

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7 (Preliminary)

(For Immediate Release)

February 16, 1959

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES AND  
CONSOLIDATED CONDITION STATEMENT FOR BANKS AND THE MONETARY SYSTEM

JANUARY 28, 1959

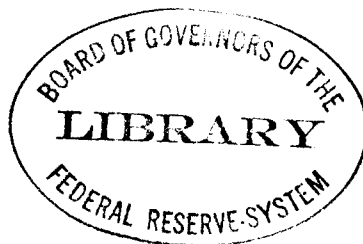
The attached statement marks the first release under a new program designed to present speedier reports of these data. Hitherto, this series has consisted of a single statement, issued around the end of each month, presenting data as of the last Wednesday of the preceding month.

Hereafter, there will be two releases in this series each month, as follows:

1. A statement to be issued around the middle of each month, showing preliminary figures for the last Wednesday of the previous month. The attached statement, for example, shows preliminary figures for January 28; under the previous schedule figures for January 28 would not have been available before the end of this month.
2. A statement to be issued around the end of each month, showing preliminary figures as of the Wednesday on or immediately preceding the 15th of each month. The first release of this statement, around the end of February, will show data as of February 11.

Both statements will be sent to addressees now on the mailing list for this (G.7) series.

To effect the speedier presentation of data, it is necessary to present figures on a preliminary basis, using estimates based on incomplete tabulations. Revised estimates, based on more complete tabulations as of the last Wednesday, will be shown on a separate page of the following release, i.e., with the one that will be released around the end of February with figures for February 11. The Federal Reserve Bulletin will continue to carry the last Wednesday series.



## BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.7 (Preliminary)

(For Immediate Release)

February 16, 1959

## ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES, JANUARY 28, 1959

(Partly estimated. In millions of dollars)

Item	All banks* 1/	All commer- cial banks* 1/	Member banks				Country banks 2/
			Total 1/	Central reserve city banks		Reserve city banks 1/	
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	221,450	185,130	155,053	25,959	6,651	60,700	61,743
Loans and discounts	120,910	97,560	83,600	16,011	3,433	34,084	30,072
U. S. Govt. obligations	74,470	67,230	55,129	7,650	2,611	20,779	24,089
Other securities	26,070	20,340	16,324	2,298	607	5,837	7,582
Reserves, cash, and bank balances	43,080	42,230	37,338	7,314	1,831	15,650	12,493
Reserve with FR Banks	18,400	18,400	18,399	3,999	1,067	7,765	5,568
Cash in vault	3,260	3,150	2,386	148	33	751	1,454
Balances with banks	10,980	10,270	6,330	99	108	2,077	4,046
Cash items	10,440	10,410	10,223	3,068	673	5,057	1,425
Other assets	4,960	4,480	3,968	1,174	85	1,521	1,188
Total assets	269,490	231,840	196,359	34,447	8,617	77,871	75,424
<u>LIABILITIES &amp; CAPITAL</u>							
Gross demand deposits	141,290	141,260	121,854	23,952	6,252	48,144	43,506
Gross time deposits	99,890	66,110	53,549	5,239	1,443	21,678	25,189
TOTAL DEPOSITS	241,180	207,370	175,403	29,191	7,695	69,822	68,695
Deposits of banks	15,690	15,690	14,895	5,661	1,172	6,614	1,448
U. S. Govt. deposits	4,720	4,720	4,208	956	208	1,546	1,498
Other demand deposits	123,640	123,610	105,251	19,130	4,913	40,483	40,725
Other time deposits	97,130	63,350	51,049	3,444	1,402	21,179	25,024
Borrowings	1,780	1,780	1,682	543	68	833	238
Other liabilities	4,760	4,140	3,764	1,441	128	1,433	762
Total capital accounts	21,770	18,550	15,510	3,272	726	5,783	5,729
Total liabilities and capital	269,490	231,840	196,359	34,447	8,617	77,871	75,424

\* Figures have been rounded to nearest 10 million.

1/ Beginning with 1959, figures include all banks in Alaska (one member bank was previously included); added banks had total deposits of \$172 million on December 31, 1958. Comparability is also affected by the absorption, early in January, of a mutual savings bank with deposits of \$292 million by a reserve city member bank.

2/ Includes a Virgin Islands member bank.

CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
DECEMBER 31, 1958 TO JANUARY 28, 1959

(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 <sub>1</sub> /
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	+ 540	+ 550	+ 254	- 3	- 179	+ 147	+ 289
Loans and discounts	- 430	- 420	- 410	- 152	- 204	+ 88	- 142
U. S. Govt. obligations	+ 1,020	+ 1,050	+ 756	+ 170	+ 49	+ 99	+ 438
Other securities	- 50	- 80	- 92	- 21	- 24	- 40	- 7
Reserves, cash, and bank balances	- 5,810	- 5,740	- 5,237	- 2,013	- 278	- 2,042	- 904
Reserve with FR Banks	- 70	- 70	- 72	- 475	+ 9	+ 279	+ 115
Cash in vault	- 250	- 250	- 191	- 14	- 3	- 20	- 154
Balances with banks	- 1,730	- 1,670	- 1,333	- 48	- 91	- 626	- 568
Cash items	- 3,760	- 3,750	- 3,641	- 1,476	- 193	- 1,675	- 297
Other assets	+ 90	+ 90	+ 70	+ 21	+ 2	- 4	+ 51
Total assets	- 5,180	- 5,100	- 4,913	- 1,995	- 455	- 1,899	- 564
<u>LIABILITIES &amp; CAPITAL</u>							
Gross demand deposits	- 7,260	- 7,260	- 6,879	- 2,517	- 490	- 3,039	- 833
Gross time deposits	+ 370	+ 460	+ 336	+ 18	- 29	+ 230	+ 117
TOTAL DEPOSITS	- 6,890	- 6,800	- 6,543	- 2,499	- 519	- 2,809	- 716
Deposits of banks	- 2,370	- 2,370	- 2,360	- 841	- 219	- 1,218	- 82
U. S. Govt. deposits	+ 210	+ 210	+ 108	- 48	- 48	+ 3	+ 201
Other demand deposits	- 5,040	- 5,040	- 4,578	- 1,586	- 223	- 1,817	- 952
Other time deposits	+ 310	+ 400	+ 287	- 24	- 29	+ 223	+ 117
Borrowings	+ 1,710	+ 1,710	+ 1,627	+ 543	+ 65	+ 817	+ 202
Other liabilities	+ 30	+ 10	+ 21	- 26	+ 6	+ 62	- 21
Total capital accounts	- 30	- 20	- 18	- 13	- 7	+ 31	- 29
Total liabilities and capital	- 5,180	- 5,100	- 4,913	- 1,995	- 455	- 1,899	- 564

\* Figures have been rounded to nearest 10 million. Also see footnotes on first page.

CHANGES IN ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES,  
JANUARY 29, 1958 TO JANUARY 28, 1959

G.7 (Preliminary)

(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
				New York	Chicago		
<u>ASSETS</u>							
Loans and investments	+19,670	+17,480	+14,931	+ 2,778	+ 440	+ 6,406	+ 5,307
Loans and discounts	+ 7,510	+ 5,540	+ 4,440	+ 510	- 167	+ 2,008	+ 2,089
U. S. Govt. obligations	+ 9,230	+ 9,530	+ 8,530	+ 1,960	+ 561	+ 3,623	+ 2,386
Other securities	+ 2,930	+ 2,410	+ 1,961	+ 308	+ 46	+ 775	+ 832
Reserves, cash, and bank balances	+ 1,130	+ 1,160	+ 1,187	+ 180	+ 19	+ 935	+ 53
Reserve with FR Banks	- 420	- 420	- 420	- 248	- 49	+ 48	- 171
Cash in vault	+ 110	+ 110	+ 75	- 2	+ 1	+ 27	+ 49
Balances with banks	+ 40	+ 70	+ 90	+ 19	- 34	+ 23	+ 82
Cash items	+ 1,400	+ 1,400	+ 1,442	+ 411	+ 101	+ 837	+ 93
Other assets	+ 150	+ 150	+ 91	- 123	+ 21	+ 59	+ 134
Total assets	+20,950	+18,790	+16,209	+ 2,835	+ 480	+ 7,400	+ 5,494
<u>LIABILITIES &amp; CAPITAL</u>							
Gross demand deposits	+ 9,330	+ 9,330	+ 8,219	+ 1,428	+ 322	+ 3,943	+ 2,526
Gross time deposits	+ 9,420	+ 7,570	+ 6,391	+ 1,163	+ 82	+ 2,635	+ 2,511
TOTAL DEPOSITS	+18,750	+16,900	+14,610	+ 2,591	+ 404	+ 6,578	+ 5,037
Deposits of banks	+ 860	+ 860	+ 658	+ 333	+ 2	+ 250	+ 73
U. S. Govt. deposits	+ 2,320	+ 2,320	+ 2,119	+ 666	+ 119	+ 857	+ 477
Other demand deposits	+ 6,960	+ 6,960	+ 6,142	+ 1,049	+ 218	+ 2,892	+ 1,983
Other time deposits	+ 8,610	+ 6,760	+ 5,691	+ 543	+ 65	+ 2,579	+ 2,504
Borrowings	+ 630	+ 630	+ 610	+ 247	+ 22	+ 376	- 35
Other liabilities	+ 360	+ 180	+ 109	- 123	+ 16	+ 57	+ 159
Total capital accounts	+ 1,210	+ 1,080	+ 880	+ 120	+ 38	+ 389	+ 333
Total liabilities and capital	+20,950	+18,790	+16,209	+ 2,835	+ 480	+ 7,400	+ 5,494

\* Figures have been rounded to nearest 10 million. Also see footnotes 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	Jan. 28, 1959	Dec. 31, 1958	Jan. 29, 1958	Change to Jan. 28, 1959 from --	
				Dec. 31, 1958	Jan. 29, 1958
<u>ASSETS</u>					
Monetary reserve	25.8	25.8	27.9	--	- 2.2
Gold stock	20.5	20.5	22.8	--	- 2.3
Treasury Currency	5.2	5.2	5.2	--	+ .1
Bank credit	246.8	248.5	225.6	- 1.7	+ 21.3
Loans, net	119.7	121.5	112.5	- 1.8	+ 7.1
U. S. Govt. obligations	101.1	100.9	89.9	+ .2	+ 11.2
Commercial and savings banks	74.5	73.5	65.2	+ 1.0	+ 9.2
Federal Reserve Banks	25.4	26.2	23.4	- .8	+ 2.1
Other	1.2	1.2	1.3	--	- .1
Other securities	26.1	26.1	23.1	- .1	+ 2.9
Total assets, net	272.6	274.3	253.5	- 1.7	+ 19.1
<u>LIABILITIES AND CAPITAL</u>					
Total deposits adjusted and currency outside banks	239.2	241.0	224.8	- 1.9	+ 14.4
Currency outside banks	27.7	28.6	27.3	- .9	+ .4
Demand deposits adjusted	113.2	114.5	107.6	- 1.3	+ 5.6
Time deposits adjusted	97.1	96.8	88.5	+ .3	+ 8.6
Postal savings deposits	1.1	1.1	1.3	--	- .2
U. S. Government deposits	5.2	4.9	2.9	+ .3	+ 2.3
At commercial and savings banks	4.7	4.5	2.4	+ .2	+ 2.3
At Federal Reserve Banks	.5	.4	.5	+ .1	--
Foreign bank deposits, net	3.8	3.9	3.3	- .1	+ .5
Treasury cash	.7	.7	.8	--	- .1
Capital and miscellaneous account, net	23.7	23.8	21.8	- .1	+ 1.9
Total liabilities and capital, net	272.6	274.3	253.5	- 1.7	+ 19.1
<u>Seasonally adjusted</u>					
Currency outside banks	27.9	28.0	27.5	- .1	+ .4
Demand deposits adjusted	110.1	110.3	104.7	- .2	+ 5.4

\* 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. Also see footnote 1/ on first page regarding series revisions beginning in 1959.

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