



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
NOVEMBER 7, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

OCTOBER 25, 1978

	ALL COMM. RESERVE BANKS	ALL RESERVE BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS 2/	994,340	713,370	104,091	35,513	265,460	308,306
LOANS AND DISCOUNTS 2/	734,980	533,907	83,757	26,142	207,184	214,824
U.S. TREASURY SECURITIES	92,630	64,125	8,648	2,692	21,219	31,566
OTHER SECURITIES	166,730	115,338	11,686	4,679	37,057	61,916
RESERVES, CASH, AND BANK BALANCES	147,960	118,594	32,414	5,790	45,821	34,569
RESERVES WITH FR BANKS	34,620	34,615	6,937	2,292	14,705	10,681
CASH IN VAULT	14,910	11,088	1,121	210	3,755	6,002
BALANCES WITH BANKS	46,700	23,168	8,062	486	5,117	9,503
CASH ITEMS	51,730	49,723	16,294	2,602	22,244	8,383
OTHER ASSETS 3/	68,610	59,261	25,552	2,974	23,482	7,253
TOTAL ASSETS/LIABILITIES 3/	1,210,910	891,225	162,057	44,277	334,763	350,128
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	346,290	262,560	56,585	10,435	95,154	100,366
GROSS TIME DEPOSITS	597,560	419,972	49,149	18,484	153,477	198,862
TOTAL DEPOSITS	943,850	682,532	105,734	28,919	248,631	299,248
DEPOSITS OF BANKS	53,920	48,851	24,935	3,166	15,251	5,499
U.S. GOVT. DEPOSITS	8,120	6,312	785	274	2,788	2,465
OTHER DEMAND DEPOSITS	296,020	216,951	34,165	7,872	81,075	93,839
OTHER TIME DEPOSITS	585,790	410,418	45,849	17,607	149,517	197,445
BORROWINGS	117,380	101,375	27,196	9,282	47,980	16,915
OTHER LIABILITIES 3/	62,560	42,116	15,269	3,053	15,134	8,660
TOTAL CAPITAL ACCOUNTS 4/	87,120	65,202	13,856	3,023	23,018	25,305
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 5/	955,400					
LOANS AND DISCOUNTS 5/	693,700					
COMMERCIAL & INDUSTRIAL	228,800					
U.S. TREASURY SECURITIES	94,300					
OTHER SECURITIES	167,400					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	697,500					
COMMERCIAL & INDUSTRIAL	230,700					

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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 18, 1978 TO OCTOBER 25, 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/	- 640	+319	+582	-383	+1,141	-1,021
LOANS AND DISCOUNTS 2/	- 560	+452	+867	-449	+1,114	-1,080
U.S. TREASURY SECURITIES	- 270	-231	-271	+135	-47	-48
OTHER SECURITIES	+ 190	+98	-14	-69	+74	+107
RESERVES, CASH, AND BANK BALANCES	+ 5,540	+4,987	+3,351	+412	+839	+385
RESERVES WITH FR BANKS	+ 7,590	+7,589	+2,854	+1,043	+2,357	+1,335
CASH IN VAULT	+ 420	+291	+36	+4	+60	+191
BALANCES WITH BANKS	- 670	-1,685	-697	-184	-561	-243
CASH ITEMS	- 1,800	-1,208	+1,158	-451	-1,017	-898
OTHER ASSETS 3/	- 2,010	-1,297	-953	+49	+157	-550
TOTAL ASSETS/LIABILITIES 3/	+ 2,890	+4,009	+2,980	+78	+2,137	-1,186
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	- 7,640	-5,002	-154	-558	-1,372	-2,918
GROSS TIME DEPOSITS	+ 2,680	+2,509	+331	+243	+1,744	+191
TOTAL DEPOSITS	- 4,960	-2,493	+177	-315	+372	-2,727
DEPOSITS OF BANKS	- 260	-109	+589	-236	-242	-220
U.S. GOVT. DEPOSITS	+ 2,900	+2,402	+350	+89	+1,306	+657
OTHER DEMAND DEPOSITS	- 9,980	-6,999	-960	-363	-2,321	-3,355
OTHER TIME DEPOSITS	+ 2,380	+2,213	+198	+195	+1,629	+191
BORROWINGS	+ 7,250	+5,737	+2,879	+27	+1,232	+1,599
OTHER LIABILITIES 3/	+ 370	+562	-104	+375	+371	-80
TOTAL CAPITAL ACCOUNTS 4/	+ 230	+203	+28	-9	+162	+22

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 "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".

4/ EFFECTIVE MARCH 31, 1976 INCLUDES "RESERVES FOR SECURITIES" AND A PORTION OF "RESERVE FOR LOAN LOSSES".

5/ EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS AT \$ 41,400 MILLION.

1/ REVISED

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

OCTOBER 26, 1977 TO OCTOBER 25, 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/	+ 95,440	+68,173	+3,559	+3,329	+33,190	+28,095
LOANS AND DISCOUNTS 2/	+ 91,610	+66,852	+6,140	+4,199	+30,965	+25,548
U.S. TREASURY SECURITIES	- 5,580	-4,766	-2,962	-772	+145	-1,177
OTHER SECURITIES	+ 9,410	+6,087	+381	-98	+2,080	+3,724
RESERVES, CASH, AND BANK BALANCES	+ 18,700	+16,309	+7,730	+1,522	+5,168	+1,889
RESERVES WITH FR BANKS	+ 6,330	+6,326	+1,657	+1,136	+2,534	+999
CASH IN VAULT	+ 1,120	+902	+142	+10	+392	+358
BALANCES WITH BANKS	+ 2,290	+363	+1,939	-198	-863	-515
CASH ITEMS	+ 8,960	+8,718	+3,992	+574	+3,105	+1,047
OTHER ASSETS 3/	+ 11,560	+10,246	+6,507	+240	+2,804	+695
TOTAL ASSETS/LIABILITIES 3/	+125,700	+94,728	+17,796	+5,091	+41,162	+30,679
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+ 25,280	+20,087	+5,853	+803	+7,141	+6,290
GROSS TIME DEPOSITS	+ 57,040	+41,534	+3,689	+2,337	+20,208	+15,300
TOTAL DEPOSITS	+ 82,320	+61,621	+9,542	+3,140	+27,349	+21,590
DEPOSITS OF BANKS	+ 8,060	+7,821	+4,893	+493	+1,893	+542
U.S. GOVT. DEPOSITS	+ 3,760	+3,087	+410	+134	+1,605	+938
OTHER DEMAND DEPOSITS	+ 16,020	+11,692	+1,283	+364	+5,000	+5,045
OTHER TIME DEPOSITS	+ 54,480	+39,021	+2,956	+2,149	+18,851	+15,065
BORROWINGS	+ 21,760	+17,622	+4,099	+508	+8,131	+4,884
OTHER LIABILITIES 3/	+ 15,180	+10,847	+3,406	+1,227	+3,909	+2,305
TOTAL CAPITAL ACCOUNTS 4/	+ 6,440	+4,638	+749	+216	+1,773	+1,900
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 5/	+ 95,400					
LOANS AND DISCOUNTS 5/	+ 91,000					
COMMERCIAL & INDUSTRIAL	+ 30,100					
U.S. TREASURY SECURITIES	- 5,100					
OTHER SECURITIES	+ 9,500					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/ COMMERCIAL & INDUSTRIAL	+ 90,500					
	+ 29,500					

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	Oct. 25, 1978	Sept. 27, 1978	Oct. 26, 1977	Change to Oct. 25, 1978 from --	
				Sept. 27, 1978	Oct. 26, 1977
<u>ASSETS</u>					
Monetary reserve	24.7	24.7	24.1	--	+ .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	11.3	--	+ .4
Bank credit	1,158.6	1,154.9	1,053.5	+3.7	+105.1
Loans, net	731.5	728.0	650.6	+3.5	+ 81.0
U.S. Treasury securities	217.4	217.7	205.8	- .3	+ 11.6
Commercial and savings banks	97.8	99.3	104.3	-1.5	- 6.4
Federal Reserve Banks	117.5	116.4	99.4	+1.1	+ 18.1
Other	2.0	2.0	2.1	--	- .1
Other securities	209.7	209.2	197.2	+ .5	+ 12.5
Total assets, net	1,183.3	1,179.6	1,077.6	+3.7	+105.7
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	1,063.7	1,059.7	985.5	+4.0	+ 78.2
Currency outside banks	93.6	92.4	84.8	+1.2	+ 8.8
Demand deposits adjusted <u>1/</u>	244.3	244.6	237.2	- .3	+ 7.1
Time deposits adjusted	725.8	722.6	663.5	+3.2	+ 62.3
U. S. Government deposits	19.9	25.0	10.7	-5.1	+ 9.1
At commercial and savings banks	8.1	11.5	4.4	+ .2	+ 3.8
At Federal Reserve Banks	11.7	13.5	6.4	-5.4	+ 5.4
Foreign bank deposits, net	3.7	4.0	4.4	- .3	- .7
Treasury cash	.3	.3	.4	--	- .1
Capital and miscellaneous account, net	95.8	90.6	76.6	+5.2	+ 19.2
Total liabilities and capital, net	1,183.3	1,179.6	1,077.6	+3.7	+105.7
<u>Seasonally adjusted</u>					
Currency outside banks	93.8	92.2	85.0	+1.6	+ 8.8
Demand deposits adjusted	242.8	246.8	235.8	-4.0	+ 7.0

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

1/ Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$253.1 billion on October 25, 1978.

r/ Revised.