



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
MARCH 12, 1974

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

FEBRUARY 27, 1974

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS ^{1/}			COUNTRY BANKS ^{1/}
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	675,910	522,794	85,586	27,940	192,791	216,477
LOANS AND DISCOUNTS	489,270	385,867	69,047	21,904	147,410	147,506
U.S. TREASURY SECURITIES	56,940	40,919	5,428	1,930	12,993	20,568
OTHER SECURITIES	129,700	96,008	11,111	4,106	32,388	48,403
RESERVES, CASH, AND BANK BALANCES	102,560	87,758	24,876	3,514	32,036	27,332
RESERVES WITH FR BANKS	28,340	28,342	6,329	1,257	10,778	9,978
CASH IN VAULT	9,920	7,435	586	137	2,353	4,359
BALANCES WITH BANKS	28,950	17,684	5,854	340	4,070	7,420
CASH ITEMS	35,350	34,297	12,107	1,780	14,835	5,575
OTHER ASSETS	34,610	28,593	7,078	1,319	11,290	8,906
TOTAL ASSETS/LIABILITIES	813,080	639,145	117,540	32,773	236,117	252,715
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	270,060	213,569	47,996	8,477	73,634	83,462
GROSS TIME DEPOSITS	377,860	286,544	37,366	13,307	103,727	132,144
TOTAL DEPOSITS	647,920	500,113	85,362	21,784	177,361	215,606
DEPOSITS OF BANKS	37,440	35,026	18,485	2,025	10,776	3,740
U.S. GOVT. DEPOSITS	7,210	5,562	654	192	2,085	2,631
OTHER DEMAND DEPOSITS	232,040	178,732	31,881	6,833	62,418	77,600
OTHER TIME DEPOSITS	371,230	280,793	34,342	12,734	102,082	131,635
BORROWINGS	67,420	63,862	15,905	7,752	31,577	8,628
OTHER LIABILITIES	39,200	30,062	7,544	1,288	11,376	9,854
TOTAL CAPITAL ACCOUNTS	58,540	45,108	8,729	1,949	15,803	18,627
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS ^{2/}	641,000					
LOANS AND DISCOUNTS ^{2/}	454,700					
COMMERCIAL & INDUSTRIAL	159,700					
U.S. TREASURY SECURITIES	55,700					
OTHER SECURITIES	130,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS ^{2/}	459,700					
COMMERCIAL & INDUSTRIAL	162,400					

^{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 \$40,100 MILLION.

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

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

FEBRUARY 20, 1974 TO FEBRUARY 27, 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	
ASSETS						
LOANS AND INVESTMENTS	+ 800	+998	+363	+96	+820	-281
LOANS AND DISCOUNTS	+ 510	+881	+463	+61	+885	-528
U.S. TREASURY SECURITIES	- 230	-254	-211	+65	-146	+38
OTHER SECURITIES	+ 520	+371	+111	-30	+81	+209
RESERVES, CASH, AND BANK BALANCES	-12,600	-11,664	-4,354	-55	-5,592	-1,663
RESERVES WITH FR BANKS	- 2,490	-2,491	-1,370	+235	-1,769	+413
CASH IN VAULT	+ 70	+29	-28	-4	-6	+67
BALANCES WITH BANKS	- 2,800	-2,063	-1,170	-42	-10	-841
CASH ITEMS	- 7,380	-7,139	-1,786	-244	-3,807	-1,302
OTHER ASSETS	+ 110	+126	+36	-84	+198	-24
TOTAL ASSETS/LIABILITIES	-11,690	-10,540	-3,955	-43	-4,574	-1,968
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-10,450	-8,833	-2,454	-887	-2,905	-2,587
GROSS TIME DEPOSITS	+ 1,160	+809	-119	+128	+300	+500
TOTAL DEPOSITS	- 9,290	-8,024	-2,573	-759	-2,605	-2,087
DEPOSITS OF BANKS	- 3,710	-3,571	-1,912	-460	-903	-296
U.S. GOVT. DEPOSITS	+ 920	+796	+263	+28	+291	+214
OTHER DEMAND DEPOSITS	- 7,910	-6,311	-1,006	-470	-2,330	-2,505
OTHER TIME DEPOSITS	+ 1,410	+1,062	+82	+143	+337	+500
BORROWINGS	- 2,550	-2,550	-1,392	+726	-1,877	-7
OTHER LIABILITIES	+ 170	+64	+18	+35	-96	+107
TOTAL CAPITAL ACCOUNTS	- 20	-30	-8	-45	+4	+19

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

FEBRUARY 28, 1973 TO FEBRUARY 27, 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	
<u>ASSETS</u>						
LOANS AND INVESTMENTS	+75,940	+57,770	+9,859	+5,957	+23,080	+18,874
LOANS AND DISCOUNTS	+67,770	+51,266	+7,418	+4,360	+20,517	+18,971
U.S. TREASURY SECURITIES	- 4,680	-2,779	+965	+546	-964	-3,326
OTHER SECURITIES	+12,850	+9,283	+1,476	+1,051	+3,527	+3,229
RESERVES, CASH, AND BANK BALANCES	+ 2,970	+2,394	+1,817	+1	-461	+1,037
RESERVES WITH FR BANKS	+ 1,120	+1,127	+584	-228	-284	+1,055
CASH IN VAULT	+ 1,240	+870	+46	+25	+303	+496
BALANCES WITH BANKS	+ 1,230	+930	+1,442	-49	-291	-172
CASH ITEMS	- 620	-533	-255	+253	-189	-342
OTHER ASSETS	+ 4,500	+3,659	+293	+240	+2,102	+1,024
TOTAL ASSETS/LIABILITIES	+83,410	+63,823	+11,969	+6,198	+24,721	+20,935
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+ 1,970	-357	+1,917	-176	-2,300	+202
GROSS TIME DEPOSITS	+47,430	+34,975	+3,878	+2,531	+14,511	+14,055
TOTAL DEPOSITS	+49,400	+34,618	+5,795	+2,355	+12,211	+14,257
DEPOSITS OF BANKS	+ 3,740	+3,452	+2,737	+368	+201	+146
U.S. GOVT. DEPOSITS	- 4,920	-4,425	-862	-390	-2,148	-1,025
OTHER DEMAND DEPOSITS	+ 4,850	+2,207	+1,348	+55	-209	+1,013
OTHER TIME DEPOSITS	+45,730	+33,384	+2,572	+2,322	+14,367	+14,123
BORROWINGS	+21,940	+20,950	+5,584	+3,677	+9,143	+2,546
OTHER LIABILITIES	+ 6,310	+4,423	+3	+108	+2,324	+1,988
TOTAL CAPITAL ACCOUNTS	+ 5,760	+3,832	+587	+58	+1,043	+2,144
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	+65,600	FOR NUMBERED FOOTNOTES SEE PAGE 1.				
LOANS AND DISCOUNTS 2/	+57,500					
COMMERCIAL & INDUSTRIAL	+21,600					
U.S. TREASURY SECURITIES	- 4,900					
OTHER SECURITIES	+13,000					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	+59,400					
COMMERCIAL & INDUSTRIAL	+22,200					

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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	Feb. 27, 1974	Jan. 30, 1974 r/	Feb. 28, 1974	Change to Feb. 27, 1974 from --	
				Jan. 30, 1974	Feb. 28, 1973
<u>ASSETS</u>					
Monetary reserve	20.7	20.7	19.2	--	+ 1.5
Gold stock	11.6	11.6	10.4	--	+ 1.2
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	8.8	8.7	8.4	--	+ .4
Bank credit	796.4	795.0	732.4	+1.3	+64.0
Loans, net	502.8	499.6	451.5	+3.1	+51.2
U. S. Treasury securities	141.4	143.9	140.6	-2.5	+ .8
Commercial and savings banks	60.0	61.2	65.0	-1.2	- 5.1
Federal Reserve Banks	78.5	79.8	72.6	-1.3	+ 5.9
Other	2.9	2.9	3.0	--	- .1
Other securities	152.2	151.5	140.2	+ .7	+12.0
Total assets, net	817.1	815.7	751.6	+1.4	+65.5
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	725.0	722.8	665.4	+2.3	+59.6
Currency outside banks	60.4	59.7	55.7	+ .7	+ 4.7
Demand deposits adjusted 1/	196.7	198.5	191.2	-1.9	+ 5.5
Time deposits adjusted	468.0	464.6	418.5	+3.4	+49.5
U. S. Government deposits	9.5	13.1	14.2	-3.6	- 4.7
At commercial and savings banks	7.2	10.1	12.1	-2.9	- 4.9
At Federal Reserve Banks	2.3	3.0	2.1	- .7	+ .3
Foreign bank deposits, net	4.7	5.1	3.5	- .4	+ 1.2
Treasury cash	.4	.4	.4	--	--
Capital and miscellaneous account, net	77.4	74.3	68.1	+3.1	+ 9.4
Total liabilities and capital, net	817.1	815.7	751.6	+1.4	+65.5
<u>Seasonally adjusted</u>					
Currency outside banks	61.1	60.5	56.4	+ .6	+ 4.7
Demand deposits adjusted	197.3	194.4	191.8	+2.9	+ 5.5

* 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 \$202.7 billion on February 27, 1974.

r/ Revised.