

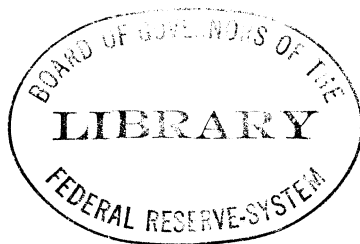


MEMBER BANK
CALL REPORT

NUMBER 135

CONDITION OF MEMBER BANKS

April 11, 1955



BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

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

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

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

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MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON APRIL 11, 1955 COMPARED WITH DECEMBER 31, 1954 AND APRIL 15, 1954

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	April 11, 1955	December 31, 1954	April 15, 1954	December 31, 1954	April 15, 1954
ASSETS					
Loans and investments	130,903,213	131,601,524	120,813,876	-698,311	+10,089,337
Loans (including overdrafts).....	61,737,485	60,249,690	57,406,808	+1,487,795	+4,330,677
United States Government direct obligations.....	54,955,658	57,789,056	50,766,692	-2,833,398	+4,188,966
Obligations guaranteed by United States Government.....	12,366	20,165	34,453	-7,799	-22,087
Obligations of States and political subdivisions.....	10,834,376	10,448,648	9,597,621	+385,728	+1,236,755
Other bonds, notes, and debentures.....	2,991,753	2,728,729	2,660,124	+263,024	+331,629
Corporate stocks (including Federal Reserve Bank stock).....	371,575	365,236	348,178	+6,339	+23,397
Reserves, cash, and bank balances	35,803,273	38,075,564	35,857,792	-2,272,291	-54,519
Reserve with Federal Reserve Banks.....	18,574,707	18,734,993	19,229,190	-160,286	-654,483
Cash in vault.....	2,095,070	1,842,579	1,824,335	+252,491	+270,735
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,700,637	7,583,552	6,348,009	-882,915	+352,628
Other balances with banks in United States.....	27,663	29,617	28,549	-1,954	-886
Balances with banks in foreign countries.....	80,529	117,618	50,509	-37,089	+30,020
Cash items in process of collection.....	8,324,667	9,767,205	8,377,200	-1,442,538	-52,533
Due from own foreign branches.....	45,769	74,453	27,647	-28,684	+18,122
Bank premises owned and furniture and fixtures.....	1,341,044	1,292,385	1,211,647	+48,659	+129,397
Other real estate owned.....	26,457	20,589	21,989	+5,868	+4,468
Investments and other assets indirectly representing bank premises or other real estate.....	93,378	88,944	81,806	+4,434	+11,572
Customers' liability on acceptances.....	563,775	579,642	402,692	-15,867	+161,083
Income accrued but not yet collected.....	375,516	352,558	326,636	+22,958	+48,880
Other assets.....	235,131	155,926	205,173	+79,205	+29,958
Total assets	169,387,556	172,241,585	158,949,258	-2,854,029	+10,438,298
LIABILITIES					
Demand deposits	113,624,691	117,826,391	107,089,088	-4,201,700	+6,535,603
Individuals, partnerships, and corporations.....	86,072,858	88,858,664	81,145,699	-2,785,806	+4,927,159
United States Government.....	4,713,918	3,714,926	3,268,017	+998,992	+1,445,901
States and political subdivisions.....	7,344,599	7,780,934	7,623,106	-436,335	-278,507
Banks in United States.....	11,532,663	13,014,761	11,245,624	-1,482,098	+287,039
Banks in foreign countries.....	1,486,380	1,493,092	1,270,093	-6,712	+216,287
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,474,273	2,964,014	2,536,549	-489,741	-62,276
Time deposits	39,754,364	39,425,329	37,346,609	+329,035	+2,407,755
Individuals, partnerships, and corporations.....	36,002,434	35,650,129	33,932,155	+352,305	+2,070,279
United States Government.....	310,319	314,566	289,772	-4,247	+20,547
Postal savings.....	19,448	19,292	17,498	+156	+1,950
States and political subdivisions.....	2,007,816	1,965,985	1,754,326	+41,831	+253,490
Banks in United States.....	52,234	63,573	50,837	-11,339	+1,397
Banks in foreign countries.....	1,362,113	1,411,784	1,302,021	-49,671	+60,092
Total deposits	153,379,055	157,251,720	144,435,697	-3,872,665	+8,943,358
Due to own foreign branches.....	511,379	508,511	488,749	+2,868	+22,630
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,038,053	15,304	587,442	+1,022,749	+450,611
Acceptances outstanding.....	581,510	608,346	420,655	-26,836	+160,855
Dividends declared but not yet payable.....	46,300	80,642	32,692	-34,342	+13,608
Income collected but not yet earned.....	521,972	478,344	468,194	+43,628	+53,778
Expenses accrued and unpaid.....	770,707	888,524	757,100	-117,817	+13,607
Other liabilities.....	242,076	200,476	173,152	+41,600	+68,924
Total liabilities	157,091,052	160,031,867	147,363,681	-2,940,815	+9,727,371
CAPITAL ACCOUNTS					
Capital.....	3,735,205	3,637,608	3,477,556	+97,597	+257,649
Surplus.....	6,016,770	6,010,072	5,571,744	+6,698	+445,026
Undivided profits.....	2,179,393	2,173,868	2,170,137	+5,525	+9,256
Other capital accounts.....	365,136	388,170	366,140	-23,034	-1,004
Total capital accounts	12,296,504	12,209,718	11,585,577	+86,786	+710,927
Total liabilities and capital accounts	169,387,556	172,241,585	158,949,258	-2,854,029	+10,438,298
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	98,601,122	100,477,385	92,365,312	-1,876,263	+6,235,810
Demand deposits adjusted ¹	87,567,063	89,836,407	82,928,154	-2,269,344	+4,638,909
Pledged assets (and securities loaned).....	20,759,879	18,679,055	17,533,389	+2,080,824	+3,22,490
Number of banks.....	6,616	6,660	6,731	-44	-115

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

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ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES
APRIL 24, 1950 TO APRIL 11, 1955

[Amounts in thousands of dollars]

	1950 April 24	1951 April 9	1952 March 31	1953 April 20	1954 April 15	1954 Dec. 31	1955 April 11
ASSETS							
Loans and investments	101,521,024	105,705,343	110,996,937	116,489,072	120,813,876	131,601,524	130,903,213
Loans (including overdrafts)	36,784,591	46,318,042	49,428,768	55,645,919	57,406,808	60,249,690	61,737,485
United States Government direct obligations		48,853,862	50,160,164	48,772,326	50,766,692	57,789,056	54,955,658
Obligations guaranteed by United States Government	55,575,473	6,644	14,212	25,815	34,453	20,165	12,366
Obligations of States and political subdivisions	5,954,395	6,925,878	7,960,083	8,859,627	9,597,621	10,448,648	10,834,376
Other bonds, notes, and debentures	2,913,797	3,297,618	3,114,369	2,849,918	2,660,124	2,728,729	2,991,753
Corporate stocks (including Federal Reserve Bank stock)	292,768	303,299	319,341	335,467	348,178	365,236	371,575
Reserves, cash, and bank balances	27,932,502	32,688,508	35,061,482	35,860,476	35,857,792	38,075,564	35,803,273
Reserve with Federal Reserve Banks	15,642,560	19,305,272	19,586,318	19,881,753	19,229,190	18,734,993	18,574,707
Cash in vault	1,652,695	1,713,063	1,772,485	1,882,949	1,824,335	1,842,579	2,095,070
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,260,916	5,503,914	6,348,172	5,934,904	6,348,009	7,583,552	6,700,637
Other balances with banks in United States	26,940	29,290	23,931	26,490	28,549	29,617	27,663
Balances with banks in foreign countries	36,110	110,301	41,123	46,219	50,509	117,618	80,529
Cash items in process of collection	5,313,281	6,026,668	7,289,453	8,088,161	8,377,200	9,767,205	8,324,667
Due from own foreign branches	35,519	54,616	72,221	53,058	27,647	74,453	45,769
Bank premises owned and furniture and fixtures	922,994	977,613	1,047,820	1,130,259	1,211,647	1,292,385	1,341,044
Other real estate owned	16,847	17,872	24,341	25,073	21,989	20,589	26,457
Investments and other assets indirectly representing bank premises or other real estate	68,770	86,815	86,888	86,880	81,806	88,944	93,378
Customers' liability on acceptances	147,420	277,793	349,790	307,460	402,692	579,642	563,775
Income accrued but not yet collected	258,785	229,729	266,140	281,241	326,636	352,558	375,516
Other assets	128,133	149,545	158,155	167,351	205,173	155,926	235,131
Total assets	131,031,994	140,187,834	148,063,774	154,400,870	158,949,258	172,241,585	169,387,556
LIABILITIES							
Demand deposits	90,361,101	98,588,309	103,600,241	105,740,367	107,089,088	117,826,391	113,624,691
Individuals, partnerships, and corporations	69,364,512	73,118,322	77,007,144	80,998,411	81,145,699	88,858,664	86,072,858
United States Government	2,686,514	6,255,604	5,408,776	3,044,486	3,268,017	3,714,926	4,713,918
States and political subdivisions	6,099,572	6,190,229	6,816,001	7,234,437	7,623,106	7,780,934	7,344,599
Banks in United States	9,150,132	9,739,092	10,841,054	10,593,304	11,245,624	13,014,761	11,532,663
Banks in foreign countries	1,342,534	1,433,610	1,307,926	1,349,502	1,270,092	1,493,092	1,486,380
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,717,837	1,841,452	2,219,340	2,520,227	2,536,549	2,964,014	2,474,273
Time deposits	29,605,473	29,640,388	31,564,857	34,054,728	37,346,609	39,425,329	39,754,364
Individuals, partnerships, and corporations	28,212,782	27,891,436	29,555,889	31,782,842	33,932,155	35,650,129	36,002,434
United States Government	164,641	182,487	255,067	293,064	289,772	314,566	310,319
Postal savings	4,916	7,449	16,770	17,708	17,498	19,292	19,448
States and political subdivisions	1,073,538	1,200,923	1,291,221	1,336,594	1,754,326	1,965,985	2,007,816
Banks in United States	26,509	24,689	24,168	29,384	50,837	63,573	52,234
Banks in foreign countries	123,087	333,404	421,742	595,136	1,302,021	1,411,784	1,362,113
Total deposits	119,966,574	128,228,697	135,165,098	139,795,095	144,435,697	157,251,720	153,379,055
Due to own foreign branches	498,555	412,288	728,389	705,527	488,749	508,511	511,379
Bills payable, rediscounts, and other liabilities for borrowed money	252,143	309,064	298,688	1,213,250	587,442	15,304	1,038,053
Acceptances outstanding	160,668	310,435	371,834	326,422	420,655	608,346	581,510
Dividends declared but not yet payable	23,871	31,626	53,274	32,242	32,692	80,642	46,300
Income collected but not yet earned	228,750	261,680	277,622	454,602	468,194	478,344	521,972
Expenses accrued and unpaid	404,318	496,884	585,872	688,417	757,100	888,524	770,707
Other liabilities	149,893	296,908	197,557	226,899	173,152	200,476	242,076
Total liabilities	121,684,772	130,347,582	137,678,334	143,442,454	147,363,681	160,031,867	157,091,052
CAPITAL ACCOUNTS							
Capital	2,917,728	3,031,005	3,230,241	3,345,083	3,477,556	3,637,608	3,735,205
Surplus	4,261,297	4,587,126	4,857,201	5,243,250	5,571,744	6,010,072	6,016,770
Undivided profits	1,742,036	1,839,676	1,926,843	1,998,185	2,170,137	2,173,868	2,179,393
Other capital accounts	426,161	382,445	371,155	371,898	366,140	388,170	365,136
Total capital accounts	9,347,222	9,840,252	10,385,440	10,958,416	11,585,577	12,209,718	12,296,504
Total liabilities and capital accounts	131,031,994	140,187,834	148,063,774	154,400,870	158,949,258	172,241,585	169,387,556
MEMORANDA							
Par or face value of capital	2,917,728	3,031,005	3,230,241	3,345,083	3,477,556	3,637,608	3,735,205
Capital notes and debentures	9,298	9,081	8,975	14,777	13,693	18,312	17,652
Preferred stock	48,653	42,901	32,428	21,442	19,811	14,743	14,943
Common stock	2,859,777	2,979,023	3,188,838	3,308,864	3,444,052	3,604,553	3,702,610
Retirable value of preferred stock	95,187	84,792	71,711	51,850	48,524	33,202	31,156
Net demand deposits subject to reserve (see page 18)	79,789,023	87,059,935	89,964,157	91,719,213	92,365,312	100,477,385	98,601,122
Demand deposits adjusted (see footnote on page 1)	71,868,640	75,123,335	78,753,032	82,664,914	82,928,154	89,836,407	87,567,063
Pledged assets (and securities loaned)	13,552,424	16,865,825	17,381,407	17,817,299	17,533,389	18,679,055	20,759,879
Number of banks	6,891	6,869	6,826	6,770	6,731	6,660	6,616

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 11, 1955 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	23,577,813	6,254,486	50,757,757	50,313,157	130,903,213	83,350,217	47,552,996
Loans (including overdrafts)	12,819,469	2,649,612	24,529,696	21,738,708	61,737,485	37,661,802	24,075,683
United States Government direct obligations	8,205,739	2,917,566	20,896,221	22,936,132	54,955,658	36,349,723	18,605,935
Obligations guaranteed by United States Government	6,485	.....	2,951	2,930	12,366	2,473	9,893
Obligations of States and political subdivisions	1,990,179	449,745	3,982,512	4,411,940	10,834,376	7,101,453	3,732,923
Other bonds, notes, and debentures	447,764	222,596	1,213,550	1,107,843	2,991,753	2,030,427	961,326
Corporate stocks (including Federal Reserve Bank stock)	108,177	14,967	132,827	115,604	371,575	204,339	167,236
Reserves, cash, and bank balances	6,799,549	1,779,292	14,610,624	12,613,808	35,803,273	23,020,754	12,782,519
Reserve with Federal Reserve Banks	4,413,595	1,093,151	7,639,137	5,428,824	18,574,707	11,434,964	7,139,743
Cash in vault	162,709	32,480	655,357	1,244,524	2,095,070	1,406,334	688,736
Demand balances with banks in United States (except private banks and American branches of foreign banks)	38,737	105,200	2,065,205	4,491,495	6,700,637	5,092,617	1,608,020
Other balances with banks in United States	2,452	1,331	13,510	10,370	27,663	20,020	7,643
Balances with banks in foreign countries	42,704	5,308	30,291	2,226	80,529	38,357	42,172
Cash items in process of collection	2,139,352	541,822	4,207,124	1,436,369	8,324,667	5,028,462	3,296,205
Due from own foreign branches	45,769	.....	.....	.....	45,769	35,240	10,529
Bank premises owned and furniture and fixtures	174,268	14,866	517,541	634,369	1,341,044	892,067	448,977
Other real estate owned	6	85	6,672	19,694	26,457	21,516	4,941
Investments and other assets indirectly representing bank premises or other real estate	2,932	150	73,782	16,514	93,378	59,112	34,266
Customers' liability on acceptances	413,838	3,150	144,048	2,739	563,775	193,987	369,788
Income accrued but not yet collected	85,675	26,343	183,854	79,644	375,516	237,276	138,240
Other assets	55,592	7,269	101,463	70,807	235,131	129,588	105,343
Total assets	31,155,442	8,085,641	66,395,741	63,750,732	169,387,556	107,939,757	61,447,799
LIABILITIES							
Demand deposits	23,520,344	5,982,571	44,589,061	39,532,715	113,624,691	71,654,166	41,970,525
Individuals, partnerships, and corporations	16,810,758	4,235,654	32,849,886	32,176,560	86,072,858	54,225,321	31,847,537
United States Government	1,552,013	296,286	1,780,121	1,085,498	4,713,918	2,691,204	2,022,714
States and political subdivisions	238,559	227,270	2,687,342	4,191,428	7,344,599	5,412,971	1,931,628
Banks in United States	2,869,708	1,124,422	6,256,689	1,281,844	11,532,663	7,425,806	4,106,857
Banks in foreign countries	1,162,487	36,934	274,226	12,733	1,486,380	516,176	970,204
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	886,819	62,005	740,797	784,652	2,474,273	1,382,688	1,091,585
Time deposits	3,464,006	1,310,481	16,011,416	18,968,461	39,754,364	26,715,958	13,038,406
Individuals, partnerships, and corporations	2,149,862	1,275,356	14,600,398	17,976,818	36,002,434	24,518,738	11,483,696
United States Government	54,823	5,875	106,181	143,440	310,319	240,685	69,634
Postal savings	.....	.....	4,748	14,700	19,448	13,048	6,400
States and political subdivisions	167,113	9,750	1,018,207	812,746	2,007,816	1,388,247	619,569
Banks in United States	11,000	300	23,202	17,732	52,234	36,476	15,758
Banks in foreign countries	1,081,208	19,200	258,680	3,025	1,362,113	518,764	843,349
Total deposits	26,984,350	7,293,052	60,600,477	58,501,176	153,379,055	98,370,124	55,008,931
Due to own foreign branches	352,171	.....	159,208	.....	511,379	283,066	228,313
Bills payable, rediscounts, and other liabilities for borrowed money	323,275	116,500	397,715	200,563	1,038,053	489,086	548,967
Acceptances outstanding	428,033	3,383	147,216	2,878	581,510	198,412	383,098
Dividends declared but not yet payable	20,600	4,574	17,575	3,551	46,300	29,265	17,035
Income collected but not yet earned	52,605	9,522	230,980	228,865	521,972	345,392	176,580
Expenses accrued and unpaid	167,688	45,933	371,672	185,414	770,707	461,137	309,570
Other liabilities	133,948	10,475	70,537	27,116	242,076	137,213	104,863
Total liabilities	28,462,670	7,483,439	61,995,380	59,149,563	157,091,052	100,313,695	56,777,357
CAPITAL ACCOUNTS							
Capital	780,480	215,555	1,348,381	1,390,789	3,735,205	2,387,502	1,347,703
Surplus	1,477,090	281,555	2,204,466	2,053,659	6,016,770	3,634,442	2,382,328
Undivided profits	415,956	50,157	746,593	966,687	2,179,393	1,338,115	841,278
Other capital accounts	19,246	54,935	100,921	190,034	365,136	266,003	99,133
Total capital accounts	2,692,772	602,202	4,400,361	4,601,169	12,296,504	7,626,062	4,670,442
Total liabilities and capital accounts	31,155,442	8,085,641	66,395,741	63,750,732	169,387,556	107,939,757	61,447,799
MEMORANDA							
Par or face value of capital	780,480	215,555	1,348,381	1,390,789	3,735,205	2,387,502	1,347,703
Capital notes and debentures	1,100	.....	5,000	11,552	17,652	.....	17,652
Preferred stock	.....	1,500	1,100	12,343	14,943	3,956	10,987
Common stock	779,380	214,055	1,342,281	1,366,894	3,702,610	2,383,546	1,319,064
Retirable value of preferred stock	.....	1,500	1,100	28,556	31,156	4,948	26,208
Net demand deposits subject to reserve (see page 18)	21,342,255	5,335,549	38,317,464	33,605,854	98,601,122	61,533,280	37,067,842
Demand deposits adjusted (see footnote on page 1)	15,796,784	3,983,107	32,070,901	35,716,271	87,567,063	55,992,518	31,574,545
Pledged assets (and securities loaned)	3,123,370	887,042	9,153,339	7,596,128	20,759,879	14,522,670	6,237,209
Number of banks	18	13	297	6,288	6,616	4,752	1,864

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 11, 1955
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	130,903,213	5,982,129	33,868,128	6,940,723	10,956,038	5,842,716	6,449,381
Loans (including overdrafts).....	61,737,485	3,058,471	17,707,006	3,358,691	4,652,335	2,713,842	2,794,185
United States Government direct obligations..	54,955,658	2,233,160	12,356,552	2,665,955	5,085,128	2,612,394	2,947,389
Obligations guaranteed by United States Gov- ernment.....	12,366	356	7,697	342	424	1,428	160
Obligations of States and political subdivisions.	10,834,376	528,407	2,969,988	662,248	902,295	368,516	582,670
Other bonds, notes, and debentures.....	2,991,753	144,428	688,985	227,638	285,658	132,586	111,642
Corporate stocks (including Federal Reserve Bank stock).....	371,575	17,307	137,900	25,849	30,198	13,950	13,335
Reserves, cash, and bank balances	35,803,273	1,547,033	8,950,724	1,806,718	2,661,662	1,710,413	2,229,245
Reserve with Federal Reserve Banks.....	18,574,707	781,678	5,487,626	854,670	1,418,620	784,799	946,856
Cash in vault.....	2,095,070	142,393	405,520	147,342	208,875	154,769	143,878
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,700,637	203,079	446,405	363,157	487,142	397,538	699,373
Other balances with banks in United States...	27,663	734	3,689	1,658	499	1,061	2,625
Balances with banks in foreign countries.....	80,529	7,025	46,603	2,122	5,820	378	267
Cash items in process of collection.....	8,324,667	412,124	2,560,881	437,769	540,706	371,868	436,246
Due from own foreign branches.....	45,769		45,769				
Bank premises owned and furniture and fixtures...	1,341,044	79,646	309,241	83,137	115,299	81,901	88,138
Other real estate owned.....	26,457	1,489	1,818	2,584	529	1,650	4,886
Investments and other assets indirectly represent- ing bank premises or other real estate.....	93,378	1,650	7,401	15,026	12,307	4,389	1,475
Customers' liability on acceptances.....	563,775	32,119	415,372	4,674	611	220	3,111
Income accrued but not yet collected.....	375,516	15,204	112,595	12,632	31,664	11,422	15,734
Other assets.....	235,131	13,249	73,509	14,826	12,971	15,075	14,157
Total assets	169,387,556	7,672,519	43,784,557	8,880,320	13,791,081	7,667,786	8,806,127
LIABILITIES							
Demand deposits	113,624,691	5,466,398	30,506,342	5,639,574	8,452,075	5,222,279	6,606,374
Individuals, partnerships, and corporations....	86,072,858	4,352,910	22,401,152	4,615,231	6,808,059	4,055,462	4,635,576
United States Government.....	4,713,918	202,509	1,800,435	192,855	408,056	162,635	157,344
States and political subdivisions.....	7,344,599	323,583	1,024,665	299,585	560,097	391,238	837,199
Banks in United States.....	11,532,663	407,194	3,022,561	430,858	528,502	513,142	899,816
Banks in foreign countries.....	1,486,380	28,093	1,170,637	15,267	8,009	13,019	12,611
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,474,273	152,109	1,086,892	85,778	139,352	86,783	63,828
Time deposits	39,754,364	1,392,941	7,948,764	2,286,714	3,997,839	1,790,853	1,555,474
Individuals, partnerships, and corporations....	36,002,434	1,342,599	6,446,551	2,184,277	3,792,841	1,586,018	1,414,488
United States Government.....	310,319	17,408	68,636	10,248	4,074	53,734	22,333
Postal savings.....	19,448	1,835	20	654	1,079	3,567	3,882
States and political subdivisions.....	2,007,816	13,209	338,007	88,753	198,158	124,771	102,611
Banks in United States.....	52,234	160	14,317	503	1,687	2,938	5,201
Banks in foreign countries.....	1,362,113	17,730	1,081,233	2,275		17,825	6,959
Total deposits	153,379,055	6,859,339	38,455,106	7,926,288	12,449,914	7,013,132	8,161,848
Due to own foreign branches.....	511,379	3,588	352,171				
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,038,053	36,689	449,187	85,967	114,780	29,185	17,575
Acceptances outstanding.....	581,510	34,014	429,679	4,928	611	220	3,764
Dividends declared but not yet payable.....	46,300	340	21,304	686	1,352	339	881
Income collected but not yet earned.....	521,972	29,602	119,049	27,661	43,339	24,115	35,379
Expenses accrued and unpaid.....	770,707	39,720	215,275	29,987	71,894	29,276	29,973
Other liabilities.....	242,076	8,965	145,492	4,740	7,425	11,293	2,736
Total liabilities	157,091,052	7,012,257	40,187,263	8,080,257	12,689,315	7,107,560	8,252,156
CAPITAL ACCOUNTS							
Capital.....	3,735,205	189,007	1,081,980	209,447	325,600	147,303	173,317
Surplus.....	6,016,770	318,901	1,888,085	438,080	603,068	294,429	254,042
Undivided profits.....	2,179,393	122,597	584,813	136,659	159,858	95,036	93,392
Other capital accounts.....	365,136	29,757	42,416	15,877	13,240	23,458	33,220
Total capital accounts	12,296,504	660,262	3,597,294	800,063	1,101,766	560,226	553,971
Total liabilities and capital accounts	169,387,556	7,672,519	43,784,557	8,880,320	13,791,081	7,667,786	8,806,127
MEMORANDA							
Par or face value of capital.....	3,735,205	189,007	1,081,980	209,447	325,600	147,303	173,317
Capital notes and debentures.....	17,652		16,899				
Preferred stock.....	14,943	853	6,922	810		345	200
Common stock.....	3,702,610	188,154	1,058,159	208,637	325,600	146,958	173,117
Retirable value of preferred stock.....	31,156	1,253	22,725	810		354	200
Net demand deposits subject to reserve (see page 18)	98,601,122	4,851,627	27,499,056	4,838,648	7,424,227	4,452,873	5,470,755
Demand deposits adjusted (see footnote on page 1)	87,567,063	4,416,478	21,951,828	4,562,825	6,966,802	4,161,615	5,100,357
Pledged assets (and securities loaned).....	20,759,879	597,195	4,353,881	1,158,891	1,891,128	1,157,081	1,702,162
Number of banks.....	6,616	310	658	580	627	475	374

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 11, 1955 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	20,858,626	4,818,101	3,433,775	5,822,880	6,528,810	19,401,906
Loans (including overdrafts)	8,145,671	2,253,249	1,545,075	2,462,469	3,467,343	9,579,148
United States Government direct obligations	10,457,482	2,079,579	1,525,308	2,708,652	2,513,372	7,770,687
Obligations guaranteed by United States Government		198	69	102	110	1,269
Obligations of States and political subdivisions	1,693,202	358,231	265,497	496,275	429,599	1,577,448
Other bonds, notes, and debentures	522,063	113,855	91,289	143,651	102,930	427,028
Corporate stocks (including Federal Reserve Bank stock)	40,010	13,118	6,504	11,622	15,456	46,326
Reserves, cash, and bank balances	5,314,941	1,485,228	899,997	2,120,901	2,676,894	4,399,517
Reserve with Federal Reserve Banks	2,837,981	692,641	429,671	910,736	1,013,918	2,415,511
Cash in vault	323,469	83,011	51,425	88,643	118,813	226,932
Demand balances with banks in United States (except private banks and American branches of foreign banks)	990,994	413,231	239,650	783,085	1,139,082	537,901
Other balances with banks in United States	2,663	164	449	1,275	8,725	4,121
Balances with banks in foreign countries	7,347	144	994	136	1,638	8,055
Cash items in process of collection	1,152,487	296,037	177,808	337,026	394,718	1,206,997
Due from own foreign branches						
Bank premises owned and furniture and fixtures	136,048	46,754	25,051	43,285	122,945	209,599
Other real estate owned	1,475	798	885	1,353	4,661	4,329
Investments and other assets indirectly representing bank premises or other real estate	6,639	1,056	4,236	3,804	4,990	30,405
Customers' liability on acceptances	3,396	6,277	971	332	18,393	78,299
Income accrued but not yet collected	63,777	11,237	11,045	11,166	12,014	67,026
Other assets	25,794	5,909	2,620	6,900	16,714	33,407
Total assets	26,410,696	6,375,360	4,378,580	8,010,621	9,385,421	24,224,488
LIABILITIES						
Demand deposits	16,976,576	4,647,695	2,886,964	6,349,895	7,463,221	13,407,298
Individuals, partnerships, and corporations	13,017,936	3,362,125	2,094,603	4,358,411	5,496,423	10,874,970
United States Government	695,180	139,376	111,775	183,972	167,800	491,981
States and political subdivisions	1,203,635	335,001	269,357	678,621	519,404	902,214
Banks in United States	1,752,541	763,622	374,258	1,071,816	1,181,279	587,074
Banks in foreign countries	43,913	3,865	3,160	1,936	18,681	167,189
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	263,371	43,706	33,811	55,139	79,634	383,870
Time deposits	7,330,462	1,197,063	1,132,801	1,076,294	1,212,931	8,832,228
Individuals, partnerships, and corporations	7,091,243	1,144,121	1,108,847	1,036,848	996,891	7,857,710
United States Government	21,914	11,319	2,520	14,945	24,355	56,833
Postal savings	4,723	656	323	226	1,181	1,302
States and political subdivisions	192,054	40,542	20,985	22,776	184,582	681,366
Banks in United States	1,328	425	126	1,499	5,922	18,126
Banks in foreign countries	19,200					216,891
Total deposits	24,307,038	5,844,758	4,019,765	7,426,189	8,676,152	22,239,526
Due to own foreign branches						155,620
Bills payable, rediscounts, and other liabilities for borrowed money	191,589	24,565	30,175	10,541	11,100	36,700
Acceptances outstanding	3,629	6,292	971	332	18,393	78,677
Dividends declared but not yet payable	6,156	648	30	541	752	13,271
Income collected but not yet earned	80,190	16,837	19,386	12,398	11,247	102,769
Expenses accrued and unpaid	116,637	23,065	17,365	21,715	30,828	144,972
Other liabilities	17,948	6,284	2,514	1,457	126	33,096
Total liabilities	24,723,187	5,922,449	4,090,206	7,473,173	8,748,598	22,804,631
CAPITAL ACCOUNTS						
Capital	522,543	139,735	79,668	155,405	237,491	473,709
Surplus	775,652	201,910	136,993	219,293	270,682	615,635
Undivided profits	281,013	96,811	53,704	135,792	106,601	313,117
Other capital accounts	108,301	14,455	18,009	26,958	22,049	17,396
Total capital accounts	1,687,509	452,911	288,374	537,448	636,823	1,419,857
Total liabilities and capital accounts	26,410,696	6,375,360	4,378,580	8,010,621	9,385,421	24,224,488
MEMORANDA						
Par or face value of capital	522,543	139,735	79,668	155,405	237,491	473,709
Capital notes and debentures	328	425				
Preferred stock	4,660	370	100			683
Common stock	517,555	138,940	79,568	155,405	237,491	473,026
Retirable value of preferred stock	4,661	370	100			683
Net demand deposits subject to reserve (see page 18)	14,833,958	3,938,427	2,469,506	5,229,836	5,929,421	11,662,788
Demand deposits adjusted (see footnote on page 1)	13,332,455	3,444,795	2,219,963	4,755,145	5,700,743	10,954,057
Pledged assets (and securities loaned)	2,325,713	632,340	674,531	1,246,759	1,419,615	3,600,583
Number of banks	1,018	491	473	750	631	229

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

[In thousands of dollars]

	All member banks on selected call dates						
	1949 Dec. 31	1951 April 9	1952 March 31	1953 April 20	1954 April 15	1954 Dec. 31	1955 April 11
Loans—net	36,230,459	46,318,042	49,428,768	55,645,919	57,406,808	60,249,690	61,737,485
Reserves.....	484,328	617,073	741,683	814,984	859,292	949,249	972,931
Loans—gross	36,714,787	46,935,115	50,170,451	56,460,903	58,266,100	61,198,939	62,710,416
Commercial and industrial loans, including open-market paper.....	15,856,820	22,157,817	24,275,968	26,117,804	24,836,879	25,007,312	25,491,149
Loans to farmers directly guar. by CCC.....	700,704	127,158	105,031	336,685	1,878,231	1,732,257	1,103,816
Other loans to farmers.....	1,244,047	1,719,172	2,049,539	2,018,647	1,778,327	1,797,168	1,921,585
Loans to brokers and dealers in secs.....	1,736,674	1,275,703	1,201,632	1,718,657	1,938,917	2,880,898	2,780,368
Other loans for purchasing or carrying securities.....	757,517	891,833	837,033	969,939	1,035,912	1,363,281	1,342,028
Real estate loans:							
On farm land.....	497,681	541,880	553,575	584,675	601,385	623,438	656,243
On residential property:							
Insured by FHA.....			2,897,404	3,188,372	3,388,109	3,554,455	3,676,880
Insured or guaranteed by VA.....	6,758,420	8,387,040	2,450,069	2,514,482	2,597,974	2,836,425	2,952,093
Not ins. or guar. by FHA or VA.....			3,578,202	4,041,278	4,320,156	4,845,360	5,006,554
On other properties.....	1,577,809	1,791,068	1,925,679	2,087,569	2,287,628	2,573,505	2,656,910
Other loans to individuals:							
Retail automobile instalment paper.....	1,549,461	2,161,764	2,180,802	3,198,549	3,471,642	3,481,740	3,730,979
Other retail instalment paper.....	876,780	1,219,492	1,107,695	1,666,520	1,639,879	1,598,112	1,581,521
Repair and modernization instalment.....	796,538	917,199	995,128	1,302,718	1,436,874	1,466,330	1,395,302
Instalment cash loans.....	891,412	1,049,263	1,176,736	1,433,483	1,556,509	1,680,294	1,771,985
Single-payment loans.....	2,437,224	2,994,368	3,155,830	3,503,094	3,544,797	3,900,700	4,140,749
Loans to banks.....	96,814	346,723	303,686	291,339	608,382	239,191	853,349
All other loans (including overdrafts).....	936,886	1,354,635	1,376,442	1,487,092	1,344,799	1,618,473	1,648,905
United States Government direct obligations	56,879,051	48,853,862	50,160,164	48,772,326	50,766,692	57,789,056	54,955,658
Treasury bills.....	3,388,597	2,693,732	5,115,403	3,598,705	3,957,003	4,074,637	2,998,841
Treasury certificates of indebtedness.....	10,408,817	6,125,192	6,125,192	3,725,166	4,973,262	4,307,027	3,203,564
Treasury notes.....	5,085,145	14,005,175	9,499,012	9,580,843	7,487,978	12,463,592	13,450,344
Nonmarketable bonds.....	1,383,781	1,633,907	1,704,264	1,769,866	1,723,166	1,745,190	1,735,759
Other bonds maturing in 5 years or less.....	23,704,246	18,901,153	16,363,166	15,748,946	11,728,843	10,803,214	9,309,684
Other bonds maturing in 5 to 10 years.....	6,895,477	6,999,596	6,777,254	9,670,416	16,655,070	19,781,900	19,348,274
Other bonds maturing in 10 to 20 years.....	3,955,049	2,597,045	2,627,577	4,678,384	4,153,404	4,571,139	4,634,001
Other bonds maturing after 20 years.....	2,057,939	2,023,254	1,948,296	.....	87,966	42,357	275,191

	By class of bank, April 11, 1955						
	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—net	12,819,469	2,649,612	24,529,696	21,738,708	61,737,485	37,661,802	24,075,683
Reserves.....	213,440	58,595	397,641	303,255	972,931	576,324	396,607
Loans—gross	13,032,909	2,708,207	24,927,337	22,041,963	62,710,416	38,238,126	24,472,290
Commercial and industrial loans, including open-market paper.....	7,433,199	1,816,452	10,751,541	5,489,957	25,491,149	14,942,621	10,548,528
Loans to farmers directly guar. by CCC.....	125,602	136,911	401,491	439,812	1,103,816	849,991	253,825
Other loans to farmers.....	1,300	4,739	387,948	1,527,598	1,921,585	1,473,770	447,815
Loans to brokers and dealers in secs.....	2,145,170	185,021	379,398	70,779	2,780,368	824,669	1,955,699
Other loans for purchasing or carrying securities.....	437,630	79,725	601,515	223,158	1,342,028	637,714	704,314
Real estate loans:							
On farm land.....	.....	534	115,291	540,418	656,243	466,571	189,672
On residential property:							
Insured by FHA.....	223,282	11,887	2,124,273	1,317,438	3,676,880	2,498,620	1,178,260
Insured or guaranteed by VA.....	108,806	23,667	1,339,736	1,479,884	2,952,093	2,122,059	830,034
Not ins. or guar. by FHA or VA.....	155,666	41,607	1,704,451	3,104,830	5,006,554	3,163,297	1,843,257
On other properties.....	93,435	33,488	1,054,821	1,475,166	2,656,910	1,746,741	910,169
Other loans to individuals:							
Retail automobile instalment paper.....	117,038	64,034	1,660,231	1,889,676	3,730,979	2,555,378	1,175,601
Other retail instalment paper.....	155,578	64,431	563,800	797,712	1,581,521	1,114,270	467,251
Repair and modernization instalment.....	169,414	24,829	661,406	539,653	1,395,302	966,919	428,383
Instalment cash loans.....	279,090	13,102	537,154	942,639	1,771,985	1,206,687	565,298
Single-payment loans.....	562,519	70,244	1,707,657	1,800,329	4,140,749	2,516,640	1,624,109
Loans to banks.....	603,835	4,734	234,472	10,308	853,349	213,351	639,998
All other loans (including overdrafts).....	421,345	132,802	702,152	392,606	1,648,905	938,828	710,077
United States Government direct obligations	8,205,739	2,917,566	20,896,221	22,936,132	54,955,658	36,349,723	18,605,935
Treasury bills.....	481,377	136,584	894,144	1,486,736	2,998,841	2,087,092	911,749
Treasury certificates of indebtedness.....	495,701	171,913	1,302,598	1,233,352	3,203,564	2,065,283	1,138,281
Treasury notes.....	1,842,703	789,117	5,557,855	5,260,669	13,450,344	8,529,888	4,920,456
Nonmarketable bonds.....	55,837	17,345	273,183	1,389,394	1,735,759	1,277,398	458,361
Other bonds maturing in 5 years or less.....	1,614,204	530,849	3,313,530	3,851,101	9,309,684	5,665,042	3,644,642
Other bonds maturing in 5 to 10 years.....	3,136,854	900,626	7,782,748	7,528,046	19,348,274	13,183,469	6,164,805
Other bonds maturing in 10 to 20 years.....	568,533	301,854	1,651,697	2,111,917	4,634,001	3,324,729	1,309,272
Other bonds maturing after 20 years.....	10,530	69,278	120,466	74,917	275,191	216,822	58,369

For footnote, see opposite page.

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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, April 11, 1955					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—net	61,737,485	3,058,471	17,707,006	3,358,691	4,652,335	2,713,842	2,794,185
Reserves.....	972,931	57,358	309,014	62,819	77,370	33,800	39,392
Loans—gross	62,710,416	3,115,829	18,016,020	3,421,510	4,729,705	2,747,642	2,833,577
Commercial and industrial loans, including open-market paper.....	25,491,149	1,456,099	8,778,870	1,257,709	1,542,527	943,872	1,271,115
Loans to farmers directly guaranteed by CCC.....	1,103,816	18,813	139,935	15,012	49,975	19,490	38,767
Other loans to farmers.....	1,921,585	28,291	79,600	55,650	76,276	69,305	81,543
Loans to brokers and dealers in securities.....	2,780,368	25,144	2,199,310	59,255	113,366	22,379	22,693
Other loans for purchasing or carrying securities.....	1,342,028	44,351	487,073	89,456	122,954	92,731	56,989
Real estate loans:							
On farm land.....	656,243	17,197	43,819	47,657	87,510	56,156	39,729
On residential property:							
Insured by FHA.....	3,676,880	80,822	630,298	95,029	221,682	69,393	37,383
Insured or guaranteed by VA.....	2,952,093	135,596	651,239	216,054	307,917	112,235	32,250
Not insured or guaranteed by FHA or VA.....	5,006,554	278,315	839,602	375,748	677,371	307,710	167,490
On other properties.....	2,656,910	195,811	396,324	212,812	303,268	181,907	137,062
Other loans to individuals:							
Retail automobile instalment paper.....	3,730,979	210,534	493,746	278,363	314,071	212,880	231,156
Other retail instalment paper.....	1,581,521	73,582	339,133	87,995	124,757	73,068	105,618
Repair and modernization instalment loans.....	1,395,302	48,104	324,626	92,220	122,578	52,577	83,294
Instalment cash loans.....	1,771,985	114,512	521,475	134,610	143,042	131,280	102,377
Single-payment loans.....	4,140,749	312,671	951,259	295,547	366,195	321,124	307,158
Loans to banks.....	853,349	19,834	606,780	12,737	4,285	6,839	12,458
All other loans (including overdrafts).....	1,648,905	56,153	532,931	95,656	151,931	74,696	106,495
United States Government direct obligations	54,955,658	2,233,160	12,356,552	2,665,955	5,085,128	2,612,394	2,947,389
Treasury bills.....	2,998,841	106,700	590,540	111,687	231,017	162,501	285,129
Treasury certificates of indebtedness.....	3,203,564	113,097	702,172	170,002	266,240	104,828	236,503
Treasury notes.....	13,450,344	460,097	2,619,706	462,701	1,304,401	606,010	822,962
Nonmarketable bonds.....	1,735,759	101,803	262,912	161,374	151,974	138,817	78,471
Other bonds maturing in 5 years or less.....	9,309,684	432,145	2,436,351	505,315	860,381	447,675	371,210
Other bonds maturing in 5 to 10 years.....	19,348,274	701,030	4,557,032	828,763	1,872,315	918,289	894,892
Other bonds maturing in 10 to 20 years.....	4,634,001	305,478	1,165,371	407,234	371,749	225,913	250,831
Other bonds maturing after 20 years.....	275,191	12,810	22,468	18,879	27,051	8,361	7,391

	By Federal Reserve districts, April 11, 1955—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—net	8,145,671	2,253,249	1,545,075	2,462,469	3,467,343	9,579,148
Reserves.....	151,155	28,363	20,627	23,314	37,433	132,286
Loans—gross	8,296,826	2,281,612	1,565,702	2,485,783	3,504,776	9,711,434
Commercial and industrial loans, including open-market paper.....	3,286,102	832,481	458,424	944,298	1,712,977	3,006,675
Loans to farmers directly guaranteed by CCC.....	269,095	57,303	75,987	60,993	158,463	199,983
Other loans to farmers.....	283,939	117,197	146,836	377,477	237,997	367,474
Loans to brokers and dealers in securities.....	229,416	20,039	2,891	12,427	17,090	56,358
Other loans for purchasing or carrying securities.....	181,705	40,578	21,261	27,911	131,375	45,644
Real estate loans:						
On farm land.....	103,407	47,340	24,691	41,416	33,939	113,382
On residential property:						
Insured by FHA.....	504,658	151,699	127,146	97,028	30,800	1,630,942
Insured or guaranteed by VA.....	415,038	61,524	130,845	61,054	41,156	787,185
Not insured or guaranteed by FHA or VA.....	842,085	198,169	121,045	122,842	107,680	968,497
On other properties.....	365,056	117,325	61,769	113,203	121,677	450,696
Other loans to individuals:						
Retail automobile instalment paper.....	520,457	136,089	107,874	163,275	222,501	840,033
Other retail instalment paper.....	254,433	57,804	62,725	70,574	96,831	235,001
Repair and modernization instalment loans.....	218,107	61,028	77,188	45,716	64,377	205,487
Instalment cash loans.....	138,215	54,051	33,217	50,084	110,665	238,457
Single-payment loans.....	450,476	247,814	65,221	185,642	315,904	321,738
Loans to banks.....	5,292	18,643	2,615	38,799	15,087	109,980
All other loans (including overdrafts).....	229,345	62,528	45,967	73,044	86,257	133,902
United States Government direct obligations	10,457,482	2,079,579	1,525,308	2,708,652	2,513,372	7,770,687
Treasury bills.....	409,961	106,957	78,020	313,121	272,549	330,659
Treasury certificates of indebtedness.....	531,051	109,166	104,053	170,099	140,666	555,687
Treasury notes.....	2,726,445	650,642	437,115	771,975	571,057	2,017,233
Nonmarketable bonds.....	323,745	95,127	121,403	115,535	56,009	128,589
Other bonds maturing in 5 years or less.....	1,955,677	303,544	238,224	370,403	398,174	990,585
Other bonds maturing in 5 to 10 years.....	3,611,095	716,709	477,396	813,396	909,481	3,047,876
Other bonds maturing in 10 to 20 years.....	814,928	90,903	58,371	136,350	156,868	650,005
Other bonds maturing after 20 years.....	84,580	6,531	10,726	17,773	8,568	50,053

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

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, April 11, 1955					
		Boston	New York	Phila- delphia	Cleveland	Richmond ²	Atlanta ²
Loans—net	24,529,696	1,187,106	691,827	1,564,369	2,792,012	1,245,649	1,268,805
Reserves.....	397,641	28,127	23,411	34,128	52,137	17,926	20,133
Loans—gross	24,927,337	1,215,233	715,238	1,598,497	2,844,149	1,263,575	1,288,938
Commercial and industrial loans, including open-market paper.....	10,751,541	747,952	352,793	836,577	1,210,225	543,693	682,578
Loans to farmers directly guaranteed by CCC.....	401,491	13,375	5,599	10,625	36,400	7,978	19,211
Other loans to farmers.....	387,948	2,510	2,845	211	817	5,611	9,841
Loans to brokers and dealers in securities.....	379,398	18,124	11,094	53,618	111,553	18,563	19,095
Other loans for purchasing or carrying securities.....	601,515	22,850	16,387	60,523	100,133	69,838	37,258
Real estate loans:							
On farm land.....	115,291	26	2,985	353	5,160	3,023	8,143
On residential property:							
Insured by FHA.....	2,124,273	36,750	42,865	29,629	132,723	27,309	9,624
Insured or guaranteed by VA.....	1,339,736	47,849	33,682	29,430	170,535	42,990	7,628
Not insured or guaranteed by FHA or VA.....	1,704,451	25,504	54,879	26,349	259,455	91,969	39,913
On other properties.....	1,054,821	55,012	40,152	38,881	138,013	72,654	48,029
Other loans to individuals:							
Retail automobile instalment paper.....	1,660,231	58,532	30,168	160,481	116,017	95,291	106,477
Other retail instalment paper.....	563,800	16,180	21,991	40,083	66,720	25,253	36,120
Repair and modernization instalment loans.....	661,406	12,322	14,641	54,262	75,150	29,983	32,518
Instalment cash loans.....	537,154	14,028	23,280	39,495	65,361	42,081	28,013
Single-payment loans.....	1,707,657	110,773	46,443	151,650	229,462	134,073	131,016
Loans to banks.....	234,472	18,044	9,737	9,737	4,237	6,216	11,384
All other loans (including overdrafts).....	702,152	15,402	15,434	56,593	122,188	47,050	62,090
United States Government direct obligations	20,896,221	682,128	475,037	788,658	2,896,902	1,188,352	1,129,400
Treasury bills.....	894,144	17,465	499	19,391	110,077	80,415	107,772
Treasury certificates of indebtedness.....	1,302,598	33,701	20,256	82,321	162,978	45,312	84,910
Treasury notes.....	5,557,855	149,075	119,678	145,426	813,193	278,896	333,301
Nonmarketable bonds.....	273,183	13,295	5,316	6,499	23,827	29,722	9,066
Other bonds maturing in 5 years or less.....	3,313,530	134,075	140,800	162,609	457,485	230,284	160,149
Other bonds maturing in 5 to 10 years.....	7,782,748	229,884	147,623	246,101	1,101,853	413,732	330,057
Other bonds maturing in 10 to 20 years.....	1,651,697	102,017	38,732	118,221	206,288	103,541	99,721
Other bonds maturing after 20 years.....	120,466	2,616	2,133	8,090	21,201	6,450	4,422

	By Federal Reserve districts, April 11, 1955—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ³
Loans—net	2,412,710	1,260,298	602,792	1,405,728	1,964,296	8,134,104
Reserves.....	46,061	17,939	7,206	12,938	21,261	116,374
Loans—gross	2,458,771	1,278,237	609,998	1,418,666	1,985,557	8,250,478
Commercial and industrial loans, including open-market paper.....	891,690	626,336	288,236	703,922	1,177,978	2,689,561
Loans to farmers directly guaranteed by CCC.....	34,420	23,883	24,803	19,374	50,198	155,625
Other loans to farmers.....	9,583	11,143	3,381	85,009	18,018	238,979
Loans to brokers and dealers in securities.....	43,326	19,623	2,878	12,119	13,692	55,713
Other loans for purchasing or carrying securities.....	76,815	26,819	13,781	20,726	114,629	41,756
Real estate loans:						
On farm land.....	4,947	1,805	621	5,317	5,031	77,880
On residential property:						
Insured by FHA.....	247,104	59,439	28,812	62,645	12,694	1,434,679
Insured or guaranteed by VA.....	189,195	17,609	47,698	28,573	25,049	699,498
Not insured or guaranteed by FHA or VA.....	223,568	62,668	19,049	52,755	35,087	813,255
On other properties.....	106,329	59,810	14,554	69,872	67,100	344,415
Other loans to individuals:						
Retail automobile instalment paper.....	190,007	62,871	25,173	65,184	75,272	674,758
Other retail instalment paper.....	50,993	27,731	22,063	37,087	42,588	176,991
Repair and modernization instalment loans.....	118,697	41,576	49,741	30,093	38,996	163,427
Instalment cash loans.....	38,368	19,469	9,374	18,852	49,640	189,193
Single-payment loans.....	173,138	145,667	25,499	107,234	188,186	264,516
Loans to banks.....	425	18,479	2,520	38,423	15,027	109,980
All other loans (including overdrafts).....	60,166	53,309	31,815	61,481	56,372	120,252
United States Government direct obligations	3,486,616	913,423	430,954	1,311,902	1,141,219	6,451,630
Treasury bills.....	88,290	38,498	14,472	143,659	83,897	799,709
Treasury certificates of indebtedness.....	166,742	42,826	22,337	78,846	74,162	488,207
Treasury notes.....	887,412	347,844	139,378	412,929	219,641	1,711,082
Nonmarketable bonds.....	54,078	15,446	4,869	17,687	11,068	82,310
Other bonds maturing in 5 years or less.....	673,314	132,065	80,726	172,249	191,516	778,258
Other bonds maturing in 5 to 10 years.....	1,360,298	315,369	131,390	407,208	457,143	2,642,088
Other bonds maturing in 10 to 20 years.....	247,383	20,332	28,944	65,483	96,970	524,065
Other bonds maturing after 20 years.....	9,099	1,043	8,838	13,841	6,822	35,911

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

² See note 3, page 11.

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, April 11, 1955					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—net	21,738,708	1,871,365	4,195,710	1,794,322	1,860,323	1,468,193	1,525,380
Reserves.....	303,255	29,231	72,163	28,691	25,233	15,874	19,259
Loans—gross	22,041,963	1,900,596	4,267,873	1,823,013	1,885,556	1,484,067	1,544,639
Commercial and industrial loans, including open-market paper.....	5,489,957	708,147	992,878	421,132	332,302	400,179	588,537
Loans to farmers directly guaranteed by CCC.....	439,812	5,438	8,734	4,387	13,575	11,512	19,556
Other loans to farmers.....	1,527,598	25,781	75,455	55,439	75,459	63,694	71,702
Loans to brokers and dealers in securities.....	70,779	7,020	43,046	5,637	1,813	3,816	3,598
Other loans for purchasing or carrying securities.....	223,158	21,501	33,056	28,933	22,821	22,893	19,731
Real estate loans:							
On farm land.....	540,418	17,171	40,834	47,304	82,350	53,133	31,586
On residential property:							
Insured by FHA.....	1,317,438	44,072	364,151	65,400	88,959	42,084	27,759
Insured or guaranteed by VA.....	1,479,884	87,747	508,751	186,624	137,382	69,245	62,622
Not insured or guaranteed by FHA or VA.....	3,104,830	252,811	629,057	349,399	417,916	215,741	127,571
On other properties.....	1,475,166	140,799	262,737	173,931	165,255	109,253	89,033
Other loans to individuals:							
Retail automobile instalment paper.....	1,889,676	152,002	346,540	117,882	198,054	117,589	124,679
Other retail instalment paper.....	797,712	57,402	161,564	47,912	58,037	47,815	69,498
Repair and modernization instalment loans.....	539,653	35,782	140,571	37,958	47,428	22,594	50,776
Instalment cash loans.....	942,639	100,484	219,105	95,115	77,681	89,199	74,364
Single-payment loans.....	1,800,329	201,898	342,297	143,897	136,733	187,051	176,142
Loans to banks.....	10,308	1,790	2,945	3,000	48	623	1,074
All other loans (including overdrafts).....	392,606	40,751	96,152	39,063	29,743	27,646	44,405
United States Government direct obligations	22,936,132	1,551,032	3,675,776	1,877,297	2,188,226	1,424,042	1,817,989
Treasury bills.....	1,486,736	89,235	108,664	92,296	120,940	82,086	177,357
Treasury certificates of indebtedness.....	1,233,352	79,396	186,215	87,681	103,262	59,516	151,593
Treasury notes.....	5,260,669	311,022	657,325	317,275	491,208	327,114	489,661
Nonmarketable bonds.....	1,389,394	88,508	201,759	154,875	128,147	109,095	69,405
Other bonds maturing in 5 years or less.....	3,851,101	298,070	681,347	342,706	402,896	217,391	211,061
Other bonds maturing in 5 to 10 years.....	7,528,046	471,146	1,272,555	582,662	770,462	504,557	564,833
Other bonds maturing in 10 to 20 years.....	2,111,917	203,461	558,106	289,013	165,461	122,372	151,110
Other bonds maturing after 20 years.....	74,917	10,194	9,805	10,789	5,850	1,911	2,969

	By Federal Reserve districts, April 11, 1955—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—net	3,083,349	992,951	942,283	1,056,741	1,503,047	1,445,044
Reserves.....	46,499	10,424	13,421	10,376	16,172	15,912
Loans—gross	3,129,848	1,003,375	955,704	1,067,117	1,519,219	1,460,956
Commercial and industrial loans, including open-market paper.....	577,960	206,145	170,188	240,376	534,999	317,114
Loans to farmers directly guaranteed by CCC.....	97,764	33,420	51,184	41,619	108,265	44,358
Other loans to farmers.....	269,617	106,054	143,455	292,468	219,979	128,495
Loans to brokers and dealers in securities.....	1,069	416	13	308	3,398	645
Other loans for purchasing or carrying securities.....	25,165	13,759	7,480	7,185	16,746	3,888
Real estate loans:						
On farm land.....	97,926	45,535	24,070	36,099	28,908	35,502
On residential property:						
Insured by FHA.....	245,667	92,260	98,334	34,383	18,106	196,263
Insured or guaranteed by VA.....	202,176	43,915	83,147	32,481	16,107	87,687
Not insured or guaranteed by FHA or VA.....	576,910	135,501	101,996	70,087	72,593	155,242
On other properties.....	225,239	57,515	47,215	43,331	54,577	106,281
Other loans to individuals:						
Retail automobile instalment paper.....	266,416	73,218	82,701	98,091	147,229	165,275
Other retail instalment paper.....	139,009	30,073	40,662	33,487	54,243	58,010
Repair and modernization instalment loans.....	74,581	19,452	27,447	15,623	25,381	42,060
Instalment cash loans.....	86,745	34,582	23,843	31,232	61,025	49,264
Single-payment loans.....	207,094	102,147	39,722	78,408	127,718	57,222
Loans to banks.....	133	164	95	376	60	.....
All other loans (including overdrafts).....	36,377	9,219	14,152	11,563	29,885	13,650
United States Government direct obligations	4,053,300	1,166,156	1,094,354	1,396,750	1,372,153	1,319,057
Treasury bills.....	185,087	68,459	63,548	169,462	188,652	140,950
Treasury certificates of indebtedness.....	192,396	66,340	81,716	91,253	66,504	67,480
Treasury notes.....	1,049,916	302,798	297,737	359,046	351,416	306,151
Nonmarketable bonds.....	252,322	79,681	116,534	97,848	44,941	46,279
Other bonds maturing in 5 years or less.....	751,514	171,479	157,498	198,154	206,658	212,327
Other bonds maturing in 5 to 10 years.....	1,350,171	401,340	346,006	406,188	452,338	405,788
Other bonds maturing in 10 to 20 years.....	265,691	70,571	29,427	70,867	59,898	125,940
Other bonds maturing after 20 years.....	6,203	5,488	1,888	3,932	1,746	14,142

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 11, 1955, 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	6,616	130,903,213	61,737,485	54,955,658	12,366	10,834,376	2,991,753	371,575	35,803,273	18,574,707	2,095,070
Reserve bank cities ¹	152	54,617,291	28,662,041	19,915,103	7,643	4,546,910	1,290,359	195,235	15,146,339	9,016,885	468,146
1. Boston.....	9	2,101,693	1,187,106	682,128	.....	190,894	35,123	6,442	593,636	354,489	23,069
2. New York ^{2*}	25	23,943,984	13,017,676	8,342,705	6,485	2,012,584	455,465	109,069	6,900,434	4,475,152	170,055
3. Philadelphia ³	10	2,742,664	1,564,369	978,658	.....	305,095	71,308	13,234	913,374	449,116	38,349
4. Cleveland.....	4	2,204,780	1,032,339	937,101	.....	175,891	54,709	4,740	518,190	288,404	27,555
5. Richmond ⁴	6	485,215	239,472	208,718	.....	30,351	5,612	1,062	145,744	68,370	8,395
6. Atlanta ⁵	5	799,522	474,819	234,577	.....	70,466	18,084	1,576	284,935	137,350	9,183
7. Chicago ⁶	59	7,907,547	3,195,079	3,835,074	7	581,398	278,712	17,277	2,171,199	1,307,486	61,639
8. St. Louis ⁷	6	1,204,595	659,747	430,600	5	88,120	21,434	4,689	358,723	201,901	8,780
9. Minneapolis ⁸	4	749,093	403,560	263,723	.....	61,059	19,086	1,665	249,033	119,025	6,688
10. Kansas City ⁹	9	896,081	425,432	377,596	7	66,880	24,247	1,919	376,354	165,998	6,966
11. Dallas ¹⁰	6	1,276,673	905,208	314,093	.....	42,281	11,317	3,774	532,790	217,524	7,740
12. San Francisco.....	9	2,305,444	5,557,234	3,500,130	1,139	921,891	295,262	29,788	2,101,927	1,232,070	99,727
Reserve branch cities ¹	117	20,516,485	9,040,162	9,459,142	1,768	1,528,271	437,679	49,463	6,208,760	3,260,198	285,461
2. Buffalo ¹	4	948,212	493,620	338,071	21	86,724	26,254	3,522	248,571	124,363	21,183
4. Cincinnati.....	6	915,469	457,002	390,238	219	53,369	12,331	2,310	277,298	152,305	14,405
4. Pittsburgh ²	6	2,428,700	1,043,156	1,019,672	.....	241,702	113,286	10,884	590,788	364,383	30,324
5. Baltimore ³	6	682,825	291,277	331,809	.....	46,588	11,349	1,802	234,630	114,505	17,957
5. Charlotte ⁴	4	512,955	279,492	181,909	1,357	34,658	14,276	1,263	174,427	72,753	5,942
6. Birmingham.....	3	342,653	147,510	135,829	.....	45,059	13,520	735	114,256	59,752	5,877
6. Jacksonville ⁵	3	314,288	141,301	147,329	.....	22,066	2,871	721	185,480	68,626	4,280
6. Nashville.....	4	406,719	209,345	159,641	.....	25,835	10,720	1,178	139,427	61,443	6,462
6. New Orleans.....	6	804,510	295,830	452,024	104	40,452	14,779	1,321	276,206	151,930	10,088
7. Detroit.....	3	3,005,273	1,079,930	1,634,846	6	254,952	30,039	5,500	771,550	454,680	47,382
8. Little Rock.....	4	149,183	55,272	73,663	.....	15,407	4,537	304	68,258	29,777	2,163
8. Louisville.....	6	498,494	228,443	234,336	.....	16,374	18,141	1,200	183,143	88,657	7,440
8. Memphis.....	3	469,928	291,261	139,299	.....	33,720	4,313	1,335	188,020	80,632	7,914
9. Helena.....	2	41,717	14,200	24,593	.....	2,134	724	66	13,140	6,526	236
10. Denver ⁶	7	606,775	280,267	290,418	.....	24,547	10,427	1,116	201,289	103,964	7,677
10. Oklahoma City ⁷	4	359,472	165,519	145,577	.....	32,544	15,007	745	144,075	71,676	3,327
10. Omaha.....	5	352,648	179,689	119,533	.....	41,694	11,030	702	135,281	63,773	4,429
11. El Paso.....	3	154,272	93,106	54,146	.....	5,498	1,108	414	67,626	26,781	3,379
11. Houston ⁸	9	1,084,204	585,908	438,432	.....	41,063	16,003	2,798	467,046	209,235	12,318
11. San Antonio ⁹	6	368,326	131,164	196,197	.....	24,669	15,600	696	123,913	57,756	6,091
12. Los Angeles ¹⁰	3	3,028,904	1,072,380	1,799,093	61	115,063	36,888	5,419	805,750	432,769	29,870
12. Portland.....	6	1,367,544	665,359	520,682	.....	163,388	15,499	2,616	315,911	199,155	14,404
12. Salt Lake City ¹¹	6	404,524	196,498	179,846	.....	23,566	3,994	620	113,438	71,838	3,487
12. Seattle ¹²	5	2,268,890	642,633	451,879	.....	137,199	34,983	2,196	369,237	192,919	18,826
Other reserve cities ¹	59	5,456,280	2,296,574	2,645,281	25	347,255	155,872	11,273	1,834,366	868,800	96,939
4. Columbus.....	3	482,115	148,129	289,900	.....	38,040	5,161	885	178,117	84,987	8,856
4. Toledo.....	4	389,403	111,386	259,991	.....	13,839	3,569	618	121,679	62,612	9,378
5. Washington ²	11	972,975	435,408	465,916	.....	39,470	30,025	2,156	283,705	155,785	23,912
7. Cedar Rapids.....	1	73,854	18,875	34,656	.....	19,891	267	165	26,250	11,885	1,475
7. Des Moines ³	3	227,062	105,961	90,076	.....	23,523	7,164	338	82,688	30,470	4,101
7. Indianapolis.....	4	743,565	253,680	415,260	4	55,172	17,942	1,507	252,540	121,696	14,297
7. Milwaukee ⁵	6	794,942	365,249	359,504	.....	30,027	38,350	1,812	236,245	119,073	12,015
7. Sioux City.....	4	84,265	43,548	34,766	.....	4,505	1,269	177	27,153	11,149	1,653
8. National Stock Yards.....	1	68,399	25,575	35,525	.....	6,439	650	210	41,425	12,599	606
9. St. Paul ⁶	3	371,292	185,032	142,638	6	32,629	10,064	923	112,822	59,092	3,226
10. Kansas City, Kansas ⁷	2	63,573	31,299	25,102	4	5,138	1,903	127	29,028	11,111	816
10. Pueblo.....	2	37,814	22,313	13,001	.....	2,404	7	89	15,830	6,159	800
10. Topeka.....	4	97,979	35,978	48,654	11	11,556	1,575	205	32,441	15,107	1,562
10. Tulsa ⁸	4	395,295	178,934	170,621	.....	26,258	18,762	720	144,168	60,344	4,608
10. Wichita.....	4	245,706	86,297	121,320	.....	23,753	13,895	441	91,399	45,188	3,437
11. Fort Worth ⁹	3	408,041	248,910	138,351	.....	14,611	5,269	900	158,876	61,543	6,197
Country banks, by districts	6,288	50,313,157	21,738,708	22,936,132	2,930	4,411,940	1,107,843	115,604	12,613,808	5,428,824	1,244,524
1. Boston.....	301	3,880,436	1,871,365	1,551,032	356	337,513	109,305	10,865	953,397	427,189	119,324
2. New York.....	629	8,975,932	4,195,710	3,675,776	1,191	870,680	207,266	25,309	1,801,719	888,111	214,282
3. Philadelphia.....	570	4,198,059	1,794,322	1,877,297	342	357,153	156,330	12,615	893,344	405,554	108,993
4. Cleveland.....	604	4,535,571	1,860,323	2,188,226	205	379,454	96,602	10,761	975,590	465,929	118,357
5. Richmond.....	448	3,188,746	1,468,193	1,424,042	71	217,449	71,324	7,667	871,907	373,386	98,563
6. Atlanta.....	353	3,781,689	1,525,380	1,817,989	56	378,792	51,668	7,804	1,228,941	467,755	107,988
7. Chicago.....	935	8,022,118	3,083,349	4,053,300	181	723,734	148,320	13,234	1,747,316	781,542	180,907
8. St. Louis.....	471	2,427,502	992,951	1,166,156	64	198,171	64,780	5,380	645,659	279,075	56,108
9. Minneapolis.....	464	2,271,673	942,283	1,094,354	96	169,675	61,415	3,850	525,002	245,028	41,275
10. Kansas City.....	709	2,767,537	1,056,741	1,396,750	189	261,501	46,798	5,558	951,036	367,416	55,021
11. Dallas.....	604	3,237,294	1,503,047	1,372,153	110	301,477	53,633	6,874	1,326,643	441,079	83,088
12. San Francisco.....	200	3,026,600	1,445,044	1,319,057	69	216,341	40,402	5,687	693,254	286,760	60,618

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

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

2 Includes both central reserve city and reserve city banks.

For other 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								
6,700,637	27,663	80,529	8,324,667	1,341,044	26,457	93,378	563,775	375,516	280,900	169,387,556	All member banks
864,378	9,005	64,916	4,723,009	436,012	2,141	55,226	544,274	196,774	161,517	71,159,574	Reserve bank cities¹
22,469	558	6,525	186,526	17,654	24	400	31,821	7,303	6,040	2,758,571	1. Boston
47,627	2,452	43,000	2,162,148	175,383	6	4,171	414,864	86,761	101,890	31,627,493	2. New York ^{2*}
84,373	1,336	2,122	338,078	24,488	341	13,738	4,662	8,269	9,153	3,716,689	3. Philadelphia*
45,947	175	1,205	154,904	8,516	.....	10,072	74	9,270	2,544	2,753,446	4. Cleveland
15,534	.....	20	53,425	6,214	4	1,936	.....	1,460	808	641,381	5. Richmond*
40,707	200	.....	97,495	13,375	2	.....	825	2,267	3,580	1,104,506	6. Atlanta ³
180,624	1,331	5,315	614,804	23,681	166	517	3,156	32,133	9,213	10,147,612	7. Chicago*
33,051	8	90	114,893	11,091	25	100	1,201	4,764	2,253	1,582,752	8. St. Louis*
24,385	223	700	98,012	1,431	290	3,380	900	2,593	361	1,007,081	9. Minneapolis*
72,313	26	117	130,934	4,450	.....	445	6	1,310	643	1,279,289	10. Kansas City*
159,440	473	586	147,027	41,504	.....	.....	9,502	3,527	1,048	1,865,044	11. Dallas*
137,908	2,223	5,236	624,763	108,225	1,283	20,467	77,263	37,117	23,984	12,675,710	12. San Francisco
921,207	7,260	12,954	1,721,680	209,391	4,439	17,419	16,579	82,187	38,995	27,094,255	Reserve branch cities¹
25,346	288	3,190	74,201	11,866	.....	595	.....	3,291	3,006	1,215,541	2. Buffalo*
32,185	100	201	78,102	12,070	43	.....	91	4,568	1,452	1,210,991	4. Cincinnati
29,368	.....	4,183	162,530	30,713	72	1,212	314	10,831	2,346	3,064,976	4. Pittsburgh*
27,591	102	144	74,331	7,794	87	100	29	3,044	2,588	931,097	5. Baltimore*
18,879	.....	.....	76,853	4,174	156	.....	.....	1,856	3,387	696,955	5. Charlotte ³
24,302	.....	.....	24,325	4,873	.....	.....	.....	1,309	1,034	464,125	6. Birmingham
54,199	10	.....	58,365	4,230	.....	.....	.....	560	163	504,721	6. Jacksonville*
33,213	.....	.....	38,309	5,055	187	.....	12	1,080	811	553,291	6. Nashville
44,837	386	69	68,896	7,187	.....	500	1,786	2,768	1,586	1,094,543	6. New Orleans
66,032	745	1,828	200,883	18,434	.....	1,444	.....	15,135	3,786	3,815,622	7. Detroit
19,888	25	.....	16,405	2,747	.....	.....	25	145	108	220,466	8. Little Rock
29,875	.....	.....	57,171	2,835	36	182	.....	1,754	468	686,912	8. Louisville
52,452	97	53	46,872	6,577	.....	.....	4,993	1,297	399	671,214	8. Memphis
3,142	.....	.....	3,236	222	45	.....	.....	243	5	55,372	9. Helena
42,985	250	19	46,394	1,511	189	236	.....	2,421	1,840	814,261	10. Denver*
40,628	.....	.....	28,444	5,233	149	1,686	326	1,001	133	512,075	10. Oklahoma City*
23,224	270	.....	43,585	3,405	.....	.....	.....	1,532	216	493,082	10. Omaha
24,557	.....	212	12,897	1,738	130	.....	.....	235	202	224,203	11. El Paso
147,335	3,258	649	94,251	15,537	2,170	4,584	8,258	3,824	10,122	1,595,745	11. Houston*
28,269	264	16	31,517	5,569	.....	.....	.....	1,204	701	499,713	11. San Antonio*
83,215	17	1,110	258,769	16,186	41	5,754	92	14,018	1,533	3,872,278	12. Los Angeles*
21,873	681	527	79,271	18,783	507	.....	316	5,300	1,254	1,709,615	12. Portland
15,720	92	.....	22,301	5,680	33	1,126	5	35	354	525,195	12. Salt Lake City ³
32,924	675	753	123,772	16,972	594	.....	332	4,736	1,501	1,662,262	12. Seattle*
423,557	1,028	433	443,609	61,272	183	4,219	183	16,911	9,581	7,382,995	Other reserve cities¹
35,002	.....	77	49,195	7,779	.....	.....	.....	558	733	669,302	4. Columbus
38,083	.....	.....	11,606	1,886	.....	83	.....	1,771	920	515,742	4. Toledo
46,370	.....	201	57,437	17,057	59	1,150	.....	2,074	2,429	1,279,449	5. Washington*
4,981	.....	.....	7,909	879	.....	.....	.....	.....	.....	100,983	7. Cedar Rapids
29,308	.....	.....	18,809	693	.....	1,610	85	977	158	313,273	7. Des Moines*
40,395	36	42	76,074	6,925	7	.....	32	2,565	826	1,006,460	7. Indianapolis
24,568	98	62	80,429	7,288	57	.....	5	1,946	2,449	1,042,932	7. Milwaukee*
7,903	138	.....	6,310	1,013	.....	.....	.....	342	45	112,818	7. St. Louis City
5,258	.....	.....	22,962	.....	.....	.....	58	407	.....	110,289	8. National Stock Yards
14,097	.....	51	36,356	2,687	.....	174	3	1,771	885	489,634	9. St. Paul*
12,811	.....	.....	4,290	521	.....	.....	.....	2	108	93,232	10. Kansas City, Kansas*
7,433	50	.....	1,388	432	9	.....	.....	14	28	54,127	10. Pueblo
10,051	.....	.....	5,721	629	.....	.....	.....	481	81	131,611	10. Topeka
64,152	.....	.....	15,064	4,972	1	1,000	.....	1,455	441	547,332	10. Tulsa*
29,221	.....	.....	13,553	1,552	50	202	.....	1,064	256	340,229	10. Wichita
53,924	706	.....	36,506	6,959	.....	.....	.....	1,484	222	575,582	11. Fort Worth*
4,491,495	10,370	2,226	1,436,369	634,369	19,694	16,514	2,739	79,644	70,807	63,750,732	Country banks, by districts
180,610	176	500	225,598	61,992	1,465	1,250	298	7,901	7,209	4,913,948	1. Boston
373,432	949	413	324,532	121,992	1,812	2,635	508	22,543	14,382	10,941,523	2. New York
278,784	322	.....	99,691	58,649	2,243	1,288	12	4,363	5,673	5,163,631	3. Philadelphia
306,557	224	154	84,369	54,335	414	940	.....	4,666	4,976	5,576,624	4. Cleveland
289,164	959	13	109,822	46,662	1,344	1,203	191	2,988	5,863	4,118,904	5. Richmond
502,115	2,029	198	148,856	53,418	4,697	975	488	7,750	6,983	5,084,941	6. Atlanta
637,183	315	100	147,269	77,135	1,245	3,068	118	10,679	9,317	9,870,996	7. Chicago
272,707	34	1	37,734	23,504	737	774	.....	2,870	2,681	3,103,727	8. St. Louis
198,026	226	243	40,204	20,711	550	682	68	6,438	1,369	2,826,493	9. Minneapolis
480,267	679	.....	47,653	20,580	955	235	.....	1,886	3,154	3,745,383	10. Kansas City
725,757	4,024	175	72,520	51,638	2,361	406	633	1,740	4,419	4,625,134	11. Dallas
246,893	433	429	98,121	43,753	1,871	3,058	291	5,820	4,781	3,779,428	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. For other footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 11, 1955, 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	Post-savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks	113,624,691	86,072,858	4,713,918	7,344,599	11,532,663	1,486,380	2,474,273	39,754,364	36,002,434	310,319	19,448	2,007,816	52,234	1,362,113
Reserve bank cities	49,591,506	35,918,135	2,657,005	1,428,151	6,844,362	1,409,197	1,334,656	13,640,054	11,368,667	114,151	3,483	796,355	28,594	1,328,804
1. Boston	2,207,146	1,670,244	96,966	112,332	280,326	26,699	20,579	12,857	185,126	9,995	6	182,917	11,000	1,081,208
2. New York	23,868,092	17,125,155	1,562,052	250,434	2,872,220	1,166,447	891,784	3,541,902	2,211,954	54,823	80	46,872	476	2,275
3. Philadelphia	2,908,890	2,236,088	108,016	115,246	410,166	15,239	24,135	372,476	322,728	45	80	29,586	37	1,311
4. Cleveland	1,615,940	1,292,481	90,332	68,664	136,725	4,658	23,080	888,142	858,134	385	2,000	9,780	110	1,311
5. Richmond	445,481	284,555	14,931	29,979	112,755	172	3,089	142,637	129,490	1,257	15	1,826	6	1,311
6. Atlanta	888,633	604,721	28,588	74,545	176,550	45	4,184	122,115	119,023	1,245	15	1,826	6	1,311
7. Chicago	7,040,454	5,210,984	335,128	243,269	1,126,827	37,353	86,893	2,187,982	2,116,609	5,875	673	45,315	310	19,200
8. St. Louis	1,253,087	825,714	49,141	56,194	313,534	2,482	6,022	181,269	178,709	2,050	510	1,260	100	1,311
9. Minneapolis	781,860	490,596	34,467	35,817	208,086	2,316	10,578	119,868	118,599	9	1	1,260	100	1,311
10. Kansas City	1,090,432	586,900	18,246	30,770	446,500	1,633	6,381	102,173	101,972	1	1	1,260	100	1,311
11. Dallas	1,419,256	829,171	61,042	26,221	485,966	2,381	14,475	280,614	259,121	198	1	21,493	100	1,311
12. San Francisco	6,072,235	4,761,526	258,096	384,680	274,705	149,772	243,456	5,488,019	4,767,202	38,467	198	457,206	16,555	208,391
Reserve branch cities	18,915,780	14,091,372	773,378	1,245,648	2,511,676	50,956	242,750	5,884,116	5,461,573	27,580	1,139	376,230	5,135	12,459
2. Buffalo	716,876	566,660	30,542	76,412	28,714	3,283	11,265	391,724	386,640	300	5	4,249	535	1,311
4. Cincinnati	858,173	678,533	33,143	34,385	102,569	831	8,712	227,291	204,062	5	5	23,144	80	1,311
5. Pittsburgh	2,076,003	1,663,411	153,974	43,410	196,194	2,492	16,522	593,935	559,855	220	10	32,523	1,327	1,311
6. Baltimore	732,390	545,076	28,778	60,248	91,707	1,008	5,573	121,491	109,796	2,325	2	9,350	20	1,311
5. Charlotte	532,865	330,519	17,451	44,647	129,735	35	10,478	85,511	56,877	3,677	2	23,465	1,490	1,311
6. Birmingham	357,666	289,406	8,398	18,564	39,338	1,680	7,000	70,200	70,195	5	5	3,322	5	1,311
6. Jacksonville	412,544	199,162	6,188	54,402	151,050	76	1,666	55,812	50,840	1,650	36	17,546	20	1,311
6. Nashville	381,079	219,127	14,046	48,765	96,969	2,171	132,188	126,015	66	6	6,102	5	1,311	
6. New Orleans	869,163	498,784	18,068	180,953	155,822	8,621	6,915	151,111	129,570	3,615	6	8,065	20	1,311
6. Detroit	2,374,870	1,847,117	136,807	126,490	218,483	5,393	40,580	1,173,516	1,161,836	3,615	6	334	20	1,311
8. Little Rock	179,862	108,136	3,098	23,129	42,122	3,377	26,450	25,954	490	6	6	334	20	1,311
8. Louisville	560,300	369,182	24,917	17,141	141,932	33	7,095	75,437	73,278	1,805	6	334	20	1,311
8. Memphis	489,936	299,605	15,936	30,972	137,697	1,350	4,376	119,307	118,457	850	50	50	50	1,311
9. Helena	44,067	20,277	1,543	10,077	11,949	221	7,369	7,319	50	50	50	50	50	1,311
10. Denver	592,892	444,135	15,610	31,215	95,629	91	6,212	162,518	159,845	2,255	100	405	13	1,311
10. Okla'ma City	422,616	215,257	33,669	39,367	129,940	14	4,113	45,805	40,700	100	3	4,325	680	1,311
10. Omaha	164,484	265,099	16,662	27,019	105,675	14	2,015	39,792	39,789	3	3	5,657	25	1,311
11. El Paso	412,730	119,008	5,064	7,647	27,878	1,327	1,806	44,061	36,562	1,842	37	48,135	25	1,311
11. Houston	1,298,989	936,659	23,447	58,881	262,453	5,539	12,010	157,265	109,068	1,754	17	30,774	100	1,311
11. San Antonio	359,744	265,844	6,441	14,112	62,678	6,582	4,087	109,986	77,441	615	6	119,845	50	1,311
12. Los Angeles	2,572,414	2,233,148	85,534	53,248	141,732	7,595	51,337	1,009,447	888,881	615	62	36,646	100	1,311
12. Portland	975,420	799,789	32,514	91,637	26,140	1,627	24,013	582,173	545,415	62	1,020	700	790	8,500
12. Salt Lake City	372,204	278,232	10,545	35,084	45,397	1	2,945	119,262	115,207	2,335	1,020	700	790	8,500
12. Seattle	1,156,174	899,206	51,183	117,573	69,573	5,058	13,581	382,465	367,971	3,561	1,020	1,643	790	8,500
Other reserve cities	5,584,610	3,886,791	198,037	479,372	894,781	13,494	112,215	1,261,733	1,195,376	25,148	126	22,485	773	17,825
4. Columbus	513,595	323,155	11,453	111,015	47,634	28	20,230	113,889	100,744	1,825	5	11,169	146	1,311
4. Toledo	354,014	281,242	23,613	11,468	21,169	11,678	16,522	130,168	128,092	200	55	1,821	17,825	1,311
5. Washington	937,630	813,084	32,105	129	62,659	11,678	17,975	253,029	223,571	11,608	25	1,821	17,825	1,311
7. Cedar Rapids	74,839	39,787	1,159	8,180	25,589	124	18,715	18,715	18,715	940	17	1,821	17,825	1,311
7. Des Moines	246,914	145,708	10,505	33,949	53,888	2,864	36,061	35,104	940	17	17	1,821	17,825	1,311
7. Indianapolis	756,121	516,521	20,642	110,758	86,315	403	21,482	176,056	173,328	2,705	5	805	449	1,311
7. Milwaukee	754,097	545,259	29,562	33,556	128,971	714	16,035	205,839	200,405	4,180	20	7	1,311	1,311
7. Sioux City	83,488	49,728	1,654	6,822	24,275	1,009	1,009	21,959	21,932	20	7	1,311	1,311	1,311
8. National Stock Yards	94,525	18,448	1,839	2,051	72,090	498	97	5,894	1,393	350	1	4,500	1,311	1,311
9. St. Paul	367,821	226,214	25,170	30,861	81,890	498	3,188	78,243	77,893	350	1	4,500	1,311	1,311
10. Kansas City, Kansas	69,243	25,967	1,635	10,736	30,171	734	18,425	18,420	18,420	80	11	1,000	155	1,311
10. Pueblo	38,210	28,506	1,421	3,143	4,896	244	11,160	10,080	18,741	910	11	1,000	155	1,311
10. Topeka	101,057	55,789	2,621	28,360	13,357	930	19,662	18,741	18,741	910	11	1,000	155	1,311
10. Tulsa	463,284	352,160	15,852	22,991	69,089	173	3,019	45,877	45,132	585	5	1,000	155	1,311
10. Wichita	292,616	186,645	8,056	45,638	49,224	3,053	27,549	26,429	1,120	625	3,185	1,311	1,311	1,311
11. Fort Worth	437,316	278,578	10,750	19,715	123,564	4,709	99,207	95,397	95,397	625	3,185	1,311	1,311	1,311
Country banks, by districts	39,532,715	32,176,560	1,085,498	4,191,428	1,281,844	12,733	784,652	18,968,461	17,976,818	143,440	14,700	812,746	17,732	3,025
1. Boston	3,259,252	2,682,666	105,543	211,251	126,868	1,394	131,530	1,180,084	1,157,473	7,413	1,829	13,209	160	25
2. New York	5,921,374	4,709,337	207,841	697,819	121,627	907	183,843	4,015,138	3,847,957	13,513	20	150,841	2,782	25
3. Philadelphia	2,730,684	2,379,143	84,839	184,339	20,692	28	61,643	1,914,238	1,861,549	10,203	574	41,883	29	25
4. Cleveland	3,034,430	2,569,237	95,541	291,155	24,211	54	54,286	2,044,414	1,941,954	1,444	1,004	99,915	97	25
5. Richmond	2,573,913	2,082,228	69,370	256,235	116,286	126	49,668	1,188,185	1,066,284	36,867	1,540	82,176	1,318	25
6. Atlanta	3,697,270	2,824,376	82,056	459,970	279,787	3,869	47,212	1,024,048	918,845	19,367	3,831	73,815	5,190	3,000
7. Chicago	5,645,793	4,662,832	159,723	640,611	88,1									

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
153,379,055	1,038,053	581,510	2,092,434	157,091,052	3,735,205	6,016,770	2,179,393	365,136	12,296,504	98,601,122	87,567,063	All member banks
63,231,560	649,240	561,340	1,315,789	65,757,929	1,651,729	2,790,267	829,069	130,580	5,401,645	44,004,551	33,957,933	Reserve bank cities¹
2,420,003	9,000	33,716	33,761	2,496,480	69,250	138,472	38,621	15,748	262,091	1,998,583	1,616,629	1. Boston
27,409,994	334,015	429,171	730,579	28,903,759	791,730	1,491,740	420,718	19,546	2,723,734	21,658,317	16,105,225	2. New York ^{2*}
3,281,366	74,000	4,916	38,230	3,398,512	77,236	185,353	51,167	4,421	318,177	2,486,439	2,037,391	3. Philadelphia*
2,504,082	35,500	74	30,899	2,570,555	54,500	103,500	24,174	717	182,891	1,415,089	1,229,321	4. Cleveland
588,118	2,600	.....	8,113	598,831	12,450	22,000	7,961	139	42,550	376,522	264,198	5. Richmond*
1,010,748	3,000	.....	825	1,029,576	20,800	30,608	11,838	11,684	74,930	750,431	585,955	6. Atlanta ³
9,228,436	131,775	.....	3,389	9,452,770	248,430	320,425	66,196	59,791	694,842	6,245,026	4,926,342	7. Chicago ²
1,434,356	17,200	.....	1,201	1,470,202	45,538	41,163	25,092	757	112,550	1,105,143	773,037	8. St. Louis*
901,728	26,000	.....	900	940,903	18,000	37,500	5,570	5,108	66,178	659,463	438,979	9. Minneapolis*
1,192,605	3,050	.....	6	1,201,259	23,000	38,850	12,655	3,525	78,030	887,185	493,117	10. Kansas City*
1,699,870	.....	9,502	12,015	1,721,387	59,650	65,381	18,242	384	143,657	1,112,789	722,840	11. Dallas*
11,560,254	13,100	77,640	322,701	11,973,695	231,145	315,275	146,835	8,760	702,015	5,309,564	4,764,899	12. San Francisco
24,799,896	160,450	17,109	274,651	25,252,106	558,169	942,501	310,357	31,122	1,842,149	16,273,119	13,858,090	Reserve branch cities¹
1,108,600	8,500	.....	12,676	1,129,776	31,870	43,850	9,394	651	85,765	617,329	580,136	2. Buffalo*
1,085,464	25,600	.....	12,610	1,123,765	28,983	48,017	10,191	35	87,226	747,886	643,528	3. Cincinnati
2,669,938	31,600	314	32,222	2,734,074	85,288	213,563	31,268	783	330,902	1,884,105	1,560,813	4. Pittsburgh*
853,881	7,000	29	6,284	867,194	14,600	39,750	6,120	3,433	63,903	630,468	536,566	5. Baltimore*
618,376	14,000	.....	16,254	648,630	9,350	33,700	4,035	1,240	48,325	437,133	308,791	5. Charlotte ²
427,886	.....	.....	4,937	432,823	11,300	13,200	4,053	2,749	31,302	309,059	285,325	6. Birmingham
468,356	.....	.....	4,038	472,394	11,500	12,500	3,860	4,467	32,327	299,980	196,865	6. Jacksonville*
513,266	.....	12	8,827	522,105	11,000	15,000	5,127	59	31,186	309,556	231,754	6. Nashville
1,020,274	11,700	2,315	4,968	1,039,257	12,700	30,525	12,058	3	55,286	755,430	617,756	6. New Orleans
3,548,386	23,000	.....	40,552	3,611,938	48,834	114,500	36,092	4,258	203,684	2,107,955	1,813,304	7. Detroit
206,312	.....	25	1,334	207,671	4,700	5,300	2,428	367	12,795	143,569	118,237	8. Little Rock
635,737	750	.....	7,039	643,526	12,500	25,000	5,749	137	43,886	473,254	336,247	8. Louisville
609,243	.....	4,993	6,062	620,298	13,250	31,250	6,416	.....	50,916	390,612	288,081	8. Memphis
51,436	1,000	.....	449	52,885	1,100	1,100	270	17	2,487	37,689	27,339	9. Helena
755,410	2,000	.....	6,517	763,927	15,950	21,075	9,679	3,630	50,334	503,513	435,168	10. Denver*
468,421	.....	326	2,558	471,305	12,350	12,450	15,286	684	40,770	353,544	230,563	10. Oklahoma City*
456,276	700	.....	2,671	459,647	11,700	11,700	6,093	3,942	33,435	349,675	250,548	10. Omaha
206,791	.....	8,258	1,676	208,467	6,400	7,400	1,925	11	15,736	125,476	115,564	11. El Paso
1,456,254	11,000	.....	11,060	1,486,572	44,250	49,000	15,707	216	109,173	1,057,403	913,299	11. Houston*
469,730	.....	.....	3,511	473,241	9,400	13,800	3,145	127	26,472	299,958	252,526	11. San Antonio*
3,581,861	13,100	.....	41,399	3,636,453	81,594	99,021	55,135	75	235,825	2,230,530	2,078,964	12. Los Angeles*
1,557,893	10,500	.....	23,902	1,592,611	38,800	48,400	29,804	.....	117,004	874,576	836,168	12. Portland
491,466	.....	.....	4,693	496,164	9,750	10,200	8,199	882	29,031	334,309	293,960	12. Salt Lake City ³
1,538,639	.....	.....	18,412	1,557,383	31,000	42,200	28,323	3,356	104,879	1,000,110	906,588	12. Seattle*
6,846,423	27,800	183	57,048	6,931,454	134,518	230,343	73,280	13,400	451,541	4,717,598	4,034,769	Other reserve cities¹
627,404	.....	.....	5,725	633,129	10,500	19,000	5,963	710	36,173	429,318	405,205	4. Columbus
484,182	2,000	.....	4,741	490,923	10,050	10,550	3,211	1,008	24,819	304,323	297,626	4. Toledo
1,190,659	.....	.....	8,141	1,198,800	23,240	41,410	12,930	3,069	80,649	833,823	773,751	5. Washington*
93,554	.....	.....	.....	93,554	500	5,000	1,929	.....	7,429	61,949	40,182	7. Cedar Rapids
282,975	8,500	85	1,751	293,311	5,500	5,750	6,664	2,048	19,962	198,797	163,712	7. Des Moines*
932,177	5,000	32	6,164	943,373	18,228	32,000	11,774	1,085	63,087	639,652	572,687	7. Indianapolis
959,936	10,800	5	8,040	978,781	18,300	38,433	7,304	114	64,151	649,174	514,421	7. Milwaukee*
105,447	.....	.....	578	106,025	2,100	3,800	619	274	6,793	69,275	51,249	7. Sioux City
100,419	.....	58	775	101,252	1,000	6,000	2,037	.....	9,037	66,305	4-2,366	8. National Stock
446,064	.....	3	8,383	454,450	9,000	21,750	4,164	270	35,184	317,368	223,907	Yards
87,668	.....	.....	694	88,362	1,750	2,500	503	117	4,870	52,142	33,147	9. St. Paul*
49,370	.....	.....	227	49,597	1,800	1,150	1,309	271	4,530	29,389	30,505	10. Kansas City, Kansas*
120,719	1,500	.....	1,171	123,390	3,400	3,450	1,300	71	8,221	85,285	79,358	10. Pueblo
509,161	.....	.....	3,868	513,029	8,650	15,350	8,631	1,672	34,303	384,068	363,106	10. Topeka
320,165	.....	.....	2,557	322,722	5,500	9,200	2,154	653	17,507	249,842	221,783	10. Tulsa*
536,523	.....	.....	4,233	540,756	15,000	15,000	2,788	2,038	34,826	346,886	266,496	11. Wichita
58,501,176	200,563	2,878	444,946	59,149,563	1,390,789	2,053,659	966,687	190,034	4,601,169	33,605,854	35,716,271	Country banks, by districts
4,439,336	27,689	298	48,454	4,515,777	119,757	180,429	83,976	14,009	398,171	2,853,044	2,799,849	1. Boston
9,936,512	106,672	598	110,036	10,153,728	258,380	352,495	154,701	22,219	787,795	5,223,410	5,266,467	2. New York
4,644,822	11,967	12	24,844	4,681,745	132,211	252,727	85,492	11,456	481,886	2,352,209	2,525,434	3. Philadelphia
5,078,844	20,080	132	37,813	5,136,869	136,279	208,438	85,051	9,987	439,755	2,643,504	2,830,309	4. Cleveland
3,762,098	5,585	191	26,231	3,794,105	87,663	157,569	63,990	15,577	324,799	2,174,927	2,378,309	5. Richmond
4,721,318	2,875	612	31,196	4,756,001	106,017	152,209	56,456	14,258	328,940	3,046,299	3,182,702	6. Atlanta
9,156,127	12,514	118	74,676	9,243,435	180,651	255,744	150,435	40,731	627,561	4,862,130	5,250,558	7. Chicago
2,858,691	6,615	15	14,179	2,879,500	62,747	93,197	55,089	13,194	224,227	1,759,544	1,931,559	8. St. Louis
2,620,597	3,175	68	18,188	2,641,968	51,568	76,643	43,700	12,614	184,525	1,454,986	1,529,738	9. Minneapolis
3,466,334	3,291	.....	10,250	3,479,935	71,305	103,568	78,182	12,993	265,448	2,335,193	2,617,850	10. Kansas City
4,306,984	100	633	10,458	4,318,175	102,791	120,101	64,794	19,273	306,959	2,986,909	3,430,018	11. Dallas
3,509,413	.....	291	38,621	3,548,325	81,420	100,539	44,821	4,323	231,103	1,913,699	2,073,478	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...	6,616	130,903,213	61,737,485	54,955,658	12,366	10,834,376	2,991,753	371,575	35,803,273	18,574,707	2,095,070
Total, all States...	6,615	130,900,061	61,735,518	54,954,481	12,366	10,834,376	2,991,753	371,567	35,802,060	18,574,383	2,094,840
New England:											
Maine.....	37	323,024	166,029	129,019	69	16,200	10,805	902	73,805	31,080	9,066
New Hampshire.....	52	189,995	103,208	69,613	33	13,082	3,517	542	55,201	21,459	7,406
Vermont.....	37	144,765	73,786	56,182	13	10,383	4,020	381	30,459	13,530	3,222
Massachusetts.....	136	3,599,211	1,884,258	1,306,224	237	297,580	100,611	10,301	967,415	522,775	74,168
Rhode Island.....	6	671,872	349,312	265,239	.....	49,430	5,694	2,197	120,848	61,996	16,029
Connecticut.....	56	1,384,273	620,511	563,472	16	171,540	25,007	3,727	379,626	167,564	42,297
Middle Atlantic:											
New York.....	472	30,030,503	16,074,736	10,725,559	7,239	2,515,816	582,054	125,099	8,142,022	5,105,939	312,360
New Jersey.....	259	4,320,636	1,818,711	1,861,974	751	498,054	127,190	13,956	909,528	427,013	108,120
Pennsylvania.....	633	9,340,443	4,347,225	3,681,946	176	918,895	355,628	36,575	2,369,744	1,216,115	180,042
East North Central:											
Ohio.....	407	7,013,856	2,995,761	3,335,116	285	543,876	123,888	14,930	1,731,989	893,184	133,967
Indiana.....	235	2,495,354	928,961	1,353,046	32	161,743	47,133	4,439	670,847	309,912	59,162
Illinois.....	212	11,025,875	4,181,721	5,573,811	90	886,193	361,787	22,273	2,913,674	1,648,906	125,364
Michigan.....	531	5,434,121	2,162,881	2,693,247	27	505,316	62,990	9,660	1,231,255	661,365	108,257
Wisconsin.....	168	2,039,079	829,537	1,015,521	73	121,126	68,820	4,002	501,788	231,658	35,806
West North Central:											
Minnesota.....	206	2,057,248	992,353	831,392	23	174,456	54,810	4,214	559,740	269,342	26,298
Iowa.....	165	1,170,767	522,703	499,734	.....	126,258	19,924	2,148	332,217	132,301	23,253
Missouri.....	178	3,200,447	1,568,259	1,324,690	.....	225,034	72,959	9,483	1,015,052	490,192	37,480
North Dakota.....	40	234,492	93,525	120,155	5	12,853	7,569	385	59,043	26,354	3,898
South Dakota.....	62	330,767	153,275	151,311	10	19,372	6,266	533	78,645	38,379	5,119
Nebraska.....	139	879,447	380,129	391,795	.....	85,800	20,042	1,681	282,412	132,801	12,425
Kansas.....	212	1,009,055	353,878	498,173	137	125,964	28,962	1,941	384,349	160,069	16,811
South Atlantic:											
Delaware.....	12	339,038	171,162	162,445	.....	2,653	1,313	1,465	79,623	35,902	5,392
Maryland.....	70	1,094,541	460,870	529,856	.....	73,956	27,224	2,635	325,886	157,236	30,263
District of Columbia.....	13	1,005,909	451,644	482,282	.....	39,600	30,170	2,213	290,800	159,091	24,886
Virginia.....	205	1,755,214	866,610	731,847	71	118,451	33,963	4,272	475,102	205,923	45,685
West Virginia.....	111	708,085	275,303	377,306	.....	43,358	10,160	1,958	196,365	88,238	22,790
North Carolina.....	54	948,349	506,031	464,206	1,357	71,252	21,184	2,319	307,215	127,524	18,643
South Carolina.....	34	430,300	192,537	195,812	.....	29,516	11,509	2,926	138,333	57,761	15,831
Georgia.....	64	1,174,212	679,408	364,241	.....	105,051	23,070	2,442	400,392	182,433	23,566
Florida.....	89	1,852,338	677,430	989,849	8	152,765	28,712	3,574	712,639	257,211	44,097
East South Central:											
Kentucky.....	109	976,848	435,043	464,458	4	45,151	29,730	2,462	325,891	148,324	22,050
Tennessee.....	84	1,516,223	757,917	618,359	46	113,391	22,680	3,830	533,396	219,754	34,280
Alabama.....	96	1,022,352	450,953	418,362	2	126,623	24,127	2,285	315,235	141,237	26,372
Mississippi.....	32	300,876	136,489	110,710	.....	51,018	1,843	816	103,929	41,264	7,550
West South Central:											
Arkansas.....	70	510,680	204,227	230,336	40	64,815	10,115	1,147	183,233	72,981	11,591
Louisiana.....	51	1,437,434	563,328	726,908	104	125,335	19,145	2,614	474,264	231,335	27,454
Oklahoma.....	222	1,354,433	576,806	596,560	17	135,544	42,727	2,779	539,237	212,388	22,438
Texas.....	576	6,053,222	3,251,064	2,317,608	60	370,828	99,173	14,489	2,520,398	955,625	105,394
Mountain:											
Montana.....	83	466,524	176,859	243,151	50	30,088	15,682	694	130,150	63,392	8,433
Idaho.....	20	393,418	185,849	187,953	8	15,077	3,861	670	80,187	38,488	6,329
Wyoming.....	40	219,650	90,076	112,190	50	12,825	4,112	397	67,806	27,505	4,545
Colorado.....	94	1,074,945	480,544	529,237	.....	46,895	16,266	2,003	356,199	162,269	18,194
New Mexico.....	34	296,706	126,508	157,311	50	10,824	1,528	485	105,309	43,110	6,904
Arizona.....	4	522,147	271,839	189,180	4	51,367	8,787	970	103,566	50,075	11,082
Utah.....	29	538,381	266,473	237,662	50	28,781	4,523	892	145,415	84,787	5,507
Nevada.....	7	225,858	94,237	116,223	.....	7,507	7,509	382	48,247	23,596	5,823
Pacific:											
Washington.....	45	1,821,357	903,870	682,339	.....	191,449	40,483	3,216	489,968	240,354	29,359
Oregon.....	20	1,426,065	683,893	554,389	.....	169,378	15,675	2,730	332,426	206,172	15,814
California.....	104	14,539,726	7,197,789	5,834,482	1,207	1,121,909	346,806	37,533	3,211,190	1,778,474	154,198
Alaska.....	1	3,152	1,967	1,177	.....	.....	.....	8	1,213	324	230
Mutual Savings Banks¹.....	3	23,019	8,445	12,468	.....	1,499	538	69	2,177	1,278	182

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2...	14	331,011	138,633	156,589	12	29,808	5,226	743	80,321	36,726	9,795
New Jersey—Dist. No. 2...	172	3,506,614	1,493,637	1,474,404	446	424,364	101,705	12,058	728,381	344,961	83,365
Kentucky—Dist. No. 4...	56	289,720	132,651	133,091	.....	17,814	5,358	806	82,589	35,063	8,912
Pennsylvania—Dist. No. 4...	152	3,552,780	1,484,770	1,566,006	139	332,988	154,788	14,089	823,796	479,399	62,847
West Virginia—Dist. No. 4...	12	99,682	39,153	50,915	.....	7,617	1,624	373	23,288	10,974	3,149
Louisiana—Dist. No. 6...	34	1,158,767	431,065	626,808	104	81,859	16,958	1,973	386,181	198,802	19,500
Mississippi—Dist. No. 6...	20	251,553	116,962	88,097	.....	44,698	1,123	673	85,920	34,733	5,986
Tennessee—Dist. No. 6...	71	990,159	438,367	460,032	46	71,674	17,652	2,388	328,878	132,440	24,357
Indiana—Dist. No. 7...	174	2,189,859	796,887	1,195,407	22	150,606	43,109	3,828	590,289	272,667	51,853
Illinois—Dist. No. 7...	362	10,369,544	3,962,726	5,232,872	90	818,624	334,182	21,050	2,731,811	1,572,194	111,977
Michigan—Dist. No. 7...	191	5,266,489	2,102,372	2,605,584	13	489,183	60,001	9,336	1,200,819	646,619	104,509
Wisconsin—Dist. No. 7...	126	1,861,967	760,983	923,885	73	108,531	64,847	3,648	459,805	214,200	31,877
Missouri—Dist. No. 10...	46	1,117,367	511,775	486,332	7	85,698	30,968	2,587	441,307	191,595	11,381
New Mexico—Dist. No. 10...	10	190,403	80,798	102,062	.....	6,486	769	288	62,424	27,061	3,663
Oklahoma—Dist. No. 10...	209	1,332,013	565,269	588,863	17	132,607	42,532	2,725	526,404	209,436	21,624
Arizona—Dist. No. 12...	3	453,949	245,070	156,462	4	43,347	8,171	895	90,871	43,316	9,672

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

OF BANKS ON APRIL 11, 1955, 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								
6,700,637	27,663	80,529	8,324,667	1,341,044	26,457	93,378	563,775	375,516	280,900	169,387,556	Total, including Alaska
6,700,045	27,663	80,529	8,324,600	1,340,951	26,441	93,378	563,775	375,516	280,881	169,383,063	Total, all States
19,573		51	14,035	4,495	219	368		512	451	402,874	New England:
13,210	18	7	13,101	2,532	144	46		3	191	248,112	Maine
9,408	15	31	4,253	1,980	179	145		163	126	177,817	New Hampshire
91,570	577	6,601	271,724	44,218	449	1,091	32,048	11,197	8,868	4,664,497	Vermont
15,926	33	290	26,574	11,741	12			1,776	905	807,225	Massachusetts
66,367	91	54	103,253	19,911	556			2	2,088	1,789,613	Rhode Island
											Connecticut
276,672	3,327	46,500	2,397,224	256,980	1,318	7,008	415,200	102,023	114,667	39,069,721	Middle Atlantic:
208,214	528	94	165,559	60,929	736	424		11,547	5,632	5,309,602	New York
389,822	1,505	6,309	575,951	110,397	2,423	15,193		21,682	16,408	11,881,406	New Jersey
											Pennsylvania
348,649	385	1,633	354,171	66,136	197	10,914	165	19,797	8,951	8,852,005	East North Central:
189,189	152	42	112,390	23,281	235	313	53	5,355	3,115	3,198,553	Ohio
447,704	1,443	5,315	684,942	47,451	652	1,506	3,246	35,935	12,677	14,041,016	Indiana
213,820	841	1,932	245,040	52,822	578	1,936	14	18,294	6,723	6,745,743	Illinois
131,827	111	62	102,324	17,063	150	470	56	4,038	3,871	2,566,515	Michigan
											Wisconsin
113,234	384	843	149,639	12,408	465	4,207	956	7,324	1,811	2,644,159	West North Central:
128,049	138		48,476	7,507	267	2,495	85	1,695	699	1,515,732	Minnesota
220,508	154	208	266,510	25,490	434	1,240	1,207	8,045	4,067	4,255,982	Iowa
23,698	4	69	5,020	2,270	176			934	108	297,023	Missouri
29,342			5,805	2,910	46			1,009	143	413,520	North Dakota
80,165	270		56,751	6,658	1			2,185	513	1,171,216	South Dakota
179,457	113		27,899	6,801	119	208		1,596	1,079	1,403,207	Nebraska
											Kansas
17,997	101		20,231	3,874	181	1,036		935	329	425,016	South Atlantic:
59,818	102	144	78,323	13,799	176	351	29	3,199	4,041	1,442,022	Delaware
47,446		201	59,176	17,732	115	1,150		2,074	2,481	1,320,261	Maryland
123,733	478	33	99,250	24,894	774	2,203	178	2,485	2,629	2,263,479	District of Columbia
65,954	180		19,203	7,978	142	821	6	647	1,295	915,339	Virginia
65,319	116		95,793	12,475	284		7	2,603	3,808	1,274,741	West Virginia
42,743	185		21,813	5,401	165	11		647	980	575,837	North Carolina
85,272	427	3	108,691	19,709	97			875	2,854	1,602,219	South Carolina
280,980	1,020	60	129,271	26,629	3,449	125		5,087	4,553	2,604,887	Georgia
											Florida
93,079			62,438	8,307	45	194	4	2,051	1,094	1,314,434	East South Central:
169,209	497	53	109,603	21,276	543		5,019	3,241	1,843	2,081,541	Kentucky
102,055	288	135	45,148	12,177	457	350		2,466	2,010	1,355,404	Tennessee
44,800			10,315	4,320	222	500		44	316	410,207	Alabama
											Mississippi
75,038	40		23,583	5,698	65	75	25	593	415	700,784	West South Central:
119,523	490	69	95,393	15,663	205	566	1,786	4,221	2,260	1,936,399	Arkansas
256,047	482		47,882	14,643	282	2,835	326	2,552	1,726	1,916,034	Louisiana
1,071,382	8,699	1,616	377,682	116,784	4,340	4,844	18,393	11,139	16,299	8,745,419	Oklahoma
											Texas
45,377	48	78	12,822	4,530	46	29	15	1,278	314	602,886	Mountain:
20,750	100		14,520	4,718	119	23		42	385	478,892	Montana
31,228			4,528	1,932	308			272	189	290,157	Idaho
118,704	300	19	56,713	5,039	430	239		2,574	2,160	1,441,586	Wyoming
47,574			7,721	3,950	248	80		330	464	407,087	Colorado
21,111		315	20,983	8,084	975	975	291	1,853	916	638,807	New Mexico
30,689	92		24,340	7,152	117	1,155	5	43	472	692,740	Arizona
12,947			5,881	3,691	21			693	401	278,911	Utah
											Nevada
71,745	686	795	147,029	25,288	855	475	332	5,406	2,242	2,345,923	Pacific:
29,447	728	527	79,738	19,437	509			5,335	1,288	1,785,376	Washington
353,674	2,515	6,440	915,889	141,791	1,915	27,777	77,355	53,654	27,729	18,081,137	Oregon
592			67	93	16				19	4,493	California
											Alaska
707			10	70					10	25,276	Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

12,975		9	20,816	5,231	70		2	535	449	417,619	Connecticut—Dist. No. 2
156,758	362	94	142,841	47,030	430	393	170	10,037	4,162	4,297,217	New Jersey—Dist. No. 2
34,900			3,714	3,752		12	4	139	480	376,696	Kentucky—Dist. No. 4
96,118	114	4,187	181,131	45,033	326	1,234	442	11,495	3,381	4,438,487	Pennsylvania—Dist. No. 4
7,475			1,690	378	6	147		233	159	123,893	West Virginia—Dist. No. 4
85,803	490	69	81,517	11,971	118	500	1,786	3,346	1,961	1,564,630	Louisiana—Dist. No. 6
35,405			9,796	3,761	222	500		39	277	342,272	Mississippi—Dist. No. 6
109,858	400		61,823	13,891	543		26	1,942	1,276	1,336,715	Tennessee—Dist. No. 6
162,703	152	42	102,872	19,050	207	305	53	5,041	2,535	2,807,339	Indiana—Dist. No. 7
382,594	1,434	5,315	658,297	42,539	425	1,433	3,188	35,209	12,210	13,196,359	Illinois—Dist. No. 7
203,390	841	1,928	243,532	51,389	458	1,936	14	18,283	6,620	6,546,008	Michigan—Dist. No. 7
114,258	98	62	99,310	15,563	118	470	56	3,549	3,730	2,345,258	Wisconsin—Dist. No. 7
100,836	136	117	137,242	6,076	1	522	6	1,657	840	1,567,776	Missouri—Dist. No. 10
25,349			6,351	2,365	212			330	420	256,154	New Mexico—Dist. No. 10
247,346	456		47,542	14,414	282	2,835	326	2,552	1,699	1,880,525	Oklahoma—Dist. No. 10
18,057		293	19,533	7,429	777	975	291	1,853	871	557,016	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State or Territory	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total, incl. Alaska	113,624,691	86,072,858	4,713,918	7,344,599	11,532,663	1,486,380	2,474,273	39,754,364	36,002,434	310,319	19,448	2,007,816	52,234	1,362,113
Total, all States	113,622,552	86,071,042	4,713,886	7,344,427	11,532,663	1,486,380	2,474,154	39,752,277	36,000,947	310,219	19,448	2,007,316	52,234	1,362,113
New England:														
Maine	216,893	179,692	6,110	15,718	11,004	20	4,349	142,244	140,319	501	7	1,417		
New Hampshire	172,088	135,889	5,926	14,930	10,048		5,295	48,612	47,407	1,105	15	85		
Vermont	74,696	64,827	1,685	4,584	1,617		1,983	83,439	82,353	250	3	833		
Massachusetts	3,515,278	2,762,038	137,616	182,569	335,176	26,721	71,158	628,776	586,155	12,635	1,626	10,470	160	17,730
Rhode Island	447,617	363,121	16,280	43,685	10,205	1,325	12,461	283,219	281,200	1,559	174	286		
Connecticut	1,302,046	1,065,353	44,880	75,046	47,779		68,961	322,618	320,554	1,423	30	611		
Middle Atlantic:														
New York	27,919,045	20,292,619	1,707,412	821,464	2,942,707	1,170,085	984,758	6,228,092	4,755,041	65,768		311,846	14,229	1,081,208
New Jersey	2,922,164	2,369,089	102,695	273,877	74,041		101,910	1,937,770	1,896,837	8,796		32,010	102	25
Pennsylvania	7,487,791	6,130,419	331,227	296,715	621,001	17,759	90,670	3,037,631	2,901,604	4,391	830	126,693	1,838	2,275
East North Central:														
Ohio	5,353,317	4,236,418	227,431	449,875	323,681	5,517	110,395	2,746,812	2,592,015	3,661	893	149,958	285	
Indiana	2,145,498	1,616,156	59,856	301,820	118,063	403	49,200	824,414	816,551	4,323	2,416	951	173	
Illinois	9,469,515	7,271,627	391,689	417,479	1,231,598	37,353	119,769	3,383,643	3,216,684	9,176	1,266	137,007	310	19,200
Michigan	3,763,301	2,956,693	179,763	318,063	236,417	5,443	66,922	2,478,653	2,401,688	4,283	55	72,238	389	
Wisconsin	1,542,021	1,191,981	57,557	119,297	143,144	714	29,328	830,592	812,296	4,554	1,214	12,073	455	
West North Central:														
Minnesota	1,755,614	1,186,008	80,581	138,254	325,604	3,128	22,039	648,298	635,238	468	70	12,401	121	
Iowa	1,059,018	742,428	31,411	156,994	116,110		12,075	335,502	334,118	1,024	83	251	26	
Missouri	3,261,855	2,177,202	85,820	174,186	797,867	4,115	22,663	655,463	646,532	2,755	556	5,295	325	
North Dakota	196,334	162,871	5,079	16,109	10,340	32	1,903	78,613	76,647	657	6	1,303		
South Dakota	282,860	225,001	9,089	37,028	8,888		2,854	102,465	95,385	1,126	2	5,952		
Nebraska	962,654	695,613	30,517	83,451	146,792	14	6,267	121,144	120,909	94	28	113		
Kansas	1,134,800	771,314	28,276	177,894	108,048	25	9,243	169,155	164,860	2,998	50	1,239	8	
South Atlantic:														
Delaware	328,794	295,995	13,879	4,928	5,110		8,882	49,339	48,909	240		190		
Maryland	1,007,107	765,358	33,652	105,811	93,785	1,008	7,493	315,914	293,555	8,192	6	14,141	20	
District of Columbia	959,161	833,818	32,494	142,129	62,818	11,678	18,224	269,277	234,288	16,139	1,025			17,825
Virginia	1,349,784	1,027,072	38,983	92,326	167,918	248	23,237	719,037	639,033	17,895	2,234	59,185	692	
West Virginia	588,740	467,584	16,933	58,603	35,967		9,653	233,782	230,549	1,591	298	987	357	
North Carolina	927,599	663,861	27,184	77,589	137,425	85	21,455	213,731	154,968	6,608	7	50,554	1,594	
South Carolina	459,693	353,994	15,717	64,038	17,954		7,990	74,075	67,848	5,339	7	606	275	
Georgia	1,232,402	893,735	36,725	102,657	192,496	138	6,651	230,410	218,789	4,682	868	5,605	466	
Florida	1,994,253	1,471,186	38,480	211,946	246,937	3,528	22,176	440,596	364,222	9,705	2,770	60,164	735	3,000
East South Central:														
Kentucky	1,009,463	765,846	34,280	48,960	149,574	33	10,770	192,274	179,686	5,452	15	7,046	75	
Tennessee	1,444,800	929,275	44,451	145,660	307,063	1,350	17,001	473,515	448,095	3,946	178	19,497	1,799	
Alabama	983,096	770,299	23,538	99,933	78,425	324	10,577	262,131	257,443	2,810	22	480	1,376	
Mississippi	314,537	208,600	8,000	47,566	49,228		1,143	65,728	64,940	578		210		
West South Central:														
Arkansas	530,437	400,568	10,027	52,472	61,115		6,255	114,612	112,245	1,134	25	1,068	140	
Louisiana	1,522,115	959,006	31,033	132,208	195,079	8,621	16,168	284,035	259,962	1,623	57	17,584	850	3,959
Oklahoma	1,557,187	1,093,895	65,705	165,966	218,104	173	13,344	205,648	193,787	5,727	97	4,654	1,383	
Texas	6,963,919	5,112,991	158,488	450,076	1,151,188	18,663	72,513	1,114,684	900,869	23,179	1,171	183,558	5,907	
Mountain:														
Montana	455,350	364,997	10,714	48,987	26,336		4,316	113,271	112,793	65	3	405	5	
Idaho	311,528	246,960	6,597	49,603	5,267		3,101	137,786	136,647	1,059	11	19	50	
Wyoming	205,922	154,971	3,787	34,747	10,652		1,765	63,449	61,802	1,492	18	137		
Colorado	1,031,496	807,262	25,896	80,374	106,153	91	11,720	306,416	287,688	2,420	10	16,285	13	
New Mexico	310,494	213,366	9,422	71,763	12,056		3,887	72,552	68,593	3,122	11	826		
Arizona	446,365	367,052	12,903	49,786	5,614	2,679	8,331	143,442	141,027	1,953	10	452		
Utah	462,027	342,449	11,779	55,291	48,234	1	4,273	184,631	180,261	2,350	1,020	700	300	
Nevada	177,780	135,496	5,671	31,217	1,987		3,409	82,092	77,153	1,957		2,982		
Pacific:														
Washington	1,562,437	1,241,985	60,149	157,609	78,474	5,238	18,982	607,648	588,769	7,925	9	1,655	790	8,500
Oregon	1,025,936	840,604	33,716	98,691	26,866	1,627	24,432	602,712	564,632	64	13	37,953	50	
California	9,475,725	7,746,458	362,243	466,453	420,708	157,662	322,201	7,092,333	6,188,001	41,425	239	637,341	16,936	208,391
Alaska	2,139	1,816	32	172				2,087	1,487	100		500		
Mutual Savings Banks¹	47	42	5					23,022	22,919			103		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	262,220	218,010	10,528	12,949	8,635		12,098	115,967	115,389	65	20	493		
New Jersey—Dist. No. 2	2,325,077	1,890,523	82,495	190,252	71,219	552	90,036	1,604,705	1,576,121	2,803		25,668	88	25
Kentucky—Dist. No. 4	254,855	225,667	5,846	17,281	4,021		2,040	82,741	79,651	7		3,028	55	
Pennsylvania—Dist. No. 4	2,774,098	2,289,749	172,451	85,683	198,075	2,492	25,648	1,133,321	1,086,952	376	176	44,470	1,347	
West Virginia—Dist. No. 4	69,805	56,225	2,328	7,258	2,725		1,269	34,965	34,223	30	10	702		
Louisiana—Dist. No. 6	1,230,937	745,100	24,684	274,594	166,675	8,621	11,263	229,437	205,479	1,528	47	17,584	840	3,959
Mississippi—Dist. No. 6	261,726	166,558	6,251	39,604	48,301		1,012	55,379	54,867	512				
Tennessee—Dist. No. 6	903,960	588,698	27,666	108,465	166,982		12,149	337,521	313,688	3,096	175	18,778	1,784	
Indiana—Dist. No. 7	1,876,741	1,412,689	53,361	265,342	102,241	403	42,705	733,484	726,632	3,868	2,396	440	148	
Illinois—Dist. No. 7	8,932,301	6,869,871	379,400	372,918	1,157,719	37,353	115,040	3,133,321	3,005,293	8,389	1,21			

OF BANKS ON APRIL 11, 1955, BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State or Territory
153,379,055	1,038,053	581,510	2,092,434	157,091,052	3,735,205	6,016,770	2,179,393	365,136	12,296,504	98,601,122	87,567,063	Total, including Alaska
153,374,829	1,038,053	581,510	2,092,431	157,086,823	3,735,002	6,016,720	2,179,382	365,136	12,296,240	98,599,642	87,565,023	Total, all States
359,137	2,075		2,976	364,188	13,528	13,768	9,921	1,469	38,686	183,285	185,724	New England:
220,700	1,045		763	222,508	6,169	11,796	6,113	1,526	25,604	145,777	143,013	Maine
158,135	411		1,435	159,981	6,007	6,643	3,994	1,192	17,836	61,035	67,141	New Hampshire
4,144,054	16,755	33,943	53,482	4,248,234	112,408	208,898	73,166	21,791	416,263	3,152,416	2,744,041	Vermont
730,836	5,000		9,738	745,645	16,130	33,637	11,738	75	61,580	405,117	392,693	Massachusetts
1,624,664	19,503	2	16,963	1,661,132	44,422	57,453	22,126	4,480	128,481	1,132,426	1,106,107	Rhode Island
												Connecticut
34,147,137	400,570	429,507	813,710	35,790,924	982,586	1,737,658	527,434	31,119	3,278,797	25,245,149	19,701,617	Middle Atlantic:
4,859,934	44,019		41,576	4,945,699	112,249	174,708	64,239	12,707	363,903	2,548,391	2,579,317	New York
10,525,422	122,015	5,370	93,676	10,746,483	296,022	649,695	171,501	17,705	1,134,923	6,522,018	5,941,853	New Jersey
												Pennsylvania
8,100,129	69,345	165	81,047	8,250,686	191,593	304,383	98,235	7,108	601,319	4,650,497	4,442,517	East North Central:
2,969,912	5,620		21,820	2,997,405	56,203	88,329	48,596	8,020	201,148	1,844,092	1,854,786	Ohio
12,853,158	134,295	3,479	107,162	13,098,094	311,227	423,361	124,712	83,622	942,922	8,336,669	7,123,933	Indiana
6,241,954	30,000		80,567	6,352,535	116,526	185,458	75,749	15,475	393,208	3,304,634	3,096,638	Illinois
2,372,613	13,689	56	14,845	2,401,203	45,881	83,472	30,938	5,021	165,312	1,308,367	1,238,282	Michigan
												Wisconsin
2,403,912	27,400	956	29,235	2,461,503	48,605	91,965	29,015	13,071	182,656	1,492,741	1,196,662	West North Central:
1,394,520	8,700	85	3,756	1,407,061	24,983	46,666	30,894	6,128	108,671	882,493	864,021	Minnesota
3,917,318	25,053	1,222	31,405	3,975,000	95,267	116,916	62,783	6,016	280,982	2,774,889	2,107,543	Iowa
274,947	1,250		2,355	278,552	5,175	7,646	4,525	1,125	18,471	167,616	175,863	Missouri
385,325			2,688	388,013	6,873	10,997	6,094	1,543	25,507	247,713	259,078	North Dakota
1,083,798	2,946		4,059	1,090,803	25,895	29,329	18,547	6,642	80,413	825,738	728,580	South Dakota
1,303,955	2,000		5,472	1,311,427	25,592	39,128	24,890	2,170	91,780	927,444	970,552	Nebraska
												Kansas
378,133	250		4,568	382,951	11,025	25,904	5,055	81	42,065	290,566	289,574	South Atlantic:
1,323,021	8,100	29	7,929	1,339,079	24,371	57,610	14,390	6,572	102,943	868,966	800,339	Delaware
1,228,438	585		8,350	1,237,373	24,140	42,410	13,227	3,111	82,888	852,539	792,995	Maryland
2,068,823	3,700	178	18,858	2,091,559	49,005	84,742	32,765	5,408	171,920	1,126,801	1,043,385	District of Columbia
822,522	2,925	6	4,673	830,126	23,105	40,685	16,966	4,457	85,213	503,583	516,637	Virginia
1,141,330	16,275	7	22,077	1,179,689	20,425	57,917	13,455	3,255	95,052	766,487	667,112	West Virginia
533,768			4,169	537,937	10,712	19,065	6,391	1,732	37,900	395,137	404,209	North Carolina
1,462,812	5,875	875	18,545	1,488,107	32,083	46,192	20,743	15,094	114,112	1,038,439	894,352	South Carolina
2,434,849		67	19,304	2,454,220	56,555	62,666	21,487	9,959	150,667	1,584,002	1,576,037	Georgia
												Florida
1,201,737	5,560		9,048	1,216,349	27,070	50,641	18,336	2,038	98,085	853,946	763,138	East South Central:
1,918,315		5,019	17,890	1,941,224	40,761	73,484	22,653	3,419	140,317	1,165,988	982,333	Kentucky
1,245,227		481	10,576	1,256,284	30,350	45,907	17,560	5,303	99,120	835,893	835,661	Tennessee
380,265			1,711	381,976	7,763	18,939	1,328	201	28,231	259,422	246,994	Alabama
												Mississippi
645,049		25	3,023	648,097	16,180	21,988	12,285	2,234	52,687	431,816	435,712	West South Central:
1,806,150	11,700	2,315	9,274	1,829,439	30,961	55,037	20,530	432	106,960	1,307,199	1,191,989	Arkansas
1,762,835		326	8,277	1,771,188	38,855	53,742	47,410	4,839	144,846	1,253,258	1,225,323	Louisiana
8,078,603	11,100	18,393	39,867	8,147,963	223,706	253,363	100,138	20,249	597,456	5,514,855	5,257,898	Oklahoma
												Texas
568,621	1,100	15	3,301	573,037	10,000	12,821	6,392	636	29,849	397,151	405,478	Mountain:
449,314			2,952	452,266	10,840	11,470	3,250	1,066	26,626	276,258	285,144	Montana
269,371	390		1,484	271,245	3,673	9,063	4,993	1,183	18,912	170,166	186,955	Idaho
1,337,912	2,100		8,399	1,348,411	28,590	38,033	21,343	5,209	93,175	856,079	842,643	Wyoming
383,046			2,041	385,087	7,825	7,520	2,432	4,223	22,000	255,199	281,295	Colorado
589,807		291	10,194	600,292	11,925	20,425	6,065	100	38,515	404,271	404,186	New Mexico
646,658		5	5,714	652,377	12,933	15,913	10,457	1,060	40,363	407,124	377,673	Arizona
259,872			2,770	262,642	6,388	6,848	2,933	100	16,269	158,952	164,241	Utah
												Nevada
2,170,085		332	25,009	2,195,426	45,630	61,472	38,739	4,656	150,497	1,343,663	1,271,547	Pacific:
1,628,648	10,500	316	24,043	1,663,507	40,060	50,935	30,751	123	121,869	916,751	883,989	Washington
16,568,058	26,200	77,733	379,905	17,051,896	346,730	450,022	222,098	10,391	1,029,241	8,206,424	7,619,223	Oregon
4,226			3	4,229	203	50	11		264	1,480	2,040	California
												Alaska
23,069			2	23,071		1,783	373	49	2,205			Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

378,187	8,100	2	3,142	389,431	9,657	13,294	4,461	776	28,188	228,429	222,241	Connecticut—Dist. No. 2
3,929,782	40,517	170	36,439	4,006,908	89,737	137,133	52,918	10,521	290,309	2,025,478	2,027,970	New Jersey—Dist. No. 2
3,307,596	3,235	4	1,623	342,458	9,440	15,591	8,247	960	34,238	216,241	241,274	Kentucky—Dist. No. 4
3,907,419	39,800	442	40,307	3,987,968	120,112	275,094	51,218	4,095	450,519	2,496,849	2,219,949	Pennsylvania—Dist. No. 4
104,770	2,400		1,033	108,203	4,455	8,000	2,158	1,075	15,690	60,640	63,062	West Virginia—Dist. No. 4
1,460,374	11,700	2,315	7,213	1,481,602	21,801	43,157	17,675	3,977	83,028	1,063,617	949,440	Louisiana—Dist. No. 6
317,105			1,619	318,724	6,488	15,959	1,061	40	23,548	216,525	197,378	Mississippi—Dist. No. 6
1,241,481		26	11,712	1,253,219	26,040	40,161	14,866	2,429	83,496	732,279	647,489	Tennessee—Dist. No. 6
2,610,225	5,550	53	19,269	2,635,097	48,123	75,977	41,914	6,228	172,242	1,611,339	1,617,864	Indiana—Dist. No. 6
12,074,686	134,075	3,421	104,210	12,316,392	296,045	397,643	109,196	77,083	879,967	7,891,410	6,899,532	Illinois—Dist. No. 7
6,058,966	30,000	14	80,162	6,168,872	111,936	179,213	71,540	14,447	377,136	3,235,486	3,020,383	Michigan—Dist. No. 7
2,168,911	13,264	56	13,534	2,195,765	41,456	76,153	27,469	4,415	149,493	1,213,230	1,131,655	Wisconsin—Dist. No. 7
1,459,903	3,105	6	6,792	1,469,806	28,600	46,417	18,598	4,355	97,970	1,060,801	666,107	Missouri—Dist. No. 10
240,796			1,929	242,725	4,910	4,675	968	2,876	13,429	153,029	159,575	New Mexico—Dist. No. 10
1,730,454		326	7,976	1,738,756	38,145	52,648	46,453	4,523	141,769	1,236,579	1,200,733	Oklahoma—Dist. No. 10
512,665		291	9,332	522,288	10,925	18,925	4,878		34,728	352,136	350,200	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, APRIL 11, 1955

[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	113,624,691	15,023,569	98,601,122	39,754,364	18,574,707	18,253,125	321,582	13.4	13.2
Central reserve city banks ³	29,502,915	2,825,111	26,677,804	4,774,487	5,506,746	5,574,285	-67,539	17.5	17.7
Reserve city banks ³	44,589,061	6,271,597	38,317,464	16,011,416	7,639,137	7,697,714	-58,577	14.1	14.2
Country banks ³	39,532,715	5,926,861	33,605,854	18,968,461	5,428,824	4,981,126	447,698	10.3	9.5
All member banks, by districts:									
Boston	5,466,398	614,771	4,851,627	1,392,941	781,678	771,757	9,921	12.5	12.4
New York	30,506,342	3,007,286	27,499,056	7,948,764	5,487,626	5,460,708	26,918	15.5	15.4
Philadelphia	5,639,574	800,926	4,838,648	2,286,714	854,670	844,160	10,510	12.0	11.8
Cleveland	8,452,075	1,027,848	7,424,227	3,997,839	1,418,620	1,377,642	40,978	12.4	12.1
Richmond	5,222,279	769,406	4,452,873	1,790,853	784,799	760,564	24,235	12.6	12.2
Atlanta	6,606,374	1,135,619	5,470,755	1,555,474	946,856	879,731	67,125	13.5	12.5
Chicago	16,976,576	2,142,618	14,833,958	7,330,462	2,837,981	2,851,619	-13,638	12.8	12.9
St. Louis	4,647,695	709,268	3,938,427	1,197,063	692,641	663,199	29,442	13.5	12.9
Minneapolis	2,886,964	417,458	2,469,506	1,132,801	429,671	413,853	15,818	11.9	11.5
Kansas City	6,349,895	1,120,059	5,229,836	1,076,294	910,736	855,074	55,662	14.4	13.6
Dallas	7,463,221	1,533,800	5,929,421	1,212,931	1,013,918	948,727	65,191	14.2	13.3
San Francisco	13,407,298	1,744,510	11,662,788	8,832,228	2,415,511	2,426,091	-10,580	11.8	11.8
Central reserve city banks:									
New York	23,520,344	2,178,089	21,342,255	3,464,006	4,413,595	4,441,651	-28,056	17.8	17.9
Chicago	5,982,571	647,022	5,335,549	1,310,481	1,093,151	1,132,634	-39,483	16.4	17.0
Reserve city banks, by districts:									
Boston	2,207,146	208,563	1,998,583	212,857	354,489	370,387	-15,898	16.0	16.7
New York	1,064,624	131,233	933,391	469,620	185,920	191,491	-5,571	13.3	13.6
Philadelphia	2,908,890	422,451	2,486,439	372,476	449,116	466,183	-17,067	15.7	16.3
Cleveland	5,417,645	636,922	4,780,723	1,953,425	952,691	958,201	-5,510	14.1	14.2
Richmond	2,648,366	370,420	2,277,946	602,668	411,413	440,164	-28,751	14.3	15.3
Atlanta	2,909,104	484,648	2,424,456	531,426	479,101	462,973	16,128	16.2	15.7
Chicago	5,348,212	711,933	4,636,279	2,509,647	963,288	960,013	3,275	13.5	13.4
St. Louis	2,577,710	398,827	2,178,883	408,357	413,566	412,618	948	16.0	15.9
Minneapolis	1,193,748	179,228	1,014,520	205,480	184,643	192,888	-8,245	15.1	15.8
Kansas City	3,486,834	592,191	2,894,643	472,961	543,320	544,684	-1,364	16.1	16.2
Dallas	3,678,035	735,523	2,942,512	691,133	572,839	564,208	8,631	15.8	15.5
San Francisco	11,148,747	1,399,658	9,749,089	7,581,366	2,128,751	2,133,904	-5,153	12.3	12.3
Country banks, by districts:									
Boston	3,259,252	406,208	2,853,044	1,180,084	427,189	401,370	25,819	10.6	10.0
New York	5,921,374	697,964	5,223,410	4,015,138	888,111	827,566	60,545	9.6	9.0
Philadelphia	2,730,684	378,475	2,352,209	1,914,238	405,554	377,977	27,577	9.5	8.9
Cleveland	3,034,430	390,926	2,643,504	2,044,414	465,929	419,441	46,488	9.9	8.9
Richmond	2,573,913	398,986	2,174,927	1,188,185	373,386	320,400	52,986	11.1	9.5
Atlanta	3,697,270	650,971	3,046,299	1,024,048	467,755	416,758	50,997	11.5	10.2
Chicago	5,645,793	783,663	4,862,130	3,510,334	781,542	758,972	22,570	9.3	9.1
St. Louis	2,069,985	310,441	1,759,544	788,706	279,075	250,581	28,494	11.0	9.8
Minneapolis	1,693,216	238,230	1,454,986	927,321	245,028	220,965	24,063	10.3	9.3
Kansas City	2,863,061	527,868	2,335,193	603,333	367,416	310,390	57,026	12.5	10.6
Dallas	3,785,186	798,277	2,986,909	521,798	441,079	384,519	56,560	12.6	11.0
San Francisco	2,258,551	344,852	1,913,699	1,250,862	286,760	292,187	-5,427	9.1	9.2

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

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

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

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

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

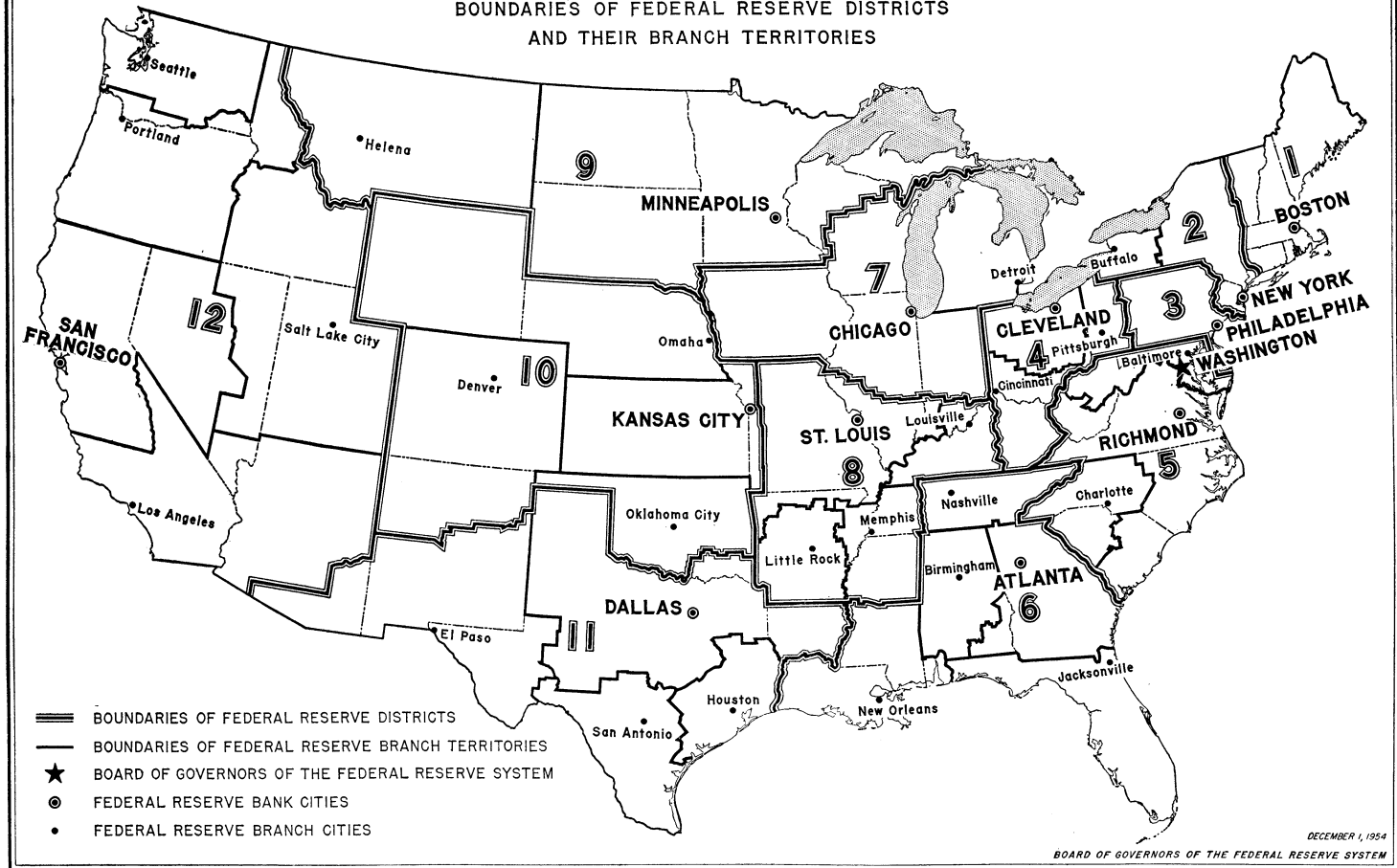
STATE MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 11, 1955, BY FEDERAL RESERVE DISTRICTS

[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	47,552,996	1,741,390	23,518,414	2,683,560	3,966,004	1,878,736	854,928	5,914,144	1,723,411	449,812	881,881	694,096	3,246,620
Loans (including overdrafts).....	24,075,683	866,642	12,881,189	1,425,368	1,769,964	938,607	440,435	2,341,476	833,790	189,437	438,338	346,460	1,603,977
United States Government direct obligations.....	18,605,935	662,203	8,366,806	951,414	1,773,685	774,381	327,803	2,810,350	733,093	218,920	325,774	276,527	1,384,979
Obligations guaranteed by United States Government.....	9,893	169	7,221	269	189	1,407	152	101	45	63	117	110	50
Obligations of States and political subdivisions.....	3,732,923	153,392	1,769,594	223,511	317,265	109,830	78,924	595,348	103,774	30,428	96,962	58,660	195,235
Other bonds, notes, and debentures.....	961,326	52,879	390,108	69,019	94,106	49,474	5,466	157,270	46,840	10,230	18,567	10,732	56,635
Corporate stocks (including Federal Reserve Bank stock).....	167,236	6,105	103,496	13,979	10,795	5,037	2,148	9,599	5,869	734	2,123	1,607	5,744
Reserves, cash, and bank balances	12,782,519	444,943	6,457,011	751,807	909,989	551,595	269,352	1,326,974	502,181	106,323	335,421	279,057	847,866
Reserve with Federal Reserve Banks.....	7,139,743	224,912	4,012,137	368,035	493,618	256,371	118,210	704,555	247,740	52,390	140,656	97,935	423,184
Cash in vault.....	688,736	42,294	244,705	46,847	79,933	47,251	20,878	103,893	25,305	7,743	11,893	18,341	39,653
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,608,020	58,668	194,957	92,546	179,056	113,848	87,420	309,561	119,630	37,673	107,153	144,388	163,120
Other balances with banks in United States.....	7,643	330	3,315	1,190	100	227	240	636	27	8	385	254	931
Balances with banks in foreign countries.....	42,172	953	38,019	397	444	116	6	620	23	15	62	41	1,476
Cash items in process of collection.....	3,296,205	117,786	1,963,878	242,792	156,838	133,782	42,598	207,709	109,456	8,494	75,272	18,098	219,502
Due from own foreign branches.....	10,529		10,529										
Bank premises owned and furniture and fixtures.....	448,977	24,260	210,152	31,841	30,795	27,192	14,571	44,824	11,672	2,463	4,425	13,062	33,720
Other real estate owned.....	4,941	349	419	636	348	170	607	230	234	48	236	1,417	247
Investments and other assets indirectly representing bank premises or other real estate.....	34,266	957	5,458	8,677	11,246	3,312		2,163	587	185	104	14	1,563
Customers' liability on acceptances.....	369,788	1,978	361,405	1,836	149	6	443	731	485				2,749
Income accrued but not yet collected.....	138,240	4,816	82,254	6,894	11,878	4,742	1,650	11,690	4,539	598	1,089	257	7,833
Other assets.....	105,543	4,675	57,833	7,987	5,810	7,257	3,632	6,333	2,461	257	1,956	1,044	6,298
Total assets	61,447,799	2,223,368	30,703,475	3,493,238	4,936,219	2,473,010	1,145,183	7,307,089	2,245,570	559,686	1,225,118	988,947	4,146,896
LIABILITIES													
Demand deposits	41,970,525	1,635,503	22,256,241	2,548,623	2,737,699	1,648,679	807,205	4,153,993	1,632,383	348,633	967,593	795,250	2,438,723
Individuals, partnerships, and corporations.....	31,847,537	1,339,571	16,148,098	2,147,804	2,297,914	1,241,065	594,249	3,347,447	1,183,602	275,806	618,216	663,276	1,990,489
United States Government.....	2,022,714	53,843	1,357,157	100,899	112,361	46,265	18,167	145,449	54,683	8,933	15,783	10,424	98,750
States and political subdivisions.....	1,931,628	111,610	598,070	78,867	154,731	119,464	104,200	338,525	105,072	45,251	90,771	78,440	106,627
Banks in United States.....	4,106,857	68,136	2,489,737	182,147	119,386	212,975	82,513	233,380	273,112	14,219	234,502	34,235	162,515
Banks in foreign countries.....	970,204	3,135	931,931	4,375	2,698	2,391	724	3,690	2,069		831	413	17,947
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,091,585	59,208	731,248	34,531	50,609	26,519	7,352	85,502	13,845	4,424	7,490	8,462	62,395
Time deposits	13,038,406	363,799	4,611,951	589,021	1,737,362	589,907	245,836	2,611,592	417,400	172,848	161,357	126,674	1,410,659
Individuals, partnerships, and corporations.....	11,483,696	357,217	3,506,542	540,826	1,657,858	513,689	209,980	2,555,103	407,633	168,975	156,471	115,400	1,294,002
United States Government.....	69,634	2,103	38,674	470	547	12,855	2,492	3,235	4,555	57	797	1,033	2,816
Postal savings.....	6,400	221	15	49	713	2,239	2,746	353	29	7	16	1	11
States and political subdivisions.....	619,569	4,258	235,890	47,611	78,109	42,014	29,261	52,627	5,178	3,809	3,973	9,965	106,874
Banks in United States.....	15,758		10,156	65	135	1,285	1,357	274	5		100	275	2,106
Banks in foreign countries.....	843,349		820,674			17,825							4,850
Total deposits	55,008,931	1,999,302	26,868,192	3,137,644	4,475,061	2,238,586	1,053,041	6,765,585	2,049,783	521,481	1,128,950	921,924	3,849,382
Due to own foreign branches.....	228,313		228,313										
Bills payable, rediscounts, and other liabilities for borrowed money.....	548,967	9,400	362,257	12,250	58,040	17,650	5,700	42,089	21,970	1,250	5,261		13,100
Acceptances outstanding.....	383,098	2,170	374,349	1,936	149	6	443	733	500		6		2,806
Dividends declared but not yet payable.....	17,035	109	15,470	425	333	25	4	77	23				20
Income collected but not yet earned.....	176,580	9,811	65,902	12,921	15,934	11,624	5,638	24,037	6,094	1,218	1,671	845	20,885
Expenses accrued and unpaid.....	309,570	13,606	161,060	18,399	28,870	12,490	4,411	29,694	9,851	604	3,790	2,303	24,492
Other liabilities.....	104,863	3,220	70,584	1,767	3,373	8,750	1,443	5,760	4,388	114	947	45	4,472
Total liabilities	56,777,357	2,037,618	28,146,127	3,185,342	4,581,760	2,289,131	1,070,680	6,867,975	2,092,606	524,690	1,140,625	925,137	3,915,666
CAPITAL ACCOUNTS													
Capital.....	1,347,703	56,861	729,041	81,693	98,374	47,117	26,958	120,826	52,249	10,562	23,158	23,388	77,476
Surplus.....	2,382,328	87,816	1,372,836	173,015	192,682	97,521	32,288	179,894	62,890	13,633	38,533	23,514	107,708
Undivided profits.....	841,278	36,474	429,808	47,584	58,124	30,738	13,663	101,506	35,403	8,808	19,444	14,634	45,092
Other capital accounts.....	99,133	4,599	25,663	5,604	5,279	8,503	1,596	36,888	2,422	1,993	3,358	2,274	954
Total capital accounts	4,670,442	185,750	2,557,348	307,897	354,459	183,879	74,503	439,114	152,964	34,996	84,493	63,810	231,230
Total liabilities and capital accounts	61,447,799	2,223,368	30,703,475	3,493,238	4,936,219	2,473,010	1,145,183	7,307,089	2,245,570	559,686	1,225,118	988,947	4,146,896
Net demand deposits subject to reserve (see page 18).....	37,067,842	1,459,481	20,097,406	2,213,285	2,401,805	1,401,049	677,187	3,637,393	1,403,297	302,466	785,220	632,764	2,056,489
Demand deposits adjusted (see footnote on page 1).....	31,574,545	1,392,603	15,513,538	2,018,410	2,346,416	1,253,266	663,203	3,563,765	1,193,063	316,987	641,205	732,080	1,940,009
Pledged assets (and securities loaned).....	6,237,209	157,438	2,938,472	479,574	583,161	352,587	212,162	455,630	220,955	74,407	158,158	138,751	465,914
Number of banks.....	1,864	44	203	76	217	138	71	449	169	130	132	148	87

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



DECEMBER 1, 1954
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM