



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
SEPTEMBER 13, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) AUGUST 31, 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/	877,790	637,914	98,639	32,241	230,805	276,229
LOANS AND DISCOUNTS 2/	623,780	459,915	76,162	23,833	174,550	185,370
U.S. TREASURY SECURITIES	98,890	70,461	11,611	3,759	22,190	32,901
OTHER SECURITIES	155,120	107,538	10,866	4,649	34,065	57,958
RESERVES, CASH, AND BANK BALANCES	134,010	108,524	30,812	4,573	40,293	32,846
RESERVES WITH FR BANKS	28,210	28,212	5,980	1,716	11,368	9,148
CASH IN VAULT	13,550	10,037	923	188	3,350	5,576
BALANCES WITH BANKS	43,970	23,908	7,232	472	5,911	10,293
CASH ITEMS	48,280	46,367	16,677	2,197	19,664	7,829
OTHER ASSETS 3/	56,370	49,782	16,809	3,439	21,051	6,483
TOTAL ASSETS/LIABILITIES 3/	1,068,170	796,220	148,260	40,253	292,149	315,558
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	324,180	249,299	57,141	9,803	88,631	93,724
GROSS TIME DEPOSITS	526,350	372,861	43,805	15,578	132,477	181,001
TOTAL DEPOSITS	850,530	622,160	100,946	25,381	221,108	274,725
DEPOSITS OF BANKS	46,970	42,555	21,147	2,755	13,689	4,964
U.S. GOVT. DEPOSITS	3,110	2,214	166	59	761	1,228
OTHER DEMAND DEPOSITS	282,710	210,972	36,219	7,471	76,568	88,714
OTHER TIME DEPOSITS	517,740	366,419	41,414	15,096	130,090	179,819
BORROWINGS	93,100	82,533	22,212	10,308	38,761	11,252
LIABILITIES 3/	45,120	31,598	12,197	1,741	11,310	6,350
CAPITAL ACCOUNTS 4/	79,420	59,929	12,905	2,823	20,970	23,231
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 5/	840,400					
LOANS AND DISCOUNTS 5/	582,400					
COMMERCIAL & INDUSTRIAL	191,600					
U.S. TREASURY SECURITIES	102,600					
OTHER SECURITIES	155,400					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	586,500					
COMMERCIAL & INDUSTRIAL	194,400					

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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 24, 1977 TO AUGUST 31, 1977

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL CUMUL. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS 2/	+ 4,720	+3,872	+1,394	+404	+1,114	+960
LOANS AND DISCOUNTS 2/	+ 4,820	+3,816	+1,139	+441	+1,099	+1,137
U.S. TREASURY SECURITIES	- 670	-466	+147	-32	-348	-233
OTHER SECURITIES	+ 570	+522	+108	-5	+363	+56
RESERVES, CASH, AND BANK BALANCES	+ 15,390	+13,513	+4,843	+1,063	+5,443	+2,164
RESERVES WITH FR BANKS	+ 3,060	+3,058	-474	+1,006	+2,495	+31
CASH IN VAULT	+ 280	+202	+13	-8	+65	+132
BALANCES WITH BANKS	+ 3,650	+2,122	+874	-24	+380	+892
CASH ITEMS	+ 8,400	+8,131	+4,430	+89	+2,503	+1,109
OTHER ASSETS 3/	+ 2,420	+2,016	+917	+349	+356	+394
TOTAL ASSETS/LIABILITIES 3/	+ 22,530	+19,401	+7,154	+1,816	+6,913	+3,518
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+ 18,430	+16,306	+7,748	+555	+5,164	+2,839
GROSS TIME DEPOSITS	+ 360	+289	-147	+72	+276	+88
TOTAL DEPOSITS	+ 18,790	+16,595	+7,601	+627	+5,440	+2,927
DEPOSITS OF BANKS	+ 3,110	+2,953	+1,313	+457	+919	+264
U.S. GOVT. DEPOSITS	- 370	-251	-14	-11	-70	-156
OTHER DEMAND DEPOSITS	+ 15,700	+13,616	+6,481	+92	+4,312	+2,731
OTHER TIME DEPOSITS	+ 350	+277	-179	+89	+279	+88
BORROWINGS	+ 2,390	+2,206	-364	+1,099	+1,275	+196
OTHER LIABILITIES 3/	+ 1,090	+393	-221	+27	+261	+326
TOTAL CAPITAL ACCOUNTS 4/	+ 260	+207	+138	+63	-83	+69

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 AT \$ 40,200 MILLION.

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

SEPTEMBER 1, 1976 TO AUGUST 31, 1977

H.6

(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/	+ 80,550	+53,497	+5,127	+1,706	+21,985	+24,679
LOANS AND DISCOUNTS 2/	+ 65,080	+42,770	+2,811	+1,445	+18,177	+20,337
U.S. TREASURY SECURITIES	+ 6,500	+3,945	+1,268	-284	+1,120	+1,841
OTHER SECURITIES	+ 8,970	+6,782	+1,048	+545	+2,688	+2,501
RESERVES, CASH, AND BANK BALANCES	+ 14,210	+10,673	+4,786	+1,324	+2,761	+1,802
RESERVES WITH FR BANKS	- 20	-17	-1,354	+840	+247	+250
CASH IN VAULT	+ 1,760	+1,225	+108	+30	+474	+613
BALANCES WITH BANKS	+ 5,140	+2,406	+1,458	+243	+228	+477
CASH ITEMS	+ 7,330	+7,059	+4,574	+211	+1,812	+462
OTHER ASSETS 3/	+ 7,180	+7,551	+3,662	+1,321	+3,338	-770
TOTAL ASSETS/LIABILITIES 3/	+101,940	+71,721	+13,575	+4,351	+28,084	+25,711
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+ 25,560	+19,546	+7,852	+299	+6,911	+4,484
GROSS TIME DEPOSITS	+ 47,340	+30,147	+223	+1,123	+12,131	+16,670
TOTAL DEPOSITS	+ 72,900	+49,693	+8,075	+1,422	+19,042	+21,154
DEPOSITS OF BANKS	+ 2,460	+2,249	+1,772	-137	+327	+287
U.S. GOVT. DEPOSITS	- 50	-130	-37	-6	-106	+19
OTHER DEMAND DEPOSITS	+ 21,550	+15,886	+5,060	-8	+6,432	+4,402
OTHER TIME DEPOSITS	+ 48,940	+31,688	+1,280	+1,573	+12,389	+16,446
BORROWINGS	+ 16,600	+12,793	+1,827	+2,109	+5,716	+3,141
OTHER LIABILITIES 3/	+ 6,230	+4,821	+2,737	+569	+1,576	-61
TOTAL CAPITAL ACCOUNTS 4/	+ 6,210	+4,414	+936	+251	+1,750	+1,477
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 5/	+ 82,400					
LOANS AND DISCOUNTS 5/	+ 66,400					
COMMERCIAL & INDUSTRIAL	+ 18,500					
U.S. TREASURY SECURITIES	+ 7,000					
OTHER SECURITIES	+ 9,000					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	+ 66,500					
COMMERCIAL & INDUSTRIAL	+ 18,800					

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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	Aug. 31, 1977	July 27, 1977	Aug. 25, 1976	Change to Aug. 31, 1977 from --	
				July 27, 1977	Aug. 25, 1976
<u>ASSETS</u>					
Monetary reserve	24.0	24.0	23.0	--	+ 1.0
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	1.2	1.2	.7	--	+ .5
Treasury Currency	11.1	11.1	10.6	--	+ .5
Bank credit	1,032.2	1,021.6	947.5	+10.6	+84.7
Loans, net	631.5	621.5	573.0	+10.0	+58.5
U. S. Treasury securities	205.9	206.6	193.7	- .7	+12.2
Commercial and savings banks	105.4	106.2	98.2	- .7	+ 7.2
Federal Reserve Banks	98.4	98.4	93.9	--	+ 4.5
Other	2.1	2.1	1.5	--	+ .6
Other securities	194.8	193.5	180.8	+ 1.3	+14.0
Total assets, net	1,056.2	1,045.5	970.5	+10.6	+85.7
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	967.3	955.7	877.4	+11.6	+89.9
Currency outside banks	84.0	83.7	77.0	+ .3	+ 7.0
Demand deposits adjusted <u>1/</u>	234.4	228.4	213.7	+ 6.0	+20.7
Time deposits adjusted	648.8	643.6	586.7	+ 5.2	+62.1
U. S. Government deposits	9.2	13.1	14.4	- 3.9	- 5.2
At commercial and savings banks	3.1	4.5	4.3	- 1.4	- 1.2
At Federal Reserve Banks	6.1	8.6	10.2	- 2.5	- 4.1
Foreign bank deposits, net	5.2	5.6	5.9	- .4	- .7
Treasury cash	.4	.4	.4	--	--
Capital and miscellaneous account, net	74.0	70.7	72.4	+ 3.3	+ 1.6
Total liabilities and capital, net	1,056.2	1,045.5	970.5	+10.6	+85.7
<u>Seasonally adjusted</u>					
Currency outside banks	84.0	83.7	77.0	+ .3	+ 7.0
Demand deposits adjusted	234.4	228.4	213.7	+ 6.0	+20.7

* 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 \$243.5 billion on August 31, 1977.

r/ Revised.