



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
APRIL 18, 1978

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

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

APRIL 5, 1978

	ALL CITY BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>FEDERAL RESERVE BANK of KANSAS CITY</b>						
<b>ASSETS</b>						
LOANS AND INVESTMENTS 2/	953,740	683,582	100,011	35,407	250,655	297,509
LOANS AND DISCOUNTS 2/	694,230	503,152	78,244	26,750	193,580	204,578
U.S. TREASURY SECURITIES	100,450	70,571	11,413	3,651	21,782	33,725
OTHER SECURITIES	159,060	109,859	10,354	5,006	35,293	59,206
RESERVES, CASH, AND BANK BALANCES	138,610	111,071	31,207	4,401	42,003	33,460
RESERVES WITH FR BANKS	25,090	25,087	4,431	1,269	10,629	8,758
CASH IN VAULT	12,110	8,972	1,019	192	2,973	4,788
BALANCES WITH BANKS	46,970	25,476	8,664	479	5,576	10,757
CASH ITEMS	54,440	51,536	17,093	2,461	22,825	9,157
OTHER ASSETS 3/	72,560	62,677	27,359	3,102	24,198	8,018
<b>TOTAL ASSETS/LIABILITIES 3/</b>	<b>1,164,910</b>	<b>857,330</b>	<b>158,577</b>	<b>42,910</b>	<b>316,856</b>	<b>338,987</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	351,020	265,736	58,128	10,321	95,347	101,940
GROSS TIME DEPOSITS	571,020	401,381	47,362	17,687	143,336	192,996
<b>TOTAL DEPOSITS</b>	<b>922,040</b>	<b>667,117</b>	<b>105,490</b>	<b>28,008</b>	<b>238,683</b>	<b>294,936</b>
DEPOSITS OF BANKS	52,260	46,604	22,223	3,144	15,533	5,704
U.S. GOVT. DEPOSITS	6,560	5,035	713	242	1,998	2,082
OTHER DEMAND DEPOSITS	301,790	221,360	37,320	7,745	80,909	95,386
OTHER TIME DEPOSITS	561,430	394,118	45,234	16,877	140,243	191,764
BORROWINGS	108,540	94,126	27,196	10,123	43,608	13,199
OTHER LIABILITIES 3/	51,070	33,685	12,447	1,884	12,641	6,713
<b>TOTAL CAPITAL ACCOUNTS 4/</b>	<b>83,260</b>	<b>62,402</b>	<b>13,444</b>	<b>2,895</b>	<b>21,924</b>	<b>24,139</b>

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".

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 29, 1978 TO APRIL 5, 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><u>ASSETS</u></b>						
LOANS AND INVESTMENTS <sup>2/</sup>	+19,390	+14,959	+3,969	+947	+5,310	+4,733
LOANS AND DISCOUNTS <sup>2/</sup>	+17,020	+12,610	+2,043	+144	+5,705	+4,718
U.S. TREASURY SECURITIES	+ 2,520	+2,408	+1,945	+583	-245	+125
OTHER SECURITIES	- 150	-59	-19	+220	-150	-110
RESERVES, CASH, AND BANK BALANCES	+ 7,190	+6,239	+4,391	-753	+870	+1,731
RESERVES WITH FR BANKS	- 5,090	-5,092	-1,318	-707	-2,490	-577
CASH IN VAULT	- 2,230	-1,597	-72	-17	-533	-975
BALANCES WITH BANKS	+ 3,130	+2,618	+1,740	-216	-355	+1,449
CASH ITEMS	+11,380	+10,310	+4,041	+187	+4,248	+1,834
OTHER ASSETS <sup>3/</sup>	+ 3,690	+2,921	+1,263	+462	+568	+628
TOTAL ASSETS/LIABILITIES <sup>3/</sup>	+30,270	+24,119	+9,623	+656	+6,748	+7,092
<b><u>LIABILITIES &amp; CAPITAL</u></b>						
GROSS DEMAND DEPOSITS	+29,210	+22,313	+6,583	+626	+7,175	+7,929
GROSS TIME DEPOSITS	+ 430	-308	-188	+23	-990	+847
TOTAL DEPOSITS	+29,640	+22,005	+6,395	+649	+6,185	+8,776
DEPOSITS OF BANKS	+ 5,500	+4,923	+2,279	+330	+1,531	+783
U.S. GOVT. DEPOSITS	+ 1,070	+832	+213	+62	+236	+321
OTHER DEMAND DEPOSITS	+22,390	+16,306	+3,995	+249	+5,237	+6,825
OTHER TIME DEPOSITS	+ 680	-56	-92	+8	-819	+847
BORROWINGS	+ 1,240	+2,308	+2,956	+96	+235	-979
OTHER LIABILITIES <sup>3/</sup>	- 710	-235	+365	-139	+308	-769
TOTAL CAPITAL ACCOUNTS <sup>4/</sup>	+ 100	+41	-93	+50	+20	+64

FOR NUMBERED FOOTNOTES SEE PAGE 1.