



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
SEPTEMBER 7, 1976

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ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

AUGUST 25, 1976

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS ^{1/}			COUNTRY BANKS ^{1/}
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	782,080	578,200	91,053	30,756	206,776	249,615
LOANS AND DISCOUNTS	544,460	410,790	71,176	22,406	153,998	163,210
U.S. TREASURY SECURITIES	91,800	66,747	10,100	4,249	21,463	30,935
OTHER SECURITIES	145,820	100,663	9,777	4,101	31,315	55,470
RESERVES, CASH, AND BANK BALANCES	109,110	89,366	23,129	3,222	33,685	29,330
RESERVES WITH FR BANKS	25,440	25,441	5,453	1,019	9,960	9,009
CASH IN VAULT	11,980	9,019	796	164	2,956	5,103
BALANCES WITH BANKS	36,080	20,524	5,574	300	5,490	9,160
CASH ITEMS	35,610	34,382	11,306	1,739	15,279	6,058
OTHER ASSETS	49,320	43,144	16,451	2,083	17,721	6,889
TOTAL ASSETS/LIABILITIES	940,510	710,710	130,633	36,061	258,182	285,834
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	284,490	219,651	47,288	9,046	77,362	85,955
GROSS TIME DEPOSITS	474,910	342,709	43,738	14,528	120,423	164,020
TOTAL DEPOSITS	759,400	562,360	91,026	23,574	197,785	249,975
DEPOSITS OF BANKS	43,030	38,585	18,886	2,923	12,431	4,345
U.S. GOVT. DEPOSITS	4,270	3,241	420	148	1,105	1,568
OTHER DEMAND DEPOSITS	247,400	185,915	31,468	6,929	66,518	81,000
OTHER TIME DEPOSITS	464,700	334,619	40,252	13,574	117,731	163,062
BORROWINGS	72,250	65,878	17,600	8,562	31,652	8,064
OTHER LIABILITIES	36,310	27,100	10,037	1,439	9,487	6,137
TOTAL CAPITAL ACCOUNTS	72,550	55,372	11,970	2,486	19,258	21,658
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS ^{5/}	748,700					
LOANS AND DISCOUNTS ^{5/}	507,600					
COMMERCIAL & INDUSTRIAL	171,000					
U.S. TREASURY SECURITIES	95,000					
OTHER SECURITIES	146,100					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS ^{5/}	511,600					
COMMERCIAL & INDUSTRIAL	173,500					

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

AUGUST 18, 1976 TO AUGUST 25, 1976

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(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	Σ/ -3,130	Σ/ -2,176	-965	+278	Σ/ -331	Σ/ -1,158
LOANS AND DISCOUNTS	-2,910	-2,076	-635	-6	-420	-1,015
U.S. TREASURY SECURITIES	- 230	-164	-259	+259	-90	-74
OTHER SECURITIES	+ 10	+64	-71	+25	+179	-69
RESERVES, CASH, AND BANK BALANCES	-4,700	-4,704	-1,511	+294	-3,479	-8
RESERVES WITH FR BANKS	-2,450	-2,450	-1,845	+509	-1,568	+454
CASH IN VAULT	+ 210	+159	-9	+2	+63	+103
BALANCES WITH BANKS	+ 20	-33	+523	+82	-597	-41
CASH ITEMS	-2,480	-2,380	-180	-299	-1,377	-524
OTHER ASSETS	+ 50	-10	-243	+8	+159	+66
TOTAL ASSETS/LIABILITIES	-7,780	-6,890	-2,719	+580	-3,651	-1,100
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-6,200	-4,385	-258	-312	-1,841	-1,974
GROSS TIME DEPOSITS	+ 860	+526	-219	+62	+264	+419
TOTAL DEPOSITS	-5,340	-3,859	-477	-250	-1,577	-1,555
DEPOSITS OF BANKS	+ 340	+381	+393	+104	-55	-61
U.S. GOVT. DEPOSITS	-1,170	-976	-158	-79	-451	-288
OTHER DEMAND DEPOSITS	-5,580	-4,002	-699	-354	-1,324	-1,625
OTHER TIME DEPOSITS	+1,070	+738	-13	+79	+253	+419
BORROWINGS	-2,470	-2,588	-1,330	+621	-2,028	+149
OTHER LIABILITIES	--	-496	-923	+223	-130	+334
TOTAL CAPITAL ACCOUNTS	+ 30	+53	+11	-14	+84	-28

- 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".
- 5/ EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS ESTIMATED AT \$36,000 MILLION.
- 1/ REVISED.

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

AUGUST 27, 1975 TO AUGUST 25, 1976

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(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	+40,450	+24,193	+1,012	+1,036	+6,635	+15,510
LOANS AND DISCOUNTS	+18,680	+8,509	-2,508	-978	+3,554	+8,441
U.S. TREASURY SECURITIES	+19,780	+14,848	+2,947	+1,603	+4,313	+5,985
OTHER SECURITIES	+1,990	+836	+573	+411	-1,232	+1,084
RESERVES, CASH, AND BANK BALANCES	+4,360	+2,158	+1,304	-555	-173	+1,582
RESERVES WITH FR BANKS	-1,490	-1,488	-107	-575	-1,113	+307
CASH IN VAULT	+600	+525	+193	+13	+161	+158
BALANCES WITH BANKS	+4,020	+1,973	+631	+85	+519	+738
CASH ITEMS	+1,230	+1,148	+587	-78	+260	+379
OTHER ASSETS	-5,170	-1,907	+2,664	+316	-336	-4,551
TOTAL ASSETS/LIABILITIES	+39,640	+24,444	+4,980	+797	+6,126	+12,541
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+7,530	+4,934	+2,230	-138	+984	+1,858
GROSS TIME DEPOSITS	+27,220	+12,405	-2,883	-1,095	+2,027	+14,356
TOTAL DEPOSITS	+34,750	+17,339	-653	-1,233	+3,011	+16,214
DEPOSITS OF BANKS	+920	+318	-139	+350	-448	+555
U.S. GOVT. DEPOSITS	+890	+722	+168	+70	+85	+399
OTHER DEMAND DEPOSITS	+4,810	+2,632	+1,465	-435	+341	+1,261
OTHER TIME DEPOSITS	+28,130	+13,667	-2,147	-1,218	+3,033	+13,999
BORROWINGS	+12,330	+11,703	+3,994	+1,972	+5,342	+395
OTHER LIABILITIES	-13,370	-9,689	-478	-201	-4,155	-4,855
TOTAL CAPITAL ACCOUNTS	+5,930	+5,091	+2,117	+259	+1,928	+787
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 5/	+39,400					
LOANS AND DISCOUNTS 5/	+17,400					
COMMERCIAL & INDUSTRIAL	-5,500					
U.S. TREASURY SECURITIES	+20,000					
OTHER SECURITIES	+2,000					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/ COMMERCIAL & INDUSTRIAL	+16,900					
	= 5,800					

FOR NUMBERED FOOTNOTES SEE PAGE 2.

NOTE: NO ADJUSTMENTS HAVE BEEN MADE TO YEAR
AGO FIGURES FOR MARCH 31, 1976 CONCEPT
CHANGES.

±/ REVISED.

CONSOLIDATED CONDITION STATEMENT FOR BANKS AND THE MONETARY SYSTEM*

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

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

Item	August 25, 1976	July 28, 1976	August 27, 1975	Change to Aug. 25, 1976 from --	
				July 28, 1976	August 27, 1976
ASSETS					
Monetary reserve	23.0	23.0	21.8	--	+ 1.2
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	.7	.7	.5	--	+ .2
Treasury currency	10.7	10.7	9.7	--	+ 1.0
Bank credit	937.6	931.2	883.5	+6.4	+54.1
Loans, net	564.2	563.1	551.7	+1.1	+12.5
U. S. Treasury securities	193.0	188.1	159.2	+4.9	+33.8
Commercial and savings banks	97.6	95.4	76.3	+2.2	+21.3
Federal Reserve Banks	93.9	91.2	81.5	+2.7	+12.4
Other	1.5	1.5	1.5	--	--
Other securities	180.3	180.1	172.4	+ .3	+ 7.9
Total assets, net	960.6	954.2	905.3	+6.4	+55.3
LIABILITIES AND CAPITAL					
Total deposits adjusted and currency outside banks	871.0	871.3	820.1	- .3	+50.9
Currency outside banks	77.1	76.6	70.0	+ .5	+ 7.1
Demand deposits adjusted 1/	211.8	214.0	207.9	-2.2	+ 3.9
Time deposits adjusted	582.2	580.8	542.2	+1.4	+40.0
U. S. Government deposits	14.4	10.4	4.2	+4.0	+10.2
At commercial and savings banks	4.3	4.1	3.4	+ .2	+ .9
At Federal Reserve Banks	10.2	6.3	.8	+3.9	+ 9.4
Foreign bank deposits, net	5.9	6.5	5.9	- .6	--
Treasury cash	.4	.5	.4	- .1	--
Capital and miscellaneous account, net	68.8	65.4	74.6	+3.4	- 5.8
Total liabilities and capital, net	960.6	954.2	905.3	+6.4	+55.3
Seasonally adjusted					
Currency outside banks	76.6	76.4	69.6	+ .2	+ 7.0
Demand deposits adjusted	214.6	214.4	210.6	+ .2	+ 4.0

* 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 \$219.4 billion on August 25, 1976.