



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
AUGUST 8, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) JULY 26, 1978

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS <sup>2/</sup>	972,120	695,786	100,984	34,801	257,517	302,484
LOANS AND DISCOUNTS <sup>2/</sup>	713,540	517,579	80,199	27,433	200,809	209,138
U.S. TREASURY SECURITIES	95,170	65,737	9,650	2,674	20,931	32,482
OTHER SECURITIES	163,410	112,470	11,135	4,694	35,777	60,864
RESERVES, CASH, AND BANK BALANCES	131,830	104,189	27,819	4,393	39,069	32,908
RESERVES WITH FR BANKS	23,630	23,628	4,225	1,021	8,825	9,557
CASH IN VAULT	14,600	10,801	1,002	227	3,625	5,947
BALANCES WITH BANKS	46,280	24,326	9,148	654	5,038	9,486
CASH ITEMS	47,320	45,434	13,444	2,491	21,581	7,918
OTHER ASSETS <sup>3/</sup>	66,450	57,354	24,057	3,172	23,067	7,058
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	1,170,400	857,329	152,860	42,366	319,653	342,450
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	337,560	255,059	53,778	10,119	92,541	98,621
GROSS TIME DEPOSITS	586,460	411,075	48,386	18,167	148,778	195,744
TOTAL DEPOSITS	924,020	666,134	102,164	28,286	241,319	294,365
DEPOSITS OF BANKS	50,380	45,487	22,395	2,953	14,894	5,245
U.S. GOVT. DEPOSITS	5,040	3,794	407	157	1,520	1,710
OTHER DEMAND DEPOSITS	293,210	214,628	33,746	7,829	79,970	93,083
OTHER TIME DEPOSITS	575,390	402,225	45,616	17,347	144,935	194,327
BORROWINGS	102,280	87,991	22,198	8,850	41,827	15,116
OTHER LIABILITIES <sup>3/</sup>	58,710	39,249	14,856	2,277	13,871	8,245
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	85,390	63,955	13,642	2,953	22,636	24,724
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS <sup>5/</sup>	935,200					
LOANS AND DISCOUNTS <sup>5/</sup>	672,000					
COMMERCIAL & INDUSTRIAL	222,300					
U.S. TREASURY SECURITIES	99,700					
OTHER SECURITIES	163,500					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS <sup>5/</sup> COMMERCIAL & INDUSTRIAL	676,600					
	224,600					

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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 19, 1978 TO JULY 26, 1978

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>	±/	±/			±/	±/
LOANS AND INVESTMENTS <sup>2/</sup>	+ 4,070	+4,569	+1,561	+579	+2,952	-523
LOANS AND DISCOUNTS <sup>2/</sup>	+ 3,910	+4,385	+1,421	+542	+2,930	-508
U.S. TREASURY SECURITIES	- 150	-22	+220	+9	-108	-143
OTHER SECURITIES	+ 310	+206	-80	+28	+130	+128
RESERVES, CASH, AND BANK BALANCES	-20,510	-19,106	-7,298	-1,629	-8,506	-1,673
RESERVES WITH FR BANKS	-13,950	-13,951	-4,562	-1,191	-7,303	-895
CASH IN VAULT	+ 170	+92	-8	-1	-19	+120
BALANCES WITH BANKS	- 200	+727	+784	+111	-87	-81
CASH ITEMS	- 6,530	-5,974	-3,512	-548	-1,097	-817
OTHER ASSETS <sup>3/</sup>	- 300	-543	+526	+76	-1,332	+187
<b>TOTAL ASSETS/LIABILITIES<sup>3/</sup></b>	<b>-16,740</b>	<b>-15,080</b>	<b>-5,211</b>	<b>-974</b>	<b>-6,886</b>	<b>-2,009</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	- 9,380	-7,461	-3,304	-265	-1,466	-2,426
GROSS TIME DEPOSITS	+ 730	+459	-108	+118	+144	+305
<b>TOTAL DEPOSITS</b>	<b>- 8,650</b>	<b>-7,002</b>	<b>-3,412</b>	<b>-147</b>	<b>-1,322</b>	<b>-2,121</b>
DEPOSITS OF BANKS	- 690	-525	-104	-172	-4	-245
U.S. GOVT. DEPOSITS	- 850	-750	-166	-54	-391	-139
OTHER DEMAND DEPOSITS	- 7,720	-6,070	-3,096	-1	-931	-2,042
OTHER TIME DEPOSITS	+ 610	+343	-46	+80	+4	+305
BORROWINGS	- 8,030	-7,915	-1,838	-943	-5,013	-121
OTHER LIABILITIES <sup>3/</sup>	+ 80	-151	+38	+115	-689	+385
<b>TOTAL CAPITAL ACCOUNTS <sup>4/</sup></b>	<b>- 140</b>	<b>-12</b>	<b>+1</b>	<b>+1</b>	<b>+138</b>	<b>-152</b>

<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 "RESERVES 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 "RESERVE FOR LOAN LOSSES".

<sup>5/</sup> EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS AT \$ 41,000 MILLION.

±/ REVISED

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

JULY 27, 1977 TO JULY 26, 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	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	+ 96,760	+66,916	+5,068	+2,441	+30,268	+29,139
LOANS AND DISCOUNTS 2/	+ 92,650	+66,290	+6,786	+3,393	+29,343	+26,768
U.S. TREASURY SECURITIES	- 4,950	-5,091	-1,987	-914	-1,529	-661
OTHER SECURITIES	+ 9,060	+5,717	+269	-38	+2,454	+3,032
RESERVES, CASH, AND BANK BALANCES	+ 4,980	+3,036	+902	+270	+292	+1,572
RESERVES WITH FR BANKS	- 3,540	-3,540	-1,244	-164	-2,780	+648
CASH IN VAULT	+ 1,160	+911	+77	+41	+340	+453
BALANCES WITH BANKS	+ 3,910	+2,359	+3,242	+113	-609	-387
CASH ITEMS	+ 3,450	+3,306	-1,173	+280	+3,341	+858
OTHER ASSETS 3/	+ 9,010	+7,245	+3,679	+59	+2,587	+920
<b>TOTAL ASSETS/LIABILITIES 3/</b>	<b>+110,750</b>	<b>+77,197</b>	<b>+9,649</b>	<b>+2,770</b>	<b>+33,147</b>	<b>+31,631</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 21,540	+14,737	+617	+412	+6,762	+6,946
GROSS TIME DEPOSITS	+ 58,590	+40,433	+4,837	+2,545	+17,171	+15,880
<b>TOTAL DEPOSITS</b>	<b>+ 80,130</b>	<b>+55,170</b>	<b>+5,454</b>	<b>+2,957</b>	<b>+23,933</b>	<b>+22,826</b>
DEPOSITS OF BANKS	+ 3,940	+3,894	+1,315	+192	+1,993	+394
U.S. GOVT. DEPOSITS	+ 540	+442	+26	+16	+241	+159
OTHER DEMAND DEPOSITS	+ 19,180	+12,469	-404	+332	+5,913	+6,628
OTHER TIME DEPOSITS	+ 56,470	+38,365	+4,517	+2,417	+15,786	+15,645
BORROWINGS	+ 10,280	+7,567	-28	-941	+4,289	+4,247
OTHER LIABILITIES 3/	+ 14,000	+9,879	+3,259	+558	+3,181	+2,881
<b>TOTAL CAPITAL ACCOUNTS 4/</b>	<b>+ 6,340</b>	<b>+4,581</b>	<b>+964</b>	<b>+196</b>	<b>+1,744</b>	<b>+1,677</b>
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 5/	+ 96,700					
LOANS AND DISCOUNTS 5/	+ 92,000					
COMMERCIAL & INDUSTRIAL	+ 29,900					
U.S. TREASURY SECURITIES	- 4,400					
OTHER SECURITIES	+ 9,100					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/ COMMERCIAL & INDUSTRIAL	+ 92,500					
	+ 29,400					

FOR NUMBERED FOOTNOTES SEE PAGE 2.

CONSOLIDATED CONDITION STATEMENT FOR BANKS AND THE MONETARY SYSTEM\*

All Commercial, Savings, and Federal Reserve Banks,  
and Treasury Currency Funds

H.8 (Partly estimated. In billions of dollars)

Item	July 26, 1978	June 28, 1978	July 27, 1977	Change to July 27, 1978 from --	
				June 28, 1978	July 27, 1977
<b>ASSETS</b>					
Monetary reserve	24.6	24.6	23.9	--	+ .7
Gold stock	11.7	11.7	11.6	--	+ .1
Special Drawing Rights certificates	1.3	1.3	1.2	--	+ .1
Treasury Currency	11.6	11.6	11.2	--	+ .4
Bank credit	1,132.8	1,129.0	1,029.4	+ 3.8	+103.4
Loans, net	720.2	709.2	629.0	+11.0	+ 91.2
U. S. Treasury securities	206.5	214.1	206.7	- 7.6	- .2
Commercial and savings banks	100.7	101.6	106.3	- .9	- 5.6
Federal Reserve Banks	103.8	110.6	98.4	- 6.8	+ 5.4
Other	2.0	2.0	2.1	--	- .1
Other securities	206.1	205.7	193.7	+ .4	+ 12.4
Total assets, net	1,157.4	1,153.6	1,053.4	+ 3.8	+104.0
<b>LIABILITIES AND CAPITAL</b>					
Total deposits adjusted and currency outside banks	1,051.3	1,045.6	962.5	+ 5.7	+ 88.8
Currency outside banks	91.7	91.0	83.5	+ .7	+ 8.2
Demand deposits adjusted <u>1/</u>	245.9	243.1	230.1	+ 2.8	+ 15.8
Time deposits adjusted	713.7	711.5	648.9	+ 2.2	+ 64.8
U. S. Government deposits	15.0	20.0	13.1	- 5.1	+ 1.9
At commercial and savings banks	5.0	7.8	4.5	- 2.9	+ .5
At Federal Reserve Banks	10.0	12.2	8.6	- 2.2	+ 1.4
Foreign bank deposits, net	4.1	4.2	5.6	- .1	- 1.5
Treasury cash	.4	.4	.4	--	--
Capital and miscellaneous account, net	86.6	83.3	71.8	+ 3.3	+ 14.8
Total liabilities and capital, net	1,157.4	1,153.6	1,053.4	+ 3.8	+104.0
<b>Seasonally adjusted</b>					
Currency outside banks	91.5	91.0	83.3	+ .5	+ 8.2
Demand deposits adjusted	246.4	247.3	230.6	- .9	+ 15.8

\* Figures may not add to totals because of rounding. Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.

1/ Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$255.1 billion on July 26, 1978

r/ Revised.