

FEDERAL RESERVE BANK
OF DALLAS

Dallas, Texas, April 17, 1958

CONDITION OF MEMBER BANKS, MARCH 4, 1958
ELEVENTH FEDERAL RESERVE DISTRICT

To the Member Banks in the
Eleventh Federal Reserve District:

The results of the spring statement of condition, as of March 4, for Eleventh Federal Reserve District member banks are summarized on the reverse side of this letter, together with certain historical data for comparative purposes.

Between March 14, 1957, and March 4, 1958, Eleventh District member banks expanded their loans and investments, acquired additional deposits, and increased capital accounts. On the other hand, cash and balances due from banks showed a small decline. Although all of the broad loan categories reflected some expansion, the major increases during this period of nearly a year were in commercial, industrial, and agricultural credits and loans to individuals.

The ratio of loans to total deposits rose from 43.7 percent to 46.0 percent, while the ratio of cash and interbank balances to total deposits declined.

Yours very truly,

Watrous H. Irons
President

COMPARATIVE STATEMENT OF CONDITION OF MEMBER BANKS
ELEVENTH FEDERAL RESERVE DISTRICT

(Amounts in thousands of dollars)

Item	March 4, 1958p	December 31, 1957p	March 14, 1957r
Loans (net), including overdrafts.....	4,187,109	4,164,572	3,867,010
U. S. Government obligations, direct and guaran- teed	2,327,037	2,397,842	2,363,994
Obligations of states and political subdivisions.....	512,276	519,659	474,152
Other securities	176,108	181,451	162,554
TOTAL LOANS (NET) AND INVESTMENTS	7,202,530	7,263,524	6,867,710
Cash and balances due from banks.....	2,596,865	3,107,901	2,633,581
TOTAL ASSETS	10,064,761	10,635,033	9,734,377
Individual — Demand deposits	5,490,782	5,749,732	5,579,850
Individual — Time deposits	1,433,711	1,348,370	1,189,321
Deposits of U. S. Government, including postal savings	145,734	159,849	98,081
Deposits of states and political subdivisions	877,343	884,556	817,356
Deposits of banks.....	1,072,257	1,395,283	1,074,334
Other deposits	83,548	164,500	97,440
TOTAL DEPOSITS	9,103,375	9,702,290	8,856,382
TOTAL CAPITAL ACCOUNTS	821,898	799,080	755,242
Borrowings from Federal Reserve Bank.....	11,150	14,565	4,700
All other borrowings.....	6,241	452	29,060
Ratio of loans to total deposits.....	46.0%	42.9%	43.7%
Ratio of cash and balances due from banks to total deposits	28.5%	32.0%	29.7%
Ratio of total capital accounts to risk assets (total assets less Government securities and cash assets)	16.0%	15.6%	15.9%
Number of banks.....	633	634	633

p—Preliminary.

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
April 24, 1950	6,190,885	2,039,175	2,579,306	4,618,481	2,261,143	389,547
April 9, 1951	6,592,675	2,430,596	2,433,799	4,864,395	2,055,853	440,622
March 31, 1952	7,229,264	2,582,433	2,687,198	5,269,631	2,288,483	498,270
April 20, 1953	7,576,606	2,891,000	2,715,988	5,606,988	2,287,981	538,276
April 15, 1954	7,952,324	3,147,265	2,752,329	5,899,594	2,300,211	580,948
April 11, 1955	8,676,152	3,467,343	3,061,467	6,528,810	2,513,482	636,823
April 10, 1956	8,836,667	3,852,258	2,903,794	6,756,052	2,332,673	704,467
March 14, 1957r	8,856,382	3,867,010	3,000,700	6,867,710	2,363,994	755,242
March 4, 1958p	9,103,375	4,187,109	3,015,421	7,202,530	2,327,037	821,898

r—Revised.

p—Preliminary.