



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 |
| ASSETS | | | | | |
| Loans and investments | 138,767,502 | 136,153,804 | 135,359,650 | +2,613,698 | +3,407,852 |
| 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 |
| Reserves, cash, and bank balances | 42,906,094 | 36,817,477 | 41,415,644 | +6,088,617 | +1,490,450 |
| 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 | -61,750 | -38,386 |
| Cash items in process of collection..... | 13,529,474 | 9,470,912 | 12,964,805 | +4,058,562 | +364,669 |
| 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 |
| Total assets | 184,874,402 | 175,983,316 | 179,414,262 | +8,891,086 | +5,460,140 |
| LIABILITIES | | | | | |
| Demand deposits | 125,708,473 | 115,791,920 | 123,238,555 | +9,916,553 | +2,469,918 |
| 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 |
| Time deposits | 42,197,106 | 41,823,096 | 40,518,171 | +374,010 | +1,678,935 |
| 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 |
| Total deposits | 167,905,579 | 157,615,016 | 163,756,726 | +10,290,563 | +4,148,853 |
| Due to own foreign branches..... | 614,059 | 676,905 | 553,269 | -62,846 | +60,790 |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 47,952 | 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 |
| Total liabilities | 171,219,648 | 162,413,738 | 166,630,931 | +8,805,910 | +4,588,717 |
| CAPITAL ACCOUNTS | | | | | |
| 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 |
| Total capital accounts | 13,654,754 | 13,569,578 | 12,783,331 | +85,176 | +871,423 |
| Total liabilities and capital accounts | 184,874,402 | 175,983,316 | 179,414,262 | +8,891,086 | +5,460,140 |
| MEMORANDA | | | | | |
| 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 ¹ | 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 |

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES
DECEMBER 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 |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| ASSETS | | | | | | | |
| Loans and investments | 112,247,105 | 119,547,412 | 122,421,613 | 131,601,524 | 135,359,650 | 136,153,804 | 138,767,502 |
| 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 |
| Reserves, cash, and bank balances | 39,252,126 | 39,254,535 | 39,381,408 | 38,075,564 | 41,415,644 | 36,817,477 | 42,906,094 |
| 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 |
| Total assets | 153,439,169 | 160,826,246 | 163,982,548 | 172,241,585 | 179,414,262 | 175,983,316 | 184,874,402 |
| LIABILITIES | | | | | | | |
| Demand deposits | 109,970,466 | 114,045,008 | 113,929,894 | 117,826,391 | 123,238,555 | 115,791,920 | 125,708,473 |
| 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 |
| Time deposits | 31,045,022 | 33,482,402 | 36,234,225 | 39,425,329 | 40,518,171 | 41,823,096 | 42,197,106 |
| Individuals, partnerships, and corporations | 29,128,499 | 31,266,362 | 33,310,562 | 35,650,129 | 36,972,332 | 38,263,540 | 38,769,135 |
| United States Government | 243,210 | 302,812 | 290,403 | 314,566 | 307,725 | 281,288 | 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 |
| Total deposits | 141,015,488 | 147,527,410 | 150,164,119 | 157,251,720 | 163,756,726 | 157,615,016 | 167,905,579 |
| 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 |
| Total liabilities | 143,220,682 | 150,065,465 | 152,666,608 | 160,031,867 | 166,630,931 | 162,413,738 | 171,219,648 |
| CAPITAL ACCOUNTS | | | | | | | |
| 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 |
| Total capital accounts | 10,218,487 | 10,760,781 | 11,315,940 | 12,209,718 | 12,783,331 | 13,569,578 | 13,654,754 |
| Total liabilities and capital accounts | 153,439,169 | 160,826,246 | 163,982,548 | 172,241,585 | 179,414,262 | 175,983,316 | 184,874,402 |
| MEMORANDA | | | | | | | |
| 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 ¹ | | Reserve city member banks ¹ | Country member banks ¹ | All member banks | All national member banks | All State member banks |
|--|--|------------------|--|-----------------------------------|--------------------|---------------------------|------------------------|
| | New York | Chicago | | | | | |
| ASSETS | | | | | | | |
| Loans and investments | 23,809,086 | 6,472,826 | 53,914,535 | 54,571,055 | 138,767,502 | 88,476,732 | 50,290,770 |
| 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 | ..... | 4,208 | 4,258 | 11,872 | 4,305 | 7,567 |
| Obligations of States and political subdivisions..... | 1,406,377 | 440,178 | 3,819,652 | 4,827,321 | 10,493,528 | 7,009,305 | 3,484,223 |
| Other bonds, notes, and debentures..... | 247,670 | 131,284 | 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 |
| Reserves, cash, and bank balances | 8,628,968 | 2,171,008 | 17,716,326 | 14,389,792 | 42,906,094 | 27,006,232 | 15,899,862 |
| 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 | 1,685,510 | 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 |
| Total assets | 33,381,025 | 8,694,722 | 72,853,753 | 69,944,902 | 184,874,402 | 117,344,590 | 67,529,812 |
| LIABILITIES | | | | | | | |
| Demand deposits | 25,708,889 | 6,616,741 | 49,432,385 | 43,950,458 | 125,708,473 | 78,828,937 | 46,879,536 |
| 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 |
| Time deposits | 3,440,603 | 1,326,637 | 17,091,155 | 20,338,711 | 42,197,106 | 28,332,445 | 13,864,661 |
| Individuals, partnerships, and corporations..... | 2,395,367 | 1,302,412 | 15,747,762 | 19,323,594 | 38,769,135 | 26,163,538 | 12,605,577 |
| 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 | 12,731 | 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 |
| Total deposits | 29,149,492 | 7,943,378 | 66,523,540 | 64,289,169 | 167,905,579 | 107,161,382 | 60,744,197 |
| 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 |
| Total liabilities | 30,507,743 | 8,035,050 | 67,778,221 | 64,898,634 | 171,219,648 | 108,894,461 | 62,325,187 |
| CAPITAL ACCOUNTS | | | | | | | |
| 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 |
| Total capital accounts | 2,873,282 | 659,672 | 5,075,532 | 5,046,268 | 13,654,754 | 8,450,129 | 5,204,625 |
| Total liabilities and capital accounts | 33,381,025 | 8,694,722 | 72,853,753 | 69,944,902 | 184,874,402 | 117,344,590 | 67,529,812 |
| MEMORANDA | | | | | | | |
| 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 | 33,604,504 |
| 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 |

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

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

[Amounts in thousands of dollars]

| | Total, all districts | Federal Reserve district | | | | | |
|---|----------------------|--------------------------|-------------------|------------------|-------------------|------------------|------------------|
| | | Boston | New York | Philadelphia | Cleveland | Richmond | Atlanta |
| ASSETS | | | | | | | |
| Loans and investments | 138,767,502 | 6,339,941 | 35,033,444 | 7,267,822 | 11,680,233 | 6,250,041 | 7,022,541 |
| 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 |
| Reserves, cash, and bank balances | 42,906,094 | 1,874,266 | 11,132,225 | 2,101,916 | 3,253,162 | 2,077,888 | 2,629,916 |
| 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 |
| Total assets | 184,874,402 | 8,361,210 | 47,329,707 | 9,532,326 | 15,130,111 | 8,456,948 | 9,808,062 |
| LIABILITIES | | | | | | | |
| Demand deposits | 125,708,473 | 6,118,296 | 33,685,442 | 6,159,666 | 9,530,253 | 5,906,447 | 7,341,599 |
| 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 | 550,226 | 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 |
| Time deposits | 42,197,106 | 1,380,692 | 8,249,019 | 2,397,924 | 4,239,539 | 1,837,526 | 1,716,673 |
| 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 | 1,152 | 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 |
| Total deposits | 167,905,579 | 7,498,988 | 41,934,461 | 8,557,590 | 13,769,792 | 7,743,973 | 9,058,272 |
| 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 |
| Total liabilities | 171,219,648 | 7,650,114 | 43,451,611 | 8,679,833 | 13,920,649 | 7,836,849 | 9,157,620 |
| CAPITAL ACCOUNTS | | | | | | | |
| 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 | 13,580 | 24,263 | 31,216 |
| Total capital accounts | 13,654,754 | 711,096 | 3,878,096 | 852,493 | 1,209,462 | 620,099 | 650,442 |
| Total liabilities and capital accounts | 184,874,402 | 8,361,210 | 47,329,707 | 9,532,326 | 15,130,111 | 8,456,948 | 9,808,062 |
| MEMORANDA | | | | | | | |
| 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 | | | | |
| Preferred stock | 10,293 | 800 | 3,313 | 85 | | 40 | 200 |
| 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 | Minneapolis | Kansas City | Dallas | San Francisco |
| ASSETS | | | | | | |
| Loans and investments | 22,395,454 | 5,109,324 | 3,587,661 | 6,039,774 | 7,092,236 | 20,949,031 |
| Loans (including overdrafts)..... | 10,842,086 | 2,665,188 | 1,875,101 | 2,927,811 | 4,020,769 | 12,616,206 |
| United States Government direct obligations..... | 9,339,539 | 1,948,326 | 1,336,254 | 2,443,528 | 2,455,219 | 6,453,145 |
| Obligations guaranteed by United States Government. | 235 | 499 | 87 | 172 | ..... | 1,120 |
| Obligations of States and political subdivisions..... | 1,780,636 | 376,113 | 274,131 | 530,393 | 469,712 | 1,544,853 |
| Other bonds, notes, and debentures..... | 383,803 | 105,478 | 94,861 | 124,414 | 128,299 | 276,242 |
| Corporate stocks (including Federal Reserve Bank stock)..... | 47,155 | 13,720 | 7,227 | 13,456 | 18,237 | 57,465 |
| Reserves, cash, and bank balances | 6,259,788 | 1,783,304 | 1,055,242 | 2,351,950 | 3,316,896 | 5,069,541 |
| Reserve with Federal Reserve Banks..... | 2,951,284 | 697,271 | 384,232 | 836,743 | 989,800 | 2,610,441 |
| Cash in vault..... | 382,975 | 99,589 | 54,838 | 97,599 | 142,899 | 278,703 |
| Demand balances with banks in United States (except private banks and American branches of foreign banks)..... | 1,187,086 | 513,792 | 282,618 | 910,337 | 1,419,263 | 554,732 |
| Other balances with banks in United States..... | 2,531 | 154 | 350 | 1,073 | 8,912 | 5,235 |
| Balances with banks in foreign countries..... | 6,700 | 231 | 2,977 | 234 | 2,408 | 4,690 |
| Cash items in process of collection..... | 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 |
| Total assets | 28,924,302 | 6,972,377 | 4,700,073 | 8,478,014 | 10,668,775 | 26,512,497 |
| LIABILITIES | | | | | | |
| Demand deposits | 18,842,892 | 5,107,274 | 3,124,243 | 6,658,715 | 8,415,149 | 14,818,497 |
| Individuals, partnerships, and corporations..... | 14,558,198 | 3,648,578 | 2,288,014 | 4,654,137 | 5,945,126 | 12,041,387 |
| United States Government..... | 596,698 | 120,566 | 97,970 | 157,523 | 161,552 | 275,040 |
| States and political subdivisions..... | 1,248,148 | 343,768 | 280,170 | 675,905 | 587,516 | 1,300,024 |
| Banks in United States..... | 2,021,118 | 935,087 | 411,024 | 1,077,304 | 1,520,147 | 596,933 |
| Banks in foreign countries..... | 57,085 | 4,862 | 4,674 | 4,809 | 20,425 | 157,568 |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc..... | 361,645 | 54,413 | 42,391 | 89,037 | 180,383 | 447,545 |
| Time deposits | 7,907,497 | 1,288,165 | 1,200,536 | 1,164,114 | 1,388,255 | 9,427,166 |
| Individuals, partnerships, and corporations..... | 7,637,175 | 1,212,696 | 1,173,033 | 1,104,295 | 1,113,251 | 8,434,257 |
| United States Government..... | 20,195 | 9,637 | 3,037 | 14,791 | 22,573 | 70,035 |
| Postal savings..... | 4,549 | 657 | 326 | 327 | 1,177 | 1,211 |
| States and political subdivisions..... | 237,414 | 64,805 | 24,074 | 43,493 | 240,801 | 663,308 |
| Banks in United States..... | 1,114 | 320 | 66 | 1,308 | 5,453 | 11,591 |
| Banks in foreign countries..... | 7,050 | 50 | ..... | ..... | 5,000 | 246,764 |
| Total deposits | 26,750,389 | 6,395,439 | 4,324,779 | 7,822,829 | 9,803,404 | 24,245,663 |
| Due to own foreign branches..... | ..... | ..... | ..... | ..... | ..... | 166,260 |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 5,512 | 313 | 3,630 | 1,097 | 40 | 298 |
| Acceptances outstanding..... | 6,406 | 12,677 | 856 | 2,233 | 73,590 | 73,321 |
| Dividends declared but not yet payable..... | 7,906 | 2,845 | 667 | 3,012 | 5,118 | 5,839 |
| Income collected but not yet earned..... | 118,476 | 22,462 | 26,557 | 18,561 | 16,258 | 151,040 |
| Expenses accrued and unpaid..... | 100,404 | 21,853 | 17,839 | 25,404 | 33,429 | 136,147 |
| Other liabilities..... | 35,041 | 19,609 | 4,414 | 2,012 | 503 | 58,840 |
| Total liabilities | 27,024,134 | 6,475,198 | 4,378,742 | 7,875,148 | 9,932,342 | 24,837,408 |
| CAPITAL ACCOUNTS | | | | | | |
| 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 |
| Total capital accounts | 1,900,168 | 497,179 | 321,331 | 602,866 | 736,433 | 1,675,089 |
| Total liabilities and capital accounts | 28,924,302 | 6,972,377 | 4,700,073 | 8,478,014 | 10,668,775 | 26,512,497 |
| MEMORANDA | | | | | | |
| 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]

| | Total, all districts | By Federal Reserve districts, December 31, 1956 | | | | | |
|--|----------------------|---|-------------------|-------------------|------------------|------------------|------------------|
| | | Boston | New York | Phila- delphia | Cleveland | Richmond | Atlanta |
| Loans and discounts, net—total | 78,033,610 | 3,747,698 | 22,165,467 | 4,113,149 | 6,188,878 | 3,260,291 | 3,610,966 |
| Valuation reserves..... | 1,382,789 | 77,485 | 454,848 | 86,055 | 99,953 | 47,508 | 57,930 |
| Loans and discounts, gross—total | 79,416,399 | 3,825,183 | 22,620,315 | 4,199,204 | 6,288,831 | 3,307,799 | 3,668,896 |
| 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 | 542,942 | 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 modern 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 |
| 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 |
| 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 | 1,282,869 | 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 | 1,171,453 | 122,951 | 110,005 | 86,360 | 55,285 |
| Other bonds maturing in 5 years or less..... | 17,281,033 | 640,393 | 3,436,888 | 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

| | By Federal Reserve districts, December 31, 1956—Continued | | | | | |
|--|---|------------------|------------------|------------------|------------------|-------------------|
| | Chicago | St. Louis | Minne- apolis | Kansas City | Dallas | San Francisco |
| Loans and discounts, net—total | 10,842,086 | 2,665,188 | 1,875,101 | 2,927,811 | 4,020,769 | 12,616,206 |
| Valuation reserves..... | 211,156 | 37,449 | 30,985 | 36,032 | 64,277 | 179,111 |
| Loans and discounts, gross—total | 11,053,242 | 2,702,637 | 1,906,086 | 2,963,843 | 4,085,046 | 12,795,317 |
| 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 | 103,500 | 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 |
| United States Government direct obligations | 9,339,539 | 1,948,326 | 1,336,254 | 2,443,528 | 2,455,219 | 6,453,145 |
| 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 | 825,892 | 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 |

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

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

[In thousands of dollars]

| | Total, all reserve city banks | By Federal Reserve districts, December 31, 1956 | | | | | |
|--|-------------------------------------|---|----------------|-------------------|------------------------|-----------------------|----------------------|
| | | Boston | New York | Phila- delphia | Cleveland ² | Richmond ² | Atlanta ² |
| Loans and discounts, net—total | 31,782,961 | 1,495,420 | 912,435 | 1,944,257 | 3,885,306 | 1,538,246 | 1,589,021 |
| Valuation reserves..... | 543,931 | 35,047 | 32,448 | 44,261 | 63,597 | 24,923 | 27,715 |
| Loans and discounts, gross—total | 32,326,892 | 1,530,467 | 944,883 | 1,988,518 | 3,948,903 | 1,563,169 | 1,616,736 |
| 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 instalment loans..... | 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 |
| United States Government direct obligations | 17,363,820 | 544,123 | 349,957 | 630,151 | 2,229,562 | 1,033,757 | 940,700 |
| Treasury bills..... | 1,185,129 | 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 ² |
| Loans and discounts, net—total | 3,347,234 | 1,499,985 | 724,992 | 1,676,376 | 2,286,084 | 10,883,605 |
| Valuation reserves..... | 66,670 | 23,263 | 10,367 | 20,780 | 38,400 | 156,460 |
| Loans and discounts, gross—total | 3,413,904 | 1,523,248 | 735,359 | 1,697,156 | 2,324,484 | 11,040,065 |
| 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..... | 155,623 | 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 | 161,564 | 35,193 | 113,956 | 167,095 | 313,914 |
| All other loans (including overdrafts)..... | 115,682 | 74,838 | 34,679 | 63,436 | 111,339 | 208,781 |
| United States Government direct obligations | 3,151,775 | 754,312 | 320,092 | 1,086,287 | 1,043,443 | 5,279,661 |
| 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..... | 1,406,150 | 267,868 | 108,379 | 411,587 | 373,975 | 1,922,045 |
| Other bonds maturing in 5 to 10 years..... | 536,651 | 173,475 | 83,862 | 208,155 | 204,069 | 1,011,708 |
| Other bonds maturing in 10 to 20 years..... | 195,815 | 10,282 | 15,889 | 37,492 | 111,566 | 795,442 |
| Other bonds maturing after 20 years..... | 2,970 | 1,081 | 651 | 4,804 | 540 | 26,491 |

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

² See note 3, page 11.

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

[In thousands of dollars]

| | Total, all country banks | By Federal Reserve districts, December 31, 1956 | | | | | |
|--|--------------------------------|---|------------------|-------------------|------------------|------------------|------------------|
| | | Boston | New York | Phila- delphia | Cleveland | Richmond | Atlanta |
| Loans and discounts, net—total | 26,491,441 | 2,252,278 | 5,265,806 | 2,168,892 | 2,303,572 | 1,722,045 | 2,021,945 |
| Valuation reserves..... | 449,556 | 42,438 | 109,297 | 41,794 | 36,356 | 22,585 | 30,215 |
| Loans and discounts, gross—total | 26,940,997 | 2,294,716 | 5,375,103 | 2,210,686 | 2,339,928 | 1,744,630 | 2,052,160 |
| 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 | 179,513 | 177,736 |
| Other retail consumer instalment loans..... | 878,140 | 59,251 | 162,684 | 51,195 | 68,834 | 57,985 | 81,392 |
| Residential repair and modern 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 | 45,101 | 48,215 |
| United States Government direct obligations | 22,032,957 | 1,447,870 | 3,374,234 | 1,737,097 | 2,097,420 | 1,412,262 | 1,736,542 |
| 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 |
| Loans and discounts, net—total | 3,722,870 | 1,165,203 | 1,150,109 | 1,251,435 | 1,734,685 | 1,732,601 |
| Valuation reserves..... | 68,287 | 14,186 | 20,618 | 15,252 | 25,877 | 22,651 |
| Loans and discounts, gross—total | 3,791,157 | 1,179,389 | 1,170,727 | 1,266,687 | 1,760,562 | 1,755,252 |
| 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 | 36,484 |
| 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 |
| United States Government direct obligations | 4,074,855 | 1,194,014 | 1,016,162 | 1,357,241 | 1,411,776 | 1,173,484 |
| 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 | 476,667 | 437,076 |
| Other bonds maturing in 5 to 10 years..... | 634,095 | 180,266 | 142,285 | 197,564 | 203,672 | 187,220 |
| Other bonds maturing in 10 to 20 years..... | 260,544 | 61,786 | 42,898 | 65,291 | 66,603 | 104,317 |
| Other bonds maturing after 20 years..... | 7,147 | 4,898 | 1,341 | 4,399 | 2,878 | 8,165 |

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

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

ASSETS [In thousands of dollars]

| and bank balances | | | | | | | | | | | | 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 | Total assets | | |
| 8,095,910 | 27,749 | 58,550 | 13,529,474 | 1,603,510 | 40,096 | 116,645 | 704,986 | 386,181 | 349,388 | 184,874,402 | All member banks | |
| 1,230,385 | 9,721 | 46,350 | 7,948,723 | 500,986 | 5,311 | 52,493 | 666,352 | 200,608 | 232,922 | 77,128,807 | Reserve bank cities¹ | |
| 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 | 90,337 | 174,240 | 33,898,017 | 2. New York ** | |
| 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 * | |
| 267,853 | 1,276 | 4,730 | 893,965 | 25,509 | 60 | 2,492 | 5,598 | 26,964 | 8,108 | 10,949,109 | 7. Chicago * | |
| 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 | |
| 1,132,761 | 7,341 | 9,075 | 2,714,431 | 268,854 | 7,575 | 28,008 | 33,570 | 79,697 | 36,600 | 29,829,465 | Reserve branch cities¹ | |
| 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** | |
| 39,469 | 106 | 171 | 109,080 | 8,150 | 43 | ..... | 107 | 2,596 | 2,550 | 856,984 | 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 | 4,539 | 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 | ..... | 182 | ..... | 274 | 113 | 228,206 | 8. Little Rock | |
| 43,646 | ..... | 15 | 74,779 | 3,142 | ..... | ..... | ..... | 1,730 | 388 | 767,723 | 8. Louisville | |
| 78,475 | 100 | 120 | 68,559 | 6,697 | 190 | ..... | 10,230 | 1,011 | 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 | 1,881 | 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* | |
| 79,122 | 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 ¹ | |
| 31,081 | 593 | 1,050 | 178,417 | 22,527 | 624 | 5 | 360 | 4,106 | 1,069 | 1,844,280 | 12. Seattle | |
| 547,930 | 1,324 | 691 | 700,787 | 74,004 | 938 | 4,707 | 315 | 14,169 | 9,642 | 7,971,228 | Other reserve cities¹ | |
| 54,063 | ..... | 58 | 63,390 | 8,788 | ..... | ..... | ..... | 276 | 924 | 712,951 | 4. Columbus | |
| 25,468 | ..... | ..... | 30,603 | 2,175 | ..... | ..... | ..... | 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 | ..... | ..... | ..... | ..... | ..... | 101,236 | 7. Cedar Rapids* | |
| 31,011 | ..... | ..... | 30,632 | 676 | ..... | 1,897 | 97 | 685 | 255 | 310,157 | 7. Des Moines* | |
| 47,918 | 54 | 72 | 100,963 | 10,512 | ..... | ..... | 40 | 1,924 | 952 | 1,096,658 | 7. Indianapolis | |
| 22,273 | 70 | 201 | 150,282 | 8,409 | 17 | 309 | 26 | 1,640 | 3,807 | 1,152,383 | 7. Milwaukee* | |
| 10,361 | 214 | ..... | 7,617 | 1,139 | ..... | ..... | 8 | 323 | 24 | 120,710 | 7. Sioux City | |
| 2,950 | ..... | ..... | 23,641 | ..... | ..... | ..... | 19 | 370 | ..... | 128,540 | 8. National Stock Yards | |
| 14,209 | ..... | 59 | 74,211 | 3,660 | 397 | 140 | 125 | 1,570 | 755 | 509,199 | 9. St. Paul* | |
| 15,207 | ..... | ..... | 7,709 | 957 | ..... | ..... | ..... | ..... | 469 | 95,436 | 10. Kansas City, Kansas* | |
| 8,901 | ..... | ..... | 2,060 | 583 | ..... | ..... | ..... | 9 | 17 | 56,022 | 10. Pueblo | |
| 12,974 | ..... | ..... | 10,349 | 694 | 100 | ..... | ..... | 495 | 82 | 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 | ..... | 860 | 119 | 340,275 | 10. Wichita* | |
| 83,031 | 878 | ..... | 70,384 | 7,641 | ..... | ..... | ..... | 1,440 | 286 | 663,662 | 11. Fort Worth* | |
| 5,184,834 | 9,363 | 2,434 | 2,165,533 | 759,666 | 26,272 | 31,437 | 4,749 | 91,707 | 70,224 | 69,944,902 | 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 | 3,045,597 | 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 | |

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

OF BANKS ON DECEMBER 31, 1956, BY STATES

ASSETS [In thousands of dollars]

| and bank balances | | | | Bank premises, furniture, and fixtures | Other real estate owned | Assets in-directly representing real estate | Cus-tomers' liability on acceptances | Income accrued but not collected | Other assets | Total assets | State or Territory |
|--|------------------------------------|--|-------------------------------------|--|-------------------------|---|--------------------------------------|----------------------------------|----------------|--------------------|-----------------------------------|
| Demand balances with banks in U. S. (except private banks, etc.) | Other balances with banks in U. S. | Balances with banks in foreign countries | Cash items in process of collection | | | | | | | | |
| 8,095,910 | 27,749 | 58,550 | 13,529,474 | 1,603,510 | 40,096 | 116,645 | 704,986 | 386,181 | 349,388 | 184,874,402 | Total, including Alaska |
| 8,095,701 | 27,749 | 58,550 | 13,529,289 | 1,603,407 | 40,096 | 116,630 | 704,986 | 386,181 | 349,356 | 184,867,966 | Total, all States |
| 19,259 | | 113 | 21,678 | 6,030 | 177 | 390 | | 658 | 361 | 464,155 | New England: |
| 16,174 | | 9 | 19,679 | 2,766 | 546 | 57 | | 12 | 165 | 285,687 | Maine |
| 12,176 | | 22 | 6,023 | 2,078 | 207 | 434 | | 231 | 107 | 195,871 | New Hampshire |
| 116,831 | 649 | 3,800 | 450,043 | 47,006 | 629 | 930 | 32,009 | 10,436 | 6,459 | 5,042,415 | Vermont |
| 29,076 | 45 | 263 | 33,928 | 10,801 | 46 | | 1,735 | 1,983 | 621 | 837,159 | Massachusetts |
| 110,673 | 591 | 44 | 137,067 | 23,597 | 565 | 330 | 33 | 2,603 | 1,856 | 1,998,019 | Rhode Island |
| | | | | | | | | | | | Connecticut |
| 370,961 | 3,148 | 30,684 | 4,381,301 | 289,279 | 2,188 | 6,074 | 492,878 | 109,066 | 187,576 | 42,151,627 | Middle Atlantic: |
| 258,747 | 400 | 110 | 221,237 | 66,254 | 876 | 541 | 226 | 14,552 | 5,477 | 5,825,452 | New York |
| 440,983 | 930 | 3,664 | 936,337 | 139,991 | 2,421 | 9,627 | 9,456 | 24,418 | 18,643 | 12,723,464 | New Jersey |
| | | | | | | | | | | | Pennsylvania |
| 412,305 | 258 | 1,647 | 605,113 | 79,311 | 373 | 12,895 | 88 | 17,870 | 11,535 | 9,813,231 | East North Central: |
| 252,348 | 130 | 72 | 159,945 | 30,311 | 473 | 316 | 59 | 4,565 | 3,303 | 3,537,111 | Ohio |
| 573,863 | 1,330 | 4,730 | 990,326 | 53,438 | 1,470 | 3,769 | 5,647 | 31,456 | 11,945 | 15,309,964 | Indiana |
| 226,337 | 788 | 1,702 | 375,375 | 66,284 | 1,340 | 5,056 | 112 | 16,462 | 6,039 | 7,570,084 | Illinois |
| 150,215 | 83 | 201 | 185,248 | 19,059 | 493 | 917 | 239 | 3,510 | 5,869 | 2,773,322 | Michigan |
| | | | | | | | | | | | Wisconsin |
| 143,312 | 296 | 2,891 | 282,739 | 18,091 | 986 | 5,258 | 856 | 6,703 | 1,846 | 2,837,427 | West North Central: |
| 119,708 | 214 | | 69,303 | 9,109 | 130 | 2,644 | 105 | 1,441 | 778 | 1,558,014 | Minnesota |
| 249,249 | 81 | 270 | 453,381 | 21,948 | 986 | 1,484 | 2,611 | 8,244 | 3,903 | 4,510,902 | Iowa |
| 19,516 | | 24 | 5,260 | 3,467 | 513 | 249 | | 867 | 149 | 318,118 | Missouri |
| 34,333 | 10 | | 7,748 | 3,168 | 400 | | | 1,083 | 319 | 423,183 | North Dakota |
| 104,310 | 270 | | 74,490 | 8,063 | 156 | 1,000 | | 2,089 | 380 | 1,204,041 | South Dakota |
| 165,597 | 113 | | 39,379 | 9,940 | 250 | 178 | | 1,390 | 1,328 | 1,448,745 | Nebraska |
| | | | | | | | | | | | Kansas |
| 32,862 | 100 | | 26,876 | 4,215 | 288 | 1,036 | | 836 | 370 | 455,916 | South Atlantic: |
| 72,982 | 106 | 171 | 114,681 | 15,581 | 69 | 287 | 107 | 2,822 | 4,348 | 1,572,760 | Delaware |
| 51,811 | 108 | 301 | 73,901 | 20,387 | 393 | 1,150 | | 1,730 | 1,621 | 1,376,659 | Maryland |
| 146,265 | 1,510 | 53 | 153,917 | 30,492 | 798 | 3,152 | 407 | 2,534 | 2,657 | 2,537,531 | District of Columbia |
| 80,083 | 10 | | 39,107 | 8,942 | 152 | 912 | 5 | 570 | 1,095 | 994,022 | Virginia |
| 82,618 | 160 | | 171,331 | 14,867 | 141 | | 118 | 2,364 | 4,704 | 1,484,201 | West Virginia |
| 59,075 | 175 | | 34,256 | 6,153 | 377 | 1 | | 745 | 665 | 621,519 | North Carolina |
| 94,183 | 159 | 1 | 178,546 | 24,856 | 1,651 | | 5 | 2,723 | 1,903 | 1,807,471 | South Carolina |
| 319,673 | 372 | 127 | 179,180 | 37,019 | 1,373 | 4,274 | 233 | 5,648 | 3,338 | 2,890,034 | Georgia |
| | | | | | | | | | | | Florida |
| 148,531 | | 15 | 84,503 | 9,653 | 248 | 182 | 30 | 2,066 | 687 | 1,480,092 | East South Central: |
| 227,416 | 100 | 120 | 156,637 | 23,710 | 365 | | 10,272 | 2,841 | 1,273 | 2,279,559 | Kentucky |
| 123,366 | 322 | 229 | 74,981 | 13,891 | 573 | 1,492 | 108 | 2,710 | 1,818 | 1,503,953 | Tennessee |
| 57,902 | | | 18,870 | 6,047 | 402 | 500 | | 354 | 1,259 | 470,487 | Alabama |
| | | | | | | | | | | | Mississippi |
| 75,888 | 40 | | 37,216 | 7,984 | 392 | 30 | | 960 | 522 | 760,370 | West South Central: |
| 179,175 | 418 | 72 | 178,450 | 19,030 | 668 | 500 | 3,530 | 5,288 | 1,400 | 2,195,917 | Arkansas |
| 350,067 | 397 | | 77,525 | 16,966 | 562 | 3,696 | 1,957 | 2,418 | 2,624 | 2,128,287 | Louisiana |
| 1,321,494 | 8,887 | 2,375 | 717,573 | 145,452 | 10,078 | 5,318 | 71,301 | 11,469 | 6,668 | 9,911,143 | Oklahoma |
| | | | | | | | | | | | Texas |
| 54,472 | 31 | 57 | 29,502 | 6,606 | 409 | 165 | | 1,411 | 219 | 668,444 | Mountain: |
| 22,830 | 50 | | 20,894 | 6,415 | 55 | 21 | 32 | 212 | 337 | 508,212 | Montana |
| 32,599 | | | 8,840 | 2,244 | 656 | | | 421 | 102 | 322,880 | Idaho |
| 133,930 | 250 | 60 | 81,172 | 8,629 | 523 | 290 | | 3,115 | 3,144 | 1,509,244 | Wyoming |
| 64,623 | | | 13,707 | 5,428 | 343 | | | 337 | 211 | 467,469 | Colorado |
| 28,915 | | 184 | 51,484 | 12,246 | 675 | 4,765 | 68 | 2,936 | 3,184 | 772,228 | New Mexico |
| 28,132 | 97 | | 68,557 | 3,294 | 84 | 6,354 | 3 | 540 | 510 | 775,921 | Arizona |
| 11,497 | | | 5,337 | 4,435 | 11 | | | 834 | 277 | 298,741 | Utah |
| | | | | | | | | | | | Nevada |
| 65,274 | 593 | 1,192 | 207,355 | 32,698 | 1,099 | 480 | 360 | 4,864 | 1,498 | 2,528,091 | Pacific: |
| 22,055 | 663 | 553 | 90,563 | 23,531 | 118 | | 180 | 6,537 | 2,594 | 1,850,459 | Washington |
| 382,010 | 3,832 | 2,794 | 1,178,728 | 182,645 | 2,368 | 29,876 | 70,205 | 57,257 | 31,669 | 19,868,365 | Oregon |
| 209 | | | 185 | 103 | | 15 | | | 32 | 6,436 | California |
| | | | | | | | | | | | Alaska ¹ |
| 688 | | | 45 | 106 | | | | | 5 | 27,663 | Mutual Savings Banks ² |

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 | 48,220 | 467 | 1,608 | 832 | 12,135 | 4,855 | 4,756,522 | Pennsylvania—Dist. No. 4 |
| 8,622 | | | 4,230 | 735 | 1 | 245 | | 143 | 214 | 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 | | | 18,018 | 5,254 | 402 | 500 | | 421 | 350 | 395,841 | Mississippi—Dist. No. 6 |
| 138,871 | | | 86,515 | 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.

OF BANKS ON DECEMBER 31, 1956, BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Table with 12 columns: Total deposits, Bills payable and other borrowed money, Acceptances outstanding, Other liabilities, Total liabilities, Capital, Surplus, Un-divided profits, Other capital accounts, Total capital accounts, Net demand deposits subject to reserve (see page 18), Demand deposits adjusted (see footnote on page 1), and State or Territory. Rows include state totals (e.g., New England, Middle Atlantic) and individual state data.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

Table with 12 columns similar to the first table, but with 'State or Territory' specified as Federal Reserve Districts (e.g., Connecticut—Dist. No. 2, New Jersey—Dist. No. 2).

For footnotes, see opposite page.

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

[In thousands of dollars]

| | Gross demand deposits | Deductions allowed in computing reserves ¹ | Net demand deposits subject to reserve | Time deposits | Reserves with Federal Reserve Banks ² | | | Ratio of total reserves to net demand plus time deposits (per cent) | Ratio of required reserves to net demand plus time deposits (per cent) |
|---|-----------------------|---|--|-------------------|--|-------------------|-----------------|---|--|
| | | | | | Total | Required | Excess | | |
| All member banks | 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 ³ | 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 ³ | 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 ³ | 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 | 986,059 | 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 | 3,365,372 | 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 |

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

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

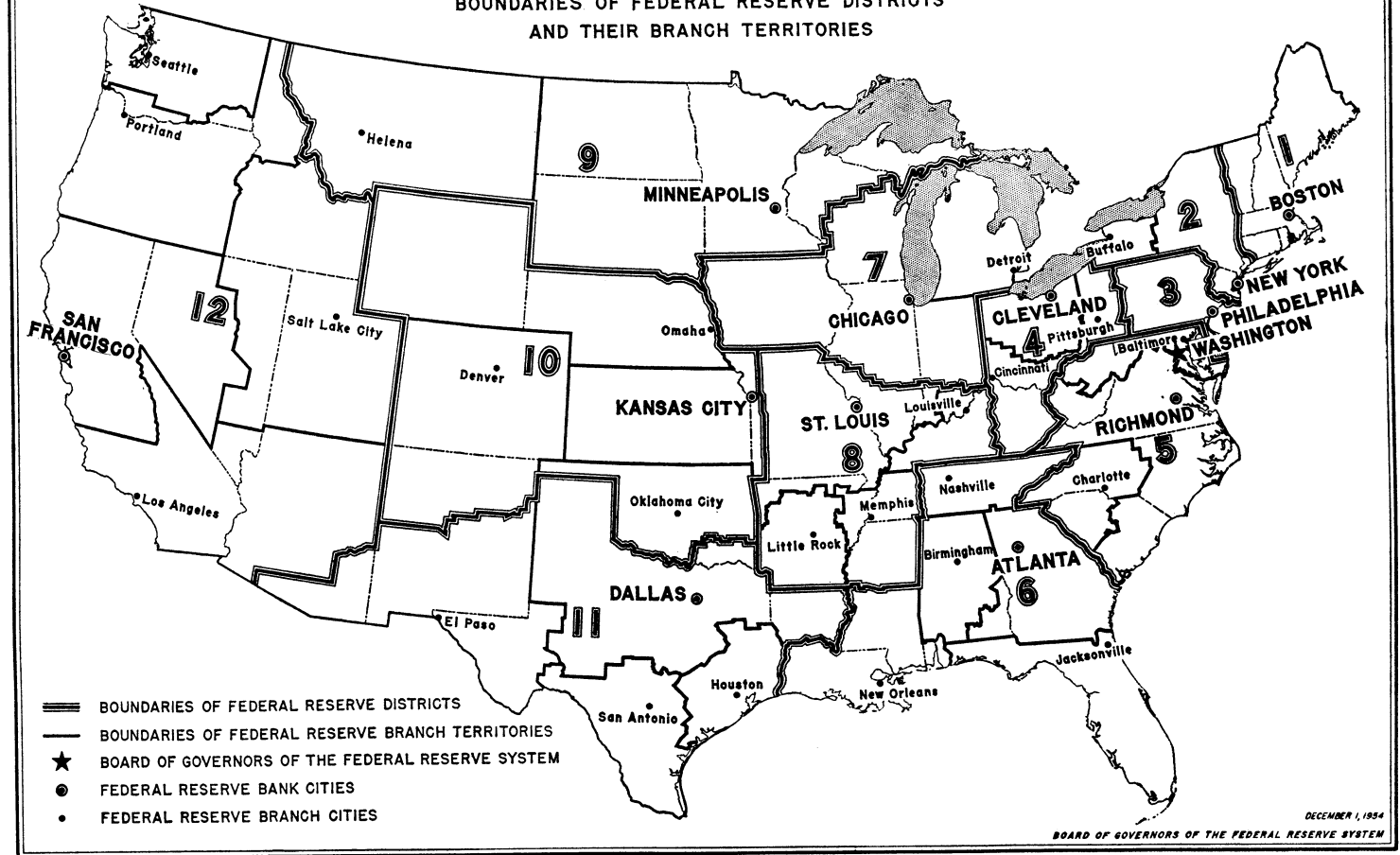
³ Reserves actually required on a given date are based on deposits at the opening of business on that day, which is the same as the close of business the preceding day. Therefore, the figures in the "Required" column represent the reserves required to be maintained on the business day following the call date. Pursuant to the provisions of law, the Board of Governors of the Federal Reserve System prescribed the following requirements for reserves to be maintained by each member bank which were in effect on that date: Time deposits—5% for all member banks; net demand deposits—20% for central reserve city banks, 18% for reserve city banks, and 12% for country banks.

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

⁴ Banks are classified according to their reserve requirements and not necessarily according to location: see contents page for basis of classification of member banks.

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



DECEMBER 1, 1954

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM