



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
AUGUST 7, 1973

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JULY 25, 1973

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	627,330	489,273	79,869	25,221	178,493	205,690
LOANS AND DISCOUNTS	452,100	360,813	66,117	20,580	137,056	137,060
U.S. TREASURY SECURITIES	55,520	39,331	4,047	1,364	11,982	21,938
OTHER SECURITIES	119,710	89,129	9,705	3,277	29,455	46,692
RESERVES, CASH, AND BANK BALANCES	96,130	82,091	23,544	3,759	28,878	25,910
RESERVES WITH FR BANKS	27,720	27,717	6,671	1,739	9,767	9,540
CASH IN VAULT	9,440	7,140	572	136	2,233	4,199
BALANCES WITH BANKS	26,420	15,721	5,069	262	3,619	6,771
CASH ITEMS	32,550	31,513	11,232	1,622	13,259	5,400
OTHER ASSETS	31,630	26,276	6,979	1,219	9,849	8,229
TOTAL ASSETS/LIABILITIES	755,090	597,640	110,392	30,199	217,220	239,829
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	260,890	207,895	44,720	8,352	72,159	82,664
GROSS TIME DEPOSITS	351,460	270,522	36,753	13,275	97,678	122,816
TOTAL DEPOSITS	612,350	478,417	81,473	21,627	169,837	205,480
DEPOSITS OF BANKS	34,330	32,242	16,756	2,027	9,886	3,573
U.S. GOVT. DEPOSITS	7,410	6,014	778	347	2,503	2,386
OTHER DEMAND DEPOSITS	225,630	175,351	30,164	6,488	61,418	77,281
OTHER TIME DEPOSITS	344,980	264,810	33,775	12,765	96,030	122,240
BORROWINGS	52,410	48,761	12,857	4,922	22,492	8,490
OTHER LIABILITIES	35,950	27,923	7,850	1,722	9,709	8,642
TOTAL CAPITAL ACCOUNTS	54,380	42,539	8,212	1,928	15,182	17,217
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 2/	601,400		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 DEFINITIONS, SO THESE SERIES ARE CONTINUOUS OVER TIME.			
LOANS AND DISCOUNTS 2/	423,300					
COMMERCIAL & INDUSTRIAL	151,000					
U.S. TREASURY SECURITIES	58,700					
OTHER SECURITIES	119,500					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES			2/ EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS.			
LOANS AND DISCOUNTS 2/	427,300					
COMMERCIAL & INDUSTRIAL	153,600		NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGE IN MEMBERSHIP, MERGERS, ETC.			

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

JULY 18, 1973 TO JULY 25, 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	
ASSETS						
LOANS AND INVESTMENTS	-1,520	-1,218	-439	-19	-324	-436
LOANS AND DISCOUNTS	-2,060	-1,590	-637	-7	-232	-714
U.S. TREASURY SECURITIES	- 450	-428	-28	-17	-361	-22
OTHER SECURITIES	- 990	+800	+226	+5	+269	+300
RESERVES, CASH, AND BANK BALANCES	-2,640	-2,180	+812	-111	-2,341	-540
RESERVES WITH FR BANKS	640	-641	-868	+60	-95	+262
CASH IN VAULT	- 240	+169	+5	+2	+39	+123
BALANCES WITH BANKS	- 600	-168	+238	+46	-23	-429
CASH ITEMS	-1,640	-1,540	+1,437	-219	-2,262	-496
OTHER ASSETS	- 100	-25	-92	+77	+120	-130
TOTAL ASSETS/LIABILITIES	-4,260	-3,423	+281	-53	-2,545	-1,106
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-5,250	-3,860	+808	-259	-2,185	-2,224
GROSS TIME DEPOSITS	+2,440	+2,220	+545	+263	+1,076	+336
TOTAL DEPOSITS	-2,810	-1,640	+1,353	+4	-1,109	-1,888
DEPOSITS OF BANKS	+ 170	+268	+855	+189	-576	-200
U.S. GOVT. DEPOSITS	+1,060	+903	+77	+55	+495	+276
OTHER DEMAND DEPOSITS	-6,370	-4,923	--	-502	-2,121	-2,300
OTHER TIME DEPOSITS	+2,330	+2,112	+421	+262	+1,093	+336
BORROWINGS	-1,790	-2,117	-732	-499	-1,650	+724
OTHER LIABILITIES	330	+317	-320	+442	+175	+ 20
TOTAL CAPITAL ACCOUNTS	+ 10	+17	-20	--	+39	-2

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

JULY 26, 1972 TO

JULY 25, 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	+84,390	+67,194	+13,538	+6,639	+23,965	+23,052
LOANS AND DISCOUNTS	+80,280	+65,563	+14,709	+6,450	+23,884	+20,520
U.S. TREASURY SECURITIES	- 4,060	-3,601	-907	-34	-1,891	-769
OTHER SECURITIES	+ 8,170	+5,232	-264	+223	+1,972	+3,301
RESERVES, CASH, AND BANK BALANCES	+ 4,520	+3,010	+4,027	+689	-1,860	+154
RESERVES WITH FR BANKS	+ 50	+51	+1,222	+270	-1,362	-79
CASH IN VAULT	+ 730	+598	+58	+21	+175	+344
BALANCES WITH BANKS	+ 2,610	+1,318	+1,711	+111	-225	-279
CASH ITEMS	+ 1,130	+1,043	+1,036	+287	-448	+168
OTHER ASSETS	+ 5,880	+4,857	+1,580	+144	+1,520	+1,613
TOTAL ASSETS/LIABILITIES	+94,790	+75,061	+19,145	+7,472	+23,625	+24,819
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+14,260	+9,726	+3,574	+438	+718	+4,996
GROSS TIME DEPOSITS	+53,230	+42,550	+8,391	+4,494	+15,441	+14,224
TOTAL DEPOSITS	+67,490	+52,276	+11,965	+4,932	+16,159	+19,220
DEPOSITS OF BANKS	+ 3,860	+3,550	+3,864	+386	-805	+105
U.S. GOVT. DEPOSITS	- 1,490	-1,417	-414	+36	-652	-387
OTHER DEMAND DEPOSITS	+14,530	+9,961	+1,768	+331	+2,438	+5,424
OTHER TIME DEPOSITS	+50,590	+40,182	+6,747	+4,179	+15,178	+14,078
BORROWINGS	+17,970	+15,916	+5,426	+1,735	+4,866	+3,889
OTHER LIABILITIES	+ 4,330	+3,226	+1,154	+727	+1,429	-184
TOTAL CAPITAL ACCOUNTS	+ 5,000	+3,643	+600	+78	+1,171	+1,794
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 2/	+80,100	FOR NUMBERED FOOTNOTES SEE PAGE 1.				
LOANS AND DISCOUNTS 2/	+75,500					
COMMERCIAL & INDUSTRIAL	+29,500					
U.S. TREASURY SECURITIES	- 3,600					
OTHER SECURITIES	+ 8,200					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	+77,200					
COMMERCIAL & INDUSTRIAL	+30,700					

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	July 25, 1973	June 27, 1973	July 26, 1972	Change to July 25, 1973 from --	
				June 27, 1973	July 26, 1972
<u>ASSETS</u>					
Monetary reserve	19.4	19.3	18.9	--	+ .5
Gold stock	10.4	10.4	10.4	--	--
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	8.5	8.5	8.1	--	+ .5
Bank credit	758.6	756.7	677.7	+1.9	+80.9
Loans, net	477.8	476.4	407.7	+1.4	+70.2
U. S. Treasury securities	137.2	137.8	136.7	- .6	+ .5
Commercial and savings banks	59.0	60.4	63.0	-1.4	- 4.0
Federal Reserve Banks	75.2	74.4	70.9	+ .8	+ 4.3
Other	2.9	2.9	2.8	--	+ .1
Other securities	143.7	142.6	133.4	+1.1	+10.2
Total assets, net	778.0	776.1	696.6	+1.9	+81.3
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	692.3	686.6	615.6	+5.7	+76.7
Currency outside banks	58.5	58.0	53.6	+ .5	+ 4.9
Demand deposits adjusted <u>1/</u>	193.1	193.1	179.7	--	+13.4
Time deposits adjusted	440.8	435.6	382.3	+5.2	+58.5
U. S. Government deposits	10.4	14.5	11.4	-4.1	- .9
At commercial and savings banks	7.4	10.9	8.9	-3.5	- 1.5
At Federal Reserve Banks	3.0	3.6	2.5	- .6	+ .5
Foreign bank deposits, net	3.8	3.7	3.0	+ .1	+ .8
Treasury cash	.3	.4	.3	- .1	--
Capital and miscellaneous account, net	71.1	70.9	66.3	+ .2	+ 4.8
Total liabilities and capital, net	778.0	776.1	696.6	+1.9	+81.3
<u>Seasonally adjusted</u>					
Currency outside banks	58.4	58.0	53.5	+ .4	+ 4.9
Demand deposits adjusted	193.5	196.4	180.1	-2.9	+13.4

* 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 \$198.4 billion on July 25, 1973.