



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
MAY 18, 1976

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

MAY 5, 1976

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS 2/	769,130	571,720	90,930	29,802	205,038	245,950
LOANS AND DISCOUNTS 2/	533,690	406,425	71,556	22,450	152,739	159,680
U.S. TREASURY SECURITIES	90,940	65,496	9,587	3,532	21,159	31,218
OTHER SECURITIES	144,500	99,799	9,787	3,820	31,140	55,052
RESERVES, CASH, AND BANK BALANCES	116,070	97,516	25,559	3,728	38,009	30,220
RESERVES WITH FR BANKS	29,570	29,573	7,930	1,471	11,698	8,474
CASH IN VAULT	10,220	7,676	813	142	2,466	4,255
BALANCES WITH BANKS	36,540	22,047	5,244	273	6,534	9,996
CASH ITEMS	39,740	38,220	11,572	1,842	17,311	7,495
OTHER ASSETS 3/	50,120	43,338	15,688	2,028	17,316	8,306
TOTAL ASSETS/LIABILITIES 3/	935,320	712,574	132,177	35,558	260,363	284,476
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	294,340	227,901	48,920	9,214	80,389	89,378
GROSS TIME DEPOSITS	463,430	339,108	44,597	15,137	120,191	159,183
TOTAL DEPOSITS	757,770	567,009	93,517	24,351	200,580	248,561
DEPOSITS OF BANKS	45,460	41,196	19,479	2,913	14,079	4,725
U.S. GOVT. DEPOSITS	6,200	4,653	680	214	1,695	2,064
OTHER DEMAND DEPOSITS	253,480	191,083	32,618	7,178	67,865	83,422
OTHER TIME DEPOSITS	452,630	330,077	40,740	14,046	116,941	158,350
BORROWINGS	70,040	64,378	17,423	7,454	31,746	7,755
OTHER LIABILITIES 3/	36,730	27,133	9,711	1,277	9,289	6,856
TOTAL CAPITAL ACCOUNTS 4/	70,780	54,054	11,526	2,476	18,748	21,304

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 28, 1976 TO MAY 5, 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/	+ 6,970	+4,336	+216	-19	+827	+3,312
LOANS AND DISCOUNTS 2/	+ 6,960	+4,278	-135	+68	+976	+3,369
U.S. TREASURY SECURITIES	+ 600	+604	+550	-100	+159	-5
OTHER SECURITIES	- 590	-546	-199	+13	-308	-52
RESERVES, CASH, AND BANK BALANCES	+ 4,570	+3,773	+440	+181	+1,858	+1,294
RESERVES WITH FK BANKS	+ 1,750	+1,750	+1,093	+303	+711	-357
CASH IN VAULT	- 1,970	-1,442	-92	-23	-441	-886
BALANCES WITH BANKS	+ 3,000	+1,956	+123	-14	+728	+1,119
CASH ITEMS	+ 1,790	+1,509	-684	-85	+860	+1,418
OTHER ASSETS 3/	+ 3,270	+2,335	+553	-5	+819	+968
TOTAL ASSETS/LIABILITIES 3/	+14,810	+10,444	+1,209	+157	+3,504	+5,574
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 8,650	+5,336	-920	-236	+1,978	+4,514
GROSS TIME DEPOSITS	+ 850	+563	+366	+7	-174	+364
TOTAL DEPOSITS	+ 9,500	+5,899	-554	-229	+1,804	+4,878
DEPOSITS OF BANKS	+ 2,670	+2,295	+407	+110	+1,195	+583
U.S. GOVT. DEPOSITS	+ 1,490	+990	+122	+77	+133	+658
OTHER DEMAND DEPOSITS	+ 4,170	+1,722	-1,550	-579	+578	+3,273
OTHER TIME DEPOSITS	+ 1,170	+892	+467	+163	-102	+364
BORROWINGS	+ 2,050	+2,376	+1,512	+379	+929	-444
OTHER LIABILITIES 3/	+ 2,920	+1,868	+195	-24	+609	+1,088
TOTAL CAPITAL ACCOUNTS 4/	+ 340	+301	+56	+31	+162	+52

FOR NUMBERED FOOTNOTES SEE PAGE 1.