



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
APRIL 12, 1977

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

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

MARCH 30, 1977

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	836,110	611,787	94,556	31,173	220,373	265,685
LOANS AND DISCOUNTS 2/	582,860	434,609	74,201	22,844	163,763	173,801
U.S. TREASURY SECURITIES	103,820	74,923	11,411	3,927	24,812	34,773
OTHER SECURITIES	149,430	102,255	8,944	4,402	31,798	57,111
RESERVES, CASH, AND BANK BALANCES	119,330	99,967	27,976	3,974	38,005	30,012
RESERVES WITH FR BANKS	26,940	26,935	5,501	994	11,768	8,672
CASH IN VAULT	12,790	9,611	1,004	170	3,104	5,333
BALANCES WITH BANKS	38,660	23,961	7,326	1,004	6,343	9,288
CASH ITEMS	40,940	39,460	14,145	1,806	16,790	6,719
OTHER ASSETS 3/	54,620	47,978	17,382	3,148	20,452	6,996
<b>TOTAL ASSETS/LIABILITIES 3/</b>	<b>1,010,060</b>	<b>759,732</b>	<b>139,914</b>	<b>38,295</b>	<b>278,830</b>	<b>302,693</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	301,730	233,294	51,921	9,634	83,198	88,541
GROSS TIME DEPOSITS	511,140	364,799	44,233	15,581	128,668	176,317
<b>TOTAL DEPOSITS</b>	<b>812,870</b>	<b>598,093</b>	<b>96,154</b>	<b>25,215</b>	<b>211,866</b>	<b>264,858</b>
DEPOSITS OF BANKS	46,660	42,230	20,691	3,405	13,410	4,724
U.S. GOVT. DEPOSITS	3,490	2,537	180	53	732	1,572
OTHER DEMAND DEPOSITS	261,150	195,865	33,909	7,261	71,429	83,266
OTHER TIME DEPOSITS	501,570	357,461	41,374	14,496	126,295	175,296
BORROWINGS	83,070	75,347	20,269	9,019	36,181	9,878
OTHER LIABILITIES 3/	38,450	28,202	11,062	1,396	10,650	5,094
<b>TOTAL CAPITAL ACCOUNTS 4/</b>	<b>75,670</b>	<b>58,090</b>	<b>12,429</b>	<b>2,665</b>	<b>20,133</b>	<b>22,863</b>
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 5/	797,100					
LOANS AND DISCOUNTS 5/	545,300					
COMMERCIAL & INDUSTRIAL	183,000					
U.S. TREASURY SECURITIES	102,700					
OTHER SECURITIES	149,100					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	549,300					
COMMERCIAL & INDUSTRIAL	185,700					

NOTE: CURRENT AND WEEK-AGO FIGURES REFLECT ADJUSTMENTS TO THE JUNE 30, 1976 CALL REPORT BENCHMARK. BACK DATA WILL BE AVAILABLE IN THE APRIL BULLETIN.

COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, ETC.

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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

MARCH 23, 1977 TO MARCH 30, 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/	+3,340	+1,636	+528	-494	+1,269	+333
LOANS AND DISCOUNTS 2/	+3,500	+2,205	+1,185	-234	+755	+499
U.S. TREASURY SECURITIES	- 300	-510	-625	-300	+544	-129
OTHER SECURITIES	+ 140	-59	-32	+40	-30	-37
RESERVES, CASH, AND BANK BALANCES	- 220	+138	+556	+172	-124	-466
RESERVES WITH FR BANKS	-3,640	-3,649	-764	-317	-1,663	-905
CASH IN VAULT	+ 470	+325	-6	+0	+127	+204
BALANCES WITH BANKS	+2,380	+2,938	+1,169	+668	+991	+110
CASH ITEMS	+ 570	+524	+157	-179	+421	+125
OTHER ASSETS 3/	+ 790	+572	-401	-115	+900	+188
TOTAL ASSETS/LIABILITIES 3/	+3,910	+2,346	+683	-437	+2,045	+55
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+5,240	+4,451	+655	+321	+2,945	+530
GROSS TIME DEPOSITS	+2,470	+1,570	+413	+242	+888	+27
TOTAL DEPOSITS	+7,710	+6,021	+1,068	+563	+3,833	+557
DEPOSITS OF BANKS	+3,670	+3,608	+1,906	+471	+1,115	+116
U.S. GOVT. DEPOSITS	+ 420	+231	-61	-3	-22	+317
OTHER DEMAND DEPOSITS	+1,370	+824	-1,094	-113	+1,871	+160
OTHER TIME DEPOSITS	+2,250	+1,358	+317	+208	+869	-36
BORROWINGS	-3,440	-3,188	-237	-977	-1,619	-355
OTHER LIABILITIES 3/	- 370	-401	-163	+2	-90	-150
TOTAL CAPITAL ACCOUNTS 4/	+ 10	-86	+15	-25	-79	+3

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 \$40,900 MILLION.

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

MARCH 31, 1976 TO MARCH 30, 1977

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL COMPL. 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/	+66,160	+41,874	+943	+917	+15,963	+24,051
LOANS AND DISCOUNTS 2/	+45,980	+28,461	-824	+133	+12,110	+17,042
U.S. TREASURY SECURITIES	+14,380	+10,287	+2,098	+219	+3,598	+4,372
OTHER SECURITIES	+ 5,800	+3,126	-331	+565	+255	+2,637
RESERVES, CASH, AND BANK BALANCES	- 2,310	-488	+23	-210	+21	-322
RESERVES WITH FR BANKS	- 730	-732	+631	-1,076	+27	-314
CASH IN VAULT	+ 1,530	+1,141	+157	+12	+382	+590
BALANCES WITH BANKS	- 1,600	+641	-135	+850	+316	-390
CASH ITEMS	- 1,150	-1,538	-630	+4	-704	-208
OTHER ASSETS 3/	+ 8,560	+8,118	+2,897	+1,139	+3,995	+87
<b>TOTAL ASSETS/LIABILITIES 3/</b>	<b>+72,410</b>	<b>+49,504</b>	<b>+3,863</b>	<b>+1,846</b>	<b>+19,979</b>	<b>+23,816</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+4,370	+1,659	-3,212	+653	+2,140	+2,078
GROSS TIME DEPOSITS	+40,430	+22,556	-1,643	-591	+6,748	+18,042
<b>TOTAL DEPOSITS</b>	<b>+44,800</b>	<b>+24,215</b>	<b>-4,855</b>	<b>+62</b>	<b>+8,888</b>	<b>+20,120</b>
DEPOSITS OF BANKS	- 2,850	-2,552	-1,942	-16	-853	+259
U.S. GOVT. DEPOSITS	+ 490	+259	-48	+13	-141	+435
OTHER DEMAND DEPOSITS	+ 3,820	+933	-2,665	+264	+1,762	+1,572
OTHER TIME DEPOSITS	+43,340	+25,575	-200	-199	+8,120	+17,854
BORROWINGS	+19,440	+17,877	+6,476	+1,395	+7,653	+2,353
OTHER LIABILITIES 3/	+ 3,060	+2,513	+1,024	+114	+1,612	-237
<b>TOTAL CAPITAL ACCOUNTS 4/</b>	<b>+ 5,110</b>	<b>+4,899</b>	<b>+1,218</b>	<b>+275</b>	<b>+1,826</b>	<b>+1,580</b>
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 5/	+63,600					
LOANS AND DISCOUNTS 5/	+43,600					
COMMERCIAL & INDUSTRIAL	+11,300					
U.S. TREASURY SECURITIES	+14,400					
OTHER SECURITIES	+ 5,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	+43,400					
COMMERCIAL & INDUSTRIAL	+11,400					

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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	Mar. 30, 1977	Feb. 23, 1977	Mar. 31, 1976	Change to Mar. 30, 1977 from --	
				Feb. 23, 1977	Mar. 31, 1976
<u>ASSETS</u>					
Monetary reserve	23.8	23.8	22.6	--	+ 1.2
Gold Stock	11.6	11.7	11.6	--	--
Special Drawing Rights certificates	1.2	1.2	.5	--	- .7
Treasury currency	11.0	10.9	10.5	+ .1	- .5
Bank credit	989.9	980.7	926.0	+ 9.2	+63.9
Loans, net	595.3	585.9	564.1	+ 9.4	+31.2
U. S. Govt. obligations	208.3	209.3	186.2	- 1.0	+22.1
Commercial and savings banks	110.1	107.8	94.9	+ 2.3	+15.2
Federal Reserve Banks	96.1	99.4	89.8	- 3.3	+ 6.3
Other	2.1	2.1	1.6	--	+ .5
Other securities	186.3	185.5	175.5	+ .8	+10.8
Total assets, net	1,013.8	1,004.5	948.5	+ 9.3	+65.3
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	926.5	913.8	861.1	+12.7	+65.4
Currency outside banks	80.3	79.3	73.8	+ 1.0	+ 6.5
Demand deposits adjusted <sup>1/</sup>	220.2	218.2	214.9	+ 2.0	+ 5.3
Time deposits adjusted	626.0	616.3	572.4	+ 9.7	+53.6
U. S. Government deposits	11.3	15.9	10.1	- 4.6	+ 1.2
At commercial and savings banks	3.5	4.1	3.0	- .6	+ .5
At Federal Reserve Banks	7.8	11.8	7.1	- 4.0	+ .7
Foreign bank deposits, net	3.6	6.4	6.3	- 2.8	- 2.7
Treasury cash	.5	.5	.5	--	--
Capital and miscellaneous account, net	72.0	67.9	70.5	+ 4.1	+ 1.5
Total liabilities and capital, net	1,013.8	1,004.5	948.5	+ 9.3	+65.3
<u>Seasonally adjusted</u>					
Currency outside banks	81.1	80.3	74.5	+ .8	+ 6.6
Demand deposits adjusted	224.9	218.9	222.2	+ 6.0	+ 2.7

\* 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 \$ 227.9 billion on March 30, 1977.

r/ Revised.