



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
OCTOBER 10, 1978

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

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) SEPTEMBER 27, 1978

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	987,730	706,900	101,466	35,460	262,626	307,348
LOANS AND DISCOUNTS 2/	727,400	526,979	80,912	27,800	204,370	213,897
U.S. TREASURY SECURITIES	94,130	65,387	9,073	2,665	21,925	31,724
OTHER SECURITIES	166,200	114,534	11,481	4,995	36,331	61,727
RESERVES, CASH, AND BANK BALANCES	143,570	115,378	29,577	5,833	46,402	33,566
RESERVES WITH FR BANKS	32,570	32,565	6,105	2,129	14,454	9,877
CASH IN VAULT	15,000	11,128	1,107	209	3,748	6,064
BALANCES WITH BANKS	46,400	24,002	7,606	839	5,985	9,572
CASH ITEMS	49,600	47,683	14,759	2,656	22,215	8,053
OTHER ASSETS 3/	69,280	59,959	27,134	3,090	22,499	7,236
TOTAL ASSETS/LIABILITIES 3/	1,200,580	882,237	158,177	44,383	331,527	348,150
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	346,480	262,287	55,453	10,439	95,671	100,724
GROSS TIME DEPOSITS	594,640	417,282	48,088	18,565	152,687	197,942
TOTAL DEPOSITS	941,120	679,569	103,541	29,004	248,358	298,666
DEPOSITS OF BANKS	53,050	48,026	22,975	3,173	16,438	5,440
U.S. GOVT. DEPOSITS	11,490	8,731	1,251	420	3,317	3,743
OTHER DEMAND DEPOSITS	294,220	215,591	34,080	7,740	80,813	92,958
OTHER TIME DEPOSITS	582,360	407,221	45,235	17,671	147,790	196,525
BORROWINGS	111,930	97,193	26,306	9,792	45,499	15,596
OTHER LIABILITIES 3/	60,430	40,407	14,528	2,581	14,816	8,482
TOTAL CAPITAL ACCOUNTS 4/	87,100	65,068	13,802	3,000	22,854	25,406
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 5/	947,100	FOR NUMBERED FOOTNOTES SEE PAGE 2.  NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, ETC.				
LOANS AND DISCOUNTS 5/	684,400					
COMMERCIAL & INDUSTRIAL	226,300					
U.S. TREASURY SECURITIES	96,300					
OTHER SECURITIES	166,400					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	689,000					
COMMERCIAL & INDUSTRIAL	228,700					

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

SEPTEMBER 20, 1978 TO SEPTEMBER 27, 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/	-2,370	-2,137	-1,797	+157	-249	-248
LOANS AND DISCOUNTS 2/	-1,320	-1,021	-951	+216	+30	-316
U.S. TREASURY SECURITIES	-1,010	-1,029	-667	-132	-244	+14
OTHER SECURITIES	- 40	-87	-179	+73	-35	+54
RESERVES, CASH, AND BANK BALANCES	+1,990	+2,476	+916	-34	+1,918	-324
RESERVES WITH FR BANKS	+5,880	+5,873	+2,180	+590	+3,071	+32
CASH IN VAULT	+ 510	+355	+4	+7	+107	+237
BALANCES WITH BANKS	+ 120	+262	-202	+250	+220	-6
CASH ITEMS	-4,520	-4,014	-1,066	-881	-1,480	-587
OTHER ASSETS 3/	- 460	-490	-395	-16	-100	+21
TOTAL ASSETS/LIABILITIES 3/	- 840	-151	-1,276	+107	+1,569	-551
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	-6,240	-4,838	-1,258	+16	-1,615	-1,981
GROSS TIME DEPOSITS	+ 410	+908	-24	+291	+306	+335
TOTAL DEPOSITS	-5,830	-3,930	-1,282	+307	-1,309	-1,646
DEPOSITS OF BANKS	+ 760	+867	+647	-6	+371	-145
U.S. GOVT. DEPOSITS	+1,500	+869	-16	+34	+6	+845
OTHER DEMAND DEPOSITS	-8,370	-6,445	-1,814	+4	-1,954	-2,681
OTHER TIME DEPOSITS	+ 280	+779	-99	+275	+268	+335
BORROWINGS	+4,530	+3,462	-174	-411	+2,910	+1,137
OTHER LIABILITIES 3/	+ 380	+234	+181	+221	-135	-33
TOTAL CAPITAL ACCOUNTS 4/	+ 80	+83	-1	-10	+103	-9

<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 \$41,600 MILLION.

<sup>E/</sup> REVISED

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

SEPTEMBER 28, 1977 TO SEPTEMBER 27, 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/	+ 95,390	+66,079	+3,158	+2,845	+30,906	+29,170
LOANS AND DISCOUNTS 2/	+ 89,970	+63,998	+4,725	+3,883	+28,867	+26,523
U.S. TREASURY SECURITIES	- 4,710	-4,201	-1,812	-1,253	-25	-1,111
OTHER SECURITIES	+ 10,130	+6,282	+245	+215	+2,064	+3,758
RESERVES, CASH, AND BANK BALANCES	+ 14,990	+12,325	+2,483	+1,944	+5,687	+2,211
RESERVES WITH FR BANKS	+ 2,620	+2,613	-453	+1,199	+1,399	+468
CASH IN VAULT	+ 1,140	+890	+147	+24	+301	+418
BALANCES WITH BANKS	+ 3,690	+1,534	+938	+344	+149	+103
CASH ITEMS	+ 7,540	+7,288	+1,851	+377	+3,838	+1,222
OTHER ASSETS 3/	+ 12,450	+10,590	+7,845	+367	+1,267	+1,111
TOTAL ASSETS/LIABILITIES 3/	+122,830	+88,994	+13,486	+5,156	+37,860	+32,492
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 28,480	+21,254	+4,102	+868	+7,835	+8,449
GROSS TIME DEPOSITS	+ 58,540	+41,343	+4,225	+2,087	+19,092	+15,939
TOTAL DEPOSITS	+ 87,020	+62,597	+8,327	+2,955	+26,927	+24,388
DEPOSITS OF BANKS	+ 7,680	+7,390	+2,363	+763	+3,598	+666
U.S. GOVT. DEPOSITS	+ 2,670	+1,759	+441	+108	-36	+1,251
OTHER DEMAND DEPOSITS	+ 21,330	+15,257	+1,786	+280	+6,424	+6,767
OTHER TIME DEPOSITS	+ 55,340	+38,191	+3,737	+1,804	+16,941	+15,704
BORROWINGS	+ 16,320	+13,222	+2,303	+1,101	+5,719	+4,099
OTHER LIABILITIES 3/	+ 12,520	+8,305	+2,139	+867	+3,463	+1,836
TOTAL CAPITAL ACCOUNTS 4/	+ 6,970	+4,870	+717	+233	+1,751	+2,169
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 5/	+ 96,300	FOR NUMBERED FOOTNOTES SEE PAGE 2.				
LOANS AND DISCOUNTS 5/	+ 90,500					
COMMERCIAL & INDUSTRIAL	+ 30,300					
U.S. TREASURY SECURITIES	- 4,400					
OTHER SECURITIES	+ 10,200					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	+ 90,800					
COMMERCIAL & INDUSTRIAL	+ 30,100					

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	Sept. 27, 1978	Aug. 30 , 1978	Sept. 28, 1977	Change to Sept. 27, 1978 from --	
				Aug. 30 , 1978	Sept. 28, 1977
<u>ASSETS</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	11.7	11.7	11.2	-- +	.5
Bank credit	1,154.9	1,141.8	1,051.4	+ 13.1	+103.5
Loans, net	728.0	720.4	644.2	+ 7.6	+ 83.8
U.S. Treasury securities	217.7	213.8	211.4	+ 3.9	+ 6.3
Commercial and savings banks	99.3	99.5	105.0	- .2	- 5.7
Federal Reserve Banks	116.4	112.3	104.3	+ 4.1	+ 12.1
Other	2.0	2.0	2.1	-- -	.1
Other securities	209.2	207.6	195.8	+ 1.6	+ 13.4
Total assets, net	1,179.6	1,166.4	1,075.4	+ 13.2	+104.2
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	1,059.7	1,056.9	973.2	+ 2.8	+ 86.5
Currency outside banks	92.4	92.1	83.7	+ .3	+ 8.7
Demand deposits adjusted <u>1/</u>	244.6	245.5	230.8	- .9	+ 13.8
Time deposits adjusted	722.6	719.3	658.7	+ 3.3	+ 63.9
U. S. Government deposits	25.0	15.7	20.0	+ 9.3	+ 5.0
At commercial and savings banks	11.5	3.5	8.8	+ 8.0	+ 2.7
At Federal Reserve Banks	13.5	12.2	11.2	+ 1.3	+ 2.3
Foreign bank deposits, net	4.0	4.3	4.5	- .3	- .5
Treasury cash	.3	.3	.4	-- -	.1
Capital and miscellaneous account, net	90.6	89.2	77.3	+ 1.4	+ 13.3
Total liabilities and capital, net	1,179.6	1,166.4	1,075.4	+ 13.2	+104.2
<u>Seasonally adjusted</u>					
Currency outside banks	92.2	91.6	83.5	+ .6	+ 8.7
Demand deposits adjusted	244.8	245.2	232.9	- 2.4	+ 13.9

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

<sup>1/</sup> Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$253.6 billion on September 27, 1978.

r/ Revised.