



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JANUARY 11, 1972

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

DECEMBER 29, 1971

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS			COUNTRY BANKS
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	511,670	402,687	63,429	17,032	148,089	174,137
LOANS AND DISCOUNTS	343,530	276,319	49,219	12,203	105,081	109,816
U.S. TREASURY SECURITIES	64,550	47,130	5,231	1,772	15,800	24,327
OTHER SECURITIES	103,590	79,238	8,979	3,057	27,208	39,994
RESERVES, CASH, AND BANK BALANCES	95,830	84,104	23,043	3,601	32,244	25,216
RESERVES WITH FR BANKS	29,160	29,163	6,527	1,538	12,101	8,997
CASH IN VAULT	8,980	6,918	553	151	2,171	4,043
BALANCES WITH BANKS	21,920	13,069	1,766	303	3,838	7,162
CASH ITEMS	35,770	34,954	14,197	1,609	14,134	5,014
OTHER ASSETS	25,280	21,093	5,960	1,013	7,638	6,482
TOTAL ASSETS/LIABILITIES	632,780	507,884	92,432	21,646	187,971	205,835
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	251,750	205,227	44,701	8,572	73,541	78,413
GROSS TIME DEPOSITS	273,140	211,343	25,546	7,768	77,708	100,321
TOTAL DEPOSITS	524,890	416,570	70,247	16,340	151,249	178,734
DEPOSITS OF BANKS	29,670	28,074	12,735	1,629	10,375	3,335
U.S. GOVT. DEPOSITS	11,640	9,863	2,028	464	4,204	3,167
OTHER DEMAND DEPOSITS	213,610	170,172	31,106	6,706	60,082	72,278
OTHER TIME DEPOSITS	269,970	208,461	24,378	7,541	76,588	99,954
BORROWINGS	30,960	29,855	7,908	2,838	15,647	3,462
OTHER LIABILITIES	30,850	24,897	7,097	807	7,911	9,082
TOTAL CAPITAL ACCOUNTS	46,080	36,562	7,180	1,661	13,164	14,557

SEASONALLY ADJUSTED DATA ESTIMATED AS OF DECEMBER 31, 1971

LOANS AND INVESTMENTS 1/	482,900
LOANS AND DISCOUNTS 1/	318,600
U.S. TREASURY SECURITIES	60,300
OTHER SECURITIES	103,900
LOANS 1/ PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	321,500

SEASONALLY ADJUSTED SERIES REVISED.

For description of revision and revised data back to 1959 see December 1971 F.R. Bulletin, pp. 971-5 and p. A-18. Loans in this series also revised on a seasonally unadjusted basis.

1/ Excludes domestic com'l. interbank loans.

NOTE: Comparability of figures affected by changes in FR membership, mergers, etc., and in reserve classifications.

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

DECEMBER 22, 1971 TO DECEMBER 29, 1971

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	
ASSETS						
LOANS AND INVESTMENTS	+2,460	+1,880	-322	-30	+1,362	+870
LOANS AND DISCOUNTS	+ 870	+726	-21	-111	+628	+230
U.S. TREASURY SECURITIES	+1,580	+1,223	-112	+142	+698	+495
OTHER SECURITIES	+ 10	-69	-189	-61	+36	+145
RESERVES, CASH, AND BANK BALANCES	+1,270	+1,431	+1,103	+191	+485	-348
RESERVES WITH FR BANKS	+3,950	+3,955	+1,579	+177	+1,960	+239
CASH IN VAULT	+ 800	+610	+30	+22	+175	+383
BALANCES WITH BANKS	- 700	-453	+0	+96	-204	-345
CASH ITEMS	-2,780	-2,681	-506	-104	-1,446	-625
OTHER ASSETS	- 100	-49	+15	-14	+36	-86
TOTAL ASSETS/LIABILITIES	+3,630	+3,262	+796	+147	+1,883	+436
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+ 240	+179	-104	+95	+319	-131
GROSS TIME DEPOSITS	+1,620	+1,337	+220	+28	+630	+459
TOTAL DEPOSITS	+1,860	+1,516	+116	+123	+949	+328
DEPOSITS OF BANKS	-1,040	-987	-89	-116	-653	-129
U.S. GOVT. DEPOSITS	+1,820	+1,553	+190	+24	+874	+465
OTHER DEMAND DEPOSITS	- 510	-355	-210	+188	+134	-467
OTHER TIME DEPOSITS	+1,590	+1,305	+225	+27	+594	+459
BORROWINGS	+2,920	+2,868	+1,110	+133	+1,475	+150
OTHER LIABILITIES	-1,250	-1,211	-419	-106	-623	-63
TOTAL CAPITAL ACCOUNTS	+ 100	+89	-11	-3	+82	+21

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

DECEMBER 31, 1970 TO DECEMBER 29, 1971

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	+50,476	+36,747	+ 1,082	+ 1,287	+14,371	+20,007
Loans and discounts	+30,196	+22,383	+ 2,058	+ 989	+ 8,923	+10,412
U. S. Treasury securities	+ 2,808	+ 1,731	- 778	- 333	+ 1,100	+ 1,741
Other securities	+17,472	+12,634	- 198	+ 630	+ 4,348	+ 7,854
Reserves, cash, and bank balances	+ 2,187	+ 2,604	+ 1,328	+ 527	+ 981	- 232
Reserve with FR Banks	+ 5,841	+ 5,844	+ 1,844	+ 390	+ 2,391	+ 1,219
Cash in vault	+ 1,933	+ 1,473	+ 117	+ 25	+ 423	+ 908
Balances with banks	- 1,666	- 995	+ 369	+ 123	- 45	- 1,442
Cash items	- 3,921	- 3,719	- 1,002	- 12	- 1,788	- 916
Other assets	+ 3,874	+ 2,888	+ 637	- 59	+ 886	+ 1,425
TOTAL ASSETS/LIABILITIES	+56,538	+42,240	+ 3,048	+ 1,754	+16,238	+21,200
<u>LIABILITIES & CAPITAL</u>						
Gross demand deposits	+ 3,869	+ 1,593	- 1,081	- 303	+ 349	+ 2,628
Gross time deposits	+40,080	+30,381	+ 4,142	+ 1,602	+10,382	+14,256
TOTAL DEPOSITS	+43,950	+31,974	+ 3,061	+ 1,299	+10,731	+16,884
Deposits of banks	- 2,913	- 2,801	- 729	- 350	- 1,534	- 187
U. S. Govt. deposits	+ 3,239	+ 2,997	+ 918	+ 181	+ 1,435	+ 463
Other demand deposits	+ 4,275	+ 2,140	- 1,129	+ 43	+ 754	+ 2,472
Other time deposits	+39,348	+29,638	+ 4,001	+ 1,425	+10,076	+14,135
Borrowings	+11,585	+11,277	+ 3,408	+ 987	+ 5,256	+ 1,626
Other liabilities	- 2,119	- 3,473	- 4,115	- 606	- 692	+ 1,940
Total capital accounts	+ 3,122	+ 2,462	+ 694	+ 75	+ 943	+ 750

SEASONALLY ADJUSTED DATA ESTIMATED AS OF DECEMBER 31, 1971

Loans and investments <u>1/</u>	+47,000
Loans and discounts <u>1/</u>	+26,600
U.S. Treasury securities	+ 2,300
Other securities	+18,000
Loans <u>1/</u> plus loans sold outright to affiliates.	+26,600

For numbered footnote see page 1.
Changes computed on revised series.

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	Dec. 29, 1971	Nov. 24, 1971 <u>r/</u>	Dec. 31, 1970	Change to Dec. 29, 1971 from --	
				Nov. 24, 1971	Dec. 31, 1970
<u>ASSETS</u>					
Monetary reserve	18.2	18.1	18.3	--	- .1
Gold stock	10.1	10.1	10.7	--	- .6
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury Currency	7.6	7.6	7.1	--	+ .5
Bank credit	642.6	625.2	580.9	+17.4	+61.7
Loans, net	379.4	369.5	354.4	+ 9.9	+25.0
U. S. Govt. securities	141.6	136.5	127.2	+ 5.1	+14.4
Commercial and savings banks	67.9	64.5	62.1	+ 3.4	+ 3.1
Federal Reserve Banks	71.2	69.5	64.8	+ 1.7	+ 9.0
Other	2.5	2.5	.3	--	+ 2.3
Other securities	121.6	119.2	99.2	+ 2.4	+22.3
Total assets, net	660.8	643.3	599.2	+17.4	+61.6
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	580.7	565.0	522.0	+15.8	+58.7
Currency outside banks	52.2	52.5	49.8	- .3	+ 2.5
Demand deposits adjusted <u>1/</u>	177.8	166.7	169.6	+11.2	+ 8.2
Time deposits adjusted	350.7	345.8	302.6	+ 4.9	+48.1
U. S. Government deposits	13.6	6.2	9.6	+ 7.4	+ 4.0
At commercial and savings banks	11.6	4.7	8.4	+ 6.9	+ 3.2
At Federal Reserve Banks	2.0	1.4	1.2	+ .5	+ .8
Foreign bank deposits, net	2.5	2.6	3.1	- .2	- .7
Treasury cash	.5	.5	.4	--	+ .1
Capital and miscellaneous account, net	63.5	69.1	64.0	- 5.6	- .5
Total liabilities and capital, net	660.8	643.3	599.2	+17.4	+61.6
<u>Seasonally adjusted</u>			12/30/70		12/30/70
Currency outside banks	51.1	51.1	47.8	--	+ 3.3
Demand deposits adjusted	172.1	164.7	161.6	+ 7.4	+10.5

* 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 \$181.5 billion on December 29, 1971.

r/ Figures for mutual savings banks were revised.