



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
FEBRUARY 12, 1974

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

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

JANUARY 30, 1974

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS	670,340	518,513	84,936	27,178	191,824	214,575
LOANS AND DISCOUNTS	483,430	381,390	68,328	21,354	146,145	145,563
U.S. TREASURY SECURITIES	58,140	41,684	5,627	1,796	13,136	21,125
OTHER SECURITIES	128,770	95,439	10,981	4,028	32,543	47,887
RESERVES, CASH, AND BANK BALANCES	103,050	88,597	26,534	3,756	31,358	26,949
RESERVES WITH FR BANKS	30,490	30,489	7,312	1,784	11,629	9,764
CASH IN VAULT	10,010	7,503	599	135	2,364	4,405
BALANCES WITH BANKS	28,560	17,663	6,408	322	3,727	7,206
CASH ITEMS	33,990	32,942	12,215	1,515	13,638	5,574
OTHER ASSETS	33,930	27,972	6,566	1,302	11,285	8,819
TOTAL ASSETS/LIABILITIES	807,320	635,082	118,036	32,236	234,467	250,343
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	273,540	216,034	48,990	8,529	73,995	84,520
GROSS TIME DEPOSITS	374,940	285,228	38,527	13,517	103,355	129,829
TOTAL DEPOSITS	648,480	501,262	87,517	22,046	177,350	214,349
DEPOSITS OF BANKS	38,040	35,694	19,356	2,029	10,706	3,603
U.S. GOVT. DEPOSITS	10,080	8,112	1,179	347	3,416	3,170
OTHER DEMAND DEPOSITS	232,510	178,447	31,822	6,699	61,670	78,256
OTHER TIME DEPOSITS	367,850	279,009	35,160	12,971	101,558	129,320
BORROWINGS	65,110	61,488	14,978	6,970	30,743	8,797
OTHER LIABILITIES	35,460	27,427	6,901	1,238	10,626	8,662
TOTAL CAPITAL ACCOUNTS	58,270	44,905	8,640	1,982	15,748	18,535
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 2/	633,600	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 DEFINITION, SO THESE SERIES ARE CONTINUOUS OVER TIME.				
LOANS AND DISCOUNTS 2/	450,200					
COMMERCIAL & INDUSTRIAL	158,500					
U.S. TREASURY SECURITIES	53,900					
OTHER SECURITIES	129,500					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES		2/ EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS ESTIMATED AT \$37,200 MILLION.				
LOANS AND DISCOUNTS 2/	454,600					
COMMERCIAL & INDUSTRIAL	161,100	NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES				

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

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

JANUARY 23, 1974 TO JANUARY 30, 1974

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	
<b>ASSETS</b>						
LOANS AND INVESTMENTS	- 190	+65	-923	-143	+1,499	-368
LOANS AND DISCOUNTS	- 190	+201	-441	-146	+1,352	-564
U.S. TREASURY SECURITIES	- 570	-563	-470	-17	-73	-3
OTHER SECURITIES	+ 570	+427	-12	+20	+220	+199
RESERVES, CASH, AND BANK BALANCES	- 810	-617	+826	-34	-1,488	+79
RESERVES WITH FR BANKS	- 750	-746	-82	+134	-693	-105
CASH IN VAULT	- 90	-75	+2	-11	-37	-29
BALANCES WITH BANKS	- 220	-32	+160	-88	-241	+137
CASH ITEMS	+ 250	+236	+746	-69	-517	+76
OTHER ASSETS	+1,030	+969	+255	-3	+625	+92
TOTAL ASSETS/LIABILITIES	+ 30	+417	+158	-180	+636	-197
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 510	+1,053	+1,800	+156	-110	-793
GROSS TIME DEPOSITS	+1,050	+767	+8	+8	+340	+411
TOTAL DEPOSITS	+1,560	+1,820	+1,808	+164	+230	-382
DEPOSITS OF BANKS	+ 230	+318	+753	-239	-18	-178
U.S. GOVT. DEPOSITS	+1,740	+1,471	+321	+118	+575	+457
OTHER DEMAND DEPOSITS	-1,550	-821	+651	+211	-611	-1,072
OTHER TIME DEPOSITS	+1,140	+852	+83	+74	+284	+411
BORROWINGS	- 660	-901	-1,500	-271	+289	+581
OTHER LIABILITIES	- 950	-550	-150	-75	+111	-436
TOTAL CAPITAL ACCOUNTS	+ 80	+48	--	+2	+6	+40

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

JANUARY 31, 1973 TO JANUARY 30, 1974

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	
<b>ASSETS</b>						
LOANS AND INVESTMENTS	+79,070	+59,753	+11,192	+6,152	+23,302	+19,107
LOANS AND DISCOUNTS	+74,210	+56,753	+10,024	+4,983	+22,238	+19,508
U.S. TREASURY SECURITIES	- 7,420	-5,649	+188	+234	-2,708	-3,363
OTHER SECURITIES	+12,280	+8,649	+980	+935	+3,772	+2,962
RESERVES, CASH, AND BANK BALANCES	+ 6,560	+6,098	+3,331	+817	+932	+1,018
RESERVES WITH FR BANKS	+ 4,210	+4,212	+1,282	+444	+1,432	+1,054
CASH IN VAULT	+ 1,210	+840	+40	+19	+279	+502
BALANCES WITH BANKS	+ 1,970	+1,829	+2,256	+143	-175	-395
CASH ITEMS	- 830	-783	-247	+211	-604	-143
OTHER ASSETS	+ 5,010	+4,160	+590	+232	+2,329	+1,009
TOTAL ASSETS/LIABILITIES	+90,640	+70,011	+15,113	+7,201	+26,563	+21,134
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 5,840	+2,139	+2,522	+202	-1,725	+1,140
GROSS TIME DEPOSITS	+52,790	+40,180	+7,782	+3,135	+15,657	+13,606
TOTAL DEPOSITS	+58,630	+42,319	+10,304	+3,337	+13,932	+14,746
DEPOSITS OF BANKS	+ 4,890	+4,677	+3,863	+418	+423	-27
U.S. GOVT. DEPOSITS	- 1,050	-938	-86	-126	-338	-388
OTHER DEMAND DEPOSITS	+ 4,470	+770	+530	+94	-1,341	+1,487
OTHER TIME DEPOSITS	+50,320	+37,810	+5,997	+2,951	+15,188	+13,674
BORROWINGS	+22,410	+21,232	+4,836	+3,694	+9,657	+3,045
OTHER LIABILITIES	+ 3,690	+2,549	-593	+83	+1,845	+1,214
TOTAL CAPITAL ACCOUNTS	+ 5,910	+3,911	+566	+87	+1,129	+2,129
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 2/	+68,900	FOR NUMBERED FOOTNOTES SEE PAGE 1.				
LOANS AND DISCOUNTS 2/	+64,400					
COMMERCIAL & INDUSTRIAL	+25,200					
U.S. TREASURY SECURITIES	- 7,900					
OTHER SECURITIES	+12,400					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	+66,200					
COMMERCIAL & INDUSTRIAL	+26,100					

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	Jan. 30, 1974	Dec. 26, 1973	Jan. 31, 1973	Change to Jan. 30, 1974 from --	
				Dec. 26, 1973	Jan. 31, 1973
<u>ASSETS</u>					
Monetary reserve	20.7	20.6	19.1	+ .1	+ 1.6
Gold stock	11.6	11.6	10.4	--	+ 1.2
Special Drawing Rights Certificates	.4	.4	.4	--	--
Treasury Currency	8.7	8.7	8.3	+ .1	+ .4
Bank credit	795.1	798.8	724.6	- 3.7	+70.4
Loans, net	499.8	510.2	441.0	-10.5	+58.8
U. S. Treasury securities	143.9	139.0	144.0	+ 4.9	- .1
Commercial and savings banks	61.2	61.2	69.1	--	- 7.9
Federal Reserve Banks	79.8	74.9	72.0	+ 4.9	+ 7.8
Other	2.9	2.9	2.9	--	--
Other securities	151.4	149.6	139.6	+ 1.9	+11.8
Total assets, net	815.7	819.4	743.8	- 3.7	+72.0
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	722.8	733.3	658.4	-10.5	+64.4
Currency outside banks	59.7	61.9	55.2	- 2.2	+ 4.5
Demand deposits adjusted <u>1/</u>	198.5	215.2	193.2	-16.6	+ 5.3
Time deposits adjusted	464.6	456.3	410.0	+ 8.3	+54.6
U. S. Government deposits	13.1	11.2	13.9	+ 1.9	- .8
At commercial and savings banks	10.1	8.5	11.1	+ 1.6	- 1.1
At Federal Reserve Banks	3.0	2.7	2.7	+ .3	+ .3
Foreign bank deposits, net	5.1	5.3	3.4	- .2	+ 1.8
Treasury cash	.4	.3	.4	--	--
Capital and miscellaneous account, net	74.4	69.2	67.7	+ 5.1	+ 6.6
Total liabilities and capital, net	815.7	819.4	743.8	- 3.7	+72.0
<u>Seasonally adjusted</u>					
Currency outside banks	60.5	59.5	56.0	+ 1.0	+ 4.5
Demand deposits adjusted	194.4	208.3	189.2	-13.9	+ 5.2

\* Figures may not add to totals because of rounding. Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.

<sup>1/</sup> Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$204.7 billion on January 30, 1974.