



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
AUGUST 16, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) AUGUST 3, 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/}	875,040	635,554	97,838	32,259	229,675	275,782
LOANS AND DISCOUNTS ^{2/}	621,340	458,040	76,129	23,784	173,400	184,727
U.S. TREASURY SECURITIES	99,830	71,055	11,037	3,714	22,994	33,310
OTHER SECURITIES	153,870	106,459	10,672	4,761	33,281	57,745
RESERVES, CASH, AND BANK BALANCES	129,930	104,875	28,527	4,114	39,229	33,005
RESERVES WITH FR BANKS	27,610	27,611	6,585	1,215	10,782	9,029
CASH IN VAULT	12,130	9,001	894	172	2,969	4,966
BALANCES WITH BANKS	42,990	23,088	6,400	573	5,404	10,711
CASH ITEMS	47,200	45,175	14,648	2,154	20,074	8,299
OTHER ASSETS ^{3/}	57,750	51,107	19,756	3,205	21,605	6,541
TOTAL ASSETS/LIABILITIES ^{3/}	1,062,720	791,536	146,121	39,578	290,509	315,328
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	324,100	247,198	53,725	9,484	88,396	95,593
GROSS TIME DEPOSITS	524,210	371,458	43,846	15,641	131,842	180,129
TOTAL DEPOSITS	848,310	618,656	97,571	25,125	220,238	275,722
DEPOSITS OF BANKS	47,030	42,442	20,457	2,763	13,961	5,261
U.S. GOVT. DEPOSITS	6,150	4,593	554	210	1,711	2,118
OTHER DEMAND DEPOSITS	279,790	206,872	35,164	7,199	75,113	89,396
OTHER TIME DEPOSITS	515,340	364,749	41,396	14,953	129,453	178,947
BORROWINGS	92,670	82,476	23,108	9,849	38,664	10,855
OTHER LIABILITIES ^{3/}	42,640	30,726	12,697	1,820	10,611	5,598
TOTAL CAPITAL ACCOUNTS ^{4/}	79,100	59,678	12,745	2,764	20,996	23,153

^{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, MERGERS, ETC.

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

JULY 27, 1977 TO AUGUST 3, 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/	+ 8,840	+6,679	+1,922	-101	+2,425	+2,433
LOANS AND DISCOUNTS 2/	+ 8,810	+6,733	+2,716	-256	+1,933	+2,340
U.S. TREASURY SECURITIES	+ 370	+231	-600	+126	+534	+171
OTHER SECURITIES	- 340	-285	-194	+29	-42	-78
RESERVES, CASH, AND BANK BALANCES	+ 5,150	+3,817	+1,610	-9	+452	+1,764
RESERVES WITH FR BANKS	+ 450	+484	+1,116	+30	-823	+161
CASH IN VAULT	- 1,220	-881	-31	-14	-316	-520
BALANCES WITH BANKS	+ 2,570	+1,163	+494	+32	-243	+880
CASH ITEMS	+ 3,350	+3,051	+31	-57	+1,834	+1,243
OTHER ASSETS 3/	+ 1,320	+919	-622	+92	+1,126	+323
TOTAL ASSETS/LIABILITIES 3/	+15,310	+11,415	+2,910	-18	+4,003	+4,520
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+ 9,830	+6,933	+564	-223	+2,616	+3,976
GROSS TIME DEPOSITS	+ 1,040	+1,078	+297	+19	+235	+527
TOTAL DEPOSITS	+10,870	+8,011	+861	-204	+2,851	+4,503
DEPOSITS OF BANKS	+ 1,090	+854	-623	+2	+1,060	+415
U.S. GOVT. DEPOSITS	+ 1,660	+1,244	+173	+69	+432	+570
OTHER DEMAND DEPOSITS	+ 7,000	+4,762	+1,014	-298	+1,055	+2,991
OTHER TIME DEPOSITS	+ 1,120	+1,151	+297	+23	+304	+527
BORROWINGS	+ 2,010	+2,074	+882	+58	+1,101	+33
OTHER LIABILITIES 3/	+ 2,180	+1,150	+1,100	+101	-53	+2
TOTAL CAPITAL ACCOUNTS 4/	+ 250	+180	+67	+27	+104	-18

FOR NUMBERED FOOTNOTES SEE PAGE 1.