



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
OCTOBER 31, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) OCTOBER 18, 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/}	994,980	713,051	103,509	35,896	264,319	309,327
LOANS AND DISCOUNTS ^{2/}	735,540	533,455	82,890	28,591	206,070	215,904
U.S. TREASURY SECURITIES	92,900	64,356	8,919	2,557	21,266	31,614
OTHER SECURITIES	166,540	115,240	11,700	4,748	36,983	61,809
RESERVES, CASH, AND BANK BALANCES	142,420	113,607	29,063	5,378	44,982	34,184
RESERVES WITH FR BANKS	27,030	27,026	4,083	1,249	12,348	9,346
CASH IN VAULT	14,490	10,797	1,085	206	3,695	5,811
BALANCES WITH BANKS	47,370	24,853	8,759	670	5,678	9,746
CASH ITEMS	53,530	50,931	15,136	3,253	23,261	9,281
OTHER ASSETS ^{3/}	70,620	60,558	26,505	2,925	23,325	7,803
TOTAL ASSETS/LIABILITIES ^{3/}	1,208,020	887,216	159,077	44,199	332,626	351,314
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	353,930	267,562	56,739	10,993	96,526	103,304
GROSS TIME DEPOSITS	594,880	417,463	48,818	18,241	151,733	198,671
TOTAL DEPOSITS	948,810	685,025	105,557	29,234	248,259	301,975
DEPOSITS OF BANKS	54,180	48,960	24,346	3,402	15,493	5,719
U.S. GOVT. DEPOSITS	5,220	3,910	435	185	1,482	1,808
OTHER DEMAND DEPOSITS	306,000	223,950	35,125	8,235	83,396	97,194
OTHER TIME DEPOSITS	583,410	408,205	45,651	17,412	147,888	197,254
BORROWINGS	110,130	95,638	24,319	9,255	46,748	15,316
OTHER LIABILITIES ^{3/}	62,190	41,554	15,373	2,678	14,763	8,740
TOTAL CAPITAL ACCOUNTS ^{4/}	86,890	64,999	13,828	3,032	22,856	25,283

^{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 11, 1978 TO OCTOBER 18, 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	
ASSETS						
LOANS AND INVESTMENTS 2/	- 2,340	-1,761	+14	+78	-1,243	-610
LOANS AND DISCOUNTS 2/	- 1,690	-1,111	+324	+320	-1,136	-619
U.S. TREASURY SECURITIES	- 520	-483	-152	-115	-182	-34
OTHER SECURITIES	- 130	-167	-158	-127	+75	+43
RESERVES, CASH, AND BANK BALANCES	-10,840	-8,709	-2,914	-896	-2,382	-2,517
RESERVES WITH FR BANKS	- 4,860	-4,867	-4,315	-1,013	+271	+190
CASH IN VAULT	+ 120	+78	-6	-3	+15	+72
BALANCES WITH BANKS	- 2,670	-884	+1,031	+41	-583	-1,373
CASH ITEMS	- 3,430	-3,036	+376	+79	-2,085	-1,406
OTHER ASSETS 3/	- 80	+155	+318	+14	+11	-188
TOTAL ASSETS/LIABILITIES 3/	-13,260	-10,315	-2,582	-804	-3,614	-3,315
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	- 9,670	-6,760	+454	-39	-3,725	-3,450
GROSS TIME DEPOSITS	+ 1,110	+1,028	+571	-4	+381	+80
TOTAL DEPOSITS	- 8,560	-5,732	+1,025	-43	-3,344	-3,370
DEPOSITS OF BANKS	- 2,340	-2,033	+122	-124	-1,586	-445
U.S. GOVT. DEPOSITS	+ 1,620	+1,274	+247	+90	+470	+467
OTHER DEMAND DEPOSITS	- 8,960	-6,015	+153	-20	-2,676	-3,472
OTHER TIME DEPOSITS	+ 1,120	+1,042	+503	+11	+448	+80
BORROWINGS	- 4,560	-4,725	-3,804	-826	-259	+164
OTHER LIABILITIES 3/	- 70	+219	+230	+69	+39	-119
TOTAL CAPITAL ACCOUNTS 4/	- 70	-77	-33	-4	-50	+10

FOR NUMBERED FOOTNOTES SEE PAGE 1.