



Mrs. Postles

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

(For Immediate Release)

January 14, 1960

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, DECEMBER 30, 1959

(Partly estimated. In millions of dollars)

Item	All banks* 1/	All commercial banks* 1/	Member banks				
			Total 1/	Central reserve city banks		Reserve city banks	Country banks 1/
				New York	Chicago		
ASSETS							
Loans and investments	228,710	190,980	158,756	25,955	6,805	61,738	64,258
Loans and discounts	137,300	112,000	95,842	18,809	4,138	38,944	33,951
U. S. Govt. obligations	65,400	58,560	46,648	4,964	1,976	17,157	22,551
Other securities	26,010	20,420	16,266	2,182	691	5,637	7,756
Reserves, cash, and bank balances	47,180	46,360	40,927	8,436	2,000	17,278	13,213
Reserve with FR Banks	17,940	17,940	17,937	3,710	1,014	7,797	5,416
Cash in vault	3,850	3,720	2,792	190	36	874	1,692
Balances with banks	11,810	11,150	6,955	159	109	2,309	4,378
Cash items	13,580	13,550	13,243	4,377	841	6,298	1,727
Other assets	5,420	4,910	4,326	1,265	79	1,631	1,351
Total assets	281,310	242,250	204,009	35,656	8,884	80,647	78,822
LIABILITIES & CAPITAL							
Gross demand deposits	148,850	148,820	127,626	25,587	6,394	50,366	45,279
Gross time deposits	102,230	67,220	53,974	4,429	1,480	21,808	26,257
TOTAL DEPOSITS	251,080	216,040	181,600	30,016	7,874	72,174	71,536
Deposits of banks	15,930	15,930	15,265	5,485	1,197	7,112	1,471
U. S. Govt. deposits	5,000	5,000	4,463	980	262	1,661	1,560
Other demand deposits	129,710	129,680	109,525	20,155	4,966	41,991	42,413
Other time deposits	100,440	65,430	52,347	3,396	1,449	21,410	26,092
Borrowings	2,110	2,110	2,073	728	138	914	293
Other liabilities	5,060	4,400	3,968	1,566	116	1,436	850
Total capital accounts	23,060	19,700	16,368	3,346	756	6,123	6,143
Total liabilities and capital	281,310	242,250	204,009	35,656	8,884	80,647	78,822

* Figures have been rounded to nearest 10 million.
 1/ Beginning with August 1959, includes ten nonmember commercial banks in Hawaii with total deposits of \$365 million (a national member bank in Hawaii with total deposits of \$220 million has been included in country member banks since April 1959). Six national banks in Alaska with total deposits of \$133 million have been included with country member banks since April 1959 (these and eleven others with total deposits of \$39 million had been in nonmember commercial banks since January 1959).

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

G.7

NOVEMBER 25, 1959 TO DECEMBER 30, 1959

(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		
<u>ASSETS</u>							
Loans and investments	+ 3,020	+ 2,820	+ 2,614	+ 935	+ 199	+ 948	+ 532
Loans and discounts	+ 2,780	+ 2,530	+ 2,317	+ 819	+ 230	+ 773	+ 495
U. S. Govt. obligations	+ 160	+ 200	+ 212	+ 6	- 39	+ 203	+ 42
Other securities	+ 80	+ 90	+ 85	+ 110	+ 8	- 28	- 5
Reserves, cash, and bank balances	+ 2,340	+ 2,240	+ 1,901	+ 602	+ 121	+ 815	+ 363
Reserve with FR Banks	+ 60	+ 60	+ 54	+ 176	+ 27	+ 52	- 201
Cash in vault	+ 560	+ 550	+ 406	+ 28	+ 4	+ 111	+ 263
Balances with banks	+ 960	+ 870	+ 631	+ 55	- 1	+ 260	+ 317
Cash items	+ 760	+ 760	+ 810	+ 343	+ 91	+ 392	- 16
Other assets	+ 110	+ 130	+ 121	+ 65	--	+ 32	+ 24
Total assets	+ 5,470	+ 5,190	+ 4,636	+ 1,602	+ 320	+ 1,795	+ 919
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	+ 5,390	+ 5,390	+ 4,935	+ 1,820	+ 281	+ 1,975	+ 859
Gross time deposits	+ 1,010	+ 590	+ 470	- 56	+ 15	+ 248	+ 263
TOTAL DEPOSITS	+ 6,400	+ 5,980	+ 5,405	+ 1,764	+ 296	+ 2,223	+ 1,122
Deposits of banks	+ 1,120	+ 1,120	+ 1,165	+ 493	+ 57	+ 536	+ 79
U. S. Govt. deposits	+ 340	+ 340	+ 342	+ 264	+ 41	+ 45	- 8
Other demand deposits <u>1/</u>	+ 3,840	+ 3,840	+ 3,342	+ 972	+ 181	+ 1,401	+ 788
Other time deposits	+ 1,100	+ 680	+ 556	+ 35	+ 17	+ 241	+ 263
Borrowings	- 750	- 750	- 707	- 240	+ 30	- 261	- 236
Other liabilities <u>1/</u>	- 250	- 150	- 150	+ 69	- 8	- 207	- 4
Total capital accounts	+ 70	+ 110	+ 88	+ 9	+ 2	+ 40	+ 37
Total liabilities and capital	+ 5,470	+ 5,190	+ 4,636	+ 1,602	+ 320	+ 1,795	+ 919

* Figures have been rounded to nearest 10 million.

1/ Current figures not entirely comparable with those prior to December 1, 1959, when amounts due to Federal Reserve Banks represented by outstanding drafts, etc., were first excluded from deposits and included with other liabilities. These amounts are estimated at approximately \$400 million in early December and to range seasonally between \$250 and \$600 million.

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

G.7

DECEMBER 31, 1958 TO DECEMBER 30, 1959

(Partly estimated. In millions of dollars)

Item	All banks* 1/	All commercial banks* 1/	Member banks				
			Total 1/	Central reserve city banks		Reserve city banks	Country banks 1/
				New York	Chicago		
ASSETS							
Loans and investments	+ 7,225	+ 5,815	+ 3,891	- 11	- 25	+ 1,180	+ 2,747
Loans and discounts	+15,729	+13,786	+11,781	+ 2,644	+ 501	+ 4,941	+ 3,694
U. S. Govt. obligations	- 8,241	- 7,816	- 7,651	- 2,522	- 586	- 3,488	- 1,055
Other securities	- 263	- 155	- 238	- 133	+ 60	- 273	+ 108
Reserves, cash, and bank balances	- 2,731	- 2,630	- 2,261	- 862	- 158	- 423	- 818
Reserve with FR Banks	- 488	- 487	- 491	- 744	- 44	+ 325	- 28
Cash in vault	+ 457	+ 471	+ 351	+ 29	--	+ 106	+ 216
Balances with banks	- 1,655	- 1,579	- 1,134	+ 10	- 90	- 398	- 655
Cash items	- 1,046	- 1,036	- 987	- 157	- 24	- 455	- 350
Other assets	+ 387	+ 414	+ 362	+ 131	- 4	+ 109	+ 126
Total assets	+ 4,880	+ 3,599	+ 1,992	- 742	- 187	+ 866	+ 2,055
LIABILITIES & CAPITAL							
Gross demand deposits	- 1,335	- 1,332	- 1,871	- 871	- 348	- 828	+ 176
Gross time deposits	+ 2,357	+ 1,355	+ 655	- 792	+ 8	+ 355	+ 1,083
TOTAL DEPOSITS	+ 1,023	+ 23	- 1,216	- 1,663	- 340	- 473	+ 1,259
Deposits of banks	- 2,244	- 2,241	- 2,149	- 1,040	- 194	- 772	- 144
U. S. Govt. deposits	+ 442	+ 445	+ 356	- 25	+ 6	+ 113	+ 262
Other demand deposits 2/	- 422	- 424	- 923	- 549	- 170	- 268	+ 64
Other time deposits	+ 3,247	+ 2,243	+ 1,500	- 49	+ 18	+ 454	+ 1,077
Borrowings	+ 2,029	+ 2,037	+ 2,019	+ 728	+ 135	+ 900	+ 256
Other liabilities 2/	+ 473	+ 324	+ 281	+ 129	- 5	+ 75	+ 81
Total capital accounts	+ 1,355	+ 1,214	+ 908	+ 64	+ 23	+ 363	+ 458
Total liabilities and capital	+ 4,880	+ 3,599	+ 1,992	- 742	- 187	+ 866	+ 2,055

* Figures may not add to totals because of rounding.

1/ 2/ See footnotes on first and second pages.

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	Dec. 30, 1959	Nov. 25, 1959 <u>r/</u>	Dec. 31, 1958	Change to Dec. 30, 1959 from --	
				Nov. 25, 1959	Dec. 31, 1958
<u>ASSETS</u>					
Monetary reserve	24.8	24.9	25.8	- .1	- 1.0
Gold stock	19.5	19.6	20.5	- .1	- 1.1
Treasury Currency	5.3	5.3	5.2	--	+ .1
Bank credit	254.9	251.3	249.1	+3.6	+ 5.8
Loans, net	135.6	132.3	121.6	+3.3	+14.0
U. S. Govt. obligations	93.2	93.0	101.2	+ .2	- 8.0
Commercial and savings banks	65.4	65.2	73.6	+ .2	- 8.2
Federal Reserve Banks	26.8	26.7	26.3	+ .1	+ .4
Other	1.0	1.1	1.2	--	- .2
Other securities	26.0	25.9	26.3	+ .1	- .3
Total assets, net	279.6	276.2	274.9	+3.5	+ 4.8
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	246.3	242.4	242.6	+3.9	+ 3.8
Currency outside banks	28.8	29.1	28.7	- .3	+ .1
Demand deposits adjusted	116.1	113.1	115.5	+3.1	+ .6
Time deposits adjusted	100.4	99.3	97.2	+1.1	+ 3.2
Postal savings deposits	.9	1.0	1.1	--	- .2
U. S. Government deposits	5.5	5.1	4.9	+ .4	+ .6
At commercial and savings banks	5.0	4.7	4.6	+ .3	+ .4
At Federal Reserve Banks	.5	.4	.4	+ .1	+ .2
Foreign bank deposits, net	3.2	3.0	3.9	+ .2	- .7
Treasury cash	.4	.4	.7	--	- .3
Capital and miscellaneous accounts, net	24.2	25.2	22.8	-1.0	+ 1.4
Total liabilities and capital, net	279.6	276.2	274.9	+3.5	+ 4.8
<u>Seasonally adjusted</u>					
Currency outside banks	28.2	28.5	28.1	- .3	+ .1
Demand deposits adjusted	111.8	111.8	111.3	--	+ .5

* Figures may not add to totals because of rounding. For description and back figures of seasonally adjusted data, see July 1957 Bulletin, pp. 828-29. Also see footnotes on first and second pages.

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

r/ Revised.