



MEMBER BANK
CALL REPORT

NUMBER 137

CONDITION OF MEMBER BANKS

October 5, 1955

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

CONTENTS

Assets and Liabilities:	PAGE
Of All Member Banks October 5, 1955, June 30, 1955, and October 7, 1954.....	1
Of All Member Banks on Selected Call Dates, 1950-1955.....	2
By Class of Bank.....	3
By Federal Reserve Districts.....	4-5
Classification of Loans and United States Government Direct Obligations:	
Of All Member Banks on Selected Call Dates, 1950-1955.....	6
By Class of Bank.....	6
By Federal Reserve Districts.....	7
Of Reserve City and Country Member Banks, by Federal Reserve Districts.....	8-9
All Member Banks—Assets and Liabilities of Central Reserve City and Reserve City Banks, by Cities, and of Country Banks in Each Federal Reserve District.....	10-13
Assets and Liabilities of Member Banks, by States.....	14-17
Deposits and Reserves by Class of Bank and Federal Reserve Districts.....	18
Assets and Liabilities of State Member Banks, by Federal Reserve Districts.....	19

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 OCTOBER 5, 1955 COMPARED WITH JUNE 30, 1955 AND OCTOBER 7, 1954

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	October 5, 1955	June 30, 1955	October 7, 1954	June 30, 1955	October 7, 1954
ASSETS					
Loans and investments	132,342,648	130,788,108	129,518,867	+1,554,540	+2,823,781
Loans (including overdrafts).....	67,381,309	64,315,246	57,232,857	+3,066,063	+10,148,452
United States Government direct obligations.....	50,921,728	52,529,503	58,743,946	-1,607,775	-7,822,218
Obligations guaranteed by United States Government.....	9,647	13,441	13,197	-3,794	-3,550
Obligations of States and political subdivisions.....	10,746,513	10,583,539	10,490,023	+162,974	+256,490
Other bonds, notes, and debentures.....	2,895,173	2,960,717	2,682,189	-65,544	+212,984
Corporate stocks (including Federal Reserve Bank stock).....	388,278	385,662	356,655	+2,616	+31,623
Reserves, cash, and bank balances	35,836,289	36,300,180	34,748,665	-463,891	+1,087,624
Reserve with Federal Reserve Banks.....	18,437,008	17,942,068	18,907,513	+494,940	-470,505
Cash in vault.....	2,003,193	2,016,892	1,929,878	-13,699	+73,315
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,417,372	6,677,519	6,867,275	-260,147	-449,903
Other balances with banks in United States.....	29,338	26,778	28,868	+2,560	+470
Balances with banks in foreign countries.....	77,620	101,495	87,898	-23,875	-10,278
Cash items in process of collection.....	8,871,758	9,535,428	6,927,233	-663,670	+1,944,525
Due from own foreign branches.....	52,593	60,710	46,363	-8,117	+6,230
Bank premises owned and furniture and fixtures.....	1,394,415	1,360,843	1,261,225	+33,572	+133,190
Other real estate owned.....	26,373	23,172	21,088	+3,201	+5,285
Investments and other assets indirectly representing bank premises or other real estate.....	108,275	102,485	86,051	+5,790	+22,224
Customers' liability on acceptances.....	437,266	437,512	386,192	-246	+51,074
Income accrued but not yet collected.....	358,016	376,910	369,923	-18,894	-11,907
Other assets.....	263,675	235,789	210,729	+27,886	+52,946
Total assets	170,819,550	169,685,709	166,649,103	+1,133,841	+4,170,447
LIABILITIES					
Demand deposits	113,720,115	114,410,502	112,445,973	-690,387	+1,274,142
Individuals, partnerships, and corporations.....	87,090,673	85,706,133	82,775,152	+1,384,540	+4,315,521
United States Government.....	3,257,687	4,655,881	6,546,446	-1,398,194	-3,288,759
States and political subdivisions.....	7,461,650	8,116,597	7,057,892	-654,947	+403,758
Banks in United States.....	11,719,648	11,482,086	12,279,652	+237,562	-560,004
Banks in foreign countries.....	1,512,627	1,530,555	1,351,608	-17,928	+161,019
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,677,830	2,919,250	2,435,223	-241,420	+242,607
Time deposits	40,441,905	40,259,187	39,271,237	+182,718	+1,170,668
Individuals, partnerships, and corporations.....	36,775,923	36,503,893	35,370,408	+272,030	+1,405,515
United States Government.....	305,686	318,930	304,385	-13,244	+1,301
Postal savings.....	19,451	19,483	19,267	-32	+184
States and political subdivisions.....	1,874,881	1,967,614	2,017,425	-92,733	-142,544
Banks in United States.....	38,447	49,550	63,342	-11,103	-24,895
Banks in foreign countries.....	1,427,517	1,399,717	1,496,410	+27,800	-68,893
Total deposits	154,162,020	154,669,689	151,717,210	-507,669	+2,444,810
Due to own foreign branches.....	569,688	538,340	509,643	+31,348	+60,045
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,196,576	115,125	408,595	+1,081,451	+787,981
Acceptances outstanding.....	459,816	458,752	402,884	+1,064	+56,932
Dividends declared but not yet payable.....	35,441	68,595	35,365	-33,154	+76
Income collected but not yet earned.....	632,587	562,727	476,253	+69,860	+156,334
Expenses accrued and unpaid.....	748,960	567,952	868,874	+181,008	-119,914
Other liabilities.....	280,939	243,956	217,814	+36,983	+63,125
Total liabilities	158,086,027	157,225,136	154,636,638	+860,891	+3,449,389
CAPITAL ACCOUNTS					
Capital.....	3,815,801	3,779,421	3,533,965	+36,380	+281,836
Surplus.....	6,144,409	6,103,180	5,693,087	+41,229	+451,322
Undivided profits.....	2,406,587	2,216,002	2,395,119	+190,585	+11,468
Other capital accounts.....	366,726	361,970	390,294	+4,756	-23,568
Total capital accounts	12,733,523	12,460,573	12,012,465	+272,950	+721,058
Total liabilities and capital accounts	170,819,550	169,685,709	166,649,103	+1,133,841	+4,170,447
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	98,432,109	98,199,036	98,652,695	+233,073	-220,586
Demand deposits adjusted ¹	88,358,395	87,206,552	85,341,034	+1,151,843	+3,017,361
Pledged assets (and securities loaned).....	19,143,044	19,372,464	20,849,522	-229,420	-1,706,478
Number of banks.....	6,571	6,611	6,703	-40	-132

¹ 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
OCTOBER 4, 1950 TO OCTOBER 5, 1955

[Amounts in thousands of dollars]

	1950 Oct. 4	1951 Oct. 10	1952 Sept. 5	1953 Sept. 30	1954 Oct. 7	1955 June 30	1955 Oct. 5
ASSETS							
Loans and investments	104,367,031	108,387,873	114,653,594	120,185,482	129,518,867	130,788,108	132,342,648
Loans (including overdrafts)	41,611,724	47,936,169	51,313,769	56,633,248	57,232,857	64,315,246	67,381,309
United States Government direct obligations	52,612,557	49,632,553	51,366,149	51,475,165	58,743,946	52,529,503	50,921,728
Obligations guaranteed by United States Government	5,865	14,449	15,688	30,461	13,197	13,441	9,647
Obligations of States and political subdivisions	6,512,197	7,288,028	8,409,593	8,901,737	10,490,023	10,583,539	10,746,513
Other bonds, notes, and debentures	3,322,242	3,208,533	3,226,888	2,802,862	2,682,189	2,960,717	2,895,173
Corporate stocks (including Federal Reserve Bank stock)	302,446	308,141	321,507	342,009	356,655	385,662	388,278
Reserves, cash, and bank balances	30,110,787	34,580,004	34,681,966	35,918,703	34,748,665	36,300,180	35,836,289
Reserve with Federal Reserve Banks	16,535,570	19,856,587	20,300,446	19,214,753	18,907,513	17,942,068	18,437,008
Cash in vault	1,685,728	1,929,961	1,651,134	2,010,472	1,929,878	2,016,892	2,003,193
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,690,947	6,490,013	6,086,845	6,297,284	6,867,275	6,677,519	6,417,372
Other balances with banks in United States	27,400	24,507	23,585	26,063	28,868	26,778	29,338
Balances with banks in foreign countries	142,105	57,969	46,386	51,188	87,898	101,495	77,620
Cash items in process of collection	6,029,037	6,220,967	6,573,570	8,318,943	6,927,233	9,535,428	8,871,758
Due from own foreign branches	59,537	56,691	57,808	31,895	46,363	60,710	52,593
Bank premises owned and furniture and fixtures	945,793	1,015,326	1,079,694	1,166,065	1,261,225	1,360,843	1,394,415
Other real estate owned	17,512	20,926	24,511	28,200	21,088	23,172	26,373
Investments and other assets indirectly representing bank premises or other real estate	81,304	89,937	85,713	87,964	86,051	102,485	108,275
Customers' liability on acceptances	232,721	241,325	287,285	340,365	386,192	437,512	437,266
Income accrued but not yet collected	220,417	223,544	372,526	319,618	369,923	376,910	358,016
Other assets	141,021	139,856	150,361	149,322	210,729	235,789	263,675
Total assets	136,176,123	144,757,482	151,393,458	158,227,614	166,649,103	169,685,709	170,819,550
LIABILITIES							
Demand Deposits	95,005,066	101,824,841	104,415,478	108,544,430	112,445,973	114,410,502	113,720,115
Individuals, partnerships, and corporations	73,190,017	77,510,721	79,731,215	81,131,746	82,775,152	85,706,133	87,090,673
United States Government	2,481,591	3,847,526	4,023,034	5,555,127	6,546,446	4,655,881	3,237,687
States and political subdivisions	6,048,419	6,058,566	6,591,068	6,989,302	7,057,892	8,116,597	7,461,650
Banks in United States	10,115,169	11,435,459	10,897,184	11,152,507	12,279,652	11,482,086	11,719,630
Banks in foreign countries	1,398,100	1,255,206	1,369,753	1,340,840	1,351,608	1,530,555	1,512,627
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,771,770	1,717,363	1,803,224	2,374,908	2,435,223	2,919,250	2,677,830
Time deposits	29,471,873	30,544,164	32,521,613	35,258,642	39,271,237	40,259,187	40,441,905
Individuals, partnerships, and corporations	27,921,209	28,667,331	30,413,205	32,824,774	35,370,408	36,503,893	36,775,923
United States Government	172,772	224,389	282,029	292,236	304,385	318,930	305,686
Postal savings	7,017	8,613	17,828	17,732	19,267	19,483	19,451
States and political subdivisions	1,135,193	1,223,862	1,309,459	1,379,698	2,017,425	1,967,614	1,874,881
Banks in United States	25,705	23,445	32,771	31,671	63,342	49,550	38,447
Banks in foreign countries	209,977	396,524	466,321	712,531	1,496,410	1,399,717	1,427,517
Total deposits	124,476,939	132,369,005	136,937,091	143,803,072	151,717,210	154,669,689	154,162,020
Due to own foreign branches	524,687	616,138	654,508	738,002	509,643	538,340	569,688
Bills payable, rediscounts, and other liabilities for borrowed money	241,129	250,493	1,595,751	591,422	408,595	115,125	1,196,576
Acceptances outstanding	264,100	262,654	306,302	356,554	402,884	458,752	459,816
Dividends declared but not yet payable	28,746	33,268	44,044	58,078	35,365	68,595	35,441
Income collected but not yet earned	278,437	268,824	360,062	474,954	476,253	562,727	632,587
Expenses accrued and unpaid	445,136	595,689	682,403	759,595	868,874	567,952	748,960
Other liabilities	211,853	184,618	181,671	194,903	217,814	243,956	280,939
Total liabilities	126,471,027	134,580,689	140,761,832	146,976,580	154,636,638	157,225,136	158,086,027
CAPITAL ACCOUNTS							
Capital	2,971,983	3,102,949	3,265,401	3,581,875	3,533,965	3,779,421	3,815,801
Surplus	4,399,081	4,698,311	4,971,535	5,353,725	5,693,087	6,103,180	6,144,409
Undivided profits	1,898,212	1,991,558	2,016,093	2,148,081	2,395,119	2,216,002	2,406,587
Other capital accounts	435,820	383,975	378,597	367,353	390,294	361,970	366,726
Total capital accounts	9,705,096	10,176,793	10,631,626	11,251,034	12,012,465	12,460,573	12,733,523
Total liabilities and capital accounts	136,176,123	144,757,482	151,393,458	158,227,614	166,649,103	169,685,709	170,819,550
MEMORANDA							
Par or face value of capital	2,971,983	3,102,949	3,265,401	3,381,875	3,533,965	3,779,421	3,815,801
Capital notes and debentures	9,514	10,308	14,161	14,470	18,312	17,456	22,896
Preferred stock	46,288	39,778	29,756	21,184	15,106	15,008	11,322
Common stock	2,916,181	3,052,863	3,221,484	3,346,221	3,500,547	3,746,957	3,781,583
Retirable value of preferred stock	90,262	80,895	65,078	51,450	33,597	31,180	15,926
Net demand deposits subject to reserve (see page 18)	83,286,713	89,115,277	91,756,521	93,929,660	98,652,695	98,199,036	98,432,109
Demand deposits adjusted (see footnote on page 1)	74,981,169	79,065,683	81,551,937	82,177,013	85,341,034	87,206,552	88,358,395
Pledged assets (and securities loaned)	13,633,081	16,084,510	19,155,395	18,643,382	20,849,522	19,372,464	19,143,044
Number of banks	6,885	6,846	6,808	6,753	6,703	6,611	6,571

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 5, 1955 BY CLASS OF BANK

[Amounts in thousands of dollars]

	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All State member banks
	New York	Chicago					
ASSETS							
Loans and investments	23,007,885	6,209,569	51,323,426	51,802,568	132,342,648	84,273,569	48,069,079
Loans (including overdrafts)	13,881,868	2,967,871	27,042,045	23,489,525	67,381,309	40,955,087	26,426,222
United States Government direct obligations	6,772,306	2,536,641	19,088,202	22,524,579	50,921,728	33,992,949	16,928,779
Obligations guaranteed by United States Government	1,780		4,888	2,979	9,647	4,037	5,610
Obligations of States and political subdivisions	1,816,242	468,303	3,906,929	4,555,039	10,746,513	7,128,658	3,617,855
Other bonds, notes, and debentures	421,152	221,625	1,140,019	1,112,377	2,895,173	1,979,966	915,207
Corporate stocks (including Federal Reserve Bank stock)	113,737	15,129	141,343	118,069	388,278	212,872	175,406
Reserves, cash, and bank balances	7,073,102	1,707,956	14,674,082	12,381,149	35,836,289	22,710,032	13,126,257
Reserve with Federal Reserve Banks	4,264,928	986,964	7,606,593	5,578,523	18,437,008	11,330,237	7,106,771
Cash in vault	144,881	27,692	625,907	1,204,713	2,003,193	1,340,261	662,932
Demand balances with banks in United States (except private banks and American branches of foreign banks)	77,645	92,765	2,005,502	4,241,460	6,417,372	4,838,195	1,579,177
Other balances with banks in United States	2,975	1,147	16,065	9,151	29,338	19,953	9,385
Balances with banks in foreign countries	39,161	6,916	28,821	2,722	77,620	38,497	39,123
Cash items in process of collection	2,543,512	592,472	4,391,194	1,344,580	8,871,758	5,142,889	3,728,869
Due from own foreign branches	52,593				52,593	38,722	13,871
Bank premises owned and furniture and fixtures	176,901	14,790	539,621	663,103	1,394,415	923,843	470,572
Other real estate owned	6	85	6,779	19,503	26,373	20,938	5,435
Investments and other assets indirectly representing bank premises or other real estate	3,011	150	82,197	22,917	108,275	72,773	35,502
Customers' liability on acceptances	317,819	4,302	110,899	4,246	437,266	144,774	292,492
Income accrued but not yet collected	76,434	23,869	178,487	79,226	358,016	226,409	131,607
Other assets	85,246	6,520	101,314	70,595	263,675	132,786	130,889
Total assets	30,792,197	7,967,241	67,016,805	65,043,307	170,819,550	108,543,846	62,275,704
LIABILITIES							
Demand deposits	23,044,723	5,940,593	44,553,405	40,181,394	113,720,115	71,302,752	42,417,363
Individuals, partnerships, and corporations	16,895,212	4,167,115	33,262,877	32,765,469	87,090,673	54,464,266	32,626,407
United States Government	675,257		1,325,379	1,057,293	3,257,687	2,066,937	1,190,750
States and political subdivisions	306,199	240,445	2,621,822	4,293,184	7,461,650	5,317,131	2,144,519
Banks in United States	2,910,206	1,229,264	6,303,882	1,276,296	11,719,648	7,515,115	4,204,533
Banks in foreign countries	1,170,623	37,834	289,522	14,648	1,512,627	548,770	963,857
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,087,226	66,177	749,923	774,504	2,677,830	1,390,533	1,287,297
Time deposits	3,392,723	1,310,547	16,324,511	19,414,124	40,441,905	27,171,947	13,269,958
Individuals, partnerships, and corporations	2,142,280	1,278,073	14,965,444	18,390,126	36,775,923	24,966,442	11,809,481
United States Government	57,788	6,125	100,790	140,983	305,686	243,259	62,427
Postal savings			4,755	14,696	19,451	13,083	6,368
States and political subdivisions	71,793	9,750	943,560	849,778	1,874,881	1,355,644	519,237
Banks in United States	9,800	300	12,831	15,516	38,447	22,980	15,467
Banks in foreign countries	1,111,062	16,299	297,131	3,025	1,427,517	570,539	856,978
Total deposits	26,437,446	7,251,140	60,877,916	59,595,518	154,162,020	98,474,699	55,687,321
Due to own foreign branches	388,671		181,017		569,688	306,121	263,567
Bills payable, rediscounts, and other liabilities for borrowed money	515,650	23,300	523,680	133,946	1,196,576	702,719	493,857
Acceptances outstanding	335,122	5,714	114,538	4,442	459,816	151,636	308,180
Dividends declared but not yet payable	21,736	2,574	7,305	3,826	35,441	18,345	17,096
Income collected but not yet earned	66,893	11,226	286,276	268,192	632,587	409,340	223,247
Expenses accrued and unpaid	147,288	41,977	361,740	197,955	748,960	459,892	289,068
Other liabilities	151,044	11,249	85,375	33,271	280,939	135,054	145,885
Total liabilities	28,063,850	7,347,180	62,437,847	60,237,150	158,086,027	100,657,806	57,428,221
CAPITAL ACCOUNTS							
Capital	785,174	215,855	1,388,235	1,426,537	3,815,801	2,434,622	1,381,179
Surplus	1,479,596	286,655	2,277,573	2,100,585	6,144,409	3,700,399	2,444,010
Undivided profits	443,905	61,579	812,522	1,088,581	2,406,587	1,485,830	920,757
Other capital accounts	19,672	55,972	100,628	190,454	366,726	265,189	101,537
Total capital accounts	2,728,347	620,061	4,578,958	4,806,157	12,733,523	7,886,040	4,847,483
Total liabilities and capital accounts	30,792,197	7,967,241	67,016,805	65,043,307	170,819,550	108,543,846	62,275,704
MEMORANDA							
Par or face value of capital	785,174	215,855	1,388,235	1,426,537	3,815,801	2,434,622	1,381,179
Capital notes and debentures	1,100		4,850	16,946	22,896		22,896
Preferred stock		1,500	1,100	8,722	11,322	4,176	7,146
Common stock	784,074	214,355	1,382,285	1,400,869	3,781,583	2,430,446	1,351,137
Retirable value of preferred stock		1,500	1,100	13,326	15,926	4,456	11,470
Net demand deposits subject to reserve (see page 18)	20,423,566	5,255,356	38,156,974	34,596,213	98,432,109	61,321,711	37,110,398
Demand deposits adjusted (see footnote on page 1)	15,745,125	3,881,265	32,243,428	36,488,577	88,358,395	56,029,041	32,329,354
Pledged assets (and securities loaned)	2,121,348	762,455	8,586,713	7,672,528	19,143,044	13,811,089	5,331,955
Number of banks	18	13	294	6,246	6,571	4,713	1,858

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 5, 1955
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	132,342,648	6,133,254	33,675,591	6,988,154	11,142,759	5,956,346	6,453,690
Loans (including overdrafts).....	67,381,309	3,357,063	19,285,490	3,654,614	5,137,031	2,942,228	3,035,216
United States Government direct obligations.....	50,921,728	2,095,784	10,769,667	2,514,595	4,801,145	2,498,349	2,696,125
Obligations guaranteed by United States Government.....	9,647	1,447	3,034	329	433	1,526	492
Obligations of States and political subdivisions.....	10,746,513	530,561	2,823,144	591,422	903,365	369,466	604,802
Other bonds, notes, and debentures.....	2,895,173	128,344	650,086	201,350	268,469	130,551	103,188
Corporate stocks (including Federal Reserve Bank stock).....	388,278	20,055	144,170	25,844	32,316	14,226	13,867
Reserves, cash, and bank balances	35,836,289	1,637,149	9,186,421	1,769,265	2,639,027	1,816,820	2,057,904
Reserve with Federal Reserve Banks.....	18,437,008	850,020	5,366,485	917,225	1,442,649	806,079	865,990
Cash in vault.....	2,003,193	137,008	372,157	141,020	215,323	157,782	133,375
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,417,372	234,813	473,660	332,506	457,324	445,025	618,870
Other balances with banks in United States.....	29,338	1,787	4,219	1,884	321	1,170	1,847
Balances with banks in foreign countries.....	77,620	5,359	42,057	2,216	2,835	538	280
Cash items in process of collection.....	8,871,758	408,162	2,927,843	374,414	520,575	406,226	437,542
Due from own foreign branches.....	52,593		52,593				
Bank premises owned and furniture and fixtures.....	1,394,415	80,989	317,259	85,944	120,091	84,560	91,905
Other real estate owned.....	26,373	1,434	1,834	2,957	578	1,571	2,688
Investments and other assets indirectly representing bank premises or other real estate.....	108,275	1,696	6,958	17,365	14,024	4,885	4,524
Customers' liability on acceptances.....	437,266	19,643	319,952	5,379	406	541	3,559
Income accrued but not yet collected.....	358,016	14,762	103,668	12,484	29,093	10,715	15,121
Other assets.....	263,675	14,704	101,649	15,208	13,890	13,336	13,629
Total assets	170,819,550	7,903,631	43,765,925	8,896,756	13,959,868	7,888,774	8,643,020
LIABILITIES							
Demand deposits	113,720,115	5,632,216	30,228,814	5,614,466	8,540,727	5,417,047	6,364,568
Individuals, partnerships, and corporations.....	87,090,673	4,472,988	22,567,476	4,559,361	6,958,348	4,209,509	4,552,873
United States Government.....	3,257,687	170,050	898,954	169,237	288,202	148,078	125,886
States and political subdivisions.....	7,461,650	365,362	1,230,156	324,045	575,298	402,287	751,309
Banks in United States.....	11,719,648	440,438	3,074,516	453,300	570,173	550,059	858,480
Banks in foreign countries.....	1,512,627	32,443	1,178,350	18,185	8,772	10,117	11,130
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,677,830	150,935	1,279,362	90,338	139,934	96,997	64,890
Time deposits	40,441,905	1,440,658	8,031,247	2,308,110	4,072,405	1,796,957	1,577,944
Individuals, partnerships, and corporations.....	36,775,923	1,366,713	6,549,561	2,218,221	3,878,424	1,614,307	1,441,900
United States Government.....	305,686	12,737	70,916	9,950	4,262	52,177	22,794
Postal savings.....	19,451	1,829	20	656	1,078	3,568	3,853
States and political subdivisions.....	1,874,881	10,669	286,071	73,494	187,402	106,167	100,342
Banks in United States.....	38,447	160	13,592	513	1,239	2,363	4,051
Banks in foreign countries.....	1,427,517	48,550	1,111,087	5,276		18,375	5,004
Total deposits	154,162,020	7,072,874	38,260,061	7,922,576	12,613,132	7,214,004	7,942,512
Due to own foreign branches.....	569,688	7,778	388,671				
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,196,576	39,265	586,430	76,211	77,646	26,820	36,600
Acceptances outstanding.....	459,816	21,100	337,342	5,874	406	541	4,298
Dividends declared but not yet payable.....	35,441	454	22,548	549	1,112	610	830
Income collected but not yet earned.....	632,587	34,258	143,925	34,438	53,063	28,567	42,214
Expenses accrued and unpaid.....	748,960	35,536	198,620	31,028	66,211	28,440	28,942
Other liabilities.....	280,939	13,417	165,698	4,881	13,502	10,048	3,911
Total liabilities	158,086,027	7,224,682	40,103,295	8,075,557	12,825,072	7,309,030	8,059,307
CAPITAL ACCOUNTS							
Capital.....	3,815,801	192,493	1,094,829	210,563	331,424	149,813	178,517
Surplus.....	6,144,409	335,836	1,899,303	444,607	614,946	300,536	267,523
Undivided profits.....	2,406,587	121,083	625,616	150,472	174,775	104,608	106,705
Other capital accounts.....	366,726	29,537	42,882	15,557	13,651	24,787	30,968
Total capital accounts	12,733,523	678,949	3,662,630	821,199	1,134,796	579,744	583,713
Total liabilities and capital accounts	170,819,550	7,903,631	43,765,925	8,896,756	13,959,868	7,888,774	8,643,020
MEMORANDA							
Par or face value of capital.....	3,815,801	192,493	1,094,829	210,563	331,424	149,813	178,517
Capital notes and debentures.....	22,896		22,143				
Preferred stock.....	11,322	835	3,894	110		345	250
Common stock.....	3,781,583	191,658	1,068,792	210,453	331,424	149,468	178,267
Retirable value of preferred stock.....	15,926	1,235	8,088	110		354	250
Net demand deposits subject to reserve (see page 18).....	98,432,109	4,989,379	26,827,311	4,907,546	7,562,828	4,565,796	5,308,199
Demand deposits adjusted (see footnote on page 1).....	88,358,395	4,581,123	22,149,151	4,599,330	7,153,005	4,302,567	4,931,530
Pledged assets (and securities loaned).....	19,143,044	557,589	3,406,258	1,022,349	1,833,408	1,109,502	1,662,623
Number of banks.....	6,571	307	634	571	620	474	377

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 5, 1955
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	21,256,636	4,866,962	3,519,807	5,830,321	6,580,456	19,938,672
Loans (including overdrafts)	8,958,830	2,423,863	1,707,252	2,667,529	3,694,782	10,517,411
United States Government direct obligations	10,010,602	1,943,266	1,445,565	2,511,122	2,306,011	7,329,497
Obligations guaranteed by United States Government	133	562	36	146	50	1,459
Obligations of States and political subdivisions	1,730,553	370,970	265,882	501,158	451,962	1,603,228
Other bonds, notes, and debentures	514,265	115,139	94,268	138,216	111,703	439,594
Corporate stocks (including Federal Reserve Bank stock)	42,253	13,162	6,804	12,150	15,948	47,483
Reserves, cash, and bank balances	5,314,631	1,464,991	947,788	1,996,096	2,556,398	4,449,799
Reserve with Federal Reserve Banks	2,782,418	670,327	405,676	876,739	975,318	2,478,082
Cash in vault	311,457	80,190	47,215	81,776	122,545	203,345
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,001,831	395,694	256,380	667,932	1,035,441	497,896
Other balances with banks in United States	2,425	184	474	1,502	8,224	5,301
Balances with banks in foreign countries	12,284	175	2,678	142	2,097	6,959
Cash items in process of collection	1,204,216	318,421	235,365	368,005	412,773	1,258,216
Due from own foreign branches						
Bank premises owned and furniture and fixtures	144,320	49,475	27,680	46,656	126,961	218,575
Other real estate owned	1,731	1,426	963	1,637	5,773	3,781
Investments and other assets indirectly representing bank premises or other real estate	7,011	1,162	4,658	3,817	4,975	37,200
Customers' liability on acceptances	4,528	6,706	891	1,472	20,957	53,232
Income accrued but not yet collected	59,343	10,082	10,217	11,760	11,572	69,199
Other assets	22,924	4,931	2,920	6,854	22,536	31,094
Total assets	26,811,124	6,405,735	4,514,924	7,898,613	9,329,628	24,801,552
LIABILITIES						
Demand deposits	17,186,883	4,638,511	2,967,612	6,146,425	7,314,827	13,668,019
Individuals, partnerships, and corporations	13,052,876	3,377,903	2,181,487	4,394,412	5,471,283	11,292,157
United States Government	621,327	111,557	83,380	152,380	124,535	364,101
States and political subdivisions	1,290,277	341,558	248,099	580,176	485,865	867,218
Banks in United States	1,919,277	768,139	411,770	958,007	1,120,534	594,955
Banks in foreign countries	48,098	4,361	2,871	2,571	21,544	174,185
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	255,028	34,993	40,005	58,879	91,066	375,403
Time deposits	7,451,497	1,215,631	1,140,355	1,095,077	1,260,450	9,051,574
Individuals, partnerships, and corporations	7,223,935	1,164,464	1,115,180	1,048,048	1,033,501	8,121,669
United States Government	21,706	10,079	2,418	15,050	21,410	62,187
Postal savings	4,752	657	332	227	1,182	1,297
States and political subdivisions	183,550	40,106	22,294	30,244	198,524	636,018
Banks in United States	1,255	325	131	1,508	4,833	8,477
Banks in foreign countries	16,299				1,000	221,926
Total deposits	24,638,380	5,854,142	4,107,967	7,241,502	8,575,277	22,719,593
Due to own foreign branches						173,239
Bills payable, rediscounts, and other liabilities for borrowed money	177,000	25,155	54,713	46,820	13,216	36,700
Acceptances outstanding	5,940	6,729	891	1,472	20,957	54,266
Dividends declared but not yet payable	4,021	995	45	512	498	3,267
Income collected but not yet earned	97,400	19,710	22,155	15,776	13,492	127,589
Expenses accrued and unpaid	109,839	21,533	17,953	23,582	34,572	152,704
Other liabilities	21,287	6,831	2,703	1,504	113	37,044
Total liabilities	25,053,867	5,935,095	4,206,427	7,331,168	8,658,125	23,304,402
CAPITAL ACCOUNTS						
Capital	528,233	142,354	94,836	159,355	246,381	487,003
Surplus	790,441	204,981	133,049	232,736	279,199	641,252
Undivided profits	329,674	109,145	63,169	147,093	123,620	350,627
Other capital accounts	108,909	14,160	17,443	28,261	22,303	18,268
Total capital accounts	1,757,257	470,640	308,497	567,445	671,503	1,497,150
Total liabilities and capital accounts	26,811,124	6,405,735	4,514,924	7,898,613	9,329,628	24,801,552
MEMORANDA						
Par or face value of capital	528,233	142,354	94,836	159,355	246,381	487,003
Capital notes and debentures	328	425				
Preferred stock	4,735	370	100			683
Common stock	523,170	141,559	94,736	159,355	246,381	486,320
Retirable value of preferred stock	4,736	370	100			683
Net demand deposits subject to reserve (see page 18)	14,981,311	3,924,396	2,475,867	5,110,546	5,866,613	11,912,317
Demand deposits adjusted (see footnote on page 1)	13,393,965	3,436,033	2,234,226	4,665,462	5,635,441	11,276,562
Pledged assets (and securities loaned)	2,284,892	589,872	650,484	1,221,190	1,381,365	3,423,512
Number of banks	1,023	492	473	751	634	215

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

[In thousands of dollars]

	All member banks on selected call dates						
	1950	1951	1952	1953	1954	1955	1955
	Oct. 4	Oct. 10	Sept. 5	Sept. 30	Oct. 7	June 30	Oct. 5
Loans—net	41,611,724	47,936,169	51,313,769	56,633,248	57,232,857	64,315,246	67,381,309
Reserves.....	529,311	638,538	759,057	831,348	887,388	993,588	1,000,762
Loans—gross	42,141,035	48,574,707	52,072,826	57,464,596	58,120,245	65,308,834	68,382,071
Commercial and industrial loans, including open-market paper.....	18,337,433	23,164,679	23,973,048	26,024,505	24,356,525	26,893,516	28,800,159
Loans to farmers directly guar. by CCC.....	163,993	138,292	249,306	374,760	460,479	673,456	319,392
Other loans to farmers.....	1,564,980	1,988,378	2,196,273	1,992,949	1,930,469	2,125,959	2,157,286
Loans to brokers and dealers in secs.....	1,382,222	1,138,480	1,472,821	1,783,492	2,451,025	2,808,159	2,588,007
Other loans for purchasing or carrying securities.....	901,331	839,959	940,605	897,597	1,168,080	1,439,770	1,440,175
Real estate loans: ¹							
On farm land.....	521,173	559,296	570,639	595,015	617,798	682,496	694,984
On residential property:							
Insured by FHA.....			2,993,395	3,313,654	3,472,750	3,807,231	3,890,869
Insured or guaranteed by VA.....	7,934,637	8,754,452	2,478,928	2,542,582	2,725,493	3,068,819	3,106,285
Not ins. or guar. by FHA or VA.....			3,849,134	4,233,030	4,651,623	5,225,811	5,383,494
On other properties.....	1,661,138	1,858,989	1,963,206	2,155,529	2,445,477	2,809,396	2,905,745
Other loans to individuals:							
Retail automobile instalment paper.....	2,188,124	2,231,279	2,579,485	3,626,315	3,485,214	4,135,912	4,516,671
Other retail instalment paper.....	1,236,201	1,092,531	1,249,085	1,753,195	1,578,452	1,652,594	1,686,235
Repair and modernization instalment.....	922,712	972,852	1,166,857	1,432,080	1,473,446	1,418,058	1,465,341
Instalment cash loans.....	1,026,851	1,083,381	1,276,127	1,511,542	1,646,700	1,880,660	1,907,436
Single-payment loans.....	2,801,795	3,060,627	3,327,155	3,495,893	3,730,754	4,402,023	4,543,797
Loans to banks.....	304,270	333,686	432,204	406,830	493,679	415,702	937,559
All other loans (including overdrafts).....	1,194,175	1,357,826	1,354,558	1,325,628	1,432,281	1,869,272	1,968,636
United States Government direct obligations	52,612,557	49,632,553	51,366,149	51,475,165	58,743,946	52,529,503	50,921,728
Treasury bills.....	3,588,429	4,231,707	4,268,998	4,170,772	4,531,112	2,376,889	2,533,931
Treasury certificates of indebtedness.....	1,867,592	4,738,732	5,475,820	8,602,072	3,740,231	1,280,837	959,660
Treasury notes.....	12,632,729	10,191,683	9,461,102	10,909,330	13,012,348	13,969,148	13,119,024
Nonmarketable bonds.....	1,376,407	1,714,356	1,743,631	1,748,809	1,737,707	1,741,640	1,713,472
Other bonds maturing in 5 years or less.....	21,012,120	17,720,644	15,994,362	13,812,779	14,614,291	8,975,749	8,554,347
Other bonds maturing in 5 to 10 years.....	7,355,689	6,428,132	9,506,795	8,262,792	16,557,757	19,373,320	19,298,646
Other bonds maturing in 10 to 20 years.....	2,550,962	2,570,093	2,972,565	3,866,585	4,486,720	4,575,324	4,481,861
Other bonds maturing after 20 years.....	2,228,629	2,037,206	1,942,876	1,022,026	63,780	236,596	260,787

	By class of bank, October 5, 1955						
	Central reserve city member banks ²		Reserve city member banks ¹	Country member banks ³	All member banks	All national member banks	All State member banks
	New York	Chicago					
Loans—net	13,881,868	2,967,871	27,042,045	23,489,525	67,381,309	40,955,087	26,426,222
Reserves.....	214,746	617,753	412,051	312,212	1,000,762	597,178	403,584
Loans—gross	14,096,614	3,029,624	27,454,096	23,801,737	68,382,071	41,552,265	26,829,806
Commercial and industrial loans, including open-market paper.....	8,682,780	2,139,830	12,040,300	5,937,249	28,800,159	16,672,702	12,127,457
Loans to farmers directly guar. by CCC.....		5,208	72,535	241,649	319,392	261,699	57,693
Other loans to farmers.....	1,473	11,373	470,491	1,673,949	2,157,286	1,655,202	502,084
Loans to brokers and dealers in secs.....	1,772,907	223,076	508,231	153,793	2,658,007	976,663	1,681,344
Other loans for purchasing or carrying securities.....	448,517	95,342	658,063	238,253	1,440,175	662,479	777,696
Real estate loans:							
On farm land.....	27	556	132,450	561,951	694,984	491,733	203,251
On residential property:							
Insured by FHA.....	235,524	13,915	2,235,685	1,405,745	3,890,869	2,644,927	1,245,942
Insured or guaranteed by VA.....	143,933	39,529	1,356,245	1,566,578	3,106,285	2,198,103	908,182
Not ins. or guar. by FHA or VA.....	150,086	38,988	1,840,683	3,353,737	5,383,494	3,382,219	2,001,275
On other properties.....	115,531	34,607	1,161,937	1,593,670	2,905,745	1,883,433	1,022,312
Other loans to individuals:							
Retail automobile instalment paper.....	152,457	71,254	2,076,471	2,216,489	4,516,671	3,075,696	1,440,975
Other retail instalment paper.....	160,568	68,276	606,532	850,859	1,686,235	1,182,483	503,752
Repair and modernization instalment.....	171,271	23,657	701,796	568,617	1,465,341	1,000,273	465,068
Instalment cash loans.....	304,046	14,674	572,161	1,016,555	1,907,436	1,286,901	620,535
Single-payment loans.....	615,811	84,891	1,877,359	1,965,736	4,543,797	2,760,614	1,783,183
Loans to banks.....	559,472	7,603	364,518	5,966	937,559	346,741	590,818
All other loans (including overdrafts).....	582,211	156,845	778,639	450,941	1,968,636	1,070,397	898,239
United States Government direct obligations	6,772,306	2,536,641	19,088,202	22,524,579	50,921,728	33,992,949	16,928,779
Treasury bills.....	330,092	30,675	574,200	1,598,964	2,533,931	1,709,734	824,197
Treasury certificates of indebtedness.....	36,650	39,193	360,733	523,084	959,660	683,327	276,333
Treasury notes.....	1,555,378	619,200	5,436,672	5,507,774	13,119,024	8,537,181	4,581,843
Nonmarketable bonds.....	56,059	14,261	270,847	1,372,305	1,713,472	1,268,445	445,027
Other bonds maturing in 5 years or less.....	1,221,415	579,297	2,928,238	3,825,397	8,554,347	5,320,639	3,233,708
Other bonds maturing in 5 to 10 years.....	3,049,052	857,545	7,865,182	7,526,867	19,298,646	13,146,211	6,152,435
Other bonds maturing in 10 to 20 years.....	513,601	312,082	1,580,111	2,076,067	4,481,861	3,129,132	1,352,729
Other bonds maturing after 20 years.....	10,059	84,388	72,219	94,121	260,787	198,280	62,507

For footnotes, 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, October 5, 1955					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
		Loans—net	67,381,309	3,357,063	19,285,490	3,654,614	5,137,031	2,942,228	3,035,216
Reserves.....	1,000,762	59,193	311,873	63,754	81,689	34,133	40,191
Loans—gross	68,382,071	3,416,256	19,597,363	3,718,368	5,218,720	2,976,361	3,075,407
Commercial and industrial loans, including open-market paper.....	28,800,159	1,646,163	10,184,295	1,422,751	1,665,155	1,016,244	1,341,156
Loans to farmers directly guaranteed by CCC.....	319,392	189	2,431	946	11,518	4,806	17,972
Other loans to farmers.....	2,157,286	31,067	86,228	58,684	81,629	72,891	82,622
Loans to brokers and dealers in securities.....	2,658,007	36,029	1,881,197	60,032	172,868	27,740	33,944
Other loans for purchasing or carrying securities.....	1,440,175	55,428	503,197	85,626	152,729	89,588	65,148
Real estate loans:							
On farm land.....	694,984	17,653	45,253	48,641	90,499	61,749	44,235
On residential property:							
Insured by FHA.....	3,890,869	55,870	659,129	86,177	248,181	71,785	44,375
Insured or guaranteed by VA.....	3,106,285	102,524	728,839	203,467	332,067	117,054	43,109
Not insured or guaranteed by FHA or VA.....	5,383,494	310,299	901,162	410,737	759,962	318,652	182,624
On other properties.....	2,905,745	208,779	450,871	227,792	321,677	198,168	157,424
Other loans to individuals:							
Retail automobile instalment paper.....	4,516,671	256,967	592,741	341,667	375,499	263,010	262,770
Other retail instalment paper.....	1,686,235	75,877	345,021	94,826	126,358	85,046	118,681
Repair and modernization instalment loans.....	1,465,341	48,520	337,753	95,336	133,754	54,905	90,972
Instalment cash loans.....	1,907,436	121,150	570,762	148,353	153,646	138,027	108,557
Single-payment loans.....	4,543,797	354,864	1,053,370	318,597	398,459	330,400	335,930
Loans to banks.....	937,559	21,495	560,006	11,362	42,029	22,382	20,119
All other loans (including overdrafts).....	1,968,636	73,382	695,108	103,374	152,690	103,914	125,769
United States Government direct obligations	50,921,728	2,095,784	10,769,667	2,514,595	4,801,145	2,498,349	2,696,125
Treasury bills.....	2,533,931	130,812	539,042	112,164	240,575	163,787	211,402
Treasury certificates of indebtedness.....	959,660	33,345	119,895	43,204	66,436	31,212	82,980
Treasury notes.....	13,119,024	435,860	2,275,644	493,280	1,281,340	576,319	855,791
Nonmarketable bonds.....	1,713,472	91,072	260,536	159,882	153,022	135,723	78,291
Other bonds maturing in 5 years or less.....	8,554,347	400,892	2,015,123	455,594	831,521	432,145	339,245
Other bonds maturing in 5 to 10 years.....	19,298,646	697,108	4,444,685	823,828	1,909,448	922,079	891,311
Other bonds maturing in 10 to 20 years.....	4,481,861	295,213	1,084,373	410,210	285,980	232,524	232,522
Other bonds maturing after 20 years.....	260,787	11,482	30,369	16,433	32,823	4,560	4,583

	By Federal Reserve districts, October 5, 1955—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
	Loans—net	8,958,830	2,423,863	1,707,252	2,667,529	3,694,782	10,517,411
Reserves.....	156,365	28,976	21,346	23,860	40,252	139,130
Loans—gross	9,115,195	2,452,839	1,728,598	2,691,389	3,735,034	10,656,541
Commercial and industrial loans, including open-market paper.....	3,808,138	919,913	554,692	1,062,515	1,872,149	3,306,988
Loans to farmers directly guaranteed by CCC.....	19,459	18,364	38,794	55,835	74,841	74,237
Other loans to farmers.....	313,911	137,885	170,824	400,073	270,821	450,651
Loans to brokers and dealers in securities.....	279,007	26,267	5,110	21,855	24,762	89,196
Other loans for purchasing or carrying securities.....	215,097	41,228	20,682	26,885	137,664	46,903
Real estate loans:						
On farm land.....	109,079	51,430	25,566	44,335	35,449	121,095
On residential property:						
Insured by FHA.....	538,943	160,938	136,622	104,316	32,939	1,751,594
Insured or guaranteed by VA.....	436,449	69,033	147,960	67,685	52,342	805,756
Not insured or guaranteed by FHA or VA.....	911,746	187,712	135,745	129,039	114,445	1,021,371
On other properties.....	391,212	126,078	66,377	128,526	135,655	493,186
Other loans to individuals:						
Retail automobile instalment paper.....	636,234	165,637	133,461	187,487	260,479	1,040,719
Other retail instalment paper.....	271,077	65,216	73,658	76,832	100,451	253,192
Repair and modernization instalment loans.....	231,762	63,310	77,391	50,955	64,837	215,846
Instalment cash loans.....	148,640	56,330	35,597	51,909	119,272	255,193
Single-payment loans.....	501,745	274,326	69,344	190,552	350,900	365,310
Loans to banks.....	17,974	22,744	660	11,902	4,909	201,977
All other loans (including overdrafts).....	284,722	66,428	36,115	80,688	83,119	163,327
United States Government direct obligations	10,010,602	1,943,266	1,445,565	2,511,122	2,306,011	7,329,497
Treasury bills.....	373,248	88,565	66,347	227,166	191,059	189,764
Treasury certificates of indebtedness.....	213,537	32,518	39,999	59,643	37,759	199,132
Treasury notes.....	2,709,184	633,200	438,280	787,689	582,337	2,050,100
Nonmarketable bonds.....	313,172	93,862	121,803	115,818	53,911	136,380
Other bonds maturing in 5 years or less.....	1,856,041	309,747	251,032	359,993	389,485	913,529
Other bonds maturing in 5 to 10 years.....	3,691,063	682,971	482,039	809,667	887,498	3,056,949
Other bonds maturing in 10 to 20 years.....	756,458	98,856	42,276	139,191	160,009	744,249
Other bonds maturing after 20 years.....	97,899	3,547	3,789	11,955	3,953	39,394

¹ Figures for October 5, 1955 are not entirely comparable with prior dates, as a result of reclassifications of loans incident to a survey of loans to real estate mortgage lenders which increased commercial and industrial loans and decreased real estate loans by about \$300 million.

² Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, October 5, 1955					
		Boston	New York	Phila- delphia	Cleveland	Richmond ²	Atlanta ²
Loans—net	27,042,045	1,334,329	796,071	1,725,530	3,103,404	1,374,313	1,378,090
Reserves.....	412,051	28,439	23,755	34,291	54,960	17,765	20,441
Loans—gross	27,454,096	1,362,768	819,826	1,759,821	3,158,364	1,392,078	1,398,531
Commercial and industrial loans, including open-market paper.....	12,040,300	889,381	396,720	962,942	1,300,357	600,607	714,042
Loans to farmers directly guaranteed by CCC.....	72,535	.....	297	17	200	49	4,698
Other loans to farmers.....	470,491	3,066	4,288	415	899	5,204	9,970
Loans to brokers and dealers in securities.....	508,231	25,253	20,742	41,356	169,051	22,472	27,770
Other loans for purchasing or carrying securities.....	658,063	32,057	16,394	57,438	129,000	64,268	43,474
Real estate loans:							
On farm land.....	132,450	26	3,497	288	5,116	6,674	11,294
On residential property:							
Insured by FHA.....	2,235,685	7,452	45,423	17,932	153,821	27,548	14,277
Insured or guaranteed by VA.....	1,356,245	12,867	37,575	16,019	186,939	47,378	15,898
Not insured or guaranteed by FHA or VA.....	1,840,683	38,123	67,376	42,619	302,255	90,174	39,011
On other properties.....	1,161,937	59,271	48,451	40,851	145,564	82,013	54,920
Other loans to individuals:							
Retail automobile instalment paper.....	2,076,471	74,556	44,311	201,947	143,065	115,453	121,179
Other retail instalment paper.....	606,532	15,104	22,715	46,321	61,992	29,975	42,243
Repair and modernization instalment loans.....	701,796	11,850	16,273	54,978	84,841	30,741	37,173
Instalment cash loans.....	572,161	15,282	26,346	42,591	69,024	43,234	30,063
Single-payment loans.....	1,877,359	136,490	55,647	159,106	244,761	135,492	138,742
Loans to banks.....	364,518	18,950	500	11,362	41,988	21,571	18,565
All other loans (including overdrafts).....	778,639	23,040	13,271	63,639	119,491	69,225	77,212
United States Government direct obligations	19,088,202	608,448	417,410	666,401	2,595,680	1,083,389	1,026,849
Treasury bills.....	574,200	20,153	11,946	17,197	86,985	63,195	91,729
Treasury certificates of indebtedness.....	360,733	3,440	3,097	19,120	16,570	9,240	27,509
Treasury notes.....	5,436,672	113,258	102,730	136,594	771,855	246,848	344,193
Nonmarketable bonds.....	270,847	9,345	5,746	5,887	24,370	26,989	8,120
Other bonds maturing in 5 years or less.....	2,928,238	120,380	117,969	124,015	433,515	209,609	143,000
Other bonds maturing in 5 to 10 years.....	7,865,182	232,555	141,234	247,444	1,120,452	415,214	320,677
Other bonds maturing in 10 to 20 years.....	1,580,111	105,743	34,688	115,990	117,906	110,635	91,385
Other bonds maturing after 20 years.....	72,219	3,574	.....	154	24,027	1,659	227

	By Federal Reserve districts, October 5, 1955—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ²
Loans—net	2,708,256	1,359,505	674,389	1,521,384	2,091,369	8,975,405
Reserves.....	46,820	18,426	7,387	13,460	23,658	122,649
Loans—gross	2,755,076	1,377,931	681,776	1,534,844	2,115,027	9,098,054
Commercial and industrial loans, including open-market paper.....	1,048,587	693,754	361,026	799,658	1,294,291	2,978,935
Loans to farmers directly guaranteed by CCC.....	163	4,301	55	6,310	10,192	46,253
Other loans to farmers.....	10,792	18,870	5,617	94,507	19,797	297,066
Loans to brokers and dealers in securities.....	50,541	24,068	4,733	19,024	18,977	84,254
Other loans for purchasing or carrying securities.....	91,395	26,424	13,756	20,882	118,870	44,105
Real estate loans:						
On farm land.....	5,987	2,592	646	6,124	6,721	85,485
On residential property:						
Insured by FHA.....	256,475	61,697	31,137	67,924	11,026	1,540,973
Insured or guaranteed by VA.....	183,788	22,278	53,930	34,441	35,303	711,829
Not insured or guaranteed by FHA or VA.....	250,895	46,102	22,662	48,978	34,950	857,538
On other properties.....	116,299	64,281	15,833	80,443	73,373	380,638
Other loans to individuals:						
Retail automobile instalment paper.....	239,138	78,409	36,355	76,642	92,962	852,454
Other retail instalment paper.....	53,767	30,758	27,328	41,576	45,033	189,720
Repair and modernization instalment loans.....	127,968	42,950	48,627	33,954	38,981	173,460
Instalment cash loans.....	39,926	20,489	9,776	18,666	52,858	203,906
Single-payment loans.....	190,673	164,518	27,473	108,688	208,025	307,744
Loans to banks.....	9,848	22,744	645	11,554	4,814	201,977
All other loans (including overdrafts).....	78,834	53,696	22,177	65,473	48,864	143,717
United States Government direct obligations	3,332,011	800,559	371,967	1,129,545	971,332	6,084,611
Treasury bills.....	62,372	19,361	4,681	83,460	29,249	83,872
Treasury certificates of indebtedness.....	67,602	3,025	5,207	17,693	13,956	174,274
Treasury notes.....	950,377	311,624	118,079	380,626	217,708	1,742,780
Nonmarketable bonds.....	52,848	14,830	4,895	17,596	10,036	90,185
Other bonds maturing in 5 years or less.....	519,194	134,217	90,834	159,527	169,515	706,454
Other bonds maturing in 5 to 10 years.....	1,495,127	289,445	134,276	398,338	433,592	2,656,828
Other bonds maturing in 10 to 20 years.....	181,124	27,117	12,674	65,287	96,778	620,784
Other bonds maturing after 20 years.....	3,367	940	1,321	7,018	498	29,434

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

² See note 3, page 11.

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, October 5, 1955					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—net	23,489,525	2,022,734	4,607,551	1,929,084	2,033,627	1,567,915	1,657,126
Reserves.....	312,212	30,754	73,372	29,463	26,729	16,368	19,750
Loans—gross	23,801,737	2,053,488	4,680,923	1,958,547	2,060,356	1,584,283	1,676,876
Commercial and industrial loans, including open-market paper.....	5,937,249	756,782	1,104,795	459,809	364,798	415,637	627,114
Loans to farmers directly guaranteed by CCC.....	241,649	189	2,134	929	11,318	4,757	13,274
Other loans to farmers.....	1,673,949	28,001	80,467	58,269	80,730	67,687	72,652
Loans to brokers and dealers in securities.....	153,793	10,776	87,548	18,676	3,817	5,268	6,174
Other loans for purchasing or carrying securities.....	238,253	23,371	38,286	28,188	23,729	25,320	21,674
Real estate loans:							
On farm land.....	561,951	17,627	41,729	48,353	85,383	55,075	32,941
On residential property:							
Insured by FHA.....	1,405,745	48,418	378,182	68,245	94,360	44,237	30,098
Insured or guaranteed by VA.....	1,566,578	89,657	547,331	187,448	145,128	69,676	29,211
Not insured or guaranteed by FHA or VA.....	3,353,737	272,176	683,700	368,118	457,707	228,478	143,613
On other properties.....	1,593,670	149,508	286,889	186,941	176,113	116,155	102,504
Other loans to individuals:							
Retail automobile instalment paper.....	2,216,489	182,411	395,973	139,720	232,434	147,557	141,591
Other retail instalment paper.....	850,859	60,773	161,738	48,505	64,366	55,071	76,438
Repair and modernization instalment loans.....	568,617	36,670	150,209	40,358	48,913	24,164	53,799
Instalment cash loans.....	1,016,555	105,868	240,370	105,762	84,622	94,793	78,494
Single-payment loans.....	1,965,736	218,374	381,912	159,491	153,698	194,908	197,188
Loans to banks.....	5,966	2,545	34	.....	41	811	1,554
All other loans (including overdrafts).....	450,941	50,342	99,626	39,735	33,199	34,689	48,557
United States Government direct obligations	22,524,579	1,487,336	3,579,951	1,848,194	2,205,465	1,414,960	1,669,276
Treasury bills.....	1,598,964	110,659	197,004	94,967	153,590	100,592	119,673
Treasury certificates of indebtedness.....	523,084	29,905	80,148	24,084	49,866	21,972	55,471
Treasury notes.....	5,507,774	322,602	617,536	356,686	509,485	329,471	511,598
Nonmarketable bonds.....	1,372,305	81,727	198,731	153,995	128,652	108,734	70,171
Other bonds maturing in 5 years or less.....	3,825,397	280,512	675,739	331,579	398,006	222,536	196,236
Other bonds maturing in 5 to 10 years.....	7,526,867	464,553	1,254,399	576,384	788,996	506,865	570,634
Other bonds maturing in 10 to 20 years.....	2,076,067	189,470	536,084	294,220	168,074	121,889	141,137
Other bonds maturing after 20 years.....	94,121	7,908	20,310	16,279	8,796	2,901	4,356

	By Federal Reserve districts, October 5, 1955—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—net	3,282,703	1,064,358	1,032,863	1,146,145	1,603,413	1,542,006
Reserves.....	47,792	10,550	13,959	10,400	16,594	16,481
Loans—gross	3,330,495	1,074,908	1,046,822	1,156,545	1,620,007	1,558,487
Commercial and industrial loans, including open-market paper.....	619,721	226,159	193,666	262,857	577,858	328,053
Loans to farmers directly guaranteed by CCC.....	14,088	14,063	38,739	49,525	64,649	27,984
Other loans to farmers.....	291,746	119,015	165,207	305,566	251,024	153,585
Loans to brokers and dealers in securities.....	5,390	2,199	377	2,831	5,795	4,942
Other loans for purchasing or carrying securities.....	28,360	14,804	6,926	6,003	18,794	2,798
Real estate loans:						
On farm land.....	102,536	48,838	24,920	38,211	28,728	37,610
On residential property:						
Insured by FHA.....	268,553	99,241	105,485	36,392	21,913	210,621
Insured or guaranteed by VA.....	213,132	46,755	94,030	33,244	17,039	93,927
Not insured or guaranteed by FHA or VA.....	621,863	141,610	113,083	80,061	79,495	163,833
On other properties.....	240,306	61,797	50,544	48,083	62,282	112,548
Other loans to individuals:						
Retail automobile instalment paper.....	325,842	87,228	97,106	110,845	167,517	188,265
Other retail instalment paper.....	149,034	34,458	46,330	35,256	55,418	63,472
Repair and modernization instalment loans.....	80,137	20,360	28,764	17,001	25,856	42,386
Instalment cash loans.....	94,040	35,841	25,821	33,243	66,414	51,287
Single-payment loans.....	226,181	109,808	41,871	81,864	142,875	57,566
Loans to banks.....	523	.....	15	348	95	.....
All other loans (including overdrafts).....	49,043	12,732	13,938	15,215	34,255	19,610
United States Government direct obligations	4,141,950	1,142,707	1,073,598	1,381,577	1,334,679	1,244,886
Treasury bills.....	280,201	69,204	61,666	143,706	161,810	105,892
Treasury certificates of indebtedness.....	106,742	29,493	34,792	41,950	23,803	24,858
Treasury notes.....	1,139,607	321,576	320,201	407,063	364,629	307,320
Nonmarketable bonds.....	246,063	79,032	116,908	98,222	43,875	46,195
Other bonds maturing in 5 years or less.....	757,550	175,530	160,198	200,466	219,970	207,075
Other bonds maturing in 5 to 10 years.....	1,338,391	393,526	347,763	411,329	453,906	420,121
Other bonds maturing in 10 to 20 years.....	263,252	71,739	29,602	73,904	63,231	123,465
Other bonds maturing after 20 years.....	10,144	2,607	2,468	4,937	3,455	9,960

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 5, 1955, OF CENTRAL RESERVE CITY AND

ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments							Reserves, cash,		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks	6,571	132,342,648	67,381,309	50,921,728	9,647	10,746,513	2,895,173	388,278	35,836,289	18,437,008	2,003,193
Reserve bank cities ¹	151	54,320,681	31,338,275	17,275,149	4,498	4,276,498	1,221,608	204,653	15,462,018	8,779,328	427,530
1. Boston.....	9	2,139,169	1,334,329	608,448	1,097	158,053	28,302	8,940	647,294	392,977	21,598
2. New York.....	25	23,382,255	14,115,965	6,889,627	1,780	1,832,574	427,638	114,671	7,173,295	4,329,438	152,010
3. Philadelphia*.....	9	2,675,264	1,725,530	666,401		224,473	45,747	13,113	884,812	469,663	34,688
4. Cleveland.....	4	2,246,482	1,157,351	853,697		173,425	57,095	4,914	565,833	318,557	32,371
5. Richmond.....	6	492,701	258,594	195,888	6	33,650	3,473	1,090	149,761	62,631	7,997
6. Atlanta.....	5	842,234	523,011	232,040		71,122	14,245	1,816	289,221	126,554	8,644
7. Chicago ²	59	7,865,404	3,557,009	3,418,999		597,392	274,533	17,471	2,076,023	1,200,695	52,772
8. St. Louis*.....	5	1,176,495	683,311	381,919	447	82,713	23,402	4,703	382,205	203,968	9,405
9. Minneapolis*.....	4	751,730	449,173	225,610		56,482	18,680	1,785	257,788	88,107	6,898
10. Kansas City*.....	9	846,062	439,705	324,584	5	58,511	21,317	1,940	352,307	146,515	6,574
11. Dallas*.....	6	1,256,885	965,836	228,387		46,266	12,622	3,774	547,050	189,595	9,009
12. San Francisco.....	9	10,646,000	6,128,461	3,249,549	1,163	941,837	294,554	30,436	2,136,429	1,250,628	85,564
Reserve branch cities ¹	114	20,736,950	10,057,315	8,660,803	2,154	1,559,420	403,485	53,773	6,169,531	3,200,711	275,401
1. Buffalo*.....	3	988,657	561,974	300,089	15	97,179	25,820	3,580	250,218	133,369	19,423
4. Cincinnati.....	5	899,417	503,078	326,400	181	52,732	14,708	2,318	266,869	147,183	15,859
4. Pittsburgh*.....	6	2,376,587	1,175,062	862,217		234,421	92,293	12,594	558,877	350,262	27,701
5. Baltimore*.....	6	693,473	320,974	310,147		52,179	8,371	1,802	245,286	123,327	17,674
5. Charlotte ³	4	513,234	318,534	150,843	1,453	26,475	14,570	1,359	205,549	86,811	8,210
6. Birmingham.....	3	344,196	163,975	121,349		44,204	13,927	741	114,284	51,279	6,349
6. Jacksonville*.....	4	297,097	151,642	118,115		23,475	3,134	731	141,388	47,978	3,668
6. Nashville.....	4	398,770	233,503	131,647		25,801	6,641	1,178	130,016	61,395	6,004
6. New Orleans.....	5	790,399	305,959	423,698	366	43,897	15,143	1,336	267,858	132,014	8,659
7. Detroit.....	6	3,136,883	1,248,658	1,590,189	6	266,599	24,186	7,245	779,819	437,848	47,637
8. Little Rock.....	4	146,473	60,703	63,114	86	17,091	5,177	302	61,513	23,536	1,835
8. Louisville.....	6	473,578	245,683	196,007		17,727	12,901	1,260	173,136	81,256	7,927
8. Memphis.....	3	500,950	341,271	116,128		39,270	2,939	1,342	171,812	70,980	7,703
9. Helena.....	2	42,195	17,616	21,723		2,092	698	66	14,470	5,680	253
10. Denver*.....	7	613,508	311,962	263,536		26,612	10,220	1,178	219,995	117,394	7,136
10. Oklahoma City*.....	4	324,485	179,460	103,943		30,251	10,086	745	129,186	52,748	2,994
10. Omaha.....	5	360,092	196,586	111,077		41,298	10,399	732	142,175	67,024	4,201
11. El Paso.....	3	155,118	92,424	54,943		6,228	1,109	414	57,588	26,001	2,810
11. Houston.....	9	1,093,190	634,032	394,159		45,849	16,142	3,008	473,459	202,956	12,795
11. San Antonio*.....	6	349,180	147,275	166,417		19,504	15,273	711	127,519	63,328	5,409
12. Los Angeles*.....	5	3,115,237	1,169,548	1,765,175	47	130,803	44,095	5,569	833,867	481,475	25,093
12. Portland.....	3	1,422,102	733,472	514,756		153,369	17,878	2,627	296,055	170,678	13,019
12. Salt Lake City*.....	6	395,984	206,061	157,314		27,330	4,657	622	129,069	67,981	4,706
12. Seattle*.....	5	1,306,145	737,863	397,817		135,034	33,118	2,313	379,523	198,280	18,336
Other reserve cities ¹	60	5,482,449	2,496,194	2,461,197	16	355,556	157,703	11,783	1,823,591	878,446	95,549
4. Columbus.....	3	487,245	152,495	285,185		43,245	5,435	885	166,975	83,985	10,238
4. Toledo.....	4	400,586	115,418	268,181		12,671	3,653	663	115,036	63,902	9,937
5. Washington*.....	11	970,112	476,211	426,511		36,227	29,007	2,156	276,210	153,207	21,805
7. Cedar Rapids.....	2	95,502	31,945	42,762		20,318	267	210	34,637	15,914	1,737
7. Des Moines*.....	3	239,158	111,545	96,430		23,948	6,897	338	89,198	29,740	3,718
7. Indianapolis.....	4	726,144	289,973	364,720	4	53,718	16,222	1,507	236,408	116,259	14,532
7. Milwaukee*.....	6	791,863	393,696	319,835		34,069	42,420	1,843	255,096	136,894	10,230
7. Sioux City.....	4	84,854	43,301	35,717		4,465	1,194	177	33,625	14,558	1,521
8. National Stock Yards.....	1	79,520	28,537	43,391		6,732	650	210	43,111	10,759	505
9. St. Paul*.....	3	373,511	207,600	124,634		31,710	8,584	983	120,607	53,825	3,286
10. Kansas City, Kansas*.....	2	59,318	32,285	19,877	4	5,146	1,878	128	22,590	9,168	701
10. Pueblo.....	2	39,111	23,082	13,598		2,306	20	105	16,843	5,997	1,488
10. Topeka.....	4	96,322	42,613	40,388	8	11,307	1,795	211	31,113	17,230	1,789
10. Tulsa.....	4	400,635	197,321	156,059		25,959	20,345	951	147,340	62,900	4,994
10. Wichita.....	4	229,595	98,370	96,483		21,216	13,070	456	78,831	42,273	3,033
11. Fort Worth*.....	3	408,973	251,802	127,426		22,519	6,266	960	155,971	61,835	7,035
Country banks, by districts	6,246	51,802,568	23,489,525	22,524,579	2,979	4,555,039	1,112,377	118,069	12,381,149	5,578,523	1,204,713
1. Boston.....	298	3,994,085	2,022,734	1,487,336	350	372,508	100,042	11,115	989,855	457,043	115,410
2. New York.....	606	9,304,679	4,607,551	3,579,951	1,239	893,391	196,628	25,919	1,762,908	903,678	200,724
3. Philadelphia.....	562	4,312,890	1,929,084	1,848,194	329	366,949	155,603	12,731	884,453	447,562	106,332
4. Cleveland.....	598	4,732,442	2,033,627	2,205,465	252	386,871	95,285	10,942	965,437	478,760	119,217
5. Richmond.....	447	3,286,826	1,567,915	1,414,960	67	220,935	75,130	7,819	940,014	380,103	102,096
6. Atlanta.....	356	3,780,994	1,657,126	1,669,276	126	396,303	50,098	8,065	1,115,137	446,770	100,051
7. Chicago.....	939	8,316,828	3,282,703	4,141,950	123	730,044	148,546	13,462	1,809,825	830,510	179,310
8. St. Louis.....	472	2,489,946	1,064,358	1,142,707	29	207,437	5,345	5,345	633,214	279,900	52,815
9. Minneapolis.....	464	2,352,371	1,032,863	1,073,598	36	175,598	66,306	3,970	554,923	258,064	36,778
10. Kansas City.....	710	2,861,193	1,146,145	1,141,577	129	278,552	49,086	5,704	855,716	355,494	49,866
11. Dallas.....	607	3,317,110	1,603,413	1,334,679	50	311,596	60,291	7,081	1,194,811	431,603	85,487
12. San Francisco.....	187	3,053,204	1,542,006	1,244,886	249	214,855	45,292	5,916	674,856	309,040	56,627

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

¹ Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.² Includes both central reserve city and reserve city banks.
For other footnote, see opposite page.

RESERVE CITY BANKS,¹ BY CITIES, AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

ASSETS [In thousands of dollars]

and bank balances				Bank premises, furniture, and fixtures	Other real estate owned	Assets 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								
6,417,372	29,338	77,620	8,871,758	1,394,415	26,373	108,275	437,266	358,016	316,268	170,819,550	All member banks
886,071	11,879	62,094	5,295,116	450,603	2,314	59,871	416,033	187,351	194,511	71,093,382	Reserve bank cities ¹
26,515	1,609	4,649	199,946	17,737	13	395	18,038	7,141	7,302	2,837,089	1. Boston
85,955	2,975	39,419	2,563,498	178,179	6	4,213	318,925	77,264	138,263	31,272,400	2. New York**
72,522	1,622	2,216	304,101	25,404	212	16,127	5,357	8,443	9,063	3,624,682	3. Philadelphia*
43,032	201	1,497	170,175	8,699	.....	11,272	.....	9,070	3,506	2,844,862	4. Cleveland
16,069	.....	18	63,046	6,141	4	2,247	.....	1,314	680	652,863	5. Richmond*
42,787	200	.....	111,036	13,542	45	.....	655	2,228	3,300	1,151,225	6. Atlanta ¹
167,559	1,147	6,937	646,913	23,861	278	537	4,302	28,894	7,960	10,007,259	7. Chicago ¹
34,218	7	81	134,526	11,643	25	100	1,415	4,076	1,382	1,577,341	8. St. Louis*
25,251	272	2,199	135,061	2,288	290	3,505	804	2,274	383	1,019,062	9. Minneapolis*
48,248	52	104	150,814	4,424	.....	439	703	2,225	532	1,206,692	10. Kansas City*
185,405	371	903	161,767	42,383	.....	.....	13,349	3,207	982	1,863,856	11. Dallas*
138,510	3,423	4,071	654,233	116,302	1,441	21,036	52,470	41,215	21,158	13,036,051	12. San Francisco
887,177	7,349	12,011	1,786,882	214,565	4,439	21,184	16,861	75,589	42,752	27,281,871	Reserve branch cities ¹
24,656	258	2,180	70,332	12,800	.....	520	274	3,327	2,475	1,258,271	2. Buffalo*
28,341	100	267	75,119	12,345	.....	.....	25	4,039	1,618	1,184,313	4. Cincinnati
28,688	.....	847	151,379	31,240	88	1,301	255	2,559	2,677	2,980,435	3. Pittsburgh*
34,019	108	143	70,015	8,042	64	.....	24	2,846	2,200	951,935	5. Baltimore*
20,666	.....	.....	89,862	4,699	25	.....	14	1,613	1,796	726,930	5. Charlotte ¹
29,233	.....	.....	27,423	5,190	.....	.....	.....	1,174	946	465,790	6. Birmingham
44,588	10	.....	45,144	4,208	.....	.....	.....	521	114	443,328	6. Jacksonville*
31,210	.....	.....	31,407	5,075	79	.....	9	933	483	535,365	6. Nashville
41,650	399	78	85,058	7,213	.....	500	2,485	2,970	1,636	1,073,061	6. New Orleans
63,152	789	5,014	225,379	20,368	7	1,655	.....	14,128	3,256	3,956,116	7. Detroit
19,023	25	.....	17,094	3,195	.....	.....	.....	137	85	211,403	8. Little Rock
28,023	.....	.....	55,930	3,051	36	182	.....	1,548	501	652,032	8. Louisville
44,364	97	94	48,646	6,879	200	.....	5,264	1,057	246	686,408	8. Memphis
2,411	.....	.....	6,126	225	70	.....	.....	254	6	57,220	9. Helena
36,858	250	38	58,319	2,080	167	220	.....	2,466	2,314	840,750	10. Denver*
45,376	.....	.....	28,068	5,235	147	1,686	769	868	127	462,503	10. Oklahoma City*
21,860	270	.....	48,820	3,399	.....	.....	.....	1,545	262	507,473	10. Omaha
14,909	.....	172	13,696	1,811	157	.....	.....	269	132	215,075	11. El Paso
153,358	3,073	724	100,553	15,457	2,620	4,585	7,284	3,712	15,536	1,615,843	11. Houston*
28,532	355	48	29,847	5,503	.....	.....	.....	1,139	758	484,099	11. San Antonio*
78,489	20	762	248,028	18,204	16	5,879	80	11,736	2,109	3,987,128	12. Los Angeles*
22,151	745	509	88,953	18,902	308	.....	.....	5,440	2,052	1,745,016	12. Portland
16,265	111	.....	40,006	1,471	8	4,656	.....	20	736	531,946	12. Salt Lake City ¹
29,355	739	1,135	131,678	17,973	447	.....	219	4,437	687	1,709,431	12. Seattle*
402,664	959	793	445,180	66,144	117	4,303	126	15,850	8,410	7,400,990	Other reserve cities ¹
30,767	.....	72	41,913	8,305	.....	.....	.....	539	988	664,052	4. Columbus
32,647	.....	.....	8,550	2,177	.....	78	.....	1,644	487	520,008	4. Toledo
46,597	14	355	54,232	18,089	.....	1,150	.....	2,003	1,899	1,269,463	5. Washington*
8,095	.....	.....	8,891	988	.....	12	.....	81	53	131,273	7. Cedar Rapids
32,348	.....	.....	23,392	674	.....	1,646	51	925	135	331,787	7. Des Moines*
36,108	44	37	69,428	8,131	7	.....	.....	2,178	586	973,454	7. Indianapolis
22,784	113	174	84,901	7,977	57	.....	11	2,090	2,170	1,059,264	7. Milwaukee*
9,598	81	.....	7,867	1,049	.....	.....	.....	326	30	119,884	7. Sioux City
5,155	.....	.....	26,692	.....	.....	.....	27	408	.....	123,066	8. National Stock Yards
13,931	.....	155	49,410	2,718	.....	164	19	1,493	1,106	499,618	9. St. Paul*
8,219	.....	.....	4,502	937	.....	.....	.....	2	32	82,879	10. Kansas City, Kansas*
8,598	.....	.....	1,459	503	.....	.....	.....	14	23	56,494	10. Pueblo
8,321	.....	.....	4,074	622	.....	.....	.....	472	69	128,598	10. Topeka
63,573	.....	.....	15,873	5,029	1	1,050	.....	1,337	523	555,915	10. Tulsa*
23,779	.....	.....	9,746	1,571	50	203	.....	935	95	311,280	10. Wichita
52,144	707	.....	34,250	7,374	2	.....	18	1,403	214	573,955	11. Fort Worth*
4,241,460	9,151	2,722	1,344,580	663,103	19,503	22,917	4,246	79,226	70,595	65,043,307	Country banks, by districts
208,298	178	710	208,216	63,252	1,421	1,301	1,605	7,621	7,402	5,066,542	1. Boston
363,049	986	458	294,013	126,280	1,828	2,225	753	23,077	13,504	11,235,254	2. New York
259,984	262	.....	70,313	60,540	2,745	1,238	22	4,041	6,145	5,272,074	3. Philadelphia
293,849	20	152	73,439	57,325	490	1,373	126	4,391	4,614	5,766,198	4. Cleveland
327,674	1,048	22	129,071	47,589	1,478	1,488	488	2,939	6,761	4,287,583	5. Richmond
429,402	1,238	202	137,474	56,677	2,564	4,024	410	7,295	7,150	4,974,251	6. Atlanta
662,187	251	122	137,445	81,272	1,382	3,161	164	10,721	8,734	10,232,087	7. Chicago
264,911	55	.....	35,533	24,707	1,165	880	.....	2,856	2,717	3,155,485	8. St. Louis
214,787	202	324	44,768	22,449	603	989	68	6,196	1,425	2,939,024	9. Minneapolis
403,100	930	.....	46,330	22,856	1,272	219	.....	1,896	2,877	3,746,029	10. Kansas City
601,093	3,718	250	72,660	54,433	2,994	390	306	1,842	4,914	4,576,800	11. Dallas
213,126	263	482	95,318	45,723	1,561	5,629	304	6,351	4,352	3,791,980	12. San Francisco

¹ Includes figures for a bank with its head office in a nonreserve city, which has a branch in this reserve city; see contents page. For other footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 5, 1955, OF CENTRAL RESERVE CITY AND
LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks	113,720,115	87,090,673	3,257,687	7,461,650	11,719,648	1,512,627	2,677,830	40,441,905	36,775,923	305,686	19,451	1,874,881	38,447	1,427,517
Reserve bank cities¹	49,149,586	36,187,130	1,455,518	1,500,733	7,025,046	1,433,779	1,547,380	13,781,387	11,591,162	119,246	3,491	656,175	18,200	1,393,113
1. Boston	2,260,473	1,713,447	65,089	116,143	311,262	30,875	23,657	234,510	179,909	6,045	6	89,697	9,800	1,111,062
2. New York ^{2*}	23,383,510	17,199,030	687,062	318,552	2,912,202	1,174,298	1,092,366	3,470,619	2,202,272	57,788	82	29,033	475	5,276
3. Philadelphia ³	2,839,546	2,164,263	79,835	115,114	433,300	18,167	28,867	345,303	310,392	45	82	25,867	38	130
4. Cleveland	1,668,776	1,346,608	63,468	71,871	157,653	5,350	23,826	916,435	890,145	885	2,000	8,933	130	300
5. Richmond ³	453,334	290,934	11,084	28,304	118,580	218	4,214	147,557	135,609	885	2,000	8,933	130	300
6. Atlanta ³	930,374	5,224,717	24,730	25,360	200,321	39	5,207	123,306	119,827	1,065	673	46,515	4	16,299
7. Chicago ³	6,976,755	6,119,550	240,377	258,463	1,231,903	38,219	88,243	2,195,614	2,125,702	6,125	153	2,395	300	16,299
8. St. Louis ³	1,249,854	838,784	39,856	35,803	326,368	2,399	6,644	181,447	178,887	2,050	510	1,260	100	100
9. Minneapolis ³	773,783	472,153	23,021	30,340	232,380	2,096	13,793	119,841	118,572	9	9	1,260	100	100
10. Kansas City ³	999,461	580,004	19,280	28,998	362,834	1,641	6,704	96,878	96,777	1	1	36,682	100	100
11. Dallas ³	1,374,633	832,889	27,113	36,462	453,398	4,186	20,585	315,741	279,059	204	204	415,793	7,353	211,926
12. San Francisco	6,239,087	5,004,751	174,603	385,323	284,845	156,291	233,274	5,634,136	4,954,011	44,849	204	415,793	7,353	211,926
Reserve branch cities¹	18,879,411	14,258,763	596,694	1,237,352	2,476,639	53,561	256,402	5,955,679	5,588,939	20,252	1,138	328,350	3,996	13,004
2. Buffalo ³	749,348	585,920	25,321	88,432	33,287	3,387	13,001	406,777	398,338	629	5	7,275	535	30
4. Cincinnati	839,179	662,172	24,489	37,289	105,224	781	9,224	227,722	201,858	220	10	20,373	963	20
5. Pittsburgh ³	2,019,362	1,671,249	67,120	51,742	205,122	2,600	21,529	581,744	560,176	220	10	1,975	20	1,180
5. Baltimore ³	768,393	566,332	32,483	67,864	93,203	1,124	7,387	111,411	107,766	1,650	2	15,830	1,180	1,180
5. Charlotte ³	575,899	349,733	10,652	48,686	155,250	43	11,535	78,969	60,475	1,482	2	15,830	1,180	1,180
6. Birmingham	361,231	289,200	9,417	15,209	45,149	2,256	2,256	68,168	68,163	5	5	1,057	5	5
6. Jacksonville ³	339,684	191,350	5,257	34,488	106,332	74	2,183	53,330	51,373	900	36	15,948	20	2,004
6. Nashville	353,152	216,538	6,849	42,471	84,277	.....	3,017	140,935	135,095	600	6	3,287	10	10
6. New Orleans	850,682	483,794	14,118	177,270	161,885	6,908	6,707	138,025	120,037	1,970	36	3,287	10	10
7. Detroit	2,368,568	1,827,811	154,121	119,153	214,476	8,452	44,555	1,203,164	1,197,897	1,970	36	3,287	10	10
8. Little Rock	170,269	101,664	2,451	25,024	40,231	.....	899	26,783	26,677	100	6	263	20	20
8. Louisville	516,148	363,135	18,757	15,563	112,896	127	5,670	77,330	75,492	1,555	.....	263	20	20
8. Memphis	496,454	301,225	7,715	37,299	146,007	1,835	2,373	123,655	122,805	850	.....	263	20	20
9. Helena	44,736	21,653	888	11,123	10,771	.....	301	7,080	7,030	50	.....	263	20	20
10. Denver ³	611,084	454,733	16,770	33,921	97,538	75	8,047	163,228	160,922	2,255	.....	38	13	13
10. Okla'ma City ³	370,842	222,069	6,042	34,099	101,948	.....	6,687	45,688	41,833	100	.....	3,075	680	680
10. Omaha	428,736	268,120	17,478	21,678	119,336	2,181	2,106	38,693	38,690	3	.....	5,054	1,000	1,000
11. El Paso	153,905	113,874	4,110	8,878	22,944	2,461	1,638	43,479	36,595	1,830	.....	5,054	1,000	1,000
11. Houston ³	1,325,153	926,230	25,824	70,818	284,191	6,309	11,781	149,543	108,599	1,304	37	39,907	500	500
11. San Antonio ³	349,022	261,540	5,275	15,591	58,635	5,406	2,575	104,224	77,651	1,304	17	25,252	100	100
12. Los Angeles ³	2,648,906	2,323,045	80,075	57,276	135,845	7,002	45,663	1,038,797	920,597	665	.....	116,935	50	50
12. Portland	997,155	841,730	21,763	74,704	28,459	1,612	28,887	599,836	561,200	62	.....	38,524	50	50
12. Salt Lake City ³	371,713	287,955	7,892	30,311	42,273	1	3,281	121,203	117,148	2,335	1,020	700	390	390
12. Seattle ³	1,169,790	927,691	31,827	118,463	71,363	5,346	15,100	405,895	392,523	2,256	.....	1,256	390	390
Other reserve cities¹	5,509,724	3,879,311	148,182	430,381	941,667	10,639	99,544	1,290,715	1,205,696	25,205	126	40,578	735	18,375
4. Columbus	508,104	333,642	11,336	93,539	51,469	41	18,077	112,953	99,970	2,100	5	10,792	86	86
4. Toledo	346,207	283,274	13,444	15,050	24,064	.....	10,375	131,527	128,120	1,200	55	3,152	.....	.....
5. Washington ³	914,008	798,650	25,163	120	64,223	8,616	17,236	250,279	220,234	11,645	20	.....	.....	18,375
7. Cedar Rapids	94,092	56,103	2,203	8,737	26,590	.....	459	27,770	27,770	.....	.....	.....	.....	.....
7. Des Moines ³	272,522	140,762	6,130	58,487	64,836	.....	2,307	36,882	35,925	940	17	.....	.....	.....
7. Indianapolis	727,595	503,303	17,825	90,926	93,987	377	21,177	174,708	172,215	2,450	5	.....	.....	.....
7. Milwaukee ³	759,585	547,658	22,912	25,944	149,370	994	12,707	203,574	198,941	4,180	2	451	.....	.....
7. Sioux City	90,170	51,202	1,693	5,788	30,729	.....	758	22,137	22,110	20	7	.....	.....	.....
8. National Stock Yards	105,907	18,430	422	2,079	84,907	69	69	7,222	7,221	1	1	4,500	.....	.....
9. St. Paul ³	371,764	242,624	14,362	23,061	87,710	458	3,549	75,900	75,550	350	.....	.....	.....	.....
10. Kansas City, Kansas ³	58,410	25,237	845	8,456	23,308	.....	564	18,401	18,396	.....	.....	.....	.....	.....
10. Pueblo	39,235	30,982	1,305	2,029	4,610	.....	309	12,168	10,411	80	.....	1,677	.....	.....
10. Topeka	98,260	57,998	3,750	22,324	13,714	.....	474	20,420	19,499	910	11	.....	.....	.....
10. Tulsa	453,169	342,827	11,730	21,301	73,633	153	3,523	46,395	45,650	585	.....	5	155	155
10. Wichita	262,380	174,474	8,087	36,019	41,395	.....	2,405	28,231	27,111	1,120	.....	.....	.....	.....
11. Fort Worth ³	408,316	272,145	6,975	16,521	107,122	.....	5,553	122,148	101,073	625	.....	20,450	.....	.....
Country banks, by districts	40,181,394	32,765,469	1,057,293	4,293,184	1,276,296	14,648	774,504	19,414,124	18,390,126	140,983	14,696	849,778	15,516	3,025
1. Boston	3,371,743	2,759,541	104,961	249,219	129,176	1,568	127,278	1,206,148	1,186,804	6,692	1,823	10,669	160	160
2. New York	6,095,956	4,782,526	186,571	823,172	129,027	665	173,995	4,153,851	3,948,951	12,499	20	189,099	3,257	25
3. Philadelphia	2,774,926	2,395,098	89,402	208,931	20,000	18	61,471	1,962,807	1,907,829	9,905	574	44,461	38	38
4. Cleveland	3,159,099	2,661,403	108,345	305,807	26,641	.....	56,903	2,102,024	1,998,156	1,357	1,003	101,386	132	132
5. Richmond	3,705,413	2,203,860	68,696	257,313	118,803	116	56,625	1,208,741	1,090,223	36,515	1,541	79,429	1,033	1,033
6. Atlanta	3,529,445	2,747,274	65,515	406,511	260,516	4,109	45,520	1,054,180	947,405	20,763	3,797	75,173	4,042	3,000
6. Chicago	5,897,596	4,806,487	176,066	722,779	107,386	56	84,822	3,587,648	3,443,375	6,021	4,050	133,746	456	456
8. St. Louis	2,099,879	1,754,665	42,356	225,790	57,370	.....	19,338	799,194	757,882	5,224	140	35,343	305	305
9. Minneapolis	1,777													

RESERVE CITY BANKS,¹ BY CITIES, AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
154,162,020	1,196,576	459,816	2,267,615	158,086,027	3,815,801	6,144,409	2,406,587	366,726	12,733,523	98,432,109	88,358,395	All member banks
62,930,973	772,705	437,781	1,411,564	65,553,023	1,675,536	2,838,719	897,319	128,785	5,540,359	42,968,537	33,940,127	Reserve bank cities¹
2,494,983	17,800	19,461	37,015	2,569,259	69,750	150,472	32,163	15,445	267,830	2,034,150	1,653,301	1. Boston
26,854,129	541,130	336,315	779,386	28,510,960	797,104	1,494,951	449,094	20,291	2,761,440	20,734,057	16,046,450	2. New York ^{2*}
3,184,849	67,900	5,852	43,575	3,302,176	77,236	187,853	53,119	4,298	322,500	2,462,923	2,004,143	3. Philadelphia*
2,585,211	39,500		31,603	2,656,314	54,800	109,000	23,768	980	188,548	1,455,569	1,272,130	4. Cleveland
600,891	300	15	7,886	609,092	12,700	22,200	8,658	213	43,771	374,219	260,406	5. Richmond*
1,053,680		655	15,762	1,070,997	22,800	36,608	12,042	9,678	81,128	776,551	594,248	6. Atlanta ³
9,172,369	25,900	5,714	86,959	9,290,942	248,930	326,411	80,563	60,413	716,317	6,162,283	4,819,343	7. Chicago ²
1,431,301	12,725	1,424	12,270	1,462,720	45,788	41,413	26,713	707	114,621	1,081,110	746,705	8. St. Louis*
893,624	41,950	804	12,983	949,361	26,000	33,500	5,903	4,298	69,701	613,471	381,225	9. Minneapolis*
1,096,339	21,500	703	7,473	1,126,015	22,750	39,875	14,610	3,442	80,677	800,399	464,892	10. Kansas City*
1,690,374		13,349	14,961	1,718,684	59,650	65,381	19,718	423	145,172	1,027,461	728,169	11. Dallas*
11,873,223	4,000	53,489	356,691	12,287,403	238,028	331,055	170,968	8,597	748,648	5,446,344	4,969,115	12. San Francisco
24,835,090	226,475	17,467	292,511	25,371,543	570,210	967,502	339,966	32,650	1,910,328	16,205,479	13,965,635	Reserve branch cities¹
1,156,125		274	14,328	1,170,727	31,730	46,250	8,844	720	87,544	654,360	617,021	2. Buffalo*
1,066,901	15,500	25	12,729	1,095,155	29,858	47,392	11,873	35	89,158	735,719	633,566	3. Cincinnati
2,601,106	3,900	255	38,052	2,643,313	85,538	216,188	34,620	776	337,122	1,839,295	1,593,141	4. Pittsburgh*
879,804	1,000	24	6,336	887,164	14,600	39,750	6,774	3,647	64,771	664,359	571,368	5. Baltimore*
654,868	7,000	14	14,227	676,109	9,470	36,780	3,289	1,282	50,821	465,371	320,092	6. Charlotte ³
429,399			4,540	433,939	11,400	13,300	5,065	2,086	31,851	249,995	182,877	7. Birmingham
393,014	11,500		4,883	409,397	12,200	12,650	4,541	4,540	33,931	249,995	182,877	8. Jacksonville*
494,087		9	9,283	503,379	11,000	15,000	5,898	88	31,986	290,535	230,619	9. Nashville
988,707	17,750	3,076	6,114	1,015,647	12,700	31,725	12,989	57,414	57,414	723,974	528,163	6. New Orleans
3,571,732	126,900		42,207	3,740,839	50,409	116,932	43,350	4,586	215,277	2,080,037	1,766,140	7. Detroit
197,052			1,320	198,372	4,700	5,300	2,687	344	13,031	134,152	110,493	8. Little Rock
593,478	4,225		8,218	605,921	13,250	26,250	6,454	157	46,111	432,195	328,438	9. Louisville
620,109	3,000	5,264	6,194	634,567	13,250	31,500	7,091	51,841	403,444	292,251	8. Memphis	
51,816	2,000		753	54,569	1,100	1,100	448		2,651	36,199	26,951	9. Helena
774,312	6,000		7,053	787,365	16,950	22,125	10,247	4,063	53,385	515,907	438,382	10. Denver*
416,530		769	2,713	420,012	12,350	12,450	16,929	762	42,491	297,398	234,787	10. Oklahoma City*
467,429	2,200		3,267	472,896	11,700	12,700	6,561	3,616	34,577	358,056	243,084	10. Omaha
197,384			1,713	199,097	6,400	7,400	2,173		15,978	125,300	110,694	11. El Paso
1,474,696	6,000	7,284	10,444	1,498,424	47,750	52,500	16,663	127	117,419	1,071,242	908,276	11. Houston*
453,246			3,631	456,877	83,505	102,135	3,395		27,222	290,643	249,859	11. San Antonio*
3,687,703	10,500	93	41,201	3,739,497	39,000	48,550	32,276	75	247,631	2,322,389	2,177,956	12. Los Angeles*
1,596,991		157	28,042	1,625,199	9,750	10,325	8,184	1,843	119,826	886,051	856,368	12. Portland
492,916	3,000	2	5,926	501,844	9,750	10,325	8,184	1,843	30,102	315,526	281,541	12. Salt Lake City, ¹
1,575,685	6,000	221	19,337	1,601,243	32,000	45,100	27,699	3,389	108,188	1,008,757	929,576	12. Seattle*
6,800,439	63,450	126	60,296	6,924,311	143,518	237,603	80,721	14,837	476,679	4,661,880	3,964,056	Other reserve cities¹
621,057			5,077	626,134	10,500	19,000	7,708	710	37,918	435,424	403,345	4. Columbus
477,734	11,000		4,685	493,419	11,050	11,050	3,281	1,208	26,589	305,010	300,149	4. Toledo
1,164,287	11,500		10,764	1,186,551	23,240	41,410	14,545	3,717	82,912	813,179	761,774	5. Washington*
121,862			408	122,268	1,500	5,500	2,005		9,005	77,106	56,408	7. Cedar Rapids
309,404		51	1,916	311,371	5,500	5,750	7,150	2,016	20,416	216,782	178,164	7. Des Moines*
902,303			6,670	908,973	18,228	32,000	13,183	1,070	64,481	622,059	545,978	7. Indianapolis
963,159	21,200	11	8,228	992,598	18,300	39,443	8,809	114	66,666	651,900	501,408	7. Milwaukee*
112,307			577	112,884	2,100	3,800	821	279	7,000	72,705	49,881	8. Sioux City
113,129		27	402	113,558	1,000	6,000	2,508		5,508	74,060	6,114	8. National Stock
447,664	6,500	19	7,320	461,503	13,000	19,750	4,893	472	38,115	308,423	219,824	9. St. Paul*
76,811			921	77,732	1,750	2,500	780	117	5,147	45,689	29,755	10. Kansas City,
51,403			274	51,677	1,800	1,650	952	415	4,817	29,178	31,861	10. Kansas*
118,680			1,469	120,149	3,400	3,500	1,448	101	8,449	85,865	76,722	10. Pueblo
499,564	12,500		4,089	516,153	10,650	20,550	6,473	2,089	39,762	373,723	351,780	10. Topeka
290,611			2,455	293,066	5,500	9,700	2,395	619	18,214	228,855	203,152	10. Tulsa*
530,464	750	18	5,043	536,275	16,000	16,000	3,770	1,910	37,680	321,922	259,969	11. Wichita
												11. Fort Worth*
59,595,518	133,946	4,442	503,244	60,237,150	1,426,537	2,100,585	1,088,581	190,454	4,806,157	34,596,213	36,488,577	Country banks, by districts
4,577,891	21,465	1,639	54,748	4,655,423	122,743	185,364	88,920	14,092	411,119	2,955,229	2,927,822	1. Boston
10,249,807	45,300	753	125,478	10,421,608	265,995	358,102	167,678	21,871	813,646	5,438,894	5,485,680	2. New York
4,737,727	8,311	22	27,321	4,773,381	133,327	256,754	97,353	11,259	498,693	2,444,623	2,595,187	3. Philadelphia
5,261,123	7,746	126	41,742	5,310,737	139,678	212,316	93,525	9,942	455,461	2,791,811	2,950,674	4. Cleveland
3,914,154	7,020	488	28,452	3,950,114	89,803	160,396	71,342	15,928	337,469	2,248,668	2,388,727	5. Richmond
4,583,625	7,350	558	35,315	4,626,848	108,417	158,240	66,170	14,576	347,403	2,962,569	3,061,830	6. Atlanta
9,485,244	3,000	164	85,584	9,573,992	183,266	260,605	173,793	40,431	658,095	5,098,439	5,476,641	7. Chicago
2,899,073	5,205	14	15,665	2,919,957	64,366	94,518	63,692	12,952	235,528	1,799,435	1,964,263	8. St. Louis
2,714,863	4,263	68	21,800	2,740,994	54,736	78,699	51,925	12,670	198,030	1,517,774	1,606,226	9. Minneapolis
3,449,823	4,620		11,660	3,466,103	72,505	107,686	86,698	13,037	278,926	2,375,476	2,591,047	10. Kansas City
4,229,113	6,466	306	12,883	4,248,768	106,981	123,818	77,901	19,332	328,032	3,030,045	3,178,474	11. Dallas
3,493,075	13,200	304	42,646	3,549,225	84,720	104,087	49,584	4,364	242,755	1,933,250	2,062,006	12. San Francisco

¹ Includes figures for a bank with its head office in a nonreserve city, which has a branch in this reserve city; see contents page.

² Cash items reported in process of collection were in excess of demand deposits other than interbank and United States Government. For other footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State or Territory	Number of banks	Loans and investments							Reserves, cash.		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
Total, including Alaska	6,571	132,342,648	67,381,309	50,921,728	9,647	10,746,513	2,895,173	388,278	35,836,289	18,437,008	2,003,193
Total, all States	6,570	132,338,641	67,379,005	50,920,053	9,647	10,746,493	2,895,173	388,270	35,835,174	18,436,606	2,002,971
New England:											
Maine	37	354,888	181,980	143,191	94	18,038	10,662	923	94,105	41,178	10,571
New Hampshire	52	201,188	108,036	72,138	33	16,754	3,675	552	62,261	24,961	6,942
Vermont	37	152,374	79,045	57,191	13	12,130	3,609	386	33,244	15,186	3,352
Massachusetts	135	3,678,862	2,075,478	1,224,271	1,292	275,832	89,126	12,863	1,035,934	575,302	70,183
Rhode Island	6	675,641	386,396	218,941	11	62,463	5,637	2,193	117,961	68,556	14,869
Connecticut	54	1,407,818	679,479	529,164	16	174,158	21,115	3,886	368,262	164,886	40,820
Middle Atlantic:											
New York	450	29,738,668	17,476,512	9,224,877	2,556	2,357,326	546,125	131,272	8,433,692	4,990,073	283,620
New Jersey	253	4,464,411	2,003,915	1,804,847	758	515,671	125,116	14,104	872,478	443,474	102,882
Pennsylvania	626	9,344,307	4,781,214	3,381,979	266	837,282	305,317	38,249	2,282,652	1,238,789	170,482
East North Central:											
Ohio	403	7,203,283	3,283,807	3,223,154	204	550,479	130,349	15,290	1,763,672	934,484	144,992
Indiana	236	2,546,004	1,019,389	1,312,047	32	164,782	45,254	4,500	655,974	313,318	58,900
Illinois	516	11,164,912	4,619,848	5,256,926	25	905,123	360,393	22,597	2,861,705	1,555,243	115,504
Michigan	230	5,677,273	2,422,404	2,671,859	21	513,966	57,627	11,396	1,256,992	663,326	109,932
Wisconsin	168	2,060,672	883,408	972,774	73	127,836	72,487	4,094	522,307	256,692	32,383
West North Central:											
Minnesota	206	2,088,470	1,087,058	771,533	13	169,581	55,837	4,448	592,346	240,167	24,228
Iowa	166	1,181,673	531,302	499,898	.....	129,512	18,742	2,219	361,839	141,583	21,748
Missouri	178	3,147,877	1,639,255	1,206,934	462	214,574	77,242	9,410	1,007,044	476,655	36,055
North Dakota	40	246,907	111,623	113,654	5	13,232	7,992	401	58,123	28,212	3,416
South Dakota	61	338,547	157,544	153,359	10	19,651	7,432	551	83,638	40,024	4,407
Nebraska	139	887,352	403,095	375,591	.....	87,753	19,196	1,717	284,768	133,986	11,214
Kansas	212	1,020,559	405,152	456,259	124	127,822	29,193	2,009	316,122	151,626	14,512
South Atlantic:											
Delaware	11	327,913	190,588	132,353	.....	2,579	929	1,464	75,970	37,987	5,891
Maryland	70	1,127,160	502,911	518,413	.....	79,132	24,039	2,665	339,932	168,477	29,177
District of Columbia	13	1,003,387	493,108	442,557	.....	36,357	29,152	2,213	283,738	156,355	22,734
Virginia	205	1,805,354	934,898	706,995	73	125,781	33,200	4,407	499,945	203,335	46,583
West Virginia	111	723,628	297,052	369,973	.....	44,248	10,395	1,960	199,719	88,628	20,930
North Carolina	53	957,364	558,859	311,199	1,453	61,730	21,701	2,422	361,330	137,826	26,553
South Carolina	34	441,572	197,306	199,716	.....	29,988	13,629	933	155,133	62,373	15,031
Georgia	64	1,234,881	735,820	368,461	57	107,341	20,514	2,688	407,345	174,042	21,695
Florida	91	1,776,562	740,382	844,736	23	162,914	24,801	3,706	536,638	210,027	36,242
East South Central:											
Kentucky	109	945,990	471,260	401,106	4	47,555	23,486	2,579	295,774	135,779	20,679
Tennessee	85	1,537,164	843,360	552,517	46	120,062	17,323	3,856	507,099	210,952	33,370
Alabama	96	1,046,431	497,288	390,939	.....	130,646	25,241	2,317	314,860	131,722	27,463
Mississippi	33	313,162	152,892	107,196	.....	49,609	889	889	108,286	38,180	7,498
West South Central:											
Arkansas	71	509,783	217,290	210,259	91	70,604	10,374	1,165	172,407	64,769	10,699
Louisiana	50	1,441,287	602,621	690,726	366	126,561	18,332	2,681	482,138	219,959	24,744
Oklahoma	223	1,363,334	627,236	552,903	17	139,648	40,471	3,059	501,113	193,544	20,975
Texas	579	6,091,385	3,455,914	2,114,524	50	396,760	109,204	14,933	2,401,586	916,313	110,265
Mountain:											
Montana	84	485,659	214,612	221,147	.....	33,777	15,406	717	138,415	62,867	8,179
Idaho	20	392,548	206,414	166,436	187	16,035	2,794	682	83,726	46,238	5,917
Wyoming	40	220,727	96,132	105,907	.....	14,071	4,211	406	68,153	26,962	4,694
Colorado	94	1,094,519	530,511	495,729	.....	49,804	16,365	2,110	364,586	174,981	16,819
New Mexico	34	307,118	137,442	155,098	.....	12,595	1,493	490	94,402	40,230	7,320
Arizona	4	506,231	288,708	166,750	5	40,025	9,627	1,116	110,749	54,326	10,825
Utah	29	532,689	284,546	209,014	50	33,187	4,981	911	164,425	81,516	7,426
Nevada	6	231,716	100,238	111,639	.....	11,767	7,673	399	47,528	24,201	5,895
Pacific:											
Washington	42	1,858,239	1,030,452	595,723	.....	190,468	38,234	3,362	501,685	254,236	27,821
Oregon	19	1,483,952	752,295	551,174	.....	159,767	17,974	2,742	312,805	178,237	14,206
California	95	14,997,200	7,882,930	5,556,276	1,217	1,159,517	358,922	38,338	3,240,568	1,844,823	132,328
Alaska	1	4,007	2,304	1,675	.....	20	.....	8	1,115	402	222
Mutual Savings Banks	3	23,722	8,903	12,517	.....	1,518	714	70	2,152	1,321	151

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	14	337,517	153,351	149,112	12	28,814	5,480	748	74,618	40,049	9,729
New Jersey—Dist. No. 2	170	3,599,406	1,655,627	1,395,678	466	437,004	98,481	12,150	678,111	336,363	78,808
Kentucky—Dist. No. 4	56	288,286	145,842	118,581	.....	18,010	5,024	829	68,654	30,588	7,678
Pennsylvania—Dist. No. 4	149	3,549,071	1,665,476	1,408,906	229	327,106	131,531	15,823	783,724	466,662	59,427
West Virginia—Dist. No. 4	12	102,119	41,906	50,504	.....	7,770	1,565	374	22,977	10,915	3,226
Louisiana—Dist. No. 6	33	1,151,239	456,539	586,909	366	88,091	17,340	1,994	386,714	184,658	18,106
Mississippi—Dist. No. 6	21	263,345	132,895	85,093	.....	43,048	1,533	756	92,191	31,933	6,022
Tennessee—Dist. No. 6	72	981,232	472,292	419,987	46	72,762	13,739	2,406	320,156	133,608	23,847
Indiana—Dist. No. 7	174	2,232,849	878,181	1,155,977	22	153,656	41,149	3,864	579,872	277,992	51,727
Illinois—Dist. No. 7	367	10,464,393	4,379,950	4,895,966	25	835,224	331,861	21,367	2,668,887	1,477,231	102,652
Michigan—Dist. No. 7	190	5,500,970	2,356,940	2,581,176	13	497,291	54,483	11,067	1,224,033	647,650	106,293
Wisconsin—Dist. No. 7	126	1,876,751	812,457	877,585	73	114,870	68,030	3,736	480,000	237,962	29,037
Missouri—Dist. No. 10	46	1,067,825	530,271	428,115	5	78,639	28,183	2,612	413,538	173,217	10,589
New Mexico—Dist. No. 10	10	200,370	87,857	104,349	.....	7,136	.....	291	59,937	25,322	3,710
Oklahoma—Dist. No. 10	210	1,338,969	614,511	545,172	17	135,933	40,331	3,005	488,992	190,645	20,238
Arizona—Dist. No. 12	3	438,321	258,232	137,560	5	32,467	9,016	1,041	97,947	48,429	9,530

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

OF BANKS ON OCTOBER 5, 1955, BY STATES

ASSETS [In thousands of dollars]

and bank balances											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	Total assets	
6,417,372	29,338	77,620	8,871,758	1,394,415	26,373	108,275	437,266	358,016	316,268	170,819,550	Total, including Alaska
6,417,016	29,338	77,620	8,871,623	1,394,319	26,356	108,275	437,266	358,016	316,248	170,814,295	Total, all States
26,345		79	15,932	4,892	253	361		532	455	455,486	New England:
16,083	18	16	14,241	2,712	74	46		16	223	266,520	Maine
10,343	15	47	4,301	2,048	138	209		166	131	188,310	New Hampshire
102,379	1,627	4,791	281,652	45,511	435	1,080	18,262	10,564	10,253	4,800,901	Vermont
12,234	36	340	21,926	10,845	38		1,381	1,763	725	808,354	Massachusetts
80,800	91	95	81,570	20,535	566	65		2,285	3,386	1,802,917	Rhode Island
											Connecticut
321,081	3,848	41,976	2,793,094	263,979	1,335	6,533	319,501	93,080	150,162	39,006,950	Middle Atlantic:
188,663	478	72	136,909	61,930	944	360	451	11,436	5,025	5,417,035	New York
350,459	1,677	3,065	518,180	114,397	2,685	17,651	5,744	20,387	17,091	11,804,914	New Jersey
											Pennsylvania
334,620	321	1,986	347,269	69,069	154	12,316	39	18,669	9,747	9,076,949	East North Central:
181,778	160	37	101,781	25,550	261	305	13	4,872	2,300	3,235,279	Ohio
464,192	1,251	6,937	718,578	49,561	1,000	1,463	4,408	32,910	11,087	14,127,046	Indiana
80,828	814	5,149	268,943	55,508	579	2,168	21	17,275	6,619	7,016,435	Illinois
133,122	128	174	99,808	18,392	193	494	62	4,017	3,159	2,609,296	Michigan
											Wisconsin
124,974	434	2,535	200,008	14,341	494	4,344	886	6,463	1,925	2,709,269	West North Central:
142,321	87		56,100	8,051	188	2,595	51	1,743	715	1,556,855	Minnesota
190,067	179	185	303,903	26,629	775	1,452	2,118	8,227	3,087	4,197,209	Iowa
20,773	4	41	5,677	2,483	111			897	100	308,621	Missouri
32,190			7,017	2,957	116			1,092	213	426,563	North Dakota
76,686	270		62,612	7,003	438			2,138	696	1,182,395	South Dakota
126,528	113		23,343	7,705	228	209		1,440	698	1,346,961	Nebraska
											Kansas
21,454	100		10,538	3,975	129	1,036		779	327	410,129	South Atlantic:
68,809	108	143	73,218	14,450	107	420	24	3,016	3,902	1,489,011	Delaware
48,261	14	355	56,019	18,747	55	1,150		2,003	1,924	1,311,004	Maryland
130,740	567	40	118,680	25,730	749	2,557	387	2,333	3,212	2,340,267	District of Columbia
70,773	180		19,208	8,209	276	1,084	18	512	1,344	934,790	Virginia
81,279	116		115,556	12,544	202	22	112	2,326	2,356	1,336,256	West Virginia
51,966	185		25,578	5,297	188	26		721	764	603,701	North Carolina
88,719	232	3	122,654	20,281	162		705	2,891	4,133	1,670,398	South Carolina
189,651	623	105	99,990	28,712	1,225	2,414	235	4,616	4,290	2,354,692	Georgia
											Florida
78,569			60,747	8,777	87	194		1,796	985	1,253,605	East South Central:
160,940	107	94	101,636	22,086	526		5,273	2,789	1,260	2,076,197	Kentucky
106,638	529	94	48,414	11,939	580	1,110	124	2,354	1,904	1,379,302	Tennessee
43,746			18,862	4,728	217	500	1	37	523	427,454	Alabama
											Mississippi
71,185	70		25,684	6,089	68	30		652	624	689,653	West South Central:
126,187	453	78	110,717	16,411	270	566	2,485	4,416	2,315	1,949,888	Arkansas
237,444	732		48,418	15,512	297	2,872	769	2,327	1,382	1,887,606	Louisiana
971,256	8,199	2,042	393,511	120,582	5,418	4,831	20,957	10,648	22,028	8,677,435	Oklahoma
											Texas
47,208	21	89	20,051	4,838	93	314	5	1,318	473	631,115	Mountain:
16,649	50		14,872	5,353	106	23		5	333	482,094	Montana
30,726			5,771	1,965	98			320	530	291,793	Idaho
105,933	250	38	66,565	6,015	339	220		2,624	2,792	1,471,095	Wyoming
40,534			6,318	4,194	303	78		367	235	406,697	Colorado
18,837		295	26,466	8,776	660	3,815	303	2,178	1,361	634,073	New Mexico
32,457	111		42,915	2,980	92	4,685	2	36	786	705,695	Arizona
8,717			8,715	3,899	22			739	399	284,303	Utah
											Nevada
64,168	739	1,295	153,426	26,333	705	475	219	5,085	1,427	2,394,168	Pacific:
29,372	783	509	89,698	19,546	308		157	5,472	2,069	1,824,309	Washington
330,332	3,618	4,915	924,552	152,253	2,069	28,202	52,551	55,684	24,773	18,553,300	Oregon
356			135	96	17				20	5,255	California
											Alaska
638			42	68					17	25,959	<i>Mutual Savings Banks</i> ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

13,371		9	11,460	5,554	70	65		564	469	418,857	Connecticut—Dist. No. 2
139,208	371	72	123,289	47,726	429	360	451	10,024	3,611	4,340,118	New Jersey—Dist. No. 2
27,039			3,349	3,973	46	12	2	134	353	361,460	Kentucky—Dist. No. 4
88,862		849	167,924	46,632	372	1,322	365	10,094	3,624	4,395,204	Pennsylvania—Dist. No. 4
6,803			2,033	417	6	374		196	166	126,255	West Virginia—Dist. No. 4
87,557	453	78	95,862	12,492	179	500	2,485	3,494	2,043	1,559,146	Louisiana—Dist. No. 6
35,898			18,338	4,116	216	500		34	469	360,872	Mississippi—Dist. No. 6
110,407	10		52,284	14,365	326		9	1,732	790	1,318,610	Tennessee—Dist. No. 6
156,021	160	37	93,935	21,169	228	305	13	4,575	2,002	2,841,013	Indiana—Dist. No. 7
292,774	1,251	6,937	688,042	44,261	692	1,449	4,381	32,180	10,638	13,226,881	Illinois—Dist. No. 7
196,288	814	5,136	267,852	54,064	463	2,168	21	17,273	6,531	6,805,523	Michigan—Dist. No. 7
114,427	113	174	98,287	16,775	160	494	62	3,572	3,038	2,380,852	Wisconsin—Dist. No. 7
72,644	162	104	156,822	6,061		516	703	2,546	683	1,491,872	Missouri—Dist. No. 10
25,838			5,067	2,636	237			365	125	263,670	New Mexico—Dist. No. 10
229,577	707		47,825	15,271	297	2,872	769	2,327	1,330	1,850,827	Oklahoma—Dist. No. 10
15,845		240	23,903	8,115	462	3,815	303	2,178	1,287	552,428	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State or Territory	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total, incl. Alaska	113,720,115	87,090,673	3,257,687	7,461,650	11,719,648	1,512,627	2,677,830	40,441,905	36,775,923	305,686	19,451	1,874,881	38,447	1,427,517
Total, all States	113,717,608	87,088,530	3,257,563	7,461,460	11,719,648	1,512,627	2,677,780	40,439,448	36,774,066	305,486	19,451	1,874,481	38,447	1,427,517
New England:														
Maine	255,329	206,485	7,582	23,792	9,871	15	7,584	155,840	153,872	471	7	1,490		
New Hampshire	188,498	149,505	5,663	15,282	11,049		6,999	49,946	48,926	650	15	355		
Vermont	82,735	69,332	1,799	7,276	1,500		2,828	85,414	84,002	300	4	1,108		
Massachusetts	3,628,489	2,821,310	109,216	213,682	372,768	30,897	80,616	647,085	580,731	8,785	1,624	7,235	160	48,550
Rhode Island	447,240	366,667	12,704	41,446	8,840	1,808	16,075	287,167	285,067	1,559	174	367		
Connecticut	1,291,039	1,074,639	43,504	82,245	45,236	23	45,392	335,141	333,639	1,037	25	440		
Middle Atlantic:														
New York	27,617,476	20,421,572	815,649	1,011,626	2,991,767	1,177,970	1,198,892	6,270,869	4,812,483	68,079		265,716	13,529	1,111,062
New Jersey	2,994,079	2,446,509	93,361	291,180	293,970	77,371	380	1,990,249	1,954,279	8,375		27,494	76	25
Pennsylvania	7,400,037	6,070,697	224,918	326,385	651,437	20,785	105,815	3,047,570	2,936,322	4,413	831	99,235	1,493	5,276
East North Central:														
Ohio	5,485,580	4,378,907	189,841	451,011	357,064	6,172	102,585	2,814,725	2,660,275	3,949	893	149,442	166	
Indiana	2,159,837	1,636,092	62,413	291,180	128,452	377	41,323	840,590	830,197	4,074	2,444	3,682	193	
Illinois	9,594,432	7,231,641	297,205	548,127	1,360,847	38,219	118,393	3,415,258	3,248,586	10,431	1,268	138,374	300	16,299
Michigan	3,845,077	2,996,603	207,140	326,716	234,273	8,508	71,837	2,542,397	2,476,280	3,053	55	62,705	304	
Wisconsin	1,565,092	1,232,693	52,091	90,267	165,612	994	23,435	833,761	818,240	4,574	1,217	9,273	457	
West North Central:														
Minnesota	1,784,829	1,212,932	55,335	126,074	361,172	2,849	26,467	649,315	635,241	468	71	13,409	126	
Iowa	1,091,711	745,922	27,716	170,406	136,165	11,502	41,323	346,256	344,432	1,020	83	695	26	
Missouri	3,174,533	2,209,628	77,686	133,605	727,502	4,040	22,632	658,374	649,576	2,755	556	5,242	245	
North Dakota	207,730	178,753	3,898	12,777	10,055	22	2,225	77,879	76,227	537	6	1,114		
South Dakota	292,197	236,076	6,393	36,866	9,897		2,965	104,219	96,922	1,126	2	6,169		
Nebraska	968,163	701,839	29,534	71,608	157,982	18	7,182	120,131	119,855	94	29	153		
Kansas	1,071,900	774,006	22,737	175,090	91,964	684	7,419	172,425	169,211	2,998	50	158	8	
South Atlantic:														
Delaware	312,372	282,623	13,912	4,535	5,040		6,262	50,408	50,044	210		154		
Maryland	1,061,360	793,923	39,049	122,453	95,244	1,124	9,567	311,157	296,097	7,526	6	7,508	20	
District of Columbia	936,217	820,155	25,485	120	64,400	8,616	17,441	267,047	231,383	16,264	1,025			18,375
Virginia	1,402,051	1,087,055	35,138	85,158	170,940	284	23,476	736,503	660,380	17,718	2,235	55,613	557	
West Virginia	605,114	479,509	15,653	60,028	37,637		12,287	235,397	232,171	1,043	298	1,558	327	
North Carolina	1,002,119	705,961	21,373	83,644	164,940	93	26,108	206,367	158,636	4,413	7	42,127	1,184	
South Carolina	484,343	381,172	13,924	58,458	20,121		10,668	75,394	69,325	5,243	7	544	275	
Georgia	1,292,574	929,216	33,054	102,457	218,495	96	9,256	235,282	223,025	4,764	869	6,210	414	
Florida	1,707,870	1,338,336	29,335	137,122	176,032	3,815	23,230	447,570	374,677	8,776	2,734	57,693	690	3,000
East South Central:														
Kentucky	937,758	734,575	27,283	46,965	119,371	127	9,437	195,849	183,687	4,602	15	7,445	100	
Tennessee	1,411,600	929,673	25,293	135,875	303,895	1,835	15,029	492,334	466,828	3,856	179	20,489	982	
Alabama	998,418	789,543	22,335	89,710	86,555	311	9,964	267,194	262,242	3,388	27	327	1,210	
Mississippi	323,501	214,369	6,116	52,647	49,287		1,082	68,956	67,283	1,558		115		
West South Central:														
Arkansas	513,255	381,047	7,715	60,801	60,489		3,203	118,414	115,708	744	25	1,802	135	
Louisiana	1,528,869	948,779	25,080	325,104	203,405	6,908	19,593	273,953	253,315	1,463	57	16,349	765	2,004
Oklahoma	1,499,582	1,107,878	39,438	141,520	193,264	153	17,329	209,955	199,175	5,827	97	3,464	1,392	
Texas	6,813,562	5,098,949	116,221	409,941	1,088,578	21,544	78,329	1,157,518	935,387	20,534	1,172	194,607	4,818	1,000
Mountain:														
Montana	472,457	382,603	9,745	47,866	26,914		5,329	115,568	115,090	83	8	382	5	
Idaho	313,277	254,631	6,353	43,587	5,243		3,463	138,379	137,400	968	11			
Wyoming	203,296	161,972	4,004	26,420	9,565		1,965	65,589	63,181	1,497	18	893		
Colorado	1,045,928	820,016	27,983	76,604	107,848	75	13,272	311,028	292,192	2,420	10	16,393	13	
New Mexico	297,539	203,984	8,186	69,539	11,786		4,044	83,431	69,999	2,822	11	11,199		
Arizona	419,920	339,719	8,186	53,028	6,477	3,324	9,186	147,271	144,955	1,953	10	353		
Utah	465,343	359,104	8,948	46,260	46,469	1	4,561	188,094	183,474	2,350	1,020	800	450	
Nevada	179,878	137,136	4,085	33,658	1,174		3,825	84,419	78,369	2,212		3,838		
Pacific:														
Washington	1,574,107	1,273,145	42,229	150,197	81,833	5,409	21,294	629,665	611,444	6,613	9	1,709	390	9,500
Oregon	1,050,684	887,843	22,881	79,394	29,467	1,612	29,487	620,385	580,520	4,64	14	39,737	50	
California	9,718,091	8,083,806	272,174	469,478	424,355	163,839	304,439	7,261,710	6,404,321	47,827	233	589,316	7,587	212,426
Alaska	2,507	2,143	124	190			50	2,457	1,857	200		400		
Mutual Savings Banks	250	144	6	100				23,418	23,415			3		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	261,114	214,950	10,418	18,361	8,826		8,559	119,935	119,524	65	20	326		
New Jersey—Dist. No. 2	2,350,224	1,930,954	72,887	200,169	73,923	380	71,911	1,640,443	1,617,554	2,772		20,029	63	25
Kentucky—Dist. No. 4	239,192	211,661	5,750	16,037	3,261		2,483	83,098	82,394	7		3,417	80	
Pennsylvania—Dist. No. 4	2,741,798	2,309,514	90,067	100,676	206,625	2,600	32,316	1,139,674	1,104,870	276	175	33,360	993	
West Virginia—Dist. No. 4	74,157	58,266	2,544	7,574	3,223		2,550	94,908	93,685	30	10	1,183		
Louisiana—Dist. No. 6	1,224,726	734,160	19,696	281,520	173,138	6,908	9,304	217,993	197,470	1,368	47	16,349	755	2,004
Mississippi—Dist. No. 6	272,907	172,970	4,766	46,097	48,252		822	58,477	56,980	1,492		5		
Tennessee—Dist. No. 6	868,073	588,648	16,700	94,403	156,008		12,314	351,428	327,506	3,006	176	19,758	982	
Indiana—Dist. No. 7	1,891,083	1,431,685	55,044	253,504	113,122	377	37,351	748,710	739,324	3,619	2,424	3,171	168	
Illinois—Dist. No. 7	9,004,319	6,817,096	287,345	473,900	1,273,837	38,219	113,922	3,173,747	3,037,360	9,644	1,218	108,926	300	16,299
Michigan—Dist. No. 7	3,755,894	2,926,633	202,985	313,566	233,941	8,508	70,261	2,438,286	2,372,920	2,874	30	62,088	304	
Wisconsin—Dist. No. 7	1,443,876</													

OF BANKS ON OCTOBER 5, 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
154,162,020	1,196,576	459,816	2,267,615	158,086,027	3,815,801	6,144,409	2,406,587	366,726	12,733,523	98,432,109	88,358,395	Total, including Alaska
154,157,056	1,196,576	459,816	2,267,605	158,081,053	3,815,598	6,144,359	2,406,559	366,726	12,733,242	98,430,093	88,356,147	Total, all States
411,169	445		3,858	415,472	13,794	14,349	10,595	1,276	40,014	213,052	221,929	New England:
238,444	445		907	239,796	6,169	12,194	6,816	1,545	26,724	158,174	157,545	Maine
168,149	25		1,758	169,932	6,007	6,686	4,436	1,249	18,378	68,091	75,135	New Hampshire
4,275,574	20,550	19,685	59,205	4,375,014	113,768	222,266	68,221	21,632	425,887	3,244,596	2,833,956	Vermont
734,407		1,415	10,125	745,947	16,130	33,647	12,556	74	62,407	413,080	402,262	Massachusetts
1,626,180	23,200		19,113	1,668,493	46,282	60,159	23,495	4,488	134,424	1,128,669	1,120,706	Rhode Island
												Connecticut
33,888,345	572,230	336,891	875,333	35,672,799	990,300	1,748,797	563,171	31,883	3,334,151	24,503,301	19,838,996	Middle Atlantic:
4,984,328	8,986	451	46,249	5,040,014	117,618	175,915	71,150	12,338	377,021	2,668,507	2,686,058	New York
10,447,607	81,375	6,239	108,215	10,643,436	298,266	657,316	188,559	17,337	1,161,478	6,531,398	5,984,717	New Jersey
												Pennsylvania
8,300,305	70,481	39	83,473	8,454,298	195,677	313,246	106,131	7,597	622,651	4,803,691	4,585,234	East North Central:
3,000,427	1,100	13	25,010	3,026,550	56,968	89,195	54,493	8,073	208,729	1,876,312	1,866,814	Ohio
13,009,690	25,900	5,820	106,688	13,148,098	313,607	431,607	149,843	83,891	978,948	8,411,662	7,179,583	Indiana
6,387,474	127,150	21	88,617	6,603,262	117,741	187,880	91,045	16,507	413,173	3,367,306	3,126,213	Illinois
2,398,853	22,700	62	15,666	2,437,281	45,981	86,515	34,786	4,733	172,015	1,332,603	1,246,587	Michigan
												Wisconsin
2,434,144	50,250	886	30,205	2,515,485	61,675	86,785	32,815	12,509	193,784	1,459,847	1,165,465	West North Central:
1,437,967	300	51	4,554	1,442,872	26,368	47,667	34,012	5,936	113,983	893,290	871,730	Minnesota
3,832,927	37,475	2,141	33,707	3,906,250	96,242	118,369	70,363	5,985	290,959	2,680,641	2,061,422	Iowa
285,609	500		2,768	288,877	5,575	7,822	5,330	1,017	19,744	181,280	188,078	Missouri
396,416	140		2,845	399,401	7,178	11,189	7,276	1,519	27,162	252,990	268,890	North Dakota
1,088,294	5,050		4,642	1,097,986	25,920	30,570	21,738	6,181	84,409	828,865	718,017	South Dakota
1,244,325	568		6,019	1,250,912	25,792	41,118	26,867	2,272	96,049	922,029	933,172	Nebraska
												Kansas
362,780			4,640	367,420	11,003	25,926	5,695	85	42,709	280,380	282,882	South Atlantic:
1,372,517	2,750	24	8,063	1,383,354	24,721	58,255	15,828	6,853	105,657	919,333	852,725	Delaware
1,203,264	11,500		10,980	1,225,744	24,140	42,510	14,848	3,762	85,260	831,937	781,697	Maryland
2,138,554	4,145	387	19,085	2,162,171	50,310	86,163	36,249	5,374	178,096	1,152,631	1,077,009	District of Columbia
840,511	375	18	5,012	845,916	23,655	40,977	19,458	4,784	88,874	515,133	532,616	Virginia
1,208,486	8,050	112	20,878	1,237,526	20,470	61,480	13,418	3,362	98,730	805,284	700,157	West Virginia
559,737			4,688	564,425	10,972	19,151	7,360	1,793	39,276	406,799	424,720	North Carolina
1,527,856	150	705	19,417	1,548,128	34,133	52,344	22,595	13,198	122,270	1,081,201	918,275	South Carolina
2,155,440	18,500	235	22,759	2,196,934	58,430	65,759	23,526	10,043	157,758	1,418,272	1,398,698	Georgia
												Florida
1,133,607	6,550	2	10,455	1,150,614	28,595	52,841	19,655	1,900	102,991	798,442	730,230	East South Central:
1,903,934	3,675	5,273	18,733	1,931,151	41,025	74,063	25,996	3,498	144,582	1,149,024	978,941	Kentucky
1,265,612	200	272	10,661	1,276,745	30,650	46,341	20,761	4,805	102,557	843,366	840,803	Tennessee
392,457	400	1	2,226	395,884	8,488	20,974	7,742	166	32,370	260,893	249,236	Alabama
												Mississippi
631,669	270		2,990	634,929	16,355	22,434	13,934	2,001	54,724	416,386	419,367	West South Central:
1,802,822	19,250	3,076	11,068	1,836,216	31,961	57,039	24,235	437	113,672	1,291,965	1,182,759	Arkansas
1,709,537	12,702	769	8,666	1,731,674	41,395	60,189	48,983	5,365	155,932	1,213,720	1,218,309	Louisiana
7,971,080	11,616	20,957	44,836	8,048,889	231,596	261,298	115,497	20,555	628,946	5,448,795	5,193,708	Oklahoma
												Texas
588,025	3,773	5	5,094	596,897	11,393	13,336	8,873	616	34,218	405,198	415,747	Mountain:
451,656			2,965	454,621	10,840	11,870	3,854	909	27,473	281,756	286,809	Montana
269,515	725		1,880	272,120	3,683	9,453	5,360	1,177	19,673	167,429	184,586	Idaho
1,356,826	6,275		9,274	1,372,120	29,890	40,204	22,731	5,895	98,720	873,300	843,327	Wyoming
380,970	100		2,315	383,385	7,875	7,628	3,162	4,647	23,312	250,687	271,249	Colorado
567,191	10,000	303	12,043	589,537	15,125	22,085	7,226	1,000	44,536	374,617	375,467	New Mexico
653,437	3,000	2	7,230	663,669	13,008	16,331	10,606	2,081	42,026	390,055	367,010	Arizona
264,297			2,999	267,296	6,965	6,465	3,527	50	17,007	162,446	165,904	Utah
												Nevada
2,203,772	9,200	221	26,296	2,239,489	46,305	65,630	38,087	4,657	154,679	1,356,513	1,291,210	Pacific:
1,671,069		157	28,168	1,699,394	40,235	51,145	33,343	192	124,915	931,614	907,026	Washington
16,979,801	14,500	53,583	415,227	17,463,111	355,322	469,176	255,312	10,379	1,090,189	8,463,533	7,933,171	Oregon
4,964			10	4,974	203	50	28		281	2,016	2,248	California
												Alaska
23,668			6	23,674		1,842	399	44	2,285			Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

381,049	5,400		3,523	389,972	9,657	13,465	5,036	727	28,885	236,283	230,410	Connecticut—Dist. No. 2
3,990,667	8,800	451	40,606	4,040,524	94,872	137,041	57,409	10,272	299,594	2,087,727	2,079,745	New Jersey—Dist. No. 2
322,290	1,815	2	1,772	325,879	9,840	16,191	8,568	982	35,581	208,804	226,832	Kentucky—Dist. No. 4
3,881,472	5,350	365	47,602	3,934,789	121,452	277,509	57,523	3,931	460,415	2,485,012	2,274,582	Pennsylvania—Dist. No. 4
109,065			1,041	110,106	4,455	8,000	2,553	1,141	16,149	65,321	66,357	West Virginia—Dist. No. 4
1,442,719	17,750	3,076	8,530	1,472,075	21,801	44,632	20,239	399	87,071	1,041,307	929,122	Louisiana—Dist. No. 6
331,384		1	1,211	333,506	7,213	17,994	2,121	38	27,366	218,671	201,551	Mississippi—Dist. No. 6
1,219,501		9	12,409	1,231,919	26,290	40,453	17,463	2,485	86,691	705,382	643,081	Tennessee—Dist. No. 6
2,639,793	1,000	13	21,746	2,662,552	48,688	76,685	46,817	6,271	178,461	1,641,161	1,628,605	Indiana—Dist. No. 7
12,178,066	25,900	5,793	103,908	12,313,667	298,470	405,611	131,889	77,244	913,214	7,923,503	6,716,876	Illinois—Dist. No. 7
6,194,180	127,150	21	88,112	6,409,463	113,151	181,304	86,096	15,309	396,060	3,291,754	3,042,608	Michigan—Dist. No. 7
2,188,374	22,650	62	14,227	2,225,313	41,556	78,974	30,860	4,149	155,539	1,231,603	1,134,146	Wisconsin—Dist. No. 7
1,359,535	21,500	703	8,784	1,390,522	28,425	47,568	21,023	4,334	101,350	971,443	632,615	Missouri—Dist. No. 10
247,021			2,171	249,192	4,960	4,728	1,433	3,357	14,478	152,171	160,987	New Mexico—Dist. No. 10
1,675,986	12,702	769	8,604	1,698,061	40,685	59,095	47,941	5,045	152,766	1,195,309	1,192,758	Oklahoma—Dist. No. 10
490,597	10,000	303	10,948	511,848	14,125	20,585	5,870		40,580	324,384	323,184	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, OCTOBER 5, 1955

[In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves ¹	Net demand deposits subject to reserve	Time deposits	Reserves with Federal Reserve Banks ²			Ratio of total reserves to net demand plus time deposits (per cent)	Ratio of required reserves to net demand plus time deposits (per cent)
					Total	Required	Excess		
All member banks	113,720,115	15,288,006	98,432,109	40,441,905	18,437,008	18,177,681	259,327	13.3	13.1
Central reserve city banks ³	28,985,316	3,306,394	25,678,922	4,703,270	5,251,892	5,370,948	-119,056	17.3	17.7
Reserve city banks ³	44,553,405	6,396,431	38,156,974	16,324,511	7,606,593	7,684,481	-77,888	14.0	14.1
Country banks ³	40,181,394	5,585,181	34,596,213	19,414,124	5,578,523	5,122,252	456,271	10.3	9.5
All member banks, by districts:									
Boston	5,632,216	642,837	4,989,379	1,440,658	850,020	792,807	57,213	13.2	12.3
New York	30,228,814	3,401,503	26,827,311	8,031,247	5,366,485	5,312,616	53,869	15.4	15.2
Philadelphia	5,614,466	706,920	4,907,546	2,308,110	917,225	852,086	65,139	12.7	11.8
Cleveland	8,540,727	977,899	7,562,828	4,072,405	1,442,649	1,397,421	45,228	12.4	12.0
Richmond	5,417,047	851,251	4,565,796	1,796,957	806,079	776,771	29,308	12.7	12.2
Atlanta	6,364,568	1,056,369	5,308,199	1,577,944	865,990	856,618	9,372	12.6	12.4
Chicago	17,186,883	2,205,572	14,981,311	7,451,497	2,782,418	2,868,412	-85,994	12.4	12.8
St. Louis	4,638,511	714,115	3,924,396	1,215,631	670,327	659,207	11,120	13.0	12.8
Minneapolis	2,967,612	491,745	2,475,867	1,140,355	405,676	411,608	-5,932	11.2	11.4
Kansas City	6,146,425	1,035,879	5,110,546	1,095,077	876,739	832,124	44,615	14.1	13.4
Dallas	7,314,827	1,448,214	5,866,613	1,260,450	975,318	937,210	38,108	13.7	13.2
San Francisco	13,668,019	1,755,702	11,912,317	9,051,574	2,478,082	2,480,801	-2,719	11.8	11.8
Central reserve city banks:									
New York	23,044,723	2,621,157	20,423,566	3,392,723	4,264,928	4,254,349	10,579	17.9	17.9
Chicago	5,940,593	685,237	5,255,356	1,310,547	986,964	1,116,599	-129,635	15.0	17.0
Reserve city banks, by districts:									
Boston	2,260,473	226,323	2,034,150	234,510	392,977	377,872	15,105	17.3	16.7
New York	1,088,135	123,284	964,851	484,673	197,879	197,907	-28	13.7	13.7
Philadelphia	2,839,546	376,623	2,462,923	345,303	469,663	460,591	9,072	16.7	16.4
Cleveland	5,381,628	610,611	4,771,017	1,970,381	963,889	957,302	6,587	14.3	14.2
Richmond	2,711,634	394,506	2,317,128	588,216	425,976	446,494	-20,518	14.7	15.4
Atlanta	2,835,123	489,493	2,345,630	523,764	419,220	448,402	-29,182	14.6	15.6
Chicago	5,348,694	721,178	4,627,516	2,553,302	964,944	960,618	4,326	13.4	13.4
St. Louis	2,538,632	413,671	2,124,961	416,437	390,427	403,315	-12,888	15.4	15.9
Minneapolis	1,190,283	232,190	958,093	202,821	147,612	182,598	-34,986	12.7	15.7
Kansas City	3,321,577	586,507	2,735,070	470,102	521,249	515,818	5,431	16.3	16.1
Dallas	3,611,029	774,461	2,836,568	735,135	543,715	547,339	-3,624	15.2	15.3
San Francisco	11,426,651	1,447,584	9,979,067	7,799,867	2,169,042	2,186,225	-17,183	12.3	12.3
Country banks, by districts:									
Boston	3,371,743	416,514	2,955,229	1,206,148	457,043	414,935	42,108	11.0	10.0
New York	6,095,956	657,062	5,438,894	4,153,851	903,678	860,360	43,318	9.4	9.0
Philadelphia	2,774,920	330,297	2,444,623	1,962,807	447,562	391,495	56,067	10.2	8.9
Cleveland	3,159,099	367,288	2,791,811	2,102,024	478,760	440,119	38,641	9.8	9.0
Richmond	2,705,413	456,745	2,248,668	1,208,741	380,103	330,277	49,826	11.0	9.6
Atlanta	3,529,445	566,876	2,962,569	1,054,180	446,770	408,216	38,554	11.1	10.2
Chicago	5,897,596	799,157	5,098,439	3,587,648	830,510	791,195	39,315	9.6	9.1
St. Louis	2,099,879	300,444	1,799,435	799,194	279,900	255,892	24,008	10.8	9.8
Minneapolis	1,777,329	259,555	1,517,774	937,534	258,064	229,010	29,054	10.5	9.3
Kansas City	2,824,848	449,372	2,375,476	624,975	355,490	316,306	39,184	11.8	10.5
Dallas	3,703,798	673,753	3,030,045	525,315	431,603	389,871	41,732	12.1	11.0
San Francisco	2,241,368	308,118	1,933,250	1,251,707	309,040	294,576	14,464	9.7	9.2

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

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

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

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

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

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 5, 1955, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	48,069,079	1,803,725	23,361,420	2,813,405	4,116,241	1,895,496	849,626	6,038,511	1,699,518	463,903	887,981	708,967	3,430,286
Loans (including overdrafts)	26,426,222	940,417	14,076,456	1,676,977	1,954,540	1,035,589	467,916	2,553,600	854,053	208,527	455,283	371,848	1,831,016
United States Government direct obligations	16,928,779	637,140	7,135,377	880,068	1,736,072	701,625	296,119	2,740,739	685,544	210,818	322,435	263,051	1,319,791
Obligations guaranteed by United States Government	5,610	244	2,609	263	229	1,509	472	101	5	13	65	50	50
Obligations of States and political subdivisions	3,617,855	174,046	1,664,025	189,669	322,432	105,399	77,318	582,435	102,815	32,632	91,882	60,226	214,976
Other bonds, notes, and debentures	915,207	45,625	373,426	52,025	91,822	46,247	5,637	151,913	51,168	11,166	16,165	12,174	57,839
Corporate stocks (including Federal Reserve Bank stock)	175,406	6,253	109,527	14,403	11,146	5,127	2,164	9,723	5,933	747	2,151	1,618	6,614
Reserves, cash, and bank balances	13,126,257	449,855	6,696,035	797,498	917,978	588,626	250,831	1,361,706	503,808	112,809	314,963	263,063	869,085
Reserve with Federal Reserve Banks	7,106,771	230,033	3,878,160	421,501	500,848	268,473	104,320	734,903	241,559	53,589	133,293	95,892	444,200
Cash in vault	662,932	40,573	227,491	44,292	86,464	47,993	18,612	98,385	24,285	7,325	10,710	19,664	37,138
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,579,177	63,966	225,212	90,569	169,780	118,120	77,215	316,826	116,884	40,463	81,642	126,278	152,222
Other balances with banks in United States	9,385	504	3,702	1,513	100	308	243	627	17	10	385	277	1,699
Balances with banks in foreign countries	39,123	1,349	33,535	612	870	223	7	1,186	18	20	79	95	1,129
Cash items in process of collection	3,728,869	113,430	2,327,935	239,011	159,916	153,509	50,434	209,779	121,045	11,402	88,854	20,857	232,697
Due from own foreign branches	13,871	13,871											
Bank premises owned and furniture and fixtures	470,572	25,268	216,988	36,079	32,583	27,325	14,454	46,695	12,515	2,585	4,750	14,019	37,311
Other real estate owned	5,435	334	499	568	414	227	438	382	181	76	347	1,785	184
Investments and other assets indirectly representing bank premises or other real estate	35,502	917	5,302	8,717	11,430	3,729		2,298	648	494	99	1	1,867
Customers' liability on acceptances	292,492	945	281,365	3,777	128	63	479	747	592				4,396
Income accrued but not yet collected	131,607	4,795	75,213	7,528	11,647	4,417	1,583	11,751	4,147	506	2,109	263	7,648
Other assets	130,889	4,528	85,993	6,492	6,635	6,064	3,304	5,160	2,252	294	2,430	1,131	6,606
Total assets	62,275,704	2,290,367	30,736,686	3,674,064	5,097,056	2,525,947	1,120,715	7,467,250	2,223,661	580,667	1,212,679	989,229	4,357,383
LIABILITIES													
Demand deposits	42,417,363	1,688,048	22,219,205	2,681,051	2,832,984	1,705,339	780,078	4,281,687	1,601,398	361,356	934,701	785,483	2,546,033
Individuals, partnerships, and corporations	32,626,407	1,386,916	16,456,221	2,212,728	2,385,084	1,279,384	578,513	3,437,715	1,197,084	291,329	625,047	659,143	2,117,243
United States Government	1,190,750	47,215	649,166	76,648	91,632	36,021	12,480	132,711	44,410	8,467	15,318	9,615	67,067
States and political subdivisions	2,144,519	120,945	754,086	103,612	175,458	115,776	102,180	374,927	94,211	42,601	79,983	72,082	108,658
Banks in United States	4,204,533	73,416	2,497,699	244,202	131,054	242,124	78,085	257,750	251,714	14,069	205,672	36,163	172,585
Banks in foreign countries	963,857	2,698	919,561	5,555	2,772	2,726	643	3,717	1,772		691	829	22,893
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,287,297	56,858	942,472	38,306	46,984	29,308	8,177	74,867	12,207	4,890	7,990	7,651	57,587
Time deposits	13,269,958	380,244	4,665,062	577,539	1,784,015	579,730	249,223	2,654,775	423,088	176,028	165,176	130,160	1,484,918
Individuals, partnerships, and corporations	11,809,481	375,278	3,613,860	546,698	1,704,807	520,451	215,405	2,602,845	414,905	171,507	159,113	118,481	1,366,131
United States Government	6,427	2,093	39,198	450	456	8,678	2,300	1,561	3,315	57	802	724	2,793
Postal savings	6,368	222	15	50	713	2,240	2,710	354	29	7	16	1	11
States and political subdivisions	519,237	2,651	169,140	29,776	78,009	29,241	27,371	49,783	4,834	4,457	5,145	10,704	108,126
Banks in United States	15,467		10,346	65	30	745	1,437	232	5		100	250	2,257
Banks in foreign countries	856,978		832,503	500		18,375							5,600
Total deposits	55,687,321	2,068,292	26,884,267	3,258,590	4,616,999	2,285,069	1,029,301	6,936,462	2,024,486	537,384	1,099,877	915,643	4,030,951
Due to own foreign branches	263,567		263,567										
Bills payable, rediscounts, and other liabilities for borrowed money	493,857	2,200	323,605	35,920	60,651	19,600	1,100	5,550	18,875	2,673	16,700	2,283	4,700
Acceptances outstanding	308,180	945	296,744	3,919	128	63	479	747	615				4,540
Dividends declared but not yet payable	17,096	175	16,203	291	208	193		5	8				8
Income collected but not yet earned	223,247	11,452	86,023	19,549	19,557	13,661	6,875	29,319	7,318	1,435	3,251	1,241	23,566
Expenses accrued and unpaid	289,068	12,841	145,953	18,940	23,827	12,026	4,175	28,599	9,112	1,086	4,170	2,621	25,718
Other liabilities	145,885	3,668	113,765	1,368	4,827	6,023	1,420	5,611	4,345	142	981	37	3,698
Total liabilities	57,428,221	2,099,573	28,130,127	3,338,577	4,726,197	2,336,635	1,043,350	7,006,293	2,064,756	542,728	1,124,979	921,825	4,093,181
CAPITAL ACCOUNTS													
Capital	1,381,179	57,852	740,924	87,106	101,546	47,092	26,358	122,793	53,249	10,812	23,478	23,528	86,441
Surplus	2,444,010	90,329	1,380,061	188,169	201,518	101,021	33,321	182,226	63,427	14,074	39,218	23,803	126,843
Undivided profits	920,757	37,966	459,336	54,725	62,106	32,749	15,994	117,760	39,851	11,057	21,770	17,817	49,626
Other capital accounts	101,537	4,647	26,238	5,487	5,689	8,450	1,692	38,178	2,378	1,996	3,234	2,256	1,292
Total capital accounts	4,847,483	190,794	2,606,559	335,487	370,859	189,312	77,365	460,957	158,905	37,939	87,700	67,404	264,202
Total liabilities and capital accounts	62,275,704	2,290,367	30,736,686	3,674,064	5,097,056	2,525,947	1,120,715	7,467,250	2,223,661	580,667	1,212,679	989,229	4,357,383
Net demand deposits subject to reserve (see page 18)	37,110,398	1,510,790	19,666,058	2,351,471	2,503,288	1,433,710	652,429	3,755,557	1,363,469	309,491	764,263	638,348	2,161,524
Demand deposits adjusted (see footnote on page 1)	32,329,354	1,451,289	15,824,844	2,115,635	2,447,614	1,270,959	638,436	3,677,730	1,182,457	327,418	624,166	718,019	2,050,791
Pledged assets (and securities loaned)	5,331,955	154,994	2,133,523	437,508	627,988	313,471	185,302	459,159	210,813	78,724	157,467	134,756	438,250
Number of banks	1,858	44	199	76	216	137	69	453	170	130	132	148	84

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES

