



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JULY 5, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JUNE 22, 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/}	862,110	626,537	96,694	31,847	226,653	271,343
LOANS AND DISCOUNTS ^{2/}	606,300	446,875	73,816	23,169	169,542	180,348
U.S. TREASURY SECURITIES	102,470	73,550	12,010	3,943	24,126	33,471
OTHER SECURITIES	153,340	106,112	10,868	4,735	32,985	57,524
RESERVES, CASH, AND BANK BALANCES	122,980	99,284	26,377	3,885	37,674	31,348
RESERVES WITH FR BANKS	25,660	25,657	5,277	1,121	10,011	9,248
CASH IN VAULT	13,030	9,662	954	193	3,166	5,349
BALANCES WITH BANKS	40,650	22,060	6,187	350	5,863	9,660
CASH ITEMS	43,640	41,905	13,959	2,221	18,634	7,091
OTHER ASSETS ^{3/}	56,430	49,472	19,013	3,133	20,836	6,490
TOTAL ASSETS/LIABILITIES ^{3/}	1,041,520	775,293	142,084	38,865	285,163	309,181
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	311,190	237,798	52,050	9,460	84,738	91,550
GROSS TIME DEPOSITS	519,380	368,359	44,340	15,821	130,108	178,090
TOTAL DEPOSITS	830,570	606,157	96,390	25,281	214,846	269,640
DEPOSITS OF BANKS	43,970	35,711	19,564	2,815	12,621	4,711
U.S. GOVT. DEPOSITS	5,410	3,848	404	91	1,242	2,111
OTHER DEMAND DEPOSITS	271,350	201,608	34,857	7,401	73,440	85,910
OTHER TIME DEPOSITS	509,840	360,990	41,565	14,974	127,543	176,908
BORROWINGS	89,300	79,454	21,330	9,039	38,596	10,489
OTHER LIABILITIES ^{3/}	43,030	30,507	11,736	1,797	11,093	5,881
TOTAL CAPITAL ACCOUNTS ^{4/}	78,620	59,175	12,628	2,748	20,628	23,171

^{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, BERGERS, ETC.

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

JUNE 15, 1977 TO JUNE 22, 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/	-8,340	-6,164	-2,942	-81	-667	-2,474
LOANS AND DISCOUNTS 2/	-6,020	-4,039	-1,809	+80	-75	-2,235
U.S. TREASURY SECURITIES	-1,840	-1,762	-991	-190	-489	-92
OTHER SECURITIES	-480	-363	-142	+29	-103	-147
RESERVES, CASH, AND BANK BALANCES	-11,490	-10,063	-2,833	-968	-4,545	-1,717
RESERVES WITH FR BANKS	-1,980	-1,986	-796	-375	-1,478	+663
CASH IN VAULT	+470	+336	+16	+8	+92	+220
BALANCES WITH BANKS	-2,180	-1,022	-25	-11	-92	-894
CASH ITEMS	-7,800	-7,391	-2,028	-590	-3,067	-1,706
OTHER ASSETS 3/	-350	-500	+298	-381	-211	-206
TOTAL ASSETS/LIABILITIES 3/	-20,180	-16,727	-5,477	-1,430	-5,423	-4,397
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-26,010	-21,119	-6,179	-1,528	-7,735	-5,677
GROSS TIME DEPOSITS	+1,020	+924	+239	+125	+449	+111
TOTAL DEPOSITS	-24,990	-20,195	-5,940	-1,403	-7,286	-5,566
DEPOSITS OF BANKS	-1,790	-1,478	-283	-66	-630	-499
U.S. GOVT. DEPOSITS	-9,490	-8,494	-2,859	-956	-3,316	-1,363
OTHER DEMAND DEPOSITS	-14,580	-10,999	-2,953	-521	-3,710	-3,815
OTHER TIME DEPOSITS	+870	+776	+155	+140	+370	+111
BORROWINGS	+5,210	+4,313	+1,456	+104	+1,800	+953
OTHER LIABILITIES 3/	-530	-955	-1,073	-129	+47	+200
TOTAL CAPITAL ACCOUNTS 4/	+130	+110	+80	-2	+16	+16

FOR NUMBERED FOOTNOTES SEE PAGE 1.