



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
MAY 16, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

MAY 3, 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/	950,680	680,468	98,186	34,943	249,671	297,668
LOANS AND DISCOUNTS 2/	689,580	499,333	76,711	26,706	192,231	203,685
U.S. TREASURY SECURITIES	98,660	68,630	9,903	3,054	21,778	33,895
OTHER SECURITIES	162,440	112,505	11,572	5,183	35,662	60,088
RESERVES, CASH, AND BANK BALANCES	144,270	114,860	29,704	5,180	44,874	35,102
RESERVES WITH FR BANKS	31,220	31,215	6,720	1,580	12,775	10,140
CASH IN VAULT	12,750	9,393	960	188	3,128	5,117
BALANCES WITH BANKS	46,860	23,757	7,315	678	5,219	10,545
CASH ITEMS	53,440	50,495	14,709	2,734	23,752	9,300
OTHER ASSETS 3/	69,720	60,218	25,468	3,218	23,823	7,709
TOTAL ASSETS/LIABILITIES 3/	1,164,670	855,546	153,358	43,341	318,368	340,479
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	343,690	259,305	54,215	10,079	93,539	101,472
GROSS TIME DEPOSITS	571,870	402,780	48,305	18,020	144,086	192,369
TOTAL DEPOSITS	915,560	662,085	102,520	28,099	237,625	293,841
DEPOSITS OF BANKS	49,750	44,187	20,933	2,918	14,746	5,590
U.S. GOVT. DEPOSITS	7,050	5,511	758	199	2,432	2,122
OTHER DEMAND DEPOSITS	296,820	217,232	35,065	7,735	79,440	94,992
OTHER TIME DEPOSITS	561,940	395,155	45,764	17,247	141,007	191,137
BORROWINGS	110,890	94,830	24,252	10,265	45,609	14,704
OTHER LIABILITIES 3/	54,290	35,715	13,069	2,052	12,981	7,613
TOTAL CAPITAL ACCOUNTS 4/	83,930	62,916	13,517	2,925	22,153	24,321

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 26, 1978 TO MAY 3, 1978

H.6

(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/	+ 4,630	+3,622	-311	+902	+1,964	+1,067
LOANS AND DISCOUNTS 2/	+ 5,160	+4,063	+316	+868	+1,709	+1,170
U.S. TREASURY SECURITIES	- 240	-208	-582	+44	+361	-31
OTHER SECURITIES	- 290	-233	-45	-10	-106	-72
RESERVES, CASH, AND BANK BALANCES	+10,290	+8,375	+2,582	+521	+2,979	+2,293
RESERVES WITH FR BANKS	+ 3,600	+3,591	+2,564	+0	+695	+332
CASH IN VAULT	- 1,490	-1,072	-59	-20	-351	-642
BALANCES WITH BANKS	+ 2,400	+1,095	+94	+177	-181	+1,005
CASH ITEMS	+ 5,780	+4,761	-17	+364	+2,816	+1,598
OTHER ASSETS 3/	+ 660	+274	+171	+82	-295	+316
TOTAL ASSETS/LIABILITIES 3/	+15,580	+12,271	+2,442	+1,505	+4,648	+3,676
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 7,420	+5,443	+958	+207	+1,647	+2,631
GROSS TIME DEPOSITS	+ 1,720	+1,574	+531	-72	+947	+168
TOTAL DEPOSITS	+ 9,140	+7,017	+1,489	+135	+2,594	+2,799
DEPOSITS OF BANKS	+ 1,690	+1,251	+195	-81	+541	+596
U.S. GOVT. DEPOSITS	+ 270	+469	+88	+36	+605	-260
OTHER DEMAND DEPOSITS	+ 5,570	+3,849	+825	+247	+482	+2,295
OTHER TIME DEPOSITS	+ 1,610	+1,448	+381	-67	+966	+168
BORROWINGS	+ 4,370	+3,720	+306	+1,383	+1,441	+590
OTHER LIABILITIES 3/	+ 1,730	+1,287	+601	-58	+562	+182
TOTAL CAPITAL ACCOUNTS 4/	+ 340	+247	+46	+45	+51	+105

FOR NUMBERED FOOTNOTES SEE PAGE 1.