



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JANUARY 15, 1975

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) JANUARY 1, 1975*

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	739,780	566,927	99,844	30,858	210,671	225,554
LOANS AND DISCOUNTS	546,680	429,087	84,099	25,243	164,208	155,537
U.S. TREASURY SECURITIES	54,350	38,364	4,779	1,822	12,822	18,941
OTHER SECURITIES	138,750	99,476	10,966	3,793	33,641	51,076
RESERVES, CASH, AND BANK BALANCES	126,310	106,678	28,526	4,834	40,592	32,726
RESERVES WITH FR BANKS	26,110	26,107	4,961	1,839	10,461	8,846
CASH IN VAULT	11,880	8,867	691	200	2,884	5,092
BALANCES WITH BANKS	40,160	25,173	8,086	697	5,890	10,500
CASH ITEMS	48,160	46,531	14,788	2,098	21,357	8,288
OTHER ASSETS	50,440	41,818	12,618	1,867	15,925	11,408
TOTAL ASSETS/LIABILITIES	916,530	715,423	140,968	37,559	267,188	269,688
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	317,310	249,504	56,521	11,235	88,762	92,986
GROSS TIME DEPOSITS	429,420	326,756	51,828	17,490	119,451	137,987
TOTAL DEPOSITS	746,730	576,260	108,349	28,725	208,213	230,973
DEPOSITS OF BANKS	56,740	51,934	25,790	4,073	16,922	5,149
U.S. GOVT. DEPOSITS	5,080	3,543	243	43	1,013	2,244
OTHER DEMAND DEPOSITS	267,250	204,593	36,325	7,983	74,218	86,067
OTHER TIME DEPOSITS	417,660	316,190	45,991	16,626	116,060	137,513
BORROWINGS	56,250	52,261	11,631	4,486	28,171	7,973
OTHER LIABILITIES	50,490	38,893	11,561	2,145	13,988	11,199
TOTAL CAPITAL ACCOUNTS	63,060	48,009	9,447	2,203	16,816	19,543
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 2/	681,200	*/ DATA AS OF DECEMBER 31, 1974. 1/ AS OF NOVEMBER 9, 1972, THE DEFINITION 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 \$40,200 MILLION. NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBER SHIP, MERGERS, ETC.				
LOANS AND DISCOUNTS 2/	494,100					
COMMERCIAL & INDUSTRIAL	180,500					
U.S. TREASURY SECURITIES	48,800					
OTHER SECURITIES	138,300					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	498,900					
COMMERCIAL & INDUSTRIAL	183,300					

*/ DATA AS OF DECEMBER 31, 1974.

1/ AS OF NOVEMBER 9, 1972, THE DEFINITION 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 \$40,200 MILLION.

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

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

DECEMBER 25, 1974 TO JANUARY 1, 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	+ 4,260	+3,538	+2,470	-35	+2,890	-1,787
LOANS AND DISCOUNTS	+ 4,210	+3,740	+2,682	-95	+2,613	-1,460
U.S. TREASURY SECURITIES	+ 110	+36	-314	+49	+462	-161
OTHER SECURITIES	- 60	-238	+102	+11	-185	-166
RESERVES, CASH, AND BANK BALANCES	+13,310	+10,809	+5,017	-35	+2,502	+3,325
RESERVES WITH FR BANKS	- 4,840	-4,841	-2,806	-21	-1,511	-503
CASH IN VAULT	+ 1,280	+912	+85	+16	+262	+549
BALANCES WITH BANKS	+ 8,810	+6,914	+3,631	+52	+1,171	+2,060
CASH ITEMS	+ 8,060	+7,824	+4,107	-82	+2,580	+1,219
OTHER ASSETS	+ 1,010	+852	+909	+16	+82	-155
TOTAL ASSETS/LIABILITIES	+18,580	+15,199	+8,396	-54	+5,474	+1,383
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+28,430	+24,562	+10,097	+1,766	+8,956	+3,743
GROSS TIME DEPOSITS	+ 2,970	+2,329	+1,720	+131	+921	-443
TOTAL DEPOSITS	+31,400	+26,891	+11,817	+1,897	+9,877	+3,300
DEPOSITS OF BANKS	+11,980	+11,039	+5,059	+1,341	+3,590	+1,049
U.S. GOVT. DEPOSITS	- 1,080	-945	-87	-91	-504	-263
OTHER DEMAND DEPOSITS	+17,670	+14,607	+5,137	+454	+6,059	+2,957
OTHER TIME DEPOSITS	+ 2,830	+2,190	+1,708	+193	+732	-443
BORROWINGS	-10,210	-9,919	-3,612	-2,059	-3,648	-600
OTHER LIABILITIES	- 3,070	-2,066	-54	+10	-799	-1,223
TOTAL CAPITAL ACCOUNTS	+ 460	+293	+245	+98	+44	-94

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

JANUARY 2, 1974 TO JANUARY 1, 1975 *

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL CUML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	+55,981	+38,803	+12,201	+3,663	+12,955	+ 9,984
LOANS AND DISCOUNTS	+51,733	+38,055	+13,528	+3,594	+12,370	+ 8,564
U.S. TREASURY SECURITIES	- 3,927	- 3,130	- 737	+ 137	- 644	- 1,887
OTHER SECURITIES	+ 8,176	+ 3,878	- 590	- 68	+ 1,229	+ 3,307
RESERVES, CASH, AND BANK BALANCES	+ 8,034	+ 6,580	+ 3,356	+ 986	+ 2,127	+ 111
RESERVES WITH FR BANKS	- 1,706	- 1,709	- 1,664	+ 708	+ 210	- 963
CASH IN VAULT	+ 1,174	+ 725	+ 39	+ 26	+ 205	+ 455
BALANCES WITH BANKS	+ 5,047	+ 4,135	+ 2,686	+ 199	+ 591	+ 658
CASH ITEMS	+ 3,519	+ 3,428	+ 2,295	+ 53	+ 1,121	- 40
OTHER ASSETS	+17,291	+14,142	+ 5,447	+ 368	+ 4,741	+ 3,586
TOTAL ASSETS/LIABILITIES	+81,306	+59,525	+21,004	+5,017	+19,823	+13,680
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+ 7,239	+ 3,884	+ 3,860	+1,090	- 249	- 817
GROSS TIME DEPOSITS	+57,644	+45,539	+14,252	+3,400	+17,807	+10,080
TOTAL DEPOSITS	+64,883	+49,423	+18,112	+4,490	+17,558	+ 9,263
DEPOSITS OF BANKS	+13,127	+11,309	+ 5,425	+1,801	+ 3,750	+ 333
U.S. GOVT. DEPOSITS	- 5,224	- 5,028	- 1,486	- 393	- 2,693	- 456
OTHER DEMAND DEPOSITS	+ 3,883	+ 2,029	+ 2,099	- 32	+ 686	- 725
OTHER TIME DEPOSITS	+53,097	+41,114	+12,074	+ 1,115	+15,814	+10,112
BORROWINGS	- 2,744	- 3,350	- 1,855	- 332	- 2,007	+ 844
OTHER LIABILITIES	+14,234	+10,183	+ 3,907	+ 644	+ 3,185	+ 2,447
TOTAL CAPITAL ACCOUNTS	+ 4,932	+ 3,268	+ 840	+ 214	+ 1,088	+ 1,125
* DATA AS OF DECEMBER 31, 1974.						
FOR NUMBERED FOOTNOTES SEE PAGE 1.						
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 2/	+50,900					
LOANS AND DISCOUNTS 2/	+46,800					
COMMERCIAL & INDUSTRIAL	+24,700					
U.S. TREASURY SECURITIES	- 4,000					
OTHER SECURITIES	+ 8,100					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	+47,300					
COMMERCIAL & INDUSTRIAL	+24,900					

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	Jan. 1,*	Nov. 27,	Dec. 31,	Change to January ,	
	1975	1974	1973	1975 from --	Nov. 27, Dec. 31,
				1974	1975
<u>ASSETS</u>					
		r/			
Monetary reserve	21.3	21.1	20.7	+ .2	+ .6
Gold stock	11.7	11.6	11.6	+ .1	+ .1
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	9.2	9.1	8.7	+ .1	+ .5
Bank credit	877.2	852.6	811.8	+24.5	+65.3
Loans, net	575.6	553.6	514.4	+22.0	+61.3
U. S. Treasury securities	139.8	139.2	144.7	+ .6	- 4.9
Commercial and savings banks	56.8	54.8	61.3	+ 2.1	- 4.4
Federal Reserve Banks	80.5	81.6	80.5	- 1.1	--
Other	2.5	2.8	2.9	- .3	- .5
Other securities	161.7	159.8	152.7	+ 1.9	+ 9.0
Total assets, net	898.5	873.7	832.5	+24.7	+66.0
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	801.5	778.7	741.2	+22.8	+60.3
Currency outside banks	67.5	67.5	61.4	--	+ 6.1
Demand deposits adjusted <u>1/</u>	219.1	205.2	218.7	+13.9	+ .4
Time deposits adjusted	514.9	506.0	461.0	+ 8.9	+53.9
U. S. Government deposits	8.2	5.6	12.8	+ 2.5	- 4.6
At commercial and savings banks	5.1	4.3	10.3	+ .7	- 5.2
At Federal Reserve Banks	3.1	1.3	2.5	+ 1.8	+ .6
Foreign bank deposits, net	7.7	6.6	5.1	+ 1.1	+ 2.7
Treasury cash	.2	.3	.3	- .1	--
Capital and miscellaneous account, net	80.8	82.5	73.1	- 1.7	+ 7.7
Total liabilities and capital, net	898.5	873.7	832.5	+24.7	+66.0
Seasonally adjusted			12-26-73		12-26-73
Currency outside banks	64.8	65.7	59.5	- .9	+ 5.3
Demand deposits adjusted	219.9	202.8	209.5	+10.1	+ 3.4

* 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 \$ 227.4 billion on January 1, 1975.

r/ Revised.

* Data as of December 31, 1974.