



FEDERAL RESERVE

statistical release

ASSETS AND LIABILITIES

COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 30 1976
(AMOUNTS IN THOUSANDS OF DOLLARS)

FEBRUARY 10, 1977

E-3-4

ASSETS	ALL COMMERCIAL BANKS	INSURED COMMERCIAL BANKS	LARGE MEMBER BANKS			ALL OTHER MEMBER BANKS	ALL (1) MEMBER BANKS
			NEW YORK CITY	CITY OF CHICAGO	1/ OTHER		
CASH BANK BALANCES, ITEMS IN PROCESS . . .	128,434,889	124,072,090	26,913,974	4,698,583	41,096,716	33,201,424	105,910,697
CURRENCY AND COIN	11,983,779	11,971,727	685,824	183,549	3,053,866	5,063,370	8,986,609
RESERVES WITH FEDERAL RESERVE BANKS . . .	28,212,147	28,212,147	4,955,740	2,173,681	11,507,509	9,575,217	28,212,147
DEMAND BALANCES WITH BANKS IN U.S. . . .	30,920,644	28,765,130	6,562,320	285,810	3,350,938	7,638,832	17,837,900
OTHER BALANCES WITH BANKS IN U.S. . . .	6,832,600	6,040,788	92,991	6,779	1,478,386	2,239,822	3,817,978
BALANCES WITH BANKS IN FRGN. COUNTRIES	4,948,475	3,622,931	327,487	32,931	1,764,998	1,051,615	3,179,031
CASH ITEMS IN PROCESS OF COLLECTION . .	45,537,244	45,459,367	14,289,612	2,015,833	19,939,019	7,632,568	43,877,032
TOTAL SECURITIES HELD—BOOK VALUE	235,836,309	233,184,262	18,348,903	7,552,758	53,364,436	85,847,151	165,113,248
U.S. TREASURY—TOTAL	91,420,448	90,947,824	9,209,226	3,765,811	22,162,818	30,875,048	66,012,903
OTHER U.S. GOVT. AGENCIES—TOTAL	34,264,189	33,728,915	996,002	347,927	5,880,479	13,481,954	20,706,362
STATES AND POLITICAL SUBDIV—TOTAL . . .	102,994,306	102,694,131	7,718,318	3,224,653	24,321,789	39,200,607	74,465,367
ALL OTHER SECURITIES	6,995,213	5,700,730	425,357	214,367	969,850	2,239,496	3,849,070
UNCLASSIFIED TOTAL	162,153	112,662	—	—	29,500	50,046	79,546
TRADING ACCOUNT SECURITIES	5,794,824	5,745,333	2,611,527	678,048	2,103,113	260,990	5,653,678
U.S. TREASURY	3,534,589	3,534,589	1,949,612	494,250	970,011	95,104	3,506,977
OTHER U.S. GOVT. AGENCIES	664,614	664,614	243,799	44,375	342,483	28,292	658,949
STATES AND POLITICAL SUBDIVISIONS . . .	1,042,749	1,042,749	315,614	79,649	537,480	72,699	1,025,442
ALL OTHER TRADING ACCT. SECURITIES . . .	390,719	390,719	102,502	59,774	203,639	16,849	382,764
UNCLASSIFIED	162,153	112,662	—	—	29,500	50,046	79,546
BANK INVESTMENT PORTFOLIOS	230,041,485	227,438,929	15,737,376	6,874,710	51,261,323	85,586,161	159,459,570
U.S. TREASURY	87,885,859	87,413,235	7,259,614	3,271,561	21,192,807	30,781,944	62,505,926
OTHER U.S. GOVT. AGENCIES	33,599,575	33,064,301	752,203	303,552	5,537,996	13,523,662	20,047,413
STATES AND POLITICAL SUBDIVISIONS . . .	101,951,557	101,651,382	7,402,704	3,148,004	23,764,309	39,127,908	73,439,925
ALL OTHER PORTFOLIO SECURITIES	6,604,494	5,310,011	322,855	154,593	766,211	2,222,647	3,466,306
FED RES STOCK & CORPORATE STOCK	1,539,108	1,495,197	247,527	78,195	470,185	448,357	1,244,264
FED FUNDS SOLD AND SECUR RESALE AGRMT. .	36,119,503	34,262,214	1,929,076	1,149,746	14,109,910	9,630,359	26,819,091
COMMERCIAL BANKS	30,954,203	29,470,713	1,093,786	1,015,887	10,936,886	9,123,562	22,170,121
BROKERS AND DEALERS	2,658,453	2,458,654	180,397	107,904	1,703,394	384,060	2,375,755
OTHERS	2,506,847	2,332,847	654,893	25,955	1,469,630	122,737	2,273,215
OTHER LOANS, GROSS	516,107,067	504,755,180	67,105,180	20,802,123	147,088,434	152,699,203	387,694,940
LESS: UNEARNED INCOME ON LOANS	11,999,682	11,941,365	471,314	80,718	2,824,338	4,909,644	8,286,014
RESERVES FOR LOAN LOSSES	6,163,371	6,105,249	1,112,250	331,207	1,830,298	1,641,770	4,915,525
OTHER LOANS, NET	497,944,014	486,708,566	65,521,616	20,390,198	142,433,798	146,147,789	374,493,401
GROSS OTHER LOANS, BY CATEGORY:							
REAL ESTATE LOANS—TOTAL	141,964,201	141,737,023	8,693,444	1,988,457	36,932,952	52,930,323	100,545,176
CONSTRUCTION AND LAND DEVELOPMENT . .	16,567,512	16,561,842	3,119,375	3,583,636	6,351,890	3,583,564	13,586,485
SECURED BY FARMLAND	6,354,939	6,343,513	1,826	10,460	288,051	2,143,388	2,717,325
SECURED BY RESIDENTIAL	80,202,879	80,062,296	3,976,211	921,850	21,168,468	31,562,992	57,629,521
ONE TO FOUR FAMILY RESIDENCES	75,825,951	75,691,523	3,562,754	820,757	20,034,359	30,031,765	54,449,635
FHA INSURED	8,296,850	8,262,061	332,801	52,000	3,958,066	2,606,817	7,149,684
CONVENTIONAL	67,529,101	67,429,462	3,029,953	768,757	16,076,293	27,424,948	47,299,951
MULTI-FAMILY RESIDENCES	4,376,928	4,370,773	413,457	101,093	1,134,109	1,531,227	3,179,886
FHA INSURED	411,525	410,934	120,574	24,898	99,042	76,599	321,113
CONVENTIONAL	3,965,403	3,959,839	292,883	76,195	1,035,067	1,454,628	2,858,773
SECURED BY OTHER PROPERTIES	38,838,871	38,769,372	1,596,032	520,891	9,124,543	15,370,379	26,611,845
LOANS TO FINANCIAL INSTITUTIONS	41,608,595	36,644,612	12,206,221	4,548,498	14,979,776	2,949,006	34,683,501
LOANS TO REAL ESTATE INVEST TRUSTS . . .	10,956,341	10,510,389	3,753,344	1,456,814	4,193,315	768,614	10,172,087
LOANS TO DOMESTIC COMMERCIAL BANKS . . .	5,182,128	3,201,086	806,246	137,577	1,214,896	368,553	2,527,272
LOANS TO BANKS IN FOREIGN COUNTRIES . .	8,625,042	6,075,918	2,296,622	324,347	2,873,285	413,182	5,907,436
LOANS TO OTHER DEPOSITORY INST.	1,636,809	1,572,031	185,035	24,821	1,063,536	150,972	1,442,364
LOANS TO OTHER FINANCIAL INST.	15,608,275	15,285,188	5,164,974	2,604,939	5,634,744	1,247,685	14,652,342
LOANS TO SEC. BROKERS AND DEALERS	7,743,215	7,521,494	4,534,717	987,315	1,734,082	133,885	7,389,999
OTHER LOANS TO PURCH/CARRY SECURITIES . .	4,032,165	4,017,634	428,066	314,364	1,719,858	911,130	3,373,418
LOANS TO FARMERS—EXCEPT REAL ESTATE .	22,174,328	22,149,220	76,606	135,309	2,988,471	9,179,387	12,379,773
COMMERCIAL AND INDUSTRIAL LOANS	174,384,385	169,345,083	33,896,347	10,434,898	55,517,066	40,238,684	140,086,995
LOANS TO INDIVIDUALS—TOTAL	110,392,773	110,031,385	4,680,429	1,627,081	27,854,471	43,434,729	77,596,710
INSTALLMENT LOANS	87,465,366	87,140,644	3,322,315	915,894	22,383,430	34,616,819	61,238,458
PASSENGER AUTOMOBILES	36,951,380	36,685,433	510,045	150,061	7,290,886	16,114,176	24,065,168
RESIDENTIAL—REPAIR/MODERNIZE	6,107,065	6,106,151	262,684	36,913	1,746,763	2,273,877	4,320,237
CREDIT CARDS AND RELATED PLANS	12,196,167	12,193,092	1,127,017	534,159	6,111,712	2,973,327	10,746,215
CHARGE ACCT CREDIT CARDS	9,516,573	9,516,434	817,043	503,760	4,986,817	2,232,452	8,540,072
CHECK & REVOLVING CREDIT PLANS	2,679,594	2,676,618	309,974	30,399	1,124,895	740,875	2,206,143
OTHER RETAIL CONSUMER GOODS—TOTAL . . .	15,535,755	15,526,434	203,249	85,605	3,884,265	6,557,243	10,730,362
MOBILE HOMES	8,720,419	8,719,147	112,160	33,473	2,299,773	3,792,178	6,237,584
OTHER	6,815,336	6,807,287	91,089	52,132	1,584,492	2,765,065	4,492,778
OTHER INSTALLMENT LOANS	16,674,999	16,629,574	1,219,320	109,156	3,349,804	6,698,196	11,376,476
SINGLE PAYMENT LOANS TO INDIVIDUALS . . .	22,927,407	22,890,741	1,358,114	711,187	3,471,041	8,817,910	16,358,252
ALL OTHER LOANS	13,807,405	13,308,729	2,589,350	766,201	5,361,758	2,922,059	11,639,366
TOTAL LOANS AND SECURITIES, NET	771,438,934	755,650,239	86,047,122	29,170,897	210,378,329	242,073,656	567,670,004
DIRECT LEASE FINANCING	4,675,122	4,674,559	982,745	128,085	2,714,068	629,660	4,454,558
FIXED ASSETS—BLDGMS,FURN,REAL EST. . . .	18,584,816	18,484,387	1,625,837	610,778	5,605,305	6,060,184	13,902,104
INVEST. IN UNCONSOLIDATED SUBSIDIARIES . .	2,106,903	2,103,771	827,479	159,991	1,005,423	69,842	2,062,735
CUSTOMER ACCEPTANCES OUTSTANDING	10,682,055	10,316,327	5,278,424	516,915	3,924,525	270,861	9,990,368
OTHER ASSETS	27,860,530	27,209,900	9,080,630	1,627,095	9,774,525	3,870,932	24,353,182
TOTAL ASSETS	963,783,249	942,511,273	130,756,211	36,912,344	274,498,534	286,176,559	728,343,648
NUMBER OF BANKS	14,643	14,373	11	9	155	5,601	5,776

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

ASSETS AND LIABILITIES

COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 30 1976

(AMOUNTS IN THOUSANDS OF DOLLARS)

E.3.4

LIABILITIES AND CAPITAL ACCOUNTS	ALL BANKS	INSURED COMMERCIAL BANKS	LARGE MEMBER BANKS 1/			ALL OTHER MEMBER BANKS	ALL (11) MEMBER BANKS
			NEW YORK CITY	CITY OF CHICAGO	OTHER		
DEMAND DEPOSITS	311,363,161	307,796,412	54,109,942	9,807,423	87,697,237	90,317,853	241,932,455
MUTUAL SAVINGS BANK	1,299,248	1,113,408	491,232	2,164	229,372	290,887	1,013,655
OTHER INDIV., PARTNERSHIPS AND CORP.	236,613,522	235,546,507	29,740,077	7,268,461	67,579,443	74,448,692	179,036,673
U.S. GOVERNMENT	4,627,186	4,622,520	474,269	153,668	1,603,879	1,495,761	3,727,577
STATES AND POLITICAL SUBDIVISIONS	17,335,636	17,216,470	620,471	155,439	3,731,915	7,769,886	12,277,711
FOREIGN GOVTS., CENTRAL BANKS, ETC.	1,756,723	1,295,463	980,954	21,489	230,416	16,993	1,249,852
COMMERCIAL BANKS IN U.S.	30,869,684	30,572,848	13,524,013	1,780,706	10,588,624	3,560,268	29,453,611
BANKS IN FOREIGN COUNTRIES	6,340,950	5,817,178	4,240,445	147,943	1,191,529	116,585	5,696,502
CERTIFIED AND OFFICERS CHECKS ETC.	12,520,212	11,612,018	4,038,481	277,553	2,542,059	2,618,781	9,476,874
TIME DEPOSITS	293,204,288	285,430,558	32,482,649	13,164,680	77,745,595	89,347,380	212,740,304
ACCUMULATED FOR PMT OF PERSONAL LOANS	171,114	171,089	—	—	13,321	—	136,363
MUTUAL SAVINGS BANKS	481,094	458,177	266,255	7,400	134,645	36,371	444,671
OTHER INDIV., PARTNERSHIPS AND CORP.	227,577,885	222,500,387	22,766,220	9,494,267	58,632,961	73,041,646	163,935,094
U.S. GOVERNMENT	677,832	677,714	77,030	1,459	251,319	220,393	550,201
STATES AND POLITICAL SUBDIVISIONS	43,942,226	43,653,048	802,621	1,105,586	13,710,573	15,120,500	30,739,280
FOREIGN GOVTS., CENTRAL BANKS ETC.	10,143,207	9,029,189	5,255,232	1,294,548	2,187,275	40,600	8,777,655
COMMERCIAL BANKS IN U.S.	8,082,287	7,521,663	2,613,321	1,161,657	2,337,080	685,228	6,797,286
BANKS IN FOREIGN COUNTRIES	2,128,643	1,419,291	701,970	99,763	478,421	79,600	1,359,754
SAVINGS DEPOSITS	184,125,562	183,730,115	8,752,346	2,714,566	48,362,168	71,810,533	131,639,613
MUTUAL SAVINGS BANKS	2,684	2,684	—	—	31	2,552	2,583
INDIVID. & NON-PROFIT ORGANIZATIONS	175,380,640	174,995,134	8,331,751	2,611,152	45,992,527	68,334,164	125,269,594
CORPS. & OTHER PROFIT ORGANIZATIONS	6,049,388	6,043,271	262,161	94,544	1,982,577	2,181,555	4,520,717
U. S. GOVERNMENT	46,353	46,353	12,435	8,203	14,806	4,606	40,050
STATE AND POLITICAL SUBDIVISIONS	2,601,846	2,598,774	117,643	667	361,372	1,285,757	1,765,439
FOREIGN GOVTS., CENTRAL BANKS, ETC.	39,461	38,709	28,356	—	9,892	44	38,292
COMMERCIAL BANKS IN UNITED STATES	5,185	5,185	—	—	1,083	1,850	2,933
BANKS IN FOREIGN COUNTRIES	5	5	—	—	—	5	5
TOTAL DEPOSITS	788,693,011	776,957,085	95,344,937	25,686,669	213,805,000	251,475,766	586,312,372
FED FUNDS PUR AND SECUR REPURCH AGRMT.	60,719,201	58,944,077	11,224,378	7,215,209	29,308,497	8,158,198	55,906,282
COMMERCIAL BANKS	35,181,697	33,936,476	6,445,125	4,883,107	17,373,832	3,965,411	32,667,475
BROKERS AND DEALERS	8,053,181	7,976,306	734,583	1,073,098	4,902,830	801,151	7,511,662
OTHERS	17,484,323	17,031,295	4,044,670	1,259,004	7,031,835	3,391,636	15,727,145
OTHER LIABILITIES FOR BORROWED MONEY	6,477,588	4,880,564	2,242,669	80,151	1,805,871	450,074	4,578,765
MORTGAGE INDEBTEDNESS	788,591	786,596	53,153	15,842	316,394	191,573	576,962
BANK ACCEPTANCES OUTSTANDING	11,287,053	10,917,353	5,854,338	524,621	3,938,003	274,410	10,591,372
OTHER LIABILITIES	21,262,343	16,197,831	4,736,131	892,353	5,574,989	2,944,849	14,148,322
TOTAL LIABILITIES	889,227,787	868,683,506	119,455,606	34,414,845	254,748,754	263,494,870	672,114,071
SUBORDINATED NOTES AND DEBENTURES	4,900,658	4,836,784	1,099,166	83,381	1,751,562	1,000,514	3,934,623
EQUITY CAPITAL	69,654,804	68,990,983	10,201,439	2,414,118	17,998,218	21,681,175	52,294,950
PREFERRED STOCK	80,948	74,854	—	—	10,007	23,804	33,811
COMMON STOCK	15,962,563	15,843,222	2,263,561	570,237	3,894,331	4,995,194	11,723,323
SURPLUS	27,902,657	27,648,239	3,965,515	1,154,704	7,508,920	8,047,222	20,676,361
UNDIVIDED PROFITS	2,842,021	23,630,338	3,858,001	645,365	6,153,583	7,908,843	18,565,792
OTHER CAPITAL RESERVES	1,866,615	1,794,330	114,362	43,812	43,137	706,112	1,295,663
TOTAL LIABILITIES AND EQUITY CAPITAL	963,783,249	942,511,273	130,756,211	36,912,344	274,498,534	286,176,559	728,343,646
DEMAND DEPOSITS ADJUSTED	230,329,047	227,141,677	25,822,048	5,857,216	55,565,715	77,629,256	164,874,235
AVERAGE FOR LAST 15 OR 30 DAYS:							
AVG CASH AND DUE FROM BANKS	123,702,506	119,245,621	26,313,519	4,359,582	39,625,491	31,992,245	102,290,837
AVG FED FUNDS SOLD & SECUR RESALE AGRMT	38,280,497	35,631,941	2,253,171	1,340,863	13,353,061	10,202,159	27,149,254
AVG TOTAL LOANS	502,154,796	490,758,547	66,362,531	20,569,485	143,387,560	147,420,947	377,740,523
AVG TIME DEPOSITS OF \$100,000 OR MORE	146,166,343	140,299,972	29,257,848	10,746,917	48,443,994	27,443,008	115,891,767
AVG TOTAL DEPOSITS	775,139,849	763,836,835	89,887,938	25,003,405	209,899,505	249,998,627	574,789,475
AVG FED FUNDS PUR AND SECUR REPUR AGRMT	64,665,142	62,021,602	14,334,165	7,183,799	29,211,949	8,240,406	58,970,311
AVG OTHER LIAB FOR BORROWED MONEY	6,484,747	4,782,243	2,063,730	86,784	1,956,724	366,793	4,474,031
STAND BY LETTERS OF CREDIT OUTSTANDING	10,949,827	10,535,203	5,288,540	954,262	3,043,069	640,866	9,926,737
TIME DEPOSITS OF \$100,000 OR MORE	146,783,083	141,105,360	28,910,480	11,158,672	49,561,419	27,711,868	117,342,439
CERTIFICATES OF DEPOSIT	122,071,291	118,464,199	24,503,258	8,937,458	39,865,831	24,148,927	97,455,474
OTHER TIME DEPOSITS	24,711,792	22,641,161	4,407,222	2,221,214	9,695,588	3,562,941	19,886,965
SELECTED RATIOS:							
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS	13.3	13.2	20.6	12.7	15.0	11.6	14.5
TOTAL SECURITIES HELD	24.5	24.7	14.0	20.5	19.4	30.0	22.7
TRADING ACCOUNT SECURITIES	.6	.6	2.0	1.8	.8	.1	.8
U. S. TREASURY	.4	.4	1.5	1.3	.4	.5	.5
STATES AND POLITICAL SUBDIV.	.1	.1	.2	.2	.2	.1	.1
ALL OTHER TRADING ACNT SECURITIES	.1	.1	.2	.1	.1	.1	.1
BANK INVESTMENT PORTFOLIO	23.9	24.1	12.0	18.6	18.7	29.9	21.9
U. S. TREASURY	9.1	9.3	5.6	8.9	7.7	10.8	8.6
STATES AND POLITICAL SUBDIV.	10.6	10.8	5.7	8.5	8.7	13.7	10.1
ALL OTHER PORTFOLIO SECURITIES	.7	.6	.2	.4	.3	.8	.8
OTHER LOANS AND FEDERAL FUNDS SOLD	55.4	55.3	51.6	58.4	57.0	54.4	55.1
ALL OTHER ASSETS	6.8	6.8	13.8	8.5	8.6	4.0	7.7
TOTAL LOANS AND SECURITIES	80.0	80.2	65.8	79.0	76.6	84.6	77.9
EQUITY CAPITAL - TOTAL	7.2	7.3	7.8	6.5	6.6	7.6	7.2
EQUITY CAPITAL AND SUBORDINATED NOTES	7.7	7.8	8.6	6.8	7.2	7.9	7.7
NUMBER OF BANKS	14,643	14,373	11	9	155	5,601	5,776

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 NON-INSURED TRUST COMPANIES WHICH ARE MEMBERS OF THE FEDERAL
 RESERVE SYSTEM.
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 Federal Reserve Bank of St. Louis