

*Miss Burgess*

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7

(For Immediate Release)

August 30, 1955

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, JULY 27, 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 <sup>1/</sup>
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	186,060	156,850	132,331	23,445	6,276	51,338	51,272
Loans and discounts	93,020	76,670	65,647	13,618	2,862	26,193	22,974
U. S. Govt. obligations	72,160	63,430	52,838	7,557	2,712	19,954	22,615
Other securities	20,880	16,750	13,846	2,270	702	5,191	5,683
Reserves, cash, and bank balances	40,950	40,030	35,152	6,979	1,844	14,484	11,845
Reserve with FR Banks	18,850	18,850	18,849	4,523	1,146	7,764	5,416
Cash in vault	2,990	2,860	2,139	148	30	669	1,292
Balances with banks	10,800	10,050	6,091	100	109	1,935	3,947
Cash items	8,310	8,270	8,073	2,208	559	4,116	1,190
Other assets	3,340	2,930	2,575	675	51	1,023	826
Total assets	230,350	199,810	170,058	31,099	8,171	66,845	63,943
<u>LIABILITIES &amp; CAPITAL</u>							
Gross demand deposits	130,910	130,860	113,550	23,603	6,104	44,504	39,339
Gross time deposits	77,160	49,770	40,107	3,324	1,304	16,219	19,260
TOTAL DEPOSITS	208,070	180,630	153,657	26,927	7,408	60,723	58,599
Deposits of banks	14,480	14,480	13,764	5,158	1,163	6,231	1,212
U. S. Govt. deposits	6,080	6,080	5,537	1,528	388	2,001	1,620
Other demand deposits	112,450	112,400	96,044	18,131	4,577	36,659	36,677
Other time deposits	75,060	47,670	38,312	2,110	1,280	15,832	19,090
Borrowings	1,470	1,470	1,367	399	89	668	211
Other liabilities	3,090	2,750	2,517	1,057	61	944	455
Total capital accounts	17,720	14,960	12,517	2,716	613	4,510	4,678
Total liabilities and capital	230,350	199,810	170,058	31,099	8,171	66,845	63,943

\* 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)

August 30, 1955

 CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
 JUNE 29, 1955 TO JULY 27, 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 <sup>1/</sup>
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	+1,540	+1,320	+1,180	+134	+32	+614	+400
Loans and discounts	+1,130	+ 940	+ 873	+249	+38	+411	+175
U. S. Govt. obligations	+ 430	+ 390	+ 327	- 84	-10	+232	+189
Other securities	- 20	- 10	- 20	- 31	+ 4	- 29	+ 36
Reserves, cash, and bank balances	- 150	- 90	- 126	-228	-25	+ 38	+ 89
Reserve with FR Banks	+ 320	+ 320	+ 322	+ 59	- 9	+143	+129
Cash in vault	+ 10	+ 10	- 5	- 7	--	- 16	+ 18
Balances with banks	- 190	- 130	- 169	- 14	- 2	-147	- 6
Cash items	- 290	- 290	- 274	-266	-14	+ 58	- 52
Other assets	- 10	--	- 5	- 24	+ 2	+ 5	+ 12
<b>Total assets</b>	<b>+1,380</b>	<b>+1,230</b>	<b>+1,049</b>	<b>-118</b>	<b>+ 9</b>	<b>+657</b>	<b>+501</b>
<u>LIABILITIES &amp; CAPITAL</u>							
Gross demand deposits	+1,210	+1,210	+1,065	+ 58	+45	+577	+385
Gross time deposits	+ 40	- 50	- 59	-106	- 6	- 5	+ 58
<b>TOTAL DEPOSITS</b>	<b>+1,250</b>	<b>+1,160</b>	<b>+1,006</b>	<b>- 48</b>	<b>+39</b>	<b>+572</b>	<b>+443</b>
Deposits of banks	- 150	- 150	- 151	-149	-15	+ 7	+ 6
U. S. Govt. deposits	+ 870	+ 870	+ 839	+521	+54	+162	+102
Other demand deposits	+ 490	+ 490	+ 375	-315	+ 8	+405	+277
Other time deposits	+ 40	- 50	- 57	-105	- 8	- 2	+ 58
Borrowings	+ 10	+ 10	- 1	- 62	-29	+ 64	+ 26
Other liabilities	+ 30	- 10	- 8	- 17	- 2	+ 14	- 3
<b>Total capital accounts</b>	<b>+ 90</b>	<b>+ 70</b>	<b>+ 52</b>	<b>+ 9</b>	<b>+ 1</b>	<b>+ 7</b>	<b>+ 35</b>
<b>Total liabilities and capital</b>	<b>+1,380</b>	<b>+1,230</b>	<b>+1,049</b>	<b>-118</b>	<b>+ 9</b>	<b>+657</b>	<b>+501</b>

\* 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)

August 30, 1955

 CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
 JULY 28, 1954 TO JULY 27, 1955

(Partly estimated. In millions of dollars)

Item	All banks*	All commer- cial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks <sup>1/</sup>
				New York	Chicago		
<b>ASSETS</b>							
Loans and investments	+11,680	+ 9,570	+8,416	+ 718	+296	+3,938	+3,464
Loans and discounts	+11,680	+ 9,380	+8,533	+2,044	+341	+3,788	+2,360
U. S. Govt. obligations	- 1,110	- 910	- 994	-1,232	-184	- 182	+ 604
Other securities	+ 1,110	+ 1,100	+ 877	94	+139	+ 332	+ 500
Reserves, cash, and bank balances	+ 720	+ 770	+ 638	+ 368	- 92	+ 666	- 304
Reserve with FR Banks	- 180	- 180	- 182	+ 90	-132	+ 67	- 207
Cash in vault	+ 70	+ 70	+ 31	+ 2	--	+ 20	+ 9
Balances with banks	- 420	- 360	- 419	+ 25	- 24	- 130	- 290
Cash items	+ 1,250	+ 1,240	+1,208	+ 251	+ 64	+ 709	+ 184
Other assets	+ 310	+ 280	+ 256	+ 64	- 4	+ 112	+ 84
<b>Total assets</b>	<b>+12,710</b>	<b>+10,620</b>	<b>+9,310</b>	<b>+1,150</b>	<b>+200</b>	<b>+4,716</b>	<b>+3,244</b>
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	+ 7,140	+ 7,140	+6,286	+1,131	+113	+2,887	+2,155
Gross time deposits	+ 3,620	+ 1,720	+1,396	- 321	+ 25	+ 998	+ 694
<b>TOTAL DEPOSITS</b>	<b>+10,760</b>	<b>+ 8,860</b>	<b>+7,682</b>	<b>+ 810</b>	<b>+138</b>	<b>+3,885</b>	<b>+2,849</b>
Deposits of banks	- 460	- 460	- 440	- 221	-118	- 135	+ 34
U. S. Govt. deposits	+ 2,190	+ 2,190	+2,069	+ 949	+178	+ 727	+ 215
Other demand deposits	+ 5,440	+ 5,440	+4,609	+ 280	+ 50	+2,356	+1,923
Other time deposits	+ 3,590	+ 1,690	+1,444	- 198	+ 28	+ 937	+ 677
Borrowings	+ 720	+ 720	+ 690	+ 162	+ 37	+ 426	+ 65
Other liabilities	+ 200	+ 140	+ 145	+ 104	- 5	+ 22	+ 24
<b>Total capital accounts</b>	<b>+ 1,030</b>	<b>+ 900</b>	<b>+ 793</b>	<b>+ 74</b>	<b>+ 30</b>	<b>+ 383</b>	<b>+ 306</b>
<b>Total liabilities and capital</b>	<b>+12,710</b>	<b>+10,620</b>	<b>+9,310</b>	<b>+1,150</b>	<b>+200</b>	<b>+4,716</b>	<b>+3,244</b>

\* Figures have been rounded to nearest 10 million.

## BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(c)

(For Immediate Release)

August 30, 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	July 27, 1955	June 29, 1955	July 28, 1954	Change to July 27, 1955 from --	
				June 29, 1955	July 28, 1954
<u>ASSETS</u>					
Monetary reserve	26.7	26.7	26.9	--	- .2
Gold stock	21.7	21.7	21.9	--	- .2
Treasury currency	5.0	5.0	5.0	--	--
Bank credit	211.3	209.4	200.6	+1.9	+10.7
Loans, net	92.1	91.2	80.8	+ .9	+11.3
U. S. Govt. obligations	98.3	97.3	100.0	+1.0	- 1.7
Commercial and savings banks	72.2	71.7	73.3	+ .4	- 1.1
Federal Reserve Banks	24.1	23.6	24.5	+ .6	- .4
Other	2.0	2.0	2.2	--	- .3
Other securities	20.9	20.9	19.8	--	+ 1.1
Total assets, net	238.0	236.0	227.5	+1.9	+10.5
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	208.2	207.4	200.4	+ .8	+ 7.8
Currency outside banks	27.1	27.1	26.8	--	+ .3
Demand deposits adjusted	104.1	103.4	100.0	+ .8	+ 4.2
Time deposits adjusted	75.0	75.0	71.4	--	+ 3.6
Postal savings deposits	2.0	2.0	2.2	--	- .2
U. S. Government deposits	6.5	5.6	4.4	+1.0	+ 2.1
At commercial and savings banks	6.1	5.2	3.9	+ .9	+ 2.2
At Federal Reserve Banks	.5	.3	.5	+ .1	- .1
Foreign bank deposits, net	3.4	3.3	3.4	+ .1	- .1
Treasury cash	.8	.8	.8	--	--
Capital and miscellaneous accounts, net	19.1	18.9	18.4	+ .1	+ .7
Total liabilities and capital, net	238.0	236.0	227.5	+1.9	+10.5
<u>Seasonally adjusted</u>					
Currency outside banks	27.2	27.0	27.0	+ .2	+ .2
Demand deposits adjusted	105.7	105.1	101.5	+ .6	+ 4.2

\* 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.

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