

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

(For Immediate Release)

December 31, 1957

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, NOVEMBER 27, 1957

(Partly estimated. In millions of dollars)

Item	All banks*	All commer- cial banks*	Member banks				Country banks ^{1/}
			Total	Central reserve city banks		Reserve city banks	
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	200,910	167,270	139,882	23,054	6,275	54,201	56,352
Loans and discounts	114,130	93,010	80,097	15,887	3,781	32,510	27,919
U. S. Govt. obligations	64,390	56,840	45,823	5,423	1,927	16,669	21,804
Other securities	22,390	17,420	13,962	1,744	567	5,022	6,629
Reserves, cash, and bank balances	43,600	42,800	37,862	7,700	1,938	15,500	12,724
Reserve with FR Banks	18,630	18,630	18,633	4,150	1,096	7,717	5,670
Cash in vault	3,100	2,990	2,256	166	32	719	1,339
Balances with banks	10,870	10,210	6,269	100	101	1,964	4,104
Cash items	11,000	10,970	10,704	3,284	709	5,100	1,611
Other assets	4,640	4,150	3,696	1,167	72	1,405	1,052
Total assets	249,150	214,220	181,440	31,921	8,285	71,106	70,128
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	134,320	134,290	115,895	23,257	5,987	45,076	41,575
Gross time deposits	88,060	56,760	45,641	3,678	1,333	18,480	22,150
TOTAL DEPOSITS	222,380	191,050	161,536	26,935	7,320	63,556	63,725
Deposits of banks	14,550	14,550	13,841	5,148	1,145	6,203	1,345
U. S. Govt. deposits	3,330	3,330	2,948	468	154	1,128	1,198
Other demand deposits	118,190	118,160	100,648	18,591	4,708	38,159	39,190
Other time deposits	86,310	55,010	44,099	2,728	1,313	18,066	21,992
Borrowings	1,710	1,710	1,613	358	161	729	365
Other liabilities	4,520	4,020	3,707	1,495	119	1,483	610
Total capital accounts	20,540	17,440	14,584	3,133	685	5,338	5,428
Total liabilities and capital	249,150	214,220	181,440	31,921	8,285	71,106	70,128

* Figures have been rounded to nearest 10 million.

^{1/} Includes an Alaska and a Virgin Islands member bank.

G.7(a) CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,
OCTOBER 30, 1957 TO NOVEMBER 27, 1957

(Partly estimated. In millions of dollars)

Item	All banks*	All commer- cial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks ^{1/}
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	- 540	- 630	- 593	-331	+ 2	+ 92	-356
Loans and discounts	+ 130	+ 10	- 58	-228	- 48	+249	- 31
U. S. Govt. obligations	- 570	- 440	- 335	+ 8	+ 39	- 86	-296
Other securities	- 100	- 200	- 200	-111	+ 11	- 71	- 29
Reserves, cash, and bank balances	+1,010	+1,010	+ 927	+161	- 31	+601	+196
Reserve with FR Banks	- 40	- 40	- 38	- 54	- 78	+ 5	+ 89
Cash in vault	- 90	- 90	- 64	+ 6	+ 1	- 8	- 63
Balances with banks	+ 80	+ 80	+ 12	+ 11	- 10	+ 24	- 13
Cash items	+1,060	+1,060	+1,017	+198	+ 56	+580	+183
Other assets	+ 20	--	- 3	- 12	+ 4	+ 24	- 19
Total assets	+ 490	+ 380	+ 331	-182	- 25	+717	-179
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	+ 800	+ 800	+ 690	- 91	+ 49	+626	+106
Gross time deposits	- 450	- 490	- 383	- 4	+ 7	- 33	-353
TOTAL DEPOSITS	+ 350	+ 310	+ 307	- 95	+ 56	+593	-247
Deposits of banks	- 160	- 160	- 167	+ 29	- 38	-164	+ 6
U. S. Govt. deposits	- 150	- 150	- 107	- 64	+ 3	+ 95	-141
Other demand deposits	+1,090	+1,090	+ 944	- 57	+ 84	+676	+241
Other time deposits	- 430	- 470	- 363	- 3	+ 7	- 14	-353
Borrowings	- 80	- 80	- 99	- 60	- 93	- 13	+ 67
Other liabilities	+ 130	+ 90	+ 78	- 33	+ 6	+ 97	+ 8
Total capital accounts	+ 90	+ 60	+ 45	+ 6	+ 6	+ 40	- 7
Total liabilities and capital	+ 490	+ 380	+ 331	-182	- 25	+717	-179

* Figures have been rounded to nearest 10 million.

^{1/} See footnote on first page.

G.7(b) CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,
NOVEMBER 28, 1956 TO NOVEMBER 27, 1957

(Partly estimated. In millions of dollars)

Item	All banks*	All commer- cial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks ^{1/}
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	+ 5,130	+3,300	+2,269	-264	- 44	+ 812	+1,765
Loans and discounts	+ 4,970	+3,500	+2,801	-127	+148	+1,119	+1,661
U. S. Govt. obligations	- 1,790	-1,360	-1,320	-145	-155	- 483	- 537
Other securities	+ 1,950	+1,160	+ 788	+ 8	- 37	+ 176	+ 641
Reserves, cash, and bank balances	+ 430	+ 410	+ 591	+656	- 16	+ 33	- 82
Reserve with FR Banks	- 130	- 130	- 123	+103	- 2	- 182	- 42
Cash in vault	- 180	- 180	- 126	- 4	- 1	- 33	- 88
Balances with banks	- 400	- 430	- 265	- 6	- 17	- 77	- 165
Cash items	+ 1,140	+1,150	+1,105	+563	+ 4	+ 325	+ 213
Other assets	+ 600	+ 580	+ 537	+272	+ 16	+ 164	+ 85
Total assets	+ 6,160	+4,290	+3,397	+664	- 44	+1,009	+1,768
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	- 2,520	-2,520	-2,228	-201	-118	-1,138	- 771
Gross time deposits	+ 6,900	+5,200	+4,171	+379	+ 36	+1,675	+2,081
TOTAL DEPOSITS	+ 4,380	+2,680	+1,943	+178	- 82	+ 537	+1,310
Deposits of banks	- 810	- 810	- 776	-122	- 79	- 540	- 35
U. S. Govt. deposits	- 1,910	-1,910	-1,744	-441	- 33	- 620	- 650
Other demand deposits	+ 50	+ 50	+ 196	+269	+ 1	+ 4	- 78
Other time deposits	+ 7,050	+5,350	+4,267	+472	+ 29	+1,693	+2,073
Borrowings	+ 320	+ 320	+ 329	+ 85	- 18	+ 100	+ 162
Other liabilities	+ 280	+ 250	+ 247	+120	+ 25	+ 100	+ 2
Total capital accounts	+ 1,180	+1,040	+ 878	+281	+ 31	+ 272	+ 294
Total liabilities and capital	+ 6,160	+4,290	+3,397	+664	- 44	+1,009	+1,768

* Figures have been rounded to nearest 10 million.

^{1/} See footnote on first page.

All Commercial, Savings, and Federal Reserve Banks,
the Postal Savings System, and Treasury Currency Funds 1/

(Partly estimated. In billions of dollars)

Item	Nov. 27, 1957	Oct. 30, 1957	Nov. 28, 1956	Change to Nov. 27, 1957 from --	
				Oct. 30, 1957	Nov. 28, 1956
<u>ASSETS</u>					
Monetary reserve	27.9	27.8	27.0	+.1	+ .9
Gold stock	22.8	22.7	21.9	+.1	+ .9
Treasury Currency	5.1	5.1	5.1	--	+ .1
Bank credit	224.8	225.2	220.8	-.4	+4.0
Loans, net	113.0	113.0	108.2	--	+4.9
U. S. Govt. obligations	89.3	89.7	92.2	-.3	-2.9
Commercial and savings banks	64.4	65.0	66.2	-.6	-1.8
Federal Reserve Banks	23.6	23.2	24.3	+.3	- .7
Other	1.4	1.5	1.7	-.1	- .4
Other securities	22.4	22.5	20.4	-.1	+2.0
Total assets, net	252.7	253.0	247.8	-.3	+4.9
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	223.3	223.0	217.2	+.3	+6.1
Currency outside banks	28.5	27.8	28.0	+.7	+ .5
Demand deposits adjusted	107.2	107.2	108.3	--	-1.1
Time deposits adjusted	86.3	86.7	79.2	-.4	+7.1
Postal savings deposits	1.3	1.4	1.7	--	- .3
U. S. Government deposits	3.8	3.9	5.7	-.2	-2.0
At commercial and savings banks	3.3	3.5	5.2	-.2	-1.9
At Federal Reserve Banks	.4	.5	.5	--	--
Foreign bank deposits, net	3.2	3.3	3.4	-.2	- .2
Treasury cash	.8	.8	.8	--	--
Capital and miscellaneous account, net	21.7	21.9	20.7	-.2	+1.0
Total liabilities and capital, net	252.7	253.0	247.8	-.3	+4.9
<u>Seasonally adjusted</u>					
Currency outside banks	28.1	27.7	27.7	+.4	+ .4
Demand deposits adjusted	105.9	106.5	107.0	-.6	-1.1

* Figures may not add to totals because of rounding. For description and back figures of seasonally adjusted data, see July 1957 Bulletin, pp. 828-29.

1/ Treasury funds included are gold account, Treasury currency account, and Exchange Stabilization Fund.