



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JULY 6, 1976

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JUNE 23, 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/	774,400	572,627	91,476	29,970	204,133	247,048
LOANS AND DISCOUNTS 2/	538,840	407,501	72,677	22,314	152,145	160,365
U.S. TREASURY SECURITIES	90,290	64,942	8,695	3,768	21,188	31,291
OTHER SECURITIES	145,270	100,184	10,104	3,888	30,800	55,392
RESERVES, CASH, AND BANK BALANCES	113,420	93,860	25,489	3,432	35,874	29,065
RESERVES WITH FR BANKS	24,180	24,182	3,977	1,093	10,378	8,734
CASH IN VAULT	12,100	9,121	829	207	2,952	5,133
BALANCES WITH BANKS	36,640	21,336	6,372	264	5,827	8,873
CASH ITEMS	40,500	39,221	14,311	1,868	16,717	6,325
OTHER ASSETS 3/	48,400	41,899	15,416	2,030	17,196	7,257
TOTAL ASSETS/LIABILITIES 3/	936,220	708,386	132,381	35,432	257,203	283,370
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	291,160	225,807	51,657	9,154	78,205	86,791
GROSS TIME DEPOSITS	471,660	342,409	45,017	15,571	121,456	160,365
TOTAL DEPOSITS	762,820	568,216	96,674	24,725	199,661	247,156
DEPOSITS OF BANKS	44,030	39,603	20,191	2,781	12,319	4,312
U.S. GOVT. DEPOSITS	4,300	3,140	287	60	1,040	1,753
OTHER DEMAND DEPOSITS	254,030	192,146	35,183	7,453	67,826	81,684
OTHER TIME DEPOSITS	460,460	333,327	41,013	14,431	118,476	159,407
BORROWINGS	65,160	58,585	14,456	6,851	28,955	8,323
OTHER LIABILITIES 3/	36,470	26,851	9,442	1,390	9,611	6,408
TOTAL CAPITAL ACCOUNTS 4/	71,770	54,734	11,809	2,466	18,976	21,483

- 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

JUNE 16, 1976 TO JUNE 23, 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/	- 7,260	-5,394	-958	-502	-1,666	-2,268
LOANS AND DISCOUNTS 2/	- 5,490	-3,741	-44	-390	-1,177	-2,130
U.S. TREASURY SECURITIES	- 1,300	-1,140	-815	-86	-40	-199
OTHER SECURITIES	- 470	-513	-99	-26	-449	+61
RESERVES, CASH, AND BANK BALANCES	- 7,420	-6,338	+967	-178	-5,517	-1,610
RESERVES WITH FR BANKS	- 3,490	-3,492	-1,631	+247	-2,275	+167
CASH IN VAULT	+ 510	+373	+42	+3	+91	+237
BALANCES WITH BANKS	- 1,310	-294	+1,266	-33	-515	-1,012
CASH ITEMS	- 3,130	-2,925	+1,290	-395	-2,818	-1,002
OTHER ASSETS 3/	- 990	-1,005	-808	-201	-18	+22
TOTAL ASSETS/LIABILITIES 3/	-15,670	-12,737	-799	-881	-7,201	-3,856
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	-16,760	-12,930	-128	-1,126	-7,057	-4,619
GROSS TIME DEPOSITS	+ 1,070	+1,134	+66	+245	+901	-78
TOTAL DEPOSITS	-15,690	-11,796	-62	-881	-6,156	-4,697
DEPOSITS OF BANKS	- 2,200	-1,890	+34	-343	-1,115	-466
U.S. GOVT. DEPOSITS	- 5,890	-4,966	-1,144	-406	-2,046	-1,370
OTHER DEMAND DEPOSITS	- 8,670	- 6,069	+899	-355	- 3,830	-2,783
OTHER TIME DEPOSITS	+ 1,070	+1,129	+149	+223	+835	-78
BORROWINGS	- 1,220	-1,521	-652	-8	-1,241	+380
OTHER LIABILITIES 3/	+ 1,070	+455	-72	+7	+115	+405
TOTAL CAPITAL ACCOUNTS 4/	+ 170	+125	-13	+1	+81	+56

FOR NUMBERED FOOTNOTES SEE PAGE 1.