



MEMBER BANK
CALL REPORT

NUMBER 138

CONDITION OF MEMBER BANKS

December 31, 1955

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

CONTENTS

Assets and Liabilities:	PAGE
Of All Member Banks December 31, 1955, October 5, 1955, and December 31, 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 DECEMBER 31, 1955 COMPARED WITH OCTOBER 5, 1955 AND DECEMBER 31, 1954

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	December 31, 1955	October 5, 1955	December 31, 1954	October 5, 1955	December 31, 1954
ASSETS					
Loans and investments	135,359,650	132,342,648	131,601,524	+3,017,002	+3,758,126
Loans (including overdrafts).....	70,982,172	67,381,309	60,249,690	+3,600,863	+10,732,482
United States Government direct obligations.....	50,687,953	50,921,728	57,789,056	-233,775	-7,101,103
Obligations guaranteed by United States Government.....	9,251	9,647	20,165	-396	-10,914
Obligations of States and political subdivisions.....	10,444,135	10,746,513	10,448,648	-302,378	-4,513
Other bonds, notes, and debentures.....	2,843,352	2,895,173	2,728,729	-51,821	+114,623
Corporate stocks (including Federal Reserve Bank stock).....	392,787	388,278	365,236	+4,509	+27,551
Reserves, cash, and bank balances	41,415,644	35,836,289	38,075,564	+5,579,355	+3,340,080
Reserve with Federal Reserve Banks.....	18,722,421	18,437,008	18,734,993	+285,413	-12,572
Cash in vault.....	2,019,213	2,003,193	1,842,579	+16,020	+176,634
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	7,585,414	6,417,372	7,583,552	+1,168,042	+1,862
Other balances with banks in United States.....	26,855	29,338	29,617	-2,483	-2,762
Balances with banks in foreign countries.....	96,936	77,620	117,618	+19,316	-20,682
Cash items in process of collection.....	12,964,805	8,871,758	9,767,205	+4,093,047	+3,197,600
Due from own foreign branches.....	65,832	52,593	74,453	+13,239	-8,621
Bank premises owned and furniture and fixtures.....	1,443,818	1,394,415	1,292,385	+49,403	+151,433
Other real estate owned.....	29,584	26,373	20,589	+3,211	+8,995
Investments and other assets indirectly representing bank premises or other real estate.....	106,792	108,275	88,944	-1,483	+17,848
Customers' liability on acceptances.....	422,210	437,266	579,642	-15,056	-157,432
Income accrued but not yet collected.....	369,606	358,016	352,558	+11,590	+17,048
Other assets.....	201,126	263,675	155,926	-62,549	+45,200
Total assets	179,414,262	170,819,550	172,241,585	+8,594,712	+7,172,677
LIABILITIES					
Demand deposits	123,238,555	113,720,115	117,826,391	+9,518,440	+5,412,164
Individuals, partnerships, and corporations.....	93,686,682	87,090,673	88,858,664	+6,596,009	+4,828,018
United States Government.....	3,326,705	3,257,687	3,714,926	+69,018	-388,221
States and political subdivisions.....	8,074,602	7,461,650	7,780,934	+612,952	+293,668
Banks in United States.....	13,001,524	11,719,648	13,014,761	+1,281,876	-13,237
Banks in foreign countries.....	1,510,697	1,512,627	1,493,092	-1,930	+17,605
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	3,638,345	2,677,830	2,964,014	+960,515	+674,331
Time deposits	40,518,171	40,441,905	39,425,329	+76,266	+1,092,842
Individuals, partnerships, and corporations.....	36,972,332	36,775,923	35,650,129	+196,409	+1,322,203
United States Government.....	307,725	305,686	314,566	+2,039	-6,841
Postal savings.....	19,484	19,451	19,292	+33	+192
States and political subdivisions.....	1,865,438	1,874,881	1,965,985	-9,443	-100,547
Banks in United States.....	38,181	38,447	63,573	-266	-25,392
Banks in foreign countries.....	1,315,011	1,427,517	1,411,784	-112,506	-96,773
Total deposits	163,756,726	154,162,020	157,251,720	+9,594,706	+6,505,006
Due to own foreign branches.....	553,269	569,688	508,511	-16,419	+44,758
Bills payable, rediscounts, and other liabilities for borrowed money.....	137,385	1,196,576	15,304	-1,059,191	+122,081
Acceptances outstanding.....	451,287	459,816	608,346	-8,529	-157,059
Dividends declared but not yet payable.....	84,385	35,441	80,642	+48,944	+3,743
Income collected but not yet earned.....	644,525	632,587	478,344	+11,938	+166,181
Expenses accrued and unpaid.....	722,700	748,960	888,524	-26,260	-165,824
Other liabilities.....	280,654	280,939	200,476	-285	+80,178
Total liabilities	166,630,931	158,086,027	160,031,867	+8,544,904	+6,599,064
CAPITAL ACCOUNTS					
Capital.....	3,862,171	3,815,801	3,637,608	+46,370	+224,563
Surplus.....	6,294,687	6,144,409	6,010,072	+150,278	+284,615
Undivided profits.....	2,264,160	2,406,587	2,173,868	-142,427	+90,292
Other capital accounts.....	362,313	366,726	388,170	-4,413	-25,857
Total capital accounts	12,783,331	12,733,523	12,209,718	+49,808	+573,613
Total liabilities and capital accounts	179,414,262	170,819,550	172,241,585	+8,594,712	+7,172,677
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	102,690,086	98,432,109	100,477,385	+4,257,977	+2,212,701
Demand deposits adjusted ¹	92,434,824	88,358,395	89,836,407	+4,076,429	+2,598,417
Pledged assets (and securities loaned).....	18,784,255	19,143,044	18,679,055	-358,789	+105,200
Number of banks.....	6,543	6,571	6,660	-28	-117

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
DECEMBER 30, 1950 TO DECEMBER 31, 1955**

[Amounts in thousands of dollars]

	1950 Dec. 30	1951 Dec. 31	1952 Dec. 31	1953 Dec. 31	1954 Dec. 31	1955 Oct. 5	1955 Dec. 31
ASSETS							
Loans and investments	107,424,138	112,247,105	119,547,412	122,421,613	131,601,524	132,342,648	135,359,650
Loans (including overdrafts)	44,704,923	49,560,596	55,033,612	57,762,037	60,249,690	67,381,309	70,982,172
United States Government direct obligations	52,356,668	51,605,887	52,743,575	52,571,395	57,789,056	50,921,728	50,687,953
Obligations guaranteed by United States Government	8,011	15,260	19,295	31,321	20,165	9,647	9,251
Obligations of States and political subdivisions	6,640,204	7,527,790	8,408,621	8,871,426	10,448,648	10,746,513	10,444,135
Other bonds, notes, and debentures	3,413,279	3,223,252	3,010,078	2,841,332	2,728,729	2,895,173	2,843,352
Corporate stocks (including Federal Reserve Bank stock)	301,053	314,320	332,231	344,102	365,236	388,278	392,787
Reserves, cash, and bank balances	35,524,306	39,252,126	39,254,535	39,381,408	38,075,564	35,836,289	41,415,644
Reserve with Federal Reserve Banks	17,459,016	19,911,777	19,810,476	19,996,858	18,734,993	18,437,008	18,722,421
Cash in vault	1,642,670	2,061,866	2,080,744	1,869,961	1,842,579	2,003,193	2,019,213
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,840,520	7,435,198	7,349,051	7,527,787	7,583,552	6,417,372	7,585,414
Other balances with banks in United States	27,334	27,582	28,812	26,603	29,617	29,338	26,858
Balances with banks in foreign countries	141,534	48,608	74,653	63,150	117,618	77,620	96,936
Cash items in process of collection	9,413,232	9,767,095	9,910,799	9,897,049	9,767,205	8,871,758	12,964,805
Due from own foreign branches	62,015	69,524	47,666	37,837	74,453	52,593	65,832
Bank premises owned and furniture and fixtures	956,861	1,023,130	1,100,420	1,178,677	1,292,385	1,394,415	1,443,818
Other real estate owned	16,578	21,171	25,336	34,006	20,589	26,373	29,584
Investments and other assets indirectly representing bank premises or other real estate	83,221	91,017	86,169	88,944	88,944	108,275	106,792
Customers' liability on acceptances	208,500	325,456	323,972	375,227	579,642	437,266	422,210
Income accrued but not yet collected	263,458	268,162	290,796	333,150	352,558	358,016	369,600
Other assets	121,133	141,478	149,940	140,255	155,926	263,675	201,126
Total assets	144,660,210	153,439,169	160,826,246	163,982,548	172,241,585	170,819,550	179,414,262
LIABILITIES							
Demand deposits	103,412,014	109,970,466	114,045,008	113,929,894	117,826,391	113,720,115	123,238,555
Individuals, partnerships, and corporations	78,659,463	83,240,152	85,680,237	85,710,678	88,858,664	87,090,673	93,686,682
United States Government	2,522,592	3,100,730	4,566,950	3,756,360	3,714,926	3,257,687	3,326,705
States and political subdivisions	6,399,988	6,665,709	7,029,457	7,530,303	7,780,934	7,461,650	8,074,602
Banks in United States	11,669,294	12,634,017	12,593,672	12,858,318	13,014,761	11,719,648	13,001,524
Banks in foreign countries	1,437,095	1,368,777	1,431,081	1,291,105	1,493,092	1,512,627	1,510,697
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,723,582	2,961,081	2,743,611	2,783,130	2,964,014	2,677,830	3,638,345
Time deposits	29,676,886	31,045,022	33,482,402	36,234,225	39,425,329	40,441,905	40,518,171
Individuals, partnerships, and corporations	28,031,649	29,128,499	31,266,362	33,310,562	35,650,129	36,775,923	36,972,332
United States Government	175,569	243,210	302,812	290,403	314,566	305,686	307,725
Postal savings	7,224	13,557	17,723	17,709	19,292	19,451	19,451
States and political subdivisions	1,121,117	1,237,846	1,303,176	1,594,503	1,965,985	1,874,881	1,865,438
Banks in United States	23,716	22,357	32,259	37,608	63,573	38,447	38,181
Banks in foreign countries	317,611	399,553	560,070	983,440	1,411,784	1,427,517	1,315,011
Total deposits	133,088,900	141,015,488	147,527,410	150,164,119	157,251,720	154,162,020	163,756,726
Due to own foreign branches	552,032	714,706	660,869	569,952	508,511	569,688	553,269
Bills payable, rediscounts, and other liabilities for borrowed money	78,997	25,612	164,581	42,839	15,304	1,196,576	137,385
Acceptances outstanding	240,037	352,668	343,277	400,234	608,346	459,816	451,287
Dividends declared but not yet payable	58,900	60,754	63,485	73,321	80,642	35,441	84,385
Income collected but not yet earned	260,531	270,139	406,393	470,862	478,344	632,587	644,525
Expenses accrued and unpaid	454,338	570,879	671,953	755,555	888,524	748,960	722,700
Other liabilities	231,757	210,436	227,497	189,726	200,476	280,939	280,654
Total liabilities	134,965,492	143,220,682	150,065,465	152,666,608	160,031,867	158,086,027	166,630,931
CAPITAL ACCOUNTS							
Capital	2,990,319	3,142,240	3,294,025	3,416,094	3,637,608	3,815,801	3,862,171
Surplus	4,560,620	4,809,311	5,188,281	5,480,850	6,010,072	6,144,409	6,294,687
Undivided profits	1,751,580	1,884,390	1,895,200	2,053,369	2,173,868	2,406,587	2,264,160
Other capital accounts	392,199	382,546	383,275	365,627	388,170	366,726	362,313
Total capital accounts	9,694,718	10,218,487	10,760,781	11,315,940	12,209,718	12,733,523	12,783,331
Total liabilities and capital accounts	144,660,210	153,439,169	160,826,246	163,982,548	172,241,585	170,819,550	179,414,262
MEMORANDA							
Par or face value of capital	2,990,319	3,142,240	3,294,025	3,416,094	3,637,608	3,815,801	3,862,171
Capital notes and debentures	9,424	9,025	15,418	14,371	18,312	22,896	22,761
Preferred stock	45,151	35,364	21,799	20,112	14,743	11,322	11,253
Common stock	2,935,744	3,097,851	3,256,808	3,381,611	3,604,553	3,781,583	3,828,157
Retirable value of preferred stock	88,918	76,078	52,379	49,264	33,202	15,926	15,847
Net demand deposits subject to reserve (see page 18)	87,159,995	92,770,176	96,786,455	96,506,521	100,477,385	98,432,109	102,690,086
Demand deposits adjusted (see footnote on page 1)	78,369,801	83,099,847	85,542,506	86,127,062	89,836,407	88,358,395	92,434,824
Pledged assets (and securities loaned)	13,348,262	15,470,522	17,333,288	17,166,398	18,679,055	19,143,044	18,784,255
Number of banks	6,873	6,840	6,798	6,743	6,660	6,571	6,543

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 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	23,583,288	6,542,334	52,458,774	52,775,254	135,359,650	86,151,640	49,208,010
Loans (including overdrafts).....	14,640,016	3,341,917	28,621,594	24,378,645	70,982,172	43,428,191	27,553,981
United States Government direct obligations.....	6,793,812	2,505,756	18,821,156	22,567,229	50,687,953	33,574,915	17,113,088
Obligations guaranteed by United States Government.....	1,729	.....	4,554	2,968	9,251	4,223	5,028
Obligations of States and political subdivisions.....	1,609,153	476,005	3,778,291	4,580,686	10,444,135	6,978,392	3,465,743
Other bonds, notes, and debentures.....	424,431	203,161	1,088,956	1,126,804	2,843,352	1,948,845	894,507
Corporate stocks (including Federal Reserve Bank stock).....	114,147	15,495	144,223	118,922	392,787	217,074	175,713
Reserves, cash, and bank balances	8,947,674	2,131,880	16,993,764	13,342,326	41,415,644	25,696,630	15,719,014
Reserve with Federal Reserve Banks.....	4,431,417	1,134,222	7,727,367	5,428,915	18,722,421	11,308,644	7,413,777
Cash in vault.....	127,161	32,406	637,929	1,221,717	2,019,213	1,367,884	651,329
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	109,106	139,675	2,501,856	4,834,777	7,585,414	5,748,252	1,837,162
Other balances with banks in United States.....	2,369	1,664	13,515	9,307	26,855	19,788	7,067
Balances with banks in foreign countries.....	51,963	7,292	34,825	2,856	96,936	42,242	54,694
Cash items in process of collection.....	4,225,658	816,121	6,078,272	1,844,754	12,964,805	7,209,820	5,754,985
Due from own foreign branches.....	65,832	.....	.....	.....	65,832	43,756	22,076
Bank premises owned and furniture and fixtures.....	185,482	14,679	567,148	676,509	1,443,818	957,772	486,046
Other real estate owned.....	6	.....	8,414	21,164	29,584	23,617	5,967
Investments and other assets indirectly representing bank premises or other real estate.....	437	150	82,286	23,919	106,792	78,536	28,256
Customers' liability on acceptances.....	317,597	3,507	97,643	3,463	422,210	125,651	296,559
Income accrued but not yet collected.....	83,442	22,377	179,244	84,543	369,606	225,016	144,590
Other assets.....	44,001	5,558	90,773	60,794	201,126	109,706	91,420
Total assets	33,227,759	8,720,485	70,478,046	66,987,972	179,414,262	113,412,324	66,001,938
LIABILITIES							
Demand deposits	25,990,149	6,672,351	48,329,782	42,246,273	123,238,555	76,712,726	46,525,829
Individuals, partnerships, and corporations.....	18,919,047	4,780,728	35,751,609	34,235,298	93,686,682	58,065,224	35,621,458
United States Government.....	756,217	221,864	1,287,992	1,060,632	3,326,705	2,063,178	1,263,527
States and political subdivisions.....	301,673	299,327	3,048,248	4,425,354	8,074,602	5,930,266	2,144,336
Banks in United States.....	3,364,159	1,246,093	6,903,346	1,487,926	13,001,524	8,241,740	4,759,784
Banks in foreign countries.....	1,150,777	39,682	303,413	16,825	1,510,697	567,648	943,049
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,498,276	84,657	1,035,174	1,020,238	3,638,345	1,844,670	1,793,675
Time deposits	3,387,908	1,337,468	16,402,843	19,389,952	40,518,171	27,190,218	13,327,953
Individuals, partnerships, and corporations.....	2,171,322	1,312,894	15,116,752	18,371,364	36,972,332	25,042,303	11,930,029
United States Government.....	58,793	5,625	101,465	141,842	307,725	243,883	63,842
Postal savings.....	.....	.....	4,755	14,729	19,484	13,066	6,418
States and political subdivisions.....	72,432	8,350	940,862	843,794	1,865,438	1,383,849	481,589
Banks in United States.....	7,300	300	14,383	16,198	38,181	24,957	13,224
Banks in foreign countries.....	1,078,061	10,299	224,626	2,025	1,315,011	482,160	832,851
Total deposits	29,378,057	8,009,819	64,732,625	61,636,225	163,756,726	103,902,944	59,853,782
Due to own foreign branches.....	371,344	.....	181,925	.....	553,269	300,331	252,938
Bills payable, rediscounts, and other liabilities for borrowed money.....	750	2,999	81,660	51,976	137,385	107,796	29,589
Acceptances outstanding.....	338,389	4,574	104,694	3,630	451,287	136,637	314,650
Dividends declared but not yet payable.....	27,549	2,972	24,035	29,829	84,385	47,938	36,447
Income collected but not yet earned.....	60,365	12,098	297,865	274,197	644,525	424,373	220,152
Expenses accrued and unpaid.....	157,857	45,016	328,547	191,280	722,700	438,494	284,206
Other liabilities.....	148,529	14,579	85,425	32,121	280,654	138,759	141,895
Total liabilities	30,482,840	8,092,057	65,836,776	62,219,258	166,630,931	105,497,272	61,133,659
CAPITAL ACCOUNTS							
Capital.....	785,174	218,855	1,414,501	1,443,641	3,862,171	2,466,749	1,395,422
Surplus.....	1,482,096	295,855	2,360,312	2,156,424	6,294,687	3,819,000	2,475,687
Undivided profits.....	459,259	60,851	776,672	967,378	2,264,160	1,365,731	898,429
Other capital accounts.....	18,390	52,867	89,785	201,271	362,313	263,572	98,741
Total capital accounts	2,744,919	628,428	4,641,270	4,768,714	12,783,331	7,915,052	4,868,279
Total liabilities and capital accounts	33,227,759	8,720,485	70,478,046	66,987,972	179,414,262	113,412,324	66,001,938
MEMORANDA							
Par or face value of capital.....	785,174	218,855	1,414,501	1,443,641	3,862,171	2,466,749	1,395,422
Capital notes and debentures.....	1,100	.....	4,850	16,811	22,761	.....	22,761
Preferred stock.....	.....	1,500	1,100	8,653	11,253	4,166	7,087
Common stock.....	784,074	217,355	1,408,551	1,418,177	3,828,557	2,462,583	1,365,574
Retirable value of preferred stock.....	.....	1,500	1,100	13,247	15,847	4,436	11,411
Net demand deposits subject to reserve (see page 18).....	21,655,385	5,716,555	39,749,967	35,568,179	102,690,086	63,754,654	38,935,432
Demand deposits adjusted (see footnote on page 1).....	16,493,338	4,348,591	33,756,759	37,836,136	92,434,824	58,630,340	33,804,484
Pledged assets (and securities loaned).....	1,863,156	790,983	8,471,109	7,659,007	18,784,255	13,820,711	4,963,544
Number of banks.....	18	13	292	6,220	6,543	4,692	1,851

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 DECEMBER 31, 1955
BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	135,359,650	6,278,076	34,389,498	7,115,719	11,351,292	6,069,133	6,644,043
Loans (including overdrafts)	70,982,172	3,476,512	20,199,527	3,818,351	5,418,477	3,034,529	3,221,621
United States Government direct obligations	50,687,953	2,199,735	10,750,629	2,495,249	4,755,088	2,488,125	2,699,311
Obligations guaranteed by United States Government	9,251	1,422	2,912	329	330	1,618	126
Obligations of States and political subdivisions	10,444,135	453,007	2,639,432	580,131	885,678	383,630	606,549
Other bonds, notes, and debentures	2,843,352	127,186	652,433	195,770	258,838	146,677	102,144
Corporate stocks (including Federal Reserve Bank stock)	392,787	20,214	144,565	25,889	32,881	14,554	14,292
Reserves, cash, and bank balances	41,415,644	1,862,713	11,208,820	1,942,567	2,993,410	1,910,942	2,491,516
Reserve with Federal Reserve Banks	18,722,421	861,955	5,511,664	860,012	1,438,048	813,313	857,809
Cash in vault	2,019,213	134,078	343,216	139,760	223,736	147,089	146,171
Demand balances with banks in United States (except private banks and American branches of foreign banks)	7,585,414	288,706	542,079	388,781	555,509	447,660	799,630
Other balances with banks in United States	26,855	869	3,376	1,128	306	1,060	2,879
Balances with banks in foreign countries	96,936	7,517	54,940	4,670	5,978	480	422
Cash items in process of collection	12,964,805	569,588	4,753,545	548,216	769,833	501,340	684,605
Due from own foreign branches	65,832		65,832				
Bank premises owned and furniture and fixtures	1,443,818	81,553	327,509	91,692	121,270	86,201	99,403
Other real estate owned	29,584	1,594	2,016	2,623	574	1,842	3,202
Investments and other assets indirectly representing bank premises or other real estate	106,792	1,735	5,228	14,295	13,983	4,639	4,648
Customers' liability on acceptances	422,210	16,633	319,579	8,048	1,256	363	3,542
Income accrued but not yet collected	369,606	14,158	114,970	14,572	28,872	10,535	16,282
Other assets	201,126	9,913	59,603	13,313	11,717	12,556	9,676
Total assets	179,414,262	8,266,375	46,493,055	9,202,829	14,522,374	8,096,211	9,271,712
LIABILITIES							
Demand deposits	123,238,555	6,046,232	33,567,441	5,988,675	9,176,290	5,656,130	6,990,909
Individuals, partnerships, and corporations	93,686,682	4,772,199	25,003,672	4,935,112	7,619,392	4,346,315	4,765,024
United States Government	3,326,705	209,193	986,678	161,501	263,515	149,561	127,079
States and political subdivisions	8,074,602	381,505	1,155,078	264,903	498,874	420,690	903,450
Banks in United States	13,001,524	453,690	3,536,363	496,479	602,581	586,271	1,085,132
Banks in foreign countries	1,510,697	33,380	1,160,199	19,649	10,168	8,154	11,354
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,638,345	196,265	1,725,451	111,031	181,760	139,139	98,870
Time deposits	40,518,171	1,419,260	7,974,106	2,260,891	4,072,513	1,785,275	1,585,913
Individuals, partnerships, and corporations	36,972,332	1,364,033	6,551,144	2,198,167	3,906,938	1,599,660	1,453,418
United States Government	307,725	14,200	72,504	8,928	4,246	50,773	22,774
Postal savings	19,484	1,825	20	655	1,088	3,570	3,855
States and political subdivisions	1,865,438	10,799	261,695	48,559	158,762	111,014	97,720
Banks in United States	38,181	153	10,657	48	1,479	2,983	4,646
Banks in foreign countries	1,315,011	28,250	1,078,086	4,534		17,275	3,500
Total deposits	163,756,726	7,465,492	41,541,547	8,249,566	13,248,803	7,435,405	8,576,822
Due to own foreign branches	553,269	9,859	371,344				
Bills payable, rediscounts, and other liabilities for borrowed money	137,385	1,758	24,820	47,301	755	4,775	21,400
Acceptances outstanding	451,287	19,348	340,487	8,294	1,256	3,363	4,496
Dividends declared but not yet payable	84,385	7,222	32,400	6,841	3,568	3,994	4,987
Income collected but not yet earned	644,525	35,843	138,167	36,763	54,478	29,643	43,044
Expenses accrued and unpaid	722,700	36,002	203,534	31,264	65,266	30,924	30,053
Other liabilities	280,654	8,822	161,534	8,491	9,898	9,717	2,471
Total liabilities	166,630,931	7,584,346	42,813,853	8,388,520	13,383,924	7,514,821	8,683,273
CAPITAL ACCOUNTS							
Capital	3,862,171	194,717	1,097,309	212,158	333,066	154,228	184,019
Surplus	6,294,687	345,045	1,910,181	452,966	645,770	308,904	277,653
Undivided profits	2,264,160	114,590	630,558	132,462	145,699	94,481	94,439
Other capital accounts	362,313	27,677	41,154	16,723	13,915	23,777	32,328
Total capital accounts	12,783,331	682,029	3,679,202	814,309	1,138,450	581,390	588,439
Total liabilities and capital accounts	179,414,262	8,266,375	46,493,055	9,202,829	14,522,374	8,096,211	9,271,712
MEMORANDA							
Par or face value of capital	3,862,171	194,717	1,097,309	212,158	333,066	154,228	184,019
Capital notes and debentures	22,761		22,008				
Preferred stock	11,253	835	3,884	110		320	250
Common stock	3,828,157	193,882	1,071,417	212,048	333,066	153,908	183,769
Retirable value of preferred stock	15,847	1,235	8,068	110		329	250
Net demand deposits subject to reserve (see page 18)	102,690,086	5,187,986	28,271,817	5,051,678	7,850,948	4,701,130	5,506,674
Demand deposits adjusted (see footnote on page 1)	92,434,824	4,780,381	23,130,656	4,762,830	7,530,193	4,404,804	5,082,739
Pledged assets (and securities loaned)	18,784,255	561,676	3,105,000	951,261	1,695,541	1,059,965	1,694,935
Number of banks	6,543	304	626	563	615	473	379

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 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	21,767,006	5,015,657	3,513,227	5,920,972	6,894,253	20,400,774
Loans (including overdrafts)	9,622,753	2,550,121	1,742,773	2,821,624	3,951,231	11,124,653
United States Government direct obligations	9,882,452	1,965,281	1,399,575	2,447,193	2,368,873	7,236,442
Obligations guaranteed by United States Government	190	559	42	201	50	1,472
Obligations of States and political subdivisions	1,724,255	373,157	270,757	506,956	448,252	1,572,331
Other bonds, notes, and debentures	494,163	113,205	93,203	132,631	109,037	418,065
Corporate stocks (including Federal Reserve Bank stock)	43,193	13,334	6,877	12,367	16,810	47,811
Reserves, cash, and bank balances	6,132,515	1,703,591	968,344	2,276,046	3,159,056	4,766,124
Reserve with Federal Reserve Banks	2,886,079	711,625	405,918	871,181	998,411	2,506,406
Cash in vault	316,272	82,196	50,089	83,685	120,253	232,668
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,119,537	480,506	248,358	828,276	1,327,876	558,496
Other balances with banks in United States	3,434	180	532	1,219	7,880	3,992
Balances with banks in foreign countries	10,141	191	2,141	238	2,919	7,299
Cash items in process of collection	1,797,052	428,893	261,306	491,447	701,717	1,457,263
Due from own foreign branches						
Bank premises owned and furniture and fixtures	148,331	49,574	29,431	47,573	133,954	227,327
Other real estate owned	1,566	1,693	1,838	2,321	6,443	3,872
Investments and other assets indirectly representing bank premises or other real estate	9,391	1,344	3,960	3,721	4,964	38,884
Customers' liability on acceptances	3,723	3,676	1,359	1,163	23,706	39,162
Income accrued but not yet collected	53,962	10,269	10,353	11,280	11,587	72,766
Other assets	23,265	5,695	2,298	5,442	17,576	30,672
Total assets	28,139,759	6,791,499	4,530,810	8,268,518	10,251,539	25,579,581
LIABILITIES						
Demand deposits	18,593,304	5,044,928	3,024,079	6,544,045	8,185,650	14,426,872
Individuals, partnerships, and corporations	14,441,882	3,625,312	2,235,816	4,575,152	5,835,608	11,531,198
United States Government	606,263	117,263	80,896	150,161	145,511	329,084
States and political subdivisions	1,278,661	362,002	271,657	702,323	555,602	1,279,857
Banks in United States	1,897,971	888,069	392,594	1,025,978	1,449,840	586,556
Banks in foreign countries	47,871	4,227	4,078	2,377	21,735	187,505
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	320,656	48,055	39,038	88,054	177,354	512,672
Time deposits	7,535,497	1,218,003	1,150,979	1,092,919	1,303,058	9,119,757
Individuals, partnerships, and corporations	7,308,188	1,168,101	1,126,537	1,047,545	1,026,703	8,221,898
United States Government	24,244	9,087	2,377	14,936	21,735	61,921
Postal savings	4,777	657	331	227	1,182	1,297
States and political subdivisions	186,795	39,818	21,360	29,083	247,414	652,419
Banks in United States	1,194	340	374	1,128	5,024	10,155
Banks in foreign countries	10,299				1,000	172,067
Total deposits	26,128,801	6,262,931	4,175,058	7,636,964	9,488,708	23,546,629
Due to own foreign branches						172,066
Bills payable, rediscounts, and other liabilities for borrowed money	3,199	2,830	1,405	17,052	2,090	10,000
Acceptances outstanding	4,790	3,968	1,367	1,163	25,377	40,378
Dividends declared but not yet payable	7,490	2,695	708	2,890	4,803	6,787
Income collected but not yet earned	101,753	20,106	22,775	16,066	14,160	131,827
Expenses accrued and unpaid	104,485	20,432	18,234	24,471	34,450	123,565
Other liabilities	24,670	8,256	2,889	1,683	955	41,268
Total liabilities	26,375,188	6,321,218	4,222,436	7,700,289	9,570,543	24,072,520
CAPITAL ACCOUNTS						
Capital	538,533	143,512	95,599	163,165	255,941	489,924
Surplus	813,909	211,242	135,124	243,848	299,119	650,926
Undivided profits	304,895	100,371	60,435	133,123	100,712	352,395
Other capital accounts	107,234	15,156	17,216	28,093	25,224	13,816
Total capital accounts	1,764,571	470,281	308,374	568,229	680,996	1,507,061
Total liabilities and capital accounts	28,139,759	6,791,499	4,530,810	8,268,518	10,251,539	25,579,581
MEMORANDA						
Par or face value of capital	538,533	143,512	95,599	163,165	255,941	489,924
Capital notes and debentures	328	425				
Preferred stock	4,735	370	100			649
Common stock	533,470	142,717	95,499	163,165	255,941	489,275
Retirable value of preferred stock	4,736	370	100			649
Net demand deposits subject to reserve (see page 18)	15,677,426	4,135,529	2,514,415	5,224,388	6,156,057	12,412,038
Demand deposits adjusted (see footnote on page 1)	14,244,147	3,606,476	2,285,205	4,874,082	5,866,847	11,866,464
Pledged assets (and securities loaned)	2,203,616	597,102	638,906	1,219,352	1,404,065	3,652,838
Number of banks	1,025	492	473	750	634	209

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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, December 31, 1955					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—net	70,982,172	3,476,512	20,199,527	3,818,351	5,418,477	3,034,529	3,221,621
Reserves.....	1,119,425	64,433	358,225	70,659	89,599	38,252	44,080
Loans—gross	72,101,597	3,540,945	20,557,752	3,889,010	5,508,076	3,072,781	3,265,701
Commercial and industrial loans, including open-market paper.....	31,019,311	1,739,508	10,669,429	1,478,978	1,886,878	1,075,398	1,456,277
Loans to farmers directly guaranteed by CCC.....	657,275	122	12,610	1,122	16,370	10,494	50,469
Other loans to farmers.....	2,068,481	29,953	89,624	61,051	85,339	59,451	70,297
Loans to brokers and dealers in securities.....	3,150,134	56,014	2,263,189	70,485	160,358	36,466	37,450
Other loans for purchasing or carrying securities.....	1,559,841	50,369	565,265	92,722	170,817	99,601	68,735
Real estate loans:							
On farm land.....	710,349	18,211	45,414	50,144	92,261	60,072	44,781
On residential property:							
Insured by FHA.....	3,968,676	55,241	624,485	90,754	252,310	73,190	45,562
Insured or guaranteed by VA.....	3,137,144	102,788	727,531	202,946	342,752	120,264	43,693
Not insured or guaranteed by FHA or VA.....	5,560,237	321,303	927,923	428,883	793,164	322,024	187,906
On other properties.....	3,014,113	205,427	461,998	236,066	326,831	202,389	166,556
Other loans to individuals:							
Retail automobile instalment paper.....	4,719,836	263,152	635,268	352,263	389,307	274,646	280,281
Other retail instalment paper.....	1,734,187	72,227	369,725	96,107	132,231	81,964	118,758
Repair and modernization instalment loans.....	1,506,590	50,755	342,074	107,276	136,646	56,059	91,992
Instalment cash loans.....	1,825,600	120,353	534,757	145,172	145,881	132,172	112,055
Single-payment loans.....	4,526,741	336,077	1,145,046	322,603	412,153	337,445	333,154
Loans to banks.....	569,188	15,244	382,717	5,847	1,867	5,309	5,243
All other loans (including overdrafts).....	2,373,894	104,201	760,697	146,591	163,611	125,837	152,492
United States Government direct obligations	50,687,953	2,199,735	10,750,629	2,495,249	4,755,088	2,488,125	2,699,311
Treasury bills.....	3,250,044	218,320	773,081	174,173	257,427	158,227	240,615
Treasury certificates of indebtedness.....	1,737,553	104,380	203,305	82,565	186,267	82,774	134,628
Treasury notes.....	11,507,953	415,979	1,800,722	410,751	1,066,030	537,217	787,916
Nonmarketable bonds.....	1,705,529	89,908	261,857	158,870	152,904	131,219	78,414
Other bonds maturing in 5 years or less.....	10,754,888	442,153	2,478,535	521,163	981,048	536,848	482,366
Other bonds maturing in 5 to 10 years.....	17,784,390	750,924	4,244,485	807,625	1,811,113	882,330	743,933
Other bonds maturing in 10 to 20 years.....	3,713,206	161,963	962,841	323,537	270,377	154,058	227,193
Other bonds maturing after 20 years.....	234,390	16,108	25,803	16,565	29,922	5,452	4,186

By Federal Reserve districts, December 31, 1955—Continued

	By Federal Reserve districts, December 31, 1955—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—net	9,622,753	2,550,121	1,742,773	2,821,624	3,951,231	11,124,653
Reserves.....	172,607	31,871	24,250	27,867	47,791	149,791
Loans—gross	9,795,360	2,581,992	1,767,023	2,849,491	3,999,022	11,274,444
Commercial and industrial loans, including open-market paper.....	4,165,016	1,007,367	545,678	1,149,022	2,053,003	3,792,757
Loans to farmers directly guaranteed by CCC.....	68,340	79,735	70,488	87,412	209,158	50,955
Other loans to farmers.....	321,339	115,997	164,742	408,328	224,580	437,780
Loans to brokers and dealers in securities.....	339,319	38,913	6,475	25,973	27,308	88,184
Other loans for purchasing or carrying securities.....	229,599	43,963	18,507	30,194	137,971	52,098
Real estate loans:						
On farm land.....	110,037	51,918	26,330	46,309	36,846	128,026
On residential property:						
Insured by FHA.....	557,159	160,701	139,386	101,850	36,123	1,831,915
Insured or guaranteed by VA.....	441,364	67,802	152,083	63,297	62,205	810,419
Not insured or guaranteed by FHA or VA.....	943,962	189,848	138,331	134,350	119,661	1,052,882
On other properties.....	411,870	127,879	71,687	135,675	139,644	528,091
Other loans to individuals:						
Retail automobile instalment paper.....	655,177	177,798	134,232	196,638	263,722	1,097,352
Other retail instalment paper.....	308,788	63,896	68,453	76,477	95,493	250,068
Repair and modernization instalment loans.....	238,538	65,703	79,214	52,064	64,611	221,658
Instalment cash loans.....	135,140	46,690	35,023	51,206	117,812	250,039
Single-payment loans.....	510,994	258,848	66,027	192,072	275,963	336,359
Loans to banks.....	10,789	3,198	5,900	4,084	1,114	127,876
All other loans (including overdrafts).....	347,929	81,736	44,467	94,540	133,808	217,985
United States Government direct obligations	9,882,452	1,965,281	1,399,575	2,447,193	2,368,873	7,236,442
Treasury bills.....	480,597	122,277	65,888	231,420	261,450	266,569
Treasury certificates of indebtedness.....	305,924	67,550	74,194	89,618	86,584	319,764
Treasury notes.....	2,517,911	548,873	376,954	685,734	544,539	1,815,327
Nonmarketable bonds.....	313,686	93,431	121,506	115,406	53,900	134,428
Other bonds maturing in 5 years or less.....	2,346,073	440,050	279,734	488,017	525,107	1,233,794
Other bonds maturing in 5 to 10 years.....	3,350,888	614,064	434,431	726,143	733,579	2,684,815
Other bonds maturing in 10 to 20 years.....	497,408	74,516	43,053	103,292	159,607	735,361
Other bonds maturing after 20 years.....	69,965	4,520	3,815	7,563	4,107	46,384

¹ Figures for October 5 and December 31, 1955 are not entirely comparable with prior dates as a result of loan classification corrections: on October 5 incident to loan surveys, and on December 31 incident to a rearrangement of the loan schedule and a clarification of related instructions.

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, December 31, 1955					
		Boston	New York	Phila- delphia	Cleveland	Richmond ²	Atlanta ²
Loans—net	28,621,594	1,380,993	825,721	1,846,117	3,318,209	1,429,217	1,450,300
Reserves.....	452,937	30,182	25,701	37,566	59,942	19,994	21,446
Loans—gross	29,074,531	1,411,175	851,422	1,883,683	3,378,151	1,449,211	1,471,746
Commercial and industrial loans, including open-market paper.....	13,212,436	943,689	405,664	1,010,182	1,498,813	626,673	755,077
Loans to farmers directly guaranteed by CCC.....	109,698	.....	540	.....	.....	180	13,056
Other loans to farmers.....	456,742	2,260	3,749	572	771	4,289	9,809
Loans to brokers and dealers in securities.....	541,818	36,568	25,704	51,848	157,215	29,396	28,635
Other loans for purchasing or carrying securities.....	695,881	27,186	15,644	60,158	144,358	74,574	45,078
Real estate loans:							
On farm land.....	142,446	26	3,695	709	5,857	6,536	11,473
On residential property:							
Insured by FHA.....	2,321,085	3,132	45,907	21,489	155,246	27,345	14,165
Insured or guaranteed by VA.....	1,382,545	11,939	39,371	14,075	193,922	49,543	11,629
Not insured or guaranteed by FHA or VA.....	1,906,187	37,603	74,801	47,195	318,381	87,507	39,703
On other properties.....	1,209,724	56,752	46,422	42,511	148,984	83,753	54,868
Other loans to individuals:							
Retail automobile instalment paper.....	2,162,189	77,275	46,417	209,178	145,420	117,858	124,369
Other retail instalment paper.....	618,691	14,623	23,977	48,481	71,649	28,783	44,562
Repair and modernization instalment loans.....	720,738	12,343	16,574	64,825	83,173	30,955	37,029
Instalment cash loans.....	560,424	15,764	25,251	45,719	64,700	41,038	29,793
Single-payment loans.....	1,854,395	125,142	56,954	168,478	267,018	148,128	149,657
Loans to banks.....	162,725	6,307	.....	3,772	1,725	4,914	4,363
All other loans (including overdrafts).....	1,016,807	40,566	20,752	94,491	120,919	88,189	98,480
United States Government direct obligations	18,821,156	659,336	408,614	651,591	2,537,164	1,044,407	980,348
Treasury bills.....	813,047	72,377	21,502	39,159	92,169	36,649	69,607
Treasury certificates of indebtedness.....	656,946	45,774	1,632	14,239	103,169	25,905	40,631
Treasury notes.....	4,707,807	103,150	95,456	115,904	591,717	230,369	320,621
Nonmarketable bonds.....	269,817	9,345	5,757	7,271	24,654	22,798	8,066
Other bonds maturing in 5 years or less.....	3,812,492	123,085	123,970	145,275	504,292	257,028	204,463
Other bonds maturing in 5 to 10 years.....	7,146,347	290,049	119,559	261,843	1,101,282	418,787	261,657
Other bonds maturing in 10 to 20 years.....	1,333,258	9,395	36,586	67,726	97,783	51,362	75,303
Other bonds maturing after 20 years.....	81,442	6,161	4,152	174	22,098	1,509	.....

	By Federal Reserve districts, December 31, 1955—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ²
Loans—net	2,857,179	1,431,856	670,934	1,630,983	2,248,487	9,531,598
Reserves.....	53,935	20,316	8,315	15,929	28,356	131,255
Loans—gross	2,911,114	1,452,172	679,249	1,646,912	2,276,843	9,662,853
Commercial and industrial loans, including open-market paper.....	1,135,963	763,786	345,140	874,138	1,441,239	3,412,072
Loans to farmers directly guaranteed by CCC.....	3,058	18,496	2,356	15,608	38,637	17,767
Other loans to farmers.....	12,474	8,821	6,484	104,079	17,605	285,829
Loans to brokers and dealers in securities.....	54,145	32,980	6,147	18,465	17,014	83,701
Other loans for purchasing or carrying securities.....	99,329	28,778	11,226	22,997	118,374	48,179
Real estate loans:						
On farm land.....	6,328	2,961	630	6,893	6,963	90,375
On residential property:						
Insured by FHA.....	266,129	59,503	31,126	65,549	14,469	1,617,025
Insured or guaranteed by VA.....	189,174	22,353	52,882	29,996	43,957	723,704
Not insured or guaranteed by FHA or VA.....	255,602	43,723	23,348	54,871	39,680	884,223
On other properties.....	122,566	63,556	17,748	85,044	74,535	412,985
Other loans to individuals:						
Retail automobile instalment paper.....	241,563	81,463	37,556	80,781	93,623	906,686
Other retail instalment paper.....	55,366	30,656	26,742	42,408	41,926	189,518
Repair and modernization instalment loans.....	132,149	44,287	45,607	34,680	38,836	180,280
Instalment cash loans.....	39,191	20,341	9,878	17,922	51,866	198,961
Single-payment loans.....	197,829	162,352	27,940	117,982	147,126	285,789
Loans to banks.....	3,198	5,900	.....	3,651	1,019	127,876
All other loans (including overdrafts).....	100,248	64,918	28,539	71,848	89,974	197,883
United States Government direct obligations	3,278,320	807,224	350,025	1,088,228	996,807	6,019,092
Treasury bills.....	114,221	36,364	15,309	88,235	68,099	159,356
Treasury certificates of indebtedness.....	63,298	17,184	18,441	26,930	38,375	261,368
Treasury notes.....	871,272	253,387	94,208	310,846	189,901	1,530,976
Nonmarketable bonds.....	55,792	14,853	4,902	17,309	9,914	89,156
Other bonds maturing in 5 years or less.....	740,179	199,708	74,535	231,683	229,570	978,704
Other bonds maturing in 5 to 10 years.....	1,234,325	271,413	129,241	374,319	365,001	2,318,871
Other bonds maturing in 10 to 20 years.....	195,473	12,226	12,915	35,665	94,944	643,880
Other bonds maturing after 20 years.....	3,760	2,089	474	3,241	1,003	36,781

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, December 31, 1955					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—net	24,378,645	2,095,519	4,733,790	1,972,234	2,100,268	1,605,312	1,771,321
Reserves.....	353,577	34,251	84,704	33,093	29,657	18,258	22,634
Loans—gross	24,732,222	2,129,770	4,818,494	2,005,327	2,129,925	1,623,570	1,793,955
Commercial and industrial loans, including open-market paper.....	6,290,100	795,819	1,137,486	468,796	388,065	448,725	701,200
Loans to farmers directly guaranteed by CCC.....	537,146	122	2,070	1,122	16,370	10,314	37,413
Other loans to farmers.....	1,590,031	27,693	78,657	60,479	84,568	55,162	60,488
Loans to brokers and dealers in securities.....	189,128	19,446	93,404	18,637	3,143	7,070	8,815
Other loans for purchasing or carrying securities.....	254,605	23,183	38,951	32,564	26,459	25,027	23,657
Real estate loans:							
On farm land.....	567,334	18,185	41,719	49,435	86,404	53,536	33,308
On residential property:							
Insured by FHA.....	1,443,926	52,109	388,668	69,265	97,064	45,845	31,397
Insured or guaranteed by VA.....	1,592,866	90,849	562,207	188,871	148,830	70,721	32,064
Not insured or guaranteed by FHA or VA.....	3,464,894	283,700	706,868	381,688	474,783	234,967	148,203
On other properties.....	1,654,137	148,675	300,381	193,555	177,847	118,636	111,688
Other loans to individuals:							
Retail automobile instalment paper.....	2,303,972	185,877	408,593	143,085	243,887	156,788	155,912
Other retail instalment paper.....	823,121	57,604	160,835	47,626	60,582	53,181	74,196
Repair and modernization instalment loans.....	588,907	38,412	152,254	42,451	53,473	25,104	54,963
Instalment cash loans.....	972,480	104,589	231,095	99,453	80,481	91,134	82,262
Single-payment loans.....	1,886,118	210,935	399,127	154,125	145,135	189,317	183,497
Loans to banks.....	14,614	8,937	150	2,075	142	395	880
All other loans (including overdrafts).....	558,843	63,635	116,029	52,100	42,692	37,648	54,012
United States Government direct obligations	22,567,229	1,540,399	3,548,203	1,843,658	2,217,924	1,443,718	1,718,963
Treasury bills.....	1,773,833	145,943	199,811	135,014	165,258	121,578	171,008
Treasury certificates of indebtedness.....	912,928	58,606	101,910	68,326	83,098	56,869	93,997
Treasury notes.....	5,055,742	312,829	564,714	294,847	474,313	306,848	467,295
Nonmarketable bonds.....	1,367,519	80,563	199,088	151,599	128,250	108,421	70,348
Other bonds maturing in 5 years or less.....	4,739,873	319,068	782,711	375,888	476,756	279,820	277,903
Other bonds maturing in 5 to 10 years.....	6,726,172	460,875	1,190,313	545,782	709,831	463,543	482,336
Other bonds maturing in 10 to 20 years.....	1,901,795	152,568	493,573	255,811	172,594	102,696	151,890
Other bonds maturing after 20 years.....	89,367	9,947	16,083	16,391	7,824	3,943	4,186

By Federal Reserve districts, December 31, 1955—Continued

	By Federal Reserve districts, December 31, 1955—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—net	3,423,657	1,118,265	1,071,839	1,190,641	1,702,744	1,593,055
Reserves.....	53,581	11,555	15,935	11,938	19,435	18,536
Loans—gross	3,477,238	1,129,820	1,087,774	1,202,579	1,722,179	1,611,591
Commercial and industrial loans, including open-market paper.....	638,557	243,581	200,538	274,884	611,764	380,685
Loans to farmers directly guaranteed by CCC.....	64,851	61,239	68,132	71,804	170,521	33,188
Other loans to farmers.....	294,375	107,176	158,258	304,249	206,975	151,951
Loans to brokers and dealers in securities.....	10,067	5,933	328	7,508	10,294	4,483
Other loans for purchasing or carrying securities.....	31,585	15,185	7,281	7,197	19,597	3,919
Real estate loans:						
On farm land.....	103,140	48,957	25,700	39,416	29,883	37,651
On residential property:						
Insured by FHA.....	277,275	101,198	108,260	36,301	21,654	214,890
Insured or guaranteed by VA.....	216,410	45,449	99,201	33,301	18,248	86,715
Not insured or guaranteed by FHA or VA.....	645,458	146,125	114,983	79,479	79,981	168,659
On other properties.....	254,247	64,323	53,939	50,631	65,109	115,106
Other loans to individuals:						
Retail automobile instalment paper.....	340,197	96,335	96,676	115,857	170,099	190,666
Other retail instalment paper.....	145,960	33,240	41,711	34,069	53,567	60,550
Repair and modernization instalment loans.....	82,690	21,416	33,607	17,384	25,775	41,378
Instalment cash loans.....	81,664	26,349	25,145	33,284	65,946	51,078
Single-payment loans.....	215,902	96,496	38,087	74,090	128,837	50,570
Loans to banks.....	1,507	.....	.....	433	95	.....
All other loans (including overdrafts).....	73,353	16,818	15,928	22,692	43,834	20,102
United States Government direct obligations	4,098,376	1,158,057	1,049,550	1,358,965	1,372,066	1,217,350
Treasury bills.....	254,980	85,913	50,579	143,185	193,351	107,213
Treasury certificates of indebtedness.....	174,710	50,366	55,753	62,688	48,209	58,396
Treasury notes.....	1,042,787	295,486	282,746	374,888	354,638	284,351
Nonmarketable bonds.....	246,713	78,578	116,604	98,097	43,986	45,272
Other bonds maturing in 5 years or less.....	975,225	240,342	205,199	256,334	295,537	255,090
Other bonds maturing in 5 to 10 years.....	1,139,305	342,651	305,190	351,824	368,578	365,944
Other bonds maturing in 10 to 20 years.....	256,464	62,290	30,138	67,627	64,663	91,481
Other bonds maturing after 20 years.....	8,192	2,431	3,341	4,322	3,104	9,603

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 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	6,543	135,359,650	70,982,172	50,687,953	9,251	10,444,135	2,843,352	392,787	41,415,644	18,722,421	2,019,213
Reserve bank cities ¹	150	55,856,425	33,227,422	17,283,689	4,508	3,962,604	1,171,506	206,696	18,830,691	9,180,098	431,606
1. Boston.....	9	2,189,664	1,380,993	659,336	1,097	112,222	26,926	9,090	742,152	384,190	20,022
2. New York ^{2*}	25	23,973,929	14,872,047	6,927,285	1,729	1,627,066	430,696	115,106	9,058,305	4,489,622	134,073
3. Philadelphia ³	8	2,768,504	1,846,117	651,591		213,000	44,494	13,302	1,046,895	450,495	33,568
4. Cleveland.....	4	2,341,688	1,254,507	864,018		162,686	53,563	4,914	616,190	302,677	31,070
5. Richmond ⁴	6	477,707	271,257	166,664	6	35,497	3,185	1,098	181,103	74,790	7,867
6. Atlanta.....	5	835,203	533,543	223,070		66,642	10,131	1,815	348,281	136,148	7,397
7. Chicago ⁵	60	8,235,136	3,957,511	3,391,597		609,930	258,185	17,913	2,592,306	1,360,555	60,548
8. St. Louis ⁶	5	1,199,561	711,788	378,398	454	82,654	21,504	4,763	460,634	218,582	8,387
9. Minneapolis ⁷	4	722,607	436,170	213,647	6	55,178	15,821	1,785	295,983	112,387	7,140
10. Kansas City ⁸	9	826,242	454,679	288,933	5	59,176	21,499	1,940	421,357	157,166	6,140
11. Dallas ⁹	6	1,345,670	1,028,399	256,105		44,710	12,082	4,374	735,438	192,276	7,460
12. San Francisco.....	9	10,940,514	6,480,409	3,263,045	1,211	893,833	271,420	30,596	2,332,044	1,301,010	107,266
Reserve branch cities ¹	113	21,143,760	10,693,874	8,448,108	1,759	1,552,448	392,441	55,130	7,157,892	3,238,995	271,938
1. Buffalo ¹⁰	3	994,783	593,690	275,141	15	97,736	24,606	3,595	276,998	139,316	19,672
2. Cincinnati.....	5	925,926	533,951	321,858	181	52,320	15,253	2,363	318,195	157,631	14,465
3. Pittsburgh ¹¹	6	2,388,676	1,252,807	806,439		230,540	85,883	13,007	645,069	342,267	29,230
4. Baltimore.....	6	698,036	328,911	162,930		55,038	9,496	1,802	260,169	124,660	14,453
5. Charlotte ¹²	4	552,715	335,356	305,780	1,416	31,824	16,793	1,396	223,372	89,701	7,529
6. Birmingham.....	3	344,542	170,568	116,185		43,254	13,794	741	159,432	68,899	6,737
7. Jacksonville ¹³	4	303,521	164,524	112,362		22,653	2,921	211	91,936	44,497	9,946
8. Nashville.....	5	410,727	250,686	121,602		28,501	8,700	1,238	154,870	62,502	6,740
9. New Orleans.....	4	799,394	330,977	407,129		45,567	14,299	1,422	294,128	108,252	8,708
10. Detroit.....	5	3,132,355	1,301,053	1,563,324	6	238,062	22,425	7,485	962,233	452,425	44,013
11. Little Rock.....	4	149,515	70,665	56,773	86	16,542	9,149	300	77,722	27,336	1,787
12. Louisville.....	3	529,578	275,375	218,854		22,510	11,519	1,320	219,978	98,534	7,936
13. Memphis.....	6	501,668	343,800	117,856		35,799	2,871	1,342	200,395	67,010	7,220
14. Helena.....	2	41,433	18,260	20,449		1,972	683	69	19,545	9,354	1,183
15. Denver ¹⁴	7	621,588	340,552	242,741		27,053	9,935	1,307	229,004	98,190	6,692
16. Oklahoma City ¹⁵	4	339,178	187,866	108,528		31,742	10,294	748	165,530	59,123	2,431
17. Omaha.....	5	372,138	205,388	114,035		41,342	10,641	732	150,044	68,584	4,390
18. El Paso.....	3	167,498	108,792	50,371		6,812	1,109	414	68,063	20,738	2,528
19. Houston ¹⁶	9	1,143,099	673,748	405,707		44,317	16,252	3,075	615,969	217,618	12,113
20. San Antonio ¹⁷	6	353,383	155,716	163,988		22,174	10,779	726	133,797	60,713	4,933
21. Los Angeles ¹⁸	5	3,159,134	1,317,704	1,650,559	55	141,958	43,289	5,569	907,333	463,579	27,784
22. Portland.....	3	1,454,984	742,122	537,718		155,298	17,219	2,627	291,471	176,223	14,305
23. Salt Lake City ¹⁹	6	450,809	233,512	182,948		28,568	5,093	688	143,044	81,275	5,393
24. Seattle ²⁰	5	1,309,350	757,851	384,822		130,866	33,438	2,373	417,595	200,542	18,314
Other reserve cities ¹	60	5,584,211	2,682,231	2,388,927	16	348,397	152,601	12,039	2,084,735	874,413	93,952
1. Columbus.....	3	479,109	158,298	273,364		41,129	5,403	915	194,835	90,047	10,533
2. Toledo.....	4	408,894	118,646	271,485		14,798	3,302	663	146,816	69,830	10,541
3. Washington ²¹	11	969,065	493,693	409,024		33,344	30,664	2,340	308,825	171,960	20,841
4. Cedar Rapids.....	2	93,519	35,675	38,004		19,387	243	210	33,826	15,069	1,332
5. Des Moines ²²	3	222,485	121,899	68,111		25,229	6,908	338	89,180	24,964	3,288
6. Indianapolis.....	7	743,837	303,514	370,882	4	52,226	15,704	1,507	280,314	136,386	14,337
7. Milwaukee ²³	6	829,926	433,466	317,936		35,019	41,662	1,843	244,409	91,445	11,536
8. Sioux City.....	4	85,936	45,978	34,222		4,457	1,099	180	33,610	13,037	1,526
9. National Stock Yards.....	1	73,275	30,228	35,343		6,842	210	36	528	13,031	605
10. St. Paul ²⁴	3	374,375	216,504	115,929		32,329	8,630	983	121,794	46,330	2,929
11. Kansas City, Kansas ²⁵	2	61,713	34,067	20,521	4	5,115	1,878	128	30,919	8,976	628
12. Pueblo.....	2	40,731	23,531	14,820		2,255	20	105	17,536	6,134	814
13. Topeka.....	4	94,935	44,796	35,689		12,287	1,935	220	40,928	16,781	1,875
14. Tulsa ²⁶	4	432,783	235,789	158,239	8	20,371	17,433	951	212,794	52,390	4,674
15. Wichita.....	3	240,550	104,315	104,722		20,255	10,802	456	85,547	44,846	3,138
16. Fort Worth ²⁷	3	433,078	281,832	120,636		23,354	6,266	990	206,874	73,187	5,315
Country banks, by districts	6,220	52,775,254	24,378,645	22,567,229	2,968	4,580,686	1,126,804	118,922	13,342,326	5,428,915	1,221,717
1. Boston.....	298	9,088,412	2,095,519	1,540,399	325	340,785	100,260	11,124	1,120,561	477,765	114,056
2. New York.....	595	9,420,786	4,733,790	3,548,203	1,168	914,630	197,131	25,864	1,873,517	882,726	189,471
3. Philadelphia.....	553	4,347,215	4,972,234	1,843,658	329	367,131	151,276	12,587	895,672	409,517	106,192
4. Cleveland.....	593	4,806,999	2,100,268	2,217,924	449	384,205	93,434	11,019	1,072,305	475,596	127,897
5. Richmond.....	446	3,371,610	1,605,312	1,443,718	196	227,927	86,539	7,918	937,470	352,202	96,399
6. Atlanta.....	358	3,950,926	1,771,321	1,718,963	126	399,932	52,299	8,285	1,322,869	437,505	112,207
7. Chicago.....	941	8,423,812	3,423,657	4,098,376	180	739,945	147,937	13,717	1,896,637	792,198	179,652
8. St. Louis.....	473	2,562,060	1,118,265	1,158,057	19	208,810	71,510	5,399	1,061,334	287,112	56,261
9. Minneapolis.....	464	2,374,812	1,071,839	1,049,550	36	181,278	68,069	4,040	531,022	237,647	39,169
10. Kansas City.....	709	2,891,114	1,190,641	1,358,965	184	287,350	48,194	5,780	917,387	358,991	52,903
11. Dallas.....	607	3,451,525	1,702,744	1,372,066	50	306,885	62,549	7,231	1,398,915	433,879	87,904
12. San Francisco.....	181	3,085,983	1,593,055	1,217,350	206	221,808	47,606	5,958	674,637	283,777	59,606

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

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

² Includes both central reserve city and reserve city banks.

³ 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	Cus- tomers' liability on accept- ances	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								
7,585,414	26,855	96,936	12,964,805	1,443,818	29,584	106,792	422,210	369,606	266,958	179,414,262	All member banks
1,157,421	9,053	79,759	7,972,754	473,169	2,768	53,843	406,908	196,511	159,774	75,980,089	Reserve bank cities¹
33,704	690	6,782	296,764	16,945	17	397	15,644	6,243	4,852	2,975,914	1. Boston
120,959	2,369	52,330	4,258,952	187,321	6	1,073	318,862	84,487	110,254	33,734,237	2. New York ^{2*}
117,430	875	4,670	439,857	30,721	220	13,154	8,046	9,784	7,603	3,884,927	3. Philadelphia*
53,988	159	1,598	226,698	8,784	.....	11,272	861	9,963	3,622	2,992,380	4. Cleveland
17,898	.....	17	80,534	6,379	.....	2,250	.....	1,521	584	669,623	5. Richmond*
38,962	200	.....	165,574	16,366	45	.....	.....	2,154	1,409	1,203,458	6. Atlanta ³
229,313	1,664	7,300	932,926	23,970	117	536	3,507	27,395	7,062	10,890,029	7. Chicago ²
38,860	12	108	194,685	11,768	416	100	1,603	4,223	2,344	1,680,649	8. St. Louis*
30,425	317	1,756	143,090	2,169	500	3,555	780	1,968	324	1,027,886	9. Minneapolis*
67,929	66	219	189,837	4,342	.....	485	184	1,890	629	1,255,129	10. Kansas City*
237,903	329	1,613	295,857	42,445	.....	.....	19,181	3,082	1,394	2,147,210	11. Dallas*
170,050	2,372	3,366	747,980	121,959	1,371	21,021	38,240	43,801	19,697	13,518,647	12. San Francisco
1,075,756	7,452	13,540	2,550,211	225,608	5,455	24,791	11,173	73,841	36,907	28,679,427	Reserve branch cities¹
21,640	259	2,079	94,032	13,430	.....	435	.....	4,654	2,493	1,292,793	2. Buffalo*
28,694	100	287	117,018	12,631	.....	.....	123	3,966	881	1,261,722	4. Cincinnati
37,379	.....	3,863	232,330	31,409	73	1,353	33	8,615	2,178	3,077,406	4. Pittsburgh*
37,726	106	164	83,060	7,983	4	.....	51	2,650	1,999	970,892	5. Baltimore*
24,000	.....	.....	102,142	4,868	67	.....	98	1,587	2,332	785,039	5. Charlotte ³
37,053	.....	.....	47,307	5,525	.....	.....	.....	1,240	605	511,344	6. Birmingham
53,085	10	.....	109,398	4,131	.....	.....	.....	713	129	520,160	6. Jacksonville*
43,183	.....	.....	42,439	5,280	.....	.....	93	931	593	572,494	6. Nashville
42,725	414	81	133,948	7,765	534	500	2,975	3,432	1,041	1,109,769	6. New Orleans
66,627	833	2,378	395,957	21,885	20	4,250	.....	11,134	3,181	4,135,065	7. Detroit
19,969	25	.....	28,605	3,285	.....	.....	.....	137	80	230,739	8. Little Rock
31,952	.....	.....	79,536	3,086	36	182	.....	1,805	350	753,015	8. Louisville
84,940	97	82	50,046	6,878	200	.....	2,013	941	169	721,264	8. Memphis
3,877	.....	.....	6,131	230	179	.....	.....	230	14	61,631	9. Helena
48,901	250	19	74,952	2,287	136	120	.....	2,610	1,488	857,233	10. Denver*
59,983	.....	.....	43,993	4,857	576	1,686	979	754	111	513,671	10. Oklahoma City*
27,987	270	.....	53,813	3,568	.....	.....	.....	1,492	298	532,540	10. Omaha
15,561	.....	168	29,068	1,814	185	.....	.....	170	181	237,911	11. El Paso
192,279	3,414	946	189,599	21,103	2,553	4,585	4,100	3,712	10,898	1,806,019	11. Houston*
34,550	317	25	33,259	5,450	.....	.....	.....	1,062	786	494,478	11. San Antonio*
81,737	13	770	333,450	18,774	16	6,229	375	11,357	2,019	4,105,237	12. Los Angeles*
19,920	493	532	79,998	19,403	313	.....	94	6,506	2,370	1,775,141	12. Portland
21,071	103	.....	35,202	1,790	8	5,451	.....	227	372	601,701	12. Salt Lake City ³
40,917	748	2,146	154,928	18,176	555	.....	232	3,916	2,339	1,752,163	12. Seattle*
517,460	1,043	781	597,086	68,532	197	4,239	666	14,711	9,483	7,766,774	Other reserve cities¹
31,451	.....	76	62,728	8,290	.....	.....	.....	290	921	683,445	4. Columbus
46,145	.....	.....	20,300	2,208	.....	75	.....	1,565	135	559,693	4. Toledo
49,595	37	288	66,104	18,359	131	1,150	.....	1,685	1,695	1,300,910	5. Washington*
6,583	.....	.....	10,842	994	.....	.....	.....	97	45	128,481	7. Cedar Rapids
29,792	.....	.....	31,136	649	.....	1,621	39	687	146	314,807	7. Des Moines*
45,617	31	46	83,877	9,149	7	.....	82	2,166	968	1,036,523	7. Indianapolis
23,331	71	294	117,712	8,041	.....	.....	.....	1,822	3,848	1,088,046	7. Milwaukee*
11,471	246	.....	7,330	1,101	.....	.....	.....	323	54	121,024	7. Sioux City
2,237	.....	.....	20,655	.....	.....	.....	60	287	.....	110,150	8. National Stock Yards
13,611	.....	77	58,847	3,061	.....	160	436	1,615	850	502,291	9. St. Paul*
12,680	.....	.....	8,635	927	.....	.....	.....	1	103	93,663	10. Kansas City, Kansas*
8,997	.....	.....	1,591	485	8	.....	.....	9	17	10,000	10. Pueblo
11,809	.....	.....	10,463	610	.....	.....	.....	449	46	136,968	10. Topeka
117,650	.....	.....	38,080	5,161	1	1,048	.....	1,300	344	653,431	10. Tulsa*
25,826	.....	.....	11,737	1,678	50	185	.....	914	114	329,038	10. Wichita
80,665	658	.....	47,049	7,819	.....	.....	49	1,501	197	649,518	11. Fort Worth*
4,834,777	9,307	2,856	1,844,754	676,509	21,164	23,919	3,463	84,543	60,794	66,987,972	Country banks, by districts
255,002	179	735	272,824	64,608	1,577	1,338	989	7,915	5,061	5,290,461	1. Boston
399,480	748	531	400,561	126,758	2,010	3,720	717	25,829	12,688	11,466,025	2. New York
271,351	253	.....	108,359	60,971	2,403	1,141	2	4,788	5,710	5,317,902	3. Philadelphia
357,852	47	154	110,759	57,948	501	1,283	239	4,473	3,980	5,947,728	4. Cleveland
318,441	917	11	169,500	48,612	1,564	1,239	214	3,092	5,946	4,369,747	5. Richmond
584,622	2,255	341	185,939	60,336	2,623	4,148	474	7,812	5,299	5,354,487	6. Atlanta
706,803	589	123	217,272	82,542	1,422	2,984	88	10,338	7,961	10,425,784	7. Chicago
302,548	46	1	55,366	24,557	1,041	1,062	.....	2,876	2,752	3,295,682	8. St. Louis
200,445	215	308	53,238	23,971	1,159	245	143	6,540	1,110	2,939,002	9. Minneapolis
446,514	633	.....	58,346	23,658	1,550	197	.....	1,861	2,292	3,838,059	10. Kansas City
766,918	3,162	167	106,885	55,323	3,705	379	.....	2,060	4,120	4,916,403	11. Dallas
224,801	263	485	105,705	47,225	1,609	6,183	221	6,959	3,875	3,826,692	12. San Francisco

³ 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 DECEMBER 31, 1955, OF CENTRAL RESERVE CITY AND

LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Post-savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks	123,238,555	93,686,682	3,326,705	8,074,602	13,001,524	1,510,697	3,638,345	40,518,171	36,972,332	307,725	19,484	1,865,438	38,181	1,315,011
Reserve bank cities	54,658,670	39,914,393	1,578,658	1,858,458	7,733,678	1,430,218	2,143,265	13,825,210	11,748,915	119,777	3,491	651,945	17,371	1,283,711
1. Boston.....	2,407,044	1,790,826	107,723	129,093	320,377	31,818	27,207	237,090	202,789	6,045	6	93,386	7,300	28,250
2. New York**.....	26,381,094	19,272,445	766,532	315,597	3,366,342	1,154,743	1,505,435	3,464,376	2,226,836	58,793	82	9,107	20	1,078,061
3. Philadelphia*.....	3,117,688	2,413,421	73,184	109,577	473,981	19,636	27,889	340,702	326,909	50	5	23,689	38	4,534
4. Cleveland.....	1,838,668	1,513,192	62,891	67,485	166,111	5,714	23,271	941,351	917,239	385	2,000	10,134	95	.....
5. Richmond.....	470,694	291,588	8,962	38,058	121,892	287	9,911	146,778	133,664	885	15	2,221	4	.....
6. Atlanta ²	982,759	636,939	22,993	89,761	211,071	52	21,943	122,544	119,239	1,065	673	43,465	300	10,299
7. Chicago ²	7,823,368	5,841,192	263,020	321,249	1,249,241	40,034	108,632	2,240,394	2,180,022	5,635	510	1,260	243	.....
8. St. Louis*.....	1,365,349	916,952	41,978	48,295	346,573	2,568	8,983	180,437	177,877	2,050	9	100	100	.....
9. Minneapolis*.....	820,552	529,101	23,604	34,866	219,316	3,198	10,467	123,291	121,779	95,746	1	36,551	100	.....
10. Kansas City*.....	1,069,166	625,195	16,556	35,016	381,729	2,150	8,520	95,847	95,746	.....	.....	.....	.....	.....
11. Dallas*.....	1,659,375	944,679	45,528	25,758	602,173	3,549	37,688	291,727	255,176	.....	.....	.....	.....	.....
12. San Francisco.....	6,722,913	5,138,863	145,687	643,703	274,872	166,469	353,319	5,640,673	4,991,639	44,860	204	432,132	9,271	162,567
Reserve branch cities	20,416,870	15,350,927	547,750	1,349,131	2,820,524	55,128	293,410	6,010,075	5,642,997	18,022	1,138	332,090	3,828	12,000
2. Buffalo*.....	788,355	629,083	36,406	69,598	35,692	4,373	13,203	403,284	400,370	629	5	1,750	535	.....
4. Cincinnati.....	941,537	748,259	20,840	34,458	129,675	1,046	7,169	217,259	196,854	.....	.....	20,370	30	.....
4. Pittsburgh*.....	2,130,003	1,798,435	52,667	43,895	204,557	3,326	27,123	565,449	552,570	220	10	11,436	1,213	.....
5. Baltimore ²	792,998	618,060	27,754	55,637	85,383	1,083	5,081	106,226	101,856	225	.....	4,125	20	.....
5. Charlotte ²	638,204	404,643	10,581	47,139	163,334	34	12,473	81,002	61,650	1,482	2	16,688	1,180	.....
6. Birmingham.....	405,444	303,025	10,576	34,336	54,391	.....	3,116	68,511	68,506	.....	.....	.....	.....	.....
6. Jacksonville ²	423,828	201,177	4,103	48,830	167,502	109	2,107	56,236	54,279	900	5	1,057	.....	.....
6. Nashville.....	395,303	224,937	12,050	45,891	109,784	.....	2,641	134,479	131,110	66	.....	3,303	.....	.....
6. New Orleans.....	887,644	514,670	10,080	159,743	188,966	6,283	7,902	135,846	120,318	36	.....	13,992	.....	1,500
7. Detroit.....	2,667,320	2,128,383	130,542	140,757	216,543	.....	44,381	1,210,546	1,205,826	1,965	.....	2,745	10	.....
8. Little Rock.....	189,058	115,071	2,264	21,588	47,529	.....	2,606	27,300	27,194	100	6	.....	.....	.....
8. Louisville.....	619,317	401,980	17,872	16,879	175,916	27	6,939	78,017	75,880	1,555	.....	562	20	.....
8. Memphis.....	535,375	315,101	5,897	28,111	180,172	1,632	2,462	127,372	126,522	850	.....	.....	.....	.....
9. Helena.....	50,737	22,480	5,188	15,117	12,245	.....	3,377	7,513	7,463	50	.....	.....	.....	.....
10. Denver*.....	635,405	470,560	17,135	34,148	103,190	95	8,277	160,925	158,632	2,255	.....	38	.....	.....
10. Okla. ma City*.....	423,159	244,745	5,254	52,044	113,586	.....	7,530	42,554	40,999	100	.....	1,075	380	.....
10. Omaha.....	454,069	295,703	16,898	23,831	114,519	12	3,101	37,481	36,478	3	.....	.....	.....	.....
11. El Paso.....	175,269	120,648	2,860	9,910	37,748	2,239	1,864	44,617	36,601	2,035	.....	5,981	.....	.....
11. Houston*.....	1,494,869	1,035,830	23,926	59,513	346,667	5,385	23,547	178,096	114,721	37	.....	62,338	.....	1,000
11. San Antonio*.....	354,039	263,971	4,806	18,849	54,685	6,987	4,741	109,409	79,127	1,304	17	28,961	.....	.....
12. Los Angeles*.....	2,759,481	2,414,956	73,910	61,347	142,973	8,633	57,662	1,061,230	944,173	665	.....	115,892	.....	500
12. Portland.....	1,019,391	800,188	16,734	144,082	28,015	1,890	28,487	607,581	567,401	52	.....	40,078	50	.....
12. Salt Lake City ²	428,628	291,438	16,764	67,059	48,376	3	4,988	136,644	132,589	2,335	1,020	700	390	9,000
12. Seattle*.....	1,211,142	987,584	27,313	116,369	58,986	5,257	15,633	412,498	400,878	1,231	.....	999	.....	.....
Other reserve cities	5,916,742	4,186,064	139,665	441,659	959,396	8,526	181,432	1,292,934	1,209,056	28,084	126	37,609	784	17,275
4. Columbus.....	526,901	359,897	9,417	89,772	49,868	54	19,893	111,285	99,252	2,100	5	9,842	86	.....
4. Toledo.....	397,993	327,395	18,315	11,061	21,715	.....	19,507	130,016	127,585	200	55	2,176	.....	.....
5. Washington*.....	946,547	821,975	22,623	174	65,663	6,649	29,463	254,326	225,377	11,649	25	.....	.....	17,275
7. Cedar Rapids.....	91,574	54,302	1,444	7,873	24,389	.....	2,416	27,482	27,482	.....	.....	.....	.....	.....
7. Des Moines*.....	257,187	135,177	5,857	46,905	65,381	.....	3,867	35,586	34,294	1,275	17	.....	.....	.....
7. Indianapolis.....	788,863	567,025	14,575	92,146	84,734	439	29,944	174,779	172,286	2,450	5	.....	38	.....
7. Milwaukee*.....	806,227	595,886	22,003	36,997	131,084	628	19,629	208,666	201,426	6,785	.....	5	450	.....
7. Sioux City.....	91,204	52,762	1,271	4,833	31,262	.....	1,026	22,317	22,290	20	7	.....	.....	.....
8. National Stock Yards.....	92,898	17,785	297	1,283	73,420	.....	113	7,254	2,753	.....	1	4,500	.....	.....
9. St. Paul*.....	379,243	257,189	13,627	21,511	82,741	636	3,539	75,983	75,633	350	.....	.....	.....	.....
10. Kansas City, Kansas*.....	69,893	27,074	665	12,265	28,963	.....	926	17,868	17,863	.....	.....	.....	5	.....
10. Pueblo.....	42,077	31,639	1,460	2,438	6,295	.....	245	11,694	10,377	15	.....	1,302	.....	.....
10. Topeka.....	106,599	61,379	3,099	26,397	14,717	.....	1,007	20,478	19,557	910	11	.....	.....	.....
10. Tulsa*.....	553,534	415,849	9,552	22,357	87,412	120	18,244	45,782	44,992	585	.....	205	.....	.....
10. Wichita.....	280,643	181,220	9,298	42,420	43,379	.....	4,326	27,826	26,706	1,120	.....	.....	.....	.....
11. Fort Worth*.....	483,359	279,510	5,462	23,177	147,923	.....	27,287	121,592	101,183	625	.....	19,784	.....	.....
Country banks, by districts	42,246,273	34,235,298	1,060,632	4,425,354	1,487,926	16,825	1,020,238	19,389,952	18,371,364	141,842	14,729	843,794	16,198	2,025
1. Boston.....	3,639,188	2,981,373	101,470	252,412	133,313	1,562	169,058	1,182,170	1,161,244	8,155	1,819	10,799	153	.....
2. New York.....	6,397,992	5,102,144	183,740	769,883	134,329	1,083	206,813	4,106,446	3,923,938	13,082	20	166,559	2,822	25
3. Philadelphia.....	2,870,987	2,521,691	88,317	155,326	22,498	13	83,142	1,920,189	1,871,258	8,878	573	39,452	28	.....
4. Cleveland.....	3,339,192	2,872,214	99,385	252,203	30,565	28	84,797	2,107,153	2,013,438	1,341	1,013	91,249	112	.....
5. Richmond.....	2,801,683	2,210,049	79,641	279,682	149,999	101	82,211	1,196,943	1,077,113	36,532	1,543	80,067	1,688	.....
6. Atlanta.....	3,895,931	2,884,276	67,277	524,889	353,418	4,910	61,161	1,068,297	959,966	20,743	3,799	77,147	4,642	2,000
7. Chicago.....	6,067,561	5,067,155	166,851	627,851	94,887	56	110,761	3,615,727	3,464,562	6,114	4,075	140,580	396	.....
8. St. Louis.....	2,244,635	1,858,423	48,955	245,846	64,459	.....	26,952	797,623	757,875	4,532	140	34,756	320	.....
8. St. Louis.....	1,773,547	1,427,046	43,147	200,163	78,292	244	24,655	944,192	921,662	1,968	331	20,100	131	.....
9. Minneapolis.....	2,911,505	2,221,788	70,244	451,407	132,1									

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

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
163,756,726	137,385	451,287	2,285,533	166,630,931	3,862,171	6,294,687	2,264,160	362,313	12,783,331	102,690,086	92,434,824	All member banks
68,483,880	53,909	434,884	1,410,148	70,382,821	1,690,835	2,881,665	903,532	121,236	5,597,268	45,528,543	35,943,362	Reserve bank cities¹
2,644,134	880	18,287	42,145	2,704,566	69,750	155,472	32,580	13,546	271,348	2,076,624	1,650,362	1. Boston
29,845,470	40,000	339,770	769,831	30,955,951	797,204	1,498,196	464,387	18,499	2,778,286	22,001,183	16,834,525	2. New York **
3,458,390	861	8,292	51,866	3,558,548	79,891	192,898	49,693	3,897	326,379	2,560,401	2,111,030	3. Philadelphia*
2,780,015	7,903	21,493	7,903	2,802,369	54,800	109,000	25,664	547	190,011	1,557,978	1,377,250	4. Cleveland
617,476	4,574	16,570	6,225	625,379	14,200	21,100	8,821	123	44,244	372,266	259,023	5. Richmond*
1,105,303	2,999	93,658	12,899	1,121,873	22,800	36,608	11,875	10,302	81,585	778,223	583,069	6. Atlanta ²
10,063,762	30	1,895	12,899	10,164,993	252,830	337,631	76,986	57,589	725,036	6,661,129	5,338,147	7. Chicago ³
1,545,786	780	8,212	12,899	1,565,397	46,188	43,013	25,297	754	115,252	1,131,804	779,545	8. St. Louis*
943,843	184	20,852	14,688	957,522	26,000	33,500	7,155	3,709	70,364	647,037	431,344	9. Minneapolis*
1,165,013	10,000	39,389	353,197	1,173,409	22,750	39,910	15,131	3,929	81,720	811,400	478,894	10. Kansas City*
1,951,102				1,986,642	65,250	79,781	15,118		160,568	1,125,615	712,268	11. Dallas
12,363,586				12,766,172	239,172	334,556	170,825	7,922	752,475	5,804,883	5,387,905	12. San Francisco
26,426,945	19,500	12,107	287,718	26,746,270	581,127	1,012,450	313,927	25,653	1,933,157	16,791,168	14,443,257	Reserve branch cities¹
1,191,639			13,714	1,205,353	31,730	46,250	8,843	617	87,440	672,683	617,852	2. Buffalo*
1,158,796		123	13,102	1,172,021	29,858	48,892	10,916	35	89,701	795,825	672,868	3. Cincinnati
2,695,452		33	41,742	2,737,227	85,948	238,168	15,204	859	340,179	1,860,294	1,637,123	4. Pittsburgh*
899,224		51	6,912	906,187	14,600	39,850	7,846	2,409	64,705	672,212	595,718	5. Baltimore*
719,206		98	14,705	734,009	9,470	37,030	3,330	1,200	51,030	512,062	362,113	6. Charlotte ³
473,955			4,882	478,837	11,400	13,300	5,795	2,012	32,507	321,084	293,170	7. Birmingham
480,064			5,012	485,076	12,700	14,150	3,806	4,428	35,084	261,345	142,716	8. Jacksonville*
529,782		93	9,222	539,097	12,000	16,000	5,297	100	33,397	309,681	231,030	6. Nashville
1,023,490	17,000	3,842	6,923	1,051,255	12,950	31,950	13,390	224	58,514	710,971	548,367	6. New Orleans
3,877,866		7	38,260	3,916,133	53,091	122,250	40,077	3,514	218,932	2,204,736	1,917,564	7. Detroit
216,358			1,401	217,759	4,700	5,800	2,174	306	12,980	140,484	110,660	8. Little Rock
697,630			8,909	706,539	13,250	28,250	4,933	43	46,476	508,125	346,262	8. Louisville
660,747		2,013	6,136	668,896	13,250	31,500	7,618		52,368	398,389	295,628	8. Memphis
58,250			692	58,942	1,250	1,075	360	4	2,689	40,729	31,843	9. Helena
794,330			8,233	802,563	18,050	24,550	8,680	3,390	54,670	509,552	438,033	10. Denver*
465,713		979	3,221	469,913	13,850	14,100	15,097	711	43,758	319,183	260,326	10. Oklahoma City*
491,545	2,500		3,570	497,115	11,700	15,700	4,036	3,489	34,925	372,264	268,822	10. Omaha
219,886			1,752	221,638	6,400	7,400	2,383	90	16,273	130,640	103,354	11. El Paso
1,672,964		4,100	12,589	1,689,653	49,750	52,750	13,482	384	116,366	1,112,990	929,291	11. Houston*
463,448			3,534	466,982	9,600	14,600	3,145	151	27,496	286,230	254,302	11. San Antonio*
3,820,711			34,196	3,855,311	83,505	102,135	64,211	75	249,926	2,344,294	2,200,515	12. Los Angeles*
1,626,977			25,495	1,652,598	39,500	48,350	34,993		122,543	919,478	892,759	12. Portland
565,272			5,314	570,586	11,075	11,100	7,607	1,333	31,115	372,620	328,283	12. Salt Lake City ³
1,623,640		238	18,202	1,642,080	32,000	47,100	30,704	279	110,083	1,015,297	964,658	12. Seattle*
7,209,676	12,000	666	60,240	7,282,582	146,568	244,148	79,323	14,153	484,192	4,802,196	4,212,067	Other reserve cities¹
640,186			5,757	645,943	10,500	20,000	6,292	710	37,502	434,722	406,834	4. Columbus
528,009			4,901	532,910	11,050	11,300	3,355	1,078	26,783	331,548	337,663	4. Toledo
1,200,873			11,613	1,212,486	25,290	45,510	13,709	3,915	88,424	830,848	785,508	5. Washington*
119,056			295	119,351	1,500	5,500	2,130		9,130	74,149	53,749	7. Cedar Rapids
292,773		39	1,679	294,491	5,500	5,750	7,208	1,858	20,316	196,259	154,813	7. Des Moines*
963,642		82	7,693	971,417	18,228	32,000	13,628	1,250	65,106	659,369	605,238	7. Indianapolis
1,014,893			6,238	1,021,131	18,300	39,458	9,043	114	66,915	665,184	534,800	7. Milwaukee*
113,521			525	114,046	2,100	3,900	894	84	6,978	72,403	51,341	7. Sioux City
100,152		60	450	100,662	1,000	6,000	2,488		9,488	70,006	4-1,474	8. National Stock Yards
455,226		436	8,047	463,709	13,000	20,000	5,018	564	38,582	306,785	223,392	9. St. Paul*
87,761			748	88,509	1,750	2,500	787	117	5,154	48,578	31,630	10. Kansas City, Kansas*
53,771			319	54,090	1,800	1,680	828	388	4,696	31,489	32,731	10. Pueblo
127,077			1,501	128,578	3,400	3,800	1,126	64	8,390	84,327	78,320	10. Topeka
599,316	10,000		3,759	613,075	11,150	20,550	7,072	1,584	40,356	397,804	418,370	10. Tulsa*
308,469			2,102	310,571	5,500	9,700	2,647	620	18,467	243,080	216,229	10. Wichita
604,951	2,000	49	4,613	611,613	16,500	16,500	3,098	1,807	37,905	355,645	282,925	11. Fort Worth*
61,636,225	51,976	3,630	527,427	62,219,258	1,443,641	2,156,424	967,378	201,271	4,768,714	35,568,179	37,836,136	Country banks, by districts
4,821,358	1,758	1,061	55,603	4,879,780	124,967	189,573	82,010	14,131	410,681	3,111,362	3,130,019	1. Boston
10,504,438	23,940	717	123,454	10,652,549	268,375	365,735	157,328	22,038	813,476	5,597,951	5,678,279	2. New York
4,791,176	7,301	2	31,493	4,829,972	132,267	260,068	82,769	12,826	487,930	2,491,277	2,651,800	3. Philadelphia
5,446,345	755	239	46,115	5,493,454	140,910	218,410	84,268	10,686	454,274	2,870,581	3,098,455	4. Cleveland
3,998,626	4,775	214	33,145	4,036,760	90,668	165,414	60,775	16,130	332,987	2,313,742	2,402,442	5. Richmond
4,964,228	4,400	561	37,946	5,007,135	112,169	165,645	54,276	15,262	347,352	3,125,370	3,284,387	6. Atlanta
9,683,288	200	88	90,050	9,773,262	186,984	267,420	154,929	42,825	652,158	5,144,197	5,058,495	7. Chicago
3,042,258	2,800		16,907	3,061,965	65,124	96,679	57,861	14,053	233,717	1,886,721	2,075,855	8. St. Louis
2,717,739	1,405	151	22,968	2,742,263	55,349	80,549	47,902	12,939	196,739	1,519,864	1,598,626	9. Minneapolis
3,543,969	4,552		13,445	3,561,966	73,215	111,358	77,719	13,801	276,093	2,406,711	2,650,727	10. Kansas City
4,576,357	90	376	17,192	4,594,015	108,441	128,088	63,486	22,373	322,388	3,144,937	3,584,707	11. Dallas
3,546,443		221	39,109	3,585,773	85,172	107,485	44,055	4,207	240,919	1,955,466	2,092,344	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	6,543	135,359,650	70,982,172	50,687,953	9,251	10,444,135	2,843,352	392,787	41,415,644	18,722,421	2,019,213
Total, all States	6,542	135,355,421	70,979,653	50,686,271	9,251	10,444,115	2,843,352	392,779	41,414,663	18,722,031	2,019,050
New England:											
Maine	37	356,707	184,119	145,607	81	15,132	10,821	947	91,397	40,951	10,308
New Hampshire	52	206,404	111,050	75,547	33	15,312	3,913	549	65,458	25,522	6,620
Vermont	35	148,869	78,771	55,517	13	10,468	3,719	381	34,231	15,073	3,145
Massachusetts	135	3,765,654	2,154,628	1,299,180	1,291	210,773	86,838	12,944	1,176,307	574,146	68,351
Rhode Island	6	701,814	399,890	235,269	.....	59,238	5,240	2,177	136,040	66,053	15,980
Connecticut	53	1,446,617	706,506	543,097	16	170,999	22,027	3,972	441,041	174,095	39,041
Middle Atlantic:											
New York	443	30,401,788	18,340,261	9,207,027	2,500	2,166,942	553,330	131,728	10,345,720	5,105,722	259,026
New Jersey	252	4,500,115	2,058,776	1,784,164	692	524,510	118,025	13,948	969,867	456,969	97,165
Pennsylvania	615	9,438,851	5,027,539	3,259,841	166	820,067	292,444	38,794	2,572,237	1,207,818	177,099
East North Central:											
Ohio	401	7,382,924	3,466,555	3,234,449	201	536,214	130,085	15,420	1,978,872	942,771	146,115
Indiana	236	2,600,430	1,056,485	1,329,708	22	165,188	44,498	4,529	778,463	332,218	60,654
Illinois	518	11,548,044	5,075,917	5,183,891	83	920,587	344,413	23,153	3,358,663	1,703,911	121,753
Michigan	230	5,705,858	2,513,393	2,633,938	21	491,496	55,292	11,718	1,458,803	654,166	106,314
Wisconsin	168	2,107,055	940,535	961,135	72	130,691	70,514	4,108	537,119	211,805	33,964
West North Central:											
Minnesota	206	2,070,544	1,099,845	742,832	19	170,144	53,237	4,467	628,895	248,981	26,180
Iowa	166	1,178,308	569,519	460,054	.....	127,600	18,874	2,261	344,036	132,010	21,540
Missouri	176	3,176,726	1,700,408	1,173,865	469	215,468	77,034	9,482	1,184,542	503,126	37,088
North Dakota	40	245,546	113,518	108,956	5	14,823	7,835	409	51,219	26,916	3,537
South Dakota	61	343,380	160,910	153,520	10	19,865	8,520	555	76,676	36,452	4,640
Nebraska	139	900,384	415,896	374,247	.....	89,307	19,195	1,739	296,575	129,463	11,089
Kansas	212	1,039,976	434,955	447,398	154	129,115	26,324	2,030	352,967	152,459	16,358
South Atlantic:											
Delaware	11	382,627	193,432	183,739	.....	3,048	929	1,479	70,285	24,537	5,437
Maryland	70	1,127,601	516,832	501,143	.....	81,604	25,347	2,675	350,646	168,660	26,367
District of Columbia	13	1,002,936	511,097	425,159	.....	33,474	30,809	2,397	315,395	175,090	21,996
Virginia	205	1,836,645	962,928	703,080	197	127,571	38,419	4,450	527,057	200,495	45,345
West Virginia	111	720,605	303,538	359,735	5	44,738	10,615	1,974	215,460	80,002	20,821
North Carolina	53	1,033,586	578,035	349,820	1,416	73,417	28,411	2,487	368,215	135,536	23,057
South Carolina	33	448,537	205,711	196,538	.....	30,722	14,621	945	155,800	61,182	12,974
Georgia	64	1,234,367	746,765	365,039	57	101,940	17,873	2,693	474,426	179,169	21,342
Florida	93	1,864,431	832,575	837,530	23	166,615	23,802	3,886	721,567	190,501	45,858
East South Central:											
Kentucky	109	1,023,015	505,945	439,487	4	52,305	22,638	2,636	394,860	153,706	23,025
Tennessee	86	1,569,047	871,014	555,615	46	118,608	19,839	3,925	613,930	208,513	36,010
Alabama	94	1,077,704	514,888	404,747	.....	130,107	25,620	2,342	372,414	150,793	26,268
Mississippi	34	323,503	158,267	111,314	.....	49,582	3,428	912	122,290	43,152	8,304
West South Central:											
Arkansas	71	542,762	250,940	208,541	91	71,266	10,748	1,176	200,022	73,463	10,435
Louisiana	51	1,490,005	644,074	698,982	.....	126,614	17,507	2,828	560,802	204,089	26,811
Oklahoma	223	1,424,304	683,773	558,512	42	141,090	37,801	3,086	623,186	198,500	22,408
Texas	580	6,385,758	3,705,566	2,162,758	50	395,106	106,490	15,788	2,956,020	935,771	106,508
Mountain:											
Montana	84	496,291	228,118	216,077	.....	34,964	16,376	756	137,504	59,561	8,099
Idaho	20	405,554	207,268	174,622	187	19,911	2,869	697	85,342	44,081	6,276
Wyoming	40	229,814	93,978	116,927	.....	14,286	4,207	416	77,373	27,032	4,552
Colorado	94	1,101,496	561,693	471,621	.....	50,447	15,488	2,247	369,659	153,919	16,178
New Mexico	33	307,371	146,867	145,690	.....	12,787	1,535	492	125,897	46,399	7,480
Arizona	4	528,805	316,795	157,425	12	41,778	11,649	1,146	123,024	46,831	12,072
Utah	26	568,721	298,759	230,107	.....	33,632	5,293	930	174,266	91,895	7,677
Nevada	5	233,434	106,323	109,906	.....	10,240	6,568	397	44,238	21,751	5,688
Pacific:											
Washington	42	1,862,578	1,057,209	575,654	.....	187,460	38,719	3,536	536,202	253,206	28,690
Oregon	20	1,520,758	762,268	576,718	.....	161,710	17,315	2,747	308,101	183,900	15,833
California	92	15,347,172	8,405,519	5,440,543	1,273	1,125,154	336,258	38,425	3,511,554	1,869,670	157,572
Alaska	1	4,229	2,519	1,682	.....	20	.....	.....	8	981	390
Mutual Savings Banks ¹	3	24,044	9,279	12,469	.....	1,522	704	70	2,431	1,309	207

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	14	347,989	158,452	154,482	12	28,915	5,372	756	81,761	33,885	9,367
New Jersey—Dist. No. 2	169	3,639,721	1,700,814	1,389,120	400	443,575	93,731	12,081	781,339	372,057	74,823
Kentucky—Dist. No. 4	56	301,438	147,728	129,914	.....	17,649	5,311	836	104,424	30,370	9,032
Pennsylvania—Dist. No. 4	146	3,566,153	1,760,582	1,343,375	129	323,919	121,897	16,251	888,483	457,255	65,118
West Virginia—Dist. No. 4	12	100,777	43,612	47,350	.....	7,896	1,545	374	21,631	7,652	3,471
Louisiana—Dist. No. 6	34	1,187,735	493,508	585,130	.....	90,433	16,531	2,133	435,817	166,234	19,158
Mississippi—Dist. No. 6	21	269,416	136,113	87,709	.....	42,821	2,010	763	103,207	36,057	6,674
Tennessee—Dist. No. 6	73	1,010,390	497,772	419,156	46	74,633	16,308	2,475	384,085	135,055	26,871
Indiana—Dist. No. 7	174	2,280,380	910,099	1,172,066	22	154,117	40,191	3,885	683,094	295,534	53,472
Illinois—Dist. No. 7	369	10,852,871	4,829,589	4,833,449	83	851,312	316,527	21,911	3,183,513	1,626,572	108,615
Michigan—Dist. No. 7	190	5,531,118	2,446,428	2,546,916	13	474,245	52,128	11,388	1,426,382	638,422	102,260
Wisconsin—Dist. No. 7	126	1,924,329	867,118	869,967	72	116,981	66,443	3,748	495,490	193,541	30,385
Missouri—Dist. No. 10	45	1,053,375	547,554	394,846	5	79,315	29,046	2,609	490,856	182,876	10,409
New Mexico—Dist. No. 10	10	196,093	96,271	91,785	.....	7,008	735	294	79,225	30,163	3,713
Oklahoma—Dist. No. 10	210	1,399,834	671,277	550,369	42	137,478	37,636	3,032	609,391	195,269	21,386
Arizona—Dist. No. 12	3	458,328	284,788	127,210	12	34,204	11,043	1,071	105,440	41,513	10,769

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

OF BANKS ON DECEMBER 31, 1955, BY STATES

ASSETS [In thousands of dollars]

and bank balances											Total assets	State or Territory
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets		
7,585,414	26,855	96,936	12,964,805	1,443,818	29,584	106,792	422,210	369,606	266,958	179,414,262	Total, including Alaska	
7,585,169	26,855	96,936	12,964,622	1,443,722	29,567	106,792	422,210	369,606	266,946	179,408,927	Total, all States	
22,891	18	177	17,070	5,153	246	348	592	372	454,815	New England:		
15,610	15	29	17,659	2,653	117	66	8	155	274,861	Maine		
10,225	704	36	5,737	1,988	133	209	184	96	185,710	New Hampshire		
123,928	41	6,865	402,313	45,490	483	1,012	15,827	9,813	7,063	Vermont		
19,943	91	359	33,664	10,994	80	204	806	1,848	581	Massachusetts		
113,134	962	60	114,620	20,907	605	204	22	2,146	2,283	Rhode Island		
354,515	3,055	54,863	4,568,539	273,545	1,542	4,666	319,282	103,146	122,558	Connecticut		
225,769	419	68	189,477	62,246	859	460	275	13,112	3,639	Middle Atlantic:		
417,895	962	8,537	759,926	120,694	2,369	14,649	8,258	21,341	14,517	New York		
382,334	274	2,111	505,267	69,947	152	12,324	1,046	18,966	8,318	New Jersey		
247,490	162	46	137,893	26,847	238	305	82	4,634	2,745	Pennsylvania		
501,090	1,769	7,300	1,022,840	49,432	841	1,628	3,582	31,342	10,163	East North Central:		
228,274	1,187	2,501	466,361	57,723	593	4,807	29	14,190	6,020	Ohio		
144,461	72	294	146,523	18,289	226	491	51	3,683	4,720	Indiana		
125,566	506	1,974	225,688	15,026	684	3,806	1,359	6,578	1,473	Illinois		
121,060	246	46	69,180	8,288	246	2,368	39	1,470	622	Michigan		
232,522	188	328	411,290	26,776	1,036	1,483	1,787	8,111	4,240	Wisconsin		
15,848	4	47	4,867	2,942	241	.....	.....	934	97	West North Central:
29,118	.....	.....	6,466	2,928	171	.....	.....	1,114	332	Minnesota
84,032	270	.....	71,721	7,504	363	.....	.....	2,083	556	Iowa
146,958	113	.....	37,079	7,768	211	191	.....	1,387	751	Missouri
21,747	100	.....	18,464	3,920	127	1,036	.....	1,005	386	North Dakota
67,533	106	164	87,816	14,549	106	243	51	2,905	3,429	South Dakota		
50,094	37	288	67,890	19,009	178	1,150	.....	1,685	1,733	Nebraska	
132,960	516	27	147,714	27,021	794	2,576	148	2,562	2,450	South Atlantic:		
72,659	170	.....	41,808	8,160	232	925	.....	565	1,379	Delaware
80,620	46	.....	128,956	12,656	285	.....	164	2,365	2,899	Maryland
51,931	185	1	29,527	5,308	248	1	.....	664	851	District of Columbia	
91,201	222	3	182,489	23,624	279	.....	50	2,758	1,992	Virginia	
290,047	1,806	234	193,121	30,759	1,198	2,414	183	5,129	2,905	West Virginia		
129,573	.....	.....	88,556	8,865	134	193	.....	2,128	702	North Carolina
243,767	107	82	125,451	22,386	414	.....	2,106	2,770	1,151	South Carolina	
122,678	376	104	72,195	12,158	567	1,234	241	2,512	1,623	Georgia		
55,432	.....	.....	15,402	5,210	213	500	.....	39	253	Florida
77,198	70	.....	38,856	6,289	49	30	.....	558	627	East South Central:
158,048	465	81	171,308	17,421	827	550	2,975	4,907	1,654	Kentucky		
124,853	435	.....	86,990	15,731	319	2,848	979	2,156	914	Tennessee	
1,234,020	7,855	2,902	668,964	127,721	6,090	4,826	23,706	10,378	17,142	Alabama		
49,447	21	120	20,256	5,522	530	154	.....	1,289	227	Mississippi	
21,485	50	.....	13,450	5,431	109	23	.....	151	222	West South Central:
38,139	.....	.....	7,650	1,864	397	.....	.....	312	291	Arkansas
113,837	250	19	85,456	6,264	435	123	.....	2,819	2,054	Louisiana	
64,758	.....	.....	7,260	4,253	236	88	.....	329	208	Texas
27,226	.....	271	36,624	9,762	597	4,315	220	2,758	1,427	Mountain:	
35,924	103	.....	38,667	3,031	90	5,479	.....	241	409	Montana
11,294	.....	.....	5,505	3,903	25	.....	.....	781	317	Idaho
74,615	748	2,265	176,678	26,943	734	475	232	4,562	2,706	Wyoming		
26,704	531	532	80,601	20,094	313	.....	94	6,539	2,398	Colorado	
364,716	2,560	4,248	1,112,788	158,728	2,185	28,592	38,616	58,057	23,296	New Mexico		
245	.....	.....	183	96	17	.....	.....	.....	12	Arizona
871	.....	.....	44	66	.....	.....	.....	.....	6	Nevada
.....	.....	.....	.....	.....	.....	.....	.....	.....	12	Pacific:
.....	.....	.....	.....	.....	.....	.....	.....	.....	12	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	12	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	12	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	12	Alaska
.....	.....	.....	.....	.....	.....	.....	.....	.....	12	Mutual Savings Banks¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

17,025	9	21,475	5,632	70	104	22	433	637	436,648	Connecticut—Dist. No. 2
170,539	321	68	163,531	48,332	404	458	11,391	2,240	4,484,160	New Jersey—Dist. No. 2
58,947	.....	.....	6,075	3,985	93	11	200	225	410,376	Kentucky—Dist. No. 4
106,091	32	3,867	256,120	46,836	328	1,392	9,495	2,989	4,515,886	Pennsylvania—Dist. No. 4
8,137	.....	.....	2,371	502	1	256	211	185	123,563	West Virginia—Dist. No. 4
102,129	465	81	147,750	13,592	732	500	2,975	4,023	1,646,806	Louisiana—Dist. No. 6
45,895	.....	.....	14,581	4,571	212	500	.....	35	192	Mississippi—Dist. No. 6
147,680	10	.....	74,469	14,699	214	.....	93	1,825	932	Tennessee—Dist. No. 6
211,204	162	46	122,676	22,743	206	305	82	4,323	2,432	Indiana—Dist. No. 7
442,917	1,768	7,300	996,341	44,301	507	1,420	3,522	30,734	9,640	Illinois—Dist. No. 7
217,136	1,187	2,501	464,876	56,301	477	4,807	29	14,181	5,922	Michigan—Dist. No. 7
127,220	71	294	143,979	16,698	130	491	51	3,254	4,649	Wisconsin—Dist. No. 7
99,923	176	219	197,253	5,932	.....	559	184	2,196	765	Missouri—Dist. No. 10
39,569	.....	.....	5,780	2,751	176	.....	.....	327	130	New Mexico—Dist. No. 10
305,818	410	.....	86,508	15,490	739	2,848	979	2,156	895	Oklahoma—Dist. No. 10
23,513	.....	254	29,391	9,101	399	4,315	220	2,435	1,312	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..	123,238,555	93,686,682	3,326,705	8,074,602	13,001,524	1,510,697	3,638,345	40,518,171	36,972,332	307,725	19,484	1,865,438	38,181	1,315,000
Total, all States..	123,236,046	93,684,718	3,326,626	8,074,336	13,001,524	1,510,697	3,638,145	40,515,637	36,970,398	307,525	19,484	1,865,038	38,181	1,315,000
New England:														
Maine.....	257,061	208,122	6,700	24,023	9,217	12	8,987	153,538	152,061	561	7	909		
New Hampshire.....	198,428	151,667	6,532	18,503	11,922		9,804	48,570	47,961	475	15	119		
Vermont.....	83,084	68,718	2,289	7,294	1,886		2,897	82,910	81,451	333	4	1,104	18	
Massachusetts.....	3,873,511	2,982,219	151,226	233,544	378,205	31,837	96,480	636,131	589,076	8,800	1,625	8,255	125	28.2
Rhode Island.....	494,418	406,287	11,781	38,983	12,053	1,513	23,801	284,468	282,314	1,714	174	266		
Connecticut.....	1,426,559	1,194,234	39,903	74,280	50,707	18	67,417	330,417	327,561	2,382	20	444	10	
Middle Atlantic:														
New York.....	30,747,950	22,689,099	906,614	924,117	3,444,949	1,159,592	1,623,579	6,244,323	4,844,833	69,707		241,128	10,594	1,078,000
New Jersey.....	91,909	2,604,117	91,909	291,398	85,377	607	100,690	1,956,216	1,921,836	7,340		26,939	76	
Pennsylvania.....	7,864,693	6,556,422	200,176	260,992	692,637	22,975	131,491	2,988,812	2,913,568	4,386	840	64,216	1,268	4.5
East North Central:														
Ohio.....	5,936,782	4,836,465	182,344	394,239	385,718	6,842	131,174	2,832,337	2,695,788	3,924	893	131,566	166	
Indiana.....	2,336,753	1,794,623	58,516	304,492	118,958	439	59,725	841,741	831,222	4,085	2,469	3,772	193	
Illinois.....	10,429,751	8,034,213	316,913	530,486	1,357,103	40,034	150,642	3,463,317	3,316,120	10,100	1,268	125,230	300	10.2
Michigan.....	4,174,166	3,345,772	176,701	335,558	236,793	6,770	72,572	2,573,816	2,490,812	2,983	55	79,722	244	
Wisconsin.....	1,651,307	1,328,931	49,528	94,241	145,462	628	32,517	836,217	821,116	7,170	1,217	6,258	456	
West North Central:														
Minnesota.....	1,843,319	1,283,814	54,825	134,486	342,091	4,065	24,038	657,201	643,427	463	70	12,872	369	
Iowa.....	1,071,763	753,785	29,612	134,169	134,852		19,345	345,454	343,627	1,349	83	369	26	
Missouri.....	3,417,687	2,345,783	79,446	189,158	769,142	4,718	29,440	656,081	646,916	2,690	556	5,674	245	
North Dakota.....	200,672	172,052	5,338	11,401	8,482	13	3,386	76,015	76,015	462	6	823		
South Dakota.....	288,684	231,158	6,012	38,734	9,905		2,875	105,596	98,022	1,165	2	6,407		
Nebraska.....	993,554	726,572	29,338	77,481	150,488	12	9,663	117,784	117,493	99	29	163		
Kansas.....	1,131,056	756,399	23,886	238,226	101,242		11,303	170,919	167,828	2,998	50	35	8	
South Atlantic:														
Delaware.....	361,707	331,371	13,351	3,756	5,404		7,825	49,865	49,526	210		129		
Maryland.....	1,078,787	848,454	35,061	98,852	87,341	1,083	7,996	305,943	289,273	6,101	6	10,543	20	
District of Columbia	968,889	843,490	23,032	174	65,742	6,649	29,802	270,611	236,043	16,268	1,025			17.2
Virginia.....	1,460,393	1,076,682	36,144	115,478	193,120	338	38,631	739,634	663,121	17,796	2,237	55,402	1,078	
West Virginia.....	628,862	456,871	21,250	67,344	49,423		33,974	222,543	219,554	1,052	298	1,313	326	
North Carolina.....	1,089,629	788,603	21,429	78,102	175,078	84	26,333	209,010	159,181	4,402	7	44,136	1,284	
South Carolina.....	494,952	381,405	15,378	69,770	18,254		10,145	72,298	66,278	5,193	7	545	275	
Georgia.....	1,360,703	942,685	32,265	125,549	231,704	121	28,379	242,088	222,088	4,814	869	6,457	14	
Florida.....	1,976,501	1,402,677	25,135	219,453	295,082	4,573	29,581	462,962	385,580	8,606	2,734	62,402	1,640	2.0
East South Central:														
Kentucky.....	1,117,930	837,057	27,037	54,267	188,315	27	11,227	197,710	184,535	3,602	15	9,458	100	
Tennessee.....	1,553,522	985,226	31,063	132,104	387,117	1,632	16,410	490,844	470,999	3,856	181	14,866	942	
Alabama.....	1,086,593	819,898	24,433	127,441	100,293	377	14,151	267,188	262,136	3,488	27	337	1,200	
Mississippi.....	349,197	236,815	6,819	50,710	53,185		1,668	68,812	67,238	1,559		15		
West South Central:														
Arkansas.....	572,435	427,756	9,276	55,695	72,300		7,408	120,074	117,420	754	25	1,740	135	
Louisiana.....	1,655,890	1,012,923	22,369	344,981	239,417	6,283	29,917	275,214	256,934	1,463	57	14,385	875	1.5
Oklahoma.....	1,684,851	1,215,901	34,500	177,464	221,403	120	35,463	208,754	200,349	5,832	97	1,451	1,025	
Texas.....	7,618,196	5,433,670	136,111	460,591	1,410,464	21,725	155,635	1,197,059	926,263	20,859	1,172	242,756	5,009	1.0
Mountain:														
Montana.....	484,014	377,235	7,755	64,394	28,824		5,806	117,750	117,174	83	8	480	5	
Idaho.....	326,837	242,932	11,718	62,340	6,254		3,593	140,719	139,740	968	11			
Wyoming.....	219,567	160,415	4,066	39,118	13,683		2,285	68,720	64,766	1,503	18	2,433		
Colorado.....	1,062,509	836,221	28,140	68,421	115,256	95	14,376	309,336	292,186	2,355	10	14,785		
New Mexico.....	328,091	221,076	12,251	73,160	16,346		5,258	85,812	70,000	2,822	11	12,979		
Arizona.....	460,823	368,759	6,904	62,606	9,101	3,680	9,773	152,881	150,562	1,953	10	356		
Utah.....	511,078	345,337	18,480	89,630	51,605	3	6,023	193,344	189,022	2,350	1,020	702	250	
Nevada.....	177,905	131,660	3,670	37,411	1,695		3,469	85,058	79,008	2,217		3,833		
Pacific:														
Washington.....	1,610,009	1,328,614	36,148	150,917	67,397	5,371	21,562	640,655	624,265	5,614	9	1,377	390	9.0
Oregon.....	1,074,641	844,475	18,124	152,426	28,758	1,890	28,968	630,141	588,403	54	14	41,620	50	
California.....	10,326,209	8,316,058	235,128	736,017	421,774	176,571	440,661	7,295,304	6,469,707	48,565	233	604,267	9,465	163.0
Alaska.....	2,509	1,964	79	266			200	2,534	1,934	200		400		
Mutual Savings Banks¹.....	214	110	4	100				24,044	24,041			3		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITIONS

Connecticut—Dist. No. 2	286,829	239,048	9,238	15,122	10,300		13,121	116,774	116,391	65	20	298		
New Jersey—Dist. No. 2	2,532,662	2,075,525	70,826	215,839	81,114	607	88,751	1,613,009	1,589,920	2,732		20,269	63	
Kentucky—Dist. No. 4	288,965	252,464	5,329	20,201	8,351		2,620	84,419	80,517	7		3,815	80	
Pennsylvania—Dist. No. 4	2,879,161	2,481,273	73,109	75,404	205,825	3,326	40,224	1,120,993	1,096,843	276	185	22,456	1,233	
West Virginia—Dist. No. 4	71,382	49,190	2,733	9,030	2,687		7,742	34,764	33,790	39	10	925		
Louisiana—Dist. No. 6	1,310,675	784,721	16,478	288,225	202,944	6,283	12,024	217,128	198,963	1,368	47	14,385	865	1.5
Mississippi—Dist. No. 6	291,216	189,455	5,063	43,781	51,650		1,267	58,067	56,570	1,492		5		
Tennessee—Dist. No. 6	965,221	625,588	23,705	99,001	203,459		13,468	346,326	328,081	3,006	178	14,134	927	
Indiana—Dist. No. 7	2,040,964	1,571,459	51,118	261,158	102,671	439	54,119	750,405	740,844	3,633	2,449	3,311	168	
Illinois—Dist. No. 7	9,862,494	7,613,492	306,270	476,177	1,281,485	40,034	145,036	3,222,731	3,103,688	9,313	1,218	97,913	300	10.2
Michigan—Dist. No. 7	4,086,264	3,275,567	173,418	322,946	236,504	6,770	71,059	2,470,078	2,387,837	2,804	30	79,163	24	

OF BANKS ON DECEMBER 31, 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
163,756,726	137,385	451,287	2,285,533	166,630,931	3,862,171	6,294,687	2,264,160	362,313	12,783,331	102,690,086	92,434,824	Total, including Alaska
163,751,683	137,385	451,287	2,285,525	166,625,880	3,861,968	6,294,637	2,264,129	362,313	12,783,047	102,688,005	92,432,577	Total, all States
410,599	200	4,049	414,848	14,053	15,035	9,480	1,399	39,967	217,100	224,062	New England:	
246,998	300	1,108	248,406	6,169	12,424	6,339	1,523	26,455	165,159	162,315	Maine	
165,994	.....	1,916	167,910	5,967	6,603	3,969	1,261	17,800	67,122	73,172	New Hampshire
4,509,642	958	18,470	4,593,779	114,508	228,501	65,050	19,811	427,870	3,347,318	2,909,930	Vermont	
778,886	300	878	789,502	16,130	33,680	12,780	71	62,661	440,811	435,407	Massachusetts	
1,756,976	.....	22	1,777,584	47,697	62,414	21,764	4,366	136,241	1,198,805	1,221,311	Rhode Island
36,992,273	24,820	340,190	862,874	38,220,157	992,202	1,757,818	572,148	29,922	3,352,090	25,824,896	20,668,256	Middle Atlantic:
5,130,314	151	275	5,176,142	118,146	178,358	64,875	13,052	374,431	2,758,852	2,806,728	New York	
10,853,505	47,350	8,504	11,034,703	300,451	688,431	150,978	18,353	1,158,213	6,686,872	6,188,979	New Jersey	
8,769,119	440	1,046	8,847,903	196,629	319,512	101,314	7,191	624,646	5,049,181	4,856,611	Pennsylvania	
3,178,494	100	82	3,205,963	58,113	89,439	51,500	8,729	207,781	1,951,420	2,020,942	East North Central:	
13,893,068	3,699	4,649	14,016,148	319,062	445,949	139,224	83,312	987,547	8,905,821	7,692,861	Ohio	
6,747,982	.....	29	6,834,654	121,629	195,337	81,160	15,243	413,369	3,479,531	3,287,541	Indiana
2,487,524	50	51	2,501,342	46,031	87,426	31,864	4,971	170,292	1,360,984	1,309,166	Illinois	
2,500,520	505	1,367	2,533,735	61,928	87,789	33,007	11,906	194,630	1,492,065	1,216,650	Michigan	
1,417,217	200	39	1,421,903	26,413	49,099	32,072	5,890	113,474	881,523	838,119	Wisconsin	
4,073,768	2,030	2,079	4,112,849	96,852	120,634	67,828	6,538	291,852	2,773,941	2,153,091	West North Central:	
277,978	.....	.....	281,349	5,600	8,021	5,040	969	19,630	179,957	181,972	Minnesota
394,280	.....	.....	397,483	7,178	11,423	6,892	1,625	27,118	253,100	266,301	Iowa
1,111,338	6,750	.....	1,123,390	26,195	34,325	17,124	6,431	84,075	837,801	741,995	Missouri
1,301,975	200	.....	1,308,054	25,817	42,392	24,591	2,397	95,197	947,019	968,849	North Dakota
411,572	.....	5,305	416,877	11,003	26,475	4,938	93	42,509	321,496	324,488	South Dakota
1,384,730	600	51	1,394,391	24,921	59,030	15,243	5,945	105,139	923,438	867,486	Nebraska	
1,239,500	.....	11,868	1,251,368	26,190	46,610	13,977	3,941	90,718	850,905	805,576	Kansas
2,200,027	1,525	148	2,222,585	51,850	87,216	32,378	5,224	176,668	1,179,719	1,083,077	South Atlantic:	
851,405	2,200	.....	859,421	23,661	42,323	16,911	5,010	87,905	514,395	516,381	Delaware
1,298,639	550	164	1,321,708	20,720	62,465	12,003	3,274	98,462	880,053	764,082	Maryland	
567,250	.....	5,488	572,738	11,341	19,535	6,130	1,665	38,671	413,494	431,793	District of Columbia
1,594,945	200	50	1,615,661	34,183	52,856	20,651	14,145	121,835	1,087,013	914,124	Virginia	
2,439,463	4,200	183	2,467,554	61,450	70,507	19,262	9,813	161,032	1,493,333	1,458,590	West Virginia	
1,315,640	15	.....	1,327,210	28,595	55,335	16,373	2,384	102,687	899,801	813,995	North Carolina
2,044,396	.....	2,106	2,065,278	42,225	75,363	25,088	3,650	146,526	1,184,334	1,008,289	South Carolina
1,353,781	.....	328	1,366,326	30,532	47,918	18,785	4,892	102,127	891,720	889,295	Georgia
418,009	.....	2,290	420,299	8,663	22,035	612	399	31,709	278,363	273,791	Florida
692,509	.....	3,489	695,998	16,405	23,543	12,353	2,038	54,339	456,381	452,003	East South Central:
1,931,104	17,000	3,842	1,964,626	33,311	58,578	21,979	647	114,515	1,326,534	1,216,513	Kentucky	
1,893,605	10,000	979	1,914,662	43,770	62,795	44,743	4,887	156,195	1,283,008	1,341,838	Tennessee	
8,815,255	2,090	25,377	8,892,457	241,181	280,560	94,060	23,383	639,184	5,715,212	5,380,932	Alabama	
601,764	750	.....	607,464	11,878	13,698	7,705	772	34,053	414,311	427,179	Mississippi
467,556	.....	1,869	469,425	11,340	12,015	3,362	690	27,407	291,902	295,415	West South Central:
288,287	.....	1,612	289,899	3,633	9,808	5,335	1,376	20,152	173,778	194,168	Arkansas
1,371,845	102	.....	1,382,730	31,115	42,996	20,737	5,272	100,120	863,216	833,562	Louisiana
413,903	.....	2,279	416,182	7,850	7,805	1,918	4,627	22,200	256,073	292,234	Oklahoma
613,704	.....	11,313	625,237	15,125	23,085	7,361	100	45,671	396,973	404,514	Texas
704,422	.....	6,435	710,857	14,028	16,287	9,533	1,532	41,380	436,752	402,323	Mountain:
262,963	.....	2,809	265,772	6,905	6,340	3,631	50	16,926	161,106	167,035	Montana
2,250,664	.....	238	2,275,570	47,555	70,283	39,443	1,581	158,862	1,358,716	1,324,415	Idaho
1,704,782	.....	126	1,730,572	40,335	51,285	35,898	207	127,725	967,336	948,268	Wyoming
17,621,513	10,000	39,794	18,075,209	355,433	473,081	254,721	9,756	1,092,991	8,849,365	8,379,948	Colorado	
5,043	.....	8	5,051	203	50	31	.....	284	2,081	2,247	New Mexico
24,258	.....	101	24,359	.....	1,878	252	58	2,188	.....	.....	Utah
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pacific:
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Alaska
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

403,603	22	4,058	407,683	9,807	13,612	4,792	754	28,965	248,329	245,816	Connecticut—Dist. No. 2
4,145,671	275	40,067	4,186,013	95,300	138,751	53,618	10,478	298,147	2,198,592	2,216,584	New Jersey—Dist. No. 2
373,384	15	2,043	375,442	9,840	16,436	7,513	1,145	34,934	223,943	269,210	Kentucky—Dist. No. 4
4,000,154	200	52,625	4,053,189	122,142	301,547	34,711	4,297	462,697	2,516,950	2,340,781	Pennsylvania—Dist. No. 4
106,146	100	1,144	107,390	4,455	8,275	2,161	1,282	16,173	60,874	63,591	West Virginia—Dist. No. 4
1,527,803	17,000	3,842	1,558,237	23,151	45,590	19,212	616	88,569	1,060,796	937,220	Louisiana—Dist. No. 6
349,283	.....	2,101	351,384	7,213	18,844	476	216	26,749	230,740	219,922	Mississippi—Dist. No. 6
1,311,547	93	12,471	1,324,111	27,490	41,938	16,053	2,646	88,127	743,072	663,588	Tennessee—Dist. No. 6
2,791,369	82	24,013	2,815,464	49,788	76,792	44,520	7,001	178,101	1,707,134	1,764,060	Indiana—Dist. No. 7
13,085,225	2,999	4,589	13,204,230	303,687	419,448	123,070	76,073	922,278	8,423,236	7,248,364	Illinois—Dist. No. 7
6,556,342	29	86,162	6,642,533	117,039	188,781	76,934	13,930	396,684	3,404,252	3,204,696	Michigan—Dist. No. 7
2,278,648	51	12,359	2,291,058	41,606	79,789	28,299	4,340	154,034	1,261,281	1,198,908	Wisconsin—Dist. No. 7
1,442,145	184	9,567	1,451,896	28,385	47,798	20,975	4,813	101,971	986,407	653,357	Missouri—Dist. No. 10
263,096	.....	2,072	265,168	4,960	4,830	511	3,233	13,534	152,023	167,052	New Mexico—Dist. No. 10
1,858,278	10,000	979	1,879,152	43,060	61,699	43,850	4,571	153,180	1,264,144	1,315,099	Oklahoma—Dist. No. 10
529,686	.....	220	540,064	14,125	21,585	5,776	.....	41,486	344,780	349,813	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, DECEMBER 31, 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	123,238,555	20,548,469	102,690,086	40,518,171	18,722,421	18,923,472	-201,051	13.1	13.2
Central reserve city banks ³	32,662,500	5,290,560	27,371,940	4,725,376	5,566,139	5,710,657	-144,518	17.3	17.8
Reserve city banks ³	48,329,782	8,579,815	39,749,967	16,402,843	7,727,367	7,975,136	-247,769	13.8	14.2
Country Banks ³	42,246,273	6,678,094	35,568,179	19,389,952	5,428,915	5,237,679	191,236	9.9	9.5
All member banks, by districts:									
Boston.....	6,046,232	858,246	5,187,986	1,419,260	861,955	818,119	43,836	13.0	12.4
New York.....	33,567,441	5,295,624	28,271,817	7,974,106	5,511,664	5,584,862	-73,198	15.2	15.4
Philadelphia.....	5,988,675	936,997	5,051,678	2,260,891	860,012	872,870	-12,858	11.8	11.9
Cleveland.....	9,176,290	1,325,342	7,850,948	4,072,513	1,438,048	1,444,561	-6,513	12.1	12.1
Richmond.....	5,650,130	949,000	4,701,130	1,785,275	813,313	796,642	16,671	12.5	12.3
Atlanta.....	6,990,909	1,484,235	5,506,674	1,585,913	857,809	882,975	-25,166	12.1	12.4
Chicago.....	18,593,304	2,915,878	15,677,426	7,535,497	2,886,079	3,004,391	-118,312	12.4	12.9
St. Louis.....	5,044,928	909,399	4,135,529	1,218,003	711,625	692,092	19,533	13.3	12.9
Minneapolis.....	3,024,079	509,664	2,514,415	1,150,979	405,918	418,952	-13,034	11.1	11.4
Kansas City.....	6,544,045	1,319,657	5,224,388	1,092,919	871,181	850,634	20,547	13.8	13.5
Dallas.....	8,185,650	2,029,593	6,156,057	1,303,058	998,411	984,547	13,864	13.4	13.2
San Francisco.....	14,426,872	2,014,834	12,412,038	9,119,757	2,506,406	2,572,827	-66,421	11.6	11.9
Central reserve city banks:									
New York.....	25,990,149	4,334,764	21,655,385	3,387,908	4,431,417	4,500,472	-69,055	17.7	18.0
Chicago.....	6,672,351	955,796	5,716,555	1,337,468	1,134,722	1,210,185	-75,463	16.1	17.2
Reserve city banks, by districts:									
Boston.....	2,407,044	330,420	2,076,624	237,090	384,190	385,647	-1,457	16.6	16.7
New York.....	1,179,300	160,819	1,018,481	479,752	197,521	207,314	-9,793	13.2	13.8
Philadelphia.....	3,117,688	557,287	2,560,401	340,702	450,495	477,907	-27,412	15.5	16.5
Cleveland.....	5,837,098	856,731	4,980,367	1,965,360	962,452	994,734	-32,282	13.9	14.3
Richmond.....	2,848,447	461,059	2,387,388	588,332	461,111	459,146	1,965	15.5	15.4
Atlanta.....	3,094,978	713,674	2,381,304	517,616	420,304	454,516	-34,212	14.5	15.7
Chicago.....	5,853,392	1,036,718	4,816,674	2,582,302	959,159	996,116	-36,957	13.0	13.5
St. Louis.....	2,800,293	551,485	2,248,808	420,380	424,513	425,804	-1,291	15.9	16.0
Minneapolis.....	1,250,532	255,981	994,551	206,787	168,271	189,359	-21,088	14.0	15.8
Kansas City.....	3,632,540	814,863	2,817,677	460,455	512,190	530,205	-18,015	15.6	16.2
Dallas.....	4,166,910	1,155,790	3,011,120	745,441	564,532	579,274	-14,742	15.0	15.4
San Francisco.....	12,141,560	1,684,988	10,456,572	7,858,626	2,222,629	2,275,114	-52,485	12.1	12.4
Country banks, by districts:									
Boston.....	3,639,188	527,826	3,111,362	1,182,170	477,765	432,472	45,293	11.1	10.1
New York.....	6,397,992	800,041	5,597,951	4,106,446	882,726	877,076	5,650	9.1	9.0
Philadelphia.....	2,870,987	379,710	2,491,277	1,920,189	409,517	394,963	14,554	9.3	9.0
Cleveland.....	3,339,192	468,611	2,870,581	2,107,153	475,596	449,827	25,769	9.6	9.0
Richmond.....	2,801,683	487,941	2,313,742	1,196,943	352,202	337,496	14,706	10.0	9.6
Atlanta.....	3,895,931	770,561	3,125,370	1,068,297	437,505	428,459	9,046	10.4	10.2
Chicago.....	6,067,561	923,364	5,144,197	3,615,727	792,198	798,090	-5,892	9.0	9.1
St. Louis.....	2,244,635	357,914	1,886,721	797,623	287,112	266,288	20,824	10.7	9.9
Minneapolis.....	1,773,547	253,683	1,519,864	944,192	237,647	229,593	8,054	9.6	9.3
Kansas City.....	2,911,505	504,794	2,406,711	632,464	358,991	320,429	38,562	11.8	10.5
Dallas.....	4,018,740	873,803	3,144,937	557,617	433,879	405,273	28,606	11.7	10.9
San Francisco.....	2,285,312	329,846	1,955,466	1,261,131	283,777	297,713	-13,936	8.8	9.3

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 DECEMBER 31, 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	49,208,010	1,839,352	23,876,256	2,982,248	4,197,455	1,931,070	867,528	6,165,750	1,716,732	468,658	887,055	736,183	3,539,723
Loans (including overdrafts).....	27,553,981	982,950	14,565,069	1,804,309	2,053,301	1,057,936	487,035	2,691,995	888,125	218,474	472,446	387,882	1,944,459
United States Government direct obligations.....	17,113,308	656,195	7,305,747	9,277,910	1,727,358	705,519	298,012	2,731,921	669,071	203,667	301,436	274,252	1,311,950
Obligations guaranteed by United States Government.....	5,028	234	2,476	263	129	1,525	106	100	12	13	120	50	.....
Obligations of States and political subdivisions.....	3,465,743	149,041	1,518,924	182,066	318,831	112,474	74,583	595,805	105,121	33,787	93,272	60,581	221,258
Other bonds, notes, and debentures.....	894,507	44,675	374,250	53,094	86,615	48,426	5,573	135,927	49,209	11,958	17,595	11,775	55,410
Corporate stocks (including Federal Reserve Bank stock).....	175,713	6,257	109,790	14,606	11,221	5,190	2,219	10,002	5,194	759	2,186	1,643	6,646
Reserves, cash, and bank balances	15,719,014	532,170	8,516,163	916,992	1,047,903	628,647	282,181	1,557,614	551,471	111,812	353,231	309,134	911,696
Reserve with Federal Reserve Banks.....	7,413,777	236,542	4,150,060	405,376	509,518	278,644	106,696	766,537	246,309	51,055	133,590	93,866	435,584
Cash in vault.....	651,329	41,760	205,772	43,391	89,816	45,430	21,107	101,793	24,742	7,929	10,987	20,768	37,834
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,837,167	91,801	269,063	98,553	212,892	127,355	99,421	339,358	126,749	38,890	104,090	161,984	167,006
Other balances with banks in United States.....	7,062	488	3,051	980	100	206	231	641	12	6	385	267	700
Balances with banks in foreign countries.....	54,694	748	50,243	699	780	171	12	701	28	30	168	55	1,059
Cash items in process of collection.....	5,754,985	160,831	3,837,797	367,993	234,797	176,841	54,714	348,584	153,631	13,902	104,011	32,194	269,513
Due from own foreign branches.....	22,076	.....	22,076	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bank premises owned and furniture and fixtures.....	486,046	25,678	224,662	40,522	33,024	27,604	15,152	46,972	12,314	2,846	4,806	14,057	38,409
Other real estate owned.....	5,967	328	609	553	307	248	576	300	92	387	352	1,936	279
Investments and other assets indirectly representing bank premises or other real estate.....	28,256	849	2,078	5,344	11,392	3,692	.....	2,061	636	245	99	1	1,859
Customers' liability on acceptances.....	296,559	1,259	279,630	6,563	261	11	226	66	1,077	.....	.....	.....	7,466
Income accrued but not yet collected.....	144,590	4,279	83,058	9,300	12,736	4,538	1,681	12,432	4,190	597	1,776	566	9,437
Other assets.....	91,420	3,204	48,304	5,743	5,759	6,101	2,168	7,550	2,784	206	1,706	967	6,928
Total assets	66,001,938	2,407,119	33,052,836	3,967,265	5,308,837	2,601,911	1,169,512	7,792,745	2,289,296	584,751	1,249,025	1,062,844	4,515,797
LIABILITIES													
Demand deposits	46,525,829	1,805,388	24,844,316	2,978,142	3,096,827	1,803,999	833,569	4,583,670	1,695,623	366,552	985,123	858,077	2,674,543
Individuals, partnerships, and corporations.....	35,621,458	1,486,288	18,281,447	2,480,602	2,653,286	1,354,275	603,319	3,717,361	1,238,808	287,755	640,115	693,227	2,184,975
United States Government.....	1,263,527	41,262	707,633	72,111	89,694	35,452	14,254	156,583	51,531	7,138	15,338	12,729	59,802
States and political subdivisions.....	2,144,336	129,766	688,382	96,584	148,428	126,328	113,569	355,470	92,273	50,472	99,686	89,624	153,754
Banks in United States.....	4,759,784	71,363	2,906,334	277,956	141,244	244,037	90,050	258,140	295,689	15,854	219,619	50,576	188,742
Banks in foreign countries.....	943,049	3,573	896,448	6,763	3,050	2,658	1,378	4,016	1,721	.....	1,181	558	21,703
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,793,675	73,136	1,364,072	44,126	61,125	41,249	10,999	92,100	15,421	5,333	9,184	11,363	65,567
Time deposits	13,327,953	376,082	4,667,323	574,058	1,793,869	576,226	245,498	2,684,199	415,321	177,670	166,033	134,735	1,516,939
Individuals, partnerships, and corporations.....	11,930,029	371,338	3,659,232	557,050	1,726,757	515,511	213,420	2,631,372	407,311	173,047	160,424	117,914	1,396,653
United States Government.....	63,842	2,153	40,658	430	465	8,611	2,325	1,581	3,307	57	761	723	2,771
Postal savings.....	6,418	223	15	97	713	2,242	2,710	354	29	7	16	1	11
States and political subdivisions.....	481,589	2,368	149,007	15,971	65,914	31,787	26,146	50,720	4,669	4,559	4,732	15,847	109,869
Banks in United States.....	13,224	.....	7,935	10	20	800	897	172	5	.....	100	250	3,835
Banks in foreign countries.....	832,851	.....	810,476	500	.....	17,275	.....	.....	.....	.....	.....	.....	4,600
Total deposits	59,853,782	2,181,470	29,511,639	3,552,200	4,890,696	2,380,225	1,079,067	7,267,869	2,110,944	544,222	1,151,156	992,812	4,191,482
Due to own foreign branches.....	252,938	.....	252,938	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money.....	29,589	328	3,340	20,735	265	.....	200	2,999	1,000	130	502	90	.....
Acceptances outstanding.....	314,650	1,259	297,312	6,713	261	11	226	66	1,246	.....	.....	.....	7,556
Dividends declared but not yet payable.....	36,447	1,356	23,647	3,551	1,333	569	836	2,004	1,019	110	292	532	1,198
Income collected but not yet earned.....	220,152	11,775	78,880	20,888	19,376	14,197	6,347	31,178	7,155	1,452	3,379	1,197	24,328
Expenses accrued and unpaid.....	284,206	12,595	153,346	19,578	20,109	12,390	4,547	24,363	5,283	1,071	4,611	2,810	21,203
Other liabilities.....	141,895	3,055	110,750	1,666	3,990	5,963	473	5,225	7,666	167	1,082	60	4,198
Total liabilities	61,133,659	2,211,838	30,431,852	3,625,331	4,936,030	2,413,355	1,091,696	7,333,704	2,134,213	547,152	1,161,022	997,501	4,249,965
CAPITAL ACCOUNTS													
Capital.....	1,395,422	60,551	741,313	90,656	102,416	48,582	27,878	126,641	52,644	10,872	23,503	23,413	86,953
Surplus.....	2,475,687	93,207	1,383,572	196,791	207,143	101,392	34,449	189,467	63,093	14,502	39,764	24,573	127,734
Undivided profits.....	898,429	37,160	471,255	49,221	57,916	30,439	13,673	106,786	36,997	9,969	20,981	14,632	49,700
Other capital accounts.....	98,741	4,363	24,844	5,266	5,332	8,143	1,816	36,147	2,649	2,256	3,755	2,725	1,445
Total capital accounts	4,868,279	195,281	2,620,984	341,934	372,807	188,556	77,816	459,041	155,083	37,599	88,003	65,343	265,832
Total liabilities and capital accounts	66,001,938	2,407,119	33,052,836	3,967,265	5,308,837	2,601,911	1,169,512	7,792,745	2,289,296	584,751	1,249,025	1,062,844	4,515,797
Net demand deposits subject to reserve (see page 18).....	38,935,432	1,552,804	20,737,279	2,511,596	2,649,138	1,499,803	679,434	3,896,439	1,415,243	313,760	777,088	663,899	2,238,949
Demand deposits adjusted (see footnote on page 1).....	33,804,484	1,528,359	16,495,927	2,253,319	2,628,042	1,345,011	673,173	3,816,347	1,192,871	329,658	644,974	762,020	2,134,783
Pledged assets (and securities loaned).....	4,963,544	146,747	1,950,918	425,475	549,785	296,004	197,829	438,126	188,455	78,591	131,050	142,929	417,635
Number of banks.....	1,851	44	196	76	214	136	69	454	169	130	132	147	84

