

FEDERAL RESERVE BANK
OF DALLAS

Dallas, Texas, August 9, 1957

**CONDITION OF MEMBER BANKS, JUNE 6, 1957
ELEVENTH FEDERAL RESERVE DISTRICT**

**To the Member Banks in the
Eleventh Federal Reserve District:**

On the reverse side of this letter, selected data are presented reflecting the condition of member banks in the Eleventh Federal Reserve District as of June 6, 1957, March 14, 1957, and June 30, 1956.

On June 6, 1957, as compared with June 30, 1956, the District's member banks showed increases in total loans, total investments, and total capital accounts. Total deposits, however, declined substantially as a result of a contraction in interbank deposits.

During this period of slightly less than a year, loans to individuals — largely consumer credit type indebtedness — and security loans increased, while real-estate loans, loans to farmers, and commercial and industrial loans declined.

The ratios of capital accounts to risk assets rose from 15.3 percent to 16.3 percent, while the liquidity ratio of cash and balances to total deposits declined from 32.0 percent to 28.0 percent.

Yours very truly,

Watrous H. Irons
President

**COMPARATIVE STATEMENT OF CONDITION OF MEMBER BANKS
ELEVENTH FEDERAL RESERVE DISTRICT**

(Amounts in thousands of dollars)

Item	June 6, 1957p	March 14, 1957	June 30, 1956
Loans (net), including overdrafts.....	3,895,853	3,866,666	3,876,843
U. S. Government obligations, direct and guaran- teed.....	2,420,500	2,363,689	2,224,961
Obligations of states and political subdivisions....	491,092	474,238	458,051
Other securities.....	165,470	162,358	131,858
TOTAL LOANS (NET) AND INVESTMENTS.....	6,972,915	6,866,951	6,691,713
Cash and balances due from banks.....	2,454,886	2,632,900	2,880,652
TOTAL ASSETS.....	9,648,212	9,732,986	9,764,562
Individual— Demand deposits.....	5,396,805	5,577,637	5,484,152
Individual— Time deposits.....	1,266,227	1,190,616	1,107,746
Deposits of U. S. Government, including postal savings.....	211,158	98,013	217,034
Deposits of states and political subdivisions.....	794,078	817,052	776,886
Deposits of banks.....	995,069	1,074,378	1,285,418
Other deposits.....	91,928	97,438	118,197
TOTAL DEPOSITS.....	8,755,265	8,855,134	8,989,433
TOTAL CAPITAL ACCOUNTS.....	775,632	755,094	714,225
Borrowings from Federal Reserve Bank.....	22,750	4,700	1,070
All other borrowings.....	12,100	29,060	724
Ratio of loans to total deposits.....	44.5%	43.7%	43.1%
Ratio of cash and balances due from banks to total deposits.....	28.0%	29.7%	32.0%
Ratio of total capital accounts to risk assets (total assets less Government securities and cash assets).....	16.3%	15.9%	15.3%
Number of banks.....	633	633	632

p—Preliminary.

**PRINCIPAL ASSET AND LIABILITY ITEMS OF MEMBER BANKS
1945, 1950-57
ELEVENTH FEDERAL RESERVE DISTRICT**

(In thousands of dollars)

June 30,	Total Deposits	Total Loans (Net)	Total Investments	Total Loans (Net) and Investments	Total U. S. Gov. Secs.	Total Capital Accounts
1945	4,933,955	921,048	2,523,365	3,444,413	2,386,686	245,669
1950	6,393,189	2,062,161	2,604,037	4,666,198	2,274,896	403,312
1951	6,626,367	2,420,237	2,428,316	4,848,553	2,045,383	453,235
1952	7,370,121	2,648,569	2,680,629	5,329,198	2,278,406	505,772
1953	7,662,256	2,883,439	2,703,596	5,587,035	2,271,259	550,985
1954	8,227,516	3,190,935	2,802,602	5,993,537	2,334,203	587,620
1955	8,734,498	3,571,606	2,938,324	6,509,930	2,385,570	645,055
1956	8,989,433	3,876,843	2,814,870	6,691,713	2,224,961	714,225
1957p*	8,755,265	3,895,853	3,077,062	6,972,915	2,420,500	775,632

p—Preliminary.

*June 6, 1957