



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
MARCH 13, 1973

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

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) FEBRUARY 28, 1973

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS	596,530	465,065	75,727	21,983	169,752	197,603
LOANS AND DISCOUNTS	419,440	334,609	61,629	17,544	126,901	128,535
U.S. TREASURY SECURITIES	61,330	43,698	4,463	1,384	13,957	23,894
OTHER SECURITIES	115,760	86,758	9,635	3,055	28,894	45,174
RESERVES, CASH, AND BANK BALANCES	97,700	85,242	23,059	3,513	32,376	26,294
RESERVES WITH FR BANKS	27,190	27,193	5,745	1,485	11,041	8,922
CASH IN VAULT	8,740	6,565	540	112	2,050	3,863
BALANCES WITH BANKS	25,930	16,754	4,412	389	4,361	7,592
CASH ITEMS	35,840	34,730	12,362	1,527	14,924	5,917
OTHER ASSETS	30,110	24,915	6,785	1,079	9,168	7,883
<b>TOTAL ASSETS/LIABILITIES</b>	<b>724,340</b>	<b>575,222</b>	<b>105,571</b>	<b>26,575</b>	<b>211,296</b>	<b>231,780</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	266,200	213,926	46,079	8,653	75,934	83,260
GROSS TIME DEPOSITS	327,870	251,469	33,488	10,776	89,116	118,089
<b>TOTAL DEPOSITS</b>	<b>594,070</b>	<b>465,395</b>	<b>79,567</b>	<b>19,429</b>	<b>165,050</b>	<b>201,349</b>
DEPOSITS OF BANKS	33,380	31,574	15,748	1,657	10,575	3,594
U.S. GOVT. DEPOSITS	11,920	9,987	1,516	582	4,233	3,656
OTHER DEMAND DEPOSITS	225,560	176,525	30,533	6,778	62,627	76,587
OTHER TIME DEPOSITS	323,210	247,309	31,770	10,412	87,615	117,512
BORROWINGS	45,950	42,912	10,321	4,075	22,434	6,082
OTHER LIABILITIES	31,700	25,606	7,541	1,180	9,052	7,833
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>52,620</b>	<b>41,309</b>	<b>8,142</b>	<b>1,891</b>	<b>14,760</b>	<b>16,516</b>
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 2/	572.6	SEASONALLY ADJUSTED DATA REVISED FOR JANUARY 31, 1973				
LOANS AND DISCOUNTS 2/	395.7	562.8				
COMMERCIAL & INDUSTRIAL	137.9	384.3				
U.S. TREASURY SECURITIES	60.2	133.0				
OTHER SECURITIES	116.6	62.0				
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES		116.5				
TOTAL LOANS 2/	398.8	386.9				
COMMERCIAL & INDUSTRIAL	140.0	134.7				

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.

EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS.

2/ COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, E'

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

FEBRUARY 21, 1973 TO FEBRUARY 28, 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	
<b>ASSETS</b>	<u>r/</u>	<u>r/</u>				<u>r/</u>
LOANS AND INVESTMENTS	+1,260	+884	+928	+97	-736	+595
LOANS AND DISCOUNTS	+1,090	+794	+1,013	+142	-819	+458
U.S. TREASURY SECURITIES	- 210	-202	-68	-37	-91	-6
OTHER SECURITIES	+ 380	+292	-17	-8	+174	+143
RESERVES, CASH, AND BANK BALANCES	+2,040	+2,364	+1,982	+388	+704	-710
RESERVES WITH FR BANKS	+3,640	+3,645	+563	+492	+2,359	+231
CASH IN VAULT	- 250	-212	-30	-5	-117	-60
BALANCES WITH BANKS	- 330	-91	+314	+40	+179	-624
CASH ITEMS	-1,020	-978	+1,135	-139	-1,717	-257
OTHER ASSETS	+1,250	+1,032	+285	+7	+410	+330
TOTAL ASSETS/LIABILITIES	+4,550	+4,280	+3,195	+492	+378	+215
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	- 380	-121	+1,444	-161	-777	-627
GROSS TIME DEPOSITS	+2,320	+2,059	+897	+221	+533	+408
TOTAL DEPOSITS	+1,940	+1,938	+2,341	+60	-244	-219
DEPOSITS OF BANKS	+ 850	+982	+1,989	-163	-558	-286
U.S. GOVT. DEPOSITS	+ 290	+247	+84	+30	+56	+77
OTHER DEMAND DEPOSITS	-1,460	-1,281	-620	-8	-235	-418
OTHER TIME DEPOSITS	+2,260	+1,990	+888	+201	+493	+408
BORROWINGS	+1,570	+1,470	+355	+469	+440	+206
OTHER LIABILITIES	- 800	+667	+414	-41	+119	+175
TOTAL CAPITAL ACCOUNTS	+ 240	+205	+85	+4	+63	+53

FOR NUMBERED FOOTNOTES SEE PAGE 1.  
r/ REVISED.

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

MARCH , 1972 TO FEBRUARY 28, 1973

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS			COUNTRY BANKS
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS	+80,930	+61,335	+12,178	+ 4,579	+22,658	+21,920
LOANS AND DISCOUNTS	+73,110	+57,702	+12,251	+ 4,913	+22,510	+18,028
U.S. TREASURY SECURITIES	- 1,110	- 1,920	- 1,030	- 217	- 937	+ 264
OTHER SECURITIES	+ 8,930	+ 5,553	+ 957	- 117	+ 1,085	+ 3,628
RESERVES, CASH, AND BANK BALANCES	- 2,320	- 1,532	- 3,229	+ 117	+ 1,402	+ 178
RESERVES WITH FR BANKS	+ 1,100	+ 1,104	+ 596	+ 176	+ 502	- 170
CASH IN VAULT	+ 1,190	+ 810	+ 78	+ 4	+ 289	+ 439
BALANCES WITH BANKS	- 1,370	- 92	- 5	+ 100	+ 266	- 453
CASH ITEMS	- 3,240	- 3,354	3,898	- 163	+ 345	+ 362
OTHER ASSETS	+ 5,340	+ 4,058	+ 1,149	+ 16	+ 1,016	+ 1,877
TOTAL ASSETS/LIABILITIES	+83,950	+63,861	+10,098	+ 4,712	+25,076	+23,975
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+16,560	+10,776	- 1,326	+ 404	+ 4,748	+ 6,950
GROSS TIME DEPOSITS	+45,050	+34,269	+ 7,843	+ 3,047	+ 9,817	+13,562
TOTAL DEPOSITS	+61,610	+45,045	+ 6,517	+ 3,451	+14,565	+20,512
DEPOSITS OF BANKS	- 2,550	- 2,631	- 1,971	- 187	- 532	+ 59
U.S. GOVT. DEPOSITS	+ 5,070	+ 4,507	+ 795	+ 401	+ 2,010	+ 1,301
OTHER DEMAND DEPOSITS	+15,160	+ 9,958	+ 280	+ 354	+ 3,524	+ 5,800
OTHER TIME DEPOSITS	+43,930	+33,211	+ 7,413	+ 2,883	+ 9,563	+13,352
BORROWINGS	+16,800	+14,741	+ 2,499	+ 924	+ 8,708	+ 2,610
OTHER LIABILITIES	+ 200	313	330	+ 261	579	857
TOTAL CAPITAL ACCOUNTS	+ 5,340	+ 3,762	+ 752	+ 76	+ 1,224	+ 1,710

**SEASONALLY ADJUSTED DATA**

LOANS AND INVESTMENTS 2/	+76,000
LOANS AND DISCOUNTS 2/	+67,200
COMMERCIAL & INDUSTRIAL	+20,600
U.S. TREASURY SECURITIES	- 800
OTHER SECURITIES	+ 9,500
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	
TOTAL LOANS 2/	+67,300
COMMERCIAL & INDUSTRIAL	+21,000

FOR NUMBERED FOOTNOTES SEE PAGE 1.

NOTE: COMPARISONS OF SEASONALLY ADJUSTED  
DATA ARE WITH DATA FOR FEBRUARY 23, 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	Feb. 28, 1973	Jan. 31, 1973	Feb. 23, 1972	Change to Feb. 28, 1973 from --	
				Jan. 31, 1973	Feb. 23, 1972
<u>ASSETS</u>		r/			
Monetary reserve	19.2	19.1	17.8	+ .1	+ 1.4
Gold stock	10.4	10.4	9.6	--	+ .8
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury Currency	8.4	8.3	7.8	.1	.6
Bank credit	727.3	721.7	643.3	+ 5.6	+84.0
Loans, net	448.4	439.6	381.0	+ 8.8	+67.4
U. S. Treasury securities	140.4	143.7	136.6	- 3.4	+ 3.8
Commercial and savings banks	64.8	68.9	65.2	- 4.1	- .3
Federal Reserve Banks	72.6	72.0	68.9	+ .6	+ 3.7
Other	2.9	2.8	2.5	+ .1	+ .4
Other securities	138.6	138.3	125.7	+ .2	+12.9
Total assets, net	746.5	740.8	661.1	+ 5.7	+85.4
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	661.3	655.5	581.0	+ 5.8	+80.3
Currency outside banks	55.7	55.2	51.5	+ .5	+ 4.2
Demand deposits adjusted <u>1/</u>	189.7	192.1	167.8	- 2.4	+21.9
Time deposits adjusted	415.9	408.2	361.7	+ 7.7	+54.2
U. S. Government deposits	14.0	13.7	9.0	+ .3	+ 5.0
At commercial and savings banks	11.9	10.9	7.8	+ 1.0	+ 4.1
At Federal Reserve Banks	2.1	2.7	1.1	- .7	+ .9
Foreign bank deposits, net	3.5	3.4	2.6	- .1	- .9
Treasury cash	.4	.4	.4	--	--
Capital and miscellaneous account, net	67.3	68.0	68.2	- .6	- .9
Total liabilities and capital, net	746.5	740.8	661.1	+ 5.7	+85.4
<u>Seasonally adjusted</u>					
Currency outside banks	56.4	56.0	52.1	+ .4	+ 4.3
Demand deposits adjusted	190.3	188.1	168.3	+ 2.2	+22.0

\* 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 \$1,943 billion on February 28, 1973.

r/ Revised.