



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JUNE 27, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JUNE 14, 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/	971,540	695,042	100,776	34,987	256,610	302,669
LOANS AND DISCOUNTS 2/	709,520	513,724	79,029	26,430	199,305	208,960
U.S. TREASURY SECURITIES	97,900	68,098	10,351	3,255	21,594	32,898
OTHER SECURITIES	164,120	113,220	11,396	5,302	35,711	60,811
RESERVES, CASH, AND BANK BALANCES	137,780	109,824	29,167	5,016	42,360	33,281
RESERVES WITH FR BANKS	24,810	24,813	4,443	1,128	10,500	8,742
CASH IN VAULT	14,100	10,469	1,045	216	3,519	5,689
BALANCES WITH BANKS	45,730	23,901	8,069	652	5,256	9,924
CASH ITEMS	53,140	50,641	15,610	3,020	23,085	8,926
OTHER ASSETS 3/	70,070	59,534	25,243	2,937	23,178	8,176
TOTAL ASSETS/LIABILITIES 3/	1,179,390	864,400	155,186	42,940	322,148	344,126
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	349,510	263,698	55,832	10,320	95,250	102,296
GROSS TIME DEPOSITS	582,640	408,412	48,240	17,916	147,610	194,446
TOTAL DEPOSITS	932,150	672,110	104,072	28,236	243,060	296,742
DEPOSITS OF BANKS	51,170	46,056	22,645	2,811	15,048	5,552
U.S. GOVT. DEPOSITS	4,370	3,179	265	92	1,178	1,644
OTHER DEMAND DEPOSITS	304,270	222,540	35,446	8,146	82,431	96,517
OTHER TIME DEPOSITS	572,340	400,335	45,716	17,187	144,403	193,029
BORROWINGS	104,690	91,174	24,233	9,609	43,033	14,299
OTHER LIABILITIES 3/	57,840	37,688	13,271	2,153	13,727	8,537
TOTAL CAPITAL ACCOUNTS 4/	84,710	63,426	13,610	2,942	22,328	24,548

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

JUNE 7, 1978 TO JUNE 14, 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/	- 620	-906	-907	-82	-256	+339
LOANS AND DISCOUNTS 2/	-1,210	-1,230	-754	-343	-153	+20
U.S. TREASURY SECURITIES	+ 260	+176	-78	+247	-92	+99
OTHER SECURITIES	+ 330	+148	-75	+14	-11	+220
RESERVES, CASH, AND BANK BALANCES	+4,430	+3,784	+338	+613	+2,008	+765
RESERVES WITH FR BANKS	- 740	-733	-811	+1	+193	-116
CASH IN VAULT	+ 850	+603	+51	+5	+161	+386
BALANCES WITH BANKS	+ 400	+168	+50	+135	+107	-124
CASH ITEMS	+3,920	+3,746	+1,048	+472	+1,607	+619
OTHER ASSETS 3/	- 600	-735	+222	-381	-678	+102
TOTAL ASSETS/LIABILITIES 3/	+3,210	+2,143	-347	+150	+1,134	+1,206
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+7,560	+6,837	+2,400	+562	+2,449	+1,426
GROSS TIME DEPOSITS	- 910	-760	-289	-132	-166	-173
TOTAL DEPOSITS	+6,650	+6,077	+2,111	+430	+2,283	+1,253
DEPOSITS OF BANKS	+ 20	+19	+742	-142	-574	-7
U.S. GOVT. DEPOSITS	+ 730	+595	+70	+39	+320	+166
OTHER DEMAND DEPOSITS	+6,880	+6,283	+1,537	+670	+2,809	+1,267
OTHER TIME DEPOSITS	- 980	-620	-238	-137	-272	-173
BORROWINGS	-4,690	-4,279	-2,126	-469	-1,250	-434
OTHER LIABILITIES 3/	+1,190	+285	-337	+183	+55	+384
TOTAL CAPITAL ACCOUNTS 4/	+ 60	+60	+5	+6	+46	+3

FOR NUMBERED FOOTNOTES SEE PAGE 1.