



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
SEPTEMBER 14, 1976

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES
(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) SEPTEMBER 01, 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/}	786,300	581,094	91,699	30,535	207,621	251,239
LOANS AND DISCOUNTS	548,230	413,327	71,538	22,388	154,684	164,717
U.S. TREASURY SECURITIES	92,140	66,981	10,343	4,043	21,534	31,061
OTHER SECURITIES	145,930	100,786	9,818	4,104	31,403	55,461
RESERVES, CASH, AND BANK BALANCES	117,720	96,930	26,026	3,249	36,617	31,038
RESERVES WITH FR BANKS	28,210	28,210	7,334	876	11,108	8,892
CASH IN VAULT	11,870	8,929	815	158	2,902	5,054
BALANCES WITH BANKS	37,630	21,272	5,774	229	5,543	9,726
CASH ITEMS	40,010	38,519	12,103	1,986	17,064	7,366
OTHER ASSETS ^{3/}	51,260	44,473	16,960	2,118	17,824	7,571
TOTAL ASSETS/LIABILITIES ^{3/}	955,280	722,497	134,685	35,902	262,062	289,848
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	295,730	228,685	49,289	9,504	80,655	89,237
GROSS TIME DEPOSITS	475,300	342,836	43,582	14,455	120,458	164,341
TOTAL DEPOSITS	771,030	571,521	92,871	23,959	201,113	253,578
DEPOSITS OF BANKS	44,820	40,156	19,375	2,892	13,221	4,670
U.S. GOVT. DEPOSITS	3,180	2,392	203	65	916	1,208
OTHER DEMAND DEPOSITS	257,830	154,118	33,159	7,479	69,163	84,317
OTHER TIME DEPOSITS	465,200	334,853	40,134	13,523	117,813	163,383
BORROWINGS	75,150	68,738	20,385	8,199	32,043	8,111
OTHER LIABILITIES ^{3/}	36,310	26,700	9,460	1,172	9,663	6,405
TOTAL CAPITAL ACCOUNTS ^{4/}	72,790	55,538	11,969	2,572	19,243	21,754

^{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 25, 1976 TO SEPTEMBER 01, 1976

C-110

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/	+ 4,220	+2,894	+646	-221	+845	+1,624
LOANS AND DISCOUNTS 2/	+ 3,770	+2,537	+362	-18	+686	+1,507
U.S. TREASURY SECURITIES	+ 340	+234	+243	-206	+71	+126
OTHER SECURITIES	+ 110	+123	+41	+3	+88	-9
RESERVES, CASH, AND BANK BALANCES	+ 8,610	+7,564	+2,897	+27	+2,932	+1,708
RESERVES WITH FR BANKS	+ 2,770	+2,769	+1,881	-143	+1,148	-117
CASH IN VAULT	- 110	-90	+19	-6	-54	-49
BALANCES WITH BANKS	+ 1,550	+748	+200	-71	+53	+566
CASH ITEMS	+ 4,400	+4,137	+797	+247	+1,785	+1,308
OTHER ASSETS 3/	+ 1,940	+1,329	+509	+35	+103	+682
TOTAL ASSETS/LIABILITIES 3/	+14,770	+11,787	+4,052	-159	+3,880	+4,014
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+11,240	+9,034	+2,001	+458	+3,293	+3,282
GROSS TIME DEPOSITS	+ 390	+127	-156	-73	+35	+321
TOTAL DEPOSITS	+11,630	+9,161	+1,845	+385	+3,328	+3,603
DEPOSITS OF BANKS	+ 1,790	+1,573	+489	-31	+790	+325
U.S. GOVT. DEPOSITS	- 1,090	-849	-217	-83	-189	-360
OTHER DEMAND DEPOSITS	+10,430	+8,203	+1,691	+550	+2,645	+3,317
OTHER TIME DEPOSITS	+ 500	+234	-118	-51	+82	+321
BORROWINGS	+ 2,900	+2,860	+2,785	-363	+391	+47
OTHER LIABILITIES 3/	--	-400	-577	-267	+176	+268
TOTAL CAPITAL ACCOUNTS 4/	+ 240	+166	-1	+86	-15	+96

FOR NUMBERED FOOTNOTES SEE PAGE 1.