



FEDERAL RESERVE

statistical release

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February 13, 1962

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, JANUARY 31, 1962

G.7 (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	255,140	213,680	177,966	29,672	7,292	68,056	72,946
Loans and discounts	152,030	122,540	103,983	18,584	4,353	41,887	39,159
U. S. Govt. obligations	73,340	67,100	54,573	8,152	2,038	19,676	24,707
Other securities	29,770	24,040	19,410	2,936	901	6,493	9,080
Reserves, cash, and bank balances	47,590	46,720	40,971	9,029	1,873	16,479	13,590
Reserve with FR Banks	16,690	16,690	16,694	3,617	957	6,952	5,168
Cash in vault	4,150	4,030	3,003	224	33	958	1,788
Balances with banks	12,140	11,450	7,074	149	107	2,147	4,671
Cash items	14,610	14,550	14,200	5,039	776	6,422	1,963
Other assets	7,410	6,750	6,024	2,155	168	2,100	1,601
Total assets	310,140	267,150	224,961	40,856	9,333	86,635	88,137
LIABILITIES & CAPITAL							
Gross demand deposits	150,360	150,300	128,286	25,640	6,096	49,661	46,889
Gross time deposits	123,460	84,960	69,194	7,410	2,105	27,205	32,474
TOTAL DEPOSITS	273,820	235,260	197,480	33,050	8,201	76,866	79,363
Deposits of banks ^{1/}	14,720	14,720	13,928	4,381	1,170	6,816	1,561
U. S. Govt. deposits	5,230	5,230	4,650	1,021	234	1,744	1,651
Other demand deposits ^{1/}	131,190	131,130	110,287	20,463	4,713	41,295	43,816
Other time deposits ^{1/2/}	122,680	84,180	68,615	7,185	2,084	27,011	32,335
Borrowings	2,200	2,200	2,138	949	65	885	239
Other liabilities	7,830	7,160	6,660	3,161	194	1,860	1,445
Total capital accounts	26,290	22,530	18,683	3,696	873	7,024	7,090
Total liabilities and capital	310,140	267,150	224,961	40,856	9,333	86,635	88,137

Note--The comparability of figures in this series is affected by changes in Federal Reserve membership, mergers, etc., and in reserve classifications.

^{1/} Due to the reclassification of deposits of foreign central banks, Deposits of banks was reduced by about \$1,900 million; Other demand deposits was increased by about \$400 million and Other time deposits by about \$1,500 million (on April 26, 1961).

^{2/} Includes amounts now reported by insured mutual savings banks as demand deposits; formerly, they were reported as time deposits or other liabilities.

G.7 CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,
 DECEMBER 27, 1961 TO JANUARY 31, 1962
 (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	-1,650	-1,930	-2,132	-1,101	-326	-1,070	+365
Loans and discounts	-2,510	-2,690	-2,566	-1,110	-280	- 900	-276
U. S. Govt. obligations	+ 720	+ 620	+ 390	+ 54	+ 5	- 119	+450
Other securities	+ 140	+ 140	+ 44	- 45	- 51	- 51	+191
Reserves, cash, and bank balances	-5,710	-5,610	-5,217	-1,567	-184	-2,535	-931
Reserve with FR Banks	- 980	- 980	- 973	- 190	+ 27	- 970	+160
Cash in vault	- 680	- 660	- 512	- 66	- 12	- 177	-257
Balances with banks	-1,300	-1,220	-1,024	- 110	- 5	- 303	-606
Cash items	-2,750	-2,750	-2,708	-1,201	-194	-1,085	-228
Other assets	+ 440	+ 400	+ 350	+ 152	+ 4	+ 80	+114
Total assets	-6,920	-7,140	-6,999	-2,516	-506	-3,525	-452
LIABILITIES & CAPITAL							
Gross demand deposits	-9,350	-9,350	-8,729	-2,722	-574	-4,036	-1,397
Gross time deposits	+2,640	+2,510	+2,041	+ 216	+ 95	+ 765	+965
TOTAL DEPOSITS	-6,710	-6,840	-6,688	-2,506	-479	-3,271	-432
Deposits of banks	-1,850	-1,850	-1,803	- 583	-125	- 967	-128
U. S. Govt. deposits	-1,480	-1,480	-1,409	- 393	-177	- 674	-165
Other demand deposits	-6,020	-6,020	-5,507	-1,739	-271	-2,393	-1,104
Other time deposits	+2,640	+2,510	+2,031	+ 209	+ 94	+ 763	+965
Borrowings	- 510	- 510	- 521	- 334	- 6	- 199	+ 18
Other liabilities	+ 180	+ 100	+ 139	+ 329	- 24	- 56	-110
Total capital accounts	+ 120	+ 110	+ 71	- 5	+ 3	+ 1	+ 72
Total liabilities and capital	-6,920	-7,140	-6,999	-2,516	-506	-3,525	-452

* Figures have been rounded to nearest 10 million.

G.7 CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,

JANUARY 25, 1961 TO JANUARY 31, 1962
(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	+18,690	+16,660	+14,726	+2,851	+417	+6,177	+5,281
Loans and discounts	+10,440	+ 8,330	+ 7,210	+1,197	+158	+3,124	+2,731
U. S. Govt. obligations	+ 5,020	+ 5,220	+ 4,767	+1,090	+ 49	+2,108	+1,520
Other securities	+ 3,230	+ 3,110	+ 2,749	+ 564	+210	+ 945	+1,030
Reserves, cash, and bank balances	+ 2,980	+ 2,910	+ 2,797	+1,468	+ 59	+ 690	+ 580
Reserve with FR Banks	+ 390	+ 390	+ 398	- 35	+ 37	+ 45	+ 351
Cash in vault	+ 330	+ 330	+ 235	+ 20	+ 2	+ 125	+ 88
Balances with banks	- 630	- 670	- 658	- 2	- 62	- 463	- 131
Cash items	+ 2,890	+ 2,860	+ 2,822	+1,485	+ 82	+ 983	+ 272
Other assets	+ 1,070	+ 990	+ 931	+ 489	+ 48	+ 225	+ 169
Total assets	+22,740	+20,560	+18,454	+4,808	+524	+7,092	+6,030
LIABILITIES & CAPITAL							
Gross demand deposits	+ 5,640	+ 5,610	+ 4,917	+1,133	- 42	+1,673	+2,153
Gross time deposits	+13,130	+11,120	+ 9,960	+1,938	+510	+4,235	+3,277
TOTAL DEPOSITS	+18,770	+16,730	+14,877	+3,071	+468	+5,908	+5,430
Deposits of banks	- 2,100	- 2,100	- 2,173	-1,501	-147	- 530	+ 5
U. S. Govt. deposits	+ 1,630	+ 1,630	+ 1,475	+ 405	+ 91	+ 545	+ 434
Other demand deposits	+ 4,810	+ 4,780	+ 4,297	+1,206	- 30	+1,412	+1,709
Other time deposits	+14,430	+12,420	+11,278	+2,961	+554	+4,481	+3,282
Borrowings	+ 1,600	+ 1,600	+ 1,575	+ 850	- 23	+ 648	+ 100
Other liabilities	+ 760	+ 800	+ 783	+ 760	+ 27	- 66	+ 62
Total capital accounts	+ 1,610	+ 1,430	+ 1,219	+ 127	+ 52	+ 602	+ 438
Total liabilities and capital	+22,740	+20,560	+18,454	+4,808	+524	+7,092	+6,030

* Figures have been rounded to nearest 10 million.
Note--See notes on page 1.

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

(Partly estimated. In billions of dollars)

Item	Jan. 31, 1962	Dec. 27, 1961	Jan. 25, 1961	Change to Jan. 31, 1962 from --	
				Dec. 27, 1961	Jan. 25, 1961
<u>ASSETS</u>					
Monetary reserve	22.4	22.5	22.9	- .1	- .5
Gold stock	16.8	16.9	17.5	- .1	- .6
Treasury Currency	5.6	5.6	5.4	--	+ .2
Bank credit	282.4	284.5	263.5	-2.1	+18.8
Loans, net	150.0	152.4	141.1	-2.4	+ 8.9
U. S. Govt. obligations	102.6	102.4	95.9	+ .2	+ 6.7
Commercial and savings banks	73.3	72.6	68.3	+ .7	+ 5.0
Federal Reserve Banks	28.5	29.0	26.7	- .5	+ 1.8
Other	.7	.7	.8	--	- .1
Other securities	29.8	29.6	26.5	+ .1	+ 3.2
Total assets, net	304.8	306.9	286.4	-2.2	+18.4
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	268.5	269.9	251.6	-1.4	+16.9
Currency outside banks	28.6	29.3	28.0	- .7	+ .6
Demand deposits adjusted <u>1/</u> <u>2/</u>	116.6	119.9	114.7	-3.3	+ 1.9
Time deposits adjusted <u>1/</u>	122.7	120.0	108.2	+2.6	+14.4
Postal savings deposits	.6	.7	.8	--	- .1
U. S. Government deposits	5.6	7.0	4.1	-1.4	+ 1.5
At commercial and savings banks	5.2	6.7	3.6	-1.5	+ 1.6
At Federal Reserve Banks	.4	.3	.5	+ .1	- .2
Foreign bank deposits, net <u>1/</u>	1.3	1.5	3.1	- .2	- 1.8
Treasury cash	.5	.4	.4	--	--
Capital and miscellaneous accounts, net	29.0	28.2	27.2	+ .8	+ 1.8
Total liabilities and capital, net	304.8	306.9	286.4	-2.2	+18.4
<u>Seasonally adjusted</u>					
Currency outside banks	29.0	28.7	28.4	+ .3	+ .6
Demand deposits adjusted	114.2	116.1	112.3	-1.9	+ 1.9

*Figures may not add to totals because of rounding. For description and back figures of seasonally adjusted data, see February 1960 Bulletin, pp. 133-36.

1/ See footnotes on page 1.

2/ Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$118.4 billion on January 31.