



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
FEBRUARY 22, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

FEBRUARY 9, 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/}	816,210	601,364	91,829	30,765	215,724	263,046
LOANS AND DISCOUNTS ^{2/}	567,560	426,356	71,192	22,669	160,084	172,411
U.S. TREASURY SECURITIES	100,320	72,838	11,571	3,807	23,537	33,923
OTHER SECURITIES	148,330	102,170	9,066	4,289	32,103	56,712
RESERVES, CASH, AND BANK BALANCES	112,240	93,081	25,408	3,185	36,018	28,470
RESERVES WITH FR BANKS	29,090	29,085	7,805	917	12,248	8,115
CASH IN VAULT	11,340	8,592	841	180	2,846	4,725
BALANCES WITH BANKS	35,410	20,283	5,224	314	5,433	9,312
CASH ITEMS	36,400	35,121	11,538	1,774	15,491	6,318
OTHER ASSETS ^{3/}	56,420	49,940	20,672	2,424	19,612	7,232
TOTAL ASSETS/LIABILITIES ^{3/}	984,870	744,385	137,909	36,374	271,354	298,748
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	291,610	224,778	48,177	8,959	79,088	88,554
GROSS TIME DEPOSITS	498,720	359,065	44,885	14,940	125,970	173,270
TOTAL DEPOSITS	790,330	583,843	93,062	23,899	205,058	261,824
DEPOSITS OF BANKS	41,410	36,794	17,502	2,711	11,982	4,599
U.S. GOVT. DEPOSITS	2,880	2,195	201	70	867	1,057
OTHER DEMAND DEPOSITS	256,620	192,975	33,613	7,134	68,372	83,856
OTHER TIME DEPOSITS	489,420	351,879	41,746	13,984	123,837	172,312
BORROWINGS	83,150	75,632	21,787	8,430	35,899	9,516
OTHER LIABILITIES ^{3/}	35,350	26,881	10,688	1,357	10,139	4,697
TOTAL CAPITAL ACCOUNTS ^{4/}	76,040	58,029	12,372	2,688	20,258	22,711

^{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

FEBRUARY 2, 1977 TO FEBRUARY 9, 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/	- 30	-1,486	-1,852	-151	-1,270	+1,787
LOANS AND DISCOUNTS 2/	- 1,700	-2,801	-2,116	-18	-2,018	+1,351
U.S. TREASURY SECURITIES	+ 900	+689	+261	-164	+337	+255
OTHER SECURITIES	+ 770	+626	+3	+31	+411	+181
RESERVES, CASH, AND BANK BALANCES	- 3,250	-1,499	+1,565	-509	+189	-2,744
RESERVES WITH FR BANKS	+ 6,620	+6,617	+3,586	-93	+3,409	-285
CASH IN VAULT	- 190	-106	+9	-5	+33	-143
BALANCES WITH BANKS	- 3,530	-2,128	-642	+38	-562	-962
CASH ITEMS	- 6,150	-5,882	-1,388	-449	-2,691	-1,354
OTHER ASSETS 3/	+ 180	+423	+830	-35	-99	-273
TOTAL ASSETS/LIABILITIES 3/	- 3,100	-2,562	+543	-695	-1,180	-1,230
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	-13,440	-11,787	-3,857	-1,078	-4,455	-2,397
GROSS TIME DEPOSITS	+ 2,570	+1,734	+233	+60	+399	+1,042
TOTAL DEPOSITS	-10,870	-10,053	-3,624	-1,018	-4,056	-1,355
DEPOSITS OF BANKS	- 4,550	-4,301	-2,927	-150	-855	-369
U.S. GOVT. DEPOSITS	- 800	-536	+17	-6	-161	-386
OTHER DEMAND DEPOSITS	- 8,010	-6,868	-881	-912	-3,433	-1,642
OTHER TIME DEPOSITS	+ 2,490	+1,652	+167	+50	+393	+1,042
BORROWINGS	+ 7,230	+7,216	+3,854	+314	+3,029	+19
OTHER LIABILITIES 3/	+ 310	+148	+333	+16	-172	-29
TOTAL CAPITAL ACCOUNTS 4/	+ 230	+127	-20	-7	+19	+135

FOR NUMBERED FOOTNOTES SEE PAGE 1.