



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
MAY 23, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

MAY 10, 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/}	952,010	681,162	98,008	34,303	250,485	298,366
LOANS AND DISCOUNTS ^{2/}	690,740	499,936	76,370	26,287	192,994	204,285
U.S. TREASURY SECURITIES	98,610	68,552	10,049	2,863	21,711	33,929
OTHER SECURITIES	162,660	112,674	11,589	5,153	35,780	60,152
RESERVES, CASH, AND BANK BALANCES	136,410	108,909	30,156	5,302	40,641	32,810
RESERVES WITH FR BANKS	29,380	29,380	5,590	2,026	12,108	9,656
CASH IN VAULT	13,440	9,921	995	194	3,359	5,373
BALANCES WITH BANKS	45,410	23,446	8,164	530	5,057	9,695
CASH ITEMS	48,180	46,162	15,407	2,552	20,117	8,086
OTHER ASSETS ^{3/}	69,650	60,339	25,351	3,345	24,089	7,554
TOTAL ASSETS/LIABILITIES ^{3/}	1,158,070	850,410	153,515	42,950	315,215	338,730
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	332,410	250,949	53,675	9,829	89,090	98,355
GROSS TIME DEPOSITS	574,500	404,731	48,391	18,128	145,067	193,145
TOTAL DEPOSITS	906,910	655,680	102,066	27,957	234,157	291,500
DEPOSITS OF BANKS	50,520	45,345	22,919	3,116	14,252	5,058
U.S. GOVT. DEPOSITS	4,550	3,477	464	177	1,348	1,488
OTHER DEMAND DEPOSITS	287,490	209,965	32,905	7,327	76,692	93,041
OTHER TIME DEPOSITS	564,350	396,893	45,778	17,337	141,865	191,913
BORROWINGS	111,650	95,114	24,497	9,994	45,479	15,144
OTHER LIABILITIES ^{3/}	55,460	36,619	13,410	2,087	13,400	7,722
TOTAL CAPITAL ACCOUNTS ^{4/}	84,050	62,997	13,542	2,912	22,179	24,364

^{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

MAY 3, 1978 TO MAY 10, 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/	+ 1,330	+694	-178	-640	+814	+698
LOANS AND DISCOUNTS 2/	+ 1,160	+603	-341	-419	+763	+600
U.S. TREASURY SECURITIES	- 50	-78	+146	-191	-67	+34
OTHER SECURITIES	+ 220	+169	+17	-30	+118	+64
RESERVES, CASH, AND BANK BALANCES	- 7,860	-5,951	+452	+122	-4,233	-2,292
RESERVES WITH FR BANKS	- 1,840	-1,835	-1,130	+446	-667	-484
CASH IN VAULT	+ 690	+528	+35	+6	+231	+256
BALANCES WITH BANKS	- 1,450	-311	+849	-148	-162	-850
CASH ITEMS	- 5,260	-4,333	+698	-182	-3,635	-1,214
OTHER ASSETS 3/	- 70	+121	-117	+127	+266	-155
TOTAL ASSETS/LIABILITIES 3/	- 6,600	-5,136	+157	-391	-3,153	-1,749
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-11,280	-8,356	-540	-250	-4,449	-3,117
GROSS TIME DEPOSITS	+ 2,630	+1,951	+86	+108	+981	+776
TOTAL DEPOSITS	- 8,650	-6,405	-454	-142	-3,468	-2,341
DEPOSITS OF BANKS	+ 770	+1,158	+1,986	+198	-494	-532
U.S. GOVT. DEPOSITS	- 2,500	-2,034	-294	-22	-1,084	-634
OTHER DEMAND DEPOSITS	- 9,330	-7,267	-2,160	-408	-2,748	-1,951
OTHER TIME DEPOSITS	+ 2,410	+1,738	+14	+90	+858	+776
BORROWINGS	+ 760	+284	+245	-271	-130	+440
OTHER LIABILITIES 3/	+ 1,170	+904	+341	+35	+419	+109
TOTAL CAPITAL ACCOUNTS 4/	+ 120	+81	+25	-13	+26	+43

FOR NUMBERED FOOTNOTES SEE PAGE 1.