



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
MAY 2, 1978

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

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

APRIL 19, 1978

MAY 8 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/	958,610	686,765	100,818	35,475	251,077	299,395
LOANS AND DISCOUNTS 2/	695,500	503,409	77,136	26,617	193,997	205,659
U.S. TREASURY SECURITIES	100,330	70,324	11,546	3,600	21,307	33,871
OTHER SECURITIES	162,780	113,032	12,136	5,258	35,773	59,865
RESERVES, CASH, AND BANK BALANCES	135,390	107,577	27,679	5,126	41,588	33,184
RESERVES WITH FR BANKS	27,360	27,363	5,758	1,336	11,130	9,139
CASH IN VAULT	13,750	10,139	1,026	204	3,396	5,513
BALANCES WITH BANKS	45,000	23,475	7,444	788	5,173	10,070
CASH ITEMS	49,280	46,600	13,451	2,798	21,889	8,462
OTHER ASSETS 3/	69,520	60,176	25,849	3,344	23,398	7,585
TOTAL ASSETS/LIABILITIES 3/	1,163,520	854,518	154,346	43,945	316,063	340,164
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	348,630	262,007	53,181	10,215	95,112	103,499
GROSS TIME DEPOSITS	568,850	399,984	47,712	17,735	142,430	192,107
TOTAL DEPOSITS	917,480	661,991	100,893	27,950	237,542	295,606
DEPOSITS OF BANKS	49,550	44,168	21,660	2,835	14,344	5,329
U.S. GOVT. DEPOSITS	9,820	7,296	868	240	2,750	3,438
OTHER DEMAND DEPOSITS	298,900	217,851	33,001	7,893	80,993	95,964
OTHER TIME DEPOSITS	559,210	392,676	45,364	16,982	139,455	190,875
BORROWINGS	110,330	95,892	27,639	10,971	44,060	13,222
OTHER LIABILITIES 3/	52,310	34,142	12,356	2,140	12,510	7,136
TOTAL CAPITAL ACCOUNTS 4/	83,400	62,493	13,458	2,884	21,951	24,200

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 12, 1978 TO APRIL 19, 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/	+7,940	+6,657	+1,653	+1,121	+2,470	+1,413
LOANS AND DISCOUNTS 2/	+6,190	+5,195	+424	+600	+3,106	+1,065
U.S. TREASURY SECURITIES	- 710	-676	-241	+268	-664	-39
OTHER SECURITIES	+2,460	+2,138	+1,470	+253	+28	+387
RESERVES, CASH, AND BANK BALANCES	+2,410	+2,077	+1,059	+590	+36	+392
RESERVES WITH FR BANKS	+1,250	+1,253	+469	+52	+410	+322
CASH IN VAULT	+ 150	+84	-12	+0	-2	+98
BALANCES WITH BANKS	+1,230	+948	+604	+261	+68	+15
CASH ITEMS	- 220	-208	-2	+277	-440	-43
OTHER ASSETS 3/	-3,120	-2,785	-1,332	-258	-933	-262
TOTAL ASSETS/LIABILITIES 3/	+7,230	+5,949	+1,380	+1,453	+1,573	+1,543
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+7,090	+4,950	+1,044	+399	+1,336	+2,171
GROSS TIME DEPOSITS	- 830	-469	+234	-47	-242	-414
TOTAL DEPOSITS	+6,260	+4,481	+1,278	+352	+1,094	+1,757
DEPOSITS OF BANKS	+2,150	+2,120	+1,603	+18	+272	+27
U.S. GOVT. DEPOSITS	+5,800	+4,251	+459	+109	+1,581	+2,102
OTHER DEMAND DEPOSITS	- 700	-1,273	-1,082	+212	-445	+42
OTHER TIME DEPOSITS	- 990	-617	+98	+13	-314	-414
BORROWINGS	+1,850	+1,895	+228	+1,311	+400	-44
OTHER LIABILITIES 3/	- 800	-345	-109	-209	+148	-175
TOTAL CAPITAL ACCOUNTS 4/	- 80	-82	-17	-1	-69	+5

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

APRIL 27, 1977 TO APRIL 26, 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 <sup>2/</sup>	+ 93,840	+62,098	+3,748	+2,289	+26,434	+29,627
LOANS AND DISCOUNTS <sup>2/</sup>	+ 88,660	+59,375	+3,248	+2,820	+25,503	+27,804
U.S. TREASURY SECURITIES	- 4,520	-4,192	-212	-1,068	-2,135	-777
OTHER SECURITIES	+ 9,700	+6,915	+712	+537	+3,066	+2,600
RESERVES, CASH, AND BANK BALANCES	+ 10,340	+7,130	+3,449	+889	+757	+2,035
RESERVES WITH FR BANKS	- 610	-607	-252	+365	-1,387	+667
CASH IN VAULT	+ 850	+579	-7	+37	+271	+278
BALANCES WITH BANKS	+ 3,480	+793	+1,140	+180	-733	+206
CASH ITEMS	+ 6,620	+6,365	+2,568	+307	+2,606	+884
OTHER ASSETS <sup>3/</sup>	+ 12,640	+11,353	+7,202	+33	+3,663	+455
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	+116,820	+80,581	+14,399	+3,211	+30,854	+32,117
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 25,490	+17,406	+3,758	+197	+5,057	+8,394
GROSS TIME DEPOSITS	+ 57,190	+39,937	+4,850	+2,693	+15,723	+16,671
TOTAL DEPOSITS	+ 82,680	+57,343	+8,608	+2,890	+20,780	+25,065
DEPOSITS OF BANKS	+ 5,260	+4,760	+2,498	+304	+1,731	+448
U.S. GOVT. DEPOSITS	- 1,260	-1,302	-187	-73	-1,141	+101
OTHER DEMAND DEPOSITS	+ 22,140	+14,449	+1,170	-37	+5,260	+8,056
OTHER TIME DEPOSITS	+ 56,540	+39,436	+5,127	+2,696	+14,930	+16,460
BORROWINGS	+ 17,130	+13,050	+3,555	-457	+6,662	+3,290
OTHER LIABILITIES <sup>3/</sup>	+ 11,100	+5,829	+1,206	+612	+1,626	+2,385
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	+ 5,910	+4,359	+1,030	+166	+1,786	+1,377
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS <sup>5/</sup>	+ 89,100	FOR NUMBERED FOOTNOTES SEE PAGE 2.				
LOANS AND DISCOUNTS <sup>5/</sup>	+ 84,300					
COMMERCIAL & INDUSTRIAL	+ 27,700					
U.S. TREASURY SECURITIES	- 4,800					
OTHER SECURITIES	+ 9,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS <sup>5/6/</sup>	+ 84,800					
COMMERCIAL & INDUSTRIAL <sup>6/</sup>	+ 27,200					

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	Apr. 26, 1978	Mar. 29, 1978	Apr. 27, 1977	Change to Apr. 26, 1978 from --	
				Mar. 29, 1978	Apr. 27, 1977
<u>ASSETS</u>			<u>r/</u>		
Monetary reserve	24.4	24.4	23.9	--	+ .7
Gold stock	11.7	11.7	11.6	--	+ .1
Special Drawing Rights certificates	1.3	1.3	1.2	--	+ .1
Treasury Currency	11.5	11.5	11.0	--	+ .5
Bank credit	1,101.1	1,085.5	1,007.1	+15.6	+94.0
Loans, net	685.6	676.1	603.1	+ 9.5	+82.5
U. S. Treasury securities	211.0	208.2	212.1	+ 2.8	- 1.1
Commercial and savings banks	104.9	103.6	109.7	+ 1.3	- 4.8
Federal Reserve Banks	103.9	102.4	100.2	+ 1.5	+ 3.7
Other	2.1	2.1	2.1	--	--
Other securities	204.5	201.2	191.9	+ 3.3	+12.6
Total assets, net	1,125.6	1,109.9	1,030.9	+15.7	+94.7
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	1,028.6	1,021.4	939.3	+ 7.2	+89.3
Currency outside banks	88.8	87.9	80.5	+ .9	+ 8.3
Demand deposits adjusted <u>1/</u>	243.6	236.3	228.1	+ 7.3	+15.5
Time deposits adjusted	696.3	697.2	630.8	- .9	+65.5
U. S. Government deposits	15.5	9.9	19.4	+ 5.6	- 3.9
At commercial and savings banks	6.8	5.5	8.0	+ 1.3	- 1.2
At Federal Reserve Banks	8.7	4.4	11.3	+ 4.3	- 2.6
Foreign bank deposits, net	7.0	7.2	3.4	- .2	+ 3.6
Treasury cash	.4	.4	.4	--	--
Capital and miscellaneous account, net	74.1	71.1	68.4	+ 3.0	+ 5.7
Total liabilities and capital, net	1,125.6	1,109.9	1,030.9	+15.7	+94.7
<u>Seasonally adjusted</u>					
Currency outside banks	89.6	88.8	81.2	+ .8	+ 8.4
Demand deposits adjusted	242.9	239.2	227.4	+ 3.7	+15.5

\* 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 \$252.7 billion on April 26, 1978.

r/ Revised.