



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
JUNE 11, 1975

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

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

MAY 28, 1975

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS	730,170	551,264	90,184	29,437	201,868	229,775
LOANS AND DISCOUNTS	523,950	405,803	74,450	23,497	153,819	154,037
U.S. TREASURY SECURITIES	65,580	46,918	6,724	2,217	15,727	22,250
OTHER SECURITIES	140,640	98,543	9,010	3,723	32,322	53,488
RESERVES, CASH, AND BANK BALANCES	113,340	96,455	27,322	3,913	36,098	29,122
RESERVES WITH FR BANKS	29,600	29,596	8,556	1,418	10,689	8,933
CASH IN VAULT	10,820	8,212	626	143	2,733	4,710
BALANCES WITH BANKS	32,400	19,481	5,395	292	4,870	8,924
CASH ITEMS	40,520	39,166	12,745	2,060	17,806	6,555
OTHER ASSETS	53,040	43,766	12,294	1,973	17,834	11,665
TOTAL ASSETS/LIABILITIES	896,550	691,485	129,800	35,323	255,800	270,562
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	280,970	219,808	48,301	9,330	77,690	84,487
GROSS TIME DEPOSITS	441,320	330,188	47,275	16,336	119,764	146,813
TOTAL DEPOSITS	722,290	549,996	95,576	25,666	197,454	231,300
DEPOSITS OF BANKS	43,230	39,942	19,240	2,712	13,835	4,155
U.S. GOVT. DEPOSITS	3,550	2,625	301	73	1,050	1,201
OTHER DEMAND DEPOSITS	245,960	187,439	33,456	7,499	66,752	79,732
OTHER TIME DEPOSITS	429,550	319,990	42,579	15,382	115,817	146,212
BORROWINGS	60,810	56,140	15,145	5,725	27,487	7,783
OTHER LIABILITIES	48,560	36,161	9,500	1,741	13,827	11,093
TOTAL CAPITAL ACCOUNTS	64,890	49,188	9,579	2,191	17,032	20,386
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 2/	698,300	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 \$35,500 MILLION.  NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, ETC.				
LOANS AND DISCOUNTS 2/	489,600					
COMMERCIAL & INDUSTRIAL	178,200					
U.S. TREASURY SECURITIES	68,800					
OTHER SECURITIES	139,900					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	494,300					
COMMERCIAL & INDUSTRIAL	181,000					

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

MAY 21, 1975 TO MAY 28, 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><u>ASSETS</u></b>	<u>±/</u>		<u>±/</u>		<u>±/</u>	
LOANS AND INVESTMENTS	+ 600	+511	-1,127	+122	+1,412	+104
LOANS AND DISCOUNTS	+ 340	+402	-1,057	+177	+1,363	-81
U.S. TREASURY SECURITIES	+ 790	+604	+101	-8	+285	+226
OTHER SECURITIES	- 530	-495	-171	-47	-236	-41
RESERVES, CASH, AND BANK BALANCES	+5,670	+4,561	+2,291	-539	+1,241	+1,568
RESERVES WITH FR BANKS	-2,780	-2,784	+148	-764	-1,836	-332
CASH IN VAULT	+ 720	+540	+29	-5	+183	+333
BALANCES WITH BANKS	+1,790	+1,032	+276	+28	-49	+777
CASH ITEMS	+5,940	+5,773	+1,838	+202	+2,943	+790
OTHER ASSETS	+1,180	+888	+359	+23	+138	+368
TOTAL ASSETS/LIABILITIES	+7,450	+5,960	+1,523	-394	+2,791	+2,040
<b><u>LIABILITIES &amp; CAPITAL</u></b>						
GROSS DEMAND DEPOSITS	+9,230	+8,088	+2,956	+560	+2,909	+1,663
GROSS TIME DEPOSITS	- 430	-546	-446	-107	-157	+164
TOTAL DEPOSITS	+8,800	+7,542	+2,510	+453	+2,752	+1,827
DEPOSITS OF BANKS	+2,080	+1,926	+712	+61	+866	+287
U.S. GOVT. DEPOSITS	- 760	-418	+39	+29	-37	-449
OTHER DEMAND DEPOSITS	+7,650	+6,311	+1,974	+428	+2,084	+1,825
OTHER TIME DEPOSITS	- 170	-277	-215	-65	-161	+164
BORROWINGS	-1,060	-1,055	-117	-770	-162	-6
OTHER LIABILITIES	- 360	-578	-894	-69	+188	+197
TOTAL CAPITAL ACCOUNTS	+ 70	+51	+24	-8	+13	+22

FOR NUMBERED FOOTNOTES SEE PAGE 1.

±/ REVISION.

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

MAY 29, 1974 TO

MAY 28, 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	±/ +32,200	±/ +14,094	+920	-287	±/ +4,132	+9,329
LOANS AND DISCOUNTS	+14,170	+3,434	+22	-887	+361	+3,938
U.S. TREASURY SECURITIES	+11,950	+9,763	+2,729	+805	+4,251	+1,978
OTHER SECURITIES	+ 6,080	+897	-1,831	-205	-480	+3,413
RESERVES, CASH, AND BANK BALANCES	- 1,245	-2,438	-2,775	+61	+148	+128
RESERVES WITH FR BANKS	- 3,830	-3,749	-826	-40	-1,568	-1,315
CASH IN VAULT	+ 440	+375	+12	-5	+226	+142
BALANCES WITH BANKS	+ 1,735	+597	-1,157	-11	+632	+1,133
CASH ITEMS	+ 410	+339	-804	+117	+858	+168
OTHER ASSETS	+14,970	+12,469	+3,764	+533	+6,028	+2,144
TOTAL ASSETS/LIABILITIES	+45,925	+24,125	+1,909	+307	+10,308	+11,601
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 3,755	+1,133	-1,709	+590	+2,226	+26
GROSS TIME DEPOSITS	+40,270	+25,577	+4,132	+849	+8,609	+11,987
TOTAL DEPOSITS	+44,025	+26,710	+2,423	+1,439	+10,835	+12,013
DEPOSITS OF BANKS	+ 960	+262	-2,608	+359	+2,219	+292
U.S. GOVT. DEPOSITS	- 2,860	-2,493	-459	-172	-1,102	-760
OTHER DEMAND DEPOSITS	+ 8,695	+5,903	+1,551	+614	+3,149	+589
OTHER TIME DEPOSITS	+37,230	+23,038	+3,939	+638	+6,569	+11,892
BORROWINGS	- 8,750	-8,439	-1,636	-715	-3,930	-2,158
OTHER LIABILITIES	+ 5,630	+2,654	+564	-595	+2,372	+313
TOTAL CAPITAL ACCOUNTS	+ 5,020	+3,200	+558	+178	+1,031	+1,433
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	+24,900	FOR NUMBERED FOOTNOTES SEE PAGE 1. ±/ REVISED.				
LOANS AND DISCOUNTS 2/	+ 8,200					
COMMERCIAL & INDUSTRIAL	+ 5,300					
U.S. TREASURY SECURITIES	+11,600					
OTHER SECURITIES	+ 5,100					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	+ 7,200					
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	May 28, 1975	April 30, 1975	May 29, 1974	Change to May 1975 from --	
				April 30, 1975	May 29, 1974
<u>ASSETS</u>					
Monetary reserve	21.6	r/ 21.4	r/ 20.8	--	+ .7
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	.5	.4	.4	+ .1	+ .1
Treasury currency	9.5	9.4	8.9	--	+ .6
Bank credit	874.9	872.7	831.3	+2.2	+43.6
Loans, net	549.1	550.8	531.2	-1.7	+18.0
U. S. Treasury securities	159.9	156.8	141.6	+3.1	+18.3
Commercial and savings banks	68.5	66.3	56.8	+2.2	+11.7
Federal Reserve Banks	88.8	87.8	81.9	+1.0	+ 6.9
Other	2.6	2.6	2.8	--	- .2
Other securities	165.9	165.1	158.6	+ .7	+ 7.3
Total assets, net	896.5	894.2	852.1	+2.3	+44.4
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	805.3	796.0	753.8	+9.2	+51.5
Currency outside banks	68.8	67.7	62.7	+1.1	+ 6.0
Demand deposits adjusted <u>1/</u>	205.4	204.0	198.1	+1.5	+ 7.3
Time deposits adjusted	531.1	524.4	492.9	+6.7	+38.2
U. S. Government deposits	11.2	17.0	8.8	-5.7	+ 2.4
At commercial and savings banks	3.6	8.6	6.5	-5.1	- 2.9
At Federal Reserve Banks	7.7	8.4	2.3	- .6	+ 5.4
Foreign bank deposits, net	6.1	6.6	5.0	- .5	+ 1.2
Treasury cash	.3	.3	.3	--	--
Capital and miscellaneous account, net	73.6	74.3	84.4	- .7	-10.8
Total liabilities and capital, net	896.5	894.2	852.1	+2.3	+44.4
<u>Seasonally adjusted</u>					
Currency outside banks	69.0	68.3	62.2	+ .7	+ 6.8
Demand deposits adjusted	208.5	203.4	201.1	+5.1	+ 7.4

\* 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 \$212.7 billion on May 28, 1975.

r/ Revised.