



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
FEBRUARY 2, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H-8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) JANUARY 19, 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/}	822,380	607,293	94,938	31,090	217,939	263,326
LOANS AND DISCOUNTS ^{2/}	573,290	431,278	72,814	22,864	162,205	173,395
U.S. TREASURY SECURITIES	101,290	74,046	12,406	4,119	23,897	33,624
OTHER SECURITIES	147,800	101,969	9,718	4,107	31,837	56,307
RESERVES, CASH, AND BANK BALANCES	120,260	99,621	26,865	3,721	38,373	30,662
RESERVES WITH FR BANKS	27,570	27,574	6,007	1,140	11,600	8,827
CASH IN VAULT	12,510	9,450	870	211	3,101	5,268
BALANCES WITH BANKS	38,290	22,098	6,047	332	6,041	9,678
CASH ITEMS	41,890	40,499	13,941	2,038	17,631	6,889
OTHER ASSETS ^{3/}	54,330	48,241	19,552	2,176	19,715	6,798
TOTAL ASSETS/LIABILITIES ^{3/}	996,970	755,155	141,355	36,987	276,027	300,786
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	309,480	239,504	52,764	9,672	84,269	92,799
GROSS TIME DEPOSITS	495,340	356,999	44,351	14,764	126,250	171,634
TOTAL DEPOSITS	804,820	596,503	97,115	24,436	210,519	264,433
DEPOSITS OF BANKS	44,130	39,374	19,266	2,815	12,485	4,808
U.S. GOVT. DEPOSITS	5,720	4,514	589	227	1,870	1,828
OTHER DEMAND DEPOSITS	268,830	202,695	35,785	7,544	72,245	87,121
OTHER TIME DEPOSITS	486,140	349,920	41,475	13,850	123,919	170,676
BORROWINGS	81,820	74,475	21,071	8,618	35,488	9,298
OTHER LIABILITIES ^{3/}	34,870	26,601	10,816	1,261	10,020	4,504
TOTAL CAPITAL ACCOUNTS ^{4/}	75,460	57,576	12,353	2,672	20,000	22,551

^{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 12, 1977 TO JANUARY 19, 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/	-3,570	-3,218	+1,230	-143	-3,878	-427
LOANS AND DISCOUNTS 2/	-2,510	-1,987	+1,016	-68	-2,300	-635
U.S. TREASURY SECURITIES	- 220	-488	+268	+11	-1,092	+325
OTHER SECURITIES	- 840	-743	-54	-86	-486	-117
RESERVES, CASH, AND BANK BALANCES	-2,230	-1,646	-1,814	-81	+1,118	-869
RESERVES WITH FR BANKS	- 100	-91	-2,067	-123	+2,162	-63
CASH IN VAULT	- 160	-140	-31	-11	-66	-32
BALANCES WITH BANKS	-1,890	-1,372	-323	+115	-581	-583
CASH ITEMS	- 80	-43	+607	-62	-397	-191
OTHER ASSETS 3/	-2,260	-2,035	-946	-286	-557	-246
TOTAL ASSETS/LIABILITIES 3/	-8,060	-6,899	-1,530	-510	-3,317	-1,542
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	-6,980	-5,512	-1,013	-302	-2,335	-1,862
GROSS TIME DEPOSITS	+ 670	+436	+363	+177	-389	+285
TOTAL DEPOSITS	-6,310	-5,076	-650	-125	-2,724	-1,577
DEPOSITS OF BANKS	-3,820	-3,744	-2,529	-210	-904	-101
U.S. GOVT. DEPOSITS	+1,900	+1,532	+224	+103	+667	+538
OTHER DEMAND DEPOSITS	-5,080	-3,321	+1,341	-168	-2,195	-2,299
OTHER TIME DEPOSITS	+ 690	+457	+314	+150	-292	+285
BORROWINGS	-2,620	-2,589	-1,645	-591	-314	-39
OTHER LIABILITIES 3/	+ 860	+775	+761	+213	-256	+57
TOTAL CAPITAL ACCOUNTS 4/	+ 10	-9	+4	-7	-23	+17

FOR NUMBERED FOOTNOTES SEE PAGE 1.