

## FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE JUNE 15, 1976

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

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

JUNE 2, 1976

COML   BANKS   NEW YORK   CITY OF CHICAGO   DTHER   BANKS   1/8		TALL	ALL	RESERVE CITY BANKS 1/			COUNTRY
ASSETS LOANS AND INVESTMENTS 2/ 778,280 576,781 93,410 30,011 206,650 246,710 LOANS AND DISCOUNTS 2/ 541,690 410,604 73,377 22,550 154,624 160,053 U.S. TREASURY SECURITIES 144,650 99,708 10,054 3,721 30,714 55,209  RESERVES, CASH, AND BANK BALANCES 119,780 97,808 23,896 3,976 37,784 32,152  RESERVES WITH FR BANKS 22,010 22,008 5,239 1,251 7,526 7,992 CASH IN VAULT 11,440 8,637 856 171 2,781 4,829 BALANCES WITH BANKS 40,550 23,060 4,960 273 6,906 10,921 CASH ITEMS 45,780 44,409 16,728 2,069 17,667 7,945  TOTAL ASSETS/LIABILITIES 3/ 51,530 44,409 16,728 2,069 17,667 7,945  TOTAL DEPOSITS 303,180 234,836 50,079 9,933 84,177 90,647 GROSS TIME DEPOSITS 470,460 341,075 45,166 15,322 120,072 160,515  TOTAL DEPOSITS 773,640 575,911 95,245 25,255 204,249 251,162  DEPOSITS OF BANKS 47,100 42,178 18,970 3,396 14,764 5,048 U.S. GOVT. DEPOSITS 3,350 2,449 192 58 823 1,376 OTHER TIME DEPOSITS 45,000 199,362 34,884 7,770 71,557 85,181 OTHER TIME DEPOSITS 45,000 199,362 34,884 7,770 71,557 85,181 OTHER LIABILITIES 3/ 36,850 27,115 9,600 1,444 9,987 6,084		g.	•				
ASSETS  LOANS AND INVESTMENTS 2/ 778,280 576,781 93,410 30,011 206,650 246,710  LOANS AND DISCOUNTS 2/ U.S. TREASURY SECURITIES 91,940 66,469 9,979 3,730 21,312 31,448 OTHER SECURITIES 144,650 99,708 10,054 3,721 30,714 55,209  RESERVES, CASH, AND BANK BALANCES 119,780 97,808 23,896 3,976 37,784 32,152  RESERVES WITH FR BANKS 22,010 22,008 5,239 1,251 7,526 7,992 CASH IN VAULT 11,440 8,637 856 171 2,781 4,829 BALANCES WITH BANKS 40,550 23,080 4,980 273 6,906 10,921 CASH ITEMS 45,780 44,083 12,821 2,281 20,571 8,410  OTHER ASSETS 3/ 51,530 44,409 16,728 2,069 17,667 7,945  TOTAL ASSETS/LIABILITIES 3/ 349,590 718,998 134,034 36,056 262,101 286,807  LIABILITIES & CAPITAL  GROSS DEMAND DEPOSITS 303,180 234,836 50,079 9,933 84,177 90,647 160,515  TOTAL DEPOSITS 773,640 575,911 95,245 25,255 204,249 251,162  DEPOSITS OF BANKS 47,100 42,178 18,970 3,396 14,764 5,048 U.S. GOVT. DEPOSITS 3,350 2,449 192 58 823 1,376 OTHER DEMAND DEPOSITS 264,000 199,362 34,884 7,740 71,557 85,181 OTHER TIME DEPOSITS 459,190 331,922 41,199 14,061 117,105 159,557 BORROWINGS 67,470 61,322 17,366 6,885 28,921 8,150 OTHER LIABILITIES 3/ 36,850 27,115 9,600 1,444 9,987 6,084			)		•		
LOANS AND DISCOUNTS 2/ U.S. TREASURY SECURITIES 01,940 66,469 9,979 3,730 21,312 31,448 14,650 99,706 10,054 3,721 30,714 55,209 19,706 10,054 3,721 30,714 55,209 19,706 10,054 3,721 30,714 55,209 11,4650 99,706 10,054 3,721 30,714 55,209 11,4650 99,706 10,054 3,721 30,714 55,209 11,4650 11,440	ASSETS						
U.S. TREASURY SECURITIES OTHER SECURITIES OTHER SECURITIES OTHER SECURITIES OTHER SECURITIES  91,940 144,650 99,708 10,054 3,730 21,312 31,448 55,209  RESERVES, CASH, AND BANK BALANCES  RESERVES, CASH, AND BANK BALANCES  RESERVES WITH FR BANKS CASH IN VAULT BALANCES WITH BANKS CASH ITH BANKS CASH ITEMS  00 119,780 00 119,780 00 119,780 00 119,780 00 119,780 01 12,821 01 12,781 01 12,	LOANS AND INVESTMENTS 2/	778,280	576,781	93,410	30,011	206,650	246,710
BANK BALANCES  RESERVES WITH FR BANKS CASH IN VAULT BALANCES WITH BANKS CASH ITEMS  OTHER ASSETS 3/  TOTAL ASSETS/LIABILITIES 3/  DEPOSITS  DEPOSITS  DEPOSITS  DEPOSITS  DEPOSITS  OTHER DEMAND DEPOSITS OTHER TIME DEPOSITS  OTHER TIME DEPOSITS  OTHER TIME DEPOSITS  OTHER LIABILITIES 3/  DOTHER LIAB	U.S. TREASURY SECURITIES	91,940	66,469	9,979	3,730	21,312	31,448
CASH IN VAULT BALANCES WITH BANKS CASH ITEMS  11,440 40,550 23,080 4,980 273 6,906 10,921 2,281 20,571 8,410  OTHER ASSETS 3/  TOTAL ASSETS/LIABILITIES 3/  ERRORS DEMAND DEPOSITS OTHER DEPOSITS OTHER DEMAND DEPOSITS OTHER LIABILITIES 3/  BORROWINGS  67,470 61,322 17,366 6,885 28,921 8,150 OTHER LIABILITIES 3/  OTHER DEMAND 3/  OTHER LIABILITIES 3/  OTHER LIABILITIES 3/  OTHER LIABILITIES 3/  OTHER DEMAND 3/  OTHER DEMAND 3/  OTHER DEMAND 3/  OTHER LIABILITIES 3/  OTHER DEMAND	RESERVES, CASH, AND BANK BALANCES	119,780	97,808	23,896	3,976	37,784	32 <b>,1</b> 52
TOTAL ASSETS/LIABILITIES 3/ 949,590 718,998 134,034 36,056 262,101 286,807  LIABILITIES & CAPITAL  GROSS DEMAND DEPOSITS 303,180 234,836 470,460 341,075 45,166 15,322 120,072 160,515  TOTAL DEPOSITS 773,640 575,911 95,245 25,255 204,249 251,162  DEPOSITS OF BANKS 47,100 42,178 18,970 3,396 14,764 5,048 192 58 823 1,376 0THER DEMAND DEPOSITS 3,350 2,449 192 58 823 1,376 0THER DEMAND DEPOSITS 459,190 331,922 41,199 14,061 117,105 159,557 BORROWINGS 67,470 61,322 17,366 6,885 28,921 8,150 OTHER LIABILITIES 3/ 36,850 27,115 9,600 1,444 9,987 6,084	CASH IN VAULT BALANCES WITH BANKS	11,440 40,550	8,637 23,080	856 4,980	171 273	2,781 6,906	4,829 10,921
LIABILITIES & CAPITAL  GROSS DEMAND DEPOSITS GROSS TIME DEPOSITS  773,640 575,911 95,245 25,255 204,249 251,162  DEPOSITS OF BANKS U.S. GOVT. DEPOSITS OTHER DEMAND DEPOSITS OTHER TIME DEPOSITS OTHER TIME DEPOSITS  BORROWINGS  67,470 61,322 17,366 6,885 28,921 8,150  OTHER LIABILITIES 3/  303,180 234,836 50,079 9,933 84,177 90,647 15,557 85,181 15,322 120,072 160,515  773,640 575,911 95,245 25,255 204,249 251,162  47,100 42,178 18,970 3,396 14,764 5,048 192 58 823 1,376 199,362 34,884 7,740 71,557 85,181 159,557  BORROWINGS  67,470 61,322 17,366 6,885 28,921 8,150  OTHER LIABILITIES 3/  36,850 27,115 9,600 1,444 9,987 6,084	OTHER ASSETS 3/	51,530	44,409	16,728	2,069	17,667	7,945
GROSS DEMAND DEPOSITS GROSS TIME DEPOSITS  303,180	TOTAL ASSETS/LIABILITIES 3/	949,590	718,998	134,034	36,056	262,101	286,807
GROSS TIME DEPOSITS       470,460       341,075       45,166       15,322       120,072       160,515         TOTAL DEPOSITS       773,640       575,911       95,245       25,255       204,249       251,162         DEPOSITS OF BANKS U.S. GOVT. DEPOSITS OTHER DEMAND DEPOSITS OTHER TIME DEPOSITS OTHER TIME DEPOSITS       47,100 3,350 2,449 192 58 823 1,376 823 1,376 7,740 71,557 85,181 159,362 41,199 14,061 117,105 159,557       331,922 41,199 14,061 117,105 159,557         BORROWINGS       67,470 61,322 17,366 6,885 28,921 8,150         OTHER LIABILITIES 3/       36,850 27,115 9,600 1,444 9,987 6,084	LIABILITIES & CAPITAL				Principal Control of C		
DEPOSITS OF BANKS U.S. GOVT. DEPOSITS OTHER DEMAND DEPOSITS OTHER TIME DEPOSITS BORROWINGS  OTHER LIABILITIES 3/  DEPOSITS OF BANKS 47,100 3,350 2,449 192 34,884 7,740 117,105 159,557  67,470 61,322 17,366 6,885 28,921 8,150  OTHER LIABILITIES 3/  3,360 27,115 9,600 1,444 9,987 6,084	GROSS DEMAND DEPOSITS GROSS TIME DEPOSITS						
U.S. GOVT. DEPOSITS OTHER DEMAND DEPOSITS OTHER TIME DEPOSITS  BORROWINGS  OTHER LIABILITIES 3/  3,350 2,449 192 34,884 7,740 117,105 85,181 159,557 67,470 61,322 17,366 6,885 28,921 8,150 7,740 117,105 85,181 159,557 7,740 117,105 159,557 7,740 117,105 159,557 7,740 117,105 159,557 7,740 117,105 159,557 7,740 117,105 159,557 7,740 117,105 159,557 7,740 117,105 159,557 7,740 117,105 159,557 7,740 117,105 159,557	TOTAL DEPOSITS	773,640	575,911	95,245	25,255	204,249	251,162
OTHER LIABILITIES 3/ 36,850 27,115 9,600 1,444 9,987 6,084	U.S. GOVT. DEPOSITS OTHER DEMAND DEPOSITS	3,350 264,000	2,449 199,362	192 34,884	58 7,740	823 <b>71,557</b>	1,376 85,181
	BORROWINGS	67,470	61,322	17,366	6,885	28,921	8,150
TOTAL CAPITAL ACCOUNTS 4/ 71,630 54,650 11,823 2,472 18,944 21,411	OTHER LIABILITIES 3/	36,850	27,115	9,600	1,444	9,987	6,084
	TOTAL CAPITAL ACCOUNTS 4/	71,630	54,650	11,823	2,472	18,944	21,411

 $<sup>\</sup>underline{1}/$  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".

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

<sup>3/</sup> 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/LIA-

<sup>4/</sup> EFFECTIVE MARCH 31, 1976 INCLUDES "RESERVES FOR SECURITIES" AND A PORTION OF "RESERVES FOR

MAY 26, 1976 TO JUNE 2, 1976

H.8

## (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

	ALL	ALL RESERVE CITY BANKS 1/			ANKS 1/	COUNTRY
ITEM	COML.	MEMBER	NEW YORK	CITY OF	OTHER	BANKS 1/
	BANKS	BANKS	CITY	CHICAGO		
ASSETS	ì					
LOANS AND INVESTMENTS $\underline{2}/$	+11,210	+9,561	+1,708	+1,112	+4,733	+2,008
LOANS AND DISCOUNTS 2/ U.S. TREASURY SECURITIES OTHER SECURITIES	+ 9,700 + 1,470 + 40	+8+169 +1+411 -19	+1,270 +456 -18	+780 +372 -40	+4,253 +510 -30	+1,866 +73 +69
RESERVES, CASH, AND BANK BALANCES	+ 8,040	+5,468	+450	+464	+1,224	+3,330
RESERVES WITH FR BANKS CASH IN VAULT	~ 4,220 - 600	-4,224 -463	+589 +23	-64 -2	-3,961 -252	-788 -232
BALANCES WITH BANKS CASH ITEMS	+ 4,450 + 8,410	+2,218 +7,937	-852 +690	+102 +428	+959 +4,478	+2,009 +2,341
OTHER ASSETS 3/	+ 2,190	+1,452	+248	+79	+302	+823
TOTAL ASSETS/LIABILITIES 3/	+21,440	+16,481	+2,406	+1,655	+6,259	+6,161
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS GROSS TIME DEPOSITS	+18,270 + 360	+14,359 +159	+510 +83	+863 +17	+6,903 -176	+6,083 +235
TOTAL DEPOSITS	+18,630	+14,518	+593	+880	+6,727	+6,318
DEPOSITS OF BANKS U.S. GOVT. DEPOSITS OTHER DEMAND DEPOSITS OTHER TIME DEPOSITS	+ 2,950 - 830 +16,370 + 140	+2,985 -663 +12,263 -67	-441 -278 +1,364 -52	+477 -72 +630 -155	+2,231 - 266 +4,857 -95	+718 -47 +5,412 +235
BORROWINGS	+ 1,300	+1,731.	+1,823	+599	<del>-</del> 519	- 172
OTHER LIABILITIES 3/	+ 1,280	+ 32	-21	+137	<b>-</b> 67	-17
TOTAL CAPITAL ACCOUNTS $\underline{4}/$	+ 230	+200	+11	+39	+118	+32

FOR NUMBERED FOOTNOTES SEE PAGE 1.