



FEDERAL RESERVE

statistical release

ASSETS AND LIABILITIES

COMMERCIAL BANKS, BY CLASS OF BANK, MARCH 31 1976
(AMOUNTS IN THOUSANDS OF DOLLARS)

E.3.4

September 23, 1976

ASSETS	INSURED LARGE MEMBER BANKS				ALL OTHER MEMBER BANKS	ALL (1) MEMBER BANKS
	COMMERCIAL BANKS	NEW YORK CITY	CITY OF CHICAGO	OTHER		
CASH BANK BALANCES, ITEMS IN PROCESS	-- 119,026,087	26,339,898	4,185,480	39,318,767	31,929,085	101,773,230
CURRENCY AND COIN	-- 11,215,964	714,072	157,808	2,845,107	4,723,267	8,440,274
RESERVES WITH FEDERAL RESERVE BANKS	-- 28,525,212	4,702,394	2,065,304	11,945,820	9,811,694	28,525,212
DEMAND BALANCES WITH BANKS IN U.S.	-- 27,671,120	6,703,857	102,064	3,186,982	7,255,121	17,248,024
OTHER BALANCES WITH BANKS IN U.S.	-- 6,585,550	40,264	15,884	1,593,093	2,617,250	4,266,793
BALANCES WITH BANKS IN FRGN. COUNTRIES	-- 2,909,511	168,826	40,966	1,464,599	859,685	2,330,074
CASH ITEMS IN PROCESS OF COLLECTION	-- 42,118,730	14,010,485	1,803,454	18,283,166	6,665,748	40,762,853
TOTAL SECURITIES HELD--BOOK VALUE	-- 229,529,263	17,581,477	7,459,012	53,826,282	84,131,320	162,998,091
U.S. TREASURY--TOTAL (2)	--	--	--	--	--	--
OTHER U.S. GOVT. AGENCIES--TOTAL (2)	--	--	--	--	--	--
STATES AND POLITICAL SUBDIV--TOTAL (2)	--	--	--	--	--	--
ALL OTHER SECURITIES (2)	--	--	--	--	--	--
UNCLASSIFIED TOTAL (2)	--	--	--	--	--	--
TRADING ACCOUNT SECURITIES	-- 5,663,579	2,363,964	771,631	2,189,332	259,312	5,584,239
U.S. TREASURY (2)	--	--	--	--	--	--
OTHER U.S. GOVT. AGENCIES (2)	--	--	--	--	--	--
STATES AND POLITICAL SUBDIVISIONS (2)	--	--	--	--	--	--
ALL OTHER TRADING ACCT. SECURITIES (2)	--	--	--	--	--	--
UNCLASSIFIED (2)	--	--	--	--	--	--
BANK INVESTMENT PORTFOLIOS	-- 223,865,684	15,217,513	6,687,381	51,636,950	83,872,006	157,413,852
U.S. TREASURY	-- 85,372,430	7,315,146	3,137,365	20,839,956	30,074,249	61,366,716
OTHER U.S. GOVT. AGENCIES	-- 32,945,990	873,035	323,611	5,869,366	13,114,860	20,180,872
STATES AND POLITICAL SUBDIVISIONS	-- 100,142,929	6,666,135	3,083,296	24,089,670	38,544,978	72,384,079
ALL OTHER PORTFOLIO SECURITIES	-- 5,404,335	363,197	143,109	637,958	2,137,921	3,482,185
FED RES STOCK & CORPORATE STOCK	-- 1,506,482	242,520	81,770	456,578	478,041	1,258,909
FED FUNDS SOLD AND SECUR RESALE AGRMT	-- 36,011,886	1,684,049	1,483,994	13,321,218	10,654,699	27,143,966
COMMERCIAL BANKS	-- 31,446,932	978,750	1,109,533	10,489,615	10,231,205	22,809,103
BROKERS AND DEALERS	-- 3,199,834	351,799	344,403	2,007,864	314,480	3,018,546
OTHERS	-- 1,365,120	353,500	30,058	823,739	109,014	1,316,311
OTHER LOANS, GROSS	-- 491,705,695	68,331,770	20,815,081	143,842,263	146,915,735	379,904,849
LESS: UNEARNED INCOME ON LOANS	-- 11,217,662	406,774	82,615	2,740,795	4,599,094	7,829,278
RESERVES FOR LOAN LOSSES	-- 6,063,176	1,080,715	331,375	1,812,205	1,633,904	4,858,192
OTHER LOANS, NET	-- 474,424,857	66,844,281	20,401,091	139,289,263	140,682,737	367,217,379
OTHER LOANS, BY CATEGORY:						
REAL ESTATE LOANS--TOTAL	-- 138,288,937	8,778,098	2,006,811	36,407,816	51,377,140	98,569,865
CONSTRUCTION AND LAND DEVELOPMENT	-- 15,932,741	3,203,268	502,227	6,177,065	3,213,848	13,096,408
SECURED BY FARMLAND	-- 6,110,892	6,453	14,738	287,050	2,336,225	2,644,466
SECURED BY RESIDENTIAL	-- 78,347,842	3,993,855	923,287	20,954,011	30,831,094	56,662,247
ONE TO FOUR FAMILY RESIDENCES	-- 73,856,494	3,509,264	827,053	19,709,469	29,308,742	53,354,528
FHA INSURED	-- 8,212,355	560,342	15,858	3,888,066	2,608,483	7,108,749
CONVENTIONAL	-- 65,646,139	2,948,922	775,195	15,821,403	26,700,259	46,245,779
MULTI-FAMILY RESIDENCES	-- 4,489,348	444,591	96,234	1,244,542	1,522,352	3,307,719
FHA INSURED	-- 430,973	126,403	25,085	100,187	113,071	364,746
CONVENTIONAL	-- 4,058,375	318,188	71,149	1,144,355	1,409,281	2,942,973
SECURED BY OTHER PROPERTIES	-- 37,897,462	1,614,522	566,559	8,989,690	14,995,973	26,166,744
LOANS TO FINANCIAL INSTITUTIONS	-- 37,846,702	13,064,655	4,772,538	14,761,702	25,975,916	35,574,811
LOANS TO REAL ESTATE INVEST TRUSTS	-- 10,381,263	3,877,240	1,536,476	3,930,274	728,288	10,072,258
LOANS TO DOMESTIC COMMERCIAL BANKS	-- 3,068,957	799,389	110,698	1,066,090	430,780	2,406,957
LOANS TO BANKS IN FOREIGN COUNTRIES	-- 5,686,568	2,525,725	327,188	2,299,363	408,171	5,560,447
LOANS TO OTHER DEPOSITORY INST.	-- 2,407,593	600,545	15,168	1,495,109	170,380	2,281,202
LOANS TO OTHER FINANCIAL INST.	-- 15,918,321	5,261,756	2,783,008	5,970,866	1,238,317	15,253,947
LOANS TO SEC. BROKERS AND DEALERS	-- 6,125,305	4,085,264	627,469	1,182,305	122,173	6,017,211
OTHER LOANS TO PURCH/CARRY SECURITIES	-- 3,867,968	404,576	314,576	1,618,881	899,675	3,237,710
LOANS TO FARMERS--EXCEPT REAL ESTATE	-- 20,433,103	77,548	170,456	2,606,609	8,524,831	11,379,444
COMMERCIAL AND INDUSTRIAL LOANS	-- 167,012,820	34,725,393	10,641,622	54,574,068	38,916,600	138,857,683
LOANS TO INDIVIDUALS--TOTAL	-- 105,656,287	4,845,874	1,603,975	27,304,852	41,220,031	74,974,732
INSTALLMENT LOANS	-- 83,121,779	3,290,603	903,197	21,703,658	32,777,125	58,674,583
PASSENGER AUTOMOBILES	-- 34,120,188	488,890	156,925	6,895,071	14,902,224	22,443,120
RESIDENTIAL--REPAIR/MODERNIZE	-- 5,853,261	260,741	35,399	1,739,168	2,139,776	4,175,084
CREDIT CARDS AND RELATED PLANS	-- 11,922,356	1,079,688	510,713	6,031,775	2,897,193	10,519,369
CHARGE ACCT CREDIT CARDS	-- 9,215,707	771,754	480,576	4,827,737	2,190,110	8,270,177
CHECK & REVOLVING CREDIT PLANS	-- 2,706,649	307,934	30,137	1,204,038	707,083	2,249,192
OTHER RETAIL CONSUMER GOODS--TOTAL	-- 15,122,568	183,001	91,900	3,836,147	6,379,732	10,490,780
MOBILE HOMES	-- 8,628,223	106,544	36,287	2,279,271	3,764,627	6,186,729
OTHER	-- 6,494,345	76,457	55,613	1,556,876	2,615,105	4,304,051
OTHER INSTALLMENT LOANS	-- 16,103,406	1,278,283	108,260	3,201,497	6,458,190	11,046,230
SINGLE PAYMENT LOANS TO INDIVIDUALS	-- 22,534,508	1,595,271	700,778	5,601,194	8,442,906	16,300,149
ALL OTHER LOANS	-- 12,858,573	2,350,362	677,632	5,386,030	2,879,369	11,293,393
TOTAL LOANS AND SECURITIES, NET	-- 741,472,488	86,352,327	29,425,667	206,893,341	235,946,797	508,618,332
DIRECT LEASE FINANCING	-- 4,200,320	636,086	129,404	2,618,815	603,558	3,987,863
FIXED ASSETS--BLDNGS, FURN, REAL EST.	-- 17,832,584	1,454,232	560,116	5,437,850	5,916,077	13,368,275
INVEST. IN UNCONSOLIDATED SUBSIDIARIES	-- 1,982,003	810,088	152,230	924,602	70,783	1,957,703
CUSTOMER ACCEPTANCES OUTSTANDING	-- 9,731,436	4,814,066	350,117	3,991,832	283,989	9,440,004
OTHER ASSETS	-- 25,300,906	7,940,423	1,677,418	9,060,545	3,761,425	22,439,811
TOTAL ASSETS	-- 919,545,824	128,347,120	36,480,632	268,245,752	278,511,714	711,585,216
NUMBER OF BANKS	-- 14,368	11	4	155	5,603	5,778

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

ASSETS AND LIABILITIES

COMMERCIAL BANKS, BY CLASS OF BANK, MARCH 31 1976

(AMOUNTS IN THOUSANDS OF DOLLARS)

E.3.4

LIABILITIES AND CAPITAL ACCOUNTS	INSURED COMMERCIAL BANKS				LARGE MEMBER BANKS			ALL OTHER MEMBER BANKS	ALL (1) MEMBER BANKS
	NEW YORK CITY	CITY OF CHICAGO	OTHER						
DEMAND DEPOSITS	-- 294,953,343	52,202,467	8,996,814	63,922,091	86,501,235	231,622,627			
MUTUAL SAVINGS BANK	-- 1,033,120	432,334	2,415	221,532	284,361	940,642			
OTHER INDIV., PARTNERSHIPS AND CORP.	-- 228,650,868	29,201,639	6,577,479	65,625,327	72,396,968	173,801,413			
U.S. GOVERNMENT	-- 2,473,705	121,191	25,142	660,740	990,453	1,797,526			
STATES AND POLITICAL SUBDIVISIONS	-- 15,860,203	501,752	191,135	3,471,009	7,018,840	11,182,736			
FOREIGN GOVTS, CENTRAL BANKS, ETC	-- 1,434,305	1,167,706	16,163	171,941	29,732	1,387,542			
COMMERCIAL BANKS IN U.S.	-- 29,608,421	13,166,890	1,755,695	10,215,205	3,412,566	28,550,356			
BANKS IN FOREIGN COUNTRIES	-- 5,482,249	4,088,895	135,972	1,010,929	116,755	5,352,551			
CERTIFIED AND OFFICERS CHECKS ETC.	-- 10,410,472	3,522,080	290,813	2,545,408	2,251,560	8,609,861			
TIME DEPOSITS	-- 285,240,947	33,200,137	13,466,487	78,372,741	88,402,452	213,441,817			
ACCUMULATED FOR PMT OF PERSONAL LOANS	-- 197,029	--	--	12,463	139,435	151,898			
MUTUAL SAVINGS BANKS	-- 552,936	297,077	2,150	192,665	44,801	536,693			
OTHER INDIV., PARTNERSHIPS AND CORP	-- 219,140,067	22,954,172	9,460,199	58,504,211	71,069,140	161,987,722			
U.S. GOVERNMENT	-- 618,499	90,920	741	200,670	185,583	477,914			
STATES AND POLITICAL SUBDIVISIONS	-- 46,327,740	1,032,136	1,441,929	14,147,348	16,197,829	32,819,242			
FOREIGN GOVTS, CENTRAL BANKS ETC	-- 8,549,619	5,122,001	1,135,821	2,046,684	32,598	8,337,104			
COMMERCIAL BANKS IN U.S.	-- 8,503,835	3,000,560	1,339,576	2,786,250	716,473	7,842,859			
BANKS IN FOREIGN COUNTRIES	-- 1,351,222	703,271	86,071	482,450	16,593	1,288,385			
SAVINGS DEPOSITS	-- 179,420,556	8,650,447	2,705,551	47,533,609	70,201,108	129,090,715			
MUTUAL SAVINGS BANKS	-- 5,410	636	--	150	4,116	4,902			
INDIVID. & NON-PROFIT ORGANIZATIONS	-- 170,989,298	8,246,551	2,615,837	45,430,420	66,766,660	123,059,468			
CORPS. & OTHER PROFIT ORGANIZATIONS	-- 5,437,153	192,405	66,396	1,677,266	2,042,098	3,978,185			
U. S. GOVERNMENT	-- 30,962	269	6,986	3,644	9,104	20,005			
STATE AND POLITICAL SUBDIVISIONS	-- 2,894,581	161,088	16,332	414,293	1,376,123	1,967,836			
FOREIGN GOVTS., CENTRAL BANKS, ETC	-- 56,360	49,498	--	6,861	--	56,359			
COMMERCIAL BANKS IN UNITED STATES	-- 6,597	--	--	953	2,972	3,925			
BANKS IN FOREIGN COUNTRIES	-- 195	--	--	--	35	35			
TOTAL DEPOSITS	-- 759,614,846	94,053,071	25,168,852	209,828,441	245,104,795	574,155,159			
FED FUNDS PUR AND SECUR REPURCH AGRMT	-- 57,248,362	11,732,974	7,536,122	27,819,315	7,565,570	54,653,981			
COMMERCIAL BANKS	-- 35,330,420	6,625,286	5,261,410	18,387,648	3,994,854	34,269,198			
BROKERS AND DEALERS	-- 5,608,851	750,614	1,001,458	4,967,196	689,368	5,408,636			
OTHERS	-- 16,309,031	4,357,074	1,273,254	6,464,471	2,881,348	14,976,147			
OTHER LIABILITIES FOR BORROWED MONEY	-- 4,467,277	1,912,759	58,291	1,871,823	320,682	4,163,555			
MORTGAGE INDEBTEDNESS	-- 769,886	52,560	16,133	303,712	181,649	554,054			
BANK ACCEPTANCES OUTSTANDING	-- 10,385,115	5,430,672	352,114	4,025,764	285,121	10,093,671			
OTHER LIABILITIES	-- 15,211,863	4,265,624	896,930	5,163,590	2,897,316	13,223,462			
TOTAL LIABILITIES	-- 847,697,289	117,447,660	34,028,442	249,012,645	256,355,135	656,843,482			
SUBORDINATED NOTES AND DEBENTURES	-- 4,548,775	916,164	83,868	1,697,788	978,088	3,675,906			
EQUITY CAPITAL	-- 67,299,760	9,983,296	2,368,322	17,535,319	21,178,491	51,065,428			
PREFERRED STOCK	-- 53,298	--	--	10,012	25,500	33,512			
COMMON STOCK	-- 15,699,132	2,258,512	570,237	3,875,585	4,927,652	11,631,486			
SURPLUS	-- 27,111,822	3,905,571	1,148,773	7,278,557	7,943,803	20,276,704			
UNDIVIDED PROFITS	-- 22,710,218	3,744,681	599,569	5,962,045	7,599,508	17,905,603			
OTHER CAPITAL RESERVES	-- 1,725,290	74,532	49,743	409,620	684,028	1,217,923			
TOTAL LIABILITIES AND EQUITY CAPITAL	-- 919,545,824	128,347,120	36,480,632	268,245,752	278,511,714	711,585,218			
DEMAND DEPOSITS ADJUSTED (3)	-- 220,752,487	24,903,921	5,412,523	54,762,980	75,432,468	160,511,892			
AVERAGE FOR LAST 15 OR 30 DAYS:									
AVG CASH AND DUE FROM BANKS	-- 117,459,791	26,918,479	4,254,837	38,935,350	31,038,515	101,147,181			
AVG FED FUNDS SOLD & SECUR RESALE AGRMT	-- 36,716,105	1,767,253	1,379,156	12,855,632	11,403,628	27,405,669			
AVG TOTAL LOANS	-- 486,100,581	68,027,122	20,768,259	140,865,548	142,076,558	371,737,487			
AVG TIME DEPOSITS OF \$100,000 OR MORE	-- 144,426,591	30,151,707	11,155,842	50,764,242	28,573,613	120,645,404			
AVG TOTAL DEPOSITS	-- 751,436,691	91,522,136	25,125,285	207,676,274	243,592,566	567,916,261			
AVG FED FUNDS PUR AND SECUR REPUR AGRMT	-- 59,318,302	14,503,429	7,311,718	27,223,488	7,714,653	56,753,448			
AVG OTHER LIAB FOR BORROWED MONEY	-- 4,093,229	1,665,573	46,616	1,814,657	286,330	3,813,170			
STAND BY LETTERS OF CREDIT OUTSTANDING	-- 9,755,700	4,800,069	950,435	2,940,071	613,570	9,304,145			
TIME DEPOSITS OF \$100,000 OR MORE	-- 123,945,876	26,371,533	9,097,920	42,807,146	25,434,101	103,710,700			
CERTIFICATES OF DEPOSIT	-- 119,852,647	24,705,960	9,051,310	40,992,469	25,147,771	99,897,530			
OTHER TIME DEPOSITS	-- 23,301,443	5,253,315	2,159,013	9,478,224	3,610,407	20,500,959			
SELECTED RATIOS:									
PERCENTAGE OF TOTAL ASSETS									
CASH AND BALANCES WITH OTHER BANKS	12.9	20.5	11.5	14.7	11.5	14.3			
TOTAL SECURITIES HELD	25.0	13.7	20.4	20.1	30.2	22.9			
TRADING ACCOUNT SECURITIES6	1.8	2.1	.8	.1	.8			
U. S. TREASURY									
STATES AND POLITICAL SUBDIV.									
ALL OTHER TRADING ACNT SECURITIES									
BANK INVESTMENT PORTFOLIO	24.3	11.9	16.3	19.2	30.1	22.1			
U. S. TREASURY	9.3	5.7	8.6	7.8	10.8	8.6			
STATES AND POLITICAL SUBDIV.	10.9	5.2	6.5	9.0	13.6	10.2			
ALL OTHER PORTFOLIO SECURITIES6	.3	.4	.3	.8	.5			
OTHER LOANS AND FEDERAL FUNDS SOLD	55.5	53.4	60.0	56.9	54.3	55.4			
ALL OTHER ASSETS	6.6	12.4	8.1	8.4	4.0	7.4			
TOTAL LOANS AND SECURITIES	80.6	67.3	80.7	77.1	84.7	78.5			
EQUITY CAPITAL - TOTAL	7.3	7.8	6.5	6.5	7.6	7.2			
EQUITY CAPITAL AND SUBORDIATED NOTES	7.8	8.5	6.7	7.2	8.0	7.7			
NUMBER OF BANKS	-- 14,368	11	9	155	5,603	5,778			