



Federal Reserve Bank
of San Francisco

FEDERAL RESERVE

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statistical release

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COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 30, 1978
(AMOUNTS IN MILLIONS OF DOLLARS)

November 21, 1978

E.3.4

ASSETS	ALL COMMERCIAL BANKS		LARGE MEMBER BANKS				ALL OTHER MEMBER BANKS	ALL MEMBER BANKS
	ALL COMMERCIAL BANKS	INSURED COMMERCIAL BANKS	NEW YORK CITY	CITY OF CHICAGO	OTHER			
CASH BANK BALANCES, ITEMS IN PROCESS	166,754	157,393	46,354	5,594	48,783	39,054	133,786	
CURRENCY AND COIN	11,950	11,883	795	190	2,078	4,828	8,691	
RESERVES WITH FEDERAL RESERVE BANKS	29,574	29,505	4,104	1,537	12,499	11,426	29,506	
DEMAND BALANCES WITH BANKS IN U.S.	43,092	38,158	10,382	248	3,539	8,996	23,166	
OTHER BALANCES WITH BANKS IN U.S.	6,779	5,007	520	5	782	1,468	2,775	
BALANCES WITH BANKS IN FRGN. COUNTRIES	6,093	3,588	429	364	1,404	803	3,110	
CASH ITEMS IN PROCESS OF COLLECTION	69,266	69,192	24,113	3,231	27,602	11,533	66,478	
TOTAL SECURITIES HELD—BOOK VALUE	261,272	259,360	20,809	7,979	57,257	92,868	178,753	
U.S. TREASURY—TOTAL	97,672	97,002	9,623	2,955	24,215	32,613	67,406	
OTHER U.S. GOV'T. AGENCIES—TOTAL	39,847	39,466	1,800	1,355	7,302	14,678	25,193	
STATES AND POLITICAL SUBDIV.—TOTAL	117,257	117,016	8,881	3,480	26,626	43,554	82,541	
ALL OTHER SECURITIES	6,204	5,787	305	171	1,071	1,981	3,549	
UNCLASSIFIED TOTAL	92	88	—	—	23	41	64	
TRADING ACCOUNT SECURITIES	7,160	7,156	3,026	976	2,756	251	7,010	
U.S. TREASURY	4,062	4,062	1,907	713	1,352	72	4,044	
OTHER U.S. GOV'T. AGENCIES	986	986	428	80	423	45	976	
STATES AND POLITICAL SUBDIVISIONS	1,676	1,676	610	133	824	90	1,657	
ALL OTHER TRADING ACCT. SECURITIES	345	345	82	52	133	3	270	
UNCLASSIFIED	92	88	—	—	23	41	64	
BANK INVESTMENT PORTFOLIOS	254,112	252,204	17,583	7,002	54,541	92,617	171,743	
U.S. TREASURY	93,610	92,940	7,716	2,242	20,863	32,541	63,362	
OTHER U.S. GOV'T. AGENCIES	38,861	38,499	1,373	1,275	6,938	14,633	24,217	
STATES AND POLITICAL SUBDIVISIONS	115,582	115,343	8,271	3,347	25,802	43,464	80,584	
ALL OTHER PORTFOLIO SECURITIES	5,859	5,422	223	139	938	1,979	3,279	
FED RES STOCK & CORPORATE STOCK	1,669	1,628	309	105	491	475	1,380	
FED FUNDS SOLD AND SECUR RESALE AGRMT.	48,576	43,768	4,309	1,616	17,935	10,636	34,495	
COMMERCIAL BANKS	41,068	36,621	2,321	1,300	13,996	8,899	27,517	
BROKERS AND DEALERS	4,962	4,954	1,514	235	2,528	969	4,847	
OTHERS	2,546	2,193	474	80	1,411	167	2,131	
OTHER LOANS, GROSS	673,615	651,675	76,423	25,479	164,099	199,053	485,054	
LESS: UNEARNED INCOME ON LOANS	16,142	16,086	620	104	3,521	6,524	10,768	
RESERVES FOR LOAN LOSSES	7,293	7,150	1,297	325	2,155	1,902	5,680	
OTHER LOANS, NET	650,180	628,439	74,506	25,049	178,424	190,628	468,606	
GROSS OTHER LOANS, BY CATEGORY:								
REAL ESTATE LOANS—TOTAL	192,877	192,609	9,629	2,678	49,324	70,260	131,891	
CONSTRUCTION AND LAND DEVELOPMENT	23,658	23,639	2,391	650	8,586	6,076	17,684	
SECURED BY FARMLAND	8,268	8,189	23	8	405	3,129	3,565	
SECURED BY RESIDENTIAL	110,293	110,113	4,891	1,426	28,984	41,531	76,832	
ONE TO FOUR FAMILY RESIDENCES	104,952	104,793	4,209	1,331	27,608	39,816	72,984	
FHA INSURED	7,496	7,423	519	42	3,395	2,474	6,430	
CONVENTIONAL	97,457	97,370	3,690	1,289	24,213	37,342	66,534	
MULTI-FAMILY RESIDENCES	5,341	5,320	683	95	1,376	1,714	3,869	
FHA INSURED	399	395	120	25	87	96	327	
CONVENTIONAL	4,941	4,926	563	70	1,289	1,619	3,541	
SECURED BY OTHER PROPERTIES	50,719	50,667	2,324	614	11,349	19,523	33,810	
LOANS TO FINANCIAL INSTITUTIONS	44,426	35,472	11,483	4,015	14,985	2,873	33,355	
LOANS TO REAL ESTATE INVEST TRUSTS	8,348	8,341	2,114	612	4,369	654	7,949	
LOANS TO DOMESTIC COMMERCIAL BANKS	5,263	3,116	702	123	1,307	265	2,398	
LOANS TO BANKS IN FOREIGN COUNTRIES	12,864	6,610	2,931	272	2,648	596	6,447	
LOANS TO OTHER DEPOSITORY INST.	1,480	1,454	240	53	775	245	1,312	
LOANS TO OTHER FINANCIAL INST.	16,471	15,948	5,496	2,755	5,886	1,113	15,249	
LOANS TO SEC. BROKERS AND DEALERS	11,716	11,340	6,567	1,457	2,706	313	11,043	
OTHER LOANS TO PURCH/CARRY SECURITIES	4,425	4,337	403	294	1,896	1,011	3,604	
LOANS TO FARMERS—EXCEPT REAL ESTATE	27,018	26,993	161	178	3,630	10,844	14,813	
COMMERCIAL AND INDUSTRIAL LOANS	221,591	210,907	36,588	13,149	67,555	51,387	170,678	
LOANS TO INDIVIDUALS—TOTAL	153,582	153,456	6,886	2,334	37,998	58,592	105,611	
INSTALLMENT LOANS	124,139	124,066	5,041	1,505	31,323	47,646	85,515	
PASSENGER AUTOMOBILES	55,757	55,740	994	179	10,746	23,605	35,523	
RESIDENTIAL—REPAIR/MODERNIZE	7,956	7,955	305	77	1,912	2,909	5,203	
CREDIT CARDS AND RELATED PLANS	20,136	20,125	2,214	1,068	9,069	5,414	17,766	
CHARGE ACCT CREDIT CARDS	16,185	16,184	1,424	1,027	7,617	4,449	14,516	
CHECK & REVOLVING CREDIT PLANS	3,951	3,941	791	41	1,453	965	3,249	
OTHER RETAIL CONSUMER GOODS—TOTAL	18,752	18,747	395	54	4,843	7,430	12,722	
MOBILE HOMES	9,387	9,387	171	19	2,471	3,892	6,553	
OTHER	9,365	9,360	225	35	2,372	3,537	6,169	
UTHER INSTALLMENT LOANS	21,539	21,498	1,132	128	4,752	8,288	14,301	
SINGLE PAYMENT LOANS TO INDIVIDUALS	29,443	29,392	1,646	629	6,675	10,946	20,096	
ALL OTHER LOANS	17,979	16,559	2,906	1,373	6,005	3,774	10,959	
TOTAL LOANS AND SECURITIES, NET	961,697	933,196	99,732	34,749	254,146	294,607	683,234	
DIRECT LEASE FINANCING	6,303	6,302	1,106	94	3,669	1,045	5,918	
FIXED ASSETS—BLDGs, FURN, REAL EST.	22,318	22,191	2,390	793	6,215	7,056	16,454	
INVEST. IN UNCONSOLIDATED SUBSIDIARIES	3,146	3,109	1,546	182	1,240	101	3,069	
CUSTOMER ACCEPTANCES OUTSTANDING	16,489	15,293	7,399	1,069	5,908	392	14,788	
OTHER ASSETS	38,547	35,288	12,779	1,241	12,456	4,824	31,300	
TOTAL ASSETS	1,215,052	1,172,773	165,307	43,748	332,417	347,080	886,551	
NUMBER OF BANKS	14,698	14,381	12	9	153	5,447	5,621	

1/ Member banks exclude and noninsured nonmember banks include 13 noninsured trust companies which are members of the Federal Reserve System.

ASSETS AND LIABILITIES

COMMERCIAL BANKS, BY CLASS OF BANK, JUNE 30, 1978

E-3.4

(AMOUNTS IN MILLIONS OF DOLLARS)

LIABILITIES AND CAPITAL ACCOUNTS	ALL COMMERCIAL BANKS	INSURED COMMERCIAL BANKS	LARGE MEMBER BANKS			ALL OTHER MEMBER BANKS	ALL 1/ MEMBER BANKS
			NEW YORK CITY	CITY OF CHICAGO	OTHER		
DEMAND DEPOSITS	574,758	367,867	65,198	10,932	100,994	105,627	282,751
MUTUAL SAVINGS BANKS	1,626	1,425	588	1	291	337	1,217
OTHER INDIV., PARTNERSHIPS AND CORP.	279,829	278,459	33,292	7,802	78,702	86,603	206,399
U.S. GOVERNMENT	7,964	7,956	584	187	2,043	2,628	5,641
STATES AND POLITICAL SUBDIVISIONS	16,210	18,138	830	184	3,564	7,842	12,421
FOREIGN GOVTS., CENTRAL BANKS, ETC	1,840	1,351	1,084	25	170	37	1,317
COMMERCIAL BANKS IN U.S.	38,924	37,965	18,730	2,147	11,503	4,260	36,659
BANKS IN FOREIGN COUNTRIES	8,721	7,815	6,007	225	1,249	195	7,679
CERTIFIED AND OFFICERS CHECKS ETC.	17,643	14,760	4,083	361	3,473	3,522	11,440
TIME DEPOSITS	365,015	353,571	37,850	15,695	93,735	109,121	251,001
ACCUMULATED FOR PMT OF PERSONAL LOANS	90	90	—	—	1	71	72
MUTUAL SAVINGS BANKS	292	275	115	37	90	20	263
OTHER INDIV., PARTNERSHIPS AND CORP.	287,380	280,154	29,149	12,118	72,205	89,336	202,808
U.S. GOVERNMENT	969	989	82	39	421	251	793
STATES AND POLITICAL SUBDIVISIONS	56,273	55,928	1,672	1,261	16,031	19,113	36,077
FOREIGN GOVTS., CENTRAL BANKS, ETC	10,171	7,429	4,184	1,201	1,684	123	7,193
COMMERCIAL BANKS IN U.S.	7,968	7,352	1,917	911	3,113	705	6,645
BANKS IN FOREIGN COUNTRIES	1,853	1,354	730	128	190	108	1,156
SAVINGS DEPOSITS	226,026	224,436	10,945	2,758	55,474	65,401	154,577
MUTUAL SAVINGS BANKS	1	1	*	—	—	*	1
INDIVID. & NON-PROFIT ORGANIZATIONS	210,453	209,067	10,150	2,612	51,865	79,572	144,198
CORPS. & OTHER PROFIT ORGANIZATIONS	10,807	10,787	504	137	3,091	3,699	7,431
U. S. GOVERNMENT	62	62	1	—	16	36	53
STATE AND POLITICAL SUBDIVISIONS	4,501	4,486	273	9	494	2,087	2,863
FOREIGN GOVTS., CENTRAL BANKS, ETC	126	6	15	—	8	5	23
COMMERCIAL BANKS IN UNITED STATES	15	5	1	*	*	1	3
BANKS IN FOREIGN COUNTRIES	62	1	*	—	—	*	*
TOTAL DEPOSITS	965,799	945,875	113,992	29,385	250,204	300,755	694,335
FED FUNDS PUR AND SECUR REPURCH AGRMT	93,179	88,903	20,103	8,989	40,575	13,336	83,003
COMMERCIAL BANKS	46,947	43,727	7,773	5,904	21,697	5,780	41,154
BROKERS AND DEALERS	13,356	13,289	3,199	1,897	5,666	1,543	12,325
OTHERS	32,876	31,887	9,132	1,188	13,192	6,013	29,524
OTHER LIABILITIES FOR BORROWED MONEY	13,586	9,448	3,398	179	4,243	1,292	9,112
MORTGAGE INDEBTEDNESS	1,738	1,733	233	28	698	465	1,425
BANK ACCEPTANCES OUTSTANDING	17,125	15,925	8,014	1,095	5,916	394	15,419
OTHER LIABILITIES	33,773	22,062	5,911	1,106	8,051	4,057	19,126
TOTAL LIABILITIES	1,125,200	1,083,946	151,651	40,782	309,688	320,297	822,421
SUBORDINATED NOTES AND DEBENTURES	5,816	5,753	1,004	80	2,061	1,296	4,440
EQUITY CAPITAL	84,037	83,074	12,652	2,885	20,668	25,485	61,690
PREFERRED STOCK	88	81	—	—	2	31	33
COMMON STOCK	17,790	17,691	2,645	570	3,997	5,531	12,743
SURPLUS	32,386	31,874	4,541	1,404	8,063	8,898	22,905
UNDIVIDED PROFITS	31,949	31,684	5,334	859	8,238	10,372	24,803
OTHER CAPITAL RESERVES	1,824	1,744	132	52	368	652	1,205
TOTAL LIABILITIES AND EQUITY CAPITAL	1,215,052	1,172,773	165,307	43,748	332,417	347,080	883,551
DEMAND DEPOSITS ADJUSTED 2/	258,603	252,756	21,771	5,368	59,847	87,007	173,993
AVERAGE FOR LAST 15 OR 30 DAYS:							
AVG CASH AND DUE FROM BANKS	151,066	142,173	35,452	5,619	44,611	35,836	121,518
AVG FED FUNDS SOLD & SECUR RESALE AGRMT	53,196	47,463	5,530	1,901	16,558	12,132	36,121
AVG TOTAL LOANS	647,386	628,167	74,085	24,972	178,557	190,728	468,342
AVG TIME DEPOSITS OF \$100,000 OR MORE	161,510	174,479	31,979	12,833	61,496	36,742	143,050
AVG TOTAL DEPOSITS	941,481	923,749	106,594	28,441	243,663	297,026	675,725
AVG FED FUNDS PUR AND SECUR REPUR AGRMT	95,273	90,853	21,859	9,825	40,469	13,205	85,358
AVG OTHER LIAB FOR BORROWED MONEY	13,002	8,533	3,433	171	3,437	986	8,027
STAND BY LETTERS OF CREDIT OUTSTANDING	18,948	17,750	9,406	1,269	4,796	1,215	16,686
TIME DEPOSITS OF \$100,000 OR MORE	183,339	177,602	32,476	13,253	62,711	37,245	145,685
CERTIFICATES OF DEPOSIT	155,925	151,931	28,200	11,450	52,439	31,595	123,685
OTHER TIME DEPOSITS	27,414	25,671	4,277	1,803	10,271	5,650	22,001
SELECTED RATIOS:							
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS	13.72	13.42	24.41	12.79	14.68	11.25	15.06
TOTAL SECURITIES HELD	21.50	22.12	12.47	18.24	17.24	26.76	20.12
TRADING ACCOUNT SECURITIES . . . . .	.59	.61	1.83	2.24	.83	.07	.79
U. S. TREASURY . . . . .	.33	.35	1.15	1.63	.41	.02	.46
STATES AND POLITICAL SUBDIV. . . . .	.14	.14	.37	.30	.25	.03	.19
ALL OTHER TRADING ACNT SECURITIES . . . . .	.03	.03	.05	.12	.04	—	.83
BANK INVESTMENT PORTFOLIO	20.91	21.50	10.66	16.00	16.41	26.68	19.33
U. S. TREASURY	7.72	7.92	4.67	5.12	6.28	9.36	7.13
STATES AND POLITICAL SUBDIV.	9.51	9.84	5.00	7.65	7.76	12.32	9.36
ALL OTHER PORTFOLIO SECURITIES . . . . .	.46	.46	.13	.32	.28	.37	.37
OTHER LOANS AND FEDERAL FUNDS SOLD	57.51	57.32	47.68	60.95	59.07	57.99	56.32
ALL OTHER ASSETS	7.26	7.15	15.44	8.02	9.02	6.88	8.21
TOTAL LOANS AND SECURITIES	79.15	79.57	60.33	79.43	76.45	84.88	76.69
EQUITY CAPITAL - TOTAL	6.92	7.08	7.65	6.60	6.22	7.34	6.34
EQUITY CAPITAL AND SUBORDINATED NOTES	7.39	7.57	8.26	6.78	6.84	7.72	7.44
NUMBER OF BANKS	14,698	14,381	12	9	133	3,447	3,021

1/ Member banks exclude and noninsured nonmember banks include 13 noninsured 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 in process of collection.