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STATE OF SOUTH CAROLINA  
BOARD OF FINANCIAL INSTITUTIONS

The following is a comparative statement of condition of state banks in South Carolina on the dates shown as compiled by Robert C. Cleveland, Commissioner of Banking.

(Dollar amounts in thousands)

	12/31/81	% to Total	12/31/80	% to Total	% of Change
<b>ASSETS</b>					
Cash and due from banks	\$ 343,386	8.8	\$ 327,923	9.5	+ 4.7
U.S. Treasury securities	423,483	10.8	394,926	11.4	+ 7.2
Other bonds and securities	818,753	20.9	740,647	21.4	+ 10.5
Federal funds sold	267,125	6.8	148,746	4.3	+ 79.6
*Loans, Net	1,784,481	45.5	1,635,028	47.3	+ 9.1
Bank premises, furniture and fixtures	112,328	2.9	90,311	2.6	+ 24.4
Other real estate	4,454	.1	4,144	.1	+ 7.5
All other assets	156,224	4.2	117,956	3.4	+ 40.9
<b>Total Assets</b>	<b>\$3,920,234</b>	<b>100.0</b>	<b>\$3,459,681</b>	<b>100.0</b>	<b>+ 13.3</b>
<b>LIABILITIES</b>					
Demand deposits of IPC	\$1,000,070	25.5	\$1,115,620	32.2	- 10.4
Time and savings deposits of IPC	1,949,431	49.7	1,528,919	44.2	+ 27.5
Deposits of U.S. Government	6,431	.2	7,216	.2	- 10.9
Deposits of States and political subdvs.	267,667	6.8	254,804	7.4	+ 5.0
All other deposits	14,350	.4	7,549	.2	+ 90.1
Certified and officers' checks	33,167	.8	31,671	.9	+ 4.7
<b>**Total Deposits</b>	<b>\$3,271,116</b>	<b>83.4</b>	<b>\$2,945,779</b>	<b>85.1</b>	<b>+ 11.0</b>
Federal funds purchased	199,654	5.2	147,683	4.3	+ 35.2
Other liabilities for borrowed money	46,271	1.2	13,207	.4	+250.4
Mortgage indebtedness	3,254	--	1,201	--	+170.9
All other liabilities	62,004	1.6	40,579	1.2	+ 52.8
<b>Total Liabilities</b>	<b>\$3,582,299</b>	<b>91.4</b>	<b>\$3,148,449</b>	<b>91.0</b>	<b>+ 13.8</b>
<b>CAPITAL</b>					
Subordinated notes and debentures	\$ 24,022	.6	\$ 24,648	.7	- 2.5
Preferred stock	9,508	.2	9,631	.3	- 1.3
Common stock	81,267	2.1	76,140	2.2	+ 6.7
Surplus	142,602	3.6	124,731	3.6	+ 14.3
Undivided profits and reserves	80,536	2.1	76,082	2.2	+ 5.9
<b>Total Capital</b>	<b>\$ 337,935</b>	<b>8.6</b>	<b>\$ 311,232</b>	<b>9.0</b>	<b>+ 8.6</b>
<b>Total Liabilities and Capital</b>	<b>\$3,920,234</b>	<b>100.0</b>	<b>\$3,459,681</b>	<b>100.0</b>	<b>+ 13.3</b>
<b>*Total loans, Gross</b>	<b>\$1,921,655</b>		<b>\$1,754,427</b>		<b>+ 9.5</b>
Unearned income on loans	114,871		98,297		+ 16.9
Allowance for possible loan losses	22,303		21,102		+ 5.7
<b>Loans, Net</b>	<b>\$1,784,481</b>		<b>\$1,635,028</b>		<b>+ 9.1</b>
<b>**Total demand deposits</b>	<b>\$1,159,479</b>		<b>\$1,262,160</b>		<b>- 8.1</b>
<b>Total time and savings deposits</b>	<b>\$2,111,637</b>		<b>\$1,683,619</b>		<b>+ 25.4</b>
<b>NUMBER OF BANKS AND BRANCH OFFICES</b>					
Banks	65		66		
Branches	372		353		
Military facilities	2		2		
Temporary seasonal facility	1		1		