



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
DECEMBER 6, 1977

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

H.6 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

NOVEMBER 23, 1977

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS <sup>2/</sup>	898,930	652,403	99,479	33,332	235,810	283,762
LOANS AND DISCOUNTS <sup>2/</sup>	643,220	472,855	76,238	25,051	178,839	192,727
U.S. TREASURY SECURITIES	97,320	69,112	11,470	3,367	21,630	32,645
OTHER SECURITIES	158,390	110,436	11,771	4,914	35,341	58,410
RESERVES, CASH, AND BANK BALANCES	137,010	110,644	28,297	4,596	43,587	34,164
RESERVES WITH FR BANKS	30,780	30,775	6,262	1,474	13,207	9,832
CASH IN VAULT	12,800	9,520	942	183	3,188	5,207
BALANCES WITH BANKS	44,880	23,923	7,130	495	5,877	10,421
CASH ITEMS	48,550	46,426	13,963	2,444	21,315	8,704
OTHER ASSETS <sup>3/</sup>	59,090	52,283	21,680	3,446	20,454	6,703
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	1,095,030	815,330	149,456	41,374	299,851	324,649
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	323,710	246,656	50,412	9,932	89,310	97,002
GROSS TIME DEPOSITS	539,730	383,078	46,113	16,210	136,021	184,734
TOTAL DEPOSITS	863,440	629,734	96,525	26,142	225,331	281,736
DEPOSITS OF BANKS	46,330	41,807	19,804	3,131	13,742	5,130
U.S. GOVT. DEPOSITS	4,120	2,676	182	72	929	1,693
OTHER DEMAND DEPOSITS	282,530	209,070	32,753	7,488	77,468	91,361
OTHER TIME DEPOSITS	530,460	375,981	43,786	15,451	133,192	183,552
BORROWINGS	103,980	92,396	28,071	10,707	41,283	12,335
OTHER LIABILITIES <sup>3/</sup>	47,010	32,371	11,654	1,707	11,998	7,012
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	80,600	60,829	13,206	2,816	21,239	23,566

<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 "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".

<sup>4/</sup> 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

NOVEMBER 16, 1977 TO NOVEMBER 23, 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/	-11,700	-9,904	-2,608	-10	-5,266	-2,020
LOANS AND DISCOUNTS 2/	-11,980	-10,024	-2,635	+87	-5,271	-2,205
U.S. TREASURY SECURITIES	- 350	-422	-292	-212	+7	+75
OTHER SECURITIES	+ 630	+542	+319	+115	-2	+110
RESERVES, CASH, AND BANK BALANCES	+ 1,270	+1,581	-209	-192	+2,571	-589
RESERVES WITH FR BANKS	+ 6,640	+6,636	-154	+702	+4,977	+1,111
CASH IN VAULT	- 540	-423	-69	-8	-161	-185
BALANCES WITH BANKS	- 900	-836	+941	-93	-727	-957
CASH ITEMS	- 3,930	-3,796	-927	-793	-1,518	-558
OTHER ASSETS 3/	+ 560	+651	+364	+509	-138	-84
TOTAL ASSETS/LIABILITIES 3/	- 9,870	-7,672	-2,453	+307	-2,833	-2,693
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	-17,620	-13,778	-3,656	-1,004	-4,900	-4,218
GROSS TIME DEPOSITS	+ 2,760	+2,219	+467	+126	+988	+638
TOTAL DEPOSITS	-14,860	-11,559	-3,189	-878	-3,912	-3,580
DEPOSITS OF BANKS	- 3,200	-2,935	-964	-99	-1,413	-459
U.S. GOVT. DEPOSITS	- 480	-527	-114	-57	-421	+65
OTHER DEMAND DEPOSITS	-13,960	-10,341	-2,611	-790	-3,116	-3,824
OTHER TIME DEPOSITS	+ 2,780	+2,244	+500	+68	+1,038	+638
BORROWINGS	+ 3,990	+3,469	+1,098	+1,274	+547	+550
OTHER LIABILITIES 3/	+ 940	+392	-353	-91	+536	+300
TOTAL CAPITAL ACCOUNTS 4/	+ 60	+26	-9	+2	-4	+37

FOR NUMBERED FOOTNOTES SEE PAGE 1.

£/ REVISED