



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
APRIL 25, 1978

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

H.8 (PARTLY ESTIMATED) IN MILLIONS OF DOLLARS

APRIL 12, 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/	950,670	680,108	99,165	34,354	248,607	297,982
LOANS AND DISCOUNTS 2/	689,310	498,214	76,712	26,017	190,891	204,594
U.S. TREASURY SECURITIES	101,040	71,000	11,787	3,332	21,971	33,910
OTHER SECURITIES	160,320	110,894	10,666	5,005	35,745	59,478
RESERVES, CASH, AND BANK BALANCES	132,980	105,500	26,620	4,536	41,552	32,792
RESERVES WITH FR BANKS	26,110	26,110	5,289	1,284	10,720	8,817
CASH IN VAULT	13,600	10,055	1,038	204	3,398	5,415
BALANCES WITH BANKS	43,770	22,527	6,840	527	5,105	10,055
CASH ITEMS	49,500	46,808	13,453	2,521	22,329	8,505
OTHER ASSETS 3/	72,640	62,961	27,181	3,602	24,331	7,847
TOTAL ASSETS/LIABILITIES 3/	1,156,290	848,569	152,966	42,492	314,490	338,621
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	341,540	257,057	52,137	9,816	93,776	101,328
GROSS TIME DEPOSITS	569,680	400,453	47,478	17,782	142,672	192,521
TOTAL DEPOSITS	911,220	657,510	99,615	27,598	236,448	293,849
DEPOSITS OF BANKS	47,400	42,046	19,857	2,817	14,072	5,302
U.S. GOVT. DEPOSITS	4,020	3,045	409	131	1,169	1,336
OTHER DEMAND DEPOSITS	299,600	219,124	34,083	7,681	81,438	95,922
OTHER TIME DEPOSITS	560,200	393,293	45,266	16,969	139,769	191,289
BORROWINGS	108,480	93,997	27,411	9,660	43,660	13,266
OTHER LIABILITIES 3/	53,110	34,487	12,465	2,349	12,362	7,311
TOTAL CAPITAL ACCOUNTS 4/	83,480	62,575	13,475	2,885	22,020	24,195

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

APRIL 5, 1978 TO APRIL 12, 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/	- 3,070	-3,474	-846	-1,053	-2,048	+473
LOANS AND DISCOUNTS 2/	- 4,920	-4,938	-1,532	-733	-2,689	+16
U.S. TREASURY SECURITIES	+ 590	+429	+374	-319	+189	+185
OTHER SECURITIES	+ 1,260	+1,035	+312	-1	+452	+272
RESERVES, CASH, AND BANK BALANCES	- 5,630	-5,571	-4,587	+135	-451	-668
RESERVES WITH FR BANKS	+ 1,020	+1,023	+858	+15	+91	+59
CASH IN VAULT	+ 1,490	+1,083	+19	+12	+425	+627
BALANCES WITH BANKS	- 3,200	-2,949	-1,824	+48	-471	-702
CASH ITEMS	- 4,940	-4,728	-3,640	+60	-496	-652
OTHER ASSETS 3/	+ 80	+284	-178	+500	+133	-171
TOTAL ASSETS/LIABILITIES 3/	- 8,620	-8,761	-5,611	-418	-2,366	-366
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	- 9,480	-8,679	-5,991	-505	-1,571	-612
GROSS TIME DEPOSITS	- 1,340	-928	+116	+95	-664	-475
TOTAL DEPOSITS	-10,820	-9,607	-5,875	-410	-2,235	-1,087
DEPOSITS OF BANKS	- 4,860	-4,556	-2,366	-327	-1,461	-402
U.S. GOVT. DEPOSITS	- 2,540	-1,990	-304	-111	-829	-746
OTHER DEMAND DEPOSITS	- 2,190	-2,236	-3,237	-64	+529	+536
OTHER TIME DEPOSITS	- 1,230	-825	+32	+92	-474	-475
BORROWINGS	- 60	-129	+215	-463	+52	+67
OTHER LIABILITIES 3/	+ 2,100	+835	+18	+465	-279	+631
TOTAL CAPITAL ACCOUNTS 4/	+ 160	+140	+31	-10	+96	+23

FOR NUMBERED FOOTNOTES SEE PAGE 1.

£/ REVISED