



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
MARCH 28, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

MARCH 15, 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/}	940,460	674,894	99,759	34,088	246,893	294,154
LOANS AND DISCOUNTS ^{2/}	680,480	493,721	78,133	26,007	188,758	200,823
U.S. TREASURY SECURITIES	100,290	70,516	10,854	3,575	22,333	33,754
OTHER SECURITIES	159,690	110,657	10,772	4,506	35,802	59,577
RESERVES, CASH, AND BANK BALANCES	137,760	109,998	29,465	4,613	42,797	33,123
RESERVES WITH FR BANKS	26,540	26,540	5,642	1,027	11,102	8,769
CASH IN VAULT	13,120	9,694	979	204	3,241	5,270
BALANCES WITH BANKS	45,210	23,644	7,138	533	5,637	10,336
CASH ITEMS	52,890	50,120	15,706	2,849	22,817	8,748
OTHER ASSETS ^{3/}	68,310	59,065	24,690	3,204	23,424	7,747
TOTAL ASSETS/LIABILITIES ^{3/}	1,146,530	843,957	153,914	41,905	313,114	335,024
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	342,860	260,702	57,084	10,808	94,008	98,802
GROSS TIME DEPOSITS	565,940	398,531	46,979	17,241	142,552	191,759
TOTAL DEPOSITS	908,800	659,233	104,063	28,049	236,560	290,561
DEPOSITS OF BANKS	50,540	45,164	22,197	2,934	14,714	5,319
U.S. GOVT. DEPOSITS	10,000	7,933	1,286	567	3,254	2,826
OTHER DEMAND DEPOSITS	292,200	215,150	35,833	8,134	79,294	91,889
OTHER TIME DEPOSITS	556,060	390,986	44,747	16,414	139,298	190,527
BORROWINGS	102,380	88,527	24,293	8,959	42,580	12,695
OTHER LIABILITIES ^{3/}	52,450	33,991	12,004	2,040	12,213	7,734
TOTAL CAPITAL ACCOUNTS ^{4/}	82,900	62,206	13,554	2,857	21,761	24,034

^{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 8, 1978 TO MARCH 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	
ASSETS						
LOANS AND INVESTMENTS 2/	+ 4,170	+3,453	+1,645	-593	+1,614	+787
LOANS AND DISCOUNTS 2/	+ 3,970	+3,309	+1,565	-554	+1,577	+721
U.S. TREASURY SECURITIES	- 510	-501	-122	+67	-437	-9
OTHER SECURITIES	+ 710	+645	+202	-106	+474	+75
RESERVES, CASH, AND BANK BALANCES	+12,440	+10,641	+4,675	+546	+3,287	+2,133
RESERVES WITH FR BANKS	+ 1,180	+1,180	+1,438	-50	-308	+100
CASH IN VAULT	+ 640	+450	+1	+2	+161	+286
BALANCES WITH BANKS	+ 1,800	+581	+261	-45	-135	+500
CASH ITEMS	+ 8,820	+8,430	+2,975	+639	+3,569	+1,247
OTHER ASSETS 3/	- 1,660	-873	-1,033	+266	+550	-656
TOTAL ASSETS/LIABILITIES 3/	+14,950	+13,221	+5,287	+219	+5,451	+2,264
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+19,590	+16,800	+7,357	+1,140	+5,586	+2,717
GROSS TIME DEPOSITS	+ 950	+738	-387	+41	+844	+240
TOTAL DEPOSITS	+20,540	+17,538	+6,970	+1,181	+6,430	+2,957
DEPOSITS OF BANKS	+ 2,130	+2,055	+1,913	-74	+127	+89
U.S. GOVT. DEPOSITS	+ 6,870	+5,682	+1,164	+528	+2,374	+1,616
OTHER DEMAND DEPOSITS	+10,600	+9,064	+4,247	+687	+3,118	+1,012
OTHER TIME DEPOSITS	+ 940	+737	-354	+40	+811	+240
BORROWINGS	- 3,510	-3,191	-1,473	-859	-568	-291
OTHER LIABILITIES 3/	- 1,940	-989	-224	-90	-279	-396
TOTAL CAPITAL ACCOUNTS 4/	- 140	-137	+14	-13	-132	-6

FOR NUMBERED FOOTNOTES SEE PAGE 1.