



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JULY 12, 1977

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JUNE 29, 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/}	864,460	629,089	98,190	32,116	227,676	271,107
LOANS AND DISCOUNTS ^{2/}	609,480	450,099	75,509	23,361	170,939	180,290
U.S. TREASURY SECURITIES	101,300	72,628	11,702	4,046	23,701	33,179
OTHER SECURITIES	153,680	106,362	10,979	4,709	33,036	57,638
RESERVES, CASH, AND BANK BALANCES	124,460	100,486	27,280	4,192	37,609	31,405
RESERVES WITH FR BANKS	23,530	23,534	4,198	1,116	9,327	8,893
CASH IN VAULT	13,560	10,042	980	183	3,300	5,579
BALANCES WITH BANKS	42,940	24,197	7,316	841	6,152	9,888
CASH ITEMS	44,430	42,713	14,786	2,052	18,830	7,045
OTHER ASSETS ^{3/}	55,980	49,322	18,857	2,430	21,479	6,556
TOTAL ASSETS/LIABILITIES^{3/}	1,044,900	778,897	144,327	38,738	286,764	309,068
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	312,840	239,822	54,123	9,177	85,535	90,987
GROSS TIME DEPOSITS	520,820	369,597	44,484	16,069	130,716	178,328
TOTAL DEPOSITS	833,660	609,419	98,607	25,246	216,251	269,315
DEPOSITS OF BANKS	46,150	41,810	21,254	2,718	13,008	4,830
U.S. GOVT. DEPOSITS	3,850	2,834	195	75	1,186	1,378
OTHER DEMAND DEPOSITS	272,540	202,706	35,437	7,229	74,079	85,961
OTHER TIME DEPOSITS	511,120	362,069	41,721	15,224	127,978	177,146
BORROWINGS	90,170	79,963	21,306	9,034	38,747	10,876
OTHER LIABILITIES ^{3/}	42,360	30,273	11,776	1,724	11,096	5,677
TOTAL CAPITAL ACCOUNTS^{4/}	78,710	59,242	12,638	2,734	20,670	23,200

SEASONALLY ADJUSTED DATA ESTIMATED AS OF JUNE 30, 1977

LOANS AND INVESTMENTS ^{5/}	825,500
LOANS AND DISCOUNTS ^{5/}	567,000
COMMERCIAL & INDUSTRIAL	188,300
U.S. TREASURY SECURITIES	105,300
OTHER SECURITIES	153,200
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	
LOANS AND DISCOUNTS ^{5/}	571,000
COMMERCIAL & INDUSTRIAL	191,100

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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

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

JUNE 22, 1977 TO JUNE 29, 1977

H.6

(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	
ASSETS						
LOANS AND INVESTMENTS ^{2/}	+2,350	+2,552	+1,496	+269	+1,023	-236
LOANS AND DISCOUNTS ^{2/}	+3,180	+3,224	+1,693	+192	+1,397	-58
U.S. TREASURY SECURITIES	-1,170	-922	-308	+103	-425	-292
OTHER SECURITIES	+340	+250	+111	-26	+51	+114
RESERVES, CASH, AND BANK BALANCES	+1,480	+1,202	+903	+307	-65	+57
RESERVES WITH FR BANKS	-2,130	-2,123	-1,079	-5	-684	-355
CASH IN VAULT	+530	+380	+26	-10	+134	+230
BALANCES WITH BANKS	+2,290	+2,137	+1,129	+491	+289	+228
CASH ITEMS	+790	+808	+827	-169	+196	-46
OTHER ASSETS ^{3/}	-450	-150	-156	-703	+643	+66
TOTAL ASSETS/LIABILITIES ^{3/}	+3,380	+3,604	+2,243	-127	+1,601	-113
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+1,650	+2,024	+2,073	-283	+797	-563
GROSS TIME DEPOSITS	+1,440	+1,238	+144	+248	+608	+238
TOTAL DEPOSITS	+3,090	+3,262	+2,217	-35	+1,405	-325
DEPOSITS OF BANKS	+2,180	+2,099	+1,690	-97	+387	+119
U.S. GOVT. DEPOSITS	-1,560	-1,014	-209	-16	-56	-733
OTHER DEMAND DEPOSITS	+1,190	+1,098	+580	-172	+639	+51
OTHER TIME DEPOSITS	+1,280	+1,079	+156	+250	+435	+238
BORROWINGS	+870	+510	-24	-5	+142	+397
OTHER LIABILITIES ^{3/}	-670	-235	+40	-73	+12	-214
TOTAL CAPITAL ACCOUNTS ^{4/}	+90	+67	+10	-14	+42	+29

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 "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".

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

5/ EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS.

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

June 30, 1976 to June 29, 1977

H.8 (Partly estimated. In millions of dollars)

Item	All coml. banks	All member banks	Reserve city banks			Country banks
			New York City	City of Chicago	Other	
ASSETS						
Loans and investments ^{2/}	+75,029	+48,312	+4,344	+2,533	+18,872	+22,563
Loans and discounts ^{2/}	+57,425	+35,680	+1,666	+1,409	+14,563	+18,042
U. S. Treasury Securities	+ 9,880	+ 6,615	+1,892	+ 280	+ 2,139	+ 2,304
Other securities	+ 7,725	+ 6,017	+ 786	+ 844	+ 2,170	+ 2,217
Reserves, cash, and bank balances	- 3,975	- 5,425	- 962	- 507	- 2,160	- 1,797
Reserve with FR Banks	- 4,682	- 4,677	- 996	-1,058	- 1,942	- 682
Cash in vault	+ 1,576	+ 1,056	+ 156	- 1	+ 384	+ 516
Balances with banks	+ 238	- 638	+ 286	+ 515	- 397	- 1,043
Cash items	- 1,107	- 1,164	- 408	+ 36	- 205	- 588
Other assets ^{3/}	+10,234	+ 7,718	+2,241	- 201	+ 3,515	+ 2,164
TOTAL ASSETS/LIABILITIES ^{3/}	+81,288	+50,605	+5,622	+1,826	+20,227	+22,930
LIABILITIES & CAPITAL						
Gross demand deposits	+ 1,477	- 2,110	-3,020	- 630	+ 871	+ 669
Gross time deposits	+43,661	+25,353	- 526	+ 190	+ 8,396	+17,293
TOTAL DEPOSITS	+45,138	+23,243	-3,546	- 441	+ 9,267	+17,962
Deposits of banks	- 3,060	- 2,961	-1,749	- 482	- 787	+ 57
U. S. Govt. deposits	- 1,501	- 1,484	- 410	- 88	- 643	- 343
Other demand deposits	+ 4,314	+ 665	-2,080	- 494	+ 2,132	+ 1,107
Other time deposits	+45,385	+27,023	+ 693	+ 623	+ 8,565	+17,142
Borrowings	+22,973	+19,478	+ 7,519	+1,739	+ 7,953	+ 2,268
Other liabilities ^{3/}	+ 9,022	+ 4,876	+ 854	+ 291	+ 1,545	+ 2,186
Total capital accounts ^{4/}	+ 4,155	+ 3,008	+ 795	+ 237	+ 1,463	+ 514

Seasonally adjusted data Estimated as of June 30, 1977

Loans and investments ^{5/}	+76,700
Loans and discounts ^{5/}	+57,700
Commercial & Industrial	+16,200
U.S. Treasury Securities	+10,600
Other Securities	8,400
Plus Loans Sold Outright To Affiliates	
Loans and Discounts ^{5/}	+57,200
Commercial & Industrial	+16,200

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	June 29, 1977	May 25, 1977	June 30, 1976	Change to June 29, 1977 from --	
				May 25, 1977	June 30, 1976
ASSETS					
Monetary reserve	23.9	23.9	22.9	--	+ 1.0
Gold Stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	1.2	1.2	.7	--	+ .5
Treasury Currency	11.1	11.1	10.6	--	+ .5
Bank credit	1,023.2	1,007.1	958.2	+16.1	+65.0
Loans, net	617.4	607.0	581.8	+10.4	+35.6
U. S. Treasury securities	212.3	207.0	193.6	+ 5.3	+18.7
Commercial and savings banks	108.3	109.0	97.7	- .7	+10.6
Federal Reserve Banks	101.9	95.9	94.4	+ 6.0	+ 7.5
Other	2.1	2.1	1.5	--	+ .6
Other securities	193.5	193.1	182.8	+ .4	+10.7
Total assets, net	1,047.1	1,031.0	981.2	+16.1	+65.9
LIABILITIES AND CAPITAL					
Total deposits adjusted and currency outside banks	950.5	940.7	889.3	+ 9.8	+61.2
Currency outside banks	82.7	81.7	76.5	+ 1.0	+ 6.2
Demand deposits adjusted ^{1/}	228.1	221.9	222.7	+ 6.2	+ 5.4
Time deposits adjusted	639.7	637.1	590.2	+ 2.7	+49.5
U. S. Government deposits	20.0	13.3	17.3	+ 6.7	+ 2.7
At commercial and savings banks	3.9	4.2	5.4	- .3	- 1.5
At Federal Reserve Banks	16.1	9.0	12.0	+ 7.1	+ 4.1
Foreign bank deposits, net	4.6	3.9	3.9	+ .7	+ .7
Treasury cash	.5	.4	.5	+ .1	--
Capital and miscellaneous account, net	71.5	72.7	70.1	- 1.2	+ 1.4
Total liabilities and capital, net	1,047.1	1,031.0	981.2	+16.1	+65.9
6-30-77					
Seasonally adjusted					
Currency outside banks	82.4	81.9	75.7	+ .5	+ 6.7
Demand deposits adjusted	232.5	225.3	225.2	+ 7.2	+ 7.3

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

^{1/} Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$236.9 billion on June 29, 1977.

r/ Revised.