



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
 6019 JULY 20, 1976

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

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

JULY 7, 1976

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	780,930	577,085	90,526	30,188	206,796	249,575
LOANS AND DISCOUNTS 2/	546,630	412,824	71,625	22,598	155,222	163,379
U.S. TREASURY SECURITIES	89,590	64,531	9,013	3,690	20,894	30,934
OTHER SECURITIES	144,710	99,730	9,888	3,900	30,680	55,262
RESERVES, CASH, AND BANK BALANCES	128,310	106,291	28,134	4,101	41,339	32,717
RESERVES WITH FR BANKS	27,630	27,627	7,880	1,422	10,071	8,254
CASH IN VAULT	10,860	8,215	794	165	2,700	4,556
BALANCES WITH BANKS	42,040	24,418	6,338	257	6,584	11,239
CASH ITEMS	47,780	46,031	13,122	2,257	21,984	8,668
OTHER ASSETS 3/	53,000	46,257	17,595	2,114	19,018	7,530
TOTAL ASSETS/LIABILITIES 3/	962,240	729,633	136,255	36,403	267,153	289,822
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	312,160	241,381	51,794	10,045	86,238	93,304
GROSS TIME DEPOSITS	472,920	342,925	44,763	15,305	121,575	161,282
TOTAL DEPOSITS	785,080	584,306	96,557	25,350	207,813	254,586
DEPOSITS OF BANKS	50,230	45,141	21,661	3,292	14,908	5,280
U.S. GOVT. DEPOSITS	4,890	3,557	268	62	1,229	1,998
OTHER DEMAND DEPOSITS	267,820	201,334	33,642	7,738	72,970	86,984
OTHER TIME DEPOSITS	462,140	334,274	40,986	14,258	118,706	160,324
BORROWINGS	69,460	63,082	17,980	7,262	29,761	8,079
OTHER LIABILITIES 3/	35,520	27,201	9,861	1,297	10,498	5,545
TOTAL CAPITAL ACCOUNTS 4/	72,180	55,044	11,857	2,494	19,081	21,612

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 30, 1976 TO JULY 7, 1976

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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/	+1,220	-339	-1,330	+220	-1,125	+1,896
LOANS AND DISCOUNTS 2/	+2,970	+1,190	-673	+264	-576	+2,175
U.S. TREASURY SECURITIES	-1,200	-1,091	-524	-53	-372	-142
OTHER SECURITIES	- 550	-438	-133	+9	-177	-137
RESERVES, CASH, AND BANK BALANCES	+3,130	+2,228	-321	-607	+1,828	+1,328
RESERVES WITH FR BANKS	+ 570	+565	+2,749	-757	-1,129	-298
CASH IN VAULT	-1,130	-810	-31	-19	-211	-549
BALANCES WITH BANKS	+1,630	+565	-1,049	-68	+248	+1,434
CASH ITEMS	+2,060	+1,908	-1,990	+237	+2,920	+741
OTHER ASSETS 3/	+ 950	+1,038	+144	-104	+1,087	-89
TOTAL ASSETS/LIABILITIES 3/	+5,300	+2,927	-1,507	-491	+1,790	+3,135
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+3,100	-5	-5,215	+243	+1,738	+3,229
GROSS TIME DEPOSITS	- 570	-1,038	-298	-572	-751	+583
TOTAL DEPOSITS	+2,530	- 1,043	-5,513	-329	+ 987	+ 3,812
DEPOSITS OF BANKS	+1,370	+967	-768	+225	+930	+580
U.S. GOVT. DEPOSITS	- 260	-486	-317	-116	-379	+326
OTHER DEMAND DEPOSITS	+1,690	-789	-4,241	+17	+1,112	+2,323
OTHER TIME DEPOSITS	- 270	-735	-187	-455	-676	+583
BORROWINGS	+3,650	+3,846	+4,647	-13	-551	-237
OTHER LIABILITIES 3/	- 980	+63	-654	-84	+1,292	-491
TOTAL CAPITAL ACCOUNTS 4/	+ 100	+61	+13	-65	+62	+51

FOR NUMBERED FOOTNOTES SEE PAGE 1.

±/ REVISED