



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
NOVEMBER 12, 1974

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

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

OCTOBER 30, 1974

	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	720,010	548,801	93,742	30,269	201,631	223,159
LOANS AND DISCOUNTS	532,400	416,118	78,504	25,163	159,046	153,405
U.S. TREASURY SECURITIES	50,640	34,813	4,479	1,507	9,979	18,848
OTHER SECURITIES	136,970	97,870	10,759	3,599	32,606	50,906
RESERVES, CASH, AND BANK BALANCES	110,370	93,674	27,012	3,356	35,158	28,148
RESERVES WITH FR BANKS	30,850	30,849	8,102	1,093	12,122	9,532
CASH IN VAULT	10,800	8,055	582	166	2,640	4,667
BALANCES WITH BANKS	30,430	17,805	5,780	325	4,000	7,700
CASH ITEMS	38,290	36,965	12,548	1,772	16,396	6,249
OTHER ASSETS	46,020	37,698	10,797	1,678	14,614	10,609
<b>TOTAL ASSETS/LIABILITIES</b>	<b>876,400</b>	<b>680,173</b>	<b>131,551</b>	<b>35,303</b>	<b>251,403</b>	<b>261,916</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	278,710	217,733	48,287	8,768	76,480	84,198
GROSS TIME DEPOSITS	419,320	317,395	48,250	16,652	115,130	137,363
<b>TOTAL DEPOSITS</b>	<b>698,030</b>	<b>535,128</b>	<b>96,537</b>	<b>25,420</b>	<b>191,610</b>	<b>221,561</b>
DEPOSITS OF BANKS	43,780	40,132	21,247	2,593	12,558	3,734
U.S. GOVT. DEPOSITS	3,590	2,617	185	67	934	1,431
OTHER DEMAND DEPOSITS	242,130	184,573	32,250	7,085	65,731	79,507
OTHER TIME DEPOSITS	408,530	307,806	42,855	15,675	112,387	136,889
BORROWINGS	67,330	60,803	15,429	6,067	29,949	9,358
OTHER LIABILITIES	49,020	37,111	10,541	1,764	13,277	11,529
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>62,020</b>	<b>47,131</b>	<b>9,044</b>	<b>2,052</b>	<b>16,567</b>	<b>19,468</b>
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS <sup>2/</sup>	687,100					
LOANS AND DISCOUNTS <sup>2/</sup>	499,500					
COMMERCIAL & INDUSTRIAL	182,500					
U.S. TREASURY SECURITIES	49,700					
OTHER SECURITIES	137,900					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS <sup>2/</sup> COMMERCIAL & INDUSTRIAL	504,300					
	185,300					

NOTE: CURRENT AND WEEK-AGO FIGURES REFLECT  
ADJUSTMENTS TO THE JUNE 30, 1974  
CALL REPORT BENCHMARK. BACK DATA  
WILL BE AVAILABLE IN THE NOVEMBER  
BULLETIN.

COMPARABILITY OF FIGURES AFFECTED BY  
CHANGES IN MEMBERSHIP, MERGERS, ETC.

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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

OCTOBER 23, 1974 TO OCTOBER 30, 1974

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	+ 610	+740	-612	+269	+1,256	-173
LOANS AND DISCOUNTS	- 140	+204	-760	+355	+1,066	-457
U.S. TREASURY SECURITIES	+ 160	+164	+207	-113	+71	-1
OTHER SECURITIES	+ 590	+372	-59	+27	+119	+285
RESERVES, CASH, AND BANK BALANCES	+1,390	+985	+1,518	-754	-395	+616
RESERVES WITH FR BANKS	- 740	-741	+2,296	-645	-1,869	-523
CASH IN VAULT	+ 270	+205	+15	-3	+78	+115
BALANCES WITH BANKS	+1,270	+1,015	+226	+113	+49	+627
CASH ITEMS	+ 590	+506	-1,019	-219	+1,347	+397
OTHER ASSETS	+ 950	+834	+337	-14	+374	+137
<b>TOTAL ASSETS/LIABILITIES</b>	<b>+2,950</b>	<b>+2,559</b>	<b>+1,243</b>	<b>-499</b>	<b>+1,235</b>	<b>+580</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+4,680	+4,108	+621	+90	+2,609	+788
GROSS TIME DEPOSITS	-1,820	-1,671	+555	-266	-653	-197
<b>TOTAL DEPOSITS</b>	<b>+2,860</b>	<b>+2,437</b>	<b>+66</b>	<b>-176</b>	<b>+1,956</b>	<b>+591</b>
DEPOSITS OF BANKS	- 410	-506	-1,626	-41	+1,072	+89
U.S. GOVT. DEPOSITS	+ 130	+118	+21	+17	+65	+15
OTHER DEMAND DEPOSITS	+4,890	+4,429	+2,195	+119	+1,463	+652
OTHER TIME DEPOSITS	-1,750	-1,604	-524	-271	-644	-165
BORROWINGS	+ 410	+373	+1,277	-222	-733	+51
OTHER LIABILITIES	- 340	-246	-76	-96	+18	-92
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>+ 20</b>	<b>-5</b>	<b>-24</b>	<b>-5</b>	<b>-6</b>	<b>+30</b>

<sup>1/</sup> AS OF NOVEMBER 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> EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS ESTIMATED AT \$34,200 MILLION.

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

OCTOBER 31, 1973 TO OCTOBER 30, 1974

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <u>1/</u>			COUNTRY BANKS <u>1/</u>
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS	+65,620	+44,681	+10,404	+4,780	+15,767	+13,730
LOANS AND DISCOUNTS	+61,060	+44,252	+10,275	+5,141	+16,535	+12,301
U.S. TREASURY SECURITIES	- 5,370	-4,562	-349	-114	-2,074	-2,025
OTHER SECURITIES	+ 9,930	+4,991	+478	-247	+1,306	+3,454
RESERVES, CASH, AND BANK BALANCES	- 1,350	-2,577	-1,631	-790	-173	+17
RESERVES WITH FR BANKS	- 1,120	-1,121	+996	-923	-790	-404
CASH IN VAULT	+ 1,190	+854	+10	+39	+379	+426
BALANCES WITH BANKS	- 560	-1,343	-1,180	-30	-355	+222
CASH ITEMS	- 860	-967	-1,457	+124	+593	-227
OTHER ASSETS	+11,370	+9,359	+3,495	+298	+4,072	+1,494
TOTAL ASSETS/LIABILITIES	+75,640	+51,463	+12,268	+4,288	+19,666	+15,241
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	- 930	-3,334	-1,969	+230	-455	-1,140
GROSS TIME DEPOSITS	+52,930	+39,352	+10,571	+3,353	+13,753	+11,675
TOTAL DEPOSITS	+52,000	+36,018	+8,602	+3,583	+13,298	+10,535
DEPOSITS OF BANKS	+ 4,130	+2,878	+727	+595	+1,529	+27
U.S. GOVT. DEPOSITS	- 2,760	-2,494	-492	-127	-1,346	-529
OTHER DEMAND DEPOSITS	+ 1,000	-751	-651	+222	+351	-673
OTHER TIME DEPOSITS	+49,630	+36,385	+9,018	+2,893	+12,764	+11,710
BORROWINGS	+ 6,710	+4,031	+259	+172	+2,472	+1,128
OTHER LIABILITIES	+11,420	+7,901	+2,776	+514	+2,718	+1,893
TOTAL CAPITAL ACCOUNTS	+ 5,510	+3,513	+631	+19	+1,178	+1,685
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS <u>2/</u>	+62,900					
LOANS AND DISCOUNTS <u>2/</u>	+58,400					
COMMERCIAL & INDUSTRIAL	+28,900					
U.S. TREASURY SECURITIES	- 5,400					
OTHER SECURITIES	+ 9,900					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS <u>2/</u>	+58,600					
COMMERCIAL & INDUSTRIAL	+28,800					

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	October	Sept.	October	Change to Oct. 31,	
	30, 1974	25, 1974	31, 1973	1974	1973
				1974 from -- Sept. 25, Oct. 31,	
<b>ASSETS</b>					
Monetary reserve	21.0	21.0	20.6	--	+ .4
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	9.1	9.0	8.6	--	+ .4
Bank credit	845.6	849.4	781.2	- 3.8	+ 64.4
Loans, net	550.2	552.7	491.4	- 2.5	+ 58.8
U. S. Treasury securities	135.3	136.7	140.4	- 1.4	- 5.2
Commercial and savings banks	53.2	53.2	59.0	--	- 5.8
Federal Reserve Banks	79.2	80.7	78.5	- 1.4	+ .7
Other	2.8	2.8	2.9	--	- .1
Other securities	160.1	159.9	149.3	+ .2	+ 10.8
Total assets, net	866.6	870.4	801.8	- 3.8	+ 64.8
<b>LIABILITIES AND CAPITAL</b>					
Total deposits adjusted and currency outside banks	774.3	769.2	715.0	+ 5.0	+ 59.2
Currency outside banks	64.8	64.1	59.1	+ .6	+ 5.7
Demand deposits adjusted	203.8	200.7	202.0	+ 3.2	+ 1.9
Time deposits adjusted	505.6	504.4	453.9	+ 1.2	+ 51.7
U. S. Government deposits	4.7	11.1	8.2	- 6.5	- 3.5
At commercial and savings banks	3.6	7.8	6.4	- 4.2	- 2.8
At Federal Reserve Banks	1.1	3.3	1.8	- 2.3	- .7
Foreign bank deposits, net	5.9	6.6	4.2	- .7	+ 1.7
Treasury cash	.3	.3	.3	--	--
Capital and miscellaneous account, net	81.5	83.1	74.1	- 1.6	+ 7.4
Total liabilities and capital, net	866.6	870.4	801.8	3.8	64.8
<b>Seasonally adjusted</b>					
Currency outside banks	64.5	64.0	58.6	+ .5	+ 5.9
Demand deposits adjusted	201.8	202.5	199.6	- .7	+ 2.2

\* 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 \$210.2 billion on October 30, 1974.

r/ Revised.