



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
MARCH 29, 1977

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

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

MARCH 16, 1977

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK	CITY OF CHICAGO	OTHER	
<u>ASSETS</u>						
LOANS AND INVESTMENTS <sup>2/</sup>	834,450	616,063	95,373	31,706	221,608	267,376
LOANS AND DISCOUNTS <sup>2/</sup>	580,860	437,077	73,929	22,977	164,609	175,562
U.S. TREASURY SECURITIES	104,370	76,186	12,371	4,352	24,673	34,790
OTHER SECURITIES	149,220	102,800	9,073	4,377	32,326	57,024
RESERVES, CASH, AND BANK BALANCES	119,700	98,815	25,194	3,749	38,841	31,031
RESERVES WITH FR BANKS	25,520	25,521	5,404	1,052	10,754	8,311
CASH IN VAULT	11,920	9,035	976	168	2,932	4,959
BALANCES WITH BANKS	38,840	22,370	5,874	223	6,083	10,190
CASH ITEMS	43,420	41,889	12,940	2,306	19,072	7,571
OTHER ASSETS <sup>3/</sup>	55,860	49,370	19,177	3,100	19,844	7,249
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	1,010,010	764,248	139,744	38,555	280,293	305,656
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	312,570	243,034	53,291	10,239	87,157	92,347
GROSS TIME DEPOSITS	503,230	361,525	43,676	15,231	126,809	175,809
TOTAL DEPOSITS	815,800	604,559	96,967	25,470	213,966	268,156
DEPOSITS OF BANKS	45,230	40,389	19,235	3,005	13,220	4,929
U.S. GOVT. DEPOSITS	10,720	8,918	2,110	701	3,391	2,716
OTHER DEMAND DEPOSITS	265,890	200,879	34,819	7,565	72,835	85,660
OTHER TIME DEPOSITS	493,960	354,373	40,803	14,199	124,520	174,851
BORROWINGS	80,400	72,888	19,071	8,928	35,387	9,502
OTHER LIABILITIES <sup>3/</sup>	37,560	28,667	11,301	1,470	10,739	5,157
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	76,250	58,134	12,405	2,687	20,201	22,841

<sup>1/</sup> 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.

<sup>2/</sup> INCLUDES "RESERVES FOR LOAN LOSSES" AND "UNEARNED INCOME ON LOANS".

<sup>3/</sup> 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".

<sup>4/</sup> 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

MARCH 29, 1977 TO MARCH 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/	+ 4,820	+4,113	+1,496	+514	+1,236	+867
LOANS AND DISCOUNTS 2/	+ 3,870	+3,350	+2,044	+167	+496	+643
U.S. TREASURY SECURITIES	+ 350	+200	-541	+286	+272	+183
OTHER SECURITIES	+ 600	+563	-7	+61	+468	+41
RESERVES, CASH, AND BANK BALANCES	+ 8,250	+6,994	+900	+445	+3,779	+1,870
RESERVES WITH FR BANKS	+ 310	+315	-842	+167	+900	+90
CASH IN VAULT	+ 600	+447	+96	+4	+91	+256
BALANCES WITH BANKS	+ 1,020	+123	-540	-80	+246	+497
CASH ITEMS	+ 6,320	+6,109	+2,186	+354	+2,542	+1,027
OTHER ASSETS 3/	+ 650	+829	+660	+156	+201	-186
TOTAL ASSETS/LIABILITIES 3/	+13,720	+11,936	+3,056	+1,115	+5,216	+2,549
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+17,090	+15,159	+5,294	+1,100	+5,987	+2,778
GROSS TIME DEPOSITS	+ 480	+253	-262	+194	+38	+283
TOTAL DEPOSITS	+17,510	+15,412	+5,032	+1,294	+6,025	+3,061
DEPOSITS OF BANKS	+ 1,310	+1,137	+169	+39	+660	+269
U.S. GOVT. DEPOSITS	+ 7,830	+6,703	+1,952	+612	+2,465	+1,674
OTHER DEMAND DEPOSITS	+ 8,110	+7,481	+3,193	+515	+2,938	+835
OTHER TIME DEPOSITS	+ 320	+91	-282	+128	-38	+283
BORROWINGS	- 4,210	-3,903	-2,663	-101	-749	-390
OTHER LIABILITIES 3/	+ 460	+517	+691	-63	-1	-110
TOTAL CAPITAL ACCOUNTS 4/	- 100	-90	-4	-15	-59	-12

FOR NUMBERED FOOTNOTES SEE PAGE 1.