



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
SEPTEMBER 7, 1977

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

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) AUGUST 24, 1977

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	873,070	634,042	97,245	31,837	229,691	275,269
LOANS AND DISCOUNTS 2/	618,960	456,099	75,023	23,392	173,451	184,233
U.S. TREASURY SECURITIES	99,560	70,927	11,464	3,791	22,538	33,134
OTHER SECURITIES	154,550	107,016	10,758	4,654	33,702	57,902
RESERVES, CASH, AND BANK BALANCES	118,620	95,011	25,969	3,510	34,850	30,682
RESERVES WITH FR BANKS	25,150	25,154	6,454	710	8,873	9,117
CASH IN VAULT	13,270	9,835	910	196	3,285	5,444
BALANCES WITH BANKS	40,320	21,786	6,358	496	5,531	9,401
CASH ITEMS	39,880	38,236	12,247	2,108	17,161	6,720
OTHER ASSETS 3/	53,950	47,766	17,892	3,090	20,695	6,089
TOTAL ASSETS/LIABILITIES 3/	1,045,640	776,819	141,106	38,437	285,236	312,040
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	305,750	232,993	49,393	9,248	83,467	90,885
GROSS TIME DEPOSITS	525,990	372,572	43,952	15,506	132,201	180,913
TOTAL DEPOSITS	831,740	605,565	93,345	24,754	215,668	271,798
DEPOSITS OF BANKS	43,860	39,602	19,834	2,298	12,770	4,700
U.S. GOVT. DEPOSITS	3,480	2,465	160	70	831	1,364
OTHER DEMAND DEPOSITS	267,010	197,356	31,738	7,379	72,256	85,963
OTHER TIME DEPOSITS	517,390	366,142	41,593	15,007	129,811	179,731
BORROWINGS	90,710	80,327	22,576	9,209	37,486	11,056
OTHER LIABILITIES 3/	44,030	31,205	12,418	1,714	11,049	6,024
TOTAL CAPITAL ACCOUNTS 4/	79,160	59,722	12,767	2,760	21,033	23,162

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 17, 1977 TO AUGUST 24, 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 <sup>2/</sup>	-4,510	-3,523	-1,880	-967	+439	-1,115
LOANS AND DISCOUNTS <sup>2/</sup>	-3,950	-3,003	-1,752	-692	+511	-1,070
U.S. TREASURY SECURITIES	-680	-524	-60	-123	-156	-185
OTHER SECURITIES	+120	+4	-68	-152	+84	+140
RESERVES, CASH, AND BANK BALANCES	-4,840	-4,513	+455	-449	-3,672	-847
RESERVES WITH FR BANKS	-210	-207	+883	-187	-1,501	+598
CASH IN VAULT	+370	+267	+13	+8	+96	+150
BALANCES WITH BANKS	-1,060	-836	-89	+59	-64	-742
CASH ITEMS	-3,940	-3,737	-352	-329	-2,203	-853
OTHER ASSETS <sup>3/</sup>	-430	-381	-66	-77	-200	-36
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	-9,780	-8,417	-1,491	-1,493	-3,433	-2,000
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	-10,150	-7,988	-1,504	-665	-3,113	-2,706
GROSS TIME DEPOSITS	+720	+457	-170	-67	+390	+304
TOTAL DEPOSITS	-9,430	-7,531	-1,674	-732	-2,723	-2,402
DEPOSITS OF BANKS	-1,250	-1,029	+216	-367	-521	-357
U.S. GOVT. DEPOSITS	-430	-381	-78	-65	-177	-61
OTHER DEMAND DEPOSITS	-8,560	-6,665	-1,665	-319	-2,393	-2,298
OTHER TIME DEPOSITS	+810	+544	-147	+19	+368	+304
BORROWINGS	-440	-703	+379	-608	-748	+274
OTHER LIABILITIES <sup>3/</sup>	+10	-252	-200	-134	-40	+122
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	+80	+69	+4	-19	+78	+6

FOR NUMBERED FOOTNOTES SEE PAGE 1.