



FEDERAL RESERVE

statistical release

05223

SEP 2 1976
FEDERAL RESERVE BANK
OF RICHMOND

FOR IMMEDIATE RELEASE
AUGUST 31, 1976

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H-8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) AUGUST 18, 1976

	ALL COMBL. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS 2/	785,230	580,391	92,018	30,478	207,103	250,792
LOANS AND DISCOUNTS 2/	547,440	412,929	71,811	22,412	154,463	164,243
U.S. TREASURY SECURITIES	91,990	66,865	10,359	3,990	21,504	31,012
OTHER SECURITIES	145,800	100,597	9,848	4,076	31,136	55,537
RESERVES, CASH, AND BANK BALANCES	113,360	93,619	24,640	2,928	36,718	29,333
RESERVES WITH FR BANKS	27,740	27,736	7,298	510	11,375	8,553
CASH IN VAULT	11,770	8,864	805	162	2,897	5,000
BALANCES WITH BANKS	36,000	20,457	5,051	218	6,032	9,196
CASH ITEMS	37,850	36,522	11,486	2,038	16,414	6,584
OTHER ASSETS 3/	49,510	43,385	16,694	2,075	17,786	6,830
TOTAL ASSETS/LIABILITIES 3/	948,100	717,395	133,352	35,481	261,607	286,955
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	290,670	223,976	47,546	9,358	79,139	87,433
GROSS TIME DEPOSITS	474,120	342,266	43,957	14,466	120,247	163,596
TOTAL DEPOSITS	764,790	566,242	91,503	23,824	199,386	251,529
DEPOSITS OF BANKS	42,640	38,148	18,493	2,819	12,428	4,408
U.S. GOVT. DEPOSITS	5,410	4,188	578	227	1,534	1,849
OTHER DEMAND DEPOSITS	253,040	189,942	32,167	7,283	67,858	82,634
OTHER TIME DEPOSITS	463,700	333,964	40,265	13,495	117,566	162,638
BORROWINGS	74,470	66,224	18,930	7,941	33,419	7,934
OTHER LIABILITIES 3/	36,320	27,610	10,960	1,216	9,629	5,805
TOTAL CAPITAL ACCOUNTS 4/	72,520	55,319	11,959	2,500	19,173	21,687

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

AUGUST 11, 1976 TO AUGUST 18, 1976

00104

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/	+ 50	+455	+1,397	-707	+257	-492
LOANS AND DISCOUNTS 2/	-1,050	-776	+334	-597	-178	-335
U.S. TREASURY SECURITIES	+1,040	+1,127	+1,102	-142	+280	-113
OTHER SECURITIES	+ 60	+104	-39	+32	+155	-44
RESERVES, CASH, AND BANK BALANCES	+4,200	+3,598	+1,477	-502	+1,875	+744
RESERVES WITH FR BANKS	+2,990	+2,987	+1,721	-641	+1,468	+439
CASH IN VAULT	+ 300	+216	+15	+4	+54	+143
BALANCES WITH BANKS	+ 870	+376	-117	-15	+464	+44
CASH ITEMS	+ 40	+19	-142	+150	-107	+118
OTHER ASSETS 3/	- 740	-199	+492	+42	-128	-605
TOTAL ASSETS/LIABILITIES 3/	+3,510	+3,854	+3,366	-1,167	+2,008	-353
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	- 860	-368	+92	+302	-89	-673
GROSS TIME DEPOSITS	+ 80	-129	-73	-59	-261	+264
TOTAL DEPOSITS	- 780	-497	+19	+243	-350	-409
DEPOSITS OF BANKS	- 80	-74	-73	+22	-18	-5
U.S. GOVT. DEPOSITS	+1,640	+1,269	+247	+118	+351	+553
OTHER DEMAND DEPOSITS	-2,580	-1,719	-149	+159	-508	-1,221
OTHER TIME DEPOSITS	+ 240	+27	-6	-56	-175	+264
BORROWINGS	+3,150	+3,060	+1,860	-1,454	+2,509	+145
OTHER LIABILITIES 3/	+1,180	+1,343	+1,482	+49	-64	-104
TOTAL CAPITAL ACCOUNTS 4/	- 40	-52	+5	-5	-67	+15

FOR NUMBERED FOOTNOTES SEE PAGE 1.