



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
JUNE 6, 1978

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

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

MAY 24, 1978

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<u>ASSETS</u>						
LOANS AND INVESTMENTS 2/	950,700	681,020	98,781	34,908	250,260	297,071
LOANS AND DISCOUNTS 2/	692,830	502,338	77,472	27,182	193,734	203,950
U.S. TREASURY SECURITIES	95,790	66,649	9,928	2,691	21,134	32,896
OTHER SECURITIES	162,080	112,033	11,381	5,035	35,392	60,225
RESERVES, CASH, AND BANK BALANCES	133,760	106,619	28,090	4,654	41,488	32,387
RESERVES WITH FR BANKS	29,480	29,482	6,266	1,261	12,249	9,706
CASH IN VAULT	14,250	10,492	997	209	3,555	5,731
BALANCES WITH BANKS	44,130	22,620	7,309	532	5,314	9,465
CASH ITEMS	45,900	44,025	13,518	2,652	20,370	7,485
OTHER ASSETS 3/	66,360	57,579	24,031	3,330	23,099	7,119
TOTAL ASSETS/LIABILITIES 3/	1,150,820	845,218	150,902	42,892	314,847	336,577
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	323,380	244,677	51,314	10,058	88,378	94,927
GROSS TIME DEPOSITS	578,850	408,273	49,011	18,035	147,172	194,055
TOTAL DEPOSITS	902,230	652,950	100,325	28,093	235,550	288,982
DEPOSITS OF BANKS	47,920	42,867	20,939	2,956	14,071	4,901
U.S. GOVT. DEPOSITS	3,740	2,698	207	113	938	1,440
OTHER DEMAND DEPOSITS	281,810	206,891	32,800	7,680	76,593	89,818
OTHER TIME DEPOSITS	568,760	400,494	46,379	17,344	143,948	192,823
BORROWINGS	108,550	91,671	23,242	9,496	43,470	15,463
OTHER LIABILITIES 3/	55,800	37,469	13,789	2,397	13,586	7,697
TOTAL CAPITAL ACCOUNTS 4/	84,240	63,128	13,546	2,906	22,241	24,435

<sup>1/</sup> 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.

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

<sup>3/</sup> 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".

<sup>4/</sup> 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 17, 1978 TO MAY 24, 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/	- 4,690	-3,459	-856	-320	-976	-1,307
LOANS AND DISCOUNTS 2/	- 4,420	-3,205	-755	-224	-925	-1,301
U.S. TREASURY SECURITIES	- 460	-314	+50	-69	-129	-166
OTHER SECURITIES	+ 190	+60	-151	-27	+78	+160
RESERVES, CASH, AND BANK BALANCES	- 2,360	-1,851	+169	-620	-795	-605
RESERVES WITH FR BANKS	+ 3,010	+3,017	+1,283	-237	+1,283	+688
CASH IN VAULT	+ 610	+445	+15	+18	+163	+249
BALANCES WITH BANKS	- 380	-536	-326	-48	+367	-529
CASH ITEMS	- 5,600	-4,777	-803	-353	-2,608	-1,013
OTHER ASSETS 3/	- 860	-685	+69	-37	-572	-145
TOTAL ASSETS/LIABILITIES 3/	- 7,910	-5,995	-618	-977	-2,343	-2,057
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	-11,460	-8,344	-829	-582	-3,423	-3,510
GROSS TIME DEPOSITS	+ 3,310	+2,825	+653	+73	+1,546	+553
TOTAL DEPOSITS	- 8,150	-5,519	-176	-509	-1,877	-2,957
DEPOSITS OF BANKS	- 1,350	-1,068	-89	-244	-361	-374
U.S. GOVT. DEPOSITS	- 590	-491	-26	-25	-306	-134
OTHER DEMAND DEPOSITS	- 9,430	-6,697	-568	-279	-2,848	-3,002
OTHER TIME DEPOSITS	+ 3,220	+2,737	+507	+39	+1,638	+553
BORROWINGS	+ 90	-655	-324	-481	-539	+689
OTHER LIABILITIES 3/	- 110	-26	-118	+19	-73	+146
TOTAL CAPITAL ACCOUNTS 4/	+ 260	+205	+0	-6	+146	+65

FOR NUMBERED FOOTNOTES SEE PAGE 1.