



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
 JANUARY 10, 1977  
 1978

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

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) DECEMBER 28, 1977

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	931,610	670,826	104,315	33,550	243,744	289,217
LOANS AND DISCOUNTS 2/	673,380	489,891	81,845	25,003	185,526	197,517
U.S. TREASURY SECURITIES	98,930	69,870	10,982	3,342	22,520	33,026
OTHER SECURITIES	159,300	111,065	11,488	5,205	35,698	58,674
RESERVES, CASH, AND BANK BALANCES	150,080	121,686	31,585	6,037	48,854	35,210
RESERVES WITH FR BANKS	32,110	32,109	6,256	2,224	14,374	9,255
CASH IN VAULT	15,750	11,653	1,145	234	3,957	6,317
BALANCES WITH BANKS	48,770	26,649	8,564	562	6,652	10,871
CASH ITEMS	53,450	51,275	15,620	3,017	23,871	8,767
OTHER ASSETS 3/	63,680	54,435	21,216	2,781	22,642	7,796
TOTAL ASSETS/LIABILITIES 3/	1,145,370	846,947	157,116	42,368	315,240	332,223
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	357,850	271,967	60,150	10,845	97,733	103,239
GROSS TIME DEPOSITS	550,630	388,836	46,650	16,830	139,596	185,760
TOTAL DEPOSITS	908,480	660,803	106,800	27,675	237,329	288,999
DEPOSITS OF BANKS	53,260	47,771	23,510	3,139	15,601	5,521
U.S. GOVT. DEPOSITS	7,870	5,886	666	207	2,285	2,728
OTHER DEMAND DEPOSITS	306,990	226,267	38,369	8,344	83,332	96,222
OTHER TIME DEPOSITS	540,360	380,879	44,255	15,985	136,111	184,528
BORROWINGS	107,080	93,440	25,831	9,859	45,194	12,556
OTHER LIABILITIES 3/	48,180	31,327	11,199	1,998	11,206	6,924
TOTAL CAPITAL ACCOUNTS 4/	81,630	61,377	13,286	2,836	21,511	23,744

**SEASONALLY ADJUSTED DATA ESTIMATED AS OF DEC. 31, 1977**

LOANS AND INVESTMENTS 5/	865,400
LOANS AND DISCOUNTS 5/	612,900
COMMERCIAL & INDUSTRIAL 6/	202,200
U.S. TREASURY SECURITIES	93,500
OTHER SECURITIES	159,000
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	
LOANS AND DISCOUNTS 5/	617,500
COMMERCIAL & INDUSTRIAL 6/	205,500

FOR NUMBERED FOOTNOTES SEE PAGE 2.

NOTE: COMPATIBILITY OF FIGURES AFFECTED  
 BY CHANGES IN MEMBERSHIP, MERGERS,  
 ETC.

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

DECEMBER 21, 1977 TO DECEMBER 28, 1977

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS <sup>2/</sup>	+ 1,650	+1,246	+332	-303	+777	+440
LOANS AND DISCOUNTS <sup>2/</sup>	+ 2,250	+1,870	+550	-188	+1,096	+412
U.S. TREASURY SECURITIES	- 380	-375	-100	-199	-72	-4
OTHER SECURITIES	- 220	-249	-118	+84	-247	+32
RESERVES, CASH, AND BANK BALANCES	+ 8,690	+7,807	+1,566	+1,199	+4,053	+989
RESERVES WITH FR BANKS	+ 4,040	+4,044	+746	+1,148	+2,299	-149
CASH IN VAULT	+ 1,580	+1,158	+82	+18	+401	+657
BALANCES WITH BANKS	- 70	-502	-680	+145	-324	+357
CASH ITEMS	+ 3,140	+3,107	+1,418	-112	+1,677	+124
OTHER ASSETS <sup>3/</sup>	+ 1,150	+845	+831	-55	-181	+250
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	+ 11,490	+9,898	+2,729	+841	+4,649	+1,679
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 5,900	+5,276	+2,147	+371	+1,983	+775
GROSS TIME DEPOSITS	+ 1,240	+896	-112	+89	+520	+399
TOTAL DEPOSITS	+ 7,140	+6,172	+2,035	+460	+2,503	+1,174
DEPOSITS OF BANKS	+ 710	+628	+145	-69	+439	+113
U.S. GOVT. DEPOSITS	- 130	-8	+53	-51	+161	-171
OTHER DEMAND DEPOSITS	+ 5,350	+4,688	+1,968	+490	+1,397	+833
OTHER TIME DEPOSITS	+ 1,210	+864	-131	+90	+506	+399
BORROWINGS	+ 4,130	+3,660	+379	+96	+2,753	+432
OTHER LIABILITIES <sup>3/</sup>	- 20	-160	+301	+279	-799	+59
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	+ 240	+226	+14	+6	+192	+14

<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 "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".

<sup>4/</sup> EFFECTIVE MARCH 31, 1976 INCLUDES "RESERVES FOR SECURITIES" AND A PORTION OF "RESERVES FOR LOAN LOSSES".

<sup>5/</sup> EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS.

<sup>6/</sup> AS OF DECEMBER 31, 1977, COMMERCIAL AND INDUSTRIAL LOANS WERE REDUCED BY \$300 MILLION AS THE RESULT OF LOAN RECLASSIFICATIONS AT ONE LARGE BANK.

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

DECEMBER 31, 1976 TO DECEMBER 28, 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/	+85,245	+50,301	+5,225	+2,160	+17,338	+25,578
LOANS AND DISCOUNTS 2/	+78,477	+47,012	+4,384	+1,857	+17,372	+23,398
U.S. TREASURY SECURITIES	-3,584	-4,708	-841	-730	-3,215	+78
OTHER SECURITIES	+10,352	+7,997	+1,681	+1,034	+3,181	+2,101
RESERVES, CASH, AND BANK BALANCES	+14,005	+12,748	+2,091	+2,103	+8,383	+171
RESERVES WITH FR BANKS	+6,142	+6,141	+2,671	+801	+3,747	-1,079
CASH IN VAULT	+3,626	+2,587	+313	+14	+909	+1,352
BALANCES WITH BANKS	-839	-736	+146	+309	-208	-983
CASH ITEMS	+5,076	+4,755	-1,039	+979	+3,934	+881
OTHER ASSETS 3/	+15,455	+11,033	+5,478	+338	+2,255	+2,962
TOTAL ASSETS/LIABILITIES 3/	+114,705	+74,082	+12,793	+4,601	+27,977	+28,711
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+21,050	+11,877	-51	+578	+4,987	+6,363
GROSS TIME DEPOSITS	+49,249	+30,184	+1,651	+1,696	+11,441	+15,396
TOTAL DEPOSITS	+70,299	+42,061	+1,600	+2,274	+16,428	+21,759
DEPOSITS OF BANKS	-1,382	-1,968	-1,866	-169	+383	-315
U.S. GOVT. DEPOSITS	+4,114	+3,220	+466	+126	+1,391	+1,237
OTHER DEMAND DEPOSITS	+18,564	+10,725	+682	+315	+4,237	+5,492
OTHER TIME DEPOSITS	+49,003	+30,083	+2,318	+2,002	+10,417	+15,346
BORROWINGS	+26,929	+21,701	+8,331	+1,167	+8,738	+3,465
OTHER LIABILITIES 3/	+13,897	+7,551	+1,880	+1,000	+1,451	+3,220
TOTAL CAPITAL ACCOUNTS 4/	+3,580	+2,769	+983	+160	+1,359	+266

SEASONALLY ADJUSTED DATA ESTIMATED AS OF DEC. 31, 1977

LOANS AND INVESTMENTS 5/	+81,000
LOANS AND DISCOUNTS 5/	+74,000
COMMERCIAL & INDUSTRIAL 6/	+22,700
U.S. TREASURY SECURITIES	-3,800
OTHER SECURITIES	+10,800
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	
LOANS AND DISCOUNTS 5/	+74,800
COMMERCIAL & INDUSTRIAL 6/	+23,600

NOTE: COMPARISONS ARE WITH CALL DATE  
FIGURES FOR THE PREVIOUS YEAR.  
FIGURES MAY NOT ADD TO TOTALS  
DUE TO ROUNDING.

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	Dec. 28, 1977	Nov. 30, 1977	Dec. 31, 1976	Change to Dec. 28, 1977 from --	
				Nov. 30, 1977	Dec. 31, 1976
<u>ASSETS</u>					
Monetary reserve	24.4	r/ 24.1	r/ 23.7	+ .3	+ .7
Gold stock	11.7	11.6	11.6	+ .1	+ .1
Special Drawing Rights certificates	1.3	1.2	1.2	+ .1	+ .1
Treasury currency	11.4	11.3	10.9	+ .1	+ .5
Bank credit	1,085.1	1,061.3	1,006.8	+23.8	+78.3
Loans, net	672.4	659.5	610.2	+12.9	+62.2
U.S. Treasury securities	213.1	203.1	211.4	+10.0	+ 1.7
Commercial and savings banks	105.3	104.6	108.4	+ .7	- 3.1
Federal Reserve Banks	105.7	96.5	101.0	+ 9.2	+ 4.7
Other	2.1	2.1	2.1	--	--
Other securities	199.6	198.6	185.2	+ 1.0	+14.4
Total assets, net	1,109.5	1,085.4	1,030.5	+24.1	+79.0
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	1,015.1	995.1	936.7	+20.0	+78.4
Currency outside banks	88.1	86.6	82.0	+ 1.5	+ 6.1
Demand deposits adjusted <sup>1/</sup>	253.5	242.2	240.1	+11.3	+13.4
Time deposits adjusted	673.5	666.3	614.7	+ 7.2	+58.8
U. S. Government deposits	15.5	8.1	13.3	+ 7.4	+ 2.2
At commercial and savings banks	7.9	5.5	3.6	+ 2.4	+ 4.3
At Federal Reserve Banks	7.7	2.6	9.7	+ 5.1	- 2.0
Foreign bank deposits, net	6.9	5.6	3.6	+ 1.3	+ 3.3
Treasury cash	.5	.5	.4	--	+ .1
Capital and miscellaneous account, net	71.5	76.1	76.4	- 4.6	- 4.9
Total liabilities and capital, net	1,109.5	1,085.4	1,030.5	+24.1	+79.0
<u>Seasonally adjusted</u>			12/29/76		12/29/76
Currency outside banks	86.2	85.1	78.3	+ 1.1	+ 7.9
Demand deposits adjusted	245.4	239.3	226.3	+ 6.1	+19.1

\* Figures may not add to totals because of rounding. Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.

<sup>1/</sup> Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$ 263.4 billion on December 28, 1977.

r/ Revised