

*Steve Burgess*

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

(For Immediate Release)

August 27, 1954

G.7

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, JULY 28, 1954

(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	174,280	147,180	123,915	22,727	5,980	47,400	47,808
Loans and discounts	81,260	67,210	57,114	11,574	2,521	22,405	20,614
U. S. Govt. obligations	73,270	64,340	53,832	8,789	2,896	20,136	22,011
Other securities	19,750	15,630	12,969	2,364	563	4,859	5,183
Reserves, cash, and bank balances	40,410	39,440	34,514	6,611	1,936	13,818	12,149
Reserve with FR Banks	19,030	19,030	19,031	4,433	1,278	7,697	5,623
Cash in vault	2,960	2,830	2,108	146	30	649	1,283
Balances with banks	11,360	10,550	6,510	75	133	2,065	4,237
Cash items	7,060	7,030	6,865	1,957	495	3,407	1,006
Other assets	3,010	2,630	2,319	611	55	911	742
Total assets	217,700	189,250	160,748	29,949	7,971	62,129	60,699
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	123,890	123,850	107,264	22,472	5,991	41,617	37,184
Gross time deposits	73,510	48,010	38,711	3,645	1,279	15,221	18,566
TOTAL DEPOSITS	197,400	171,860	145,975	26,117	7,270	56,838	55,750
Deposits of banks	14,920	14,920	14,204	5,379	1,281	6,366	1,178
U. S. Govt. deposits	3,790	3,790	3,393	579	210	1,274	1,330
Other demand deposits	107,180	107,140	91,510	17,851	4,527	34,303	34,829
Other time deposits	71,510	46,010	36,868	2,308	1,252	14,895	18,413
Borrowings	750	750	677	237	52	242	146
Other liabilities	2,880	2,600	2,372	953	66	922	431
Total capital accounts	16,670	14,040	11,724	2,642	583	4,127	4,372
Total liabilities and capital	217,700	189,250	160,748	29,949	7,971	62,129	60,699

\* Figures have been rounded to nearest 10 million.

1/ Includes one Alaska bank that became a member in April 1954.

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(a)

(For Immediate Release)

August 27, 1954

CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
JUNE 30, 1954 TO JULY 28, 1954

(Partly estimated. In millions of dollars)

Item	All banks*	All commercial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks <sup>1/</sup>
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	+1,000	+ 870	+ 720	+ 46	+ 6	+332	+336
Loans and discounts	+ 130	- 10	- 66	- 45	- 67	- 47	+ 93
U. S. Govt. obligations	+ 670	+ 760	+ 685	+ 94	+ 71	+315	+205
Other securities	+ 200	+ 120	+ 101	- 3	+ 2	+ 64	+ 38
Reserves, cash, and bank balances	-2,280	-2,270	-2,168	- 916	-100	-848	-304
Reserve with FR Banks	+ 110	+ 110	+ 112	- 183	- 12	+141	+166
Cash in vault	+ 190	+ 190	+ 136	+ 13	--	+ 32	+ 91
Balances with banks	- 690	- 690	- 596	- 19	- 24	-300	-253
Cash items	-1,890	-1,880	-1,820	- 727	- 64	-721	-308
Other assets	+ 20	+ 20	+ 28	+ 41	+ 1	- 11	- 3
Total assets	-1,260	-1,380	-1,420	- 829	- 93	-527	+ 29
<u>LIABILITIES &amp; CAPITAL</u>							
Gross demand deposits	-2,690	-2,690	-2,567	-1,291	-143	-877	-256
Gross time deposits	+ 510	+ 410	+ 336	+ 183	- 6	+ 56	+103
TOTAL DEPOSITS	-2,180	-2,280	-2,231	-1,108	-149	-821	-153
Deposits of banks	- 540	- 540	- 507	- 110	- 59	-276	- 62
U. S. Govt. deposits	-2,010	-2,010	-1,982	- 849	-204	-852	- 77
Other demand deposits	- 80	- 80	- 3	- 276	+125	+265	-117
Other time deposits	+ 450	+ 350	+ 261	+ 127	- 11	+ 42	+103
Borrowings	+ 700	+ 700	+ 638	+ 236	+ 52	+225	+125
Other liabilities	+ 140	+ 120	+ 112	+ 39	+ 3	+ 53	+ 17
Total capital accounts	+ 80	+ 80	+ 61	+ 4	+ 1	+ 16	+ 40
Total liabilities and capital	-1,260	-1,380	-1,420	- 829	- 93	-527	+ 29

\* Figures have been rounded to nearest 10 million.

<sup>1/</sup> See footnote 1 on preceding page.

## BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(b)

(For Immediate Release)

August 27, 1954

CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
JULY 29, 1953 TO JULY 28, 1954

(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 <sup>1/</sup>
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	+5,780	+3,990	+3,369	+ 985	-136	+1,148	+1,372
Loans and discounts	+3,410	+1,580	+ 986	- 340	-191	+ 66	+1,451
U. S. Govt. obligations	+ 570	+1,120	+1,332	+ 951	+ 80	+ 655	- 354
Other securities	+1,800	+1,290	+1,051	+ 374	- 25	+ 427	+ 275
Reserves, cash, and bank balances	+1,180	+1,020	+ 631	- 140	- 56	+ 243	+ 584
Reserve with FR Banks	- 430	- 430	- 434	- 367	- 77	--	+ 10
Cash in vault	+ 150	+ 140	+ 65	- 1	+ 1	- 5	+ 70
Balances with banks	+1,160	+1,010	+ 724	+ 18	+ 10	+ 226	+ 470
Cash items	+ 300	+ 300	+ 276	+ 210	+ 10	+ 22	+ 34
Other assets	+ 320	+ 300	+ 297	+ 141	- 4	+ 101	+ 59
Total assets	+7,280	+5,310	+4,297	+ 986	-196	+1,492	+2,015
<u>LIABILITIES &amp; CAPITAL</u>							
Gross demand deposits	+ 470	+ 460	+ 174	- 308	-202	+ 172	+ 512
Gross time deposits	+6,310	+4,520	+3,887	+1,220	+ 75	+1,367	+1,225
TOTAL DEPOSITS	+6,780	+4,980	+4,061	+ 912	-127	+1,539	+1,737
Deposits of banks	+1,960	+1,960	+1,886	+1,043	+ 80	+ 610	+ 153
U. S. Govt. deposits	-3,690	-3,690	-3,600	-1,526	-238	-1,324	- 512
Other demand deposits	+3,030	+3,020	+2,735	+ 911	- 28	+ 981	+ 871
Other time deposits	+5,480	+3,690	+3,040	+ 484	+ 59	+1,272	+1,225
Borrowings	- 410	- 410	- 387	+ 85	-107	- 309	- 56
Other liabilities	+ 50	- 10	- 24	- 107	+ 2	+ 6	+ 75
Total capital accounts	+ 860	+ 750	+ 647	+ 96	+ 36	+ 256	+ 259
Total liabilities and capital	+7,280	+5,310	+4,297	+ 986	-196	+1,492	+2,015

\* Figures have been rounded to nearest 10 million.

<sup>1/</sup> See footnote on first page.

## BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(c)

(For Immediate Release)

August 27, 1954

## 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	July 28, 1954	June 30, 1954	July 29, 1953	Change to July 28, 1954	
				From June 30, 1954	From July 29, 1953
<u>ASSETS</u>					
Monetary reserve	26.9	26.9	27.1	--	- .3
Gold stock	21.9	21.9	22.3	--	- .4
Treasury currency	5.0	5.0	4.9	--	+ .1
Bank credit	200.5	200.6	195.5	- .1	+5.0
Loans, net	80.7	81.1	77.4	- .4	+3.3
U. S. Govt. obligations	100.0	99.9	100.2	+ .1	- .1
Commercial and savings banks	73.3	72.6	72.7	+ .7	+ .6
Federal Reserve Banks	24.5	25.0	25.0	- .5	- .4
Other	2.2	2.3	2.5	--	- .2
Other securities	19.8	19.6	18.0	+ .2	+1.8
Total assets, net	227.4	227.5	222.7	- .1	+4.7
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	200.6	198.7	193.0	+1.9	+7.6
Currency outside banks	26.8	27.1	27.2	- .3	- .4
Demand deposits adjusted	100.1	98.3	97.4	+1.8	+2.7
Time deposits adjusted	71.5	71.0	66.0	+ .5	+5.5
Postal savings deposits	2.2	2.3	2.4	--	- .2
U. S. Government deposits	4.3	6.7	8.3	-2.3	-4.0
At commercial and savings banks	3.8	5.8	7.5	-2.0	-3.7
At Federal Reserve Banks	.5	.9	.8	- .3	- .3
Foreign bank deposits, net	3.4	3.2	2.5	+ .2	+ .9
Treasury cash	.8	.8	1.3	--	- .5
Capital and miscellaneous accounts, net	18.2	18.0	17.6	+ .2	+ .7
Total liabilities and capital, net	227.4	227.5	222.7	- .1	+4.7

\* 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.

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