



*Mrs. Postles*

G.7 BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

(For Immediate Release) July 26, 1960.

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, JULY 13, 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		
<b>ASSETS</b>							
Loans and investments	229,820	191,510	159,142	26,165	6,801	60,749	65,427
Loans and discounts	141,130	114,970	98,052	18,030	4,390	39,608	36,024
U. S. Govt. obligations	63,260	56,710	45,368	6,103	1,750	15,863	21,652
Other securities	25,430	19,830	15,722	2,032	661	5,278	7,751
Reserves, cash, and bank balances	47,310	46,490	40,899	8,143	2,023	17,163	13,570
Reserve with FR Banks	17,850	17,850	17,855	3,754	981	7,664	5,456
Cash in vault	3,630	3,520	2,596	158	31	806	1,601
Balances with banks	11,870	11,190	6,914	100	113	2,103	4,598
Cash items	13,960	13,930	13,534	4,131	898	6,590	1,915
Other assets	5,890	5,320	4,714	1,539	97	1,718	1,360
<b>Total assets</b>	<b>283,020</b>	<b>243,320</b>	<b>204,755</b>	<b>35,847</b>	<b>8,921</b>	<b>79,630</b>	<b>80,357</b>
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	145,280	145,250	124,520	24,660	6,277	49,054	44,529
Gross time deposits	104,760	69,280	55,384	4,497	1,492	21,463	27,932
<b>TOTAL DEPOSITS</b>	<b>250,040</b>	<b>214,530</b>	<b>179,904</b>	<b>29,157</b>	<b>7,769</b>	<b>70,517</b>	<b>72,461</b>
Deposits of banks	15,680	15,680	15,043	5,315	1,290	7,030	1,408
U. S. Govt. deposits	8,090	8,090	7,393	1,762	462	3,170	1,999
Other demand deposits	123,210	123,180	103,657	18,610	4,579	39,199	41,269
Other time deposits	103,060	67,580	53,811	3,470	1,438	21,118	27,785
Borrowings	2,720	2,720	2,673	1,046	247	1,091	289
Other liabilities	6,550	5,810	5,340	2,197	135	1,765	1,243
<b>Total capital accounts</b>	<b>23,710</b>	<b>20,260</b>	<b>16,838</b>	<b>3,447</b>	<b>770</b>	<b>6,257</b>	<b>6,364</b>
<b>Total liabilities and capital</b>	<b>283,020</b>	<b>243,320</b>	<b>204,755</b>	<b>35,847</b>	<b>8,921</b>	<b>79,630</b>	<b>80,357</b>

\* 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

JUNE 15, 1960 TO JULY 13, 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		
<b>ASSETS</b>							
Loans and investments	+1,640	+1,510	+1,516	+ 386	+ 91	+984	+ 55
Loans and discounts	- 100	- 240	- 234	- 320	-	+ 82	+ 4
U. S. Govt. obligations	+1,750	+1,820	+1,802	+ 719	+ 83	+925	+ 75
Other securities	- 10	- 70	- 52	- 13	+ 8	- 23	- 24
Reserves, cash, and bank balances	- 980	-1,050	-1,046	- 745	-109	-202	+ 10
Reserve with FR Banks	- 100	- 100	- 98	- 301	- 15	+173	+ 45
Cash in vault	+ 160	+ 150	+ 125	+ 15	+ 3	+ 68	+ 39
Balances with banks	- 40	- 100	- 148	- 26	- 4	-174	+ 56
Cash items	-1,000	-1,000	- 925	- 433	- 93	-269	-130
Other assets	+ 220	+ 230	+ 206	+ 118	+ 7	+ 33	+ 48
Total assets	+ 880	+ 690	+ 676	- 241	- 11	+815	+113
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	- 280	- 280	- 234	- 584	+ 35	+341	- 26
Gross time deposits	+ 840	+ 660	+ 567	+ 26	+ 37	+278	+226
TOTAL DEPOSITS	+ 560	+ 380	+ 333	- 558	+ 72	+619	+200
Deposits of banks	+ 370	+ 370	+ 335	+ 104	+ 16	+156	+ 59
U. S. Govt. deposits	+1,590	+1,590	+1,556	+ 589	+124	+764	+ 79
Other demand deposits	-2,210	-2,210	-2,098	-1,263	- 97	-574	-164
Other time deposits	+ 810	+ 630	+ 540	+ 12	+ 29	+273	+226
Borrowings	+ 160	+ 160	+ 165	+ 68	- 86	+218	- 35
Other liabilities	+ 10	+ 30	+ 64	+ 231	- 2	- 98	- 67
Total capital accounts	+ 150	+ 120	+ 114	+ 18	+ 5	+ 76	+ 15
Total liabilities and capital	+ 880	+ 690	+ 676	- 241	- 11	+815	+113

\* Figures have been rounded to nearest 10 million.

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

JULY 15, 1959 TO JULY 13, 1960

(Partly estimated. In millions of dollars)

G.7

Item	All banks*	All commercial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks
				New York	Chicago		
<b>ASSETS</b>							
Loans and investments	+ 3,540	+2,560	+1,418	- 319	+ 96	- 760	+2,401
Loans and discounts	+11,090	+9,250	+7,598	+1,044	+554	+2,547	+3,453
U. S. Govt. obligations	- 6,660	-5,910	-5,361	-1,002	-417	-2,832	-1,110
Other securities	- 890	- 780	- 819	- 361	- 41	- 475	+ 58
Reserves, cash, and bank balances	+ 30	- 30	- 323	+ 186	- 83	- 405	- 21
Reserve with FR Banks	- 520	- 520	- 517	- 101	- 51	- 182	- 183
Cash in vault	+ 280	+ 280	+ 162	+ 24	-	+ 39	+ 99
Balances with banks	+ 160	+ 100	- 43	- 12	+ 15	- 96	+ 50
Cash items	+ 110	+ 110	+ 75	+ 275	- 47	- 166	+ 13
Other assets	+ 740	+ 700	+ 636	+ 333	+ 3	+ 210	+ 90
<b>Total assets</b>	<b>+ 4,310</b>	<b>+3,230</b>	<b>+1,731</b>	<b>+ 200</b>	<b>+ 16</b>	<b>- 955</b>	<b>+2,470</b>
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	- 1,630	-1,630	-1,943	- 555	-211	-1,116	- 61
Gross time deposits	+ 2,540	+1,610	+ 713	- 482	+ 27	- 608	+1,776
<b>TOTAL DEPOSITS</b>	<b>+ 910</b>	<b>- 20</b>	<b>-1,230</b>	<b>-1,037</b>	<b>-184</b>	<b>-1,724</b>	<b>+1,715</b>
Deposits of banks	- 490	- 490	- 415	- 395	+ 22	- 32	- 10
U. S. Govt. deposits	+ 1,650	+1,650	+1,456	- 101	+ 60	+1,021	+ 476
Other demand deposits	- 3,410	-3,410	-3,568	- 509	-291	-2,213	- 555
Other time deposits	+ 3,160	+2,230	+1,297	- 32	+ 25	- 500	+1,804
Borrowings	+ 270	+ 270	+ 299	+ 291	+138	- 3	- 127
Other liabilities	+ 1,860	+1,830	+1,763	+ 815	+ 35	+ 462	+ 451
<b>Total capital accounts</b>	<b>+ 1,270</b>	<b>+1,150</b>	<b>+ 899</b>	<b>+ 131</b>	<b>+ 27</b>	<b>+ 310</b>	<b>+ 431</b>
<b>Total liabilities and capital</b>	<b>+ 4,310</b>	<b>+3,230</b>	<b>+1,731</b>	<b>+ 200</b>	<b>+ 16</b>	<b>- 955</b>	<b>+2,470</b>

\*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	July 13, 1960	June 15, 1960	July 15, 1959	Change to July 13, 1960 from --	
				June 15, 1960	July 15, 1959
<b>ASSETS</b>					
Monetary reserve	24.6	24.7	25.0	- .1	- .4
Gold stock	19.3	19.4	19.7	- .1	- .4
Treasury Currency	5.4	5.4	5.3	-	+ .1
Bank credit	255.0	253.1	252.2	+1.9	+ 2.8
Loans, net	138.9	139.1	128.4	- .2	+10.5
U. S. Govt. obligations	90.7	88.6	97.5	+2.1	- 6.8
Commercial and savings banks	63.3	61.5	69.9	+1.8	- 6.7
Federal Reserve Banks	26.5	26.2	26.4	+ .4	+ .1
Other	.9	.9	1.1	-	- .2
Other securities	25.4	25.4	26.3	-	- .9
Total assets, net	<u>279.6</u>	<u>277.8</u>	<u>277.2</u>	<u>+1.8</u>	<u>+ 2.4</u>
<b>LIABILITIES AND CAPITAL</b>					
Total deposits adjusted and currency outside banks	241.7	242.0	242.4	- .3	- .7
Currency outside banks	28.6	28.4	28.7	+ .2	- .1
Demand deposits adjusted	109.3	110.5	112.8	-1.2	- 3.5
Time deposits adjusted	103.0	102.2	99.9	+ .8	+ 3.2
Postal savings deposits	.8	.8	1.0	-	- .2
U. S. Government deposits	8.6	7.0	6.9	+1.5	+ 1.7
At commercial and savings banks	8.1	6.5	6.4	+1.6	+ 1.7
At Federal Reserve Banks	.5	.5	.4	- .1	+ .1
Foreign bank deposits, net	2.8	2.8	3.5	-	- .7
Treasury cash	.4	.4	.4	-	-
Capital and miscellaneous accounts, net	26.1	25.6	24.0	+ .5	+ 2.1
Total liabilities and capital, net	<u>279.6</u>	<u>277.8</u>	<u>277.2</u>	<u>+1.8</u>	<u>+ 2.4</u>

\* Figures may not add to totals because of rounding.

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