



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
SEPTEMBER 9, 1975

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

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

AUGUST 27, 1975

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<u>ASSETS</u>						
LOANS AND INVESTMENTS	736,450	554,007	90,041	29,720	200,141	234,105
LOANS AND DISCOUNTS	520,990	402,281	73,684	23,384	150,444	154,769
U.S. TREASURY SECURITIES	72,830	51,899	7,153	2,646	17,150	24,950
OTHER SECURITIES	142,630	99,827	9,204	3,690	32,547	54,386
RESERVES, CASH, AND BANK BALANCES	102,970	87,208	21,825	3,777	33,858	27,748
RESERVES WITH FR BANKS	26,930	26,929	5,560	1,594	11,073	8,702
CASH IN VAULT	11,230	8,494	603	151	2,795	4,945
BALANCES WITH BANKS	30,400	18,551	4,943	215	4,971	8,422
CASH ITEMS	34,410	33,234	10,719	1,817	15,019	5,679
OTHER ASSETS	54,150	45,051	13,787	1,767	18,057	11,440
TOTAL ASSETS/LIABILITIES	893,570	686,266	125,653	35,264	252,056	273,293
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	275,760	214,717	45,058	9,184	76,378	84,097
GROSS TIME DEPOSITS	443,600	330,304	46,621	15,623	118,396	149,664
TOTAL DEPOSITS	719,360	545,021	91,679	24,807	194,774	233,761
DEPOSITS OF BANKS	41,370	38,267	19,025	2,573	12,879	3,790
U.S. GOVT. DEPOSITS	3,420	2,519	252	78	1,020	1,169
OTHER DEMAND DEPOSITS	241,890	183,283	30,003	7,364	66,177	79,739
OTHER TIME DEPOSITS	432,680	320,952	42,399	14,792	114,698	149,063
BORROWINGS	58,780	54,175	13,606	6,590	26,310	7,669
OTHER LIABILITIES	49,080	36,789	10,515	1,640	13,642	10,992
TOTAL CAPITAL ACCOUNTS	66,350	50,281	9,853	2,227	17,330	20,871
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	706,100	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 \$35,100 MILLION.  NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, ETC.				
LOANS AND DISCOUNTS 2/	486,900					
COMMERCIAL & INDUSTRIAL	175,800					
U.S. TREASURY SECURITIES	76,300					
OTHER SECURITIES	142,900					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	491,400					
COMMERCIAL & INDUSTRIAL	178,600					

FRASER

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

AUGUST 20, 1975 TO AUGUST 27, 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	+1,000	+968	-654	+352	+1,237	+33
LOANS AND DISCOUNTS	+1,030	+1,038	-365	+33	+1,382	-12
U.S. TREASURY SECURITIES	+ 610	+503	-186	+387	+170	+132
OTHER SECURITIES	- 640	-573	-103	-68	-315	-87
RESERVES, CASH, AND BANK BALANCES	-2,550	-2,387	-856	+123	-1,342	-312
RESERVES WITH FR BANKS	-3,010	-3,006	-1,586	+115	-1,354	-181
CASH IN VAULT	+ 470	+362	+25	+2	+136	+199
BALANCES WITH BANKS	+ 120	+320	-99	-38	+452	+5
CASH ITEMS	- 130	-63	+804	+44	-576	-335
OTHER ASSETS	+ 520	+587	+841	-17	-154	-83
TOTAL ASSETS/LIABILITIES	-1,030	-832	-669	+458	-259	-362
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	- 490	-226	+99	+235	-94	-466
GROSS TIME DEPOSITS	+ 340	+282	+87	-17	+133	+79
TOTAL DEPOSITS	- 150	+56	+186	+218	+39	-387
DEPOSITS OF BANKS	- 130	-120	-196	+51	+36	-11
U.S. GOVT. DEPOSITS	- 710	-636	-189	-46	-314	-87
OTHER DEMAND DEPOSITS	+ 360	+550	+422	+263	+233	-368
OTHER TIME DEPOSITS	+ 330	+262	+149	-50	+84	+79
BORROWINGS	-1,080	-1,087	-983	+262	-379	+13
OTHER LIABILITIES	+ 130	+167	+120	-10	+91	-34
TOTAL CAPITAL ACCOUNTS	+ 70	+32	+8	-12	-10	+46

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

AUGUST 28, 1974 TO AUGUST 27, 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>	r/	r/			r/	r/
LOANS AND INVESTMENTS	+14,340	+1,162	-6,858	-1,396	-2,399	+11,815
LOANS AND DISCOUNTS	-12,330	-16,446	-7,176	-2,033	-9,417	+2,180
U.S. TREASURY SECURITIES	+20,820	+16,021	+2,602	+888	+6,894	+5,637
OTHER SECURITIES	+ 5,850	+1,587	-2,284	-251	+124	+3,998
RESERVES, CASH, AND BANK BALANCES	+ 2,360	+2,261	-426	+233	+1,519	+935
RESERVES WITH FR BANKS	- 560	-563	-214	+398	+178	-925
CASH IN VAULT	+ 610	+564	+11	+2	+239	+312
BALANCES WITH BANKS	+ 1,790	+1,859	+89	-227	+685	+1,312
CASH ITEMS	+ 520	+401	-312	+60	+417	+236
OTHER ASSETS	+11,130	+9,547	+3,543	+175	+4,396	+1,433
TOTAL ASSETS/LIABILITIES	+27,830	+12,970	-3,741	-988	+3,516	+14,183
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 5,380	+3,843	-863	+514	+2,847	+1,345
GROSS TIME DEPOSITS	+25,490	+13,605	-1,603	-1,302	+3,329	+13,181
TOTAL DEPOSITS	+30,870	+17,448	-2,466	-788	+6,176	+14,526
DEPOSITS OF BANKS	+ 870	+893	-769	+100	+1,253	+309
U.S. GOVT. DEPOSITS	- 1,150	-830	-152	-36	-79	-563
OTHER DEMAND DEPOSITS	+ 6,110	+3,854	-1,005	+380	+2,785	+1,694
OTHER TIME DEPOSITS	+25,040	+13,531	-540	-1,232	+2,217	+13,086
BORROWINGS	- 8,450	-7,606	-1,538	+138	-4,272	-1,934
OTHER LIABILITIES	+ 590	- 337	-453	-533	+576	+ 73
TOTAL CAPITAL ACCOUNTS	+ 4,820	+3,465	+716	+195	+1,036	+1,518
r/ REVISED.						
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	+12,200					
LOANS AND DISCOUNTS 2/	-14,600					
COMMERCIAL & INDUSTRIAL	- 5,200					
U.S. TREASURY SECURITIES	+21,000					
OTHER SECURITIES	+ 5,800					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	-15,400					
COMMERCIAL & INDUSTRIAL	- 5,300					

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	Aug. 27, 1975	July 30, 1975	Aug. 28, 1974	Change to Aug. 27, 1975 from --	
				July 30, 1975	Aug. 28, 1974
<u>ASSETS</u>			<u>r/</u>		
Monetary reserve	21.8	21.8	20.9	--	+ .9
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	.5	.5	.4	--	--
Treasury Currency	9.7	9.6	9.0	+ .1	+ .8
Bank credit	877.5	874.7	847.2	+2.8	+30.3
Loans, net	547.9	546.4	552.6	+1.5	- 4.7
U. S. Govt. obligations	159.5	159.4	134.6	--	+24.8
Commercial and savings banks	76.5	73.9	54.6	+2.6	+21.9
Federal Reserve Banks	81.5	82.9	77.6	-1.4	+ 3.9
Other	1.5	2.6	2.4	-1.1	- 1.0
Other securities	170.2	168.9	160.0	+1.3	+10.2
Total assets, net	899.3	896.5	868.1	+2.8	+31.2
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	815.5	812.8	770.7	+2.7	+44.8
Currency outside banks	70.2	70.0	64.0	+ .3	+ 6.2
Demand deposits adjusted <u>1/</u>	207.5	208.1	201.9	- .6	+ 5.6
Time deposits adjusted	537.8	534.8	504.8	+3.1	+33.0
U. S. Government deposits	4.3	4.2	7.5	+ .1	- 3.3
At commercial and savings banks	3.4	2.8	4.6	+ .6	- 1.2
At Federal Reserve Banks	.8	1.4	3.0	- .6	- 2.1
Foreign bank deposits, net	5.9	6.1	5.9	- .2	--
Treasury cash	.4	.4	.3	--	+ .1
Capital and miscellaneous account, net	73.2	73.0	83.7	+ .2	-10.4
Total liabilities and capital, net	899.3	896.5	868.1	+2.8	+31.2
<u>Seasonally adjusted</u>					
Currency outside banks	69.8	69.9	63.6	- .1	+ 6.2
Demand deposits adjusted	210.2	208.5	204.6	+1.7	+ 5.6

\* 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 August 27, 1975.

r/ Revised.