



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
NOVEMBER 23, 1976

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H-8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

NOVEMBER 10, 1976

	ALL COMPL. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	806,560	595,268	91,971	30,523	214,106	258,668
LOANS AND DISCOUNTS 2/	565,140	425,366	71,442	22,313	160,951	170,660
U.S. TREASURY SECURITIES	94,050	68,208	10,625	4,160	21,525	31,898
OTHER SECURITIES	147,370	101,694	9,904	4,050	31,630	56,110
RESERVES, CASH, AND BANK BALANCES	116,500	96,693	27,604	3,189	36,323	29,577
RESERVES WITH FR BANKS	26,970	26,969	7,347	971	10,010	8,641
CASH IN VAULT	11,520	8,716	792	176	2,919	4,829
BALANCES WITH BANKS	77,460	21,818	6,248	189	6,019	9,362
CASH ITEMS	40,550	39,190	13,217	1,853	17,375	6,745
OTHER ASSETS 3/	52,550	45,648	17,724	2,047	18,179	7,698
<b>TOTAL ASSETS/LIABILITIES 3/</b>	<b>975,610</b>	<b>737,609</b>	<b>137,299</b>	<b>35,759</b>	<b>266,606</b>	<b>295,943</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	301,020	231,796	49,823	9,044	81,676	91,253
GROSS TIME DEPOSITS	482,600	347,129	42,749	14,283	122,015	168,082
<b>TOTAL DEPOSITS</b>	<b>783,620</b>	<b>578,925</b>	<b>92,572</b>	<b>23,327</b>	<b>203,691</b>	<b>259,335</b>
DEPOSITS OF BANKS	44,600	39,931	20,095	2,748	12,411	4,677
U.S. GOVT. DEPOSITS	3,610	2,785	332	100	1,087	1,266
OTHER DEMAND DEPOSITS	262,260	196,417	32,640	7,015	70,494	86,268
OTHER TIME DEPOSITS	473,150	339,792	39,505	13,464	119,699	167,124
BORROWINGS	82,850	76,170	23,334	8,953	35,428	8,455
OTHER LIABILITIES 3/	35,090	25,986	9,202	916	9,804	6,064
<b>TOTAL CAPITAL ACCOUNTS 4/</b>	<b>74,050</b>	<b>56,526</b>	<b>12,191</b>	<b>2,563</b>	<b>19,685</b>	<b>22,089</b>

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

NOVEMBER 3, 1976 TO NOVEMBER 10, 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		
	E/						
<b>ASSETS</b>							
LOANS AND INVESTMENTS 2/	+ 1,000	-26	-1,890	-367	+993	+1,238	
LOANS AND DISCOUNTS 2/	+ 310	-471	-1,968	-561	+1,109	+944	
U.S. TREASURY SECURITIES	+ 450	+290	+39	+206	-146	+191	
OTHER SECURITIES	+ 240	+155	+39	-12	+30	+98	
RESERVES, CASH, AND BANK BALANCES	-15,960	-13,209	+103	-1,630	-7,746	-3,936	
RESERVES WITH FR BANKS	- 4,400	-4,399	+990	-875	-4,099	-415	
CASH IN VAULT	+ 420	+328	-28	-3	+198	+161	
BALANCES WITH BANKS	- 4,930	-2,530	-661	-45	-304	-1,520	
CASH ITEMS	- 7,050	-6,608	-198	-707	-3,541	-2,162	
OTHER ASSETS 3/	+ 30	+153	+816	-337	-179	-147	
<b>TOTAL ASSETS/LIABILITIES 3/</b>	<b>-14,930</b>	<b>-13,082</b>	<b>-971</b>	<b>-2,334</b>	<b>-6,932</b>	<b>-2,845</b>	
<b>LIABILITIES &amp; CAPITAL</b>							
GROSS DEMAND DEPOSITS	-15,810	-13,679	-3,557	-1,494	-5,261	-3,327	
GROSS TIME DEPOSITS	+ 2,800	+1,791	+347	+89	+499	+1,036	
<b>TOTAL DEPOSITS</b>	<b>-13,010</b>	<b>-11,708</b>	<b>-3,250</b>	<b>-1,405</b>	<b>-4,762</b>	<b>-2,291</b>	
DEPOSITS OF BANKS	- 5,350	-4,943	-2,037	-438	-1,873	-595	
U.S. GOVT. DEPOSITS	- 2,050	-1,558	-135	-68	-637	-718	
OTHER DEMAND DEPOSITS	- 8,400	-7,162	-1,395	-993	-2,760	-2,014	
OTHER TIME DEPOSITS	+ 2,790	+1,955	+317	+94	+508	+1,036	
BORROWINGS	- 850	-700	+2,831	-822	-2,515	-194	
OTHER LIABILITIES 3/	- 800	-563	-613	-98	+307	-154	
<b>TOTAL CAPITAL ACCOUNTS 4/</b>	<b>- 270</b>	<b>-111</b>	<b>+61</b>	<b>-9</b>	<b>+38</b>	<b>-201</b>	
			FOR NUMBERED FOOTNOTES SEE PAGE 1.				

1/ REVISED.