



Mrs. Pastles

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

(For Immediate Release)

November 10, 1960

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, OCTOBER 26, 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	234,620	195,680	162,042	25,927	6,847	61,805	67,463
Loans and discounts	141,720	114,790	97,469	17,082	4,328	39,354	36,705
U. S. Govt. obligations	66,890	60,490	48,379	6,625	1,903	17,040	22,811
Other securities	26,010	20,400	16,194	2,220	616	5,411	7,947
Reserves, cash, and bank balances	45,750	45,000	39,628	8,541	1,954	15,998	13,135
Reserve with FR Banks	18,180	18,180	18,185	4,386	1,036	7,523	5,240
Cash in vault	3,690	3,570	2,659	160	31	793	1,675
Balances with banks	11,610	11,010	6,767	136	111	2,010	4,510
Cash items	12,270	12,240	12,017	3,859	776	5,672	1,710
Other assets	6,180	5,610	4,999	1,668	122	1,840	1,369
Total assets	286,550	246,290	206,669	36,136	8,923	79,643	81,967
LIABILITIES & CAPITAL							
Gross demand deposits	144,600	144,570	123,484	24,153	6,194	48,246	44,891
Gross time deposits	107,910	72,010	57,580	4,918	1,531	22,175	28,956
TOTAL DEPOSITS	252,510	216,580	181,064	29,071	7,725	70,421	73,847
Deposits of banks	15,870	15,870	15,153	5,316	1,292	7,060	1,485
U. S. Govt. deposits	6,230	6,230	5,629	1,259	303	2,161	1,906
Other demand deposits	124,450	124,420	104,498	18,782	4,662	39,410	41,644
Other time deposits	105,960	70,060	55,784	3,714	1,468	21,790	28,812
Borrowings	2,480	2,480	2,429	1,201	219	822	187
Other liabilities	7,190	6,420	5,937	2,364	175	2,034	1,364
Total capital accounts	24,370	20,810	17,239	3,500	804	6,366	6,569
Total liabilities and capital	286,550	246,290	206,669	36,136	8,923	79,643	81,967

* 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,
SEPTEMBER 28, 1960 to OCTOBER 26, 1960

G.7

(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	+ 2,520	+ 2,410	+1,760	- 343	+ 107	+ 1,015	+ 981
Loans and discounts	- 460	- 640	- 727	- 632	- 33	- 76	+ 14
U. S. Govt. obligations	+ 2,700	+ 2,800	+2,306	+ 348	+ 111	+ 1,011	+ 836
Other securities	+ 280	+ 250	+ 181	- 59	+ 29	+ 80	+ 131
Reserves, cash, and bank balances	+ 1,250	+ 1,290	+ 942	+ 376	- 26	+ 197	+ 395
Reserve with FR Banks	+ 390	+ 390	+ 393	+ 184	- 23	+ 107	+ 125
Cash in vault	+ 50	+ 30	+ 15	- 2	+ 1	- 11	+ 27
Balances with banks	+ 380	+ 440	+ 110	+ 16	+ 2	- 50	+ 142
Cash items	+ 430	+ 430	+ 424	+ 178	- 6	+ 151	+ 101
Other assets	+ 70	+ 60	+ 76	+ 35	+ 9	+ 50	- 18
Total assets	+ 3,840	+ 3,760	+2,778	+ 68	+ 90	+ 1,262	+1,358
LIABILITIES & CAPITAL							
Gross demand deposits	+ 2,410	+ 2,410	+1,647	- 299	- 46	+ 980	+1,012
Gross time deposits	+ 770	+ 650	+ 465	+ 23	+ 5	+ 124	+ 313
TOTAL DEPOSITS	+ 3,180	+ 3,060	+2,112	- 276	- 41	+ 1,104	+1,325
Deposits of banks	+ 530	+ 530	+ 523	+ 139	+ 40	+ 234	+ 110
U. S. Govt. deposits	- 1,420	- 1,420	-1,442	- 760	- 253	- 437	+ 8
Other demand deposits	+ 3,320	+ 3,320	+2,593	+ 381	+ 165	+ 1,153	+ 894
Other time deposits	+ 750	+ 630	+ 438	- 36	+ 7	+ 154	+ 313
Borrowings	+ 430	+ 430	+ 433	+ 336	+ 94	+ 19	- 16
Other liabilities	+ 90	+ 120	+ 108	- 22	+ 14	+ 105	+ 11
Total capital accounts	+ 140	+ 150	+ 125	+ 30	+ 23	+ 34	+ 38
Total liabilities and capital	+ 3,840	+ 3,760	+2,778	+ 68	+ 90	+ 1,262	+1,358

* Figures have been rounded to nearest 10 million.

Note— See note on first page.

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

OCTOBER 28, 1959 to OCTOBER 26, 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		
ASSETS							
Loans and investments	+ 8,750	+ 7,300	+5,714	+ 866	+ 146	+ 926	+ 3,776
Loans and discounts	+ 8,670	+ 6,630	+5,141	- 322	+ 384	+ 1,597	+ 3,482
U. S. Govt. obligations	+ 310	+ 870	+ 808	+1,230	- 189	- 376	+ 143
Other securities	- 230	- 200	- 235	- 42	- 49	- 295	+ 151
Reserves, cash, and bank balances	+ 1,720	+ 1,670	+1,314	+ 741	+ 77	+ 68	+ 428
Reserve with FR Banks	- 80	- 80	- 79	+ 420	+ 24	- 164	- 359
Cash in vault	+ 210	+ 210	+ 143	+ 3	- 1	+ 7	+ 134
Balances with banks	+ 940	+ 890	+ 543	+ 16	+ 2	+ 6	+ 519
Cash items	+ 650	+ 650	+ 707	+ 302	+ 52	+ 219	+ 134
Other assets	+ 920	+ 880	+ 848	+ 505	+ 38	+ 258	+ 47
Total assets	+11,390	+ 9,850	+7,876	+2,112	+ 261	+ 1,252	+ 4,251
LIABILITIES & CAPITAL							
Gross demand deposits	+ 1,910	+ 1,910	+1,365	+ 261	+ 91	+ 132	+ 881
Gross time deposits	+ 5,750	+ 4,470	+3,331	+ 265	+ 78	+ 347	+ 2,641
TOTAL DEPOSITS	+ 7,660	+ 6,380	+4,696	+ 526	+ 169	+ 479	+ 3,522
Deposits of banks	+ 1,010	+ 1,010	+ 999	+ 263	+ 140	+ 466	+ 130
U. S. Govt. deposits	+ 770	+ 770	+ 748	+ 121	+ 67	+ 325	+ 235
Other demand deposits	+ 100	+ 100	- 403	- 148	- 87	- 663	+ 495
Other time deposits	+ 5,780	+ 4,500	+3,352	+ 290	+ 49	+ 351	+ 2,662
Borrowings	-	-	+ 42	+ 431	- 16	- 79	- 294
Other liabilities	+ 2,230	+ 2,160	+2,108	+ 995	+ 55	+ 539	+ 519
Total capital accounts	+ 1,500	+ 1,310	+1,030	+ 160	+ 53	+ 313	+ 504
Total liabilities and capital	+11,390	+ 9,850	+7,876	+2,112	+ 261	+ 1,252	+ 4,251

* 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	Oct. 26 1960	Sept. 28 1960	Oct. 28 1959	Change to Oct. 26 1960 from --	
				Sept. 28, 1960	Oct. 28, 1959
<u>ASSETS</u>					
Monetary reserve	23.9	24.1	24.8	- .2	- .9
Gold stock	18.5	18.7	19.5	- .2	- 1.0
Treasury Currency	5.4	5.4	5.3	-	+ .1
Bank credit	261.0	258.3	251.8	+ 2.6	+ 9.2
Loans, net	140.2	140.8	131.5	- .6	+ 8.7
U. S. Govt. obligations	94.7	91.8	94.0	+ 2.9	+ .7
Commercial and savings banks	66.9	64.2	66.6	+ 2.7	+ .3
Federal Reserve Banks	27.0	26.8	26.4	+ .2	+ .6
Other	.9	.9	1.1	-	- .2
Other securities	26.0	25.7	26.2	+ .3	- .2
Total assets, net	284.8	282.4	276.6	+ 2.4	+ 8.2
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	247.2	243.6	242.2	+ 3.6	+ 5.0
Currency outside banks	28.3	28.3	28.3	-	-
Demand deposits adjusted	112.2	109.3	112.7	+ 2.9	- .6
Time deposits adjusted	105.9	105.2	100.2	+ .8	+ 5.8
Postal savings deposits	.8	.8	1.0	-	- .2
U. S. Government deposits	6.7	8.2	6.0	- 1.5	+ .8
At commercial and savings banks	6.2	7.7	5.5	- 1.4	+ .8
At Federal Reserve Banks	.5	.6	.5	-	-
Foreign bank deposits, net	3.1	2.9	3.1	+ .2	-
Treasury cash	.4	.4	.4	-	-
Capital and miscellaneous accounts, net	27.3	27.3	24.9	-	+ 2.4
Total liabilities and capital, net	284.8	282.4	276.6	+ 2.4	+ 8.2
<u>Seasonally adjusted</u>					
Currency outside banks	28.4	28.2	28.4	+ .2	-
Demand deposits adjusted	111.5	110.3	112.0	+ 1.2	- .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.