



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
APRIL 1, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) MARCH 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/}	824,430	607,984	92,241	31,667	219,052	265,024
LOANS AND DISCOUNTS ^{2/}	571,890	430,227	71,229	23,078	162,946	172,974
U.S. TREASURY SECURITIES	103,700	75,433	12,036	4,227	24,268	34,902
OTHER SECURITIES	148,840	102,324	8,976	4,362	31,838	57,148
RESERVES, CASH, AND BANK BALANCES	120,460	99,947	27,420	3,802	38,247	30,478
RESERVES WITH FR BANKS	30,580	30,584	6,265	1,311	13,431	9,577
CASH IN VAULT	12,270	9,286	1,010	170	2,977	5,129
BALANCES WITH BANKS	37,220	21,023	6,157	336	5,352	9,178
CASH ITEMS	40,390	39,054	13,988	1,985	16,487	6,594
OTHER ASSETS ^{3/}	55,980	49,583	19,570	3,263	19,614	7,136
TOTAL ASSETS/LIABILITIES ^{3/}	1,000,870	757,514	139,231	38,732	276,913	302,638
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	295,370	228,964	51,266	9,313	80,371	88,014
GROSS TIME DEPOSITS	505,330	363,234	43,820	15,339	127,779	176,246
TOTAL DEPOSITS	800,700	592,198	95,086	24,652	208,150	264,310
DEPOSITS OF BANKS	43,370	38,740	18,785	2,934	12,413	4,608
U.S. GOVT. DEPOSITS	3,130	2,306	241	56	754	1,255
OTHER DEMAND DEPOSITS	258,120	195,044	35,003	7,374	69,558	83,109
OTHER TIME DEPOSITS	496,080	356,108	41,057	14,288	125,425	175,338
BORROWINGS	86,620	78,535	20,506	9,996	37,800	10,233
OTHER LIABILITIES ^{3/}	37,240	28,595	11,225	1,394	10,741	5,235
TOTAL CAPITAL ACCOUNTS ^{4/}	76,310	58,186	12,414	2,690	20,222	22,860

^{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

MARCH 16, 1977 TO MARCH 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/}	-10,020	-8,079	-3,132	-39	-2,556	-2,352
LOANS AND DISCOUNTS ^{2/}	- 8,970	-6,850	-2,700	+101	-1,663	-2,588
U.S. TREASURY SECURITIES	- 670	-753	-335	-125	-405	+112
OTHER SECURITIES	- 380	-476	-97	-15	-488	+124
RESERVES, CASH, AND BANK BALANCES	+ 760	+1,132	+2,226	+53	-594	-553
RESERVES WITH FR BANKS	+ 5,060	+5,063	+861	+259	+2,677	+1,266
CASH IN VAULT	+ 350	+251	+34	+2	+45	+170
BALANCES WITH BANKS	- 1,620	-1,347	+283	+113	-731	-1,012
CASH ITEMS	- 3,030	-2,835	+1,048	-321	-2,585	-977
OTHER ASSETS ^{3/}	+ 120	+213	+393	+163	-230	-113
TOTAL ASSETS/LIABILITIES ^{3/}	- 9,140	-6,734	-513	+177	-3,380	-3,018
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	-17,200	-14,070	-2,025	-926	-6,786	-4,333
GROSS TIME DEPOSITS	+ 2,100	+1,709	+144	+108	+970	+487
TOTAL DEPOSITS	-15,100	-12,361	-1,881	-818	-5,816	-3,846
DEPOSITS OF BANKS	- 1,860	-1,649	-450	-71	-807	-321
U.S. GOVT. DEPOSITS	- 7,590	-6,612	-1,869	-645	-2,637	-1,461
OTHER DEMAND DEPOSITS	- 7,770	-5,835	+184	-191	-3,277	-2,551
OTHER TIME DEPOSITS	+ 2,120	+1,735	+254	+89	+905	+487
BORROWINGS	+ 6,220	+5,647	+1,435	+1,068	+2,413	+731
OTHER LIABILITIES ^{3/}	- 320	-72	-76	-76	+2	+78
TOTAL CAPITAL ACCOUNTS ^{4/}	+ 60	+52	+9	+3	+21	+19

FOR NUMBERED FOOTNOTES SEE PAGE 1.