

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

(For Immediate Release)

May 11, 1960

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, APRIL 27, 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	226,990	188,810	156,570	25,355	6,531	59,649	65,035
Loans and discounts	138,710	112,950	96,387	17,991	4,156	38,990	35,250
U. S. Govt. obligations	62,670	55,830	44,289	5,249	1,745	15,305	21,990
Other securities	25,610	20,030	15,894	2,115	630	5,354	7,795
Reserves, cash, and bank balances	43,400	42,710	37,562	7,772	1,783	15,412	12,595
Reserve with FR Banks	17,690	17,690	17,692	4,140	938	7,129	5,485
Cash in vault	3,550	3,450	2,532	159	29	752	1,592
Balances with banks	10,470	9,910	6,000	98	109	1,965	3,828
Cash items	11,690	11,660	11,338	3,375	707	5,566	1,690
Other assets	5,620	5,060	4,486	1,442	96	1,662	1,286
Total assets	276,010	236,580	198,618	34,569	8,410	76,723	78,916
LIABILITIES & CAPITAL							
Gross demand deposits	140,220	140,190	119,809	23,729	5,842	46,713	43,525
Gross time deposits	103,280	67,990	54,314	4,455	1,439	20,986	27,434
TOTAL DEPOSITS	243,500	208,180	174,123	28,184	7,281	67,699	70,959
Deposits of banks	13,990	13,990	13,409	4,932	1,124	6,081	1,272
U. S. Govt. deposits	4,740	4,740	4,311	1,148	239	1,663	1,261
Other demand deposits	123,220	123,190	103,688	18,696	4,520	39,333	41,139
Other time deposits	101,550	66,260	52,715	3,408	1,398	20,622	27,287
Borrowings	3,000	3,000	2,942	1,056	241	1,192	453
Other liabilities	6,140	5,440	4,972	1,930	133	1,685	1,224
Total capital accounts	23,370	19,960	16,581	3,399	755	6,147	6,280
Total liabilities and capital	276,010	236,580	198,618	34,569	8,410	76,723	78,916

* 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

MARCH 30, 1960 TO APRIL 27, 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		
<u>ASSETS</u>							
Loans and investments	+ 3,220	+ 3,130	+2,808	+ 1,013	- 99	+ 1,204	+ 690
Loans and discounts	+ 1,700	+ 1,560	+1,301	+ 129	+ 21	+ 598	+ 553
U. S. Govt. obligations	+ 1,610	+ 1,670	+1,603	+ 966	- 121	+ 615	+ 143
Other securities	- 90	- 100	- 96	- 82	+ 1	- 9	- 6
Reserves, cash, and bank balances	+ 870	+ 930	+ 792	- 4	+ 179	+ 368	+ 249
Reserve with FR Banks	+ 140	+ 140	+ 137	+ 82	+ 95	- 93	+ 53
Cash in vault	+ 90	+ 90	+ 59	+ 5	+ 1	- 1	+ 54
Balances with banks	- 80	- 20	- 72	- 127	+ 57	- 24	+ 22
Cash items	+ 720	+ 720	+ 668	+ 36	+ 26	+ 486	+ 120
Other assets	- 70	- 70	- 74	- 49	+ 1	- 32	+ 6
Total assets	+ 4,020	+ 3,990	+3,526	+ 960	+ 81	+ 1,540	+ 945
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	+ 3,410	+ 3,410	+3,057	+ 632	+ 287	+ 1,414	+ 724
Gross time deposits	+ 460	+ 420	+ 351	+ 121	+ 16	+ 83	+ 131
TOTAL DEPOSITS	+ 3,870	+ 3,830	+3,408	+ 753	+ 303	+ 1,497	+ 855
Deposits of banks	+ 40	+ 40	+ 37	+ 137	- 119	+ 22	- 3
U. S. Govt. deposits	+ 70	+ 70	+ 163	+ 330	- 2	+ 100	- 265
Other demand deposits	+ 3,500	+ 3,500	+3,047	+ 299	+ 417	+ 1,339	+ 992
Other time deposits	+ 260	+ 220	+ 161	- 13	+ 7	+ 36	+ 131
Borrowings	- 290	- 290	- 274	+ 105	- 226	- 106	- 47
Other liabilities	+ 330	+ 350	+ 306	+ 87	+ 1	+ 117	+ 101
Total capital accounts	+ 110	+ 100	+ 86	+ 15	+ 3	+ 32	+ 36
Total liabilities and capital	+ 4,020	+ 3,990	+3,526	+ 960	+ 81	+ 1,540	+ 945

* Figures have been rounded to nearest 10 million.

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

APRIL 29, 1959 TO APRIL 27, 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	+ 4,380	+ 3,070	+1,420	- 531	- 71	- 790	+2,812
Loans and discounts	+13,700	+11,740	+9,728	+1,684	+ 581	+3,500	+3,963
U. S. Govt. obligations	- 8,340	- 7,800	-7,380	-1,722	- 599	-3,802	-1,257
Other securities	- 980	- 870	- 928	- 493	- 53	- 488	+ 106
Reserves, cash, and bank balances	+ 100	+ 160	+ 29	+ 251	- 100	- 296	+ 174
Reserve with FR Banks	- 620	- 620	- 622	+ 169	- 92	- 587	- 112
Cash in vault	+ 220	+ 260	+ 142	+ 11	-	- 3	+ 134
Balances with banks	- 260	- 250	- 202	+ 3	- 12	- 165	- 28
Cash items	+ 760	+ 770	+ 711	+ 68	+ 4	+ 459	+ 180
Other assets	+ 540	+ 520	+ 458	+ 316	+ 6	+ 36	+ 100
Total assets	+ 5,020	+ 3,750	+1,907	+ 36	- 165	-1,050	+3,086
LIABILITIES & CAPITAL							
Gross demand deposits	- 380	- 380	-1,113	- 394	- 350	- 961	+ 592
Gross time deposits	+ 1,780	+ 760	- 87	- 832	+ 15	- 849	+1,579
TOTAL DEPOSITS	+ 1,400	+ 380	-1,200	-1,226	- 335	-1,810	+2,171
Deposits of banks	- 1,220	- 1,220	-1,137	- 799	- 60	- 255	- 23
U. S. Govt. deposits	+ 150	+ 150	+ 159	+ 232	- 75	+ 90	- 88
Other demand deposits	- 250	- 250	-1,000	- 547	- 213	- 915	+ 675
Other time deposits	+ 2,720	+ 1,700	+ 778	- 112	+ 13	- 730	+1,607
Borrowings	+ 910	+ 910	+ 998	+ 537	+ 151	+ 283	+ 27
Other liabilities	+ 1,470	+ 1,390	+1,307	+ 616	+ 2	+ 236	+ 453
Total capital accounts	+ 1,240	+ 1,070	+ 802	+ 109	+ 17	+ 241	+ 435
Total liabilities and capital	+ 5,020	+ 3,750	+1,907	+ 36	- 165	-1,050	+3,086

* 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) 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	April 27, 1960	March 30, 1960	April 29, 1959	Change to Apr. 27, 1960 from --	
				Mar. 30, 1960	Apr. 29, 1959
<u>ASSETS</u>					
Monetary reserve	24.7	24.7	25.6	--	- .9
Gold stock	19.4	19.4	20.3	--	- 1.0
Treasury Currency	5.3	5.3	5.3	--	+ .1
Bank credit	251.0	247.6	247.9	+ 3.4	+ 3.2
Loans, net	136.3	134.6	123.5	+ 1.7	+ 12.8
U. S. Govt. obligations	89.1	87.3	97.8	+ 1.8	- 8.7
Commercial and savings banks	62.7	61.1	71.0	+ 1.6	- 8.3
Federal Reserve Banks	25.5	25.3	25.6	+ .2	- .1
Other	1.0	1.0	1.2	- .1	- .2
Other securities	25.6	25.7	26.6	- .1	- 1.0
Total assets, net	<u>275.7</u>	<u>272.4</u>	<u>273.5</u>	<u>+ 3.3</u>	<u>+ 2.3</u>
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	241.9	239.0	240.3	+ 2.9	+ 1.6
Currency outside banks	27.9	28.1	27.9	- .1	+ .1
Demand deposits adjusted	111.5	108.8	112.5	+ 2.8	- 1.0
Time deposits adjusted	101.5	101.3	98.8	+ .3	+ 2.7
Postal savings deposits	.9	.9	1.1	--	- .2
U. S. Government deposits	5.3	5.2	5.1	+ .2	+ .3
At commercial and savings banks	4.7	4.7	4.6	+ .1	+ .2
At Federal Reserve Banks	.6	.5	.5	+ .1	+ .1
Foreign bank deposits, net	2.8	2.7	3.7	+ .1	- .9
Treasury cash	.4	.4	.7	--	- .3
Capital and miscellaneous accounts, net	25.3	25.1	23.7	+ .2	+ 1.6
Total liabilities and capital, net	<u>275.7</u>	<u>272.4</u>	<u>273.5</u>	<u>+ 3.3</u>	<u>+ 2.3</u>
Seasonally adjusted <u>2/</u>					
Currency outside banks	28.2	28.4	28.2	- .2	--
Demand deposits adjusted	111.2	111.1	112.2	+ .1	- 1.0

* Figures may not add to totals because of rounding.

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.