



FEDERAL RESERVE

statistical release

60003

FOR IMMEDIATE RELEASE
AUGUST 3, 1976

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JULY 21, 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/}	777,830	574,650	91,557	30,241	204,092	248,760
LOANS AND DISCOUNTS ^{2/}	542,390	409,423	72,225	22,503	152,350	162,345
U.S. TREASURY SECURITIES	89,760	64,648	9,273	3,776	20,593	31,006
OTHER SECURITIES	145,680	100,579	10,059	3,962	31,149	55,409
RESERVES, CASH, AND BANK BALANCES	116,470	96,719	25,940	3,482	37,799	29,498
RESERVES WITH FR BANKS	27,650	27,654	5,784	1,021	12,117	8,732
CASH IN VAULT	11,910	8,966	805	180	2,918	5,063
BALANCES WITH BANKS	36,670	21,204	5,966	286	5,906	9,046
CASH ITEMS	40,240	38,895	13,385	1,995	16,858	6,657
OTHER ASSETS ^{3/}	49,200	42,993	16,235	2,198	17,635	6,925
TOTAL ASSETS/LIABILITIES ^{3/}	943,500	714,362	133,732	35,921	259,526	285,183
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	295,710	229,178	51,463	9,440	80,432	87,843
GROSS TIME DEPOSITS	473,870	343,281	45,139	14,850	121,276	162,016
TOTAL DEPOSITS	769,580	572,459	96,602	24,290	201,708	249,859
DEPOSITS OF BANKS	44,450	39,944	19,735	2,884	12,887	4,438
U.S. GOVT. DEPOSITS	5,380	4,155	554	160	1,585	1,856
OTHER DEMAND DEPOSITS	256,800	193,887	35,145	7,406	68,829	82,507
OTHER TIME DEPOSITS	462,950	334,473	41,168	13,840	118,407	161,058
BORROWINGS	67,210	60,881	15,519	7,925	29,425	8,012
OTHER LIABILITIES ^{3/}	34,520	25,974	9,745	1,223	9,310	5,696
TOTAL CAPITAL ACCOUNTS ^{4/}	72,190	55,048	11,866	2,483	19,083	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 14, 1976 TO JULY 21, 1976

00204

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/	-3,150	-2,193	+815	+186	-2,024	-1,170
LOANS AND DISCOUNTS 2/	-2,800	-1,836	+807	+398	-1,862	-1,179
U.S. TREASURY SECURITIES	- 480	-439	--	-180	-210	-49
OTHER SECURITIES	+ 130	+82	+8	-32	+48	+58
RESERVES, CASH, AND BANK BALANCES	-1,580	-1,566	-650	-753	-289	+126
RESERVES WITH FR BANKS	- 30	-22	-964	-668	+950	+660
CASH IN VAULT	- 60	-52	-25	+4	-18	-13
BALANCES WITH BANKS	+ 380	+326	+447	+18	+101	-240
CASH ITEMS	-1,870	-1,818	-108	-107	-1,322	-281
OTHER ASSETS 3/	-1,450	-1,207	-831	+68	-176	-268
TOTAL ASSETS/LIABILITIES 3/	-6,180	-4,966	-666	-499	-2,489	-1,312
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	-4,220	-2,683	+783	+147	-1,792	-1,821
GROSS TIME DEPOSITS	+ 40	-288	-222	-203	-266	+403
TOTAL DEPOSITS	-4,180	-2,971	+561	-56	-2,058	-1,418
DEPOSITS OF BANKS	- 570	-462	-766	+179	+284	-159
U.S. GOV'T. DEPOSITS	+2,180	+1,720	+343	+110	+582	+685
OTHER DEMAND DEPOSITS	-5,960	-4,062	+1,264	-130	-2,849	-2,347
OTHER TIME DEPOSITS	+ 170	-167	-280	-215	-75	+403
BORROWINGS	-1,740	-1,921	-1,654	-348	-149	+230
OTHER LIABILITIES 3/	- 250	-59	+436	-88	-283	-124
TOTAL CAPITAL ACCOUNTS 4/	- 10	-15	-9	-7	+1	--

FOR NUMBERED FOOTNOTES SEE PAGE 1.

r/ REVISED.