



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
JUNE 12, 1974

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

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

MAY 29, 1974

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/ NEW YORKCITY OFCHICAGOOTHER			COUNTRY BANKS 1/
<b>ASSETS</b>						
LOANS AND INVESTMENTS	697,970	538,800	89,264	29,724	199,294	220,518
LOANS AND DISCOUNTS	509,780	403,619	74,428	24,384	154,651	150,156
U.S. TREASURY SECURITIES	53,630	37,282	3,995	1,412	11,595	20,280
OTHER SECURITIES	134,560	97,899	10,841	3,928	33,048	50,082
RESERVES, CASH, AND PANK BALANCES	114,585	99,155	30,097	3,852	36,186	29,020
RESERVES WITH FR BANKS	33,430	33,432	9,382	1,458	12,341	10,251
CASH IN VAULT	10,380	7,858	614	148	2,528	4,568
BALANCES WITH BANKS	30,665	18,938	6,552	303	4,270	7,813
CASH ITEMS	40,110	38,927	13,549	1,943	17,047	6,388
OTHER ASSETS	38,070	31,402	8,530	1,440	11,904	9,528
TOTAL ASSETS/LIABILITIES	850,625	669,357	127,891	35,016	247,384	259,066
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	277,215	219,258	50,010	8,740	76,026	84,482
GROSS TIME DEPOSITS	401,050	305,579	43,143	15,487	112,101	134,848
TOTAL DEPOSITS	678,265	524,837	93,153	24,227	188,127	219,330
DEPOSITS OF BANKS	42,270	39,726	21,848	2,353	11,661	3,864
U.S. GOVT. DEPOSITS	6,410	5,131	760	245	2,165	1,961
OTHER DEMAND DEPOSITS	237,265	182,060	31,905	6,885	64,107	79,163
OTHER TIME DEPOSITS	392,320	297,920	38,640	14,744	110,194	134,342
BORROWINGS	69,560	64,820	16,781	6,440	31,625	9,974
OTHER LIABILITIES	42,930	33,610	8,936	2,336	11,529	10,809
TOTAL CAPITAL ACCOUNTS	59,870	46,090	9,021	2,013	16,103	18,953
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 2/	668,600	NOTE: CURRENT AND WEEK-AGO FIGURES REFLECT ADJUSTMENTS TO DECEMBER 31, 1973 BENCHMARKS. BACK DATA AVAILABLE IN MAY BULLETIN.  NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, ETC.				
LOANS AND DISCOUNTS 2/	478,000					
COMMERCIAL & INDUSTRIAL	171,900					
U.S. TREASURY SECURITIES	56,700					
OTHER SECURITIES	133,900					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES		FOR NUMBERED FOOTNOTES SEE PAGE 2.				
LOANS AND DISCOUNTS 2/ COMMERCIAL & INDUSTRIAL	483,700 175,000					

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

MAY 22, 1974 TO

MAY 29, 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	- 440	-485	-311	-50	-187	+63
LOANS AND DISCOUNTS	- 370	-362	-289	+111	-167	-17
U.S. TREASURY SECURITIES	- 440	-388	-20	-179	-118	-71
OTHER SECURITIES	+ 370	+265	-2	+18	+98	+151
RESERVES, CASH, AND BANK BALANCES	+12,465	+11,362	+5,018	-160	+4,365	+2,139
RESERVES WITH FR BANKS	+ 6,280	+6,283	+4,430	-292	+1,648	+497
CASH IN VAULT	+ 600	+452	+25	-8	+159	+276
BALANCES WITH BANKS	+ 725	-83	-853	-25	+204	+521
CASH ITEMS	+ 4,860	+4,710	+1,416	+165	+2,354	+775
OTHER ASSETS	+ 670	+686	+369	+31	+299	-13
TOTAL ASSETS/LIABILITIES	+12,695	+11,563	+5,076	-179	+4,477	+2,189
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 7,025	+6,221	+1,116	+252	+3,193	+1,660
GROSS TIME DEPOSITS	+ 740	+771	+359	-144	+596	-40
TOTAL DEPOSITS	+ 7,765	+6,992	+1,475	+108	+3,789	+1,620
DEPOSITS OF BANKS	+ 2,230	+2,106	+1,005	-37	+852	+286
U.S. GOVT. DEPOSITS	+ 1,120	+1,060	+254	+106	+630	+70
OTHER DEMAND DEPOSITS	+ 3,935	+3,313	+106	+153	+1,753	+1,301
OTHER TIME DEPOSITS	+ 480	+513	+110	-114	+554	-37
BORROWINGS	+ 4,370	+4,187	+3,608	-249	+461	+367
OTHER LIABILITIES	+ 600	+448	+58	-28	+251	+167
TOTAL CAPITAL ACCOUNTS	- 40	-64	-65	-10	-24	+35

<sup>1/</sup> 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.

<sup>2/</sup> EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS ESTIMATED AT 32,900 MILLION.

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

MAY 30, 1973 TO

MAY 29, 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	+ 75,630	+58,406	+11,186	+5,947	+23,839	+17,434
LOANS AND DISCOUNTS	+ 65,660	+52,396	+9,923	+5,428	+21,132	+15,913
U.S. TREASURY SECURITIES	- 4,700	-3,748	-429	-152	-952	-2,215
OTHER SECURITIES	+ 14,670	+9,758	+1,692	+671	+3,659	+3,736
RESERVES, CASH, AND BANK BALANCES	+ 19,175	+17,986	+10,510	+643	+4,407	+2,426
RESERVES WITH FR BANKS	+ 9,240	+9,244	+5,061	+259	+2,474	+1,450
CASH IN VAULT	+ 940	+711	+29	+21	+275	+386
BALANCES WITH BANKS	+ 4,385	+3,442	+2,788	+97	+319	+238
CASH ITEMS	+ 4,610	+4,589	+2,632	+266	+1,339	+352
OTHER ASSETS	+ 6,350	+5,243	+1,645	+292	+2,137	+1,169
TOTAL ASSETS/LIABILITIES	+101,155	+81,635	+23,341	+6,882	+30,383	+21,029
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+ 14,585	+11,842	+7,674	+203	+2,089	+1,876
GROSS TIME DEPOSITS	+ 51,760	+39,372	+7,499	+2,936	+15,915	+13,022
TOTAL DEPOSITS	+ 66,345	+51,214	+15,173	+3,139	+18,004	+14,898
DEPOSITS OF BANKS	+ 9,250	+8,966	+7,577	+441	+797	+151
U.S. GOVT. DEPOSITS	- 330	-176	+217	-192	+202	-403
OTHER DEMAND DEPOSITS	+ 8,215	+5,294	+1,870	+3	+1,363	+2,058
OTHER TIME DEPOSITS	+ 49,210	+37,130	+5,509	+2,887	+15,642	+13,092
BORROWINGS	+ 22,200	+20,606	+6,285	+2,486	+9,442	+2,393
OTHER LIABILITIES	+ 6,980	+5,821	+999	+1,154	+1,799	+1,869
TOTAL CAPITAL ACCOUNTS	+ 5,630	+3,994	+884	+103	+1,138	+1,869
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 2/	+ 70,900	FOR NUMBERED FOOTNOTES SEE PAGE 2.				
LOANS AND DISCOUNTS 2/	+ 60,600					
COMMERCIAL & INDUSTRIAL	+ 25,100					
U.S. TREASURY SECURITIES	- 4,300					
OTHER SECURITIES	+ 14,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/	+ 62,600					
COMMERCIAL & INDUSTRIAL	+ 26,000					

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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	May 29, 1974	April 24, 1974	May 30, 1973	Change to May 29, , 1974 from --	
				April 24, 1974	May 30, 1973
<u>ASSETS</u>					
		r/			
Monetary reserve	20.8	20.8	19.3	--	+ 1.5
Gold stock	11.6	11.6	10.4	--	+ 1.2
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	8.9	8.8	8.5	--	+ .3
Bank credit	826.5	818.7	756.1	+7.8	+70.4
Loans, net	527.5	520.6	473.9	+6.9	+53.5
U. S. Treasury securities	141.3	141.1	138.6	+ .2	+ 2.7
Commercial and savings banks	56.5	59.1	61.7	-2.6	- 5.2
Federal Reserve Banks	81.9	79.1	73.9	+2.8	+ 8.0
Other	2.9	2.9	2.9	--	--
Other securities	157.7	157.0	143.6	+ .7	+14.2
Total assets, net	847.4	839.5	775.4	+7.9	+71.9
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	750.7	748.3	689.0	+2.5	+61.7
Currency outside banks	62.7	62.0	57.5	+ .7	+ 5.2
Demand deposits adjusted <u>1/</u>	197.2	202.2	193.6	-5.0	+ 3.6
Time deposits adjusted	490.8	484.1	437.9	+6.7	+52.9
U. S. Government deposits	8.7	8.8	10.7	- .1	- 1.9
At commercial and savings banks	6.4	6.4	6.7	--	- .3
At Federal Reserve Banks	2.3	2.4	3.9	- .1	- 1.6
Foreign bank deposits, net	4.9	4.8	3.6	+ .1	+ 1.4
Treasury cash	.3	.3	.4	--	- .1
Capital and miscellaneous account, net	82.7	77.3	71.8	+5.4	+10.9
Total liabilities and capital, net	847.4	839.5	775.4	+7.9	+71.9
<u>Seasonally adjusted</u>					
Currency outside banks	62.2	62.6	57.0	- .4	+ 5.2
Demand deposits adjusted	200.2	201.6	196.5	-1.4	+ 3.7

\* 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 \$ 203.7 billion on May 29, 1974.

r/ Revised. NOTE: Current and month-ago figures reflect adjustments to December 31, 1973 benchmarks.