



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
DECEMBER 9, 1975

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

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

NOVEMBER 26, 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	754,800	564,069	93,463	29,851	203,101	237,654
LOANS AND DISCOUNTS	529,910	405,843	74,750	22,847	152,584	155,662
U.S. TREASURY SECURITIES	79,550	57,476	9,194	2,955	18,244	27,083
OTHER SECURITIES	145,340	100,750	9,519	4,049	32,273	54,909
RESERVES, CASH, AND BANK BALANCES	121,350	102,101	26,745	4,570	39,809	30,977
RESERVES WITH FR BANKS	30,980	30,977	6,763	2,196	12,681	9,337
CASH IN VAULT	10,780	8,014	629	144	2,602	4,639
BALANCES WITH BANKS	35,320	20,357	5,448	198	5,173	9,538
CASH ITEMS	44,270	42,753	13,905	2,032	19,353	7,463
OTHER ASSETS	58,260	47,966	13,504	1,860	20,075	12,527
TOTAL ASSETS/LIABILITIES	934,410	714,136	133,712	36,281	262,985	281,158
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	295,040	229,273	49,330	9,420	82,105	88,418
GROSS TIME DEPOSITS	454,100	335,583	46,643	15,649	121,537	151,754
TOTAL DEPOSITS	749,140	564,856	95,973	25,069	203,642	240,172
DEPOSITS OF BANKS	45,640	41,599	20,065	2,913	14,250	4,371
U.S. GOVT. DEPOSITS	4,250	3,230	425	104	1,338	1,363
OTHER DEMAND DEPOSITS	256,960	194,489	32,831	7,486	70,655	83,517
OTHER TIME DEPOSITS	442,290	325,538	42,652	14,566	117,399	150,921
BORROWINGS	66,360	60,169	16,793	7,147	27,744	8,485
OTHER LIABILITIES	51,060	37,913	10,722	1,809	14,091	11,291
TOTAL CAPITAL ACCOUNTS	67,850	51,198	10,224	2,256	17,508	21,210
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	721,300	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 \$33,900 MILLION.				
LOANS AND DISCOUNTS 2/	498,000					
COMMERCIAL & INDUSTRIAL	178,900					
U.S. TREASURY SECURITIES	76,300					
OTHER SECURITIES	147,000					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	502,700					
COMMERCIAL & INDUSTRIAL	181,700					
NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP MERGERS ETC						

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

NOVEMBER 19, 1975 TO NOVEMBER 26, 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>	<u>±/</u>	<u>±/</u>			<u>±/</u>	<u>±/</u>
LOANS AND INVESTMENTS	- 770	-243	+1,654	-432	-779	-686
LOANS AND DISCOUNTS	- 1,930	-1,078	+1,092	-150	-941	-1,079
U.S. TREASURY SECURITIES	+ 810	+599	+455	-316	+208	+252
OTHER SECURITIES	+ 350	+236	+107	+34	-46	+141
RESERVES, CASH, AND BANK BALANCES	+11,720	+10,351	+4,158	+347	+3,913	+1,933
RESERVES WITH FR BANKS	+ 2,960	+2,955	+768	+325	+1,544	+318
CASH IN VAULT	- 500	-395	-61	-10	-155	-169
BALANCES WITH BANKS	+ 2,600	+1,347	+387	+41	+172	+747
CASH ITEMS	+ 6,660	+6,444	+3,064	-9	+2,352	+1,037
OTHER ASSETS	- 660	-649	+429	-148	-927	-3
TOTAL ASSETS/LIABILITIES	+10,290	+9,459	+6,241	-233	+2,207	+1,244
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 7,550	+6,900	+4,129	+16	+1,885	+870
GROSS TIME DEPOSITS	+ 830	+803	+62	+63	+639	+39
TOTAL DEPOSITS	+ 8,380	+7,703	+4,191	+79	+2,524	+909
DEPOSITS OF BANKS	+ 1,980	+1,911	+1,488	-36	+359	+100
U.S. GOVT. DEPOSITS	- 990	-677	-17	-12	-231	-417
OTHER DEMAND DEPOSITS	+ 6,580	+5,692	+2,556	+79	+1,870	+1,187
OTHER TIME DEPOSITS	+ 810	+777	+164	+48	+526	+39
BORROWINGS	+ 2,810	+2,444	+2,066	-444	+321	+501
OTHER LIABILITIES	- 940	-673	-7	+154	-590	-230
TOTAL CAPITAL ACCOUNTS	+ 40	-15	-9	-22	-48	+64

±/ REVISED.

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

NOVEMBER 27, 1974 TO NOVEMBER 26, 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>	<u>£/</u>	<u>£/</u>	<u>£/</u>		<u>£/</u>	<u>£/</u>
LOANS AND INVESTMENTS	+25,160	+7,981	-1,885	-1,059	-846	+11,771
LOANS AND DISCOUNTS	- 9,490	-15,585	-5,428	-2,615	-7,458	-84
U.S. TREASURY SECURITIES	+27,410	+21,082	+4,470	+1,161	+7,381	+8,070
OTHER SECURITIES	+ 7,240	+2,484	-927	+395	-769	+3,785
RESERVES, CASH, AND BANK BALANCES	+ 5,130	+3,498	-556	-20	+2,299	+1,775
RESERVES WITH FR BANKS	- 870	-868	+166	+291	-668	-657
CASH IN VAULT	+ 790	+546	+100	-21	+189	+278
BALANCES WITH BANKS	+ 3,620	+2,406	+298	-163	+627	+1,644
CASH ITEMS	+ 1,590	+1,414	-1,120	-127	+2,151	+510
OTHER ASSETS	+ 9,590	+7,914	+2,196	+107	+4,463	+1,148
TOTAL ASSETS/LIABILITIES	+39,880	+19,393	-245	-972	+5,916	+14,694
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 8,170	+4,304	-1,025	+7	+3,424	+1,898
GROSS TIME DEPOSITS	+32,820	+18,037	-1,572	-438	+6,792	+13,255
TOTAL DEPOSITS	+40,990	+22,341	-2,597	-431	+10,216	+15,153
DEPOSITS OF BANKS	+ 1,100	-45	-3,117	+397	+2,061	+614
U.S. GOVT. DEPOSITS	- 200	-56	+104	-66	+95	-189
OTHER DEMAND DEPOSITS	+ 8,230	+4,801	+417	-208	+2,760	+1,832
OTHER TIME DEPOSITS	+31,860	+17,641	-1	-554	+5,300	+12,896
BORROWINGS	- 5,110	-5,242	+915	-177	-5,081	-899
OTHER LIABILITIES	- 1,640	-1,584	+364	-556	-168	-1,224
TOTAL CAPITAL ACCOUNTS	+ 5,640	+3,878	+1,073	+192	+949	+1,664
£/ REVISED.						
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	+28,800					
LOANS AND DISCOUNTS 2/	- 5,800					
COMMERCIAL & INDUSTRIAL	- 5,400					
U.S. TREASURY SECURITIES	+27,200					
OTHER SECURITIES	+ 7,400					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	- 6,000					
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	Nov. 26,	Oct. 29,	Nov. 27,	Change to Nov. 26	
	1975	1975	1974	1975 from --	Nov. 27, 1974
				Oct. 29, 1975	Nov. 27, 1974
<u>ASSETS</u>					
Monetary reserve	22.2	22.0	21.1	+ .2	+ 1.1
Gold Stock	11.6	11.6	11.6	--	--
Special Drawing Rights certificates	.5	.5	.4	--	+ .1
Treasury Currency	10.1	9.9	9.1	+ .2	+ .9
Bank credit	901.7	894.8	854.8	+6.9	+46.9
Loans, net	552.4	552.2	554.8	+ .2	- 2.4
U. S. Govt. obligations	175.0	169.0	138.8	+6.1	+36.2
Commercial and savings banks	83.8	80.3	54.7	+3.6	+29.1
Federal Reserve Banks	89.7	87.2	81.6	+2.5	+ 8.1
Other	1.5	1.5	2.5	--	- 1.0
Other securities	174.3	173.7	161.2	+ .6	+13.1
Total assets, net	923.9	916.8	875.9	+7.1	+48.0
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	836.6	829.2	781.7	+7.4	+54.9
Currency outside banks	73.5	70.5	67.5	+3.1	+ 6.0
Demand deposits adjusted <sup>1/</sup>	212.7	210.9	206.1	+1.8	+ 6.6
Time deposits adjusted	550.4	547.8	508.1	+2.5	+42.3
U. S. Government deposits	8.6	9.5	5.8	- .9	+ 2.8
At commercial and savings banks	4.3	3.4	4.5	+ .9	- .2
At Federal Reserve Banks	4.3	6.1	1.3	-1.8	+ 3.0
Foreign bank deposits, net	6.2	5.9	6.6	+ .3	- .4
Treasury cash	.4	.4	.3	--	+ .1
Capital and miscellaneous account, net	72.2	72.0	81.5	+ .2	- 9.4
Total liabilities and capital, net	923.9	916.8	875.9	+7.1	+48.0
<u>Seasonally adjusted</u>					
Currency outside banks	71.5	70.4	65.7	+1.1	+ 5.8
Demand deposits adjusted	210.2	209.0	203.7	+1.2	+ 6.5

\* Figures may not add to totals because of rounding. Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.

<sup>1/</sup> Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$219.7 billion on November 26, 1975.

<sup>r/</sup> Revised.