



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
OCTOBER 9, 1973

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

W.8 (PARTLY ESTIMATED, IN MILLIONS OF DOLLARS) SEPTEMBER 26, 1973

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	638,140	498,334	81,900	25,948	182,083	208,403
LOANS AND DISCOUNTS	461,970	368,854	67,694	20,717	140,637	139,806
U.S. TREASURY SECURITIES	54,000	38,372	4,075	1,683	11,443	21,171
OTHER SECURITIES	122,170	91,108	10,131	3,548	30,003	47,426
RESERVES, CASH, AND BANK BALANCES	100,330	85,795	22,531	3,853	33,047	26,364
RESERVES WITH FR BANKS	31,180	31,180	6,683	1,863	12,804	9,830
CASH IN VAULT	9,590	7,265	585	124	2,311	4,245
BALANCES WITH BANKS	26,840	15,691	5,029	281	3,636	6,745
CASH ITEMS	32,720	31,659	10,234	1,585	14,296	5,544
OTHER ASSETS	32,750	27,237	7,244	1,498	10,008	8,487
TOTAL ASSETS/LIABILITIES	771,220	611,366	111,675	31,299	225,138	243,254
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	260,900	207,921	43,798	8,308	72,883	82,932
GROSS TIME DEPOSITS	361,390	279,036	38,218	13,830	102,018	124,970
TOTAL DEPOSITS	622,290	486,957	82,016	22,138	174,901	207,902
DEPOSITS OF BANKS	34,690	32,643	17,088	2,029	10,056	3,470
U.S. GOVT. DEPOSITS	8,700	7,168	1,108	303	3,142	2,615
OTHER DEMAND DEPOSITS	225,190	175,018	29,656	6,480	61,459	77,423
OTHER TIME DEPOSITS	353,710	272,128	34,164	13,326	100,244	124,394
BORROWINGS	56,020	52,486	13,729	5,814	24,730	8,213
OTHER LIABILITIES	37,860	28,951	7,699	1,401	10,264	9,587
TOTAL CAPITAL ACCOUNTS	55,050	42,972	8,231	1,946	15,243	17,552
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 2/	613,500		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/	436,400					
COMMERCIAL & INDUSTRIAL	155,200					
U.S. TREASURY SECURITIES	55,500					
OTHER SECURITIES	121,700					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES			2/ EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS.			
LOANS AND DISCOUNTS 2/	441,000					
COMMERCIAL & INDUSTRIAL	158,100		NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, ETC.			

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

SEPTEMBER 19, 1973 TO SEPTEMBER 26, 1973

H.R

(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	-2,400	-1,960	-532	+53	-831	-650
LOANS AND DISCOUNTS	-2,690	-2,146	-13	-269	-1,047	-817
U.S. TREASURY SECURITIES	- 280	-254	-337	+228	-107	-38
OTHER SECURITIES	+ 570	+440	-182	+94	+323	+205
RESERVES, CASH, AND BANK BALANCES	+2,490	+2,394	+2,582	-421	-9	+242
RESERVES WITH FR BANKS	+3,160	+3,156	+1,720	-184	+1,197	+423
CASH IN VAULT	+ 170	+117	+7	-1	+18	+93
BALANCES WITH BANKS	+ 120	+68	+248	-52	+94	-222
CASH ITEMS	- 960	-947	+607	-184	-1,318	-52
OTHER ASSETS	- 290	-189	-87	+117	-74	-145
TOTAL ASSETS/LIABILITIES	- 200	+245	+1,963	-251	-914	-553
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-1,790	-985	+1,349	-211	-814	-1,309
GROSS TIME DEPOSITS	+ 590	+380	-158	-73	+296	+315
TOTAL DEPOSITS	-1,200	-605	+1,191	-284	-518	-994
DEPOSITS OF BANKS	- 270	-232	+510	-59	-606	-77
U.S. GOVT. DEPOSITS	+1,800	+1,689	+527	+83	+872	+207
OTHER DEMAND DEPOSITS	-3,250	-2,367	+398	-248	-1,078	-1,439
OTHER TIME DEPOSITS	+ 520	+305	-244	-60	+294	+315
BORROWINGS	+1,720	+1,491	+1,085	-26	-97	+529
OTHER LIABILITIES	740	-630	-254	+58	-308	-126
TOTAL CAPITAL ACCOUNTS	+ 20	-11	-59	+1	+9	+38

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

SEPTEMBER 27, 1972 TO SEPTEMBER 26, 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	+81,760	+66,184	+12,976	+6,678	+25,261	+21,269
LOANS AND DISCOUNTS	+79,870	+65,805	+14,528	+6,135	+25,285	+19,857
U.S. TREASURY SECURITIES	- 6,290	-5,134	-1,293	+138	-2,249	-1,730
OTHER SECURITIES	+ 8,180	+5,513	-259	+405	+2,225	+3,142
RESERVES, CASH, AND BANK BALANCES	+ 8,670	+7,291	+4,667	+718	+1,407	+499
RESERVES WITH FR BANKS	+ 4,570	+4,566	+2,176	+586	+1,400	+404
CASH IN VAULT	+ 750	+606	+48	+5	+200	+353
BALANCES WITH BANKS	+ 1,970	+803	+1,363	+67	-312	-315
CASH ITEMS	+ 1,380	+1,316	+1,080	+60	+119	+57
OTHER ASSETS	+ 6,010	+5,150	+1,548	+424	+1,798	+1,380
TOTAL ASSETS/LIABILITIES	+96,440	+78,625	+19,191	+7,820	+28,466	+23,148
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+11,480	+8,033	+3,212	+93	+906	+3,822
GROSS TIME DEPOSITS	+54,320	+44,370	+8,481	+4,233	+17,972	+13,684
TOTAL DEPOSITS	+65,800	+52,403	+11,693	+4,326	+18,878	+17,506
DEPOSITS OF BANKS	+ 3,920	+3,646	+4,083	+399	-738	-98
U.S. GOVT. DEPOSITS	- 1,380	-1,370	-362	-81	-667	-260
OTHER DEMAND DEPOSITS	+12,120	+8,665	+1,938	+45	+2,503	+4,179
OTHER TIME DEPOSITS	+51,140	+41,462	+6,034	+3,963	+17,780	+13,685
BORROWINGS	+22,490	+20,524	+6,868	+3,046	+6,914	+3,696
OTHER LIABILITIES	+ 3,240	+2,163	+113	+361	+1,563	+126
TOTAL CAPITAL ACCOUNTS	+ 4,910	+3,535	+517	+87	+1,111	+1,820
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 2/	+77,900	FOR NUMBERED FOOTNOTES SEE PAGE 1.				
LOANS AND DISCOUNTS 2/	+76,300					
COMMERCIAL & INDUSTRIAL	+30,600					
U.S. TREASURY SECURITIES	- 6,500					
OTHER SECURITIES	+ 8,200					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	+78,600					
COMMERCIAL & INDUSTRIAL	+32,000					

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	Sept. 26,	Aug. 29,	Sept. 27	Change to Sept. 26,	
	1973	1973	1972	1973	from --
				Aug. 29,	Sept. 27,
				1973	1972
<u>ASSETS</u>					
Monetary reserve	19.4	19.4	19.0	--	+ .4
Gold stock	10.4	10.4	10.4	--	--
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	8.6	8.6	8.2	--	.4
Bank credit	767.9	764.0	691.9	+3.9	+76.0
Loans, net	486.7	485.0	420.0	+1.7	+66.7
U. S. Treasury securities	135.4	134.4	135.5	+1.0	- .1
Commercial and savings banks	57.2	57.1	63.7	+ .1	- 6.5
Federal Reserve Banks	75.3	74.4	69.0	+ .9	+ 6.3
Other	2.9	2.9	2.8	--	+ .1
Other securities	145.8	144.6	136.4	+1.2	+ 9.4
Total assets, net	787.3	783.4	710.9	+3.9	+76.4
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	699.4	698.9	627.3	+ .5	+72.1
Currency outside banks	58.5	58.4	53.7	+ .1	+ 4.9
Demand deposits adjusted <u>1/</u>	192.5	192.1	181.7	+ .4	+10.7
Time deposits adjusted	448.4	448.4	391.9	--	+56.5
U. S. Government deposits	9.8	5.4	11.9	+4.4	- 2.1
At commercial and savings banks	8.7	4.0	10.1	+4.7	- 1.4
At Federal Reserve Banks	1.1	1.4	1.9	- .3	.7
Foreign bank deposits, net	4.1	3.7	3.2	+ .4	-
Treasury cash	.4	.3	.3	--	
Capital and miscellaneous account, net	73.6	75.1	68.1	-1.5	+ 5.5
Total liabilities and capital, net	787.3	783.4	710.9	+3.9	+76.4
<u>Seasonally adjusted</u>					
Currency outside banks	58.4	58.1	53.6	+ .3	+ 4.8
Demand deposits adjusted	194.2	194.6	183.4	- .4	+10.8

* 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 \$ 197.7 billion on September 26, 1973.