



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JANUARY 18, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) JANUARY 5, 1977

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS ^{1/}			COUNTRY BANKS ^{1/}
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS ^{2/}	828,690	612,881	95,422	31,464	221,786	264,209
LOANS AND DISCOUNTS ^{2/}	579,630	436,437	74,028	23,239	164,327	174,843
U.S. TREASURY SECURITIES	100,780	74,033	11,615	4,092	25,305	33,021
OTHER SECURITIES	148,280	102,411	9,779	4,133	32,154	56,345
RESERVES, CASH, AND BANK BALANCES	133,140	109,991	29,091	3,758	43,325	33,817
RESERVES WITH FR BANKS	30,730	30,726	8,438	1,096	12,628	8,564
CASH IN VAULT	12,230	9,272	883	220	3,073	5,096
BALANCES WITH BANKS	43,720	25,291	6,517	271	7,033	11,470
CASH ITEMS	46,460	44,702	13,253	2,171	20,591	8,687
OTHER ASSETS ^{3/}	55,080	48,653	18,373	2,532	20,576	7,172
TOTAL ASSETS/LIABILITIES ^{3/}	1,016,910	771,525	142,886	37,754	285,687	305,196
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	328,680	254,201	54,788	10,261	90,335	98,817
GROSS TIME DEPOSITS	495,190	357,656	44,487	14,910	127,619	170,640
TOTAL DEPOSITS	823,870	611,857	99,275	25,171	217,954	269,457
DEPOSITS OF BANKS	50,390	45,005	21,233	3,258	14,776	5,738
U.S. GOVT. DEPOSITS	5,340	4,139	591	170	1,561	1,817
OTHER DEMAND DEPOSITS	282,430	212,417	35,883	7,811	76,503	92,220
OTHER TIME DEPOSITS	485,710	350,296	41,568	13,932	125,114	169,682
BORROWINGS	84,570	77,562	22,498	8,858	37,332	8,874
OTHER LIABILITIES ^{3/}	33,360	24,762	8,775	1,030	10,541	4,436
TOTAL CAPITAL ACCOUNTS ^{4/}	75,110	57,324	12,338	2,695	19,860	22,431

^{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 29, 1976 TO JANUARY 5, 1977

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/	+ 2,280	+146	-1,939	+251	-781	+2,615
LOANS AND DISCOUNTS 2/	+ 3,610	+1,140	-1,447	+170	-608	+3,025
U.S. TREASURY SECURITIES	- 390	-305	-124	+122	-200	-103
OTHER SECURITIES	- 940	-689	-368	-41	+27	-307
RESERVES, CASH, AND BANK BALANCES	+ 4,440	+2,390	-1,785	-385	+2,317	+2,243
RESERVES WITH FR BANKS	+ 820	+818	+1,326	-450	+356	-414
CASH IN VAULT	- 1,620	-1,208	-61	-8	-442	-697
BALANCES WITH BANKS	+ 3,920	+1,768	-567	+0	+498	+1,837
CASH ITEMS	+ 1,320	+1,012	-2,483	+73	+1,905	+1,517
OTHER ASSETS 3/	- 570	-103	-164	+112	+471	-522
TOTAL ASSETS/LIABILITIES 3/	+ 6,150	+2,433	-3,888	-22	+2,007	+4,336
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+10,230	+6,686	-2,150	+321	+3,009	+5,506
GROSS TIME DEPOSITS	+ 1,270	+566	-145	-135	-31	+877
TOTAL DEPOSITS	+11,500	+7,252	-2,295	+186	+2,978	+6,383
DEPOSITS OF BANKS	+ 2,090	+1,452	-1,221	+394	+1,333	+946
U.S. GOVT. DEPOSITS	+ 1,440	+1,223	+380	+97	+424	+322
OTHER DEMAND DEPOSITS	+ 6,530	+3,843	-1,393	-196	+1,194	+4,238
OTHER TIME DEPOSITS	+ 1,440	+734	-61	-109	+27	+877
BORROWINGS	- 3,410	-2,788	-560	-224	-1,221	-763
OTHER LIABILITIES 3/	- 2,010	-2,085	-1,159	-20	+386	-1,492
TOTAL CAPITAL ACCOUNTS 4/	+ 70	+54	+126	+36	-136	+28

±/ REVISED.

FOR NUMBERED FOOTNOTES SEE PAGE 1.