



FEDERAL RESERVE

statistical release



Mr. Washington

July 12, 1965
For immediate release

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, JUNE 30, 1965

J.4 (Partly estimated. In millions of dollars)

Item	All banks	All coml. banks	All member banks	Reserve city banks			Country banks
				New York City	City of Chicago	Other	
ASSETS							
Loans and investments	341,260	286,870	236,858	42,202	10,802	87,204	96,650
Loans and discounts	230,930	187,910	158,402	30,947	7,381	61,069	59,005
U. S. Govt. obligations	62,610	56,800	43,502	4,906	1,743	14,003	22,850
Other securities	47,720	42,160	34,954	6,349	1,678	12,132	14,795
Reserves, cash, and bank balances	58,060	57,040	50,029	12,229	2,310	19,908	15,582
Reserve with FR Banks	17,970	17,970	17,968	4,285	1,023	7,352	5,308
Cash in vault	5,200	5,070	3,898	314	64	1,148	2,372
Balances with banks	14,070	13,240	7,896	311	125	2,307	5,153
Cash items	20,820	20,760	20,267	7,319	1,098	9,101	2,749
Other assets	10,520	9,590	8,422	2,832	389	2,925	2,276
TOTAL ASSETS/LIABILITIES	409,840	353,500	295,309	57,263	13,501	110,037	114,508
LIABILITIES & CAPITAL							
Gross demand deposits	172,970	172,910	145,817	30,047	6,910	54,442	54,418
Gross time deposits	188,850	138,120	113,446	17,319	4,777	42,963	48,387
TOTAL DEPOSITS	361,820	311,030	259,263	47,366	11,687	97,405	102,805
Deposits of banks	17,070	17,070	16,145	5,624	1,317	7,329	1,875
U. S. Govt. deposits	12,130	12,130	10,928	2,646	699	4,374	3,209
Other demand deposits	145,000	144,940	119,788	22,426	4,921	42,963	49,478
Other time deposits	187,620	136,890	112,402	16,670	4,750	42,739	48,243
Borrowings	3,500	3,500	3,380	1,388	415	1,343	234
Other liabilities	10,840	9,820	8,562	3,422	302	2,556	2,282
Total capital accounts	33,680	29,150	24,104	5,087	1,097	8,733	9,187
Seasonally adjusted data							
Loans and investments ^{1/}		282,200					
Loans and discounts ^{1/}		182,600					
U.S. Govt. obligations.....		57,600					
Other securities.....		42,000					

^{1/} Excludes total coml. interbank loans.

NOTE: Comparability of figures affected by changes in FR membership, mergers, etc., and in reserve classifications.

CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,
MAY 26, 1965 TO JUNE 30, 1965

J.4 (Partly estimated. In millions of dollars)

Item	All banks	All coml. banks ^{r/}	All member banks	Reserve city banks			Country banks
				New York City	City of Chicago	Other	
ASSETS							
Loans and investments	+ 5,160	+ 4,900	+ 4,485	+2,001	+439	+1,170	+ 875
Loans and discounts	+ 4,480	+ 4,190	+ 3,697	+1,389	+273	+1,054	+ 981
U. S. Govt. obligations	- 330	- 300	- 113	+ 232	+100	- 120	- 325
Other securities	+ 1,010	+ 1,010	+ 901	+ 380	+ 66	+ 236	+ 219
Reserves, cash, and bank balances	+ 5,860	+ 5,810	+ 5,225	+1,999	+ 78	+1,924	+1,224
Reserve with FR Banks	+ 840	+ 840	+ 834	+ 350	- 10	+ 231	+ 263
Cash in vault	- 40	- 40	- 37	+ 1	+ 3	- 46	+ 5
Balances with banks	+ 1,180	+ 1,130	+ 645	+ 63	- 11	+ 140	+ 453
Cash items	+ 3,880	+ 3,880	+ 3,783	+1,585	+ 96	+1,599	+ 503
Other assets	+ 320	+ 300	+ 268	+ 79	+ 23	+ 92	+ 74
TOTAL ASSETS/LIABILITIES	+11,340	+11,010	+ 9,978	+4,079	+540	+3,186	+2,173
LIABILITIES & CAPITAL							
Gross demand deposits	+10,320	+10,320	+ 9,386	+3,461	+365	+3,559	+2,001
Gross time deposits	+ 2,080	+ 1,660	+ 1,383	+ 85	+ 40	+ 716	+ 542
TOTAL DEPOSITS	+12,400	+11,980	+10,769	+3,546	+405	+4,275	+2,543
Deposits of banks	+ 1,860	+ 1,860	+ 1,803	+ 767	+125	+ 789	+ 122
U. S. Govt. deposits	+ 1,970	+ 1,970	+ 1,837	+ 574	+121	+ 774	+ 368
Other demand deposits	+ 6,510	+ 6,510	+ 5,763	+2,137	+121	+1,994	+1,511
Other time deposits	+ 2,060	+ 1,640	+ 1,366	+ 68	+ 38	+ 718	+ 542
Borrowings	- 1,470	- 1,470	- 1,321	- 110	+ 82	- 986	- 307
Other liabilities	- 350	- 240	- 168	+ 104	+ 27	- 160	- 139
Total capital accounts	+ 760	+ 740	+ 698	+ 539	+ 26	+ 57	+ 76
Seasonally adjusted data				For numbered footnotes, see first page.			
Loans and investments ^{1/}		+ 3,100		^{r/} May 26, 1965 mutual savings bank figures revised.			
Loans and discounts ^{1/}		+ 3,300					
U.S. Govt. obligations.....		- 900					
Other securities.....		+ 700					

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

JUNE 30, 1964 TO JUNE 30, 1965

J.4 (Partly estimated. In millions of dollars)

Item	All banks	All coml. banks	All member banks	Reserve city banks			Country banks
				New York City	City of Chicago	Other	
ASSETS							
Loans and investments	+30,856	+26,691	+21,726	+5,509	+1,166	+6,738	+8,313
Loans and discounts	+27,811	+23,447	+19,753	+5,457	+1,115	+6,465	+6,716
U. S. Govt. obligations	- 2,727	- 2,522	- 2,733	- 873	- 7	-1,485	- 368
Other securities	+ 5,772	+ 5,766	+ 4,705	+ 925	+ 58	+1,757	+1,965
Reserves, cash, and bank balances	+ 3,987	+ 3,872	+ 3,262	+1,679	+ 189	+ 765	+ 629
Reserve with FR Banks	+ 1,196	+ 1,196	+ 1,194	+ 366	+ 100	+ 246	+ 482
Cash in vault	+ 518	+ 531	+ 387	+ 41	+ 11	+ 76	+ 259
Balance with banks	+ 301	+ 183	- 254	+ 72	- 73	- 118	- 136
Cash items	+ 1,972	+ 1,961	+ 1,935	+1,200	+ 151	+ 561	+ 23
Other assets	+ 1,089	+ 1,028	+ 885	+ 358	+ 100	+ 290	+ 136
TOTAL ASSETS/LIABILITIES	+35,931	+31,591	+25,872	+7,547	+1,455	+7,792	+9,078
LIABILITIES & CAPITAL							
Gross demand deposits	+ 8,275	+ 8,271	+ 6,324	+2,001	+ 396	+1,390	+2,537
Gross time deposits	+21,703	+17,856	+14,887	+3,820	+ 661	+4,870	+5,534
TOTAL DEPOSITS	+29,977	+26,127	+21,211	+5,821	+1,057	+6,260	+8,072
Deposits of banks	+ 1,120	+ 1,121	+ 1,093	+ 596	+ 109	+ 317	+ 71
U. S. Govt. deposits	+ 1,628	+ 1,635	+ 1,372	+ 463	+ 109	+ 536	+ 264
Other demand deposits	+ 5,840	+ 5,830	+ 4,164	+1,202	+ 177	+ 576	+2,208
Other time deposits	+21,389	+17,541	+14,582	+3,560	+ 663	+4,831	+5,528
Borrowings	+ 1,380	+ 1,401	+ 1,444	+ 464	+ 205	+ 771	+ 4
Other liabilities	+ 1,931	+ 1,681	+ 1,174	+ 577	+ 113	+ 138	+ 346
Total capital accounts	+2,643	+ 2,382	+ 2,044	+ 685	+ 80	+ 623	+ 656
Seasonally adjusted data							
Loans and investments 1/.....		+25,900					
Loans and discounts 1/.....		+22,600					
U.S. Govt. obligations.....		- 2,400					
Other securities.....		+ 5,700					

For numbered footnotes, see first page.

CONSOLIDATED CONDITION STATEMENT FOR BANKS AND THE MONETARY SYSTEM*

All Commercial, Savings, and Federal Reserve Banks,
the Postal Savings System, and Treasury Currency Funds

J.4 (Partly estimated. In billions of dollars)

Item	June 30, 1965	May 26, 1965 ^{1/}	June 30, 1964	Change to June 30, 1965 from --	
				May 26, 1965	June 30, 1964
ASSETS					
Monetary reserve	19.3	19.7	21.0	- .3	- 1.7
Gold stock	13.9	14.3	15.5	- .4	- 1.5
Treasury Currency	5.4	5.4	5.6	--	- .2
Bank credit	378.7	371.0	344.0	+7.8	+34.7
Loans, net	228.1	221.9	201.2	+6.2	+27.0
U. S. Govt. obligations	102.9	102.4	100.9	+ .5	+ 2.0
Commercial and savings banks	62.6	62.9	65.3	- .3	- 2.7
Federal Reserve Banks	39.1	38.3	34.8	+ .8	+ 4.3
Other	1.2	1.1	.7	--	+ .4
Other securities	47.7	46.7	41.9	+1.0	+ 5.8
Total assets, net	398.1	390.6	365.0	+7.4	+33.0
LIABILITIES AND CAPITAL					
Total deposits adjusted and currency outside banks	346.6	341.3	320.0	+5.3	+26.6
Currency outside banks	34.4	33.8	33.0	+ .6	+ 1.4
Demand deposits adjusted ^{1/}	124.2	121.6	120.3	+2.6	+ 3.9
Time deposits adjusted	187.6	185.5	166.2	+2.1	+21.4
Postal savings deposits	.4	.4	.4	--	- .1
U. S. Government deposits	12.8	10.8	11.4	+2.0	+ 1.4
At commercial and savings banks	12.1	10.2	10.5	+2.0	+ 1.6
At Federal Reserve Banks	.7	.7	.9	--	- .3
Foreign bank deposits, net	1.7	1.5	1.3	+ .2	+ .4
Treasury cash	.8	.8	.4	--	+ .4
Capital and miscellaneous account, net	36.2	36.2	31.9	--	+ 4.3
Total liabilities and capital, net	398.1	390.6	365.0	+7.4	+33.0
Seasonally adjusted					
Currency outside banks	34.0	33.9	^{2/} 32.7	+ .1	^{2/} + 1.3
Demand deposits adjusted	126.7	123.5	^{2/} 120.8	+3.2	^{2/} + 5.9

* Figures may not add to totals because of rounding. Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.

^{1/} Demand deposits adjusted, including demand deposits of foreign banks and of mutual savings banks, were \$126.6 billion on June 30, 1965.

^{2/} June 24, 1964, figures and comparisons; seasonal adjustments are available only for last Wednesday of month.

^{1/} Mutual savings bank figures for May 26, 1965 revised.