



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
JANUARY 3, 1978

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

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

DECEMBER 21, 1977

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK	CITY OF CHICAGO	OTHER	
<u>ASSETS</u>						
LOANS AND INVESTMENTS <sup>2/</sup>	929,960	669,580	103,983	33,853	242,967	288,777
LOANS AND DISCOUNTS <sup>2/</sup>	671,130	488,021	81,295	25,191	184,430	197,105
U.S. TREASURY SECURITIES	99,310	70,245	11,082	3,541	22,592	33,030
OTHER SECURITIES	159,520	111,314	11,606	5,121	35,945	58,642
RESERVES, CASH, AND BANK BALANCES	141,390	113,679	30,019	4,838	44,801	34,221
RESERVES WITH FR BANKS	28,070	28,065	5,510	1,076	12,075	9,404
CASH IN VAULT	14,170	10,495	1,063	216	3,556	5,660
BALANCES WITH BANKS	48,840	27,151	9,244	417	6,976	10,514
CASH ITEMS	50,310	48,168	14,202	3,129	22,194	8,643
OTHER ASSETS <sup>3/</sup>	62,530	53,590	20,385	2,836	22,823	7,546
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	1,133,880	837,049	154,387	41,527	310,591	330,544
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	351,950	266,691	58,003	10,474	95,750	102,464
GROSS TIME DEPOSITS	549,390	367,940	46,762	16,741	139,076	185,361
TOTAL DEPOSITS	901,340	634,631	104,765	27,215	234,826	287,825
DEPOSITS OF BANKS	52,550	47,143	23,365	3,208	15,162	5,408
U.S. GOVT. DEPOSITS	8,000	5,894	613	258	2,124	2,899
OTHER DEMAND DEPOSITS	301,640	221,579	36,401	7,854	81,935	95,389
OTHER TIME DEPOSITS	539,150	380,015	44,386	15,895	135,605	184,129
BORROWINGS	102,950	89,780	25,452	9,763	42,441	12,124
OTHER LIABILITIES <sup>3/</sup>	48,200	31,487	10,898	1,719	12,005	6,865
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	81,390	61,151	13,272	2,830	21,319	23,730

<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

DECEMBER 14, 1977 TO DECEMBER 21, 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/	±/ +3,950	±/ +3,522	+2,290	-7	+754	+485
LOANS AND DISCOUNTS 2/	+3,280	+3,107	+2,632	-77	+361	+191
U.S. TREASURY SECURITIES	- 30	-113	-441	-43	+279	+92
OTHER SECURITIES	+ 700	+528	+99	+113	+114	+202
RESERVES, CASH, AND BANK BALANCES	+6,130	+4,676	+773	+486	+1,904	+1,513
RESERVES WITH FR BANKS	+2,790	+2,789	+868	+126	+895	+900
CASH IN VAULT	+ 70	+52	+12	+19	+0	+21
BALANCES WITH BANKS	+3,400	+2,057	+1,122	-35	+763	+207
CASH ITEMS	- 130	-222	-1,229	+376	+246	+385
OTHER ASSETS 3/	- 980	-626	-1,102	-230	+1,005	-299
TOTAL ASSETS/LIABILITIES 3/	+9,100	+7,572	+1,961	+249	+3,663	+1,699
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+6,910	+5,144	+1,623	+241	+1,447	+1,833
GROSS TIME DEPOSITS	+1,740	+1,640	+103	+207	+1,216	+114
TOTAL DEPOSITS	+8,650	+6,784	+1,726	+448	+2,663	+1,947
DEPOSITS OF BANKS	+1,980	+1,847	+763	+177	+735	+172
U.S. GOVT. DEPOSITS	+4,170	+3,153	+464	+187	+1,114	+1,388
OTHER DEMAND DEPOSITS	+ 860	+237	+387	-93	-330	+273
OTHER TIME DEPOSITS	+1,640	+1,547	+112	+177	+1,144	+114
BORROWINGS	+ 710	+670	-48	-232	+916	+34
OTHER LIABILITIES 3/	- 220	+158	+252	+38	+152	-284
TOTAL CAPITAL ACCOUNTS 4/	- 40	-40	+31	-5	-68	+2

FOR NUMBERED FOOTNOTES SEE PAGE 1.

±/ REVISED