



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
OCTOBER 24, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

OCTOBER 11, 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/	997,320	714,812	103,495	35,818	265,562	309,937
LOANS AND DISCOUNTS 2/	737,230	534,566	82,566	28,271	207,206	216,523
U.S. TREASURY SECURITIES	93,420	64,839	9,071	2,672	21,448	31,648
OTHER SECURITIES	166,670	115,407	11,858	4,875	36,908	61,766
RESERVES, CASH, AND BANK BALANCES	153,260	122,316	31,977	6,274	47,364	36,701
RESERVES WITH FR BANKS	31,890	31,893	8,398	2,262	12,077	9,156
CASH IN VAULT	14,370	10,719	1,091	209	3,680	5,739
BALANCES WITH BANKS	50,040	25,737	7,728	629	6,261	11,119
CASH ITEMS	56,960	53,967	14,760	3,174	25,346	10,687
OTHER ASSETS 3/	70,700	60,403	26,187	2,911	23,314	7,991
TOTAL ASSETS/LIABILITIES 3/	1,221,280	897,531	161,659	45,003	336,240	354,629
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	363,600	274,322	56,285	11,032	100,251	106,754
GROSS TIME DEPOSITS	593,770	416,435	48,247	18,245	151,352	198,591
TOTAL DEPOSITS	957,370	690,757	104,532	29,277	251,603	305,345
DEPOSITS OF BANKS	56,520	50,993	24,224	3,526	17,079	6,164
U.S. GOVT. DEPOSITS	3,600	2,636	188	95	1,012	1,341
OTHER DEMAND DEPOSITS	314,960	229,965	34,972	8,255	86,072	100,666
OTHER TIME DEPOSITS	582,290	407,163	45,148	17,401	147,440	197,174
BORROWINGS	114,690	100,363	28,123	10,081	47,007	15,152
OTHER LIABILITIES 3/	62,260	41,335	15,143	2,609	14,724	8,859
TOTAL CAPITAL ACCOUNTS 4/	86,960	65,076	13,861	3,036	22,906	25,273

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

OCTOBER 4, 1978 TO OCTOBER 11, 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/	- 890	-683	-1,274	-231	+1,027	-205
LOANS AND DISCOUNTS 2/	-1,340	-999	-1,262	-283	+911	-365
U.S. TREASURY SECURITIES	- 630	-629	-404	+25	-246	-4
OTHER SECURITIES	+1,080	+945	+392	+27	+362	+164
RESERVES, CASH, AND BANK BALANCES	+3,660	+2,548	-872	+773	+1,332	+1,315
RESERVES WITH FR BANKS	+1,420	+1,427	+1,046	+732	-204	-147
CASH IN VAULT	+1,530	+1,153	+103	+21	+440	+589
BALANCES WITH BANKS	+ 730	+132	-839	+6	+611	+354
CASH ITEMS	- 20	-164	-1,182	+14	+485	+519
OTHER ASSETS 3/	+ 920	+959	+916	+137	-69	-25
TOTAL ASSETS/LIABILITIES 3/	+3,690	+2,824	-1,230	+679	+2,290	+1,085
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	- 20	+173	-1,448	+101	+1,615	-95
GROSS TIME DEPOSITS	- 890	-963	-187	-135	-733	+92
TOTAL DEPOSITS	- 910	-790	-1,635	-34	+882	-3
DEPOSITS OF BANKS	+ 80	+70	+878	-526	-294	+12
U.S. GOVT. DEPOSITS	-6,540	-4,644	-1,000	-99	-1,016	-2,529
OTHER DEMAND DEPOSITS	+5,980	+4,293	-1,283	+695	+2,459	+2,422
OTHER TIME DEPOSITS	- 430	-509	-230	-104	-267	+92
BORROWINGS	+4,490	+3,716	+577	+918	+1,399	+822
OTHER LIABILITIES 3/	- 90	-263	-201	-193	-90	+221
TOTAL CAPITAL ACCOUNTS 4/	+ 200	+161	+29	-12	+99	+45

FOR NUMBERED FOOTNOTES SEE PAGE I.