



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
MARCH 14, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

MARCH 1, 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/	927,520	664,952	98,096	34,253	241,707	290,896
LOANS AND DISCOUNTS 2/	670,000	485,968	76,842	26,250	184,995	197,881
U.S. TREASURY SECURITIES	98,920	69,190	10,671	3,385	21,423	33,711
OTHER SECURITIES	158,600	109,794	10,583	4,618	35,289	59,304
RESERVES, CASH, AND BANK BALANCES	144,660	115,829	31,120	4,721	45,583	34,405
RESERVES WITH FR BANKS	28,460	28,460	6,068	1,082	12,127	9,183
CASH IN VAULT	13,310	9,602	968	207	3,213	5,394
BALANCES WITH BANKS	47,630	25,218	7,898	589	6,083	10,648
CASH ITEMS	55,260	52,349	16,166	2,843	24,160	9,180
OTHER ASSETS 3/	69,490	59,444	26,311	3,112	22,526	7,995
TOTAL ASSETS/LIABILITIES 3/	1,141,670	840,725	155,527	42,086	309,816	333,296
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	340,960	260,101	58,667	10,439	93,277	97,718
GROSS TIME DEPOSITS	561,210	394,884	47,444	16,721	140,197	190,522
TOTAL DEPOSITS	902,170	654,985	106,111	27,160	233,474	288,240
DEPOSITS OF BANKS	52,130	46,603	23,201	3,078	14,790	5,534
U.S. GOVT. DEPOSITS	5,560	4,209	415	150	1,783	1,861
OTHER DEMAND DEPOSITS	292,810	216,515	37,370	7,881	79,709	91,555
OTHER TIME DEPOSITS	551,670	387,658	45,125	16,051	137,192	189,290
BORROWINGS	103,520	69,113	23,384	10,219	42,303	13,207
OTHER LIABILITIES 3/	53,010	34,352	12,481	1,846	12,207	7,018
TOTAL CAPITAL ACCOUNTS 4/	82,970	62,275	13,551	2,861	21,832	24,031

^{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 22, 1978 TO MARCH 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>	<u>£/</u>	<u>£/</u>				<u>£/</u>
LOANS AND INVESTMENTS 2/	+3,130	+3,169	+314	+1,032	+1,832	-9
LOANS AND DISCOUNTS 2/	+2,640	+2,857	+632	+827	+1,630	-232
U.S. TREASURY SECURITIES	- 20	-24	-258	+177	+45	+12
OTHER SECURITIES	+ 510	+336	-60	+28	+157	+211
RESERVES, CASH, AND BANK BALANCES	-1,540	-1,354	+1,258	-1,075	-1,267	-250
RESERVES WITH FR BANKS	-2,540	-2,536	-638	-995	-692	-211
CASH IN VAULT	- 590	-437	-67	-2	-144	-224
BALANCES WITH BANKS	+ 520	+647	+916	-21	-204	-44
CASH ITEMS	+1,070	+992	+1,047	-57	-227	+229
OTHER ASSETS 3/	+4,650	+3,607	+2,328	-64	+469	+874
TOTAL ASSETS/LIABILITIES 3/	+6,240	+5,442	+3,900	-107	+1,034	+615
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+4,410	+4,433	+3,428	+0	+873	+132
GROSS TIME DEPOSITS	+1,720	+1,350	+71	+245	+615	+419
TOTAL DEPOSITS	+6,130	+5,783	+3,499	+245	+1,488	+551
DEPOSITS OF BANKS	+ 530	+465	+873	-166	-330	+88
U.S. GOVT. DEPOSITS	- 860	-646	-200	-71	-91	-284
OTHER DEMAND DEPOSITS	+4,820	+4,698	+2,735	+207	+1,428	+328
OTHER TIME DEPOSITS	+1,640	+1,266	+91	+275	+481	+419
BORROWINGS	-2,160	-1,736	+143	-403	-1,085	-391
OTHER LIABILITIES 3/	+1,940	+1,183	+215	+59	+590	+319
TOTAL CAPITAL ACCOUNTS 4/	+ 330	+212	+43	-8	+41	+136

FOR NUMBERED FOOTNOTES SEE PAGE 1.

£/ REVISED