



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
OCTOBER 11, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) SEPTEMBER 28, 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/	882,380	640,800	98,306	32,615	231,721	276,156
LOANS AND DISCOUNTS 2/	628,590	462,965	76,187	23,917	175,504	187,357
U.S. TREASURY SECURITIES	97,950	69,583	10,885	3,918	21,950	32,830
OTHER SECURITIES	155,840	108,252	11,236	4,780	34,267	57,969
RESERVES, CASH, AND BANK BALANCES	127,480	103,052	27,094	3,889	40,715	31,354
RESERVES WITH FR BANKS	29,950	29,952	6,558	930	13,055	9,409
CASH IN VAULT	13,800	10,238	960	185	3,447	5,646
BALANCES WITH BANKS	41,670	22,467	6,668	495	5,836	9,468
CASH ITEMS	42,060	40,395	12,908	2,279	18,377	6,831
OTHER ASSETS 3/	55,590	49,366	19,289	2,723	21,231	6,123
TOTAL ASSETS/LIABILITIES 3/	1,065,450	793,218	144,691	39,227	293,667	315,633
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	314,530	241,031	51,351	9,571	87,836	92,273
GROSS TIME DEPOSITS	530,280	375,938	43,863	16,478	133,595	182,002
TOTAL DEPOSITS	844,810	616,969	95,214	26,049	221,431	274,275
DEPOSITS OF BANKS	44,930	40,636	20,612	2,410	12,840	4,774
U.S. GOVT. DEPOSITS	8,810	6,972	810	312	3,353	2,492
OTHER DEMAND DEPOSITS	269,870	200,332	32,294	7,460	74,389	86,189
OTHER TIME DEPOSITS	521,200	369,029	41,498	15,867	130,849	180,820
BORROWINGS	94,770	83,971	24,003	8,691	39,780	11,497
OTHER LIABILITIES 3/	46,180	32,080	12,389	1,714	11,353	6,624
TOTAL CAPITAL ACCOUNTS 4/	79,690	60,198	13,085	2,773	21,103	23,237
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 5/	843,100					
LOANS AND DISCOUNTS 5/	587,600					
COMMERCIAL & INDUSTRIAL	191,900					
U.S. TREASURY SECURITIES	99,500					
OTHER SECURITIES	156,000					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	591,600					
COMMERCIAL & INDUSTRIAL	194,700					

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

SEPTEMBER 21, 1977 TO SEPTEMBER 28, 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/	-3,600	-2,683	-1,647	+184	-179	-1,041
LOANS AND DISCOUNTS 2/	-2,520	-1,622	-1,100	+275	+225	-1,022
U.S. TREASURY SECURITIES	-1,110	-1,060	-386	-158	-455	-61
OTHER SECURITIES	+ 30	-1	-161	+67	+51	+42
RESERVES, CASH, AND BANK BALANCES	+5,800	+5,553	+4,712	-162	+960	+43
RESERVES WITH FR BANKS	+4,520	+4,518	+2,804	-216	+1,562	+368
CASH IN VAULT	+ 570	+420	+29	-9	+173	+227
BALANCES WITH BANKS	+1,120	+925	+929	+54	+109	-167
CASH ITEMS	- 410	-310	+950	+9	-884	-385
OTHER ASSETS 3/	- 890	-695	-11	-379	-114	-191
TOTAL ASSETS/LIABILITIES 3/	+1,310	+2,175	+3,054	-357	+667	-1,189
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	-2,180	+0	+1,971	+231	+266	-2,468
GROSS TIME DEPOSITS	+3,080	+2,769	+1,001	+520	+892	+356
TOTAL DEPOSITS	+ 900	+2,769	+2,972	+751	+1,158	-2,112
DEPOSITS OF BANKS	+1,410	+1,507	+1,672	-90	+68	-143
U.S. GOVT. DEPOSITS	+1,510	+1,569	+127	+88	+1,436	-87
OTHER DEMAND DEPOSITS	-4,890	-2,870	+227	+230	-1,089	-2,238
OTHER TIME DEPOSITS	+2,870	+2,563	+946	+523	+743	+356
BORROWINGS	+ 50	-676	-327	-1,100	-27	+776
OTHER LIABILITIES 3/	+ 240	-19	+407	-5	-543	+122
TOTAL CAPITAL ACCOUNTS 4/	+ 120	+103	+2	-3	+79	+25

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 \$ 39,300 MILLION.

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

SEPTEMBER 29, 1976 TO SEPTEMBER 28, 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/	+81,620	+55,123	+6,947	+1,916	+21,689	+24,571
LOANS AND DISCOUNTS 2/	+68,350	+45,746	+4,782	+1,352	+18,361	+21,251
U.S. TREASURY SECURITIES	+ 4,470	+2,592	+807	-78	+726	+1,137
OTHER SECURITIES	+ 8,800	+6,785	+1,358	+642	+2,602	+2,183
RESERVES, CASH, AND BANK BALANCES	+ 7,640	+4,155	-810	-52	+3,026	+1,991
RESERVES WITH FR BANKS	+ 200	+200	-684	-559	+1,032	+411
CASH IN VAULT	+ 1,450	+1,005	+120	+27	+387	+471
BALANCES WITH BANKS	+ 4,670	+1,859	+1,335	+25	-126	+625
CASH ITEMS	+ 1,320	+1,091	-1,581	+455	+1,733	+484
OTHER ASSETS 3/	+ 6,490	+7,092	+3,678	+812	+3,517	-915
TOTAL ASSETS/LIABILITIES 3/	+95,750	+66,370	+9,815	+2,676	+28,232	+25,647
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+18,920	+13,012	+761	+90	+7,227	+4,934
GROSS TIME DEPOSITS	+46,730	+30,015	+705	+1,379	+11,551	+16,380
TOTAL DEPOSITS	+65,650	+43,027	+1,466	+1,469	+18,778	+21,314
DEPOSITS OF BANKS	+ 770	+456	+358	-419	+208	+309
U.S. GOVT. DEPOSITS	+ 2,410	+2,191	+308	+152	+1,652	+74
OTHER DEMAND DEPOSITS	+14,640	+9,321	-919	+40	+5,425	+4,775
OTHER TIME DEPOSITS	+47,830	+31,059	+1,719	+1,696	+11,493	+16,156
BORROWINGS	+16,720	+13,335	+4,668	+228	+5,650	+2,789
OTHER LIABILITIES 3/	+ 7,340	+5,550	+2,594	+717	+1,986	+253
TOTAL CAPITAL ACCOUNTS 4/	+ 6,040	+4,458	+1,087	+262	+1,818	+1,291
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 5/	+80,200	FOR NUMBERED FOOTNOTES SEE PAGE 2 .				
LOANS AND DISCOUNTS 5/	+66,800					
COMMERCIAL & INDUSTRIAL	+17,800					
U.S. TREASURY SECURITIES	+ 4,600					
OTHER SECURITIES	+ 8,800					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	+66,900					
COMMERCIAL & INDUSTRIAL	+18,100					

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	Sept. 28, 1977	Aug. 31, 1977	Sept. 29, 1976	Change to Sept. 28, 1977 from --	
				Aug. 31, 1977	Sept. 29, 1976
<u>ASSETS</u>		r/	r/		
Monetary reserve	24.0	23.9	23.1	+ .1	+ .9
Gold stock	11.6	11.6	11.6	-	-
Special Drawing Rights certificates	1.2	1.2	.7	-	+ .5
Treasury Currency	11.3	11.2	10.8	+ .1	+ .5
Bank credit	1,042.7	1,032.1	957.9	+10.6	+84.8
Loans, net	636.1	631.5	575.9	+ 4.6	+60.2
U. S. Treasury securities	210.8	205.9	200.1	+ 4.9	+10.7
Commercial and savings banks	104.5	105.4	99.3	- .9	+ 5.2
Federal Reserve Banks	104.3	98.3	99.2	+ 5.9	+ 5.1
Other	2.1	2.1	1.6	-	+ .5
Other securities	195.8	194.8	181.8	+ 1.0	+14.0
Total assets, net	1,066.7	1,056.1	980.9	+10.6	+85.8
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	964.8	967.0	884.4	- 2.2	+80.4
Currency outside banks	83.9	84.0	76.9	- .1	+ 7.0
Demand deposits adjusted <u>1/</u>	227.8	234.2	214.5	- 6.4	+13.3
Time deposits adjusted	653.1	648.8	593.1	+ 4.3	+60.0
U. S. Government deposits	20.0	9.2	18.6	+10.8	+ 1.4
At commercial and savings banks	8.8	3.1	6.4	+ 5.7	+ 2.4
At Federal Reserve Banks	11.2	6.1	12.2	+ 5.1	- 1.0
Foreign bank deposits, net	4.5	5.2	6.4	- .7	- 1.9
Treasury cash	.4	.4	.5	-	- .1
Capital and miscellaneous account, net	77.0	74.1	70.9	+ 2.9	+ 6.1
Total liabilities and capital, net	1,066.7	1,056.1	980.9	+10.6	+85.8
<u>Seasonally adjusted</u>					
Currency outside banks	83.9	84.0	76.9	+ .1	+ 7.0
Demand deposits adjusted	227.8	234.4	214.5	+ 6.6	+13.3

* 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 \$236.1 billion on September 28, 1977.

r/ Revised.