



ASSETS AND LIABILITIES

COMMERCIAL BANKS, BY CLASS OF BANK, MARCH 31, 1977

(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 . . . . .	316,259,938	59,780,905	9,454,146	86,535,945	90,936,021	246,707,017
MUTUAL SAVINGS BANK . . . . .	1,202,524	517,467	1,207	253,919	284,444	1,057,037
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	241,902,067	31,067,653	6,798,283	68,452,943	75,622,973	182,141,852
U.S. GOVERNMENT . . . . .	3,422,306	111,868	30,611	622,958	1,517,188	2,282,625
STATES AND POLITICAL SUBDIVISIONS . . . . .	16,238,402	625,821	242,173	3,339,596	7,004,267	11,211,857
FOREIGN GOVTS., CENTRAL BANKS, ETC. . . . .	1,269,781	988,462	19,004	212,207	29,741	1,249,414
COMMERCIAL BANKS IN U.S. . . . .	34,890,334	18,079,848	1,954,968	10,124,685	3,621,116	33,780,617
BANKS IN FOREIGN COUNTRIES . . . . .	6,140,334	4,741,438	150,148	969,168	118,426	5,979,180
CERTIFIED AND OFFICERS CHECKS ETC. . . . .	11,194,190	3,648,348	257,752	2,560,469	2,537,866	9,004,435
TIME DEPOSITS . . . . .	293,127,451	32,153,773	12,333,318	72,419,698	95,501,611	212,408,400
ACCUMULATED FOR PMT OF PERSONAL LOANS . . . . .	137,092	--	--	10,485	101,573	112,058
MUTUAL SAVINGS BANKS . . . . .	351,616	128,450	42,800	138,690	20,573	330,513
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	230,512,964	23,877,925	8,781,117	55,371,510	77,784,261	165,814,813
U.S. GOVERNMENT . . . . .	688,909	67,668	27,807	230,279	210,685	536,439
STATES AND POLITICAL SUBDIVISIONS . . . . .	46,368,051	1,387,686	1,182,154	12,804,265	16,397,106	31,771,211
FOREIGN GOVTS., CENTRAL BANKS ETC. . . . .	7,400,928	3,941,833	1,206,917	1,926,960	47,831	7,125,541
COMMERCIAL BANKS IN U.S. . . . .	6,383,717	1,996,253	1,013,311	1,702,715	799,608	5,511,887
BANKS IN FOREIGN COUNTRIES . . . . .	1,284,174	753,958	79,212	232,794	139,974	1,205,938
SAVINGS DEPOSITS . . . . .	213,702,441	12,071,777	3,275,129	56,720,565	80,898,332	152,965,803
MUTUAL SAVINGS BANKS . . . . .	2,153	418	--	--	935	1,353
INDIV. & NON-PROFIT ORGANIZATIONS . . . . .	197,631,704	10,868,028	2,944,946	52,603,689	74,751,394	141,168,057
CORPS. & OTHER PROFIT ORGANIZATIONS . . . . .	9,651,037	582,898	248,006	3,016,003	3,295,766	7,142,675
U. S. GOVERNMENT . . . . .	51,561	4,292	--	22,394	13,120	39,806
STATE AND POLITICAL SUBDIVISIONS . . . . .	6,242,146	534,526	81,577	1,053,875	2,830,384	4,500,362
FOREIGN GOVTS., CENTRAL BANKS, ETC. . . . .	98,359	81,416	--	12,750	352	94,518
COMMERCIAL BANKS IN UNITED STATES . . . . .	25,395	198	600	11,854	6,370	19,022
BANKS IN FOREIGN COUNTRIES . . . . .	86	1	--	--	9	10
TOTAL DEPOSITS . . . . .	823,089,830	104,006,455	25,062,593	215,676,208	267,335,964	612,081,220
FED FUNDS PUR AND SECUR REPURCH AGRMT. . . . .	73,846,463	15,854,033	9,248,581	35,904,895	9,488,912	70,496,421
COMMERCIAL BANKS . . . . .	40,777,724	6,645,535	6,303,204	21,715,197	4,627,675	39,291,611
BROKERS AND DEALERS . . . . .	8,472,009	1,454,449	1,335,428	4,484,639	870,273	8,144,589
OTHERS . . . . .	24,596,730	7,754,049	1,609,949	9,705,259	3,990,964	23,060,221
OTHER LIABILITIES FOR BORROWED MONEY . . . . .	5,229,494	2,373,450	101,860	2,118,613	383,116	4,977,039
MORTGAGE INDEBTEDNESS . . . . .	797,323	57,659	3,906	306,504	201,704	569,773
BANK ACCEPTANCES OUTSTANDING . . . . .	12,278,351	6,340,081	631,842	4,634,291	314,091	11,920,305
OTHER LIABILITIES . . . . .	17,432,796	4,938,701	806,769	6,048,702	3,302,890	15,097,062
TOTAL LIABILITIES . . . . .	932,674,257	133,570,379	35,855,551	264,689,213	281,026,677	715,141,820
SUBORDINATED NOTES AND DEBENTURES . . . . .	5,145,102	1,120,366	82,379	1,825,952	1,065,864	4,094,561
EQUITY CAPITAL . . . . .	73,662,416	11,314,661	2,638,225	18,628,191	22,855,047	55,436,124
PREFERRED STOCK . . . . .	67,132	--	--	2,199	23,166	25,365
COMMON STOCK . . . . .	16,419,200	2,452,675	570,237	3,847,078	5,123,612	11,993,602
SURPLUS . . . . .	29,165,208	4,229,670	1,243,361	7,685,590	8,338,102	21,496,743
UNDIVIDED PROFITS . . . . .	26,265,876	4,593,898	771,532	6,669,780	8,670,619	20,705,829
OTHER CAPITAL RESERVES . . . . .	1,745,000	38,418	53,075	423,544	699,548	1,214,585
TOTAL LIABILITIES AND EQUITY CAPITAL . . . . .	1011,481,775	146,005,406	38,576,155	285,143,356	304,947,588	774,672,505
DEMAND DEPOSITS ADJUSTED . . . . .	231,519,444	24,269,407	5,588,285	57,407,993	78,564,143	165,829,828
AVERAGE FOR LAST 15 OR 30 DAYS:						
AVG CASH AND DUE FROM BANKS . . . . .	121,841,541	29,188,261	4,577,572	38,072,395	32,049,766	103,887,994
AVG FED FUNDS SOLD & SECUR RESALE AGRMT . . . . .	42,908,107	3,120,825	1,383,783	16,896,573	11,673,204	33,274,385
AVG TOTAL LOANS . . . . .	521,907,436	70,295,787	21,428,582	145,776,810	157,819,962	395,321,141
AVG TIME DEPOSITS OF \$100,000 OR MORE . . . . .	129,513,100	26,713,749	9,714,994	41,042,186	28,055,742	105,526,671
AVG TOTAL DEPOSITS . . . . .	805,558,891	95,782,133	25,106,347	211,304,482	264,664,588	596,857,550
AVG FED FUNDS PUR AND SECUR REPUR AGRMT . . . . .	76,918,911	19,125,762	9,304,925	35,187,944	9,842,092	73,460,723
AVG OTHER LIAB FOR BORROWED MONEY . . . . .	4,488,533	2,052,006	89,585	1,738,613	350,479	4,230,683
STAND BY LETTERS OF CREDIT OUTSTANDING . . . . .	12,593,031	6,924,561	996,289	3,241,649	768,411	11,930,910
TIME DEPOSITS OF \$100,000 OR MORE . . . . .	131,850,558	26,650,024	9,501,254	42,659,000	28,621,454	107,631,732
CERTIFICATES OF DEPOSIT . . . . .	109,695,744	22,350,601	8,270,030	34,293,764	24,032,674	88,947,069
OTHER TIME DEPOSITS . . . . .	22,154,814	4,299,423	1,231,224	8,565,236	4,586,780	18,684,663
SELECTED RATIOS:						
PERCENTAGE OF TOTAL ASSETS						
CASH AND BALANCES WITH OTHER BANKS . . . . .	12.38	21.59	10.26	13.33	10.71	13.70
TOTAL SECURITIES HELD . . . . .	24.70	13.83	21.04	19.96	29.94	22.79
TRADING ACCOUNT SECURITIES . . . . .	.53	1.42	1.78	.79	.07	.68
U. S. TREASURY . . . . .	.31	1.01	1.12	.41	.03	.41
STATES AND POLITICAL SUBDIV. . . . .	.11	.25	.19	.19	.02	.14
ALL OTHER TRADING ACNT SECURITIES . . . . .	.04	.02	.32	.08		.05
BANK INVESTMENT PORTFOLIO . . . . .	24.17	12.41	19.26	19.17	29.87	22.11
U. S. TREASURY . . . . .	9.94	6.89	8.65	8.55	11.30	9.32
STATES AND POLITICAL SUBDIV. . . . .	10.33	4.69	9.08	8.52	13.16	9.65
ALL OTHER PORTFOLIO SECURITIES . . . . .	.57	.18	.39	.34	.79	.49
OTHER LOANS AND FEDERAL FUNDS SOLD . . . . .	55.61	48.95	60.37	57.41	55.32	55.14
ALL OTHER ASSETS . . . . .	7.31	15.62	8.33	9.30	4.03	8.37
TOTAL LOANS AND SECURITIES . . . . .	80.46	62.98	81.62	77.54	85.41	78.10
EQUITY CAPITAL - TOTAL . . . . .	7.28	7.75	6.84	6.53	7.49	7.16
EQUITY CAPITAL AND SUBORDINATED NOTES . . . . .	7.79	8.52	7.05	7.17	7.84	7.68
NUMBER OF BANKS . . . . .	14,405	12	9	154	5,562	5,737

1/ Member Banks Exclude, and Non-Insured Non-Member Banks Include 10 Non-Insured Trust Companies which are Members of the Federal Reserve System.

2/ Demand Deposits Adjusted are Demand Deposits Other Than Domestic Commercial Interbank and United States Government Less Cash Items Reported