



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
MAY 13, 1975

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

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

APRIL 30, 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	728,270	550,722	92,146	29,808	200,755	228,013
LOANS AND DISCOUNTS	523,630	406,634	77,324	24,025	152,746	152,539
U.S. TREASURY SECURITIES	63,720	45,137	5,601	2,066	15,323	22,147
OTHER SECURITIES	140,920	98,951	9,221	3,717	32,686	53,327
RESERVES, CASH, AND BANK BALANCES	113,290	96,678	26,510	4,089	37,306	28,773
RESERVES WITH FR BANKS	32,210	32,207	7,171	1,917	13,565	9,554
CASH IN VAULT	10,320	7,812	581	141	2,559	4,531
BALANCES WITH BANKS	32,590	19,843	6,690	327	4,695	8,131
CASH ITEMS	38,170	36,816	12,068	1,704	16,487	6,557
OTHER ASSETS	53,670	44,663	13,192	1,984	18,157	11,330
TOTAL ASSETS/LIABILITIES	895,230	692,063	131,848	35,881	256,218	268,116
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	282,850	221,964	49,705	9,174	79,130	83,955
GROSS TIME DEPOSITS	437,520	327,816	48,283	16,348	118,263	144,922
TOTAL DEPOSITS	720,370	549,780	97,988	25,522	197,393	228,877
DEPOSITS OF BANKS	44,670	41,535	21,084	2,569	14,016	3,866
U.S. GOVT. DEPOSITS	8,580	6,721	1,077	305	2,924	2,415
OTHER DEMAND DEPOSITS	242,130	184,671	32,653	7,316	66,427	78,275
OTHER TIME DEPOSITS	424,990	316,853	43,174	15,332	114,026	144,321
BORROWINGS	60,580	55,697	13,386	6,122	28,057	8,132
OTHER LIABILITIES	49,340	37,321	10,896	1,992	13,682	10,751
TOTAL CAPITAL ACCOUNTS	64,940	49,265	9,578	2,245	17,086	20,356
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS <sup>2/</sup>	696,100					
LOANS AND DISCOUNTS <sup>2/</sup>	492,400					
COMMERCIAL & INDUSTRIAL	179,800					
U.S. TREASURY SECURITIES	64,400					
OTHER SECURITIES	139,300					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS <sup>2/</sup>	497,000					
COMMERCIAL & INDUSTRIAL	182,500					

NOTE: CURRENT AND WEEK-AGO FIGURES REFLECT ADJUSTMENTS TO THE DECEMBER 31, 1974 CALL REPORT BENCHMARK. BACK DATA WILL BE AVAILABLE IN THE MAY BULLETIN.

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

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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

APRIL 23, 1975 TO APRIL 30, 1975

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS	+ 190	+448	+637	+463	-271	-381
LOANS AND DISCOUNTS	- 810	-149	+955	+272	-512	-864
U.S. TREASURY SECURITIES	+1,170	+844	-116	+217	+361	+382
OTHER SECURITIES	- 170	-247	-202	-26	-120	+101
RESERVES, CASH, AND BANK BALANCES	+10,090	+9,035	+2,363	+384	+4,880	+1,408
RESERVES WITH FR BANKS	+3,600	+3,594	+408	+368	+2,775	+43
CASH IN VAULT	- 50	-52	-13	-3	-49	+13
BALANCES WITH BANKS	+2,950	+2,112	+1,716	+34	+44	+318
CASH ITEMS	+3,590	+3,381	+252	-15	+2,110	+1,034
OTHER ASSETS	+1,450	+1,123	+112	+84	+521	+406
TOTAL ASSETS/LIABILITIES	+11,730	+10,606	+3,112	+931	+5,130	+1,433
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+8,710	+8,130	+2,604	+517	+4,233	+776
GROSS TIME DEPOSITS	- 830	-786	-322	-65	-351	-48
TOTAL DEPOSITS	+7,880	+7,344	+2,282	+452	+3,882	+728
DEPOSITS OF BANKS	+2,450	+2,384	+1,013	+51	+1,071	+249
U.S. GOVT. DEPOSITS	+4,580	+3,751	+658	+252	+1,747	+1,094
OTHER DEMAND DEPOSITS	+1,800	+2,114	+727	+229	+1,598	-440
OTHER TIME DEPOSITS	- 950	-905	-116	-80	-534	-175
BORROWINGS	+2,720	+2,506	+460	+360	+1,339	+347
OTHER LIABILITIES	+ 750	+451	+275	+61	-143	+258
TOTAL CAPITAL ACCOUNTS	+ 380	+305	+95	+58	+52	+100

<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 \$33,100.

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

MAY 1, 1974 TO APRIL 30, 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	
<b>ASSETS</b>						
LOANS AND INVESTMENTS	+25,930	+9,034	+497	+397	+628	+7,512
LOANS AND DISCOUNTS	+11,150	+1,296	+901	-5	-2,195	+2,595
U.S. TREASURY SECURITIES	+ 8,100	+6,375	+1,070	+725	+3,215	+1,365
OTHER SECURITIES	+ 6,680	+1,363	-1,474	-323	-392	+3,552
RESERVES, CASH, AND BANK BALANCES	+ 5,050	+4,212	+2,593	+110	+1,896	-387
RESERVES WITH FR BANKS	+ 2,410	+2,410	+728	+266	+2,321	-905
CASH IN VAULT	+ 870	+672	+21	-8	+298	+361
BALANCES WITH BANKS	+ 3,410	+2,862	+2,245	-17	+224	+410
CASH ITEMS	- 1,640	-1,732	-401	-131	-947	-253
OTHER ASSETS	+14,870	+12,949	+4,913	+551	+6,189	+1,296
TOTAL ASSETS/LIABILITIES	+45,850	+26,195	+8,003	+1,058	+8,713	+8,421
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	- 4,130	-4,744	-594	+26	-901	-3,275
GROSS TIME DEPOSITS	+42,670	+28,624	+7,315	+1,184	+9,207	+10,918
TOTAL DEPOSITS	+38,540	+23,880	+6,721	+1,210	+8,306	+7,643
DEPOSITS OF BANKS	+ 5,690	+5,210	+2,435	+186	+2,378	+211
U.S. GOVT. DEPOSITS	- 3,310	-2,984	-406	-162	-1,423	-993
OTHER DEMAND DEPOSITS	- 2,010	-2,965	-1,371	+301	+506	-2,401
OTHER TIME DEPOSITS	+38,170	+24,619	+6,063	+885	+6,845	+10,826
BORROWINGS	- 5,420	-5,860	-1,007	-639	-3,175	-1,039
OTHER LIABILITIES	+ 7,810	+5,074	+1,796	+306	+2,599	+373
TOTAL CAPITAL ACCOUNTS	+ 4,920	+3,101	+493	+181	+983	+1,444
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 2/	+29,200					
LOANS AND DISCOUNTS 2/	+16,100					
COMMERCIAL & INDUSTRIAL	+10,300					
U.S. TREASURY SECURITIES	+ 7,300					
OTHER SECURITIES	+ 5,800					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	+15,300					
COMMERCIAL & INDUSTRIAL	+ 9,900					

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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	April 30 1975	March 26 1975	April 24 1974	Change to	
				1974	from --
				March 26 1975	April 24, 1974
<u>ASSETS</u>					
Monetary reserve	21.4	21.4	20.8	--	+ .6
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	9.4	9.4	8.8	--	+ .6
Bank credit	871.6	866.5	823.2	+5.1	+ 48.4
Loans, net	549.7	552.9	523.9	-3.3	+ 25.8
U. S. Treasury securities	156.8	147.9	141.3	+9.0	+ 15.5
Commercial and savings banks	66.3	62.6	59.3	+3.7	+ 7.1
Federal Reserve Banks	87.8	82.6	79.1	+5.2	+ 8.7
Other	2.6	2.6	2.9	--	- .3
Other securities	165.1	165.7	158.1	- .6	+ 7.1
Total assets, net	893.1	887.9	844.0	+5.1	+ 49.0
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	796.0	799.1	751.3	-3.1	+ 44.7
Currency outside banks	67.7	67.1	62.0	+ .6	+ 5.7
Demand deposits adjusted <u>1/</u>	204.0	202.2	202.9	+1.8	+ 1.1
Time deposits adjusted	524.4	529.8	486.5	-5.4	+ 37.9
U. S. Government deposits	16.9	8.2	8.9	+8.8	+ 8.0
At commercial and savings banks	8.6	4.6	6.5	+4.0	+ 2.1
At Federal Reserve Banks	8.4	3.6	2.4	+4.8	+ 5.9
Foreign bank deposits, net	6.6	6.1	4.8	+ .5	+ 1.8
Treasury cash	.3	.3	.3	--	--
Capital and miscellaneous account, net	73.2	74.2	78.7	-1.0	+ 5.5
Total liabilities and capital, net	893.1	887.9	844.0	+5.1	+ 49.0
<u>Seasonally adjusted</u>					
Currency outside banks	68.3	67.8	62.6	+ .5	+ 5.7
Demand deposits adjusted	203.4	205.0	202.3	-1.6	+ 1.1

\* 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 \$211.5 billion on April 30, 1975.

r/ Revised.