



ASSETS AND LIABILITIES

May 1, 1974

ALL COMMERCIAL BANKS, BY CLASS OF BANK, DECEMBER 31, 1973

(AMOUNTS IN THOUSANDS OF DOLLARS)

E.3.4.

ASSETS	ALL COMMERCIAL BANKS		RESERVE CITY BANKS			COUNTRY BANKS	ALL (1) MEMBER BANKS
	COMMERCIAL BANKS	INSURED BANKS	NEW YORK	CHICAGO	OTHER		
CASH BANK BALANCES, ITEMS IN PROCESS . . .	118,276,010	116,265,513	25,169,947	3,847,913	38,465,115	32,615,301	100,098,276
CURRENCY AND COIN.	10,705,863	10,681,794	651,941	174,093	2,678,973	4,636,524	8,141,531
RESERVES WITH FEDERAL RESERVE BANKS. . .	27,815,781	27,815,781	6,624,647	1,131,128	10,250,753	9,809,253	27,815,781
DEMAND BALANCES WITH BANKS IN U.S. . . .	31,297,938	30,025,619	5,060,888	252,011	4,097,198	9,191,882	18,601,979
OTHER BALANCES WITH BANKS IN U.S. . . .	2,785,643	2,515,460	216,981	166,904	871,148	584,079	1,839,112
BALANCES WITH BANKS IN FRGN. COUNTRIES .	1,029,397	685,207	122,139	78,806	330,668	65,676	597,289
CASH ITEMS IN PROCESS OF COLLECTION . .	44,641,388	44,541,452	12,493,351	2,044,971	20,236,375	8,327,887	43,102,584
TOTAL SECURITIES HELD--BOOK VALUE. . . .	188,851,528	187,586,665	17,071,759	5,545,942	45,877,596	68,596,806	137,092,103
U.S. TREASURY--TOTAL	58,277,431	57,961,482	5,515,870	1,684,549	13,465,667	20,828,138	41,494,224
OTHER U.S. GOVT. AGENCIES--TOTAL	29,252,042	28,927,455	2,045,179	668,592	5,461,388	10,969,227	19,144,386
STATES AND POLITICAL SUBDIV--TOTAL . . .	95,144,774	94,749,915	8,736,276	2,988,717	25,500,195	34,823,773	72,048,961
ALL-OTHER SECURITIES	6,177,281	5,947,813	774,434	204,084	1,450,346	1,975,668	4,404,532
TRADING ACCOUNT SECURITIES	8,657,473	8,653,778	3,653,434	645,981	3,921,293	349,305	8,570,013
U.S. TREASURY.	3,135,910	3,135,870	1,365,113	364,816	1,310,874	83,283	3,124,086
OTHER U.S. GOVT. AGENCIES.	1,432,476	1,432,476	597,343	63,182	696,154	58,923	1,415,602
STATES AND POLITICAL SUBDIVISIONS. . . .	3,649,614	3,649,614	1,563,167	206,348	1,635,297	193,154	3,597,966
ALL OTHER TRADING ACCT. SECURITIES. . . .	439,473	435,818	127,811	11,635	278,968	13,945	432,359
BANK INVESTMENT PORTFOLIOS	180,194,055	178,932,887	13,418,325	4,899,961	41,956,303	68,247,501	128,522,090
U.S. TREASURY.	55,141,521	54,825,612	4,150,757	1,319,733	12,154,793	20,744,855	38,370,138
OTHER U.S. GOVT. AGENCIES.	27,819,566	27,494,979	1,447,836	605,410	4,765,234	10,910,304	17,728,784
STATES AND POLITICAL SUBDIVISIONS. . . .	91,495,160	91,100,301	7,173,109	2,782,369	23,864,898	34,630,619	68,450,995
ALL OTHER PORTFOLIO SECURITIES	5,737,808	5,511,995	646,623	192,449	1,171,378	1,961,723	3,972,173
FED FUNDS SOLD AND SECUR RESALE AGRMT. .	35,311,232	34,304,623	790,157	1,118,467	13,371,996	10,845,580	26,126,200
COMMERCIAL BANKS	32,122,542	31,158,327	714,619	701,373	11,483,607	10,180,643	23,080,242
BROKERS AND DEALERS.	2,647,136	2,647,136	60,955	350,614	1,662,225	553,432	2,627,226
OTHERS	541,554	499,160	14,583	66,480	226,164	111,505	418,732
OTHER LOANS--TOTAL	460,142,663	456,222,128	69,780,780	20,530,737	138,523,952	136,421,880	365,257,349
REAL ESTATE LOANS--TOTAL	118,032,197	117,809,610	7,227,109	1,230,747	32,883,183	45,664,789	87,005,828
SECURED BY FARMLAND.	5,394,439	5,372,954	5,934	1,823	294,780	2,116,277	2,418,814
SECURED BY RESIDENTIAL--TOTAL.	74,187,607	74,015,888	3,861,624	848,706	22,463,419	29,003,645	56,177,394
ONE TO FOUR FAMILY RESIDENCES.	67,286,520	67,117,002	2,667,099	781,914	19,671,303	27,259,023	50,379,339
FHA INSURED.	6,647,792	6,611,747	272,295	92,641	3,253,168	2,243,804	5,861,908
VA GUARANTEED.	3,259,961	3,216,794	203,546	19,885	1,451,549	1,137,831	2,812,811
OTHER.	57,378,767	57,288,461	2,191,258	669,388	14,966,586	23,877,388	41,704,620
MULTI-FAMILY	6,901,087	6,898,886	1,194,525	66,792	2,792,116	1,744,622	5,798,055
FHA INSURED.	1,281,054	1,279,951	188,842	37,169	617,812	330,758	1,174,581
OTHER.	5,620,033	5,618,935	1,005,683	29,623	2,174,304	1,413,864	4,623,474
SECURED BY OTHER PROPERTIES.	38,450,151	38,420,768	3,359,551	380,218	10,124,984	14,544,867	28,409,620
LOANS TO DOMESTIC AND FRGN. BANKS. . . .	10,200,106	9,141,035	4,043,199	679,879	3,477,660	550,547	8,751,285
LOANS TO OTHER FINANCIAL INST.	30,514,917	30,400,911	10,343,098	3,929,233	12,178,669	2,568,384	29,019,384
LOANS TO SEC. BROKERS AND DEALERS. . . .	7,673,985	7,624,847	4,883,404	1,053,691	1,343,140	217,375	7,497,610
OTHER LOANS TO PURCH/CARRY SECURITIES. .	4,299,755	4,280,441	737,251	319,050	1,611,672	981,180	3,649,153
LOANS TO FARMERS--EXCEPT REAL ESTATE .	17,326,650	17,145,825	136,676	167,328	2,476,022	7,449,118	10,229,144
COMMERCIAL LOANS--INCLUDING OPEN MKRT. .	159,416,830	157,622,129	33,589,612	10,874,710	53,692,157	36,233,409	134,389,888
LOANS TO INDIVIDUALS--TOTAL.	99,927,331	99,577,493	5,408,041	1,326,124	26,177,803	40,191,834	73,103,802
INSTALMENT LOANS--TOTAL.	76,203,680	75,897,231	2,989,745	658,531	19,596,983	31,747,295	54,992,554
PASSENGER AUTOMOBILES.	33,461,862	33,274,579	496,226	147,284	7,364,111	14,892,223	22,899,844
RESIDENTIAL--REPAIR/MODERNIZE	4,834,037	4,827,120	199,109	38,019	1,462,627	1,896,639	3,596,394
CREDIT CARDS AND RELATED PLANS	9,091,986	9,091,739	1,040,077	263,814	4,531,927	2,281,140	8,116,958
CHARGE ACCT CREDIT CARDS	6,838,091	6,837,904	772,923	238,482	3,467,101	1,712,725	6,191,231
CHECK & REVOLVING CREDIT PLANS	2,253,895	2,253,835	267,154	25,332	1,064,826	568,415	1,925,727
OTHER RETAIL CONSUMER GOODS--TOTAL . . .	14,410,668	14,390,114	137,303	87,693	3,453,315	6,557,957	10,236,268
MOBILE HOMES	8,370,322	8,368,839	64,735	59,603	2,154,657	3,793,823	6,072,818
OTHER.	6,040,346	6,021,275	72,568	28,090	1,298,658	2,764,134	4,163,450
OTHER INSTALMENT LOANS	14,405,127	14,313,679	1,117,030	121,721	2,785,003	6,119,336	10,143,090
SINGLE PAYMENT LOANS TO INDIVIDUALS. . .	23,723,651	23,680,262	2,418,296	667,593	6,580,820	8,444,539	18,111,248
ALL OTHER LOANS--INCLUDING OVERDRAFTS. .	12,750,892	12,619,837	3,412,390	949,975	4,683,646	2,565,244	11,611,255
TOTAL LOANS AND SECURITIES, (GROSS). . .	684,305,423	678,113,416	87,642,696	27,195,146	197,773,544	215,864,266	528,475,652
FIXED ASSETS--BLDNGS,FURN,REAL EST. . . .	13,231,530	13,160,156	1,033,976	403,723	4,154,849	4,595,090	10,187,638
INVESTMENTS IN SUBSIDIARIES NOT CONSOL. .	1,411,691	1,403,396	644,480	107,901	584,022	51,348	1,387,751
CUSTOMER ACCEPTANCES OUTSTANDING	4,420,272	4,354,643	2,263,711	289,100	1,344,717	223,732	4,121,260
OTHER ASSETS	14,085,524	13,783,535	3,228,755	698,516	5,100,185	2,951,928	11,979,384
TOTAL ASSETS	835,730,450	827,080,659	119,983,565	32,542,299	247,422,432	256,301,665	656,249,961
NUMBER OF BANKS.	14,171	13,964	13	9	156	5,557	5,735

(1) IN NEW YORK EXCLUDES 1 NON-INSURED TRUST COMPANY WHICH IS A MEMBER OF THE FEDERAL RESERVE SYSTEM.

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(AMOUNTS IN THOUSANDS OF DOLLARS)

E.3.4.

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	310,070,917	307,634,401	52,661,003	10,144,579	89,011,316	93,802,680	245,619,578
MUTUAL SAVINGS BANK	1,280,034	1,155,661	513,370	1,442	195,795	356,867	1,067,474
OTHER INDIV., PARTNERSHIPS AND CORP.	231,729,341	230,882,825	29,305,160	7,431,138	66,566,232	75,741,022	179,043,552
U.S. GOVERNMENT	9,864,944	9,855,711	1,688,601	434,283	3,602,998	2,547,408	8,273,290
STATES AND POLITICAL SUBDIVISIONS	18,662,977	18,507,822	658,442	243,686	3,806,028	8,538,101	13,246,257
FOREIGN GOVTS, CENTRAL BANKS, ETC	1,625,373	1,355,545	1,036,075	91,826	200,935	3,691	1,332,527
COMMERCIAL BANKS IN U.S.	29,975,293	29,815,211	12,430,243	1,551,766	10,739,195	3,992,139	28,713,343
BANKS IN FOREIGN COUNTRIES	5,584,019	5,277,542	3,802,813	142,431	941,798	114,043	5,001,085
CERTIFIED AND OFFICERS CHECKS ETC.	11,348,936	10,784,084	3,226,299	248,007	2,958,335	2,509,409	8,942,050
TIME AND SAVINGS DEPOSITS--TOTAL	372,282,463	369,723,424	37,575,742	14,090,125	101,701,751	128,200,975	281,568,593
SAVINGS DEPOSITS	127,182,589	126,925,445	6,134,214	2,372,115	33,045,224	52,169,111	93,720,664
ACCUMULATED FOR PRFRS LOAN PAYMENT	506,806	503,463	--	--	57,580	293,956	351,536
MUTUAL SAVINGS BANKS	652,351	640,094	387,553	97,300	118,120	30,439	633,412
OTHER INDIV., PARTNERSHIPS AND CORP	183,623,970	182,638,733	21,134,659	9,026,808	50,003,777	59,589,682	139,754,926
U.S. GOVERNMENT	439,254	439,248	40,001	2,200	103,017	152,752	297,970
STATES AND POLITICAL SUBDIVISIONS	44,385,027	44,305,828	2,284,466	1,173,304	14,200,810	15,600,904	33,259,484
FOREIGN GOVTS, CENTRAL BANKS ETC	9,371,484	8,481,631	4,363,896	938,886	2,996,548	41,451	8,340,781
COMMERCIAL BANKS IN U.S.	5,857,763	5,621,967	3,184,790	456,723	1,117,613	318,057	5,007,183
BANKS IN FOREIGN COUNTRIES	263,219	167,015	46,163	22,789	59,062	4,623	132,637
TOTAL DEPOSITS	682,353,380	677,357,825	90,236,745	24,234,704	190,713,067	222,003,655	527,188,171
FED FUNDS PUR AND SECUR REPURCH AGREE	51,166,994	50,409,771	10,713,012	4,572,931	27,110,550	6,334,900	48,731,393
OTHER LIAB FOR BORROWED MONEY	7,826,702	7,121,277	2,772,949	245,406	3,067,186	793,673	6,879,214
MORTGAGE INDEBTEDNESS	761,902	758,935	80,274	79,854	260,494	166,847	587,469
BANK ACCEPTANCES OUTSTANDING	4,552,777	4,484,425	2,364,275	304,604	1,356,754	225,239	4,250,872
OTHER LIABILITIES	23,128,329	21,549,486	3,796,872	691,423	6,811,870	6,150,843	17,451,008
TOTAL LIABILITIES	769,790,084	761,661,719	109,964,127	30,128,922	229,319,921	235,675,157	605,088,127
MINORITY INTERST IN CONSOL SUBS	6,267	5,473	--	--	2,091	985	3,076
TOTAL RESERVES ON LOANS/SECURITIES	7,806,451	7,789,988	1,412,413	424,853	2,372,127	2,207,990	6,417,383
RESERVES FOR BAD DEBTS (IRS)	7,532,248	7,517,665	1,411,960	417,366	2,312,803	2,101,106	6,243,235
OTHER RESERVES ON LOANS	98,676	98,482	453	--	8,437	44,777	53,667
RESERVES ON SECURITIES	175,527	173,841	--	7,487	50,887	62,107	120,481
TOTAL CAPITAL ACCOUNTS	58,127,648	57,603,479	8,607,025	1,988,524	15,728,293	18,417,533	44,741,375
CAPITAL NOTES AND DEBENTURES	4,134,928	4,081,168	729,024	56,990	1,617,478	929,924	3,333,416
EQUITY CAPITAL--TOTAL	53,992,720	53,522,311	7,878,001	1,931,534	14,110,815	17,487,609	41,407,959
PREF STOCK--TOTAL PAR VALUE	70,662	65,650	18,879	--	15,411	12,720	47,010
COMMON STOCK--TOTAL PAR VALUE	13,881,840	13,783,868	2,154,389	562,237	3,437,498	4,363,631	10,517,755
SURPLUS	23,639,665	23,510,924	3,432,978	1,119,557	6,627,694	7,117,088	18,297,317
UNDIVIDED PROFITS	15,498,395	15,313,538	2,267,755	201,290	3,779,478	5,666,279	11,914,802
OTHER CAPITAL RESERVES	902,158	848,331	4,000	48,450	250,734	327,891	631,075
TOTAL LIAB, RES, MINORITY INT, CAP ACC.	835,730,450	827,080,659	119,983,565	32,542,299	247,422,432	256,301,665	656,249,961
DEMAND DEPOSITS ADJUSTED 2/	225,589,292	223,422,027	26,048,808	6,113,559	54,432,748	78,935,246	165,530,361
AVG TOTAL DEPOSITS PAST 15 DAYS	662,118,023	657,209,117	87,626,662	22,786,783	183,132,616	216,708,574	510,254,635
AVG TOTAL LOANS PAST 15 DAYS	466,822,327	462,548,983	69,294,495	20,239,765	139,096,033	137,309,125	365,939,418
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS	14.2	14.1	21.0	11.8	15.5	12.7	15.3
TOTAL SECURITIES HELD	22.6	22.7	14.2	17.0	18.5	26.8	20.9
TRADING ACCOUNT SECURITIES	1.0	1.0	3.0	2.0	1.6	0.1	1.3
U.S. TREASURY	0.4	0.4	1.1	1.1	0.5	0.0	0.5
STATES AND POLITICAL SUBDIV.	0.4	0.4	1.3	0.6	0.7	0.1	0.5
ALL OTHER TRADING ACCT SECUR.	0.2	0.2	0.6	0.2	0.4	0.0	0.3
BANK INVESTMENT PORTFOLIOS	21.6	21.6	11.2	15.1	17.0	26.6	19.6
U.S. TREASURY	6.6	6.6	3.5	4.1	4.9	8.1	5.8
STATES AND POLITICAL SUBDIV.	10.9	11.0	6.0	8.6	9.6	13.5	10.4
ALL OTHER PORTFOLIO SECURITIES	4.0	4.0	1.7	2.5	2.4	5.0	3.3
OTHER LOANS AND FEDERAL FUNDS SOLD	59.3	59.3	58.8	66.5	61.4	57.5	59.6
ALL OTHER ASSETS	4.0	4.0	6.0	4.6	4.5	3.1	4.2
TOTAL LOANS AND SECURITIES	81.9	82.0	73.0	83.6	79.9	84.2	80.5
RESERVES FOR LOANS AND SECURITIES	0.9	0.9	1.2	1.3	1.0	0.9	1.0
EQUITY CAPITAL--TOTAL	6.5	6.5	6.6	5.9	5.7	6.8	6.3
TOTAL CAPITAL ACCOUNTS	7.0	7.0	7.2	6.1	6.4	7.2	6.8
NUMBER OF BANKS	14,171	13,964	13	9	156	5,557	5,735

(1) IN NEW YORK EXCLUDES 1 NON-INSURED TRUST COMPANY WHICH IS A MEMBER OF THE FEDERAL RESERVE SYSTEM.

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