



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
OCTOBER 7, 1975

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

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) SEPTEMBER 24, 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	738,220	555,096	90,798	29,687	199,752	234,859
LOANS AND DISCOUNTS	518,890	400,695	73,966	23,217	149,418	154,094
U.S. TREASURY SECURITIES	76,250	54,355	7,493	2,795	17,977	26,090
OTHER SECURITIES	143,080	100,046	9,339	3,675	32,357	54,675
RESERVES, CASH, AND BANK BALANCES	104,240	88,004	22,067	3,714	34,127	28,096
RESERVES WITH FR BANKS	29,230	29,234	6,250	1,531	12,005	9,448
CASH IN VAULT	11,050	8,369	612	156	2,765	4,836
BALANCES WITH BANKS	31,320	18,917	5,667	254	4,746	8,250
CASH ITEMS	32,640	31,484	9,538	1,773	14,611	5,562
OTHER ASSETS	55,800	46,617	13,816	1,966	19,282	11,553
<b>TOTAL ASSETS/LIABILITIES</b>	<b>898,260</b>	<b>689,717</b>	<b>126,681</b>	<b>35,367</b>	<b>253,161</b>	<b>274,508</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	273,970	212,833	44,381	8,890	75,565	83,997
GROSS TIME DEPOSITS	447,060	333,527	47,398	16,466	119,687	149,976
<b>TOTAL DEPOSITS</b>	<b>721,030</b>	<b>546,360</b>	<b>91,779</b>	<b>25,356</b>	<b>195,252</b>	<b>233,973</b>
DEPOSITS OF BANKS	41,570	38,510	19,196	2,762	12,824	3,728
U.S. GOVT. DEPOSITS	3,890	2,861	293	44	1,189	1,335
OTHER DEMAND DEPOSITS	239,950	181,340	29,069	7,160	65,576	79,535
OTHER TIME DEPOSITS	435,620	323,649	43,221	15,390	115,663	149,375
BORROWINGS	59,740	54,929	14,332	6,024	26,549	8,024
OTHER LIABILITIES	50,820	37,885	10,661	1,731	13,920	11,573
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>66,670</b>	<b>50,543</b>	<b>9,909</b>	<b>2,256</b>	<b>17,440</b>	<b>20,938</b>
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 2/	707,400					
LOANS AND DISCOUNTS 2/ COMMERCIAL & INDUSTRIAL	486,600					
U.S. TREASURY SECURITIES	174,600					
OTHER SECURITIES	77,900					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	142,900					
LOANS AND DISCOUNTS 2/ COMMERCIAL & INDUSTRIAL	491,100					
COMMERCIAL & INDUSTRIAL	177,400					

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 \$31,000 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

SEPTEMBER 17, 1975 TO SEPTEMBER 24, 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	- 7,220	-5,399	-483	-204	-2,323	-2,389
LOANS AND DISCOUNTS	- 7,040	-5,152	-212	-39	-2,436	-2,465
U.S. TREASURY SECURITIES	+ 110	+81	-87	-142	+277	+33
OTHER SECURITIES	- 290	-328	-184	-23	-164	+43
RESERVES, CASH, AND BANK BALANCES	- 320	+35	+1,273	-294	-342	-602
RESERVES WITH FR BANKS	+ 4,050	+4,059	+1,869	-33	+1,559	+664
CASH IN VAULT	+ 210	+158	+6	+1	+59	+92
BALANCES WITH BANKS	- 240	-11	+589	-1	-89	-510
CASH ITEMS	- 4,340	-4,171	-1,191	-261	-1,871	-848
OTHER ASSETS	- 130	+28	+196	-14	+36	-190
TOTAL ASSETS/LIABILITIES	- 7,670	-5,336	+986	-512	-2,629	-3,181
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	-12,760	-9,855	-1,454	-455	-3,970	-3,976
GROSS TIME DEPOSITS	+ 2,360	+2,206	+520	+438	+1,050	+198
TOTAL DEPOSITS	-10,400	-7,649	-934	-17	-2,920	-3,778
DEPOSITS OF BANKS	- 450	-330	+422	-46	-464	-242
U.S. GOVT. DEPOSITS	- 2,620	-1,856	-35	-21	-815	-985
OTHER DEMAND DEPOSITS	- 9,320	-7,295	-1,704	-329	-2,513	-2,749
OTHER TIME DEPOSITS	+ 1,990	+1,832	+383	+379	+872	+198
BORROWINGS	+ 2,250	+1,974	+1,743	-566	+334	+463
OTHER LIABILITIES	+ 370	+234	+133	+65	-93	+129
TOTAL CAPITAL ACCOUNTS	+ 110	+105	+44	+6	+50	+5

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

SEPTEMBER 25, 1974 TO SEPTEMBER 24, 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	+17,060	+4,253	-5,656	-1,017	-1,487	+12,413
LOANS AND DISCOUNTS	-14,000	-16,936	-6,320	-2,323	-9,726	+1,433
U.S. TREASURY SECURITIES	+25,560	+19,672	+3,185	+1,316	+8,219	+6,952
OTHER SECURITIES	+ 5,500	+1,517	-2,521	-10	+20	+4,028
RESERVES, CASH, AND BANK BALANCES	- 3,150	-2,998	-1,886	-183	-1,628	+699
RESERVES WITH FR BANKS	- 3,140	-3,133	-1,189	-151	-1,175	-618
CASH IN VAULT	+ 520	+481	+7	+0	+192	+282
BALANCES WITH BANKS	+ 2,020	+2,252	+791	-6	+271	+1,196
CASH ITEMS	- 2,550	-2,598	-1,495	-26	-916	-161
OTHER ASSETS	+10,640	+9,302	+2,645	+205	+5,196	+1,256
TOTAL ASSETS/LIABILITIES	+24,550	+10,557	-4,897	-995	+2,081	+14,368
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 280	-894	-1,387	-103	-190	+786
GROSS TIME DEPOSITS	+27,920	+16,060	-1,376	-901	+4,650	+13,687
TOTAL DEPOSITS	+28,200	+15,166	-2,763	-1,004	+4,460	+14,473
DEPOSITS OF BANKS	+ 1,200	+1,157	-334	+198	+1,049	+244
U.S. GOVT. DEPOSITS	- 3,980	-3,295	-605	-229	-1,402	-1,059
OTHER DEMAND DEPOSITS	+ 3,400	+1,226	-1,925	-5	+1,460	+1,696
OTHER TIME DEPOSITS	+27,580	+16,078	+101	-968	+3,353	+13,592
BORROWINGS	- 8,180	-7,237	-2,268	+493	-3,894	-1,568
OTHER LIABILITIES	- 290	-861	-628	-678	+504	-59
TOTAL CAPITAL ACCOUNTS	+ 4,820	+3,489	+762	+194	+1,011	+1,522
£/ REVISED						
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	+17,500					
LOANS AND DISCOUNTS 2/	-13,600					
COMMERCIAL & INDUSTRIAL	- 6,800					
U.S. TREASURY SECURITIES	+25,600					
OTHER SECURITIES	+ 5,500					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	-14,400					
COMMERCIAL & INDUSTRIAL	- 6,800					

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	Sept. 24, 1975	Aug. 27, 1975	Sept. 25, 1974	Change to Sept. 24, 1975 from --	
				Aug. 27, 1975	Sept. 25, 1974
<u>ASSETS</u>					
Monetary reserve	21.9	21.8	21.0	+ .1	+ .9
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	.5	.5	.4	--	+ .1
Treasury Currency	9.8	9.7	9.0	+ .1	+ .8
Bank credit	887.3	877.5	850.8	+9.8	+36.5
Loans, net	546.9	547.9	553.8	-1.0	- 6.9
U. S. Govt. obligations	169.1	159.5	136.4	+9.6	+32.7
Commercial and savings banks	80.2	76.5	53.3	+3.6	+26.9
Federal Reserve Banks	87.5	81.5	80.7	+6.0	+ 6.8
Other	1.5	1.5	2.5	--	- 1.0
Other securities	171.3	170.2	160.7	+1.2	+10.6
Total assets, net	909.2	899.3	871.8	+9.9	+37.4
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	818.8	815.5	771.0	+3.3	+47.8
Currency outside banks	70.2	70.2	64.1	--	+ 6.1
Demand deposits adjusted <u>1/</u>	207.3	207.5	201.4	- .2	+ 6.0
Time deposits adjusted	541.3	537.8	505.6	+3.5	+35.7
U. S. Government deposits	11.1	4.3	11.2	+6.9	- .1
At commercial and savings banks	3.9	3.4	7.9	+ .5	- 4.0
At Federal Reserve Banks	7.2	.8	3.3	+6.4	+ 3.9
Foreign bank deposits, net	6.1	5.9	6.6	+ .1	- .5
Treasury cash	.4	.4	.3	--	+ .1
Capital and miscellaneous account, net	72.8	73.2	82.6	- .4	- 9.8
Total liabilities and capital, net	909.2	899.3	871.8	+9.9	+37.5
<u>Seasonally adjusted</u>					
Currency outside banks	70.1	69.8	64.0	+ .3	+ 6.1
Demand deposits adjusted	209.2	210.2	203.2	-1.0	+ 6.0

\* 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 \$214.8 billion on September 24, 1975.

r/ Revised.