



FEDERAL RESERVE

statistical release

For immediate release

August 10, 1971

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

JULY 28, 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	
ASSETS						
Loans and investments	476,970	376,133	59,988	16,128	136,792	163,225
Loans and discounts	319,440	257,988	46,382	11,724	97,128	102,754
U. S. Treasury securities	59,460	42,844	4,837	1,565	13,487	22,955
Other securities	98,070	75,301	8,769	2,839	26,177	37,516
Reserves, cash, and bank balances	86,110	75,345	22,281	3,199	26,803	23,062
Reserve with FR Banks	24,740	24,739	5,501	1,450	9,308	8,480
Cash in vault	8,030	6,163	489	121	1,909	3,644
Balances with banks	19,170	11,043	1,112	103	3,340	6,488
Cash items	34,170	33,400	15,179	1,525	12,246	4,450
Other assets	23,210	19,611	5,788	906	7,233	5,684
TOTAL ASSETS/LIABILITIES	586,290	471,089	88,057	20,233	170,828	191,971
LIABILITIES & CAPITAL						
Gross demand deposits	230,570	188,385	42,380	8,114	66,033	71,858
Gross time deposits	257,380	199,744	24,939	7,299	72,235	95,271
TOTAL DEPOSITS	487,950	388,129	67,319	15,413	138,268	167,129
Deposits of banks	28,690	27,240	12,897	1,598	9,834	2,911
U. S. Govt. deposits	7,380	6,023	1,071	278	2,281	2,393
Other demand deposits	197,130	157,453	29,379	6,389	54,884	66,801
Other time deposits	254,750	197,413	23,972	7,148	71,269	95,024
Borrowings	24,380	23,131	5,954	2,489	11,822	2,866
Other liabilities	29,330	24,274	7,776	697	7,953	7,848
Total capital accounts	44,630	35,555	7,008	1,634	12,785	14,128
Seasonally Adjusted Data						
Loans and investments 1/	460,000					
Loans and discounts 1/	300,200					
U.S. Treasury securities	62,000					
Other securities	97,800					

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

JULY 21, 1971 TO JULY 28, 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	+ 840	+ 924	- 112	+ 3	+1,149	- 116
Loans and discounts	+ 800	+ 910	- 25	- 36	+1,157	- 186
U. S. Treasury securities	- 660	- 596	- 223	+ 11	- 305	- 79
Other securities	+ 700	+ 610	+ 136	+ 28	+ 297	+ 149
Reserves, cash, and bank balances	-3,560	- 3,209	+ 398	- 98	-2,816	- 693
Reserve with FR Banks	-2,160	- 2,158	+ 65	+ 14	-1,889	- 348
Cash in vault	+ 250	+ 189	+ 4	- 7	+ 73	+ 119
Balances with banks	- 510	- 141	+ 38	- 5	+ 17	- 191
Cash items	-1,140	- 1,099	+ 291	- 100	-1,017	- 273
Other assets	+ 320	+ 234	+ 40	+ 0	+ 57	+ 137
TOTAL ASSETS/LIABILITIES	-2,400	- 2,051	+ 326	- 95	-1,610	- 672
LIABILITIES & CAPITAL						
Gross demand deposits	-2,140	- 1,571	+ 340	+ 50	- 916	- 1,045
Gross time deposits	+ 950	+ 793	+ 297	+ 29	+ 197	+ 270
TOTAL DEPOSITS	-1,190	- 778	+ 637	+ 79	- 719	- 775
Deposits of banks	+ 70	+ 124	+ 218	+ 90	- 63	- 121
U. S. Govt. deposits	- 940	- 923	- 355	- 105	- 433	- 30
Other demand deposits	-1,280	- 774	+ 484	+ 59	- 423	- 894
Other time deposits	+ 960	+ 795	+ 290	+ 35	+ 200	+ 270
Borrowings	- 770	- 810	- 120	+ 111	- 874	+ 73
Other liabilities	- 520	- 510	- 174	- 286	- 35	- 15
Total capital accounts	+ 80	+ 47	- 17	+ 1	+ 18	+ 45

CHANGES IN ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES
JULY 29, 1970 TO JULY 28, 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	+51,440	+38,756	+ 1,268	+1,679	+15,898	+19,911
Loans and discounts	+23,110	+17,679	+ 465	+1,062	+ 7,547	+ 8,605
U. S. Treasury securities	+ 5,950	+ 3,894	- 305	- 123	+ 1,822	+ 2,500
Other securities	+22,380	+17,183	+ 1,108	+ 740	+ 6,529	+ 8,806
Reserves, cash, and bank balances	+11,180	+ 9,374	+ 3,959	+ 639	+ 2,381	+ 2,395
Reserve with FR Banks	+ 2,640	+ 2,638	+ 849	+ 545	+ 239	+ 1,005
Cash in vault	+ 610	+ 437	+ 33	+ 19	+ 127	+ 258
Balances with banks	+ 3,080	+ 1,629	+ 583	- 110	+ 711	+ 445
Cash items	+ 4,850	+ 4,670	+ 2,494	+ 185	+ 1,304	+ 687
Other assets	+ 2,870	+ 2,115	+ 474	- 106	+ 715	+ 1,032
TOTAL ASSETS/LIABILITIES	+65,490	+50,245	+ 5,701	+2,212	+18,994	+23,338
<u>LIABILITIES & CAPITAL</u>						
Gross demand deposits	+19,420	+14,830	+ 2,749	+ 656	+ 5,264	+ 6,161
Gross time deposits	+45,790	+36,481	+ 7,507	+1,820	+12,296	+14,858
TOTAL DEPOSITS	+65,210	+51,311	+10,256	+2,476	+17,560	+21,019
Deposits of banks	+ 4,900	+ 4,730	+ 2,983	+ 307	+ 1,051	+ 389
U. S. Govt. deposits	- 10	- 348	- 365	- 179	- 150	+ 346
Other demand deposits	+15,590	+11,450	+ 452	+ 625	+ 4,838	+ 5,535
Other time deposits	+44,730	+35,479	+ 7,186	+1,723	+11,821	+14,749
Borrowings	+ 4,530	+ 4,456	+ 1,099	+ 800	+ 2,045	+ 512
Other liabilities	- 7,370	- 8,030	- 6,322	-1,156	- 1,511	+ 959
Total capital accounts	+ 3,120	+ 2,508	+ 668	+ 92	+ 900	+ 848
Seasonally adjusted data	For numbered footnotes, see first page.					
Loans and investments <u>1/</u>	+47,200					
Loans and discounts <u>1/</u>	+18,700					
U.S. Govt. obligations	+ 6,200					
Other securities	+22,300					

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	July 28, 1971	r/ June 30, 1971	July 29, 1970	Change to July 28, 1971 from --	
				June 30, 1971	July 29, 1970
<u>ASSETS</u>					
Monetary reserve	18.2	18.2	18.8	--	- .6
Gold stock	10.3	10.3	11.4	--	- 1.1
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury Currency	7.4	7.4	7.0	--	+ .4
Bank credit	603.5	605.6	539.3	-2.1	+64.2
Loans, net	358.3	361.1	336.4	-2.8	+21.9
U. S. Treasury securities	129.7	130.5	115.1	- .8	+14.6
Commercial and savings banks	62.9	63.9	56.8	-1.0	+ 6.1
Federal Reserve Banks	65.8	65.5	58.3	+ .3	+ 7.5
Other	1.1	1.1	--	--	+ 1.1
Other securities	115.6	114.1	87.8	+1.5	+27.8
Total assets, net	621.7	623.8	558.1	-2.1	+63.6
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	546.6	545.8	478.3	+ .8	+68.3
Currency outside banks	50.5	50.5	46.9	--	+ 3.6
Demand deposits adjusted <u>1/</u>	163.0	164.1	152.2	-1.1	+10.8
Time deposits adjusted	333.1	331.2	279.2	+1.9	+53.9
U. S. Government deposits	8.8	10.2	8.4	-1.4	+ .4
At commercial and savings banks	7.4	8.9	7.4	-1.5	--
At Federal Reserve Banks	1.4	1.3	1.0	+ .1	+ .4
Foreign bank deposits, net	2.5	2.7	2.6	+ .2	- .1
Treasury cash	.5	.5	.5	--	--
Capital and miscellaneous account, net	63.3	64.7	68.3	-1.4	- 5.0
Total liabilities and capital, net	621.7	623.8	558.1	-2.1	+63.6
<u>Seasonally adjusted</u>					
Currency outside banks	50.4	50.0	46.8	+ .4	+ 3.6
Demand deposits adjusted	163.3	167.4	152.5	-4.1	+10.8

* 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 \$166.6 billion on July 28, 1971.

r/ Revised.