



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
DECEMBER 27, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

DECEMBER 14, 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/}	926,010	666,058	101,693	33,860	242,213	288,292
LOANS AND DISCOUNTS ^{2/}	667,850	484,914	78,603	25,268	184,069	196,914
U.S. TREASURY SECURITIES	99,340	70,358	11,523	3,584	22,313	32,938
OTHER SECURITIES	158,820	110,786	11,507	5,008	35,831	58,440
RESERVES, CASH, AND BANK BALANCES	134,490	108,852	29,246	4,352	42,897	32,357
RESERVES WITH FR BANKS	25,280	25,276	4,642	950	11,180	8,504
CASH IN VAULT	14,100	10,443	1,051	197	3,556	5,639
BALANCES WITH BANKS	44,670	24,743	8,122	452	6,213	9,956
CASH ITEMS	50,440	48,390	15,431	2,753	21,948	8,258
OTHER ASSETS ^{3/}	64,280	54,567	21,487	3,066	21,818	8,196
TOTAL ASSETS/LIABILITIES ^{3/}	1,124,780	829,477	152,426	41,278	306,928	328,845
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	345,040	261,547	56,380	10,233	94,303	100,631
GROSS TIME DEPOSITS	547,650	386,300	46,659	16,534	137,860	185,247
TOTAL DEPOSITS	892,690	647,647	103,039	26,767	232,163	285,878
DEPOSITS OF BANKS	50,570	45,296	22,602	3,031	14,427	5,236
U.S. GOVT. DEPOSITS	3,830	2,741	149	71	1,010	1,511
OTHER DEMAND DEPOSITS	300,780	221,342	36,014	7,947	82,265	95,116
OTHER TIME DEPOSITS	537,510	378,468	44,274	15,718	134,461	184,015
BORROWINGS	102,240	89,110	25,500	9,995	41,525	12,090
OTHER LIABILITIES ^{3/}	48,420	31,329	10,646	1,681	11,853	7,149
TOTAL CAPITAL ACCOUNTS ^{4/}	81,430	61,191	13,241	2,835	21,387	23,728

^{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

DECEMBER 7, 1977 TO DECEMBER 14, 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/	+ 2,280	+1,924	-602	+456	+1,675	+395
LOANS AND DISCOUNTS 2/	+ 2,290	+2,029	-441	+405	+1,781	+284
U.S. TREASURY SECURITIES	- 30	-107	-182	-56	+41	+90
OTHER SECURITIES	+ 20	+2	+21	+107	-147	+21
RESERVES, CASH, AND BANK BALANCES	+ 4,620	+4,962	+2,496	+1	+1,911	+554
RESERVES WITH FR BANKS	- 1,990	-1,995	-573	-186	-773	-463
CASH IN VAULT	+ 950	+690	+32	+3	+245	+410
BALANCES WITH BANKS	- 750	-24	+106	-187	-74	+131
CASH ITEMS	+ 6,410	+6,291	+2,931	+371	+2,513	+476
OTHER ASSETS 3/	+ 270	+227	-256	-56	+507	+32
TOTAL ASSETS/LIABILITIES 3/	+ 7,170	+7,113	+1,638	+401	+4,093	+981
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+11,020	+10,072	+4,024	+759	+3,699	+1,590
GROSS TIME DEPOSITS	+ 1,250	+1,377	+312	+37	+1,179	-151
TOTAL DEPOSITS	+12,270	+11,449	+4,336	+796	+4,878	+1,439
DEPOSITS OF BANKS	+ 1,260	+1,346	+1,328	-21	+151	-112
U.S. GOVT. DEPOSITS	+ 250	+143	+1	-20	+23	+139
OTHER DEMAND DEPOSITS	+ 9,850	+8,921	+2,738	+807	+3,813	+1,563
OTHER TIME DEPOSITS	+ 910	+1,039	+269	+30	+891	-151
BORROWINGS	- 3,780	-3,496	-1,975	-456	-801	-264
OTHER LIABILITIES 3/	- 1,310	-827	-708	+56	+24	-199
TOTAL CAPITAL ACCOUNTS 4/	- 10	-13	-15	+5	-8	+5

FOR NUMBERED FOOTNOTES SEE PAGE 1.