



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
FEBRUARY 8, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) JANUARY 26, 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/ | 811,490 | 598,823 | 93,069 | 30,165 | 215,209 | 260,380 |
| LOANS AND DISCOUNTS 2/ | 563,700 | 424,174 | 72,144 | 22,203 | 159,465 | 170,362 |
| U.S. TREASURY SECURITIES | 99,770 | 72,611 | 11,381 | 3,847 | 23,849 | 33,534 |
| OTHER SECURITIES | 148,020 | 102,038 | 9,544 | 4,115 | 31,895 | 56,484 |
| RESERVES, CASH, AND BANK BALANCES | 117,760 | 97,683 | 26,470 | 3,549 | 37,837 | 29,827 |
| RESERVES WITH FR BANKS | 28,580 | 28,583 | 6,286 | 1,205 | 12,255 | 8,837 |
| CASH IN VAULT | 12,560 | 9,476 | 883 | 204 | 3,076 | 5,313 |
| BALANCES WITH BANKS | 37,200 | 21,495 | 6,296 | 210 | 5,714 | 9,275 |
| CASH ITEMS | 39,420 | 38,129 | 13,005 | 1,930 | 16,792 | 6,402 |
| OTHER ASSETS 3/ | 54,100 | 48,111 | 19,575 | 2,231 | 19,621 | 6,684 |
| TOTAL ASSETS/LIABILITIES | 983,350 | 744,617 | 139,114 | 35,945 | 272,667 | 296,891 |
| LIABILITIES & CAPITAL | | | | | | |
| GROSS DEMAND DEPOSITS | 296,540 | 229,825 | 51,311 | 9,440 | 80,629 | 88,445 |
| GROSS TIME DEPOSITS | 495,610 | 357,127 | 44,465 | 14,867 | 125,984 | 171,811 |
| TOTAL DEPOSITS | 792,150 | 586,952 | 95,776 | 24,307 | 206,613 | 260,256 |
| DEPOSITS OF BANKS | 44,480 | 39,903 | 20,796 | 2,860 | 11,713 | 4,534 |
| U.S. GOVT. DEPOSITS | 4,400 | 3,379 | 432 | 148 | 1,254 | 1,545 |
| OTHER DEMAND DEPOSITS | 256,940 | 193,700 | 33,053 | 7,395 | 69,928 | 83,324 |
| OTHER TIME DEPOSITS | 486,330 | 349,970 | 41,495 | 13,904 | 123,718 | 170,853 |
| BORROWINGS | 81,210 | 73,600 | 20,397 | 7,796 | 35,775 | 9,632 |
| OTHER LIABILITIES 3/ | 34,450 | 26,390 | 10,576 | 1,175 | 10,168 | 4,471 |
| TOTAL CAPITAL ACCOUNTS 4/ | 75,540 | 57,675 | 12,365 | 2,667 | 20,111 | 22,532 |
| SEASONALLY ADJUSTED DATA | | | | | | |
| LOANS AND INVESTMENTS 5/ | 773,100 | | | | | |
| LOANS AND DISCOUNTS 5/ | 528,400 | | | | | |
| COMMERCIAL & INDUSTRIAL | 177,100 | | | | | |
| U.S. TREASURY SECURITIES | 95,700 | | | | | |
| OTHER SECURITIES | 149,00 | | | | | |
| PLUS LOANS SOLD OUTRIGHT TO AFFILIATES | | | | | | |
| LOANS AND DISCOUNTS 5/* | 532,700 | | | | | |
| COMMERCIAL & INDUSTRIAL * | 180,000 | | | | | |

* DATA REVISED FOR LOAN SALES BEGINNING JUNE 30, 1976. DECEMBER 31, 1976 REVISED DATA ARE \$525,700 MILLION FOR TOTAL LOANS AND \$178,800 MILLION FOR COMMERCIAL AND INDUSTRIAL LOANS.

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

JANUARY 19, 1977 TO JANUARY 26, 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/ | -10,890 | -8,470 | -1,869 | -925 | -2,730 | -2,946 |
| LOANS AND DISCOUNTS 2/ | - 9,590 | -7,104 | -670 | -661 | -2,740 | -3,033 |
| U.S. TREASURY SECURITIES | - 1,520 | -1,435 | -1,025 | -272 | -48 | -90 |
| OTHER SECURITIES | + 220 | +69 | -174 | +8 | +58 | +177 |
| RESERVES, CASH, AND BANK BALANCES | - 2,500 | -1,938 | -395 | -172 | -536 | -835 |
| RESERVES WITH FR BANKS | + 1,010 | +1,009 | +279 | +65 | +655 | +10 |
| CASH IN VAULT | + 50 | +26 | +13 | -7 | -25 | +45 |
| BALANCES WITH BANKS | - 1,090 | -603 | +249 | -122 | -327 | -403 |
| CASH ITEMS | - 2,470 | -2,370 | -936 | -108 | -839 | -487 |
| OTHER ASSETS 3/ | - 230 | -130 | +23 | +55 | -94 | -114 |
| TOTAL ASSETS/LIABILITIES | -13,620 | -10,538 | -2,241 | -1,042 | -3,360 | -3,895 |
| <u>LIABILITIES & CAPITAL</u> | | | | | | |
| GROSS DEMAND DEPOSITS | -12,940 | -9,679 | -1,453 | -232 | -3,640 | -4,354 |
| GROSS TIME DEPOSITS | + 270 | +128 | +114 | +103 | -266 | +177 |
| TOTAL DEPOSITS | -12,670 | -9,551 | -1,339 | -129 | -3,906 | -4,177 |
| DEPOSITS OF BANKS | + 350 | +529 | +1,530 | +45 | -772 | -274 |
| U.S. GOVT. DEPOSITS | - 1,320 | -1,135 | -157 | -79 | -616 | -283 |
| OTHER DEMAND DEPOSITS | -11,890 | -8,995 | -2,732 | -149 | -2,317 | -3,797 |
| OTHER TIME DEPOSITS | + 190 | +50 | +20 | +54 | -201 | +177 |
| BORROWINGS | - 610 | -875 | -674 | -822 | +287 | +334 |
| OTHER LIABILITIES 3/ | - 420 | -211 | -240 | -86 | +148 | -33 |
| TOTAL CAPITAL ACCOUNTS 4/ | + 80 | +99 | +12 | -5 | +111 | -19 |

- 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 ESTIMATED AT \$40,100 MILLION.

CHANGES IN ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

JANUARY 28, 1976 TO JANUARY 26, 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 | |
| ASSETS | | | | | | |
| LOANS AND INVESTMENTS 2/ | +54,860 | +35,436 | -441 | -367 | +12,462 | +23,782 |
| LOANS AND DISCOUNTS 2/ | +35,880 | +22,154 | -2,661 | -912 | +8,969 | +16,758 |
| U.S. TREASURY SECURITIES | +15,000 | +10,907 | +2,447 | +326 | +3,076 | +5,058 |
| OTHER SECURITIES | + 3,980 | +2,375 | -227 | +219 | +417 | +1,966 |
| RESERVES, CASH, AND BANK BALANCES | + 5,040 | +3,875 | -39 | -60 | +2,241 | +1,733 |
| RESERVES WITH FR BANKS | - 780 | -779 | -528 | -213 | -146 | +108 |
| CASH IN VAULT | + 980 | +741 | + 8 | +56 | +254 | +423 |
| BALANCES WITH BANKS | + 1,100 | +308 | -115 | -49 | -67 | +539 |
| CASH ITEMS | + 3,740 | +3,605 | +596 | +146 | +2,200 | +663 |
| OTHER ASSETS 3/ | - 3,690 | +213 | +5,963 | +101 | -1,052 | -4,799 |
| TOTAL ASSETS/LIABILITIES | +56,210 | +39,524 | +5,483 | -326 | +13,651 | +20,716 |
| LIABILITIES & CAPITAL | | | | | | |
| GROSS DEMAND DEPOSITS | +15,040 | +11,432 | +1,849 | +357 | +4,437 | +4,789 |
| GROSS TIME DEPOSITS | +33,970 | +19,246 | -2,208 | -415 | +3,600 | +18,269 |
| TOTAL DEPOSITS | +49,010 | +30,678 | -359 | -58 | +8,037 | +23,058 |
| DEPOSITS OF BANKS | + 830 | +662 | +1,543 | +57 | -1,277 | +339 |
| U.S. GOVT. DEPOSITS | + 20 | -3 | +5 | +57 | -142 | +77 |
| OTHER DEMAND DEPOSITS | +11,340 | +7,927 | -761 | +148 | +4,042 | +4,498 |
| OTHER TIME DEPOSITS | +36,820 | +22,092 | -1,146 | -320 | +5,414 | +18,144 |
| BORROWINGS | +13,960 | +12,578 | +4,407 | -269 | +6,694 | +1,746 |
| OTHER LIABILITIES 3/ | -13,430 | -9,240 | -80 | -363 | -3,236 | -5,561 |
| TOTAL CAPITAL ACCOUNTS 4/ | + 6,670 | +5,508 | +1,515 | +364 | +2,156 | +1,473 |
| SEASONALLY ADJUSTED DATA | | | | | | |
| LOANS AND INVESTMENTS 5/ | +49,800 | | | | | |
| LOANS AND DISCOUNTS 5/ | +31,100 | | | | | |
| COMMERCIAL & INDUSTRIAL | + 500 | | | | | |
| U.S. TREASURY SECURITIES | +14,700 | | | | | |
| OTHER SECURITIES | + 4,000 | | | | | |
| PLUS LOANS SOLD OUTRIGHT TO AFFILIATES | | | | | | |
| LOANS AND DISCOUNTS 5/* | +31,100 | | | | | |
| COMMERCIAL & INDUSTRIAL 5/* | + 900 | | | | | |

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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

r/ REVISED.

CONSOLIDATED CONDITION STATEMENT FOR BANKS AND THE MONETARY SYSTEM*

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

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

| Item | Jan. 26, 1977 | Dec. 29, 1976 | Jan. 28, 1976 | Change to Jan. 26, 1977 from -- | |
|---|------------------|------------------|------------------|------------------------------------|------------------|
| | | | | Dec. 29, 1976 | Jan. 28, 1975 |
| <u>ASSETS</u> | | | | | |
| Monetary reserve | 23.8 | 23.7 | 22.3 | + .1 | + 1.5 |
| Gold stock | 11.7 | 11.6 | 11.6 | + .1 | + .1 |
| Special Drawing Rights certificates | 1.2 | 1.2 | .5 | -- | + .7 |
| Treasury currency | 10.9 | 10.9 | 10.2 | -- | + .7 |
| Bank credit | 967.0 | 977.1 | 907.7 | -10.1 | +59.3 |
| Loans, net | 578.4 | 582.6 | 550.7 | - 4.2 | +27.7 |
| U. S. Govt. obligations | 204.9 | 209.8 | 182.9 | - 4.9 | +22.0 |
| Commercial and savings banks | 105.7 | 107.0 | 89.7 | - 1.3 | +16.0 |
| Federal Reserve Banks | 97.4 | 101.0 | 91.6 | - 3.6 | + 5.8 |
| Other | 1.8 | 1.8 | 1.6 | -- | + .2 |
| Other securities | 183.7 | 184.7 | 174.1 | - 1.0 | + 9.6 |
| Total assets, net | 990.8 | 1000.7 | 930.1 | - 9.9 | +60.7 |
| <u>LIABILITIES AND CAPITAL</u> | | | | | |
| Total deposits adjusted and currency outside banks | 904.8 | 916.1 | 842.2 | -11.3 | +62.6 |
| Currency outside banks | 78.7 | 80.2 | 71.8 | - 1.5 | + 6.9 |
| Demand deposits adjusted <u>1/</u> | 217.5 | 230.8 | 209.9 | -13.3 | + 7.6 |
| Time deposits adjusted | 608.6 | 605.1 | 560.6 | + 3.5 | +48.0 |
| U. S. Government deposits | 14.7 | 13.6 | 14.7 | + 1.1 | -- |
| At commercial and savings banks | 4.4 | 3.9 | 4.4 | + .5 | -- |
| At Federal Reserve Banks | 10.3 | 9.7 | 10.4 | + .6 | - .1 |
| Foreign bank deposits, net | 5.9 | 6.2 | 5.6 | - .3 | + .3 |
| Treasury cash | .5 | .5 | .5 | -- | -- |
| Capital and miscellaneous account, net | 65.0 | 64.4 | 67.0 | + .6 | - 2.0 |
| Total liabilities and capital, net | 990.8 | 1000.7 | 930.1 | - 9.9 | +60.7 |
| <u>Seasonally adjusted</u> | | | | | |
| Currency outside banks | 79.8 | 78.5 | 72.7 | + 1.3 | + 7.1 |
| Demand deposits adjusted | 213.0 | 223.4 | 205.2 | -10.4 | + 7.8 |

* 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 \$225.9 billion on January 26, 1977.

r/ Revised.