



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
DECEMBER 14, 1976

0079

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H-8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

DECEMBER 1, 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/	815,190	603,751	95,632	31,188	218,068	258,863
LOANS AND DISCOUNTS 2/	569,490	429,950	74,872	22,570	162,135	170,373
U.S. TREASURY SECURITIES	97,240	71,247	10,692	4,456	24,009	32,090
OTHER SECURITIES	148,460	102,554	10,068	4,162	31,924	56,400
RESERVES, CASH, AND BANK BALANCES	124,930	103,419	28,548	3,620	39,148	32,103
RESERVES WITH FR BANKS	23,250	23,252	4,182	771	9,585	8,714
CASH IN VAULT	12,560	9,486	879	188	3,134	5,285
BALANCES WITH BANKS	40,170	23,328	6,395	250	6,464	10,219
CASH ITEMS	48,950	47,353	17,092	2,411	19,965	7,885
OTHER ASSETS 3/	55,570	48,359	18,090	2,444	19,780	8,045
TOTAL ASSETS/LIABILITIES	995,690	755,529	142,270	37,252	276,996	299,011
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	319,610	248,944	58,253	10,463	87,081	93,147
GROSS TIME DEPOSITS	485,440	349,550	43,762	14,290	122,906	168,592
TOTAL DEPOSITS	805,050	598,494	102,015	24,753	209,987	261,739
DEPOSITS OF BANKS	48,820	43,954	22,350	3,069	13,566	4,969
U.S. GOVT. DEPOSITS	3,240	2,518	197	35	1,035	1,251
OTHER DEMAND DEPOSITS	276,920	209,819	38,944	8,199	74,791	87,885
OTHER TIME DEPOSITS	476,070	342,203	40,524	13,450	120,595	167,634
BORROWINGS	81,590	74,216	19,152	8,924	36,806	9,334
OTHER LIABILITIES 3/	34,830	26,189	8,896	979	10,559	5,755
TOTAL CAPITAL ACCOUNTS 4/	74,220	56,630	12,207	2,596	19,644	22,183

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 24, 1976 TO DECEMBER 1, 1976

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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/	+ 9,570	+8,431	+ 1,926	+578	+ 4,533	+1,394
LOANS AND DISCOUNTS 2/	+ 9,280	+8,029	+2,742	+237	+3,524	+1,526
U.S. TREASURY SECURITIES	+ 380	+479	-875	+269	+1,209	-124
OTHER SECURITIES	- 90	-77	+59	+72	-200	-8
RESERVES, CASH, AND BANK BALANCES	+ 600	+389	+1,145	+219	-1,281	+306
RESERVES WITH FR BANKS	- 5,840	-5,836	-2,183	-198	-2,481	-974
CASH IN VAULT	+ 810	+615	+92	+20	+178	+325
BALANCES WITH BANKS	--	+70	-555	+53	+45	+527
CASH ITEMS	+ 5,630	+5,540	+3,791	+344	+977	+428
OTHER ASSETS 3/	+ 2,610	+1,863	-242	+224	+1,048	+833
TOTAL ASSETS/LIABILITIES	+12,780	+10,683	+2,829	+1,021	+4,300	+2,533
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+15,570	+13,279	+5,603	+1,019	+4,076	+2,581
GROSS TIME DEPOSITS	+ 380	+433	+247	+53	+205	-72
TOTAL DEPOSITS	+15,950	+13,712	+5,850	+1,072	+4,281	+2,509
DEPOSITS OF BANKS	- 110	-244	-1,229	+312	+480	+193
U.S. GOVT. DEPOSITS	- 550	-263	-60	-31	+102	-274
OTHER DEMAND DEPOSITS	+16,130	+13,783	+6,800	+768	+3,553	+2,662
OTHER TIME DEPOSITS	+ 480	+436	+339	+23	+146	-72
BORROWINGS	- 1,990	-2,168	-2,306	-90	+2	+226
OTHER LIABILITIES 3/	- 1,280	- 939	-745	+0	+ 35	- 229
TOTAL CAPITAL ACCOUNTS 4/	+ 100	+78	+30	+39	-18	+27

FOR NUMBERED FOOTNOTES SEE PAGE 1.