



# FEDERAL RESERVE

## statistical release

For immediate release  
May 12, 1971

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

APRIL 28, 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	
<u>ASSETS</u>						
Loans and investments	466,030	368,478	60,115	15,726	134,119	158,518
Loans and discounts	311,970	252,001	45,741	11,051	94,416	100,793
U. S. Treasury securities	59,780	43,690	5,316	1,940	13,830	22,604
Other securities	94,280	72,787	9,058	2,735	25,873	35,121
Reserves, cash, and bank balances	88,110	78,152	23,718	3,159	28,581	22,694
Reserve with FR Banks	25,420	25,418	5,269	1,344	10,311	8,494
Cash in vault	7,880	6,138	488	110	2,065	3,475
Balances with banks	19,380	11,853	1,410	295	3,811	6,337
Cash items	35,430	34,743	16,551	1,410	12,394	4,388
Other assets	22,350	18,972	5,653	989	6,809	5,525
<b>TOTAL ASSETS/LIABILITIES</b>	<b>576,490</b>	<b>465,602</b>	<b>89,486</b>	<b>19,874</b>	<b>169,509</b>	<b>186,733</b>
<u>LIABILITIES &amp; CAPITAL</u>						
Gross demand deposits	227,980	187,963	44,446	8,155	65,664	69,698
Gross time deposits	250,020	194,186	23,304	6,893	71,088	92,901
<b>TOTAL DEPOSITS</b>	<b>478,000</b>	<b>382,149</b>	<b>67,750</b>	<b>15,048</b>	<b>136,752</b>	<b>162,599</b>
Deposits of banks	28,430	27,054	13,181	1,449	9,688	2,736
U. S. Govt. deposits	8,440	7,369	1,457	414	3,353	2,145
Other demand deposits	193,540	155,728	30,793	6,415	53,562	64,958
Other time deposits	247,590	191,998	22,319	6,770	70,149	92,760
Borrowings	24,240	22,983	6,285	2,304	11,889	2,505
Other liabilities	30,580	25,671	8,708	900	8,366	7,697
<b>Total capital accounts</b>	<b>43,670</b>	<b>34,799</b>	<b>6,743</b>	<b>1,622</b>	<b>12,502</b>	<b>13,932</b>
<u>Seasonally adjusted data</u>						
Loans and investments <sup>1/</sup>	447,600	<sup>1/</sup> Excludes total Coml. Int. Deposits				
Loans and discounts <sup>1/</sup>	293,900					
U.S. Treasury securities	59,900					
Other securities	93,800					

NOTE: Comparability of figures affected by changes in FR membership, mergers, etc., and in reserve classifications.

DOCUMENTS

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

APRIL 21, 1971 TO APRIL 28, 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	-5,510	-4,699	-1,086	- 210	-2,095	-1,308
Loans and discounts	-3,340	-2,636	- 378	- 18	-1,063	-1,177
U. S. Treasury securities	-1,810	-1,633	- 454	- 133	- 806	- 240
Other securities	- 360	- 430	- 254	- 59	- 226	+ 109
Reserves, cash, and bank balances	-1,320	- 949	+ 598	+ 284	-1,117	- 714
Reserve with FR Banks	+ 470	+ 472	+ 16	+ 237	+ 173	+ 46
Cash in vault	+ 380	+ 336	+ 20	- 3	+ 237	+ 82
Balances with banks	- 430	- 80	+ 116	+ 159	+ 85	- 440
Cash items	-1,740	-1,677	+ 446	- 109	-1,612	- 402
Other assets	- 250	- 222	- 110	- 93	+ 37	- 56
<b>TOTAL ASSETS/LIABILITIES</b>	<b>-7,080</b>	<b>-5,870</b>	<b>- 598</b>	<b>- 19</b>	<b>-3,175</b>	<b>-2,078</b>
<b>LIABILITIES &amp; CAPITAL</b>						
Gross demand deposits	-5,700	-4,248	+ 281	+ 136	-2,127	-2,538
Gross time deposits	+ 910	+ 803	+ 411	+ 17	+ 193	+ 182
<b>TOTAL DEPOSITS</b>	<b>-4,790</b>	<b>-3,445</b>	<b>+ 692</b>	<b>+ 153</b>	<b>-1,934</b>	<b>-2,356</b>
Deposits of banks	-1,470	-1,387	- 46	- 106	-1,042	- 193
U. S. Govt. deposits	+ 20	+ 144	+ 56	+ 23	+ 325	- 260
Other demand deposits	-4,270	-3,024	+ 298	+ 208	-1,445	-2,085
Other time deposits	+ 930	+ 822	+ 384	+ 28	+ 228	+ 182
Borrowings	-2,420	-2,577	-1,512	- 125	-1,254	+ 314
Other liabilities	+ 70	+ 101	+ 253	- 49	- 52	- 51
Total capital accounts	+ 60	+ 51	- 31	+ 2	+ 65	+ 15

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

APRIL 29, 1970 TO APRIL 28, 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	+48,860	+36,381	+ 2,105	+1,204	+14,880	+18,192
Loans and discounts	+21,420	+15,565	+ 455	+ 521	+ 6,297	+ 8,292
U. S. Treasury securities	+ 7,450	+ 5,498	+ 225	+ 252	+ 2,532	+ 2,489
Other securities	+19,990	+15,318	+ 1,425	+ 431	+ 6,051	+ 7,411
Reserves, cash, and bank balances	+ 9,700	+ 8,978	+ 2,940	+ 399	+ 3,539	+ 2,100
Reserve with FR Banks	+ 2,900	+ 2,902	+ 1,130	+ 179	+ 810	+ 783
Cash in vault	+ 950	+ 767	+ 31	+ 11	+ 379	+ 346
Balances with banks	+ 3,490	+ 3,014	+ 1,021	+ 155	+ 1,218	+ 620
Cash items	+ 2,360	+ 2,295	+ 758	+ 54	+ 1,132	+ 351
Other assets	+ 2,280	+ 1,646	+ 296	+ 117	+ 416	+ 817
<b>TOTAL ASSETS/LIABILITIES</b>	<b>+60,840</b>	<b>+47,005</b>	<b>+ 5,341</b>	<b>+1,720</b>	<b>+18,835</b>	<b>+21,109</b>
<u>LIABILITIES &amp; CAPITAL</u>						
Gross demand deposits	+14,530	+12,164	+ 2,435	+ 689	+ 4,941	+ 4,099
Gross time deposits	+49,690	+39,849	+ 7,779	+2,060	+14,693	+15,317
<b>TOTAL DEPOSITS</b>	<b>+64,220</b>	<b>+52,013</b>	<b>+10,214</b>	<b>+2,749</b>	<b>+19,634</b>	<b>+19,416</b>
Deposits of banks	+ 6,170	+ 5,915	+ 4,009	+ 174	+ 1,416	+ 316
U. S. Govt. deposits	+ 2,010	+ 1,942	+ 446	+ 181	+ 1,004	+ 311
Other demand deposits	+ 7,920	+ 5,788	- 1,323	+ 416	+ 3,256	+ 3,439
Other time deposits	+48,120	+38,368	+ 7,082	+1,978	+13,958	+15,350
Borrowings	+ 710	+ 607	+ 529	- 199	+ 75	+ 202
Other liabilities	- 7,170	- 7,886	- 5,855	- 917	- 1,661	+ 547
Total capital accounts	+ 3,080	+ 2,271	+ 453	+ 87	+ 787	+ 944
<u>Seasonally adjusted data</u>	For numbered footnotes, see first page.					
Loans and investments <u>1/</u>	+44,100					
Loans and discounts <u>1/</u>	+16,900					
U.S. Treasury securities	+ 7,500					
Other securities	+19,800					

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	Apr. 28, 1971	Mar.31, 1971 <u>r/</u>	Apr. 29, 1970	Change to Apr. 28, 1971 from --	
				Mar. 31 1971	Apr. 29, 1970
<b>ASSETS</b>					
Monetary reserve	18.4	18.4	18.7	--	- .3
Gold stock	10.7	10.7	11.4	--	- .6
Spec. Draw. Rights cert.	.4	.4	.4	--	--
Treasury Currency	7.3	7.3	6.9	--	+ .4
Bank credit	587.8	585.7	523.9	+ 2.1	+ 63.9
Loans, net	350.1	349.7	326.3	+ .4	+ 23.8
U. S. Treasury securities	128.1	129.7	111.7	- 1.6	+ 6.4
Commercial and savings banks	63.2	64.7	55.6	- 1.5	+ 6.6
Federal Reserve Banks	64.0	64.2	56.1	- .1	+ 7.9
Other	.9	.8	--	+ .1	+ .9
Other securities	109.6	106.8	85.8	+ 2.8	+ 23.8
Total assets, net	606.2	604.5	542.6	+ 1.7	+ 63.7
<b>LIABILITIES AND CAPITAL</b>					
Total deposits adjusted and currency outside banks	530.1	529.3	465.9	+ .8	+ 64.2
Currency outside banks	48.6	48.9	45.9	- .2	+ 2.7
Demand deposits adjusted <u>1/</u>	158.1	158.6	152.6	- .5	+ 5.6
Time deposits adjusted	323.4	321.8	267.4	+ 1.6	+ 56.0
U. S. Government deposits	9.8	5.7	7.8	+ 4.1	+ 2.0
At commercial and savings banks	8.4	4.9	6.4	+ 3.6	+ 2.0
At Federal Reserve Banks	1.4	.9	1.4	+ .5	--
Foreign bank deposits, net	2.3	2.5	2.6	- .2	- .3
Treasury cash	.5	.5	.6	--	--
Capital and miscellaneous account, net	63.5	66.5	65.8	- 3.1	- 2.3
Total liabilities and capital, net	606.2	604.5	542.6	+ 1.7	+ 63.7
<b>Seasonally adjusted</b>					
Currency outside banks	49.0	49.4	46.3	- 0.4	+ 2.7
Demand deposits adjusted	157.6	164.1	152.1	- 6.5	+ 5.5

\* 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 \$157.6 billion on April 28, 1971.

r/ Figures for mutual savings banks were revised.