



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JULY 27, 1976

02204

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JULY 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 2/	780,930	576,814	90,742	30,055	206,116	249,901
LOANS AND DISCOUNTS 2/	545,150	411,239	71,418	22,105	154,212	163,504
U.S. TREASURY SECURITIES	90,240	65,084	9,273	3,956	20,803	31,052
OTHER SECURITIES	145,540	100,491	10,051	3,994	31,101	55,345
RESERVES, CASH, AND BANK BALANCES	118,050	98,285	26,590	4,235	38,088	29,372
RESERVES WITH FR BANKS	27,680	27,676	6,748	1,689	11,167	8,072
CASH IN VAULT	11,970	9,018	830	176	2,936	5,076
BALANCES WITH BANKS	36,290	20,878	5,519	268	5,805	9,286
CASH ITEMS	42,110	40,713	13,493	2,102	18,180	6,938
OTHER ASSETS 3/	50,650	44,200	17,066	2,130	17,811	7,193
TOTAL ASSETS/LIABILITIES 4/	949,630	719,299	134,398	36,420	262,015	286,466
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	299,950	231,861	50,680	9,293	82,224	89,664
GROSS TIME DEPOSITS	473,830	343,569	45,361	15,053	121,542	161,613
TOTAL DEPOSITS	773,780	575,430	96,041	24,346	203,766	251,277
DEPOSITS OF BANKS	45,020	40,406	20,501	2,705	12,603	4,597
U.S. GOVT. DEPOSITS	3,200	2,435	211	50	1,003	1,171
OTHER DEMAND DEPOSITS	262,780	197,949	33,881	7,536	71,678	84,854
OTHER TIME DEPOSITS	462,780	334,640	41,448	14,055	118,482	160,655
BORROWINGS	68,950	62,802	17,173	8,273	29,574	7,782
OTHER LIABILITIES 3/	34,700	26,004	9,309	1,311	9,593	5,791
TOTAL CAPITAL ACCOUNTS 4/	72,200	55,063	11,875	2,490	19,082	21,616

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

JULY 7, 1976 TO JULY 14, 1976

02502

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	
ASSETS						
LOANS AND INVESTMENTS 2/	--	-271	+216	-133	-680	+326
LOANS AND DISCOUNTS 2/	- 1,480	-1,585	-207	-493	-1,010	+125
U.S. TREASURY SECURITIES	+ 650	+553	+260	+266	-91	+118
OTHER SECURITIES	+ 830	+761	+163	+94	+421	+83
RESERVES, CASH, AND BANK BALANCES	-10,260	-8,006	-1,544	+134	-3,251	-3,345
RESERVES WITH FR BANKS	+ 50	+49	-1,132	+267	+1,096	-182
CASH IN VAULT	+ 1,110	+803	+36	+11	+236	+520
BALANCES WITH BANKS	- 5,750	-3,540	-819	+11	-779	-1,953
CASH ITEMS	- 5,670	-5,318	+371	-155	-3,804	-1,730
OTHER ASSETS 3/	- 2,350	-2,057	-529	+16	-1,207	-337
TOTAL ASSETS/LIABILITIES 3/	-12,610	-10,334	-1,857	+17	-5,138	-3,356
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-12,210	-9,520	-1,114	-752	-4,014	-3,640
GROSS TIME DEPOSITS	+ 910	+644	+598	-252	-33	+331
TOTAL DEPOSITS	-11,300	- 8,876	-516	-1,004	- 4,047	- 3,309
DEPOSITS OF BANKS	- 5,210	-4,735	-1,160	-587	-2,305	-683
U.S. GOVT. DEPOSITS	- 1,690	-1,122	- 57	-12	-226	-827
OTHER DEMAND DEPOSITS	- 5,040	-3,385	+239	-202	-1,292	-2,130
OTHER TIME DEPOSITS	+ 640	+366	+462	-203	-224	+331
BORROWINGS	- 510	-280	-807	+1,011	-187	-297
OTHER LIABILITIES 3/	- 820	-1,197	-552	+14	-905	+246
TOTAL CAPITAL ACCOUNTS 4/	+ 20	+19	+18	-4	+1	+4

FOR NUMBERED FOOTNOTES SEE PAGE 1.