



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
DECEMBER 21, 1976

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

(PARTLY ESTIMATED IN MILLIONS OF DOLLARS)

DECEMBER 8, 1976

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS <sup>2/</sup>	821,010	607,094	95,548	31,500	218,157	261,889
LOANS AND DISCOUNTS <sup>2/</sup>	573,820	432,284	74,408	22,839	162,221	172,816
U.S. TREASURY SECURITIES	98,570	72,120	11,260	4,517	23,694	32,649
OTHER SECURITIES	148,620	102,690	9,880	4,144	32,242	56,424
RESERVES, CASH, AND BANK BALANCES	119,340	99,302	27,779	2,991	38,752	29,780
RESERVES WITH FR BANKS	27,860	27,863	6,812	748	11,697	8,606
CASH IN VAULT	11,900	9,017	857	187	3,019	4,954
BALANCES WITH BANKS	38,790	22,982	6,486	250	6,684	9,562
CASH ITEMS	40,790	39,440	13,624	1,806	17,352	6,658
OTHER ASSETS <sup>3/</sup>	53,240	46,258	16,930	2,203	19,332	7,793
<b>TOTAL ASSETS/LIABILITIES</b>	<b>993,590</b>	<b>752,654</b>	<b>140,257</b>	<b>36,694</b>	<b>276,241</b>	<b>299,462</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	306,380	236,288	51,376	9,182	83,201	92,529
GROSS TIME DEPOSITS	488,580	352,185	44,034	14,608	24,322	169,221
<b>TOTAL DEPOSITS</b>	<b>794,960</b>	<b>588,473</b>	<b>95,410</b>	<b>23,790</b>	<b>207,523</b>	<b>261,750</b>
DEPOSITS OF BANKS	44,060	41,077	20,374	3,105	12,757	4,841
U.S. GOVT. DEPOSITS	2,770	2,048	189	49	700	1,110
OTHER DEMAND DEPOSITS	267,400	200,690	33,936	7,131	72,087	87,536
OTHER TIME DEPOSITS	480,730	344,658	40,911	13,505	21,979	168,263
BORROWINGS	87,550	80,405	23,658	9,292	38,408	9,047
OTHER LIABILITIES <sup>3/</sup>	36,660	26,969	8,943	1,015	10,554	6,457
<b>TOTAL CAPITAL ACCOUNTS <sup>4/</sup></b>	<b>74,420</b>	<b>56,807</b>	<b>12,246</b>	<b>2,597</b>	<b>19,756</b>	<b>22,208</b>

<sup>1/</sup> 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.

<sup>2/</sup> INCLUDES "RESERVES FOR LOAN LOSSES" AND "UNEARNED INCOME ON LOANS".

<sup>3/</sup> 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".

<sup>4/</sup> 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

DECEMBER 1, 1976 TO DECEMBER 8, 1976

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(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

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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/	+ 5,760	+3,342	-84	+312	+160	+2,954
LOANS AND DISCOUNTS 2/	+ 4,280	+2,337	-464	+269	+160	+2,372
U.S. TREASURY SECURITIES	+ 1,330	+871	+568	+61	-316	+558
OTHER SECURITIES	+ 150	+134	-188	-18	+316	+24
RESERVES, CASH, AND BANK BALANCES	- 5,610	-4,160	-769	-629	-480	-2,282
RESERVES WITH FR BANKS	+ 4,780	+4,786	+2,630	-23	+2,238	-59
CASH IN VAULT	- 650	-462	-22	-1	-105	-334
BALANCES WITH BANKS	- 1,390	-383	+91	+0	+179	-653
CASH ITEMS	- 8,350	-8,101	-3,468	-605	-2,792	-1,236
OTHER ASSETS 3/	- 2,350	-2,125	-1,160	-241	-471	-253
TOTAL ASSETS/LIABILITIES	- 2,200	-2,943	-2,013	-558	-791	+419
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	-13,440	-12,848	-6,877	-1,281	-4,047	-643
GROSS TIME DEPOSITS	+ 3,160	+2,654	+272	+318	+1,433	+631
TOTAL DEPOSITS	-10,280	-10,194	-6,605	-963	-2,614	-12
DEPOSITS OF BANKS	- 4,640	-2,752	-1,976	+36	-681	-131
U.S. GOVT. DEPOSITS	- 470	-470	-8	+14	-334	-142
OTHER DEMAND DEPOSITS	- 9,850	-9,446	-5,008	-1,068	-3,000	-370
OTHER TIME DEPOSITS	+ 4,680	+2,474	+387	+55	+1,401	+621
BORROWINGS	+ 6,130	+6,362	+4,506	+368	+1,776	-288
OTHER LIABILITIES 3/	+ 1,760	+718	+47	+36	-61	+696
TOTAL CAPITAL ACCOUNTS 4/	+ 190	+171	+39	+1	+108	+23

FOR NUMBERED FOOTNOTES SEE PAGE 1.