



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
MAY 4, 1976

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

APRIL 21, 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 ^{2/}	767,810	571,426	92,984	30,500	203,279	244,663
LOANS AND DISCOUNTS ^{2/}	530,170	403,919	73,729	22,597	149,181	158,412
U.S. TREASURY SECURITIES	92,560	67,056	9,425	4,066	22,278	31,287
OTHER SECURITIES	145,080	100,451	9,830	3,837	31,820	54,964
RESERVES, CASH, AND BANK BALANCES	113,640	95,311	21,962	3,137	40,355	29,857
RESERVES WITH FR BANKS	29,040	29,035	5,839	847	13,330	9,019
CASH IN VAULT	11,900	8,908	842	165	2,886	5,015
BALANCES WITH BANKS	34,180	20,169	4,613	216	6,044	9,296
CASH ITEMS	38,520	37,199	10,668	1,909	18,095	6,527
OTHER ASSETS ^{3/}	47,030	40,958	15,168	2,059	16,274	7,457
TOTAL ASSETS/LIABILITIES ^{3/}	928,480	707,695	130,114	35,696	259,908	281,977
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	293,860	227,953	48,114	9,345	81,867	88,627
GROSS TIME DEPOSITS	462,790	338,920	44,650	15,138	120,532	158,600
TOTAL DEPOSITS	756,650	566,873	92,764	24,483	202,399	247,227
DEPOSITS OF BANKS	43,300	39,223	18,234	3,024	13,528	4,437
U.S. GOVT. DEPOSITS	6,340	4,988	797	228	2,162	1,801
OTHER DEMAND DEPOSITS	255,750	193,502	33,088	7,419	69,773	83,222
OTHER TIME DEPOSITS	451,260	329,160	40,645	13,812	116,936	157,767
BORROWINGS	67,370	61,739	16,285	7,451	30,285	7,718
OTHER LIABILITIES ^{3/}	34,200	25,488	9,612	1,314	8,759	5,803
TOTAL CAPITAL ACCOUNTS ^{4/}	70,260	53,595	11,453	2,448	18,465	21,229

^{1/} AS OF NOV. 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/} INCLUDES "RESERVES FOR LOAN LOSSES" AND "UNEARNED INCOME ON LOANS".

^{3/} EFFECTIVE MARCH 31, 1976 "RESERVES FOR LOAN LOSSES" AND "UNEARNED INCOME ON LOANS", WHICH FOR ALL COMMERCIAL BANKS ARE ESTIMATED TO BE APPROXIMATELY \$14.5 BILLION, HAVE BEEN NETTED AGAINST "OTHER ASSETS" AND "OTHER LIABILITIES" AND, THEREFORE, AGAINST "TOTAL ASSETS/LIABILITIES".

^{4/} EFFECTIVE MARCH 31, 1976 INCLUDES "RESERVES FOR SECURITIES" AND A PORTION OF "RESERVES FOR LOAN LOSSES".

NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, ETC.

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

APRIL 14, 1976 TO APRIL 21, 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 2/	-3,980	-3,118	+869	-282	-2,620	-1,085
LOANS AND DISCOUNTS 2/	-4,860	-3,801	+261	+79	-2,822	-1,319
U.S. TREASURY SECURITIES	- 210	-316	+30	-333	-133	+120
OTHER SECURITIES	+1,090	+999	+578	-28	+335	+114
RESERVES, CASH, AND BANK BALANCES	-3,250	-3,291	-3,902	-1,038	+1,583	+66
RESERVES WITH FR BANKS	+ 720	+715	-887	-849	+1,902	+549
CASH IN VAULT	+ 350	+245	+32	+11	+29	+173
BALANCES WITH BANKS	-1,140	-1,158	-642	-11	-268	-237
CASH ITEMS	-3,180	-3,093	-2,405	-189	-80	-419
OTHER ASSETS 3/	- 890	-990	-553	+64	-600	+99
TOTAL ASSETS/LIABILITIES 3/	-8,120	-7,399	-3,586	-1,256	-1,637	-920
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	-5,170	-4,121	-2,057	-57	-599	-1,408
GROSS TIME DEPOSITS	-1,090	-1,119	-338	-451	-366	+36
TOTAL DEPOSITS	-6,260	-5,240	-2,395	-508	-965	-1,372
DEPOSITS OF BANKS	-1,250	-1,246	-897	-78	-265	-6
U.S. GOVT. DEPOSITS	+2,940	+2,488	+547	+174	+1,154	+613
OTHER DEMAND DEPOSITS	-6,940	-5,448	-1,734	-176	-1,523	-2,015
OTHER TIME DEPOSITS	-1,010	-1,034	-311	-428	-331	+36
BORROWINGS	-2,750	-2,814	-1,591	-755	-566	+98
OTHER LIABILITIES 3/	+ 940	+700	+414	+3	-77	+360
TOTAL CAPITAL ACCOUNTS 4/	- 50	-45	-14	+4	-29	-6

FOR NUMBERED FOOTNOTES SEE PAGE 1.