



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

(For Immediate Release)

October 12, 1960

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, SEPTEMBER 28, 1960

(Partly estimated. In millions of dollars)

Mrs. Castles

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	232,100	193,270	160,282	26,270	6,740	60,790	66,482
Loans and discounts	142,180	115,430	98,196	17,714	4,361	39,430	36,691
U. S. Govt. obligations	64,190	57,690	46,073	6,277	1,792	16,029	21,975
Other securities	25,730	20,150	16,013	2,279	587	5,331	7,816
Reserves, cash, and bank balances	44,500	43,710	38,686	8,165	1,980	15,801	12,740
Reserve with FR Banks	17,790	17,790	17,792	4,202	1,059	7,416	5,115
Cash in vault	3,640	3,540	2,644	162	30	804	1,648
Balances with banks	11,230	10,570	6,657	120	109	2,060	4,368
Cash items	11,840	11,810	11,593	3,681	782	5,521	1,609
Other assets	6,110	5,550	4,923	1,633	113	1,790	1,387
Total assets	282,710	242,530	203,891	36,068	8,833	78,381	80,609
LIABILITIES & CAPITAL							
Gross demand deposits	142,190	142,160	121,837	24,452	6,240	47,266	43,879
Gross time deposits	107,140	71,360	57,115	4,895	1,526	22,051	28,643
TOTAL DEPOSITS	249,330	213,520	178,952	29,347	7,766	69,317	72,522
Deposits of banks	15,340	15,340	14,630	5,177	1,252	6,826	1,375
U. S. Govt. deposits	7,650	7,650	7,071	2,019	556	2,598	1,898
Other demand deposits	121,130	121,100	101,905	18,401	4,497	38,257	40,750
Other time deposits	105,210	69,430	55,346	3,750	1,461	21,636	28,499
Borrowings	2,050	2,050	1,996	865	125	803	203
Other liabilities	7,100	6,300	5,829	2,386	161	1,929	1,353
Total capital accounts	24,230	20,660	17,114	3,470	781	6,332	6,531
Total liabilities and capital	282,710	242,530	203,891	36,068	8,833	78,381	80,609

* 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

AUGUST 31, 1960^{r/} TO SEPTEMBER 28, 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		
ASSETS							
Loans and investments	+2,160	+ 2,030	+1,695	+ 832	+ 79	+ 107	+ 677
Loans and discounts	+ 950	+ 770	+ 673	+ 478	+ 44	- 67	+ 218
U. S. Govt. obligations	+1,080	+ 1,110	+ 875	+ 246	+ 65	+ 109	+ 455
Other securities	+ 130	+ 150	+ 147	+ 108	- 30	+ 65	+ 4
Reserves, cash, and bank balances	+ 670	+ 630	+ 653	+ 336	+ 53	+ 448	- 184
Reserve with FR Banks	+ 190	+ 190	+ 194	+ 177	+ 39	+ 230	- 252
Cash in vault	+ 170	+ 170	+ 135	+ 17	-	+ 54	+ 64
Balances with banks	+ 150	+ 110	+ 157	+ 17	- 20	+ 104	+ 56
Cash items	+ 160	+ 160	+ 167	+ 125	+ 34	+ 60	- 52
Other assets	- 120	- 130	- 89	- 28	+ 3	+ 30	- 94
Total assets	+2,710	+ 2,530	+2,259	+1,140	+ 135	+ 585	+ 399
LIABILITIES & CAPITAL							
Gross demand deposits	+2,650	+ 2,650	+2,413	+1,242	+ 100	+ 656	+ 415
Gross time deposits	+ 850	+ 630	+ 540	+ 160	+ 19	+ 177	+ 184
TOTAL DEPOSITS	+3,500	+ 3,280	+2,953	+1,402	+ 119	+ 833	+ 599
Deposits of banks	+ 230	+ 230	+ 220	+ 19	- 39	+ 199	+ 41
U. S. Govt. deposits	+1,960	+ 1,960	+1,956	+ 986	+ 277	+ 536	+ 157
Other demand deposits	+ 530	+ 530	+ 311	+ 253	- 132	- 27	+ 217
Other time deposits	+ 780	+ 560	+ 466	+ 144	+ 13	+ 125	+ 184
Borrowings	- 870	- 870	- 787	- 218	+ 8	- 290	- 287
Other liabilities	- 30	+ 40	+ 35	- 31	+ 10	+ 16	+ 40
Total capital accounts	+ 110	+ 80	+ 58	- 13	- 2	+ 26	+ 47
Total liabilities and capital	+2,710	+ 2,530	+2,259	+1,140	+ 135	+ 585	+ 399

* Figures have been rounded to nearest 10 million.

Note: See note on first page.

r/ August 31 figures have been revised.

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

SEPTEMBER 30, 1959 TO SEPTEMBER 28, 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	+ 6,570	+ 5,480	+4,344	+1,076	+ 13	+ 143	+3,112
Loans and discounts	+ 9,570	+ 7,600	+6,133	+ 470	+ 350	+1,697	+3,616
U. S. Govt. obligations	- 2,280	- 1,540	-1,234	+ 707	- 260	-1,140	- 541
Other securities	- 720	- 580	- 555	- 101	- 77	- 414	+ 37
Reserves, cash, and bank balances	- 130	- 200	- 148	+ 475	- 12	- 497	- 114
Reserve with FR Banks	+ 160	+ 160	+ 159	+ 605	- 15	- 23	- 408
Cash in vault	+ 290	+ 300	+ 231	+ 24	+ 1	+ 62	+ 144
Balances with banks	+ 80	-	+ 58	- 7	- 12	- 160	+ 237
Cash items	- 660	- 660	- 596	- 147	+ 14	- 376	- 87
Other assets	+ 770	+ 750	+ 711	+ 416	+ 27	+ 224	+ 44
Total assets	+ 7,210	+ 6,030	+4,907	+1,967	+ 28	- 130	+3,042
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	- 1,510	- 1,510	-1,358	+ 134	+ 11	-1,307	- 196
Gross time deposits	+ 4,520	+ 3,550	+2,597	+ 72	+ 74	+ 128	+2,323
TOTAL DEPOSITS	+ 3,010	+ 2,040	+1,239	+ 206	+ 85	-1,179	+2,127
Deposits of banks	- 140	- 140	- 185	- 394	+ 22	+ 131	+ 56
U. S. Govt. deposits	+ 1,210	+ 1,210	+1,272	+ 785	+ 201	+ 204	+ 82
Other demand deposits	- 2,730	- 2,730	-2,587	- 394	- 181	-1,657	- 355
Other time deposits	+ 4,670	+ 3,700	+2,739	+ 209	+ 43	+ 143	+2,344
Borrowings	+ 640	+ 640	+ 638	+ 621	- 128	+ 248	- 103
Other liabilities	+ 2,170	+ 2,130	+2,085	+1,012	+ 43	+ 513	+ 517
Total capital accounts	+ 1,390	+ 1,220	+ 945	+ 128	+ 28	+ 288	+ 501
Total liabilities and capital	+ 7,210	+ 6,030	+4,907	+1,967	+ 28	- 130	+3,042

* 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	Sept. 28, 1960	Aug. 31, 1960	Sept. 30, 1959	Change to Sept. 28, 1960 from --	
				Aug. 31, 1960	Sept. 30, 1959
<u>ASSETS</u>					
Monetary reserve	24.1	24.4	24.8	- .3	- .7
Gold stock	18.7	19.0	19.5	- .3	- .8
Treasury Currency	5.4	5.4	5.3	-	+ .1
Bank credit	258.3	255.1	252.1	+ 3.2	+ 6.2
Loans, net	140.8	138.7	131.6	+ 2.0	+ 9.2
U. S. Govt. obligations	91.8	90.8	94.1	+ 1.1	- 2.3
Commercial and savings banks	64.2	63.1	66.5	+ 1.1	- 2.3
Federal Reserve Banks	26.8	26.8	26.6	-	+ .2
Other	.9	.9	1.1	-	- .2
Other securities	25.7	25.6	26.5	+ .1	- .7
Total assets, net	282.4	279.5	276.9	+ 2.9	+ 5.5
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	243.6	242.7	241.4	+ .9	+ 2.2
Currency outside banks	28.3	28.5	28.5	- .2	- .2
Demand deposits adjusted	109.3	108.9	111.4	+ .4	- 2.1
Time deposits adjusted	105.2	104.4	100.5	+ .8	+ 4.7
Postal savings deposits	.8	.8	1.0	-	- .2
U. S. Government deposits	8.2	6.2	7.1	+ 2.0	+ 1.1
At commercial and savings banks	7.7	5.7	6.4	+ 2.0	+ 1.2
At Federal Reserve Banks	.6	.5	.7	+ .1	- .2
Foreign bank deposits, net	2.9	3.0	3.3	-	- .4
Treasury cash	.4	.4	.4	-	-
Capital and miscellaneous accounts, net	27.3	27.3	24.8	-	+ 2.6
Total liabilities and capital, net	282.4	279.5	276.9	+ 2.9	+ 5.5
<u>Seasonally adjusted</u>					
Currency outside banks	28.2	28.3	28.4	- .1	- .2
Demand deposits adjusted	110.3	110.3	112.4	-	- 2.1

* 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/ August 31 figures have been revised.