



FEDERAL RESERVE

statistical release

ASSETS AND LIABILITIES*

SEPTEMBER 26, 1971

ALL COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 30, 1971

E.3.4. (PRELIMINARY)

(AMOUNTS IN THOUSANDS OF DOLLARS)

ASSETS	INSURED		RESERVE CITY BANKS			COUNTRY BANKS	ALL MEMBER BANKS
	ALL COMMERCIAL BANKS	COMMERCIAL BANKS	NEW YORK	CHICAGO	OTHER		
CASH BANK BALANCES, ITEMS IN PROCESS	96,140,847	95,161,283	26,199,559	3,079,853	30,900,676	24,562,553	84,742,441
CURRENCY AND COIN	7,634,351	7,610,045	466,472	126,245	1,822,245	3,454,655	5,669,617
RESERVES WITH FEDERAL RESERVE BANKS	24,065,918	24,065,918	4,716,307	991,123	10,354,286	7,964,202	24,065,918
DEMAND BALANCES WITH BANKS IN U.S.	19,935,961	19,185,721	1,132,468	245,814	3,256,213	7,092,614	11,729,109
OTHER BALANCES WITH BANKS IN U.S.	1,610,537	1,562,284	60,864	1,047	811,081	368,664	1,241,856
BALANCES WITH BANKS IN FRGN. COUNTRIES	495,588	420,330	84,523	59,409	138,752	66,448	349,132
CASH ITEMS IN PROCESS OF COLLECTION	42,198,492	42,336,985	19,738,925	1,656,215	14,476,099	5,615,770	41,487,009
TOTAL SECURITIES HELD--BOOK VALUE	157,637,679	156,726,528	13,815,931	4,700,057	40,264,995	59,922,564	118,703,547
U.S. TREASURY--TOTAL	60,254,444	59,991,281	5,116,306	1,735,794	14,552,164	22,633,960	44,031,224
OTHER U.S. GOVT. AGENCIES--TOTAL	15,576,028	15,408,171	921,757	253,650	2,441,003	6,349,838	9,971,248
STATES AND POLITICAL SUBDIV--TOTAL	77,994,316	77,686,834	7,299,335	2,980,421	22,408,553	29,675,100	61,962,910
ALL OTHER SECURITIES	3,812,890	3,642,242	479,532	125,092	862,875	1,263,666	2,731,165
TRADING ACCOUNT SECURITIES	4,121,681	4,119,427	1,340,160	485,552	1,988,221	269,236	4,053,269
U.S. TREASURY	1,955,328	1,933,074	508,774	284,350	1,054,089	78,225	1,925,438
OTHER U.S. GOVT. AGENCIES	641,682	641,682	295,757	51,493	246,166	36,399	631,447
STATES AND POLITICAL SUBDIVISIONS	1,501,926	1,501,926	535,128	148,645	649,377	152,647	1,485,797
ALL OTHER TRADING ACCT. SECURITIES	42,745	42,745	501	1,164	36,557	1,965	40,167
RANK INVESTMENT PORTFOLIOS	153,515,997	152,607,101	12,475,771	4,214,405	38,276,774	59,653,328	114,620,779
U.S. TREASURY	58,319,116	58,057,207	4,607,532	1,451,444	13,498,075	22,555,735	42,112,765
OTHER U.S. GOVT. AGENCIES	14,934,346	14,769,469	625,000	207,157	2,162,805	6,313,439	9,939,401
STATES AND POLITICAL SUBDIVISIONS	76,492,360	76,184,908	6,763,208	2,431,876	21,759,576	29,522,453	60,477,113
ALL OTHER PORTFOLIO SECURITIES	3,770,245	3,599,497	479,031	123,929	826,318	1,261,701	2,690,578
FED FUNDS SOLD AND SECUR. RESALE AGRMT.	15,663,344	15,331,398	996,393	612,300	5,009,974	5,407,377	12,026,044
COMMERCIAL BANKS	14,937,349	14,555,403	790,380	557,300	4,572,446	5,309,966	11,229,992
PRODUCERS AND DEALERS	569,239	566,239	148,500	55,000	256,605	56,587	556,692
OTHERS	256,756	256,756	57,513	--	140,923	40,924	239,360
OTHER LOANS--TOTAL	307,968,650	306,193,650	46,246,913	11,164,231	52,176,258	98,452,163	248,039,605
REAL ESTATE LOANS--TOTAL	75,776,604	75,615,307	4,202,283	861,194	20,722,226	31,147,911	56,933,614
SECURED BY FARMLAND	3,966,758	3,918,279	1,473	3,567	247,072	1,620,611	1,872,723
SECURED BY RESIDENTIAL--TOTAL	47,498,530	47,345,661	2,148,577	593,524	14,111,435	15,749,033	36,642,569
ONE TO FOUR FAMILY RESIDENCES	43,809,107	43,696,985	1,678,223	463,992	12,448,263	18,750,327	33,581,325
FHA INSURED	7,223,618	7,194,787	297,553	46,227	3,499,915	2,516,351	6,359,646
VA GUARANTEED	2,599,455	2,585,245	224,314	22,882	952,859	484,448	2,226,503
OTHER	33,385,834	33,916,953	1,156,556	394,483	8,155,509	15,288,028	24,994,976
MULTI-FAMILY	3,689,423	3,688,676	470,354	129,532	1,463,152	938,206	3,061,244
FHA INSURED	661,913	661,764	107,460	54,466	226,984	226,365	615,275
OTHER	3,027,430	3,026,912	362,894	75,066	1,236,168	711,841	2,445,969
SECURED BY OTHER PROPERTIES	24,311,326	24,291,167	2,052,233	264,103	6,363,719	9,738,267	14,418,122
LOANS TO DOMESTIC AND FRGN. BANKS	2,844,025	2,718,040	1,106,431	218,158	892,542	279,151	2,456,292
LOANS TO OTHER FINANCIAL INST.	16,557,809	16,824,591	4,210,122	1,469,489	7,517,342	2,577,381	15,770,334
LOANS TO SEC. BROKERS AND DEALERS	5,633,974	5,555,460	3,821,929	372,980	786,150	351,862	5,332,921
OTHER LOANS TO PURCHASERS SECURITIES	3,432,670	3,479,511	637,455	245,164	1,418,925	722,776	3,024,330
LOANS TO FARMERS--EXCEPT REAL ESTATE	12,226,064	12,210,537	19,722	40,851	1,601,003	5,433,115	7,144,691
COMMERCIAL LOANS--INCLUDING OPEN MKT.	114,362,109	113,412,982	26,947,860	6,514,659	38,188,600	26,422,086	58,573,435
LOANS TO INDIVIDUALS--TOTAL	69,149,772	69,942,232	3,915,067	1,074,473	17,929,252	29,112,559	52,036,601
INSTALLMENT LOANS--TOTAL	51,167,462	51,145,127	2,119,422	554,694	12,469,066	22,310,381	37,953,563
PASSENGER AUTOMOBILES	23,447,635	23,359,439	341,837	118,571	5,356,573	10,784,054	16,601,035
RESIDENTIAL-HEADAIR/MODERNIZE	3,731,638	3,726,483	176,771	34,046	1,128,220	1,545,731	2,884,770
CREDIT CARDS AND RELATED PLANS	5,253,576	5,253,548	652,010	125,499	2,548,723	1,356,972	6,722,609
CHARGE ACCT. CREDIT CARDS	3,894,481	3,499,833	460,817	105,635	1,526,419	1,076,701	3,531,572
CHECK & REVOLVING CREDIT PLANS	1,359,095	1,358,715	191,193	19,864	619,809	360,171	1,191,037
OTHER RETAIL CONSUMER GOODS--TOTAL	9,236,013	8,221,207	126,880	129,794	1,665,032	3,805,765	5,931,471
MORTG. HOMES	3,879,503	3,876,723	2,265	23,569	956,357	1,366,492	2,849,103
OTHER	4,356,510	4,344,484	124,595	106,225	688,675	1,442,573	3,082,368
OTHER INSTALLMENT LOANS	10,694,330	10,633,445	821,924	146,792	2,071,013	4,773,959	7,813,678
SINGLE PAYMENT LOANS TO INDIVIDUALS	17,781,330	17,747,105	1,796,645	523,729	4,560,186	6,802,478	14,043,238
ALL OTHER LOANS--INCLUDING OVERDRAFTS	7,526,594	7,436,990	1,385,034	367,283	3,120,048	1,905,022	6,777,387
TOTAL LOANS AND SECURITIES, (GROSS)	481,269,672	478,301,576	61,059,237	16,476,588	137,451,267	163,782,104	378,769,196
FIXED ASSETS--PLANS, FURN, REAL EST.	10,057,637	9,999,003	915,079	330,934	3,242,272	3,520,877	8,009,162
INVESTMENTS IN SUBSIDIARIES NOT CONSOL.	807,767	786,933	348,417	58,458	349,083	16,067	772,325
CUSTOMER ACCEPTANCES OUTSTANDING	4,087,361	3,968,076	2,410,957	175,048	1,096,122	113,451	3,795,618
OTHER ASSETS	7,812,065	7,582,142	1,833,956	356,343	2,652,652	1,789,729	6,672,720
TOTAL ASSETS	600,175,349	595,819,013	92,767,245	20,477,224	175,732,112	193,784,781	482,761,362
NUMBER OF BANKS	13,729	13,547	12	9	156	5,559	5,736

* MORE DETAILED FIGURES WILL BE PUBLISHED AT A LATER DATE.

ASSETS AND LIABILITIES *

ALL COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 30, 1971

(AMOUNTS IN THOUSANDS OF DOLLARS)

E.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	246,642,594	245,090,452	49,235,553	3,455,218	70,742,109	74,341,967	202,774,847
MUTUAL SAVINGS BANKS	1,133,076	1,026,695	470,298	1,048	191,153	307,440	967,969
OTHER INDIV. PARTNERSHIPS AND CORP.	176,823,020	176,541,643	25,401,953	6,067,743	51,320,873	58,687,046	141,477,615
U.S. GOVERNMENT	8,411,977	8,391,791	1,198,884	317,743	2,954,017	2,512,568	6,993,212
STATES AND POLITICAL SUBDIVISIONS	17,270,343	17,184,630	789,060	352,197	3,716,217	8,095,478	12,492,552
FOREIGN GOVTS., CENTRAL BANKS, ETC.	864,136	773,409	592,456	16,465	129,854	4,043	742,838
COMMERCIAL BANKS IN U.S.	27,568,888	27,492,158	13,033,978	1,437,731	5,435,756	2,723,286	26,734,751
BANKS IN FOREIGN COUNTRIES	2,613,742	2,434,165	1,716,690	51,150	535,264	56,496	2,359,600
CERTIFIED AND OFFICERS CHECKS ETC.	11,949,322	11,735,971	6,032,234	211,121	2,454,975	1,955,560	10,653,890
TIME AND SAVINGS DEPOSITS--TOTAL	257,123,911	256,202,801	24,474,058	7,180,822	72,158,535	94,920,851	198,734,266
SAVINGS DEPOSITS	107,868,354	107,605,424	6,179,526	2,159,515	31,257,745	44,048,076	83,640,462
ACCUMULATED FOR PERS. LOAN PAYMENT	745,840	744,645	--	13	124,837	411,040	535,490
MUTUAL SAVINGS BANKS	429,523	407,233	118,470	--	251,775	34,225	404,533
OTHER INDIV. PARTNERSHIPS AND CORP.	114,524,769	114,157,167	12,547,843	3,666,211	29,468,555	41,013,055	86,745,404
U.S. GOVERNMENT	517,019	516,947	68,302	2,665	248,767	142,647	467,751
STATES AND POLITICAL SUBDIVISIONS	26,221,063	26,132,371	1,898,453	740,789	8,463,149	9,031,162	20,733,558
FOREIGN GOVTS., CENTRAL BANKS ETC.	5,035,687	4,369,949	2,744,500	526,669	1,460,640	47,521	4,779,330
COMMERCIAL BANKS IN U.S.	1,612,774	1,605,689	758,278	83,210	422,640	184,625	1,462,753
BANKS IN FOREIGN COUNTRIES	184,952	153,396	60,681	1,350	50,287	837	113,155
TOTAL DEPOSITS	503,766,415	501,293,253	73,709,611	15,636,040	142,900,644	169,262,818	401,509,113
FED FUNDS PUR AND SECUR. REPURCH AGREE.	29,453,655	20,364,631	4,275,914	1,985,493	11,508,308	2,177,305	19,947,020
OTHER LIAB. FOR BORROWED MONEY	2,093,157	1,932,112	254,926	373,755	644,970	475,108	1,752,763
MORTGAGE INDEBTEDNESS	641,194	638,863	84,361	5,982	248,740	144,646	493,709
BANK ACCEPTANCES OUTSTANDING	4,192,952	4,349,644	2,478,471	175,581	1,103,964	117,444	1,575,200
OTHER LIABILITIES	17,455,190	16,480,913	3,662,129	350,860	4,623,376	5,261,716	14,004,081
TOTAL LIABILITIES	548,599,563	544,749,416	84,665,392	18,927,715	161,030,022	177,453,077	441,670,106
MINORITY INTERST IN CONSOL SUBS.	4,134	3,529	--	--	576	521	1,097
TOTAL RESERVES ON LOANS/SECURITIES	6,260,257	6,250,374	1,241,471	312,590	1,875,731	1,831,962	5,261,744
RESERVES FOR BAD DEBTS (IRS)	5,960,307	5,959,267	1,241,471	302,964	1,807,268	1,713,645	5,060,548
OTHER RESERVES ON LOANS	111,443	108,942	--	2,324	16,219	50,437	64,680
RESERVES ON SECURITIES	188,507	185,165	--	7,292	57,244	67,680	132,216
TOTAL CAPITAL ACCOUNTS	45,311,395	44,815,694	6,860,382	1,636,929	17,825,783	14,499,221	35,822,315
CAPITAL NOTES AND DEBENTURES	2,637,661	2,584,923	735,277	39,454	1,077,672	427,247	2,249,750
EQUITY CAPITAL--TOTAL	42,673,734	42,230,771	6,125,105	1,597,475	11,748,711	14,071,974	33,572,565
PREF. STOCK--TOTAL PAR VALUE	117,211	112,671	40,524	--	39,117	17,896	97,637
COMMON STOCK--TOTAL PAR VALUE	11,672,818	11,558,414	1,687,330	511,961	3,145,414	3,750,229	9,094,934
SURPLUS	19,113,708	19,072,632	3,361,415	749,320	5,639,669	5,948,257	15,354,661
UNDIVIDED PROFITS	10,724,579	10,565,787	1,233,086	204,344	2,680,715	4,023,351	8,141,656
OTHER CAPITAL RESERVES	1,041,418	987,267	102,750	131,850	243,796	322,041	400,437
TOTAL LIAB., RES., MINORITY INT., CAP. ACC.	600,175,349	595,819,013	92,767,245	20,477,224	175,732,112	193,784,781	482,741,352
DEMAND DEPOSITS ADJUSTED	168,263,147	166,859,528	15,263,766	5,043,525	43,872,237	63,490,343	127,669,675
AVG TOTAL DEPOSITS PAST 15 DAYS	490,675,017	488,237,396	67,907,423	15,011,803	136,637,068	168,040,445	389,567,187
AVG TOTAL LOANS PAST 15 DAYS	310,195,655	308,421,676	45,850,570	11,213,855	92,988,357	99,125,208	249,177,944
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS	16.0	16.0	28.2	15.0	17.6	12.7	17.6
TOTAL SECURITIES HELD	26.3	26.3	14.9	23.0	22.9	30.9	24.6
TRADING ACCOUNT SECURITIES	0.7	0.7	1.4	2.4	1.1	0.1	0.8
U.S. TREASURY	0.3	0.3	0.5	1.4	0.6	0.0	0.4
STATES AND POLITICAL SUBDIV.	0.1	0.1	0.6	0.7	0.4	0.1	0.3
ALL OTHER TRADING ACCT SECUR.	0.1	0.1	0.3	0.3	0.2	0.0	0.1
BANK INVESTMENT PORTFOLIOS	25.6	25.6	13.4	20.6	21.8	30.8	23.7
U.S. TREASURY	9.7	9.7	5.0	7.1	7.7	11.6	8.7
STATES AND POLITICAL SUBDIV.	12.7	12.8	7.3	11.9	12.4	15.2	12.5
ALL OTHER PORTFOLIO SECURITIES	3.1	3.1	1.2	1.6	1.7	3.9	2.5
OTHER LOANS AND FEDERAL FUNDS SOLD	53.9	54.0	50.9	57.5	55.3	53.6	53.9
ALL OTHER ASSETS	3.8	3.7	5.9	4.5	4.2	2.8	4.0
TOTAL LOANS AND SECURITIES	80.2	80.3	65.8	80.5	78.2	84.5	78.5
RESERVES FOR LOANS AND SECURITIES	1.0	1.0	1.3	1.5	1.1	0.9	1.1
EQUITY CAPITAL--TOTAL	7.1	7.1	6.6	7.8	6.7	7.3	6.9
TOTAL CAPITAL ACCOUNTS	7.5	7.5	7.4	8.0	7.3	7.5	7.4
NUMBER OF BANKS	13,729	13,547	12	9	156	5,559	5,736

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.