

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7

(For Immediate Release)

LIBRARY July 29, 1949

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, JUNE 29, 1949

(Partly estimated. In millions of dollars)

Item	All banks*	All commercial banks*	Member Banks				
			Total	Central reserve city banks		Reserve city banks	Country banks
				New York	Chicago		
ASSETS							
Loans and investments	133,760	113,660	95,247	19,071	4,797	35,018	36,361
Loans and discounts	47,250	41,200	34,736	7,822	1,562	13,359	11,993
U.S.Govt. obligations	74,650	63,000	52,812	10,116	2,822	18,966	20,908
Other securities	11,860	9,460	7,699	1,133	413	2,693	3,460
Reserves, cash, and bank balances	34,140	33,340	29,433	6,698	1,689	11,253	9,793
Reserve with FR Banks	17,950	17,950	17,947	4,902	1,192	6,712	5,141
Cash in vault	2,360	2,250	1,679	137	29	526	987
Balances with banks	8,690	8,020	4,817	63	133	1,670	2,951
Cash items	5,140	5,120	4,990	1,596	335	2,345	714
Other assets	1,900	1,700	1,472	376	45	580	471
Total assets	169,800	148,700	126,152	26,145	6,531	46,851	46,625
LIABILITIES & CAPITAL							
Gross demand deposits	99,570	99,550	86,267	21,189	4,975	31,781	28,322
Gross time deposits	55,640	36,710	29,361	1,781	1,053	11,643	14,884
TOTAL DEPOSITS	155,210	136,260	115,628	22,970	6,028	43,424	43,206
Deposits of banks	10,640	10,640	10,096	3,805	1,008	4,523	760
U.S.Govt. deposits	2,150	2,150	1,883	526	146	691	520
Other demand deposits	87,290	87,270	74,578	16,974	3,824	26,673	27,107
Other time deposits	55,130	36,200	29,071	1,665	1,050	11,537	14,819
Borrowings	320	320	285	203	--	44	38
Other liabilities	1,500	1,410	1,262	644	41	396	181
Total capital accounts	12,770	10,710	8,977	2,328	462	2,987	3,200
Total liabilities and capital	169,800	148,700	126,152	26,145	6,531	46,851	46,625

* Figures have been rounded to nearest 10 million.

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(a)

(For Immediate Release)

July 29, 1949

 CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,
 MAY 25 TO JUNE 29, 1949

(Partly estimated. In millions of dollars)

Item	All banks*	All commercial banks*	Member banks					Country banks
			Total	Central reserve city banks		Reserve city banks		
				New York	Chicago			
<u>ASSETS</u>								
Loans and investments	+ 310	+ 220	+ 283	+ 403	- 35	+ 66	- 151	
Loans and discounts	+ 390	+ 320	+ 266	+ 224	- 7	- 25	+ 74	
U.S.Govt. obligations	- 230	- 220	- 105	+ 123	- 9	+ 18	- 237	
Other securities	+ 150	+ 120	+ 122	+ 56	- 19	+ 73	+ 12	
Reserves, cash, and bank balances	+ 490	+ 420	+ 422	+ 527	+ 50	- 91	- 64	
Reserve with FR Banks	- 10	- 10	- 14	+ 137	+ 29	- 83	- 97	
Cash in vault	+ 40	+ 30	+ 20	+ 9	+ 2	- 6	+ 15	
Balances with banks	+ 80	+ 20	+ 40	+ 9	+ 18	+ 14	- 1	
Cash items	+ 380	+ 380	+ 376	+ 372	+ 1	- 16	+ 19	
Other assets	- 160	- 100	- 85	- 42	- 3	- 32	- 8	
Total assets	+ 640	+ 540	+ 620	+ 888	+ 12	- 57	- 223	
<u>LIABILITIES & CAPITAL</u>								
Gross demand deposits	+ 360	+ 360	+ 424	+ 683	+ 34	- 99	- 194	
Gross time deposits	+ 290	+ 150	+ 140	+ 62	+ 9	+ 73	- 4	
TOTAL DEPOSITS	+ 650	+ 510	+ 564	+ 745	+ 43	- 26	- 198	
Deposits of banks	+ 210	+ 210	+ 196	+ 105	+ 27	+ 58	+ 6	
U.S.Govt. deposits	+ 230	+ 230	+ 191	+ 194	+ 21	+ 58	- 82	
Other demand deposits	- 30	- 30	+ 75	+ 384	- 13	- 178	- 118	
Other time deposits	+ 240	+ 100	+ 102	+ 62	+ 8	+ 36	- 4	
Borrowings	- 20	- 20	+ 15	+ 129	- 39	- 41	- 34	
Other liabilities	- 60	--	+ 3	+ 12	- 1	- 5	- 3	
Total capital accounts	+ 70	+ 50	+ 38	+ 2	+ 9	+ 15	+ 12	
Total liabilities and capital	+ 640	+ 540	+ 620	+ 888	+ 12	- 57	- 223	

* Figures have been rounded to nearest 10 million.

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(b)

(For Immediate Release)

July 29, 1949

 CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,
 JUNE 30, 1948 TO JUNE 29, 1949

(Partly estimated. In millions of dollars)

Item	All banks	All commercial banks	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks
				New York	Chicago		
ASSETS							
Loans and investments	+ 679	- 195	- 202	+ 52	+ 55	- 47	- 262
Loans and discounts	+2,151	+1,335	+ 865	+ 272	- 152	- 14	+ 759
U.S.Govt. obligations	-2,124	-1,798	-1,327	- 242	+ 155	- 256	- 984
Other securities	+ 652	+ 268	+ 260	+ 23	+ 52	+ 223	- 37
Reserves, cash, and bank balances	- 860	- 828	- 870	- 100	- 37	- 476	- 257
Reserve with FR Banks	+ 594	+ 595	+ 591	+ 19	+ 48	+ 250	+ 275
Cash in vault	+ 165	+ 147	+ 73	+ 15	+ 1	+ 5	+ 53
Balances with banks	- 705	- 653	- 625	+ 4	- 20	- 189	- 420
Cash items	- 914	- 918	- 909	- 138	- 66	- 541	- 164
Other assets	- 70	- 76	- 73	- 79	+ 4	+ 1	+ 1
Total assets	- 252	-1,099	-1,145	- 127	+ 22	- 522	- 518
LIABILITIES & CAPITAL							
Gross demand deposits	-2,432	-2,435	-2,316	- 482	- 113	-1,040	- 681
Gross time deposits	+1,289	+ 553	+ 492	+ 90	+ 102	+ 316	- 16
TOTAL DEPOSITS	-1,143	-1,882	-1,824	- 392	- 11	- 725	- 697
Deposits of banks	- 796	- 796	- 737	- 222	- 69	- 386	- 60
U.S.Govt. deposits	- 30	- 28	- 64	+ 179	+ 40	- 78	- 206
Other demand deposits	-1,459	-1,465	-1,373	- 352	- 82	- 529	- 410
Other time deposits	+1,142	+ 406	+ 350	+ 3	+ 100	+ 268	- 21
Borrowings	+ 254	+ 254	+ 232	+ 177	--	+ 41	+ 14
Other liabilities	+ 108	+ 105	+ 94	+ 22	+ 6	+ 44	+ 22
Total capital accounts	+ 529	+ 423	+ 353	+ 66	+ 26	+ 117	+ 144
Total liabilities and capital	- 252	-1,099	-1,145	- 127	+ 22	- 522	- 518

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(c)

(For Immediate Release)

July 29, 1949

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	June 29, 1949	May 25, 1949	June 30, 1948	Change to June 29, 1949	
				From May 25, 1949	From June 30, 1948
ASSETS					
Monetary reserve	29.1	28.9	28.1	+ .2	+1.0
Gold stock	24.5	24.3	23.5	+ .2	+1.0
Treasury currency	4.6	4.6	4.6	--	--
Bank credit	156.3	156.2	158.0	+ .1	-1.7
Loans, net	47.1	46.7	45.3	+ .4	+1.8
U. S. Govt. obligations	97.4	97.8	101.5	- .4	-4.1
Commercial and savings banks	74.7	74.9	76.8	- .2	-2.1
Federal Reserve Banks	19.5	19.7	21.4	- .2	-1.9
Other	3.2	3.2	3.3	--	- .1
Other securities	11.9	11.7	11.2	+ .2	+ .7
Total assets, net	185.4	185.1	186.1	+ .3	- .7
LIABILITIES AND CAPITAL					
Total deposits adjusted and currency outside banks	165.6	165.7	165.7	- .1	- .1
Currency outside banks	25.0	25.0	25.6	--	- .6
Demand deposits adjusted	82.2	82.6	82.7	- .4	- .5
Time deposits adjusted	55.1	54.9	54.0	+ .2	+1.1
Postal savings deposits	3.3	3.3	3.4	--	- .1
U. S. Government deposits	2.6	2.6	4.1	--	-1.5
At commercial and savings banks	2.2	1.9	2.2	+ .3	--
At Federal Reserve Banks	.5	.7	1.9	- .2	-1.4
Foreign bank deposits, net	1.9	1.8	1.7	+ .1	+ .2
Treasury cash	1.3	1.3	1.3	--	--
Capital and miscellaneous accts, net	14.0	13.7	13.2	+ .3	+ .8
Total liabilities and capital, net	185.4	185.1	186.1	+ .3	- .7

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

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