



# FEDERAL RESERVE statistical release

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

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

JULY 19, 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>	968,050	691,217	99,423	34,222	254,565	303,007
LOANS AND DISCOUNTS <sup>2/</sup>	709,630	513,194	78,778	26,891	197,879	209,646
U.S. TREASURY SECURITIES	95,320	65,759	9,430	2,665	21,039	32,625
OTHER SECURITIES	163,100	112,264	11,215	4,666	35,647	60,736
RESERVES, CASH, AND BANK BALANCES	152,340	123,295	35,117	6,022	47,575	34,581
RESERVES WITH FR BANKS	37,580	37,579	8,787	2,212	16,128	10,452
CASH IN VAULT	14,430	10,709	1,010	228	3,644	5,827
BALANCES WITH BANKS	46,480	23,599	8,364	543	5,125	9,567
CASH ITEMS	53,850	51,408	16,956	3,039	22,678	8,735
OTHER ASSETS <sup>3/</sup>	66,750	57,897	23,531	3,096	24,399	6,871
<b>TOTAL ASSETS/LIABILITIES <sup>3/</sup></b>	<b>1,187,140</b>	<b>872,409</b>	<b>158,071</b>	<b>43,340</b>	<b>326,539</b>	<b>344,459</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	346,940	262,520	57,082	10,384	94,007	101,047
GROSS TIME DEPOSITS	585,730	410,616	48,494	18,049	148,634	195,439
<b>TOTAL DEPOSITS</b>	<b>932,670</b>	<b>673,136</b>	<b>105,576</b>	<b>28,433</b>	<b>242,641</b>	<b>296,486</b>
DEPOSITS OF BANKS	51,070	46,012	22,499	3,125	14,898	5,490
U.S. GOVT. DEPOSITS	5,890	4,544	573	211	1,911	1,849
OTHER DEMAND DEPOSITS	300,930	220,698	36,842	7,830	80,901	95,125
OTHER TIME DEPOSITS	574,780	401,882	45,662	17,267	144,931	194,022
BORROWINGS	110,310	95,906	24,036	9,793	46,840	15,237
OTHER LIABILITIES <sup>3/</sup>	58,630	39,400	14,818	2,162	14,560	7,860
<b>TOTAL CAPITAL ACCOUNTS <sup>4/</sup></b>	<b>85,530</b>	<b>63,967</b>	<b>13,641</b>	<b>2,952</b>	<b>22,498</b>	<b>24,876</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

JULY 12, 1978 TO JULY 19, 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/	-4,400	-3,360	-573	-478	-1,205	-1,104
LOANS AND DISCOUNTS 2/	-4,550	-3,411	-465	-387	-1,343	-1,216
U.S. TREASURY SECURITIES	- 40	-36	-10	-48	+28	-6
OTHER SECURITIES	+ 190	+87	-98	-43	+110	+118
RESERVES, CASH, AND BANK BALANCES	+9,030	+8,483	+3,672	+1,047	+3,103	+661
RESERVES WITH FR BANKS	+8,140	+8,144	+1,897	+978	+4,071	+1,198
CASH IN VAULT	- 80	-54	+16	+2	-29	-43
BALANCES WITH BANKS	- 880	-1,521	-1,010	-64	-181	-266
CASH ITEMS	+1,850	+1,914	+2,769	+131	-758	-228
OTHER ASSETS 3/	-2,200	-1,616	-1,855	-76	+773	-458
TOTAL ASSETS/LIABILITIES 3/	+2,430	+3,507	+1,244	+493	+2,671	-901
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	-4,740	-2,097	+1,544	+317	-1,541	-2,417
GROSS TIME DEPOSITS	+ 500	+200	-209	-144	+220	+333
TOTAL DEPOSITS	-4,240	-1,897	+1,335	+173	-1,321	-2,084
DEPOSITS OF BANKS	- 770	-717	-725	+113	-40	-65
U.S. GOVT. DEPOSITS	+1,620	+1,336	+214	+72	+665	+385
OTHER DEMAND DEPOSITS	-5,450	-2,571	+2,011	+116	-1,961	-2,737
OTHER TIME DEPOSITS	+ 360	+55	-165	-128	+15	+333
BORROWINGS	+5,150	+4,110	-609	+275	+3,344	+1,100
OTHER LIABILITIES 3/	+1,680	+1,439	+534	+60	+746	+99
TOTAL CAPITAL ACCOUNTS 4/	- 160	-145	-16	-15	-98	-16

FOR NUMBERED FOOTNOTES SEE PAGE 1.