



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
JULY 13, 1976

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

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

JUNE 30, 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/	779,720	577,430	91,856	29,968	207,928	247,678
LOANS AND DISCOUNTS 2/	543,670	411,647	72,298	22,334	155,812	161,203
U.S. TREASURY SECURITIES	90,790	65,617	9,537	3,743	21,259	31,078
OTHER SECURITIES	145,260	100,166	10,021	3,891	30,857	55,397
RESERVES, CASH, AND BANK BALANCES	125,160	104,034	28,455	4,708	39,479	31,392
RESERVES WITH FR BANKS	27,050	27,047	5,131	2,179	11,185	8,552
CASH IN VAULT	11,990	9,026	825	184	2,912	5,105
BALANCES WITH BANKS	40,410	23,853	7,387	325	6,336	9,805
CASH ITEMS	45,710	44,108	15,112	2,020	19,046	7,930
OTHER ASSETS 3/	52,030	45,214	17,451	2,218	17,933	7,612
TOTAL ASSETS/LIABILITIES 3/	956,910	726,678	137,762	36,894	265,340	286,682
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	309,370	241,386	57,009	9,802	84,497	90,078
GROSS TIME DEPOSITS	473,490	343,965	45,061	15,877	122,331	160,696
TOTAL DEPOSITS	782,860	585,351	102,070	25,679	206,828	250,774
DEPOSITS OF BANKS	48,860	44,174	22,429	3,067	13,978	4,700
U.S. GOVT. DEPOSITS	5,150	4,041	585	178	1,607	1,671
OTHER DEMAND DEPOSITS	266,440	202,125	37,883	7,721	71,856	84,665
OTHER TIME DEPOSITS	462,410	335,011	41,173	14,713	119,387	159,738
BORROWINGS	65,780	59,211	13,333	7,275	30,286	8,317
OTHER LIABILITIES 3/	36,200	27,140	10,515	1,381	9,207	6,037
TOTAL CAPITAL ACCOUNTS 4/	72,070	54,976	11,844	2,559	19,619	21,554
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 5/	738,800					
LOANS AND DISCOUNTS 5/	500,700					
COMMERCIAL & INDUSTRIAL *	170,200					
U.S. TREASURY SECURITIES	94,000					
OTHER SECURITIES	144,000					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	505,200					
COMMERCIAL & INDUSTRIAL *	173,000					

\* DATA REVISED BEGINNING SEPTEMBER, 1975.  
MAY 26, 1976 REVISED DATA ARE \$170,700  
MILLION FOR BUSINESS LOANS AND \$173,400  
MILLION FOR BUSINESS LOANS PLUS SALES.

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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 23, 1976 TO JUNE 30, 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/	+ 5,320	+4,803	+380	-2	+3,795	+630
LOANS AND DISCOUNTS 2/	+ 4,830	+4,146	-379	+20	+3,667	+838
U.S. TREASURY SECURITIES	+ 500	+675	+842	-25	+71	-213
OTHER SECURITIES	- 10	-18	-83	+3	+57	+5
RESERVES, CASH, AND BANK BALANCES	+11,740	+10,174	+2,966	+1,276	+3,605	+2,327
RESERVES WITH FR BANKS	+ 2,870	+2,865	+1,154	+1,086	+807	-182
CASH IN VAULT	- 110	-95	-4	-23	-40	-28
BALANCES WITH BANKS	+ 3,770	+2,517	+1,015	+61	+509	+932
CASH ITEMS	+ 5,210	+4,887	+801	+152	+2,329	+1,605
OTHER ASSETS 3/	+ 3,630	+3,315	+2,035	+186	+737	+355
TOTAL ASSETS/LIABILITIES 3/	+20,690	+18,292	+5,381	+1,462	+8,137	+3,312
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+18,210	+15,579	+5,352	+648	+6,292	+3,287
GROSS TIME DEPOSITS	+ 1,830	+1,556	+44	+306	+875	+331
TOTAL DEPOSITS	+20,040	+17,135	+5,396	+954	+7,167	+3,618
DEPOSITS OF BANKS	+ 4,830	+4,571	+2,238	+286	+1,659	+388
U.S. GOVT. DEPOSITS	+ 850	+901	+298	+118	+567	-82
OTHER DEMAND DEPOSITS	+12,410	+9,979	+2,700	+288	+4,030	+2,981
OTHER TIME DEPOSITS	+ 1,950	+1,684	+160	+282	+911	+331
BORROWINGS	+ 620	+626	-1,123	+424	+1,331	-6
OTHER LIABILITIES 3/	- 270	+289	+1,073	-9	-404	-371
TOTAL CAPITAL ACCOUNTS 4/	+ 300	+242	+35	+93	+43	+71

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 \$36,500 MILLION.

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

JUNE 30, 1975 to JUNE 30, 1976

H.8 (Partly estimated. In millions of dollars)

Item	All coml. banks	All member banks	Reserve city banks			Country banks
			New York City	City of Chicago	Other	
<u>ASSETS</u>						
Loans and investments <u>2/</u>	+32,169	+14,763	-2,038	+ 314	+ 778	+15,709
Loans and discounts <u>2/</u>	+ 8,177	- 1,292	-4,788	-1,441	-1,345	+ 6,283
U.S. Treasury securities	+22,599	+16,007	+2,169	+1,554	+4,198	+ 8,086
Other securities	+ 1,392	+ 48	+ 581	+ 201	-2,074	+ 1,340
Reserves, cash, and bank balances	- 3,556	- 3,118	-1,239	+ 289	+ 554	- 2,722
Reserve with FR Banks	+ 160	+ 157	- 525	+ 379	+1,101	- 798
Cash in vault	+ 1,888	+ 1,480	+ 256	+ 63	+ 392	+ 770
Balances with banks	- 1,891	- 1,254	- 85	- 33	+ 534	- 1,670
Cash items	- 3,712	- 3,502	- 885	- 119	- 1,472	- 1,025
Other assets <u>3/</u>	- 2,422	- 1,331	+ 1 706	+ 23	- 909	- 2,151
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	+26,191	+10,314	-1,571	+ 626	+ 423	+10,836
<u>LIABILITIES &amp; CAPITAL</u>						
Gross demand deposits	- 356	- 1,824	- 466	- 109	- 875	- 375
Gross time deposits	+28,892	+13,793	-1,632	- 485	+2,697	+13,213
TOTAL DEPOSITS	+28,536	+11,969	-2,097	- 593	+1,822	+12,838
Deposits of banks	- 4,931	- 5,249	-4,212	+ 414	-1,264	- 187
U. S. Govt. deposits	+ 1,541	+ 1,516	+ 457	+ 135	+ 698	+ 226
Other demand deposits	+ 2,413	+ 928	+2,658	- 402	-1,040	- 288
Other time deposits	+29,513	+14,774	-1,000	- 741	+3,428	+13,088
Borrowings	+ 3,360	+ 2,877	-1,396	+1,403	+2,051	+ 819
Other liabilities <u>3/</u>	-11,218	- 9,252	- 144	- 507	-5,103	- 3,497
Total capital accounts <u>4/</u>	+ 5,513	+ 4,719	+2,067	+ 323	+1,654	+ 676
Seasonally adjusted data	For numbered footnotes, see page 2.					
Loans and investments <u>5/</u>	+33,800					
Loans and discounts <u>5/</u>	+ 9,900					
Commercial & Industrial*	- 6,500					
U.S. Treasury Securities	-22,500					
Other Securities	+ 1,400					
Plus Loans Sold Outright To Affiliates						
Loans and Discounts <u>5/</u>	+ 9,700					
Commercial & Industrial*	- 6,600					

NOTE: COMPARISONS ARE WITH CALL DATE FIGURES FOR THE PREVIOUS YEAR. FIGURES MAY NOT ADD TO TOTALS DUE TO ROUNDING.

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	June 30, 1976	May 26, 1976	June 30, 1975	Change to June 30,	
				1976 from -- May 26, 1976	June 30, 1975
<u>ASSETS</u>					
Monetary reserve	22.9	22.7	21.8	+ .2	+ 1.1
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	.7	.5	.5	+ .2	+ .2
Treasury currency	10.6	10.6	9.7	--	+ .9
Bank credit	942.0	923.6	889.5	+18.4	+52.5
Loans, net	570.1	557.7	559.7	+12.4	+10.4
U. S. Treasury securities	192.6	188.1	158.2	+ 4.5	+34.4
Commercial and savings banks	96.6	96.6	71.9	--	+24.7
Federal Reserve Banks	94.4	90.0	84.7	+ 4.4	+ 9.7
Other	1.5	1.6	1.5	- .1	--
Other securities	179.4	177.8	171.6	+ 1.6	+ 7.8
Total assets, net	964.9	946.3	911.3	+18.6	+53.6
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	876.6	860.6	824.3	+16.0	+52.3
Currency outside banks	76.5	75.2	70.7	+ 1.3	+ 5.8
Demand deposits adjusted <u>1/</u>	220.7	210.3	214.6	+10.4	+ 6.1
Time deposits adjusted	579.5	575.1	538.9	+ 4.4	+40.6
U. S. Government deposits	17.1	11.8	9.4	+ 5.3	+ 7.7
At commercial and savings banks	5.1	4.2	3.6	+ .9	+ 1.5
At Federal Reserve Banks	12.0	7.7	5.8	+ 4.3	+ 6.2
Foreign bank deposits, net	6.1	5.7	7.1	+ .4	- 1.0
Treasury cash	.5	.5	.4	--	+ .1
Capital and miscellaneous account, net	64.6	67.7	70.1	- 3.1	- 5.5
Total liabilities and capital, net	964.9	946.3	911.3	+18.6	+53.6
<u>Seasonally adjusted</u>			<u>6/25/75</u>		<u>6/25/75</u>
Currency outside banks	75.7	75.4	69.6	+ .3	+ 6.1
Demand deposits adjusted	225.2	213.5	211.5	+11.7	+13.7

\* 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 \$ 228.4 billion on June 30, 1976.