



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
AUGUST 9, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

JULY 27, 1977

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <u>1/</u>			COUNTRY BANKS <u>1/</u>
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS <u>2/</u>	866,210	628,875	95,916	32,360	227,250	273,349
LOANS AND DISCOUNTS <u>2/</u>	612,540	451,307	73,413	24,040	171,467	182,387
U.S. TREASURY SECURITIES	99,460	70,824	11,637	3,588	22,460	33,139
OTHER SECURITIES	154,210	106,744	10,866	4,732	33,323	57,823
RESERVES, CASH, AND BANK BALANCES	124,700	101,058	26,917	4,123	38,777	31,241
RESERVES WITH FR BANKS	27,130	27,127	5,469	1,185	11,605	8,868
CASH IN VAULT	13,340	9,882	925	186	3,285	5,486
BALANCES WITH BANKS	40,380	21,925	5,906	541	5,647	9,831
CASH ITEMS	43,850	42,124	14,617	2,211	18,240	7,056
OTHER ASSETS <u>3/</u>	56,510	50,188	20,378	3,113	20,479	6,218
TOTAL ASSETS/LIABILITIES <u>3/</u>	1,047,420	780,121	143,211	39,596	286,506	310,808
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	313,740	240,265	53,161	9,707	85,780	91,617
GROSS TIME DEPOSITS	522,680	370,380	43,549	15,622	131,607	179,602
TOTAL DEPOSITS	836,420	610,645	96,710	25,329	217,387	271,219
DEPOSITS OF BANKS	45,930	41,588	21,080	2,761	12,901	4,846
U.S. GOVT. DEPOSITS	4,490	3,349	381	141	1,279	1,548
OTHER DEMAND DEPOSITS	272,270	202,110	34,150	7,497	74,058	86,405
OTHER TIME DEPOSITS	513,730	363,598	41,099	14,930	129,149	178,420
BORROWINGS	90,570	80,402	22,226	9,791	37,563	10,822
OTHER LIABILITIES <u>3/</u>	41,490	29,576	11,597	1,719	10,664	5,596
TOTAL CAPITAL ACCOUNTS <u>4/</u>	78,940	59,498	12,678	2,757	20,892	23,171
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS <u>5/</u>	831,800	FOR NUMBERED FOOTNOTES SEE PAGE 2.				
LOANS AND DISCOUNTS <u>5/</u>	574,500					
COMMERCIAL & INDUSTRIAL	189,600					
U.S. TREASURY SECURITIES	102,900					
OTHER SECURITIES	154,400					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES		NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, ETC.				
LOANS AND DISCOUNTS <u>5/</u>	578,600					
COMMERCIAL & INDUSTRIAL	192,400					

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

JULY 20, 1977 TO JULY 27, 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	
<u>ASSETS</u>						
LOANS AND INVESTMENTS 2/	- 3,680	-3,370	-2,575	-96	-363	-336
LOANS AND DISCOUNTS 2/	- 2,140	-1,665	-1,577	+153	+294	-535
U.S. TREASURY SECURITIES	- 1,210	-1,262	-759	-213	-349	+59
OTHER SECURITIES	- 330	-443	-239	-36	-308	+140
RESERVES, CASH, AND BANK BALANCES	- 6,790	-5,834	-2,415	-424	-1,706	-1,289
RESERVES WITH FR BANKS	- 2,050	-2,051	+31	-452	-1,022	-608
CASH IN VAULT	+ 240	+166	+31	+3	+19	+113
BALANCES WITH BANKS	- 1,590	-675	-770	+185	+214	-304
CASH ITEMS	- 3,390	-3,274	-1,707	-160	-917	-490
OTHER ASSETS 3/	+ 190	-147	+231	-63	-638	+323
TOTAL ASSETS/LIABILITIES 3/	-10,280	-9,351	-4,759	-583	-2,707	-1,302
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	- 9,160	-6,633	-2,793	-85	-1,391	-2,364
GROSS TIME DEPOSITS	+ 640	+648	-17	+69	+598	-2
TOTAL DEPOSITS	- 8,520	-5,985	-2,810	-16	-793	-2,366
DEPOSITS OF BANKS	- 370	-264	+289	-11	-366	-176
U.S. GOVT. DEPOSITS	- 1,010	-813	-223	-66	-259	-265
OTHER DEMAND DEPOSITS	- 7,810	-5,588	-2,883	-13	-769	-1,923
OTHER TIME DEPOSITS	+ 670	+680	+7	+74	+601	-2
BORROWINGS	- 2,140	-2,627	-1,071	-605	-1,461	+510
OTHER LIABILITIES 3/	+ 250	-833	-683	+40	-500	+510
TOTAL CAPITAL ACCOUNTS 4/	+ 130	+94	+5	-2	+47	+44

- 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 \$37,100 MILLION.

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

JULY 28, 1976 TO JULY 27, 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	
<u>ASSETS</u>						
LOANS AND INVESTMENTS2/	+ 84,680	+56,588	+5,326	+2,316	+23,922	+25,024
LOANS AND DISCOUNTS2/	+ 66,980	+43,830	+1,901	+1,816	+19,608	+20,505
U.S. TREASURY SECURITIES	+ 9,400	+6,363	+2,472	-255	+1,954	+2,192
OTHER SECURITIES	+ 8,300	+6,395	+953	+755	+2,360	+2,327
RESERVES, CASH, AND BANK BALANCES	+ 13,320	+8,770	+2,704	+971	+2,477	+2,618
RESERVES WITH FR BANKS	- 880	-883	-1,326	+292	-308	+459
CASH IN VAULT	+ 1,100	+728	+102	+11	+310	+305
BALANCES WITH BANKS	+ 6,110	+2,307	+888	+303	+173	+943
CASH ITEMS	+ 6,990	+6,618	+3,040	+365	+2,302	+911
OTHER ASSETS 3/	+ 8,370	+8,430	+4,649	+1,087	+3,177	-483
TOTAL ASSETS/LIABILITIES3/	+106,370	+73,788	+12,679	+4,374	+29,576	+27,159
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 25,390	+18,151	+5,043	+479	+6,812	+5,817
GROSS TIME DEPOSITS	+ 45,210	+27,290	-1,265	+792	+10,647	+17,116
TOTAL DEPOSITS	+ 70,600	+45,441	+3,778	+1,271	+17,459	+22,933
DEPOSITS OF BANKS	+ 2,990	+2,717	+1,806	+37	+288	+586
U.S. GOVT. DEPOSITS	+ 420	+176	-35	+42	+35	+134
OTHER DEMAND DEPOSITS	+ 20,100	+13,438	+1,876	+97	+6,144	+5,321
OTHER TIME DEPOSITS	+ 47,090	+29,110	+131	+1,095	+10,992	+16,892
BORROWINGS	+ 23,670	+20,063	+6,091	+2,371	+8,937	+2,664
OTHER LIABILITIES 3/	+ 5,730	+3,837	+2,006	+454	+1,369	+8
TOTAL CAPITAL ACCOUNTS 4/	+ 6,370	+4,447	+804	+278	+1,811	+1,554
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS5/	+ 80,400	FOR NUMBERED FOOTNOTES SEE PAGE 2.				
LOANS AND DISCOUNTS 5/	+ 62,400					
COMMERCIAL & INDUSTRIAL	+ 16,800					
U.S. TREASURY SECURITIES	+ 9,700					
OTHER SECURITIES	+ 8,300					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	+ 62,000					
COMMERCIAL & INDUSTRIAL	+ 16,800					

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	July 27, 1977	June 29, 1977	July 28, 1976	Change to July 27, 1977 from --	
				June 29, 1977	July 28, 1976
<u>ASSETS</u>			r/		
Monetary reserve	24.0	23.9	23.0	+ .1	+ 1.0
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	1.2	1.2	.7	--	+ .5
Treasury currency	11.2	11.1	10.7	+ .1	+ .5
Bank credit	1,021.6	1,023.1	940.2	+ 1.5	+ 81.4
Loans, net	621.5	617.4	571.5	+ 4.1	+ 50.0
U. S. Treasury securities	206.6	212.2	188.4	- 5.6	+ 18.4
Commercial and savings banks	106.2	108.3	95.7	- 2.1	+ 10.5
Federal Reserve Banks	98.4	101.9	91.2	- 3.5	+ 7.2
Other	2.1	2.0	1.6	+ .1	+ .5
Other securities	193.5	193.5	180.3	--	+ 13.2
Total assets, net	1,045.5	1,047.0	963.2	- 1.5	+ 82.3
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	955.7	950.5	876.5	+ 5.2	+ 79.2
Currency outside banks	83.7	82.7	76.5	+ 1.0	+ 7.2
Demand deposits adjusted <u>1/</u>	228.4	228.1	215.3	+ .3	+ 13.1
Time deposits adjusted	643.6	639.7	584.6	+ 3.9	+ 59.0
U. S. Government deposits	13.1	20.0	10.4	- 6.9	+ 2.7
At commercial and savings banks	4.5	3.9	4.0	+ .6	+ .5
At Federal Reserve Banks	8.6	16.1	6.3	- 7.5	+ 2.3
Foreign bank deposits, net	5.6	4.6	6.5	+ 1.0	- .9
Treasury cash	.4	.4	.5	--	- .1
Capital and miscellaneous account, net	70.7	71.5	69.3	- .8	+ 1.4
Total liabilities and capital, net	1,045.5	1,047.0	963.2	- 1.5	+ 82.3
<u>Seasonally adjusted</u>					
Currency outside banks	83.7	82.7	76.5	+ 1.0	+ 7.2
Demand deposits adjusted	228.4	228.1	215.3	+ .3	+ 13.1

* 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 \$238.0 billion on July 27, 1977.

r/ revised