



# FEDERAL RESERVE

Federal Reserve Bank  
of San Francisco

statistical release

DEC 9 1977

ASSETS AND LIABILITIES

COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 30, 1977  
(AMOUNTS IN THOUSANDS OF DOLLARS)

November 21, 1977

E-3.4

LIBRARY

ASSETS	ALL COMMERCIAL BANKS	INSURED COMMERCIAL BANKS	LARGE MEMBER BANKS			ALL OTHER MEMBER BANKS	ALL (1) MEMBER BANKS
			NEW YORK CITY	CITY OF CHICAGO	2/ OTHER		
CASH BANK BALANCES, ITEMS IN PROCESS . . . . .	139,054,794	130,724,574	32,751,751	4,673,803	39,078,326	34,055,952	110,559,832
CURRENCY AND COIN . . . . .	12,728,667	12,718,498	895,244	170,655	3,072,564	5,208,773	9,347,236
RESERVES WITH FEDERAL RESERVE BANKS . . . . .	25,536,235	25,535,521	4,451,666	1,996,980	9,261,124	9,825,751	25,535,521
DEMAND BALANCES WITH BANKS IN U.S. . . . .	36,269,251	30,588,643	6,669,348	178,949	3,361,402	7,963,741	18,153,440
OTHER BALANCES WITH BANKS IN U.S. . . . .	6,127,553	4,839,950	27,194	16,889	1,028,425	1,740,353	2,812,864
BALANCES WITH BANKS IN FRGM. COUNTRIES . . . . .	5,018,138	3,799,592	334,718	157,385	1,874,508	1,026,419	3,393,030
CASH ITEMS IN PROCESS OF COLLECTION . . . . .	53,374,950	53,242,370	20,373,581	2,152,945	20,500,300	8,290,915	51,317,741
TOTAL SECURITIES HELD—BOOK VALUE . . . . .	254,052,445	252,015,519	22,989,203	8,520,216	56,518,054	90,022,859	178,050,332
U.S. TREASURY—TOTAL . . . . .	101,559,603	100,566,053	12,097,898	3,898,071	23,809,556	32,836,713	72,642,238
OTHER U.S. GOVT. AGENCIES—TOTAL . . . . .	35,826,514	35,249,807	1,405,849	477,131	5,676,129	14,287,282	21,846,391
STATES AND POLITICAL SUBDIV—TOTAL . . . . .	110,106,394	109,874,504	9,031,740	3,943,295	25,821,706	40,419,324	79,216,065
ALL OTHER SECURITIES . . . . .	6,452,393	6,223,717	453,716	201,719	1,185,613	2,431,820	4,272,868
UNCLASSIFIED TOTAL . . . . .	107,541	101,438	—	—	25,050	47,720	72,770
TRADING ACCOUNT SECURITIES . . . . .	7,054,854	7,048,751	3,572,250	616,765	2,464,827	261,767	6,915,609
U.S. TREASURY . . . . .	3,797,302	3,797,302	2,346,937	411,876	876,671	89,897	3,725,381
OTHER U.S. GOVT. AGENCIES . . . . .	952,833	952,833	479,277	38,199	410,292	24,670	952,438
STATES AND POLITICAL SUBDIVISIONS . . . . .	1,764,307	1,764,307	560,901	122,726	951,238	97,867	1,732,754
ALL OTHER TRADING ACCT. SECURITIES . . . . .	432,871	432,871	185,135	43,962	201,576	1,593	432,266
UNCLASSIFIED . . . . .	107,541	101,438	—	—	25,050	47,720	72,770
BANK INVESTMENT PORTFOLIOS . . . . .	246,997,591	244,966,768	19,416,953	7,903,451	54,053,227	89,761,092	171,134,723
U.S. TREASURY . . . . .	97,762,301	96,768,751	9,750,961	3,486,195	22,932,885	32,746,816	68,916,857
OTHER U.S. GOVT. AGENCIES . . . . .	34,873,681	34,296,974	926,572	438,932	5,265,837	14,262,612	20,893,953
STATES AND POLITICAL SUBDIVISIONS . . . . .	108,342,087	108,110,197	8,470,839	3,620,567	24,870,468	40,321,437	77,483,311
ALL OTHER PORTFOLIO SECURITIES . . . . .	6,019,522	5,790,846	268,581	157,757	984,037	2,430,227	3,840,602
FED RES STOCK & CORPORATE STOCK . . . . .	1,618,206	1,579,714	267,307	100,213	498,896	445,703	1,332,119
FED FUNDS SOLD AND SECUR RESALE AGRMT. . . . .	44,317,965	40,759,375	2,961,889	1,431,208	18,635,599	9,957,675	32,986,371
COMMERCIAL BANKS . . . . .	37,468,635	34,097,546	1,508,863	1,254,751	14,501,563	9,238,590	26,503,767
BROKERS AND DEALERS . . . . .	4,342,166	4,303,866	735,335	136,859	2,728,465	618,328	4,218,987
OTHERS . . . . .	2,507,164	2,357,963	717,691	39,598	1,405,571	100,757	2,263,617
OTHER LOANS, GROSS . . . . .	577,688,914	560,382,115	71,053,356	21,812,482	156,134,425	171,469,223	420,469,486
LESS: UNEARNED INCOME ON LOANS . . . . .	13,610,269	13,557,891	579,149	85,160	2,979,662	5,537,578	9,181,549
RESERVES FOR LOAN LOSSES . . . . .	6,553,498	6,419,683	1,213,201	323,978	1,865,914	1,715,725	5,118,818
OTHER LOANS, NET . . . . .	557,525,147	540,404,541	69,261,006	21,403,344	151,288,849	164,215,920	406,169,119
GROSS OTHER LOANS, BY CATEGORY:							
REAL ESTATE LOANS—TOTAL . . . . .	161,276,388	161,046,726	9,218,451	2,016,598	40,619,335	59,666,079	111,520,463
CONSTRUCTION AND LAND DEVELOPMENT . . . . .	18,405,350	18,392,236	2,411,705	436,628	6,761,408	4,524,943	14,134,684
SECURED BY FARMLAND . . . . .	7,357,706	7,340,571	18,182	8,623	302,185	2,800,309	3,129,299
SECURED BY RESIDENTIAL . . . . .	91,349,203	91,213,924	4,466,369	1,016,399	23,732,971	35,182,391	64,398,130
ONE TO FOUR FAMILY RESIDENCES . . . . .	86,838,566	86,708,619	4,044,751	920,177	22,541,365	33,643,879	61,150,172
FHA INSURED . . . . .	7,785,976	7,737,707	581,735	45,876	3,556,904	5,525,955	6,710,470
CONVENTIONAL . . . . .	79,052,590	78,971,112	3,463,016	874,301	18,984,461	31,117,924	54,439,702
MULTI-FAMILY RESIDENCES . . . . .	4,510,637	4,505,105	421,618	96,222	1,191,606	1,538,512	3,247,958
FHA INSURED . . . . .	352,725	352,139	107,912	15,914	81,416	75,818	281,060
CONVENTIONAL . . . . .	4,157,912	4,152,966	313,706	80,308	1,110,190	1,462,694	2,966,898
SECURED BY OTHER PROPERTIES . . . . .	44,164,129	44,099,993	2,322,195	554,948	9,822,771	17,158,436	29,858,350
LOANS TO FINANCIAL INSTITUTIONS . . . . .	40,151,428	39,370,561	10,624,656	4,178,903	13,591,709	3,023,807	31,419,075
LOANS TO REAL ESTATE INVEST TRUSTS . . . . .	9,247,017	9,233,558	2,870,095	1,128,581	4,196,116	684,440	8,879,032
LOANS TO DOMESTIC COMMERCIAL BANKS . . . . .	4,573,431	2,470,452	497,090	115,601	1,007,809	290,412	1,910,912
LOANS TO BANKS IN FOREIGN COUNTRIES . . . . .	10,382,847	6,164,789	2,623,695	283,890	2,501,268	604,863	6,013,716
LOANS TO OTHER DEPOSITORY INST. . . . .	1,257,229	1,240,627	73,165	26,711	821,969	203,783	1,125,628
LOANS TO OTHER FINANCIAL INST. . . . .	14,690,904	14,261,135	4,560,611	2,624,320	5,064,547	1,240,309	13,489,787
LOANS TO SEC. BROKERS AND DEALERS . . . . .	10,436,135	10,180,163	5,664,099	1,303,409	2,733,789	241,323	9,942,620
OTHER LOANS TO PURCH/CARRY SECURITIES . . . . .	4,142,103	4,134,771	374,143	352,500	1,760,185	938,507	3,425,335
LOANS TO FARMERS—EXCEPT REAL ESTATE . . . . .	25,642,310	25,620,254	153,057	125,699	3,384,505	10,493,272	14,156,533
COMMERCIAL AND INDUSTRIAL LOANS . . . . .	192,714,960	183,767,257	30,382,591	10,818,918	57,632,414	44,526,778	149,360,701
LOANS TO INDIVIDUALS—TOTAL . . . . .	127,701,216	127,590,479	6,083,290	1,860,169	30,886,892	49,319,078	88,149,429
INSTALLMENT LOANS . . . . .	101,424,329	101,355,439	4,480,705	1,110,309	24,797,291	39,415,005	69,803,310
PASSENGER AUTOMOBILES . . . . .	44,707,213	44,693,621	845,184	142,003	8,341,553	19,303,141	28,631,881
RESIDENTIAL-REPAIR/MOERNIZE . . . . .	6,639,868	6,639,295	290,682	54,648	1,586,113	2,515,542	4,446,985
CREDIT CARDS AND RELATED PLANS . . . . .	14,936,486	14,928,970	1,769,416	731,152	7,156,187	3,441,459	13,098,214
CHARGE ACCT CREDIT CARDS . . . . .	11,576,149	11,575,886	1,185,733	694,885	5,810,325	2,638,775	10,329,718
CHECK & REVOLVING CREDIT PLANS . . . . .	3,360,337	3,353,084	583,683	30,267	1,345,862	802,684	2,768,496
OTHER RETAIL CONSUMER GOODS—TOTAL . . . . .	16,801,349	16,597,605	353,970	64,404	4,039,775	6,848,616	11,306,765
MOBILE HOMES . . . . .	8,036,332	8,835,739	144,361	25,918	2,233,162	3,781,039	6,224,480
OTHER . . . . .	7,765,017	7,761,866	169,609	38,486	1,806,613	3,067,577	5,082,285
OTHER INSTALLMENT LOANS . . . . .	18,539,413	18,495,948	1,221,453	118,102	3,673,663	7,306,247	12,319,465
SINGLE PAYMENT LOANS TO INDIVIDUALS . . . . .	26,276,887	26,235,040	1,602,585	749,860	6,089,601	9,904,073	18,346,119
ALL OTHER LOANS . . . . .	15,624,374	14,671,904	2,553,069	1,156,286	5,525,596	3,260,379	12,495,330
TOTAL LOANS AND SECURITIES, NET . . . . .	857,513,763	834,759,149	95,499,405	31,454,981	226,941,398	264,642,157	618,537,941
DIRECT LEASE FINANCING . . . . .	5,168,502	5,166,452	878,962	131,271	3,002,547	831,972	4,844,752
FIXED ASSETS—BLDGGS,FURN,REAL EST. . . . .	20,360,221	20,256,126	2,071,170	689,221	5,866,520	6,473,232	15,100,143
INVEST. IN UNCONSOLIDATED SUBSIDIARIES . . . . .	2,034,114	2,591,266	1,195,306	211,833	1,061,893	87,858	2,554,890
CUSTOMER ACCEPTANCES OUTSTANDING . . . . .	12,746,667	11,882,444	5,692,440	749,257	4,710,175	305,529	11,457,399
OTHER ASSETS . . . . .	36,862,356	35,568,130	13,709,411	1,361,895	12,717,571	4,355,193	32,144,070
TOTAL ASSETS . . . . .	1074,342,637	1046,952,141	151,796,445	39,272,261	293,378,428	310,751,893	795,199,027
NUMBER OF BANKS . . . . .	14,716	14,425	12	9	154	5,545	5,720

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

2/ Figures for one large national bank have been estimated due to a merger.

ASSETS AND LIABILITIES

COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 30, 1977

(AMOUNTS IN THOUSANDS 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	2/ OTHER		
DEMAND DEPOSITS . . . . .	337,428,277	332,327,406	64,350,005	10,338,021	90,633,511	94,056,136	259,377,673
MUTUAL SAVINGS BANK . . . . .	1,621,211	1,443,296	664,094	1,954	276,311	301,024	1,257,383
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	252,888,648	251,579,912	32,032,527	7,348,671	71,010,778	78,133,905	189,125,681
U.S. GOVERNMENT . . . . .	2,825,781	2,817,300	135,937	30,899	710,378	1,126,433	2,003,647
STATES AND POLITICAL SUBDIVISIONS . . . . .	17,825,023	17,752,126	636,211	173,470	3,793,702	7,724,817	12,328,200
FOREIGN GOVTS., CENTRAL BANKS, ETC. . . . .	1,508,453	1,453,539	1,114,558	17,227	224,715	25,335	1,381,835
COMMERCIAL BANKS IN U.S. . . . .	37,537,258	36,908,978	19,236,319	2,288,561	10,521,657	3,669,673	35,716,190
BANKS IN FOREIGN COUNTRIES . . . . .	7,311,186	6,613,012	5,156,710	159,329	1,020,584	134,229	6,470,852
CERTIFIED AND OFFICERS CHECKS ETC. . . . .	15,510,717	13,759,243	4,753,649	317,910	3,081,406	2,940,720	11,093,685
TIME DEPOSITS . . . . .	306,831,099	299,839,676	32,405,263	12,921,384	74,984,595	96,786,702	217,097,944
ACCUMULATED FOR PMT OF PERSONAL LOANS . . . . .	133,913	133,913	—	—	10,492	97,695	108,187
MUTUAL SAVINGS BANKS . . . . .	362,666	346,396	136,175	66,500	100,257	29,554	332,486
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	242,951,763	237,077,521	24,043,327	9,454,081	57,627,596	79,196,525	170,321,529
U.S. GOVERNMENT . . . . .	751,754	751,754	67,924	46,323	271,815	215,581	601,643
STATES AND POLITICAL SUBDIVISIONS . . . . .	46,541,035	46,211,999	1,371,752	980,511	13,133,559	16,229,661	31,715,483
FOREIGN GOVTS., CENTRAL BANKS ETC. . . . .	9,589,955	7,966,547	4,254,086	1,519,912	1,796,910	64,506	7,635,414
COMMERCIAL BANKS IN U.S. . . . .	6,357,757	5,769,849	1,693,935	736,314	1,774,287	729,862	4,934,398
BANKS IN FOREIGN COUNTRIES . . . . .	2,142,256	1,582,097	638,064	117,743	209,679	223,318	1,448,804
SAVINGS DEPOSITS . . . . .	215,771,846	215,205,961	11,745,972	3,145,352	56,133,167	81,353,345	152,377,856
MUTUAL SAVINGS BANKS . . . . .	2,550	2,550	682	—	—	943	1,625
INDIV. & NON-PROFIT ORGANIZATIONS . . . . .	200,240,452	199,697,203	10,713,732	2,880,039	52,233,756	75,424,722	141,252,249
CORPS. & OTHER PROFIT ORGANIZATIONS . . . . .	10,072,248	10,055,993	602,825	218,621	3,076,079	3,391,389	7,288,914
U. S. GOVERNMENT . . . . .	61,224	61,224	3,538	—	24,563	24,367	52,466
STATE AND POLITICAL SUBDIVISIONS . . . . .	5,330,964	5,324,669	393,660	45,504	781,875	2,503,548	3,724,587
FOREIGN GOVTS., CENTRAL BANKS, ETC. . . . .	43,526	43,438	31,325	—	10,636	10	41,973
COMMERCIAL BANKS IN UNITED STATES . . . . .	20,476	20,476	209	1,188	6,276	8,084	15,757
BANKS IN FOREIGN COUNTRIES . . . . .	408	408	1	—	—	282	283
TOTAL DEPOSITS . . . . .	862,031,224	847,373,043	108,501,240	26,404,757	221,751,293	272,196,163	628,653,473
FED FUNDS PUR AND SECUR REPURCH AGRMT. . . . .	79,166,992	75,396,883	17,044,590	8,276,796	36,363,366	9,861,795	71,546,547
COMMERCIAL BANKS . . . . .	42,486,695	39,623,689	7,202,997	5,437,006	20,513,464	4,707,325	37,860,794
BROKERS AND DEALERS . . . . .	9,397,326	9,374,344	1,638,873	1,453,750	4,972,648	913,943	8,979,214
OTHERS . . . . .	27,282,971	26,398,650	8,202,720	1,386,038	10,877,254	4,240,527	24,706,539
OTHER LIABILITIES FOR BORROWED MONEY . . . . .	9,047,373	5,760,542	1,914,463	44,660	3,029,588	466,562	5,455,293
MORTGAGE INDEBTEDNESS . . . . .	806,629	804,261	57,275	16,441	297,309	200,968	571,993
BANK ACCEPTANCES OUTSTANDING . . . . .	13,407,072	12,536,151	6,337,171	749,952	4,717,335	306,547	12,111,005
OTHER LIABILITIES . . . . .	28,092,891	18,247,579	5,255,673	1,000,156	6,256,216	3,341,779	15,853,824
TOTAL LIABILITIES . . . . .	992,552,181	960,118,479	139,110,412	36,492,762	272,415,107	286,373,834	734,392,135
SUBORDINATED NOTES AND DEBENTURES . . . . .	5,393,148	5,330,191	1,117,644	61,816	1,881,468	1,141,808	4,222,756
EQUITY CAPITAL . . . . .	76,397,308	75,503,471	11,568,389	2,697,663	19,081,833	23,236,251	56,584,136
PREFERRED STOCK . . . . .	76,852	70,738	—	—	2,172	26,246	28,418
COMMON STOCK . . . . .	16,719,035	16,622,512	2,496,355	570,237	3,850,358	5,166,636	12,083,586
SURPLUS . . . . .	30,211,492	29,728,096	4,289,948	1,298,381	7,838,503	8,266,685	21,793,517
UNDIVIDED PROFITS . . . . .	27,608,142	27,364,896	4,744,036	775,970	6,994,345	8,977,658	21,492,009
OTHER CAPITAL RESERVES . . . . .	1,781,787	1,717,229	38,050	53,075	396,455	699,026	1,186,606
TOTAL LIABILITIES AND EQUITY CAPITAL . . . . .	1074,342,637	1040,952,141	151,796,445	39,272,261	293,378,428	310,751,893	795,199,027
DEMAND DEPOSITS ADJUSTED <sup>3/</sup> . . . . .	243,690,288	239,358,758	24,604,168	5,865,616	58,901,196	60,969,115	170,340,095
AVERAGE FOR LAST 15 OR 30 DAYS:							
AVG CASH AND DUE FROM BANKS . . . . .	132,469,039	126,369,636	29,886,617	4,763,673	40,093,539	32,927,347	107,671,176
AVG FED FUNDS SOLD & SECUR RESALE AGRMT . . . . .	47,875,643	42,907,248	3,666,826	1,448,547	16,759,319	11,729,951	33,606,643
AVG TOTAL LOANS . . . . .	559,177,522	542,036,475	69,936,237	21,456,285	151,616,345	164,547,523	407,556,390
AVG TIME DEPOSITS OF \$100,000 OR MORE . . . . .	139,145,284	132,095,519	26,711,807	10,328,409	43,043,823	27,887,602	107,971,641
AVG TOTAL DEPOSITS . . . . .	845,217,829	830,007,739	98,374,523	25,769,312	217,874,856	270,840,570	612,859,263
AVG FED FUNDS PUR AND SECUR REPUR AGRMT . . . . .	84,384,817	80,374,216	20,959,764	9,219,286	36,604,129	9,977,557	76,760,536
AVG OTHER LIAB FOR BORROWED MONEY . . . . .	9,553,198	5,961,061	2,171,558	78,583	2,960,030	435,609	5,665,780
STAND BY LETTERS OF CREDIT OUTSTANDING . . . . .	14,499,240	13,705,171	7,705,151	1,036,550	3,301,500	658,337	12,901,538
TIME DEPOSITS OF \$100,000 OR MORE . . . . .	140,409,531	133,980,666	26,547,074	10,359,808	44,385,925	28,322,074	109,614,881
CERTIFICATES OF DEPOSIT . . . . .	115,589,325	111,351,033	22,011,115	8,702,809	35,780,597	23,930,333	90,424,854
OTHER TIME DEPOSITS . . . . .	24,820,206	22,629,633	4,535,959	1,656,999	8,605,328	4,391,741	19,190,027
SELECTED RATIOS:							
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS . . . . .	12.94	12.56	21.58	11.90	13.32	10.96	13.90
TOTAL SECURITIES HELD . . . . .	23.65	24.21	15.14	21.70	19.26	28.97	22.39
TRADING ACCOUNT SECURITIES . . . . .	.66	.68	2.35	1.57	.84	.08	.87
U. S. TREASURY . . . . .	.35	.36	1.55	1.05	.30	.03	.47
STATES AND POLITICAL SUBDIV. . . . .	.16	.17	.37	.31	.32	.03	.22
ALL OTHER TRADING ACNT SECURITIES . . . . .	.04	.04	.12	.11	.07	.07	.05
BANK INVESTMENT PORTFOLIO . . . . .	22.99	23.53	12.79	20.12	18.42	28.89	21.52
U. S. TREASURY . . . . .	9.10	9.30	6.42	8.88	7.62	10.54	8.67
STATES AND POLITICAL SUBDIV. . . . .	10.08	10.39	5.58	9.73	8.48	12.98	9.74
ALL OTHER PORTFOLIO SECURITIES . . . . .	.56	.56	.18	.40	.34	.78	.48
OTHER LOANS AND FEDERAL FUNDS SOLD . . . . .	56.02	55.83	47.58	58.14	57.92	56.05	55.23
ALL OTHER ASSETS . . . . .	7.39	7.40	15.70	8.26	9.50	4.02	8.48
TOTAL LOANS AND SECURITIES . . . . .	79.82	80.19	62.91	80.09	77.35	85.16	77.78
EQUITY CAPITAL - TOTAL . . . . .	7.11	7.25	7.62	6.87	6.50	7.48	7.62
EQUITY CAPITAL AND SUBORDINATED NOTES . . . . .	7.61	7.77	8.36	7.08	7.15	7.84	7.15
NUMBER OF BANKS . . . . .	14,718	14,425	12	9	154	5,545	5,720

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

2/ Figures for one large national bank have been estimated due to a merger.

3/ Demand Deposits Adjusted are Demand Deposits Other than Domestic Commercial Interbank and United States Government Less Cash Items in Process of Collection.