



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JUNE 7, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

MAY 25, 1977

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	853,060	620,156	97,001	31,435	223,378	268,342
LOANS AND DISCOUNTS	597,780	441,540	73,951	22,839	168,005	176,745
U.S. TREASURY SECURITIES	101,920	72,566	12,039	3,845	22,710	33,972
OTHER SECURITIES	153,360	106,050	11,011	4,751	32,663	57,625
RESERVES, CASH, AND BANK BALANCES	119,360	95,658	25,275	3,249	36,233	30,901
RESERVES WITH FR BANKS	24,040	24,035	4,322	634	10,043	9,036
CASH IN VAULT	13,060	9,684	934	181	3,205	5,364
BALANCES WITH BANKS	41,270	22,607	6,735	374	5,784	9,714
CASH ITEMS	40,990	39,332	13,284	2,060	17,201	6,787
OTHER ASSETS	54,460	48,135	18,833	3,064	20,017	6,221
TOTAL ASSETS/LIABILITIES	1,026,880	763,949	141,109	37,748	279,628	305,464
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	301,640	230,670	50,619	9,272	82,177	88,602
GROSS TIME DEPOSITS	517,220	366,754	44,826	15,667	128,825	177,436
TOTAL DEPOSITS	818,860	597,424	95,445	24,939	211,002	266,038
DEPOSITS OF BANKS	43,680	39,394	19,611	2,725	12,318	4,740
U.S. GOVT. DEPOSITS	4,220	3,126	381	169	1,106	1,470
OTHER DEMAND DEPOSITS	262,840	195,068	33,269	7,212	71,013	83,574
OTHER TIME DEPOSITS	508,120	359,836	42,184	14,833	126,565	176,254
BORROWINGS	87,550	77,453	21,151	8,470	37,079	10,753
OTHER LIABILITIES	42,420	30,303	12,025	1,620	10,969	5,689
TOTAL CAPITAL ACCOUNTS	78,050	58,769	12,488	2,719	20,578	22,984
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 2/	819,400					
LOANS AND DISCOUNTS 2/	562,100					
COMMERCIAL & INDUSTRIAL	185,900					
U.S. TREASURY SECURITIES	104,600					
OTHER SECURITIES	152,700					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	566,100					
COMMERCIAL & INDUSTRIAL	188,700					

NOTE: CURRENT AND WEEK AGO FIGURES REFLECT ADJUSTMENTS TO THE DECEMBER 31, 1976 CALL REPORT BENCHMARK. BACK DATA WILL BE AVAILABLE IN THE JUNE 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

MAY 18, 1977 TO MAY 25, 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	
ASSETS						
LOANS AND INVESTMENTS	-2,380	-1,719	-1,684	-460	+1,164	-739
LOANS AND DISCOUNTS	-1,850	-1,187	-1,062	-543	+1,165	-747
U.S. TREASURY SECURITIES	- 910	-807	-613	+4	-79	-119
OTHER SECURITIES	+ 380	+275	-9	+79	+78	+127
RESERVES, CASH, AND BANK BALANCES	-5,620	-5,853	-2,217	-245	-3,245	-146
RESERVES WITH FR BANKS	-1,500	-1,505	-400	-85	-1,261	+241
CASH IN VAULT	+ 490	+346	-15	+10	+115	+236
BALANCES WITH BANKS	+ 680	+442	+497	+8	-97	+34
CASH ITEMS	-5,290	-5,136	-2,299	-178	-2,002	-657
OTHER ASSETS	- 680	-163	+215	-19	+120	-479
TOTAL ASSETS/LIABILITIES	-8,680	-7,735	-3,686	-724	-1,961	-1,364
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-8,250	-6,742	-2,309	-194	-2,267	-1,972
GROSS TIME DEPOSITS	+1,190	+971	+27	+104	+590	+250
TOTAL DEPOSITS	-7,060	-5,771	-2,282	-90	-1,677	-1,722
DEPOSITS OF BANKS	-1,100	-1,013	-396	-13	-590	-14
U.S. GOVT. DEPOSITS	- 910	-685	-124	-22	-232	-307
OTHER DEMAND DEPOSITS	-6,070	-4,890	-1,789	-147	-1,464	-1,490
OTHER TIME DEPOSITS	+1,020	+817	+27	+92	+609	+89
BORROWINGS	-2,120	-2,387	-1,973	-573	-128	+287
OTHER LIABILITIES	+ 370	+334	+566	-38	-209	+15
TOTAL CAPITAL ACCOUNTS	+ 130	+89	+3	-23	+53	+56

- 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 "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 \$36,400 MILLION.

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

MAY 26, 1976 TO MAY 25, 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	
ASSETS						
LOANS AND INVESTMENTS	+79,030	+50,963	+3,537	+2,536	+21,399	+23,491
LOANS AND DISCOUNTS	+59,490	+37,078	+82	+1,069	+17,572	+18,355
U.S. TREASURY SECURITIES	+11,170	+7,529	+2,516	+487	+1,908	+2,618
OTHER SECURITIES	+ 8,370	+6,356	+939	+980	+1,919	+2,518
RESERVES, CASH, AND BANK BALANCES	+ 6,600	+3,335	+1,629	-263	-327	+2,096
RESERVES WITH FR BANKS	- 2,190	-2,197	-328	-681	-1,444	+256
CASH IN VAULT	+ 990	+589	+101	+8	+172	+308
BALANCES WITH BANKS	+ 4,240	+1,748	+903	+203	-163	+805
CASH ITEMS	+ 3,560	+3,195	+1,153	+207	+1,108	+727
OTHER ASSETS	+ 9,220	+7,382	+4,115	+1,074	+2,713	-520
TOTAL ASSETS/LIABILITIES	+94,850	+61,680	+9,481	+3,347	+23,785	+25,067
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+16,210	+10,256	+1,050	+202	+4,902	+4,102
GROSS TIME DEPOSITS	+45,360	+25,948	-257	+362	+8,576	+17,267
TOTAL DEPOSITS	+61,570	+36,204	+793	+564	+13,478	+21,369
DEPOSITS OF BANKS	+ 310	+202	+200	-194	-216	+412
U.S. GOVT. DEPOSITS	+ 260	+15	-89	+39	+17	+48
OTHER DEMAND DEPOSITS	+13,690	+8,030	-251	+102	+4,313	+3,866
OTHER TIME DEPOSITS	+47,310	+27,957	+933	+617	+9,364	+17,043
BORROWINGS	+21,360	+17,865	+5,608	+2,184	+7,639	+2,434
OTHER LIABILITIES	+ 5,390	+3,292	+2,404	+313	+916	-341
TOTAL CAPITAL ACCOUNTS	+ 6,530	+4,319	+676	+286	+1,752	+1,605
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 2/	+75,400					
LOANS AND DISCOUNTS 2/	+55,600					
COMMERCIAL & INDUSTRIAL	+13,700					
U.S. TREASURY SECURITIES	+11,500					
OTHER SECURITIES	+ 8,300					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	+55,200					
COMMERCIAL & INDUSTRIAL	+13,800					

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	May 25, 1977	Apr. 27, 1977	May 26, 1976	Change to May 25, 1977 from --	
				Apr. 27, 1977	May 26, 1976
<u>ASSETS</u>					
Monetary reserve	23.9	23.9	22.7	--	+ 1.2
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	1.2	1.2	0.5	--	+ 0.7
Treasury currency	11.1	11.0	10.6	+0.1	+ 0.5
Bank credit	1,007.0	1,002.4	930.2	+4.6	+76.8
Loans, net	607.0	599.4	563.8	+7.6	+43.2
U. S. Treasury securities	207.0	211.8	187.9	-4.8	+19.1
Commercial and savings banks	109.0	109.5	96.4	-0.5	+12.6
Federal Reserve Banks	95.9	100.2	90.0	-4.3	+ 5.9
Other	2.1	2.1	1.5	--	+ 0.6
Other securities	193.1	191.2	178.5	+1.9	+14.6
Total assets, net	1,030.9	1,026.2	952.8	+4.7	+78.1
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	940.7	934.9	863.4	+5.8	+77.3
Currency outside banks	81.7	80.6	75.3	+1.1	+ 6.4
Demand deposits adjusted <u>1/</u>	221.9	226.9	211.7	-5.0	+10.2
Time deposits adjusted	637.1	627.4	576.4	+9.7	+60.7
U. S. Government deposits	13.3	19.4	11.6	-6.1	+ 1.7
At commercial and savings banks	4.2	8.0	4.0	-3.8	+ 0.2
At Federal Reserve Banks	9.0	11.3	7.7	-2.3	+ 1.3
Foreign bank deposits, net	3.9	3.4	5.7	+0.5	- 1.8
Treasury cash	0.5	0.4	0.5	+0.1	--
Capital and miscellaneous account, net	72.7	68.1	71.7	+4.6	+ 1.0
Total liabilities and capital, net	1,030.9	1,026.2	952.8	+4.7	+78.1
<u>Seasonally adjusted</u>					
Currency outside banks	81.9	81.3	75.5	+0.6	+ 6.4
Demand deposits adjusted	225.3	226.2	214.9	-0.9	+10.4

* 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 \$229.9 billion on May 25, 1977.

r/ Revised.