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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 Louie A. Jacobs, Commissioner of Banking.

(Dollar amounts in thousands)

ASSETS	6/30/95	% of Total	6/30/94	% of Total	% of Change
Cash and due from banks	\$499,433	4.6%	\$378,754	5.5%	31.9%
U.S. Treasury securities	2,103,706	19.4%	1,432,573	21.0%	46.8%
Other bonds and securities	516,650	4.8%	461,259	6.8%	12.0%
Federal funds sold	423,134	3.9%	152,949	2.2%	176.7%
*Loans, Net	6,855,628	63.1%	4,093,389	60.0%	67.5%
Bank premises, furniture and fixtures	228,387	2.1%	154,225	2.3%	48.1%
Other real estate	9,922	0.1%	8,886	0.1%	11.7%
All other assets	220,665	2.0%	143,670	2.1%	53.6%
<b>Total Assets</b>	<b>\$10,857,525</b>	<b>100.0%</b>	<b>\$6,825,705</b>	<b>100.0%</b>	<b>59.1%</b>
<b>LIABILITIES</b>					
Demand deposits of IPC	\$1,174,112	10.8%	\$827,851	12.1%	41.8%
Time and savings deposits of IPC	7,011,626	64.6%	4,756,810	69.7%	47.4%
Deposits of U.S. Governments	20,001	0.2%	11,899	0.2%	68.1%
Deposits of States and political subdivs.	359,739	3.3%	332,847	4.9%	8.1%
All other deposits	17,979	0.2%	14,525	0.2%	23.8%
Certified and officers checks	56,212	0.5%	35,970	0.5%	56.3%
<b>**Total Deposits</b>	<b>\$8,639,669</b>	<b>79.6%</b>	<b>\$5,979,902</b>	<b>87.6%</b>	<b>44.5%</b>
Federal Funds purchased	\$728,886	6.7%	\$180,928	2.7%	302.9%
Other liabilities for borrowed money	396,954	3.7%	17,279	0.3%	2197.3%
Mortgage indebtedness	2,442	0.0%	2,597	0.0%	-6.0%
All other liabilities	170,923	1.6%	48,065	0.7%	255.6%
<b>Total Liabilities</b>	<b>\$9,938,874</b>	<b>91.6%</b>	<b>\$6,228,771</b>	<b>91.3%</b>	<b>59.6%</b>
<b>CAPITAL</b>					
Subordinated notes and debentures	\$ ---	---	\$ ---	---	---
Preferred stock	---	---	---	---	---
Common stock	88,077	0.8%	82,705	1.2%	6.5%
Surplus	595,668	5.5%	347,733	5.1%	71.3%
Undivided profits and reserves	229,971	2.1%	174,556	2.5%	31.7%
Net unrealized holding gains (losses) on available-for-sale securities	4,935	0.0%	(8,060)	-0.1%	-161.2%
<b>Total Capital</b>	<b>\$918,651</b>	<b>8.4%</b>	<b>\$596,934</b>	<b>8.7%</b>	<b>53.9%</b>
<b>Total Liabilities and Capital</b>	<b>\$10,857,525</b>	<b>100.0%</b>	<b>\$6,825,705</b>	<b>100.0%</b>	<b>59.1%</b>
*Total loans, Gross	\$6,969,273		\$4,166,683		67.3%
Unearned income on loans	11,828		12,390		-4.5%
Allowance for possible loan losses	101,817		60,904		67.2%
<b>Loans, Net</b>	<b>\$6,855,628</b>		<b>\$4,093,389</b>		<b>67.5%</b>
**Total demand deposits	\$1,296,410		\$917,520		41.3%
Total time and savings deposits	\$7,343,259		\$5,062,382		45.1%

NUMBER OF BANKS AND BRANCH OFFICES

Banks	53	51
Branches	400	306
Free-standing automatic teller machines	35	28
Night Depository	1	1
Scrip Machines	11	

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