



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JULY 26, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JULY 13, 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/}	871,670	632,948	97,849	32,118	228,085	274,896
LOANS AND DISCOUNTS ^{2/}	616,650	453,735	74,480	23,507	171,460	184,288
U.S. TREASURY SECURITIES	100,700	72,075	12,329	3,880	22,732	33,134
OTHER SECURITIES	154,320	107,138	11,040	4,731	33,893	57,474
RESERVES, CASH, AND BANK BALANCES	124,380	100,243	26,092	4,021	38,323	31,807
RESERVES WITH FR BANKS	24,930	24,933	6,135	925	9,521	8,352
CASH IN VAULT	13,260	9,842	937	181	3,305	5,419
BALANCES WITH BANKS	41,490	22,644	6,152	506	5,626	10,360
CASH ITEMS	44,700	42,824	12,868	2,409	19,871	7,676
OTHER ASSETS ^{3/}	58,340	51,841	20,149	3,196	22,102	6,394
TOTAL ASSETS/LIABILITIES ^{3/}	1,054,390	785,032	144,090	39,335	288,510	313,097
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	321,260	244,840	51,496	9,694	88,452	95,198
GROSS TIME DEPOSITS	522,680	369,609	43,686	15,643	130,947	179,333
TOTAL DEPOSITS	843,940	614,449	95,182	25,337	219,399	274,531
DEPOSITS OF BANKS	45,740	41,261	19,974	2,780	13,439	5,068
U.S. GOVT. DEPOSITS	3,640	2,614	175	115	936	1,388
OTHER DEMAND DEPOSITS	280,910	207,827	33,858	7,508	76,537	89,924
OTHER TIME DEPOSITS	513,650	362,747	41,175	14,934	128,487	178,151
BORROWINGS	91,500	81,855	24,527	9,639	37,411	10,278
OTHER LIABILITIES ^{3/}	39,800	29,100	11,694	1,591	10,789	5,026
TOTAL CAPITAL ACCOUNTS ^{4/}	79,150	59,628	12,687	2,768	20,911	23,262

^{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

JULY 6, 1977 TO JULY 13, 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/	- 480	-740	-389	-58	-616	+323
LOANS AND DISCOUNTS 2/	- 1,720	-1,742	-735	-223	-810	+26
U.S. TREASURY SECURITIES	+ 160	+60	+231	+105	-400	+124
OTHER SECURITIES	+ 1,080	+942	+115	+60	+594	+173
RESERVES, CASH, AND BANK BALANCES	-12,290	-10,215	-2,381	-88	-4,244	-3,502
RESERVES WITH FR BANKS	+ 1,320	+1,326	+135	+236	+847	+108
CASH IN VAULT	+ 1,420	+1,025	+18	+22	+367	+618
BALANCES WITH BANKS	- 5,120	-3,203	-579	-141	-507	-1,976
CASH ITEMS	- 9,910	-9,363	-1,955	-205	-4,951	-2,252
OTHER ASSETS 3/	- 1,020	-779	-205	+282	-613	-243
TOTAL ASSETS/LIABILITIES 3/	-13,790	-11,734	-2,975	+136	-5,473	-3,422
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-18,040	-14,068	-3,310	-480	-5,954	-4,324
GROSS TIME DEPOSITS	+ 1,960	+705	-53	+168	+277	+313
TOTAL DEPOSITS	-16,080	-13,363	-3,363	-312	-5,677	-4,011
DEPOSITS OF BANKS	- 4,780	-4,242	-895	-86	-2,367	-894
U.S. GOVT. DEPOSITS	- 2,050	-1,712	-436	-116	-692	-468
OTHER DEMAND DEPOSITS	-11,460	-8,362	-2,082	-262	-3,056	-2,962
OTHER TIME DEPOSITS	+ 2,210	+953	+50	+152	+438	+313
BORROWINGS	+ 1,780	+1,332	+78	+553	+220	+481
OTHER LIABILITIES 3/	+ 280	+87	+287	-100	-192	+92
TOTAL CAPITAL ACCOUNTS 4/	+ 230	+210	+23	-5	+176	+16

FOR NUMBERED FOOTNOTES SEE PAGE 1.