



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
DECEMBER 7, 1971

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS) NOVEMBER 24, 1971

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS			COUNTRY BANKS
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	495,590	389,502	61,776	16,651	141,455	169,620
LOANS AND DISCOUNTS	333,070	267,321	47,626	11,945	100,318	107,432
U.S. TREASURY SECURITIES	61,140	44,630	5,582	1,780	14,203	23,065
OTHER SECURITIES	101,380	77,551	8,568	2,926	26,934	39,123
RESERVES, CASH, AND BANK BALANCES	95,350	83,791	23,026	3,856	32,051	24,858
RESERVES WITH FR BANKS	28,890	28,894	5,666	1,783	12,252	9,193
CASH IN VAULT	7,630	5,866	464	109	1,850	3,443
BALANCES WITH BANKS	21,730	12,790	1,595	367	3,880	6,948
CASH ITEMS	37,100	36,241	15,301	1,597	14,069	5,274
OTHER ASSETS	23,660	19,737	5,360	826	7,485	6,066
TOTAL ASSETS/LIABILITIES	614,600	493,030	90,162	21,333	180,991	200,544
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	236,250	192,207	42,165	7,630	67,913	74,499
GROSS TIME DEPOSITS	268,620	207,513	25,627	7,734	74,949	99,203
TOTAL DEPOSITS	504,870	399,720	67,792	15,364	142,862	173,702
DEPOSITS OF BANKS	30,870	29,332	14,184	1,650	10,289	3,209
U.S. GOVT. DEPOSITS	4,720	3,778	458	103	1,515	1,702
OTHER DEMAND DEPOSITS	203,780	161,930	28,785	6,097	57,093	69,955
OTHER TIME DEPOSITS	265,500	204,680	24,365	7,514	73,965	98,836
BORROWINGS	30,870	29,782	6,954	2,712	16,698	3,418
OTHER LIABILITIES	33,150	27,225	8,159	1,608	8,419	9,039
TOTAL CAPITAL ACCOUNTS	45,710	36,303	7,257	1,649	13,012	14,385
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS ^{1/}	476,800					
LOANS AND DISCOUNTS ^{1/}	315,200					
U.S. TREASURY SECURITIES	59,500					
OTHER SECURITIES	102,000					

^{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

NOVEMBER 17, 1971 TO NOVEMBER 24, 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	<u>r/</u>	<u>r/</u>			<u>r/</u>	
LOANS AND INVESTMENTS	-2,970	-2,374	-1,037	-177	-195	-965
LOANS AND DISCOUNTS	-2,570	-1,924	-718	-133	-17	-1,056
U.S. TREASURY SECURITIES	- 280	-269	-187	-18	-52	-12
OTHER SECURITIES	- 120	-181	-132	-26	-126	+103
RESERVES, CASH, AND BANK BALANCES	+4,540	+4,535	+4,143	-373	+751	+14
RESERVES WITH FR BANKS	+2,670	+2,679	+940	+147	+1,211	+381
CASH IN VAULT	- 170	-133	-20	--	-28	-85
BALANCES WITH BANKS	+ 160	+96	+403	-285	+177	-199
CASH ITEMS	+1,880	+1,893	+2,820	-235	-609	-83
OTHER ASSETS	+ 110	+77	-23	-20	+69	+51
TOTAL ASSETS/LIABILITIES	+1,680	+2,238	+3,083	-570	+625	-900
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	- 90	+636	+3,177	-373	-930	-1,238
GROSS TIME DEPOSITS	+1,010	+810	+66	-33	+449	+328
TOTAL DEPOSITS	+ 920	+1,446	+3,243	-406	-481	-910
DEPOSITS OF BANKS	+ 820	+873	+1,681	-106	-557	-145
U.S. GOVT. DEPOSITS	- 120	-98	-2	-23	-42	-31
OTHER DEMAND DEPOSITS	- 720	-79	+1,559	-245	-331	-1,062
OTHER TIME DEPOSITS	+ 940	+750	+5	-32	+449	+328
BORROWINGS	+1,110	+1,059	+125	-147	+956	+125
OTHER LIABILITIES	- 360	-268	-299	-13	+171	-127
TOTAL CAPITAL ACCOUNTS	+ 10	+1	+14	-4	-21	+12

r/ Revised.

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

NOVEMBER 25, 1970 TO NOVEMBER 24, 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	+52,620	+38,756	+2,119	+1,575	+14,512	+20,550
LOANS AND DISCOUNTS	+30,910	+22,879	+1,909	+1,024	+9,017	+10,929
U.S. TREASURY SECURITIES	+ 2,860	+1,969	+119	-59	+414	+1,495
OTHER SECURITIES	+18,850	+13,908	+91	+610	+5,081	+8,126
RESERVES, CASH, AND BANK BALANCES	+12,950	+11,369	+2,875	+875	+5,277	+2,342
RESERVES WITH FR BANKS	+ 4,910	+4,914	+551	+460	+2,802	+1,101
CASH IN VAULT	+ 470	+323	+24	+12	+65	+222
BALANCES WITH BANKS	+ 2,950	+1,656	+336	+279	+743	+298
CASH ITEMS	+ 4,620	+4,476	+1,964	+124	+1,667	+721
OTHER ASSETS	+ 2,080	+1,419	-200	-133	+1,020	+732
TOTAL ASSETS/LIABILITIES	+67,650	+51,544	+4,794	+2,317	+20,809	+23,624
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+16,650	+12,451	+2,588	+150	+4,098	+5,615
GROSS TIME DEPOSITS	+42,050	+31,703	+5,550	+1,676	+9,515	+14,962
TOTAL DEPOSITS	+58,700	+44,154	+8,138	+1,826	+13,613	+20,577
DEPOSITS OF BANKS	+ 4,450	+4,281	+3,094	+196	+515	+476
U.S. GOVT. DEPOSITS	- 1,510	-1,433	-368	-147	-681	-237
OTHER DEMAND DEPOSITS	+14,700	+10,545	+233	+242	+4,468	+5,602
OTHER TIME DEPOSITS	+41,060	+30,761	+5,179	+1,535	+9,311	+14,736
BORROWINGS	+ 9,190	+9,244	+730	+382	+6,987	+1,145
OTHER LIABILITIES	- 3,680	-4,528	-4,907	+40	-750	+1,089
TOTAL CAPITAL ACCOUNTS	+ 3,440	+2,674	+833	+69	+959	+813
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS <u>1/</u>	+48,600					
LOANS AND DISCOUNTS <u>1/</u>	+26,800					
U.S. TREASURY SECURITIES	+ 2,800					
OTHER SECURITIES	+18,900					

For numbered footnote see page 1.

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	Nov. 24, 1971	Oct. 27, 1971	Nov. 25, 1970	Change to Nov. 24, 1971 from --	
				Oct. 27, 1971	Nov. 25, 1970
<u>ASSETS</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	7.6	7.1	--	+ .5
Bank credit	625.0	621.5	559.3	+3.5	+65.7
Loans, net	369.3	368.8	341.6	+ .5	+27.7
U. S. Treasury securities	136.7	133.7	122.6	+3.0	+14.0
Commercial and savings banks	64.6	63.4	61.5	+1.2	+ 3.1
Federal Reserve Banks	69.5	67.8	61.1	+1.7	+ 8.4
Other	2.5	2.5	--	--	+ 2.5
Other securities	119.1	119.0	95.1	+ .1	+24.0
Total assets, net	643.1	639.6	578.0	+3.5	+65.1
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	564.8	559.7	500.5	+5.1	+64.4
Currency outside banks	52.5	50.9	48.9	+1.6	+ 3.6
Demand deposits adjusted <u>1/</u>	166.7	165.4	156.6	+1.3	+10.1
Time deposits adjusted	345.7	343.4	294.9	+2.3	+50.7
U. S. Government deposits	6.2	8.2	7.0	-2.0	- .9
At commercial and savings banks	4.7	6.5	6.2	-1.7	- 1.5
At Federal Reserve Banks	1.4	1.7	.8	- .3	+ .6
Foreign bank deposits, net	2.6	2.5	2.5	+ .2	+ .2
Treasury cash	.5	.5	.5	--	--
Capital and miscellaneous account, net	69.0	68.8	67.6	+ .2	+ 1.4
Total liabilities and capital, net	643.1	639.6	578.0	+3.5	+65.1
<u>Seasonally adjusted</u>					
Currency outside banks	51.1	51.0	47.6	+ .1	+ 3.5
Demand deposits adjusted	164.7	164.4	154.7	+ .3	+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 November 24, 1971.

r/ Revised.