



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
AUGUST 10, 1976

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ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JULY 28, 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/	772,860	570,238	88,845	30,044	203,266	248,083
LOANS AND DISCOUNTS 2/	537,760	405,401	69,767	22,224	151,797	161,613
U.S. TREASURY SECURITIES	89,540	64,467	9,165	3,843	20,506	30,953
OTHER SECURITIES	145,560	100,370	9,913	3,977	30,963	55,517
RESERVES, CASH, AND BANK BALANCES	111,560	92,293	24,213	3,152	36,300	28,628
RESERVES WITH FR <sup>3</sup> BANKS	28,010	28,010	6,795	893	11,913	8,409
CASH IN VAULT	12,170	9,156	823	175	2,975	5,183
BALANCES WITH BANKS	34,630	19,620	5,018	238	5,474	8,890
CASH ITEMS	36,750	35,907	11,577	1,846	15,938	6,146
OTHER ASSETS 3/	50,200	43,900	17,474	2,026	17,364	7,036
TOTAL ASSETS/LIABILITIES 3/	934,620	706,431	130,532	35,222	256,930	283,747
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	287,340	222,143	48,118	9,228	78,968	85,829
GROSS TIME DEPOSITS	474,150	343,144	44,814	14,830	120,960	162,540
TOTAL DEPOSITS	761,490	565,287	92,932	24,058	199,928	248,369
DEPOSITS OF BANKS	43,260	38,871	19,274	2,724	12,613	4,260
U.S. GOVT. DEPOSITS	4,100	3,173	416	99	1,243	1,415
OTHER DEMAND DEPOSITS	250,700	188,701	32,274	7,400	67,915	81,112
OTHER TIME DEPOSITS	463,430	334,542	40,968	13,835	118,157	161,582
BORROWINGS	66,790	60,344	16,135	7,420	28,626	8,163
OTHER LIABILITIES 3/	34,150	25,749	9,591	1,265	9,295	5,598
TOTAL CAPITAL ACCOUNTS 4/	72,190	55,051	11,874	2,479	19,083	21,617
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 5/	743,100					
LOANS AND DISCOUNTS 5/	504,700					
COMMERCIAL & INDUSTRIAL	171,000					
U.S. TREASURY SECURITIES	92,700					
OTHER SECURITIES	145,700					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/ COMMERCIAL & INDUSTRIAL	509,200					
	173,800					

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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 21, 1976 TO JULY 28, 1976

02118

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS <sup>2/</sup>	-4,970	-4,412	-2,712	-197	-826	-677
LOANS AND DISCOUNTS <sup>2/</sup>	-4,630	-4,022	-2,458	-279	-553	-732
U.S. TREASURY SECURITIES	- 220	-181	-108	+67	-87	-53
OTHER SECURITIES	- 120	-209	-146	+15	-186	+108
RESERVES, CASH, AND BANK BALANCES	-4,910	-4,426	-1,727	-330	-1,499	-870
RESERVES WITH FR BANKS	+ 360	+356	+1,011	-128	-204	-323
CASH IN VAULT	+ 260	+190	+18	- 5	+57	+120
BALANCES WITH BANKS	-2,040	-1,584	-948	-48	-432	-156
CASH ITEMS	-3,490	-3,388	-1,808	-149	-920	-511
OTHER ASSETS <sup>3/</sup>	+1,000	+907	+1,239	-172	-271	+111
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	-8,880	-7,931	-3,200	-699	-2,596	-1,436
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	-8,370	-7,035	-3,345	-212	-1,464	-2,014
GROSS TIME DEPOSITS	+ 280	-137	-325	-20	-316	+524
TOTAL DEPOSITS	-8,090	-7,172	-3,670	-232	-1,780	-1,490
DEPOSITS OF BANKS	-1,190	-1,073	-461	-160	-274	-178
U.S. GOVT. DEPOSITS	-1,280	-982	-138	-61	-342	-441
OTHER DEMAND DEPOSITS	-6,100	-5,186	-2,871	- 6	-914	-1,395
OTHER TIME DEPOSITS	+ 480	+69	-200	- 5	-250	+524
BORROWINGS	- 420	-537	+616	-505	-799	+151
OTHER LIABILITIES <sup>3/</sup>	- 370	-225	-154	+42	-15	-98
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	--	+3	+8	-4	-2	+1

- <sup>1/</sup> 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.
- <sup>2/</sup> INCLUDES "RESERVES FOR LOAN LOSSES" AND "UNEARNED INCOME ON LOANS".
- <sup>3/</sup> 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".
- <sup>4/</sup> EFFECTIVE MARCH 31, 1976 INCLUDES "RESERVES FOR SECURITIES" AND A PORTION OF "RESERVES FOR LOAN LOSSES".
- <sup>5/</sup> EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS ESTIMATED AT \$32,500 MILLION.

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

JULY 30, 1975 TO JULY 28, 1976

00207

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/	+34,800	+17,511	-3,035	+1,052	+3,213	+16,281
LOANS AND DISCOUNTS 2/	+12,510	+2,264	-5,657	-1,022	+937	+8,006
U.S. TREASURY SECURITIES	+20,140	+14,529	+1,797	+1,762	+4,124	+6,846
OTHER SECURITIES	+ 2,150	+718	+825	+312	-1,848	+1,429
RESERVES, CASH, AND BANK BALANCES	+ 4,720	+2,550	+787	-943	+1,828	+879
RESERVES WITH FR BANKS	- 470	-471	+553	-929	+379	-474
CASH IN VAULT	+ 940	+785	+194	+36	+234	+321
BALANCES WITH BANKS	+ 2,510	+567	-179	-136	+202	+680
CASH ITEMS	+ 1,740	+1,669	+219	+86	+1,013	+351
OTHER ASSETS 3/	- 4,490	-1,474	+3,145	+60	-319	-4,360
TOTAL ASSETS/LIABILITIES 3/	+35,030	+18,587	+897	+169	+4,722	+12,799
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 8,940	+5,399	+445	+215	+2,404	+2,335
GROSS TIME DEPOSITS	+28,820	+13,468	-1,701	-1,281	+2,176	+14,274
TOTAL DEPOSITS	+37,760	+18,867	-1,256	-1,066	+4,580	+16,609
DEPOSITS OF BANKS	- 750	-1,307	-887	+196	-1,068	+452
U.S. GOVT. DEPOSITS	+ 1,320	+1,205	+307	+83	+491	+324
OTHER DEMAND DEPOSITS	+ 7,700	+4,476	+626	+69	+1,865	+1,916
OTHER TIME DEPOSITS	+29,490	+14,493	-1,302	-1,414	+3,292	+13,917
BORROWINGS	+ 4,920	+4,260	+570	+1,276	+2,053	+361
OTHER LIABILITIES 3/	-13,760	-9,691	-546	-300	-3,742	-5,103
TOTAL CAPITAL ACCOUNTS 4/	+ 6,110	+5,151	+2,129	+259	+1,831	+932
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 5/	+37,300					
LOANS AND DISCOUNTS 5/	+14,800					
COMMERCIAL & INDUSTRIAL	- 5,700					
U.S. TREASURY SECURITIES	+20,400					
OTHER SECURITIES	+ 2,100					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	+14,800					
COMMERCIAL & INDUSTRIAL	- 5,700					
			FOR NUMBERED FOOTNOTES SEE PAGE 2.			
			NOTE: NO ADJUSTMENTS HAVE BEEN MADE TO YEAR AGO FIGURES FOR MARCH 31, 1976 CONCEPT CHANGES.			

## CONSOLIDATED CONDITION STATEMENT FOR BANKS AND THE MONETARY SYSTEM\*

All Commercial, Savings, and Federal Reserve Banks,  
and Treasury Currency Funds

0203

H.8 (Partly estimated. In billions of dollars)

Item	July 28, 1976	June 30, 1976	July 30 1975	Change to July 28, 1976 from --	
				June 30, 1976	July 30, 1975
<b>ASSETS</b>					
Monetary reserve	23.0	22.9	21.8	+ .1	+ 1.2
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	.7	.7	.5	--	+ .2
Treasury currency	10.7	10.6	9.6	+ .1	+ 1.1
Bank credit	931.2	942.0	880.3	-10.8	+50.9
Loans, net	563.1	570.0	550.3	- 6.9	+12.8
U. S. Govt. obligations	188.1	192.6	158.0	- 4.5	+30.1
Commercial and savings banks	95.4	96.6	73.6	- 1.2	+21.8
Federal Reserve Banks	91.2	94.4	82.9	- 3.2	+ 8.3
Other	1.5	1.5	1.5	--	--
Other securities	180.1	179.4	172.0	+ .7	+ 8.1
Total assets, net	954.2	964.9	902.1	-10.7	+52.1
<b>LIABILITIES AND CAPITAL</b>					
Total deposits adjusted and currency outside banks	871.3	876.7	819.0	- 5.4	+52.3
Currency outside banks	76.6	76.4	69.8	+ .2	+ 6.8
Demand deposits adjusted <u>1/</u>	214.0	220.8	208.4	- 6.8	+ 5.6
Time deposits adjusted	580.8	579.4	540.7	+ 1.4	+40.1
U. S. Government deposits	10.4	17.1	4.2	- 6.7	+ 6.2
At commercial and savings banks	4.1	5.2	2.8	- 1.1	+ 1.3
At Federal Reserve Banks	6.3	12.0	1.4	- 5.7	+ 4.9
Foreign bank deposits, net	6.5	6.1	6.1	+ .4	+ .4
Treasury cash	.5	.5	.4	--	+ .1
Capital and miscellaneous account, net	65.3	64.5	72.4	+ .8	- 7.1
Total liabilities and capital, net	954.2	964.9	902.1	-10.7	+52.1
<b>Seasonally adjusted</b>					
Currency outside banks	76.6	76.5	69.8	+ .5	+ 6.8
Demand deposits adjusted	214.0	220.7	208.4	- 6.7	+ 5.6

\* Figures may not add to totals because of rounding. Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.

1/ Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$221.8 billion on July 28, 1976r/ Revised.