



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
MAY 11, 1976

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

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

APRIL 28, 1976

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	762,160	567,384	90,714	29,821	204,211	242,638
LOANS AND DISCOUNTS 2/	526,730	402,147	71,691	22,382	151,763	156,311
U.S. TREASURY SECURITIES	90,340	64,892	9,037	3,632	21,000	31,223
OTHER SECURITIES	145,090	100,345	9,986	3,807	31,448	55,104
RESERVES, CASH, AND BANK BALANCES	111,500	93,743	25,119	3,547	36,151	28,926
RESERVES WITH FR BANKS	27,820	27,823	6,837	1,168	10,987	8,831
CASH IN VAULT	12,190	9,118	905	165	2,907	5,141
BALANCES WITH BANKS	33,540	20,091	5,121	287	5,806	8,877
CASH ITEMS	37,950	36,711	12,256	1,927	16,451	6,077
OTHER ASSETS 3/	46,850	41,003	15,135	2,033	16,497	7,338
<b>TOTAL ASSETS/LIABILITIES 3/</b>	<b>920,510</b>	<b>702,130</b>	<b>130,968</b>	<b>35,401</b>	<b>256,859</b>	<b>278,902</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	285,690	222,565	49,840	9,450	78,411	84,864
GROSS TIME DEPOSITS	462,580	338,545	44,231	15,130	120,365	158,819
<b>TOTAL DEPOSITS</b>	<b>748,270</b>	<b>561,110</b>	<b>94,071</b>	<b>24,580</b>	<b>198,776</b>	<b>243,683</b>
DEPOSITS OF BANKS	42,790	38,901	19,072	2,803	12,884	4,142
U.S. GOVT. DEPOSITS	4,710	3,663	558	137	1,562	1,406
OTHER DEMAND DEPOSITS	249,310	189,361	34,168	7,757	67,287	80,149
OTHER TIME DEPOSITS	451,460	329,185	40,273	13,883	117,043	157,986
BORROWINGS	67,990	62,002	15,911	7,075	30,817	8,199
OTHER LIABILITIES 3/	33,810	25,265	9,516	1,301	8,680	5,768
<b>TOTAL CAPITAL ACCOUNTS 4/</b>	<b>70,440</b>	<b>53,753</b>	<b>11,470</b>	<b>2,445</b>	<b>18,586</b>	<b>21,252</b>
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 5/	733,500					
LOANS AND DISCOUNTS 5/	498,500					
COMMERCIAL & INDUSTRIAL	173,600					
U.S. TREASURY SECURITIES	91,300					
OTHER SECURITIES	143,700					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	502,700					
COMMERCIAL & INDUSTRIAL	176,200					

FOR NUMBERED FOOTNOTES SEE PAGE 2.  
COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN  
MEMBERSHIP, MERGERS, ETC.

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

APRIL 21, 1976 TO APRIL 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	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	-5,650	-4,042	-2,270	-679	+932	-2,025
LOANS AND DISCOUNTS 2/	-3,440	-1,772	-2,038	-215	+2,582	-2,101
U.S. TREASURY SECURITIES	-2,220	-2,164	-388	-434	-1,278	-64
OTHER SECURITIES	+ 10	-106	+156	-30	-372	+140
RESERVES, CASH, AND BANK BALANCES	-2,140	-1,568	+3,157	+410	-4,204	-931
RESERVES WITH FR BANKS	-1,220	-1,212	+998	+321	-2,343	-188
CASH IN VAULT	+ 290	+210	+63	+0	+21	+126
BALANCES WITH BANKS	- 640	-78	+508	+71	-238	-419
CASH ITEMS	- 570	-488	+1,588	+18	-1,644	-450
OTHER ASSETS 3/	- 130	+93	-33	-26	+223	-71
<b>TOTAL ASSETS/LIABILITIES 3/</b>	<b>-7,920</b>	<b>-5,517</b>	<b>+854</b>	<b>-295</b>	<b>-3,049</b>	<b>-3,027</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	-8,170	-5,388	+1,726	+105	-3,456	-3,763
GROSS TIME DEPOSITS	- 210	-375	-419	-8	-167	+219
<b>TOTAL DEPOSITS</b>	<b>-8,380</b>	<b>-5,763</b>	<b>+1,307</b>	<b>+97</b>	<b>-3,623</b>	<b>-3,544</b>
DEPOSITS OF BANKS	- 510	-322	+838	-221	-644	-295
U.S. GOVT. DEPOSITS	-1,630	-1,325	-239	-91	-600	-395
OTHER DEMAND DEPOSITS	-6,440	-4,141	+1,080	+338	-2,486	-3,073
OTHER TIME DEPOSITS	+ 200	+25	-372	+71	+107	+219
BORROWINGS	+ 620	+263	-374	-376	+532	+481
OTHER LIABILITIES 3/	- 340	-175	-96	-13	-79	+13
<b>TOTAL CAPITAL ACCOUNTS 4/</b>	<b>+ 180</b>	<b>+158</b>	<b>+17</b>	<b>-3</b>	<b>+121</b>	<b>+23</b>

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".

5/ EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS ESTIMATED AT \$32,200 MILLION.

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 30, 1975 TO APRIL 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 2/	+31,060	+16,628	-1,432	+13	+3,420	+14,627
LOANS AND DISCOUNTS 2/	+ 610	-4,529	-5,633	-1,643	-1,014	+3,761
U.S. TREASURY SECURITIES	+27,060	+19,750	+3,436	+1,566	+5,672	+9,076
OTHER SECURITIES	+ 3,390	+1,407	+765	+90	-1,238	+1,790
RESERVES, CASH, AND BANK BALANCES	- 2,640	-2,951	-1,391	-542	-1,198	+180
RESERVES WITH FR BANKS	- 4,390	-4,384	-334	-749	-2,605	-696
CASH IN VAULT	+ 1,760	+1,307	+324	+24	+349	+610
BALANCES WITH BANKS	+ 190	+237	-1,569	-40	+1,100	+746
CASH ITEMS	- 200	-111	+188	+223	-42	-480
OTHER ASSETS 3/	- 7,020	-3,694	+1,943	+49	-1,665	-4,021
TOTAL ASSETS/LIABILITIES	+21,400	+9,983	-880	-480	+557	+10,786
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 2,060	+558	+135	+276	-762	+909
GROSS TIME DEPOSITS	+23,150	+10,728	-4,052	-1,218	+2,100	+13,898
TOTAL DEPOSITS	+25,210	+11,286	-3,917	-942	+1,338	+14,807
DEPOSITS OF BANKS	- 2,230	-2,634	-2,012	+234	-1,132	+276
U.S. GOVT. DEPOSITS	- 3,850	-3,079	-519	-168	-1,383	-1,009
OTHER DEMAND DEPOSITS	+ 6,730	+4,668	+1,515	+441	+838	+1,874
OTHER TIME DEPOSITS	+24,560	+12,331	-2,901	-1,449	+3,015	+13,666
BORROWINGS	+ 6,650	+6,264	+2,525	+953	+2,719	+67
OTHER LIABILITIES 3/	-15,800	-12,053	-1,380	-691	-4,998	-4,984
TOTAL CAPITAL ACCOUNTS 4/	+ 5,340	+4,486	+1,892	+200	+1,498	+896
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 5/	+34,400					
LOANS AND DISCOUNTS 5/	3,500					
COMMERCIAL & INDUSTRIAL	- 6,900					
U.S. TREASURY SECURITIES	+27,300					
OTHER SECURITIES	+ 3,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	+ 3,100					
COMMERCIAL & INDUSTRIAL	- 7,000					

FOR NUMBERED FOOTNOTES SEE PAGE 2.

NOTE: NO ADJUSTMENTS HAVE BEEN MADE TO YEAR AGO FIGURES FOR MARCH 31, 1976 CONCEPT CHANGES.

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	Apr. 28, 1976	Mar. 31, 1976	Apr. 30, 1975	Change to Apr. 28, 1976 from --	
				Mar. 31, 1976	Apr. 30, 1976
<u>ASSETS</u>					
Monetary reserve	22.6	22.6	21.6	--	+ 1.0
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	.5	.5	.4	--	+ .1
Treasury currency	10.5	10.5	9.5	--	+ 1.0
Bank credit	915.6	919.4	878.2	- 3.8	+37.4
Loans, net	549.8	558.8	553.2	- 9.0	- 3.4
U. S. Govt. obligations	188.2	185.9	157.1	+ 2.3	+31.1
Commercial and savings banks	96.0	94.6	66.7	+ 1.4	+29.3
Federal Reserve Banks	91.4	89.8	87.8	+ 1.6	+ 3.6
Other	.9	1.6	2.6	- .7	- 1.7
Other securities	177.6	174.7	167.8	+ 2.9	+ 9.8
Total assets, net	938.2	941.9	899.8	- 3.7	+38.4
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	852.0	855.1	801.9	- 3.1	50.1
Currency outside banks	74.3	73.9	67.6	+ .4	6.7
Demand deposits adjusted <sup>1/</sup>	211.4	213.6	204.4	- 2.2	7.0
Time deposits adjusted	566.3	567.6	529.9	- 1.3	36.4
U. S. Government deposits	13.7	10.3	16.9	+ 3.4	- 3.2
At commercial and savings banks	4.7	3.1	8.6	+ 1.6	- 3.9
At Federal Reserve Banks	9.0	7.1	8.4	+ 1.9	+ .6
Foreign bank deposits, net	5.7	6.3	6.6	- .6	- .9
Treasury cash	.5	.5	.3	--	+ .2
Capital and miscellaneous account, net	66.4	69.7	74.0	- 3.3	- 7.6
Total liabilities and capital, net	938.2	941.9	899.8	- 3.7	+38.4
<u>Seasonally adjusted</u>					
Currency outside banks	75.0	74.7	68.2	+ .3	+ 6.8
Demand deposits adjusted	210.8	220.9	203.8	-10.1	+ 7.0

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

<sup>1/</sup> Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$218.7 billion on April 28, 1976.