



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
AUGUST 13, 1974

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JULY 31, 1974

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS ^{1/}			COUNTRY BANKS ^{1/}
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	713,280	552,619	97,849	30,667	202,243	221,860
LOANS AND DISCOUNTS	525,940	418,065	82,133	25,377	158,613	151,942
U.S. TREASURY SECURITIES	51,680	35,860	4,073	1,287	10,875	19,625
OTHER SECURITIES	135,660	98,694	11,643	4,003	32,755	50,293
RESERVES, CASH, AND BANK BALANCES	106,830	91,430	26,746	3,415	33,204	28,065
RESERVES WITH FR BANKS	27,350	27,348	6,515	1,257	10,086	9,490
CASH IN VAULT	10,060	7,584	589	136	2,384	4,475
BALANCES WITH BANKS	29,650	17,942	5,868	223	4,337	7,514
CASH ITEMS	39,770	38,556	13,774	1,799	16,397	6,586
OTHER ASSETS	43,660	36,462	10,616	1,614	14,035	10,197
TOTAL ASSETS/LIABILITIES	863,770	680,511	135,211	35,696	249,482	260,122
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	279,400	220,693	50,613	8,831	76,145	85,104
GROSS TIME DEPOSITS	409,900	313,114	47,157	16,516	113,698	135,743
TOTAL DEPOSITS	689,300	533,807	97,770	25,347	189,843	220,847
DEPOSITS OF BANKS	42,250	39,751	21,787	2,454	11,746	3,764
U.S. GOVT. DEPOSITS	4,790	3,583	416	130	1,172	1,865
OTHER DEMAND DEPOSITS	242,430	186,360	33,775	7,009	65,595	79,981
OTHER TIME DEPOSITS	399,830	304,113	41,792	15,754	111,330	135,237
BORROWINGS	67,440	63,042	16,970	6,121	30,701	9,250
OTHER LIABILITIES	46,040	36,755	11,288	2,131	12,597	10,739
TOTAL CAPITAL ACCOUNTS	60,990	46,907	9,183	2,097	16,341	19,286
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS ^{2/}	681,300					
LOANS AND DISCOUNTS ^{2/}	490,400					
COMMERCIAL & INDUSTRIAL	176,800					
U.S. TREASURY SECURITIES	55,400					
OTHER SECURITIES	135,500					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS ^{2/}	495,800					
COMMERCIAL & INDUSTRIAL	179,700					

THE DATA FOR JULY 24 & 31, 1974, REFLECT THE INCLUSION OF ONE LARGE MUTUAL SAVINGS BANK WITH ASSETS OF APPROXIMATELY \$700 MILLION. THIS BANK CONVERTED TO A NON-MEMBER COMMERCIAL BANK ON JUNE 15, 1974.

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

FOR NUMBERED FOOTNOTES SEE PAGE 2.

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

JULY 24, 1974 TO JULY 31, 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	+ 8,750	+8,197	+4,103	+591	+2,729	+774
LOANS AND DISCOUNTS	+ 7,850	+7,420	+3,644	+442	+2,722	+612
U.S. TREASURY SECURITIES	+ 870	+910	+673	+125	+169	-57
OTHER SECURITIES	+ 30	-133	-214	+24	-162	+219
RESERVES, CASH, AND BANK BALANCES	- 800	-1,299	-372	-1,078	-477	+628
RESERVES WITH FR BANKS	- 6,820	-6,826	-2,029	-823	-3,022	-952
CASH IN VAULT	- 170	-140	-1	-9	-78	-52
BALANCES WITH BANKS	+ 2,180	+1,825	+858	-263	+532	+698
CASH ITEMS	+ 4,010	+3,842	+800	+17	+2,091	+934
OTHER ASSETS	+ 2,890	+2,419	+650	+144	+954	+671
TOTAL ASSETS/LIABILITIES	+10,840	+9,317	+4,381	-343	+3,206	+2,073
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+10,410	+9,110	+3,456	+481	+3,208	+1,965
GROSS TIME DEPOSITS	+ 950	+917	+312	+123	+441	+41
TOTAL DEPOSITS	+11,360	+10,027	+3,768	+604	+3,649	+2,006
DEPOSITS OF BANKS	+ 2,950	+2,811	+1,421	+246	+850	+294
U.S. GOVT. DEPOSITS	+ 100	+103	+123	+21	-52	+11
OTHER DEMAND DEPOSITS	+ 7,230	+6,068	+1,662	+250	+2,496	+1,660
OTHER TIME DEPOSITS	+ 1,080	+1,045	+562	+87	+355	+41
BORROWINGS	- 1,710	-1,551	+485	-849	-845	-342
OTHER LIABILITIES	+ 870	+557	+38	-175	+330	+364
TOTAL CAPITAL ACCOUNTS	+ 320	+284	+90	+77	+72	+45

^{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 \$33,200 MILLION.

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

AUGUST 1, 1973 TO JULY 31, 1974

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <u>1/</u>			COUNTRY BANKS <u>1/</u>
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	+ 78,550	+60,494	+16,767	+5,213	+23,113	+15,401
LOANS AND DISCOUNTS	+ 69,320	+53,833	+14,403	+4,541	+20,918	+13,971
U.S. TREASURY SECURITIES	- 4,770	-2,955	+248	-21	-1,036	-2,146
OTHER SECURITIES	+ 14,000	+9,616	+2,116	+693	+3,232	+3,575
RESERVES, CASH, AND BANK BALANCES	+ 10,950	+2,590	+3,255	-251	-875	+461
RESERVES WITH FR BANKS	- 370	-2,013	+404	-134	-2,211	-72
CASH IN VAULT	+ 530	+758	+12	+12	+278	+456
BALANCES WITH BANKS	+ 3,540	+101	+326	-226	+186	-185
CASH ITEMS	+ 7,250	+3,744	+2,513	+97	+872	+262
OTHER ASSETS	+ 11,860	+8,819	+3,121	+191	+3,942	+1,565
TOTAL ASSETS/LIABILITIES	+101,360	+71,903	+23,143	+5,153	+26,180	+17,427
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+ 15,470	+4,480	+4,021	-104	+512	+51
GROSS TIME DEPOSITS	+ 54,630	+40,631	+9,789	+3,097	+15,305	+12,440
TOTAL DEPOSITS	+ 70,100	+45,111	+13,810	+2,993	+15,817	+12,491
DEPOSITS OF BANKS	+ 7,710	+5,544	+4,538	+501	+694	-189
U.S. GOVT. DEPOSITS	- 2,710	-1,615	-155	-129	-810	-521
OTHER DEMAND DEPOSITS	+ 13,960	+3,759	+1,863	-140	+1,345	+691
OTHER TIME DEPOSITS	+ 51,140	+37,423	+7,564	+2,761	+14,588	+12,510
BORROWINGS	+ 14,830	+15,143	+5,950	+1,668	+6,647	+878
OTHER LIABILITIES	+ 10,360	+7,537	+2,492	+352	+2,609	+2,084
TOTAL CAPITAL ACCOUNTS	+ 6,070	+4,112	+891	+140	+1,107	+1,974
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS <u>2/</u>	+ 72,500					
LOANS AND DISCOUNTS <u>2/</u>	+ 62,900					
COMMERCIAL & INDUSTRIAL	+ 25,600					
U.S. TREASURY SECURITIES	- 4,400					
OTHER SECURITIES	+ 14,000					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS <u>2/</u>	+ 64,300					
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	July 31, 1974	June 26, 1974	July 25, 1973	Change to July 31, 1974 from --	
				June 26, 1974	July 25, 1973
ASSETS					
Monetary reserve	20.9	r/ 20.9	19.4	--	+ 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	838.4	833.3	765.6	+5.1	+72.8
Loans, net	544.3	535.5	482.7	+8.8	+61.5
U. S. Treasury securities	135.4	138.5	137.7	-3.1	- 2.4
Commercial and savings banks	54.4	55.2	59.5	- .8	- 5.1
Federal Reserve Banks	78.1	80.5	75.2	-2.4	+ 2.9
Other	2.8	2.8	2.9	--	- .1
Other securities	158.8	159.3	145.2	- .6	+13.6
Total assets, net	859.3	854.1	785.0	+5.1	+74.3
LIABILITIES AND CAPITAL					
Total deposits adjusted and currency outside banks	763.8	756.7	698.0	+7.2	+65.9
Currency outside banks	63.7	63.2	58.4	+ .5	+ 5.3
Demand deposits adjusted <u>1/</u>	202.7	201.4	195.8	+1.3	+ 6.7
Time deposits adjusted	497.5	492.0	443.8	+5.4	+53.8
U. S. Government deposits	8.6	11.3	10.5	-2.7	- 1.9
At commercial and savings banks	4.8	8.6	3.0	-3.9	+ .8
At Federal Reserve Banks	3.8	2.7	7.5	+1.1	- 2.7
Foreign bank deposits, net	6.1	5.1	3.8	+1.0	+ 2.3
Treasury cash	.3	.3	.3	--	--
Capital and miscellaneous account, net	80.4	80.8	72.3	- .4	+ 8.1
Total liabilities and capital, net	859.3	854.1	785.0	+5.1	74.3
Seasonally adjusted					
Currency outside banks	63.6	63.2	58.3	+0.4	+ 5.3
Demand deposits adjusted	203.1	205.3	196.2	-2.2	+ 6.9

* 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 \$ 209.9 billion on July 31, 1974.

r/ Revised.