



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
NOVEMBER 30, 1976

60384

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

NOVEMBER 17, 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/}	810,940	599,259	94,762	31,039	214,309	259,149
LOANS AND DISCOUNTS ^{2/}	565,590	425,697	72,897	22,551	159,441	170,808
U.S. TREASURY SECURITIES	97,020	71,036	11,867	4,457	22,635	32,077
OTHER SECURITIES	148,330	102,526	9,998	4,031	32,233	56,264
RESERVES, CASH, AND BANK BALANCES	119,540	99,063	25,561	3,743	39,179	30,580
RESERVES WITH FR BANKS	26,650	26,648	6,389	1,034	10,721	8,504
CASH IN VAULT	12,070	9,108	846	181	2,984	5,097
BALANCES WITH BANKS	38,380	22,322	5,954	197	6,390	9,781
CASH ITEMS	42,440	40,985	12,372	2,331	19,084	7,198
OTHER ASSETS ^{3/}	50,660	44,104	16,400	2,128	18,260	7,316
TOTAL ASSETS/LIABILITIES ^{3/}	981,140	742,426	136,723	36,910	271,748	297,045
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	305,300	235,535	49,643	9,867	83,958	92,067
GROSS TIME DEPOSITS	482,920	347,310	42,954	14,188	121,924	168,244
TOTAL DEPOSITS	788,220	582,845	92,597	24,055	205,882	260,311
DEPOSITS OF BANKS	44,870	40,095	19,283	3,114	12,883	4,815
U.S. GOVT. DEPOSITS	4,200	3,153	276	85	1,207	1,585
OTHER DEMAND DEPOSITS	265,750	199,680	33,420	7,472	72,163	86,625
OTHER TIME DEPOSITS	473,400	339,917	39,618	13,384	119,629	167,286
BORROWINGS	83,300	76,458	22,083	9,315	36,405	8,655
OTHER LIABILITIES ^{3/}	35,620	26,648	9,862	986	9,820	5,980
TOTAL CAPITAL ACCOUNTS ^{4/}	74,000	56,475	12,181	2,554	19,641	22,099

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^{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 10, 1976 TO NOVEMBER 17, 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	
ASSETS						
LOANS AND INVESTMENTS 2/	+4,380	+3,991	+2,791	+516	+203	+481
LOANS AND DISCOUNTS 2/	+ 450	+331	+1,455	+238	-1,510	+148
U.S. TREASURY SECURITIES	+2,970	+2,828	+1,242	+297	+1,110	+179
OTHER SECURITIES	+ 960	+832	+94	-19	+603	+154
RESERVES, CASH, AND BANK BALANCES	+3,040	+2,370	-2,043	+554	+2,856	+1,003
RESERVES WITH FR BANKS	- 320	-321	-958	+63	+711	-137
CASH IN VAULT	+ 550	+392	+54	+5	+65	+268
BALANCES WITH BANKS	+ 920	+504	-294	+8	+371	+419
CASH ITEMS	+1,890	+1,795	-845	+478	+1,709	+453
OTHER ASSETS 3/	-1,890	-1,544	-1,224	-61	+81	-382
TOTAL ASSETS/LIABILITIES 3/	+5,530	+4,817	-576	+1,151	+3,140	+1,102
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+4,280	+3,739	-180	+823	+2,282	+814
GROSS TIME DEPOSITS	+ 320	+181	+205	-95	-91	+162
TOTAL DEPOSITS	+4,600	+3,920	+25	+728	+2,191	+976
DEPOSITS OF BANKS	+ 270	+164	-812	+366	+472	+138
U.S. GOVT. DEPOSITS	+ 590	+368	-56	-15	+120	+319
OTHER DEMAND DEPOSITS	+3,490	+3,263	+780	+457	+1,669	+357
OTHER TIME DEPOSITS	+ 250	+125	+112	-80	-70	+162
BORROWINGS	+ 450	+288	-1,251	+362	+977	+200
OTHER LIABILITIES 3/	+ 530	+662	+660	+70	+16	-84
TOTAL CAPITAL ACCOUNTS 4/	- 50	-53	-10	-9	-44	+10

FOR NUMBERED FOOTNOTES SEE PAGE 1.