



FEDERAL RESERVE

statistical release

ASSETS AND LIABILITIES

ALL COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 30, 1974

F.3.4.

(AMOUNTS IN THOUSANDS OF DOLLARS)

October 24, 1974

ASSETS	ALL COMMERCIAL BANKS	INSURED COMMERCIAL BANKS	LARGE MEMBER BANKS			ALL OTHER MEMBER BANKS	ALL (1) MEMBER BANKS
			NEW YORK CITY	CITY OF CHICAGO	OTHER		
CASH BANK BALANCES, ITEMS IN PROCESS . . .	126,487,006	123,536,280	36,265,132	4,216,814	38,074,824	30,414,619	108,971,369
CURRENCY AND COIN	8,377,840	8,349,781	460,376	130,571	1,983,142	3,671,233	6,245,324
RESERVES WITH FEDERAL RESERVE BANKS . . .	30,146,375	30,146,375	6,204,223	1,318,566	12,458,805	10,164,781	30,146,375
DEMAND BALANCES WITH BANKS IN U.S. . . .	31,853,418	29,824,102	7,559,688	741,229	3,503,255	7,927,761	19,731,933
OTHER BALANCES WITH BANKS IN U.S. . . .	2,516,635	2,080,262	98,725	71,381	456,042	668,870	1,295,018
BALANCES WITH BANKS IN FRGN. COUNTRIES .	1,386,196	1,011,240	220,547	70,148	497,501	95,935	884,132
CASH ITEMS IN PROCESS OF COLLECTION . .	52,206,542	52,124,520	21,721,571	1,894,919	19,176,079	7,886,038	50,668,607
TOTAL SECURITIES HELD—BOOK VALUE . . .	189,762,214	188,479,567	15,192,619	5,266,499	44,737,755	70,129,341	135,326,214
U.S. TREASURY—TOTAL	52,113,772	51,832,008	3,714,962	1,206,975	11,586,348	19,425,803	55,934,068
OTHER U.S. GOVT. AGENCIES—TOTAL	31,358,628	31,000,710	2,122,768	922,969	5,959,784	11,517,973	20,523,494
STATES AND POLITICAL SUBDIV—TOTAL . . .	99,869,883	99,466,350	8,578,249	2,930,354	25,849,567	37,098,695	74,456,865
ALL-OTHER SECURITIES	6,419,931	6,180,499	776,640	206,201	1,342,056	2,086,870	4,411,767
TRADING ACCOUNT SECURITIES	6,369,508	6,367,701	2,161,950	539,212	3,292,703	287,634	6,281,499
U.S. TREASURY	706,790	704,983	-22,573	141,066	530,691	41,943	691,127
OTHER U.S. GOVT. AGENCIES	1,472,418	1,472,418	505,353	147,937	773,585	35,205	1,462,060
STATES AND POLITICAL SUBDIVISIONS . . .	3,920,954	3,920,954	1,616,391	250,107	1,802,080	206,982	3,675,560
ALL OTHER TRADING ACCT. SECURITIES . . .	269,346	269,346	62,779	102	186,347	3,504	252,732
BANK INVESTMENT PORTFOLIOS	183,392,706	182,111,866	13,030,669	4,727,287	41,445,052	69,841,707	129,044,715
U.S. TREASURY	51,406,982	51,127,025	3,737,535	1,065,909	11,055,657	19,383,660	35,242,961
OTHER U.S. GOVT. AGENCIES	29,886,210	29,528,292	1,617,415	775,032	5,186,199	11,482,768	19,061,414
STATES AND POLITICAL SUBDIVISIONS . . .	95,948,929	95,545,396	6,261,858	2,680,247	24,047,487	36,891,713	70,581,305
ALL OTHER PORTFOLIO SECURITIES	6,150,585	5,911,153	713,861	266,099	1,155,709	2,083,366	4,158,035
FED FUNDS SOLD AND SECUR RESALE AGRMT. .	35,306,572	33,225,224	1,944,237	1,239,440	11,939,206	10,250,970	25,373,853
COMMERCIAL BANKS	31,611,644	29,530,296	1,692,318	900,193	9,379,067	9,808,456	21,780,034
BROKERS AND DEALERS	2,657,720	2,657,720	82,319	227,140	1,957,797	360,924	2,628,180
OTHERS	1,037,208	1,037,208	169,600	112,107	602,342	81,590	965,639
OTHER LOANS—TOTAL	494,104,333	488,198,914	76,484,455	23,502,017	147,029,599	143,001,098	390,017,169
REAL ESTATE LOANS—TOTAL	126,172,782	125,913,851	7,699,222	1,259,904	35,200,736	47,934,497	92,093,359
SECURED BY FARMLAND	5,797,287	5,776,511	5,776,511	1,811	339,909	2,251,155	2,598,627
SECURED BY RESIDENTIAL—TOTAL	78,752,192	78,543,899	4,173,633	632,957	23,742,021	30,174,508	58,923,114
ONE TO FOUR FAMILY RESIDENCES	71,576,825	71,387,300	2,887,818	774,270	20,873,833	28,457,193	52,993,119
FHA INSURED	6,296,732	6,250,033	260,997	40,259	3,065,041	2,108,105	5,472,402
VA GUARANTEED	3,350,394	3,300,946	195,972	20,295	1,504,861	1,130,105	2,851,233
OTHER	61,929,789	61,836,321	2,430,849	713,716	16,303,931	25,220,983	44,669,479
MULTI-FAMILY	7,175,367	7,156,599	1,285,815	58,687	2,868,188	1,717,315	5,930,005
FHA INSURED	1,063,848	1,046,327	179,176	27,523	490,530	256,329	953,558
OTHER	6,111,519	6,110,272	1,106,639	31,164	2,377,658	1,460,986	4,976,447
SECURED BY OTHER PROPERTIES	41,623,303	41,593,441	3,518,337	425,136	11,118,806	15,508,834	30,571,613
LOANS TO DOMESTIC AND FRGN. BANKS . . .	13,109,551	11,217,907	5,191,198	954,189	4,027,109	611,949	10,784,445
LOANS TO OTHER FINANCIAL INST.	33,566,899	33,417,917	11,880,923	4,509,049	12,956,259	2,650,689	31,996,920
LOANS TO SEC. BROKERS AND DEALERS . . .	5,316,921	5,294,027	3,189,491	794,456	1,022,712	169,640	5,176,299
OTHER LOANS TO PURCH/CARRY SECURITIES .	4,216,785	4,175,375	623,399	337,508	1,597,323	974,329	3,532,559
LOANS TO FARMERS—EXCEPT REAL ESTATE .	18,443,639	18,423,301	148,229	222,420	2,622,230	7,900,509	10,885,388
COMMERCIAL LOANS—INCLUDING OPEN MRKT .	177,183,534	174,304,212	39,229,445	12,906,980	58,205,130	38,812,472	149,154,027
LOANS TO INDIVIDUALS—TOTAL	102,615,066	102,154,797	5,103,686	1,410,197	26,254,002	41,517,349	74,285,234
INSTALLMENT LOANS—TOTAL	78,946,759	78,564,896	2,873,618	734,548	20,050,933	32,825,419	56,484,518
PASSENGER AUTOMOBILES	33,901,537	33,647,854	457,972	161,009	7,243,464	15,090,612	22,953,057
RESIDENTIAL—REPAIR/MODERNIZE	5,150,773	5,142,478	197,124	37,939	1,522,363	2,030,446	3,787,872
CREDIT CARDS AND RELATED PLANS	9,458,315	9,458,099	969,329	299,269	4,703,213	2,436,323	8,408,134
CHARGE ACCT CREDIT CARDS	7,016,637	7,016,495	689,023	272,304	3,541,423	1,819,641	6,322,391
CHECK & REVOLVING CREDIT PLANS	2,441,678	2,441,604	280,306	26,965	1,161,790	616,682	2,085,743
OTHER RETAIL CONSUMER GOODS—TOTAL . .	15,364,080	15,359,598	150,559	110,602	3,722,894	6,906,118	10,890,173
MOBILE HOMES	8,846,574	8,844,843	76,495	56,891	2,261,327	4,003,841	6,398,558
OTHER	6,517,506	6,494,755	74,060	53,711	1,461,567	2,902,277	4,491,615
OTHER INSTALLMENT LOANS	15,072,054	14,976,867	1,098,634	125,729	2,858,994	6,361,920	10,445,282
SINGLE PAYMENT LOANS TO INDIVIDUALS . .	23,668,307	23,599,901	2,230,066	675,649	6,203,069	6,691,930	17,800,716
ALL OTHER LOANS—INCLUDING OVERDRAFTS .	13,479,156	13,287,527	3,427,862	1,107,314	5,144,098	2,429,664	12,108,938
TOTAL LOANS AND SECURITIES, (GROSS) . . .	719,173,119	709,903,705	93,621,311	30,007,956	203,706,560	223,381,409	550,717,236
FIXED ASSETS—BLDNGS,FURN,REAL EST. . . .	14,167,631	14,092,481	1,115,409	430,537	4,358,163	4,903,430	10,807,539
INVESTMENTS IN SUBSIDIARIES NOT CONSOL. .	1,594,678	1,586,242	716,334	120,895	673,985	56,895	1,568,109
CUSTOMER ACCEPTANCES OUTSTANDING . . .	6,644,867	6,500,395	3,738,693	358,990	1,899,668	251,309	6,248,660
OTHER ASSETS	16,687,993	16,366,609	3,538,709	770,976	6,537,435	3,368,474	14,215,594
TOTAL ASSETS	884,755,294	871,985,712	138,995,588	35,906,168	255,250,635	262,576,136	692,528,527
NUMBER OF BANKS	14,337	14,108	13	9	156	5,583	5,761

(1) EXCLUDES 3 NON-INSURED TRUST COMPANIES WHICH ARE MEMBERS OF THE FEDERAL RESERVE SYSTEM.

ASSETS AND LIABILITIES

ALL COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 30, 1974

(AMOUNTS IN THOUSANDS OF DOLLARS)

E.3.4.

LIABILITIES AND CAPITAL ACCOUNTS	ALL COMMERCIAL BANKS	INSURED COMMERCIAL BANKS	LARGE MEMBER BANKS			ALL OTHER MEMBER BANKS	ALL (1) MEMBER BANKS
			NEW YORK CITY	CITY OF CHICAGO	OTHER		
DEMAND DEPOSITS—TOTAL	302,816,350	299,114,199	60,521,927	9,014,083	81,358,614	88,585,000	259,479,624
MUTUAL SAVINGS BANK	1,298,290	1,185,617	472,370	841	170,675	458,782	1,102,668
OTHER INDIV., PARTNERSHIPS AND CORP.	216,284,538	215,421,418	26,762,057	6,871,334	61,030,772	71,005,851	165,670,014
U.S. GOVERNMENT	8,366,749	8,355,202	882,497	225,746	2,893,243	2,622,360	6,623,646
STATES AND POLITICAL SUBDIVISIONS	19,379,283	19,248,777	1,345,692	202,193	4,075,870	8,639,843	14,263,598
FOREIGN GOVTS, CENTRAL BANKS, ETC	1,698,487	1,534,183	1,306,944	17,125	182,263	7,601	1,513,933
COMMERCIAL BANKS IN U.S.	34,586,445	33,562,291	18,867,148	1,334,772	9,134,701	3,239,509	32,576,130
BANKS IN FOREIGN COUNTRIES	6,130,916	5,786,347	4,332,158	127,299	954,872	118,107	5,532,426
CERTIFIED AND OFFICERS CHECKS ETC.	15,071,642	14,020,364	6,553,061	234,783	2,916,218	2,492,947	12,197,009
TIME AND SAVINGS DEPOSITS—TOTAL	407,560,548	404,652,645	44,468,089	16,232,513	111,621,837	135,558,973	307,881,412
SAVINGS DEPOSITS	133,129,019	132,867,682	4,164,796	2,039,359	33,833,967	54,449,588	96,487,710
ACCUMULATED FOR PERS LOAN PAYMENT	460,111	456,792	—	—	63,037	266,678	329,715
MUTUAL SAVINGS BANKS	486,009	465,476	274,509	32,067	128,779	20,370	455,525
OTHER INDIV., PARTNERSHIPS AND CORP	207,330,830	206,061,297	25,950,302	10,968,735	58,284,848	63,847,925	159,051,810
U.S. GOVERNMENT	445,673	445,648	53,281	31,300	100,302	149,419	334,302
STATES AND POLITICAL SUBDIVISIONS	47,710,596	47,551,027	2,087,715	1,654,598	14,963,065	16,486,937	35,192,315
FOREIGN GOVTS, CENTRAL BANKS ETC	9,581,078	8,843,070	5,074,482	874,040	2,686,487	33,018	8,668,027
COMMERCIAL BANKS IN U.S.	7,502,167	7,300,771	4,437,162	605,734	1,461,113	280,489	6,784,498
BANKS IN FOREIGN COUNTRIES	915,045	660,882	425,842	26,680	100,439	24,549	577,510
TOTAL DEPOSITS	710,376,898	703,766,844	104,990,016	25,246,596	192,980,451	224,143,973	547,361,036
FED FUNDS PUR AND SECUR REPURCH AGREE	57,064,346	55,983,157	11,115,186	5,641,204	28,973,366	7,922,388	53,652,144
OTHER LIAB FOR BORROWED MONEY	10,483,165	9,531,297	3,664,838	141,476	4,192,951	1,184,718	9,183,983
MORTGAGE INDEBTEDNESS	1,101,536	1,198,035	78,102	4,611	386,212	533,136	1,002,061
BANK ACCEPTANCES OUTSTANDING	6,915,690	6,760,589	3,979,869	361,814	1,913,768	253,313	6,508,764
OTHER LIABILITIES	29,090,907	25,766,764	4,582,540	2,014,660	8,052,532	6,688,687	21,338,419
TOTAL LIABILITIES	815,122,542	802,996,686	128,410,551	33,410,361	236,499,280	240,726,215	639,046,407
MINORITY INTERST IN CONSOL SUBS	4,362	3,524	—	—	289	777	1,066
TOTAL RESERVES ON LOANS/SECURITIES	8,005,401	7,982,360	1,446,756	427,703	2,427,912	2,231,003	6,535,374
RESERVES FOR BAD DEBTS (TRS)	7,709,286	7,690,906	1,447,876	427,116	2,367,926	2,103,993	6,346,911
OTHER RESERVES ON LOANS	125,476	125,041	880	587	8,367	68,798	78,632
RESERVES ON SECURITIES	170,639	166,413	—	—	51,619	58,212	109,631
TOTAL CAPITAL ACCOUNTS	61,622,989	61,003,142	9,136,281	2,068,104	16,323,154	19,418,141	46,945,680
CAPITAL NOTES AND DEBENTURES	4,310,366	4,202,589	752,234	56,550	1,681,901	928,555	3,419,240
EQUITY CAPITAL—TOTAL	57,312,623	56,800,553	8,384,047	2,011,554	14,641,253	18,489,586	43,526,440
PREF STOCK—TOTAL PAR VALUE	63,844	58,671	17,712	—	10,838	12,444	40,994
COMMON STOCK—TOTAL PAR VALUE	14,525,414	14,422,777	2,166,878	562,237	3,542,422	4,613,980	10,885,517
SURPLUS	24,408,302	24,271,772	3,458,152	1,140,214	6,705,263	7,351,317	18,654,946
UNDIVIDED PROFITS	17,398,034	17,196,381	2,737,305	268,125	4,130,046	6,193,945	13,329,421
OTHER CAPITAL RESERVES	917,029	850,952	4,000	40,978	252,684	317,900	615,562
TOTAL LIAB, RES, & MINORITY INT, CAP ACC.	884,755,204	871,995,712	138,995,588	35,906,168	255,250,635	262,376,136	692,528,527
DEMAND DEPOSITS ADJUSTED 2/	207,656,614	205,072,186	19,050,711	5,568,646	50,154,591	74,837,093	149,611,041
AVG TOTAL DEPOSITS PAST 15 DAYS	693,901,919	687,496,161	96,854,341	24,780,344	189,298,857	221,601,955	532,535,497
AVG TOTAL LOANS PAST 15 DAYS	501,628,031	493,908,836	75,995,430	23,482,508	147,258,485	143,441,296	390,177,719
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS	14.3	14.2	26.1	11.7	14.9	11.6	15.7
TOTAL SECURITIES HELD	21.4	21.6	10.9	14.7	17.5	26.7	19.5
TRADING ACCOUNT SECURITIES . . . . .	.7	.7	1.6	1.5	1.3	.1	.9
U.S. TREASURY . . . . .	.1	.1	.4	.4	.2	.1	.1
STATES AND POLITICAL SUBDIV. . . . .	.4	.4	1.2	.7	.7	.1	.6
ALL OTHER TRADING ACCT SECUR. . . . .	.2	.2	.4	.4	.4	.1	.2
BANK INVESTMENT PORTFOLIOS	20.7	20.9	9.4	13.2	16.2	26.6	18.6
U.S. TREASURY	5.8	5.9	2.7	3.0	4.3	7.4	5.1
STATES AND POLITICAL SUBDIV.	10.8	11.0	5.0	7.5	9.4	14.1	10.2
ALL OTHER PORTFOLIO SECURITIES	4.1	4.1	1.7	2.7	2.5	5.2	3.4
OTHER LOANS AND FEDERAL FUNDS SOLD	59.8	59.8	56.4	68.9	62.3	58.4	60.0
ALL OTHER ASSETS	4.4	4.4	6.6	4.7	5.3	3.3	4.7
TOTAL LOANS AND SECURITIES	81.3	81.4	67.4	83.6	79.8	85.1	79.5
RESERVES FOR LOANS AND SECURITIES . . . . .	.9	.9	1.0	1.2	1.0	.9	.9
EQUITY CAPITAL—TOTAL	6.5	6.5	6.0	5.6	5.7	7.0	6.3
TOTAL CAPITAL ACCOUNTS	7.0	7.0	6.6	5.8	6.4	7.4	6.8
NUMBER OF BANKS	14,337	14,168	13	9	156	5,583	5,761

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.