

*St. Louis*

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7

(For Immediate Release)

January 30, 1956

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, DECEMBER 28, 1955

(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	190,970	161,080	135,580	23,703	6,418	52,620	52,839
Loans and discounts	100,230	82,760	71,113	14,848	3,242	28,639	24,384
U. S. Govt. obligations	70,260	61,810	50,897	6,734	2,489	19,015	22,659
Other securities	20,480	16,510	13,570	2,121	687	4,966	5,796
Reserves, cash, and bank balances	44,980	44,010	38,857	7,808	2,182	16,068	12,799
Reserve with FR Banks	18,810	18,810	18,813	4,228	1,255	7,777	5,553
Cash in vault	3,410	3,290	2,491	184	40	812	1,455
Balances with banks	11,880	11,070	6,930	112	124	2,308	4,386
Cash items	10,880	10,840	10,623	3,284	763	5,171	1,405
Other assets	3,380	2,970	2,608	690	51	1,036	831
<b>Total assets</b>	<b>239,330</b>	<b>208,060</b>	<b>177,045</b>	<b>32,201</b>	<b>8,651</b>	<b>69,724</b>	<b>66,469</b>
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	138,220	138,170	119,836	24,614	6,493	47,074	41,655
Gross time deposits	78,280	50,140	40,383	3,398	1,330	16,357	19,298
<b>TOTAL DEPOSITS</b>	<b>216,500</b>	<b>188,310</b>	<b>160,219</b>	<b>28,012</b>	<b>7,823</b>	<b>63,431</b>	<b>60,953</b>
Deposits of banks	15,610	15,610	14,804	5,341	1,279	6,821	1,363
U. S. Govt. deposits	4,020	4,020	3,620	745	199	1,324	1,352
Other demand deposits	120,570	120,520	103,073	19,673	5,032	39,266	39,102
Other time deposits	76,300	48,160	38,722	2,253	1,313	16,020	19,136
Borrowings	1,280	1,280	1,159	290	113	543	213
Other liabilities	3,370	3,110	2,845	1,173	89	1,090	493
Total capital accounts	18,180	15,360	12,822	2,726	626	4,660	4,810
<b>Total liabilities and capital</b>	<b>239,330</b>	<b>208,060</b>	<b>177,045</b>	<b>32,201</b>	<b>8,651</b>	<b>69,724</b>	<b>66,469</b>

\* 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)

January 30, 1956

 CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
 NOVEMBER 30, 1955 TO DECEMBER 28, 1955

(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		
<u>ASSETS</u>							
Loans and investments	+1,870	+1,690	+1,551	+491	+208	+ 566	+286
Loans and discounts	+1,580	+1,370	+1,248	+312	+163	+ 525	+248
U. S. Govt. obligations	+ 420	+ 440	+ 414	+188	+ 59	+ 123	+ 44
Other securities	- 130	- 120	- 111	- 9	- 14	- 82	- 6
Reserves, cash, and bank balances	+2,510	+2,430	+2,131	+217	+226	+ 970	+718
Reserve with FR Banks	+ 390	+ 390	+ 388	+ 68	+ 74	+ 36	+210
Cash in vault	+ 330	+ 330	+ 266	+ 29	+ 9	+ 116	+112
Balances with banks	+ 960	+ 880	+ 647	- 71	+ 3	+ 345	+370
Cash items	+ 830	+ 830	+ 830	+191	+140	+ 473	+ 26
Other assets	- 170	- 160	- 144	- 75	- 5	- 26	- 38
Total assets	+4,210	+3,960	+3,538	+633	+429	+1,510	+966
<u>LIABILITIES &amp; CAPITAL</u>							
Gross demand deposits	+4,020	+4,020	+3,661	+837	+354	+1,649	+821
Gross time deposits	+ 620	+ 270	+ 204	- 54	+ 16	+ 97	+145
TOTAL DEPOSITS	+4,640	+4,290	+3,865	+783	+370	+1,746	+966
Deposits of banks	+ 830	+ 830	+ 804	+175	+123	+ 431	+ 75
U. S. Govt. deposits	- 520	- 520	- 532	-192	- 61	- 327	+ 48
Other demand deposits	+3,590	+3,590	+3,279	+785	+287	+1,509	+698
Other time deposits	+ 740	+ 390	+ 314	+ 15	+ 21	+ 133	+145
Borrowings	- 200	- 200	- 201	- 91	+ 53	- 175	+ 12
Other liabilities	- 200	- 100	- 96	- 26	+ 8	- 71	- 7
Total capital accounts	- 30	- 30	- 30	- 33	- 2	+ 10	- 5
Total liabilities and capital	+4,210	+3,960	+3,538	+633	+429	+1,510	+966

\* 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(b)

(For Immediate Release)

January 30, 1956

CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
DECEMBER 31, 1954 to DECEMBER 28, 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	+ 7,186	+ 5,164	+ 3,978	- 177	- 100	+1,882	+2,373
Loans and discounts	+14,613	+12,141	+10,863	+2,809	+ 458	+4,653	+2,942
U. S. Govt. obligations	- 7,468	- 7,171	- 6,912	-2,608	- 631	-2,703	- 970
Other securities	+ 41	+ 194	+ 27	- 378	+ 73	- 68	+ 401
Reserves, cash, and bank balances	+ 395	+ 451	+ 781	+ 227	+ 228	+ 644	- 318
Reserve with FR Banks	+ 75	+ 76	+ 78	- 170	+ 78	- 6	+ 176
Cash in vault	+ 808	+ 821	+ 648	+ 58	+ 11	+ 254	+ 326
Balances with banks	- 1,300	- 1,258	- 801	- 31	- 46	- 50	- 673
Cash items	+ 813	+ 813	+ 856	+ 370	+ 186	+ 447	- 147
Other assets	+ 95	+ 66	+ 44	- 41	+ 2	+ 33	+ 50
<b>Total assets</b>	<b>+ 7,676</b>	<b>+ 5,682</b>	<b>+ 4,803</b>	<b>+ 8</b>	<b>+ 131</b>	<b>+2,559</b>	<b>+2,105</b>
<u>LIABILITIES &amp; CAPITAL</u>							
Gross demand deposits	+ 2,377	+ 2,381	+ 2,010	- 49	- 38	+ 993	+1,104
Gross time deposits	+ 3,007	+ 1,172	+ 958	- 190	+ 17	+ 642	+ 489
<b>TOTAL DEPOSITS</b>	<b>+ 5,385</b>	<b>+ 3,553</b>	<b>+ 2,967</b>	<b>- 240</b>	<b>- 22</b>	<b>+1,635</b>	<b>+1,593</b>
Deposits of banks	- 1,201	- 1,199	- 1,179	- 368	- 43	- 623	- 145
U. S. Govt. deposits	- 490	- 486	- 410	- 45	- 58	- 239	- 67
Other demand deposits	+ 3,953	+ 3,953	+ 3,469	+ 259	+ 55	+1,847	+1,308
Other time deposits	+ 3,122	+ 1,285	+ 1,087	- 85	+ 24	+ 650	+ 497
Borrowings	+ 1,249	+ 1,249	+ 1,144	+ 289	+ 113	+ 540	+ 202
Other liabilities	+ 132	+ 96	+ 80	+ 35	+ 13	+ 24	+ 7
<b>Total capital accounts</b>	<b>+ 910</b>	<b>+ 784</b>	<b>+ 612</b>	<b>- 77</b>	<b>+ 26</b>	<b>+ 360</b>	<b>+ 304</b>
<b>Total liabilities and capital</b>	<b>+ 7,676</b>	<b>+ 5,682</b>	<b>+ 4,803</b>	<b>+ 8</b>	<b>+ 131</b>	<b>+2,559</b>	<b>+2,105</b>

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

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(c)

(For Immediate Release)

January 30, 1956

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. 28, 1955	Nov. 30, 1955	Dec. 31, 1954	Change to Dec. 28, 1955 from --	
				Nov. 30, 1955	Dec. 31, 1954
<u>ASSETS</u>					
Monetary reserve	26.7	26.7	26.7	--	--
Gold stock	21.7	21.7	21.7	--	--
Treasury currency	5.0	5.0	5.0	--	--
Bank credit	216.9	214.4	211.0	+2.5	+ 5.9
Loans, net	99.5	97.8	85.7	+1.7	+13.8
U. S. Govt. obligations	97.0	96.0	104.8	+1.0	- 7.9
Commercial and savings banks	70.3	69.8	77.7	+ .4	- 7.5
Federal Reserve Banks	24.8	24.3	24.9	+ .6	- .1
Other	1.9	1.9	2.2	--	- .3
Other securities	20.5	20.6	20.4	- .1	--
Total assets, net	243.6	241.1	237.7	+2.5	+ 5.9
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	215.7	212.2	209.7	+3.5	+ 6.1
Currency outside banks	27.9	27.9	27.9	--	--
Demand deposits adjusted	109.7	106.9	106.6	+2.8	+ 3.1
Time deposits adjusted	76.3	75.5	73.1	+ .7	+ 3.1
Postal savings deposits	1.9	1.9	2.1	--	- .2
U. S. Government deposits	4.5	5.0	5.1	- .5	- .5
At commercial and savings banks	4.0	4.5	4.5	- .5	- .5
At Federal Reserve Banks	.5	.5	.6	--	--
Foreign bank deposits, net	3.2	3.2	3.3	+ .1	- .1
Treasury cash	.8	.8	.8	--	--
Capital and miscellaneous accounts, net	19.3	19.9	18.8	- .6	+ .5
Total liabilities and capital, net	243.6	241.1	237.7	+2.5	+ 5.9
<u>Seasonally adjusted</u>					
Currency outside banks	27.5	27.5	<sup>2/</sup> 26.9	--	<sup>2/</sup> + 0.6
Demand deposits adjusted	105.7	105.4	<sup>2/</sup> 102.8	+0.3	<sup>2/</sup> + 2.9

\* 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.

<sup>2/</sup> December 29, 1954 data and comparisons; seasonal adjustments are available only for last Wednesdays of the months.