



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
DECEMBER 19, 1978

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

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

DECEMBER 6, 1978

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS <sup>2/</sup>	1,024,390	729,564	105,988	36,358	273,502	313,716
LOANS AND DISCOUNTS <sup>2/</sup>	762,630	550,060	85,651	29,195	214,930	220,284
U.S. TREASURY SECURITIES	92,220	63,245	8,633	2,472	21,016	31,124
OTHER SECURITIES	169,540	116,259	11,704	4,691	37,556	62,308
RESERVES, CASH, AND BANK BALANCES	146,100	118,975	33,058	5,112	46,036	34,769
RESERVES WITH FR BANKS	28,910	28,913	6,140	1,186	12,029	9,558
CASH IN VAULT	14,460	10,703	1,164	209	3,753	5,577
BALANCES WITH BANKS	47,840	26,712	9,600	693	6,106	10,313
CASH ITEMS	54,890	52,647	16,154	3,024	24,148	9,321
OTHER ASSETS <sup>3/</sup>	76,590	63,503	27,104	3,096	24,970	8,333
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	1,247,080	912,042	166,150	44,566	344,508	356,818
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	362,910	271,039	57,378	10,611	97,839	105,211
GROSS TIME DEPOSITS	611,190	427,799	52,859	19,513	156,441	199,986
TOTAL DEPOSITS	974,100	698,838	110,237	29,124	254,280	305,197
DEPOSITS OF BANKS	58,150	52,290	26,008	3,917	16,742	5,623
U.S. GOVT. DEPOSITS	3,050	2,238	157	71	984	1,026
OTHER DEMAND DEPOSITS	314,540	227,012	35,226	7,706	84,397	99,683
OTHER TIME DEPOSITS	598,360	417,298	48,846	17,430	152,157	199,865
BORROWINGS	116,090	100,892	25,496	9,566	49,259	16,571
OTHER LIABILITIES <sup>3/</sup>	68,950	46,468	16,370	2,792	17,800	9,506
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	87,940	65,844	14,047	3,084	23,169	25,544
MEMORANDUM:	3,461	3,411	420	126	1,400	1,465
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 29, 1978 TO DECEMBER 6, 1978

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

ITEM	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS <sup>2/</sup>	+ 8,390	+5,279	-652	-439	+3,384	+2,986
LOANS AND DISCOUNTS <sup>2/</sup>	+ 8,670	+5,487	-800	-340	+3,461	+3,166
U. S. TREASURY SECURITIES	- 340	-291	+37	-225	-24	-79
OTHER SECURITIES	+ 60	+83	+111	+126	-53	-101
RESERVES, CASH, AND BANK BALANCES	- 3,170	-2,304	+847	-872	-1,960	-319
RESERVES WITH FR BANKS	- 3,640	-3,641	+332	-571	-2,786	-616
CASH IN VAULT	- 2,230	-1,574	-51	-30	-492	-1,001
BALANCES WITH BANKS	+ 1,340	+1,675	+1,053	-246	+194	+674
CASH ITEMS	+ 1,360	+1,236	-487	-25	+1,124	+624
OTHER ASSETS <sup>3/</sup>	+ 1,340	+570	-437	+108	+475	+424
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	- 6,560	+3,545	-242	-1,203	+1,899	+3,091
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+12,970	+8,762	+1,365	+166	+2,421	+4,810
GROSS TIME DEPOSITS	+ 1,750	+1,438	+321	-148	+929	+336
TOTAL DEPOSITS	+14,720	+10,200	+1,686	+18	+3,350	+5,146
DEPOSITS OF BANKS	+ 3,470	+3,127	+1,203	+576	+906	+442
U. S. GOVT. DEPOSITS	+ 150	+125	+20	+6	+69	+30
OTHER DEMAND DEPOSITS	+ 9,520	+5,677	+181	-397	+1,555	+4,338
OTHER TIME DEPOSITS	+ 1,580	+1,271	+282	-167	+820	+336
BORROWINGS	- 9,160	-7,228	-2,019	-1,037	-2,022	-2,150
OTHER LIABILITIES <sup>3/</sup>	+ 810	+418	+31	-239	+567	+59
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	+ 190	+155	+60	+55	+4	+36

<sup>1/</sup> 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.

<sup>2/</sup> INCLUDES "RESERVES FOR LOAN LOSSES" AND "UNEARNED INCOME ON LOANS".

<sup>3/</sup> 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".

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