

*Miss Burgess*

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

(For Immediate Release)

February 1, 1955

G.7

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
DECEMBER 29, 1954

(Partly estimated. In millions of dollars)

Item	All banks*	All commercial banks*	Member banks				Country banks <sup>1/</sup>
			Total	Central reserve city banks		Reserve city banks	
				New York	Chicago		
<b>ASSETS</b>							
Loans and investments	184,690	156,850	132,270	24,160	6,492	51,079	50,539
Loans and discounts	86,150	71,150	60,612	12,278	2,780	24,110	21,444
U. S. Govt. obligations	78,190	69,460	58,151	9,386	3,110	21,924	23,731
Other securities	20,350	16,240	13,507	2,496	602	5,045	5,364
Reserves, cash, and bank balances	43,210	42,180	37,028	7,786	2,034	14,678	12,530
Reserve with FR Banks	19,170	19,170	19,169	4,574	1,288	7,869	5,438
Cash in vault	3,140	3,020	2,292	173	35	732	1,352
Balances with banks	12,110	11,230	6,993	130	126	2,150	4,587
Cash items	8,790	8,760	8,574	2,909	585	3,927	1,153
Other assets	3,240	2,860	2,525	721	44	1,002	758
Total assets	231,140	201,890	171,823	32,667	8,570	66,759	63,827
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	134,300	134,250	116,292	24,656	6,440	45,214	39,982
Gross time deposits	74,980	48,690	39,289	3,577	1,302	15,675	18,735
TOTAL DEPOSITS	209,280	182,940	155,581	28,233	7,742	60,889	58,717
Deposits of banks	16,050	16,050	15,228	5,643	1,279	6,939	1,367
U. S. Govt. deposits	4,610	4,610	4,272	746	258	2,103	1,165
Other demand deposits	115,640	115,590	98,579	19,527	4,925	36,525	37,602
Other time deposits	72,980	46,690	37,502	2,317	1,280	15,322	18,583
Borrowings	1,120	1,120	1,078	438	147	417	76
Other liabilities	3,370	3,140	2,884	1,191	84	1,132	477
Total capital accounts	17,370	14,690	12,280	2,805	597	4,321	4,557
Total liabilities and capital	231,140	201,890	171,823	32,667	8,570	66,759	63,827

\* Figures have been rounded to nearest 10 million.

<sup>1/</sup> 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)

February 1, 1955

CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
NOVEMBER 24, 1954 to DECEMBER 29, 1954

(Partly estimated. In millions of dollars)

Item	All banks* r/	All com- mercial banks* r/	Member banks				
			Total r/	Central reserve city banks		Reserve city banks	Country banks <sup>1/</sup>
				New York r/	Chicago		
<u>ASSETS</u>							
Loans and investments	+1,180	+1,000	+ 722	+227	+ 70	+467	- 42
Loans and discounts	+1,830	+1,610	+1,361	+381	+200	+530	+250
U. S. Govt. obligations	- 720	- 700	- 718	-246	-140	- 62	-270
Other securities	+ 70	+ 90	+ 79	+ 92	+ 10	- 1	- 22
Reserves, cash, and bank balances	+1,030	+ 920	+ 823	+437	+168	+193	+ 25
Reserve with FR Banks	+ 260	+ 260	+ 262	+120	+118	+ 13	+ 11
Cash in vault	+ 260	+ 260	+ 200	+ 7	+ 5	+ 89	+ 99
Balances with banks	+ 300	+ 190	+ 138	+ 32	+ 6	+107	- 7
Cash items	+ 210	+ 210	+ 223	+278	+ 39	- 16	- 78
Other assets	+ 100	+ 110	+ 101	+ 71	- 9	+ 36	+ 3
Total assets	+2,310	+2,030	+1,646	+735	+229	+696	- 14
<u>LIABILITIES &amp; CAPITAL</u>							
Gross demand deposits	+1,090	+1,090	+ 910	+557	+ 74	+296	- 17
Gross time deposits	+ 790	+ 430	+ 251	+ 10	+ 17	+202	+ 22
TOTAL DEPOSITS	+1,880	+1,520	+1,161	+567	+ 91	+498	+ 5
Deposits of banks	+ 390	+ 390	+ 374	+239	- 27	+132	+ 30
U. S. Govt. deposits	-2,330	-2,330	-2,067	-663	-198	-361	r/-845
Other demand deposits	+3,010	+3,010	+2,598	+958	+298	+544	r/+798
Other time deposits	+ 810	+ 450	+ 256	+ 33	+ 18	+183	+ 22
Borrowings	+ 330	+ 330	+ 331	+ 58	+130	+147	- 4
Other liabilities	+ 50	+ 130	+ 124	+116	+ 3	+ 11	- 6
Total capital accounts	+ 50	+ 50	+ 30	- 6	+ 5	+ 40	- 9
Total liabilities and capital	+2,310	+2,030	+1,646	+735	+229	+696	- 14

\* Figures have been rounded to nearest 10 million.

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

## BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(b)

(For Immediate Release)

February 1, 1955

 CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
 DECEMBER 31, 1953 to DECEMBER 29, 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	+13,193	+11,163	+ 9,848	+2,102	+ 288	+4,324	+3,135
Loans and discounts	+ 5,632	+ 3,557	+ 2,850	- 11	+ 4	+1,347	+1,510
U. S. Govt. obligations	+ 5,580	+ 6,034	+ 5,548	+1,621	+ 254	+2,365	+1,308
Other securities	+ 1,980	+ 1,572	+ 1,450	+ 492	+ 30	+ 611	+ 317
Reserves, cash, and bank balances	- 2,601	- 2,648	- 2,353	- 288	- 81	-1,247	- 738
Reserve with FR Banks	- 827	- 825	- 828	- 272	+ 1	- 215	- 342
Cash in vault	+ 502	+ 508	+ 422	+ 44	+ 1	+ 164	+ 212
Balances with banks	- 878	- 939	- 625	+ 25	- 43	- 336	- 271
Cash items	- 1,398	- 1,392	- 1,323	- 84	- 40	- 861	- 338
Other assets	+ 409	+ 366	+ 345	+ 168	- 3	+ 136	+ 44
Total assets	+11,000	+ 8,880	+ 7,840	+1,983	+ 204	+3,212	+2,442
<u>LIABILITIES &amp; CAPITAL</u>							
Gross demand deposits	+ 2,724	+ 2,712	+ 2,362	+ 600	- 33	+ 849	+ 947
Gross time deposits	+ 5,456	+ 3,526	+ 3,055	+ 596	+ 51	+1,377	+1,031
TOTAL DEPOSITS	+ 8,180	+ 6,238	+ 5,417	+1,196	+ 18	+2,226	+1,977
Deposits of banks	+ 93	+ 95	+ 58	+ 429	- 108	- 315	+ 52
U. S. Govt. deposits	+ 153	+ 156	+ 225	- 86	- 4	+ 504	- 189
Other demand deposits	+ 3,001	+ 2,986	+ 2,555	+ 633	+ 88	+ 752	+1,082
Other time deposits	+ 4,933	+ 3,001	+ 2,579	+ 220	+ 41	+1,286	+1,032
Borrowings	+ 1,058	+ 1,058	+ 1,035	+ 415	+ 147	+ 417	+ 56
Other liabilities	+ 510	+ 453	+ 424	+ 139	+ 8	+ 232	+ 45
Total capital accounts	+ 1,252	+ 1,131	+ 964	+ 233	+ 31	+ 337	+ 363
Total liabilities and capital	+11,000	+ 8,880	+ 7,840	+1,983	+ 204	+3,212	+2,442

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

## BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

B.7(c)

(For Immediate Release)

February 1, 1955

## 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	Dec. 29, 1954	Nov. 24, 1954 <sup>1/</sup>	Dec. 31, 1953	Change to December 29, 1954	
				From Nov. 24, 1954	From Dec. 31, 1953
<u>ASSETS</u>					
Monetary reserve	26.7	26.7	26.9	--	- .2
Gold stock	21.7	21.7	22.0	--	- .3
Treasury currency	5.0	5.0	4.9	--	+ .1
Bank credit	211.2	209.9	199.8	+ 1.4	+11.5
Loans, net	85.6	84.0	80.5	+ 1.6	+ 5.1
U. S. Govt. obligations	105.3	105.6	100.9	- .3	+ 4.4
Commercial and savings banks	78.2	78.9	72.6	- .7	+ 5.6
Federal Reserve Banks	25.0	24.6	25.9	+ .4	- 1.0
Other	2.2	2.2	2.4	--	- .3
Other securities	20.4	20.3	18.4	+ .1	+ 2.0
Total assets, net	237.9	236.6	226.7	+ 1.4	+11.2
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	209.4	205.8	200.9	+ 3.6	+ 8.5
Currency outside banks	27.4	27.5	28.1	--	- .6
Demand deposits adjusted	106.9	104.1	102.5	+ 2.8	+ 4.4
Time deposits adjusted	73.0	72.1	68.0	+ .8	+ 4.9
Postal savings deposits	2.1	2.2	2.4	--	- .2
U. S. Government deposits	5.1	7.5	4.8	- 2.4	+ .3
At commercial and savings banks	4.6	6.9	4.5	- 2.3	+ .2
At Federal Reserve Banks	.5	.5	.3	- .1	+ .1
Foreign bank deposits, net	3.4	3.2	2.7	+ .3	+ .7
Treasury cash	.8	.8	.8	--	--
Capital and miscellaneous accounts, net	19.2	19.3	17.5	- .1	+ 1.7
Total liabilities and capital, net	237.9	236.6	226.7	+ 1.4	+11.2

\* 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.