



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
DECEMBER 10, 1974

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

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

NOVEMBER 27, 1974

	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	726,440	556,195	95,348	30,910	204,083	225,854
LOANS AND DISCOUNTS	537,390	421,533	80,178	25,462	160,178	155,715
U.S. TREASURY SECURITIES	52,230	36,393	4,724	1,794	10,863	19,012
OTHER SECURITIES	136,820	98,269	10,446	3,654	33,042	51,127
RESERVES, CASH, AND BANK BALANCES	115,670	98,598	27,301	4,590	37,510	29,197
RESERVES WITH FR BANKS	31,850	31,845	6,597	1,905	13,349	9,994
CASH IN VAULT	10,000	7,468	529	165	2,413	4,361
BALANCES WITH BANKS	31,130	17,946	5,150	361	4,546	7,889
CASH ITEMS	42,690	41,339	15,025	2,159	17,202	6,953
OTHER ASSETS	48,200	39,910	11,308	1,753	15,476	11,373
TOTAL ASSETS/LIABILITIES	890,310	694,703	133,957	37,253	257,069	266,424
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	286,650	224,970	50,355	9,413	78,682	86,520
GROSS TIME DEPOSITS	419,480	317,546	48,215	16,087	114,745	138,499
TOTAL DEPOSITS	706,130	542,516	98,570	25,500	193,427	225,019
DEPOSITS OF BANKS	45,250	41,644	23,182	2,516	12,189	3,757
U.S. GOVT. DEPOSITS	4,340	3,289	321	170	1,244	1,554
OTHER DEMAND DEPOSITS	247,910	189,686	32,414	7,694	67,895	81,683
OTHER TIME DEPOSITS	408,630	307,897	42,653	15,120	112,099	138,025
BORROWINGS	70,100	65,411	15,878	7,324	32,825	9,384
OTHER LIABILITIES	52,620	39,820	10,358	2,365	14,258	12,839
TOTAL CAPITAL ACCOUNTS	61,460	46,956	9,151	2,064	16,559	19,182
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 2/	688,300	NOTE: TOTAL ASSETS OF ALL COMMERCIAL BANKS WERE REDUCED BY \$2.0 BILLION (REVISED) ON OCTOBER 31, 1974, IN CONNECTION WITH THE LIQUIDATION OF ONE LARGE BANK. TOTAL LOANS AND INVESTMENTS WERE REDUCED BY \$1.5 BILLION; TOTAL LOANS BY \$1.0 BILLION; AND "OTHER SECURITIES" BY \$0.5 BILLION. BUSINESS LOANS WERE REDUCED BY \$0.6 BILLION. IN LATE NOVEMBER, BUSINESS LOANS WERE INCREASED BY \$0.1 BILLION AS A RESULT OF LOAN RECLASSIFICATIONS AT ANOTHER LARGE BANK.				
LOANS AND DISCOUNTS 2/	500,700					
COMMERCIAL & INDUSTRIAL	183,000					
U.S. TREASURY SECURITIES	49,300					
OTHER SECURITIES	138,300					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	505,600					
LOANS AND DISCOUNTS 2/	185,700					
COMMERCIAL & INDUSTRIAL						

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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

NOVEMBER 20, 1974 TO NOVEMBER 27, 1974

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	- 1,390	-951	-415	+131	-65	-602
LOANS AND DISCOUNTS	- 910	-389	-136	+378	+82	-713
U.S. TREASURY SECURITIES	- 690	-735	-216	-322	-255	+58
OTHER SECURITIES	+ 210	+173	-63	+75	+108	+53
RESERVES, CASH, AND BANK BALANCES	+ 6,830	+6,389	+3,367	+574	+1,357	+1,091
RESERVES WITH FR BANKS	+ 520	+519	-148	+569	+108	-10
CASH IN VAULT	- 490	-381	-62	-9	-133	-177
BALANCES WITH BANKS	+ 770	+382	-521	-26	+465	+464
CASH ITEMS	+ 6,030	+5,869	+4,098	+40	+917	+814
OTHER ASSETS	+ 1,570	+1,433	+796	-54	+497	+194
TOTAL ASSETS/LIABILITIES	+ 7,010	+6,871	+3,748	+651	+1,789	+683
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 7,180	+7,117	+4,749	+399	+1,518	+451
GROSS TIME DEPOSITS	+ 680	+657	+595	-231	+268	+25
TOTAL DEPOSITS	+ 7,860	+7,774	+5,344	+168	+1,786	+476
DEPOSITS OF BANKS	+ 2,950	+2,984	+3,172	-126	-21	-41
U.S. GOVT. DEPOSITS	- 510	-440	-129	-34	-164	-113
OTHER DEMAND DEPOSITS	+ 4,930	+4,755	+1,914	+535	+1,701	+605
OTHER TIME DEPOSITS	+ 490	+475	+387	-207	+270	+25
BORROWINGS	- 1,040	-1,096	-1,387	+152	+28	+111
OTHER LIABILITIES	+ 890	+633	-201	+353	+36	+445
TOTAL CAPITAL ACCOUNTS	- 700	-440	-8	-22	-61	-349

<sup>1/</sup> AS OF NOVEMBER 9, 1972, THE DEFINITIONS OF RESERVE CITY AND COUNTRY BANKS WERE CHANGED (SEE FEDERAL BULLETIN, NOVEMBER 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.

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

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

NOVEMBER 28, 1973 TO NOVEMBER 27, 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><u>ASSETS</u></b>						
LOANS AND INVESTMENTS	+ 67,160	+49,019	+10,819	+4,632	+18,989	+14,579
LOANS AND DISCOUNTS	+ 62,380	+47,385	+11,130	+4,345	+19,066	+12,844
U.S. TREASURY SECURITIES	- 5,540	-4,359	-311	+290	-2,103	-2,235
OTHER SECURITIES	+ 10,320	+5,993	+0	-3	+2,026	+3,970
RESERVES, CASH, AND BANK BALANCES	+ 11,530	+8,946	+2,384	+796	+3,150	+2,616
RESERVES WITH FR BANKS	+ 2,300	+2,297	+900	+482	+447	+468
CASH IN VAULT	- 490	-403	-106	+13	-70	-240
BALANCES WITH BANKS	+ 2,350	+10	-1,354	+61	+410	+893
CASH ITEMS	+ 7,370	+7,042	+2,944	+240	+2,363	+1,495
OTHER ASSETS	+ 14,440	+12,480	+4,714	+384	+5,102	+2,280
TOTAL ASSETS/LIABILITIES	+ 93,130	+70,445	+17,917	+5,812	+27,241	+19,475
<b><u>LIABILITIES &amp; CAPITAL</u></b>						
GROSS DEMAND DEPOSITS	+ 13,630	+10,158	+3,342	+851	+3,803	+2,162
GROSS TIME DEPOSITS	+ 53,760	+40,953	+10,404	+3,072	+15,190	+12,287
TOTAL DEPOSITS	+ 67,390	+51,111	+13,746	+3,923	+18,993	+14,449
DEPOSITS OF BANKS	+ 8,110	+6,824	+4,231	+552	+1,840	+201
U.S. GOVT. DEPOSITS	- 680	-577	-85	+55	-286	-261
OTHER DEMAND DEPOSITS	+ 9,370	+6,755	+638	+752	+3,178	+2,187
OTHER TIME DEPOSITS	+ 50,590	+38,109	+8,962	+2,564	+14,261	+12,322
BORROWINGS	+ 7,230	+6,546	+996	+1,010	+3,733	+807
OTHER LIABILITIES	+ 13,780	+9,591	+2,515	+788	+3,388	+2,900
TOTAL CAPITAL ACCOUNTS	+ 4,730	+3,197	+660	+91	+1,127	+1,319
<b><u>SEASONALLY ADJUSTED DATA</u></b>						
LOANS AND INVESTMENTS <u>2/</u>	+ 59,900	FOR NUMBERED FOOTNOTES SEE PAGE 2 .				
LOANS AND DISCOUNTS <u>2/</u>	+ 55,200					
COMMERCIAL & INDUSTRIAL	+ 28,000					
U.S. TREASURY SECURITIES	- 5,700					
OTHER SECURITIES	+ 10,400					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	+ 55,800					
LOANS AND DISCOUNTS <u>2/</u>	+ 28,000					
COMMERCIAL & INDUSTRIAL						

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	Nov. 27, 1974	Oct. 30, 1974	Nov. 28, 1973	Change to Nov. 27, 1974 from --	
				Oct. 30, 1974	Nov. 28, 1973
<b><u>ASSETS</u></b>					
			<u>r/</u>		
Monetary reserve	21.1	21.0	20.6	+ .1	+ .5
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	9.1	9.1	8.7	+ .1	+ .5
Bank credit	852.8	845.6	782.6	+ 7.3	+70.3
Loans, net	553.8	550.2	492.8	+ 3.5	+61.0
U. S. Treasury securities	139.2	135.3	141.2	+ 3.9	- 2.0
Commercial and savings banks	54.8	53.2	60.7	+ 1.5	- 6.0
Federal Reserve Banks	81.6	79.2	77.6	+ 2.4	+ 4.0
Other	2.8	2.8	2.9	--	- .1
Other securities	159.8	160.1	148.6	- .2	+11.3
Total assets, net	873.9	866.6	803.2	+ 7.3	+70.8
<b><u>LIABILITIES AND CAPITAL</u></b>					
Total deposits adjusted and currency outside banks	778.8	774.3	716.4	+ 4.6	+62.4
Currency outside banks	67.5	64.8	59.8	+ 2.8	+ 7.7
Demand deposits adjusted <u>1/</u>	205.2	203.8	203.2	+ 1.4	+ 2.0
Time deposits adjusted	506.0	505.6	453.4	+ .4	+52.7
U. S. Government deposits	5.7	4.7	7.0	+ 1.0	- 1.4
At commercial and savings banks	4.3	3.6	5.0	+ .8	- .7
At Federal Reserve Banks	1.3	1.1	2.0	+ .2	- .7
Foreign bank deposits, net	6.6	5.9	4.2	+ .7	+ 2.4
Treasury cash	.3	.3	.3	--	--
Capital and miscellaneous account, net	82.6	81.5	75.2	+ 1.0	+ 7.4
Total liabilities and capital, net	873.9	866.6	803.2	+ 7.3	+70.8
<b><u>Seasonally adjusted</u></b>					
Currency outside banks	68.5	64.5	58.8	+ 4.0	+ 9.7
Demand deposits adjusted	202.8	201.8	199.9	+ 1.0	+ 2.9

\* 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 \$ 212.1 billion on November 27, 1974.

r/ Revised.