



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
MARCH 11, 1975

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

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

FEBRUARY 26, 1975

	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	721,580	549,214	92,903	29,657	201,783	224,871
LOANS AND DISCOUNTS	528,370	412,036	77,636	23,869	156,647	153,884
U.S. TREASURY SECURITIES	54,810	38,626	5,328	1,990	12,131	19,177
OTHER SECURITIES	138,400	98,552	9,939	3,798	33,005	51,810
RESERVES, CASH, AND BANK BALANCES	103,750	88,419	24,336	4,422	33,213	26,448
RESERVES WITH FR BANKS	30,480	30,476	6,724	2,100	12,673	8,979
CASH IN VAULT	10,560	7,891	608	136	2,628	4,519
BALANCES WITH BANKS	29,020	17,466	5,584	351	4,014	7,517
CASH ITEMS	33,690	32,586	11,420	1,835	13,898	5,433
OTHER ASSETS	49,240	41,381	12,382	1,897	16,707	10,395
<b>TOTAL ASSETS/LIABILITIES</b>	<b>874,570</b>	<b>679,014</b>	<b>129,621</b>	<b>35,976</b>	<b>251,703</b>	<b>261,714</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	267,170	208,742	46,866	8,797	72,966	80,113
GROSS TIME DEPOSITS	432,470	326,508	49,399	16,388	118,292	142,429
<b>TOTAL DEPOSITS</b>	<b>699,640</b>	<b>535,250</b>	<b>96,265</b>	<b>25,185</b>	<b>191,258</b>	<b>222,542</b>
DEPOSITS OF BANKS	40,760	37,148	19,205	2,502	11,855	3,586
U.S. GOVT. DEPOSITS	3,150	2,464	390	72	1,007	995
OTHER DEMAND DEPOSITS	233,930	178,596	32,339	7,144	63,107	76,006
OTHER TIME DEPOSITS	421,800	317,042	44,331	15,467	115,289	141,955
BORROWINGS	63,600	58,868	13,916	6,807*	29,724	8,421
OTHER LIABILITIES	46,870	36,155	10,068	1,848	13,902	10,337
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>64,460</b>	<b>48,741</b>	<b>9,372</b>	<b>2,136</b>	<b>16,819</b>	<b>20,414</b>
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS <sup>2/</sup>	687,900					
LOANS AND DISCOUNTS <sup>2/</sup>	495,100					
COMMERCIAL & INDUSTRIAL	180,000					
U.S. TREASURY SECURITIES	53,400					
OTHER SECURITIES	139,400					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS <sup>2/</sup>	499,600					
COMMERCIAL & INDUSTRIAL	182,600					
			<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 \$39,400 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

FEBRUARY 19, 1975 TO FEBRUARY 26, 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	- 7,760	-6,721	-2,878	-676	-1,797	-1,370
LOANS AND DISCOUNTS	- 7,120	-6,130	-2,754	-607	-1,471	-1,298
U.S. TREASURY SECURITIES	- 440	-392	-74	-19	-239	-60
OTHER SECURITIES	- 200	-199	-50	-50	-87	-12
RESERVES, CASH, AND BANK BALANCES	- 7,640	-6,293	-1,267	+227	-3,264	-1,989
RESERVES WITH FR BANKS	+ 3,050	+3,047	+47	+656	+1,712	+632
CASH IN VAULT	+ 40	+26	-26	-6	+30	+28
BALANCES WITH BANKS	- 3,070	-2,045	-454	+11	-592	-1,010
CASH ITEMS	- 7,660	-7,321	-834	-434	-4,414	-1,639
OTHER ASSETS	- 320	-100	-141	+23	+314	-296
TOTAL ASSETS/LIABILITIES	+15,720	-13,114	-4,286	-426	-4,747	-3,655
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	-13,260	-10,163	-797	-569	-4,543	-4,254
GROSS TIME DEPOSITS	+ 850	+477	+46	-116	+40	+507
TOTAL DEPOSITS	-12,410	-9,686	-751	-685	-4,503	-3,747
DEPOSITS OF BANKS	- 3,630	-3,214	-900	-287	-1,480	-547
U.S. GOVT. DEPOSITS	- 860	-523	+144	-2	-159	-506
OTHER DEMAND DEPOSITS	- 8,730	-6,397	+8	-293	-2,911	-3,201
OTHER TIME DEPOSITS	+ 810	+448	-3	-103	+47	+507
BORROWINGS	- 3,400	-3,354	-3,364	+379	-286	-83
OTHER LIABILITIES	- 60	-175	-171	-125	+16	+105
TOTAL CAPITAL ACCOUNTS	+ 150	+101	+0	+5	+26	+70

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

FEBRUARY 27, 1974 TO FEBRUARY 26, 1975

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	+42,450	+26,398	+7,317	+1,717	+8,992	+8,372
LOANS AND DISCOUNTS	+38,190	+26,157	+8,589	+1,965	+9,236	+6,367
U.S. TREASURY SECURITIES	- 2,690	-2,296	-100	+60	-862	-1,394
OTHER SECURITIES	+ 6,950	+2,537	-1,172	-308	+618	+3,399
RESERVES, CASH, AND BANK BALANCES	+ 1,520	+666	-540	+908	+1,177	-879
RESERVES WITH FR BANKS	+ 2,140	+2,134	+395	+843	+1,895	-999
CASH IN VAULT	+ 710	+456	+22	-1	+275	+160
BALANCES WITH BANKS	+ 310	-213	-270	+11	-56	+102
CASH ITEMS	- 1,640	-1,711	-687	+55	-937	-142
OTHER ASSETS	+14,400	+12,777	+5,304	+578	+5,416	+1,479
TOTAL ASSETS/LIABILITIES	+58,370	+39,841	+12,081	+3,203	+15,585	+8,972
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	- 3,700	-4,826	-1,130	+320	-668	-3,348
GROSS TIME DEPOSITS	+52,370	+39,963	+12,033	+3,081	+14,565	+10,284
TOTAL DEPOSITS	+48,670	+35,137	+10,903	+3,401	+13,897	+6,936
DEPOSITS OF BANKS	+ 3,240	+2,122	+720	+477	+1,079	-154
U.S. GOVT. DEPOSITS	- 4,090	-3,098	-264	-120	-1,079	-1,635
OTHER DEMAND DEPOSITS	+ 1,000	-135	+458	+311	+690	-1,594
OTHER TIME DEPOSITS	+48,520	+36,248	+9,989	+2,733	+13,207	+10,319
BORROWINGS	- 4,370	-4,997	-1,989	-945	-1,853	-210
OTHER LIABILITIES	+ 8,170	+6,014	+2,524	+560	+2,525	+405
TOTAL CAPITAL ACCOUNTS	+ 5,900	+3,687	+643	+187	+1,016	+1,841
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS <u>2/</u>	+40,500					
LOANS AND DISCOUNTS <u>2/</u>	+36,800					
COMMERCIAL & INDUSTRIAL	+20,500					
U.S. TREASURY SECURITIES	- 3,000					
OTHER SECURITIES	+ 6,700					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS <u>2/</u>	+36,300					
COMMERCIAL & INDUSTRIAL	+20,400					

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	Feb. 26, 1975	Jan. 29, 1975	Feb. 27, 1974	Change to Feb. 26, 1975 from --	
				Jan. 29, 1975	Feb. 27, 1974
<u>ASSETS</u>			r/		
Monetary reserve	21.4	21.3	20.7	+ .1	+ .6
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	9.3	9.3	8.8	+ .1	+ .6
Bank credit	852.9	854.4	801.9	- 1.4	+51.0
Loans, net	549.3	553.2	505.3	- 3.9	+43.9
U. S. Treasury securities	142.0	140.2	142.0	+ 1.7	--
Commercial and savings banks	57.3	56.1	60.5	+ 1.2	- 3.2
Federal Reserve Banks	82.0	81.5	78.5	+ .5	+ 3.5
Other	2.6	2.6	2.9	--	- .3
Other securities	161.7	160.9	154.6	+ .8	+ 7.1
Total assets, net	874.3	875.6	822.6	+ 1.4	+51.6
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	786.2	783.2	730.0	+ 3.0	+56.2
Currency outside banks	66.2	65.5	60.4	+ .7	+ 5.8
Demand deposits adjusted <u>1/</u>	200.2	201.3	197.9	- 1.1	+ 2.3
Time deposits adjusted	519.8	516.4	471.7	+ 3.4	+48.1
U. S. Government deposits	6.3	8.4	9.6	- 2.0	- 3.3
At commercial and savings banks	3.1	4.9	7.3	- 1.8	- 4.1
At Federal Reserve Banks	3.2	3.4	2.3	- .2	+ .8
Foreign bank deposits, net	6.0	6.6	4.7	- .6	+ 1.3
Treasury cash	.2	.2	.4	--	- .2
Capital and miscellaneous account, net	75.6	77.3	78.0	- 1.7	- 2.4
Total liabilities and capital, net	874.3	875.7	822.6	- 1.4	+51.7
<u>Seasonally adjusted</u>					
Currency outside banks	67.0	66.4	61.1	+ .6	+ 5.9
Demand deposits adjusted	200.8	197.2	197.3	+ 3.6	+ 3.5

\* 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 \$ 207.0 billion on February 26, 1975.

r/ Revised.