



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
FEBRUARY 14, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) FEBRUARY 1, 1978

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS2/	922,960	662,283	98,670	33,151	241,660	288,802
LOANS AND DISCOUNTS2/	667,080	484,403	77,142	25,208	185,622	196,431
U.S. TREASURY SECURITIES	98,370	68,792	11,027	3,294	20,935	33,536
OTHER SECURITIES	157,510	109,088	10,501	4,649	35,103	58,835
RESERVES, CASH, AND BANK BALANCES	137,720	109,786	28,776	5,141	42,534	33,335
RESERVES WITH FR BANKS	27,830	27,829	5,777	1,625	11,561	8,866
CASH IN VAULT	13,380	9,839	999	217	3,175	5,448
BALANCES WITH BANKS	46,170	23,987	6,854	764	6,205	10,164
CASH ITEMS	50,340	48,131	15,146	2,535	21,593	8,857
OTHER ASSETS 3/	68,090	58,821	24,817	2,864	23,378	7,762
TOTAL ASSETS/LIABILITIES3/	1,128,770	830,890	152,263	41,156	307,572	329,899
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	337,360	256,577	56,773	10,279	91,808	97,717
GROSS TIME DEPOSITS	554,960	390,730	47,584	16,147	138,874	188,125
TOTAL DEPOSITS	892,320	647,307	104,357	26,426	230,682	285,842
DEPOSITS OF BANKS	50,510	45,153	22,736	2,748	14,366	5,303
U.S. GOVT. DEPOSITS	4,850	3,605	304	117	1,475	1,709
OTHER DEMAND DEPOSITS	291,810	215,299	36,252	8,158	78,952	91,937
OTHER TIME DEPOSITS	545,150	383,250	45,065	15,403	135,889	186,893
BORROWINGS	103,250	89,203	22,443	10,173	43,715	12,872
OTHER LIABILITIES3/	50,750	32,444	12,003	1,694	11,388	7,359
TOTAL CAPITAL ACCOUNTS 4/	82,450	61,936	13,460	2,863	21,787	23,826

^{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 25, 1978 TO FEBRUARY 1, 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 2/	+ 3,040	+2,797	+499	+210	+1,821	+267
LOANS AND DISCOUNTS 2/	+ 2,860	+2,614	+538	+240	+1,563	+273
U.S. TREASURY SECURITIES	+ 1,140	+1,106	+503	+164	+397	+42
OTHER SECURITIES	- 960	-923	-542	-194	-139	-48
RESERVES, CASH, AND BANK BALANCES	+ 9,680	+7,633	+540	+748	+3,907	+2,438
RESERVES WITH FR BANKS	+ 1,200	+1,197	+222	+207	+576	+192
CASH IN VAULT	- 710	-542	-21	-14	-255	-252
BALANCES WITH BANKS	+ 2,850	+1,022	-468	+258	+306	+926
CASH ITEMS	+ 6,340	+5,956	+807	+297	+3,280	+1,572
OTHER ASSETS 3/	+ 3,240	+2,434	+1,784	-475	+452	+673
TOTAL ASSETS/LIABILITIES 3/	+15,960	+12,864	+2,823	+483	+6,180	+3,378
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+11,800	+10,358	+3,351	+776	+3,755	+2,476
GROSS TIME DEPOSITS	+ 270	+172	+337	-83	-198	+116
TOTAL DEPOSITS	+12,070	+10,530	+3,688	+693	+3,557	+2,592
DEPOSITS OF BANKS	+ 4,050	+3,685	+2,130	+5	+1,054	+496
U.S. GOVT. DEPOSITS	- 300	-268	-170	-21	-28	-49
OTHER DEMAND DEPOSITS	+ 7,970	+6,858	+1,387	+779	+2,663	+2,029
OTHER TIME DEPOSITS	+ 350	+255	+341	-70	-132	+116
BORROWINGS	+ 1,510	+1,236	-1,237	-174	+2,398	+249
OTHER LIABILITIES 3/	+ 2,160	+910	+277	-67	+198	+502
TOTAL CAPITAL ACCOUNTS 4/	+ 220	+188	+95	+31	+27	+35

FOR NUMBERED FOOTNOTES SEE PAGE 1.