



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
APRIL 20, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

APRIL 6, 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/	854,140	625,287	94,896	32,015	227,984	270,392
LOANS AND DISCOUNTS 2/	598,640	445,897	73,654	23,364	170,238	178,641
U.S. TREASURY SECURITIES	105,860	76,885	12,283	4,235	25,539	34,828
OTHER SECURITIES	149,640	102,505	8,959	4,416	32,207	56,923
RESERVES, CASH, AND BANK BALANCES	111,490	91,597	22,567	2,927	35,354	30,749
RESERVES WITH FR BANKS	19,010	19,009	2,596	605	7,586	8,222
CASH IN VAULT	11,120	8,380	913	153	2,761	4,553
BALANCES WITH BANKS	38,140	22,673	5,946	258	6,037	10,432
CASH ITEMS	43,220	41,535	13,112	1,911	18,970	7,542
OTHER ASSETS 3/	56,380	49,547	18,557	3,214	20,625	7,151
TOTAL ASSETS/LIABILITIES 3/	1,022,010	766,431	136,020	38,156	283,963	308,292
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	316,560	243,101	51,121	9,612	87,618	94,750
GROSS TIME DEPOSITS	511,000	364,072	43,714	15,361	128,399	176,598
TOTAL DEPOSITS	827,560	607,173	94,835	24,973	216,017	271,348
DEPOSITS OF BANKS	46,180	41,459	18,995	3,101	14,149	5,214
U.S. GOVT. DEPOSITS	4,260	3,221	208	69	1,229	1,715
OTHER DEMAND DEPOSITS	275,640	205,713	34,729	7,399	74,743	88,842
OTHER TIME DEPOSITS	501,480	356,780	40,903	14,404	125,896	175,577
BORROWINGS	80,600	73,321	18,081	9,076	36,915	9,249
OTHER LIABILITIES 3/	36,940	27,640	10,656	1,400	10,755	4,829
TOTAL CAPITAL ACCOUNTS 4/	76,910	58,297	12,448	2,707	20,276	22,866

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 30, 1977 TO APRIL 6, 1977

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

ITEM	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <u>1/</u>			COUNTRY BANKS <u>1/</u>
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS <u>2/</u>	+18,030	+13,560	+340	+842	+7,611	+4,707
LOANS AND DISCOUNTS <u>2/</u>	+15,780	+11,288	-547	+520	+6,475	+4,840
U.S. TREASURY SECURITIES	+ 2,040	+1,962	+872	+308	+727	+ 55
OTHER SECURITIES	+ 210	+250	+15	+14	+409	-188
RESERVES, CASH, AND BANK BALANCES	- 7,840	-8,370	-5,409	-1,047	-2,651	+737
RESERVES WITH FR BANKS	- 7,930	-7,926	-2,905	-389	-4,182	-450
CASH IN VAULT	- 1,670	-1,231	-91	-17	-343	-780
BALANCES WITH BANKS	- 520	-1,288	-1,380	-746	-306	+1,144
CASH ITEMS	+ 2,280	+2,075	-1,033	+105	+2,180	+823
OTHER ASSETS <u>3/</u>	+ 1,760	+1,569	+1,175	+66	+173	+155
TOTAL ASSETS/LIABILITIES <u>3/</u>	+11,950	+6,699	-3,694	-139	+5,133	+5,599
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+14,830	+9,807	-800	-22	+4,420	+6,209
GROSS TIME DEPOSITS	- 140	-727	-519	-220	-269	+281
TOTAL DEPOSITS	+14,690	+9,080	-1,319	-242	+4,151	+6,490
DEPOSITS OF BANKS	- 480	-771	-1,696	-304	+739	+490
U.S. GOVT. DEPOSITS	+ 770	+684	+28	+16	+497	+143
OTHER DEMAND DEPOSITS	+14,490	+9,648	+820	+138	+3,314	+5,576
OTHER TIME DEPOSITS	- 90	-681	-471	-92	-399	+281
BORROWINGS	- 2,470	-2,026	-2,188	+57	+734	-629
OTHER LIABILITIES <u>3/</u>	- 530 ^{c/}	-562	-406	+4	+105	-265
TOTAL CAPITAL ACCOUNTS <u>4/</u>	+ 260 ^{c/}	+207	+19	+42	+143	+3

FOR NUMBERED FOOTNOTES SEE PAGE 1.

c/ Corrected