



# FEDERAL RESERVE

## statistical release

FOR IMMEDIATE RELEASE  
MARCH 7, 1972

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

H.8 (PARTLY ESTIMATED. IN MILLIONS OF DOLLARS)

FEBRUARY 23, 1972

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS			COUNTRY BANKS
			NEW YORK	CITY OF CHICAGO	OTHER	
<b>ASSETS</b>						
LOANS AND INVESTMENTS	509,540	400,338	61,856	17,234	146,609	174,639
LOANS AND DISCOUNTS	341,650	274,508	48,221	12,505	104,067	109,715
U.S. TREASURY SECURITIES	61,980	45,102	5,190	1,576	14,768	23,568
OTHER SECURITIES	105,910	80,728	8,445	3,153	27,774	41,356
RESERVES, CASH, AND BANK BALANCES	95,060	83,258	23,615	3,311	30,945	25,387
RESERVES WITH FR BANKS	26,220	26,215	5,092	1,278	10,896	8,949
CASH IN VAULT	8,080	6,213	493	111	1,966	3,643
BALANCES WITH BANKS	24,560	15,462	3,815	311	3,700	7,636
CASH ITEMS	36,200	35,368	14,215	1,611	14,383	5,159
OTHER ASSETS	23,800	20,124	5,623	944	7,866	5,691
TOTAL ASSETS/LIABILITIES	628,400	503,720	91,094	21,489	185,420	205,717
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	240,990	196,700	44,114	8,081	69,514	74,991
GROSS TIME DEPOSITS	280,740	216,639	25,560	7,710	79,310	104,059
TOTAL DEPOSITS	521,730	413,339	69,674	15,791	148,824	179,050
DEPOSITS OF BANKS	33,980	32,365	16,410	1,716	10,839	3,400
U.S. GOVT. DEPOSITS	7,780	6,418	911	268	2,802	2,437
OTHER DEMAND DEPOSITS	202,620	161,031	28,084	6,305	57,121	69,521
OTHER TIME DEPOSITS	277,350	213,525	24,269	7,502	78,062	103,692
BORROWINGS	29,330	28,227	6,906	2,935	14,927	3,459
OTHER LIABILITIES	30,340	24,814	7,208	967	8,206	8,433
TOTAL CAPITAL ACCOUNTS	47,000	37,340	7,306	1,796	13,463	14,775
<b>SEASONALLY ADJUSTED DATA</b>						
LOANS AND INVESTMENTS <u>1/</u>	495,000	<u>1/</u> EXCLUDES TOTAL COML. INTERBANK LOANS  NOTE: COMPARABILITY OF FIGURES AFFECTED BY CHANGES IN MEMBERSHIP, MERGERS, ETC., AND IN RESERVE CLASSIFICATIONS.				
LOANS AND DISCOUNTS <u>1/</u>	327,100					
U.S. TREASURY SECURITIES	61,100					
OTHER SECURITIES	106,800					
LOANS PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	330,000					

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

FEBRUARY 16, 1972 TO FEBRUARY 23, 1972

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	
<b>ASSETS</b>						
LOANS AND INVESTMENTS	- 580	-418	-330	-1	+152	-239
LOANS AND DISCOUNTS	-1,040	-845	-540	-11	+12	-306
U.S. TREASURY SECURITIES	+ 260	+298	+268	-42	+135	-63
OTHER SECURITIES	+ 200	+129	-58	+52	+5	+130
RESERVES, CASH, AND BANK BALANCES	- 550	-724	-746	+117	-464	+369
RESERVES WITH FR BANKS	-1,420	-1,423	-778	+252	-896	-1
CASH IN VAULT	+ 450	+345	+19	+8	+130	+188
BALANCES WITH BANKS	+1,160	+1,057	+474	+39	+158	+386
CASH ITEMS	- 740	-703	-461	-182	+144	-204
OTHER ASSETS	- 210	-85	+116	-3	-5	-193
TOTAL ASSETS/LIABILITIES	-1,340	-1,227	-960	+113	-317	-63
<b>LIABILITIES &amp; CAPITAL</b>						
GROSS DEMAND DEPOSITS	- 180	+78	+12	-111	+550	-373
GROSS TIME DEPOSITS	+1,310	+1,079	+254	+87	+358	+380
TOTAL DEPOSITS	+1,130	+1,157	+266	-24	+908	+7
DEPOSITS OF BANKS	+1,230	+1,254	+1,324	-95	+73	-48
U.S. GOVT. DEPOSITS	+1,640	+1,407	+306	+90	+613	+398
OTHER DEMAND DEPOSITS	-3,060	-2,589	-1,620	-110	-136	-723
OTHER TIME DEPOSITS	+1,320	+1,085	+256	+91	+358	+380
BORROWINGS	-1,570	-1,613	-1,099	+148	-789	+127
OTHER LIABILITIES	-1,010	-832	-116	-15	-430	-271
TOTAL CAPITAL ACCOUNTS	+ 110	+61	-11	+4	-6	+74

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

FEBRUARY 24, 1971 TO FEBRUARY 23, 1972

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	+51,500	+37,850	+1,065	+1,755	+14,858	+20,172
LOANS AND DISCOUNTS	+33,910	+25,592	+1,611	+1,505	+11,135	+11,341
U.S. TREASURY SECURITIES	+ 550	+262	-188	-472	+270	+652
OTHER SECURITIES	+17,040	+11,996	-358	+722	+3,453	+8,179
RESERVES, CASH, AND BANK BALANCES	+12,610	+10,962	+3,222	+228	+4,244	+3,268
RESERVES WITH FR BANKS	+ 2,980	+2,972	+417	-177	+1,817	+915
CASH IN VAULT	+ 430	+327	+16	+6	+115	+190
BALANCES WITH BANKS	+ 5,290	+3,867	+2,433	+178	+76	+1,180
CASH ITEMS	+ 3,910	+3,796	+356	+221	+2,236	+983
OTHER ASSETS	+ 2,480	+2,021	+58	+24	+1,326	+613
TOTAL ASSETS/LIABILITIES	+66,590	+50,833	+4,345	+2,007	+20,428	+24,053
<u>LIABILITIES &amp; CAPITAL</u>						
GROSS DEMAND DEPOSITS	+19,900	+15,578	+2,516	+368	+6,020	+6,674
GROSS TIME DEPOSITS	+37,880	+28,129	+3,310	+1,159	+9,429	+14,231
TOTAL DEPOSITS	+57,780	+43,707	+5,826	+1,527	+15,449	+20,905
DEPOSITS OF BANKS	+ 6,140	+5,941	+4,124	+207	+984	+626
U.S. GOVT. DEPOSITS	+ 250	+278	-38	+16	+260	+40
OTHER DEMAND DEPOSITS	+14,440	+10,319	-1,268	+295	+5,058	+6,234
OTHER TIME DEPOSITS	+36,950	+27,169	+3,008	+1,009	+9,147	+14,005
BORROWINGS	+ 7,830	+7,787	+1,051	+810	+4,913	+1,013
OTHER LIABILITIES	- 2,970	-3,788	-3,328	-508	-1,076	+1,124
TOTAL CAPITAL ACCOUNTS	+ 3,950	+3,127	+796	+178	+1,142	+1,011
<u>SEASONALLY ADJUSTED DATA</u>						
LOANS AND INVESTMENTS <u>1/</u>	+48,900	<u>1/</u> INCLUDES TOTAL COML. INTERBANK LOANS.				
LOANS AND DISCOUNTS <u>1/</u>	+31,400					
U.S. TREASURY SECURITIES	+ 300					
OTHER SECURITIES	+17,200					
LOANS PLUS LOANS SOLD OUTRIGHT TO AFFILIATES <u>1/</u>	+31,400					

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	Feb. 23, 1972	Jan. 26, 1972	Feb. 24, 1971	Change to Feb. 23, 1972 from --	
				Jan. 26, 1972	Feb. 24, 1971
<u>ASSETS</u>					
Monetary reserve	17.8	18.2	18.3	- .4	- .5
Gold stock	9.6	10.1	10.7	- .5	- 1.1
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury Currency	7.8	7.7	7.2	+ .1	+ .6
Bank credit	639.8	639.9	577.5	- .1	+62.3
Loans, net	378.9	378.3	347.3	+ .6	+31.5
U. S. Govt. obligations	136.8	138.7	127.2	-1.9	+ 9.6
Commercial and savings banks	65.3	66.2	64.8	- .9	+ .6
Federal Reserve Banks	68.9	69.9	61.7	-1.0	+ 7.2
Other	2.5	2.5	.7	--	+ 1.8
Other securities	124.2	123.0	103.0	+1.3	+21.2
Total assets, net	657.6	658.1	595.8	- .5	+61.8
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	577.4	574.6	517.7	+2.8	+59.7
Currency outside banks	51.6	51.1	47.9	+ .5	+ 3.6
Demand deposits adjusted <u>1/</u>	166.4	167.8	155.9	-1.4	+10.5
Time deposits adjusted	359.4	355.6	313.9	+3.8	+45.5
U. S. Government deposits	8.9	12.6	8.9	-3.7	--
At commercial and savings banks	7.8	9.8	7.5	-2.0	+ .3
At Federal Reserve Banks	1.1	2.9	1.4	-1.7	- .2
Foreign bank deposits, net	2.6	2.4	2.5	+ .1	+ .1
Treasury cash	.4	.5	.5	- .1	- .1
Capital and miscellaneous account, net	68.4	68.0	66.3	+ .5	+ 2.1
Total liabilities and capital, net	657.6	658.1	595.8	- .5	+61.8
<u>Seasonally adjusted</u>					
Currency outside banks	52.2	51.8	48.5	+ .4	+ 3.7
Demand deposits adjusted	166.9	164.3	156.4	+2.6	+10.5

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

<sup>1/</sup> Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$170.2 billion on February 23, 1972.