



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
JUNE 8, 1976

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

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

MAY 26, 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/	767,070	567,221	91,702	28,899	201,917	244,703
LOANS AND DISCOUNTS 2/	531,990	402,436	72,107	21,770	150,371	158,188
U.S. TREASURY SECURITIES	90,470	65,058	9,523	3,358	20,802	31,375
OTHER SECURITIES	144,610	99,727	10,072	3,771	30,744	55,140
RESERVES, CASH, AND BANK BALANCES	111,740	92,340	23,446	3,512	36,560	28,822
RESERVES WITH FR BANKS	26,230	26,232	4,650	1,315	11,487	8,780
CASH IN VAULT	12,040	9,100	833	173	3,033	5,061
BALANCES WITH BANKS	36,100	20,862	5,832	171	5,947	8,912
CASH ITEMS	37,370	36,146	12,131	1,853	16,093	6,069
OTHER ASSETS 3/	49,330	42,954	16,480	1,990	17,365	7,119
TOTAL ASSETS/LIABILITIES 3/	928,140	702,515	131,628	34,401	255,842	280,644
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	284,910	220,475	49,569	9,070	77,274	84,562
GROSS TIME DEPOSITS	470,090	340,911	45,083	15,305	120,248	160,275
TOTAL DEPOSITS	755,000	561,386	94,652	24,375	197,522	244,837
DEPOSITS OF BANKS	44,150	39,193	19,411	2,919	12,533	4,330
U.S. GOVT. DEPOSITS	4,180	3,112	470	130	1,089	1,423
OTHER DEMAND DEPOSITS	247,630	187,097	33,520	7,110	66,700	79,767
OTHER TIME DEPOSITS	459,040	331,984	41,251	14,216	117,200	159,317
BORROWINGS	66,170	59,591	15,543	6,286	29,440	8,322
OTHER LIABILITIES 3/	35,570	27,088	9,621	1,307	10,054	6,106
TOTAL CAPITAL ACCOUNTS 4/	71,400	54,450	11,812	2,433	18,826	21,379
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 5/	737,600					
LOANS AND DISCOUNTS 5/	500,600					
COMMERCIAL & INDUSTRIAL	170,300					
U.S. TREASURY SECURITIES	93,000					
OTHER SECURITIES	144,000					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	504,900					
COMMERCIAL & INDUSTRIAL	173,000					

NOTE: CURRENT AND WEEK-AGO FIGURES REFLECT ADJUST-TO DECEMBER 31, 1975 BENCHMARKS. BACK DATA AVAILABLE IN JUNE BULLETIN.

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

#### SEASONALLY ADJUSTED SERIES REVISED

REVISED DATA BACK TO 1959 AVAILABLE FROM BANKING SECTION, DIVISION OF RESEARCH AND STATISTICS. RECENT DATA WILL ALSO BE PUBLISHED IN JUNE BULLETIN.

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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

MAY 19, 1976 TO MAY 26, 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/	-3,900	-3,047	-970	-394	-653	-1,030
LOANS AND DISCOUNTS 2/	-2,320	-1,603	-246	-317	-172	-868
U.S. TREASURY SECURITIES	- 910	-810	-485	-64	-137	-124
OTHER SECURITIES	- 670	-634	-239	-13	-344	-38
RESERVES, CASH, AND BANK BALANCES	-1,040	-902	+762	-332	-1,127	-205
RESERVES WITH FR BANKS	-1,110	-1,110	-265	-82	-946	+183
CASH IN VAULT	+ 640	+508	+30	+3	+245	+230
BALANCES WITH BANKS	- 50	+134	+158	-130	+300	-194
CASH ITEMS	- 520	-434	+839	-123	-726	-424
OTHER ASSETS 3/	+1,580	+1,939	+1,369	+160	+528	-118
TOTAL ASSETS/LIABILITIES 3/	-3,360	-2,010	+1,161	-566	-1,252	-1,353
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	- 630	-163	+2,177	-82	-758	-1,500
GROSS TIME DEPOSITS	+1,460	+1,318	+502	+324	+316	+176
TOTAL DEPOSITS	+ 830	+1,155	+2,679	+242	-442	-1,324
DEPOSITS OF BANKS	+1,380	+916	+1,091	+121	-306	+10
U.S. GOVT. DEPOSITS	-1,410	-1,200	-42	-81	-605	-472
OTHER DEMAND DEPOSITS	- 230	+492	+1,355	-74	+124	-913
OTHER TIME DEPOSITS	+1,090	+947	+275	+276	+345	+51
BORROWINGS	-4,410	-4,320	-1,784	-760	-1,655	-121
OTHER LIABILITIES 3/	- 80	+917	+51	-17	+871	+12
TOTAL CAPITAL ACCOUNTS 4/	+ 300	+238	+215	-31	-26	+80

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 \$32,000 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

MAY 28, 1975 TO MAY 26, 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/	+33,380	+15,957	+1,518	-538	+49	+14,928
LOANS AND DISCOUNTS 2/	+ 4,960	-3,367	-2,343	-1,727	-3,448	+4,151
U.S. TREASURY SECURITIES	+25,470	+18,140	+2,799	+1,141	+5,075	+9,125
OTHER SECURITIES	+ 2,950	+1,184	+1,062	+48	-1,578	+1,652
RESERVES, CASH, AND BANK BALANCES	- 2,660	-4,115	-3,876	-401	+462	-300
RESERVES WITH FR BANKS	- 3,370	-3,364	-3,906	-103	+798	-153
CASH IN VAULT	+ 1,080	+688	+207	+30	+300	+351
BALANCES WITH BANKS	+ 2,750	+1,381	+437	-121	+1,077	-12
CASH ITEMS	- 3,120	-3,020	-614	-207	-1,713	-486
OTHER ASSETS 3/	- 3,860	-812	+4,186	+17	-469	-4,546
TOTAL ASSETS/LIABILITIES 3/	+26,860	+11,030	+1,828	-922	+42	+10,082
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 3,040	+667	+1,268	-260	-416	+75
GROSS TIME DEPOSITS	+26,370	+10,723	-2,192	-1,031	+484	+13,462
TOTAL DEPOSITS	+29,410	+11,390	-924	-1,291	+68	+13,537
DEPOSITS OF BANKS	+ 440	-749	+171	+207	-1,302	+175
U.S. GOVT. DEPOSITS	+ 660	+487	+169	+57	+39	+222
OTHER DEMAND DEPOSITS	+ 1,220	-342	+64	-389	-52	+35
OTHER TIME DEPOSITS	+27,090	+11,994	-1,328	-1,166	+1,383	+13,105
BORROWINGS	+ 4,470	+3,451	+398	+561	+1,953	+539
OTHER LIABILITIES 3/	-13,340	-9,073	+121	-434	-3,773	-4,987
TOTAL CAPITAL ACCOUNTS 4/	+ 6,320	+5,262	+2,233	+242	+1,794	+993
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 5/	+37,000	FOR NUMBERED FOOTNOTES SEE PAGE 2.  NOTE: NO ADJUSTMENTS HAVE BEEN MADE TO YEAR AGO FIGURES FOR MARCH 31, 1976 CONCEPT CHANGES.				
LOANS AND DISCOUNTS 5/	+ 8,400					
COMMERCIAL & INDUSTRIAL	- 8,400					
U.S. TREASURY SECURITIES	+25,600					
OTHER SECURITIES	+ 3,000					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	- 8,000					
COMMERCIAL & INDUSTRIAL	- 8,500					

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	May 26, 1976	Apr. 28, 1976	May 28, 1975	Change to May 26, 1976 from --	
				Apr. 28, 1976	May 28, 1975
<u>ASSETS</u>		<u>r/</u>	<u>r/</u>		
Monetary reserve	22.7	22.6	21.6	+ .1	+ 1.1
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	.5	.5	.5	--	--
Treasury Currency	10.6	10.5	9.5	+ .1	+ 1.1
Bank credit	923.6	918.5	880.7	+5.1	+42.9
Loans, net	557.7	552.7	552.3	+5.0	+ 5.4
U. S. Govt. obligations	188.1	188.1	160.0	--	+28.1
Commercial and savings banks	96.6	95.8	68.6	+ .8	+28.0
Federal Reserve Banks	89.9	91.4	88.8	-1.5	+ 1.1
Other	1.6	.9	2.6	+ .7	- 1.0
Other securities	177.8	177.7	168.4	+ .1	+ 9.4
Total assets, net	946.3	941.1	902.3	+5.2	+44.0
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	860.6	856.6	810.6	+4.0	+50.0
Currency outside banks	75.2	74.4	68.6	+ .8	+ 6.6
Demand deposits adjusted <u>1/</u>	210.3	212.3	205.9	-2.0	+ 4.4
Time deposits adjusted	575.0	569.9	536.1	+5.1	+38.9
U. S. Government deposits	11.8	13.6	11.2	-1.8	+ .6
At commercial and savings banks	4.2	4.6	3.5	- .4	+ .7
At Federal Reserve Banks	7.7	9.0	7.7	-1.3	--
Foreign bank deposits, net	5.7	5.6	6.1	+ .1	- .4
Treasury cash	.5	.5	.3	--	+ .2
Capital and miscellaneous account, net	67.7	64.7	74.0	+3.0	- 6.3
Total liabilities and capital, net	946.3	941.1	902.3	+5.2	+44.0
<u>Seasonally adjusted</u>					
Currency outside banks	75.2	74.3	68.6	+ .9	+ 6.6
Demand deposits adjusted	210.3	211.4	205.9	-1.1	+ 4.4

\* 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 \$217.5 billion on May 26, 1976.

r/ Revised.