



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
JUNE 20, 1978

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

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

JUNE 7, 1978

|                                      | ALL<br>COML.<br>BANKS | ALL<br>MEMBER<br>BANKS | RESERVE CITY BANKS 1/ |                    |         | COUNTRY<br>BANKS 1/ |
|--------------------------------------|-----------------------|------------------------|-----------------------|--------------------|---------|---------------------|
|                                      |                       |                        | NEW YORK              | CITY OF<br>CHICAGO | OTHER   |                     |
| <b>ASSETS</b>                        |                       |                        |                       |                    |         |                     |
| LOANS AND INVESTMENTS 2/             | 972,160               | 695,948                | 101,683               | 35,069             | 256,866 | 302,330             |
| LOANS AND DISCOUNTS 2/               | 710,730               | 514,954                | 79,783                | 26,773             | 199,458 | 208,940             |
| U.S. TREASURY SECURITIES             | 97,640                | 67,922                 | 10,429                | 3,008              | 21,686  | 32,799              |
| OTHER SECURITIES                     | 163,790               | 113,072                | 11,471                | 5,288              | 35,722  | 60,591              |
| RESERVES, CASH, AND<br>BANK BALANCES | 133,350               | 106,040                | 28,829                | 4,403              | 40,292  | 32,516              |
| RESERVES WITH FR BANKS               | 25,550                | 25,546                 | 5,254                 | 1,127              | 10,307  | 8,858               |
| CASH IN VAULT                        | 13,250                | 9,866                  | 994                   | 211                | 3,358   | 5,303               |
| BALANCES WITH BANKS                  | 45,330                | 23,733                 | 8,019                 | 517                | 5,149   | 10,048              |
| CASH ITEMS                           | 49,220                | 46,895                 | 14,562                | 2,548              | 21,478  | 8,307               |
| OTHER ASSETS 3/                      | 70,670                | 60,269                 | 25,021                | 3,318              | 23,856  | 8,074               |
| TOTAL ASSETS/LIABILITIES 3/          | 1,176,180             | 862,257                | 155,533               | 42,790             | 321,014 | 342,920             |
| <b>LIABILITIES &amp; CAPITAL</b>     |                       |                        |                       |                    |         |                     |
| GROSS DEMAND DEPOSITS                | 341,950               | 256,861                | 53,432                | 9,758              | 92,801  | 100,870             |
| GROSS TIME DEPOSITS                  | 583,550               | 409,172                | 48,529                | 18,048             | 147,976 | 194,619             |
| TOTAL DEPOSITS                       | 925,500               | 666,033                | 101,961               | 27,806             | 240,777 | 295,489             |
| DEPOSITS OF BANKS                    | 51,150                | 46,037                 | 21,903                | 2,953              | 15,622  | 5,559               |
| U.S. GOVT. DEPOSITS                  | 3,640                 | 2,584                  | 195                   | 53                 | 858     | 1,478               |
| OTHER DEMAND DEPOSITS                | 297,390               | 216,257                | 33,909                | 7,476              | 79,622  | 95,250              |
| OTHER TIME DEPOSITS                  | 573,320               | 401,155                | 45,954                | 17,324             | 144,675 | 193,202             |
| BORROWINGS                           | 109,380               | 95,453                 | 26,359                | 10,078             | 44,283  | 14,733              |
| OTHER LIABILITIES 3/                 | 56,650                | 37,403                 | 13,608                | 1,970              | 13,672  | 8,153               |
| TOTAL CAPITAL ACCOUNTS 4/            | 84,650                | 63,368                 | 13,605                | 2,936              | 22,282  | 24,545              |

<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 31, 1978 TO JUNE 7, 1978

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

| ITEM                                 | ALL<br>COML.<br>BANKS | ALL<br>MEMBER<br>BANKS | RESERVE CITY BANKS 1/ |                    |        | COUNTRY<br>BANKS 1/ |
|--------------------------------------|-----------------------|------------------------|-----------------------|--------------------|--------|---------------------|
|                                      |                       |                        | NEW YORK<br>CITY      | CITY OF<br>CHICAGO | OTHER  |                     |
| <u>ASSETS</u>                        |                       |                        |                       |                    |        |                     |
| LOANS AND INVESTMENTS 2/             | + 4,800               | +2,115                 | -661                  | -398               | +317   | +2,857              |
| LOANS AND DISCOUNTS 2/               | + 3,310               | +660                   | -887                  | -953               | -325   | +2,825              |
| U.S. TREASURY SECURITIES             | + 1,070               | +1,043                 | +266                  | +197               | +554   | +26                 |
| OTHER SECURITIES                     | + 420                 | +412                   | -40                   | +358               | +88    | +6                  |
| RESERVES, CASH, AND<br>BANK BALANCES | -29,310               | -24,688                | -9,706                | -1,614             | -7,874 | -5,494              |
| RESERVES WITH FR BANKS               | - 4,740               | -4,742                 | -2,953                | -436               | -200   | -1,153              |
| CASH IN VAULT                        | - 1,080               | -741                   | -37                   | +4                 | -169   | -539                |
| BALANCES WITH BANKS                  | - 8,000               | -4,395                 | -1,512                | -289               | -1,198 | -1,396              |
| CASH ITEMS                           | -15,490               | -14,810                | -5,204                | -893               | -6,307 | -2,406              |
| OTHER ASSETS 3/                      | + 1,190               | +106                   | -941                  | -281               | +485   | +843                |
| TOTAL ASSETS/LIABILITIES 3/          | -23,320               | -22,467                | -11,308               | -2,293             | -7,072 | -1,794              |
| <u>LIABILITIES &amp; CAPITAL</u>     |                       |                        |                       |                    |        |                     |
| GROSS DEMAND DEPOSITS                | -22,540               | -21,981                | -12,708               | -1,581             | -6,008 | -1,684              |
| GROSS TIME DEPOSITS                  | + 1,940               | +1,353                 | -178                  | +163               | +718   | +650                |
| TOTAL DEPOSITS                       | -20,600               | -20,628                | -12,886               | -1,418             | -5,290 | -1,034              |
| DEPOSITS OF BANKS                    | - 8,980               | -8,762                 | -7,197                | -329               | -912   | -324                |
| U.S. GOVT. DEPOSITS                  | - 290                 | -249                   | -32                   | -67                | -108   | -42                 |
| OTHER DEMAND DEPOSITS                | -13,170               | -12,870                | -5,483                | -1,139             | -4,930 | -1,318              |
| OTHER TIME DEPOSITS                  | + 1,840               | +1,253                 | -174                  | +117               | +660   | +650                |
| BORROWINGS                           | - 2,060               | -1,448                 | +1,540                | -556               | -1,775 | -657                |
| OTHER LIABILITIES 3/                 | - 690                 | -416                   | +23                   | -286               | -44    | -107                |
| TOTAL CAPITAL ACCOUNTS 4/            | + 30                  | +25                    | +15                   | -31                | +37    | +4                  |

FOR NUMBERED FOOTNOTES SEE PAGE 1.