



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
APRIL 27, 1976

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APR 20 1976

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

APRIL 14, 1976

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	771,790	574,544	92,115	30,782	205,899	245,748
LOANS AND DISCOUNTS	535,030	407,720	73,468	22,518	152,003	159,731
U.S. TREASURY SECURITIES 2/	92,770	67,372	9,395	4,399	22,411	31,167
OTHER SECURITIES	143,990	99,452	9,252	3,865	31,485	54,850
RESERVES, CASH, AND BANK BALANCES	116,890	98,602	25,864	4,175	38,772	29,791
RESERVES WITH FR BANKS	28,320	28,320	6,726	1,696	11,428	8,470
CASH IN VAULT	11,550	8,663	810	154	2,857	4,842
BALANCES WITH BANKS	35,320	21,327	5,255	227	6,312	9,533
CASH ITEMS	41,700	40,292	13,073	2,098	18,175	6,946
OTHER ASSETS 3/	47,920	41,948	15,721	1,995	16,874	7,358
TOTAL ASSETS/LIABILITIES 3/	936,600	715,094	133,700	36,952	261,545	282,897
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	299,030	232,074	50,171	9,402	82,466	90,035
GROSS TIME DEPOSITS	463,880	340,039	44,988	15,589	120,898	158,564
TOTAL DEPOSITS	762,910	572,113	95,159	24,991	203,364	248,599
DEPOSITS OF BANKS	44,550	40,469	19,131	3,102	13,793	4,443
U.S. GOVT. DEPOSITS	3,400	2,500	250	54	1,008	1,188
OTHER DEMAND DEPOSITS	262,690	198,950	34,822	7,595	71,296	85,237
OTHER TIME DEPOSITS	452,270	330,194	40,956	14,240	117,267	157,731
BORROWINGS	70,120	64,553	17,876	8,206	30,851	7,620
OTHER LIABILITIES 3/	33,260	24,788	9,198	1,311	8,836	5,443
TOTAL CAPITAL ACCOUNTS 4/	70,310	52,640	11,467	2,444	18,494	21,235

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

APRIL 7, 1976 TO APRIL 14, 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	
<u>ASSETS</u>	£/	£/			£/	£/
LOANS AND INVESTMENTS	-3,850	-3,669	-349	+155	-3,291	-204
LOANS AND DISCOUNTS	-4,630	-4,211	+402	-150	-3,934	-529
U.S. TREASURY SECURITIES	+ 390	+281	-764	+271	+632	+142
OTHER SECURITIES	+ 390	+241	+13	+34	+11	+183
RESERVES, CASH, AND BANK BALANCES	+8,560	+8,157	+2,299	+472	+4,653	+733
RESERVES WITH FR BANKS	+3,720	+3,719	+589	+223	+2,741	+166
CASH IN VAULT	+1,250	+902	-18	+11	+324	+585
BALANCES WITH BANKS	- 430	-420	-174	-120	+228	-354
CASH ITEMS	+4,020	+3,956	+1,902	+358	+1,360	+336
OTHER ASSETS	+1,280	+1,651	+774	+111	+992	-226
TOTAL ASSETS/LIABILITIES	+5,990	+6,119	+2,724	+738	+2,354	+303
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+5,470	+4,878	+2,261	+320	+1,551	+746
GROSS TIME DEPOSITS	-1,660	-1,385	-345	-103	-612	-325
TOTAL DEPOSITS	+3,810	+3,493	+1,916	+217	+939	+421
DEPOSITS OF BANKS	-1,770	-1,581	-504	-281	-524	-272
U.S. GOVT. DEPOSITS	- 140	- 7	+46	+13	+130	-196
OTHER DEMAND DEPOSITS	+7,390	+6,479	+2,592	+583	+2,090	+1,214
OTHER TIME DEPOSITS	-1,670	-1,398	-218	-98	-757	-325
BORROWINGS	+2,030	+2,159	+730	+357	+1,163	-91
OTHER LIABILITIES	+ 130	+439	+54	+182	+224	-21
TOTAL CAPITAL ACCOUNTS	+ 20	+28	+24	-18	+28	-6

FOR NUMBERED FOOTNOTES SEE PAGE 1.

£/ REVISED.