



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
OCTOBER 8, 1974

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

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) SEPTEMBER 25, 1974

|   | ALL<br>COML.<br>BANKS | ALL<br>MEMBER<br>BANKS | RESERVE CITY BANKS <sup>1/</sup> |                    |         | COUNTRY<br>BANKS <sup>1/</sup> |
|---|-----------------------|------------------------|----------------------------------|--------------------|---------|--------------------------------|
|   |                       |                        | NEW YORK                         | CITY OF<br>CHICAGO | OTHER   |                                |
| <b>ASSETS</b>                             |                       |                        |                                  |                    |         |                                |
| LOANS AND INVESTMENTS                     | 711,890               | 550,837                | 96,454                           | 30,704             | 201,217 | 222,462                        |
| LOANS AND DISCOUNTS                       | 526,020               | 417,623                | 80,286                           | 25,540             | 159,122 | 152,675                        |
| U.S. TREASURY SECURITIES                  | 50,110                | 34,683                 | 4,308                            | 1,479              | 9,758   | 19,138                         |
| OTHER SECURITIES                          | 135,760               | 98,531                 | 11,860                           | 3,685              | 32,337  | 50,649                         |
| RESERVES, CASH, AND<br>BANK BALANCES      | 106,060               | 91,002                 | 23,953                           | 3,897              | 35,755  | 27,397                         |
| RESERVES WITH FR BANKS                    | 32,370                | 32,367                 | 7,439                            | 1,682              | 13,180  | 10,066                         |
| CASH IN VAULT                             | 10,410                | 7,888                  | 605                              | 156                | 2,573   | 4,554                          |
| BALANCES WITH BANKS                       | 28,140                | 16,665                 | 4,876                            | 260                | 4,475   | 7,054                          |
| CASH ITEMS                                | 35,140                | 34,082                 | 11,033                           | 1,799              | 15,527  | 5,723                          |
| OTHER ASSETS                              | 44,580                | 37,321                 | 11,171                           | 1,761              | 14,108  | 10,281                         |
| TOTAL ASSETS/LIABILITIES                  | 862,530               | 679,160                | 131,578                          | 36,362             | 251,080 | 260,140                        |
| <b>LIABILITIES &amp; CAPITAL</b>          |                       |                        |                                  |                    |         |                                |
| GROSS DEMAND DEPOSITS                     | 271,140               | 213,727                | 45,768                           | 8,993              | 75,755  | 83,211                         |
| GROSS TIME DEPOSITS                       | 414,640               | 317,468                | 48,774                           | 17,367             | 115,037 | 136,290                        |
| TOTAL DEPOSITS                            | 685,780               | 531,195                | 94,542                           | 26,360             | 190,792 | 219,501                        |
| DEPOSITS OF BANKS                         | 39,730                | 37,353                 | 19,530                           | 2,564              | 11,775  | 3,484                          |
| U.S. GOVT. DEPOSITS                       | 7,700                 | 6,156                  | 898                              | 273                | 2,591   | 2,394                          |
| OTHER DEMAND DEPOSITS                     | 234,680               | 180,114                | 30,994                           | 7,165              | 64,116  | 77,839                         |
| OTHER TIME DEPOSITS                       | 403,670               | 307,572                | 43,120                           | 16,358             | 112,310 | 135,784                        |
| BORROWINGS                                | 66,730                | 62,171                 | 16,600                           | 5,531              | 30,443  | 9,597                          |
| OTHER LIABILITIES                         | 48,790                | 38,740                 | 11,289                           | 2,409              | 13,416  | 11,626                         |
| TOTAL CAPITAL ACCOUNTS                    | 61,230                | 47,054                 | 9,147                            | 2,062              | 16,429  | 19,416                         |
| <b>SEASONALLY ADJUSTED DATA</b>           |                       |                        |                                  |                    |         |                                |
| LOANS AND INVESTMENTS <sup>2/</sup>       | 681,600               |                        |                                  |                    |         |                                |
| LOANS AND DISCOUNTS <sup>2/</sup>         | 494,300               |                        |                                  |                    |         |                                |
| COMMERCIAL & INDUSTRIAL                   | 179,700               |                        |                                  |                    |         |                                |
| U.S. TREASURY SECURITIES                  | 51,700                |                        |                                  |                    |         |                                |
| OTHER SECURITIES                          | 135,600               |                        |                                  |                    |         |                                |
| PLUS LOANS SOLD OUTRIGHT<br>TO AFFILIATES |                       |                        |                                  |                    |         |                                |
| LOANS AND DISCOUNTS <sup>2/</sup>         | 499,200               |                        |                                  |                    |         |                                |
| COMMERCIAL & INDUSTRIAL                   | 182,500               |                        |                                  |                    |         |                                |

<sup>1/</sup> AS OF NOVEMBER 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.

EXCLUDES DOMESTIC COMMERCIAL INTERBANK LOANS ESTIMATED AT \$30,700 MILLION.

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

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

SEPTEMBER 18, 1974 TO SEPTEMBER 25, 1974

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

| ITEM                                 | ALL<br>COML.<br>BANKS | ALL<br>MEMBER<br>BANKS | RESERVE CITY BANKS 1/ |                    |        | COUNTRY<br>BANKS 1/ |
|--------------------------------------|-----------------------|------------------------|-----------------------|--------------------|--------|---------------------|
|                                      |                       |                        | NEW YORK<br>CITY      | CITY OF<br>CHICAGO | OTHER  |                     |
| <b>ASSETS</b>                        |                       |                        |                       |                    |        |                     |
| LOANS AND INVESTMENTS                | -6,220                | -5,312                 | -2,120                | -365               | -1,513 | -1,314              |
| LOANS AND DISCOUNTS                  | -5,470                | -4,487                 | -1,453                | -142               | -1,472 | -1,420              |
| U.S. TREASURY SECURITIES             | - 950                 | -873                   | -571                  | -138               | -71    | -93                 |
| OTHER SECURITIES                     | + 200                 | +48                    | -96                   | -85                | +30    | +199                |
| RESERVES, CASH, AND<br>BANK BALANCES | +2,840                | +2,941                 | +3,267                | -148               | -14    | -164                |
| RESERVES WITH FR BANKS               | +3,590                | +3,582                 | +2,205                | +192               | +804   | +381                |
| CASH IN VAULT                        | + 150                 | +110                   | +14                   | -5                 | +23    | +78                 |
| BALANCES WITH BANKS                  | - 450                 | -357                   | -182                  | -3                 | +162   | -334                |
| CASH ITEMS                           | - 450                 | -394                   | +1,230                | -332               | -1,003 | -289                |
| OTHER ASSETS                         | + 740                 | +737                   | +568                  | +139               | -12    | +42                 |
| TOTAL ASSETS/LIABILITIES             | -2,640                | -1,634                 | +1,715                | -374               | -1,539 | -1,436              |
| <b>LIABILITIES &amp; CAPITAL</b>     |                       |                        |                       |                    |        |                     |
| GROSS DEMAND DEPOSITS                | -5,070                | -3,483                 | +1,623                | -376               | -2,363 | -2,367              |
| GROSS TIME DEPOSITS                  | +1,160                | +1,063                 | +204                  | +314               | +404   | +141                |
| TOTAL DEPOSITS                       | -3,910                | -2,420                 | +1,827                | -62                | -1,959 | -2,226              |
| DEPOSITS OF BANKS                    | 770                   | -704                   | +432                  | -287               | -704   | -145                |
| U.S. GOVT. DEPOSITS                  | - 840                 | -612                   | -151                  | -11                | -71    | -379                |
| OTHER DEMAND DEPOSITS                | -3,290                | -2,002                 | +1,476                | -77                | -1,558 | -1,843              |
| OTHER TIME DEPOSITS                  | + 990                 | +898                   | +70                   | +313               | +374   | +141                |
| BORROWINGS                           | + 360                 | +119                   | -142                  | -390               | +141   | +510                |
| OTHER LIABILITIES                    | + 950                 | +705                   | +81                   | +72                | +264   | +288                |
| TOTAL CAPITAL ACCOUNTS               | - 40                  | -38                    | -51                   | +6                 | +15    | -8                  |

FOR NUMBERED FOOTNOTES SEE PAGE 1.

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

SEPTEMBER 26, 1973 TO SEPTEMBER 25, 1974

H.8

(PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

| ITEM                                      | ALL<br>COML.<br>BANKS | ALL<br>MEMBER<br>BANKS             | RESERVE CITY BANKS 1/ |                    |         | COUNTRY<br>BANKS 1/ |
|---|-----------------------|------------------------------------|-----------------------|--------------------|---------|---------------------|
|   |                       |                                    | NEW YORK<br>CITY      | CITY OF<br>CHICAGO | OTHER   |                     |
| <u>ASSETS</u>                             |                       |                                    |                       |                    |         |                     |
| LOANS AND INVESTMENTS                     | +65,180               | +52,515                            | +14,554               | +4,756             | +19,134 | +14,071             |
| LOANS AND DISCOUNTS                       | +59,180               | +48,781                            | +12,592               | +4,823             | +18,485 | +12,881             |
| U.S. TREASURY SECURITIES                  | - 4,970               | -3,689                             | +233                  | -204               | -1,685  | -2,033              |
| OTHER SECURITIES                          | +10,970               | +7,423                             | +1,729                | +137               | +2,334  | +3,223              |
| RESERVES, CASH, AND<br>BANK BALANCES      | + 6,030               | +5,200                             | +1,422                | +44                | +2,707  | +1,027              |
| RESERVES WITH FR BANKS                    | + 1,190               | +1,187                             | +756                  | -181               | +376    | +236                |
| CASH IN VAULT                             | + 730                 | +622                               | +20                   | +32                | +262    | +308                |
| BALANCES WITH BANKS                       | + 1,670               | +974                               | -153                  | -21                | +839    | +309                |
| CASH ITEMS                                | + 2,440               | +2,417                             | +799                  | +214               | +1,230  | +174                |
| OTHER ASSETS                              | +11,590               | +10,086                            | +3,927                | +263               | +4,100  | +1,796              |
| TOTAL ASSETS/LIABILITIES                  | +82,800               | +67,801                            | +19,903               | +5,063             | +25,941 | +16,894             |
| <u>LIABILITIES &amp; CAPITAL</u>          |                       |                                    |                       |                    |         |                     |
| GROSS DEMAND DEPOSITS                     | + 6,790               | +5,789                             | +1,970                | +685               | +2,872  | +262                |
| GROSS TIME DEPOSITS                       | +48,630               | +38,431                            | +10,556               | +3,537             | +13,019 | +11,319             |
| TOTAL DEPOSITS                            | +55,420               | +44,220                            | +12,526               | +4,222             | +15,891 | +11,581             |
| DEPOSITS OF BANKS                         | + 4,820               | +4,691                             | +2,442                | +535               | +1,719  | -5                  |
| U.S. GOVT. DEPOSITS                       | - 1,100               | -1,012                             | -210                  | -30                | -551    | -221                |
| OTHER DEMAND DEPOSITS                     | + 6,260               | +5,098                             | +1,338                | +685               | +2,657  | +418                |
| OTHER TIME DEPOSITS                       | +45,440               | +35,443                            | +8,956                | +3,032             | +12,066 | +11,389             |
| BORROWINGS                                | +10,450               | +9,686                             | +2,871                | -283               | +5,713  | +1,385              |
| OTHER LIABILITIES                         | +11,320               | +9,813                             | +3,590                | +1,008             | +3,152  | +2,063              |
| TOTAL CAPITAL ACCOUNTS                    | + 5,610               | +4,082                             | +916                  | +116               | +1,185  | +1,865              |
| <u>SEASONALLY ADJUSTED DATA</u>           |                       |                                    |                       |                    |         |                     |
| LOANS AND INVESTMENTS 2/                  | +61,400               | FOR NUMBERED FOOTNOTES SEE PAGE 1. |                       |                    |         |                     |
| LOANS AND DISCOUNTS 2/                    | +55,200               |                                    |                       |                    |         |                     |
| COMMERCIAL & INDUSTRIAL                   | +26,000               |                                    |                       |                    |         |                     |
| U.S. TREASURY SECURITIES                  | - 4,700               |                                    |                       |                    |         |                     |
| OTHER SECURITIES                          | +10,900               |                                    |                       |                    |         |                     |
| PLUS LOANS SOLD OUTRIGHT<br>TO AFFILIATES |                       |                                    |                       |                    |         |                     |
| LOANS AND DISCOUNTS 2/                    | +55,500               |                                    |                       |                    |         |                     |
| COMMERCIAL & INDUSTRIAL                   | +25,900               |                                    |                       |                    |         |                     |

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  | Sept. 25,<br>1974 | Aug. 28,<br>1974 | Sept. 26,<br>1973 | Change to Sept. 25<br>1974 from -- |                   |
|---|-------------------|------------------|-------------------|------------------------------------|-------------------|
|   |                   |                  |                   | Aug. 28,<br>1974                   | Sept. 26,<br>1973 |
| <u>ASSETS</u>   |                   |                  |                   |                                    |                   |
| Monetary reserve                                      | 21.0              | 20.9             | 19.4              | + .1                               | + 1.6             |
| Gold stock  | 11.6              | 11.6             | 10.4              | --                                 | + 1.2             |
| Special Drawing Rights certificates                   | .4                | .4               | .4                | --                                 | --                |
| Treasury currency                                     | 9.0               | 9.0              | 8.6               | --                                 | + .4              |
| Bank credit   | 843.1             | 840.0            | 776.8             | + 3.1                              | +66.2             |
| Loans, net  | 547.9             | 547.0            | 493.0             | + .9                               | +54.9             |
| U. S. Treasury securities                             | 136.2             | 134.6            | 136.2             | + 1.6                              | --                |
| Commercial and savings banks                          | 52.7              | 54.2             | 58.0              | - 1.5                              | - 5.3             |
| Federal Reserve Banks                                 | 80.7              | 77.6             | 75.3              | + 3.1                              | + 5.4             |
| Other   | 2.8               | 2.8              | 2.9               | --                                 | - .1              |
| Other securities                                      | 158.9             | 158.4            | 147.5             | + .5                               | +11.4             |
| Total assets, net                                     | 864.1             | 861.0            | 796.2             | + 3.1                              | +67.8             |
| <u>LIABILITIES AND CAPITAL</u>                        |                   |                  |                   |                                    |                   |
| Total deposits adjusted and<br>currency outside banks | 765.1             | 766.4            | 707.6             | - 1.3                              | +57.5             |
| Currency outside banks                                | 64.2              | 64.1             | 58.4              | + .1                               | + 5.8             |
| Demand deposits adjusted <sup>1/</sup>                | 199.5             | 200.3            | 195.7             | - .8                               | + 3.8             |
| Time deposits adjusted                                | 501.4             | 502.0            | 453.5             | - .6                               | +47.9             |
| U. S. Government deposits                             | 11.0              | 7.4              | 9.9               | + 3.6                              | + 1.1             |
| At commercial and savings banks                       | 7.7               | 4.5              | 8.8               | + 3.2                              | - 1.1             |
| At Federal Reserve Banks                              | 3.3               | 2.9              | 1.1               | + .4                               | + 2.2             |
| Foreign bank deposits, net                            | 6.6               | 5.9              | 4.1               | + .7                               | + 2.6             |
| Treasury cash   | .3                | .3               | .4                | --                                 | - .1              |
| Capital and miscellaneous account, net                | 81.0              | 80.9             | 74.3              | + .1                               | + 6.7             |
| Total liabilities and capital, net                    | 864.1             | 861.0            | 796.2             | + 3.1                              | +67.8             |
| <u>Seasonally adjusted</u>                            |                   |                  |                   |                                    |                   |
| Currency outside banks                                | 64.1              | 63.7             | 58.4              | + .4                               | + 5.7             |
| Demand deposits adjusted                              | 201.3             | 202.9            | 197.0             | - 1.6                              | + 4.3             |

\* 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 \$206.3 billion on September 25, 1974.

r/ Revised.