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BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7

(For Immediate Release)

August 29, 1949

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, JULY 27, 1949

(Partly estimated. In millions of dollars)

| Item | All banks* | All commercial banks* | Member banks | | | |
|-----------------------------------|------------|-----------------------|--------------|--|--------------------|---------------|
| | | | Total | Central reserve city banks New York Chicago | Reserve city banks | Country banks |
| <u>ASSETS</u> | | | | | | |
| Loans and investments | 135,010 | 114,740 | 96,266 | 18,926 | 4,942 | 35,817 |
| Loans and discounts | 46,580 | 40,410 | 33,933 | 7,060 | 1,523 | 13,328 |
| U.S.Govt. obligations | 76,170 | 64,540 | 54,319 | 10,589 | 2,985 | 19,680 |
| Other securities | 12,260 | 9,790 | 8,014 | 1,277 | 434 | 2,809 |
| Reserves, cash, and bank balances | 33,630 | 32,800 | 28,862 | 6,448 | 1,687 | 10,951 |
| Reserve with FR Banks | 17,430 | 17,430 | 17,430 | 4,970 | 1,181 | 6,414 |
| Cash in vault | 2,370 | 2,260 | 1,687 | 130 | 27 | 530 |
| Balances with banks | 8,990 | 8,290 | 5,051 | 55 | 127 | 1,650 |
| Cash items | 4,840 | 4,820 | 4,694 | 1,293 | 352 | 2,357 |
| Other assets | 1,920 | 1,750 | 1,513 | 382 | 46 | 596 |
| Total assets | 170,560 | 149,290 | 126,641 | 25,756 | 6,675 | 47,364 |
| <u>LIABILITIES & CAPITAL</u> | | | | | | |
| Gross demand deposits | 100,000 | 99,980 | 86,616 | 20,749 | 5,056 | 32,295 |
| Gross time deposits | 55,780 | 36,670 | 29,300 | 1,717 | 1,060 | 11,613 |
| TOTAL DEPOSITS | 155,780 | 136,650 | 115,916 | 22,466 | 6,116 | 43,908 |
| Deposits of banks | 10,930 | 10,930 | 10,378 | 3,856 | 1,061 | 4,686 |
| U. S. Govt. deposits | 1,480 | 1,480 | 1,319 | 369 | 81 | 516 |
| Other demand deposits | 88,090 | 88,070 | 75,210 | 16,640 | 3,917 | 27,200 |
| Other time deposits | 55,280 | 36,170 | 29,009 | 1,601 | 1,057 | 11,506 |
| Borrowings | 540 | 540 | 514 | 344 | 59 | 81 |
| Other liabilities | 1,400 | 1,340 | 1,193 | 610 | 41 | 371 |
| Total capital accounts | 12,840 | 10,760 | 9,018 | 2,336 | 459 | 3,004 |
| Total liabilities and capital | 170,560 | 149,290 | 126,641 | 25,756 | 6,675 | 47,364 |
| | | | | | | 46,846 |

* Figures have been rounded to nearest 10 million.

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(a)

(For Immediate Release)

August 29, 1949

CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,
JUNE 29, TO JULY 27, 1949

(Partly estimated. In millions of dollars)

| Item | All banks* | All com- merical banks* | Member banks | | | | | |
|-----------------------------------|---------------|----------------------------------|--------------|-------------------------------|---------|--------------------------|-------|--|
| | | | Total | Central reserve city banks | | Reserve city banks | | |
| | | | | New York | Chicago | | | |
| <u>ASSETS</u> | | | | | | | | |
| Loans and investments | +1,250 | +1,080 | +1,019 | - 145 | + 145 | + 799 | + 220 | |
| Loans and discounts | - 670 | - 790 | - 803 | - 762 | - 39 | - 31 | + 29 | |
| U.S.Govt. obligations | +1,520 | +1,540 | +1,507 | + 473 | + 163 | + 714 | + 157 | |
| Other securities | + 400 | + 330 | + 315 | + 144 | + 21 | + 116 | + 34 | |
| Reserves, cash, and bank balances | - 510 | - 540 | - 571 | - 250 | - 2 | - 302 | - 17 | |
| Reserve with FR Banks | - 520 | - 520 | - 517 | + 68 | - 11 | - 298 | - 276 | |
| Cash in vault | + 10 | + 10 | + 8 | - 7 | - 2 | + 4 | + 13 | |
| Balances with banks | + 300 | + 270 | + 234 | - 8 | - 6 | - 20 | + 268 | |
| Cash items | - 300 | - 300 | - 296 | - 303 | + 17 | + 12 | - 22 | |
| Other assets | + 20 | + 50 | + 41 | + 6 | + 1 | + 16 | + 18 | |
| Total assets | + 760 | + 590 | + 489 | - 389 | + 144 | + 513 | + 221 | |
| <u>LIABILITIES & CAPITAL</u> | | | | | | | | |
| Gross demand deposits | + 430 | + 430 | + 349 | - 440 | + 81 | + 514 | + 194 | |
| Gross time deposits | + 140 | - 40 | - 61 | - 64 | + 7 | - 30 | + 26 | |
| TOTAL DEPOSITS | + 570 | + 390 | + 288 | - 504 | + 88 | + 484 | + 220 | |
| Deposits of banks | + 290 | + 290 | + 282 | + 51 | + 53 | + 163 | + 15 | |
| U. S. Govt. deposits | - 670 | - 670 | - 564 | - 157 | - 65 | - 175 | - 167 | |
| Other demand deposits | + 800 | + 800 | + 632 | - 334 | + 93 | + 527 | + 346 | |
| Other time deposits | + 150 | - 30 | - 62 | - 64 | + 7 | - 31 | + 26 | |
| Borrowings | + 220 | + 220 | + 229 | + 141 | + 59 | + 37 | - 8 | |
| Other liabilities | - 100 | - 70 | - 69 | - 34 | -- | - 25 | - 10 | |
| Total capital accounts | + 70 | + 50 | + 41 | + 8 | - 3 | + 17 | + 19 | |
| Total liabilities and capital | + 760 | + 590 | + 489 | - 389 | + 144 | + 513 | + 221 | |

* Figures have been rounded to nearest 10 million.

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(b)

(For Immediate Release)

August 29, 1949

CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,
JULY 28, 1948 TO JULY 27, 1949

(Partly estimated. In millions of dollars)

| Item | All banks* | All com- merical banks* | Member banks | | | | | Country banks | |
|-----------------------------------|---------------|----------------------------------|--------------|-------------------------------|---------|--------------------------|--------|------------------|--|
| | | | Total | Central reserve city banks | | Reserve city banks | | | |
| | | | | New York | Chicago | | | | |
| ASSETS | | | | | | | | | |
| Loans and investments | + 920 | - 20 | + 53 | - 91 | + 106 | + 355 | - 317 | | |
| Loans and discounts | +1,140 | + 270 | - 154 | - 368 | - 230 | - 251 | + 695 | | |
| U.S. Govt. obligations | -1,150 | - 770 | - 256 | + 162 | + 262 | + 327 | -1,007 | | |
| Other securities | + 930 | + 480 | + 463 | + 115 | + 74 | + 279 | - 5 | | |
| Reserves, cash, and bank balances | - 340 | - 440 | - 545 | + 17 | - 17 | - 436 | - 109 | | |
| Reserve with FR Banks | - 70 | - 70 | - 67 | + 65 | + 13 | - 102 | - 43 | | |
| Cash in vault | + 70 | + 50 | + 16 | -- | - 1 | - 25 | + 42 | | |
| Balances with banks | - 10 | - 90 | - 155 | - 4 | - 6 | - 66 | - 79 | | |
| Cash items | - 330 | - 330 | - 339 | - 44 | - 23 | - 243 | - 29 | | |
| Other assets | - 120 | - 90 | - 81 | - 78 | + 1 | + 7 | - 11 | | |
| Total assets | + 460 | - 550 | - 573 | - 152 | + 90 | - 74 | - 437 | | |
| LIABILITIES & CAPITAL | | | | | | | | | |
| Gross demand deposits | -1,840 | -1,840 | -1,719 | - 465 | - 108 | - 539 | - 607 | | |
| Gross time deposits | +1,530 | + 610 | + 507 | + 24 | + 115 | + 318 | + 50 | | |
| TOTAL DEPOSITS | - 310 | -1,230 | -1,212 | - 441 | + 7 | - 221 | - 557 | | |
| Deposits of banks | - 360 | - 360 | - 313 | - 100 | - 30 | - 136 | - 47 | | |
| U. S. Govt. deposits | - 920 | - 920 | - 796 | + 2 | - 37 | - 205 | - 556 | | |
| Other demand deposits | - 430 | - 430 | - 470 | - 275 | - 40 | - 157 | + 2 | | |
| Other time deposits | +1,400 | + 480 | + 367 | - 68 | + 114 | + 277 | + 44 | | |
| Borrowings | + 250 | + 250 | + 273 | + 237 | + 54 | + 10 | - 28 | | |
| Other liabilities | - 20 | + 10 | + 5 | - 18 | + 2 | + 13 | + 8 | | |
| Total capital accounts | + 540 | + 420 | + 361 | + 70 | + 27 | + 124 | + 140 | | |
| Total liabilities and capital | + 460 | - 550 | - 573 | - 152 | + 90 | - 74 | - 437 | | |

* Figures have been rounded to nearest 10 million.

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(c)

(For Immediate Release)

August 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 | July 27, 1949 | June 29, 1949 | July 28, 1948 | Change to July 27, 1949 | |
|--|---------------------|---------------------|---------------------|--------------------------|--------------------------|
| | | | | From June 29, 1949 | From June 30, 1948 |
| <u>ASSETS</u> | | | | | |
| Monetary reserve | 29.1 | 29.1 | 28.2 | -- | + .9 |
| Gold stock | 24.5 | 24.5 | 23.7 | -- | + .8 |
| Treasury currency | 4.6 | 4.6 | 4.6 | -- | -- |
| Bank credit | 156.6 | 156.3 | 158.6 | + .3 | - 2.0 |
| Loans, net | 46.5 | 47.1 | 45.5 | - .6 | + 1.0 |
| U. S. Govt. obligations | 97.9 | 97.4 | 101.8 | + .5 | - 3.9 |
| Commercial and savings banks | 76.2 | 74.7 | 77.3 | + 1.5 | - 1.1 |
| Federal Reserve Banks | 18.5 | 19.5 | 21.2 | - 1.0 | - 2.7 |
| Other | 3.2 | 3.2 | 3.3 | -- | .1 |
| Other securities | 12.3 | 11.9 | 11.3 | + .4 | + 1.0 |
| Total assets, net | 185.7 | 185.4 | 186.9 | + .3 | - 1.2 |
| <u>LIABILITIES AND CAPITAL</u> | | | | | |
| Total deposits adjusted and currency outside banks | 166.7 | 165.6 | 166.0 | + 1.1 | + .7 |
| Currency outside banks | 24.9 | 25.0 | 25.5 | - .1 | .6 |
| Demand deposits adjusted | 83.3 | 82.2 | 83.3 | + 1.1 | -- |
| Time deposits adjusted | 55.3 | 55.1 | 53.9 | + .2 | + 1.4 |
| Postal savings deposits | 3.3 | 3.3 | 3.4 | -- | .1 |
| U. S. Government deposits | 1.9 | 2.6 | 4.2 | - .7 | - 2.3 |
| At commercial and savings banks | 1.5 | 2.2 | 2.4 | - .7 | .9 |
| At Federal Reserve Banks | .4 | .5 | 1.8 | - .1 | - 1.4 |
| Foreign bank deposits, net | 1.7 | 1.9 | 1.8 | - .2 | .1 |
| Treasury cash | 1.3 | 1.3 | 1.3 | -- | -- |
| Capital and miscellaneous accounts, net | 14.1 | 14.0 | 13.5 | + .1 | .6 |
| Total liabilities and capital, net | 185.7 | 185.4 | 186.9 | + .3 | - 1.2 |

* 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.