



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
OCTOBER 12, 1976

00218

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

SEPTEMBER 29, 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/	790,400	583,553	89,614	30,699	209,994	253,246
LOANS AND DISCOUNTS 2/	550,820	415,076	69,658	22,565	157,106	165,747
U.S. TREASURY SECURITIES	92,630	66,973	10,078	3,996	21,224	31,675
OTHER SECURITIES	146,950	101,504	9,878	4,138	31,664	55,824
RESERVES, CASH, AND BANK BALANCES	118,660	98,897	27,904	3,941	37,689	29,363
RESERVES WITH FR BANKS	29,750	29,752	7,242	1,469	12,023	8,998
CASH IN VAULT	12,240	9,233	840	158	3,060	5,175
BALANCES WITH BANKS	36,080	20,608	5,333	470	5,962	6,843
CASH ITEMS	40,590	39,304	14,489	1,824	16,644	6,347
OTHER ASSETS 3/	50,970	44,373	17,358	1,911	17,746	7,358
TOTAL ASSETS/LIABILITIES 3/	960,030	726,823	134,876	36,551	265,429	289,967
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	293,910	228,019	50,590	9,481	80,609	87,339
GROSS TIME DEPOSITS	479,410	345,920	43,158	15,099	122,044	165,619
TOTAL DEPOSITS	773,320	573,939	93,748	24,580	202,653	252,958
DEPOSITS OF BANKS	44,700	40,180	20,254	2,829	12,632	4,465
U.S. GOVT. DEPOSITS	6,380	4,761	502	160	1,701	2,418
OTHER DEMAND DEPOSITS	252,890	191,011	33,213	7,420	68,964	81,414
OTHER TIME DEPOSITS	469,350	337,967	39,779	14,171	119,362	164,661
BORROWINGS	77,520	70,636	19,335	8,463	34,130	8,708
OTHER LIABILITIES 3/	36,050	26,508	9,795	997	9,361	6,355
TOTAL CAPITAL ACCOUNTS 4/	73,140	55,740	11,998	2,511	19,285	21,946
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 5/	752,500					
LOANS AND DISCOUNTS 5/	511,400					
COMMERCIAL & INDUSTRIAL	172,000					
U.S. TREASURY SECURITIES	94,000					
OTHER SECURITIES	147,100					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/ COMMERCIAL & INDUSTRIAL	515,300					
	174,500					

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

SEPTEMBER 22, 1976 TO SEPTEMBER 29, 1976

H-8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

0017

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/}	+ 430	+401	-969	+582	+751	+37
LOANS AND DISCOUNTS ^{2/}	- 220	+38	-749	+545	+555	-315
U.S. TREASURY SECURITIES	- 170	-245	-343	-3	+3	+98
OTHER SECURITIES	+ 820	+608	+123	+40	+193	+252
RESERVES, CASH, AND BANK BALANCES	+8,150	+7,964	+4,743	+489	+2,463	+269
RESERVES WITH FR BANKS	+3,700	+3,707	+1,657	+301	+1,663	+86
CASH IN VAULT	+ 270	+204	+8	-1	+82	+115
BALANCES WITH BANKS	+1,620	+1,504	+622	+249	+564	+49
CASH ITEMS	+2,560	+2,549	+2,456	-60	+134	+15
OTHER ASSETS ^{3/}	+1,010	+834	+747	-318	+215	+190
TOTAL ASSETS/LIABILITIES ^{3/}	+9,590	+9,199	+4,521	+753	+3,429	+496
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+2,810	+3,460	+2,999	+293	+954	-786
GROSS TIME DEPOSITS	+2,280	+1,820	+196	+300	+758	+572
TOTAL DEPOSITS	+5,090	+5,280	+3,195	+593	+1,706	-214
DEPOSITS OF BANKS	+1,520	+1,465	+935	+102	+323	+105
U.S. GOV'T. DEPOSITS	+ 330	+234	-6	+43	+31	+166
OTHER DEMAND DEPOSITS	+1,040	+1,861	+2,165	+143	+610	-1,057
OTHER TIME DEPOSITS	+2,200	+1,720	+101	+305	+742	+572
BORROWINGS	+4,410	+3,916	+1,129	+168	+1,957	+622
OTHER LIABILITIES ^{3/}	- 60	-104	+194	-1	-323	+26
TOTAL CAPITAL ACCOUNTS ^{4/}	+ 150	+107	+3	-7	+49	+62

^{1/} AS OF NOV. 9, 1972, THE DEFINITIONS OF RESERVE CITY AND COUNTRY BANKS WERE CHANGED (SEE FEDERAL RESERVE BULLETIN, NOV. 1972, P. 664). 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 \$37,500 MILLION.

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

OCTOBER 1, 1975 TO SEPTEMBER 29, 1976

0018

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/	+38,510	+22,069	-2,583	+756	+5,742	+18,154
LOANS AND DISCOUNTS 2/	+19,160	+8,307	-5,530	-853	+3,416	+11,274
U.S. TREASURY SECURITIES	+16,740	+12,307	+2,426	+1,213	+3,142	+5,520
OTHER SECURITIES	+2,610	+1,455	+521	+396	-816	+1,354
RESERVES, CASH, AND BANK BALANCES	+1,390	+1,112	-715	+444	+1,891	-508
RESERVES WITH FR BANKS	+1,770	+1,773	-157	+367	+1,382	+181
CASH IN VAULT	+1,640	+1,330	+249	+11	+476	+594
BALANCES WITH BANKS	- 660	-793	-1,421	+248	+859	-479
CASH ITEMS	- 1,360	-1,198	+614	-182	-826	-804
OTHER ASSETS 3/	- 7,390	-3,581	+3,190	-79	-1,707	-4,985
TOTAL ASSETS/LIABILITIES 3/	+32,510	+19,600	-108	+1,121	+5,926	+12,661
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 840	+55	-294	+42	+61	+246
GROSS TIME DEPOSITS	+26,410	+12,091	-4,470	-1,186	+2,169	+15,578
TOTAL DEPOSITS	+27,250	+12,146	-4,764	-1,144	+2,230	+15,824
DEPOSITS OF BANKS	- 2,580	-2,997	-1,555	-80	-1,663	+301
U.S. GOVT. DEPOSITS	+ 2,690	+2,157	+316	+127	+753	+961
OTHER DEMAND DEPOSITS	- 720	-692	+233	-144	-322	-659
OTHER TIME DEPOSITS	+27,860	+13,878	-3,758	-1,047	+3,468	+15,221
BORROWINGS	+14,860	+14,033	+4,128	+2,743	+6,409	+753
OTHER LIABILITIES 3/	-15,230	-11,357	-1,281	-700	-4,492	-4,884
TOTAL CAPITAL ACCOUNTS 4/	+ 5,630	+4,778	+1,809	+222	+1,779	+968
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 5/	+39,800					
LOANS AND DISCOUNTS 5/	+19,900					
COMMERCIAL & INDUSTRIAL	- 3,400					
U.S. TREASURY SECURITIES	+17,300					
OTHER SECURITIES	+ 2,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/ COMMERCIAL & INDUSTRIAL	+19,300					
	- 3,700					

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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

r/ REVISED.

CONSOLIDATED CONDITION STATEMENT FOR BANKS AND THE MONETARY SYSTEM*

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

0219

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

Item	Sept. 29, 1976	Aug. 25, 1976	Sept. 24, 1975	Change to Sept. 2	
				1976 from -- Aug. 25, 1976	Sept. 24, 1975
			F/		F/
ASSETS					
Monetary reserve	23.0	23.0	21.9	--	+ 1.1
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	.7	.7	.5	--	+ .2
Treasury currency	10.7	10.7	9.8	--	+ .9
Bank credit	947.5	937.6	892.5	+9.9	+55.0
Loans, net	566.1	564.2	550.8	+1.9	+15.3
U. S. Treasury securities	199.3	193.0	168.6	+6.3	+30.7
Commercial and savings banks	98.5	97.6	79.6	+ .9	+18.9
Federal Reserve Banks	99.2	93.9	87.5	+5.3	+11.7
Other	1.6	1.5	1.5	+ .1	+ .1
Other securities	182.1	180.3	173.1	+1.8	+ 9.0
Total assets, net	970.6	960.7	914.4	+9.9	+56.2
LIABILITIES AND CAPITAL					
Total deposits adjusted and currency outside banks	877.0	871.0	823.2	+6.0	+53.8
Currency outside banks	77.1	77.1	70.1	--	+ 7.0
Demand deposits adjusted 1/	212.3	211.8	207.5	+ .5	+ 4.8
Time deposits adjusted	587.7	582.1	545.6	+5.6	+42.1
U. S. Government deposits	18.6	14.4	11.1	+4.2	+ 7.5
At commercial and savings banks	6.4	4.3	3.9	+2.1	+ 2.5
At Federal Reserve Banks	12.2	10.2	7.2	+2.0	+ 5.0
Foreign bank deposits, net	6.5	5.9	6.1	+ .6	+ .4
Treasury cash	.5	.4	.4	+ .1	+ .1
Capital and miscellaneous account, net	68.1	68.8	73.7	- .7	- 5.6
Total liabilities and capital, net	970.6	960.7	914.4	+9.9	+56.2
Seasonally adjusted					
Currency outside banks	76.9	76.6	70.0	+ .3	+ 6.9
Demand deposits adjusted	214.2	214.6	209.4	- .4	+ 4.8

* 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 \$220.5 billion on September 29, 1976.

Revised.