



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JULY 25, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) ^{1/} JULY 1978

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/ NEW YORK CITY OF CHICAGO			COUNTRY BANKS 1/
<u>ASSETS</u>						
LOANS AND INVESTMENTS 2/	972,450	694,577	99,996	34,700	255,770	304,111
LOANS AND DISCOUNTS 2/	714,180	516,605	79,243	27,278	199,222	210,862
U.S. TREASURY SECURITIES	95,360	65,795	9,440	2,713	21,011	32,631
OTHER SECURITIES	162,910	112,177	11,313	4,709	35,537	60,618
RESERVES, CASH, AND BANK BALANCES	143,310	114,812	31,445	4,975	44,472	33,920
RESERVES WITH FR BANKS	29,440	29,435	6,890	1,234	12,057	9,254
CASH IN VAULT	14,510	10,763	994	226	3,673	5,870
BALANCES WITH BANKS	47,360	25,120	9,374	607	5,306	9,833
CASH ITEMS	52,000	49,494	14,187	2,908	23,436	8,963
OTHER ASSETS 3/	68,950	59,513	25,386	3,172	23,626	7,329
TOTAL ASSETS/LIABILITIES 3/	1,184,710	868,902	156,827	42,847	323,868	345,360
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	351,680	264,617	55,538	10,067	95,548	103,464
GROSS TIME DEPOSITS	585,230	410,416	48,703	18,193	148,414	195,106
TOTAL DEPOSITS	936,910	675,033	104,241	28,260	243,962	298,570
DEPOSITS OF BANKS	51,840	46,729	23,224	3,012	14,938	5,555
U.S. GOVT. DEPOSITS	4,270	3,208	359	139	1,246	1,464
OTHER DEMAND DEPOSITS	306,380	223,269	34,831	7,714	82,862	97,862
OTHER TIME DEPOSITS	574,420	401,827	45,827	17,395	144,916	193,689
BORROWINGS	105,160	91,796	24,645	9,518	43,496	14,137
OTHER LIABILITIES 3/	56,950	37,961	14,284	2,102	13,814	7,761
TOTAL CAPITAL ACCOUNTS 4/	85,690	64,112	13,657	2,967	22,596	24,892

^{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

JULY 12, 1978 TO JULY 19, 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/	-4,400	-3,360	-573	-478	-1,205	-1,104
LOANS AND DISCOUNTS 2/	-4,550	-3,411	-465	-387	-1,343	-1,216
U.S. TREASURY SECURITIES	- 40	-36	-10	-48	+28	-6
OTHER SECURITIES	+ 190	+87	-98	-43	+110	+118
RESERVES, CASH, AND BANK BALANCES	+9,030	+8,483	+3,672	+1,047	+3,103	+661
RESERVES WITH FR BANKS	+8,140	+8,144	+1,897	+978	+4,071	+1,198
CASH IN VAULT	- 80	-54	+16	+2	-29	-43
BALANCES WITH BANKS	- 880	-1,521	-1,010	-64	-181	-266
CASH ITEMS	+1,850	+1,914	+2,769	+131	-758	-228
OTHER ASSETS 3/	-2,200	-1,610	-1,855	-76	+773	-458
TOTAL ASSETS/LIABILITIES 3/	+2,430	+3,507	+1,244	+493	+2,671	-901
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	-4,740	-2,097	+1,544	+317	-1,541	-2,417
GROSS TIME DEPOSITS	+ 500	+200	-209	-144	+220	+333
TOTAL DEPOSITS	-4,240	-1,897	+1,335	+173	-1,321	-2,084
DEPOSITS OF BANKS	- 770	-717	-725	+113	-40	-65
U.S. GOVT. DEPOSITS	+1,620	+1,336	+214	+72	+665	+385
OTHER DEMAND DEPOSITS	-5,450	-2,571	+2,011	+116	-1,961	-2,737
OTHER TIME DEPOSITS	+ 360	+55	-165	-128	+15	+333
BORROWINGS	+5,150	+4,110	-609	+275	+3,344	+1,100
OTHER LIABILITIES 3/	+1,680	+1,439	+534	+60	+746	+99
TOTAL CAPITAL ACCOUNTS 4/	- 160	-145	-16	-15	-98	-16

FOR NUMBERED FOOTNOTES SEE PAGE 1.