



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
JULY 11, 1972

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JUNE 28, 1972

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS			COUNTRY BANKS
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	535,580	419,412	66,761	18,529	152,851	181,271
LOANS AND DISCOUNTS	365,380	292,333	51,973	13,934	111,037	115,389
U.S. TREASURY SECURITIES	59,600	43,251	4,962	1,456	13,999	22,834
OTHER SECURITIES	110,600	83,828	9,826	3,139	27,815	43,048
RESERVES, CASH, AND BANK BALANCES	93,250	80,345	19,971	2,902	32,122	25,350
RESERVES WITH FR BANKS	27,460	27,460	4,671	1,127	12,389	9,273
CASH IN VAULT	8,610	6,580	540	112	2,064	3,864
BALANCES WITH BANKS	24,450	14,505	3,314	162	3,947	7,082
CASH ITEMS	32,730	31,800	11,446	1,501	13,722	5,131
OTHER ASSETS	25,130	21,012	5,526	1,058	8,158	6,270
TOTAL ASSETS/LIABILITIES	653,960	520,769	92,258	22,489	193,131	212,891
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	245,160	197,938	42,428	8,105	70,846	76,559
GROSS TIME DEPOSITS	293,510	225,554	27,785	8,583	81,666	107,520
TOTAL DEPOSITS	538,670	423,492	70,213	16,688	152,512	184,079
DEPOSITS OF BANKS	29,520	27,917	12,946	1,521	10,172	3,278
U.S. GOVT. DEPOSITS	9,480	7,777	1,017	245	3,589	2,926
OTHER DEMAND DEPOSITS	209,720	165,365	29,649	6,533	58,398	70,785
OTHER TIME DEPOSITS	289,950	222,433	26,601	8,389	80,357	107,090
BORROWINGS	34,240	32,965	7,528	2,926	18,156	4,355
OTHER LIABILITIES	32,710	25,957	6,958	1,036	8,560	9,403
TOTAL CAPITAL ACCOUNTS ¹	48,340	38,355	7,559	1,839	13,903	15,054

SEASONALLY ADJUSTED DATA ESTIMATED AS OF JUNE 30, 1972

LOANS AND INVESTMENTS ^{1/}	514,000
LOANS AND DISCOUNTS ^{1/}	341,200
U.S. TREASURY SECURITIES	62,800
OTHER SECURITIES	110,000
LOANS ^{1/} PLUS LOANS SOLD OUTRIGHT TO AFFILIATES	343,500

^{1/} EXCLUDES DOMESTIC COML. INTERBANK LOANS.

NOTE: COMPARABILITY OF FIGURES AFFECTED
BY CHANGES IN MEMBERSHIP, MERGERS, ETC.,
AND IN RESERVE CLASSIFICATIONS.

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

JUNE 21, 1972 TO JUNE 28, 1972

H.R (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	-1,100	-960	-483	-216	-50	-211
LOANS AND DISCOUNTS	- 300	-171	+71	-153	+116	-205
U.S. TREASURY SECURITIES	- 680	-639	-445	-72	-59	-63
OTHER SECURITIES	- 120	-150	-109	+9	-107	+57
RESERVES, CASH, AND BANK BALANCES	-1,660	-1,459	-1,669	-370	+944	-364
RESERVES WITH FR BANKS	+ 590	+593	-773	-312	+1,548	+130
CASH IN VAULT	+ 370	+279	+25	-5	+78	+181
BALANCES WITH BANKS	- 920	-707	-712	+43	+211	-249
CASH ITEMS	-1,700	-1,624	-209	-96	-893	-426
OTHER ASSETS	+ 280	+202	+13	+12	+51	+126
TOTAL ASSETS/LIABILITIES	-2,480	-2,217	-2,139	-574	+945	-449
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-2,970	-2,433	-819	-15	-534	-1,065
GROSS TIME DEPOSITS	+ 910	+739	+275	+177	+21	+266
TOTAL DEPOSITS	-2,060	-1,694	-544	+162	-513	-799
DEPOSITS OF BANKS	- 60	-26	+479	-86	-347	-72
U.S. GOVT. DEPOSITS	+ 130	+114	-135	-1	+222	+28
OTHER DEMAND DEPOSITS	-3,040	-2,520	-1,183	+80	-396	-1,021
OTHER TIME DEPOSITS	+ 910	+738	+295	+169	+8	+266
BORROWINGS	- 30	-130	-1,288	-698	+1,504	+352
OTHER LIABILITIES	- 480	-455	-295	-38	-79	-43
TOTAL CAPITAL ACCOUNTS	+ 90	+62	-12	--	+33	+41

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

JUNE 30, 1971 TO JUNE 28, 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	+55,056	+41,179	+5,702	+2,052	+15,525	+17,900
Loans and discounts	+42,494	+32,803	+4,730	+2,157	+13,976	+11,940
U. S. Treasury securities	- 654	- 787	- 154	- 280	- 553	+ 200
Other securities	+13,217	+ 9,163	+1,126	+ 175	+ 2,102	+ 5,759
Reserves, cash, and bank balances	- 2,891	- 4,398	-6,229	- 178	+ 1,221	+ 787
Reserve with FR Banks	+ 3,394	+ 3,394	- 45	+ 136	+ 1,995	+ 1,309
Cash in vault	+ 976	+ 710	+ 74	- 14	+ 242	+ 409
Balances with banks	+ 2,408	+ 1,185	+2,036	- 144	- 261	- 446
Cash items	- 9,668	- 9,687	-8,293	- 155	- 754	- 485
Other assets	+ 2,365	+ 1,762	+ 18	+ 137	+ 778	+ 830
TOTAL ASSETS/LIABILITIES	+54,531	+38,544	- 509	+2,012	+17,524	+19,517
<u>LIABILITIES & CAPITAL</u>						
Gross demand deposits	- 1,483	- 4,837	-6,808	- 350	+ 104	+ 2,217
Gross time deposits	+37,135	+27,356	+3,311	+1,402	+ 9,632	+13,010
TOTAL DEPOSITS	+35,652	+22,519	-3,497	+1,052	+ 9,736	+15,227
Deposits of banks	- 4,000	- 4,028	-3,212	- 53	- 729	- 33
U. S. Govt. deposits	+ 551	+ 331	- 250	- 75	+ 386	+ 271
Other demand deposits	+ 2,802	- 462	-3,167	- 115	+ 776	+ 2,043
Other time deposits	+36,299	+26,677	+3,133	+1,295	+ 9,303	+12,947
Borrowings	+11,693	+11,265	+2,997	+ 567	+ 6,003	+ 1,699
Other liabilities	+ 4,156	+ 2,227	- 708	+ 191	+ 708	+ 2,037
Total capital accounts	+ 3,029	+ 2,533	+ 699	+ 202	+ 1,077	+ 555

Seasonally adjusted data estimated as of June 30, 1972

Loans and investments 1/	+52,900
Loans and discounts 1/	+39,500
U.S. Treasury securities	--
Other securities	+13,400
Loans 1/ plus loans sold outright to affiliates	+38,700

For numbered footnote see page 1.

NOTE: Comparisons are with call date figures for the previous year. Figures may not add to totals due to rounding.

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	June 28, 1972	May 31, 1972	June 30, 1971	Change to June 28, 1972 from --	
				May 31, 1972	June 30, 1971
<u>ASSETS</u>					
Monetary reserve	18.9	18.8	18.2	--	+ .7
Gold stock	10.4	10.4	10.3	--	+ .1
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury Currency	8.1	8.0	7.4	--	+ .6
Bank credit	669.6	665.3	608.2	+4.3	+61.4
Loans, net	400.6	395.0	363.3	+5.7	+37.3
U. S. Treasury securities	136.7	138.6	130.5	-2.0	+ 6.2
Commercial and savings banks	63.1	64.4	63.6	-1.3	- .5
Federal Reserve Banks	71.0	71.6	65.5	- .6	+ 5.4
Other	2.6	2.6	1.4	--	+ 1.2
Other securities	132.3	131.7	114.4	+ .6	+17.9
Total assets, net	<u>688.5</u>	<u>684.1</u>	<u>626.4</u>	<u>+4.3</u>	<u>+62.1</u>
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	607.1	605.0	546.9	+2.1	+60.2
Currency outside banks	53.3	53.1	50.5	+ .2	+ 2.8
Demand deposits adjusted <u>1/</u>	177.0	177.8	164.5	- .8	+12.5
Time deposits adjusted	376.8	374.1	331.9	+2.7	+44.9
U. S. Government deposits	12.4	11.1	10.2	+1.3	+ 2.2
At commercial and savings banks	9.5	9.0	8.9	+ .5	+ .5
At Federal Reserve Banks	2.9	2.1	1.3	+ .8	+ 1.6
Foreign bank deposits, net	2.9	2.9	2.5	--	+ .4
Treasury cash	.4	.4	.5	--	- .1
Capital and miscellaneous account, net	65.8	64.7	66.3	+1.0	- .6
Total liabilities and capital, net	<u>688.5</u>	<u>684.1</u>	<u>626.4</u>	<u>+4.3</u>	<u>+62.1</u>
<u>Seasonally adjusted</u>					
Currency outside banks	53.3	53.3	50.0	--	+ 3.3
Demand deposits adjusted	180.1	180.5	167.9	- .4	+12.2

* 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 \$181.2 billion on June 28, 1972.

r/ Figures for mutual savings banks were revised.