



MEMBER BANK
CALL REPORT

NUMBER 141

CONDITION OF MEMBER BANKS

September 26, 1956

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

CONTENTS

Assets and Liabilities:	PAGE
Of All Member Banks September 26, 1956, June 30, 1956, and October 5, 1955	1
Of All Member Banks on Selected Call Dates, 1951-1956	2
By Class of Bank	3
By Federal Reserve Districts	4-5
Classification of Loans and United States Government Direct Obligations:	
Of All Member Banks on Selected Call Dates, 1951-1956	6
By Class of Bank	6
By Federal Reserve Districts	7
Of Reserve City and Country Member Banks, by Federal Reserve Districts	8-9
All Member Banks—Assets and Liabilities of Central Reserve City and Reserve City Banks, by Cities, and of Country Banks in Each Federal Reserve District	10-13
Assets and Liabilities of Member Banks, by States	14-17
Deposits and Reserves by Class of Bank and Federal Reserve Districts	18
Assets and Liabilities of State Member Banks, by Federal Reserve Districts	19

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 SEPTEMBER 26, 1956 COMPARED WITH JUNE 30, 1956 AND OCTOBER 5, 1955

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	September 26, 1956	June 30, 1956	October 5, 1955	June 30, 1956	October 5, 1955
ASSETS					
Loans and investments	136,153,804	134,428,103	132,342,648	+1,725,701	+3,811,156
Loans (including overdrafts)	76,305,264	74,783,150	67,381,309	+1,522,114	+8,923,955
United States Government direct obligations	46,343,006	46,213,462	50,921,728	+129,544	-4,578,722
Obligations guaranteed by United States Government	11,429	12,393	9,647	-964	+1,782
Obligations of States and political subdivisions	10,686,714	10,556,692	10,746,513	+130,022	-59,799
Other bonds, notes, and debentures	2,396,803	2,456,223	2,895,173	-59,420	-498,370
Corporate stocks (including Federal Reserve Bank stock)	410,588	406,183	388,278	+4,405	+22,310
Reserves, cash, and bank balances	36,817,477	37,536,457	35,836,289	-718,980	+981,188
Reserve with Federal Reserve Banks	18,501,710	18,233,783	18,437,008	+267,927	+64,702
Cash in vault	2,295,875	1,685,649	2,003,193	+610,226	+292,682
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,400,835	6,759,396	6,417,372	-358,561	-16,537
Other balances with banks in United States	27,845	27,642	29,338	+203	-1,493
Balances with banks in foreign countries	120,300	65,267	77,620	+55,033	+42,680
Cash items in process of collection	9,470,912	10,764,720	8,871,758	-1,293,808	+599,154
Due from own foreign branches	78,611	97,135	52,593	-18,524	+26,018
Bank premises owned and furniture and fixtures	1,568,332	1,522,722	1,394,415	+45,610	+173,917
Other real estate owned	39,584	35,759	26,373	+3,825	+13,211
Investments and other assets indirectly representing bank premises or other real estate	111,886	109,318	108,275	+2,568	+3,611
Customers' liability on acceptances	589,127	483,551	437,266	+105,576	+151,861
Income accrued but not yet collected	385,655	377,566	358,016	+8,089	+27,639
Other assets	238,840	229,111	263,675	+9,729	-24,835
Total assets	175,983,316	174,819,722	170,819,550	+1,163,594	+5,163,766
LIABILITIES					
Demand deposits	115,791,920	116,846,940	113,720,115	-1,055,020	+2,071,805
Individuals, partnerships, and corporations	87,859,063	87,403,910	87,090,673	+455,153	+768,390
United States Government	4,537,963	4,805,746	3,257,687	-267,783	+1,280,276
States and political subdivisions	7,683,727	8,495,941	7,461,650	-812,214	+222,077
Banks in United States	11,400,253	11,627,189	11,719,648	-226,936	-319,395
Banks in foreign countries	1,615,194	1,509,860	1,512,627	+105,334	+102,567
Certified and officer's checks, cash letters of credit, and travelers' checks, etc.	2,695,720	3,004,294	2,677,830	-308,574	+17,890
Time deposits	41,823,096	41,541,515	40,441,905	+281,581	+1,381,191
Individuals, partnerships, and corporations	38,263,540	37,915,885	36,775,923	+347,655	+1,487,617
United States Government	281,828	282,296	305,686	-468	-23,858
Postal savings	19,240	19,239	19,451	+1	-211
States and political subdivisions	1,912,765	1,953,634	1,874,881	-40,869	+37,884
Banks in United States	41,828	42,240	38,447	-412	+3,381
Banks in foreign countries	1,303,895	1,328,221	1,427,517	-24,326	-123,622
Total deposits	157,615,016	158,388,455	154,162,020	-773,439	+3,452,996
Due to own foreign branches	676,905	446,341	569,688	+230,564	+107,217
Bills payable, rediscounts, and other liabilities for borrowed money	1,532,125	302,023	1,196,576	+1,230,102	+335,549
Acceptances outstanding	614,515	508,127	459,816	+106,388	+154,699
Dividends declared but not yet payable	65,506	72,100	35,441	-6,594	+30,065
Income collected but not yet earned	755,687	703,381	632,587	+52,306	+123,100
Expenses accrued and unpaid	848,861	651,857	748,960	+197,004	+99,901
Other liabilities	305,123	454,286	280,939	-149,163	+24,184
Total liabilities	162,413,738	161,526,570	158,086,027	+887,168	+4,327,711
CAPITAL ACCOUNTS					
Capital	4,053,539	4,016,056	3,815,801	+37,483	+237,738
Surplus	6,625,101	6,557,416	6,144,409	+67,685	+480,692
Undivided profits	2,533,069	2,363,237	2,406,587	+169,832	+126,482
Other capital accounts	357,869	356,443	366,726	+1,426	-8,857
Total capital accounts	13,569,578	13,293,152	12,733,523	+276,426	+836,055
Total liabilities and capital accounts	175,983,316	174,819,722	170,819,550	+1,163,594	+5,163,766
MEMORANDA					
Net demand deposits subject to reserve (see page 18)	99,922,093	99,324,944	98,432,109	+597,149	+1,489,984
Demand deposits adjusted ¹	88,767,598	88,139,425	88,358,395	+628,173	+409,203
Pledged assets (and securities loaned)	20,128,361	19,991,007	19,143,044	+137,354	+985,317
Number of banks	6,488	6,499	6,571	-11	-83

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

OCTOBER 10, 1951 TO SEPTEMBER 26, 1956

[Amounts in thousands of dollars]

	1951 Oct. 10	1952 Sept. 5	1953 Sept. 30	1954 Oct. 7	1955 Oct. 5	1956 June 30	1956 Sept. 26
ASSETS							
Loans and investments	108,387,873	114,653,594	120,185,482	129,518,867	132,342,648	134,428,103	136,153,804
Loans (including overdrafts)	47,936,169	51,313,769	56,633,248	57,232,857	67,381,309	74,783,150	76,305,264
United States Government direct obligations	49,632,553	51,366,149	51,475,165	58,743,946	50,921,728	46,213,462	46,343,006
Obligations guaranteed by United States Government	14,449	15,688	30,461	13,197	9,647	12,393	11,429
Obligations of States and political subdivisions	7,288,028	8,409,593	8,901,737	10,490,023	10,746,513	10,556,692	10,686,714
Other bonds, notes, and debentures	3,208,533	3,226,888	2,802,862	2,682,189	2,895,173	2,456,223	2,396,803
Corporate stocks (including Federal Reserve Bank stock)	308,141	321,507	342,009	356,655	388,278	406,183	410,588
Reserves, cash, and bank balances	34,580,004	34,681,966	35,918,703	34,748,665	35,836,289	37,536,457	36,817,477
Reserve with Federal Reserve Banks	19,856,587	20,300,446	19,214,753	18,907,513	18,437,008	18,233,783	18,501,710
Cash in vault	1,929,961	1,651,134	2,010,472	1,929,878	2,003,193	1,685,649	2,295,875
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,490,013	6,086,845	6,297,284	6,867,275	6,417,372	6,759,396	6,400,835
Other balances with banks in United States	24,507	23,585	26,063	28,868	29,338	27,642	27,845
Balances with banks in foreign countries	57,969	46,386	51,188	87,898	77,620	65,267	120,300
Cash items in process of collection	6,220,967	6,573,570	8,318,943	6,927,233	8,871,758	10,764,720	9,470,912
Due from own foreign branches	56,691	57,808	31,895	46,363	52,593	97,135	78,611
Bank premises owned and furniture and fixtures	1,015,326	1,079,694	1,166,065	1,261,225	1,394,415	1,522,722	1,568,332
Other real estate owned	20,926	24,511	28,200	21,088	26,373	35,759	39,584
Investments and other assets indirectly representing bank premises or other real estate	89,937	85,713	87,964	86,051	108,275	109,318	111,886
Customers' liability on acceptances	241,325	287,285	340,365	386,192	437,266	483,551	589,127
Income accrued but not yet collected	225,544	372,526	319,618	369,923	358,016	377,566	358,655
Other assets	139,856	150,361	149,322	210,729	263,675	229,111	238,840
Total assets	144,757,482	151,393,458	158,227,614	166,649,103	170,819,550	174,819,722	175,983,316
LIABILITIES							
Demand deposits	101,824,841	104,415,478	108,544,430	112,445,973	113,720,115	116,846,940	115,791,920
Individuals, partnerships, and corporations	77,510,721	79,731,215	81,131,746	82,775,152	87,090,673	87,403,910	87,859,063
United States Government	3,847,526	4,023,034	5,555,127	6,546,446	3,257,687	4,805,746	4,537,963
States and political subdivisions	6,058,566	6,591,068	6,989,302	7,057,892	7,461,650	8,495,941	7,683,727
Banks in United States	11,435,459	10,897,184	11,152,507	12,279,652	11,719,648	11,627,189	11,400,253
Banks in foreign countries	1,255,206	1,369,753	1,340,840	1,351,608	1,512,627	1,509,860	1,615,194
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,717,363	1,803,224	2,374,908	2,435,223	2,677,830	3,004,294	2,695,720
Time deposits	30,544,164	32,521,613	35,258,642	39,271,237	40,441,905	41,541,515	41,823,096
Individuals, partnerships, and corporations	28,667,331	30,413,205	32,824,774	35,370,408	36,775,923	37,915,885	38,263,540
United States Government	224,389	282,029	292,236	304,385	305,686	282,296	281,828
Postal savings	8,613	17,828	17,732	19,267	19,451	19,239	19,240
States and political subdivisions	1,223,862	1,309,459	1,379,698	2,017,425	1,874,881	1,953,634	1,912,765
Banks in United States	23,445	32,771	31,671	63,342	38,447	42,240	41,828
Banks in foreign countries	396,524	466,321	712,531	1,496,410	1,427,510	1,328,221	1,303,895
Total deposits	132,369,005	136,937,091	143,803,072	151,717,210	154,162,020	158,388,455	157,615,016
Due to own foreign branches	616,138	654,508	738,002	509,643	569,688	446,341	676,905
Bills payable, discounts, and other liabilities for borrowed money	250,493	1,595,751	591,422	408,595	1,196,576	302,023	1,532,125
Acceptances outstanding	262,654	306,302	356,554	402,884	459,816	508,127	614,515
Dividends declared but not yet payable	33,268	44,044	58,078	35,365	35,441	72,100	65,506
Income collected but not yet earned	268,824	360,062	474,954	476,253	632,587	703,381	755,687
Expenses accrued and unpaid	595,689	682,403	759,595	868,874	748,960	651,857	848,861
Other liabilities	184,618	181,671	194,903	217,814	280,939	454,286	305,123
Total liabilities	134,580,689	140,761,832	146,976,580	154,636,638	158,086,027	161,526,570	162,413,738
CAPITAL ACCOUNTS							
Capital	3,102,949	3,265,401	3,381,875	3,533,965	3,815,801	4,016,056	4,053,539
Surplus	4,698,311	4,971,535	5,353,725	5,693,087	6,144,409	6,557,416	6,625,101
Undivided profits	1,991,558	2,016,093	2,148,081	2,395,119	2,406,587	2,363,237	2,533,069
Other capital accounts	383,975	378,597	367,353	390,294	366,726	356,443	357,869
Total capital accounts	10,176,793	10,631,626	11,251,034	12,012,465	12,733,523	13,293,152	13,569,578
Total liabilities and capital accounts	144,757,482	151,393,458	158,227,614	166,649,103	170,819,550	174,819,722	175,983,316
MEMORANDA							
Par or face value of capital	3,102,949	3,265,401	3,381,875	3,533,965	3,815,801	4,016,056	4,053,539
Capital notes and debentures	10,308	14,161	14,470	18,312	22,896	22,061	22,021
Preferred stock	39,778	29,756	21,184	15,106	11,322	10,202	10,178
Common stock	3,052,863	3,221,484	3,346,221	3,500,547	3,781,583	3,983,793	4,021,340
Retirable value of preferred stock	80,895	65,078	51,450	33,597	15,926	14,657	14,621
Net demand deposits subject to reserve (see page 18)	89,115,277	91,756,521	93,929,660	98,652,695	98,432,109	99,324,944	99,922,093
Demand deposits adjusted (see footnote on page 1)	79,065,683	81,551,937	82,177,013	85,341,034	88,358,395	88,139,425	88,767,598
Pledged assets (and securities loaned)	16,084,510	19,155,395	18,643,382	20,849,522	19,143,044	19,991,007	20,128,361
Number of banks	6,846	6,808	6,753	6,703	6,571	6,499	6,488

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SEPTEMBER 26, 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	23,421,502	6,250,667	52,875,079	53,606,556	136,153,804	86,771,969	49,381,835
Loans (including overdrafts)	15,803,759	3,571,269	30,950,687	25,979,549	76,305,264	46,890,911	29,414,353
United States Government direct obligations	5,646,209	2,061,414	17,044,643	21,590,740	46,343,006	30,930,869	15,412,137
Obligations guaranteed by United States Government	3,450		3,758	4,221	11,429	3,662	7,767
Obligations of States and political subdivisions	1,611,015	443,405	3,842,677	4,789,617	10,686,714	7,040,548	3,646,166
Other bonds, notes, and debentures	245,763	158,313	875,633	1,117,094	2,396,803	1,673,127	723,676
Corporate stocks (including Federal Reserve Bank stock)	111,306	16,266	157,681	125,335	410,588	232,852	177,736
Reserves, cash, and bank balances	7,196,409	1,928,561	15,269,610	12,422,897	36,817,477	23,289,291	13,528,186
Reserve with Federal Reserve Banks	4,132,924	1,125,014	7,745,122	5,498,650	18,501,710	11,272,653	7,229,057
Cash in vault	147,439	29,378	717,616	1,401,442	2,295,875	1,552,997	742,878
Demand balances with banks in United States (except private banks and American branches of foreign banks)	70,730	101,530	2,078,678	4,149,897	6,400,835	4,823,452	1,577,383
Other balances with banks in United States	2,377	1,440	15,211	8,817	27,845	19,888	7,957
Balances with banks in foreign countries	89,736	3,814	23,495	3,255	120,300	80,910	39,390
Cash items in process of collection	2,753,203	667,385	4,689,488	1,360,836	9,470,912	5,539,391	3,931,521
Due from own foreign branches	78,611				78,611	44,572	34,039
Bank premises owned and furniture and fixtures	178,080	15,332	631,659	743,261	1,568,332	1,058,669	509,663
Other real estate owned	6		13,259	26,319	39,584	33,180	6,404
Investments and other assets indirectly representing bank premises or other real estate	687	1,650	79,990	29,559	111,886	80,664	31,222
Customers' liability on acceptances	422,856	5,889	154,822	5,560	589,127	200,120	389,000
Income accrued but not yet collected	87,045	23,064	189,488	86,058	385,655	236,485	149,170
Other assets	71,610	7,790	86,057	73,383	238,840	115,562	123,278
Total assets	31,456,806	8,232,953	69,299,964	66,993,593	175,983,316	111,830,512	64,152,804
LIABILITIES							
Demand deposits	23,284,861	6,006,456	45,591,180	40,909,423	115,791,920	72,801,751	42,990,169
Individuals, partnerships, and corporations	16,713,259	4,118,682	33,939,549	33,087,573	87,859,063	55,238,392	32,620,671
United States Government	993,347	312,439	1,871,334	1,360,843	4,537,963	2,814,453	1,723,510
States and political subdivisions	380,859	303,408	2,600,726	4,398,734	7,683,727	5,430,893	2,252,834
Banks in United States	2,812,560	1,169,299	6,175,740	1,242,654	11,400,253	7,317,819	4,082,434
Banks in foreign countries	1,278,774	36,997	284,363	15,060	1,615,194	568,671	1,046,523
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,106,062	65,631	719,468	804,559	2,695,720	1,431,523	1,264,197
Time deposits	3,418,528	1,295,965	16,889,334	20,219,269	41,823,096	28,101,254	13,721,842
Individuals, partnerships, and corporations	2,316,402	1,271,170	15,494,389	19,181,579	38,263,540	25,870,679	12,392,861
United States Government	35,903	4,525	110,524	130,876	281,828	232,999	48,829
Postal savings			4,770	14,470	19,240	12,836	6,404
States and political subdivisions	52,280	11,350	973,831	875,304	1,912,765	1,439,079	473,686
Banks in United States	8,300	300	18,213	15,015	41,828	23,319	18,509
Banks in foreign countries	1,005,643	8,620	287,607	2,025	1,303,895	522,342	781,553
Total deposits	26,703,389	7,302,421	62,480,514	61,128,692	157,615,016	100,903,005	56,712,011
Due to own foreign branches	470,279		206,626		676,905	339,348	337,557
Bills payable, rediscounts, and other liabilities for borrowed money	579,550	197,600	588,588	166,387	1,532,125	749,376	782,749
Acceptances outstanding	438,308	6,257	164,315	5,635	614,515	211,635	402,880
Dividends declared but not yet payable	23,684	3,079	28,583	10,160	65,506	36,995	28,511
Income collected but not yet earned	75,133	15,998	337,989	326,567	755,687	492,159	263,528
Expenses accrued and unpaid	189,556	43,988	398,560	216,757	848,861	494,745	354,116
Other liabilities	161,519	17,896	93,734	31,974	305,123	185,270	119,853
Total liabilities	28,641,418	7,587,239	64,298,909	61,886,172	162,413,738	103,412,533	59,001,205
CAPITAL ACCOUNTS							
Capital	796,978	238,405	1,495,754	1,522,402	4,053,539	2,590,963	1,462,576
Surplus	1,501,392	302,005	2,576,886	2,244,818	6,625,101	4,034,711	2,590,390
Undivided profits	494,991	52,789	834,497	1,150,792	2,533,069	1,536,371	996,698
Other capital accounts	22,027	52,515	93,918	189,409	357,869	255,934	101,935
Total capital accounts	2,815,388	645,714	5,001,055	5,107,421	13,569,578	8,417,979	5,151,599
Total liabilities and capital accounts	31,456,806	8,232,953	69,299,964	66,993,593	175,983,316	111,830,512	64,152,804
MEMORANDA							
Par or face value of capital	796,978	238,405	1,495,754	1,522,402	4,053,539	2,590,963	1,462,576
Capital notes and debentures	1,000		4,700	16,321	22,021		22,021
Preferred stock		1,500	1,100	7,578	10,178	3,843	6,335
Common stock	795,978	236,905	1,489,954	1,498,503	4,021,340	2,587,120	1,434,220
Retirable value of preferred stock		1,500	1,100	12,021	14,621	4,043	10,578
Net demand deposits subject to reserve (see page 18)	20,460,928	5,237,541	38,823,706	35,399,918	99,922,093	62,439,579	37,482,514
Demand deposits adjusted (see footnote on page 1)	15,446,977	3,820,336	32,570,255	36,930,030	88,767,598	56,361,417	32,206,181
Pledged assets (and securities loaned)	2,397,038	831,708	8,960,832	7,938,783	20,128,361	14,338,809	5,789,552
Number of banks	18	14	290	6,166	6,488	4,663	1,825

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 SEPTEMBER 26, 1956

BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	136,153,804	6,248,234	34,494,032	7,120,175	11,554,020	6,103,672	6,805,986
Loans (including overdrafts)	76,305,264	3,729,364	21,867,394	4,042,153	5,963,528	3,199,315	3,433,947
United States Government direct obligations	46,343,006	1,893,180	9,326,431	2,292,598	4,363,805	2,363,275	2,637,215
Obligations guaranteed by United States Government	11,429	1,825	6,416	72	333	1,339	63
Obligations of States and political subdivisions	10,686,714	490,447	2,708,765	573,607	977,939	395,564	615,181
Other bonds, notes, and debentures	2,396,803	112,908	441,071	185,299	214,361	128,937	104,258
Corporate stocks (including Federal Reserve Bank stock)	410,588	20,510	143,955	26,446	34,054	15,242	15,322
Reserves, cash, and bank balances	36,817,477	1,567,146	9,339,156	1,788,110	2,846,228	1,805,910	2,134,116
Reserve with Federal Reserve Banks	18,501,710	770,660	5,212,675	902,427	1,508,155	814,351	913,000
Cash in vault	2,295,875	149,456	400,687	158,015	256,703	181,998	159,357
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,400,835	222,568	475,392	338,622	449,695	392,850	608,615
Other balances with banks in United States	27,845	993	3,606	1,498	222	908	1,312
Balances with banks in foreign countries	120,300	5,997	92,342	3,221	2,206	667	542
Cash items in process of collection	9,470,912	417,472	3,154,454	384,327	629,247	415,136	451,290
Due from own foreign branches	78,611		78,611				
Bank premises owned and furniture and fixtures	1,568,332	83,744	333,427	107,822	130,437	93,766	108,036
Other real estate owned	39,584	1,815	2,605	2,390	1,153	2,036	4,388
Investments and other assets indirectly representing bank premises or other real estate	111,886	2,106	5,520	8,918	14,693	5,324	7,608
Customers' liability on acceptances	589,127	30,886	424,299	14,136	1,136	704	3,702
Income accrued but not yet collected	385,655	16,398	116,938	11,033	33,520	10,759	16,453
Other assets	238,840	10,133	88,944	16,351	15,717	14,299	12,434
Total assets	175,983,316	7,960,462	44,883,532	9,068,935	14,596,904	8,036,470	9,092,723
LIABILITIES							
Demand deposits	115,791,920	5,669,987	30,692,948	5,629,181	8,919,615	5,398,386	6,613,335
Individuals, partnerships, and corporations	87,859,063	4,500,769	22,517,807	4,529,703	7,148,899	4,207,258	4,726,673
United States Government	4,537,963	237,942	1,290,705	232,485	400,929	197,885	173,583
States and political subdivisions	7,683,727	356,390	1,309,612	298,805	647,564	380,261	794,286
Banks in United States	11,400,253	399,226	2,970,714	453,902	571,192	509,298	836,039
Banks in foreign countries	1,615,194	31,178	1,289,094	21,118	10,588	9,499	12,172
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,695,720	144,482	1,315,016	93,168	140,443	94,185	70,582
Time deposits	41,823,096	1,420,861	8,229,582	2,393,835	4,195,904	1,857,948	1,681,512
Individuals, partnerships, and corporations	38,263,540	1,369,263	6,970,724	2,315,545	4,007,191	1,683,282	1,542,153
United States Government	281,828	13,080	45,176	7,659	4,821	46,851	23,693
Postal savings	19,240	1,823	20	655	1,078	3,568	3,842
States and political subdivisions	1,912,765	10,357	195,783	65,428	181,627	106,824	99,163
Banks in United States	41,828	288	12,211	48	1,187	3,148	2,410
Banks in foreign countries	1,303,895	26,050	1,005,668	4,500		14,275	10,251
Total deposits	157,615,016	7,090,848	38,922,530	8,023,016	13,115,519	7,256,334	8,294,847
Due to own foreign branches	676,905	11,352	470,279				
Bills payable, rediscounts, and other liabilities for borrowed money	1,532,125	13,979	615,205	90,130	129,438	74,905	54,335
Acceptances outstanding	614,515	32,182	439,758	14,938	1,136	704	3,877
Dividends declared but not yet payable	65,506	3,951	26,747	4,770	3,550	2,368	3,188
Income collected but not yet earned	755,687	43,414	167,556	43,192	66,737	33,135	50,572
Expenses accrued and unpaid	848,861	40,842	248,179	32,919	73,076	31,144	34,605
Other liabilities	305,123	16,554	173,813	7,494	8,195	11,554	5,070
Total liabilities	162,413,738	7,253,122	41,064,067	8,216,459	13,397,651	7,410,144	8,446,494
CAPITAL ACCOUNTS							
Capital	4,053,539	199,063	1,128,492	217,406	342,676	162,961	201,613
Surplus	6,625,101	347,607	1,963,573	465,114	670,805	324,945	300,125
Undivided profits	2,533,069	133,269	682,912	154,642	172,050	113,777	114,518
Other capital accounts	357,869	27,401	44,488	15,314	13,722	24,643	29,973
Total capital accounts	13,569,578	707,340	3,819,465	852,476	1,199,253	626,326	646,229
Total liabilities and capital accounts	175,983,316	7,960,462	44,883,532	9,068,935	14,596,904	8,036,470	9,092,723
MEMORANDA							
Par or face value of capital	4,053,539	199,063	1,128,492	217,406	342,676	162,961	201,613
Capital notes and debentures	22,021		21,268				
Preferred stock	10,178	835	3,313	85		40	200
Common stock	4,021,340	198,228	1,103,911	217,321	342,676	162,921	201,413
Retirable value of preferred stock	14,621	1,235	7,355	85		40	200
Net demand deposits subject to reserve (see page 18)	99,922,093	5,030,619	27,063,102	4,906,232	7,840,673	4,590,400	5,554,034
Demand deposits adjusted (see footnote on page 1)	88,767,598	4,584,169	21,987,981	4,537,349	7,307,659	4,266,568	5,140,251
Pledged assets (and securities loaned)	20,128,361	540,272	3,648,963	1,024,661	1,954,035	1,126,514	1,711,287
Number of banks	6,488	301	599	552	608	472	388

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SEPTEMBER 26, 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	21,897,959	4,922,449	3,519,226	5,896,925	6,802,072	20,789,054
Loans (including overdrafts)	10,443,334	2,592,714	1,860,400	2,866,011	3,887,566	12,419,538
United States Government direct obligations	9,203,001	1,835,647	1,290,829	2,366,443	2,308,744	6,461,838
Obligations guaranteed by United States Government	235	473	38	168	.....	467
Obligations of States and political subdivisions	1,776,237	374,099	264,866	524,445	465,149	1,520,415
Other bonds, notes, and debentures	428,985	105,834	95,979	126,578	122,852	329,741
Corporate stocks (including Federal Reserve Bank stock)	46,167	13,682	7,114	13,280	17,761	57,055
Reserves, cash, and bank balances	5,565,644	1,502,465	957,364	2,045,020	2,728,022	4,538,296
Reserve with Federal Reserve Banks	2,946,946	677,332	430,838	862,920	935,013	2,527,393
Cash in vault	360,363	94,092	56,182	97,819	137,453	243,750
Demand balances with banks in United States (except private banks and American branches of foreign banks)	960,315	397,299	242,492	693,000	1,142,250	477,737
Other balances with banks in United States	2,661	219	382	1,064	9,259	5,721
Balances with banks in foreign countries	5,500	241	1,717	146	1,544	6,177
Cash items in process of collection	1,289,859	333,282	225,753	390,071	502,503	1,277,518
Due from own foreign branches	.....	.....	.....	.....	.....	.....
Bank premises owned and furniture and fixtures	162,620	53,469	33,593	53,162	149,566	258,690
Other real estate owned	3,015	2,421	2,351	3,584	10,465	3,361
Investments and other assets indirectly representing bank premises or other real estate	11,756	1,192	4,678	4,799	5,297	39,995
Customers' liability on acceptances	6,489	5,426	1,231	2,550	33,306	65,262
Income accrued but not yet collected	61,777	10,955	11,190	12,216	12,970	71,446
Other assets	25,591	6,382	2,781	6,192	7,845	32,171
Total assets	27,734,851	6,504,759	4,532,414	8,024,448	9,749,543	25,798,275
LIABILITIES						
Demand deposits	17,549,660	4,648,261	2,915,871	6,188,295	7,492,349	14,074,032
Individuals, partnerships, and corporations	13,166,443	3,357,096	2,112,127	4,373,460	5,603,121	11,615,727
United States Government	1,870,448	151,677	107,717	196,111	170,330	508,151
States and political subdivisions	1,403,224	328,379	251,497	616,354	446,962	850,393
Banks in United States	1,811,932	772,422	403,923	941,877	1,156,574	573,154
Banks in foreign countries	45,429	4,914	4,824	3,374	22,845	160,159
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	252,204	33,773	35,783	57,119	92,517	366,448
Time deposits	7,774,955	1,256,714	1,179,076	1,137,944	1,389,370	9,305,395
Individuals, partnerships, and corporations	7,502,179	1,203,273	1,151,460	1,087,776	1,110,906	8,319,788
United States Government	22,459	9,716	2,812	13,661	22,006	69,894
Postal savings	4,549	657	326	227	1,177	1,318
States and political subdivisions	236,137	42,733	24,412	34,756	244,214	671,331
Banks in United States	1,011	285	66	1,524	6,067	13,583
Banks in foreign countries	8,620	50	.....	.....	5,000	229,481
Total deposits	25,324,615	5,904,975	4,094,947	7,326,239	8,881,719	23,379,427
Due to own foreign branches	.....	.....	.....	.....	.....	195,274
Bills payable, discounts, and other liabilities for borrowed money	242,145	41,528	58,990	41,961	33,862	135,647
Acceptances outstanding	6,857	5,565	1,231	2,550	38,003	67,714
Dividends declared but not yet payable	5,429	2,374	78	1,619	7,738	3,694
Income collected but not yet earned	118,817	22,036	25,738	18,368	16,805	149,317
Expenses accrued and unpaid	123,098	24,116	22,621	26,770	34,931	156,560
Other liabilities	28,769	6,241	3,639	1,822	345	41,627
Total liabilities	25,849,730	6,006,835	4,207,244	7,419,329	9,009,359	24,133,304
CAPITAL ACCOUNTS						
Capital	587,676	147,377	97,937	169,410	272,046	526,882
Surplus	856,570	217,841	138,810	258,897	314,326	766,488
Undivided profits	335,542	118,520	71,735	149,587	130,431	356,086
Other capital accounts	105,333	14,186	16,688	27,225	23,381	15,515
Total capital accounts	1,885,121	497,924	325,170	605,119	740,184	1,664,971
Total liabilities and capital accounts	27,734,851	6,504,759	4,532,414	8,024,448	9,749,543	25,798,275
MEMORANDA						
Par or face value of capital	587,676	147,377	97,937	169,410	272,046	526,882
Capital notes and debentures	328	425	.....	.....	.....	.....
Preferred stock	4,735	370	.....	.....	.....	600
Common stock	582,613	146,582	97,937	169,410	272,046	526,282
Retirable value of preferred stock	4,736	370	.....	.....	.....	600
Net demand deposits subject to reserve (see page 18)	15,299,876	3,917,680	2,447,693	5,105,277	5,847,596	12,318,911
Demand deposits adjusted (see footnote on page 1)	13,531,992	3,385,966	2,173,654	4,656,862	5,640,097	11,555,050
Pledged assets (and securities loaned)	2,417,602	624,961	700,475	1,289,826	1,429,102	3,660,663
Number of banks	1,024	492	473	752	634	193

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

[In thousands of dollars]

	All member banks on selected call dates						
	1951 Oct. 10	1952 Sept. 5	1953 Sept. 30	1954 Oct. 7	1955 Oct. 5	1956 June 30	1956 Sept. 26
Loans and discounts, net—total	47,936,169	51,313,769	56,633,248	57,232,857	67,381,309	74,783,150	76,305,264
Valuation reserves	638,538	759,057	831,348	887,388	1,000,762	1,190,066	1,203,318
Loans and discounts, gross—total	48,574,707	52,072,826	57,464,596	58,120,245	68,382,071	75,973,216	77,508,582
Real estate loans—total	11,172,737	11,855,302	12,839,810	13,913,141	15,981,377	17,171,605	17,606,036
Secured by farm land	559,296	570,639	595,015	617,798	694,984	730,569	734,841
Secured by residential properties:							
Insured by FHA		2,993,395	3,313,654	3,472,750	3,890,869	4,073,742	4,156,305
Insured or guaranteed by VA		2,478,928	2,542,582	2,725,493	3,106,285	3,233,714	3,287,608
Not ins. or guar. by FHA or VA	8,754,452	3,849,134	4,233,030	4,651,623	5,383,494	5,861,415	6,032,685
Secured by other properties	1,858,989	1,963,206	2,155,529	2,445,477	2,905,745	3,272,165	3,394,597
Loans to banks	333,686	432,204	406,830	493,679	937,559	661,046	1,337,983
Loans to brokers and dealers in sec. securities	1,138,480	1,472,821	1,783,492	2,451,025	2,658,007	2,585,713	2,236,151
Loans to farmers directly guar. by CCC	839,959	940,605	897,597	1,168,080	1,440,175	1,521,896	1,457,864
Other loans to farmers	138,292	249,306	374,760	460,479	319,392	314,410	238,808
Other loans to farmers	1,988,378	2,196,273	1,992,949	1,930,469	2,157,286	2,237,912	2,230,748
Commercial and industrial loans (including open market paper)	23,164,679	23,973,048	26,024,505	24,356,525	28,800,159	33,725,483	34,573,526
Other loans to individuals for personal expenditures—total	8,440,670	9,598,709	11,819,025	11,914,566	14,119,480	15,329,617	15,448,487
Passenger automobile instalment	2,231,279	2,579,485	3,626,315	3,485,214	4,516,671	5,066,781	5,234,625
Other retail consumer instalment	1,092,531	1,249,085	1,753,195	1,578,452	1,686,235	1,926,423	1,942,722
Resident, repair and modern, instal.	972,852	1,166,857	1,432,080	1,473,446	1,465,341	1,540,297	1,594,890
Other instalment loans	1,083,381	1,276,127	1,511,542	1,646,700	1,907,436	1,945,263	1,981,918
Single payment loans	3,060,627	3,327,155	3,495,893	3,730,754	4,543,797	4,850,853	4,794,332
All other loans (including overdrafts)	1,357,826	1,354,558	1,325,628	1,432,281	1,968,636	2,425,534	2,378,979
United States Government direct obligations	49,632,553	51,366,149	51,475,165	58,743,946	50,921,728	46,213,462	46,343,006
Treasury bills	4,231,707	4,268,998	4,170,772	4,531,112	2,533,931	2,012,541	2,147,212
Treasury certificates of indebtedness	4,738,732	5,475,820	8,602,072	3,740,231	959,660	840,118	1,783,310
Treasury notes	10,191,683	9,461,102	10,909,330	13,012,348	13,119,024	10,331,705	9,953,576
Nonmarketable bonds	1,714,356	1,743,631	1,748,809	1,737,707	1,713,472	1,373,004	1,348,587
Other bonds maturing in 5 years or less	17,720,644	15,994,362	13,812,779	14,614,291	8,554,347	10,309,279	10,841,921
Other bonds maturing in 5 to 10 years	6,428,132	9,506,795	8,262,792	16,557,757	19,298,646	17,289,674	16,093,926
Other bonds maturing in 10 to 20 years	2,570,093	2,972,565	3,866,585	4,486,720	4,481,861	3,907,919	4,030,506
Other bonds maturing after 20 years	2,037,206	1,942,876	102,026	63,780	260,787	149,222	144,068

By class of bank, September 26, 1956

	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					
Loans and discounts, net—total	15,803,759	3,571,269	30,950,687	25,979,549	76,305,264	46,890,911	29,414,353
Valuation reserves	248,873	74,576	487,231	392,638	1,203,318	737,071	466,247
Loans and discounts, gross—total	16,052,632	3,645,845	31,437,918	26,372,187	77,508,582	47,627,982	29,880,600
Real estate loans—total	633,419	133,889	7,572,884	9,265,844	17,606,036	11,838,398	5,767,638
Secured by farm land	3,311	497	137,594	593,439	734,841	518,584	216,257
Secured by residential properties:							
Insured by FHA	150,086	10,620	2,513,974	1,481,625	4,156,305	2,955,628	1,200,677
Insured or guaranteed by VA	164,698	37,482	1,455,649	1,629,779	3,287,608	2,330,623	956,985
Not ins. or guar. by FHA or VA	139,737	43,535	2,119,191	3,730,222	6,032,685	3,841,650	2,191,035
Secured by other properties	175,587	41,755	1,346,476	1,830,779	3,394,597	2,191,913	1,202,684
Loans to banks	731,482	30,584	534,980	40,937	1,337,983	599,906	738,077
Loans to brokers and dealers in sec. securities	1,335,587	169,616	454,695	276,253	2,236,151	968,312	1,267,839
Loans to farmers directly guar. by CCC	432,666	88,831	682,764	253,603	1,457,864	681,892	775,972
Other loans to farmers	662	7,556	34,691	204,114	238,808	191,182	47,626
Other loans to farmers	662	7,556	500,584	1,721,946	2,230,748	1,725,429	505,319
Commercial and industrial loans (including open market paper)	10,764,970	2,699,768	14,266,902	6,841,886	34,573,526	20,054,001	14,519,525
Other loans to individuals for personal expenditures—total	1,538,365	363,588	6,377,171	7,169,263	15,448,487	10,176,802	5,271,685
Passenger automobile instalment	180,035	77,047	2,303,147	2,574,396	5,134,625	3,498,140	1,636,485
Other retail consumer instalment	196,440	155,529	726,461	864,292	1,942,722	1,349,992	592,730
Resident, repair and modern, instal.	159,039	24,575	774,679	636,597	1,594,890	1,089,362	505,528
Other instalment loans	295,499	16,796	602,577	1,067,046	1,981,918	1,346,731	635,187
Single payment loans	707,352	89,641	1,970,407	2,026,932	4,794,332	2,892,577	1,901,755
All other loans (including overdrafts)	615,481	152,010	1,013,147	598,341	2,378,979	1,392,060	986,919
United States Government direct obligations	5,646,209	2,061,414	17,044,643	21,590,740	46,343,006	30,930,869	15,412,137
Treasury bills	117,267	43,480	407,098	1,579,367	2,147,212	1,500,250	646,962
Treasury certificates of indebtedness	301,009	20,985	603,144	858,172	1,783,310	1,200,071	583,239
Treasury notes	942,813	452,690	3,898,325	4,659,748	9,953,576	6,520,616	3,432,960
Nonmarketable bonds	28,386	10,105	227,381	1,082,715	1,348,587	1,016,313	332,274
Other bonds maturing in 5 years or less	1,180,786	547,242	4,107,429	5,006,464	10,841,921	7,046,291	3,795,630
Other bonds maturing in 5 to 10 years	2,540,573	935,633	6,204,513	6,413,107	16,093,826	10,658,944	5,434,882
Other bonds maturing in 10 to 20 years	533,127	46,741	1,534,594	1,916,044	4,030,506	2,900,444	1,130,062
Other bonds maturing after 20 years	2,248	4,538	62,159	75,123	144,068	87,940	56,128

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, September 26, 1956					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	76,305,264	3,729,364	21,867,394	4,042,153	5,963,528	3,199,315	3,433,947
Valuation reserves.....	1,203,318	68,945	370,440	76,864	95,071	41,143	50,025
Loans and discounts, gross—total	77,508,582	3,798,309	22,237,834	4,119,017	6,058,599	3,240,458	3,483,972
Real estate loans—total.....	17,606,036	751,652	2,961,508	1,084,010	1,922,118	809,861	522,576
Secured by farm land.....	734,841	18,526	51,350	53,714	94,745	61,073	45,679
Secured by residential properties:							
Insured by FHA.....	4,156,305	59,593	589,860	92,899	249,930	73,999	43,141
Insured or guaranteed by VA.....	3,287,608	100,459	781,394	207,005	353,037	117,594	42,333
Not insured or guaranteed by FHA or VA.....	6,032,685	339,810	975,971	452,756	860,479	347,049	208,622
Secured by other properties.....	3,394,597	233,264	562,933	277,636	363,927	210,146	182,801
Loans to banks.....	1,337,983	44,675	743,535	16,958	28,035	13,494	11,605
Loans to brokers and dealers in securities.....	2,236,151	35,783	1,489,871	59,872	125,091	33,120	58,890
Other loans for purchasing or carrying securities.....	1,457,864	40,398	491,340	82,310	174,681	73,223	82,565
Loans to farmers directly guaranteed by CCC.....	238,808	1	731	3,333	3,065	1,739	11,364
Other loans to farmers.....	2,230,748	35,345	88,063	64,854	92,085	79,347	85,630
Commercial and industrial loans (including open market paper).....	34,573,526	1,868,869	12,476,516	1,567,712	2,161,979	1,149,766	1,546,602
Other loans to individuals for personal expenditures—total.....	15,448,487	930,063	3,207,620	1,101,209	1,366,314	952,310	1,016,236
Passenger automobile instalment loans.....	5,134,625	300,171	713,744	364,844	458,377	298,271	300,786
Other retail consumer instalment loans.....	1,942,722	85,173	381,024	128,845	147,682	90,300	130,738
Residential repair and modern instalment loans.....	1,594,890	53,582	339,666	112,109	152,308	60,967	98,961
Other instalment loans.....	1,981,918	132,153	586,475	137,081	162,345	141,370	126,355
Single payment loans.....	4,794,332	358,984	1,186,711	358,330	445,602	361,402	359,396
All other loans (including overdrafts).....	2,378,979	91,523	778,650	141,759	185,231	127,598	148,504
United States Government direct obligations	46,343,006	1,893,180	9,326,431	2,292,598	4,363,805	2,363,275	2,637,215
Treasury bills.....	2,147,212	107,262	315,232	98,898	169,874	125,333	213,108
Treasury certificates of indebtedness.....	1,783,310	94,317	387,437	89,082	147,172	91,460	156,340
Treasury notes.....	9,953,576	339,567	1,508,491	373,884	997,842	509,212	702,088
Nonmarketable bonds.....	1,348,587	71,013	190,784	127,427	115,560	97,292	57,784
Other bonds maturing in 5 years or less.....	10,841,921	447,968	2,095,439	506,628	1,079,968	541,285	573,950
Other bonds maturing in 5 to 10 years.....	16,093,826	648,054	3,762,223	755,351	1,520,858	834,549	711,893
Other bonds maturing in 10 to 20 years.....	4,030,506	175,050	1,052,307	328,213	299,885	158,959	218,099
Other bonds maturing after 20 years.....	144,068	9,949	14,518	13,115	32,646	5,185	3,953

	By Federal Reserve districts, September 26, 1956—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	10,443,334	2,592,714	1,860,400	2,866,011	3,887,566	12,419,538
Valuation reserves.....	190,514	34,205	26,410	31,062	55,246	163,393
Loans and discounts, gross—total	10,633,848	2,626,919	1,886,810	2,897,073	3,942,812	12,582,931
Real estate loans—total.....	2,660,813	622,823	561,917	503,127	402,554	4,803,077
Secured by farm land.....	112,695	55,604	27,522	47,561	38,185	128,187
Secured by residential properties:						
Insured by FHA.....	579,814	159,795	140,076	101,594	36,458	2,029,146
Insured or guaranteed by VA.....	463,910	68,936	159,645	60,269	63,176	869,850
Not insured or guaranteed by FHA or VA.....	1,039,763	200,381	155,242	143,706	119,878	1,189,028
Secured by other properties.....	464,631	138,107	79,432	149,997	144,857	586,866
Loans to banks.....	73,247	38,180	7,740	13,945	6,573	346,996
Loans to brokers and dealers in securities.....	241,484	36,920	9,973	26,420	31,630	89,097
Other loans for purchasing or carrying securities.....	202,088	47,146	19,872	30,040	162,259	51,942
Loans to farmers directly guaranteed by CCC.....	6,125	14,054	20,061	104,331	53,984	23,020
Other loans to farmers.....	321,738	143,935	178,515	386,914	262,517	491,805
Commercial and industrial loans (including open market paper).....	4,719,916	1,013,018	629,525	1,160,290	2,004,552	4,274,781
Other loans to individuals for personal expenditures—total.....	2,068,836	635,278	421,189	587,565	874,863	2,287,004
Passenger automobile instalment loans.....	707,962	178,123	153,535	203,659	290,153	1,165,000
Other retail consumer instalment loans.....	388,776	72,438	77,318	80,815	101,411	258,202
Residential repair and modernization instalment loans.....	261,814	72,448	76,910	53,479	69,177	243,469
Other instalment loans.....	157,239	51,542	39,660	53,878	126,043	267,777
Single payment loans.....	553,045	260,727	73,766	195,734	288,079	352,556
All other loans (including overdrafts).....	339,601	75,565	47,018	84,441	143,880	215,209
United States Government direct obligations	9,203,001	1,835,647	1,290,829	2,366,443	2,308,744	6,461,838
Treasury bills.....	393,838	92,470	64,664	219,986	153,138	151,409
Treasury certificates of indebtedness.....	274,836	63,650	60,337	85,073	126,943	206,663
Treasury notes.....	2,152,566	498,788	311,275	629,459	500,744	1,429,660
Nonmarketable bonds.....	253,979	76,599	93,854	93,776	47,220	123,299
Other bonds maturing in 5 years or less.....	2,445,536	436,662	323,842	550,979	565,907	1,273,757
Other bonds maturing in 5 to 10 years.....	3,162,850	583,062	387,323	681,382	960,929	2,355,352
Other bonds maturing in 10 to 20 years.....	505,046	79,206	46,757	98,862	177,718	890,404
Other bonds maturing after 20 years.....	14,350	5,210	2,777	6,926	4,145	31,294

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, September 26, 1956					
		Boston	New York	Phila- delphia	Cleveland	Richmond ²	Atlanta ²
Loans and discounts, net—total	30,950,687	1,512,592	895,930	1,891,231	3,658,282	1,491,058	1,526,729
Valuation reserves.....	487,231	31,713	26,786	41,238	62,549	21,287	23,914
Loans and discounts, gross—total	31,437,918	1,544,305	922,716	1,932,469	3,720,831	1,512,345	1,550,643
Real estate loans—total.....	7,572,884	129,496	224,758	141,231	865,443	265,725	136,959
Secured by farm land.....	137,594	131	3,824	813	5,253	5,169	8,789
Secured by residential properties:							
Insured by FHA.....	2,513,974	3,921	42,837	24,913	149,820	27,681	13,393
Insured or guaranteed by VA.....	1,455,649	9,544	40,797	16,499	201,545	46,997	14,237
Not insured or guaranteed by FHA or VA.....	2,119,191	47,217	83,012	41,057	343,579	100,059	45,108
Secured by other properties.....	1,346,476	68,683	54,288	57,949	165,246	85,819	55,432
Loans to banks.....	534,980	25,492	2,653	14,694	27,635	12,614	8,420
Loans to brokers and dealers in securities.....	454,695	20,333	16,024	29,492	118,793	25,339	33,557
Other loans for purchasing or carrying securities.....	682,764	18,288	17,089	55,403	148,248	49,068	54,578
Loans to farmers directly guaranteed by CCC.....	34,691		329	5			6,074
Other loans to farmers.....	500,584	3,495	5,104	753	1,657	6,005	10,021
Commercial and industrial loans (including open market paper).....	14,266,902	1,043,286	428,104	1,049,653	1,718,557	675,953	791,034
Other loans to individuals for personal expenditures—total.....	6,377,271	281,132	205,540	556,938	698,883	393,833	409,036
Passenger automobile instalment loans.....	2,303,147	86,404	62,050	199,786	175,066	121,532	129,315
Other retail consumer instalment loans.....	726,461	27,916	27,648	76,476	79,893	33,333	51,204
Residential repair and modern instalment loans.....	774,679	13,167	17,445	67,142	90,766	33,998	39,430
Other instalment loans.....	602,577	20,167	35,116	42,869	68,442	41,919	32,897
Single payment loans.....	1,970,407	133,478	63,281	170,665	284,716	163,651	156,190
All other loans (including overdrafts).....	1,013,147	22,783	23,115	84,300	141,615	83,808	100,964
United States Government direct obligations	17,044,643	541,048	346,072	578,962	2,241,306	1,009,213	951,435
Treasury bills.....	407,098	23,892	10,896		26,224	26,896	69,671
Treasury certificates of indebtedness.....	603,144	39,603	6,902	37,888	69,966	36,975	61,011
Treasury notes.....	3,898,325	87,376	69,071	97,170	584,490	220,410	256,431
Nonmarketable bonds.....	227,381	5,700	4,417	5,614	16,877	11,012	5,441
Other bonds maturing in 5 years or less.....	4,107,429	138,040	125,966	128,939	560,437	263,609	244,720
Other bonds maturing in 5 to 10 years.....	6,204,513	211,346	109,403	245,622	831,737	396,910	246,421
Other bonds maturing in 10 to 20 years.....	1,534,594	30,502	19,117	63,575	127,330	52,017	67,705
Other bonds maturing after 20 years.....	62,159	4,589	300	154	24,245	1,384	35

	By Federal Reserve districts, September 26, 1956—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ²
Loans and discounts, net—total	3,244,875	1,453,107	730,728	1,619,654	2,203,452	10,723,049
Valuation reserves.....	55,973	21,428	8,760	17,665	33,019	142,899
Loans and discounts, gross—total	3,300,848	1,474,535	739,488	1,637,319	2,236,471	10,865,948
Real estate loans—total.....	922,737	195,464	128,231	251,900	177,392	4,133,548
Secured by farm land.....	6,424	3,942	148	5,412	7,207	90,482
Secured by residential properties:						
Insured by FHA.....	286,023	57,934	25,657	64,251	14,086	1,803,458
Insured or guaranteed by VA.....	202,536	22,448	53,842	27,898	44,841	774,465
Not insured or guaranteed by FHA or VA.....	287,524	44,197	27,988	58,530	35,591	1,005,329
Secured by other properties.....	140,230	66,943	20,596	95,809	75,667	459,814
Loans to banks.....	40,350	38,180	740	10,778	6,428	346,996
Loans to brokers and dealers in securities.....	54,702	32,065	5,602	17,011	20,091	81,686
Other loans for purchasing or carrying securities.....	82,676	31,319	13,079	23,252	142,236	47,528
Loans to farmers directly guaranteed by CCC.....	134	3,798	83	13,739	6,035	4,494
Other loans to farmers.....	9,176	17,194	5,900	91,244	18,314	331,721
Commercial and industrial loans (including open market paper).....	1,314,764	760,718	398,461	871,691	1,358,146	3,856,535
Other loans to individuals for personal expenditures—total.....	765,338	339,013	159,024	293,713	406,044	1,868,777
Passenger automobile instalment loans.....	269,613	75,383	42,343	79,799	102,641	959,215
Other retail consumer instalment loans.....	75,618	36,974	30,267	44,836	47,632	194,664
Residential repair and modernization instalment loans.....	148,856	49,372	42,613	34,229	40,931	197,330
Other instalment loans.....	43,146	22,289	10,833	18,689	55,284	210,926
Single payment loans.....	228,105	154,995	32,968	116,160	159,556	306,642
All other loans (including overdrafts).....	110,971	56,784	28,368	63,991	101,785	194,663
United States Government direct obligations	3,045,431	712,476	301,507	1,050,311	968,220	5,298,662
Treasury bills.....	49,019	17,723	3,677	87,081	28,083	63,936
Treasury certificates of indebtedness.....	74,160	11,318	10,505	27,568	68,762	158,486
Treasury notes.....	688,261	222,556	69,050	272,248	182,449	1,148,813
Nonmarketable bonds.....	47,344	11,573	3,832	14,194	8,496	92,881
Other bonds maturing in 5 years or less.....	868,391	171,784	80,977	263,230	242,002	1,019,334
Other bonds maturing in 5 to 10 years.....	1,112,458	263,654	120,616	349,423	327,101	1,989,822
Other bonds maturing in 10 to 20 years.....	202,767	12,472	12,392	33,841	110,791	802,085
Other bonds maturing after 20 years.....	3,031	1,396	458	2,726	536	23,305

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, September 26, 1956					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	25,979,549	2,216,772	5,167,705	2,150,922	2,305,246	1,708,257	1,907,218
Valuation reserves	392,638	37,232	94,781	35,626	32,522	19,856	26,111
Loans and discounts, gross—total	26,372,187	2,254,004	5,262,486	2,186,548	2,337,768	1,728,113	1,933,329
Real estate loans—total	9,265,844	622,156	2,103,331	942,779	1,056,675	544,136	385,617
Secured by farm land	593,439	18,395	44,215	52,901	89,492	55,904	36,890
Secured by residential properties:							
Insured by FHA	1,481,625	55,672	396,937	67,986	100,110	46,318	29,748
Insured or guaranteed by VA	1,629,779	90,915	575,899	190,506	151,492	70,597	28,096
Not insured or guaranteed by FHA or VA	3,730,222	292,593	753,222	411,699	516,900	246,990	163,514
Secured by other properties	1,830,779	164,581	333,058	219,687	198,681	124,327	127,369
Loans to banks	40,937	19,183	9,400	2,264	400	880	3,185
Loans to brokers and dealers in securities	276,253	15,450	138,260	30,380	6,298	7,781	25,333
Other loans for purchasing or carrying securities	253,603	22,110	41,585	26,907	26,433	24,155	27,987
Loans to farmers directly guaranteed by CCC	204,114	1	402	328	3,065	1,739	5,290
Other loans to farmers	1,721,946	31,850	82,297	64,101	90,428	73,342	75,609
Commercial and industrial loans (including open market paper)	6,841,886	825,583	1,283,442	518,059	443,422	473,813	755,568
Other loans to individuals for personal expenditures—total	7,169,263	648,931	1,463,715	544,271	667,431	558,477	607,200
Passenger automobile instalment loans	2,574,396	213,767	471,659	165,058	283,311	176,739	171,471
Other retail consumer instalment loans	864,292	57,257	156,936	52,369	67,789	56,967	79,534
Residential repair and modern instal.	636,597	40,415	163,182	44,967	61,542	27,569	59,531
Other instalment loans	1,067,046	111,986	255,860	94,212	93,903	99,451	93,458
Single payment loans	2,026,932	225,506	416,078	187,665	160,886	197,751	203,206
All other loans (including overdrafts)	598,341	68,740	140,054	57,459	43,616	43,790	47,540
United States Government direct obligations	21,590,740	1,352,132	3,334,150	1,713,636	2,122,499	1,354,062	1,685,780
Treasury bills	1,579,367	83,370	187,069	98,898	143,650	98,437	143,437
Treasury certificates of indebtedness	858,172	54,714	79,526	51,194	77,206	54,485	95,329
Treasury notes	4,659,748	252,191	496,607	276,714	413,352	288,802	445,657
Nonmarketable bonds	5,006,464	65,313	157,981	121,813	98,683	86,280	52,343
Other bonds maturing in 5 years or less	6,413,107	309,928	788,687	377,689	519,531	277,676	329,230
Other bonds maturing in 5 to 10 years	1,916,044	436,708	1,112,247	509,729	689,121	437,639	465,472
Other bonds maturing in 10 to 20 years	75,123	144,548	500,063	264,638	172,555	106,942	150,394
Other bonds maturing after 20 years		5,360	11,970	12,961	8,401	3,801	3,918

By Federal Reserve districts, September 26, 1956—Continued

	By Federal Reserve districts, September 26, 1956—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	3,627,190	1,139,607	1,129,672	1,246,357	1,684,114	1,696,489
Valuation reserves	59,965	12,777	17,650	13,397	22,227	20,494
Loans and discounts, gross—total	3,687,155	1,152,384	1,147,322	1,259,754	1,706,341	1,716,983
Real estate loans—total	1,604,187	427,359	433,686	251,227	225,162	669,529
Secured by farm land	105,774	51,662	27,374	42,149	30,978	37,705
Secured by residential properties:						
Insured by FHA	283,171	101,861	114,419	37,343	22,372	225,688
Insured or guaranteed by VA	223,892	46,488	105,803	32,371	18,335	95,385
Not insured or guaranteed by FHA or VA	708,704	156,184	127,254	85,176	84,287	183,699
Secured by other properties	282,646	71,164	58,836	54,188	69,190	127,052
Loans to banks	2,313			3,167	145	
Loans to brokers and dealers in securities	17,166	4,855	2,371	9,409	11,539	7,411
Other loans for purchasing or carrying securities	30,581	15,827	6,793	6,788	20,023	4,414
Loans to farmers directly guaranteed by CCC	5,988	10,256	19,978	90,592	47,949	18,526
Other loans to farmers	305,006	126,741	172,615	295,670	244,203	160,084
Commercial and industrial loans (including open market paper)	705,384	252,300	231,064	288,599	646,406	418,246
Other loans to individuals for personal expenditures—total	939,910	296,265	262,165	293,852	468,819	418,227
Passenger automobile instalment loans	361,302	102,740	111,192	123,860	187,512	205,785
Other retail consumer instalment loans	157,629	35,464	47,051	35,979	53,779	63,538
Residential repair and modernization instalment loans	88,383	23,076	34,297	19,250	28,246	46,139
Other instalment loans	97,297	29,253	28,827	35,189	70,759	56,851
Single payment loans	235,299	105,732	40,798	79,574	128,523	45,914
All other loans (including overdrafts)	76,620	18,781	18,650	20,450	42,095	20,546
United States Government direct obligations	4,096,156	1,123,171	989,322	1,316,132	1,340,524	1,163,176
Treasury bills	301,339	74,747	60,987	132,905	167,055	87,473
Treasury certificates of indebtedness	179,691	52,332	49,832	57,505	58,181	48,177
Treasury notes	1,011,615	276,232	242,225	357,211	318,295	280,847
Nonmarketable bonds	196,530	65,026	90,022	79,582	38,724	30,418
Other bonds maturing in 5 years or less	1,029,903	264,878	242,865	287,749	323,905	254,423
Other bonds maturing in 5 to 10 years	1,114,759	319,408	266,707	331,959	363,828	365,530
Other bonds maturing in 10 to 20 years	255,538	66,734	34,365	65,021	66,927	88,319
Other bonds maturing after 20 years	6,781	3,814	2,319	4,200	3,609	7,989

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SEPT. 26, 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	6,488	136,153,804	76,305,264	46,343,006	11,429	10,686,714	2,396,803	410,588	36,817,477	18,501,710	2,295,875
Reserve bank cities ¹	150	55,490,304	35,862,798	14,703,601	5,698	3,880,267	823,857	214,083	16,069,593	8,817,895	464,592
1. Boston.....	9	2,194,997	1,512,592	541,048	1,545	110,503	20,169	9,140	627,745	362,523	20,407
2. New York ^{2*}	25	23,809,033	16,058,431	5,751,621	3,450	1,632,469	250,796	112,266	7,292,314	4,188,301	134,870
3. Philadelphia [*]	8	2,710,523	1,891,231	578,962		191,525	35,254	13,551	893,362	460,897	36,018
4. Cleveland.....	5	2,374,236	1,381,575	762,804		178,875	45,657	5,325	653,461	353,527	41,360
5. Richmond.....	5	491,331	293,316	158,217		35,855	2,740	1,192	164,256	74,510	9,730
6. Atlanta ³	5	885,078	565,092	240,405		66,856	10,703	2,022	305,218	151,305	8,285
7. Chicago ²	61	7,992,040	4,249,751	2,915,219		602,149	206,152	18,769	2,301,601	1,342,068	55,736
8. St. Louis ³	5	1,129,997	726,870	308,076	449	71,752	18,096	4,754	399,995	200,843	9,606
9. Minneapolis [*]	4	743,316	491,200	182,810		52,436	15,085	1,785	284,211	122,212	7,202
10. Kansas City [*]	9	817,750	456,798	280,328	18	60,683	17,818	2,105	366,993	147,340	7,460
11. Dallas.....	6	1,254,948	958,956	244,386		40,924	6,083	4,599	600,419	146,820	9,404
12. San Francisco.....	8	11,087,055	7,276,986	2,739,725	225	836,240	195,304	38,575	2,180,918	1,267,549	104,514
Reserve branch cities ¹	114	21,543,351	11,686,440	7,820,965	1,498	1,656,963	319,200	58,285	6,466,568	3,322,139	321,292
2. Buffalo [*]	3	996,913	641,258	240,660	15	96,980	14,143	3,857	258,717	135,750	21,538
4. Cincinnati.....	5	908,576	565,111	285,348	180	43,438	11,971	2,528	279,627	145,012	17,969
5. Pittsburgh [*]	6	2,465,693	1,416,400	699,424		282,846	53,958	13,065	619,428	367,722	33,154
6. Baltimore [*]	6	676,204	318,935	268,094		62,281	7,077	1,817	241,399	118,543	18,814
5. Charlotte ³	4	569,982	359,565	153,334	1,237	38,694	15,643	1,509	228,336	99,616	10,879
6. Birmingham.....	3	326,592	172,940	97,680		42,679	12,537	756	117,972	53,597	7,642
6. Jacksonville [*]	4	315,304	163,983	120,954		25,331	4,189	847	143,543	54,115	4,311
6. Nashville.....	4	429,851	264,384	128,356		26,927	9,171	1,013	143,528	65,120	6,961
6. New Orleans.....	5	781,873	360,330	364,040		42,490	13,394	1,619	271,951	129,568	10,224
6. Detroit.....	6	3,319,153	1,547,896	1,456,845	13	284,722	21,278	8,399	833,141	499,484	57,480
7. Little Rock.....	5	152,226	70,930	60,315		15,929	4,693	359	55,476	21,092	2,311
8. Louisville.....	6	481,590	268,038	181,560		23,105	7,537	1,350	170,904	81,568	8,496
8. Memphis.....	3	511,395	355,889	114,064		36,541	3,483	1,418	178,313	73,196	9,474
9. Helena.....	2	42,145	19,379	20,031		2,006	70	659	16,817	7,984	258
10. Denver [*]	7	631,947	355,661	241,413		25,763	7,821	1,289	208,825	100,365	8,132
10. Oklahoma City [*]	4	340,915	186,670	107,956		34,255	11,037	997	129,670	54,935	3,496
10. Omaha.....	5	346,536	201,974	99,012		36,863	7,865	822	142,593	66,974	4,707
11. El Paso.....	3	159,787	96,519	54,308		7,429	1,111	420	61,542	25,823	2,822
11. Houston [*]	8	1,157,925	713,051	380,459		47,078	14,199	3,138	532,242	193,867	14,030
11. San Antonio [*]	6	363,514	161,464	170,175		20,918	10,180	777	127,882	65,803	6,103
12. Los Angeles [*]	5	3,359,490	1,549,754	1,596,383	53	164,753	42,603	5,944	856,649	485,592	30,185
12. Portland.....	3	1,415,767	802,758	446,595		149,867	13,800	2,747	298,792	176,491	14,137
12. Salt Lake City ³	6	449,913	268,656	143,436		32,136	4,934	751	132,057	69,237	6,346
12. Seattle.....	5	1,340,060	824,895	372,523		113,932	25,917	2,793	417,164	230,685	21,963
Other reserve cities ¹	58	5,513,593	2,776,477	2,227,700	12	359,867	136,652	12,885	1,858,119	863,026	108,549
4. Columbus.....	3	483,479	170,444	251,941		51,455	8,709	630	181,798	89,477	11,946
4. Toledo.....	3	388,223	124,752	241,789		18,762	2,222	2,550	113,139	61,521	10,954
5. Washington [*]	11	990,743	519,242	411,568		29,210	28,173	195	272,736	152,671	23,070
7. Cedar Rapids [*]	1	77,260	26,341	32,071		18,500	153	24,719	12,994	1,585	
7. Des Moines [*]	3	237,781	127,406	80,619		22,602	6,741	413	85,853	27,746	4,315
7. Indianapolis.....	4	753,606	350,524	337,808	4	53,133	10,322	1,815	236,321	117,623	16,425
7. Milwaukee [*]	6	789,543	468,581	251,767		30,372	37,020	1,803	258,106	124,195	12,862
7. Sioux City.....	4	83,189	45,645	32,516		4,211	634	183	29,883	12,079	1,847
8. National Stock Yards.....	1	87,949	31,380	48,461		7,246	652	210	46,521	14,809	639
9. St. Paul [*]	3	357,445	220,149	98,666		31,014	6,226	990	119,243	53,915	3,747
10. Kansas City, Kansas [*]	2	60,889	32,527	20,664		5,352	2,218	128	33,279	9,356	876
10. Pueblo.....	2	37,408	21,749	13,337		2,197	21	104	15,940	5,455	951
10. Topeka.....	4	93,597	40,986	37,921	8	12,593	1,866	223	32,239	16,313	2,121
10. Tulsa [*]	4	420,609	219,358	155,576		31,670	12,958	1,047	171,887	65,633	5,853
10. Wichita [*]	4	232,457	103,931	94,104		20,513	13,393	516	73,602	37,850	3,985
11. Fort Worth [*]	3	419,415	273,462	118,892		21,037	4,944	1,080	173,153	61,389	7,373
Country banks, by districts	6,166	53,606,556	25,979,549	21,590,740	4,221	4,789,617	1,117,994	125,335	12,422,897	5,498,650	1,401,442
1. Boston.....	292	4,053,237	2,216,772	1,352,132	280	379,944	92,739	11,370	939,401	408,137	129,049
2. New York.....	571	9,688,086	5,167,705	3,334,150	2,951	979,316	176,132	27,832	1,788,125	888,624	224,279
3. Philadelphia.....	544	4,409,652	2,150,922	1,713,636	72	382,082	150,045	12,895	894,748	441,530	121,997
4. Cleveland.....	586	4,933,813	2,305,246	2,122,449	153	402,563	91,844	11,508	998,775	490,996	141,320
4. Richmond.....	446	3,375,412	1,708,257	1,354,062	91	229,524	75,304	8,174	899,183	369,011	119,505
4. Atlanta.....	367	4,067,288	1,907,218	1,685,780	63	410,898	54,264	9,065	1,151,904	459,295	121,934
7. Chicago.....	939	8,645,387	3,627,190	4,096,156	218	760,548	146,685	14,590	1,796,020	810,757	210,113
8. St. Louis.....	472	2,559,292	1,139,607	1,123,171	24	199,526	71,373	5,591	652,156	285,824	63,566
9. Minneapolis.....	464	2,376,320	1,129,672	989,322	38	179,410	73,609	4,269	537,093	246,727	44,975
10. Kansas City.....	711	2,914,817	1,246,357	1,316,132	142	294,556	51,581	6,049	879,992	358,699	60,238
11. Dallas.....	608	3,446,483	1,684,114	1,340,524		327,763	86,335	7,747	1,232,784	441,311	97,861
12. San Francisco.....	166	3,136,769	1,696,489	1,163,176	189	223,487	47,183	6,245	652,716	297,839	66,605

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

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

²Includes both central reserve city and reserve city banks.

³For 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				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	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								
6,400,835	27,845	120,300	9,470,912	1,568,332	39,584	111,886	589,127	385,655	317,451	175,983,316	All member banks
963,171	10,741	108,397	5,704,797	493,461	4,946	51,105	560,938	196,804	205,458	73,072,609	Reserve bank cities¹
26,058	811	5,215	212,731	17,294		385	27,813	8,316	3,740	2,880,290	1. Boston
80,631	2,377	89,985	2,776,150	180,503		1,158	423,802	88,020	150,667	31,945,503	2. New York ^{2*}
81,388	1,197	3,221	310,641	40,592		7,788	14,043	6,769	9,328	3,682,712	3. Philadelphia*
49,963	107	1,090	207,414	9,069		11,272	1	10,017	3,452	3,061,508	4. Cleveland
14,526		29	65,461	6,461		2,410		1,782	833	667,159	5. Richmond
32,281	128		113,219	16,603	1,135			2,193	2,822	1,213,049	6. Atlanta ³
173,719	1,440	3,818	724,820	25,528		2,472	5,889	28,275	9,194	10,365,024	7. Chicago ²
33,141	63		155,350	12,524		100	1,713	4,279	1,589	1,549,734	8. St. Louis*
27,270	222	1,347	125,958	2,309	500	4,232	1,966	2,542	453	1,038,529	9. Minneapolis*
51,392	55	92	160,654	4,228		694	1,897	2,055	444	1,194,061	10. Kansas City*
254,312	314	410	189,159	42,897	1,374		20,373	3,636	1,173	1,924,820	11. Dallas*
138,490	4,027	3,098	663,240	135,453	1,076	20,594	64,441	38,920	21,763	13,550,220	12. San Francisco
892,253	7,152	7,869	1,915,863	258,816	7,755	26,491	21,911	87,319	30,410	28,442,621	Reserve branch cities¹
25,939	255	1,842	75,393	14,511		432		4,251	2,374	1,277,198	2. Buffalo*
30,581	102	230	85,733	13,532			69	4,620	2,000	2,008,424	4. Cincinnati
30,339		631	187,582	31,827	136	1,427	853	11,661	3,279	3,134,304	4. Pittsburgh*
29,436	102	227	74,277	8,132	113		101	3,426	2,187	3,131,562	5. Baltimore*
19,378			98,463	5,996	35	225		1,398	2,747	808,719	5. Charlotte ³
29,841			26,892	3,859				1,216	589	452,228	6. Birmingham
4,922			50,195	3,985				672	94	463,598	6. Jacksonville*
33,917			37,530	5,652			36	940	521	580,528	6. Nashville
47,467	386	68	84,238	8,491	388	500	3,137	2,768	865	1,069,973	6. New Orleans
48,770	639	1,378	225,390	25,984	740	3,995		15,775	3,297	4,202,085	7. Detroit
16,780	25		15,268	3,366			182	295	128	211,491	8. Little Rock
32,615		26	48,199	3,184				1,715	382	657,957	8. Louisville
44,798	116	122	50,607	6,810	190		3,654	1,217	343	701,922	8. Memphis
2,660			5,915	2,227	194			228	19	59,630	9. Helena
41,223	250	54	58,801	3,257	136	120		2,751	2,086	849,122	10. Denver*
41,403			29,836	4,671	996	2,386	653	1,004	106	480,401	10. Oklahoma City*
26,021	270		44,621	3,645				1,569	141	494,484	10. Omaha
17,552		146	15,339	1,741	161			238	76	223,545	11. El Paso
167,352	3,201	706	153,086	31,668	3,837	4,570	12,660	3,970	1,111	1,747,983	11. Houston*
25,520	350	39	30,067	5,870	452			1,542	1,551	500,811	11. San Antonio*
85,128	13	904	254,827	24,121		6,723	358	14,423	3,329	4,265,093	12. Los Angeles*
17,856	602	532	89,174	22,688	22			5,284	1,801	1,744,542	12. Portland
15,234	102		41,138	2,114	7	5,926		3,649	240	590,909	12. Salt Lake City ³
29,521	739	964	133,292	21,485	348	5	199	5,707	1,144	1,786,112	12. Seattle
395,514	1,135	779	489,416	72,794	564	4,731	718	15,474	8,200	7,474,493	Other reserve cities¹
32,794		78	47,503	8,968				566	650	675,461	4. Columbus
19,716			20,948	2,173				1,836	681	506,052	4. Toledo
43,619	74	399	52,903	19,602	343	1,150		1,472	1,826	1,287,872	5. Washington*
2,420			7,720	851					1	102,831	7. Cedar Rapids*
26,111			27,681	618		1,897	71	998	139	327,357	7. Des Moines*
40,463	82	37	61,691	10,030			302	2,081	1,218	1,003,558	7. Indianapolis
23,177	70	185	97,617	8,433		309	19	2,100	1,978	1,060,488	7. Milwaukee*
8,476	152		7,329	1,131			35	312	27	114,581	7. Sioux City
3,791			27,282					493		134,986	8. National Stock Yards
10,969		80	50,532	3,477	91	145	204	1,505	801	482,911	9. St. Paul*
8,316			4,731	989					72	85,229	10. Kansas City, Kansas*
8,276			1,258	571				15	22	53,956	10. Pueblo
9,940			3,865	610	67			487	158	127,158	10. Topeka
72,096			28,305	5,100		1,045		1,325	338	600,304	10. Tulsa*
21,463			10,304	2,556	50	185		993	81	309,924	10. Wichita*
63,887	757		39,747	7,685	13		60	1,291	208	601,825	11. Fort Worth*
4,149,897	8,817	3,255	1,360,836	743,261	26,319	29,559	5,560	86,058	73,383	66,993,593	Country banks, by districts
196,510	182	782	204,741	66,450	1,815	1,721	3,073	8,082	6,393	5,080,172	1. Boston
370,822	974	515	302,911	138,413	2,599	3,930	497	24,667	14,514	11,660,831	2. New York
257,234	301		73,686	67,230	2,083	1,130	93	4,264	7,023	5,386,231	3. Philadelphia
286,302	13	177	80,067	64,868	1,017	1,994	213	4,820	5,655	6,011,155	4. Cleveland
285,891	732	12	124,032	53,575	1,459	1,539	603	2,681	6,706	4,341,158	5. Richmond
430,187	798	474	139,216	67,446	2,865	7,108	529	8,664	7,543	5,313,347	6. Atlanta
637,179	278	82	137,611	90,045	2,250	3,083	169	12,236	9,737	10,558,927	7. Chicago
266,174	15	1	36,576	27,585	1,794	910	36	2,956	3,940	3,248,669	8. St. Louis
201,593	160	290	43,348	27,580	1,566	301	61	6,915	1,508	2,951,344	9. Minneapolis
412,870	489		47,696	27,535	2,335	369		2,017	2,744	3,829,809	10. Kansas City
613,627	4,637	243	75,105	59,705	4,628	727	213	2,293	3,726	4,750,559	11. Dallas
191,508	238	679	95,847	52,829	1,908	6,747	73	6,463	3,894	3,861,399	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 SEPTEMBER 26, 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	115,791,920	87,859,063	4,537,963	7,683,727	11,400,253	1,615,194	2,695,720	41,823,096	38,263,540	281,828	19,240	1,912,765	41,828	1,303,895
Reserve bank cities¹	49,928,391	36,287,632	2,148,430	1,626,578	6,800,326	1,531,985	1,533,440	13,948,824	11,905,408	105,029	3,496	645,733	21,864	1,267,294
1. Boston	2,287,086	1,734,503	97,234	121,242	282,630	29,428	22,049	224,646	193,390	5,200	6	66,060	8,700	1,005,643
2. New York ^{2*}	23,640,040	17,027,625	1,008,305	393,408	2,814,873	1,284,546	1,111,283	3,499,365	2,383,059	35,903	82	21,598	20	4,500
3. Philadelphia ³	2,858,226	2,159,215	117,056	99,125	436,824	21,099	24,907	352,365	325,240	925	82	23,130	38	3
4. Cleveland	1,831,861	1,448,759	101,675	87,907	165,988	6,427	21,105	954,107	930,554	385	15	13,926	15	135
5. Richmond	441,555	304,641	13,439	15,982	104,749	23	2,501	161,109	148,926	550	2,000	9,498	300	8,620
6. Atlanta ³	953,515	629,881	34,863	99,955	184,513	62	4,241	134,275	130,879	370	15	3,008	3	1
7. Chicago ³	7,072,863	5,073,308	366,507	336,309	1,173,693	37,340	85,706	2,231,320	2,155,202	4,545	673	61,980	300	8,620
8. St. Louis ²	1,228,235	799,434	62,386	27,433	331,379	2,409	5,194	183,074	179,914	2,650	510	1,250	1	1
9. Minneapolis ³	779,534	479,428	32,831	28,883	224,521	3,908	10,263	124,471	122,787	434	1	1,250	1	1
10. Kansas City ³	989,698	568,069	23,675	39,745	349,590	2,983	5,636	99,286	99,285	1	1	24,750	12,668	222,481
11. Dallas ³	1,424,719	855,169	46,200	25,791	477,499	3,350	16,710	290,007	265,257	1	1	24,750	12,668	222,481
12. San Francisco	6,421,059	5,207,600	244,259	351,098	254,067	140,190	223,845	5,694,799	4,970,915	54,067	209	434,459	12,668	222,481
Reserve branch cities¹	19,393,002	14,607,028	827,079	1,238,828	2,410,387	57,497	252,183	6,367,400	5,962,206	21,506	1,148	358,082	4,157	20,301
2. Buffalo	735,296	585,211	37,422	66,891	30,295	3,605	11,872	426,143	419,312	104	5	6,242	485	30
4. Cincinnati	856,896	663,917	33,285	39,861	105,561	1,067	13,205	224,535	197,775	500	5	26,225	30	977
4. Pittsburgh ³	2,080,988	1,700,143	95,736	61,321	205,871	3,050	14,867	596,402	573,340	227	10	21,848	20	20
5. Baltimore	744,887	543,940	43,649	64,085	87,658	1,173	4,382	104,468	101,284	434	7	2,730	20	1,730
5. Charlotte ³	604,382	374,985	17,130	54,499	145,014	51	12,703	97,179	74,595	1,486	10	19,361	20	20
6. Birmingham	343,802	274,541	11,487	17,283	38,392	98	2,099	69,313	69,308	5	5	200	50	50
6. Jacksonville ³	352,576	197,714	7,435	42,697	102,679	98	1,953	55,745	54,645	90	6	13,704	36	8,251
6. Nashville	375,513	216,621	11,970	55,635	89,628	1	1,639	156,434	142,724	6	36	7,450	6	50
6. New Orleans	848,133	509,243	18,076	141,246	163,278	7,830	8,460	143,292	127,555	6	6	4,129	6	50
7. Detroit	2,582,245	1,990,971	209,603	147,719	191,143	6,049	36,760	1,301,893	1,294,189	3,575	36	4,129	6	50
8. Little Rock	167,144	103,918	2,991	20,984	38,285	2	966	28,667	28,541	120	6	567	6	50
8. Louisville	509,283	366,616	22,711	12,439	102,335	30	5,152	79,624	77,502	1,555	6	567	6	50
8. Memphis	481,709	290,392	10,077	28,747	146,908	2,475	3,110	130,289	129,389	850	1	1,005	1	50
9. Helena	44,572	20,934	895	11,360	11,076	3	307	8,519	8,469	50	1	75	1	50
10. Denver ³	602,504	444,947	23,132	28,485	98,098	213	7,629	166,785	164,105	2,605	7	75	7	50
10. Oklahoma City ³	375,405	219,459	9,878	40,147	101,810	4	4,111	53,124	47,943	106	1	4,625	450	50
10. Omaha	418,021	263,284	21,307	25,500	103,315	31	4,584	35,520	35,517	3	1	4,625	450	50
11. El Paso	160,892	118,904	4,851	7,333	26,083	1,974	1,747	43,862	36,204	2,185	3	5,473	3	50
11. Houston ³	1,393,366	996,995	34,412	52,445	282,848	8,276	18,390	198,256	141,267	37	37	56,952	28	5,000
11. San Antonio ³	336,940	254,358	6,194	15,041	53,313	5,698	2,336	115,379	77,220	1,300	17	31,842	17	500
12. Los Angeles ³	2,794,747	2,414,309	118,242	53,743	150,177	8,607	49,669	1,146,020	1,021,634	965	17	122,921	17	500
12. Portland	981,461	807,480	30,370	86,744	25,847	1,616	29,404	601,277	568,994	227	1	32,006	50	500
12. Salt Lake City ³	396,382	301,457	9,798	43,370	38,341	2	3,414	152,266	147,899	2,342	1,020	1,005	50	500
12. Seattle	1,205,858	946,689	46,428	121,253	72,432	5,652	13,404	432,408	422,795	1,966	5	727	415	6,500
Other reserve cities¹	5,561,104	3,876,830	201,611	419,587	946,886	10,652	105,538	1,287,603	1,214,347	24,417	126	33,646	792	14,275
4. Columbus	518,210	340,747	14,816	97,521	47,095	44	17,987	110,552	97,305	2,100	5	11,122	20	20
4. Toledo	344,653	270,992	19,668	22,509	19,893	11	11,591	126,023	123,403	200	55	2,365	55	20
5. Washington	928,280	812,431	29,749	117	62,505	7,905	15,573	248,291	223,469	10,522	25	14,275	25	20
7. Cedar Rapids ³	75,355	43,515	1,867	6,379	23,455	1	139	19,169	19,169	1	1	1	1	1
7. Des Moines ³	254,613	136,149	6,429	55,819	53,332	1	2,884	36,894	35,602	1,275	17	1	1	1
7. Indianapolis	730,779	510,841	23,178	83,673	92,413	825	19,849	184,801	182,698	2,060	5	1	1	1
7. Milwaukee ³	766,808	530,802	41,492	26,306	147,464	1,152	19,592	212,017	207,070	4,565	8	374	8	374
7. Sioux City	84,373	49,318	2,158	5,568	26,524	1	805	22,229	22,202	20	7	1	1	1
8. National Stock Yards	117,065	20,216	918	2,437	93,305	189	7,101	2,600	2,600	1	1	4,500	1	1
9. St. Paul ³	354,051	219,672	19,233	21,637	90,300	579	2,630	77,504	77,154	350	350	1	1	1
10. Kansas City, Kansas ³	58,422	25,711	1,074	8,483	22,685	469	18,826	18,821	18,821	15	15	1,138	5	5
10. Pueblo	36,539	26,559	1,164	2,683	5,873	260	11,916	10,763	10,763	11	11	150	305	305
10. Topeka	99,971	60,520	4,939	21,239	12,852	421	16,397	15,126	15,126	710	11	150	305	305
10. Tulsa ³	498,329	371,306	15,143	17,899	90,436	147	3,398	49,810	49,330	370	11	150	305	305
10. Wichita	257,025	169,771	10,788	30,547	42,814	3,105	10,529	29,214	27,614	1,600	1	14,363	50	50
11. Fort Worth ³	436,631	288,280	8,995	16,770	115,940	6,646	116,859	101,821	625	625	1	14,363	50	50
Country banks, by districts	40,909,423	33,087,573	1,360,843	4,398,734	1,242,654	15,060	804,559	20,219,269	19,181,579	130,876	14,470	875,304	15,015	2,025
1. Boston	3,382,901	2,766,266	140,708	235,148	116,596	1,750	122,433	1,196,215	1,175,873	7,880	1,817	10,357	288	288
2. New York	6,317,612	4,904,971	244,978	849,313	125,546	943	191,861	4,304,074	4,168,353	9,169	20	123,481	3,026	25
3. Philadelphia	2,770,955	2,370,488	115,429	199,680	17,078	19	68,261	2,041,470	1,990,305	6,734	573	43,830	28	28
4. Cleveland	3,287,007	2,724,341	135,749	338,445	26,784	1	61,688	2,184,285	2,084,814	1,409	1,003	96,937	122	122
5. Richmond	2,679,282	2,171,261	93,918	245,578	109,372	127	59,026	1,246,901	1,135,008	33,859	1,536	75,235	1,263	1,263
6. Atlanta	3,739,796	2,898,673	89,752	437,470	257,549	4,182	52,170	1,122,453	1,017,042	22,417	3,786	74,801	2,407	2,000
7. Chicago	5,982,624	4,831,519	219,214	741,451	103,908	63	86,469	3,766,632	3,586,047	6,419	3,847	170,020	299	299
8. St. Louis	2,144,825	1,776,520	52,594	236,339	60,210	1	19,162	827,959	785,327	4,541	140	37,666	285	285
9. Minneapolis	1,737,714	1,392,093	54,758	189,917	78,026	337	22,583	968,582						

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	Un-divided 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
157,615,016	1,532,125	614,515	2,652,082	162,413,738	4,053,539	6,625,101	2,533,069	357,869	13,569,578	99,922,093	88,767,598	All member banks
63,877,215	1,095,678	585,617	1,653,391	67,211,901	1,754,881	3,038,280	947,405	120,142	5,860,708	43,261,095	33,742,853	Reserve bank cities¹
2,511,732	4,900	29,109	53,395	2,599,136	71,150	155,742	40,839	13,423	281,154	2,048,969	1,665,063	1. Boston
27,139,405	591,770	439,261	925,382	29,095,818	809,008	1,517,542	500,615	22,520	2,849,685	20,783,259	15,756,166	2. New York **
3,210,591	60,700	14,845	54,402	3,340,538	82,309	201,138	54,526	4,201	342,174	2,466,197	1,972,606	3. Philadelphia*
2,785,968	36,050	1	35,102	2,857,121	56,800	120,700	26,142	745	204,387	1,574,484	1,350,357	4. Cleveland
602,664	8,000	.....	9,316	619,980	16,788	22,950	7,208	233	47,179	361,568	257,663	5. Richmond
1,087,790	17,600	.....	20,615	1,126,005	23,890	42,420	12,663	8,071	87,044	808,015	620,858	6. Atlanta ³
9,304,183	201,600	6,257	103,535	9,615,575	273,811	345,029	73,769	56,840	749,449	6,174,324	4,770,503	7. Chicago ²
1,411,309	58	1,838	17,659	1,430,864	46,188	43,013	28,937	732	118,870	1,039,744	676,711	8. St. Louis*
904,005	43,500	966	16,758	965,229	26,000	33,500	10,179	3,621	73,300	626,306	392,316	9. Minneapolis*
1,088,984	9,500	1,897	8,050	1,108,431	22,950	45,075	14,213	3,392	85,630	777,652	452,796	10. Kansas City*
1,714,726	.....	24,556	16,494	1,755,776	69,000	83,531	16,070	443	169,044	981,248	708,511	11. Dallas*
12,115,858	122,000	66,887	392,683	12,697,428	256,987	427,640	162,244	5,921	852,792	5,619,329	5,119,303	12. San Francisco
25,760,402	243,360	22,545	340,661	26,366,968	619,878	1,077,296	346,077	32,402	2,075,653	16,584,886	14,182,176	Reserve branch cities¹
1,161,439	.....	.....	19,876	1,181,315	33,562	51,250	10,781	290	95,883	635,294	588,581	2. Buffalo*
1,081,431	14,300	69	16,040	1,111,840	31,258	52,992	12,308	26	96,584	740,582	631,250	4. Cincinnati
2,677,390	70,100	853	36,461	2,784,804	86,268	239,848	22,631	753	349,500	1,863,067	1,588,749	4. Pittsburgh*
849,355	6,700	101	7,775	863,931	14,900	40,550	8,411	3,770	67,631	641,174	538,130	5. Baltimore*
701,561	33,600	.....	17,846	753,007	10,010	40,240	4,193	1,269	55,712	486,541	343,724	5. Charlotte ³
413,115	.....	.....	6,113	419,228	11,900	13,300	6,162	1,638	33,000	287,069	267,031	6. Birmingham
408,321	12,435	.....	5,160	425,916	12,850	15,350	4,694	4,788	37,682	267,459	192,169	6. Birmingham
531,947	1,000	36	11,568	544,551	14,000	16,500	5,421	56	35,977	304,066	236,385	6. Birmingham
991,425	6,000	3,251	6,589	1,007,265	13,450	37,550	11,708	.....	62,708	716,428	574,711	6. New Orleans
3,884,138	15,600	.....	50,014	3,947,752	65,716	136,750	45,033	4,834	252,333	2,308,085	1,950,060	7. Detroit
195,811	.....	.....	1,790	197,601	5,150	6,800	1,642	298	13,890	135,096	110,600	7. Little Rock
588,907	11,250	.....	8,741	608,898	13,250	29,250	6,444	115	49,059	428,469	336,008	8. Louisville
61,998	23,350	3,654	7,192	646,194	14,750	32,500	8,478	.....	55,728	386,304	271,642	8. Memphis
53,091	2,900	.....	869	56,860	1,250	1,085	430	5	2,770	35,997	26,686	9. Helena
769,289	14,700	.....	9,029	793,018	18,050	24,700	10,204	3,150	56,104	502,480	422,260	9. Denver*
428,529	1,400	653	3,068	433,650	16,350	16,850	12,948	603	46,751	304,166	233,881	10. Oklahoma City*
453,541	1,275	.....	3,537	458,353	11,700	15,700	5,605	3,126	36,131	347,379	248,747	10. Omaha
204,754	.....	.....	1,737	206,491	6,500	7,500	3,053	1	17,054	128,001	112,645	11. El Paso
1,591,622	10,000	13,174	11,451	1,626,247	50,800	53,800	16,780	356	121,736	1,072,928	914,744	11. Houston*
452,319	13,100	.....	4,445	469,864	10,400	15,500	4,919	128	30,947	281,353	241,668	11. San Antonio*
3,940,767	1,500	364	44,797	3,987,428	89,614	108,521	74,114	5,416	277,665	2,454,732	2,262,894	12. Los Angeles*
1,582,738	.....	188	36,199	1,619,125	41,000	50,550	33,867	.....	125,417	874,431	834,454	12. Portland
548,648	2,750	3	6,627	558,028	11,150	13,110	7,143	1,478	32,881	340,010	307,103	12. Salt Lake City ³
1,638,266	1,400	199	23,737	1,663,602	36,000	57,100	29,108	302	122,510	1,043,045	948,054	12. Seattle
6,848,707	26,700	718	72,572	6,948,697	156,378	264,707	88,795	15,916	525,796	4,676,194	3,912,539	Other reserve cities¹
628,762	.....	.....	7,393	636,155	11,000	20,000	7,596	710	39,306	437,913	408,752	4. Columbus
4,770,676	3,000	.....	4,941	478,617	11,500	11,750	2,953	1,232	27,435	303,989	284,144	4. Toledo
1,176,571	3,100	.....	10,982	1,190,653	26,650	51,150	15,320	4,099	97,219	831,758	775,218	5. Washington*
94,524	.....	.....	1	94,525	1,000	5,500	1,806	.....	8,306	65,215	42,313	7. Cedar Rapids*
291,507	12,150	71	2,142	305,870	6,750	7,000	5,913	1,824	21,487	200,821	167,171	7. Des Moines*
915,580	.....	302	8,955	924,837	21,978	38,500	17,153	1,090	78,721	628,625	552,672	7. Indianapolis
978,825	.....	19	12,021	990,865	18,400	41,677	9,432	114	69,623	646,034	479,083	7. Milwaukee*
106,602	.....	39	617	107,258	2,100	4,000	1,118	105	7,323	68,568	48,362	7. Sioux City
124,166	.....	23	712	124,901	1,000	6,000	3,085	.....	10,085	85,992	4-4,440	8. National Stock Yards
431,555	2,700	204	8,321	442,780	13,000	20,000	6,370	761	40,131	292,550	193,407	9. St. Paul*
77,248	1,750	.....	781	79,779	1,750	2,500	1,083	117	5,450	45,375	29,932	10. Kansas City, Kansas*
48,455	.....	.....	1,404	48,859	1,800	1,680	1,045	572	5,097	27,005	28,244	10. Pueblo
116,368	.....	.....	1,704	118,072	3,400	3,900	1,681	105	9,086	86,166	78,315	10. Topeka
548,139	4,000	.....	5,067	557,206	11,550	22,350	6,668	2,530	43,098	397,928	364,298	10. Tulsa*
286,239	.....	.....	2,657	288,896	6,500	10,700	3,280	548	21,028	225,258	193,119	10. Wichita*
553,490	.....	60	5,874	559,424	18,000	18,000	4,292	2,109	42,401	332,997	271,949	11. Fort Worth*
61,128,692	166,387	5,635	585,458	61,886,172	1,522,402	2,244,818	1,150,792	189,409	5,107,421	35,399,918	36,930,030	Country banks, by districts
4,579,116	9,079	3,073	62,718	4,653,986	127,913	191,865	92,430	13,978	426,186	2,981,650	2,919,106	1. Boston
10,621,686	23,435	497	141,316	10,786,934	285,922	394,781	171,516	21,678	873,897	5,643,879	5,643,234	2. New York
4,812,425	29,430	93	33,973	4,875,921	135,097	263,976	100,116	11,113	510,302	2,440,035	2,564,743	3. Philadelphia
5,471,292	5,988	213	51,621	5,529,114	145,850	225,515	100,420	10,256	482,041	2,920,638	3,044,407	4. Cleveland
3,926,183	23,505	603	32,282	3,982,573	94,613	170,055	78,645	15,272	358,585	2,269,359	2,351,833	4. Richmond
4,862,249	17,300	590	43,390	4,923,529	125,523	175,005	73,870	15,420	389,818	3,170,997	3,249,097	6. Atlanta
9,749,256	12,795	169	98,828	9,861,048	197,921	278,114	181,318	40,526	697,879	5,208,204	5,521,828	7. Chicago
2,972,784	6,870	50	18,673	2,998,377	67,039	100,278	69,934	13,041	250,292	1,842,075	1,995,445	8. St. Louis
2,706,296	9,890	61	26,128	2,742,375	57,687	84,225	54,756	12,301	208,969	1,492,840	1,561,245	9. Minneapolis
3,509,447	9,336	.....	14,282	3,533,065	75,360	115,442	92,860	13,082	296,744	2,391,868	2,605,270	10. Kansas City
4,364,808	10,762	213	15,774	4,391,557	134,395	135,995	85,317	20,344	359,002	3,051,069	3,390,580	11. Dallas
3,553,150	7,997	73	46,473	3,607,693	92,131	109,567	49,610	2,398	253,706	1,987,304	2,083,242	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	6,488	136,153,804	76,305,264	46,343,006	11,429	10,686,714	2,396,803	410,588	36,817,477	18,501,710	2,295,875
Total, all States	6,487	136,148,471	76,302,285	46,340,880	11,429	10,686,694	2,396,603	410,580	36,816,500	18,501,214	2,295,755
New England:											
Maine	37	374,260	212,202	129,895	21	20,567	10,598	977	87,381	38,989	12,454
New Hampshire	52	213,298	120,235	69,042	33	19,337	4,076	575	58,523	22,325	7,949
Vermont	35	157,409	84,713	55,384	13	13,421	3,482	396	31,990	14,643	3,786
Massachusetts	133	3,734,839	2,311,593	1,106,398	1,754	229,902	72,122	13,070	1,005,898	524,437	72,772
Rhode Island	6	669,600	411,637	186,078		62,933	6,770		115,154	61,952	17,936
Connecticut	52	1,453,601	758,957	494,959	16	175,995	19,480	4,194	339,012	138,258	45,618
Middle Atlantic:											
New York	424	30,413,632	19,854,613	7,877,341	4,359	2,193,765	353,651	129,903	8,549,019	4,824,895	303,005
New Jersey	241	4,620,984	2,420,788	1,681,401	2,080	572,498	109,135	15,082	892,136	441,908	113,460
Pennsylvania	606	9,594,534	5,423,067	3,027,152	174	861,079	243,623	39,439	2,370,868	1,246,498	194,362
East North Central:											
Ohio	396	7,448,460	3,772,105	2,966,906	196	572,137	120,719	16,397	1,891,427	975,630	172,474
Indiana	235	2,607,525	1,133,924	1,258,302	40	173,460	36,840	4,959	669,779	318,053	68,636
Illinois	520	11,436,262	5,455,158	4,736,939	83	922,545	297,312	24,225	3,108,399	1,705,736	128,512
Michigan	230	5,989,511	2,833,375	2,549,406	28	542,318	51,292	13,092	1,298,602	703,568	128,585
Wisconsin	166	2,084,002	1,016,054	871,194	72	124,926	67,595	4,161	519,733	238,885	40,637
West North Central:											
Minnesota	206	2,083,750	1,184,965	675,483	12	166,836	51,893	4,561	611,161	270,924	28,529
Iowa	165	1,189,856	564,512	478,023	30	127,043	17,855	2,393	327,862	163,918	25,850
Missouri	176	3,101,748	1,735,094	1,076,955	477	211,014	68,479	9,729	1,053,289	480,089	42,201
North Dakota	40	246,181	121,196	101,399	11	13,207	9,931	437	53,844	26,686	4,044
South Dakota	61	327,273	164,821	134,098	7	19,817	7,924	606	76,384	35,972	5,822
Nebraska	140	851,146	409,368	336,876		85,641	17,393	1,868	278,021	130,009	13,057
Kansas	213	1,034,238	439,576	427,097	108	134,423	30,865	2,169	305,335	145,442	18,570
South Atlantic:											
Delaware	10	325,969	209,594	111,887		2,287	718	1,483	99,363	59,351	7,311
Maryland	70	1,130,822	525,272	489,376		89,594	23,843	2,737	331,812	163,751	32,648
District of Columbia	13	1,022,642	536,338	426,030		29,340	28,318	2,616	280,195	155,511	24,397
Virginia	202	1,844,864	1,029,217	646,884	102	133,489	30,618	4,554	495,570	212,665	55,254
West Virginia	112	745,408	326,887	359,520		44,098	10,858	2,045	212,134	86,669	26,066
North Carolina	53	1,419,136	615,255	301,564	1,237	73,792	24,619	2,669	370,699	152,448	30,170
South Carolina	34	450,724	213,094	190,427		33,909	12,281	1,013	141,028	54,666	17,028
Georgia	65	1,296,921	792,364	380,549	50	103,681	17,269	3,008	414,829	194,310	23,682
Florida	103	1,950,231	890,457	856,886		174,806	23,754	4,328	577,908	231,353	44,755
East South Central:											
Kentucky	109	973,471	510,001	385,701	4	53,681	21,356	2,728	295,272	137,337	24,748
Tennessee	92	1,590,818	909,095	539,285	3	117,548	3,796	3,796	521,912	213,052	39,009
Alabama	84	1,060,361	545,909	359,523	10	126,511	25,223	2,485	324,068	132,441	32,954
Mississippi	34	325,562	163,278	107,033		50,205	4,051	995	112,878	42,781	8,900
West South Central:											
Arkansas	73	533,948	242,213	205,799		72,964	11,705	1,267	166,617	64,452	13,130
Louisiana	52	1,502,560	695,495	650,595		130,966	22,287	3,217	499,748	229,881	31,415
Oklahoma	222	1,443,048	690,504	561,721	17	154,257	33,060	3,489	547,676	206,512	25,976
Texas	579	6,292,653	3,634,677	2,114,385		411,558	115,475	16,558	2,553,373	861,647	122,801
Mountain:											
Montana	84	491,526	236,816	202,175		34,395	17,356	784	140,258	62,855	9,141
Idaho	19	400,065	217,012	165,235	180	13,897	3,012	729	81,423	43,987	6,998
Wyoming	40	233,069	103,864	109,760	25	14,278	4,701	441	69,157	26,517	5,199
Colorado	95	1,107,417	576,340	464,455		50,854	13,497	2,271	359,316	158,016	19,336
New Mexico	34	320,780	155,653	148,466		14,091	2,086	484	102,474	38,700	8,281
Arizona	4	556,820	352,179	148,993	5	46,017	8,358	1,288	119,452	56,572	14,037
Utah	24	554,384	327,058	183,400		37,539	5,416	971	158,525	79,992	8,315
Nevada	5	248,868	119,000	115,532		7,804	6,132	400	49,670	25,605	5,299
Pacific:											
Washington	38	1,886,494	1,129,094	554,541		168,159	30,720	3,980	531,055	282,423	33,429
Oregon	19	1,471,428	821,895	476,351		156,474	13,846	2,862	312,944	186,170	15,466
California	84	15,738,373	9,485,771	4,844,479	282	1,097,636	263,218	46,987	3,303,327	1,862,733	161,751
Alaska	1	5,333	2,979	2,126		20	200	8	977	496	120
Mutual Savings Banks ²	3	25,040	10,509	11,986		1,622	848	75	2,105	1,326	189

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	14	354,773	169,973	148,576	12	31,708	3,620	884	70,812	29,944	11,059
New Jersey—Dist. No. 2	161	3,725,627	1,842,808	1,300,514	2,045	483,292	83,800	13,168	719,325	357,836	86,623
Kentucky—Dist. No. 4	56	301,951	156,187	119,405		18,179	7,665	875	74,341	33,672	10,169
Pennsylvania—Dist. No. 4	144	3,695,685	1,988,488	1,227,328	137	378,965	84,377	16,390	854,932	487,494	70,495
West Virginia—Dist. No. 4	12	107,924	46,748	50,526		8,658	1,600	392	25,528	11,359	3,565
Louisiana—Dist. No. 6	35	1,203,143	540,951	547,482		94,720	17,581	2,409	393,476	185,023	23,356
Mississippi—Dist. No. 6	21	273,015	142,221	84,550		42,679	2,735	830	97,563	36,524	7,160
Tennessee—Dist. No. 6	70	1,022,315	522,045	408,225	3	72,784	16,996	2,262	326,272	133,349	27,450
Indiana—Dist. No. 7	174	2,296,228	988,106	1,109,568	30	161,888	32,336	4,300	591,272	282,161	60,175
Illinois—Dist. No. 7	371	10,708,858	5,193,889	4,372,484	83	850,673	268,782	22,947	2,903,895	1,622,160	113,762
Michigan—Dist. No. 7	190	5,806,741	2,759,467	2,462,239	20	524,337	47,939	12,739	1,265,652	687,497	124,309
Wisconsin—Dist. No. 7	124	1,896,276	937,360	780,687	72	112,296	62,073	3,788	476,963	220,555	36,267
Missouri—Dist. No. 10	45	1,044,518	553,601	380,495	18	81,115	26,486	2,803	432,338	175,647	12,328
New Mexico—Dist. No. 10	10	208,764	106,245	94,068		7,295	860	296	64,784	23,880	4,352
Oklahoma—Dist. No. 10	209	1,417,773	677,017	553,692	17	150,839	32,776	3,432	536,066	203,409	24,976
Arizona—Dist. No. 12	3	484,109	316,729	120,174	5	38,886	7,197	1,118	100,375	45,987	12,372

¹ This bank is included in national, "Country," and San Francisco district figures elsewhere in this report.² These banks, two in Wisconsin and one in Indiana, are included in the figures for those States.

OF BANKS ON SEPTEMBER 26, 1956, BY STATES

ASSETS [In thousands of dollars]

and bank balances				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	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								
6,400,835	27,845	120,300	9,470,912	1,568,332	39,584	111,886	589,127	385,655	317,451	175,983,316	Total, including Alaska
6,400,639	27,845	120,300	9,470,747	1,568,228	39,567	111,886	589,127	385,655	317,439	175,976,873	Total, all States
19,297		260	16,381	5,784	221	346		596	631	469,219	New England:
14,815	18	8	13,408	2,809	498	54		4	251	275,437	Maine
9,693	15	39	3,814	2,028	133	434		219	224	192,437	New Hampshire
106,403	838	5,283	296,165	45,763	461	942	28,009	11,942	7,018	4,834,872	Vermont
14,143	31	311	20,781	11,167	75		2,877	1,609	616	801,198	Massachusetts
73,347	91	114	81,584	22,465	516	330		28	2,646	1,821,219	Rhode Island
											Connecticut
306,424	3,293	92,275	3,019,127	276,143	1,907	5,021	423,990	105,807	162,711	39,938,230	Middle Atlantic:
199,697	439	49	136,583	65,809	985	499	281	11,931	5,852	5,598,477	New York
363,193	1,272	3,879	561,664	137,586	2,279	9,414	15,202	21,044	17,946	12,168,873	New Jersey
											Pennsylvania
324,960	222	1,548	416,593	76,701	516	12,902	70	20,694	11,224	9,461,994	East North Central:
187,629	178	37	95,246	29,650	482	311	302	4,948	3,351	3,316,348	Ohio
468,295	1,493	3,818	800,545	52,843	1,562	3,560	5,912	32,643	12,923	14,654,104	Indiana
196,800	768	1,463	267,418	65,214	1,271	4,575	20	19,912	6,296	7,385,401	Illinois
128,479	79	185	111,468	18,922	422	917	168	4,146	3,444	2,631,751	Michigan
											Wisconsin
117,369	343	1,562	192,434	17,324	758	4,528	1,219	7,051	1,767	2,727,558	West North Central:
110,087	152		57,855	9,032	154	2,644	110	1,806	1,076	1,532,540	Minnesota
197,356	118	185	333,340	29,243	1,006	1,497	3,610	8,264	3,011	4,201,668	Iowa
18,763		55	4,296	3,462	512			917	258	305,174	Missouri
28,533			6,054	3,150	360			5	1,159	408,586	North Dakota
77,017	270		57,671	7,769	752			2,145	488	1,140,324	South Dakota
118,129	113		23,081	9,145	195	195		1,507	1,170	1,351,785	Nebraska
											Kansas
18,039	100		14,562	4,095	261	1,036		1,020	304	432,048	South Atlantic:
57,262	102	227	77,822	15,512	183	272	101	3,708	4,201	1,486,611	Delaware
45,501	74	399	54,313	20,261	363	1,150		1,472	2,009	1,328,092	Maryland
111,615	487	41	115,508	29,990	766	2,918	341	2,606	2,722	2,379,777	District of Columbia
75,170	10		24,219	9,061	203	1,007	330	504	1,048	967,495	Virginia
67,807	50		120,224	13,496	280	225	127	1,948	3,696	1,409,607	West Virginia
43,204	185		25,945	6,172	242			765	808	599,744	North Carolina
72,582	161	6	124,088	24,447	1,634		37	2,886	3,498	1,744,252	South Carolina
193,428	366	283	107,723	33,886	1,289	5,327	306	5,355	3,311	2,577,613	Georgia
											Florida
81,496		26	51,665	9,597	195	193	36	1,996	792	1,281,552	East South Central:
155,397	116	122	114,216	23,230	341			3,728	1,998	2,145,030	Kentucky
109,030	333	185	49,125	13,561	539	1,281	108	2,568	2,055	1,404,541	Tennessee
46,873			14,324	6,078	221	500	40	360	924	446,563	Alabama
											Mississippi
64,358	40		24,637	6,915	543	30		839	1,480	710,372	West South Central:
129,910	452	68	108,022	19,279	661	500	3,137	4,496	1,597	2,031,978	Arkansas
253,024	401		61,763	16,402	1,172	3,520	653	2,442	1,115	2,016,028	Louisiana
1,075,862	9,234	1,484	482,345	142,881	9,991	5,222	33,306	11,730	7,275	9,056,431	Oklahoma
											Texas
47,832	30	97	20,303	6,436	480	150	7	1,551	152	640,560	Mountain:
16,000	50		14,388	6,239	46	21	34	369	376	488,573	Montana
31,438			6,003	2,411	517			335	126	305,615	Idaho
112,660	250	54	69,000	8,060	622	316		3,079	2,700	1,481,510	Wyoming
47,365			8,128	5,180	416	75		330	203	429,458	Colorado
21,283		359	27,201	11,442	671	4,765	33	2,336	1,158	696,677	New Mexico
26,250	102		43,866	3,069	82	6,026	3	715	292	723,096	Arizona
10,125			8,641	4,242	2			589	319	303,690	Utah
											Nevada
58,746	739	1,231	154,487	31,341	772	480	199	6,412	1,604	2,458,357	Pacific:
23,869	640	532	89,667	23,455	22			5,323	1,845	1,815,205	Washington
324,084	4,190	4,115	943,054	179,481	1,988	28,703	64,805	55,953	26,670	19,399,300	Oregon
196			165	104	17				12	6,443	California
											Alaska ¹
582			8	108					9	27,262	Mutual Savings Banks ²

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

15,130		18	14,661	6,272	89		28	593	1,253	433,820	Connecticut—Dist. No. 2
153,838	313	49	120,666	51,012	609	499	281	10,538	3,591	4,511,482	New Jersey—Dist. No. 2
28,557			1,943	4,354	110	11		158	148	381,073	Kentucky—Dist. No. 4
88,469		658	207,816	48,656	526	1,532	1,066	12,424	4,160	4,618,981	Pennsylvania—Dist. No. 4
7,709			2,895	726	1	248		244	185	134,856	West Virginia—Dist. No. 4
90,994	452	68	93,583	15,186	554	500	3,137	3,512	1,341	1,620,849	Louisiana—Dist. No. 6
40,012			13,867	5,305	221	500	40	346	864	377,854	Mississippi—Dist. No. 6
102,569			62,904	15,651	151		74	1,786	1,365	1,367,614	Tennessee—Dist. No. 6
160,423	178	37	87,643	25,335	415	311	302	4,687	2,839	2,921,389	Indiana—Dist. No. 7
394,521	1,493	3,818	768,141	47,338	994	3,309	5,889	31,738	12,282	13,714,303	Illinois—Dist. No. 7
185,382	768	1,460	266,236	63,646	1,263	4,575	20	19,910	6,075	7,167,882	Michigan—Dist. No. 7
109,902	70	1,855	109,984	17,269	189	917	168	3,636	3,319	2,398,737	Wisconsin—Dist. No. 7
78,023	55	92	166,193	6,104	38	768	1,897	2,383	599	1,488,645	Missouri—Dist. No. 10
29,984			6,567	3,535	288			326	91	277,788	New Mexico—Dist. No. 10
245,749	376		61,556	16,138	1,172	3,520	653	2,441	1,018	1,978,781	Oklahoma—Dist. No. 10
18,467		299	23,250	10,759	432	4,765	33	2,085	1,053	603,611	Arizona—Dist. No. 12

For footnotes, 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	Post-savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total, incl. Alaska	115,791,920	87,859,063	4,537,963	7,683,727	11,400,253	1,615,194	2,695,720	41,823,096	38,263,540	281,828	19,240	1,912,765	41,828	1,303,895
Total, all States	115,788,604	87,856,339	4,537,783	7,683,479	11,400,253	1,615,194	2,695,556	41,820,283	38,261,339	281,628	19,240	1,912,353	41,828	1,303,895
New England:														
Maine	260,386	211,289	8,105	25,810	8,322	13	6,847	160,410	158,457	1,306	7	640		
New Hampshire	195,029	153,195	7,983	16,500	10,501		6,850	49,579	49,100	285	15	179		
Vermont	86,470	74,514	2,843	5,043	1,825		2,245	84,797	83,626	74	3	1,094		
Massachusetts	3,655,227	2,853,613	154,455	204,419	339,384	29,442	73,514	619,940	576,182	7,943	1,624	7,863	278	26,050
Rhode Island	434,152	354,448	17,114	38,619	6,831	1,702	15,438	289,317	287,354	1,419	174	370		
Connecticut	1,309,625	1,075,734	59,884	81,457	41,308	21	51,221	341,004	338,397	2,118	20	459	10	
Middle Atlantic:														
New York	27,988,970	20,330,875	1,182,782	1,073,984	2,890,389	1,288,651	1,222,289	6,397,741	5,161,001	42,359		176,840	11,898	1,005,643
New Jersey	3,070,534	2,485,628	122,144	296,438	74,231	443	91,650	2,070,180	2,039,128	5,237		25,464	326	25
Pennsylvania	7,522,458	6,099,858	306,752	331,811	655,196	24,168	104,673	3,159,792	3,054,646	5,255	840	93,509	1,042	4,500
East North Central:														
Ohio	5,753,465	4,507,693	268,200	504,526	356,575	7,538	108,933	2,887,438	2,741,271	4,464	883	140,720	100	
Indiana	2,176,585	1,650,518	74,311	287,494	124,398	825	39,039	874,243	866,548	3,700	2,246	1,621	128	
Illinois	9,790,502	7,215,597	444,451	663,935	1,309,110	37,340	120,069	3,497,989	3,331,414	9,163	1,265	147,227	300	8,620
Michigan	4,055,686	3,149,321	273,329	348,933	214,486	6,112	63,505	2,742,555	2,626,440	4,597	55	111,235	228	
Wisconsin	1,582,069	1,214,919	79,307	94,420	162,762	1,152	29,509	848,132	835,049	5,040	1,217	6,446	380	
West North Central:														
Minnesota	1,761,059	1,181,288	74,216	126,823	352,437	4,811	21,484	669,561	653,900	958	70	14,572	61	
Iowa	1,045,390	735,257	30,327	152,102	116,271		11,433	348,741	346,966	1,350	81	3,444		
Missouri	3,164,979	2,164,110	109,785	143,821	721,371	5,392	20,500	676,753	667,363	3,295	556	5,414	125	
North Dakota	202,103	171,772	4,880	13,305	9,839	13	2,294	78,370	76,419	347	6	1,598		
South Dakota	270,942	213,485	7,584	36,667	9,693		3,513	104,988	97,713	1,032	2	6,241		
Nebraska	924,588	662,844	33,624	81,508	137,926	31	8,655	114,643	114,117	109	29	88		
Kansas	1,060,688	759,722	29,247	173,119	90,606		7,994	177,117	173,534	3,305	50	220	8	
South Atlantic:														
Delaware	306,798	270,761	22,352	4,912	4,399		4,374	51,399	51,112	210	6	77		
Maryland	1,040,947	774,467	53,161	115,613	89,618	1,173	6,915	317,177	302,314	6,226		8,611	20	
District of Columbia	949,764	833,058	30,245	117	62,638		7,905	264,127	234,604	14,223	1,025			14,275
Virginia	1,382,256	1,090,095	45,322	67,321	154,427	320	24,771	767,736	696,749	16,774	2,235	51,025	953	
West Virginia	624,001	488,237	20,481	64,227	36,492		14,564	242,146	239,863	199	298	1,619	167	
North Carolina	1,006,287	711,919	31,243	85,542	151,454	101	26,028	226,397	174,442	4,400	7	45,815	1,733	
South Carolina	474,771	371,389	20,234	56,623	17,084		9,441	77,007	71,132	5,093	7	500	275	
Georgia	1,317,343	924,688	48,007	131,679	203,147	157	9,665	250,805	239,842	4,149	863	5,938	13	
Florida	1,862,637	1,460,156	35,512	144,417	193,400	3,807	25,345	482,105	412,093	9,005	2,733	56,039	235	2,000
East South Central:														
Kentucky	938,732	741,602	32,145	48,016	108,803	30	8,136	209,650	194,633	3,347	15	11,575	80	
Tennessee	1,414,880	921,289	36,809	140,782	298,800	2,475	14,725	524,952	490,911	3,785	175	29,034	997	50
Alabama	997,080	785,577	30,488	94,277	74,120	378	12,240	277,796	272,631	3,973	27	670	495	
Mississippi	337,887	219,729	8,468	67,250	41,530		910	70,177	67,917	2,245		15		
West South Central:														
Arkansas	522,100	395,006	10,090	55,282	58,273		3,449	125,448	123,148	755	25	1,385	135	
Louisiana	1,579,913	1,010,104	35,218	305,626	203,954	7,830	17,181	298,895	279,852	1,873	57	8,192	670	8,251
Oklahoma	1,598,544	1,167,573	54,193	152,642	209,260	147	14,729	232,886	221,055	5,235	97	5,209	1,290	
Texas	6,976,761	5,216,894	158,594	368,587	1,126,637	22,840	83,209	1,272,237	1,001,668	21,130	1,167	237,260	6,012	5,000
Mountain:														
Montana	464,768	372,752	11,035	47,362	28,201		5,418	130,204	129,449	271	3	476	5	
Idaho	314,996	256,262	8,772	41,242	4,931		3,789	142,308	141,085	1,202	11	10		
Wyoming	210,604	160,282	4,778	32,127	10,958		2,459	71,649	65,486	1,598	18	4,547		
Colorado	1,033,494	802,677	34,727	74,497	109,258	213	12,122	316,238	299,109	2,705	10	14,133	281	
New Mexico	310,293	211,408	13,800	69,699	11,185		4,201	91,262	75,205	1,382	11	14,664		
Arizona	442,376	366,843	9,960	42,354	9,751	3,441	10,027	184,553	163,464	2,413	27	18,649		
Utah	465,324	351,665	10,812	57,760	40,718		4,367	202,763	198,034	2,354	1,020	1,005	350	
Nevada	194,020	142,978	4,986	41,918	1,267		2,871	89,370	86,083	1,383		1,904		
Pacific:														
Washington	1,594,723	1,278,463	58,096	151,053	81,932	5,742	19,437	654,713	641,800	4,888	14	1,096	415	6,50
Oregon	1,027,578	846,440	31,581	91,578	26,304	1,616	29,880	620,571	586,785	229	13	33,494	50	
California	10,088,820	8,418,345	384,951	430,063	408,251	149,363	297,847	7,432,422	6,521,948	57,225	233	617,267	12,768	222,98
Alaska ¹	3,316	2,724	180	248			164	2,813	2,201	200		412		
Mutual Savings Banks²	200	99	1	100				24,667	24,644			3		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	270,902	222,024	12,842	15,458	8,945		11,633	124,186	123,853	65	20	248		
New Jersey—Dist. No. 2	2,433,076	1,964,908	95,081	220,170	71,380	443	81,094	1,707,655	1,685,870	2,752		18,695	313	2
Kentucky—Dist. No. 4	248,977	217,663	6,246	19,670	3,658		1,740	91,943	86,627	2		5,234	80	
Pennsylvania—Dist. No. 4	2,837,533	2,361,636	123,682	114,186	208,544	3,050	26,435	1,179,881	1,143,471	291	185	34,927	1,007	
West Virginia—Dist. No. 4	79,640	61,907	2,801	9,182	2,415		3,335	36,642	35,822	64	10	746		
Louisiana—Dist. No. 6	1,268,032	788,730	26,908	257,253	175,849	7,830	11,462	234,741	215,803	1,778	47	8,192	670	8,25
Mississippi—Dist. No. 6	286,074	178,128	7,089	59,796	40,327		734	59,120	57,262	1,853		5		
Tennessee—Dist. No. 6	882,169	589,394	25,579	106,864	149,196		11,136	376,945	344,522	2,935	172	28,319	997	
Indiana—Dist. No. 7	1,910,531	1,448,998	66,151	249,989	109,010	825	35,558	780,161	773,406	3,255	2,226	1,171	103	
Illinois—Dist. No. 7	9,													

OF BANKS ON SEPTEMBER 26, 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	Un-divided 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
157,615,016	1,532,125	614,515	2,652,082	162,413,738	4,053,539	6,625,101	2,533,069	357,869	13,569,578	99,922,093	88,767,598	Total, including Alaska
157,608,887	1,532,125	614,515	2,652,080	162,407,607	4,053,336	6,625,046	2,533,015	357,869	13,569,266	99,919,138	88,764,627	Total, all States
420,796	1,315	.....	4,940	427,051	14,419	15,522	11,020	1,207	42,168	224,708	227,565	New England:
244,608	1,527	.....	1,182	247,317	6,344	12,815	7,423	1,538	28,120	166,806	163,137	Maine
171,267	150	.....	2,229	173,646	5,967	7,066	4,482	1,276	18,791	72,963	77,988	New Hampshire
4,275,167	10,587	29,305	79,072	4,394,131	116,688	228,075	76,338	19,640	440,741	3,253,331	2,835,381	Vermont
723,469	.....	2,877	11,050	737,396	16,130	33,790	13,715	67	63,702	399,228	387,724	Massachusetts
1,650,629	800	28	22,003	1,673,460	51,457	66,066	25,989	4,247	147,759	1,154,694	1,126,828	Rhode Island
34,386,611	604,680	439,449	1,035,624	36,466,464	1,017,780	1,797,854	622,598	33,534	3,471,766	24,663,419	19,608,021	Connecticut
5,140,714	10,805	281	52,966	5,204,766	121,909	190,344	68,774	12,684	393,711	2,734,254	2,737,133	Middle Atlantic:
10,682,250	138,280	16,004	125,295	10,961,829	306,738	702,011	180,749	17,546	1,207,044	6,597,601	5,974,678	New York
8,640,903	55,108	70	99,211	8,795,292	204,207	341,555	113,842	7,098	666,702	5,011,912	4,704,559	New Jersey
3,050,828	4,325	302	29,576	3,085,031	63,333	99,646	59,895	8,443	231,317	1,893,723	1,881,805	Pennsylvania
13,288,491	204,595	6,280	125,495	13,624,861	343,978	455,620	149,111	80,534	1,029,243	8,521,662	7,199,056	East North Central:
6,798,241	22,200	20	105,101	6,925,562	138,381	214,448	90,974	16,036	459,839	3,591,469	3,294,341	Ohio
2,430,201	1,300	168	20,247	2,451,916	47,421	90,594	36,974	4,849	179,838	1,342,498	1,227,380	Indiana
2,430,620	54,550	1,219	36,804	2,523,193	63,131	89,113	40,159	11,962	204,365	1,451,323	1,137,161	Illinois
1,394,131	12,400	110	5,157	1,411,798	28,273	51,321	35,388	5,760	120,742	877,448	840,937	Michigan
3,841,732	12,983	3,749	36,354	3,894,818	97,822	127,423	75,505	6,100	306,850	2,634,336	1,995,091	Wisconsin
280,473	500	.....	3,340	284,313	6,000	8,577	5,431	853	20,861	179,044	183,075	West North Central:
375,930	680	5	3,000	379,615	7,388	12,423	7,790	1,370	28,971	236,355	247,611	Minnesota
1,039,231	7,474	.....	5,258	1,051,963	26,495	34,756	21,157	5,953	88,361	789,900	695,336	Iowa
1,237,805	3,182	.....	6,789	1,247,776	27,272	44,939	29,643	2,155	104,009	919,478	917,754	Missouri
358,197	24,000	.....	5,934	388,131	10,978	26,550	6,323	66	43,917	274,197	265,485	North Dakota
1,358,124	7,100	101	10,255	1,375,580	25,721	60,212	17,796	7,302	111,031	905,863	819,173	South Dakota
1,213,891	3,100	.....	11,211	1,228,202	27,650	52,350	15,754	4,136	99,890	849,950	794,663	Nebraska
2,149,992	19,020	341	21,273	2,190,626	55,988	90,027	38,375	4,761	189,151	1,155,133	1,066,679	Kansas
866,147	1,825	130	5,965	874,667	24,411	42,986	21,266	4,765	93,428	524,612	542,809	South Atlantic:
1,232,684	44,060	127	25,419	1,302,290	22,085	66,825	15,390	3,017	107,317	818,256	703,265	Delaware
551,778	300	5	5,246	557,329	11,811	7,892	7,892	1,817	42,415	405,622	411,508	Maryland
1,568,148	18,200	37	25,330	1,611,715	66,662	60,555	24,120	11,200	132,537	1,120,673	941,944	District of Columbia
2,344,742	22,585	367	27,001	2,394,695	69,860	74,785	27,345	10,928	182,918	1,562,090	1,522,195	Virginia
1,148,382	12,895	36	11,191	1,172,504	29,495	57,342	20,353	1,858	109,048	805,571	746,089	West Virginia
1,939,832	24,550	3,728	22,372	1,990,482	46,160	77,104	27,415	3,869	154,548	1,145,267	962,580	North Carolina
1,274,876	5,475	108	13,935	1,294,394	32,475	50,323	22,723	4,626	110,147	834,925	842,969	South Carolina
408,064	200	40	2,540	410,844	9,515	22,986	3,057	161	35,719	276,690	273,565	Georgia
647,548	650	.....	3,987	652,185	17,105	25,161	14,137	1,784	58,187	433,105	429,100	Florida
1,878,808	8,575	3,251	13,041	1,903,675	35,986	67,879	24,040	398	128,303	1,341,981	1,224,889	East South Central:
1,831,430	5,780	653	10,421	1,848,284	47,045	68,235	46,898	5,566	167,744	1,283,757	1,273,181	Kentucky
8,248,998	27,162	38,003	50,913	8,365,076	254,501	292,109	123,054	21,691	691,355	5,418,554	5,186,345	Tennessee
594,972	3,160	7	6,646	604,785	11,953	13,937	9,277	608	35,775	396,633	405,229	Alabama
457,304	.....	34	3,071	460,409	11,415	12,875	3,754	120	28,164	284,608	286,905	Mississippi
282,253	100	.....	1,921	284,274	3,733	10,458	5,933	1,217	21,341	173,163	188,865	West South Central:
1,349,732	15,200	.....	12,445	1,377,377	31,765	43,471	23,705	5,192	104,133	851,834	820,296	Arkansas
401,555	100	.....	2,698	404,353	8,125	9,765	4,475	4,540	25,105	254,800	277,180	Louisiana
626,929	9,000	33	12,445	648,407	17,355	24,925	5,990	.....	48,270	393,892	392,023	Oklahoma
668,087	4,647	3	7,930	680,667	13,520	18,053	9,293	1,563	42,429	395,208	369,926	Texas
283,390	.....	.....	2,951	286,341	6,930	6,485	3,884	50	17,349	175,254	179,126	Mountain:
2,249,436	3,500	199	31,171	2,284,306	51,713	80,833	40,453	1,052	174,051	1,381,490	1,294,466	Montana
1,648,149	.....	188	36,371	1,684,708	42,390	53,000	35,022	85	130,497	914,042	878,410	Idaho
17,521,242	123,500	67,257	457,704	18,169,703	385,856	572,762	258,334	12,645	1,229,597	8,821,816	8,203,201	Wyoming
6,129	.....	2	2	6,131	203	55	54	.....	312	2,955	2,971	Colorado
24,867	.....	7	7	24,874	.....	1,954	375	59	2,388	.....	.....	New Mexico
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Arizona
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pacific:
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Alaska ¹
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mutual Savings Banks ²

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

395,088	400	28	4,363	399,879	11,942	15,727	5,698	574	33,941	241,111	234,454	Connecticut—Dist. No. 2
4,140,731	10,125	281	46,587	4,197,724	98,770	149,992	54,616	10,380	313,758	2,158,572	2,145,500	New Jersey—Dist. No. 2
4,017,414	1,000	.....	1,946	343,866	10,315	17,101	8,924	867	37,207	218,477	237,136	Kentucky—Dist. No. 4
116,282	72,830	1,066	49,233	4,140,543	123,449	303,799	46,588	4,602	478,438	2,541,248	2,294,441	Pennsylvania—Dist. No. 4
1,502,773	500	.....	1,168	117,950	4,705	8,350	2,696	1,155	16,906	69,036	71,529	West Virginia—Dist. No. 4
345,194	6,875	3,251	9,717	1,522,616	24,801	52,453	20,586	393	98,233	1,083,455	963,862	Louisiana—Dist. No. 6
1,259,114	200	40	2,403	347,837	7,940	19,745	2,273	59	30,017	232,195	224,791	Mississippi—Dist. No. 6
2,690,692	1,000	74	15,049	1,275,237	29,875	42,264	17,471	2,767	92,377	716,696	644,900	Tennessee—Dist. No. 6
12,424,302	4,250	302	26,216	2,721,460	54,698	86,351	51,783	7,097	199,929	1,662,478	1,646,902	Indiana—Dist. No. 7
6,599,544	202,095	6,257	121,678	12,754,332	328,368	428,616	129,501	73,486	959,971	8,010,321	6,723,010	Illinois—Dist. No. 7
2,215,946	22,100	20	104,419	6,726,083	133,391	207,680	85,999	14,729	441,799	3,510,826	3,208,140	Michigan—Dist. No. 7
1,359,680	1,300	168	18,643	2,236,057	42,946	82,602	32,871	4,261	162,680	1,238,803	1,113,003	Wisconsin—Dist. No. 7
259,892	10,125	1,897	9,456	1,381,158	28,835	53,364	21,001	4,287	107,487	952,507	624,997	Missouri—Dist. No. 10
1,797,646	100	.....	2,445	262,437	4,975	4,870	2,336	3,170	15,351	153,410	161,620	New Mexico—Dist. No. 10
545,690	5,780	653	10,265	1,814,344	46,335	67,039	45,812	5,251	164,437	1,264,985	1,247,994	Oklahoma—Dist. No. 10
.....	4,000	33	11,316	561,039	14							

ALL MEMBER BANKS—DEPOSITS AND RESERVES, SEPTEMBER 26, 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	115,791,920	15,869,827	99,922,093	41,823,096	18,501,710	18,467,106	34,604	13.1	13.0
Central reserve city banks ³	29,291,317	3,592,848	25,698,469	4,714,493	5,257,938	5,375,418	-117,480	17.3	17.7
Reserve city banks ³	45,591,180	6,767,474	38,823,706	16,889,334	7,745,122	7,832,734	-87,612	13.9	14.1
Country banks ³	40,909,423	5,509,505	35,399,918	20,219,269	5,498,650	5,258,954	239,696	9.9	9.5
All member banks, by districts:									
Boston	5,669,987	639,368	5,030,619	1,420,861	770,660	797,656	-26,996	11.9	12.4
New York	30,692,948	3,629,846	27,063,102	8,229,582	5,212,675	5,353,423	-140,748	14.8	15.2
Philadelphia	5,629,181	722,949	4,906,232	2,393,835	902,427	856,412	46,015	12.4	11.7
Cleveland	8,919,615	1,078,942	7,840,673	4,195,904	1,508,155	1,445,878	62,277	12.5	12.0
Richmond	5,398,386	807,986	4,590,400	1,857,948	814,351	783,008	31,343	12.6	12.1
Atlanta	6,613,335	1,059,301	5,554,034	1,681,512	913,000	893,541	19,459	12.6	12.3
Chicago	17,549,660	2,249,784	15,299,876	7,774,955	2,946,946	2,934,983	11,963	12.8	12.7
St. Louis	4,648,261	730,581	3,917,680	1,256,714	677,332	657,494	19,838	13.1	12.7
Minneapolis	2,915,871	468,178	2,447,693	1,179,076	430,838	409,968	20,870	11.9	11.3
Kansas City	6,188,295	1,083,018	5,105,277	1,137,944	862,920	832,335	30,585	13.8	13.3
Dallas	7,492,349	1,644,753	5,847,596	1,389,370	935,013	938,972	-3,959	12.9	13.0
San Francisco	14,074,032	1,755,121	12,318,911	9,305,395	2,527,393	2,563,436	-36,043	11.7	11.9
Central reserve city banks:									
New York	23,284,861	2,823,933	20,460,928	3,418,528	4,132,924	4,263,112	-130,188	17.3	17.9
Chicago	6,006,456	768,915	5,237,541	1,295,965	1,125,014	1,112,306	12,708	17.2	17.0
Reserve city banks, by districts:									
Boston	2,287,086	238,117	2,048,969	224,646	362,523	380,047	-17,524	15.9	16.7
New York	1,090,475	132,180	958,295	506,980	191,127	197,842	-6,715	13.0	13.5
Philadelphia	2,858,226	392,029	2,466,197	352,365	460,897	461,534	-637	16.4	16.4
Cleveland	5,632,608	712,573	4,920,035	2,011,619	1,017,259	986,187	31,072	14.7	14.2
Richmond	2,719,104	398,063	2,321,041	611,047	445,340	448,340	-3,000	15.2	15.3
Atlanta	2,873,539	490,502	2,383,037	559,059	453,705	456,899	-3,194	15.4	15.5
Chicago	5,560,580	706,449	4,854,131	2,712,358	1,011,175	1,009,361	1,814	13.4	13.3
St. Louis	2,503,436	427,831	2,075,605	428,755	391,508	395,047	-3,539	15.6	15.8
Minneapolis	1,178,157	223,304	954,853	210,494	184,111	182,398	1,713	15.7	15.7
Kansas City	3,335,914	622,505	2,713,409	480,878	504,221	512,458	-8,237	15.8	16.0
Dallas	3,752,548	956,021	2,796,527	764,363	493,702	541,593	-47,891	13.9	15.2
San Francisco	11,799,507	1,467,900	10,331,607	8,026,770	2,229,554	2,261,028	-31,474	12.1	12.3
Country banks, by districts:									
Boston	3,382,901	401,251	2,981,650	1,196,215	408,137	417,609	-9,472	9.8	10.0
New York	6,317,612	673,733	5,643,879	4,304,074	888,624	892,469	-3,845	8.9	9.0
Philadelphia	2,770,955	330,920	2,440,035	2,041,470	441,530	394,878	46,652	9.9	8.8
Cleveland	3,287,007	366,369	2,920,638	2,184,285	490,896	459,691	31,205	9.6	9.0
Richmond	2,679,282	409,923	2,269,359	1,246,901	369,011	334,668	34,343	10.5	9.5
Atlanta	3,739,796	568,799	3,170,997	1,122,453	459,295	436,642	22,653	10.7	10.2
Chicago	5,982,624	774,420	5,208,204	3,766,632	810,757	813,316	-2,559	9.0	9.1
St. Louis	2,144,825	302,750	1,842,075	827,959	285,824	262,447	23,377	10.7	9.8
Minneapolis	1,737,714	244,874	1,492,840	968,582	246,727	227,570	19,157	10.0	9.2
Kansas City	2,852,381	460,513	2,391,868	657,066	358,699	319,877	38,822	11.8	10.5
Dallas	3,739,801	688,732	3,051,069	625,007	441,311	397,379	43,932	12.0	10.8
San Francisco	2,274,525	287,221	1,987,304	1,278,625	297,839	302,408	-4,569	9.1	9.3

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 SEPTEMBER 26, 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	49,381,835	1,803,501	23,748,460	2,921,963	4,235,527	1,941,263	903,823	6,415,708	1,672,453	470,290	893,700	731,045	3,644,102
Loans (including overdrafts)	29,414,353	1,005,088	15,570,427	1,868,624	2,240,720	1,124,670	503,630	2,950,143	884,867	222,804	469,466	386,874	2,187,040
United States Government direct obligations	15,412,137	580,542	6,178,027	822,642	1,576,368	649,479	308,707	2,719,251	635,255	198,181	310,331	262,031	1,171,323
Obligations guaranteed by United States Government	7,767	163	5,910	6,642	137	1,248	60	138	7	10	88	1	1,171,323
Obligations of States and political subdivisions	3,646,166	170,687	1,628,454	169,917	336,988	116,664	81,250	612,042	104,161	34,772	95,962	64,183	231,086
Other bonds, notes, and debentures	723,676	40,665	257,327	45,853	69,464	43,864	8,067	122,731	42,874	13,723	15,543	16,134	47,431
Corporate stocks (including Federal Reserve Bank stock)	177,736	6,356	108,315	14,921	11,850	5,338	2,109	11,403	5,289	800	2,310	1,823	7,222
Reserves, cash, and bank balances	13,528,186	457,109	6,829,614	836,395	971,386	610,730	261,383	1,437,784	501,039	112,257	329,930	265,343	915,216
Reserve with Federal Reserve Banks	7,229,057	228,588	3,872,291	444,645	520,930	281,653	113,610	770,940	238,147	52,274	133,711	97,701	474,567
Cash in vault	742,878	43,783	238,724	51,321	99,597	55,433	22,319	118,181	27,483	8,747	12,784	22,345	42,161
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,577,383	68,603	216,481	92,626	156,119	110,433	80,096	327,368	119,173	39,258	87,355	124,104	155,767
Other balances with banks in United States	7,957	474	3,050	1,359	102	142	32	741	63	9	275	648	1,062
Balances with banks in foreign countries	39,390	654	34,580	1,135	533	252	157	905	34	29	56	97	958
Cash items in process of collection	3,931,521	115,007	2,464,488	245,309	194,105	162,817	45,169	219,649	116,139	11,940	95,749	20,448	240,701
Due from own foreign branches	34,039		34,039										
Bank premises owned and furniture and fixtures	509,663	25,514	222,659	44,519	35,850	28,654	16,390	56,515	13,950	3,313	5,644	15,089	41,566
Other real estate owned	6,404	287	744	732	457	167	449	386	173	291	260	2,263	195
Investments and other assets indirectly representing bank premises or other real estate	31,222	847	2,165	5,328	11,535	3,870		4,202	443	241	92	42	2,457
Customers' liability on acceptances	389,007	733	370,893	5,816	783	201	134	326	1,333	35			8,753
Income accrued but not yet collected	149,170	5,137	90,518	6,289	12,364	4,183	1,608	11,878	4,075	641	1,988	718	9,771
Other assets	123,278	2,890	74,484	7,677	7,228	7,147	3,846	6,610	2,031	246	1,405	793	8,921
Total assets	64,152,804	2,296,018	31,373,576	3,828,719	5,275,130	2,596,215	1,187,633	7,933,409	2,195,497	587,314	1,233,019	1,015,293	4,630,981
LIABILITIES													
Demand deposits	42,990,169	1,685,885	22,303,770	2,727,883	2,942,002	1,723,675	813,319	4,456,360	1,564,335	354,630	946,826	776,249	2,695,235
Individuals, partnerships, and corporations	32,620,671	1,385,008	16,205,931	2,224,749	2,431,157	1,303,489	586,109	3,531,766	1,165,727	283,012	622,789	649,483	2,231,451
United States Government	1,723,510	60,629	965,322	117,716	129,640	49,587	19,425	185,364	8,966	18,875	12,804	12,804	95,544
States and political subdivisions	2,252,834	119,711	775,356	97,047	204,134	118,236	120,934	423,389	83,534	43,321	98,302	65,832	103,038
Banks in United States	4,082,434	65,475	2,415,957	246,574	129,126	221,236	79,131	241,432	242,740	14,209	199,081	38,254	189,219
Banks in foreign countries	1,046,523	2,662	1,004,175	6,287	3,053	3,104	1,054	3,255	1,571		946	829	19,585
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,264,197	52,400	937,029	35,510	44,890	28,023	6,666	71,154	11,125	5,122	6,833	9,047	56,398
Time deposits	13,721,842	370,085	4,705,323	604,506	1,820,923	589,731	264,048	2,861,262	431,055	185,932	175,823	151,150	1,562,008
Individuals, partnerships, and corporations	12,392,861	365,559	3,808,727	579,893	1,748,304	531,951	237,561	2,794,413	422,204	180,735	170,297	129,917	1,423,300
United States Government	48,829	2,088	22,343	1,305	488	8,815	3,261	2,230	3,685	57	764	728	3,065
Postal savings	6,404	222	15	97	703	2,240	2,709	354	29	7	16	1	11
States and political subdivisions	473,686	2,216	108,121	22,701	71,398	31,090	19,785	64,110	5,128	5,133	4,646	20,504	118,854
Banks in United States	18,509		8,609	10	30	1,360	732	155			100		7,508
Banks in foreign countries	781,553		757,508	500		14,275							9,270
Total deposits	56,712,011	2,055,970	27,009,093	3,332,389	4,762,925	2,313,406	1,077,367	7,317,622	1,995,386	540,562	1,122,649	927,399	4,257,243
Due to own foreign branches	337,557		337,557										
Bills payable, rediscounts, and other liabilities for borrowed money	782,749	5,447	530,000	80,450	59,500	43,110	6,475	21,650	12,000	2,940	6,875	8,255	6,047
Acceptances outstanding	402,880	757	384,071	6,035	783	201	134	326	1,349	35			9,189
Dividends declared but not yet payable	28,511	749	19,531	3,183	992	801	411	1,293	795	9	320	75	352
Income collected but not yet earned	263,528	13,729	98,791	23,564	22,436	15,673	7,435	38,851	7,308	1,959	3,436	2,060	28,286
Expenses accrued and unpaid	354,116	14,398	189,715	19,545	29,848	12,866	4,871	35,483	9,659	1,265	4,825	2,660	28,981
Other liabilities	119,853	4,252	81,685	2,575	2,699	8,129	2,950	7,277	4,339	170	1,088	95	4,594
Total liabilities	59,001,205	2,095,302	28,650,443	3,467,741	4,879,183	2,394,186	1,099,643	7,422,502	2,030,836	546,940	1,139,193	940,544	4,334,692
CAPITAL ACCOUNTS													
Capital	1,462,576	62,456	759,922	93,609	105,879	50,700	31,178	148,878	53,149	11,507	24,068	27,618	93,612
Surplus	2,590,390	92,328	1,419,970	206,015	223,041	108,744	37,033	211,253	65,550	14,937	43,725	27,810	139,984
Undivided profits	996,698	41,248	514,549	56,009	61,665	34,237	17,923	115,090	43,434	11,900	22,568	17,041	61,034
Other capital accounts	101,935	4,684	28,692	5,345	5,362	8,348	1,856	35,686	2,528	2,030	3,465	2,280	1,659
Total capital accounts	5,151,599	200,716	2,723,133	360,978	395,947	202,029	87,990	510,907	164,661	40,374	93,826	74,749	296,289
Total liabilities and capital accounts	64,152,804	2,296,018	31,373,576	3,828,719	5,275,130	2,596,215	1,187,633	7,933,409	2,195,497	587,314	1,233,019	1,015,293	4,630,981
Net demand deposits subject to reserve (see page 18)	37,482,514	1,502,947	19,622,801	2,389,948	2,591,778	1,450,425	688,054	3,909,733	1,329,023	303,432	763,775	631,697	2,298,901
Demand deposits adjusted (see footnote on page 1)	32,206,181	1,442,112	15,453,828	2,111,997	2,486,076	1,286,931	668,540	3,806,660	1,144,247	319,515	632,175	703,914	2,150,186
Pledged assets (and securities loaned)	5,789,552	151,054	2,408,489	467,828	642,264	314,681	202,867	534,983	201,250	78,626	165,695	142,443	479,372
Number of banks	1,825	43	187	75	210	133	71	452	170	129	135	141	79

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



DECEMBER 1, 1954

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM