



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JANUARY 25, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) JANUARY 12, 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/}	825,950	610,511	93,708	31,233	221,817	263,753
LOANS AND DISCOUNTS ^{2/}	575,800	433,265	71,798	22,932	164,505	174,030
U.S. TREASURY SECURITIES	101,510	74,534	12,138	4,108	24,989	33,299
OTHER SECURITIES	148,640	102,712	9,772	4,193	32,323	56,424
RESERVES, CASH, AND BANK BALANCES	122,490	101,267	28,679	3,802	37,255	31,531
RESERVES WITH FR BANKS	27,670	27,665	8,074	1,263	9,438	8,890
CASH IN VAULT	12,670	9,590	901	222	3,167	5,300
BALANCES WITH BANKS	40,180	23,470	6,370	217	6,622	10,261
CASH ITEMS	41,970	40,542	13,334	2,100	18,028	7,080
OTHER ASSETS ^{3/}	56,590	50,276	20,498	2,462	20,272	7,044
TOTAL ASSETS/LIABILITIES ^{3/}	1,005,030	762,054	142,885	37,497	279,344	302,328
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	316,460	245,016	53,777	9,974	86,604	94,661
GROSS TIME DEPOSITS	494,670	356,563	43,988	14,587	126,639	171,349
TOTAL DEPOSITS	811,130	601,579	97,765	24,561	213,243	266,010
DEPOSITS OF BANKS	47,950	43,118	21,795	3,025	13,389	4,909
U.S. GOVT. DEPOSITS	3,820	2,982	365	124	1,203	1,290
OTHER DEMAND DEPOSITS	273,910	206,016	34,444	7,712	74,440	89,420
OTHER TIME DEPOSITS	485,450	349,463	41,161	13,700	124,211	170,391
BORROWINGS	84,440	77,064	22,716	9,209	35,802	9,337
OTHER LIABILITIES ^{3/}	34,010	25,826	10,055	1,048	10,276	4,447
TOTAL CAPITAL ACCOUNTS ^{4/}	75,450	57,585	12,349	2,679	20,023	22,534

^{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

JANUARY 5, 1977 TO JANUARY 12, 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/	- 2,760	-2,424	-1,714	-231	-68	-411
LOANS AND DISCOUNTS 2/	- 3,860	-3,230	-2,230	-307	+75	-768
U.S. TREASURY SECURITIES	+ 720	+496	+523	+16	-316	+273
OTHER SECURITIES	+ 380	+310	-7	+60	+173	+84
RESERVES, CASH, AND BANK BALANCES	-10,670	-8,736	-412	+44	-6,070	-2,298
RESERVES WITH FR BANKS	- 3,060	-3,060	-364	+167	-3,186	+323
CASH IN VAULT	+ 440	+318	+18	+2	+92	+206
BALANCES WITH BANKS	- 3,550	-1,822	-147	-54	-412	-1,209
CASH ITEMS	- 4,500	-4,172	+81	-71	-2,564	-1,618
OTHER ASSETS 3/	+ 1,600	+1,715	+2,125	-70	-214	-126
TOTAL ASSETS/LIABILITIES 3/	-11,830	-9,445	-1	-257	-6,352	-2,835
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	-12,220	-9,195	-1,011	-287	-3,738	-4,159
GROSS TIME DEPOSITS	- 530	-1,098	-499	-323	-982	+706
TOTAL DEPOSITS	-12,750	-10,293	-1,510	-610	-4,720	-3,453
DEPOSITS OF BANKS	- 2,440	-1,887	+562	-233	-1,387	-829
U.S. GOVT. DEPOSITS	- 1,520	- 1,158	-226	-46	- 359	-527
OTHER DEMAND DEPOSITS	- 8,520	-6,410	-1,439	-99	-2,069	-2,803
OTHER TIME DEPOSITS	- 270	-838	-407	-232	-905	+706
BORROWINGS	- 60	-457	+218	+351	-1,530	+504
OTHER LIABILITIES 3/	+ 650	+1,046	+1,280	+18	-264	+12
TOTAL CAPITAL ACCOUNTS 3/	+ 330	+259	+11	-16	+162	+102

FOR NUMBERED FOOTNOTES SEE PAGE 1.