



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
NOVEMBER 8, 1977

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

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

OCTOBER 26, 1977

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <u>1/</u>			COUNTRY BANKS <u>1/</u>
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS <u>2/</u>	888,580	645,197	100,532	32,184	232,270	280,211
LOANS AND DISCOUNTS <u>2/</u>	634,370	467,055	77,617	23,943	176,219	189,276
U.S. TREASURY SECURITIES	97,180	68,891	11,610	3,464	21,074	32,743
OTHER SECURITIES	157,030	109,251	11,305	4,777	34,977	58,192
RESERVES, CASH, AND BANK BALANCES	127,540	102,285	24,684	4,268	40,653	32,680
RESERVES WITH FR BANKS	28,290	28,289	5,280	1,156	12,171	9,682
CASH IN VAULT	13,740	10,186	979	200	3,363	5,644
BALANCES WITH BANKS	42,710	22,805	6,123	684	5,980	10,018
CASH ITEMS	42,800	41,005	12,302	2,226	19,139	7,336
OTHER ASSETS <u>3/</u>	55,680	49,015	19,045	2,734	20,678	6,558
TOTAL ASSETS/LIABILITIES <u>3/</u>	1,071,800	796,497	144,261	39,186	293,601	319,449
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	317,650	242,473	50,732	9,632	88,013	94,096
GROSS TIME DEPOSITS	534,100	378,438	45,460	16,147	133,269	183,562
TOTAL DEPOSITS	851,750	620,911	96,192	25,779	221,282	277,658
DEPOSITS OF BANKS	45,440	41,030	20,042	2,673	13,358	4,957
U.S. GOVT. DEPOSITS	4,350	3,225	375	140	1,183	1,527
OTHER DEMAND DEPOSITS	277,070	205,259	32,882	7,508	76,075	88,794
OTHER TIME DEPOSITS	524,890	371,397	42,893	15,458	130,666	182,380
BORROWINGS	95,050	83,753	23,099	8,774	39,849	12,031
OTHER LIABILITIES <u>3/</u>	44,800	31,269	11,863	1,626	11,225	6,355
TOTAL CAPITAL ACCOUNTS <u>4/</u>	80,200	60,564	13,107	2,807	21,245	23,405
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS <u>5/</u>	852,600					
LOANS AND DISCOUNTS <u>5/</u>	597,800					
COMMERCIAL & INDUSTRIAL	195,700					
U.S. TREASURY SECURITIES	97,200					
OTHER SECURITIES	157,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS <u>5/</u>	601,900					
COMMERCIAL & INDUSTRIAL	198,600					

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

OCTOBER 19, 1977 TO OCTOBER 26, 1977

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS <sup>2/</sup>	-5,240	-3,880	-1,303	-241	-801	-1,535
LOANS AND DISCOUNTS <sup>2/</sup>	-5,130	-3,759	-1,386	-167	-664	-1,542
U.S. TREASURY SECURITIES	- 530	-461	+151	- 5	-523	-84
OTHER SECURITIES	+ 420	+340	-68	-69	+386	+91
RESERVES, CASH, AND BANK BALANCES	-1,340	-1,773	-2,672	+122	+397	+380
RESERVES WITH FR BANKS	+1,340	+1,335	-708	+216	+1,162	+665
CASH IN VAULT	+ 490	+350	+34	+ 6	+84	+226
BALANCES WITH BANKS	-1,340	-1,723	-1,466	+217	-368	-106
CASH ITEMS	-1,830	-1,735	-532	-317	-481	-405
OTHER ASSETS <sup>3/</sup>	+ 390	+438	+1,067	-324	-254	-51
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	-6,190	-5,215	-2,908	-443	-658	-1,206
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	-5,980	-4,251	-1,504	-139	-576	-2,032
GROSS TIME DEPOSITS	+ 490	+486	+335	+90	+60	+1
TOTAL DEPOSITS	-5,490	-3,765	-1,169	-49	-516	-2,031
DEPOSITS OF BANKS	-1,460	-1,375	-1,341	+43	+59	-136
U.S. GOVT. DEPOSITS	-1,550	-1,130	-70	-44	-453	-566
OTHER DEMAND DEPOSITS	-2,850	-1,618	+59	-66	-281	-1,330
OTHER TIME DEPOSITS	+ 370	+358	+183	+18	+159	+1
BORROWINGS	+ 290	-506	-968	-400	+10	+852
OTHER LIABILITIES <sup>3/</sup>	-1,110	-1,066	-768	+11	-286	-23
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	+ 120	+122	-3	-5	+134	-4

- <sup>1/</sup> 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.
- <sup>2/</sup> INCLUDES "RESERVES FOR LOAN LOSSES" AND "UNEARNED INCOME ON LOANS".
- <sup>3/</sup> 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".
- <sup>4/</sup> EFFECTIVE MARCH 31, 1976 INCLUDES "RESERVES FOR SECURITIES" AND A PORTION OF "RESERVES FOR LOAN LOSSES".
- <sup>5/</sup> EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS AT \$ 37,800 MILLION.
- <sup>±/</sup> REVISED

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

OCTOBER 27, 1976 TO OCTOBER 26, 1977

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 2/
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	+80,610	+54,462	+6,563	+1,679	+21,304	+24,916
LOANS AND DISCOUNTS 2/	+67,860	+45,486	+3,573	+1,693	+18,507	+21,713
U.S. TREASURY SECURITIES	+ 2,770	+1,147	+1,448	-763	-538	+1,000
OTHER SECURITIES	+ 9,980	+7,829	+1,542	+749	+3,335	+2,203
RESERVES, CASH, AND BANK BALANCES	+10,620	+7,372	+577	+712	+3,486	+2,597
RESERVES WITH FR BANKS	+ 1,910	+1,910	-195	+219	+1,165	+721
CASH IN VAULT	+ 1,060	+736	+152	+12	+241	+331
BALANCES WITH BANKS	+ 4,550	+1,935	+767	+283	+163	+702
CASH ITEMS	+ 3,100	+2,791	-167	+198	+1,917	+843
OTHER ASSETS 3/	+ 6,910	+7,027	+4,367	+910	+2,116	-366
TOTAL ASSETS/LIABILITIES 3/	+98,140	+68,861	+11,507	+3,301	+26,906	+27,147
<b>LIABILITIES &amp; CAPITAL</b>						
GRUSS DEMAND DEPOSITS	+19,090	+12,750	+919	+157	+5,858	+5,816
GRUSS TIME DEPOSITS	+48,300	+32,693	+2,677	+1,796	+11,473	+16,147
TOTAL DEPOSITS	+67,390	+44,843	+3,596	+1,953	+17,331	+21,963
DEPOSITS OF BANKS	+ 2,200	+1,667	+559	+23	+649	+456
U.S. GOVT. DEPOSITS	+ 80	-57	-36	+11	-121	+89
OTHER DEMAND DEPOSITS	+16,240	+10,607	-328	-18	+5,458	+5,495
OTHER TIME DEPOSITS	+48,870	+32,606	+3,401	+1,937	+11,345	+15,923
BORROWINGS	+18,330	+14,634	+4,970	+171	+6,150	+3,343
OTHER LIABILITIES 3/	+ 6,500	+5,019	+1,905	+898	+1,734	+482
TOTAL CAPITAL ACCOUNTS 4/	+ 5,920	+4,365	+1,036	+279	+1,691	+1,359
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 5/	+81,000					
LOANS AND DISCOUNTS 5/	+68,200					
COMMERCIAL & INDUSTRIAL	+18,900					
U.S. TREASURY SECURITIES	+ 2,800					
OTHER SECURITIES	+10,000					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	+68,500					
COMMERCIAL & INDUSTRIAL	+19,400					

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	Oct. 26, 1977	Sept. 28, 1977	Oct. 27, 1976	Change to Oct. 26, 1977 from --	
				Sept. 28, 1977	Oct. 27, 1976
<u>ASSETS</u>					
Monetary reserve	24.0	24.0	23.6	--	+ .4
Gold Stock	11.6	11.6	11.6	--	--
Special Drawing Rights Certificates	1.2	1.2	1.2	--	--
Treasury Currency	11.2	11.2	10.9	--	+ .4
Bank credit	1,043.7	1,042.7	961.8	+ 1.0	+81.9
Loans, net	641.3	636.1	583.5	+ 5.2	+57.8
U.S. Treasury securities	205.2	210.8	196.0	- 5.6	+ 9.2
Commercial and savings banks	103.7	104.5	100.2	- .8	+ 3.5
Federal Reserve Banks	99.4	104.3	94.2	- 4.9	+ 5.2
Other	2.1	2.1	1.6	--	+ .5
Other securities	197.2	195.8	182.3	+ 1.4	+14.9
Total assets, net	1,067.8	1,066.7	985.4	+ 1.1	+82.4
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	976.0	964.8	895.0	+11.2	+81.0
Currency outside banks	84.9	83.9	77.4	+ 1.0	+ 7.5
Demand deposits adjusted <sup>1/</sup>	234.3	227.8	221.1	+ 6.5	+13.2
Time deposits adjusted	656.8	653.1	596.5	+ 3.7	+60.3
U. S. Government deposits	10.7	20.0	13.7	- 9.3	- 3.0
At commercial and savings banks	4.4	8.8	4.3	- 4.4	+ .1
At Federal Reserve Banks	6.4	11.2	9.4	- 4.8	- 3.0
Foreign bank deposits, net	4.4	4.5	6.0	- .1	- 1.6
Treasury cash	.5	.4	.5	+ .1	--
Capital and miscellaneous account, net	76.2	77.0	70.2	- .8	+ 6.0
Total liabilities and capital, net	1,067.8	1,066.7	985.4	+ 1.1	+82.4
<u>Seasonally adjusted</u>					
Currency outside banks	85.1	83.7	77.6	+ 1.4	+ 7.5
Demand deposits adjusted	232.9	229.9	219.8	+ 3.0	+13.1

\* Figures may not add to totals because of rounding. Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.

<sup>1/</sup> Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$242.8 billion on October 26, 1977.

r/ Loviaco