



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
APRIL 9, 1974

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

MARCH 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	684,440	529,949	87,655	28,525	195,350	218,419
LOANS AND DISCOUNTS	496,530	392,451	71,719	22,863	149,403	148,466
U.S. TREASURY SECURITIES	56,700	40,536	5,213	1,643	12,933	20,747
OTHER SECURITIES	131,210	96,962	10,723	4,019	33,014	49,206
RESERVES, CASH, AND BANK BALANCES	104,140	89,504	26,227	3,969	32,174	27,134
RESERVES WITH FR BANKS	28,380	28,379	5,187	1,513	11,591	10,088
CASH IN VAULT	9,800	7,360	582	141	2,349	4,288
BALANCES WITH BANKS	29,380	18,230	6,625	642	3,762	7,201
CASH ITEMS	36,580	35,535	13,833	1,673	14,472	5,557
OTHER ASSETS	35,660	29,591	7,911	1,420	11,288	8,972
TOTAL ASSETS/LIABILITIES	824,240	649,044	121,793	33,914	238,812	254,525
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	271,990	215,730	50,270	8,662	73,775	83,023
GROSS TIME DEPOSITS	383,190	290,871	38,316	14,283	104,673	133,599
TOTAL DEPOSITS	655,180	506,601	88,586	22,945	178,448	216,622
DEPOSITS OF BANKS	37,980	35,628	19,311	2,153	10,549	3,615
U.S. GOVT. DEPOSITS	6,630	5,261	746	215	2,129	2,171
OTHER DEMAND DEPOSITS	234,260	180,844	33,472	6,908	62,718	77,746
OTHER TIME DEPOSITS	376,310	284,868	35,057	13,669	103,052	133,090
BORROWINGS	69,090	65,344	15,757	6,991	33,510	9,086
OTHER LIABILITIES	41,030	31,606	8,518	1,996	10,929	10,163
TOTAL CAPITAL ACCOUNTS	58,940	45,493	8,932	1,982	15,925	18,654
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 2/	650,300	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 \$37,600 MILLION. NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, ETC.				
LOANS AND DISCOUNTS 2/	464,000					
COMMERCIAL & INDUSTRIAL	165,300					
U.S. TREASURY SECURITIES	55,700					
OTHER SECURITIES	130,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	468,900					
COMMERCIAL & INDUSTRIAL	168,100					

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

MARCH 20, 1974 TO MARCH 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>	<u>r/</u>	<u>r/</u>			<u>r/</u>	<u>r/</u>
LOANS AND INVESTMENTS	+2,350	+2,408	+921	+277	+1,294	-84
LOANS AND DISCOUNTS	+2,310	+2,548	+1,249	+213	+1,438	-352
U.S. TREASURY SECURITIES	- 70	-41	+28	+136	-173	-32
OTHER SECURITIES	+ 110	-99	-356	-72	+29	+300
RESERVES, CASH, AND BANK BALANCES	-2,690	-2,230	-509	-186	-823	-712
RESERVES WITH FR BANKS	-2,030	-2,035	-1,399	-408	+72	-300
CASH IN VAULT	+ 280	+211	+18	-1	+71	+123
BALANCES WITH BANKS	- 620	-163	-197	+334	-134	-166
CASH ITEMS	320	-243	+1,069	-111	-832	-369
OTHER ASSETS	+ 370	+382	+151	+178	+81	-28
TOTAL ASSETS/LIABILITIES	+ 30	+560	+563	+269	+552	-824
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	-1,720	-756	+1,296	+96	-620	-1,528
GROSS TIME DEPOSITS	+2,230	+1,996	+446	+483	+726	+341
TOTAL DEPOSITS	+ 510	+1,240	+1,742	+579	+106	-1,187
DEPOSITS OF BANKS	- 200	-132	-19	+101	-85	-129
U.S. GOVT. DEPOSITS	-1,460	-1,073	-110	-39	-277	-647
OTHER DEMAND DEPOSITS	+ 90	+598	+1,514	+49	-213	-752
OTHER TIME DEPOSITS	+2,080	+1,847	+357	+468	+681	+341
BORROWINGS	-1,470	-1,577	-1,412	-758	+337	+256
OTHER LIABILITIES	+ 910	+836	+244	+456	+59	+77
TOTAL CAPITAL ACCOUNTS	+ 80	+61	-11	-8	+50	+30

FOR NUMBERED FOOTNOTES SEE PAGE 1.

r/ REVISED.

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

MARCH 28, 1973 TO MARCH 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	+76,120	+58,952	+11,287	+5,865	+22,746	+19,054
LOANS AND DISCOUNTS	+67,130	+51,786	+9,135	+4,883	+19,420	+18,348
U.S. TREASURY SECURITIES	- 4,480	-2,723	+715	+173	-682	-2,929
OTHER SECURITIES	+13,470	+9,889	+1,437	+809	+4,008	+3,635
RESERVES, CASH, AND BANK BALANCES	+13,160	+11,785	+6,094	+877	+2,548	+2,266
RESERVES WITH FR BANKS	+ 1,470	+1,474	-105	+103	+610	+866
CASH IN VAULT	+ 900	+619	+20	+25	+224	+350
BALANCES WITH BANKS	+ 4,400	+3,394	+2,598	+470	-141	+467
CASH ITEMS	+ 6,390	+6,298	+3,581	+279	+1,855	+583
OTHER ASSETS	+ 5,710	+4,743	+1,010	+351	+2,128	+1,254
TOTAL ASSETS/LIABILITIES	+94,990	+75,480	+18,391	+7,093	+27,422	+22,574
<u>LIABILITIES & CAPITAL</u>						
GROSS DEMAND DEPOSITS	+14,350	+11,278	+7,705	+436	+982	+2,155
GROSS TIME DEPOSITS	+44,140	+32,326	+3,446	+2,655	+12,219	+14,006
TOTAL DEPOSITS	+58,490	+43,604	+11,151	+3,091	+13,201	+16,161
DEPOSITS OF BANKS	+ 7,490	+7,228	+5,616	+561	+894	+157
U.S. GOVT. DEPOSITS	- 5,530	-4,774	-1,057	-396	-1,914	-1,407
OTHER DEMAND DEPOSITS	+13,970	+10,304	+4,440	+469	+2,058	+3,337
OTHER TIME DEPOSITS	+42,560	+30,846	+2,152	+2,457	+12,163	+14,074
BORROWINGS	+23,670	+22,702	+5,819	+3,081	+11,335	+2,467
OTHER LIABILITIES	+ 7,220	+5,214	+536	+817	+1,768	+2,093
TOTAL CAPITAL ACCOUNTS	+ 5,610	+3,960	+885	+104	+1,118	+1,853
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS 2/	+66,700	FOR NUMBERED FOOTNOTES SEE PAGE 1.				
LOANS AND DISCOUNTS 2/	+58,200					
COMMERCIAL & INDUSTRIAL	+23,500					
U.S. TREASURY SECURITIES	- 4,700					
OTHER SECURITIES	+13,200					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	+59,900					
COMMERCIAL & INDUSTRIAL	+24,300					

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	Mar. 27, 1974	Feb 28, 1974	Mar. 28, 1973	Change to Mar. 27, 1974 from --	
				Feb. 28, 1974	Mar. 28, 1973
<u>ASSETS</u>					
		r/			
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	8.8	8.4	--	+ .4
Bank credit	804.9	796.4	743.1	+ 8.5	+61.7
Loans, net	510.2	502.8	460.4	+ 7.4	+49.8
U. S. Treasury securities	140.6	141.4	141.5	- .8	- .8
Commercial and savings banks	59.7	60.0	64.6	- .2	- 4.9
Federal Reserve Banks	78.0	78.5	73.9	- .5	+ 4.2
Other	2.9	2.9	3.0	--	- .1
Other securities	154.1	152.2	141.3	+ 1.9	+12.8
Total assets, net	825.6	817.1	762.4	+ 8.5	+63.3
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	733.4	725.0	674.2	+ 8.4	+59.3
Currency outside banks	61.3	60.4	56.1	+ .9	+ 5.1
Demand deposits adjusted <u>1/</u>	197.7	196.7	190.1	+ 1.0	+ 7.6
Time deposits adjusted	474.5	468.0	427.9	+ 6.5	+46.6
U. S. Government deposits	8.7	9.5	15.5	- .8	- 6.8
At commercial and savings banks	6.6	7.2	12.2	- .6	- 5.5
At Federal Reserve Banks	2.1	2.3	3.4	- .2	- 1.3
Foreign bank deposits, net	5.0	4.7	3.3	+ .3	+ 1.7
Treasury cash	.3	.4	.4	--	- .1
Capital and miscellaneous account, net	78.1	77.5	68.9	+ .6	+ 9.1
Total liabilities and capital, net	825.6	817.1	762.4	+ 8.5	+63.3
<u>Seasonally adjusted</u>					
Currency outside banks	61.9	61.1	56.7	+ .8	+ 5.2
Demand deposits adjusted	201.9	197.3	193.2	+ 4.6	+ 8.7

* 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 \$203.8 billion on March 27, 1974

r/ Revised.