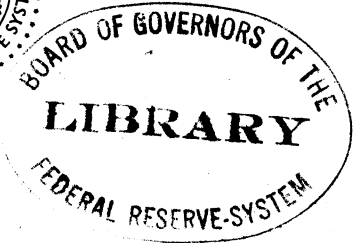




# FEDERAL RESERVE

## statistical release



ASSETS AND LIABILITIES  
ALL COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 30, 1972

OCTOBER 5, 1972  
REVISED

E-3.4.

(AMOUNTS IN THOUSANDS OF DOLLARS)

ASSETS	ALL COMMERCIAL BANKS	INSURED COMMERCIAL BANKS	RESERVE CITY BANKS			COUNTRY BANKS	ALL MEMBER BANKS
			NEW YORK	CHICAGO	UTHER		
CASH BANK BALANCES, ITEMS IN PROCESS . . .	59,472,091	96,251,639	22,534,946	2,946,257	33,806,068	27,142,369	86,429,660
CURRENCY AND COIN . . . . .	6,799,319	6,773,202	382,771	94,178	1,573,916	3,042,417	5,093,282
RESERVES WITH FEDERAL RESERVE BANKS . . .	27,118,994	27,118,994	5,374,606	1,142,080	11,515,813	9,066,495	27,118,994
DEMAND BALANCES WITH BANKS IN U.S. . . .	23,674,689	22,758,826	3,520,459	181,609	3,098,737	7,574,511	14,375,316
OTHER BALANCES WITH BANKS IN U.S. . . .	2,089,252	1,954,252	80,971	17,362	746,755	601,803	1,446,891
BALANCES WITH BANKS IN FRGN. COUNTRIES .	716,912	632,108	167,609	39,885	285,818	46,425	559,737
CASH ITEMS IN PROCESS OF COLLECTION . . .	39,072,925	39,014,257	12,988,530	1,471,143	16,585,029	6,790,738	37,835,440
TOTAL SECURITIES HELD--BOOK VALUE . . . .	171,779,081	170,617,359	14,960,457	4,756,365	41,872,554	66,035,008	127,626,364
U.S. TREASURY--TOTAL . . . . .	60,258,477	59,984,432	5,337,579	1,661,994	14,141,216	22,567,509	43,708,298
UTHER U.S. GOV'T. AGENCIES--TOTAL . . . .	19,632,850	19,447,199	547,692	174,189	3,034,465	8,610,146	12,366,692
STATES AND POLITICAL SUBDIV--TOTAL . . . .	86,597,636	86,285,958	8,491,269	2,771,010	23,509,833	33,005,152	67,777,264
ALL-OTHER SECURITIES . . . . .	5,290,118	5,099,770	583,717	151,172	1,187,040	1,852,201	3,774,130
TRADING ACCOUNT SECURITIES . . . . .	3,347,382	3,321,256	1,112,539	402,588	1,435,295	327,175	3,277,597
U.S. TREASURY . . . . .	1,576,455	1,550,329	648,955	263,755	520,626	108,704	1,542,040
UTHER U.S. GOV'T. AGENCIES . . . . .	375,428	375,428	109,131	29,858	183,740	46,426	371,157
STATES AND POLITICAL SUBDIVISIONS . . . .	1,295,072	1,295,072	354,453	108,881	649,686	152,644	1,265,804
ALL OTHER TRADING ACCT. SECURITIES . . . .	100,427	100,427	—	94	81,243	17,199	98,536
BANK INVESTMENT PORTFOLIOS . . . . .	168,431,699	167,496,103	13,647,918	4,355,777	40,437,255	65,707,833	124,348,787
U.S. TREASURY . . . . .	56,682,022	56,434,103	4,666,624	1,398,239	13,620,590	22,458,605	42,166,258
UTHER U.S. GOV'T. AGENCIES . . . . .	19,257,422	19,071,771	438,761	144,331	2,850,725	8,561,716	11,995,535
STATES AND POLITICAL SUBDIVISIONS . . . .	85,302,564	84,990,886	8,136,816	2,662,129	22,860,147	32,852,308	66,511,400
ALL OTHER PORTFOLIO SECURITIES . . . . .	5,189,691	4,999,343	583,717	151,078	1,105,797	1,835,002	3,675,594
FED FUNDS SOLD AND SECUR RESALE AGRMT. . .	20,597,977	19,568,481	649,386	782,746	8,271,839	5,856,564	15,560,535
COMMERCIAL BANKS . . . . .	19,201,070	16,171,653	558,516	682,496	7,261,850	5,693,756	14,196,616
BROKERS AND DEALERS . . . . .	978,462	978,383	60,870	11,200	751,463	125,017	968,550
OTHERS . . . . .	418,445	418,445	10,000	68,850	258,526	37,791	395,167
OTHER LOANS--TOTAL . . . . .	350,907,649	348,706,732	50,987,482	12,999,479	105,014,010	110,587,287	279,588,258
REAL ESTATE LOANS--TOTAL . . . . .	89,227,294	89,048,381	5,268,090	1,010,519	24,357,806	35,859,461	66,515,676
SECURED BY FARMLAND . . . . .	4,521,572	4,491,802	3,948	2,090	279,914	1,842,263	2,128,155
SECURED BY RESIDENTIAL--TOTAL . . . . .	56,086,371	55,959,007	2,708,018	649,652	16,784,130	22,830,856	42,972,858
ONE TO FOUR FAMILY RESIDENCES . . . . .	51,174,250	51,048,337	2,650,031	566,827	14,724,063	21,533,099	38,674,020
FHA INSURED . . . . .	3,113,174	3,190,485	319,713	77,041	3,489,694	2,461,361	6,347,809
VA GUARANTEED . . . . .	7,124,004	7,094,304	228,327	21,988	1,531,280	1,119,049	2,700,644
OTHER . . . . .	40,837,072	40,763,550	1,501,991	467,798	9,903,089	17,952,689	29,852,567
MULTI-FAMILY . . . . .	4,912,121	4,910,670	657,987	83,025	2,060,067	1,297,759	4,098,838
FHA INSURED . . . . .	992,172	991,854	123,599	30,249	401,430	393,907	919,165
UTHER . . . . .	3,919,949	3,918,816	534,388	52,776	1,588,637	1,003,652	3,179,653
SECURED BY OTHER PROPERTIES . . . . .	28,619,351	28,597,572	2,576,124	358,577	7,293,762	11,186,400	21,414,863
LOANS TO DOMESTIC AND FRGN. BANKS . . . .	5,040,746	4,760,578	1,833,916	241,957	2,135,728	308,214	4,519,615
LOANS TO OTHER FINANCIAL INST. . . . .	18,353,111	18,265,599	4,936,487	2,015,429	7,770,823	2,361,314	17,104,053
LOANS TO SEC. BROKERS AND DEALERS . . . .	8,608,006	8,491,295	5,665,014	665,519	1,562,941	366,298	8,259,772
OTHER LOANS TO PURCH/CARRY SECURITIES . .	4,011,860	3,998,073	768,258	225,161	1,566,329	917,408	3,477,156
LOANS TO FARMERS--EXCEPT REAL ESTATE . .	13,610,088	13,592,641	32,623	65,918	1,803,075	6,022,640	7,924,256
COMMERCIAL LOANS--INCLUDING OPEN MKRT. .	123,161,829	122,064,485	25,971,667	7,178,918	41,770,164	29,498,133	104,416,682
LOANS TO INDIVIDUALS--TOTAL . . . . .	80,243,252	79,932,925	4,561,432	1,054,257	20,772,149	33,215,277	59,603,115
INSTALLMENT LOANS--TOTAL . . . . .	59,602,432	59,331,027	2,379,300	525,069	14,826,526	25,693,665	43,424,560
PASSENGER AUTOMOBILES . . . . .	27,049,808	26,882,680	395,700	132,462	5,996,310	12,287,104	18,811,576
RESIDENTIAL-REPAIR/MODERNIZE . . . . .	4,090,280	4,084,066	182,329	36,213	1,215,548	1,697,115	3,131,205
CREDIT CARDS AND RELATED PLANS . . . . .	6,139,989	6,139,952	750,916	154,315	2,997,069	1,627,612	5,529,912
CHARGE ACCT CREDIT CARDS . . . . .	4,561,650	4,561,813	530,060	131,994	2,276,813	1,205,515	4,144,362
CHECK & REVOLVING CREDIT PLANS . . . . .	1,578,139	1,578,139	220,856	22,321	720,256	422,097	1,385,530
OTHER RETAIL CONSUMER GOODS--TOTAL . . . .	10,269,272	10,250,438	121,227	93,389	2,268,890	4,798,806	7,282,312
MOBILE HOMES . . . . .	5,464,189	5,461,960	9,308	33,722	1,320,535	2,610,917	3,974,482
OTHER . . . . .	4,805,083	4,788,478	111,919	59,667	948,355	2,187,889	3,307,830
OTHER INSTALLMENT LOANS . . . . .	12,053,083	11,973,891	929,128	106,690	2,346,709	5,283,046	8,069,575
SINGLE PAYMENT LOANS TO INDIVIDUALS . . . .	20,640,820	20,661,898	2,182,132	529,188	5,945,623	7,521,592	10,178,555
ALL OTHER LOANS--INCLUDING OVERDRAFTS . .	8,651,463	8,552,755	1,929,995	541,801	3,274,995	2,016,542	7,765,333
TOTAL LOANS AND SECURITIES, (GROSS) . . . .	543,284,707	539,092,572	66,597,325	18,540,590	155,156,403	162,476,659	422,775,177
FIXED ASSETS--BLDGNS,FURN,REAL EST.. . . .	11,312,078	11,251,388	1,004,342	344,972	3,647,886	3,950,872	8,948,072
INVESTMENTS IN SUBSIDIARIES NOT CONSOL. .	884,461	878,974	402,262	58,466	375,604	31,359	867,665
CUSTOMER ACCEPTANCES OUTSTANDING . . . .	3,791,835	3,692,239	1,847,676	316,430	1,206,002	139,399	3,511,507
OTHER ASSETS . . . . .	8,976,677	8,670,983	1,990,370	353,610	3,034,435	2,153,517	7,531,932
TOTAL ASSETS . . . . .	667,721,849	661,837,795	94,376,921	22,562,319	197,226,396	215,696,395	530,064,033
NUMBER OF BANKS . . . . .	13,875	13,669	13	9	157	5,535	5,714

ASSETS AND LIABILITIES

ALL COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 30, 1972

(AMOUNTS IN THOUSANDS OF DOLLARS)

E-3-4.

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 . . . . .	256,915,696	255,101,537	44,607,957	6,194,913	74,872,346	79,084,403	207,359,021
MUTUAL SAVINGS BANK . . . . .	1,230,033	1,115,612	498,743	705	194,954	341,200	1,035,002
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	189,624,268	188,938,857	25,223,611	6,073,303	55,076,660	63,077,076	149,450,870
U.S. GOVERNMENT . . . . .	9,083,132	9,061,948	1,037,722	261,212	3,527,023	2,604,159	7,630,116
STATES AND POLITICAL SUBDIVISIONS . . . . .	17,667,088	17,568,462	816,235	294,630	3,922,896	8,143,566	13,177,527
FOREIGN GOVTS., CENTRAL BANKS, ETC. . . . .	1,066,075	961,098	795,987	17,414	114,655	2,957	931,213
COMMERCIAL BANKS IN U.S. . . . .	24,291,915	24,218,999	10,269,438	1,238,601	8,631,417	2,988,468	23,327,044
BANKS IN FOREIGN COUNTRIES . . . . .	3,260,520	3,064,164	2,165,512	91,872	616,233	71,946	2,947,303
CERTIFIED AND OFFICERS CHECKS ETC. . . . .	10,652,665	10,172,397	3,600,909	117,176	2,566,090	2,255,311	8,659,460
TIME AND SAVINGS DEPOSITS--TOTAL . . . . .	296,222,285	294,883,502	27,823,590	8,717,356	82,051,186	108,041,326	226,633,462
SAVINGS DEPOSITS . . . . .	119,075,690	118,793,769	7,002,213	2,330,957	33,425,342	48,299,792	91,050,304
ACCUMULATED FOR PERS LOAN PAYMENT . . . . .	595,441	592,040	--	--	73,332	345,504	418,836
MUTUAL SAVINGS BANKS . . . . .	435,594	418,071	137,820	--	211,615	65,581	415,016
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	134,164,728	133,588,751	14,447,962	4,755,815	34,610,156	47,284,665	101,104,618
U.S. GOVERNMENT . . . . .	491,507	491,498	23,750	2,100	179,605	161,860	367,315
STATES AND POLITICAL SUBDIVISIONS . . . . .	33,110,226	33,027,270	2,330,956	1,047,426	10,809,464	11,480,400	25,668,246
FOREIGN GOVTS., CENTRAL BANKS ETC. . . . .	5,670,534	5,356,981	2,843,859	442,496	1,939,144	53,756	5,279,255
COMMERCIAL BANKS IN U.S. . . . .	2,468,007	2,419,258	974,259	124,739	729,757	321,309	2,150,664
BANKS IN FOREIGN COUNTRIES . . . . .	210,556	195,864	62,771	13,825	66,773	8,439	111,808
TOTAL DEPOSITS . . . . .	553,137,981	549,985,039	72,431,547	16,912,271	156,923,536	187,725,729	433,993,063
FED FUNDS PUR AND SECUR REPURCH AGREE. . . . .	30,760,065	30,623,722	6,697,670	2,458,816	16,641,027	3,723,679	29,721,142
OTHER LIAB FOR BORROWED MONEY . . . . .	2,454,159	2,204,733	418,579	179,676	950,549	464,450	2,031,256
MORTGAGE INDEBTEDNESS . . . . .	734,989	732,875	82,493	80,546	253,231	160,460	576,752
BANK ACCEPTANCES OUTSTANDING . . . . .	3,975,980	3,823,563	1,952,674	327,022	1,219,746	141,215	3,640,657
OTHER LIABILITIES . . . . .	19,986,518	18,306,744	3,660,860	429,449	5,260,930	5,941,277	15,292,516
TOTAL LIABILITIES . . . . .	611,049,692	605,676,676	85,441,623	20,387,984	181,249,619	198,176,630	465,255,456
MINORITY INTEREST IN CONSOL SUBS. . . . .	5,962	5,295	--	--	1,864	651	2,515
TOTAL RESERVES ON LOANS/SECURITIES . . . . .	6,549,307	6,532,853	1,285,554	316,963	1,957,768	1,886,190	5,446,475
RESERVES FOR BAD DEBTS (IKS) . . . . .	6,253,682	6,247,987	1,285,101	307,456	1,889,510	1,777,033	5,259,100
OTHER RESERVES ON LOANS . . . . .	114,381	106,071	453	2,437	16,476	45,998	65,364
RESERVES ON SECURITIES . . . . .	181,244	178,795	--	7,070	51,782	65,159	124,011
TOTAL CAPITAL ACCOUNTS . . . . .	50,116,886	49,622,971	7,649,744	1,857,372	14,015,747	15,830,724	39,357,567
CAPITAL NOTES AND DEBENTURES . . . . .	3,623,365	3,570,222	853,975	51,490	1,557,572	641,546	3,104,583
EQUITY CAPITAL--TOTAL . . . . .	46,493,523	46,052,749	6,795,769	1,805,882	12,462,175	15,189,178	30,253,004
PREF STOCK--TOTAL PAR VALUE . . . . .	73,946	69,198	20,000	--	15,748	17,323	53,671
COMMON STOCK--TOTAL PAR VALUE . . . . .	12,455,794	12,346,880	1,948,640	546,736	3,181,890	3,941,070	9,616,336
SURPLUS . . . . .	20,718,562	20,608,069	3,235,351	945,917	6,004,540	6,320,586	16,510,394
UNDIVIDED PROFITS . . . . .	12,362,590	12,202,125	1,564,528	262,378	3,007,464	4,581,705	9,436,075
OTHER CAPITAL RESERVES . . . . .	882,631	826,477	3,250	50,851	252,533	636,494	635,126
TOTAL LIAB, RES, MINORITY INT, CAP ACC. . . . .	667,721,849	661,837,795	94,376,921	22,562,319	197,228,398	215,896,395	530,064,033
DEMAND DEPOSITS ADJUSTED 1/ . . . . .	184,467,724	182,806,333	20,312,267	5,223,957	45,928,879	67,101,316	158,566,421
AVG TOTAL DEPOSITS PAST 15 DAYS . . . . .	542,893,840	539,825,019	70,910,335	16,566,920	152,532,264	165,036,266	425,045,605
AVG TOTAL LOANS PAST 15 DAYS . . . . .	347,944,496	346,021,855	49,461,035	13,112,698	102,556,977	110,686,729	276,011,439
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS . . . . .	14.9	14.8	23.9	13.1	17.1	12.0	16.3
TOTAL SECURITIES HELD . . . . .	25.7	25.8	15.9	21.1	21.2	30.6	24.1
TRADING ACCOUNT SECURITIES . . . . .	0.5	0.5	1.2	1.8	0.7	0.2	0.6
U.S. TREASURY . . . . .	0.2	0.2	0.7	1.2	0.3	0.1	0.3
STATES AND POLITICAL SUBDIV. . . . .	0.2	0.2	0.4	0.5	0.3	0.1	0.2
ALL OTHER TRADING ACCT SECUR. . . . .	0.1	0.1	0.1	0.1	0.1	0.0	0.1
BANK INVESTMENT PORTFOLIOS . . . . .	25.2	25.3	14.7	19.3	20.5	30.4	23.5
U.S. TREASURY . . . . .	8.8	8.8	5.0	6.2	6.9	10.4	6.0
STATES AND POLITICAL SUBDIV. . . . .	12.8	12.8	8.6	11.8	11.6	15.2	12.5
ALL OTHER PORTFOLIO SECURITIES . . . . .	3.7	3.6	1.1	1.3	2.0	4.6	3.0
OTHER LOANS AND FEDERAL FUNDS SOLD . . . . .	55.6	55.6	54.7	61.1	57.4	53.4	55.7
ALL OTHER ASSETS . . . . .	3.7	3.7	5.6	4.8	4.2	2.9	3.9
TOTAL LOANS AND SECURITIES . . . . .	81.4	81.5	70.6	82.2	78.7	84.5	79.6
RESERVES FOR LOANS AND SECURITIES . . . . .	1.0	1.0	1.4	1.4	1.0	0.9	1.0
EQUITY CAPITAL--TOTAL . . . . .	7.0	7.0	7.2	8.0	6.3	7.0	6.8
TOTAL CAPITAL ACCOUNTS . . . . .	7.5	7.5	6.1	6.2	7.1	7.3	7.4
NUMBER OF BANKS . . . . .	13,875	13,669	13	9	157	5,535	5,714

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.