



FEDERAL RESERVE

statistical release

For immediate release
November 10, 1970

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

OCTOBER 28, 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	
ASSETS						
Loans and investments	439,350	348,424	59,215	14,835	126,646	147,728
Loans and discounts	301,310	244,377	45,990	10,735	91,973	95,679
U.S. Treasury securities	57,050	41,872	5,337	1,925	13,299	21,311
Other securities	80,990	62,175	7,888	2,175	21,374	30,738
Reserves, cash, and bank balances	78,310	68,978	19,175	3,040	25,157	21,606
Reserve with FR Banks	22,920	22,920	4,946	1,411	8,637	7,926
Cash in vault	7,610	5,902	488	98	1,902	3,414
Balances with banks	18,010	11,005	1,372	129	3,218	6,286
Cash items	29,770	29,151	12,369	1,402	11,400	3,980
Other assets	21,290	18,096	5,395	966	6,513	5,222
TOTAL ASSETS/LIABILITIES	538,950	435,498	83,785	18,841	158,316	174,556
LIABILITIES & CAPITAL						
Gross demand deposits	215,870	177,284	39,420	7,472	62,879	67,513
Gross time deposits	223,950	173,737	19,877	5,927	64,384	83,549
TOTAL DEPOSITS	439,820	351,021	59,297	13,399	127,263	151,062
Deposits of banks	26,520	25,178	11,514	1,380	9,631	2,653
U. S. Govt. deposits	6,600	5,515	736	250	2,346	2,183
Other demand deposits	184,870	148,472	28,024	5,921	51,709	62,818
Other time deposits	221,830	171,856	19,023	5,848	63,577	83,408
Borrowings	20,200	19,021	5,038	2,253	9,380	2,350
Other liabilities	36,850	31,975	13,065	1,624	9,641	7,645
Total capital accounts	42,080	33,481	6,385	1,565	12,032	13,499
Seasonally Adjusted Data						
Loans and investments ^{1/}	424,000	NOTE: Current and week-ago figures reflect adjustments to June 30, 1970 benchmarks.				
Loans and discounts ^{1/}	286,900					
U.S. Treasury securities	56,300					
Other securities	80,800					
		^{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
OCTOBER 21, 1970 TO OCTOBER 28, 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	
ASSETS						
Loans and investments	- 740	- 606	- 509	- 191	+ 317	- 223
Loans and discounts	- 470	- 298	- 400	- 254	+ 644	- 288
U. S. Treasury securities	- 310	- 256	+ 12	+ 102	- 291	- 79
Other securities	+ 40	- 52	- 121	- 39	- 36	+ 144
Reserves, cash, and bank balances	-4,980	-4,753	-1,735	- 52	-2,537	- 429
Reserve with FR Banks	-1,290	-1,291	+ 485	+ 66	-1,647	- 195
Cash in vault	+ 230	+ 174	+ 18	+ 1	+ 47	+ 108
Balances with banks	- 30	+ 208	+ 381	+ 27	- 130	- 70
Cash items	-3,890	-3,844	-2,619	- 146	- 807	- 272
Other assets	+ 290	+ 244	+ 45	- 16	+ 150	+ 65
TOTAL ASSETS/LIABILITIES	-5,430	-5,115	-2,199	- 259	-2,070	- 587
LIABILITIES & CAPITAL						
Gross demand deposits	-4,390	-3,929	-2,289	- 138	- 651	- 851
Gross time deposits	+ 280	+ 221	+ 154	- 40	+ 2	+ 105
TOTAL DEPOSITS	-4,110	-3,708	-2,135	- 178	- 649	- 746
Deposits of banks	- 500	- 480	- 451	- 84	+ 113	- 58
U. S. Govt. deposits	-1,380	-1,305	- 348	- 152	- 669	- 136
Other demand deposits	-2,480	-2,111	-1,479	+ 99	- 77	- 654
Other time deposits	+ 250	+ 188	+ 143	- 41	- 16	+ 102
Borrowings	-1,090	-1,167	+ 246	+ 87	-1,640	+ 140
Other liabilities	- 270	- 267	- 292	- 166	+ 192	- 1
Total capital accounts	+ 40	+ 27	- 18	- 2	+ 27	+ 20

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

OCTOBER 29, 1969 TO OCTOBER 28, 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	+30,140	+21,136	+2,310	+ 890	+ 8,692	+ 9,244
Loans and discounts	+16,890	+11,117	+ 203	+ 394	+ 4,585	+ 5,935
U. S. Treasury securities	+ 2,640	+ 2,147	+ 615	+ 258	+ 1,505	- 231
Other securities	+10,610	+ 7,872	+1,492	+ 238	+ 2,602	+ 3,540
Reserves, cash, and bank balances	+ 1,350	+ 382	-2,643	+ 436	+ 1,178	+ 1,411
Reserve with FR Banks	+ 990	+ 989	- 80	+ 358	+ 186	+ 525
Cash in vault	+ 540	+ 459	+ 44	+ 4	+ 235	+ 176
Balances with banks	+ 2,840	+ 1,951	+ 864	+ 32	+ 540	+ 515
Cash items	- 3,020	- 3,017	-3,471	+ 42	+ 217	+ 195
Other assets	+ 2,540	+ 1,850	+ 314	+ 105	+ 724	+ 707
TOTAL ASSETS/LIABILITIES	+34,030	+23,368	- 19	+1,431	+10,594	+11,362
<u>LIABILITIES & CAPITAL</u>						
Gross demand deposits	+ 3,350	+ 1,240	-2,534	+ 442	+ 1,057	+ 2,275
Gross time deposits	+29,670	+23,013	+5,119	+1,316	+ 8,505	+ 8,073
TOTAL DEPOSITS	+33,020	+24,253	+2,585	+1,758	+ 9,562	+10,348
Deposits of banks	+ 3,450	+ 3,275	+2,104	+ 200	+ 754	+ 217
U. S. Govt. deposits	+ 140	- 155	- 646	- 84	- 157	+ 732
Other demand deposits	+ 720	- 952	-3,529	+ 378	+ 929	+ 1,270
Other time deposits	+28,710	+22,085	+4,656	+1,264	+ 8,036	+ 8,129
Borrowings	- 1,040	- 872	- 601	+ 189	- 126	- 334
Other liabilities	- 720	- 1,800	-2,107	- 589	+ 517	+ 379
Total capital accounts	+ 2,770	+ 1,787	+ 104	+ 73	+ 641	+ 969
<u>Seasonally adjusted data</u>	For numbered footnotes, see first page.					
Loans and investments <u>1/</u>	+26,400					
Loans and discounts <u>1/</u>	+13,100					
U.S. Treasury securities	+ 2,800					
Other securities	+10,500					

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	Oct. 28, 1970	Sept. 30, 1970 r/	Oct. 29, 1969	Change to Oct. 28, 1970 from --	
				Sept. 30, 1970	Oct. 29, 1969
<u>ASSETS</u>					
Monetary reserve	18.6	18.6	17.2	--	+ 1.4
Gold Stock	11.1	11.1	10.4	--	+ .8
Special Drawing Rights certificates	.4	.4	--	--	+ .4
Treasury Currency	7.1	7.1	6.8	--	+ .3
Bank credit	554.3	554.8	515.5	- .5	+38.8
Loans, net	341.2	343.8	321.5	-2.7	+19.7
U. S. Treasury securities	119.6	119.0	112.6	+ .6	+ 7.1
Commercial and savings banks	60.3	59.0	57.8	+1.3	+ 2.6
Federal Reserve Banks	59.3	60.0	54.8	- .7	+ 4.5
Other	--	--	--	--	--
Other securities	93.5	91.9	81.5	+1.6	+12.0
Total assets, net	572.9	573.3	532.7	- .5	+40.2
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	494.3	491.6	455.4	+2.7	+38.9
Currency outside banks	47.3	47.3	44.5	--	+ 2.8
Demand deposits adjusted <u>1/</u>	155.1	154.9	151.4	+ .2	+ 3.7
Time deposits adjusted	292.0	289.4	259.6	+2.5	+32.4
U. S. Government deposits	7.9	10.1	7.5	-2.2	+ .4
At commercial and savings banks	6.6	8.8	6.5	-2.2	+ .1
At Federal Reserve Banks	1.3	1.2	1.1	--	+ .2
Foreign bank deposits, net	2.6	2.4	2.3	+ .2	+ .3
Treasury cash	.5	.4	.7	--	- .2
Capital and miscellaneous account, net	67.6	68.8	66.8	-1.2	+ .8
Total liabilities and capital, net	572.9	573.3	532.7	- .5	+40.2
<u>Seasonally adjusted</u>					
Currency outside banks	47.4	47.2	44.4	+ .2	+ 3.0
Demand deposits adjusted	154.2	156.3	150.0	-2.1	+ 4.2

* 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 \$158.4 billion on October 28, 1970.

r/ Figures for mutual savings banks were revised.

NOTE: Current and month-ago figures reflect adjustments to June 30, 1970 benchmarks.