



FEDERAL RESERVE

statistical release

M. W. Washington

August 10, 1965

For immediate release

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, JULY 28, 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	340,660	285,820	235,644	40,802	10,558	87,272	97,012
Loans and discounts	230,450	187,000	157,345	29,438	7,183	61,417	59,307
U. S. Govt. obligations	61,920	56,090	42,863	4,834	1,659	13,640	22,730
Other securities	48,290	42,730	35,436	6,530	1,716	12,215	14,975
Reserves, cash, and bank balances	52,310	51,330	44,703	9,639	2,206	18,133	14,725
Reserve with FR Banks	17,530	17,530	17,527	4,208	992	7,175	5,152
Cash in vault	5,400	5,270	4,051	320	65	1,213	2,453
Balances with banks	13,010	12,220	7,219	206	141	2,052	4,820
Cash items	16,370	16,310	15,906	4,905	1,008	7,693	2,300
Other assets	10,360	9,410	8,221	2,557	389	2,954	2,321
TOTAL ASSETS/LIABILITIES	403,330	346,560	288,568	52,998	13,153	108,359	114,058
LIABILITIES & CAPITAL							
Gross demand deposits	162,950	162,890	136,371	25,643	6,464	51,180	53,084
Gross time deposits	190,750	139,730	114,845	17,620	4,848	43,441	48,936
TOTAL DEPOSITS	353,700	302,620	251,216	43,263	11,312	94,621	102,020
Deposits of banks	15,380	15,380	14,474	4,825	1,152	6,661	1,836
U. S. Govt. deposits	7,260	7,260	6,511	1,501	398	2,613	1,999
Other demand deposits	141,510	141,450	116,404	19,934	4,936	42,141	49,393
Other time deposits	189,550	138,530	113,827	17,003	4,826	43,206	48,792
Borrowings	4,850	4,850	4,598	1,426	415	2,257	500
Other liabilities	10,970	9,820	8,561	3,218	330	2,725	2,288
Total capital accounts	33,810	29,270	24,193	5,091	1,096	8,756	9,250
Seasonally adjusted data				1/ Excludes total coml. interbank loans.			
Loans and investments 1/.....		281,500					
Loans and discounts 1/.....		182,800					
U.S. Govt. obligations.....		56,100					
Other securities.....		42,600					

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,

JUNE 30, 1965 TO JULY 28, 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	- 600	- 1,050	-1,214	-1,400	-244	+ 68	+ 362
Loans and discounts	- 480	- 910	-1,057	-1,509	-198	+ 348	+ 302
U. S. Govt. obligations	- 690	- 710	- 639	- 72	- 84	- 363	- 120
Other securities	+ 570	+ 570	+ 482	+ 181	+ 38	+ 83	+ 180
Reserves, cash, and bank balances	- 5,750	- 5,710	-5,326	-2,590	-104	-1,775	- 857
Reserve with FR Banks	- 440	- 440	- 441	- 77	- 31	- 177	- 156
Cash in vault	+ 200	+ 200	+ 153	+ 6	+ 1	+ 65	+ 81
Balances with banks	- 1,060	- 1,020	- 677	- 105	+ 16	- 255	- 333
Cash items	- 4,450	- 4,450	-4,361	-2,414	- 90	-1,408	- 449
Other assets	- 160	- 180	- 201	- 275	--	+ 29	+ 45
TOTAL ASSETS/LIABILITIES	- 6,510	- 6,940	-6,741	-4,265	-348	-1,678	- 450
LIABILITIES & CAPITAL							
Gross demand deposits	-10,020	-10,020	-9,446	-4,404	-446	-3,262	-1,334
Gross time deposits	+ 1,900	+ 1,610	+1,399	+ 301	+ 71	+ 478	+ 549
TOTAL DEPOSITS	- 8,120	- 8,410	-8,047	-4,103	-375	-2,784	- 785
Deposits of banks	- 1,690	- 1,690	-1,671	- 799	-165	- 668	- 39
U. S. Govt. deposits	- 4,870	- 4,870	-4,417	-1,145	-301	-1,761	-1,210
Other demand deposits	- 3,490	- 3,490	-3,384	-2,492	+ 15	- 822	- 85
Other time deposits	+ 1,930	+ 1,640	+1,425	+ 333	+ 76	+ 467	+ 549
Borrowings	+ 1,350	+ 1,350	+1,218	+ 38	--	+ 914	+ 266
Other liabilities	+ 130	--	- 1	- 204	+ 28	+ 169	+ 6
Total capital accounts	+ 130	+ 120	+ 89	+ 4	- 1	+ 23	+ 63
<u>Seasonally adjusted data</u>				For numbered footnotes, see first page.			
Loans and investments 1/.....		- 700					
Loans and discounts 1/.....		+ 200					
U.S. Govt. obligations.....		- 1,500					
Other securities.....		+ 600					

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

JULY 29, 1964 TO JULY 28, 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	+31,330	+27,180	+22,009	+4,839	+1,164	+7,192	+ 8,814
Loans and discounts	+27,500	+23,160	+19,303	+4,259	+1,091	+6,860	+ 7,093
U. S. Govt. obligations	- 2,390	- 2,190	- 2,360	- 488	- 78	-1,378	- 416
Other securities	+ 6,220	+ 6,210	+ 5,066	+1,068	+ 151	+1,710	+ 2,137
Reserves, cash, and bank balances	+ 3,730	+ 3,610	+ 2,971	+ 970	+ 115	+ 924	+ 962
Reserve with FR Banks	+ 790	+ 790	+ 791	+ 408	- 30	+ 169	+ 244
Cash in vault	+ 480	+ 480	+ 359	+ 36	+ 13	+ 101	+ 209
Balance with banks	+ 740	+ 630	+ 187	+ 13	+ 1	- 57	+ 230
Cash items	+ 1,720	+ 1,710	+ 1,634	+ 513	+ 131	+ 711	+ 279
Other assets	+ 1,320	+ 1,240	+ 982	+ 52	+ 141	+ 419	+ 370
TOTAL ASSETS/LIABILITIES	+36,380	+32,030	+25,962	+5,861	+1,420	+8,535	+10,146
LIABILITIES & CAPITAL							
Gross demand deposits	+ 8,380	+ 8,370	+ 6,338	+1,057	+ 344	+1,830	+ 3,107
Gross time deposits	+22,490	+18,540	+15,449	+3,731	+ 679	+5,182	+ 5,857
TOTAL DEPOSITS	+30,870	+26,910	+21,787	+4,788	+1,023	+7,012	+ 8,964
Deposits of banks	+ 920	+ 920	+ 860	+ 491	- 20	+ 226	+ 163
U. S. Govt. deposits	+ 1,920	+ 1,920	+ 1,674	+ 444	+ 113	+ 688	+ 429
Other demand deposits	+ 5,820	+ 5,810	+ 4,085	+ 328	+ 246	+ 986	+ 2,525
Other time deposits	+22,210	+18,260	+15,168	+3,525	+ 684	+5,112	+ 5,847
Borrowings	+ 900	+ 900	+ 858	- 50	+ 214	+ 610	+ 84
Other liabilities	+ 1,670	+ 1,540	+ 1,071	+ 420	+ 105	+ 282	+ 264
Total capital accounts	+ 2,940	+ 2,680	+ 2,246	+ 703	+ 78	+ 631	+ 834
Seasonally adjusted data				For numbered footnotes, see first page.			
Loans and investments 1/.....		+27,000					
Loans and discounts 1/.....		+23,100					
U.S. Govt. obligations.....		- 2,300					
Other securities.....		+ 6,200					

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	July 28, 1965	June 30, 1965	July 29, 1964	Change to July 28, 1965 from --	
				June 30, 1965	July 29, 1965
<u>ASSETS</u>					
Monetary reserve	19.3	19.3	21.0	- .1	- 1.8
Gold stock	13.9	13.9	15.5	- .1	- 1.6
Treasury Currency	5.4	5.4	5.6	--	- .2
Bank credit	376.3	378.7	341.3	-2.5	+35.0
Loans, net	226.2	228.1	199.3	-1.9	+26.9
U. S. Govt. obligations	101.8	102.9	99.9	-1.1	+ 1.9
Commercial and savings banks	61.9	62.6	64.3	- .7	- 2.4
Federal Reserve Banks	39.2	39.1	34.8	+ .1	+ 4.4
Other	.6	1.2	.7	- .5	- .1
Other securities	48.3	47.7	42.1	+ .6	+ 6.2
Total assets, net	395.5	398.1	362.3	-2.5	+33.2
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	349.5	346.6	321.7	+2.9	+27.8
Currency outside banks	34.5	34.4	32.9	--	+ 1.6
Demand deposits adjusted 1/	125.1	124.2	121.0	+1.0	+ 4.1
Time deposits adjusted	189.5	187.6	167.3	+1.9	+22.2
Postal savings deposits	.3	.4	.4	--	- .1
U. S. Government deposits	8.1	12.8	6.0	-4.7	+ 2.0
At commercial and savings banks	7.3	12.1	5.3	-4.9	+ 1.9
At Federal Reserve Banks	.8	.7	.7	+ .1	+ .1
Foreign bank deposits, net	1.6	1.7	1.3	- .1	+ .3
Treasury cash	.8	.8	.4	--	+ .3
Capital and miscellaneous account, net	35.5	36.2	32.8	- .7	+ 2.7
Total liabilities and capital, net	395.5	398.1	362.3	-2.5	+33.2
<u>Seasonally adjusted</u>					
Currency outside banks	34.4	34.0	32.8	+ .4	+ 1.6
Demand deposits adjusted	125.4	126.7	121.2	-1.3	+ 4.2

* 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 \$127.4 billion on July 28, 1965.