



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
FEBRUARY 7, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) JANUARY 25, 1978

	ALL CUMUL. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS 2/	919,920	659,486	98,171	32,941	239,839	288,535
LOANS AND DISCOUNTS 2/	664,220	481,789	76,604	24,966	184,059	196,156
U.S. TREASURY SECURITIES	97,230	67,686	10,524	3,130	20,538	33,494
OTHER SECURITIES	158,470	110,011	11,043	4,843	35,242	58,883
RESERVES, CASH, AND BANK BALANCES	128,040	102,153	28,236	4,393	38,627	30,897
RESERVES WITH FR BANKS	26,630	26,632	5,555	1,418	10,985	8,674
CASH IN VAULT	14,090	10,381	1,020	231	3,430	5,700
BALANCES WITH BANKS	43,320	22,965	7,322	506	5,899	9,238
CASH ITEMS	44,000	42,175	14,339	2,238	18,313	7,285
OTHER ASSETS 3/	64,850	56,387	23,033	3,339	22,926	7,089
TOTAL ASSETS/LIABILITIES 3/	1,112,810	818,026	149,440	40,673	301,392	326,521
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	325,560	246,219	53,422	9,503	68,053	95,241
GROSS TIME DEPOSITS	554,690	390,558	47,247	16,230	139,072	188,009
TOTAL DEPOSITS	880,250	636,777	100,669	25,733	227,125	283,250
DEPOSITS OF BANKS	46,460	41,466	20,606	2,743	13,312	4,807
U.S. GOVT. DEPOSITS	5,150	3,873	474	138	1,503	1,758
OTHER DEMAND DEPOSITS	283,840	208,441	34,865	7,379	76,289	89,908
OTHER TIME DEPOSITS	544,800	382,995	44,724	15,473	136,021	186,777
BORROWINGS	101,740	87,967	23,680	10,347	41,317	12,623
OTHER LIABILITIES 3/	48,590	31,534	11,726	1,761	11,190	6,857
TOTAL CAPITAL ACCOUNTS 4/	82,230	61,748	13,365	2,832	21,760	23,791
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 5/	874,300					
LOANS AND DISCOUNTS 5/	622,400					
COMMERCIAL & INDUSTRIAL	204,600					
U.S. TREASURY SECURITIES	92,500					
OTHER SECURITIES	159,400					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	626,900					
COMMERCIAL & INDUSTRIAL	207,700					

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

JANUARY 18, 1978 TO JANUARY 25, 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						
LOANS AND INVESTMENTS 2/	- 5,460	-3,697	-847	+186	-806	-2,230
LOANS AND DISCOUNTS 2/	- 5,330	-3,304	-298	+275	-886	-2,395
U.S. TREASURY SECURITIES	- 570	-660	-531	-63	-87	+21
OTHER SECURITIES	+ 440	+267	-18	-26	+167	+144
RESERVES, CASH, AND BANK BALANCES	-10,030	-8,963	-1,612	-185	-5,064	-2,102
RESERVES WITH FR BANKS	- 3,450	-3,449	-1,215	+201	-2,485	+50
CASH IN VAULT	- 140	-122	-19	-2	-54	-47
BALANCES WITH BANKS	- 2,380	-1,582	-54	-103	-405	-1,020
CASH ITEMS	- 4,060	-3,810	-324	-281	-2,120	-1,085
OTHER ASSETS 3/	- 340	+52	+363	+90	-18	-383
TOTAL ASSETS/LIABILITIES 3/	-15,830	-12,608	-2,096	+91	-5,888	-4,715
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-16,250	-11,737	-1,349	-746	-4,354	-5,288
GROSS TIME DEPOSITS	+ 1,410	+708	+404	-45	-22	+371
TOTAL DEPOSITS	-14,840	-11,029	-945	-791	-4,376	-4,917
DEPOSITS OF BANKS	- 1,670	-1,415	-7	-50	-978	-380
U.S. GOVT. DEPOSITS	- 810	-699	-121	-98	-329	-151
OTHER DEMAND DEPOSITS	-13,750	-9,605	-1,166	-558	-3,124	-4,757
OTHER TIME DEPOSITS	+ 1,390	+690	+349	-85	+55	+371
BORROWINGS	- 1,580	-1,762	-1,326	+929	-1,476	+111
OTHER LIABILITIES 3/	+ 130	-81	+170	-89	-245	+83
TOTAL CAPITAL ACCOUNTS 4/	+ 460	+264	+5	+42	+209	+8

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 AT \$47,200 MILLION.

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

JANUARY 26, 1977 TO JANUARY 25, 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						
LOANS AND INVESTMENTS 2/	+ 94,390	+58,561	+3,383	+2,776	+24,569	+27,833
LOANS AND DISCOUNTS 2/	+ 87,740	+55,514	+2,741	+2,765	+24,534	+25,474
U.S. TREASURY SECURITIES	- 3,920	-4,925	-857	-717	-3,311	-40
OTHER SECURITIES	+ 10,570	+7,972	+1,499	+728	+3,346	+2,399
RESERVES, CASH, AND BANK BALANCES	+ 7,590	+4,470	+1,766	+844	+790	+1,070
RESERVES WITH FR BANKS	- 1,950	-1,951	-731	+213	-1,270	-163
CASH IN VAULT	+ 1,310	+905	+137	+27	+354	+387
BALANCES WITH BANKS	+ 3,880	+1,470	+1,026	+296	+185	-37
CASH ITEMS	+ 4,350	+4,046	+1,334	+308	+1,521	+883
OTHER ASSETS 3/	+ 12,320	+10,376	+5,177	+1,108	+3,366	+725
TOTAL ASSETS/LIABILITIES 3/	+114,300	+73,407	+10,326	+4,728	+28,725	+29,628
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+ 25,280	+16,394	+2,111	+63	+7,423	+6,797
GROSS TIME DEPOSITS	+ 52,910	+33,431	+2,782	+1,363	+13,088	+16,198
TOTAL DEPOSITS	+ 78,190	+49,825	+4,893	+1,426	+20,511	+22,995
DEPOSITS OF BANKS	+ 2,240	+1,565	-190	-117	+1,598	+274
U.S. GOVT. DEPOSITS	+ 620	+494	+42	-10	+249	+213
OTHER DEMAND DEPOSITS	+ 22,990	+14,741	+1,812	-16	+6,361	+6,584
OTHER TIME DEPOSITS	+ 52,340	+35,025	+3,229	+1,569	+12,303	+15,924
BORROWINGS	+ 19,000	+14,367	+3,283	+2,551	+5,542	+2,991
OTHER LIABILITIES 3/	+ 11,310	+5,142	+1,150	+586	+1,023	+2,383
TOTAL CAPITAL ACCOUNTS 4/	+ 5,800	+4,073	+1,000	+165	+1,649	+1,259
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 5/	+ 87,000					
LOANS AND DISCOUNTS 5/	+ 81,000					
COMMERCIAL & INDUSTRIAL	+ 24,200					
U.S. TREASURY SECURITIES	- 4,500					
OTHER SECURITIES	+ 10,500					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	+ 81,500					
COMMERCIAL & INDUSTRIAL	+ 24,700					

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	Jan. 25, 1978	Dec. 28, 1977	Jan. 26, 1977	Change to Jan. 25, 1978 from --	
				Dec. 28, 1977	Jan. 26, 1977
<u>ASSETS</u>					
Monetary reserve	24.3	24.3	23.8	--	+ .6
Gold Stock	11.7	11.7	11.7	--	--
Special Drawing Rights certificates	1.3	1.3	1.2	--	+ .1
Treasury Currency	11.4	11.4	10.9	--	+ .5
Bank credit	1,071.3	1,085.2	980.7	-13.8	+90.6
Loans, net	668.6	672.5	589.5	- 3.9	+79.1
U.S. Treasury securities	203.9	213.1	206.6	- 9.2	- 2.7
Commercial and savings banks	103.4	105.3	107.1	- 1.9	- 3.7
Federal Reserve Banks	98.3	105.7	97.4	- 7.4	+ .9
Other	2.1	2.1	2.1	--	--
Other securities	198.9	199.6	184.7	- .7	+14.2
Total assets, net	1,095.7	1,109.5	1,004.5	-13.8	+91.2
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	1,004.9	1,015.2	916.0	-10.3	+88.9
Currency outside banks	86.5	88.2	78.4	- 1.7	+ 8.1
Demand deposits adjusted <u>1/</u>	239.8	253.5	221.2	-13.7	+18.6
Time deposits adjusted	678.6	673.5	616.4	+ 5.1	+62.2
U. S. Government deposits	15.0	15.5	14.8	- .5	+ .2
At commercial and savings banks	5.2	7.9	4.5	- 2.7	+ .7
At Federal Reserve Banks	9.8	7.7	10.3	+ 2.1	- .5
Foreign bank deposits, net	5.6	6.9	5.9	- 1.3	- .3
Treasury cash	.4	.4	.5	--	- .1
Capital and miscellaneous account, net	69.8	71.5	67.3	- 1.7	+ 2.5
Total liabilities and capital, net	1,095.7	1,109.5	1,004.5	-13.8	+91.2
<u>Seasonally adjusted</u>					
Currency outside banks	87.7	86.2	79.5	+ 1.5	+ 8.2
Demand deposits adjusted	234.9	245.4	216.7	-10.5	+18.2

* 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 \$ 248.3 billion on January 25, 1978.

r/ Revised