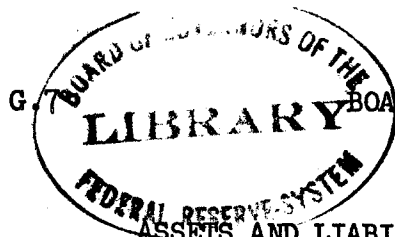


*Mrs. Pastles*



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

(For Immediate Release)

December 14, 1960

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, NOVEMBER 30, 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	234,710	195,690	161,997	26,402	6,729	61,625	67,241
Loans and discounts	142,090	115,010	97,708	17,742	4,260	39,273	36,433
U. S. Govt. obligations	66,690	60,380	48,224	6,619	1,841	16,943	22,821
Other securities	25,930	20,300	16,065	2,041	628	5,409	7,987
Reserves, cash, and bank balances	46,640	45,910	40,384	8,380	2,040	16,649	13,315
Reserve with FR Banks	16,510	16,510	16,511	3,747	1,021	6,959	4,784
Cash in vault	3,850	3,730	2,777	172	32	831	1,742
Balances with banks	12,890	12,310	8,033	250	183	2,670	4,930
Cash items	13,390	13,360	13,063	4,211	804	6,189	1,859
Other assets	6,280	5,690	5,074	1,730	123	1,867	1,354
<b>Total assets</b>	<b>287,630</b>	<b>247,290</b>	<b>207,455</b>	<b>36,512</b>	<b>8,892</b>	<b>80,141</b>	<b>81,910</b>
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	146,250	146,220	124,923	24,640	6,249	48,954	45,080
Gross time deposits	107,960	72,010	57,627	5,282	1,551	22,172	28,622
<b>TOTAL DEPOSITS</b>	<b>254,210</b>	<b>218,230</b>	<b>182,550</b>	<b>29,922</b>	<b>7,800</b>	<b>71,126</b>	<b>73,702</b>
Deposits of banks	17,340	17,340	16,608	5,951	1,420	7,726	1,511
U. S. Govt. deposits	5,630	5,630	5,028	980	263	1,969	1,816
Other demand deposits	125,290	125,260	105,128	18,948	4,629	39,654	41,897
Other time deposits	105,950	70,000	55,786	4,043	1,488	21,777	28,478
Borrowings	1,330	1,330	1,269	535	93	434	207
Other liabilities	7,510	6,730	6,246	2,498	186	2,175	1,387
<b>Total capital accounts</b>	<b>24,580</b>	<b>21,000</b>	<b>17,390</b>	<b>3,557</b>	<b>813</b>	<b>6,406</b>	<b>6,614</b>
<b>Total liabilities and capital</b>	<b>287,630</b>	<b>247,290</b>	<b>207,455</b>	<b>36,512</b>	<b>8,892</b>	<b>80,141</b>	<b>81,910</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,

OCTOBER 26, 1960 TO NOVEMBER 30, 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		
<b>ASSETS</b>							
Loans and investments	+ 90	+ 10	- 45	+475	-118	-180	- 222
Loans and discounts	+ 370	+ 220	+ 239	+660	- 68	- 81	- 272
U. S. Govt. obligations	- 200	- 110	- 155	- 6	- 62	- 97	+ 10
Other securities	- 80	- 100	- 129	-179	+ 12	- 2	+ 40
Reserves, cash, and bank balances	+ 890	+ 910	+ 756	-161	+ 86	+651	+ 180
Reserve with FR Banks	-1,670	-1,670	-1,674	-639	- 15	-564	- 456
Cash in vault	+ 160	+ 160	+ 118	+ 12	+ 1	+ 38	+ 67
Balances with banks	+1,280	+1,300	+1,266	+114	+ 72	+660	+ 420
Cash items	+1,120	+1,120	+1,046	+352	+ 28	+517	+ 149
Other assets	+ 100	+ 80	+ 75	+ 62	+ 1	+ 27	- 15
Total assets	+1,080	+1,000	+ 786	+376	- 31	+498	- 57
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	+1,650	+1,650	+1,439	+487	+ 55	+708	+ 189
Gross time deposits	+ 50	-	+ 47	+364	+ 20	- 3	- 334
<b>TOTAL DEPOSITS</b>	+1,700	+1,650	+1,486	+851	+ 75	+705	- 145
Deposits of banks	+1,470	+1,470	+1,455	+635	+128	+666	+ 26
U. S. Govt. deposits	- 600	- 600	- 601	-279	- 40	-192	- 90
Other demand deposits	+ 840	+ 840	+ 630	+166	- 33	+244	+ 253
Other time deposits	- 10	- 60	+ 2	+329	+ 20	- 13	- 334
Borrowings	-1,150	-1,150	-1,160	-666	-126	-388	+ 20
Other liabilities	+ 320	+ 310	+ 309	+134	+ 11	+141	+ 23
Total capital accounts	+ 210	+ 190	+ 151	+ 57	+ 9	+ 40	+ 45
Total liabilities and capital	+1,080	+1,000	+ 786	+376	- 31	+498	- 57

\* 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,

G.7 NOVEMBER 25, 1959 TO NOVEMBER 30, 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	+ 8,900	+ 7,410	+5,855	+1,382	+123	+ 835	+3,515
Loans and discounts	+ 7,570	+ 5,540	+4,183	- 248	+352	+1,102	+2,977
U. S. Govt. obligations	+ 1,330	+ 1,900	+1,788	+1,661	-174	- 11	+ 312
Other securities	--	- 30	- 116	- 31	- 55	- 256	+ 226
Reserves, cash, and bank balances	+ 1,770	+ 1,760	+1,358	+ 546	+161	+ 186	+ 465
Reserve with FR Banks	- 1,370	- 1,370	-1,372	+ 213	+ 34	- 786	- 833
Cash in vault	+ 530	+ 530	+ 391	+ 10	--	+ 68	+ 313
Balances with banks	+ 2,040	+ 2,030	+1,709	+ 146	+ 73	+ 621	+ 869
Cash items	+ 570	+ 570	+ 630	+ 177	+ 54	+ 283	+ 116
Other assets	+ 970	+ 910	+ 869	+ 530	+ 44	+ 268	+ 27
Total assets	+11,640	+10,080	+8,082	+2,458	+328	+1,289	+4,007
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	+ 2,690	+ 2,690	+2,232	+ 873	+136	+ 563	+ 660
Gross time deposits	+ 6,690	+ 5,330	+4,123	+ 797	+ 86	+ 612	+2,628
<b>TOTAL DEPOSITS</b>	+ 9,380	+ 8,020	+6,355	+1,670	+222	+1,175	+3,288
Deposits of banks	+ 2,530	+ 2,530	+2,508	+ 959	+280	+1,150	+ 119
U. S. Govt. deposits	+ 960	+ 960	+ 907	+ 264	+ 42	+ 353	+ 248
Other demand deposits	- 670	- 670	-1,055	- 235	-156	- 936	+ 272
Other time deposits	+ 6,560	+ 5,200	+3,995	+ 682	+ 56	+ 608	+2,649
Borrowings	- 1,530	- 1,530	-1,511	- 433	- 15	- 741	- 322
Other liabilities	+ 2,200	+ 2,180	+2,128	+1,001	+ 62	+ 532	+ 533
Total capital accounts	+ 1,590	+ 1,410	+1,110	+ 220	+ 59	+ 323	+ 508
Total liabilities and capital	+11,640	+10,080	+8,082	+2,458	+328	+1,289	+4,007

\* 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	Nov. 30, 1960	Oct. 26, 1960	Nov. 25, 1959	Change to Nov. 30, 1960 from --	
				Oct. 26, 1960	Nov. 25, 1959
<b><u>ASSETS</u></b>					
Monetary reserve	23.3	23.9	24.9	-.6	- 1.6
Gold stock	17.9	18.5	19.6	-.6	- 1.7
Treasury Currency	5.4	5.4	5.3	--	+ .1
Bank credit	261.9	261.0	251.4	+ .9	+10.4
Loans, net	140.9	140.2	132.3	+ .7	+ 8.6
U. S. Govt. obligations	95.0	94.7	93.1	+ .3	+ 1.9
Commercial and savings banks	66.7	66.9	65.4	-.2	+ 1.3
Federal Reserve Banks	27.5	27.0	26.7	+ .5	+ .8
Other	.8	.9	1.1	--	- .2
Other securities	25.9	26.0	25.9	-.1	--
<b>Total assets, net</b>	<b>285.2</b>	<b>284.8</b>	<b>276.3</b>	<b>+.4</b>	<b>+ 8.9</b>
<b><u>LIABILITIES AND CAPITAL</u></b>					
Total deposits adjusted and currency outside banks	247.4	247.2	242.6	+ .1	+ 4.8
Currency outside banks	28.7	28.3	29.1	+ .4	- .3
Demand deposits adjusted	111.9	112.2	113.1	-.3	- 1.2
Time deposits adjusted	105.9	105.9	99.4	--	+ 6.6
Postal savings deposits	.8	.8	1.0	--	- .2
U. S. Government deposits	6.1	6.7	5.1	-.6	+ 1.0
At commercial and savings banks	5.6	6.2	4.7	-.6	+ 1.0
At Federal Reserve Banks	.5	.5	.4	--	+ .1
Foreign bank deposits, net	3.1	3.1	3.0	-.1	+ .1
Treasury cash	.4	.4	.4	--	--
Capital and miscellaneous accounts, net	28.2	27.3	25.2	+ .9	+ 3.0
<b>Total liabilities and capital, net</b>	<b>285.2</b>	<b>284.8</b>	<b>276.3</b>	<b>+.4</b>	<b>+ 8.9</b>
<b><u>Seasonally adjusted</u></b>					
Currency outside banks	28.2	28.4	28.3	-.2	- .1
Demand deposits adjusted	110.6	111.5	111.8	-.9	- 1.2

\* 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.