



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
AUGUST 29, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

AUGUST 16, 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/	981,570	702,979	104,241	35,082	258,809	304,847
LOANS AND DISCOUNTS 2/	723,350	524,274	82,297	27,800	201,720	212,457
U.S. TREASURY SECURITIES	94,850	66,136	10,596	2,679	21,171	31,690
OTHER SECURITIES	163,370	112,569	11,348	4,603	35,918	60,700
RESERVES, CASH, AND BANK BALANCES	143,970	115,568	31,927	5,365	44,464	33,812
RESERVES WITH FR BANKS	28,340	28,344	5,915	1,518	11,763	9,148
CASH IN VAULT	13,900	10,289	984	194	3,451	5,660
BALANCES WITH BANKS	47,110	24,834	8,788	558	5,479	10,009
CASH ITEMS	54,620	52,101	16,240	3,095	23,771	8,995
OTHER ASSETS 3/	66,410	56,835	23,389	3,401	22,608	7,437
TOTAL ASSETS/LIABILITIES 3/	1,191,950	875,382	159,557	43,848	325,881	346,096
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	351,290	266,142	57,055	10,955	96,352	101,780
GROSS TIME DEPOSITS	587,780	411,724	47,808	17,991	149,441	196,484
TOTAL DEPOSITS	939,070	677,866	104,863	28,946	245,793	298,264
DEPOSITS OF BANKS	52,940	47,775	22,815	3,367	15,934	5,659
U.S. GOVT. DEPOSITS	4,050	2,936	190	65	1,134	1,547
OTHER DEMAND DEPOSITS	305,430	224,353	36,705	8,354	83,303	95,991
OTHER TIME DEPOSITS	576,650	402,802	45,153	17,160	145,422	195,067
BORROWINGS	107,660	93,960	26,248	9,788	43,425	14,499
OTHER LIABILITIES 3/	59,620	39,450	14,705	2,140	14,061	8,544
TOTAL CAPITAL ACCOUNTS 4/	85,600	64,106	13,741	2,974	22,602	24,789

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

AUGUST 9, 1978 TO AUGUST 16, 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/}	+ 2,750	+3,063	+2,577	+46	+794	-354
LOANS AND DISCOUNTS ^{2/}	+ 2,590	+2,542	+2,011	+194	+288	+49
U.S. TREASURY SECURITIES	+ 370	+682	+487	-49	+597	-353
OTHER SECURITIES	- 210	-161	+79	-99	-91	-50
RESERVES, CASH, AND BANK BALANCES	+12,310	+10,517	+3,215	-17	+5,060	+2,259
RESERVES WITH FR BANKS	+ 1,050	+1,058	-310	-432	+1,224	+576
CASH IN VAULT	+ 430	+298	+21	+0	+76	+201
BALANCES WITH BANKS	+ 3,460	+2,075	+1,594	-229	+259	+451
CASH ITEMS	+ 7,370	+7,086	+1,910	+644	+3,501	+1,031
OTHER ASSETS ^{3/}	- 2,620	-2,299	-2,229	+58	+119	-247
TOTAL ASSETS/LIABILITIES ^{3/}	+12,440	+11,281	+3,563	+87	+5,973	+1,658
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+12,890	+11,588	+4,126	+1,095	+4,674	+1,693
GROSS TIME DEPOSITS	- 510	-347	+67	-1	-229	-184
TOTAL DEPOSITS	+12,380	+11,241	+4,193	+1,094	+4,445	+1,509
DEPOSITS OF BANKS	+ 3,240	+3,068	+1,434	+445	+933	+256
U.S. GOVT. DEPOSITS	+ 970	+627	-21	-11	+197	+462
OTHER DEMAND DEPOSITS	+ 8,580	+7,795	+2,614	+658	+3,548	+975
OTHER TIME DEPOSITS	- 410	-249	+166	+2	-233	-184
BORROWINGS	+ 430	+187	-519	-831	+1,281	+256
OTHER LIABILITIES ^{3/}	- 280	-71	-123	-170	+309	-87
TOTAL CAPITAL ACCOUNTS ^{4/}	- 90	-76	+12	-6	-62	-20

FOR NUMBERED FOOTNOTES SEE PAGE 1.