



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
NOVEMBER 21, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

NOVEMBER 8, 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/	1,016,780	730,929	108,281	37,298	271,833	313,517
LOANS AND DISCOUNTS 2/	757,560	551,541	88,009	29,909	213,520	220,103
U.S. TREASURY SECURITIES	92,180	63,740	8,570	2,729	20,951	31,490
OTHER SECURITIES	167,040	115,648	11,702	4,660	37,362	61,924
RESERVES, CASH, AND BANK BALANCES	148,150	119,515	38,669	6,299	40,575	33,972
RESERVES WITH FR BANKS	26,880	26,876	8,717	1,828	7,966	8,365
CASH IN VAULT	13,660	10,221	1,108	187	3,513	5,413
BALANCES WITH BANKS	50,470	28,013	11,050	674	5,848	10,441
CASH ITEMS	57,140	54,405	17,794	3,610	23,248	9,753
OTHER ASSETS 3/	74,760	63,987	27,431	3,310	24,891	8,355
TOTAL ASSETS/LIABILITIES 3/	1,239,690	914,431	174,381	46,907	337,299	355,844
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	365,700	278,603	65,927	11,056	96,858	104,762
GROSS TIME DEPOSITS	601,370	423,382	50,836	18,772	154,458	199,316
TOTAL DEPOSITS	967,070	701,985	116,763	29,828	251,316	304,078
DEPOSITS OF BANKS	64,680	59,312	32,942	3,682	16,764	5,924
U.S. GOVT. DEPOSITS	2,880	2,174	165	73	937	999
OTHER DEMAND DEPOSITS	310,570	227,336	36,415	8,232	83,433	99,256
OTHER TIME DEPOSITS	588,940	413,163	47,241	17,841	150,182	197,899
BORROWINGS	118,550	102,644	27,698	11,479	46,662	16,805
OTHER LIABILITIES 3/	66,450	44,221	15,958	2,546	16,203	9,514
TOTAL CAPITAL ACCOUNTS 4/	87,620	65,581	13,962	3,054	23,118	25,447
MEMORANDUM:						
TREASURY TAX AND LOAN NOTES INCLUDED IN BORROWINGS ABOVE.	3,931	2,704	289	195	930	1,290

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

NOVEMBER 1, 1978 TO NOVEMBER 8, 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/}	+15,250	+11,432	+1,587	+980	+4,790	+4,075
LOANS AND DISCOUNTS ^{2/}	+15,020	+11,244	+1,687	+1,037	+4,495	+4,025
U.S. TREASURY SECURITIES	- 30	-78	-15	-76	-39	+52
OTHER SECURITIES	+ 260	+266	-85	+19	+334	-2
RESERVES, CASH, AND BANK BALANCES	- 5,790	-3,600	+5,752	+285	-7,042	-2,595
RESERVES WITH FR BANKS	- 3,380	-3,385	+3,619	+82	-5,419	-1,667
CASH IN VAULT	- 530	-307	+27	-8	+19	-345
BALANCES WITH BANKS	+ 160	+1,982	+1,648	+0	+381	-47
CASH ITEMS	- 2,040	-1,890	+458	+211	-2,023	-536
OTHER ASSETS ^{3/}	+ 3,280	+2,766	+1,340	+368	+661	+397
TOTAL ASSETS/LIABILITIES ^{3/}	+12,740	+10,598	+8,679	+1,633	-1,591	+1,877
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+ 4,140	+4,046	+6,500	+474	-3,111	+183
GROSS TIME DEPOSITS	+ 2,600	+1,900	+417	-23	+720	+786
TOTAL DEPOSITS	+ 6,740	+5,946	+6,917	+451	-2,391	+969
DEPOSITS OF BANKS	+ 8,110	+8,156	+8,405	+365	-549	-65
U.S. GOVT. DEPOSITS	- 770	-462	+35	+9	-94	-412
OTHER DEMAND DEPOSITS	- 3,000	-3,448	-1,806	+110	-2,412	+660
OTHER TIME DEPOSITS	+ 2,400	+1,700	+283	-33	+664	+786
BORROWINGS	+ 3,930	+3,441	+1,708	+1,150	+77	+506
OTHER LIABILITIES ^{3/}	+ 1,880	+1,091	+47	+53	+663	+328
TOTAL CAPITAL ACCOUNTS ^{4/}	+ 190	+120	+7	-21	+60	+74

^{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".