



FEDERAL RESERVE

statistical release

For immediate release

January 12, 1971

ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

DECEMBER 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	
ASSETS						
Loans and investments	461,120	366,578	63,437	15,810	133,782	153,549
Loans and discounts	314,300	255,301	48,359	11,387	96,404	99,151
U. S. Treasury securities	61,100	45,054	5,878	1,984	14,656	22,536
Other securities	85,720	66,223	9,200	2,439	22,722	31,862
Reserves, cash, and bank balances	87,080	76,993	22,916	3,133	27,956	22,988
Reserve with FR Banks	22,320	22,316	4,952	1,129	8,601	7,634
Cash in vault	8,190	6,357	521	141	2,034	3,661
Balances with banks	20,010	12,484	1,516	239	3,699	7,030
Cash items	36,560	35,836	15,927	1,624	13,622	4,663
Other assets	22,360	18,935	5,602	1,054	6,680	5,599
TOTAL ASSETS/LIABILITIES	570,560	462,506	91,955	19,997	168,418	182,136
LIABILITIES & CAPITAL						
Gross demand deposits	238,380	196,557	45,804	8,304	69,521	72,928
Gross time deposits	231,470	179,986	21,139	6,129	67,056	85,662
TOTAL DEPOSITS	469,850	376,543	66,943	14,433	136,577	158,590
Deposits of banks	29,500	28,047	12,972	1,511	10,643	2,921
U. S. Govt. deposits	7,710	6,400	993	243	2,523	2,641
Other demand deposits	203,410	164,115	32,827	6,626	57,155	67,507
Other time deposits	229,230	177,981	20,151	6,053	66,256	85,521
Borrowings	22,140	21,166	6,120	2,230	10,874	1,942
Other liabilities	36,070	30,991	12,450	1,748	8,836	7,957
Total capital accounts	42,500	33,806	6,442	1,586	12,131	13,647

Seasonally adjusted data estimated as of December 31, 1970

Loans and investments <u>1/</u>	432,500	
Loans and discounts <u>1/</u>	288,900	<u>1/</u> Excludes total Coml. Interbank Loans.
U.S. Treasury securities	58,000	
Other securities	85,600	

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
DECEMBER 23, 1970 TO DECEMBER 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	
ASSETS						
Loans and investments	+3,260	+2,595	- 164	+ 30	+1,699	+1,030
Loans and discounts	+2,090	+1,753	- 90	+ 18	+1,273	+ 552
U. S. Treasury securities	+ 810	+ 587	+ 18	- 11	+ 272	+ 308
Other securities	+ 360	+ 255	- 92	+ 23	+ 154	+ 170
Reserves, cash, and bank balances	- 450	- 70	+2,325	+ 266	-2,018	- 643
Reserve with FR Banks	-1,650	-1,658	+ 529	+ 91	-1,701	- 577
Cash in vault	+ 890	+ 686	+ 32	+ 22	+ 226	+ 406
Balances with banks	- 270	+ 256	+ 143	+ 107	+ 87	- 81
Cash items	+ 580	+ 646	+1,621	+ 46	- 630	- 391
Other assets	+ 110	+ 116	+ 111	- 29	+ 45	- 11
TOTAL ASSETS/LIABILITIES	+2,920	+2,641	+2,272	+ 267	- 274	+ 376
LIABILITIES & CAPITAL						
Gross demand deposits	+3,890	+3,711	+2,103	+ 219	+1,113	+ 276
Gross time deposits	+1,040	+ 853	+ 230	+ 39	+ 282	+ 302
TOTAL DEPOSITS	+4,930	+4,564	+2,333	+ 258	+1,395	+ 578
Deposits of banks	+ 940	+ 966	+ 604	- 9	+ 405	- 34
U. S. Govt. deposits	-1,790	-1,686	- 583	- 155	- 729	- 219
Other demand deposits	+4,810	+4,507	+2,115	+ 382	+1,481	+ 529
Other time deposits	+ 970	+ 777	+ 197	+ 40	+ 238	+ 302
Borrowings	-1,360	-1,244	- 49	- 63	- 890	- 242
Other liabilities	- 740	- 737	- 41	+ 68	- 756	- 8
Total capital accounts	+ 90	+ 58	+ 29	+ 4	- 23	+ 48

CHANGES IN ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES
 DECEMBER 31, 1969 TO DECEMBER 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	+ 39,523	+ 29,840	+ 3,104	+ 1,445	+ 12,458	+ 12,834
Loans and discounts	+ 18,753	+ 13,182	+ 54	+ 616	+ 5,508	+ 7,004
U. S. Treasury securities	+ 6,391	+ 5,221	+ 830	+ 420	+ 2,712	+ 1,258
Other securities	+ 14,379	+ 11,438	+ 2,220	+ 409	+ 4,238	+ 4,571
Reserves, cash, and bank balances	- 2,904	- 2,041	+ 567	+ 331	- 1,998	- 940
Reserve with FR Banks	+ 871	+ 867	+ 594	+ 260	- 443	+ 455
Cash in vault	+ 870	+ 681	+ 58	+ 18	+ 247	+ 359
Balances with banks	- 667	+ 265	+ 971	+ 74	+ 85	- 863
Cash items	- 3,979	- 3,855	- 1,056	- 21	- 1,887	- 891
Other assets	+ 3,276	+ 2,437	+ 532	+ 294	+ 447	+ 1,164
TOTAL ASSETS/LIABILITIES	+ 39,895	+ 30,236	+ 4,202	+ 2,070	+ 10,906	+ 13,058
<u>LIABILITIES & CAPITAL</u>						
Gross demand deposits	- 2,717	- 3,147	- 1,365	- 318	- 1,639	+ 175
Gross time deposits	+ 36,991	+ 29,807	+ 5,928	+ 1,487	+ 11,985	+ 10,408
TOTAL DEPOSITS	+ 34,273	+ 26,660	+ 4,562	+ 1,169	+ 10,345	+ 10,583
Deposits of banks	+ 1,591	+ 1,597	+ 2,355	- 181	- 262	- 315
U. S. Govt. deposits	+ 2,445	+ 2,100	+ 255	+ 67	+ 863	+ 916
Other demand deposits	- 5,460	- 5,635	- 3,299	- 144	- 1,768	- 423
Other time deposits	+ 35,697	+ 28,598	+ 5,252	+ 1,428	+ 11,513	+ 10,405
Borrowings	+ 3,780	+ 3,771	+ 1,715	+ 940	+ 993	+ 122
Other liabilities	- 681	- 1,954	- 2,216	- 109	- 1,099	+ 1,471
Total capital accounts	+ 2,522	+ 1,759	+ 141	+ 69	+ 667	+ 881

Seasonally adjusted data estimated as of December 31, 1970

Loans and investments $\frac{1}{7}$	+ 31,200
Loans and discounts $\frac{1}{7}$	+ 10,800
U.S. Treasury securities	+ 6,100
Other securities	+ 14,300

For numbered footnotes, see first page.

NOTE: Comparisons are with call date figures of 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	Dec. 30, 1970	Nov. 25, 1970 r/	Dec. 31, 1969	Change to Dec. 30, 1970 from --	
				Nov. 25, 1970	Dec. 31, 1969
<u>ASSETS</u>					
Monetary reserve	18.7	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	575.8	558.9	532.7	+17.0	+43.2
Loans, net	352.4	341.3	335.1	+11.1	+17.2
U. S. Treasury securities	125.1	122.4	115.1	+ 2.7	+ 9.9
Commercial and savings banks	64.3	61.2	58.0	+ 3.1	+ 6.4
Federal Reserve Banks	60.6	61.1	57.2	- .5	+ 3.5
Other	.1	--	--	+ .1	+ .1
Other securities	98.4	95.2	82.4	+ 3.2	+16.0
Total assets, net	594.5	577.5	549.9	+17.0	+44.6
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	515.8	500.0	475.7	+15.7	+40.1
Currency outside banks	48.9	48.9	46.4	--	+ 2.6
Demand deposits adjusted <u>1/</u>	166.9	156.3	168.3	+10.6	- 1.5
Time deposits adjusted	300.0	294.8	261.0	+ 5.2	+39.0
U. S. Government deposits	9.0	7.0	6.6	+ 2.0	+ 2.4
At commercial and savings banks	7.7	6.2	5.3	+ 1.5	+ 2.4
At Federal Reserve Banks	1.3	.8	1.3	+ .5	--
Foreign bank deposits, net	2.6	2.5	2.7	+ .2	- .1
Treasury cash	.4	.5	.6	- .1	- .2
Capital and miscellaneous account, net	66.8	67.6	64.3	- .8	+ 2.4
Total liabilities and capital, net	594.5	577.5	549.9	+17.0	+44.6
<u>Seasonally adjusted</u>					
Currency outside banks	47.8	47.6	45.4	+ .2	+ 2.4
Demand deposits adjusted	160.8	154.4	161.4	+ 6.4	- .6

* 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 \$170.4 billion on December 30, 1970.

r/ Figures for mutual savings banks were revised.