



FEDERAL RESERVE statistic release

FEDERAL RESERVE BANK
OF SAN FRANCISCO

ASSETS AND LIABILITIES

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

MARCH 1, 1979

E-3-4

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ASSETS		LARGE MEMBER BANKS				ALL OTHER MEMBER BANKS	ALL 1/ MEMBER BANKS
		INSURED COMMERCIAL BANKS	NEW YORK CITY	CITY OF CHICAGO	OTHER		
LIBRARY							
CASH BANK BALANCES, ITEMS IN PROCESS . . .	---	158,380	43,758	5,298	47,914	37,986	134,955
CURRENCY AND COIN	---	12,135	867	180	2,918	4,901	8,866
RESERVES WITH FEDERAL RESERVE BANKS . . .	---	28,043	3,621	1,152	12,200	11,067	28,041
DEMAND BALANCES WITH BANKS IN U.S. . . .	---	41,104	12,821	543	3,672	8,945	25,982
OTHER BALANCES WITH BANKS IN U.S. . . .	---	4,648	601	15	648	1,319	2,582
BALANCES WITH BANKS IN FRGN. COUNTRIES .	---	3,295	331	288	1,507	705	2,832
CASH ITEMS IN PROCESS OF COLLECTION . .	---	69,156	25,516	3,119	26,969	11,049	66,652
TOTAL SECURITIES HELD—BOOK VALUE	---	262,199	20,808	7,918	58,271	92,881	179,877
U.S. TREASURY—TOTAL	---	95,068	9,524	2,690	22,051	31,499	65,764
OTHER U.S. GOVT. AGENCIES—TOTAL	---	40,078	1,828	1,284	7,730	14,616	25,457
STATES AND POLITICAL SUBDIV—TOTAL . . .	---	121,260	9,166	3,705	27,423	44,831	85,125
ALL OTHER SECURITIES	---	5,698	291	240	1,048	1,887	3,465
UNCLASSIFIED TOTAL	---	94	—	—	19	47	66
TRADING ACCOUNT SECURITIES	---	6,833	3,238	708	2,446	290	6,681
U.S. TREASURY	---	4,125	2,407	408	1,210	78	4,103
OTHER U.S. GOVT. AGENCIES	---	825	401	82	278	55	816
STATES AND POLITICAL SUBDIVISIONS . . .	---	1,395	363	117	794	107	1,381
ALL OTHER TRADING ACCT. SECURITIES . . .	---	394	67	101	145	3	316
UNCLASSIFIED	---	94	—	—	19	47	66
BANK INVESTMENT PORTFOLIOS	---	255,366	17,570	7,210	55,825	92,591	173,196
U.S. TREASURY	---	90,943	7,117	2,282	20,840	31,422	61,661
OTHER U.S. GOVT. AGENCIES	---	39,253	1,426	1,201	7,452	14,561	24,641
STATES AND POLITICAL SUBDIVISIONS . . .	---	119,865	8,803	3,588	26,629	44,724	83,745
ALL OTHER PORTFOLIO SECURITIES	---	5,305	224	138	903	1,884	3,149
FED RES STOCK & CORPORATE STOCK	---	1,656	311	111	507	475	1,403
FED FUNDS SOLD AND SECUR RESALE AGRMT. .	---	41,258	3,290	1,784	16,498	10,427	31,999
COMMERCIAL BANKS	---	34,256	1,987	1,294	12,274	9,717	25,272
BROKERS AND DEALERS	---	4,259	821	396	2,361	541	4,119
OTHERS	---	2,743	482	94	1,863	169	2,608
OTHER LOANS, GROSS	---	675,915	79,996	26,172	190,565	204,069	500,802
LESS: UNEARNED INCOME ON LOANS	---	17,019	675	107	3,765	6,809	11,355
RESERVES FOR LOAN LOSSES	---	7,431	1,347	341	2,256	1,949	5,894
OTHER LOANS, NET	---	651,465	77,974	25,724	184,544	195,311	483,553
GROSS OTHER LOANS, BY CATEGORY:							
REAL ESTATE LOANS—TOTAL	---	203,386	10,241	2,938	52,687	72,863	138,730
CONSTRUCTION AND LAND DEVELOPMENT . .	---	25,621	2,598	685	9,236	6,581	19,100
SECURED BY FARMLAND	---	8,418	23	34	453	3,146	3,655
SECURED BY RESIDENTIAL	---	117,176	5,362	1,559	31,212	43,236	81,370
ONE TO FOUR FAMILY RESIDENCES	---	111,674	4,617	1,460	29,774	41,570	77,422
FHA INSURED	---	7,503	508	44	3,446	2,502	6,500
CONVENTIONAL	---	104,171	4,109	1,417	26,328	39,068	70,922
MULTI-FAMILY RESIDENCES	---	5,502	746	99	1,438	1,665	3,948
FHA INSURED	---	399	132	27	88	92	340
CONVENTIONAL	---	5,103	613	72	1,350	1,573	3,609
SECURED BY OTHER PROPERTIES	---	52,171	2,258	660	11,786	19,901	34,605
LOANS TO FINANCIAL INSTITUTIONS	---	37,072	12,434	4,342	15,137	2,930	34,843
LOANS TO REAL ESTATE INVEST TRUSTS . . .	---	8,574	2,066	801	4,616	680	8,162
LOANS TO DOMESTIC COMMERCIAL BANKS . . .	---	3,362	966	165	1,206	281	2,618
LOANS TO BANKS IN FOREIGN COUNTRIES . .	---	7,359	3,464	268	2,820	635	7,187
LOANS TO OTHER DEPOSITORY INST.	---	1,579	290	76	785	261	1,411
LOANS TO OTHER FINANCIAL INST.	---	16,198	5,649	3,033	5,710	1,073	15,465
LOANS TO SEC. BROKERS AND DEALERS	---	11,042	6,465	1,324	2,846	199	10,834
OTHER LOANS TO PURCH/CARRY SECURITIES . .	---	4,280	410	276	1,860	985	3,532
LOANS TO FARMERS—EXCEPT REAL ESTATE .	---	28,054	168	150	3,781	11,196	15,296
COMMERCIAL AND INDUSTRIAL LOANS	---	213,123	39,633	13,290	67,833	51,059	171,815
LOANS TO INDIVIDUALS—TOTAL	---	161,599	7,100	2,562	40,320	60,993	110,974
INSTALLMENT LOANS	---	131,571	5,405	1,711	33,640	49,811	90,568
PASSENGER AUTOMOBILES	---	58,908	1,077	209	11,626	24,582	37,494
RESIDENTIAL—REPAIR/MODERNIZE	---	8,526	331	60	2,088	3,064	5,543
CREDIT CARDS AND RELATED PLANS	---	21,938	2,268	1,267	9,736	6,062	19,333
CHARGE ACCT CREDIT CARDS	---	17,900	1,573	1,219	8,192	5,053	16,037
CHECK & REVOLVING CREDIT PLANS	---	4,038	695	47	1,545	1,009	3,296
OTHER RETAIL CONSUMER GOODS—TOTAL . . .	---	19,689	427	57	5,242	7,570	13,296
MOBILE HOMES	---	9,642	179	19	2,563	3,905	6,667
OTHER	---	10,047	249	38	2,678	3,664	6,629
OTHER INSTALLMENT LOANS	---	22,510	1,302	119	4,948	8,533	14,902
SINGLE PAYMENT LOANS TO INDIVIDUALS . . .	---	30,027	1,694	851	6,680	11,182	20,406
ALL OTHER LOANS	---	17,360	3,545	1,290	6,100	3,844	14,778
TOTAL LOANS AND SECURITIES, NET	---	954,579	102,383	35,536	259,820	299,094	696,833
DIRECT LEASE FINANCING	---	6,717	1,145	96	3,931	1,041	6,212
FIXED ASSETS—BLDGNS, FURN, REAL EST. . . .	---	22,448	2,332	795	6,268	7,133	16,529
INVEST. IN UNCONSOLIDATED SUBSIDIARIES .	---	3,255	1,642	188	1,282	96	3,209
CUSTOMER ACCEPTANCES OUTSTANDING	---	16,557	8,315	1,758	6,054	409	16,036
OTHER ASSETS	---	34,559	11,323	1,000	12,810	5,275	30,408
TOTAL ASSETS	---	1,198,495	170,899	44,170	338,079	351,034	904,182
NUMBER OF BANKS	---	14,390	12	9	153	5,419	5,593

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, SEPTEMBER 30, 1978

(AMOUNTS IN MILLIONS OF DOLLARS)

E.3.4

LIABILITIES AND CAPITAL ACCOUNTS		LARGE MEMBER BANKS				ALL OTHER MEMBER BANKS	ALL 1/ MEMBER BANKS
		COMMERCIAL BANKS	NEW YORK CITY	CITY OF CHICAGO	OTHER		
DEMAND DEPOSITS	--	369,030	66,035	10,690	100,737	104,988	282,450
MUTUAL SAVINGS BANK	--	1,282	527	1	256	305	1,089
OTHER INDIV., PARTNERSHIPS AND CORP.	--	279,651	31,422	7,854	79,429	86,876	205,591
U.S. GOVERNMENT	--	7,942	569	188	1,987	2,977	5,720
STATES AND POLITICAL SUBDIVISIONS	--	17,122	764	252	3,446	7,116	11,577
FOREIGN GOVTS., CENTRAL BANKS, ETC	--	1,805	1,436	19	211	62	1,728
COMMERCIAL BANKS IN U.S.	--	39,596	21,414	1,807	10,803	4,189	38,713
BANKS IN FOREIGN COUNTRIES	--	7,379	5,461	207	1,251	298	7,217
CERTIFIED AND OFFICERS CHECKS ETC.	--	14,253	4,443	352	3,354	3,166	11,315
TIME DEPOSITS	--	368,562	38,086	15,954	98,575	113,931	266,496
ACCUMULATED FOR PMT OF PERSONAL LOANS	--	79	--	--	1	65	66
MUTUAL SAVINGS BANKS	--	399	177	40	148	27	392
OTHER INDIV., PARTNERSHIPS AND CORP.	--	292,120	79,209	12,074	76,333	92,824	210,439
U.S. GOVERNMENT	--	864	61	40	356	232	689
STATES AND POLITICAL SUBDIVISIONS	--	59,087	1,952	1,554	16,483	20,020	40,010
FOREIGN GOVTS., CENTRAL BANKS ETC	--	6,672	3,780	1,145	1,401	174	6,450
COMMERCIAL BANKS IN U.S.	--	7,961	2,077	999	3,585	629	7,289
BANKS IN FOREIGN COUNTRIES	--	1,381	829	103	219	9	1,161
SAVINGS DEPOSITS	--	223,326	10,632	2,604	54,825	84,188	152,249
MUTUAL SAVINGS BANKS	--	1	1	--	--	*	1
INDIVID. & NON-PROFIT ORGANIZATIONS	--	207,701	9,878	2,448	51,161	78,316	141,803
CORP. & OTHER PROFIT ORGANIZATIONS	--	11,216	519	148	3,195	3,809	7,672
U. S. GOVERNMENT	--	82	2	3	24	35	65
STATE AND POLITICAL SUBDIVISIONS	--	4,298	215	4	437	2,025	2,682
FOREIGN GOVTS., CENTRAL BANKS, ETC	--	74	16	--	7	*	24
COMMERCIAL BANKS IN UNITED STATES	--	4	1	*	*	2	3
BANKS IN FOREIGN COUNTRIES	--	*	*	--	--	*	*
TOTAL DEPOSITS	--	960,918	114,753	29,248	254,087	303,107	701,195
FED FUNDS PUR AND SECUR REPURCH AGRMT.	--	91,981	21,149	8,777	41,799	13,857	85,582
COMMERCIAL BANKS	--	42,174	6,991	5,235	21,609	5,773	39,607
BROKERS AND DEALERS	--	12,787	2,130	1,616	6,381	1,722	11,849
OTHERS	--	37,020	12,028	1,926	13,809	6,362	34,126
OTHER LIABILITIES FOR BORROWED MONEY	--	8,738	3,631	306	3,191	1,225	8,352
MORTGAGE INDEFINITESS	--	1,767	234	27	701	491	1,455
BANK ACCEPTANCES OUTSTANDING	--	16,661	8,398	1,260	6,070	412	16,140
OTHER LIABILITIES	--	27,124	8,860	1,525	9,020	4,477	23,883
TOTAL LIABILITIES	--	1,107,188	157,026	41,144	314,868	323,569	836,607
SUBORDINATED NOTES AND DEBENTURES	--	5,767	1,001	79	2,033	1,287	4,401
EQUITY CAPITAL	--	85,540	12,871	2,947	21,177	26,178	63,174
PREFERRED STOCK	--	80	--	--	5	31	36
COMMON STOCK	--	17,875	2,645	570	4,007	5,594	12,816
SUPPLUS	--	32,341	4,541	1,404	8,148	9,034	23,127
UNDIVIDED PROFITS	--	33,517	5,554	921	8,680	10,858	26,013
OTHER CAPITAL RESERVES	--	1,719	132	52	337	661	1,182
TOTAL LIABILITIES AND EQUITY CAPITAL	--	1,198,495	170,899	44,170	338,079	351,034	904,182
DEMAND DEPOSITS ADJUSTED ^{2/}	--	252,337	18,537	5,576	60,978	86,774	171,864
AVERAGE FOR LAST 15 OR 30 DAYS:							
AVG CASH AND DUE FROM BANKS	--	146,283	36,862	6,030	45,731	36,293	124,916
AVG FED FUNDS SOLD & SECUR RESALE AGRMT	--	43,873	4,272	1,887	16,007	11,517	33,682
AVG TOTAL LOANS	--	651,874	76,750	25,722	184,790	196,054	483,316
AVG TIME DEPOSITS OF \$100,000 OR MORE	--	183,614	32,196	13,216	65,776	39,972	150,160
AVG TOTAL DEPOSITS	--	944,593	107,078	28,922	250,804	300,789	687,543
AVG FED FUNDS PUR AND SECUR REPUR AGRMT	--	92,685	22,896	9,473	40,541	13,725	86,635
AVG OTHER LIAB FOR BORROWED MONEY	--	8,716	3,679	370	3,211	1,067	8,326
STAND BY LETTERS OF CREDIT OUTSTANDING	--	18,820	10,063	1,477	4,820	1,297	17,658
TIME DEPOSITS OF \$100,000 OR MORE	--	186,837	32,654	13,486	66,684	39,728	152,553
CERTIFICATES OF DEPOSIT	--	160,227	27,950	11,590	56,383	33,743	129,667
OTHER TIME DEPOSITS	--	26,610	4,704	1,896	10,301	5,985	22,886
SELECTED RATIOS:							
PERCENTAGE OF TOTAL ASSETS							
CASH AND BALANCES WITH OTHER BANKS	--	13.21	25.60	11.99	14.17	10.82	14.93
TOTAL SECURITIES HELD	--	21.88	12.18	17.93	17.24	26.46	19.89
TRADING ACCOUNT SECURITIES	--	.57	1.89	1.60	.72	.08	.74
U. S. TREASURY	--	.34	1.41	.92	.36	.02	.45
STATES AND POLITICAL SUBDIV.	--	.12	.21	.26	.23	.03	.15
ALL OTHER TRADING ACNT SECURITIES	--	.03	.04	.23	.04	--	.03
BANK INVESTMENT PORTFOLIO	--	21.31	10.28	16.32	16.51	26.38	19.15
U. S. TREASURY	--	7.59	4.16	5.17	6.16	8.95	6.82
STATES AND POLITICAL SUBDIV.	--	10.00	5.15	8.12	7.88	12.74	9.26
ALL OTHER PORTFOLIO SECURITIES	--	.44	.13	.31	.27	.54	.35
OTHER LOANS AND FEDERAL FUNDS SOLD	--	57.80	47.55	62.28	59.47	58.61	57.02
ALL OTHER ASSETS	--	7.11	14.67	7.80	9.13	4.11	8.16
TOTAL LOANS AND SECURITIES	--	79.82	59.91	80.45	76.85	85.20	77.07
EQUITY CAPITAL - TOTAL	--	7.14	7.53	6.67	6.26	7.46	6.99
EQUITY CAPITAL AND SUBORDINATED NOTES	--	7.62	8.12	6.85	6.87	7.82	7.47
NUMRER OF BANKS	--	14,390	12	9	153	5,419	5,593

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 as in process of collection.