



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
MARCH 9, 1976

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

FEBRUARY 25, 1976

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<u>ASSETS</u>						
LOANS AND INVESTMENTS	754,460	563,183	93,194	30,006	201,672	238,311
LOANS AND DISCOUNTS	525,380	401,937	74,540	22,626	149,892	154,879
U.S. TREASURY SECURITIES	85,580	61,875	8,977	3,530	20,287	29,081
OTHER SECURITIES	143,500	99,371	9,677	3,850	31,493	54,351
RESERVES, CASH, AND BANK BALANCES	109,420	91,736	24,532	3,889	34,520	28,795
RESERVES WITH FR BANKS	29,370	29,368	7,283	1,784	11,022	9,279
CASH IN VAULT	11,460	8,592	873	150	2,767	4,802
BALANCES WITH BANKS	32,560	18,961	4,783	188	5,277	8,713
CASH ITEMS	36,030	34,815	11,593	1,767	15,454	6,001
OTHER ASSETS	59,030	49,479	14,982	2,298	20,581	11,618
TOTAL ASSETS/LIABILITIES	922,910	704,398	132,708	36,193	256,773	278,724
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	277,810	215,585	47,398	9,233	75,662	83,292
GROSS TIME DEPOSITS	458,950	337,355	45,738	15,230	120,702	155,685
TOTAL DEPOSITS	736,760	552,940	93,136	24,463	196,364	238,977
DEPOSITS OF BANKS	42,440	38,502	18,282	2,905	13,089	4,226
U.S. GOVT. DEPOSITS	4,740	3,472	424	108	1,248	1,692
OTHER DEMAND DEPOSITS	242,250	183,463	32,895	7,260	65,101	78,207
OTHER TIME DEPOSITS	447,330	327,503	41,535	14,190	116,926	154,852
BORROWINGS	68,000	62,052	17,247	7,803	28,855	8,147
OTHER LIABILITIES	49,270	37,170	11,472	1,612	13,687	10,399
TOTAL CAPITAL ACCOUNTS	68,880	52,236	10,853	2,315	17,867	21,201
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	725,200	1/ 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. 2/ EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS ESTIMATED AT \$ 35,200 MILLION.				
LOANS AND DISCOUNTS 2/	496,200					
COMMERCIAL & INDUSTRIAL	177,100					
U.S. TREASURY SECURITIES	84,400					
OTHER SECURITIES	144,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES		NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES				
LOANS AND DISCOUNTS 2/	500,700					
COMMERCIAL & INDUSTRIAL	179,800					

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

FEBRUARY 18, 1976 TO FEBRUARY 25, 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	- 6,690	-5,592	-1,929	-888	-1,391	-1,384
LOANS AND DISCOUNTS	- 5,590	-4,446	-1,491	-578	-935	-1,442
U.S. TREASURY SECURITIES	- 790	-913	-421	-242	-395	+145
OTHER SECURITIES	- 310	-233	-17	-68	-61	-87
RESERVES, CASH, AND BANK BALANCES	-15,520	-13,776	-4,239	-668	-6,028	-2,841
RESERVES WITH FR BANKS	+ 3,170	+3,173	+1,377	+354	+643	+799
CASH IN VAULT	--	-22	-38	+3	-30	+43
BALANCES WITH BANKS	- 5,060	-3,727	-765	-391	-994	-1,577
CASH ITEMS	-13,630	-13,200	-4,813	-634	-5,647	-2,106
OTHER ASSETS	- 530	-229	+12	+316	-195	-362
TOTAL ASSETS/LIABILITIES	-22,740	-19,597	-6,156	-1,240	-7,614	-4,587
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	-25,450	-21,552	-7,199	-1,204	-7,580	-5,569
GROSS TIME DEPOSITS	+ 1,420	+924	+25	+77	+187	+635
TOTAL DEPOSITS	-24,030	-20,628	-7,174	-1,127	-7,393	-4,934
DEPOSITS OF BANKS	- 6,720	-6,332	-3,478	-316	-1,957	-581
U.S. GOVT. DEPOSITS	- 2,260	-1,844	-347	-100	-848	-549
OTHER DEMAND DEPOSITS	-16,400	-13,302	-3,330	-786	-4,747	-4,439
OTHER TIME DEPOSITS	+ 1,350	+850	-19	+75	+159	+635
BORROWINGS	+ 1,030	+905	+960	-50	-181	+176
OTHER LIABILITIES	+ 100	+82	+91	-52	+25	+18
TOTAL CAPITAL ACCOUNTS	+ 160	+44	-33	-11	-65	+153

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

FEBRUARY 26, 1975 TO FEBRUARY 25, 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	+28,980	+14,039	+291	+349	-76	+13,475
LOANS AND DISCOUNTS	- 6,010	-10,139	-3,096	-1,243	-6,720	+920
U.S. TREASURY SECURITIES	+31,030	+23,247	+3,649	+1,540	+8,156	+9,902
OTHER SECURITIES	+ 3,960	+931	-262	+52	-1,512	+2,653
RESERVES, CASH, AND BANK BALANCES	+ 5,540	+3,306	+196	-533	+1,307	+2,336
RESERVES WITH FR BANKS	- 1,110	-1,108	+559	-316	-1,651	+300
CASH IN VAULT	+ 1,000	+701	+265	+14	+139	+283
BALANCES WITH BANKS	+ 3,320	+1,484	-801	-163	+1,263	+1,185
CASH ITEMS	+ 2,330	+2,229	+173	-68	+1,556	+568
OTHER ASSETS	+ 9,310	+8,083	+2,600	+401	+3,839	+1,243
TOTAL ASSETS/LIABILITIES	+43,830	+25,428	+3,087	+217	+5,070	+17,054
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+10,640	+6,843	+532	+436	+2,696	+3,179
GROSS TIME DEPOSITS	+23,620	+10,847	-3,661	-1,158	+2,410	+13,256
TOTAL DEPOSITS	+34,260	+17,690	-3,129	-722	+5,106	+16,435
DEPOSITS OF BANKS	+ 2,070	+1,354	-923	+403	+1,234	+640
U.S. GOVT. DEPOSITS	+ 1,510	+1,008	+34	+36	+241	+697
OTHER DEMAND DEPOSITS	+ 7,640	+4,867	+556	+116	+1,994	+2,201
OTHER TIME DEPOSITS	+23,040	+10,461	-2,796	-1,277	+1,637	+12,897
BORROWINGS	+ 3,710	+3,184	+3,331	+996	-868	-275
OTHER LIABILITIES	+ 1,520	+1,059	+1,404	-236	-215	+106
TOTAL CAPITAL ACCOUNTS	+ 4,340	+3,495	+1,481	+179	+1,047	+788
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	+32,600	FOR NUMBERED FOOTNOTES SEE PAGE 1.				
LOANS AND DISCOUNTS 2/	- 2,700					
COMMERCIAL & INDUSTRIAL	- 5,400					
U.S. TREASURY SECURITIES	+31,200					
OTHER SECURITIES	+ 4,100					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	- 2,700					
COMMERCIAL & INDUSTRIAL	- 5,400					

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	Feb. 25, 1976	Jan. 28, 1976	Feb. 26, 1975	Change to Feb. 25, 1976 from --	
				Jan. 28, 1976	Feb. 26, 1975
<u>ASSETS</u>		<u>r/</u>	<u>r/</u>		
Monetary reserve	22.4	22.3	21.4	+ .1	+ 1.0
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	.5	.5	.4	--	+ .1
Treasury currency	10.3	10.3	9.3	--	+ 1.0
Bank credit	906.5	904.6	859.3	+1.9	+47.2
Loans, net	548.2	548.0	553.4	+ .2	- 5.2
U. S. Treasury securities	184.9	182.8	141.9	+2.1	+43.0
Commercial and savings banks	90.4	89.6	57.2	+ .8	+33.2
Federal Reserve Banks	93.0	91.6	82.0	+1.4	+11.0
Other	1.6	1.6	2.7	--	- 1.1
Other securities	173.4	173.9	164.0	- .5	+ 9.4
Total assets, net	928.9	927.0	880.6	+1.9	+48.3
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	836.9	837.6	791.6	- .7	+45.3
Currency outside banks	72.3	71.7	66.2	+ .6	+ 6.1
Demand deposits adjusted <u>1/</u>	206.2	209.5	200.9	-3.3	+ 5.3
Time deposits adjusted	558.4	556.4	524.6	+2.0	+33.8
U. S. Government deposits	15.6	14.9	6.4	+ .7	+ 9.2
At commercial and savings banks	4.7	4.5	3.2	+ .2	+ 1.5
At Federal Reserve Banks	10.8	10.4	3.2	+ .4	+ 7.6
Foreign bank deposits, net	6.2	5.6	6.0	+ .6	+ .2
Treasury cash	.5	.5	.2	--	+ .3
Capital and miscellaneous account, net	69.6	68.4	76.4	+1.2	- 6.8
Total liabilities and capital, net	928.9	927.0	880.6	+1.9	+48.3
<u>Seasonally adjusted</u>					
Currency outside banks	73.2	72.7	67.0	+ .5	+ 6.2
Demand deposits adjusted	206.8	205.2	201.5	+1.6	+ 5.3

* 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 \$212.5 billion on February 25, 1976.

r/ Revised.