



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
MARCH 15, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

MARCH 2, 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/	823,150	607,413	93,933	30,946	218,383	264,151
LOANS AND DISCOUNTS 2/	572,200	430,710	72,472	22,754	162,722	172,762
U.S. TREASURY SECURITIES	102,780	74,852	12,442	3,982	23,946	34,482
OTHER SECURITIES	148,170	101,851	9,019	4,210	31,715	56,907
RESERVES, CASH, AND BANK BALANCES	121,870	100,701	26,008	3,772	39,241	31,680
RESERVES WITH FR BANKS	25,810	25,806	5,613	1,062	10,763	8,368
CASH IN VAULT	11,520	8,716	833	172	2,886	4,825
BALANCES WITH BANKS	40,410	23,652	7,017	261	5,822	10,552
CASH ITEMS	44,130	42,527	12,545	2,277	19,770	7,935
OTHER ASSETS 3/	56,790	49,909	19,437	3,127	19,661	7,684
TOTAL ASSETS/LIABILITIES	1,001,810	758,023	139,378	37,845	277,285	303,515
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	306,190	237,543	51,654	10,016	84,623	91,250
GROSS TIME DEPOSITS	499,950	359,274	43,924	14,726	126,093	174,531
TOTAL DEPOSITS	806,140	596,817	95,578	24,742	210,716	265,781
DEPOSITS OF BANKS	46,610	41,668	20,048	2,975	13,572	5,073
U.S. GOVT. DEPOSITS	3,350	2,480	186	69	906	1,319
OTHER DEMAND DEPOSITS	265,250	200,295	34,278	7,862	72,339	85,816
OTHER TIME DEPOSITS	490,930	352,374	41,066	13,836	123,899	173,573
BORROWINGS	82,280	74,588	20,412	8,903	35,538	9,735
OTHER LIABILITIES 3/	37,210	28,529	10,989	1,495	10,861	5,184
TOTAL CAPITAL ACCOUNTS 4/	76,180	58,089	12,399	2,705	20,170	22,815

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 23, 1977 TO MARCH 2, 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/	+4,440	+3,679	+1,547	-136	+1,314	+954
LOANS AND DISCOUNTS 2/	+3,520	+2,939	+1,085	-173	+1,312	+715
U.S. TREASURY SECURITIES	+1,460	+1,197	+516	+71	+277	+333
OTHER SECURITIES	- 540	-457	-54	-34	-275	-94
RESERVES, CASH, AND BANK BALANCES	-2,430	-2,123	+185	+347	-2,430	-225
RESERVES WITH FR BANKS	-2,840	-2,842	-657	+216	-1,891	-510
CASH IN VAULT	- 760	-567	-46	-13	-174	-334
BALANCES WITH BANKS	+1,230	+1,420	+1,358	+24	-220	+258
CASH ITEMS	- 60	-134	-470	+120	-145	+361
OTHER ASSETS 3/	+2,040	+1,387	+565	+59	+34	+729
TOTAL ASSETS/LIABILITIES 3/	+4,050	+2,943	+2,297	+270	-1,082	+1,458
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+4,770	+4,119	+1,702	+279	+1,082	+1,056
GROSS TIME DEPOSITS	+1,050	+729	-84	+98	+318	+397
TOTAL DEPOSITS	+5,820	+4,848	+1,618	+377	+1,400	+1,453
DEPOSITS OF BANKS	+1,020	+972	+814	-38	+121	+75
U.S. GOVT. DEPOSITS	- 830	-626	-64	-30	-219	-313
OTHER DEMAND DEPOSITS	+4,490	+3,687	+839	+349	+1,205	+1,294
OTHER TIME DEPOSITS	+1,140	+815	+29	+96	+293	+397
BORROWINGS	-4,480	-3,414	+459	-312	-2,970	-591
OTHER LIABILITIES 3/	+1,910	+1,362	+215	+180	+443	+524
TOTAL CAPITAL ACCOUNTS 4/	+ 800	+147	+5	+25	+45	+72

FOR NUMBERED FOOTNOTES SEE PAGE 1.