



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
DECEMBER 5, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

NOVEMBER 22, 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/	1,009,450	725,472	107,228	36,375	270,335	311,534
LOANS AND DISCOUNTS 2/	749,580	545,379	86,657	29,202	211,357	218,163
U.S. TREASURY SECURITIES	92,030	63,854	8,749	2,608	21,291	31,206
OTHER SECURITIES	167,840	116,239	11,822	4,565	37,687	62,165
RESERVES, CASH, AND BANK BALANCES	154,040	123,026	31,844	5,979	48,410	36,793
RESERVES WITH FR BANKS	31,510	31,507	5,421	1,983	13,568	10,535
CASH IN VAULT	13,960	10,417	1,047	203	3,596	5,571
BALANCES WITH BANKS	50,720	26,109	9,183	659	5,783	10,484
CASH ITEMS	57,850	54,993	16,193	3,134	25,463	10,203
OTHER ASSETS 3/	73,980	64,075	28,745	3,448	24,201	7,681
TOTAL ASSETS/LIABILITIES 3/	1,237,470	912,573	167,817	45,802	342,946	356,008
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	352,420	266,248	56,617	10,379	96,224	103,028
GROSS TIME DEPOSITS	605,140	426,698	52,629	18,587	155,662	199,820
TOTAL DEPOSITS	957,560	692,946	109,246	28,966	251,886	302,848
DEPOSITS OF BANKS	55,770	50,415	25,160	3,365	15,984	5,906
U.S. GOVT. DEPOSITS	2,910	2,143	125	60	887	1,071
OTHER DEMAND DEPOSITS	306,450	224,183	35,286	7,965	83,464	97,468
OTHER TIME DEPOSITS	592,430	416,205	48,675	17,576	151,551	198,403
BORROWINGS	125,360	108,677	28,019	11,343	51,172	18,143
OTHER LIABILITIES 3/	66,960	45,387	16,580	2,456	16,775	9,576
TOTAL CAPITAL ACCOUNTS 4/	87,590	65,563	13,972	3,037	23,113	25,441
MEMORANDUM:						
TREASURY TAX AND LOAN NOTES INCLUDED IN BORROWINGS ABOVE.	9,287	7,269	1,111	455	3,065	2,638

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 15, 1978 TO NOVEMBER 22, 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/}	- 4,830	-3,017	-541	-333	-210	-1,933
LOANS AND DISCOUNTS ^{2/}	- 4,090	-2,309	-120	+27	-314	-1,902
U.S. TREASURY SECURITIES	- 1,030	-884	-499	-201	-26	-158
OTHER SECURITIES	+ 290	+176	+78	-159	+130	+127
RESERVES, CASH, AND BANK BALANCES	+ 1,520	+950	-761	+690	+343	+678
RESERVES WITH FR BANKS	+ 3,370	+3,366	-726	+877	+1,554	+1,661
CASH IN VAULT	- 630	-457	-92	+1	-88	-278
BALANCES WITH BANKS	+ 1,220	+364	+706	+0	-53	-289
CASH ITEMS	- 2,440	-2,323	-649	-188	-1,070	-416
OTHER ASSETS ^{3/}	- 120	+0	+1,263	-307	-861	-95
TOTAL ASSETS/LIABILITIES ^{3/}	- 3,430	-2,067	-39	+50	-728	-1,350
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-15,030	-11,454	-1,649	-869	-5,503	-3,433
GROSS TIME DEPOSITS	+ 2,500	+2,111	+463	+101	+1,312	+437
TOTAL DEPOSITS	-12,530	-9,343	-1,186	-970	-4,191	-2,996
DEPOSITS OF BANKS	- 1,290	-1,130	+467	-263	-1,096	-238
U.S. GOVT. DEPOSITS	- 840	-699	-97	-82	-325	-195
OTHER DEMAND DEPOSITS	-12,830	-9,554	-2,008	-442	-4,104	-3,000
OTHER TIME DEPOSITS	+ 2,430	+2,040	+452	-183	+1,334	+437
BORROWINGS	+ 8,160	+7,045	+1,297	+1,095	+3,336	+1,317
OTHER LIABILITIES ^{3/}	+ 900	+186	-154	-65	+77	+328
TOTAL CAPITAL ACCOUNTS ^{4/}	+ 40	+45	+4	-10	+50	+1

^{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".