



# FEDERAL RESERVE

## statistical release

For immediate release  
February 9, 1971

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

JANUARY 27, 1971

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	
<b>ASSETS</b>						
Loans and investments	453,850	359,731	60,658	15,530	130,725	152,818
Loans and discounts	305,310	247,183	45,791	10,901	92,805	97,686
U. S. Treasury securities	61,250	45,222	6,011	2,208	14,490	22,513
Other securities	87,290	67,326	8,856	2,421	23,430	32,619
Reserves, cash, and bank balances	83,300	73,521	21,274	2,981	26,930	22,336
Reserve with FR Banks	24,980	24,982	5,134	1,254	10,345	8,249
Cash in vault	7,710	5,953	481	107	1,856	3,509
Balances with banks	18,160	10,796	1,155	112	3,162	6,367
Cash items	32,450	31,790	14,504	1,508	11,567	4,211
Other assets	20,990	17,972	5,505	976	6,559	4,932
<b>TOTAL ASSETS/LIABILITIES</b>	<b>558,140</b>	<b>451,224</b>	<b>87,437</b>	<b>19,487</b>	<b>164,214</b>	<b>180,086</b>
<b>LIABILITIES &amp; CAPITAL</b>						
Gross demand deposits	224,670	184,803	43,016	7,891	64,479	69,417
Gross time deposits	236,960	184,289	21,696	6,412	68,539	87,642
<b>TOTAL DEPOSITS</b>	<b>461,630</b>	<b>369,092</b>	<b>64,712</b>	<b>14,303</b>	<b>133,018</b>	<b>157,059</b>
Deposits of banks	27,370	25,964	12,220	1,392	9,550	2,802
U. S. Govt. deposits	9,440	8,254	2,054	487	3,337	2,376
Other demand deposits	190,210	152,695	29,761	6,091	52,463	64,380
Other time deposits	234,610	182,179	20,677	6,333	67,668	87,501
Borrowings	20,650	19,557	4,997	1,969	10,413	2,178
Other liabilities	33,200	28,625	11,279	1,624	8,549	7,173
Total capital accounts	42,660	33,950	6,449	1,591	12,234	13,676
<b>Seasonally adjusted data</b>						
Loans and investments <sup>1/</sup>	438,000	<sup>1/</sup> Excludes total Coml. Interbank Loans.				
Loans and discounts <sup>1/</sup>	291,200					
U.S. Treasury securities	58,400					
Other securities	88,400					

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

JANUARY 20, 1971 TO JANUARY 27, 1971

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	- 910	- 672	+ 388	- 38	- 665	- 357
Loans and discounts	- 750	- 534	+ 458	- 148	- 477	- 367
U. S. Treasury securities	- 300	- 136	+ 295	+ 128	- 331	- 228
Other securities	+ 140	- 2	- 365	- 18	+ 143	+ 238
Reserves, cash, and bank balances	-4,720	-4,262	-1,086	- 188	-2,075	- 913
Reserve with FR Banks	-1,750	-1,752	- 687	- 130	- 720	- 215
Cash in vault	+ 170	+ 125	+ 1	- 1	+ 41	+ 84
Balances with banks	-1,160	- 705	- 123	- 33	- 115	- 434
Cash items	-1,980	-1,930	- 277	- 24	-1,281	- 348
Other assets	- 360	- 350	- 301	- 38	+ 8	- 19
<b>TOTAL ASSETS/LIABILITIES</b>	<b>-5,990</b>	<b>-5,284</b>	<b>- 999</b>	<b>- 264</b>	<b>-2,732</b>	<b>-1,289</b>
<u>LIABILITIES &amp; CAPITAL</u>						
Gross demand deposits	-3,510	-2,535	+ 339	+ 144	-1,270	-1,748
Gross time deposits	+ 980	+ 677	- 6	- 25	+ 193	+ 515
<b>TOTAL DEPOSITS</b>	<b>-2,530</b>	<b>-1,858</b>	<b>+ 333</b>	<b>+ 119</b>	<b>-1,077</b>	<b>-1,233</b>
Deposits of banks	-1,120	-1,060	- 165	- 60	- 680	- 155
U. S. Govt. deposits	+1,970	+1,782	+ 876	+ 161	+ 389	+ 356
Other demand deposits	-4,390	-3,292	- 372	+ 42	-1,013	-1,949
Other time deposits	+1,010	+ 712	- 6	- 24	+ 227	+ 515
Borrowings	-2,040	-2,028	- 587	- 273	-1,129	- 39
Other liabilities	-1,420	-1,399	- 729	- 118	- 526	- 26
Total capital accounts	--	+ 1	- 16	+ 8	--	+ 9

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

JANUARY 28, 1970 TO JANUARY 27, 1971

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	+42,960	+32,363	+3,589	+1,846	+12,548	+14,380
Loans and discounts	+17,980	+12,323	+ 69	+ 525	+ 4,507	+ 7,222
U. S. Treasury securities	+ 8,290	+ 6,894	+1,217	+ 857	+ 3,235	+ 1,585
Other securities	+16,690	+13,146	+2,303	+ 464	+ 4,806	+ 5,573
Reserves, cash, and bank balances	+ 5,900	+ 5,072	+ 739	+ 123	+ 2,216	+ 1,994
Reserve with FR Banks	+ 2,390	+ 2,394	+ 490	- 22	+ 1,170	+ 756
Cash in vault	+ 540	+ 422	+ 23	+ 19	+ 159	+ 221
Balances with banks	+ 2,400	+ 1,757	+ 697	- 29	+ 435	+ 654
Cash items	+ 570	+ 499	- 471	+ 155	+ 452	+ 363
Other assets	+ 2,510	+ 1,961	+ 436	+ 231	+ 594	+ 700
<b>TOTAL ASSETS/LIABILITIES</b>	<b>+51,370</b>	<b>+39,396</b>	<b>+4,764</b>	<b>+2,200</b>	<b>+15,358</b>	<b>+17,074</b>
<u>LIABILITIES &amp; CAPITAL</u>						
Gross demand deposits	+10,670	+ 8,460	+1,449	+ 447	+ 3,177	+ 3,387
Gross time deposits	+44,580	+36,027	+7,023	+1,832	+14,433	+12,739
<b>TOTAL DEPOSITS</b>	<b>+55,250</b>	<b>+44,487</b>	<b>+8,472</b>	<b>+2,279</b>	<b>+17,610</b>	<b>+16,126</b>
Deposits of banks	+ 5,200	+ 4,907	+3,287	+ 155	+ 1,080	+ 385
U. S. Govt. deposits	+ 2,910	+ 2,650	+ 873	+ 151	+ 932	+ 694
Other demand deposits	+ 4,080	+ 2,332	-1,969	+ 188	+ 1,838	+ 2,275
Other time deposits	+43,060	+34,598	+6,281	+1,785	+13,760	+12,772
Borrowings	- 1,970	- 1,706	+ 67	+ 186	- 1,433	- 526
Other liabilities	- 4,540	- 5,257	-3,976	- 336	- 1,548	+ 603
Total capital accounts	+ 2,630	+ 1,872	+ 201	+ 71	+ 729	+ 871
<u>Seasonally adjusted data</u>	For numbered footnotes, see first page.					
Loans and investments <u>1/</u>	+39,500					
Loans and discounts <u>1/</u>	+14,600					
U.S. Treasury securities	+ 8,000					
Other securities	+16,900					

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	Jan. 27, 1971	Dec. 30, 1970 r/	Jan. 28, 1970	Change to Jan. 27, 1971 from --	
				Dec. 30, 1970	Jan. 28, 1970
<u>ASSETS</u>					
Monetary reserve	18.3	18.7	18.4	- .4	- .1
Gold Stock	10.7	11.1	11.4	- .4	- .6
Special Drawing Rights certificates	.4	.4	.2	--	+ .2
Treasury Currency	7.2	7.1	6.9	--	+ .3
Bank credit	572.7	576.5	517.1	-3.8	+55.6
Loans, net	345.9	352.8	323.6	-6.9	+22.3
U. S. Treasury securities	126.8	125.2	111.9	+1.6	+14.9
Commercial and savings banks	64.6	64.5	56.3	+ .1	+ 8.3
Federal Reserve Banks	62.0	60.6	55.6	+1.4	+ 6.5
Other	.3	.1	--	+ .1	+ .2
Other securities	100.0	98.5	81.6	+1.5	+18.4
Total assets, net	591.0	595.1	535.5	-4.1	+55.5
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	511.3	516.4	457.6	-5.1	+53.7
Currency outside banks	47.6	48.9	44.7	-1.3	+ 3.0
Demand deposits adjusted <u>1/</u>	157.8	166.9	154.3	-9.1	+ 3.5
Time deposits adjusted	305.9	300.6	258.7	+5.3	+47.3
U. S. Government deposits	10.7	9.0	7.8	+1.7	+ 2.9
At commercial and savings banks	9.4	7.7	6.5	+1.7	+ 2.9
At Federal Reserve Banks	1.2	1.3	1.3	--	--
Foreign bank deposits, net	2.5	2.6	2.5	- .1	- .1
Treasury cash	.5	.4	.6	+ .1	- .2
Capital and miscellaneous account, net	66.1	66.8	67.0	- .7	- .9
Total liabilities and capital, net	591.0	595.1	535.5	-4.1	+55.5
<u>Seasonally adjusted</u>					
Currency outside banks	48.3	47.8	45.3	+ .5	+ 3.0
Demand deposits adjusted	154.6	160.8	151.1	-6.2	+ 3.5

\* 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 \$161.2 billion on January 27, 1971.

r/ Figures for mutual savings banks were revised.