

ALL COMMERCIAL BANKS, BY CLASS OF BANK, DECEMBER 31, 1971

F.3.4.

(AMOUNTS IN THOUSANDS OF DOLLARS)

LIABILITIES AND CAPITAL ACCOUNTS	ALL COMMERCIAL BANKS		RESERVE CITY BANKS			COUNTRY BANKS	ALL MEMBER BANKS
	ALL COMMERCIAL BANKS	INSURED COMMERCIAL BANKS	NEW YORK	CHICAGO	OTHER		
DEMAND DEPOSITS--TOTAL	262,748,598	261,076,648	46,281,202	8,952,906	77,272,911	80,917,487	213,424,506
MUTUAL SAVINGS BANK	1,316,699	1,163,657	521,259	1,154	177,615	400,084	1,100,112
OTHER INDIV., PARTNERSHIPS AND CORP.	191,701,700	190,942,307	25,566,735	6,308,987	56,203,707	63,981,047	152,060,476
U.S. GOVERNMENT	10,168,567	10,149,842	1,512,636	363,488	3,557,179	2,993,270	8,426,573
STATES AND POLITICAL SUBDIVISIONS	17,665,258	17,547,428	909,381	333,058	3,599,938	8,113,121	12,955,498
FOREIGN GOVTS, CENTRAL BANKS, ETC	878,831	803,226	625,780	14,269	137,839	4,934	782,822
COMMERCIAL BANKS IN U.S.	28,032,690	27,981,000	11,525,661	1,591,201	10,459,786	3,379,349	26,555,557
BANKS IN FOREIGN COUNTRIES	2,855,152	2,679,680	1,778,688	100,767	603,859	73,017	2,556,331
CERTIFIED AND OFFICERS CHECKS ETC.	10,129,701	9,809,508	3,841,062	239,982	2,532,988	1,972,665	8,586,697
TIME AND SAVINGS DEPOSITS--TOTAL	275,877,001	274,626,377	25,442,020	7,726,833	78,035,460	101,233,225	212,437,538
SAVINGS DEPOSITS	111,727,732	111,474,727	6,250,545	2,156,105	31,808,296	45,691,656	85,906,602
ACCUMULATED FOR PERS LOAN PAYMENT	679,578	677,175	--	28,859	82,784	370,599	482,242
MUTUAL SAVINGS BANK	301,531	286,691	158,595	--	97,830	27,924	284,349
OTHER INDIV., PARTNERSHIPS AND CORP	124,335,521	123,797,219	13,044,719	4,074,254	32,855,005	44,279,888	94,183,866
U.S. GOVERNMENT	529,446	529,411	51,250	1,365	225,227	166,759	444,601
STATES AND POLITICAL SUBDIVISIONS	30,384,476	30,302,772	2,060,367	808,727	10,516,018	10,505,371	23,890,483
FOREIGN GOVTS, CENTRAL BANKS ETC	5,312,222	5,053,430	2,849,592	489,426	1,615,611	25,895	4,980,524
COMMERCIAL BANKS IN U.S.	2,411,768	2,327,314	953,826	162,422	783,898	234,513	2,134,659
BANKS IN FOREIGN COUNTRIES	194,727	177,634	73,126	5,675	50,791	620	130,212
TOTAL DEPOSITS	538,625,599	535,703,025	71,723,222	16,679,739	155,308,371	182,150,712	425,862,044
FED FUNDS PUR AND SECUR REPURCH AGREE.	24,286,605	24,177,055	5,012,833	1,688,128	14,304,342	2,728,399	23,733,702
OTHER LIAB FOR BORROWED MONEY	1,625,341	1,451,492	181,932	246,463	494,632	389,339	1,312,366
MORTGAGE INTEREST DEFENSE	657,112	654,793	83,485	5,767	252,393	160,129	501,774
BANK ACCEPTANCES OUTSTANDING	4,154,691	4,038,235	2,342,508	257,930	1,092,017	140,520	3,832,975
OTHER LIABILITIES	17,929,962	16,616,521	3,588,536	384,247	4,369,588	5,581,383	13,923,754
TOTAL LIABILITIES	587,279,310	582,641,121	82,932,516	19,262,274	175,821,343	191,150,482	469,166,615
MINORITY INTEREST IN CONSOL SURS	4,156	3,551	--	--	512	559	1,071
TOTAL RESERVES ON LOANS/SECURITIES	6,440,440	6,429,379	1,243,228	298,306	1,943,205	1,903,535	5,388,274
RESERVES FOR RAD DEBTS (IRS)	6,149,418	6,144,618	1,243,024	289,547	1,881,295	1,783,940	5,197,806
OTHER RESERVES ON LOANS	110,372	106,086	204	1,927	11,303	52,005	65,439
RESERVES ON SECURITIES	180,650	178,675	--	6,832	50,607	67,590	125,029
TOTAL CAPITAL ACCOUNTS	47,210,823	46,730,611	7,285,326	1,682,260	13,197,383	15,114,164	37,279,133
CAPITAL NOTES AND DEBENTURES	2,990,371	2,938,055	857,239	43,948	1,151,144	532,716	2,585,047
EQUITY CAPITAL--TOTAL	44,220,452	43,792,556	6,428,087	1,638,312	12,046,239	14,581,448	34,694,086
PREF STOCK--TOTAL PAR VALUE	96,506	91,930	20,000	--	39,094	17,403	76,497
COMMON STOCK--TOTAL PAR VALUE	11,864,828	11,761,546	1,741,214	515,162	3,156,609	3,757,798	9,210,783
SURPLUS	19,941,435	19,829,228	3,235,371	755,976	5,811,107	6,186,145	15,988,599
UNDIVIDED PROFITS	11,250,900	11,100,520	1,328,502	235,124	2,784,906	4,248,155	8,596,687
OTHER CAPITAL RESERVES	1,066,783	1,009,335	103,000	132,050	254,523	331,947	821,520
TOTAL LIAB, RES, MINORITY INT, CAP ACC.	640,934,729	635,804,662	91,461,070	21,242,840	190,962,443	208,168,740	511,835,093
DEMAND DEPOSITS ADJUSTED	185,907,281	184,366,096	18,314,691	5,335,206	48,062,532	68,733,331	140,445,760
AVG TOTAL DEPOSITS PAST 15 DAYS	497,598,986	494,793,599	42,542,838	16,343,944	150,053,921	178,342,245	387,282,948
AVG TOTAL LOANS PAST 15 DAYS	317,161,420	315,267,011	37,413,314	11,728,794	67,819,764	104,583,623	251,545,495
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS	15.6	15.5	24.8	14.2	17.7	12.9	16.8
TOTAL SECURITIES HELD	26.5	26.5	16.0	22.8	22.5	31.2	24.9
TRADING ACCOUNT SECURITIES	0.8	0.8	2.0	2.6	1.3	0.1	1.0
U.S. TREASURY	0.4	0.4	0.8	1.7	0.6	0.0	0.5
STATES AND POLITICAL SUBDIV.	0.3	0.3	0.8	0.5	0.6	0.1	0.4
ALL OTHER TRADING ACCT SECUR.	0.1	0.1	0.4	0.5	0.2	0.0	0.2
BANK INVESTMENT PORTFOLIOS	25.6	25.7	14.0	20.2	21.2	31.0	23.9
U.S. TREASURY	9.8	9.8	5.3	6.7	7.7	11.7	8.9
STATES AND POLITICAL SUBDIV.	12.5	12.6	7.6	12.1	11.7	15.0	12.3
ALL OTHER PORTFOLIO SECURITIES	3.3	3.3	1.1	1.3	1.7	4.4	2.7
OTHER LOANS AND FEDERAL FUNDS SOLD	54.2	54.3	53.3	58.0	55.7	53.2	54.4
ALL OTHER ASSETS	3.7	3.7	6.0	5.0	4.1	2.8	3.9
TOTAL LOANS AND SECURITIES	80.7	80.9	69.3	80.8	78.3	84.3	79.2
RESERVES FOR LOANS AND SECURITIES	1.0	1.0	1.4	1.4	1.0	0.9	1.1
EQUITY CAPITAL--TOTAL	6.9	6.9	7.0	7.7	6.3	7.0	6.8
TOTAL CAPITAL ACCOUNTS	7.4	7.3	8.0	7.9	6.9	7.3	7.3
NUMBER OF BANKS	13,783	13,602	12	9	156	5,550	5,727

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.