



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JANUARY 17, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) JANUARY 4, 1978

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS 2/	933,700	672,075	103,825	34,014	244,145	290,091
LOANS AND DISCOUNTS 2/ U.S. TREASURY SECURITIES OTHER SECURITIES	677,490 98,780 157,430	492,966 69,718 109,391	81,499 11,417 10,909	25,736 3,215 5,063	187,108 22,058 34,979	198,623 33,028 58,440
RESERVES, CASH, AND BANK BALANCES	156,000	124,284	29,332	5,034	50,485	39,433
RESERVES WITH FR BANKS CASH IN VAULT BALANCES WITH BANKS CASH ITEMS	27,280 14,570 53,530 60,620	27,278 10,807 28,384 57,815	4,475 1,130 7,804 15,923	1,286 242 465 3,041	11,992 3,645 7,286 27,562	9,525 5,790 12,829 11,289
OTHER ASSETS 3/	65,390	56,259	22,614	2,982	22,958	7,705
TOTAL ASSETS/LIABILITIES 3/	1,155,090	852,618	155,771	42,030	317,588	337,229
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	371,060	281,216	59,272	11,820	102,118	108,006
GROSS TIME DEPOSITS	551,360	389,150	46,523	16,607	139,781	186,239
TOTAL DEPOSITS	922,420	670,366	105,795	28,427	241,899	294,245
DEPOSITS OF BANKS U.S. GOVT. DEPOSITS OTHER DEMAND DEPOSITS OTHER TIME DEPOSITS	58,160 4,720 318,440 541,100	52,043 3,392 233,729 381,202	23,405 234 38,038 44,118	4,895 70 7,639 15,823	17,376 1,247 87,022 136,254	6,367 1,841 101,030 185,007
BORROWINGS	103,310	89,605	25,037	8,916	43,032	12,620
OTHER LIABILITIES 3/	47,600	31,145	11,604	1,807	11,118	6,616
TOTAL CAPITAL ACCOUNTS 4/	81,760	61,502	13,335	2,880	21,539	23,748

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 28, 1977 TO JANUARY 4, 1978

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>	<u>2/</u>	<u>2/</u>				<u>2/</u>
LOANS AND INVESTMENTS 2/	+ 2,070	+ 1,248	- 490	+ 464	+ 401	+ 873
LOANS AND DISCOUNTS 2/	+ 4,100	+ 3,074	- 346	+ 733	+ 1,582	+ 1,105
U.S. TREASURY SECURITIES	- 150	- 152	+ 435	- 127	- 462	+ 2
OTHER SECURITIES	- 1,880	- 1,674	- 579	- 142	- 719	- 234
RESERVES, CASH, AND BANK BALANCES	+ 5,920	+ 2,598	- 2,253	- 1,003	+ 1,631	+ 4,223
RESERVES WITH FR BANKS	- 4,830	- 4,831	- 1,781	- 938	- 2,382	+ 270
CASH IN VAULT	- 1,180	- 846	- 15	+ 8	- 312	- 527
BALANCES WITH BANKS	+ 4,760	+ 1,735	- 760	- 97	+ 634	+ 1,958
CASH ITEMS	+ 7,170	+ 6,540	+ 303	+ 24	+ 3,691	+ 2,522
OTHER ASSETS 3/	+ 1,690	+ 1,813	+ 1,398	+ 201	+ 317	- 103
TOTAL ASSETS/LIABILITIES 3/	+ 9,680	+ 5,659	- 1,345	- 338	+ 2,349	+ 4,993
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+13,210	+9,249	- 878	+ 975	+ 4,385	+ 4,767
GROSS TIME DEPOSITS	+ 730	+ 313	- 127	- 223	+ 185	+ 478
TOTAL DEPOSITS	+13,940	+ 9,562	- 1,005	+ 752	+ 4,570	+ 5,245
DEPOSITS OF BANKS	+ 4,900	+ 4,272	- 105	+ 1,756	+ 1,775	+ 846
U.S. GOVT. DEPOSITS	- 3,150	- 2,494	- 432	- 137	- 1,038	- 887
OTHER DEMAND DEPOSITS	+11,450	+ 7,462	- 331	- 705	+ 3,690	+ 4,808
OTHER TIME DEPOSITS	+ 740	+ 322	- 137	- 162	+ 143	+ 478
BORROWINGS	- 3,760	- 3,834	- 794	- 943	- 2,162	+ 65
OTHER LIABILITIES 3/	- 630	- 194	+ 405	- 191	- 87	- 321
TOTAL CAPITAL ACCOUNTS 4/	+ 130	+ 125	+ 49	+ 44	+ 28	+ 4

FOR NUMBERED FOOTNOTES SEE PAGE 1.

2/ REVISED