



FEDERAL RESERVE

statistical release

For immediate release
August 12, 1970

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

JULY 29, 1970

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	
<u>ASSETS</u>						
Loans and investments	423,720	337,377	58,720	14,449	120,894	143,314
Loans and discounts	294,920	240,309	45,917	10,662	89,581	94,149
U. S. Treasury Securities	53,250	38,950	5,142	1,688	11,665	20,455
Other securities	75,550	58,118	7,661	2,099	19,648	28,710
Reserves, cash, and bank balances	75,330	65,971	18,322	2,560	24,422	20,667
Reserve with FR Banks	22,100	22,101	4,652	905	9,069	7,475
Cash in vault	7,410	5,726	456	102	1,782	3,386
Balances with banks	16,510	9,414	529	213	2,629	6,043
Cash items	29,310	28,730	12,685	1,340	10,942	3,763
Other assets	20,210	17,496	5,314	1,012	6,518	4,652
TOTAL ASSETS/LIABILITIES	519,260	420,844	82,356	18,021	151,834	168,633
<u>LIABILITIES & CAPITAL</u>						
Gross demand deposits	210,990	173,555	39,631	7,458	60,769	65,697
Gross time deposits	210,630	163,263	17,432	5,479	59,939	80,413
TOTAL DEPOSITS	421,620	336,818	57,063	12,937	120,708	146,110
Deposits of banks	23,670	22,510	9,914	1,291	8,783	2,522
U. S. Govt. deposits	7,520	6,371	1,436	457	2,431	2,047
Other demand deposits	181,290	146,003	28,927	5,764	50,046	61,266
Other time deposits	209,140	161,934	16,786	5,425	59,448	80,275
Borrowings	19,850	18,675	4,855	1,689	9,777	2,354
Other liabilities	36,500	32,304	14,098	1,853	9,464	6,889
Total capital accounts	41,290	33,047	6,340	1,542	11,885	13,280
<u>Seasonally adjusted data</u>	<u>Seasonally adjusted data for 6/30/70 revised.</u>					
Loans and investments <u>1/</u>	410,700		405,000			
Loans and discounts <u>1/</u>	279,900		276,200			
U.S. Treasury Securities	55,500		54,100			
Other securities	75,300		74,800			

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

JULY 22, 1970 TO JULY 29, 1970

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	- 860	- 898	- 220	- 48	- 660	+ 30
Loans and discounts	-2,670	-2,550	- 814	- 160	-1,366	- 210
U. S. Treasury Securities	+1,540	+1,461	+ 620	+ 118	+ 606	+ 117
Other securities	+ 270	+ 191	- 26	- 6	+ 100	+ 123
Reserves, cash, and bank balances	-4,570	-4,201	-1,729	- 318	-1,357	- 797
Reserve with FR Banks	- 640	- 638	+ 479	- 301	- 362	- 454
Cash in vault	+ 210	+ 159	+ 1	- 1	+ 59	+ 100
Balances with banks	- 520	- 139	+ 4	+ 94	- 85	- 152
Cash items	-3,620	-3,583	-2,213	- 110	- 969	- 291
Other assets	+ 50	+ 107	- 15	+ 1	+ 225	- 104
TOTAL ASSETS/LIABILITIES	-5,380	-4,992	-1,964	- 365	-1,792	- 871
<u>LIABILITIES & CAPITAL</u>						
Gross demand deposits	-2,380	-1,864	- 814	+ 208	- 449	- 809
Gross time deposits	+1,580	+1,398	+ 470	+ 114	+ 503	+ 311
TOTAL DEPOSITS	- 800	- 466	- 344	+ 322	+ 54	- 498
Deposits of banks	-1,210	-1,161	- 478	- 39	- 528	- 116
U. S. Govt. deposits	+ 640	+ 659	+ 370	+ 141	+ 186	- 38
Other demand deposits	-1,670	-1,231	- 639	+ 108	- 45	- 655
Other time deposits	+1,440	+1,267	+ 403	+ 112	+ 441	+ 311
Borrowings	-3,450	-3,331	- 612	- 632	-1,853	- 234
Other liabilities	-1,200	-1,248	- 982	- 59	- 32	- 175
Total capital accounts	+ 70	+ 53	- 26	+ 4	+ 39	+ 36

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

JULY 30, 1969 TO JULY 29, 1970

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	+14,520	+ 8,817	+1,075	+ 211	+2,056	+5,475
Loans and discounts	+11,680	+ 7,113	- 5	+ 32	+1,828	+5,258
U. S. Treasury Securities	- 1,450	- 1,012	+ 249	+ 132	- 51	-1,342
Other securities	+ 4,290	+ 2,716	+ 831	+ 47	+ 279	+1,559
Reserves, cash, and bank balances	+ 960	- 188	-1,454	- 41	+ 385	+ 922
Reserve with FR Banks	+ 2,040	+ 2,040	+ 690	+ 27	+1,122	+ 201
Cash in vault	+ 590	+ 468	+ 39	+ 17	+ 141	+ 271
Balances with banks	+ 990	- 63	+ 66	- 143	- 401	+ 415
Cash items	- 2,660	- 2,633	-2,249	+ 58	- 477	+ 35
Other assets	+ 2,130	+ 1,814	+ 408	+ 216	+ 883	+ 307
TOTAL ASSETS/LIABILITIES	+17,610	+10,443	+ 29	+ 386	+3,324	+ 6,704
<u>LIABILITIES & CAPITAL</u>						
Gross demand deposits	+ 4,180	+ 2,541	+ 559	+ 338	+ 593	+ 1,051
Gross time deposits	+13,400	+ 9,284	+2,438	+ 557	+1,626	+ 4,663
TOTAL DEPOSITS	+17,580	+11,825	+2,997	+ 895	+2,219	+ 5,714
Deposits of banks	+ 1,750	+ 1,732	+1,026	+ 84	+ 471	+ 151
U. S. Govt. deposits	+ 1,690	+ 1,521	+ 564	+ 215	+ 545	+ 197
Other demand deposits	+ 1,030	- 370	- 805	+ 78	- 287	+ 644
Other time deposits	+13,110	+ 8,942	+2,212	+ 518	+1,490	+4,722
Borrowings	+ 400	+ 530	- 156	+ 335	+ 604	- 253
Other liabilities	- 3,180	- 3,869	-2,911	- 931	- 190	+ 163
Total capital accounts	+ 2,810	+ 1,957	+ 99	+ 87	+ 691	+1,080

Seasonally adjusted data

Loans and investments 1/	+13,000
Loans and discounts 1/	+10,000
U.S. Treasury Securities	- 1,300
Other securities	+ 4,300

For numbered footnotes, see first page.
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	July 29, 1970	June 24, 1970 r/	July 30, 1969	Change to July 29, 1970 from --	
				June 24, 1970	July 30, 1969
<u>ASSETS</u>					
Monetary reserve	18.8	18.8	17.1	--	+ 1.7
Gold Stock	11.4	11.4	10.4	--	+ 1.0
Special Drawing Rights Certificates	.4	.4	--	--	+ .4
Treasury Currency	7.0	7.0	6.7	--	+ .3
Bank credit	537.6	528.4	515.0	+ 9.2	+22.6
Loans, net	335.2	330.0	321.2	+ 5.2	+14.0
U. S. Treasury Securities	114.9	111.4	111.3	+ 3.5	+ 3.6
Commercial and savings banks	56.6	54.4	58.3	+ 2.2	- 1.7
Federal Reserve Banks	58.3	57.0	53.0	+ 1.3	+ 5.3
Other	--	--	--	--	--
Other securities	87.5	87.0	82.4	+ .5	+ 5.1
Total assets, net	556.3	547.1	532.1	+ 9.2	+24.2
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	477.4	466.4	454.6	+11.0	+22.8
Currency outside banks	46.9	46.6	44.1	+ .3	+ 2.8
Demand deposits adjusted 1/	152.0	150.0	148.3	+ 2.0	+ 3.7
Time deposits adjusted	278.5	269.8	262.2	+ 8.7	+16.3
U. S. Government deposits	8.5	9.0	7.1	- .5	+ 1.4
At commercial and savings banks	7.5	7.9	5.8	- .4	+ 1.7
At Federal Reserve Banks	1.0	1.1	1.2	- .1	- .2
Foreign bank deposits, net	2.6	2.5	2.3	+ .1	+ .3
Treasury cash	.2	.5	.7	- .3	- .5
Capital and miscellaneous account, net	67.3	68.8	67.5	- 1.5	- .2
Total liabilities and capital, net	556.3	547.1	532.1	+ 9.2	+24.2
<u>Seasonally adjusted</u>					
Currency outside banks	46.8	46.6	44.0	+ .2	+ 2.8
Demand deposits adjusted	152.3	152.6	148.6	- .3	+ 3.7

* 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 \$155.4 billion on July 29, 1970

r/ Figures for mutual savings banks were revised.