

*Miss Burgess*

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7

(For Immediate Release)

January 29, 1957

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, DECEMBER 26, 1956

(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	197,620	165,690	139,409	24,238	6,432	54,076	54,663
Loans and discounts	111,020	91,240	78,879	16,537	3,760	32,098	26,484
U. S. Govt. obligations	66,250	58,300	47,460	5,959	2,080	17,220	22,201
Other securities	20,350	16,150	13,070	1,742	592	4,758	5,978
Reserves, cash, and bank balances	45,400	44,470	39,176	7,754	2,039	16,218	13,165
Reserve with FR Banks	19,030	19,030	19,035	4,346	1,174	7,791	5,724
Cash in vault	3,570	3,460	2,598	190	41	842	1,525
Balances with banks	11,900	11,120	6,934	93	116	2,321	4,404
Cash items	10,900	10,860	10,609	3,125	708	5,264	1,512
Other assets	4,040	3,600	3,182	935	49	1,224	974
Total assets	247,060	213,760	181,767	32,927	8,520	71,518	68,802
<u>LIABILITIES &amp; CAPITAL</u>							
Gross demand deposits	139,940	139,910	121,137	24,600	6,265	47,544	42,728
Gross time deposits	82,150	52,150	41,997	3,435	1,324	17,009	20,229
TOTAL DEPOSITS	222,090	192,060	163,134	28,035	7,589	64,553	62,957
Deposits of banks	16,060	16,060	15,302	5,509	1,277	7,087	1,429
U. S. Govt. deposits	4,200	4,200	3,789	789	198	1,400	1,402
Other demand deposits	121,550	121,520	103,653	19,331	4,802	39,473	40,047
Other time deposits	80,280	50,280	40,390	2,406	1,312	16,593	20,079
Borrowings	1,590	1,590	1,502	584	178	559	181
Other liabilities	4,020	3,690	3,414	1,428	99	1,336	551
Total capital accounts	19,360	16,420	13,717	2,880	654	5,070	5,113
Total liabilities and capital	247,060	213,760	181,767	32,927	8,520	71,518	68,802

\* Figures have been rounded to nearest 10 million.

<sup>1/</sup> Includes one Alaska member bank.

## BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(a)

(For Immediate Release)

January 29, 1957

 CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
 NOVEMBER 28, 1956 TO DECEMBER 26, 1956

(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		
<u>ASSETS</u>							
Loans and investments	+1,870	+1,750	+1,796	+ 920	+113	+ 687	+ 76
Loans and discounts	+1,790	+1,660	+1,583	+ 523	+127	+ 707	+226
U. S. Govt. obligations	+ 170	+ 200	+ 317	+ 391	- 2	+ 68	-140
Other securities	- 90	- 110	- 104	+ 6	- 12	- 88	- 10
Reserves, cash, and bank balances	+2,260	+2,110	+1,905	+ 710	+ 85	+ 751	+359
Reserve with FR Banks	+ 270	+ 270	+ 279	+ 299	+ 76	- 108	+ 12
Cash in vault	+ 270	+ 270	+ 216	+ 20	+ 8	+ 90	+ 98
Balances with banks	+ 680	+ 530	+ 400	- 13	- 2	+ 280	+135
Cash items	+1,040	+1,040	+1,010	+ 404	+ 3	+ 489	+114
Other assets	- 10	+ 20	+ 23	+ 40	- 7	- 17	+ 7
Total assets	+4,120	+3,880	+3,724	+1,670	+191	+1,421	+442
<u>LIABILITIES &amp; CAPITAL</u>							
Gross demand deposits	+3,170	+3,170	+3,014	+1,142	+160	+1,330	+382
Gross time deposits	+ 990	+ 590	+ 527	+ 136	+ 27	+ 204	+160
TOTAL DEPOSITS	+4,160	+3,760	+3,541	+1,278	+187	+1,534	+542
Deposits of banks	+ 700	+ 700	+ 685	+ 239	+ 53	+ 344	+ 49
U. S. Govt. deposits	-1,040	-1,040	- 903	- 120	+ 11	- 348	-446
Other demand deposits	+3,480	+3,480	+3,201	+1,009	+ 95	+1,318	+779
Other time deposits	+1,020	+ 620	+ 558	+ 150	+ 28	+ 220	+160
Borrowings	+ 200	+ 200	+ 218	+ 311	- 1	- 70	- 22
Other liabilities	- 220	- 80	- 46	+ 53	+ 5	- 47	- 57
Total capital accounts	- 20	--	+ 11	+ 28	--	+ 4	- 21
Total liabilities and capital	+4,120	+3,880	+3,724	+1,670	+191	+1,421	+442

\* Figures have been rounded to nearest 10 million.

## BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7(b)

(For Immediate Release)

January 29, 1957

 CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
 DECEMBER 31, 1955 to DECEMBER 26, 1956

(Partly estimated. In millions of dollars)

Item	All banks*	All commer- cial banks*	Member banks				Country banks <u>1/</u>
			Total	Central reserve city banks		Reserve city banks	
				New York	Chicago		
<b>ASSETS</b>							
Loans and investments	+ 6,840	+ 4,809	+ 4,049	+ 655	- 110	+1,617	+1,888
Loans and discounts	+10,963	+ 8,639	+ 7,897	+1,897	+ 418	+3,476	+2,105
U. S. Govt. obligations	- 3,802	- 3,292	- 3,237	- 837	- 426	-1,606	- 369
Other securities	- 320	- 538	- 610	- 406	- 103	- 253	+ 152
Reserves, cash, and bank balances	- 2,403	- 2,368	- 2,240	-1,194	- 93	- 776	- 177
Reserve with FR Banks	+ 308	+ 309	+ 313	- 85	+ 39	+ 64	+ 295
Cash in vault	+ 754	+ 778	+ 579	+ 63	+ 9	+ 204	+ 303
Balances with banks	- 1,039	- 1,033	- 775	- 70	- 33	- 229	- 443
Cash items	- 2,425	- 2,422	- 2,356	-1,101	- 108	- 814	- 333
Other assets	+ 614	+ 584	+ 543	+ 238	+ 3	+ 198	+ 104
Total assets	+ 5,052	+ 3,026	+ 2,353	- 301	- 200	+1,040	+1,814
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	- 2,069	- 2,044	- 2,102	-1,390	- 407	- 786	+ 482
Gross time deposits	+ 3,719	+ 1,850	+ 1,479	+ 47	- 13	+ 606	+ 839
TOTAL DEPOSITS	+ 1,649	- 194	- 623	-1,343	- 421	- 180	+1,321
Deposits of banks	- 586	- 583	- 563	- 91	- 19	- 359	- 94
U. S. Govt. deposits	+ 162	+ 166	+ 155	- 26	- 29	+ 11	+ 200
Other demand deposits	- 1,688	- 1,667	- 1,747	-1,388	- 363	- 362	+ 366
Other time deposits	+ 3,761	+ 1,890	+ 1,533	+ 162	- 9	+ 531	+ 849
Borrowings	+ 1,427	+ 1,431	+ 1,365	+ 583	+ 175	+ 477	+ 129
Other liabilities	+ 728	+ 669	+ 677	+ 324	+ 20	+ 314	+ 20
Total capital accounts	+ 1,248	+ 1,120	+ 934	+ 135	+ 26	+ 429	+ 344
Total liabilities and capital	+ 5,052	+ 3,026	+ 2,353	- 301	- 200	+1,040	+1,814

\* Figures may not add because of rounding.

## 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	Dec. 26, 1956	Nov. 28, 1956	Dec. 31, 1955	Change to Dec. 26, 1956 from --	
				Nov. 28, 1956	Dec. 31, 1955
<u>ASSETS</u>					
Monetary reserve	27.0	27.0	26.7	--	+ .3
Gold stock	21.9	21.9	21.7	--	+ .3
Treasury currency	5.1	5.1	5.0	--	+ .1
Bank credit	223.4	220.8	217.4	+2.6	+ 6.0
Loans, net	110.1	108.2	100.0	+1.9	+10.1
U. S. Govt. obligations	92.9	92.1	96.7	+ .8	- 3.8
Commercial and savings banks	66.3	66.1	70.1	+ .2	- 3.8
Federal Reserve Banks	24.9	24.3	24.8	+ .7	+ .2
Other	1.7	1.7	1.9	--	- .2
Other securities	20.4	20.4	20.7	- .1	- .3
Total assets, net	<u>250.4</u>	<u>247.7</u>	<u>244.1</u>	<u>+2.7</u>	<u>+ 6.3</u>
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	220.9	217.1	216.6	+3.8	+ 4.4
Currency outside banks	28.4	28.0	28.3	+ .4	+ .1
Demand deposits adjusted	110.7	108.2	109.9	+2.4	+ .7
Time deposits adjusted	80.3	79.2	76.5	+1.0	+ 3.8
Postal savings deposits	1.6	1.7	1.9	--	- .2
U. S. Government deposits	4.7	5.7	4.4	-1.0	+ .3
At commercial and savings banks	4.2	5.2	4.0	-1.0	+ .2
At Federal Reserve Banks	.5	.5	.4	+ .1	+ .1
Foreign bank deposits, net	3.4	3.4	3.2	--	+ .2
Treasury cash	.8	.8	.8	--	--
Capital and miscellaneous accounts, net	20.6	20.8	19.2	- .2	+ 1.4
Total liabilities and capital, net	<u>250.4</u>	<u>247.7</u>	<u>244.1</u>	<u>+2.7</u>	<u>+ 6.3</u>
<u>Seasonally adjusted</u>					
Currency outside banks	27.9	27.6	<sup>2/</sup> 27.5	+ .3	<sup>2/</sup> + .4
Demand deposits adjusted	106.6	106.7	<sup>2/</sup> 105.8	- .1	<sup>2/</sup> + .8

\* 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.

2/ December 28, 1955 date and comparisons; seasonal adjustments are available only for last Wednesdays of the month.