



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

**NUMBER 142**

**CONDITION OF MEMBER BANKS**

**December 31, 1956**

**BOARD OF GOVERNORS  
OF THE FEDERAL RESERVE SYSTEM  
WASHINGTON**

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

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

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

# MEMBER BANK CALL REPORT

## ASSETS AND LIABILITIES OF MEMBER BANKS ON DECEMBER 31, 1956 COMPARED WITH SEPTEMBER 26, 1956 AND DECEMBER 31, 1955

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	December 31, 1956	September 26, 1956	December 31, 1955	September 26, 1956	December 31, 1955
<b>ASSETS</b>					
<b>Loans and investments.</b>	<b>138,767,502</b>	<b>136,153,804</b>	<b>135,359,650</b>	<b>+2,613,698</b>	<b>+3,407,852</b>
Loans (including overdrafts)	78,033,610	76,305,264	70,982,172	+1,728,346	+7,051,438
United States Government direct obligations	47,563,333	46,343,006	50,687,953	+1,220,327	-3,124,620
Obligations guaranteed by United States Government	11,872	11,429	9,251	+443	+2,621
Obligations of States and political subdivisions	10,493,528	10,686,714	10,444,135	-193,186	+49,393
Other bonds, notes, and debentures	2,250,242	2,396,803	2,843,352	-146,561	-593,110
Corporate stocks (including Federal Reserve Bank stock)	414,917	410,588	392,787	+4,329	+22,130
<b>Reserves, cash, and bank balances.</b>	<b>42,906,094</b>	<b>36,817,477</b>	<b>41,415,644</b>	<b>+6,088,617</b>	<b>+1,490,450</b>
Reserve with Federal Reserve Banks	18,707,348	18,501,710	18,722,421	+205,638	-15,073
Cash in vault	2,487,063	2,295,875	2,019,213	+191,188	+467,850
Demand balances with banks in United States (except private banks and American branches of foreign banks)	8,095,910	6,400,835	7,585,414	+1,695,075	+510,496
Other balances with banks in United States	27,749	27,845	26,855	-96	+894
Balances with banks in foreign countries	58,550	120,300	96,936	-61,730	-38,386
Cash items in process of collection	13,529,474	9,470,912	12,964,805	+4,058,562	+564,669
Due from own foreign branches	83,958	78,611	65,832	+5,347	+18,126
Bank premises owned and furniture and fixtures	1,603,510	1,568,332	1,443,818	+35,178	+159,692
Other real estate owned	40,096	39,584	29,584	+512	+10,512
Investments and other assets indirectly representing bank premises or other real estate	116,645	111,886	106,792	+4,759	+9,853
Customers' liability on acceptances	704,986	589,127	422,210	+115,859	+282,776
Income accrued but not yet collected	386,181	385,655	369,606	+526	+16,575
Other assets	265,430	238,840	201,126	+26,590	+64,304
<b>Total assets.</b>	<b>184,874,402</b>	<b>175,983,316</b>	<b>179,414,262</b>	<b>+8,891,086</b>	<b>+5,460,140</b>
<b>LIABILITIES</b>					
<b>Demand deposits.</b>	<b>125,708,473</b>	<b>115,791,920</b>	<b>123,238,555</b>	<b>+9,916,553</b>	<b>+2,469,918</b>
Individuals, partnerships, and corporations	95,163,388	87,859,063	93,686,682	+7,304,325	+1,476,706
United States Government	3,292,093	4,537,963	3,326,705	-1,245,870	-34,612
States and political subdivisions	8,210,716	7,683,727	8,074,602	+526,989	+136,114
Banks in United States	13,817,890	11,400,253	13,001,524	+2,417,637	+816,366
Banks in foreign countries	1,748,982	1,615,194	1,510,697	+133,788	+238,285
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,475,404	2,695,720	3,638,345	+779,684	-162,941
<b>Time deposits.</b>	<b>42,197,106</b>	<b>41,823,096</b>	<b>40,518,171</b>	<b>+374,910</b>	<b>+1,678,935</b>
Individuals, partnerships, and corporations	38,769,135	38,263,540	36,972,332	+505,595	+1,796,803
United States Government	281,652	281,828	307,725	-176	-26,073
Postal savings	19,135	19,240	19,484	-105	-349
States and political subdivisions	1,838,587	1,912,765	1,865,438	-74,178	-26,851
Banks in United States	38,969	41,828	38,181	-2,859	+788
Banks in foreign countries	1,249,628	1,303,895	1,315,011	-54,267	-65,383
<b>Total deposits.</b>	<b>167,905,579</b>	<b>157,615,016</b>	<b>163,756,726</b>	<b>+10,290,563</b>	<b>+4,148,853</b>
Due to own foreign branches	614,059	676,905	553,269	-62,846	+60,790
Bills payable, rediscounts, and other liabilities for borrowed money	47,932	1,532,125	137,385	-1,484,173	-89,433
Acceptances outstanding	735,456	614,515	451,287	+120,941	+284,169
Dividends declared but not yet payable	88,553	65,506	84,385	+23,047	+4,168
Income collected but not yet earned	748,101	755,687	644,525	-7,586	+103,576
Expenses accrued and unpaid	774,794	848,861	722,700	-74,067	+52,094
Other liabilities	305,154	305,123	280,654	+31	+24,500
<b>Total liabilities.</b>	<b>171,219,648</b>	<b>162,413,738</b>	<b>166,630,931</b>	<b>+8,805,910</b>	<b>+4,588,717</b>
<b>CAPITAL ACCOUNTS</b>					
Capital	4,117,435	4,053,539	3,862,171	+63,896	+255,264
Surplus	6,795,628	6,625,101	6,294,687	+170,527	+500,941
Undivided profits	2,391,099	2,533,069	2,264,160	-141,970	+126,939
Other capital accounts	350,592	357,869	362,313	-7,277	-11,721
<b>Total capital accounts.</b>	<b>13,654,754</b>	<b>13,569,578</b>	<b>12,783,331</b>	<b>+85,176</b>	<b>+871,423</b>
<b>Total liabilities and capital accounts.</b>	<b>184,874,402</b>	<b>175,983,316</b>	<b>179,414,262</b>	<b>+8,891,086</b>	<b>+5,460,140</b>
<b>MEMORANDA</b>					
Net demand deposits subject to reserve (see page 18)	104,084,331	99,922,093	102,690,086	+4,162,238	+1,394,245
Demand deposits adjusted <sup>1</sup>	93,320,034	88,767,598	92,434,824	+4,552,436	+885,210
Pledged assets (and securities loaned)	18,776,610	20,128,361	18,784,255	-1,351,751	-7,645
Number of banks	6,462	6,488	6,543	-26	-81

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES**  
**DECEMBER 31, 1951 TO DECEMBER 31, 1956**

[Amounts in thousands of dollars]

	1951 Dec. 31	1952 Dec. 31	1953 Dec. 31	1954 Dec. 31	1955 Dec. 31	1956 Sept. 26	1956 Dec. 31
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>112,247,105</b>	<b>119,547,412</b>	<b>122,421,613</b>	<b>131,601,524</b>	<b>135,359,650</b>	<b>136,153,804</b>	<b>138,767,502</b>
Loans (including overdrafts)	49,560,596	55,033,612	57,762,037	60,249,690	70,982,172	76,305,264	78,033,610
United States Government direct obligations	51,605,887	52,743,575	52,571,395	57,789,056	50,687,953	46,343,006	47,563,333
Obligations guaranteed by United States Government	15,260	19,295	31,321	20,165	9,251	11,429	11,872
Obligations of States and political subdivisions	7,527,790	8,408,621	8,871,426	10,448,648	10,444,135	10,686,714	10,493,528
Other bonds, notes, and debentures	3,223,252	3,010,078	2,841,332	2,728,729	2,843,352	2,396,803	2,250,242
Corporate stocks (including Federal Reserve Bank stock)	314,320	332,231	344,102	365,236	392,787	410,588	414,917
<b>Reserves, cash, and bank balances</b>	<b>39,252,126</b>	<b>39,254,535</b>	<b>39,381,408</b>	<b>38,075,564</b>	<b>41,415,644</b>	<b>36,817,477</b>	<b>42,906,094</b>
Reserve with Federal Reserve Banks	19,911,777	19,810,476	19,996,858	18,734,993	18,722,421	18,501,710	18,707,348
Cash in vault	2,061,866	2,080,744	1,869,961	1,842,579	2,019,213	2,295,875	2,487,063
Demand balances with banks in United States (except private banks and American branches of foreign banks)	7,435,198	7,349,051	7,527,787	7,583,552	7,585,414	6,400,835	8,095,910
Other balances with banks in United States	27,582	28,812	26,603	29,617	26,855	27,845	27,749
Balances with banks in foreign countries	48,608	74,653	63,150	117,618	96,936	120,300	58,550
Cash items in process of collection	9,767,095	9,910,799	9,897,049	9,767,205	12,964,805	9,470,912	13,529,474
Due from own foreign branches	69,524	47,666	37,837	74,453	65,832	78,611	83,958
Bank premises owned and furniture and fixtures	1,023,130	1,100,420	1,178,677	1,292,385	1,443,818	1,568,332	1,603,510
Other real estate owned	21,171	25,336	34,006	20,589	29,584	39,584	40,096
Investments and other assets indirectly representing bank premises or other real estate	91,017	86,169	80,375	88,944	106,792	111,886	116,645
Customers' liability on acceptances	325,456	323,972	375,227	579,642	422,210	589,127	704,986
Income accrued but not yet collected	268,162	290,796	333,150	352,558	369,606	385,655	386,181
Other assets	141,478	149,940	140,255	155,926	201,126	238,840	265,430
<b>Total assets</b>	<b>153,439,169</b>	<b>160,826,246</b>	<b>163,982,548</b>	<b>172,241,585</b>	<b>179,414,262</b>	<b>175,983,316</b>	<b>184,874,402</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>109,970,466</b>	<b>114,045,008</b>	<b>113,929,894</b>	<b>117,826,391</b>	<b>123,238,555</b>	<b>115,791,920</b>	<b>125,708,473</b>
Individuals, partnerships, and corporations	83,240,152	85,680,237	85,710,678	88,858,664	93,686,682	87,859,063	95,163,388
United States Government	3,100,730	4,566,950	3,756,360	3,714,926	3,326,705	4,537,963	3,292,093
States and political subdivisions	6,665,709	7,029,457	7,530,303	7,780,934	8,074,602	7,683,727	8,210,716
Banks in United States	12,634,017	12,593,672	12,858,318	13,014,761	13,001,524	11,400,253	13,817,890
Banks in foreign countries	1,368,777	1,431,081	1,291,105	1,493,092	1,510,697	1,615,194	1,748,982
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,961,081	2,743,611	2,783,130	2,964,014	3,638,345	2,695,720	3,475,404
<b>Time deposits</b>	<b>31,045,022</b>	<b>33,482,402</b>	<b>36,234,225</b>	<b>39,425,329</b>	<b>40,518,171</b>	<b>41,823,096</b>	<b>42,197,106</b>
Individuals, partnerships, and corporations	29,128,499	31,266,362	33,310,562	35,650,129	36,972,332	38,263,540	38,765,135
United States Government	243,210	302,812	290,403	314,566	307,725	281,828	281,652
Postal savings	13,557	17,723	17,709	19,292	19,484	19,240	19,135
States and political subdivisions	1,237,846	1,303,176	1,594,503	1,965,985	1,865,438	1,912,765	1,838,587
Banks in United States	22,357	32,259	37,608	63,573	38,181	41,828	38,969
Banks in foreign countries	399,553	560,070	983,440	1,411,784	1,315,011	1,303,895	1,249,628
<b>Total deposits</b>	<b>141,015,488</b>	<b>147,527,410</b>	<b>150,164,119</b>	<b>157,251,720</b>	<b>163,756,726</b>	<b>157,615,016</b>	<b>167,905,579</b>
Due to own foreign branches	714,706	660,869	569,952	508,511	553,269	676,905	614,059
Bills payable, rediscounts, and other liabilities for borrowed money	25,612	164,581	42,839	15,304	137,385	1,532,125	47,952
Acceptances outstanding	352,668	343,277	400,234	608,346	451,287	614,515	735,456
Dividends declared but not yet payable	60,754	63,485	73,321	80,642	84,385	65,506	88,553
Income collected but not yet earned	270,139	406,393	470,862	478,344	644,525	755,687	748,101
Expenses accrued and unpaid	570,879	671,953	755,555	888,524	722,700	848,861	774,794
Other liabilities	210,436	227,497	189,726	200,476	280,654	305,123	305,154
<b>Total liabilities</b>	<b>143,220,682</b>	<b>150,065,465</b>	<b>152,666,608</b>	<b>160,031,867</b>	<b>166,630,931</b>	<b>162,413,738</b>	<b>171,219,648</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	3,142,240	3,294,025	3,416,094	3,637,608	3,862,171	4,053,539	4,117,435
Surplus	4,809,311	5,188,281	5,480,850	6,010,072	6,294,687	6,625,101	6,795,628
Undivided profits	1,884,390	1,895,200	2,053,369	2,173,868	2,264,160	2,533,069	2,391,099
Other capital accounts	382,546	383,275	365,627	388,170	362,313	357,869	350,592
<b>Total capital accounts</b>	<b>10,218,487</b>	<b>10,760,781</b>	<b>11,315,940</b>	<b>12,209,718</b>	<b>12,783,331</b>	<b>13,569,578</b>	<b>13,654,754</b>
<b>Total liabilities and capital accounts</b>	<b>153,439,169</b>	<b>160,826,246</b>	<b>163,982,548</b>	<b>172,241,585</b>	<b>179,414,262</b>	<b>175,983,316</b>	<b>184,874,402</b>
<b>MEMORANDA</b>							
Par or face value of capital	3,142,240	3,294,025	3,416,094	3,637,608	3,862,171	4,053,539	4,117,435
Capital notes and debentures	9,025	15,418	14,371	18,312	22,761	22,021	21,996
Preferred stock	35,364	21,799	20,112	14,743	11,253	10,178	10,293
Common stock	3,097,851	3,256,808	3,381,611	3,604,553	3,828,157	4,021,340	4,085,146
Retirable value of preferred stock	76,078	52,379	49,264	33,202	15,847	14,621	14,736
Net demand deposits subject to reserve (see page 18)	92,770,176	96,786,455	96,506,521	100,477,385	102,690,086	99,922,093	104,084,331
Demand deposits adjusted (see footnote on page 1)	83,099,847	85,542,506	86,127,062	89,836,407	92,434,824	88,767,598	93,320,034
Pledged assets (and securities loaned)	15,470,522	17,333,288	17,166,398	18,679,055	18,784,255	20,128,361	18,776,610
Number of banks	6,840	6,798	6,743	6,660	6,543	6,488	6,462

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1956  
BY CLASS OF BANK**

[Amounts in thousands of dollars]

	Central reserve city member banks <sup>1</sup>		Reserve city member banks <sup>1</sup>	Country member banks <sup>1</sup>	<b>All member banks</b>	All national member banks	All State member banks
	New York	Chicago					
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>23,809,086</b>	<b>6,472,826</b>	<b>53,914,535</b>	<b>54,571,055</b>	<b>138,767,502</b>	<b>88,476,732</b>	<b>50,290,770</b>
Loans (including overdrafts)	15,987,226	3,771,982	31,782,961	26,491,441	78,033,610	48,109,285	29,924,325
United States Government direct obligations	6,053,647	2,112,909	17,363,820	22,032,957	47,563,333	31,563,459	15,999,874
Obligations guaranteed by United States Government	3,406	440,178	4,208	4,258	11,872	4,305	7,567
Obligations of States and political subdivisions	1,406,377	131,284	3,819,652	4,827,321	10,493,528	7,009,305	3,484,223
Other bonds, notes, and debentures	247,670		783,502	1,087,786	2,250,242	1,553,857	696,385
Corporate stocks (including Federal Reserve Bank stock)	110,760	16,473	160,392	127,292	414,917	236,521	178,396
<b>Reserves, cash, and bank balances</b>	<b>8,628,968</b>	<b>2,171,008</b>	<b>17,716,326</b>	<b>14,389,792</b>	<b>42,906,094</b>	<b>27,006,232</b>	<b>15,899,862</b>
Reserve with Federal Reserve Banks	4,374,645	1,157,769	7,649,364	5,525,570	18,707,348	11,434,099	7,273,249
Cash in vault	160,887	37,327	786,791	1,502,058	2,487,063	1,685,100	801,963
Demand balances with banks in United States (except private banks and American branches of foreign banks)	96,486	173,141	2,641,449	5,184,834	8,095,910	6,124,852	1,971,058
Other balances with banks in United States	2,412	1,276	14,698	9,363	27,749	19,494	8,255
Balances with banks in foreign countries	28,127	4,722	23,267	2,434	58,550	24,648	33,902
Cash items in process of collection	3,966,411	796,773	6,600,757	2,165,533	13,529,474	7,718,039	5,811,435
Due from own foreign branches	83,958				83,958	46,014	37,944
Bank premises owned and furniture and fixtures	187,354	15,260	641,230	759,666	1,603,510	1,084,230	519,280
Other real estate owned	6		13,818	26,272	40,096	33,257	6,839
Investments and other assets indirectly representing bank premises or other real estate	1,683	1,650	81,875	31,437	116,645	83,630	33,015
Customers' liability on acceptances	491,784	5,552	202,901	4,749	704,986	262,387	442,599
Income accrued but not yet collected	88,915	21,939	183,620	91,707	386,181	237,168	149,013
Other assets	89,271	6,487	99,448	70,224	265,430	114,940	150,490
<b>Total assets</b>	<b>33,381,025</b>	<b>8,694,722</b>	<b>72,853,753</b>	<b>69,944,902</b>	<b>184,874,402</b>	<b>117,344,590</b>	<b>67,529,812</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>25,708,889</b>	<b>6,616,741</b>	<b>49,432,385</b>	<b>43,950,458</b>	<b>125,708,473</b>	<b>78,828,937</b>	<b>46,879,536</b>
Individuals, partnerships, and corporations	18,482,064	4,689,738	36,518,553	35,473,033	95,163,388	59,440,194	35,723,194
United States Government	746,852	183,971	1,201,227	1,160,043	3,292,093	2,073,660	1,218,433
States and political subdivisions	286,412	294,097	3,092,042	4,538,165	8,210,716	6,031,671	2,179,045
Banks in United States	3,621,904	1,318,082	7,297,720	1,580,184	13,817,890	8,736,590	5,081,300
Banks in foreign countries	1,400,107	46,072	286,361	16,442	1,748,982	585,148	1,163,834
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,171,550	84,781	1,036,482	1,182,591	3,475,404	1,961,674	1,513,730
<b>Time deposits</b>	<b>3,440,603</b>	<b>1,326,637</b>	<b>17,091,155</b>	<b>20,338,711</b>	<b>42,197,106</b>	<b>28,332,445</b>	<b>13,864,661</b>
Individuals, partnerships, and corporations	2,395,367	1,302,412	15,747,762	19,323,594	38,769,135	26,163,538	12,605,597
United States Government	35,889	4,525	109,420	131,818	281,652	232,878	48,774
Postal savings				4,687	14,448	19,135	6,404
States and political subdivisions	44,118	12,250	935,038	847,181	1,838,587	1,401,237	437,350
Banks in United States	8,550	400	15,409	14,610	38,969	20,823	18,146
Banks in foreign countries	956,679	7,050	278,839	7,060	1,249,628	501,238	748,390
<b>Total deposits</b>	<b>29,149,492</b>	<b>7,943,378</b>	<b>66,523,540</b>	<b>64,289,169</b>	<b>167,905,579</b>	<b>107,161,382</b>	<b>60,744,197</b>
Due to own foreign branches	433,101		180,958		614,059	297,313	316,746
Bills payable, rediscounts, and other liabilities for borrowed money	1,500	3,998	21,295	21,159	47,952	18,654	29,298
Acceptances outstanding	513,677	5,815	211,085	4,879	735,456	273,738	461,718
Dividends declared but not yet payable	29,154	3,122	25,153	31,124	88,553	50,038	38,515
Income collected but not yet earned	67,565	15,325	340,912	324,299	748,101	491,445	256,656
Expenses accrued and unpaid	183,530	40,091	354,858	196,315	774,794	448,986	325,808
Other liabilities	129,724	23,321	120,420	31,689	305,154	152,905	152,249
<b>Total liabilities</b>	<b>30,507,743</b>	<b>8,035,050</b>	<b>67,778,221</b>	<b>64,898,634</b>	<b>171,219,648</b>	<b>108,894,461</b>	<b>62,325,187</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	809,478	239,105	1,528,153	1,540,699	4,117,435	2,631,958	1,485,477
Surplus	1,539,992	308,205	2,649,571	2,297,860	6,795,628	4,129,383	2,666,245
Undivided profits	504,094	58,888	816,027	1,012,090	2,391,099	1,436,125	954,974
Other capital accounts	19,718	53,474	81,781	195,619	350,592	252,663	97,929
<b>Total capital accounts</b>	<b>2,873,282</b>	<b>659,672</b>	<b>5,075,532</b>	<b>5,046,268</b>	<b>13,654,754</b>	<b>8,450,129</b>	<b>5,204,625</b>
<b>Total liabilities and capital accounts</b>	<b>33,381,025</b>	<b>8,694,722</b>	<b>72,853,753</b>	<b>69,944,902</b>	<b>184,874,402</b>	<b>117,344,590</b>	<b>67,529,812</b>
<b>MEMORANDA</b>							
Par or face value of capital	809,478	239,105	1,528,153	1,540,699	4,117,435	2,631,958	1,485,477
Capital notes and debentures	1,000		4,700	16,296	21,996		21,996
Preferred stock		1,500	1,100	7,693	10,293	3,808	6,485
Common stock	808,478	237,605	1,522,353	1,516,710	4,085,146	2,628,150	1,456,996
Retirable value of preferred stock		1,500	1,100	12,136	14,736	4,008	10,728
Net demand deposits subject to reserve (see page 18)	21,645,992	5,646,827	40,190,311	36,601,201	104,084,331	64,986,046	39,098,285
Demand deposits adjusted (see footnote on page 1)	15,973,615	4,271,843	34,046,320	39,028,256	93,320,034	59,715,500	33,604,534
Pledged assets (and securities loaned)	1,726,385	750,735	8,221,632	8,077,858	18,776,610	13,801,382	4,975,228
Number of banks	18	14	289	6,141	6,462	4,651	1,811

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1956  
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>138,767,502</b>	<b>6,339,941</b>	<b>35,033,444</b>	<b>7,267,822</b>	<b>11,680,233</b>	<b>6,250,041</b>	<b>7,022,541</b>
Loans (including overdrafts)	78,033,610	3,747,698	22,165,467	4,113,149	6,188,878	3,260,291	3,610,966
United States Government direct obligations	47,563,333	1,991,993	9,777,838	2,367,248	4,326,982	2,446,019	2,677,242
Obligations guaranteed by United States Government	11,872	1,814	6,357	72	332	1,125	59
Obligations of States and political subdivisions	10,493,528	473,817	2,508,766	580,880	943,099	394,986	616,142
Other bonds, notes, and debentures	2,250,242	103,762	430,989	179,847	186,298	131,892	102,357
Corporate stocks (including Federal Reserve Bank stock)	414,917	20,857	144,027	26,626	34,644	15,728	15,775
<b>Reserves, cash, and bank balances</b>	<b>42,906,094</b>	<b>1,874,266</b>	<b>11,132,225</b>	<b>2,101,916</b>	<b>3,253,162</b>	<b>2,077,888</b>	<b>2,629,916</b>
Reserve with Federal Reserve Banks	18,707,348	774,115	5,462,628	849,306	1,426,224	818,874	906,430
Cash in vault	2,487,063	165,197	451,031	174,106	273,708	189,245	177,173
Demand balances with banks in United States (except private banks and American branches of foreign banks)	8,095,910	284,118	588,201	414,832	601,755	484,212	854,964
Other balances with banks in United States	27,749	818	3,961	1,117	258	2,069	1,271
Balances with banks in foreign countries	58,550	4,239	30,806	2,940	2,371	525	429
Cash items in process of collection	13,529,474	645,779	4,595,598	659,615	948,846	582,963	689,649
Due from own foreign branches	83,958	83,958	.....	.....	.....	.....	.....
Bank premises owned and furniture and fixtures	1,603,510	85,142	347,897	110,358	132,928	95,687	112,253
Other real estate owned	40,096	2,153	2,741	2,582	1,001	1,929	4,692
Investments and other assets indirectly representing bank premises or other real estate	116,645	2,141	6,615	9,055	14,748	5,257	6,766
Customers' liability on acceptances	704,986	33,744	493,137	8,624	920	648	3,918
Income accrued but not yet collected	386,181	15,239	121,998	15,423	30,427	10,551	17,559
Other assets	265,430	8,584	107,692	16,546	16,692	14,947	10,417
<b>Total assets</b>	<b>184,874,402</b>	<b>8,361,210</b>	<b>47,329,707</b>	<b>9,532,326</b>	<b>15,130,111</b>	<b>8,456,948</b>	<b>9,808,062</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>125,708,473</b>	<b>6,118,296</b>	<b>33,685,442</b>	<b>6,159,666</b>	<b>9,530,253</b>	<b>5,906,447</b>	<b>7,341,599</b>
Individuals, partnerships, and corporations	95,163,388	4,843,793	24,840,076	5,000,299	7,855,382	4,450,525	5,037,873
United States Government	3,292,093	165,117	969,699	162,310	269,537	168,647	147,434
States and political subdivisions	8,210,716	399,177	1,194,197	286,382	568,302	440,930	886,197
Banks in United States	13,817,890	457,975	3,805,465	550,026	626,458	664,422	1,151,931
Banks in foreign countries	1,748,982	30,814	1,411,770	20,228	11,986	11,460	13,301
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,475,404	221,420	1,464,235	140,421	198,588	170,463	104,863
<b>Time deposits</b>	<b>42,197,106</b>	<b>1,380,692</b>	<b>8,249,019</b>	<b>2,397,924</b>	<b>4,239,539</b>	<b>1,837,526</b>	<b>1,716,673</b>
Individuals, partnerships, and corporations	38,769,135	1,346,635	7,081,371	2,338,196	4,067,241	1,679,885	1,581,100
United States Government	281,652	12,470	44,133	8,164	4,823	47,262	24,532
Postal savings	19,135	1,823	20	655	1,078	3,569	3,843
States and political subdivisions	1,838,587	10,862	155,265	46,860	164,777	89,595	97,333
Banks in United States	38,969	152	11,491	49	1,120	3,940	2,365
Banks in foreign countries	1,249,628	8,750	956,739	4,000	500	13,275	7,500
<b>Total deposits</b>	<b>167,905,579</b>	<b>7,498,988</b>	<b>41,934,461</b>	<b>8,557,590</b>	<b>13,769,792</b>	<b>7,743,973</b>	<b>9,058,272</b>
Due to own foreign branches	614,059	14,698	433,101	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money	47,952	1,019	4,290	21,464	2,003	6,436	1,850
Acceptances outstanding	735,456	35,287	515,041	9,474	938	648	4,985
Dividends declared but not yet payable	88,553	8,161	34,074	7,192	4,169	4,107	5,463
Income collected but not yet earned	748,101	43,138	159,496	42,080	66,972	32,204	50,857
Expenses accrued and unpaid	774,794	40,143	229,336	35,435	69,063	32,206	33,535
Other liabilities	305,154	8,680	141,812	6,598	7,712	17,275	2,658
<b>Total liabilities</b>	<b>171,219,648</b>	<b>7,650,114</b>	<b>43,451,611</b>	<b>8,679,833</b>	<b>13,920,649</b>	<b>7,836,849</b>	<b>9,157,620</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	4,117,435	203,681	1,150,865	219,871	349,120	163,051	205,853
Surplus	6,795,628	357,257	2,009,313	470,363	694,839	332,944	314,523
Undivided profits	2,391,099	124,689	676,814	147,206	151,923	99,841	98,850
Other capital accounts	350,592	25,469	41,104	15,053	15,580	24,263	31,216
<b>Total capital accounts</b>	<b>13,654,754</b>	<b>711,096</b>	<b>3,878,096</b>	<b>852,493</b>	<b>1,209,462</b>	<b>620,099</b>	<b>650,442</b>
<b>Total liabilities and capital accounts</b>	<b>184,874,402</b>	<b>8,361,210</b>	<b>47,329,707</b>	<b>9,532,326</b>	<b>15,130,111</b>	<b>8,456,948</b>	<b>9,808,062</b>
<b>MEMORANDA</b>							
Par or face value of capital	4,117,435	203,681	1,150,865	219,871	349,120	163,051	205,853
Capital notes and debentures	21,996	.....	21,243	.....	.....	40	200
Preferred stock	10,293	800	3,313	85	.....	40	205,653
Common stock	4,085,146	202,881	1,126,309	219,786	349,120	163,011	205,653
Retirable value of preferred stock	14,736	1,200	7,355	85	.....	40	200
Net demand deposits subject to reserve (see page 18)	104,084,331	5,188,531	28,501,643	5,085,219	7,979,652	4,839,272	5,796,986
Demand deposits adjusted (see footnote on page 1)	93,320,034	4,818,611	22,902,910	4,767,487	7,673,426	4,478,955	5,339,284
Pledged assets (and securities loaned)	18,776,610	511,038	2,962,926	934,472	1,754,162	1,095,972	1,720,184
Number of banks	6,462	299	587	547	606	470	391

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1956  
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>						
<b>Loans and investments.</b>						
Loans (including overdrafts)	<b>22,395,454</b>	<b>5,109,324</b>	<b>3,587,661</b>	<b>6,039,774</b>	<b>7,092,236</b>	<b>20,949,031</b>
United States Government direct obligations	10,842,086	2,665,188	1,875,101	2,927,811	4,020,769	12,616,206
Obligations guaranteed by United States Government	9,339,539	1,948,326	1,336,254	2,443,528	2,455,219	6,453,145
Obligations of States and political subdivisions	235	499	87	172		1,120
Other bonds, notes, and debentures	1,780,636	376,113	274,131	530,393	469,712	1,544,853
Corporate stocks (including Federal Reserve Bank stock)	385,803	105,478	94,861	124,414	128,299	276,242
	47,155	13,720	7,227	13,456	18,237	57,465
<b>Reserves, cash, and bank balances.</b>						
Reserve with Federal Reserve Banks	<b>6,259,788</b>	<b>1,783,304</b>	<b>1,055,242</b>	<b>2,351,950</b>	<b>3,316,896</b>	<b>5,069,541</b>
Cash in vault	2,951,284	697,271	384,232	836,743	989,800	2,610,441
Demand balances with banks in United States (except private banks and American branches of foreign banks)	382,975	99,589	54,838	97,599	142,899	278,703
Other balances with banks in United States	1,187,086	513,792	282,618	910,337	1,419,263	554,732
Balances with banks in foreign countries	2,531	154	350	1,073	8,912	5,235
Cash items in process of collection	6,700	231	2,977	234	2,408	4,690
	1,729,212	472,267	330,227	505,964	753,614	1,615,740
Due from own foreign branches						
Bank premises owned and furniture and fixtures	165,132	47,310	34,553	55,121	152,526	264,603
Other real estate owned	3,037	2,164	2,652	2,385	10,639	4,121
Investments and other assets indirectly representing bank premises or other real estate	12,459	1,179	5,672	5,924	5,318	41,511
Customers' liability on acceptances	6,143	12,614	856	2,233	71,301	70,848
Income accrued but not yet collected	55,997	10,722	10,510	12,115	12,798	72,842
Other assets	26,292	5,760	2,927	8,512	7,061	40,000
	<b>28,924,302</b>	<b>6,972,377</b>	<b>4,700,073</b>	<b>8,478,014</b>	<b>10,668,775</b>	<b>26,512,497</b>
<b>LIABILITIES</b>						
<b>Demand deposits.</b>						
Individuals, partnerships, and corporations	<b>18,842,892</b>	<b>5,107,274</b>	<b>3,124,243</b>	<b>6,658,715</b>	<b>8,415,149</b>	<b>14,818,497</b>
United States Government	14,558,198	3,648,578	2,288,014	4,654,137	5,945,126	12,041,387
States and political subdivisions	596,698	120,566	97,970	157,523	161,552	275,040
Banks in United States	1,248,148	343,768	280,170	675,905	587,516	1,300,024
Banks in foreign countries	2,021,118	935,087	411,024	1,077,304	1,520,147	596,933
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	57,085	4,862	4,674	4,809	20,425	157,568
	361,645	54,413	42,391	89,037	180,383	447,545
<b>Time deposits.</b>						
Individuals, partnerships, and corporations	<b>7,907,497</b>	<b>1,288,165</b>	<b>1,200,536</b>	<b>1,164,114</b>	<b>1,388,255</b>	<b>9,427,166</b>
United States Government	7,637,175	1,212,696	1,173,033	1,104,295	1,113,251	8,434,257
Postal savings	20,195	9,637	3,037	14,791	22,573	70,035
States and political subdivisions	4,549	657	326	227	1,177	1,211
Banks in United States	237,414	64,805	24,074	43,493	240,801	663,308
Banks in foreign countries	1,114	320	66	1,308	5,453	11,591
	7,050	50			5,000	246,764
	<b>26,750,389</b>	<b>6,395,439</b>	<b>4,324,779</b>	<b>7,822,829</b>	<b>9,803,404</b>	<b>24,245,663</b>
<b>Total deposits.</b>						
Due to own foreign branches						
Bills payable, rediscounts, and other liabilities for borrowed money						166,260
Acceptances outstanding	5,512	313	3,630	1,097	40	298
Dividends declared but not yet payable	6,406	12,677	856	2,233	73,590	73,321
Income collected but not yet earned	7,906	2,845	667	3,012	5,118	5,839
Expenses accrued and unpaid	118,476	22,462	26,557	18,561	16,258	151,040
Other liabilities	100,404	21,853	17,839	25,404	33,429	136,147
	35,041	19,609	4,414	2,012	503	58,840
	<b>27,024,134</b>	<b>6,475,198</b>	<b>4,378,742</b>	<b>7,875,148</b>	<b>9,932,342</b>	<b>24,837,408</b>
<b>CAPITAL ACCOUNTS</b>						
Capital	595,065	150,832	99,292	171,585	278,011	530,209
Surplus	890,651	221,589	141,035	264,950	324,763	773,401
Undivided profits	307,498	109,782	65,487	140,039	107,003	361,967
Other capital accounts	106,954	14,976	15,517	26,292	26,656	9,512
	<b>1,900,168</b>	<b>497,179</b>	<b>321,331</b>	<b>602,866</b>	<b>736,433</b>	<b>1,675,089</b>
	<b>28,924,302</b>	<b>6,972,377</b>	<b>4,700,073</b>	<b>8,478,014</b>	<b>10,668,775</b>	<b>26,512,497</b>
<b>MEMORANDA</b>						
Par or face value of capital	595,065	150,832	99,292	171,585	278,011	530,209
Capital notes and debentures	328	425				
Preferred stock	4,885	370				600
Common stock	589,852	150,037	99,292	171,585	278,011	529,609
Retirable value of preferred stock	4,886	370				600
Net demand deposits subject to reserve (see page 18)	15,927,196	4,121,215	2,511,398	5,242,475	6,242,272	12,648,472
Demand deposits adjusted (see footnote on page 1)	14,438,779	3,574,492	2,280,348	4,913,115	5,959,411	12,173,216
Pledged assets (and securities loaned)	2,098,583	610,416	680,802	1,273,236	1,456,432	3,678,387
Number of banks	1,023	492	473	753	634	187

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

[In thousands of dollars]

	All member banks on selected call dates						
	1951 Dec. 31	1952 Dec. 31	1953 Dec. 31	1954 Dec. 31	1955 Dec. 31	1956 Sept. 26	1956 Dec. 31
<b>Loans and discounts, net—total.....</b>	<b>49,560,596</b>	<b>55,033,612</b>	<b>57,762,037</b>	<b>60,249,690</b>	<b>70,982,172</b>	<b>76,305,264</b>	<b>78,033,610</b>
Valuation reserves.....	720,038	798,021	849,869	949,249	1,119,425	1,203,318	1,382,789
<b>Loans and discounts, gross—total.....</b>	<b>50,280,634</b>	<b>55,831,633</b>	<b>58,611,906</b>	<b>61,198,939</b>	<b>72,101,597</b>	<b>77,508,582</b>	<b>79,416,399</b>
Real estate loans—total.....	11,334,393	12,212,997	13,019,917	14,433,183	16,390,519	17,606,036	17,811,006
Secured by farm land.....	544,088	572,337	585,387	623,438	710,349	734,841	723,999
Secured by residential properties:							
Insured by FHA.....	2,893,028	3,139,269	3,364,357	3,554,455	3,968,676	4,156,305	4,219,025
Insured or guaranteed by VA.....	2,448,040	2,511,310	2,563,374	2,836,425	3,137,144	3,287,608	3,294,875
Not ins. or guar. by FHA or VA.....	3,536,461	3,957,659	4,296,593	4,845,360	5,560,237	6,032,685	6,094,865
Secured by other properties.....	1,912,776	2,032,422	2,210,206	2,573,505	3,014,113	3,394,597	3,478,242
Loans to banks.....	147,531	155,000	160,949	239,191	569,188	1,337,983	649,765
Loans to brokers and dealers in secs.....	1,550,667	2,031,524	2,320,997	2,880,898	3,150,134	2,236,151	2,446,791
Other loans for purchasing or carrying securities.....	850,547	965,925	1,060,003	1,363,281	1,559,841	1,457,864	1,472,771
Loans to farmers directly guar. by CCC.....	153,615	403,060	1,536,817	1,732,257	657,275	238,808	440,739
Other loans to farmers.....	1,980,539	2,012,988	1,725,805	1,797,168	2,068,481	2,230,748	2,037,528
Commercial and industrial loans (including open market paper).....	24,346,546	26,232,500	25,519,308	25,007,312	31,019,311	34,573,526	36,296,135
Other loans to individuals for personal expenditures—total.....	8,523,584	10,396,069	11,910,564	12,127,176	14,312,954	15,448,487	15,764,885
Passenger automobile instalment.....	2,175,602	2,864,456	3,610,043	3,481,740	4,719,836	5,134,625	5,127,440
Other retail consumer instalment.....	1,123,250	1,492,694	1,790,765	1,598,112	1,734,187	1,942,722	2,079,742
Resident, repair and modern. instal.....	1,007,389	1,286,810	1,474,171	1,466,330	1,506,590	1,594,890	1,651,380
Other instalment loans.....	1,118,180	1,357,699	1,518,612	1,680,294	1,825,600	1,981,918	2,010,573
Single payment loans.....	3,099,163	3,394,410	3,516,973	3,900,700	4,526,741	4,794,332	4,895,750
All other loans (including overdrafts).....	1,387,212	1,421,370	1,357,546	1,618,473	2,373,894	2,378,979	2,496,779
<b>United States Government direct obligations.....</b>	<b>51,605,887</b>	<b>52,743,575</b>	<b>52,571,395</b>	<b>57,789,056</b>	<b>50,687,953</b>	<b>46,343,006</b>	<b>47,563,333</b>
Treasury bills.....	6,398,840	6,565,452	4,095,494	4,074,637	3,250,044	2,147,212	4,382,854
Treasury certificates of indebtedness.....	6,009,989	4,255,435	8,286,603	4,307,027	1,737,553	1,783,310	1,468,617
Treasury notes.....	9,596,163	9,835,192	10,299,634	12,463,592	11,507,953	9,953,576	9,493,374
Nonmarketable bonds.....	1,695,398	1,774,238	1,723,678	1,745,190	1,705,529	1,348,587	1,276,547
Other bonds maturing in 5 years or less.....	16,862,676	15,541,629	14,996,060	10,803,214	10,754,888	10,841,921	17,281,033
Other bonds maturing in 5 to 10 years.....	6,431,828	10,087,508	9,183,309	19,781,900	17,784,390	16,093,826	9,479,621
Other bonds maturing in 10 to 20 years.....	2,594,077	4,684,121	3,883,426	4,571,139	3,713,206	4,030,506	4,032,123
Other bonds maturing after 20 years.....	2,016,916	.....	103,191	42,357	234,390	144,068	149,164
By class of bank, December 31, 1956							
	Central reserve city member banks <sup>1</sup>	Reserve city member banks <sup>1</sup>	Country member banks <sup>1</sup>	All member banks	All national member banks	All State member banks	
New York	Chicago						
<b>Loans and discounts, net—total.....</b>	<b>15,987,226</b>	<b>3,771,982</b>	<b>31,782,961</b>	<b>26,491,441</b>	<b>78,033,610</b>	<b>48,109,285</b>	<b>29,924,325</b>
Valuation reserves.....	313,103	76,199	543,931	449,556	1,382,789	831,087	551,702
<b>Loans and discounts, gross—total.....</b>	<b>16,300,329</b>	<b>3,848,181</b>	<b>32,326,892</b>	<b>26,940,997</b>	<b>79,416,399</b>	<b>48,940,372</b>	<b>30,476,027</b>
Real estate loans—total.....	616,824	133,558	7,653,847	9,406,777	17,811,066	11,992,866	5,818,140
Secured by farm land.....	.....	485	132,992	590,522	723,999	514,221	209,778
Secured by residential properties:							
Insured by FHA.....	164,799	10,338	2,555,689	1,488,199	4,219,025	2,993,898	1,225,127
Insured or guaranteed by VA.....	177,751	36,868	1,440,981	1,639,275	3,294,875	2,317,507	977,368
Not ins. or guar. by FHA or VA.....	129,350	44,965	2,118,587	3,801,963	6,094,865	3,916,270	2,178,595
Secured by other properties.....	144,924	40,902	1,405,598	1,886,818	3,478,242	2,250,970	1,227,272
Loans to banks.....	437,454	5,000	200,889	6,422	649,765	247,223	402,542
Loans to brokers and dealers in secs.....	1,408,584	203,121	501,258	333,828	2,446,791	1,127,255	1,319,536
Other loans for purchasing or carrying securities.....	401,962	97,064	712,446	261,299	1,472,771	713,497	759,274
Loans to farmers directly guar. by CCC.....	.....	58	46,342	394,339	440,739	329,777	110,962
Other loans to farmers.....	613	16,583	442,627	1,577,705	2,037,528	1,574,638	462,890
Commercial and industrial loans (including open market paper).....	11,265,701	2,780,934	15,169,610	7,079,890	36,296,135	21,114,193	15,181,942
Other loans to individuals for personal expenditures—total.....	1,558,105	439,080	6,512,014	7,255,686	15,764,885	10,388,060	5,376,825
Passenger automobile instalment.....	165,294	76,086	2,295,434	2,590,626	5,127,440	3,502,563	1,624,877
Other retail consumer instalment.....	199,339	230,246	772,017	878,140	2,079,742	1,459,239	620,503
Resident, repair and modern. instal.....	161,238	25,582	810,871	653,689	1,651,380	1,124,310	527,070
Other instalment loans.....	297,658	17,710	610,244	1,084,961	2,010,573	1,367,047	643,526
Single payment loans.....	734,576	89,456	2,023,448	2,048,270	4,895,750	2,934,901	1,960,849
All other loans (including overdrafts).....	611,086	172,783	1,087,859	625,051	2,496,779	1,452,863	1,043,916
<b>United States Government direct obligations.....</b>	<b>6,053,647</b>	<b>2,112,909</b>	<b>17,363,820</b>	<b>22,032,957</b>	<b>47,563,333</b>	<b>31,563,459</b>	<b>15,999,874</b>
Treasury bills.....	723,647	112,276	1,185,129	2,361,802	4,382,854	2,791,323	1,591,531
Treasury certificates of indebtedness.....	193,576	41,680	441,083	792,278	1,468,617	1,049,874	418,743
Treasury notes.....	976,474	316,227	3,742,272	4,458,401	9,493,374	6,230,220	3,263,154
Nonmarketable bonds.....	22,941	10,125	219,465	1,024,016	1,276,547	961,106	315,441
Other bonds maturing in 5 years or less.....	2,013,140	849,774	6,735,294	7,682,825	17,281,033	11,233,403	6,047,630
Other bonds maturing in 5 to 10 years.....	1,568,787	731,086	3,455,436	3,724,312	9,479,621	6,310,753	3,168,868
Other bonds maturing in 10 to 20 years.....	552,519	46,912	1,516,836	1,915,856	4,032,123	2,893,910	1,138,213
Other bonds maturing after 20 years.....	2,563	4,829	68,305	73,467	149,164	92,870	56,294

For footnote, see opposite page.

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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, December 31, 1956					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
<b>Loans and discounts, net—total</b>	<b>78,033,610</b>	<b>3,747,698</b>	<b>22,165,467</b>	<b>4,113,149</b>	<b>6,188,878</b>	<b>3,260,291</b>	<b>3,610,966</b>
Valuation reserves	1,382,789	77,485	454,848	86,055	99,953	47,508	57,930
<b>Loans and discounts, gross—total</b>	<b>79,416,399</b>	<b>3,825,183</b>	<b>22,620,315</b>	<b>4,199,204</b>	<b>6,288,831</b>	<b>3,307,799</b>	<b>3,668,896</b>
Real estate loans—total	17,811,006	759,056	2,992,859	1,106,410	1,963,040	816,629	527,622
Secured by farm land	723,999	19,423	47,863	54,035	95,072	57,763	44,635
Secured by residential properties:							
Insured by FHA	4,219,025	61,340	605,133	88,328	254,309	75,939	42,955
Insured or guaranteed by VA	3,294,875	107,701	808,931	207,814	361,505	118,809	39,988
Not insured or guaranteed by FHA or VA	6,094,865	333,372	983,990	465,409	863,971	352,038	211,172
Secured by other properties	3,478,242	237,220	546,942	290,824	388,183	212,080	188,872
Loans to banks	649,765	10,338	437,670	2,645	3,791	7,623	8,635
Loans to brokers and dealers in securities	2,446,791	39,629	1,589,674	73,685	150,496	43,900	63,559
Other loans for purchasing or carrying securities	1,472,771	38,670	463,616	76,576	174,945	71,147	82,759
Loans to farmers directly guaranteed by CCC	440,739	196	936	328	9,515	3,865	19,562
Other loans to farmers	2,037,528	34,243	82,971	65,358	88,218	64,623	72,783
Commercial and industrial loans (including open market paper)	36,296,135	1,896,459	13,015,927	1,616,187	2,316,007	1,201,939	1,680,751
Other loans to individuals for personal expenditures—total	15,764,885	946,009	3,249,518	1,118,618	1,394,705	961,709	1,055,324
Passenger automobile instalment loans	5,127,440	302,398	698,942	367,621	464,131	296,924	310,497
Other retail consumer instalment loans	2,079,742	91,181	390,599	135,094	154,756	96,539	132,719
Residential repair and modernization instal.	1,651,380	57,766	348,950	113,260	167,160	63,258	102,705
Other instalment loans	2,010,573	132,683	591,742	141,678	166,023	141,639	132,665
Single payment loans	4,895,750	361,981	1,219,285	360,965	442,635	363,349	376,738
All other loans (including overdrafts)	2,496,779	100,583	787,144	139,397	188,114	136,364	157,901
<b>United States Government direct obligations</b>	<b>47,563,333</b>	<b>1,991,993</b>	<b>9,777,838</b>	<b>2,367,248</b>	<b>4,326,982</b>	<b>2,446,019</b>	<b>2,677,242</b>
Treasury bills	4,382,854	230,644	1,003,496	159,992	269,315	236,192	300,969
Treasury certificates of indebtedness	1,468,617	68,406	282,869	72,873	148,580	84,813	133,404
Treasury notes	9,493,374	348,180	1,515,464	359,058	986,987	487,487	666,641
Nonmarketable bonds	1,276,547	68,582	171,453	122,951	110,005	86,360	55,285
Other bonds maturing in 5 years or less	17,281,033	640,393	3,436,688	823,963	1,686,796	832,056	915,851
Other bonds maturing in 5 to 10 years	9,479,621	445,600	2,300,395	489,474	805,144	560,075	384,625
Other bonds maturing in 10 to 20 years	4,032,123	179,654	1,054,926	325,103	286,992	154,155	216,456
Other bonds maturing after 20 years	149,164	10,534	12,547	13,834	33,163	4,881	4,011
By Federal Reserve districts, December 31, 1956—Continued							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
<b>Loans and discounts, net—total</b>	<b>10,842,086</b>	<b>2,665,188</b>	<b>1,875,101</b>	<b>2,927,811</b>	<b>4,020,769</b>	<b>12,616,206</b>	
Valuation reserves	211,156	37,449	30,985	36,032	64,277	179,111	
<b>Loans and discounts, gross—total</b>	<b>11,053,242</b>	<b>2,702,637</b>	<b>1,906,086</b>	<b>2,963,843</b>	<b>4,085,046</b>	<b>12,795,317</b>	
Real estate loans—total	2,701,585	617,720	574,210	500,882	391,927	4,859,066	
Secured by farm land	113,340	54,646	27,654	48,054	38,200	123,314	
Secured by residential properties:							
Insured by FHA	583,448	155,703	141,699	100,524	32,332	2,077,315	
Insured or guaranteed by VA	456,592	70,264	162,454	59,275	45,336	856,206	
Not insured or guaranteed by FHA or VA	1,071,139	200,737	159,577	141,845	119,916	1,191,699	
Secured by other properties	477,066	136,370	82,826	151,184	156,143	610,532	
Loans to banks	6,830	630	2,150	3,337	1,365	164,751	
Loans to brokers and dealers in securities	280,954	33,736	9,384	28,592	35,628	97,554	
Other loans for purchasing or carrying securities	225,066	43,029	21,732	31,746	187,801	55,684	
Loans to farmers directly guaranteed by CCC	73,390	46,041	55,524	98,116	117,831	15,435	
Other loans to farmers	326,265	114,638	164,617	381,708	209,254	432,850	
Commercial and industrial loans (including open market paper)	4,882,563	1,105,092	601,090	1,249,053	2,100,775	4,630,292	
Other loans to individuals for personal expenditures—total	2,187,293	645,830	423,130	587,533	884,750	2,310,466	
Passenger automobile instalment loans	700,862	177,524	151,840	202,429	294,109	1,160,163	
Other retail consumer instalment loans	478,617	73,722	77,727	79,908	103,050	265,830	
Residential repair and modernization instalment loans	272,471	74,377	77,810	54,613	70,169	248,841	
Other instalment loans	161,285	51,608	40,114	56,434	124,844	269,858	
Single payment loans	574,058	268,599	75,639	194,149	292,578	365,774	
All other loans (including overdrafts)	369,296	95,921	54,249	82,876	155,715	229,219	
<b>United States Government direct obligations</b>	<b>9,339,539</b>	<b>1,948,326</b>	<b>1,336,254</b>	<b>2,443,528</b>	<b>2,455,219</b>	<b>6,453,145</b>	
Treasury bills	738,330	229,834	134,344	304,676	379,236	395,826	
Treasury certificates of indebtedness	251,243	60,833	51,774	79,499	110,734	123,589	
Treasury notes	1,915,928	474,829	309,173	626,854	479,640	1,323,133	
Nonmarketable bonds	245,567	74,456	89,504	88,802	45,449	118,133	
Other bonds maturing in 5 years or less	3,768,422	676,586	464,533	825,992	850,632	2,359,121	
Other bonds maturing in 5 to 10 years	1,901,832	353,741	226,147	405,719	407,941	1,198,928	
Other bonds maturing in 10 to 20 years	503,271	72,068	58,787	102,783	178,169	899,759	
Other bonds maturing after 20 years	14,946	5,979	1,992	9,203	3,418	34,656	

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

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

[In thousands of dollars]

	<b>Total, all reserve city banks</b>	By Federal Reserve districts, December 31, 1956					
		Boston	New York	Philadel- phia	Cleveland <sup>2</sup>	Richmond <sup>2</sup>	Atlanta <sup>2</sup>
<b>Loans and discounts, net—total</b>	<b>31,782,961</b>	<b>1,495,420</b>	<b>912,435</b>	<b>1,944,257</b>	<b>3,885,306</b>	<b>1,538,246</b>	<b>1,589,021</b>
Valuation reserves	543,931	35,047	32,448	44,261	63,597	24,923	27,715
<b>Loans and discounts, gross—total</b>	<b>32,326,892</b>	<b>1,530,467</b>	<b>944,883</b>	<b>1,988,518</b>	<b>3,948,903</b>	<b>1,563,169</b>	<b>1,616,736</b>
Real estate loans—total	7,653,847	121,181	232,141	149,578	910,962	266,314	133,179
Secured by farm land	132,992	122	4,015	1,285	5,326	4,797	8,395
Secured by residential properties:							
Insured by FHA	2,555,689	5,551	42,183	20,954	155,451	28,620	13,582
Insured or guaranteed by VA	1,440,981	14,286	42,831	18,268	214,733	47,581	12,069
Not insured or guaranteed by FHA or VA	2,118,587	34,360	86,029	42,476	345,660	98,862	44,190
Secured by other properties	1,405,598	66,862	57,083	66,595	189,792	86,454	54,943
Loans to banks	200,889	8,316	204	2,645	3,791	6,373	7,616
Loans to brokers and dealers in securities	501,258	20,514	20,946	31,661	139,225	34,175	38,274
Other loans for purchasing or carrying securities	712,446	14,963	19,576	51,129	148,186	46,260	53,012
Loans to farmers directly guaranteed by CCC	46,342	.....	250	.....	2	20	2,841
Other loans to farmers	442,627	2,330	4,674	1,094	2,004	5,060	10,015
Commercial and industrial loans (including open market paper)	15,169,610	1,044,595	438,406	1,096,156	1,867,004	717,650	841,119
Other loans to individuals for personal expenditures—total	6,512,014	290,019	205,634	569,809	737,621	396,054	420,994
Passenger automobile instalment loans	2,295,434	86,953	60,145	201,382	178,233	117,411	132,761
Other retail consumer instalment loans	772,017	31,930	28,576	83,899	85,922	38,554	51,327
Residential repair and modern. instal.	810,871	14,695	18,088	67,211	110,968	34,653	40,981
Other instalment loans	610,244	18,627	35,798	46,593	72,026	41,531	34,790
Single payment loans	2,023,448	137,814	63,027	170,724	290,472	163,905	161,135
All other loans (including overdrafts)	1,087,859	28,549	23,052	86,446	140,108	91,263	109,686
<b>United States Government direct obligations</b>	<b>17,363,820</b>	<b>544,123</b>	<b>349,957</b>	<b>630,151</b>	<b>2,229,562</b>	<b>1,033,757</b>	<b>940,700</b>
Treasury bills	1,183,129	61,140	19,717	9,016	96,023	59,246	76,640
Treasury certificates of indebtedness	441,083	14,706	7,151	34,540	76,532	30,953	52,189
Treasury notes	3,742,272	83,390	60,759	94,239	591,757	205,571	241,194
Nonmarketable bonds	219,465	5,300	3,967	6,242	18,094	10,002	4,958
Other bonds maturing in 5 years or less	6,735,294	162,173	169,804	266,594	895,920	396,507	354,292
Other bonds maturing in 5 to 10 years	3,455,436	180,042	68,210	155,208	418,008	277,101	138,947
Other bonds maturing in 10 to 20 years	1,516,836	32,023	20,349	64,008	108,532	52,993	72,445
Other bonds maturing after 20 years	68,305	5,349	.....	304	24,696	1,384	35
By Federal Reserve districts, December 31, 1956—Continued							
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco <sup>2</sup>	
<b>Loans and discounts, net—total</b>	<b>3,347,234</b>	<b>1,499,985</b>	<b>724,992</b>	<b>1,676,376</b>	<b>2,286,084</b>	<b>10,883,605</b>	
Valuation reserves	66,670	23,263	10,367	20,780	38,400	156,460	
<b>Loans and discounts, gross—total</b>	<b>3,413,904</b>	<b>1,523,248</b>	<b>735,359</b>	<b>1,697,156</b>	<b>2,324,484</b>	<b>11,040,965</b>	
Real estate loans—total	933,807	186,748	131,466	245,384	165,371	4,177,716	
Secured by farm land	6,360	3,597	145	5,488	6,632	86,830	
Secured by residential properties:							
Insured by FHA	287,902	53,800	26,793	63,566	10,289	1,846,998	
Insured or guaranteed by VA	196,942	22,903	54,803	26,839	28,303	761,423	
Not insured or guaranteed by FHA or VA	299,779	42,596	27,126	54,949	35,138	1,007,422	
Secured by other properties	142,824	63,852	22,599	94,542	85,009	475,043	
Loans to banks	725	630	2,150	2,616	1,072	164,751	
Loans to brokers and dealers in securities	59,378	29,296	5,121	16,209	23,386	83,073	
Other loans for purchasing or carrying securities	96,977	25,755	13,511	24,708	167,661	50,708	
Loans to farmers directly guaranteed by CCC	1,831	5,719	987	16,845	12,826	5,021	
Other loans to farmers	11,455	9,023	5,453	92,303	14,102	285,114	
Commercial and industrial loans (including open market paper)	1,393,268	845,282	378,694	947,258	1,415,442	4,184,736	
Other loans to individuals for personal expenditures—total	800,781	345,957	163,298	288,397	413,285	1,880,165	
Passenger automobile instalment loans	268,712	73,409	43,143	76,934	104,041	952,310	
Other retail consumer instalment loans	87,515	38,535	30,923	44,598	47,954	202,284	
Residential repair and modernization instalment loans	153,623	50,438	42,698	34,557	40,143	200,816	
Other instalment loans	44,282	22,011	11,341	18,352	54,052	210,841	
Single payment loans	244,649	161,364	35,193	113,956	167,995	313,914	
All other loans (including overdrafts)	115,682	74,838	34,679	63,436	111,339	208,781	
<b>United States Government direct obligations</b>	<b>3,151,775</b>	<b>754,312</b>	<b>320,092</b>	<b>1,086,287</b>	<b>1,043,443</b>	<b>5,279,661</b>	
Treasury bills	255,921	73,311	29,811	106,911	131,837	265,556	
Treasury certificates of indebtedness	49,238	11,344	5,196	23,043	52,888	83,303	
Treasury notes	660,960	205,617	72,492	280,340	160,329	1,085,624	
Nonmarketable bonds	44,070	11,334	3,812	13,955	8,239	89,492	
Other bonds maturing in 5 years or less	536,651	173,475	83,862	208,155	204,069	1,011,708	
Other bonds maturing in 5 to 10 years	195,815	10,282	15,889	37,492	111,566	795,442	
Other bonds maturing in 10 to 20 years	2,970	1,081	651	4,804	540	26,491	

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

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

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, December 31, 1956					
		Boston	New York	Philadel- phia	Cleveland	Richmond	Atlanta
<b>Loans and discounts, net—total</b>	<b>26,491,441</b>	<b>2,252,278</b>	<b>5,265,806</b>	<b>2,168,892</b>	<b>2,303,572</b>	<b>1,722,045</b>	<b>2,021,945</b>
Valuation reserves	449,556	42,438	109,297	41,794	36,356	22,585	30,215
<b>Loans and discounts, gross—total</b>	<b>26,940,997</b>	<b>2,294,716</b>	<b>5,375,103</b>	<b>2,210,686</b>	<b>2,339,928</b>	<b>1,744,630</b>	<b>2,052,160</b>
Real estate loans—total	9,406,777	637,875	2,143,894	956,832	1,052,078	550,315	394,443
Secured by farm land	590,522	19,301	43,848	52,750	89,746	52,966	36,240
Secured by residential properties:							
Insured by FHA	1,488,199	55,789	398,151	67,374	98,858	47,319	29,373
Insured or guaranteed by VA	1,639,275	93,415	588,349	189,546	146,772	71,228	27,919
Not insured or guaranteed by FHA or VA	3,801,963	299,012	768,611	422,933	518,311	253,176	166,982
Secured by other properties	1,886,818	170,358	344,935	224,229	198,391	125,626	133,929
Loans to banks	6,422	2,022	12			1,250	1,019
Loans to brokers and dealers in securities	333,828	19,115	160,144	42,024	11,271	9,725	25,285
Other loans for purchasing or carrying securities	261,299	23,707	42,078	25,447	26,759	24,887	29,747
Loans to farmers directly guaranteed by CCC	394,339	196	686	328	9,513	3,845	16,721
Other loans to farmers	1,577,705	31,913	77,684	64,264	86,214	59,563	62,768
Commercial and industrial loans (including open market paper)	7,079,890	851,864	1,311,820	520,031	449,003	484,289	839,632
Other loans to individuals for personal expenditures—total	7,255,686	655,990	1,485,779	548,809	657,084	565,655	634,330
Passenger automobile instalment loans	2,590,626	215,445	473,503	166,239	285,898	172,513	177,736
Other retail consumer instalment loans	878,140	59,251	162,684	51,195	68,834	57,985	81,392
Residential repair and modernization instalment loans	653,689	43,071	169,624	46,049	56,192	28,605	61,724
Other instalment loans	1,084,961	114,056	258,286	95,085	93,997	100,108	97,875
Single payment loans	2,048,270	224,167	421,682	190,241	152,163	199,444	215,603
All other loans (including overdrafts)	625,051	72,034	153,006	52,951	48,006	43,101	48,215
<b>United States Government direct obligations</b>	<b>22,032,957</b>	<b>1,447,870</b>	<b>3,374,234</b>	<b>1,737,097</b>	<b>2,097,420</b>	<b>1,412,262</b>	<b>1,736,542</b>
Treasury bills	2,361,802	169,504	260,132	150,976	173,292	176,946	224,329
Treasury certificates of indebtedness	792,278	53,700	82,142	38,333	72,048	53,860	81,215
Treasury notes	4,458,401	264,790	478,231	264,819	395,230	281,916	425,447
Nonmarketable bonds	1,024,016	63,282	144,545	116,709	91,911	76,358	50,327
Other bonds maturing in 5 years or less	7,682,825	478,220	1,253,744	557,369	790,876	435,549	561,559
Other bonds maturing in 5 to 10 years	3,724,312	265,558	663,398	334,266	387,136	282,974	245,678
Other bonds maturing in 10 to 20 years	1,915,856	147,631	482,058	261,095	178,460	101,162	144,011
Other bonds maturing after 20 years	73,467	5,185	9,984	13,530	8,467	3,497	3,976
By Federal Reserve districts, December 31, 1956—Continued							
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco	
<b>Loans and discounts, net—total</b>	<b>3,722,870</b>	<b>1,165,203</b>	<b>1,150,109</b>	<b>1,251,435</b>	<b>1,734,685</b>	<b>1,732,601</b>	
Valuation reserves	68,287	14,186	20,618	15,252	25,877	22,651	
<b>Loans and discounts, gross—total</b>	<b>3,791,157</b>	<b>1,179,389</b>	<b>1,170,727</b>	<b>1,266,687</b>	<b>1,760,562</b>	<b>1,755,252</b>	
Real estate loans—total	1,634,220	430,972	442,744	255,498	226,556	681,350	
Secured by farm land	106,495	51,049	27,509	42,566	31,568	30,484	
Secured by residential properties:							
Insured by FHA	285,208	101,903	114,906	36,958	22,043	230,317	
Insured or guaranteed by VA	222,782	47,361	107,651	32,436	17,033	94,783	
Not insured or guaranteed by FHA or VA	726,395	158,141	132,451	86,896	84,778	184,277	
Secured by other properties	293,340	72,518	60,227	56,642	71,134	135,489	
Loans to banks	1,105			721	293		
Loans to brokers and dealers in securities	18,455	4,440	4,263	12,383	12,242	14,481	
Other loans for purchasing or carrying securities	31,025	17,274	8,221	7,038	20,140	4,976	
Loans to farmers directly guaranteed by CCC	71,501	40,322	54,537	81,271	105,005	10,414	
Other loans to farmers	298,227	105,615	159,164	289,405	195,152	147,736	
Commercial and industrial loans (including open market paper)	708,361	259,810	222,396	301,795	685,333	445,556	
Other loans to individuals for personal expenditures—total	947,432	299,873	259,832	299,136	471,465	430,301	
Passenger automobile instalment loans	356,064	104,115	108,697	125,495	190,068	207,853	
Other retail consumer instalment loans	160,856	35,187	46,804	35,310	55,096	63,546	
Residential repair and modernization instalment loans	91,266	23,939	35,112	20,056	30,026	48,025	
Other instalment loans	99,293	29,597	28,773	38,082	70,792	59,017	
Single payment loans	239,953	107,035	40,446	80,193	125,483	51,860	
All other loans (including overdrafts)	80,831	21,083	19,570	19,440	44,376	20,438	
<b>United States Government direct obligations</b>	<b>4,074,855</b>	<b>1,194,014</b>	<b>1,016,162</b>	<b>1,357,241</b>	<b>1,411,776</b>	<b>1,173,484</b>	
Treasury bills	370,133	156,523	104,533	197,765	247,399	130,270	
Treasury certificates of indebtedness	160,325	49,489	46,578	56,456	57,846	40,286	
Treasury notes	938,741	269,212	236,681	346,514	319,311	237,509	
Nonmarketable bonds	191,372	63,122	85,692	74,847	37,210	28,641	
Other bonds maturing in 5 years or less	1,512,498	408,718	356,154	414,405	476,657	437,076	
Other bonds maturing in 5 to 10 years	634,095	180,266	142,285	197,564	203,872	187,220	
Other bonds maturing in 10 to 20 years	260,544	61,786	42,898	65,291	66,003	104,317	
Other bonds maturing after 20 years	7,147	4,898	1,341	4,399	2,878	8,165	

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1956, OF CENTRAL RESERVE CITY AND ASSETS [In thousands of dollars]**

Federal Reserve district numbers, and reserve cities	Num-ber of banks	Loans and investments							Reserves, cash,		
		Total	Loans (in-cluding over-drafts)	U. S. Govern-ment direct ob-ligations	Obliga-tions guaran-teed by U. S. Govern-ment	Obliga-tions of States and political subdi-visions	Other bonds, notes, and deben-tures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks.....	6,462	138,767,502	78,033,610	47,563,333	11,872	10,493,528	2,250,242	414,917	42,906,094	18,707,348	2,487,063
Reserve bank cities <sup>1</sup> .....	150	56,524,821	36,533,470	15,366,579	6,319	3,665,071	738,321	215,061	18,945,314	9,186,116	524,019
1. Boston.....	9	2,168,039	1,495,420	544,123	1,545	98,380	19,360	9,211	715,800	340,807	23,505
2. New York <sup>2*</sup> .....	25	24,206,302	16,238,771	6,172,445	3,406	1,429,899	250,000	111,781	8,742,693	4,434,507	169,703
3. Philadelphia*.....	8	2,821,398	1,944,257	630,151		197,005	36,243	13,742	1,099,726	429,083	41,101
4. Cleveland.....	5	2,428,634	1,458,697	749,267		173,732	41,103	5,835	698,067	312,716	40,527
5. Richmond.....	5	514,017	303,032	169,648	11	37,401	2,715	1,210	186,278	78,367	9,847
6. Atlanta <sup>3</sup> .....	5	894,318	586,265	235,173		60,541	10,097	2,242	335,172	126,614	9,223
7. Chicago <sup>2</sup> .....	61	8,257,789	4,472,700	2,988,010		598,782	179,237	19,060	2,622,589	1,386,016	68,749
8. St. Louis <sup>4</sup> .....	5	1,158,799	726,231	337,927	455	70,657	18,775	4,754	493,517	223,422	10,357
9. Minneapolis*.....	4	748,735	475,087	204,800		52,908	14,140	1,800	322,396	92,889	7,276
10. Kansas City*.....	9	844,501	453,290	312,563	22	59,677	16,844	2,105	443,502	164,946	8,122
11. Dallas*.....	6	1,377,691	1,009,256	312,050		45,607	6,029	4,749	759,265	198,082	9,396
12. San Francisco.....	8	11,104,598	7,370,464	2,710,422	880	840,482	143,778	38,572	2,526,309	1,398,667	126,213
Reserve branch cities <sup>1</sup> .....	113	22,036,325	12,122,664	7,898,753	1,283	1,657,678	296,436	59,511	7,338,836	3,126,038	349,190
1. Buffalo*.....	3	1,007,081	660,890	231,159	15	97,172	14,118	3,727	301,704	133,070	23,599
2. Cincinnati.....	5	924,678	577,202	291,250	179	41,639	11,880	2,528	314,716	131,764	18,051
4. Pittsburgh <sup>3</sup> .....	7	2,554,909	1,547,701	676,920		280,534	36,518	13,236	736,892	337,844	41,416
5. Baltimore*.....	5	699,833	329,657	298,836		62,386	7,160	1,794	283,705	113,827	21,052
5. Charlotte <sup>5</sup> .....	4	580,734	366,857	165,456	1,023	29,222	16,615	1,561	260,003	84,998	11,694
6. Birmingham.....	3	337,184	170,508	111,436		41,965	12,510	765	151,880	65,106	6,945
6. Jacksonville*.....	4	323,077	175,769	117,814		25,356	3,262	876	175,204	50,849	4,228
6. Nashville.....	4	434,366	266,873	132,634		27,125	6,721	1,013	165,629	66,184	8,181
6. New Orleans.....	5	793,466	389,606	343,643		45,701	12,897	1,619	334,858	119,250	11,227
7. Detroit.....	6	3,450,581	1,606,936	1,524,206	13	290,450	20,008	8,968	867,070	437,017	60,161
8. Little Rock.....	7	149,770	73,339	55,072		16,373	4,627	359	74,702	29,411	2,575
8. Louisville.....	6	538,790	297,266	209,488		22,455	8,186	1,395	223,491	95,721	9,330
8. Memphis.....	3	512,145	368,413	105,082		35,019	2,213	1,418	207,166	49,807	10,105
9. Helena.....	2	43,496	21,224	19,795		1,873	534	70	18,970	5,912	267
10. Denver*.....	7	622,154	367,782	220,830		24,703	7,505	1,334	237,685	97,085	7,432
10. Oklahoma City*.....	4	346,166	189,831	109,042		34,129	12,167	997	157,378	51,698	3,295
10. Omaha.....	5	357,429	206,187	106,111		36,818	7,491	822	169,300	61,514	4,417
11. El Paso*.....	3	172,797	107,725	56,148		7,393	1,111	420	75,616	28,147	3,392
11. Houston*.....	8	1,159,947	718,898	380,459		44,178	13,124	3,288	644,492	199,821	13,918
11. San Antonio*.....	6	377,271	166,859	174,133		23,725	11,732	822	119,700	48,717	5,679
12. Los Angeles*.....	4	3,341,426	1,601,814	1,523,623	53	168,294	41,578	6,064	917,657	461,822	36,486
12. Portland.....	3	1,443,511	781,020	491,411		154,843	13,490	2,747	303,470	181,889	14,321
12. Salt Lake City <sup>3</sup> .....	6	487,949	290,790	160,296		31,633	4,358	872	159,524	71,182	7,939
12. Seattle.....	5	1,377,565	839,517	393,909		114,692	26,631	2,816	438,024	203,403	23,480
Other reserve cities <sup>1</sup> .....	58	5,635,301	2,886,035	2,265,044	12	343,458	127,699	13,053	2,232,152	869,624	111,796
4. Columbus.....	3	486,206	175,665	261,176		41,778	6,627	960	216,757	86,865	12,381
4. Toledo.....	3	398,049	126,041	250,949		18,117	2,244	698	134,763	68,168	10,524
5. Washington*.....	11	997,390	538,700	399,817		30,758	25,563	2,552	313,695	163,903	26,599
7. Cedar Rapids*.....	1	74,308	28,498	27,562		17,900	153	195	26,083	12,092	1,437
7. Des Moines*.....	3	223,066	124,417	64,343		25,487	8,346	413	83,541	17,867	4,031
7. Indianapolis.....	4	777,458	368,878	349,037	4	48,053	9,611	1,875	305,772	138,803	17,962
7. Milwaukee*.....	6	811,318	471,677	277,806		28,448	31,584	1,803	326,857	141,822	12,209
7. Sioux City.....	4	85,085	46,110	33,720		4,335	734	186	34,131	14,266	1,673
8. National Stock Yards.....	1	90,414	34,736	46,743		8,695	240	37,737	10,079	1,067	
9. St. Paul <sup>4</sup> .....	3	364,490	228,681	95,497		32,578	6,714	1,020	138,062	46,333	3,250
10. Kansas City, Kansas*.....	2	59,590	31,109	20,427		5,511	2,415	128	34,420	10,588	916
10. Pueblo.....	2	38,389	23,377	12,740		2,150	16	106	17,024	5,122	941
10. Topeka.....	4	97,525	42,314	40,173	8	12,835	1,961	234	38,911	13,624	1,964
10. Tulsa*.....	4	458,869	251,566	161,486		28,462	16,308	1,047	207,397	32,370	5,420
10. Wichita*.....	4	242,231	110,920	102,915		17,401	10,479	516	93,680	46,060	4,055
11. Fort Worth*.....	3	430,973	283,346	120,653		20,950	4,944	1,080	223,322	61,662	7,367
Country banks, by districts	6,141	54,571,055	26,491,441	22,032,957	4,258	4,827,321	1,087,786	127,292	14,389,792	5,525,570	1,502,058
1. Boston.....	290	4,171,902	2,252,278	1,447,870	269	375,437	84,402	11,646	1,158,466	433,308	141,692
2. New York.....	559	9,820,061	5,265,806	3,374,234	2,936	981,695	166,871	28,519	2,087,828	895,051	257,729
3. Philadelphia.....	539	4,446,424	2,168,892	1,737,097	72	383,875	143,604	12,884	1,002,190	420,223	133,005
4. Cleveland.....	583	4,887,757	2,303,572	2,097,420	153	387,299	87,926	11,387	1,151,967	488,867	150,809
5. Richmond.....	445	3,458,067	1,722,045	1,412,262	91	235,219	79,839	8,611	1,034,207	377,779	120,053
6. Atlanta.....	370	4,240,130	2,021,945	1,736,542	59	415,454	56,870	9,260	1,467,173	478,427	137,369
7. Chicago.....	938	8,715,909	3,722,870	4,074,855	218	767,181	136,130	14,655	1,993,745	803,401	216,753
8. St. Louis.....	472	2,659,406	1,165,203	1,194,014	44	222,914	71,677	5,554	746,691	288,831	66,155
9. Minneapolis.....	464	2,430,940	1,150,109	1,016,162	87	186,772	73,473	4,337	575,814	239,098	44,045
10. Kansas City.....	712	2,972,920	1,251,435	1,357,241	142	308,707	49,228	6,167	952,653	353,736	61,037
11. Dallas.....	608	3,573,557	1,734,685	1,411,776	187	327,859	91,359	7,878	1,494,501	453,371	103,147
12. San Francisco.....	161	3,193,982	1,732,601	1,173,484		234,909	46,407	6,394	724,557	293,478	70,264

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

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

<sup>2</sup> Includes both central reserve city and reserve city banks.

<sup>3</sup> For other footnote, see opposite page.

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

ASSETS [In thousands of dollars]

and bank balances										Total assets	Federal Reserve district numbers, and reserve cities
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Cus. tomers' liability on acceptances	Income accrued but not collected	Other assets		
<b>8,095,910</b>	<b>27,749</b>	<b>58,550</b>	<b>13,529,474</b>	<b>1,603,510</b>	<b>40,096</b>	<b>116,645</b>	<b>704,986</b>	<b>386,181</b>	<b>349,388</b>	<b>184,874,402</b>	All member banks
<b>1,230,385</b>	<b>9,721</b>	<b>46,350</b>	<b>7,948,723</b>	<b>500,986</b>	<b>5,311</b>	<b>52,493</b>	<b>666,352</b>	<b>200,608</b>	<b>232,922</b>	<b>77,128,807</b>	Reserve bank cities <sup>1</sup>
29,639	574	3,745	317,530	17,781	.....	383	31,754	6,877	4,047	2,944,681	1. Boston
107,930	2,414	28,306	3,999,833	189,788	6	2,113	492,838	90,037	174,240	33,898,017	2. New York <sup>2*</sup>
107,219	925	2,940	518,458	43,391	355	7,929	8,537	10,073	9,602	4,001,011	3. Philadelphia*
64,627	136	1,204	278,857	9,424	.....	11,272	3	8,640	5,298	3,161,338	4. Cleveland
18,825	49	79,190	6,370	267	2,520	.....	1,585	1,055	712,092	5. Richmond	
36,664	128	162,543	16,827	1,135	.....	2,036	1,277	1,250,765	6. Atlanta <sup>3</sup>		
267,853	1,276	4,730	893,965	25,509	60	2,492	5,598	26,964	8,108	10,949,109	7. Chicago <sup>2</sup>
41,779	13	95	217,851	5,139	428	100	2,335	4,130	2,259	1,666,707	8. St. Louis*
37,623	184	2,705	181,719	2,523	410	4,987	693	2,169	251	1,082,164	9. Minneapolis*
64,515	68	174	205,677	4,301	17	689	276	2,001	646	1,295,933	10. Kansas City*
261,888	331	862	288,706	42,947	1,641	.....	54,582	3,502	1,336	2,240,964	11. Dallas*
191,823	3,672	1,540	804,394	136,986	992	20,008	69,736	42,594	24,803	13,926,026	12. San Francisco
<b>1,132,761</b>	<b>7,341</b>	<b>9,075</b>	<b>2,714,431</b>	<b>268,854</b>	<b>7,575</b>	<b>28,008</b>	<b>33,570</b>	<b>79,697</b>	<b>36,600</b>	<b>29,829,465</b>	Reserve branch cities <sup>1</sup>
25,640	253	2,063	117,079	15,920	.....	430	4,352	2,469	1,331,956	2. Buffalo*	
36,301	107	235	128,258	13,751	.....	85	4,041	1,683	1,258,954	4. Cincinnati	
48,783	708	308,141	33,032	95	1,501	647	11,330	3,901	3,342,307	4. Pittsburgh <sup>2*</sup>	
39,469	106	171	109,080	8,150	43	107	2,596	2,550	996,984	5. Baltimore*	
22,466	.....	.....	140,845	6,823	8	.....	1,651	4,284	853,503	5. Charlotte*	
33,504	.....	.....	46,325	5,826	.....	.....	1,332	539	496,761	6. Birmingham	
41,218	.....	.....	78,909	4,045	308	107	749	140	503,630	6. Jacksonville*	
41,707	.....	49,557	5,833	.....	42	992	586	607,448	6. Nashville		
64,808	413	72	139,088	8,444	388	500	3,530	3,414	782	1,145,382	6. New Orleans
58,242	622	1,542	309,486	26,737	840	4,204	97	12,715	3,320	4,365,564	7. Detroit
18,244	25	.....	24,447	3,347	.....	.....	274	113	228,206	8. Little Rock	
43,646	15	74,779	3,142	.....	182	.....	1,730	388	767,723	8. Louisville	
78,475	100	120	68,559	6,697	190	10,230	1,911	178	737,617	8. Memphis	
3,945	.....	.....	8,846	233	192	.....	234	28	63,153	9. Helena	
63,208	250	60	69,650	3,359	32	120	2,766	2,489	868,605	10. Denver*	
63,907	.....	.....	38,478	5,262	281	2,586	1,945	970	1,532	516,120	10. Oklahoma City*
45,253	270	.....	57,846	3,781	.....	.....	1,381	187	532,078	10. Omaha	
26,266	.....	216	17,595	1,842	156	1,000	181	180	251,772	11. El Paso*	
208,355	3,576	1,028	217,794	33,383	3,835	4,540	14,811	4,162	579	1,865,749	11. Houston*
27,455	294	87	37,468	5,950	450	.....	1,186	1,998	506,555	11. San Antonio*	
75,122	10	1,155	339,062	25,577	.....	7,699	426	11,480	4,580	4,308,845	12. Los Angeles*
16,064	625	553	90,018	22,800	118	.....	180	6,504	2,568	1,779,151	12. Portland
15,602	97	.....	64,704	2,393	15	6,241	3	540	457	657,122	12. Salt Lake City*
31,081	593	1,050	178,417	22,527	624	5	360	4,106	1,069	1,844,280	12. Seattle
<b>547,930</b>	<b>1,324</b>	<b>691</b>	<b>700,787</b>	<b>74,004</b>	<b>938</b>	<b>4,707</b>	<b>315</b>	<b>14,169</b>	<b>9,642</b>	<b>7,971,228</b>	Other reserve cities <sup>1</sup>
54,063	.....	58	63,390	8,788	.....	.....	276	924	712,951	4. Columbus	
25,468	.....	.....	30,603	2,173	.....	.....	1,502	269	536,758	4. Toledo	
50,821	108	301	71,963	19,686	374	1,150	.....	1,730	1,365	1,335,390	5. Washington*
3,837	.....	.....	8,717	845	.....	1,897	97	685	255	101,236	7. Cedar Rapids*
31,011	.....	.....	30,632	676	.....	.....	40	1,924	952	310,157	7. Des Moines*
47,918	54	72	100,963	10,512	.....	309	26	1,640	3,807	1,096,658	7. Indianapolis
22,273	70	201	150,282	8,409	17	.....	8	323	24	1,152,383	7. Milwaukee*
10,361	214	.....	7,617	1,139	.....	.....	19	370	120,710	7. Sioux City	
2,950	.....	.....	23,641	3,660	397	140	125	1,570	755	128,540	8. National Stock Yards
14,209	59	74,211	3,660	.....	397	140	125	1,570	469	509,199	9. St. Paul*
15,207	.....	7,709	957	.....	.....	.....	9	17	453	95,436	10. Kansas City, Kansas*
8,901	.....	2,060	583	.....	.....	.....	495	82	56,022	10. Pueblo	
12,974	.....	10,349	694	100	.....	.....	309	1,345	137,807	10. Topeka	
136,538	.....	33,069	5,072	.....	1,043	.....	1,345	318	674,044	10. Tulsa*	
28,368	.....	15,197	3,167	50	168	.....	1,345	119	340,275	10. Wichita*	
83,031	878	.....	70,384	7,641	.....	.....	1,440	286	663,662	11. Fort Worth*	
<b>5,184,834</b>	<b>9,363</b>	<b>2,434</b>	<b>2,165,533</b>	<b>759,666</b>	<b>26,272</b>	<b>31,437</b>	<b>4,749</b>	<b>91,707</b>	<b>70,224</b>	<b>69,944,902</b>	Country banks, by districts
254,479	244	494	328,249	67,361	2,153	1,758	1,990	8,362	4,537	5,416,529	1. Boston
454,631	1,294	437	478,686	142,189	2,735	4,072	299	27,609	14,941	12,099,734	2. New York
307,613	192	.....	141,157	66,967	2,227	1,126	87	5,350	6,944	5,531,315	3. Philadelphia
372,513	15	166	139,597	65,758	906	1,975	185	4,638	4,617	6,117,803	4. Cleveland
352,631	1,855	4	181,885	54,658	1,237	1,587	541	2,989	5,693	4,558,979	5. Richmond
637,063	730	357	213,227	71,278	2,861	6,266	239	9,036	7,093	5,804,076	6. Atlanta
745,591	295	155	227,550	91,305	2,120	3,557	277	11,746	9,826	10,828,485	7. Chicago
328,698	16	1	62,990	28,985	1,546	897	30	3,207	2,822	3,443,584	8. St. Louis
226,841	166	213	65,451	28,137	1,653	545	38	6,537	1,893	3,045,557	9. Minneapolis
471,466	485	.....	65,929	27,945	1,905	1,318	12	2,288	2,653	3,961,694	10. Kansas City
812,268	3,833	215	121,667	60,763	4,557	778	908	2,327	2,682	5,140,073	11. Dallas
221,040	238	392	139,145	54,320	2,372	7,558	143	7,618	6,523	3,997,073	12. San Francisco

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



RESERVE CITY BANKS,<sup>1</sup> 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 18)	Demand deposits adjusted (see footnote on page 18)	Federal Reserve district numbers, and reserve cities
167,905,579	47,952	735,456	2,530,661	171,219,648	4,117,435	6,795,628	2,391,099	350,592	13,654,754	104,084,331	93,320,034	All member banks
68,889,803 2,574,194	26,181 33,297	695,716 51,638	1,553,706 2,659,129	71,165,406 72,175	1,782,442 1,554,592	3,112,640 157,220	951,821 42,997	116,498 13,160	5,963,401 285,552	45,641,053 2,029,996	35,459,847 1,655,305	Reserve bank cities <sup>1</sup>
29,624,728 3,566,095	1,620 18,000	514,742 9,387	848,061 56,397	30,989,151 3,649,879	825,108 84,865	1,554,592 204,094	509,401 59,339	19,765 2,834	2,908,866 351,132	22,001,267 2,575,697	16,319,925 2,069,019	1. Boston 2. New York <sup>2</sup> 3. Philadelphia*
2,920,685 655,886	3	30,300	2,950,988	58,400	136,600	15,121	229	210,350	1,596,742	1,421,749	4. Cleveland 5. Richmond	
1,141,085 10,074,852	16,238 3,998	664,398 102,149	1,157,323 10,186,860	16,788 25,890	23,550 47,920	7,234 11,736	122 7,896	47,694 93,442	400,789 804,927	272,502 580,241	6. Atlanta <sup>3</sup> 7. Chicago <sup>2</sup> 8. St. Louis*	
1,513,895 990,315	63 2,500	30,737 693	1,547,093 1,009,289	46,188 27,000	43,013 33,000	29,988 9,207	425 3,668	57,702 119,614	762,249 1,062,244	6,619,740 696,390	9. Minneapolis* 10. Kansas City*	
1,200,840 1,998,957	276 56,871	15,781 15,084	1,208,889 2,070,912	22,950 70,530	45,100 87,001	14,693 12,037	4,301 484	87,044 170,052	72,875 181,487	645,758 821,487	405,351 467,634	
12,628,271	72,188	371,036	13,071,495	256,987	427,721	163,911	5,912	854,531	1,483,570	739,891	11. Dallas*	
27,343,661 1,220,066	34,546 16,169	328,985 1,236,235	27,707,192 1,113,606	636,916 51,750	1,113,606 9,696	348,369 425	23,382 95,721	2,122,273 642,054	17,006,086 603,242	14,646,753	12. San Francisco	
1,145,480 2,939,012	103 647	16,640 38,329	1,162,223 2,977,988	32,775 91,581	51,475 246,535	12,455 24,590	26 1,613	96,731 364,319	645,324 1,934,128	1,707,992	Reserve branch cities <sup>1</sup>	
923,253 773,559	107 21,526	8,369 795,085	931,729 10,210	14,150 42,800	40,550 4,408	8,121 1,000	2,434 58,418	65,255 55,875	674,807 515,875	574,161 343,763	2. Buffalo* 3. Cincinnati	
456,574 461,225	6,291 107	462,865 466,416	12,000 16,850	13,500 16,350	6,907 2,910	1,489 5,104	1,489 33,896	28,224 304,044	281,921 285,885	281,921 178,623	4. Pittsburgh** 5. Baltimore*	
1,069,114 4,051,248	42 4,467	11,003 8,241	571,840 1,081,822	14,000 13,450	16,500 38,100	5,108 11,786	35,608 224	35,608 63,560	318,851 539,976	240,315 6. New Orleans		
212,921 709,918	97 8,328	45,052 718,246	4,096,397 15,750	68,903 28,250	153,037 5,430	42,803 4,424	2,355,226 269,167	2,355,226 269,167	2,043,504 110,000	2,043,504 110,000	7. Birmingham	
664,338 59,743	10,230 6,569	10,230 681,137	59,743 14,750	60,496 32,500	1,250 9,230	1,096 .....	47 .....	49,477 56,480	516,097 385,067	350,734 285,614	8. Little Rock 9. Memphis	
802,615 464,675	1,945 9,569	1,945 812,184	469,901 18,050	16,350 26,250	16,850 10,049	12,429 2,072	503,227 56,421	2,657 503,227	38,224 440,836	28,930 10. Denver*		
492,368 232,025	3,156 1,000	495,524 234,587	11,700 6,500	15,700 7,500	6,771 3,094	2,383 91	36,554 17,185	36,554 140,987	354,746 126,072	264,605 11. El Paso*		
1,714,663 471,398	14,811 4,399	10,970 475,797	1,740,444 10,900	53,300 16,500	56,300 3,182	15,663 42	125,305 125,305	125,305 1,087,773	293,956 914,623	254,413 11. Houston*		
3,985,125 1,618,033	447 42,612	180 4,028,184	1,650,443 90,754	41,000 111,371	50,550 78,261	37,158 275	280,661 280,661	30,758 2,400,849	290,701 2,257,525	253,590 10. Oklahoma City*		
614,203 1,701,310	3 360	32,230 10,055	621,335 1,721,725	11,693 36,000	16,242 57,100	7,401 29,140	451 315	128,708 122,555	909,020 1,041,356	885,535 976,540	11. San Antonio* 12. Los Angeles*	
7,382,946 666,048	612 6,750	315 4,596	7,448,416 672,798	157,378 11,000	271,522 22,000	78,819 6,653	15,093 500	522,812 40,153	4,835,991 437,097	4,185,178 431,222	Other reserve cities <sup>1</sup>	
504,386 1,226,524	612 11,741	4,596 1,238,877	92,926 26,650	11,500 51,200	12,000 13,992	3,127 4,671	1,149 4,671	27,776 96,513	320,567 852,930	311,432 793,994	4. Columbus 5. Toledo	
287,515 1,009,201	97 40	1,604 8,604	289,216 1,017,845	6,750 21,978	7,000 40,500	5,500 15,028	1,810 1,307	8,310 78,813	61,482 696,765	39,054 592,833	5. Washington* 6. Des Moines*	
1,078,342 112,914	26 8	7,396 498	1,085,764 113,420	18,400 2,100	41,702 4,100	6,433 1,067	84 23	66,619 7,290	694,344 72,425	541,567 49,435	7. Cedar Rapids* 7. Indianapolis	
117,671 460,209	19 125	731 8,562	118,421 468,896	1,000 13,000	7,000 21,000	2,119 5,749	..... 554	10,119 40,303	83,974 293,978	4,-2,093 213,395	8. Sioux City 9. National Stock Yards	
89,289 50,706	632 445	632 51,151	89,921 1,800	1,750 1,720	2,500 860	1,148 491	117 66	5,515 9,051	47,371 87,059	31,174 29,705	10. Kansas City, 11. St. Paul*	
127,186 626,338	1,570 4,030	1,570 630,368	128,756 12,550	3,400 22,350	4,250 7,245	1,335 1,531	66 1,531	9,051 43,676	82,494 406,586	82,494 436,698	10. Pueblo 11. Topeka	
316,792 616,900	2,438 4,945	2,438 621,845	319,230 18,000	6,500 18,000	10,700 18,000	3,476 3,394	369 2,423	21,045 41,817	242,940 346,753	214,339 267,423	10. Tulsa* 11. Fort Worth*	
64,289,169 4,924,794	21,159 1,019	4,879 1,990	583,427 63,182	64,898,634 4,990,985	1,540,699 131,506	2,297,860 200,037	1,012,090 81,692	195,619 12,309	5,046,268 425,544	36,601,201 3,158,535	39,028,256 3,163,306	Country banks, by districts
11,089,667 4,991,495	2,670 3,464	2,670 34,908	11,226,225 5,029,954	291,907 135,006	402,971 266,269	157,717 87,867	20,914 12,219	873,509 501,361	5,858,322 2,509,522	5,979,743 2,698,468	1. Boston 2. New York	
5,594,181 4,164,751	2,003 5,824	185 541	5,647,670 35,644	51,301 35,644	143,864 4,206,760	226,229 174,844	89,977 66,086	470,133 16,036	2,922,954 16,036	3,155,706 3,155,706	3. Philadelphia 4. Cleveland	
5,369,479 10,433,392	1,850 1,514	369 277	5,417,354 96,523	45,656 10,141,706	127,663 200,373	182,153 285,983	1,026 158,817	352,219 41,606	2,394,871 41,606	2,494,535 6,406	5. Richmond 6. Atlanta	
3,176,696 2,814,512	250 1,130	30 38	18,736 2,840,061	3,195,712 58,042	67,994 85,939	104,026 50,220	61,549 11,295	487,872 14,303	5,264,027 14,303	5,732,422 4,066,200	7. Chicago	
3,652,020 4,769,461	1,097 40	12 908	16,095 18,348	3,669,224 4,788,757	76,535 118,781	82,033 139,462	14,372 24,440	205,496 351,316	1,932,978 3,189,233	2,133,847 3,656,989	8. St. Louis	
3,698,721	298	143	45,064	3,744,226	93,775	110,417	46,096	252,847	2,031,124	2,170,319	11. Dallas 12. San Francisco	

<sup>1</sup> Includes figures for a bank with its head office in a nonreserve city, which has a branch in this reserve city; see contents page.<sup>2</sup> 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.



## OF BANKS ON DECEMBER 31, 1956, BY STATES

ASSETS [In thousands of dollars]

and bank balances										State or Territory
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	
<b>8,095,910</b>	<b>27,749</b>	<b>58,550</b>	<b>13,529,474</b>	<b>1,603,510</b>	<b>40,096</b>	<b>116,645</b>	<b>704,986</b>	<b>386,181</b>	<b>349,388</b>	<b>184,874,402</b>
<b>8,095,701</b>	<b>27,749</b>	<b>58,550</b>	<b>13,529,289</b>	<b>1,603,407</b>	<b>40,096</b>	<b>116,630</b>	<b>704,986</b>	<b>386,181</b>	<b>349,356</b>	<b>184,867,966</b>
<b>Total, including Alaska</b>										<b>Total, all States</b>
<b>New England:</b>										
19,259	113	21,678	6,030	177	390	.....	658	361	464,155	Maine
16,174	18	19,679	2,766	546	57	.....	12	165	285,687	New Hampshire
12,176	15	22	6,023	2,078	207	434	231	107	195,871	Vermont
116,831	649	3,800	450,043	47,006	629	930	32,009	10,436	5,042,415	Massachusetts
29,076	45	263	33,928	10,801	46	.....	1,735	1,983	837,159	Rhode Island
110,673	591	44	137,067	23,597	565	330	33	2,603	1,998,019	Connecticut
370,961	3,148	30,684	4,381,301	289,279	2,188	6,074	492,878	109,066	187,576	Middle Atlantic:
258,747	400	110	221,237	66,254	876	541	226	14,552	5,477	New York
440,983	930	3,664	936,337	139,991	2,421	9,627	9,456	24,418	18,643	New Jersey
252,348	130	72	159,945	30,311	473	316	59	4,565	5,205,452	Pennsylvania
573,863	1,330	4,730	990,326	53,438	1,470	3,769	5,647	31,456	11,945	East North Central:
226,337	788	1,702	375,375	66,284	1,340	5,056	112	16,462	6,039	Ohio
150,215	83	201	185,248	19,059	493	917	239	3,510	7,570,084	Indiana
143,312	296	2,891	282,739	18,091	986	5,258	856	6,703	9,813,231	Illinois
119,708	214	69,303	9,109	130	2,644	105	1,441	778	3,537,111	Michigan
249,249	81	270	453,381	21,948	986	1,484	2,611	8,244	3,303	Wisconsin
19,516	24	5,260	3,467	513	249	.....	867	149	15,309,964	North Dakota
34,333	10	7,748	3,168	400	.....	.....	1,083	319	318,118	South Dakota
104,310	270	74,490	8,063	156	1,000	.....	2,089	380	423,183	Nebraska
165,597	113	39,379	9,940	250	178	.....	1,390	1,328	1,273,464	Kansas
32,862	100	26,876	4,215	288	1,036	.....	836	370	2,837,427	South Atlantic:
72,982	106	171	114,681	15,581	69	287	107	2,822	4,559,916	Delaware
51,811	108	301	73,901	20,387	393	1,150	.....	1,621	1,572,760	Maryland
146,265	1,510	53	153,917	30,492	798	3,152	407	2,534	1,376,659	District of Columbia
80,083	10	39,107	8,942	152	912	5	570	2,657	2,537,531	Virginia
82,618	160	171,331	14,867	141	.....	118	2,364	4,704	994,022	West Virginia
59,075	175	34,256	6,153	377	1	11	745	665	1,484,201	North Carolina
94,183	159	178,546	24,856	1,651	.....	5	2,723	1,903	621,519	South Carolina
319,673	372	127	179,180	37,019	1,373	4,274	233	5,648	1,807,471	Georgia
148,531	15	84,503	9,653	248	182	30	2,066	687	2,890,034	Florida
227,416	100	120	156,637	23,710	365	.....	10,272	2,841	1,480,092	East South Central:
123,366	322	229	74,981	13,891	573	1,492	108	2,710	1,273	Tennessee
57,902	.....	.....	18,870	6,047	402	500	.....	2,159	2,279,559	Alabama
75,888	40	37,216	7,984	392	30	.....	960	522	1,503,953	Mississippi
175,175	418	72	178,450	19,030	668	500	3,530	5,288	760,370	West South Central:
350,067	397	.....	77,525	16,966	562	3,696	1,957	2,418	2,195,917	Arkansas
1,321,494	8,887	2,375	717,573	145,452	10,078	5,318	71,301	11,469	2,128,287	Louisiana
54,472	31	57	29,502	6,606	409	165	.....	1,411	2,128,287	Oklahoma
22,830	50	.....	20,894	6,415	55	21	32	212	568,212	Texas
32,599	.....	.....	8,840	2,244	656	.....	.....	421	322,880	Montana
133,930	250	60	81,172	8,629	523	290	.....	3,115	1,509,244	Wyoming
64,623	.....	.....	13,707	5,428	343	.....	.....	337	322,880	Colorado
28,915	.....	184	51,484	12,246	675	4,765	68	2,936	467,469	New Mexico
28,132	97	.....	68,557	3,294	84	6,354	3	540	772,228	Arizona
11,497	.....	.....	5,337	4,435	11	.....	.....	834	775,921	Utah
65,274	593	1,192	207,355	32,698	1,099	480	360	4,864	298,741	Nevada
22,055	663	553	90,563	23,531	118	.....	180	6,537	2,528,091	Pacific:
382,010	3,832	2,794	1,178,728	182,645	2,368	29,876	70,205	57,257	1,850,459	Washington
209	.....	.....	185	103	15	.....	.....	31,669	19,868,365	Oregon
688	.....	.....	45	106	.....	.....	.....	32	6,436	California
								5	27,663	Alaska <sup>1</sup>
										Mutual Savings Banks <sup>2</sup>

## OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

20,071	500	12	22,639	7,136	17	.....	33	684	985	462,096	Connecticut—Dist. No. 2
197,169	313	110	191,658	51,482	536	541	226	12,248	3,089	4,715,984	New Jersey—Dist. No. 2
60,237	.....	.....	6,326	4,262	160	.....	.....	208	159	430,614	Kentucky—Dist. No. 4
120,591	.....	724	333,177	48,620	467	1,608	832	12,135	4,855	4,756,522	Pennsylvania—Dist. No. 4
8,622	.....	.....	4,230	735	1	245	.....	214	143	129,744	West Virginia—Dist. No. 4
129,733	418	72	152,409	14,956	518	500	3,530	4,299	1,179	1,748,614	Louisiana—Dist. No. 6
49,138	.....	.....	19,018	5,254	402	500	.....	350	1,140	395,841	Mississippi—Dist. No. 6
138,871	.....	.....	86,513	16,277	175	.....	42	1,829	1,039	1,462,149	Tennessee—Dist. No. 6
217,701	130	72	143,015	26,109	420	316	59	4,358	2,741	3,112,429	Indiana—Dist. No. 7
504,110	1,329	4,730	961,249	47,792	998	3,526	5,628	30,672	11,259	14,363,354	Illinois—Dist. No. 7
214,920	788	1,697	373,101	64,782	1,307	5,056	112	16,457	5,799	7,353,036	Michigan—Dist. No. 7
130,647	70	201	182,544	17,340	182	917	239	3,069	5,715	2,537,469	Wisconsin—Dist. No. 7
101,348	68	174	213,488	6,087	17	760	276	2,347	794	1,611,721	Missouri—Dist. No. 10
30,818	.....	.....	11,546	3,521	221	.....	.....	335	162	291,920	New Mexico—Dist. No. 10
341,735	372	.....	77,049	16,637	562	3,696	1,957	2,418	2,602	2,089,463	Oklahoma—Dist. No. 10
22,725	.....	151	44,121	11,482	386	4,765	68	2,598	3,083	676,272	Arizona—Dist. No. 12

For footnote, see opposite page.





## ALL MEMBER BANKS—DEPOSITS AND RESERVES, DECEMBER 31, 1956

[In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves <sup>1</sup>	Net demand deposits subject to reserve	Time deposits	Reserves with Federal Reserve Banks <sup>2</sup>			Ratio of total reserves to net demand plus time deposits (per cent)	Ratio of required reserves to net demand plus time deposits (per cent)
					Total	Required	Excess		
All member banks.....	125,708,473	21,624,142	104,084,331	42,197,106	18,707,348	19,194,820	-487,472	12.8	13.1
Central reserve city banks <sup>3</sup> .....	32,325,630	5,032,811	27,292,819	4,767,240	5,532,414	5,696,926	-164,512	17.3	17.8
Reserve city banks <sup>3</sup> .....	49,432,385	9,242,074	40,190,311	17,091,155	7,649,364	8,088,814	-439,450	13.4	14.1
Country banks <sup>3</sup> .....	43,950,458	7,349,257	36,601,201	20,338,711	5,525,570	5,409,080	116,490	9.7	9.5
All member banks, by districts:									
Boston.....	6,118,296	929,765	5,188,531	1,380,692	774,115	813,458	-39,343	11.8	12.4
New York.....	33,685,442	5,183,799	28,501,643	8,249,019	5,462,628	5,624,168	-161,540	14.9	15.3
Philadelphia.....	6,159,666	1,074,447	5,085,219	2,397,924	849,306	884,665	-35,359	11.3	11.8
Cleveland.....	9,530,253	1,550,601	7,979,652	4,239,539	1,426,224	1,472,937	-46,713	11.7	12.1
Richmond.....	5,906,447	1,067,175	4,839,272	1,837,526	818,874	819,253	-379	12.3	12.3
Atlanta.....	7,341,599	1,544,613	5,796,986	1,716,673	906,430	927,368	-20,938	12.1	12.3
Chicago.....	18,842,892	2,915,696	15,927,196	7,907,497	2,951,284	3,059,364	-108,080	12.4	12.8
St. Louis.....	5,107,274	986,497	4,121,215	1,288,165	697,271	690,248	7,023	12.9	12.8
Minneapolis.....	3,124,243	612,845	2,511,398	1,200,536	384,232	420,073	-35,841	10.4	11.3
Kansas City.....	6,658,715	1,416,240	5,242,475	1,164,114	836,743	855,402	-18,659	13.1	13.4
Dallas.....	8,415,149	2,172,877	6,242,272	1,388,255	989,800	1,001,668	-11,868	13.0	13.1
San Francisco.....	14,818,497	2,170,025	12,648,472	9,427,166	2,610,441	2,626,216	-15,775	11.8	11.9
Central reserve city banks:									
New York.....	25,708,889	4,062,897	21,645,992	3,440,603	4,374,645	4,501,229	-126,584	17.4	17.9
Chicago.....	6,616,741	969,914	5,646,827	1,326,637	1,157,769	1,195,697	-37,928	16.6	17.1
Reserve city banks, by districts:									
Boston.....	2,377,033	347,037	2,029,996	197,161	340,807	375,257	-34,450	15.3	16.8
New York.....	1,184,914	187,585	997,329	510,388	192,932	205,039	-12,107	12.8	13.6
Philadelphia.....	3,201,374	625,677	2,575,697	364,721	429,083	481,862	-52,779	14.6	16.4
Cleveland.....	6,095,189	1,038,491	5,056,698	2,080,422	937,357	1,014,227	-76,870	13.1	14.2
Richmond.....	2,977,060	532,659	2,444,401	602,162	441,095	470,100	-29,005	14.5	15.4
Atlanta.....	3,125,937	694,323	2,431,614	562,856	428,003	465,833	-37,830	14.3	15.6
Chicago.....	5,989,585	973,243	5,016,342	2,774,034	990,114	1,041,643	-51,529	12.7	13.4
St. Louis.....	2,782,608	594,371	2,188,237	436,135	408,440	415,689	-7,249	15.6	15.8
Minneapolis.....	1,298,513	320,553	977,960	211,754	145,134	186,621	-41,487	12.2	15.7
Kansas City.....	3,680,556	878,906	2,801,650	490,253	483,007	528,810	-45,803	14.7	16.1
Dallas.....	4,291,981	1,238,942	3,053,039	741,962	536,429	586,645	-50,216	14.1	15.5
San Francisco.....	12,427,635	1,810,287	10,617,348	8,119,307	2,316,963	2,317,088	-125	12.4	12.4
Country banks, by districts:									
Boston.....	3,741,263	582,728	3,158,535	1,183,531	433,308	438,201	-4,893	10.0	10.1
New York.....	6,791,639	933,317	5,858,322	4,298,028	895,051	917,900	-22,849	8.8	9.0
Philadelphia.....	2,958,292	448,770	2,509,522	2,033,203	420,223	402,803	17,420	9.3	8.9
Cleveland.....	3,435,064	512,110	2,922,954	2,159,117	488,867	458,710	30,157	9.6	9.0
Richmond.....	2,929,387	534,516	2,394,871	1,235,364	377,779	349,153	28,626	10.4	9.6
Atlanta.....	4,215,662	850,290	3,363,372	1,153,817	478,427	461,535	16,892	10.6	10.2
Chicago.....	6,236,566	972,539	5,264,027	3,806,826	803,401	822,024	-18,623	8.9	9.1
St. Louis.....	2,324,666	391,688	1,932,978	852,030	288,831	274,559	14,272	10.4	9.9
Minneapolis.....	1,825,730	292,292	1,533,438	988,782	239,098	233,452	5,646	9.5	9.3
Kansas City.....	2,978,159	537,334	2,440,825	673,861	353,736	326,592	27,144	11.4	10.5
Dallas.....	4,123,168	933,935	3,189,233	646,293	453,371	415,023	38,348	11.8	10.8
San Francisco.....	2,390,862	359,738	2,031,124	1,307,859	293,478	309,128	-15,650	8.8	9.3

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

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

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

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

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

**STATE MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 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
<b>ASSETS</b>													
<b>Loans and investments</b>	<b>50,290,770</b>	<b>1,841,035</b>	<b>24,137,648</b>	<b>3,010,267</b>	<b>4,260,123</b>	<b>1,965,098</b>	<b>924,955</b>	<b>6,544,537</b>	<b>1,745,962</b>	<b>487,718</b>	<b>909,746</b>	<b>759,632</b>	<b>3,704,049</b>
Loans (including overdrafts)	29,924,325	1,034,365	15,715,584	1,911,792	2,294,368	1,123,495	523,341	3,068,395	915,995	232,085	476,478	402,037	2,226,390
United States Government direct obligations	15,999,874	597,789	6,560,363	861,912	1,556,946	682,300	309,566	2,753,658	677,729	204,086	320,039	274,388	1,201,098
Obligations guaranteed by United States Government	7,567	164	5,860	6	137	1,034	50	138	27	59	92		
Obligations of States and political subdivisions	3,484,223	166,173	1,486,899	177,756	330,651	107,456	80,429	616,319	102,881	36,538	95,767	64,292	219,062
Other bonds, notes, and debentures	696,385	36,138	260,784	43,732	65,991	45,481	9,423	94,552	44,105	14,137	14,989	17,085	49,968
Corporate stocks (including Federal Reserve Bank stock)	178,396	6,406	108,158	15,069	12,030	5,332	2,146	11,475	5,225	813	2,381	1,830	7,531
<b>Reserves, cash, and bank balances</b>	<b>15,899,862</b>	<b>553,375</b>	<b>8,134,886</b>	<b>1,004,177</b>	<b>1,128,793</b>	<b>685,687</b>	<b>320,250</b>	<b>1,620,813</b>	<b>585,314</b>	<b>117,510</b>	<b>371,271</b>	<b>335,666</b>	<b>1,042,120</b>
Reserve with Federal Reserve Banks	7,273,249	216,633	3,989,706	391,525	516,503	277,834	114,208	782,876	245,485	47,725	128,285	97,191	465,275
Cash in vault	801,963	48,882	261,575	57,594	102,609	58,349	25,884	125,385	28,943	9,082	12,769	23,998	46,893
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,971,058	89,199	278,821	122,632	212,295	125,311	121,390	362,828	148,075	41,002	110,289	178,179	181,037
Other balances with banks in United States	8,255	545	3,587	1,030	107	126	77	745	13	13	275	344	1,393
Balances with banks in foreign countries	33,902	1,056	27,678	992	545	163	1	2,184	26	21	119	79	1,038
Cash items in process of collection	5,811,435	197,060	3,573,519	430,404	296,734	223,904	58,690	346,795	162,772	19,667	119,534	35,875	346,481
Due from own foreign branches	37,944		37,944										
Bank premises owned and furniture and fixtures	519,280	25,525	227,091	46,645	36,420	29,066	16,675	56,642	14,008	3,280	5,617	14,947	43,364
Other real estate owned	6,839	292	872	836	416	153	547	419	110	347	202	2,498	147
Investments and other assets indirectly representing bank premises or other real estate													
Customers' liability on acceptances	33,015	878	3,137	5,305	11,549	3,798		4,225	439	236	88	84	3,276
Income accrued but not yet collected	442,599	1,110	429,483	3,032	597	69	80	337	1,444	10		6,437	
Other assets	149,013	4,472	85,598	9,944	11,578	4,579	1,858	12,913	4,251	696	2,049	731	10,344
<b>Total assets</b>	<b>67,529,812</b>	<b>2,429,161</b>	<b>33,152,566</b>	<b>4,088,897</b>	<b>5,457,499</b>	<b>2,696,498</b>	<b>1,267,573</b>	<b>8,248,270</b>	<b>2,354,352</b>	<b>610,008</b>	<b>1,291,380</b>	<b>1,114,226</b>	<b>4,819,382</b>
<b>LIABILITIES</b>													
<b>Demand deposits</b>	<b>46,879,536</b>	<b>1,835,181</b>	<b>24,470,022</b>	<b>3,031,014</b>	<b>3,165,598</b>	<b>1,874,716</b>	<b>903,719</b>	<b>4,758,110</b>	<b>1,715,319</b>	<b>376,744</b>	<b>1,000,831</b>	<b>877,491</b>	<b>2,870,791</b>
Individuals, partnerships, and corporations	35,723,194	1,493,306	17,885,595	2,506,076	2,702,443	1,384,851	636,033	3,854,866	1,241,925	297,175	665,082	714,902	2,340,940
United States Government	1,218,433	49,354	664,591	72,998	89,598	37,781	14,539	158,210	43,301	7,660	14,608	11,552	54,241
States and political subdivisions	2,179,045	126,217	703,284	83,161	160,181	128,833	126,531	372,682	84,569	49,735	92,965	84,135	166,752
Banks in United States	5,081,300	75,227	3,069,964	307,285	144,790	271,141	114,347	266,698	323,274	16,530	219,166	51,589	221,289
Banks in foreign countries	1,163,834	2,639	1,114,899	7,576	3,901	5,073	1,197	5,842	1,681		752	454	19,820
Certified and officers' checks, cash letters of credit, and traveler's checks etc.	1,513,730	88,438	1,031,689	53,918	64,685	47,037	11,072	99,812	20,569	5,644	8,258	14,859	67,749
<b>Time deposits</b>	<b>13,864,661</b>	<b>360,389</b>	<b>4,746,194</b>	<b>619,512</b>	<b>1,840,950</b>	<b>578,921</b>	<b>263,142</b>	<b>2,903,519</b>	<b>436,249</b>	<b>190,026</b>	<b>185,243</b>	<b>159,115</b>	<b>1,582,401</b>
Individuals, partnerships, and corporations	12,605,597	355,198	3,907,913	606,096	1,773,813	523,990	239,322	2,837,065	420,155	184,762	174,472	136,513	1,446,298
United States Government	48,774	2,088	21,247	1,305	495	9,213	4,017	2,230	3,565	57	764	728	3,065
Postal savings	6,404	222	15	97	703	2,240	2,709	354	29	7	16	1	11
States and political subdivisions	437,350	2,881	83,555	11,704	65,909	28,943	16,334	63,764	12,495	5,200	9,891	20,873	115,801
Banks in United States	18,146		8,449	10	30	1,260	760	106	5	100		7,426	
Banks in foreign countries	748,390		725,015	300		13,275							9,800
<b>Total deposits</b>	<b>60,744,197</b>	<b>2,195,570</b>	<b>29,216,216</b>	<b>3,650,526</b>	<b>5,006,548</b>	<b>2,453,637</b>	<b>1,166,861</b>	<b>7,661,629</b>	<b>2,151,568</b>	<b>566,770</b>	<b>1,186,074</b>	<b>1,035,606</b>	<b>4,453,192</b>
Due to own foreign branches													
Bills payable, rediscounts, and other liabilities for borrowed money	29,298	284	1,670	18,100	1,700	1,606	50	5,098		150	335	40	265
Acceptances outstanding	461,718	1,110	448,224	3,190	615	69	80	344	1,507	10		6,569	
Dividends declared but not yet payable	38,515	1,547	25,053	3,828	1,451	537	830	2,194	1,034	142	316	503	1,080
Income collected but not yet earned	256,656	13,810	91,905	22,667	21,909	15,140	7,455	38,130	7,678	1,927	3,463	2,126	30,446
Expenses accrued and unpaid	325,808	14,623	178,952	22,097	27,364	12,421	4,234	27,080	9,391	1,009	5,163	2,578	20,896
Other liabilities	152,249	2,967	102,002	2,258	1,673	12,253	400	6,674	17,897	196	980	122	4,827
<b>Total liabilities</b>	<b>62,325,187</b>	<b>2,229,911</b>	<b>30,380,768</b>	<b>3,722,666</b>	<b>5,061,260</b>	<b>2,495,663</b>	<b>1,179,910</b>	<b>7,741,149</b>	<b>2,189,075</b>	<b>570,204</b>	<b>1,196,331</b>	<b>1,040,975</b>	<b>4,517,275</b>
<b>CAPITAL ACCOUNTS</b>													
<b>Capital</b>	<b>1,485,477</b>	<b>63,579</b>	<b>775,779</b>	<b>95,417</b>	<b>106,164</b>	<b>50,350</b>	<b>31,293</b>	<b>149,784</b>	<b>54,049</b>	<b>11,687</b>	<b>24,443</b>	<b>27,643</b>	<b>95,289</b>
Surplus	2,666,245	94,781	1,460,558	209,065	232,408	112,076	39,033	216,525	67,630	15,340	45,384	28,091	145,354
Undivided profits	954,974	36,802	509,461	57,807	52,927	30,533	14,998	105,113	40,884	10,665	21,099	14,850	59,835
Other capital accounts	97,929	4,088	26,000	3,942	4,740	7,876	2,339	35,699	2,714	2,112	4,123	2,667	1,629
<b>Total capital accounts</b>	<b>5,204,625</b>	<b>199,250</b>	<b>2,771,798</b>	<b>366,231</b>	<b>396,239</b>	<b>200,835</b>	<b>87,663</b>	<b>507,121</b>	<b>165,277</b>	<b>39,804</b>	<b>95,049</b>	<b>73,251</b>	<b>302,107</b>
<b>Total liabilities and capital accounts</b>	<b>67,529,812</b>	<b>2,429,161</b>	<b>33,152,566</b>	<b>4,088,897</b>	<b>5,457,499</b>	<b>2,696,498</b>	<b>1,267,573</b>	<b>8,248,270</b>	<b>2,354,352</b>	<b>610,008</b>	<b>1,291,380</b>	<b>1,114,226</b>	<b>4,819,382</b>
Net demand deposits subject to reserve (see page 18)	39,098,285	1,549,054	20,617,682	2,477,978	2,656,569	1,525,501	723,639	4,049,089	1,404,472	316,075	771,069	663,437	2,343,720
Demand deposits adjusted (see footnote on page 1)	33,604,534	1,510,901	16,047,049	2,212,751	2,630,575	1,336,817	714,946	3,980,565	1,184,291	332,887	646,771	778,021	2,228,960
Pledged assets (and securities loaned)	4,975,228	149,724	1,850,624	379,228	574,424	302,256	203,719	501,716	181,582	80,181	160,286	150,731	440,757
Number of banks	1,811	42	182	74	209	131	71	451	170	130	136	140	75

# FEDERAL RESERVE SYSTEM

## BOUNDARIES OF FEDERAL RESERVE DISTRICTS AND THEIR BRANCH TERRITORIES

