



# FEDERAL RESERVE

## statistical release

For immediate release

July 13, 1971

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

JUNE 30, 1971

H.8

(Partly estimated. In millions of dollars)

|                                      | All<br>coml.<br>banks | All<br>member<br>banks | Reserve city banks |                    |                | Country<br>banks |
|--------------------------------------|-----------------------|------------------------|--------------------|--------------------|----------------|------------------|
|                                      |                       |                        | New York<br>City   | City of<br>Chicago | Other          |                  |
| <b>ASSETS</b>                        |                       |                        |                    |                    |                |                  |
| Loans and investments                | 478,640               | 377,938                | 61,198             | 16,442             | 137,289        | 163,009          |
| Loans and discounts <u>1/</u>        | 321,160               | 259,393                | 47,344             | 11,738             | 97,027         | 103,284          |
| U. S. Treasury securities            | 60,430                | 43,833                 | 5,112              | 1,735              | 14,063         | 22,923           |
| Other securities <u>1/</u>           | 97,050                | 74,712                 | 8,742              | 2,969              | 26,199         | 36,802           |
| Reserves, cash, and<br>bank balances | 96,600                | 85,003                 | 26,320             | 3,104              | 30,852         | 24,727           |
| Reserve with FR Banks                | 24,380                | 24,377                 | 4,715              | 1,017              | 10,392         | 8,253            |
| Cash in vault                        | 7,660                 | 5,886                  | 466                | 126                | 1,818          | 3,476            |
| Balances with banks                  | 22,090                | 13,230                 | 1,277              | 304                | 4,243          | 7,406            |
| Cash items                           | 42,470                | 41,510                 | 19,862             | 1,657              | 14,399         | 5,592            |
| Other assets                         | 23,730                | 20,040                 | 5,912              | 918                | 7,389          | 5,821            |
| <b>TOTAL ASSETS/LIABILITIES</b>      | <b>598,970</b>        | <b>482,981</b>         | <b>93,430</b>      | <b>20,464</b>      | <b>175,530</b> | <b>193,557</b>   |
| <b>LIABILITIES &amp; CAPITAL</b>     |                       |                        |                    |                    |                |                  |
| Gross demand deposits                | 246,150               | 202,585                | 49,477             | 8,440              | 70,228         | 74,440           |
| Gross time deposits                  | 256,260               | 198,743                | 24,460             | 7,181              | 72,028         | 95,074           |
| <b>TOTAL DEPOSITS</b>                | <b>502,410</b>        | <b>401,328</b>         | <b>73,937</b>      | <b>15,621</b>      | <b>142,256</b> | <b>169,514</b>   |
| Deposits of banks                    | 33,500                | 31,940                 | 16,244             | 1,695              | 10,819         | 3,182            |
| U. S. Govt. deposits                 | 8,880                 | 7,410                  | 1,275              | 319                | 3,219          | 2,597            |
| Other demand deposits                | 206,540               | 165,708                | 32,959             | 6,635              | 57,206         | 68,908           |
| Other time deposits                  | 253,490               | 196,270                | 23,459             | 6,972              | 71,012         | 94,827           |
| Borrowings                           | 22,790                | 21,641                 | 4,530              | 2,364              | 12,108         | 2,639            |
| Other liabilities                    | 29,350                | 24,634                 | 8,099              | 837                | 8,381          | 7,317            |
| Total capital accounts               | 44,420                | 35,378                 | 6,864              | 1,642              | 12,785         | 14,087           |
| <b>Seasonally adjusted data</b>      |                       |                        |                    |                    |                |                  |
| Loans and investments <u>2/</u>      | 456,700               |                        |                    |                    |                |                  |
| Loans and discounts <u>1/2/</u>      | 297,400               |                        |                    |                    |                |                  |
| U.S. Treasury securities             | 63,000                |                        |                    |                    |                |                  |
| Other securities <u>1/</u>           | 96,300                |                        |                    |                    |                |                  |

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

1/ As of 6/30/71, Farmers Home Administration Notes will be classified as "Other Securities". These notes were previously classified as "Loans and Discounts". The amount transferred to "Other Securities" for 6/30/71 is approximately \$728 million.

2/ Excludes total coml. interbank loans.

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

JUNE 23, 1971 TO JUNE 30, 1971

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

| Item                                 | All<br>coml.<br>banks | All<br>member<br>banks | Reserve city banks |                    |                | Country<br>banks |
|--------------------------------------|-----------------------|------------------------|--------------------|--------------------|----------------|------------------|
|                                      |                       |                        | New York<br>City   | City of<br>Chicago | Other          |                  |
|                                      | <u>r/</u>             | <u>r/</u>              |                    |                    |                | <u>r/</u>        |
| <b>ASSETS</b>                        |                       |                        |                    |                    |                |                  |
| Loans and investments                | + 4,300               | + 3,494                | + 907              | + 160              | + 1,207        | + 1,220          |
| Loans and discounts <u>1/</u>        | + 1,330               | + 1,213                | + 590              | - 114              | + 540          | + 197            |
| U. S. Treasury securities            | + 2,340               | + 1,906                | + 503              | + 216              | + 588          | + 599            |
| Other securities <u>1/</u>           | + 630                 | + 375                  | - 186              | + 58               | + 79           | + 424            |
| Reserves, cash, and<br>bank balances | + 9,300               | + 8,744                | + 4,976            | - 278              | + 2,850        | + 1,196          |
| Reserve with FR Banks                | - 680                 | - 681                  | - 31               | - 354              | + 285          | - 581            |
| Cash in vault                        | - 30                  | - 29                   | - 10               | - 12               | - 19           | + 12             |
| Balances with banks                  | + 1,910               | + 1,526                | + 187              | - 72               | + 638          | + 773            |
| Cash items                           | + 8,100               | + 7,928                | + 4,830            | + 160              | + 1,946        | + 992            |
| Other assets                         | + 780                 | + 633                  | + 135              | + 19               | + 260          | + 219            |
| <b>TOTAL ASSETS/LIABILITIES</b>      | <b>+14,380</b>        | <b>+12,871</b>         | <b>+ 6,018</b>     | <b>- 99</b>        | <b>+ 4,317</b> | <b>+ 2,635</b>   |
| <b>LIABILITIES &amp; CAPITAL</b>     |                       |                        |                    |                    |                |                  |
| Gross demand deposits                | +17,930               | +16,170                | + 7,413            | + 767              | + 4,895        | + 3,095          |
| Gross time deposits                  | + 1,610               | + 1,207                | + 186              | + 62               | + 286          | + 673            |
| <b>TOTAL DEPOSITS</b>                | <b>+19,540</b>        | <b>+17,377</b>         | <b>+ 7,599</b>     | <b>+ 829</b>       | <b>+ 5,181</b> | <b>+ 3,768</b>   |
| Deposits of banks                    | + 5,100               | + 5,011                | + 3,582            | + 208              | + 987          | + 234            |
| U. S. Govt. deposits                 | + 2,670               | + 2,408                | + 697              | + 206              | + 1,031        | + 474            |
| Other demand deposits                | +10,250               | + 8,854                | + 3,164            | + 411              | + 2,892        | + 2,387          |
| Other time deposits                  | + 1,520               | + 1,104                | + 156              | + 4                | + 271          | + 673            |
| Borrowings                           | - 2,890               | - 2,747                | - 1,152            | - 657              | - 607          | - 331            |
| Other liabilities                    | - 2,540               | - 1,993                | - 481              | - 283              | - 368          | - 861            |
| Total capital accounts               | + 270                 | + 234                  | + 52               | + 12               | + 111          | + 59             |

r/ Revised.

For numbered footnotes, see first page.

CHANGES IN ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES  
JUNE 30, 1970 TO JUNE 30, 1971

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

| Item                                 | All<br>coml.<br>banks                   | All<br>member<br>banks | Reserve city banks |                    |                | Country<br>banks |
|--------------------------------------|---|------------------------|--------------------|--------------------|----------------|------------------|
|                                      |   |                        | New York<br>City   | City of<br>Chicago | Other          |                  |
| <u>ASSETS</u>                        |   |                        |                    |                    |                |                  |
| Loans and investments                | +55,400                                 | +42,387                | + 4,110            | + 1,794            | +16,076        | + 20,406         |
| Loans and discounts <u>1/</u>        | +25,069                                 | +19,293                | + 2,463            | + 752              | + 6,875        | + 9,203          |
| U. S. Treasury securities            | + 8,861                                 | + 6,509                | + 699              | + 195              | + 2,691        | + 2,924          |
| Other securities <u>1/</u>           | +21,471                                 | +16,585                | + 947              | + 848              | + 6,510        | + 8,280          |
| Reserves, cash, and<br>bank balances | +10,969                                 | + 9,464                | + 3,250            | + 482              | + 3,746        | + 1,986          |
| Reserve with FR Banks                | + 2,854                                 | + 2,851                | + 94               | + 132              | + 1,608        | + 1,017          |
| Cash in vault                        | + 570                                   | + 410                  | + 37               | + 30               | + 90           | + 254            |
| Balances with banks                  | + 3,492                                 | + 2,298                | + 584              | + 158              | + 1,242        | + 314            |
| Cash items                           | + 4,053                                 | + 3,904                | + 2,534            | + 162              | + 807          | + 401            |
| Other assets                         | + 2,922                                 | + 2,156                | + 404              | - 103              | + 819          | + 1,036          |
| <b>TOTAL ASSETS/LIABILITIES</b>      | <b>+69,291</b>                          | <b>+54,006</b>         | <b>+ 7,764</b>     | <b>+ 2,173</b>     | <b>+20,641</b> | <b>+ 23,428</b>  |
| <u>LIABILITIES &amp; CAPITAL</u>     |   |                        |                    |                    |                |                  |
| Gross demand deposits                | +18,737                                 | +14,590                | + 4,504            | + 309              | + 4,266        | + 5,511          |
| Gross time deposits                  | +51,244                                 | +41,223                | + 8,818            | + 2,045            | +14,317        | + 16,042         |
| <b>TOTAL DEPOSITS</b>                | <b>+69,981</b>                          | <b>+55,814</b>         | <b>+13,322</b>     | <b>+ 2,355</b>     | <b>+18,583</b> | <b>+ 21,554</b>  |
| Deposits of banks                    | + 6,264                                 | + 6,126                | + 4,775            | - 3                | + 1,016        | + 338            |
| U. S. Govt. deposits                 | + 602                                   | + 286                  | - 1                | - 29               | + 37           | + 278            |
| Other demand deposits                | +13,541                                 | + 9,792                | + 369              | + 533              | + 3,889        | + 5,001          |
| Other time deposits                  | +49,574                                 | +39,609                | + 8,179            | + 1,854            | +13,641        | + 15,936         |
| Borrowings                           | + 4,244                                 | + 4,134                | + 473              | + 857              | + 2,329        | + 475            |
| Other liabilities                    | - 7,647                                 | - 8,135                | - 6,522            | - 1,115            | - 1,188        | + 689            |
| Total capital accounts               | + 2,712                                 | + 2,194                | + 490              | + 76               | + 917          | + 710            |
| <u>Seasonally adjusted data</u>      | For numbered footnotes, see first page. |                        |                    |                    |                |                  |
| Loans and investments <u>2/</u>      | +50,300                                 |                        |                    |                    |                |                  |
| Loans and discounts <u>1/2/</u>      | +20,000                                 |                        |                    |                    |                |                  |
| U.S. Treasury securities             | + 8,900                                 |                        |                    |                    |                |                  |
| Other securities <u>1/</u>           | +21,300                                 |                        |                    |                    |                |                  |

NOTE: Comparisons are with call date figures of 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  | June 30,<br>1971 | r/<br>May 26,<br>1971 | June 30,<br>1970 | Change to June 30,<br>1971 from -- |                  |
|---|------------------|-----------------------|------------------|------------------------------------|------------------|
|   |                  |                       |                  | May 26,<br>1971                    | June 30,<br>1970 |
| <u>ASSETS</u>   |                  |                       |                  |                                    |                  |
| Monetary reserve                                      | 18.2             | 18.1                  | 18.8             | + .1                               | - .6             |
| Gold Stock  | 10.3             | 10.3                  | 11.4             | --                                 | - 1.0            |
| Special Drawing Rights certificates                   | .4               | .4                    | .4               | --                                 | --               |
| Treasury Currency                                     | 7.4              | 7.4                   | 7.0              | + .1                               | + .4             |
| Bank credit   | 605.6            | 593.7                 | 536.8            | +11.9                              | +68.8            |
| Loans, net <u>1/</u>                                  | 361.1            | 354.3                 | 336.9            | + 6.8                              | +24.3            |
| U. S. Treasury securities                             | 130.5            | 128.2                 | 112.5            | + 2.3                              | +18.1            |
| Commercial and savings banks                          | 63.9             | 62.3                  | 54.7             | + 1.6                              | + 9.2            |
| Federal Reserve Banks                                 | 65.5             | 64.9                  | 57.7             | + .6                               | + 7.8            |
| Other   | 1.1              | .9                    | --               | + .2                               | + 1.1            |
| Other securities <u>1/</u>                            | 114.0            | 111.2                 | 87.5             | + 2.8                              | +26.4            |
| Total assets, net                                     | 623.8            | 611.8                 | 555.6            | +12.0                              | +68.2            |
| <u>LIABILITIES AND CAPITAL</u>                        |                  |                       |                  |                                    |                  |
| Total deposits adjusted and<br>currency outside banks | 545.5            | 537.4                 | 474.7            | + 8.2                              | +70.8            |
| Currency outside banks                                | 50.5             | 49.4                  | 47.0             | + 1.1                              | + 3.4            |
| Demand deposits adjusted <u>2/</u>                    | 164.1            | 160.3                 | 154.6            | + 3.8                              | + 9.5            |
| Time deposits adjusted                                | 331.0            | 327.7                 | 273.1            | + 3.3                              | +57.9            |
| U. S. Government deposits                             | 10.2             | 9.4                   | 9.3              | + .8                               | + .9             |
| At commercial and savings banks                       | 8.9              | 8.5                   | 8.3              | + .4                               | + .6             |
| At Federal Reserve Banks                              | 1.3              | .9                    | 1.0              | + .4                               | + .3             |
| Foreign bank deposits, net                            | 2.7              | 2.3                   | 2.6              | + .4                               | --               |
| Treasury cash   | .5               | .5                    | .4               | --                                 | --               |
| Capital and miscellaneous account, net                | 65.0             | 62.3                  | 68.5             | + 2.6                              | - 3.5            |
| Total liabilities and capital, net                    | 623.8            | 611.8                 | 555.6            | +12.0                              | +68.2            |
| <u>Seasonally adjusted</u>                            |                  |                       | 6/24/70          |                                    | 6/24/70          |
| Currency outside banks                                | 50.0             | 49.5                  | 46.6             | + .5                               | + 3.4            |
| Demand deposits adjusted                              | 167.4            | 162.6                 | 153.0            | + 4.8                              | +14.4            |

\* Figures may not add to total because of rounding. Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.

1/ See footnote 1/ page 1.

2/ Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$167.9 billion on June 30, 1971.

r/ Figures for mutual savings banks were revised.