

FEDERAL RESERVE BANK
OF DALLAS

Dallas, Texas, November 22, 1957

CONDITION OF MEMBER BANKS, OCTOBER 11, 1957
ELEVENTH FEDERAL RESERVE DISTRICT

To the Member Banks in the
Eleventh Federal Reserve District

The results of the autumn statement of condition, as of October 11, for Eleventh Federal Reserve District member banks are summarized on the opposite side of this letter. For purposes of comparison, data for selected earlier dates are also included.

Between September 26, 1956, and October 11, 1957, member banks in the Eleventh District showed an expanded volume of loans and investments, in addition to an increase in deposits and capital accounts.

In this period of slightly more than a year, loans to individuals and businesses experienced the largest gains, while real-estate and agricultural loans decreased.

The ratio of capital accounts to risk assets rose from 15.7 percent to 16.2 percent, but a decline was registered by the ratio of cash and interbank balances to total deposits.

Yours very truly,

Watrous H. Irons

President

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

(Amounts in thousands of dollars)

Item	October 11, 1957	June 6, 1957	September 26, 1956r
Loans (net), including overdrafts.....	3,998,353	3,895,853	3,887,566
U. S. Government obligations, direct and guaranteed	2,425,896	2,420,500	2,308,744
Obligations of states and political subdivisions.....	517,371	491,092	465,149
Other securities	157,498	165,470	140,613
TOTAL LOANS (NET) AND INVESTMENTS	7,099,118	6,972,915	6,802,072
Cash and balances due from banks.....	2,625,497	2,454,886	2,728,022
TOTAL ASSETS	9,973,230	9,648,212	9,749,543
Individual — Demand deposits	5,522,518	5,396,805	5,603,121
Individual — Time deposits	1,338,349	1,266,227	1,110,906
Deposits of U. S. Government, including postal savings	210,575	211,158	193,513
Deposits of states and political subdivisions.....	756,963	794,078	691,176
Deposits of banks	1,116,324	995,069	1,190,486
Other deposits	86,631	91,928	92,517
TOTAL DEPOSITS	9,031,360	8,755,265	8,881,719
TOTAL CAPITAL ACCOUNTS	798,016	775,632	740,184
Borrowings from Federal Reserve Bank.....	21,616	22,750	17,547
All other borrowings	15,035	12,100	16,315
Ratio of loans to total deposits.....	44.3%	44.5%	43.8%
Ratio of cash and balances due from banks to total deposits	29.1%	28.0%	30.7%
Ratio of total capital accounts to risk assets (total assets less Government securities and cash assets)	16.2%	16.3%	15.7%
Number of banks	634	633	634

r—Revised.

**PRINCIPAL ASSET AND LIABILITY ITEMS OF MEMBER BANKS
AS OF SELECTED CALL DATES
ELEVENTH FEDERAL RESERVE DISTRICT**

(In thousands of dollars)

Date	Total Deposits	Total Loans (Net)	Total Investments	Total Loans (Net) and Investments	Total U.S. Gov. Secs.	Total Capital Accounts
October 4, 1950	6,378,520	2,219,433	2,559,614	4,779,047	2,200,162	422,273
October 10, 1951	6,996,406	2,448,767	2,583,641	5,032,408	2,183,366	467,185
September 5, 1952	7,384,128	2,726,099	2,741,359	5,467,458	2,330,328	517,357
September 30, 1953	7,583,539	2,891,624	2,780,084	5,671,708	2,337,526	564,783
October 7, 1954	8,350,832	3,116,911	3,177,515	6,294,426	2,668,820	617,169
October 5, 1955	8,575,277	3,694,782	2,885,674	6,580,456	2,306,061	671,503
September 26, 1956 r	8,881,719	3,887,566	2,914,506	6,802,072	2,308,744	740,184
October 11, 1957	9,031,360	3,998,353	3,100,765	7,099,118	2,425,896	798,016

r—Revised.