



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JANUARY 13, 1976

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8

(PARTLY ESTIMATED, IN MILLIONS OF DOLLARS)

DECEMBER 31, 1975

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	769,720	576,038	94,180	30,963	209,555	241,340
LOANS AND DISCOUNTS	540,530	414,495	76,185	23,815	156,359	158,136
U.S. TREASURY SECURITIES	84,090	61,129	8,895	3,160	20,896	28,178
OTHER SECURITIES	145,100	100,414	9,100	3,988	32,300	55,026
RESERVES, CASH, AND BANK BALANCES	127,830	106,880	25,478	3,901	43,608	33,893
RESERVES WITH FR BANKS	25,900	25,897	3,358	1,437	12,171	8,931
CASH IN VAULT	12,300	9,185	775	200	2,991	5,219
BALANCES WITH BANKS	41,360	25,297	7,425	265	6,591	11,016
CASH ITEMS	48,270	46,501	13,920	1,999	21,855	8,727
OTHER ASSETS	58,810	48,607	13,201	2,196	20,803	12,407
TOTAL ASSETS/LIABILITIES	956,360	731,525	132,859	37,060	273,966	287,640
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	322,700	251,896	54,774	10,398	91,443	95,281
GROSS TIME DEPOSITS	458,390	338,858	45,635	16,282	123,889	153,052
TOTAL DEPOSITS	781,090	590,754	100,409	26,680	215,332	248,333
DEPOSITS OF BANKS	53,560	48,862	22,686	3,444	17,347	5,385
U.S. GOVT. DEPOSITS	3,780	2,703	199	34	1,037	1,433
OTHER DEMAND DEPOSITS	277,780	210,986	35,998	8,123	77,569	89,296
OTHER TIME DEPOSITS	445,970	328,203	41,526	15,079	119,379	152,219
BORROWINGS	56,740	51,410	11,143	6,455	26,508	7,304
OTHER LIABILITIES	50,090	37,679	10,990	1,576	14,452	10,661
TOTAL CAPITAL ACCOUNTS	68,440	51,682	10,317	2,349	17,674	21,342
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 2/	716,300	1/ 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. 2/ EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS ESTIMATED AT \$36,200 MILLION.				
LOANS AND DISCOUNTS 2/	494,000					
COMMERCIAL & INDUSTRIAL	177,700					
U.S. TREASURY SECURITIES	77,600					
OTHER SECURITIES	144,700					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES		NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, ETC.				
LOANS AND DISCOUNTS 2/	498,400					
COMMERCIAL & INDUSTRIAL	180,300					

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

DECEMBER 24, 1975 TO DECEMBER 31, 1975

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	+ 4,230	+3,706	+140	+294	+2,625	+647
LOANS AND DISCOUNTS	+ 3,440	+3,085	-75	+244	+2,471	+445
U.S. TREASURY SECURITIES	+ 1,100	+894	+391	+22	+227	+254
OTHER SECURITIES	- 310	-273	-176	+28	-73	-52
RESERVES, CASH, AND BANK BALANCES	+ 9,910	+8,163	+1,050	+275	+3,803	+3,035
RESERVES WITH FR BANKS	- 2,900	-2,904	-2,807	+268	+22	-387
CASH IN VAULT	+ 1,580	+1,135	+91	+27	+271	+746
BALANCES WITH BANKS	+ 5,030	+4,009	+2,194	+60	+451	+1,304
CASH ITEMS	+ 6,200	+5,923	+1,572	-80	+3,059	+1,372
OTHER ASSETS	+ 70	+427	+576	+173	+121	-443
TOTAL ASSETS/LIABILITIES	+14,210	+12,296	+1,766	+742	+6,549	+3,239
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+24,170	+20,928	+6,876	+874	+8,721	+4,457
GROSS TIME DEPOSITS	+ 1,310	+774	-509	+284	+316	+683
TOTAL DEPOSITS	+25,480	+21,702	+6,367	+1,158	+9,037	+5,140
DEPOSITS OF BANKS	+ 8,020	+7,451	+3,879	+420	+2,270	+882
U.S. GOVT. DEPOSITS	- 510	-380	-77	-27	-101	-175
OTHER DEMAND DEPOSITS	+16,750	+13,945	+3,078	+529	+6,588	+3,750
OTHER TIME DEPOSITS	+ 1,220	+686	-513	+236	+280	+683
BORROWINGS	- 8,880	-8,253	-4,503	-517	-2,377	-856
OTHER LIABILITIES	- 2,650	-1,361	-152	+30	-127	-1,112
TOTAL CAPITAL ACCOUNTS	+ 260	+208	+54	+71	+16	+67

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

DECEMBER 31, 1974 TO DECEMBER 31, 1975

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	+25,613	+ 7,506	-6,168	+ 104	-2,176	+15,746
LOANS AND DISCOUNTS	- 8,653	-15,042	-7,751	-1,432	-8,117	+ 2,258
U.S. TREASURY SECURITIES	+29,639	+22,208	+3,563	+1,340	+7,573	+ 9,733
OTHER SECURITIES	+ 4,627	+ 341	-1,980	+ 196	-1,631	+ 3,755
RESERVES, CASH, AND BANK BALANCES	- 212	- 115	-2,126	- 915	+3,482	- 556
RESERVES WITH FR BANKS	- 1,209	- 1,212	-1,602	- 346	+1,815	- 1,080
CASH IN VAULT	+ 642	+ 339	+ 84	+ 2	+ 102	+ 151
BALANCES WITH BANKS	- 637	- 155	- 314	- 455	+ 825	- 210
CASH ITEMS	+ 992	+ 913	- 294	- 116	+ 740	+ 583
OTHER ASSETS	+11,407	+ 8,519	+ 584	+ 291	+4,386	+ 3,258
TOTAL ASSETS/LIABILITIES	+36,808	+15,910	-7,710	- 521	+5,692	+18,448
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 6,904	+ 3,448	- 782	- 909	+2,992	+ 2,147
GROSS TIME DEPOSITS	+26,283	+11,742	-6,164	-1,209	+4,472	+14,644
TOTAL DEPOSITS	+33,187	+15,191	-6,946	-2,119	+7,465	+16,791
DEPOSITS OF BANKS	- 1,420	- 2,252	-2,806	- 603	+1,118	+ 39
U.S. GOVT. DEPOSITS	- 1,504	- 831	- 66	- 8	+ 76	- 833
OTHER DEMAND DEPOSITS	+10,274	+ 6,783	+ 219	+ 91	+3,300	+ 3,173
OTHER TIME DEPOSITS	+25,837	+11,491	-4,293	-1,598	+2,971	+14,411
BORROWINGS	- 1,629	- 1,440	- 476	+2,096	-2,255	- 805
OTHER LIABILITIES	+ 460	- 1,283	-1,233	- 733	- 443	+ 1,126
TOTAL CAPITAL ACCOUNTS	+ 4,790	+ 3,442	+ 945	+ 234	+ 926	+ 1,337
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	+29,200	FOR NUMBERED FOOTNOTES SEE PAGE 1. NOTE: COMPARISONS ARE WITH CALL DATE FIGURES FOR THE PREVIOUS YEAR. FIGURES MAY NOT ADD TO TOTALS DUE TO ROUNDING.				
LOANS AND DISCOUNTS 2/	- 4,200					
COMMERCIAL & INDUSTRIAL	- 4,900					
U.S. TREASURY SECURITIES	+28,800					
OTHER SECURITIES	+ 4,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	- 4,600					
COMMERCIAL & INDUSTRIAL	- 5,000					

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	Dec. 31, 1975	Nov. 26, 1975	Dec. 31, 1974	Change to Dec. 31, 1975 from --	
				Nov. 26, 1975	Dec. 31, 1974
<u>ASSETS</u>					
Monetary reserve	22.2	22.2	21.3	--	+ .9
Gold Stock	11.6	11.6	11.7	--	- .1
Special Drawing Rights Certificates	.5	.5	.4	--	+ .1
Treasury Currency	10.1	10.1	9.3	--	+ .9
Bank credit	926.2	902.2	880.1	+24.0	+46.1
Loans, net	573.3	552.6	570.8	+20.7	+ 2.5
U. S. Treasury securities	178.2	175.3	145.3	+ 2.9	+32.9
Commercial and savings banks	88.7	84.2	57.0	+ 4.6	+31.7
Federal Reserve Banks	87.9	89.7	85.7	- 1.7	+ 2.2
Other	1.5	1.5	2.6	--	-1.1
Other securities	174.7	174.3	164.0	+ .4	+10.7
Total assets, net	948.4	924.4	901.4	+24.0	+47.0
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	859.6	837.1	806.9	+22.5	+52.7
Currency outside banks	73.9	73.5	67.7	+ .3	+ 6.1
Demand deposits adjusted <u>1/</u>	229.5	212.7	220.2	+16.8	+ 9.3
Time deposits adjusted	556.2	550.8	518.9	+ 5.4	+37.3
U. S. Government deposits	11.1	8.6	8.4	+ 2.5	+ 2.7
At commercial and savings banks	3.8	4.3	5.3	- .5	- 1.5
At Federal Reserve Banks	7.3	4.3	3.1	+ 3.0	+ 4.2
Foreign bank deposits, net	6.5	6.2	7.9	+ .3	- 1.5
Treasury cash	.4	.4	.2	--	+ .2
Capital and miscellaneous account, net	70.9	72.2	78.1	- 1.3	- 7.2
Total liabilities and capital, net	948.4	924.4	901.4	+24.0	+47.0
<u>Seasonally adjusted</u>					
Currency outside banks	72.3	71.5	66.2	+ .8	+ 6.1
Demand deposits adjusted	220.0	210.2	211.1	+ 9.8	+ 8.9

* 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 \$237.5 billion on December 31, 1975.

r/ Revised.