



# FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE  
SEPTEMBER 11, 1974

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

H.9 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

AUGUST 28, 1974

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS	713,780	552,831	96,899	31,116	202,517	222,299
LOANS AND DISCOUNTS	527,060	418,713	80,860	25,417	159,838	152,598
U.S. TREASURY SECURITIES	51,440	35,878	4,551	1,758	10,256	19,313
OTHER SECURITIES	135,280	98,240	11,488	3,941	32,423	50,388
RESERVES, CASH, AND BANK BALANCES	99,490	84,917	22,251	3,544	32,339	26,783
RESERVES WITH FR BANKS	27,460	27,462	5,774	1,196	10,895	9,597
CASH IN VAULT	10,500	7,930	592	149	2,556	4,633
BALANCES WITH BANKS	27,690	16,692	4,854	442	4,286	7,110
CASH ITEMS	33,840	32,833	11,031	1,757	14,602	5,443
OTHER ASSETS	42,570	35,515	10,244	1,592	13,685	9,994
<b>TOTAL ASSETS/LIABILITIES</b>	<b>855,840</b>	<b>673,263</b>	<b>129,394</b>	<b>36,252</b>	<b>248,541</b>	<b>259,076</b>
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	268,000	210,861	45,921	8,670	73,531	82,739
GROSS TIME DEPOSITS	414,010	316,699	48,224	16,925	115,068	136,482
<b>TOTAL DEPOSITS</b>	<b>682,010</b>	<b>527,560</b>	<b>94,145</b>	<b>25,595</b>	<b>188,599</b>	<b>219,221</b>
DEPOSITS OF BANKS	39,700	37,337	19,794	2,473	11,626	3,444
U.S. GOVT. DEPOSITS	4,470	3,349	404	114	1,099	1,732
OTHER DEMAND DEPOSITS	234,180	179,453	31,008	6,984	63,392	78,069
OTHER TIME DEPOSITS	403,660	307,421	42,939	16,024	112,482	135,976
BORROWINGS	66,320	61,765	15,144	6,452	30,582	9,587
OTHER LIABILITIES	46,570	37,123	10,968	2,173	13,066	10,916
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>60,940</b>	<b>46,815</b>	<b>9,137</b>	<b>2,032</b>	<b>16,294</b>	<b>19,352</b>
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS <sup>2/</sup>	686,700					
LOANS AND DISCOUNTS <sup>2/</sup>	496,400					
COMMERCIAL & INDUSTRIAL	179,500					
U.S. TREASURY SECURITIES	54,700					
OTHER SECURITIES	135,600					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS <sup>2/ 3/</sup>	501,700					
COMMERCIAL & INDUSTRIAL <sup>3/</sup>	182,800					

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

NOTE: FOR NUMBERED FOOTNOTES SEE PAGE TWO.

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

AUGUST 21, 1974 TO AUGUST 28, 1974

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

ITEM	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS <sup>1/</sup>			COUNTRY BANKS <sup>1/</sup>
			NEW YORK CITY	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS	+3,640	+3,719	+1,826	+317	+1,695	-119
LOANS AND DISCOUNTS	+3,470	+3,583	+1,927	+6	+1,808	-158
U.S. TREASURY SECURITIES	+ 130	+146	-27	+355	-168	-14
OTHER SECURITIES	+ 40	-10	-74	-44	+55	+53
RESERVES, CASH, AND BANK BALANCES	-2,890	-2,536	-35	-259	-1,834	-408
RESERVES WITH FR BANKS	-4,660	-4,663	-2,378	-437	-1,481	-367
CASH IN VAULT	+ 460	+357	+29	+0	+140	+188
BALANCES WITH BANKS	+ 540	+961	+501	+176	+283	+1
CASH ITEMS	+ 770	+809	+1,813	+2	-776	-230
OTHER ASSETS	+ 670	+514	+198	+23	+75	+218
TOTAL ASSETS/LIABILITIES	+1,420	+1,697	+1,989	+81	-64	-309
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+1,520	+1,990	+3,417	+31	-727	-731
GROSS TIME DEPOSITS	+ 730	+704	+232	+127	+316	+29
TOTAL DEPOSITS	+2,250	+2,694	+3,649	+158	-411	-702
DEPOSITS OF BANKS	+1,640	+769	+834	-8	+93	-150
U.S. GOVT. DEPOSITS	- 980	-1,050	-227	-124	-601	-98
OTHER DEMAND DEPOSITS	+1,920	+2,260	+2,699	+193	-149	-483
OTHER TIME DEPOSITS	- 330	+715	+343	+97	+246	+29
BORROWINGS	800	-1,013	-1,253	-294	+93	+441
OTHER LIABILITIES	20	+42	-392	+230	+279	-75
TOTAL CAPITAL ACCOUNTS	- 10	-26	-15	-13	-25	+27

<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 \$31,600 MILLION.

<sup>3/</sup> BEGINNING AUGUST 28, 1974, LOANS SOLD OUTRIGHT TO BANK AFFILIATES REFLECT A NEWLY ISSUED DEFINITION OF THE GROUP OF AFFILIATES INCLUDED AS WELL AS A SOMEWHAT DIFFERENT GROUP OF REPORTING BANKS. TOTAL LOANS WERE UNCHANGED ON THE NEW BASIS; COMMERCIAL AND INDUSTRIAL LOANS WERE INCREASED BY \$400 MILLION.

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

AUGUST 29, 1973 TO AUGUST 28, 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	+72,640	+58,631	+16,561	+5,716	+21,113	+15,241
LOANS AND DISCOUNTS	+64,150	+52,762	+14,250	+4,741	+19,687	+14,084
U.S. TREASURY SECURITIES	- 3,470	-2,355	+456	+436	-1,316	-1,931
OTHER SECURITIES	+11,960	+8,224	+1,855	+539	+2,742	+3,088
RESERVES, CASH, AND BANK BALANCES	+ 7,480	+6,442	+2,156	-25	+2,788	+1,523
RESERVES WITH FR BANKS	- 540	-535	-377	-455	+31	+266
CASH IN VAULT	+ 680	+556	-5	+23	+204	+334
BALANCES WITH BANKS	+ 3,220	+2,351	+585	+138	+1,043	+585
CASH ITEMS	+ 4,120	+4,070	+1,953	+269	+1,510	+338
OTHER ASSETS	+ 9,420	+7,988	+2,536	+203	+3,597	+1,652
TOTAL ASSETS/LIABILITIES	+89,540	+73,061	+21,253	+5,894	+27,498	+18,416
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	+13,270	+11,106	+5,334	+504	+3,406	+1,862
GROSS TIME DEPOSITS	+49,220	+38,181	+9,886	+2,819	+13,468	+12,008
TOTAL DEPOSITS	+62,490	+49,287	+15,220	+3,323	+16,874	+13,870
DEPOSITS OF BANKS	+ 6,580	+6,454	+4,144	+619	+1,700	-9
U.S. GOVT. DEPOSITS	+ 440	+236	+83	+28	-172	+297
OTHER DEMAND DEPOSITS	+ 9,410	+7,371	+2,823	+259	+2,785	+1,504
OTHER TIME DEPOSITS	+46,060	+35,226	+8,170	+2,417	+12,561	+12,078
BORROWINGS	+13,100	+12,482	+2,776	+1,805	+6,912	+989
OTHER LIABILITIES	+ 8,360	+7,284	+2,340	+675	+2,658	+1,611
TOTAL CAPITAL ACCOUNTS	+ 5,590	+4,008	+917	+91	+1,054	+1,946
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS 2/	+69,300					
LOANS AND DISCOUNTS 2/	+60,500					
COMMERCIAL & INDUSTRIAL	+26,100					
U.S. TREASURY SECURITIES	- 3,200					
OTHER SECURITIES	+12,000					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
LOANS AND DISCOUNTS 2/3/	+61,100					
COMMERCIAL & INDUSTRIAL 3A	+26,500					

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	Aug. 28 1974	July 31 1974	Aug. 29 1973	Change to Aug. 28 1974 from --	
				July 31 1974	Aug. 29 1973
<u>ASSETS</u>					
Monetary reserve	20.9	20.9	19.4	--	+ 1.6
Gold stock	11.6	11.6	10.4	--	+ 1.2
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury currency	9.0	8.9	8.6	--	+ .4
Bank credit	840.1	838.4	772.3	+ 1.7	+ 67.8
Loans, net	547.0	544.3	490.5	+ 2.8	+ 56.5
U.S. Treasury securities	134.6	135.4	135.2	- .7	- .6
Commercial and savings banks	54.2	54.4	58.0	- .2	- 3.8
Federal Reserve Banks	77.6	78.1	74.4	- .5	+ 3.2
Other	2.8	2.8	2.9	--	- .1
Other securities	158.4	158.8	146.6	- .3	+ 11.8
Total assets, net	861.0	859.3	791.7	+ 1.7	+ 69.3
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	766.5	763.8	705.9	+ 2.6	+ 60.6
Currency outside banks	64.1	63.7	58.3	+ .4	+ 5.9
Demand deposits adjusted <u>1/</u>	206.7	202.7	195.1	- 2.3	+ 5.3
Time deposits adjusted	502.0	497.5	452.6	+ 4.5	+ 49.4
U. S. Government deposits	7.4	8.6	5.5	- 1.2	+ 2.0
At commercial and savings banks	4.5	4.8	4.0	- .3	+ .4
At Federal Reserve Banks	2.9	3.8	1.4	- .9	+ 1.5
Foreign bank deposits, net	5.9	6.1	3.4	- .2	+ 2.3
Treasury cash	.3	.3	.3	--	--
Capital and miscellaneous account, net	80.9	80.4	76.3	+ .5	+ 4.6
Total liabilities and capital, net	861.0	859.3	791.7	+ 1.7	+ 69.3
<u>Seasonally adjusted</u>					
Currency outside banks	63.7	63.6	58.0	+ .1	+ 5.7
Demand deposits adjusted	202.9	203.1	197.3	- .2	+ 5.6

\* 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 \$206.7 billion on August 28, 1974

r/ Revised