



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JANUARY 4, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) DECEMBER 22, 1976

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS 2/	826,680	612,179	96,936	32,079	220,547	262,617
LOANS AND DISCOUNTS 2/	577,220	435,523	75,257	23,520	163,737	173,009
U.S. TREASURY SECURITIES	100,300	73,526	11,485	4,301	24,685	33,055
OTHER SECURITIES	149,160	103,130	10,194	4,258	32,125	56,553
RESERVES, CASH, AND BANK BALANCES	131,210	109,363	28,878	3,922	43,995	32,588
RESERVES WITH FR BANKS	29,180	29,182	5,907	1,144	12,972	9,159
CASH IN VAULT	12,400	9,393	865	205	3,148	5,175
BALANCES WITH BANKS	41,560	24,248	7,063	218	6,679	10,288
CASH ITEMS	48,070	46,560	15,043	2,355	21,196	7,966
OTHER ASSETS 3/	554,600	47,557	17,578	2,201	19,920	7,858
TOTAL ASSETS/LIABILITIES	1,012,490	769,119	143,392	38,202	284,462	303,063
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	322,640	249,852	55,485	10,322	88,055	95,590
GROSS TIME DEPOSITS	491,590	354,863	43,998	14,940	126,289	169,636
TOTAL DEPOSITS	814,230	604,715	99,483	25,262	214,344	265,626
DEPOSITS OF BANKS	47,550	42,601	20,896	3,121	13,494	5,090
U.S. GOVT. DEPOSITS	5,510	3,989	322	144	1,223	2,300
OTHER DEMAND DEPOSITS	279,080	210,643	37,209	8,067	75,809	89,558
OTHER TIME DEPOSITS	482,090	347,482	41,056	13,930	123,818	168,678
BORROWINGS	88,020	80,736	22,528	9,326	39,657	9,225
OTHER LIABILITIES 3/	85,650	26,746	9,147	955	10,709	5,935
TOTAL CAPITAL ACCOUNTS 4/	74,590	56,922	12,234	2,659	19,752	22,277

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 15, 1976 TO DECEMBER 22, 1976

6037

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL COMPL. 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/	- 200	-294	-886	+510	-25	+107
LOANS AND DISCOUNTS 2/	- 150	-60	-566	+633	-10	-117
U.S. TREASURY SECURITIES	- 210	-270	-311	-223	+194	+70
OTHER SECURITIES	+ 160	+36	-9	+100	-209	+154
RESERVES, CASH, AND BANK BALANCES	-3,400	-3,503	-3,703	-359	+404	+155
RESERVES WITH FR BANKS	-1,520	-1,523	-1,709	-134	+22	+298
CASH IN VAULT	- 130	-84	-26	+11	+3	-72
BALANCES WITH BANKS	+1,180	+898	+688	-18	+121	+107
CASH ITEMS	-2,930	-2,794	-2,656	-218	+258	-178
OTHER ASSETS 3/	- 230	-502	-457	-244	-103	+302
TOTAL ASSETS/LIABILITIES	-3,830	-4,299	-5,046	-93	+276	+564
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	-8,500	-8,448	-4,681	-344	-3,332	-91
GROSS TIME DEPOSITS	+2,900	+2,470	+385	+271	+1,280	+534
TOTAL DEPOSITS	-5,600	-5,978	-4,296	-73	-2,052	+443
DEPOSITS OF BANKS	+1,000	+1,007	+269	+185	+6	-5
U.S. GOVT. DEPOSITS	-3,540	-3,398	-1,335	-252	-1,606	-205
OTHER DEMAND DEPOSITS	-5,290	-5,384	-3,695	-158	-1,650	+119
OTHER TIME DEPOSITS	+2,230	+1,797	+465	+152	+1,198	+534
BORROWINGS	+3,220	+3,172	+1,009	-34	+2,137	+60
OTHER LIABILITIES 3/	-1,670	-1,657	-1,745	-50	+142	-4
TOTAL CAPITAL ACCOUNTS 4/	+ 220	+164	-14	+64	+49	+65

FOR NUMBERED FOOTNOTES SEE PAGE 1.