



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
DECEMBER 12, 1972

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) NOVEMBER 29, 1972

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS ^{1/}			COUNTRY BANKS ^{1/}
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	573,170	446,621	71,707	20,370	163,011	191,533
LOANS AND DISCOUNTS	395,540	314,463	55,533	15,379	119,961	123,590
U.S. TREASURY SECURITIES	63,210	45,799	5,712	1,597	14,734	23,756
OTHER SECURITIES	114,420	86,359	10,462	3,394	28,316	44,187
RESERVES, CASH, AND BANK BALANCES	90,270	78,553	21,556	2,659	29,350	24,988
RESERVES WITH FR BANKS	23,900	23,904	4,740	978	9,697	8,489
CASH IN VAULT	9,620	7,258	589	150	2,302	4,217
BALANCES WITH BANKS	24,270	15,815	4,349	171	4,007	7,288
CASH ITEMS	32,480	31,576	11,878	1,360	13,344	4,994
OTHER ASSETS	28,160	23,036	5,727	1,013	8,468	7,828
TOTAL ASSETS/LIABILITIES	691,600	548,210	98,990	24,042	200,829	224,349
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	259,240	207,961	44,381	8,040	73,901	81,639
GROSS TIME DEPOSITS	311,320	238,480	30,169	9,981	85,404	112,926
TOTAL DEPOSITS	570,560	446,441	74,550	18,021	159,305	194,565
DEPOSITS OF BANKS	30,980	29,279	14,391	1,479	10,000	3,409
U.S. GOVT. DEPOSITS	8,410	7,067	1,046	283	3,166	2,572
OTHER DEMAND DEPOSITS	224,480	175,739	30,710	6,565	62,229	76,235
OTHER TIME DEPOSITS	306,690	234,356	28,403	9,694	83,910	112,349
BORROWINGS	38,350	36,480	9,335	3,137	18,629	5,379
OTHER LIABILITIES	31,960	25,323	7,161	1,029	8,564	8,569
TOTAL CAPITAL ACCOUNTS	50,730	39,966	7,944	1,855	14,331	15,836
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS ^{2/}	549,400					
LOANS AND DISCOUNTS ^{2/}	373,600					
COMMERCIAL & INDUSTRIAL	128,200					
U.S. TREASURY SECURITIES	60,600					
OTHER SECURITIES	115,100					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
TOTAL LOANS ^{2/}	376,100					
COMMERCIAL & INDUSTRIAL	129,900					

^{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.

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 22, 1972 TO NOVEMBER 29, 1972

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	
ASSETS						
LOANS AND INVESTMENTS	+3,050	+2,771	+848	+285	+1,256	+382
LOANS AND DISCOUNTS	+1,030	+1,050	+608	+156	+324	-38
U.S. TREASURY SECURITIES	+1,800	+1,560	+193	+60	+975	+332
OTHER SECURITIES	+ 220	+161	+47	+69	-43	+88
RESERVES, CASH, AND BANK BALANCES	- 30	+466	+3,010	-382	-1,350	-812
RESERVES WITH FR BANKS	-1,440	-1,432	-85	-272	-973	-102
CASH IN VAULT	+1,370	+1,041	+92	+17	+332	+600
BALANCES WITH BANKS	+ 170	+840	+1,152	-44	+256	-524
CASH ITEMS	- 130	+17	+1,851	-83	-965	-786
OTHER ASSETS	+ 380	+273	+16	+3	+97	+157
TOTAL ASSETS/LIABILITIES	+3,400	+3,510	+3,874	-94	+3	-273
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+2,940	+3,482	+3,749	-3	+707	-971
GROSS TIME DEPOSITS	+ 350	+289	+89	+48	+68	+84
TOTAL DEPOSITS	+3,290	+3,771	+3,838	+45	+775	-887
DEPOSITS OF BANKS	+1,210	+1,290	+1,728	-139	-129	-170
U.S. GOVT. DEPOSITS	+1,430	+1,246	+203	-24	+711	+356
OTHER DEMAND DEPOSITS	+ 320	+966	+1,831	+158	+134	-1,157
OTHER TIME DEPOSITS	+ 330	+269	+76	+50	+59	+84
BORROWINGS	- 710	-793	-129	-134	-772	+242
OTHER LIABILITIES	+ 730	+454	+145	+10	-54	+353
TOTAL CAPITAL ACCOUNTS	+ 90	+78	+20	-15	+54	+19

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

DECEMBER 1, 1971 TO NOVEMBER 29, 1972

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	+68,920	+50,843	+7,481	+3,349	+19,237	+20,776
LOANS AND DISCOUNTS	+56,280	+42,929	+6,363	+3,169	+17,989	+15,408
U.S. TREASURY SECURITIES	+ 740	-81	-364	-241	+111	+413
OTHER SECURITIES	+11,900	+7,995	+1,482	+421	+1,137	+4,955
RESERVES, CASH, AND BANK BALANCES	- 3,580	-3,517	-1,662	-660	-855	-340
RESERVES WITH FR BANKS	+ 650	+652	-207	+41	+892	-74
CASH IN VAULT	+ 1,500	+1,017	+90	+28	+361	+538
BALANCES WITH BANKS	+ 790	+1,357	+2,686	-418	-544	-367
CASH ITEMS	- 6,520	-6,543	-4,231	-311	-1,564	-437
OTHER ASSETS	+ 3,260	+2,371	+246	+87	+763	+1,275
TOTAL ASSETS/LIABILITIES	+68,600	+49,697	+6,065	+2,776	+19,145	+21,711
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+12,330	+7,101	-1,213	-224	+3,147	+5,391
GROSS TIME DEPOSITS	+41,670	+30,674	+4,564	+2,290	+10,151	+13,669
TOTAL DEPOSITS	+54,000	+37,775	+3,351	+2,066	+13,298	+19,060
DEPOSITS OF BANKS	- 2,380	-2,528	-946	-345	-1,287	+50
U.S. GOVT. DEPOSITS	+ 3,550	+3,185	+400	+165	+1,799	+821
OTHER DEMAND DEPOSITS	+12,690	+7,752	-140	+24	+3,138	+4,730
OTHER TIME DEPOSITS	+40,140	+29,366	+4,037	+2,222	+9,648	+13,459
BORROWINGS	+10,920	+10,149	+2,978	+795	+4,450	+1,926
OTHER LIABILITIES	- 1,120	-1,700	-904	-291	+173	-678
TOTAL CAPITAL ACCOUNTS	+ 4,800	+3,473	+640	+206	+1,224	+1,403
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	+69,600					
LOANS AND DISCOUNTS 2/	+54,900					
COMMERCIAL & INDUSTRIAL	+12,200					
U.S. TREASURY SECURITIES	+ 1,800					
OTHER SECURITIES	+12,900					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
TOTAL LOANS 2/	+55,000					
COMMERCIAL & INDUSTRIAL	+13,100					

FOR NUMBERED FOOTNOTES SEE PAGE 1.

NOTE: COMPARISONS OF SEASONALLY ADJUSTED DATA ARE WITH DATA FOR NOVEMBER 24, 1971.

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. 29, 1972	Oct. 25, 1972	Nov. 24, 1971	Change to Nov. 29, 1972 from --	
				Oct. 25, 1972	Nov. 24, 1971
<u>ASSETS</u>					
Monetary reserve	19.1	19.1	18.1	--	+ 1.0
Gold Stock	10.4	10.4	10.1	--	+ .3
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	8.3	8.2	7.6	--	+ .7
Bank credit	704.9	695.6	626.7	+ 9.3	+78.2
Loans, net	429.0	420.4	370.9	+ 8.7	+58.2
U. S. Treasury securities	138.6	138.6	136.4	+ .1	+ 2.2
Commercial and savings banks	66.7	64.3	64.4	+ 2.3	+ 2.3
Federal Reserve Banks	69.2	71.4	69.5	- 2.3	- .3
Other	2.8	2.8	2.5	--	+ .3
Other securities	137.2	136.6	119.4	+ .6	+17.8
Total assets, net	724.0	714.6	644.8	+ 9.4	+79.1
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	644.2	634.4	566.5	+ 9.8	+77.7
Currency outside banks	55.4	54.5	52.5	+ 1.0	+ 2.9
Demand deposits adjusted ^{1/}	192.0	185.6	167.6	+ 6.4	+24.4
Time deposits adjusted	396.8	394.3	346.4	+ 2.5	+50.4
U. S. Government deposits	9.5	9.5	6.2	--	+ 3.3
At commercial and savings banks	8.4	8.1	4.7	+ .3	+ 3.7
At Federal Reserve Banks	1.1	1.4	1.4	- .3	- .4
Foreign bank deposits, net	3.0	3.3	2.6	- .3	+ .3
Treasury cash	.4	.4	.5	--	- .1
Capital and miscellaneous account, net	66.9	67.1	69.0	- .2	- 2.1
Total liabilities and capital, net	724.0	714.6	644.8	+ 9.4	+79.1
<u>Seasonally adjusted</u>					
Currency outside banks	54.4	54.6	51.1	- .2	+ 3.3
Demand deposits adjusted	189.7	184.5	165.6	+ 5.2	+24.1

* 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 \$196.2 billion on November 29, 1972.