



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
FEBRUARY 21, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

FEBRUARY 8, 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/	931,220	668,348	102,474	33,019	241,693	291,162
LOANS AND DISCOUNTS 2/	675,240	490,378	81,216	25,169	185,213	198,780
U.S. TREASURY SECURITIES	98,050	68,491	10,686	3,249	21,043	33,513
OTHER SECURITIES	157,930	109,479	10,572	4,601	35,437	58,869
RESERVES, CASH, AND BANK BALANCES	127,920	101,273	23,870	5,121	40,486	31,796
RESERVES WITH FR BANKS	28,110	26,105	5,907	1,867	11,668	8,663
CASH IN VAULT	12,580	9,303	945	201	3,110	5,047
BALANCES WITH BANKS	44,500	23,180	6,095	808	6,382	9,895
CASH ITEMS	42,730	40,685	10,923	2,245	19,326	8,191
OTHER ASSETS 3/	68,010	56,182	24,332	3,097	22,523	8,230
TOTAL ASSETS/LIABILITIES 3/	1,127,150	827,803	150,676	41,237	304,702	331,188
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	329,260	248,950	53,105	9,710	88,842	97,293
GROSS TIME DEPOSITS	557,340	392,146	47,197	16,447	139,277	189,225
TOTAL DEPOSITS	886,600	641,096	100,302	26,157	228,119	286,518
DEPOSITS OF BANKS	49,650	44,351	21,904	3,010	14,216	5,221
U.S. GOVT. DEPOSITS	3,620	2,579	151	47	952	1,429
OTHER DEMAND DEPOSITS	285,820	209,526	33,540	7,414	76,697	91,875
OTHER TIME DEPOSITS	547,510	384,640	44,707	15,686	136,254	187,993
BORROWINGS	105,840	91,408	24,703	10,449	43,024	13,232
OTHER LIABILITIES 3/	52,180	33,305	12,198	1,774	11,745	7,588
TOTAL CAPITAL ACCOUNTS 4/	82,530	61,994	13,473	2,857	21,814	23,850

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

FEBRUARY 1, 1978 TO FEBRUARY 8, 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/}	+8,240	+6,051	+3,804	-132	+22	+2,357
LOANS AND DISCOUNTS ^{2/}	+8,140	+5,963	+4,074	-39	-417	+2,345
U.S. TREASURY SECURITIES	- 330	-306	-341	-45	+103	-25
OTHER SECURITIES	+ 430	+394	+71	-48	+336	+35
RESERVES, CASH, AND BANK BALANCES	-9,800	-8,506	-4,906	-20	-2,040	-1,540
RESERVES WITH FR BANKS	+ 290	+286	+130	+242	+118	-204
CASH IN VAULT	- 800	-536	-54	-16	-65	-401
BALANCES WITH BANKS	-1,670	-809	-759	+44	+175	-269
CASH ITEMS	-7,620	-7,447	-4,223	-290	-2,268	-666
OTHER ASSETS ^{3/}	- 80	-639	-485	+233	-855	+468
TOTAL ASSETS/LIABILITIES ^{3/}	-1,640	-3,094	-1,587	+81	-2,673	+1,285
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-8,120	-7,633	-3,668	-569	-2,970	-426
GROSS TIME DEPOSITS	+2,370	+1,416	-387	+300	+405	+1,098
TOTAL DEPOSITS	-5,750	-6,217	-4,055	-269	-2,565	+672
DEPOSITS OF BANKS	- 860	-802	-832	+262	-150	-82
U.S. GOVT. DEPOSITS	-1,230	-1,026	-153	-70	-523	-280
OTHER DEMAND DEPOSITS	-6,010	-5,779	-2,712	-744	-2,259	-64
OTHER TIME DEPOSITS	+2,350	+1,390	-358	+263	+367	+1,098
BORROWINGS	+2,590	+2,205	+2,260	+276	-691	+360
OTHER LIABILITIES ^{3/}	+1,440	+861	+195	+80	+357	+229
TOTAL CAPITAL ACCOUNTS ^{4/}	+ 80	+57	+13	-6	+26	+24

FOR NUMBERED FOOTNOTES SEE PAGE 1.
^{1/} REVISED