



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
DECEMBER 13, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) NOVEMBER 30, 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/	914,990	658,587	101,681	33,147	239,310	284,449
LOANS AND DISCOUNTS 2/	658,720	479,006	78,446	24,779	182,330	193,451
U.S. TREASURY SECURITIES	97,860	69,237	11,610	3,421	21,686	32,520
OTHER SECURITIES	158,410	110,344	11,625	4,947	35,294	58,478
RESERVES, CASH, AND BANK BALANCES	138,780	110,623	28,375	4,326	43,463	34,459
RESERVES WITH FR BANKS	26,260	26,262	3,770	1,067	11,928	9,497
CASH IN VAULT	14,690	10,818	1,039	209	3,602	5,968
BALANCES WITH BANKS	46,820	24,673	7,267	533	6,504	10,369
CASH ITEMS	51,010	48,870	16,299	2,517	21,429	8,625
OTHER ASSETS 3/	63,750	54,679	21,691	3,247	22,087	7,654
TOTAL ASSETS/LIABILITIES 3/	1,117,520	823,889	151,747	40,720	304,860	326,562
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	339,720	258,780	56,163	10,172	94,033	98,412
GROSS TIME DEPOSITS	543,770	382,993	46,176	16,301	135,930	184,586
TOTAL DEPOSITS	883,490	641,773	102,339	26,473	229,963	282,998
DEPOSITS OF BANKS	50,810	45,542	23,079	2,887	14,354	5,222
U.S. GOVT. DEPOSITS	5,490	4,236	473	183	1,835	1,745
OTHER DEMAND DEPOSITS	293,160	216,430	34,964	7,867	80,922	92,677
OTHER TIME DEPOSITS	534,030	375,565	43,823	15,536	132,852	183,354
BORROWINGS	100,960	87,835	24,304	9,698	41,751	12,082
OTHER LIABILITIES 3/	51,670	33,109	11,835	1,704	11,805	7,765
TOTAL CAPITAL ACCOUNTS 4/	81,400	61,172	13,269	2,845	21,341	23,717
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 5/	866,100					
LOANS AND DISCOUNTS 5/	611,200					
COMMERCIAL & INDUSTRIAL	201,600					
U.S. TREASURY SECURITIES	95,000					
OTHER SECURITIES	159,900					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/ COMMERCIAL & INDUSTRIAL	615,600					
	204,700					

NOTE: CURRENT AND WEEK AGO FIGURES REFLECT ADJUSTMENTS TO THE JUNE 30, 1977 CALL REPORT BENCHMARK. BACK DATA WILL BE AVAILABLE IN THE DECEMBER BULLETIN.

COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, ETC.

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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

NOVEMBER 23, 1977 TO NOVEMBER 30, 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/}	+ 6,800	+6,184	+2,202	-185	+3,500	+667
LOANS AND DISCOUNTS ^{2/}	+ 6,820	+6,151	+2,208	-272	+3,491	+724
U.S. TREASURY SECURITIES	+ 20	+125	+140	+54	+56	-125
OTHER SECURITIES	- 40	-92	-146	+33	-47	+68
RESERVES, CASH, AND BANK BALANCES	- 180	-21	+78	-270	-124	+295
RESERVES WITH FR BANKS	- 4,520	-4,513	-2,492	-407	-1,279	-335
CASH IN VAULT	+ 1,790	+1,298	+97	+26	+414	+761
BALANCES WITH BANKS	+ 130	+750	+137	+38	+627	-52
CASH ITEMS	+ 2,420	+2,444	+2,336	+73	+114	-79
OTHER ASSETS ^{3/}	+ 3,530	+2,396	+11	-199	+1,633	+951
TOTAL ASSETS/LIABILITIES ^{3/}	+10,150	+8,559	+2,291	-654	+5,009	+1,913
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+13,340	+12,124	+5,751	+240	+4,723	+1,410
GROSS TIME DEPOSITS	- 210	-85	+63	+91	-91	-148
TOTAL DEPOSITS	+13,130	+12,039	+5,814	+331	+4,632	+1,262
DEPOSITS OF BANKS	+ 3,920	+3,735	+3,275	-244	+612	+92
U.S. GOVT. DEPOSITS	+ 1,380	+1,360	+291	+111	+906	+52
OTHER DEMAND DEPOSITS	+ 8,510	+7,360	+2,211	+379	+3,454	+1,316
OTHER TIME DEPOSITS	- 680	-416	+37	+85	-340	-198
BORROWINGS	- 4,830	-4,561	-3,767	-1,009	+468	-253
OTHER LIABILITIES ^{3/}	+ 1,380	+738	+181	-3	-193	+753
TOTAL CAPITAL ACCOUNTS ^{4/}	+ 470	+343	+63	+27	+102	+151

^{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 \$48,600 MILLION.

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

DECEMBER 1, 1976 TO NOVEMBER 30, 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/	+ 87,560	+52,621	+4,225	+1,959	+21,253	+25,184
LOANS AND DISCOUNTS 2/	+ 78,150	+46,945	+1,750	+2,209	+20,309	+22,677
U.S. TREASURY SECURITIES	- 510	-2,012	+918	-1,035	-2,324	+429
OTHER SECURITIES	+ 9,920	+7,688	+1,557	+785	+3,268	+2,078
RESERVES, CASH, AND BANK BALANCES	+ 11,110	+7,161	-173	+706	+4,231	+2,397
RESERVES WITH FR BANKS	+ 3,180	+3,185	-412	+296	+2,469	+832
CASH IN VAULT	+ 1,980	+1,339	+160	+21	+478	+680
BALANCES WITH BANKS	+ 4,300	+1,308	+872	+283	-1	+154
CASH ITEMS	+ 1,650	+1,329	-793	+106	+1,285	+731
OTHER ASSETS 3/	+ 9,980	+8,510	+5,425	+803	+2,344	-62
TOTAL ASSETS/LIABILITIES 3/	+108,650	+68,292	+9,477	+3,468	+27,828	+27,519
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+ 17,340	+9,644	-2,090	-291	+6,785	+5,240
GROSS TIME DEPOSITS	+ 53,280	+33,461	+2,414	+2,011	+13,040	+15,996
TOTAL DEPOSITS	+ 70,620	+43,105	+324	+1,720	+19,825	+21,236
DEPOSITS OF BANKS	+ 2,960	+1,713	+729	-182	+916	+250
U.S. GOVT. DEPOSITS	+ 2,060	+1,718	+276	+148	+801	+493
OTHER DEMAND DEPOSITS	+ 12,490	+6,294	-3,980	-332	+5,835	+4,771
OTHER TIME DEPOSITS	+ 53,110	+33,380	+3,299	+2,086	+12,273	+15,722
BORROWINGS	+ 18,490	+13,792	+5,152	+774	+5,119	+2,747
OTHER LIABILITIES 3/	+ 13,080	+6,859	+2,939	+725	+1,191	+2,004
TOTAL CAPITAL ACCOUNTS 4/	+ 6,460	+4,536	+1,062	+249	+1,693	+1,532
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 5/	+ 87,300					
LOANS AND DISCOUNTS 5/	+ 78,100					
COMMERCIAL & INDUSTRIAL	+ 22,600					
U.S. TREASURY SECURITIES	- 400					
OTHER SECURITIES	+ 9,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	+ 78,700					
COMMERCIAL & INDUSTRIAL	+ 23,300					

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	Nov. 30, 1977	Oct. 26, 1977	Nov. 24, 1976	Change to Nov. 30, 1977 from --	
				Oct. 26, 1977	Nov. 24, 1976
<u>ASSETS</u>					
Monetary reserve	24.1	24.1	23.6	--	--
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	1.2	1.2	1.2	--	--
Treasury Currency	11.3	11.3	10.8	--	+ .5
Bank credit	1,061.3	1,051.1	966.2	+10.2	+95.1
Loans, net	659.5	648.1	580.8	+11.4	+78.7
U. S. Treasury securities	203.1	205.7	201.2	- 2.6	+ 1.9
Commercial and savings banks	104.6	104.3	103.8	+ .3	+ .8
Federal Reserve Banks	96.5	99.4	95.6	- 2.9	+ .9
Other	2.1	2.1	1.8	--	+ .3
Other securities	198.6	197.2	184.2	+ 1.4	+14.4
Total assets, net	1,085.4	1,075.1	989.8	+10.3	+95.6
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	995.1	982.3	902.5	+12.8	+92.6
Currency outside banks	86.6	84.8	80.4	+ 1.8	+ 6.2
Demand deposits adjusted <u>1/</u>	242.2	236.5	220.5	+ 5.7	+21.7
Time deposits adjusted	666.3	661.1	601.5	+ 5.2	+64.8
U. S. Government deposits	8.1	10.7	10.8	- 2.6	- 2.7
At commercial and savings banks	5.5	4.3	3.9	+ 1.2	+ 1.6
At Federal Reserve Banks	2.6	6.4	7.0	- 3.8	- 4.4
Foreign bank deposits, net	5.7	4.4	6.2	+ 1.3	- .5
Treasury cash	.5	.4	.5	+ .1	--
Capital and miscellaneous account, net	76.1	77.3	69.9	- 1.2	+ 6.2
Total liabilities and capital, net	1,085.4	1,075.1	989.8	+10.3	+95.6
<u>Seasonally adjusted</u>					
Currency outside banks	86.6	84.8	80.4	+ 1.8	+ 6.2
Demand deposits adjusted	242.2	236.6	220.5	+ 5.6	+21.7

* 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 \$ 250.4 billion on November 30, 1977.

r/ Revised