



FEDERAL RESERVE

statistical release

For immediate release
November 9, 1971

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

OCTOBER 27, 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	491,270	386,028	61,734	16,526	139,515	168,253
Loans and discounts	329,910	264,847	47,971	11,938	98,621	106,317
U. S. Treasury securities	60,020	43,586	5,088	1,732	13,810	22,956
Other securities	101,340	77,595	8,675	2,856	27,084	38,980
Reserves, cash, and bank balances	95,590	83,963	24,405	3,576	30,995	24,987
Reserve with FR Banks	27,300	27,299	6,126	1,478	11,038	8,657
Cash in vault	8,230	6,320	507	116	1,961	3,736
Balances with banks	21,140	12,289	1,250	166	3,630	7,243
Cash items	38,920	38,055	16,522	1,816	14,366	5,351
Other assets	24,020	20,056	5,532	947	7,435	6,142
TOTAL ASSETS/LIABILITIES	610,880	490,047	91,671	21,049	177,945	199,382
LIABILITIES & CAPITAL						
Gross demand deposits	239,240	195,056	43,276	8,179	68,801	74,800
Gross time deposits	266,720	206,111	25,647	7,754	74,312	98,398
TOTAL DEPOSITS	505,960	401,167	68,923	15,933	143,113	173,198
Deposits of banks	31,560	30,001	14,091	1,781	10,853	3,276
U. S. Govt. deposits	6,460	5,300	771	241	2,218	2,070
Other demand deposits	204,350	162,600	29,561	6,386	56,832	69,821
Other time deposits	263,590	203,266	24,500	7,525	73,210	98,031
Borrowings	27,240	26,203	6,748	2,462	13,732	3,261
Other liabilities	32,150	26,498	8,793	985	8,088	8,632
Total capital accounts	45,530	36,179	7,207	1,669	13,012	14,291
Seasonally Adjusted Data						
Loans and investments ^{1/}	473,900					
Loans and discounts ^{1/}	313,700					
U.S. Treasury securities	59,200					
Other securities	101,000					

^{1/} 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

OCTOBER 20, 1971 TO OCTOBER 27, 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	+ 90	- 36	+ 111	+ 20	- 333	+ 166
Loans and discounts	-2,110	-1,893	- 370	- 121	-1,052	- 350
U. S. Treasury securities	+1,420	+1,238	+ 345	+ 91	+ 539	+ 263
Other securities	+ 780	+ 619	+ 136	+ 50	+ 180	+ 253
Reserves, cash, and bank balances	+4,790	+4,421	+1,590	+ 550	+1,514	+ 767
Reserve with FR Banks	+2,860	+2,858	+1,235	+ 398	+1,234	- 9
Cash in vault	+ 340	+ 251	+ 27	+ 2	+ 51	+ 171
Balances with banks	+ 300	+ 67	- 1	- 1	- 260	+ 329
Cash items	+1,290	+1,245	+ 329	+ 151	+ 489	+ 276
Other assets	+ 10	+ 7	- 23	- 52	+ 74	+ 8
TOTAL ASSETS/LIABILITIES	+4,890	+4,392	+1,678	+ 518	+1,255	+ 941
<u>LIABILITIES & CAPITAL</u>						
Gross demand deposits	+3,710	+3,193	+ 731	+ 123	+1,395	+ 944
Gross time deposits	+ 180	+ 119	- 127	+ 46	+ 89	+ 111
TOTAL DEPOSITS	+3,890	+3,312	+ 604	+ 169	+1,484	+1,055
Deposits of banks	+ 70	+ 52	+ 148	- 263	+ 113	+ 54
U. S. Govt. deposits	+1,190	+1,002	+ 115	+ 88	+ 467	+ 332
Other demand deposits	+2,430	+2,120	+ 481	+ 304	+ 777	+ 558
Other time deposits	+ 200	+ 138	- 140	+ 40	+ 127	+ 111
Borrowings	+1,020	+1,015	+ 742	+ 379	- 134	+ 28
Other liabilities	- 190	- 73	+ 233	- 32	- 96	- 178
Total capital accounts	+ 170	+ 138	+ 99	+ 2	+ 1	+ 36

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

OCTOBER 28, 1970 TO OCTOBER 27, 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	+51,680	+37,604	+ 2,519	+ 1,691	+12,869	+20,525
Loans and discounts	+28,450	+20,470	+ 1,981	+ 1,203	+ 6,648	+10,638
U. S. Treasury securities	+ 2,840	+ 1,714	- 249	- 193	+ 511	+ 1,645
Other securities	+20,390	+15,420	+ 787	+ 681	+ 5,710	+ 8,242
Reserves, cash, and bank balances	+17,280	+14,985	+ 5,230	+ 536	+ 5,838	+ 3,381
Reserve with FR Banks	+ 4,380	+ 4,379	+ 1,180	+ 67	+ 2,401	+ 731
Cash in vault	+ 620	+ 418	+ 19	+ 18	+ 59	+ 322
Balances with banks	+ 3,130	+ 1,284	- 122	+ 37	+ 412	+ 957
Cash items	+ 9,150	+ 8,904	+ 4,153	+ 414	+ 2,966	+ 1,371
Other assets	+ 2,730	+ 1,960	+ 137	- 19	+ 922	+ 920
TOTAL ASSETS/LIABILITIES	+71,690	+54,549	+ 7,886	+ 2,208	+19,629	+24,826
<u>LIABILITIES & CAPITAL</u>						
Gross demand deposits	+23,180	+17,772	+ 3,856	+ 707	+ 5,922	+ 7,287
Gross time deposits	+42,750	+32,399	+ 5,770	+ 1,827	+ 9,953	+14,849
TOTAL DEPOSITS	+65,930	+50,171	+ 9,626	+ 2,534	+15,875	+22,136
Deposits of banks	+ 5,040	+ 4,823	+ 2,577	+ 401	+ 1,222	+ 623
U. S. Govt. deposits	- 170	- 215	+ 35	- 9	- 128	- 113
Other demand deposits	+19,320	+14,128	+ 1,537	+ 465	+ 5,123	+ 7,003
Other time deposits	+41,740	+31,435	+ 5,477	+ 1,677	+ 9,658	+14,623
Borrowings	+ 7,040	+ 7,182	+ 1,710	+ 209	+ 4,352	+ 911
Other liabilities	- 4,730	- 5,502	- 4,272	- 639	- 1,578	+ 987
Total capital accounts	+ 3,450	+ 2,698	+ 822	+ 104	+ 980	+ 792
<u>Seasonally adjusted data</u>	For numbered footnotes, see first page.					
Loans and investments <u>1/</u>	+49,500					
Loans and discounts <u>1/</u>	+26,400					
U.S. Govt. obligations	+ 2,900					
Other securities	+20,200					

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	Oct. 27, 1971	Sept. 29, 1971	Oct. 28, 1970	Change to Oct. 27, 1971 from --	
				Sept. 29, 1971	Oct. 28, 1970
<u>ASSETS</u>		<u>r/</u>			
Monetary reserve	18.1	18.1	18.6	--	- .5
Gold Stock	10.1	10.1	11.1	--	- 1.0
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury Currency	7.6	7.5	7.1	--	+ .5
Bank credit	623.1	617.0	554.5	+ 6.1	+ 68.6
Loans, net	370.2	368.1	341.4	+ 2.1	+ 28.8
U. S. Treasury securities	133.8	131.3	119.7	+ 2.5	+ 14.1
Commercial and savings banks	63.5	62.2	60.4	+ 1.3	+ 3.1
Federal Reserve Banks	67.8	67.6	59.3	+ .2	+ 8.5
Other	2.5	1.6	--	+ 1.0	+ 2.5
Other securities	119.1	117.5	93.4	+ 1.6	+ 25.7
Total assets, net	641.2	635.0	573.1	+ 6.1	+ 68.1
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	559.9	553.1	494.6	+ 6.8	+ 65.3
Currency outside banks	50.9	50.5	47.3	+ .4	+ 3.6
Demand deposits adjusted <u>1/</u>	165.4	161.9	155.3	+ 3.5	+ 10.2
Time deposits adjusted	343.6	340.7	292.1	+ 2.9	+ 51.5
U. S. Government deposits	8.2	11.5	7.9	- 3.3	+ .3
At commercial and savings banks	6.5	9.5	6.6	- 3.0	- .2
At Federal Reserve Banks	1.7	2.0	1.3	- .3	+ .4
Foreign bank deposits, net	2.5	2.4	2.6	--	- .1
Treasury cash	.5	.5	.5	--	--
Capital and miscellaneous account, net	70.2	67.6	67.6	+ 2.6	+ 2.6
Total liabilities and capital, net	641.2	635.0	573.1	+ 6.1	+ 68.1
<u>Seasonally adjusted</u>					
Currency outside banks	51.0	50.4	47.4	+ .6	+ 3.6
Demand deposits adjusted	164.4	163.4	154.4	+ 1.0	+ 10.0

* 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 \$169.2 billion on October 27, 1971.

r/ Figures for mutual savings banks were revised.