



FEDERAL RESERVE

statistical release

FUR IMMEDIATE RELEASE
NOVEMBER 15, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) NOVEMBER 2, 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/}	898,120	652,548	100,129	32,893	236,839	282,687
LOANS AND DISCOUNTS ^{2/}	644,340	474,807	77,622	24,790	180,616	191,779
U.S. TREASURY SECURITIES	96,660	68,455	11,260	3,352	21,195	32,648
OTHER SECURITIES	157,120	109,286	11,247	4,751	35,028	58,260
RESERVES, CASH, AND BANK BALANCES	132,990	106,795	28,113	4,580	40,117	33,985
RESERVES WITH FR BANKS	26,130	26,134	6,124	1,288	9,634	9,088
CASH IN VAULT	12,840	9,533	951	189	3,141	5,252
BALANCES WITH BANKS	46,260	25,521	7,791	586	6,314	10,830
CASH ITEMS	47,760	45,607	13,247	2,517	21,026	8,815
OTHER ASSETS ^{3/}	58,160	50,978	20,189	3,065	20,653	7,071
TOTAL ASSETS/LIABILITIES ^{3/}	1,089,270	810,321	146,431	40,538	297,609	323,743
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	330,520	252,108	52,972	9,900	91,100	98,136
GROSS TIME DEPOSITS	534,160	378,520	45,334	16,077	133,566	183,543
TOTAL DEPOSITS	864,680	630,628	98,306	25,977	224,666	281,679
DEPOSITS OF BANKS	48,550	43,855	21,154	2,945	14,323	5,433
U.S. GOVT. DEPOSITS	3,610	2,594	146	69	1,008	1,371
OTHER DEMAND DEPOSITS	287,550	212,680	34,142	7,571	78,453	92,514
OTHER TIME DEPOSITS	524,970	371,499	42,864	15,392	130,882	182,361
BORROWINGS	97,660	86,697	24,781	10,120	40,126	11,670
OTHER LIABILITIES ^{3/}	46,540	32,290	12,161	1,626	11,571	6,932
TOTAL CAPITAL ACCOUNTS ^{4/}	80,390	60,706	13,183	2,815	21,246	23,462

^{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

OCTOBER 26, 1977 TO NOVEMBER 2, 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/	+ 9,540	+7,351	-403	+709	+4,569	+2,476
LOANS AND DISCOUNTS 2/	+ 9,970	+7,752	+5	+847	+4,397	+2,503
U.S. TREASURY SECURITIES	- 520	-436	-350	-112	+121	-95
OTHER SECURITIES	+ 90	+35	-58	-26	+51	+68
RESERVES, CASH, AND BANK BALANCES	+ 5,450	+4,510	+3,429	+312	-536	+1,305
RESERVES WITH FR BANKS	- 2,160	-2,155	+844	+132	-2,537	-594
CASH IN VAULT	- 900	-653	-28	-11	-222	-392
BALANCES WITH BANKS	+ 3,550	+2,716	+1,668	-98	+334	+812
CASH ITEMS	+ 4,960	+4,602	+945	+289	+1,889	+1,479
OTHER ASSETS 3/	+ 2,480	+1,903	+1,144	+331	-25	+513
TOTAL ASSETS/LIABILITIES 3/	+17,470	+13,824	+4,170	+1,352	+4,008	+4,294
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+12,870	+9,635	+2,240	+268	+3,087	+4,040
GROSS TIME DEPOSITS	+ 60	+82	-126	-70	+297	-19
TOTAL DEPOSITS	+12,930	+9,717	+2,114	+198	+3,384	+4,021
DEPOSITS OF BANKS	+ 3,110	+2,825	+1,112	+272	+965	+476
U.S. GOVT. DEPOSITS	- 740	-631	-229	-71	-175	-156
OTHER DEMAND DEPOSITS	+10,480	+7,421	+1,260	+65	+2,378	+3,720
OTHER TIME DEPOSITS	+ 80	+102	-29	-66	+216	-19
BORROWINGS	+ 2,610	+2,944	+1,682	+1,346	+277	-361
OTHER LIABILITIES 3/	+ 1,740	+1,021	+296	-200	+340	+577
TOTAL CAPITAL ACCOUNTS 4/	+ 190	+142	+76	+8	+1	+57

FOR NUMBERED FOOTNOTES SEE PAGE 1.