



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
DECEMBER 11, 1973

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

NOVEMBER 28, 1973

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	656,700	507,176	84,529	26,278	185,094	211,275
LOANS AND DISCOUNTS	474,300	374,148	69,048	21,117	141,112	142,871
U.S. TREASURY SECURITIES	57,300	40,752	5,035	1,504	12,966	21,247
OTHER SECURITIES	125,100	92,276	10,446	3,657	31,016	47,157
RESERVES, CASH, AND BANK BALANCES	104,140	89,652	24,917	3,794	34,360	26,581
RESERVES WITH FR BANKS	29,550	29,548	5,697	1,423	12,902	9,526
CASH IN VAULT	10,490	7,871	635	152	2,483	4,601
BALANCES WITH BANKS	28,780	17,936	6,504	300	4,136	6,996
CASH ITEMS	35,320	34,297	12,081	1,919	14,839	5,458
OTHER ASSETS	33,580	27,430	6,594	1,369	10,374	9,093
TOTAL ASSETS/LIABILITIES	794,420	624,258	116,040	31,441	229,828	246,949
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	272,130	214,812	47,013	8,562	74,879	84,358
GROSS TIME DEPOSITS	363,810	276,593	37,811	13,015	99,555	126,212
TOTAL DEPOSITS	635,940	491,405	84,824	21,577	174,434	210,570
DEPOSITS OF BANKS	37,140	34,820	18,951	1,964	10,349	3,556
U.S. GOVT. DEPOSITS	5,020	3,866	406	115	1,530	1,815
OTHER DEMAND DEPOSITS	237,650	182,931	31,776	6,942	64,717	79,496
OTHER TIME DEPOSITS	356,130	269,788	33,691	12,556	97,838	125,703
BORROWINGS	62,400	58,865	14,882	6,314	29,092	8,577
OTHER LIABILITIES	39,440	30,229	7,843	1,577	10,870	9,939
TOTAL CAPITAL ACCOUNTS	56,640	43,759	8,491	1,973	15,432	17,863
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 2/	624,600	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/	443,600					
COMMERCIAL & INDUSTRIAL	155,500					
U.S. TREASURY SECURITIES	54,500					
OTHER SECURITIES	126,500					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES		2/ EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS.				
LOANS AND DISCOUNTS 2/ COMMERCIAL & INDUSTRIAL	447,900 158,200					

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

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

NOVEMBER 21, 1973 TO NOVEMBER 28, 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	+1,050	+1,132	+630	+137	+469	-104
LOANS AND DISCOUNTS	+1,820	+1,828	+1,020	+326	+487	-5
U.S. TREASURY SECURITIES	- 740	-672	-310	-170	-106	-86
OTHER SECURITIES	30	-24	-80	-19	+88	-13
RESERVES, CASH, AND BANK BALANCES	- 480	+411	+3,814	-172	-1,959	-1,272
RESERVES WITH FR BANKS	-1,050	-1,056	-83	-147	-420	-406
CASH IN VAULT	+1,560	+1,163	+101	+19	+345	+698
BALANCES WITH BANKS	+ 100	+1,206	+1,996	-91	-103	-596
CASH ITEMS	-1,090	-902	+1,800	+47	-1,781	-968
OTHER ASSETS	- 390	-279	-107	+79	-80	-171
TOTAL ASSETS/LIABILITIES	+ 180	+1,264	+4,337	+44	-1,570	-1,547
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 660	+1,714	+3,789	+136	-471	-1,740
GROSS TIME DEPOSITS	+ 150	+128	--	+227	-124	+25
TOTAL DEPOSITS	+ 810	+1,842	+3,789	+363	-595	-1,715
DEPOSITS OF BANKS	+1,000	+1,086	+1,658	-45	-351	-176
U.S. GOVT. DEPOSITS	- 380	-334	-101	+9	-157	-85
OTHER DEMAND DEPOSITS	+ 50	+965	+2,236	+184	+24	-1,479
OTHER TIME DEPOSITS	+ 140	+125	-4	+215	-111	+25
BORROWINGS	180	-342	+616	-415	-941	+398
OTHER LIABILITIES	570	-328	-57	+103	-115	-259
TOTAL CAPITAL ACCOUNTS	+ 120	+92	-11	-7	+81	+29

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

NOVEMBER 29, 1972 TO NOVEMBER 28, 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	+ 82,470	+60,555	+12,822	+5,908	+22,083	+19,742
LOANS AND DISCOUNTS	+ 78,140	+59,685	+13,515	+5,738	+21,151	+19,281
U.S. TREASURY SECURITIES	- 5,910	-5,047	-677	-93	-1,768	-2,509
OTHER SECURITIES	+ 10,240	+5,917	-16	+263	+2,700	+2,970
RESERVES, CASH, AND BANK BALANCES	+ 12,680	+11,098	+3,361	+1,135	+5,010	+1,592
RESERVES WITH FR BANKS	+ 5,650	+5,644	+957	+445	+3,205	+1,037
CASH IN VAULT	+ 870	+613	+46	+2	+181	+384
BALANCES WITH BANKS	+ 3,320	+2,120	+2,155	+129	+129	-293
CASH ITEMS	+ 2,840	+2,721	+203	+559	+1,495	+464
OTHER ASSETS	+ 5,220	+4,272	+867	+356	+1,906	+1,143
TOTAL ASSETS/LIABILITIES	+100,370	+75,925	+17,050	+7,399	+28,999	+22,477
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 12,320	+6,851	+2,632	+522	+978	+2,719
GROSS TIME DEPOSITS	+ 51,460	+38,113	+7,642	+3,034	+14,151	+13,286
TOTAL DEPOSITS	+ 63,780	+44,964	+10,274	+3,556	+15,129	+16,005
DEPOSITS OF BANKS	+ 6,160	+5,541	+4,560	+485	+349	+147
U.S. GOVT. DEPOSITS	- 3,450	-3,201	-640	-168	-1,636	-757
OTHER DEMAND DEPOSITS	+ 12,660	+7,192	+1,066	+377	+2,488	+3,261
OTHER TIME DEPOSITS	+ 48,410	+35,432	+5,288	+2,862	+13,928	+13,354
BORROWINGS	+ 24,050	+22,385	+5,547	+3,177	+10,463	+3,198
OTHER LIABILITIES	+ 7,060	+5,036	+682	+548	+2,306	+1,500
TOTAL CAPITAL ACCOUNTS	+ 5,480	+3,540	+547	+118	+1,101	+1,774
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	+ 74,700	FOR NUMBERED FOOTNOTES SEE PAGE 1.				
LOANS AND DISCOUNTS 2/	+ 70,700					
COMMERCIAL & INDUSTRIAL	+ 27,300					
U.S. TREASURY SECURITIES	- 6,400					
OTHER SECURITIES	+ 10,400					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	+ 72,500					
COMMERCIAL & INDUSTRIAL	+ 28,400					

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	Nov. 28, 1973	Oct. 31, 1973	Nov. 29, 1972	Change to Nov. 28, 1973 from --	
				Oct. 31, 1973	Nov. 29, 1972
<u>ASSETS</u>					
Monetary reserve	20.6	20.6	19.1	--	+ 1.5
Gold stock	11.6	11.6	10.4	--	+ 1.2
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	8.7	8.6	8.3	--	+ .4
Bank credit	780.2	779.4	706.1	+ .9	+74.1
Loans, net	491.6	490.7	430.1	+ .9	+61.5
U. S. Treasury securities	140.7	140.0	138.6	+ .7	+ 2.1
Commercial and savings banks	60.2	58.6	66.6	+ 1.6	+ 6.4
Federal Reserve Banks	77.6	78.5	69.2	.9	+ 8.4
Other	2.9	2.9	2.8	--	+ .1
Other securities	147.9	148.7	137.4	- .8	+10.5
Total assets, net	800.8	800.0	725.2	+ .9	+75.6
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	713.6	713.1	645.9	+ .6	+67.7
Currency outside banks	59.9	59.1	55.4	+ .8	+ 4.4
Demand deposits adjusted <u>1/</u>	202.3	201.2	192.5	+ 1.1	+ 9.8
Time deposits adjusted	451.4	452.7	398.0	- 1.3	+53.4
U. S. Government deposits	7.0	8.2	9.5	- 1.2	- 2.5
At commercial and savings banks	5.0	6.4	8.5	1.3	- 3.5
At Federal Reserve Banks	2.0	1.8	1.1	+ .2	+ .9
Foreign bank deposits, net	4.2	4.2	3.0	+ .1	+ 1.2
Treasury cash	.3	.4	.4	--	--
Capital and miscellaneous account, net	75.6	74.2	66.4	+ 1.5	+ 9.2
Total liabilities and capital, net	800.8	800.0	725.2	+ .9	+75.6
<u>Seasonally adjusted</u>					
Currency outside banks	58.8	58.6	54.4	+ .2	+ 4.4
Demand deposits adjusted	199.9	198.8	190.2	+ 1.1	+ 9.7

* 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 \$207.6 billion on November 28, 1973.