



FEDERAL RESERVE

statistical release

October 16, 1970

ASSETS AND LIABILITIES*

ALL COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 30, 1970

(AMOUNTS IN THOUSANDS OF DOLLARS)

E.3.4. (PRELIMINARY)

ASSETS	ALL COMMERCIAL BANKS	INSURED COMMERCIAL BANKS	RESERVE CITY BANKS			COUNTRY BANKS	ALL MEMBER BANKS
			NEW YORK	CHICAGO	OTHER		
CASH BANK BALANCES, ITEMS IN PROCESS . . .	85,631,180	84,985,472	23,070,316	2,622,447	27,105,782	22,740,809	75,539,354
CURRENCY AND COIN	7,089,929	7,061,374	429,233	95,879	1,728,172	3,222,278	5,475,562
RESERVES WITH FEDERAL RESERVE BANKS . . .	21,525,897	21,525,897	4,620,824	885,467	8,784,057	7,235,549	21,525,897
DEMAND BALANCES WITH BANKS IN U.S. . . .	17,940,947	17,330,296	600,116	126,943	2,728,557	6,993,217	10,448,833
OTHER BALANCES WITH BANKS IN U.S. . . .	267,333	246,706	5,939	7,786	81,108	72,962	167,795
BALANCES WITH BANKS IN FRGN. COUNTRIES .	389,773	334,091	86,636	11,337	191,499	26,249	315,721
CASH ITEMS IN PROCESS OF COLLECTION . . .	38,417,301	38,387,108	17,327,568	1,495,035	13,592,389	5,190,554	37,605,546
TOTAL SECURITIES HELD--BOOK VALUE	127,148,244	126,177,479	12,207,326	3,661,343	31,061,216	48,521,374	95,451,259
U.S. TREASURY--TOTAL	51,569,170	51,248,041	4,412,561	1,539,922	11,372,488	19,999,019	37,323,990
OTHER U.S. GOVT. AGENCIES--TOTAL	10,123,772	9,960,111	589,488	162,417	1,255,560	4,145,251	6,152,714
STATES AND POLITICAL SUBDIV--TOTAL	62,975,135	62,618,644	6,847,044	1,860,641	17,733,452	23,667,145	50,108,282
ALL-OTHER SECURITIES	2,480,167	2,350,683	358,233	99,363	699,716	709,959	1,866,271
TRADING ACCOUNT SECURITIES	2,969,173	2,964,730	966,906	362,289	1,444,255	151,510	2,924,960
U.S. TREASURY	877,985	873,542	134,908	235,212	461,426	18,338	849,884
OTHER U.S. GOVT. AGENCIES	413,246	413,246	117,163	69,251	200,110	17,815	404,339
STATES AND POLITICAL SUBDIVISIONS	1,631,570	1,631,570	710,561	57,584	758,894	99,537	1,626,576
ALL OTHER TRADING ACCT. SECURITIES	46,372	46,372	4,274	242	23,925	15,820	44,161
BANK INVESTMENT PORTFOLIOS	124,179,071	123,212,749	11,240,420	3,299,054	29,616,961	48,269,864	92,526,799
U.S. TREASURY	50,691,185	50,374,499	4,277,653	1,304,710	10,911,062	19,980,681	36,474,106
OTHER U.S. GOVT. AGENCIES	9,710,526	9,566,865	472,325	93,166	1,055,450	4,127,436	5,748,377
STATES AND POLITICAL SUBDIVISIONS	61,343,565	60,987,074	6,136,483	1,803,057	16,974,558	23,567,608	48,481,706
ALL OTHER PORTFOLIO SECURITIES	2,433,795	2,304,311	353,959	98,121	675,891	694,139	1,822,110
FED FUNDS SOLD AND SECUR RESALE AGRMT. .	11,192,602	10,867,351	553,144	383,390	3,472,528	3,857,641	8,266,705
COMMERCIAL BANKS	10,662,312	10,340,061	379,061	362,880	3,229,561	3,783,161	7,755,663
BROKERS AND DEALERS	339,740	336,740	101,500	19,510	154,951	54,533	330,494
OTHERS	190,550	190,550	72,585	-	88,016	19,947	180,548
OTHER LOANS--TOTAL	285,843,442	284,096,103	44,327,511	10,603,188	86,901,350	90,715,643	232,547,692
REAL ESTATE LOANS--TOTAL	70,550,383	70,251,819	3,727,989	823,469	19,536,298	29,127,067	53,214,823
SECURED BY FARMLAND	4,038,925	4,016,259	32,102	2,329	264,935	1,674,052	1,973,419
SECURED BY RESIDENTIAL--TOTAL	44,294,706	44,067,655	2,011,393	571,357	13,301,575	18,418,998	34,303,323
ONE TO FOUR FAMILY RESIDENCES	41,032,086	40,809,197	1,584,570	456,365	11,966,165	17,575,666	31,582,766
FHA INSURED	7,020,107	6,922,148	318,187	76,952	3,367,485	2,427,325	6,189,949
VA GUARANTEED	2,551,909	2,498,263	234,201	23,761	956,845	960,926	2,175,733
OTHER	31,460,070	31,388,786	1,032,182	355,652	7,641,835	14,187,415	23,217,084
MULTI-FAMILY	3,262,620	3,258,458	426,823	114,992	1,335,410	843,332	2,720,557
FHA INSURED	564,925	562,843	109,430	40,523	168,810	203,142	521,905
OTHER	2,697,695	2,695,915	317,393	74,469	1,166,600	640,190	2,198,652
SECURED BY OTHER PROPERTIES	22,216,752	22,167,905	1,484,494	249,783	5,969,788	9,034,017	16,938,082
LOANS TO DOMESTIC AND FRGN. BANKS	2,522,480	2,457,440	1,227,534	152,337	689,469	159,811	2,228,151
LOANS TO OTHER FINANCIAL INST.	14,392,779	14,248,346	4,178,102	1,153,688	5,980,774	2,139,379	13,451,943
LOANS TO SEC. BROKERS AND DEALERS	3,972,226	3,885,794	2,444,033	379,496	587,811	337,406	3,748,746
OTHER LOANS TO PURCH/CARRY SECURITIES . .	3,564,550	3,541,230	740,835	141,333	1,151,289	886,539	2,919,996
LOANS TO FARMERS--EXCEPT REAL ESTATE .	11,232,503	11,214,640	15,758	45,042	1,478,125	5,087,523	6,626,448
COMMERCIAL LOANS--INCLUDING OPEN MKT . .	108,360,727	107,566,523	26,692,193	6,634,596	37,502,026	24,361,263	98,190,078
LOANS TO INDIVIDUALS--TOTAL	64,180,187	63,921,051	3,773,118	941,810	17,155,788	26,858,174	48,728,890
INSTALLMENT LOANS--TOTAL	47,201,204	47,012,063	1,887,674	527,634	12,132,530	20,537,325	35,085,163
PASSENGER AUTOMOBILES	22,490,718	22,398,188	287,667	122,150	5,287,316	10,389,803	16,086,936
RESIDENTIAL-REPAIR/MODERNIZE	3,584,889	3,579,916	166,242	31,734	1,135,089	1,480,861	2,813,926
CREDIT CARDS AND RELATED PLANS	4,228,625	4,228,620	533,767	91,607	2,057,118	1,120,381	3,802,873
CHARGE ACCT CREDIT CARDS	3,048,321	3,048,316	362,550	72,546	1,515,333	815,080	2,765,509
CHECK & REVOLVING CREDIT PLANS	1,180,304	1,180,304	171,217	19,061	541,785	305,301	1,037,364
OTHER RETAIL CONSUMER GOODS	6,914,789	6,894,442	98,375	185,753	1,650,172	3,084,333	5,018,633
OTHER INSTALLMENT LOANS	9,982,183	9,910,897	801,623	96,390	2,002,835	4,461,947	7,362,795
SINGLE PAYMENT LOANS TO INDIVIDUALS	16,978,983	16,908,988	1,885,444	414,176	5,023,258	6,320,849	13,643,727
ALL OTHER LOANS--INCLUDING OVERDRAFTS . .	7,067,607	7,009,248	1,527,949	331,417	2,819,770	1,759,481	6,438,617
TOTAL LOANS AND SECURITIES, (GROSS)	424,184,288	421,140,933	57,987,983	14,647,921	121,435,094	143,094,658	336,265,656
FIXED ASSETS--BLDG, FURN, REAL EST.	8,945,351	8,889,927	870,013	305,116	2,884,122	3,132,445	7,191,696
INVESTMENTS IN SUBSIDIARIES NOT CONSOL. .	738,119	717,690	333,055	14,488	310,709	14,598	709,850
CUSTOMER ACCEPTANCES OUTSTANDING	4,031,713	3,951,569	2,316,607	286,709	1,061,213	126,716	3,791,245
OTHER ASSETS	7,092,932	6,898,009	1,988,448	377,703	2,313,881	1,511,377	6,191,409
TOTAL ASSETS	530,623,583	526,483,500	85,666,422	18,291,384	155,110,801	170,620,603	429,689,210
NUMBER OF BANKS	13,671	13,478	12	9	156	5,626	5,803

MORE DETAILED FIGURES WILL BE PUBLISHED AT A LATER DATE.

ASSETS AND LIABILITIES*

ALL COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 30, 1970

(AMOUNTS IN THOUSANDS OF DOLLARS)

F.3.4. (PRELIMINARY)

LIABILITIES AND CAPITAL ACCOUNTS	ALL COMMERCIAL BANKS	INSURED COMMERCIAL BANKS	RESERVE CITY BANKS			COUNTRY BANKS	ALL MEMBER BANKS
			NEW YORK	CHICAGO	OTHER		
DEMAND DEPOSITS--TOTAL	227,413,095	225,808,985	44,973,001	8,130,581	65,962,310	68,928,725	187,994,617
MUTUAL SAVINGS BANK	1,079,675	985,194	543,587	762	159,042	236,166	939,657
OTHER INDIV., PARTNERSHIPS AND CORP.	164,674,393	163,782,522	25,032,446	5,582,266	47,685,434	54,584,183	132,884,329
U.S. GOVERNMENT	8,076,044	8,039,978	1,236,051	346,818	3,115,053	2,258,940	6,956,862
STATES AND POLITICAL SUBDIVISIONS	17,061,812	16,954,986	1,136,042	326,065	3,797,919	7,669,986	12,930,012
FOREIGN GOVTS, CENTRAL BANKS, ETC.	1,009,104	947,301	792,922	15,194	111,370	2,764	922,250
COMMERCIAL BANKS IN U.S.	22,678,831	22,638,606	8,930,585	1,606,155	8,861,700	2,471,306	21,869,746
BANKS IN FOREIGN COUNTRIES	2,579,098	2,392,779	1,673,018	74,967	509,063	55,698	2,312,746
CERTIFIED AND OFFICERS CHECKS ETC.	10,254,128	10,072,619	5,628,250	178,354	1,722,729	1,649,682	9,179,015
TIME AND SAVINGS DEPOSITS--TOTAL	205,960,329	205,284,554	15,641,600	5,135,917	57,932,954	79,523,540	158,234,011
SAVINGS DEPOSITS	94,005,015	93,757,083	5,195,442	1,820,337	27,058,001	39,084,210	73,157,990
ACCUMULATED FOR DEFS. LOAN PAYMENT	944,572	942,743	-	102	222,150	491,957	714,209
MUTUAL SAVINGS BANKS	140,406	92,816	22,184	-	60,761	8,926	91,871
OTHER INDIV., PARTNERSHIPS AND CORP.	85,904,803	85,670,455	5,400,036	2,251,036	22,396,463	33,582,753	63,630,288
U.S. GOVERNMENT	201,750	201,728	39,811	1,390	66,665	59,725	167,591
STATES AND POLITICAL SUBDIVISIONS	17,147,770	17,087,714	572,165	389,833	6,004,790	6,175,616	13,142,404
FOREIGN GOVTS, CENTRAL BANKS ETC.	6,858,406	6,796,190	4,112,801	657,149	1,911,837	48,245	6,730,052
COMMERCIAL BANKS IN U.S.	473,882	473,092	229,159	12,964	109,426	58,129	408,678
BANKS IN FOREIGN COUNTRIES	283,725	262,743	71,002	3,086	102,861	13,979	190,928
TOTAL DEPOSITS	433,373,414	431,093,539	60,614,601	13,266,498	123,895,264	148,452,265	346,228,628
FED FUNDS PUR AND SECUR REPURCH AGREE.	15,697,174	15,609,161	3,792,068	1,115,566	8,535,963	1,726,046	15,170,643
OTHER LIAB FOR BORROWED MONEY	2,848,600	2,606,085	245,302	391,476	1,241,960	438,050	2,336,797
MORTGAGE INDEFERENESS	689,531	687,065	81,778	6,396	317,171	157,816	563,161
BANK ACCEPTANCES OUTSTANDING	4,126,267	4,025,523	2,370,973	291,026	1,073,289	129,508	3,864,796
OTHER LIABILITIES	25,934,091	25,072,024	10,917,625	1,350,993	6,283,674	4,516,626	23,068,918
TOTAL LIABILITIES	492,669,077	479,093,397	78,042,347	16,421,955	141,348,330	155,620,311	391,232,943
MINORITY INTERST IN CONSOL SUBS.	3,971	3,383	-	-	432	399	831
TOTAL RESERVES ON LOANS/SECURITIES	6,242,914	6,227,869	1,250,138	303,834	1,894,119	1,823,160	5,271,251
RESERVES FOR BAD DEBTS (IBS)	5,935,221	5,927,443	1,247,995	295,872	1,828,665	1,703,388	5,075,920
OTHER RESERVES ON LOANS	116,826	115,994	98	392	11,267	53,491	65,248
RESERVES ON SECURITIES	190,867	184,432	2,045	7,570	54,187	66,281	130,083
TOTAL CAPITAL ACCOUNTS	41,707,621	41,158,851	6,373,937	1,565,595	11,867,920	13,376,733	33,184,185
CAPITAL NOTES AND DEBENTURES	2,092,629	2,040,441	524,749	39,999	850,300	391,470	1,806,518
EQUITY CAPITAL--TOTAL	39,614,992	39,118,410	5,849,188	1,525,596	11,017,620	12,985,262	31,377,667
PREF STOCK--TOTAL PAR VALUE	112,154	107,614	40,524	-	39,300	15,917	95,747
COMMON STOCK--TOTAL PAR VALUE	10,983,560	10,864,064	1,644,658	491,284	2,918,291	3,556,379	8,610,612
SURPLUS	17,696,812	17,545,183	2,856,231	696,313	5,246,119	5,558,614	14,357,277
UNDIVIDED PROFITS	9,762,702	9,597,547	1,167,178	205,849	2,590,856	3,527,723	7,491,606
OTHER CAPITAL RESERVES	1,059,764	1,004,002	140,597	132,150	223,048	326,630	822,425
TOTAL LIAB, RES, MINORITY INT, CAP ACC.	530,623,583	526,483,500	85,666,422	18,291,384	155,110,801	170,620,603	429,689,210
DEMAND DEPOSITS ADJUSTED ^{1/}	158,240,909	156,743,293	17,478,797	4,682,573	40,393,168	59,007,925	121,542,463
AVG TOTAL DEPOSITS PAST 15 DAYS	420,771,653	418,515,377	57,622,694	12,448,306	118,637,597	145,950,974	334,659,571
AVG TOTAL LOANS PAST 15 DAYS	284,944,468	283,223,412	43,321,534	10,391,386	85,535,863	91,417,026	230,665,809
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS	16.1	16.1	26.9	14.3	17.5	13.3	17.6
TOTAL SECURITIES HELD	24.0	24.0	14.2	20.0	20.0	28.4	22.2
TRADING ACCOUNT SECURITIES	0.6	0.6	1.1	2.0	0.9	0.1	0.7
U.S. TREASURY	0.2	0.2	0.2	1.3	0.3	0.0	0.2
STATES AND POLITICAL SUBDIV.	0.3	0.3	0.8	0.3	0.5	0.1	0.4
ALL OTHER TRADING ACCT SECUR.	0.1	0.1	0.1	0.4	0.1	0.0	0.1
BANK INVESTMENT PORTFOLIOS	23.4	23.4	13.1	18.0	19.1	28.3	21.5
U.S. TREASURY	9.6	9.6	5.0	7.1	7.0	11.7	8.5
STATES AND POLITICAL SUBDIV.	11.6	11.6	7.2	9.9	10.9	13.8	11.3
ALL OTHER PORTFOLIO SECURITIES	2.3	2.3	1.0	1.0	1.1	2.8	1.8
OTHER LOANS AND FEDERAL FUNDS SOLD	56.0	56.0	52.4	60.1	58.3	55.4	56.0
ALL OTHER ASSETS	3.9	3.9	6.4	5.6	4.2	2.8	4.2
TOTAL LOANS AND SECURITIES	79.9	80.0	56.6	80.1	78.3	83.9	78.3
RESERVES FOR LOANS AND SECURITIES	1.2	1.2	1.5	1.7	1.2	1.1	1.2
EQUITY CAPITAL--TOTAL	7.5	7.4	6.8	8.3	7.1	7.6	7.3
TOTAL CAPITAL ACCOUNTS	7.9	7.8	7.4	8.6	7.7	7.8	7.7
NUMBER OF BANKS	13,671	13,478	12	9	156	5,626	5,803

1/ DEMAND DEPOSITS ADJUSTED ARE DEMAND DEPOSITS OTHER THAN DOMESTIC COMMERCIAL INTERBANK AND UNITED STATES GOVERNMENT, LESS CASH ITEMS REPORTED AS IN PROCESS OF COLLECTION.