	468,792
1953	120,960	62,035	58,925	N/A	470,888	470,888	456,324
1952	88,244	53,512	34,732	N/A	438,298	438,298	435,079
1951	85,950	51,072	34,878	N/A	414,984	414,984	408,767
1950	80,763	52,013	28,750	N/A	386,916	386,916	383,900
1949	102,042	42,787	59,255	N/A	349,052	349,052	365,747
1948	78,880	50,592	28,288	N/A	326,603	326,603	359,624
1947	120,370	67,687	52,683	N/A	309,324	309,324	349,812

Table CB08

**CHARGE-OFFS AND RECOVERIES ON LOANS/LEASES,
CASH DIVIDENDS AND NUMBER OF EMPLOYEES
FDIC-Insured Commercial Banks
United States and Other Areas**

Year-to-Date Activity, 1934 - 2001
(Dollar amounts in thousands)

Year	Loan and Lease Charge-offs	Loan and Lease Recoveries	Net Loan and Lease Charge-offs	Cash Dividends Declared (Preferred)	Cash Dividends Declared (Common)	Total Cash Dividends Declared	Number of Employees
1946	71,253	74,499	-3,246	N/A	290,638	290,638	334,092
1945	55,901	67,014	-11,113	N/A	262,669	262,669	304,394
1944	70,090	84,224	-14,134	N/A	239,548	239,548	285,831
1943	75,223	85,664	-10,441	N/A	219,166	219,166	280,956
1942	80,647	68,546	12,101	N/A	213,085	213,085	222,398
1941	103,868	70,947	32,921	N/A	235,833	235,833	268,182
1940	113,699	65,887	47,812	N/A	219,437	219,437	253,240
1939	136,137	65,581	70,556	N/A	213,836	213,836	246,325
1938	150,100	56,405	93,695	N/A	202,674	202,674	241,269
1937	141,537	89,860	51,677	N/A	201,450	201,450	241,645
1936	250,266	110,595	139,671	N/A	188,886	188,886	233,411
1935	318,732	81,812	236,920	N/A	174,216	174,216	110,294
1934	552,857	52,874	499,983	N/A	169,973	169,973	235,796

Table CB09

ASSETS
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	No. of Inst.	Cash and Due From	Investment Securities	Total Loans and Leases	Allowance for Losses Loans and Leases	Net Loans and Leases	Other Earning Assets	Bank Premises and Equipment	Other Real Estate	Intangible Assets	All Other Assets	Total Assets
2001	8,080	390,998,029	1,179,561,969	3,895,355,383	72,109,625	3,823,245,758	620,930,731	76,758,169	3,833,275	122,414,732	351,497,124	6,569,239,779
2000	8,315	369,921,195	1,078,981,090	3,819,546,582	64,137,207	3,755,409,377	584,377,738	75,795,362	3,209,729	103,781,180	273,146,125	6,244,621,793
1999	8,579	366,458,021	1,046,530,414	3,491,659,434	58,765,628	3,432,893,806	483,579,751	73,742,674	3,074,550	98,042,865	230,841,250	5,735,163,312
1998	8,773	356,703,846	979,854,633	3,238,286,764	57,261,932	3,181,024,830	563,947,800	71,308,365	3,655,829	80,221,775	205,813,591	5,442,530,668
1997	9,142	355,106,524	871,867,975	2,970,746,711	54,684,504	2,916,062,210	558,555,889	67,180,182	4,454,494	61,688,965	180,025,955	5,014,942,187
1996	9,527	335,987,667	800,647,095	2,811,279,465	53,457,319	2,757,822,146	404,768,013	64,610,623	5,451,359	44,719,891	164,307,432	4,578,314,217
1995	9,940	306,521,953	810,871,552	2,602,962,910	52,837,845	2,550,125,061	398,021,818	61,424,542	6,644,156	30,217,602	148,849,811	4,312,676,493
1994	10,451	303,545,899	823,024,418	2,358,212,209	52,131,832	2,306,080,378	343,050,917	58,921,793	10,176,528	24,005,662	141,711,624	4,010,517,229
1993	10,958	272,960,721	836,710,403	2,149,735,197	52,757,263	2,096,977,935	272,994,875	55,527,497	16,784,090	18,051,126	136,158,442	3,706,165,083
1992	11,462	298,077,072	772,939,104	2,031,973,704	54,476,317	1,977,497,386	238,970,157	53,102,583	26,377,354	15,550,964	123,148,759	3,505,663,368
1991	11,921	304,862,139	691,384,542	2,052,754,432	55,145,877	1,997,608,554	215,858,361	52,249,450	27,553,031	12,245,345	128,920,870	3,430,682,290
1990	12,343	318,015,934	604,622,233	2,110,170,281	55,532,472	2,054,637,808	194,601,391	51,436,835	21,607,189	10,645,512	133,922,772	3,389,489,669
1989	12,709	350,234,484	558,638,734	2,058,195,194	53,743,848	2,004,451,352	189,241,974	48,212,354	13,827,368	6,037,710	128,718,294	3,299,362,233
1988	13,123	355,562,883	535,995,041	1,932,376,195	46,665,674	1,885,710,515	163,215,442	45,732,682	11,354,349	5,178,167	128,046,714	3,130,795,767
1987	13,703	358,338,780	520,713,434	1,829,174,137	49,889,970	1,779,284,155	163,133,808	44,950,481	10,991,476	4,842,832	117,693,989	2,999,948,955
1986	14,199	379,330,736	484,864,572	1,756,437,631	28,899,683	1,727,536,952	182,103,550	42,663,477	9,178,240	4,374,218	110,645,928	2,940,698,646
1985	14,407	340,689,436	439,406,625	1,630,789,882	23,262,449	1,607,527,446	173,716,176	40,662,300	7,209,375	2,863,389	118,597,491	2,730,672,227
1984	14,482	323,714,209	385,539,604	1,508,512,674	18,704,433	1,489,808,251	139,327,652	38,435,179	5,860,057	2,314,630	123,749,739	2,508,749,340
1983	14,469	341,850,000	424,295,000	1,316,780,000	15,472,000	1,301,308,000	110,538,000	36,605,000	5,175,000	1,655,000	120,675,000	2,342,101,000
1982	14,451	334,216,000	366,676,000	1,224,284,000	13,203,000	1,211,081,000	122,927,000	33,970,000	4,411,000	N/A	120,058,000	2,193,339,000
1981	14,414	327,410,000	339,337,000	1,131,536,000	11,415,000	1,120,121,000	103,948,000	30,378,000	2,608,000	N/A	105,180,000	2,028,982,000
1980	14,434	331,909,000	325,058,000	1,016,461,000	10,053,000	1,006,408,000	79,737,000	26,652,000	2,209,000	N/A	83,714,000	1,855,687,000
1979	14,364	306,566,000	284,092,000	944,703,000	9,182,000	935,521,000	71,049,000	23,539,000	2,131,000	N/A	68,891,000	1,691,789,000
1978	14,391	274,028,000	269,120,000	840,935,000	7,956,000	832,979,000	56,015,000	21,326,000	2,507,000	N/A	51,961,000	1,507,936,000
1977	14,411	242,953,000	258,125,000	729,705,000	6,692,000	722,814,000	56,279,000	19,009,000	3,130,000	N/A	37,066,000	1,339,376,000
1976	14,410	203,783,000	246,513,000	633,015,000	6,187,000	626,675,000	53,757,000	17,235,000	2,975,000	N/A	31,474,000	1,182,412,000
1975	14,384	189,408,000	226,024,000	590,218,000	8,655,000	581,214,000	42,677,000	16,054,000	1,935,000	N/A	29,362,000	1,086,673,571
1974	14,230	178,307,000	188,892,000	584,055,000	8,377,000	575,444,000	46,921,000	14,683,000	829,000	N/A	32,121,000	1,037,197,280
1973	13,976	116,939,000	179,400,832	459,756,000	7,527,000	452,229,000	43,035,000	12,789,000	434,000	N/A	20,134,000	824,959,797
1972	13,733	111,844,113	178,459,362	388,902,000	6,624,000	382,278,000	30,763,000	11,525,000	369,000	N/A	15,664,000	730,901,706
1971	13,612	98,690,700	163,680,833	328,226,000	6,151,274	322,075,000	24,951,000	10,285,000	391,000	N/A	13,500,000	633,573,367

Table CB09

ASSETS
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	No. of Inst.	Cash and Due From	Investment Securities	Total Loans and Leases	Allowance for Losses Loans and Leases	Net Loans and Leases	Other Earning Assets	Bank Premises and Equipment	Other Real Estate	Intangible Assets	All Other Assets	Total Assets
1970	13,511	93,048,095	141,370,003	298,186,000	5,998,689	292,187,000	21,616,000	9,143,000	407,000	N/A	12,387,000	570,158,397
1969	13,473	89,335,000	122,019,085	286,752,000	5,885,873	280,866,000	12,894,000	8,070,059	360,820	N/A	11,100,000	524,645,322
1968	13,487	83,266,000	135,202,000	264,640,000	5,215,000	259,425,000	6,527,000	6,656,856	323,257	N/A	8,760,000	500,160,338
1967	13,514	77,529,000	123,241,000	237,489,000	4,732,000	232,757,000	3,924,000	6,007,170	282,704	N/A	6,906,000	450,646,791
1966	13,538	68,649,000	104,271,000	220,306,000	4,336,933	215,969,000	2,461,000	5,619,000	N/A	N/A	5,930,000	402,898,789
1965	13,544	60,436,719	103,650,708	203,061,201	4,011,273	199,050,000	2,064,000	5,144,222	N/A	N/A	5,048,000	375,394,111
1964	13,493	60,032,916	100,959,700	178,648,870	3,552,676	175,096,000	N/A	4,753,588	N/A	N/A	4,288,000	345,130,205
1963	13,291	50,445,462	97,472,029	158,928,178	2,994,811	155,933,000	N/A	3,944,690	449,310	N/A	3,545,000	311,790,148
1962	13,124	53,798,705	94,912,480	142,717,591	2,694,275	140,023,000	N/A	3,403,454	480,755	N/A	3,364,000	295,983,003
1961	13,115	56,181,467	89,661,642	127,413,856	2,606,474	124,807,000	N/A	3,101,723	442,272	N/A	3,180,000	277,374,117
1960	13,126	51,901,992	81,020,238	119,877,828	2,356,217	117,522,000	N/A	2,829,328	375,212	N/A	2,674,000	256,322,119
1959	13,114	49,211,482	78,582,342	112,866,641	2,171,789	110,695,000	N/A	2,624,494	276,062	N/A	2,033,000	243,421,960
1958	13,124	48,791,792	86,056,411	100,086,769	1,955,113	98,132,000	N/A	2,322,247	249,476	N/A	1,922,000	237,474,461
1957	13,165	48,218,664	75,329,686	95,577,014	1,776,004	93,801,000	N/A	2,095,927	219,461	N/A	1,869,000	221,534,482
1956	13,218	48,444,022	73,947,336	91,704,565	1,561,775	90,143,000	N/A	1,893,536	176,043	N/A	1,542,000	216,145,685
1955	13,237	46,559,853	77,240,419	83,628,098	1,267,677	82,360,000	N/A	1,700,036	154,132	N/A	1,130,000	209,145,179
1954	13,323	43,235,072	84,141,771	71,412,268	1,070,973	70,341,000	N/A	1,522,620	123,896	N/A	1,224,000	200,588,794
1953	13,432	44,478,304	76,851,462	68,227,485	961,317	67,266,000	N/A	1,392,396	128,052	N/A	946,000	191,062,168
1952	13,439	44,299,249	76,280,443	64,728,245	903,935	63,824,000	N/A	1,290,798	123,352	N/A	864,000	186,682,379
1951	13,455	44,241,808	73,672,808	58,184,383	813,589	57,371,000	N/A	1,192,647	123,003	N/A	848,000	177,448,839
1950	13,446	39,864,505	73,197,950	52,481,670	672,986	51,809,000	N/A	1,108,923	110,084	N/A	702,000	166,792,478
1949	13,436	35,222,106	75,824,222	43,046,700	548,034	42,499,000	N/A	1,046,151	93,224	N/A	635,000	155,318,639
1948	13,419	38,097,434	70,338,801	42,387,812	409,217	41,979,000	N/A	999,046	80,371	N/A	669,000	152,162,826
1947	13,403	36,936,014	76,712,307	37,591,988	N/A	37,592,000	N/A	936,444	80,041	N/A	516,000	152,773,209
1946	13,359	33,704,000	81,469,000	30,740,000	N/A	30,740,000	N/A	902,000	85,000	N/A	465,000	147,365,393
1945	13,302	34,303,000	96,066,000	25,769,000	N/A	25,769,000	N/A	903,000	100,000	N/A	441,000	157,582,209
1944	13,268	29,746,000	82,053,000	21,355,000	N/A	21,355,000	N/A	940,000	139,000	N/A	380,000	134,612,745
1943	13,274	27,191,000	64,678,000	18,844,000	N/A	18,844,000	N/A	994,000	207,000	N/A	332,000	112,246,361
1942	13,347	27,593,000	47,344,000	18,907,000	N/A	18,907,000	N/A	1,048,000	301,000	N/A	266,000	95,459,010
1941	13,427	25,793,000	28,032,000	21,262,000	N/A	21,262,000	N/A	1,060,000	370,000	N/A	310,000	76,827,000
1940	13,438	26,291,000	24,163,000	18,398,000	N/A	18,398,000	N/A	1,071,000	463,000	N/A	334,000	70,720,000
1939	13,534	21,876,000	22,428,000	16,866,000	N/A	16,866,000	N/A	1,091,114	565,585	N/A	320,000	63,146,526

Table CB09

ASSETS
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	No. of Inst.	Cash and Due From	Investment Securities	Total Loans and Leases	Allowance for Losses Loans and Leases	Net Loans and Leases	Other Earning Assets	Bank Premises and Equipment	Other Real Estate	Intangible Assets	All Other Assets	Total Assets
1938	13,657	17,176,000	21,451,000	16,024,000	N/A	16,024,000	N/A	1,123,363	645,699	N/A	380,000	56,800,254
1937	13,795	14,931,000	20,476,000	16,750,000	N/A	16,750,000	N/A	1,160,501	519,572	N/A	375,000	54,212,416
1936	13,969	15,730,000	22,307,259	15,965,000	N/A	15,965,000	N/A	1,177,752	560,468	N/A	470,000	56,210,481
1935	14,123	13,851,000	20,116,000	14,719,000	N/A	14,719,000	N/A	1,196,266	550,723	N/A	493,000	50,925,635
1934	14,137	11,202,101	18,171,507	14,613,892	N/A	14,614,000	N/A	1,212,438	465,313	N/A	783,000	46,448,076

Table CB10

INVESTMENT SECURITIES
FDIC-Insured Commercial Banks
United States and Other Areas
 Balances at Year End, 1934 - 2001
 (Dollar amounts in thousands)

Year	Obligations of			Other Obligations		Less		Total Investment Securities (Book Value)	Market Value
	U.S. Treasury	U.S. Agencies and Corporations	States and Political Subdivisions	Corporate Bonds and Other Securities	Equity Securities	Trading Account Securities	Valuation Reserves		
2001	45,055,396	720,631,610	96,489,253	296,668,787	20,716,955	N/A	N/A	1,179,561,969	1,180,838,695
2000	75,744,783	635,345,836	92,676,600	233,963,027	41,250,850	N/A	N/A	1,078,981,090	1,079,445,636
1999	113,034,750	608,830,986	89,184,708	198,218,759	37,261,219	N/A	N/A	1,046,530,414	1,043,452,045
1998	116,180,442	594,823,733	86,840,417	149,795,693	32,214,357	N/A	N/A	979,854,633	981,682,263
1997	154,618,647	505,924,059	76,891,736	108,780,702	25,652,841	N/A	N/A	871,867,975	873,605,483
1996	169,018,442	441,866,419	74,896,253	92,884,273	21,981,671	N/A	N/A	800,647,095	801,218,430
1995	197,938,603	426,336,648	74,086,279	93,992,277	18,517,696	N/A	N/A	810,871,552	812,578,063
1994	243,640,777	400,180,217	77,220,788	86,414,867	15,567,726	N/A	N/A	823,024,418	806,023,844
1993	266,272,261	395,763,421	77,770,656	81,406,985	15,497,095	0	0	836,710,403	848,197,027
1992	247,194,626	361,003,693	71,726,225	80,295,901	12,718,628	0	0	772,939,104	789,449,320
1991	198,574,072	319,253,512	73,249,920	88,314,053	11,993,011	0	0	691,384,542	715,876,965
1990	150,803,867	275,627,872	83,483,907	85,882,146	8,824,438	0	0	604,622,233	609,600,904
1989	145,315,881	222,366,272	94,186,784	87,257,957	9,511,841	0	0	558,638,734	562,174,544
1988	167,878,032	166,359,901	106,233,159	95,523,967	N/A	0	0	535,995,041	527,873,981
1987	178,089,331	135,717,783	120,755,872	86,150,448	N/A	0	0	520,713,434	516,327,308
1986	202,946,024	83,362,915	140,365,758	58,189,875	N/A	0	0	484,864,572	499,372,690
1985	195,624,777	49,967,444	160,557,537	33,256,867	N/A	0	0	439,406,625	442,924,918
1984	187,377,119	52,308,816	120,781,969	25,071,700	N/A	0	0	385,539,604	376,989,405
1983	168,095,000	76,526,000	158,385,000	N/A	2,361,000	0	N/A	424,295,000	N/A
1982	118,694,000	76,364,000	155,081,000	33,693,000	1,978,000	19,133,600	N/A	366,676,000	N/A
1981	103,709,000	69,103,000	151,537,000	25,849,000	1,938,000	12,799,220	N/A	339,337,000	N/A
1980	104,466,000	59,078,000	146,263,000	22,867,000	1,770,000	9,386,600	N/A	325,058,000	N/A
1979	88,380,000	49,358,000	132,807,000	21,660,000	1,664,000	9,777,208	N/A	284,092,000	N/A
1978	89,682,000	42,316,000	123,525,000	19,113,000	1,609,000	7,124,761	N/A	269,120,000	N/A
1977	96,027,000	35,818,000	113,021,000	11,648,000	1,611,000	0	N/A	258,125,000	N/A
1976	96,883,000	34,327,000	103,579,000	10,183,000	1,541,000	0	N/A	246,513,000	N/A
1975	81,014,000	33,299,000	100,822,000	11,078,000	N/A	0	189,000	226,024,000	N/A
1974	51,889,000	31,087,000	96,823,000	9,262,000	N/A	0	169,000	188,892,000	N/A

Table CB10

INVESTMENT SECURITIES
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	Obligations of			Other Obligations		Less		Total Investment Securities (Book Value)	Market Value
	U.S. Treasury	U.S. Agencies and Corporations	States and Political Subdivisions	Corporate Bonds and Other Securities	Equity Securities	Trading Account Securities	Valuation Reserves		
1973	55,293,000	27,537,760	91,228,000	5,515,000	N/A	0	173,846	179,400,832	N/A
1972	64,709,715	21,156,678	87,418,000	5,347,769	N/A	0	173,338	178,459,362	N/A
1971	62,696,667	17,071,836	80,135,021	3,955,990	N/A	0	178,681	163,680,833	N/A
1970	58,880,431	12,481,059	67,414,393	2,778,980	N/A	0	184,860	141,370,003	N/A
1969	53,262,588	9,239,140	57,573,000	2,128,850	N/A	0	184,100	122,019,085	N/A
1968	64,141,000	10,072,000	58,391,738	2,597,000	N/A	0	N/A	135,202,000	N/A
1967	62,212,000	8,896,000	49,820,973	2,312,140	N/A	0	N/A	123,241,000	N/A
1966	55,897,000	5,951,000	40,831,664	1,590,969	N/A	0	N/A	104,271,000	N/A
1965	59,209,832	4,513,114	38,480,349	1,447,413	N/A	N/A	N/A	103,650,708	N/A
1964	62,447,900	3,586,296	33,343,807	762,790	818,907	N/A	N/A	100,959,700	N/A
1963	62,707,048	3,607,932	29,611,314	784,083	761,652	N/A	N/A	97,472,029	N/A
1962	65,830,546	3,005,925	24,582,904	804,088	689,017	N/A	N/A	94,912,480	N/A
1961	65,943,868	2,259,293	20,103,538	734,884	620,059	N/A	N/A	89,661,642	N/A
1960	60,422,227	99,729	17,336,667	2,591,000	571,053	N/A	N/A	81,020,238	N/A
1959	58,349,000	42,000	16,754,000	2,899,000	539,000	N/A	N/A	78,582,342	N/A
1958	65,782,876	6,080	16,316,891	3,446,000	504,997	N/A	N/A	86,056,411	N/A
1957	57,678,711	7,394	13,732,692	3,435,000	476,205	N/A	N/A	75,329,686	N/A
1956	57,944,935	12,751	12,716,647	2,829,000	443,630	N/A	N/A	73,947,336	N/A
1955	60,866,308	10,329	12,500,910	3,442,000	421,177	N/A	N/A	77,240,419	N/A
1954	68,099,627	21,239	12,387,053	3,242,000	392,242	N/A	N/A	84,141,771	N/A
1953	62,439,479	33,456	10,620,012	3,387,000	371,785	N/A	N/A	76,851,462	N/A
1952	62,385,975	22,196	10,006,206	3,509,000	356,741	N/A	N/A	76,280,443	N/A
1951	60,577,613	21,222	9,016,262	3,720,000	337,520	N/A	N/A	73,672,808	N/A
1950	61,035,564	11,316	7,958,929	3,869,000	323,442	N/A	N/A	73,197,950	N/A
1949	65,840,995	6,215	6,402,782	3,261,000	312,769	N/A	N/A	75,824,222	N/A
1948	61,398,382	8,404	5,511,216	3,113,000	307,726	N/A	N/A	70,338,801	N/A
1947	67,946,187	13,504	5,130,927	3,320,000	302,183	N/A	N/A	76,712,307	N/A
1946	73,559,973	15,027	4,301,000	3,295,000	298,000	N/A	N/A	81,469,000	N/A
1945	88,911,331	21,669	3,875,000	2,938,000	320,000	N/A	N/A	96,066,000	N/A

Table CB10

INVESTMENT SECURITIES
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001
 (Dollar amounts in thousands)

Year	Obligations of			Other Obligations		Less		Total Investment Securities (Book Value)	Market Value
	U.S. Treasury	U.S. Agencies and Corporations	States and Political Subdivisions	Corporate Bonds and Other Securities	Equity Securities	Trading Account Securities	Valuation Reserves		
1944	74,918,387	977,613	3,424,000	2,386,000	347,000	N/A	N/A	82,053,000	N/A
1943	56,191,570	2,501,430	3,288,000	2,342,000	355,000	N/A	N/A	64,678,000	N/A
1942	37,993,602	2,718,398	3,533,000	2,680,000	419,000	N/A	N/A	47,344,000	N/A
1941	16,944,850	4,686,397	3,652,000	2,304,732	444,311	N/A	N/A	28,032,000	N/A
1940	13,344,441	4,247,939	3,608,000	2,481,995	480,663	N/A	N/A	24,163,000	N/A
1939	12,153,207	3,822,001	3,285,180	2,658,255	509,196	N/A	N/A	22,428,000	N/A
1938	11,936,870	2,935,395	3,011,333	3,028,218	538,996	N/A	N/A	21,451,000	N/A
1937	11,572,791	2,414,491	2,586,920	3,286,191	615,379	N/A	N/A	20,476,000	N/A
1936	12,535,460	2,558,256	2,756,130	3,821,026	636,387	N/A	N/A	22,307,259	N/A
1935	11,168,436	2,429,671	2,657,957	3,243,942	616,382	N/A	N/A	20,116,000	N/A
1934	10,503,059	1,643,499	2,410,686	2,978,308	635,955	N/A	N/A	18,171,507	N/A

Table CB11

LOANS AND LEASES
FDIC-Insured Commercial Banks
United States and Other Areas
 Balances at Year End, 1934 - 2001
 (Dollar amounts in thousands)

Year	Secured By Real Estate	To Depository Institutions	Agricultural Production	Commercial And Industrial	To Individuals	States & Political Sub-divisions	All Other Loans	Lease Financing Receivables	Gross Loans and Leases	Unearned Income	Allowance for Losses Loans and Leases	Net Loans and Leases
2001	1,803,587,188	117,200,641	47,761,507	982,480,143	631,160,234	23,720,294	122,441,793	170,113,495	3,898,465,349	3,109,966	72,109,625	3,823,245,758
2000	1,673,185,225	118,021,637	48,098,720	1,051,059,987	606,664,209	21,252,908	137,521,400	166,673,050	3,822,477,118	2,930,536	64,137,207	3,755,409,377
1999	1,510,341,928	100,695,993	45,276,108	969,257,321	558,424,108	19,826,560	138,984,935	152,525,440	3,495,332,455	3,673,021	58,765,628	3,432,893,806
1998	1,345,588,948	97,439,339	46,247,498	898,555,708	570,862,682	18,686,150	139,888,144	125,135,563	3,242,404,075	4,117,311	57,261,932	3,181,024,830
1997	1,244,985,491	85,102,833	44,878,393	794,998,182	561,324,720	18,670,885	124,702,231	100,552,857	2,975,215,624	4,468,913	54,684,504	2,916,062,210
1996	1,139,018,280	114,271,231	41,323,550	709,599,593	562,290,547	18,586,823	153,116,609	78,380,343	2,816,586,990	5,307,525	53,457,319	2,757,822,146
1995	1,080,115,693	86,972,300	40,179,849	661,417,461	535,348,489	18,727,614	128,551,199	57,503,480	2,608,816,118	5,853,208	52,837,845	2,550,125,061
1994	997,703,982	68,215,297	39,171,244	589,090,130	487,103,818	19,759,507	118,254,361	45,258,255	2,364,556,625	6,344,416	52,131,832	2,306,080,378
1993	922,965,309	44,807,958	37,132,850	538,568,598	419,048,461	21,345,761	135,136,319	37,477,910	2,156,483,219	6,748,022	52,757,263	2,096,977,935
1992	868,394,631	37,994,653	34,994,275	536,132,455	385,303,679	25,122,443	117,857,568	34,953,064	2,040,752,824	8,779,120	54,476,317	1,977,497,386
1991	851,272,972	46,706,466	34,980,052	558,838,533	391,855,143	29,223,941	114,369,261	36,802,772	2,064,049,249	11,294,817	55,145,877	1,997,608,554
1990	829,785,336	51,249,327	33,324,255	614,984,391	403,500,261	34,060,436	118,847,862	38,166,882	2,123,918,807	13,748,526	55,532,472	2,054,637,808
1989	761,678,350	57,781,377	31,114,750	618,467,761	401,194,814	40,220,842	125,634,679	37,233,791	2,073,326,425	15,131,231	53,743,848	2,004,451,352
1988	675,148,231	58,762,044	30,220,700	600,212,643	377,968,821	45,081,555	126,322,017	34,431,934	1,948,147,969	15,771,774	46,665,674	1,885,710,515
1987	600,205,153	64,291,710	29,427,250	589,035,565	351,186,151	52,605,257	126,527,237	31,101,660	1,844,380,088	15,205,951	49,889,970	1,779,284,155
1986	515,573,343	70,257,566	31,602,330	600,454,163	335,703,123	58,750,164	132,831,750	27,508,893	1,772,681,032	16,243,401	28,899,683	1,727,536,952
1985	438,651,144	68,028,640	36,111,240	577,358,716	309,001,073	61,185,018	134,046,799	24,314,505	1,648,697,113	17,907,231	23,262,449	1,607,527,446
1984	385,690,252	72,352,339	40,387,448	565,209,949	266,897,013	49,486,127	127,267,425	20,244,107	1,527,536,287	19,023,613	18,704,433	1,489,808,251
1983	336,737,000	109,212,000	39,893,000	524,749,000	224,609,000	N/A	83,629,000	17,065,000	1,335,893,000	19,113,000	15,472,000	1,301,308,000
1982	307,791,000	106,952,000	37,005,000	504,125,000	198,979,000	N/A	73,201,000	16,716,000	1,244,769,000	20,486,000	13,203,000	1,211,081,000
1981	291,229,000	94,699,000	33,709,000	455,246,000	192,385,000	N/A	69,438,000	15,869,000	1,152,576,000	21,040,000	11,415,000	1,120,121,000
1980	269,113,000	81,168,000	32,260,000	390,973,000	187,376,000	N/A	62,611,000	13,993,000	1,037,494,000	21,032,000	10,053,000	1,006,408,000
1979	249,273,000	69,547,000	31,422,000	351,066,000	192,693,000	N/A	60,787,000	11,766,000	966,553,000	21,851,000	9,182,000	935,521,000
1978	217,074,000	66,097,000	28,649,000	307,592,000	171,883,000	N/A	59,255,000	9,057,000	859,607,000	18,673,000	7,956,000	832,979,000
1977	178,606,000	37,450,000	25,712,000	197,092,000	141,252,000	N/A	32,594,000	5,810,000	618,516,000	14,701,000	6,692,000	722,814,000
1976	150,905,000	35,901,000	23,268,000	178,751,000	118,906,000	N/A	29,783,000	5,118,000	542,632,000	12,595,000	6,187,000	626,675,000
1975	136,187,000	38,967,000	20,135,000	175,923,000	106,810,000	N/A	24,268,000	4,413,000	506,703,000	7,490,000	8,655,000	581,214,000
1974	131,751,000	45,202,000	18,225,000	184,217,000	103,713,687	N/A	23,268,000	3,056,000	509,433,000	7,258,209	8,377,000	575,444,000
1973	118,787,000	39,696,000	17,153,000	158,688,000	100,382,803	N/A	25,048,000	2,136,000	461,890,000	6,694,937	7,527,000	452,229,000

Table CB11

LOANS AND LEASES
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	Secured By Real Estate	To Depository Institutions	Agricultural Production	Commercial And Industrial	To Individuals	States & Political Sub-divisions	All Other Loans	Lease Financing Receivables	Gross Loans and Leases	Unearned Income	Allowance for Losses Loans and Leases	Net Loans and Leases
1972	99,086,394	29,997,000	14,301,000	132,498,000	87,629,904	N/A	25,390,000	N/A	388,902,180	N/A	6,624,000	382,278,000
1971	82,314,290	21,313,511	12,506,206	118,401,000	74,796,848	N/A	18,894,000	N/A	328,225,855	N/A	6,151,274	322,075,000
1970	73,082,885	18,375,377	11,099,000	112,268,000	66,003,700	N/A	17,357,000	N/A	298,186,377	N/A	5,998,689	292,187,000
1969	70,324,748	17,364,110	10,323,000	108,394,000	63,355,683	N/A	16,989,000	N/A	286,751,110	N/A	5,885,873	280,866,000
1968	65,327,939	15,822,557	9,712,410	98,143,000	58,406,799	N/A	17,227,000	N/A	264,639,967	N/A	5,215,000	259,425,000
1967	58,674,222	14,294,760	9,260,220	88,182,000	51,420,083	N/A	15,658,000	N/A	237,488,980	N/A	4,732,000	232,757,000
1966	54,102,422	15,319,410	8,547,000	80,394,000	47,986,068	N/A	13,957,000	N/A	220,305,410	N/A	4,336,933	215,969,000
1965	49,393,933	15,281,050	8,203,013	71,235,183	45,497,247	N/A	13,450,561	N/A	203,061,201	N/A	4,011,273	199,050,000
1964	43,733,086	14,270,635	7,496,223	60,040,383	39,814,778	N/A	13,293,765	N/A	178,648,870	N/A	3,552,676	175,096,000
1963	39,088,205	13,036,112	7,461,413	52,702,200	34,531,746	N/A	12,107,868	N/A	158,927,544	N/A	2,994,811	155,933,000
1962	34,309,294	11,020,442	7,072,969	48,668,367	30,524,024	N/A	11,122,495	N/A	142,717,591	N/A	2,694,275	140,023,000
1961	30,330,432	8,342,976	6,224,041	45,156,607	27,819,669	N/A	9,540,131	N/A	127,413,856	N/A	2,606,474	124,807,000
1960	28,694,419	8,085,875	5,639,635	43,132,100	26,376,970	N/A	7,948,829	N/A	119,877,828	N/A	2,356,217	117,522,000
1959	28,031,357	7,937,973	4,983,470	40,195,317	24,133,935	N/A	7,584,589	N/A	112,866,641	N/A	2,171,789	110,695,000
1958	25,267,331	717,821	4,927,126	40,457,241	20,680,478	N/A	8,036,772	N/A	100,086,769	N/A	1,955,113	98,132,000
1957	23,104,149	728,404	4,030,148	40,545,528	20,199,777	N/A	6,969,008	N/A	95,577,014	N/A	1,776,004	93,801,000
1956	22,484,310	653,962	4,115,690	38,706,798	18,828,502	N/A	6,915,303	N/A	91,704,565	N/A	1,561,775	90,143,000
1955	20,767,275	572,826	4,411,465	33,209,723	17,159,640	N/A	7,507,169	N/A	83,628,098	N/A	1,267,677	82,360,000
1954	18,347,430	239,932	5,126,944	26,823,376	14,720,160	N/A	6,154,426	N/A	71,412,268	N/A	1,070,973	70,341,000
1953	16,612,658	161,925	4,883,837	27,157,544	14,411,636	N/A	4,999,885	N/A	68,227,485	N/A	961,317	67,266,000
1952	15,615,871	157,357	3,824,558	27,815,944	12,641,861	N/A	4,672,654	N/A	64,728,245	N/A	903,935	63,824,000
1951	14,487,412	148,838	3,331,145	25,787,675	10,399,389	N/A	4,029,924	N/A	58,184,383	N/A	813,589	57,371,000
1950	13,415,820	90,033	2,833,460	21,808,262	10,061,154	N/A	4,272,941	N/A	52,481,670	N/A	672,986	51,809,000
1949	11,412,921	97,913	2,963,112	16,939,200	8,007,054	N/A	3,626,500	N/A	43,046,700	N/A	548,034	42,499,000
1948	10,671,388	121,126	2,774,536	18,765,233	6,806,207	N/A	3,249,322	N/A	42,387,812	N/A	409,217	41,979,000
1947	9,270,649	113,941	1,609,688	18,014,990	5,655,268	N/A	2,927,452	N/A	37,591,988	N/A	N/A	37,592,000
1946	7,106,468	81,068	1,357,944	14,018,991	4,031,402	N/A	4,144,100	N/A	30,739,973	N/A	N/A	30,740,000
1945	4,679,250	48,599	1,314,293	9,462,256	2,361,240	N/A	7,903,039	N/A	25,768,677	N/A	N/A	25,769,000
1944	4,344,151	59,374	1,722,866	7,921,036	1,888,410	N/A	5,418,921	N/A	21,354,758	N/A	N/A	21,355,000

Table CB11

LOANS AND LEASES
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	Secured By Real Estate	To Depository Institutions	Agricultural Production	Commercial And Industrial	To Individuals	States & Political Sub-divisions	All Other Loans	Lease Financing Receivables	Gross Loans and Leases	Unearned Income	Allowance for Losses Loans and Leases	Net Loans and Leases
1943	4,437,990	57,939	1,505,253	7,777,748	1,868,428	N/A	3,196,130	N/A	18,843,488	N/A	N/A	18,844,000
1942	4,647,193	27,000	1,641,775	7,757,567	2,270,472	N/A	2,562,862	N/A	18,906,869	N/A	N/A	18,907,000
1941	4,775,583	39,793	1,449,942	9,215,139	N/A	N/A	5,781,745	N/A	21,262,202	N/A	N/A	21,262,000
1940	4,470,196	43,948	1,281,362	7,178,907	N/A	N/A	5,423,362	N/A	18,397,775	N/A	N/A	18,398,000
1939	4,137,450	57,307	1,094,399	6,331,392	N/A	N/A	5,245,473	N/A	16,866,021	N/A	N/A	16,866,000
1938	3,859,109	128,003	1,064,933	5,633,313	N/A	N/A	5,338,960	N/A	16,024,318	N/A	N/A	16,024,000
1937	3,641,000	73,497	788,355	N/A	N/A	N/A	12,246,888	N/A	16,749,740	N/A	N/A	16,750,000
1936	3,446,855	90,269	637,369	N/A	N/A	N/A	11,790,371	N/A	15,964,864	N/A	N/A	15,965,000
1935	3,322,762	105,322	N/A	N/A	N/A	N/A	11,290,640	N/A	14,718,724	N/A	N/A	14,719,000
1934	3,335,665	163,951	N/A	N/A	N/A	N/A	11,114,276	N/A	14,613,892	N/A	N/A	14,614,000

Table CB12

REAL ESTATE LOANS
FDIC-Insured Commercial Banks
United States and Other Areas
 Balances at Year End, 1934 - 2001
 (Dollar amounts in thousands)

Year	Domestic Office Loans Secured by Real Estate						Real Estate Loans in Foreign Offices	Total Real Estate Loans
	Construction and Land Development	1-4 Family Residential Properties	Multifamily Residential Properties	Farmland	Nonfarm Non-Residential	Total		
2001	193,240,813	966,299,262	64,141,077	35,600,086	507,611,195	1,766,892,433	36,694,755	1,803,587,188
2000	162,598,999	917,657,436	60,401,118	34,091,628	466,403,098	1,641,152,279	32,032,946	1,673,185,225
1999	135,632,242	839,448,983	53,167,752	31,901,670	417,633,323	1,477,783,970	32,557,958	1,510,341,928
1998	106,719,384	765,352,624	43,241,742	29,096,094	370,544,141	1,314,953,985	30,634,963	1,345,588,948
1997	88,241,525	718,762,140	41,231,489	27,071,566	341,521,865	1,216,828,585	28,156,906	1,244,985,491
1996	76,398,922	655,422,390	38,161,742	24,963,921	315,988,518	1,110,935,493	28,082,787	1,139,018,280
1995	68,696,465	625,990,005	35,788,020	23,906,699	298,532,831	1,052,914,020	27,201,673	1,080,115,693
1994	64,506,079	568,955,229	31,928,078	22,649,457	283,208,292	971,247,135	26,456,847	997,703,982
1993	66,415,117	515,864,112	29,693,162	20,943,613	267,698,969	900,614,973	22,350,336	922,965,309
1992	78,617,491	463,470,285	27,236,811	19,950,398	257,776,949	847,051,934	21,342,697	868,394,631
1991	102,645,383	430,694,933	23,879,070	18,508,544	249,580,878	825,308,808	25,964,164	851,272,972
1990	126,160,330	400,625,137	20,898,901	17,293,724	238,220,391	803,198,483	26,586,853	829,785,336
1989	135,986,751	350,843,034	19,980,414	16,696,284	215,381,885	738,888,368	22,789,982	761,678,350
1988	128,440,655	301,767,345	18,260,384	15,516,601	189,035,742	653,020,727	22,127,504	675,148,231
1987	119,910,522	263,221,796	17,681,148	14,433,331	167,537,955	582,784,752	17,420,401	600,205,153
1986	106,743,820	222,589,716	15,893,910	12,709,339	140,362,382	498,299,167	17,274,176	515,573,343
1985	89,233,754	198,750,836	12,590,174	11,358,641	113,450,233	425,383,638	13,267,506	438,651,144
1984	76,127,430	181,627,599	10,797,795	10,180,606	96,124,415	374,857,845	10,832,407	385,690,252
1983	60,578,000	167,339,000	9,297,000	9,313,000	81,431,000	327,958,000	8,779,000	336,737,000
1982	52,305,000	158,473,000	7,636,000	8,373,000	72,072,000	298,859,000	8,932,000	307,791,000
1981	44,946,000	154,971,000	7,098,000	8,318,000	67,257,000	282,590,000	8,639,000	291,229,000
1980	36,591,000	146,865,000	6,498,000	8,549,000	63,875,000	262,378,000	6,735,000	269,113,000
1979	32,720,000	136,776,000	6,281,000	8,563,000	59,587,000	243,927,000	5,346,000	249,273,000
1978	27,024,000	117,944,000	5,694,000	8,474,000	53,604,000	212,740,000	4,334,000	217,074,000
1977	21,395,000	96,765,000	4,911,000	7,732,000	47,803,000	178,606,000	N/A	178,606,000
1976	17,273,000	81,080,000	4,582,000	6,717,000	41,253,000	150,905,000	N/A	150,905,000
1975	N/A	77,019,000	5,915,000	6,371,000	46,882,000	136,187,000	N/A	136,187,000
1974	N/A	74,552,000	7,591,000	6,031,000	43,577,000	131,751,000	N/A	131,751,000

Table CB12

REAL ESTATE LOANS
FDIC-Insured Commercial Banks
United States and Other Areas
 Balances at Year End, 1934 - 2001
 (Dollar amounts in thousands)

Year	Domestic Office Loans Secured by Real Estate						Real Estate Loans in Foreign Offices	Total Real Estate Loans
	Construction and Land Development	1-4 Family Residential Properties	Multifamily Residential Properties	Farmland	Nonfarm Non-Residential	Total		
1973	N/A	67,796,000	6,929,000	5,420,000	38,642,000	118,787,000	N/A	118,787,000
1972	N/A	56,843,421	5,776,000	4,752,270	31,714,703	99,086,394	N/A	99,086,394
1971	N/A	47,880,725	3,981,850	4,173,726	26,277,989	82,314,290	N/A	82,314,290
1970	N/A	42,217,000	3,307,589	4,319,352	23,238,944	73,082,885	N/A	73,082,885
1969	N/A	41,068,000	3,210,358	3,992,931	22,053,459	70,324,748	N/A	70,324,748
1968	N/A	41,144,000	N/A	3,735,180	20,448,759	65,327,939	N/A	65,327,939
1967	N/A	37,370,000	N/A	3,419,336	17,884,886	58,674,222	N/A	58,674,222
1966	N/A	34,660,000	N/A	3,112,422	16,330,000	54,102,422	N/A	54,102,422
1965	N/A	32,159,428	N/A	2,888,012	14,346,493	49,393,933	N/A	49,393,933
1964	N/A	28,738,763	N/A	2,616,604	12,377,719	43,733,086	N/A	43,733,086
1963	N/A	26,245,279	N/A	2,303,251	10,539,675	39,088,205	N/A	39,088,205
1962	N/A	23,367,543	N/A	2,002,871	8,938,880	34,309,294	N/A	34,309,294
1961	N/A	21,150,001	N/A	1,731,465	7,448,966	30,330,432	N/A	30,330,432
1960	N/A	20,288,354	N/A	1,631,073	6,774,992	28,694,419	N/A	28,694,419
1959	N/A	20,246,719	N/A	1,570,790	6,213,848	28,031,357	N/A	28,031,357
1958	N/A	18,419,916	N/A	1,453,007	5,394,408	25,267,331	N/A	25,267,331
1957	N/A	16,989,747	N/A	1,348,615	4,765,787	23,104,149	N/A	23,104,149
1956	N/A	16,836,163	N/A	1,317,065	4,331,082	22,484,310	N/A	22,484,310
1955	N/A	15,715,343	N/A	1,278,753	3,773,179	20,767,275	N/A	20,767,275
1954	N/A	13,978,882	N/A	1,139,304	3,229,244	18,347,430	N/A	18,347,430
1953	N/A	12,744,373	N/A	1,062,224	2,806,061	16,612,658	N/A	16,612,658
1952	N/A	11,995,875	N/A	1,036,500	2,583,496	15,615,871	N/A	15,615,871
1951	N/A	11,081,253	N/A	982,711	2,423,448	14,487,412	N/A	14,487,412
1950	N/A	10,250,306	N/A	946,188	2,219,326	13,415,820	N/A	13,415,820
1949	N/A	8,513,089	N/A	885,617	2,014,215	11,412,921	N/A	11,412,921
1948	N/A	7,912,634	N/A	847,912	1,910,842	10,671,388	N/A	10,671,388
1947	N/A	6,815,984	N/A	793,539	1,661,126	9,270,649	N/A	9,270,649
1946	N/A	5,057,538	N/A	683,569	1,365,361	7,106,468	N/A	7,106,468
1945	N/A	3,331,504	N/A	507,342	840,404	4,679,250	N/A	4,679,250

Table CB12

REAL ESTATE LOANS
FDIC-Insured Commercial Banks
United States and Other Areas
 Balances at Year End, 1934 - 2001
 (Dollar amounts in thousands)

Year	Domestic Office Loans Secured by Real Estate						Real Estate Loans in Foreign Offices	Total Real Estate Loans
	Construction and Land Development	1-4 Family Residential Properties	Multifamily Residential Properties	Farmland	Nonfarm Non-Residential	Total		
1944	N/A	3,156,607	N/A	449,614	737,930	4,344,151	N/A	4,344,151
1943	N/A	3,203,587	N/A	448,577	785,826	4,437,990	N/A	4,437,990
1942	N/A	3,263,112	N/A	476,738	907,343	4,647,193	N/A	4,647,193
1941	N/A	3,208,844	N/A	535,329	1,031,410	4,775,583	N/A	4,775,583
1940	N/A	2,882,841	N/A	543,553	1,043,802	4,470,196	N/A	4,470,196
1939	N/A	2,596,999	N/A	534,273	1,006,178	4,137,450	N/A	4,137,450
1938	N/A	2,416,719	N/A	519,365	923,025	3,859,109	N/A	3,859,109
1937	N/A	3,139,457	N/A	501,543	N/A	3,641,000	N/A	3,641,000
1936	N/A	2,959,251	N/A	487,604	N/A	3,446,855	N/A	3,446,855
1935	N/A	2,835,257	N/A	487,505	N/A	3,322,762	N/A	3,322,762
1934	N/A	2,836,414	N/A	499,251	N/A	3,335,665	N/A	3,335,665

Table CB13

LOANS TO INDIVIDUALS
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	Credit Cards and Related Plans	All Other	Memo			Total
			Auto	Mobile Homes	Single Payment	
2001	232,420,705	370,981,513	N/A	N/A	N/A	631,160,234
2000	249,371,844	357,292,365	N/A	N/A	N/A	606,664,209
1999	212,050,643	346,373,465	N/A	N/A	N/A	558,424,108
1998	228,781,273	342,081,409	N/A	N/A	N/A	570,862,682
1997	231,091,842	330,232,878	N/A	N/A	N/A	561,324,720
1996	231,664,323	330,626,224	N/A	N/A	N/A	562,290,547
1995	216,016,173	319,332,316	N/A	N/A	N/A	535,348,489
1994	186,755,426	300,348,392	N/A	N/A	N/A	487,103,818
1993	153,433,898	265,614,563	N/A	N/A	N/A	419,048,461
1992	135,900,692	249,402,987	N/A	N/A	N/A	385,303,679
1991	139,097,117	252,758,026	N/A	N/A	N/A	391,855,143
1990	133,592,868	269,907,393	N/A	N/A	N/A	403,500,261
1989	131,459,594	269,735,220	N/A	N/A	N/A	401,194,814
1988	117,236,091	260,732,730	N/A	N/A	N/A	377,968,821
1987	102,910,614	248,275,537	N/A	N/A	N/A	351,186,151
1986	91,857,448	243,845,675	N/A	N/A	N/A	335,703,123
1985	78,446,023	230,555,050	N/A	N/A	N/A	309,001,073
1984	61,192,732	205,704,281	N/A	N/A	N/A	266,897,013
1983	45,242,000	179,367,000	N/A	N/A	N/A	224,609,000
1982	36,728,000	162,251,000	N/A	N/A	N/A	198,979,000
1981	32,816,000	159,569,000	N/A	N/A	N/A	192,385,000
1980	29,872,000	157,504,000	62,019,000	10,375,000	33,203,000	187,376,000
1979	29,934,000	162,759,000	67,805,000	10,659,000	32,228,000	192,693,000
1978	24,438,000	147,445,000	61,051,000	9,735,000	30,539,000	171,883,000
1977	18,461,000	122,791,000	49,862,000	9,125,000	27,943,000	141,252,000
1976	14,428,000	104,478,000	39,825,000	8,738,000	24,321,000	118,906,000
1975	12,377,000	94,433,000	33,509,000	8,668,000	23,221,000	106,810,000
1974	11,138,000	92,575,687	32,942,938	9,001,883	22,989,268	103,713,687
1973	9,141,000	91,241,803	33,480,736	8,380,191	23,754,089	100,382,803
1972	7,223,502	80,406,402	29,084,924	6,436,145	22,484,640	87,629,904

Table CB13

LOANS TO INDIVIDUALS
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001
 (Dollar amounts in thousands)

Year	Credit Cards and Related Plans	All Other	Memo			Total
			Auto	Mobile Homes	Single Payment	
1971	5,987,746	68,809,102	24,850,695	4,674,364	19,353,459	74,796,848
1970	5,151,977	60,851,723	22,366,443	N/A	16,928,945	66,003,700
1969	3,722,288	59,633,395	22,706,108	N/A	17,066,160	63,355,683
1968	2,110,135	56,296,664	21,200,443	N/A	16,698,575	58,406,799
1967	1,350,222	50,069,861	18,890,458	N/A	14,893,437	51,420,083
1966	N/A	47,986,068	18,290,164	N/A	13,701,770	47,986,068
1965	N/A	45,497,247	17,139,000	N/A	13,665,853	45,497,247
1964	N/A	39,814,778	14,661,720	N/A	11,950,210	39,814,778
1963	N/A	34,531,746	12,437,272	N/A	10,265,352	34,531,746
1962	N/A	30,524,024	10,529,184	N/A	9,340,453	30,524,024
1961	N/A	27,819,669	9,062,043	N/A	8,776,345	27,819,669
1960	N/A	26,376,970	8,928,125	N/A	7,721,904	26,376,970
1959	N/A	24,133,935	N/A	N/A	N/A	24,133,935
1958	N/A	20,680,478	N/A	N/A	N/A	20,680,478
1957	N/A	20,199,777	N/A	N/A	N/A	20,199,777
1956	N/A	18,828,502	N/A	N/A	N/A	18,828,502
1955	N/A	17,159,640	N/A	N/A	N/A	17,159,640
1954	N/A	14,720,160	N/A	N/A	N/A	14,720,160
1953	N/A	14,411,636	N/A	N/A	N/A	14,411,636
1952	N/A	12,641,861	N/A	N/A	N/A	12,641,861
1951	N/A	10,399,389	N/A	N/A	N/A	10,399,389
1950	N/A	10,061,154	N/A	N/A	N/A	10,061,154
1949	N/A	8,007,054	N/A	N/A	N/A	8,007,054
1948	N/A	6,806,207	N/A	N/A	N/A	6,806,207
1947	N/A	5,655,268	N/A	N/A	N/A	5,655,268
1946	N/A	4,031,402	514,029	N/A	2,202,897	4,031,402
1945	N/A	2,361,240	224,762	N/A	1,471,836	2,361,240
1944	N/A	1,888,410	174,164	N/A	1,204,933	1,888,410
1943	N/A	1,868,428	160,456	N/A	1,205,670	1,868,428
1942	N/A	2,270,472	280,434	N/A	1,256,594	2,270,472
1941	N/A	N/A	N/A	N/A	N/A	N/A

Table CB13

LOANS TO INDIVIDUALS
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001
 (Dollar amounts in thousands)

Year	Credit Cards and Related Plans	All Other	Memo			Total
			Auto	Mobile Homes	Single Payment	
1940	N/A	N/A	N/A	N/A	N/A	N/A
1939	N/A	N/A	N/A	N/A	N/A	N/A
1938	N/A	N/A	N/A	N/A	N/A	N/A
1937	N/A	N/A	N/A	N/A	N/A	N/A
1936	N/A	N/A	N/A	N/A	N/A	N/A
1935	N/A	N/A	N/A	N/A	N/A	N/A
1934	N/A	N/A	N/A	N/A	N/A	N/A

Table CB14

LIABILITIES AND EQUITY CAPITAL
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	No. of Inst.	Liabilities					Equity Capital						Total Liabilities and Equity Capital
		Total Deposits	Borrowed Funds	Subordinated Notes	Other Liabilities	Total Liabilities	Perpetual Preferred Stock	Common Stock	Surplus	Undivided Profits	Other Capital	Total Equity Capital	
2001	8,080	4,391,622,699	1,069,950,681	95,316,664	405,238,891	5,971,783,175	4,386,744	30,299,315	306,369,726	256,604,324	N/A	597,456,604	6,569,239,779
2000	8,315	4,179,634,120	1,046,021,327	87,042,965	401,191,904	5,713,890,318	3,376,563	31,246,562	260,537,028	235,571,335	N/A	530,731,481	6,244,621,793
1999	8,579	3,831,104,091	1,000,631,991	76,449,762	347,241,444	5,255,427,288	3,128,928	32,832,476	238,861,422	204,913,195	N/A	479,736,024	5,735,163,312
1998	8,773	3,681,428,384	853,187,025	72,784,920	372,988,498	4,980,388,840	2,698,374	34,712,337	217,688,785	207,042,330	N/A	462,141,825	5,442,530,668
1997	9,142	3,421,725,770	771,189,806	62,014,914	342,237,997	4,597,168,486	2,406,194	34,484,824	190,700,527	190,182,161	N/A	417,773,701	5,014,942,187
1996	9,527	3,197,135,787	678,173,675	51,167,335	276,568,194	4,203,799,263	2,001,081	35,104,428	167,459,740	170,703,967	N/A	375,269,226	4,578,314,217
1995	9,940	3,027,574,125	627,012,684	43,535,532	264,983,621	3,963,110,077	1,834,606	35,882,641	146,780,678	165,072,597	N/A	349,570,528	4,312,676,493
1994	10,451	2,874,438,536	562,263,460	40,755,564	220,975,328	3,698,434,692	1,504,808	34,630,280	136,046,836	139,902,423	N/A	312,084,338	4,010,517,229
1993	10,958	2,754,329,071	497,888,857	37,371,665	120,084,256	3,409,678,715	1,522,945	32,881,296	126,498,242	135,588,721	N/A	296,491,221	3,706,165,083
1992	11,462	2,698,681,118	406,671,354	33,730,903	103,177,314	3,242,263,675	1,609,839	32,129,729	117,352,518	112,310,611	N/A	263,402,691	3,505,663,368
1991	11,921	2,687,663,566	379,725,913	24,961,999	106,631,664	3,198,992,977	1,524,497	31,259,152	101,522,629	97,392,850	N/A	231,699,129	3,430,682,290
1990	12,343	2,650,149,959	385,292,446	23,920,331	111,510,762	3,170,879,823	1,672,948	30,858,127	92,382,327	93,702,771	N/A	218,616,179	3,389,489,669
1989	12,709	2,548,504,783	419,091,966	19,773,886	107,168,935	3,094,625,656	1,557,130	30,537,356	82,149,842	90,578,315	N/A	204,822,646	3,299,362,233
1988	13,123	2,431,734,672	381,411,089	16,862,430	104,242,125	2,934,334,757	1,770,697	30,160,434	75,326,237	89,288,076	N/A	196,545,446	3,130,795,767
1987	13,703	2,335,455,886	361,768,215	17,614,228	104,459,628	2,819,392,601	1,681,700	30,165,130	70,594,412	78,209,733	N/A	180,650,960	2,999,948,955
1986	14,199	2,283,527,391	358,970,283	16,941,382	99,116,024	2,758,636,257	1,393,878	29,574,228	63,991,220	87,184,256	N/A	182,143,584	2,940,698,646
1985	14,407	2,118,087,855	320,431,556	14,659,347	108,375,611	2,561,567,109	993,516	29,141,705	58,736,672	80,245,945	N/A	169,117,813	2,730,672,227
1984	14,482	1,962,827,392	261,258,643	10,203,859	120,368,083	2,354,779,755	817,893	28,079,146	52,999,830	72,194,556	N/A	154,091,268	2,508,749,340
1983	14,469	1,842,503,000	236,380,000	7,093,000	115,588,000	2,201,564,000	664,000	25,723,000	47,894,000	66,256,000	N/A	140,537,000	2,342,101,000
1982	14,451	1,705,689,000	237,593,000	7,330,000	113,894,000	2,064,506,000	316,000	24,729,000	43,229,000	60,559,000	N/A	128,833,000	2,193,339,000
1981	14,414	1,588,782,000	211,798,000	6,460,000	103,639,000	1,910,679,000	171,000	23,557,000	40,301,000	54,274,000	N/A	118,303,000	2,028,982,000
1980	14,434	1,481,162,000	177,705,000	6,554,000	82,672,000	1,748,093,000	135,000	21,672,000	37,776,000	48,011,000	N/A	107,594,000	1,855,687,000
1979	14,364	1,362,805,000	154,023,000	6,253,000	71,467,000	1,594,548,000	126,000	20,274,000	35,329,000	41,512,000	N/A	97,241,000	1,691,789,000
1978	14,391	1,233,403,000	126,447,000	6,159,000	54,486,000	1,420,495,000	114,000	18,182,000	33,203,000	35,942,000	N/A	87,441,000	1,507,936,000
1977	14,411	1,116,618,000	97,510,000	5,739,000	40,153,000	1,260,112,000	99,000	17,265,000	31,085,000	30,815,000	N/A	79,264,000	1,339,376,000
1976	14,410	991,913,000	80,771,000	5,124,000	32,237,000	1,110,142,000	67,000	16,221,000	28,894,000	27,088,000	N/A	72,270,000	1,182,412,000
1975	14,384	915,856,000	61,317,000	4,408,000	41,225,000	1,022,820,000	48,000	15,565,000	26,706,000	20,565,000	969,571	63,853,571	1,086,673,571
1974	14,230	871,225,000	60,073,000	4,260,000	42,417,000	977,976,000	43,000	14,789,000	25,313,000	18,033,000	1,043,280	59,221,280	1,037,197,280
1973	13,976	681,619,000	58,432,000	4,117,351	26,962,000	771,130,351	65,650	13,846,071	23,593,350	15,362,000	962,375	53,829,446	824,959,797

Table CB14

LIABILITIES AND EQUITY CAPITAL
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	No. of Inst.	Liabilities					Equity Capital						Total Liabilities and Equity Capital
		Total Deposits	Borrowed Funds	Subordinated Notes	Other Liabilities	Total Liabilities	Perpetual Preferred Stock	Common Stock	Surplus	Undivided Profits	Other Capital	Total Equity Capital	
1972	13,733	616,907,567	38,811,000	4,092,820	22,703,276	682,514,663	68,924	12,853,653	21,528,422	13,012,232	923,812	48,387,043	730,901,706
1971	13,612	539,184,062	26,311,502	2,956,180	21,059,330	589,511,074	91,930	11,811,129	19,895,816	11,135,068	1,128,350	44,062,293	633,573,367
1970	13,511	482,506,000	19,850,114	2,091,879	25,121,274	529,569,267	107,304	11,137,824	18,072,590	10,144,848	1,126,564	40,589,130	570,158,397
1969	13,473	436,989,665	18,653,604	1,998,316	29,316,000	486,957,585	103,416	10,529,322	17,460,832	8,427,787	1,166,380	37,687,737	524,645,322
1968	13,487	434,651,699	8,682,640	2,110,137	20,197,000	465,641,476	90,686	9,772,605	16,173,907	7,420,669	1,060,995	34,518,862	500,160,338
1967	13,514	395,795,923	5,549,119	1,984,390	15,299,000	418,629,000	87,076	9,253,642	14,983,375	6,607,000	1,086,698	32,017,791	450,646,791
1966	13,538	352,840,159	4,728,601	1,729,902	13,637,000	372,935,000	61,583	8,856,837	13,998,697	6,167,000	879,672	29,963,789	402,898,789
1965	13,544	331,512,681	4,336,703	1,652,701	9,639,793	347,141,878	39,890	8,507,770	13,464,797	5,437,575	802,201	28,252,233	375,394,111
1964	13,493	306,230,277	2,591,133	810,657	8,870,688	318,502,755	41,747	7,886,432	12,893,189	5,113,007	693,075	26,627,450	345,130,205
1963	13,291	274,646,629	3,576,530	130,014	8,245,293	286,598,466	37,839	7,282,980	12,163,471	5,112,403	594,989	25,191,682	311,790,148
1962	13,124	261,443,531	3,583,534	20,496	7,203,269	272,250,830	34,794	6,882,362	11,458,444	4,789,690	566,883	23,732,173	295,983,003
1961	13,115	247,904,875	462,309	22,107	6,883,963	255,273,254	14,745	6,584,701	10,798,364	4,156,764	546,289	22,100,863	277,374,117
1960	13,126	228,993,232	151,900	23,219	6,519,345	235,687,696	14,650	6,170,095	9,916,178	4,019,879	513,621	20,634,423	256,322,119
1959	13,114	219,011,505	608,805	26,214	4,570,845	224,217,369	16,820	5,818,413	9,276,052	3,631,356	461,950	19,204,591	243,421,960
1958	13,124	215,168,651	69,836	27,689	4,043,750	219,309,926	19,216	5,371,090	8,789,315	3,458,189	526,725	18,164,535	237,474,461
1957	13,165	200,485,251	68,483	27,657	3,894,479	204,475,870	18,085	5,123,987	8,241,544	3,232,021	442,975	17,058,612	221,534,482
1956	13,218	196,507,125	63,331	28,925	3,554,667	200,154,048	18,298	4,825,397	7,760,016	2,941,353	446,573	15,991,637	216,145,685
1955	13,237	190,988,628	150,318	29,791	2,996,775	194,165,512	20,333	4,517,665	7,208,545	2,776,533	456,591	14,979,667	209,145,179
1954	13,323	183,309,223	22,887	24,385	2,977,515	186,334,010	24,364	4,238,667	6,856,548	2,653,218	481,987	14,254,784	200,588,794
1953	13,432	175,083,481	59,040	21,937	2,655,626	177,820,084	30,495	3,978,703	6,283,560	2,497,871	451,455	13,242,084	191,062,168
1952	13,439	171,357,027	188,785	25,027	2,551,134	174,121,973	32,808	3,818,444	5,938,187	2,306,828	464,139	12,560,406	186,682,379
1951	13,455	163,171,949	37,986	18,083	2,316,399	165,544,417	50,853	3,630,781	5,503,601	2,257,863	461,324	11,904,422	177,448,839
1950	13,446	153,497,611	87,072	20,291	1,926,210	155,531,184	61,959	3,436,556	5,200,481	2,093,304	468,994	11,261,294	166,792,478
1949	13,436	143,194,309	14,154	21,731	1,461,727	144,691,921	69,029	3,305,479	4,803,154	1,953,348	495,708	10,626,718	155,318,639
1948	13,419	140,682,521	53,838	22,304	1,266,165	142,024,828	78,389	3,164,300	4,504,089	1,871,518	519,702	10,137,998	152,162,826
1947	13,403	141,888,666	61,345	29,542	1,087,272	143,066,825	86,566	3,078,933	4,316,404	1,649,231	575,250	9,706,384	152,773,209
1946	13,359	137,030,000	39,000	35,368	1,008,000	138,112,368	112,269	2,995,594	4,060,047	1,494,456	590,659	9,253,025	147,365,393
1945	13,302	147,811,000	215,000	42,892	884,000	148,952,892	152,591	2,838,661	3,784,722	1,291,271	562,072	8,629,317	157,582,209
1944	13,268	125,752,000	121,000	50,065	746,000	126,669,065	202,389	2,663,479	3,401,995	1,169,389	506,428	7,943,680	134,612,745

Table CB14

LIABILITIES AND EQUITY CAPITAL
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	No. of Inst.	Liabilities					Equity Capital						Total Liabilities and Equity Capital
		Total Deposits	Borrowed Funds	Subordinated Notes	Other Liabilities	Total Liabilities	Perpetual Preferred Stock	Common Stock	Surplus	Undivided Profits	Other Capital	Total Equity Capital	
1943	13,274	104,116,000	45,000	N/A	631,000	104,792,000	N/A	2,875,000	3,090,000	1,006,406	482,955	7,454,361	112,246,361
1942	13,347	87,820,000	10,000	N/A	573,000	88,403,000	N/A	2,849,000	2,801,000	972,042	433,968	7,056,010	95,459,010
1941	13,427	69,421,000	10,000	N/A	554,000	69,985,000	N/A	2,849,000	2,686,000	895,421	411,579	6,842,000	76,827,000
1940	13,438	63,470,000	11,000	N/A	566,000	64,047,000	N/A	2,872,000	2,563,000	838,042	399,958	6,673,000	70,720,000
1939	13,534	56,076,349	13,609	N/A	532,198	56,622,156	N/A	2,914,004	2,442,853	789,340	378,173	6,524,370	63,146,526
1938	13,657	49,778,676	30,548	N/A	555,776	50,365,000	N/A	2,981,666	2,346,708	741,674	365,206	6,435,254	56,800,254
1937	13,795	47,223,688	49,006	N/A	535,680	47,808,374	N/A	3,030,146	2,268,179	703,569	402,148	6,404,042	54,212,416
1936	13,969	49,283,126	55,930	N/A	542,723	49,881,779	N/A	3,081,433	2,184,512	662,044	400,713	6,328,702	56,210,481
1935	14,123	44,147,311	66,366	N/A	502,533	44,716,210	N/A	3,300,196	1,946,020	546,694	416,515	6,209,425	50,925,635
1934	14,137	39,015,142	92,711	N/A	1,188,656	40,296,509	N/A	3,348,841	1,914,833	469,897	417,996	6,151,567	46,448,076

Table CB15

DEPOSITS
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	Deposits / Domestic and Foreign							Domestic Office Deposits					
	Individuals, Partnerships and Corporations	U.S. Government	States & Political Sub-divisions	All Others	Total Deposits, Domestic & Foreign	Memo		Demand	Savings	Time	Total Domestic Deposits	Memo	
						Interest Bearing	Non-Interest Bearing					Transaction	Non-Transaction
2001	3,994,550,861	12,370,183	175,290,077	209,399,102	4,391,610,223	3,516,956,026	874,654,234	576,981,200	1,888,392,366	1,296,730,958	3,762,104,524	747,308,875	3,014,795,649
2000	3,731,829,655	8,582,733	162,309,086	276,912,279	4,179,633,753	3,423,073,078	756,560,674	531,535,559	1,568,121,934	1,373,309,895	3,472,967,388	679,357,777	2,793,609,611
1999	3,414,333,712	7,555,705	152,455,012	256,759,662	3,831,104,091	3,127,704,804	703,399,285	527,942,458	1,421,846,142	1,225,726,346	3,175,514,946	686,768,196	2,488,746,750
1998	3,280,386,295	7,279,311	138,701,502	255,061,276	3,681,428,384	2,961,347,566	720,080,818	587,799,784	1,350,977,671	1,170,617,060	3,109,394,515	753,588,587	2,355,805,928
1997	3,042,265,731	6,763,520	125,393,420	247,303,099	3,421,725,770	2,744,883,503	676,842,269	591,392,622	1,173,746,475	1,130,391,955	2,895,531,052	763,165,310	2,132,365,742
1996	2,827,995,527	9,317,845	117,024,745	242,797,670	3,197,135,787	2,532,877,920	664,257,867	603,230,108	1,083,104,396	1,037,221,051	2,723,555,555	798,616,951	1,924,938,604
1995	2,667,339,290	8,167,170	110,859,814	241,207,851	3,027,574,125	2,415,588,520	611,985,609	576,709,341	1,030,048,010	966,722,772	2,573,480,123	826,500,903	1,746,979,212
1994	2,531,369,178	8,855,004	101,491,304	232,723,050	2,874,438,536	2,301,978,722	572,459,814	545,726,810	1,047,700,312	849,096,159	2,442,523,281	852,819,738	1,589,703,546
1993	2,455,839,841	8,572,875	96,366,504	193,549,851	2,754,329,071	2,182,232,869	572,096,198	540,138,818	1,089,036,380	795,157,264	2,424,332,462	854,676,025	1,569,656,444
1992	2,411,801,626	9,026,940	96,788,853	181,063,699	2,698,681,118	2,157,924,339	540,756,773	510,844,571	1,046,621,864	854,415,210	2,411,881,645	810,325,730	1,601,555,924
1991	2,389,585,805	7,138,174	100,357,636	190,581,951	2,687,663,566	2,207,198,704	480,464,862	454,228,278	913,060,658	1,015,732,171	2,383,021,107	706,831,748	1,676,189,368
1990	2,357,805,175	9,104,893	105,420,290	177,819,601	2,650,149,959	2,161,500,627	488,649,328	463,949,562	798,101,174	1,094,653,886	2,356,704,622	684,513,604	1,672,191,011
1989	2,227,907,568	5,961,601	109,069,058	205,566,556	2,548,504,783	2,065,031,465	483,473,316	460,604,226	748,844,787	1,027,343,810	2,236,792,823	668,501,329	1,568,291,498
1988	2,107,361,652	5,647,787	108,613,633	210,111,600	2,431,734,672	1,952,256,561	479,478,110	458,843,166	741,519,397	916,292,946	2,116,655,509	661,809,440	1,454,846,070
1987	1,984,773,710	5,734,977	106,112,062	238,835,137	2,335,455,886	1,857,830,810	477,625,086	455,841,710	721,267,273	816,736,988	1,993,845,971	644,502,941	1,349,343,048
1986	1,924,957,446	5,276,473	104,975,245	248,318,227	2,283,527,391	1,751,130,350	532,397,041	510,809,520	712,365,559	746,557,627	1,969,732,706	686,042,343	1,283,690,345
1985	1,767,055,842	5,035,543	102,470,277	243,526,193	2,118,087,855	1,646,777,318	471,310,527	451,005,103	589,136,555	756,102,382	1,796,244,040	583,178,021	1,213,066,098
1984	1,631,379,269	4,101,795	92,698,457	234,647,871	1,962,827,392	1,531,527,812	431,299,997	414,135,979	503,594,424	727,527,144	1,645,257,547	526,340,527	1,118,917,019
1983	1,524,819,000	3,409,000	83,339,000	230,935,000	1,842,503,000	1,451,703,000	390,799,000	389,527,000	463,839,000	680,738,000	1,534,104,000	397,058,000	1,137,047,000
1982	1,372,786,000	3,375,000	87,673,000	241,855,000	1,705,689,000	1,334,828,000	370,860,000	370,860,000	304,208,000	723,911,000	1,398,979,000	376,931,000	1,022,048,000
1981	1,251,402,000	3,561,000	82,525,000	251,295,000	1,588,782,000	1,204,509,000	384,273,000	384,273,000	223,450,000	661,626,000	1,269,349,000	388,993,000	880,357,000
1980	1,118,042,000	3,491,000	81,455,000	278,178,000	1,481,163,000	1,049,623,000	431,540,000	431,540,000	200,871,000	554,741,000	1,187,152,000	435,187,000	751,962,000
1979	1,002,172,000	3,617,000	83,319,000	273,696,000	1,362,804,000	932,114,000	430,691,000	430,691,000	206,568,000	453,053,000	1,090,312,000	433,527,000	656,785,000
1978	907,128,000	3,861,000	84,576,000	237,838,000	1,233,403,000	833,943,000	399,460,000	399,460,000	220,399,000	392,925,000	1,012,784,000	401,455,000	611,328,000
1977	775,304,000	8,220,000	76,387,000	69,259,000	929,169,000	550,446,000	378,723,000	378,723,000	220,090,000	330,356,000	929,169,000	380,363,000	548,806,000
1976	695,594,000	3,776,000	68,107,000	63,447,000	830,924,000	496,961,000	333,963,000	333,963,000	203,926,000	293,035,000	830,924,000	335,916,000	495,008,000
1975	645,305,000	3,715,000	66,990,000	64,739,000	780,749,000	459,326,000	321,423,000	321,423,000	160,654,000	298,672,000	780,749,000	323,132,000	457,617,000
1974	604,638,000	5,322,000	68,898,000	67,556,000	746,413,000	431,996,000	314,417,000	314,417,000	136,258,000	295,737,902	746,412,902	315,833,000	430,580,000

Table CB15

DEPOSITS
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001
 (Dollar amounts in thousands)

Year	Deposits / Domestic and Foreign						Domestic Office Deposits						
	Individuals, Partnerships and Corporations	U.S. Government	States & Political Sub-divisions	All Others	Total Deposits, Domestic & Foreign	Memo		Demand	Savings	Time	Total Domestic Deposits	Memo	
						Interest Bearing	Non-Interest Bearing					Transaction	Non-Transaction
1973	555,152,000	10,328,000	63,333,000	52,807,000	681,619,000	372,513,000	309,106,000	309,106,000	127,775,000	244,738,359	681,619,359	310,441,000	371,179,000
1972	504,284,000	11,554,000	56,001,000	45,069,000	616,908,000	320,516,000	296,391,000	296,391,000	124,188,000	196,327,760	616,906,760	297,539,000	319,368,000
1971	439,568,884	10,794,020	48,193,138	40,628,020	539,184,062	276,905,000	262,279,000	262,278,862	112,166,000	164,739,249	539,184,111	263,194,000	275,990,000
1970	395,242,000	8,380,000	41,072,000	37,811,000	482,506,000	235,339,000	247,166,000	247,166,000	98,811,000	136,528,000	482,505,000	247,733,000	234,772,000
1969	365,934,821	5,273,098	30,819,102	34,962,644	436,989,665	196,859,000	240,131,000	240,130,785	93,796,302	103,063,000	436,990,087	240,408,000	196,582,000
1968	361,993,247	5,389,074	35,996,204	31,273,174	434,651,699	205,927,000	228,725,000	228,724,682	96,166,256	109,760,761	434,651,699	229,037,000	205,614,000
1967	329,860,033	5,524,451	31,465,672	28,945,767	395,795,923	185,339,000	210,457,000	210,456,955	94,451,458	90,887,510	395,795,923	210,797,000	184,998,000
1966	293,565,757	5,247,763	28,520,619	25,506,020	352,840,159	161,103,000	191,737,000	191,737,364	90,076,746	71,026,049	352,840,159	191,918,000	160,922,000
1965	275,205,357	5,805,146	26,411,697	24,090,481	331,512,681	147,676,000	183,837,000	183,836,865	92,554,897	55,120,919	331,512,681	N/A	N/A
1964	252,983,403	6,791,238	23,296,604	23,159,032	306,230,277	127,539,000	178,691,000	178,691,247	82,966,971	44,572,059	306,230,277	N/A	N/A
1963	228,042,312	7,014,845	20,145,093	19,444,379	274,646,629	111,694,000	162,953,000	162,952,144	76,413,701	35,280,784	274,646,629	N/A	N/A
1962	216,424,179	7,108,970	18,490,921	19,419,461	261,443,531	98,227,000	163,217,000	163,216,578	71,043,588	27,183,365	261,443,531	N/A	N/A
1961	203,088,106	6,240,061	17,657,724	20,918,984	247,904,875	82,812,000	165,093,000	165,092,941	63,887,535	18,924,397	247,904,873	N/A	N/A
1960	188,016,114	6,211,733	16,160,655	18,604,730	228,993,232	73,284,000	155,709,000	155,709,317	73,283,915	N/A	228,993,232	N/A	N/A
1959	182,247,441	5,343,919	14,553,238	16,866,907	219,011,505	67,473,000	151,539,000	151,538,240	67,473,265	N/A	219,011,505	N/A	N/A
1958	178,227,000	4,611,303	14,453,973	17,876,375	215,168,651	65,681,000	149,488,000	149,487,971	65,680,680	N/A	215,168,651	N/A	N/A
1957	166,116,840	4,205,916	13,399,893	16,762,602	200,485,251	57,658,000	142,827,000	142,827,445	57,657,806	N/A	200,485,251	N/A	N/A
1956	162,348,150	4,098,833	12,768,808	17,291,334	196,507,125	52,122,000	144,385,000	144,384,676	52,122,449	N/A	196,507,125	N/A	N/A
1955	158,104,999	4,096,475	12,504,712	16,282,442	190,988,628	49,951,000	141,038,000	141,037,486	49,951,142	N/A	190,988,628	N/A	N/A
1954	150,177,045	4,557,016	12,191,751	16,383,408	183,309,223	48,526,000	134,783,000	134,782,730	48,526,493	N/A	183,309,223	N/A	N/A
1953	143,667,798	4,485,767	11,372,959	15,556,957	175,083,481	44,794,000	130,289,000	130,289,223	44,794,258	N/A	175,083,481	N/A	N/A
1952	140,639,327	5,295,847	10,424,408	14,998,445	171,357,027	41,365,000	129,992,000	129,992,116	41,364,911	N/A	171,357,027	N/A	N/A
1951	134,914,676	3,642,049	9,832,660	14,782,564	163,171,949	38,292,000	124,880,000	124,879,989	38,291,960	N/A	163,171,949	N/A	N/A
1950	127,479,756	2,989,340	9,282,493	13,746,022	153,497,611	36,491,000	117,007,000	117,006,559	36,491,052	N/A	153,497,611	N/A	N/A
1949	118,929,218	3,239,185	8,657,191	12,368,715	143,194,309	36,049,000	107,145,000	107,145,560	36,048,749	N/A	143,194,309	N/A	N/A
1948	118,073,459	2,442,097	8,266,549	11,900,416	140,682,521	35,528,000	105,155,000	105,154,865	35,527,656	N/A	140,682,521	N/A	N/A
1947	120,260,311	1,437,589	7,521,129	12,669,637	141,888,666	34,954,000	106,935,000	106,934,598	34,954,068	N/A	141,888,666	N/A	N/A
1946	115,024,528	3,051,672	6,632,984	12,320,105	137,030,000	33,613,000	103,417,000	103,416,303	33,612,986	N/A	137,029,289	N/A	N/A
1945	104,485,741	23,846,295	5,595,417	13,883,529	147,811,000	29,964,000	117,847,000	117,847,138	29,963,844	N/A	147,810,982	N/A	N/A

Table CB15

DEPOSITS
FDIC-Insured Commercial Banks
United States and Other Areas

Balances at Year End, 1934 - 2001
 (Dollar amounts in thousands)

Year	Deposits / Domestic and Foreign						Domestic Office Deposits						
	Individuals, Partnerships and Corporations	U.S. Government	States & Political Sub-divisions	All Others	Total Deposits, Domestic & Foreign	Memo		Demand	Savings	Time	Total Domestic Deposits	Memo	
						Interest Bearing	Non-Interest Bearing					Transaction	Non-Transaction
1944	88,866,298	19,867,331	4,943,810	12,074,356	125,752,000	23,958,000	101,794,000	101,793,313	23,958,482	N/A	125,751,795	N/A	N/A
1943	78,587,442	10,075,014	4,748,556	10,704,765	104,116,000	19,160,000	84,956,000	84,956,088	19,159,689	N/A	104,115,777	N/A	N/A
1942	64,053,749	8,228,698	4,393,493	11,144,487	87,820,000	16,261,000	71,559,000	71,559,350	16,261,077	N/A	87,820,427	N/A	N/A
1941	52,775,906	1,821,250	4,169,752	10,653,776	69,421,000	15,860,000	53,561,000	53,560,860	13,261,402	2,598,311	69,420,573	N/A	N/A
1940	48,374,365	735,467	3,820,675	10,539,096	63,470,000	15,754,000	47,716,000	47,716,084	13,062,315	2,691,204	63,469,603	N/A	N/A
1939	42,280,674	859,402	3,413,160	9,523,113	56,076,349	15,237,000	40,839,000	40,839,329	12,622,325	2,614,695	56,076,349	N/A	N/A
1938	38,084,157	924,062	3,516,769	7,253,688	49,778,676	14,829,000	34,950,000	34,949,194	12,195,956	2,633,526	49,778,676	N/A	N/A
1937	36,912,075	927,269	3,256,196	6,128,148	47,223,688	14,859,000	32,365,000	32,364,469	12,100,322	2,758,897	47,223,688	N/A	N/A
1936	37,833,757	1,086,301	3,263,286	7,099,782	49,283,126	14,136,000	35,147,000	35,147,022	11,491,137	2,644,967	49,283,126	N/A	N/A
1935	33,512,482	1,161,236	3,079,425	6,394,168	44,147,311	13,368,000	30,779,000	30,779,759	10,575,116	2,792,436	44,147,311	N/A	N/A
1934	29,253,208	2,210,959	2,600,622	4,950,353	39,015,142	12,683,000	26,332,000	26,332,555	9,708,911	2,973,676	39,015,142	N/A	N/A

Table CB16

**INTEREST EARNING ASSETS AND
INTEREST BEARING LIABILITIES
FDIC-Insured Commercial Banks
United States and Other Areas**

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	Interest Earning Assets						Interest Bearing Liabilities					
	Interest Earning Balances	Investment Securities	Net Loans and Leases	Federal Funds Sold	Trading Account Assets	Total Interest Earning Assets	Interest Bearing Deposits	Federal Funds Purchased	Mortgage & Other Borrowings	Demand Notes & Other Liabilities	Subordinated Notes/ Debentures	Total Interest Bearing Liabilities
2001	123,197,991	1,179,561,969	3,823,245,758	317,645,384	303,285,347	5,746,936,449	3,517,952,019	503,158,881	N/A	566,791,800	95,316,664	4,683,219,364
2000	105,156,942	1,078,981,090	3,755,409,377	280,129,621	304,248,117	5,523,925,147	3,423,073,319	475,364,456	N/A	570,656,871	87,042,965	4,556,137,611
1999	125,203,359	1,046,530,414	3,432,893,806	226,304,587	257,275,164	5,088,207,330	3,127,704,804	445,313,598	N/A	555,318,393	76,449,762	4,204,786,557
1998	110,939,671	979,854,633	3,181,024,830	278,288,665	285,659,135	4,835,766,934	2,961,347,566	436,490,992	N/A	416,696,033	72,784,920	3,887,319,511
1997	116,362,372	871,867,975	2,916,062,210	261,769,191	296,786,698	4,462,848,446	2,744,883,503	416,054,852	N/A	355,134,954	62,014,914	3,578,088,223
1996	94,805,726	800,647,095	2,757,822,146	163,980,890	240,787,123	4,058,042,980	2,532,877,920	317,888,304	1,898,595	358,386,776	51,167,335	3,262,218,930
1995	79,120,347	810,871,552	2,550,125,061	180,843,010	217,178,808	3,838,138,778	2,415,588,520	326,506,357	1,455,630	299,050,697	43,535,532	3,086,136,736
1994	94,492,615	823,024,418	2,306,080,378	149,112,419	193,938,498	3,566,648,328	2,301,978,722	312,509,513	1,516,202	248,237,745	40,755,564	2,904,997,746
1993	84,140,882	836,710,403	2,096,977,935	150,700,336	122,294,539	3,290,824,095	2,182,232,869	274,668,680	1,810,319	221,409,858	37,371,665	2,717,493,391
1992	98,493,278	772,939,104	1,977,497,386	158,429,806	80,540,351	3,087,899,925	2,157,924,339	252,375,949	1,902,058	152,393,347	33,730,903	2,598,326,596
1991	106,262,600	691,384,542	1,997,608,554	149,269,212	66,589,149	3,011,114,057	2,207,198,704	230,925,089	1,961,558	146,839,266	24,961,999	2,611,886,616
1990	102,430,176	604,622,233	2,054,637,808	146,669,994	47,931,397	2,956,291,608	2,161,500,627	245,323,574	2,176,594	137,792,278	23,920,331	2,570,713,404
1989	135,620,275	558,638,734	2,004,451,352	146,492,986	42,748,988	2,887,952,335	2,065,031,465	275,691,309	2,178,380	141,222,277	19,773,886	2,503,897,317
1988	149,544,695	535,995,041	1,885,710,515	127,698,186	35,517,256	2,734,465,693	1,952,256,561	234,928,731	2,851,530	143,630,828	16,862,430	2,350,530,080
1987	163,911,678	520,713,434	1,779,284,155	130,417,338	32,716,470	2,627,043,075	1,857,830,810	237,451,062	2,697,455	121,619,698	17,614,228	2,237,213,253
1986	154,073,092	484,864,572	1,727,536,952	139,055,877	43,047,673	2,548,578,166	1,751,130,350	248,380,055	2,850,236	107,739,992	16,941,382	2,127,042,015
1985	142,043,133	439,406,625	1,607,527,446	133,205,085	40,511,091	2,362,693,380	1,646,777,318	222,005,510	2,970,985	95,455,061	14,659,347	1,981,868,221
1984	142,262,610	385,539,604	1,489,808,251	110,717,271	28,610,381	2,156,938,117	1,531,527,812	188,775,538	2,980,373	69,502,732	10,203,859	1,802,990,314
1983	160,177,000	424,295,000	1,301,308,000	93,484,000	17,054,000	1,996,318,000	1,451,703,000	178,534,000	2,798,000	55,048,000	7,093,000	1,785,176,000
1982	167,897,000	366,676,000	1,211,081,000	103,793,000	19,134,000	1,868,581,000	1,334,828,000	179,744,000	2,773,000	55,076,000	7,330,000	1,579,751,000
1981	154,153,000	339,337,000	1,120,121,000	91,149,000	12,799,000	1,717,559,000	1,204,509,000	163,818,000	2,548,000	45,432,000	6,460,000	1,422,767,000
1980	133,381,000	325,058,000	1,006,408,000	70,350,000	9,386,000	1,544,583,000	1,049,621,000	133,290,000	2,288,000	42,126,000	6,554,000	1,233,879,000
1979	111,172,000	284,092,000	935,521,000	61,272,000	9,777,000	1,401,834,000	932,114,000	112,347,000	2,149,000	39,526,000	6,253,000	1,092,389,000
1978	91,645,000	269,120,000	832,979,000	48,890,000	7,125,000	1,249,759,000	833,942,000	91,401,000	2,140,000	32,906,000	6,159,000	966,548,000
1977	9,915,000	258,125,000	722,814,000	49,875,000	7,265,000	1,047,994,000	737,862,000	82,945,000	1,039,000	13,147,000	5,739,000	840,732,000
1976	9,667,000	246,513,000	626,675,000	45,869,000	8,251,000	936,975,000	657,944,000	70,320,000	798,000	9,510,000	5,124,000	743,696,000

Table CB16

**INTEREST EARNING ASSETS AND
INTEREST BEARING LIABILITIES
FDIC-Insured Commercial Banks
United States and Other Areas**

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	Interest Earning Assets						Interest Bearing Liabilities					
	Interest Earning Balances	Investment Securities	Net Loans and Leases	Federal Funds Sold	Trading Account Assets	Total Interest Earning Assets	Interest Bearing Deposits	Federal Funds Purchased	Mortgage & Other Borrowings	Demand Notes & Other Liabilities	Subordinated Notes/ Debentures	Total Interest Bearing Liabilities
1975	7,567,000	226,024,000	581,214,000	37,345,000	5,699,000	857,849,000	594,435,000	52,190,000	773,000	7,934,000	4,408,000	659,740,000
1974	4,090,000	188,892,000	575,444,000	38,937,000	8,043,000	815,406,000	556,925,000	51,224,000	724,000	8,368,000	4,260,000	621,501,000
1973	2,771,000	179,400,832	452,229,000	34,379,920	8,655,329	677,436,081	372,514,000	50,481,000	772,000	7,180,000	4,117,351	435,064,351
1972	2,782,000	178,459,362	382,278,000	25,634,862	5,128,096	594,282,320	320,516,000	33,731,000	1,161,000	3,920,000	4,092,820	363,420,820
1971	2,427,000	163,680,833	322,075,000	19,643,272	5,307,564	513,133,669	276,905,000	24,180,000	668,000	1,463,000	2,956,180	306,172,180
1970	1,402,000	141,370,003	292,187,000	15,952,321	5,664,059	456,575,383	235,343,000	16,609,000	669,000	2,573,000	2,091,879	257,285,879
1969	302,000	122,019,085	280,866,000	9,712,405	3,181,756	416,081,246	196,859,000	14,685,000	602,000	3,367,000	1,998,316	217,511,316
1968	335,000	135,202,000	259,425,000	6,527,458	N/A	401,489,458	205,927,000	7,468,200	N/A	1,214,440	2,110,137	216,719,777
1967	541,000	123,241,000	232,757,000	3,924,357	N/A	360,463,357	185,339,000	4,980,322	N/A	568,797	1,984,390	192,872,509
1966	253,000	104,271,000	215,969,000	2,460,941	N/A	322,953,941	161,103,000	2,824,088	N/A	1,904,513	1,729,902	167,561,503
1965	740,682	103,650,708	199,050,000	2,064,215	N/A	305,505,605	147,676,000	2,438,413	N/A	1,898,290	1,652,701	153,665,404
1964	859,176	100,959,700	175,096,000	N/A	N/A	276,914,876	127,539,000	N/A	N/A	2,591,133	810,657	130,940,790
1963	666,809	97,472,029	155,933,000	N/A	N/A	254,071,838	111,694,000	N/A	N/A	3,576,530	130,014	115,400,544
1962	494,254	94,912,480	140,023,000	N/A	N/A	235,429,734	98,227,000	N/A	N/A	3,584,000	20,496	101,831,496
1961	330,134	89,661,642	124,807,000	N/A	N/A	214,798,776	82,812,000	N/A	N/A	462,000	22,107	83,296,107
1960	204,790	81,020,238	117,522,000	N/A	N/A	198,747,028	73,284,000	N/A	N/A	152,000	23,219	73,459,219
1959	166,310	78,582,342	110,695,000	N/A	N/A	189,443,652	67,473,000	N/A	N/A	609,000	26,214	68,108,214
1958	188,575	86,056,411	98,132,000	N/A	N/A	184,376,986	65,681,000	N/A	N/A	70,000	27,689	65,778,689
1957	122,001	75,329,686	93,801,000	N/A	N/A	169,252,687	57,658,000	N/A	N/A	68,000	27,657	57,753,657
1956	105,666	73,947,336	90,143,000	N/A	N/A	164,196,002	52,122,000	N/A	N/A	63,000	28,925	52,213,925
1955	143,225	77,240,419	82,360,000	N/A	N/A	159,743,644	49,951,000	N/A	N/A	150,000	29,791	50,130,791
1954	163,224	84,141,771	70,341,000	N/A	N/A	154,645,995	48,526,000	N/A	N/A	23,000	24,385	48,573,385
1953	103,436	76,851,462	67,266,000	N/A	N/A	144,220,898	44,794,000	N/A	N/A	59,000	21,937	44,874,937
1952	116,961	76,280,443	63,824,000	N/A	N/A	140,221,404	41,365,000	N/A	N/A	189,000	25,027	41,579,027
1951	89,963	73,672,808	57,371,000	N/A	N/A	131,133,771	38,292,000	N/A	N/A	38,000	18,083	38,348,083
1950	180,874	73,197,950	51,809,000	N/A	N/A	125,187,824	36,491,000	N/A	N/A	87,000	20,291	36,598,291
1949	79,619	75,824,222	42,499,000	N/A	N/A	118,402,841	36,049,000	N/A	N/A	14,000	21,731	36,084,731

Table CB16

**INTEREST EARNING ASSETS AND
INTEREST BEARING LIABILITIES
FDIC-Insured Commercial Banks
United States and Other Areas**

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	Interest Earning Assets						Interest Bearing Liabilities					
	Interest Earning Balances	Investment Securities	Net Loans and Leases	Federal Funds Sold	Trading Account Assets	Total Interest Earning Assets	Interest Bearing Deposits	Federal Funds Purchased	Mortgage & Other Borrowings	Demand Notes & Other Liabilities	Subordinated Notes/ Debentures	Total Interest Bearing Liabilities
1948	74,132	70,338,801	41,979,000	N/A	N/A	112,391,933	35,528,000	N/A	N/A	54,000	22,304	35,604,304
1947	78,137	76,712,307	37,592,000	N/A	N/A	114,382,444	34,954,000	N/A	N/A	61,000	29,542	35,044,542
1946	117,176	81,469,000	30,740,000	N/A	N/A	112,326,176	33,613,000	N/A	N/A	39,000	35,368	33,687,368
1945	99,444	96,066,000	25,769,000	N/A	N/A	121,934,444	29,964,000	N/A	N/A	215,000	42,892	30,221,892
1944	81,327	82,053,000	21,355,000	N/A	N/A	103,489,327	23,958,000	N/A	N/A	121,000	50,065	24,129,065
1943	89,013	64,678,000	18,844,000	N/A	N/A	83,611,013	19,160,000	N/A	N/A	45,000	N/A	19,205,000
1942	113,537	47,344,000	18,907,000	N/A	N/A	66,364,537	16,261,000	N/A	N/A	10,000	N/A	16,271,000
1941	158,310	28,032,000	21,262,000	N/A	N/A	49,452,310	15,860,000	N/A	N/A	10,000	N/A	15,870,000
1940	157,391	24,163,000	18,398,000	N/A	N/A	42,718,391	15,754,000	N/A	N/A	11,000	N/A	15,765,000
1939	204,960	22,428,000	16,866,000	N/A	N/A	39,498,960	15,237,000	N/A	N/A	14,000	N/A	15,251,000
1938	237,600	21,451,000	16,024,000	N/A	N/A	37,712,600	14,829,000	N/A	N/A	31,000	N/A	14,860,000
1937	214,027	20,476,000	16,750,000	N/A	N/A	37,440,027	14,859,000	N/A	N/A	49,000	N/A	14,908,000
1936	255,056	22,307,259	15,965,000	N/A	N/A	38,527,315	14,136,000	N/A	N/A	56,000	N/A	14,192,000
1935	253,542	20,116,000	14,719,000	N/A	N/A	35,088,542	13,368,000	N/A	N/A	66,000	N/A	13,434,000
1934	343,147	18,171,507	14,614,000	N/A	N/A	33,128,654	12,683,000	N/A	N/A	93,000	N/A	12,776,000

Table CB17

**DEPOSITS IN FOREIGN OFFICES AND PAST DUE
AND NONACCRUAL LOANS AND LEASES
FDIC-Insured Commercial Banks
United States and Other Areas**

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	Deposits in Foreign Offices			Loans and Leases Past Due			Nonaccrual Loans and Leases	Noncurrent Loans and Leases
	Noninterest Bearing	Interest Bearing	Total	30 to 89 Days	90 Days or More	Total		
2001	31,708,166	597,972,530	629,680,694	53,293,935	13,675,314	66,969,249	41,187,548	55,028,420
2000	30,593,997	676,072,372	706,666,369	47,953,041	10,880,780	58,833,821	32,059,963	42,940,743
1999	28,586,480	627,002,660	655,589,140	39,704,385	9,606,402	49,310,787	23,390,169	32,996,571
1998	23,780,994	548,252,866	572,033,860	40,847,594	10,554,942	51,402,536	20,697,631	31,252,573
1997	21,431,818	504,762,895	526,194,713	39,048,813	9,966,628	49,015,441	18,575,668	28,542,296
1996	21,295,362	452,284,853	473,580,215	38,418,367	9,573,816	47,992,183	19,556,008	29,129,824
1995	18,379,723	435,714,280	454,094,003	33,689,312	8,096,363	41,785,675	22,254,363	30,350,726
1994	15,746,935	416,168,313	431,915,248	28,087,650	6,736,937	34,824,587	23,970,579	30,707,516
1993	15,667,848	314,328,748	329,996,596	28,744,686	7,433,728	36,178,414	35,387,287	42,821,015
1992	13,391,920	273,407,551	286,799,471	34,531,704	9,042,093	43,573,797	53,170,118	62,212,211
1991	12,878,796	291,763,644	304,642,440	41,817,408	11,151,462	52,968,870	64,856,448	76,007,910
1990	13,139,386	280,305,950	293,445,336	47,696,272	10,980,907	58,677,179	67,152,992	78,133,899
1989	12,808,082	298,903,865	311,711,947	38,845,850	9,688,842	48,534,692	52,439,861	62,128,703
1988	11,619,383	303,459,783	315,079,166	32,793,799	8,828,192	41,621,991	47,575,949	56,404,141
1987	12,913,468	328,696,422	341,609,890	32,165,257	8,792,840	40,958,097	54,564,409	63,357,249
1986	11,853,193	301,941,475	313,794,668	32,721,168	9,850,908	42,572,076	38,634,425	48,485,333
1985	11,218,081	310,625,668	321,843,750	31,208,337	9,404,482	40,612,819	34,484,718	43,889,200
1984	9,799,461	307,770,354	317,569,815	29,876,035	9,250,170	39,126,205	34,352,758	43,602,928
1983	N/A	308,399,000	308,399,000	N/A	N/A	N/A	N/A	N/A
1982	N/A	306,756,000	306,756,000	N/A	N/A	N/A	N/A	N/A
1981	N/A	318,504,000	318,504,000	N/A	N/A	N/A	N/A	N/A
1980	N/A	294,011,000	294,011,000	N/A	N/A	N/A	N/A	N/A
1979	N/A	272,493,000	272,493,000	N/A	N/A	N/A	N/A	N/A
1978	N/A	220,619,000	220,619,000	N/A	N/A	N/A	N/A	N/A
1977	N/A	187,343,000	187,343,000	N/A	N/A	N/A	N/A	N/A
1976	N/A	160,986,000	160,986,000	N/A	N/A	N/A	N/A	N/A
1975	N/A	135,109,000	135,109,000	N/A	N/A	N/A	N/A	N/A
1974	N/A	125,113,000	125,113,000	N/A	N/A	N/A	N/A	N/A

Table CB17

**DEPOSITS IN FOREIGN OFFICES AND PAST DUE
AND NONACCRUAL LOANS AND LEASES
FDIC-Insured Commercial Banks
United States and Other Areas**

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	Deposits in Foreign Offices			Loans and Leases Past Due			Nonaccrual Loans and Leases	Noncurrent Loans and Leases
	Noninterest Bearing	Interest Bearing	Total	30 to 89 Days	90 Days or More	Total		
1973	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1972	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1971	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1970	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1969	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1968	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1967	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1966	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1965	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1964	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1963	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1962	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1961	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1960	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1959	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1958	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1957	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1956	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1955	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1954	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1953	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1952	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1951	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1950	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1949	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1948	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1947	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1946	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1945	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table CB17

**DEPOSITS IN FOREIGN OFFICES AND PAST DUE
AND NONACCRUAL LOANS AND LEASES
FDIC-Insured Commercial Banks
United States and Other Areas**

Balances at Year End, 1934 - 2001
(Dollar amounts in thousands)

Year	Deposits in Foreign Offices			Loans and Leases Past Due			Nonaccrual Loans and Leases	Noncurrent Loans and Leases
	Noninterest Bearing	Interest Bearing	Total	30 to 89 Days	90 Days or More	Total		
1944	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1943	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1942	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1941	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1940	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1939	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1938	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1937	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1936	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1935	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1934	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

NOTES TO USERS

COMMERCIAL BANKS**General Comments**

- 0 represents a positive amount less than \$500.
- (0) represents a negative amount less than (\$500).
- NA Not available.

Current reporting requirements or definitions for each column heading are stated below. Where possible, historical amounts are adjusted to reflect current reporting requirements and definitions as closely as possible. Significant adjustments, changes or definitional differences from current requirements are identified or described. Comments describing changes in reporting practices relating to assets, liabilities and capital items are important in interpreting related income and expense items.

CB01: Number of Institutions, Branches and Total Offices**Origin of the FDIC**

On January 1, 1934 there were 15,034 licensed banks:

- 12,551 insured commercial banks
- 1,904 uninsured commercial banks
- 214 insured mutual savings banks
- 365 uninsured mutual savings banks

When the Temporary Federal Deposit Insurance Plan went into effect on January 1, 1934, 12,551 commercial banks were admitted to the Temporary Federal Deposit Insurance Fund and 214 mutual savings banks were admitted to a separate Temporary Fund for Mutuals. The two funds combined into the Federal Deposit Insurance Fund on July 1, 1935.

Commercial Banks - Original Definitions

The following definitions (as applied to the number of institutions in the table) are provided in the 1934 Annual Report:

Insured - insured by the Federal Deposit Insurance Corporation.

Uninsured (synonym - not insured) - not insured by the Federal Deposit Insurance Corporation. (An uninsured institution, however, could be insured by a state insurance fund, a private sector insurance company, or the Savings Bank Trust Company).

Commercial banks - includes the following groups of banks in the continental United States operating under licenses issued by the Secretary of the Treasury or by state banking authorities: national banks, state-chartered commercial banks, loan and trust companies, stock savings banks, private banks under state supervision, and industrial banks. Subsequent changes or revisions to this definition relate to both groups of institutions and to individual institutions.

Commercial Banks - Changes to the Definitions

1934 - Two national banks in Alaska that are not members of the Federal Reserve System are included specifically.

NOTES TO USERS

1935 - Morris Plan Banks that become insured are included.

1936 - The definition of commercial banks is revised to read: all operating national banks, all incorporated state banks, all trust companies and banks and trust companies regularly engaged in the business of receiving deposits (except mutual savings banks, and in New Hampshire, guaranty savings banks), all stock savings banks, banks in conservatorship or operating under restrictions, (provided they are authorized to and in fact do accept new deposits), such industrial and Morris Plan banks as operate under general banking codes or operate under the same codes of law as insured industrial banks, branches of foreign banks which engage in a general deposit business, cash depositories, private banks under state supervision, insured trust companies, even though not engaged in regular deposit banking (nondeposit trust companies), the chief office in each of the US possessions of American banks engaged in a general deposit business in those possessions.

1937-1946 - The last phrase of the 1936 definition of commercial banks is replaced by the following: American branches engaged in a general banking business in US possessions (where more than one branch is maintained by a given bank in any one possession, the chief or central office is classified (and counted) as a bank and the other offices are classified (and counted) as branches).

1947 - The definition of commercial banks is revised to include: national banks (except those not regularly engaged in deposit banking), incorporated state banks, trust companies, banks and trust companies regularly engaged in the business of receiving deposits, whether demand or time, (except mutual savings banks), stock savings banks, including guaranty savings banks in New Hampshire, industrial banks and Morris Plan banks which operate under general banking codes or are specifically authorized by law to accept deposits and in practice, do so, or the obligations of which are regarded as deposits for deposit insurance, special types of banks of deposit, cash depositories in South Carolina, cooperative exchanges in Arkansas, savings and loan companies operating under Superior Court charters in Georgia, government operated banks in American Samoa, Guam and North Dakota, a cooperative bank, usually classified as a credit union, operating under a special charter in New Hampshire, two savings institutions, known as "trust companies", operating under a special charter in Texas, Savings Bank Trust Company in New York, branches of foreign banks which engage in a general deposit business in the continental United States or in the US possessions, in U. S. possessions, branches of American banks engaged in a general deposit business.

1948 - The 1947 definition is revised to add a government bank in Puerto Rico.

1949 - The 1947 definition is revised to include nondeposit trust companies with a national charter.

1950 - The government operated bank in Guam is dropped from the definition, it is no longer insured or no longer in operation.

1952 - A revision indicates that there are four branches of foreign banks (counted as banks) which engage in a general deposit business in the continental United States or in Puerto Rico.

1961 - The 1947 definition relating to the inclusion of cooperative exchanges in Arkansas is changed to the singular, indicating that there is only one insured cooperative exchange operating now.

There are now eight branches of foreign banks included.

1962 - Nine branches of foreign banks are included.

1963 - The number of foreign branches operating in the United States, Puerto Rico and the U.S. Virgin Islands is 17.

1964 - Foreign branches are now operating in New York, Oregon, Washington, Puerto Rico and the U.S. Virgin Islands.

1966 - The one cooperative exchange in Arkansas is dropped.

1970 - The definition of Commercial banks is revised to include: national banks, incorporated state chartered banks, trust companies, bank and trust companies regularly engaged in the business of receiving deposits, whether demand or time, (except mutual savings banks) stock savings banks, including guaranty savings banks in New Hampshire, industrial and Morris Plan banks which operate under general banking codes, or are specifically authorized by law to accept deposits and in practice, do so, or the obligations of which are regarded as deposits for deposit insurance, special types of banks of deposit, regulated certificated banks and a savings and loan company operating under a Superior Court charter in Georgia, government operated banks in North Dakota and Puerto Rico, a savings institution, known as a "trust company", operating under a special charter in Texas, the Savings Bank Trust Company in New York, branches of foreign banks in Illinois, Massachusetts,

NOTES TO USERS

New York, Oregon, Washington, Puerto Rico and the U.S. Virgin Islands.

1975 - Special types of banks of deposit and the savings and loan operating under a Superior Court charter in Georgia are no longer included and the Savings Bank and Trust Company Northwest in Washington is added.

1976 - The cooperative bank operating under a special charter in New Hampshire is no longer included.

1977 - Guam is added to the list of states and U.S. Territories and Possessions with branches of foreign banks.

1978 - Pennsylvania is added as having a branch of a foreign bank.

1982 - The definition of Commercial banks is revised to include: national banks, incorporated state chartered banks and trust companies, bank and trust companies regularly engaged in the business of receiving deposits, whether demand or time, (except mutual savings banks) stock savings banks, including guaranty savings banks in New Hampshire, industrial and Morris Plan banks which operate under general banking codes, or are specifically authorized by law to accept deposits and in practice, do so, or the obligations of which are regarded as deposits for deposit insurance.

1984 - The definition of Commercial banks is revised to include: national banks, FDIC-insured state chartered banks and trust companies, except savings banks, FDIC-insured industrial and Morris Plan banks which operate under general banking codes, or are specifically authorized by law to accept deposits and in practice, do so, or the obligations of which are regarded as deposits for deposit insurance.

1989 - The FIRREA enables SAIF insured thrift institutions to change their charter to become commercial banks.

1990-1991 - The definition of Commercial banks is revised to include: national banks, state chartered banks and trust companies, except savings banks, industrial and Morris Plan banks which operate under general banking codes, or are specifically authorized by law to accept deposits and in practice, do so, or the obligations of which are regarded as deposits for deposit insurance. commercial banks, either national or state chartered, insured by the FDIC Savings Association Insurance Fund (SAIF).

1992-Current - The definition of FDIC-insured Commercial banks and trust companies is revised to include: national banks, state chartered banks and trust companies, except savings banks, commercial banks, either national or state chartered, insured by the FDIC Bank Insurance Fund (BIF) or the FDIC Savings Association Insurance Fund (SAIF), other financial institutions which operate under general banking codes, or are specifically authorized by law to accept deposits and in practice, do so, or the obligations of which are regarded as deposits for deposit insurance.

Offices and Branches - Changes to the Definitions

1936 - Branches or additional offices include all offices of banks operating more than one office, other than head offices, at which deposits are received or checks cashed, and all offices of insured trust companies not engaged in deposit banking. The term "branch" includes any branch bank, branch office, branch agency, additional office or any branch or place of business located in any state of the United States or in Alaska, Hawaii, Puerto Rico, or the U.S. Virgin Islands at which deposits are received or checks paid or money lent.

1940 - Unit banks include all banks operating only one office at which deposits are received or checks cashed.

1942 - The reconciliation of office openings and closings indicates that total offices include facilities operated as agencies of the government. Such facilities are established in or near military installations at the request of the Secretary of the Treasury or of the commanding officer of the installation.

1950 - A footnote indicates that 6 offices in the possessions, formerly tabulated as banks, are now being counted as offices. The footnote is carried until the 1979 Annual Report.

1961 - Branches include all offices of a bank, other than its head office, at which deposits are received, checks paid or money lent. Banking facilities separate from a banking house, banking facilities at government installations, offices, agencies, paying or receiving stations, drive-in facilities and other facilities operated for limited purposes are defined as branches under the FDI Act, regardless of the fact that in certain states, including several which prohibit the operation of branches, such limited facilities are not considered branches within the meaning of state law.

1962 - A footnote indicates that total office counts include "a few" seasonal offices that may not be open for business as of December 31 of each

NOTES TO USERS

year. The footnote is carried until the 1979 Annual Report.

1980 - A footnote indicates that both insured and noninsured domestic branches of foreign banks are excluded from the total of insured commercial bank offices and are reflected as offices of noninsured banks of deposit.

1982 - A footnote indicates that 31 FDIC insured and 199 noninsured domestic branches of foreign banks (IBA reporters) are excluded from the total of insured commercial bank offices and are reflected as offices of noninsured banks of deposit. The number of such offices is not indicated in the footnotes of subsequent sources. A total of 2,523 remote service facilities (EFTU's) were deleted from the count of insured commercial bank branches and total offices as of year end. There is no indication of how many there were as of year end in previous years.

1988 - Source totals have been reduced by 366 contractual offices in Michigan. Contractual offices are established among affiliated banks and allow the offices of related banks to act as offices for the other related banks.

1989 - Source totals have been reduced by 444 contractual branches in Michigan.

1994 - Branch count changes affecting several years have been made. The adjustments are due to the continuous flow of data from banks to the Federal banking agencies concerning the status of offices. Other changes are due to retroactive corrections and adjustments affecting the structure database, the source of this data. Changes to counts prior to 1984 are due to the use of the structure database for all numbers rather than the use of previously published number in FDIC Annual Reports and Statistics on Banking.

1994-Current - Offices include the following types:

- Multiple service offices
- Military facilities
- Drive-in facilities
- Loan production offices
- Consumer credit offices
- Seasonal offices
- Administrative offices
- Messenger service offices
- Supermarket banking offices
- Other offices

CB02: Changes in Number of Institutions

Field Content

Additions

New Charters - Represents institutions newly licensed or chartered by the Office of the Comptroller of the Currency (national banks) or by state banking authorities, including banking authorities in the U. S. territories or possessions. Includes de novo institutions as well as charters issued to take over a failing institution.

Conversions - Represents conversions of existing institutions of any type that meet the definition of commercial banks (see Notes to Table CB-1) and have applied for and received FDIC insurance. Also includes bank relocations from one state to another.

Deletions

Unassisted Mergers - Represents voluntary mergers, consolidations or absorptions of two or more institutions.

Failures - Mergers - Represents mergers, consolidations or absorptions entered into as a result of supervisory actions. The transaction may or may not have required FDIC assistance.

NOTES TO USERS

Failures - Paid off - Represents institutions that were declared insolvent, the insured deposits of which were paid by the FDIC.
Other Deletions- Represents withdrawals from FDIC insurance, voluntary liquidations, or conversions to institutions that are not considered commercial banks. Also includes relocation of banks from one state to another.

Significant Events

1934	Conversions	740 admissions to insurance
	Failures-Mergers	23 voluntary withdrawals from insurance
1935	Conversions	71 reorganizations of or successions to restricted banks
		19 reopenings of closed banks in liquidation or receivership
		104 noninsured banks becoming insured
		3 banks added to prior year's ending balance
	Others	51 other liquidations
		26 voluntary withdrawal from insurance
		8 insured banks becoming noninsured
		(1) unaccounted for difference
1936	Conversions	4 closed banks reopened
		47 noninsured banks becoming insured
		1 adjustment to prior year's ending balance
	Failures-Mergers	22 with financial aid of the FDIC
	Others	31 other liquidations
		4 voluntary withdrawals from insurance
1937	Conversions	36 noninsured banks becoming insured
	Failures-Mergers	20 with financial aid of the FDIC
	Others	36 other liquidations
		2 voluntary withdrawals from insurance
1938	Conversions	25 noninsured banks becoming insured
		1 closed bank reopened
	Failures-Mergers	22 with financial aid of the FDIC
	Others	36 other liquidations
		1 termination of insurance
		3 voluntary withdrawals from insurance
		2 insured banks becoming noninsured
1939	Conversions	18 noninsured banks becoming insured
	Failures-Mergers	20 with financial aid of the FDIC
	Others	25 other liquidations
1940	Conversions	1 reopening of suspended bank
		19 noninsured banks becoming insured
	Failures-Mergers	20 with financial aid of the FDIC
	Others	33 other liquidations
1941	Conversions	33 noninsured banks becoming insured

NOTES TO USERS

	Failures-Mergers	6 with financial aid of the FDIC
	Others	24 other liquidations
		1 voluntary withdrawal from insurance
1942	Conversions	21 noninsured banks becoming insured
	Failures-Mergers	13 with financial aid of the FDIC
	Others	36 other liquidations
		1 insured bank becoming noninsured
1943	Conversions	16 noninsured banks becoming insured
	Failures-Mergers	1 with financial aid of the FDIC
	Others	43 other liquidations
		1 insured bank becoming noninsured
1944	Conversions	35 noninsured banks becoming insured
	Failures-Mergers	1 with financial aid of the FDIC
	Others	27 other liquidations
		2 insured banks becoming noninsured
1945	Conversions	21 noninsured banks becoming insured
	Others	15 other liquidations
		1 insured bank becoming noninsured
1946	Conversions	31 noninsured banks becoming insured
	Failures-Mergers	1 with financial aid of the FDIC
	Others	12 other liquidations
		3 insured banks becoming noninsured
1947	Conversions	29 noninsured banks becoming insured
	Failures-Mergers	3 with financial aid of the FDIC
	Others	6 other liquidations
		1 insured banks becoming noninsured
1948	Conversions	34 noninsured banks becoming insured
	Failures-Mergers	2 with financial aid of the FDIC
	Others	8 other liquidations
1949	Conversions	41 noninsured banks becoming insured
	Failures-Mergers	4 with financial aid of the FDIC
	Others	4 other liquidations
		1 withdrawal from insurance
1950	Conversions	47 noninsured banks becoming insured
	Failures-Mergers	4 with financial aid of the FDI
	Others	7 other liquidations
1951	Conversions	34 noninsured banks becoming insured
	Failures-Mergers	2 with financial aid of the FDIC
	Others	4 other liquidations
1952	Conversions	26 noninsured banks becoming insured

NOTES TO USERS

	Failures-Mergers	1 with financial aid of the FDIC
	Others	7 other liquidations
		1 termination of insurance
1953	Conversions	46 noninsured banks becoming insured
	Failures-Mergers	1 with financial aid of the FDIC
	Others	3 other liquidations
1954	Conversions	32 noninsured banks becoming insured
	Failures-Mergers	2 with aid of the FDIC
	Others	2 other liquidations
		2 insured banks becoming noninsured
1955	Conversions	41 noninsured banks becoming insured
	Failures-Mergers	1 with financial aid of the FDIC
	Others	4 other liquidations
1956	Conversions	64 noninsured banks becoming insured
	Others	6 other liquidations
1957	Conversions	22 noninsured banks becoming insured
1958	Conversions	29 noninsured banks becoming insured
	Failures-Mergers	1 with financial aid of the FDIC
	Others	3 other liquidations
1959	Conversions	54 noninsured banks becoming insured
	Others	1 suspended insured bank becoming noninsured
1960	Conversions	27 noninsured banks becoming insured
1961	Conversions	31 noninsured banks becoming insured
1962	Conversions	19 noninsured banks becoming insured
		1 suspended bank reopened
	Others	1 other liquidation
1963	Conversions	39 noninsured banks becoming insured
	Others	1 other liquidation
1964	Conversions	20 noninsured banks becoming insured
	Others	1 other liquidation
1965	Conversions	17 noninsured banks becoming insured
	Others	3 other liquidations
1966	Conversions	24 noninsured banks becoming insured
	Others	1 other liquidation
1967	Conversions	21 noninsured banks becoming insured
	Others	4 other liquidations
1968	Conversions	19 noninsured banks becoming insured
1969	Conversions	18 noninsured banks becoming insured
1970	Conversions	13 noninsured banks becoming insured
	Others	1 other liquidation

NOTES TO USERS

1971	Conversions	6 noninsured banks becoming insured
1972	Conversions	4 noninsured banks becoming insured
1973	Conversions	11 noninsured banks becoming insured
1974	Conversions	6 noninsured banks becoming insured
1975	Conversions	5 noninsured banks becoming insured
1976	Conversions	6 noninsured banks becoming insured
1977	Conversions	3 noninsured banks becoming insured
	Others	1 discontinued deposit operation
1978	Conversions	2 noninsured banks becoming insured<
1979	Conversions	3 noninsured banks becoming insured
1980	Conversions	1 noninsured bank becoming insured
1981	Others	1 insured bank becoming noninsured
1982	Conversions	6 noninsured banks becoming insured
		2 savings banks converting to commercial charter
1983	Conversions	19 noninsured banks becoming insured
		2 savings banks converting to commercial charter
		1 bank added to count
	Others	6 discontinued deposit operation
1984	Conversions	47 noninsured banks becoming insured
		2 saving banks converting to commercial charter
	Others	2 discontinued deposit operation
		3 banks deleted from count
1985	Conversions	41 noninsured banks becoming insured
		1 savings bank converting to commercial charter
		3 banks added to count
	Others	3 banks deleted from count
1986	Conversions	31 noninsured banks becoming insured
	Others	10 commercial banks converted to FSLIC
		2 discontinued deposit operation
		1 commercial bank converting to savings bank
1987	Conversions	35 noninsured banks becoming insured
		2 savings banks converting to commercial charter
	Others	1 commercial bank converting to FSLIC
		7 discontinued deposit operation
		3 commercial banks converting to savings banks
		3 banks deleted from count
1988	Conversions	3 noninsured banks becoming insured
	Others	2 commercial banks converting to FSLIC
		3 discontinued deposit operation
		4 insured banks becoming noninsured

NOTES TO USERS

1989	Conversions	2 commercial banks converted to savings banks 6 noninsured banks becoming insured 1 savings bank converting to commercial charter 2 added to count
	Others	1 commercial bank converting to FSLIC 3 discontinued deposit operation 1 insured bank becoming noninsured 1 deleted from count
1990	Conversions	19 thrifts converting to commercial banks 5 noninsured banks becoming insured
	Others	3 discontinued deposit operation 2 withdrawals from FDIC insurance 1 insured banks becoming noninsured
1991	Conversions	7 noninsured banks becoming insured 28 savings bank and savings & loans conversions
	Others	7 discontinued deposit operations 2 commercial bank converted to thrift charter
1992	New Charters	30 new banks - de novo 41 new charters established to absorb failing institutions 1 SAIF insured commercial bank
	Conversions	1 noninsured banks becoming insured 10 savings bank and thrift charter conversions
	Others	9 discontinued deposit operations 8 withdrawals from FDIC insurance 1 commercial bank converted to thrift charter
1993	New Charters	30 new charters 29 new charters established to absorb failing institutions
	Conversions	12 savings bank and thrift charter conversions
	Others	1 commercial bank converted to thrift charter 24 withdrawals from FDIC insurance 11 other liquidations and closings
1994	New Charters	49 new charters 1 new charter established to absorb a failing institution
	Conversions	11 savings bank and thrift charter conversions to commercial bank 6 relocations
	Others	5 withdrawals from FDIC insurance 2 commercial banks converting to thrift charter 6 relocations 2 other liquidation or closing
1995	Conversions	15 savings bank and thrift charter conversions to commercial bank

NOTES TO USERS

	Others	21 relocations 5 withdrawals from FDIC insurance 4 commercial banks converting to thrift charter
1996	Conversions	21 relocations 2 other liquidation or closing 10 thrift charter conversions 2 admissions to insured status
	Others	34 relocations 4 conversions to thrift charter 6 withdrawals from FDIC insurance 1 other liquidation or closing
1997	Conversions	34 relocations 10 thrift charter conversions 2 admissions to insured status
	Others	34 relocations 4 conversions to thrift charter 6 withdrawals from FDIC insurance 1 other liquidation or closing
1998	Conversions	34 relocations 14 thrift charter conversions 3 admissions to insured status
	Others	7 relocations 9 conversions to thrift charter 4 withdrawals from FDIC insurance
1999	Conversions	7 relocations 17 thrift charter conversions 3 relocations
	Others	8 conversions to thrift charter 6 withdrawals from FDIC insurance 3 relocations
2000	Conversions	11 thrift charter conversions 3 admissions to insured status 9 relocations
	Others	4 conversions to thrift charters 5 withdrawal from FDIC insurance 9 relocations

NOTES TO USERS

CB03: Number of Unit Institutions and Institutions with Branches

Unit banks are institutions that are operating only one office at which deposits are received or other banking business is conducted. Banks with branches are institutions that are operating one or more offices in addition to the main or head office.

Branches include all offices of a bank other than its head office, at which deposits are received, checks paid or money lent. Banking facilities separate from a banking house, banking facilities at government installations, offices, agencies, paying or receiving stations, drive-in facilities and other facilities operated for limited purposes are defined as branches under the FDI Act, regardless of the fact that in certain states, including several of which prohibit the operation of branches, such limited facilities are not considered branches within the meaning of state law. The notes to Tables CB-1 and CB-2 may also be helpful in interpreting the data contained in this table.

CB04: Net Income

Significant Events

1947 - On December 8, 1947 the Internal Revenue Service adopted the reserve method for accounting for bad debt losses on loans.

1969 - Banks with total assets of \$50 million or more are required to report income and expenses on an accrual basis. Consolidation is required for all majority owned bank premises subsidiaries and other majority owned subsidiaries meeting level of significance tests. Actual net loan losses (charge-offs less recoveries) were added to the Report of Income as an operating expense.

1972 - Banks with total assets of \$25 million or more are required to prepare their reports based on accrual accounting. All banks are required to report income taxes on a current accrual basis.

1979 - The provision for possible loan losses based on management discretion replaces actual net loan losses.

1984 - All banks with \$10 million or more in total consolidated assets are required to report income and expenses on an accrual basis.

A major reporting revision took place that initiated four reporting form sets: (1) FFIEC 031 filed by all banks that have one or more foreign offices, including International Banking Facilities (IBF), (2) FFIEC 032 filed by all banks with \$300 million or more in total assets (3) FFIEC 033 filed by all banks with more than \$100 million but less than \$300 million in total assets, and (4) FFIEC 034 filed by all banks with less than \$100 million in total assets.

Field Content

Number of Institutions - Represents the total number of insured commercial banks at each year end.

Total Interest Income - Represents total interest income earned or accrued on all assets. See Table CB-5 for individual components and more detailed explanatory notes.

Total Interest Expense - Represents total interest paid or accrued on all interest bearing liabilities. See Table CB-6 for individual components and more detailed explanatory notes.

Net Interest Income - Represents the difference between Total Interest Income and Total Interest Expense.

Total Noninterest Income - Represents the total of all noninterest income. See Table CB-7 for individual components and more detailed explanatory notes.

Total Noninterest Expense - Represents the total of all noninterest expenses. See Table CB-7 for individual components and more detailed explanatory notes.

Provision for Loan and Lease Losses

NOTES TO USERS

1984-present - Represents the amount needed to make the allowance for loan and lease losses adequate to absorb expected loan and lease losses, based upon management's evaluation of the bank's current loan and lease portfolio. The amount taken here may differ from the bad debt expense deduction taken for federal income tax purposes. Also included is the provision for allocated transfer risk reserve for those banks required to establish and maintain such a reserve.

1979-1983 - Represents the amount needed to make the allowance for loan losses adequate to absorb expected loan and lease losses, based upon management's evaluation of the bank's current loan and lease portfolio. The amount taken here may differ from the bad debt expense deduction taken for federal income tax purposes. For the first time, the acknowledgement of the difference between the amount expensed for financial reporting purposes and the amount deducted for income tax purposes was recognized by the booking of deferred taxes relating to this difference.

1969-1978 - Represents an addition to the allowance for possible loan losses based upon actual loan losses or the adoption of an historical average method.

1948-1968 - The amount reflects the net value of recoveries credited to reserves on loans less losses charged to reserves on loans.

1947- On December 8, 1947 the Commissioner of Internal Revenue issued ruling Number 6209, "Reserve Method of Accounting for Bad Debts in the Case of Banks." Under this ruling, banks are permitted to accumulate limited amounts of tax-free reserves for bad debt losses on loans.

1934-1946 - The amount reflects the net value of "profits and recoveries on loans and reductions to valuation allowances" less "losses, charge-offs and additions to valuation allowances on loans." Details of the components are not available.

Pre-Tax Net Operating Income - Represents Net Interest Income plus Total Noninterest Income less Total Noninterest Expense less the Provision for Loan and Lease Losses.

Securities Gains (Losses)

1959-present - Represents the net value of profits on securities sold or redeemed less losses on securities sold. Actual recoveries and actual charge-offs are reported separately and are included in Noninterest Income - All Other or Noninterest Expense - All Other, respectively.

1941-1958 - Represents the net value of recoveries on securities less losses and charge-offs on securities.

1934-1940 - Represents the net value of profits on securities sold or exchanged less losses, charge-offs and additions to valuation allowances on securities.

Applicable Income Taxes

1972-present - Represents the total of estimated federal, state, local and foreign income taxes (on an accrual basis) including the tax effects of gains or losses on securities not held in trading accounts and the tax benefits from operating loss carrybacks realized during the calendar year. Both the current and deferred portions are included. The benefits of operating loss carry forwards realized during the calendar year are included in extraordinary items.

1936-1971 - Reflects actual income taxes paid (cash basis) during each calendar year unless the bank maintains its books on an accrual basis.

1934-1935 - The amount of income taxes is included in Noninterest Expense - Occupancy.

Net Extraordinary Items

1969-present - Represents the results of material events and transactions that are both unusual and infrequent, net of income taxes.

Net Income - Represents the net result of all income less all expenses.

CB05: Interest Income

'Field Content

Interest Income on Loans and Leases**Loans in Domestic Offices**

1934-present - Represents all interest, fees, and similar charges levied against or associated with all assets reportable as loans. Includes

NOTES TO USERS

interest, yield related fees, commitment fees, service charges on loans and discount accretion.

Loans in Foreign Offices

1981-present - Represents all interest, fees, and similar charges levied against or associated with all assets reportable as loans in foreign offices. Includes interest, yield related fees, commitment fees, service charges on loans and discount accretion.

1934-1980 - Interest and fees on loans in foreign offices are not available.

All Leases

1976-present - Represents income and fees relating to direct financing and leveraged leases.

1934-1975 - Income from leases, if any, is included in Noninterest Income - All Other.

Total Interest Income on Loans and Leases - Represents the total of Interest Income on Loans and Leases - Loans in Domestic Offices plus Loans in Foreign Offices plus All Leases.

Other Interest Income**Investment Securities**

1976-present - Represents interest and dividends, net of premium amortization and discount accretion, on all assets that are reportable as investment securities.

1934-1975 - Includes interest and dividends on securities held in trading accounts.

Trading Account Assets

1984-present - Represents interest income earned on all trading account assets.

1934-1983 - The value is not available. Related income was included in other operating income (Noninterest Income - All Other).

Federal Funds Sold and Securities Purchased

1969-present - Represents gross income of all assets reportable under this category.

1934-1968 - This value was not reported separately and is included in Interest Income on Loans and Leases, Loans in Domestic Offices

Balances Due from Depository Institutions

1976-present - Represents income on balances due from other depository institutions.

1934-1975 - This value was not reported separately and is included in Noninterest Income - All Other.

Total Other Interest Income - Represents the sum of Other Interest Income - Investment Securities, Trading Account Assets, Federal Funds Sold and Securities Purchased, and Balances Due from Depository Institutions.

Total Interest Income - Represents the sum of Interest Income on Loans & Leases - Total and Other Interest Income - Total

CB06: Interest Expense

Field Content

Interest on Deposits

In Domestic Offices - Represents all interest on all liabilities reportable as deposits in domestic offices. Includes finders' and brokers' fees that represent an adjustment to the interest paid on deposits acquired through brokers. Early withdrawal penalties or portions of such penalties that represent the forfeiture of interest are deducted from gross interest paid.

In Foreign Offices

1976-present - Represents all interest on all liabilities reportable as deposits in foreign offices.

1934-1975 - Interest on foreign office deposits is not available. Reports of Income were submitted on a domestic only basis.

Total Interest on Deposits - Represents the sum of Interest on Deposits - In Domestic Offices plus Interest on Deposits - In Foreign Offices

NOTES TO USERS

Other Interest Expense**Federal Funds Purchased and Securities Sold**

1969-present - Represents the gross expenses of all liabilities reportable under this category.

1934-1968 - Included in Other Interest Expense - Borrowed Money.

Borrowed Money - Represents interest expense related to demand notes issued to the U. S. Treasury, mortgage indebtedness, obligations under capitalized leases, and other borrowed money.

Subordinated Notes & Debentures

1969-present - Represents interest expense related to subordinated notes and debentures.

1934-1968 - Includes interest and dividends paid on preferred stock.

Total Other Interest Expense - Represents the sum of Other Interest Expense - Federal Funds Purchased & Securities Sold plus Borrowed Money plus Subordinated Notes and Debentures.

Total Interest Expense - Represents the total of Interest on Deposits - Total and Other Interest Expense - Total.

CB07: Noninterest Income and Noninterest Expense

Field Content

Noninterest Income**Fee Income**

1942-present - Represents service charges on deposit accounts in domestic offices such as maintenance fees, activity charges, administrative charges, overdraft charges, and check certification charges.

1934-1941 - This value was not reported separately and is included in Noninterest Income - All Other.

Other Noninterest Income

1969-present - Represents amounts of all other categories of noninterest income not included elsewhere. It includes income from fiduciary activities; gains, losses and fees relating to foreign currency or foreign exchange transactions; gains, losses and fees from assets held in trading accounts; net gains from the sale or disposition of loans, premises (including branches and offices) and fixed assets, and other real estate owned; all service charges, fees and commissions (other than those relating to deposits in domestic offices); fees charged on bank issued credit cards; net gains on futures and forward contracts; and other miscellaneous income.

1934-1968 - Source data have been adjusted to include net profits and recoveries on assets (other than loans or securities) sold or exchanged and all recoveries and reductions in valuation allowances (other than those relating to loans or securities) less all losses, charge-offs and additions to valuation allowances (other than those relating to loans or securities). Net losses are included in Noninterest Expense - All Other.

1934-1941 - Includes service charges on deposit accounts.

Total Noninterest Income - Represents the sum of Service Charges on Deposit Accounts and All Other.

Noninterest Expense**Employee Salaries & Benefits**

1961-present - Represents salaries, taxes and benefits of all officers and employees of the bank and its consolidated subsidiaries including guards, temporary office help, cafeteria employees, and building and maintenance employees.

1934-1960 - Does not include officer and employee benefits which are not separately reported and are included in Noninterest Expense - All Other.

1934-1935 - Includes fees paid to directors and committee members and professional fees which are not separately identified and should be

NOTES TO USERS

included in Noninterest Expense - All Other.

Occupancy Expenses - 1934-present - Represents all noninterest expense related to use of the banking premises, equipment, furniture and fixtures of the institution, whether owned or leased, net of any rental income received.

1934-1960 - Does not reflect the deduction of related income which is included in Noninterest Income - Other.

All Other

1969-present - Represents amounts of all other categories of expense not included elsewhere. Includes fees paid to directors, trustees and advisory board members; premiums on fidelity insurance and deposit insurance; retainer and legal fees; net losses from the sale or disposition of loans, premises and fixed assets, other real estate owned, and branches; management fees assessed by parent bank holding companies; advertising, public relations, and promotional expenses; amortization expense of intangible assets; charitable contributions; net losses on futures and forward contracts; office supplies; telephone expenses; examination and audit fees; charge-offs and writedowns of securities prior to sale; and other miscellaneous expenses.

1934-1968 - Source data have been adjusted to include net losses (other than on loans or securities) and charge-offs on assets (other than on loans) and all charge-offs (on assets other than loans) and additions to valuation allowances (other than those relating to loans or securities) less all profits, recoveries and reductions in valuation allowances (other than those relating to loans or securities). Net profits are included in

1934-1960 - Includes officer and employee benefits which, beginning in 1961, are included in Noninterest Expense - Employee Salaries and Benefits.

1934-1935 - Does not include fees paid to directors and committee members and professional fees which are not separately identified and are included in Noninterest Expense - Employee Salaries and Benefits.

Total Noninterest Expense - Represents the sum of Employee Salaries and Benefits, Occupancy Expenses, and All Other.

CB08: Charge-offs and Recoveries on Loans/Leases, Cash Dividends and Number of Employees

Field Content

Loan and Lease Charge-offs

1984-present - Represents actual loans and leases charged-off against the allowance for loan and lease losses.

1941-1983 - Represents actual loans charged-off against the reserve for bad debt losses on loans.

1934-1940 - Represents realized losses on loans, loans charged-off and additions to valuation allowances for loans, amounts that were reported as direct charges to undivided profits.

Loans and Lease Recoveries

1984-present - Represents actual loan and lease recoveries credited to the reserve for bad debt losses on loans.

1941-1983 - Represents actual loan recoveries credited to the allowance for loan and lease losses.

1934-1940 - Represents loan recoveries and reductions in the valuation allowance for loans.

Net Loan and Lease Charge-offs - Represents gross loans and lease charge-offs minus loan and lease recoveries. An amount enclosed in parentheses indicates net recoveries.

Cash Dividends Declared (Preferred)

1969-present - Represents all cash dividends declared on limited life and perpetual preferred stock during the calendar year, regardless of when payable.

1934-1968 - Cash dividends declared on preferred stock were reported with interest on capital notes and debentures, (Other Interest Expense - Subordinated Notes and Debentures).

NOTES TO USERS

Cash Dividends Declared (Common) - Represents all cash dividends declared on all classes of common stock during the calendar year, regardless of when payable.

Total Cash Dividends Declared - The total of cash dividends declared on all preferred and common stock during the calendar year, regardless of when payable.

Number of Employees

1969-present - Represents the number of full time equivalent employees on the payroll as of each year end.

1934-1968 - Represents the total number of employees on the payroll as of each year end, including part time employees.

1935 - The number of employees does not include those of national banks.

1934 - The number of employees is as of June 30, 1934.

CB09: Assets

Significant Events

1984 - All banks with \$10 million or more in total consolidated assets are required to report assets and liabilities on an accrual basis.

A major form revision took place that eliminated the standard and abbreviated versions of the Reports of Income and Condition. They were replaced by four sets of reports:(1) FFIEC 031 filed by all banks that have foreign offices, including International Banking Facilities (IBFs), (2) FFIEC 032 filed by all banks with \$300 million or more in total assets (3) FFIEC 033 filed by all banks with more than \$100 million but less than \$300 million in total assets, and (4) FFIEC 034 filed by all banks with less than \$100 million in total assets.

1979 - The provision for possible loan losses based on management discretion replaces actual net loan losses.

1978 - An abbreviated Report of Condition was instituted for banks with less than \$100 million in total consolidated assets.

1972 - Investment in subsidiaries not consolidated in which the bank directly or indirectly exercises control is to be reported on an equity basis. Previously, the investment was reported on a cost basis.

1970 - Banks with total assets of \$25 million or more are required to prepare their Call reports based on accrual accounting. All banks are required to report income taxes on a current accrual basis.

1969 - Banks with total assets of \$50 million or more are required to report assets and liabilities on an accrual basis. Consolidation is required for all majority owned premises subsidiaries and other majority owned subsidiaries meeting level of significance tests.

1947 - On December 8, 1947 the Internal Revenue adopted the reserve method for accounting for bad debt losses on loans.

Field Content

Number of Institutions - Represents the total number of insured commercial banks at year end.

Cash and Due From

1934-present - Represents currency and coin, interest and noninterest bearing balances due from banks and cash items.

1942-present - Demand deposits due from and due to banks in the United States exclude reciprocal interbank deposits.

Investment Securities

1934-present - Represents securities of the US Treasury; the US Government, both direct and guaranteed; US Government agencies and corporations; obligations of states, counties and municipalities; corporate bonds; other bonds, notes and debentures and equity securities. The amount is net of valuation reserves.

1984-present - Obligations (other than securities) of states, counties, and municipalities are reported as loans.

1965-1975 - Corporate stock is included in All Other Assets.

NOTES TO USERS

Total Loans and Leases

1976-present - Represents the total of all loans and leases, net of unearned income.

1934-1975 - Does not include lease financing receivables or direct lease financing.

1934-1978 - Deposits accumulated for the payment of personal loans are included in deposits and are not used to reduce the outstanding loan balances until maturity of the loans. In these instances banks, by contract with individual borrowers, set up a deposit account to accumulate loan payments made by individuals on personal installment loans.

1934-1975 - Unearned income is not reflected in total loans but is included in other liabilities.

1934-1963 - Includes Federal funds sold.

Allowance for Losses Loans & Leases

1976-present - Beginning in 1976, the IRS reserve for bad debt losses on loans is divided as follows: (a) the "valuation" portion (plus any other loan loss reserve) is reflected as an offset against gross loans, (b) the "deferred income tax portion" is included in other liabilities, and (c) the "contingency" portion is included in undivided profits or reserve for contingencies and other capital reserves. The valuation portion is incremented by the amount that is a deductible expense for income tax purposes. The contingency portion is incremented by additional amounts that may be expensed by a bank for financial reporting purposes but is not a tax deductible expense.

1948-1975 - Represents the reserve for bad debt losses on loans as permitted by IRS ruling of December 8, 1947.

Net Loans and Leases - Gross loans and leases less the valuation reserve/allowance for possible losses on loans and leases.

Other Earning Assets

1934-present - Represents Federal funds sold, securities purchased under agreements to resell and trading account assets.

1984-present - Includes all trading account assets. Previously, they were reported in their respective asset category.

1969-present - Trading account securities included. In earlier years they are included in securities.

1967-present - Includes securities sold under agreements to repurchase. Previously they were included in loans.

1965-present - Includes Federal funds sold. Previously they were included in loans.

Bank Premises and Equipment

1934-present - Represents bank premises, furniture and equipment, net of depreciation.

1969-present - The value is gross of mortgage indebtedness which is included in other borrowed money.

1934-1968 - The value is reflected net of mortgage indebtedness.

Other Real Estate

1988-present - Represents real estate other than bank premises directly owned and direct and indirect investment in real estate ventures both by the bank and by its unconsolidated subsidiaries and associated companies.

1967-1988 - Represents real estate owned other than bank premises.

1938-1966 - Represents other real estate and investments in other assets indirectly representing bank premises or other real estate.

1934-1937 - Represents other real estate directly owned.

Intangible Assets

1983-present - Represents goodwill, mortgage servicing rights, and other identifiable intangible assets.

All Other Assets - Represents all other assets not included in previously mentioned captions. Includes, for the most part, customers' liabilities on acceptances outstanding, income earned not collected as well as any other asset not included above.

Total Assets

1974-present - The total of all assets net of security and loan valuation reserves/allowances. Assets and liabilities are reported on a fully consolidated, domestic and foreign basis.

1934-1973 - Assets and liabilities are reported on a domestic only basis. In the case of banks with one or more foreign branches, net amounts

NOTES TO USERS

due from its own foreign branches are included in All Other Assets, net amounts due to its own foreign branches are included in All Other Liabilities. In the case of banks with branches outside the 50 states (Guam, Puerto Rico, U.S. Virgin Islands, US Territories and Possessions), net amounts due from such branches are included in All Other Assets and net amounts due to such branches are included in All Other Liabilities.
1934-1969 - Assets and liabilities are reported on a cash or an accrual basis, depending upon each bank's method of bookkeeping.

CB10: Investment Securities

The dollar amounts in the table reflect the aggregate book value of securities, net of specific valuation reserves and net of premium amortization and discount accretion. With the exception of 1969 to 1975, general (nonspecific) reserves on securities are reported in capital accounts. In 1969, banks were required to remove trading account securities from their investment securities portfolio and report them separately. Before 1969, any trading account securities held would have been included in the appropriate securities category. The "small bank" report form took effect in 1978. Less detail was reported by small banks but it did not affect the broader categories carried in this table. In 1984, the four existing report types took effect. Again, the extent of detail reported by small banks differed slightly from the detail reported by the larger banks. There is no effect on the amounts on this table. In 1984 marketable equity securities were required to be reported at the lower of cost or market, with the difference from book value being adjusted through an equity capital account. In 1994, all categories of securities were subdivided as either held-to-maturity or available-for-sale. The amount reflected in this table is the sum of the amortized cost (book value) of both of these breakdowns.

Field Content

Obligations of U.S. Treasury

84-present - Represents all U.S. Treasury bonds, notes and bills and certificates of indebtedness. Current instructions state that those issued under the Separate Trading of Registered Interest and Principal of Securities (STRIPS) program are included. Detached Treasury security coupons and ex-coupon Treasury securities held either by stripping or through receipts such as CATS, TIGRs, COUGARs, LIONs and ETRs are not included here but are in other debt securities ("Corporate bonds and other securities" in this table).

1969-1984 - Represents U.S. Treasury bonds, notes, bills and certificates of indebtedness.

1965-1968 - Represents all U.S. Treasury bonds, notes, bills and certificates of indebtedness as well as obligations of U.S. government agencies and corporations that were guaranteed by the U.S. Government. Source data does not have the detail necessary to remove the amount of the guaranteed agency and corporation obligations.

1934-1964 - Represents all U.S. Treasury bonds, notes, bills and Certificates of Indebtedness. An adjustment was made to source data from 1946 to 1963 to remove the amount of guaranteed obligations Federal Housing Administration debentures) and place it in U.S. Agencies and Corporations.

Obligations of U.S. Agencies and Corporations

1994 - Mortgage backed securities(MBS) issued by government agencies or government sponsored corporations and by private issuers are reported separately. For this table, the amount of such MBSs issued by government agencies and government sponsored corporations are included here. All debt securities issued by government agencies (an instrumentality of the U.S. Government whose debt obligations are fully and explicitly guaranteed as to timely payment of principal and interest by the full faith and credit of the U.S. Government), and U.S. Government sponsored agencies (agencies originally established or chartered by the U.S. Government to serve public purposes specified by the U.S. Congress but whose debt obligations are not explicitly guaranteed by the full faith and credit of the U.S. Government) are included here. In addition to the direct debt, mortgage pass-through securities, collateralized mortgage obligations, real estate mortgage investment conduits, residuals and stripped securities, pool loan certificates, participation certificates, insured notes and certificates of beneficial ownership are also

NOTES TO USERS

included. (Direct loans to agencies and corporations are not included and are part of loans and leases).
Over the sixty year period covered by this table, the following have been listed for inclusion:

- Reconstruction Finance Corporation
- Federal Housing Administration
- Federal Farm Mortgage Corporation
- Federal National Mortgage Association
- Home Owner's Loan Corporation
- International Bank for Reconstruction and Development
- Federal Land Banks Federal Home Loan Banks
- Federal Intermediate Credit Banks Export-Import Bank
- Mutual Mortgage Insurance Corporation
- Federal Financing Bank
- Commodity Credit Corporation
- Government National Mortgage Association
- U.S. Housing Authority Banks for Cooperatives
- Tennessee Valley Authority
- Merchant Marine
- U.S. Maritime Commission
- D.C. Stadium Bonds
- Farmers Home Administration
- Trustees of Penn Central Transportation Co.
- Department of Housing and Urban Development
- Department of Transportation
- General Services Administration
- Small Business Administration
- Federal Agricultural Mortgage Corporation
- Federal Farm Credit Banks
- Federal Home Loan Mortgage Corporation
- Financing Corporation
- Resolution Funding Corporation
- Student Loan Marketing Association
- U.S. Postal Service

1978-1993 - Certificates of participation issued by the Commodity Credit Corporation, Export-Import Bank, FHLMA, FNMA and Government National Mortgage Association (GNMA) and now reported as loans.

1970-1977 - Farmers Home Administration insured notes, which had been included in loans, are also added to this category.

1969 - Trading account securities are to be excluded. The distinction between guaranteed and not guaranteed is dropped from reporting instructions and all obligations of U.S. Government agencies, government sponsored agencies and government corporations are included here. Certificates of participation issued by the Commodity Credit Corporation, Export-Import Bank, Federal Home Loan Mortgage Association (FHLMA) and Federal National Mortgage Association (FNMA) are also included.

NOTES TO USERS

1965-1968 - Represents obligations of U.S. agencies and corporations not guaranteed by the U.S. Government.

1961-1964 - Represents all obligations of U.S. agencies and corporations both guaranteed by the U.S. Government and not guaranteed.

1946-1960 - According to source documents, the amount reported here and reflected in this category on the table is the amount of U.S. Government guaranteed debentures issued by the Federal Housing Administration. It appears that there was no other government agency or corporation borrowing.

1942-1945 - Represents only obligations of the U.S. Government guaranteed by the U.S. Government. Obligations of U.S. agencies and corporations not guaranteed by the U.S. Government were reported in other bonds, notes and debentures and are included in "Corporate bonds and other securities".

1934-1941 - Represents obligations of all U.S. agencies and corporations, both direct and guaranteed by the U. S. Government.

Obligations of States & Political Subdivisions

1970-present - Represents all obligations (other than loans) of states and political subdivisions in the United States. This included the fifty states, the District of Columbia, and all counties, municipalities, school districts, irrigation districts, and drainage and sewer districts. Also include are the governments of Puerto Rico, and of the U.S. Territories and Possessions and their political subdivisions. Obligations included here are: securities, warrants, tax anticipation notes, general obligations, revenue obligations, local housing authority bonds, bonds of school, irrigation or drainage districts, Farmers Home Administration guaranteed loans made for rural community water supply, waste disposal systems and outdoor recreation centers, rated (nationally recognized rating agency) Industrial Development Bonds

1969 - Trading account securities are to be excluded.

1934-1968 - Represents all obligations (both loans to and securities of) States, counties and municipalities of the U.S. including Guam, Puerto Rico, the U.S. Virgin Islands and other U.S. Territories and Possessions.

Other Obligations**Corporate Bonds and Other Securities**

1989-present - Represents all securities, bonds, notes and debentures of domestic and foreign corporations. Also includes privately issued or guaranteed mortgage backed securities and certain detached U.S. Government security coupons held as a result of either their purchase or the bank's stripping them (CATS, TIGRs, COUGARs, LIONs and ETRs).

1984-1988 - Includes equity securities.

1965-1975 - Includes equity securities.

1942-1960 - Includes obligations of U.S. agencies and corporations not guaranteed by the U.S. Government.

1934-1941 - Represents all debt securities, bonds, notes and debentures of private corporations - railroads, real estate corporations, industrial corporations, other domestic corporations, foreign corporations, and foreign central, state, provincial and municipal governments. Also includes foreign equity securities and obligations of government agencies and corporations not guaranteed by the U.S. Government.

Equity Securities

1989-present - Represents all equity securities not held for trading: investment in mutual funds, common stock of FNMA, Student Loan Marketing Association, Federal Home Loan Mortgage Corporation, Federal Reserve Bank stock, Federal Home Loan Bank stock, minority interests not meeting the definition of associated companies, "restricted" stock, and other equity securities in both domestic and foreign corporations.

1984-1988 - All equity securities for all banks are included in other securities and are included in "Corporate bonds and other securities".

1978-1983 - Small bank call report takes effect in 1978. Equity securities are combined with all other securities on the report. Therefore, for small banks, the amount of equity securities is included in "Corporate bonds and other securities".

1969 - Trading account securities are not included.

1938-1977 - Includes all preferred and common stock, mutual funds and Federal Reserve Stock.

1934-1937 - Does not include foreign stock.

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Trading Account Securities

Valuation Reserves - For all years except 1969-1973, investment securities are reflected net of general valuation reserves.

Specific reserves are deducted from each security so reserved.

Total Investment Securities

1969-present - Represents the amortized (book) value of all debt and equity securities, both domestic and foreign, net of valuation reserves (exception noted above). Trading account securities are not included.

1934-1968 - Represents the amortized (book) value of all debt and equity securities (including trading account securities), both domestic and foreign, net of valuation reserves (exception noted above).

Market Value

1984-present - Represents the market (fair) value of all investment securities.

CB11: Loans and Leases

Field Content

Secured by Real Estate

1984-present - Represents all loans secured by real estate as evidenced by mortgages, deeds of trust, land contracts or other instruments, whether first or junior liens. Include regardless of purpose and regardless of whether the originated by the bank or purchased from others. Obligations of states, counties and municipalities, even if secured by real estate, are excluded and reported as obligations of states and political subdivisions. Notes issued and insured by the Farmers Home Administration and instruments (certificates of beneficial interest) representing an interest in Farmers Home Administration insured notes, formerly included in this category, are now to be reported as U.S. Government Agency and corporation securities. For additional details, see Table CB-12.

1976-1983 - Represents all loans secured primarily by real estate represented by mortgages, deeds of trust, land contracts or other liens on real estate, whatever the purpose. Includes construction and permanent financing; VA guaranteed, FHA insured and conventional; loans secured by farmland; pass-through participations in pools of real estate mortgages.

1970-1975 - Represents all loans secured primarily by real estate represented by mortgages, deeds of trust, land contracts or other liens on real estate, whatever the purpose. Exclude pooled mortgages represented by certificates guaranteed by the Governments National Mortgage Association.

1934-1969 - Represents all loans secured by mortgages, deeds of trust, land contracts, or other liens on real estate. Includes farmland, improvements on farm land and residential properties.

To Depository Institutions

1984-present - Represents all loans (other than those secured by real estate), including overdrafts, to banks, other depository institutions, and other associations, companies and financial intermediaries whose primary business is to accept deposits and to extend credit for business or for personal expenditures. Includes U.S. branches and agencies of foreign banks and foreign official banking institutions, all commercial banks chartered in the U.S., credit unions, mutual or stock savings banks, savings or building and loan associations, cooperative banks, industrial banks, thrift and loan associations, foreign domiciled branches of other U.S. banks and foreign banks and other similar depository institutions.

1976-1983 - Loans to real estate investment trusts is added to the definition below. The category includes loans to commercial banks, trust companies, industrial banks, stock and mutual savings banks, savings and loan associations, building and loan associations, private or unincorporated banks, real estate companies, mortgage lenders, mortgage servicers, mortgage originators, factoring companies, cooperative banks, credit unions, insurance companies, bank holding companies and loans directly to Federal lending institutions.

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1970-1975 - Represents all loans to banks and other institutions, associations, companies and financial intermediaries that extend credit for business purposes or to finance personal expenditures. Purchases of mortgages and other loan paper under agreements to resell and participations in pool of loans not guaranteed by GNMA should be included if acquired from financial institutions. Federal funds sold and securities sold under agreements to repurchase are not included. Loans represented here include both direct loans and negotiable obligations purchased either from the issuing company or from dealers.

1969 - Represents all loans to banks and other institutions, associations, companies and financial intermediaries that extend credit for business purposes or to finance personal expenditures. Does not include Federal funds sold or securities purchased under resale agreements. Loans to industrial development authorities not secured by real estate are still included.

1965-1968 - Same as 1961 below, Federal funds are no longer included but are reported separately.

1961-1964 - Represents all loans to banks and other institutions, associations, companies and financial intermediaries that extend credit for business purposes or to finance personal expenditures. Includes loans to regional or local industrial development authorities whose function it is to extend credit to business firms to assist in relocation or expansion (unless the loans are secured by real estate), loans to purchase securities from financial institutions under resale agreements and Federal funds sold.

1959-1960 - Represents notes, certificates of deposit given for the purpose of borrowing money, and other instruments evidencing loans to operating domestic financial and foreign financial institutions, including Federal funds sold by the reporting bank to another bank. Added to this category are the purchases of securities from banks under resale agreements or similar transactions. The scope of this category now includes loans to savings banks, savings and loan associations, finance companies and other financial intermediaries.

1934-1958 - Represents notes, certificates of deposit and other instruments evidencing loans to operating domestic and foreign banks, including Federal funds sold.

Agricultural Production

1984-present - Represents all secured and unsecured loans and advances made to finance agricultural production and other loans to farmers. Includes loans to farm or ranch owners or operators, including tenants, except loans secured by real estate, borrowings for commercial or industrial purposes, for the purpose of purchasing or carrying securities or loans directly guaranteed by or participation certificates of the Commodity Credit Corporation. Included are loans for purchasing private passenger automobiles, tractors, farm implements and retail consumer goods on the installment basis. Includes loans for purposes such as growing and storing of crops; marketing or carrying of agricultural products; breeding, raising, fattening, or marketing livestock; financing fisheries and forestries; notes of farmers that have been discounted for or purchased from merchants or dealers.

1978-1983 - Represents all secured and unsecured loans and advances made to finance agricultural production and other loans to farmers. Includes loans to farm or ranch owners or operators, including tenants, except loans secured by real estate, borrowings for commercial or industrial purposes, for the purpose of purchasing or carrying securities or loans directly guaranteed by or participation certificates of the Commodity Credit Corporation. Included are loans for purchasing private passenger automobiles, tractors, farm implements and retail consumer goods on the installment basis.

1976-1977 - Represents all secured and unsecured loans and advances made to farm or ranch owners or operators, including tenants, except loans secured by real estate, borrowings for commercial or industrial purposes, for the purpose of purchasing or carrying securities or loans directly guaranteed by or participation certificates of the Commodity Credit Corporation. Included are loans for purchasing private passenger automobiles, tractors, farm implements and retail consumer goods on the installment basis.

1961-1975 - Represents all secured and unsecured loans and advances made to farm or ranch owners or operators, including tenants, except loans secured by real estate, borrowings for commercial or industrial purposes, for the purpose of purchasing or carrying securities or loans directly guaranteed by or participation certificates of the Commodity Credit Corporation.

1936-1960 - Represents all loans to farmers and loans for agricultural production. Loans secured by farmland and improvements to or on

NOTES TO USERS

farmland are included above in real estate mortgages.

1934-1935 - Loans for agricultural production and loans to farmers are included in "All Other Loans".

Commercial and Industrial

1984-present - Represents loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment. These loans may take the form of direct or purchased loans and include the reporting bank's own acceptances that it holds in its portfolio. It also included loans to individuals for commercial, industrial or professional purposes but not for investment or personal expenditure purposes. Excludes all commercial loans held in trading accounts, loans to depository institutions, loans to nondepository financial institutions, loans to nonprofit organizations, and equipment trust certificates.

1961-1983 - Represents all secured (except by real estate) and unsecured business loans, both single payment and installment, to sole proprietorships, partnerships and corporations. Also includes acceptances and commercial paper bought on the open market, construction loans if not secured by a lien on real estate, SBA guaranteed loans, vehicle floor plan and wholesale financing loans, credit extended under business credit cards.

1938-1960 - Represents all secured (except by real estate) and unsecured business loans to individuals, partnerships and corporations. Also includes commercial paper bought on the open market.

1934-1958 - Includes commercial paper of and loans to financial institutions other than domestic commercial and foreign banks.

1934-1937 - Represents commercial paper purchased on the open market. Other commercial and industrial loans are included in "All Other Loans".

To Individuals

1942-present - Represents all loans to individuals for household, family and other personal expenditures. Includes loans to finance autos, pickup trucks, home improvement, medical expenses, personal taxes, household appliances, furniture, jewelry, education, student loans, mobile homes, trailers, boats, the purchase of real estate if not secured by a mortgage, and other personal expenses. It includes demand, installment and single payment loans regardless of form taken: direct and indirect credit, retail installment sales paper purchased by the bank, check credit, credit card, revolving credit and other similar forms of credit. Does not include loans to individuals for business or professional purposes, loans to farmers, loans secured by real estate or loans to purchase or carry securities.

1934-1941 - Loans to individuals are included in "All Other Loans".

State & Political Subdivisions

1989-present - Represents obligations (other than securities and leases) of states and political subdivisions in the U.S. States and political subdivisions includes the fifty states, the District of Columbia and their counties, municipalities, school districts, irrigation districts, and drainage and sewer districts; also includes the governments of Puerto Rico and of the U.S. Territories and Possessions and their political subdivisions. Industrial development bonds (IDBs): if rated by a nationally recognized rating service, they are included in investment securities, if not rated, they are included here unless the bank chooses to review each to see if it has the characteristics of a loan or of a security.

1984-1988 - Represents all obligations (other than securities), direct loans, overdrafts and nonrated industrial development bonds that have the characteristics of loans and are not secured by real estate.

1934-1983 - Loans, industrial development bonds (not secured by real estate) and other obligations of states and political subdivisions were usually included in investment securities.

All Other Loans

1983-present - Represents unplanned overdrafts and loans to: brokers and dealers in securities, any borrower for the purpose of purchasing and carrying securities, nonprofit institutions and organizations, individuals for investment purposes, real estate investment trusts, mortgage companies holding companies of depository institutions, insurance companies, finance companies, factors and other financial intermediaries,

NOTES TO USERS

federally sponsored lending agencies, investment banks, the bank's own trust department, Small Business Investment Companies, foreign governments and official institutions, and any other loan not included in one of the above categories.

1969-1983 - Represents overdrafts and loans to: churches, hospitals, educational and charitable institutions, clubs and similar organizations, nonprofit organizations, foreign governments and official institutions, foreign central banks, foreign development banks, to the bank's own trust department, and any other loan not included in one of the above categories.

1938-1968 - Represents overdrafts, leases, and loans to: individuals, nonprofit organizations, foreign central banks and nationalized banking institutions, international financing banks (Bank for Reconstruction and Development, Inter-American Development bank), to the bank's own trust department, and any other loan not included in one of the above categories.

1936-1937 - Represents commercial and industrial loans, leases, overdrafts and loans to: individuals, nonprofit organizations, foreign central banks and nationalized banking institutions, and any other loan not included in one of the above categories.

1934-1935 - Represents loans to: financial institutions, farmers, individuals, nonprofit organizations, foreign central banks and nationalized banking institutions, and any other loan not included in one of the above categories. Includes all commercial and industrial loans, all overdrafts in deposit accounts and any leasing receivables.

Lease Financing Receivables

1973-present - Represents all outstanding receivable balances relating to direct financing and leveraged leases on property acquired by the bank for leasing purposes, net of unearned income.

1934-1972 - The amount of lease financing and leased property was not available. If a bank entered into any such transactions, it probably reflected the value of the property acquired for lease as an other asset. Other types of leases lease financing were probably included in loans.

Gross Loans & Leases

1934-present - Represents the sum of all components of loans.

Unearned Income

1973-present - Represents the amount of income collected but not earned on loans.

1934-1972 - Unearned income was included in all other liabilities.

Allowance for Losses Loans and Leases

1976-present - Represents the allowance for possible loan and lease losses.

1934-1983 - Does not include an allowance for possible losses on leases.

1948-1975 - Represents the reserve for bad debt losses on loans as permitted by IRS ruling of December 8, 1947.

Net Loans & Leases

1934-present - Represents gross loans and leases less unearned income and the allowance for possible losses on loans and leases.

1978-present - All values are fully consolidated, domestic and foreign.

1974-1977 - The loan components are domestic only, U.S. and other areas; the amount of loans in foreign offices has been added to the Net

Note: Loans and Leases columns

1934-1973 - All loan components and totals are domestic only, U.S. and other areas.

CB12: Real Estate Loans

Field Content

**Domestic Office Loans Secured by Real Estate
Construction and Land Development**

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1984-present - Represents loans secured by real estate with maturities of 60 months or less made to finance land development or the on-site construction of industrial, commercial, residential or farm buildings. Includes new construction, additions or alterations to existing structures and razing existing structures to make way for new structures. Industrial development bonds are not included here any longer, they are reported as securities of states, counties and municipalities (if rated) or in loans to states and political subdivisions if not rated.

1976-1983 - Represents loans secured primarily by real estate the proceeds of which will be used to finance: the construction of industrial, commercial, residential or farm buildings the acquisition, conversion and development of property into improved real estate the construction of additions or alterations to existing structures the demolition of existing structures in preparation for new construction loans to regional or local industrial development authorities who supply credit to business firms to assist in relocation or expansion.

1934-1975 - Loans for the above purposes could have been included in any of the other categories of loans in this table.

1-4 Family Residential Properties

1968-present - Represents permanent loans secured by real estate as evidenced by mortgages (FHA, VA, or conventional) or other liens on 1-4 family dwelling units, mobile homes, individual condominiums and co-ops, and vacant lots in established single family residential sections.

1934-1968 - Includes permanent loans secured by real estate on both 1-4 family and on multifamily residential properties.

Multifamily Residential Properties

1969-present - Represents permanent nonfarm residential loans secured by real estate as evidenced by mortgages (FHA and conventional) or other liens on nonfarm properties with 5 or more dwelling units in apartments, housekeeping dwellings, co-operative type apartment buildings, and vacant lots in established multifamily residential sections.

1934-1968 - Multifamily residential real estate loans are included in "1-4 Family Residential Properties".

Farmland

1934-present - Represents loans secured by farmland, including improvements, and other land known to be used or usable for agricultural purposes, as evidenced by mortgages or other liens. It includes loans secured by farmland that are guaranteed by the Farmers Home Administration (FHA) or by the Small Business Administration.

Nonfarm, Nonresidential

1938-present - Represents loans secured by real estate as evidenced by mortgages or other liens on business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, homes for aged persons, golf courses, recreational facilities and other similar properties.

1934-1937 - These loans are included in "1-4 family residential properties".

Total Domestic Office Loans Secured by Real Estate - Represents the sum of all components of loans secured by real estate.

Real Estate Loans in Foreign Offices

1978-present - Represents all loans secured by real estate in foreign offices.

Total Real Estate Loans

1978-present - Represents the total of all loans secured by real estate in domestic and foreign offices.

1934-1977 - Represents the total of all loans secured by real estate in domestic offices (U.S. and other areas).

CB13: Loans to Individuals**Field Content****Credit Card and Related Plans**

1967-present - Represents all credit extended to individuals for household, family and other personal expenditures through credit cards and

NOTES TO USERS

related plans. Includes check credit and other revolving credit plans. This amount reflects values in domestic offices only.

All Other

1934-present - Represents all other loans to individuals for household, family and other personal expenditures. It includes auto loans, both direct and indirect, mobile homes (unless secured by a real estate mortgage), education loans, other installment loans both secured by personal property or unsecured, and single payment loans (time or demand, secured or unsecured).

Memo: - These components are not currently reported separately. The amounts for earlier years are provided for informational purposes.

Auto

1960-1980

1942-1946 - Represents installment loans to purchase private passenger automobiles, both direct loans and purchased paper.

1947-1959

1934-1941 - Auto loans are included in All Other

Mobile Homes

1971-1980 - Represents loans to individuals to purchase mobile homes. (If the bank's security interest in the loan was represented by a mortgage or deed of trust, the loan should be included in real estate loans).

1934-1970 - Mobile home loans (other than those secured by a mortgage) are included in All Other.

Single Payment

1960-1980, 1942-1946 - All loans both time or demand, secured or unsecured, to individuals for personal, family or other household expenditures.

1947-1959, 1934-1941 - Single payment loans are included in All Other.

Total Loans to Individuals - Represents the sum of all components of loans to individuals.

CB14: Liabilities and Equity Capital

Significant Events

1984 - All banks with \$10 million or more in total consolidated assets are required to report assets and liabilities on an accrual basis. A major reporting revision took place that initiated four reporting form sets: (1) FFIEC 031 filed by all banks that have one or more foreign offices, including International Banking Facilities (IBFs), (2) FFIEC 032 filed by all banks with \$300 million or more in total assets, (3) FFIEC 033 filed by all banks with more than \$100 million but less than \$300 million in total assets, and (4) FFIEC 034 filed by all banks with less than \$100 million in total assets.

1978 - An abbreviated Report of Condition was instituted for banks with less than \$100 million in total consolidated assets.

1970 - Banks with total assets of \$25 million or more are required to report assets and liabilities on an accrual basis. All banks are required to report income taxes on an accrual basis.

1969 - Banks with total assets of \$50 million or more are required to report assets and liabilities on an accrual basis. Consolidation is required for all majority owned bank premises subsidiaries and other majority owned subsidiaries meeting level of significance tests.

1947 - On December 8, 1947 the Internal Revenue Service adopted the reserve method of accounting for bad debt losses on loans.

Field Content

Number of Institutions - Represents the total number of insured commercial at each year end.

Liabilities

NOTES TO USERS

Total Deposits - Represents all categories and types of deposits.

Borrowed Funds

1969-present - Represents Federal funds purchased, securities sold under agreements to repurchase, demand notes issued to the US Treasury, mortgage indebtedness, liabilities under capitalized leases and all other liabilities for borrowed money.

1934-1968 - Does not include mortgage indebtedness which is netted against bank premises.

Subordinated Notes

1944-present - Represents all notes and debentures subordinated to deposits and all capital notes and debentures.

1934-1943 - Does not include capital notes and debentures which are included in common stock.

Other Liabilities

1934-present - Represents all liabilities not included above.

1980-1984 - Includes limited life preferred stock.

1934 - Includes circulating notes outstanding.

1994-present - Trading account liabilities were added as a separate category

Total Liabilities - Represents the total of all components of liabilities.

Equity Capital

Perpetual Preferred Stock

1944-present - Represents all perpetual preferred stock issued and outstanding. Limited life preferred stock is included in Other Liabilities.

1934-1943 - Preferred stock was not reported separately and is included in common stock.

Common stock

1944-present - Represents the par value of all common stock issued and outstanding.

1934-1943 - Represents capital notes and debentures and preferred stock.

Surplus

1934-present - Represents surplus and surplus related accounts.

Undivided Profits

1934-present - Represents undivided profits and related accounts.

1984-1990 - Includes foreign currency translation adjustment account.

Other Capital

1976-present - Current reporting requirements do not recognize this segregation of capital.

1969-1975 - Represents reserves for contingencies, other loan reserves and other capital reserves.

1934-1968 - Represents reserve for contingencies and other capital reserves.

Total Equity Capital - Represents the sum of all capital accounts.

Total Liabilities and Equity Capital

1934-present - Represents the sum of all deposit, liability and capital accounts.

1974-present - Reported on a fully consolidated domestic and foreign basis.

1934-1973 - Reported on a domestic only basis. Amounts due from foreign offices or offices outside the United States are included in other assets. Amounts due to foreign offices or offices outside the United States are included in other liabilities.

NOTES TO USERS

CB15: Deposits

Field Content

Deposits / Domestic and Foreign**Individuals, Partnerships and Corporations**

1984-present - Represents all deposits of individuals, partnerships and corporations in domestic and foreign offices.

1991- The edition included deposits of individuals, partnerships and corporations in domestic offices only.

1934-1983 - Represents all deposits of individuals, partnerships and corporations in domestic offices.

U.S. Government

1934-present - Represents all deposits of the U.S. Government in domestic offices. Such deposits, if any, in foreign offices are not reported separately.

1934-1975 - Does not include savings accounts. (The U.S. Government was not permitted to hold insured savings accounts until 1976).

1934-1964 - Includes postal savings deposits.

States and Political Subdivisions in the United States

1934-present - Represents all deposits of states, counties and municipalities in domestic offices. Such deposits, if any, in foreign offices are not separately reported.

1934-1975 - Does not include savings accounts. (Such entities were not permitted to hold insured savings deposits until 1976).

All Other

1984-present - Represents all other deposits. Includes deposits of financial institutions, both domestic and foreign, deposits of foreign governments and official institutions and certified and official checks. Also includes deposits in foreign offices other than those of individuals, partnerships and corporations.

NOTE: The 1991 edition reflected all deposits in foreign offices in this column, including those of individuals, partnerships and corporations.

1934-1983 - Represents all other deposits. Includes deposits of financial institutions, both domestic and foreign, deposits of foreign governments and official institutions and certified and official checks. Also includes all deposits in foreign offices.

Total Deposits, Domestic and Foreign Offices

1974-present - Represents the sum of total deposits on a domestic and foreign consolidated basis.

1934-1973 - Represents the sum of total deposits, domestic offices only.

Memo**Interest Bearing**

1934-1991 - Represents any deposit, whether demand, savings or time, on which the bank pays or accrues interest. From 1934 to 1973 it included only time and savings deposits in domestic offices. From 1974 to 1983 it includes time and savings deposits in domestic offices and all deposits in foreign offices (most, but not all of which are interest bearing). From 1984 to the present, interest bearing deposits in both domestic and foreign offices are reported values.

Noninterest Bearing

1934-present - Represents any deposit on which the bank does not pay or accrue interest.

NOTE: In the 1991 edition, all deposits in foreign offices were included in this column for the years 1974 through 1983. In this edition they have been moved to Interest Bearing. See above.

Domestic Office Deposits**Demand**

1934-present - Represents all deposits in domestic offices subject to withdrawal upon demand.

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Savings

1934-present - Represents all savings deposits in domestic offices.

1934-1964 - Includes postal savings deposits.

Time

1961-present -

1934-1941 - Represents all time certificates of deposit, time open accounts and similar deposits in domestic offices.

Memo**Transaction**

1984-present - Represents all demand deposits, NOW accounts, ATS accounts, accounts from which payments may be made to third parties by means of an automated teller machine, a remote service unit, or another electronic device, and accounts that permit third party payments through use of checks, drafts, negotiable instruments, or other similar instrument. (MMDA's are specifically excluded from the latter two definitions).

Nontransaction

1984-present - Represents deposits that are not included in the definition of transaction accounts above or that do not satisfy the criteria necessary to be defined as a transaction account. MMDA's are specifically defined as nontransaction accounts.

CB16: Interest Earning Assets and Interest Bearing Liabilities

Field Content

Interest Earning Assets

Interest Earning Balances - Represents interest income on deposit balances maintained with banks and other financial institutions.

Investment Securities - Represents securities of the U.S. Treasury; the U.S. Government, both direct and guaranteed; U.S. Government agencies and corporations; obligations of states, counties and municipalities; corporate bonds; other bonds, notes and debentures and equity securities. The amount is net of valuation reserves. Refer to Table CB-10 for other information regarding investment securities.

Net Loans and Leases - Represents gross loans and leases less unearned income and the allowance for loan and lease losses. Refer to Table CB-11 for other information regarding loans and leases.

Federal Funds Sold

1965-present - Represents Federal funds sold and securities purchased under agreements to resell.

Trading Account Assets

1984-present - Represents all assets held in trading accounts.

1969-1983 - Represents securities held in trading accounts.

1934-1968 - Any assets maintained for trading purposes would have been included in their respective asset categories.

Total Interest Earning Assets - Represents the sum of all interest bearing assets.

Interest Bearing Liabilities**Interest Bearing Deposits**

1974-present - Represents any deposit in domestic and foreign offices on which the banks pays or accrues interest.

NOTE: The 1991 edition reflected interest bearing deposits in domestic offices only for the years 1974 through 1983. See also the note in Table CB-15.

1934-1973 - Represents any deposit in domestic offices on which the bank pays or accrues interest.

Federal Funds Purchased

NOTES TO USERS

1965-present - Represents all Federal funds purchased and securities sold under agreements to repurchase.

Mortgage and Other Borrowings

1969-present - Represents mortgage indebtedness and liabilities under capitalized leases.

Demand Notes and Other Liabilities - Represents demand notes issued to the U.S. Treasury and all other borrowings.

Subordinated Notes and Debentures

1944-present - Represents all notes and debentures subordinated to deposits.

Total Interest Bearing Liabilities - Represents the sum of all interest bearing liabilities.

CB17: Deposits in Foreign Offices and Past Due and Nonaccrual Loans & Leases

Field Content

Deposits in Foreign Offices**Interest Bearing**

1984-present - Represents any deposit in foreign offices, whether demand, savings or time, on which the bank pays or accrues interest.

1974-1983 - The actual breakdown between interest and noninterest bearing is not available. As can be seen in later years, most of the deposits are interest bearing. They have been treated as such in this table and in Tables CB-15 and CB-16.

Noninterest Bearing

1984-present - Represents any deposit in foreign offices on which the bank does not pay or accrue interest.

Total Deposits in Foreign Offices - Represents the sum of total deposits in foreign offices.

Loans and Leases Past Due**30-89 Days**

1984-present - Represents all loans and leases that are 30-89 days past due.

90 Days or More

1984-present - Represents all loans and leases that are 90 days or more past due.

Total Loans and Leases Past Due**Nonaccrual Loans and Leases**

1984-present - Represents all loans and leases that (a) are maintained on a cash basis because of deterioration in the financial position of the borrower, (b) payment in full of interest and principal is not expected or (c) principal or interest has been in default for a period of 90 days or more unless the obligation is both well secured and in the process of collection.

NOTE: The column labeled Nonaccrual Loans & Leases in the 1991 edition should have been labeled Noncurrent Loans and Leases.

Noncurrent Loans and Leases

1984-present - Represents all loans and leases past due 90 days or more and still accruing plus all loans and leases in a nonaccrual status.