



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
FEBRUARY 26, 1978

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

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

FEBRUARY 15, 1978

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS <sup>2/</sup>	927,060	664,462	98,872	33,327	241,378	290,885
LOANS AND DISCOUNTS <sup>2/</sup>	669,990	485,576	77,018	25,606	184,662	198,292
U.S. TREASURY SECURITIES	99,280	69,631	11,363	3,141	21,515	33,612
OTHER SECURITIES	157,790	109,253	10,491	4,580	35,201	58,981
RESERVES, CASH, AND BANK BALANCES	140,450	112,221	30,907	4,917	42,713	33,684
RESERVES WITH FR BANKS	30,010	30,012	7,314	1,648	12,127	8,923
CASH IN VAULT	13,490	9,960	1,034	209	3,280	5,437
BALANCES WITH BANKS	46,310	23,905	7,147	518	6,078	10,162
CASH ITEMS	50,640	48,344	15,412	2,542	21,228	9,162
OTHER ASSETS <sup>3/</sup>	63,930	55,583	23,237	3,138	22,213	6,995
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	1,131,440	832,266	153,016	41,382	306,304	331,564
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	336,290	255,331	55,410	10,018	91,845	98,058
GROSS TIME DEPOSITS	557,510	392,135	47,101	16,489	139,112	189,433
TOTAL DEPOSITS	893,800	647,466	102,511	26,507	230,957	287,491
DEPOSITS OF BANKS	50,840	45,484	22,241	2,925	15,019	5,299
U.S. GOVT. DEPOSITS	4,610	3,452	410	127	1,333	1,582
OTHER DEMAND DEPOSITS	290,660	213,885	35,204	7,756	78,516	92,409
OTHER TIME DEPOSITS	547,690	384,645	44,656	15,699	136,089	188,201
BORROWINGS	104,090	90,028	25,079	10,107	41,951	12,891
OTHER LIABILITIES <sup>3/</sup>	51,070	32,826	11,924	1,914	11,652	7,336
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	82,480	61,946	13,502	2,854	21,744	23,846

<sup>1/</sup> 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.

<sup>2/</sup> INCLUDES "RESERVES FOR LOAN LOSSES" AND "UNEARNED INCOME ON LOANS".

<sup>3/</sup> 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".

<sup>4/</sup> 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 8, 1978 TO FEBRUARY 15, 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	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	- 4,180	-3,899	-3,602	+308	-315	-290
LOANS AND DISCOUNTS 2/	- 5,270	-4,813	-4,198	+437	-551	-501
U.S. TREASURY SECURITIES	+ 1,230	+1,140	+677	-108	+472	+99
OTHER SECURITIES	- 140	-226	-81	-21	-236	+112
RESERVES, CASH, AND BANK BALANCES	+12,530	+10,948	+7,037	-204	+2,227	+1,888
RESERVES WITH FR BANKS	+ 1,900	+1,907	+1,407	-219	+459	+260
CASH IN VAULT	+ 910	+657	+89	+8	+170	+390
BALANCES WITH BANKS	+ 1,810	+725	+1,052	-290	-304	+267
CASH ITEMS	+ 7,910	+7,659	+4,489	+297	+1,902	+971
OTHER ASSETS 3/	- 4,060	-2,586	-1,095	+41	-310	-1,222
TOTAL ASSETS/LIABILITIES 3/	+ 4,290	+4,463	+2,340	+145	+1,602	+376
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 7,030	+6,381	+2,305	+308	+3,003	+765
GROSS TIME DEPOSITS	+ 170	-11	-96	+42	-165	+208
TOTAL DEPOSITS	+ 7,200	+6,370	+2,209	+350	+2,838	+973
DEPOSITS OF BANKS	+ 1,190	+1,133	+337	-85	+803	+78
U.S. GOVT. DEPOSITS	+ 990	+873	+259	+80	+381	+153
OTHER DEMAND DEPOSITS	+ 4,840	+4,359	+1,664	+342	+1,819	+534
OTHER TIME DEPOSITS	+ 180	+5	-51	+13	-165	+208
BORROWINGS	- 1,750	-1,380	+376	-342	-1,073	-341
OTHER LIABILITIES 3/	- 1,110	-479	-274	+140	-93	-252
TOTAL CAPITAL ACCOUNTS 4/	- 50	-48	+29	-3	-70	-4

FOR NUMBERED FOOTNOTES SEE PAGE 1.  
r/ REVISED