



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JANUARY 9, 1973

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

DECEMBER 27, 1972

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	590,080	460,102	74,894	21,208	164,721	195,274
LOANS AND DISCOUNTS	409,600	326,131	59,090	16,325	124,248	126,468
U.S. TREASURY SECURITIES	64,920	46,944	5,321	1,643	15,619	24,361
OTHER SECURITIES	115,560	87,027	10,483	3,240	24,854	44,450
RESERVES, CASH, AND BANK BALANCES	97,740	85,066	21,169	3,640	31,057	27,200
RESERVES WITH FR BANKS	22,420	22,424	3,569	1,507	9,216	8,132
CASH IN VAULT	10,130	7,658	629	159	2,492	4,378
BALANCES WITH BANKS	26,880	17,852	4,556	207	4,684	8,405
CASH ITEMS	38,310	37,132	12,415	1,767	16,665	6,285
OTHER ASSETS	29,210	23,828	6,109	928	8,632	8,159
TOTAL ASSETS/LIABILITIES	717,030	568,996	102,172	25,776	210,410	230,638
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	279,730	224,899	48,536	9,066	80,290	87,007
GROSS TIME DEPOSITS	316,110	242,116	30,206	10,351	87,196	114,363
TOTAL DEPOSITS	595,840	467,015	78,742	19,417	167,486	201,370
DEPOSITS OF BANKS	34,260	32,334	15,543	1,664	11,244	3,883
U.S. GOVT. DEPOSITS	8,340	7,030	1,104	396	3,060	2,470
OTHER DEMAND DEPOSITS	241,840	189,745	33,731	7,332	67,451	81,231
OTHER TIME DEPOSITS	311,400	237,906	28,364	10,025	85,731	113,786
BORROWINGS	38,540	36,657	8,241	3,426	19,890	5,100
OTHER LIABILITIES	31,500	25,074	7,217	1,057	8,543	8,257
TOTAL CAPITAL ACCOUNTS	51,150	40,250	7,972	1,876	14,491	15,911

SEASONALLY ADJUSTED DATA ESTIMATED AS OF DECEMBER 31, 1972

LOANS AND INVESTMENTS 2/	554,200
LOANS AND DISCOUNTS 2/	376,600
COMMERCIAL & INDUSTRIAL	129,100
U.S. TREASURY SECURITIES	62,000
OTHER SECURITIES	115,600
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	
TOTAL LOANS 2/	379,200
COMMERCIAL & INDUSTRIAL	130,800

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

DECEMBER 20, 1972 TO DECEMBER 27, 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	+4,430	+3,869	+1,185	+226	+1,621	+837
LOANS AND DISCOUNTS	+3,320	+3,081	+1,293	+232	+1,199	+357
U.S. TREASURY SECURITIES	+ 800	+635	+210	-16	+212	+229
OTHER SECURITIES	+ 310	+153	-318	+10	+210	+251
RESERVES, CASH, AND BANK BALANCES	+1,790	+1,235	-532	-175	+748	+1,194
RESERVES WITH FR BANKS	-3,600	-3,598	-1,595	-419	-1,323	-261
CASH IN VAULT	+1,030	+791	+48	+19	+300	+424
BALANCES WITH BANKS	+1,310	+1,087	+184	+16	+376	+511
CASH ITEMS	+3,050	+2,955	+831	+209	+1,395	+520
OTHER ASSETS	+ 290	+191	+29	-31	+51	+142
TOTAL ASSETS/LIABILITIES	+6,510	+5,295	+682	+20	+2,420	+2,173
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+7,360	+6,501	+1,946	+289	+2,582	+1,684
GROSS TIME DEPOSITS	+1,580	+1,298	+291	+97	+468	+442
TOTAL DEPOSITS	+8,940	+7,799	+2,237	+386	+3,050	+2,126
DEPOSITS OF BANKS	+1,950	+1,905	+1,194	-57	+638	+130
U.S. GOVT. DEPOSITS	- 980	-923	-471	-166	-156	-130
OTHER DEMAND DEPOSITS	+6,420	+5,549	+1,249	+513	+2,103	+1,684
OTHER TIME DEPOSITS	+1,550	+1,268	+265	+96	+465	+442
BORROWINGS	-2,060	-2,016	-1,202	-331	-375	-108
OTHER LIABILITIES	580	-646	-342	-38	-351	+85
TOTAL CAPITAL ACCOUNTS	+ 210	+158	-11	+3	+96	+70

FOR NUMBERED FOOTNOTES SEE PAGE 1.
1/ REVISED.

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

DECEMBER 29, 1971 TO DECEMBER 27, 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	+73,516	+55,015	+11,552	+4,075	+19,320	+20,068
LOANS AND DISCOUNTS	+62,670	+48,414	+10,376	+4,040	+17,887	+16,111
U.S. TREASURY SECURITIES	- 10	- 689	- 276	- 139	- 293	+ 18
OTHER SECURITIES	+10,856	+ 7,289	+ 1,452	+ 173	+ 1,725	+ 3,939
RESERVES, CASH, AND BANK BALANCES	- 2,092	- 1,123	- 1,494	+ 629	- 675	+ 417
RESERVES WITH FK BANKS	- 5,058	- 5,054	- 1,793	+ 551	- 3,048	- 764
CASH IN VAULT	+ 2,589	+ 1,880	+ 170	+ 26	+ 673	+ 1,011
BALANCES WITH BANKS	+ 707	+ 2,516	+ 2,643	- 52	+ 228	- 303
CASH ITEMS	- 330	- 464	- 2,513	+ 104	+ 1,472	+ 473
OTHER ASSETS	+ 5,351	+ 3,752	+ 653	- 142	+ 886	+ 2,355
TOTAL ASSETS/LIABILITIES	+76,775	+57,643	+10,711	+4,562	+19,530	+22,840
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+16,981	+11,474	+ 2,255	+ 113	+ 3,017	+ 6,090
GROSS TIME DEPOSITS	+40,913	+30,161	+ 4,764	+2,653	+ 9,243	+13,500
TOTAL DEPOSITS	+57,894	+41,635	+ 7,019	+2,766	+12,260	+19,590
DEPOSITS OF BANKS	- 853	- 828	+ 532	- 197	- 930	- 233
U.S. GOVT. DEPOSITS	- 2,358	- 1,841	- 460	+ 31	- 722	- 690
OTHER DEMAND DEPOSITS	+21,465	+15,360	+ 2,788	+ 436	+ 4,977	+ 7,159
OTHER TIME DEPOSITS	+39,640	+28,945	+ 4,159	+2,496	+ 8,936	+13,353
BORROWINGS	+12,628	+11,611	+ 3,046	+1,491	+ 5,091	+ 1,982
OTHER LIABILITIES	+ 2,314	+ 1,426	- 41	+ 111	+ 885	+ 471
TOTAL CAPITAL ACCOUNTS	+ 3,939	+ 2,971	+ 687	+ 194	+ 1,294	+ 797

SEASONALLY ADJUSTED DATA ESTIMATED AS OF DECEMBER 31, 1972

LOANS AND INVESTMENTS 2/	+68,500
LOANS AND DISCOUNTS 2/	+56,000
COMMERCIAL & INDUSTRIAL	+13,600
U.S. TREASURY SECURITIES	+ 1,300
OTHER SECURITIES	+11,100
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	
TOTAL LOANS 2/	+55,800
COMMERCIAL & INDUSTRIAL	+13,700

FOR NUMBERED FOOTNOTES SEE PAGE 1.

NOTE: COMPARISONS ARE WITH CALL DATE FIGURES FOR THE PREVIOUS YEAR. FIGURES MAY NOT ADD TO TOTALS DUE TO ROUNDING.

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	Dec. 27, 1972	Nov. 29, 1972	Dec. 31, 1971	Change to Dec. 27, 1972 from --	
				Nov. 29, 1972	Dec. 31, 1971
<u>ASSETS</u>					
Monetary reserve	19.1	19.1	18.2	--	+ 1.0
Gold stock	10.4	10.4	10.1	--	+ .3
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	8.3	8.3	7.6	--	+ .7
Bank credit	722.6	704.9	650.7	+ 17.7	+ 71.9
Loans, net	444.4	429.0	386.0	+ 15.4	+ 58.4
U. S. Treasury securities	139.5	138.6	141.5	+ .8	- 2.1
Commercial and savings banks	68.4	66.7	68.2	+ 1.8	+ .2
Federal Reserve Banks	68.2	69.2	70.8	- .9	- 2.6
Other	2.8	2.8	2.5	--	+ .3
Other securities	138.7	137.2	123.1	+ 1.5	+ 15.6
Total assets, net	741.7	724.0	668.8	+ 17.7	+ 72.9
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	663.0	644.2	588.5	+ 18.7	+ 74.4
Currency outside banks	56.6	55.4	53.1	+ 1.2	+ 3.5
Demand deposits adjusted ^{1/}	203.5	192.0	181.7	+ 11.5	+ 21.8
Time deposits adjusted	402.8	396.8	353.6	+ 6.0	+ 49.2
U. S. Government deposits	10.6	9.5	12.7	+ 1.1	- 2.1
At commercial and savings banks	8.3	8.4	10.7	- .1	- 2.4
At Federal Reserve Banks	2.3	1.1	2.0	+ 1.2	+ .2
Foreign bank deposits, net	3.7	3.0	2.7	+ .7	+ 1.0
Treasury cash	.4	.4	.5	--	- .1
Capital and miscellaneous account, net	64.1	66.9	64.4	- 2.8	- .3
Total liabilities and capital, net	741.7	724.0	668.8	+ 17.7	+ 72.9
<u>Seasonally adjusted</u>					
Currency outside banks	55.4	54.4	51.1	+ 1.0	+ 4.3
Demand deposits adjusted	197.0	189.7	173.5	+ 7.3	+ 23.5

* 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 \$208.5 billion on December 27, 1972.