



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
MARCH 21, 1978

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

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

MARCH 8, 1978

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	936,290	671,441	98,114	34,681	245,279	293,367
LOANS AND DISCOUNTS 2/	676,510	490,412	76,568	26,561	187,181	200,102
U.S. TREASURY SECURITIES	100,800	71,017	10,976	3,508	22,770	33,763
OTHER SECURITIES	158,980	110,012	10,570	4,612	35,328	59,502
RESERVES, CASH, AND BANK BALANCES	125,320	99,357	24,790	4,067	39,510	30,990
RESERVES WITH FR BANKS	25,360	25,360	4,204	1,077	11,410	8,669
CASH IN VAULT	12,480	9,244	978	202	3,080	4,984
BALANCES WITH BANKS	43,410	23,063	6,877	578	5,772	9,836
CASH ITEMS	44,070	41,690	12,731	2,210	19,248	7,501
OTHER ASSETS 3/	69,970	59,938	25,723	2,938	22,874	8,403
TOTAL ASSETS/LIABILITIES 3/	1,131,580	830,736	148,627	41,686	307,663	332,760
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	323,270	243,902	49,727	9,668	88,422	96,085
GROSS TIME DEPOSITS	564,990	397,793	47,366	17,200	141,708	191,519
TOTAL DEPOSITS	888,260	641,695	97,093	26,868	230,130	287,604
DEPOSITS OF BANKS	48,410	43,109	20,284	3,008	14,587	5,230
U.S. GOVT. DEPOSITS	3,130	2,251	122	39	880	1,210
OTHER DEMAND DEPOSITS	281,600	206,086	31,586	7,447	76,176	90,877
OTHER TIME DEPOSITS	555,120	390,249	45,101	16,374	138,487	190,287
BORROWINGS	105,890	91,718	25,766	9,818	43,148	12,986
OTHER LIABILITIES 3/	54,390	34,980	12,228	2,130	12,492	8,130
TOTAL CAPITAL ACCOUNTS 4/	83,040	62,343	13,540	2,870	21,893	24,040

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

MARCH 1, 1978 TO MARCH 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	
<u>ASSETS</u>						
LOANS AND INVESTMENTS 2/	+ 8,770	+6,489	+18	+428	+3,572	+2,471
LOANS AND DISCOUNTS 2/	+ 6,510	+4,444	-274	+311	+2,186	+2,221
U.S. TREASURY SECURITIES	+ 1,880	+1,827	+305	+123	+1,347	+52
OTHER SECURITIES	+ 380	+218	-13	-6	+39	+198
RESERVES, CASH, AND BANK BALANCES	-19,340	-16,472	-6,330	-654	-6,073	-3,415
RESERVES WITH FR BANKS	- 3,100	-3,100	-1,864	-5	-717	-514
CASH IN VAULT	- 830	-558	-10	-5	-133	-410
BALANCES WITH BANKS	- 4,220	-2,155	-1,021	-11	-311	-812
CASH ITEMS	-11,190	-10,659	-3,435	-633	-4,912	-1,679
OTHER ASSETS 3/	+ 480	-6	-588	-174	+348	+408
TOTAL ASSETS/LIABILITIES 3/	-10,090	-9,989	-6,900	-400	-2,153	-536
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	-17,690	-16,199	-8,940	-771	-4,855	-1,633
GROSS TIME DEPOSITS	+ 3,780	+2,909	-78	+479	+1,511	+997
TOTAL DEPOSITS	-13,910	-13,290	-9,018	-292	-3,344	-636
DEPOSITS OF BANKS	- 3,720	-3,494	-2,917	-70	-203	-304
U.S. GOVT. DEPOSITS	- 2,430	-1,958	-293	-111	-903	-651
OTHER DEMAND DEPOSITS	-11,210	-10,429	-5,784	-434	-3,533	-678
OTHER TIME DEPOSITS	+ 3,450	+2,591	-24	+323	+1,295	+997
BORROWINGS	+ 2,370	+2,605	+2,382	-401	+845	-221
OTHER LIABILITIES 3/	+ 1,380	+628	-253	+284	+285	+312
TOTAL CAPITAL ACCOUNTS 4/	+ 70	+68	-11	+9	+61	+9

FOR NUMBERED FOOTNOTES SEE PAGE 1.