



FEDERAL RESERVE

APR 20 1976 Statistical release

FOR IMMEDIATE RELEASE
APRIL 20, 1976

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

APRIL 7, 1976

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	775,900	578,491	92,464	30,627	209,446	245,954
LOANS AND DISCOUNTS	539,790	412,004	73,066	22,668	156,069	160,261
U.S. TREASURY SECURITIES 2/	92,460	67,169	10,159	4,128	21,856	31,026
OTHER SECURITIES	143,650	99,258	9,239	3,831	31,521	54,667
RESERVES, CASH, AND BANK BALANCES	108,350	90,464	23,565	3,703	34,069	29,127
RESERVES WITH FR BANKS	24,650	24,653	6,137	1,473	8,688	8,355
CASH IN VAULT	10,310	7,764	828	143	2,533	4,260
BALANCES WITH BANKS	36,000	21,999	5,429	347	6,317	9,906
CASH ITEMS	37,390	36,048	11,171	1,740	16,531	6,606
OTHER ASSETS 3/	46,370	40,027	14,947	1,884	15,580	7,616
TOTAL ASSETS/LIABILITIES 3/	930,620	708,982	130,976	36,214	259,095	282,697
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	293,550	227,179	47,910	9,082	80,920	89,267
GROSS TIME DEPOSITS	465,590	341,472	45,333	15,692	121,527	158,920
TOTAL DEPOSITS	759,140	568,651	93,243	24,774	202,447	248,187
DEPOSITS OF BANKS	46,320	42,057	19,635	3,383	14,317	4,722
U.S. GOVT. DEPOSITS	3,530	2,496	204	41	878	1,373
OTHER DEMAND DEPOSITS	255,300	192,458	32,230	7,012	69,211	84,005
OTHER TIME DEPOSITS	453,990	331,640	41,174	14,338	118,041	158,087
BORROWINGS	68,090	62,400	17,146	7,849	29,607	7,798
OTHER LIABILITIES 3/-	33,100	24,314	9,144	1,129	8,572	5,469
TOTAL CAPITAL ACCOUNTS 4/	70,290	53,617	11,443	2,462	18,469	21,243

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

MARCH 31, 1976 TO APRIL 07, 1976

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(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	
ASSETS						
LOANS AND INVESTMENTS	+12,040	+8,578	-1,149	+371	+5,036	+4,320
LOANS AND DISCOUNTS	+ 8,700	+5,916	-1,959	-43	+4,416	+3,502
U.S. TREASURY SECURITIES 2/	+ 3,050	+2,533	+846	+420	+642	+625
OTHER SECURITIES	+ 290	+129	-36	-6	-22	+193
RESERVES, CASH, AND BANK BALANCES	-10,730	-9,991	-4,388	-481	-3,915	-1,207
RESERVES WITH FR BANKS	- 3,020	-3,014	+1,267	-597	-3,053	-631
CASH IN VAULT	- 990	-706	-19	-15	-189	-483
BALANCES WITH BANKS	- 1,710	-1,321	-2,032	+193	+290	+228
CASH ITEMS	- 5,010	-4,950	-3,604	-62	-963	-321
OTHER ASSETS 3/	+ 440	+167	+462	-125	-877	+707
TOTAL ASSETS/LIABILITIES 3/	+ 1,750	-1,246	-5,075	-235	+244	+3,820
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	- 2,380	-4,456	-7,223	+101	-138	+2,804
GROSS TIME DEPOSITS	- 270	-771	-543	-480	-393	+645
TOTAL DEPOSITS	- 2,650	-5,227	-7,766	-379	-531	+3,449
DEPOSITS OF BANKS	- 2,560	-2,725	-2,998	-38	+54	+257
U.S. GOVT. DEPOSITS	+ 400	+218	-24	+1	+5	+236
OTHER DEMAND DEPOSITS	- 740	-2,474	-4,344	+15	-456	+2,311
OTHER TIME DEPOSITS	+ 250	-246	-400	-357	-134	+645
BORROWINGS	+ 5,130	+4,930	+3,353	+225	+1,079	+273
OTHER LIABILITIES 3/	- 1,120	-1,375	-894	-153	-466	+138
TOTAL CAPITAL ACCOUNTS 4/	+ 390	+426	+232	+72	+162	-40

FOR NUMBERED FOOTNOTES SEE PAGE 1.