



# FEDERAL RESERVE

statistical release

0211 FOR IMMEDIATE RELEASE  
OCTOBER 5, 1976

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

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

SEPTEMBER 22, 1976

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
<b>LOANS AND INVESTMENTS 2/</b>	789,970	583,152	90,583	30,117	209,243	253,209
LOANS AND DISCOUNTS 2/	551,040	415,038	70,407	22,020	156,551	166,060
U.S. TREASURY SECURITIES	92,800	67,218	10,421	3,999	21,221	31,577
OTHER SECURITIES	146,130	100,896	9,755	4,098	31,471	55,572
<b>RESERVES, CASH, AND BANK BALANCES</b>	110,510	90,933	23,161	3,452	35,226	29,094
RESERVES WITH FR BANKS	26,050	26,045	5,585	1,188	10,360	8,912
CASH IN VAULT	11,970	9,029	832	159	2,978	5,060
BALANCES WITH BANKS	34,460	19,104	4,711	221	5,378	8,794
CASH ITEMS	38,030	36,755	12,033	1,884	16,510	6,328
<b>OTHER ASSETS 3/</b>	49,960	43,539	16,611	2,229	17,531	7,168
<b>TOTAL ASSETS/LIABILITIES 3/</b>	950,440	717,624	130,355	35,798	262,000	289,471
<b>LIABILITIES &amp; CAPITAL</b>						
<b>GROSS DEMAND DEPOSITS</b>	291,100	224,559	47,591	9,188	79,655	88,125
<b>GROSS TIME DEPOSITS</b>	477,130	344,100	42,962	14,799	121,292	165,047
<b>TOTAL DEPOSITS</b>	768,230	568,659	90,553	23,987	200,947	253,172
DEPOSITS OF BANKS	43,180	38,715	19,319	2,727	12,309	4,360
U.S. GOVT. DEPOSITS	6,050	4,547	508	117	1,670	2,252
OTHER DEMAND DEPOSITS	251,850	189,150	31,048	7,277	68,354	82,471
OTHER TIME DEPOSITS	467,150	336,247	39,678	13,866	118,614	164,089
<b>BORROWINGS</b>	73,110	66,720	18,206	8,295	32,133	8,086
<b>OTHER LIABILITIES 3/</b>	36,110	26,612	9,601	998	9,684	6,329
<b>TOTAL CAPITAL ACCOUNTS 4/</b>	72,990	55,633	11,995	2,518	19,236	21,884

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 "RESERVE 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

SEPTEMBER 15, 1976 TO SEPTEMBER 22, 1976

02115

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/	- 7,150	-5,779	-1,343	-466	-2,293	-1,677
LOANS AND DISCOUNTS 2/	- 7,340	-5,965	-1,841	-332	-2,111	-1,681
U.S. TREASURY SECURITIES	+ 300	+330	+628	-131	-125	-42
OTHER SECURITIES	- 110	-144	-130	-3	-57	+46
RESERVES, CASH, AND BANK BALANCES	- 7,530	-6,402	-1,207	-643	-2,878	-1,674
RESERVES WITH FR BANKS	+ 2,040	+2,037	+222	+73	+1,054	+688
CASH IN VAULT	+ 70	+54	+19	+5	+6	+24
BALANCES WITH BANKS	- 2,920	-2,085	-987	-14	-223	-861
CASH ITEMS	- 6,720	-6,408	-461	-707	-3,715	-1,525
OTHER ASSETS 3/	- 1,400	-1,191	-479	-149	-334	-229
TOTAL ASSETS/LIABILITIES 3/	-16,080	-13,372	-3,029	-1,258	-5,505	-3,580
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	-18,970	-15,595	-3,958	-1,032	-6,334	-4,271
GROSS TIME DEPOSITS	+ 1,890	+1,605	+46	+171	+1,037	+351
TOTAL DEPOSITS	-17,080	-13,990	-3,912	-861	-5,297	-3,920
DEPOSITS OF BANKS	- 1,260	-1,063	+348	-221	-893	-297
U.S. GOVT. DEPOSITS	- 2,020	-2,019	-965	-262	-769	-23
OTHER DEMAND DEPOSITS	-15,650	-12,483	-3,326	-549	-4,657	-3,951
OTHER TIME DEPOSITS	+ 1,850	+1,575	+31	+171	+1,022	+351
BORROWINGS	+ 1,230	+1,090	+1,450	-314	-216	+170
OTHER LIABILITIES 3/	- 310	-529	-562	-93	-20	+146
TOTAL CAPITAL ACCOUNTS 4/	+ 80	+57	-5	+10	+28	+24

FOR NUMBERED FOOTNOTES SEE PAGE 1.