



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
MARCH 8, 1977

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

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) FEBRUARY 23, 1977

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<u>ASSETS</u>						
LOANS AND INVESTMENTS 2/	818,710	603,734	92,386	31,082	217,069	263,197
LOANS AND DISCOUNTS 2/	568,680	427,771	71,387	22,927	161,410	172,047
U.S. TREASURY SECURITIES	101,320	73,655	11,926	3,911	23,669	34,149
OTHER SECURITIES	148,710	102,308	9,073	4,244	31,990	57,001
RESERVES, CASH, AND BANK BALANCES	124,300	102,824	25,823	3,425	41,671	31,905
RESERVES WITH FR BANKS	28,650	28,648	6,270	846	12,654	8,878
CASH IN VAULT	12,280	9,283	879	185	3,060	5,159
BALANCES WITH BANKS	39,180	22,232	5,659	237	6,042	10,294
CASH ITEMS	44,190	42,661	13,015	2,157	19,915	7,574
OTHER ASSETS 3/	54,750	48,522	18,872	3,068	19,627	6,955
TOTAL ASSETS/LIABILITIES	997,760	755,080	137,081	37,575	278,367	302,057
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	301,430	233,424	49,952	9,737	83,541	90,194
GROSS TIME DEPOSITS	498,900	358,545	44,008	14,628	125,775	174,134
TOTAL DEPOSITS	800,330	591,969	93,960	24,365	209,316	264,328
DEPOSITS OF BANKS	45,590	40,696	19,234	3,013	13,451	4,998
U.S. GOVT. DEPOSITS	4,180	3,106	250	99	1,125	1,632
OTHER DEMAND DEPOSITS	260,770	196,608	33,439	7,513	71,134	84,522
OTHER TIME DEPOSITS	489,790	351,559	41,037	13,740	123,606	173,176
BORROWINGS	87,230	78,602	19,953	9,215	38,508	10,926
OTHER LIABILITIES 3/	35,300	27,167	10,774	1,315	10,418	4,660
TOTAL CAPITAL ACCOUNTS 4/	74,900	57,342	12,394	2,680	20,125	22,143
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 5/	782,800					
LOANS AND DISCOUNTS 5/	532,900					
COMMERCIAL & INDUSTRIAL	178,600					
U.S. TREASURY SECURITIES	100,200					
OTHER SECURITIES	149,700					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	537,100					
COMMERCIAL & INDUSTRIAL	181,500					

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

FEBRUARY 16, 1977 TO FEBRUARY 23, 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/	-1,340	-1,299	-1,102	-67	-58	-72
LOANS AND DISCOUNTS 2/	-1,100	-892	-1,027	+156	+239	-260
U.S. TREASURY SECURITIES	- 430	-473	-8	-234	-276	+45
OTHER SECURITIES	+ 190	+66	-67	+11	-21	+143
RESERVES, CASH, AND BANK BALANCES	+7,180	+5,956	+179	-444	+4,412	+1,809
RESERVES WITH FR BANKS	+1,610	+1,599	-310	-434	+1,591	+752
CASH IN VAULT	+ 460	+344	+29	+0	+117	+198
BALANCES WITH BANKS	+1,530	+522	-297	-84	+471	+432
CASH ITEMS	+3,580	+3,491	+757	+74	+2,233	+427
OTHER ASSETS 3/	+ 700	+732	-216	+557	+420	-29
TOTAL ASSETS/LIABILITIES	+6,540	+5,389	-1,139	+46	+4,774	+1,708
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+3,030	+2,563	+678	+97	+1,158	+630
GROSS TIME DEPOSITS	+ 290	-89	-403	-114	-42	+470
TOTAL DEPOSITS	+3,320	+2,474	+275	-17	+1,116	+1,100
DEPOSITS OF BANKS	+1,280	+1,155	+83	+60	+829	+183
U.S. GOVT. DEPOSITS	- 20	-150	-119	-71	-152	+192
OTHER DEMAND DEPOSITS	+1,660	+1,444	+639	+58	+492	+255
OTHER TIME DEPOSITS	+ 400	+25	-328	-64	-53	+470
BORROWINGS	+4,260	+3,400	-1,279	+161	+3,426	+1,092
OTHER LIABILITIES 3/	--	+103	-137	-99	+255	+84
TOTAL CAPITAL ACCOUNTS 4/	-1,040	-588	+2	+1	-23	-568

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 \$ 42,100 MILLION.

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

FEBRUARY 25, 1976 TO FEBRUARY 23, 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	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	+61,170	+40,794	-808	+1,076	+15,581	+24,945
LOANS AND DISCOUNTS 2/	+40,120	+26,040	-3,153	+301	+11,701	+17,191
U.S. TREASURY SECURITIES	+15,900	+11,786	+2,949	+381	+3,382	+5,074
OTHER SECURITIES	+ 5,150	+2,968	-604	+394	+498	+2,680
RESERVES, CASH, AND BANK BALANCES	+12,830	+10,910	+1,291	-464	+6,968	+3,115
RESERVES WITH FR BANKS	- 720	-718	-1,013	-938	+1,632	-399
CASH IN VAULT	+ 900	+692	+6	+35	+293	+358
BALANCES WITH BANKS	+ 4,490	+3,089	+876	+49	+582	+1,582
CASH ITEMS	+ 8,160	+7,847	+1,422	+390	+4,461	+1,574
OTHER ASSETS 3/	- 4,780	-981	+3,890	+770	-955	-4,686
TOTAL ASSETS/LIABILITIES	+69,220	+50,723	+4,373	+1,382	+21,594	+23,374
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+23,050	+17,844	+2,554	+504	+7,878	+6,908
GROSS TIME DEPOSITS	+36,050	+21,183	-1,730	-602	+5,073	+18,442
TOTAL DEPOSITS	+59,100	+39,027	+824	-98	+12,951	+25,350
DEPOSITS OF BANKS	+ 2,660	+2,194	+952	+108	+362	+772
U.S. GOVT. DEPOSITS	- 440	-366	-174	-9	-124	-59
OTHER DEMAND DEPOSITS	+17,960	+13,150	+544	+253	+6,033	+6,320
OTHER TIME DEPOSITS	+38,920	+24,049	-498	-450	+6,680	+18,317
BORROWINGS	+18,740	+16,551	+2,706	+1,412	+9,653	+2,780
OTHER LIABILITIES 3/	-14,410	-9,897	-698	-297	-3,204	-5,698
TOTAL CAPITAL ACCOUNTS 4/	+ 5,790	+5,042	+1,541	+365	+2,194	+942
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 5/	+56,100					
LOANS AND DISCOUNTS 5/	+35,100					
COMMERCIAL & INDUSTRIAL	+ 3,500					
U.S. TREASURY SECURITIES	+15,800					
OTHER SECURITIES	+ 5,200					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	+34,800					
COMMERCIAL & INDUSTRIAL	+ 3,700					

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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

1/ 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	Feb. 23,	Jan. 26,	Feb. 25,	Change to Feb. 23,	
	1977	1977	1976	1977 from --	Feb. 25,
				Jan. 26,	1976
				1977	1976
<u>ASSETS</u>					
Monetary reserve	23.8	23.8	22.4	--	+ 1.4
Gold stock	11.7	11.7	11.6	--	+ .1
Special Drawing Rights certificates	1.2	1.2	.5	--	+ .7
Treasury currency	10.9	10.9	10.3	--	+ .6
Bank credit	970.9	967.0	910.1	+3.9	+60.8
Loans, net	577.3	578.4	551.2	-1.1	+26.1
U. S. Govt. obligations	208.6	204.9	184.5	+3.7	+24.1
Commercial and savings banks	107.4	105.7	90.6	+1.7	+16.8
Federal Reserve Banks	99.4	97.4	93.0	+2.0	+ 6.4
Other	1.8	1.8	.9	--	+ .9
Other securities	185.0	183.7	174.4	+1.3	+10.6
Total assets, net	994.7	990.8	932.4	+3.9	+62.3
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	909.1	904.8	842.1	+4.3	+67.0
Currency outside banks	79.4	78.7	72.3	+ .7	+ 7.1
Demand deposits adjusted <sup>1/</sup>	216.6	217.5	206.8	- .9	+ 9.8
Time deposits adjusted	613.1	608.6	563.0	+4.5	+50.1
U. S. Government deposits	16.0	14.7	15.5	+1.3	+ .5
At commercial and savings banks	4.2	4.4	4.6	- .2	- .4
At Federal Reserve Banks	11.8	10.3	10.8	+1.5	+ 1.0
Foreign bank deposits, net	6.4	5.9	6.2	+ .5	+ .2
Treasury cash	.5	.5	.5	--	--
Capital and miscellaneous account, net	62.8	65.0	68.1	-2.2	- 5.3
Total liabilities and capital, net	994.7	990.8	932.4	+3.9	+62.3
<u>Seasonally adjusted</u>					
Currency outside banks	80.4	79.8	73.2	+ .6	+ 7.2
Demand deposits adjusted	217.3	213.0	206.8	+4.3	+10.5

\* Figures may not add to totals because of rounding. Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.

<sup>1/</sup> Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$225.9 billion on February 23, 1977.

r/ Revised.