



# FEDERAL RESERVE

statistical release

FEDERAL RESERVE BANK  
of KANSAS CITY  
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ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

MARCH 29, 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>	934,350	668,623	96,042	34,460	245,345	292,776
LOANS AND DISCOUNTS <sup>2/</sup>	677,210	490,542	76,201	26,606	187,875	199,860
U.S. TREASURY SECURITIES	97,930	68,163	9,468	3,068	22,027	33,600
OTHER SECURITIES	159,210	109,918	10,373	4,786	35,443	59,316
RESERVES, CASH, AND BANK BALANCES	131,420	104,832	26,816	5,154	41,133	31,729
RESERVES WITH FR BANKS	30,180	30,179	5,749	1,976	13,119	9,335
CASH IN VAULT	14,340	10,569	1,091	209	3,506	5,763
BALANCES WITH BANKS	43,840	22,858	6,924	695	5,931	9,308
CASH ITEMS	43,060	41,226	13,052	2,274	18,577	7,323
OTHER ASSETS <sup>3/</sup>	68,870	59,756	26,096	2,640	23,630	7,390
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	1,134,640	833,211	148,954	42,254	310,108	331,895
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	321,810	243,423	51,545	9,695	88,172	94,011
GROSS TIME DEPOSITS	570,590	401,689	47,550	17,664	144,326	192,149
TOTAL DEPOSITS	892,400	645,112	99,095	27,359	232,498	286,160
DEPOSITS OF BANKS	46,760	41,681	19,944	2,814	14,002	4,921
U.S. GOVT. DEPOSITS	5,490	4,203	500	180	1,762	1,761
OTHER DEMAND DEPOSITS	279,400	205,054	33,325	7,496	75,672	88,561
OTHER TIME DEPOSITS	560,750	394,174	45,326	16,869	141,062	190,917
BORROWINGS	107,300	91,818	24,240	10,027	43,373	14,178
OTHER LIABILITIES <sup>3/</sup>	51,780	33,920	12,082	2,023	12,333	7,482
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	83,160	62,361	13,537	2,845	21,904	24,075
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS <sup>5/</sup>	888,800					
LOANS AND DISCOUNTS <sup>5/</sup>	633,500					
COMMERCIAL & INDUSTRIAL	211,000					
U.S. TREASURY SECURITIES	96,500					
OTHER SECURITIES	158,800					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS <sup>5/</sup>	637,600					
COMMERCIAL & INDUSTRIAL	213,900					

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

MARCH 22, 1978 TO MARCH 29, 1978

H.6 (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>	<u>r/</u>	<u>r/</u>				<u>r/</u>
LOANS AND INVESTMENTS 2/	- 290	-392	-1,514	+373	+640	+109
LOANS AND DISCOUNTS 2/	+ 870	+731	-705	+656	+629	+151
U.S. TREASURY SECURITIES	- 730	-713	-430	-340	+72	-15
OTHER SECURITIES	- 430	-410	-379	+57	-61	-27
RESERVES, CASH, AND BANK BALANCES	+1,610	+1,419	+176	+354	+659	+230
RESERVES WITH FK BANKS	+3,490	+3,487	+1,694	+544	+1,087	+162
CASH IN VAULT	+1,050	+753	+57	-2	+237	+461
BALANCES WITH BANKS	- 430	-410	-935	-23	+629	-81
CASH ITEMS	-2,500	-2,421	-640	-165	-1,294	-322
OTHER ASSETS 3/	- 970	-681	-514	-357	+423	-233
TOTAL ASSETS/LIABILITIES 3/	+ 350	+346	-1,852	+370	+1,722	+106
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	-2,480	-1,741	-1,744	+271	+724	-992
GROSS TIME DEPOSITS	+2,040	+1,723	+476	+204	+684	+359
TOTAL DEPOSITS	- 440	-18	-1,268	+475	+1,408	-633
DEPOSITS OF BANKS	-1,650	-1,627	-2,000	+68	+336	-31
U.S. GOVT. DEPOSITS	+ 170	+481	+243	+113	+533	-435
OTHER DEMAND DEPOSITS	- 880	-477	+52	+87	-90	-526
OTHER TIME DEPOSITS	+1,920	+1,605	+437	+207	+629	+359
BORROWINGS	+1,440	+664	-477	-38	+466	+713
OTHER LIABILITIES 3/	- 660	-330	-94	-52	-227	+43
TOTAL CAPITAL ACCOUNTS 4/	+ 10	+30	-13	-15	+75	-17

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 \$ 47,800 MILLION.

r/ REVISED

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

MARCH 30, 1977 TO MARCH 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	
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	+ 89,800	+56,921	+1,486	+3,312	+24,974	+27,149
LOANS AND DISCOUNTS	+ 86,290	+56,007	+2,000	+3,787	+24,113	+26,107
U.S. TREASURY SECURITIES	- 7,020	-6,756	-1,943	-859	-2,785	-1,169
OTHER SECURITIES	+ 10,530	+7,670	+1,429	+384	+3,646	+2,211
RESERVES, CASH, AND BANK BALANCES	+ 7,860	+4,842	-1,160	+1,155	+3,128	+1,719
RESERVES WITH FR BANKS	+ 3,240	+3,244	+248	+982	+1,351	+663
CASH IN VAULT	+ 1,380	+959	+87	+39	+402	+431
BALANCES WITH BANKS	+ 1,250	-1,127	-402	-334	-412	+21
CASH ITEMS	+ 1,990	+1,766	-1,093	+468	+1,787	+604
OTHER ASSETS 3/	+ 13,310	+11,776	+8,714	-508	+3,176	+394
TOTAL ASSETS/LIABILITIES 3/	+110,970	+73,539	+9,040	+3,959	+31,278	+29,262
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 16,760	+10,151	-376	+61	+4,973	+5,493
GROSS TIME DEPOSITS	+ 55,100	+36,927	+3,317	+2,083	+15,657	+15,870
TOTAL DEPOSITS	+ 71,860	+47,078	+2,941	+2,144	+20,630	+21,363
DEPOSITS OF BANKS	- 130	-549	-747	-591	+592	+197
U.S. GOVT. DEPOSITS	+ 1,800	+1,667	+320	+127	+1,030	+190
OTHER DEMAND DEPOSITS	+ 15,430	+9,210	-584	+235	+4,242	+5,317
OTHER TIME DEPOSITS	+ 54,760	+36,750	+3,952	+2,373	+14,766	+15,659
BORROWINGS	+ 21,930	+16,471	+3,971	+1,008	+7,192	+4,300
OTHER LIABILITIES 3/	+ 11,320	+5,719	+1,020	+627	+1,685	+2,387
TOTAL CAPITAL ACCOUNTS 4/	+ 5,860	+4,271	+1,108	+180	+1,771	+1,212
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 5/	+ 83,700					
LOANS AND DISCOUNTS 5/	+ 80,600					
COMMERCIAL & INDUSTRIAL	+ 26,600					
U.S. TREASURY SECURITIES	- 7,300					
OTHER SECURITIES	+ 10,400					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 5/	+ 80,700					
COMMERCIAL & INDUSTRIAL	+ 26,800					

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	Mar. 29, 1978	Feb. 22, 1978	Mar. 30, 1977	Change to Mar. 29, 1978 from --	
				Feb. 22, 1978	Mar. 30, 1977
<b>ASSETS</b>					
Monetary reserve	24.4	24.4	23.8	--	+ .6
Gold Stock	11.7	11.7	11.6	--	+ .1
Special Drawing Rights certificates	1.3	1.3	1.2	--	+ .1
Treasury Currency	11.4	11.4	11.0	--	+ .4
Bank credit	1,085.5	1,074.2	997.8	+11.2	+87.7
Loans, net	676.1	666.0	601.3	+10.1	+74.8
U. S. Treasury securities	208.2	208.7	209.5	- .5	- 1.3
Commercial and savings banks	103.6	105.2	111.3	- 1.6	- 7.7
Federal Reserve Banks	102.4	101.3	96.1	+ 1.1	+ 6.3
Other	2.1	2.1	2.1	--	--
Other securities	201.2	199.6	187.0	+ 1.6	+14.2
Total assets, net	1,109.9	1,098.7	1,021.6	+11.2	+88.3
<b>LIABILITIES AND CAPITAL</b>					
Total deposits adjusted and currency outside banks	1,021.4	1,006.8	935.6	+14.6	+85.8
Currency outside banks	87.9	87.2	80.0	+ .7	+ 7.9
Demand deposits adjusted <sup>1/</sup>	236.3	233.6	222.9	+ 2.7	+13.4
Time deposits adjusted	697.2	686.0	632.7	+11.2	+64.5
U. S. Government deposits	9.9	10.3	11.5	- .4	- 1.6
At commercial and savings banks	5.5	6.4	3.7	- .9	+ 1.8
At Federal Reserve Banks	4.4	3.8	7.8	+ .6	- 3.4
Foreign bank deposits, net	7.2	7.3	3.6	- .1	+ 3.6
Treasury cash	.4	.4	.5	--	- .1
Capital and miscellaneous account, net	71.1	74.0	70.5	- 2.9	+ .6
Total liabilities and capital, net	1,109.9	1,098.7	1,021.6	+11.2	+88.3
<b>Seasonally adjusted</b>					
Currency outside banks	88.8	88.3	80.8	+ .5	+ 8.0
Demand deposits adjusted	239.2	234.3	227.7	+ 4.9	+11.5

\* Figures may not add to totals because of rounding. Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.

<sup>1/</sup> Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$245.6 billion on March 29, 1978.

r/ Revised.