



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
MAY 30, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.6 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

MAY 17, 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/	955,390	684,479	99,637	35,228	251,236	298,378
LOANS AND DISCOUNTS 2/	697,250	505,543	78,227	27,406	194,659	205,251
U.S. TREASURY SECURITIES	96,250	66,963	9,878	2,760	21,263	33,062
OTHER SECURITIES	161,890	111,973	11,532	5,062	35,314	60,065
RESERVES, CASH, AND BANK BALANCES	136,120	108,470	27,921	5,274	42,283	32,992
RESERVES WITH FR BANKS	26,470	26,465	4,983	1,498	10,966	9,018
CASH IN VAULT	13,640	10,047	982	191	3,392	5,482
BALANCES WITH BANKS	44,510	23,156	7,635	580	4,947	9,994
CASH ITEMS	51,500	48,802	14,321	3,005	22,978	8,498
OTHER ASSETS 3/	67,220	58,264	23,962	3,367	23,671	7,264
TOTAL ASSETS/LIABILITIES 3/	1,158,730	851,213	151,520	43,869	317,190	338,634
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	334,840	253,021	52,143	10,640	91,801	98,437
GROSS TIME DEPOSITS	575,540	405,448	48,358	17,962	145,626	193,502
TOTAL DEPOSITS	910,380	658,469	100,501	28,602	237,427	291,939
DEPOSITS OF BANKS	49,270	43,935	21,028	3,200	14,432	5,275
U.S. GOVT. DEPOSITS	4,330	3,189	233	138	1,244	1,574
OTHER DEMAND DEPOSITS	291,240	213,588	33,368	7,959	79,441	92,820
OTHER TIME DEPOSITS	565,540	397,757	45,872	17,305	142,310	192,270
BORROWINGS	108,460	92,326	23,566	9,977	44,009	14,774
OTHER LIABILITIES 3/	55,910	37,495	13,907	2,378	13,659	7,551
TOTAL CAPITAL ACCOUNTS 4/	83,980	62,923	13,546	2,912	22,095	24,370

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 10, 1978 TO MAY 17, 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/	+3,380	+3,317	+1,629	+925	+751	+12
LOANS AND DISCOUNTS 2/	+6,510	+5,607	+1,857	+1,119	+1,665	+966
U.S. TREASURY SECURITIES	-2,360	-1,589	-171	-103	-448	-867
OTHER SECURITIES	- 770	-701	-57	-91	-466	-87
RESERVES, CASH, AND BANK BALANCES	- 290	-439	-2,235	-28	+1,642	+182
RESERVES WITH FR BANKS	-2,910	-2,915	-607	-528	-1,142	-638
CASH IN VAULT	+ 200	+126	-13	-3	+33	+109
BALANCES WITH BANKS	- 900	-290	-529	+50	-110	+299
CASH ITEMS	+3,320	+2,640	-1,086	+453	+2,861	+412
OTHER ASSETS 3/	-2,430	-2,075	-1,389	+22	-418	-290
TOTAL ASSETS/LIABILITIES 3/	+ 660	+803	-1,995	+919	+1,975	-96
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+2,430	+2,072	-1,532	+811	+2,711	+82
GROSS TIME DEPOSITS	+1,040	+717	-33	-166	+559	+357
TOTAL DEPOSITS	+3,470	+2,789	-1,565	+645	+3,270	+439
DEPOSITS OF BANKS	-1,250	-1,410	-1,891	+84	+180	+217
U.S. GOVT. DEPOSITS	- 220	-288	-231	-39	-104	+86
OTHER DEMAND DEPOSITS	+3,750	+3,623	+463	+632	+2,749	-221
OTHER TIME DEPOSITS	+1,190	+864	+94	-32	+445	+357
BORROWINGS	-3,190	-2,788	-931	-17	-1,470	-370
OTHER LIABILITIES 3/	+ 450	+876	+497	+291	+259	-171
TOTAL CAPITAL ACCOUNTS 4/	- 70	-74	+4	+0	-84	+6

FOR NUMBERED FOOTNOTES SEE PAGE 1.