



FEDERAL RESERVE

statistical release

ASSETS AND LIABILITIES

April 26, 1973

ALL COMMERCIAL BANKS, BY CLASS OF BANK, DECEMBER 31, 1972

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	OTHER		
CASH BANK BALANCES, ITEMS IN PROCESS . . .	113,127,792	111,333,418	26,416,385	3,580,029	36,728,932	29,840,687	96,566,033
CURRENCY AND COIN	8,665,965	8,637,327	508,204	151,968	2,113,933	3,807,459	6,581,564
RESERVES WITH FEDERAL RESERVE BANKS . . .	26,070,218	26,070,218	5,695,165	1,496,501	10,085,030	8,793,522	26,070,218
DEMAND BALANCES WITH BANKS IN U.S. . . .	29,165,093	28,058,022	4,715,125	162,848	3,502,218	8,991,574	17,371,765
OTHER BALANCES WITH BANKS IN U.S. . . .	3,019,648	2,675,959	138,687	10,006	1,185,512	689,592	2,023,797
BALANCES WITH BANKS IN FRGM. COUNTRIES .	854,466	644,670	143,089	54,565	346,386	58,794	602,834
CASH ITEMS IN PROCESS OF COLLECTION . . .	45,352,402	45,247,222	15,216,115	1,704,141	19,495,853	7,499,746	43,915,855
TOTAL	184,111,966	182,977,535	16,321,237	5,067,628	44,888,366	69,962,205	136,239,436
U.S. TREASURY--TOTAL	67,928,275	66,679,204	5,696,137	1,872,609	16,316,158	24,830,334	48,715,238
OTHER U.S. GOVT. AGENCIES--TOTAL	21,791,666	21,581,113	853,452	198,527	3,208,279	9,473,851	13,734,109
STATES AND POLITICAL SUBDIV--TOTAL . . .	89,504,270	89,173,085	9,107,055	2,819,854	24,048,727	33,664,278	69,639,914
ALL-OTHER SECURITIES	5,787,755	5,544,133	664,593	176,638	1,315,202	1,993,742	4,150,175
TRADING ACCOUNT SECURITIES	5,151,609	5,126,105	2,225,786	419,152	2,175,807	251,489	5,072,234
U.S. TREASURY	2,615,103	2,589,599	1,114,530	293,646	1,082,803	83,713	2,574,772
OTHER U.S. GOVT. AGENCIES	455,777	455,777	197,740	44,002	185,080	22,447	449,269
STATES AND POLITICAL SUBDIVISIONS	1,874,438	1,874,438	835,396	73,900	787,406	145,260	1,841,962
ALL OTHER TRADING ACCT. SECURITIES	206,291	206,291	78,120	7,604	120,438	69	206,231
BANK INVESTMENT PORTFOLIOS	178,968,357	177,851,430	14,095,451	4,648,476	42,712,559	69,710,716	131,167,202
U.S. TREASURY	64,412,172	64,089,605	4,581,607	1,578,963	15,233,275	24,746,621	46,140,466
OTHER U.S. GOVT. AGENCIES	21,335,889	21,125,336	655,712	154,525	3,023,199	9,451,404	13,284,840
STATES AND POLITICAL SUBDIVISIONS	87,629,832	87,298,647	8,271,659	2,745,954	23,261,321	33,519,018	67,797,952
ALL OTHER PORTFOLIO SECURITIES	5,581,464	5,337,842	586,473	169,034	1,194,764	1,993,673	3,943,944
FED FUNDS SOLD AND SECUR RESALE AGRMT. . .	26,662,271	25,583,951	812,047	717,973	9,927,223	8,583,954	19,961,197
COMMERCIAL BANKS	24,488,299	23,329,979	559,573	404,754	8,651,126	8,139,749	17,755,292
BROKERS AND DEALERS	1,774,483	1,774,483	116,818	183,869	1,127,237	321,551	1,749,475
OTHERS	479,489	479,489	135,656	129,350	148,860	42,654	456,520
OTHER LOANS--TOTAL	388,593,072	385,940,588	57,900,646	15,576,041	116,802,328	119,689,720	389,968,735
REAL ESTATE LOANS--TOTAL	98,381,792	98,203,657	5,789,132	1,065,995	27,013,991	39,262,186	73,131,384
SECURED BY FARMLAND	4,730,019	4,701,689	454	2,015	280,604	1,989,645	2,192,718
SECURED BY RESIDENTIAL--TOTAL	62,076,664	61,945,325	3,059,693	709,706	18,514,005	25,076,530	47,359,934
ONE TO FOUR FAMILY RESIDENCES	56,378,579	56,241,006	2,210,847	621,740	16,156,964	23,580,055	42,569,686
FHA INSURED	7,025,809	6,996,331	298,785	80,574	3,403,666	2,410,856	6,193,081
VA GUARANTEED	3,171,139	3,150,817	226,393	21,215	1,376,227	1,118,594	2,742,429
OTHER	46,173,622	46,096,658	1,685,669	519,951	11,377,071	20,059,685	33,633,296
MULTI-FAMILY	5,706,094	5,706,319	848,846	87,966	2,357,041	1,496,475	4,790,328
FHA INSURED	1,191,141	1,190,828	158,516	34,182	580,289	313,840	1,088,827
OTHER	4,514,953	4,515,491	690,330	53,784	1,776,752	1,182,635	3,703,501
SECURED BY OTHER PROPERTIES	31,575,109	31,556,643	2,728,985	354,274	8,276,011	12,276,011	23,578,652
LOANS TO DOMESTIC AND FRGM. BANKS	6,585,338	6,116,914	2,271,154	340,692	2,716,305	454,684	5,782,755
LOANS TO OTHER FINANCIAL INST.	23,482,375	23,277,145	6,412,790	2,780,188	10,268,052	2,564,760	22,825,790
LOANS TO SEC. BROKERS AND DEALERS	11,315,734	11,164,696	7,056,691	1,330,309	2,823,982	451,794	10,862,696
OTHER LOANS TO PURCH/CARRY SECURITIES . .	4,491,064	4,460,083	840,832	281,841	1,767,325	1,639,564	3,869,562
LOANS TO FARMERS--EXCEPT REAL ESTATE . .	14,313,672	14,287,226	50,384	140,055	1,977,363	6,327,803	8,494,805
COMMERCIAL LOANS--INCLUDING OPEN MKRT. . .	132,700,989	131,422,290	27,864,380	7,850,914	44,483,471	31,911,402	112,110,167
LOANS TO INDIVIDUALS--TOTAL	87,231,527	86,911,693	5,225,460	1,137,930	22,468,608	35,458,245	64,490,323
INSTALLMENT LOANS--TOTAL	64,764,353	64,495,960	2,582,834	559,078	16,344,156	27,547,160	47,833,228
PASSENGER AUTOMOBILES	29,069,188	28,910,711	423,010	139,518	6,459,630	13,096,246	28,118,424
RESIDENTIAL-REPAIR/MODERNIZE	4,272,611	4,265,628	185,055	38,402	1,282,261	1,745,103	3,250,821
CREDIT CARDS AND RELATED PLANS	7,183,672	7,183,010	887,761	189,953	3,509,506	1,859,664	6,446,884
CHARGE ACCT CREDIT CARDS	5,408,200	5,407,538	657,501	165,527	2,686,153	1,387,630	4,896,811
CHECK & REVOLVING CREDIT PLANS	1,775,472	1,775,472	230,260	24,426	823,353	472,034	1,550,073
OTHER RETAIL CONSUMER GOODS--TOTAL	11,481,450	11,463,895	81,132	91,503	2,613,049	5,313,726	8,099,418
MOBILE HOMES	6,436,344	6,434,639	10,842	36,134	1,579,381	3,036,193	4,656,550
OTHER	5,045,106	5,029,256	70,290	55,369	1,033,668	2,283,533	3,442,860
OTHER INSTALLMENT LOANS	12,757,432	12,672,716	1,005,876	99,702	2,479,710	5,532,401	9,117,689
SINGLE PAYMENT LOANS TO INDIVIDUALS	22,467,174	22,415,733	2,642,626	578,852	6,324,532	7,911,085	17,457,095
ALL OTHER LOANS--INCLUDING OVERDRAFTS . .	10,170,581	10,098,876	2,389,823	648,117	3,943,231	2,220,162	9,201,333
TOTAL LOANS AND SECURITIES, (GROSS)	599,367,309	594,502,074	75,033,930	21,361,642	171,617,917	198,155,879	466,169,368
FIXED ASSETS--BLDGNS,FURN,REAL EST. . . .	11,901,331	11,829,188	1,010,909	356,577	3,864,506	4,105,728	9,337,720
INVESTMENTS IN SUBSIDIARIES NOT CONSOL. . .	1,083,010	1,077,156	473,045	89,811	476,085	28,508	1,067,449
CUSTOMER ACCEPTANCES OUTSTANDING	3,567,023	3,468,126	1,978,780	252,816	964,173	118,254	3,314,023
OTHER ASSETS	10,545,215	10,309,107	2,690,286	368,547	3,587,323	2,405,634	9,051,790
TOTAL ASSETS	739,591,680	732,519,069	107,603,335	26,009,422	217,238,936	234,654,690	585,506,383
NUMBER OF BANKS	13,927	13,721	13	9	156	5,526	5,704

ASSETS AND LIABILITIES

ALL COMMERCIAL BANKS, BY CLASS OF BANK, DECEMBER 31, 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	296,952,005	294,879,249	51,884,577	9,510,719	86,368,698	91,035,911	238,799,905
MUTUAL SAVINGS BANK	1,367,306	1,205,551	552,000	1,084	226,411	345,645	1,125,140
OTHER INDIV., PARTNERSHIPS AND CORP.	220,931,634	220,148,246	30,310,360	6,882,049	64,313,281	72,381,330	173,887,020
U.S. GOVERNMENT	10,874,864	10,820,183	1,417,654	508,823	3,859,526	3,238,122	9,024,125
STATES AND POLITICAL SUBDIVISIONS	18,587,963	18,459,016	741,017	223,413	3,853,562	8,726,114	13,544,186
FOREIGN GOVTS, CENTRAL BANKS, ETC	1,018,525	908,526	729,748	17,155	133,937	2,436	883,276
COMMERCIAL BANKS IN U.S.	28,603,347	28,525,178	11,980,021	1,514,778	10,200,061	3,701,184	27,396,044
BANKS IN FOREIGN COUNTRIES	3,883,133	3,635,451	2,562,027	98,974	786,687	69,684	3,437,372
CERTIFIED AND OFFICERS CHECKS ETC.	11,685,233	11,177,098	3,591,750	264,443	3,075,233	2,571,396	9,502,822
TIME AND SAVINGS DEPOSITS--TOTAL	319,644,083	317,942,284	30,561,268	10,339,943	87,613,265	115,191,094	243,705,570
SAVINGS DEPOSITS	123,527,238	123,261,840	6,858,579	2,326,517	33,962,757	50,377,135	93,524,988
ACCUMULATED FOR PERS LOAN PAYMENT	558,894	554,001	--	--	68,844	312,984	381,028
MUTUAL SAVINGS BANKS	366,587	353,211	186,754	--	112,205	49,361	339,320
OTHER INDIV., PARTNERSHIPS AND CORP	146,568,524	145,836,058	16,140,502	6,140,011	38,045,457	50,504,748	110,830,710
U.S. GOVERNMENT	605,666	605,657	10,387	95,200	181,892	181,051	467,730
STATES AND POLITICAL SUBDIVISIONS	37,160,840	37,085,968	2,522,177	847,326	11,810,961	13,372,583	28,553,649
FOREIGN GOVTS, CENTRAL BANKS ETC	7,028,713	6,485,993	3,196,833	770,468	2,371,595	47,637	6,386,553
COMMERCIAL BANKS IN U.S.	3,495,187	3,432,360	1,536,650	136,081	962,399	337,816	2,972,946
BANKS IN FOREIGN COUNTRIES	332,434	327,196	109,384	24,340	97,955	16,767	246,446
TOTAL DEPOSITS	616,596,088	612,821,533	82,445,845	19,850,662	173,981,963	206,227,005	482,505,475
FED FUNDS PUR AND SECUR REPURCH AGREE	33,880,164	33,713,869	8,345,577	2,550,128	17,887,939	3,898,838	32,674,474
OTHER LIAB FOR BORROWED MONEY	4,202,785	3,842,013	1,156,156	458,195	1,564,245	563,778	3,682,386
MORTGAGE INDEBTEDNESS	1,151,110	1,147,606	81,512	88,323	643,761	164,436	986,832
BANK ACCEPTANCES OUTSTANDING	3,681,810	3,567,823	2,039,528	267,179	984,328	122,086	3,413,181
OTHER LIABILITIES	20,507,479	18,360,648	4,181,347	581,110	5,464,990	5,869,492	15,296,939
TOTAL LIABILITIES	680,019,436	673,453,492	98,249,965	23,787,597	208,487,246	216,833,619	538,550,427
MINORITY INTEREST IN CONSOL SUBS.	6,261	5,594	--	--	2,845	693	2,738
TOTAL RESERVES ON LOANS/SECURITIES	6,908,262	6,893,699	1,311,193	330,892	2,862,688	2,811,971	5,716,744
RESERVES FOR BAD DEBTS (IRS)	6,626,482	6,616,194	1,310,740	320,871	2,868,530	1,981,558	5,533,699
OTHER RESERVES ON LOANS	106,059	104,172	453	2,778	12,504	45,069	61,686
RESERVES ON SECURITIES	175,721	173,333	--	7,243	49,652	64,944	121,439
TOTAL CAPITAL ACCOUNTS	52,657,721	52,166,284	8,042,177	1,898,933	14,686,957	16,688,407	41,228,474
CAPITAL NOTES AND DEBENTURES	4,126,753	4,073,385	1,011,868	57,490	1,654,566	787,014	3,516,938
EQUITY CAPITAL--TOTAL	48,530,968	48,092,899	7,030,309	1,833,443	13,032,391	15,821,393	37,717,536
PREF STOCK--TOTAL PAR VALUE	73,672	68,924	20,000	--	15,754	16,533	52,287
COMMON STOCK--TOTAL PAR VALUE	12,886,912	12,796,413	2,049,928	546,937	3,277,748	4,858,981	9,925,526
SURPLUS	21,569,148	21,451,155	3,156,499	1,098,892	6,199,872	6,957,074	17,811,537
UNDIVIDED PROFITS	13,137,452	12,970,823	1,800,382	161,399	3,294,211	4,859,088	10,114,992
OTHER CAPITAL RESERVES	863,784	805,584	3,500	26,215	245,594	337,885	613,194
TOTAL LIAB, RES, MINORITY INT, CAP ACC.	739,591,680	732,519,069	107,603,335	26,089,422	217,238,936	234,654,699	585,506,383
DEMAND DEPOSITS ADJUSTED 1/	212,121,392	210,286,666	23,270,787	5,782,977	52,813,258	76,596,859	158,463,881
AVG TOTAL DEPOSITS PAST 15 DAYS	597,176,967	593,396,431	77,940,835	19,180,682	167,981,651	201,124,534	466,226,822
AVG TOTAL LOANS PAST 15 DAYS	389,337,218	386,546,028	57,313,161	15,265,229	116,110,313	119,957,285	388,645,988
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS	15.3	15.2	24.5	13.8	16.9	12.7	16.5
TOTAL SECURITIES HELD	24.9	25.0	15.2	19.5	20.7	29.8	23.3
TRADING ACCOUNT SECURITIES	0.7	0.7	2.1	1.6	1.0	0.1	0.9
U.S. TREASURY	0.4	0.4	1.0	1.1	0.5	0.0	0.4
STATES AND POLITICAL SUBDIV.	0.3	0.3	0.8	0.3	0.4	0.1	0.3
ALL OTHER TRADING ACCT SECUR.	0.1	0.1	0.3	0.2	0.1	0.0	0.1
BANK INVESTMENT PORTFOLIOS	24.2	24.3	13.1	17.9	19.7	29.7	22.4
U.S. TREASURY	8.7	8.7	4.3	6.1	7.0	10.5	7.9
STATES AND POLITICAL SUBDIV.	11.8	11.9	7.7	10.6	10.7	14.3	11.6
ALL OTHER PORTFOLIO SECURITIES	3.6	3.6	1.2	1.2	1.9	4.9	2.9
OTHER LOANS AND FEDERAL FUNDS SOLD	56.1	56.2	54.6	62.6	58.3	54.6	56.3
ALL OTHER ASSETS	3.7	3.6	5.7	4.1	4.1	2.8	3.9
TOTAL LOANS AND SECURITIES	81.0	81.2	69.7	82.1	79.0	84.4	79.6
RESERVES FOR LOANS AND SECURITIES	0.9	0.9	1.2	1.3	0.9	0.9	1.0
EQUITY CAPITAL--TOTAL	6.6	6.6	6.5	7.0	6.0	6.7	6.4
TOTAL CAPITAL ACCOUNTS	7.1	7.1	7.5	7.3	6.8	7.1	7.0
NUMBER OF BANKS	13,927	13,721	13	9	156	5,526	5,784

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.