



FEDERAL RESERVE statistical release

FOR IMMEDIATE RELEASE
NOVEMBER 28, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) NOVEMBER 15, 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/}	1,014,280	728,489	107,769	36,708	270,545	313,467
LOANS AND DISCOUNTS ^{2/}	753,670	547,688	86,777	29,175	211,671	220,065
U.S. TREASURY SECURITIES	93,060	64,738	9,248	2,809	21,317	31,364
OTHER SECURITIES	167,550	116,063	11,744	4,724	37,557	62,036
RESERVES, CASH, AND BANK BALANCES	152,520	122,076	32,605	5,289	48,067	36,115
RESERVES WITH FR BANKS	28,140	28,141	6,147	1,106	12,014	8,874
CASH IN VAULT	14,590	10,874	1,139	202	3,684	5,849
BALANCES WITH BANKS	49,500	25,745	8,477	659	5,836	10,773
CASH ITEMS	60,290	57,316	16,842	3,322	26,533	10,619
OTHER ASSETS ^{3/}	74,100	64,075	27,482	3,755	25,062	7,776
TOTAL ASSETS/LIABILITIES ^{3/}	1,240,900	914,640	167,856	45,752	343,674	357,358
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	367,450	277,702	58,266	11,248	101,727	106,461
GROSS TIME DEPOSITS	602,640	424,587	52,166	18,688	154,350	199,383
TOTAL DEPOSITS	970,090	702,289	110,432	29,936	256,077	305,844
DEPOSITS OF BANKS	57,060	51,545	24,693	3,628	17,080	6,144
U.S. GOVT. DEPOSITS	3,750	2,842	222	142	1,212	1,266
OTHER DEMAND DEPOSITS	319,280	233,737	37,294	8,407	87,568	100,468
OTHER TIME DEPOSITS	590,000	414,165	48,223	17,759	150,217	197,966
BORROWINGS	117,200	101,632	26,722	10,248	47,836	16,826
OTHER LIABILITIES ^{3/}	66,060	45,201	16,734	2,521	16,698	9,248
TOTAL CAPITAL ACCOUNTS ^{4/}	87,550	65,518	13,968	3,047	23,063	25,440
MEMORANDUM:	4,964	3,612	428	145	1,235	1,804
TREASURY TAX AND LOAN NOTES INCLUDED IN BORROWINGS ABOVE.						

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 8, 1978 TO NOVEMBER 15, 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/	-2,500	-2,440	-512	-590	-1,288	-50
LOANS AND DISCOUNTS 2/	-3,890	-3,853	-1,232	-734	-1,849	-36
U.S. TREASURY SECURITIES	+ 880	+998	+678	+80	+366	-126
OTHER SECURITIES	+ 510	+415	+42	+64	+195	+114
RESERVES, CASH, AND BANK BALANCES	+4,370	+2,561	-6,064	-1,010	+7,492	+2,143
RESERVES WITH FR BANKS	+1,260	+1,265	-2,570	-722	+4,048	+509
CASH IN VAULT	+ 930	+653	+31	+15	+171	+436
BALANCES WITH BANKS	- 970	-2,268	-2,573	-15	-12	+332
CASH ITEMS	+3,150	+2,911	-952	-288	+3,285	+866
OTHER ASSETS 3/	- 660	+88	+51	+445	+171	-579
TOTAL ASSETS/LIABILITIES 3/	+1,210	+209	-6,525	-1,155	+6,375	+1,514
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+1,750	-901	-7,661	+192	+4,869	+1,699
GROSS TIME DEPOSITS	+1,270	+1,205	+1,330	-84	-108	+67
TOTAL DEPOSITS	+3,020	+304	-6,331	+108	+4,761	+1,766
DEPOSITS OF BANKS	-7,620	-7,767	-8,249	-54	+316	+220
U.S. GOVT. DEPOSITS	+ 870	+668	+57	+69	+275	+267
OTHER DEMAND DEPOSITS	+8,710	+6,401	+879	+175	+4,135	+1,212
OTHER TIME DEPOSITS	+1,060	+1,002	+982	-82	+35	+67
BORROWINGS	-1,350	-1,012	-976	-1,231	+1,174	+21
OTHER LIABILITIES 3/	- 390	+980	+776	-25	+495	-266
TOTAL CAPITAL ACCOUNTS 4/	- 70	-63	+6	-7	-55	-7

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".