



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
SEPTEMBER 11, 1973

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) AUGUST 29, 1973

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	633,110	494,196	80,338	25,400	181,404	207,054
LOANS AND DISCOUNTS	458,200	365,947	66,610	20,676	140,150	138,511
U.S. TREASURY SECURITIES	53,910	38,233	4,095	1,322	11,573	21,243
OTHER SECURITIES	121,000	90,016	9,633	3,402	29,681	47,300
RESERVES, CASH, AND BANK BALANCES	92,370	78,475	20,095	3,569	29,551	25,260
RESERVES WITH FR BANKS	28,000	27,997	6,151	1,651	10,864	9,331
CASH IN VAULT	9,730	7,374	597	126	2,352	4,299
BALANCES WITH BANKS	24,900	14,341	4,269	304	3,243	6,525
CASH ITEMS	29,740	28,763	9,078	1,488	13,092	5,105
OTHER ASSETS	32,960	27,531	7,708	1,389	10,088	8,346
TOTAL ASSETS/LIABILITIES	758,440	600,202	108,141	30,358	221,043	240,660
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	251,650	199,755	40,587	8,166	70,125	80,877
GROSS TIME DEPOSITS	360,550	278,519	38,338	14,106	101,601	124,474
TOTAL DEPOSITS	612,200	478,274	78,925	22,272	171,726	205,351
DEPOSITS OF BANKS	32,930	30,887	15,650	1,854	9,926	3,457
U.S. GOVT. DEPOSITS	3,970	3,113	321	86	1,271	1,435
OTHER DEMAND DEPOSITS	221,840	172,078	28,185	6,725	60,607	76,561
OTHER TIME DEPOSITS	353,460	272,196	34,769	13,607	99,922	123,898
BORROWINGS	52,980	49,283	12,368	4,647	23,670	8,598
OTHER LIABILITIES	38,480	29,839	8,628	1,498	10,408	9,305
TOTAL CAPITAL ACCOUNTS	54,780	42,806	8,220	1,941	15,239	17,406
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 2/	610,900					
LOANS AND DISCOUNTS 2/	433,700					
COMMERCIAL & INDUSTRIAL	154,900					
U.S. TREASURY SECURITIES	56,600					
OTHER SECURITIES	120,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/ COMMERCIAL & INDUSTRIAL	438,500					
	157,800					

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.

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

AUGUST 22, 1973 TO AUGUST 29, 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	+ 190	+250	+170	-35	+186	-71
LOANS AND DISCOUNTS	+ 150	+311	+368	+6	+179	-242
U.S. TREASURY SECURITIES	500	-428	-187	-110	-38	-93
OTHER SECURITIES	540	+367	-11	+69	+45	+264
RESERVES, CASH, AND BANK BALANCES	- 2,440	-2,172	-1,349	+203	-601	-425
RESERVES WITH FR BANKS	- 330	-331	-637	+214	+283	-191
CASH IN VAULT	+ 420	+327	+25	+1	+130	+171
BALANCES WITH BANKS	- 1,870	-1,549	-1,092	+48	-272	-233
CASH ITEMS	660	-619	+355	-60	-742	-172
OTHER ASSETS	+ 720	+720	+286	+151	+291	-8
TOTAL ASSETS/LIABILITIES	- 1,530	-1,202	-893	+319	-124	-504
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	- 1,990	-1,405	-127	+169	-526	-921
GROSS TIME DEPOSITS	+ 970	+850	+320	-16	+374	+172
TOTAL DEPOSITS	- 1,020	-555	+193	+153	-152	-749
DEPOSITS OF BANKS	830	-792	-619	+11	-114	-70
U.S. GOVT. DEPOSITS	- 130	-84	+70	-21	-56	-77
OTHER DEMAND DEPOSITS	- 1,080	-570	+421	+151	-368	-774
OTHER TIME DEPOSITS	+ 1,020	+891	+321	+12	+386	+172
BORROWINGS	640	-714	-1,062	+378	-195	+165
OTHER LIABILITIES	100	+56	+20	-209	+198	+47
TOTAL CAPITAL ACCOUNTS	+ 30	+11	-44	-3	+25	+33

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

AUGUST 30, 1972 TO AUGUST 29, 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	+85,230	+68,827	+12,985	+6,200	+27,447	+22,195
LOANS AND DISCOUNTS	+82,420	+68,119	+14,579	+5,975	+27,512	+20,053
U.S. TREASURY SECURITIES	- 5,390	-4,494	-1,063	-133	-1,928	-1,370
OTHER SECURITIES	+ 8,200	+5,202	-531	+358	+1,863	+3,512
RESERVES, CASH, AND BANK BALANCES	+ 540	-583	+943	+689	-1,901	-314
RESERVES WITH FR BANKS	650	-648	+590	+440	-1,352	-326
CASH IN VAULT	+ 910	+735	+66	+17	+247	+405
BALANCES WITH BANKS	+ 940	+73	+1,077	+192	-618	-578
CASH ITEMS	660	-743	-790	+40	-178	+185
OTHER ASSETS	+ 6,800	+5,869	+2,147	+341	+1,905	+1,476
TOTAL ASSETS/LIABILITIES	+92,570	+74,113	+16,075	+7,230	+27,451	+23,357
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+ 9,720	+6,196	+1,123	+385	+1,088	+3,600
GROSS TIME DEPOSITS	+55,760	+45,362	+8,472	+4,740	+18,068	+14,082
TOTAL DEPOSITS	+65,480	+51,558	+9,595	+5,125	+19,156	+17,682
DEPOSITS OF BANKS	+ 2,490	+2,191	+2,626	+171	-682	+76
U.S. GOVT. DEPOSITS	- 460	-357	+12	+8	-60	-327
OTHER DEMAND DEPOSITS	+10,820	+7,227	+688	+499	+2,043	+3,997
OTHER TIME DEPOSITS	+52,630	+42,497	+6,269	+4,447	+17,855	+13,936
BORROWINGS	+16,910	+14,874	+4,180	+1,662	+5,220	+3,812
OTHER LIABILITIES	+ 5,220	+4,101	+1,816	+352	+1,898	+35
TOTAL CAPITAL ACCOUNTS	+ 4,960	+3,580	+484	+91	+1,177	+1,828
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 2/	+ 81,800	OR NUMBERED FOOTNOTES SEE PAGE 1				
LOANS AND DISCOUNTS 2/	+ 78,400					
COMMERCIAL & INDUSTRIAL	+ 31,000					
U.S. TREASURY SECURITIES	- 4,800					
OTHER SECURITIES	+ 8,100					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	+ 80,800					
COMMERCIAL & INDUSTRIAL	+ 32,400					

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	Aug. 29, 1973	July 25, 1973	Aug. 30, 1972	Change to Aug. 29, 1973 from --	
				July 25, 1973	Aug. 30, 1972
<u>ASSETS</u>					
Monetary reserve	19.4	r/ 19.4	19.0	--	+ .4
Gold stock	10.4	10.4	10.4	--	--
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	8.6	8.5	8.2	--	+ .4
Bank credit	764.0	758.7	682.6	+5.4	+81.5
Loans, net	485.0	478.4	411.3	+6.6	+73.8
U. S. Treasury securities	134.4	136.8	136.3	-2.4	- 1.9
Commercial and savings banks	57.1	58.7	62.7	-1.6	- 5.6
Federal Reserve Banks	74.4	75.2	70.8	- .8	+ 3.5
Other	2.9	2.9	2.8	--	+ .1
Other securities	144.6	143.4	135.0	+1.2	+ 9.6
Total assets, net	783.4	778.0	701.6	+5.4	+81.9
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	698.9	691.9	623.5	+7.0	+75.4
Currency outside banks	58.4	58.5	53.7	- .1	+ 4.7
Demand deposits adjusted <u>1</u>	192.1	193.1	180.6	-1.0	+11.5
Time deposits adjusted	448.4	440.3	389.2	+8.1	+59.3
U. S. Government deposits	5.4	10.4	5.8	-5.0	- .4
At commercial and savings banks	4.0	7.4	4.4	-3.4	- .5
At Federal Reserve Banks	1.4	3.0	1.4	-1.6	-
Foreign bank deposits, net	3.7	3.8	2.9	'	+
Treasury cash	.3	.3	.3	--	--
Capital and miscellaneous account, net	75.1	71.5	69.0	+3.6	+ 6.1
Total liabilities and capital, net	783.4	778.0	701.6	+5.4	+81.9
<u>Seasonally adjusted</u>					
Currency outside banks	58.1	58.4	53.4	- .3	+ 4.7
Demand deposits adjusted	194.6	193.5	183.0	+1.1	+11.6

* 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 \$197.2 billion on August 29, 1973.

r/ Figures for mutual savings banks were revised.