MEMBER BANK

CALL REPORT

NUMBER 140

CONDITION OF MEMBER BANKS

June 30, 1956

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

CONTENTS

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

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

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

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON JUNE 30, 1956 COMPARED WITH APRIL 10, 1956 AND JUNE 30, 1955

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 30, 1956	April 10, 1956	June 30, 1955	April 10, 1956	June 30, 1955
ASSETS					
Loans and investments	**134,428,103**	**134,030,382**	**130,788,108**	**+397,721**	**+3,639,995**
Loans (including overdrafts)	74,783,150	72,488,203	64,315,246	+2,294,947	+10,467,904
United States Government direct obligations	46,213,462	47,691,474	52,529,503	−1,478,012	−6,316,041
Obligations guaranteed by United States Government	12,393	11,497	13,441	+896	−1,048
Obligations of States and political subdivisions	10,556,692	10,801,731	10,583,539	−245,039	−26,847
Other bonds, notes, and debentures	2,456,223	2,632,834	2,960,717	−176,611	−504,494
Corporate stocks (including Federal Reserve Bank stock)	406,183	404,643	385,662	+1,540	+20,521
Reserves, cash, and bank balances	**37,536,457**	**36,464,032**	**36,300,180**	**+1,072,425**	**+1,236,277**
Reserve with Federal Reserve Banks	18,233,783	18,486,747	17,942,068	−252,964	+291,715
Cash in vault	1,685,649	2,126,875	2,016,892	−441,226	−331,243
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,759,396	6,693,049	6,677,519	+66,347	+81,877
Other balances with banks in United States	27,642	26,857	26,778	+785	+864
Balances with banks in foreign countries	65,267	67,534	101,495	−2,267	−36,228
Cash items in process of collection	10,764,720	9,062,970	9,535,428	+1,701,750	+1,229,292
Due from own foreign branches	97,135	74,370	60,710	+22,765	+36,425
Bank premises owned and furniture and fixtures	1,522,722	1,480,041	1,360,843	+42,681	+161,879
Other real estate owned	35,759	34,751	23,172	+1,008	+12,587
Investments and other assets indirectly representing bank premises or other real estate	109,318	103,222	102,485	+6,096	+6,833
Customers' liability on acceptances	483,551	432,175	437,512	+51,376	+46,039
Income accrued but not yet collected	377,566	355,073	376,910	+22,493	+656
Other assets	229,111	267,893	235,789	−38,782	−6,678
Total assets	**174,819,722**	**173,241,939**	**169,685,709**	**+1,577,783**	**+5,134,013**
LIABILITIES					
Demand deposits	**116,846,940**	**115,052,917**	**114,410,502**	**+1,794,023**	**+2,436,438**
Individuals, partnerships, and corporations	87,403,910	87,646,834	85,706,133	−242,924	+1,697,777
United States Government	4,805,746	3,485,542	4,655,881	+1,320,204	+149,865
States and political subdivisions	8,495,941	7,780,207	8,116,597	+715,734	+379,344
Banks in United States	11,627,189	11,756,935	11,482,086	−129,746	+145,103
Banks in foreign countries	1,509,860	1,602,847	1,530,555	−92,987	−20,695
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,004,294	2,780,552	2,919,250	+223,742	+85,044
Time deposits	**41,541,515**	**40,788,945**	**40,259,187**	**+752,570**	**+1,282,328**
Individuals, partnerships, and corporations	37,915,885	37,275,111	36,503,893	+640,774	+1,411,992
United States Government	282,296	295,953	318,930	−13,657	−36,634
Postal savings	19,239	19,237	19,483	+2	−244
States and political subdivisions	1,953,634	1,991,814	1,967,614	−38,180	−13,980
Banks in United States	42,240	38,434	49,550	+3,806	−7,310
Banks in foreign countries	1,328,221	1,168,396	1,399,717	+159,825	−71,496
Total deposits	**158,388,455**	**155,841,862**	**154,669,689**	**+2,546,593**	**+3,718,766**
Due to own foreign branches	446,341	615,424	538,340	−169,083	−91,999
Bills payable, rediscounts, and other liabilities for borrowed money	302,023	1,439,716	115,125	−1,137,693	+186,898
Acceptances outstanding	508,127	459,544	458,752	+48,583	+49,375
Dividends declared but not yet payable	72,100	41,891	68,595	+30,209	+3,505
Income collected but not yet earned	703,381	678,572	562,727	+24,809	+140,654
Expenses accrued and unpaid	651,857	742,307	567,952	−90,450	+83,905
Other liabilities	454,286	277,126	243,956	+177,160	+210,330
Total liabilities	**161,526,570**	**160,096,442**	**157,225,136**	**+1,430,128**	**+4,301,434**
CAPITAL ACCOUNTS					
Capital	4,016,056	3,982,313	3,779,421	+33,743	+236,635
Surplus	6,557,416	6,492,261	6,103,180	+65,155	+454,236
Undivided profits	2,363,237	2,315,503	2,216,002	+47,734	+147,235
Other capital accounts	356,443	355,420	361,970	+1,023	−5,527
Total capital accounts	**13,293,152**	**13,145,497**	**12,460,573**	**+147,655**	**+832,579**
Total liabilities and capital accounts	**174,819,722**	**173,241,939**	**169,685,709**	**+1,577,783**	**+5,134,013**
MEMORANDA					
Net demand deposits subject to reserve (see page 20)	99,324,944	99,299,225	98,199,036	+25,719	+1,125,908
Demand deposits adjusted [1]	88,139,425	89,144,623	87,206,552	−1,005,198	+932,873
Pledged assets (and securities loaned)	19,991,007	20,341,252	19,372,464	−350,245	+618,543
Number of banks	6,499	6,519	6,611	−20	−112

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES JUNE 30, 1951 TO JUNE 30, 1956

[Amounts in thousands of dollars]

	1951 June 30	1952 June 30	1953 June 30	1954 June 30	1955 June 30	1956 April 10	1956 June 30
ASSETS							
Loans and investments	**106,563,375**	**113,501,965**	**115,789,352**	**123,185,251**	**130,788,108**	**134,030,382**	**134,428,103**
Loans (including overdrafts)	46,865,609	50,525,899	55,613,354	57,197,407	64,315,246	72,488,203	74,783,150
United States Government direct obligations	49,100,769	51,239,860	48,289,300	53,075,764	52,529,503	47,691,474	46,213,462
Obligations guaranteed by United States Government	7,174	21,191	28,777	35,673	13,441	11,497	12,393
Obligations of States and political subdivisions	6,978,398	8,124,992	8,679,517	9,889,555	10,583,539	10,801,731	10,556,692
Other bonds, notes, and debentures	3,304,431	3,268,257	2,838,235	2,637,245	2,960,717	2,632,834	2,456,223
Corporate stocks (including Federal Reserve Bank stock)	306,994	321,766	340,169	349,607	385,662	404,643	406,183
Reserves, cash, and bank balances	**33,244,410**	**36,046,065**	**36,466,876**	**36,722,441**	**36,300,180**	**36,464,032**	**37,536,457**
Reserve with Federal Reserve Banks	18,945,745	19,332,503	19,447,746	18,925,459	17,942,068	18,486,747	18,233,783
Cash in vault	1,402,586	1,821,471	1,955,861	2,001,473	2,016,892	2,126,875	1,685,649
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,542,882	6,444,390	6,350,861	7,032,211	6,677,519	6,693,049	6,759,396
Other balances with banks in United States	24,589	25,202	27,077	29,858	26,778	26,857	27,642
Balances with banks in foreign countries	119,294	39,572	57,971	61,723	101,495	67,534	65,267
Cash items in process of collection	7,209,314	8,382,927	8,627,360	8,671,717	9,535,428	9,062,970	10,764,720
Due from own foreign branches	62,555	67,448	38,450	35,739	60,710	74,370	97,135
Bank premises owned and furniture and fixtures	992,595	1,065,764	1,140,690	1,227,871	1,360,843	1,480,041	1,522,722
Other real estate owned	18,169	25,273	26,918	22,675	23,172	34,751	35,759
Investments and other assets indirectly representing bank premises or other real estate	87,154	85,466	87,464	83,344	102,485	103,222	109,318
Customers' liability on acceptances	235,648	285,651	274,838	359,245	437,512	432,175	483,551
Income accrued but not yet collected	251,564	304,502	282,447	386,948	376,910	355,073	377,566
Other assets	156,460	158,340	151,223	179,890	235,789	267,893	229,111
Total assets	**141,611,930**	**151,540,474**	**154,258,258**	**162,203,404**	**169,685,709**	**173,241,939**	**174,819,722**
LIABILITIES							
Demand deposits	**99,664,029**	**106,511,727**	**106,027,227**	**109,855,632**	**114,410,502**	**115,052,917**	**116,846,940**
Individuals, partnerships, and corporations	74,061,363	79,186,489	80,741,460	81,034,346	85,706,133	87,646,834	87,403,910
United States Government	5,811,429	5,439,351	3,378,367	5,165,090	4,655,881	3,485,542	4,805,746
States and political subdivisions	6,712,772	6,988,800	7,403,489	7,839,264	8,116,597	7,780,207	8,495,941
Banks in United States	9,658,624	11,013,318	10,947,447	11,955,986	11,482,086	11,756,935	11,627,189
Banks in foreign countries	1,327,194	1,329,175	1,300,145	1,280,112	1,530,555	1,602,847	1,509,860
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,092,647	2,554,594	2,256,319	2,580,834	2,919,250	2,780,552	3,004,294
Time deposits	**30,073,341**	**32,256,916**	**34,802,786**	**38,396,431**	**40,259,187**	**40,788,945**	**41,541,515**
Individuals, partnerships, and corporations	28,262,907	30,196,168	32,412,420	34,687,030	36,503,893	37,275,111	37,915,885
United States Government	197,960	271,226	291,779	283,073	318,930	295,953	282,296
Postal savings	8,281	17,265	17,748	17,333	19,483	19,237	19,239
States and political subdivisions	1,242,832	1,303,184	1,395,242	1,912,140	1,967,614	1,991,814	1,953,634
Banks in United States	22,501	28,331	32,172	54,149	49,550	38,434	42,240
Banks in foreign countries	338,860	440,742	653,425	1,442,706	1,399,717	1,168,396	1,328,221
Total deposits	**129,737,370**	**138,768,643**	**140,830,013**	**148,252,063**	**154,669,689**	**155,841,862**	**158,388,455**
Due to own foreign branches	456,308	721,696	699,262	480,322	538,340	615,424	446,341
Bills payable, rediscounts, and other liabilities for borrowed money	55,219	68,517	75,075	37,753	115,125	1,439,716	302,023
Acceptances outstanding	265,826	303,708	292,734	373,612	458,752	459,544	508,127
Dividends declared but not yet payable	53,706	56,968	55,192	60,552	68,595	41,891	72,100
Income collected but not yet earned	251,377	322,284	458,418	456,235	562,727	678,572	703,381
Expenses accrued and unpaid	481,231	561,396	598,991	650,979	567,952	742,307	651,857
Other liabilities	323,555	211,184	178,462	183,310	243,956	277,126	454,286
Total liabilities	**131,624,592**	**141,014,396**	**143,188,147**	**150,494,826**	**157,225,136**	**160,096,442**	**161,526,570**
CAPITAL ACCOUNTS							
Capital	3,084,114	3,260,076	3,367,325	3,501,605	3,779,421	3,982,313	4,016,056
Surplus	4,665,052	4,950,223	5,315,256	5,617,286	6,103,180	6,492,261	6,557,416
Undivided profits	1,859,884	1,941,649	2,010,631	2,208,536	2,216,002	2,315,503	2,363,237
Other capital accounts	378,288	374,130	376,899	381,151	361,970	355,420	356,443
Total capital accounts	**9,987,338**	**10,526,078**	**11,070,111**	**11,708,578**	**12,460,573**	**13,145,497**	**13,293,152**
Total liabilities and capital accounts	**141,611,930**	**151,540,474**	**154,258,258**	**162,203,404**	**169,685,709**	**173,241,939**	**174,819,722**
MEMORANDA							
Par or face value of capital	3,084,114	3,260,076	3,367,325	3,501,605	3,779,421	3,982,313	4,016,056
Capital notes and debentures	10,618	14,240	14,570	18,422	17,456	22,359	22,061
Preferred stock	40,341	29,147	21,531	17,702	15,008	10,365	10,202
Common stock	3,033,155	3,216,689	3,331,224	3,465,481	3,746,957	3,949,589	3,983,793
Retirable value of preferred stock	81,933	64,601	51,872	43,127	31,180	14,890	14,657
Net demand deposits subject to reserve (see page 20)	86,913,472	91,686,602	91,050,780	94,154,214	98,199,036	99,299,225	99,324,944
Demand deposits adjusted (see footnote on page 1)	75,657,468	80,346,956	81,773,908	82,782,727	87,206,552	89,144,623	88,139,425
Pledged assets (and securities loaned)	17,096,873	17,934,570	16,720,252	18,632,817	19,372,464	20,341,252	19,991,007
Number of banks	6,859	6,815	6,765	6,721	6,611	6,519	6,499

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1956 BY CLASS OF BANK

[Amounts in thousands of dollars]

	Central reserve city member banks[1]		Reserve city member banks[1]	Country member banks[1]	**All member banks**	All national member banks	All State member banks
	New York	Chicago					
ASSETS							
Loans and investments	**23,269,607**	**6,336,120**	**52,070,819**	**52,751,557**	**134,428,103**	**85,455,221**	**48,972,882**
Loans (including overdrafts)	15,373,486	3,571,742	30,121,539	25,716,383	**74,783,150**	45,860,467	28,922,683
United States Government direct obligations	6,006,655	2,088,266	17,046,733	21,071,808	**46,213,462**	30,550,632	15,662,830
Obligations guaranteed by United States Government	3,993		4,131	4,269	**12,393**	4,132	8,261
Obligations of States and political subdivisions	1,514,239	488,577	3,822,632	4,731,244	**10,556,692**	7,079,158	3,477,534
Other bonds, notes, and debentures	259,941	171,312	920,351	1,104,619	**2,456,223**	1,729,968	726,255
Corporate stocks (including Federal Reserve Bank stock)	111,293	16,223	155,433	123,234	**406,183**	230,864	175,319
Reserves, cash, and bank balances	**7,752,655**	**1,959,431**	**15,361,022**	**12,463,349**	**37,536,457**	**23,544,662**	**13,991,795**
Reserve with Federal Reserve Banks	4,330,553	1,115,464	7,471,490	5,316,276	**18,233,783**	11,021,736	7,212,047
Cash in vault	93,767	26,564	541,620	1,023,698	**1,685,649**	1,162,348	523,301
Demand balances with banks in United States (except private banks and American branches of foreign banks)	86,265	122,712	2,186,481	4,363,938	**6,759,396**	5,134,504	1,624,892
Other balances with banks in United States	2,370	1,554	14,877	8,841	**27,642**	19,963	7,679
Balances with banks in foreign countries	32,747	3,624	26,231	2,665	**65,267**	30,793	34,474
Cash items in process of collection	3,206,953	689,513	5,120,323	1,747,931	**10,764,720**	6,175,318	4,589,402
Due from own foreign branches	97,135				**97,135**	63,944	33,191
Bank premises owned and furniture and fixtures	176,210	15,428	611,667	719,417	**1,522,722**	1,027,373	495,349
Other real estate owned	6		11,044	24,709	**35,759**	29,412	6,347
Investments and other assets indirectly representing bank premises or other real estate	690	1,650	78,163	28,815	**109,318**	78,835	30,483
Customers' liability on acceptances	355,343	4,681	119,690	3,837	**483,551**	162,204	321,347
Income accrued but not yet collected	86,529	21,994	180,779	88,264	**377,566**	229,302	148,264
Other assets	62,561	9,287	90,377	66,886	**229,111**	111,558	117,553
Total assets	**31,800,736**	**8,348,591**	**68,523,561**	**66,146,834**	**174,819,722**	**110,702,511**	**64,117,211**
LIABILITIES							
Demand deposits	**24,336,739**	**6,316,304**	**45,588,819**	**40,605,078**	**116,846,940**	**72,925,803**	**43,921,137**
Individuals, partnerships, and corporations	17,396,005	4,283,377	33,341,466	32,383,062	**87,403,910**	54,368,866	33,035,044
United States Government	1,165,546	350,307	1,917,970	1,371,923	**4,805,746**	2,928,589	1,877,157
States and political subdivisions	395,874	399,476	3,120,090	4,580,501	**8,495,941**	6,113,575	2,382,366
Banks in United States	3,079,676	1,148,525	6,078,484	1,320,504	**11,627,189**	7,341,968	4,285,221
Banks in foreign countries	1,189,647	36,168	268,824	15,221	**1,509,860**	532,298	977,562
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,109,991	98,451	861,985	933,867	**3,004,294**	1,640,507	1,363,787
Time deposits	**3,438,499**	**1,314,271**	**16,802,954**	**19,985,791**	**41,541,515**	**27,900,032**	**13,641,483**
Individuals, partnerships, and corporations	2,285,264	1,288,201	15,392,427	18,949,993	**37,915,885**	25,654,635	12,261,250
United States Government	35,353	6,450	107,074	133,419	**282,296**	238,070	44,226
Postal savings			4,760	14,479	**19,239**	12,832	6,407
States and political subdivisions	60,379	9,350	1,013,156	870,749	**1,953,634**	1,464,920	488,714
Banks in United States	8,800	300	18,014	15,126	**42,240**	22,428	19,812
Banks in foreign countries	1,048,703	9,970	267,523	2,025	**1,328,221**	507,147	821,074
Total deposits	**27,775,238**	**7,630,575**	**62,391,773**	**60,590,869**	**158,388,455**	**100,825,835**	**57,562,620**
Due to own foreign branches	438,383		7,958		**446,341**	120,850	325,491
Bills payable, rediscounts, and other liabilities for borrowed money	38,150	700	179,486	83,687	**302,023**	150,884	151,139
Acceptances outstanding	373,569	4,741	125,980	3,837	**508,127**	170,741	337,386
Dividends declared but not yet payable	23,384	5,770	21,197	21,749	**72,100**	42,486	29,614
Income collected but not yet earned	66,921	13,196	320,012	303,252	**703,381**	459,335	244,046
Expenses accrued and unpaid	164,093	35,562	289,639	162,563	**651,857**	369,969	281,888
Other liabilities	115,692	19,206	285,828	33,560	**454,286**	330,368	123,918
Total liabilities	**28,995,430**	**7,709,750**	**63,621,873**	**61,199,517**	**161,526,570**	**102,470,468**	**59,056,102**
CAPITAL ACCOUNTS							
Capital	790,978	237,030	1,482,882	1,505,166	**4,016,056**	2,569,282	1,446,774
Surplus	1,501,392	302,105	2,530,175	2,223,744	**6,557,416**	3,997,226	2,560,190
Undivided profits	491,955	46,731	794,728	1,029,823	**2,363,237**	1,410,181	953,056
Other capital accounts	20,981	52,975	93,903	188,584	**356,443**	255,354	101,089
Total capital accounts	**2,805,306**	**638,841**	**4,901,688**	**4,947,317**	**13,293,152**	**8,232,043**	**5,061,109**
Total liabilities and capital accounts	**31,800,736**	**8,348,591**	**68,523,561**	**66,146,834**	**174,819,722**	**110,702,511**	**64,117,211**
MEMORANDA							
Par or face value of capital	790,978	237,030	1,482,882	1,505,166	**4,016,056**	2,569,282	1,446,774
Capital notes and debentures	1,000		4,700	16,361	**22,061**		22,061
Preferred stock		1,500	1,100	7,602	**10,202**	3,859	6,343
Common stock	789,978	235,530	1,477,082	1,481,203	**3,983,793**	2,565,423	1,418,370
Retirable value of preferred stock		1,500	1,100	12,057	**14,657**	4,059	10,598
Net demand deposits subject to reserve (see page 20)	21,043,521	5,504,079	38,282,225	34,495,119	**99,324,944**	61,615,981	37,708,963
Demand deposits adjusted (see footnote on page 1)	15,694,917	4,091,791	32,203,218	36,149,499	**88,139,425**	55,947,630	32,191,795
Pledged assets (and securities loaned)	2,195,783	947,693	8,953,304	7,894,227	**19,991,007**	14,399,791	5,591,216
Number of banks	18	13	291	6,177	**6,499**	4,667	1,832

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1956 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Phila-delphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	**134,428,103**	**6,171,365**	**34,255,256**	**7,091,446**	**11,421,049**	**6,005,482**	**6,693,211**
Loans (including overdrafts)	**74,783,150**	3,655,455	21,323,603	4,046,705	5,787,805	3,167,557	3,389,346
United States Government direct obligations	**46,213,462**	1,874,076	9,746,245	2,269,728	4,433,552	2,311,193	2,568,416
Obligations guaranteed by United States Government	**12,393**	1,808	6,702	329	334	1,380	79
Obligations of States and political subdivisions	**10,556,692**	511,528	2,568,698	570,287	949,557	379,362	619,347
Other bonds, notes, and debentures	**2,456,223**	108,013	467,241	178,325	216,122	130,880	101,080
Corporate stocks (including Federal Reserve Bank stock)	**406,183**	20,485	142,767	26,072	33,679	15,110	14,943
Reserves, cash, and bank balances	**37,536,457**	**1,659,964**	**9,838,798**	**1,784,177**	**2,769,910**	**1,841,623**	**2,347,379**
Reserve with Federal Reserve Banks	**18,233,783**	834,094	5,350,526	863,444	1,438,063	808,537	879,123
Cash in vault	**1,685,649**	101,288	263,192	106,841	181,858	126,064	118,241
Demand balances with banks in United States (except private banks and American branches of foreign banks)	**6,759,396**	235,024	494,096	328,599	478,072	412,770	752,147
Other balances with banks in United States	**27,642**	914	3,432	1,263	229	1,036	1,363
Balances with banks in foreign countries	**65,267**	6,577	35,676	2,622	2,692	522	237
Cash items in process of collection	**10,764,720**	482,067	3,691,876	481,408	668,996	492,694	596,268
Due from own foreign branches	**97,135**	...	97,135	...	...	...	...
Bank premises owned and furniture and fixtures	**1,522,722**	82,439	325,699	104,167	126,517	91,131	105,371
Other real estate owned	**35,759**	1,529	2,487	2,756	1,127	1,939	3,192
Investments and other assets indirectly representing bank premises or other real estate	**109,318**	2,066	5,381	8,919	14,603	4,944	7,335
Customers' liability on acceptances	**483,551**	23,509	356,780	15,964	385	621	3,946
Income accrued but not yet collected	**377,566**	14,240	118,616	15,157	30,674	10,153	17,006
Other assets	**229,111**	9,369	81,291	17,065	14,799	13,070	10,109
Total assets	**174,819,722**	**7,964,481**	**45,081,443**	**9,039,651**	**14,379,064**	**7,968,963**	**9,187,549**
LIABILITIES							
Demand deposits	**116,846,940**	**5,712,963**	**31,744,284**	**5,669,161**	**8,893,969**	**5,404,458**	**6,812,646**
Individuals, partnerships, and corporations	**87,403,910**	4,477,054	23,150,814	4,554,444	7,191,075	4,130,619	4,678,682
United States Government	**4,805,746**	236,285	1,453,165	258,284	420,797	203,521	186,544
States and political subdivisions	**8,495,941**	350,810	1,374,490	288,956	593,828	427,261	886,259
Banks in United States	**11,627,189**	414,375	3,237,735	445,847	525,022	505,941	972,186
Banks in foreign countries	**1,509,860**	31,080	1,198,790	17,265	10,396	8,979	11,941
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	**3,004,294**	203,359	1,329,290	104,365	152,851	128,137	77,034
Time deposits	**41,541,515**	**1,423,624**	**8,160,071**	**2,345,520**	**4,166,547**	**1,859,190**	**1,661,239**
Individuals, partnerships, and corporations	**37,915,885**	1,371,886	6,853,913	2,269,131	3,987,343	1,662,109	1,512,716
United States Government	**282,296**	14,207	44,948	6,782	4,763	47,799	24,481
Postal savings	**19,239**	1,824	20	655	1,078	3,570	3,850
States and political subdivisions	**1,953,634**	9,868	200,538	65,903	172,145	128,108	106,515
Banks in United States	**42,240**	164	11,924	49	1,218	3,329	3,427
Banks in foreign countries	**1,328,221**	25,675	1,048,728	3,000	...	14,275	10,250
Total deposits	**158,388,455**	**7,136,587**	**39,904,355**	**8,014,681**	**13,060,516**	**7,263,648**	**8,473,885**
Due to own foreign branches	**446,341**	7,958	438,383	...	...	...	...
Bills payable, rediscounts, and other liabilities for borrowed money	**302,023**	8,399	66,495	90,177	6,696	25,307	1,490
Acceptances outstanding	**508,127**	25,360	375,027	16,816	385	621	4,532
Dividends declared but not yet payable	**72,100**	5,620	27,331	5,690	2,975	3,404	4,250
Income collected but not yet earned	**703,381**	40,817	152,986	39,932	62,480	31,451	46,605
Expenses accrued and unpaid	**651,857**	32,300	206,919	26,303	57,434	24,831	27,945
Other liabilities	**454,286**	10,543	127,420	8,180	10,867	10,295	2,389
Total liabilities	**161,526,570**	**7,267,584**	**41,298,916**	**8,201,779**	**13,201,353**	**7,359,557**	**8,561,096**
CAPITAL ACCOUNTS							
Capital	**4,016,056**	198,914	1,115,736	215,739	342,192	161,673	198,546
Surplus	**6,557,416**	347,728	1,955,387	463,188	660,978	323,317	290,705
Undivided profits	**2,363,237**	123,178	667,842	144,098	160,942	100,760	104,897
Other capital accounts	**356,443**	27,077	43,562	14,847	13,599	23,656	32,305
Total capital accounts	**13,293,152**	**696,897**	**3,782,527**	**837,872**	**1,177,711**	**609,406**	**626,453**
Total liabilities and capital accounts	**174,819,722**	**7,964,481**	**45,081,443**	**9,039,651**	**14,379,064**	**7,968,963**	**9,187,549**
MEMORANDA							
Par or face value of capital	**4,016,056**	198,914	1,115,736	215,739	342,192	161,673	198,546
Capital notes and debentures	**22,061**	...	21,308	...	...	...	...
Preferred stock	**10,202**	835	3,337	85	...	40	200
Common stock	**3,983,793**	198,079	1,091,091	215,654	342,192	161,633	198,346
Retirable value of preferred stock	**14,657**	1,235	7,391	85	...	40	200
Net demand deposits subject to reserve (see page 20)	**99,324,944**	4,996,065	27,558,312	4,859,154	7,746,901	4,498,994	5,464,231
Demand deposits adjusted (see footnote on page 1)	**88,139,425**	4,549,156	22,162,718	4,466,357	7,268,758	4,193,323	5,045,707
Pledged assets (and securities loaned)	**19,991,007**	548,302	3,504,474	1,051,533	1,865,032	1,137,483	1,672,093
Number of banks	**6,499**	303	607	554	612	473	384

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1956 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	**21,618,721**	**4,828,039**	**3,484,529**	**5,777,520**	**6,691,713**	**20,389,772**
Loans (including overdrafts)	10,338,837	2,551,823	1,841,722	2,822,072	3,876,843	11,981,382
United States Government direct obligations	8,994,541	1,784,922	1,267,691	2,287,550	2,224,961	6,450,587
Obligations guaranteed by United States Government	190	479	52	145	....	895
Obligations of States and political subdivisions	1,791,576	369,746	272,611	523,306	458,051	1,542,623
Other bonds, notes, and debentures	448,765	107,464	95,421	131,342	114,365	357,205
Corporate stocks (including Federal Reserve Bank stock)	44,812	13,605	7,032	13,105	17,493	57,080
Reserves, cash, and bank balances	**5,631,267**	**1,484,045**	**871,215**	**2,072,931**	**2,880,652**	**4,354,496**
Reserve with Federal Reserve Banks	2,813,384	682,740	368,394	855,450	954,837	2,385,191
Cash in vault	268,317	73,038	46,301	77,923	105,694	216,892
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,013,165	389,877	229,424	722,573	1,209,768	493,881
Other balances with banks in United States	2,909	160	329	1,053	9,044	5,910
Balances with banks in foreign countries	6,859	192	2,148	200	2,046	5,496
Cash items in process of collection	1,526,633	338,038	224,619	415,732	599,263	1,247,126
Due from own foreign branches	....	....	....	....	....	....
Bank premises owned and furniture and fixtures	155,720	52,219	31,868	51,097	148,077	248,417
Other real estate owned	2,216	2,192	1,954	2,991	9,437	3,939
Investments and other assets indirectly representing bank premises or other real estate	11,601	1,174	4,389	4,277	5,262	39,367
Customers' liability on acceptances	5,054	2,008	1,037	2,022	10,043	62,182
Income accrued but not yet collected	52,807	10,978	11,026	11,751	12,262	72,896
Other assets	30,509	6,095	2,491	7,059	7,116	30,138
Total assets	**27,507,895**	**6,386,750**	**4,408,509**	**7,929,648**	**9,764,562**	**25,201,207**
LIABILITIES						
Demand deposits	**17,730,707**	**4,598,511**	**2,849,425**	**6,163,132**	**7,597,127**	**13,670,557**
Individuals, partnerships, and corporations	13,210,584	3,314,930	2,020,150	4,237,955	5,484,152	10,953,451
United States Government	871,753	176,525	113,054	208,548	193,842	483,428
States and political subdivisions	1,561,789	358,260	324,997	699,625	521,603	1,108,063
Banks in United States	1,727,910	706,624	347,704	943,415	1,259,856	540,574
Banks in foreign countries	44,609	3,588	3,973	2,480	19,477	157,282
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	314,062	38,584	39,547	71,109	118,197	427,759
Time deposits	**7,674,105**	**1,245,730**	**1,162,053**	**1,118,192**	**1,392,306**	**9,332,938**
Individuals, partnerships, and corporations	7,411,774	1,191,784	1,136,585	1,066,137	1,107,746	8,344,761
United States Government	23,269	9,714	2,753	14,033	22,010	67,537
Postal savings	4,549	657	326	227	1,182	1,301
States and political subdivisions	223,450	43,285	22,078	36,804	255,283	689,657
Banks in United States	1,093	290	311	991	6,085	13,359
Banks in foreign countries	9,970	....	....	....	....	216,323
Total deposits	**25,404,812**	**5,844,241**	**4,011,478**	**7,281,324**	**8,989,433**	**23,003,495**
Due to own foreign branches	....	....	....	....	....	....
Bills payable, rediscounts, and other liabilities for borrowed money	40,925	2,385	36,175	17,109	1,794	5,071
Acceptances outstanding	5,114	2,186	1,037	2,022	11,232	63,795
Dividends declared but not yet payable	9,110	2,329	322	2,652	2,988	5,429
Income collected but not yet earned	107,135	21,353	24,401	17,329	15,674	143,218
Expenses accrued and unpaid	92,304	17,435	16,153	20,009	28,988	101,236
Other liabilities	30,201	10,511	2,884	1,799	228	238,969
Total liabilities	**25,689,601**	**5,900,440**	**4,092,450**	**7,342,244**	**9,050,337**	**23,561,213**
CAPITAL ACCOUNTS						
Capital	576,148	146,747	97,102	168,735	268,066	526,458
Surplus	833,563	216,049	137,796	255,530	308,817	764,358
Undivided profits	302,659	109,696	64,586	136,978	114,074	333,527
Other capital accounts	105,924	13,818	16,575	26,161	23,268	15,651
Total capital accounts	**1,818,294**	**486,310**	**316,059**	**587,404**	**714,225**	**1,639,994**
Total liabilities and capital accounts	**27,507,895**	**6,386,750**	**4,408,509**	**7,929,648**	**9,764,562**	**25,201,207**
MEMORANDA						
Par or face value of capital	576,148	146,747	97,102	168,735	268,066	526,458
Capital notes and debentures	328	425	....	....	....	....
Preferred stock	4,735	370	....	....	....	600
Common stock	571,085	145,952	97,102	168,735	268,066	525,858
Retirable value of preferred stock	4,736	370	....	....	....	600
Net demand deposits subject to reserve (see page 20)	15,191,581	3,870,596	2,395,382	5,024,882	5,788,096	11,930,750
Demand deposits adjusted (see footnote on page 1)	13,559,802	3,373,736	2,160,075	4,592,957	5,524,689	11,242,147
Pledged assets (and securities loaned)	2,463,326	615,211	676,729	1,269,932	1,416,898	3,769,994
Number of banks	1,024	493	471	750	632	196

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

[In thousands of dollars]

	All member banks on selected call dates						
	1951 June 30	1952 June 30	1953 June 30	1954 June 30	1955 June 30	1956 April 10	1956 June 30
Loans and discounts, net—total	**46,865,609**	**50,525,899**	**55,613,354**	**57,197,407**	**64,315,246**	**72,488,203**	**74,783,150**
Valuation reserves	629,874	751,589	828,699	876,934	993,588	1,170,825	1,190,066
Loans and discounts, gross—total	**47,495,483**	**51,277,488**	**56,442,053**	**58,074,341**	**65,308,834**	**73,659,028**	**75,973,216**
Real estate loans—total	10,975,295	11,628,150	12,627,863	13,439,645	15,593,753	16,734,164	17,171,605
Secured by farm land	552,449	569,915	592,263	609,543	682,496	720,424	730,569
Secured by residential properties:							
Insured by FHA		2,918,496	3,250,572	3,423,748	3,807,231	4,019,508	4,073,742
Insured or guaranteed by VA	8,604,429	2,462,524	2,520,257	2,629,443	3,068,819	3,170,679	3,233,714
Not ins. or guar. by FHA or VA		3,738,415	4,135,922	4,429,369	5,225,811	5,672,469	5,861,415
Secured by other properties	1,818,417	1,938,800	2,128,849	2,347,542	2,809,396	3,151,084	3,272,165
Loans to banks	152,435	151,715	152,933	174,376	415,702	1,073,621	661,046
Loans to brokers and dealers in secs.							
To purch. or carry U. S. Govt. secs.	1,600,507	2,083,719	1,686,773	2,411,116	2,808,159	2,615,712	158,961
To purchase or carry other secs.							2,425,852
Other loans for purch. or carrying secs.							
To purch. or carry U. S. Govt. secs.	882,471	828,724	933,003	1,105,900	1,439,770	1,560,385	141,929
To purchase or carry other secs.							1,379,967
Loans to farmers directly guar. by CCC	25,850	43,177	149,082	1,452,519	673,456	462,973	314,410
Other loans to farmers	1,893,485	2,220,668	2,085,069	1,949,662	2,125,959	2,078,820	2,237,912
Commercial and industrial loans (including open market paper)	22,161,261	23,731,663	25,762,966	24,362,485	26,893,516	32,221,439	33,725,483
Other loans to individuals for personal expenditures—total	8,457,631	9,267,911	11,612,035	11,839,692	13,489,247	14,555,774	15,329,617
Passenger automobile instalment	2,196,754	2,471,456	3,462,902	3,507,767	4,135,912	4,867,074	5,066,781
Other retail consumer instalment	1,183,111	1,168,408	1,743,742	1,633,200	1,652,594	1,706,476	1,926,423
Resident. repair and modern. instal.	931,064	1,092,304	1,369,158	1,447,184	1,418,058	1,473,712	1,540,297
Other instalment loans	1,065,518	1,243,594	1,486,362	1,604,659	1,880,660	1,894,869	1,945,263
Single payment loans	3,081,184	3,292,149	3,549,871	3,646,882	4,402,023	4,613,643	4,850,853
All other loans (including overdrafts)	1,346,548	1,321,761	1,432,329	1,338,946	1,869,272	2,356,140	2,425,534
United States Government direct obligations	**49,100,769**	**51,239,860**	**48,289,300**	**53,075,764**	**52,529,503**	**47,691,474**	**46,213,462**
Treasury bills	3,485,076	5,422,761	4,063,689	3,915,488	2,376,889	1,956,335	2,012,541
Treasury certificates of indebtedness	2,524,111	6,133,862	3,807,132	4,416,923	1,280,837	1,427,796	840,118
Treasury notes	12,313,238	9,467,745	9,242,025	10,374,392	13,969,148	10,930,065	10,331,705
Nonmarketable bonds	1,676,963	1,730,845	1,761,352	1,723,625	1,741,640	1,468,133	1,373,004
Other bonds maturing in 5 years or less	17,919,094	16,332,794	17,277,009	11,319,071	8,975,749	10,449,774	10,309,279
Other bonds maturing in 5 to 10 years	6,565,736	7,279,554	8,182,415	17,011,450	19,373,320	17,632,705	17,289,674
Other bonds maturing in 10 to 20 years	2,590,926	2,900,941	3,853,970	4,238,940	4,575,324	3,673,190	3,907,919
Other bonds maturing after 20 years	2,025,625	1,971,358	101,708	75,875	236,596	153,476	149,222

	By class of bank, June 30, 1956						
	Central reserve city member banks [1]		Reserve city member banks [1]	Country member banks [1]	**All member banks**	All national member banks	All State member banks
	New York	Chicago					
Loans and discounts, net—total	**15,373,486**	**3,571,742**	**30,121,539**	**25,716,383**	**74,783,150**	**45,860,467**	**28,922,683**
Valuation reserves	245,889	73,620	482,874	387,683	**1,190,066**	729,064	461,002
Loans and discounts, gross—total	**15,619,375**	**3,645,362**	**30,604,413**	**26,104,066**	**75,973,216**	**46,589,531**	**29,383,685**
Real estate loans—total	608,651	132,724	7,356,889	9,073,341	**17,171,605**	11,552,229	5,619,376
Secured by farm land	250	508	137,854	591,957	**730,569**	517,246	213,323
Secured by residential properties:							
Insured by FHA	151,786	10,226	2,446,750	1,464,980	**4,073,742**	2,884,875	1,188,867
Insured or guaranteed by VA	154,000	38,694	1,432,773	1,608,247	**3,233,714**	2,306,220	927,494
Not ins. or guar. by FHA or VA	140,085	45,118	2,050,782	3,625,430	**5,861,415**	3,730,949	2,130,466
Secured by other properties	162,530	38,178	1,288,730	1,782,727	**3,272,165**	2,112,939	1,159,226
Loans to banks	411,124	8,328	220,342	21,252	**661,046**	240,261	420,785
Loans to brokers and dealers in secs.							
To purch. or carry U. S. Govt. secs.	113,989	11,064	29,448	5,360	**159,861**	79,048	80,813
To purchase or carry other secs.	1,576,745	159,277	472,444	217,386	**2,425,852**	953,266	1,472,586
Other loans for purch. or carrying secs.							
To purch. or carry U. S. Govt. secs.	50,723	10,308	62,300	18,598	**141,929**	49,886	92,043
To purchase or carry other secs.	443,043	85,199	613,451	238,274	**1,379,967**	615,499	764,468
Loans to farmers directly guar. by CCC	....	5,353	30,500	278,557	**314,410**	234,494	79,916
Other loans to farmers	602	7,350	489,866	1,740,094	**2,237,912**	1,724,990	512,922
Commercial and industrial loans (including open market paper)	10,191,454	2,663,386	13,978,406	6,892,237	**33,725,483**	19,655,240	14,070,243
Other loans to individuals for personal expenditures—total	1,589,809	383,544	6,306,328	7,049,936	**15,329,617**	10,082,464	5,247,153
Passenger automobile instalment	189,325	78,057	2,274,728	2,524,671	**5,066,781**	3,463,380	1,603,401
Other retail consumer instalment	210,169	175,674	697,309	843,271	**1,926,423**	1,335,331	591,092
Resident. repair and modern. instal.	160,611	23,473	747,387	608,826	**1,540,297**	1,049,218	491,079
Other instalment loans	293,471	15,985	598,483	1,037,324	**1,945,263**	1,318,156	627,107
Single payment loans	736,233	90,355	1,988,421	2,035,844	**4,850,853**	2,916,379	1,934,474
All other loans (including overdrafts)	633,235	178,829	1,044,439	569,031	**2,425,534**	1,402,154	1,023,380
United States Government direct obligations	**6,006,655**	**2,088,266**	**17,046,733**	**21,071,808**	**46,213,462**	**30,550,632**	**15,662,830**
Treasury bills	325,335	45,974	374,162	1,267,070	**2,012,541**	1,246,250	766,291
Treasury certificates of indebtedness	69,802	2,795	278,770	488,751	**840,118**	635,368	204,750
Treasury notes	1,082,040	475,938	4,085,582	4,688,145	**10,331,705**	6,680,832	3,650,873
Nonmarketable bonds	28,584	10,096	230,171	1,104,153	**1,373,004**	1,035,607	337,397
Other bonds maturing in 5 years or less	1,312,966	526,443	3,678,899	4,790,971	**10,309,279**	6,630,099	3,679,180
Other bonds maturing in 5 to 10 years	2,647,886	976,923	6,902,212	6,762,653	**17,289,674**	11,438,654	5,851,020
Other bonds maturing in 10 to 20 years	537,115	45,515	1,429,820	1,895,469	**3,907,919**	2,787,830	1,120,089
Other bonds maturing after 20 years	2,927	4,582	67,117	74,596	**149,222**	95,992	53,230

For footnote, see opposite page.

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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, June 30, 1956					
		Boston	New York	Phila-delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	**74,783,150**	**3,655,455**	**21,323,603**	**4,046,705**	**5,787,805**	**3,167,557**	**3,389,346**
Valuation reserves	**1,190,066**	69,024	365,767	76,726	95,112	40,814	49,593
Loans and discounts, gross—total	**75,973,216**	**3,724,479**	**21,689,370**	**4,123,431**	**5,882,917**	**3,208,371**	**3,438,939**
Real estate loans—total	**17,171,605**	737,744	2,884,752	1,063,157	1,861,417	801,681	509,953
Secured by farm land	**730,569**	18,640	47,436	52,491	94,276	60,641	45,821
Secured by residential properties:							
Insured by FHA	**4,073,742**	58,474	592,492	100,458	245,524	72,325	42,870
Insured or guaranteed by VA	**3,233,714**	101,338	758,215	204,357	343,982	117,977	38,499
Not insured or guaranteed by FHA or VA	**5,861,415**	333,176	948,327	433,692	827,481	347,772	209,046
Secured by other properties	**3,272,165**	226,116	538,282	272,159	350,154	202,966	173,717
Loans to banks	**661,046**	20,040	416,669	7,160	3,482	19,156	10,156
Loans to brokers and dealers in securities							
To purchase or carry U. S. Govt. securities	**159,861**	1,229	118,381	47	17,558	2,021	24
To purchase or carry other securities	**2,425,852**	33,335	1,700,158	70,647	120,735	39,836	55,912
Other loans for purchasing or carrying secs.							
To purchase or carry U. S. Govt. securities	**141,929**	1,027	53,241	795	20,124	9,810	6,956
To purchase or carry other securities	**1,379,967**	40,401	500,357	81,911	151,703	63,392	76,600
Loans to farmers directly guaranteed by CCC	**314,410**	....	239	90	7,456	5,133	19,924
Other loans to farmers	**2,237,912**	31,863	88,976	62,674	90,686	81,703	87,575
Commercial and industrial loans (including open market paper)	**33,725,483**	1,835,738	11,922,644	1,594,362	2,089,041	1,110,658	1,527,511
Other loans to individuals for personal expenditures—total	**15,329,617**	932,086	3,217,553	1,089,719	1,321,312	949,742	995,753
Passenger automobile instalment loans	**5,066,781**	293,783	700,330	357,794	444,801	296,855	295,902
Other retail consumer instalment loans	**1,926,423**	85,702	390,975	123,936	140,245	86,667	124,502
Residential repair and modern. instal	**1,540,297**	51,119	335,931	108,698	147,105	58,746	93,953
Other instalment loans	**1,945,263**	128,919	578,572	135,657	157,912	138,185	121,369
Single payment loans	**4,850,853**	372,563	1,211,745	363,634	431,249	369,289	360,027
All other loans (including overdrafts)	**2,425,534**	91,016	786,400	152,869	199,403	125,239	148,575
United States Government direct obligations	**46,213,462**	**1,874,076**	**9,746,245**	**2,269,728**	**4,433,552**	**2,311,193**	**2,568,416**
Treasury bills	**2,012,541**	71,302	538,390	85,311	174,728	104,922	186,950
Treasury certificates of indebtedness	**840,118**	39,131	110,482	33,674	112,977	34,711	87,488
Treasury notes	**10,331,705**	350,266	1,676,258	384,672	1,027,677	521,051	702,098
Nonmarketable bonds	**1,373,004**	71,701	193,837	128,721	117,767	99,362	62,158
Other bonds maturing in 5 years or less	**10,309,279**	395,294	2,182,869	498,755	1,036,462	516,758	523,998
Other bonds maturing in 5 to 10 years	**17,289,674**	774,140	3,987,695	801,650	1,639,918	870,189	779,694
Other bonds maturing in 10 to 20 years	**3,907,919**	164,731	1,042,679	323,688	292,694	158,007	222,121
Other bonds maturing after 20 years	**149,222**	7,511	14,035	13,257	31,329	6,193	3,909

	By Federal Reserve districts, June 30, 1956—Continued					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	**10,338,837**	**2,551,823**	**1,841,722**	**2,822,072**	**3,876,843**	**11,981,382**
Valuation reserves	186,350	33,653	26,192	30,601	54,931	161,303
Loans and discounts, gross—total	**10,525,187**	**2,585,476**	**1,867,914**	**2,852,673**	**3,931,774**	**12,142,685**
Real estate loans—total	2,565,829	617,363	551,461	500,780	392,434	4,685,034
Secured by farm land	111,850	55,334	27,294	47,801	38,301	130,684
Secured by residential properties:						
Insured by FHA	565,936	158,775	140,948	103,787	33,874	1,958,279
Insured or guaranteed by VA	456,239	69,784	157,538	60,677	58,057	867,051
Not insured or guaranteed by FHA or VA	993,208	196,367	148,791	139,074	118,907	1,165,574
Secured by other properties	438,596	137,103	76,890	149,441	143,295	563,446
Loans to banks	9,020	4,825	100	4,857	2,388	163,193
Loans to brokers and dealers in securities						
To purchase or carry U. S. Government securities	13,045	3,418	....	96	....	4,042
To purchase or carry other securities	233,836	27,946	4,888	23,668	31,032	83,859
Other loans for purchasing or carrying securities						
To purchase or carry U. S. Government securities	30,188	8,813	363	3,142	4,833	2,637
To purchase or carry other securities	186,702	38,416	18,639	26,763	144,203	50,880
Loans to farmers directly guaranteed by CCC	114,607	22,308	21,144	42,219	77,710	3,580
Other loans to farmers	306,649	139,232	179,088	406,493	271,724	491,249
Commercial and industrial loans (including open market paper)	4,667,043	1,007,814	629,913	1,169,926	2,009,784	4,161,049
Other loans to individuals for personal expenditures—total	2,033,343	629,091	417,061	593,369	864,818	2,285,770
Passenger automobile instalment loans	688,668	182,149	150,249	206,201	284,975	1,165,074
Other retail consumer instalment loans	399,977	68,786	74,582	80,570	101,220	249,261
Residential repair and modernization instalment loans	247,207	69,331	77,083	52,272	66,416	232,436
Other instalment loans	150,789	50,028	39,501	54,020	120,944	269,367
Single payment loans	546,702	258,797	75,646	200,306	291,263	369,632
All other loans (including overdrafts)	364,925	86,250	45,257	81,360	132,848	211,392
United States Government direct obligations	**8,994,541**	**1,784,922**	**1,267,691**	**2,287,550**	**2,224,961**	**6,450,587**
Treasury bills	278,710	67,931	42,949	176,674	168,176	116,498
Treasury certificates of indebtedness	140,351	32,522	34,875	49,967	64,122	99,818
Treasury notes	2,210,763	491,846	318,725	634,073	524,949	1,489,327
Nonmarketable bonds	257,353	77,150	96,297	95,648	47,972	125,038
Other bonds maturing in 5 years or less	2,295,275	400,011	279,145	488,627	537,021	1,155,064
Other bonds maturing in 5 to 10 years	3,267,715	634,455	433,645	736,499	716,497	2,647,577
Other bonds maturing in 10 to 20 years	528,710	76,809	59,258	99,524	162,609	777,089
Other bonds maturing after 20 years	15,664	4,198	2,797	6,538	3,615	40,176

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

RESERVE CITY BANKS[1]—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, June 30, 1956					
		Boston	New York	Phila-delphia	Cleveland	Richmond[2]	Atlanta[2]
Loans and discounts, net—total	**30,121,539**	**1,437,926**	**866,353**	**1,945,899**	**3,537,578**	**1,461,064**	**1,510,612**
Valuation reserves	**482,874**	32,397	26,689	41,444	62,579	20,806	23,669
Loans and discounts, gross—total	**30,604,413**	**1,470,323**	**893,042**	**1,987,343**	**3,600,157**	**1,481,870**	**1,534,281**
Real estate loans—total	**7,356,889**	123,712	219,259	143,354	835,407	259,029	133,184
Secured by farm land	**137,854**	132	3,921	734	5,321	5,250	9,070
Secured by residential properties:							
Insured by FHA	**2,446,750**	4,221	44,598	32,273	148,082	26,569	13,387
Insured or guaranteed by VA	**1,432,773**	9,893	40,041	15,323	194,155	47,411	11,001
Not insured or guaranteed by FHA or VA	**2,050,782**	44,080	78,597	36,989	329,412	101,119	46,071
Secured by other properties	**1,288,730**	65,386	52,102	58,035	158,437	78,680	53,655
Loans to banks	**220,342**	9,089	....	6,185	3,482	18,206	8,891
Loans to brokers and dealers in securities							
To purchase or carry U. S. Govt. securities	**29,448**	1,219	....	35	17,398	1,240	24
To purchase or carry other securities	**472,444**	19,834	18,073	43,248	116,817	32,487	32,659
Other loans for purchasing or carrying secs.							
To purchase or carry U. S. Govt. securities	**62,300**	698	294	332	17,030	7,572	3,364
To purchase or carry other securities	**613,451**	16,797	16,835	57,795	129,239	40,115	51,235
Loans to farmers directly guaranteed by CCC	**30,500**	....	76	....	....	3	1,208
Other loans to farmers	**489,866**	3,144	5,052	773	1,521	5,923	9,596
Commercial and industrial loans (including open market paper)	**13,978,406**	987,947	421,076	1,079,503	1,642,885	636,955	785,379
Other loans to individuals for personal expenditures—total	**6,306,328**	281,643	194,652	560,709	680,989	391,806	406,489
Passenger automobile instalment loans	**2,274,728**	86,024	56,021	198,385	171,688	121,573	128,466
Other retail consumer instalment loans	**697,309**	27,640	25,085	72,728	75,072	31,126	48,139
Residential repair and modern. instal	**747,387**	12,339	16,412	65,847	87,974	32,373	37,454
Other instalment loans	**598,483**	17,938	35,750	44,418	69,203	40,884	31,169
Single payment loans	**1,988,421**	137,702	61,384	179,331	277,052	165,850	161,261
All other loans (including overdrafts)	**1,044,439**	26,240	17,725	95,409	155,389	88,534	102,252
United States Government direct obligations	**17,046,733**	**521,862**	**357,960**	**586,897**	**2,355,897**	**984,721**	**919,900**
Treasury bills	**374,162**	626	5,962	2,000	62,491	28,856	57,481
Treasury certificates of indebtedness	**278,770**	18,850	4,003	12,989	54,747	4,386	30,697
Treasury notes	**4,085,582**	88,543	84,025	98,565	614,087	228,068	245,679
Nonmarketable bonds	**230,171**	5,900	4,462	5,612	17,038	11,712	6,391
Other bonds maturing in 5 years or less	**3,678,899**	92,701	91,638	138,931	520,957	241,017	229,762
Other bonds maturing in 5 to 10 years	**6,902,212**	294,652	147,446	265,038	942,946	417,117	274,626
Other bonds maturing in 10 to 20 years	**1,429,820**	18,535	20,124	63,608	120,604	52,181	75,227
Other bonds maturing after 20 years	**67,117**	2,055	300	154	23,027	1,384	37

	By Federal Reserve districts, June 30, 1956—Continued					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco[2]
Loans and discounts, net—total	**3,116,475**	**1,413,560**	**727,731**	**1,609,718**	**2,187,998**	**10,306,625**
Valuation reserves	54,533	21,123	8,699	17,132	32,772	141,031
Loans and discounts gross—total	**3,171,008**	**1,434,683**	**736,430**	**1,626,850**	**2,220,770**	**10,447,656**
Real estate loans—total	873,170	194,800	129,835	251,925	168,407	4,024,807
Secured by farm land	6,095	3,937	447	5,708	7,281	89,958
Secured by residential properties:						
Insured by FHA	274,450	57,272	28,284	67,138	11,620	1,738,856
Insured or guaranteed by VA	197,241	23,052	54,218	27,999	39,067	773,372
Not insured or guaranteed by FHA or VA	267,658	43,650	26,685	56,012	36,702	983,807
Secured by other properties	127,726	66,889	20,201	95,068	73,737	438,814
Loans to banks	120	4,825	100	3,908	2,343	163,193
Loans to brokers and dealers in securities						
To purchase or carry U. S. Government securities	1,976	3,418	....	96	....	4,042
To purchase or carry other securities	58,527	23,412	4,008	20,006	23,661	79,712
Other loans for purchasing or carrying securities						
To purchase or carry U. S. Government securities	18,174	6,497	135	2,579	3,432	2,193
To purchase or carry other securities	74,122	23,516	11,822	20,035	125,406	46,534
Loans to farmers directly guaranteed by CCC	10,186	2,952	2,052	2,150	8,988	2,885
Other loans to farmers	10,995	12,399	5,785	94,847	17,667	322,164
Commercial and industrial loans (including open market paper)	1,284,458	751,660	394,000	873,939	1,379,557	3,741,047
Other loans to individuals for personal expenditures—total	722,604	342,365	160,512	297,601	396,010	1,870,948
Passenger automobile instalment loans	248,894	78,425	40,812	81,223	101,673	961,544
Other retail consumer instalment loans	73,062	34,207	30,365	45,194	47,146	187,545
Residential repair and modernization instalment loans	140,968	47,269	44,434	34,060	39,885	188,372
Other instalment loans	41,972	21,861	11,305	18,495	52,482	213,006
Single payment loans	217,708	160,603	33,596	118,629	154,824	320,481
All other loans (including overdrafts)	116,676	68,839	28,181	59,764	95,299	190,131
United States Government direct obligations	**3,006,393**	**707,643**	**312,944**	**1,022,839**	**930,159**	**5,339,518**
Treasury bills	47,287	7,371	2,529	61,952	37,574	60,033
Treasury certificates of indebtedness	30,954	2,811	3,439	13,267	26,579	76,048
Treasury notes	736,851	216,479	77,087	282,382	192,969	1,220,847
Nonmarketable bonds	47,532	11,547	3,939	14,372	8,496	93,170
Other bonds maturing in 5 years or less	776,699	161,807	64,128	225,838	223,464	911,957
Other bonds maturing in 5 to 10 years	1,137,419	294,167	133,186	389,910	346,567	2,259,138
Other bonds maturing in 10 to 20 years	226,347	12,467	28,081	32,386	93,976	686,284
Other bonds maturing after 20 years	3,304	994	555	2,732	534	32,041

[1] See contents page for basis of classification of member banks.
[2] See note 3, page 13.

COUNTRY BANKS[1]—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, June 30, 1956					
		Boston	New York	Phila-delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	**25,716,383**	**2,217,529**	**5,083,764**	**2,100,806**	**2,250,227**	**1,706,493**	**1,878,734**
Valuation reserves	**387,683**	36,627	93,189	35,282	32,533	20,008	25,924
Loans and discounts, gross—total	**26,104,066**	**2,254,156**	**5,176,953**	**2,136,088**	**2,282,760**	**1,726,501**	**1,904,658**
Real estate loans—total	**9,073,341**	614,032	2,056,842	919,803	1,026,010	542,652	376,769
Secured by farm land	**591,957**	18,508	43,265	51,757	88,955	55,391	36,751
Secured by residential properties:							
Insured by FHA	**1,464,980**	54,253	396,108	68,185	97,442	45,756	29,483
Insured or guaranteed by VA	**1,608,247**	91,445	564,174	189,034	149,827	70,566	27,498
Not insured or guaranteed by FHA or VA	**3,625,430**	289,096	729,645	396,703	498,069	246,653	162,975
Secured by other properties	**1,782,727**	160,730	323,650	214,124	191,717	124,286	120,062
Loans to banks	**21,252**	10,951	5,545	975	....	950	1,265
Loans to brokers and dealers in securities							
To purchase or carry U. S. Govt. securities	**5,360**	10	4,392	12	160	781	....
To purchase or carry other securities	**217,386**	13,501	105,340	27,399	3,918	7,349	23,253
Other loans for purchasing or carrying secs.							
To purchase or carry U. S. Govt. securities	**18,598**	329	2,224	463	3,094	2,238	3,592
To purchase or carry other securities	**238,274**	23,604	40,479	24,116	22,464	23,277	25,365
Loans to farmers directly guaranteed by CCC	**278,557**	....	163	90	7,456	5,130	18,716
Other loans to farmers	**1,740,094**	28,719	83,322	61,901	89,165	75,780	77,979
Commercial and industrial loans (including open market paper)	**6,892,237**	847,791	1,310,114	514,859	446,156	473,703	742,132
Other loans to individuals for personal expenditures—total	**7,049,936**	650,443	1,433,092	529,010	640,323	557,936	589,264
Passenger automobile instalment loans	**2,524,671**	207,759	454,984	159,409	273,113	175,282	167,436
Other retail consumer instalment loans	**843,271**	58,062	155,721	51,208	65,173	55,541	76,363
Residential repair and modern. instal	**608,826**	38,780	158,908	42,851	59,131	26,373	56,499
Other instalment loans	**1,037,324**	110,981	249,351	91,239	88,709	97,301	90,200
Single payment loans	**2,035,844**	234,861	414,128	184,303	154,197	203,439	198,766
All other loans (including overdrafts)	**569,031**	64,776	135,440	57,460	44,014	36,705	46,323
United States Government direct obligations	**21,071,808**	**1,352,214**	**3,381,630**	**1,682,831**	**2,077,655**	**1,326,472**	**1,648,516**
Treasury bills	**1,267,070**	70,676	207,093	83,311	112,237	76,066	129,469
Treasury certificates of indebtedness	**488,751**	20,281	36,677	20,685	58,230	30,325	56,791
Treasury notes	**4,688,145**	261,723	510,193	286,107	413,590	292,983	456,419
Nonmarketable bonds	**1,104,153**	65,801	160,791	123,109	100,729	87,650	55,767
Other bonds maturing in 5 years or less	**4,790,971**	302,593	778,265	359,824	515,505	275,741	294,236
Other bonds maturing in 5 to 10 years	**6,762,653**	479,488	1,192,363	536,612	696,972	453,072	505,068
Other bonds maturing in 10 to 20 years	**1,895,469**	146,196	485,440	260,080	172,090	105,826	146,894
Other bonds maturing after 20 years	**74,596**	5,456	10,808	13,103	8,302	4,809	3,872

	By Federal Reserve districts, June 30, 1956—Continued					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	**3,650,620**	**1,138,263**	**1,113,991**	**1,212,354**	**1,688,845**	**1,674,757**
Valuation reserves	58,197	12,530	17,493	13,469	22,159	20,272
Loans and discounts, gross—total	**3,708,817**	**1,150,793**	**1,131,484**	**1,225,823**	**1,711,004**	**1,695,029**
Real estate loans—total	1,559,935	422,563	421,626	248,855	224,027	660,227
Secured by farm land	105,247	51,397	26,847	42,093	31,020	40,726
Secured by residential properties:						
Insured by FHA	281,260	101,503	112,664	36,649	22,254	219,423
Insured or guaranteed by VA	220,304	46,732	103,320	32,678	18,990	93,679
Not insured or guaranteed by FHA or VA	680,432	152,717	122,106	83,062	82,205	181,767
Secured by other properties	272,692	70,214	56,689	54,373	69,558	124,632
Loans to banks	572	....	....	949	45	....
Loans to brokers and dealers in securities						
To purchase or carry U. S. Government securities	5	....	....	....	....	....
To purchase or carry other securities	16,032	4,534	880	3,662	7,371	4,147
Other loans for purchasing or carrying securities						
To purchase or carry U. S. Government securities	1,706	2,316	228	563	1,401	444
To purchase or carry other securities	27,381	14,900	6,817	6,728	18,797	4,346
Loans to farmers directly guaranteed by CCC	99,068	19,356	19,092	40,069	68,722	695
Other loans to farmers	288,304	126,833	173,303	311,646	254,057	169,085
Commercial and industrial loans (including open market paper)	719,199	256,154	235,913	295,987	630,227	420,002
Other loans to individuals for personal expenditures—total	927,195	286,726	256,549	295,768	468,808	414,822
Passenger automobile instalment loans	361,717	103,724	109,437	124,978	183,302	203,530
Other retail consumer instalment loans	151,241	34,579	44,217	35,376	54,074	61,716
Residential repair and modernization instalment loans	82,766	22,062	32,649	18,212	26,531	44,064
Other instalment loans	92,832	28,167	28,196	35,525	68,462	56,361
Single payment loans	238,639	98,194	42,050	81,677	136,439	49,151
All other loans (including overdrafts)	69,420	17,411	17,076	21,596	37,549	21,261
United States Government direct obligations	**3,899,882**	**1,077,279**	**954,747**	**1,264,711**	**1,294,802**	**1,111,069**
Treasury bills	185,449	60,560	40,420	114,722	130,602	56,465
Treasury certificates of indebtedness	106,602	29,711	31,436	36,700	37,543	23,770
Treasury notes	997,974	275,367	241,638	351,691	331,980	268,480
Nonmarketable bonds	199,725	65,603	92,358	81,276	39,476	31,868
Other bonds maturing in 5 years or less	992,133	238,204	215,017	262,789	313,557	243,107
Other bonds maturing in 5 to 10 years	1,153,373	340,288	300,459	346,589	369,930	388,439
Other bonds maturing in 10 to 20 years	256,848	64,342	31,177	67,138	68,633	90,805
Other bonds maturing after 20 years	7,778	3,204	2,242	3,806	3,081	8,135

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

ALL MEMBER BANKS—CLASSIFICATION OF OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS AND OTHER BONDS, NOTES, AND DEBENTURES

[Amounts in thousands of dollars]

	All member banks on selected call dates			All member banks 1956 June 30	By class of bank, June 30, 1956					
	1954 June 30	1955 June 30	1956 April 10		Central reserve city member banks[1] New York	Central reserve city member banks[1] Chicago	Reserve city member banks[1]	Country member banks[1]	All national member banks	All State member banks
Obligations of States and political subdivisions—total	**9,889,555**	**10,583,539**	**10,801,731**	**10,556,692**	**1,514,239**	**488,577**	**3,822,632**	**4,731,244**	**7,079,158**	**3,477,534**
Notes (including warrants without specific maturity)—total	...	...	...	**697,858**	87,364	110,182	232,564	267,748	458,092	239,766
Public Housing Authority temporary notes	...	...	...	**170,909**	24,051	8,250	109,369	29,239	135,910	34,999
Other, including tax anticipation notes	...	...	...	**526,949**	63,313	101,932	123,195	238,509	322,182	204,767
General obligation bonds (including long-term Public Housing Authority obligations)—total	...	...	...	**8,385,020**	1,132,302	358,173	3,064,414	3,830,131	5,637,312	2,747,708
Maturing in 1 year or less	...	...	...	**832,777**	86,170	43,268	293,659	409,680	533,634	299,143
Maturing in 1 to 5 years	...	...	...	**3,104,491**	362,856	134,499	1,097,636	1,509,500	2,071,753	1,032,738
Maturing in 5 to 10 years	...	...	...	**2,702,127**	335,547	121,454	978,586	1,266,540	1,828,051	874,076
Maturing after 10 years	...	...	...	**1,745,625**	347,729	58,952	694,533	644,411	1,203,874	541,751
Revenue bonds—total	...	...	...	**1,473,814**	294,573	20,222	525,654	633,365	983,754	490,060
Maturing in 1 year or less	...	...	...	**107,487**	11,277	3,972	40,564	51,674	70,393	37,094
Maturing in 1 to 5 years	...	...	...	**536,748**	107,582	9,905	187,909	231,352	328,609	208,139
Maturing in 5 to 10 years	...	...	...	**449,032**	77,266	3,830	157,828	210,108	326,254	122,778
Maturing after 10 years	...	...	...	**380,547**	98,448	2,515	139,353	140,231	258,498	122,049
Other bonds, notes, and debentures—total	**2,637,245**	**2,960,717**	**2,632,834**	**2,456,223**	**259,941**	**171,312**	**920,351**	**1,104,619**	**1,729,968**	**726,255**
United States Government corporations and agencies, not guaranteed by United States	...	...	...	**1,334,529**	34,796	73,491	553,785	672,457	997,887	336,642
Other domestic corporations	...	...	...	**941,674**	196,214	90,096	310,039	345,325	614,757	326,917
International Bank for Reconstruction and Development	...	...	...	**32,561**	8,106	1,585	16,476	6,394	19,671	12,890
Foreign corporations and governments	...	...	...	**50,034**	18,415	1,870	17,647	12,102	25,784	24,250
All other bonds, notes, and debentures	...	...	...	**97,425**	2,410	4,270	22,404	68,341	71,869	25,556

	Total	By Federal Reserve district, June 30, 1956											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Obligations of States and political subdivisions—total	**10,556,692**	**511,528**	**2,568,698**	**570,287**	**949,557**	**379,362**	**619,347**	**1,791,576**	**369,746**	**272,611**	**523,306**	**458,051**	**1,542,623**
Notes (including warrants without specific maturity)—total	**697,858**	135,875	164,552	13,548	39,573	8,307	21,261	163,061	13,723	16,285	31,986	21,974	67,713
Public Housing Authority temporary notes	**170,909**	4,202	28,385	1,707	26,645	2,639	11,080	29,783	5,148	720	1,455	6,712	52,433
Other, including tax anticipation notes	**526,949**	131,673	136,167	11,841	12,928	5,668	10,181	133,278	8,575	15,565	30,531	15,262	15,280
General obligation bonds (including long-term Public Housing Authority obligations)—total	**8,385,020**	345,174	2,003,469	373,834	729,366	324,324	451,017	1,434,694	294,969	213,544	441,039	378,231	1,395,359
Maturing in 1 year or less	**832,777**	38,964	184,453	23,083	89,358	31,665	52,739	153,555	31,348	22,863	50,203	46,802	107,744
Maturing in 1 to 5 years	**3,104,491**	126,494	658,013	111,452	294,510	146,133	180,911	606,212	112,980	91,310	202,275	156,667	417,534
Maturing in 5 to 10 years	**2,702,127**	119,314	621,805	140,055	224,647	103,274	143,987	457,737	98,094	73,850	135,319	122,801	461,244
Maturing after 10 years	**1,745,625**	60,402	539,198	99,244	120,851	43,252	73,380	217,190	52,547	25,521	53,242	51,961	408,837
Revenue bonds—total	**1,473,814**	30,479	400,677	182,905	180,618	46,731	147,069	193,821	61,054	42,782	50,281	57,846	79,551
Maturing in 1 year or less	**107,487**	3,103	15,889	7,920	12,892	2,227	15,492	23,183	5,969	4,930	5,521	5,343	5,018
Maturing in 1 to 5 years	**536,748**	13,122	134,484	52,046	53,695	20,671	60,485	90,853	22,931	18,994	24,472	21,149	23,846
Maturing in 5 to 10 years	**449,032**	6,773	113,533	64,860	47,754	16,230	51,389	52,190	17,287	15,577	14,220	22,169	27,050
Maturing after 10 years	**380,547**	7,481	136,771	58,079	66,277	7,603	19,703	27,595	14,867	3,281	6,068	9,185	23,637
Other bonds, notes, and debentures—total	**2,456,223**	**108,013**	**467,241**	**178,325**	**216,122**	**130,880**	**101,080**	**448,765**	**107,464**	**95,421**	**131,342**	**114,365**	**357,205**
United States Government corporations and agencies, not guaranteed by United States	**1,334,529**	38,044	123,146	51,015	94,252	106,180	75,829	225,198	83,639	75,971	104,006	104,231	253,018
Other domestic corporations	**941,674**	60,168	297,946	104,056	105,711	19,637	20,517	189,049	19,934	13,356	17,963	6,760	86,577
International Bank for Reconstruction and Development	**32,561**	992	10,305	3,589	702	426	1,328	2,668	145	1,288	435	249	10,434
Foreign corporations and governments	**50,034**	2,694	21,555	3,271	7,292	435	158	6,992	389	772	361	18	6,097
All other bonds, notes, and debentures	**97,425**	6,115	14,289	16,394	8,165	4,202	3,248	24,858	3,357	4,034	8,577	3,107	1,079

Note: These data were collected in a supplementary schedule to the June 30, 1956, reports of condition; similar data were last collected as of June 30, 1947.
[1] Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1956, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	**48,972,882**	**1,840,010**	**23,757,242**	**2,925,446**	**4,211,468**	**1,900,206**	**887,119**	**6,167,641**	**1,662,788**	**459,875**	**870,337**	**719,906**	**3,570,844**
Loans (including overdrafts)	**28,922,683**	1,033,317	15,224,615	1,894,818	2,200,227	1,106,776	500,138	2,866,969	895,971	220,770	456,316	389,956	2,132,810
United States Government direct obligations	**15,662,830**	590,469	6,654,783	800,441	1,596,954	643,192	296,093	2,565,277	612,764	191,694	300,530	252,285	1,158,348
Obligations guaranteed by United States Government	**8,261**	161	6,167	263	137	1,281	68	100	13	13	58		
Obligations of States and political subdivisions	**3,477,534**	172,301	1,504,739	171,211	331,057	100,492	81,037	598,736	103,031	33,894	96,497	61,881	222,658
Other bonds, notes, and debentures	**726,255**	37,353	259,500	44,067	71,442	43,163	7,685	126,033	45,758	12,722	14,663	14,036	49,833
Corporate stocks (including Federal Reserve Bank stock)	**175,319**	6,409	107,438	14,646	11,651	5,302	2,098	10,526	5,251	782	2,273	1,748	7,195
Reserves, cash, and bank balances	**13,991,795**	**486,692**	**7,256,653**	**844,033**	**939,351**	**627,255**	**284,380**	**1,459,680**	**484,259**	**107,552**	**333,235**	**268,049**	**900,656**
Reserve with Federal Reserve Banks	**7,212,047**	241,421	3,960,429	408,144	485,179	280,856	116,542	752,166	224,470	49,022	139,243	93,521	461,054
Cash in vault	**523,301**	29,541	154,059	33,337	70,244	37,505	16,716	86,626	21,720	7,919	10,639	17,453	37,542
Demand balances with banks in United States (except private banks and American branches of foreign banks)	**1,624,892**	69,859	231,084	93,051	166,835	120,999	105,146	312,102	113,082	36,592	89,092	130,781	156,269
Other balances with banks in United States	**7,679**	528	3,082	1,161	102	208	31	804	11	13	275	245	1,219
Balances with banks in foreign countries	**34,474**	856	29,747	994	720	132	11	851	13	21	92	146	891
Cash items in process of collection	**4,589,402**	144,487	2,878,252	307,346	216,271	187,555	45,934	307,131	124,963	13,985	93,894	25,903	243,681
Due from own foreign branches	**33,191**		33,191										
Bank premises owned and furniture and fixtures	**495,349**	25,940	219,348	43,011	34,624	28,301	16,002	51,080	13,168	3,195	5,224	14,897	40,559
Other real estate owned	**6,347**	298	878	703	659	206	234	389	148	205	365	2,034	228
Investments and other assets indirectly representing bank premises or other real estate	**30,483**	847	2,113	5,328	11,493	3,835		4,191	432	242	93	52	1,857
Customers' liability on acceptances	**321,347**	1,138	302,221	8,194	42	98	347	289	1,266				7,752
Income accrued but not yet collected	**148,264**	4,201	85,134	9,891	12,898	4,456	1,902	11,782	4,601	771	1,825	754	10,049
Other assets	**117,553**	2,940	66,084	9,577	6,384	6,451	2,473	9,600	2,268	180	2,772	682	8,142
Total assets	**64,117,211**	**2,362,066**	**31,722,864**	**3,846,183**	**5,216,919**	**2,570,808**	**1,192,457**	**7,704,652**	**2,168,930**	**572,020**	**1,213,851**	**1,006,374**	**4,540,087**
LIABILITIES													
Demand deposits	**43,921,137**	**1,748,214**	**23,249,605**	**2,781,314**	**2,949,925**	**1,723,591**	**831,119**	**4,387,254**	**1,555,390**	**346,430**	**940,987**	**786,147**	**2,621,161**
Individuals, partnerships, and corporations	**33,035,044**	1,409,981	16,792,229	2,267,065	2,489,146	1,275,304	593,668	3,422,402	1,143,441	265,944	606,715	639,859	2,129,290
United States Government	**1,877,157**	62,908	1,076,384	125,898	128,954	57,209	19,238	191,232	73,017	9,515	22,048	14,267	96,487
States and political subdivisions	**2,382,366**	135,601	888,894	87,940	160,601	127,150	117,526	420,241	93,210	50,494	104,107	75,627	120,975
Banks in United States	**4,285,221**	69,518	2,600,667	250,066	114,796	218,471	89,899	262,097	231,464	15,344	198,752	44,865	189,282
Banks in foreign countries	**977,562**	2,571	931,055	6,236	3,978	3,176	909	3,305	1,433		964	449	23,486
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	**1,363,787**	67,635	960,376	44,109	52,450	42,281	9,879	87,977	12,825	5,133	8,401	11,080	61,641
Time deposits	**13,641,483**	**380,704**	**4,717,901**	**594,040**	**1,826,402**	**603,359**	**262,906**	**2,759,991**	**425,273**	**182,908**	**172,548**	**145,627**	**1,569,824**
Individuals, partnerships, and corporations	**12,261,250**	376,544	3,775,120	568,862	1,758,153	532,978	235,808	2,694,203	416,021	177,976	167,130	127,036	1,431,419
United States Government	**44,226**	1,788	20,502	430	451	9,051	3,257	730	3,684	57	761	735	2,780
Postal savings	**6,407**	222	15	97	703	2,242	2,710	354	29	7	16	1	11
States and political subdivisions	**488,714**	2,150	112,756	24,141	67,065	43,413	20,384	64,527	5,534	4,868	4,541	17,605	121,730
Banks in United States	**19,812**		9,509	10	30	1,400	747	177	5		100	250	7,584
Banks in foreign countries	**821,074**		799,999	500		14,275							6,300
Total deposits	**57,562,620**	**2,128,918**	**27,967,506**	**3,375,354**	**4,776,327**	**2,326,950**	**1,094,025**	**7,147,245**	**1,980,663**	**529,338**	**1,113,535**	**931,774**	**4,190,985**
Due to own foreign branches	**325,491**		325,491										
Bills payable, rediscounts, and other liabilities for borrowed money	**151,139**	1,849	58,920	59,840	1,951	11,190	790	11,975	1,600	1,150	603	400	871
Acceptances outstanding	**337,386**	1,138	317,586	8,400	42	98	347	289	1,426				8,060
Dividends declared but not yet payable	**29,614**	1,348	19,201	2,944	1,174	691	611	1,545	878	70	158	130	864
Income collected but not yet earned	**244,046**	13,360	89,835	22,036	21,117	14,671	6,760	34,309	7,321	1,757	3,392	2,002	27,486
Expenses accrued and unpaid	**281,888**	11,382	159,114	16,717	23,910	10,231	4,247	24,005	7,588	891	3,516	1,898	18,389
Other liabilities	**123,918**	4,127	84,824	1,891	4,073	7,549	460	6,643	8,847	128	1,050	70	4,256
Total liabilities	**59,056,102**	**2,162,122**	**29,022,477**	**3,487,182**	**4,828,594**	**2,371,380**	**1,107,240**	**7,226,011**	**2,008,323**	**533,334**	**1,122,254**	**936,274**	**4,250,911**
CAPITAL ACCOUNTS													
Capital	**1,446,774**	63,007	753,076	93,374	106,179	50,750	30,878	141,590	52,939	11,322	23,968	25,823	93,868
Surplus	**2,560,190**	93,730	1,415,373	205,442	216,960	109,104	36,878	194,930	64,677	14,652	42,575	26,401	139,468
Undivided profits	**953,056**	38,856	504,499	54,755	59,981	31,356	15,648	105,408	40,508	10,573	21,251	15,806	54,415
Other capital accounts	**101,089**	4,351	27,439	5,430	5,205	8,218	1,813	36,713	2,483	2,139	3,803	2,070	1,425
Total capital accounts	**5,061,109**	**199,944**	**2,700,387**	**359,001**	**388,325**	**199,428**	**85,217**	**478,641**	**160,607**	**38,686**	**91,597**	**70,100**	**289,176**
Total liabilities and capital accounts	**64,117,211**	**2,362,066**	**31,722,864**	**3,846,183**	**5,216,919**	**2,570,808**	**1,192,457**	**7,704,652**	**2,168,930**	**572,020**	**1,213,851**	**1,006,374**	**4,540,087**
Net demand deposits subject to reserve (see page 20)	**37,708,963**	1,534,061	20,140,269	2,380,917	2,566,819	1,415,037	680,039	3,768,693	1,317,345	295,853	758,056	629,463	2,222,411
Demand deposits adjusted (see footnote on page 1)	**32,191,795**	1,468,730	15,763,247	2,091,768	2,485,926	1,257,180	675,139	3,623,489	1,124,513	307,586	625,329	700,663	2,068,225
Pledged assets (and securities loaned)	**5,591,216**	144,810	2,316,220	463,079	592,769	326,892	193,853	497,072	210,724	77,992	160,851	137,990	468,964
Number of banks	**1,832**	44	190	75	212	135	71	451	170	129	133	142	80

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1956, OF CENTRAL RESERVE CITY AND

ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments							Reserves, cash,		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks	**6,499**	**134,428,103**	**74,783,150**	**46,213,462**	**12,393**	**10,556,692**	**2,456,223**	**406,183**	**37,536,457**	**18,233,783**	**1,685,649**
Reserve bank cities [1]	**149**	**55,171,051**	**35,050,656**	**15,148,230**	**6,630**	**3,873,364**	**878,897**	**213,274**	**16,665,891**	**8,950,483**	**350,389**
1. Boston	9	**2,119,704**	1,437,926	521,862	1,545	128,710	20,521	9,140	**656,129**	388,789	14,517
2. New York [2]*	25	**23,651,829**	15,624,795	6,110,849	3,993	1,534,489	265,451	112,252	**7,853,005**	4,389,397	98,976
3. Philadelphia*	8	**2,775,247**	1,945,899	586,897	....	195,430	33,725	13,296	**925,116**	462,581	22,396
4. Cleveland	5	**2,380,315**	1,348,560	804,158	....	178,146	44,336	5,115	**570,993**	291,042	26,312
5. Richmond*	5	**478,834**	286,328	159,530	11	28,870	2,925	1,170	**162,262**	70,719	6,362
6. Atlanta [3]	5	**860,157**	562,850	218,265	....	66,369	10,696	1,977	**325,574**	141,689	6,023
7. Chicago [2]	60	**8,081,556**	4,244,654	2,946,288	....	649,047	222,863	18,704	**2,373,134**	1,335,795	49,369
8. St. Louis*	5	**1,137,334**	724,503	314,964	455	74,507	18,146	4,759	**386,923**	209,357	7,187
9. Minneapolis*	4	**745,280**	482,620	189,226	5	56,711	14,933	1,785	**234,602**	84,155	5,299
10. Kansas City*	9	**812,032**	438,168	292,396	13	61,158	18,253	2,044	**379,632**	162,427	5,708
11. Dallas*	6	**1,251,927**	965,962	227,751	....	47,331	6,359	4,524	**666,659**	177,275	6,904
12. San Francisco	8	**10,876,836**	6,988,391	2,776,044	608	852,596	220,689	38,508	**2,131,862**	1,237,257	101,336
Reserve branch cities [1]	**114**	**20,973,578**	**11,242,585**	**7,765,669**	**1,478**	**1,577,123**	**329,538**	**57,185**	**6,460,136**	**3,070,298**	**231,735**
2. Buffalo*	3	**985,616**	615,044	253,766	15	96,036	16,951	3,804	**248,160**	124,336	16,353
4. Cincinnati	5	**908,506**	560,114	288,043	181	45,508	12,132	2,528	**273,278**	141,817	10,952
4. Pittsburgh*	6	**2,392,728**	1,330,104	746,303	....	245,041	58,215	13,065	**633,544**	384,990	25,091
5. Baltimore*	6	**679,845**	328,491	280,523	....	61,808	7,206	1,817	**240,443**	118,031	10,828
5. Charlotte[3]	4	**520,574**	329,058	146,611	1,210	24,574	17,719	1,402	**230,165**	86,563	5,747
6. Birmingham	3	**335,886**	168,530	108,815	....	43,633	14,152	756	**134,566**	62,743	4,889
6. Jacksonville*	4	**309,907**	164,706	115,027	....	25,344	3,983	847	**205,654**	56,554	3,497
6. Nashville	4	**414,535**	256,852	122,508	....	27,799	6,363	1,013	**149,799**	59,212	5,706
6. New Orleans	5	**771,146**	357,674	355,285	....	43,119	13,599	1,469	**286,563**	119,743	7,441
7. Detroit	6	**3,118,485**	1,428,635	1,409,599	6	251,947	20,554	7,744	**791,905**	380,726	36,690
8. Little Rock	5	**145,924**	71,499	52,708	....	16,592	4,772	353	**65,817**	27,554	1,753
8. Louisville	6	**491,592**	277,997	181,518	....	21,245	9,497	1,335	**173,789**	75,451	6,804
8. Memphis	3	**474,010**	309,117	125,770	....	34,117	3,588	1,418	**181,561**	76,472	6,711
9. Helena	2	**42,554**	20,096	19,627	....	2,042	719	70	**18,300**	7,276	227
10. Denver*	7	**599,783**	357,006	205,360	....	27,683	8,442	1,292	**212,109**	93,060	6,191
10. Oklahoma City*	4	**339,268**	186,336	107,221	....	33,726	10,992	993	**140,660**	51,056	2,241
10. Omaha	5	**355,910**	211,503	97,241	....	38,050	8,294	822	**128,788**	59,192	4,061
11. El Paso	3	**158,483**	92,353	56,983	....	7,616	1,111	420	**68,740**	25,812	2,292
11. Houston*	8	**1,126,560**	696,901	365,660	....	46,652	14,239	3,108	**567,355**	201,537	10,231
11. San Antonio*	6	**360,883**	162,335	163,627	....	23,876	10,298	747	**124,253**	60,417	4,476
12. Los Angeles*	5	**3,286,551**	1,468,208	1,608,538	63	161,450	42,348	5,944	**855,845**	465,958	25,032
12. Portland	3	**1,397,809**	782,343	449,231	....	150,163	13,325	2,747	**261,376**	147,312	12,796
12. Salt Lake City [3]	6	**445,640**	254,809	158,703	....	26,962	4,468	698	**115,459**	62,079	5,200
12. Seattle	5	**1,311,383**	812,874	347,002	3	122,140	26,571	2,793	**352,007**	182,407	16,526
Other reserve cities [1]	**59**	**5,531,917**	**2,773,526**	**2,227,755**	**16**	**374,961**	**143,169**	**12,490**	**1,947,081**	**896,726**	**79,827**
4. Columbus	3	**513,243**	173,389	269,243	....	63,014	6,667	930	**172,762**	81,183	7,784
4. Toledo	4	**393,135**	125,411	248,150	....	16,532	2,323	719	**122,631**	66,004	8,560
5. Washington*	11	**978,373**	517,187	398,057	....	31,200	29,409	2,520	**315,438**	184,972	18,492
7. Cedar Rapids*	1	**73,413**	28,688	25,609	....	18,753	183	180	**27,019**	13,791	1,138
7. Des Moines*	3	**239,657**	127,556	81,896	....	22,814	6,978	413	**89,478**	35,838	3,303
7. Indianapolis	4	**757,467**	339,789	352,795	4	50,819	12,517	1,543	**258,909**	124,736	11,237
7. Milwaukee*	6	**790,616**	470,229	247,570	....	32,824	38,259	1,734	**246,616**	115,629	10,812
7. Sioux City	4	**84,745**	48,666	30,902	....	4,360	634	183	**28,199**	12,088	1,338
8. National Stock Yards	1	**71,129**	30,444	32,683	....	7,140	652	210	**39,682**	15,149	815
9. St. Paul*	3	**370,561**	225,015	104,091	....	33,432	7,033	990	**117,989**	43,980	2,386
10. Kansas City, Kansas*	2	**61,076**	34,142	19,831	4	5,073	1,898	128	**25,613**	9,802	628
10. Pueblo	2	**37,648**	23,106	12,198	....	2,219	21	104	**15,426**	5,656	761
10. Topeka	4	**93,630**	42,663	36,324	8	12,661	1,751	223	**33,767**	16,877	1,576
10. Tulsa*	4	**408,549**	213,084	149,686	....	30,989	13,773	1,017	**167,585**	61,457	4,027
10. Wichita*	4	**244,392**	103,710	102,582	....	21,551	16,033	516	**85,240**	43,351	2,111
11. Fort Worth*	3	**414,283**	270,447	116,138	....	21,580	5,038	1,080	**200,727**	66,213	4,859
Country banks, by districts	**6,177**	**52,751,557**	**25,716,383**	**21,071,808**	**4,269**	**4,731,244**	**1,104,619**	**123,234**	**12,463,349**	**5,316,276**	**1,023,698**
1. Boston	294	**4,051,661**	2,217,529	1,352,214	263	382,818	87,492	11,345	**1,003,835**	445,305	86,771
2. New York	579	**9,617,811**	5,083,764	3,381,630	2,694	938,173	184,839	26,711	**1,737,633**	836,793	147,863
3. Philadelphia	546	**4,316,199**	2,100,806	1,682,831	329	374,857	144,600	12,776	**859,061**	400,863	84,445
4. Cleveland	589	**4,833,122**	2,250,227	2,077,655	153	401,316	92,449	11,322	**996,702**	473,027	103,159
5. Richmond	447	**3,347,856**	1,706,493	1,326,472	159	232,910	73,621	8,201	**893,315**	348,252	84,635
6. Atlanta	363	**4,001,580**	1,878,734	1,648,516	79	413,083	52,287	8,881	**1,245,223**	439,182	90,685
7. Chicago	940	**8,472,782**	3,650,620	3,899,882	180	761,012	146,777	14,311	**1,816,007**	794,781	154,430
8. St. Louis	473	**2,508,050**	1,138,263	1,077,279	24	216,145	70,809	5,530	**636,273**	278,757	49,768
9. Minneapolis	462	**2,326,134**	1,113,991	954,747	47	180,426	72,736	4,187	**500,324**	232,983	38,389
10. Kansas City	709	**2,825,232**	1,212,354	1,264,711	120	290,196	51,885	5,966	**884,111**	352,572	50,619
11. Dallas	606	**3,379,577**	1,688,845	1,294,802	....	310,996	77,320	7,614	**1,252,918**	423,583	76,932
12. San Francisco	169	**3,071,553**	1,674,757	1,111,069	221	229,312	49,804	6,390	**637,947**	290,178	56,002

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

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

[2] Includes both central reserve city and reserve city banks.

For other footnote, see opposite page.

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

ASSETS [In thousands of dollars]

and bank balances											
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**	Federal Reserve district numbers, and reserve cities
6,759,396	**27,642**	**65,267**	**10,764,720**	**1,522,722**	**35,759**	**109,318**	**483,551**	**377,566**	**326,246**	**174,819,722**	**All member banks**
990,944	**10,563**	**51,938**	**6,311,574**	**483,142**	**3,909**	**50,691**	**466,058**	**199,147**	**217,782**	**73,257,671**	**Reserve bank cities [1]**
23,953	731	5,856	222,283	16,490	14	388	21,750	6,440	3,832	**2,824,747**	1. Boston
96,659	2,370	32,990	3,232,613	178,579	6	1,137	356,411	87,607	160,150	**32,288,724**	2. New York [2]*
72,610	1,046	2,622	363,861	39,312	262	7,788	15,947	10,485	11,685	**3,785,842**	3. Philadelphia*
53,938	101	1,349	198,251	8,891	....	11,272	1	9,999	3,402	**2,984,873**	4. Cleveland
16,122	....	35	69,024	6,542	76	2,295	....	1,450	800	**652,259**	5. Richmond*
34,698	128	....	143,036	16,460	372	....	....	2,196	1,625	**1,206,384**	6. Atlanta [3]
191,440	1,554	3,738	791,238	25,280	59	2,485	4,691	26,899	10,737	**10,524,841**	7. Chicago [2]
32,496	11	86	137,786	12,238	440	100	1,704	4,695	2,006	**1,545,440**	8. St. Louis*
23,963	140	1,763	119,282	2,239	500	3,937	670	1,979	513	**989,720**	9. Minneapolis*
53,639	49	152	157,657	4,222	....	672	1,588	1,823	668	**1,200,637**	10. Kansas City*
242,604	252	782	238,842	42,598	1,129	....	1,975	3,330	1,268	**1,968,886**	11. Dallas*
148,822	4,181	2,565	637,701	130,291	1,051	20,617	61,321	42,244	21,096	**13,285,318**	12. San Francisco
977,221	**7,147**	**9,932**	**2,163,803**	**249,404**	**6,777**	**24,983**	**12,916**	**75,631**	**30,980**	**27,834,405**	**Reserve branch cities [1]**
21,241	295	2,168	83,767	14,053	....	432	....	4,316	2,708	**1,255,285**	2. Buffalo*
29,836	102	365	90,206	13,402	....	....	69	4,132	1,564	**1,200,951**	4. Cincinnati
29,635	....	739	193,089	31,630	195	1,391	267	10,213	3,873	**3,073,841**	4. Pittsburgh*
34,694	113	177	76,600	7,949	63	....	72	2,638	2,314	**933,324**	5. Baltimore*
24,710	....	....	113,145	4,963	25	....	65	1,556	2,484	**759,832**	5. Charlotte [3]
27,483	....	....	39,451	5,840	....	....	....	1,262	555	**478,109**	6. Birmingham
58,097	....	....	87,506	4,035	....	....	....	779	104	**520,479**	6. Jacksonville*
39,383	....	....	45,498	5,438	....	....	25	945	651	**571,393**	6. Nashville
52,179	396	81	106,723	8,235	388	500	3,290	3,186	749	**1,074,057**	6. New Orleans
61,903	714	2,687	309,185	22,437	191	3,797	28	9,680	4,002	**3,950,525**	7. Detroit
17,025	25	....	19,460	3,362	....	....	....	303	130	**215,536**	8. Little Rock
32,799	....	....	58,735	3,183	....	182	....	1,713	375	**670,834**	8. Louisville
48,493	109	105	49,671	6,835	190	....	116	993	484	**664,189**	8. Memphis
4,021	....	....	6,776	224	193	....	....	248	17	**61,536**	9. Helena
44,505	250	48	68,055	2,960	136	120	....	2,772	2,834	**820,714**	10. Denver*
46,617	....	....	40,746	4,706	673	1,886	412	821	175	**488,601**	10. Oklahoma City*
23,422	270	....	41,843	3,669	....	....	....	1,476	177	**490,020**	10. Omaha
21,855	....	164	18,617	1,728	161	....	....	225	116	**229,453**	11. El Paso
186,716	3,078	808	164,985	31,417	3,837	4,590	7,867	3,921	961	**1,746,508**	11. Houston*
26,574	304	40	32,442	5,852	198	....	....	1,226	1,310	**493,722**	11. San Antonio*
83,557	19	994	280,285	23,357	....	6,309	397	12,087	2,089	**4,186,635**	12. Los Angeles*
19,276	609	620	80,763	21,741	146	....	22	6,519	1,977	**1,689,590**	12. Portland
14,246	111	....	33,823	1,921	7	5,776	....	419	239	**569,461**	12. Salt Lake City [3]
28,954	752	936	122,432	20,467	374	....	286	4,201	1,092	**1,689,810**	12. Seattle
427,293	**1,091**	**732**	**541,412**	**70,759**	**364**	**4,829**	**740**	**14,524**	**10,598**	**7,580,812**	**Other reserve cities [1]**
32,051	....	76	51,668	8,693	....	....	....	308	706	**695,712**	4. Columbus
20,601	....	....	27,466	2,281	....	78	....	1,410	343	**519,878**	4. Toledo
47,253	69	300	64,352	19,283	250	1,150	....	1,647	1,638	**1,317,779**	5. Washington*
4,032	....	....	8,058	851	....	....	....	....	....	**101,283**	7. Cedar Rapids*
26,502	....	....	23,835	611	....	1,912	50	945	179	**332,832**	7. Des Moines*
39,550	99	23	83,264	9,385	....	....	123	2,109	1,311	**1,029,304**	7. Indianapolis
21,084	70	215	98,806	8,338	....	309	18	1,699	4,603	**1,052,199**	7. Milwaukee*
8,620	180	....	5,973	1,125	....	....	19	330	48	**114,466**	7. Sioux City
2,709	....	....	21,009	....	....	....	166	295	....	**111,272**	8. National Stock Yards
19,453	....	118	52,052	3,225	64	150	304	1,601	740	**494,634**	9. St. Paul*
9,906	....	....	5,277	991	....	....	....	1	236	**87,917**	10. Kansas City, Kansas*
7,181	....	....	1,828	557	....	....	....	9	20	**53,660**	10. Pueblo
9,117	....	....	6,197	620	....	....	....	480	76	**128,573**	10. Topeka
78,135	....	....	23,966	5,130	....	1,045	....	1,303	384	**583,996**	10. Tulsa*
25,317	....	....	14,461	1,948	50	185	....	953	114	**332,882**	10. Wichita*
75,782	673	....	53,200	7,721	....	....	60	1,434	200	**624,425**	11. Fort Worth*
4,363,938	**8,841**	**2,665**	**1,747,931**	**719,417**	**24,709**	**28,815**	**3,837**	**88,264**	**66,886**	**66,146,834**	**Country banks, by districts**
211,071	183	721	259,784	65,949	1,515	1,678	1,759	7,800	5,537	**5,139,734**	1. Boston
376,196	767	518	375,496	133,067	2,481	3,812	369	26,693	15,568	**11,537,434**	2. New York
255,989	217	....	117,547	64,855	2,494	1,131	17	4,672	5,380	**5,253,809**	3. Philadelphia
312,011	26	163	108,316	61,620	932	1,862	48	4,612	4,911	**5,903,809**	4. Cleveland
289,991	854	10	169,573	52,394	1,525	1,499	484	2,862	5,834	**4,305,769**	5. Richmond
540,307	839	156	174,054	65,363	2,432	6,835	631	8,638	6,425	**5,337,127**	6. Atlanta
660,034	292	196	206,274	87,693	1,966	3,098	125	11,145	9,629	**10,402,445**	7. Chicago
256,355	15	1	51,377	26,601	1,562	892	22	2,979	3,100	**3,179,479**	8. St. Louis
181,987	189	267	46,509	26,180	1,197	302	63	7,198	1,221	**2,862,619**	9. Minneapolis
424,734	484	....	55,702	26,294	2,132	369	22	2,113	2,375	**3,742,648**	10. Kansas City
656,237	4,737	252	91,177	58,761	4,112	672	141	2,126	3,261	**4,701,568**	11. Dallas
199,026	238	381	92,122	50,640	2,361	6,665	156	7,426	3,645	**3,780,393**	12. San Francisco

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1956, OF CENTRAL RESERVE CITY AND

LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand deposits: Total	Demand deposits: Individuals, partnerships, and corporations	Demand deposits: United States Government	Demand deposits: States and political subdivisions	Demand deposits: Banks in United States	Demand deposits: Banks in foreign countries	Demand deposits: Certified and officers' checks, etc.	Time deposits: Total	Time deposits: Individuals, partnerships, and corporations	Time deposits: United States Government	Time deposits: Postal savings	Time deposits: States and political subdivisions	Time deposits: Banks in U. S.	Time deposits: Banks in foreign countries
All member banks.....	**116,846,940**	**87,403,910**	**4,805,746**	**8,495,941**	**11,627,189**	**1,509,860**	**3,004,294**	**41,541,515**	**37,915,885**	**282,296**	**19,239**	**1,953,634**	**42,240**	**1,328,221**
Reserve bank cities [1].......	**51,327,694**	**36,863,675**	**2,388,246**	**1,988,752**	**6,990,244**	**1,429,760**	**1,667,017**	**14,017,069**	**11,907,607**	**104,361**	**3,491**	**682,555**	**22,384**	**1,296,671**
1. Boston.......	**2,251,037**	1,658,903	91,203	134,883	288,038	29,395	48,615	**229,159**	197,778	5,700	6	...	...	25,675
2. New York [2]* .	**24,692,639**	17,711,108	1,178,075	410,331	3,081,955	1,194,247	1,116,923	**3,516,763**	2,348,468	35,353	...	75,139	9,100	1,048,703
3. Philadelphia*..	**2,948,875**	2,221,553	134,376	118,382	426,537	17,254	30,773	**351,472**	323,179	50	82	25,141	20	3,000
4. Cleveland.....	**1,798,438**	1,465,529	89,075	68,379	144,858	6,780	23,817	**955,364**	931,430	385	...	23,511	38	...
5. Richmond*....	**447,584**	290,120	16,986	43,061	94,080	197	3,140	**151,071**	137,903	725	2,000	10,298	145	...
6. Atlanta [3]......	**975,282**	634,965	36,787	114,104	183,920	64	5,442	**127,729**	124,752	705	15	2,253	4	...
7. Chicago [2].....	**7,440,254**	5,297,251	397,393	430,619	1,152,124	36,542	126,325	**2,245,263**	2,172,380	6,460	673	55,480	300	9,970
8. St. Louis*.....	**1,222,219**	804,557	79,643	33,825	295,816	2,117	6,261	**182,844**	179,684	2,650	510	...	...	...
9. Minneapolis*..	**763,439**	470,975	39,079	44,708	195,005	3,072	10,600	**122,855**	120,878	484	...	1,250	243	...
10. Kansas City*..	**1,009,407**	574,253	32,523	46,263	349,070	2,125	5,173	**98,729**	98,728	...	1	...	...	...
11. Dallas*.......	**1,487,656**	854,358	49,256	30,038	535,798	2,823	15,383	**299,829**	272,573	...	...	27,256	...	...
12. San Francisco.	**6,290,864**	4,880,103	243,850	514,159	243,043	135,144	274,565	**5,735,991**	4,999,854	51,849	204	462,227	12,534	209,323
Reserve branch cities [1].......	**19,212,170**	**14,250,176**	**821,618**	**1,347,990**	**2,462,738**	**55,471**	**274,177**	**6,248,352**	**5,843,800**	**19,218**	**1,143**	**365,034**	**3,907**	**15,250**
2. Buffalo*......	**722,310**	580,272	31,397	65,430	27,753	3,632	13,826	**421,282**	415,784	284	...	4,729	485	...
4. Cincinnati....	**871,248**	683,598	45,194	38,842	93,361	1,065	9,188	**220,110**	198,677	500	5	20,898	30	...
4. Pittsburgh*...	**2,114,139**	1,712,318	119,502	52,807	204,349	2,446	22,717	**582,710**	562,779	227	10	18,717	977	...
5. Baltimore*....	**753,421**	549,346	40,659	73,243	85,156	1,258	3,759	**106,442**	102,008	434	...	3,980	20	...
5. Charlotte [3]....	**581,144**	353,270	21,584	47,373	145,006	33	13,878	**100,585**	66,905	1,482	2	30,466	1,730	...
6. Birmingham...	**369,008**	277,217	17,044	26,470	46,796	...	1,481	**70,320**	70,315	...	5	...	...	...
6. Jacksonville*..	**423,612**	196,221	10,796	46,125	168,325	74	2,071	**55,434**	54,284	900	...	250	...	...
6. Nashville.....	**376,538**	211,606	11,771	63,490	87,280	...	2,391	**149,594**	140,693	6	...	8,895	...	...
6. New Orleans..	**864,009**	493,130	17,530	162,111	176,786	7,843	6,609	**138,600**	122,836	...	36	7,478	...	8,250
7. Detroit.......	**2,420,075**	1,882,060	162,409	136,742	187,449	6,468	44,947	**1,229,448**	1,223,496	2,075	...	3,877	...	...
8. Little Rock...	**171,835**	101,781	2,973	24,714	41,356	...	1,011	**28,464**	28,338	120	6	...	...	...
8. Louisville.....	**535,936**	370,555	26,832	16,745	115,838	44	5,922	**78,955**	76,832	1,555	...	568	...	...
8. Memphis.....	**471,990**	291,525	9,930	40,545	125,987	1,427	2,576	**131,307**	130,457	850	...	...	...	...
9. Helena.......	**49,734**	18,859	914	17,878	11,008	...	1,075	**8,435**	8,385	50	...	...	...	...
10. Denver*......	**596,244**	437,860	26,051	30,581	95,701	116	5,935	**161,486**	158,807	2,605	...	74	...	...
10. Okla'ma City*.	**389,328**	214,739	10,329	40,662	116,399	...	7,199	**50,533**	45,608	100	...	4,625	200	...
10. Omaha.......	**409,267**	259,795	20,642	30,368	94,884	30	3,548	**35,981**	35,978	3	...	...	...	...
11. El Paso......	**164,428**	114,873	7,574	8,866	29,896	1,401	1,818	**46,723**	37,501	2,185	...	7,037	...	...
11. Houston*.....	**1,408,127**	988,202	42,185	65,196	285,632	7,261	19,651	**200,384**	142,290	...	37	58,057	...	...
11. San Antonio*..	**346,217**	255,645	9,407	17,347	54,424	4,704	4,690	**114,249**	79,841	1,304	17	33,087	...	...
12. Los Angeles*..	**2,722,258**	2,341,424	109,491	57,252	145,988	8,916	59,187	**1,154,617**	1,027,967	665	...	125,485	...	500
12. Portland......	**935,286**	749,144	27,202	104,661	25,771	1,669	26,839	**597,581**	562,469	227	...	34,835	50	...
12. Salt Lake City [3]	**388,098**	287,395	10,651	52,241	34,755	2	3,054	**143,359**	138,999	2,335	1,020	1,005	...	...
12. Seattle.......	**1,127,918**	879,341	39,551	128,301	62,838	7,082	10,805	**421,753**	412,551	1,311	5	971	415	6,500
Other reserve cities [1].......	**5,701,998**	**3,906,997**	**223,959**	**578,698**	**853,703**	**9,408**	**129,233**	**1,290,303**	**1,214,485**	**25,298**	**126**	**35,296**	**823**	**14,275**
4. Columbus.....	**536,892**	336,951	15,108	131,352	38,178	77	15,226	**110,721**	98,523	2,100	5	10,042	51	...
4. Toledo.......	**354,476**	293,511	19,846	11,909	18,365	...	10,845	**132,660**	129,944	200	55	2,461	...	...
5. Washington*..	**959,085**	837,727	28,148	105	57,446	7,052	28,607	**252,372**	227,119	10,953	25	...	...	14,275
7. Cedar Rapids*.	**74,459**	41,860	3,629	6,596	22,251	...	123	**18,760**	18,760	...	...	...	...	...
7. Des Moines*..	**272,741**	134,020	7,366	78,853	49,781	...	2,721	**37,492**	36,200	1,275	17	...	...	...
7. Indianapolis..	**774,881**	501,982	30,137	141,463	75,883	595	24,821	**178,760**	176,267	2,450	5	...	38	...
7. Milwaukee*...	**762,674**	537,058	49,904	32,132	122,735	937	19,908	**210,152**	205,205	4,565	...	8	374	...
7. Sioux City....	**84,148**	48,224	1,867	6,196	27,238	...	623	**22,647**	22,620	20	7	...	...	...
8. National Stock Yards........	**93,573**	18,349	927	1,490	72,752	...	55	**7,155**	2,654	...	1	4,500	...	...
9. St. Paul*.....	**358,365**	223,706	19,711	39,062	72,366	538	2,982	**76,038**	75,688	350	...	...	...	...
10. Kansas City, Kansas*......	**63,387**	24,872	878	11,125	26,011	...	501	**18,606**	18,601	...	...	...	5	...
10. Pueblo.......	**37,023**	27,114	1,398	2,746	5,325	...	440	**11,389**	10,259	15	...	1,115	...	...
10. Topeka.......	**101,912**	57,637	4,425	27,009	12,274	...	567	**16,343**	15,622	710	11	...	...	...
10. Tulsa*.......	**489,051**	357,687	19,664	20,944	75,636	209	14,911	**48,463**	47,723	435	...	...	305	...
10. Wichita*......	**281,597**	179,736	10,033	42,569	46,922	...	2,337	**28,353**	26,753	1,600	...	...	...	...
11. Fort Worth*..	**457,734**	286,563	10,918	25,147	130,540	...	4,566	**120,392**	102,547	625	...	17,170	50	...
Country banks, by districts..	**40,605,078**	**32,383,062**	**1,371,923**	**4,580,501**	**1,320,504**	**15,221**	**933,867**	**19,985,791**	**18,949,993**	**133,419**	**14,479**	**870,749**	**15,126**	**2,025**
1. Boston.......	**3,461,926**	2,818,151	145,082	215,927	126,337	1,685	154,744	**1,194,465**	1,174,108	8,507	1,818	9,868	164	...
2. New York....	**6,329,335**	4,859,434	243,693	898,729	128,027	911	198,541	**4,222,026**	4,089,661	9,311	20	120,670	2,339	25
3. Philadelphia...	**2,720,286**	2,332,891	123,908	170,574	19,310	11	73,592	**1,994,048**	1,945,952	6,732	573	40,762	29	...
4. Cleveland.....	**3,218,776**	2,699,168	132,072	290,539	25,911	28	71,058	**2,164,982**	2,065,990	1,351	1,003	96,516	122	...
5. Richmond....	**2,663,224**	2,100,156	96,144	263,479	124,253	439	78,753	**1,248,720**	1,128,174	34,205	1,543	83,364	1,434	...
6. Atlanta.......	**3,804,197**	2,865,543	92,616	473,959	309,079	3,960	59,040	**1,119,562**	999,836	22,870	3,794	87,639	3,423	2,000
7. Chicago......	**5,901,475**	4,768,129	219,048	729,188	90,449	67	94,594	**3,731,583**	3,556,846	6,424	3,847	164,085	381	...
8. St. Louis......	**2,102,958**	1,728,163	56,220	240,941	54,875	...	22,759	**817,005**	773,819	4,539	140	38,217	290	...
9. Minneapolis...	**1,677,887**	1,306,610	53,350	223,349	69,325	363	24,890	**954,725**	931,634	1,869	326	20,828	68	...
10. Kansas City...	**2,785,916**	2,104,262	82,605	447,358	121,193	...	30,498	**648,309**	608,058	8,565	215	30,990	481	...
11. Dallas........	**3,732,965**	2,984,511	74,502	375,009	223,566	3,288	72,089	**610,729**	472,994	17,896	1,128	112,676	6,035	...
12. San Francisco.	**2,206,133**	1,816,044	52,683	251,449	28,179	4,469	53,309	**1,279,637**	1,202,921	11,150	72	65,134	360	...

* Excludes figures for one or more banks classified as "Country".
[1] Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.
[2] Includes both central reserve city and reserve city banks.
For other footnotes, see opposite page.

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

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 20)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
158,388,455	302,023	508,127	2,327,965	161,526,570	4,016,056	6,557,416	2,363,237	356,443	13,293,152	99,324,944	88,139,425	**All member banks**
65,344,763	152,536	489,921	1,458,879	67,446,099	1,744,687	3,023,969	920,638	122,278	5,811,572	44,025,369	34,207,870	**Reserve bank cities** [1]
2,480,196	3,400	23,601	39,217	2,546,414	71,150	155,742	37,980	13,461	278,333	2,004,994	1,620,118	1. Boston
28,209,402	51,970	374,658	813,314	29,449,344	803,008	1,517,542	497,395	21,435	2,839,380	21,363,367	16,005,749	2. New York [2]*
3,300,347	78,800	16,799	47,700	3,443,646	82,309	200,830	54,945	4,112	342,196	2,512,404	2,006,847	3. Philadelphia*
2,753,802	....	1	30,058	2,783,861	56,800	113,700	30,006	506	201,012	1,546,249	1,359,474	4. Cleveland
598,655	....	....	7,994	606,649	16,450	22,550	6,415	195	45,610	362,438	267,297	5. Richmond*
1,103,011	....	....	16,438	1,119,449	23,890	40,920	11,834	10,291	86,935	797,548	611,475	6. Atlanta [3]
9,685,517	1,700	4,751	92,895	9,784,863	272,205	344,360	65,423	57,990	739,978	6,457,576	5,062,957	7. Chicago [2]
1,405,063	45	1,882	20,511	1,427,501	46,188	43,013	27,990	748	117,939	1,051,937	706,857	8. St. Louis*
886,294	16,500	670	13,919	917,383	26,000	33,500	9,160	3,677	72,337	620,194	407,001	9. Minneapolis*
1,108,136	....	1,588	6,779	1,116,503	22,950	43,075	14,663	3,446	84,134	798,111	468,032	10. Kansas City*
1,787,485	....	3,037	12,862	1,803,384	67,750	82,281	15,028	443	165,502	1,006,210	660,937	11. Dallas*
12,026,855	121	62,934	357,192	12,447,102	255,987	426,456	149,799	5,974	838,216	5,504,341	5,031,126	12. San Francisco
25,460,522	48,500	13,629	285,807	25,808,458	612,875	1,053,396	328,324	31,352	2,025,947	16,071,146	13,708,540	**Reserve branch cities** [1]
1,143,592	....	....	16,478	1,160,070	33,562	51,250	10,053	350	95,215	617,302	575,761	2. Buffalo*
1,091,358	....	69	14,139	1,105,566	31,258	52,992	11,109	26	95,385	751,206	641,422	4. Cincinnati
2,696,849	....	267	29,839	2,726,955	86,268	239,848	20,027	743	346,886	1,891,415	1,594,753	4. Pittsburgh*
859,863	....	72	6,898	866,833	14,900	40,550	7,821	3,220	66,491	642,127	549,748	5. Baltimore*
681,729	10,000	65	15,668	707,462	9,510	37,990	3,620	1,250	52,370	443,289	301,376	5. Charlotte [3]
439,328	....	....	5,655	444,983	11,900	13,300	5,923	2,003	33,126	302,074	265,717	6. Birmingham
479,046	....	....	4,586	483,632	12,850	15,350	3,910	4,737	36,847	278,009	156,911	6. Jacksonville*
526,132	....	25	9,825	535,982	14,000	16,500	4,871	40	35,411	291,657	231,989	6. Nashville
1,002,609	....	3,876	6,281	1,012,766	13,450	32,550	15,067	224	61,291	705,107	555,127	6. New Orleans
3,649,523	32,500	28	38,544	3,720,595	59,713	124,250	42,095	3,872	229,930	2,048,987	1,754,564	7. Detroit
200,299	....	....	1,601	201,900	5,150	6,600	1,619	267	13,636	135,350	108,046	8. Little Rock
614,891	....	....	7,767	622,658	13,250	28,750	6,138	38	48,176	444,402	334,487	8. Louisville
603,297	....	116	5,267	608,680	14,750	32,500	8,259	....	55,509	373,826	284,975	8. Memphis
58,169	....	....	671	58,840	1,250	1,085	358	3	2,696	38,937	31,036	9. Helena
757,730	....	....	7,638	765,368	18,050	24,650	9,614	3,032	55,346	483,684	406,321	10. Denver*
439,861	....	412	3,002	443,275	16,350	16,700	11,644	632	45,326	301,965	221,854	10. Oklahoma City*
445,248	6,000	....	2,974	454,222	11,700	15,700	5,156	3,242	35,798	344,002	251,868	10. Omaha
211,151	....	....	1,534	212,685	6,500	7,500	2,768	....	16,768	123,956	106,940	11. El Paso
1,608,511	....	7,994	10,398	1,626,903	50,800	52,800	15,585	420	119,605	1,056,426	908,064	11. Houston*
460,466	....	....	4,033	464,499	9,900	15,000	4,147	176	29,223	287,201	245,240	11. San Antonio*
3,876,875	....	397	37,310	3,914,582	89,614	108,521	68,502	5,416	272,053	2,358,416	2,177,578	12. Los Angeles*
1,532,867	....	22	30,908	1,563,797	41,000	50,550	34,243	....	125,793	835,247	799,881	12. Portland
531,457	....	....	5,554	537,011	11,150	11,360	8,572	1,368	32,450	340,029	308,867	12. Salt Lake City [3]
1,549,671	....	286	19,237	1,569,194	36,000	57,100	27,223	293	120,616	976,532	896,015	12. Seattle
6,992,301	17,300	740	62,155	7,072,496	153,328	256,307	84,452	14,229	508,316	4,733,310	4,073,516	**Other reserve cities** [1]
647,613	3,000	....	6,359	656,972	11,000	20,000	7,030	710	38,740	453,173	431,861	4. Columbus
487,136	....	....	5,029	492,165	11,800	12,150	2,605	1,158	27,713	306,409	288,799	4. Toledo
1,211,457	900	....	9,463	1,221,820	26,650	50,150	15,107	4,052	95,959	847,480	802,087	5. Washington*
93,219	....	....	1	93,220	1,000	5,500	1,563	....	8,063	62,369	40,521	7. Cedar Rapids*
310,233	....	50	1,620	311,903	6,750	7,000	5,461	1,718	20,929	222,404	191,759	7. Des Moines*
953,641	....	123	7,643	961,407	18,728	32,700	15,679	790	67,897	652,067	585,002	7. Indianapolis
972,826	900	18	9,816	983,560	18,300	39,677	10,548	114	68,639	642,801	490,292	7. Milwaukee*
106,795	....	19	529	107,343	2,100	4,000	921	102	7,123	69,555	49,070	7. Sioux City
100,728	....	166	601	101,495	1,000	6,000	2,777	....	9,777	69,855	[4] −1,115	8. National Stock Yards
434,403	12,500	304	7,600	454,807	13,000	20,000	6,105	722	39,827	286,860	213,698	9. St. Paul*
81,993	....	....	634	82,627	1,750	2,500	923	117	5,290	48,204	31,221	10. Kansas City, Kansas*
48,412	....	....	375	48,787	1,800	1,680	978	415	4,873	28,014	28,472	10. Pueblo
118,255	....	....	1,493	119,748	3,400	3,900	1,433	92	8,825	86,598	79,016	10. Topeka
537,514	....	....	3,880	541,394	11,550	22,350	7,172	1,530	42,602	386,950	369,576	10. Tulsa*
309,950	....	....	2,302	312,252	6,500	10,700	2,806	624	20,630	241,819	210,181	10. Wichita*
578,126	....	60	4,810	582,996	18,000	18,000	3,344	2,085	41,429	328,752	263,076	11. Fort Worth*
60,590,869	83,687	3,837	521,124	61,199,517	1,505,166	2,223,744	1,029,823	188,584	4,947,317	34,495,119	36,149,499	**Country banks, by districts**
4,656,391	4,999	1,759	58,021	4,721,170	127,764	191,986	85,198	13,616	418,564	2,991,071	2,929,038	1. Boston
10,551,361	14,525	369	123,247	10,689,502	279,166	386,595	160,394	21,777	847,932	5,577,643	5,581,208	2. New York
4,714,334	11,377	17	32,405	4,758,133	133,430	262,358	89,153	10,735	495,676	2,346,750	2,459,510	3. Philadelphia
5,383,758	3,696	48	48,332	5,435,834	145,066	222,288	90,165	10,456	467,975	2,798,449	2,952,449	4. Cleveland
3,911,944	14,407	484	29,958	3,956,793	94,163	172,077	67,797	14,939	348,976	2,203,660	2,272,815	5. Richmond
4,923,759	1,490	631	38,404	4,964,284	122,456	172,085	63,292	15,010	372,843	3,089,836	3,224,488	6. Atlanta
9,633,058	5,825	125	87,702	9,726,710	197,352	276,076	160,969	41,338	675,735	5,035,822	5,385,637	7. Chicago
2,919,963	2,340	22	15,881	2,938,206	66,409	99,186	62,913	12,765	241,273	1,795,226	1,940,486	8. St. Louis
2,632,612	7,175	63	21,570	2,661,420	56,852	83,211	48,963	12,173	201,199	1,449,391	1,508,340	9. Minneapolis
3,434,225	11,109	22	12,712	3,458,068	74,685	114,275	82,589	13,031	284,580	2,305,535	2,526,416	10. Kansas City
4,343,694	1,794	141	14,241	4,359,870	115,116	133,236	73,202	20,144	341,698	2,985,551	3,340,432	11. Dallas
3,485,770	4,950	156	38,651	3,529,527	92,707	110,371	45,188	2,600	250,866	1,916,185	2,028,680	12. San Francisco

[3] Includes figures for a bank with its head office in a nonreserve city, which has a branch in this reserve city; see contents page.
[4] Cash items reported in process of collection were in excess of demand deposits other than interbank and United States Government.
For other footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State or Territory	Number of banks	Loans and investments: Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Reserves, cash: Total	Reserve with Federal Reserve Banks	Cash in vault
Total, including Alaska	**6,499**	**134,428,103**	**74,783,150**	**46,213,462**	**12,393**	**10,556,692**	**2,456,223**	**406,183**	**37,536,457**	**18,233,783**	**1,685,649**
Total, all States	**6,498**	**134,423,513**	**74,780,266**	**46,211,884**	**12,393**	**10,556,672**	**2,456,123**	**406,175**	**37,535,395**	**18,233,378**	**1,685,497**
New England:											
Maine	37	**369,942**	203,098	133,490	21	21,574	10,790	969	**80,504**	33,717	9,275
New Hampshire	52	**204,539**	120,049	61,726	33	18,728	3,434	569	**59,405**	23,657	5,509
Vermont	35	**152,286**	84,781	50,665	13	12,916	3,522	389	**32,244**	14,141	2,849
Massachusetts	135	**3,656,644**	2,248,772	1,069,876	1,737	251,944	71,173	13,142	**1,040,249**	561,352	48,123
Rhode Island	6	**677,398**	423,613	186,267	....	59,257	6,079	2,182	**129,252**	71,736	11,893
Connecticut	52	**1,464,690**	742,497	523,780	16	176,921	17,361	4,115	**393,054**	160,200	31,531
Middle Atlantic:											
New York	429	**30,236,625**	19,348,072	8,305,119	4,607	2,077,194	372,051	129,582	**9,042,374**	4,965,417	201,251
New Jersey	245	**4,520,781**	2,195,283	1,650,279	2,375	545,635	113,017	14,192	**898,840**	431,402	72,919
Pennsylvania	608	**9,486,018**	5,323,458	3,053,305	174	824,895	245,148	39,038	**2,398,567**	1,255,033	137,536
East North Central:											
Ohio	399	**7,428,533**	3,714,094	2,998,051	197	582,751	117,350	16,090	**1,794,348**	897,364	117,715
Indiana	236	**2,597,799**	1,126,471	1,256,508	32	170,396	39,731	4,661	**718,533**	322,729	51,999
Illinois	519	**11,418,375**	5,464,253	4,651,518	83	970,190	308,214	24,117	**3,155,250**	1,687,728	104,132
Michigan	231	**5,708,235**	2,705,328	2,429,861	21	508,621	52,156	12,248	**1,252,622**	574,609	86,499
Wisconsin	166	**2,051,998**	1,006,589	842,984	72	128,167	70,126	4,060	**518,782**	231,292	32,205
West North Central:											
Minnesota	205	**2,084,340**	1,180,794	671,576	23	174,763	52,654	4,530	**550,653**	218,473	22,519
Iowa	165	**1,191,835**	589,351	455,228	....	126,836	18,055	2,365	**326,531**	144,492	20,368
Missouri	176	**3,088,334**	1,712,410	1,082,786	478	213,719	69,314	9,627	**1,042,074**	498,217	32,954
North Dakota	40	**236,690**	113,026	100,540	11	13,012	9,675	426	**49,528**	26,442	3,184
South Dakota	60	**323,586**	168,089	127,308	10	19,793	7,807	579	**70,193**	33,338	4,715
Nebraska	139	**854,889**	420,050	329,296	....	86,338	17,352	1,853	**262,712**	117,411	11,106
Kansas	213	**1,019,849**	414,038	434,077	115	136,190	33,279	2,150	**332,044**	149,493	14,254
South Atlantic:											
Delaware	10	**336,211**	211,742	119,981	....	2,283	723	1,482	**86,080**	32,402	4,188
Maryland	70	**1,114,328**	531,157	468,803	....	88,715	22,928	2,725	**327,966**	160,113	21,231
District of Columbia	13	**1,010,483**	535,086	411,927	....	31,330	29,554	2,586	**321,782**	187,004	19,707
Virginia	203	**1,823,830**	1,023,334	637,621	165	127,077	31,113	4,520	**489,248**	200,649	39,511
West Virginia	112	**737,016**	321,021	357,178	5	45,536	11,237	2,039	**215,498**	85,464	20,487
North Carolina	54	**991,845**	597,824	302,193	1,210	61,841	26,143	2,634	**370,004**	131,766	16,828
South Carolina	33	**435,845**	205,661	184,669	....	33,001	11,517	997	**142,831**	54,287	11,322
Georgia	64	**1,258,650**	789,498	347,156	50	102,141	16,853	2,952	**437,739**	182,897	16,598
Florida	100	**1,935,815**	869,549	859,987	13	178,154	23,931	4,181	**733,153**	233,576	37,590
East South Central:											
Kentucky	109	**977,228**	514,010	385,591	4	51,343	23,581	2,699	**298,456**	127,456	18,777
Tennessee	83	**1,529,703**	860,423	530,831	6	117,145	17,504	3,794	**543,396**	207,439	28,417
Alabama	94	**1,055,625**	540,555	354,843	10	129,942	27,795	2,480	**324,287**	137,956	21,798
Mississippi	34	**317,590**	158,635	104,698	....	49,154	4,122	981	**114,166**	40,956	6,527
West South Central:											
Arkansas	72	**516,542**	243,897	187,269	....	72,327	11,805	1,244	**175,304**	70,771	9,570
Louisiana	52	**1,476,861**	686,680	638,737	....	128,304	20,150	2,990	**506,004**	199,168	23,529
Oklahoma	222	**1,411,669**	686,351	538,115	17	149,389	34,367	3,430	**558,877**	194,698	19,956
Texas	578	**6,185,667**	3,623,964	2,031,870	....	405,353	108,106	16,374	**2,716,978**	895,817	93,929
Mountain:											
Montana	84	**484,614**	231,116	201,511	....	34,414	16,792	781	**128,440**	57,192	7,976
Idaho	19	**387,213**	213,130	156,183	202	13,937	3,062	699	**78,859**	42,686	6,380
Wyoming	40	**225,595**	103,144	103,168	....	13,893	4,949	441	**65,754**	28,265	4,823
Colorado	94	**1,067,723**	579,411	419,730	....	51,807	14,507	2,268	**342,826**	146,973	15,467
New Mexico	33	**298,108**	149,926	131,550	....	14,274	1,887	471	**119,051**	48,753	6,879
Arizona	4	**567,690**	340,067	160,537	12	52,458	13,354	1,262	**120,920**	52,309	11,722
Utah	25	**560,947**	320,531	202,763	....	31,811	4,898	944	**143,817**	72,622	8,035
Nevada	5	**232,639**	119,009	98,613	....	8,105	6,512	400	**41,618**	24,664	4,926
Pacific:											
Washington	39	**1,853,730**	1,113,628	527,146	3	177,349	31,614	3,990	**452,875**	228,988	25,455
Oregon	19	**1,450,308**	801,852	475,853	....	156,372	13,371	2,860	**275,454**	153,315	13,952
California	85	**15,406,652**	9,104,949	4,859,121	678	1,109,377	285,460	47,067	**3,256,253**	1,816,949	147,381
Alaska	1	**4,590**	2,884	1,578	....	20	100	8	**1,062**	405	152
Mutual Savings Banks[1]	*3*	***24,842***	*9,840*	*12,479*	....	*1,632*	*818*	*73*	***2,359***	*1,313*	*191*

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	14	**354,134**	167,355	151,728	12	29,812	4,346	881	**74,744**	30,709	7,892
New Jersey—Dist. No. 2	164	**3,664,497**	1,808,176	1,289,398	2,083	461,692	90,844	12,304	**721,680**	354,400	54,049
Kentucky—Dist. No. 4	56	**297,584**	151,583	119,864	....	17,834	7,441	862	**72,226**	28,960	7,368
Pennsylvania—Dist. No. 4	145	**3,587,067**	1,875,602	1,264,439	137	340,834	89,719	16,336	**877,630**	500,993	53,753
West Virginia—Dist. No. 4	12	**107,865**	46,526	51,198	....	8,138	1,612	391	**25,706**	10,746	3,022
Louisiana—Dist. No. 6	35	**1,179,847**	533,060	535,530	....	92,449	16,557	2,251	**407,975**	165,411	16,940
Mississippi—Dist. No. 6	21	**264,422**	136,613	82,397	....	42,009	2,580	823	**98,508**	34,635	5,163
Tennessee—Dist. No. 6	70	**998,852**	520,071	388,503	6	74,652	13,364	2,256	**345,717**	124,648	20,152
Indiana—Dist. No. 7	174	**2,288,463**	979,994	1,110,228	22	158,967	35,244	4,008	**636,509**	289,088	45,576
Illinois—Dist. No. 7	370	**10,733,489**	5,206,272	4,322,996	83	899,614	281,677	22,847	**2,969,224**	1,606,852	91,576
Michigan—Dist. No. 7	191	**5,532,272**	2,633,929	2,346,737	13	490,721	48,974	11,898	**1,221,849**	559,567	82,694
Wisconsin—Dist. No. 7	124	**1,872,662**	929,291	759,352	72	115,438	64,815	3,694	**477,154**	213,385	28,103
Missouri—Dist. No. 10	45	**1,034,722**	533,743	390,291	13	81,452	26,501	2,722	**440,950**	188,373	9,503
New Mexico—Dist. No. 10	10	**188,406**	99,500	80,460	....	7,490	661	295	**81,413**	33,272	3,671
Oklahoma—Dist. No. 10	209	**1,386,336**	672,186	530,528	17	146,136	34,093	3,376	**547,232**	191,663	19,099
Arizona—Dist. No. 12	3	**493,693**	305,399	129,330	12	45,652	12,188	1,112	**104,558**	45,562	10,611

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

OF BANKS ON JUNE 30, 1956, BY STATES

ASSETS [In thousands of dollars]

and bank balances: 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	State or Territory
6,759,396	**27,642**	**65,267**	**10,764,720**	**1,522,722**	**35,759**	**109,318**	**483,551**	**377,566**	**326,246**	**174,819,722**	**Total, including Alaska**
6,759,101	**27,642**	**65,267**	**10,764,510**	**1,522,627**	**35,742**	**109,318**	**483,551**	**377,566**	**326,230**	**174,813,942**	**Total, all States**
											New England:
19,765	....	248	17,499	5,423	206	332	....	596	422	**457,425**	Maine
14,231	18	11	15,979	2,742	288	54	....	2	221	**267,251**	New Hampshire
10,185	15	54	5,000	1,991	122	434	....	203	208	**187,488**	Vermont
102,636	762	5,914	321,462	45,511	418	946	21,929	9,668	6,646	**4,782,011**	Massachusetts
14,445	28	287	30,863	11,052	89	....	1,577	1,967	584	**821,919**	Rhode Island
92,648	91	80	108,504	21,736	522	300	61	2,385	2,370	**1,885,118**	Connecticut
											Middle Atlantic:
310,399	3,118	35,591	3,526,598	269,899	1,677	4,898	356,586	106,103	174,008	**40,192,170**	New York
215,245	426	68	178,780	64,093	1,058	483	136	13,610	5,459	**5,504,460**	New Jersey
356,851	1,061	3,374	644,712	133,685	2,634	9,381	16,244	23,598	19,492	**12,089,619**	Pennsylvania
											East North Central:
334,367	219	1,940	442,743	73,858	300	12,844	105	19,234	9,591	**9,338,813**	Ohio
206,482	195	23	137,105	28,191	529	306	136	4,920	3,474	**3,353,888**	Indiana
478,143	1,636	3,738	879,873	51,450	1,311	3,604	4,868	31,118	14,304	**14,680,280**	Illinois
209,542	828	2,885	378,259	61,211	874	4,354	51	12,837	7,099	**7,047,283**	Michigan
132,504	78	215	122,488	18,600	327	917	92	3,606	5,813	**2,600,135**	Wisconsin
											West North Central:
117,569	287	2,014	189,791	16,141	710	4,238	1,020	6,714	1,672	**2,665,488**	Minnesota
105,737	180	....	55,754	8,837	154	2,659	73	1,754	876	**1,532,719**	Iowa
193,665	60	239	316,939	28,360	1,068	1,464	3,292	8,559	3,772	**4,176,923**	Missouri
15,310	....	58	4,534	3,373	513	....	....	1,052	162	**291,318**	North Dakota
26,104	....	....	6,036	3,090	53	....	5	1,248	223	**398,398**	South Dakota
74,954	270	....	58,971	7,783	685	....	5	2,082	421	**1,128,577**	Nebraska
136,876	113	....	31,308	8,311	266	196	....	1,454	972	**1,363,092**	Kansas
											South Atlantic:
24,056	100	....	25,334	4,028	269	1,036	....	885	279	**428,788**	Delaware
65,072	113	177	81,260	14,964	132	270	72	2,879	3,917	**1,464,528**	Maryland
48,733	69	300	65,969	19,948	270	1,150	....	1,647	1,747	**1,357,027**	District of Columbia
115,961	449	45	132,633	29,036	755	2,836	333	2,342	2,590	**2,350,970**	Virginia
75,315	160	....	34,072	8,738	443	938	98	584	1,027	**964,342**	West Virginia
70,405	60	....	150,945	13,106	305	....	118	2,284	3,423	**1,381,085**	North Carolina
46,078	185	....	30,959	5,871	225	....	....	651	576	**585,999**	South Carolina
80,947	158	6	157,133	23,981	809	....	62	2,838	2,546	**1,726,625**	Georgia
302,378	380	120	159,109	32,882	993	5,121	311	5,570	2,821	**2,716,666**	Florida
											East South Central:
87,194	....	....	65,029	9,375	180	198	22	2,042	716	**1,288,217**	Kentucky
179,067	109	105	128,259	22,995	331	....	163	2,792	1,803	**2,101,183**	Tennessee
99,596	377	30	64,530	13,316	533	1,214	136	2,533	1,816	**1,399,460**	Alabama
53,080	....	....	13,603	5,658	220	500	100	350	640	**439,224**	Mississippi
											West South Central:
65,955	40	....	28,968	6,958	218	30	....	757	1,121	**700,930**	Arkansas
141,885	448	81	140,893	18,854	611	500	3,290	4,819	1,403	**2,012,342**	Louisiana
273,689	396	....	70,138	16,166	805	3,020	429	2,227	1,086	**1,994,279**	Oklahoma
1,138,583	9,019	1,934	577,696	141,517	8,959	5,187	10,043	10,997	6,648	**9,085,996**	Texas
											Mountain:
42,902	34	74	20,262	6,198	378	151	12	1,538	249	**621,580**	Montana
15,525	50	....	14,218	5,900	101	21	....	177	240	**472,511**	Idaho
25,347	....	....	7,319	2,308	456	....	....	431	118	**294,662**	Wyoming
102,398	250	48	77,690	7,484	537	315	....	3,095	3,516	**1,425,496**	Colorado
54,829	....	....	8,590	4,892	348	75	....	330	185	**422,989**	New Mexico
24,638	....	257	31,994	10,930	611	4,715	134	2,989	1,095	**709,084**	Arizona
25,770	111	....	37,279	3,279	60	5,776	....	473	304	**714,656**	Utah
9,403	....	....	2,625	4,045	24	....	....	857	388	**279,571**	Nevada
											Pacific:
55,581	752	1,085	141,014	30,083	750	480	286	4,972	1,452	**2,344,628**	Washington
25,675	647	620	81,245	22,449	146	....	22	6,551	2,060	**1,756,990**	Oregon
341,381	4,350	3,646	942,546	172,329	2,469	28,375	61,740	57,246	24,675	**19,009,739**	California
295	....	....	210	95	17	....	....	....	16	**5,780**	Alaska
795	....	....	*60*	*93*	....	....	....	....	*6*	***27,300***	*Mutual Savings Banks* [1]

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

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	State or Territory
18,886	....	17	17,240	6,016	116	....	58	581	1,082	**436,731**	Connecticut—Dist. No. 2
164,811	314	68	148,038	49,784	694	483	136	11,932	3,336	**4,452,542**	New Jersey—Dist. No. 2
32,169	....	....	3,729	4,272	125	11	....	202	169	**374,589**	Kentucky—Dist. No. 4
102,742	10	752	219,380	47,855	511	1,498	280	11,004	4,829	**4,530,674**	Pennsylvania—Dist. No. 4
8,794	....	....	3,144	532	191	250	....	234	210	**134,988**	West Virginia—Dist. No. 4
99,847	448	81	125,248	14,812	506	500	3,290	3,925	1,124	**1,611,979**	Louisiana—Dist. No. 6
46,205	....	....	12,505	5,005	210	500	100	342	573	**369,660**	Mississippi—Dist. No. 6
123,174	....	....	77,743	15,375	141	....	47	1,798	1,229	**1,363,159**	Tennessee—Dist. No. 6
180,685	195	23	120,942	23,949	422	306	136	4,670	3,137	**2,957,592**	Indiana—Dist. No. 7
412,236	1,636	3,738	853,186	46,189	739	3,365	4,702	30,414	13,769	**13,801,891**	Illinois—Dist. No. 7
199,250	828	2,883	376,627	59,772	756	4,354	51	12,834	6,997	**6,838,885**	Michigan—Dist. No. 7
115,257	70	215	120,124	16,973	145	917	92	3,135	5,730	**2,376,808**	Wisconsin—Dist. No. 7
79,240	49	152	163,633	5,978	28	746	1,588	2,134	858	**1,487,004**	Missouri—Dist. No. 10
37,368	....	....	7,102	3,307	214	....	....	328	98	**273,766**	New Mexico—Dist. No. 10
266,390	371	....	69,709	15,926	805	3,020	429	2,227	1,076	**1,957,051**	Oklahoma—Dist. No. 10
20,251	....	145	27,989	10,237	372	4,715	134	2,620	1,003	**617,332**	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: 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.	Time deposits: Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total, incl. Alaska	**116,846,940**	**87,403,910**	**4,805,746**	**8,495,941**	**11,627,189**	**1,509,860**	**3,004,294**	**41,541,515**	**37,915,885**	**282,296**	**19,239**	**1,953,634**	**42,240**	**1,328,22**
Total, all States	**116,844,326**	**87,401,726**	**4,805,595**	**8,495,784**	**11,627,189**	**1,509,860**	**3,004,172**	**41,538,634**	**37,913,791**	**282,096**	**19,239**	**1,953,047**	**42,240**	**1,328,22**
New England:														
Maine	**254,594**	204,262	9,464	22,290	9,113	37	9,428	**157,474**	155,559	1,306	7	602	......	......
New Hampshire	**188,436**	147,990	8,298	13,622	11,113	......	7,413	**49,081**	48,708	285	15	73	......	......
Vermont	**83,318**	68,708	3,137	4,926	1,802	......	4,745	**84,002**	82,662	162	4	1,174	......	......
Massachusetts	**3,622,520**	2,788,811	147,059	198,777	348,481	29,420	109,972	**628,633**	585,115	8,443	1,624	7,622	154	25,67
Rhode Island	**459,942**	368,224	19,333	45,659	8,362	1,599	16,765	**286,892**	285,489	1,039	174	190	......	......
Connecticut	**1,382,506**	1,130,018	60,301	80,541	44,540	24	67,082	**338,745**	335,186	3,037	20	492	10	......
Middle Atlantic:														
New York	**29,041,410**	20,937,228	1,347,373	1,173,964	3,154,171	1,198,364	1,230,310	**6,359,293**	5,075,630	42,191	......	181,158	11,611	1,048,70
New Jersey	**3,040,392**	2,480,450	116,413	266,465	78,552	426	98,086	**2,030,610**	1,999,968	5,186	......	25,104	327	2
Pennsylvania	**7,585,737**	6,149,163	351,799	300,122	643,190	19,711	121,752	**3,099,268**	3,000,575	4,361	840	89,450	1,042	3,00
East North Central:														
Ohio	**5,705,930**	4,541,500	261,607	473,178	311,199	7,950	110,496	**2,884,129**	2,741,909	4,443	883	136,763	131	......
Indiana	**2,252,333**	1,630,922	88,930	374,162	108,242	595	49,482	**859,772**	851,589	4,102	2,246	1,712	123	......
Illinois	**10,047,933**	7,390,503	466,736	733,223	1,258,779	36,542	162,150	**3,500,762**	3,337,746	11,070	1,265	140,411	300	9,97
Michigan	**3,841,779**	3,022,303	224,510	311,834	204,336	6,535	72,261	**2,653,436**	2,545,195	3,097	55	104,800	289	......
Wisconsin	**1,563,650**	1,207,215	87,126	98,519	138,284	937	31,569	**839,137**	825,819	5,040	1,217	6,681	380	......
West North Central:														
Minnesota	**1,739,940**	1,158,144	79,931	175,289	300,253	3,973	22,350	**660,427**	645,902	948	70	13,201	306	......
Iowa	**1,060,406**	722,242	34,579	180,125	111,938	......	11,522	**351,584**	349,752	1,350	81	375	26	......
Missouri	**3,160,748**	2,145,951	138,706	167,161	682,239	4,242	22,449	**674,551**	661,872	3,295	556	8,703	125	......
North Dakota	**189,802**	154,999	6,422	15,978	8,689	......	3,714	**76,749**	75,677	312	6	754	......	......
South Dakota	**263,484**	198,371	7,701	45,544	8,920	......	2,948	**103,412**	96,005	1,025	2	6,380	......	......
Nebraska	**908,744**	644,831	32,657	89,868	130,565	30	10,793	**115,123**	114,874	109	29	111	......	......
Kansas	**1,083,368**	730,912	29,303	216,373	99,569	......	7,211	**173,082**	169,673	3,308	50	43	8	......
South Atlantic:														
Delaware	**329,327**	282,095	32,286	2,846	4,588	......	7,512	**50,907**	50,620	210	......	77	......	......
Maryland	**1,032,077**	767,849	49,702	119,367	87,040	1,258	6,861	**314,350**	297,945	6,224	6	10,155	20	......
District of Columbia	**979,817**	857,519	28,572	105	57,663	7,052	28,906	**268,102**	238,138	14,664	1,025	......	......	14,275
Virginia	**1,377,469**	1,045,340	51,197	104,856	149,450	241	26,385	**764,341**	685,553	17,038	2,237	58,533	980	......
West Virginia	**625,770**	470,708	22,847	66,260	44,497	......	21,458	**241,632**	239,116	413	298	1,485	320	......
North Carolina	**1,003,378**	692,466	38,765	82,824	153,403	428	35,492	**232,917**	168,570	4,402	7	58,204	1,734	......
South Carolina	**465,981**	356,350	17,485	62,606	16,430	5	13,110	**74,246**	68,349	5,093	7	522	275	......
Georgia	**1,332,354**	926,287	48,785	147,518	199,685	140	9,939	**241,809**	230,926	4,484	869	5,516	14	......
Florida	**2,028,446**	1,470,598	43,607	171,175	306,178	3,634	33,254	**489,594**	403,004	9,090	2,734	72,215	551	2,000
East South Central:														
Kentucky	**966,506**	745,859	37,194	49,234	124,625	44	9,550	**205,460**	191,880	3,347	15	10,138	80	......
Tennessee	**1,416,215**	908,663	38,713	168,409	283,851	1,427	15,152	**515,080**	488,958	3,779	176	20,670	1,497	......
Alabama	**1,002,563**	772,050	34,191	105,078	80,734	324	10,186	**276,302**	271,099	3,973	27	608	595	......
Mississippi	**332,986**	213,343	8,200	64,494	44,927	......	2,022	**69,104**	66,844	2,245	......	15	......	......
West South Central:														
Arkansas	**518,598**	387,050	9,842	58,108	59,871	......	3,727	**122,726**	120,570	754	25	1,237	140	......
Louisiana	**1,583,228**	960,731	33,977	335,896	218,825	7,843	25,956	**290,890**	271,327	2,247	57	8,239	770	8,250
Oklahoma	**1,596,878**	1,125,470	57,127	170,254	213,594	209	30,224	**225,113**	213,730	5,289	97	5,009	988	......
Texas	**7,080,650**	5,119,622	181,431	437,356	1,224,663	19,435	98,143	**1,279,547**	1,001,462	21,134	1,172	249,699	6,080	......
Mountain:														
Montana	**454,761**	347,372	10,692	63,292	26,263	......	7,142	**126,932**	126,213	264	3	447	5	......
Idaho	**298,317**	230,505	6,965	54,250	3,198	......	3,399	**143,063**	141,827	1,202	11	23	......	......
Wyoming	**200,236**	148,415	5,368	34,509	9,985	......	1,959	**71,352**	64,935	1,418	18	4,981	......	......
Colorado	**1,002,924**	772,260	37,394	75,863	106,045	116	11,246	**310,016**	292,804	2,705	10	14,497	......	......
New Mexico	**306,066**	206,391	12,479	71,642	11,961	......	3,593	**90,134**	72,321	1,877	11	15,925	......	......
Arizona	**485,137**	378,629	10,430	75,672	7,014	3,272	10,120	**164,988**	162,142	2,353	10	483	......	......
Utah	**463,625**	339,817	11,850	69,840	38,086	2	4,030	**201,301**	196,674	2,350	1,020	1,007	250	......
Nevada	**171,582**	123,734	4,869	38,207	1,916	......	2,856	**88,732**	84,421	1,758	......	2,553	......	......
Pacific:														
Washington	**1,495,283**	1,183,232	50,811	165,864	70,201	7,166	18,009	**648,313**	635,790	4,238	14	1,356	415	6,500
Oregon	**978,318**	785,227	28,277	109,623	26,236	1,669	27,286	**617,014**	579,715	229	13	37,007	50	......
California	**9,838,862**	7,961,397	371,154	603,016	393,923	145,215	364,157	**7,488,507**	6,563,953	55,207	233	646,647	12,644	209,823
Alaska	**2,614**	2,184	151	157	......	......	122	**2,881**	2,094	200	......	587	......	......
Mutual Savings Banks[1]	***182***	*74*	*8*	*100*	......	......	......	***24,761***	*24,758*	......	......	*3*	......	......

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	**278,353**	230,959	11,307	15,005	9,036	......	12,046	**121,203**	120,833	65	20	285	......	......
New Jersey—Dist. No. 2	**2,424,521**	1,982,627	94,485	185,521	74,528	426	86,934	**1,679,575**	1,657,450	2,692	......	19,095	313	25
Kentucky—Dist. No. 4	**246,231**	215,325	6,414	16,937	5,326	......	2,229	**90,330**	85,290	2		4,958	80	......
Pennsylvania—Dist. No. 4	**2,861,774**	2,374,637	147,729	94,956	205,955	2,446	36,051	**1,155,690**	1,124,582	283	185	29,633	1,007	......
West Virginia—Dist. No. 4	**80,034**	59,613	5,047	8,757	2,542	......	4,075	**36,398**	35,562	35	10	791	......	......
Louisiana—Dist. No. 6	**1,274,664**	762,320	25,289	283,733	185,628	7,843	9,851	**229,281**	209,823	2,152	47	8,239	770	8,250
Mississippi—Dist. No. 6	**280,029**	170,285	6,871	57,249	43,962	......	1,662	**58,166**	56,308	1,853	......	5	......	......
Tennessee—Dist. No. 6	**894,590**	577,142	27,801	121,506	155,999	......	12,142	**366,087**	341,556	2,929	173	19,932	1,497	......
Indiana—Dist. No. 7	**1,981,999**	1,431,969	80,071	331,382	93,215	595	44,767	**767,417**	760,249	3,658	2,226	1,186	98	......
Illinois—Dist. No. 7	**9,484,311**	6,988,119	453,775	664,823	1,183,716	36,542	157,336	**3,257,064**	3,123,547	10,328	1,215	111,704	300	9,970
Michigan—Dist. No. 7	**3,756,407**	2,955,650	220,797	299,036	204,089	6,535	70,300	**2,548,188**	2,440,910	2,918	30	104,041	289	......
Wisconsin—Dist. No. 7	**1,447,584**	1,112,604	82,531	86,423	134,952	937	30,137	**749,852**	737,316	5,015	997	6,144	380	......
Missouri—Dist. No. 10	**1,209,648**	724,521	36,864	64,634	373,692	2,125	7,812	**162,661**	160,725	108	12	1,816	......	......
New Mexico—Dist. No. 10	**187,933**	111,634	10,101	53,239	10,720	......	2,239	**68,121**	56,601	1,100	11	10,409	......	......
Oklahoma—Dist. No. 10	**1,570,279**	1,105,382	56,861	165,139	212,839	209	29,849	**217,837**	206,525	5,285	97	4,947	983	......
Arizona—Dist. No. 12	**421,956**	327,355	9,351	67,106	7,014	3,230	7,900	**143,127**	140,287	2,353	10	477	......	......

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

OF BANKS ON JUNE 30, 1956, BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 20)	Demand deposits adjusted (see footnote on page 1)	State or Territory
158,388,455	**302,023**	**508,127**	**2,327,965**	**161,526,570**	**4,016,056**	**6,557,416**	**2,363,237**	**356,443**	**13,293,152**	**99,324,944**	**88,139,425**	**Total, including Alaska**
158,382,960	**302,023**	**508,127**	**2,327,962**	**161,521,072**	**4,015,853**	**6,557,361**	**2,363,213**	**356,443**	**13,292,870**	**99,322,835**	**88,137,172**	**Total, all States**
												New England:
412,068	200	....	4,435	**416,703**	14,369	15,372	9,744	1,237	**40,722**	217,330	218,481	Maine
237,517	1,404	....	1,176	**240,097**	6,344	12,765	6,583	1,462	**27,154**	158,226	153,046	New Hampshire
167,320	111	....	2,028	**169,459**	5,967	6,856	3,886	1,320	**18,029**	68,133	73,379	Vermont
4,251,153	6,484	23,780	62,467	**4,343,884**	117,538	229,995	71,021	19,573	**438,127**	3,198,615	2,776,098	Massachusetts
746,834	....	1,577	9,798	**758,209**	16,130	33,790	13,725	65	**63,710**	414,634	399,785	Rhode Island
1,721,251	200	61	21,075	**1,742,587**	50,458	64,677	23,370	4,026	**142,531**	1,181,354	1,169,137	Connecticut
												Middle Atlantic:
35,400,703	64,995	374,833	909,409	**36,749,940**	1,006,100	1,795,023	608,606	32,501	**3,442,230**	25,204,413	19,814,904	New York
5,071,002	3,995	136	45,209	**5,120,342**	120,545	184,608	66,360	12,605	**384,118**	2,646,367	2,666,221	New Jersey
10,685,005	87,862	17,096	110,309	**10,900,272**	305,147	699,788	167,178	17,234	**1,189,347**	6,584,174	5,926,325	Pennsylvania
												East North Central:
8,590,059	5,366	105	89,940	**8,685,470**	204,085	332,706	109,654	6,898	**653,343**	4,928,820	4,682,431	Ohio
3,112,105	450	136	26,658	**3,139,349**	59,673	93,241	54,109	7,516	**214,539**	1,908,766	1,917,461	Indiana
13,548,695	2,750	4,928	112,781	**13,669,154**	342,097	454,135	131,668	83,226	**1,011,126**	8,689,917	7,406,003	Illinois
6,495,215	32,750	51	86,893	**6,614,909**	132,484	202,083	82,804	15,003	**432,374**	3,253,978	3,028,139	Michigan
2,402,787	5,400	92	16,827	**2,425,106**	47,221	87,436	35,657	4,715	**175,029**	1,309,310	1,214,815	Wisconsin
												West North Central:
2,400,367	32,650	1,020	31,209	**2,465,246**	62,731	88,546	37,122	11,843	**200,242**	1,432,580	1,165,992	Minnesota
1,411,990	175	73	4,198	**1,416,436**	28,273	51,260	31,186	5,564	**116,283**	898,915	858,135	Iowa
3,835,299	1,645	3,470	35,767	**3,876,181**	97,227	124,760	72,774	5,981	**300,742**	2,650,199	2,018,622	Missouri
266,551	1,775	....	2,751	**271,077**	5,850	8,476	5,021	894	**20,241**	169,958	170,157	North Dakota
366,896	1,100	5	2,695	**370,696**	7,153	12,273	6,845	1,431	**27,702**	231,344	240,827	South Dakota
1,023,867	14,206	5	4,555	**1,042,633**	26,395	34,591	18,900	6,058	**85,944**	774,819	686,521	Nebraska
1,256,450	300	....	5,935	**1,262,685**	27,272	44,447	26,402	2,286	**100,407**	915,184	923,188	Kansas
												South Atlantic:
380,234	....	....	5,403	**385,637**	10,978	26,550	5,557	66	**43,151**	279,937	267,119	Delaware
1,346,427	900	72	9,105	**1,356,504**	25,521	60,157	15,752	6,594	**108,024**	885,745	812,817	Maryland
1,247,919	900	....	9,666	**1,258,485**	27,650	51,350	15,464	4,078	**98,542**	865,115	820,561	District of Columbia
2,141,810	7,490	333	18,789	**2,168,422**	55,375	89,812	32,726	4,635	**182,548**	1,128,875	1,043,948	Virginia
867,402	1,250	98	5,169	**873,919**	24,311	43,071	18,332	4,709	**90,423**	516,383	524,354	West Virginia
1,236,295	15,667	118	23,351	**1,275,431**	22,010	66,590	13,957	3,097	**105,654**	782,028	659,837	North Carolina
540,227	....	....	4,859	**545,086**	11,511	20,687	6,955	1,760	**40,913**	388,944	401,107	South Carolina
1,574,163	1,250	62	20,380	**1,595,855**	36,245	59,055	21,983	13,487	**130,770**	1,094,274	926,611	Georgia
2,518,040	240	311	24,010	**2,542,601**	67,660	72,326	23,400	10,679	**174,065**	1,566,959	1,515,918	Florida
												East South Central:
1,171,966	290	22	10,169	**1,182,447**	29,320	56,372	18,320	1,758	**105,770**	814,283	739,614	Kentucky
1,931,295	....	163	18,216	**1,949,674**	46,185	76,969	24,639	3,716	**151,509**	1,108,889	963,965	Tennessee
1,278,865	....	136	12,784	**1,291,785**	32,225	50,313	20,254	4,883	**107,675**	838,437	822,784	Alabama
402,090	100	100	2,304	**404,594**	9,440	22,910	2,161	119	**34,630**	266,303	266,256	Mississippi
												West South Central:
641,324	....	....	3,409	**644,733**	16,905	24,533	13,053	1,706	**56,197**	423,675	419,917	Arkansas
1,874,118	....	3,876	11,782	**1,889,776**	35,111	61,229	25,613	613	**122,566**	1,300,450	1,181,690	Louisiana
1,821,991	300	429	9,188	**1,831,908**	46,770	68,000	43,018	4,583	**162,371**	1,253,051	1,255,810	Oklahoma
8,360,197	1,794	11,232	43,830	**8,417,053**	251,506	288,300	107,553	21,584	**668,943**	5,364,371	5,077,425	Texas
												Mountain:
581,693	650	12	5,208	**587,563**	11,953	13,887	7,565	612	**34,017**	391,597	397,544	Montana
441,380	750	....	2,733	**444,863**	11,415	12,800	3,303	130	**27,648**	268,574	273,936	Idaho
271,588	850	....	1,569	**274,007**	3,733	10,458	5,241	1,223	**20,655**	167,570	177,564	Wyoming
1,312,940	453	....	10,488	**1,323,881**	31,715	43,316	21,657	4,927	**101,615**	822,836	781,679	Colorado
396,200	1,000	....	2,382	**399,582**	7,915	7,845	3,122	4,525	**23,407**	242,647	273,036	New Mexico
650,125	....	134	9,644	**659,903**	17,355	24,725	7,101	....	**49,181**	428,505	432,427	Arizona
664,926	....	....	6,813	**671,739**	14,153	16,560	10,689	1,515	**42,917**	400,576	376,408	Utah
260,314	....	....	2,112	**262,426**	6,930	6,430	3,735	50	**17,145**	159,554	162,172	Nevada
												Pacific:
2,143,596	4,200	286	25,383	**2,173,465**	51,813	81,072	37,128	1,150	**171,163**	1,298,688	1,226,091	Washington
1,595,332	....	22	31,086	**1,626,440**	42,235	52,990	35,113	212	**130,550**	871,398	840,891	Oregon
17,327,369	121	63,353	412,015	**17,802,858**	384,854	572,226	237,207	12,594	**1,206,881**	8,556,135	7,986,024	California
5,495	....	....	3	**5,498**	203	55	24	....	**282**	2,109	2,253	Alaska
24,943	....	....	*108*	***25,051***	....	*1,954*	*236*	*59*	***2,249***	....	....	*Mutual Savings Banks*[1]

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve	Demand deposits adjusted	State or Territory
399,556	....	58	3,741	**403,355**	11,892	15,727	5,151	606	**33,376**	242,227	240,770	Connecticut—Dist. No. 2
4,104,096	1,500	136	39,889	**4,145,621**	97,744	144,637	54,085	10,455	**306,921**	2,111,672	2,107,044	New Jersey—Dist. No. 2
336,561	250	....	1,931	**338,742**	10,215	16,801	7,950	881	**35,847**	210,333	230,762	Kentucky—Dist. No. 4
4,017,464	180	280	40,927	**4,058,851**	123,187	303,121	40,912	4,603	**471,823**	2,539,652	2,286,264	Pennsylvania—Dist. No. 4
116,432	900	....	958	**118,290**	4,705	8,350	2,426	1,217	**16,698**	68,096	69,301	West Virginia—Dist. No. 4
1,503,945	....	3,876	9,032	**1,516,853**	24,701	47,303	22,514	608	**95,126**	1,049,569	930,656	Louisiana—Dist. No. 6
338,195	....	100	2,184	**340,479**	7,865	19,669	1,630	17	**29,181**	221,319	216,691	Mississippi—Dist. No. 6
1,260,677	....	47	12,799	**1,273,523**	29,850	42,039	15,116	2,631	**89,636**	693,673	633,047	Tennessee—Dist. No. 6
2,749,416	450	136	23,411	**2,773,413**	50,998	80,136	46,790	6,255	**184,179**	1,680,392	1,687,176	Indiana—Dist. No. 7
12,741,375	2,150	4,762	109,318	**12,857,605**	326,587	427,262	114,255	76,182	**944,286**	8,218,889	6,957,092	Illinois—Dist. No. 7
6,304,595	32,750	51	86,382	**6,423,778**	127,494	195,336	78,473	13,804	**415,107**	3,180,530	2,948,359	Michigan—Dist. No. 7
2,197,436	5,400	92	15,441	**2,218,369**	42,796	79,569	31,955	4,119	**158,439**	1,212,855	1,109,040	Wisconsin—Dist. No. 7
1,372,309	....	1,588	8,033	**1,381,930**	28,585	50,964	21,287	4,238	**105,074**	966,830	633,334	Missouri—Dist. No. 10
256,054	1,000	....	2,191	**259,245**	4,975	4,850	1,545	3,151	**14,521**	143,463	160,010	New Mexico—Dist. No. 10
1,788,116	300	429	9,018	**1,797,863**	46,060	66,904	41,946	4,278	**159,188**	1,234,180	1,230,661	Oklahoma—Dist. No. 10
565,083	....	134	8,707	**573,924**	14,855	22,225	6,328	....	**43,408**	373,716	374,372	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, JUNE 30, 1956

[In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves [1]	Net demand deposits subject to reserve	Time deposits	Reserves with Federal Reserve Banks [2]			Ratio of total reserves to net demand plus time deposits (per cent)	Ratio of required reserves to net demand plus time deposits (per cent)
					Total	Required	Excess		
All member banks	**116,846,940**	**17,521,996**	**99,324,944**	**41,541,515**	**18,233,783**	**18,416,810**	**−183,027**	**12.9**	**13.1**
Central reserve city banks[3]	30,653,043	4,105,443	26,547,600	4,752,770	**5,446,017**	5,547,158	−101,141	17.4	17.7
Reserve city banks[3]	45,588,819	7,306,594	38,282,225	16,802,954	**7,471,490**	7,730,948	−259,458	13.6	14.0
Country banks[3]	40,605,078	6,109,959	34,495,119	19,985,791	**5,316,276**	5,138,704	177,572	9.8	9.4
All member banks, by districts:									
Boston	5,712,963	716,898	4,996,065	1,423,624	**834,094**	791,009	43,085	13.0	12.3
New York	31,744,284	4,185,972	27,558,312	8,160,071	**5,350,526**	5,454,711	−104,185	15.0	15.3
Philadelphia	5,669,161	810,007	4,859,154	2,345,520	**863,444**	851,119	12,325	12.0	11.8
Cleveland	8,893,969	1,147,068	7,746,901	4,166,547	**1,438,063**	1,434,863	3,200	12.1	12.0
Richmond	5,404,458	905,464	4,498,994	1,859,190	**808,537**	770,558	37,979	12.7	12.1
Atlanta	6,812,646	1,348,415	5,464,231	1,661,239	**879,123**	881,233	−2,110	12.3	12.4
Chicago	17,730,707	2,539,126	15,191,581	7,674,105	**2,813,384**	2,926,122	−112,738	12.3	12.8
St. Louis	4,598,511	727,915	3,870,596	1,245,730	**682,740**	651,280	31,460	13.3	12.7
Minneapolis	2,849,425	454,043	2,395,382	1,162,053	**368,394**	402,308	−33,914	10.4	11.3
Kansas City	6,163,132	1,138,250	5,024,882	1,118,192	**855,450**	822,056	33,394	13.9	13.4
Dallas	7,597,127	1,809,031	5,788,096	1,392,306	**954,837**	932,340	22,497	13.3	13.0
San Francisco	13,670,557	1,739,807	11,930,750	9,332,938	**2,385,191**	2,499,211	−114,020	11.2	11.8
Central reserve city banks:									
New York	24,336,739	3,293,218	21,043,521	3,438,499	**4,330,553**	4,380,629	−50,076	17.7	17.9
Chicago	6,316,304	812,225	5,504,079	1,314,271	**1,115,464**	1,166,529	−51,065	16.4	17.1
Reserve city banks, by districts:									
Boston	2,251,037	246,043	2,004,994	229,159	**388,789**	372,357	16,432	17.4	16.7
New York	1,078,210	141,062	937,148	499,546	**183,180**	193,664	−10,484	12.8	13.5
Philadelphia	2,948,875	436,471	2,512,404	351,472	**462,581**	469,806	−7,225	16.2	16.4
Cleveland	5,675,193	726,741	4,948,452	2,001,565	**965,036**	990,800	−25,764	13.9	14.3
Richmond	2,741,234	445,900	2,295,334	610,470	**460,285**	443,683	16,602	15.8	15.3
Atlanta	3,008,449	634,054	2,374,395	541,677	**439,941**	454,475	−14,534	15.1	15.6
Chicago	5,512,928	861,248	4,651,680	2,628,251	**903,139**	968,715	−65,576	12.4	13.3
St. Louis	2,495,553	420,183	2,075,370	428,725	**403,983**	395,003	8,980	16.1	15.8
Minneapolis	1,171,538	225,547	945,991	207,328	**135,411**	180,645	−45,234	11.7	15.7
Kansas City	3,377,216	657,869	2,719,347	469,883	**502,878**	512,976	−10,098	15.8	16.1
Dallas	3,864,162	1,061,617	2,802,545	781,577	**531,254**	543,537	−12,283	14.8	15.2
San Francisco	11,464,424	1,449,859	10,014,565	8,053,301	**2,095,013**	2,205,287	−110,274	11.6	12.2
Country banks, by districts:									
Boston	3,461,926	470,855	2,991,071	1,194,465	**445,305**	418,652	26,653	10.6	10.0
New York	6,329,335	751,692	5,577,643	4,222,026	**836,793**	880,418	−43,625	8.5	9.0
Philadelphia	2,720,286	373,536	2,346,750	1,994,048	**400,863**	381,313	19,550	9.2	8.8
Cleveland	3,218,776	420,327	2,798,449	2,164,982	**473,027**	444,063	28,964	9.5	8.9
Richmond	2,663,224	459,564	2,203,660	1,248,720	**348,252**	326,875	21,377	10.1	9.5
Atlanta	3,804,197	714,361	3,089,836	1,119,562	**439,182**	426,758	12,424	10.4	10.1
Chicago	5,901,475	865,653	5,035,822	3,731,583	**794,781**	790,878	3,903	9.1	9.0
St. Louis	2,102,958	307,732	1,795,226	817,005	**278,757**	256,277	22,480	10.7	9.8
Minneapolis	1,677,887	228,496	1,449,391	954,725	**232,983**	221,663	11,320	9.7	9.2
Kansas City	2,785,916	480,381	2,305,535	648,309	**352,572**	309,080	43,492	11.9	10.5
Dallas	3,732,965	747,414	2,985,551	610,729	**423,583**	388,803	34,780	11.8	10.8
San Francisco	2,206,133	289,948	1,916,185	1,279,637	**290,178**	293,924	−3,746	9.1	9.2

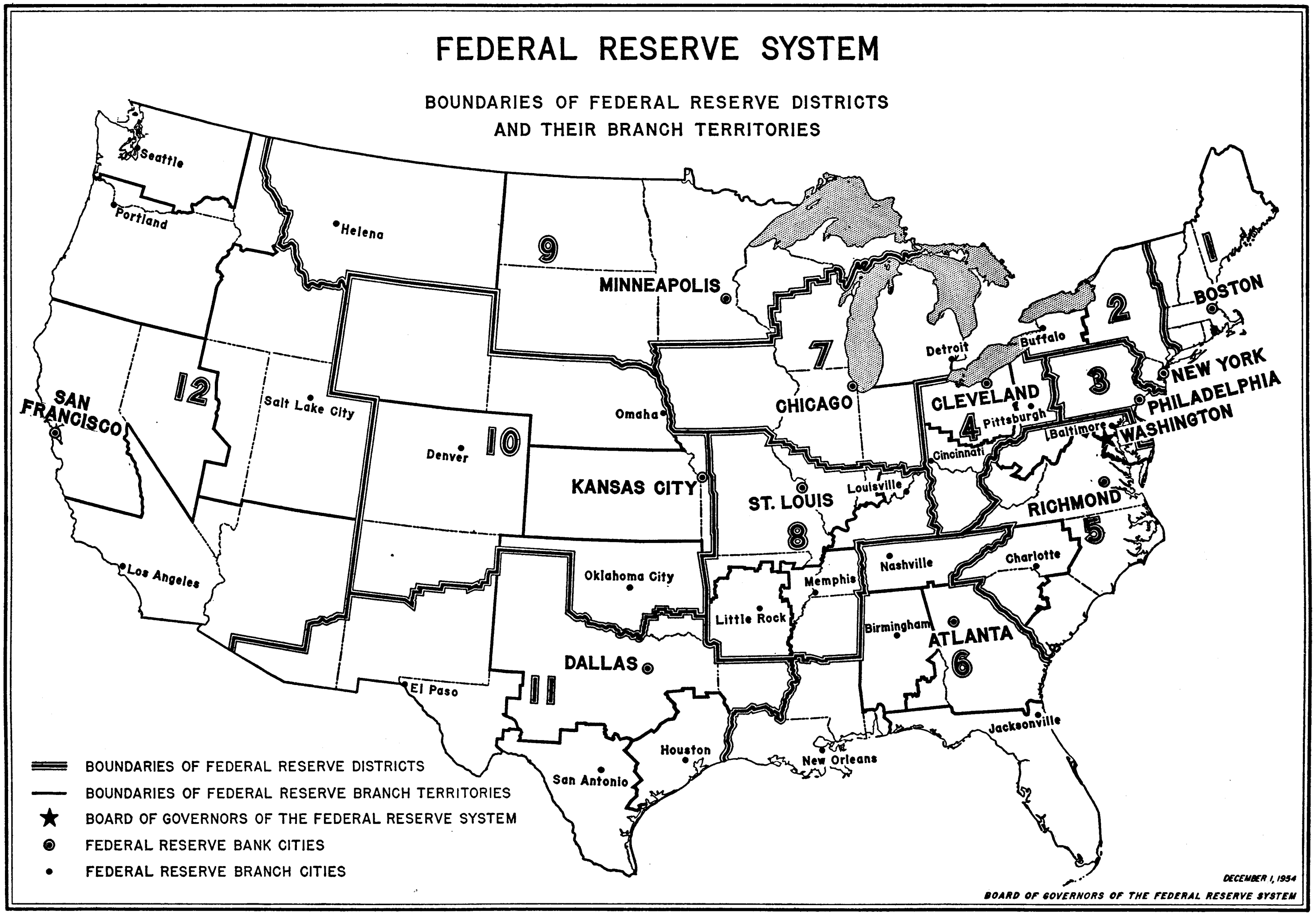
[1] Demand balances with banks in United States, except private banks and American branches of foreign banks, plus cash items in process of collection. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" is accounted for by an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

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

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

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

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


FEDERAL RESERVE SYSTEM
BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES
1
BOSTON
2
NEW YORK
Buffalo
3
PHILADELPHIA
4
CLEVELAND
Pittsburgh
Cincinnati
5
RICHMOND
Baltimore
Charlotte
WASHINGTON
6
ATLANTA
Birmingham
Nashville
Jacksonville
New Orleans
7
CHICAGO
Detroit
8
ST. LOUIS
Louisville
Memphis
Little Rock
9
MINNEAPOLIS
Helena
10
KANSAS CITY
Omaha
Denver
Oklahoma City
11
DALLAS
El Paso
Houston
San Antonio
12
SAN FRANCISCO
Seattle
Portland
Salt Lake City
Los Angeles
BOUNDARIES OF FEDERAL RESERVE DISTRICTS
BOUNDARIES OF FEDERAL RESERVE BRANCH TERRITORIES
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
FEDERAL RESERVE BANK CITIES
FEDERAL RESERVE BRANCH CITIES
DECEMBER 1, 1954
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM