

(For Immediate Release)

April 13, 1960

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, MARCH 30, 1960

(Partly estimated. In millions of dollars)

Item	All banks*	All commercial banks*	Member banks				Country banks
			Total	Central reserve city banks		Reserve city banks	
				New York	Chicago		
ASSETS							
Loans and investments	223,770	185,680	153,762	24,342	6,630	58,445	64,345
Loans and discounts	137,010	111,390	95,086	17,862	4,135	38,392	34,697
U. S. Govt. obligations	61,060	54,160	42,686	4,283	1,866	14,690	21,847
Other securities	25,700	20,130	15,990	2,197	629	5,363	7,801
Reserves, cash, and bank balances	42,530	41,780	36,770	7,776	1,604	15,044	12,346
Reserve with FR Banks	17,550	17,550	17,555	4,058	843	7,222	5,432
Cash in vault	3,460	3,360	2,473	154	28	753	1,538
Balances with banks	10,550	9,930	6,072	225	52	1,989	3,806
Cash items	10,970	10,940	10,670	3,339	681	5,080	1,570
Other assets	5,690	5,130	4,560	1,491	95	1,694	1,280
Total assets	271,990	232,590	195,092	33,609	8,329	75,183	77,971
LIABILITIES & CAPITAL							
Gross demand deposits	136,810	136,780	116,752	23,097	5,555	45,299	42,801
Gross time deposits	102,820	67,570	53,963	4,334	1,423	20,903	27,303
TOTAL DEPOSITS	239,630	204,350	170,715	27,431	6,978	66,202	70,104
Deposits of banks	13,950	13,950	13,372	4,795	1,243	6,059	1,275
U. S. Govt. deposits	4,670	4,670	4,148	818	241	1,563	1,526
Other demand deposits	119,720	119,690	100,641	18,397	4,103	37,994	40,147
Other time deposits	101,290	66,040	52,554	3,421	1,391	20,586	27,156
Borrowings	3,290	3,290	3,216	951	467	1,298	500
Other liabilities	5,810	5,090	4,666	1,843	132	1,568	1,123
Total capital accounts	23,260	19,860	16,495	3,384	752	6,115	6,244
Total liabilities and capital	271,990	232,590	195,092	33,609	8,329	75,183	77,971

* 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,

G.7

FEBRUARY 24, 1960^{r/} TO MARCH 30, 1960

(Partly estimated. In millions of dollars)

Item	All banks*	All commercial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks
				New York	Chicago		
ASSETS							
Loans and investments	- 640	- 860	- 643	- 118	- 4	- 403	- 118
Loans and discounts	+ 1,300	+ 1,140	+ 975	+ 252	- 30	+ 276	+ 477
U. S. Govt. obligations	- 1,940	- 2,010	- 1,628	- 413	+ 54	- 650	- 619
Other securities	---	+ 10	+ 10	+ 43	- 28	- 29	+ 24
Reserves, cash, and bank balances	- 960	- 1,000	- 919	+ 112	- 278	- 556	- 197
Reserve with FR Banks	+ 470	+ 470	+ 478	+ 482	- 171	+ 87	+ 80
Cash in vault	- 90	- 60	- 50	- 5	- 1	- 35	- 9
Balances with banks	- 60	- 130	- 85	+ 125	- 47	- 76	- 87
Cash items	- 1,280	- 1,280	- 1,262	- 490	- 59	- 532	- 181
Other assets	+ 160	+ 150	+ 153	+ 62	+ 12	+ 77	+ 2
Total assets	- 1,440	- 1,710	- 1,409	+ 56	- 270	- 882	- 313
LIABILITIES & CAPITAL							
Gross demand deposits	- 3,100	- 3,100	- 2,607	- 261	- 293	- 1,195	- 858
Gross time deposits	+ 970	+ 640	+ 495	+ 149	- 17	- 38	+ 401
TOTAL DEPOSITS	- 2,130	- 2,460	- 2,112	- 112	- 310	- 1,233	- 457
Deposits of banks	- 50	- 50	- 55	- 98	+ 121	- 74	- 4
U. S. Govt. deposits	- 80	- 80	- 66	+ 130	+ 20	- 190	- 26
Other demand deposits	- 3,000	- 3,000	- 2,511	- 288	- 433	- 962	- 828
Other time deposits	+ 1,000	+ 670	+ 520	+ 144	- 18	- 7	+ 401
Borrowings	+ 470	+ 470	+ 457	+ 99	+ 36	+ 294	+ 28
Other liabilities	+ 110	+ 150	+ 138	+ 66	- 1	+ 24	+ 49
Total capital accounts	+ 110	+ 130	+ 108	+ 3	+ 5	+ 33	+ 67
Total liabilities and capital	- 1,440	- 1,710	- 1,409	+ 56	- 270	- 882	- 313

* Figures have been rounded to nearest 10 million.

^{r/} Revised.

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

MARCH 25, 1959 TO MARCH 30, 1960

G.7

(Partly estimated. In millions of dollars)

Item	All banks*	All commercial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks
				New York	Chicago		
ASSETS							
Loans and investments	+ 4,080	+ 2,740	+ 949	- 1,252	- 129	- 1,079	+ 3,409
Loans and discounts	+14,160	+12,200	+10,204	+ 1,715	+ 584	+ 3,672	+ 4,233
U. S. Govt. obligations	- 9,520	- 9,000	- 8,706	- 2,714	- 710	- 4,256	- 1,026
Other securities	- 560	- 460	- 549	- 253	- 3	- 495	+ 202
Reserves, cash, and bank balances	+ 290	+ 400	+ 388	+ 710	- 141	- 337	+ 156
Reserve with FR Banks	- 550	- 550	- 544	+ 46	- 108	- 321	- 161
Cash in vault	+ 230	+ 270	+ 162	+ 12	- 2	+ 24	+ 128
Balances with banks	- 170	- 110	+ 2	+ 133	- 45	- 110	+ 24
Cash items	+ 780	+ 790	+ 768	+ 519	+ 14	+ 70	+ 165
Other assets	+ 740	+ 740	+ 690	+ 343	+ 16	+ 239	+ 92
Total assets	+ 5,110	+ 3,880	+ 2,027	- 199	- 254	- 1,177	+ 3,657
LIABILITIES & CAPITAL							
Gross demand deposits	- 290	- 290	- 1,021	- 152	- 458	- 1,282	+ 871
Gross time deposits	+ 1,770	+ 790	- 49	- 1,044	- 2	- 788	+ 1,785
TOTAL DEPOSITS	+ 1,480	+ 500	- 1,070	- 1,196	- 460	- 2,070	+ 2,656
Deposits of banks	- 1,420	- 1,420	- 1,365	- 1,057	+ 78	- 379	- 7
U. S. Govt. deposits	+ 780	+ 780	+ 670	+ 100	+ 11	+ 218	+ 341
Other demand deposits	- 760	- 760	- 1,347	- 82	- 552	- 1,239	+ 526
Other time deposits	+ 2,880	+ 1,900	+ 972	- 157	+ 3	- 670	+ 1,796
Borrowings	+ 1,240	+ 1,240	+ 1,267	+ 438	+ 171	+ 459	+ 199
Other liabilities	+ 1,110	+ 1,010	+ 977	+ 452	+ 11	+ 164	+ 350
Total capital accounts	+ 1,280	+ 1,130	+ 853	+ 107	+ 24	+ 270	+ 452
Total liabilities and capital	+ 5,110	+ 3,880	+ 2,027	- 199	- 254	- 1,177	+ 3,657

* 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; (3) April 1959, a national member bank in Hawaii with total deposits of \$220 million was added to the series; and (4) during the year in the reclassification of member banks.

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	Mar. 30, 1960	Feb. 24, 1960 ^{r/}	Mar. 25, 1959	Change to Mar. 30, 1960 from --	
				Feb. 24, 1960	Mar. 25, 1959
ASSETS					
Monetary reserve	24.7	24.7	25.7	---	- .9
Gold stock	19.4	19.4	20.4	---	- 1.0
Treasury Currency	5.3	5.3	5.2	---	+ .1
Bank credit	247.6	248.3	244.9	- .6	+ 2.8
Loans, net	134.6	133.4	121.4	+ 1.2	+13.2
U. S. Govt. obligations	87.3	89.2	97.2	- 1.8	- 9.9
Commercial and savings banks	61.1	63.0	70.6	- 1.9	- 9.5
Federal Reserve Banks	25.3	25.2	25.5	+ .1	- .2
Other	1.0	1.0	1.1	---	- .1
Other securities	25.7	25.7	26.3	---	- .6
Total assets, net	272.4	273.0	270.6	- .6	+ 1.8
LIABILITIES AND CAPITAL					
Total deposits adjusted and currency outside banks	239.0	239.6	237.6	- .6	+ 1.3
Currency outside banks	28.1	28.0	27.9	+ .1	+ .2
Demand deposits adjusted	108.8	110.5	110.3	- 1.7	- 1.5
Time deposits adjusted	101.3	100.3	98.4	+ 1.0	+ 2.9
Postal savings deposits	.9	.9	1.1	---	- .2
U. S. Government deposits	5.2	5.3	4.4	- .1	+ .8
At commercial and savings banks	4.7	4.8	3.9	- .1	+ .8
At Federal Reserve Banks	.5	.5	.5	---	---
Foreign bank deposits, net	2.7	2.6	3.9	+ .1	- 1.2
Treasury cash	.4	.5	.7	---	- .3
Capital and miscellaneous accounts, net	25.1	25.0	23.9	+ .1	+ 1.2
Total liabilities and capital, net	272.4	273.0	270.6	- .6	+ 1.8
Seasonally adjusted ^{2/}					
Currency outside banks	28.4	28.3	28.2	+ .1	+ .2
Demand deposits adjusted	111.1	110.8	112.1	+ .3	- 1.0

* Figures may not add to totals because of rounding.

^{r/} Revised.

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

^{2/} For description of revised seasonal adjustment factors and figures, see February 1960 Bulletin, pp. 133-36. Special adjustment in seasonal factor for demand deposits adjusted for March 30, 1960, p. 135, footnote 3, has been changed from -0.9 to -0.5 mainly to reflect changed pattern of deposit movements immediately preceding April 1 Illinois personal property tax assessment date. The new factor for March 30, 1960 is 97.9.