



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
FEBRUARY 15, 1977

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

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

FEBRUARY 2, 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/	816,240	602,850	93,681	30,916	216,994	261,259
LOANS AND DISCOUNTS 2/	569,260	429,157	73,308	22,687	162,102	171,060
U.S. TREASURY SECURITIES	99,420	72,149	11,310	3,971	23,200	33,668
OTHER SECURITIES	147,560	101,544	9,063	4,258	31,692	56,531
RESERVES, CASH, AND BANK BALANCES	115,490	94,580	23,843	3,694	35,829	31,214
RESERVES WITH FR BANKS	22,470	22,468	4,219	1,010	8,839	8,400
CASH IN VAULT	11,530	8,698	832	185	2,813	4,868
BALANCES WITH BANKS	38,940	22,411	5,866	276	5,995	10,274
CASH ITEMS	42,550	41,003	12,926	2,223	18,182	7,672
OTHER ASSETS 3/	56,240	49,517	19,842	2,459	19,711	7,505
<b>TOTAL ASSETS/LIABILITIES 3/</b>	<b>987,970</b>	<b>746,947</b>	<b>137,366</b>	<b>37,069</b>	<b>272,534</b>	<b>299,978</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	305,050	236,565	52,034	10,037	83,543	90,951
GROSS TIME DEPOSITS	496,150	357,331	44,652	14,880	125,571	172,228
<b>TOTAL DEPOSITS</b>	<b>801,200</b>	<b>593,896</b>	<b>96,686</b>	<b>24,917</b>	<b>209,114</b>	<b>263,179</b>
DEPOSITS OF BANKS	45,960	41,095	20,429	2,861	12,837	4,968
U.S. GOVT. DEPOSITS	3,680	2,731	184	76	1,028	1,443
OTHER DEMAND DEPOSITS	264,630	199,843	34,494	8,046	71,805	85,498
OTHER TIME DEPOSITS	486,930	350,227	41,579	13,934	123,444	171,270
BORROWINGS	75,920	68,416	17,933	8,116	32,870	9,497
OTHER LIABILITIES 3/	35,040	26,733	10,355	1,341	10,311	4,726
<b>TOTAL CAPITAL ACCOUNTS 4/</b>	<b>75,810</b>	<b>57,902</b>	<b>12,392</b>	<b>2,695</b>	<b>20,239</b>	<b>22,576</b>

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

JANUARY 26, 1977 TO FEBRUARY 2, 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/	+4,750	+4,027	+612	+751	+1,785	+879
LOANS AND DISCOUNTS 2/	+5,560	+4,983	+1,164	+484	+2,637	+698
U.S. TREASURY SECURITIES	- 350	-462	-71	+124	-649	+134
OTHER SECURITIES	- 460	-494	-481	+143	-203	+47
RESERVES, CASH, AND BANK BALANCES	-2,270	-3,103	-2,627	+145	-2,008	+1,387
RESERVES WITH FR BANKS	-6,110	-6,115	-2,067	-195	-3,416	-437
CASH IN VAULT	-1,030	-778	-51	-19	-263	-445
BALANCES WITH BANKS	+1,740	+916	-430	+66	+281	+999
CASH ITEMS	+3,130	+2,874	-79	+293	+1,390	+1,270
OTHER ASSETS 3/	+2,140	+1,406	+267	+228	+90	+821
TOTAL ASSETS/LIABILITIES 3/	+4,620	+2,330	-1,748	+1,124	-133	+3,087
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+8,510	+6,740	+723	+597	+2,914	+2,506
GROSS TIME DEPOSITS	+ 540	+204	+187	+13	-413	+417
TOTAL DEPOSITS	+9,050	+6,944	+910	+610	+2,501	+2,923
DEPOSITS OF BANKS	+1,480	+1,192	-367	+1	+1,124	+434
U.S. GOVT. DEPOSITS	- 720	-648	-248	-72	-226	-102
OTHER DEMAND DEPOSITS	+7,690	+6,143	+1,441	+651	+1,877	+2,174
OTHER TIME DEPOSITS	+ 600	+257	+84	+30	-274	+417
BORROWINGS	-5,290	-5,184	-2,464	+320	-2,905	-135
OTHER LIABILITIES 3/	+ 590	+343	-221	+166	+143	+255
TOTAL CAPITAL ACCOUNTS 4/	+ 270	+227	+27	+28	+128	+44

FOR NUMBERED FOOTNOTES SEE PAGE 1.