



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
NOVEMBER 11, 1975

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) OCTOBER 29, 1975

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	745,140	556,379	89,940	29,865	201,373	235,201
LOANS AND DISCOUNTS	524,250	401,489	73,211	22,977	151,273	154,028
U.S. TREASURY SECURITIES	76,050	54,546	7,498	2,963	17,706	26,379
OTHER SECURITIES	144,840	100,344	9,231	3,925	32,394	54,794
RESERVES, CASH, AND BANK BALANCES	109,160	91,420	25,408	3,342	33,799	28,871
RESERVES WITH FR BANKS	28,970	28,972	7,508	1,137	11,014	9,313
CASH IN VAULT	11,560	8,588	609	152	2,857	4,970
BALANCES WITH BANKS	32,490	18,937	5,250	292	4,815	8,580
CASH ITEMS	36,140	34,923	12,041	1,761	15,113	6,008
OTHER ASSETS	57,600	47,512	13,616	2,016	19,603	12,277
TOTAL ASSETS/LIABILITIES	911,900	695,311	128,964	35,223	254,775	276,349
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	281,560	218,375	46,870	9,173	77,398	84,934
GROSS TIME DEPOSITS	452,410	334,416	47,731	15,539	120,061	151,085
TOTAL DEPOSITS	733,970	552,791	94,601	24,712	197,459	236,019
DEPOSITS OF BANKS	43,040	39,150	18,672	2,668	13,662	4,148
U.S. GOVT. DEPOSITS	3,360	2,481	223	37	1,049	1,172
OTHER DEMAND DEPOSITS	247,020	186,843	32,255	7,427	66,714	80,447
OTHER TIME DEPOSITS	440,550	324,317	43,451	14,580	116,034	150,252
BORROWINGS	60,170	54,167	13,474	6,676	25,794	8,223
OTHER LIABILITIES	50,310	37,385	10,714	1,570	13,994	11,107
TOTAL CAPITAL ACCOUNTS	67,450	50,968	10,175	2,265	17,528	21,000
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 2/	715,000					
LOANS AND DISCOUNTS 2/	494,100					
COMMERCIAL & INDUSTRIAL	177,900					
U.S. TREASURY SECURITIES	75,100					
OTHER SECURITIES	145,800					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	498,800					
COMMERCIAL & INDUSTRIAL	180,800					

NOTE: CURRENT AND WEEK-AGO FIGURES REFLECT ADJUSTMENTS TO THE JUNE 30, 1975 CALL REPORT BENCHMARK. BACK DATA WILL BE AVAILABLE IN THE NOVEMBER BULLETIN.

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

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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

OCTOBER 22, 1975 TO OCTOBER 29, 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	-1,110	-543	-702	+126	+747	-714
LOANS AND DISCOUNTS	- 670	-85	-393	+243	+796	-731
U.S. TREASURY SECURITIES	- 590	-578	-313	-171	-79	-15
OTHER SECURITIES	+ 150	+120	+4	+54	+30	+32
RESERVES, CASH, AND BANK BALANCES	- 940	-1,048	+2,105	-874	-2,354	+75
RESERVES WITH FR BANKS	+ 300	+303	+1,717	-695	-725	+6
CASH IN VAULT	+ 450	+313	+2	-8	+105	+214
BALANCES WITH BANKS	- 920	-918	-692	-27	-153	-46
CASH ITEMS	- 770	-746	+1,078	-144	-1,581	-99
OTHER ASSETS	+ 380	+307	-495	+306	+403	+93
TOTAL ASSETS/LIABILITIES	-1,670	-1,284	+908	-442	-1,204	-546
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	-1,220	-543	+800	+90	-518	-915
GROSS TIME DEPOSITS	- 590	-541	-369	-115	-4	-53
TOTAL DEPOSITS	-1,810	-1,084	+431	-25	-522	-968
DEPOSITS OF BANKS	-1,230	-1,224	-1,345	-65	-39	+225
U.S. GOVT. DEPOSITS	- 780	-517	-57	-1	-109	-350
OTHER DEMAND DEPOSITS	+ 870	+1,281	+2,192	+138	-491	-558
OTHER TIME DEPOSITS	- 670	-624	-359	-97	+117	-285
BORROWINGS	+ 250	+32	+801	-177	-894	+302
OTHER LIABILITIES	- 170	-282	-327	-246	+191	+100
TOTAL CAPITAL ACCOUNTS	+ 60	+50	+3	+6	+21	+20

^{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 \$31,900.

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

OCTOBER 30, 1974 TO OCTOBER 29, 1975

H.3

(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	+21,810	+7,757	-3,802	-404	-81	+12,044
LOANS AND DISCOUNTS	-10,270	-14,452	-5,293	-2,186	-7,596	+623
U.S. TREASURY SECURITIES	+25,320	+19,733	+3,019	+1,456	+7,727	+7,531
OTHER SECURITIES	+ 6,760	+2,476	-1,528	+326	-212	+3,890
RESERVES, CASH, AND BANK BALANCES	- 1,610	-2,254	-1,604	-14	-1,359	+723
RESERVES WITH FR BANKS	- 1,880	-1,877	-594	+44	-1,108	-219
CASH IN VAULT	+ 760	+533	+27	-14	+217	+303
BALANCES WITH BANKS	+ 1,660	+1,132	-530	-33	+815	+880
CASH ITEMS	- 2,150	-2,042	-507	-11	-1,283	-241
OTHER ASSETS	+10,950	+9,635	+2,819	+338	+4,812	+1,666
TOTAL ASSETS/LIABILITIES	+31,150	+15,138	-2,587	-80	+3,372	+14,433
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 2,240	+642	-1,417	+405	+918	+736
GROSS TIME DEPOSITS	+31,310	+17,021	-519	-1,113	+4,931	+13,722
TOTAL DEPOSITS	+33,550	+17,663	-1,936	-708	+5,849	+14,458
DEPOSITS OF BANKS	- 290	-982	-2,575	+75	+1,104	+414
U.S. GOVT. DEPOSITS	- 330	-136	+38	-30	+115	-259
OTHER DEMAND DEPOSITS	+ 3,930	+2,270	+5	+342	+983	+940
OTHER TIME DEPOSITS	+30,240	+16,511	+596	-1,095	+3,647	+13,363
BORROWINGS	- 8,180	-6,636	-1,955	+609	-4,155	-1,135
OTHER LIABILITIES	+ 510	+274	+173	-194	+717	-422
TOTAL CAPITAL ACCOUNTS	+ 5,270	+3,837	+1,131	+213	+961	+1,532
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	+24,200					
LOANS AND DISCOUNTS 2/	- 7,900					
COMMERCIAL & INDUSTRIAL	- 5,300					
U.S. TREASURY SECURITIES	+25,300					
OTHER SECURITIES	+ 6,800					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	- 8,400					
COMMERCIAL & INDUSTRIAL	- 5,200					

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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	Oct. 29, 1975	Sept. 24, 1975	Oct. 30, 1974	Change to Oct. 29, 1975 from --	
				Sept. 24, 1975	Oct. 30, 1974
<u>ASSETS</u>					
Monetary reserve	22.0	r/ 21.9	r/ 21.0	+ .1	+ 1.0
Gold stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	.5	.5	.4	--	+ .1
Treasury Currency	9.9	9.8	9.1	+ .1	+ .8
Bank credit	895.0	892.5	847.6	+2.4	+47.3
Loans, net	552.3	550.8	551.5	+1.5	+ .8
U. S. Govt. obligations	169.0	168.6	135.0	+ .3	+34.0
Commercial and savings banks	80.3	79.6	53.3	+ .6	+27.0
Federal Reserve Banks	87.2	87.5	79.2	- .3	+ 8.0
Other	1.5	1.5	2.5	--	- 1.0
Other securities	173.7	173.1	161.1	+ .6	+12.6
Total assets, net	916.9	914.4	868.7	+2.5	+48.3
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	829.4	823.2	777.2	+6.2	+52.2
Currency outside banks	70.5	70.1	64.8	+ .4	+ 5.7
Demand deposits adjusted ^{1/}	210.9	207.5	204.8	+3.4	+ 6.1
Time deposits adjusted	548.1	545.6	507.7	+2.4	+40.4
U. S. Government deposits	9.5	11.1	4.8	-1.6	+ 4.7
At commercial and savings banks	3.4	3.9	3.7	- .5	- .3
At Federal Reserve Banks	6.1	7.2	1.1	-1.1	+ 5.0
Foreign bank deposits, net	5.9	6.1	5.9	- .2	--
Treasury cash	.4	.4	.3	--	--
Capital and miscellaneous account, net	71.8	73.7	80.5	-1.9	- 8.7
Total liabilities and capital, net	916.9	914.4	868.7	+2.5	+48.3
<u>Seasonally adjusted</u>					
Currency outside banks	70.4	70.0	64.5	+ .4	+ 5.9
Demand deposits adjusted	209.0	209.4	202.8	- .4	+ 6.2

* 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 \$217.8 billion on October 29, 1975.

r/ Revised.