



FEDERAL RESERVE

statistical release

For immediate release
September 7, 1971

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

AUGUST 25, 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	
<u>ASSETS</u>						
Loans and investments	480,890	379,269	60,886	16,346	137,513	164,524
Loans and discounts	324,000	261,993	47,659	12,113	98,538	103,683
U. S. Treasury securities	58,910	42,337	4,793	1,528	13,132	22,884
Other securities	97,980	74,939	8,434	2,705	25,843	37,957
Reserves, cash, and bank balances	85,550	74,807	21,431	3,089	27,341	22,946
Reserve with FR Banks	25,570	25,566	5,441	1,391	10,227	8,507
Cash in vault	7,940	6,093	474	117	1,881	3,621
Balances with banks	19,310	11,155	1,127	219	3,268	6,541
Cash items	32,730	31,993	14,389	1,362	11,965	4,277
Other assets	23,470	19,847	5,900	929	7,288	5,730
TOTAL ASSETS/LIABILITIES	589,910	473,923	88,217	20,364	172,142	193,200
<u>LIABILITIES & CAPITAL</u>						
Gross demand deposits	230,630	188,412	42,060	7,742	66,712	71,898
Gross time deposits	259,330	201,146	25,332	7,492	72,153	96,169
TOTAL DEPOSITS	489,960	389,558	67,392	15,234	138,865	168,067
Deposits of banks	28,500	27,052	12,857	1,507	9,778	2,910
U. S. Govt. deposits	9,990	8,445	1,668	381	3,687	2,709
Other demand deposits	194,870	155,336	28,578	5,997	54,235	66,526
Other time deposits	256,600	198,725	24,289	7,349	71,165	95,922
Borrowings	24,930	23,749	6,201	2,447	12,375	2,726
Other liabilities	30,210	24,893	7,546	1,045	8,048	8,254
Total capital accounts	44,810	35,723	7,078	1,638	12,854	14,153
<u>Seasonally Adjusted Data</u>						
Loans and investments ^{1/}	465,000	^{1/} Excludes Total Coml. Interbank Loans.				
Loans and discounts ^{1/}	305,700					
U.S. Treasury securities	61,800					
Other securities	97,500					

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

AUGUST 18, 1971 TO AUGUST 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	
ASSETS						
Loans and investments	- 370	- 228	- 72	--	+ 85	- 241
Loans and discounts	- 290	- 169	- 194	- 21	+ 250	- 204
U. S. Treasury securities	- 210	- 146	+ 118	+ 42	- 206	- 100
Other securities	+ 130	+ 87	+ 4	- 21	+ 41	+ 63
Reserves, cash, and bank balances	- 50	+ 113	+1,805	+ 137	-1,456	- 373
Reserve with FR Banks	+ 730	+ 729	+ 727	+ 252	- 350	+ 100
Cash in vault	+ 280	+ 211	- 4	+ 3	+ 63	+ 149
Balances with banks	- 240	- 79	- 93	+ 108	+ 84	- 178
Cash items	- 820	- 748	+1,175	- 226	-1,253	- 444
Other assets	+ 340	+ 303	+ 51	+ 47	+ 137	+ 68
TOTAL ASSETS/LIABILITIES	- 80	+ 188	+1,784	+ 184	-1,234	- 546
LIABILITIES & CAPITAL						
Gross demand deposits	- 280	+ 75	+1,990	- 182	-1,029	- 704
Gross time deposits	+ 490	+ 395	+ 13	- 25	+ 245	+ 162
TOTAL DEPOSITS	+ 210	+ 470	+2,003	- 207	- 784	- 542
Deposits of banks	+ 320	+ 362	+1,126	- 141	- 516	- 107
U. S. Govt. deposits	+ 850	+ 608	- 40	+ 27	+ 219	+ 402
Other demand deposits	-1,300	- 757	+ 964	- 68	- 654	- 999
Other time deposits	+ 340	+ 257	- 47	- 25	+ 167	+ 162
Borrowings	- 470	- 484	+ 55	+ 78	- 653	+ 36
Other liabilities	+ 230	+ 229	- 260	+ 316	+ 173	--
Total capital accounts	- 50	- 27	- 14	- 3	+ 30	- 40

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

AUGUST 26, 1970 TO AUGUST 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	
<u>ASSETS</u>						
Loans and investments	+50,810	+38,173	+ 2,418	+ 1,790	+14,095	+19,870
Loans and discounts	+26,100	+20,399	+ 2,451	+ 1,471	+ 7,432	+ 9,045
U. S. Govt. obligations	+ 3,860	+ 2,032	- 665	- 268	+ 791	+ 2,174
Other securities	+20,850	+15,742	+ 632	+ 587	+ 5,872	+ 8,651
Reserves, cash, and bank balances	+ 6,730	+ 5,038	+ 449	+ 178	+ 2,333	+ 2,078
Reserve with FR Banks	+ 2,090	+ 2,083	+ 387	+ 187	+ 711	+ 798
Cash in vault	+ 530	+ 375	+ 10	+ 18	+ 103	+ 244
Balances with banks	+ 2,760	+ 1,383	+ 502	- 85	+ 460	+ 506
Cash items	+ 1,350	+ 1,197	- 450	+ 58	+ 1,059	+ 530
Other assets	+ 2,730	+ 2,105	+ 457	- 124	+ 949	+ 823
TOTAL ASSETS/LIABILITIES	+60,270	+45,316	+ 3,324	+ 1,844	+17,377	+22,771
<u>LIABILITIES & CAPITAL</u>						
Gross demand deposits	+16,950	+12,537	+ 1,235	+ 483	+ 5,034	+ 5,785
Gross time deposits	+43,330	+34,026	+ 7,198	+ 1,910	+10,085	+14,833
TOTAL DEPOSITS	+60,280	+46,563	+ 8,433	+ 2,393	+15,119	+20,618
Deposits of banks	+ 3,980	+ 3,804	+ 2,460	+ 257	+ 682	+ 405
U. S. Govt. deposits	+ 1,420	+ 1,123	+ 399	+ 39	+ 479	+ 206
Other demand deposits	+12,350	+ 8,340	- 1,365	+ 272	+ 4,150	+ 5,283
Other time deposits	+42,530	+33,296	+ 6,939	+ 1,825	+ 9,808	+14,724
Borrowings	+ 4,770	+ 4,690	+ 958	+ 318	+ 2,890	+ 524
Other liabilities	- 7,870	- 8,437	- 6,740	- 955	- 1,552	+ 810
Total capital accounts	+ 3,090	+ 2,500	+ 673	+ 88	+ 920	+ 819
<u>Seasonally adjusted data</u>	For numbered footnotes, see first page.					
Loans and investments ^{1/}	+46,700					
Loans and discounts ^{1/}	+21,600					
U.S. Treasury securities	+ 4,300					
Other securities	+20,800					

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	Aug. 25, 1971	July 28, 1971	Aug. 26, 1970	Change to Aug. 25, 1971 from --	
				July 28, 1971	Aug. 26, 1970
<u>ASSETS</u>					
Monetary reserve	18.0	18.2	18.8	- .2	- .8
Gold stock	10.1	10.3	11.4	- .2	- 1.2
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury Currency	7.5	7.4	7.0	--	+ .5
Bank credit	609.6	603.6	545.4	+ 6.0	+64.2
Loans, net	363.7	358.4	338.1	+ 5.3	+25.6
U. S. Treasury securities	130.3	129.9	118.0	+ .4	+12.3
Commercial and savings banks	62.5	63.0	58.3	- .6	+ 4.1
Federal Reserve Banks	66.4	65.8	59.6	+ .6	+ 6.8
Other	1.4	1.1	--	+ .3	+ 1.4
Other securities	115.7	115.4	89.4	+ .4	+26.3
Total assets, net	627.6	621.8	564.2	+ 5.9	+63.4
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	548.0	546.3	481.6	+ 1.7	+66.4
Currency outside banks	50.6	50.5	47.1	+ .2	+ 3.6
Demand deposits adjusted ^{1/}	162.1	162.9	151.1	- .8	+11.0
Time deposits adjusted	335.2	332.9	283.4	+ 2.3	+51.8
U. S. Government deposits	11.4	8.8	9.5	+ 2.6	+ 1.9
At commercial and savings banks	10.0	7.4	8.6	+ 2.6	+ 1.4
At Federal Reserve Banks	1.4	1.4	.9	--	+ .4
Foreign bank deposits, net	2.5	2.5	2.4	--	+ .1
Treasury cash	.5	.5	.5	--	--
Capital and miscellaneous account, net	65.3	63.6	70.2	+ 1.7	- 4.9
Total liabilities and capital, net	627.6	621.8	564.2	+ 5.9	+63.4
<u>Seasonally adjusted</u>					
Currency outside banks	50.3	50.4	46.8	- .1	+ 3.5
Demand deposits adjusted	164.2	163.3	153.1	+ .9	+11.1

* 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 \$165.8 billion on August 25, 1971.

^{r/} Figures for mutual savings banks were revised.