

*Alan Berger*

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7

(For Immediate Release)

October 28, 1949

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, SEPTEMBER 28, 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		
<b>ASSETS</b>							
Loans and investments	139,060	118,750	99,830	19,674	5,181	37,268	37,707
Loans and discounts	48,050	41,780	35,078	7,644	1,521	13,672	12,241
U.S.Govt. obligations	78,390	66,800	56,435	10,666	3,204	20,674	21,891
Other securities	12,620	10,170	8,317	1,364	456	2,922	3,575
Reserves, cash, and bank balances	32,410	31,630	27,819	6,078	1,695	10,530	9,516
Reserve with FR Banks	15,960	15,960	15,965	4,612	1,174	5,898	4,281
Cash in vault	2,400	2,290	1,722	134	27	541	1,020
Balances with banks	9,070	8,420	5,288	66	117	1,634	3,471
Cash items	4,980	4,960	4,844	1,266	377	2,457	744
Other assets	1,950	1,720	1,498	386	45	599	468
Total assets	173,420	152,100	129,147	26,138	6,921	48,397	47,691
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	102,800	102,780	89,133	21,201	5,306	33,302	29,324
Gross time deposits	55,670	36,610	29,249	1,730	1,052	11,585	14,882
TOTAL DEPOSITS	158,470	139,390	118,382	22,931	6,358	44,887	44,206
Deposits of banks	11,290	11,290	10,698	3,808	1,084	4,962	844
U.S.Govt. deposits	3,740	3,740	3,259	1,066	261	1,231	701
Other demand deposits	88,270	88,250	75,488	16,454	3,965	27,214	27,855
Other time deposits	55,170	36,110	28,937	1,603	1,048	11,480	14,806
Borrowings	380	380	375	225	59	75	16
Other liabilities	1,590	1,450	1,289	644	43	390	212
Total capital accounts	12,980	10,880	9,101	2,338	461	3,045	3,257
Total liabilities and capital	173,420	152,100	129,147	26,138	6,921	48,397	47,691

\* Figures have been rounded to nearest 10 million.

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(a)

(For Immediate Release)

October 28, 1949

CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
AUGUST 31 TO SEPTEMBER 28, 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		
<b>ASSETS</b>							
Loans and investments	+ 890	+ 820	+ 651	+ 22	- 3	+ 263	+ 369
Loans and discounts	+ 690	+ 590	+ 559	+ 223	- 5	+ 249	+ 92
U.S. Govt. obligations	+ 50	+ 90	- 27	- 225	- 7	- 32	+ 237
Other securities	+ 150	+ 140	+ 119	+ 24	+ 9	+ 46	+ 40
Reserves, cash, and bank balances	- 290	- 290	- 399	- 448	+ 41	- 11	+ 19
Reserve with FR Banks	- 490	- 490	- 488	- 303	- 9	- 140	- 36
Cash in vault	+ 190	+ 190	+ 143	+ 15	+ 1	+ 41	+ 86
Balances with banks	+ 20	+ 20	- 47	+ 5	- 3	- 7	- 42
Cash items	- 10	- 10	- 7	- 165	+ 52	+ 95	+ 11
Other assets	- 120	- 130	- 116	- 33	- 9	- 38	- 36
Total assets	+ 480	+ 400	+ 136	- 459	+ 29	+ 214	+ 352
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	+ 580	+ 580	+ 342	- 192	+ 41	+ 202	+ 291
Gross time deposits	+ 30	- 20	- 6	+ 16	- 5	- 20	+ 3
TOTAL DEPOSITS	+ 610	+ 560	+ 336	- 176	+ 36	+ 182	+ 294
Deposits of banks	+ 30	+ 30	+ 12	- 48	- 1	+ 19	+ 42
U.S. Govt. deposits	+ 640	+ 640	+ 537	+ 81	+ 44	+ 269	+ 143
Other demand deposits	- 80	- 80	- 199	- 218	- 2	- 85	+ 106
Other time deposits	+ 20	- 30	- 14	+ 9	- 5	- 21	+ 3
Borrowings	- 290	- 290	- 287	- 285	- 7	+ 11	- 6
Other liabilities	+ 100	+ 80	+ 58	+ 21	+ 3	+ 7	+ 27
Total capital accounts	+ 60	+ 50	+ 29	- 19	- 3	+ 14	+ 37
Total liabilities and capital	+ 480	+ 400	+ 136	- 459	+ 29	+ 214	+ 352

\* Figures have been rounded to nearest 10 million.

## BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(b)

(For Immediate Release)

October 28, 1949

 CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
 SEPTEMBER 29, 1948 TO SEPTEMBER 28, 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		
<b>ASSETS</b>							
Loans and investments	+6,170	+5,150	+4,935	+1,197	+ 430	+2,440	+ 868
Loans and discounts	+ 910	+ 60	- 375	- 271	- 339	- 272	+ 507
U.S. Govt. obligations	+4,160	+4,340	+4,646	+1,342	+ 661	+2,336	+ 307
Other securities	+1,100	+ 750	+ 664	+ 126	+ 108	+ 376	+ 54
Reserves, cash, and bank balances	-4,470	-4,370	-4,202	-1,092	- 128	-1,848	-1,134
Reserve with FR Banks	-3,860	-3,860	-3,852	- 829	- 122	-1,514	-1,387
Cash in vault	+ 70	+ 60	+ 10	- 2	- 1	- 20	+ 33
Balances with banks	- 80	+ 30	+ 236	+ 2	- 2	- 40	+ 276
Cash items	- 600	- 600	- 596	- 263	- 3	- 274	- 56
Other assets	- 30	- 40	- 25	- 37	+ 2	+ 24	- 14
Total assets	+1,670	+ 740	+ 708	+ 68	+ 304	+ 616	- 280
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	- 370	- 370	- 262	- 119	+ 135	+ 151	- 429
Gross time deposits	+1,320	+ 520	+ 453	+ 69	+ 108	+ 279	- 3
TOTAL DEPOSITS	+ 950	+ 150	+ 191	- 50	+ 243	+ 430	- 432
Deposits of banks	+ 12	+ 12	+ 32	- 101	+ 41	+ 85	+ 7
U.S. Govt. deposits	+ 977	+ 977	+ 845	+ 608	+ 93	+ 235	- 91
Other demand deposits	-1,223	-1,223	- 976	- 528	+ 4	- 123	- 329
Other time deposits	+1,184	+ 384	+ 290	- 29	+ 105	+ 233	- 19
Borrowings	+ 30	+ 30	+ 50	+ 22	+ 34	+ 31	- 37
Other liabilities	+ 110	+ 100	+ 90	+ 22	+ 3	+ 22	+ 43
Total capital accounts	+ 580	+ 460	+ 377	+ 74	+ 24	+ 133	+ 146
Total liabilities and capital	+1,670	+ 740	+ 708	+ 68	+ 304	+ 616	- 280

\* Figures have been rounded to nearest 10 million.

## BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(c)

(For Immediate Release)

October 28 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<sup>1/</sup>

(Partly estimated. In billions of dollars)

Item	Sept. 28, 1949	Aug. 31, 1949	Sept. 29, 1948	Change to September 28, 1949	
				From August 31, 1949	From September 29, 1948
<b>ASSETS</b>					
Monetary reserve	29.2	29.2	28.4	--	+ .7
Gold stock	24.6	24.6	23.9	--	+ .7
Treasury currency	4.6	4.6	4.6	--	--
Bank credit	160.0	158.7	159.5	+1.3	+ .5
Loans, net	48.0	47.2	47.1	+ .7	+ .8
U. S. Govt. obligations	99.4	99.1	100.8	+ .4	-1.4
Commercial and savings banks	78.4	78.3	74.2	+ .1	+4.2
Federal Reserve Banks	17.9	17.5	23.3	+ .3	-5.4
Other	3.2	3.2	3.3	--	- .1
Other securities	12.6	12.5	11.5	+ .2	+1.1
Total assets, net	189.2	187.9	187.9	+1.3	+1.3
<b>LIABILITIES AND CAPITAL</b>					
Total deposits adjusted and currency outside banks	166.6	166.9	166.9	- .3	- .4
Currency outside banks	24.9	25.1	25.7	- .2	- .8
Demand deposits adjusted	83.3	83.4	83.9	- .1	- .6
Time deposits adjusted	55.2	55.1	54.0	--	+1.2
Postal savings deposits	3.2	3.2	3.3	--	- .1
U. S. Government deposits	4.9	3.7	4.4	+1.2	+ .5
At commercial and savings banks	3.7	3.1	2.8	+ .6	+1.0
At Federal Reserve Banks	1.2	.6	1.7	+ .6	- .5
Foreign bank deposits, net	1.9	1.9	1.8	--	+ .1
Treasury cash	1.3	1.3	1.3	--	--
Capital and miscellaneous accounts, net	14.5	14.2	13.4	+ .4	+1.1
Total liabilities and capital, net	189.2	187.9	187.9	+1.3	+1.3

\* 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.

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