



# FEDERAL RESERVE

## statistical release

### ASSETS AND LIABILITIES

Federal COMMERCIAL BANKS, BY CLASS OF BANK, SEPTEMBER 30, 1977  
(AMOUNTS IN MILLIONS OF DOLLARS)

February 13, 1978

E.3.4

San Francisco

ASSETS	INSURED COMMERCIAL BANKS	LARGE MEMBER BANKS			ALL OTHER MEMBER BANKS	ALL (1) MEMBER BANKS
		NEW YORK CITY	CITY OF CHICAGO	OTHER		
FEB 21 1978						
CASH BANK BALANCES, ITEMS IN PROCESS . . . . .	-- 140,401	37,228	4,748	43,071	34,883	119,931
CURRENCY AND COIN . . . . .	-- 11,322	786	166	2,741	4,618	8,309
RESERVES WITH FEDERAL RESERVE BANKS . . . . .	-- 25,582	2,658	1,592	11,035	10,297	25,582
DEMAND BALANCES WITH BANKS IN U.S. . . . .	-- 34,233	9,956	242	2,979	8,124	21,301
OTHER BALANCES WITH BANKS IN U.S. . . . .	-- 4,544	50	8	948	1,552	2,559
BALANCES WITH BANKS IN FRGN. COUNTRIES . . . . .	-- 3,570	346	174	1,785	900	3,206
CASH ITEMS IN PROCESS OF COLLECTION . . . . .	-- 61,150	23,433	2,565	23,583	9,392	58,974
TOTAL SECURITIES HELD--BOOK VALUE . . . . .	-- 253,100	22,398	8,518	57,243	90,155	178,314
U.S. TREASURY--TOTAL . . . . .	-- 98,633	11,319	3,700	23,234	32,494	70,747
OTHER U.S. GOV'T. AGENCIES--TOTAL . . . . .	-- 35,232	1,435	629	5,911	13,979	21,954
STATES AND POLITICAL SUBDIV--TOTAL . . . . .	-- 113,002	9,276	3,953	26,654	41,273	81,356
ALL OTHER SECURITIES . . . . .	-- 6,142	368	236	1,224	2,370	4,198
UNCLASSIFIED TOTAL . . . . .	-- 91	--	--	19	39	58
TRADING ACCOUNT SECURITIES . . . . .	-- 6,524	2,912	762	2,465	260	6,399
U.S. TREASURY . . . . .	-- 3,824	2,019	458	1,232	105	3,815
OTHER U.S. GOV'T. AGENCIES . . . . .	-- 629	228	125	224	35	612
STATES AND POLITICAL SUBDIVISIONS . . . . .	-- 1,471	536	97	726	79	1,438
ALL OTHER TRADING ACCT. SECURITIES . . . . .	-- 510	129	82	264	2	477
UNCLASSIFIED . . . . .	-- 91	--	--	19	39	58
BANK INVESTMENT PORTFOLIOS . . . . .	-- 246,575	19,486	7,756	54,777	89,895	171,914
U.S. TREASURY . . . . .	-- 94,810	9,300	3,242	22,002	32,389	66,932
OTHER U.S. GOV'T. AGENCIES . . . . .	-- 34,603	1,207	504	5,687	13,945	21,343
STATES AND POLITICAL SUBDIVISIONS . . . . .	-- 111,531	8,740	3,856	26,128	41,194	79,918
ALL OTHER PORTFOLIO SECURITIES . . . . .	-- 5,632	239	154	960	2,368	3,721
FED RES STOCK & CORPORATE STOCK . . . . .	-- 1,590	296	105	489	452	1,342
FED FUNDS SOLD AND SECUR RESALE AGRMT. . . . .	-- 42,200	3,450	1,366	17,721	11,135	33,672
COMMERCIAL BANKS . . . . .	-- 34,701	1,461	1,180	13,524	10,319	26,484
BROKERS AND DEALERS . . . . .	-- 5,104	1,337	143	2,628	652	4,960
OTHERS . . . . .	-- 2,396	652	43	1,369	163	2,228
OTHER LOANS, GROSS . . . . .	-- 581,099	72,932	22,648	161,728	177,704	435,012
LESS: UNEARNED INCOME ON LOANS . . . . .	-- 14,273	600	85	3,116	5,831	9,632
RESERVES FOR LOAN LOSSES . . . . .	-- 6,549	1,225	326	1,923	1,742	5,216
OTHER LOANS, NET . . . . .	-- 560,277	71,107	22,237	156,689	170,130	420,164
GROSS OTHER LOANS, BY CATEGORY:						
REAL ESTATE LOANS--TOTAL . . . . .	-- 169,334	9,227	2,172	42,901	62,713	117,012
CONSTRUCTION AND LAND DEVELOPMENT . . . . .	-- 19,606	2,327	429	7,169	5,014	14,940
SECURED BY FARMLAND . . . . .	-- 7,607	20	12	335	2,893	3,259
SECURED BY RESIDENTIAL . . . . .	-- 96,512	4,516	1,146	25,297	37,030	67,990
ONE TO FOUR FAMILY RESIDENCES . . . . .	-- 91,776	4,038	1,041	24,008	35,496	64,582
FHA INSURED . . . . .	-- 7,723	568	60	3,518	2,562	6,708
CONVENTIONAL . . . . .	-- 84,053	3,470	981	20,490	32,934	57,874
MULTI-FAMILY RESIDENCES . . . . .	-- 4,736	479	105	1,289	1,535	3,408
FHA INSURED . . . . .	-- 367	106	22	107	71	306
CONVENTIONAL . . . . .	-- 4,369	373	83	1,183	1,463	3,102
SECURED BY OTHER PROPERTIES . . . . .	-- 45,609	2,364	585	10,099	17,776	30,824
LOANS TO FINANCIAL INSTITUTIONS . . . . .	-- 33,962	11,365	4,050	13,800	2,890	32,105
LOANS TO REAL ESTATE INVEST TRUSTS . . . . .	-- 9,039	2,813	1,009	4,180	688	8,690
LOANS TO DOMESTIC COMMERCIAL BANKS . . . . .	-- 2,581	679	113	1,029	253	2,074
LOANS TO BANKS IN FOREIGN COUNTRIES . . . . .	-- 6,621	3,008	286	2,624	528	6,446
LOANS TO OTHER DEPOSITORY INST. . . . .	-- 1,250	98	47	718	237	1,100
LOANS TO OTHER FINANCIAL INST. . . . .	-- 14,472	4,768	2,595	5,249	1,183	13,795
LOANS TO SEC. BROKERS AND DEALERS . . . . .	-- 11,478	6,508	1,693	2,808	231	11,239
OTHER LOANS TO PURCH/CARRY SECURITIES . . . . .	-- 4,257	418	342	1,819	964	3,542
LOANS TO FARMERS--EXCEPT REAL ESTATE . . . . .	-- 26,271	154	127	3,392	10,760	14,434
COMMERCIAL AND INDUSTRIAL LOANS . . . . .	-- 186,730	36,443	11,083	58,955	44,989	151,470
LOANS TO INDIVIDUALS--TOTAL . . . . .	-- 134,381	6,237	1,966	32,768	51,813	92,783
INSTALLMENT LOANS . . . . .	-- 107,454	4,616	1,210	26,608	41,636	74,070
PASSENGER AUTOMOBILES . . . . .	-- 47,716	887	149	8,950	20,576	30,562
RESIDENTIAL-REPAIR/MODERNIZE . . . . .	-- 7,071	297	61	1,682	2,671	4,711
CREDIT CARDS AND RELATED PLANS . . . . .	-- 16,348	1,929	815	7,932	3,701	14,377
CHARGE ACCT CREDIT CARDS . . . . .	-- 12,697	1,281	776	6,403	2,874	11,334
CHECK & REVOLVING CREDIT PLANS . . . . .	-- 3,651	648	39	1,529	826	3,043
OTHER RETAIL CONSUMER GOODS--TOTAL . . . . .	-- 17,214	365	60	4,263	7,049	11,737
MOBILE HOMES . . . . .	-- 9,051	183	24	2,283	3,875	6,365
OTHER . . . . .	-- 8,163	182	36	1,980	3,175	5,372
OTHER INSTALLMENT LOANS . . . . .	-- 19,105	1,138	125	3,780	7,639	12,682
SINGLE PAYMENT LOANS TO INDIVIDUALS . . . . .	-- 26,927	1,621	757	6,160	10,177	18,714
ALL OTHER LOANS . . . . .	-- 14,687	2,581	1,214	5,286	3,345	12,426
TOTAL LOANS AND SECURITIES, NET . . . . .	-- 857,167	97,251	32,226	232,142	271,872	633,492
DIRECT LEASE FINANCING . . . . .	-- 5,433	964	136	3,125	871	5,094
FIXED ASSETS--BLDNGS,FURN,REAL EST. . . . .	-- 20,661	2,191	721	5,882	6,593	15,388
INVEST. IN UNCONSOLIDATED SUBSIDIARIES . . . . .	-- 2,816	1,290	234	1,161	90	2,775
CUSTOMER ACCEPTANCES OUTSTANDING . . . . .	-- 11,822	5,459	794	4,800	303	11,357
OTHER ASSETS . . . . .	-- 28,438	8,359	1,246	10,811	4,434	24,850
TOTAL ASSETS . . . . .	-- 1,066,758	152,743	40,105	300,993	319,045	812,886
NUMBER OF BANKS . . . . .	-- 14,420	12	9	154	5,516	5,691

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

ASSETS AND LIABILITIES

COMMERCIAL BANKS, BY CLASS OF BANK, SEE JER 30, 1977

(AMOUNTS IN MILLIONS OF DOLLARS)

E.3.4

LIABILITIES AND CAPITAL ACCOUNTS		LARGE MEMBER BANKS				ALL OTHER MEMBER BANKS	ALL (1) MEMBER BANKS
		INSURED COMMERCIAL BANKS	NEW YORK CITY	CITY OF CHICAGO	OTHER		
DEMAND DEPOSITS . . . . .	--	334,879	60,786	10,020	93,342	96,105	260,255
MUTUAL SAVINGS BANK . . . . .	--	1,355	596	1	258	325	1,180
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	--	255,804	31,048	7,343	72,990	80,151	191,532
U.S. GOVERNMENT . . . . .	--	5,279	356	138	1,815	1,787	4,095
STATES AND POLITICAL SUBDIVISIONS . . . . .	--	16,719	773	264	3,498	7,037	11,572
FOREIGN GOVTS, CENTRAL BANKS, ETC . . . . .	--	1,478	1,192	16	214	22	1,444
COMMERCIAL BANKS IN U.S. . . . .	--	34,016	16,823	1,718	10,513	3,819	32,875
BANKS IN FOREIGN COUNTRIES . . . . .	--	6,713	5,203	199	1,013	157	6,571
CERTIFIED AND OFFICERS CHECKS ETC. . . . .	--	13,516	4,797	341	3,042	2,807	10,987
TIME DEPOSITS . . . . .	--	309,412	32,640	13,458	77,932	99,605	223,635
ACCUMULATED FOR PMT OF PERSONAL LGANS. . . . .	--	122	--	--	11	87	98
MUTUAL SAVINGS BANKS . . . . .	--	307	122	69	88	17	295
OTHER INDIV., PARTNERSHIPS AND CORP. . . . .	--	245,125	24,649	10,037	60,163	81,233	176,081
U.S. GOVERNMENT . . . . .	--	811	50	46	356	208	660
STATES AND POLITICAL SUBDIVISIONS . . . . .	--	48,847	1,517	1,309	13,623	17,046	33,495
FOREIGN GOVTS, CENTRAL BANKS ETC . . . . .	--	7,189	3,999	1,308	1,522	54	6,863
COMMERCIAL BANKS IN U.S. . . . .	--	5,428	1,517	607	1,896	681	4,700
BANKS IN FOREIGN COUNTRIES . . . . .	--	1,583	787	82	274	280	1,422
SAVINGS DEPOSITS . . . . .	--	217,555	11,515	3,027	55,808	82,521	152,871
MUTUAL SAVINGS BANKS . . . . .	--	1	--	--	--	--	1
INDIVID. & NON-PROFIT ORGANIZATIONS . . . . .	--	201,982	10,541	2,828	51,981	76,553	141,902
CORPS. & OTHER PROFIT ORGANIZATIONS . . . . .	--	10,618	596	179	3,182	3,661	7,618
U. S. GOVERNMENT . . . . .	--	57	4	--	16	29	49
STATE AND POLITICAL SUBDIVISIONS . . . . .	--	4,859	355	20	617	2,274	3,267
FOREIGN GOVTS., CENTRAL BANKS, ETC. . . . .	--	29	19	--	9	--	29
COMMERCIAL BANKS IN UNITED STATES . . . . .	--	8	--	--	2	4	6
BANKS IN FOREIGN COUNTRIES . . . . .	--	--	--	--	--	--	--
TOTAL DEPOSITS . . . . .	--	861,847	104,944	26,506	227,081	278,231	636,761
FED FUNDS PUR AND SECUR REPURCH AGRMT. . . . .	--	80,475	19,246	8,847	37,148	10,811	76,053
COMMERCIAL BANKS . . . . .	--	40,568	7,239	5,918	21,034	4,485	38,676
BROKERS AND DEALERS . . . . .	--	10,327	1,872	1,551	5,197	1,299	9,920
OTHERS . . . . .	--	29,580	10,135	1,378	10,917	5,027	27,457
OTHER LIABILITIES FOR BORROWED MONEY . . . . .	--	6,941	2,305	134	3,299	855	6,594
MORTGAGE INDEBTEDNESS . . . . .	--	822	75	16	293	202	587
BANK ACCEPTANCES OUTSTANDING . . . . .	--	12,448	6,063	802	4,813	305	11,983
OTHER LIABILITIES . . . . .	--	21,082	6,979	980	6,972	3,612	18,543
TOTAL LIABILITIES . . . . .	--	983,615	139,612	37,285	279,607	294,016	750,520
SUBORDINATED NOTES AND DEBENTURES . . . . .	--	5,452	1,116	81	1,920	1,179	4,296
EQUITY CAPITAL . . . . .	--	77,691	12,014	2,740	19,466	23,850	58,070
PREFERRED STOCK . . . . .	--	76	--	--	2	29	31
COMMON STOCK . . . . .	--	16,800	2,534	570	3,869	5,223	12,196
SURPLUS . . . . .	--	30,310	4,550	1,325	7,901	8,467	22,243
UNDIVIDED PROFITS . . . . .	--	28,784	4,891	791	7,289	9,442	22,414
OTHER CAPITAL RESERVES . . . . .	--	1,721	39	53	405	690	1,187
TOTAL LIABILITIES AND EQUITY CAPITAL . . . . .	--	1,066,758	152,743	40,105	300,993	319,045	812,886
DEMAND DEPOSITS ADJUSTED . . . . . <sup>2/</sup>	--	234,434	20,176	5,599	57,431	81,106	164,312
AVERAGE FOR LAST 15 OR 30 DAYS:							
AVG CASH AND DUE FROM BANKS . . . . .	--	130,354	32,164	4,734	41,131	33,367	111,396
AVG FED FUNDS SOLD & SECUR RESALE AGRMT . . . . .	--	45,457	4,308	1,467	17,459	12,290	35,524
AVG TOTAL LOANS . . . . .	--	562,308	71,435	22,100	157,150	170,785	421,470
AVG TIME DEPOSITS OF \$100,000 OR MORE . . . . .	--	137,978	26,334	10,410	46,080	29,613	112,438
AVG TOTAL DEPOSITS . . . . .	--	845,729	96,770	25,565	223,052	276,712	622,100
AVG FED FUNDS PUR AND SECUR REPUR AGRMT . . . . .	--	85,514	23,101	10,134	37,645	10,600	81,480
AVG OTHER LIAB FOR BORROWED MONEY . . . . .	--	6,792	2,125	110	3,470	732	6,436
STAND BY LETTERS OF CREDIT OUTSTANDING . . . . .	--	13,068	6,744	1,036	3,515	928	12,223
TIME DEPOSITS OF \$100,000 OR MORE . . . . .	--	141,125	26,424	10,626	47,531	30,276	114,857
CERTIFICATES OF DEPOSIT . . . . .	--	118,970	22,542	9,270	38,845	25,774	96,381
OTHER TIME DEPOSITS . . . . .	--	22,155	3,882	1,356	8,686	4,553	18,477
SELECTED RATIOS:							
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS . . . . .		13.16	24.37	11.84	14.31	10.93	14.75
TOTAL SECURITIES HELD . . . . .		23.73	14.66	21.24	19.02	28.26	21.94
TRADING ACCOUNT SECURITIES . . . . .		.61	1.91	1.90	.82	.08	.79
U. S. TREASURY . . . . .		.36	1.32	1.14	.41	.03	.47
STATES AND POLITICAL SUBDIV. . . . .		.14	.35	.24	.24	.02	.18
ALL OTHER TRADING ACNT SECURITIES . . . . .		.05	.08	.20	.09		.06
BANK INVESTMENT PORTFOLIO . . . . .		23.11	12.76	19.34	18.20	28.18	21.15
U. S. TREASURY . . . . .		8.89	6.09	8.08	7.31	10.15	8.23
STATES AND POLITICAL SUBDIV. . . . .		10.46	5.72	9.61	8.68	12.91	9.83
ALL OTHER PORTFOLIO SECURITIES . . . . .		.53	.16	.38	.32	.74	.46
OTHER LOANS AND FEDERAL FUNDS SOLD . . . . .		56.48	48.81	58.85	57.95	56.81	55.83
ALL OTHER ASSETS . . . . .		6.64	12.15	8.07	8.73	3.99	7.48
TOTAL LOANS AND SECURITIES . . . . .		80.35	63.67	80.35	77.13	85.21	77.93
EQUITY CAPITAL - TOTAL . . . . .		7.26	7.87	6.83	6.47	7.48	7.14
EQUITY CAPITAL AND SUBORDINATED NOTES . . . . .		7.79	8.60	7.03	7.11	7.84	7.67
NUMBER OF BANKS . . . . .	--	14,420	12	9	154	5,516	5,691

<sup>1/</sup> Member Banks Exclude, and Non-Insured Nonmember Banks Include 10 Non-Insured Trust Companies which are members of the Federal Reserve System.  
<sup>2/</sup> Demand Deposits Adjusted are Demand Deposits Other than Domestic Commercial Interbank and United States Government Less Cash Items in Process of Collection.