



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
AUGUST 23, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) AUGUST 10, 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/ | 877,070 | 637,040 | 97,968 | 32,157 | 230,527 | 276,388 |
| LOANS AND DISCOUNTS 2/ | 623,750 | 459,871 | 76,475 | 23,883 | 174,133 | 185,380 |
| U.S. TREASURY SECURITIES | 98,970 | 70,201 | 10,604 | 3,578 | 22,726 | 33,293 |
| OTHER SECURITIES | 154,350 | 106,968 | 10,889 | 4,696 | 33,668 | 57,715 |
| RESERVES, CASH, AND BANK BALANCES | 118,040 | 95,123 | 26,196 | 3,400 | 35,218 | 30,309 |
| RESERVES WITH FR BANKS | 24,250 | 24,246 | 6,010 | 836 | 9,080 | 8,320 |
| CASH IN VAULT | 12,580 | 9,335 | 903 | 170 | 3,109 | 5,153 |
| BALANCES WITH BANKS | 40,140 | 22,178 | 6,485 | 410 | 5,438 | 9,845 |
| CASH ITEMS | 41,070 | 39,364 | 12,798 | 1,984 | 17,591 | 6,991 |
| OTHER ASSETS 3/ | 57,320 | 50,407 | 19,119 | 3,255 | 21,225 | 6,808 |
| TOTAL ASSETS/LIABILITIES 3/ | 1,052,430 | 782,570 | 143,283 | 38,812 | 286,970 | 313,505 |
| LIABILITIES & CAPITAL | | | | | | |
| GROSS DEMAND DEPOSITS | 312,380 | 237,703 | 50,653 | 8,832 | 84,989 | 93,229 |
| GROSS TIME DEPOSITS | 524,850 | 371,820 | 44,129 | 15,567 | 131,668 | 180,456 |
| TOTAL DEPOSITS | 837,230 | 609,523 | 94,782 | 24,399 | 216,657 | 273,685 |
| DEPOSITS OF BANKS | 44,150 | 39,764 | 19,554 | 2,476 | 12,826 | 4,908 |
| U.S. GOVT. DEPOSITS | 3,720 | 2,811 | 357 | 131 | 1,088 | 1,235 |
| OTHER DEMAND DEPOSITS | 273,270 | 201,721 | 33,146 | 6,889 | 73,418 | 88,268 |
| OTHER TIME DEPOSITS | 516,090 | 365,227 | 41,725 | 14,903 | 129,325 | 179,274 |
| BORROWINGS | 91,900 | 81,839 | 22,916 | 9,931 | 38,274 | 10,718 |
| OTHER LIABILITIES 3/ | 44,160 | 31,497 | 12,818 | 1,699 | 11,034 | 5,946 |
| TOTAL CAPITAL ACCOUNTS 4/ | 79,140 | 59,711 | 12,767 | 2,783 | 21,005 | 23,156 |

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

AUGUST 3, 1977 TO AUGUST 10, 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/} | +2,030 | +1,486 | +130 | -102 | +852 | +606 |
| LOANS AND DISCOUNTS _{2/} | +2,410 | +1,831 | +346 | +99 | +733 | +653 |
| U.S. TREASURY SECURITIES | -860 | -854 | -433 | -136 | -268 | -17 |
| OTHER SECURITIES | +480 | +509 | +217 | -65 | +387 | -30 |
| RESERVES, CASH, AND BANK BALANCES | -11,890 | -9,752 | -2,331 | -714 | -4,011 | -2,696 |
| RESERVES WITH FR BANKS | -3,360 | -3,365 | -575 | -379 | -1,702 | -709 |
| CASH IN VAULT | +450 | +334 | +9 | -2 | +140 | +187 |
| BALANCES WITH BANKS | -2,850 | -910 | +85 | -163 | +34 | -866 |
| CASH ITEMS | -6,130 | -5,811 | -1,850 | -170 | -2,483 | -1,308 |
| OTHER ASSETS _{3/} | -430 | -700 | -637 | +50 | -380 | +267 |
| TOTAL ASSETS/LIABILITIES _{3/} | -10,290 | -8,966 | -2,838 | -766 | -3,539 | -1,823 |
| LIABILITIES & CAPITAL | | | | | | |
| GROSS DEMAND DEPOSITS | -11,720 | -9,495 | -3,072 | -652 | -3,407 | -2,364 |
| GROSS TIME DEPOSITS | +640 | +362 | +283 | -74 | -174 | +327 |
| TOTAL DEPOSITS | -11,080 | -9,133 | -2,789 | -726 | -3,581 | -2,037 |
| DEPOSITS OF BANKS | -2,880 | -2,678 | -903 | -287 | -1,135 | -353 |
| U.S. GOVT. DEPOSITS | -2,430 | -1,782 | -197 | -79 | -623 | -883 |
| OTHER DEMAND DEPOSITS | -6,520 | -5,151 | -2,018 | -310 | -1,695 | -1,128 |
| OTHER TIME DEPOSITS | +750 | +478 | +329 | -50 | -128 | +327 |
| BORROWINGS | -770 | -637 | -192 | +82 | -390 | -137 |
| OTHER LIABILITIES _{3/} | +1,520 | +771 | +121 | -121 | +423 | +348 |
| TOTAL CAPITAL ACCOUNTS _{4/} | +40 | +33 | +22 | -1 | +9 | +3 |

FOR NUMBERED FOOTNOTES SEE PAGE 1.