



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JULY 18, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JULY 5, 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/	980,970	702,889	103,015	35,303	260,255	304,316
LOANS AND DISCOUNTS 2/	723,000	525,199	82,582	27,688	203,826	211,103
U.S. TREASURY SECURITIES	95,600	65,947	9,290	2,838	21,085	32,734
OTHER SECURITIES	162,370	111,743	11,143	4,777	35,344	60,479
RESERVES, CASH, AND BANK BALANCES	154,020	122,891	33,785	5,159	45,700	38,247
RESERVES WITH FR BANKS	24,800	24,803	5,038	1,178	9,032	9,555
CASH IN VAULT	12,770	9,487	956	192	3,196	5,143
BALANCES WITH BANKS	54,330	29,209	10,044	703	6,366	12,096
CASH ITEMS	62,120	59,392	17,747	3,086	27,106	11,453
OTHER ASSETS 3/	70,060	60,978	26,079	3,068	24,782	7,049
TOTAL ASSETS/LIABILITIES 3/	1,205,050	886,758	162,879	43,530	330,737	349,612
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	378,720	288,140	64,249	11,755	104,096	108,040
GROSS TIME DEPOSITS	584,800	410,147	48,544	18,249	148,426	194,928
TOTAL DEPOSITS	963,520	698,287	112,793	30,004	252,522	302,968
DEPOSITS OF BANKS	61,570	55,846	27,886	3,660	17,842	6,458
U.S. GOVT. DEPOSITS	5,960	4,208	241	112	1,450	2,405
OTHER DEMAND DEPOSITS	322,080	236,767	38,878	8,757	88,538	100,594
OTHER TIME DEPOSITS	573,910	401,466	45,788	17,475	144,692	193,511
BORROWINGS	100,950	87,205	22,279	8,494	41,883	14,549
OTHER LIABILITIES 3/	55,190	37,403	14,176	2,069	13,887	7,269
TOTAL CAPITAL ACCOUNTS 4/	85,390	63,863	13,629	2,963	22,445	24,826

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 28, 1978 TO JULY 5, 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/}	+13,170	+10,702	+3,254	+133	+4,699	+2,616
LOANS AND DISCOUNTS ^{2/}	+14,260	+11,594	+3,100	+577	+5,062	+2,855
U.S. TREASURY SECURITIES	- 230	-190	+213	-113	-249	-41
OTHER SECURITIES	- 860	-702	-59	-331	-114	-198
RESERVES, CASH, AND BANK BALANCES	+12,010	+8,849	+3,211	-175	+865	+4,948
RESERVES WITH FR BANKS	- 6,800	-6,800	-1,108	-653	-4,760	-279
CASH IN VAULT	- 1,900	-1,348	-33	-26	-417	-872
BALANCES WITH BANKS	+ 9,000	+5,746	+2,557	+102	+351	+2,736
CASH ITEMS	+11,710	+11,251	+1,795	+402	+5,691	+3,363
OTHER ASSETS ^{3/}	+ 1,870	+2,227	+433	+21	+2,053	-280
TOTAL ASSETS/LIABILITIES ^{3/}	+27,050	+21,778	+6,898	-21	+7,617	+7,284
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+37,640	+30,458	+8,669	+1,770	+11,271	+8,748
GROSS TIME DEPOSITS	+ 500	+152	-267	-45	+74	+390
TOTAL DEPOSITS	+38,140	+30,610	+8,402	+1,725	+11,345	+9,138
DEPOSITS OF BANKS	+11,230	+10,405	+5,385	+726	+3,096	+1,198
U.S. GOVT. DEPOSITS	- 1,870	-1,456	-279	-84	-548	-545
OTHER DEMAND DEPOSITS	+28,570	+21,802	+3,647	+1,103	+8,957	+8,095
OTHER TIME DEPOSITS	+ 210	-141	-351	-20	-160	+390
BORROWINGS	- 9,170	-8,078	-1,455	-1,723	-3,751	-1,149
OTHER LIABILITIES ^{3/}	- 2,160	-914	-90	-54	+20	-790
TOTAL CAPITAL ACCOUNTS ^{4/}	+ 240	+160	+41	+31	+3	+85

FOR NUMBERED FOOTNOTES SEE PAGE 1.

±/ REVISED