



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
MAY 7, 1974

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

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

APRIL 24, 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	691,430	535,946	88,649	28,431	199,020	219,846
LOANS AND DISCOUNTS	503,690	399,125	73,431	23,078	153,446	149,170
U.S. TREASURY SECURITIES	55,500	39,274	4,452	1,396	12,596	20,830
OTHER SECURITIES	132,240	97,547	10,766	3,957	32,978	49,846
RESERVES, CASH, AND BANK BALANCES	102,070	87,157	23,980	3,964	31,593	27,620
RESERVES WITH FR BANKS	29,500	29,501	6,521	1,858	10,508	10,614
CASH IN VAULT	10,050	7,547	589	157	2,413	4,388
BALANCES WITH BANKS	29,180	17,787	6,100	331	4,143	7,213
CASH ITEMS	33,340	32,322	10,770	1,618	14,529	5,405
OTHER ASSETS	36,670	30,349	8,055	1,337	11,603	9,354
<b>TOTAL ASSETS/LIABILITIES</b>	<b>830,170</b>	<b>653,452</b>	<b>120,684</b>	<b>33,732</b>	<b>242,216</b>	<b>256,820</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	271,230	214,145	47,058	8,450	74,462	84,175
GROSS TIME DEPOSITS	391,500	298,715	40,748	14,867	108,822	134,278
<b>TOTAL DEPOSITS</b>	<b>662,730</b>	<b>512,860</b>	<b>87,806</b>	<b>23,317</b>	<b>183,284</b>	<b>218,453</b>
DEPOSITS OF BANKS	38,080	35,769	19,302	2,223	10,713	3,531
U.S. GOVT. DEPOSITS	6,400	5,171	694	194	2,349	1,934
OTHER DEMAND DEPOSITS	234,420	179,995	30,811	6,681	63,284	79,219
OTHER TIME DEPOSITS	383,830	291,925	36,999	14,219	106,938	133,769
BORROWINGS	66,850	62,981	15,461	6,481	31,645	9,394
OTHER LIABILITIES	41,110	31,720	8,419	1,931	11,239	10,131
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>59,480</b>	<b>45,891</b>	<b>8,998</b>	<b>2,003</b>	<b>16,048</b>	<b>18,842</b>
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 2/	658,800					
LOANS AND DISCOUNTS 2/	471,600					
COMMERCIAL & INDUSTRIAL	169,900					
U.S. TREASURY SECURITIES	56,100					
OTHER SECURITIES	131,100					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	477,000					
COMMERCIAL & INDUSTRIAL	173,000					

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.

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

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

APRIL 17, 1974 TO APRIL 24, 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	- 7,100	-5,452	-1,761	-754	-622	-2,315
LOANS AND DISCOUNTS	- 5,590	-3,975	-1,000	-553	-121	-2,301
U.S. TREASURY SECURITIES	- 1,720	-1,536	-645	-217	-439	-235
OTHER SECURITIES	+ 210	+59	-116	+16	-62	+221
RESERVES, CASH, AND BANK BALANCES	- 8,150	-7,496	-1,162	-691	-4,667	-976
RESERVES WITH FR BANKS	+ 110	+108	-3	+153	-747	+705
CASH IN VAULT	+ 170	+110	+15	-3	+8	+90
BALANCES WITH BANKS	- 1,910	-1,428	-124	-233	-535	-536
CASH ITEMS	- 6,520	-6,286	-1,050	-608	-3,393	-1,235
OTHER ASSETS	- 280	-146	-55	-6	+103	-188
<b>TOTAL ASSETS/LIABILITIES</b>	<b>-15,530</b>	<b>-13,094</b>	<b>-2,978</b>	<b>-1,451</b>	<b>-5,186</b>	<b>-3,479</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	-18,040	-14,702	-2,913	-883	-5,902	-5,004
GROSS TIME DEPOSITS	+ 2,370	+2,231	+406	+369	+1,248	+208
<b>TOTAL DEPOSITS</b>	<b>-15,670</b>	<b>-12,471</b>	<b>-2,507</b>	<b>-514</b>	<b>-4,654</b>	<b>-4,796</b>
DEPOSITS OF BANKS	- 2,290	-2,071	-641	+35	-1,021	-444
U.S. GOVT. DEPOSITS	- 1,400	-1,281	-561	-160	-357	-202
OTHER DEMAND DEPOSITS	-14,160	-11,168	-1,602	-771	-4,437	-4,358
OTHER TIME DEPOSITS	+ 2,180	+2,049	+297	+382	+1,161	+208
BORROWINGS	- 670	-1,041	-136	-803	-998	+896
OTHER LIABILITIES	+ 760	+386	-303	-133	+413	+409
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>+ 50</b>	<b>+32</b>	<b>-32</b>	<b>-1</b>	<b>+53</b>	<b>+12</b>

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

APRIL 25, 1973 TO APRIL 24, 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	+74,950	+59,207	+11,815	+5,631	+23,266	+18,495
LOANS AND DISCOUNTS	+66,170	+52,260	+10,036	+4,825	+20,193	+17,206
U.S. TREASURY SECURITIES	- 4,900	-3,243	+198	-18	-818	-2,605
OTHER SECURITIES	+13,680	+10,190	+1,581	+824	+3,891	+3,894
RESERVES, CASH, AND BANK BALANCES	+10,490	+8,938	+4,270	+687	+1,482	+2,699
RESERVES WITH FR BANKS	+ 3,650	+3,653	+1,309	+434	+415	+1,495
CASH IN VAULT	+ 900	+618	+31	+21	+244	+322
BALANCES WITH BANKS	+ 4,130	+2,879	+1,885	+80	+448	+466
CASH ITEMS	+ 1,810	+1,788	+1,045	+152	+375	+216
OTHER ASSETS	+ 5,990	+4,895	+977	+244	+2,206	+1,468
TOTAL ASSETS/LIABILITIES	+91,430	+73,040	+17,062	+6,562	+26,954	+22,462
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 8,930	+6,563	+4,323	+81	+436	+1,723
GROSS TIME DEPOSITS	+49,230	+37,912	+6,188	+3,216	+14,488	+14,020
TOTAL DEPOSITS	+58,160	+44,475	+10,511	+3,297	+14,924	+15,743
DEPOSITS OF BANKS	+ 6,980	+6,783	+5,138	+586	+958	+101
U.S. GOVT. DEPOSITS	- 5,320	-4,665	-1,055	-414	-2,008	-1,188
OTHER DEMAND DEPOSITS	+ 9,250	+6,324	+1,743	+42	+1,797	+2,742
OTHER TIME DEPOSITS	+47,250	+36,033	+4,685	+3,083	+14,177	+14,088
BORROWINGS	+21,020	+19,905	+5,570	+2,510	+9,039	+2,786
OTHER LIABILITIES	+ 6,520	+4,575	+76	+651	+1,848	+2,000
TOTAL CAPITAL ACCOUNTS	+ 5,730	+4,085	+905	+104	+1,143	+1,933
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 2/	+69,200					
LOANS AND DISCOUNTS 2/	+60,500					
COMMERCIAL & INDUSTRIAL	+26,000					
U.S. TREASURY SECURITIES	- 4,900					
OTHER SECURITIES	+13,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	+62,300					
COMMERCIAL & INDUSTRIAL	+26,800					

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	Apr. 24,	Mar. 27,	Apr. 25,	Change to Apr. 24,	
	1974	1974	1973	1974	from -- Apr. 25, 1973
<b>ASSETS</b>					
Monetary reserve	20.8	20.7	19.3	--	+ 1.6
Gold stock	11.6	11.6	10.4	--	+ 1.2
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	8.8	8.8	8.5	--	+ .4
Bank credit	816.0	804.9	750.9	+11.9	+65.0
Loans, net	520.2	510.2	467.9	+10.0	+52.3
U. S. Treasury securities	140.6	140.6	140.7	- .1	- .2
Commercial and savings banks	58.5	59.7	63.8	- 1.2	- 5.3
Federal Reserve Banks	79.1	78.0	74.0	+ 1.1	+ 5.1
Other	2.9	2.9	2.9	--	--
Other securities	155.2	154.1	142.2	+ 1.1	+12.9
Total assets, net	836.7	825.6	770.2	+11.1	+66.6
<b>LIABILITIES AND CAPITAL</b>					
Total deposits adjusted and currency outside banks	745.0	733.4	681.4	+11.6	+63.7
Currency outside banks	62.0	61.3	56.9	+ .7	+ 5.1
Demand deposits adjusted <sup>1/</sup>	201.1	197.7	193.6	+ 3.4	+ 7.4
Time deposits adjusted	482.0	474.5	430.9	+ 7.5	+51.1
U. S. Government deposits	8.8	8.7	15.4	+ .1	- 6.6
At commercial and savings banks	6.4	6.6	11.7	- .2	- 5.3
At Federal Reserve Banks	2.4	2.1	3.7	+ .3	- 1.3
Foreign bank deposits, net	4.8	5.0	3.2	- .2	+ 1.6
Treasury cash	.3	.3	.4	- .1	- .1
Capital and miscellaneous account, net	77.8	78.1	69.8	- .3	+ 8.0
Total liabilities and capital, net	836.7	825.6	770.2	+11.1	+66.6
<b>Seasonally adjusted</b>					
Currency outside banks	62.6	61.9	57.4	+ .7	+ 5.2
Demand deposits adjusted	200.5	201.9	193.0	- 1.4	+ 7.5

\* 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 \$ 207.3 billion on April 24, 1974.

<sup>r/</sup> Revised.