



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JULY 8, 1975

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JUNE 25, 1975

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS ^{1/}			COUNTRY BANKS ^{1/}
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	733,370	553,172	91,383	29,022	201,385	231,382
LOANS AND DISCOUNTS	523,200	404,658	74,424	23,207	152,470	154,557
U.S. TREASURY SECURITIES	67,990	48,701	7,241	2,106	16,368	22,986
OTHER SECURITIES	142,180	99,813	9,718	3,709	32,547	53,839
RESERVES, CASH, AND BANK BALANCES	110,750	94,413	27,472	3,917	34,692	28,332
RESERVES WITH FR BANKS	31,170	31,174	7,531	1,557	12,524	9,562
CASH IN VAULT	10,820	8,200	622	145	2,701	4,732
BALANCES WITH BANKS	31,760	19,233	6,040	332	4,581	8,280
CASH ITEMS	37,000	35,806	13,279	1,883	14,886	5,758
OTHER ASSETS	54,130	45,054	13,233	2,209	18,190	11,422
TOTAL ASSETS/LIABILITIES	898,250	692,639	132,088	35,148	254,267	271,136
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	279,630	218,690	49,523	9,051	76,050	84,066
GROSS TIME DEPOSITS	441,540	329,943	46,699	16,316	119,512	147,416
TOTAL DEPOSITS	721,170	548,633	96,222	25,367	195,562	231,482
DEPOSITS OF BANKS	42,040	38,945	19,609	2,750	12,794	3,792
U.S. GOVT. DEPOSITS	4,340	3,266	329	100	1,447	1,390
OTHER DEMAND DEPOSITS	244,610	186,272	33,893	7,186	65,708	79,485
OTHER TIME DEPOSITS	430,180	320,150	42,391	15,331	115,613	146,815
BORROWINGS	62,730	57,965	16,412	5,753	27,862	7,938
OTHER LIABILITIES	48,920	36,448	9,824	1,811	13,660	11,153
TOTAL CAPITAL ACCOUNTS	65,430	49,593	9,630	2,217	17,183	20,563

SEASONALLY ADJUSTED DATA ESTIMATED AS OF JUNE 30, 1975

LOANS AND INVESTMENTS ^{2/}	698,800
LOANS AND DISCOUNTS ^{2/}	484,500
COMMERCIAL & INDUSTRIAL	175,300
U.S. TREASURY SECURITIES	73,000
OTHER SECURITIES	141,300
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	
LOANS AND DISCOUNTS ^{2/}	489,200
COMMERCIAL & INDUSTRIAL	178,200

^{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 DEFINITIONS, SO THESE SERIES ARE CONTINUOUS OVER TIME.

^{2/} EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS.

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

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

JUNE 18, 1975 TO JUNE 25, 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	-10,000	-7,942	-1,518	-522	-3,215	-2,687
LOANS AND DISCOUNTS	- 8,560	-6,350	-906	-15	-2,559	-2,870
U.S. TREASURY SECURITIES	- 1,000	-1,111	-169	-429	-642	+129
OTHER SECURITIES	- 440	-481	-443	-78	-14	+54
RESERVES, CASH, AND BANK BALANCES	- 1,310	-1,051	+1,366	-430	-1,443	-544
RESERVES WITH FR BANKS	+ 1,080	+1,087	-36	-37	+719	+441
CASH IN VAULT	+ 570	+419	+22	+4	+118	+275
BALANCES WITH BANKS	- 1,040	-781	+434	-90	-570	-555
CASH ITEMS	- 1,920	-1,776	+946	-307	-1,710	-705
OTHER ASSETS	- 60	+108	+140	+157	+16	-205
TOTAL ASSETS/LIABILITIES	-11,370	-8,885	-12	-795	-4,642	-3,436
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-11,040	-8,110	+813	-297	-4,614	-4,012
GROSS TIME DEPOSITS	+ 690	+651	+126	+162	+320	+43
TOTAL DEPOSITS	-10,350	-7,459	+939	-135	-4,294	-3,969
DEPOSITS OF BANKS	- 910	-753	+278	+11	-740	-302
U.S. GOVT. DEPOSITS	- 4,770	-3,733	-393	-82	-1,911	-1,347
OTHER DEMAND DEPOSITS	- 5,460	-3,722	+781	-193	-1,947	-2,363
OTHER TIME DEPOSITS	+ 790	+749	+273	+129	+304	+43
BORROWINGS	- 1,050	-1,274	-612	-741	-287	+366
OTHER LIABILITIES	- 30	-197	-331	+80	-91	+145
TOTAL CAPITAL ACCOUNTS	+ 60	+45	-8	+1	+30	+22

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

JUNE 30, 1974 TO JUNE 25, 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	
ASSETS						
LOANS AND INVESTMENTS	+14,657	+ 2,784	- 2,238	- 986	-2,259	+ 8,267
LOANS AND DISCOUNTS	- 5,751	-10,403	- 4,005	-1,534	-6,436	+ 1,572
U.S. TREASURY SECURITIES	+15,876	+12,767	+ 3,526	+ 899	+4,782	+ 3,560
OTHER SECURITIES	+ 4,532	+ 420	- 1,759	- 351	- 605	+ 3,135
RESERVES, CASH, AND BANK BALANCES	-15,737	-14,558	- 8,793	- 300	-3,383	- 2,083
RESERVES WITH FR BANKS	+ 1,024	+ 1,028	+ 1,327	+ 238	+ 65	- 603
CASH IN VAULT	+ 2,442	+ 1,955	+ 162	+ 14	+ 718	+ 1,061
BALANCES WITH BANKS	- 3,996	- 2,678	- 1,839	- 551	+ 124	- 413
CASH ITEMS	-15,207	-14,863	- 8,443	- 2	-4,290	- 2,128
OTHER ASSETS	+15,035	+12,214	+ 4,124	+ 528	+4,721	+ 2,842
TOTAL ASSETS/LIABILITIES	+13,955	+ 440	- 6,908	- 758	- 921	+ 9,027
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-23,186	-20,790	-10,999	+ 37	-5,309	- 4,519
GROSS TIME DEPOSITS	+34,440	+22,391	+ 2,231	+ 83	+7,953	+12,124
TOTAL DEPOSITS	+11,253	+ 1,602	- 8,768	+ 120	+2,645	+ 7,605
DEPOSITS OF BANKS	- 8,879	- 8,084	- 9,200	+ 623	+ 844	- 350
U.S. GOVT. DEPOSITS	- 4,472	- 3,692	- 607	- 157	-1,547	- 1,382
OTHER DEMAND DEPOSITS	- 7,824	- 7,373	- 2,075	- 140	-2,497	- 2,661
OTHER TIME DEPOSITS	+32,428	+20,750	+ 3,114	- 206	+5,845	+11,998
BORROWINGS	- 4,818	- 4,871	+ 1,632	- 30	-5,304	- 1,169
OTHER LIABILITIES	+ 3,712	+ 1,062	265	- 998	+ 879	+ 1,446
TOTAL CAPITAL ACCOUNTS	+ 3,807	+ 2,647	+ 494	+ 149	+ 860	+ 1,145

SEASONALLY ADJUSTED DATA ESTIMATED AS OF JUNE 30, 1975

LOANS AND INVESTMENTS <u>2/</u>	+21,300
LOANS AND DISCOUNTS <u>2/</u>	--
COMMERCIAL & INDUSTRIAL	+ 700
U.S. TREASURY SECURITIES	+16,600
OTHER SECURITIES	+ 4,700
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	
LOANS AND DISCOUNTS <u>2/</u>	- 700
COMMERCIAL & INDUSTRIAL	+ 700

FOR NUMBERED FOOTNOTES SEE PAGE 1.

NOTE: COMPARISONS ARE WITH CALL DATE FIGURES FOR THE PREVIOUS YEAR. FIGURES MAY NOT ADD TO TOTALS DUE TO ROUNDING.

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	June 25, 1975	May 28, 1975	June 30, 1974	Change to June 25, 1975 from --	
				May 28, 1975	June 30, 1974
<u>ASSETS</u>					
Monetary reserve	21.7	21.6	20.9	+ .1	+ .8
Gold stock	11.6	11.6	11.6	--	+ .1
Special Drawing Rights certificates	.5	.5	.4	--	+ .1
Treasury currency	9.6	9.5	8.9	+ .1	+ .6
Bank credit	876.7	874.9	845.2	+ 1.8	+ 31.5
Loans, net	546.9	549.1	546.6	- 2.2	+ .3
U. S. Treasury securities	161.8	159.9	137.7	+ 1.8	+ 24.0
Commercial and savings banks	71.3	68.5	54.9	+ 2.8	+ 16.5
Federal Reserve Banks	87.8	88.8	80.5	- 1.0	+ 7.3
Other	2.6	2.6	2.4	--	+ .2
Other securities	168.1	165.9	160.8	+ 2.2	+ 7.2
Total assets, net	898.4	896.5	866.1	+ 1.9	+ 32.3
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	809.7	805.3	761.4	+ 4.4	+ 48.3
Currency outside banks	69.7	68.8	65.1	+ 1.0	+ 4.6
Demand deposits adjusted <u>1/</u>	207.6	205.4	200.2	+ 2.2	+ 7.4
Time deposits adjusted	532.3	531.1	496.0	+ 1.3	+ 36.3
U. S. Government deposits	9.8	11.2	11.7	- 1.4	- 1.9
At commercial and savings banks	4.3	3.6	8.8	+ .8	- 4.5
At Federal Reserve Banks	5.5	7.7	2.9	- 2.2	+ 2.6
Foreign bank deposits, net	5.7	6.1	6.0	- .4	- .3
Treasury cash	.4	.3	.3	+ .1	+ .1
Capital and miscellaneous account, net	72.8	73.6	86.6	- .8	- 13.9
Total liabilities and capital, net	898.4	896.5	866.1	+ 1.9	+ 32.3
<u>Seasonally adjusted</u>			6/26/74		6/26/74
Currency outside banks	69.7	69.0	63.1	+ .7	+ 6.6
Demand deposits adjusted	211.2	208.5	206.5	+ 2.7	+ 4.7

* 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 \$ 214.7 billion on June 25, 1975.