



Min. Black 18
FEDERAL RESERVE *Press Release*

statistical release

FOR IMMEDIATE RELEASE
DECEMBER 28, 1976

GPO: 1976-4

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) DECEMBER 15, 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/}	826,870	612,463	97,822	31,569	220,572	262,500
LOANS AND DISCOUNTS ^{2/}	577,360	435,573	75,823	22,887	163,747	173,116
U.S. TREASURY SECURITIES	100,510	73,796	11,796	4,524	24,491	32,985
OTHER SECURITIES	149,000	103,094	10,203	4,158	32,334	56,399
RESERVES, CASH, AND BANK BALANCES	134,710	112,886	32,581	4,281	43,591	32,433
RESERVES WITH FR BANKS	30,700	30,705	7,616	1,278	12,950	8,861
CASH IN VAULT	12,530	9,477	891	194	3,145	5,247
BALANCES WITH BANKS	40,480	23,350	6,375	236	6,558	10,181
CASH ITEMS	51,000	49,354	17,699	2,573	20,938	8,144
OTHER ASSETS ^{3/}	54,820	48,049	18,035	2,445	20,018	7,551
TOTAL ASSETS/LIABILITIES	1,016,400	773,398	148,438	38,295	284,181	302,484
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	331,260	258,300	60,166	10,666	91,387	96,081
GROSS TIME DEPOSITS	488,690	352,393	43,613	14,669	125,009	169,102
TOTAL DEPOSITS	819,950	610,693	103,779	25,335	216,396	265,183
DEPOSITS OF BANKS	46,550	41,594	20,627	2,936	13,488	5,095
U.S. GOVT. DEPOSITS	9,050	7,387	1,657	396	2,829	2,505
OTHER DEMAND DEPOSITS	284,490	216,027	40,904	8,225	77,459	89,439
OTHER TIME DEPOSITS	479,860	345,685	40,591	13,778	122,620	168,144
BORROWINGS	84,800	77,564	21,519	9,360	37,520	9,165
OTHER LIABILITIES ^{3/}	37,280	28,383	10,892	1,005	10,562	5,924
TOTAL CAPITAL ACCOUNTS ^{4/}	74,370	56,758	12,248	2,595	19,703	22,212

^{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

DECEMBER 8, 1976 TO DECEMBER 15, 1976

COBYS

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/	+ 5,860	+5,369	+2,274	+69	+2,415	+611
LOANS AND DISCOUNTS 2/	+ 3,540	+3,289	+1,415	+48	+1,526	+300
U.S. TREASURY SECURITIES	+ 1,940	+1,676	+536	+7	+797	+336
OTHER SECURITIES	+ 380	+404	+323	+14	+92	-25
RESERVES, CASH, AND BANK BALANCES	+15,370	+13,584	+4,802	+1,290	+4,839	+2,653
RESERVES WITH FR BANKS	+ 2,840	+2,842	+804	+530	+1,253	+255
CASH IN VAULT	+ 630	+460	+34	+7	+126	+293
BALANCES WITH BANKS	+ 1,690	+368	-111	-14	-126	+619
CASH ITEMS	+10,210	+9,914	+4,075	+767	+3,586	+1,486
OTHER ASSETS 3/	+ 1,580	+1,791	+1,105	+242	+686	-242
TOTAL ASSETS/LIABILITIES	+22,810	+20,744	+8,181	+1,601	+7,940	+3,022
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+24,880	+22,012	+8,790	+1,484	+8,186	+3,592
GROSS TIME DEPOSITS	+ 110	+208	-421	+61	+687	-119
TOTAL DEPOSITS	+24,990	+22,220	+8,369	+1,545	+8,873	+3,433
DEPOSITS OF BANKS	+ 2,490	+517	+253	-169	+731	+254
U.S. GOV'T. DEPOSITS	+ 6,280	+5,339	+1,468	+347	+2,129	+1,395
OTHER DEMAND DEPOSITS	+17,090	+15,337	+6,968	+1,094	+5,372	+1,903
OTHER TIME DEPOSITS	- 870	+1,027	-320	+273	+641	-119
BORROWINGS	- 2,750	-2,841	-2,139	+68	-888	+118
OTHER LIABILITIES 3/	+ 620	+1,414	+1,949	-10	+8	-533
TOTAL CAPITAL ACCOUNTS 4/	- 50	-49	+2	-2	-53	+4

FOR NUMBERED FOOTNOTES SEE PAGE 1.