



(For Immediate Release)

July 13, 1960

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, JUNE 29, 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	227,020	188,790	156,593	25,320	6,598	59,563	65,112
Loans and discounts	140,930	114,840	97,898	18,060	4,342	39,421	36,075
U. S. Govt. obligations	60,700	54,100	42,980	5,273	1,620	14,846	21,241
Other securities	25,390	19,850	15,715	1,987	636	5,296	7,796
Reserves, cash, and bank balances	43,850	43,110	37,977	7,773	1,854	15,786	12,564
Reserve with FR Banks	17,420	17,420	17,418	3,953	947	7,260	5,258
Cash in vault	3,640	3,540	2,605	161	30	791	1,623
Balances with banks	11,020	10,410	6,520	118	144	2,258	4,000
Cash items	11,770	11,740	11,434	3,541	733	5,477	1,683
Other assets	5,840	5,260	4,673	1,507	94	1,741	1,331
Total assets	276,710	237,160	199,243	34,600	8,546	77,090	79,007
LIABILITIES & CAPITAL							
Gross demand deposits	140,050	140,020	119,925	24,133	6,000	46,619	43,173
Gross time deposits	104,480	69,140	55,275	4,521	1,474	21,409	27,871
TOTAL DEPOSITS	244,530	209,160	175,200	28,654	7,474	68,028	71,044
Deposits of banks	14,640	14,640	14,073	5,324	1,199	6,303	1,247
U. S. Govt. deposits	7,330	7,330	6,608	1,439	411	2,688	2,070
Other demand deposits	119,750	119,720	100,790	18,379	4,442	37,966	40,003
Other time deposits	102,810	67,470	53,729	3,512	1,422	21,071	27,724
Borrowings	2,130	2,130	2,069	473	161	1,064	371
Other liabilities	6,380	5,620	5,152	2,046	142	1,741	1,223
Total capital accounts	23,670	20,250	16,822	3,427	769	6,257	6,369
Total liabilities and capital	276,710	237,160	199,243	34,600	8,546	77,090	79,007

* 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

May 25, 1960 to June 29, 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		
<u>ASSETS</u>							
Loans and investments	+ 310	+ 210	+ 276	+ 230	+ 36	+ 72	- 62
Loans and discounts	+1,380	+1,210	+1,018	+ 233	+ 83	+ 295	+ 407
U. S. Govt. obligations	-1,110	-1,040	- 762	- 27	- 27	- 200	- 508
Other securities	+ 40	+ 40	+ 20	+ 24	- 20	- 23	+ 39
Reserves, cash, and bank balances	+1,670	+1,600	+1,455	+ 402	+ 131	+ 681	+ 241
Reserve with FR Banks	+ 40	+ 40	+ 34	+ 71	+ 59	+ 139	- 235
Cash in vault	+ 130	+ 130	+ 96	+ 6	+ 1	+ 35	+ 54
Balances with banks	+ 790	+ 720	+ 652	- 12	+ 29	+ 297	+ 338
Cash items	+ 710	+ 710	+ 673	+ 337	+ 42	+ 210	+ 84
Other assets	+ 220	+ 220	+ 208	+ 93	+ 1	+ 84	+ 30
Total assets	+2,200	+2,030	+1,939	+ 725	+ 168	+ 837	+ 209
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	+2,090	+2,090	+2,100	+ 1,163	+ 195	+ 594	+ 148
Gross time deposits	+ 970	+ 830	+ 700	+ 70	+ 25	+ 285	+ 320
TOTAL DEPOSITS	+3,060	+2,920	+2,800	+ 1,233	+ 220	+ 879	+ 468
Deposits of banks	+ 940	+ 940	+ 933	+ 398	+ 102	+ 401	+ 32
U. S. Govt. deposits	+ 180	+ 180	+ 130	- 42	+ 26	+ 2	+ 144
Other demand deposits	+ 880	+ 880	+ 949	+ 751	+ 71	+ 155	- 28
Other time deposits	+1,060	+ 920	+ 788	+ 126	+ 21	+ 321	+ 320
Borrowings	-1,050	-1,050	-1,019	- 670	- 64	- 41	- 244
Other liabilities	+ 40	+ 20	+ 33	+ 158	+ 3	- 84	- 44
Total capital accounts	+ 150	+ 140	+ 125	+ 4	+ 9	+ 83	+ 29
Total liabilities and capital	+2,200	+2,030	+1,939	+ 725	+ 168	+ 837	+ 209

* Figures have been rounded to nearest 10 million.

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

G.7

June 24, 1959 to June 29, 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	+ 3,820	+ 2,870	+1,586	- 168	+ 82	-1,054	+2,726
Loans and discounts	+12,240	+10,390	+8,597	+1,379	+655	+2,805	+3,758
U. S. Govt. obligations	- 7,470	- 6,760	-6,184	-1,153	-517	-3,378	-1,136
Other securities	- 950	- 760	- 827	- 394	- 56	- 481	+ 104
Reserves, cash, and bank balances	+ 1,120	+ 1,180	+ 806	+ 569	+ 12	+ 24	+ 201
Reserve with FR Banks	- 600	- 600	- 608	-	- 35	- 275	- 298
Cash in vault	+ 270	+ 280	+ 154	+ 16	- 1	+ 18	+ 121
Balances with banks	+ 550	+ 600	+ 421	+ 19	+ 38	+ 171	+ 193
Cash items	+ 900	+ 900	+ 839	+ 534	+ 10	+ 110	+ 185
Other assets	+ 780	+ 730	+ 669	+ 330	+ 12	+ 233	+ 94
Total assets	+ 5,720	+ 4,780	+3,061	+ 731	+106	- 797	+ 3,021
LIABILITIES & CAPITAL							
Gross demand deposits	+ 1,160	+ 1,160	+ 633	+ 780	+ 32	- 696	+ 517
Gross time deposits	+ 2,140	+ 1,370	+ 494	- 541	+ 19	- 724	+ 1,740
TOTAL DEPOSITS	+ 3,300	+ 2,530	+1,127	+ 239	+ 51	- 1,420	+ 2,257
Deposits of banks	- 260	- 260	- 173	- 164	+ 45	- 32	- 22
U. S. Govt. deposits	+ 2,600	+ 2,600	+2,377	+ 637	+144	+ 973	+ 623
Other demand deposits	- 1,850	- 1,850	-2,202	- 191	-144	- 1,755	- 112
Other time deposits	+ 2,810	+ 2,040	+1,125	- 43	+ 6	- 606	+ 1,768
Borrowings	- 580	- 580	- 550	- 332	- 3	- 76	- 139
Other liabilities	+ 1,690	+ 1,610	+1,537	+ 689	+ 29	+ 387	+ 432
Total capital accounts	+ 1,310	+ 1,220	+ 947	+ 135	+ 29	+ 312	+ 471
Total liabilities and capital	+ 5,720	+ 4,780	+3,061	+ 731	+106	- 797	+ 3,021

* 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	June 29, 1960	May 25, 1960	June 24, 1959	Change to June 29, 1960 from --	
				May 25, 1960	June 24, 1959
<u>ASSETS</u>					
Monetary reserve	24.7	24.7	25.1	-	- .4
Gold stock	19.3	19.4	19.8	-	- .4
Treasury Currency	5.4	5.4	5.3	-	+ .1
Bank credit	252.3	250.7	248.5	+ 1.7	+ 3.9
Loans, net	139.1	136.8	126.9	+ 2.3	+ 12.2
U. S. Govt. obligations	87.9	88.5	95.2	- .7	- 7.4
Commercial and savings banks	60.7	61.8	68.2	- 1.1	- 7.5
Federal Reserve Banks	26.2	25.7	25.9	+ .5	+ .3
Other	.9	1.0	1.2	- .1	- .2
Other securities	25.4	25.4	26.3	-	- 1.0
Total assets, net	<u>277.0</u>	<u>275.4</u>	<u>273.6</u>	<u>+ 1.7</u>	<u>+ 3.5</u>
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	239.9	238.5	240.1	+ 1.4	- .2
Currency outside banks	28.3	28.1	28.3	+ .2	-
Demand deposits adjusted	108.0	107.8	110.7	+ .2	- 2.8
Time deposits adjusted	102.8	101.7	100.0	+ 1.1	+ 2.8
Postal savings deposits	.8	.9	1.1	-	- .2
U. S. Government deposits	7.8	7.7	5.3	+ .2	+ 2.6
At commercial and savings banks	7.3	7.2	4.7	+ .2	+ 2.6
At Federal Reserve Banks	.5	.5	.5	-	-
Foreign bank deposits, net	2.9	2.8	3.6	+ .1	- .7
Treasury cash	.4	.4	.4	-	-
Capital and miscellaneous accounts, net	26.0	25.9	24.2	+ 1.7	+ 1.8
Total liabilities and capital, net	<u>277.0</u>	<u>275.4</u>	<u>273.6</u>	<u>+ 1.7</u>	<u>+ 3.5</u>
<u>Seasonally adjusted</u>					
Currency outside banks	28.1	28.2	28.3	- .1	- .2
Demand deposits adjusted	110.1	109.4	112.6	+ .7	- 2.5

* Figures may not add to totals because of rounding. For description and back figures of seasonally adjusted data, see February 1960 Bulletin, p.133-36. See note on page 3.
1/ Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.