



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
SEPTEMBER 19, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) SEPTEMBER 6, 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/}	993,750	711,497	103,468	35,336	263,871	308,822
LOANS AND DISCOUNTS ^{2/}	733,080	530,852	81,390	27,754	205,887	215,821
U.S. TREASURY SECURITIES	94,910	66,262	10,329	2,849	21,463	31,621
OTHER SECURITIES	165,760	114,383	11,749	4,733	36,521	61,380
RESERVES, CASH, AND BANK BALANCES	150,900	119,552	31,165	5,263	46,218	36,906
RESERVES WITH FR BANKS	25,240	25,240	6,966	841	8,480	8,953
CASH IN VAULT	13,300	9,874	1,028	171	3,303	5,372
BALANCES WITH BANKS	49,580	25,620	7,196	740	6,037	11,647
CASH ITEMS	62,780	58,818	15,975	3,511	28,398	10,934
OTHER ASSETS ^{3/}	68,530	58,865	24,872	3,174	23,313	7,506
TOTAL ASSETS/LIABILITIES ^{3/}	1,213,180	889,914	159,505	43,773	333,402	353,234
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	364,920	275,505	56,527	10,521	101,225	107,232
GROSS TIME DEPOSITS	592,260	415,279	48,309	18,140	151,304	197,526
TOTAL DEPOSITS	957,180	690,784	104,836	28,661	252,529	304,758
DEPOSITS OF BANKS	56,690	50,922	22,700	3,358	18,348	6,516
U.S. GOVT. DEPOSITS	6,150	4,738	644	229	1,930	1,935
OTHER DEMAND DEPOSITS	313,790	229,339	35,846	7,788	85,507	100,198
OTHER TIME DEPOSITS	580,550	405,785	45,646	17,286	146,744	196,109
BORROWINGS	107,670	94,148	26,374	9,950	43,520	14,304
OTHER LIABILITIES ^{3/}	62,090	40,396	14,491	2,136	14,577	9,192
TOTAL CAPITAL ACCOUNTS ^{4/}	86,240	64,586	13,804	3,026	22,776	24,980

^{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 30, 1978 TO SEPTEMBER 6, 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/	+16,750	+12,584	+2,880	-38	+5,299	+4,443
LOANS AND DISCOUNTS 2/	+14,670	+10,543	+1,930	-360	+4,578	+4,395
U.S. TREASURY SECURITIES	+ 990	+995	+520	+214	+264	-3
OTHER SECURITIES	+ 1,090	+1,046	+430	+108	+457	+51
RESERVES, CASH, AND BANK BALANCES	+11,050	+8,353	+891	+96	+3,719	+3,647
RESERVES WITH FR BANKS	- 4,450	-4,447	+1,918	-1,049	-4,479	-837
CASH IN VAULT	- 1,670	-1,179	-11	-16	-392	-760
BALANCES WITH BANKS	+ 4,660	+2,756	-918	+216	+1,086	+2,372
CASH ITEMS	+12,510	+11,223	-98	+945	+7,504	+2,872
OTHER ASSETS 3/	+ 880	+446	-601	-35	+742	+340
TOTAL ASSETS/LIABILITIES 3/	+28,680	+21,383	+3,170	+23	+9,760	+8,430
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+26,370	+19,400	+1,181	+342	+9,434	+8,443
GROSS TIME DEPOSITS	+ 1,050	+819	+394	-34	+201	+258
TOTAL DEPOSITS	+27,420	+20,219	+1,575	+308	+9,635	+8,701
DEPOSITS OF BANKS	+ 5,960	+5,104	+620	+313	+2,933	+1,238
U.S. GOVT. DEPOSITS	+ 2,630	+2,186	+455	+164	+978	+589
OTHER DEMAND DEPOSITS	+18,010	+12,336	+88	-114	+5,746	+6,616
OTHER TIME DEPOSITS	+ 820	+593	+412	-55	-22	+258
BORROWINGS	- 490	+252	+1,531	-262	-230	-787
OTHER LIABILITIES 3/	+ 1,370	+618	+7	-87	+289	+409
TOTAL CAPITAL ACCOUNTS 4/	+ 380	+294	+57	+64	+66	+107

FOR NUMBERED FOOTNOTES SEE PAGE 1.

£/ REVISED