



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
FEBRUARY 11, 1975

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) JANUARY 29, 1975

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS ^{1/}			COUNTRY BANKS ^{1/}
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	721,560	550,264	94,031	29,921	202,832	223,480
LOANS AND DISCOUNTS	529,940	414,426	79,229	24,611	157,783	152,803
U.S. TREASURY SECURITIES	53,660	37,549	4,771	1,676	12,015	19,087
OTHER SECURITIES	137,960	98,289	10,031	3,634	33,034	51,590
RESERVES, CASH, AND BANK BALANCES	101,560	86,321	23,562	4,013	32,183	26,563
RESERVES WITH FR BANKS	30,230	30,236	6,538	1,889	12,390	9,419
CASH IN VAULT	10,870	8,094	634	155	2,617	4,688
BALANCES WITH BANKS	28,560	17,145	5,237	328	4,301	7,279
CASH ITEMS	31,900	30,846	11,153	1,641	12,875	5,177
OTHER ASSETS	48,060	40,320	12,330	1,774	15,978	10,238
TOTAL ASSETS/LIABILITIES	871,180	676,905	129,923	35,708	250,993	260,281
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	268,370	209,259	46,573	8,658	72,913	81,115
GROSS TIME DEPOSITS	431,400	326,997	50,684	16,861	119,125	140,327
TOTAL DEPOSITS	699,770	536,256	97,257	25,519	192,038	221,442
DEPOSITS OF BANKS	42,170	38,610	20,146	2,730	12,195	3,539
U.S. GOVT. DEPOSITS	4,920	3,686	435	105	1,340	1,806
OTHER DEMAND DEPOSITS	233,210	177,701	31,692	7,032	62,733	76,244
OTHER TIME DEPOSITS	419,470	316,259	44,984	15,652	115,770	139,853
BORROWINGS	60,990	56,136	13,186	6,080	28,232	8,638
OTHER LIABILITIES	46,410	36,102	10,193	2,033	13,929	9,947
TOTAL CAPITAL ACCOUNTS	64,010	48,411	9,287	2,076	16,794	20,254
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS ^{2/}	686,100					
LOANS AND DISCOUNTS ^{2/}	498,300					
COMMERCIAL & INDUSTRIAL	181,700					
U.S. TREASURY SECURITIES	48,900					
OTHER SECURITIES	138,900					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS ^{2/}	502,900					
COMMERCIAL & INDUSTRIAL	184,400					

^{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/} EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS ESTIMATED AT \$36,500 MILLION.

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

JANUARY 22, 1975 TO JANUARY 29, 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	- 3,700	-2,848	-518	-400	-801	-1,129
LOANS AND DISCOUNTS	- 2,770	-1,844	-216	-372	-35	-1,221
U.S. TREASURY SECURITIES	- 660	-677	-177	-27	-485	+12
OTHER SECURITIES	- 270	-327	-125	-1	-281	+80
RESERVES, CASH, AND BANK BALANCES	- 8,980	-8,531	-3,398	-331	-3,942	-860
RESERVES WITH FR BANKS	- 6,010	-6,001	-3,076	-98	-2,513	-314
CASH IN VAULT	+ 80	+47	+7	-10	-2	+52
BALANCES WITH BANKS	- 690	-307	-135	-7	-20	-145
CASH ITEMS	- 2,360	-2,270	-194	-216	-1,407	-453
OTHER ASSETS	+ 200	+299	+425	-70	+71	-127
TOTAL ASSETS/LIABILITIES	-12,480	-11,080	-3,491	-801	-4,672	-2,116
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	- 6,390	-4,058	+450	-170	-1,685	-2,653
GROSS TIME DEPOSITS	+ 60	-197	-153	-96	-305	+357
TOTAL DEPOSITS	- 6,330	-4,255	+297	-266	-1,990	-2,296
DEPOSITS OF BANKS	- 780	-688	+59	-239	-393	-115
U.S. GOVT. DEPOSITS	- 310	-402	-144	-27	-376	+145
OTHER DEMAND DEPOSITS	- 5,860	-3,523	+405	-49	-1,196	-2,683
OTHER TIME DEPOSITS	+ 620	+358	-23	+49	-25	+357
BORROWINGS	- 5,890	-6,466	-3,436	-211	-2,902	+83
OTHER LIABILITIES	- 440	-487	-372	-308	+154	+39
TOTAL CAPITAL ACCOUNTS	+ 180	+128	+20	-16	+66	+58

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

JANUARY 30, 1974 TO JANUARY 29, 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	
ASSETS						
	±/					
LOANS AND INVESTMENTS	+48,040	+31,723	+9,095	+2,743	+10,956	+8,929
LOANS AND DISCOUNTS	+45,700	+33,082	+10,901	+3,257	+11,660	+7,264
U.S. TREASURY SECURITIES	- 5,070	-4,150	-856	-120	-1,137	-2,037
OTHER SECURITIES	+ 7,410	+2,791	-950	-394	+433	+3,702
RESERVES, CASH, AND BANK BALANCES	- 1,510	-2,639	-2,972	+257	+459	-383
RESERVES WITH FR BANKS	- 570	-561	-774	+105	+453	-345
CASH IN VAULT	+ 930	+587	+35	+20	+249	+283
BALANCES WITH BANKS	+ 210	-561	-1,171	+6	+528	+76
CASH ITEMS	- 2,080	-2,104	-1,062	+126	-771	-397
OTHER ASSETS	+14,150	+12,602	+5,764	+472	+4,973	+1,393
TOTAL ASSETS/LIABILITIES	+60,680	+41,686	+11,887	+3,472	+16,388	+9,939
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	- 5,950	-6,822	-2,417	+129	-1,130	-3,404
GROSS TIME DEPOSITS	+54,310	+41,818	+12,157	+3,344	+15,814	+10,503
TOTAL DEPOSITS	+48,360	+34,996	+9,740	+3,473	+14,684	+7,099
DEPOSITS OF BANKS	+ 4,040	+2,917	+790	+701	+1,490	-64
U.S. GOVT. DEPOSITS	- 5,250	-4,464	-744	-242	-2,114	-1,364
OTHER DEMAND DEPOSITS	- 100	-756	-130	+333	+1,052	-2,011
OTHER TIME DEPOSITS	+49,670	+37,299	+9,824	+2,681	+14,256	+10,538
BORROWINGS	- 4,780	-5,449	-1,792	-890	-2,607	-160
OTHER LIABILITIES	+11,360	+8,557	+3,292	+795	+3,233	+1,237
TOTAL CAPITAL ACCOUNTS	+ 5,740	+3,582	+647	+94	+1,078	+1,763
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 2/	+ 47.2					
LOANS AND DISCOUNTS 2/	+ 45.4					
COMMERCIAL & INDUSTRIAL	+ 23.8					
U.S. TREASURY SECURITIES	- 5.6					
OTHER SECURITIES	+ 7.4					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	+ 45.6					
COMMERCIAL & INDUSTRIAL	+ 23.9					

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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. 29, 1975	Jan. 1, 1975	Jan. 30, 1974	Change to Jan. 29, 1975 from --	
				Jan. 1, 1975 2/	Jan. 30, 1974
<u>ASSETS</u>					
Monetary reserve	21.3	21.3	20.7	+ .1	+ .6
Gold stock	11.6	11.7	11.6	--	--
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	9.3	9.2	8.7	+ .1	+ .6
Bank credit	854.4	877.6	798.4	-23.2	+ 55.9
Loans, net	553.2	576.0	500.7	-22.8	+ 52.5
U. S. Treasury securities	140.2	139.8	144.4	+ .4	- 4.2
Commercial and savings banks	56.1	56.9	61.7	- .7	- 5.6
Federal Reserve Banks	81.5	80.5	79.8	+ 1.0	+ 1.6
Other	2.6	2.5	2.9	+ .1	- .3
Other securities	160.9	161.7	153.3	- .8	+ 7.6
Total assets, net	875.7	898.8	819.1	-23.2	+ 56.5
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	783.2	801.8	726.4	-18.6	+ 56.9
Currency outside banks	65.5	67.5	59.7	- 2.0	+ 5.8
Demand deposits adjusted 1/	201.3	219.3	199.5	-18.0	+ 1.8
Time deposits adjusted	516.4	515.0	467.2	+ 1.4	+ 49.2
U. S. Government deposits	8.4	8.2	13.2	+ .2	- 4.8
At commercial and savings banks	4.9	5.1	10.2	- .1	- 5.3
At Federal Reserve Banks	3.4	3.1	3.0	+ .3	+ .4
Foreign bank deposits, net	6.6	7.7	5.1	- 1.2	+ 1.4
Treasury cash	.2	.2	.4	--	- .2
Capital and miscellaneous account, net	77.3	80.9	74.1	- 3.6	+ 3.2
Total liabilities and capital, net	875.7	898.8	819.1	-23.2	+ 56.5
<u>Seasonally adjusted</u>					
Currency outside banks	66.4	64.8	60.5	+ 1.6	+ 5.9
Demand deposits adjusted	197.2	212.9	194.4	-15.7	+ 2.8

* 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 \$208.3 billion on January 29, 1975.

2/ Data as of 12/31/74.

r/ Revised.