



# FEDERAL RESERVE

## statistical release

For immediate release  
June 8, 1971

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

MAY 26, 1971

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

	All coml. banks	All member banks	Reserve city banks			Country banks
			New York City	City of Chicago	Other	
<b>ASSETS</b>						
Loans and investments	468,070	369,202	59,029	15,853	134,264	160,056
Loans and discounts	314,380	253,533	45,441	11,293	95,042	101,757
U.S. Treasury securities	58,900	42,601	5,007	1,677	13,409	22,508
Other securities	94,790	73,068	8,581	2,883	25,813	35,791
Reserves, cash, and bank balances	84,510	73,880	19,816	3,011	28,193	22,860
Reserve with FR Banks	26,010	26,009	5,541	1,330	10,525	8,613
Cash in vault	7,710	5,939	482	119	1,865	3,473
Balances with banks	19,360	11,250	1,123	154	3,545	6,428
Cash items	31,430	30,682	12,670	1,408	12,258	4,346
Other assets	23,120	19,548	6,040	877	6,994	5,637
<b>TOTAL ASSETS/LIABILITIES</b>	<b>575,700</b>	<b>462,630</b>	<b>84,885</b>	<b>19,741</b>	<b>169,451</b>	<b>188,553</b>
<b>LIABILITIES &amp; CAPITAL</b>						
Gross demand deposits	223,880	183,057	40,194	7,900	65,199	69,764
Gross time deposits	253,510	196,698	23,779	7,051	71,968	93,900
<b>TOTAL DEPOSITS</b>	<b>477,390</b>	<b>379,755</b>	<b>63,973</b>	<b>14,951</b>	<b>137,167</b>	<b>163,664</b>
Deposits of banks	26,470	25,068	11,100	1,443	9,723	2,802
U. S. Govt. deposits	8,480	7,188	1,455	419	3,018	2,296
Other demand deposits	191,590	153,165	28,552	6,181	53,519	64,913
Other time deposits	250,850	194,334	22,866	6,908	70,907	93,653
Borrowings	23,390	22,237	6,072	2,180	11,325	2,660
Other liabilities	31,010	25,694	8,043	994	8,398	8,259
Total capital accounts	43,910	34,944	6,797	1,616	12,561	13,970
<b>Seasonally Adjusted Data</b>						
Loans and investments <sup>1/</sup>	453,000					
Loans and discounts <sup>1/</sup>	297,900					
U.S. Treasury Securities	60,200					
Other securities	94,900					

NOTE: Current and week-ago figures reflect adjustments to June 30, 1970 benchmarks.

<sup>1/</sup> Excludes Total Coml. 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

MAY 19, 1971 to May 25, 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	
<b>ASSETS</b>						
Loans and investments	-2,290	-2,254	-1,454	- 143	- 582	- 75
Loans and discounts	-2,870	-2,671	-1,434	- 189	- 720	- 328
U. S. Treasury securities	+ 500	+ 429	+ 212	+ 24	+ 104	+ 89
Other securities	+ 80	- 12	- 232	+ 22	+ 34	+ 164
Reserves, cash, and bank balances	-4,300	-3,884	-1,865	- 180	-1,164	- 675
Reserve with FR Banks	+ 250	+ 245	+ 556	- 49	- 225	- 37
Cash in vault	+ 240	+ 188	+ 21	+ 8	+ 49	+ 110
Balances with banks	-1,010	- 601	- 204	+ 64	- 112	- 349
Cash items	-3,780	-3,716	-2,238	- 203	- 876	- 399
Other assets	+ 130	+ 63	+ 21	- 89	+ 25	+ 106
<b>TOTAL ASSETS/LIABILITIES</b>	<b>-6,460</b>	<b>-6,075</b>	<b>-3,298</b>	<b>- 412</b>	<b>-1,721</b>	<b>- 644</b>
<b>LIABILITIES &amp; CAPITAL</b>						
Gross demand deposits	-4,040	-3,484	-2,087	- 24	- 422	- 951
Gross time deposits	+ 750	+ 659	+ 294	+ 76	+ 150	+ 139
<b>TOTAL DEPOSITS</b>	<b>-3,290</b>	<b>+2,825</b>	<b>-1,793</b>	<b>+ 52</b>	<b>- 272</b>	<b>- 812</b>
Deposits of banks	-1,510	-1,460	-1,037	- 75	- 286	- 62
U. S. Govt. deposits	+ 400	+ 409	+ 210	+ 102	+ 36	+ 61
Other demand deposits	-2,740	-2,239	-1,245	- 51	- 99	- 844
Other time deposits	+ 560	+ 465	+ 279	+ 76	+ 77	+ 33
Borrowings	-3,210	-3,234	-1,437	- 401	-1,465	+ 69
Other liabilities	+ 30	- 24	- 47	- 55	- 15	+ 93
Total capital accounts	+ 10	+ 8	- 21	- 8	+ 31	+ 6

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

MAY 27, 1970 TO MAY 26, 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	+50,730	+37,813	+1,741	+1,675	+15,262	+19,135
Loans and discounts	+24,010	+17,728	+ 622	+ 952	+ 7,009	+ 9,145
U. S. Treasury securities	+ 6,260	+ 4,342	+ 26	+ 61	+ 2,122	+ 2,133
Other securities	+20,460	+15,743	+1,093	+ 662	+ 6,131	+ 7,857
Reserves, cash, and bank balances	+ 5,580	+ 4,170	-2,191	+ 353	+ 3,800	+ 2,208
Reserve with FR Banks	+ 4,370	+ 4,372	+1,215	+ 291	+ 1,906	+ 960
Cash in vault	+ 650	+ 464	+ 8	+ 22	+ 149	+ 285
Balances with banks	+ 3,110	+ 2,022	+ 386	+ 40	+ 989	+ 607
Cash items	- 2,550	- 2,688	-3,800	--	+ 756	+ 356
Other assets	+ 2,760	+ 2,038	+ 731	- 23	+ 573	+ 757
<b>TOTAL ASSETS/LIABILITIES</b>	<b>+59,070</b>	<b>+44,021</b>	<b>+ 281</b>	<b>+2,005</b>	<b>+19,635</b>	<b>+22,100</b>
<u>LIABILITIES &amp; CAPITAL</u>						
Gross demand deposits	+12,000	+ 8,546	-1,786	+ 451	+ 5,051	+ 4,830
Gross time deposits	+51,670	+41,668	+8,612	+2,282	+15,171	+15,603
<b>TOTAL DEPOSITS</b>	<b>+63,670</b>	<b>+50,214</b>	<b>+6,826</b>	<b>+2,733</b>	<b>+20,222</b>	<b>+20,433</b>
Deposits of banks	+ 3,600	+ 3,318	+1,464	+ 137	+ 1,350	+ 367
U. S. Govt. deposits	+ 2,330	+ 2,107	+ 534	+ 187	+ 1,033	+ 353
Other demand deposits	+ 7,850	+ 4,751	-3,190	+ 229	+ 3,529	+ 4,183
Other time deposits	+49,890	+40,038	+8,018	+2,180	+14,310	+15,530
Borrowings	+ 310	+ 488	+ 251	- 53	+ 300	- 10
Other liabilities	- 7,970	- 8,892	-7,258	- 741	- 1,668	+ 775
Total capital accounts	+ 3,060	+ 2,211	+ 462	+ 66	+ 781	+ 902
<u>Seasonally adjusted data</u>	For numbered footnotes, see first page.					
Loans and investments <sup>1/</sup>	+50,600					
Loans and discounts <sup>1/</sup>	+22,100					
U.S. Treasury securities	+ 7,300					
Other securities	+21,000					

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	May 26,	April 28,	May 27,	Change to May 26	
	1971	1971 <u>2/</u>	1970	1971 April 28,	1970 May 27,
				1971	1970
<u>ASSETS</u>					
Monetary reserve	18.1	18.4	18.7	- .3	- .6
Gold Stock	10.3	10.7	11.4	- .4	- 1.1
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury Currency	7.4	7.3	7.0	+ .1	+ .4
Bank credit	593.3	588.8	526.1	+ 4.5	+ 67.2
Loans, net	354.1	350.5	327.0	+ 3.6	+ 27.1
U. S. Treasury securities	128.1	128.3	113.1	- .2	+ 15.0
Commercial and savings banks	62.3	63.4	56.1	- 1.1	+ 6.2
Federal Reserve Banks	64.9	64.0	57.1	+ .9	+ 7.8
Other	.9	.9	--	--	+ .9
Other securities	111.1	109.9	86.0	+ 1.2	+ 25.1
Total assets, net	611.4	607.2	544.8	+ 4.2	+ 66.6
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	537.0	531.0	465.4	+ 6.0	+ 71.6
Currency outside banks	49.4	48.5	46.4	+ .9	+ 3.0
Demand deposits adjusted <u>1/</u>	160.2	158.7	149.8	+ 1.5	+ 10.4
Time deposits adjusted	327.4	323.8	269.3	+ 3.6	+ 58.1
U. S. Government deposits	9.4	10.0	7.5	- .6	+ 1.9
At commercial and savings banks	8.5	8.6	6.2	- .1	+ 2.3
At Federal Reserve Banks	.9	1.4	1.3	- .5	- .4
Foreign bank deposits, net	2.3	2.3	2.4	--	- .1
Treasury cash	.5	.5	.5	--	--
Capital and miscellaneous account, net	62.3	63.3	69.0	- 1.0	- 6.7
Total liabilities and capital, net	611.4	607.2	544.8	+ 4.2	+ 66.6
<u>Seasonally adjusted</u>					
Currency outside banks	49.5	48.9	46.5	+ 0.6	+ 3.0
Demand deposits adjusted	162.6	158.2	152.1	+ 4.4	+ 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 \$162.9 billion on May 26, 1971

2/ Figures for mutual savings banks were revised.

NOTE: Current and month ago figures reflect adjustments to Dec. 31, 1970 benchmarks.