



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
MAY 10, 1977

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

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

APRIL 27, 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/	841,990	614,787	94,749	31,752	221,274	267,012
LOANS AND DISCOUNTS 2/	586,030	435,924	73,147	23,018	165,019	174,740
U.S. TREASURY SECURITIES	102,180	73,032	10,697	4,078	23,552	34,705
OTHER SECURITIES	153,780	105,831	10,905	4,656	32,703	57,567
RESERVES, CASH, AND BANK BALANCES	120,400	99,358	23,673	3,770	41,138	30,777
RESERVES WITH FR BANKS	28,230	28,231	4,408	1,215	13,467	9,141
CASH IN VAULT	13,200	9,887	1,026	171	3,208	5,482
BALANCES WITH BANKS	38,050	21,871	6,081	321	6,133	9,336
CASH ITEMS	40,920	39,369	12,158	2,063	18,330	6,818
OTHER ASSETS 3/	55,290	48,597	18,095	3,103	20,454	6,945
<b>TOTAL ASSETS/LIABILITIES 3/</b>	<b>1,017,680</b>	<b>762,742</b>	<b>136,517</b>	<b>38,625</b>	<b>282,866</b>	<b>304,734</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	307,020	236,473	49,499	9,675	86,835	90,464
GROSS TIME DEPOSITS	508,060	361,244	42,924	15,399	127,415	175,556
<b>TOTAL DEPOSITS</b>	<b>815,080</b>	<b>597,767</b>	<b>92,423</b>	<b>25,074</b>	<b>214,250</b>	<b>266,020</b>
DEPOSITS OF BANKS	42,510	38,176	18,240	2,695	12,474	4,546
U.S. GOVT. DEPOSITS	7,730	6,345	657	236	2,969	2,281
OTHER DEMAND DEPOSITS	266,000	198,950	33,070	7,525	73,697	84,658
OTHER TIME DEPOSITS	498,840	354,296	40,256	14,618	125,110	174,535
BORROWINGS	86,640	78,060	20,391	9,339	37,506	10,824
OTHER LIABILITIES 3/	38,970	28,605	11,262	1,498	10,794	5,051
<b>TOTAL CAPITAL ACCOUNTS 4/</b>	<b>76,990</b>	<b>58,310</b>	<b>12,441</b>	<b>2,714</b>	<b>20,316</b>	<b>22,839</b>
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 5/	806,400					
LOANS AND DISCOUNTS 5/	551,900					
COMMERCIAL & INDUSTRIAL	184,800					
U.S. TREASURY SECURITIES	101,900					
OTHER SECURITIES	152,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/ COMMERCIAL & INDUSTRIAL	555,900					
	187,600					

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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

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

APRIL 20, 1977 TO APRIL 27, 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 <sup>2/</sup>	-7,030	-5,435	-1,578	-144	-1,864	-1,849
LOANS AND DISCOUNTS <sup>2/</sup>	-4,640	-2,947	-100	+274	-1,150	-1,971
U.S. TREASURY SECURITIES	-2,770	-2,677	-1,396	-463	-708	-110
OTHER SECURITIES	+380	+189	-82	+45	-6	+232
RESERVES, CASH, AND BANK BALANCES	-410	-119	-426	+159	+419	-271
RESERVES WITH FR BANKS	+1,950	+1,951	-100	+434	+1,328	+289
CASH IN VAULT	+360	+261	-4	-3	+105	+163
BALANCES WITH BANKS	-710	-410	-136	-98	+147	-323
CASH ITEMS	-2,010	-1,921	-186	-174	-1,161	-400
OTHER ASSETS <sup>3/</sup>	+300	+311	+129	-37	+232	-13
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	-7,140	-5,243	-1,875	-22	-1,213	-2,133
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	-9,040	-6,119	-901	-51	-1,321	-3,846
GROSS TIME DEPOSITS	+290	+218	-126	+179	+64	+81
TOTAL DEPOSITS	-8,750	-5,901	-1,027	+128	-1,237	-3,765
DEPOSITS OF BANKS	-1,870	-1,695	-789	-23	-832	-272
U.S. GOVT. DEPOSITS	+430	+678	+187	+18	+870	-399
OTHER DEMAND DEPOSITS	-7,480	-4,972	-395	-22	-1,380	-3,175
OTHER TIME DEPOSITS	+170	+88	-30	+155	+105	+81
BORROWINGS	+460	-581	-1,333	-325	-239	+1,316
OTHER LIABILITIES <sup>3/</sup>	+1,100	+1,196	+469	+177	+251	+299
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	+50	+43	+16	-2	+12	+17

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 \$38,300 MILLION.

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

APRIL 28, 1976 TO APRIL 27, 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/	+70,270	+45,341	+2,349	+1,931	+17,002	+24,059
LOANS AND DISCOUNTS 2/	+50,160	+31,715	-230	+636	+13,195	+18,114
U.S. TREASURY SECURITIES	+11,750	+8,140	+1,660	+446	+2,552	+3,482
OTHER SECURITIES	+8,360	+5,486	+919	+849	+1,255	+2,463
RESERVES, CASH, AND BANK BALANCES	+6,280	+5,615	-1,446	+223	+4,987	+1,851
RESERVES WITH FR BANKS	+410	+408	-2,429	+47	+2,480	+310
CASH IN VAULT	+1,060	+769	+121	+6	+301	+341
BALANCES WITH BANKS	+1,930	+1,780	+960	+34	+327	+459
CASH ITEMS	+2,880	+2,658	-98	+136	+1,879	+741
OTHER ASSETS 3/	+10,850	+9,656	+4,646	+1,070	+4,018	-78
TOTAL ASSETS/LIABILITIES 3/	+87,400	+60,612	+5,549	+3,224	+26,007	+25,832
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+19,430	+13,908	-341	+225	+8,424	+5,600
GROSS TIME DEPOSITS	+40,000	+22,749	-1,307	+269	+7,050	+16,737
TOTAL DEPOSITS	+59,430	+36,657	-1,648	+494	+15,474	+22,337
DEPOSITS OF BANKS	-660	-725	-832	-108	-410	+404
U.S. GOVT. DEPOSITS	+3,190	+2,682	+299	+99	+1,407	+875
OTHER DEMAND DEPOSITS	+14,640	+9,589	-1,098	-232	+6,410	+4,509
OTHER TIME DEPOSITS	+42,260	+25,111	-17	+735	+8,067	+16,549
BORROWINGS	+18,050	+16,058	+4,480	+2,264	+6,689	+2,625
OTHER LIABILITIES 3/	+3,630	+3,340	+1,746	+197	+2,114	-717
TOTAL CAPITAL ACCOUNTS 4/	+6,290	+4,557	+971	+269	+1,730	+1,587
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 5/	+66,100					
LOANS AND DISCOUNTS 5/	+46,100					
COMMERCIAL & INDUSTRIAL	+13,000					
U.S. TREASURY SECURITIES	+11,700					
OTHER SECURITIES	+ 8,300					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	+45,900					
COMMERCIAL & INDUSTRIAL	+13,200					

FOR NUMBERED FOOTNOTES SEE PAGE 2 .

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	Apr.27, 1977	Mar.30, 1977	Apr.28, 1976	Change to Apr.27, 1977 from --	
				Mar.30, 1977	Apr.28, 1976
<u>ASSETS</u>					
Monetary reserve	23.8	23.8	22.6	--	+ 1.2
Gold Stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	1.2	1.2	.5	--	+ .7
Treasury currency	11.0	11.0	10.5	--	+ .5
Bank credit	999.4	989.9	923.0	+9.6	+76.4
Loans, net	596.6	595.3	555.9	+1.3	+40.7
U. S. Govt. obligations	211.0	208.3	188.8	+2.7	+22.2
Commercial and savings banks	108.6	110.1	91.4	-1.5	+17.2
Federal Reserve Banks	100.2	96.1	96.0	+4.1	+ 4.2
Other	2.1	2.1	1.5	--	+ .6
Other securities	191.9	186.3	178.2	+5.6	+13.7
Total assets, net	1,023.3	1,013.7	945.6	+9.6	+77.7
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	931.0	926.5	859.0	+4.5	+72.0
Currency outside banks	80.7	80.3	74.2	+ .4	+ 6.5
Demand deposits adjusted <u>1/</u>	225.1	220.2	213.3	+4.9	+11.8
Time deposits adjusted	625.3	626.0	571.4	- .7	+53.9
U. S. Government deposits	19.1	11.3	13.6	+7.8	+ 5.5
At commercial and savings banks	7.7	3.5	4.5	+4.2	+ 3.2
At Federal Reserve Banks	11.3	7.8	9.0	+3.5	+ 2.3
Foreign bank deposits, net	3.4	3.6	5.6	+ 2	- 2.2
Treasury cash	.5	.5	.5	--	--
Capital and miscellaneous account, net	69.3	71.9	66.9	-2.6	+ 2.4
Total liabilities and capital, net	1,023.3	1,013.7	945.6	+9.6	+77.7
<u>Seasonally adjusted</u>					
Currency outside banks	81.4	81.1	74.9	+ .3	+ 6.5
Demand deposits adjusted	224.4	224.9	212.7	- .5	+11.7

\* Figures may not add to totals because of rounding. Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.

1/ Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$232.8 billion on April 27, 1977.

r/ Revised