



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/}	677,490	492,966	81,499	25,736	187,108	198,623
U.S. TREASURY SECURITIES	98,780	69,718	11,417	3,215	22,058	33,028
OTHER SECURITIES	157,430	109,391	10,909	5,063	34,979	58,440
RESERVES, CASH, AND BANK BALANCES	156,000	124,284	29,332	5,034	50,485	39,433
RESERVES WITH FR BANKS	27,280	27,278	4,475	1,286	11,992	9,525
CASH IN VAULT	14,570	10,807	1,130	242	3,645	5,790
BALANCES WITH BANKS	53,530	28,384	7,804	465	7,286	12,829
CASH ITEMS	60,620	57,815	15,923	3,041	27,562	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	58,160	52,043	23,405	4,895	17,376	6,367
U.S. GOVT. DEPOSITS	4,720	3,392	234	70	1,247	1,841
OTHER DEMAND DEPOSITS	318,440	233,729	38,038	7,639	87,022	101,030
OTHER TIME DEPOSITS	541,100	381,202	44,118	15,823	136,254	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	
ASSETS	<u>±</u> /	<u>±</u> /				<u>±</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
LIABILITIES & CAPITAL						
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.

±/ REVISED