



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
DECEMBER 26, 1978

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

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

DECEMBER 13, 1978

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	1,022,340	728,187	106,599	36,785	271,769	313,034
LOANS AND DISCOUNTS 2/	759,510	547,744	85,651	29,593	213,053	219,447
U.S. TREASURY SECURITIES	92,450	63,470	8,872	2,437	21,032	31,129
OTHER SECURITIES	170,380	116,973	12,076	4,755	37,684	62,458
RESERVES, CASH, AND BANK BALANCES	150,950	123,626	34,750	5,611	48,231	35,034
RESERVES WITH FR BANKS	32,690	32,685	7,716	1,539	13,815	9,615
CASH IN VAULT	15,610	11,500	1,265	216	3,920	6,099
BALANCES WITH BANKS	47,050	26,041	9,429	558	5,873	10,181
CASH ITEMS	55,600	53,400	16,340	3,298	24,623	9,139
OTHER ASSETS 3/	77,310	64,184	27,545	3,191	25,092	8,356
TOTAL ASSETS/LIABILITIES 3/	1,250,600	915,997	168,894	45,587	345,092	356,424
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	362,910	271,945	57,988	10,874	98,821	104,262
GROSS TIME DEPOSITS	612,440	428,990	53,193	18,820	156,917	200,060
TOTAL DEPOSITS	975,350	700,935	111,181	29,694	255,738	304,322
DEPOSITS OF BANKS	56,060	50,412	25,100	3,705	16,263	5,344
U.S. GOVT. DEPOSITS	2,960	2,160	195	70	890	1,005
OTHER DEMAND DEPOSITS	316,990	230,140	36,780	8,237	86,089	99,034
OTHER TIME DEPOSITS	599,340	418,223	49,106	17,682	152,496	198,939
BORROWINGS	118,860	102,652	27,701	10,088	48,060	16,803
OTHER LIABILITIES 3/	68,380	46,527	15,961	2,723	18,122	9,721
TOTAL CAPITAL ACCOUNTS 4/	88,010	65,883	14,051	3,082	23,172	25,578
MEMORANDUM:						
TREASURY TAX AND LOAN NOTES INCLUDED IN BORROWINGS ABOVE.	2,981	2,462	268	80	955	1,159

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

DECEMBER 6, 1978 TO DECEMBER 13, 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	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	-2,050	-1,377	+611	+427	-1,733	-682
LOANS AND DISCOUNTS 2/	-3,120	-2,316	+0	+398	-1,877	-837
U.S. TREASURY SECURITIES	+ 230	+225	+239	-35	+16	+5
OTHER SECURITIES	+ 840	+714	+372	+64	+128	+150
RESERVES, CASH, AND BANK BALANCES	+4,850	+4,651	+1,692	+499	+2,195	+265
RESERVES WITH FR BANKS	+3,780	+3,772	+1,576	+353	+1,786	+57
CASH IN VAULT	+1,150	+797	+101	+7	+167	+522
BALANCES WITH BANKS	- 790	-671	-171	-135	-233	-132
CASH ITEMS	+ 710	+753	+186	+274	+475	-182
OTHER ASSETS 3/	+ 720	+681	+441	+95	+122	+23
TOTAL ASSETS/LIABILITIES 3/	+3,520	+3,955	+2,744	+1,021	+584	-394
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	--	+906	+610	+263	+982	-949
GROSS TIME DEPOSITS	+1,250	+1,191	+334	+307	+476	+74
TOTAL DEPOSITS	+1,250	+2,097	+944	+570	+1,458	-875
DEPOSITS OF BANKS	-2,090	-1,878	-908	-212	-479	-279
U.S. GOVT. DEPOSITS	- 90	-78	+38	-1	-94	-21
OTHER DEMAND DEPOSITS	+2,450	+3,128	+1,554	+531	+1,692	-649
OTHER TIME DEPOSITS	+ 980	+925	+260	+252	+339	+74
BORROWINGS	+2,520	+1,760	+2,205	+522	-1,199	+232
OTHER LIABILITIES 3/	- 320	+59	-409	-69	+322	+215
TOTAL CAPITAL ACCOUNTS 4/	+ 70	+39	+4	-2	+3	+34

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".

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

DECEMBER 13, 1978 TO DECEMBER 20, 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>	+10,010	+9,534	+3,651	+538	+4,861	+484
LOANS AND DISCOUNTS <sup>2/</sup>	+ 9,930	+9,449	+3,986	+219	+4,756	+488
U.S. TREASURY SECURITIES	- 80	+14	-35	+80	+73	-104
OTHER SECURITIES	+ 160	+71	-300	+239	+32	+100
RESERVES, CASH, AND BANK BALANCES	+ 3,340	+2,548	+685	+1,095	-738	+1,506
RESERVES WITH FR BANKS	- 2,050	-2,047	+116	-64	-2,354	+255
CASH IN VAULT	- 160	-77	-28	+20	+42	-111
BALANCES WITH BANKS	+ 1,430	+741	-542	+16	+693	+574
CASH ITEMS	+ 4,120	+3,931	+1,139	+1,123	+881	+788
OTHER ASSETS <sup>3/</sup>	+ 1,660	+819	-571	+695	+158	+537
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	+15,010	+12,901	+3,765	+2,328	+4,281	+2,527
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 9,690	+9,812	+4,573	+281	+3,126	+1,832
GROSS TIME DEPOSITS	- 780	-347	+120	+107	-102	-472
TOTAL DEPOSITS	+ 8,910	+9,465	+4,693	+388	+3,024	+1,360
DEPOSITS OF BANKS	+ 2,090	+4,072	+3,028	-250	+1,113	+181
U.S. GOVT. DEPOSITS	+ 2,580	+2,272	+543	+205	+870	+654
OTHER DEMAND DEPOSITS	+ 5,140	+3,610	+1,113	+291	+1,209	+997
OTHER TIME DEPOSITS	- 900	-489	+9	+142	-168	-472
BORROWINGS	+ 4,420	+3,260	-1,110	+1,906	+1,439	+1,025
OTHER LIABILITIES <sup>3/</sup>	+ 1,860	+353	+278	+45	-127	+157
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	- 180	-177	-96	-11	-55	-15

<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.

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