



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
NOVEMBER 13, 1973

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

OCTOBER 31, 1973

| | ALL COML. BANKS | ALL MEMBER BANKS | RESERVE CITY BANKS 1/ | | | COUNTRY BANKS 1/ |
|---------------------------------------------------|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|--------------------|---------|---------------------|
| | | | NEW YORK | CITY OF CHICAGO | OTHER | |
| ASSETS | | | | | | |
| LOANS AND INVESTMENTS | 651,960 | 503,900 | 83,338 | 25,489 | 185,864 | 209,209 |
| LOANS AND DISCOUNTS | 470,410 | 371,646 | 68,229 | 20,022 | 142,511 | 140,884 |
| U.S. TREASURY SECURITIES | 55,640 | 39,375 | 4,828 | 1,621 | 12,053 | 20,873 |
| OTHER SECURITIES | 125,910 | 92,879 | 10,281 | 3,846 | 31,300 | 47,452 |
| RESERVES, CASH, AND BANK BALANCES | 111,670 | 96,251 | 28,643 | 4,146 | 35,331 | 28,131 |
| RESERVES WITH FR BANKS | 31,970 | 31,970 | 7,106 | 2,016 | 12,912 | 9,936 |
| CASH IN VAULT | 9,610 | 7,201 | 572 | 127 | 2,261 | 4,241 |
| BALANCES WITH BANKS | 30,940 | 19,148 | 6,960 | 355 | 4,355 | 7,478 |
| CASH ITEMS | 39,150 | 37,932 | 14,005 | 1,648 | 15,803 | 6,476 |
| OTHER ASSETS | 34,500 | 28,339 | 7,302 | 1,380 | 10,542 | 9,115 |
| TOTAL ASSETS/LIABILITIES | 798,130 | 628,490 | 119,283 | 31,015 | 231,737 | 246,455 |
| LIABILITIES & CAPITAL | | | | | | |
| GROSS DEMAND DEPOSITS | 278,900 | 221,051 | 50,256 | 8,538 | 76,919 | 85,338 |
| GROSS TIME DEPOSITS | 364,890 | 278,042 | 37,679 | 13,299 | 101,376 | 125,688 |
| TOTAL DEPOSITS | 643,790 | 499,093 | 87,935 | 21,837 | 178,295 | 211,026 |
| DEPOSITS OF BANKS | 39,650 | 37,254 | 20,520 | 1,998 | 11,029 | 3,707 |
| U.S. GOVT. DEPOSITS | 6,350 | 5,111 | 677 | 194 | 2,280 | 1,960 |
| OTHER DEMAND DEPOSITS | 240,390 | 185,308 | 32,901 | 6,863 | 65,364 | 80,180 |
| OTHER TIME DEPOSITS | 357,400 | 271,420 | 33,837 | 12,782 | 99,622 | 125,179 |
| BORROWINGS | 60,220 | 56,832 | 15,170 | 5,895 | 27,537 | 8,230 |
| OTHER LIABILITIES | 37,680 | 28,947 | 7,765 | 1,250 | 10,516 | 9,416 |
| TOTAL CAPITAL ACCOUNTS | 56,440 | 43,618 | 8,413 | 2,033 | 15,389 | 17,783 |
| SEASONALLY ADJUSTED DATA | | | | | | |
| LOANS AND INVESTMENTS 2/ | 621,700 | NOTE: CURRENT AND WEEK-AGO FIGURES REFLECT ADJUST- MENTS TO JUNE 30, 1973 BENCHMARKS. BACK DATA AVAILABLE IN OCTOBER BULLETIN. | | | | |
| LOANS AND DISCOUNTS 2/ | 440,000 | | | | | |
| COMMERCIAL & INDUSTRIAL | 154,000 | | | | | |
| U.S. TREASURY SECURITIES | 54,900 | | | | | |
| OTHER SECURITIES | 126,800 | | | | | |
| PLUS LOANS SOLD OUTRIGHT TO AFFILIATES | | SEASONALLY ADJUSTED SERIES REVISED REVISED DATA BACK TO 1959 AVAILABLE FROM BANKING SECTION, DIVISION OF RESEARCH AND STATISTICS; DATA WILL ALSO BE PUBLISHED IN NOVEMBER 1973 BULLETIN | | | | |
| LOANS AND DISCOUNTS 2/ COMMERCIAL & INDUSTRIAL | 444,600 156,900 | | | | | |
| FOR NUMBERED FOOTNOTES SEE PAGE 2. | | | | | | |

NOTE: CURRENT AND WEEK-AGO FIGURES REFLECT ADJUSTMENTS TO JUNE 30, 1973 BENCHMARKS. BACK DATA AVAILABLE IN OCTOBER BULLETIN.

SEASONALLY ADJUSTED SERIES REVISED

REVISED DATA BACK TO 1959 AVAILABLE FROM BANKING SECTION, DIVISION OF RESEARCH AND STATISTICS; DATA WILL ALSO BE PUBLISHED IN NOVEMBER 1973 BULLETIN.

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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

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

OCTOBER 24, 1973 TO OCTOBER 31, 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 | +2,810 | +2,741 | +787 | -358 | +2,223 | +89 |
| LOANS AND DISCOUNTS | +1,700 | +1,698 | +331 | -471 | +1,841 | -3 |
| U.S. TREASURY SECURITIES | - 10 | +33 | +225 | -41 | -90 | -61 |
| OTHER SECURITIES | +1,120 | +1,010 | +231 | +154 | +472 | +153 |
| RESERVES, CASH, AND BANK BALANCES | +1,310 | +1,085 | -113 | +1,066 | -268 | +400 |
| RESERVES WITH FR BANKS | + 40 | +37 | -188 | +1,039 | -653 | -161 |
| CASH IN VAULT | - 160 | -131 | -49 | -1 | -41 | -40 |
| BALANCES WITH HANKS | + 140 | -24 | -288 | -92 | +186 | +170 |
| CASH ITEMS | +1,290 | +1,203 | +412 | +120 | +240 | +431 |
| OTHER ASSETS | +1,260 | +976 | +271 | -19 | +302 | +422 |
| TOTAL ASSETS/LIABILITIES | +5,380 | +4,802 | +945 | +689 | +2,257 | +911 |
| <u>LIABILITIES & CAPITAL</u> | | | | | | |
| GROSS DEMAND DEPOSITS | +4,590 | +3,947 | +498 | +164 | +2,347 | +938 |
| GROSS TIME DEPOSITS | - 750 | -702 | +134 | -313 | -458 | -65 |
| TOTAL DEPOSITS | +3,840 | +3,245 | +632 | -149 | +1,889 | +873 |
| DEPOSITS OF BANKS | +1,140 | +1,144 | +952 | -29 | +282 | -61 |
| U.S. GOVT. DEPOSITS | - 110 | -133 | -104 | -1 | -62 | +34 |
| OTHER DEMAND DEPOSITS | +3,490 | +2,871 | -287 | +192 | +2,068 | +898 |
| OTHER TIME DEPOSITS | - 680 | -637 | +71 | -311 | -399 | +2 |
| BORROWINGS | +1,000 | +960 | -340 | +871 | +331 | +98 |
| OTHER LIABILITIES | 400 | +491 | +592 | -92 | +95 | -104 |
| TOTAL CAPITAL ACCOUNTS | + 140 | +106 | +61 | +59 | -58 | +44 |

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 ESTIMATED AT \$30,500 MILLION.

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

NOVEMBER 1, 1972 TO OCTOBER 31, 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 | |
| <u>ASSETS</u> | | | | | | |
| LOANS AND INVESTMENTS | + 84,770 | +63,352 | +12,628 | +5,698 | +26,171 | +18,655 |
| LOANS AND DISCOUNTS | + 79,260 | +61,361 | +13,181 | +4,862 | +24,920 | +18,396 |
| U.S. TREASURY SECURITIES | - 5,340 | -4,364 | -231 | +133 | -1,619 | -2,647 |
| OTHER SECURITIES | + 10,850 | +6,355 | -322 | +703 | +2,870 | +3,104 |
| RESERVES, CASH, AND BANK BALANCES | + 10,950 | +10,110 | +8,469 | +1,049 | +537 | +55 |
| RESERVES WITH FR BANKS | + 4,340 | +4,344 | +2,620 | +1,017 | +579 | +128 |
| CASH IN VAULT | + 1,090 | +805 | +49 | +2 | +298 | +456 |
| BALANCES WITH BANKS | + 3,950 | +3,403 | +3,620 | +25 | +116 | -358 |
| CASH ITEMS | + 1,570 | +1,558 | +2,180 | +5 | -456 | -171 |
| OTHER ASSETS | + 5,810 | +4,712 | +1,075 | +288 | +1,971 | +1,378 |
| TOTAL ASSETS/LIABILITIES | +101,530 | +78,174 | +22,172 | +7,035 | +28,679 | +20,288 |
| <u>LIABILITIES & CAPITAL</u> | | | | | | |
| GROSS DEMAND DEPOSITS | + 14,220 | +8,832 | +5,927 | +296 | +710 | +1,899 |
| GROSS TIME DEPOSITS | + 56,000 | +42,287 | +8,066 | +3,570 | +16,996 | +13,655 |
| TOTAL DEPOSITS | + 70,220 | +51,119 | +13,993 | +3,866 | +17,706 | +15,554 |
| DEPOSITS OF BANKS | + 6,160 | +5,700 | +6,348 | +299 | -709 | -238 |
| U.S. GOVT. DEPOSITS | - 1,490 | -1,190 | -47 | -16 | -235 | -892 |
| OTHER DEMAND DEPOSITS | + 12,660 | +7,071 | +1,833 | +307 | +1,970 | +2,961 |
| OTHER TIME DEPOSITS | + 52,890 | +39,538 | +5,859 | +3,276 | +16,680 | +13,723 |
| BORROWINGS | + 23,120 | +21,484 | +7,127 | +2,950 | +8,236 | +3,171 |
| OTHER LIABILITIES | + 2,710 | +1,990 | +465 | +84 | +1,605 | -164 |
| TOTAL CAPITAL ACCOUNTS | + 5,480 | +3,581 | +587 | +135 | +1,132 | +1,727 |
| <u>SEASONALLY ADJUSTED DATA</u> | | | | | | |
| LOANS AND INVESTMENTS 2/ | + 81,300 | FOR NUMBERED FOOTNOTES SEE PAGE 2 , NOTE: COMPARISONS OF SEASONALLY ADJUSTED DATA ARE WITH DATA FOR OCTOBER 25, 1972. | | | | |
| LOANS AND DISCOUNTS 2/ | + 74,300 | | | | | |
| COMMERCIAL & INDUSTRIAL | + 27,700 | | | | | |
| U.S. TREASURY SECURITIES | - 5,400 | | | | | |
| OTHER SECURITIES | + 12,400 | | | | | |
| PLUS LOANS SOLD OUTRIGHT TO AFFILIATES | | | | | | |
| LOANS AND DISCOUNTS 2/ | + 76,600 | | | | | |
| COMMERCIAL & INDUSTRIAL | + 29,200 | | | | | |

FOR NUMBERED FOOTNOTES SEE PAGE 2.

NOTE: COMPARISONS OF SEASONALLY ADJUSTED
DATA ARE WITH DATA FOR OCTOBER 25, 1972.

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 | Oct. 31, 1973 | Sept. 26, 1973 | Oct. 25, 1972 | Change to Oct. 31, 1973 from -- | |
|-------------------------------------------------------|------------------|-------------------|------------------|------------------------------------|------------------|
| | | | | Sept. 26, 1973 | Oct. 25, 1972 |
| <u>ASSETS</u> | | | | | |
| Monetary reserve | 20.6 | 19.4 | 19.1 | + 1.2 | + 1.5 |
| Gold stock | 11.6 | 10.4 | 10.4 | + 1.2 | + 1.2 |
| Special Drawing Rights certificates | .4 | .4 | .4 | -- | -- |
| Treasury Currency | 8.6 | 8.6 | 8.2 | -- | + .4 |
| Bank credit | 779.4 | 775.4 | 695.9 | + 4.0 | + 83.5 |
| Loans, net | 490.7 | 492.7 | 420.7 | - 2.0 | + 70.0 |
| U. S. Treasury securities | 140.0 | 136.0 | 138.6 | + 4.0 | + 1.4 |
| Commercial and savings banks | 58.6 | 57.8 | 64.4 | + .8 | - 5.8 |
| Federal Reserve Banks | 78.5 | 75.3 | 71.4 | + 3.2 | + 7.1 |
| Other | 2.9 | 2.9 | 2.8 | -- | + .1 |
| Other securities | 148.7 | 146.7 | 136.5 | + 2.0 | + 12.1 |
| Total assets, net | 800.0 | 794.8 | 714.9 | + 5.2 | + 85.0 |
| <u>LIABILITIES AND CAPITAL</u> | | | | | |
| Total deposits adjusted and currency outside banks | 713.1 | 706.0 | 635.5 | + 7.0 | + 77.5 |
| Currency outside banks | 59.1 | 58.5 | 54.5 | + .6 | + 4.6 |
| Demand deposits adjusted <u>1/</u> | 201.2 | 195.2 | 186.1 | + 6.1 | + 15.2 |
| Time deposits adjusted | 452.7 | 452.4 | 395.0 | + .4 | + 57.7 |
| U. S. Government deposits | 8.2 | 9.9 | 9.5 | - 1.7 | - 1.3 |
| At commercial and savings banks | 6.4 | 8.8 | 8.1 | - 2.5 | - 1.8 |
| At Federal Reserve Banks | 1.8 | 1.1 | 1.4 | + .7 | + .4 |
| Foreign bank deposits, net | 4.2 | 4.1 | 3.3 | + .1 | + .9 |
| Treasury cash | .4 | .4 | .4 | -- | -- |
| Capital and miscellaneous account, net | 74.2 | 74.4 | 66.2 | - .2 | + 7.9 |
| Total liabilities and capital, net | 800.0 | 794.8 | 714.9 | + 5.2 | + 85.0 |
| <u>Seasonally adjusted</u> | | | | | |
| Currency outside banks | 58.6 | 58.4 | 54.6 | + .2 | + 4.0 |
| Demand deposits adjusted | 198.8 | 197.0 | 185.0 | + 1.8 | + 13.8 |

* 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 \$ 206.8 billion on October 31, 1973.

NOTE: Current and month-ago figures reflect adjustments to June 30, 1973 benchmarks.