

## BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

(For Immediate Release)

September 27, 1957

## ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, AUGUST 28, 1957

(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	198,270	165,620	139,010	23,252	6,289	53,831	55,638
Loans and discounts	113,610	92,860	80,103	16,191	3,915	32,259	27,738
U. S. Govt. obligations	63,810	55,940	45,334	5,298	1,823	16,696	21,517
Other securities	21,550	16,820	13,573	1,763	551	4,876	6,383
Reserves, cash, and bank balances	42,250	41,490	36,594	7,701	1,968	14,683	12,242
Reserve with FR Banks	18,490	18,490	18,488	4,124	1,156	7,657	5,551
Cash in vault	3,130	3,000	2,289	149	31	728	1,381
Balances with banks	10,630	10,040	6,058	80	123	1,867	3,988
Cash items	10,000	9,960	9,759	3,348	658	4,431	1,322
Other assets	4,510	4,020	3,584	1,191	57	1,294	1,042
<b>Total assets</b>	<b>245,730</b>	<b>211,130</b>	<b>179,188</b>	<b>32,144</b>	<b>8,314</b>	<b>69,808</b>	<b>68,922</b>
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	132,160	132,130	114,367	23,494	6,121	44,226	40,526
Gross time deposits	87,410	56,420	45,400	3,576	1,319	18,295	22,210
<b>TOTAL DEPOSITS</b>	<b>219,570</b>	<b>188,550</b>	<b>159,767</b>	<b>27,070</b>	<b>7,440</b>	<b>62,521</b>	<b>62,736</b>
Deposits of banks	14,310	14,310	13,681	4,945	1,185	6,248	1,303
U. S. Govt. deposits	4,440	4,440	4,000	771	279	1,568	1,382
Other demand deposits	115,110	115,080	98,187	18,698	4,674	36,820	37,995
Other time deposits	85,710	54,720	43,899	2,656	1,302	17,885	22,056
Borrowings	1,780	1,780	1,666	476	107	774	309
Other liabilities	4,270	3,740	3,455	1,539	96	1,271	549
<b>Total capital accounts</b>	<b>20,110</b>	<b>17,060</b>	<b>14,300</b>	<b>3,059</b>	<b>671</b>	<b>5,242</b>	<b>5,328</b>
<b>Total liabilities and capital</b>	<b>245,730</b>	<b>211,130</b>	<b>179,188</b>	<b>32,144</b>	<b>8,314</b>	<b>69,808</b>	<b>68,922</b>

\* Figures have been rounded to nearest 10 million.

<sup>1/</sup> Includes an Alaska and a Virgin Islands member bank.

G.7(a)

CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
JULY 31, 1957 TO AUGUST 28, 1957

(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	+ 720	+ 520	+ 437	+ 70	+55	+ 46	+266
Loans and discounts	+ 630	+ 500	+ 482	+185	+53	+155	+ 89
U. S. Govt. obligations	- 100	- 110	- 156	-178	- 2	-102	+126
Other securities	+ 190	+ 130	+ 111	+ 63	+ 4	- 7	+ 51
Reserves, cash, and bank balances	- 750	- 710	- 543	+231	+21	-396	-399
Reserve with FR Banks	- 60	- 60	- 67	-182	+57	+ 47	+ 11
Cash in vault	+ 50	+ 50	+ 52	+ 15	--	+ 48	- 11
Balances with banks	- 640	- 600	- 451	- 49	-15	-137	-250
Cash items	- 100	- 100	- 77	+447	-21	-354	-149
Other assets	+ 150	+ 140	+ 143	+158	- 1	- 6	- 8
Total assets	+ 120	- 50	+ 37	+459	+75	-356	-141
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	-1,360	-1,360	-1,133	+139	-15	-792	-465
Gross time deposits	+ 430	+ 340	+ 248	- 50	- 7	+ 88	+217
TOTAL DEPOSITS	- 930	-1,020	- 885	+ 89	-22	-704	-248
Deposits of banks	- 570	- 570	- 555	-288	-94	-125	- 48
U. S. Govt. deposits	+ 740	+ 740	+ 623	+ 10	+79	+188	+346
Other demand deposits	-1,560	-1,560	-1,238	+378	- 2	-851	-763
Other time deposits	+ 460	+ 370	+ 285	- 11	- 5	+ 84	+217
Borrowings	+ 540	+ 540	+ 519	+162	+93	+217	+ 47
Other liabilities	+ 380	+ 320	+ 313	+210	+ 4	+ 88	+ 11
Total capital accounts	+ 130	+ 110	+ 90	- 2	--	+ 43	+ 49
Total liabilities and capital	+ 120	- 50	+ 37	+459	+75	-356	-141

\* Figures have been rounded to nearest 10 million.

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

G.7(b) CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
AUGUST 29, 1956 TO AUGUST 28, 1957

(Partly estimated. In millions of dollars)

Item	All banks*	All commercial banks*	Member banks				
			Total	Central reserve city banks		Reserve city banks	Country banks <sub>1/</sub>
				New York	Chicago		
<b>ASSETS</b>							
Loans and investments	+6,470	+4,590	+3,787	+ 32	- 36	+1,316	+2,475
Loans and discounts	+7,080	+5,390	+4,781	+ 865	+374	+1,614	+1,928
U. S. Govt. obligations	-1,610	-1,230	-1,247	- 637	-336	- 361	+ 87
Other securities	+1,000	+ 430	+ 253	- 196	- 74	+ 63	+ 460
Reserves, cash, and bank balances	+1,690	+1,760	+1,546	+ 763	+124	+ 375	+ 284
Reserve with FR Banks	+ 250	+ 250	+ 247	- 26	+ 81	+ 122	+ 70
Cash in vault	+ 10	+ 20	+ 75	+ 1	+ 1	+ 22	+ 51
Balances with banks	+ 30	+ 90	- 156	- 65	- 8	- 130	+ 47
Cash items	+1,400	+1,400	+1,380	+ 853	+ 50	+ 361	+ 116
Other assets	+ 730	+ 690	+ 645	+ 377	+ 4	+ 118	+ 146
Total assets	+8,890	+7,040	+5,978	+1,172	+ 92	+1,809	+2,905
<b>LIABILITIES &amp; CAPITAL</b>							
Gross demand deposits	+ 750	+ 750	+ 624	+ 339	- 16	- 117	+ 418
Gross time deposits	+6,300	+4,650	+3,820	+ 196	+ 23	+1,533	+2,068
TOTAL DEPOSITS	+7,050	+5,400	+4,444	+ 535	+ 7	+1,416	+2,486
Deposits of banks	- 150	- 150	- 100	- 72	- 24	- 84	+ 80
U. S. Govt. deposits	-1,320	-1,320	-1,204	- 577	- 68	- 314	- 245
Other demand deposits	+2,060	+2,060	+1,822	+ 876	+ 79	+ 290	+ 577
Other time deposits	+6,460	+4,810	+3,926	+ 308	+ 20	+1,524	+2,074
Borrowings	+ 300	+ 300	+ 320	+ 178	+ 42	+ 49	+ 51
Other liabilities	+ 390	+ 320	+ 307	+ 225	+ 13	+ 53	+ 16
Total capital accounts	+1,150	+1,020	+ 907	+ 234	+ 30	+ 291	+ 352
Total liabilities and capital	+8,890	+7,040	+5,978	+1,172	+ 92	+1,809	+2,905

\* Figures have been rounded to nearest 10 million.

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

## 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	Aug. 28, 1957	July 31, 1957	Aug. 29, 1956	Change to Aug. 28, 1957 from --	
				July 31, 1957	Aug. 29, 1956
<b>ASSETS</b>					
Monetary reserve	27.7	27.7	26.9	--	+ .8
Gold stock	22.6	22.6	21.9	--	+ .8
Treasury Currency	5.1	5.1	5.0	--	+ .1
Bank credit	222.9	222.4	217.0	+ .5	+5.9
Loans, net	112.6	112.2	105.5	+ .5	+7.1
U. S. Govt. obligations	88.7	88.8	90.9	- .1	-2.2
Commercial and savings banks	63.8	63.9	65.4	- .1	-1.6
Federal Reserve Banks	23.3	23.4	23.7	--	- .3
Other	1.5	1.5	1.8	--	- .3
Other securities	21.6	21.4	20.6	+ .2	+1.0
Total assets, net	250.6	250.1	243.9	+ .5	+6.7
<b>LIABILITIES AND CAPITAL</b>					
Total deposits adjusted and currency outside banks	220.0	221.0	212.8	-1.0	+7.2
Currency outside banks	27.8	27.8	27.5	--	+ .4
Demand deposits adjusted	105.1	106.6	104.5	-1.5	+ .7
Time deposits adjusted	85.7	85.2	79.2	+ .5	+6.5
Postal savings deposits	1.4	1.4	1.7	--	- .3
U. S. Government deposits	4.9	4.2	6.3	+ .7	-1.3
At commercial and savings banks	4.4	3.7	5.8	+ .7	-1.3
At Federal Reserve Banks	.5	.5	.5	--	--
Foreign bank deposits, net	3.2	3.3	3.1	- .1	+ .1
Treasury cash	.8	.8	.8	--	--
Capital and miscellaneous account, net	21.7	20.8	20.9	+ .8	+ .8
Total liabilities and capital, net	250.6	250.1	243.9	+ .5	+6.7
<b>Seasonally adjusted</b>					
Currency outside banks	27.9	28.0	27.5	- .1	+ .4
Demand deposits adjusted	106.8	108.0	106.2	-1.2	+ .6

\* Figures may not add to totals because of rounding. For description and back figures of seasonally adjusted data, see July 1957 Bulletin, pp. 828-29.

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