



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
OCTOBER 19, 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)

OCTOBER 6, 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/	804,970	594,756	91,670	30,556	215,160	257,370
LOANS AND DISCOUNTS 2/	565,640	426,448	71,736	22,319	162,440	169,953
U.S. TREASURY SECURITIES	92,840	67,240	10,217	4,160	21,251	31,612
OTHER SECURITIES	146,490	101,068	9,717	4,077	31,469	55,805
RESERVES, CASH, AND BANK BALANCES	113,510	93,465	25,256	3,170	35,110	29,929
RESERVES WITH FR BANKS	22,990	22,994	5,638	855	8,262	8,239
CASH IN VAULT	10,690	8,081	790	143	2,666	4,482
BALANCES WITH BANKS	37,720	21,717	5,254	269	6,111	10,083
CASH ITEMS	42,110	40,673	13,574	1,903	18,071	7,125
OTHER ASSETS 3/	51,920	45,163	17,497	2,330	17,797	7,539
TOTAL ASSETS/LIABILITIES 3/	970,400	733,384	134,423	36,056	268,067	294,838
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	305,820	236,278	50,720	9,818	83,920	91,820
GROSS TIME DEPOSITS	481,270	346,851	43,230	14,798	122,048	166,775
TOTAL DEPOSITS	787,090	583,129	93,950	24,616	205,968	258,595
DEPOSITS OF BANKS	47,270	42,469	20,249	3,234	14,125	4,861
U.S. GOVT. DEPOSITS	5,280	4,030	512	166	1,454	1,898
OTHER DEMAND DEPOSITS	263,290	197,684	33,380	7,343	70,942	86,019
OTHER TIME DEPOSITS	471,250	338,946	39,809	13,873	119,447	165,817
BORROWINGS	74,760	68,333	18,906	7,929	33,367	8,131
OTHER LIABILITIES 3/	35,110	25,926	9,508	970	9,332	6,116
TOTAL CAPITAL ACCOUNTS 4/	73,440	55,996	12,059	2,541	19,400	21,996

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 29, 1976 TO OCTOBER 6, 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	
<u>ASSETS</u>						
LOANS AND INVESTMENTS 2/	+14,570	+11,203	+2,056	-143	+5,166	+4,124
LOANS AND DISCOUNTS 2/	+14,820	+11,372	+2,078	-246	+5,334	+4,206
U.S. TREASURY SECURITIES	+ 210	+267	+139	+164	+27	-63
OTHER SECURITIES	- 460	-436	-161	-61	-195	-19
RESERVES, CASH, AND BANK BALANCES	- 5,150	-5,432	-2,648	-771	-2,579	+566
RESERVES WITH FR BANKS	- 6,760	-6,758	-1,604	-634	-3,761	-759
CASH IN VAULT	- 1,550	-1,152	-50	-15	-394	-693
BALANCES WITH BANKS	+ 1,640	+1,109	-79	-201	+149	+1,240
CASH ITEMS	+ 1,520	+1,369	-915	+79	+1,427	+778
OTHER ASSETS 3/	+ 950	+790	+139	+419	+51	+181
TOTAL ASSETS/LIABILITIES 3/	+10,370	+6,561	-453	-495	+2,638	+4,871
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+11,910	+8,259	+130	+337	+3,311	+4,481
GROSS TIME DEPOSITS	+ 1,860	+931	+72	-301	+4	+1,156
TOTAL DEPOSITS	+13,770	+9,190	+202	+36	+3,315	+5,637
DEPOSITS OF BANKS	+ 2,570	+2,289	-5	+405	+1,493	+396
U.S. GOVT. DEPOSITS	- 1,100	-751	+10	+6	-247	-520
OTHER DEMAND DEPOSITS	+10,400	+6,673	+167	-77	+1,978	+4,605
OTHER TIME DEPOSITS	+ 1,900	+979	+30	-298	+91	+1,156
BORROWINGS	- 2,760	-2,303	-429	-534	-763	-577
OTHER LIABILITIES 3/	- 940	-582	-287	-27	-29	-239
TOTAL CAPITAL ACCOUNTS 4/	+ 300	+256	+61	+30	+115	+50

FOR NUMBERED FOOTNOTES SEE PAGE 1.