



FEDERAL RESERVE

statistical release

FOR IMMEDIATE RELEASE
AUGUST 8, 1972

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

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

JULY 26, 1972

	ALL COML. BANKS	ALL MEMBER BANKS	RESERVE CITY BANKS			COUNTRY BANKS
			NEW YORK	CITY OF CHICAGO	OTHER	
ASSETS						
LOANS AND INVESTMENTS	539,350	422,377	66,331	18,582	154,897	182,567
LOANS AND DISCOUNTS	369,750	295,860	51,408	14,130	113,590	116,732
U.S. TREASURY SECURITIES	59,190	42,923	4,954	1,398	13,855	22,716
OTHER SECURITIES	110,410	83,594	9,969	3,054	27,452	43,119
RESERVES, CASH, AND BANK BALANCES	92,480	79,416	19,517	3,070	31,161	25,668
RESERVES WITH FR BANKS	27,820	27,818	5,449	1,469	11,337	9,563
CASH IN VAULT	8,510	6,496	514	115	2,037	3,830
BALANCES WITH BANKS	24,630	14,526	3,358	151	3,977	7,040
CASH ITEMS	31,520	30,576	10,196	1,335	13,810	5,235
OTHER ASSETS	25,500	21,217	5,399	1,075	8,225	6,518
TOTAL ASSETS/LIABILITIES	657,330	523,010	91,247	22,727	194,283	214,753
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	246,880	198,849	41,146	7,914	72,029	77,760
GROSS TIME DEPOSITS	296,630	227,984	28,362	8,781	82,226	108,615
TOTAL DEPOSITS	543,510	426,833	69,508	16,695	154,255	186,375
DEPOSITS OF BANKS	30,540	28,837	12,892	1,641	10,819	3,485
U.S. GOVT. DEPOSITS	9,420	7,805	1,192	311	3,513	2,789
OTHER DEMAND DEPOSITS	210,710	165,551	28,396	6,157	59,082	71,916
OTHER TIME DEPOSITS	292,840	224,640	27,028	8,586	80,841	108,185
BORROWINGS	34,230	32,924	7,431	3,187	17,854	4,452
OTHER LIABILITIES	30,880	24,603	6,696	995	8,164	8,748
TOTAL CAPITAL ACCOUNTS	48,710	38,650	7,612	1,850	14,010	15,178
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS 1/	518,300	COMMERCIAL AND INDUSTRIAL LOANS				
LOANS AND DISCOUNTS 1/	346,300	FOR DESCRIPTION OF SERIES AND BACK DATA SEE				
COMMERCIAL & INDUSTRIAL	120,800	JULY 1972 F.R. BULLETIN, p. 683; p. A-109;				
U.S. TREASURY SECURITIES	61,900	AND p. A-18.				
OTHER SECURITIES	110,200	NOTE: COMPARABILITY OF FIGURES AFFECTED				
PLUS LOANS SOLD OUTRIGHT		BY CHANGES IN MEMBERSHIP, MERGERS, ETC.,				
TO AFFILIATES		AND IN RESERVE CLASSIFICATIONS.				
TOTAL LOANS 1/	348,600	1/ EXCLUDES DOMESTIC COML. INTERBANK LOANS.				
COMMERCIAL & INDUSTRIAL	122,200					

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

JULY 19, 1972 TO JULY 26, 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	
ASSETS						
LOANS AND INVESTMENTS	- 300	-128	-426	+6	+566	-274
LOANS AND DISCOUNTS	- 420	-304	-630	+27	+482	-183
U.S. TREASURY SECURITIES	+ 250	+228	+163	-21	+51	+35
OTHER SECURITIES	- 130	-52	+41	+0	+33	-126
RESERVES, CASH, AND BANK BALANCES	-3,230	-2,815	+42	-107	-1,939	-811
RESERVES WITH FR BANKS	- 240	-246	+372	+104	-672	-50
CASH IN VAULT	+ 220	+162	+8	+1	+43	+110
BALANCES WITH BANKS	- 920	-530	-194	-23	+75	-388
CASH ITEMS	-2,290	-2,201	-144	-189	-1,385	-483
OTHER ASSETS	- 250	-196	-30	-80	--	-86
TOTAL ASSETS/LIABILITIES	-3,780	-3,139	-414	-181	-1,373	-1,171
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	-4,290	-3,639	-705	-399	-1,207	-1,328
GROSS TIME DEPOSITS	+ 880	+678	-18	+125	+256	+315
TOTAL DEPOSITS	-3,410	-2,961	-723	-274	-951	-1,013
DEPOSITS OF BANKS	-1,240	-1,175	-453	-210	-335	-177
U.S. GOVT. DEPOSITS	- 210	-297	-201	-46	-217	+167
OTHER DEMAND DEPOSITS	-2,810	-2,139	-25	-150	-646	-1,318
OTHER TIME DEPOSITS	+ 850	+650	-44	+132	+247	+315
BORROWINGS	+ 30	-14	+13	+173	-361	+161
OTHER LIABILITIES	- 480	-242	+319	-79	-150	-332
TOTAL CAPITAL ACCOUNTS	+ 80	+78	-23	-1	+89	+13

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

JULY 28, 1971 TO JULY 26, 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	
ASSETS						
LOANS AND INVESTMENTS	+61,050	+46,244	+6,343	+2,454	+18,105	+19,342
LOANS AND DISCOUNTS	+48,880	+37,872	+5,026	+2,406	+16,462	+13,978
U.S. TREASURY SECURITIES	- 90	+79	+117	-167	+368	-239
OTHER SECURITIES	+12,260	+8,293	+1,200	+215	+1,275	+5,603
RESERVES, CASH, AND BANK BALANCES	+ 6,600	+4,074	-2,764	-129	+4,358	+2,609
RESERVES WITH FR BANKS	+ 3,080	+3,079	-52	+19	+2,029	+1,083
CASH IN VAULT	+ 480	+333	+25	-6	+128	+186
BALANCES WITH BANKS	+ 5,640	+3,486	+2,246	+48	+637	+555
CASH ITEMS	- 2,600	-2,824	-4,983	-190	+1,564	+785
OTHER ASSETS	+ 2,210	+1,603	-389	+169	+992	+831
TOTAL ASSETS/LIABILITIES	+69,860	+51,921	+3,190	+2,494	+23,455	+22,782
LIABILITIES & CAPITAL						
GROSS DEMAND DEPOSITS	+16,130	+10,481	-1,234	-200	+5,996	+5,919
GROSS TIME DEPOSITS	+38,240	+28,264	+3,423	+1,482	+9,991	+13,368
TOTAL DEPOSITS	+54,370	+38,745	+2,189	+1,282	+15,987	+19,287
DEPOSITS OF BANKS	+ 1,860	+1,597	-5	+43	+985	+574
U.S. GOVT. DEPOSITS	+ 2,050	+1,782	+121	+33	+1,232	+396
OTHER DEMAND DEPOSITS	+13,400	+8,115	-983	-232	+4,198	+5,132
OTHER TIME DEPOSITS	+37,060	+27,251	+3,056	+1,438	+9,572	+13,185
BORROWINGS	+10,180	+9,793	+1,477	+698	+6,032	+1,586
OTHER LIABILITIES	+ 1,400	+288	-1,080	+298	+211	+859
TOTAL CAPITAL ACCOUNTS	+ 3,910	+3,095	+604	+216	+1,225	+1,050
SEASONALLY ADJUSTED DATA						
LOANS AND INVESTMENTS ^{1/}	+54,600					
LOANS AND DISCOUNTS ^{1/}	+42,200					
COMMERCIAL & INDUSTRIAL	+ 7,600					
U.S. TREASURY SECURITIES	+ 300					
OTHER SECURITIES	+12,200					
PLUS LOANS SOLD OUTRIGHT TO AFFILIATES						
TOTAL LOANS ^{1/}	+41,600					
COMMERCIAL & INDUSTRIAL	+ 7,200					

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	July 26, 1972	June 28, 1972	July 28, 1971	Change to July 26, 1972 from --	
				June 28, 1972	July 28, 1971
<u>ASSETS</u>					
Monetary reserve	18.9	18.9	18.2	--	+ .7
Gold Stock	10.4	10.4	10.3	--	+ .1
Special Drawing Rights certificates	.4	.4	.4	--	--
Treasury Currency	8.1	8.1	7.4	--	+ .6
Bank credit	674.2	669.6	605.3	+ 4.6	+68.9
Loans, net	405.8	400.6	360.1	+ 5.1	+45.6
U. S. Treasury securities	136.2	136.7	129.7	- .5	+ 6.5
Commercial and savings banks	62.7	63.1	62.8	- .4	- .1
Federal Reserve Banks	70.9	71.0	65.8	- .1	+ 5.1
Other	2.6	2.6	1.1	--	+ 1.5
Other securities	132.3	132.3	115.4	--	+16.8
Total assets, net	693.1	688.5	623.4	+ 4.6	+69.7
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	613.4	607.1	547.7	+ 6.3	+65.7
Currency outside banks	53.8	53.3	50.5	+ .5	+ 3.3
Demand deposits adjusted ^{1/}	179.2	177.0	163.2	+ 2.2	+16.0
Time deposits adjusted	380.4	376.8	334.0	+ 3.6	+46.4
U. S. Government deposits	11.9	12.4	8.8	- .5	+ 3.1
At commercial and savings banks	9.4	9.5	7.4	- .1	+ 2.1
At Federal Reserve Banks	2.5	2.9	1.4	- .4	+ 1.1
Foreign bank deposits, net	3.0	2.9	2.5	+ .1	+ .5
Treasury cash	.3	.4	.5	--	- .1
Capital and miscellaneous account, net	64.5	65.8	64.0	- 1.3	+ .5
Total liabilities and capital, net	693.1	688.5	623.4	+ 4.6	+69.7
<u>Seasonally adjusted</u>					
Currency outside banks	53.7	53.3	50.4	+ .4	+ 3.3
Demand deposits adjusted	179.6	180.1	163.5	- .5	+16.1

* 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 \$183.7 billion on July 26, 1972.