

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

(For Immediate Release)

July 29, 1955

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, JUNE 29, 1955

(Partly estimated. In millions of dollars)

Item	All banks*	All commercial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks ^{1/}
				New York	Chicago		
ASSETS							
Loans and investments	184,520	155,530	131,151	23,311	6,244	50,724	50,872
Loans and discounts	91,890	75,730	64,774	13,369	2,824	25,782	22,799
U.S. Govt. obligations	71,730	63,040	52,511	7,641	2,722	19,722	22,426
Other securities	20,900	16,760	13,866	2,301	698	5,220	5,647
Reserves, cash, and bank balances	41,100	40,120	35,278	7,207	1,869	14,446	11,756
Reserve with FR Banks	18,530	18,530	18,527	4,464	1,155	7,621	5,287
Cash in vault	2,980	2,850	2,144	155	30	685	1,274
Balances with banks	10,990	10,180	6,260	114	111	2,082	3,953
Cash items	8,600	8,560	8,347	2,474	573	4,058	1,242
Other assets	3,350	2,930	2,580	699	49	1,018	814
Total assets	228,970	198,580	169,009	31,217	8,162	66,188	63,442
LIABILITIES & CAPITAL							
Gross demand deposits	129,700	129,650	112,485	23,545	6,059	43,927	38,954
Gross time deposits	77,120	49,820	40,166	3,430	1,310	16,224	19,202
TOTAL DEPOSITS	206,820	179,470	152,651	26,975	7,369	60,151	58,156
Deposits of banks	14,630	14,630	13,915	5,307	1,178	6,224	1,206
U.S. Govt. deposits	5,210	5,210	4,698	1,007	334	1,839	1,518
Other demand deposits	111,960	111,910	95,669	18,446	4,569	36,254	36,400
Other time deposits	75,020	47,720	38,369	2,215	1,288	15,834	19,032
Borrowings	1,460	1,460	1,368	461	118	604	185
Other liabilities	3,060	2,760	2,525	1,074	63	930	458
Total capital accounts	17,630	14,890	12,465	2,707	612	4,503	4,643
Total liabilities and capital	228,970	198,580	169,009	31,217	8,162	66,188	63,442

* 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)

July 29, 1955

CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,
MAY 25, 1955 TO JUNE 29, 1955

(Partly estimated. In millions of dollars)

Item	All banks*	All commercial banks*	Member banks				Country banks ^{1/}
			Total	Central reserve city banks		Reserve city banks	
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	+ 160	+ 10	+ 116	+ 54	+ 74	+ 19	- 31
Loans and discounts	+2,050	+1,830	+1,663	+423	+126	+668	+446
U. S. Govt. obligations	-1,900	-1,850	-1,572	-369	- 85	-632	-486
Other securities	+ 10	+ 30	+ 25	--	+ 33	- 17	+ 9
Reserves, cash, and bank balances	+1,340	+1,310	+1,204	+539	+ 33	+294	+338
Reserve with FR Banks	- 10	- 10	- 18	+ 47	+ 2	- 73	+ 6
Cash in vault	+ 80	+ 80	+ 64	+ 10	+ 3	+ 24	+ 27
Balances with banks	+ 450	+ 420	+ 358	+ 27	- 4	+150	+185
Cash items	+ 820	+ 820	+ 800	+455	+ 32	+193	+120
Other assets	--	- 10	- 13	- 22	--	- 8	+ 17
Total assets	+1,500	+1,310	+1,307	+571	+107	+305	+324
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	+1,040	+1,040	+1,020	+458	+ 44	+268	+250
Gross time deposits	+ 610	+ 370	+ 349	+ 53	+ 4	+139	+153
TOTAL DEPOSITS	+1,650	+1,410	+1,369	+511	+ 48	+407	+403
Deposits of banks	+ 610	+ 610	+ 595	+325	+ 52	+165	+ 53
U. S. Govt. deposits	- 260	- 260	- 246	-227	+ 32	- 1	- 50
Other demand deposits	+ 760	+ 760	+ 741	+419	- 39	+114	+247
Other time deposits	+ 540	+ 300	+ 279	- 6	+ 3	+129	+153
Borrowings	+ 70	+ 70	+ 94	+ 82	+ 64	+ 3	- 55
Other liabilities	- 230	- 180	- 175	- 12	- 12	-135	- 16
Total capital accounts	+ 10	+ 10	+ 19	- 10	+ 7	+ 30	- 8
Total liabilities and capital	+1,500	+1,310	+1,307	+571	+107	+305	+324

* Figures have been rounded to nearest 10 million.

^{1/} See footnote on preceding page.

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(b)

(For Immediate Release)

July 29, 1955

CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,
JUNE 30, 1954 TO JUNE 29, 1955

(Partly estimated. In millions of dollars)

Item	All banks	All commercial banks	Member banks				Country banks ^{1/}
			Total	Central reserve city banks		Reserve city banks	
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	+11,177	+9,147	+7,966	+ 630	+269	+3,668	+3,398
Loans and discounts	+10,663	+8,393	+7,577	+1,750	+235	+3,329	+2,262
U. S. Govt. obligations	- 795	- 468	- 600	-1,054	-103	- 91	+ 647
Other securities	+ 1,309	+1,222	+ 990	- 66	+137	+ 429	+ 489
Reserves, cash, and bank balances	- 1,456	-1,449	-1,444	- 317	-167	- 210	- 750
Reserve with FR Banks	- 395	- 394	- 398	- 150	-135	+ 68	- 181
Cash in vault	+ 202	+ 190	+ 143	+ 24	--	+ 74	+ 44
Balances with banks	- 952	- 926	- 864	+ 20	- 46	- 292	- 545
Cash items	- 311	- 320	- 325	- 210	+ 14	- 60	- 68
Other assets	+ 349	+ 298	+ 284	+ 133	- 4	+ 106	+ 49
Total assets	+10,070	+7,995	+6,806	+ 446	+ 98	+3,564	+2,697
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	+ 3,264	+3,264	+2,629	- 218	- 75	+1,432	+1,490
Gross time deposits	+ 4,047	+2,138	+1,770	- 32	+ 25	+1,053	+ 723
TOTAL DEPOSITS	+ 7,312	+5,402	+4,399	- 250	- 50	+2,486	+2,213
Deposits of banks	- 870	- 867	- 818	- 209	-162	- 412	- 35
U. S. Govt. deposits	- 685	- 682	- 750	- 422	- 80	- 271	+ 22
Other demand deposits	+ 4,917	+4,914	+4,215	+ 332	+166	+2,196	+1,521
Other time deposits	+ 3,949	+2,037	+1,752	+ 50	+ 25	+ 972	+ 705
Borrowings	+ 1,405	+1,405	+1,330	+ 460	+118	+ 593	+ 159
Other liabilities	+ 388	+ 337	+ 320	+ 158	+ 1	+ 107	+ 54
Total capital accounts	+ 966	+ 852	+ 756	+ 77	+ 29	+ 379	+ 271
Total liabilities and capital	+10,070	+7,995	+6,806	+ 446	+ 98	+3,564	+2,697

^{1/} See footnote on first page.

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(c)

(For Immediate Release)

July 29, 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^{1/}

(Partly estimated. In billions of dollars)

Item	June 29, 1955	May 25, 1955	June 30, 1954	Change to June 29, 1955 from--	
				May 25, 1955	June 30, 1954
ASSETS					
Monetary reserve	26.7	26.7	26.9	--	- .2
Gold stock	21.7	21.7	21.9	--	- .3
Treasury currency	5.0	5.0	5.0	--	--
Bank credit	209.4	209.1	200.6	+ .3	+8.7
Loans, net	91.2	89.0	81.2	+2.2	+10.0
U.S. Govt. obligations	97.3	99.2	99.8	-1.9	-2.5
Commercial and savings banks	71.7	73.6	72.5	-1.9	- .8
Federal Reserve Banks	23.6	23.5	25.0	--	-1.5
Other	2.0	2.0	2.3	--	- .2
Other securities	20.9	20.9	19.6	--	+1.3
Total assets, net	236.0	235.8	227.5	+ .3	+8.5
LIABILITIES AND CAPITAL					
Total deposits adjusted and currency outside banks	207.4	206.7	198.5	+ .7	+8.9
Currency outside banks	27.1	26.8	27.1	+ .3	--
Demand deposits adjusted	103.4	103.4	98.1	- .1	+5.2
Time deposits adjusted	75.0	74.5	71.0	+ .5	+3.9
Postal savings deposits	2.0	2.0	2.3	--	- .2
U. S. Government deposits	5.6	5.9	6.8	- .3	-1.2
At commercial and savings banks	5.2	5.5	5.9	- .3	- .7
At Federal Reserve Banks	.3	.4	.9	- .1	- .5
Foreign bank deposits, net	3.3	3.2	3.3	+ .1	--
Treasury cash	.8	.8	.8	--	--
Capital and miscellaneous accounts, net	18.9	19.1	18.2	- .2	+ .8
Total liabilities and capital, net	236.0	235.8	227.5	+ .3	+8.5
Seasonally adjusted					
Currency outside banks	27.0	26.9	27.0	+ .1	--
Demand deposits adjusted	105.1	104.9	99.7	+ .2	+5.4

* Figures may not add to totals because of rounding. For description and back figures of seasonally adjusted data, see March 1955 Bulletin, pp. 252-55.

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