



FEDERAL RESERVE

statistical release

ASSETS AND LIABILITIES

May 6, 1977

COMMERCIAL BANKS, BY CLASS OF BANK, DECEMBER 31, 1976
(AMOUNTS IN MILLIONS OF DOLLARS)

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	OTHER		
CASH BANK BALANCES, ITEMS IN PROCESS . . .	136,075	129,578	29,494	3,934	40,471	35,034	108,934
CURRENCY AND COIN	12,124	12,115	832		220	3,048	9,066
RESERVES WITH FEDERAL RESERVE BANKS . . .	25,968	25,968	3,585	1,423	10,627	10,334	25,968
DEMAND BALANCES WITH BANKS IN U.S. . . .	36,815	32,964	7,389	196	3,324	8,804	19,711
OTHER BALANCES WITH BANKS IN U.S. . . .	6,972	5,763	193	34	1,434	1,961	3,623
BALANCES WITH BANKS IN FRGN. COUNTRIES .	5,823	4,509	836	23	2,102	1,065	4,046
CASH ITEMS IN PROCESS OF COLLECTION . .	48,374	48,260	16,659	2,038	19,937	7,886	46,520
TOTAL SECURITIES HELD—BOOK VALUE	249,882	247,439	21,349	8,157	57,755	89,072	176,333
U.S. TREASURY—TOTAL	102,514	101,460	11,823	4,072	25,735	32,948	74,577
OTHER U.S. GOVT. AGENCIES—TOTAL	35,838	35,269	1,355	500	6,237	14,059	22,150
STATES AND POLITICAL SUBDIV—TOTAL . . .	104,661	104,374	7,751	3,349	24,546	39,665	75,310
ALL OTHER SECURITIES	6,732	6,220	421	236	1,191	2,370	4,217
UNCLASSIFIED TOTAL	137	116	—	—	47	30	78
TRADING ACCOUNT SECURITIES	7,904	7,882	3,251	832	3,246	322	7,650
U.S. TREASURY	5,011	5,011	2,386	582	1,705	188	4,861
OTHER U.S. GOVT. AGENCIES	991	991	259	55	624	38	975
STATES AND POLITICAL SUBDIVISIONS . . .	1,324	1,324	479	110	660	46	1,297
ALL OTHER TRADING ACCT. SECURITIES . . .	440	440	127	86	209	17	440
UNCLASSIFIED	137	116	—	—	47	30	78
BANK INVESTMENT PORTFOLIOS	241,979	239,557	18,098	7,325	54,510	88,750	168,683
U.S. TREASURY	97,503	96,449	9,437	3,490	24,030	32,760	69,717
OTHER U.S. GOVT. AGENCIES	34,847	34,279	1,096	445	5,613	14,021	21,175
STATES AND POLITICAL SUBDIVISIONS . . .	103,336	103,049	7,272	3,239	23,885	39,617	74,013
ALL OTHER PORTFOLIO SECURITIES	6,292	5,780	293	151	981	2,352	3,778
FED RES STOCK & CORPORATE STOCK	1,580	1,541	281	86	497	449	1,313
FED FUNDS SOLD AND SECUR RESALE AGRMT . .	48,346	45,767	1,993	1,339	19,648	13,398	36,378
COMMERCIAL BANKS	40,199	37,876	979	1,035	14,217	12,550	26,780
BROKERS AND DEALERS	5,775	5,693	610	192	3,981	716	5,499
OTHERS	2,373	2,198	404	113	1,450	132	2,099
OTHER LOANS, GROSS	546,704	532,945	75,468	21,807	148,516	160,788	406,579
LESS: UNEARNED INCOME ON LOANS	12,577	12,526	561	82	2,856	5,117	8,614
RESERVES FOR LOAN LOSSES	6,192	6,116	1,185	300	1,751	1,663	4,899
OTHER LOANS, NET	527,934	514,303	73,722	21,426	143,909	154,008	393,066
GRUSS OTHER LOANS, BY CATAGORY:							
REAL ESTATE LOANS—TOTAL	149,483	149,276	9,419	1,848	37,462	55,984	104,714
CONSTRUCTION AND LAND DEVELOPMENT . .	16,644	16,638	2,801	382	6,039	3,931	13,153
SECURED BY FARMLAND	6,721	6,710	16	14	295	2,543	4,868
SECURED BY RESIDENTIAL	84,922	84,784	4,433	944	21,816	33,294	60,487
JNE TO FOUR FAMILY RESIDENCES	80,394	80,265	3,992	845	20,639	31,726	57,201
FHA INSURED	7,956	7,919	611	49	3,670	2,529	6,859
CONVENTIONAL	72,438	72,346	3,381	797	16,968	29,196	50,342
MULTI-FAMILY RESIDENCES	4,528	4,519	441	99	1,178	1,568	3,286
FHA INSURED	388	387	122	25	95	82	323
CONVENTIONAL	4,140	4,132	320	74	1,083	1,486	2,963
SECURED BY OTHER PROPERTIES	41,195	41,144	2,169	509	9,311	16,216	28,206
LOANS TO FINANCIAL INSTITUTIONS	42,427	35,738	12,048	4,383	14,349	2,981	33,760
LOANS TO REAL ESTATE INVEST TRUSTS . . .	9,982	9,855	3,496	1,301	4,045	674	9,516
LOANS TO DOMESTIC COMMERCIAL BANKS . . .	4,531	2,774	606	127	1,126	337	2,196
LOANS TO BANKS IN FOREIGN COUNTRIES . .	10,880	6,617	3,022	290	2,717	457	6,487
LOANS TO OTHER DEPOSITORY INST.	1,482	1,340	163	24	789	198	1,173
LOANS TO OTHER FINANCIAL INST.	15,552	15,151	4,761	2,641	5,672	1,315	14,389
LOANS TO SEC. BROKERS AND DEALERS	11,420	11,075	6,900	1,417	2,267	209	10,793
OTHER LOANS TO PURCH/CARRY SECURITIES .	4,032	4,015	336	317	1,701	975	3,329
LOANS TO FARMERS—EXCEPT REAL ESTATE .	23,282	23,259	128	149	3,028	9,667	12,971
COMMERCIAL AND INDUSTRIAL LOANS	182,920	177,128	37,893	11,018	55,108	41,830	145,849
LOANS TO INDIVIDUALS—TOTAL	118,408	118,051	6,003	1,820	29,066	46,005	82,896
INSTALMENT LOANS	94,078	93,751	4,428	1,040	23,385	36,766	65,619
PASSENGER AUTOMOBILES	39,862	39,588	790	136	7,397	17,318	25,641
RESIDENTIAL—REPAIR/MODERNIZE	6,523	6,522	324	55	1,808	2,403	4,589
CREDIT CARDS AND RELATED PLANS	14,358	14,353	1,649	669	6,935	3,422	12,675
CHARGE ACCT CREDIT CARDS	11,317	11,317	1,186	637	5,731	2,618	10,172
CHECK & REVOLVING CREDIT PLANS	3,041	3,036	463	33	1,205	803	2,504
OTHER RETAIL CONSUMER GOODS—TOTAL . . .	15,937	15,930	327	73	3,886	6,689	10,974
MOBILE HOMES	8,743	8,742	173	28	2,231	3,785	6,217
OTHER	7,195	7,189	154	44	1,654	2,904	4,757
OTHER INSTALMENT LOANS	17,397	17,358	1,338	106	3,360	6,935	11,739
SINGLE PAYMENT LOANS TO INDIVIDUALS . . .	24,330	24,300	1,575	781	5,681	9,239	17,276
ALL OTHER LOANS	14,732	14,405	2,741	855	5,533	3,137	12,267
TOTAL LOANS AND SECURITIES, NET	827,742	809,050	97,344	31,009	221,810	256,927	607,089
DIRECT LEASE FINANCING	5,111	5,111	1,088	129	2,910	738	4,865
FIXED ASSETS—BLDGNS, FURN, REAL EST. . .	19,539	19,448	1,949	662	5,680	6,325	14,616
INVEST. IN UNCONSOLIDATED SUBSIDIARIES .	2,341	2,303	1,000	206	978	89	2,272
CUSTOMER ACCEPTANCES OUTSTANDING . . .	9,505	9,147	4,125	177	4,169	288	8,758
OTHER ASSETS	30,498	29,384	9,322	1,651	11,257	4,126	26,355
TOTAL ASSETS	1,030,811	1,004,020	144,323	37,767	287,274	303,526	772,890
NUMBER OF BANKS	14,672	14,397	12	9	154	5,583	5,758

1/ MEMBER BANKS EXCLUDE, AND NONINSURED NON-MEMBER BANKS INCLUDE 8 NON-INSURED TRUST COMPANIES WHICH ARE MEMBERS OF THE FEDERAL RESERVE SYSTEM.

ASSETS AND LIABILITIES

COMMERCIAL BANKS, BY CLASS OF BANK, DECEMBER 31 1976

(AMOUNTS IN MILLIONS OF DOLLARS)

E-3.4

LIABILITIES AND CAPITAL ACCOUNTS	ALL BANKS	INSURED COMMERCIAL BANKS	LARGE MEMBER BANKS			ALL OTHER MEMBER BANKS	ALL (1) MEMBER BANKS
			NEW YORK CITY	CITY OF CHICAGO	OTHER		
DEMAND DEPOSITS	336,800	332,283	60,201	10,267	92,746	96,876	260,090
MUTUAL SAVINGS BANKS	1,684	1,385	624	2	268	360	1,254
OTHER INDIV., PARTNERSHIPS AND CORP.	255,433	254,221	32,600	7,552	72,262	80,201	192,616
U.S. GOVERNMENT	3,025	3,020	134	41	669	1,259	2,103
STATES AND POLITICAL SUBDIVISIONS	17,715	17,648	645	125	3,568	7,733	12,071
FOREIGN GOVTS, CENTRAL BANKS, ETC.	2,414	1,846	1,365	35	387	26	1,613
COMMERCIAL BANKS IN U.S.	36,256	35,926	16,412	2,022	11,852	4,394	34,679
BANKS IN FOREIGN COUNTRIES	7,410	6,761	5,345	174	862	132	6,512
CERTIFIED AND OFFICERS CHECKS ETC.	12,864	11,475	4,076	318	2,878	2,769	9,041
TIME DEPOSITS	298,276	289,949	33,842	12,151	73,759	93,183	212,936
ACCUMULATED FOR PMT OF PERSONAL LOANS	146	146	—	—	10	108	118
MUTUAL SAVINGS BANKS	339	317	145	6	125	20	296
OTHER INDIV., PARTNERSHIPS AND CORP.	233,964	228,522	25,005	8,745	56,289	76,354	166,393
U.S. GOVERNMENT	675	675	66	27	205	216	514
STATES AND POLITICAL SUBDIVISIONS	44,165	43,885	1,203	861	12,835	15,508	30,407
FOREIGN GOVTS, CENTRAL BANKS, ETC.	10,044	8,481	4,574	1,408	2,185	52	8,218
COMMERCIAL BANKS IN U.S.	7,139	6,709	2,148	1,011	1,878	820	5,858
BANKS IN FOREIGN COUNTRIES	1,803	1,213	702	94	231	106	1,132
SAVINGS DEPOSITS	203,251	202,770	11,157	2,983	54,407	77,288	145,835
MUTUAL SAVINGS BANKS	1	1	—	—	—	—	1
INDIV. & NON-PROFIT ORGANIZATIONS	188,391	187,922	10,209	2,782	49,570	72,036	134,596
CORPS. & OTHER PROFIT ORGANIZATIONS	8,642	8,633	460	175	2,761	3,003	6,420
U. S. GOVERNMENT	56	56	1	13	19	16	48
STATE AND POLITICAL SUBDIVISIONS	6,047	6,044	387	13	2,041	2,230	4,670
FOREIGN GOVTS., CENTRAL BANKS, ETC.	104	103	79	—	13	—	92
COMMERCIAL BANKS IN UNITED STATES	10	10	—	—	3	4	7
BANKS IN FOREIGN COUNTRIES	—	—	—	—	—	—	—
TOTAL DEPOSITS	838,328	825,002	105,200	25,401	220,912	267,347	618,860
FED FUNDS PUR AND SECUR REPURCH AGRMT.	72,847	70,188	15,000	8,643	34,537	8,719	66,899
COMMERCIAL BANKS	42,819	40,613	6,523	7,241	20,844	4,587	39,195
BROKERS AND DEALERS	5,603	5,577	949	29	3,651	716	5,345
OTHERS	24,425	23,998	7,529	1,373	10,041	3,416	22,360
OTHER LIABILITIES FOR BORROWED MONEY	7,304	5,120	2,500	49	1,919	372	4,840
MORTGAGE INDEBTEDNESS	776	774	66	15	271	196	548
BANK ACCEPTANCES OUTSTANDING	10,118	9,755	4,714	177	4,186	288	9,366
OTHER LIABILITIES	23,389	16,013	4,539	805	5,298	3,129	13,772
TOTAL LIABILITIES	952,761	926,852	132,020	35,091	267,122	280,052	714,285
SUBORDINATED NOTES AND DEBENTURES	5,161	5,098	1,124	83	1,823	1,053	4,082
EQUITY CAPITAL	72,889	72,070	11,179	2,593	18,329	22,421	54,522
PREFERRED STOCK	73	67	—	—	2	23	25
COMMON STOCK	16,238	16,143	2,453	570	3,818	5,041	11,882
SURPLUS	29,205	28,791	4,229	1,243	7,655	8,280	21,407
UNDIVIDED PROFITS	25,505	25,266	4,406	728	6,422	8,373	19,929
OTHER CAPITAL RESERVES	1,868	1,803	91	52	432	705	1,279
TOTAL LIABILITIES AND EQUITY CAPITAL	1,030,811	1,004,020	144,323	37,767	287,274	303,526	772,890
DEMAND DEPOSITS ADJUSTED	249,146	245,076	26,996	6,167	60,288	83,336	176,787
AVERAGE FOR LAST 15 OR 30 DAYS:							
AVG CASH AND DUE FROM BANKS	129,797	125,226	29,510	4,372	39,824	33,154	106,860
AVG FED FUNDS SOLD & SECUR RESALE AGRMT	48,860	45,794	2,307	1,425	17,825	13,883	35,440
AVG TOTAL LOANS	529,177	515,977	73,976	21,349	143,957	154,831	394,113
AVG TIME DEPOSITS OF \$100,000 OR MORE	139,381	132,893	28,517	9,682	43,372	28,073	109,644
AVG TOTAL DEPOSITS	816,113	803,019	98,932	24,869	213,361	263,259	600,420
AVG FED FUNDS PUR AND SECUR REPUR AGRMT	80,161	77,949	20,453	9,340	35,775	9,135	74,703
AVG OTHER LIAB FOR BORROWED MONEY	6,936	4,686	2,165	53	1,842	335	4,396
STAND BY LETTERS OF CREDIT OUTSTANDING	13,493	12,969	6,494	921	3,162	762	11,340
TIME DEPOSITS OF \$100,000 OR MORE	141,153	135,031	28,795	9,582	44,546	28,492	111,415
CERTIFICATES OF DEPOSIT	117,258	113,275	24,451	8,276	35,678	24,203	92,891
OTHER TIME DEPOSITS	23,895	21,756	4,344	1,306	8,668	4,207	18,524
SELECTED RATIOS:							
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS	13.20	12.91	20.44	10.42	14.09	11.54	14.09
TOTAL SECURITIES HELD	24.24	24.64	14.79	21.60	20.10	29.35	22.81
TRADING ACCOUNT SECURITIES . . . . .	.77	.79	2.25	2.20	1.13	.11	.99
U. S. TREASURY . . . . .	.49	.50	1.65	1.54	.59	.06	.63
STATES AND POLITICAL SUBDIV. . . . .	.13	.13	.33	.29	.23	.02	.17
ALL OTHER TRADING ACNT SECURITIES . . . . .	.04	.04	.09	.23	.07	.01	.06
BANK INVESTMENT PORTFOLIO	23.47	23.86	12.54	19.40	18.97	29.24	21.82
U. S. TREASURY	9.46	9.61	6.54	9.24	8.36	10.79	9.02
STATES AND POLITICAL SUBDIV.	10.02	10.26	5.04	8.58	8.31	13.05	9.58
ALL OTHER PORTFOLIO SECURITIES . . . . .	.61	.58	.20	.40	.34	.78	.49
OTHER LOANS AND FEDERAL FUNDS SOLD	55.91	55.78	52.46	60.28	56.93	55.15	55.56
ALL OTHER ASSETS	6.65	6.67	12.31	7.71	8.87	3.96	7.53
TOTAL LOANS AND SECURITIES	80.30	80.58	67.45	82.11	77.21	84.65	78.55
EQUITY CAPITAL - TOTAL	7.07	7.18	7.75	6.87	6.38	7.39	7.05
EQUITY CAPITAL AND SUBORDINATED NOTES	7.57	7.69	8.52	7.09	7.01	7.73	7.58
NUMBER OF BANKS	14,672	14,397	12	9	154	5,583	5,758