



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JANUARY 31, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JANUARY 18, 1978

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS ^{1/}			COUNTRY BANKS ^{1/}
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	925,380	663,183	99,018	32,755	240,645	290,765
LOANS AND DISCOUNTS	669,550	485,093	76,902	24,693	184,945	198,553
U.S. TREASURY SECURITIES	97,800	68,346	11,055	3,193	20,625	33,473
OTHER SECURITIES	158,030	109,744	11,061	4,869	35,075	58,739
RESERVES, CASH, AND BANK BALANCES	138,070	111,116	29,848	4,578	43,691	32,999
RESERVES WITH FR BANKS	30,080	30,081	6,770	1,217	13,470	8,624
CASH IN VAULT	14,230	10,503	1,039	233	3,484	5,747
BALANCES WITH BANKS	45,700	24,547	7,376	609	6,304	10,258
CASH ITEMS	48,060	45,985	14,663	2,519	20,433	8,370
OTHER ASSETS	65,190	56,335	22,670	3,249	22,944	7,472
TOTAL ASSETS/LIABILITIES	1,128,640	830,634	151,536	40,582	307,280	331,236
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	341,810	257,956	54,771	10,249	92,407	100,529
GROSS TIME DEPOSITS	553,280	369,850	46,843	16,275	139,094	187,638
TOTAL DEPOSITS	895,090	647,806	101,614	26,524	231,501	288,167
DEPOSITS OF BANKS	48,130	42,683	20,613	2,793	14,290	5,187
U.S. GOVT. DEPOSITS	5,960	4,572	595	236	1,832	1,909
OTHER DEMAND DEPOSITS	297,590	218,046	36,031	7,937	79,413	94,665
OTHER TIME DEPOSITS	543,410	382,305	44,375	15,558	135,966	186,406
BORROWINGS	103,320	89,729	25,006	9,418	42,793	12,512
OTHER LIABILITIES	48,460	31,615	11,556	1,850	11,435	6,774
TOTAL CAPITAL ACCOUNTS	81,770	61,484	13,360	2,790	21,551	23,783

^{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 11, 1978 TO JANUARY 18, 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>						
LOANS AND INVESTMENTS	-9,070	-8,476	-3,163	-506	-4,199	-606
LOANS AND DISCOUNTS	-8,470	-7,554	-2,654	-198	-3,714	-986
U.S. TREASURY SECURITIES	-450	-625	-276	-198	-352	+201
OTHER SECURITIES	-150	-297	-233	-110	-133	+179
RESERVES, CASH, AND BANK BALANCES	+7,720	+8,042	+3,751	+622	+4,059	-390
RESERVES WITH FR BANKS	+7,470	+7,475	+3,251	+504	+4,148	-428
CASH IN VAULT	-450	-368	-46	-9	-193	-120
BALANCES WITH BANKS	-110	+183	+222	+81	-34	-86
CASH ITEMS	+810	+752	+324	+46	+136	+244
OTHER ASSETS	+400	+283	-204	+28	+358	+101
TOTAL ASSETS/LIABILITIES	-950	-151	+384	+144	+218	-697
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	-1,430	-255	+1,025	+433	-231	-1,482
GROSS TIME DEPOSITS	+670	+280	+45	-26	-193	+454
TOTAL DEPOSITS	-760	+25	+1,070	+407	-424	-1,028
DEPOSITS OF BANKS	-800	-695	-250	-79	-221	-145
U.S. GOVT. DEPOSITS	+1,710	+1,417	+267	+122	+644	+384
OTHER DEMAND DEPOSITS	-2,450	-1,100	+1,021	+448	-848	-1,721
OTHER TIME DEPOSITS	+780	+403	+32	-84	+1	+454
BORROWINGS	-320	-569	-677	-337	+422	+223
OTHER LIABILITIES	+160	+432	+208	+109	+225	-110
TOTAL CAPITAL ACCOUNTS	-30	-39	-17	-35	-5	+18

FOR NUMBERED FOOTNOTES SEE PAGE 1.