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

**H.8**  
(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)  
APRIL 26, 1978

<table>
<thead>
<tr>
<th>Assets</th>
<th>All Com. Banks</th>
<th>All Member Banks</th>
<th>Reserve City Banks</th>
<th>Other City Banks</th>
<th>Country Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LOANS AND INVESTMENTS</strong>&lt;sup&gt;2&lt;/sup&gt;</td>
<td>946,050</td>
<td>676,846</td>
<td>98,497</td>
<td>34,041</td>
<td>247,707</td>
</tr>
<tr>
<td><strong>LOANS AND DISCOUNTS</strong>&lt;sup&gt;2&lt;/sup&gt;</td>
<td>684,420</td>
<td>495,270</td>
<td>76,395</td>
<td>25,838</td>
<td>190,522</td>
</tr>
<tr>
<td>U.S. TREASURY SECURITIES</td>
<td>98,900</td>
<td>68,838</td>
<td>10,485</td>
<td>3,010</td>
<td>21,417</td>
</tr>
<tr>
<td>OTHER SECURITIES</td>
<td>162,730</td>
<td>112,730</td>
<td>11,617</td>
<td>5,193</td>
<td>35,768</td>
</tr>
<tr>
<td><strong>RESERVES, CASH, AND BANK BALANCES</strong></td>
<td>133,980</td>
<td>106,485</td>
<td>27,122</td>
<td>4,659</td>
<td>41,895</td>
</tr>
<tr>
<td>RESERVES WITH FR BANKS</td>
<td>27,620</td>
<td>27,624</td>
<td>4,156</td>
<td>1,580</td>
<td>12,080</td>
</tr>
<tr>
<td>CASH IN VAULT</td>
<td>14,240</td>
<td>10,465</td>
<td>1,019</td>
<td>208</td>
<td>3,479</td>
</tr>
<tr>
<td>BALANCES WITH BANKS</td>
<td>44,460</td>
<td>22,662</td>
<td>7,221</td>
<td>501</td>
<td>12,080</td>
</tr>
<tr>
<td>CASH ITEMS</td>
<td>47,660</td>
<td>45,734</td>
<td>14,726</td>
<td>2,370</td>
<td>20,936</td>
</tr>
<tr>
<td><strong>OTHER ASSETS</strong>&lt;sup&gt;3&lt;/sup&gt;</td>
<td>69,060</td>
<td>59,944</td>
<td>25,297</td>
<td>3,136</td>
<td>24,116</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS/LIABILITIES</strong>&lt;sup&gt;3&lt;/sup&gt;</td>
<td>1,149,090</td>
<td>843,275</td>
<td>150,916</td>
<td>41,836</td>
<td>313,720</td>
</tr>
</tbody>
</table>

## Liabilities & Capital

<table>
<thead>
<tr>
<th></th>
<th>All Com. Banks</th>
<th>All Member Banks</th>
<th>Reserve City Banks</th>
<th>Other City Banks</th>
<th>Country Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>GROSS DEMAND DEPOSITS</td>
<td>336,270</td>
<td>253,862</td>
<td>53,257</td>
<td>9,872</td>
<td>91,892</td>
</tr>
<tr>
<td>GROSS TIME DEPOSITS</td>
<td>570,150</td>
<td>401,206</td>
<td>47,774</td>
<td>18,092</td>
<td>143,139</td>
</tr>
<tr>
<td><strong>TOTAL DEPOSITS</strong></td>
<td>906,420</td>
<td>655,068</td>
<td>101,031</td>
<td>27,964</td>
<td>235,031</td>
</tr>
<tr>
<td>DEPOSITS OF BANKS</td>
<td>48,060</td>
<td>42,936</td>
<td>20,738</td>
<td>2,999</td>
<td>14,205</td>
</tr>
<tr>
<td>U.S. GOVT. DEPOSITS</td>
<td>6,780</td>
<td>5,042</td>
<td>670</td>
<td>163</td>
<td>1,827</td>
</tr>
<tr>
<td>OTHER DEMAND DEPOSITS</td>
<td>291,250</td>
<td>213,383</td>
<td>34,260</td>
<td>7,488</td>
<td>78,958</td>
</tr>
<tr>
<td>OTHER TIME DEPOSITS</td>
<td>560,330</td>
<td>393,707</td>
<td>45,383</td>
<td>17,314</td>
<td>160,041</td>
</tr>
<tr>
<td>BORROWINGS</td>
<td>106,520</td>
<td>91,110</td>
<td>23,946</td>
<td>8,882</td>
<td>44,168</td>
</tr>
<tr>
<td><strong>OTHER LIABILITIES</strong>&lt;sup&gt;3&lt;/sup&gt;</td>
<td>52,560</td>
<td>34,428</td>
<td>12,468</td>
<td>2,110</td>
<td>12,419</td>
</tr>
<tr>
<td><strong>TOTAL CAPITAL ACCOUNTS</strong>&lt;sup&gt;5&lt;/sup&gt;</td>
<td>83,590</td>
<td>62,669</td>
<td>13,471</td>
<td>2,880</td>
<td>22,102</td>
</tr>
</tbody>
</table>

## Seasonally Adjusted Data

<table>
<thead>
<tr>
<th></th>
<th>All Com. Banks</th>
<th>All Member Banks</th>
<th>Reserve City Banks</th>
<th>Other City Banks</th>
<th>Country Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOANS AND INVESTMENTS&lt;sup&gt;5&lt;/sup&gt;</td>
<td>904,800</td>
<td>645,000</td>
<td>214,400</td>
<td>98,400</td>
<td></td>
</tr>
<tr>
<td>COMMERCIAL &amp; INDUSTRIAL</td>
<td>214,400</td>
<td>161,400</td>
<td>78,958</td>
<td></td>
<td></td>
</tr>
<tr>
<td>U.S. TREASURY SECURITIES</td>
<td>98,400</td>
<td>45,383</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OTHER SECURITIES</td>
<td>161,400</td>
<td>12,419</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PLUS LOANS SOLD OUTRIGHT TO AFFILIATES</td>
<td>649,500</td>
<td>216,700</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

FOR NUMBERED FOOTNOTES SEE PAGE 2.

**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 19, 1978 TO APRIL 26, 1978

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

### ALL COMMERCIAL BANKS

<table>
<thead>
<tr>
<th>ITEM</th>
<th>ALL COMM. BANKS</th>
<th>ALL MEMBER BANKS</th>
<th>RESERVE CITY BANKS</th>
<th>NEW YORK CITY</th>
<th>CITY OF CHICAGO</th>
<th>OTHER</th>
<th>COUNTRY BANKS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LOANS AND INVESTMENTS 2/</td>
<td>-12,560</td>
<td>-9,919</td>
<td>-2,321</td>
<td>-1,434</td>
<td>-3,370</td>
<td>-2,794</td>
<td></td>
</tr>
<tr>
<td>LOANS AND DISCOUNTS 2/</td>
<td>-11,080</td>
<td>-8,139</td>
<td>-741</td>
<td>-779</td>
<td>-3,475</td>
<td>-3,144</td>
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</tr>
<tr>
<td>U.S. TREASURY SECURITIES</td>
<td>-1,430</td>
<td>-1,486</td>
<td>-1,061</td>
<td>-590</td>
<td>+110</td>
<td>+55</td>
<td></td>
</tr>
<tr>
<td>OTHER SECURITIES</td>
<td>-50</td>
<td>-294</td>
<td>-519</td>
<td>-65</td>
<td>-5</td>
<td>+295</td>
<td></td>
</tr>
<tr>
<td>RESERVES, CASH, AND BANK BALANCES</td>
<td>-1,410</td>
<td>-1,092</td>
<td>-557</td>
<td>-467</td>
<td>+307</td>
<td>-375</td>
<td></td>
</tr>
<tr>
<td>RESERVES WITH FR BANKS</td>
<td>+ 260</td>
<td>+261</td>
<td>-1,602</td>
<td>+244</td>
<td>+950</td>
<td>+669</td>
<td></td>
</tr>
<tr>
<td>CASH IN VAULT</td>
<td>+ 490</td>
<td>+326</td>
<td>-7</td>
<td>+4</td>
<td>+83</td>
<td>+246</td>
<td></td>
</tr>
<tr>
<td>BALANCES WITH BANKS</td>
<td>- 540</td>
<td>-813</td>
<td>-223</td>
<td>-287</td>
<td>+227</td>
<td>-530</td>
<td></td>
</tr>
<tr>
<td>CASH ITEMS</td>
<td>- 1,820</td>
<td>-666</td>
<td>+1,275</td>
<td>-428</td>
<td>-953</td>
<td>-760</td>
<td></td>
</tr>
<tr>
<td>OTHER ASSETS 3/</td>
<td>- 460</td>
<td>-232</td>
<td>-552</td>
<td>-208</td>
<td>+720</td>
<td>-192</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL ASSETS/LIABILITIES 3/</strong></td>
<td>-16,430</td>
<td>-11,243</td>
<td>-3,430</td>
<td>-2,109</td>
<td>-2,343</td>
<td>-3,361</td>
<td></td>
</tr>
</tbody>
</table>

### LIABILITIES & CAPITAL

| ITEM                       |                    |                  |                    |               |                 |       |              |
|----------------------------|                    |                  |                    |               |                 |       |              |
| GROSS DEMAND DEPOSITS      | -12,360           | -8,145           | +76                | -343          | -3,220          | -4,658|
| GROSS TIME DEPOSITS        | + 1,300           | +1,222           | +62                | +357          | +709            | +94   |
| **TOTAL DEPOSITS**         | -11,060           | -6,923           | +138               | +14           | -2,511          | -4,564|
| DEPOSITS OF BANKS          | - 1,490           | -1,232           | -922               | +164          | -139            | -335  |
| U.S. GOVT. DEPOSITS        | - 3,040           | -2,254           | -198               | -77           | -923            | -1,056|
| OTHER DEMAND DEPOSITS      | - 7,500           | -4,466           | +1,239             | -405          | -703            | -3,267|
| OTHER TIME DEPOSITS        | + 1,120           | +1,031           | +19                | +332          | +586            | +94   |
| BORROWINGS                 | - 3,810           | -4,782           | -3,693             | -2,089        | +108            | +892  |
| OTHER LIABILITIES 3/       | + 250             | +286             | +112               | -30           | -91             | +295  |
| **TOTAL CAPITAL ACCOUNTS 4/** | + 190            | +176             | +13                | -7            | +151            | +16   |


2/ INCLUDES "RESERVES FOR LOAN LOSSES" AND "UNEARNED INCOME ON LOANS".

3/ EFFECTIVE MARCH 31, 1976 "RESERVES FOR LOAN LOSSES" AND "UNEARNED INCOME ON LOANS", WHICH FOR ALL COMMERCIAL BANKS ARE ESTIMATED TO BE APPROXIMATELY $1.45 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 "RESERVE FOR LOAN LOSSES".

5/ EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS ESTIMATED AT $ 44,200 MILLION.

6/ AS OF APRIL 26, 1978, "TOTAL LOANS SOLD" WERE INCREASED BY $400 MILLION, AND "COMMERCIAL AND INDUSTRIAL LOANS SOLD" WERE DECREASED BY $700 MILLION AS THE RESULT OF A RECLASSIFICATION AT ONE LARGE BANK.