



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
SEPTEMBER 12, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

AUGUST 30, 1978

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/ NEW YORKCITY OFCHICAGOOTHER			COUNTRY BANKS 1/
ASSETS						
LOANS AND INVESTMENTS 2/	977,000	698,913	100,588	35,374	258,572	304,379
LOANS AND DISCOUNTS 2/	718,410	520,309	79,460	28,114	201,309	211,426
U.S. TREASURY SECURITIES	93,920	65,267	9,809	2,635	21,199	31,624
OTHER SECURITIES	164,670	113,337	11,319	4,625	36,064	61,329
RESERVES, CASH, AND BANK BALANCES	139,850	111,611	30,274	5,167	42,911	33,259
RESERVES WITH FR BANKS	29,690	29,687	5,048	1,890	12,959	9,790
CASH IN VAULT	14,970	11,053	1,039	187	3,695	6,132
BALANCES WITH BANKS	44,920	22,864	8,114	524	4,951	9,275
CASH ITEMS	50,270	48,007	16,073	2,566	21,306	8,062
OTHER ASSETS 3/	67,650	58,419	25,473	3,209	22,571	7,166
TOTAL ASSETS/LIABILITIES 3/	1,184,500	868,943	156,335	43,750	324,054	344,804
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	338,550	256,067	55,346	10,179	91,753	98,789
GROSS TIME DEPOSITS	591,210	414,460	47,915	18,174	151,103	197,268
TOTAL DEPOSITS	929,760	670,527	103,261	28,353	242,856	296,057
DEPOSITS OF BANKS	50,730	45,818	22,080	3,045	15,415	5,278
U.S. GOVT. DEPOSITS	3,520	2,552	189	65	952	1,346
OTHER DEMAND DEPOSITS	295,780	216,965	35,758	7,902	79,723	93,582
OTHER TIME DEPOSITS	579,730	405,192	45,234	17,341	146,766	195,851
BORROWINGS	108,160	93,896	24,843	10,212	43,750	15,091
OTHER LIABILITIES 3/	60,720	40,228	14,484	2,223	14,738	8,783
TOTAL CAPITAL ACCOUNTS 4/	85,860	64,292	13,747	2,962	22,710	24,873
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 5/	939,200	FOR NUMBERED FOOTNOTES SEE PAGE 2. NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, ETC.				
LOANS AND DISCOUNTS 5/	677,200					
COMMERCIAL & INDUSTRIAL	224,400					
U.S. TREASURY SECURITIES	97,000					
OTHER SECURITIES	165,000					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	681,900					
COMMERCIAL & INDUSTRIAL	226,900					

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

AUGUST 23, 1978 TO AUGUST 30, 1978

H.6

(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/	+2,910	+2,543	+102	+579	+1,424	+438
LOANS AND DISCOUNTS 2/	+2,500	+2,451	+422	+546	+1,426	+57
U.S. TREASURY SECURITIES	- 650	-604	-390	+22	-181	-55
OTHER SECURITIES	+1,060	+696	+70	+11	+179	+436
RESERVES, CASH, AND BANK BALANCES	+2,790	+2,334	+1,760	-279	+201	+652
RESERVES WITH FR BANKS	- 840	-839	-176	-275	-413	+25
CASH IN VAULT	+ 700	+498	+41	-2	+156	+303
BALANCES WITH BANKS	+ 830	+644	+354	-60	+244	+106
CASH ITEMS	+2,100	+2,031	+1,541	+58	+214	+218
OTHER ASSETS 3/	- 60	-527	-985	+129	-34	+363
TOTAL ASSETS/LIABILITIES 3/	+5,640	+4,350	+877	+429	+1,591	+1,453
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+4,390	+3,699	+1,639	+188	+902	+970
GROSS TIME DEPOSITS	+1,220	+1,016	+259	+142	+382	+233
TOTAL DEPOSITS	+5,610	+4,715	+1,898	+330	+1,284	+1,203
DEPOSITS OF BANKS	+ 190	+124	-307	+41	+290	+100
U.S. GOVT. DEPOSITS	- 480	-286	-23	-3	-11	-251
OTHER DEMAND DEPOSITS	+4,660	+3,849	+1,953	+123	+652	+1,121
OTHER TIME DEPOSITS	+1,240	+1,030	+275	+169	+353	+233
BORROWINGS	- 880	-942	-654	+112	-465	+65
OTHER LIABILITIES 3/	+ 750	+479	-376	-3	+738	+120
TOTAL CAPITAL ACCOUNTS 4/	+ 160	+98	+9	-10	+34	+65

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 "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".

4/ EFFECTIVE MARCH 31, 1976 INCLUDES "RESERVES FOR SECURITIES" AND A PORTION OF "RESERVE FOR LOAN LOSSES".

5/ EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS AT \$ 40,400 MILLION.

6/ REVISED

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

AUGUST 31, 1977 TO AUGUST 30, 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/	+ 89,600	+60,969	+1,949	+3,133	+27,767	+28,120
LOANS AND DISCOUNTS 2/	+ 85,960	+60,372	+3,298	+4,281	+26,759	+26,034
U.S. TREASURY SECURITIES	- 5,730	-5,199	-1,802	-1,124	-991	-1,282
OTHER SECURITIES	+ 9,370	+5,796	+453	-24	+1,999	+3,368
RESERVES, CASH, AND BANK BALANCES	+ 4,380	+3,037	-538	+594	+2,618	+363
RESERVES WITH FR BANKS	+ 1,480	+1,475	-932	+174	+1,591	+642
CASH IN VAULT	+ 1,330	+1,016	+116	-1	+345	+556
BALANCES WITH BANKS	- 400	-1,087	+882	+52	-960	-1,061
CASH ITEMS	+ 1,970	+1,633	-604	+369	+1,642	+226
OTHER ASSETS 3/	+ 10,150	+8,685	+6,664	-230	+1,519	+732
TOTAL ASSETS/LIABILITIES 3/	+104,130	+72,691	+8,075	+3,497	+31,904	+29,215
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 11,270	+6,764	-1,795	+376	+3,124	+5,059
GROSS TIME DEPOSITS	+ 59,500	+41,592	+4,110	+2,596	+18,625	+16,261
TOTAL DEPOSITS	+ 70,770	+48,356	+2,315	+2,972	+21,749	+21,320
DEPOSITS OF BANKS	+ 3,260	+3,262	+933	+290	+1,727	+312
U.S. GOVT. DEPOSITS	+ 400	+338	+23	+6	+191	+118
OTHER DEMAND DEPOSITS	+ 10,480	+5,990	-2,461	+431	+3,156	+4,864
OTHER TIME DEPOSITS	+ 56,630	+38,766	+3,820	+2,245	+16,675	+16,026
BORROWINGS	+ 13,950	+11,366	+2,631	-96	+4,989	+3,842
OTHER LIABILITIES 3/	+ 13,220	+6,532	+2,287	+482	+3,426	+2,337
TOTAL CAPITAL ACCOUNTS 4/	+ 6,190	+4,437	+842	+139	+1,740	+1,716
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 5/	+ 93,400	FOR NUMBERED FOOTNOTES SEE PAGE 2.				
LOANS AND DISCOUNTS 5/	+ 89,300					
COMMERCIAL & INDUSTRIAL	+ 30,000					
U.S. TREASURY SECURITIES	- 5,400					
OTHER SECURITIES	+ 9,500					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	+ 89,800					
COMMERCIAL & INDUSTRIAL	+ 29,800					

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	Aug. 30, 1978	July 26, 1978	Aug. 31, 1977	Change to Aug. 30, 1978 from --	
				July 26, 1978	Aug. 31, 1977
<u>ASSETS</u>			<u>r/</u>		
Monetary reserve	24.6	24.6	24.0	--	+ .6
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	1,141.8	1,132.8	1,040.8	+9.0	+101.0
Loans, net	720.4	720.2	639.7	+ .2	+ 80.7
U.S. Treasury securities	213.8	206.5	206.2	+7.3	+ 7.6
Commercial and savings banks	99.5	100.7	105.7	-1.2	- 6.2
Federal Reserve Banks	112.3	103.8	98.4	+8.5	+ 13.9
Other	2.0	2.0	2.1	--	- .1
Other securities	207.6	206.1	194.9	+1.5	+ 12.7
Total assets, net	1,166.4	1,157.4	1,064.8	+9.0	+101.6
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	1,056.9	1,051.3	974.2	+5.6	+ 82.7
Currency outside banks	92.1	91.7	83.8	+ .4	+ 8.3
Demand deposits adjusted <u>1/</u>	245.5	245.9	237.0	- .4	+ 8.5
Time deposits adjusted	719.3	713.7	653.4	+5.6	+ 65.9
U. S. Government deposits	15.7	15.0	9.2	+ .7	+ 6.5
At commercial and savings banks	3.5	5.0	3.1	-1.5	+ .4
At Federal Reserve Banks	12.2	10.0	6.1	+2.2	+ 6.1
Foreign bank deposits, net	4.3	4.1	5.2	+ .2	- .9
Treasury cash	.3	.4	.4	- .1	- .1
Capital and miscellaneous account, net	89.2	86.6	75.7	+2.6	+ 13.5
Total liabilities and capital, net	1,166.4	1,157.4	1,064.8	+9.0	+101.6
<u>Seasonally adjusted</u>					
Currency outside banks	91.6	91.5	83.3	+ .1	+ 8.3
Demand deposits adjusted	248.7	246.4	240.1	+2.3	+ 8.6

* 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 \$254.5 billion on August 30, 1978.

r/ Revised.