

Mrs. Cothran

(For Immediate Release)

September 13, 1960

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, AUGUST 31, 1960

(Partly estimated. In millions of dollars)

	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	229,730	191,150	158,587	25,438	6,661	60,683	65,805
Loans and discounts	141,120	114,660	97,523	17,236	4,317	39,497	36,473
U. S. Govt. obligations	62,970	56,490	45,198	6,031	1,727	15,920	21,520
Other securities	25,640	20,000	15,866	2,171	617	5,266	7,812
Reserves, cash, and bank balances	44,070	43,310	38,033	7,829	1,927	15,353	12,924
Reserve with FR Banks	17,600	17,600	17,598	4,025	1,020	7,186	5,367
Cash in vault	3,520	3,420	2,509	145	30	750	1,584
Balances with banks	11,190	10,560	6,500	103	129	1,956	4,312
Cash items	11,760	11,730	11,426	3,556	748	5,461	1,661
Other assets	6,260	5,670	5,012	1,661	110	1,760	1,481
Total assets	280,060	240,130	201,632	34,928	8,698	77,796	80,210
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	139,710	139,680	119,424	23,210	6,140	46,610	43,464
Gross time deposits	106,310	70,760	56,575	4,735	1,507	21,874	28,459
TOTAL DEPOSITS	246,020	210,440	175,999	27,945	7,647	68,484	71,923
Deposits of banks	15,010	15,010	14,410	5,158	1,291	6,627	1,334
U. S. Govt. deposits	5,720	5,720	5,115	1,033	279	2,062	1,741
Other demand deposits	120,800	120,770	101,594	18,148	4,629	38,284	40,533
Other time deposits	104,490	68,940	54,880	3,606	1,448	21,511	28,315
Borrowings	2,860	2,860	2,783	1,083	117	1,093	490
Other liabilities	7,160	6,290	5,794	2,417	151	1,913	1,313
Total capital accounts	24,020	20,540	17,056	3,483	783	6,306	6,484
Total liabilities and capital	280,060	240,130	201,632	34,928	8,698	77,796	80,210

* 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

July 27, 1960 to August 31, 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	+ 680	+ 400	+ 274	- 260	- 150	+ 256	+ 428
Loans and discounts	+ 780	+ 530	+ 340	- 374	+ 33	+ 207	+ 474
U. S. Govt. obligations	- 110	- 100	- 40	+ 56	- 118	+ 95	- 73
Other securities	+ 10	- 30	- 26	+ 58	- 65	- 46	+ 27
Reserves, cash, and bank balances	+ 50	+ 40	+ 52	+ 190	+ 182	- 390	+ 70
Reserve with FR Banks	- 290	- 290	- 301	+ 94	+ 163	- 398	- 160
Cash in vault	- 120	- 120	- 87	- 4	+ 1	- 35	- 49
Balances with banks	+ 180	+ 170	+ 172	- 1	+ 9	- 72	+ 236
Cash items	+ 280	+ 280	+ 268	+ 101	+ 9	+ 115	+ 43
Other assets	+ 320	+ 310	+ 249	+ 112	+ 4	- 8	+ 141
Total assets	+1,050	+ 750	+ 575	+ 42	+ 36	- 142	+ 639
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	-1,150	-1,150	-1,088	- 445	+ 83	- 636	- 90
Gross time deposits	+1,160	+1,040	+ 873	+ 147	+ 13	+ 324	+ 389
TOTAL DEPOSITS	+ 10	- 110	- 215	- 298	+ 96	- 312	+ 299
Deposits of banks	+ 560	+ 560	+ 550	+ 133	+ 78	+ 303	+ 36
U. S. Govt. deposits	- 800	- 800	- 753	- 268	- 67	- 279	- 139
Other demand deposits	- 800	- 800	- 772	- 218	+ 77	- 641	+ 10
Other time deposits	+1,050	+ 930	+ 760	+ 55	+ 8	+ 305	+ 392
Borrowings	+ 310	+ 310	+ 278	+ 137	- 78	+ 30	+ 189
Other liabilities	+ 520	+ 370	+ 348	+ 170	+ 5	+ 90	+ 83
Total capital accounts	+ 210	+ 180	+ 164	+ 33	+ 13	+ 50	+ 68
Total liabilities and capital	+1,050	+ 750	+ 575	+ 42	+ 36	- 142	+ 639

* Figures have been rounded to nearest 10 million.

Note See footnote on first page.

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

G.7 August 26, 1959 to August 31, 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	+ 3,950	+ 2,960	+2,050	- 198	- 16	- 160	+2,724
Loans and discounts	+ 9,150	+ 7,290	+5,766	+ 30	+ 363	+1,717	+3,656
U. S. Govt. obligations	- 4,600	- 3,800	-3,172	- 56	- 340	-1,745	-1,031
Other securities	- 600	- 530	- 544	- 172	- 39	- 432	+ 99
Reserves, cash, and bank balances	+ 1,920	+ 1,880	+1,486	+1,014	+ 112	- 88	+ 148
Reserve with FR Banks	- 290	- 290	- 291	+ 387	+ 17	- 395	- 300
Cash in vault	+ 150	+ 160	+ 72	+ 4	-	- 23	+ 91
Balances with banks	+ 710	+ 660	+ 401	- 6	+ 22	- 59	+ 444
Cash items	+ 1,350	+ 1,350	+1,304	+ 629	+ 73	+ 389	+ 213
Other assets	+ 1,180	+ 1,120	+1,020	+ 518	+ 35	+ 276	+ 191
Total assets	+ 7,050	+ 5,960	+4,556	+1,334	+ 131	- 272	+3,363
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	- 400	- 400	- 579	+ 216	+ 65	-1,118	+ 258
Gross time deposits	+ 3,870	+ 2,930	+2,010	- 130	+ 52	- 77	+2,165
TOTAL DEPOSITS	+ 3,470	+ 2,530	+1,431	+ 86	+ 117	-1,195	+2,423
Deposits of banks	+ 200	+ 200	+ 287	- 102	+ 158	+ 192	+ 39
U. S. Govt. deposits	- 300	- 300	- 264	- 48	- 14	- 137	- 65
Other demand deposits	- 690	- 690	- 958	+ 105	- 56	-1,270	+ 263
Other time deposits	+ 4,260	+ 3,320	+2,366	+ 131	+ 29	+ 20	+2,186
Borrowings	+ 90	+ 90	+ 98	+ 83	- 65	+ 121	- 41
Other liabilities	+ 2,170	+ 2,140	+2,061	+1,016	+ 45	+ 500	+ 500
Total capital accounts	+ 1,320	+ 1,200	+ 966	+ 149	+ 34	+ 302	+ 181
Total liabilities and capital	+ 7,050	+ 5,960	+4,556	+1,334	+ 131	- 272	+3,363

* 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) 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	Aug. 31, 1960	July 27, 1960	Aug. 26, 1959	Change to Aug. 31, 1960 from --	
				July 27, 1960	Aug. 26, 1959
<u>ASSETS</u>					
Monetary reserve	24.4	24.5	24.9	- .1	- .5
Gold stock	19.0	19.2	19.6	- .2	- .6
Treasury Currency	5.4	5.4	5.3	-	+ .1
Bank credit	255.0	251.4	251.2	+ .6	+ 3.8
Loans, net	138.7	138.1	129.8	+ .6	+ 8.9
U. S. Govt. obligations	90.6	90.7	95.2	-	- 4.6
Commercial and savings banks	63.0	63.1	67.6	- .1	- 4.6
Federal Reserve Banks	26.8	26.7	26.5	+ .1	+ .2
Other	.9	.9	1.1	-	- .2
Other securities	25.6	25.6	26.2	-	- .6
Total assets, net	<u>279.3</u>	<u>278.9</u>	<u>276.1</u>	<u>+ .4</u>	<u>+ 3.2</u>
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	242.8	242.7	240.8	+ .1	+ 2.0
Currency outside banks	28.5	28.3	28.5	+ .2	-
Demand deposits adjusted	109.0	110.1	111.1	- 1.1	- 2.0
Time deposits adjusted	104.5	103.4	100.2	+ 1.1	+ 4.3
Postal savings deposits	.8	.8	1.0	-	- .2
U. S. Government deposits	6.2	7.0	6.6	- .8	- .4
At commercial and savings banks	5.7	6.5	6.0	- .8	- .3
At Federal Reserve Banks	.5	.5	.5	-	- .1
Foreign bank deposits, net	3.0	2.8	3.3	+ .1	- .4
Treasury cash	.4	.4	.4	-	-
Capital and miscellaneous accounts, net	27.0	26.0	25.0	+ 1.0	+ 2.0
Total liabilities and capital, net	<u>279.3</u>	<u>278.9</u>	<u>276.1</u>	<u>+ .4</u>	<u>+ 3.2</u>
<u>Seasonally adjusted</u>					
Currency outside banks	28.3	28.2	28.3	+ .1	-
Demand deposits adjusted	110.4	110.3	112.6	+ .1	- 2.2

* 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.