



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
DECEMBER 7, 1976

COSES

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

NOVEMBER 24, 1976

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	805,620	595,320	93,706	30,610	213,535	257,469
LOANS AND DISCOUNTS 2/	560,210	421,921	72,130	22,333	158,611	168,847
U.S. TREASURY SECURITIES	96,860	70,768	11,567	4,187	22,800	32,214
OTHER SECURITIES	148,550	102,631	10,009	4,090	32,124	56,408
RESERVES, CASH, AND BANK BALANCES	124,120	102,907	27,403	3,401	40,429	31,674
RESERVES WITH FR BANKS	29,090	29,088	6,365	969	12,066	9,688
CASH IN VAULT	11,650	8,806	787	168	2,956	4,895
BALANCES WITH BANKS	40,060	23,200	6,950	197	6,419	9,634
CASH ITEMS	43,320	41,813	13,301	2,067	18,988	7,457
OTHER ASSETS 3/	53,190	46,619	18,332	2,220	18,732	7,335
TOTAL ASSETS/LIABILITIES 3/	982,930	744,846	139,441	36,231	272,696	296,478
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	304,060	235,665	52,650	9,444	83,005	90,566
GROSS TIME DEPOSITS	485,060	349,117	43,515	14,237	122,701	168,664
TOTAL DEPOSITS	789,120	584,782	96,165	23,681	205,706	259,230
DEPOSITS OF BANKS	48,930	44,198	23,579	2,757	13,086	4,776
U.S. GOVT. DEPOSITS	3,790	2,781	257	66	933	1,525
OTHER DEMAND DEPOSITS	260,810	196,036	32,144	7,431	71,238	85,223
OTHER TIME DEPOSITS	475,590	341,767	40,185	13,427	120,449	167,706
BORROWINGS	83,580	76,384	21,458	9,014	36,804	9,108
OTHER LIABILITIES 3/	36,110	27,128	9,641	979	10,524	5,984
TOTAL CAPITAL ACCOUNTS 4/	74,120	56,552	12,177	2,557	19,662	22,156
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 5/	766,300					
LOANS AND DISCOUNTS 5/	521,800					
COMMERCIAL & INDUSTRIAL	176,700					
U.S. TREASURY SECURITIES	94,300					
OTHER SECURITIES	150,200					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	525,600					
COMMERCIAL & INDUSTRIAL	179,100					

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

NOVEMBER 17, 1976 TO NOVEMBER 24, 1976

00007

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	
<b>ASSETS</b>	Σ/					
LOANS AND INVESTMENTS 2/	-5,330	-3,949	-1,056	-429	-784	-1,680
LOANS AND DISCOUNTS 2/	-5,390	-3,787	-767	-218	-841	-1,961
U.S. TREASURY SECURITIES	- 160	-267	-300	-270	+166	+137
OTHER SECURITIES	+ 220	+105	+11	+59	-109	+144
RESERVES, CASH, AND BANK BALANCES	+4,560	+3,838	+1,842	-342	+1,256	+1,082
RESERVES WITH FR BANKS	+2,440	+2,439	-24	-65	+1,355	+1,173
CASH IN VAULT	- 420	-301	-59	-13	-27	-202
BALANCES WITH BANKS	+1,650	+882	+996	+0	+34	-148
CASH ITEMS	+ 890	+818	+929	-264	-106	+259
OTHER ASSETS 3/	+2,540	+2,526	+1,932	+92	+471	+31
TOTAL ASSETS/LIABILITIES 3/	+1,770	+2,415	+2,718	-679	+943	-567
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	-1,270	+128	+3,007	-423	-955	-1,501
GROSS TIME DEPOSITS	+2,150	+1,808	+561	+49	+778	+420
TOTAL DEPOSITS	+ 880	+1,936	+3,568	-374	-177	-1,081
DEPOSITS OF BANKS	+4,080	+4,114	+4,296	-357	+214	-39
U.S. GOV'T. DEPOSITS	- 410	-372	-19	-19	-274	-60
OTHER DEMAND DEPOSITS	-4,990	-3,657	-1,276	-41	-938	-1,402
OTHER TIME DEPOSITS	+2,200	+1,851	+567	+43	+821	+420
BORROWINGS	+ 280	-76	-625	-301	+397	+453
OTHER LIABILITIES 3/	+ 490	+478	-221	-7	+702	+4
TOTAL CAPITAL ACCOUNTS 4/	+ 120	+77	-4	+3	+21	+57

- 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 \$ 39,600 MILLION.

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

NOVEMBER 26, 1975 TO NOVEMBER 24, 1976

00008

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	
<b>ASSETS</b>	$\Sigma$ /					
LOANS AND INVESTMENTS 2/	+48,170	+31,297	+243	+759	+10,464	+19,831
LOANS AND DISCOUNTS 2/	+27,550	+16,116	-2,620	-514	+6,053	+13,197
U.S. TREASURY SECURITIES	+17,460	+13,297	+2,373	+1,232	+4,559	+5,133
OTHER SECURITIES	+ 3,160	+1,884	+490	+41	-148	+1,501
RESERVES, CASH, AND BANK BALANCES	+ 970	+804	+658	-1,169	+604	+711
RESERVES WITH FR BANKS	- 1,890	-1,889	-398	-1,227	-627	+363
CASH IN VAULT	+ 940	+792	+158	+24	+353	+257
BALANCES WITH BANKS	+ 2,860	+2,843	+1,502	-1	+1,245	+97
CASH ITEMS	- 940	-942	-604	+35	-367	-6
OTHER ASSETS 3/	- 5,520	-1,367	+4,828	+360	-1,351	-5,204
<b>TOTAL ASSETS/LIABILITIES 3/</b>	<b>+43,620</b>	<b>+30,734</b>	<b>+5,729</b>	<b>-50</b>	<b>+9,717</b>	<b>+15,338</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 8,330	+6,401	+3,320	+24	+900	+2,157
GROSS TIME DEPOSITS	+27,790	+13,546	-3,128	-1,412	+1,166	+16,920
<b>TOTAL DEPOSITS</b>	<b>+36,120</b>	<b>+19,947</b>	<b>+192</b>	<b>-1,388</b>	<b>+2,066</b>	<b>+19,077</b>
DEPOSITS OF BANKS	+ 3,210	+2,607	+3,514	-156	-1,156	+405
U.S. GOVT. DEPOSITS	- 390	-445	-168	-38	-401	+162
OTHER DEMAND DEPOSITS	+ 3,170	+1,544	-687	-55	+571	+1,715
OTHER TIME DEPOSITS	+30,130	+16,241	-2,467	-1,139	+3,052	+16,795
BORROWINGS	+16,800	+16,222	+4,665	+1,867	+9,067	+623
OTHER LIABILITIES 3/	-15,420	-10,788	-1,081	-830	-3,569	-5,308
<b>TOTAL CAPITAL-ACCOUNTS 4/</b>	<b>+ 6,120</b>	<b>+5,353</b>	<b>+1,953</b>	<b>+301</b>	<b>+2,153</b>	<b>+946</b>
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 5/	+44,100					
LOANS AND DISCOUNTS 5/	+23,300					
COMMERCIAL & INDUSTRIAL	- 400					
U.S. TREASURY SECURITIES	+17,500					
OTHER SECURITIES	+ 3,300					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	+22,400					
COMMERCIAL & INDUSTRIAL	- 800					

FOR NUMBERED FOOTNOTES SEE PAGE 2.

NOTE: NO ADJUSTMENTS HAVE BEEN MADE TO YEAR  
AGO FIGURES FOR MARCH 31, 1976 CONCEPT  
CHANGES. $\Sigma$ / REVISED.

## CONSOLIDATED CONDITION STATEMENT FOR BANKS AND THE MONETARY SYSTEM\*

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

1977

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

Item	November 24, 1976	October 27, 1976	November 26, 1975	Change to Nov. 24,	
				1976 from -- Oct. 27, 1976	Nov. 26, 1975
<u>ASSETS</u>					
Monetary reserve	23.6	23.6	22.2	--	+ 1.4
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	1.2	1.2	.5	--	+ .7
Treasury currency	10.8	10.8	10.1	--	+ .7
Bank credit	954.5	951.8	904.5	+2.7	+50.0
Loans, net	570.2	574.0	555.0	-3.8	+15.2
U. S. Govt. obligations	199.8	195.2	175.2	+4.6	+24.6
Commercial and savings banks	102.7	99.4	84.0	+3.3	+18.7
Federal Reserve Banks	95.6	94.2	89.7	+1.4	+ 5.9
Other	1.6	1.6	1.5	--	+ .1
Other securities	184.4	182.7	174.4	+1.7	+10.0
Total assets, net	978.1	975.4	926.7	+2.7	+51.4
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	893.4	887.4	841.0	+6.0	+52.4
Currency outside banks	80.6	77.5	73.6	+3.1	+ 7.0
Demand deposits adjusted <sup>1/</sup>	217.5	218.7	213.4	-1.2	+ 4.1
Time deposits adjusted	595.3	591.2	554.0	+4.1	+41.3
U. S. Government deposits	10.8	13.7	8.5	-2.9	+ 2.3
At commercial and savings banks	3.8	4.2	4.2	- .4	- .4
At Federal Reserve Banks	7.0	9.4	4.3	-2.4	+ 2.7
Foreign bank deposits, net	6.2	6.0	6.2	+ .2	--
Treasury cash	.5	.5	.4	--	+ .1
Capital and miscellaneous account, net	67.3	67.9	70.6	- .6	- 3.3
Total liabilities and capital, net	978.1	975.4	926.7	+2.7	+51.4
<u>Seasonally adjusted</u>					
Currency outside banks	78.4	77.7	71.5	+ .7	+ 6.9
Demand deposits adjusted	214.9	217.4	210.2	-2.5	+ 4.7

\* Figures may not add to totals because of rounding. Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.

<sup>1/</sup> Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$226.1 billion on November 24, 1976.

Revised.