

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

(For Immediate Release)

August 29, 1957

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, JULY 31, 1957

(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 ^{1/}
				New York	Chicago		
ASSETS							
Loans and investments	198,250	165,100	138,573	23,182	6,234	53,785	55,372
Loans and discounts	112,980	92,360	79,621	16,006	3,862	32,104	27,649
U. S. Govt. obligations	63,910	56,050	45,490	5,476	1,825	16,798	21,391
Other securities	21,360	16,690	13,462	1,700	547	4,883	6,332
Reserves, cash, and bank balances	43,000	42,200	37,137	7,470	1,947	15,079	12,641
Reserve with FR Banks	18,550	18,550	18,555	4,306	1,099	7,610	5,540
Cash in vault	3,080	2,950	2,237	134	31	680	1,392
Balances with banks	11,270	10,640	6,509	129	138	2,004	4,238
Cash items	10,100	10,060	9,836	2,901	679	4,785	1,471
Other assets	4,360	3,880	3,441	1,033	58	1,300	1,050
Total assets	245,610	211,180	179,151	31,685	8,239	70,164	69,063
LIABILITIES & CAPITAL							
Gross demand deposits	133,520	133,490	115,500	23,355	6,136	45,018	40,991
Gross time deposits	86,980	56,080	45,152	3,626	1,326	18,207	21,993
TOTAL DEPOSITS	220,500	189,570	160,652	26,981	7,462	63,225	62,984
Deposits of banks	14,880	14,880	14,236	5,233	1,279	6,373	1,351
U. S. Govt. deposits	3,700	3,700	3,377	761	200	1,380	1,036
Other demand deposits	116,670	116,640	99,425	18,320	4,676	37,671	38,758
Other time deposits	85,250	54,350	43,614	2,667	1,307	17,801	21,839
Borrowings	1,240	1,240	1,147	314	14	557	262
Other liabilities	3,890	3,420	3,142	1,329	92	1,183	538
Total capital accounts	19,980	16,950	14,210	3,061	671	5,199	5,279
Total liabilities and capital	245,610	211,180	179,151	31,685	8,239	70,164	69,063

* Figures have been rounded to nearest 10 million.

^{1/} Includes an Alaska and a Virgin Islands member bank.

G.7(a) CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,
JUNE 26, 1957 TO JULY 31, 1957

(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 ^{1/}
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	- 40	- 190	-275	-504	- 59	+136	+152
Loans and discounts	- 830	- 920	-908	-770	- 31	- 64	- 43
U. S. Govt. obligations	+ 800	+ 800	+682	+206	- 22	+269	+229
Other securities	- 10	- 70	- 49	+ 60	- 6	- 69	- 34
Reserves, cash, and bank balances	+ 580	+ 650	+477	+ 86	+ 35	- 71	+427
Reserve with FR Banks	+ 40	+ 40	+ 49	+ 97	+ 26	- 85	+ 11
Cash in vault	+ 40	+ 40	+ 12	- 23	- 1	- 25	+ 61
Balances with banks	+ 510	+ 580	+421	+ 8	+ 23	+ 8	+382
Cash items	- 10	- 10	- 5	+ 4	- 13	+ 31	- 27
Other assets	+ 160	+ 150	+133	+ 50	+ 5	+ 16	+ 62
Total assets	+ 700	+ 610	+335	-368	- 19	+ 81	+641
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	+ 530	+ 530	+325	-510	+ 62	+269	+504
Gross time deposits	+ 320	+ 300	+211	- 74	- 7	+ 70	+222
TOTAL DEPOSITS	+ 850	+ 830	+536	-584	+ 55	+339	+726
Deposits of banks	+ 570	+ 570	+532	+ 75	+126	+235	+ 96
U. S. Govt. deposits	-1,090	-1,090	-990	-207	-109	-369	-305
Other demand deposits	+1,020	+1,020	+752	-402	+ 46	+395	+713
Other time deposits	+ 350	+ 330	+242	- 50	- 8	+ 78	+222
Borrowings	- 470	- 470	-444	+ 25	- 77	-273	-119
Other liabilities	+ 80	+ 30	+ 37	+ 39	- 5	+ 11	- 8
Total capital accounts	+ 240	+ 220	+206	+152	+ 8	+ 4	+ 42
Total liabilities and capital	+ 700	+ 610	+335	-368	- 19	+ 81	+641

* Figures have been rounded to nearest 10 million.

^{1/} See footnote on first page.

G.7(b) CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,
JULY 25, 1956 TO JULY 31, 1957

(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 ^{1/}
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	+ 7,390	+5,520	+4,607	+ 411	+ 47	+1,608	+2,541
Loans and discounts	+ 7,020	+5,220	+4,616	+ 754	+362	+1,643	+1,857
U. S. Govt. obligations	- 580	- 140	- 273	- 167	-232	- 135	+ 261
Other securities	+ 950	+ 440	+ 264	- 176	- 83	+ 100	+ 423
Reserves, cash, and bank balances	+ 2,230	+2,280	+1,977	+ 653	+148	+ 589	+ 587
Reserve with FR Banks	+ 350	+ 350	+ 353	+ 172	+ 29	+ 105	+ 47
Cash in vault	+ 40	+ 50	+ 89	- 5	+ 2	+ 6	+ 86
Balances with banks	+ 660	+ 700	+ 361	+ 30	+ 39	+ 32	+ 260
Cash items	+ 1,180	+1,180	+1,174	+ 456	+ 78	+ 446	+ 194
Other assets	+ 730	+ 690	+ 633	+ 265	+ 9	+ 183	+ 176
Total assets	+10,350	+8,490	+7,217	+1,329	+204	+2,380	+3,304
<u>LIABILITIES & CAPITAL</u>							
Gross demand deposits	+ 3,070	+3,070	+2,694	+ 792	+199	+ 776	+ 927
Gross time deposits	+ 6,180	+4,520	+3,743	+ 260	+ 20	+1,531	+1,932
TOTAL DEPOSITS	+ 9,250	+7,590	+6,437	+1,052	+219	+2,307	+2,859
Deposits of banks	+ 320	+ 320	+ 362	+ 106	+135	+ 34	+ 87
U. S. Govt. deposits	+ 110	+ 110	+ 232	+ 211	+ 53	+ 268	- 300
Other demand deposits	+ 2,530	+2,530	+2,044	+ 370	+ 15	+ 525	+1,134
Other time deposits	+ 6,290	+4,630	+3,799	+ 365	+ 16	+1,480	+1,938
Borrowings	- 340	- 340	- 347	- 106	- 59	- 270	+ 88
Other liabilities	+ 300	+ 230	+ 221	+ 131	+ 12	+ 53	+ 25
Total capital accounts	+ 1,140	+1,010	+ 906	+ 252	+ 32	+ 290	+ 332
Total liabilities and capital	+10,350	+8,490	+7,217	+1,329	+204	+2,380	+3,304

* Figures have been rounded to nearest 10 million.

^{1/} See footnote on first page.

G.7(c) 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	July 31, 1957	June 26, 1957	July 25, 1956	Change to July 31, 1957 from --	
				June 26, 1957	July 25, 1956
<u>ASSETS</u>					
Monetary reserve	27.7	27.7	26.9	--	+ .9
Gold stock	22.6	22.6	21.8	--	+ .8
Treasury Currency	5.1	5.1	5.0	--	+ .1
Bank credit	222.4	221.9	214.9	+ .5	+7.4
Loans, net	112.2	112.9	104.9	- .8	+7.3
U. S. Govt. obligations	88.8	87.6	89.7	+1.2	- .9
Commercial and savings banks	63.9	63.1	64.5	+ .8	- .6
Federal Reserve Banks	23.4	22.9	23.4	+ .4	--
Other	1.5	1.6	1.8	--	- .3
Other securities	21.4	21.4	20.4	--	+1.0
Total assets, net	250.1	249.6	241.8	+ .5	+8.3
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	221.0	219.7	213.3	+1.3	+7.7
Currency outside banks	27.8	27.8	27.4	--	+ .4
Demand deposits adjusted	106.6	105.5	105.2	+1.0	+1.4
Time deposits adjusted	85.2	84.9	78.9	+ .4	+6.3
Postal savings deposits	1.4	1.5	1.7	--	- .3
U. S. Government deposits	4.2	5.2	4.2	-1.0	--
At commercial and savings banks	3.7	4.8	3.6	-1.1	+ .1
At Federal Reserve Banks	.5	.5	.6	--	- .1
Foreign bank deposits, net	3.3	3.4	3.1	- .1	+ .2
Treasury cash	.8	.8	.8	--	--
Capital and miscellaneous account, net	20.8	20.6	20.4	+ .3	+ .4
Total liabilities and capital, net	250.1	249.6	241.8	+ .5	+8.3
<u>Seasonally adjusted</u>					
Currency outside banks	28.0	27.9	27.5	+ .1	+ .5
Demand deposits adjusted	108.0	107.2	106.6	+ .8	+1.4

* Figures may not add to totals because of rounding. For description and back figures of seasonally adjusted data, see July 1957 Bulletin.

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