



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
DECEMBER 12, 1978

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) NOVEMBER 29, 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/	1,016,000	724,172	106,640	36,797	270,118	310,617
LOANS AND DISCOUNTS 2/	753,960	544,505	86,451	29,535	211,469	217,050
U.S. TREASURY SECURITIES	92,560	63,521	8,596	2,697	21,040	31,188
OTHER SECURITIES	169,480	116,146	11,593	4,565	37,609	62,379
RESERVES, CASH, AND BANK BALANCES	149,270	121,307	32,211	5,984	47,996	35,116
RESERVES WITH FR BANKS	32,550	32,554	5,808	1,757	14,815	10,174
CASH IN VAULT	16,690	12,271	1,215	239	4,245	6,572
BALANCES WITH BANKS	46,500	25,052	8,547	939	5,912	9,654
CASH ITEMS	53,530	51,430	16,641	3,049	23,024	8,716
OTHER ASSETS 3/	75,250	62,893	27,541	2,988	24,495	7,869
TOTAL ASSETS/LIABILITIES 3/	1,240,520	908,372	166,392	45,769	342,609	353,602
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	349,940	262,315	56,013	10,445	95,418	100,439
GROSS TIME DEPOSITS	609,440	426,364	52,538	18,661	155,512	199,653
TOTAL DEPOSITS	959,380	688,679	108,551	29,106	250,930	300,092
DEPOSITS OF BANKS	54,680	49,165	24,805	3,341	15,836	5,183
U.S. GOVT. DEPOSITS	2,900	2,115	137	65	915	998
OTHER DEMAND DEPOSITS	305,020	221,369	35,045	8,103	82,842	95,379
OTHER TIME DEPOSITS	596,780	416,030	48,564	17,597	151,337	198,532
BORROWINGS	125,250	108,003	27,515	10,603	51,281	18,604
OTHER LIABILITIES 3/	68,140	46,001	16,339	3,031	17,233	9,398
TOTAL CAPITAL ACCOUNTS 4/	87,750	65,689	13,987	3,029	23,165	25,508
MEMORANDUM:						
TREASURY TAX AND LOAN NOTES INCLUDED IN BORROWINGS ABOVE.	7,511	6,447	868	332	2,774	2,473
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 5/	966,300					
LOANS AND DISCOUNTS 5/	706,700					
COMMERCIAL & INDUSTRIAL	228,900					
U.S. TREASURY SECURITIES	90,300					
OTHER SECURITIES	169,300					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	710,400					
COMMERCIAL & INDUSTRIAL	230,800					

NOTE: CURRENT AND WEEK AGO FIGURES REFLECT ADJUSTMENTS TO THE JUNE 30, 1978 CALL REPORT BENCHMARK. BACK DATA WILL BE AVAILABLE IN THE DECEMBER BULLETIN.

COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, ETC.

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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

NOVEMBER 22, 1978 TO NOVEMBER 29, 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/}	-2,200	-1,300	-588	+422	-217	-917
LOANS AND DISCOUNTS ^{2/}	-1,940	-874	-206	+333	+112	-1,113
U.S. TREASURY SECURITIES	- 350	-333	-153	+89	-251	-18
OTHER SECURITIES	+ 90	-93	-229	+0	-78	+214
RESERVES, CASH, AND BANK BALANCES	-3,040	-1,719	+367	+5	-414	-1,677
RESERVES WITH FR BANKS	+1,040	+1,047	+387	-226	+1,247	-361
CASH IN VAULT	+2,520	+1,854	+168	+36	+649	+1,001
BALANCES WITH BANKS	-2,680	-1,057	-636	+280	+129	-830
CASH ITEMS	-3,920	-3,563	+448	-85	-2,439	-1,487
OTHER ASSETS ^{3/}	-1,160	-1,182	-1,204	-460	+294	+188
TOTAL ASSETS/LIABILITIES ^{3/}	-6,400	-4,201	-1,425	-33	-337	-2,406
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-5,290	-3,933	-604	+66	-806	-2,589
GROSS TIME DEPOSITS	- 490	-334	-91	+74	-150	-167
TOTAL DEPOSITS	-5,780	-4,267	-695	+140	-956	-2,756
DEPOSITS OF BANKS	-1,560	-1,250	-355	-24	-148	-723
U.S. GOVT. DEPOSITS	- 130	-28	+12	+5	+28	-73
OTHER DEMAND DEPOSITS	-3,770	-2,814	-241	+138	-622	-2,089
OTHER TIME DEPOSITS	- 320	-175	-111	+21	-214	+129
BORROWINGS	-1,000	-674	-504	-740	+109	+461
OTHER LIABILITIES ^{3/}	+ 200	+614	-241	+575	+458	-178
TOTAL CAPITAL ACCOUNTS ^{4/}	+ 180	+126	+15	-8	+52	+67

^{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 \$ 46,900 MILLION.

^{±/} REVISED

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

NOVEMBER 30, 1977 TO NOVEMBER 29, 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	
<u>ASSETS</u>						
LOANS AND INVESTMENTS 2/	+ 99,470	+65,585	+4,959	+3,650	+30,808	+26,168
LOANS AND DISCOUNTS 2/	+ 94,660	+65,499	+8,005	+4,756	+29,139	+23,599
U.S. TREASURY SECURITIES	- 5,910	-5,716	-3,014	-724	-646	-1,332
OTHER SECURITIES	+ 10,720	+5,802	-32	-382	+2,315	+3,901
RESERVES, CASH, AND BANK BALANCES	+ 10,660	+10,684	+3,836	+1,658	+4,533	+657
RESERVES WITH FR BANKS	+ 6,290	+6,292	+2,038	+690	+2,887	+677
CASH IN VAULT	+ 2,080	+1,453	+176	+30	+643	+604
BALANCES WITH BANKS	- 300	+379	+1,280	+406	-592	-715
CASH ITEMS	+ 2,590	+2,560	+342	+532	+1,595	+91
OTHER ASSETS 3/	+ 11,110	+8,214	+5,850	-259	+2,408	+215
TOTAL ASSETS/LIABILITIES 3/	+121,240	+84,483	+14,645	+5,049	+37,749	+27,040
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 9,490	+3,535	-150	+273	+1,385	+2,027
GROSS TIME DEPOSITS	+ 62,720	+43,371	+6,362	+2,360	+19,582	+15,067
TOTAL DEPOSITS	+ 72,210	+46,906	+6,212	+2,633	+20,967	+17,094
DEPOSITS OF BANKS	+ 4,030	+3,623	+1,726	+454	+1,482	-39
U.S. GOVT. DEPOSITS	- 2,620	-2,121	-336	-118	-920	-747
OTHER DEMAND DEPOSITS	+ 11,000	+4,939	+81	+236	+1,920	+2,702
OTHER TIME DEPOSITS	+ 59,800	+40,465	+4,741	+2,061	+18,485	+15,178
BORROWINGS	+ 25,840	+20,168	+3,211	+905	+9,530	+6,522
OTHER LIABILITIES 3/	+ 17,050	+12,892	+4,504	+1,327	+5,428	+1,633
TOTAL CAPITAL ACCOUNTS 4/	+ 6,140	+4,517	+718	+184	+1,824	+1,791
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 5/	+100,100	FOR NUMBERED FOOTNOTES SEE PAGE 2.				
LOANS AND DISCOUNTS 5/	+ 95,100					
COMMERCIAL & INDUSTRIAL	+ 28,700					
U.S. TREASURY SECURITIES	- 6,000					
OTHER SECURITIES	+ 11,000					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	+ 94,100					
COMMERCIAL & INDUSTRIAL	+ 28,000					

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	Nov. 29, 1978	Oct. 25, 1978	Nov. 30, 1977	Change to Nov. 29, 1978 from --	
				Oct. 25, 1978	Nov. 30, 1977
		<u>r/</u>	<u>r/</u>		
<u>ASSETS</u>					
Monetary reserve	24.7	24.7	24.1	--	+ .6
Gold stock	11.6	11.7	11.6	- .1	--
Special Drawing Rights certificates	1.3	1.3	1.2	--	+ .1
Treasury currency	11.8	11.7	11.3	+ .1	+ .5
Bank credit	1,168.1	1,166.3	1,065.0	+ 1.8	+103.1
Loans, net	741.8	736.8	663.1	+ 5.0	+ 78.7
U.S. Treasury securities	213.9	218.2	203.1	- 4.3	+ 10.8
Commercial and savings banks	97.8	98.7	104.5	- .9	- 6.7
Federal Reserve Banks	114.1	117.5	96.5	- 3.4	+ 17.6
Other	2.0	2.0	2.1	--	- .1
Other securities	212.4	211.2	198.8	+ 1.2	+ 13.6
Total assets, net	1,192.9	1,191.0	1,089.1	+ 1.9	+103.8
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	1,085.7	1,071.3	999.3	+ 14.4	+ 86.4
Currency outside banks	95.1	93.4	86.7	+ 1.7	+ 8.4
Demand deposits adjusted <u>1/</u>	251.5	247.5	243.1	+ 4.0	+ 8.4
Time deposits adjusted	739.1	730.4	669.6	+ 8.7	+ 69.5
U. S. Government deposits	10.1	20.1	8.1	- 10.0	+ 2.0
At commercial and savings banks	2.9	8.3	5.5	- 5.4	- 2.6
At Federal Reserve Banks	7.2	11.7	2.6	- 4.5	+ 4.6
Foreign bank deposits, net	3.7	3.8	5.7	- .1	- 2.0
Treasury cash	.3	.3	.4	--	- .1
Capital and miscellaneous account, net	93.1	95.5	75.6	- 2.4	+ 17.5
Total liabilities and capital, net	1,192.9	1,191.0	1,089.1	+ 1.9	+103.8
<u>Seasonally adjusted</u>					
Currency outside banks	93.4	93.6	85.2	- .2	+ 8.2
Demand deposits adjusted	248.5	246.0	240.2	+ 2.5	+ 8.3

* 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 \$260.4 billion on November 30, 1978.

r/ Revised.