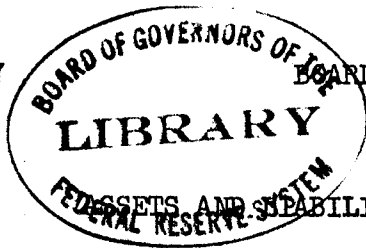


Mrs. Castles



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

(For Immediate Release)

August 10, 1960

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, JULY 27, 1960

(Partly estimated. In millions of dollars)

Item	All banks*	All commer- cial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	229,050	190,750	158,313	25,698	6,811	60,427	65,377
Loans and discounts	140,340	114,130	97,183	17,610	4,284	39,290	35,999
U. S. Govt. obligations	63,080	56,590	45,238	5,975	1,845	15,825	21,593
Other securities	25,630	20,030	15,892	2,113	682	5,312	7,785
Reserves, cash, and bank balances	44,020	43,270	37,981	7,639	1,745	15,743	12,854
Reserve with FR Banks	17,890	17,890	17,899	3,931	857	7,584	5,527
Cash in vault	3,640	3,540	2,596	149	29	785	1,633
Balances with banks	11,010	10,390	6,328	104	120	2,028	4,076
Cash items	11,480	11,450	11,158	3,455	739	5,346	1,618
Other assets	5,940	5,360	4,763	1,549	106	1,768	1,340
Total assets	279,010	239,380	201,057	34,886	8,662	77,938	79,571
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	140,860	140,830	120,512	23,655	6,057	47,246	43,554
Gross time deposits	105,150	69,720	55,702	4,588	1,494	21,550	28,070
TOTAL DEPOSITS	246,010	210,550	176,214	28,243	7,551	68,796	71,624
Deposits of banks	14,450	14,450	13,860	5,025	1,213	6,324	1,298
U. S. Govt. deposits	6,520	6,520	5,868	1,301	346	2,341	1,880
Other demand deposits	121,600	121,570	102,366	18,366	4,552	38,925	40,523
Other time deposits	103,440	68,010	54,120	3,551	1,440	21,206	27,923
Borrowings	2,550	2,550	2,505	946	195	1,063	301
Other liabilities	6,640	5,920	5,446	2,247	146	1,823	1,230
Total capital accounts	23,810	20,360	16,892	3,450	770	6,256	6,416
Total liabilities and capital	279,010	239,380	201,057	34,886	8,662	77,938	79,571

* 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 29, 1960 TO JULY 27, 1960

(Partly estimated. In millions of dollars)

Item	All banks* <u>r</u> /	All commer- cial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	+2,050	+1,960	+1,720	+378	+213	+864	+265
Loans and discounts	- 560	- 710	- 715	-450	- 58	-131	- 76
U. S. Govt. obligations	+2,430	+2,490	+2,258	+702	+225	+979	+352
Other securities	+ 180	+ 180	+ 177	+126	+ 46	+ 16	- 11
Reserves, cash, and bank balances	+ 80	+ 160	+ 4	-134	-109	- 43	+290
Reserve with FR Banks	+ 470	+ 470	+ 481	- 22	- 90	+324	+269
Cash in vault	-	-	- 9	- 12	- 1	- 6	+ 10
Balances with banks	- 100	- 20	- 192	- 14	- 24	-230	+ 76
Cash items	- 290	- 290	- 276	- 86	+ 6	-131	- 65
Other assets	+ 100	+ 100	+ 90	+ 42	+ 12	+ 27	+ 9
Total assets	+2,230	+2,220	+1,814	+286	+116	+848	+564
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	+ 810	+ 810	+ 587	-478	+ 57	+627	+381
Gross time deposits	+ 580	+ 580	+ 427	+ 67	+ 20	+141	+199
TOTAL DEPOSITS	+1,390	+1,390	+1,014	-411	+ 77	+768	+580
Deposits of banks	- 190	- 190	- 213	-299	+ 14	+ 21	+ 51
U. S. Govt. deposits	- 810	- 810	- 740	-138	- 65	-347	-190
Other demand deposits	+1,850	+1,850	+1,576	- 13	+110	+959	+520
Other time deposits	+ 540	+ 540	+ 391	+ 39	+ 18	+135	+199
Borrowings	+ 420	+ 420	+ 436	+473	+ 34	- 1	- 70
Other liabilities	+ 300	+ 300	+ 294	+201	+ 4	+ 82	+ 7
Total capital accounts	+ 120	+ 110	+ 70	+ 23	+ 1	- 1	+ 47
Total liabilities and capital	+2,230	+2,220	+1,814	+286	+116	+848	+564

* Figures have been rounded to nearest 10 million.
r/ June 29 mutual savings banks figures have been revised.

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

G.7 JULY 29, 1959 TO JULY 27, 1960

(Partly estimated. In millions of dollars)

Item	All banks*	All commer- cial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	+3,990	+3,090	+1,755	-414	+180	- 669	+2,658
Loans and discounts	+9,990	+8,190	+6,486	+548	+473	+1,989	+3,476
U. S. Govt. obligations	-5,320	-4,520	-4,102	-724	-275	-2,221	- 882
Other securities	- 680	- 580	- 629	-238	- 18	- 437	+ 64
Reserves, cash, and bank balances	+1,730	+1,700	+1,216	+655	-204	+ 296	+ 469
Reserve with FR Banks	- 180	- 180	- 175	+193	-219	- 6	- 143
Cash in vault	+ 250	+ 260	+ 127	+ 6	- 1	- 2	+ 124
Balances with banks	+ 710	+ 670	+ 373	+ 16	- 14	+ 43	+ 328
Cash items	+ 950	+ 950	+ 891	+440	+ 30	+ 261	+ 160
Other assets	+ 770	+ 720	+ 675	+383	+ 25	+ 224	+ 43
Total assets	+6,490	+5,510	+3,646	+624	+ 1	- 149	+3,170
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	+ 300	+ 300	- 247	- 86	-155	- 512	+ 506
Gross time deposits	+3,020	+2,120	+1,117	-359	+ 29	- 426	+1,873
TOTAL DEPOSITS	+3,320	+2,420	+ 870	-445	-126	- 938	+2,379
Deposits of banks	- 170	- 170	- 101	-296	+ 65	+ 90	+ 40
U. S. Govt. deposits	+1,540	+1,540	+1,337	+ 24	+ 65	+ 732	+ 516
Other demand deposits	-1,650	-1,650	-2,024	-242	-271	-1,443	- 68
Other time deposits	+3,600	+2,700	+1,658	+ 69	+ 15	- 317	+1,891
Borrowings	- 30	- 30	+ 5	+ 52	+ 58	+ 14	- 119
Other liabilities	+1,900	+1,930	+1,859	+881	+ 42	+ 495	+ 441
Total capital accounts	+1,300	+1,190	+ 912	+136	+ 27	+ 280	+ 469
Total liabilities and capital	+6,490	+5,510	+3,646	+624	+ 1	- 149	+3,170

* 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 27, 1960	June 29, 1960 <u>r/</u>	July 29, 1959	Change to July 27, 1960 from --	
				June 29, 1960	July 29, 1959
<u>ASSETS</u>					
Monetary reserve	24.5	24.7	24.9	- .2	- .4
Gold stock	19.2	19.3	19.6	- .2	- .5
Treasury Currency	5.4	5.4	5.3	-	+ .1
Bank credit	254.4	252.3	250.7	+2.1	+3.7
Loans, net	138.1	139.1	128.4	-1.0	+9.7
U. S. Govt. obligations	90.7	87.8	96.0	+2.9	-5.3
Commercial and savings banks	63.1	60.7	68.4	+2.4	-5.3
Federal Reserve Banks	26.7	26.2	26.5	+ .5	+ .2
Other	.9	.9	1.1	-	- .2
Other securities	25.6	25.5	26.3	+ .2	- .7
Total assets, net	278.9	277.0	275.7	+1.9	+3.3
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	242.7	240.0	242.0	+2.7	+ .7
Currency outside banks	28.3	28.3	28.4	-	- .1
Demand deposits adjusted	110.1	108.0	112.7	+2.1	-2.6
Time deposits adjusted	103.4	102.9	99.8	+ .5	+3.6
Postal savings deposits	.8	.8	1.0	-	- .2
U. S. Government deposits	7.0	7.8	5.6	- .8	+1.4
At commercial and savings banks	6.5	7.3	5.0	- .8	+1.5
At Federal Reserve Banks	.5	.5	.6	-	- .1
Foreign bank deposits, net	2.8	2.9	3.4	- .1	- .6
Treasury cash	.4	.4	.4	-	-
Capital and miscellaneous accounts, net	26.0	25.9	24.2	+ .1	+1.8
Total liabilities and capital, net	278.9	277.0	275.7	+1.9	+3.3
<u>Seasonally adjusted</u>					
Currency outside banks	28.2	28.1	28.3	+ .1	- .1
Demand deposits adjusted	110.3	110.1	112.9	+ .2	-2.6

* 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.

r/ Revised.