



MEMBER BANK
CALL REPORT

NUMBER 139

CONDITION OF MEMBER BANKS

April 10, 1956

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

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These statistics are tabulated from condition reports submitted by member banks following each official call, a minimum of three of which are required by law each year. The Comptroller of the Currency tabulates the national bank reports and publishes the results in the *Abstract of Reports of Condition of National Banks*. The Board of Governors of the Federal Reserve System tabulates the reports of State member banks and publishes the combined statistics of national and State member banks in the *Member Bank Call Report*.

Member banks are classified according to their reserve requirements as central reserve city banks, reserve city banks, or nonreserve city ("country") banks. A member bank that has an office in a central reserve city is classified as a central reserve city bank; a member bank that has an office in a reserve city, but not in a central reserve city, is classified as a reserve city bank; a member bank that does not have an office in a reserve or central reserve city is classified as a country bank. However, some banks in outlying sections of central reserve cities have permission to maintain the reserves required of reserve city banks or country banks; and some banks in outlying sections of reserve cities have permission to maintain the reserves required of country banks. Condition reports of member banks are tabulated in accordance with the reserve classifications of the banks. Since a member bank that has two or more offices, whether in the same city or in different cities, submits a consolidated condition report, the report is tabulated according to a single location (that of the bank's head office, unless it has a branch in a city where banks are subject to higher reserve requirements).

The comparability of figures for succeeding call dates is affected somewhat by changes in Federal Reserve membership, mergers, etc., and by changes in the reserve classification of cities or individual banks.

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON APRIL 10, 1956 COMPARED WITH DECEMBER 31, 1955 AND APRIL 11, 1955

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	April 10, 1956	December 31, 1955	April 11, 1955	December 31, 1955	April 11, 1955
ASSETS					
Loans and investments	134,030,382	135,359,650	130,903,213	-1,329,268	+3,127,169
Loans (including overdrafts)	72,488,203	70,982,172	61,737,485	+1,506,031	+10,750,718
United States Government direct obligations	47,691,474	50,687,953	54,955,658	-2,996,479	-7,264,184
Obligations guaranteed by United States Government	11,497	9,251	12,366	+2,246	-869
Obligations of States and political subdivisions	10,801,731	10,444,135	10,834,376	+357,596	-32,645
Other bonds, notes, and debentures	2,632,834	2,843,352	2,991,753	-210,518	-358,919
Corporate stocks (including Federal Reserve Bank stock)	404,643	392,787	371,575	+11,856	+33,068
Reserves, cash, and bank balances	36,464,032	41,415,644	35,803,273	-4,951,612	+660,759
Reserve with Federal Reserve Banks	18,486,747	18,722,421	18,574,707	-235,674	-87,960
Cash in vault	2,126,875	2,019,213	2,095,070	+107,662	+31,805
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,693,049	7,585,414	6,700,637	-892,365	-7,588
Other balances with banks in United States	26,857	26,855	27,663	+2	-806
Balances with banks in foreign countries	67,534	96,936	80,529	-29,402	-12,995
Cash items in process of collection	9,062,970	12,964,805	8,324,667	-3,901,835	+738,303
Due from own foreign branches	74,370	65,832	45,769	+8,538	+28,601
Bank premises owned and furniture and fixtures	1,480,041	1,443,818	1,341,044	+36,223	+138,997
Other real estate owned	34,751	29,584	26,457	+5,167	+8,294
Investments and other assets indirectly representing bank premises or other real estate	103,222	106,792	33,378	-3,570	+9,844
Customers' liability on acceptances	432,175	422,210	563,775	+9,965	-131,600
Income accrued but not yet collected	355,073	369,606	375,516	-14,533	-20,443
Other assets	267,893	201,126	235,131	+66,767	+32,762
Total assets	173,241,939	179,414,262	169,387,556	-6,172,323	+3,854,383
LIABILITIES					
Demand deposits	115,052,917	123,238,555	113,624,691	-8,185,638	+1,428,226
Individuals, partnerships, and corporations	87,646,834	93,686,682	86,072,858	-6,039,848	+1,573,976
United States Government	3,485,542	3,326,705	4,713,918	+158,837	-1,228,376
States and political subdivisions	7,780,207	8,074,602	7,344,599	-294,395	+435,608
Banks in United States	11,756,935	13,001,524	11,532,663	-1,244,589	+224,272
Banks in foreign countries	1,602,847	1,510,697	1,486,380	+92,150	+116,467
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,780,552	3,638,345	2,474,273	-857,793	+306,279
Time deposits	40,788,945	40,518,171	39,754,364	+270,774	+1,034,581
Individuals, partnerships, and corporations	37,275,111	36,972,332	36,002,434	+302,779	+1,272,677
United States Government	295,953	307,725	310,319	-11,772	-14,366
Postal savings	19,237	19,484	19,448	-247	-211
States and political subdivisions	1,991,814	1,865,438	2,007,816	+126,376	-16,002
Banks in United States	38,434	38,181	52,234	+253	-13,800
Banks in foreign countries	1,168,396	1,315,011	1,362,113	-146,615	-193,717
Total deposits	155,841,862	163,756,726	153,379,055	-7,914,864	+2,462,807
Due to own foreign branches	615,424	553,269	511,379	+62,155	+104,045
Bills payable, rediscounts, and other liabilities for borrowed money	1,439,716	137,385	1,038,053	+1,302,331	+401,663
Acceptances outstanding	459,544	451,287	581,510	+8,257	-121,966
Dividends declared but not yet payable	41,891	84,385	46,300	-42,494	-4,409
Income collected but not yet earned	678,572	644,525	521,972	+34,047	+156,600
Expenses accrued and unpaid	742,307	722,700	770,707	+19,607	-28,400
Other liabilities	277,126	280,654	242,076	-3,528	+35,050
Total liabilities	160,096,442	166,630,931	157,091,052	-6,534,489	+3,005,390
CAPITAL ACCOUNTS					
Capital	3,982,313	3,862,171	3,735,205	+120,142	+247,108
Surplus	6,492,261	6,294,687	6,016,770	+197,574	+475,491
Undivided profits	2,315,503	2,264,160	2,179,393	+51,343	+136,110
Other capital accounts	355,420	362,313	365,136	-6,893	-9,716
Total capital accounts	13,145,497	12,783,331	12,296,504	+362,166	+848,993
Total liabilities and capital accounts	173,241,939	179,414,262	169,387,556	-6,172,323	+3,854,383
MEMORANDA					
Net demand deposits subject to reserve (see page 18)	99,299,225	102,690,086	98,601,122	-3,390,861	+698,103
Demand deposits adjusted ¹	89,144,623	92,434,824	87,567,063	-3,290,201	+1,577,560
Pledged assets (and securities loaned)	20,341,252	18,784,255	20,759,879	+1,556,997	-418,627
Number of banks	6,519	6,543	6,616	-24	-97

¹ Demand deposits other than interbank and United States Government, less cash items reported as in process of collection.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES

APRIL 9, 1951 TO APRIL 10, 1956

[Amounts in thousands of dollars]

	1951 April 9	1952 March 31	1953 April 20	1954 April 15	1955 April 11	1955 Dec. 31	1956 April 10
ASSETS							
Loans and investments	105,705,343	110,996,937	116,489,072	120,813,876	130,903,213	135,359,650	134,030,382
Loans (including overdrafts)	46,318,042	49,428,768	55,645,919	57,406,808	61,737,485	70,982,172	72,488,203
United States Government direct obligations	48,853,862	50,160,164	48,772,326	50,766,692	54,955,658	50,687,953	47,691,474
Obligations guaranteed by United States Government	6,644	14,212	25,815	34,453	12,366	9,251	11,497
Obligations of States and political subdivisions	6,925,878	7,960,083	8,859,627	9,597,621	10,834,376	10,444,135	10,801,731
Other bonds, notes, and debentures	3,297,618	3,114,369	2,849,918	2,660,124	2,991,753	2,843,352	2,632,834
Corporate stocks (including Federal Reserve Bank stock)	303,299	319,341	335,467	348,178	371,575	392,787	404,643
Reserves, cash, and bank balances	32,688,508	35,061,482	35,860,476	35,857,792	35,803,273	41,415,644	36,464,032
Reserve with Federal Reserve Banks	19,305,272	19,586,318	19,881,753	19,229,190	18,574,707	18,722,421	18,486,747
Cash in vault	1,713,063	1,772,485	1,882,949	1,824,335	2,095,070	2,019,213	2,126,875
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,503,914	6,348,172	5,934,904	6,348,009	6,700,637	7,585,414	6,693,049
Other balances with banks in United States	29,290	23,931	26,490	28,549	27,663	26,855	26,857
Balances with banks in foreign countries	110,301	41,123	46,219	50,509	80,529	96,936	67,534
Cash items in process of collection	6,026,668	7,289,453	8,088,161	8,377,200	8,324,667	12,964,805	9,062,970
Due from own foreign branches	54,616	72,221	53,058	27,647	45,769	65,832	74,370
Bank premises owned and furniture and fixtures	977,613	1,047,820	1,130,259	1,211,647	1,341,044	1,443,818	1,480,041
Other real estate owned	17,872	24,341	25,073	21,989	26,457	29,584	34,751
Investments and other assets indirectly representing bank premises or other real estate	86,815	86,888	86,880	81,806	93,378	106,792	103,222
Customers' liability on acceptances	277,793	349,790	307,460	402,692	563,775	422,210	432,175
Income accrued but not yet collected	229,729	266,140	281,241	326,636	375,516	369,606	355,073
Other assets	149,545	158,155	167,351	205,173	235,131	201,126	267,893
Total assets	140,187,834	148,063,774	154,400,870	158,949,258	169,387,556	179,414,262	173,241,939
LIABILITIES							
Demand deposits	98,588,309	103,600,241	105,740,367	107,089,088	113,624,691	123,238,555	115,052,917
Individuals, partnerships, and corporations	73,118,322	77,007,144	80,998,411	81,145,699	86,072,858	93,686,682	87,646,834
United States Government	6,255,604	5,408,776	3,044,486	3,268,017	4,713,918	3,326,705	3,485,542
States and political subdivisions	6,190,229	6,816,001	7,234,437	7,623,106	7,344,599	8,074,602	7,780,207
Banks in United States	9,739,092	10,841,054	10,593,304	11,245,624	11,532,663	13,001,524	11,756,935
Banks in foreign countries	1,443,610	1,307,926	1,349,502	1,270,093	1,486,380	1,510,697	1,602,847
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,841,452	2,219,340	2,520,227	2,536,549	2,474,273	3,638,345	2,780,552
Time deposits	29,640,388	31,564,857	34,054,728	37,346,609	39,754,364	40,518,171	40,788,945
Individuals, partnerships, and corporations	27,891,436	29,555,889	31,782,842	33,932,155	36,002,434	36,972,332	37,275,111
United States Government	182,487	255,067	293,064	289,772	310,319	307,725	295,953
Postal savings	7,449	16,770	17,708	17,498	19,448	19,484	19,237
States and political subdivisions	1,200,923	1,291,221	1,336,594	1,754,326	2,007,816	1,865,438	1,991,814
Banks in United States	24,689	24,168	29,384	50,837	52,234	38,181	38,434
Banks in foreign countries	333,404	421,742	595,136	1,302,021	1,362,113	1,315,011	1,168,396
Total deposits	128,228,697	135,165,098	139,795,095	144,435,697	153,379,055	163,756,726	155,841,862
Due to own foreign branches	412,288	728,389	705,527	488,749	511,379	553,269	615,424
Bills payable, rediscounts, and other liabilities for borrowed money	309,064	298,688	1,213,250	587,442	1,038,053	137,385	1,439,716
Acceptances outstanding	310,435	371,834	326,422	420,655	581,510	451,287	459,544
Dividends declared but not yet payable	31,626	53,274	32,242	32,692	46,300	84,385	41,891
Income collected but not yet earned	261,680	277,622	454,602	468,194	521,972	644,525	678,572
Expenses accrued and unpaid	496,884	585,872	688,417	757,100	770,707	722,700	742,307
Other liabilities	296,908	197,557	226,899	173,152	242,076	280,654	277,126
Total liabilities	130,347,582	137,678,334	143,442,454	147,363,681	157,091,052	166,630,931	160,096,442
CAPITAL ACCOUNTS							
Capital	3,031,005	3,230,241	3,345,083	3,477,556	3,735,205	3,862,171	3,982,313
Surplus	4,587,126	4,857,201	5,243,250	5,571,744	6,016,770	6,294,687	6,492,261
Undivided profits	1,839,676	1,926,843	1,998,185	2,170,137	2,179,393	2,264,160	2,315,503
Other capital accounts	382,445	371,155	371,898	366,140	365,136	362,313	355,420
Total capital accounts	9,840,252	10,385,440	10,958,416	11,585,577	12,296,504	12,783,331	13,145,497
Total liabilities and capital accounts	140,187,834	148,063,774	154,400,870	158,949,258	169,387,556	179,414,262	173,241,939
MEMORANDA							
Par or face value of capital	3,031,005	3,230,241	3,345,083	3,477,556	3,735,205	3,862,171	3,982,313
Capital notes and debentures	9,081	8,975	14,777	13,693	17,652	22,761	22,359
Preferred stock	42,901	32,428	21,442	19,811	14,943	11,253	10,365
Common stock	2,979,023	3,188,838	3,308,864	3,444,052	3,702,610	3,828,157	3,949,589
Retirable value of preferred stock	84,792	71,711	51,850	48,524	31,156	15,847	14,890
Net demand deposits subject to reserve (see page 18)	87,059,935	89,964,157	91,719,213	92,365,312	98,601,122	102,690,086	99,299,225
Demand deposits adjusted (see footnote on page 1)	75,123,335	78,753,032	82,664,914	82,928,154	87,567,063	92,434,824	89,144,623
Pledged assets (and securities loaned)	16,865,825	17,381,407	17,817,299	17,533,389	20,759,879	18,784,255	20,341,252
Number of banks	6,869	6,826	6,770	6,731	6,616	6,543	6,519

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 10, 1956 BY CLASS OF BANK

[Amounts in thousands of dollars]

	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All State member banks
	New York	Chicago					
ASSETS							
Loans and investments	23,158,941	6,323,790	52,141,682	52,405,969	134,030,382	85,336,153	48,694,229
Loans (including overdrafts).....	14,944,666	3,314,835	29,357,705	24,870,997	72,488,203	44,382,539	28,105,664
United States Government direct obligations...	5,995,818	2,309,020	17,764,604	21,622,032	47,691,474	31,766,581	15,924,893
Obligations guaranteed by United States Gov- ernment.....	4,346	.....	4,124	3,027	11,497	4,073	7,424
Obligations of States and political subdivisions.	1,812,349	497,163	3,829,140	4,663,079	10,801,731	7,093,515	3,708,216
Other bonds, notes, and debentures.....	289,498	186,704	1,031,640	1,124,992	2,632,834	1,860,605	772,229
Corporate stocks (including Federal Reserve Bank stock).....	112,264	16,068	154,469	121,842	404,643	228,840	175,803
Reserves, cash, and bank balances	7,042,979	1,819,634	14,923,252	12,678,167	36,464,032	23,181,512	13,282,520
Reserve with Federal Reserve Banks.....	4,144,846	1,107,289	7,658,563	5,576,049	18,486,747	11,375,887	7,110,860
Cash in vault.....	145,397	31,247	665,745	1,284,486	2,126,875	1,437,184	689,691
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	88,080	96,383	2,073,493	4,435,093	6,693,049	5,062,098	1,630,951
Other balances with banks in United States....	2,623	1,535	14,451	8,248	26,857	18,967	7,890
Balances with banks in foreign countries.....	29,522	6,146	28,872	2,994	67,534	32,894	34,640
Cash items in process of collection.....	2,632,511	577,034	4,482,128	1,371,297	9,062,970	5,254,482	3,808,488
Due from own foreign branches.....	74,370	.....	.....	.....	74,370	51,662	22,708
Bank premises owned and furniture and fixtures...	172,121	14,555	587,966	705,399	1,480,041	997,441	482,600
Other real estate owned.....	6	.....	10,722	24,023	34,751	28,284	6,467
Investments and other assets indirectly represent- ing bank premises or other real estate.....	443	150	76,301	26,328	103,222	74,360	28,862
Customers' liability on acceptances.....	296,604	4,128	127,605	3,838	432,175	158,293	273,882
Income accrued but not yet collected.....	76,435	24,521	173,582	80,535	355,073	222,143	132,930
Other assets.....	83,345	5,851	107,967	70,730	267,893	131,041	136,852
Total assets	30,905,244	8,192,629	68,149,077	65,994,989	173,241,939	110,180,889	63,061,050
LIABILITIES							
Demand deposits	23,389,280	5,922,989	45,089,994	40,650,654	115,052,917	72,222,041	42,830,876
Individuals, partnerships, and corporations....	16,954,706	4,143,819	33,536,080	33,012,229	87,646,834	54,851,933	32,794,901
United States Government.....	819,831	217,209	1,332,107	1,116,395	3,485,542	2,159,209	1,326,333
States and political subdivisions.....	279,851	254,690	2,855,909	4,389,757	7,780,207	5,723,733	2,056,474
Banks in United States.....	2,883,200	1,199,545	6,326,640	1,347,550	11,756,935	7,548,598	4,208,337
Banks in foreign countries.....	1,242,447	36,795	307,735	15,870	1,602,847	562,963	1,039,884
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,209,245	70,931	731,523	768,853	2,780,552	1,375,605	1,404,947
Time deposits	3,319,981	1,290,089	16,465,857	19,713,018	40,788,945	27,390,543	13,398,402
Individuals, partnerships, and corporations....	2,219,752	1,268,369	15,146,799	18,640,191	37,275,111	25,216,963	12,058,148
United States Government.....	54,238	3,950	102,700	135,065	295,953	239,400	56,553
Postal savings.....	.....	.....	4,755	14,482	19,237	12,827	6,410
States and political subdivisions.....	103,558	8,350	973,612	906,294	1,991,814	1,459,943	531,871
Banks in United States.....	8,700	300	14,473	14,961	38,434	20,195	18,239
Banks in foreign countries.....	933,733	9,120	223,518	2,025	1,168,396	441,215	727,181
Total deposits	26,709,261	7,213,078	61,555,851	60,363,672	155,841,862	99,612,584	56,229,278
Due to own foreign branches.....	407,835	.....	207,589	.....	615,424	324,767	290,657
Bills payable, rediscounts, and other liabilities for borrowed money.....	297,450	270,750	668,610	202,906	1,439,716	891,068	548,648
Acceptances outstanding.....	313,766	4,267	137,633	3,878	459,544	172,757	286,787
Dividends declared but not yet payable.....	22,127	5,107	9,146	5,511	41,891	21,814	20,077
Income collected but not yet earned.....	63,940	13,114	311,322	290,196	678,572	446,236	232,336
Expenses accrued and unpaid.....	161,256	43,727	349,144	188,180	742,307	439,563	302,744
Other liabilities.....	147,072	11,454	86,393	32,207	277,126	115,631	161,495
Total liabilities	28,122,707	7,561,497	63,325,688	61,086,550	160,096,442	102,024,420	58,072,022
CAPITAL ACCOUNTS							
Capital.....	790,978	236,855	1,472,226	1,482,254	3,982,313	2,549,617	1,432,696
Surplus.....	1,501,192	296,955	2,501,955	2,192,159	6,492,261	3,961,666	2,530,595
Undivided profits.....	469,184	44,426	755,886	1,046,007	2,315,503	1,388,214	927,289
Other capital accounts.....	21,183	52,896	93,322	188,019	355,420	256,972	98,448
Total capital accounts	2,782,537	631,132	4,823,389	4,908,439	13,145,497	8,156,469	4,989,028
Total liabilities and capital accounts	30,905,244	8,192,629	68,149,077	65,994,989	173,241,939	110,180,889	63,061,050
MEMORANDA							
Par or face value of capital.....	790,978	236,855	1,472,226	1,482,254	3,982,313	2,549,617	1,432,696
Capital notes and debentures.....	1,000	.....	4,850	16,509	22,359	.....	22,359
Preferred stock.....	.....	1,500	1,100	7,765	10,365	3,929	6,436
Common stock.....	789,978	235,355	1,466,276	1,457,980	3,949,589	2,545,688	1,403,901
Retirable value of preferred stock.....	.....	1,500	1,100	12,290	14,890	4,199	10,691
Net demand deposits subject to reserve (see page 18).....	20,668,689	5,249,572	38,534,826	34,846,138	99,299,225	61,906,147	37,393,078
Demand deposits adjusted (see footnote on page 1).....	15,811,291	3,892,406	32,641,384	36,799,542	89,144,623	56,696,789	32,447,834
Pledged assets (and securities loaned).....	2,210,812	940,080	9,373,109	7,817,251	20,341,252	14,790,723	5,550,529
Number of banks.....	18	13	290	6,198	6,519	4,681	1,838

¹ Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 10, 1956 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	134,030,382	6,150,620	33,861,910	7,070,577	11,363,852	6,017,267	6,821,323
Loans (including overdrafts)	72,488,203	3,598,087	20,650,484	3,945,270	5,637,887	3,066,505	3,307,387
United States Government direct obligations	47,691,474	1,937,195	9,702,052	2,315,377	4,520,306	2,412,409	2,781,863
Obligations guaranteed by United States Gov- ernment	11,497	1,867	5,623	330	326	1,387	119
Obligations of States and political subdivisions	10,801,731	476,928	2,857,933	588,436	912,787	383,588	608,243
Other bonds, notes, and debentures	2,632,834	116,123	502,192	195,126	259,085	138,508	108,730
Corporate stocks (including Federal Reserve Bank stock)	404,643	20,420	143,626	26,038	33,461	14,870	14,981
Reserves, cash, and bank balances	36,464,032	1,584,014	9,139,461	1,773,662	2,650,826	1,783,228	2,329,910
Reserve with Federal Reserve Banks	18,486,747	799,097	5,217,614	885,150	1,460,026	820,638	956,918
Cash in vault	2,126,875	143,751	381,355	147,327	228,660	166,360	157,398
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,693,049	219,774	475,170	348,958	456,387	413,134	750,439
Other balances with banks in United States	26,857	716	3,762	1,321	205	1,056	2,072
Balances with banks in foreign countries	67,534	6,549	32,820	3,068	3,079	583	302
Cash items in process of collection	9,062,970	414,127	3,028,740	387,838	502,469	381,457	462,781
Due from own foreign branches	74,370		74,370				
Bank premises owned and furniture and fixtures	1,480,041	82,165	318,020	101,978	124,016	89,519	103,444
Other real estate owned	34,751	1,554	2,466	2,912	932	1,870	3,380
Investments and other assets indirectly represent- ing bank premises or other real estate	103,222	1,910	5,547	8,677	14,138	4,830	5,479
Customers' liability on acceptances	432,175	21,914	298,287	13,666	715	620	4,331
Income accrued but not yet collected	355,073	15,103	103,224	11,086	29,233	10,713	15,909
Other assets	267,893	10,894	102,831	17,117	14,049	16,972	11,951
Total assets	173,241,939	7,868,174	43,906,116	8,999,675	14,197,761	7,925,019	9,295,727
LIABILITIES							
Demand deposits	115,052,917	5,567,641	30,504,985	5,688,990	8,607,291	5,398,852	6,950,686
Individuals, partnerships, and corporations	87,646,834	4,477,595	22,638,811	4,658,276	7,024,076	4,216,232	4,866,913
United States Government	3,485,542	173,342	1,034,116	182,344	325,243	162,701	148,794
States and political subdivisions	7,780,207	319,567	1,135,834	292,939	571,199	410,552	859,088
Banks in United States	11,756,935	417,856	3,045,366	442,080	549,134	520,755	994,681
Banks in foreign countries	1,602,847	31,673	1,251,075	19,246	9,472	8,079	11,771
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,780,552	147,608	1,399,783	94,105	128,167	80,533	69,439
Time deposits	40,788,945	1,426,931	7,983,953	2,299,071	4,123,796	1,839,200	1,622,612
Individuals, partnerships, and corporations	37,275,111	1,371,995	6,682,741	2,239,798	3,947,346	1,638,601	1,478,102
United States Government	295,953	17,067	64,122	7,642	4,268	48,485	23,341
Postal savings	19,237	1,819	20	655	1,088	3,568	3,849
States and political subdivisions	1,991,814	11,376	291,144	48,428	169,644	127,810	108,418
Banks in United States	38,434	174	12,168	48	1,200	3,461	3,902
Banks in foreign countries	1,168,396	24,500	933,758	2,500	250	17,275	5,000
Total deposits	155,841,862	6,994,572	38,488,938	7,988,061	12,731,087	7,238,052	8,573,298
Due to own foreign branches	615,424	5,689	407,835				
Bills payable, rediscounts, and other liabilities for borrowed money	1,439,716	64,972	404,725	97,356	159,561	11,532	22,350
Acceptances outstanding	459,544	23,842	315,518	14,416	715	620	4,559
Dividends declared but not yet payable	41,891	485	23,122	540	2,754	735	766
Income collected but not yet earned	678,572	38,490	145,852	39,566	57,942	30,782	46,293
Expenses accrued and unpaid	742,307	37,396	210,354	27,216	66,100	27,881	28,869
Other liabilities	277,126	10,363	159,450	4,685	11,537	12,910	4,330
Total liabilities	160,096,442	7,175,809	40,155,794	8,171,840	13,029,696	7,322,512	8,680,465
CAPITAL ACCOUNTS							
Capital	3,982,313	198,128	1,113,034	213,549	339,608	159,813	195,709
Surplus	6,492,261	345,826	1,948,998	454,786	655,572	317,393	284,229
Undivided profits	2,315,503	121,282	645,691	144,518	158,942	102,573	104,292
Other capital accounts	355,420	27,129	42,599	14,982	13,943	22,728	31,032
Total capital accounts	13,145,497	692,365	3,750,322	827,835	1,168,065	602,507	615,262
Total liabilities and capital accounts	173,241,939	7,868,174	43,906,116	8,999,675	14,197,761	7,925,019	9,295,727
MEMORANDA							
Par or face value of capital	3,982,313	198,128	1,113,034	213,549	339,608	159,813	195,709
Capital notes and debentures	22,359		21,606				
Preferred stock	10,365	835	3,500	85		40	200
Common stock	3,949,589	197,293	1,087,928	213,464	339,608	159,773	195,509
Retirable value of preferred stock	14,890	1,235	7,624	85		40	200
Net demand deposits subject to reserve (see page 18)	99,299,225	4,934,157	27,001,075	4,952,194	7,648,435	4,604,261	5,737,751
Demand deposits adjusted (see footnote on page 1)	89,144,623	4,530,643	22,145,688	4,657,482	7,220,973	4,325,860	5,332,659
Pledged assets (and securities loaned)	20,341,252	589,050	3,473,515	1,046,678	1,958,724	1,122,000	1,768,871
Number of banks	6,519	304	615	558	615	473	384

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 10, 1956 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	21,566,957	4,866,214	3,454,179	5,817,022	6,756,052	20,284,409
Loans (including overdrafts)	9,846,377	2,515,008	1,756,215	2,769,101	3,852,258	11,543,624
United States Government direct obligations	9,412,804	1,855,458	1,326,202	2,382,320	2,332,623	6,712,865
Obligations guaranteed by United States Government	190	559	36	216	50	794
Obligations of States and political subdivisions	1,777,545	366,668	271,597	518,907	440,782	1,598,317
Other bonds, notes, and debentures	485,573	115,005	93,099	133,465	113,137	372,791
Corporate stocks (including Federal Reserve Bank stock)	44,468	13,516	7,030	13,013	17,202	56,018
Reserves, cash, and bank balances	5,413,665	1,496,067	928,145	2,068,542	2,676,545	4,619,967
Reserve with Federal Reserve Banks	2,927,614	679,788	426,918	874,955	961,352	2,476,677
Cash in vault	334,900	85,103	50,669	90,361	122,084	218,907
Demand balances with banks in United States (except private banks and American branches of foreign banks)	983,694	399,693	258,092	722,612	1,130,894	534,202
Other balances with banks in United States	2,767	161	438	1,173	8,126	5,060
Balances with banks in foreign countries	10,070	188	1,949	260	2,099	6,567
Cash items in process of collection	1,154,620	331,134	190,079	379,181	451,990	1,378,554
Due from own foreign branches						
Bank premises owned and furniture and fixtures	152,665	51,191	30,822	49,824	136,208	240,189
Other real estate owned	2,114	2,152	1,715	2,837	9,161	3,658
Investments and other assets indirectly representing bank premises or other real estate	9,106	1,500	4,140	4,047	5,149	38,699
Customers' liability on acceptances	4,538	4,777	1,537	1,166	18,920	61,704
Income accrued but not yet collected	59,764	10,552	10,104	11,707	11,823	65,855
Other assets	25,447	6,385	2,417	7,171	18,695	33,964
Total assets	27,234,256	6,438,838	4,433,059	7,962,316	9,632,553	25,348,445
LIABILITIES						
Demand deposits	17,163,973	4,648,490	2,906,906	6,211,249	7,480,820	13,923,034
Individuals, partnerships, and corporations	13,113,952	3,402,794	2,078,121	4,266,062	5,483,295	11,420,707
United States Government	607,478	126,479	83,581	162,233	141,573	337,658
States and political subdivisions	1,312,342	326,640	294,922	710,233	552,773	994,118
Banks in United States	1,836,526	753,719	412,381	1,017,177	1,195,426	571,834
Banks in foreign countries	44,841	3,871	3,517	2,546	24,972	191,784
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	248,834	34,987	34,384	52,998	82,781	406,933
Time deposits	7,534,054	1,228,196	1,153,327	1,106,764	1,355,847	9,115,194
Individuals, partnerships, and corporations	7,286,606	1,177,757	1,128,607	1,055,441	1,072,523	8,195,594
United States Government	22,791	9,358	2,154	14,163	22,040	60,522
Postal savings	4,549	657	326	227	1,182	1,297
States and political subdivisions	209,841	40,124	21,880	35,984	255,468	671,697
Banks in United States	1,147	300	360	949	4,634	10,091
Banks in foreign countries	9,120					175,993
Total deposits	24,698,027	5,876,686	4,060,233	7,318,013	8,836,667	23,038,228
Due to own foreign branches						201,900
Bills payable, rediscounts, and other liabilities for borrowed money	492,645	27,855	15,350	19,145	22,625	101,600
Acceptances outstanding	4,677	4,835	1,537	1,166	21,433	66,226
Dividends declared but not yet payable	6,839	6,888	105	818	915	4,124
Income collected but not yet earned	104,293	20,850	22,812	16,831	14,666	140,195
Expenses accrued and unpaid	110,488	21,146	17,212	22,366	31,639	141,640
Other liabilities	21,087	4,233	2,981	1,946	141	43,463
Total liabilities	25,438,056	5,956,293	4,120,230	7,380,285	8,928,086	23,737,376
CAPITAL ACCOUNTS						
Capital	570,752	146,347	96,702	168,120	262,486	518,065
Surplus	821,089	213,427	136,602	251,767	304,646	757,926
Undivided profits	298,154	108,383	62,580	135,284	114,967	318,837
Other capital accounts	106,205	14,388	16,945	26,860	22,368	16,241
Total capital accounts	1,796,200	482,545	312,829	582,031	704,467	1,611,069
Total liabilities and capital accounts	27,234,256	6,438,838	4,433,059	7,962,316	9,632,553	25,348,445
MEMORANDA						
Par or face value of capital	570,752	146,347	96,702	168,120	262,486	518,065
Capital notes and debentures	328	425				
Preferred stock	4,735	370				600
Common stock	565,689	145,552	96,702	168,120	262,486	517,465
Retirable value of preferred stock	4,736	370				600
Net demand deposits subject to reserve (see page 18)	15,026,859	3,917,663	2,458,735	5,109,511	5,897,936	12,010,648
Demand deposits adjusted (see footnote on page 1)	13,520,508	3,433,287	2,217,348	4,650,112	5,666,859	11,443,204
Pledged assets (and securities loaned)	2,513,975	619,157	666,043	1,289,628	1,430,904	3,862,707
Number of banks	1,026	493	471	749	631	200

ALL MEMBER BANKS—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	All member banks on selected call dates						
	1951 April 9	1952 March 31	1953 April 20	1954 April 15	1955 April 11	1955 Dec. 31	1956 April 10
Loans and discounts, net—total	46,318,042	49,428,768	55,645,919	57,406,808	61,737,485	70,982,172	72,488,203
Valuation reserves	617,073	741,683	814,984	859,292	972,931	1,119,425	1,170,825
Loans and discounts, gross—total	46,935,115	50,170,451	56,460,903	58,266,100	62,710,416	72,101,597	73,659,028
Real estate loans—total	10,719,988	11,404,929	12,416,376	13,195,252	14,948,680	16,390,519	16,734,164
Secured by farm land	541,880	553,575	584,675	601,385	656,243	710,349	720,424
Secured by residential properties:							
Insured by FHA		2,897,404	3,188,372	3,388,109	3,676,880	3,968,676	4,019,508
Insured or guaranteed by VA	8,387,040	2,450,069	2,514,482	2,597,974	2,952,093	3,137,144	3,170,679
Not ins. or guar. by FHA or VA		3,578,202	4,041,278	4,320,156	5,006,554	5,560,237	5,672,469
Secured by other properties	1,791,068	1,925,679	2,087,569	2,287,628	2,656,910	3,014,113	3,151,084
Loans to banks	346,723	303,686	291,339	608,382	853,349	569,188	1,073,621
Loans to brokers and dealers in sec.	1,275,703	1,201,632	1,718,657	1,938,917	2,780,368	3,150,134	2,615,712
Other loans for purchasing or carrying securities	891,833	837,033	969,939	1,035,612	1,342,028	1,559,841	1,560,385
Loans to farmers directly guar. by CCC	127,158	105,031	336,685	1,878,231	1,103,816	657,275	462,973
Other loans to farmers	1,719,172	2,049,539	2,018,647	1,778,327	1,921,585	2,068,481	2,078,820
Commercial and industrial loans (including open market paper)	22,157,817	24,275,968	26,117,804	24,836,879	25,491,149	31,019,311	32,221,439
Other loans to individuals for personal expenditures—total	8,342,086	8,616,191	11,104,364	11,649,701	12,620,536	14,312,954	14,555,774
Passenger automobile instalment	2,161,764	2,180,802	3,198,549	3,471,642	3,730,979	4,719,836	4,867,074
Other retail consumer instalment	1,219,492	1,107,695	1,666,520	1,639,879	1,581,521	1,734,187	1,706,476
Resident, repair and modern instal.	917,199	995,128	1,302,718	1,436,874	1,395,302	1,506,590	1,473,712
Other instalment loans	1,049,263	1,176,736	1,433,483	1,556,509	1,771,985	1,825,600	1,894,869
Single payment loans	2,994,368	3,155,830	3,503,094	3,544,797	4,140,749	4,526,741	4,613,643
All other loans (including overdrafts)	1,354,635	1,376,442	1,487,092	1,344,799	1,648,905	2,373,894	2,356,140
United States Government direct obligations	48,853,862	50,160,164	48,772,326	50,766,692	54,955,658	50,687,953	47,691,474
Treasury bills	2,693,732	5,115,403	3,598,705	3,957,003	2,998,841	3,250,044	1,956,335
Treasury certificates of indebtedness		6,125,192	3,725,166	4,973,262	3,203,564	1,737,553	1,427,796
Treasury notes	14,005,175	9,499,012	9,580,843	7,487,978	13,450,344	11,507,953	10,930,065
Nonmarketable bonds	1,633,907	1,704,264	1,769,866	1,723,166	1,735,759	1,705,529	1,468,133
Other bonds maturing in 5 years or less	18,901,153	16,363,166	15,748,946	11,728,843	9,309,684	10,754,888	10,449,774
Other bonds maturing in 5 to 10 years	6,999,596	6,777,254	9,670,416	16,655,070	19,348,274	17,784,390	17,632,705
Other bonds maturing in 10 to 20 years	2,597,045	2,627,577	4,678,384	4,153,404	4,634,001	3,713,206	3,673,190
Other bonds maturing after 20 years	2,023,254	1,948,296		87,966	275,191	234,390	153,476

	By class of bank, April 10, 1956					
	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All State member banks
	New York	Chicago				
Loans and discounts, net—total	14,944,666	3,314,835	29,357,705	24,870,997	72,488,203	28,105,664
Valuation reserves	252,016	74,459	468,943	375,407	1,170,825	463,366
Loans and discounts, gross—total	15,196,682	3,389,294	29,826,648	25,246,404	73,659,028	28,569,030
Real estate loans—total	608,107	130,147	7,120,692	8,875,218	16,734,164	5,516,396
Secured by farm land	109	501	138,034	581,780	720,424	209,207
Secured by residential properties:						
Insured by FHA	165,929	13,084	2,387,458	1,453,037	4,019,508	1,199,338
Insured or guaranteed by VA	141,153	36,069	1,389,184	1,604,273	3,170,679	910,552
Not ins. or guar. by FHA or VA	150,073	44,683	1,965,920	3,511,793	5,672,469	2,081,813
Secured by other properties	150,843	35,810	1,240,096	1,724,335	3,151,084	1,115,486
Loans to banks	613,382	26,370	391,300	42,569	1,073,621	651,564
Loans to brokers and dealers in sec.	1,662,379	201,431	539,095	212,807	2,615,712	1,580,898
Other loans for purchasing or carrying securities	512,840	99,293	688,666	259,586	1,560,385	866,232
Loans to farmers directly guar. by CCC	301	6,337	70,415	385,920	462,973	106,349
Other loans to farmers	1,154	7,023	440,446	1,630,197	2,078,820	481,359
Commercial and industrial loans (including open market paper)	9,592,047	2,464,671	13,615,261	6,549,460	32,221,439	13,378,624
Other loans to individuals for personal expenditures—total	1,518,601	282,922	5,997,922	6,756,329	14,555,774	4,967,812
Passenger automobile instalment	183,141	75,940	2,209,715	2,398,278	4,867,074	1,537,775
Other retail consumer instalment	189,470	81,473	613,928	821,605	1,706,476	526,022
Resident, repair and modern instal.	159,640	23,161	708,375	582,536	1,473,712	468,943
Other instalment loans	280,145	15,013	592,171	1,007,540	1,894,869	598,844
Single payment loans	706,205	87,335	1,873,733	1,946,370	4,613,643	1,836,228
All other loans (including overdrafts)	687,871	171,100	962,851	534,318	2,356,140	1,019,796
United States Government direct obligations	5,995,818	2,309,020	17,764,604	21,622,032	47,691,474	15,924,893
Treasury bills	245,942	28,135	417,228	1,265,030	1,956,335	634,015
Treasury certificates of indebtedness	82,187	53,920	477,884	813,805	1,427,796	392,375
Treasury notes	1,023,566	556,971	4,505,236	4,844,292	10,930,065	3,750,773
Nonmarketable bonds	51,797	10,092	235,230	1,171,014	1,468,133	370,800
Other bonds maturing in 5 years or less	1,426,676	624,803	3,682,295	4,716,000	10,449,774	3,756,469
Other bonds maturing in 5 to 10 years	2,779,933	985,900	7,046,976	6,819,896	17,632,705	5,834,427
Other bonds maturing in 10 to 20 years	383,899	44,595	1,330,087	1,914,609	3,673,190	1,132,303
Other bonds maturing after 20 years	1,818	4,604	69,668	77,386	153,476	53,731

For footnote, see opposite page.

ALL MEMBER BANKS—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, April 10, 1956					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	72,488,203	3,598,087	20,650,484	3,945,270	5,637,887	3,066,505	3,307,387
Valuation reserves	1,170,825	67,013	368,083	75,445	92,559	39,492	48,152
Loans and discounts, gross—total	73,659,028	3,665,100	21,018,567	4,020,715	5,730,446	3,105,997	3,355,539
Real estate loans—total	16,734,164	716,762	2,843,883	1,034,207	1,820,903	786,772	495,993
Secured by farm land	720,424	18,426	46,515	51,312	93,109	59,689	45,158
Secured by residential properties:							
Insured by FHA	4,019,508	60,212	606,083	102,452	243,104	71,848	44,978
Insured or guaranteed by VA	3,170,679	100,938	743,404	203,413	335,707	117,292	42,233
Not insured or guaranteed by FHA or VA	5,672,469	323,583	369,433	421,594	807,670	330,113	192,647
Secured by other properties	3,151,084	213,603	511,448	255,436	341,313	207,830	170,977
Loans to banks	1,073,621	35,043	628,892	24,587	11,602	16,306	9,290
Loans to brokers and dealers in securities	2,615,712	54,587	1,778,437	81,796	166,513	27,430	52,861
Other loans for purchasing or carrying securities	1,560,385	46,888	570,535	88,748	166,431	89,212	82,359
Loans to farmers directly guaranteed by CCC	462,973	233	754	154	9,214	9,343	32,581
Other loans to farmers	2,078,820	30,121	83,649	61,109	86,115	70,970	82,939
Commercial and industrial loans (including open market paper)	32,221,439	1,822,522	11,213,984	1,539,948	2,049,594	1,089,946	1,498,428
Other loans to individuals for personal expenditures—total	14,555,774	874,596	3,063,957	1,046,290	1,240,022	905,284	966,082
Passenger automobile installment loans	4,867,074	272,516	656,653	358,781	409,247	283,526	288,230
Other retail consumer installment loans	1,706,476	73,699	359,073	97,283	134,047	82,797	119,557
Residential repair and modern instal.	1,473,712	49,820	327,808	104,328	136,377	56,256	90,776
Other installment loans	1,894,869	123,166	552,058	142,029	153,984	134,842	120,134
Single payment loans	4,613,643	355,395	1,168,365	343,869	406,367	347,863	347,385
All other loans (including overdrafts)	2,356,140	84,348	834,476	143,876	180,052	110,734	135,006
United States Government direct obligations	47,691,474	1,937,195	9,702,052	2,315,377	4,520,306	2,412,409	2,781,863
Treasury bills	1,956,335	70,968	339,201	76,960	145,146	134,940	271,798
Treasury certificates of indebtedness	1,427,796	63,184	167,762	70,176	152,274	62,241	149,765
Treasury notes	10,930,065	362,796	1,636,890	389,848	1,161,596	539,539	800,815
Nonmarketable bonds	1,468,133	76,833	221,112	136,640	126,685	109,040	66,533
Other bonds maturing in 5 years or less	10,449,774	423,486	2,286,773	500,645	929,053	535,234	502,459
Other bonds maturing in 5 to 10 years	17,632,705	759,002	4,117,747	797,908	1,693,386	873,645	755,574
Other bonds maturing in 10 to 20 years	3,673,190	170,985	918,668	329,287	281,858	152,632	230,602
Other bonds maturing after 20 years	153,476	9,941	13,899	13,913	30,308	5,138	4,317

	By Federal Reserve districts, April 10, 1956—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	9,846,377	2,515,008	1,756,215	2,769,101	3,852,258	11,543,624
Valuation reserves	185,141	33,187	25,163	30,221	51,426	154,943
Loans and discounts, gross—total	10,031,518	2,548,195	1,781,378	2,799,322	3,903,684	11,698,567
Real estate loans—total	2,502,709	602,103	535,487	489,772	387,626	4,517,947
Secured by farm land	111,239	53,617	26,843	47,783	37,634	129,099
Secured by residential properties:						
Insured by FHA	562,232	158,252	140,149	100,708	34,433	1,895,057
Insured or guaranteed by VA	447,948	66,440	153,810	63,074	54,894	841,526
Not insured or guaranteed by FHA or VA	960,932	189,463	141,219	136,199	117,707	1,114,909
Secured by other properties	420,358	134,331	73,466	142,008	142,958	537,356
Loans to banks	30,351	10,310	5,805	34,971	11,147	255,317
Loans to brokers and dealers in securities	268,382	31,495	5,201	23,397	28,104	97,509
Other loans for purchasing or carrying securities	217,379	48,626	18,050	28,925	143,241	59,991
Loans to farmers directly guaranteed by CCC	132,803	60,096	34,491	27,779	121,099	34,426
Other loans to farmers	297,651	125,031	161,528	398,593	245,480	435,634
Commercial and industrial loans (including open-market paper)	4,386,486	987,303	583,407	1,137,038	2,001,664	3,911,119
Other loans to individuals for personal expenditures—total	1,850,734	610,010	392,545	578,443	832,746	2,195,065
Passenger automobile installment loans	666,300	179,201	140,938	204,077	276,019	1,131,586
Other retail consumer installment loans	287,151	64,909	68,746	76,560	95,218	247,436
Residential repair and modernization installment loans	231,785	65,801	75,943	51,848	63,812	219,158
Other installment loans	147,083	48,724	36,590	53,260	116,490	266,509
Single payment loans	518,415	251,375	70,328	192,698	281,207	330,376
All other loans (including overdrafts)	345,023	73,221	44,864	80,404	132,577	191,559
United States Government direct obligations	9,412,804	1,855,458	1,326,202	2,382,320	2,332,623	6,712,865
Treasury bills	270,754	64,313	51,264	199,644	186,789	144,558
Treasury certificates of indebtedness	263,723	77,920	61,343	83,820	111,081	164,507
Treasury notes	2,385,411	497,539	342,615	662,106	553,018	1,597,892
Nonmarketable bonds	268,923	81,674	102,997	104,967	49,454	123,275
Other bonds maturing in 5 years or less	2,356,350	419,350	286,942	493,267	536,571	1,179,644
Other bonds maturing in 5 to 10 years	3,364,690	637,083	439,422	738,993	731,719	2,723,536
Other bonds maturing in 10 to 20 years	487,384	73,470	38,856	92,515	160,313	736,620
Other bonds maturing after 20 years	15,569	4,109	2,763	7,008	3,678	42,833

¹ Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.

RESERVE CITY BANKS¹—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, April 10, 1956					
		Boston	New York	Philadelphia	Cleveland	Richmond ²	Atlanta ²
Loans and discounts, net—total	29,357,705	1,444,499	842,695	1,907,255	3,471,332	1,424,798	1,478,246
Valuation reserves	468,943	31,448	26,703	40,906	61,315	20,418	22,911
Loans and discounts, gross—total	29,826,648	1,475,947	869,398	1,948,161	3,532,647	1,445,216	1,501,157
Real estate loans—total	7,120,692	114,143	212,310	135,346	817,452	255,350	128,889
Secured by farm land	138,034	109	3,881	614	5,151	5,383	9,469
Secured by residential properties:							
Insured by FHA	2,387,458	6,989	45,271	33,430	145,747	26,592	14,430
Insured or guaranteed by VA	1,389,184	10,045	38,648	14,188	186,030	47,429	13,590
Not insured or guaranteed by FHA or VA	1,965,920	39,382	77,273	35,710	326,234	89,850	36,577
Secured by other properties	1,240,096	57,618	47,237	51,404	154,290	86,096	54,823
Loans to banks	391,300	14,042	22,587	22,587	11,602	15,719	8,267
Loans to brokers and dealers in securities	539,095	39,878	18,031	48,985	162,132	21,290	34,637
Other loans for purchasing or carrying securities	688,666	23,277	18,400	60,703	140,455	62,820	52,629
Loans to farmers directly guaranteed by CCC	70,415	258	258	258	8	8	5,523
Other loans to farmers	440,446	3,175	4,173	565	1,417	4,998	9,309
Commercial and industrial loans (including open market paper)	13,615,261	1,002,726	423,072	1,049,928	1,632,280	633,537	776,070
Other loans to individuals for personal expenditures—total	5,997,922	254,680	172,062	539,230	630,891	374,271	393,845
Passenger automobile instalment loans	2,209,715	79,360	49,603	207,218	151,731	118,418	126,238
Other retail consumer instalment loans	613,928	15,260	19,168	48,104	71,598	29,179	45,177
Residential repair and modern instal	708,375	11,983	15,812	62,833	81,474	31,444	37,074
Other instalment loans	592,171	16,940	30,292	45,396	67,860	40,945	30,621
Single payment loans	1,873,733	131,137	57,187	175,679	258,228	154,285	154,735
All other loans (including overdrafts)	962,851	24,026	21,092	90,817	136,418	77,223	91,988
United States Government direct obligations	17,764,604	544,730	362,703	602,002	2,377,152	1,027,969	1,000,803
Treasury bills	417,228	7,575	1,894	3,190	19,354	41,842	78,681
Treasury certificates of indebtedness	477,884	24,340	5,636	19,990	67,966	11,359	46,324
Treasury notes	4,505,236	83,326	79,109	101,294	718,585	241,318	313,710
Nonmarketable bonds	235,230	9,245	4,523	5,709	19,600	14,562	6,552
Other bonds maturing in 5 years or less	3,682,295	106,916	118,681	142,822	449,633	254,658	221,054
Other bonds maturing in 5 to 10 years	7,046,976	287,902	123,630	259,378	970,025	411,486	259,205
Other bonds maturing in 10 to 20 years	1,330,087	21,487	28,771	69,445	109,848	51,360	75,239
Other bonds maturing after 20 years	69,668	3,939	459	174	22,141	1,384	38

	By Federal Reserve districts, April 10, 1956—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco ²
Loans and discounts, net—total	2,984,809	1,389,035	695,478	1,605,545	2,177,002	9,937,011
Valuation reserves	53,641	20,907	8,489	16,791	30,402	135,012
Loans and discounts, gross—total	3,038,450	1,409,942	703,967	1,622,336	2,207,404	10,072,023
Real estate loans—total	849,009	190,623	127,570	243,517	167,529	3,878,954
Secured by farm land	6,297	3,565	620	6,319	8,867	89,759
Secured by residential properties:						
Insured by FHA	270,391	58,002	30,479	64,185	12,417	1,679,525
Insured or guaranteed by VA	192,981	20,461	53,550	29,103	36,129	747,030
Not insured or guaranteed by FHA or VA	258,366	41,710	24,430	54,844	36,541	945,003
Secured by other properties	120,974	66,885	18,491	89,066	75,575	417,637
Loans to banks	3,250	10,310	5,805	34,305	11,040	254,373
Loans to brokers and dealers in securities	54,949	28,474	4,939	18,638	20,154	86,988
Other loans for purchasing or carrying securities	87,227	32,715	10,702	21,453	122,949	55,336
Loans to farmers directly guaranteed by CCC	8,318	9,271	1,422	3,738	12,543	29,334
Other loans to farmers	10,267	8,988	5,053	94,875	15,649	281,977
Commercial and industrial loans (including open-market paper)	1,243,835	740,662	366,781	849,430	1,381,017	3,515,923
Other loans to individuals for personal expenditures—total	672,234	330,420	152,361	295,261	385,384	1,797,283
Passenger automobile instalment loans	238,163	79,586	40,222	82,144	99,211	937,821
Other retail consumer instalment loans	57,484	30,974	26,509	41,966	41,987	186,522
Residential repair and modernization instalment loans	128,785	44,572	43,509	34,643	38,708	177,538
Other instalment loans	44,023	21,027	10,394	20,093	52,133	212,445
Single payment loans	203,777	154,261	31,727	116,415	153,345	282,957
All other loans (including overdrafts)	109,361	58,479	29,334	61,119	91,139	171,855
United States Government direct obligations	3,147,496	759,818	330,209	1,076,153	997,611	5,537,958
Treasury bills	61,175	11,815	5,040	78,367	35,684	72,611
Treasury certificates of indebtedness	57,700	33,156	10,353	25,163	58,641	117,256
Treasury notes	825,205	216,035	86,492	309,223	209,462	1,321,477
Nonmarketable bonds	49,911	11,751	4,034	14,847	8,489	86,007
Other bonds maturing in 5 years or less	755,162	178,729	78,194	227,773	229,010	919,663
Other bonds maturing in 5 to 10 years	1,206,236	295,708	138,469	390,267	361,595	2,343,075
Other bonds maturing in 10 to 20 years	188,812	11,650	7,046	27,292	94,227	644,910
Other bonds maturing after 20 years	3,295	974	581	3,221	503	32,959

¹ See contents page for basis of classification of member banks.² See note 3, page 11.

COUNTRY BANKS¹—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, April 10, 1956					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	24,870,997	2,153,588	4,863,123	2,038,015	2,166,555	1,641,707	1,829,141
Valuation reserves.....	375,407	35,565	89,364	34,539	31,244	19,074	25,241
Loans and discounts, gross—total	25,246,404	2,189,153	4,952,487	2,072,554	2,197,799	1,660,781	1,854,382
Real estate loans—total.....	8,875,218	602,619	2,023,466	898,861	1,003,451	531,422	367,104
Secured by farm land.....	581,780	18,317	42,525	50,698	87,958	54,306	35,689
Secured by residential properties:							
Insured by FHA.....	1,453,037	53,223	394,883	69,022	97,357	45,256	30,548
Insured or guaranteed by VA.....	1,604,273	90,893	563,603	189,225	149,677	69,863	28,643
Not insured or guaranteed by FHA or VA.....	3,511,793	284,201	709,087	385,884	481,436	240,263	156,070
Secured by other properties.....	1,724,335	155,985	313,368	204,032	187,023	121,734	116,154
Loans to banks.....	42,569	21,001	15,510	2,000	.....	587	1,023
Loans to brokers and dealers in securities.....	212,807	14,709	98,027	32,811	4,381	6,140	18,224
Other loans for purchasing or carrying securities.....	259,586	23,611	39,295	28,045	25,976	26,392	29,730
Loans to farmers directly guaranteed by CCC.....	385,920	233	195	154	9,214	9,335	27,058
Other loans to farmers.....	1,630,197	26,946	78,322	60,544	84,698	65,972	73,630
Commercial and industrial loans (including open market paper).....	6,549,460	819,796	1,198,865	490,020	417,314	456,409	722,358
Other loans to individuals for personal expenditures—total.....	6,756,329	619,916	1,373,294	507,060	609,131	531,013	572,237
Passenger automobile instalment loans.....	2,398,278	193,156	423,909	151,563	257,516	165,108	161,992
Other retail consumer instalment loans.....	821,605	58,439	150,435	49,179	62,449	53,618	74,380
Residential repair and modern instalment loans.....	582,536	37,837	152,356	41,495	54,903	24,812	53,702
Other instalment loans.....	1,007,540	106,226	241,621	96,633	86,124	93,897	89,513
Single payment loans.....	1,946,370	224,258	404,973	168,190	148,139	193,578	192,650
All other loans (including overdrafts).....	534,318	60,322	125,513	53,059	43,634	33,511	43,018
United States Government direct obligations	21,622,032	1,392,465	3,343,531	1,713,375	2,143,154	1,384,440	1,781,060
Treasury bills.....	1,265,030	63,393	91,365	73,770	125,792	93,098	193,117
Treasury certificates of indebtedness.....	813,805	38,844	79,939	50,186	84,308	50,882	103,441
Treasury notes.....	4,844,292	279,470	534,215	288,554	443,011	298,221	487,105
Nonmarketable bonds.....	1,171,014	67,588	164,792	130,931	107,085	94,478	59,981
Other bonds maturing in 5 years or less.....	4,716,000	316,570	741,416	357,823	479,420	280,576	281,405
Other bonds maturing in 5 to 10 years.....	6,819,896	471,100	1,214,184	538,530	723,361	462,159	496,369
Other bonds maturing in 10 to 20 years.....	1,914,609	149,498	505,998	259,842	172,010	101,272	153,363
Other bonds maturing after 20 years.....	77,386	6,002	11,622	13,739	8,167	3,754	4,279

	By Federal Reserve districts, April 10, 1956—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	3,546,733	1,125,973	1,060,737	1,163,556	1,675,256	1,606,613
Valuation reserves.....	57,041	12,280	16,674	13,430	21,024	19,931
Loans and discounts, gross—total	3,603,774	1,138,253	1,077,411	1,176,986	1,696,280	1,626,544
Real estate loans—total.....	1,523,553	411,480	407,917	246,255	220,097	638,993
Secured by farm land.....	104,441	50,052	26,223	41,464	30,767	39,340
Secured by residential properties:						
Insured by FHA.....	278,757	100,250	109,670	36,523	22,016	215,532
Insured or guaranteed by VA.....	218,898	45,979	100,260	33,971	18,765	94,496
Not insured or guaranteed by FHA or VA.....	657,883	147,753	116,789	81,355	81,166	169,906
Secured by other properties.....	263,574	67,446	54,975	52,942	67,383	119,719
Loans to banks.....	731	.....	.....	666	107	944
Loans to brokers and dealers in securities.....	12,002	3,021	262	4,759	7,950	10,321
Other loans for purchasing or carrying securities.....	30,859	15,911	7,348	7,472	20,292	4,655
Loans to farmers directly guaranteed by CCC.....	118,148	50,825	33,069	24,041	108,556	5,092
Other loans to farmers.....	280,361	116,043	156,475	303,718	229,831	153,657
Commercial and industrial loans (including open-market paper).....	677,980	246,641	216,626	287,608	620,647	395,196
Other loans to individuals for personal expenditures—total.....	895,578	279,590	240,184	283,182	447,362	397,782
Passenger automobile instalment loans.....	352,197	99,615	100,716	121,933	176,808	193,765
Other retail consumer instalment loans.....	148,194	33,935	42,237	34,594	53,231	60,914
Residential repair and modernization instalment loans.....	79,839	21,229	32,434	17,205	25,104	41,620
Other instalment loans.....	88,045	27,697	26,196	33,167	64,357	54,064
Single payment loans.....	227,303	97,114	38,601	76,283	127,862	47,419
All other loans (including overdrafts).....	64,562	14,742	15,530	19,285	41,483	19,704
United States Government direct obligations	3,956,288	1,095,640	995,993	1,306,167	1,335,012	1,174,907
Treasury bills.....	181,444	52,498	46,224	121,277	151,105	71,947
Treasury certificates of indebtedness.....	152,103	44,764	50,990	58,657	52,440	47,251
Treasury notes.....	1,003,235	281,504	256,123	352,883	343,556	276,415
Nonmarketable bonds.....	208,920	69,923	98,963	90,120	40,965	37,268
Other bonds maturing in 5 years or less.....	976,385	240,621	208,748	265,494	307,561	259,981
Other bonds maturing in 5 to 10 years.....	1,172,554	341,375	300,953	348,726	370,124	380,461
Other bonds maturing in 10 to 20 years.....	253,977	61,820	31,810	65,223	66,086	91,710
Other bonds maturing after 20 years.....	7,670	3,135	2,182	3,787	3,175	9,874

¹ See contents page for basis of classification of member banks.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 10, 1956, OF CENTRAL RESERVE CITY AND

ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments							Reserves, cash,		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks	6,519	134,030,382	72,488,266	47,691,474	11,497	10,801,731	2,632,834	404,643	36,464,032	18,486,747	2,126,875
Reserve bank cities ¹	149	55,064,655	34,025,040	15,645,068	6,862	4,190,585	983,806	213,294	15,684,148	8,771,939	444,047
1. Boston	9	2,134,167	1,444,499	544,730	1,545	108,737	25,558	9,098	624,632	365,010	20,812
2. New York ^{2*}	25	23,540,797	15,183,236	6,106,847	4,346	1,837,212	295,933	113,223	7,147,136	4,208,271	153,342
3. Philadelphia*	8	2,778,888	1,907,255	602,002	1	215,189	41,143	13,298	881,477	456,089	34,056
4. Cleveland	5	2,363,440	1,320,453	812,037	1	173,228	52,607	5,115	559,246	319,019	34,456
5. Richmond*	5	487,635	280,442	172,394	6	29,118	4,526	1,149	148,063	69,117	8,251
6. Atlanta	5	855,489	557,439	221,783	.....	62,770	11,532	1,965	307,374	145,472	9,132
7. Chicago ²	60	8,043,654	3,950,214	3,186,687	.....	639,363	248,863	18,527	2,215,696	1,332,279	58,846
8. St. Louis*	5	1,150,871	700,172	343,710	449	80,799	20,982	4,759	383,637	193,724	8,878
9. Minneapolis*	4	739,112	461,048	209,834	.....	56,700	15,745	1,785	254,569	110,882	6,797
10. Kansas City*	9	847,246	457,734	305,979	5	60,842	20,642	2,044	372,332	152,865	7,412
11. Dallas*	6	1,269,342	974,561	250,159	.....	28,981	11,117	4,524	553,900	167,412	8,587
12. San Francisco	8	10,854,014	6,787,987	2,894,906	510	897,646	235,158	37,807	2,236,086	1,251,799	93,478
Reserve branch cities ¹	113	21,040,212	10,897,669	8,128,047	1,592	1,588,874	366,950	57,140	6,263,198	3,254,892	297,881
1. Buffalo*	3	974,510	604,125	251,674	.....	97,431	17,461	5,804	245,461	129,439	20,189
2. Cincinnati	3	900,512	540,666	295,689	181	47,975	13,548	2,453	263,284	145,129	15,625
4. Pittsburgh*	6	2,408,350	1,312,921	760,311	.....	239,704	82,378	13,036	571,003	358,357	32,198
5. Baltimore*	6	675,652	320,038	284,571	.....	60,334	8,923	1,786	242,762	117,743	18,226
5. Charlotte*	4	525,923	320,917	156,180	1,238	30,692	15,494	1,402	203,282	99,797	7,786
6. Birmingham	4	351,531	173,016	123,105	.....	40,548	14,106	756	132,980	63,974	11,467
6. Jacksonville*	4	329,190	163,943	136,420	.....	25,049	2,961	817	184,152	61,274	4,346
6. Nashville	4	417,548	249,152	130,049	.....	29,326	7,738	1,283	143,518	62,266	6,266
6. New Orleans	5	782,085	334,696	389,446	.....	42,677	13,815	1,451	253,560	134,945	10,145
7. Detroit	5	3,129,431	1,378,516	1,469,009	6	253,284	20,932	7,684	757,994	453,931	51,054
7. Little Rock	5	149,442	68,586	59,617	86	15,881	4,949	323	66,756	29,489	2,253
8. Louisville	6	505,831	268,275	203,318	.....	20,323	12,595	1,320	179,362	86,153	7,076
8. Memphis	3	484,450	321,448	124,551	.....	33,510	3,523	1,418	175,829	74,052	7,655
8. Helena	2	43,447	19,086	21,580	.....	1,969	714	98	15,607	8,371	216
10. Denver*	7	609,348	344,390	226,431	.....	27,426	9,785	1,316	217,452	101,154	7,455
10. Oklahoma City*	4	356,356	189,850	120,987	.....	34,162	10,367	990	134,176	59,927	3,276
10. Omaha	4	353,995	200,256	102,642	.....	39,922	10,353	822	135,310	62,606	4,705
11. El Paso	8	162,564	99,513	54,927	.....	6,595	1,109	420	67,677	27,436	2,633
11. Houston*	8	1,140,406	681,092	394,624	.....	43,693	17,889	3,108	471,888	201,192	13,130
11. San Antonio*	6	374,085	158,099	179,864	.....	24,953	10,422	747	122,704	53,760	5,514
12. Los Angeles*	6	3,222,444	1,395,011	1,620,527	63	162,749	38,219	5,875	880,493	480,738	27,942
12. Portland	6	1,396,351	755,498	470,103	.....	154,902	13,101	2,747	297,392	184,565	12,857
12. Salt Lake City*	6	444,631	239,287	170,882	.....	28,347	5,424	691	138,257	71,247	5,493
12. Seattle*	5	1,302,130	759,228	381,540	3	127,422	31,144	2,793	360,299	187,347	19,374
Other reserve cities ¹	59	5,519,546	2,694,557	2,296,327	16	359,193	157,086	12,367	1,838,519	883,867	100,461
4. Columbus	3	491,778	170,338	265,560	.....	41,800	12,980	900	175,692	94,383	9,442
4. Toledo	4	388,522	126,754	243,555	.....	15,825	1,717	671	102,217	60,782	9,735
5. Washington*	11	986,285	503,401	414,824	.....	33,268	32,272	2,520	287,140	155,049	24,193
7. Cedar Rapids*	1	76,640	26,891	30,802	.....	18,559	208	180	26,147	13,044	1,392
7. Des Moines*	3	242,576	129,326	83,372	.....	22,618	6,847	413	87,236	32,626	3,871
7. Indianapolis	3	758,115	319,345	364,392	4	54,591	18,240	1,543	244,836	128,238	14,667
7. Milwaukee*	6	812,801	449,663	288,754	.....	33,431	39,110	1,843	256,449	127,666	12,850
7. Sioux City	4	84,760	45,689	33,500	.....	4,289	1,099	183	31,779	13,166	1,559
8. National Stock Yards	1	66,913	30,554	28,622	.....	6,875	652	210	46,213	12,215	1,688
9. St. Paul*	3	362,882	215,344	104,795	.....	33,975	7,778	990	109,348	54,183	3,462
10. Kansas City, Kansas*	2	60,571	33,521	19,972	4	5,069	1,878	127	30,783	10,831	7,865
10. Pueblo	2	37,597	22,827	12,400	.....	2,245	21	104	15,428	5,859	998
10. Topeka	4	97,209	45,469	37,401	8	12,236	1,875	220	32,288	17,533	1,807
10. Tulsa*	4	405,433	209,608	147,334	.....	31,163	16,371	957	138,594	59,039	4,939
10. Wichita*	4	237,205	101,890	103,007	.....	20,743	11,049	516	78,571	41,213	3,593
11. Fort Worth*	3	410,259	263,737	118,037	.....	22,506	4,989	990	172,798	58,040	6,400
Country banks, by districts	6,198	52,405,969	24,870,997	21,622,032	3,027	4,663,079	1,124,992	121,842	12,678,167	5,576,049	1,284,486
1. Boston	295	4,016,453	2,153,588	1,392,465	322	368,191	90,565	11,322	959,382	434,087	122,939
2. New York	587	9,346,603	4,863,123	3,343,531	1,262	923,290	188,798	26,599	1,746,864	879,904	207,824
3. Philadelphia	550	4,291,689	2,038,015	1,713,375	329	373,247	153,983	12,740	892,185	429,061	113,271
4. Cleveland	592	4,811,250	2,166,555	2,143,154	145	394,255	95,855	11,286	976,384	482,356	127,204
5. Richmond	447	3,341,772	1,641,707	1,384,440	143	230,176	77,293	8,013	901,981	378,932	107,904
6. Atlanta	363	4,085,480	1,829,141	1,781,060	119	407,873	58,578	8,709	1,306,326	488,987	116,042
7. Chicago	943	8,418,980	3,546,733	3,956,288	180	751,410	150,274	14,095	1,793,528	826,664	190,661
8. St. Louis	473	2,508,707	1,125,973	1,095,640	24	209,280	72,304	5,486	644,270	284,155	57,553
8. St. Louis	462	2,308,738	1,060,737	995,993	36	178,953	68,862	4,157	548,621	253,482	40,194
10. Minneapolis	708	2,812,062	1,163,556	1,306,167	199	285,099	51,124	5,917	913,608	363,928	55,311
10. Kansas City	605	3,399,396	1,675,256	1,335,012	50	314,054	67,611	7,413	1,287,578	453,512	85,820
11. Dallas	173	3,064,839	1,606,613	1,174,907	218	227,251	49,745	6,105	707,440	300,981	59,763

* Excludes figures for one or more banks classified as "Country".

¹ Banks are classified according to their reserve requirements and not necessarily according to locations; see contents page for basis of classification of member banks.² Includes both central reserve city and reserve city banks.

For other footnote, see opposite page.

RESERVE CITY BANKS,¹ BY CITIES, AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

ASSETS [In thousands of dollars]

and bank balances											Federal Reserve district numbers, and reserve cities
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	
6,693,049	26,857	67,534	9,062,970	1,480,041	34,751	103,222	432,175	355,073	342,263	173,241,939	All member banks
946,457	9,885	52,304	5,459,516	470,842	3,612	48,649	413,503	182,010	215,645	72,083,064	Reserve bank cities¹
25,510	575	5,897	206,828	16,337	17	390	20,072	7,554	4,911	2,808,080	1. Boston
98,064	2,623	29,861	2,654,975	173,953	6	1,090	297,792	77,412	158,258	31,396,444	2. New York ^{2*}
80,637	1,112	3,068	306,515	38,156	241	7,555	13,664	7,293	11,081	3,738,355	3. Philadelphia*
45,992	73	1,388	158,318	8,756	.....	11,272	214	9,252	3,312	2,955,492	4. Cleveland
14,838	.....	41	55,816	6,361	81	2,243	.....	1,472	781	646,636	5. Richmond*
38,817	200	.....	113,753	16,324	178	.....	.....	2,084	3,127	1,184,576	6. Atlanta ³
182,089	1,535	6,162	634,785	24,087	117	936	4,128	29,741	8,236	10,326,595	7. Chicago ²
32,544	11	91	148,389	12,135	441	100	1,425	4,514	2,023	1,555,146	8. St. Louis*
27,369	216	1,573	107,732	2,209	500	3,741	1,006	2,332	351	1,003,820	9. Minneapolis*
56,944	.....	231	154,880	4,252	.....	667	1,084	2,000	535	1,228,116	10. Kansas City*
196,534	295	636	180,436	42,466	883	.....	13,277	3,073	1,327	1,884,268	11. Dallas*
147,119	3,245	3,356	737,089	125,806	1,148	20,655	60,841	35,283	21,703	13,355,536	12. San Francisco
914,352	7,619	11,332	1,777,122	234,166	6,897	23,719	13,962	76,960	47,013	27,706,127	Reserve branch cities¹
25,435	282	2,383	67,733	13,725	.....	435	.....	3,108	3,202	1,240,441	2. Buffalo*
30,115	112	350	71,953	12,833	.....	.....	99	4,002	1,297	1,182,027	4. Cincinnati
35,656	.....	1,064	143,728	31,455	218	1,382	281	9,030	2,973	3,024,692	4. Pittsburgh*
28,082	112	136	78,463	8,018	43	.....	80	2,866	2,510	931,931	5. Baltimore*
18,174	.....	.....	77,525	4,790	42	.....	94	1,483	5,590	741,204	5. Charlotte ³
29,962	.....	.....	27,577	5,563	.....	.....	.....	1,158	775	492,007	6. Birmingham
52,606	10	.....	65,916	4,110	.....	.....	.....	659	242	518,353	6. Jacksonville*
42,593	.....	.....	34,393	5,404	.....	.....	25	977	616	570,088	6. Nashville
37,043	403	60	70,964	7,929	388	500	3,955	2,893	1,040	1,052,350	6. New Orleans
62,619	743	3,350	186,297	21,908	145	3,250	3	13,116	4,199	3,930,046	7. Detroit
19,641	25	.....	15,348	3,395	.....	.....	.....	276	134	220,003	8. Little Rock
28,689	.....	.....	56,444	3,113	36	182	.....	1,672	383	690,579	8. Louisville
48,295	109	97	45,621	6,836	200	.....	3,211	1,046	387	671,959	8. Memphis
3,140	.....	.....	3,880	223	194	.....	.....	109	8	59,588	9. Helena
49,241	250	29	59,323	2,961	136	120	14	2,468	3,023	835,522	10. Denver*
38,589	.....	.....	32,384	4,799	635	1,686	63	1,002	107	498,824	10. Oklahoma City*
23,977	270	.....	43,752	3,529	.....	.....	.....	1,543	224	494,601	10. Omaha
22,158	.....	174	15,276	1,820	187	.....	.....	246	191	232,685	11. El Paso
139,072	3,413	984	114,097	21,110	3,837	4,584	5,344	3,834	11,097	1,662,100	11. Houston*
29,474	328	11	33,617	5,682	150	.....	1	1,302	1,073	504,997	11. San Antonio*
87,592	10	964	283,247	22,317	8	5,929	472	14,107	3,587	4,149,357	12. Los Angeles*
17,019	692	625	81,634	21,379	182	.....	.....	5,546	1,527	1,722,377	12. Portland
16,285	117	.....	45,115	1,827	7	5,651	.....	375	1,249	591,997	12. Salt Lake City ³
28,895	743	1,105	122,835	19,440	489	.....	320	4,142	1,579	1,688,399	12. Seattle*
397,147	1,105	904	455,035	69,634	219	4,526	872	15,568	8,875	7,457,759	Other reserve cities¹
29,615	.....	122	42,130	8,331	.....	.....	.....	525	1,072	677,398	4. Columbus
17,526	.....	.....	17,174	2,231	.....	77	.....	1,766	705	498,518	4. Toledo
51,009	40	401	56,448	19,086	128	1,150	.....	1,960	1,953	1,297,702	5. Washington*
4,734	.....	.....	6,977	862	.....	.....	.....	.....	.....	103,649	7. Cedar Rapids*
29,114	.....	.....	21,625	638	.....	1,912	72	914	124	333,472	7. Des Moines*
35,911	50	69	65,901	9,198	6	.....	113	2,184	968	1,015,420	7. Indianapolis
20,687	87	240	94,919	8,149	.....	.....	2	2,131	2,230	1,081,762	7. Milwaukee*
9,879	107	.....	7,068	1,129	.....	.....	18	326	25	118,037	7. Sioux City
5,306	.....	.....	28,004	.....	.....	.....	141	342	.....	113,609	8. National Stock Yards
13,473	.....	72	38,158	3,167	.....	154	480	1,384	808	478,223	9. St. Paul*
13,988	.....	.....	5,099	986	.....	.....	.....	1	111	92,452	10. Kansas City, Kansas*
6,869	.....	.....	1,702	534	.....	.....	.....	15	22	53,596	10. Pueblo
8,621	.....	.....	4,327	609	.....	.....	.....	456	81	130,643	10. Topeka
57,775	.....	.....	16,841	5,151	.....	1,048	.....	1,409	385	552,020	10. Tulsa*
22,441	.....	.....	11,324	1,794	50	185	.....	914	144	318,863	10. Wichita*
70,199	821	.....	37,338	7,769	35	.....	46	1,241	247	592,395	11. Fort Worth*
4,435,093	8,248	2,994	1,371,297	705,399	24,023	26,328	3,838	80,535	70,730	65,994,989	Country banks, by districts
194,264	141	652	207,299	65,828	1,537	1,520	1,842	7,549	5,983	5,060,094	1. Boston
351,671	857	576	306,032	130,342	2,460	4,022	495	22,704	15,741	11,269,231	2. New York
268,321	209	.....	81,323	63,822	2,671	1,122	2	3,793	6,036	5,261,320	3. Philadelphia
297,483	20	155	69,166	60,410	714	1,407	121	4,658	4,690	5,859,634	4. Cleveland
301,031	904	5	113,205	51,264	1,576	1,437	446	2,932	6,138	4,307,546	5. Richmond
549,418	1,459	242	150,178	64,114	2,814	4,979	351	8,138	6,151	5,478,353	6. Atlanta
638,661	245	249	137,048	86,694	1,846	3,008	202	11,352	9,665	10,325,275	7. Chicago
265,218	16	.....	37,328	25,712	1,475	1,218	.....	2,702	3,458	3,187,542	8. St. Louis
214,110	222	304	40,309	25,223	1,021	245	51	6,279	1,250	2,891,428	9. Minneapolis
444,167	653	.....	49,549	25,209	2,016	341	5	1,899	2,539	3,757,679	10. Kansas City
673,457	3,269	294	71,226	57,361	4,069	565	252	2,127	4,760	4,756,108	11. Dallas
237,292	253	517	108,634	49,420	1,824	6,464	71	6,402	4,319	3,840,779	12. San Francisco

³ Includes figures for a bank with its head office in a nonreserve city, which has a branch in this reserve city; see contents page.
For other footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 10, 1956, OF CENTRAL RESERVE CITY AND

LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks	115,052,917	87,646,834	3,485,542	7,780,207	11,756,935	1,602,847	2,780,552	40,788,945	37,275,111	295,953	19,237	1,991,814	38,434	1,168,396
Reserve bank cities¹	49,858,716	36,530,513	1,635,858	1,534,407	6,949,466	1,517,845	1,690,627	13,661,037	11,702,856	115,008	3,491	681,935	18,901	1,138,846
1. Boston	2,209,934	1,694,363	60,439	116,787	286,734	30,081	21,530	234,245	201,694	8,045	6	121,789	9,000	24,500
2. New York ^{2*}	23,742,370	17,274,126	828,269	292,399	2,885,351	1,246,728	1,215,497	3,400,906	2,282,146	54,238	82	5,961	20	933,733
3. Philadelphia*	2,937,750	2,267,123	86,607	110,148	422,372	19,239	32,261	332,033	323,420	50	22,702	37	2,500	
4. Cleveland	1,697,282	1,378,052	79,822	63,707	146,396	5,388	23,917	939,461	916,337	385	2,000	10,112	70	
5. Richmond*	439,447	288,082	10,643	34,119	102,852	157	3,594	149,441	136,534	725	15	2,221	4	
6. Atlanta*	953,094	627,170	35,258	80,896	202,957	102	6,711	120,282	117,337	705	9	1,250	243	
7. Chicago ²	7,023,911	5,157,803	253,649	279,016	1,202,030	37,157	94,256	2,196,941	2,133,408	3,960	673	49,484	300	9,120
8. St. Louis*	1,219,908	802,930	49,293	36,345	322,854	2,434	6,052	184,275	181,715	2,050	510			
9. Minneapolis*	786,669	486,736	23,347	31,681	233,451	2,703	8,751	123,070	121,568	9				
10. Kansas City*	1,041,454	580,177	20,773	33,123	400,390	2,072	4,919	94,497	94,496		1			
11. Dallas*	1,387,989	831,846	26,546	25,399	486,687	2,915	14,596	300,938	278,406					
12. San Francisco	6,418,908	5,142,105	161,212	430,787	257,392	168,869	258,543	5,584,948	4,915,795	44,841	204	445,888	9,227	168,993
Reserve branch cities¹	19,012,109	14,279,169	573,916	1,324,092	2,536,419	59,992	238,521	6,126,135	5,724,002	18,893	1,138	368,021	3,831	10,250
2. Buffalo*	703,718	566,386	22,608	69,623	29,829	3,351	11,921	413,457	410,448	629		1,845	535	
3. Cincinnati	841,529	662,134	30,980	35,760	104,271	1,034	7,350	216,175	200,073		5	16,067	30	
4. Pittsburgh*	2,026,116	1,679,815	78,410	42,997	203,566	2,933	18,395	589,039	560,198	227	10	27,413	941	250
5. Baltimore*	753,494	556,332	29,894	65,487	95,744	1,276	4,761	106,165	103,741	629		1,775	20	
6. Charlotte*	572,431	359,616	15,982	46,022	141,599	32	9,180	98,338	62,265	1,482	2	32,959	1,630	
7. Birmingham	384,960	290,740	11,235	32,911	47,735		2,339	69,486	69,481		5			
8. Jacksonville*	423,573	204,380	6,678	50,788	159,423	99	2,205	53,664	52,514	900		250		
9. Nashville	381,974	221,442	7,041	51,740	99,523		2,228	144,133	138,264	6		5,863		
10. New Orleans	835,832	492,196	12,781	158,531	160,188	7,597	4,539	131,329	120,400		36	7,893		3,000
11. Detroit	2,345,663	1,848,206	118,670	140,759	196,169	5,956	35,903	1,202,630	1,197,169	2,075		3,376	10	
12. Little Rock	177,100	109,136	2,483	20,533	43,832		1,116	27,756	27,650	100	6			
13. Louisville	554,728	384,057	21,085	19,444	124,654	49	5,439	75,961	73,838	1,555		568		
14. Memphis	480,096	303,917	7,547	34,908	128,438	1,388	3,898	127,310	126,460	850				
15. Helena	48,175	18,895	839	13,308	14,716		417	8,425	8,375	50				
16. Denver*	602,243	435,333	17,011	35,820	105,614	87	8,378	162,317	160,021	2,255		41		
17. Okla'ma City*	396,851	221,114	5,133	52,602	112,566		5,436	49,548	44,623	100		4,625	200	
18. Omaha	418,756	259,452	15,723	30,301	110,583	21	2,676	36,237	36,234	3				
19. El Paso	168,787	120,291	4,341	10,892	29,708	1,877	1,678	45,374	35,716	2,185		7,473		
20. Houston*	1,313,938	920,550	31,079	60,638	280,973	7,629	13,069	190,821	122,831	37		67,953		
21. San Antonio*	363,443	264,667	5,359	16,899	64,707	8,721	3,090	108,867	78,778	1,304	17	28,768		
22. Los Angeles*	2,687,741	2,347,057	73,923	53,571	152,786	9,279	51,125	1,124,907	1,001,194	665		122,548		500
23. Portland	977,778	795,474	18,609	111,433	24,125	1,989	26,148	593,545	556,348	227		36,920	50	
24. Salt Lake City*	413,951	312,678	7,599	51,152	39,372	6	3,148	140,310	136,255	2,335	1,020	700		
25. Seattle*	1,139,232	905,301	28,906	117,973	66,298	6,672	14,082	410,341	401,126	1,316		984	415	6,500
Other reserve cities¹	5,531,438	3,824,923	159,373	531,951	923,500	9,140	82,551	1,288,755	1,208,062	26,987	126	35,564	741	17,275
4. Columbus	523,585	332,893	10,975	117,382	49,062	89	13,184	109,749	98,732	2,100	5	8,842	70	
5. Toledo	328,666	272,513	14,402	14,615	19,378		7,758	130,401	127,970	200	55	2,176		
6. Washington*	937,849	823,845	25,816	123	64,972	6,516	16,577	255,669	227,412	10,957	25			17,275
7. Cedar Rapids*	77,198	42,133	2,637	7,447	24,868		113	18,480	18,480					
8. Des Moines*	266,479	138,340	7,496	55,838	62,684		2,121	37,315	36,023	1,275	17			
9. Indianapolis	756,935	505,200	18,888	133,219	83,454	679	15,495	176,640	174,147	2,450	5		38	
10. Milwaukee*	740,844	524,736	29,740	28,901	143,446	982	13,039	209,356	202,192	6,785		6	373	
11. Sioux City	86,904	49,644	1,405	7,562	27,467		826	22,415	22,388	20	7			
12. National Stock Yards	96,186	17,044	487	945	77,656		54	7,184	2,683		1	4,500		
13. St. Paul*	354,495	211,980	13,921	39,543	86,035	508	2,508	76,406	76,056	350				
14. Kansas City, Kansas*	68,092	24,932	804	12,938	28,786		632	18,457	18,452				5	
15. Pueblo	36,848	27,821	1,162	2,840	4,754		271	11,639	10,342	15		1,282		
16. Topeka	98,951	58,284	2,735	23,118	13,922		892	20,964	20,218	735	11			
17. Tulsa*	460,045	344,368	13,585	27,977	71,201	366	2,548	46,903	46,193	505			205	
18. Wichita*	268,547	176,213	7,966	39,163	42,975		2,230	27,703	26,733	970				
19. Fort Worth*	429,814	274,977	7,354	20,340	122,840		4,303	119,474	100,041	625		18,758	50	
Country banks, by districts	40,650,654	33,012,229	1,116,395	4,389,757	1,347,550	15,870	768,853	19,713,018	18,640,191	135,065	14,482	906,294	14,961	2,025
1. Boston	3,357,707	2,783,232	112,903	202,780	131,122	1,592	126,078	1,192,686	1,170,301	9,022	1,813	11,376	174	
2. New York	6,058,897	4,798,299	183,239	773,812	130,186	996	172,365	4,169,590	3,990,147	9,255	20	167,510	2,633	25
3. Philadelphia	2,751,240	2,391,153	95,737	182,791	19,708		61,844	1,967,038	1,916,378	7,592	573	42,467	28	
4. Cleveland	3,190,113	2,698,669	110,654	296,738	26,461	28	57,563	2,138,971	2,044,036	1,356	1,013	92,444	122	
5. Richmond	2,695,631	2,188,357	80,366	264,801	115,588	98	46,421	1,229,587	1,108,649	34,692	1,541	82,964	1,741	
6. Atlanta	3,971,253	3,030,985	75,801	484,222	324,855	3,973	51,417	1,103,718	980,106	21,730	3,793	92,191	3,898	2,000
7. Chicago	5,866,039	4,847,890	174,993	659,600	96,408	67	87,081	3,670,277	3,502,799	6,226	3,847	156,979	426	
8. St. Louis	2,120,472	1,785,710	45,584	214,465	56,285		18,428	805,710	765,411	4,803	140	35,056	300	
9. Minneapolis	1,717,567	1,360,510	45,474	210,390	78,179	306	22,708	945,426	922,608	1,745	326	20,630	117	
10. Kansas City	2,819,462	2,138,368	77,341	452,351	126,386		25,016	638,499	598,129	9,580	215	30,036	539	
11. Dallas	3,816,849	3,070,964	66,894	418,605	210,511	3,830	46,045	590,373	456,751	17,926	1,128	109,984	4,584	
12. San Francisco	2,285,424	1,918,092	47,409	229,202	31,861	4,973	53,887	1,261,143	1,184,876	11,138	73	64,657	399	

* Excludes figures for one or more banks classified as "Country".

1 Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.

2 Includes both central reserve city and reserve city banks.

For other footnotes, see opposite page.

RESERVE CITY BANKS,¹ BY CITIES, AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
155,841,862	1,439,716	459,544	2,355,320	160,096,442	3,982,313	6,492,261	2,315,503	355,420	13,145,497	99,299,225	89,144,623	All member banks
63,519,753	899,010	440,620	1,484,842	66,344,225	1,738,581	3,003,428	874,796	122,034	5,738,839	43,453,160	34,296,031	Reserve bank cities ¹
2,444,179	30,000	22,000	37,306	2,533,485	70,750	154,722	35,486	13,637	274,595	1,978,013	1,625,852	1. Boston
27,143,276	315,180	315,023	806,710	28,580,189	803,008	1,517,292	474,442	21,513	2,816,255	20,989,331	16,127,047	2. New York ^{2*}
3,269,783	80,100	14,414	43,548	3,407,845	80,281	193,558	52,660	4,011	330,510	2,550,598	2,103,017	3. Philadelphia*
2,636,743	87,800	214	32,905	2,757,662	56,800	113,700	26,781	549	197,830	1,492,972	1,307,358	4. Cleveland
1,588,888	4,000	.....	8,652	601,540	16,200	22,100	6,634	162	45,096	368,793	269,979	5. Richmond*
1,973,376	7,000	.....	18,424	1,098,800	23,800	40,608	11,445	9,923	85,776	800,524	601,024	6. Atlanta ²
9,220,852	276,600	4,267	94,291	9,596,010	271,530	338,985	62,098	57,972	730,585	6,207,037	4,896,290	7. Chicago ³
1,404,183	18,530	1,483	14,329	1,438,525	46,188	43,013	26,673	747	116,621	1,038,975	696,938	8. St. Louis*
909,739	8,000	1,006	13,472	932,217	26,000	33,500	8,476	3,627	71,603	651,568	419,436	9. Minneapolis*
1,135,951	.....	1,084	7,624	1,144,659	22,950	43,050	13,791	3,666	83,457	829,630	463,339	10. Kansas City*
1,688,927	.....	15,787	13,633	1,718,347	67,750	82,281	15,471	419	165,921	1,011,019	691,405	11. Dallas*
12,003,856	71,800	65,342	393,948	12,534,946	253,324	420,619	140,839	5,808	820,590	5,534,700	5,094,346	12. San Francisco
25,138,244	260,300	14,174	294,451	25,707,169	610,800	1,044,836	312,107	31,215	1,998,958	16,320,635	14,064,660	Reserve branch cities ¹
1,117,175	13,000	.....	15,309	1,145,484	33,712	51,250	9,411	584	94,957	610,550	580,197	2. Buffalo*
1,057,704	18,000	99	13,541	1,089,344	30,858	50,892	10,898	35	92,683	739,461	633,291	3. Cincinnati
2,615,155	30,000	281	34,869	2,680,305	86,628	238,848	18,405	866	344,387	1,846,732	1,597,479	4. Pittsburgh*
859,659	.....	80	6,325	866,064	14,900	40,550	7,503	2,914	65,867	646,949	548,117	5. Baltimore*
670,446	.....	94	18,671	689,534	9,510	37,190	3,731	1,239	51,670	476,732	337,293	6. Charlotte*
477,237	.....	.....	5,056	459,502	11,900	13,300	5,244	2,061	32,505	327,421	298,413	7. Birmingham
526,107	.....	25	4,633	481,870	12,850	14,350	4,571	4,712	36,483	305,051	191,457	8. Jacksonville*
967,161	13,000	4,143	9,868	536,000	13,500	16,000	4,536	52	34,088	304,988	241,017	9. Nashville
3,548,293	117,500	3	5,756	992,060	13,450	31,950	14,890	.....	60,290	727,825	584,302	10. New Orleans
204,856	.....	.....	41,211	3,707,007	58,713	123,250	37,388	3,688	223,039	2,096,747	1,838,571	11. Detroit
630,689	4,500	.....	1,659	206,515	4,900	5,850	2,482	256	13,488	142,111	115,437	12. Little Rock
607,406	.....	3,211	7,875	643,064	13,250	28,250	5,895	120	47,515	469,595	352,496	13. Louisville
56,600	.....	.....	6,448	617,065	14,750	32,500	7,644	.....	54,894	386,180	297,102	14. Memphis
764,560	8,300	14	352	56,952	1,250	1,085	293	8	2,636	41,155	28,740	15. Helena
446,399	5,000	63	7,270	780,144	18,050	24,600	9,324	3,404	55,378	493,679	420,208	16. Denver*
454,993	1,000	.....	2,373	453,835	16,350	16,600	11,376	663	44,989	325,878	246,768	17. Oklahoma City*
214,161	.....	.....	3,311	459,304	11,700	15,700	4,670	3,227	35,297	351,027	248,677	18. Omaha
1,504,759	22,000	5,347	1,676	215,837	6,500	7,500	2,838	10	16,848	131,353	117,585	19. El Paso
472,310	.....	1	11,016	1,543,122	50,800	52,800	15,180	198	118,978	1,060,769	880,160	20. Houston*
3,812,648	26,000	483	3,847	676,158	9,900	15,000	3,802	137	28,839	300,352	251,039	21. San Antonio*
1,571,323	.....	.....	40,900	3,880,031	89,614	108,521	65,775	5,416	269,326	2,316,902	2,168,506	22. Los Angeles*
554,261	.....	.....	27,811	1,599,134	41,000	50,550	31,693	.....	123,243	879,125	851,421	23. Portland
1,549,573	.....	330	5,747	560,008	11,075	11,200	8,372	1,342	31,989	352,551	321,863	24. Salt Lake City ²
6,820,193	77,500	872	59,933	6,958,498	150,678	251,838	82,593	14,152	499,261	4,679,292	3,984,390	25. Seattle*
633,334	.....	.....	5,839	639,173	11,000	20,000	6,515	710	38,225	451,840	421,329	Other reserve cities ¹
459,067	7,000	.....	4,991	471,058	11,050	11,400	3,702	1,308	27,460	293,966	277,712	4. Columbus
1,193,518	.....	.....	8,997	1,202,515	26,650	50,150	14,464	3,923	95,187	830,392	784,097	5. Toledo
95,678	.....	.....	.....	95,678	1,000	5,000	1,971	.....	7,971	65,487	42,716	6. Washington*
303,794	7,000	72	1,800	312,666	6,750	7,000	5,349	1,707	20,806	215,740	174,674	7. Cedar Rapids*
933,575	7,000	113	7,141	947,829	18,728	32,700	15,043	1,120	67,591	655,123	588,013	8. Des Moines*
950,200	55,000	2	8,543	1,013,745	18,300	39,658	9,945	114	68,017	625,274	471,757	9. Indianapolis
109,319	1,000	18	573	110,910	2,100	4,000	939	88	7,127	69,957	50,964	10. Milwaukee*
103,370	.....	141	500	104,011	1,000	6,000	2,598	.....	9,598	62,876	49,961	11. Sioux City
430,901	.....	480	7,728	439,109	13,000	20,000	5,454	660	39,114	302,864	215,873	12. National Stock Yards
86,549	.....	.....	774	87,323	1,750	2,500	762	117	5,129	49,005	33,403	13. St. Paul*
48,487	.....	.....	331	48,818	1,800	1,680	943	355	4,778	28,277	29,230	14. Kansas City, Kansas*
119,915	500	.....	1,515	121,930	3,400	3,800	1,432	81	8,713	86,003	77,967	15. Kansas City, Mo.*
506,948	.....	.....	4,251	511,199	11,150	20,750	7,367	1,554	40,821	385,429	358,052	16. Pueblo
296,250	.....	.....	2,413	298,663	6,500	10,700	2,380	620	20,200	234,782	206,282	17. Topeka
549,288	.....	46	4,537	553,871	16,500	16,500	3,729	1,795	38,524	322,277	262,282	18. Tulsa*
60,363,672	202,906	3,878	516,094	61,086,550	1,482,254	2,192,159	1,046,007	188,019	4,908,439	34,846,138	36,799,542	19. Wichita*
4,550,393	34,972	1,842	55,117	4,642,324	127,378	191,104	85,796	13,492	417,770	2,956,144	2,904,791	Country banks, by districts
10,228,487	76,545	495	124,594	10,430,121	276,314	380,456	161,838	20,502	839,110	5,401,194	5,438,444	1. Boston
4,718,278	17,256	2	28,459	4,763,995	133,268	261,228	91,858	10,971	497,325	2,401,596	2,554,465	2. New York
5,329,084	16,761	121	46,188	5,392,154	143,632	220,732	92,641	10,475	467,480	2,823,464	2,983,804	3. Philadelphia
3,925,218	7,532	446	29,663	3,962,859	92,553	167,403	70,241	14,490	344,687	2,281,395	2,386,374	4. Cleveland
5,074,971	350	391	36,521	5,112,233	120,209	168,021	63,606	14,284	366,120	3,271,942	3,416,446	5. Richmond
9,536,316	28,545	202	89,148	9,654,211	193,631	270,496	165,421	41,516	671,064	5,091,494	5,457,523	6. Atlanta
2,926,182	4,825	.....	16,106	2,947,113	66,259	97,814	63,091	13,265	240,429	1,817,926	1,981,275	7. Chicago
2,662,993	7,350	51	21,558	2,691,952	56,452	82,017	48,357	12,650	199,476	1,463,148	1,553,299	8. St. Louis
3,457,961	4,345	5	12,099	3,474,410	74,470	112,387	83,239	13,173	283,269	2,325,801	2,566,186	9. Minneapolis
4,407,222	625	252	12,652	4,420,751	111,036	130,565	73,947	19,809	335,357	3,072,166	3,464,388	10. Kansas City
3,546,567	3,800	71	43,989	3,594,427	87,052	109,936	45,972	3,392	246,352	1,939,868	2,092,547	11. Dallas
												12. San Francisco

¹ Includes figures for a bank with its head office in a nonreserve city, which has a branch in this reserve city; see contents page.² Cash items reported in process of collection were in excess of demand deposits other than interbank and United States Government. For other footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State or Territory	Number of banks	Loans and investments							Reserves, cash,		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
Total, including Alaska	6,519	134,030,382	72,488,203	47,691,474	11,497	10,801,731	2,632,834	404,643	36,464,032	18,486,747	2,126,875
Total, all States	6,518	134,026,130	72,485,557	47,689,896	11,497	10,801,711	2,632,834	404,635	36,462,847	18,486,375	2,126,684
New England:											
Maine.....	37	359,076	193,485	136,573	81	17,236	10,734	967	80,921	35,346	9,930
New Hampshire.....	52	200,455	114,790	65,075	33	16,404	3,593	560	55,792	22,503	7,284
Vermont.....	35	149,717	82,117	51,527	13	12,118	3,554	388	30,413	13,288	3,242
Massachusetts.....	135	3,654,131	2,230,595	1,112,735	1,736	216,589	79,390	13,086	1,009,344	542,708	72,710
Rhode Island.....	6	680,658	401,172	209,803	.....	61,746	5,755	2,182	109,418	58,586	15,648
Connecticut.....	53	1,446,122	738,456	502,316	16	183,055	18,259	4,020	370,421	157,577	45,801
Middle Atlantic:											
New York.....	435	29,911,301	18,753,499	8,239,089	5,111	2,376,559	406,433	130,610	8,375,779	4,857,770	287,434
New Jersey.....	249	4,461,773	2,112,660	1,683,549	792	536,740	113,901	14,131	887,594	418,063	108,445
Pennsylvania.....	612	9,473,305	5,203,400	3,114,260	167	833,929	282,547	39,002	2,293,158	1,227,856	181,242
East North Central:											
Ohio.....	400	7,359,222	3,606,776	3,049,487	197	552,449	134,434	15,879	1,747,617	940,348	150,553
Indiana.....	236	2,582,315	1,082,117	1,274,826	32	170,432	50,281	4,627	662,658	320,470	62,004
Illinois.....	519	11,317,262	5,118,455	4,884,785	83	957,349	332,709	23,881	2,975,420	1,683,397	125,091
Michigan.....	231	5,715,349	2,627,135	2,515,290	21	507,264	53,583	12,056	1,232,440	673,674	115,033
Wisconsin.....	167	2,077,091	969,317	903,097	72	129,185	71,252	4,168	529,745	247,357	38,063
West North Central:											
Minnesota.....	205	2,065,381	1,132,352	702,286	13	174,367	51,845	4,518	566,599	259,106	25,736
Iowa.....	176	1,207,334	588,402	473,927	.....	124,643	18,001	2,361	353,849	147,443	23,490
Missouri.....	176	3,129,479	1,698,206	1,130,191	489	215,271	75,713	9,609	1,041,288	473,030	38,914
North Dakota.....	40	231,616	105,628	103,700	5	13,225	8,641	417	60,469	26,911	3,537
South Dakota.....	60	331,144	159,015	143,279	10	19,698	8,565	577	75,137	36,857	4,971
Nebraska.....	139	858,327	403,334	344,833	.....	88,281	20,029	1,850	281,750	127,665	12,794
Kansas.....	213	1,010,858	404,070	445,336	169	131,119	28,030	2,134	344,646	153,408	17,219
South Atlantic:											
Delaware.....	10	342,127	203,449	128,455	.....	2,839	5,902	1,482	85,782	43,049	6,756
Maryland.....	70	1,107,041	513,672	478,752	.....	87,369	24,563	2,685	339,440	164,044	30,921
District of Columbia.....	13	1,019,061	521,257	429,409	.....	33,398	32,417	2,580	294,987	158,275	25,602
Virginia.....	204	1,833,900	988,947	683,976	144	122,358	34,011	4,464	483,471	215,481	49,206
West Virginia.....	112	733,169	308,166	366,646	5	45,003	11,321	2,028	204,008	87,757	24,587
North Carolina.....	53	984,247	571,683	312,518	1,238	71,450	24,852	2,506	340,766	150,684	24,095
South Carolina.....	33	446,335	207,707	192,528	.....	32,123	12,981	996	144,687	55,738	15,413
Georgia.....	64	1,251,176	776,801	355,157	50	97,578	18,677	2,913	430,175	196,674	24,032
Florida.....	98	2,019,319	861,290	950,966	13	174,278	28,682	4,090	757,055	261,678	46,550
East South Central:											
Kentucky.....	109	1,002,253	497,094	426,089	4	51,011	25,387	2,668	313,396	143,674	22,411
Tennessee.....	85	1,559,077	852,565	565,219	46	117,861	19,337	4,049	528,932	211,270	34,098
Alabama.....	94	1,080,522	532,206	392,336	10	126,817	26,679	2,474	345,559	146,189	34,075
Mississippi.....	34	319,199	158,719	106,628	.....	48,957	3,952	943	107,048	41,091	8,896
West South Central:											
Arkansas.....	72	527,905	245,229	199,989	86	69,786	11,604	1,211	184,145	75,713	11,883
Louisiana.....	52	1,483,395	654,517	679,406	.....	127,126	19,413	2,933	456,161	223,277	28,243
Oklahoma.....	222	1,409,739	667,115	552,891	17	150,076	36,281	3,359	506,476	200,087	22,965
Texas.....	577	6,257,192	3,602,948	2,141,233	50	388,221	108,580	16,160	2,518,572	896,333	109,459
Mountain:											
Montana.....	84	472,905	216,171	206,337	.....	33,731	15,858	808	149,896	71,094	8,718
Idaho.....	19	392,840	201,316	169,882	194	17,284	3,459	705	85,882	41,913	6,048
Wyoming.....	39	223,420	96,654	107,971	.....	13,907	4,466	422	65,222	27,245	4,659
Colorado.....	94	1,076,637	563,454	444,186	.....	51,281	15,430	2,286	364,891	160,495	17,968
New Mexico.....	33	305,380	147,224	142,679	.....	13,497	1,510	470	120,868	47,301	6,835
Arizona.....	4	552,188	318,882	168,075	12	48,459	15,573	1,187	131,066	62,937	12,730
Utah.....	25	560,057	303,244	217,062	.....	33,190	5,624	937	168,833	82,585	7,530
Nevada.....	5	233,862	111,519	105,667	.....	9,394	6,883	399	43,942	22,942	4,569
Pacific:											
Washington.....	39	1,845,814	1,053,782	568,875	8	183,056	36,105	3,988	477,584	238,486	29,360
Oregon.....	19	1,449,081	773,927	498,438	.....	160,710	13,147	2,859	312,280	191,334	14,209
California.....	89	15,316,373	8,811,038	5,012,562	580	1,153,292	292,891	46,010	3,417,265	1,845,666	145,725
Alaska.....	1	4,252	2,646	1,578	.....	20	.....	8	1,185	372	191
Mutual Savings Banks ¹	3	24,408	9,451	12,574	.....	1,572	738	73	2,442	1,321	146

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	14	339,539	162,528	140,834	12	30,220	5,162	783	72,295	30,911	10,864
New Jersey—Dist. No. 2.....	166	3,611,070	1,734,457	1,322,129	500	451,154	90,597	12,233	691,387	328,933	83,057
Kentucky—Dist. No. 4.....	56	302,586	146,402	130,641	.....	18,307	6,387	849	77,593	33,452	8,584
Pennsylvania—Dist. No. 4.....	147	3,595,558	1,839,782	1,288,758	129	333,918	116,627	16,344	801,485	474,885	66,059
West Virginia—Dist. No. 4.....	12	106,486	44,927	51,420	.....	8,113	1,637	389	24,131	11,341	3,464
Louisiana—Dist. No. 6.....	35	1,189,465	501,417	577,711	.....	91,394	16,747	2,196	371,521	187,932	21,078
Mississippi—Dist. No. 6.....	21	265,110	135,684	83,784	.....	42,158	2,699	785	90,084	33,951	7,203
Tennessee—Dist. No. 6.....	72	1,015,731	499,989	421,909	46	76,018	15,246	2,523	335,516	130,494	24,460
Indiana—Dist. No. 7.....	174	2,274,558	935,507	1,129,996	22	158,987	46,069	3,977	584,890	285,154	54,342
Illinois—Dist. No. 7.....	370	10,645,758	4,869,065	4,561,094	83	888,042	304,858	22,616	2,788,785	1,606,936	111,679
Michigan—Dist. No. 7.....	191	5,541,509	2,558,971	2,430,650	13	489,857	50,306	11,712	1,199,658	658,382	111,118
Wisconsin—Dist. No. 7.....	125	1,897,798	894,432	817,137	72	116,016	66,339	3,802	486,483	229,699	34,271
Missouri—Dist. No. 10.....	45	1,067,533	550,730	404,845	30	80,487	28,719	2,722	439,952	178,870	11,926
New Mexico—Dist. No. 10.....	10	195,613	97,377	90,171	.....	7,086	685	294	77,950	30,267	3,666
Oklahoma—Dist. No. 10.....	209	1,384,634	653,482	544,978	17	146,746	36,106	3,305	494,131	197,005	22,129
Arizona—Dist. No. 12.....	3	482,130	286,152	138,801	12	41,371	14,682	1,112	112,996	53,379	11,275

¹ These banks, two in Wisconsin and one in Indiana, are included in the figures for those States.

OF BANKS ON APRIL 10, 1956, BY STATES

ASSETS [In thousands of dollars]

and bank balances											State or Territory
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets in- directly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	
6,693,049	26,857	67,534	9,062,970	1,480,041	34,751	103,222	432,175	355,073	342,263	173,241,939	Total, including Alaska
6,692,607	26,857	67,534	9,062,790	1,479,938	34,734	103,222	432,175	355,073	342,252	173,236,371	Total, all States
20,367	.....	129	15,149	5,318	238	340	.....	565	436	446,894	New England:
12,616	.....	18	13,357	2,740	256	56	.....	7	186	259,492	Maine
9,937	.....	15	3,898	2,052	138	209	.....	156	129	182,814	New Hampshire
98,844	582	5,978	288,522	45,317	452	1,005	20,291	11,245	7,844	4,749,629	Vermont
13,526	10	324	21,324	11,033	80	.....	1,618	1,623	723	805,153	Massachusetts
77,345	91	80	89,527	21,444	512	497	82	2,076	2,349	1,843,503	Rhode Island
311,506	3,427	32,759	2,882,883	262,979	1,651	4,886	298,085	92,814	172,322	39,119,817	Connecticut
214,539	444	52	146,051	63,510	1,157	464	125	11,241	6,061	5,431,925	Middle Atlantic:
363,593	1,122	4,137	515,208	131,349	2,719	9,128	14,023	18,710	18,769	11,961,161	New York
314,699	195	2,010	339,812	71,841	287	12,387	358	19,115	9,797	9,220,624	New Jersey
180,746	166	69	99,203	28,164	320	303	122	4,829	3,308	3,282,019	Pennsylvania
450,498	1,640	6,162	708,632	50,064	1,458	2,026	4,317	33,711	11,777	14,396,035	East North Central:
211,676	768	3,601	227,688	59,744	650	3,835	38	16,671	7,441	7,036,168	Ohio
132,292	97	240	111,696	18,491	254	491	112	4,177	3,486	2,633,847	Indiana
118,898	403	1,764	160,692	15,602	658	3,986	1,531	6,648	1,475	2,661,880	Illinois
131,048	107	.....	51,761	8,774	292	2,659	90	1,760	634	1,575,392	Michigan
206,743	71	322	322,208	27,591	1,054	1,821	2,509	8,479	4,072	4,216,293	Wisconsin
25,281	.....	84	4,656	3,153	483	.....	.....	849	222	296,792	West North Central:
27,505	.....	.....	5,804	3,077	15	.....	.....	1,055	222	410,650	Minnesota
83,376	271	.....	57,644	7,601	656	.....	5	2,113	452	1,150,904	Iowa
148,189	113	.....	25,717	8,100	259	191	.....	1,400	1,033	1,366,487	Missouri
23,512	100	.....	12,365	3,934	276	1,036	.....	692	258	434,105	North Dakota
62,527	112	136	81,700	15,068	148	250	80	3,079	4,165	1,469,271	South Dakota
52,738	40	401	57,931	19,730	150	1,150	.....	1,960	2,038	1,339,076	Nebraska
120,951	439	45	97,349	28,134	867	2,749	376	2,392	2,670	2,354,559	Kansas
70,056	160	.....	21,448	8,345	225	934	3	543	1,422	948,649	Delaware
67,751	120	.....	98,116	12,816	221	.....	161	2,220	6,388	1,346,819	Maryland
46,138	185	1	27,212	5,952	260	.....	.....	758	459	598,451	District of Columbia
85,236	220	4	124,009	23,851	615	.....	50	2,827	3,744	1,712,438	Virginia
306,441	943	132	141,311	32,519	1,225	3,005	109	5,135	3,443	2,821,810	West Virginia
86,644	.....	.....	60,667	9,115	138	193	.....	1,959	758	1,327,812	North Carolina
182,097	109	97	101,261	22,790	355	.....	3,258	2,844	1,727	2,118,983	South Carolina
114,816	453	106	49,920	12,888	696	1,474	110	2,362	1,692	1,445,303	Georgia
44,601	.....	.....	12,460	5,385	126	500	60	363	503	433,184	Florida
73,454	40	.....	23,055	6,871	197	30	.....	668	878	720,694	East South Central:
111,106	456	60	93,019	18,282	644	550	3,955	4,384	1,786	1,969,157	Kentucky
228,428	504	.....	54,492	16,020	882	2,841	63	2,512	1,006	1,939,539	Tennessee
1,066,939	8,101	1,948	435,792	129,724	8,786	5,024	18,920	10,581	18,168	8,966,967	Alabama
54,157	25	99	15,803	5,932	349	154	6	1,048	280	630,570	Mississippi
20,268	50	.....	17,603	5,795	109	21	.....	187	459	485,293	West South Central:
27,583	.....	.....	5,735	1,938	394	1	.....	303	355	291,633	Arkansas
116,856	250	29	69,293	7,375	431	273	14	2,689	3,487	1,455,797	Louisiana
58,668	.....	.....	8,064	4,557	321	75	.....	358	218	431,777	Texas
25,486	.....	334	29,579	10,680	571	4,515	50	2,438	1,273	702,781	Mountain:
30,785	117	.....	47,816	3,093	88	5,679	.....	377	1,300	739,427	Montana
9,314	.....	.....	7,117	3,973	24	.....	.....	768	409	282,978	Idaho
63,588	743	1,336	144,071	28,507	682	486	320	4,803	2,221	2,360,417	Wyoming
23,292	730	625	82,090	22,128	182	.....	.....	5,590	1,570	1,790,831	Colorado
365,951	3,420	4,423	1,052,080	166,592	2,183	27,998	61,334	51,989	26,837	19,070,571	New Mexico
442	.....	.....	180	103	17	.....	.....	.....	11	5,568	Arizona
949	.....	.....	26	67	.....	.....	.....	.....	6	26,923	Nevada
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pacific:
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Alaska

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

12,861	.....	9	17,650	5,739	122	197	77	569	773	419,311	Connecticut—Dist. No. 2
150,803	335	52	128,207	49,302	693	464	125	9,841	4,106	4,366,988	New Jersey—Dist. No. 2
32,778	.....	.....	2,779	4,136	97	11	.....	163	217	384,803	Kentucky—Dist. No. 4
101,883	10	1,069	157,579	47,513	547	1,487	357	9,716	3,865	4,460,528	Pennsylvania—Dist. No. 4
7,027	.....	.....	2,299	526	1	253	.....	239	170	131,806	West Virginia—Dist. No. 4
81,458	456	60	80,537	14,302	573	500	3,955	3,439	1,471	1,585,226	Louisiana—Dist. No. 6
36,952	.....	.....	11,978	4,739	116	500	60	351	458	361,418	Mississippi—Dist. No. 6
125,536	.....	.....	55,026	15,145	155	.....	47	1,795	1,143	1,369,532	Tennessee—Dist. No. 6
155,418	166	69	89,741	23,900	219	303	122	4,579	2,957	2,891,528	Indiana—Dist. No. 7
385,511	1,639	6,162	676,858	44,814	909	1,818	4,176	33,081	11,147	13,530,488	Illinois—Dist. No. 7
199,125	768	3,599	226,666	58,294	536	3,835	38	16,664	7,324	6,827,858	Michigan—Dist. No. 7
112,592	87	240	109,594	16,883	158	491	112	3,680	3,385	2,408,990	Wisconsin—Dist. No. 7
88,895	60	231	159,970	6,055	.....	741	1,084	2,332	716	1,518,413	Missouri—Dist. No. 10
37,412	.....	.....	6,605	2,983	215	.....	.....	358	144	277,263	New Mexico—Dist. No. 10
220,301	479	.....	54,217	15,772	882	2,841	63	2,512	984	1,901,819	Oklahoma—Dist. No. 10
20,562	.....	183	27,597	9,998	373	4,515	50	2,141	1,157	613,360	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State or Territory	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total, incl. Alaska..	115,052,917	87,646,834	3,485,542	7,780,207	11,756,935	1,602,847	2,780,552	40,788,945	37,275,111	295,953	19,237	1,991,814	38,434	1,168,396
Total, all States..	115,050,387	87,644,746	3,485,478	7,779,908	11,756,935	1,602,847	2,780,473	40,786,189	37,273,166	295,753	19,237	1,991,203	38,434	1,168,396
New England:														
Maine.....	243,122	200,877	7,388	18,061	10,675	5	6,116	156,158	153,871	1,656	7	624		
New Hampshire.....	180,236	143,395	6,469	14,615	10,292		5,465	49,421	48,870	450	15	86		
Vermont.....	78,684	66,928	2,511	5,047	1,678		2,520	83,574	81,673	162	4	1,717	18	
Massachusetts.....	3,555,047	2,816,615	103,802	183,497	348,107	30,100	72,926	633,740	588,267	10,803	1,619	8,405	146	24,500
Rhode Island.....	439,977	360,920	15,647	38,293	7,540	1,534	16,043	286,680	285,106	1,039	174	361		
Connecticut.....	1,334,110	1,110,052	47,294	72,004	49,611	34	55,115	336,779	333,215	3,022	20	512	10	
Middle Atlantic:														
New York.....	27,884,114	20,482,283	955,477	923,794	2,958,983	1,250,416	1,313,161	6,225,818	4,948,450	61,380		270,400	11,855	933,733
New Jersey.....	2,982,604	2,422,073	86,928	306,912	79,689	659	86,343	1,987,212	1,952,997	6,031		27,833	326	25
Pennsylvania.....	7,479,447	6,210,105	243,035	257,771	639,343	22,179	107,014	3,057,783	2,969,590	4,361	840	79,236	1,006	2,750
East North Central:														
Ohio.....	5,520,441	4,393,666	216,139	470,873	337,590	6,539	95,634	2,842,102	2,710,911	3,953	893	126,196	149	
Indiana.....	2,180,499	1,644,361	66,167	322,122	115,379	679	31,791	853,350	845,074	4,117	2,246	1,770	143	
Illinois.....	9,563,011	7,325,811	310,975	448,086	1,315,576	37,157	125,406	3,429,617	3,278,813	8,450	1,265	131,669	300	9,120
Michigan.....	3,793,803	2,992,344	166,560	347,631	215,784	6,023	65,461	2,597,383	2,494,526	3,097	53	99,381	324	
Wisconsin.....	1,548,868	1,188,548	57,086	117,524	159,371	982	25,357	832,960	818,396	7,185	1,217	5,783	379	
West North Central:														
Minnesota.....	1,760,271	1,183,125	52,080	145,371	356,867	3,496	19,332	657,775	643,728	468	70	13,154	355	
Iowa.....	1,100,461	740,638	31,829	187,457	129,210		11,327	346,316	344,485	1,347	81	1,770	143	
Missouri.....	3,199,073	2,161,145	89,933	161,715	760,929	4,506	20,785	664,562	654,770	2,695	556	6,416	125	
North Dakota.....	196,961	161,441	4,433	18,668	10,491	21	1,907	76,759	75,787	312	6	654		
South Dakota.....	274,387	209,882	9,770	40,794	8,937		5,004	103,151	95,511	1,025	2	6,613		
Nebraska.....	942,183	665,191	30,990	88,874	151,003	21	6,104	115,720	115,455	109	29	127		
Kansas.....	1,086,072	733,991	25,358	219,867	99,220		7,636	174,207	171,248	2,848	50	53	8	
South Atlantic:														
Delaware.....	335,169	302,559	19,878	3,407	4,160		5,165	50,710	50,421	210		79		
Maryland.....	1,044,366	785,152	37,703	114,939	97,994	1,276	7,292	308,207	295,636	6,419	6	6,126	20	
District of Columbia.....	960,911	846,081	26,250	123	65,146	6,516	16,795	271,383	238,415	14,668	1,025	59,444	1,214	
Virginia.....	1,388,723	1,074,591	38,008	98,519	155,220	205	22,180	755,126	674,708	17,525	2,235	59,444	1,214	
West Virginia.....	610,318	484,491	19,221	58,446	38,387		9,773	240,134	237,527	408	298	1,583	318	
North Carolina.....	991,096	712,566	29,901	78,477	150,015	82	20,055	227,350	160,386	4,402	7	60,921	1,634	
South Carolina.....	479,888	373,206	15,788	67,554	16,651		6,689	73,476	67,574	5,003	7	5,327	275	
Georgia.....	1,322,455	931,775	45,492	111,261	221,334	220	12,373	231,540	220,763	4,479	869	5,415	14	
Florida.....	2,143,521	1,584,211	31,762	203,064	291,726	3,654	29,104	484,807	394,177	8,410	2,734	76,335	1,151	2,000
East South Central:														
Kentucky.....	1,007,599	783,500	30,659	52,613	132,284	49	8,494	199,153	185,735	3,597	15	9,726	80	
Tennessee.....	1,443,346	940,606	28,281	156,280	303,229	1,388	13,562	503,291	479,808	3,779	175	18,517	1,012	
Alabama.....	1,054,765	810,889	26,663	116,782	89,586	300	10,545	271,508	266,563	3,518	27	430	970	
Mississippi.....	329,446	219,560	7,555	52,095	49,075		1,161	68,468	66,209	2,244		15		
West South Central:														
Arkansas.....	541,039	412,725	8,203	53,664	62,898		3,549	120,354	118,211	734	25	1,249	135	
Louisiana.....	1,541,643	976,732	27,035	138,571	197,693	7,597	14,015	277,800	263,258	2,247	57	8,468	770	3,000
Oklahoma.....	1,545,692	1,098,180	38,530	193,130	201,286	366	14,200	219,992	208,170	5,772	97	5,007	946	
Texas.....	6,971,829	5,102,580	130,933	472,869	1,167,163	24,958	73,326	1,246,539	969,757	21,164	1,172	249,817	4,629	
Mountain:														
Montana.....	470,060	363,873	10,229	58,601	32,430		4,927	123,386	122,808	145	3	425	5	
Idaho.....	313,908	247,266	5,188	52,969	4,409		4,076	141,317	140,100	1,183	11	23		
Wyoming.....	200,142	148,855	4,823	34,529	10,567		1,368	67,976	62,689	1,430	18	3,839		
Colorado.....	1,025,410	789,583	27,282	78,960	115,525	87	13,973	310,187	293,002	2,355	10	14,820		
New Mexico.....	316,220	218,491	12,897	64,910	16,457		3,465	90,061	71,727	2,322	11	16,001		
Arizona.....	485,129	392,043	9,316	61,809	8,987	3,366	9,608	159,878	157,288	2,353	10	227		
Utah.....	492,725	367,704	8,420	68,812	43,291	2	4,496	197,636	193,314	2,350	1,020	702	250	
Nevada.....	172,851	128,317	4,088	36,121	1,361		2,964	88,845	83,135	1,757		3,953		
Pacific:														
Washington.....	1,526,333	1,235,320	39,251	149,253	75,438	6,758	20,313	634,102	621,564	4,244	9	1,370	415	6,500
Oregon.....	1,021,579	831,249	19,538	117,538	24,609	1,989	26,656	612,930	573,419	2,229	14	39,218	50	
California.....	9,970,863	8,269,250	252,653	515,636	413,739	179,683	339,902	7,298,966	6,446,059	48,206	233	625,599	9,376	169,493
Alaska.....	2,530	2,088	64	299			79	2,756	1,945			611		
Mutual Savings Banks¹..	176	72	4	100				24,429	24,426			3		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	263,535	221,192	9,769	11,950	10,047		10,577	119,421	119,007	65	20	329		
New Jersey—Dist. No. 2	2,357,336	1,935,336	68,870	200,090	76,336	659	76,045	1,638,714	1,615,284	2,677		20,415	313	25
Kentucky—Dist. No. 4	259,516	229,430	6,307	17,759	4,110		1,910	87,298	82,864	2		4,352	80	
Pennsylvania—Dist. No. 4	2,510,894	2,341,125	98,627	75,061	204,776	2,933	28,372	1,157,920	1,117,926	283	185	38,305	971	250
West Virginia—Dist. No. 4	76,440	59,855	4,170	7,506	2,658		2,251	36,476	35,645	30	10	791		
Louisiana—Dist. No. 6	1,246,553	770,386	19,688	270,411	171,447	7,597	7,024	218,565	204,128	2,152	47	8,468	770	
Mississippi—Dist. No. 6	273,961	175,024	6,180	43,787	47,905		1,065	57,581	55,723	1,853		5		3,000
Tennessee—Dist. No. 6	909,431	594,628	19,009	113,783	172,683		9,328	358,611	336,748	2,929	172	17,765	997	
Indiana—Dist. No. 7	1,915,274	1,440,797	58,752	286,465	99,987	679	28,594	761,887	754,631	3,658	2,226	1,254	118	
Illinois—Dist. No. 7	9,010,794	6,911,425	300,320	404,753	1,235,830	37,157	121,309	3,187,764	3,065,341	7,708	1,215	104,080	300	9,120
Michigan—Dist. No. 7	3,707,291	2,926,936	163,027	332,064	215,462	6,023	63,779	2,493,254	2,391,300	2,918	30	98,682	324	
Wisconsin—Dist. No. 7	1,430,153	1,094,156	53,550	101,603	156,037	982	23,825	744,833	730,849	7,160	997	5,448	379	
Missouri—Dist. No. 10	1,246,547	733,610	24,786	53,388	425,136	2,072	7,555	157,458	155,556	1,08	12	1,782		
New Mexico—Dist. No. 10	192,537	117,130	10,764	47,041	15,075		2,527	68,287	56,314	1,545	11	10,417		
Oklahoma—Dist. No. 10	1,518,358	1,077,702	38,230	187,574	200,651	366	13,835	212,929	201,177	5,768	97	4,946	941	
Arizona—Dist. No. 12	422,245	339,513	8,456	53,490	8,987	3,352	8,447	138,642	136,058	2,353	10	221		

¹ These banks, two in Wisconsin and one in Indiana, are included in the figures for those States.

OF BANKS ON APRIL 10, 1956, BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State or Territory
155,841,862	1,439,716	459,544	2,355,320	160,096,442	3,982,313	6,492,261	2,315,503	355,420	13,145,497	99,299,225	89,144,623	Total, including Alaska
155,836,576	1,439,716	459,544	2,355,317	160,091,153	3,982,110	6,492,206	2,315,482	355,420	13,145,218	99,297,317	89,142,337	Total, all States
399,280	2,950		3,914	406,144	14,159	15,149	10,309	1,133	40,750	207,606	209,905	New England:
229,657	1,900		894	232,451	6,294	12,424	6,904	1,419	27,041	154,263	150,118	Maine
162,258	725		1,721	164,704	5,967	6,789	4,074	1,280	18,110	64,849	70,597	New Hampshire
4,188,787	45,447	22,219	59,302	4,315,755	116,888	228,479	68,684	19,823	433,874	3,168,098	2,784,516	Vermont
726,657	3,000	1,618	10,850	742,125	16,130	33,780	13,045	73	63,028	405,127	393,932	Massachusetts
1,670,889	13,300	82	19,231	1,703,502	49,497	62,692	23,772	4,040	140,001	1,167,238	1,147,644	Rhode Island
												Connecticut
34,109,932	374,975	315,316	903,442	35,703,665	1,005,553	1,793,827	584,487	32,285	3,416,152	24,689,725	19,836,355	Middle Atlantic:
4,969,816	35,251	125	45,302	5,050,494	119,595	181,611	68,331	11,894	381,431	2,622,014	2,669,277	New York
10,537,230	124,795	14,773	107,039	10,783,837	302,487	690,916	166,506	17,415	1,177,324	6,600,646	6,059,682	New Jersey
												Pennsylvania
8,362,543	122,656	358	89,844	8,575,401	202,051	328,179	107,984	7,009	645,223	4,865,930	4,620,361	East North Central:
3,033,849	8,445	122	25,419	3,067,835	59,673	91,529	54,844	8,138	214,184	1,900,643	1,899,071	Ohio
12,992,628	285,300	4,456	114,745	13,397,129	340,422	447,524	127,234	83,726	998,906	8,403,881	7,190,671	Indiana
6,391,186	130,040	38	90,789	6,612,053	129,208	197,776	82,338	14,793	424,115	3,354,840	3,177,748	Illinois
2,381,828	62,150	112	15,778	2,459,868	46,651	87,781	34,830	4,717	173,979	1,305,586	1,219,733	Michigan
												Wisconsin
2,418,046	12,750	1,531	31,264	2,463,591	62,731	88,022	35,574	11,962	198,289	1,480,681	1,187,136	West North Central:
1,446,777	8,135	90	4,345	1,459,347	28,248	50,476	31,855	5,466	116,045	917,652	887,661	Minnesota
3,863,635	21,080	2,567	31,026	3,918,308	97,202	124,278	70,188	6,317	297,985	2,670,177	2,021,437	Iowa
273,720	100		2,831	276,651	5,600	8,302	5,281	958	20,141	167,024	177,360	Missouri
377,538	2,500		2,868	382,906	7,153	12,128	6,939	1,524	27,744	241,078	249,876	North Dakota
1,057,903	2,945	5	4,787	1,065,640	26,395	34,342	18,302	6,225	85,264	801,163	702,525	South Dakota
1,260,279	875		6,083	1,267,237	27,222	43,798	26,006	2,224	99,250	912,166	935,777	Nebraska
												Kansas
385,879	100		4,977	390,956	10,978	26,550	5,555	66	43,149	299,292	298,766	South Atlantic:
1,352,563	950	80	8,254	1,361,847	25,396	59,830	16,133	6,065	107,424	900,129	825,683	Delaware
1,232,294			9,230	1,241,524	27,550	51,250	14,782	3,970	97,552	850,242	805,068	Maryland
2,143,849	7,300	376	20,303	2,171,828	54,990	88,714	34,307	4,720	182,731	1,170,423	1,097,941	District of Columbia
850,452	2,880	3	4,979	858,314	24,311	42,538	18,917	4,569	90,335	518,814	531,262	Virginia
1,218,446	1,702	161	25,915	1,246,224	20,760	62,765	14,021	3,049	100,595	825,229	712,982	West Virginia
553,364			4,664	558,028	11,511	20,621	6,752	1,539	40,423	406,538	420,237	North Carolina
1,553,995	7,100	50	22,328	1,583,473	36,055	58,041	21,966	12,903	128,965	1,113,210	931,400	South Carolina
2,628,328	250	110	22,692	2,651,380	66,225	70,076	23,647	10,482	170,430	1,696,054	1,675,068	Georgia
												Florida
1,206,752	5,615		10,136	1,222,503	29,120	55,360	18,893	1,936	105,309	860,288	783,940	East South Central:
1,946,637		3,258	19,632	1,969,527	45,625	76,138	24,351	3,342	1,159,988	1,159,988	1,009,187	Kentucky
1,326,273		149	11,955	1,338,377	32,225	49,988	19,830	4,883	106,926	890,029	888,296	Tennessee
397,914		60	1,944	399,918	9,113	21,860	2,099	194	33,266	272,385	260,356	Alabama
												Mississippi
661,393			3,423	664,816	16,655	23,658	13,775	1,790	55,878	444,530	446,883	West South Central:
1,819,443	15,000	4,143	10,646	1,849,232	34,661	59,813	25,075	376	119,925	1,337,518	1,216,299	Arkansas
1,765,684	5,000	63	8,477	1,779,224	46,345	65,576	43,774	4,620	160,315	1,262,772	1,251,018	Louisiana
8,218,368	22,625	21,433	43,700	8,306,126	247,476	285,254	107,421	20,690	660,841	5,469,098	5,212,983	Oklahoma
												Texas
593,446		6	4,147	597,599	11,953	13,817	6,556	645	32,971	400,100	411,598	Mountain:
455,225			3,171	458,396	11,390	11,920	3,198	389	26,897	276,037	286,708	Montana
268,118	1,575		1,651	271,344	3,633	10,233	5,224	1,199	20,289	166,824	179,017	Idaho
1,335,597	8,700	14	9,847	1,354,158	31,690	43,146	21,593	5,210	101,639	839,261	813,223	Wyoming
406,281			2,527	408,808	7,850	7,805	2,904	4,410	22,969	249,488	278,802	Colorado
645,007		50	11,262	656,319	15,855	23,725	6,782	100	46,462	430,064	433,881	New Mexico
690,361			6,848	697,209	14,078	16,387	10,210	1,543	42,218	414,124	393,196	Arizona
261,696			4,560	266,256	6,930	6,415	3,327	50	16,722	156,420	160,285	Utah
												Nevada
2,160,435	3,500	330	26,511	2,190,776	51,763	81,052	35,673	1,153	169,641	1,318,674	1,260,815	Pacific:
1,634,509	300		27,964	1,662,773	42,235	52,950	32,691	182	128,058	916,197	893,353	Washington
17,269,829	97,800	65,846	452,100	17,885,575	376,611	566,922	228,539	12,924	1,184,996	8,553,202	8,072,708	Oregon
5,286			3	5,289	203	55	21		279	1,908	2,286	California
24,605			3	24,608		1,878	379	58	2,315			Alaska
												Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

382,956	2,350	77	3,489	388,872	10,807	13,487	5,506	639	30,439	233,024	226,069	Connecticut—Dist. No. 2
3,996,050	27,400	125	39,682	4,063,257	96,674	141,684	55,698	9,675	303,731	2,078,326	2,083,264	New Jersey—Dist. No. 2
346,814	215		1,823	348,852	10,015	16,461	8,443	1,032	35,951	223,959	246,320	Kentucky—Dist. No. 4
3,908,814	35,390	357	45,629	3,990,190	122,837	302,607	40,176	4,718	470,338	2,491,432	2,286,979	Pennsylvania—Dist. No. 4
112,916	1,300		1,037	115,253	4,705	8,325	2,339	1,184	16,553	67,114	67,313	West Virginia—Dist. No. 4
1,465,118	15,000	4,143	8,415	1,492,676	24,251	45,992	21,935	372	92,550	1,084,558	967,284	Louisiana—Dist. No. 6
331,542		60	1,830	333,432	7,563	18,619	1,731	73	27,986	225,031	207,898	Mississippi—Dist. No. 6
1,268,042		47	13,038	1,281,127	29,390	41,513	15,183	2,319	88,405	728,869	662,713	Tennessee—Dist. No. 6
2,677,161	8,370	122	22,329	2,707,982	50,998	78,572	47,505	6,471	183,546	1,670,208	1,666,115	Indiana—Dist. No. 7
12,198,558	283,950	4,315	111,466	12,598,289	324,912	420,817	109,856	76,614	932,199	7,948,425	6,760,629	Illinois—Dist. No. 7
6,200,545	130,040	38	90,278	6,420,901	124,368	191,180	77,925	13,484	406,957	3,281,901	3,096,113	Michigan—Dist. No. 7
2,174,986	62,150	112	14,289	2,251,537	42,226	80,044	31,013	4,170	157,453	1,208,673	1,109,990	Wisconsin—Dist. No. 7
1,404,005	50	1,084	8,922	1,414,061	28,585	50,938	20,283	4,546	104,352	997,737	634,583	Missouri—Dist. No. 10
260,824			2,334	263,158	4,960	4,830	1,177	3,138	14,105	148,520	160,093	New Mexico—Dist. No. 10
1,731,287	5,000	63	8,337	1,744,687	45,635	64,480	42,699	4,318	157,132	1,243,840	1,224,894	Oklahoma—Dist. No. 10
560,887		50	10,165	571,102	14,855	22,225	5,178		42,258	374,086	373,853	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, APRIL 10, 1956

[In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves ¹	Net demand deposits subject to reserve	Time deposits	Reserves with Federal Reserve Banks ²			Ratio of total reserves to net demand plus time deposits (per cent)	Ratio of required reserves to net demand plus time deposits (per cent)
					Total	Required	Excess		
All member banks	115,052,917	15,753,692	99,299,225	40,788,945	18,486,747	18,340,905	145,842	13.2	13.1
Central reserve city banks ³	29,312,269	3,394,008	25,918,261	4,610,070	5,252,135	5,414,156	—162,021	17.2	17.7
Reserve city banks ³	45,089,994	6,555,168	38,534,826	16,465,857	7,658,563	7,759,562	—100,999	13.9	14.1
Country banks ³	40,650,654	5,804,516	34,846,138	19,713,018	5,576,049	5,167,187	408,862	10.2	9.5
All member banks, by districts:									
Boston	5,567,641	633,484	4,934,157	1,426,931	799,097	782,127	16,970	12.6	12.3
New York	30,504,985	3,503,910	27,001,075	7,983,953	5,217,614	5,348,693	—131,079	14.9	15.3
Philadelphia	5,688,990	736,796	4,952,194	2,299,071	885,150	862,252	22,898	12.2	11.9
Cleveland	8,607,291	958,856	7,648,435	4,123,796	1,460,026	1,413,500	46,526	12.4	12.0
Richmond	5,398,852	794,591	4,604,261	1,839,200	820,638	783,844	36,794	12.7	12.2
Atlanta	6,950,686	1,212,935	5,737,751	1,622,612	956,918	917,609	39,309	13.0	12.5
Chicago	17,163,973	2,137,114	15,026,859	7,534,054	2,927,614	2,881,039	46,575	13.0	12.8
St. Louis	4,648,490	730,827	3,917,663	1,228,196	679,788	657,514	22,274	13.2	12.8
Minneapolis	2,906,906	448,171	2,458,735	1,153,327	426,918	412,450	14,468	11.8	11.4
Kansas City	6,211,249	1,101,738	5,109,511	1,106,764	874,955	835,502	39,453	14.1	13.4
Dallas	7,480,820	1,582,884	5,897,936	1,355,847	961,352	945,091	16,261	13.3	13.0
San Francisco	13,923,034	1,912,386	12,010,648	9,115,194	2,476,677	2,501,284	—24,607	11.7	11.8
Central reserve city banks:									
New York	23,389,280	2,720,591	20,668,689	3,319,981	4,144,846	4,299,737	—154,891	17.3	17.9
Chicago	5,922,989	673,417	5,249,572	1,290,089	1,107,289	1,114,419	—7,130	16.9	17.0
Reserve city banks, by districts:									
Boston	2,209,934	231,921	1,978,013	234,245	365,010	367,755	—2,745	16.5	16.6
New York	1,056,808	125,616	931,192	494,382	192,864	192,334	530	13.5	13.5
Philadelphia	2,937,750	387,152	2,550,598	332,033	456,089	475,709	—19,620	15.8	16.5
Cleveland	5,417,178	592,207	4,824,971	1,984,825	977,670	967,736	9,934	14.4	14.2
Richmond	2,703,221	380,355	2,322,866	609,613	441,706	448,597	—6,891	15.1	15.3
Atlanta	2,979,433	513,624	2,465,809	518,894	467,931	469,790	—1,859	15.7	15.7
Chicago	5,374,945	689,152	4,685,793	2,573,688	993,661	972,127	21,534	13.7	13.4
St. Louis	2,528,018	428,281	2,099,737	422,486	395,633	399,077	—3,444	15.7	15.8
Minneapolis	1,189,339	193,752	995,587	207,901	173,436	189,601	—16,165	14.4	15.8
Kansas City	3,391,787	608,077	2,783,710	468,265	511,027	524,481	—13,454	15.7	16.1
Dallas	3,663,971	838,201	2,825,770	765,474	507,840	546,912	—39,072	14.1	15.2
San Francisco	11,637,610	1,566,830	10,070,780	7,854,051	2,175,696	2,205,443	—29,747	12.1	12.3
Country banks, by districts:									
Boston	3,357,707	401,563	2,956,144	1,192,686	434,087	414,372	19,715	10.5	10.0
New York	6,058,897	657,703	5,401,194	4,169,590	879,904	856,622	23,282	9.2	9.0
Philadelphia	2,751,240	349,644	2,401,596	1,967,038	429,061	386,543	42,518	9.8	8.8
Cleveland	3,190,113	366,649	2,823,464	2,138,971	482,356	445,764	36,592	9.7	9.0
Richmond	2,695,631	414,236	2,281,395	1,229,587	378,932	335,247	43,685	10.8	9.5
Atlanta	3,971,253	699,311	3,271,942	1,103,718	488,987	447,819	41,168	11.2	10.2
Chicago	5,866,039	774,545	5,091,494	3,670,277	826,664	794,493	32,171	9.4	9.1
St. Louis	2,120,472	302,546	1,817,926	805,710	284,155	258,437	25,718	10.8	9.9
Minneapolis	1,717,567	254,419	1,463,148	945,426	253,482	222,849	30,633	10.5	9.3
Kansas City	2,819,462	493,661	2,325,801	638,499	363,928	311,021	52,907	12.3	10.5
Dallas	3,816,849	744,683	3,072,166	590,373	453,512	398,179	55,333	12.4	10.9
San Francisco	2,285,424	345,556	1,939,868	1,261,143	300,981	295,841	5,140	9.4	9.2

¹ Demand balances with banks in United States, except private banks and American branches of foreign banks, plus cash items in process of collection. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" is accounted for by an excess of allowable deductions over gross demand deposits at a number of banks.

² The figures shown in the "Total" column represent the reserve balances as reported by member banks from their own books. They differ from those shown by the Federal Reserve Banks' books because of a lack of synchronization of entries on the books of Federal Reserve Banks and member banks. In determining whether member banks' reserves meet requirements, the reserve balances shown by the books of the Federal Reserve Banks are used.

Reserves actually required on a given date are based on deposits at the opening of business on that day, which is the same as the close of business the preceding day. Therefore, the figures in the "Required" column represent the reserves required to be maintained on the business day following the call date. Pursuant to the provisions of law, the Board of Governors of the Federal Reserve System prescribed the following requirements for reserves to be maintained by each member bank which were in effect on that date: Time deposits—5% for all member banks; net demand deposits—20% for central reserve city banks, 18% for reserve city banks, and 12% for country banks.

The figures shown in the "Excess" column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.

³ Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.

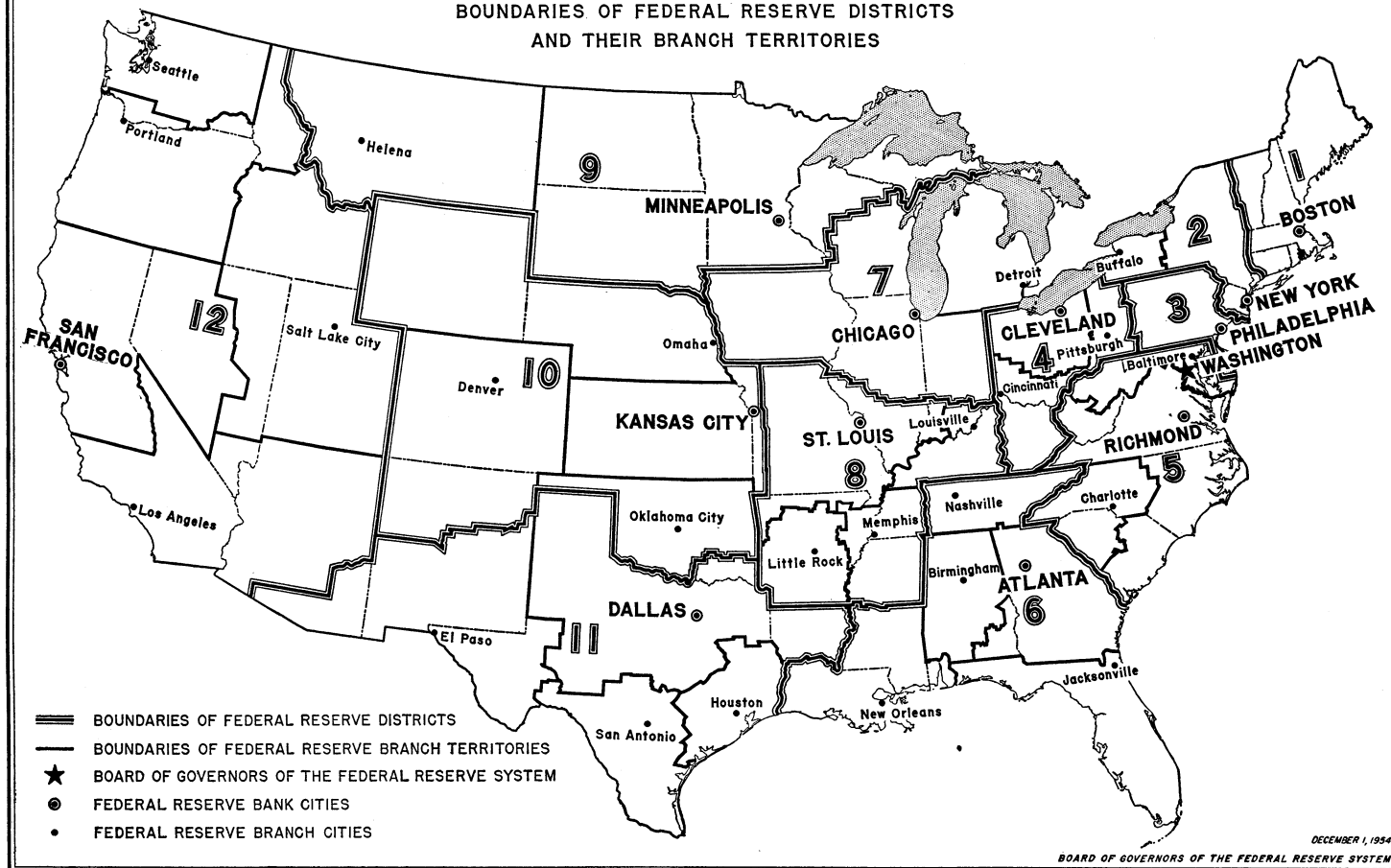
STATE MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 10, 1956, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district												
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco	
ASSETS														
Loans and investments	48,694,229	1,809,623	23,523,230	2,952,815	4,175,565	1,914,958	893,029	6,157,598	1,678,861	456,397	880,359	724,241	3,527,553	
Loans (including overdrafts)	28,105,664	1,004,212	14,839,127	1,858,238	2,121,399	1,070,679	489,147	2,765,233	879,891	210,102	461,992	387,416	2,018,228	
United States Government direct obligations	15,924,893	598,179	6,580,825	831,921	1,636,884	683,448	317,176	2,644,819	642,752	199,895	303,860	261,836	1,223,298	
Obligations guaranteed by United States Government	7,424	231	5,093	264	129	1,294	108	100	7	13	135	50		
Obligations of States and political subdivisions	3,708,216	162,676	1,724,430	191,097	325,283	106,600	77,028	602,482	102,778	32,979	95,225	60,893	226,745	
Other bonds, notes, and debentures	772,229	37,971	265,343	56,676	80,384	47,661	7,259	134,423	48,218	12,604	16,864	12,365	52,461	
Corporate stocks (including Federal Reserve Bank stock)	175,803	6,354	108,412	14,619	11,486	5,276	2,311	10,541	5,215	804	2,283	1,681	6,821	
Reserves, cash, and bank balances	13,282,520	464,951	6,709,024	821,199	917,785	586,740	276,569	1,357,984	499,481	123,031	335,309	280,027	910,420	
Reserve with Federal Reserve Banks	7,110,860	227,382	3,807,944	424,586	510,298	284,616	122,622	740,055	237,447	59,610	139,111	105,345	451,844	
Cash in vault	689,691	44,013	227,956	48,232	87,938	50,672	21,129	105,900	25,515	7,759	12,274	19,071	39,232	
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,630,951	65,973	232,976	99,631	160,827	108,997	94,488	311,275	114,100	45,965	90,923	137,513	168,283	
Other balances with banks in United States	7,890	453	3,322	1,212	112	207	13	728	11	15	335	256	1,226	
Balances with banks in foreign countries	34,640	1,493	29,294	842	720	229	8	831	26	41	123	175	858	
Cash items in process of collection	3,808,488	125,637	2,407,532	246,696	157,890	142,019	38,309	199,195	122,382	9,641	92,543	17,667	248,977	
Due from own foreign branches	22,708		22,708											
Bank premises owned and furniture and fixtures	482,600	25,767	213,138	42,198	33,955	27,901	15,561	48,684	12,694	3,182	5,027	14,911	39,582	
Other real estate owned	6,467	306	832	776	460	299	567	385	121	206	352	1,857	306	
Investments and other assets indirectly representing bank premises or other real estate	28,862	847	2,241	5,343	11,436	3,877		2,104	793	245	97	19	1,860	
Customers' liability on acceptances	273,882	1,728	258,170	7,210	141	17	181	50	1,108				5,277	
Income accrued but not yet collected	132,930	4,938	75,900	6,736	11,842	4,195	1,545	11,682	4,290	526	2,002	565	8,709	
Other assets	136,852	3,600	86,194	8,049	5,741	9,877	3,325	6,321	2,381	206	2,588	707	7,863	
Total assets	63,061,050	2,311,760	30,891,437	3,844,326	5,156,925	2,547,864	1,190,777	7,584,808	2,199,729	583,793	1,225,734	1,022,327	4,501,570	
LIABILITIES														
Demand deposits	42,830,876	1,685,276	22,361,598	2,798,503	2,825,629	1,709,411	838,297	4,287,989	1,575,216	362,737	954,644	808,372	2,623,204	
Individuals, partnerships, and corporations	32,794,901	1,386,418	16,422,459	2,349,240	2,395,603	1,295,942	614,064	3,438,107	1,167,033	279,023	606,942	662,873	2,177,197	
United States Government	1,326,333	49,670	742,446	84,233	99,670	43,824	14,495	135,157	52,105	10,120	17,155	12,303	65,155	
States and political subdivisions	2,056,474	119,492	649,454	79,867	159,638	119,758	106,211	385,342	93,977	50,230	97,804	80,798	113,903	
Banks in United States	4,208,337	70,836	2,507,053	240,954	122,004	220,698	91,931	245,695	248,729	18,231	224,213	42,935	175,058	
Banks in foreign countries	1,039,884	2,669	993,422	6,122	3,106	2,625	976	4,026	1,797		1,057	615	23,469	
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,404,947	56,191	1,046,764	38,087	45,608	26,564	10,620	79,662	11,575	5,133	7,473	8,848	68,422	
Time deposits	13,398,402	376,757	4,637,969	576,311	1,804,826	598,616	256,168	2,697,885	421,385	180,444	166,635	141,433	1,539,973	
Individuals, partnerships, and corporations	12,058,148	372,302	3,715,637	563,111	1,736,022	524,188	229,259	2,635,914	412,418	175,607	160,447	123,729	1,409,514	
United States Government	56,553	2,148	32,857	430	456	9,051	3,257	720	3,314	57	761	734	2,768	
Postal savings	6,410	217	15	97	713	2,240	2,710	354	29	7	16	1	1	
States and political subdivisions	531,871	2,090	176,695	12,163	67,605	44,737	20,170	60,720	5,619	4,773	5,311	16,719	115,269	
Banks in United States	18,239		9,459	10	30	1,125	772	177	5		100	250	6,311	
Banks in foreign countries	727,181		703,306	500	17,275								6,100	
Total deposits	56,229,278	2,062,033	26,999,567	3,374,814	4,630,455	2,308,027	1,094,465	6,985,874	1,996,601	543,181	1,121,279	949,805	4,163,177	
Due to own foreign branches	290,657		290,657											
Bills payable, rediscounts, and other liabilities for borrowed money	548,648	20,072	270,635	73,275	89,091	4,875	250	59,150	25,500	50	5,550	200	5,416	
Acceptances outstanding	286,787	1,728	270,729	7,406	141	17	181	52	1,117				7,717	
Dividends declared but not yet payable	20,077	188	16,666	449	1,563	345		101	23				26,357	
Income collected but not yet earned	232,336	12,731	83,997	22,333	19,680	14,662	6,669	32,626	7,192	1,541	3,276	1,272	26,357	
Expenses accrued and unpaid	302,744	13,131	161,101	17,058	27,177	11,632	4,433	29,885	7,804	819	4,241	2,466	22,997	
Other liabilities	161,495	4,379	121,326	1,283	6,025	10,224	2,635	5,415	2,671	121	1,080	47	6,289	
Total liabilities	58,072,022	2,114,262	28,214,678	3,496,618	4,774,132	2,349,782	1,108,633	7,113,103	2,040,910	545,735	1,135,426	953,790	4,224,953	
CAPITAL ACCOUNTS														
Capital	1,432,696	62,381	753,566	91,246	104,633	50,700	29,538	139,235	52,914	11,322	23,853	24,558	88,750	
Surplus	2,530,595	92,521	1,413,469	197,832	212,295	107,494	35,286	192,351	63,253	14,386	42,024	25,448	134,236	
Undivided profits	927,289	38,206	484,215	53,370	60,336	31,860	15,604	104,258	40,121	10,080	20,645	16,333	52,261	
Other capital accounts	98,448	4,390	25,509	5,260	5,529	8,028	1,716	35,861	2,531	2,270	3,786	2,198	1,370	
Total capital accounts	4,989,028	197,498	2,676,759	347,708	382,793	198,082	82,144	471,705	158,819	38,058	90,308	68,537	276,617	
Total liabilities and capital accounts	63,061,050	2,311,760	30,891,437	3,844,326	5,156,925	2,547,864	1,190,777	7,584,808	2,199,729	583,793	1,225,734	1,022,327	4,501,570	
Net demand deposits subject to reserve (see page 18)	37,393,078	1,494,083	19,721,090	2,452,176	2,506,912	1,458,395	705,500	3,778,318	1,338,734	307,131	771,233	653,192	2,206,314	
Demand deposits adjusted (see footnote on page 1)	32,447,834	1,436,464	15,711,145	2,220,498	2,442,959	1,300,245	692,886	3,703,916	1,150,203	324,745	619,676	734,852	2,110,545	
Pledged assets (and securities loaned)	5,550,529	161,991	2,159,467	470,989	649,401	319,060	190,597	505,245	214,754	79,275	157,144	142,981	499,625	
Number of banks	1,838	44	193	75	213	135	70	453	170	129	132	144	80	

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



DECEMBER 1, 1954

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM