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MEMBER BANK  
CALL REPORT

NUMBER 138

CONDITION OF MEMBER BANKS

December 31, 1955

BOARD OF GOVERNORS  
OF THE FEDERAL RESERVE SYSTEM  
WASHINGTON

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

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

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

# 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
<b>ASSETS</b>					
<b>Loans and investments</b> .....	<b>135,359,650</b>	<b>132,342,648</b>	<b>131,601,524</b>	<b>+3,017,002</b>	<b>+3,758,126</b>
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
<b>Reserves, cash, and bank balances</b> .....	<b>41,415,644</b>	<b>35,836,289</b>	<b>38,075,564</b>	<b>+5,579,355</b>	<b>+3,340,080</b>
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
<b>Total assets</b> .....	<b>179,414,262</b>	<b>170,819,550</b>	<b>172,241,585</b>	<b>+8,594,712</b>	<b>+7,172,677</b>
<b>LIABILITIES</b>					
<b>Demand deposits</b> .....	<b>123,238,555</b>	<b>113,720,115</b>	<b>117,826,391</b>	<b>+9,518,440</b>	<b>+5,412,164</b>
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
<b>Time deposits</b> .....	<b>40,518,171</b>	<b>40,441,905</b>	<b>39,425,329</b>	<b>+76,266</b>	<b>+1,092,842</b>
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
<b>Total deposits</b> .....	<b>163,756,726</b>	<b>154,162,020</b>	<b>157,251,720</b>	<b>+9,594,706</b>	<b>+6,505,006</b>
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
<b>Total liabilities</b> .....	<b>166,630,931</b>	<b>158,086,027</b>	<b>160,031,867</b>	<b>+8,544,904</b>	<b>+6,599,064</b>
<b>CAPITAL ACCOUNTS</b>					
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
<b>Total capital accounts</b> .....	<b>12,783,331</b>	<b>12,733,523</b>	<b>12,209,718</b>	<b>+49,808</b>	<b>+573,613</b>
<b>Total liabilities and capital accounts</b> .....	<b>179,414,262</b>	<b>170,819,550</b>	<b>172,241,585</b>	<b>+8,594,712</b>	<b>+7,172,677</b>
<b>MEMORANDA</b>					
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 <sup>1</sup> .....	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

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES  
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
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>107,424,138</b>	<b>112,247,105</b>	<b>119,547,412</b>	<b>122,421,613</b>	<b>131,601,524</b>	<b>132,342,648</b>	<b>135,359,650</b>
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
<b>Reserves, cash, and bank balances</b>	<b>35,524,306</b>	<b>39,252,126</b>	<b>39,254,535</b>	<b>39,381,408</b>	<b>38,075,564</b>	<b>35,836,289</b>	<b>41,415,644</b>
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	369,606
Other assets	121,133	141,478	149,940	140,255	155,926	263,675	201,126
<b>Total assets</b>	<b>144,660,210</b>	<b>153,439,169</b>	<b>160,826,246</b>	<b>163,982,548</b>	<b>172,241,585</b>	<b>170,819,550</b>	<b>179,414,262</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>103,412,014</b>	<b>109,970,466</b>	<b>114,045,008</b>	<b>113,929,894</b>	<b>117,826,391</b>	<b>113,720,115</b>	<b>123,238,555</b>
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
<b>Time deposits</b>	<b>29,676,886</b>	<b>31,045,022</b>	<b>33,482,402</b>	<b>36,234,225</b>	<b>39,425,329</b>	<b>40,441,905</b>	<b>40,518,171</b>
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
<b>Total deposits</b>	<b>133,088,900</b>	<b>141,015,488</b>	<b>147,527,410</b>	<b>150,164,119</b>	<b>157,251,720</b>	<b>154,162,020</b>	<b>163,756,726</b>
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
<b>Total liabilities</b>	<b>134,965,492</b>	<b>143,220,682</b>	<b>150,065,465</b>	<b>152,666,608</b>	<b>160,031,867</b>	<b>158,086,027</b>	<b>166,630,931</b>
<b>CAPITAL ACCOUNTS</b>							
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
<b>Total capital accounts</b>	<b>9,694,718</b>	<b>10,218,487</b>	<b>10,760,781</b>	<b>11,315,940</b>	<b>12,209,718</b>	<b>12,733,523</b>	<b>12,783,331</b>
<b>Total liabilities and capital accounts</b>	<b>144,660,210</b>	<b>153,439,169</b>	<b>160,826,246</b>	<b>163,982,548</b>	<b>172,241,585</b>	<b>170,819,550</b>	<b>179,414,262</b>
<b>MEMORANDA</b>							
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 <sup>1</sup>		Reserve city member banks <sup>1</sup>	Country member banks <sup>1</sup>	All member banks	All national member banks	All State member banks
	New York	Chicago					
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>23,583,288</b>	<b>6,542,334</b>	<b>52,458,774</b>	<b>52,775,254</b>	<b>135,359,650</b>	<b>86,151,640</b>	<b>49,208,010</b>
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
<b>Reserves, cash, and bank balances</b>	<b>8,947,674</b>	<b>2,131,880</b>	<b>16,993,764</b>	<b>13,342,326</b>	<b>41,415,644</b>	<b>25,696,630</b>	<b>15,719,014</b>
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
<b>Total assets</b>	<b>33,227,759</b>	<b>8,720,485</b>	<b>70,478,046</b>	<b>66,987,972</b>	<b>179,414,262</b>	<b>113,412,324</b>	<b>66,001,938</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>25,990,149</b>	<b>6,672,351</b>	<b>48,329,782</b>	<b>42,246,273</b>	<b>123,238,555</b>	<b>76,712,726</b>	<b>46,525,829</b>
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
<b>Time deposits</b>	<b>3,387,908</b>	<b>1,337,468</b>	<b>16,402,843</b>	<b>19,389,952</b>	<b>40,518,171</b>	<b>27,190,218</b>	<b>13,327,953</b>
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
<b>Total deposits</b>	<b>29,378,057</b>	<b>8,009,819</b>	<b>64,732,625</b>	<b>61,636,225</b>	<b>163,756,726</b>	<b>103,902,944</b>	<b>59,853,782</b>
Due to own foreign branches.....	371,344	.....	181,925	.....	553,269	300,331	252,938
Bills payable, discounts, 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
<b>Total liabilities</b>	<b>30,482,840</b>	<b>8,092,057</b>	<b>65,836,776</b>	<b>62,219,258</b>	<b>166,630,931</b>	<b>105,497,272</b>	<b>61,133,659</b>
<b>CAPITAL ACCOUNTS</b>							
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
<b>Total capital accounts</b>	<b>2,744,919</b>	<b>628,428</b>	<b>4,641,270</b>	<b>4,768,714</b>	<b>12,783,331</b>	<b>7,915,052</b>	<b>4,868,279</b>
<b>Total liabilities and capital accounts</b>	<b>33,227,759</b>	<b>8,720,485</b>	<b>70,478,046</b>	<b>66,987,972</b>	<b>179,414,262</b>	<b>113,412,324</b>	<b>66,001,938</b>
<b>MEMORANDA</b>							
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

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON 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
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>135,359,650</b>	<b>6,278,076</b>	<b>34,389,498</b>	<b>7,115,719</b>	<b>11,351,292</b>	<b>6,069,133</b>	<b>6,644,043</b>
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
<b>Reserves, cash, and bank balances</b>	<b>41,415,644</b>	<b>1,862,713</b>	<b>11,208,820</b>	<b>1,942,567</b>	<b>2,993,410</b>	<b>1,910,942</b>	<b>2,491,516</b>
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
<b>Total assets</b>	<b>179,414,262</b>	<b>8,266,375</b>	<b>46,493,055</b>	<b>9,202,829</b>	<b>14,522,374</b>	<b>8,096,211</b>	<b>9,271,712</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>123,238,555</b>	<b>6,046,232</b>	<b>33,567,441</b>	<b>5,988,675</b>	<b>9,176,290</b>	<b>5,656,130</b>	<b>6,990,909</b>
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
<b>Time deposits</b>	<b>40,518,171</b>	<b>1,419,260</b>	<b>7,974,106</b>	<b>2,260,891</b>	<b>4,072,513</b>	<b>1,785,275</b>	<b>1,585,913</b>
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
<b>Total deposits</b>	<b>163,756,726</b>	<b>7,465,492</b>	<b>41,541,547</b>	<b>8,249,566</b>	<b>13,248,803</b>	<b>7,435,405</b>	<b>8,576,822</b>
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
<b>Total liabilities</b>	<b>166,630,931</b>	<b>7,584,346</b>	<b>42,813,853</b>	<b>8,388,520</b>	<b>13,383,924</b>	<b>7,514,821</b>	<b>8,683,273</b>
<b>CAPITAL ACCOUNTS</b>							
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
<b>Total capital accounts</b>	<b>12,783,331</b>	<b>682,029</b>	<b>3,679,202</b>	<b>814,309</b>	<b>1,138,450</b>	<b>581,390</b>	<b>588,439</b>
<b>Total liabilities and capital accounts</b>	<b>179,414,262</b>	<b>8,266,375</b>	<b>46,493,055</b>	<b>9,202,829</b>	<b>14,522,374</b>	<b>8,096,211</b>	<b>9,271,712</b>
<b>MEMORANDA</b>							
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
<b>ASSETS</b>						
<b>Loans and investments</b>	<b>21,767,006</b>	<b>5,015,657</b>	<b>3,513,227</b>	<b>5,920,972</b>	<b>6,894,253</b>	<b>20,400,774</b>
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
<b>Reserves, cash, and bank balances</b>	<b>6,132,515</b>	<b>1,703,591</b>	<b>968,344</b>	<b>2,276,046</b>	<b>3,159,056</b>	<b>4,766,124</b>
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
<b>Total assets</b>	<b>28,139,759</b>	<b>6,791,499</b>	<b>4,530,810</b>	<b>8,268,518</b>	<b>10,251,539</b>	<b>25,579,581</b>
<b>LIABILITIES</b>						
<b>Demand deposits</b>	<b>18,593,304</b>	<b>5,044,928</b>	<b>3,024,079</b>	<b>6,544,045</b>	<b>8,185,650</b>	<b>14,426,872</b>
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
<b>Time deposits</b>	<b>7,535,497</b>	<b>1,218,003</b>	<b>1,150,979</b>	<b>1,092,919</b>	<b>1,303,058</b>	<b>9,119,757</b>
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
<b>Total deposits</b>	<b>26,128,801</b>	<b>6,262,931</b>	<b>4,175,058</b>	<b>7,636,964</b>	<b>9,488,708</b>	<b>23,546,629</b>
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
<b>Total liabilities</b>	<b>26,375,188</b>	<b>6,321,218</b>	<b>4,222,436</b>	<b>7,700,289</b>	<b>9,570,543</b>	<b>24,072,520</b>
<b>CAPITAL ACCOUNTS</b>						
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
<b>Total capital accounts</b>	<b>1,764,571</b>	<b>470,281</b>	<b>308,374</b>	<b>568,229</b>	<b>680,996</b>	<b>1,507,061</b>
<b>Total liabilities and capital accounts</b>	<b>28,139,759</b>	<b>6,791,499</b>	<b>4,530,810</b>	<b>8,268,518</b>	<b>10,251,539</b>	<b>25,579,581</b>
<b>MEMORANDA</b>						
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]

	All member banks on selected call dates						
	1950	1951	1952	1953	1954	1955	1955
	Dec. 30	Dec. 31	Dec. 31	Dec. 31	Dec. 31	Oct. 5 <sup>1</sup>	Dec. 31 <sup>1</sup>
<b>Loans—net</b> .....	<b>44,704,923</b>	<b>49,560,596</b>	<b>55,033,612</b>	<b>57,762,037</b>	<b>60,249,690</b>	<b>67,381,309</b>	<b>70,982,172</b>
Reserves.....	595,404	720,038	798,021	849,869	949,249	1,000,762	1,119,425
<b>Loans—gross</b> .....	<b>45,300,327</b>	<b>50,280,634</b>	<b>55,831,633</b>	<b>58,611,906</b>	<b>61,198,939</b>	<b>68,382,071</b>	<b>72,101,597</b>
Commercial and industrial loans, including open-market paper.....	20,521,067	24,346,546	26,232,500	25,519,308	25,007,312	28,800,159	31,019,311
Loans to farmers directly guar. by CCC.....	247,612	153,615	403,060	1,536,817	1,732,257	319,392	657,275
Other loans to farmers.....	1,560,862	1,986,539	2,012,988	1,725,805	1,797,168	2,157,286	2,068,481
Loans to brokers and dealers in secs.....	1,770,105	1,550,667	2,031,524	2,320,997	2,880,898	2,658,007	3,150,134
Other loans for purchasing or carrying securities.....	927,325	850,547	965,925	1,060,003	1,363,281	1,440,175	1,559,841
Real estate loans:							
On farm land.....	525,548	544,088	572,337	585,387	623,438	694,984	710,349
On residential property:							
Insured by FHA.....	} 8,246,757	2,893,028	3,139,269	3,364,357	3,554,455	3,890,869	3,968,676
Insured or guaranteed by VA.....		2,448,040	2,511,310	2,563,374	2,836,425	3,106,285	3,137,144
Not ins. or guar. by FHA or VA.....		3,536,461	3,957,659	4,296,593	4,843,360	5,383,494	5,560,237
On other properties.....	1,749,253	1,912,776	2,032,422	2,210,206	2,573,505	2,905,745	3,014,113
Other loans to individuals:							
Retail automobile instalment paper.....	2,177,308	2,175,602	2,864,456	3,610,043	3,481,740	4,516,671	4,719,836
Other retail instalment paper.....	1,270,658	1,123,250	1,492,694	1,790,765	1,598,112	1,686,235	1,734,187
Repair and modernization instalment	943,834	1,007,389	1,286,810	1,474,171	1,466,330	1,465,341	1,506,590
Instalment cash loans.....	1,020,519	1,118,180	1,357,699	1,518,612	1,680,294	1,907,436	1,825,600
Single-payment loans.....	2,901,322	3,099,163	3,394,410	3,516,973	3,900,700	4,543,797	4,526,741
Loans to banks.....	88,135	147,531	155,000	160,945	239,191	937,559	569,188
All other loans (including overdrafts).....	1,350,022	1,387,212	1,421,570	1,357,546	1,618,473	1,968,636	2,373,894
<b>United States Government direct obligations</b> .....	<b>52,356,668</b>	<b>51,605,887</b>	<b>52,743,575</b>	<b>52,571,395</b>	<b>57,789,056</b>	<b>50,921,728</b>	<b>50,687,953</b>
Treasury bills.....	3,665,226	6,398,840	6,565,452	4,095,494	4,074,637	2,533,931	3,250,044
Treasury certificates of indebtedness.....	1,467,749	6,009,989	4,255,435	8,286,603	4,307,027	959,660	1,737,553
Treasury notes.....	14,053,961	9,596,163	9,835,192	10,299,634	12,463,592	13,119,024	11,507,953
Nonmarketable bonds.....	1,582,058	1,695,398	1,774,238	1,399,923	1,723,678	1,745,190	1,713,472
Other bonds maturing in 5 years or less.....	19,776,756	16,862,676	15,541,629	14,996,060	10,803,214	8,554,347	10,754,888
Other bonds maturing in 5 to 10 years.....	7,051,093	6,431,828	10,087,508	9,183,309	19,781,900	19,298,646	17,784,390
Other bonds maturing in 10 to 20 years.....	2,541,702	2,594,077	4,684,121	3,883,426	4,571,139	4,481,861	3,713,206
Other bonds maturing after 20 years.....	2,218,123	2,016,916	.....	103,191	42,357	260,787	234,390

	By class of bank, December 31, 1955						
	Central reserve city member banks <sup>2</sup>		Reserve city member banks <sup>2</sup>	Country member banks <sup>2</sup>	All member banks	All national member banks	All State member banks
	New York	Chicago					
<b>Loans—net</b> .....	<b>14,640,016</b>	<b>3,341,917</b>	<b>28,621,594</b>	<b>24,378,645</b>	<b>70,982,172</b>	<b>43,428,191</b>	<b>27,553,981</b>
Reserves.....	247,820	65,091	1,452,937	353,577	1,119,425	670,508	448,917
<b>Loans—gross</b> .....	<b>14,887,836</b>	<b>3,407,008</b>	<b>29,074,531</b>	<b>24,732,222</b>	<b>72,101,597</b>	<b>44,098,699</b>	<b>28,002,898</b>
Commercial and industrial loans, including open-market paper.....	9,126,279	2,390,496	13,212,436	6,290,100	31,019,311	18,282,560	12,736,751
Loans to farmers directly guar. by CCC.....	10,000	431	109,698	537,146	657,275	513,251	144,024
Other loans to farmers.....	7,218	14,490	456,742	1,590,031	2,068,481	1,588,690	479,791
Loans to brokers and dealers in secs.....	2,144,081	275,107	541,818	189,128	3,150,134	1,144,249	2,005,885
Other loans for purchasing or carrying securities.....	510,670	98,685	695,881	254,605	1,559,841	686,691	873,150
Real estate loans:							
On farm land.....	.....	569	142,446	567,334	710,349	504,736	205,613
On residential property:							
Insured by FHA.....	189,910	13,755	2,321,085	1,443,926	3,968,676	2,758,686	1,209,990
Insured or guaranteed by VA.....	125,953	35,780	1,382,545	1,592,866	3,137,144	2,226,996	910,148
Not ins. or guar. by FHA or VA.....	146,254	42,902	1,906,187	3,464,894	5,560,237	3,486,595	2,073,642
On other properties.....	115,195	35,057	1,209,724	1,654,137	3,014,113	1,973,856	1,040,257
Other loans to individuals:							
Retail automobile instalment paper.....	180,258	73,417	2,162,189	2,303,972	4,719,836	3,209,735	1,510,101
Other retail instalment paper.....	184,913	107,462	618,691	823,121	1,734,187	1,197,330	536,857
Repair and modernization instalment	173,246	23,699	720,738	588,907	1,506,590	1,020,782	485,808
Instalment cash loans.....	278,411	14,285	560,424	972,480	1,825,600	1,250,676	574,924
Single-payment loans.....	688,965	97,263	1,854,395	1,886,118	4,526,741	2,716,049	1,810,692
Loans to banks.....	382,567	9,282	162,725	14,614	569,188	204,558	364,630
All other loans (including overdrafts).....	623,916	174,328	1,016,807	558,843	2,373,894	1,333,259	1,040,635
<b>United States Government direct obligations</b> .....	<b>6,793,812</b>	<b>2,505,756</b>	<b>18,821,156</b>	<b>22,567,229</b>	<b>50,687,953</b>	<b>33,574,915</b>	<b>17,113,038</b>
Treasury bills.....	551,768	111,396	813,047	1,773,833	3,250,044	2,005,921	1,244,123
Treasury certificates of indebtedness.....	99,763	67,916	656,946	912,928	1,737,553	1,260,904	476,649
Treasury notes.....	1,140,552	603,852	4,707,807	5,055,742	11,507,953	7,508,773	3,999,180
Nonmarketable bonds.....	57,012	11,881	269,817	1,367,519	1,705,529	1,260,999	444,530
Other bonds maturing in 5 years or less.....	1,571,854	630,669	3,112,492	4,739,873	10,754,888	6,878,749	3,876,139
Other bonds maturing in 5 to 10 years.....	2,934,613	977,258	7,446,347	6,726,172	17,784,390	11,911,322	5,873,068
Other bonds maturing in 10 to 20 years.....	432,682	45,471	1,333,258	1,901,795	3,713,206	2,586,616	1,126,590
Other bonds maturing after 20 years.....	5,568	58,013	81,442	89,367	234,390	161,631	72,759

For footnote, see opposite page.



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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, December 31, 1955					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
<b>Loans—net</b> .....	<b>70,982,172</b>	<b>3,476,512</b>	<b>20,199,527</b>	<b>3,818,351</b>	<b>5,418,477</b>	<b>3,034,529</b>	<b>3,221,621</b>
Reserves.....	1,119,425	64,433	358,225	70,659	89,599	38,252	44,080
<b>Loans—gross</b> .....	<b>72,101,597</b>	<b>3,540,945</b>	<b>20,557,752</b>	<b>3,889,010</b>	<b>5,508,076</b>	<b>3,072,781</b>	<b>3,265,701</b>
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
<b>United States Government direct obligations</b> .....	<b>50,687,953</b>	<b>2,199,735</b>	<b>10,750,629</b>	<b>2,495,249</b>	<b>4,755,088</b>	<b>2,488,125</b>	<b>2,699,311</b>
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
<b>Loans—net</b> .....	<b>9,622,753</b>	<b>2,550,121</b>	<b>1,742,773</b>	<b>2,821,624</b>	<b>3,951,231</b>	<b>11,124,653</b>
Reserves.....	172,607	31,871	24,250	27,867	47,791	149,791
<b>Loans—gross</b> .....	<b>9,795,360</b>	<b>2,581,992</b>	<b>1,767,023</b>	<b>2,849,491</b>	<b>3,999,022</b>	<b>11,274,444</b>
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
<b>United States Government direct obligations</b> .....	<b>9,882,452</b>	<b>1,965,281</b>	<b>1,399,575</b>	<b>2,447,193</b>	<b>2,368,873</b>	<b>7,236,442</b>
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

<sup>1</sup> 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.

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

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, December 31, 1955					
		Boston	New York	Phila- delphia	Cleveland	Richmond <sup>2</sup>	Atlanta <sup>2</sup>
<b>Loans—net</b> .....	<b>28,621,594</b>	<b>1,380,993</b>	<b>825,721</b>	<b>1,846,117</b>	<b>3,318,209</b>	<b>1,429,217</b>	<b>1,450,300</b>
Reserves.....	452,937	30,182	25,701	37,566	59,942	19,994	21,446
<b>Loans—gross</b> .....	<b>29,074,531</b>	<b>1,411,175</b>	<b>851,422</b>	<b>1,883,683</b>	<b>3,378,151</b>	<b>1,449,211</b>	<b>1,471,746</b>
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
<b>United States Government direct obligations</b> .....	<b>18,821,156</b>	<b>659,336</b>	<b>408,614</b>	<b>651,591</b>	<b>2,537,164</b>	<b>1,044,407</b>	<b>980,348</b>
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 <sup>2</sup>
<b>Loans—net</b> .....	<b>2,857,179</b>	<b>1,431,856</b>	<b>670,934</b>	<b>1,630,983</b>	<b>2,248,487</b>	<b>9,531,598</b>
Reserves.....	53,935	20,316	8,315	15,929	28,356	131,255
<b>Loans—gross</b> .....	<b>2,911,114</b>	<b>1,452,172</b>	<b>679,249</b>	<b>1,646,912</b>	<b>2,276,843</b>	<b>9,662,853</b>
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
<b>United States Government direct obligations</b> .....	<b>3,278,320</b>	<b>807,224</b>	<b>350,025</b>	<b>1,088,228</b>	<b>996,807</b>	<b>6,019,092</b>
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

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

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

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, December 31, 1955					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
<b>Loans—net</b> .....	<b>24,378,645</b>	<b>2,095,519</b>	<b>4,733,790</b>	<b>1,972,234</b>	<b>2,100,268</b>	<b>1,605,312</b>	<b>1,771,321</b>
Reserves.....	353,577	34,251	84,704	33,093	29,657	18,258	22,634
<b>Loans—gross</b> .....	<b>24,732,222</b>	<b>2,129,770</b>	<b>4,818,494</b>	<b>2,005,327</b>	<b>2,129,925</b>	<b>1,623,570</b>	<b>1,793,955</b>
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
<b>United States Government direct obligations</b> .....	<b>22,567,229</b>	<b>1,540,399</b>	<b>3,548,203</b>	<b>1,843,658</b>	<b>2,217,924</b>	<b>1,443,718</b>	<b>1,718,963</b>
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
<b>Loans—net</b> .....	<b>3,423,657</b>	<b>1,118,265</b>	<b>1,071,839</b>	<b>1,190,641</b>	<b>1,702,744</b>	<b>1,593,055</b>
Reserves.....	53,581	11,555	15,935	11,938	19,435	18,536
<b>Loans—gross</b> .....	<b>3,477,238</b>	<b>1,129,820</b>	<b>1,087,774</b>	<b>1,202,579</b>	<b>1,722,179</b>	<b>1,611,591</b>
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
<b>United States Government direct obligations</b> .....	<b>4,098,376</b>	<b>1,158,057</b>	<b>1,049,550</b>	<b>1,358,965</b>	<b>1,372,066</b>	<b>1,217,350</b>
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

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



RESERVE CITY BANKS,<sup>1</sup> BY CITIES, AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

ASSETS [In thousands of dollars]

and bank balances		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	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.										
<b>7,585,414</b>	<b>26,855</b>	<b>96,936</b>	<b>12,964,805</b>	<b>1,443,818</b>	<b>29,584</b>	<b>106,792</b>	<b>422,210</b>	<b>369,606</b>	<b>266,958</b>	<b>179,414,262</b>	<b>All member banks</b>
<b>1,157,421</b>	<b>9,053</b>	<b>79,759</b>	<b>7,972,754</b>	<b>473,169</b>	<b>2,768</b>	<b>53,843</b>	<b>406,908</b>	<b>196,511</b>	<b>159,774</b>	<b>75,980,089</b>	<b>Reserve bank cities<sup>1</sup></b>
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 <sup>2*</sup>
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	76	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 <sup>3</sup>
229,313	1,664	7,300	932,926	23,970	117	536	3,507	27,395	7,062	10,890,029	7. Chicago <sup>2</sup>
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
<b>1,075,756</b>	<b>7,452</b>	<b>13,540</b>	<b>2,550,211</b>	<b>225,608</b>	<b>5,455</b>	<b>24,791</b>	<b>11,173</b>	<b>73,841</b>	<b>36,907</b>	<b>28,679,427</b>	<b>Reserve branch cities<sup>1</sup></b>
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 <sup>3</sup>
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 <sup>3</sup>
40,917	748	2,146	154,928	18,176	555	.....	232	3,916	2,339	1,752,163	12. Seattle*
<b>517,460</b>	<b>1,043</b>	<b>781</b>	<b>597,086</b>	<b>68,532</b>	<b>197</b>	<b>4,239</b>	<b>666</b>	<b>14,711</b>	<b>9,483</b>	<b>7,766,774</b>	<b>Other reserve cities<sup>1</sup></b>
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*
<b>4,834,777</b>	<b>9,307</b>	<b>2,856</b>	<b>1,844,754</b>	<b>676,509</b>	<b>21,164</b>	<b>23,919</b>	<b>3,463</b>	<b>84,543</b>	<b>60,794</b>	<b>66,987,972</b>	<b>Country banks, by districts</b>
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	376	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

<sup>3</sup> Includes figures for a bank with its head office in a nonreserve city, which has a branch in this reserve city; see contents page. For other footnotes, see opposite page.









## 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	<b>Total, including Alaska</b>	
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	<b>Total, all States</b>	
22,891	18	177	17,070	5,153	246	348		592	372	<b>454,815</b>	New England:	
15,610	18	29	17,659	2,653	117	66		8	155	<b>274,861</b>	Maine	
10,225	15	36	5,737	1,988	133	209		184	96	<b>185,710</b>	New Hampshire	
123,928	704	6,865	402,313	45,490	483	1,012	15,827	9,813	7,063	<b>5,021,649</b>	Vermont	
19,943	41	359	33,664	10,994	80		806	1,848	581	<b>852,163</b>	Massachusetts	
113,134	91	60	114,620	20,907	605	204	22	2,146	2,283	<b>1,913,825</b>	Rhode Island	
354,515	3,055	54,863	4,568,539	273,545	1,542	4,666	319,282	103,146	122,558	<b>41,572,247</b>	Connecticut	
225,769	419	68	189,477	62,246	859	460	275	13,112	3,639	<b>5,550,573</b>	Middle Atlantic:	
417,895	962	8,537	759,926	120,694	2,369	14,649	8,258	21,341	14,517	<b>12,192,916</b>	New York	
382,334	274	2,111	505,267	69,947	152	12,324	1,046	18,966	8,318	<b>9,472,549</b>	New Jersey	
247,490	162	46	137,893	26,847	238	305	82	4,634	2,745	<b>3,413,744</b>	Pennsylvania	
501,090	1,769	7,300	1,022,840	49,432	841	1,628	3,582	31,342	10,163	<b>15,003,695</b>	West Virginia	
228,274	1,187	2,501	466,361	57,723	593	4,807	29	14,190	6,020	<b>7,248,023</b>	North Carolina	
144,461	72	294	146,523	18,289	226	491	51	3,683	4,720	<b>2,671,634</b>	South Carolina	
125,566	506	1,974	225,688	15,026	684	3,806	1,359	6,578	1,473	<b>2,728,365</b>	Georgia	
121,060	246		69,180	8,288	246	2,368	39	1,470	622	<b>1,535,377</b>	Florida	
232,522	188	328	411,290	26,776	1,036	1,483	1,787	8,111	4,240	<b>4,404,701</b>	Alabama	
15,848	4	47	4,867	2,942	241			934	97	<b>300,979</b>	Mississippi	
29,118			6,466	2,928	171			1,114	332	<b>424,601</b>	Arkansas	
84,032	270		71,721	7,504	363			2,083	556	<b>1,207,465</b>	Louisiana—Dist. No. 6	
146,958	113		37,079	7,768	211	191		1,387	751	<b>1,403,251</b>	Louisiana—Dist. No. 7	
21,747	100		18,464	3,920	127	1,036		1,005	386	<b>459,386</b>	Tennessee	
67,533	106	164	87,816	14,549	106	243	51	2,905	3,429	<b>1,499,530</b>	Kentucky	
50,094	37	288	67,890	19,009	178	1,150		1,685	1,733	<b>1,342,086</b>	Texas	
132,960	516	27	147,714	27,021	794	2,576	148	2,562	2,450	<b>2,399,253</b>	Virginia	
72,659	170		41,808	8,160	232	925		565	1,379	<b>947,326</b>	West Virginia	
80,620	46		128,956	12,656	285		164	2,365	2,899	<b>1,420,170</b>	North Carolina	
51,931	185	1	29,527	5,308	248		1	664	851	<b>611,409</b>	South Carolina	
91,201	222	3	182,489	23,624	279			50	1,992	<b>1,737,496</b>	Georgia	
290,047	1,806	234	193,121	30,759	1,198	2,414	183	5,129	2,905	<b>2,628,586</b>	Florida	
129,573			88,556	8,865	134	193		2,128	702	<b>1,429,897</b>	East South Central:	
243,767	107	82	125,451	22,386	414		2,106	2,770	1,151	<b>2,211,804</b>	Tennessee	
122,678	376	104	72,195	12,158	567	1,234	241	2,512	1,623	<b>1,468,453</b>	Alabama	
55,432			15,402	5,210	213	500		39	253	<b>452,008</b>	Mississippi	
77,198	70		38,856	6,289	49	30		558	627	<b>750,337</b>	Arkansas	
158,048	465	81	171,308	17,421	827	550	2,975	4,907	1,654	<b>2,079,141</b>	Louisiana	
134,853	435		86,990	15,731	739	2,848	979	2,156	914	<b>2,070,857</b>	Oklahoma	
1,234,020	7,855	2,902	668,964	127,721	6,090	4,826	23,706	10,378	17,142	<b>9,531,641</b>	Texas	
49,447	21	120	20,256	5,522	530	154		1,289	227	<b>641,517</b>	Mountain:	
21,485	50		13,450	5,431	109	23		151	222	<b>496,832</b>	Montana	
38,139			7,650	1,864	397			312	291	<b>310,051</b>	Idaho	
113,837	250	19	85,456	6,264	435	123		2,819	2,054	<b>1,482,850</b>	Wyoming	
64,758			7,260	4,253	236	88		329	208	<b>438,382</b>	Colorado	
27,226		271	36,624	9,762	597	4,315	220	2,758	1,427	<b>670,908</b>	New Mexico	
35,924	103		38,667	3,031	90	5,479		241	409	<b>752,237</b>	Arizona	
11,294			5,505	3,903	25			781	317	<b>282,698</b>	Utah	
74,615	748	2,265	176,678	26,943	734	475	232	4,562	2,706	<b>2,434,432</b>	Nevada	
26,704	531	532	80,601	20,094	313			94	6,539	<b>1,858,297</b>	Pacific:	
364,716	2,560	4,248	1,112,788	158,728	2,185	28,592	38,616	58,057	23,296	<b>19,168,200</b>	Washington	
245			183	96	17				12	<b>5,335</b>	Oregon	
871			44	66					6	<b>26,547</b>	California	
											Alaska	
											<b>Mutual Savings Banks<sup>1</sup></b>	

## OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

17,025		9	21,475	5,632	70	104	22	433	637	<b>436,648</b>	Connecticut—Dist. No. 2
170,539	321	68	163,531	48,332	404	458	275	11,391	2,240	<b>4,484,160</b>	New Jersey—Dist. No. 2
58,947			6,075	3,985	93	11		200	225	<b>410,376</b>	Kentucky—Dist. No. 4
106,091	32	3,867	256,120	46,836	328	1,392	210	9,495	2,989	<b>4,515,886</b>	Pennsylvania—Dist. No. 4
8,137			2,371	502	1	256		211	185	<b>123,563</b>	West Virginia—Dist. No. 4
102,129	465	81	147,750	13,592	732	500	2,975	4,023	1,432	<b>1,646,806</b>	Louisiana—Dist. No. 6
45,895			14,581	4,571	212	500		35	192	<b>378,133</b>	Mississippi—Dist. No. 6
147,680	10		74,469	14,699	214		93	1,825	932	<b>1,412,238</b>	Tennessee—Dist. No. 6
211,204	162	46	122,676	22,743	206	305	82	4,323	2,432	<b>2,993,565</b>	Indiana—Dist. No. 7
442,917	1,768	7,300	996,341	44,301	507	1,420	3,522	30,734	9,640	<b>14,126,508</b>	Illinois—Dist. No. 7
217,136	1,187	2,501	464,876	56,301	477	4,807	29	14,181	5,922	<b>7,039,217</b>	Michigan—Dist. No. 7
127,220	71	294	143,979	16,698	130	491	51	3,254	4,649	<b>2,445,092</b>	Wisconsin—Dist. No. 7
99,923	176	219	197,253	5,932		559	184	2,196	765	<b>1,553,867</b>	Missouri—Dist. No. 10
39,569			5,780	2,751	176			327	130	<b>278,702</b>	New Mexico—Dist. No. 10
305,818	410		86,508	15,490	739	2,848	979	2,156	895	<b>2,032,332</b>	Oklahoma—Dist. No. 10
23,513		254	29,391	9,101	399	4,315	220	2,435	1,312	<b>581,550</b>	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							Banks in foreign countries
	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.		
<b>Total, incl. Alaska.</b>	<b>123,238,555</b>	<b>93,686,682</b>	<b>3,326,705</b>	<b>8,074,602</b>	<b>13,001,524</b>	<b>1,510,697</b>	<b>3,638,345</b>	<b>40,518,171</b>	<b>36,972,332</b>	<b>307,725</b>	<b>19,484</b>	<b>1,865,438</b>	<b>38,181</b>	<b>1,315,000</b>	
<b>Total, all States.</b>	<b>123,236,046</b>	<b>93,684,718</b>	<b>3,326,626</b>	<b>8,074,336</b>	<b>13,001,524</b>	<b>1,510,697</b>	<b>3,638,145</b>	<b>40,515,637</b>	<b>36,970,398</b>	<b>307,525</b>	<b>19,484</b>	<b>1,865,038</b>	<b>38,181</b>	<b>1,315,000</b>	
<b>New England:</b>															
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		
<b>Middle Atlantic:</b>															
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	4,500	
<b>East North Central:</b>															
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	530,846	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		
<b>West North Central:</b>															
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	853,785	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		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		
<b>South Atlantic:</b>															
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	2,000	
<b>East South Central:</b>															
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.....	1,553,532	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			
<b>West South Central:</b>															
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	1,000	
<b>Mountain:</b>															
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	110,719	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	36,421	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			
<b>Pacific:</b>															
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 Banks <sup>1</sup> .....	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									

OF BANKS ON DECEMBER 31, 1955, BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Table with columns: 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, Demand deposits adjusted, State or Territory. Rows include state-level data and a detailed breakdown by state (e.g., New England, Middle Atlantic, East North Central).

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

Table with columns: 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, Demand deposits adjusted, State or Territory. Rows specify data for Federal Reserve Districts (e.g., Connecticut—Dist. No. 2, New Jersey—Dist. No. 2).

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 <sup>1</sup>	Net demand deposits subject to reserve	Time deposits	Reserves with Federal Reserve Banks <sup>2</sup>			Ratio of total reserves to net demand plus time deposits (per cent)	Ratio of required reserves to net demand plus time deposits (per cent)
					Total	Required	Excess		
<b>All member banks</b> .....	<b>123,238,555</b>	<b>20,548,469</b>	<b>102,690,086</b>	<b>40,518,171</b>	<b>18,722,421</b>	<b>18,923,472</b>	<b>-201,051</b>	<b>13.1</b>	<b>13.2</b>
Central reserve city banks <sup>3</sup> .....	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 <sup>3</sup> .....	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 <sup>3</sup> .....	42,246,273	6,678,094	35,568,179	19,389,952	5,428,915	5,237,679	191,236	9.9	9.5
<b>All member banks, by districts:</b>									
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
<b>Central reserve city banks:</b>									
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
<b>Reserve city banks, by districts:</b>									
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
<b>Country banks, by districts:</b>									
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

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

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

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

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

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

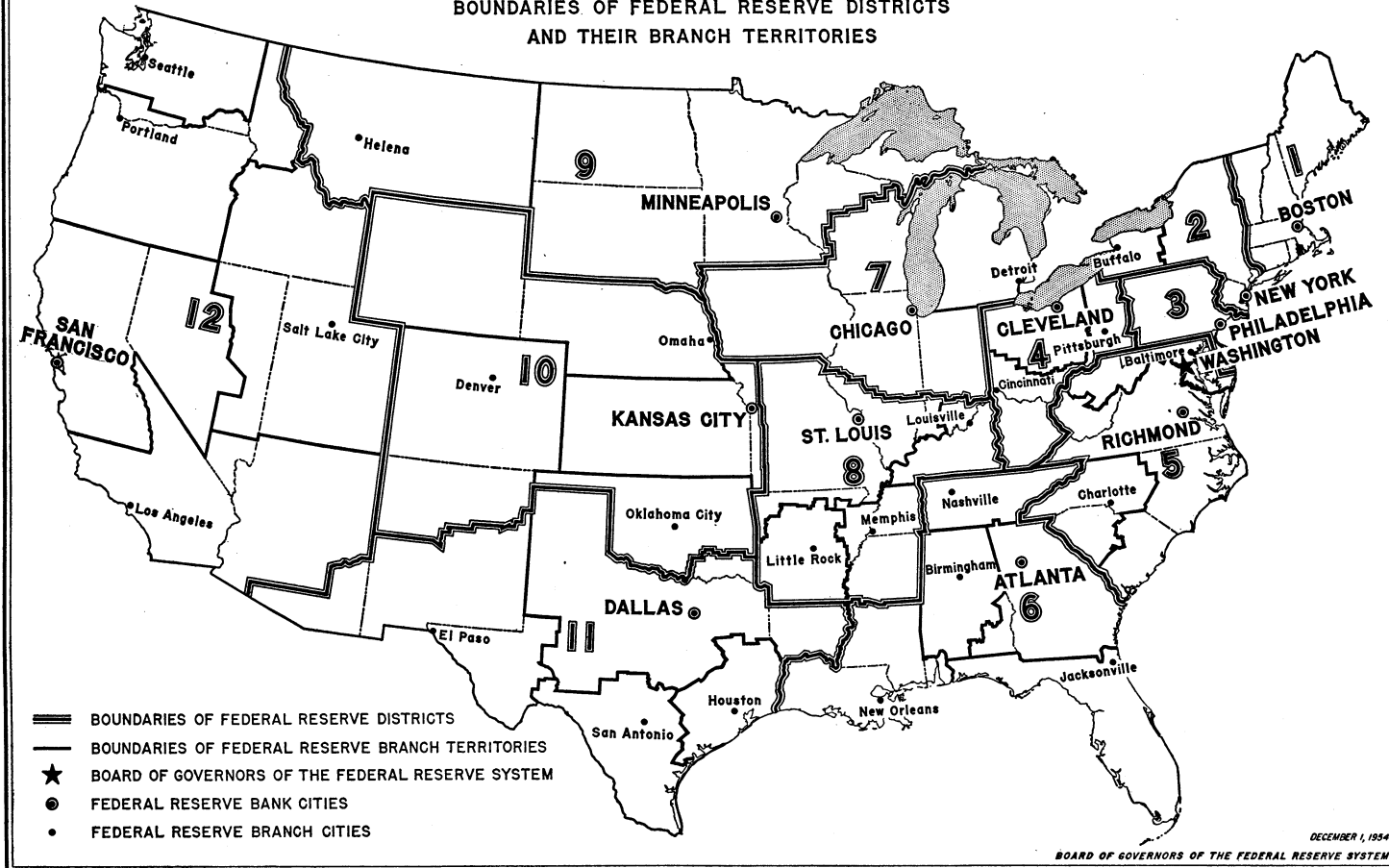
## STATE MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1955, BY FEDERAL RESERVE DISTRICTS

(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
<b>ASSETS</b>													
<b>Loans and investments</b>	<b>49,208,010</b>	<b>1,839,352</b>	<b>23,876,256</b>	<b>2,982,248</b>	<b>4,197,455</b>	<b>1,931,070</b>	<b>867,528</b>	<b>6,165,750</b>	<b>1,716,732</b>	<b>468,658</b>	<b>887,055</b>	<b>736,183</b>	<b>3,539,723</b>
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.....	17,113,398	656,195	7,305,747	927,910	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
<b>Reserves, cash, and bank balances</b>	<b>15,719,014</b>	<b>532,170</b>	<b>8,516,163</b>	<b>916,992</b>	<b>1,047,903</b>	<b>628,647</b>	<b>282,181</b>	<b>1,557,614</b>	<b>551,471</b>	<b>111,812</b>	<b>353,231</b>	<b>309,134</b>	<b>911,696</b>
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	3,837,974	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
<b>Total assets</b> .....	<b>66,001,938</b>	<b>2,407,119</b>	<b>33,052,836</b>	<b>3,967,265</b>	<b>5,308,837</b>	<b>2,601,911</b>	<b>1,169,512</b>	<b>7,792,745</b>	<b>2,289,296</b>	<b>584,751</b>	<b>1,249,025</b>	<b>1,062,844</b>	<b>4,515,797</b>
<b>LIABILITIES</b>													
<b>Demand deposits</b>	<b>46,525,829</b>	<b>1,805,388</b>	<b>24,844,316</b>	<b>2,978,142</b>	<b>3,096,827</b>	<b>1,803,999</b>	<b>833,569</b>	<b>4,583,670</b>	<b>1,695,623</b>	<b>366,552</b>	<b>985,123</b>	<b>858,077</b>	<b>2,674,543</b>
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
<b>Time deposits</b>	<b>13,327,953</b>	<b>376,082</b>	<b>4,667,323</b>	<b>574,058</b>	<b>1,793,869</b>	<b>576,226</b>	<b>245,498</b>	<b>2,684,199</b>	<b>415,321</b>	<b>177,670</b>	<b>166,033</b>	<b>134,735</b>	<b>1,516,939</b>
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	3,035
Banks in foreign countries.....	832,851	.....	810,476	500	.....	17,275	.....	.....	.....	.....	.....	.....	4,600
<b>Total deposits</b>	<b>59,853,782</b>	<b>2,181,470</b>	<b>29,511,639</b>	<b>3,552,200</b>	<b>4,890,696</b>	<b>2,380,225</b>	<b>1,079,067</b>	<b>7,267,869</b>	<b>2,110,944</b>	<b>544,222</b>	<b>1,151,156</b>	<b>992,812</b>	<b>4,191,482</b>
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	5,583	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	7,266	167	1,082	60	4,198
<b>Total liabilities</b> .....	<b>61,133,659</b>	<b>2,211,838</b>	<b>30,431,852</b>	<b>3,625,331</b>	<b>4,936,030</b>	<b>2,413,355</b>	<b>1,091,696</b>	<b>7,333,704</b>	<b>2,134,213</b>	<b>547,152</b>	<b>1,161,022</b>	<b>997,501</b>	<b>4,249,965</b>
<b>CAPITAL ACCOUNTS</b>													
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
<b>Total capital accounts</b> .....	<b>4,868,279</b>	<b>195,281</b>	<b>2,620,984</b>	<b>341,934</b>	<b>372,807</b>	<b>188,556</b>	<b>77,816</b>	<b>459,041</b>	<b>155,083</b>	<b>37,599</b>	<b>88,003</b>	<b>65,343</b>	<b>265,832</b>
<b>Total liabilities and capital accounts</b> .....	<b>66,001,938</b>	<b>2,407,119</b>	<b>33,052,836</b>	<b>3,967,265</b>	<b>5,308,837</b>	<b>2,601,911</b>	<b>1,169,512</b>	<b>7,792,745</b>	<b>2,289,296</b>	<b>584,751</b>	<b>1,249,025</b>	<b>1,062,844</b>	<b>4,515,797</b>
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

# FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS  
AND THEIR BRANCH TERRITORIES



DECEMBER 1, 1954

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM