



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
MAY 17, 1977

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

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) MAY 4, 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/	849,870	620,576	96,059	32,494	222,604	269,419
LOANS AND DISCOUNTS 2/	594,000	441,456	73,344	23,792	166,743	177,577
U.S. TREASURY SECURITIES	102,470	73,589	11,887	3,990	23,335	34,377
OTHER SECURITIES	153,400	105,531	10,828	4,712	32,526	57,465
RESERVES, CASH, AND BANK BALANCES	127,790	105,720	27,493	4,488	41,613	32,126
RESERVES WITH FR BANKS	29,980	29,976	6,446	1,521	13,314	8,695
CASH IN VAULT	11,280	8,487	959	157	2,756	4,615
BALANCES WITH BANKS	40,210	22,860	6,211	616	5,670	10,363
CASH ITEMS	46,320	44,397	13,877	2,194	19,873	8,453
OTHER ASSETS 3/	57,440	50,278	19,275	2,939	20,623	7,441
<b>TOTAL ASSETS/LIABILITIES 3/</b>	<b>1,035,100</b>	<b>776,574</b>	<b>142,827</b>	<b>39,921</b>	<b>284,840</b>	<b>306,986</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	313,660	240,871	51,510	9,691	85,773	93,897
GROSS TIME DEPOSITS	509,410	362,313	43,750	15,518	127,093	175,952
<b>TOTAL DEPOSITS</b>	<b>823,070</b>	<b>603,184</b>	<b>95,260</b>	<b>25,209</b>	<b>212,866</b>	<b>269,849</b>
DEPOSITS OF BANKS	45,729	40,978	19,389	2,752	13,618	5,219
U.S. GOVT. DEPOSITS	6,490	5,032	630	213	1,777	2,412
OTHER DEMAND DEPOSITS	270,360	201,553	34,138	7,499	72,629	87,287
OTHER TIME DEPOSITS	500,491	355,621	41,103	14,745	124,842	174,931
BORROWINGS	93,380	84,910	23,413	10,393	40,432	10,672
OTHER LIABILITIES 3/	41,420	29,964	11,689	1,571	11,120	5,584
<b>TOTAL CAPITAL ACCOUNTS 4/</b>	<b>77,230</b>	<b>58,516</b>	<b>12,465</b>	<b>2,748</b>	<b>20,422</b>	<b>22,881</b>

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

APRIL 27, 1977 TO MAY 4, 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>	+ 7,880	+5,789	+1,310	+742	+1,330	+2,407
LOANS AND DISCOUNTS <sup>2/</sup>	+ 7,970	+5,532	+197	+774	+1,724	+2,837
U.S. TREASURY SECURITIES	+ 290	+557	+1,190	-88	-217	-328
OTHER SECURITIES	- 380	-300	-77	+56	-177	-102
RESERVES, CASH, AND BANK BALANCES	+ 7,390	+6,362	+3,820	+718	+475	+1,349
RESERVES WITH FR BANKS	+ 1,750	+1,745	+2,038	+306	-153	-446
CASH IN VAULT	- 1,920	-1,400	-67	-14	-452	-867
BALANCES WITH BANKS	+ 2,160	+989	+130	+295	-463	+1,027
CASH ITEMS	+ 5,400	+5,026	+1,719	+131	+1,543	+1,635
OTHER ASSETS <sup>3/</sup>	+ 2,150	+1,681	+1,180	-164	+169	+496
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	+17,420	+13,832	+6,310	+1,296	+1,974	+4,252
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 6,640	+4,398	+2,011	+16	-1,062	+3,433
GROSS TIME DEPOSITS	+ 1,350	+1,019	+826	+119	-322	+396
TOTAL DEPOSITS	+ 7,990	+5,417	+2,837	+135	-1,384	+3,829
DEPOSITS OF BANKS	+ 3,219	+2,802	+1,149	+57	+1,144	+673
U.S. GOVT. DEPOSITS	- 1,240	-1,313	-227	-23	-1,192	+131
OTHER DEMAND DEPOSITS	+ 4,360	+2,603	+1,068	-26	-1,068	+2,629
OTHER TIME DEPOSITS	+ 1,651	+1,325	+847	+127	-266	+396
BORROWINGS	+ 6,740	+6,850	+3,022	+1,054	+2,926	-152
OTHER LIABILITIES <sup>3/</sup>	+ 2,450	+1,359	+427	+73	+326	+533
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	+ 240	+206	+24	+34	+100	+42

FOR NUMBERED FOOTNOTES SEE PAGE 1.