



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
MARCH 1, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.6 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

FEBRUARY 16, 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/	820,070	605,042	93,488	31,149	217,128	263,277
LOANS AND DISCOUNTS 2/	569,800	428,673	72,414	22,771	161,172	172,316
U.S. TREASURY SECURITIES	101,750	74,128	11,934	4,145	23,945	34,104
OTHER SECURITIES	148,520	102,241	9,140	4,233	32,011	56,857
RESERVES, CASH, AND BANK BALANCES	117,100	96,853	25,644	3,869	37,251	30,089
RESERVES WITH FR BANKS	27,040	27,043	6,580	1,280	11,060	8,123
CASH IN VAULT	11,820	8,939	850	185	2,943	4,961
BALANCES WITH BANKS	37,640	21,712	5,956	321	5,571	9,864
CASH ITEMS	40,600	39,159	12,258	2,083	17,677	7,141
OTHER ASSETS 3/	54,050	47,789	19,088	2,511	19,208	6,982
TOTAL ASSETS/LIABILITIES 3/	991,220	749,684	138,220	37,529	273,587	300,348
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	298,410	230,863	49,274	9,640	82,386	89,563
GROSS TIME DEPOSITS	498,600	358,630	44,411	14,742	125,817	173,660
TOTAL DEPOSITS	797,010	589,493	93,685	24,382	208,203	263,223
DEPOSITS OF BANKS	44,320	39,546	19,151	2,953	12,625	4,817
U.S. GOVT. DEPOSITS	4,200	3,256	369	170	1,277	1,440
OTHER DEMAND DEPOSITS	259,110	195,161	32,800	7,455	70,642	84,264
OTHER TIME DEPOSITS	489,380	351,530	41,365	13,804	123,659	172,702
BORROWINGS	82,970	75,197	21,232	9,054	35,075	9,836
OTHER LIABILITIES 3/	35,300	27,063	10,911	1,414	10,161	4,577
TOTAL CAPITAL ACCOUNTS 4/	75,940	57,931	12,392	2,679	20,148	22,712

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 9, 1977 TO FEBRUARY 16, 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/	+3,860	+3,678	+1,659	+384	+1,404	+231
LOANS AND DISCOUNTS 2/	+2,240	+2,317	+1,222	+102	+1,088	-95
U.S. TREASURY SECURITIES	+1,430	+1,290	+363	+338	+408	+181
OTHER SECURITIES	+ 190	+71	+74	-56	-92	+145
RESERVES, CASH, AND BANK BALANCES	+4,860	+3,772	+236	+684	+1,233	+1,619
RESERVES WITH FR BANKS	-2,050	-2,042	-1,225	+363	-1,188	+8
CASH IN VAULT	+ 480	+347	+9	+5	+97	+236
BALANCES WITH BANKS	+2,230	+1,429	+732	+7	+138	+552
CASH ITEMS	+4,200	+4,038	+720	+309	+2,186	+823
OTHER ASSETS 3/	-2,370	-2,151	-1,584	+87	-404	-250
TOTAL ASSETS/LIABILITIES 3/	+6,350	+5,299	+311	+1,155	+2,233	+1,600
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+6,800	+6,085	+1,097	+681	+3,298	+1,009
GROSS TIME DEPOSITS	- 120	-435	-474	-198	-153	+390
TOTAL DEPOSITS	+6,680	+5,650	+623	+483	+3,145	+1,399
DEPOSITS OF BANKS	+2,910	+2,752	+1,649	+242	+643	+218
U.S. GOVT. DEPOSITS	+1,320	+1,061	+168	+100	+410	+383
OTHER DEMAND DEPOSITS	+2,490	+2,186	-813	+321	+2,270	+408
OTHER TIME DEPOSITS	- 40	-349	-381	-180	-178	+390
BORROWINGS	- 180	-435	-555	+624	-824	+320
OTHER LIABILITIES 3/	- 50	+162	+223	+57	+22	-120
TOTAL CAPITAL ACCOUNTS 4/	- 100	-98	+20	-9	-110	+1

FOR NUMBERED FOOTNOTES SEE PAGE 1.