



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JANUARY 11, 1977

00078

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H-8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

DECEMBER 29, 1976

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<u>ASSETS</u>						
LOANS AND INVESTMENTS 2/	826,270	612,660	97,361	31,213	222,567	261,519
LOANS AND DISCOUNTS 2/	575,930	435,247	75,475	23,069	164,935	171,768
U.S. TREASURY SECURITIES	101,160	74,333	11,739	3,970	25,505	33,119
OTHER SECURITIES	149,180	103,080	10,147	4,174	32,127	56,632
RESERVES, CASH, AND BANK BALANCES	128,700	107,601	30,876	4,143	41,008	31,574
RESERVES WITH FR BANKS	29,910	29,908	7,112	1,546	12,272	8,978
CASH IN VAULT	13,850	10,480	944	228	3,515	5,793
BALANCES WITH BANKS	39,800	23,523	7,084	271	6,535	9,633
CASH ITEMS	45,140	43,690	15,736	2,098	18,686	7,170
OTHER ASSETS 3/	55,630	48,745	18,537	2,420	20,105	7,683
TOTAL ASSETS/LIABILITIES 3/	1,010,600	769,006	146,774	37,776	283,680	300,776
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	318,460	247,515	56,938	9,940	87,326	93,311
GROSS TIME DEPOSITS	493,920	357,090	44,632	15,045	127,650	169,763
TOTAL DEPOSITS	812,380	604,605	101,570	24,985	214,976	263,074
DEPOSITS OF BANKS	48,300	43,553	22,454	2,864	13,443	4,792
U.S. GOV'T. DEPOSITS	3,900	2,916	211	73	1,137	1,495
OTHER DEMAND DEPOSITS	275,910	208,574	37,276	8,007	75,309	87,982
OTHER TIME DEPOSITS	484,270	349,562	41,629	14,041	125,087	168,805
BORROWINGS	87,960	80,339	23,058	9,101	38,534	9,646
OTHER LIABILITIES 3/	35,280	20,792	9,934	1,031	10,174	5,653
TOTAL CAPITAL ACCOUNTS 4/	74,980	57,270	12,212	2,659	19,996	22,403

SEASONALLY ADJUSTED DATA ESTIMATED AS OF DECEMBER 31, 1976

LOANS AND INVESTMENTS 5/	767,500
LOANS AND DISCOUNTS 5/	521,600
COMMERCIAL & INDUSTRIAL	176,200
U.S. TREASURY SECURITIES	96,500
OTHER SECURITIES	149,400
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	
LOANS AND DISCOUNTS 5/	525,400
COMMERCIAL & INDUSTRIAL	178,600

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

DECEMBER 22, 1976 TO DECEMBER 29, 1976

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

6079

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/	- 410	+481	+425	-866	+2,020	-1,098
LOANS AND DISCOUNTS 2/	-1,290	-276	+218	-451	+1,198	-1,241
U.S. TREASURY SECURITIES	+ 860	+807	+254	-331	+820	+64
OTHER SECURITIES	+ 20	-50	-47	-84	+2	+79
RESERVES, CASH, AND BANK BALANCES	-2,510	-1,782	+1,998	+221	-2,987	-1,014
RESERVES WITH FR BANKS	+ 730	+726	+1,205	+402	-700	-181
CASH IN VAULT	+1,450	+1,087	+79	+23	+367	+618
BALANCES WITH BANKS	-1,760	-725	+21	+53	-144	-655
CASH ITEMS	-2,930	-2,870	+693	-257	-2,510	-796
OTHER ASSETS 3/	+1,030	+1,188	+959	+219	+185	-175
TOTAL ASSETS/LIABILITIES 3/	-1,890	-113	+3,382	-426	-782	-2,287
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	-4,180	-2,337	+1,453	-382	-729	-2,679
GROSS TIME DEPOSITS	+2,330	+2,227	+634	+105	+1,361	+127
TOTAL DEPOSITS	-1,850	-110	+2,087	-277	+632	-2,552
DEPOSITS OF BANKS	+ 750	+952	+1,558	-257	-51	-298
U.S. GOVT. DEPOSITS	-1,610	-1,073	-111	-71	-86	-805
OTHER DEMAND DEPOSITS	-3,170	-2,069	+67	-60	-500	-1,576
OTHER TIME DEPOSITS	+2,180	+2,080	+573	+111	+1,269	+127
BORROWINGS	- 60	-397	+530	-2 25	-1,123	+421
OTHER LIABILITIES 3/	- 370	+46	+787	+ 76	-535	-282
TOTAL CAPITAL ACCOUNTS 4/	+ 390	+348	-22	+0	+244	+126

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.

CHANGES IN ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES
DECEMBER 31, 1975 TO DECEMBER 29, 1976

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

60480

Item	All coml. banks	All member banks	Reserve city banks			Country banks
			New York City	City of Chicago	Other	
ASSETS	£/					
Loans and investments <u>2/</u>	+50,476	+34,100	+ 2,878	+ 298	+10,764	+20,160
Loans and discounts <u>2/</u>	+29,758	+18,881	- 508	- 712	+ 6,748	+13,353
U. S. Treasury Securities	+17,041	+12,814	+ 2,734	+ 758	+ 4,094	+ 5,227
Other securities	+ 3,677	+ 2,405	+ 652	+ 252	- 79	1,580
Reserves, cash, and bank balances	- 4,914	- 888	+ 6,098	+ 255	- 2,722	- 4,518
Reserve with FR Banks	+ 3,134	+ 3,132	+ 3,763	+ 113	- 11	- 734
Cash in vault	+ 1,594	+ 1,237	+ 170	+ 28	+ 434	+ 605
Balances with banks	- 7,531	- 3,418	- 151	+ 19	- 256	- 3,030
Cash items	- 2,111	- 1,840	+ 2,315	+ 94	- 2,889	- 1,361
Other assets <u>3/</u>	+ 120	+ 2,159	+ 5,382	+ 199	- 739	- 2,683
TOTAL ASSETS/LIABILITIES	+45,682	+35,371	+14,360	+ 752	+ 7,302	+12,958
LIABILITIES & CAPITAL						
Gross demand deposits	- 5,157	- 4,134	+ 2,702	- 438	- 4,202	- 2,196
Gross time deposits	+31,285	+17,962	- 919	-1,257	+ 3,532	+16,607
TOTAL DEPOSITS	+26,128	+13,829	+ 1,782	-1,695	- 669	+14,411
Deposits of banks	- 5,535	- 5,031	- 492	- 382	- 3,417	- 741
U. S. Govt. deposits	+ 213	+ 199	- 4	+ 38	+ 146	+ 19
Other demand deposits	- 2,782	- 2,250	+ 2,015	- 256	- 2,536	- 1,473
Other time deposits	+34,232	+20,911	+ 263	-1,096	+ 5,138	+16,606
Borrowings	+27,736	+26,693	+11,901	+2,709	+10,105	+ 1,978
Other liabilities <u>3/</u>	-14,037	-10,343	- 1,239	- 607	- 4,173	- 4,324
Total capital accounts <u>4/</u>	+ 5,855	+ 5,192	+ 1,914	+ 345	+ 2,040	+ 894
SEASONALLY ADJUSTED DATA ESTIMATED AS OF DECEMBER 31, 1976						
LOANS AND INVESTMENTS <u>5/</u>	+46,400					
LOANS AND DISCOUNTS <u>5/</u>	+24,700					
COMMERCIAL & INDUSTRIAL	+ 200					
U.S. TREASURY SECURITIES	+17,100					
OTHER SECURITIES	+ 4,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS <u>5/</u>	+24,100					
COMMERCIAL & INDUSTRIAL	+ 100					

FOR NUMBERED FOOTNOTES SEE PAGE 2.

NOTE: NO ADJUSTMENTS HAVE BEEN MADE TO
YEAR AGO FIGURES FOR MARCH 31, 1976
CONCEPT CHANGES.

£/ REVISED.

CONSOLIDATED CONDITION STATEMENT FOR BANKS AND THE MONETARY SYSTEM*

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

00101

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

Item	December 29, 1976	November 24, 1976	December 31, 1975	Change to Dec. 29, 1976 from --	
				Nov. 24, 1976	Dec. 31, 1975
<u>ASSETS</u>			<u>r/</u>		
Monetary reserve	23.7	23.6	22.2	+ .1	+ 1.5
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	1.2	1.2	.5	--	+ .6
Treasury currency	10.9	10.8	10.1	+ .1	+ .8
Bank credit	977.1	954.5	926.5	+22.6	+50.6
Loans, net	582.6	570.2	573.5	+12.4	+ 9.1
U. S. Govt. obligations	209.8	200.1	178.4	+ 9.7	+31.4
Commercial and savings banks	107.0	102.7	88.8	+ 4.3	+18.2
Federal Reserve Banks	101.0	95.6	87.9	+ 5.4	+13.1
Other	1.8	1.8	1.6	--	+ .2
Other securities	184.7	184.4	174.7	+ .3	+10.0
Total assets, net	1,000.7	978.4	948.8	+22.3	+51.9
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	916.1	893.4	860.2	+22.7	+55.9
Currency outside banks	80.2	80.6	73.7	- .4	+ 6.5
Demand deposits adjusted <u>1/</u>	230.8	217.5	230.0	+13.3	+ .8
Time deposits adjusted	605.1	595.3	556.5	+ 9.8	+48.6
U. S. Government deposits	13.6	10.8	11.0	+ 2.8	+ 2.6
At commercial and savings banks	3.9	3.8	3.8	+ .1	+ .1
At Federal Reserve Banks	9.7	7.0	7.3	+ 2.7	+ 2.4
Foreign bank deposits, net	6.2	6.2	6.5	--	- .3
Treasury cash	.5	.5	.5	--	+ .1
Capital and miscellaneous account, net	64.4	67.5	70.6	- 3.1	- 6.2
Total liabilities and capital, net	1,000.7	978.4	948.8	+22.3	+51.9
<u>Seasonally adjusted</u>					
Currency outside banks	80.2	80.6	73.7	- .4	+ 6.5
Demand deposits adjusted	230.8	217.5	230.0	+13.3	+ .8

* Figures may not add to totals because of rounding. Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.
1/ Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$239.2 billion on December 29, 1976.
2/ Revised.