



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
FEBRUARY 13, 1973

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JANUARY 31, 1973

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS ^{1/}			COUNTRY BANKS ^{1/}
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	588,940	458,829	73,744	21,026	168,588	195,471
LOANS AND DISCOUNTS	407,830	324,637	58,304	16,371	123,907	126,055
U.S. TREASURY SECURITIES	65,410	47,333	5,439	1,562	15,844	24,488
OTHER SECURITIES	115,700	86,859	10,001	3,093	28,837	44,928
RESERVES, CASH, AND BANK BALANCES	94,690	82,434	23,203	2,939	30,361	25,931
RESERVES WITH FR BANKS	26,280	26,277	6,030	1,340	10,197	8,710
CASH IN VAULT	8,860	6,663	559	116	2,085	3,903
BALANCES WITH BANKS	24,760	15,769	4,152	179	3,837	7,601
CASH ITEMS	34,790	33,725	12,462	1,304	14,242	5,717
OTHER ASSETS	28,950	23,808	5,976	1,070	8,955	7,807
TOTAL ASSETS/LIABILITIES	712,580	565,071	102,923	25,035	207,904	229,209
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	266,300	213,895	46,468	8,327	75,720	83,380
GROSS TIME DEPOSITS	320,240	245,047	30,745	10,382	87,698	116,222
TOTAL DEPOSITS	586,540	458,942	77,213	18,709	163,418	199,602
DEPOSITS OF BANKS	32,840	31,017	15,493	1,611	10,283	3,630
U.S. GOVT. DEPOSITS	10,920	9,050	1,265	473	3,754	3,558
OTHER DEMAND DEPOSITS	226,890	177,677	31,292	6,605	63,011	76,769
OTHER TIME DEPOSITS	315,890	241,198	29,163	10,020	86,370	115,645
BORROWINGS	43,130	40,255	10,142	3,276	21,086	5,751
OTHER LIABILITIES	30,680	24,880	7,494	1,155	8,781	7,450
TOTAL CAPITAL ACCOUNTS	52,230	40,994	8,074	1,895	14,619	16,406
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS ^{2/}	563,600	^{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.				
LOANS AND DISCOUNTS ^{2/}	385,000					
COMMERCIAL & INDUSTRIAL	133,000					
U.S. TREASURY SECURITIES	61,900					
OTHER SECURITIES	116,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
TOTAL LOANS ^{2/}	387,600					
COMMERCIAL & INDUSTRIAL	134,700					

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

JANUARY 24, 1973 TO JANUARY 31, 1973

M.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	+4,400	+4,359	+1,667	+261	+2,348	+83
LOANS AND DISCOUNTS	+3,600	+3,636	+1,419	+309	+1,950	-42
U.S. TREASURY SECURITIES	+ 330	+371	+207	+18	+213	-67
OTHER SECURITIES	+ 470	+352	+ 41	-66	+185	+192
RESERVES, CASH, AND BANK BALANCES	+1,720	+1,205	+884	+26	-333	+628
RESERVES WITH FR BANKS	-1,860	-1,865	+267	+77	-1,721	-488
CASH IN VAULT	- 310	-230	+0	-10	-82	-138
BALANCES WITH BANKS	+1,460	+994	+11	-7	+414	+576
CASH ITEMS	+2,430	+2,306	+606	-34	+1,056	+678
OTHER ASSETS	+1,030	+748	+164	+18	+134	+432
TOTAL ASSETS/LIABILITIES	+7,150	+6,312	+2,715	+305	+2,149	+1,143
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+5,620	+5,477	+2,088	+221	+2,380	+788
GROSS TIME DEPOSITS	+ 670	+555	+294	+95	-21	+187
TOTAL DEPOSITS	+6,290	+6,032	+2,382	+316	+2,359	+975
DEPOSITS OF BANKS	+3,030	+2,995	+2,614	+17	+309	+55
U.S. GOVT. DEPOSITS	+1,190	+957	+116	+45	+339	+457
OTHER DEMAND DEPOSITS	+1,280	+1,400	-657	+160	+1,621	+276
OTHER TIME DEPOSITS	+ 790	+680	+309	+94	+90	+187
BORROWINGS	210	-547	+158	-53	-494	-158
OTHER LIABILITIES	860	+647	+103	+21	+250	+273
TOTAL CAPITAL ACCOUNTS	+ 210	+180	+72	+21	+34	+53

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

FEBRUARY 2, 1972 TO JANUARY 31, 1973

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	+78,270	+58,967	+10,899	+4,222	+22,636	+21,210
LOANS AND DISCOUNTS	+65,220	+50,795	+9,765	+4,350	+20,304	+16,376
U.S. TREASURY SECURITIES	+ 2,790	+1,612	-27	-177	+1,094	+722
OTHER SECURITIES	+10,260	+6,560	+1,161	+49	+1,238	+4,112
RESERVES, CASH, AND BANK BALANCES	+ 1,520	+2,150	+1,527	-376	+592	+407
RESERVES WITH FR BANKS	+ 130	+127	+809	-139	-211	-332
CASH IN VAULT	+ 1,210	+830	+75	+16	+296	+443
BALANCES WITH BANKS	+ 1,560	+2,659	+2,606	-70	+90	+33
CASH ITEMS	1,380	-1,466	-1,963	-183	+417	+263
OTHER ASSETS	+ 3,790	+2,756	+343	+36	+872	+1,505
TOTAL ASSETS/LIABILITIES	+83,580	+63,873	+12,769	+3,882	+24,100	+23,122
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+21,050	+15,555	+3,408	+287	+5,627	+6,233
GROSS TIME DEPOSITS	+41,440	+30,680	+5,451	+2,746	+9,026	+13,457
TOTAL DEPOSITS	+62,490	+46,235	+8,859	+3,033	+14,653	+19,690
DEPOSITS OF BANKS	+ 1,200	+1,120	+2,054	-165	-842	+73
U.S. GOVT. DEPOSITS	+ 1,890	+1,924	+380	+229	+1,029	+286
OTHER DEMAND DEPOSITS	+18,790	+13,286	+1,266	+370	+5,566	+6,084
OTHER TIME DEPOSITS	+40,610	+29,905	+5,159	+2,599	+8,900	+13,247
BORROWINGS	+16,130	+14,131	+3,256	+559	+7,705	+2,611
OTHER LIABILITIES	320	-195	-92	+182	+593	-878
TOTAL CAPITAL ACCOUNTS	+ 5,280	+3,702	+746	+108	+1,149	+1,699
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	+72,200					
LOANS AND DISCOUNTS 2/	+59,300					
COMMERCIAL & INDUSTRIAL	+16,600					
U.S. TREASURY SECURITIES	+ 2,200					
OTHER SECURITIES	+10,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
TOTAL LOANS 2/	+58,900					
COMMERCIAL & INDUSTRIAL	+16,600					

FOR NUMBERED FOOTNOTES SEE PAGE 1.

NOTE: COMPARISONS OF SEASONALLY ADJUSTED DATA ARE WITH DATA FOR JANUARY 26, 197

FOR NUMBERED FOOTNOTES SEE PAGE 1.

NOTE: COMPARISONS OF SEASONALLY ADJUSTED
DATA ARE WITH DATA FOR JANUARY 26, 1972

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	Jan. 31, 1973	Dec. 27, 1972	Jan. 26, 1972	Change to Jan. 31, 1973 from --	
				Dec. 27, 1972	Jan. 26, 1972
<u>ASSETS</u>		<u>r/</u>			
Monetary reserve	19.1	19.1	18.2	--	+ .9
Gold Stock	10.4	10.4	10.1	--	+ .3
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	8.3	8.3	7.7	--	+ .7
Bank credit	721.8	722.5	642.6	- .8	+79.1
Loans, net	439.6	444.6	380.6	- 5.0	+59.0
U. S. Treasury securities	143.7	139.2	138.4	+ 4.5	+ 5.3
Commercial and savings banks	68.9	68.2	66.0	+ .7	+ 3.0
Federal Reserve Banks	72.0	68.2	69.9	+ 3.8	+ 2.1
Other	2.8	2.8	2.5	--	+ .3
Other securities	138.4	138.7	123.6	- .3	+14.8
Total assets, net	740.9	741.6	660.8	- .7	+80.1
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	655.5	662.9	577.3	- 7.4	+78.2
Currency outside banks	55.2	56.6	51.0	- 1.4	+ 4.2
Demand deposits adjusted <u>1/</u>	192.1	203.5	169.0	-11.4	+23.1
Time deposits adjusted	408.2	402.8	357.3	+ 5.4	+50.9
U. S. Government deposits	13.7	10.6	12.7	+ 3.1	+ 1.0
At commercial and savings banks	10.9	8.3	9.9	+ 2.6	+ 1.1
At Federal Reserve Banks	2.7	2.3	2.9	+ .5	- .1
Foreign bank deposits, net	3.4	3.7	2.4	- .3	+ .9
Treasury cash	.4	.4	.5	--	- .1
Capital and miscellaneous account, net	68.0	64.1	67.9	+ 3.9	+ .2
Total liabilities and capital, net	740.9	741.6	660.8	- .7	+80.1
<u>Seasonally adjusted</u>					
Currency outside banks	56.0	55.4	51.7	+ .6	+ 4.3
Demand deposits adjusted	188.1	197.0	165.5	- 8.9	+22.6

* 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 \$196.8 billion on January 31, 1973.

^{r/} Revised.