



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
JANUARY 2, 1979

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

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

DECEMBER 20, 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/	1,032,500	737,709	110,250	37,323	276,440	313,696
LOANS AND DISCOUNTS 2/	769,260	556,848	89,637	29,812	217,289	220,110
U.S. TREASURY SECURITIES	92,410	63,535	8,837	2,517	21,170	31,011
OTHER SECURITIES	170,830	117,326	11,776	4,994	37,981	62,575
RESERVES, CASH, AND BANK BALANCES	154,760	126,809	35,435	6,706	48,349	36,319
RESERVES WITH FR BANKS	31,080	31,080	7,832	1,475	12,002	9,771
CASH IN VAULT	15,610	11,571	1,237	236	4,091	6,007
BALANCES WITH BANKS	48,310	26,768	8,887	574	6,616	10,691
CASH ITEMS	59,760	57,390	17,479	4,421	25,640	9,850
OTHER ASSETS 3/	78,460	64,640	26,974	3,886	24,984	8,796
TOTAL ASSETS/LIABILITIES 3/	1,265,720	929,158	172,659	47,915	349,773	358,811
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	372,510	282,021	62,561	11,155	102,284	106,021
GROSS TIME DEPOSITS	612,300	429,300	53,313	18,927	157,495	199,565
TOTAL DEPOSITS	984,810	711,321	115,874	30,082	259,779	305,586
DEPOSITS OF BANKS	58,080	54,416	28,128	3,455	17,303	5,530
U.S. GOVT. DEPOSITS	5,530	4,436	738	275	1,783	1,640
OTHER DEMAND DEPOSITS	322,120	234,078	37,893	8,528	87,685	99,972
OTHER TIME DEPOSITS	599,080	418,391	49,115	17,824	153,008	198,444
BORROWINGS	122,460	104,978	26,591	11,994	48,641	17,752
OTHER LIABILITIES 3/	70,560	47,065	16,239	2,768	18,122	9,936
TOTAL CAPITAL ACCOUNTS 4/	87,890	65,794	13,955	3,071	23,231	25,537
MEMORANDUM:						
TREASURY TAX AND LOAN NOTES INCLUDED IN BORROWINGS ABOVE.	11,369	8,712	1,529	731	3,482	2,970

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 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.

<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".