



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
DECEMBER 20, 1977

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

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

DECEMBER 7, 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>	923,730	664,134	102,295	33,404	240,538	287,697
LOANS AND DISCOUNTS <sup>2/</sup>	665,560	482,885	79,104	24,863	182,288	196,630
U.S. TREASURY SECURITIES	99,370	70,465	11,705	3,640	22,272	32,848
OTHER SECURITIES	158,800	110,784	11,486	4,901	35,978	58,419
RESERVES, CASH, AND BANK BALANCES	129,870	103,890	26,750	4,351	40,986	31,803
RESERVES WITH FR BANKS	27,270	27,271	5,215	1,136	11,953	8,967
CASH IN VAULT	13,150	9,753	1,019	194	3,311	5,229
BALANCES WITH BANKS	45,420	24,767	8,016	639	6,287	9,825
CASH ITEMS	44,030	42,099	12,500	2,382	19,435	7,782
OTHER ASSETS <sup>3/</sup>	64,010	54,340	21,743	3,122	21,311	8,164
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	1,117,610	822,364	150,788	40,877	302,835	327,864
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	334,020	251,475	52,356	9,474	90,604	99,041
GROSS TIME DEPOSITS	546,400	384,923	46,347	16,497	136,681	185,398
TOTAL DEPOSITS	880,420	636,398	98,703	25,971	227,285	284,439
DEPOSITS OF BANKS	49,310	43,950	21,274	3,052	14,276	5,348
U.S. GOVT. DEPOSITS	3,580	2,598	148	91	987	1,372
OTHER DEMAND DEPOSITS	290,930	212,421	33,276	7,140	78,452	93,553
OTHER TIME DEPOSITS	536,600	377,429	44,005	15,688	133,570	184,166
BORROWINGS	106,020	92,606	27,475	10,451	42,326	12,354
OTHER LIABILITIES <sup>3/</sup>	49,730	32,156	11,354	1,625	11,829	7,348
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	81,440	61,204	13,256	2,830	21,395	23,723

<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 30, 1977 TO DECEMBER 7, 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	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	+8,740	+5,547	+614	+257	+1,228	+3,448
LOANS AND DISCOUNTS 2/	+6,840	+3,879	+658	+84	-42	+3,179
U.S. TREASURY SECURITIES	+1,510	+1,228	+95	+219	+586	+328
OTHER SECURITIES	+ 390	+440	-139	-46	+684	-59
RESERVES, CASH, AND BANK BALANCES	-8,910	-6,733	-1,625	+25	-2,477	-2,656
RESERVES WITH FR BANKS	+1,010	+1,009	+1,445	+69	+25	-530
CASH IN VAULT	-1,540	-1,065	-20	-15	-291	-739
BALANCES WITH BANKS	-1,400	+94	+749	+106	-217	-544
CASH ITEMS	-6,980	-6,771	-3,799	-135	-1,994	-843
OTHER ASSETS 3/	+ 260	-339	+52	-125	-776	+510
TOTAL ASSETS/LIABILITIES 3/	+ 90	-1,525	-959	+157	-2,025	+1,302
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	-5,700	-7,305	-3,807	-698	-3,429	+629
GROSS TIME DEPOSITS	+2,630	+1,930	+171	+196	+751	+812
TOTAL DEPGSITS	-3,070	-5,375	-3,636	-502	-2,678	+1,441
DEPOSITS OF BANKS	-1,500	-1,592	-1,805	+165	-78	+126
U.S. GOVT. DEPOSITS	-1,910	-1,638	-325	-92	-848	-373
OTHER DEMAND DEPOSITS	-2,230	-4,009	-1,688	-727	-2,470	+876
OTHER TIME DEPOSITS	+2,570	+1,864	+182	+152	+718	+812
BORROWINGS	+5,060	+4,771	+3,171	+753	+575	+272
OTHER LIABILITIES 3/	-1,940	-953	-481	-79	+24	-417
TOTAL CAPITAL ACCGUNTS 4/	+ 40	+32	-13	-15	+54	+6

FOR NUMBERED FOOTNOTES SEE PAGE 1.