

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7

(For Immediate Release)

January 31, 1950

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, DECEMBER 28, 1949

(Partly estimated. In millions of dollars)

Item	All banks*	All com- mercial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	141,250	120,830	101,763	19,611	5,418	38,480	38,254
Loans and discounts	49,870	43,300	36,399	7,630	1,643	14,420	12,706
U.S.Govt. obligations	78,710	67,280	56,972	10,694	3,294	21,073	21,911
Other securities	12,670	10,250	8,392	1,287	481	2,987	3,637
Reserves, cash, and bank balances	35,070	34,190	29,971	6,690	1,699	11,417	10,165
Reserve with FR Banks	16,240	16,240	16,240	4,595	1,102	6,125	4,418
Cash in vault	2,680	2,570	1,945	153	34	629	1,129
Balances with banks	9,990	9,240	5,787	68	131	1,828	3,760
Cash items	6,160	6,140	5,999	1,874	432	2,835	858
Other assets	1,880	1,700	1,492	391	45	606	450
Total assets	178,200	156,720	133,226	26,692	7,162	50,503	48,869
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	107,450	107,430	93,188	21,754	5,568	35,275	30,591
Gross time deposits	55,710	36,440	29,152	1,721	1,076	11,639	14,716
TOTAL DEPOSITS	163,160	143,870	122,340	23,475	6,644	46,914	45,307
Deposits of banks	12,100	12,100	11,453	3,970	1,131	5,399	953
U.S. Govt. deposits	3,040	3,040	2,666	640	241	1,053	732
Other demand deposits	92,830	92,810	79,396	17,292	4,200	28,921	28,983
Other time deposits	55,190	35,920	28,825	1,573	1,072	11,541	14,639
Borrowings	360	360	338	222	1	69	46
Other liabilities	1,540	1,470	1,333	682	47	428	176
Total capital accounts	13,140	11,020	9,215	2,313	470	3,092	3,340
Total liabilities and capital	178,200	156,720	133,226	26,692	7,162	50,503	48,869

* Figures have been rounded to nearest 10 million.

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(a)

(For Immediate Release)

January 31, 1950

CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,
NOVEMBER 30 TO DECEMBER 28, 1949

(Partly estimated. In millions of dollars)

Item	All banks*	All com- mercial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks ^{1/}
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	+ 790	+ 680	+ 760	+ 127	+ 172	+ 413	+ 48
Loans and discounts	+ 540	+ 440	+ 426	+ 46	+ 78	+ 202	+ 100
U.S.Govt. obligations	+ 200	+ 170	+ 243	+ 2	+ 76	+ 216	- 51
Other securities	+ 50	+ 70	+ 91	+ 79	+ 18	- 5	- 1
Reserves, cash, and bank balances	+1,630	+1,510	+1,249	+ 338	+ 5	+ 408	+ 498
Reserve with FR Banks	+ 270	+ 270	+ 266	+ 102	- 75	+ 66	+ 173
Cash in vault	+ 310	+ 310	+ 245	+ 24	+ 6	+ 95	+ 120
Balances with banks	+ 640	+ 520	+ 342	+ 3	+ 20	+ 134	+ 185
Cash items	+ 410	+ 410	+ 396	+ 209	+ 54	+ 113	+ 20
Other assets	- 300	- 200	- 181	- 42	- 12	- 55	- 72
Total assets	+2,120	+1,990	+1,828	+ 423	+ 165	+ 766	+ 474
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	+1,910	+1,910	+1,747	+ 402	+ 199	+ 681	+ 465
Gross time deposits	+ 400	+ 180	+ 175	+ 41	+ 21	+ 114	- 1
TOTAL DEPOSITS	+2,310	+2,090	+1,922	+ 443	+ 220	+ 795	+ 464
Deposits of banks	+ 500	+ 500	+ 466	+ 117	+ 50	+ 239	+ 60
U.S. Govt. deposits	- 180	- 180	- 161	- 105	+ 33	- 71	- 18
Other demand deposits	+1,610	+1,610	+1,452	+ 403	+ 116	+ 510	+ 423
Other time deposits	+ 380	+ 160	+ 165	+ 28	+ 21	+ 117	- 1
Borrowings	- 90	- 90	- 94	- 26	- 57	- 12	+ 1
Other liabilities	- 60	+ 20	+ 9	+ 26	-	- 24	+ 7
Total capital accounts	- 40	- 30	- 9	- 20	+ 2	+ 7	+ 2
Total liabilities and capital	+2,120	+1,990	+1,828	+ 423	+ 165	+ 766	+ 474

* Figures have been rounded to nearest 10 million.

^{1/} Data not entirely comparable with prior month due to admission to membership of one large noninsured nonmember bank with total loans, U. S. Government obligations, and total deposits of approximately 45, 40, and 125 million dollars, respectively.

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(b)

(For Immediate Release)

January 31, 1950

CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,
DECEMBER 31, 1948 TO DECEMBER 28, 1949

(Partly estimated. In millions of dollars)

Item	All banks	All com- mercial banks	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	+7,557	+6,532	+6,147	+ 852	+ 619	+3,148	+1,528
Loans and discounts	+1,696	+ 812	+ 339	- 418	- 140	+ 135	+ 761
U.S.Govt. obligations	+4,613	+4,658	+4,818	+1,045	+ 661	+2,479	+ 633
Other securities	+1,248	+1,061	+ 990	+ 224	+ 98	+ 534	+ 133
Reserves, cash, and bank balances	-4,404	-4,406	-4,231	-1,068	- 233	-1,900	-1,031
Reserve with FR Banks	-4,166	-4,164	-4,166	-1,048	- 223	-1,576	-1,318
Cash in vault	+ 596	+ 592	+ 459	+ 36	+ 6	+ 146	+ 271
Balances with banks	- 183	- 184	+ 84	- 16	- 13	- 25	+ 139
Cash items	- 651	- 649	- 609	- 39	- 3	- 444	- 122
Other assets	- 129	- 108	- 82	- 48	+ 2	--	- 36
Total assets	+3,024	+2,018	+1,834	- 264	+ 388	+1,248	+ 462
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	+ 782	+ 779	+ 729	- 559	+ 276	+ 742	+ 270
Gross time deposits	+1,130	+ 248	+ 250	+ 10	+ 75	+ 230	- 65
TOTAL DEPOSITS	+1,912	+1,027	+ 978	- 549	+ 351	+ 971	+ 205
Deposits of banks	- 169	- 169	- 188	- 243	+ 67	- 1	- 11
U.S. Govt. deposits	+ 589	+ 591	+ 437	+ 181	+ 52	+ 207	- 3
Other demand deposits	+ 499	+ 494	+ 637	- 394	+ 161	+ 569	+ 301
Other time deposits	+ 993	+ 110	+ 93	- 92	+ 72	+ 196	- 83
Borrowings	+ 303	+ 304	+ 293	+ 197	+ 1	+ 61	+ 34
Other liabilities	+ 148	+ 147	+ 150	+ 82	+ 10	+ 52	+ 7
Total capital accounts	+ 661	+ 540	+ 414	+ 7	+ 26	+ 164	+ 217
Total liabilities and capital	+3,024	+2,018	+1,834	- 264	+ 388	+1,248	+ 462

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(c)

(For Immediate Release)

January 31, 1950

CONSOLIDATED CONDITION STATEMENT FOR BANKS AND THE MONETARY SYSTEM*

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

(Partly estimated. In billions of dollars)

Item	Dec. 28, 1949	Nov. 30, 1949	Dec. 31, 1948	Change to December 28, 1949	
				From November 30, 1949	From December 31, 1948
<u>ASSETS</u>					
Monetary reserve	29.0	29.1	28.8	- .1	+ .2
Gold stock	24.4	24.5	24.2	- .1	+ .2
Treasury currency	4.6	4.6	4.6	--	--
Bank credit	163.0	161.2	160.5	+1.8	+2.5
Loans, net	49.7	49.2	48.3	+ .5	+1.3
U. S. Govt. obligations	100.6	99.3	100.7	+1.3	- .1
Commercial and savings banks	78.7	78.5	74.1	+ .2	+4.6
Federal Reserve Banks	18.8	17.7	23.3	+1.1	-4.5
Other	3.1	3.1	3.3	--	- .1
Other securities	12.7	12.6	11.4	+ .1	+1.2
Total assets, net	192.0	190.2	189.3	+1.8	+2.7
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	170.1	168.6	169.1	+1.5	+1.0
Currency outside banks	25.0	25.1	26.1	- .1	-1.1
Demand deposits adjusted	86.7	85.5	85.5	+1.2	+1.2
Time deposits adjusted	55.2	54.8	54.2	+ .4	+1.0
Postal savings deposits	3.2	3.2	3.3	--	- .1
U. S. Government deposits	4.0	3.7	3.6	+ .3	+ .5
At commercial and savings banks	3.0	3.2	2.5	- .2	+ .6
At Federal Reserve Banks	1.0	.5	1.1	+ .5	- .1
Foreign bank deposits, net	2.1	2.1	2.1	--	--
Treasury cash	1.3	1.3	1.3	--	--
Capital and miscellaneous accounts, net	14.5	14.5	13.2	- .1	+1.3
Total liabilities and capital, net	192.0	190.2	189.3	+1.8	+2.7

* For description of statement, see January 1948 Bulletin, pp. 24-32 and corresponding table in current Bulletin. Figures may not add to totals because of rounding.

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