



# FEDERAL RESERVE

statistical release



For immediate release  
August 15, 1968

## ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, JULY 31, 1968

J.4

(Partly estimated. In millions of dollars)

	All banks	All coml. banks	All member banks	Reserve city banks			Country banks
				New York City	City of Chicago	Other	
<b>ASSETS</b>							
Loans and investments	439,320	372,100	303,009	53,429	13,371	109,210	126,999
Loans and discounts	300,920	247,620	206,378	40,718	9,332	77,325	79,003
U. S. Govt. obligations	64,350	60,040	45,057	5,675	2,071	13,451	23,860
Other securities	74,050	64,440	51,574	7,036	1,968	18,434	24,136
Reserves, cash, and bank balances	70,870	69,920	61,854	16,643	3,089	23,547	18,575
Reserve with FR Banks	21,260	21,260	21,261	4,433	1,380	9,252	6,196
Cash in vault	6,530	6,380	4,938	377	81	1,473	3,007
Balances with banks	15,520	14,800	8,760	466	418	2,094	5,782
Cash items	27,560	27,480	26,895	11,367	1,210	10,728	3,590
Other assets	14,840	13,610	11,922	3,481	660	4,529	3,252
<b>TOTAL ASSETS</b>	<b>525,030</b>	<b>455,630</b>	<b>376,785</b>	<b>73,553</b>	<b>17,120</b>	<b>137,286</b>	<b>148,826</b>
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	197,030	196,950	164,776	36,194	7,054	58,982	62,546
Gross time deposits	256,310	193,420	155,534	19,901	5,881	59,209	70,543
<b>TOTAL DEPOSITS</b>	<b>453,340</b>	<b>390,370</b>	<b>320,310</b>	<b>56,095</b>	<b>12,935</b>	<b>118,191</b>	<b>133,089</b>
Deposits of banks	20,390	20,390	19,375	7,369	1,263	8,500	2,243
U. S. Govt. deposits	6,010	6,010	5,279	1,219	231	2,000	1,829
Other demand deposits	172,240	172,160	141,559	28,299	5,567	49,040	58,653
Other time deposits	254,700	191,810	154,097	19,208	5,874	58,651	70,364
Borrowings	10,150	10,150	9,763	3,453	1,271	4,262	777
Other liabilities	20,780	19,470	17,552	7,924	1,544	4,460	3,624
Total capital accounts	40,760	35,640	29,160	6,081	1,370	10,373	11,336
<u>Seasonally adjusted data</u> 2/				1/ Excludes total coml. interbank loans.			
Loans and investments 1/.....		364,600		2/ Series revised, see page 5.			
Loans and discounts 1/.....		237,700					
U.S. Govt. obligations.....		62,600					
Other securities.....		64,200					

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 26, 1968 TO JULY 31, 1968

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

Item	All banks <u>r/</u>	All coml. banks	All member banks	Reserve city banks			Country banks
				New York City	City of Chicago	Other	
<b>ASSETS</b>							
Loans and investments	+4,960	+4,580	+3,797	+ 907	+410	+ 975	+1,505
Loans and discounts	+2,520	+2,220	+1,562	+ 43	- 64	+ 327	+1,256
U. S. Govt. obligations	+1,600	+1,520	+1,563	+ 749	+350	+ 522	- 58
Other securities	+ 840	+ 840	+ 672	+ 115	+124	+ 126	+ 307
Reserves, cash, and bank balances	+2,260	+2,260	+2,409	+1,454	+196	+1,197	- 438
Reserve with FR Banks	+ 730	+ 730	+ 733	+ 293	+404	+ 984	- 948
Cash in vault	- 20	- 20	- 106	- 31	- 12	- 66	+ 3
Balances with banks	- 180	- 180	+ 146	+ 33	-103	- 18	+ 234
Cash items	+1,730	+1,730	+1,636	+1,159	- 93	+ 297	+ 273
Other assets	+ 440	+ 440	+ 411	+ 23	+ 9	+ 309	+ 70
<b>TOTAL ASSETS/LIABILITIES</b>	<b>+7,660</b>	<b>+7,280</b>	<b>+6,617</b>	<b>+2,384</b>	<b>+615</b>	<b>+2,481</b>	<b>+1,137</b>
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	+4,430	+4,430	+3,941	+1,322	+ 93	+1,510	+1,016
Gross time deposits	+4,170	+3,790	+3,243	+ 634	+310	+1,287	+1,012
<b>TOTAL DEPOSITS</b>	<b>+8,600</b>	<b>+8,220</b>	<b>+7,184</b>	<b>+1,956</b>	<b>+403</b>	<b>+2,797</b>	<b>+2,028</b>
Deposits of banks	+ 940	+ 940	+ 878	+ 307	- 9	+ 502	+ 78
U. S. Govt. deposits	+ 190	+ 190	+ 198	- 44	+110	+ 222	- 90
Other demand deposits	+3,470	+3,470	+3,045	+1,167	- 10	+ 860	+1,028
Other time deposits	+4,000	+3,620	+3,063	+ 526	+312	+1,213	+1,012
Borrowings	-1,390	-1,390	-1,016	+ 9	+362	- 507	- 880
Other liabilities	+ 110	+ 110	+ 154	+ 324	-175	+ 100	- 95
Total capital accounts	+ 340	+ 340	+ 295	+ 95	+ 25	+ 91	+ 84
<b>Seasonally adjusted data</b>							
Loans and investments <u>l/</u> .....		+7,300					
Loans and discounts <u>l/</u> .....		+4,300					
U.S. Govt. obligations.....		+2,100					
Other securities.....		+ 800					

For numbered footnotes, see first page.  
r/ Figures for mutual savings banks were revised.

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

JULY 26, 1967 TO JULY 31, 1968

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	
<b>ASSETS</b>							
Loans and investments	+38,310	+33,530	+26,628	+5,049	+1,099	+ 8,410	+12,070
Loans and discounts	+25,990	+22,840	+18,842	+4,035	+ 371	+ 7,336	+ 7,100
U. S. Govt. obligations	+ 2,840	+ 2,930	+ 2,100	+ 267	+ 392	+ 14	+ 1,427
Other securities	+ 9,480	+ 7,760	+ 5,686	+ 747	+ 336	+ 1,060	+ 3,543
Reserves, cash, and bank balances	+ 7,720	+ 7,850	+ 6,688	+2,212	+ 169	+ 2,369	+ 1,938
Reserve with FR Banks	+ 1,690	+ 1,690	+ 1,696	- 455	+ 193	+ 1,178	+ 780
Cash in vault	+ 250	+ 270	+ 237	+ 2	- 8	+ 36	+ 207
Balances with banks	+ 1,280	+ 1,400	+ 379	+ 157	+ 75	- 156	+ 303
Cash items	+ 4,500	+ 4,490	+ 4,376	+2,508	- 91	+ 1,311	+ 648
Other assets	+ 1,980	+ 1,870	+ 1,685	+ 328	+ 150	+ 841	+ 366
<b>TOTAL ASSETS/LIABILITIES</b>	<b>+48,010</b>	<b>+43,250</b>	<b>+35,001</b>	<b>+7,589</b>	<b>+1,418</b>	<b>+11,620</b>	<b>+14,374</b>
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	+16,290	+16,280	+13,629	+4,755	+ 24	+ 3,856	+ 4,994
Gross time deposits	+20,930	+16,340	+11,705	- 613	+ 34	+ 4,599	+ 7,685
<b>TOTAL DEPOSITS</b>	<b>+37,220</b>	<b>+32,620</b>	<b>+25,334</b>	<b>+4,142</b>	<b>+ 58</b>	<b>+ 8,455</b>	<b>+12,679</b>
Deposits of banks	+ 1,890	+ 1,890	+ 1,862	+1,038	- 68	+ 699	+ 193
U. S. Govt. deposits	- 180	- 180	- 247	- 52	- 62	- 368	+ 235
Other demand deposits	+14,440	+14,430	+11,885	+3,545	+ 151	+ 3,584	+ 4,605
Other time deposits	+21,070	+16,480	+11,834	- 389	+ 37	+ 4,540	+ 7,646
Borrowings	+ 3,240	+ 3,240	+ 3,138	+ 917	+ 616	+ 1,400	+ 205
Other liabilities	+ 4,730	+ 4,780	+ 4,430	+2,049	+ 588	+ 1,131	+ 662
Total capital accounts	+ 2,820	+ 2,610	+ 2,099	+ 481	+ 156	+ 634	+ 828
<b>Seasonally adjusted data 2/</b>							
Loans and investments 1/.....		+32,100					
Loans and discounts 1/.....		+21,200					
U.S. Govt. obligations .....		+ 3,200					
Other securities .....		+ 7,700					

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	July 31, 1968	June 26, 1968 <u>r/</u>	July 26, 1967	Change to July 31, 1968 from --	
				June 26, 1968	July 26, 1967
<u>ASSETS</u>					
Monetary reserve	17.1	16.9	19.7	+ .1	- 2.6
Gold stock	10.4	10.4	13.1	--	- 2.7
Treasury Currency	6.7	6.6	6.6	+ .1	+ .1
Bank credit	483.2	476.4	442.6	+6.8	+40.6
Loans, net	291.6	287.5	268.2	+4.1	+23.4
U.S. Govt. obligations	117.5	115.7	109.8	+1.8	+ 7.7
Commercial and savings banks	64.4	62.8	61.5	+1.6	+ 2.8
Federal Reserve Banks	52.4	52.0	46.9	+ .4	+ 5.5
Other	.8	1.0	1.4	- .2	- .7
Other securities	74.1	73.2	64.6	+ .8	+ 9.5
Total assets, net	500.3	493.3	462.3	+7.0	+37.9
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	440.8	434.5	407.0	+6.2	+33.8
Currency outside banks	41.4	40.9	38.6	+ .5	+ 2.8
Demand deposits adjusted <u>1/</u>	144.7	142.9	134.7	+1.7	+ 9.9
Time deposits adjusted	254.7	250.7	233.6	+4.0	+21.1
Postal savings deposits	--	--	--	--	--
U. S. Government deposits	7.1	6.8	7.5	+ .3	- .4
At commercial and savings banks	6.0	5.8	6.2	+ .2	- .2
At Federal Reserve Banks	1.1	1.0	1.3	+ .1	- .2
Foreign bank deposits, net	2.2	2.1	1.8	+ .2	+ .4
Treasury cash	.8	.9	1.5	- .1	- .7
Capital and miscellaneous account, net	49.3	48.9	44.5	+ .4	+ 4.8
Total liabilities and capital, net	500.3	493.3	462.3	+7.0	+37.9
<u>Seasonally adjusted</u>					
Currency outside banks	41.1	40.9	38.5	+ .2	+ 2.6
Demand deposits adjusted	145.0	145.4	135.0	- .4	+10.0

\* 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 \$ 147.5 billion on July 31, 1968.

r/ Figures for mutual savings banks were revised.

J.4

LOANS AND INVESTMENTS AT COMMERCIAL BANKS  
(Revised series, seasonally adjusted, in billions of dollars)

Period	Loans and investments 1/	Loans 1/2/	Securities	
			U.S. Govt.	Other 2/
1966--Jan. 26	297.3	194.6	57.7	45.0
Feb. 23	298.3	196.5	56.4	45.5
Mar. 30	299.9	198.5	55.7	45.8
Apr. 27	302.1	200.4	55.5	46.2
May 25	303.6	202.2	54.2	47.2
June 30	307.1	203.4	55.3	48.4
July 27	308.2	204.6	55.1	48.5
Aug. 31	308.9	205.2	55.6	48.0
Sept. 28	309.2	206.0	54.8	48.4
Oct. 26	308.5	207.0	53.1	48.4
Nov. 30	308.8	207.5	52.9	48.4
Dec. 31	310.5	208.2	53.6	48.7
1967--Jan. 25	314.3	210.2	54.1	49.9
Feb. 22	317.7	210.8	55.8	51.1
Mar. 29	321.5	211.9	57.3	52.4
Apr. 26	322.9	212.9	56.3	53.7
May 31	324.7	213.4	56.4	54.9
June 30	326.2	214.1	55.9	56.2
July 26	332.5	216.5	59.4	56.5
Aug. 30	336.6	218.0	61.3	57.3
Sept. 27	339.1	219.9	61.4	57.7
Oct. 25	342.0	221.4	61.9	58.6
Nov. 29	344.3	222.7	61.2	60.4
Dec. 30	346.5	225.4	59.7	61.4
1968--Jan. 31	349.5	227.1	60.0	62.4
Feb. 28	353.6	228.9	62.1	62.7
Mar. 27	352.1	228.7	59.8	63.6
Apr. 24 p	354.4	230.9	60.0	63.4
May 29 p	356.4	232.1	60.7	63.5
June 29 p 3/	357.3	233.4	60.5	63.4
July 31 p	364.6	237.7	62.6	64.2

1/ Adjusted to exclude interbank loans.

2/ Beginning June 9, 1966, about \$1.1 billion of balances accumulated for payment of personal loans were deducted as a result of a change in Federal Reserve regulations.

Beginning June 30, 1966, CCC certificates of interest and Export-Import Bank portfolio fund participation certificates totaling an estimated \$1 billion are included in "Other securities" rather than "Other loans."

3/ June 29, 1968 estimated.

NOTE: Data are for last Wednesday of month except for June 30 and December 31; data are partly or wholly estimated except when June 30 and December 31 are call dates. For back data, see August 1968 Bulletin.

p - Preliminary.