



*Mrs. Foster*

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

(For Immediate Release)

February 11, 1960

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, JANUARY 27, 1960

(Partly estimated. In millions of dollars)

Item	All banks*	All commer- cial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	225,280	187,440	155,496	24,713	6,673	60,336	63,774
Loans and discounts	134,830	109,520	93,552	17,614	4,072	38,282	33,584
U. S. Govt. obligations	64,630	57,740	45,882	4,981	1,928	16,490	22,483
Other securities	25,820	20,180	16,062	2,118	673	5,564	7,707
Reserves, cash, and bank balances	43,190	42,430	37,361	7,374	1,867	15,613	12,507
Reserve with FR Banks	17,490	17,490	17,491	3,747	1,009	7,351	5,384
Cash in vault	3,560	3,430	2,568	163	32	798	1,575
Balances with banks	10,760	10,160	6,231	98	115	2,038	3,980
Cash items	11,380	11,350	11,071	3,366	711	5,426	1,568
Other assets	5,570	5,040	4,451	1,353	87	1,666	1,345
Total assets	274,040	234,910	197,308	33,440	8,627	77,615	77,626
<u>LIABILITIES &amp; CAPITAL</u>							
Gross demand deposits	141,540	141,510	121,013	23,550	6,074	47,582	43,807
Gross time deposits	101,790	66,740	53,520	4,251	1,474	21,526	26,269
TOTAL DEPOSITS	243,330	208,250	174,533	27,801	7,548	69,108	70,076
Deposits of banks	14,370	14,370	13,701	4,904	1,085	6,325	1,387
U. S. Govt. deposits	3,830	3,830	3,354	572	173	1,224	1,385
Other demand deposits	125,050	125,020	105,502	19,032	4,848	40,422	41,200
Other time deposits	100,080	65,030	51,976	3,293	1,442	21,137	26,104
Borrowings	2,360	2,360	2,271	637	208	940	486
Other liabilities	5,290	4,630	4,149	1,642	116	1,446	945
Total capital accounts	23,060	19,670	16,355	3,360	755	6,121	6,119
Total liabilities and capital	274,040	234,910	197,308	33,440	8,627	77,615	77,626

\* Figures have been rounded to nearest 10 million.

Note.--The comparability of figures in this series is affected by changes in Federal Reserve membership, mergers, etc., and in reserve classifications; also see comparability note on page 3.

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

DECEMBER 30, 1959 TO JANUARY 27, 1960

(Partly estimated. In millions of dollars)

Item	All banks*	All commer- cial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	- 3,320	- 3,540	- 3,280	- 1,242	- 132	- 1,443	- 463
Loans and discounts	- 2,330	- 2,480	- 2,298	- 1,195	- 66	- 686	- 351
U. S. Govt. obligations	- 830	- 860	- 795	+ 17	- 48	- 685	- 79
Other securities	- 160	- 200	- 187	- 64	- 18	- 72	- 33
Reserves, cash, and bank balances	- 3,830	- 3,760	- 3,423	- 1,062	- 132	- 1,588	- 641
Reserve with FR Banks	- 320	- 320	- 321	+ 37	- 2	- 373	+ 17
Cash in vault	- 300	- 290	- 223	- 27	- 5	- 81	- 110
Balances with banks	- 1,060	- 990	- 739	- 61	+ 5	- 268	- 415
Cash items	- 2,150	- 2,160	- 2,140	- 1,011	- 130	- 866	- 133
Other assets	+ 120	+ 130	+ 127	+ 88	+ 8	+ 37	- 6
Total assets	- 7,030	- 7,170	- 6,576	- 2,216	- 256	- 2,994	- 1,110
<u>LIABILITIES &amp; CAPITAL</u>							
Gross demand deposits	- 7,190	- 7,190	- 6,497	- 2,037	- 319	- 2,745	- 1,396
Gross time deposits	- 310	- 430	- 451	- 178	- 6	- 287	+ 20
TOTAL DEPOSITS	- 7,500	- 7,620	- 6,948	- 2,215	- 325	- 3,032	- 1,376
Deposits of banks	- 1,560	- 1,560	- 1,552	- 581	- 111	- 786	- 74
U. S. Govt. deposits	- 1,180	- 1,180	- 1,112	- 408	- 87	- 437	- 180
Other demand deposits	- 4,530	- 4,530	- 3,916	- 1,123	- 120	- 1,531	- 1,142
Other time deposits	- 230	- 350	- 368	- 103	- 7	- 278	+ 20
Borrowings	+ 260	+ 260	+ 208	- 91	+ 70	+ 27	+ 202
Other liabilities	+ 240	+ 220	+ 174	+ 76	---	+ 12	+ 86
Total capital accounts	- 30	- 30	- 10	+ 14	- 1	- 1	- 22
Total liabilities and capital	- 7,030	- 7,170	- 6,576	- 2,216	- 256	- 2,994	- 1,110

\* Figures have been rounded to nearest 10 million.

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

JANUARY 28, 1959 TO JANUARY 27, 1960

(Partly estimated. In millions of dollars)

G.7

Item	All banks*	All commer- cial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	+ 3,360	+ 1,820	+ 442	- 1,246	+ 22	- 362	+ 2,028
Loans and discounts	+13,800	+11,810	+ 9,964	+ 1,603	+ 639	+ 4,199	+ 3,523
U. S. Govt. obligations	-10,220	- 9,790	- 9,254	- 2,669	- 683	- 4,286	- 1,616
Other securities	- 220	- 200	- 268	- 180	+ 66	- 275	+ 121
Reserves, cash, and bank balances	- 10	+ 30	+ 25	+ 60	- 14	- 13	- 8
Reserve with FR Banks	- 940	- 940	- 942	- 252	- 58	- 405	- 227
Cash in vault	+ 210	+ 220	+ 171	+ 15	- 1	+ 48	+ 109
Balances with banks	- 170	- 150	- 70	- 1	+ 7	- 27	- 49
Cash items	+ 890	+ 900	+ 866	+ 298	+ 38	+ 371	+ 159
Other assets	+ 590	+ 590	+ 508	+ 179	+ 2	+ 145	+ 182
Total assets	+ 3,940	+ 2,440	+ 975	- 1,007	+ 10	- 230	+ 2,202
<u>LIABILITIES &amp; CAPITAL</u>							
Gross demand deposits	- 300	- 300	- 805	- 402	- 178	- 541	+ 316
Gross time deposits	+ 1,800	+ 590	- 26	- 988	+ 31	- 151	+ 1,082
TOTAL DEPOSITS	+ 1,500	+ 290	- 831	- 1,390	- 147	- 692	+ 1,398
Deposits of banks	- 1,150	- 1,150	- 1,142	- 757	- 87	- 289	- 9
U. S. Govt. deposits	- 970	- 970	- 901	- 384	- 35	- 332	- 150
Other demand deposits	+ 810	+ 810	+ 282	- 98	- 65	- 30	+ 475
Other time deposits	+ 2,810	+ 1,600	+ 930	- 151	+ 40	- 41	+ 1,082
Borrowings	+ 590	+ 590	+ 587	+ 94	+ 140	+ 108	+ 245
Other liabilities	+ 570	+ 460	+ 373	+ 201	- 12	+ 15	+ 169
Total capital accounts	+ 1,280	+ 1,100	+ 846	+ 88	+ 29	+ 339	+ 390
Total liabilities and capital	+ 3,940	+ 2,440	+ 975	- 1,007	+ 10	- 230	+ 2,202

\* Figures have been rounded to nearest 10 million.

Note.--Figures for prior dates not entirely comparable with current data because of changes effective: (1) December 1959, amounts due Federal Reserve Banks represented by outstanding drafts, etc., estimated at approximately \$400 million in early December and to range seasonally between \$250 and \$600 million, were excluded from deposits and included with other liabilities; (2) August 1959, nonmember commercial banks in Hawaii with total deposits of \$365 million were added to the series and; (3) April 1959, a national member bank in Hawaii with total deposits of \$220 million was added to the series.

- 4 -

CONSOLIDATED CONDITION STATEMENT FOR BANKS AND THE MONETARY SYSTEM\*

G.7 All Commercial, Savings, and Federal Reserve Banks,  
the Postal Savings System, and Treasury Currency Funds 1/

(Partly estimated. In billions of dollars)

Item	Jan. 27, 1960	Dec. 30, 1959 <sup>r/</sup>	Jan. 28, 1959	Change to Jan. 27, 1960 from --	
				Dec. 30, 1959	Jan. 28, 1959
<u>ASSETS</u>					
Monetary reserve	24.8	24.8	25.8	---	- 1.0
Gold stock	19.5	19.5	20.5	---	- 1.1
Treasury Currency	5.3	5.3	5.2	---	+ .1
Bank credit	249.9	254.8	247.3	- 4.9	+ 2.6
Loans, net	133.0	135.5	119.8	- 2.5	+13.2
U. S. Govt. obligations	91.1	93.3	101.5	- 2.2	-10.4
Commercial and savings banks	64.6	65.5	74.9	- .8	-10.2
Federal Reserve Banks	25.4	26.8	25.4	- 1.3	---
Other	1.0	1.0	1.2	---	- .2
Other securities	25.8	26.0	26.0	- .2	- .2
Total assets, net	274.7	279.5	273.1	- 4.9	+ 1.6
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	242.6	246.1	239.8	- 3.5	+ 2.8
Currency outside banks	28.0	28.8	27.6	- .9	+ .3
Demand deposits adjusted	113.7	116.1	113.8	- 2.4	- .1
Time deposits adjusted	100.1	100.3	97.3	- .2	+ 2.8
Postal savings deposits	1.0	1.0	1.1	---	- .2
U. S. Government deposits	4.4	5.5	5.3	- 1.1	- .8
At commercial and savings banks	3.8	5.0	4.8	- 1.2	- 1.0
At Federal Reserve Banks	.6	.5	.5	+ .1	+ .1
Foreign bank deposits, net	2.8	3.2	3.8	- .4	- 1.1
Treasury cash	.4	.4	.7	---	- .3
Capital and miscellaneous accounts, net	24.4	24.3	23.5	+ .1	+ .9
Total liabilities and capital, net	274.7	279.5	273.1	- 4.9	+ 1.6
<u>Seasonally adjusted 2/</u>					
Currency outside banks	28.4	28.2	28.0	+ .2	+ .4
Demand deposits adjusted	111.4	111.8	111.3	- .4	- .1

\* Figures may not add to totals because of rounding. See note on page 3.

1/ Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.

2/ Revised seasonal adjustment factors and figures for the period beginning 1946 will be published in a forthcoming issue of the Bulletin.