



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
FEBRUARY 10, 1976

### ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

JANUARY 28, 1976

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <u>1/</u>			COUNTRY BANKS <u>1/</u>
			NEW YORK	CITY OF CHICAGO	OTHER	
<u>ASSETS</u>						
LOANS AND INVESTMENTS	753,420	563,470	93,510	30,532	202,773	236,655
LOANS AND DISCOUNTS	524,510	402,067	74,805	23,115	150,521	153,626
U.S. TREASURY SECURITIES	84,930	61,713	8,934	3,521	20,773	28,485
OTHER SECURITIES	143,980	99,690	9,771	3,896	31,479	54,544
RESERVES, CASH, AND BANK BALANCES	111,050	93,794	26,509	3,609	35,577	28,099
RESERVES WITH FR BANKS	29,360	29,363	6,814	1,418	12,401	8,730
CASH IN VAULT	11,660	8,736	875	148	2,822	4,891
BALANCES WITH BANKS	34,340	21,170	6,411	259	5,762	8,738
CASH ITEMS	35,690	34,525	12,409	1,784	14,592	5,740
OTHER ASSETS	57,290	47,871	13,612	2,130	20,666	11,463
TOTAL ASSETS/LIABILITIES	921,760	705,135	133,631	36,271	259,016	276,217
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	281,110	218,402	49,462	9,083	76,191	83,666
GROSS TIME DEPOSITS	457,820	337,895	46,673	15,282	122,384	153,556
TOTAL DEPOSITS	738,930	556,297	96,135	24,365	198,575	237,222
DEPOSITS OF BANKS	43,160	39,241	19,253	2,803	12,990	4,195
U.S. GOVT. DEPOSITS	4,490	3,385	427	91	1,395	1,472
OTHER DEMAND DEPOSITS	245,230	185,779	33,814	7,247	65,886	78,832
OTHER TIME DEPOSITS	446,050	327,892	42,641	14,224	118,304	152,723
BORROWINGS	66,780	61,022	15,990	8,065	29,081	7,886
OTHER LIABILITIES	47,450	35,749	10,656	1,538	13,505	10,050
TOTAL CAPITAL ACCOUNTS	68,600	52,067	10,850	2,303	17,855	21,059
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS <u>2/</u>	720,500	<u>1/</u> AS OF NOVEMBER 9, 1972, THE DEFINITIONS OF RESERVE CITY AND COUNTRY BANKS WERE CHANGED (SEE FEDERAL RESERVE BULLETIN, NOV. 1972, P. 994). THE CLASSIFICATIONS EMPLOYED HERE ARE THE SAME AS THOSE PRIOR TO THE CHANGE IN DEFINITION, SO THESE SERIES ARE CONTINUOUS OVER TIME. <u>2/</u> EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS ESTIMATED AT \$33,900 MILLION.				
LOANS AND DISCOUNTS <u>2/</u>	495,400					
COMMERCIAL & INDUSTRIAL	178,100					
U.S. TREASURY SECURITIES	80,200					
OTHER SECURITIES	144,900					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES		NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, ETC.				
LOANS AND DISCOUNTS <u>2/</u>	499,700					
COMMERCIAL & INDUSTRIAL	180,600					

CHANGES IN ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

JANUARY 21, 1976 TO JANUARY 28, 1976

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
<u>ASSETS</u>						
LOANS AND INVESTMENTS	- 4,190	-2,919	-477	-341	-495	-1,606
LOANS AND DISCOUNTS	- 5,100	-3,524	-947	-162	-439	-1,976
U.S. TREASURY SECURITIES	+ 910	+688	+519	-169	+67	+271
OTHER SECURITIES	--	-83	-49	-10	-123	+99
RESERVES, CASH, AND BANK BALANCES	- 1,600	-1,282	+830	+109	-1,696	-525
RESERVES WITH FR BANKS	+ 710	+714	+338	+189	+83	+104
CASH IN VAULT	--	-11	-21	-8	+3	+15
BALANCES WITH BANKS	+ 700	+926	+891	+87	+129	-181
CASH ITEMS	- 3,010	-2,911	-378	-159	-1,911	-463
OTHER ASSETS	+ 610	+440	+97	-117	+249	+211
TOTAL ASSETS/LIABILITIES	- 5,180	-3,761	+450	-349	-1,942	-1,920
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	- 10,220	-7,804	-872	-351	-3,346	-3,235
GROSS TIME DEPOSITS	+ 840	+401	-309	+24	+122	+564
TOTAL DEPOSITS	- 9,380	-7,403	-1,181	-327	-3,224	-2,671
DEPOSITS OF BANKS	- 1,390	-1,347	-119	-167	-999	-62
U.S. GOVT. DEPOSITS	- 1,430	-1,143	-209	-56	-498	-380
OTHER DEMAND DEPOSITS	- 7,530	-5,445	-512	-133	-2,007	-2,793
OTHER TIME DEPOSITS	+ 970	+532	-341	+29	+280	+564
BORROWINGS	+ 4,140	+3,641	+1,718	+38	+1,199	+686
OTHER LIABILITIES	- 40	-76	-106	-66	+65	+31
TOTAL CAPITAL ACCOUNTS	+ 100	+77	+19	+6	+18	+34

FOR NUMBERED FOOTNOTES SEE PAGE 1.

CHANGES IN ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

JANUARY 29, 1975 TO JANUARY 28, 1976

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
<u>ASSETS</u>	<u>1/</u>	<u>1/</u>			<u>1/</u>	<u>1/</u>
LOANS AND INVESTMENTS	+ 28,600	+13,250	-521	+611	-51	+13,211
LOANS AND DISCOUNTS	- 7,720	-12,352	-4,424	-1,496	-7,255	+823
U.S. TREASURY SECURITIES	+ 31,430	+24,164	+4,163	+1,845	+8,758	+9,398
OTHER SECURITIES	+ 4,890	+1,438	-260	+262	-1,554	+2,990
RESERVES, CASH, AND BANK BALANCES	+ 9,380	+7,444	+2,947	-404	+3,394	+1,507
RESERVES WITH FR BANKS	- 880	-873	+276	-471	+11	-689
CASH IN VAULT	+ 940	+642	+241	-7	+205	+203
BALANCES WITH BANKS	+ 5,550	+3,996	+1,174	-69	+1,461	+1,430
CASH ITEMS	+ 3,770	+3,679	+1,256	+143	+1,717	+563
OTHER ASSETS	+ 8,760	+7,543	+1,282	+356	+4,687	+1,218
TOTAL ASSETS/LIABILITIES	+ 46,740	+28,237	+3,708	+563	+8,030	+15,936
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 12,730	+9,143	+2,889	+425	+3,278	+2,551
GROSS TIME DEPOSITS	+ 24,030	+10,898	-4,011	-1,579	+3,259	+13,229
TOTAL DEPOSITS	+ 36,760	+20,041	-1,122	-1,154	+6,537	+15,780
DEPOSITS OF BANKS	+ 1,440	+631	-893	+73	+795	+656
U.S. GOVT. DEPOSITS	- 590	-301	-8	-14	+55	-334
OTHER DEMAND DEPOSITS	+ 11,350	+8,078	+2,122	+215	+3,153	+2,588
OTHER TIME DEPOSITS	+ 24,560	+11,633	-2,343	-1,428	+2,534	+12,870
BORROWINGS	+ 5,320	+4,917	+2,804	+1,985	+856	-728
OTHER LIABILITIES	+ 110	-377	+463	-495	-424	+79
TOTAL CAPITAL ACCOUNTS	+ 4,550	+3,656	+1,563	+227	+1,061	+805
1/ REVISED						
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	+ 30,500		FOR NUMBERED FOOTNOTES SEE PAGE 1.			
LOANS AND DISCOUNTS 2/	- 5,900					
COMMERCIAL & INDUSTRIAL	- 6,000					
U.S. TREASURY SECURITIES	+ 31,500					
OTHER SECURITIES	+ 4,900					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	- 6,200					
COMMERCIAL & INDUSTRIAL	- 6,200					

CONSOLIDATED CONDITION STATEMENT FOR BANKS AND THE MONETARY SYSTEM\*

All Commercial, Savings, and Federal Reserve Banks,  
and Treasury Currency Funds

H.8 (Partly estimated. In billions of dollars)

Item	Jan. 28, 1976	Dec. 31, 1975	Jan. 29, 1975	Change to Jan. 28, 1976 from --	
				Dec. 31, 1975	Jan. 29, 1975
<u>ASSETS</u>					
Monetary reserve	22.3	22.2	21.3	+ .1	+ 1.1
Gold Stock	11.6	11.6	11.6	--	--
Special Drawing Rights Certificates	.5	.5	.4	--	+ .1
Treasury Currency	10.3	10.1	9.3	+ .1	+ 1.0
Bank credit	904.6	926.5	859.1	- 21.9	+ 45.5
Loans, net	548.0	573.5	555.9	- 25.5	- 7.9
U. S. Treasury Securities	182.8	178.3	140.2	+ 4.5	+ 42.6
Commercial and savings banks	89.6	88.9	56.1	+ .7	+ 33.5
Federal Reserve Banks	91.6	87.9	81.5	+ 3.7	+ 10.2
Other	1.6	1.5	2.6	--	- 1.1
Other securities	173.8	174.7	163.0	- .8	+ 10.8
Total assets, net	927.0	948.7	880.4	- 21.7	+ 46.6
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	837.6	860.2	788.3	- 22.6	+ 49.4
Currency outside banks	71.7	73.7	65.5	- 2.1	+ 6.2
Demand deposits adjusted <u>1/</u>	209.5	230.0	202.0	- 20.5	+ 7.6
Time deposits adjusted	556.4	556.5	520.8	--	+ 35.6
U. S. Government deposits	14.9	11.1	8.5	+ 3.8	+ 6.3
At commercial and savings banks	4.5	3.8	5.1	+ .7	- .6
At Federal Reserve Banks	10.4	7.3	3.4	+ 3.1	+ 6.9
Foreign bank deposits, net	5.6	6.5	6.6	- .8	- .9
Treasury cash	.5	.4	.3	--	+ .2
Capital and miscellaneous account, net	68.4	70.6	76.8	- 2.1	- 8.4
Total liabilities and capital, net	927.0	948.7	880.4	- 21.7	+ 46.6
<u>Seasonally adjusted</u>					
Currency outside banks	72.7	72.3	66.4	+ .4	+ 6.3
Demand deposits adjusted	205.2	220.0	197.8	- 14.8	+ 7.4

\* Figures may not add to totals because of rounding. Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.

1/ Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$216.4 billion on January 28, 1976.

r/ Revised