



# FEDERAL RESERVE

## statistical release

For immediate release  
April 13, 1971

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

MARCH 31, 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	463,100	366,723	59,912	16,056	134,204	156,551
Loans and discounts	310,080	250,777	45,457	11,345	94,302	99,673
U.S. Treasury securities	61,350	45,193	5,683	2,179	14,636	22,695
Other securities	91,670	70,753	8,772	2,532	25,266	34,183
Reserves, cash, and bank balances	93,690	83,092	27,111	2,695	29,361	23,925
Reserve with FR Banks	25,690	25,686	5,382	1,081	10,529	8,694
Cash in vault	7,200	5,564	464	103	1,729	3,268
Balances with banks	21,370	13,170	2,098	80	3,907	7,085
Cash items	39,430	38,672	19,167	1,431	13,196	4,878
Other assets	22,960	19,540	6,138	858	6,948	5,596
<b>TOTAL ASSETS/LIABILITIES</b>	<b>579,750</b>	<b>469,355</b>	<b>93,161</b>	<b>19,609</b>	<b>170,513</b>	<b>186,072</b>
<b>LIABILITIES &amp; CAPITAL</b>						
Gross demand deposits	233,160	193,108	48,359	7,840	66,977	69,932
Gross time deposits	249,080	193,584	22,986	6,825	71,432	92,341
<b>TOTAL DEPOSITS</b>	<b>482,240</b>	<b>386,692</b>	<b>71,345</b>	<b>14,665</b>	<b>138,409</b>	<b>162,273</b>
Deposits of banks	32,620	31,148	15,518	2,204	10,483	2,943
U. S. Govt. deposits	4,880	4,147	646	168	1,880	1,453
Other demand deposits	198,080	159,983	33,114	5,598	55,594	65,677
Other time deposits	246,660	191,414	22,067	6,695	70,452	92,200
Borrowings	22,290	21,107	5,741	1,961	11,044	2,361
Other liabilities	31,750	26,898	9,352	1,348	8,586	7,612
Total capital accounts	43,470	34,658	6,723	1,635	12,474	13,826
<b>Seasonally adjusted data</b>						
Loans and investments <u>1/</u>	447,600	<u>1/</u> Excludes total Coml. Interbank Loans.				
Loans and discounts <u>1/</u>	294,300					
U.S. Treasury securities	61,200					
Other securities	92,100					

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

MARCH 24, 1971 to MARCH 31, 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	
<b>ASSETS</b>						
Loans and investments	+ 2,390	+ 2,269	+ 85	+ 454	+1,511	+ 219
Loans and discounts	+ 1,650	+ 1,456	- 242	+ 211	+1,164	+ 323
U. S. Treasury securities	+ 900	+ 974	+ 547	+ 222	+ 309	- 104
Other securities	- 160	- 161	- 220	+ 21	+ 38	--
Reserves, cash, and bank balances	+11,020	+ 9,933	+5,315	- 170	+2,788	+2,000
Reserve with FR Banks	+ 1,490	+ 1,488	+ 22	- 188	+1,147	+ 507
Cash in vault	- 180	- 141	- 13	--	- 62	- 66
Balances with banks	+ 2,610	+ 1,605	+ 755	- 42	+ 132	+ 760
Cash items	+ 7,100	+ 6,981	+4,551	+ 60	+1,571	+ 799
Other assets	+ 600	+ 439	+ 83	- 14	+ 101	+ 269
<b>TOTAL ASSETS/LIABILITIES</b>	<b>+14,010</b>	<b>+12,641</b>	<b>+5,483</b>	<b>+ 270</b>	<b>+4,400</b>	<b>+2,488</b>
<b><u>LIABILITIES &amp; CAPITAL</u></b>						
Gross demand deposits	+14,440	+13,392	+6,822	+ 511	+4,049	+2,010
Gross time deposits	+ 760	+ 462	- 69	+ 6	+ 20	+ 505
<b>TOTAL DEPOSITS</b>	<b>+15,200</b>	<b>+13,854</b>	<b>+6,753</b>	<b>+ 517</b>	<b>+4,069</b>	<b>+2,515</b>
Deposits of banks	+ 5,470	+ 5,365	+3,545	+ 755	+ 841	+ 224
U. S. Govt. deposits	+ 650	+ 666	+ 254	+ 77	+ 384	- 49
Other demand deposits	+ 8,300	+ 7,329	+3,012	- 322	+2,804	+1,835
Other time deposits	+ 780	+ 494	- 58	+ 7	+ 40	+ 505
Borrowings	- 400	- 284	- 352	- 203	+ 516	- 245
Other liabilities	- 1,040	- 1,148	-1,010	- 55	- 263	+ 180
<b>Total capital accounts</b>	<b>+ 250</b>	<b>+ 219</b>	<b>+ 92</b>	<b>+ 11</b>	<b>+ 78</b>	<b>+ 38</b>

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

MARCH 25, 1971 TO MARCH 31, 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	+50,690	+38,167	+ 2,687	+1,798	+16,262	+17,420
Loans and discounts	+21,850	+15,639	- 48	+ 894	+ 6,657	+ 8,136
U.S. Treasury securities	+ 9,830	+ 7,853	+ 1,275	+ 608	+ 3,558	+ 2,412
Other securities	+19,010	+14,675	+ 1,460	+ 296	+ 6,047	+ 6,872
Reserves, cash, and bank balances	+17,330	+15,498	+ 5,302	- 6	+ 6,089	+ 4,113
Reserve with FR Banks	+ 3,290	+ 3,291	+ 642	- 91	+ 1,540	+ 1,200
Cash in vault	+ 260	+ 203	+ 33	+ 5	+ 60	+ 105
Balances with banks	+ 5,890	+ 4,318	+ 1,692	- 179	+ 1,289	+ 1,516
Cash items	+ 7,890	+ 7,686	+ 2,935	+ 259	+ 3,200	+ 1,292
Other assets	+ 3,310	+ 2,542	+ 824	- 106	+ 781	+ 1,043
TOTAL ASSETS/LIABILITIES	+71,330	+56,207	+ 8,813	+1,686	+23,132	+22,576
<u>LIABILITIES &amp; CAPITAL</u>						
Gross demand deposits	+22,120	+18,893	+ 5,727	+ 588	+ 7,216	+ 5,362
Gross time deposits	+52,140	+41,771	+ 7,542	+2,075	+16,430	+15,724
TOTAL DEPOSITS	+74,260	+60,664	+13,269	+2,663	+23,646	+21,086
Deposits of banks	+10,230	+ 9,849	+ 5,722	+ 931	+ 2,610	+ 586
U. S. Govt. deposits	- 1,440	- 1,108	- 239	- 90	- 294	- 485
Other demand deposits	+14,990	+11,713	+ 911	- 164	+ 5,738	+ 5,228
Other time deposits	+50,480	+40,210	+ 6,875	+1,986	+15,592	+15,757
Borrowings	- 550	- 475	+ 274	- 464	- 136	- 149
Other liabilities	- 5,480	- 6,297	- 5,181	- 618	- 1,241	+ 743
Total capital accounts	+ 3,100	+ 2,315	+ 451	+ 105	+ 863	+ 896
Seasonally adjusted data		For numbered footnotes, see first page.				
Loans and investments 1/	+46,700					
Loans and discounts 1/	+16,700					
U.S. Treasury securities	+10,900					
Other securities	+19,100					

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	Mar. 31, 1971	Feb. 24, 1971 R/	Mar. 25, 1971	Change to March 31, 1971 from --	
				Feb. 24, 1971	Mar. 25, 1970
<u>ASSETS</u>					
Monetary reserve	18.4	18.3	18.7	--	- .3
Gold stock	10.7	10.7	11.4	--	--
Special Drawing Rights certificates	.4	.4	.4	--	+ .4
Treasury Currency	7.3	7.2	6.9	--	- .6
Bank credit	585.7	576.5	519.8	+ 9.2	+65.9
Loans, net	349.6	346.8	325.3	+ 2.8	+24.3
U. S. Treasury securities	129.8	126.8	110.4	+ 3.0	+19.4
Commercial and savings banks	64.9	64.4	54.8	+ .4	+10.1
Federal Reserve Banks	64.2	61.7	55.6	+ 2.5	+ 8.6
Other	.8	.7	.0	+ .1	+ .8
Other securities	106.3	102.9	84.1	+ 3.4	+22.2
Total assets, net	604.1	594.8	538.4	+ 9.3	+65.6
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	528.6	516.6	461.1	+11.9	+67.5
Currency outside banks	48.9	48.0	45.4	+ .9	+ 3.5
Demand deposits adjusted <u>1/</u>	158.7	155.4	151.6	+ 3.3	+ 7.1
Time deposits adjusted	321.1	313.3	264.1	+ 7.8	+56.9
U. S. Government deposits	5.7	8.7	7.8	- 2.9	+ 2.1
At commercial and savings banks	4.9	7.3	6.3	- 2.5	- 1.4
At Federal Reserve Banks	.9	1.4	1.5	- .5	- .6
Foreign bank deposits, net	2.5	2.5	2.7	--	- .2
Treasury cash	.5	.5	.6	--	- .1
Capital and miscellaneous account, net	66.8	66.5	66.3	--	+ .5
Total liabilities and capital, net	604.1	594.8	538.4	+ 9.3	+65.6
<u>Seasonally adjusted</u>					
Currency outside banks	49.4	48.6	45.9	+ 0.8	+ 3.5
Demand deposits adjusted	164.1	155.9	154.1	+ 8.2	+10.0

\* 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 \$164.1 billion on March 31, 1971.

R/ Figures for mutual savings banks were revised.