



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
AUGUST 12, 1975

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JULY 30, 1975

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	734,710	553,545	91,880	28,992	200,162	232,511
LOANS AND DISCOUNTS	521,940	403,742	75,424	23,246	150,969	154,103
U.S. TREASURY SECURITIES	70,370	50,050	7,368	2,081	16,382	24,219
OTHER SECURITIES	142,400	99,753	9,088	3,665	32,811	54,189
RESERVES, CASH, AND BANK BALANCES	105,750	89,898	23,426	4,095	34,472	27,905
RESERVES WITH FR BANKS	28,520	28,515	6,242	1,822	11,534	8,917
CASH IN VAULT	11,090	8,387	629	139	2,741	4,878
BALANCES WITH BANKS	31,090	19,148	5,197	374	5,272	8,305
CASH ITEMS	35,050	33,848	11,358	1,760	14,925	5,805
OTHER ASSETS	54,410	45,313	14,329	1,966	17,574	11,444
TOTAL ASSETS/LIABILITIES	894,870	688,756	129,635	35,053	252,208	271,860
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	278,000	217,116	47,673	9,013	76,563	83,867
GROSS TIME DEPOSITS	442,670	330,106	46,515	16,111	118,789	148,691
TOTAL DEPOSITS	720,670	547,222	94,188	25,124	195,352	232,558
DEPOSITS OF BANKS	43,280	40,178	20,161	2,528	13,680	3,809
U.S. GOVT. DEPOSITS	2,810	1,970	109	16	752	1,093
OTHER DEMAND DEPOSITS	243,100	184,595	31,648	7,331	66,050	79,566
OTHER TIME DEPOSITS	431,480	320,479	42,270	15,249	114,870	148,090
BORROWINGS	60,780	56,094	15,565	6,144	26,566	7,819
OTHER LIABILITIES	47,500	35,489	10,137	1,565	13,041	10,746
TOTAL CAPITAL ACCOUNTS	65,920	49,951	9,745	2,220	17,249	20,737
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 2/	702,100					
LOANS AND DISCOUNTS 2/	485,800					
COMMERCIAL & INDUSTRIAL	176,000					
U.S. TREASURY SECURITIES	74,000					
OTHER SECURITIES	142,300					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/ COMMERCIAL & INDUSTRIAL	490,300					
	178,800					

1/ 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.

2/ EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS ESTIMATED AT \$34,100 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

JULY 23, 1975 TO JULY 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	
<u>ASSETS</u>						
LOANS AND INVESTMENTS	+ 1,480	+1,442	+939	+52	+426	+25
LOANS AND DISCOUNTS	+ 1,400	+1,577	+876	+6	+930	-235
U.S. TREASURY SECURITIES	+ 400	+233	+152	+81	-201	+201
OTHER SECURITIES	- 320	-368	-89	-35	-303	+59
RESERVES, CASH, AND BANK BALANCES	- 1,870	-1,719	-672	+96	-880	-263
RESERVES WITH FR BANKS	- 2,260	-2,260	-704	+49	-1,008	-597
CASH IN VAULT	+ 120	+97	+30	-6	+26	+47
BALANCES WITH BANKS	+ 10	+203	-592	+85	+527	+183
CASH ITEMS	+ 260	+241	+594	-32	-425	+104
OTHER ASSETS	+ 850	+698	+578	-164	+95	+189
TOTAL ASSETS/LIABILITIES	+ 460	+421	+845	-16	-359	-49
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 1,550	+1,653	+1,306	+135	+412	-200
GROSS TIME DEPOSITS	- 470	-502	-348	-20	-171	+37
TOTAL DEPOSITS	+ 1,080	+1,151	+958	+115	+241	-163
DEPOSITS OF BANKS	+ 1,480	+1,440	+525	+87	+736	+92
U.S. GOVT. DEPOSITS	- 320	-235	-8	-9	-110	-108
OTHER DEMAND DEPOSITS	+ 300	+364	+740	+41	-233	-184
OTHER TIME DEPOSITS	- 380	-418	-299	-4	-152	+37
BORROWINGS	- 630	-607	-168	-132	-279	-28
OTHER LIABILITIES	- 140	-208	+79	-5	-344	+62
TOTAL CAPITAL ACCOUNTS	+ 150	+85	-24	+6	+23	+80

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

JULY 31, 1974 TO JULY 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	
<u>ASSETS</u>						
LOANS AND INVESTMENTS	+13,980	+2,600	-5,969	-1,675	-460	+10,704
LOANS AND DISCOUNTS	- 9,640	-13,001	-6,709	-2,131	-6,365	+2,204
U.S. TREASURY SECURITIES	+18,140	+14,295	+3,295	+794	+5,606	+4,600
OTHER SECURITIES	+ 5,480	+1,306	-2,555	-338	+299	+3,900
RESERVES, CASH, AND BANK BALANCES	- 2,100	-1,297	-3,320	+680	+1,495	-152
RESERVES WITH FR BANKS	+ 1,170	+1,231	-273	+565	+1,509	-570
CASH IN VAULT	+ 910	+826	+40	+3	+379	+404
BALANCES WITH BANKS	+ 600	+1,253	-671	+151	+979	+794
CASH ITEMS	- 4,780	-4,607	-2,416	-39	-1,372	-780
OTHER ASSETS	+10,430	+8,998	+3,713	+352	+3,680	+1,253
TOTAL ASSETS/LIABILITIES	+22,310	+10,301	-5,576	-643	+4,715	+11,805
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	- 3,810	-2,971	-2,940	+182	+1,001	-1,214
GROSS TIME DEPOSITS	+29,250	+17,983	-642	-405	+6,055	+12,975
TOTAL DEPOSITS	+25,440	+15,012	-3,582	-223	+7,056	+11,761
DEPOSITS OF BANKS	+ 20	+471	-1,626	+74	+1,978	+45
U.S. GOVT. DEPOSITS	- 2,060	-1,605	-307	-114	-414	-770
OTHER DEMAND DEPOSITS	- 770	-1,211	-2,127	+322	+988	-394
OTHER TIME DEPOSITS	+28,250	+17,357	+478	-505	+4,504	+12,880
BORROWINGS	- 7,250	-6,706	-1,405	+23	-3,894	-1,430
OTHER LIABILITIES	- 270	-1,156	-1,151	-566	+538	+23
TOTAL CAPITAL ACCOUNTS	+ 4,390	+3,151	+562	+123	+1,015	+1,451
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	+14,600					
LOANS AND DISCOUNTS 2/	- 9,000					
COMMERCIAL & INDUSTRIAL	- 2,000					
U.S. TREASURY SECURITIES	+18,100					
OTHER SECURITIES	+ 5,500					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	- 9,900					
COMMERCIAL & INDUSTRIAL	- 2,100					

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	July 30, 1975	June 25 1975	July 31 1974	Change to July 30, 1975 from --	
				June 25 1975	July 31, 1974
<u>ASSETS</u>					
Monetary reserve	21.8	r/ 21.7	r/ 20.9	+ .1	+ .9
Gold stock	11.6	11.6	11.6	--	+ .1
Special Drawing Rights certificates	.5	.5	.4	--	+ .1
Treasury currency	9.7	9.6	8.9	+ .1	+ .7
Bank credit	874.7	876.6	845.4	- 1.9	+ 29.4
Loans, net	546.4	546.8	549.8	- .4	- 3.4
U. S. Treasury securities	159.4	161.8	135.4	- 2.3	+ 24.0
Commercial and savings banks	73.9	71.3	54.9	+ 2.6	+ 19.0
Federal Reserve Banks	82.9	87.8	78.1	- 4.9	+ 4.8
Other	2.6	2.6	2.4	--	+ .2
Other securities	168.9	168.1	160.2	+ .8	+ 8.7
Total assets, net	896.5	898.3	866.3	- 1.8	+ 30.2
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	812.8	809.7	768.9	+ 3.1	+ 43.9
Currency outside banks	70.0	69.7	63.8	+ .3	+ 6.2
Demand deposits adjusted <u>1/</u>	208.1	207.6	204.0	+ .4	+ 4.0
Time deposits adjusted	534.8	532.3	501.0	+ 2.4	+ 33.7
U. S. Government deposits	4.2	9.8	8.7	- 5.6	- 4.5
At commercial and savings banks	2.8	4.3	4.9	- 1.5	- 2.1
At Federal Reserve Banks	1.4	5.5	3.8	- 4.1	- 2.4
Foreign bank deposits, net	6.1	5.7	6.1	+ .4	--
Treasury cash	.4	.4	.3	--	+ .1
Capital and miscellaneous account, net	73.0	72.6	82.3	+ .4	- 9.3
Total liabilities and capital, net	896.5	898.3	866.3	- 1.8	+ 30.2
<u>Seasonally adjusted</u>					
Currency outside banks	69.9	69.7	63.7	+ .2	+ 6.2
Demand deposits adjusted	208.5	211.2	204.4	- 2.7	+ 4.1

* 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 \$215.5 billion on July 30, 1975.

r/ Revised.