## Assets and Liabilities of All Commercial Banks in the United States

### ASSETS

#### Loans and Investments
- Total: 572,770
- Member Banks: 446,085
- New York City: 71,513
- City of Chicago: 20,194
- Other: 162,599

#### Loans and Discounts
- Total: 397,530
- Member Banks: 316,054
- New York City: 55,782
- City of Chicago: 15,283
- Other: 120,785

#### U.S. Treasury Securities
- Total: 61,230
- Member Banks: 44,015
- New York City: 5,267
- City of Chicago: 1,558
- Other: 13,704

#### Other Securities
- Total: 114,010
- Member Banks: 86,016
- New York City: 10,464
- City of Chicago: 3,353
- Other: 28,110

#### Reserves, Cash, and Bank Balances
- Total: 90,800
- Member Banks: 78,576
- New York City: 19,233
- City of Chicago: 2,608
- Other: 30,908

#### Reserves with FR Banks
- Total: 23,200
- Member Banks: 23,197
- New York City: 4,857
- City of Chicago: 622
- Other: 9,781

#### Cash in Vault
- Total: 8,450
- Member Banks: 6,371
- New York City: 535
- City of Chicago: 134
- Other: 1,992

#### Balances with Banks
- Total: 25,460
- Member Banks: 16,412
- New York City: 3,476
- City of Chicago: 287
- Other: 4,451

#### Cash Items
- Total: 33,690
- Member Banks: 32,596
- New York City: 10,365
- City of Chicago: 1,565
- Other: 14,684

#### Other Assets
- Total: 27,670
- Member Banks: 22,787
- New York City: 5,912
- City of Chicago: 1,042
- Other: 8,363

### Liabilities & Capital

#### Gross Demand Deposits
- Total: 261,540
- Member Banks: 209,050
- New York City: 41,918
- City of Chicago: 8,355
- Other: 75,129

#### Gross Time Deposits
- Total: 309,480
- Member Banks: 236,938
- New York City: 29,786
- City of Chicago: 9,861
- Other: 84,823

#### Total Deposits
- Total: 571,020
- Member Banks: 445,988
- New York City: 71,704
- City of Chicago: 18,216
- Other: 159,952

#### Deposits of Banks
- Total: 31,670
- Member Banks: 29,832
- New York City: 13,425
- City of Chicago: 1,793
- Other: 10,883

#### U.S. Govt. Deposits
- Total: 5,710
- Member Banks: 4,850
- New York City: 912
- City of Chicago: 313
- Other: 1,990

#### Other Demand Deposits
- Total: 228,690
- Member Banks: 178,398
- New York City: 29,280
- City of Chicago: 6,539
- Other: 63,720

#### Other Time Deposits
- Total: 304,950
- Member Banks: 232,908
- New York City: 28,087
- City of Chicago: 9,571
- Other: 83,359

#### Borrowings
- Total: 38,390
- Member Banks: 36,621
- New York City: 9,649
- City of Chicago: 2,751
- Other: 19,131

#### Other Liabilities
- Total: 31,330
- Member Banks: 25,087
- New York City: 7,487
- City of Chicago: 1,010
- Other: 8,524

#### Total Capital Accounts
- Total: 50,500
- Member Banks: 39,752
- New York City: 7,818
- City of Chicago: 1,867
- Other: 14,263

---

1/ As of November 9, 1972, the definition of Reserve City and Country banks was changed (See Federal Reserve Bulletin, July 1972, p. 626). The classifications employed here are the same as prior to the change in definition, so these series are continuous over time.

Note: Comparability of figures affected by changes in membership, mergers, etc., and in reserve classification.
CHANGES IN ASSETS AND LIABILITIES OF ALL COMMERCIAL BANKS IN THE UNITED STATES

NOVEMBER 8, 1972 TO NOVEMBER 15, 1972

PARTLY ESTIMATED, IN MILLIONS OF DOLLARS

<table>
<thead>
<tr>
<th>ITEM</th>
<th>ALL COML. BANKS</th>
<th>ALL MEMBER BANKS</th>
<th>RESERVE CITY BANKS 1/</th>
<th>COUNTRY BANKS 1/</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>LOANS AND INVESTMENTS</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>+ 4,380</td>
<td>+3,966</td>
<td>+1,264</td>
<td>+653</td>
<td>+1,418</td>
</tr>
<tr>
<td>LOANS AND DISCOUNTS</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>+ 4,180</td>
<td>+3,768</td>
<td>+1,137</td>
<td>+369</td>
<td>+1,623</td>
</tr>
<tr>
<td>U.S. TREASURY SECURITIES</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>+ 890</td>
<td>+782</td>
<td>+481</td>
<td>+59</td>
<td>+93</td>
</tr>
<tr>
<td>OTHER SECURITIES</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>- 690</td>
<td>-584</td>
<td>-354</td>
<td>+225</td>
<td>-298</td>
</tr>
<tr>
<td>RESERVES, CASH, AND BANK BALANCES</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>-10,550</td>
<td>-9,330</td>
<td>-4,481</td>
<td>-1,076</td>
<td>-1,695</td>
</tr>
<tr>
<td>RESERVES WITH FR BANKS</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>- 5,880</td>
<td>-5,885</td>
<td>-1,103</td>
<td>-886</td>
<td>-1,876</td>
</tr>
<tr>
<td>CASH IN VAULT</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>+ 490</td>
<td>+359</td>
<td>-2</td>
<td>+10</td>
<td>+107</td>
</tr>
<tr>
<td>BALANCES WITH BANKS</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>- 1,450</td>
<td>-177</td>
<td>-976</td>
<td>+66</td>
<td>+546</td>
</tr>
<tr>
<td>CASH ITEMS</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>- 3,710</td>
<td>-3,627</td>
<td>-2,400</td>
<td>-266</td>
<td>-472</td>
</tr>
<tr>
<td>OTHER ASSETS</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>--</td>
<td>-169</td>
<td>-233</td>
<td>-17</td>
<td>-182</td>
</tr>
<tr>
<td>TOTAL ASSETS/LIABILITIES</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>- 6,170</td>
<td>-5,533</td>
<td>-3,450</td>
<td>-440</td>
<td>-459</td>
</tr>
</tbody>
</table>

LIABILITIES & CAPITAL

<table>
<thead>
<tr>
<th>ITEM</th>
<th>ALL COML. BANKS</th>
<th>ALL MEMBER BANKS</th>
<th>RESERVE CITY BANKS 1/</th>
<th>COUNTRY BANKS 1/</th>
</tr>
</thead>
<tbody>
<tr>
<td>GROSS DEMAND DEPOSITS</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>+ 290</td>
<td>-2,433</td>
<td>-479</td>
<td>+1,677</td>
<td>+121</td>
</tr>
<tr>
<td>GROSS TIME DEPOSITS</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>- 110</td>
<td>-456</td>
<td>+119</td>
<td>+50</td>
<td>+109</td>
</tr>
<tr>
<td>TOTAL DEPOSITS</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>+ 180</td>
<td>-334</td>
<td>-2,889</td>
<td>+598</td>
<td>+1,727</td>
</tr>
<tr>
<td>DEPOSITS OF BANKS</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>- 3,180</td>
<td>-3,056</td>
<td>-2,168</td>
<td>+88</td>
<td>-692</td>
</tr>
<tr>
<td>U.S. GOVT. DEPOSITS</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>+ 140</td>
<td>+342</td>
<td>+167</td>
<td>+135</td>
<td>+334</td>
</tr>
<tr>
<td>OTHER DEMAND DEPOSITS</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>+ 3,440</td>
<td>+2,703</td>
<td>-584</td>
<td>+289</td>
<td>+2,259</td>
</tr>
<tr>
<td>OTHER TIME DEPOSITS</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>- 220</td>
<td>-479</td>
<td>+54</td>
<td>+25</td>
<td>+109</td>
</tr>
<tr>
<td>BORROWINGS</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>- 3,550</td>
<td>-3,610</td>
<td>-848</td>
<td>-991</td>
<td>-1,930</td>
</tr>
<tr>
<td>OTHER LIABILITIES</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>- 2,680</td>
<td>-1,477</td>
<td>+302</td>
<td>-26</td>
<td>-195</td>
</tr>
<tr>
<td>TOTAL CAPITAL ACCOUNTS</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
<td>Arial Bold</td>
</tr>
<tr>
<td>- 120</td>
<td>-112</td>
<td>-15</td>
<td>-21</td>
<td>-61</td>
</tr>
</tbody>
</table>

FOR NUMBERED FOOTNOTES SEE PAGE 1.