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**MEMBER BANK**  
**CALL REPORT**

**NUMBER 136**

**CONDITION OF MEMBER BANKS**

**June 30, 1955**

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**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.

# MEMBER BANK CALL REPORT

## ASSETS AND LIABILITIES OF MEMBER BANKS ON JUNE 30, 1955 COMPARED WITH APRIL 11, 1955 AND JUNE 30, 1954

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 30 1955	April 11, 1955	June 30, 1954	April 11, 1955	June 30, 1954
<b>ASSETS</b>					
<b>Loans and investments</b>	<b>130,788,108</b>	<b>130,903,213</b>	<b>123,185,251</b>	<b>-115,105</b>	<b>+7,602,857</b>
Loans (including overdrafts)	64,315,246	61,737,485	57,197,407	+2,577,761	+7,117,839
United States Government direct obligations	52,529,503	54,955,658	53,075,764	-2,426,155	-546,261
Obligations guaranteed by United States Government	13,441	12,366	35,673	+1,075	-22,232
Obligations of States and political subdivisions	10,583,539	10,834,376	9,889,555	-250,837	+693,984
Other bonds, notes, and debentures	2,960,717	2,991,753	2,637,245	-31,036	+323,472
Corporate stocks (including Federal Reserve Bank stock)	385,662	371,575	349,607	+14,087	+36,055
<b>Reserves, cash, and bank balances</b>	<b>36,300,180</b>	<b>35,803,273</b>	<b>36,722,441</b>	<b>+496,907</b>	<b>-422,261</b>
Reserve with Federal Reserve Banks	17,942,068	18,574,707	18,925,459	-632,639	-983,391
Cash in vault	2,016,892	2,095,070	2,001,473	-78,178	+15,419
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,677,519	6,700,637	7,032,211	-23,118	-354,692
Other balances with banks in United States	26,778	27,663	29,858	-885	-3,080
Balances with banks in foreign countries	101,495	80,529	61,723	+20,966	+39,772
Cash items in process of collection	9,535,428	8,324,667	8,671,717	+1,210,761	+863,711
Due from own foreign branches	60,710	45,769	35,739	+14,941	+24,971
Bank premises owned and furniture and fixtures	1,360,843	1,341,044	1,227,871	+19,799	+132,972
Other real estate owned	23,172	26,457	22,675	-3,285	+497
Investments and other assets indirectly representing bank premises or other real estate	102,485	93,378	83,344	+9,107	+19,141
Customers' liability on acceptances	437,512	563,775	359,245	-126,263	+78,267
Income accrued but not yet collected	376,910	375,516	386,948	+1,394	-10,038
Other assets	235,789	235,131	179,890	+658	+55,899
<b>Total assets</b>	<b>169,685,709</b>	<b>169,387,556</b>	<b>162,203,404</b>	<b>+298,153</b>	<b>+7,482,305</b>
<b>LIABILITIES</b>					
<b>Demand deposits</b>	<b>114,410,502</b>	<b>113,624,691</b>	<b>109,855,632</b>	<b>+785,811</b>	<b>+4,554,870</b>
Individuals, partnerships, and corporations	85,706,133	86,072,858	81,034,346	-366,725	+4,671,787
United States Government	4,655,881	4,713,918	5,165,090	-58,037	-509,209
States and political subdivisions	8,116,597	7,344,599	7,839,264	+771,998	+277,333
Banks in United States	11,482,086	11,532,663	11,955,986	-50,577	-473,900
Banks in foreign countries	1,530,555	1,486,380	1,280,112	+44,175	+250,443
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,919,250	2,474,273	2,580,834	+444,977	+338,416
<b>Time deposits</b>	<b>40,259,187</b>	<b>39,754,364</b>	<b>38,396,431</b>	<b>+504,823</b>	<b>+1,862,756</b>
Individuals, partnerships, and corporations	36,503,893	36,002,434	34,687,030	+501,459	+1,816,863
United States Government	318,930	310,319	283,073	+8,611	+35,857
Postal savings	19,483	19,448	17,333	+35	+2,150
States and political subdivisions	1,967,614	2,007,816	1,912,140	-40,202	+55,474
Banks in United States	49,550	52,234	54,149	-2,684	-4,599
Banks in foreign countries	1,399,717	1,362,113	1,442,706	+37,604	-42,989
<b>Total deposits</b>	<b>154,669,689</b>	<b>153,379,055</b>	<b>148,252,063</b>	<b>+1,290,634</b>	<b>+6,417,626</b>
Due to own foreign branches	538,340	511,379	480,322	+26,961	+58,018
Bills payable, rediscounts, and other liabilities for borrowed money	115,125	1,038,053	37,753	-922,928	+77,372
Acceptances outstanding	458,752	581,510	373,612	-122,758	+85,140
Dividends declared but not yet payable	68,595	46,300	60,552	+22,295	+8,043
Income collected but not yet earned	562,727	521,972	456,235	+40,755	+106,492
Expenses accrued and unpaid	567,952	770,707	650,979	-202,755	-83,027
Other liabilities	243,956	242,076	183,310	+1,880	+60,646
<b>Total liabilities</b>	<b>157,225,136</b>	<b>157,091,052</b>	<b>150,494,826</b>	<b>+134,084</b>	<b>+6,730,310</b>
<b>CAPITAL ACCOUNTS</b>					
Capital	3,779,421	3,735,205	3,501,605	+44,216	+277,816
Surplus	6,103,180	6,016,770	5,617,286	+86,410	+485,894
Undivided profits	2,216,002	2,179,393	2,208,536	+36,609	+7,466
Other capital accounts	361,970	365,136	381,151	-3,166	-19,181
<b>Total capital accounts</b>	<b>12,460,573</b>	<b>12,296,504</b>	<b>11,708,578</b>	<b>+164,069</b>	<b>+751,995</b>
<b>Total liabilities and capital accounts</b>	<b>169,685,709</b>	<b>169,387,556</b>	<b>162,203,404</b>	<b>+298,153</b>	<b>+7,482,305</b>
<b>MEMORANDA</b>					
Net demand deposits subject to reserve (see page 18)	98,199,036	98,601,122	94,154,214	-402,086	+4,044,822
Demand deposits adjusted <sup>1</sup>	87,206,552	87,567,063	82,782,727	-360,511	+4,423,825
Pledged assets (and securities loaned)	19,372,464	20,759,879	18,632,817	-1,387,415	+739,647
Number of banks	6,611	6,616	6,721	-	-110

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES**  
**JUNE 30, 1950 TO JUNE 30, 1955**

[Amounts in thousands of dollars]

	1950 June 30	1951 June 30	1952 June 30	1953 June 30	1954 June 30	1955 April 11	1955 June 30
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>102,745,433</b>	<b>106,563,375</b>	<b>113,501,965</b>	<b>115,789,352</b>	<b>123,185,251</b>	<b>130,903,213</b>	<b>130,788,108</b>
Loans (including overdrafts)	37,658,430	46,865,609	50,525,899	55,613,354	57,197,407	61,737,485	64,315,246
United States Government direct obligations	55,753,293	49,100,769	51,239,860	48,289,300	53,075,764	54,955,658	52,529,503
Obligations guaranteed by United States Government	5,265	7,174	21,191	28,777	35,673	12,366	13,441
Obligations of States and political subdivisions	6,039,858	6,978,398	8,124,992	8,679,517	9,889,555	10,834,376	10,583,539
Other bonds, notes, and debentures	2,992,716	3,304,431	3,268,257	2,838,235	2,637,245	2,991,753	2,960,717
Corporate stocks (including Federal Reserve Bank stock)	295,871	306,994	321,766	340,169	349,607	371,575	385,662
<b>Reserves, cash, and bank balances</b>	<b>29,379,934</b>	<b>33,244,410</b>	<b>36,046,065</b>	<b>36,466,876</b>	<b>36,722,441</b>	<b>35,803,273</b>	<b>36,300,180</b>
Reserve with Federal Reserve Banks	15,864,291	18,945,745	19,332,503	19,447,746	18,925,459	18,574,707	17,942,068
Cash in vault	1,358,380	1,402,586	1,821,471	1,955,861	2,001,473	2,095,070	2,016,892
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,450,490	5,542,882	6,444,390	6,350,861	7,032,211	6,700,637	6,677,519
Other balances with banks in United States	27,494	24,589	25,202	27,077	29,858	29,858	26,778
Balances with banks in foreign countries	50,274	119,294	39,572	57,971	61,723	80,529	101,495
Cash items in process of collection	6,629,005	7,209,314	8,382,927	8,627,360	8,671,717	8,324,667	9,535,428
Due from own foreign branches	47,801	62,555	67,448	38,450	35,739	45,769	60,710
Bank premises owned and furniture and fixtures	925,152	992,595	1,065,764	1,140,690	1,227,871	1,341,044	1,360,843
Other real estate owned	16,823	18,169	25,273	26,918	22,675	26,457	23,172
Investments and other assets indirectly representing bank premises or other real estate	79,708	87,154	85,466	87,464	83,344	93,378	102,485
Customers' liability on acceptances	170,827	235,648	285,651	274,838	359,245	563,775	437,512
Income accrued but not yet collected	266,705	251,564	304,502	282,447	386,948	375,516	376,910
Other assets	109,880	156,460	158,340	151,223	179,890	235,131	235,789
<b>Total assets</b>	<b>133,742,263</b>	<b>141,611,930</b>	<b>151,540,474</b>	<b>154,258,258</b>	<b>162,203,404</b>	<b>169,387,556</b>	<b>169,685,709</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>92,877,530</b>	<b>99,664,029</b>	<b>106,511,727</b>	<b>106,027,227</b>	<b>109,855,632</b>	<b>113,624,691</b>	<b>114,410,502</b>
Individuals, partnerships, and corporations	70,462,827	74,061,363	79,186,489	80,741,460	81,034,346	86,072,858	85,706,133
United States Government	3,339,982	5,811,429	5,439,351	3,378,367	5,165,090	4,713,918	4,655,881
States and political subdivisions	6,428,099	6,712,772	6,988,800	7,403,489	7,839,264	7,344,599	8,116,597
Banks in United States	9,368,073	9,658,624	11,013,318	10,947,447	11,955,986	11,532,663	11,482,086
Banks in foreign countries	1,277,558	1,327,194	1,329,175	1,300,145	1,280,112	1,486,380	1,530,555
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,000,991	2,092,647	2,554,594	2,256,319	2,580,834	2,474,273	2,919,250
<b>Time deposits</b>	<b>29,829,069</b>	<b>30,073,341</b>	<b>32,256,916</b>	<b>34,802,786</b>	<b>38,396,431</b>	<b>39,754,364</b>	<b>40,259,187</b>
Individuals, partnerships, and corporations	28,328,248	28,262,907	30,196,168	32,412,420	34,687,030	36,002,434	36,503,893
United States Government	175,507	197,960	271,226	291,779	283,073	310,319	318,930
Postal savings	6,309	8,281	17,265	17,748	17,333	19,448	19,483
States and political subdivisions	1,115,220	1,242,832	1,303,184	1,395,242	1,912,140	2,007,816	1,967,614
Banks in United States	26,222	22,501	28,331	32,172	54,149	52,234	49,550
Banks in foreign countries	177,563	338,860	440,742	653,425	1,442,706	1,362,113	1,399,717
<b>Total deposits</b>	<b>122,706,599</b>	<b>129,737,370</b>	<b>138,768,643</b>	<b>140,830,013</b>	<b>148,252,063</b>	<b>153,379,055</b>	<b>154,669,689</b>
Due to own foreign branches	470,296	456,308	721,696	699,262	480,322	511,379	538,340
Bills payable, rediscounts, and other liabilities for borrowed money	29,810	55,219	68,517	75,075	37,753	1,038,053	115,125
Acceptances outstanding	189,512	265,826	303,708	292,734	373,612	581,510	458,752
Dividends declared but not yet payable	53,074	53,706	56,968	55,192	60,552	46,300	68,595
Income collected but not yet earned	241,183	251,377	322,284	458,418	456,235	521,972	562,727
Expenses accrued and unpaid	381,682	481,231	561,396	598,991	650,979	770,707	567,952
Other liabilities	146,672	323,555	211,184	178,462	183,310	242,076	243,956
<b>Total liabilities</b>	<b>124,218,828</b>	<b>131,624,592</b>	<b>141,014,396</b>	<b>143,188,147</b>	<b>150,494,826</b>	<b>157,091,052</b>	<b>157,225,136</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	2,958,830	3,084,114	3,260,076	3,367,325	3,501,605	3,735,205	3,779,421
Surplus	4,375,971	4,665,052	4,950,223	5,315,256	5,617,286	6,016,770	6,103,180
Undivided profits	1,759,598	1,859,884	1,941,649	2,010,631	2,208,536	2,179,398	2,216,002
Other capital accounts	429,036	378,288	374,130	376,899	381,151	365,133	361,970
<b>Total capital accounts</b>	<b>9,523,435</b>	<b>9,987,338</b>	<b>10,526,078</b>	<b>11,070,111</b>	<b>11,708,578</b>	<b>12,296,504</b>	<b>12,460,573</b>
<b>Total liabilities and capital accounts</b>	<b>133,742,263</b>	<b>141,611,930</b>	<b>151,540,474</b>	<b>154,258,258</b>	<b>162,203,404</b>	<b>169,387,556</b>	<b>169,685,709</b>
<b>MEMORANDA</b>							
Par or face value of capital	2,958,830	3,084,114	3,260,076	3,367,325	3,501,605	3,735,205	3,779,421
Capital notes and debentures	9,068	10,618	14,240	14,570	18,422	17,452	17,456
Preferred stock	48,151	40,341	29,147	21,531	17,702	14,943	15,008
Common stock	2,901,611	3,033,155	3,216,689	3,331,224	3,465,481	3,702,610	3,746,957
Retirable value of preferred stock	93,677	81,933	64,601	51,872	43,127	31,156	31,180
Net demand deposits subject to reserve (see page 18)	80,799,706	86,913,472	91,686,602	91,050,780	94,154,214	98,601,122	98,199,036
Demand deposits adjusted (see footnote on page 1)	72,262,912	75,657,468	80,346,956	81,773,908	82,782,727	87,567,063	87,206,552
Pledged assets (and securities loaned)	13,739,076	17,096,873	17,934,570	16,720,252	18,632,817	20,759,879	19,372,464
Number of banks	6,885	6,859	6,815	6,765	6,721	6,616	6,611

# ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1955

## BY CLASS OF BANK

[Amounts in thousands of dollars]

	Central reserve city member banks <sup>1</sup>		Reserve city member banks <sup>1</sup>	Country member banks <sup>1</sup>	All member banks	All national member banks	All State member banks
	New York	Chicago					
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>23,098,751</b>	<b>6,287,662</b>	<b>50,596,122</b>	<b>50,805,573</b>	<b>130,788,108</b>	<b>83,315,374</b>	<b>47,472,734</b>
Loans (including overdrafts)	13,015,931	2,846,242	25,653,734	22,799,339	64,315,246	39,423,852	24,891,394
United States Government direct obligations	7,775,215	2,742,283	19,694,091	22,317,914	52,529,503	34,669,898	17,859,605
Obligations guaranteed by United States Government	7,173		2,996	3,272	13,441	2,755	10,686
Obligations of States and political subdivisions	1,753,880	456,108	3,915,700	4,457,851	10,583,539	7,010,599	3,572,940
Other bonds, notes, and debentures	432,952	227,912	1,189,220	1,110,633	2,960,717	1,996,475	964,242
Corporate stocks (including Federal Reserve Bank stock)	113,600	15,117	140,381	116,564	385,662	211,795	173,867
<b>Reserves, cash, and bank balances</b>	<b>7,748,114</b>	<b>1,763,086</b>	<b>14,696,491</b>	<b>12,092,489</b>	<b>36,300,180</b>	<b>22,891,821</b>	<b>13,408,359</b>
Reserve with Federal Reserve Banks	4,398,909	1,021,176	7,359,189	5,162,794	17,942,068	10,954,873	6,987,195
Cash in vault	137,577	28,475	634,336	1,216,504	2,016,892	1,364,337	652,555
Demand balances with banks in United States (except private banks and American branches of foreign banks)	84,547	125,595	2,217,586	4,249,791	6,677,519	5,102,615	1,574,904
Other balances with banks in United States	2,394	1,365	14,284	8,735	26,778	19,383	7,395
Balances with banks in foreign countries	57,718	5,084	36,519	2,174	101,495	45,772	55,723
Cash items in process of collection	3,066,969	581,391	4,434,577	1,452,491	9,535,428	5,404,841	4,130,587
Due from own foreign branches	60,710				60,710	42,595	18,115
Bank premises owned and furniture and fixtures	175,382	14,687	526,152	644,622	1,360,843	904,100	456,743
Other real estate owned	6	85	6,208	16,873	23,172	18,180	4,992
Investments and other assets indirectly representing bank premises or other real estate	3,067	150	79,897	19,371	102,485	67,148	35,337
Customers' liability on acceptances	320,489	3,701	108,758	4,564	437,512	145,895	291,617
Income accrued but not yet collected	86,881	23,860	182,600	83,569	376,910	231,297	145,613
Other assets	65,385	8,368	96,950	65,086	235,789	124,474	111,315
<b>Total assets</b>	<b>31,558,785</b>	<b>8,101,599</b>	<b>66,293,178</b>	<b>63,732,147</b>	<b>169,685,709</b>	<b>107,740,884</b>	<b>61,944,825</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>24,373,286</b>	<b>6,112,117</b>	<b>44,570,222</b>	<b>39,354,877</b>	<b>114,410,502</b>	<b>71,533,119</b>	<b>42,877,383</b>
Individuals, partnerships, and corporations	17,299,820	4,238,361	32,680,788	31,487,164	85,706,133	53,599,795	32,106,338
United States Government	1,130,574	342,513	1,843,303	1,339,491	4,655,881	2,848,713	1,807,168
States and political subdivisions	374,076	288,126	3,021,005	4,433,390	8,116,597	5,825,947	2,290,650
Banks in United States	3,129,344	1,124,897	5,979,008	1,248,837	11,482,086	7,211,945	4,270,141
Banks in foreign countries	1,187,252	38,851	289,120	15,332	1,530,555	553,183	977,372
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,252,220	79,369	756,998	830,663	2,919,250	1,493,536	1,425,714
<b>Time deposits</b>	<b>3,418,171</b>	<b>1,318,821</b>	<b>16,283,570</b>	<b>19,238,625</b>	<b>40,259,187</b>	<b>27,102,569</b>	<b>13,156,618</b>
Individuals, partnerships, and corporations	2,114,206	1,286,946	14,870,988	18,231,753	36,503,893	24,855,958	11,647,935
United States Government	56,698	6,125	112,733	143,374	318,930	250,344	68,586
Postal savings			4,755	14,728	19,483	13,090	6,393
States and political subdivisions	109,883	9,750	1,018,060	829,921	1,967,614	1,434,217	533,397
Banks in United States	9,500	300	23,926	15,824	49,550	33,761	15,789
Banks in foreign countries	1,127,884	15,700	253,108	3,025	1,399,717	515,199	884,518
<b>Total deposits</b>	<b>27,791,457</b>	<b>7,430,938</b>	<b>60,853,792</b>	<b>58,593,502</b>	<b>154,669,689</b>	<b>98,635,688</b>	<b>56,034,001</b>
Due to own foreign branches	377,099		161,241		538,340	300,941	237,399
Bills payable, rediscounts, and other liabilities for borrowed money	10,150		49,780	55,195	115,125	71,600	43,525
Acceptances outstanding	338,727	3,951	111,440	4,634	458,752	150,622	308,130
Dividends declared but not yet payable	21,433	5,111	22,086	19,965	68,595	41,507	27,088
Income collected but not yet earned	53,637	10,079	254,681	244,330	562,727	372,997	189,730
Expenses accrued and unpaid	137,493	29,159	257,744	143,556	567,952	326,869	241,083
Other liabilities	113,809	10,479	90,379	29,289	243,956	126,587	117,369
<b>Total liabilities</b>	<b>28,843,805</b>	<b>7,489,717</b>	<b>61,801,143</b>	<b>59,090,471</b>	<b>157,225,136</b>	<b>100,026,811</b>	<b>57,198,325</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	780,480	215,555	1,376,899	1,406,487	3,779,421	2,417,871	1,361,550
Surplus	1,477,090	286,555	2,251,000	2,088,535	6,103,180	3,689,604	2,413,576
Undivided profits	438,676	54,039	764,711	958,576	2,216,002	1,344,776	871,226
Other capital accounts	18,734	55,733	99,425	188,078	361,970	261,822	100,148
<b>Total capital accounts</b>	<b>2,714,980</b>	<b>611,882</b>	<b>4,492,035</b>	<b>4,641,676</b>	<b>12,460,573</b>	<b>7,714,073</b>	<b>4,746,500</b>
<b>Total liabilities and capital accounts</b>	<b>31,558,785</b>	<b>8,101,599</b>	<b>66,293,178</b>	<b>63,732,147</b>	<b>169,685,709</b>	<b>107,740,884</b>	<b>61,944,825</b>
<b>MEMORANDA</b>							
Par or face value of capital	780,480	215,555	1,376,899	1,406,487	3,779,421	2,417,871	1,361,550
Capital notes and debentures	1,100		4,850	11,506	17,456		17,456
Preferred stock		1,500	1,100	12,408	15,008	3,946	11,062
Common stock	779,380	214,055	1,370,949	1,382,573	3,746,957	2,413,925	1,333,032
Retirable value of preferred stock		1,500	1,100	28,580	31,180	4,897	26,283
Net demand deposits subject to reserve (see page 18)	21,221,770	5,405,131	37,918,393	33,653,742	98,199,036	61,025,663	37,173,373
Demand deposits adjusted (see footnote on page 1)	15,859,147	4,024,465	32,024,214	35,298,726	87,206,552	55,514,437	31,692,115
Pledged assets (and securities loaned)	2,279,469	846,273	8,626,129	7,620,593	19,372,464	14,012,719	5,359,745
Number of banks	18	13	297	6,283	6,611	4,744	1,867

<sup>1</sup> 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 JUNE 30, 1955**  
**BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>							
<b>Loans and investments</b> .....	<b>130,788,108</b>	<b>5,987,952</b>	<b>33,589,837</b>	<b>6,959,539</b>	<b>11,042,592</b>	<b>5,808,634</b>	<b>6,413,200</b>
Loans (including overdrafts).....	64,315,246	3,208,260	18,181,155	3,553,706	4,922,461	2,843,312	2,900,703
United States Government direct obligations..	52,529,503	2,104,004	11,841,179	2,554,998	4,910,355	2,461,435	2,793,859
Obligations guaranteed by United States Government.....	13,441	391	8,459	342	424	1,344	167
Obligations of States and political subdivisions.	10,583,539	524,715	2,741,322	614,456	904,075	360,779	599,423
Other bonds, notes, and debentures.....	2,960,717	130,686	674,081	210,311	273,309	127,671	105,311
Corporate stocks (including Federal Reserve Bank stock).....	385,662	19,896	143,641	25,726	31,968	14,093	13,737
<b>Reserves, cash, and bank balances</b> .....	<b>36,300,180</b>	<b>1,468,965</b>	<b>9,799,886</b>	<b>1,760,236</b>	<b>2,674,174</b>	<b>1,721,922</b>	<b>2,086,359</b>
Reserve with Federal Reserve Banks.....	17,942,068	706,750	5,421,022	883,673	1,421,160	745,712	792,790
Cash in vault.....	2,016,892	123,733	352,997	134,271	211,713	155,508	136,719
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,677,519	225,387	495,224	319,892	475,933	390,274	663,728
Other balances with banks in United States..	26,778	849	3,633	1,669	440	1,090	2,156
Balances with banks in foreign countries.....	101,495	7,963	60,353	4,823	2,393	591	234
Cash items in process of collection.....	9,535,428	404,283	3,466,657	415,908	562,535	428,747	490,732
Due from own foreign branches.....	60,710	.....	60,710	.....	.....	.....	.....
Bank premises owned and furniture and fixtures..	1,360,843	78,960	312,696	83,617	117,460	83,246	90,208
Other real estate owned.....	23,172	1,412	1,761	2,726	457	1,414	2,153
Investments and other assets indirectly representing bank premises or other real estate.....	102,485	1,593	7,436	16,320	13,527	4,781	3,733
Customers' liability on acceptances.....	437,512	29,001	321,965	5,669	353	526	3,537
Income accrued but not yet collected.....	376,910	13,820	118,235	14,682	29,419	9,820	16,245
Other assets.....	235,789	12,609	82,703	16,128	12,180	12,592	12,207
<b>Total assets</b> .....	<b>169,685,709</b>	<b>7,594,312</b>	<b>44,295,229</b>	<b>8,858,917</b>	<b>13,890,162</b>	<b>7,642,935</b>	<b>8,627,642</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b> .....	<b>114,410,502</b>	<b>5,414,256</b>	<b>31,498,946</b>	<b>5,663,763</b>	<b>8,612,289</b>	<b>5,206,886</b>	<b>6,405,765</b>
Individuals, partnerships, and corporations....	85,706,133	4,242,607	22,855,839	4,552,512	6,963,181	3,996,167	4,430,860
United States Government.....	4,655,881	233,522	1,427,358	238,716	392,319	202,978	182,128
States and political subdivisions.....	8,116,597	353,686	1,290,681	290,706	567,953	422,377	879,489
Banks in United States.....	11,482,086	389,562	3,283,205	467,609	532,840	468,785	837,717
Banks in foreign countries.....	1,530,555	40,181	1,195,919	17,082	8,577	8,513	13,122
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,919,250	154,698	1,445,944	97,138	147,419	108,066	62,389
<b>Time deposits</b> .....	<b>40,259,187</b>	<b>1,394,317</b>	<b>7,969,993</b>	<b>2,290,664</b>	<b>4,048,621</b>	<b>1,793,666</b>	<b>1,584,941</b>
Individuals, partnerships, and corporations....	36,503,893	1,345,087	6,473,319	2,190,081	3,848,782	1,596,638	1,441,422
United States Government.....	318,930	16,937	71,335	9,889	3,978	56,841	22,730
Postal savings.....	19,483	1,836	20	656	1,079	3,568	3,878
States and political subdivisions.....	1,967,614	13,587	285,066	85,659	193,088	115,840	106,206
Banks in United States.....	49,550	140	12,344	604	1,194	2,954	4,703
Banks in foreign countries.....	1,399,717	16,730	1,127,909	3,775	500	17,825	6,002
<b>Total deposits</b> .....	<b>154,669,689</b>	<b>6,808,573</b>	<b>39,468,939</b>	<b>7,954,427</b>	<b>12,660,910</b>	<b>7,000,552</b>	<b>7,990,646</b>
Due to own foreign branches.....	538,340	7,532	377,099	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money.....	115,125	5,300	20,976	32,522	6,695	14,293	1,621
Acceptances outstanding.....	458,752	30,092	340,347	6,167	353	526	3,925
Dividends declared but not yet payable.....	68,595	5,156	25,221	5,411	2,778	2,941	3,777
Income collected but not yet earned.....	562,727	31,745	124,815	30,089	47,182	25,747	37,994
Expenses accrued and unpaid.....	567,952	29,947	175,304	23,230	54,456	22,365	22,654
Other liabilities.....	243,956	9,047	127,162	4,854	7,913	12,453	1,847
<b>Total liabilities</b> .....	<b>157,225,136</b>	<b>6,927,392</b>	<b>40,659,863</b>	<b>8,056,700</b>	<b>12,780,287</b>	<b>7,078,877</b>	<b>8,062,464</b>
<b>CAPITAL ACCOUNTS</b>							
Capital.....	3,779,421	190,757	1,086,299	209,890	328,937	148,493	177,092
Surplus.....	6,103,180	333,271	1,898,020	440,322	608,459	297,857	264,765
Undivided profits.....	2,216,002	113,450	608,303	136,498	159,299	94,003	91,693
Other capital accounts.....	361,970	29,442	42,744	15,507	13,180	23,705	31,628
<b>Total capital accounts</b> .....	<b>12,460,573</b>	<b>666,920</b>	<b>3,635,366</b>	<b>802,217</b>	<b>1,109,875</b>	<b>564,058</b>	<b>565,178</b>
<b>Total liabilities and capital accounts</b> .....	<b>169,685,709</b>	<b>7,594,312</b>	<b>44,295,229</b>	<b>8,858,917</b>	<b>13,890,162</b>	<b>7,642,935</b>	<b>8,627,642</b>
<b>MEMORANDA</b>							
Par or face value of capital.....	3,779,421	190,757	1,086,299	209,890	328,937	148,493	177,092
Capital notes and debentures.....	17,456	.....	16,703	.....	.....	.....	.....
Preferred stock.....	15,008	853	6,862	810	.....	345	250
Common stock.....	3,746,957	189,904	1,062,734	209,080	328,937	148,148	176,842
Retirable value of preferred stock.....	31,180	1,253	22,624	810	.....	354	250
Net demand deposits subject to reserve (see page 18)	98,199,036	4,784,770	27,537,065	4,927,963	7,573,821	4,387,865	5,251,245
Demand deposits adjusted (see footnote on page 1)	87,206,552	4,346,708	22,125,807	4,524,448	7,116,018	4,097,863	4,882,006
Pledged assets (and securities loaned).....	19,372,464	528,033	3,517,985	1,050,193	1,762,724	1,130,850	1,697,435
Number of banks.....	6,611	309	648	579	623	477	377

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1955  
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>						
<b>Loans and investments</b> .....	<b>20,993,633</b>	<b>4,750,029</b>	<b>3,424,595</b>	<b>5,757,997</b>	<b>6,509,930</b>	<b>19,550,170</b>
Loans (including overdrafts).....	8,601,878	2,281,616	1,611,725	2,575,501	3,571,606	10,063,323
United States Government direct obligations.....	10,111,246	1,970,763	1,446,924	2,527,591	2,385,470	7,421,679
Obligations guaranteed by United States Government.....	198	161	102	211	100	1,542
Obligations of States and political subdivisions.....	1,707,991	368,754	264,613	498,567	430,944	1,567,900
Other bonds, notes, and debentures.....	530,350	115,649	94,517	144,048	106,081	448,703
Corporate stocks (including Federal Reserve Bank stock).....	41,970	13,086	6,714	12,079	15,729	47,023
<b>Reserves, cash, and bank balances</b> .....	<b>5,336,144</b>	<b>1,438,983</b>	<b>863,923</b>	<b>2,059,074</b>	<b>2,748,348</b>	<b>4,342,166</b>
Reserve with Federal Reserve Banks.....	2,731,650	646,670	361,312	863,426	949,902	2,418,001
Cash in vault.....	320,212	85,036	51,077	88,081	122,230	235,315
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,009,216	382,161	232,098	744,813	1,200,692	538,101
Other balances with banks in United States.....	2,691	163	499	1,476	7,602	4,510
Balances with banks in foreign countries.....	11,836	169	4,406	198	1,743	6,786
Cash items in process of collection.....	1,260,539	324,784	214,531	361,080	466,179	1,139,453
Due from own foreign branches.....						
Bank premises owned and furniture and fixtures.....	139,645	47,965	25,857	44,266	124,245	212,678
Other real estate owned.....	1,581	780	788	1,410	5,035	3,655
Investments and other assets indirectly representing bank premises or other real estate.....	6,646	1,183	4,380	3,804	5,016	34,066
Customers' liability on acceptances.....	4,008	3,278	631	671	9,102	58,771
Income accrued but not yet collected.....	56,351	11,448	10,961	11,716	11,253	72,960
Other assets.....	24,539	5,384	2,965	6,272	20,077	28,133
<b>Total assets</b> .....	<b>26,562,547</b>	<b>6,259,050</b>	<b>4,334,100</b>	<b>7,885,210</b>	<b>9,433,006</b>	<b>24,302,599</b>
<b>LIABILITIES</b>						
<b>Demand deposits</b> .....	<b>17,216,331</b>	<b>4,538,709</b>	<b>2,855,591</b>	<b>6,207,848</b>	<b>7,453,404</b>	<b>13,336,774</b>
Individuals, partnerships, and corporations.....	12,964,357	3,248,782	2,050,251	4,314,765	5,444,502	10,642,310
United States Government.....	860,316	171,954	110,719	198,898	188,373	448,600
States and political subdivisions.....	1,350,944	370,929	312,028	667,953	504,471	1,105,380
Banks in United States.....	1,711,217	702,946	343,027	955,642	1,205,004	584,532
Banks in foreign countries.....	46,492	4,362	3,793	1,761	20,614	170,139
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	283,005	39,736	35,773	68,829	90,440	385,813
<b>Time deposits</b> .....	<b>7,436,190</b>	<b>1,215,967</b>	<b>1,133,167</b>	<b>1,081,504</b>	<b>1,281,094</b>	<b>9,029,063</b>
Individuals, partnerships, and corporations.....	7,193,932	1,162,711	1,107,630	1,041,228	1,034,251	8,068,812
United States Government.....	22,526	10,929	2,538	15,445	22,681	63,101
Postal savings.....	4,752	657	326	227	1,182	1,302
States and political subdivisions.....	198,051	41,285	22,552	23,094	217,103	666,083
Banks in United States.....	1,229	385	121	1,510	4,877	19,489
Banks in foreign countries.....	15,700				1,000	210,276
<b>Total deposits</b> .....	<b>24,652,521</b>	<b>5,754,676</b>	<b>3,988,758</b>	<b>7,289,352</b>	<b>8,734,498</b>	<b>22,365,837</b>
Due to own foreign branches.....						153,709
Bills payable, rediscounts, and other liabilities for borrowed money.....	4,505	2,870	10,935	13,339	2,069	
Acceptances outstanding.....	4,258	3,282	631	671	9,189	59,311
Dividends declared but not yet payable.....	9,326	3,074	378	2,061	2,777	5,695
Income collected but not yet earned.....	87,296	17,869	21,123	14,464	12,418	111,985
Expenses accrued and unpaid.....	76,228	14,421	13,803	17,325	26,694	91,525
Other liabilities.....	19,377	6,038	2,717	1,402	306	50,840
<b>Total liabilities</b> .....	<b>24,853,511</b>	<b>5,802,230</b>	<b>4,038,345</b>	<b>7,338,614</b>	<b>8,787,951</b>	<b>22,838,902</b>
<b>CAPITAL ACCOUNTS</b>						
Capital.....	525,563	141,254	91,886	157,445	241,541	480,264
Surplus.....	785,415	203,879	131,989	229,620	275,146	634,437
Undivided profits.....	290,748	97,843	54,268	132,593	106,649	330,655
Other capital accounts.....	107,310	13,844	17,612	26,938	21,719	18,341
<b>Total capital accounts</b> .....	<b>1,709,036</b>	<b>456,820</b>	<b>295,755</b>	<b>546,596</b>	<b>645,055</b>	<b>1,463,697</b>
<b>Total liabilities and capital accounts</b> .....	<b>26,562,547</b>	<b>6,259,050</b>	<b>4,334,100</b>	<b>7,885,210</b>	<b>9,433,006</b>	<b>24,302,599</b>
<b>MEMORANDA</b>						
Par or face value of capital.....	525,563	141,254	91,886	157,445	241,541	480,264
Capital notes and debentures.....	328	425				
Preferred stock.....	4,735	370	100			683
Common stock.....	520,500	140,459	91,786	157,445	241,541	479,581
Retirable value of preferred stock.....	4,736	370	100			683
Net demand deposits subject to reserve (see page 18).....	14,947,222	3,831,764	2,408,962	5,102,010	5,786,533	11,659,816
Demand deposits adjusted (see footnote on page 1).....	13,337,767	3,334,663	2,183,521	4,690,467	5,573,234	10,994,050
Fledged assets (and securities loaned).....	2,277,694	621,724	664,978	1,244,699	1,401,120	3,475,029
Number of banks.....	1,022	492	474	750	632	228

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

[In thousands of dollars]

	All member banks on selected call dates						
	1950 June 30	1951 June 30	1952 June 30	1953 June 30	1954 June 30	1955 April 11	1955 June 30
<b>Loans—net</b> .....	<b>37,658,430</b>	<b>46,865,609</b>	<b>50,525,899</b>	<b>55,613,354</b>	<b>57,197,407</b>	<b>61,737,485</b>	<b>64,315,246</b>
Reserves.....	518,605	629,874	751,589	828,699	876,934	972,931	993,588
<b>Loans—gross</b> .....	<b>38,177,035</b>	<b>47,495,483</b>	<b>51,277,488</b>	<b>56,442,053</b>	<b>58,074,341</b>	<b>62,710,416</b>	<b>65,308,834</b>
Commercial and industrial loans, including open-market paper.....	15,707,683	22,161,261	23,731,663	25,762,966	24,362,485	25,491,149	26,893,516
Loans to farmers directly guar. by CCC.....	327,283	25,850	43,177	149,082	1,452,519	1,103,816	673,456
Other loans to farmers.....	1,443,014	1,893,485	2,220,668	2,085,069	1,949,662	1,921,585	2,125,959
Loans to brokers and dealers in secs.....	1,839,788	1,600,507	2,083,719	1,686,773	2,411,116	2,780,368	2,808,159
Other loans for purchasing or carrying securities.....	806,740	882,471	828,724	933,003	1,105,900	1,342,028	1,439,770
Real estate loans:							
On farm land.....	505,847	552,449	569,915	592,263	609,543	656,243	682,496
On residential property:							
Insured by FHA.....			2,918,496	3,250,572	3,423,748	3,676,880	3,807,231
Insured or guaranteed by VA.....			2,462,524	2,520,257	2,629,443	2,952,093	3,068,819
Not ins. or guar. by FHA or VA.....	7,452,455	8,604,429	3,738,415	4,135,922	4,429,369	5,006,554	5,225,811
On other properties.....	1,588,479	1,818,417	1,938,800	2,128,849	2,347,542	2,656,910	2,809,396
Other loans to individuals:							
Retail automobile instalment paper.....	1,907,899	2,196,754	2,471,456	3,462,902	3,507,767	3,730,979	4,135,912
Other retail instalment paper.....	1,040,304	1,183,111	1,168,408	1,743,742	1,633,200	1,581,521	1,652,594
Repair and modernization instalment.....	844,997	931,064	1,092,304	1,369,158	1,447,184	1,395,302	1,418,058
Instalment cash loans.....	976,640	1,065,518	1,243,594	1,486,362	1,604,659	1,771,985	1,880,660
Single-payment loans.....	2,631,138	3,081,184	3,292,149	3,549,871	3,646,882	4,140,749	4,402,023
Loans to banks.....	100,576	152,435	151,715	152,933	174,376	853,349	415,702
All other loans (including overdrafts).....	1,004,192	1,346,548	1,321,761	1,432,329	1,338,946	1,648,905	1,869,272
<b>United States Government direct obligations</b> .....	<b>55,753,293</b>	<b>49,100,769</b>	<b>51,239,860</b>	<b>48,289,300</b>	<b>53,075,764</b>	<b>54,955,658</b>	<b>52,529,503</b>
Treasury bills.....	3,538,646	3,485,076	5,422,761	4,063,689	3,915,488	2,998,841	2,376,889
Treasury certificates of indebtedness.....	4,820,503	2,524,111	6,133,862	3,807,132	4,416,923	3,203,564	1,280,837
Treasury notes.....	9,989,718	12,313,238	9,467,745	9,242,025	10,374,392	13,450,344	13,969,148
Nonmarketable bonds.....	1,323,251	1,676,963	1,730,845	1,761,352	1,723,625	1,735,759	1,741,640
Other bonds maturing in 5 years or less.....	23,985,796	17,919,094	16,332,794	17,277,009	11,319,071	9,309,684	8,975,749
Other bonds maturing in 5 to 10 years.....	7,370,112	6,565,736	7,279,554	8,182,415	17,011,450	19,348,274	19,373,320
Other bonds maturing in 10 to 20 years.....	2,556,713	2,590,926	2,900,941	3,853,970	4,238,940	4,634,001	4,575,324
Other bonds maturing after 20 years.....	2,168,554	2,025,625	1,971,358	101,708	75,875	275,191	236,596

	By class of bank, June 30, 1955						
	Central reserve city member banks <sup>1</sup>		Reserve city member banks <sup>1</sup>	Country member banks <sup>1</sup>	All member banks	All national member banks	All State member banks
	New York	Chicago					
<b>Loans—net</b> .....	<b>13,015,931</b>	<b>2,846,242</b>	<b>25,653,734</b>	<b>22,799,339</b>	<b>64,315,246</b>	<b>39,423,852</b>	<b>24,891,394</b>
Reserves.....	216,832	60,165	406,951	309,640	993,588	591,672	401,916
<b>Loans—gross</b> .....	<b>13,232,763</b>	<b>2,906,407</b>	<b>26,060,685</b>	<b>23,108,979</b>	<b>65,308,834</b>	<b>40,015,524</b>	<b>25,293,310</b>
Commercial and industrial loans, including open-market paper.....	7,928,108	1,940,370	11,209,843	5,815,195	26,893,516	15,778,832	11,114,684
Loans to farmers directly guar. by CCC.....	15,000	96,214	251,730	310,512	673,456	571,351	102,105
Other loans to farmers.....	1,491	6,154	448,598	1,669,716	2,125,959	1,629,304	496,655
Loans to brokers and dealers in secs.....	2,033,572	269,902	443,805	60,880	2,808,159	890,077	1,918,082
Other loans for purchasing or carrying securities.....	466,298	88,313	651,004	234,155	1,439,770	678,965	760,805
Real estate loans:							
On farm land.....		571	125,909	556,016	682,496	483,478	199,018
On residential property:							
Insured by FHA.....	234,377	13,622	2,196,915	1,362,317	3,807,231	2,584,617	1,222,614
Insured or guaranteed by VA.....	126,535	31,183	1,394,652	1,516,449	3,068,819	2,192,796	876,023
Not ins. or guar. by FHA or VA.....	193,180	41,977	1,751,873	3,238,781	5,225,811	3,274,741	1,951,070
On other properties.....	101,560	34,419	1,133,224	1,540,193	2,809,396	1,832,162	977,234
Other loans to individuals:							
Retail automobile instalment paper.....	140,909	61,395	1,854,763	2,078,845	4,135,912	2,821,114	1,314,798
Other retail instalment paper.....	155,748	65,166	598,464	833,216	1,652,594	1,160,067	492,527
Repair and modernization instalment.....	170,270	23,995	672,428	551,365	1,418,058	985,627	432,431
Instalment cash loans.....	293,732	14,030	571,980	1,000,918	1,880,660	1,282,612	598,048
Single-payment loans.....	618,454	79,815	1,801,948	1,901,806	4,402,023	2,667,765	1,734,258
Loans to banks.....	230,826	5,668	164,308	14,900	4,415,702	173,617	242,085
All other loans (including overdrafts).....	522,703	133,613	789,241	423,715	1,869,272	1,008,399	860,873
<b>United States Government direct obligations</b> .....	<b>7,775,215</b>	<b>2,742,283</b>	<b>19,694,091</b>	<b>22,317,914</b>	<b>52,529,503</b>	<b>34,669,898</b>	<b>17,859,605</b>
Treasury bills.....	536,846	75,961	503,056	1,261,026	2,376,889	1,601,990	774,899
Treasury certificates of indebtedness.....	146,488	66,397	481,385	586,567	1,280,837	834,190	446,647
Treasury notes.....	1,829,930	812,266	5,772,818	5,554,134	13,969,148	8,921,870	5,047,278
Nonmarketable bonds.....	55,839	17,745	281,099	1,386,957	1,741,640	1,283,844	457,796
Other bonds maturing in 5 years or less.....	1,577,808	501,246	3,113,493	3,783,202	8,975,749	5,404,835	3,570,914
Other bonds maturing in 5 to 10 years.....	3,087,971	895,082	7,798,521	7,591,746	19,373,320	13,190,018	6,183,302
Other bonds maturing in 10 to 20 years.....	529,892	304,396	1,656,715	2,084,321	4,575,324	3,256,175	1,319,149
Other bonds maturing after 20 years.....	10,441	69,190	87,004	69,961	236,596	176,976	59,620

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, June 30, 1955					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
		<b>Loans—net</b> .....	<b>64,315,246</b>	<b>3,208,260</b>	<b>18,181,155</b>	<b>3,553,706</b>	<b>4,922,461</b>
Reserves.....	993,588	58,451	313,118	63,210	79,893	34,060	40,021
<b>Loans—gross</b> .....	<b>65,308,834</b>	<b>3,266,711</b>	<b>18,494,273</b>	<b>3,616,916</b>	<b>5,002,354</b>	<b>2,877,372</b>	<b>2,940,724</b>
Commercial and industrial loans, including open-market paper.....	26,893,516	1,508,223	9,389,852	1,363,433	1,644,555	961,261	1,293,986
Loans to farmers directly guaranteed by CCC.....	673,456	14,841	22,933	5,420	29,631	13,109	18,849
Other loans to farmers.....	2,125,959	29,438	86,977	57,731	81,637	78,254	88,992
Loans to brokers and dealers in securities.....	2,808,159	31,280	2,077,787	52,111	130,937	34,791	25,600
Other loans for purchasing or carrying securities.....	1,439,770	45,425	520,454	89,805	148,188	90,945	62,449
Real estate loans:							
On farm land.....	682,496	17,460	44,988	48,443	89,475	59,640	43,036
On residential property:							
Insured by FHA.....	3,807,231	85,831	647,988	96,524	229,028	72,019	38,937
Insured or guaranteed by VA.....	3,068,819	141,697	688,088	220,463	318,443	114,336	43,547
Not insured or guaranteed by FHA or VA.....	5,225,811	284,097	914,271	394,586	707,602	314,850	174,907
On other properties.....	2,809,396	204,659	420,888	222,039	318,103	196,637	149,651
Other loans to individuals:							
Retail automobile instalment paper.....	4,135,912	239,451	549,655	303,256	345,482	237,598	257,241
Other retail instalment paper.....	1,652,594	77,596	339,631	94,549	134,434	80,146	110,555
Repair and modernization instalment loans.....	1,418,058	48,558	331,429	94,688	124,194	53,182	84,775
Instalment cash loans.....	1,880,660	118,882	561,999	143,076	150,248	134,845	106,292
Single-payment loans.....	4,402,023	331,758	1,033,529	313,376	383,430	330,480	317,893
Loans to banks.....	415,272	19,586	231,147	9,912	3,721	13,101	5,902
All other loans (including overdrafts).....	1,869,272	67,929	632,657	107,504	163,246	92,178	118,112
<b>United States Government direct obligations</b> .....	<b>52,529,503</b>	<b>2,104,004</b>	<b>11,841,179</b>	<b>2,554,998</b>	<b>4,910,355</b>	<b>2,461,435</b>	<b>2,793,859</b>
Treasury bills.....	2,376,889	99,621	694,428	107,817	172,892	99,976	204,641
Treasury certificates of indebtedness.....	1,280,837	45,744	246,541	31,907	94,441	32,121	118,299
Treasury notes.....	13,969,148	419,524	2,609,419	527,230	1,373,259	610,854	878,556
Nonmarketable bonds.....	1,741,640	100,401	263,861	160,869	152,525	139,644	78,513
Other bonds maturing in 5 years or less.....	8,975,749	430,035	2,377,311	480,772	870,579	409,190	356,708
Other bonds maturing in 5 to 10 years.....	19,373,320	716,830	4,521,067	822,106	1,880,058	934,697	897,760
Other bonds maturing in 10 to 20 years.....	4,575,324	282,981	1,107,161	410,601	338,823	231,450	251,290
Other bonds maturing after 20 years.....	236,596	8,868	21,391	13,696	27,778	3,503	8,092

  

	By Federal Reserve districts, June 30, 1955—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
	<b>Loans—net</b> .....	<b>8,601,878</b>	<b>2,281,616</b>	<b>1,611,725</b>	<b>2,575,501</b>	<b>3,571,606</b>
Reserves.....	154,735	28,810	20,971	23,447	38,556	138,316
<b>Loans—gross</b> .....	<b>8,756,613</b>	<b>2,310,426</b>	<b>1,632,696</b>	<b>2,598,948</b>	<b>3,610,162</b>	<b>10,201,639</b>
Commercial and industrial loans, including open-market paper.....	3,448,938	799,953	501,987	1,005,435	1,785,085	3,190,808
Loans to farmers directly guaranteed by CCC.....	211,612	44,363	23,262	47,723	106,743	134,970
Other loans to farmers.....	301,477	133,728	168,688	406,603	263,418	429,016
Loans to brokers and dealers in securities.....	317,008	20,186	3,397	14,566	27,154	73,342
Other loans for purchasing or carrying securities.....	206,535	42,478	23,507	29,864	131,841	48,279
Real estate loans:						
On farm land.....	107,268	49,006	25,230	44,094	35,594	118,262
On residential property:						
Insured by FHA.....	528,046	156,482	130,251	100,552	30,490	1,691,083
Insured or guaranteed by VA.....	435,415	64,444	136,346	63,389	48,801	793,850
Not insured or guaranteed by FHA or VA.....	877,464	206,475	127,626	132,304	112,362	979,267
On other properties.....	382,056	122,562	64,346	120,225	128,239	479,991
Other loans to individuals:						
Retail automobile instalment paper.....	575,090	151,370	118,827	180,179	241,134	936,629
Other retail instalment paper.....	265,189	62,059	71,371	74,470	99,771	242,823
Repair and modernization instalment loans.....	221,505	62,142	75,506	47,874	64,839	209,366
Instalment cash loans.....	144,680	56,535	37,936	53,115	117,495	255,557
Single-payment loans.....	488,883	261,372	68,843	191,504	330,734	350,221
Loans to banks.....	9,725	4,171	1,276	9,534	5,540	102,087
All other loans (including overdrafts).....	235,722	73,100	54,297	77,517	80,922	166,088
<b>United States Government direct obligations</b> .....	<b>10,111,246</b>	<b>1,970,763</b>	<b>1,446,924</b>	<b>2,527,591</b>	<b>2,385,470</b>	<b>7,421,679</b>
Treasury bills.....	307,127	62,912	54,340	205,333	216,770	151,032
Treasury certificates of indebtedness.....	244,170	55,122	37,528	71,071	57,681	246,212
Treasury notes.....	2,883,706	645,418	462,371	808,075	600,564	2,150,172
Nonmarketable bonds.....	321,697	94,953	121,604	116,352	54,834	136,387
Other bonds maturing in 5 years or less.....	1,826,342	305,026	231,632	365,983	376,342	945,829
Other bonds maturing in 5 to 10 years.....	3,623,421	714,832	478,285	808,939	901,699	3,073,626
Other bonds maturing in 10 to 20 years.....	827,193	86,062	59,082	137,588	168,793	674,300
Other bonds maturing after 20 years.....	77,590	6,438	2,082	14,250	8,787	44,121

<sup>1</sup> 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 BANKS<sup>1</sup>—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, June 30, 1955					
		Boston	New York	Phila- delphia	Cleveland	Richmond <sup>2</sup>	Atlanta <sup>2</sup>
<b>Loans—net</b> .....	<b>25,653,734</b>	<b>1,244,497</b>	<b>720,446</b>	<b>1,673,913</b>	<b>2,963,925</b>	<b>1,308,834</b>	<b>1,313,473</b>
Reserves.....	406,951	28,498	23,682	34,167	53,425	17,697	20,203
<b>Loans—gross</b> .....	<b>26,060,685</b>	<b>1,272,995</b>	<b>744,128</b>	<b>1,708,080</b>	<b>3,017,350</b>	<b>1,326,531</b>	<b>1,333,676</b>
Commercial and industrial loans, including open-market paper.....	11,209,843	767,091	360,402	907,542	1,288,276	555,315	699,198
Loans to farmers directly guaranteed by CCC.....	251,730	11,500	89	875	17,850	4,564	4,370
Other loans to farmers.....	448,598	2,911	3,618	340	953	5,436	10,053
Loans to brokers and dealers in securities.....	443,805	24,224	11,153	47,375	128,803	30,421	20,499
Other loans for purchasing or carrying securities.....	651,004	24,237	15,816	60,637	124,731	68,663	40,534
Real estate loans:							
On farm land.....	125,909	26	3,029	352	5,087	4,916	9,874
On residential property:							
Insured by FHA.....	2,196,915	39,252	43,743	29,435	137,073	29,014	9,640
Insured or guaranteed by VA.....	1,394,652	53,181	35,380	33,923	178,134	45,098	13,588
Not insured or guaranteed by FHA or VA.....	1,751,873	23,691	59,943	33,747	272,434	91,781	38,508
On other properties.....	1,133,224	59,898	46,091	40,401	146,966	83,153	55,587
Other loans to individuals:							
Retail automobile instalment paper.....	1,854,763	67,373	37,918	173,303	130,251	104,876	118,673
Other retail instalment paper.....	598,464	19,921	23,437	46,459	72,375	27,817	36,221
Repair and modernization instalment loans.....	672,428	11,964	15,407	55,836	76,132	29,754	32,656
Instalment cash loans.....	571,980	15,038	25,459	42,415	67,114	42,935	29,526
Single-payment loans.....	1,801,948	124,087	46,025	161,037	238,462	132,432	137,590
Loans to banks.....	164,308	10,768	.....	7,912	3,675	12,373	4,548
All other loans (including overdrafts).....	789,241	17,833	16,618	66,491	129,034	57,983	72,611
<b>United States Government direct obligations</b> .....	<b>19,694,091</b>	<b>638,330</b>	<b>457,338</b>	<b>721,123</b>	<b>2,739,584</b>	<b>1,065,870</b>	<b>1,061,104</b>
Treasury bills.....	503,056	28,588	6,990	30,197	48,921	27,710	74,458
Treasury certificates of indebtedness.....	481,385	11,003	7,254	14,090	38,604	7,339	38,107
Treasury notes.....	5,772,818	115,792	111,929	162,819	860,384	264,662	350,335
Nonmarketable bonds.....	281,099	13,295	5,321	6,403	23,950	30,604	8,317
Other bonds maturing in 5 years or less.....	3,113,493	144,818	133,732	148,278	475,813	198,666	149,641
Other bonds maturing in 5 to 10 years.....	7,798,521	220,724	153,254	238,707	1,095,468	425,737	337,110
Other bonds maturing in 10 to 20 years.....	1,656,715	101,494	38,725	118,340	174,242	109,718	97,633
Other bonds maturing after 20 years.....	87,004	2,616	133	2,289	22,202	1,434	5,503

By Federal Reserve districts, June 30, 1955—Continued

	By Federal Reserve districts, June 30, 1955—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco <sup>2</sup>
<b>Loans—net</b> .....	<b>2,528,568</b>	<b>1,251,696</b>	<b>628,042</b>	<b>1,461,422</b>	<b>2,023,256</b>	<b>8,535,662</b>
Reserves.....	47,049	18,263	7,199	13,015	21,735	122,018
<b>Loans—gross</b> .....	<b>2,575,617</b>	<b>1,269,959</b>	<b>635,241</b>	<b>1,474,437</b>	<b>2,044,991</b>	<b>8,657,680</b>
Commercial and industrial loans, including open-market paper.....	904,016	585,894	312,491	747,230	1,227,097	2,855,291
Loans to farmers directly guaranteed by CCC.....	32,639	25,203	3,439	15,072	30,630	105,499
Other loans to farmers.....	11,061	15,248	4,243	94,898	17,263	282,574
Loans to brokers and dealers in securities.....	45,840	19,826	3,225	14,280	26,473	71,686
Other loans for purchasing or carrying securities.....	91,161	27,890	16,099	21,834	114,808	44,594
Real estate loans:						
On farm land.....	5,591	2,062	505	6,641	6,094	81,732
On residential property:						
Insured by FHA.....	259,656	61,061	29,484	65,170	10,510	1,482,877
Insured or guaranteed by VA.....	198,737	19,028	49,999	30,952	31,838	704,794
Not insured or guaranteed by FHA or VA.....	232,598	66,650	20,738	58,383	36,846	816,554
On other properties.....	111,713	61,109	14,936	74,582	71,160	367,628
Other loans to individuals:						
Retail automobile instalment paper.....	215,700	70,301	26,797	73,585	83,327	752,659
Other retail instalment paper.....	54,532	28,940	25,864	38,564	44,296	180,038
Repair and modernization instalment loans.....	121,948	42,391	48,352	31,656	39,225	167,107
Instalment cash loans.....	39,162	20,632	12,588	19,487	53,212	204,412
Single-payment loans.....	186,500	156,700	26,027	108,772	196,951	287,365
Loans to banks.....	3,698	4,171	1,254	8,359	5,463	102,087
All other loans (including overdrafts).....	61,065	62,853	39,200	64,972	49,798	150,783
<b>United States Government direct obligations</b> .....	<b>3,365,471</b>	<b>840,018</b>	<b>398,399</b>	<b>1,185,747</b>	<b>1,045,115</b>	<b>6,175,992</b>
Treasury bills.....	56,491	9,957	7,558	84,697	56,346	71,143
Treasury certificates of indebtedness.....	77,323	15,360	4,088	26,377	24,722	217,118
Treasury notes.....	956,713	334,934	146,311	415,147	227,737	1,826,055
Nonmarketable bonds.....	54,524	15,375	4,877	17,680	10,653	90,100
Other bonds maturing in 5 years or less.....	591,734	135,972	74,542	165,170	162,785	732,342
Other bonds maturing in 5 to 10 years.....	1,376,222	311,802	131,958	400,485	448,320	2,658,734
Other bonds maturing in 10 to 20 years.....	250,374	15,865	28,901	65,771	107,719	547,933
Other bonds maturing after 20 years.....	2,090	753	164	10,420	6,833	32,567

<sup>1</sup> See contents page for basis of classification of member banks.

<sup>2</sup> See note 3, page 11.

# COUNTRY BANKS<sup>1</sup>—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, June 30, 1955					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
<b>Loans—net</b> .....	<b>22,799,339</b>	<b>1,963,763</b>	<b>4,444,778</b>	<b>1,879,793</b>	<b>1,958,536</b>	<b>1,534,478</b>	<b>1,587,230</b>
Reserves.....	309,640	29,953	72,604	29,043	26,468	16,363	19,818
<b>Loans—gross</b> .....	<b>23,108,979</b>	<b>1,993,716</b>	<b>4,517,382</b>	<b>1,908,836</b>	<b>1,985,004</b>	<b>1,550,841</b>	<b>1,607,048</b>
Commercial and industrial loans, including open-market paper.....	5,815,195	741,132	1,101,342	455,891	356,279	405,946	594,788
Loans to farmers directly guaranteed by CCC.....	310,512	3,341	7,844	4,545	11,781	8,545	14,479
Other loans to farmers.....	1,669,716	26,527	81,868	57,391	80,684	72,818	78,939
Loans to brokers and dealers in securities.....	60,880	7,056	33,062	4,736	2,134	4,370	5,101
Other loans for purchasing or carrying securities.....	234,155	21,188	38,340	29,168	23,457	22,282	21,915
Real estate loans:							
On farm land.....	556,016	17,434	41,959	48,091	84,388	54,724	33,162
On residential property:							
Insured by FHA.....	1,362,317	46,579	369,868	67,089	91,955	43,005	29,297
Insured or guaranteed by VA.....	1,516,449	88,516	526,173	186,540	140,309	69,238	29,959
Not insured or guaranteed by FHA or VA.....	3,238,781	260,406	661,148	360,839	435,168	223,069	136,399
On other properties.....	1,540,193	144,761	273,237	181,638	171,137	113,849	94,064
Other loans to individuals:							
Retail automobile instalment paper.....	2,078,845	172,078	370,828	129,953	215,231	132,722	138,568
Other retail instalment paper.....	833,216	57,675	160,446	48,090	62,059	52,329	74,334
Repair and modernization instalment loans.....	551,365	36,594	145,752	38,852	48,062	23,428	52,119
Instalment cash loans.....	1,000,918	103,844	242,808	100,661	83,134	91,910	76,766
Single-payment loans.....	1,901,806	207,671	369,050	152,339	144,968	198,048	180,303
Loans to banks.....	14,900	8,818	321	2,000	46	728	1,354
All other loans (including overdrafts).....	423,715	50,096	93,336	41,013	34,212	34,195	45,501
<b>United States Government direct obligations</b> .....	<b>22,317,914</b>	<b>1,465,674</b>	<b>3,608,626</b>	<b>1,833,875</b>	<b>2,170,771</b>	<b>1,395,565</b>	<b>1,732,755</b>
Treasury bills.....	1,261,026	71,033	150,592	77,620	123,971	72,266	130,183
Treasury certificates of indebtedness.....	586,567	34,741	92,799	17,817	55,837	24,782	80,192
Treasury notes.....	5,554,134	303,732	667,560	364,411	512,875	346,192	528,221
Nonmarketable bonds.....	1,386,957	87,106	202,701	154,466	128,575	109,040	70,196
Other bonds maturing in 5 years or less.....	3,783,202	285,217	665,771	332,494	394,766	210,524	207,067
Other bonds maturing in 5 to 10 years.....	7,591,746	496,106	1,279,842	583,399	784,590	508,960	560,650
Other bonds maturing in 10 to 20 years.....	2,084,321	181,487	538,544	292,261	164,581	121,732	153,657
Other bonds maturing after 20 years.....	69,961	6,252	10,817	11,407	5,576	2,069	2,589

  

	By Federal Reserve districts, June 30, 1955—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
<b>Loans—net</b> .....	<b>3,227,068</b>	<b>1,029,920</b>	<b>983,683</b>	<b>1,114,079</b>	<b>1,548,350</b>	<b>1,527,661</b>
Reserves.....	47,521	10,547	13,772	10,432	16,821	16,298
<b>Loans—gross</b> .....	<b>3,274,589</b>	<b>1,040,467</b>	<b>997,455</b>	<b>1,124,511</b>	<b>1,565,171</b>	<b>1,543,959</b>
Commercial and industrial loans, including open-market paper.....	604,552	214,059	189,496	258,205	557,988	335,517
Loans to farmers directly guaranteed by CCC.....	82,759	19,160	19,823	32,651	76,113	29,471
Other loans to farmers.....	284,262	118,480	164,445	311,705	246,155	146,442
Loans to brokers and dealers in securities.....	1,266	360	172	286	681	1,656
Other loans for purchasing or carrying securities.....	27,061	14,588	7,408	8,030	17,033	3,685
Real estate loans:						
On farm land.....	101,106	46,944	24,725	37,453	29,500	36,530
On residential property:						
Insured by FHA.....	254,768	95,421	100,767	35,382	19,980	208,206
Insured or guaranteed by VA.....	205,495	45,416	86,347	32,437	16,963	89,056
Not insured or guaranteed by FHA or VA.....	602,889	139,825	106,888	73,921	75,516	162,713
On other properties.....	235,924	61,453	49,410	45,643	57,079	112,363
Other loans to individuals:						
Retail automobile instalment paper.....	297,995	81,069	92,030	106,594	157,807	183,970
Other retail instalment paper.....	145,491	33,119	45,507	35,906	55,475	62,785
Repair and modernization instalment loans.....	75,562	19,751	27,154	16,218	25,614	42,259
Instalment cash loans.....	91,488	35,903	33,628	33,628	64,283	51,145
Single-payment loans.....	222,568	104,672	42,816	82,732	133,783	62,856
Loans to banks.....	359	.....	22	1,175	77	.....
All other loans (including overdrafts).....	41,044	10,247	15,097	12,545	31,124	15,305
<b>United States Government direct obligations</b> .....	<b>4,003,492</b>	<b>1,130,745</b>	<b>1,048,525</b>	<b>1,341,844</b>	<b>1,340,355</b>	<b>1,245,687</b>
Treasury bills.....	174,675	52,955	46,782	120,636	160,424	79,889
Treasury certificates of indebtedness.....	100,450	39,762	33,440	44,694	32,959	29,094
Treasury notes.....	1,114,727	310,484	316,060	392,928	372,827	324,117
Nonmarketable bonds.....	249,428	79,578	116,727	98,672	44,181	46,287
Other bonds maturing in 5 years or less.....	733,362	169,054	157,090	200,813	213,557	213,487
Other bonds maturing in 5 to 10 years.....	1,352,117	403,030	346,327	408,454	453,379	414,892
Other bonds maturing in 10 to 20 years.....	272,423	70,197	30,181	71,817	61,074	126,367
Other bonds maturing after 20 years.....	6,310	5,685	1,918	3,830	1,954	11,554

<sup>1</sup> See contents page for basis of classification of member banks.



RESERVE CITY BANKS,<sup>1</sup> 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 in-directly 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								
<b>6,677,519</b>	<b>26,778</b>	<b>101,495</b>	<b>9,535,428</b>	<b>1,360,843</b>	<b>23,172</b>	<b>102,485</b>	<b>437,512</b>	<b>376,910</b>	<b>296,499</b>	<b>169,685,709</b>	<b>All member banks</b>
<b>1,037,950</b>	<b>9,281</b>	<b>85,452</b>	<b>5,792,759</b>	<b>443,198</b>	<b>2,127</b>	<b>58,165</b>	<b>421,852</b>	<b>200,605</b>	<b>183,573</b>	<b>71,706,272</b>	<b>Reserve bank cities<sup>1</sup></b>
23,699	691	7,458	186,557	17,611	13	398	26,988	5,932	6,458	2,718,375	1. Boston
95,755	2,394	58,050	3,088,053	176,562	6	4,288	321,540	87,982	126,578	32,027,687	2. New York**
77,008	1,316	4,823	317,138	24,809	352	15,038	5,655	10,197	10,875	3,706,376	3. Philadelphia*
46,636	115	1,263	166,648	8,635	.....	11,272	49	9,053	2,625	2,831,878	4. Cleveland
14,416	.....	32	64,251	5,935	4	2,257	10	1,441	892	624,789	5. Richmond*
40,409	200	.....	126,776	13,409	.....	.....	705	2,225	2,224	1,126,098	6. Atlanta*
203,777	1,365	5,127	658,114	23,506	166	517	3,714	28,817	9,655	10,141,258	7. Chicago*
31,487	7	97	136,136	11,447	23	100	1,352	5,289	2,082	1,557,734	8. St. Louis*
26,399	303	4,025	116,031	1,905	290	3,380	548	2,307	544	974,208	9. Minneapolis*
64,694	27	179	145,181	4,429	.....	442	71	2,049	863	1,215,694	10. Kansas City*
249,062	454	366	192,816	42,163	.....	.....	3,414	3,170	1,203	1,954,956	11. Dallas*
164,608	2,409	4,032	595,058	112,787	1,273	20,473	57,806	42,143	19,574	12,827,219	12. San Francisco
<b>921,427</b>	<b>7,705</b>	<b>13,300</b>	<b>1,825,433</b>	<b>209,381</b>	<b>3,960</b>	<b>20,746</b>	<b>10,923</b>	<b>77,518</b>	<b>39,729</b>	<b>26,757,373</b>	<b>Reserve branch cities<sup>1</sup></b>
18,484	288	1,843	66,414	12,397	.....	541	.....	4,336	2,964	1,217,713	2. Buffalo*
28,812	100	236	82,137	12,169	.....	.....	72	4,170	1,250	1,189,037	4. Cincinnati*
27,302	.....	690	168,551	31,004	9	1,238	.....	9,823	2,430	3,007,242	4. Pittsburgh*
26,796	98	243	68,666	8,034	60	.....	94	2,440	2,220	926,393	5. Baltimore*
25,268	.....	.....	87,709	4,451	.....	.....	.....	1,443	2,104	678,062	5. Charlotte*
25,390	.....	.....	28,123	4,993	.....	.....	.....	1,278	998	448,495	6. Birmingham
40,517	10	.....	53,995	4,229	.....	.....	.....	724	122	451,675	6. Jacksonville*
33,956	.....	.....	42,370	5,055	60	.....	.....	961	573	536,537	6. Nashville
44,675	401	42	96,416	7,325	.....	500	2,191	3,363	1,355	1,078,438	6. New Orleans
66,049	740	6,501	246,007	19,285	7	1,399	.....	11,669	4,015	3,834,918	7. Detroit
18,863	25	.....	18,654	2,853	.....	.....	.....	175	101	211,357	8. Little Rock
28,553	.....	.....	58,290	2,959	36	.....	.....	1,685	464	647,466	8. Louisville
61,387	97	71	48,821	6,683	.....	.....	.....	1,075	348	660,536	8. Memphis
2,602	.....	.....	7,083	215	45	.....	.....	241	20	58,507	9. Helena
40,944	250	19	56,362	1,773	168	.....	.....	2,719	1,320	803,326	10. Denver*
50,471	.....	.....	29,592	5,117	147	1,686	.....	804	208	482,731	10. Oklahoma City*
20,816	270	.....	42,507	3,409	.....	.....	.....	1,587	171	490,934	10. Omaha
22,751	.....	154	12,542	1,678	130	.....	.....	156	165	223,149	11. El Paso
160,998	3,486	1,006	119,106	15,537	2,469	4,584	5,371	3,670	13,580	1,610,399	11. Houston*
27,066	273	37	27,901	5,515	.....	.....	.....	1,103	748	476,359	11. San Antonio*
79,836	17	963	249,747	17,008	24	6,104	280	13,306	1,717	3,892,365	12. Los Angeles*
23,677	709	504	79,835	19,009	379	.....	.....	6,578	1,573	1,682,154	12. Portland
16,552	110	.....	31,367	1,284	8	4,276	.....	1,18	220	515,932	12. Salt Lake City*
29,662	831	991	103,238	17,399	418	.....	.....	4,194	1,063	1,633,748	12. Seattle*
<b>468,351</b>	<b>1,057</b>	<b>569</b>	<b>464,745</b>	<b>63,642</b>	<b>212</b>	<b>4,203</b>	<b>173</b>	<b>15,218</b>	<b>8,111</b>	<b>7,489,917</b>	<b>Other reserve cities<sup>1</sup></b>
30,975	.....	51	48,305	8,139	.....	.....	.....	316	829	669,364	4. Columbus
46,241	.....	.....	13,497	1,976	.....	80	.....	1,527	750	531,199	4. Toledo
42,405	24	303	60,711	17,960	87	1,150	.....	1,636	1,596	1,271,660	5. Washington*
4,984	.....	.....	8,611	991	6	.....	.....	114	52	124,215	7. Cedar Rapids
28,645	.....	.....	26,348	690	.....	1,595	42	755	162	319,596	7. Des Moines*
45,042	74	41	70,250	7,021	7	.....	.....	2,263	510	1,007,108	7. Indianapolis
23,103	70	77	84,586	7,875	57	.....	.....	1,976	2,174	1,036,327	7. Milwaukee*
7,914	192	.....	7,096	1,016	.....	.....	.....	339	36	115,526	7. Sioux City
2,247	.....	.....	18,819	.....	.....	.....	74	.....	.....	101,602	8. National Stock Yards
22,594	.....	97	50,654	2,729	.....	170	6	1,623	968	501,797	9. St. Paul*
9,405	.....	.....	4,750	690	.....	.....	.....	2	67	87,579	10. Kansas City, Kansas*
8,322	.....	.....	1,262	465	10	.....	.....	9	29	54,565	10. Pueblo
11,498	.....	.....	5,461	626	.....	.....	.....	467	66	131,895	10. Topeka
85,462	.....	.....	17,944	4,948	1	1,000	.....	1,244	500	588,833	10. Tulsa*
24,024	.....	.....	9,260	1,559	50	202	.....	1,090	173	336,267	10. Wichita
75,490	697	.....	37,191	6,957	.....	.....	.....	1,554	199	612,384	11. Fort Worth*
<b>4,249,791</b>	<b>8,735</b>	<b>2,174</b>	<b>1,452,491</b>	<b>644,622</b>	<b>16,873</b>	<b>19,371</b>	<b>4,564</b>	<b>83,569</b>	<b>65,086</b>	<b>63,732,147</b>	<b>Country banks, by districts</b>
201,688	158	505	217,726	61,349	1,399	1,195	2,013	7,888	6,151	4,875,937	1. Boston
380,985	951	460	312,190	123,737	1,755	2,607	425	25,917	13,871	11,049,829	2. New York
242,884	353	.....	98,770	58,808	2,374	1,282	14	4,485	5,253	5,152,541	3. Philadelphia
295,967	225	153	83,397	55,537	448	1,937	85	4,530	4,296	5,661,442	4. Cleveland
281,381	.....	13	147,410	46,866	1,263	1,374	422	2,860	5,780	4,142,031	5. Richmond
478,781	1,545	192	143,052	55,197	2,093	3,233	641	7,694	6,935	4,986,399	6. Atlanta
629,702	250	90	159,527	79,261	1,344	3,129	201	10,418	7,935	9,983,599	7. Chicago
239,624	34	1	44,064	24,023	721	901	.....	2,921	2,389	3,080,355	8. St. Louis
189,503	196	284	40,763	21,008	453	830	77	6,790	1,433	2,799,588	9. Minneapolis
422,177	929	.....	48,761	21,250	1,034	238	11	1,745	2,875	3,693,386	10. Kansas City
663,325	2,692	180	76,623	52,395	2,436	432	317	1,600	4,182	4,555,759	11. Dallas
223,766	434	296	80,208	45,191	1,553	3,213	358	6,721	3,986	3,751,281	12. San Francisco

<sup>1</sup> 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

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
<b>Total, including Alaska</b>	<b>6,611</b>	<b>130,788,108</b>	<b>64,315,246</b>	<b>52,529,503</b>	<b>13,441</b>	<b>10,583,539</b>	<b>2,960,717</b>	<b>385,662</b>	<b>36,300,180</b>	<b>17,942,068</b>	<b>2,016,892</b>
<b>Total, all States</b>	<b>6,610</b>	<b>130,784,780</b>	<b>64,313,101</b>	<b>52,528,328</b>	<b>13,441</b>	<b>10,583,539</b>	<b>2,960,717</b>	<b>385,654</b>	<b>36,298,734</b>	<b>17,941,766</b>	<b>2,016,689</b>
<b>New England:</b>											
Maine	37	346,122	178,912	136,336	141	19,130	10,704	899	76,969	32,061	10,975
New Hampshire	52	192,754	108,943	65,025	33	14,656	3,555	542	52,494	20,193	7,064
Vermont	37	147,384	79,064	52,345	13	11,734	3,843	385	29,592	13,311	3,588
Massachusetts	136	3,583,034	1,968,468	1,221,078	194	289,612	90,862	12,820	914,435	478,919	63,377
Rhode Island	6	678,878	368,799	247,906	6	54,430	5,544	2,193	105,176	50,402	13,943
Connecticut	55	1,372,476	651,735	530,717	16	164,007	22,198	3,803	363,077	146,940	33,789
<b>Middle Atlantic:</b>											
New York	462	29,722,986	16,441,168	10,300,241	8,027	2,277,095	565,777	130,678	9,021,140	5,042,426	272,640
New Jersey	259	4,361,332	1,932,327	1,774,383	725	512,089	127,673	14,135	890,088	425,144	92,943
Pennsylvania	630	9,294,715	4,629,227	3,441,835	176	861,592	323,753	38,132	2,334,948	1,270,736	165,993
<b>East North Central:</b>											
Ohio	406	7,150,283	3,141,842	3,315,363	285	551,798	125,996	14,999	1,750,269	887,806	140,896
Indiana	235	2,521,367	985,150	1,318,718	32	165,739	47,268	4,460	694,804	323,254	60,242
Illinois	515	11,112,452	4,456,622	5,371,265	90	894,007	367,977	22,491	2,875,975	1,553,970	120,626
Michigan	232	5,497,684	2,260,021	2,656,901	27	506,541	62,850	11,344	1,252,515	622,957	111,107
Wisconsin	168	2,018,199	859,475	959,489	73	123,747	71,409	4,006	712,164	240,401	36,695
<b>West North Central:</b>											
Minnesota	206	2,052,753	1,030,792	787,265	23	173,481	56,783	4,409	541,552	208,133	25,870
Iowa	165	1,172,595	541,634	481,340	28	128,083	19,344	2,194	322,783	132,898	22,267
Missouri	178	3,099,419	1,555,634	1,236,679	28	221,555	75,981	9,542	1,003,513	471,277	38,203
North Dakota	40	232,467	97,697	113,534	5	12,676	8,167	388	47,483	25,922	3,263
South Dakota	62	328,542	157,353	144,864	10	19,169	6,609	537	75,214	36,123	5,187
Nebraska	139	878,793	399,003	371,752	7	87,054	19,273	1,711	257,902	118,616	11,817
Kansas	212	1,024,439	384,334	479,826	137	128,000	30,173	1,969	333,750	152,231	16,904
<b>South Atlantic:</b>											
Delaware	11	343,268	185,689	152,334	2	2,582	1,199	1,464	68,606	23,705	5,384
Maryland	70	1,090,842	481,707	506,905	1	75,267	24,314	2,649	320,040	165,716	28,274
District of Columbia	13	993,529	477,533	445,754	1	38,079	29,950	2,213	294,550	166,152	21,597
Virginia	206	1,747,394	913,680	677,175	71	118,205	33,622	4,341	475,782	193,040	46,629
West Virginia	111	721,517	290,452	374,258	2	44,754	10,080	1,973	201,744	82,279	24,121
North Carolina	54	931,439	527,446	317,924	1,273	61,980	20,458	2,358	321,394	108,019	22,705
South Carolina	35	425,552	193,413	190,342	7	30,053	10,811	933	133,425	41,847	15,707
Georgia	64	1,204,425	711,409	361,399	7	108,210	20,716	2,664	388,895	145,205	22,000
Florida	90	1,803,648	702,777	911,441	8	160,312	25,448	3,682	597,877	205,800	39,587
<b>East South Central:</b>											
Kentucky	109	939,182	452,556	409,292	4	47,285	27,535	2,510	296,148	129,483	21,633
Tennessee	85	1,482,300	778,763	562,199	46	117,053	20,391	3,846	541,046	200,396	34,677
Alabama	96	1,004,300	455,403	391,534	2	130,541	24,513	2,307	308,054	135,257	24,957
Mississippi	33	308,811	143,883	111,978	1	49,808	2,305	1,857	105,164	36,486	7,902
<b>West South Central:</b>											
Arkansas	71	501,768	209,349	213,006	126	68,197	9,935	1,155	174,243	65,222	11,355
Louisiana	51	1,452,402	585,851	723,212	104	122,222	18,333	2,680	472,851	189,660	25,503
Oklahoma	222	1,349,362	609,924	555,867	17	136,635	43,939	2,980	575,437	209,042	23,056
Texas	577	6,028,124	3,343,640	2,188,134	50	378,107	103,477	14,716	2,588,382	895,881	109,295
<b>Mountain:</b>											
Montana	84	462,853	191,513	224,606	50	29,906	16,079	699	129,783	58,620	8,366
Idaho	20	390,688	200,646	173,143	188	13,317	2,724	670	68,100	33,963	7,072
Wyoming	40	220,251	96,700	106,153	1	12,757	4,238	403	65,177	25,303	5,222
Colorado	94	1,079,739	507,744	504,409	50	48,735	16,773	2,028	323,034	140,565	17,798
New Mexico	34	290,314	135,325	142,099	50	10,808	1,543	489	113,779	47,701	7,135
Arizona	4	520,717	288,398	177,634	10	44,674	9,030	971	102,931	45,570	10,929
Utah	29	524,209	279,438	211,890	100	27,036	4,852	893	153,771	81,462	8,448
Nevada	7	221,683	100,507	103,146	1	7,718	9,915	397	47,382	22,026	7,177
<b>Pacific:</b>											
Washington	45	1,810,395	959,697	610,871	1	194,592	41,987	3,248	458,968	242,931	29,634
Oregon	20	1,425,729	700,667	541,519	1	164,283	16,530	2,730	302,413	172,522	18,041
California	103	14,721,665	7,560,791	5,633,242	1,244	1,123,926	364,281	38,181	3,217,413	1,823,593	155,276
Alaska	1	3,328	2,145	1,175	1	1	1	8	1,446	302	203
<b>Mutual Savings Banks</b> <sup>1</sup>	<b>3</b>	<b>23,007</b>	<b>8,578</b>	<b>12,235</b>		<b>1,481</b>	<b>644</b>	<b>69</b>	<b>2,604</b>	<b>1,482</b>	<b>270</b>

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	14	332,696	147,661	149,403	12	28,854	6,020	746	72,778	35,076	9,003
New Jersey—Dist. No. 2	172	3,534,155	1,592,326	1,391,535	420	435,373	102,284	12,217	705,968	343,520	71,354
Kentucky—Dist. No. 4	56	285,049	138,489	122,050	1	17,984	5,719	807	71,453	29,621	8,597
Pennsylvania—Dist. No. 4	149	3,505,621	1,601,211	1,422,019	139	326,434	140,030	15,788	827,438	492,392	58,695
West Virginia—Dist. No. 4	12	101,639	40,919	50,923	1	7,859	1,564	374	25,014	11,341	3,525
Louisiana—Dist. No. 6	34	1,168,227	447,441	616,969	104	84,373	17,346	1,994	370,155	158,005	18,366
Mississippi—Dist. No. 6	21	260,495	124,278	90,562	1	43,531	1,430	694	89,041	30,192	6,510
Tennessee—Dist. No. 6	72	972,105	459,395	421,954	46	72,456	15,858	2,396	332,336	118,331	25,299
Indiana—Dist. No. 7	174	2,210,330	845,395	1,163,543	22	154,393	43,133	3,844	612,562	287,370	52,265
Illinois—Dist. No. 7	365	10,442,805	4,229,723	5,026,628	90	824,608	340,493	21,263	2,706,011	1,480,538	106,269
Michigan—Dist. No. 7	192	5,328,418	2,196,140	2,571,397	13	489,973	59,878	11,017	1,222,755	608,282	106,828
Wisconsin—Dist. No. 7	126	1,839,485	788,986	868,338	73	110,934	67,502	3,652	472,033	222,562	32,583
Missouri—Dist. No. 10	46	1,044,486	503,061	427,637	7	81,920	29,110	2,751	440,007	187,966	10,482
New Mexico—Dist. No. 10	10	184,111	86,898	89,754	1	6,431	737	291	76,057	32,684	3,724
Oklahoma—Dist. No. 10	209	1,326,178	597,761	548,060	17	133,670	43,744	2,926	563,147	206,061	22,134
Arizona—Dist. No. 12	3	452,473	259,432	146,693	10	37,028	8,414	896	92,673	41,202	9,464

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



## OF BANKS ON JUNE 30, 1955, BY STATES

ASSETS [In thousands of dollars]

and bank balances										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	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		
6,677,519	26,778	101,495	9,535,428	1,360,843	23,172	102,485	437,512	376,910	296,499	169,685,709	Total, including Alaska
6,676,681	26,778	101,495	9,535,325	1,360,744	23,155	102,485	437,512	376,910	296,482	169,680,802	Total, all States
20,148	.....	25	13,760	4,733	208	353	.....	569	450	429,404	New England:
12,263	18	13	12,943	2,601	54	47	.....	6	196	248,152	Maine
8,506	15	29	4,143	2,009	186	109	.....	176	88	179,544	New Hampshire
91,697	711	7,516	272,215	44,403	431	1,084	27,237	9,502	9,453	4,589,579	Vermont
15,806	14	326	24,685	10,567	12	.....	1,764	1,874	663	798,934	Massachusetts
89,580	91	63	92,614	19,986	591	.....	.....	2,155	2,152	1,760,437	Rhode Island
315,648	3,247	60,279	3,326,900	260,168	1,246	7,078	321,925	105,870	139,601	39,580,014	Connecticut
212,739	584	65	158,613	61,060	820	359	40	13,465	4,729	5,331,893	Middle Atlantic:
335,435	1,486	5,516	555,782	111,670	2,492	16,543	5,883	22,852	18,015	11,807,118	New York
349,808	325	1,700	369,734	67,393	155	12,018	135	18,426	8,311	9,006,990	New Jersey
202,606	191	41	108,470	23,688	262	305	41	4,880	2,256	3,247,603	Pennsylvania
467,186	1,477	5,127	727,089	48,166	797	1,441	3,855	32,511	12,722	14,087,419	East North Central:
210,249	764	6,591	300,847	54,427	673	1,904	24	14,844	6,605	6,828,676	Ohio
127,244	84	77	107,663	17,929	143	495	120	3,922	3,177	2,556,149	Indiana
121,005	460	4,237	181,847	13,198	490	4,224	619	6,923	2,064	2,621,823	Illinois
110,887	198	.....	56,533	7,732	182	2,515	42	1,595	742	1,508,186	Michigan
192,447	154	277	301,335	26,121	369	1,429	1,423	9,257	4,170	4,145,701	Wisconsin
14,352	4	68	3,874	2,354	.....	.....	.....	1,078	98	283,480	West North Central:
28,156	.....	.....	5,748	2,921	76	.....	2	1,197	231	408,183	Minnesota
70,126	270	.....	57,073	6,736	195	.....	.....	2,134	570	1,146,330	Iowa
140,828	113	.....	23,674	7,220	241	208	.....	1,587	733	1,368,178	Missouri
26,405	100	.....	13,012	3,905	130	1,036	.....	802	264	418,011	North Dakota
53,022	98	243	72,687	14,155	156	342	94	2,599	3,726	1,431,954	South Dakota
43,806	24	303	62,668	18,623	142	1,150	.....	1,636	1,629	1,311,259	Nebraska
114,100	537	45	121,431	24,711	721	2,552	355	2,421	3,166	2,257,102	Kansas
69,623	180	.....	25,541	8,082	101	948	19	617	1,175	934,203	South Atlantic:
72,109	66	.....	118,496	12,537	134	3	58	2,198	2,501	1,270,265	Delaware
45,893	185	.....	29,793	5,513	166	23	.....	591	572	565,842	Maryland
81,273	232	3	140,183	19,951	101	.....	755	2,837	2,834	1,619,799	District of Columbia
232,614	861	113	118,902	27,774	893	2,383	225	5,062	4,077	2,441,939	Virginia
81,325	.....	.....	63,707	8,504	61	194	4	2,025	799	1,246,917	West Virginia
187,597	297	71	117,408	21,548	419	.....	1,852	2,996	1,252	2,051,413	North Carolina
99,709	361	76	47,694	12,279	548	350	366	2,427	2,085	1,330,409	South Carolina
49,638	.....	.....	11,138	4,414	134	500	.....	43	596	419,662	Georgia
69,591	40	.....	28,035	5,793	53	77	.....	675	493	683,102	Florida
139,884	502	42	117,260	16,185	144	566	2,191	4,835	2,081	1,951,255	East South Central:
290,129	731	.....	52,479	14,671	320	2,831	600	2,155	1,629	1,947,005	Kentucky
1,121,081	7,577	1,720	449,828	118,000	4,718	4,872	9,102	10,375	19,722	8,780,295	Tennessee
44,119	21	101	18,556	4,437	68	156	10	1,314	357	598,978	Alabama
15,437	100	.....	11,528	4,893	109	23	.....	11	325	464,149	Mississippi
27,860	.....	.....	6,792	1,899	82	.....	.....	337	490	288,236	West South Central:
100,505	250	19	63,897	5,356	334	246	.....	2,874	1,694	1,413,277	Arkansas
50,805	.....	.....	8,138	4,086	271	78	.....	308	154	408,990	Louisiana
21,557	.....	157	24,718	8,394	745	975	353	2,391	1,032	637,538	Oklahoma
30,632	110	.....	33,119	2,781	100	4,305	3	25	258	685,452	Texas
11,182	.....	.....	6,997	3,832	23	.....	.....	790	420	274,130	Mountain:
64,707	842	1,066	119,788	25,789	676	475	228	4,916	1,777	2,303,224	Montana
30,095	757	504	80,494	19,649	379	.....	96	6,607	1,596	1,756,469	Idaho
365,267	2,701	5,082	865,494	147,901	1,804	28,288	58,091	58,220	22,752	18,256,134	Wyoming
838	.....	.....	103	99	17	.....	.....	.....	17	4,907	Colorado
810	.....	.....	42	67	.....	.....	.....	.....	14	25,692	New Mexico
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Arizona
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Utah
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pacific:
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Alaska
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mutual Savings Banks <sup>1</sup>

## OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

12,613	.....	9	16,077	5,339	70	.....	.....	462	393	411,738	Connecticut—Dist. No. 2
166,963	386	65	123,680	47,189	445	358	40	11,903	3,419	4,303,477	New Jersey—Dist. No. 2
30,122	.....	.....	3,113	3,863	25	12	4	217	231	360,854	Kentucky—Dist. No. 4
87,724	115	693	187,819	45,829	271	1,260	214	10,534	3,461	4,394,628	Pennsylvania—Dist. No. 4
8,279	.....	.....	1,869	375	6	237	.....	242	177	127,690	West Virginia—Dist. No. 4
87,855	502	42	105,385	12,346	58	500	2,191	3,957	1,818	1,559,252	Louisiana—Dist. No. 6
41,659	.....	.....	10,680	3,831	134	500	.....	42	533	354,576	Mississippi—Dist. No. 6
120,618	200	.....	67,888	14,027	419	.....	.....	1,920	860	1,321,667	Tennessee—Dist. No. 6
175,747	191	41	96,948	19,398	234	305	41	4,582	1,928	2,849,380	Indiana—Dist. No. 7
409,555	1,468	5,127	703,054	43,106	503	1,427	3,781	31,857	12,302	13,241,792	Illinois—Dist. No. 7
201,361	764	6,591	298,929	53,013	552	1,904	24	14,840	6,498	6,628,004	Michigan—Dist. No. 7
111,666	70	77	105,075	16,396	110	495	120	3,477	3,069	2,335,185	Wisconsin—Dist. No. 7
90,528	137	179	150,715	6,044	.....	519	71	2,321	1,050	1,494,498	Missouri—Dist. No. 10
32,864	.....	.....	6,785	2,549	238	.....	.....	308	122	263,385	New Mexico—Dist. No. 10
282,102	706	.....	52,144	14,462	320	2,831	600	2,155	1,613	1,911,306	Oklahoma—Dist. No. 10
19,943	.....	134	21,930	7,734	547	975	353	2,391	988	558,134	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
<b>Total, incl. Alaska...</b>	<b>114,410,502</b>	<b>85,706,133</b>	<b>4,655,881</b>	<b>8,116,597</b>	<b>11,482,086</b>	<b>1,530,555</b>	<b>2,919,250</b>	<b>40,259,187</b>	<b>36,503,893</b>	<b>318,930</b>	<b>19,483</b>	<b>1,967,614</b>	<b>49,550</b>	<b>1,399,717</b>
<b>Total, all States...</b>	<b>114,408,199</b>	<b>85,704,205</b>	<b>4,655,784</b>	<b>8,116,408</b>	<b>11,482,086</b>	<b>1,530,555</b>	<b>2,919,161</b>	<b>40,256,876</b>	<b>36,502,182</b>	<b>318,730</b>	<b>19,483</b>	<b>1,967,214</b>	<b>49,550</b>	<b>1,399,717</b>
<b>New England:</b>														
Maine.....	234,809	191,182	9,471	17,027	9,732	11	7,386	152,549	150,688	471	7	1,383		
New Hampshire.....	171,788	134,773	7,808	12,609	10,351		6,247	48,367	47,583	650	15	119		
Vermont.....	75,725	64,035	2,665	4,467	1,660		2,898	83,945	82,337	250	3	855		
Massachusetts.....	3,463,828	2,685,042	147,605	188,704	325,331	38,803	78,343	621,463	579,438	12,635	1,627	10,893	140	16,730
Rhode Island.....	443,501	349,136	19,029	49,385	8,593	1,351	16,007	282,346	280,392	1,559	174	221		
Connecticut.....	1,287,517	1,037,453	58,738	94,954	42,519	16	53,837	322,527	320,505	1,437	30	555		
<b>Middle Atlantic:</b>														
New York.....	28,901,450	20,741,575	1,320,171	1,083,704	3,199,924	1,195,385	1,360,691	6,220,564	4,748,730	68,308		263,386	12,256	1,127,884
New Jersey.....	2,941,632	2,374,545	116,032	286,256	78,135	534	86,130	1,972,802	1,935,576	8,555		28,545	101	25
Pennsylvania.....	7,503,715	6,122,729	307,775	284,376	660,397	19,910	108,528	3,029,276	2,905,449	4,332	832	112,949	1,439	4,275
<b>East North Central:</b>														
Ohio.....	5,526,884	4,369,741	266,112	448,526	324,773	5,749	111,983	2,800,859	2,642,598	3,665	893	153,412	291	
Indiana.....	2,190,795	1,594,455	85,247	351,076	110,200	354	49,463	832,164	821,676	4,329	2,444	3,557	158	
Illinois.....	9,609,837	7,179,603	451,417	577,262	1,225,516	39,214	136,825	3,428,273	3,262,522	9,421	1,268	139,052	310	15,700
Michigan.....	3,832,226	3,013,013	241,955	287,840	216,240	6,143	67,035	2,524,027	2,444,283	4,683	55	74,702	304	
Wisconsin.....	1,542,730	1,186,268	79,147	109,317	135,813	781	31,404	831,090	813,006	4,519	1,217	11,892	456	
<b>West North Central:</b>														
Minnesota.....	1,751,119	1,178,182	78,928	169,753	298,361	3,776	22,119	645,873	631,680	468	70	13,539	116	
Iowa.....	1,047,632	736,949	34,054	156,885	107,613		12,131	347,342	345,850	1,020	83	363	26	
Missouri.....	3,170,860	2,144,331	133,206	166,748	695,975	4,617	25,983	657,803	649,195	2,755	556	4,982	315	
North Dakota.....	182,641	152,358	4,769	14,549	8,862	17	2,086	78,003	75,961	657	6	1,379		
South Dakota.....	276,541	212,301	7,159	44,194	9,113		3,774	103,376	96,149	1,126	2	6,099		
Nebraska.....	929,238	678,078	32,094	79,962	131,012		8,089	120,979	120,723	94	29	133		
Kansas.....	1,098,249	745,755	29,365	216,423	96,591	25	10,090	171,620	167,573	2,998	50	991	8	
<b>South Atlantic:</b>														
Delaware.....	321,803	279,499	25,536	3,564	4,172		9,032	49,927	49,505	240		182		
Maryland.....	1,009,974	747,189	51,915	121,711	80,638	1,033	7,488	309,706	293,422	8,201	6	8,057	20	
District of Columbia.....	947,846	827,670	32,596	111	56,250	7,151	24,068	269,156	232,667	17,639	1,025			17,825
Virginia.....	1,338,156	1,019,760	47,839	96,105	148,205	239	26,008	724,747	647,255	17,553	2,235	57,016	688	
West Virginia.....	603,455	459,185	20,631	72,328	38,994		12,317	235,446	231,500	1,628	298	1,693	327	
North Carolina.....	934,386	656,359	36,385	80,622	133,059	90	27,871	215,533	157,319	6,608	7	49,955	1,644	
South Carolina.....	448,616	342,464	17,930	62,031	14,090		12,101	74,512	68,417	5,242	7	571	275	
Georgia.....	1,245,081	875,309	47,167	131,045	184,663	97	6,800	235,532	223,270	4,944	869	5,985	464	
Florida.....	1,820,427	1,355,828	43,726	173,895	215,930	3,894	27,154	449,590	371,683	8,755	2,759	62,518	875	3,000
<b>East South Central:</b>														
Kentucky.....	943,242	706,102	34,781	54,044	138,055	35	10,225	195,793	183,239	5,152	15	7,312	75	
Tennessee.....	1,407,637	898,902	37,757	172,060	284,455	1,221	13,242	485,009	459,413	3,856	179	20,277	1,284	
Alabama.....	952,228	749,088	31,678	92,003	71,209	255	7,995	268,119	262,966	3,405	27	461	1,260	
Mississippi.....	319,310	205,195	9,046	61,036	43,008		1,025	69,057	67,389	1,558		110		
<b>West South Central:</b>														
Arkansas.....	510,000	377,642	10,089	59,998	58,341		3,930	117,256	114,542	1,044	25	1,510	135	
Louisiana.....	1,544,647	926,244	32,559	361,647	199,818	8,876	15,503	283,943	261,146	1,223	57	17,685	830	3,002
Oklahoma.....	1,578,405	1,134,406	51,382	152,593	127,406	154	22,904	209,890	197,767	6,227	97	4,415	1,384	
Texas.....	6,943,750	5,074,086	177,727	419,774	1,170,720	20,602	80,841	1,182,270	937,264	21,805	1,172	216,167	4,862	1,000
<b>Mountain:</b>														
Montana.....	448,678	351,527	10,331	58,584	23,623		4,613	114,687	114,186	83	3	410	5	
Idaho.....	295,108	228,835	7,805	52,312	3,186		2,970	139,990	138,951	959	11	19	50	
Wyoming.....	203,309	153,480	4,656	33,212	9,473		2,488	63,954	62,061	1,492	18	383	13	
Colorado.....	1,004,032	783,328	37,431	76,536	94,592	68	12,077	306,629	287,281	2,420	10	16,905	13	
New Mexico.....	311,701	205,357	12,357	76,307	14,076		3,604	73,208	69,598	2,822	11	777		
Arizona.....	440,211	347,721	9,810	64,230	5,966	3,755	8,729	148,187	145,872	1,953	10	352		
Utah.....	450,845	336,628	13,044	55,294	41,765	3	4,111	188,515	183,995	2,350	1,020	700	450	
Nevada.....	172,035	129,524	5,514	31,784	897		4,316	83,232	78,237	2,207		2,788		
<b>Pacific:</b>														
Washington.....	1,510,659	1,201,092	51,025	160,894	73,123	5,637	18,888	619,811	599,864	8,388	9	1,660	390	9,500
Oregon.....	994,858	825,740	27,497	90,892	22,681	2,093	25,955	614,995	572,185	64	13	42,683	50	
California.....	9,524,643	7,614,541	334,823	657,779	436,980	158,663	321,857	7,252,934	6,368,774	46,980	239	617,616	18,549	200,776
Alaska.....	2,303	1,928	97	189			89	2,311	1,711	200		400		
<b>Mutual Savings Banks<sup>1</sup>...</b>	<b>232</b>	<b>127</b>	<b>5</b>	<b>100</b>				<b>23,236</b>	<b>23,233</b>				<b>3</b>	

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	262,912	219,014	11,794	13,460	8,624		10,020	116,880	116,356	65	20	439		
New Jersey—Dist. No. 2	2,334,584	1,895,250	95,393	193,517	74,657	534	75,233	1,632,549	1,608,233	2,962		21,241	88	25
Kentucky—Dist. No. 4	241,055	207,969	6,655	18,923	5,178		2,330	83,536	80,026	7		3,448	55	
Pennsylvania—Dist. No. 4	2,768,803	2,329,011	115,234	89,973	200,438	2,828	31,319	1,128,792	1,092,216	276	176	34,776	848	500
West Virginia—Dist. No. 4	75,547	56,460	4,318	10,531	2,451		1,787	35,434	33,942	30	10	1,452		
Louisiana—Dist. No. 6	1,235,400	716,257	25,478	308,949	167,265	8,876	8,575	229,204	206,522	1,128	47	17,685	820	3,002
Mississippi—Dist. No. 6	269,528	164,664	7,514	54,080	42,400		870	58,624	57,132	1,492				
Tennessee—Dist. No. 6	883,041	569,714	26,565	119,517	156,250		10,995	343,872	319,849	3,006	176	19,557	1,284	
Indiana—Dist. No. 7	1,916,285	1,393,757	76,104	307,402	95,045	354	43,623	740,224	730,747	3,874	2,424	3,046	133	
Illinois—Dist. No. 7	9,074,070	6,790,253	438,588	514,448	1,159,574	39,214	131,993	3,184,735	3,049,700	8,634	1,218	109,173	310	15,700
Michigan—Dist. No. 7	3,750,756	2,950,328	237,435	275,333	216,036	6,143	65,481	2,421,372	2,342,376	4,504	30			

OF BANKS ON JUNE 30, 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	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State or Territory
154,669,689	115,125	458,752	1,981,570	157,225,136	3,779,421	6,103,180	2,216,002	361,970	12,460,573	98,199,036	87,206,552	<b>Total, including Alaska</b>
154,665,075	115,125	458,752	1,981,566	157,220,518	3,779,218	6,103,130	2,215,966	361,970	12,460,284	98,197,674	87,204,449	<b>Total, all States</b>
387,358	545	.....	3,237	391,140	13,553	13,818	9,628	1,265	38,264	200,901	201,835	New England:
220,155	1,405	.....	979	222,539	6,169	11,944	6,058	1,442	25,613	146,582	140,686	Maine
159,670	275	.....	1,732	161,677	6,007	6,686	3,932	1,242	17,867	63,076	67,257	New Hampshire
4,085,291	2,025	28,328	54,080	4,169,724	113,133	221,573	63,597	21,552	419,855	3,100,100	2,679,874	Vermont
725,847	300	1,764	9,042	736,953	16,130	33,647	12,139	65	61,981	403,010	389,843	Massachusetts
1,610,044	750	.....	18,018	1,628,812	45,422	59,068	22,438	4,697	131,625	1,105,323	1,093,630	Rhode Island
35,122,014	17,950	340,307	790,521	36,270,792	984,892	1,743,045	550,153	31,132	3,309,222	25,258,902	19,859,070	Connecticut
12,414,434	5,528	40	40,177	4,960,179	114,262	179,308	65,240	12,904	371,714	2,570,280	2,588,318	Middle Atlantic:
10,532,991	35,570	6,381	93,127	10,668,069	296,977	654,107	170,655	17,310	1,139,049	6,612,498	5,959,851	New York
8,327,743	480	135	71,293	8,399,651	194,440	307,159	98,662	7,078	607,339	4,807,342	4,560,516	New Jersey
3,022,959	525	41	22,470	3,045,995	56,598	89,041	48,640	7,329	201,608	1,879,736	1,886,524	Pennsylvania
13,038,110	320	4,105	87,782	13,130,317	311,957	430,443	131,266	83,436	957,102	8,415,562	7,166,601	East North Central:
6,356,253	.....	24	72,663	6,428,940	117,266	187,089	79,642	15,739	399,736	3,321,130	3,067,041	Ohio
2,373,820	3,850	120	12,897	2,390,687	45,981	83,781	30,821	4,879	165,462	1,308,452	1,219,326	Indiana
2,396,992	7,850	619	27,859	2,433,320	60,705	86,426	28,671	12,701	188,503	1,448,267	1,188,207	Illinois
1,394,974	280	42	3,557	1,398,853	26,068	47,125	30,281	5,859	109,333	880,212	849,432	Michigan
3,828,663	3,500	1,427	28,388	3,861,978	96,092	118,322	63,805	5,594	283,723	2,677,133	2,035,727	Wisconsin
260,644	1,950	.....	2,268	264,862	5,175	7,771	4,605	1,067	18,618	164,415	165,119	West North Central:
379,917	200	2	2,436	382,555	6,873	11,004	6,228	1,523	25,628	242,637	254,521	Minnesota
1,050,217	10,939	.....	3,672	1,064,828	25,930	30,445	19,005	6,122	81,502	802,039	709,056	Iowa
1,269,869	950	.....	4,759	1,275,578	25,792	40,899	23,798	2,111	92,600	933,747	948,594	Missouri
371,730	100	.....	4,174	376,004	11,003	25,926	4,996	82	42,007	282,386	279,083	North Dakota
1,319,680	600	94	8,036	1,328,410	24,571	57,925	14,114	6,934	103,544	884,265	803,701	South Dakota
2,127,002	.....	.....	10,355	1,227,357	24,140	42,410	14,224	3,128	83,902	841,372	789,181	Nebraska
2,062,903	5,118	355	16,473	2,084,849	49,485	85,803	31,816	5,149	172,253	1,102,625	1,020,442	Kansas
838,901	5,125	19	4,491	848,536	23,355	41,068	16,820	4,424	85,667	508,291	518,289	South Atlantic:
1,149,919	3,450	58	20,835	1,174,262	20,525	59,500	12,707	3,271	96,003	743,781	646,356	Delaware
523,128	.....	.....	4,213	527,341	10,872	19,151	6,582	1,896	38,501	372,930	386,803	Maryland
1,480,613	1,571	755	17,302	1,500,241	34,083	52,194	19,648	13,633	119,558	1,023,625	872,971	District of Columbia
2,270,017	.....	242	18,994	2,289,253	57,605	65,336	19,948	9,797	152,686	1,468,911	1,437,975	Virginia
1,139,035	715	4	8,939	1,148,693	27,370	51,716	17,328	1,810	98,224	798,210	706,664	West Virginia
1,892,646	.....	1,852	15,678	1,910,176	40,975	73,897	23,030	3,335	141,237	1,102,632	966,796	North Carolina
1,220,347	50	419	9,606	1,230,422	30,600	46,122	18,071	5,194	99,987	804,825	801,392	Alabama
388,367	.....	.....	1,897	390,264	8,038	19,623	1,565	172	29,398	258,534	256,118	Georgia
627,256	.....	.....	2,572	629,828	16,355	22,358	12,564	1,997	53,274	412,374	413,535	Florida
1,828,590	.....	2,509	9,999	1,841,098	31,961	56,573	20,972	651	110,157	1,287,503	1,186,134	East South Central:
1,788,735	.....	600	7,734	1,797,069	40,735	58,994	44,998	5,209	149,936	1,236,237	1,257,424	Kentucky
8,126,020	2,069	9,189	38,838	8,176,116	226,756	257,262	100,176	19,985	604,179	5,372,841	5,124,873	Tennessee
563,365	685	10	3,911	567,971	10,118	13,051	7,190	648	31,007	386,003	396,168	Alabama
435,098	.....	.....	2,186	437,284	10,840	11,820	3,282	923	26,865	268,143	272,589	Mississippi
267,263	450	.....	1,593	269,306	3,673	9,263	4,838	1,156	18,930	168,657	182,388	West South Central:
1,310,661	.....	.....	8,440	1,319,101	28,640	38,833	21,301	5,402	94,176	839,630	808,404	Arkansas
384,909	.....	.....	1,951	386,860	7,875	7,627	2,019	4,609	22,130	252,758	277,130	Louisiana
588,398	.....	353	9,251	598,002	11,925	20,425	7,086	100	39,536	393,936	395,962	Oklahoma
639,360	.....	3	5,162	644,525	13,008	16,226	9,830	1,863	40,927	387,244	362,914	Texas
255,267	.....	.....	2,158	257,425	6,388	6,973	3,294	50	16,705	153,856	158,627	Mountain:
2,130,470	.....	244	20,579	2,151,293	45,680	63,477	38,128	4,646	151,931	1,326,164	1,261,086	Montana
1,609,853	.....	96	22,029	1,631,978	40,060	51,040	33,233	158	124,491	884,269	862,093	Idaho
16,777,577	.....	58,115	353,213	17,189,405	353,160	465,926	236,942	10,701	1,066,729	8,294,328	7,728,683	Wyoming
4,614	.....	.....	4	4,618	203	50	36	.....	289	1,362	2,103	Colorado
23,468	.....	.....	88	3,556	.....	1,843	249	44	2,136	.....	.....	New Mexico
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Utah
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pacific:
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Alaska
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mutual Savings Banks <sup>1</sup>

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

379,792	.....	.....	3,661	383,453	9,657	13,465	4,342	821	28,285	234,222	226,417	Connecticut—Dist. No. 2
3,967,133	3,026	40	35,419	4,005,618	91,750	141,510	53,808	10,791	297,859	2,043,941	2,040,320	New Jersey—Dist. No. 2
324,591	565	4	1,664	326,824	9,440	15,791	7,792	1,007	34,030	207,820	226,109	Kentucky—Dist. No. 4
3,897,595	5,650	214	38,475	3,941,934	120,602	277,509	50,585	3,998	452,694	2,493,260	2,262,484	Pennsylvania—Dist. No. 4
110,981	.....	.....	897	111,878	4,455	8,000	2,260	1,097	15,812	65,399	66,909	West Virginia—Dist. No. 4
1,464,604	.....	2,509	7,696	1,474,809	21,801	44,183	17,846	613	84,443	1,042,160	928,396	Louisiana—Dist. No. 6
328,152	.....	.....	1,797	329,949	6,763	16,643	1,177	44	24,627	217,189	208,934	Mississippi—Dist. No. 6
1,226,913	.....	.....	10,877	1,237,790	26,240	40,287	15,003	2,347	83,877	694,535	632,338	Tennessee—Dist. No. 6
2,656,509	525	41	19,545	2,676,620	48,518	76,631	41,911	5,700	172,760	1,643,607	1,647,834	Indiana—Dist. No. 7
12,258,805	100	4,031	85,112	12,348,048	296,745	404,526	115,667	76,806	893,744	7,961,461	6,733,640	Illinois—Dist. No. 7
6,172,128	.....	24	72,317	6,244,469	112,676	180,764	75,423	14,672	383,535	3,250,466	2,992,213	Michigan—Dist. No. 7
2,170,105	3,600	120	11,696	2,185,521	41,556	76,369	27,460	4,273	149,664	1,211,476	1,114,648	Wisconsin—Dist. No. 7
1,387,390	1,000	71	7,329	1,395,790	28,425	47,553	18,805	3,925	98,708	987,805	648,447	Missouri—Dist. No. 10
247,806	.....	.....	1,846	249,652	4,960	4,727	720	3,326	13,733	151,342	161,064	New Mexico—Dist. No. 10
1,756,146	.....	600	7,613	1,764,359	40,025	57,900	44,126	4,896	146,947	1,218,790	1,232,874	Oklahoma—Dist. No. 10
513,598	.....	353	8,423	522,374	10,925	18,925	5,910	.....	35,760	344,450	345,955	Arizona—Dist. No. 12

For footnote, see opposite page.

## ALL MEMBER BANKS—DEPOSITS AND RESERVES, JUNE 30, 1955

[In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves <sup>1</sup>	Net demand deposits subject to reserve	Time deposits	Reserves with Federal Reserve Banks <sup>2</sup>			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		
<b>All member banks . . . . .</b>	<b>114,410,502</b>	<b>16,211,466</b>	<b>98,199,036</b>	<b>40,259,187</b>	<b>17,942,068</b>	<b>18,202,099</b>	<b>-260,031</b>	<b>13.0</b>	<b>13.1</b>
Central reserve city banks <sup>3</sup> . . . . .	30,485,403	3,858,502	26,626,901	4,736,992	5,420,085	5,562,230	-142,145	17.3	17.7
Reserve city banks <sup>3</sup> . . . . .	44,570,222	6,651,829	37,918,393	16,283,570	7,359,189	7,639,489	-280,300	13.6	14.1
Country banks <sup>3</sup> . . . . .	39,354,877	5,701,135	33,653,742	19,238,625	5,162,794	5,000,380	162,414	9.8	9.5
<b>All member banks, by districts:</b>									
Boston . . . . .	5,414,256	629,486	4,784,770	1,394,317	706,750	762,300	-55,550	11.4	12.3
New York . . . . .	31,498,946	3,961,881	27,537,065	7,969,993	5,421,022	5,458,529	-37,507	15.3	15.4
Philadelphia . . . . .	5,663,763	735,800	4,927,963	2,290,664	883,673	859,739	23,934	12.2	11.9
Cleveland . . . . .	8,612,289	1,038,468	7,573,821	4,048,621	1,421,160	1,402,050	19,110	12.2	12.1
Richmond . . . . .	5,206,886	819,021	4,387,865	1,793,666	745,712	750,451	-4,739	12.1	12.1
Atlanta . . . . .	6,405,705	1,154,460	5,251,245	1,584,941	792,790	847,571	-54,781	11.6	12.4
Chicago . . . . .	17,216,331	2,269,109	14,947,222	7,436,190	2,731,650	2,875,221	-143,571	12.2	12.8
St. Louis . . . . .	4,538,709	706,945	3,831,764	1,215,967	646,670	645,013	1,657	12.8	12.8
Minneapolis . . . . .	2,855,591	446,629	2,408,962	1,133,167	361,312	404,003	-42,691	10.2	11.4
Kansas City . . . . .	6,207,848	1,105,838	5,102,010	1,081,504	863,426	833,229	30,197	14.0	13.5
Dallas . . . . .	7,453,404	1,666,871	5,786,533	1,281,094	949,902	927,410	22,492	13.4	13.1
San Francisco . . . . .	13,336,774	1,676,958	11,659,816	9,029,063	2,418,001	2,436,583	-18,582	11.7	11.8
<b>Central reserve city banks:</b>									
New York . . . . .	24,373,286	3,151,516	21,221,770	3,418,171	4,398,909	4,415,263	-16,354	17.9	17.9
Chicago . . . . .	6,112,117	706,986	5,405,131	1,318,821	1,021,176	1,146,967	-125,791	15.2	17.1
<b>Reserve city banks, by districts:</b>									
Boston . . . . .	2,183,603	210,072	1,973,531	207,817	331,043	365,626	-34,583	15.2	16.8
New York . . . . .	1,081,178	117,190	963,988	468,260	186,758	196,931	-10,173	13.0	13.7
Philadelphia . . . . .	2,958,323	394,146	2,564,177	356,982	488,457	479,401	9,056	16.7	16.4
Cleveland . . . . .	5,505,116	659,104	4,846,012	1,973,100	948,792	970,937	-22,145	13.9	14.2
Richmond . . . . .	2,627,288	390,222	2,237,066	597,247	419,781	432,534	-12,753	14.8	15.3
Atlanta . . . . .	2,835,538	532,627	2,302,911	534,244	376,276	441,236	-64,960	13.3	15.6
Chicago . . . . .	5,395,791	773,540	4,622,251	2,548,882	928,930	959,449	-30,519	13.0	13.4
St. Louis . . . . .	2,496,636	423,257	2,073,379	420,419	377,794	394,229	-16,435	15.1	15.8
Minneapolis . . . . .	1,196,505	225,363	971,142	201,139	125,166	184,863	-59,697	10.7	15.8
Kansas City . . . . .	3,409,824	627,955	2,781,869	469,582	508,669	524,216	-15,547	15.6	16.1
Dallas . . . . .	3,741,112	924,923	2,816,189	761,274	533,815	544,978	-11,163	14.9	15.2
San Francisco . . . . .	11,139,308	1,373,430	9,765,878	7,744,624	2,133,708	2,145,089	-11,381	12.2	12.3
<b>Country banks, by districts:</b>									
Boston . . . . .	3,230,653	419,414	2,811,239	1,186,500	375,707	396,674	-20,967	9.4	9.9
New York . . . . .	6,044,482	693,175	5,351,307	4,083,562	835,355	846,335	-10,980	8.9	9.0
Philadelphia . . . . .	2,705,440	341,654	2,363,786	1,933,682	395,216	380,338	14,878	9.2	8.9
Cleveland . . . . .	3,107,173	379,364	2,727,809	2,075,521	472,368	431,113	41,255	9.8	9.0
Richmond . . . . .	2,579,598	428,799	2,150,799	1,196,419	325,931	317,917	8,014	9.7	9.5
Atlanta . . . . .	3,570,167	621,833	2,948,334	1,050,697	416,514	406,335	10,179	10.4	10.2
Chicago . . . . .	5,708,423	788,583	4,919,840	3,568,487	781,544	768,805	12,739	9.2	9.1
St. Louis . . . . .	2,042,073	283,688	1,758,385	795,548	268,876	250,784	18,092	10.5	9.8
Minneapolis . . . . .	1,659,086	221,266	1,437,820	932,028	236,146	219,140	17,006	10.0	9.2
Kansas City . . . . .	2,798,024	477,883	2,320,141	611,922	354,757	309,013	45,744	12.1	10.5
Dallas . . . . .	3,712,292	741,948	2,970,344	519,820	416,087	382,432	33,655	11.9	11.0
San Francisco . . . . .	2,197,466	303,528	1,893,938	1,284,439	284,293	291,494	-7,201	8.9	9.2

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 JUNE 30, 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
<b>ASSETS</b>													
<b>Loans and investments</b> .....	<b>47,472,734</b>	<b>1,734,262</b>	<b>23,311,423</b>	<b>2,656,639</b>	<b>4,091,123</b>	<b>1,856,746</b>	<b>857,923</b>	<b>5,965,704</b>	<b>1,685,922</b>	<b>446,952</b>	<b>864,954</b>	<b>700,246</b>	<b>3,300,840</b>
Loans (including overdrafts).....	24,891,394	907,574	13,181,875	1,511,935	1,865,381	990,638	467,174	2,422,927	834,141	198,433	428,889	362,954	1,719,473
United States Government direct obligations.....	17,859,605	613,800	7,972,437	881,313	1,796,510	708,789	303,381	2,777,330	688,160	206,682	322,914	266,114	1,322,175
Obligations guaranteed by United States Government.....	10,686	238	7,989	269	189	1,323	152	101	45	63	117	100	100
Obligations of States and political subdivisions.....	3,572,940	159,254	1,632,967	192,778	324,346	102,648	79,287	598,003	107,184	30,540	94,393	58,316	193,224
Other bonds, notes, and debentures.....	964,242	47,289	407,042	56,475	93,750	48,223	5,781	157,676	50,471	10,495	16,507	11,118	59,415
Corporate stocks (including Federal Reserve Bank stock).....	173,867	6,107	109,113	13,869	10,947	5,125	2,148	9,667	5,921	739	2,134	1,644	6,453
<b>Reserves, cash, and bank balances</b> .....	<b>13,408,359</b>	<b>429,607</b>	<b>7,205,948</b>	<b>721,247</b>	<b>906,559</b>	<b>559,589</b>	<b>253,698</b>	<b>1,340,874</b>	<b>478,885</b>	<b>105,642</b>	<b>314,796</b>	<b>257,579</b>	<b>833,935</b>
Reserve with Federal Reserve Banks.....	6,987,195	209,178	3,957,602	368,595	469,068	246,691	101,984	705,444	231,044	50,307	129,534	91,561	426,187
Cash in vault.....	652,555	34,948	214,246	39,874	83,443	47,022	19,930	105,597	26,793	8,247	12,392	20,321	39,742
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,574,904	64,792	229,810	86,037	184,312	116,397	81,662	300,775	102,852	36,793	91,898	125,462	154,114
Other balances with banks in United States.....	7,395	454	3,155	1,168	100	274	48	525	26	9	385	239	1,012
Balances with banks in foreign countries.....	55,723	1,163	51,227	356	607	143	15	781	29	23	111	55	1,213
Cash items in process of collection.....	4,130,587	119,072	2,749,908	225,217	169,029	149,062	50,059	227,752	118,141	10,263	80,476	19,941	211,667
Due from own foreign branches.....	18,115		18,115										
Bank premises owned and furniture and fixtures.....	456,743	24,478	212,819	32,372	31,728	27,197	14,668	45,636	12,066	2,383	4,498	13,386	35,512
Other real estate owned.....	4,992	335	378	558	311	169	450	298	108	50	326	1,791	218
Investments and other assets indirectly representing bank premises or other real estate.....	35,337	918	5,762	8,707	11,269	3,713		2,220	616	336	111		1,685
Customers' liability on acceptances.....	291,617	756	282,688	3,123	58	19	503	741	729				3,000
Income accrued but not yet collected.....	145,613	4,428	85,530	8,756	11,938	4,307	1,806	12,186	4,858	585	1,822	253	9,144
Other assets.....	111,315	3,491	6,857	8,106	6,306	6,084	2,133	5,853	2,384	220	1,724	967	6,190
<b>Total assets</b> .....	<b>61,944,825</b>	<b>2,198,275</b>	<b>31,190,520</b>	<b>3,439,508</b>	<b>5,059,292</b>	<b>2,457,824</b>	<b>1,131,181</b>	<b>7,373,512</b>	<b>2,185,568</b>	<b>556,168</b>	<b>1,188,231</b>	<b>974,222</b>	<b>4,190,524</b>
<b>LIABILITIES</b>													
<b>Demand deposits</b> .....	<b>42,877,383</b>	<b>1,613,447</b>	<b>23,154,418</b>	<b>2,505,261</b>	<b>2,867,496</b>	<b>1,643,464</b>	<b>791,882</b>	<b>4,222,511</b>	<b>1,586,343</b>	<b>343,329</b>	<b>931,358</b>	<b>775,510</b>	<b>2,442,364</b>
Individuals, partnerships, and corporations.....	32,106,338	1,283,864	16,610,492	2,067,517	2,391,652	1,229,431	569,812	3,353,716	1,142,166	265,586	602,895	636,896	1,952,311
United States Government.....	1,807,168	62,174	1,039,372	107,340	129,911	57,039	20,400	183,568	74,733	10,614	22,106	12,444	87,467
States and political subdivisions.....	2,290,650	140,930	820,430	90,441	167,285	125,997	116,977	367,537	106,018	50,515	95,994	76,267	132,259
Banks in United States.....	4,270,141	66,799	2,680,957	198,329	117,497	198,872	75,743	237,549	247,889	12,342	200,322	40,621	193,221
Banks in foreign countries.....	977,372	2,793	933,820	5,464	2,773	2,706	847	4,608	2,220		752	386	21,003
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,425,714	56,887	1,069,347	36,170	58,378	29,419	8,103	75,533	13,317	4,272	9,289	8,896	56,103
<b>Time deposits</b> .....	<b>13,156,618</b>	<b>371,323</b>	<b>4,589,113</b>	<b>578,166</b>	<b>1,781,327</b>	<b>593,395</b>	<b>252,619</b>	<b>2,651,241</b>	<b>423,477</b>	<b>174,647</b>	<b>162,333</b>	<b>130,391</b>	<b>1,448,586</b>
Individuals, partnerships, and corporations.....	11,647,935	364,350	3,518,022	537,709	1,698,399	521,573	217,399	2,594,262	414,267	170,011	156,896	118,908	1,336,145
United States Government.....	68,586	2,093	39,018	480	456	12,522	2,292	3,206	4,165	57	797	724	2,776
Postal savings.....	6,393	222	15	50	713	2,240	2,735	354	29	7	16	1	11
States and political subdivisions.....	533,397	4,658	162,134	39,362	81,624	38,110	28,641	53,222	5,017	4,572	4,514	10,508	101,035
Banks in United States.....	15,789		9,081	65	135	1,125	1,552	197	5		110	250	3,269
Banks in foreign countries.....	884,518		860,843	500		17,825							5,350
<b>Total deposits</b> .....	<b>56,034,001</b>	<b>1,984,770</b>	<b>27,743,531</b>	<b>3,083,427</b>	<b>4,648,823</b>	<b>2,236,859</b>	<b>1,044,501</b>	<b>6,873,752</b>	<b>2,009,820</b>	<b>517,976</b>	<b>1,093,691</b>	<b>905,901</b>	<b>3,890,950</b>
Due to own foreign branches.....	237,399		237,399										
Bills payable, rediscounts, and other liabilities for borrowed money.....	43,525	600	15,281	10,750	6,000	4,243	746	630	2,670	285	1,820	500	
Acceptances outstanding.....	308,130	820	298,989	3,258	58	19	503	741	733				3,009
Dividends declared but not yet payable.....	27,088	1,167	17,586	2,580	1,078	553	569	1,322	1,004	68	145	112	904
Income collected but not yet earned.....	189,730	10,586	70,047	14,052	17,235	12,354	5,945	25,781	6,738	1,335	3,108	1,007	21,542
Expenses accrued and unpaid.....	241,083	10,450	132,717	14,018	21,210	9,443	3,537	20,874	6,185	751	2,964	1,900	17,034
Other liabilities.....	117,369	3,571	88,351	1,550	3,253	7,896	346	4,505	3,799	138	925	37	2,998
<b>Total liabilities</b> .....	<b>57,198,325</b>	<b>2,011,964</b>	<b>28,603,901</b>	<b>3,129,635</b>	<b>4,697,657</b>	<b>2,271,367</b>	<b>1,056,147</b>	<b>6,927,605</b>	<b>2,030,949</b>	<b>520,553</b>	<b>1,102,653</b>	<b>909,457</b>	<b>3,936,437</b>
<b>CAPITAL ACCOUNTS</b>													
Capital.....	1,361,550	56,861	731,254	81,781	100,826	47,497	26,708	122,266	52,999	10,562	23,433	23,438	83,925
Surplus.....	2,413,576	87,880	1,377,427	173,459	196,092	99,911	32,596	181,559	63,370	13,856	39,128	23,711	124,587
Undivided profits.....	871,226	36,993	452,554	48,980	59,483	30,490	14,072	104,328	35,802	9,168	19,650	15,401	44,305
Other capital accounts.....	100,148	4,577	25,384	5,653	5,234	8,559	1,658	37,754	2,448	2,029	3,367	2,215	1,270
<b>Total capital accounts</b> .....	<b>4,746,500</b>	<b>186,311</b>	<b>2,586,619</b>	<b>309,873</b>	<b>361,635</b>	<b>186,457</b>	<b>75,034</b>	<b>445,907</b>	<b>154,619</b>	<b>35,615</b>	<b>85,578</b>	<b>64,765</b>	<b>254,087</b>
<b>Total liabilities and capital accounts</b> .....	<b>61,944,825</b>	<b>2,198,275</b>	<b>31,190,520</b>	<b>3,439,508</b>	<b>5,059,292</b>	<b>2,457,824</b>	<b>1,131,181</b>	<b>7,373,512</b>	<b>2,185,568</b>	<b>556,168</b>	<b>1,188,231</b>	<b>974,222</b>	<b>4,190,524</b>
Net demand deposits subject to reserve (see page 18).....	37,173,373	1,429,767	20,174,700	2,194,007	2,514,155	1,378,005	660,161	3,694,630	1,365,350	296,273	759,039	630,107	2,077,179
Demand deposits adjusted (see footnote on page 1).....	31,692,115	1,362,609	15,750,361	1,968,911	2,448,286	1,235,785	644,833	3,569,034	1,143,360	310,110	627,702	702,118	1,929,006
Pledged assets (and securities loaned).....	5,359,745	141,358	2,243,448	430,728	568,695	335,723	206,925	417,079	227,039	75,371	157,680	135,257	420,442
Number of banks.....	1,867	44	201	76	217	139	70	452	169	130	132	148	89

# FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS  
AND THEIR BRANCH TERRITORIES

