



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
JANUARY 9, 1979

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

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) DECEMBER 27, 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/	1,034,670	739,457	110,155	37,812	277,322	314,168
LOANS AND DISCOUNTS 2/	770,880	558,274	89,501	30,302	218,159	220,312
U.S. TREASURY SECURITIES	92,550	63,626	8,937	2,415	21,208	31,066
OTHER SECURITIES	171,240	117,557	11,717	5,095	37,955	62,790
RESERVES, CASH, AND BANK BALANCES	170,100	140,241	39,176	7,866	54,924	38,275
RESERVES WITH FR BANKS	37,710	37,710	9,670	3,109	14,672	10,259
CASH IN VAULT	17,190	12,731	1,326	250	4,523	6,632
BALANCES WITH BANKS	51,590	28,620	9,819	829	6,671	11,301
CASH ITEMS	63,610	61,180	18,361	3,678	29,058	10,083
OTHER ASSETS 3/	79,210	65,512	27,800	3,541	25,445	8,726
TOTAL ASSETS/LIABILITIES 3/	1,283,980	945,210	177,131	49,219	357,691	361,169
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	380,460	286,802	63,893	11,729	104,253	106,927
GROSS TIME DEPOSITS	612,640	429,499	53,071	18,844	157,863	199,721
TOTAL DEPOSITS	993,100	716,301	116,964	30,573	262,116	306,648
DEPOSITS OF BANKS	63,460	57,492	30,530	3,811	17,388	5,763
U.S. GOVT. DEPOSITS	3,110	2,242	159	71	924	1,088
OTHER DEMAND DEPOSITS	327,060	237,909	37,353	8,947	90,412	101,197
OTHER TIME DEPOSITS	599,470	418,658	48,922	17,744	153,392	198,600
BORROWINGS	133,010	115,936	28,880	12,909	54,602	19,545
OTHER LIABILITIES 3/	70,580	47,488	17,286	2,659	17,779	9,764
TOTAL CAPITAL ACCOUNTS 4/	87,290	65,485	14,001	3,078	23,194	25,212
MEMORANDUM:						
TREASURY TAX AND LOAN NOTES INCLUDED IN BORROWINGS ABOVE.	12,423	11,155	1,662	868	4,841	3,784

#### SEASONALLY ADJUSTED DATA ESTIMATED AS OF DECEMBER 31, 1978.

LOANS AND INVESTMENTS 5/	967,300
LOANS AND DISCOUNTS 5/	709,000
COMMERCIAL & INDUSTRIAL	228,900
U.S. TREASURY SECURITIES	88,400
OTHER SECURITIES	169,900
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	
LOANS AND DISCOUNTS 5/ COMMERCIAL & INDUSTRIAL	712,800
	230,700

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 20, 1978 TO DECEMBER 27, 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>	+ 2,170	+1,748	-95	+489	+882	+472
LOANS AND DISCOUNTS <sup>2/</sup>	+ 1,620	+1,426	-136	+490	+870	+202
U.S. TREASURY SECURITIES	+ 140	+91	+100	-102	+38	+55
OTHER SECURITIES	+ 410	+231	-59	+101	-26	+215
PRESERVES, CASH, AND BANK BALANCES	+15,340	+13,432	+3,741	+1,160	+6,575	+1,956
RESERVES WITH FR BANKS	+ 6,630	+6,630	+1,838	+1,634	+2,670	+488
CASH IN VAULT	+ 1,580	+1,160	+89	+14	+432	+625
BALANCES WITH BANKS	+ 3,280	+1,852	+932	+255	+55	+610
CASH ITEMS	+ 3,850	+3,790	+882	-743	+3,418	+233
OTHER ASSETS <sup>3/</sup>	+ 750	+872	+826	-345	+461	-70
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	+18,260	+16,052	+4,472	+1,304	+7,918	+2,358
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 7,950	+4,781	+1,332	+574	+1,969	+906
GROSS TIME DEPOSITS	+ 340	+199	-242	-83	+368	+156
TOTAL DEPOSITS	+ 8,290	+4,980	+1,090	+491	+2,337	+1,062
DEPOSITS OF BANKS	+ 5,380	+3,076	+2,402	+356	+85	+233
U.S. GOVT. DEPOSITS	- 2,420	-2,194	-579	-204	-859	-552
OTHER DEMAND DEPOSITS	+ 4,940	+3,831	-540	+419	+2,727	+1,225
OTHER TIME DEPOSITS	+ 390	+267	-193	-80	+384	+156
BORROWINGS	+10,550	+10,958	+2,289	+915	+5,961	+1,793
OTHER LIABILITIES <sup>3/</sup>	+ 20	+423	+1,047	-109	-343	-172
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	- 600	-309	+46	+7	-37	-325

<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 "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".

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

<sup>5/</sup> EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS ESTIMATED AT \$ 56,500 MILLION.

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

DECEMBER 31, 1977 TO DECEMBER 27, 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/	+ 95,571	+63,967	+ 6,641	+3,998	+29,223	+24,104
LOANS AND DISCOUNTS 2/	+ 90,780	+63,339	+ 8,078	+5,078	+28,246	+21,937
U.S. TREASURY SECURITIES	- 7,663	- 6,805	- 2,022	-1,043	- 1,809	- 1,931
OTHER SECURITIES	+ 12,453	+ 7,432	+ 586	- 37	+ 2,786	+ 4,098
RESERVES, CASH, AND BANK BALANCES	+ 1,377	+ 5,882	- 141	+2,202	+ 6,467	- 2,646
RESERVES WITH FR BANKS	+ 8,372	+ 8,372	+ 4,597	+1,633	+ 3,123	- 981
CASH IN VAULT	+ 3,264	+ 2,352	+ 322	+ 19	+ 972	+ 1,040
BALANCES WITH BANKS	- 7,438	- 2,153	- 299	+ 259	- 80	- 2,033
CASH ITEMS	- 2,822	- 2,690	- 4,762	+ 291	+ 2,453	- 672
OTHER ASSETS 3/	+ 20,987	+13,520	+ 6,586	+1,033	+ 2,168	+ 3,734
TOTAL ASSETS/LIABILITIES 3/	+117,935	+83,369	+13,086	+7,233	+37,858	+25,192
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	- 2,527	- 6,040	- 4,299	- 96	- 677	- 968
GROSS TIME DEPOSITS	+ 56,218	+38,808	+ 6,235	+1,977	+17,076	+13,519
TOTAL DEPOSITS	+ 53,691	+32,768	+ 1,937	+1,881	+16,399	+12,551
DEPOSITS OF BANKS	+ 1,921	+ 1,735	+ 1,436	+ 314	+ 764	- 779
U.S. GOVT. DEPOSITS	- 5,090	- 3,901	- 481	- 131	- 1,568	- 1,721
OTHER DEMAND DEPOSITS	+ 3,114	- 1,518	- 3,608	- 191	+ 1,043	+ 1,237
OTHER TIME DEPOSITS	+ 53,746	+36,452	+ 4,590	+1,889	+16,160	+13,815
BORROWINGS	+ 36,769	+30,988	+ 5,064	+4,413	+13,922	+ 7,589
OTHER LIABILITIES 3/	+ 25,961	+17,786	+ 5,448	+ 742	+ 6,153	+ 5,443
TOTAL CAPITAL ACCOUNTS 4/	+ 1,514	+ 1,827	+ 637	+ 198	+ 1,384	- 391

SEASONALLY ADJUSTED DATA ESTIMATED AS OF DECEMBER 31, 1978.

LOANS AND INVESTMENTS 5/	+ 96,700
LOANS AND DISCOUNTS 5/	+ 92,000
COMMERCIAL & INDUSTRIAL	+ 27,500
U.S. TREASURY SECURITIES	- 7,200
OTHER SECURITIES	+ 11,900
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	
LOANS AND DISCOUNTS 5/	+ 90,900
COMMERCIAL & INDUSTRIAL	+ 26,500

NOTE: COMPARISONS ARE WITH CALL DATA  
FIGURES FOR THE PREVIOUS YEAR.  
FIGURES MAY NOT ADD TO TOTALS  
DUE TO ROUNDING.

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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	Dec. 27, 1978	Nov. 29, 1978	Dec. 31, 1977	Change to Dec. 27, 1978 from --	
				Nov. 29, 1978	Dec. 31, 1977
<b>ASSETS</b>					
Monetary reserve	24.8	r/ 24.7	r/ 24.3	+ .1	+ .4
Gold stock	11.7	11.6	11.7	+ .1	--
Special Drawing Rights certificates	1.3	1.3	1.3	--	--
Treasury Currency	11.8	11.8	11.4	--	+ .4
Bank credit	1,178.7	1,167.8	1,103.5	+10.9	+75.2
Loans, net	753.5	741.6	690.0	+11.9	+63.5
U.S. Treasury securities	211.0	213.7	214.4	- 2.7	- 3.4
Commercial and savings banks	97.5	97.8	106.6	- .3	- 9.1
Federal Reserve Banks	111.6	114.1	105.7	- 2.5	+ 5.9
Other	1.8	1.8	2.1	--	- .3
Other securities	214.2	212.5	199.1	+ 1.7	+15.1
Total assets, net	1,203.5	1,192.5	1,127.9	+11.0	+75.6
<b>LIABILITIES AND CAPITAL</b>					
Total deposits adjusted and currency outside banks	1,101.9	1,085.4	1,026.3	+16.5	+75.6
Currency outside banks	97.5	95.1	89.9	+ 2.4	+ 7.6
Demand deposits adjusted <u>1/</u>	263.5	251.2	257.5	+12.3	+ 6.0
Time deposits adjusted	740.9	739.1	678.9	+ 1.8	+62.0
U. S. Government deposits	6.7	10.1	15.9	- 3.4	- 9.2
At commercial and savings banks	3.1	2.9	8.2	+ .2	- 5.1
At Federal Reserve Banks	3.5	7.2	7.7	- 3.7	- 4.2
Foreign bank deposits, net	5.3	3.7	3.7	+ 1.6	+ 1.6
Treasury cash	.2	.3	.4	- .1	- .2
Capital and miscellaneous account, net	89.5	93.1	81.5	- 3.6	+ 8.0
Total liabilities and capital, net	1,203.5	1,192.5	1,127.9	+11.0	+75.6
<b>Seasonally adjusted</b>					
Currency outside banks	95.4	93.4	86.3	+ 2.0	+ 9.1
Demand deposits adjusted	255.1	248.2	246.2	+ 6.9	+ 8.9

\* 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 \$274.2 billion on December 27, 1978.

r/ Revised.