



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
OCTOBER 3, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H. 8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) SEPTEMBER 20, 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/}	990,100	709,037	103,263	35,303	262,875	307,596
LOANS AND DISCOUNTS ^{2/}	728,720	528,000	81,863	27,584	204,340	214,213
U.S. TREASURY SECURITIES	95,140	66,416	9,740	2,797	22,169	31,710
OTHER SECURITIES	166,240	114,621	11,660	4,922	36,366	61,673
RESERVES, CASH, AND BANK BALANCES	141,580	112,902	28,661	5,867	44,484	33,890
RESERVES WITH FR BANKS	26,690	26,692	3,925	1,539	11,383	9,845
CASH IN VAULT	14,490	10,773	1,103	202	3,641	5,827
BALANCES WITH BANKS	46,280	23,740	7,808	589	5,765	9,578
CASH ITEMS	54,120	51,697	15,825	3,537	23,695	8,640
OTHER ASSETS ^{3/}	69,740	60,449	27,529	3,106	22,599	7,215
TOTAL ASSETS/LIABILITIES ^{3/}	1,201,420	882,388	159,453	44,276	329,958	348,701
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	352,720	267,125	56,711	10,423	97,286	102,705
GROSS TIME DEPOSITS	594,230	416,374	48,112	18,274	152,381	197,607
TOTAL DEPOSITS	946,950	683,499	104,823	28,697	249,667	300,312
DEPOSITS OF BANKS	52,290	47,159	22,328	3,179	16,067	5,585
U.S. GOVT. DEPOSITS	9,990	7,862	1,267	386	3,311	2,898
OTHER DEMAND DEPOSITS	302,590	222,036	35,894	7,736	82,767	95,639
OTHER TIME DEPOSITS	582,080	406,442	45,334	17,396	147,522	196,190
BORROWINGS	107,400	93,731	26,480	10,203	42,589	14,459
OTHER LIABILITIES ^{3/}	60,050	40,173	14,347	2,360	14,951	8,515
TOTAL CAPITAL ACCOUNTS ^{4/}	87,020	64,985	13,803	3,016	22,751	25,415

^{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

SEPTEMBER 13, 1978 TO SEPTEMBER 20, 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/	+1,380	+1,972	+1,902	+30	+653	-613
LOANS AND DISCOUNTS 2/	+ 520	+1,221	+1,713	-34	+297	-755
U.S. TREASURY SECURITIES	+ 460	+427	+139	-102	+345	+45
OTHER SECURITIES	+ 400	+324	+50	+166	+11	+97
RESERVES, CASH, AND BANK BALANCES	- 490	-644	-1,443	+632	-112	+279
RESERVES WITH FR BANKS	-2,910	-2,904	-2,913	-17	-662	+688
CASH IN VAULT	- 270	-199	+9	+2	-100	-110
BALANCES WITH BANKS	+1,810	+1,554	+973	+68	+694	-181
CASH ITEMS	+ 880	+905	+488	+579	-44	-118
OTHER ASSETS 3/	- 470	+147	+839	-130	-81	-481
TOTAL ASSETS/LIABILITIES 3/	+ 420	+1,475	+1,298	+532	+460	-815
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+ 470	+1,384	+2,379	+221	-358	-858
GROSS TIME DEPOSITS	+ 450	-360	-318	+57	-110	+11
TOTAL DEPOSITS	+ 920	+1,024	+2,061	+278	-468	-847
DEPOSITS OF BANKS	+1,010	+954	+932	+269	-318	+71
U.S. GOVT. DEPOSITS	+5,790	+4,603	+1,060	+298	+2,127	+1,318
OTHER DEMAND DEPOSITS	-6,110	-4,163	+488	-304	-2,100	-2,247
OTHER TIME DEPOSITS	+ 230	-570	-419	+15	-177	+11
BORROWINGS	+ 430	+167	-880	+88	+689	+270
OTHER LIABILITIES 3/	-1,700	-93	+121	+166	+310	-690
TOTAL CAPITAL ACCOUNTS 4/	+ 770	+377	-4	+0	-71	+452

FOR NUMBERED FOOTNOTES SEE PAGE 1.