



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JULY 9, 1974

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JUNE 26, 1974

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS ^{1/}			COUNTRY BANKS ^{1/}
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	707,070	546,776	93,126	30,337	201,165	222,148
LOANS AND DISCOUNTS	518,830	411,333	77,487	25,098	156,699	152,049
U.S. TREASURY SECURITIES	52,350	36,214	3,755	1,208	11,238	20,013
OTHER SECURITIES	135,890	99,229	11,884	4,031	33,228	50,086
RESERVES, CASH, AND BANK BALANCES	104,900	90,088	26,179	3,839	32,219	27,851
RESERVES WITH FR BANKS	30,320	30,323	8,282	1,402	10,447	10,192
CASH IN VAULT	10,120	7,850	607	153	2,495	4,595
BALANCES WITH BANKS	28,520	17,068	5,390	607	3,900	7,171
CASH ITEMS	35,940	34,847	11,900	1,677	15,377	5,893
OTHER ASSETS	39,590	32,714	8,744	1,534	12,607	9,829
TOTAL ASSETS/LIABILITIES	851,560	669,578	128,049	35,710	245,991	259,828
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	275,630	217,200	47,810	8,460	75,745	85,185
GROSS TIME DEPOSITS	402,520	306,901	43,899	16,093	111,855	135,054
TOTAL DEPOSITS	678,150	524,101	91,709	24,553	187,600	220,239
DEPOSITS OF BANKS	39,340	36,889	19,692	2,247	11,299	3,651
U.S. GOVT. DEPOSITS	8,640	6,709	739	257	2,694	3,019
OTHER DEMAND DEPOSITS	237,080	181,957	32,259	6,739	63,938	79,021
OTHER TIME DEPOSITS	393,090	298,546	39,019	15,310	109,669	134,548
BORROWINGS	68,720	64,270	17,730	6,592	30,568	9,380
OTHER LIABILITIES	44,600	34,927	9,547	2,529	11,632	11,219
TOTAL CAPITAL ACCOUNTS	60,090	46,280	9,063	2,036	16,191	18,990

SEASONALLY ADJUSTED DATA ESTIMATED AS OF JUNE 30, 1974.

LOANS AND INVESTMENTS ^{2/}	673,300
LOANS AND DISCOUNTS ^{2/}	480,800
COMMERCIAL & INDUSTRIAL	173,900
U.S. TREASURY SECURITIES	57,100
OTHER SECURITIES	135,400
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	
LOANS AND DISCOUNTS ^{2/}	486,200
COMMERCIAL & INDUSTRIAL	176,800

^{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 DEFINITIONS, 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

JUNE 19, 1974 TO JUNE 26, 1974

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/ r/
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	- 60	+532	+951	+157	+251	-827
LOANS AND DISCOUNTS	+ 630	+1,188	+1,403	+249	+323	-787
U.S. TREASURY SECURITIES	-1,060	-947	-452	-200	-148	-147
OTHER SECURITIES	+ 370	+291	+0	+108	+76	+107
RESERVES, CASH, AND BANK BALANCES	+1,510	+1,689	+3,092	-5	-1,468	+70
RESERVES WITH FR BANKS	+2,100	+2,103	+2,214	-146	-337	+372
CASH IN VAULT	+ 80	+252	+6	-5	+71	+180
BALANCES WITH BANKS	- 280	-194	-64	+331	-196	-265
CASH ITEMS	- 390	-472	+936	-185	-1,006	-217
OTHER ASSETS	+ 590	+717	+306	+21	+404	-14
TOTAL ASSETS/LIABILITIES	+2,040	+2,938	+4,349	+173	-813	-771
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-2,950	-1,705	+967	-136	-1,085	-1,451
GROSS TIME DEPOSITS	+1,070	+1,113	+734	+152	+290	-63
TOTAL DEPOSITS	-1,880	-592	+1,701	+16	-795	-1,514
DEPOSITS OF BANKS	+ 20	+61	+133	+0	+24	-96
U.S. GOVT. DEPOSITS	-1,910	-1,725	-678	-143	-607	-297
OTHER DEMAND DEPOSITS	- 760	+254	+1,648	+44	-380	-1,058
OTHER TIME DEPOSITS	+ 770	+818	+598	+115	+168	-63
BORROWINGS	+2,920	+2,620	+2,022	-207	+160	+645
OTHER LIABILITIES	+1,000	+922	+641	+369	-174	+86
TOTAL CAPITAL ACCOUNTS	--	-12	-15	-5	-4	+12

FOR NUMBERED FOOTNOTES SEE PAGE 1.

r/ Revised.

CHANGES IN ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES
June 30, 1973 TO June 26, 1974

H.8 (Partly estimated. In millions of dollars)

Item	All coml. banks	All member banks	Reserve city banks			Country banks
			New York City	City of Chicago	Other	
<u>ASSETS</u>						
Loans and investments	+71,314	+56,243	+13,914	+5,771	+20,502	+16,056
Loans and discounts	+62,050	+50,425	+12,059	+5,453	+18,247	+14,666
U. S. Govt. obligations	- 5,527	- 4,866	- 906	- 507	- 1,828	- 1,625
Other securities	+14,791	+10,684	+ 2,760	+ 826	+ 4,084	+ 3,014
Reserves, cash, and bank balances	+ 1,292	+ 1,861	+ 1,661	+ 338	+ 320	- 458
Reserve with FR Banks	+ 5,177	+ 5,180	+ 3,301	- 110	+ 1,102	+ 887
Cash in vault	+ 2,451	+ 2,096	+ 140	+ 27	+ 707	+ 1,222
Balances with banks	- 2,174	- 1,538	- 415	+ 407	- 424	- 1,106
Cash items	- 4,161	- 3,877	- 1,365	+ 14	- 1,065	- 1,461
Other assets	+ 9,046	+ 7,060	+ 1,446	+ 294	+ 2,825	+ 2,494
TOTAL ASSETS/LIABILITIES	+81,652	+65,164	+17,021	+6,403	+23,647	+18,092
<u>LIABILITIES & CAPITAL</u>						
Gross demand deposits	- 2,804	- 2,717	+ 749	- 534	- 1,295	- 1,637
Gross time deposits	+51,738	+40,047	+ 8,243	+3,190	+15,712	+12,902
TOTAL DEPOSITS	+48,935	+37,331	+ 8,991	+2,657	+14,417	+11,265
Deposits of banks	+ 2,703	+ 2,699	+ 1,579	+ 532	+ 750	- 162
U. S. Govt. deposits	- 2,524	- 2,027	- 396	- 265	- 452	- 914
Other demand deposits	+ 127	- 482	+ 1,652	- 633	- 937	- 564
Other time deposits	+48,629	+37,140	+ 6,156	+3,023	+15,056	+12,905
Borrowings	+19,421	+17,741	+ 6,133	+2,446	+ 6,536	+ 2,627
Other liabilities	+ 8,947	+ 6,910	+ 1,121	+1,212	+ 1,764	+ 2,814
Total capital accounts	+ 4,350	+ 3,182	+ 776	+ 89	+ 931	+ 1,386

SEASONALLY ADJUSTED DATA ESTIMATED AS OF JUNE 30, 1974

LOANS AND INVESTMENTS 2/	+71,300
LOANS AND DISCOUNTS 2/	+60,500
COMMERCIAL & INDUSTRIAL	+25,700
U.S. TREASURY SECURITIES	- 4,500
OTHER SECURITIES	+15,300
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	
LOANS AND DISCOUNTS 2/	+62,400
COMMERCIAL & INDUSTRIAL	+26,400

FOR NUMBERED FOOTNOTES, SEE FIRST PAGE.
NOTE: COMPARISONS ARE WITH CALL DATE FIGURES FOR THE PREVIOUS YEAR. FIGURES MAY NOT ADD TO TOTALS DUE TO ROUNDING.

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	June 26, 1974	May 29, 1974	June 30, 1973	Change to June 26, 1974 from --	
				May 29, 1974	June 30, 1973
ASSETS					
Monetary reserve	20.9	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	8.9	8.5	--	+ .3
Bank credit	833.3	826.5	769.4	+6.8	+64.0
Loans, net	535.5	527.5	485.4	+8.0	+50.1
U. S. Treasury securities	138.5	141.3	139.2	-2.8	- .7
Commercial and savings banks	55.2	56.5	61.2	-1.3	- 6.0
Federal Reserve Banks	80.5	81.9	75.0	-1.5	+ 5.5
Other	2.8	2.9	3.0	- .1	- .1
Other securities	159.3	157.7	144.8	+1.6	+14.5
Total assets, net	854.2	847.4	788.7	+6.8	+65.5
LIABILITIES AND CAPITAL					
Total deposits adjusted and currency outside banks	756.6	750.7	696.9	+5.9	+59.7
Currency outside banks	63.5	62.7	59.8	+ .7	+ 3.7
Demand deposits adjusted ^{1/}	201.1	197.2	196.9	+4.0	+ 4.3
Time deposits adjusted	492.0	490.8	440.2	+1.2	+51.7
U. S. Government deposits	11.3	8.7	15.2	+2.6	- 3.9
At commercial and savings banks	8.6	6.4	11.2	+2.2	- 2.5
At Federal Reserve Banks	2.7	2.3	4.0	+ .4	- 1.3
Foreign bank deposits, net	5.1	4.9	3.8	+ .2	+ 1.3
Treasury cash	.3	.3	.4	--	- .1
Capital and miscellaneous account, net	80.9	82.7	72.4	-1.9	+ 8.4
Total liabilities and capital, net	854.2	847.4	788.7	+6.8	65.5
Seasonally adjusted					
Currency outside banks	63.1	62.2	57.9	+0.9	+5.2
Demand deposits adjusted	205.0	200.2	199.3	+4.8	+5.7

* 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 \$207.6 billion on June 26, 1974.