



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
MARCH 7, 1978

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

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

FEBRUARY 22, 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>	924,390	661,783	97,782	33,221	239,875	290,905
LOANS AND DISCOUNTS <sup>2/</sup>	667,360	483,111	76,210	25,423	183,365	198,113
U.S. TREASURY SECURITIES	98,940	69,214	10,929	3,208	21,378	33,699
OTHER SECURITIES	158,090	109,458	10,643	4,590	35,132	59,093
RESERVES, CASH, AND BANK BALANCES	146,500	117,163	29,862	5,796	46,850	34,655
RESERVES WITH FR BANKS	31,000	30,996	6,706	2,077	12,819	9,394
CASH-IN VAULT	13,890	10,239	1,055	209	3,357	5,618
BALANCES WITH BANKS	47,410	24,571	6,982	610	6,287	10,692
CASH ITEMS	54,200	51,357	15,119	2,900	24,387	8,951
OTHER ASSETS <sup>3/</sup>	65,770	56,763	23,983	3,176	22,057	7,547
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	1,136,660	835,709	151,627	42,193	308,782	333,107
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	336,340	255,668	55,239	10,439	92,404	97,586
GROSS TIME DEPOSITS	559,490	393,534	47,373	16,476	139,582	190,103
TOTAL DEPOSITS	895,830	649,202	102,612	26,915	231,986	287,689
DEPOSITS OF BANKS	51,600	46,136	22,328	3,244	15,120	5,446
U.S. GOVT. DEPOSITS	6,420	4,855	615	221	1,874	2,145
OTHER DEMAND DEPOSITS	287,780	211,817	34,635	7,674	78,281	91,227
OTHER TIME DEPOSITS	550,030	386,392	45,034	15,776	136,711	188,871
BORROWINGS	105,680	90,849	23,241	10,622	43,388	13,598
OTHER LIABILITIES <sup>3/</sup>	52,510	33,595	12,266	1,787	11,617	7,925
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	82,640	62,063	13,508	2,869	21,791	23,895
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS <sup>5/</sup>	881,900					
LOANS AND DISCOUNTS <sup>5/</sup>	625,400					
COMMERCIAL & INDUSTRIAL	207,100					
U.S. TREASURY SECURITIES	97,500					
OTHER SECURITIES	159,000					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS <sup>5/</sup>	629,700					
COMMERCIAL & INDUSTRIAL	210,100					

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

FEBRUARY 15, 1978 TO FEBRUARY 22, 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/	-2,670	-2,679	-1,090	-106	-1,503	+20
LOANS AND DISCOUNTS 2/	-2,630	-2,467	-808	-183	-1,297	-179
U.S. TREASURY SECURITIES	- 340	-417	-434	+67	-137	+87
OTHER SECURITIES	+ 300	+205	+152	+10	-69	+112
RESERVES, CASH, AND BANK BALANCES	+6,050	+4,942	-1,045	+879	+4,137	+971
RESERVES WITH FR BANKS	+ 990	+984	-608	+429	+692	+471
CASH IN VAULT	+ 400	+279	+21	+0	+77	+181
BALANCES WITH BANKS	+1,100	+666	-165	+92	+209	+530
CASH ITEMS	+3,560	+3,013	-293	+358	+3,159	-211
OTHER ASSETS 3/	+1,840	+1,180	+746	+38	-156	+552
TOTAL ASSETS/LIABILITIES 3/	+5,220	+3,443	-1,369	+811	+2,478	+1,543
<b>LIABILITIES &amp; CAPITAL</b>						
GRASS DEMAND DEPOSITS	+ 50	+337	-171	+421	+559	-472
GRASS TIME DEPOSITS	+1,980	+1,399	+272	-13	+470	+670
TOTAL DEPOSITS	+2,030	+1,736	+101	+408	+1,029	+198
DEPOSITS OF BANKS	+ 760	+654	+87	+319	+101	+147
U.S. GOVT. DEPOSITS	+1,810	+1,403	+205	+94	+541	+563
OTHER DEMAND DEPOSITS	-2,880	-2,068	-569	-82	-235	-1,182
OTHER TIME DEPOSITS	+2,340	+1,747	+378	+77	+622	+670
BORROWINGS	+1,590	+821	-1,838	+515	+1,437	+707
OTHER LIABILITIES 3/	+1,440	+769	+342	-127	-35	+589
TOTAL CAPITAL ACCOUNTS 4/	+ 160	+117	+6	+15	+47	+49

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 \$ 49,400 MILLION.

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

FEBRUARY 23, 1977 TO FEBRUARY 22, 1978

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

ITEM	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS <sup>2/</sup>	+ 89,990	+55,894	+3,621	+2,139	+22,746	+27,388
LOANS AND DISCOUNTS <sup>2/</sup>	+ 84,370	+53,185	+3,048	+2,496	+21,895	+25,746
U.S. TREASURY SECURITIES	- 3,880	-4,441	-997	-703	-2,291	-450
OTHER SECURITIES	+ 9,500	+7,150	+1,570	+346	+3,142	+2,092
RESERVES, CASH, AND BANK BALANCES	+ 18,930	+14,336	+4,039	+2,371	+5,179	+2,747
RESERVES WITH FR BANKS	+ 2,350	+2,349	+436	+1,231	+165	+517
CASH IN VAULT	+ 1,400	+956	+176	+24	+297	+459
BALANCES WITH BANKS	+ 5,440	+2,335	+1,323	+373	+245	+394
CASH ITEMS	+ 9,740	+8,696	+2,104	+743	+4,472	+1,377
OTHER ASSETS <sup>3/</sup>	+ 12,420	+10,400	+6,886	+108	+2,490	+916
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	+121,340	+80,630	+14,546	+4,618	+30,415	+31,051
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 30,690	+22,244	+5,287	+702	+8,863	+7,392
GROSS TIME DEPOSITS	+ 53,520	+34,988	+3,365	+1,848	+13,806	+15,969
TOTAL DEPOSITS	+ 84,210	+57,232	+8,652	+2,550	+22,669	+23,361
DEPOSITS OF BANKS	+ 6,180	+5,442	+3,094	+231	+1,669	+448
U.S. GOVT. DEPOSITS	+ 2,100	+1,749	+365	+122	+749	+513
OTHER DEMAND DEPOSITS	+ 22,710	+15,209	+1,196	+161	+7,147	+6,705
OTHER TIME DEPOSITS	+ 53,220	+34,832	+3,997	+2,036	+13,104	+15,695
BORROWINGS	+ 17,570	+12,847	+3,288	+1,407	+4,880	+3,272
OTHER LIABILITIES <sup>3/</sup>	+ 13,830	+6,429	+1,492	+472	+1,200	+3,265
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	+ 5,730	+4,122	+1,114	+189	+1,666	+1,153
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS <sup>5/</sup>	+ 84,000					
LOANS AND DISCOUNTS <sup>5/</sup>	+ 78,800					
COMMERCIAL & INDUSTRIAL	+ 24,900					
U.S. TREASURY SECURITIES	- 4,200					
OTHER SECURITIES	+ 9,400					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS <sup>5/</sup>	+ 79,200					
COMMERCIAL & INDUSTRIAL	+ 25,300					

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	Feb. 22, 1978	Jan. 25, 1978	Feb. 23, 1978	Change to Feb. 22, 1978 from --	
				Jan. 25, 1978	Feb. 23, 1978
<u>ASSETS</u>					
Monetary reserve	24.4	24.4	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	1,074.2	1,071.3	987.1	+2.9	+87.1
Loans, net	666.0	668.6	590.7	-2.6	+75.3
U. S. Treasury securities	208.6	203.9	210.4	+4.7	- 1.8
Commercial and savings banks	105.2	103.4	108.9	+1.8	- 3.7
Federal Reserve Banks	101.3	98.3	99.4	+3.0	+ 1.9
Other	2.1	2.1	2.1	--	--
Other securities	199.6	198.9	186.0	+ .7	+13.6
Total assets, net	1,098.7	1,095.7	1,010.9	+3.0	+87.8
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	1,006.8	1,004.9	921.3	+1.9	+85.5
Currency outside banks	87.2	86.5	79.1	+ .7	+ 8.1
Demand deposits adjusted <u>1/</u>	233.6	239.8	220.6	-6.2	+13.0
Time deposits adjusted	686.0	678.6	621.6	+7.4	+64.4
U. S. Government deposits	10.3	15.0	16.1	-4.7	- 5.8
At commercial and savings banks	6.4	5.2	4.3	+1.2	+ 2.1
At Federal Reserve Banks	3.8	9.8	11.8	-6.0	- 8.0
Foreign bank deposits, net	7.3	5.6	6.4	+1.7	+ .9
Treasury cash	.4	.4	.5	--	- .1
Capital and miscellaneous account, net	73.9	69.8	66.6	+4.1	+ 7.3
Total liabilities and capital, net	1,098.7	1,095.7	1,010.9	+3.0	+87.8
<u>Seasonally adjusted</u>					
Currency outside banks	88.3	87.7	80.1	+ .6	+ 8.2
Demand deposits adjusted	234.3	234.9	221.3	-0.6	+13.0

\* 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 \$243.4 billion on February 22, 1978.

r/ Revised.