



FEDERAL RESERVE

Miss Harrington
13-3067

statistical release

ASSETS AND LIABILITIES

COMMERCIAL BANKS, BY CLASS OF BANK, DECEMBER 31, 1975

(AMOUNTS IN THOUSANDS OF DOLLARS)

May 3, 1976

E-3.4.

ASSETS	ALL COMMERCIAL BANKS		LARGE MEMBER BANKS			ALL OTHER MEMBER BANKS	ALL (1) MEMBER BANKS
	ALL COMMERCIAL BANKS	INSURED COMMERCIAL BANKS	NEW YORK CITY	CITY OF CHICAGO	OTHER		
CASH BANK BALANCES, ITEMS IN PROCESS . . .	133,614,377	128,255,742	24,778,382	3,888,196	43,730,354	36,080,552	108,477,484
CURRENCY AND COIN	12,256,135	12,247,652	773,752	200,353	3,081,048	5,187,516	9,242,669
RESERVES WITH FEDERAL RESERVE BANKS . . .	26,776,039	26,776,039	3,348,604	1,432,924	12,282,744	9,711,767	26,776,039
DEMAND BALANCES WITH BANKS IN U.S. . . .	34,866,400	32,091,284	6,495,873	195,078	3,751,636	8,946,503	19,389,090
OTHER BALANCES WITH BANKS IN U.S. . . .	8,866,384	7,367,408	151,239	49,121	1,995,450	3,007,914	5,163,724
BALANCES WITH BANKS IN FRGN. COUNTRIES .	3,598,262	2,604,712	588,284	27,326	1,044,143	696,337	2,356,090
CASH ITEMS IN PROCESS OF COLLECTION . .	47,251,157	47,168,647	13,420,630	2,003,394	21,575,333	8,530,515	45,529,872
TOTAL SECURITIES HELD--BOOK VALUE . . .	229,621,906	227,230,127	18,499,437	7,133,768	53,616,266	82,944,543	162,194,014
U.S. TREASURY--TOTAL	84,118,565	83,628,529	9,004,571	3,211,532	21,410,665	27,892,267	61,519,055
OTHER U.S. GOVT. AGENCIES--TOTAL	34,408,997	33,941,471	1,508,167	485,223	6,030,973	13,162,118	21,186,481
STATES AND POLITICAL SUBDIV--TOTAL . . .	102,029,196	101,756,681	7,203,567	3,161,520	24,678,965	39,034,717	74,078,789
ALL-OTHER SECURITIES	9,065,148	7,903,446	783,132	275,493	1,495,643	2,855,441	5,409,709
TRADING ACCOUNT SECURITIES	5,337,521	5,331,983	1,902,321	563,325	2,484,048	232,065	5,181,759
U.S. TREASURY	2,981,905	2,975,967	1,071,733	362,856	1,315,126	107,210	2,857,925
OTHER U.S. GOVT. AGENCIES	711,448	711,448	246,638	51,012	350,944	49,056	698,247
STATES AND POLITICAL SUBDIVISIONS . . .	1,142,448	1,142,448	356,683	101,537	601,980	79,637	1,130,236
ALL OTHER TRADING ACCT. SECURITIES . . .	502,120	502,120	227,267	46,920	216,002	5,162	495,351
BANK INVESTMENT PORTFOLIOS	224,283,985	221,898,144	16,597,116	6,570,443	51,132,218	82,712,478	157,012,255
U.S. TREASURY	81,136,660	80,652,562	7,932,838	2,847,676	20,095,539	27,785,057	58,661,116
OTHER U.S. GOVT. AGENCIES	33,697,549	33,230,023	1,261,529	434,211	5,680,033	13,112,461	20,488,234
STATES AND POLITICAL SUBDIVISIONS . . .	100,886,748	100,614,233	6,646,664	3,059,983	24,077,005	38,964,681	72,946,553
ALL OTHER PORTFOLIO SECURITIES	8,563,028	7,401,326	555,865	228,573	1,279,641	2,850,279	4,914,358
FED FUNDS SOLD AND SECUR RESALE AGRMT. .	39,250,314	37,323,323	2,488,471	1,520,004	14,562,103	10,551,125	29,121,703
COMMERCIAL BANKS	34,098,585	32,171,594	2,080,009	997,660	11,094,034	9,903,399	24,075,302
BROKERS AND DEALERS	3,699,654	3,699,654	62,196	478,208	2,614,494	501,276	3,646,174
OTHERS	1,452,075	1,452,075	346,266	53,936	853,575	146,450	1,400,227
OTHER LOANS--TOTAL	507,201,791	497,846,257	73,494,677	22,261,041	143,701,253	147,982,214	387,439,185
REAL ESTATE LOANS--TOTAL	134,770,031	134,588,109	8,447,635	1,370,730	35,197,591	51,001,707	96,017,663
SECURED BY FARMLAND	6,236,878	6,224,377	8,332	10,837	302,340	2,380,918	2,702,427
SECURED BY RESIDENTIAL--TOTAL	82,306,838	82,176,743	4,137,557	916,510	22,649,936	32,086,687	59,790,690
ONE TO FOUR FAMILY RESIDENCES	76,456,381	76,331,068	3,258,900	839,522	20,588,366	30,502,761	55,185,549
FHA INSURED	5,510,084	5,492,688	237,526	67,737	2,619,157	1,882,452	4,785,872
VA GUARANTEED	3,081,460	3,057,925	174,122	19,909	1,353,048	1,063,104	2,610,183
OTHER	67,864,837	67,780,455	2,847,252	772,876	16,616,161	27,557,205	47,793,494
MULTI-FAMILY	5,850,457	5,845,675	678,657	76,988	2,061,570	1,583,926	4,601,141
FHA INSURED	492,625	492,032	91,351	24,436	157,949	174,775	448,511
OTHER	5,357,832	5,353,643	787,306	52,552	1,903,621	1,409,151	4,152,630
SECURED BY OTHER PROPERTIES	46,226,315	46,186,989	4,301,746	443,383	12,245,315	16,534,123	33,524,546
LOANS TO DOMESTIC AND FRGN. BANKS . . .	12,624,000	9,552,934	3,365,549	583,759	3,904,944	831,273	8,685,525
LOANS TO OTHER FINANCIAL INST.	29,610,950	29,276,313	10,187,291	4,442,041	11,199,493	2,258,718	26,087,543
LOANS TO SEC. BROKERS AND DEALERS	7,174,669	7,055,078	4,477,329	911,105	1,400,221	175,515	6,964,170
OTHER LOANS TO PURCH/CARRY SECURITIES .	3,915,833	3,822,100	414,974	289,092	1,560,141	928,830	3,193,037
LOANS TO FARMERS--EXCEPT REAL ESTATE .	20,158,076	20,128,960	94,047	162,127	2,563,840	8,424,178	11,244,192
COMMERCIAL LOANS--INCLUDING OPEN MKRT .	178,959,030	174,316,362	38,553,121	12,001,802	55,748,945	39,625,872	145,929,740
LOANS TO INDIVIDUALS--TOTAL	106,741,309	106,019,407	4,854,390	1,716,789	26,871,264	42,093,440	75,535,883
INSTALLMENT LOANS--TOTAL	83,594,215	82,969,162	3,153,037	925,100	21,177,704	33,573,694	58,829,535
PASSENGER AUTOMOBILES	33,750,154	33,279,460	431,521	162,702	6,600,378	14,768,817	21,963,418
RESIDENTIAL--REPAIR/MODERNIZE	5,858,807	5,844,583	222,177	36,482	1,731,398	2,198,766	4,188,823
CREDIT CARDS AND RELATED PLANS	12,311,998	12,310,611	1,107,492	509,110	6,048,362	3,180,713	10,845,677
CHARGE ACCT CREDIT CARDS	9,500,964	9,500,204	814,534	478,392	4,817,324	2,395,471	8,505,721
CHECK & REVOLVING CREDIT PLANS	2,811,034	2,810,407	292,958	30,718	1,231,038	785,242	2,339,956
OTHER RETAIL CONSUMER GOODS--TOTAL . . .	15,318,470	15,283,123	163,954	108,292	3,748,512	6,593,921	10,614,679
MOBILE HOMES	8,721,336	8,718,687	96,875	38,857	2,221,356	3,919,117	6,276,205
OTHER	6,597,134	6,564,436	67,079	69,435	1,527,156	2,674,804	4,338,474
OTHER INSTALLMENT LOANS	16,314,786	16,251,385	1,227,893	108,514	3,049,054	6,831,477	11,216,938
SINGLE PAYMENT LOANS TO INDIVIDUALS . .	23,147,094	23,050,245	1,701,353	791,689	5,693,560	6,519,746	16,706,346
ALL OTHER LOANS--INCLUDING OVERDRAFTS .	13,247,893	13,086,994	3,100,341	783,596	5,254,814	2,642,681	11,781,432
TOTAL LOANS AND SECURITIES, (GROSS) . . .	776,074,011	762,399,707	94,482,585	30,914,813	211,879,622	241,477,882	578,754,902
FIXED ASSETS--BLDNGS,FURN,REAL EST. . . .	17,473,818	17,390,113	1,415,002	539,113	5,231,556	5,874,925	13,060,596
INVESTMENTS IN SUBSIDIARIES NOT CONSOL. .	2,015,455	1,992,753	834,967	146,026	957,811	31,178	1,969,982
CUSTOMER ACCEPTANCES OUTSTANDING	8,951,603	8,679,145	4,319,024	249,319	3,537,718	318,316	8,424,377
OTHER ASSETS	27,068,892	25,936,727	6,585,681	1,286,802	11,116,839	4,103,201	23,092,523
TOTAL ASSETS	965,198,156	944,654,187	132,415,641	37,024,269	276,453,900	287,886,054	733,779,864
NUMBER OF BANKS	14,633	14,372	12	9	155	5,611	5,787

1/ MEMBER BANKS EXCLUDE AND NON-INSURED NON-MEMBER BANKS INCLUDE & NON-INSURED TRUST COMPANIES WHICH ARE MEMBERS OF THE FEDERAL RESERVE SYSTEM.

ASSETS AND LIABILITIES

COMMERCIAL BANKS, BY CLASS OF BANK, DECEMBER 31, 1975

(AMOUNTS IN THOUSANDS OF DOLLARS)

E-3-4.

LIABILITIES AND CAPITAL ACCOUNTS	INSURED			LARGE MEMBER BANKS			ALL OTHER MEMBER BANKS	ALL (1) MEMBER BANKS
	ALL COMMERCIAL BANKS	COMMERCIAL BANKS	NEW YORK CITY	CITY OF CHICAGO	OTHER			
DEMAND DEPOSITS--TOTAL	323,617,101	319,751,231	54,236,422	10,377,610	91,527,605	95,507,053	251,648,690	
MUTUAL SAVINGS BANK.	1,325,075	1,159,643	494,280	1,046	220,528	346,996	1,062,850	
OTHER INDIV., PARTNERSHIPS AND CORP.	246,558,905	245,470,791	30,546,146	7,753,514	70,912,602	78,419,407	187,631,669	
U.S. GOVERNMENT.	3,114,192	3,108,309	139,375	33,500	806,567	1,273,516	2,254,978	
STATES AND POLITICAL SUBDIVISIONS.	18,725,707	18,595,066	779,202	191,140	3,867,386	8,220,696	13,058,424	
FOREIGN GOVTS, CENTRAL BANKS, ETC.	1,858,666	1,659,161	1,318,054	18,421	261,247	12,601	1,610,323	
COMMERCIAL BANKS IN U.S.	33,767,655	33,453,329	14,435,893	1,867,892	11,441,648	4,302,454	32,047,887	
BANKS IN FOREIGN COUNTRIES	6,718,639	5,646,262	3,905,644	212,620	1,211,766	129,120	5,459,150	
CERTIFIED AND OFFICERS CHECKS ETC.	11,548,262	10,658,670	2,617,828	299,477	2,803,841	2,802,263	8,523,409	
TIME AND SAVINGS DEPOSITS--TOTAL	462,915,319	455,457,889	45,551,370	16,302,146	124,193,950	153,302,671	339,350,131	
SAVINGS DEPOSITS	160,087,388	159,724,703	7,060,956	2,402,226	40,646,738	64,117,781	114,227,701	
ACCUMULATED FOR PERS LOAN PAYMENT.	260,460	280,452	--	--	76,241	146,334	222,575	
MUTUAL SAVINGS BANKS	516,748	498,761	195,055	5,100	238,557	51,615	490,327	
OTHER INDIV., PARTNERSHIPS AND CORP.	229,413,517	224,877,681	25,975,189	10,467,390	61,276,879	71,162,711	168,882,169	
U.S. GOVERNMENT.	572,617	572,611	75,359	1,191	182,768	202,514	461,832	
STATES AND POLITICAL SUBDIVISIONS.	48,112,943	47,896,143	1,113,761	1,054,931	15,306,695	16,879,252	34,354,639	
FOREIGN GOVTS, CENTRAL BANKS ETC.	12,424,454	11,372,859	7,216,245	1,212,237	2,718,726	39,423	11,186,651	
COMMERCIAL BANKS IN U.S.	9,550,079	9,038,429	2,997,097	1,078,868	3,611,956	690,917	8,378,840	
BANKS IN FOREIGN COUNTRIES	1,957,113	1,196,250	917,708	80,203	135,388	12,124	1,145,423	
TOTAL DEPOSITS	786,532,420	775,209,120	99,787,792	26,679,756	215,721,555	248,809,724	590,998,827	
FED FUNDS PUR AND SECUR REPURCH AGREE.	52,811,234	52,125,794	9,042,943	6,367,172	26,600,956	7,293,826	49,304,897	
OTHER LIAB FOR BORROWED MONEY.	6,412,430	4,644,023	2,114,370	24,720	1,628,245	374,227	4,341,562	
MORTGAGE INDEBTEDNESS.	765,104	762,777	54,402	15,774	300,241	177,849	548,266	
BANK ACCEPTANCES OUTSTANDING	9,548,058	9,266,952	4,884,226	252,324	3,554,508	321,124	9,012,182	
OTHER LIABILITIES.	29,964,016	25,189,933	4,605,377	687,966	7,715,190	6,997,168	20,205,721	
TOTAL LIABILITIES.	887,033,262	867,203,599	120,489,110	34,227,732	255,720,695	263,973,918	674,411,455	
MINORITY INTEREST IN CONSOL SUBS.	5,293	4,470	--	3	212	1,168	1,381	
TOTAL RESERVES ON LOANS/SECURITIES	9,034,937	8,972,197	1,628,842	482,039	2,776,661	2,405,439	7,292,981	
RESERVES FOR BAD DEBTS (IRS)	8,696,304	8,640,513	1,626,963	482,039	2,671,870	2,296,654	7,077,526	
OTHER RESERVES ON LOANS.	149,598	145,129	1,022	--	42,645	48,563	92,230	
RESERVES ON SECURITIES	189,035	186,555	857	--	62,146	60,222	123,225	
TOTAL CAPITAL ACCOUNTS	69,124,664	68,473,921	10,297,689	2,314,495	17,956,332	21,505,529	52,074,045	
CAPITAL NOTES AND DEBENTURES	4,479,132	4,378,989	778,741	79,992	1,680,965	954,360	3,494,058	
EQUITY CAPITAL--TOTAL.	64,645,532	64,094,932	9,518,948	2,234,503	16,275,367	20,551,169	48,579,987	
PREF STOCK--TOTAL PAR VALUE.	53,497	47,506	--	--	10,171	17,921	28,092	
COMMON STOCK--TOTAL PAR VALUE.	15,601,167	15,494,723	2,275,074	568,237	3,755,081	4,899,827	11,498,219	
SURPLUS.	26,774,627	26,617,023	3,847,845	1,145,322	7,079,260	7,902,318	19,974,745	
UNDIVIDED PROFITS.	21,339,902	21,143,485	3,396,029	471,886	5,309,873	7,384,686	16,562,474	
OTHER CAPITAL RESERVES	876,339	792,195	--	49,058	120,982	346,417	516,457	
TOTAL LIAB, RES, MINORITY INT, CAP ACC.	965,198,156	944,654,187	132,415,641	37,024,269	276,453,900	287,886,054	733,779,864	
DEMAND DEPOSITS ADJUSTED (2).	239,484,097	236,020,946	26,240,524	6,472,824	57,702,037	81,400,568	171,815,953	
AVG TOTAL DEPOSITS PAST 15 DAYS.	762,528,233	753,181,544	95,300,828	25,850,570	207,553,124	243,573,821	572,278,343	
AVG TOTAL LOANS PAST 15 DAYS.	514,414,072	505,174,370	74,435,638	21,931,039	143,972,706	148,249,126	388,588,509	
PERCENTAGE OF TOTAL ASSETS								
CASH AND BALANCES WITH OTHER BANKS	13.8	13.6	18.7	10.5	15.8	12.5	14.8	
TOTAL SECURITIES HELD.	23.8	24.1	14.0	19.3	19.4	28.8	22.1	
TRADING ACCOUNT SECURITIES . . . . .	.6	.6	1.4	1.5	.9	.1	.7
U.S. TREASURY. . . . .	.3	.3	.8	1.0	.5	.4	.4
STATES AND POLITICAL SUBDIV. . . . .	.1	.1	.3	.3	.2	.2	.2
ALL OTHER TRADING ACCT SECUR. . . . .	.1	.1	.4	.3	.2	.2	.2
BANK INVESTMENT PORTFOLIOS	23.2	23.5	12.5	17.7	18.5	28.7	21.4	
U.S. TREASURY.	8.4	8.5	6.0	7.7	7.3	9.7	8.0	
STATES AND POLITICAL SUBDIV.	10.5	10.7	5.2	8.3	8.7	13.5	9.9	
ALL OTHER PORTFOLIO SECURITIES	4.4	4.3	1.4	1.8	2.5	5.5	3.5	
OTHER LOANS AND FEDERAL FUNDS SOLD	56.6	56.7	57.4	64.2	57.2	55.1	56.8	
ALL OTHER ASSETS	5.8	5.7	9.9	6.0	7.5	3.6	6.3	
TOTAL LOANS AND SECURITIES	80.4	80.7	71.4	83.5	76.6	83.9	78.9	
RESERVES FOR LOANS AND SECURITIES. . . . .	.9	.9	1.2	1.3	1.0	.8	1.0
EQUITY CAPITAL--TOTAL.	6.7	6.8	7.2	6.0	5.9	7.1	6.6	
TOTAL CAPITAL ACCOUNTS.	7.2	7.2	7.8	6.3	6.5	7.5	7.1	
NUMBER OF BANKS.	14,633	14,372	12	9	155	5,611	5,787	

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.