



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
JUNE 12, 1973

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

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

MAY 30, 1973

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS	616,760	480,394	78,078	23,777	175,455	203,084
LOANS AND DISCOUNTS	440,630	351,223	64,505	18,956	133,519	134,243
U.S. TREASURY SECURITIES	57,630	41,030	4,424	1,564	12,547	22,495
OTHER SECURITIES	118,500	88,141	9,149	3,257	29,389	46,346
RESERVES, CASH, AND BANK BALANCES	95,790	81,169	19,587	3,209	31,779	26,594
RESERVES WITH FR BANKS	24,190	24,188	4,321	1,199	9,867	8,801
CASH IN VAULT	9,440	7,147	585	127	2,253	4,182
BALANCES WITH BANKS	26,660	15,496	3,764	206	3,951	7,575
CASH ITEMS	35,500	34,338	10,917	1,677	15,708	6,036
OTHER ASSETS	31,590	26,159	6,885	1,148	9,767	8,359
<b>TOTAL ASSETS/LIABILITIES</b>	<b>744,140</b>	<b>587,722</b>	<b>104,550</b>	<b>28,134</b>	<b>217,001</b>	<b>238,037</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	260,230	207,416	42,336	8,537	73,937	82,606
GROSS TIME DEPOSITS	346,490	266,207	35,644	12,551	96,186	121,826
<b>TOTAL DEPOSITS</b>	<b>606,720</b>	<b>473,623</b>	<b>77,980</b>	<b>21,088</b>	<b>170,123</b>	<b>204,432</b>
DEPOSITS OF BANKS	32,920	30,760	14,271	1,912	10,864	3,713
U.S. GOVT. DEPOSITS	6,690	5,307	543	437	1,963	2,364
OTHER DEMAND DEPOSITS	226,800	176,766	30,035	6,882	62,744	77,105
OTHER TIME DEPOSITS	340,310	260,790	33,131	11,857	94,552	121,250
BORROWINGS	47,490	44,227	10,496	3,954	22,196	7,581
OTHER LIABILITIES	36,080	27,776	7,937	1,182	9,717	8,940
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>53,850</b>	<b>42,096</b>	<b>8,137</b>	<b>1,910</b>	<b>14,965</b>	<b>17,084</b>
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS <sup>2/</sup>	596,400					
LOANS AND DISCOUNTS <sup>2/</sup>	418,100					
COMMERCIAL & INDUSTRIAL	147,200					
U.S. TREASURY SECURITIES	59,600					
OTHER SECURITIES	118,700					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS <sup>2/</sup> COMMERCIAL & INDUSTRIAL	421,700					
	149,400					

<sup>1/</sup> 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.

<sup>2/</sup> EXCLUDES DOMESTIC COML. INTERBANK LOANS.

NOTE: CURRENT AND WEEK-AGO FIGURES REFLECT ADJUSTMENT TO DECEMBER 31, 1972 BENCHMARKS. BACK DATA AVAILABLE IN MAY FEDERAL RESERVE BULLETIN.

NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, ETC.

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

MAY 23, 1973 TO MAY 30, 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	+3,910	+3,435	+1,137	+385	+1,182	+731
LOANS AND DISCOUNTS	+2,600	+2,230	+745	+162	+762	+561
U.S. TREASURY SECURITIES	+ 330	+411	+358	+182	-21	-108
OTHER SECURITIES	+ 980	+794	+34	+41	+441	+278
RESERVES, CASH, AND BANK BALANCES	+3,160	+2,219	-1,102	+1	+1,703	+1,617
RESERVES WITH FR BANKS	-3,130	-3,129	-1,064	-232	-1,354	-479
CASH IN VAULT	+ 450	+334	+25	-10	+114	+205
BALANCES WITH BANKS	+ 690	+59	-1,054	-11	+255	+869
CASH ITEMS	+5,150	+4,955	+991	+254	+2,688	+1,022
OTHER ASSETS	+ 740	+558	+71	-3	+207	+283
<b>TOTAL ASSETS/LIABILITIES</b>	<b>+7,810</b>	<b>+6,212</b>	<b>+106</b>	<b>+383</b>	<b>+3,092</b>	<b>+2,631</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+7,930	+6,674	+861	+506	+3,206	+2,101
GROSS TIME DEPOSITS	+ 410	+406	+346	+139	-82	+3
<b>TOTAL DEPOSITS</b>	<b>+8,340</b>	<b>+7,080</b>	<b>+1,207</b>	<b>+645</b>	<b>+3,124</b>	<b>+2,104</b>
DEPOSITS OF BANKS	+1,250	+1,116	-292	+105	+1,019	+284
U.S. GOVT. DEPOSITS	-1,020	-911	-195	+63	-594	-185
OTHER DEMAND DEPOSITS	+7,820	+6,600	+1,373	+431	+2,795	+2,001
OTHER TIME DEPOSITS	+ 290	+275	+321	+46	-96	+4
BORROWINGS	210	-339	-373	-64	-194	+292
OTHER LIABILITIES	360	-536	-716	-182	+169	+193
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>+ 40</b>	<b>+7</b>	<b>-12</b>	<b>-16</b>	<b>-7</b>	<b>+42</b>

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

MAY 31, 1972 TO MAY 30, 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	+84,500	+65,925	+12,359	+5,630	+24,302	+23,634
LOANS AND DISCOUNTS	+80,510	+64,913	+13,706	+5,673	+24,673	+20,861
U.S. TREASURY SECURITIES	- 3,610	-3,373	-833	-101	-1,815	-624
OTHER SECURITIES	+ 7,600	+4,385	-514	+58	+1,444	+3,397
RESERVES, CASH, AND BANK BALANCES	- 5,120	-6,355	-2,929	-329	-2,634	-463
RESERVES WITH FR BANKS	- 5,290	-5,289	-1,926	-414	-2,650	-299
CASH IN VAULT	+ 1,140	+798	+79	+11	+238	+470
BALANCES WITH BANKS	+ 410	-423	+199	+1	-57	-566
CASH ITEMS	- 1,380	-1,441	-1,281	+73	-165	-68
OTHER ASSETS	+ 5,690	+4,614	+1,355	+136	+1,386	+1,737
TOTAL ASSETS/LIABILITIES	+85,070	+64,184	+10,785	+5,437	+23,054	+24,908
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 8,200	+4,182	-923	+212	+473	+4,420
GROSS TIME DEPOSITS	+53,800	+42,015	+8,051	+4,367	+14,476	+15,121
TOTAL DEPOSITS	+62,000	+46,197	+7,128	+4,579	+14,949	+19,541
DEPOSITS OF BANKS	+ 1,660	+1,184	+770	+318	-141	+237
U.S. GOVT. DEPOSITS	- 2,310	-2,006	-528	+153	-1,086	-545
OTHER DEMAND DEPOSITS	+11,440	+7,270	+117	+251	+2,028	+4,874
OTHER TIME DEPOSITS	+51,210	+39,749	+6,769	+3,857	+14,148	+14,975
BORROWINGS	+14,220	+12,320	+2,393	+674	+5,761	+3,492
OTHER LIABILITIES	+ 3,310	+1,927	+745	+110	+1,269	-197
TOTAL CAPITAL ACCOUNTS	+ 5,540	+3,740	+519	+74	+1,075	+2,072
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 2/	+80,300	FOR NUMBERED FOOTNOTES SEE PAGE 1.				
LOANS AND DISCOUNTS 2/	+76,200					
COMMERCIAL & INDUSTRIAL	+26,000					
U.S. TREASURY SECURITIES	- 3,500					
OTHER SECURITIES	+ 7,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/ COMMERCIAL & INDUSTRIAL	+77,300 +26,800					

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	May 30, 1973	Apr. 25, 1973	May 31, 1972	Change to May 30, 1973 from --	
				Apr. 25, 1973	May 31, 1972
<b>ASSETS</b>					
Monetary reserve	19.3	19.3	18.8	--	+ .5
Gold stock	10.4	10.4	10.4	--	--
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	8.5	8.5	8.0	--	+ .5
Bank credit	750.0	746.4	667.9	+3.6	+82.1
Loans, net	469.8	465.1	396.8	+4.7	+73.0
U. S. Treasury securities	137.9	140.2	138.9	-2.2	- 1.0
Commercial and savings banks	61.0	63.2	64.7	-2.2	- 3.7
Federal Reserve Banks	73.9	74.0	71.6	- .1	+ 2.3
Other	2.9	2.9	2.6	--	+ .3
Other securities	142.3	141.1	132.1	+1.2	+10.2
Total assets, net	769.3	765.7	686.7	+3.7	+82.6
<b>LIABILITIES AND CAPITAL</b>					
Total deposits adjusted and currency outside banks	683.9	677.4	606.8	+6.5	+77.1
Currency outside banks	57.5	56.9	53.1	+ .6	+ 4.4
Demand deposits adjusted <sup>1/</sup>	191.3	191.9	178.5	- .6	+12.8
Time deposits adjusted	435.0	428.7	375.2	+6.4	+59.9
U. S. Government deposits	10.6	15.4	11.1	-4.7	- .5
At commercial and savings banks	6.7	11.7	9.0	-5.0	- 2.3
At Federal Reserve Banks	3.9	3.7	2.1	+ .2	+ 1.8
Foreign bank deposits, net	3.6	3.2	2.9	+ .4	+ .7
Treasury cash	.4	.4	.4	--	+ .1
Capital and miscellaneous account, net	70.9	69.3	65.5	+1.6	+ 5.3
Total liabilities and capital, net	769.3	765.7	686.7	+3.7	+82.6
<b>Seasonally adjusted</b>					
Currency outside banks	57.0	57.4	53.3	- .4	+ 3.7
Demand deposits adjusted	194.2	191.3	181.2	+2.9	+13.0

\* 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 \$196.2 billion on May 30, 1973.

Note: Current and month-ago figures reflect adjustments to December 31, 1972 benchmarks.