



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
AUGUST 2, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JULY 20, 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/	869,880	632,240	98,491	32,456	227,613	273,680
LOANS AND DISCOUNTS 2/	614,680	452,972	74,990	23,887	171,173	182,922
U.S. TREASURY SECURITIES	100,670	72,086	12,396	3,801	22,809	33,080
OTHER SECURITIES	154,530	107,182	11,105	4,768	33,631	57,678
RESERVES, CASH, AND BANK BALANCES	131,490	106,892	29,332	4,547	40,483	32,530
RESERVES WITH FR BANKS	29,180	29,178	5,438	1,637	12,627	9,476
CASH IN VAULT	13,100	9,716	894	183	3,266	5,373
BALANCES WITH BANKS	41,970	22,600	6,676	356	5,433	10,135
CASH ITEMS	47,240	45,398	16,324	2,371	19,157	7,546
OTHER ASSETS 3/	56,330	50,340	20,147	3,176	21,117	5,900
TOTAL ASSETS/LIABILITIES 3/	1,057,700	789,472	147,970	40,179	289,213	312,110
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	322,900	246,898	55,954	9,792	87,171	93,981
GROSS TIME DEPOSITS	522,040	369,732	43,566	15,553	131,009	179,604
TOTAL DEPOSITS	844,940	616,630	99,520	25,345	218,180	273,585
DEPOSITS OF BANKS	46,300	41,852	20,791	2,772	13,267	5,022
U.S. GOVT. DEPOSITS	5,500	4,162	604	207	1,538	1,813
OTHER DEMAND DEPOSITS	280,080	207,698	37,033	7,510	74,827	88,328
OTHER TIME DEPOSITS	513,060	362,918	41,092	14,856	128,548	178,422
BORROWINGS	92,710	83,029	23,297	10,396	39,024	10,312
OTHER LIABILITIES 3/	41,240	30,409	12,480	1,679	11,164	5,086
TOTAL CAPITAL ACCOUNTS 4/	78,810	59,404	12,673	2,759	20,845	23,127

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 13, 1977 TO JULY 20, 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/	-1,790	-708	+642	+338	-472	-1,216
LOANS AND DISCOUNTS 2/	-1,970	-763	+510	+380	-287	-1,366
U.S. TREASURY SECURITIES	- 30	+11	+67	-79	+77	-54
OTHER SECURITIES	+ 210	+44	+65	+37	-262	+204
RESERVES, CASH, AND BANK BALANCES	+7,110	+6,649	+3,240	+526	+2,160	+723
RESERVES WITH FR BANKS	+4,250	+4,245	-697	+712	+3,106	+1,124
CASH IN VAULT	- 160	-126	-43	+2	-39	-46
BALANCES WITH BANKS	+ 480	-44	+524	-150	-193	-225
CASH ITEMS	+2,540	+2,574	+3,456	-38	-714	-130
OTHER ASSETS 3/	-2,010	-1,501	-2	-20	-985	-494
TOTAL ASSETS/LIABILITIES 3/	+3,310	+4,440	+3,880	+844	+703	-987
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+1,640	+2,058	+4,458	+98	-1,281	-1,217
GROSS TIME DEPOSITS	- 640	+123	-120	-90	+62	+271
TOTAL DEPOSITS	+1,000	+2,181	+4,338	+8	-1,219	-946
DEPOSITS OF BANKS	+ 560	+591	+817	-8	-172	-46
U.S. GOVT. DEPOSITS	+1,860	+1,548	+429	+92	+602	+425
OTHER DEMAND DEPOSITS	- 830	-129	+3,175	+2	-1,710	-1,596
OTHER TIME DEPOSITS	- 590	+171	-83	-78	+61	+271
BORROWINGS	+1,210	+1,174	-1,230	+757	+1,613	+34
OTHER LIABILITIES 3/	+1,440	+1,309	+786	+88	+375	+60
TOTAL CAPITAL ACCOUNTS 4/	- 340	-224	-14	-9	-66	-135

FOR NUMBERED FOOTNOTES SEE PAGE 1.