



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
APRIL 11, 1973

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

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

MARCH 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	603,670	471,067	76,368	22,660	172,681	199,358
LOANS AND DISCOUNTS	426,540	340,667	62,584	17,980	129,991	130,112
U.S. TREASURY SECURITIES	60,730	43,259	4,498	1,470	13,615	23,676
OTHER SECURITIES	116,400	87,141	9,286	3,210	29,075	45,570
RESERVES, CASH, AND BANK BALANCES	89,340	77,728	20,133	3,092	29,634	24,869
RESERVES WITH FR BANKS	26,910	26,905	5,292	1,410	10,981	9,222
CASH IN VAULT	8,960	6,741	562	116	2,125	3,938
BALANCES WITH BANKS	23,310	14,848	4,027	172	3,915	6,734
CASH ITEMS	30,160	29,234	10,252	1,394	12,613	4,975
OTHER ASSETS	29,830	24,736	6,901	1,069	9,043	7,723
<b>TOTAL ASSETS/LIABILITIES</b>	<b>722,840</b>	<b>573,531</b>	<b>103,402</b>	<b>26,821</b>	<b>211,358</b>	<b>231,950</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	255,290	204,455	42,565	8,226	72,792	80,872
GROSS TIME DEPOSITS	335,930	258,549	34,870	11,628	92,458	119,593
<b>TOTAL DEPOSITS</b>	<b>591,220</b>	<b>463,004</b>	<b>77,435</b>	<b>19,854</b>	<b>165,250</b>	<b>200,465</b>
DEPOSITS OF BANKS	30,130	28,383	13,695	1,592	9,638	3,458
U.S. GOVT. DEPOSITS	11,920	10,035	1,803	611	4,043	3,578
OTHER DEMAND DEPOSITS	218,260	170,560	29,032	6,439	60,676	74,413
OTHER TIME DEPOSITS	330,910	254,026	32,905	11,212	90,893	119,016
BORROWINGS	45,960	42,649	9,938	3,910	22,182	6,619
OTHER LIABILITIES	32,550	26,300	7,982	1,179	9,107	8,032
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>53,110</b>	<b>41,578</b>	<b>8,047</b>	<b>1,878</b>	<b>14,819</b>	<b>16,834</b>
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 2/	581,900					
LOANS AND DISCOUNTS 2/	404,700					
COMMERCIAL & INDUSTRIAL	141,600					
U.S. TREASURY SECURITIES	60,600					
OTHER SECURITIES	116,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
TOTAL LOANS 2/	407,800					
COMMERCIAL & INDUSTRIAL	143,600					

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.

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

MARCH 21, 1973 TO MARCH 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>						
LOANS AND INVESTMENTS	- 140	-208	-660	+130	+201	+121
LOANS AND DISCOUNTS	140	-182	-265	+28	-6	+61
U.S. TREASURY SECURITIES	10	+46	-30	+55	+92	-71
OTHER SECURITIES	10	-72	-365	+47	+115	+131
RESERVES, CASH, AND BANK BALANCES	+1,640	+1,923	+2,375	-8	-23	-421
RESERVES WITH FR BANKS	+1,320	+1,311	+652	+54	+470	+135
CASH IN VAULT	+ 290	+215	+15	+2	+56	+142
BALANCES WITH BANKS	+ 260	+549	+665	-30	+226	-312
CASH ITEMS	230	-152	+1,043	-34	-775	-386
OTHER ASSETS	- 30	+80	+180	-8	+76	-168
TOTAL ASSETS/LIABILITIES	+1,470	+1,795	+1,895	+114	+254	-468
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 300	+881	+1,971	-173	-4	-913
GROSS TIME DEPOSITS	+1,600	+1,392	+332	+150	+604	+306
TOTAL DEPOSITS	+1,900	+2,273	+2,303	-23	+600	-607
DEPOSITS OF BANKS	+ 460	+484	+934	-93	-294	-63
U.S. GOVT. DEPOSITS	+ 380	+334	+11	+16	+211	+96
OTHER DEMAND DEPOSITS	- 360	+245	+1,173	-65	+83	-946
OTHER TIME DEPOSITS	+1,420	+1,210	+185	+119	+600	+306
BORROWINGS	110	+24	-135	+148	-162	+173
OTHER LIABILITIES	700	-608	-260	-9	-222	-117
TOTAL CAPITAL ACCOUNTS	+ 160	+106	-13	-2	+38	+83

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

MARCH 29, 1972 TO MARCH 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>						
LOANS AND INVESTMENTS	+80,880	+62,043	+11,918	+4,992	+23,297	+21,836
LOANS AND DISCOUNTS	+74,740	+59,485	+12,521	+5,082	+23,326	+18,556
U.S. TREASURY SECURITIES	- 1,770	-2,227	-1,069	-112	-968	-78
OTHER SECURITIES	+ 7,910	+4,785	+466	+22	+939	+3,358
RESERVES, CASH, AND BANK BALANCES	- 1,880	-982	-1,267	-112	+552	-155
RESERVES WITH FR BANKS	- 1,590	-1,595	-1,072	+79	-444	-158
CASH IN VAULT	+ 910	+602	+78	+4	+226	+294
BALANCES WITH BANKS	- 1,000	+243	+238	-105	+418	-308
CASH ITEMS	- 200	-232	-511	-90	+352	+17
OTHER ASSETS	+ 4,840	+3,723	+1,064	+135	+896	+1,628
TOTAL ASSETS/LIABILITIES	+83,840	+64,784	+11,715	+5,015	+24,745	+23,309
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+14,700	+10,109	+738	+25	+3,898	+5,448
GROSS TIME DEPOSITS	+50,370	+39,763	+8,668	+3,917	+13,415	+13,763
TOTAL DEPOSITS	+65,070	+49,872	+9,406	+3,942	+17,313	+19,211
DEPOSITS OF BANKS	+ 750	+639	+790	+3	-310	+156
U.S. GOVT. DEPOSITS	+ 2,680	+2,400	+409	+269	+913	+809
OTHER DEMAND DEPOSITS	+12,840	+8,584	+239	-23	+3,675	+4,693
OTHER TIME DEPOSITS	+48,800	+38,249	+7,968	+3,693	+13,035	+13,553
BORROWINGS	+13,110	+10,857	+1,510	+730	+5,674	+2,943
OTHER LIABILITIES	-	+160	+94	+285	+596	-815
TOTAL CAPITAL ACCOUNTS	+ 5,660	+3,895	+705	+58	+1,162	+1,970
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 2/	+76,900					
LOANS AND DISCOUNTS 2/	+70,900					
COMMERCIAL & INDUSTRIAL	+23,200					
U.S. TREASURY SECURITIES	- 1,700					
OTHER SECURITIES	+ 7,700					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
TOTAL LOANS 2/	+71,200					
COMMERCIAL & INDUSTRIAL	+23,400					

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	Mar. 28, 1973	Feb. 28, 1973	Mar. 29, 1972	Change to Mar. 28, 1973 from --	
				Feb. 28, 1973	Mar. 29, 1972
<b><u>ASSETS</u></b>					
Monetary reserve	19.2	19.2	17.9	--	+ 1.4
Gold stock	10.4	10.4	9.6	--	+ .8
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury Currency	8.4	8.4	7.9	--	+ .5
Bank credit	737.5	727.3	654.6	+ 10.2	+ 82.9
Loans, net	456.7	448.4	387.6	+ 8.3	+ 69.1
U. S. Treasury securities	141.1	140.4	138.4	+ .7	+ 2.8
Commercial and savings banks	64.3	64.8	65.9	- .5	- 1.6
Federal Reserve Banks	73.9	72.6	69.9	+ 1.2	+ 4.0
Other	2.9	2.9	2.6	--	+ .3
Other securities	139.7	138.6	128.7	+ 1.1	+ 11.0
Total assets, net	756.8	746.5	672.5	+ 10.2	+ 84.3
<b><u>LIABILITIES AND CAPITAL</u></b>					
Total deposits adjusted and currency outside banks	668.8	661.3	594.2	+ 7.5	+ 74.6
Currency outside banks	56.1	55.7	52.1	+ .4	+ 4.0
Demand deposits adjusted <sup>1/</sup>	188.1	189.7	175.1	- 1.6	+ 13.0
Time deposits adjusted	424.5	415.9	367.0	+ 8.7	+ 57.5
U. S. Government deposits	15.3	14.0	10.2	+ 1.3	+ 5.1
At commercial and savings banks	11.9	11.9	9.2	--	+ 2.7
At Federal Reserve Banks	3.4	2.1	.9	+ 1.3	+ 2.5
Foreign bank deposits, net	3.3	3.5	2.5	.2	+ .8
Treasury cash	.4	.4	.4	--	--
Capital and miscellaneous account, net	69.0	67.3	65.2	+ 1.7	+ 3.8
Total liabilities and capital, net	756.8	746.5	672.5	+ 10.2	+ 84.3
<b><u>Seasonally adjusted</u></b>					
Currency outside banks	56.7	56.4	52.6	+ .3	+ 4.1
Demand deposits adjusted	191.2	190.3	177.7	+ .9	+ 13.5

\* 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 \$192.6 billion on March 28, 1973.