



# FEDERAL RESERVE

## statistical release

For immediate release

October 13, 1970

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

SEPTEMBER 30, 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	434,940	346,643	59,484	15,058	125,582	146,519
Loans and discounts	300,100	244,769	46,265	11,151	91,955	95,398
U.S. Treasury securities	55,480	40,779	5,144	1,746	12,859	21,030
Other securities	79,360	61,095	8,075	2,161	20,768	30,091
Reserves, cash, and bank balances	86,140	75,853	23,057	2,788	27,368	22,640
Reserve with FR Banks	23,760	23,761	5,127	1,078	9,569	7,987
Cash in vault	7,250	5,607	450	92	1,768	3,297
Balances with banks	19,270	11,327	1,271	138	3,175	6,743
Cash items	35,860	35,158	16,209	1,480	12,856	4,613
Other assets	21,200	18,228	5,485	1,003	6,637	5,103
<b>TOTAL ASSETS/LIABILITIES</b>	<b>542,280</b>	<b>440,724</b>	<b>88,026</b>	<b>18,849</b>	<b>159,587</b>	<b>174,262</b>
<u>LIABILITIES &amp; CAPITAL</u>						
Gross demand deposits	225,730	186,548	44,588	7,992	65,213	68,755
Gross time deposits	220,570	171,885	19,431	5,772	64,033	82,649
<b>TOTAL DEPOSITS</b>	<b>446,300</b>	<b>358,433</b>	<b>64,019</b>	<b>13,764</b>	<b>129,246</b>	<b>151,404</b>
Deposits of banks	28,070	26,839	12,880	1,664	9,620	2,675
U. S. Govt. deposits	8,990	7,588	1,451	380	3,262	2,495
Other demand deposits	190,660	153,951	31,072	6,017	53,139	63,723
Other time deposits	218,580	170,055	18,616	5,703	63,225	82,511
Borrowings	18,170	17,169	4,184	1,959	9,019	2,007
Other liabilities	35,990	31,643	13,384	1,564	9,282	7,413
Total capital accounts	41,820	33,479	6,439	1,562	12,040	13,438
<u>Seasonally adjusted data</u>						
Loans and investments <sup>1/</sup>	421,600	<sup>1/</sup> Excludes total Coml. Interbank Loans.				
Loans and Discounts <sup>1/</sup>	285,700					
U.S. Treasury securities	57,300					
Other securities	78,600					

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

SEPTEMBER 23, 1970 TO SEPTEMBER 30, 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	
<b>ASSETS</b>						
Loans and investments	+ 2,250	+ 2,036	+ 310	+ 151	+1,239	+ 336
Loans and discounts	+ 1,150	+ 1,111	+ 243	+ 54	+ 745	+ 69
U. S. Treasury securities	+ 530	+ 470	- 24	+ 120	+ 297	+ 77
Other securities	+ 570	+ 455	+ 91	- 23	+ 197	+ 190
Reserves, cash, and bank balances	+ 6,370	+ 5,862	+3,955	+ 61	+ 945	+ 901
Reserve with FR Banks	- 420	- 414	+ 164	- 43	- 526	- 9
Cash in vault	- 180	- 147	- 18	- 17	- 41	- 71
Balances with banks	+ 1,900	+ 1,427	+ 652	+ 25	+ 254	+ 496
Cash items	+ 5,070	+ 4,996	+3,157	+ 96	+1,258	+ 485
Other assets	+ 510	+ 420	+ 101	- 35	+ 189	+ 165
<b>TOTAL ASSETS/LIABILITIES</b>	<b>+ 9,130</b>	<b>+ 8,318</b>	<b>+4,366</b>	<b>+ 177</b>	<b>+2,373</b>	<b>+1,402</b>
<b><u>LIABILITIES &amp; CAPITAL</u></b>						
Gross demand deposits	+10,700	+ 9,925	+5,143	+ 538	+2,866	+1,378
Gross time deposits	+ 1,150	+ 963	+ 289	+ 63	+ 304	+ 307
<b>TOTAL DEPOSITS</b>	<b>+11,850</b>	<b>+10,888</b>	<b>+5,432</b>	<b>+ 601</b>	<b>+3,170</b>	<b>+1,685</b>
Deposits of banks	+ 3,790	+ 3,727	+2,887	+ 296	+ 402	+ 142
U. S. Govt. deposits	- 100	- 88	- 72	- 8	+ 22	- 30
Other demand deposits	+ 6,960	+ 6,227	+2,267	+ 249	+2,445	+1,266
Other time deposits	+ 1,200	+ 1,022	+ 350	+ 64	+ 301	+ 307
Borrowings	- 1,920	- 1,773	- 852	- 90	- 549	- 282
Other liabilities	- 1,080	- 1,023	- 278	- 340	- 323	- 82
Total capital accounts	+ 280	+ 226	+ 64	+ 6	+ 75	+ 81

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

OCTOBER 1, 1969 TO SEPTEMBER 30, 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	+25,390	+18,310	+2,126	+ 765	+7,460	+7,959
Loans and discounts	+14,320	+ 9,775	+ 141	+ 271	+3,843	+5,520
U.S. Treasury securities	+ 2,490	+ 2,303	+ 698	+ 290	+1,719	- 404
Other securities	+ 8,580	+ 6,232	+1,287	+ 204	+1,898	+2,843
Reserves, cash, and bank balances	+ 5,640	+ 4,256	+1,373	+ 38	+1,392	+1,453
Reserve with FR Banks	+ 2,490	+ 2,493	+ 511	+ 97	+1,101	+ 784
Cash in vault	+ 720	+ 586	+ 44	+ 4	+ 245	+ 293
Balances with banks	+ 2,530	+ 1,251	+ 696	+ 26	+ 317	+ 212
Cash items	- 100	- 74	+ 122	- 89	- 271	+ 164
Other assets	+ 2,010	+ 1,579	+ 214	+ 124	+ 716	+ 525
TOTAL ASSETS/LIABILITIES	+33,040	+24,145	+3,713	+ 927	+9,568	+9,937
<u>LIABILITIES &amp; CAPITAL</u>						
Gross demand deposits	+ 8,750	+ 6,410	+2,085	+ 376	+1,766	+2,183
Gross time deposits	+25,740	+20,359	+5,019	+1,028	+7,360	+6,952
TOTAL DEPOSITS	+34,490	+26,769	+7,104	+1,404	+9,126	+9,135
Deposits of banks	+ 4,190	+ 4,172	+3,599	+ 267	+ 227	+ 79
U. S. Govt. deposits	+ 3,400	+ 2,700	+ 442	+ 112	+ 976	+1,170
Other demand deposits	+ 2,040	+ 440	-1,521	+ 42	+1,044	+ 875
Other time deposits	+24,860	+19,457	+4,584	+ 983	+6,879	+7,011
Borrowings	- 2,530	- 2,164	-1,454	+ 362	- 344	- 728
Other liabilities	- 1,670	- 2,393	-2,057	- 897	+ 91	+ 470
Total capital accounts	+ 2,750	+1,933	+ 120	+ 58	+ 695	+1,060

Seasonally adjusted data September 24, 1969 to September 30, 1970

Loans and investments 1/	+25,100
Loans and discounts 1/	+14,400
U.S. Treasury securities	+ 2,600
Other securities	+ 8,100

For numbered footnotes, see first page.

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	Change to SEPT. 30, 1970 from --				
	SEPT. 30, 1970	AUG. 26, 1970 <sub>r/</sub>	SEPT. 24, 1969	AUG. 26, 1970	SEPT. 24, 1969
<u>ASSETS</u>					
Monetary reserve	18.6	18.8	17.1	- .2	+ 1.4
Gold Stock	11.1	11.4	10.4	- .3	+ .8
Special Drawing Rights certificates	.4	.4	--	--	+ .4
Treasury Currency	7.1	7.0	6.8	--	+ .3
Bank credit	552.9	543.6	514.3	+9.3	+38.6
Loans, net	342.4	336.6	321.2	+5.7	+21.1
U. S. Treasury securities	118.8	117.7	110.7	+1.1	+ 8.1
Commercial and savings banks	58.8	58.1	56.7	+ .7	+ 2.0
Federal Reserve Banks	60.0	59.6	53.9	+ .4	+ 6.0
Other	--	--	--	--	--
Other securities	91.8	89.3	82.4	+2.5	+ 9.4
Total assets, net	571.5	562.4	531.4	+9.1	+40.1
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	490.2	480.6	453.2	+9.6	+37.0
Currency outside banks	47.3	47.1	44.1	+ .2	+ 3.2
Demand deposits adjusted <u>1/</u>	154.8	151.0	148.8	+3.8	+ 6.0
Time deposits adjusted	288.1	282.5	260.3	+5.6	+27.9
U. S. Government deposits	10.2	9.7	9.1	+ .6	+ 1.1
At commercial and savings banks	9.0	8.7	7.9	+ .3	+ 1.1
At Federal Reserve Banks	1.2	.9	1.2	+ .3	--
Foreign bank deposits, net	2.4	2.4	2.3	--	+ .1
Treasury cash	.4	.5	.7	--	- .2
Capital and miscellaneous account, net	68.2	69.3	66.2	-1.1	+ 2.0
Total liabilities and capital, net	571.5	562.4	531.4	+9.1	+40.1
<u>Seasonally adjusted</u>					
Currency outside banks	47.2	46.8	44.0	+ .4	+ 3.2
Demand deposits adjusted	156.2	153.0	150.2	+3.2	+ 6.0

\* 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 \$158.2 billion on September 30, 1970.

r/ Figures for mutual savings banks were revised.