



Miss Burgess

MEMBER BANK CALL REPORT

NUMBER 143

CONDITION OF MEMBER BANKS

March 14, 1957

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

C O N T E N T S

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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. On March 1, 1957, the designations of Cedar Rapids, Iowa and Sioux City, Iowa, as reserve cities were terminated.

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON MARCH 14, 1957 COMPARED WITH DECEMBER 31, 1956 AND APRIL 10, 1956

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	March 14, 1957	December 31, 1956	April 10, 1956	December 31, 1956	April 10, 1956
ASSETS					
Loans and investments	137,491,819	138,767,502	134,030,382	-1,275,683	+3,461,437
Loans (including overdrafts).....	77,760,072	78,033,610	72,488,203	-273,538	+5,271,869
United States Government direct obligations.....	46,223,424	47,563,333	47,691,474	-1,339,909	-1,468,050
Obligations guaranteed by United States Government.....	11,822	11,872	11,497	-50	+325
Obligations of States and political subdivisions.....	10,780,220	10,493,528	10,801,731	+286,692	-21,511
Other bonds, notes, and debentures.....	2,297,308	2,250,242	2,632,834	+47,066	-335,526
Corporate stocks (including Federal Reserve Bank stock).....	418,973	414,917	404,643	+4,056	+14,330
Reserves, cash, and bank balances	37,464,560	42,906,094	36,464,032	-5,441,534	+1,000,528
Reserve with Federal Reserve Banks.....	18,628,264	18,707,348	18,486,747	-79,084	+141,517
Cash in vault.....	2,196,060	2,487,063	2,126,875	-291,003	+69,185
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,249,176	8,095,910	6,693,049	-1,846,734	-443,873
Other balances with banks in United States.....	37,629	27,749	26,857	+9,880	+10,772
Balances with banks in foreign countries.....	61,854	58,550	67,534	+3,304	-5,680
Cash items in process of collection.....	10,291,577	13,529,474	9,062,970	-3,237,897	+1,228,607
Due from own foreign branches.....	98,674	83,958	74,370	+14,716	+24,304
Bank premises owned and furniture and fixtures.....	1,645,255	1,603,510	1,480,041	+41,745	+165,214
Other real estate owned.....	39,848	40,096	34,751	-248	+5,097
Investments and other assets indirectly representing bank premises or other real estate.....	120,954	116,645	103,222	+4,309	+17,732
Customers' liability on acceptances.....	754,463	704,986	432,175	+49,477	+322,288
Income accrued but not yet collected.....	394,825	386,181	355,073	+8,644	+39,752
Other assets.....	273,480	265,430	267,893	+8,050	+5,587
Total assets	178,283,878	184,874,402	173,241,939	-6,590,524	+5,041,939
LIABILITIES					
Demand deposits	115,996,186	125,708,473	115,052,917	-9,712,287	+943,269
Individuals, partnerships, and corporations.....	91,017,081	95,163,388	87,646,834	-4,146,307	+3,370,247
United States Government.....	1,789,312	3,292,093	3,485,542	-1,502,781	+1,696,230
States and political subdivisions.....	7,777,950	8,210,716	7,780,207	-432,766	-2,257
Banks in United States.....	11,058,943	13,817,890	11,756,935	-2,758,947	-697,992
Banks in foreign countries.....	1,545,712	1,748,982	1,602,847	-203,270	-57,135
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,807,188	3,475,404	2,780,552	-668,216	+26,636
Time deposits	43,596,343	42,197,106	40,788,945	+1,399,237	+2,807,398
Individuals, partnerships, and corporations.....	40,027,559	38,769,135	37,275,111	+1,258,424	+2,752,448
United States Government.....	278,078	281,652	295,953	-3,574	-17,875
Postal savings.....	17,587	19,135	19,237	-1,548	-1,650
States and political subdivisions.....	1,964,928	1,838,587	1,991,814	+126,341	-26,886
Banks in United States.....	50,133	38,969	38,434	+11,164	+11,699
Banks in foreign countries.....	1,258,058	1,249,628	1,168,396	+8,430	+89,662
Total deposits	159,592,529	167,905,579	155,841,862	-8,313,050	+3,750,667
Due to own foreign branches.....	552,531	614,059	615,424	-61,528	-62,893
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,563,705	47,952	1,439,716	+1,515,753	+123,989
Acceptances outstanding.....	791,891	735,456	459,544	+56,435	+332,347
Dividends declared but not yet payable.....	67,634	88,553	41,891	-20,919	+25,743
Income collected but not yet earned.....	782,734	748,101	678,572	+34,633	+104,162
Expenses accrued and unpaid.....	877,001	774,794	742,307	+102,207	+134,694
Other liabilities.....	259,759	305,154	277,126	-45,395	-17,367
Total liabilities	164,487,784	171,219,648	160,096,442	-6,731,864	+4,391,342
CAPITAL ACCOUNTS					
Capital	4,204,436	4,117,435	3,982,313	+87,001	+222,123
Surplus.....	6,842,999	6,795,628	6,492,261	+47,371	+350,738
Undivided profits.....	2,418,301	2,391,099	2,313,503	+27,202	+102,798
Other capital accounts.....	330,358	350,592	355,420	-20,234	-25,062
Total capital accounts	13,796,094	13,654,754	13,145,497	+141,340	+650,597
Total liabilities and capital accounts	178,283,878	184,874,402	173,241,939	-6,590,524	+5,041,939
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	99,457,628	104,084,331	99,299,225	-4,626,703	+158,403
Demand deposits adjusted ¹	91,310,642	93,320,034	89,144,623	-2,009,392	+2,166,019
Pledged assets (and securities loaned).....	19,101,849	18,776,610	20,341,252	+325,239	-1,239,403
Number of banks.....	6,455	6,462	6,519	-7	-64

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
MARCH 31, 1952 TO MARCH 14, 1957

[Amounts in thousands of dollars]

	1952 March 31	1953 April 20	1954 April 15	1955 April 11	1956 April 10	1956 Dec. 31	1957 March 14
ASSETS							
Loans and investments	110,996,937	116,489,072	120,813,876	130,903,213	134,030,382	138,767,502	137,491,819
Loans (including overdrafts)	49,428,768	55,645,919	57,406,808	61,737,485	72,488,203	78,033,610	77,760,072
United States Government direct obligations	50,160,164	48,772,326	50,766,692	54,955,658	47,691,474	47,563,333	46,223,424
Obligations guaranteed by United States Government	14,212	25,815	34,453	12,366	11,497	11,872	11,822
Obligations of States and political subdivisions	7,960,083	8,859,627	9,597,621	10,834,376	10,801,731	10,493,528	10,780,220
Other bonds, notes, and debentures	3,114,369	2,849,918	2,660,124	2,991,753	2,632,834	2,250,242	2,297,308
Corporate stocks (including Federal Reserve Bank stock)	319,341	335,467	348,178	371,575	404,643	414,917	418,973
Reserves, cash, and bank balances	35,061,482	35,860,476	35,857,792	35,803,273	36,464,032	42,906,094	37,464,560
Reserve with Federal Reserve Banks	19,586,318	19,881,753	19,229,190	18,574,707	18,486,747	18,707,348	18,628,264
Cash in vault	1,772,485	1,882,949	1,824,335	2,095,070	2,126,875	2,487,063	2,196,060
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,348,172	5,934,904	6,348,009	6,700,637	6,693,049	8,095,910	6,249,176
Other balances with banks in United States	23,931	26,490	28,549	27,663	26,857	27,749	37,629
Balances with banks in foreign countries	41,123	46,219	50,509	80,529	67,534	58,550	61,854
Cash items in process of collection	7,289,453	8,088,161	8,377,200	8,324,667	9,062,970	13,529,474	10,291,577
Due from own foreign branches	72,221	53,058	27,647	45,769	74,370	83,958	98,674
Bank premises owned and furniture and fixtures	1,047,820	1,130,259	1,211,647	1,341,044	1,480,041	1,603,510	1,645,255
Other real estate owned	24,341	25,073	21,989	26,457	34,751	40,096	39,848
Investments and other assets indirectly representing bank premises or other real estate	86,888	86,880	81,806	93,378	103,222	116,645	120,954
Customers' liability on acceptances	349,790	307,460	402,692	563,775	432,175	704,986	754,463
Income accrued but not yet collected	266,140	281,241	326,636	375,516	355,073	386,181	394,825
Other assets	158,155	167,351	205,173	235,131	267,893	265,430	273,480
Total assets	148,063,774	154,400,870	158,949,258	169,387,556	173,241,939	184,874,402	178,283,878
LIABILITIES							
Demand deposits	103,600,241	105,740,367	107,089,088	113,624,691	115,052,917	125,708,473	115,996,186
Individuals, partnerships, and corporations	77,007,144	80,998,411	81,145,699	86,072,858	87,646,834	95,163,388	91,017,081
United States Government	5,408,776	3,044,486	3,268,017	4,713,918	3,485,542	3,292,093	1,789,312
States and political subdivisions	6,816,001	7,234,437	7,623,106	7,344,599	7,780,207	8,210,716	7,777,950
Banks in United States	10,841,054	10,593,304	11,245,624	11,532,663	11,756,935	13,817,890	11,058,943
Banks in foreign countries	1,307,926	1,349,502	1,270,093	1,486,380	1,602,847	1,748,982	1,545,712
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,219,340	2,520,227	2,536,549	2,474,273	2,780,552	3,475,404	2,807,188
Time deposits	31,564,857	34,054,728	37,346,609	39,754,364	40,788,945	42,197,106	43,596,343
Individuals, partnerships, and corporations	29,555,889	31,782,842	33,932,155	36,002,434	37,275,111	38,769,135	40,027,559
United States Government	255,067	293,064	289,772	310,319	295,953	281,652	275,078
Postal savings	16,770	17,708	17,498	19,448	19,237	19,135	17,587
States and political subdivisions	1,291,221	1,336,594	1,754,326	2,007,816	1,991,814	1,838,587	1,964,928
Banks in United States	24,168	29,384	50,837	52,234	38,434	38,969	50,133
Banks in foreign countries	421,742	595,136	1,302,021	1,362,113	1,168,396	1,249,628	1,258,058
Total deposits	135,165,098	139,795,095	144,435,697	153,379,055	155,841,862	167,905,579	159,592,529
Due to own foreign branches	728,389	705,527	488,749	511,379	615,424	614,059	552,531
Bills payable, rediscounts, and other liabilities for borrowed money	298,688	1,213,250	587,442	1,038,053	1,439,716	47,952	1,563,705
Acceptances outstanding	371,834	326,422	420,655	581,510	459,544	735,456	791,891
Dividends declared but not yet payable	53,274	32,242	32,692	46,300	41,891	88,553	67,634
Income collected but not yet earned	277,622	454,602	468,194	521,972	678,572	748,101	782,734
Expenses accrued and unpaid	585,872	688,417	757,100	770,707	742,307	774,794	877,001
Other liabilities	197,557	226,899	173,152	242,076	277,126	303,154	259,759
Total liabilities	137,678,334	143,442,454	147,363,681	157,091,052	160,096,442	171,219,648	164,487,784
CAPITAL ACCOUNTS							
Capital	3,230,241	3,345,083	3,477,556	3,735,205	3,982,313	4,117,435	4,204,436
Surplus	4,857,201	5,243,250	5,571,744	6,016,770	6,492,261	6,795,628	6,842,999
Undivided profits	1,926,843	1,998,185	2,170,137	2,179,393	2,315,503	2,391,099	2,418,301
Other capital accounts	371,155	371,898	366,140	365,136	355,420	350,592	330,358
Total capital accounts	10,385,440	10,958,416	11,585,577	12,296,504	13,145,497	13,654,754	13,796,094
Total liabilities and capital accounts	148,063,774	154,400,870	158,949,258	169,387,556	173,241,939	184,874,402	178,283,878
MEMORANDA							
Par or face value of capital	3,230,241	3,345,083	3,477,556	3,735,205	3,982,313	4,117,435	4,204,436
Capital notes and debentures	8,975	14,777	13,693	17,652	22,359	21,996	21,667
Preferred stock	32,428	21,442	19,811	14,943	10,365	10,293	10,321
Common stock	3,188,838	3,308,864	3,444,052	3,702,610	3,949,589	4,085,146	4,172,448
Retirable value of preferred stock	71,711	51,850	48,524	31,156	14,890	14,736	14,764
Net demand deposits subject to reserve (see page 18)	89,964,157	91,719,213	92,365,312	98,601,122	99,299,225	104,084,331	99,457,628
Demand deposits adjusted (see footnote on page 1)	78,753,032	82,664,914	82,928,154	87,567,063	89,144,623	93,320,034	91,310,642
Pledged assets (and securities loaned)	17,381,407	17,817,299	17,533,389	20,759,879	20,341,252	18,776,610	19,101,849
Number of banks	6,826	6,770	6,731	6,616	6,519	6,462	6,455

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 14, 1957
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	23,793,058	6,433,849	52,868,554	54,396,358	137,491,819	87,812,823	49,678,996
Loans (including overdrafts)	16,212,979	3,620,992	31,307,143	26,618,958	77,760,072	47,861,139	29,898,933
United States Government direct obligations	5,657,452	2,209,168	16,824,122	21,532,682	46,223,424	30,993,871	15,229,553
Obligations guaranteed by United States Government	3,441		4,133	4,248	11,822	4,354	7,468
Obligations of States and political subdivisions	1,577,717	464,630	3,765,803	4,968,070	10,780,220	7,107,234	3,672,986
Other bonds, notes, and debentures	230,109	122,506	802,234	1,142,459	2,297,308	1,606,640	690,668
Corporate stocks (including Federal Reserve Bank stock)	111,360	16,553	161,119	129,941	418,973	239,585	179,388
Reserves, cash, and bank balances	7,852,663	1,836,871	15,323,650	12,451,376	37,464,560	23,401,544	14,063,016
Reserve with Federal Reserve Banks	4,458,124	1,004,496	7,623,541	5,542,103	18,628,264	11,220,186	7,408,078
Cash in vault	151,475	28,948	696,718	1,318,919	2,196,060	1,484,542	711,518
Demand balances with banks in United States (except private banks and American branches of foreign banks)	48,130	102,168	2,018,611	4,080,267	6,249,176	4,742,953	1,506,223
Other balances with banks in United States	2,539	1,165	14,741	19,184	37,629	29,563	8,066
Balances with banks in foreign countries	31,748	2,900	24,380	2,826	61,854	26,629	35,225
Cash items in process of collection	3,160,647	697,194	4,945,659	1,488,077	10,291,577	5,897,671	4,393,906
Due from own foreign branches	98,674				98,674	58,774	39,900
Bank premises owned and furniture and fixtures	189,136	15,208	653,532	787,379	1,645,255	1,111,167	534,088
Other real estate owned	6		12,841	27,001	39,848	34,416	5,432
Investments and other assets indirectly representing bank premises or other real estate	2,680	1,650	83,090	33,534	120,954	86,914	34,040
Customers' liability on acceptances	542,077	5,083	203,854	3,449	754,463	285,022	469,441
Income accrued but not yet collected	87,735	26,049	185,765	95,276	394,825	242,853	151,972
Other assets	62,986	8,395	120,314	81,785	273,480	146,024	127,456
Total assets	32,629,015	8,327,105	69,451,600	67,876,158	178,283,878	113,179,537	65,104,341
LIABILITIES							
Demand deposits	24,258,347	6,011,076	44,951,532	40,775,231	115,996,186	72,550,764	43,445,422
Individuals, partnerships, and corporations	18,555,600	4,397,040	34,683,205	33,381,236	91,017,081	56,615,366	34,401,715
United States Government	285,518	88,238	704,471	711,085	1,789,312	611,624	
States and political subdivisions	261,179	315,915	2,667,427	4,533,429	7,777,950	5,666,703	2,111,247
Banks in United States	2,839,087	1,099,891	5,850,887	1,275,078	11,058,943	6,997,822	4,061,121
Banks in foreign countries	1,216,189	37,791	277,381	14,351	1,545,712	554,438	991,274
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,106,774	72,201	768,161	860,052	2,807,188	1,538,747	1,268,441
Time deposits	3,670,649	1,318,683	17,541,266	21,065,745	43,596,343	29,339,082	14,257,261
Individuals, partnerships, and corporations	2,612,370	1,295,808	16,138,763	19,980,618	40,027,559	27,060,786	12,966,773
United States Government	34,442	4,075	109,954	129,607	278,078	228,917	49,161
Postal savings			4,342	13,245	17,587	11,751	5,836
States and political subdivisions	46,367	12,250	994,594	911,717	1,964,928	1,502,886	462,042
Banks in United States	7,900	400	18,316	23,517	50,133	19,983	30,150
Banks in foreign countries	969,570	6,150	275,297	7,041	1,258,058	514,759	743,299
Total deposits	27,928,996	7,329,759	62,492,798	61,840,976	159,592,529	101,889,846	57,702,683
Due to own foreign branches	400,924		151,607		552,531	277,966	274,565
Bills payable, rediscounts, and other liabilities for borrowed money	430,461	254,500	592,105	286,639	1,563,705	943,278	620,427
Acceptances outstanding	569,264	7,257	211,828	3,542	791,891	299,238	492,653
Dividends declared but not yet payable	23,257	4,889	28,944	10,544	67,634	40,384	27,250
Income collected but not yet earned	74,796	17,481	352,311	338,146	782,734	515,451	267,283
Expenses accrued and unpaid	210,390	43,351	422,611	200,649	877,001	508,401	368,600
Other liabilities	111,083	16,248	98,379	34,049	259,759	165,882	93,877
Total liabilities	29,749,171	7,673,485	64,350,583	62,714,545	164,487,784	104,640,446	59,847,338
CAPITAL ACCOUNTS							
Capital	829,478	241,055	1,553,802	1,580,101	4,204,436	2,684,215	1,520,221
Surplus	1,540,092	308,900	2,650,853	2,343,154	6,842,999	4,168,893	2,674,106
Undivided profits	487,506	58,956	816,264	1,055,575	2,418,301	1,454,623	963,678
Other capital accounts	22,768	44,709	80,098	182,783	330,358	231,360	98,998
Total capital accounts	2,879,844	653,620	5,101,017	5,161,613	13,796,094	8,539,091	5,257,003
Total liabilities and capital accounts	32,629,015	8,327,105	69,451,600	67,876,158	178,283,878	113,179,537	65,104,341
MEMORANDA							
Par or face value of capital	829,478	241,055	1,553,802	1,580,101	4,204,436	2,684,215	1,520,221
Capital notes and debentures	1,000		4,650	10,017	21,667		21,667
Preferred stock		1,500	1,100	7,721	10,321	3,791	6,530
Common stock	828,478	239,555	1,548,052	1,556,363	4,172,448	2,680,424	1,492,024
Retirable value of preferred stock		1,500	1,100	12,164	14,764	3,991	10,773
Net demand deposits subject to reserve (see page 18)	21,049,570	5,211,714	37,988,215	35,208,129	99,457,628	61,910,140	37,547,488
Demand deposits adjusted (see footnote on page 1)	16,762,906	4,087,962	33,173,134	37,286,640	91,310,642	57,923,145	33,387,497
Pledged assets (and securities loaned)	1,560,322	828,737	8,576,699	8,136,091	19,101,849	14,229,590	4,872,259
Number of banks	18	14	285	6,138	6,455	4,649	1,806

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 MARCH 14, 1957
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	137,491,819	6,200,799	34,912,912	7,190,485	11,733,608	6,151,651	7,132,984
Loans (including overdrafts).....	77,760,072	3,756,030	22,365,887	4,120,015	6,213,897	3,213,791	3,622,787
United States Government direct obligations.....	46,223,424	1,806,644	9,257,059	2,283,583	4,335,820	2,402,905	2,750,136
Obligations guaranteed by United States Government.....	11,822	1,939	6,379	78	332	1,024	71
Obligations of States and political subdivisions.....	10,780,220	513,575	2,712,024	580,960	963,918	385,230	625,548
Other bonds, notes, and debentures.....	2,297,308	101,310	426,660	178,913	184,625	133,079	118,246
Corporate stocks (including Federal Reserve Bank stock).....	418,973	21,301	144,903	26,936	35,016	15,622	16,196
Reserves, cash, and bank balances	37,464,560	1,607,067	10,004,195	1,799,871	2,881,791	1,823,477	2,389,929
Reserve with Federal Reserve Banks.....	18,628,264	791,982	5,553,856	877,479	1,478,348	839,830	940,799
Cash in vault.....	2,196,060	122,913	383,629	147,889	242,788	167,479	164,396
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,249,176	222,671	412,989	348,207	474,516	407,995	726,751
Other balances with banks in United States.....	37,629	3,834	3,936	1,571	266	2,155	7,651
Balances with banks in foreign countries.....	61,854	5,597	34,030	2,493	3,071	499	661
Cash items in process of collection.....	10,291,577	460,070	3,615,755	422,232	682,802	405,519	549,671
Due from own foreign branches.....	98,674		98,674				
Bank premises owned and furniture and fixtures.....	1,643,255	86,322	354,471	113,665	135,098	98,051	116,786
Other real estate owned.....	39,848	2,268	2,953	2,854	1,213	1,931	4,848
Investments and other assets indirectly representing bank premises or other real estate.....	120,954	2,101	7,655	8,903	14,693	5,378	8,660
Customers' liability on acceptances.....	754,463	33,477	543,596	9,642	739	409	3,861
Income accrued but not yet collected.....	394,825	17,164	121,153	13,279	34,162	11,756	18,740
Other assets.....	273,480	11,347	85,839	17,333	19,054	15,838	15,619
Total assets	178,283,878	7,960,545	46,131,448	9,156,032	14,820,358	8,108,491	9,691,427
LIABILITIES							
Demand deposits	115,996,186	5,561,178	31,534,283	5,658,342	9,036,921	5,459,696	6,972,550
Individuals, partnerships, and corporations.....	91,017,081	4,551,289	24,359,333	4,710,295	7,555,279	4,327,396	4,989,865
United States Government.....	1,789,312	110,869	430,906	97,678	175,883	96,462	88,561
States and political subdivisions.....	7,777,950	310,447	1,223,752	268,961	577,269	418,592	850,146
Banks in United States.....	11,058,943	392,451	2,991,225	457,700	558,897	496,581	955,511
Banks in foreign countries.....	1,545,712	31,295	1,227,776	22,629	9,631	9,584	13,146
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,807,188	164,827	1,301,291	101,079	159,962	111,081	75,321
Time deposits	43,596,343	1,406,334	8,620,732	2,451,007	4,309,754	1,892,796	1,882,126
Individuals, partnerships, and corporations.....	40,027,559	1,365,114	7,423,451	2,392,347	4,117,738	1,748,978	1,722,213
United States Government.....	278,078	12,348	41,887	8,127	5,081	47,168	24,730
Postal savings.....	17,587	1,658	20	609	1,028	3,232	3,482
States and political subdivisions.....	1,964,928	10,467	175,387	45,721	184,278	79,143	112,110
Banks in United States.....	50,133	164	10,376	1,903	1,129	3,550	11,591
Banks in foreign countries.....	1,258,058	16,583	969,611	2,300	500	10,725	8,000
Total deposits	159,592,529	6,967,512	40,155,015	8,109,349	13,346,675	7,352,492	8,854,676
Due to own foreign branches.....	552,531	9,846	400,924				
Bills payable, rediscounts, and other liabilities for borrowed money.....							
Acceptances outstanding.....	1,563,705	113,082	531,141	94,270	72,471	41,390	74,342
Dividends declared but not yet payable.....	791,891	35,950	570,826	11,094	763	409	4,397
Income collected but not yet earned.....	67,634	3,547	26,418	4,670	3,102	1,897	3,127
Expenses accrued and unpaid.....	782,734	44,395	169,550	43,945	68,146	33,279	54,337
Other liabilities.....	877,001	47,024	262,120	32,957	82,365	31,441	31,905
	259,759	15,230	124,309	6,466	10,369	13,648	2,923
Total liabilities	164,487,784	7,236,586	42,240,303	8,302,751	13,583,891	7,474,556	9,025,707
CAPITAL ACCOUNTS							
Capital.....	4,204,436	205,507	1,175,684	229,372	361,026	167,264	212,548
Surplus.....	6,842,999	365,095	2,012,814	469,364	701,938	337,035	319,549
Undivided profits.....	2,418,301	127,294	659,756	141,176	160,868	106,046	103,552
Other capital accounts.....	330,358	26,063	42,891	13,369	12,635	23,590	30,071
Total capital accounts	13,796,094	723,959	3,891,145	853,281	1,236,467	633,935	665,720
Total liabilities and capital accounts	178,283,878	7,960,545	46,131,448	9,156,032	14,820,358	8,108,491	9,691,427
MEMORANDA							
Par or face value of capital.....	4,204,436	205,507	1,175,684	229,372	361,026	167,264	212,548
Capital notes and debentures.....	21,667	20,939	.....	.....	.....	40	200
Preferred stock.....	10,321	800	3,291	85	361,026	167,224	212,348
Common stock.....	4,172,448	204,707	1,151,454	229,287	361,026	167,224	212,348
Retirable value of preferred stock.....	14,764	1,200	7,335	85	.....	40	200
Net demand deposits subject to reserve (see page 18)	99,457,628	4,879,338	27,505,539	4,887,903	7,879,603	4,646,182	5,696,128
Demand deposits adjusted (see footnote on page 1)	91,310,642	4,566,493	23,268,621	4,658,103	7,609,708	4,451,550	5,365,661
Pledged assets (and securities loaned).....	19,101,849	548,240	2,806,893	1,016,184	1,826,543	1,115,050	1,742,770
Number of banks.....	6,455	298	582	547	604	470	393

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 14, 1957
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	22,135,727	4,949,364	3,541,794	5,905,994	6,867,710	20,768,791
Loans (including overdrafts).....	10,709,275	2,616,335	1,870,717	2,854,940	3,867,010	12,549,388
United States Government direct obligations.....	9,156,470	1,837,962	1,285,377	2,387,874	2,363,994	6,355,600
Obligations guaranteed by United States Government.....	243	485	91	144	.....	1,036
Obligations of States and political subdivisions.....	1,848,726	365,825	276,616	525,352	474,152	1,508,294
Other bonds, notes, and debentures.....	373,249	114,821	101,682	123,986	143,954	296,783
Corporate stocks (including Federal Reserve Bank stock).....	47,764	13,936	7,311	13,698	18,600	57,690
Reserves, cash, and bank balances	5,506,621	1,455,645	922,570	1,948,245	2,633,581	4,491,568
Reserve with Federal Reserve Banks.....	2,780,140	662,269	420,182	825,139	996,403	2,461,837
Cash in vault.....	350,390	92,515	53,319	93,594	130,006	247,142
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	926,826	364,449	219,302	640,345	1,035,990	469,135
Other balances with banks in United States.....	2,360	179	342	1,062	8,728	5,545
Balances with banks in foreign countries.....	6,042	229	1,054	205	2,189	5,784
Cash items in process of collection.....	1,440,863	336,004	228,371	387,900	460,265	1,302,125
Due from own foreign branches.....	.....	.....	.....	.....	.....	.....
Bank premises owned and furniture and fixtures.....	168,787	48,068	35,716	57,810	156,615	273,866
Other real estate owned.....	3,049	2,410	3,004	2,067	9,368	3,883
Investments and other assets indirectly representing bank premises or other real estate.....	.....	.....	.....	.....	.....	.....
Customers' liability on acceptances.....	13,150	1,180	6,343	6,450	5,194	41,247
Income accrued but not yet collected.....	5,383	7,850	1,093	1,878	37,559	108,976
Other assets.....	66,429	11,102	10,504	13,132	14,004	63,400
29,589	9,135	3,536	11,471	10,346	44,373	.....
Total assets	27,928,735	6,484,754	4,524,560	7,947,047	9,734,377	25,796,104
LIABILITIES						
Demand deposits	17,394,194	4,562,853	2,821,177	6,043,151	7,364,132	13,587,709
Individuals, partnerships, and corporations.....	13,680,719	3,445,449	2,086,589	4,329,660	5,570,850	11,401,357
United States Government.....	335,338	63,646	49,163	83,180	74,741	182,885
States and political subdivisions.....	1,371,484	308,497	296,501	684,432	548,666	919,203
Banks in United States.....	1,690,416	701,301	349,267	877,349	1,042,438	545,807
Banks in foreign countries.....	47,031	4,036	4,459	3,903	20,997	151,225
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	269,206	39,924	35,198	64,627	97,440	387,232
Time deposits	7,997,751	1,324,239	1,250,015	1,209,031	1,492,250	9,760,308
Individuals, partnerships, and corporations.....	7,705,766	1,248,990	1,221,268	1,154,019	1,189,321	8,738,354
United States Government.....	19,744	9,487	3,297	14,316	22,234	69,659
Postal savings.....	4,123	606	305	227	1,106	1,191
States and political subdivisions.....	260,929	64,781	25,013	39,471	268,690	698,938
Banks in United States.....	1,039	325	132	998	5,899	13,027
Banks in foreign countries.....	6,150	50	.....	.....	5,000	239,139
Total deposits	25,391,945	5,887,092	4,071,192	7,252,182	8,856,382	23,348,017
Due to own foreign branches.....	.....	.....	.....	.....	.....	141,761
Bills payable, rediscounts, and other liabilities for borrowed money.....	343,515	30,603	79,660	32,789	33,760	116,682
Acceptances outstanding.....	7,557	7,868	1,093	1,878	37,974	112,082
Dividends declared but not yet payable.....	8,470	2,519	290	1,879	3,606	8,109
Income collected but not yet earned.....	122,269	23,182	26,878	19,485	17,001	160,267
Expenses accrued and unpaid.....	112,460	23,765	18,994	24,028	30,080	179,862
Other liabilities.....	25,761	4,490	3,905	2,221	332	50,105
Total liabilities	26,011,977	5,979,519	4,202,012	7,334,462	8,979,135	24,116,885
CAPITAL ACCOUNTS						
Capital.....	608,019	154,140	100,207	173,775	283,531	533,363
Surplus.....	894,901	222,941	141,768	268,816	329,998	778,780
Undivided profits.....	319,505	113,824	65,154	145,063	118,445	357,618
Other capital accounts.....	94,333	14,330	15,419	24,931	23,268	9,458
Total capital accounts	1,916,758	505,235	322,548	612,585	755,242	1,679,219
Total liabilities and capital accounts	27,928,735	6,484,754	4,524,560	7,947,047	9,734,377	25,796,104
MEMORANDA						
Par or face value of capital.....	608,019	154,140	100,207	173,775	283,531	533,363
Capital notes and debentures.....	328	375	25	.....	.....	.....
Preferred stock.....	4,935	370	.....	.....	.....	600
Common stock.....	602,756	153,395	100,182	173,775	283,531	532,763
Retirable value of preferred stock.....	4,936	370	.....	.....	.....	600
Net demand deposits subject to reserve (see page 18).....	15,027,142	3,862,400	2,373,504	5,014,964	5,867,877	11,817,048
Demand deposits adjusted (see footnote on page 1).....	13,880,546	3,457,866	2,189,917	4,690,819	5,765,691	11,405,667
Pledged assets (and securities loaned).....	2,307,897	615,474	676,569	1,280,051	1,452,709	3,713,469
Number of banks.....	1,026	492	473	752	633	185

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

[In thousands of dollars]

	All member banks on selected call dates						
	1952 March 31	1953 April 20	1954 April 15	1955 April 11	1956 April 10	1956 Dec. 31	1957 March 14
Loans and discounts, net—total.....	49,428,768	55,645,919	57,406,808	61,737,485	72,488,203	78,033,610	77,760,072
Valuation reserves.....	741,683	814,984	859,292	972,931	1,170,825	1,382,789	1,438,063
Loans and discounts, gross—total.....	50,170,451	56,460,903	58,266,100	62,710,416	73,659,028	79,416,399	79,198,135
Real estate loans—total.....	11,404,929	12,416,376	13,195,252	14,948,680	16,734,164	17,811,006	17,752,581
Secured by farm land.....	553,575	584,675	601,385	656,243	720,424	723,999	725,892
Secured by residential properties:							
Insured by FHA.....	2,897,404	3,188,372	3,388,109	3,676,880	4,019,508	4,219,025	4,194,536
Insured or guaranteed by VA.....	2,450,069	2,514,482	2,597,974	2,952,093	3,170,679	3,294,875	3,221,918
Not ins. or guar. by FHA or VA.....	3,578,202	4,041,278	4,320,156	5,006,554	5,672,469	6,094,365	6,092,349
Secured by other properties.....	1,925,679	2,087,569	2,287,628	2,656,910	3,151,084	3,478,242	3,517,886
Loans to banks.....	303,686	291,339	608,382	853,349	1,073,621	649,765	1,209,327
Loans to brokers and dealers in secs.....	1,201,632	1,718,657	1,938,917	2,780,368	2,615,712	2,446,791	2,216,465
Other loans for purchasing or carrying securities.....	837,033	969,939	1,035,612	1,342,028	1,560,385	1,472,771	1,402,110
Loans to farmers directly guar. by CCC.....	105,031	336,685	1,878,231	1,103,816	462,973	440,739	1,434,308
Other loans to farmers.....	2,049,539	2,018,647	1,778,327	1,921,585	2,078,820	2,037,528	2,040,016
Commercial and industrial loans (including open market paper).....	24,275,968	26,117,804	24,836,879	25,491,149	32,221,439	36,296,135	36,106,684
Other loans to individuals for personal expenditures—total.....	8,616,191	11,104,364	11,649,701	12,620,536	14,555,774	15,764,885	15,633,054
Passenger automobile instalment.....	2,180,802	3,198,549	3,471,642	3,730,979	4,867,074	5,127,440	5,193,554
Other retail consumer instalment.....	1,107,695	1,666,520	1,639,879	1,581,521	1,706,476	2,079,742	1,982,357
Resident. repair and modern. instal.....	995,128	1,302,718	1,436,874	1,395,302	1,473,712	1,651,380	1,623,476
Other instalment loans.....	1,176,736	1,433,483	1,556,509	1,771,985	1,894,869	2,010,573	2,039,635
Single payment loans.....	3,155,830	3,503,094	3,544,797	4,140,749	4,613,643	4,895,750	4,794,032
All other loans (including overdrafts).....	1,376,442	1,487,092	1,344,799	1,648,905	2,356,140	2,496,779	2,403,590
United States Government direct obligations.....	50,160,164	48,772,326	50,766,692	54,955,658	47,691,474	47,563,333	46,223,424
Treasury bills.....	5,115,403	3,598,705	3,957,903	2,998,841	1,956,335	4,382,854	3,540,205
Treasury certificates of indebtedness.....	6,125,192	3,725,166	4,973,262	3,203,564	1,427,796	1,468,617	3,678,667
Treasury notes.....	9,499,012	9,580,843	7,487,978	13,450,344	10,930,065	9,493,374	8,914,306
Nonmarketable bonds.....	1,704,264	1,769,866	1,723,166	1,735,759	1,468,133	1,276,547	1,244,326
Other bonds maturing in 5 years or less.....	16,363,166	15,748,946	11,728,843	9,309,684	10,449,774	17,281,033	17,277,363
Other bonds maturing in 5 to 10 years.....	6,777,254	9,670,416	16,655,070	19,348,274	17,632,705	9,479,621	9,409,549
Other bonds maturing in 10 to 20 years.....	2,627,577	4,678,384	4,153,404	4,634,001	3,673,190	4,032,123	4,008,856
Other bonds maturing after 20 years.....	1,948,296	.....	87,966	275,191	153,476	149,164	150,152
By class of bank, March 14, 1957							
	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All State member banks
	New York	Chicago					
Loans and discounts, net—total.....	16,212,979	3,620,992	31,307,143	26,618,958	77,760,072	47,861,139	29,898,933
Valuation reserves.....	316,531	93,303	558,125	470,104	1,438,063	873,704	564,359
Loans and discounts, gross—total.....	16,529,510	3,714,295	31,865,268	27,089,062	79,198,135	48,734,843	30,463,292
Real estate loans—total.....	598,516	134,570	7,568,805	9,450,690	17,752,581	11,967,216	5,785,365
Secured by farm land.....	1,848	443	129,761	593,840	725,892	513,349	212,543
Secured by residential properties:							
Insured by FHA.....	159,143	11,064	2,531,652	1,492,677	4,194,536	2,989,365	1,205,171
Insured or guaranteed by VA.....	158,970	37,912	1,405,447	1,619,589	3,221,918	2,274,920	946,998
Not ins. or guar. by FHA or VA.....	120,717	45,952	2,101,797	3,823,883	6,092,349	3,924,598	2,167,751
Secured by other properties.....	157,838	39,199	1,400,148	1,920,701	3,517,886	2,264,984	1,252,902
Loans to banks.....	667,868	6,193	473,543	61,723	1,209,327	612,650	596,677
Loans to brokers and dealers in secs.....	1,292,291	160,110	442,707	321,357	2,216,465	1,026,503	1,189,962
Other loans for purchasing or carrying securities.....	372,874	94,510	678,953	255,773	1,402,110	682,423	719,687
Loans to farmers directly guar. by CCC.....	.....	1,084	33,540	399,684	434,308	318,406	115,902
Other loans to farmers.....	608	6,676	429,030	1,603,702	2,040,016	1,573,046	466,970
Commercial and industrial loans (including open market paper).....	11,464,634	2,788,884	14,797,963	7,055,203	36,106,684	20,846,157	15,260,527
Other loans to individuals for personal expenditures—total.....	1,508,592	348,371	6,446,114	7,329,977	15,633,054	10,320,046	5,313,008
Passenger automobile instalment.....	163,727	75,852	2,301,115	2,652,860	5,193,554	3,550,658	1,642,896
Other retail consumer instalment.....	199,368	148,548	756,530	877,911	1,982,357	1,370,688	611,669
Resident. repair and modern. instal.....	156,770	26,616	789,775	650,315	1,623,476	1,107,712	515,764
Other instalment loans.....	296,748	18,409	618,644	1,105,834	2,039,635	1,386,814	652,821
Single payment loans.....	691,192	78,946	1,980,050	2,043,057	4,794,032	2,904,174	1,889,858
All other loans (including overdrafts).....	624,127	173,897	994,613	610,953	2,403,590	1,388,396	1,015,194
United States Government direct obligations.....	5,657,452	2,209,168	16,824,122	21,532,682	46,223,424	30,993,871	15,229,553
Treasury bills.....	444,105	313,578	868,435	1,914,087	3,540,205	2,541,793	998,412
Treasury certificates of indebtedness.....	176,368	26,138	547,518	928,643	1,678,667	1,163,155	515,515
Treasury notes.....	895,170	271,332	3,501,564	4,246,240	8,914,306	5,878,775	3,035,531
Nonmarketable bonds.....	22,741	9,915	202,518	1,009,152	1,244,326	933,637	310,689
Other bonds maturing in 5 years or less.....	1,813,721	841,665	6,777,609	7,844,368	17,277,363	11,443,507	5,833,856
Other bonds maturing in 5 to 10 years.....	1,738,251	696,003	3,337,619	3,637,676	9,409,549	6,000,477	3,409,072
Other bonds maturing in 10 to 20 years.....	564,552	46,014	1,519,979	1,878,311	4,008,856	2,938,860	1,069,996
Other bonds maturing after 20 years.....	2,544	4,523	68,880	74,205	150,152	93,667	56,485

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, March 14, 1957					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	77,760,072	3,756,030	22,365,887	4,120,015	6,213,897	3,213,791	3,622,787
Valuation reserves.....	1,438,063	78,698	463,770	92,523	102,777	48,403	61,467
Loans and discounts, gross—total	79,198,135	3,834,728	22,829,657	4,212,538	6,316,674	3,262,194	3,684,254
Real estate loans—total.....	17,752,581	757,970	2,971,289	1,107,067	1,963,540	817,673	530,378
Secured by farm land.....	725,892	19,093	49,355	55,334	95,022	58,056	44,543
Secured by residential properties:							
Insured by FHA.....	4,194,536	62,146	599,532	81,051	256,492	75,985	43,981
Insured or guaranteed by VA.....	3,221,918	105,012	782,987	206,442	357,060	116,697	39,208
Not insured or guaranteed by FHA or VA.....	6,092,349	332,471	972,934	466,977	863,677	351,112	211,097
Secured by other properties.....	3,517,886	239,248	566,481	297,263	391,289	215,823	191,549
Loans to banks.....	1,209,327	22,835	691,583	14,399	53,381	11,125	21,872
Loans to brokers and dealers in securities.....	2,216,465	39,317	1,453,386	69,977	138,366	30,720	67,700
Other loans for purchasing or carrying securities.....	1,402,110	33,838	433,445	72,916	174,406	68,347	81,649
Loans to farmers directly guaranteed by CCC.....	434,308	191	474	50	10,880	2,750	14,708
Other loans to farmers.....	2,040,016	35,465	82,261	63,960	87,217	70,532	76,799
Commercial and industrial loans (including open market paper).....	36,106,684	1,907,513	13,215,242	1,626,722	2,295,273	1,176,533	1,689,278
Other loans to individuals for personal expenditures—total.....	15,633,054	947,996	3,194,572	1,117,070	1,394,674	963,370	1,053,552
Passenger automobile instalment loans.....	5,193,554	303,709	701,358	370,305	473,556	303,047	316,946
Other retail consumer instalment loans.....	1,982,357	90,242	388,319	131,348	152,247	95,778	131,881
Residential repair and modern. instal.....	1,623,476	57,036	343,496	109,660	166,625	61,947	101,177
Other instalment loans.....	2,039,635	134,427	597,042	144,147	168,192	141,415	133,369
Single payment loans.....	4,794,032	362,582	1,164,357	361,610	434,054	361,183	370,179
All other loans (including overdrafts).....	2,403,590	89,603	787,405	140,377	198,937	121,144	148,318
United States Government direct obligations	46,223,424	1,806,644	9,257,059	2,283,583	4,335,820	2,402,905	2,750,136
Treasury bills.....	3,540,205	89,548	662,599	112,134	316,207	188,396	319,531
Treasury certificates of indebtedness.....	1,678,667	51,907	289,654	75,430	186,164	120,394	182,955
Treasury notes.....	8,914,306	341,343	1,365,546	322,762	916,622	468,327	656,896
Nonmarketable bonds.....	1,244,326	64,553	166,272	121,101	109,439	82,412	54,957
Other bonds maturing in 5 years or less.....	17,277,363	642,928	3,246,294	823,586	1,701,705	840,551	934,680
Other bonds maturing in 5 to 10 years.....	9,409,549	422,412	2,474,389	498,956	783,814	547,818	381,346
Other bonds maturing in 10 to 20 years.....	4,008,856	183,478	1,039,736	317,017	288,302	148,195	215,778
Other bonds maturing after 20 years.....	150,152	10,475	12,569	12,597	33,567	6,812	3,993

	Total, all districts	By Federal Reserve districts, March 14, 1957—Continued					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	10,709,275	2,616,335	1,870,717	2,854,940	3,867,010	12,549,388	
Valuation reserves.....	233,441	38,503	32,020	37,423	66,108	182,930	
Loans and discounts, gross—total	10,942,716	2,654,838	1,902,737	2,892,363	3,933,118	12,732,318	4,833,023
Real estate loans—total.....	2,704,365	619,014	573,059	494,761	380,442	37,576	121,708
Secured by farm land.....	113,683	55,431	27,330	48,761			
Secured by residential properties:							
Insured by FHA.....	580,166	154,913	141,079	100,515	30,932	2,067,744	
Insured or guaranteed by VA.....	450,021	69,349	161,451	56,461	40,795	836,435	
Not insured or guaranteed by FHA or VA.....	1,080,643	201,813	160,164	140,315	119,169	1,191,977	
Secured by other properties.....	479,852	137,508	83,035	148,709	151,970	615,159	
Loans to banks.....	12,421	14,855	1,621	35,573	5,501	324,161	
Loans to brokers and dealers in securities.....	226,937	28,593	6,366	24,803	33,135	97,165	
Other loans for purchasing or carrying securities.....	220,791	40,994	13,653	30,457	177,175	54,439	
Loans to farmers directly guaranteed by CCC.....	121,065	43,806	55,804	86,316	90,014	8,250	
Other loans to farmers.....	301,735	119,107	163,436	376,742	228,016	434,746	
Commercial and industrial loans (including open market paper).....	4,893,007	1,074,183	616,651	1,168,605	1,987,131	4,456,546	
Other loans to individuals for personal expenditures—total.....	2,103,397	642,193	422,614	594,244	884,732	2,314,640	
Passenger automobile instalment loans.....	714,902	179,924	155,921	206,532	300,144	1,167,210	
Other retail consumer instalment loans.....	400,441	71,418	74,049	79,363	102,463	264,808	
Residential repair and modernization instalment loans.....	265,775	72,975	75,048	54,611	71,095	244,031	
Other instalment loans.....	165,457	53,596	42,586	57,802	124,130	277,472	
Single payment loans.....	556,822	264,280	75,010	195,936	286,900	361,119	
All other loans (including overdrafts).....	358,998	72,093	49,533	80,862	146,972	209,348	
United States Government direct obligations	9,156,470	1,837,962	1,285,377	2,387,874	2,363,994	6,355,600	
Treasury bills.....	697,394	145,053	94,708	258,917	304,628	356,090	
Treasury certificates of indebtedness.....	271,150	77,835	60,532	87,352	109,367	165,927	
Treasury notes.....	1,789,770	450,130	285,448	611,148	466,553	1,239,761	
Nonmarketable bonds.....	245,180	74,164	88,266	88,053	43,908	106,021	
Other bonds maturing in 5 years or less.....	3,791,376	743,449	468,277	850,773	878,326	2,355,418	
Other bonds maturing in 5 to 10 years.....	1,851,771	273,466	224,145	377,829	380,851	1,192,752	
Other bonds maturing in 10 to 20 years.....	500,115	68,984	61,548	103,832	176,948	904,923	
Other bonds maturing after 20 years.....	14,714	4,881	2,453	9,970	3,413	34,708	

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, March 14, 1957					
		Boston	New York	Philadel- phia	Cleveland ²	Richmond ²	Atlanta ²
Loans and discounts, net—total	31,307,143	1,512,434	896,650	1,925,565	3,885,383	1,491,315	1,580,255
Valuation reserves	558,125	35,292	33,914	49,284	64,836	25,266	29,478
Loans and discounts, gross—total	31,865,268	1,547,726	930,564	1,974,849	3,950,219	1,516,581	1,609,733
Real estate loans—total	7,568,805	117,062	230,229	142,788	910,400	264,565	133,234
Secured by farm land	129,761	121	4,085	1,600	5,375	4,289	8,170
Secured by residential properties:							
Insured by FHA	2,531,652	6,465	41,228	13,421	157,448	29,276	12,217
Insured or guaranteed by VA	1,405,447	12,416	42,276	17,600	211,659	46,355	12,271
Not insured or guaranteed by FHA or VA	2,101,797	31,515	85,674	42,117	342,509	96,641	44,627
Secured by other properties	1,400,148	66,545	56,966	67,750	193,409	88,004	55,949
Loans to banks	473,543	15,173	315	6,320	46,772	10,875	15,483
Loans to brokers and dealers in securities	442,707	24,289	15,011	25,676	123,629	21,600	34,207
Other loans for purchasing or carrying securities	678,953	11,663	19,727	47,995	147,617	44,607	51,811
Loans to farmers directly guaranteed by CCC	33,540	.....	103	.....	.....	253	1,102
Other loans to farmers	429,030	2,646	4,717	896	2,157	5,743	8,930
Commercial and industrial loans (including open market paper)	14,797,963	1,064,774	438,547	1,103,663	1,848,774	694,024	852,630
Other loans to individuals for personal expenditures—total	6,446,114	293,539	199,020	563,969	724,578	395,842	411,774
Passenger automobile instalment loans	2,301,115	85,916	59,517	201,761	178,897	118,326	133,284
Other retail consumer instalment loans	756,530	32,615	28,790	79,454	83,509	38,429	48,823
Residential repair and modernization instal.	789,775	14,630	17,390	64,426	110,135	33,896	39,855
Other instalment loans	618,644	19,356	36,768	46,945	72,642	41,601	34,013
Single payment loans	1,980,050	141,022	56,555	171,383	279,395	163,590	155,799
All other loans (including overdrafts)	994,613	18,580	22,895	83,342	146,292	79,072	100,562
United States Government direct obligations	16,824,122	490,584	351,804	618,688	2,263,255	1,026,695	940,118
Treasury bills	868,435	15,224	42,496	12,778	161,305	56,025	56,515
Treasury certificates of indebtedness	547,518	8,710	13,156	32,020	94,440	35,911	67,942
Treasury notes	3,501,564	92,387	39,020	82,276	548,184	200,385	241,661
Nonmarketable bonds	202,518	4,800	2,488	5,612	17,504	10,147	4,973
Other bonds maturing in 5 years or less	6,777,609	164,399	161,392	254,950	886,769	397,557	359,110
Other bonds maturing in 5 to 10 years	3,337,619	163,672	72,923	172,383	420,878	274,184	138,691
Other bonds maturing in 10 to 20 years	1,519,979	36,088	20,329	58,365	109,487	51,102	71,182
Other bonds maturing after 20 years	68,880	5,304	.....	304	24,688	1,384	44
By Federal Reserve districts, March 14, 1957—Continued							
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ²	
Loans and discounts, net—total	3,253,571	1,456,291	720,392	1,610,405	2,150,596	10,824,286	
Valuation reserves	66,950	23,175	10,404	21,016	39,065	159,445	
Loans and discounts, gross—total	3,320,521	1,479,466	730,796	1,631,421	2,189,661	10,983,731	
Real estate loans—total	903,838	186,199	130,280	238,891	154,147	4,157,172	
Secured by farm land	4,856	3,406	184	5,441	6,370	85,864	
Secured by residential properties:							
Insured by FHA	281,171	52,763	26,030	63,472	8,962	1,839,199	
Insured or guaranteed by VA	189,533	22,407	54,458	25,056	24,092	747,324	
Not insured or guaranteed by FHA or VA	291,908	44,046	28,173	52,963	33,352	1,007,972	
Secured by other properties	136,370	63,577	21,435	91,959	81,371	476,813	
Loans to banks	6,000	14,855	1,621	30,726	5,242	320,161	
Loans to brokers and dealers in securities	48,909	24,618	3,852	15,973	23,475	81,468	
Other loans for purchasing or carrying securities	94,890	23,992	5,931	23,531	157,039	50,150	
Loans to farmers directly guaranteed by CCC	1,262	6,787	1,997	17,555	2,166	2,315	
Other loans to farmers	5,883	9,394	4,852	84,106	13,392	288,314	
Commercial and industrial loans (including open market paper)	1,378,116	821,661	391,471	869,289	1,318,852	4,016,162	
Other loans to individuals for personal expenditures—total	781,499	339,691	160,177	288,040	410,994	1,876,991	
Passenger automobile instalment loans	268,729	72,427	45,271	76,819	105,761	954,407	
Other retail consumer instalment loans	84,113	37,222	28,722	44,704	48,876	201,273	
Residential repair and modernization instalment loans	149,282	49,395	39,840	34,612	40,170	196,144	
Other instalment loans	43,286	23,010	12,662	18,511	53,620	216,230	
Single payment loans	236,089	157,637	33,682	113,394	162,567	308,937	
All other loans (including overdrafts)	102,124	52,269	30,615	63,310	104,354	190,998	
United States Government direct obligations	2,902,594	697,710	293,696	1,085,436	951,072	5,202,470	
Treasury bills	75,829	38,827	6,101	107,938	62,103	233,294	
Treasury certificates of indebtedness	52,925	23,744	4,722	32,814	45,513	135,621	
Treasury notes	615,611	183,642	68,967	285,728	146,716	996,987	
Nonmarketable bonds	41,423	11,140	3,669	13,500	8,047	79,215	
Other bonds maturing in 5 years or less	1,383,917	331,415	109,866	422,108	386,185	1,919,941	
Other bonds maturing in 5 to 10 years	534,192	98,591	78,637	179,507	191,455	1,012,506	
Other bonds maturing in 10 to 20 years	195,706	9,458	21,331	38,077	110,508	798,346	
Other bonds maturing after 20 years	2,991	893	403	5,764	545	26,560	

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, March 14, 1957					
		Boston	New York	Philadel- phia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	26,618,958	2,243,596	5,256,258	2,194,450	2,328,514	1,722,476	2,042,532
Valuation reserves	470,104	43,400	113,325	43,239	37,941	23,137	31,989
Loans and discounts, gross—total	27,089,062	2,287,002	5,369,583	2,237,689	2,366,455	1,745,613	2,074,521
Real estate loans—total	9,450,690	640,908	2,142,544	964,279	1,053,140	553,108	397,144
Secured by farm land	593,840	18,972	43,422	53,734	89,647	53,767	36,373
Secured by residential properties:							
Insured by FHA	1,492,677	55,681	399,161	67,630	99,044	46,709	31,764
Insured or guaranteed by VA	1,619,589	92,596	581,741	188,842	145,401	70,342	26,937
Not insured or guaranteed by FHA or VA	3,823,883	300,956	766,543	424,560	521,168	254,471	166,470
Secured by other properties	1,920,701	172,703	351,677	229,513	197,880	127,819	135,600
Loans to banks	61,723	7,662	23,400	8,079	6,609	250	6,389
Loans to brokers and dealers in securities	321,357	15,028	146,084	44,301	14,737	9,120	33,493
Other loans for purchasing or carrying securities	255,773	22,175	40,844	24,921	26,789	23,740	29,838
Loans to farmers directly guaranteed by CCC	399,684	191	371	50	10,880	2,497	13,606
Other loans to farmers	1,603,702	32,819	76,936	63,064	85,060	64,789	67,869
Commercial and industrial loans (including open market paper)	7,055,203	842,739	1,312,061	523,059	446,499	482,509	836,648
Other loans to individuals for personal expenditures—total	7,329,977	654,457	1,486,960	553,101	670,096	567,528	641,778
Passenger automobile instalment loans	2,652,860	217,793	478,114	168,544	294,659	184,721	183,662
Other retail consumer instalment loans	877,911	57,627	160,161	51,894	68,738	57,349	83,058
Residential repair and modernization instalment loans	650,315	42,406	169,336	45,234	56,490	28,051	61,322
Other instalment loans	1,105,834	115,071	263,526	97,202	95,550	99,814	99,356
Single payment loans	2,043,057	221,560	415,823	190,227	154,659	197,593	214,380
All other loans (including overdrafts)	610,953	71,023	140,383	56,835	52,645	42,072	47,756
United States Government direct obligations	21,532,682	1,316,600	3,247,803	1,664,895	2,072,565	1,376,210	1,810,018
Treasury bills	1,914,087	74,324	175,998	99,356	154,902	132,371	263,016
Treasury certificates of indebtedness	928,643	43,197	100,130	43,410	91,724	84,483	115,013
Treasury notes	4,246,240	248,956	431,356	240,486	368,438	267,942	415,235
Nonmarketable bonds	1,009,152	59,753	141,043	115,489	91,935	72,265	49,984
Other bonds maturing in 5 years or less	7,844,368	478,529	1,271,181	568,636	814,936	442,994	575,570
Other bonds maturing in 5 to 10 years	3,637,676	258,740	663,215	326,573	362,936	273,634	242,655
Other bonds maturing in 10 to 20 years	1,878,311	147,390	454,855	258,652	178,815	97,093	144,596
Other bonds maturing after 20 years	74,205	5,171	10,025	12,293	8,879	5,428	3,949
By Federal Reserve districts, March 14, 1957—Continued							
		Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	3,834,712	1,160,044	1,150,325	1,244,535	1,716,414	1,725,102	
Valuation reserves	73,188	15,328	21,616	16,407	27,043	23,485	
Loans and discounts, gross—total	3,907,900	1,175,372	1,171,941	1,260,942	1,743,457	1,748,587	
Real estate loans—total	1,665,957	432,815	442,779	255,870	226,295	675,851	
Secured by farm land	108,384	52,025	27,146	43,320	31,206	35,844	
Secured by residential properties:							
Insured by FHA	287,931	102,150	115,049	37,043	21,970	228,545	
Insured or guaranteed by VA	222,576	46,942	106,993	31,405	16,703	89,111	
Not insured or guaranteed by FHA or VA	742,783	157,767	131,991	87,352	85,817	184,005	
Secured by other properties	304,283	73,931	61,600	56,750	70,599	138,346	
Loans to banks	228	3,975	2,514	4,847	259	4,000	
Loans to brokers and dealers in securities	17,918	17,002	7,722	8,830	9,660	15,697	
Other loans for purchasing or carrying securities	31,391	37,019	53,807	6,926	20,136	4,289	
Loans to farmers directly guaranteed by CCC	118,719	109,713	158,584	68,761	87,848	5,935	
Other loans to farmers	291,176	109,713	158,584	292,636	214,624	146,432	
Commercial and industrial loans (including open market paper)	726,007	252,522	225,180	299,316	668,279	440,384	
Other loans to individuals for personal expenditures—total	973,527	302,502	262,437	306,204	473,738	437,649	
Passenger automobile instalment loans	370,321	107,497	110,650	129,713	194,383	212,803	
Other retail consumer instalment loans	167,780	34,196	45,327	34,659	53,587	63,535	
Residential repair and modernization instalment loans	89,877	23,580	35,208	19,999	30,925	47,887	
Other instalment loans	103,762	30,586	29,924	39,291	70,510	61,242	
Single payment loans	241,787	106,643	41,328	82,542	124,333	52,182	
All other loans (including overdrafts)	82,977	19,824	18,918	17,552	42,618	18,350	
United States Government direct obligations	4,044,708	1,140,252	991,681	1,302,438	1,412,922	1,153,130	
Treasury bills	302,987	106,226	88,607	150,979	242,525	122,796	
Treasury certificates of indebtedness	192,087	54,091	55,810	54,538	63,854	30,306	
Treasury notes	902,827	266,488	216,481	325,420	319,837	242,774	
Nonmarketable bonds	193,842	63,024	84,597	74,553	35,861	26,806	
Other bonds maturing in 5 years or less	1,565,794	412,034	358,411	428,665	492,141	435,477	
Other bonds maturing in 5 to 10 years	621,356	174,875	145,508	198,322	189,396	180,246	
Other bonds maturing in 10 to 20 years	258,395	59,526	40,217	65,755	66,440	106,577	
Other bonds maturing after 20 years	7,200	3,988	2,050	4,206	2,868	8,148	

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 14, 1957, OF CENTRAL RESERVE CITY AND ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments							Reserves, cash,		
		Total	Loans (including over-drafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks.....	6,455	137,491,819	77,760,072	46,223,424	11,822	10,780,220	2,297,308	418,973	37,464,560	18,628,264	2,196,060
Reserve bank cities ¹	151	56,004,317	36,421,230	14,799,767	6,391	3,822,391	738,231	216,307	16,584,607	8,973,042	465,826
1. Boston.....	9	2,155,841	1,512,434	490,584	1,671	121,425	20,516	9,211	629,072	350,399	18,095
2. New York*.....	25	24,180,795	16,455,628	5,769,441	3,441	1,607,210	232,689	112,386	7,966,321	4,523,878	159,866
3. Philadelphia*.....	8	2,782,191	1,925,565	618,688	.....	189,406	34,583	13,949	926,868	467,240	36,442
4. Cleveland.....	5	2,421,414	1,427,595	769,146	.....	177,435	41,238	6,000	625,817	317,129	38,140
5. Richmond.....	5	509,176	305,274	169,794	11	27,546	5,266	1,285	163,135	78,618	9,355
6. Atlanta ²	5	883,592	589,058	227,971	.....	54,626	9,695	2,242	318,665	138,115	8,830
7. Chicago ²	62	8,198,827	4,310,237	3,066,297	.....	631,663	171,440	19,190	2,226,738	1,216,725	57,956
8. St. Louis*.....	5	1,132,594	712,998	319,922	461	65,283	18,167	4,763	370,001	176,999	8,049
9. Minneapolis*.....	4	732,427	484,170	175,965	.....	54,759	15,718	1,815	283,594	117,616	6,420
10. Kansas City*.....	9	812,265	453,418	283,847	14	55,409	17,464	2,113	354,534	145,572	6,587
11. Dallas*.....	6	1,189,839	928,300	207,802	.....	41,752	7,236	4,749	553,959	196,465	8,456
12. San Francisco.....	8	11,016,356	7,310,553	2,700,310	793	795,877	164,219	38,604	2,165,403	1,244,286	107,630
Reserve branch cities ¹	113	21,726,731	11,997,077	7,702,585	1,171	1,667,044	299,002	59,852	6,595,401	3,268,262	314,761
2. Buffalo*.....	3	1,008,945	654,001	239,815	15	96,715	14,523	3,876	260,777	125,772	19,958
4. Cincinnati.....	5	907,278	570,814	281,776	179	40,188	11,763	2,558	295,272	145,292	17,148
4. Pittsburgh*.....	7	2,615,679	1,575,060	703,462	.....	290,989	33,218	12,950	655,950	385,197	33,731
5. Baltimore*.....	5	673,290	314,811	286,857	.....	62,400	7,398	1,824	267,335	131,120	16,013
5. Charlotte ²	4	555,725	358,913	152,251	917	27,649	14,404	1,591	210,432	88,199	9,257
6. Birmingham.....	3	338,711	171,684	110,570	.....	42,858	12,774	825	135,886	59,216	7,131
6. Jacksonville*.....	4	331,800	173,975	123,714	.....	25,056	8,179	876	195,489	56,610	3,951
6. Nashville.....	4	439,111	268,013	134,605	.....	28,247	7,233	1,013	148,103	69,791	7,554
6. New Orleans.....	5	780,356	377,525	343,258	.....	45,238	12,669	1,666	278,667	132,594	11,019
7. Detroit.....	6	3,301,972	1,595,424	1,375,228	13	303,110	19,184	9,013	822,753	435,769	56,633
8. Little Rock.....	5	151,153	69,031	61,740	.....	15,456	4,567	359	64,418	27,119	2,456
8. Louisville.....	6	499,629	279,369	185,887	.....	21,511	11,452	1,410	184,260	87,313	8,644
8. Memphis.....	3	496,295	361,633	98,540	.....	32,122	2,552	1,448	174,146	74,485	8,708
9. Helena.....	2	42,353	20,920	19,049	.....	1,820	489	75	14,520	6,412	250
10. Denver*.....	7	631,076	362,752	235,535	.....	24,505	6,917	1,367	218,375	105,003	7,403
10. Oklahoma City*.....	4	344,442	184,957	112,218	.....	33,870	12,397	1,000	139,768	62,801	3,190
10. Omaha.....	5	343,904	190,080	110,899	.....	34,837	7,266	822	133,796	60,286	4,013
11. El Paso*.....	3	167,455	98,587	58,500	.....	7,837	2,111	420	72,817	27,985	3,076
11. Houston*.....	8	1,151,772	699,327	393,843	.....	42,420	12,769	3,413	492,744	202,556	13,052
11. San Antonio*.....	6	376,076	162,468	172,678	.....	24,016	16,092	822	131,689	62,965	6,272
12. Los Angeles*.....	4	3,383,541	1,655,992	1,514,380	47	172,629	34,384	6,109	887,802	468,045	33,437
12. Portland.....	3	1,383,813	769,640	452,358	.....	145,712	13,356	2,747	289,973	179,114	13,083
12. Salt Lake City ²	6	467,135	281,133	150,338	.....	30,409	4,380	875	136,739	73,435	7,158
12. Seattle.....	5	1,335,220	800,968	385,084	.....	117,450	28,925	2,793	383,690	201,083	21,624
Other reserve cities ¹	53	5,364,413	2,722,807	2,188,390	12	322,715	117,616	12,873	1,833,176	844,857	96,554
4. Columbus.....	3	505,225	186,661	270,162	.....	38,677	8,645	1,080	182,173	86,091	10,629
4. Toledo.....	3	386,615	125,253	238,709	.....	19,574	2,374	705	118,437	60,696	9,633
5. Washington*.....	5	986,875	512,317	417,793	.....	29,505	24,685	2,575	295,365	171,635	23,103
7. Des Moines*.....	11	220,779	120,276	73,186	.....	21,415	5,482	420	87,075	29,919	3,590
7. Indianapolis.....	4	783,509	358,144	359,630	4	53,676	10,180	1,875	263,732	132,513	14,911
7. Milwaukee*.....	6	786,859	490,482	237,421	.....	27,746	29,407	1,803	273,372	124,286	11,352
8. National Stock Yards.....	1	73,503	33,260	31,621	.....	8,382	2,400	240	36,906	12,367	722
9. St. Paul*.....	3	355,922	215,302	98,682	.....	34,314	6,604	1,020	122,919	55,176	3,365
10. Kansas City, Kansas*.....	2	61,030	31,374	21,321	.....	5,595	2,605	135	25,486	8,384	825
10. Pueblo.....	2	38,507	23,585	12,689	.....	2,111	16	106	14,767	5,609	913
10. Topeka.....	4	96,111	40,465	40,470	8	12,911	2,016	241	33,519	14,769	2,164
10. Tulsa*.....	4	429,356	221,057	166,043	.....	29,850	11,359	1,047	140,858	39,965	5,284
10. Wichita*.....	4	233,371	102,717	102,414	.....	18,395	9,299	546	74,355	39,854	3,541
11. Fort Worth*.....	3	406,751	261,914	118,249	.....	20,564	4,944	1,080	164,212	63,593	6,522
Country banks, by districts	6,138	54,396,358	26,618,958	21,532,682	4,248	4,968,070	1,142,459	129,941	12,451,376	5,542,103	1,318,919
1. Boston.....	289	4,044,958	2,243,596	1,316,060	2,923	1,008,099	179,448	28,641	1,776,597	441,583	104,818
2. New York.....	554	9,723,172	5,256,258	3,247,803	78	391,554	144,330	12,987	873,003	410,239	203,805
3. Philadelphia.....	539	4,408,294	2,194,450	1,664,895	153	397,055	87,387	11,723	1,004,142	483,943	133,507
4. Cleveland.....	581	2,897,397	2,328,514	2,072,565	96	238,130	81,326	8,347	887,210	370,258	109,751
5. Richmond.....	445	3,426,585	1,722,476	1,376,210	71	429,523	67,696	9,574	1,313,119	484,373	125,911
6. Atlanta.....	372	4,359,414	2,042,532	1,810,018	226	811,116	137,556	15,463	1,832,951	840,928	205,948
7. Chicago.....	945	8,843,781	3,834,712	4,044,708	24	223,071	78,083	5,716	625,914	283,986	63,936
8. St. Louis.....	472	2,607,190	1,160,044	1,140,252	91	185,723	78,871	4,401	501,537	240,978	43,284
9. Minneapolis.....	464	2,411,092	1,150,325	991,681	122	307,869	54,647	6,321	812,787	342,896	59,674
10. Kansas City.....	711	2,915,932	1,244,535	1,302,438	196	337,563	100,802	8,116	1,218,160	442,839	92,628
11. Dallas.....	607	3,575,817	1,716,414	1,412,922	246,217	51,519	6,562	627,961	295,874	64,210	
12. San Francisco.....	159	3,182,726	1,723,102	1,153,130							

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

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

² Includes both central reserve city and reserve city banks.

For other footnote, see opposite page.

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

ASSETS [In thousands of dollars]

and bank balances										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	
6,249,176	37,629	61,854	10,291,577	1,645,255	39,848	120,954	754,463	394,825	372,154	178,283,878
886,806	10,383	47,877	6,200,673	509,847	4,245	54,209	724,721	195,694	240,053	74,317,693
27,775	736	4,941	227,126	17,836	380	32,463	7,955	5,885	2,849,432	1. Boston
56,447	2,539	31,940	3,192,151	191,636	20	3,110	543,227	88,986	162,263	33,136,858
86,195	1,304	2,493	333,194	44,179	615	7,792	9,555	7,988	10,532	3,789,720
53,562	147	1,290	215,549	9,448	.....	11,272	6	10,375	6,010	3,084,342
15,628	33	59,501	6,376	196	2,644	.....	1,708	973	684,208	5. Richmond
40,097	128	131,495	17,034	1,178	.....	2,216	4,061	1,226,746	6. Atlanta ³	
177,354	1,165	2,910	770,628	25,636	60	2,580	5,093	31,659	10,648	10,501,241
29,389	13	77	155,474	4,951	647	100	2,366	4,375	4,748	1,508,782
27,293	188	685	131,392	2,729	410	5,663	940	2,200	247	1,028,210
45,494	72	154	156,655	4,343	17	686	629	2,553	742	1,175,769
176,052	326	750	171,910	44,962	.....	22,985	4,127	2,013	1,817,885	10. Kansas City*
151,520	3,765	2,604	655,598	140,717	1,102	19,982	107,457	31,552	31,931	13,514,500
891,387	7,098	10,283	2,103,610	275,996	7,511	28,487	26,073	87,566	41,880	28,789,645
23,861	253	1,657	89,276	16,831	430	.....	3,663	3,053	1,293,699	2. Buffalo*
32,420	107	282	100,203	13,784	8	58	4,467	1,981	1,222,848	4. Cincinnati
34,610	.....	1,291	201,121	33,204	83	1,511	533	11,681	4,279	3,322,920
33,189	106	141	86,766	8,213	148	72	3,308	2,654	955,020	5. Baltimore*
21,789	.....	91,187	7,681	7	.....	1,761	3,462	779,068	5. Charlotte ⁴	
33,178	.....	36,361	5,873	.....	.....	1,269	718	482,457	6. Birmingham	
49,129	.....	85,799	4,054	312	.....	874	279	532,808	6. Jacksonville*	
34,284	.....	36,474	5,948	.....	.....	45	1,074	822	595,103	6. Nashville
43,786	403	168	90,597	8,483	428	500	3,529	3,142	1,175	1,076,280
47,533	658	2,690	279,470	27,087	847	4,403	68	15,625	3,720	4,176,475
17,825	50	.....	16,968	3,358	.....	.....	302	151	219,382	7. Detroit
27,907	28	60,368	3,220	.....	.....	182	1,885	475	8. Little Rock	
41,260	100	122	49,471	6,754	190	.....	5,376	1,097	689,651	8. Louisville
3,111	.....	4,747	242	193	.....	124	647	684,505	8. Memphis	
47,101	250	51	58,567	3,431	32	315	49	57,481	9. Helena	
41,673	.....	32,104	5,895	60	2,835	1,249	2,650	4,523	860,402	10. Denver*
25,302	270	43,925	3,793	.....	.....	1,066	1,992	497,307	10. Oklahoma City*	
21,683	.....	184	19,889	1,888	156	2,000	242	155	483,328	10. Omaha
148,877	3,076	907	124,276	33,930	3,833	4,510	12,116	4,555	912	1,704,374
26,980	323	14	35,135	5,982	446	.....	1,301	3,624	519,118	11. Houston*
74,691	7	1,010	310,612	27,353	.....	7,473	399	13,664	2,996	4,323,228
15,537	625	516	81,098	23,461	139	82	85	6,659	2,387	1,706,599
18,087	110	.....	37,949	2,522	14	6,241	77	400	421	613,549
27,754	760	1,222	131,247	23,009	613	5	466	5,072	1,255	1,749,330
390,716	964	868	499,217	72,033	1,091	4,724	220	16,289	8,436	7,300,382
34,496	.....	48	50,909	8,800	.....	.....	513	847	697,558	4. Columbus
24,576	.....	23,532	2,176	.....	.....	1,910	285	509,423	4. Toledo	
47,700	68	319	52,540	19,860	372	1,150	2,059	2,040	1,307,721	5. Washington*
30,690	.....	22,876	685	.....	1,919	44	904	137	311,543	7. Des Moines*
40,662	52	58	75,536	9,949	.....	7	2,463	912	1,060,572	7. Indianapolis
22,728	70	282	114,654	8,475	165	309	15	1,911	2,163	1,073,269
3,632	.....	20,185	.....	.....	.....	78	420	1	110,908	8. National Stock Yards
10,839	.....	161	53,378	3,782	403	136	76	1,578	712	485,528
9,175	.....	7,102	956	.....	.....	1	138	87,611	9. St. Paul*	
6,489	.....	1,756	590	.....	.....	12	58	53,934	10. Kansas City, Kansas*	
10,230	.....	6,356	706	100	.....	.....	515	136	131,087	10. Pueblo
70,255	.....	25,354	5,053	.....	1,043	.....	1,495	471	578,276	10. Topeka
20,229	.....	10,731	3,1386	50	167	.....	1,049	185	312,563	10. Tulsa*
59,015	774	.....	34,308	7,615	1	.....	1,459	351	580,389	11. Wichita*
4,080,267	19,184	2,826	1,488,077	787,379	27,001	33,534	3,449	95,276	81,785	67,876,158
194,896	3,098	656	232,944	68,486	2,268	1,721	1,014	9,209	5,462	5,111,113
332,681	1,144	433	334,328	146,004	2,933	4,115	369	28,504	19,197	11,700,891
262,012	267	.....	89,038	69,486	2,239	1,111	87	5,291	6,801	5,366,312
295,032	12	160	91,488	67,686	1,122	1,910	142	5,216	5,652	5,983,267
289,689	1,981	6	115,525	55,921	1,208	1,584	337	2,920	6,709	4,382,474
526,277	7,120	493	168,945	75,394	2,930	8,160	287	10,165	8,564	5,778,033
607,859	415	102	177,699	96,955	1,977	3,939	156	13,867	12,009	10,805,635
244,436	16	2	33,538	29,785	1,573	898	30	3,023	3,113	3,271,526
178,059	154	208	38,854	28,963	1,998	544	77	6,602	2,528	2,953,341
364,397	470	.....	45,350	29,657	1,808	1,404	.....	2,106	3,076	3,766,770
603,383	4,229	334	74,747	62,238	4,930	684	458	2,320	3,291	4,867,898
181,546	278	432	85,621	56,804	2,015	7,464	492	6,053	5,383	3,888,898

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.

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 14, 1957, OF CENTRAL RESERVE CITY AND
LIABILITIES [In thousands of dollars]**

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individ- uals, partner- ships, and cor- pora- tions	United States Govern- ment	States and political subdi- visions	Banks in United States	Banks in foreign countries	Certified and offi- cers' checks, etc.	Total	Individ- uals, partner- ships, and cor- pora- tions	United States Govern- ment	Post- al sav- ings	States and political subdi- visions	Banks in U. S.	Banks in for- eign countries
All member banks.....	115,996,186	91,017,081	1,789,312	7,777,950	11,058,943	1,545,712	2,807,188	43,596,343	40,027,559	278,078	17,587	1,964,928	50,133	1,258,058
Reserve bank cities ¹	50,450,194	38,725,940	669,667	1,468,018	6,558,897	1,465,625	1,535,047	14,544,292	12,539,749	103,527	3,158	651,548	22,968	1,223,342
1. Boston.....	2,234,853	1,758,417	34,927	118,720	272,907	29,501	20,381	211,587	189,798	5,200	6	.....	.....	16,583
2. New York ²	24,628,521	18,890,300	291,857	275,722	2,835,603	1,223,335	1,111,704	3,758,017	2,691,787	34,442	.....	54,018	8,200	969,570
3. Philadelphia*.....	2,925,576	2,308,085	41,333	85,527	437,202	22,615	30,814	369,909	361,682	940	82	3,031	1,874	2,300
4. Cleveland.....	1,819,359	1,537,113	32,903	64,061	161,181	5,684	18,417	976,603	952,579	430	.....	23,056	38	500
5. Richmond.....	463,505	313,007	6,184	35,264	105,316	816	2,918	160,451	148,702	765	1,800	9,139	45	.....
6. Atlanta ³	938,574	640,810	14,878	87,887	190,474	42	4,483	149,212	145,562	430	15	3,202	3	.....
7. Chicago ²	7,084,631	5,402,514	113,658	333,848	1,103,850	38,141	92,620	2,288,591	2,208,710	4,095	606	68,630	400	6,150
8. St. Louis*.....	1,163,057	815,999	18,542	30,320	288,450	2,301	7,445	192,448	182,239	2,650	459	7,100	.....	.....
9. Minneapolis*.....	749,870	497,493	11,851	32,146	195,120	3,682	9,578	130,306	128,622	434	.....	1,250	.....	.....
10. Kansas City*.....	968,702	600,129	7,772	23,848	326,876	3,284	6,793	106,155	103,364	.....	1	2,790	.....	.....
11. Dallas*.....	1,326,019	871,637	12,423	18,744	404,551	3,939	14,725	267,337	243,505	.....	.....	23,832	.....	.....
12. San Francisco.....	6,147,527	5,090,436	83,339	361,931	264,367	132,285	215,169	5,933,676	5,183,199	54,141	189	455,500	12,408	228,239
Reserve branch cities ¹	19,370,137	15,013,245	321,673	1,297,569	2,395,966	55,165	286,519	6,708,520	6,292,692	22,751	1,065	372,116	2,946	16,950
2. Buffalo*.....	736,168	595,420	15,413	80,434	30,891	3,400	10,610	440,206	435,440	94	.....	4,512	160	.....
4. Cincinnati.....	878,209	702,175	15,791	36,231	108,184	893	14,935	215,675	195,711	500	5	19,429	30	.....
4. Pittsburgh ³	2,234,997	1,908,405	42,919	59,638	199,765	2,972	21,298	677,946	640,784	492	34	35,725	911	.....
5. Baltimore*.....	768,397	590,857	16,873	71,935	82,606	992	5,134	102,584	100,610	434	.....	1,540	.....	.....
5. Charlotte ²	590,676	385,075	6,823	47,269	139,385	34	12,090	96,029	85,684	2,011	7	7,097	1,230	.....
6. Birmingham.....	364,966	291,508	6,919	23,299	41,136	2,104	77,834	77,829	.....	.....	5	.....	250	.....
6. Jacksonville*.....	416,713	203,013	3,996	46,955	160,024	79	2,646	61,878	60,728	900	.....	9,807	.....	.....
6. Nashville.....	380,765	224,152	3,587	52,870	97,683	.....	2,473	156,230	146,417	6	.....	7,357	6,000	.....
6. New Orleans.....	823,026	532,819	7,285	104,523	162,799	9,090	6,510	157,486	143,543	550	36	.....	.....	.....
7. Detroit.....	2,484,577	2,032,528	75,023	153,012	176,979	6,996	40,039	1,325,544	1,310,787	3,575	.....	11,182	.....	.....
8. Little Rock.....	172,732	113,858	1,678	18,866	37,365	.....	965	30,912	30,906	.....	6	.....	92	50
8. Louisville.....	550,659	390,244	9,283	18,717	126,114	65	6,236	77,975	76,328	1,555	.....	.....	.....	.....
8. Memphis.....	469,673	300,578	4,205	37,649	122,486	1,670	3,083	133,995	133,050	895	.....	.....	.....	50
9. Helena.....	45,078	20,244	450	12,677	11,412	295	9,406	9,356	50	.....	.....	.....	.....	.....
10. Denver ²	608,577	462,034	9,326	30,881	98,471	87	7,778	170,956	168,252	2,630	.....	74	.....	.....
10. Oklahoma City*.....	384,164	233,761	3,925	41,545	100,398	.....	4,535	61,990	57,109	106	.....	4,625	150	.....
10. Omaha.....	406,418	267,415	7,048	29,957	98,140	41	3,817	34,076	34,073	3	.....	.....	.....	.....
11. El Paso*.....	175,229	129,391	2,637	10,159	28,941	1,732	2,369	48,747	37,887	2,185	.....	8,675	.....	.....
11. Houston*.....	1,327,235	958,091	14,032	71,265	262,153	8,016	13,678	210,303	158,294	37	51,972	.....	.....	.....
11. San Antonio*.....	339,633	256,982	3,196	13,880	56,680	4,518	4,377	144,153	84,851	1,300	17	52,985	.....	5,000
12. Los Angeles*.....	2,739,894	2,441,177	38,788	50,802	137,472	7,953	63,702	1,253,316	1,128,498	965	.....	123,753	50	100
12. Portland.....	921,870	736,755	9,207	120,635	22,873	1,647	30,753	602,113	570,860	227	.....	30,976	.....	.....
12. Salt Lake City ³	400,158	302,291	3,955	53,589	36,348	1	3,974	167,843	163,236	2,342	918	1,347	.....	.....
12. Seattle.....	1,150,323	934,472	19,314	110,781	57,661	4,979	23,116	451,323	442,459	1,931	718	415	5,800	.....
Other reserve cities ¹	5,400,624	3,896,660	86,887	478,934	802,002	10,571	125,570	1,277,786	1,214,500	22,193	119	29,547	702	10,725
4. Columbus.....	534,869	357,358	6,515	102,659	47,733	56	20,548	112,438	98,683	2,100	5	11,622	28	.....
4. Toledo.....	335,227	280,870	8,697	12,549	17,370	.....	15,741	130,023	127,431	200	55	2,337	.....	10,725
5. Washington*.....	945,311	835,925	15,979	125	61,737	7,679	23,866	255,779	234,441	10,588	.....	.....	.....	.....
7. Des Moines*.....	249,027	140,703	4,491	46,586	48,925	.....	8,322	39,638	37,926	1,695	17	.....	15	.....
7. Indianapolis.....	776,934	540,199	11,111	121,347	85,398	711	18,168	192,704	190,764	1,920	5	.....	.....	.....
7. Milwaukee*.....	777,032	563,948	15,226	32,826	145,273	1,122	18,637	201,721	208,327	2,010	.....	10	374	.....
8. National Stock Yards.....	94,053	19,249	313	951	73,380	.....	160	5,723	1,222	1,222	1	4,500	.....	.....
9. St. Paul*.....	338,936	219,486	7,225	33,163	75,737	512	2,813	81,077	80,727	350	.....	.....	.....	.....
10. Kansas City, Kansas*.....	62,082	24,937	459	12,238	23,812	.....	636	19,420	19,415	.....	.....	813	5	.....
10. Pueblo.....	36,347	25,374	643	4,054	5,724	.....	552	12,234	11,406	15	.....	813	120	.....
10. Topeka.....	102,208	62,392	2,675	24,461	11,770	.....	910	16,988	16,147	710	11	.....	280	.....
10. Tulsa*.....	473,077	369,423	6,000	22,970	69,044	491	5,149	56,732	56,277	175	.....	.....	.....	.....
10. Wichita*.....	257,311	166,425	3,662	46,461	36,872	.....	3,891	31,335	29,735	1,600	.....	10,145	.....	.....
11. Fort Worth*.....	418,210	290,371	3,891	18,544	99,227	.....	6,177	112,974	101,999	830	.....	.....	.....	.....
Country banks, by districts	40,775,231	33,381,236	711,085	4,533,429	1,275,078	14,351	860,052	21,065,745	19,980,618	129,607	13,245	911,717	23,517	7,041
1. Boston.....	3,326,325	2,792,872	75,942	191,727	119,544	1,794	144,446	1,194,747	1,175,316	7,148	1,652	10,467	164	.....
2. New York.....	6,169,594	4,873,613	123,636	867,596	124,731	1,041	178,977	4,422,509	4,296,224	7,351	20	116,857	2,016	41
3. Philadelphia.....	2,732,766	2,402,210	56,345	183,434	20,498	14	70,265	2,081,098	2,030,665	7,187	527	42,690	29	.....
4. Cleveland.....	3,234,260	2,769,358	69,058	302,131	24,664	26	69,023	2,197,069	2,102,550	1,359	929	92,109	122	.....
5. Richmond.....	2,691,807	2,202,532	50,603	263,999	107,537	63	67,073	1,277,953	1,175,541	33,370	1,400	61,367	2,275	.....
6. Atlanta.....	4,048,506	3,097,563	51,896	534,612	303,395	3,935	57,105	1,279,486	1,148,134	22,844	3,426	91,494	11,588	2,000
7. Chicago.....	6,021,993	5,000,827	115,829	683,865	129,991	61	91,420	3,940,553	3,749,252	6,449	3,495	181,107	250	.....
8. St. Louis.....	2,112,679	1,805,521	29,625	201,994	53,506	.....	22,033	883,186	825,245	4,387	140	53,089	325	.....
9. Minneapolis.....	1,687,293	1,349,366	29,637	218,515	66,998	265	22,512	1,029,226	1,002,563	2,463	305	23,763	132	.....
10. Kansas City.....	2,744,265	2,117,770	41,670	448,017	106,242	.....	30,566	699,145	658,241	9,077	215	31,049	563	.....
11. Dallas.....	3,777,806	3,073,378	38,562	416,074	190,886	2,792	56,114	708,736	562,785	17,919	1,052	121,081	5,899	.....
12. San Francisco.....	2,227,937	1,896,226	28,282	221,465	27,086	4,360	50,518	1,352,037	1,250,102	10,053	84	86,644	154	5,000

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

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

² Includes both central reserve city and reserve city banks.

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

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
159,592,529	1,563,705	791,891	2,539,659	164,487,784	4,204,436	6,842,999	2,418,301	330,358	13,796,094	99,457,628	91,310,642	All member banks
64,994,486	1,040,409	761,524	1,545,466	68,341,885	1,820,967	3,115,604	928,588	110,649	5,975,808	43,363,616	35,528,332	Reserve bank cities ¹
2,446,440	23,900	34,936	54,914	2,560,190	72,175	157,220	45,545	14,302	289,242	1,980,853	1,670,392	1. Boston
28,386,538	438,581	570,456	825,571	30,221,146	845,200	1,554,692	492,928	22,892	2,915,712	21,379,923	17,085,575	2. New York ²
3,295,485	78,775	11,007	55,929	3,441,196	93,691	202,256	50,059	2,518	348,524	2,506,187	2,091,232	3. Philadelphia*
2,795,962	29,650	6	40,854	2,866,472	62,900	137,100	17,638	232	217,870	1,550,248	1,404,042	4. Cleveland
623,956			9,895	633,851	17,688	25,150	7,372	147	50,357	388,376	291,688	5. Richmond
1,087,786	26,000		19,173	1,132,959	25,890	47,920	12,593	7,384	93,787	766,982	601,685	6. Atlanta ³
9,373,222	258,700	7,267	102,732	9,741,921	278,761	354,339	77,294	48,926	759,320	6,136,649	5,058,354	7. Chicago ²
1,355,505	12,603	2,384	17,830	1,388,322	46,338	43,163	30,684	275	120,460	978,194	698,290	8. St. Louis*
880,176	57,000	940	16,226	954,342	27,250	33,250	9,688	3,680	73,868	591,185	407,825	9. Minneapolis*
1,074,857	4,500	629	7,664	1,087,650	22,950	45,350	15,898	3,921	88,119	766,553	474,115	10. Kansas City*
1,593,356	15,000	23,400	14,360	1,646,116	70,530	87,020	13,685	534	171,769	978,057	733,196	11. Dallas*
12,081,203	95,700	110,499	380,318	12,667,720	257,594	428,144	155,204	5,838	846,780	5,340,409	5,011,938	12. San Francisco
26,078,657	194,557	26,605	344,985	26,644,804	643,890	1,122,019	355,423	23,509	2,144,841	16,375,140	14,493,723	Reserve branch cities ¹
1,176,374	3,000		18,933	1,198,307	34,030	51,750	9,187	425	95,392	623,031	597,188	2. Buffalo*
1,093,884	12,200	82	18,757	1,124,923	32,775	52,475	12,649	26	97,925	745,766	653,138	4. Cincinnati
2,912,943	2,500	533	40,044	2,956,020	91,693	246,923	26,671	1,613	366,900	1,999,266	1,788,220	4. Pittsburgh ²
870,981	10,000	72	7,749	888,802	14,450	41,250	7,637	2,881	66,218	648,442	581,160	5. Baltimore*
686,705	13,600		19,055	719,360	10,210	42,800	5,695	1,003	59,708	477,700	353,247	5. Charlotte ³
442,800			6,173	448,973	13,000	15,000	3,987	1,497	33,484	295,427	280,550	6. Birmingham
478,591	11,597		4,826	495,014	12,850	16,350	3,451	5,143	37,794	281,785	166,815	6. Jacksonville*
536,995	10,000	45	12,139	559,179	14,000	16,500	5,422	2	35,924	310,007	243,021	6. Nashville
980,512	20,500	3,973	6,855	1,011,840	13,450	39,100	11,890		64,440	688,643	553,255	6. New Orleans
3,810,121	44,500	68	49,596	3,904,285	69,403	153,537	44,630	4,620	272,190	2,157,574	1,946,109	7. Detroit
203,644			1,861	205,505	5,150	6,800	1,711	216	13,877	137,939	116,721	8. Little Rock
628,634	2,800		7,960	639,394	16,750	27,750	5,646	111	50,257	462,384	354,829	8. Louisville
603,668	10,500	5,376	7,382	626,926	15,000	33,250	9,329		57,579	378,942	291,841	8. Memphis
54,484			423	54,907	1,250	1,103	221		2,574	37,220	28,469	9. Helena
779,533	14,500		9,551	803,584	18,550	26,800	9,442	2,026	56,818	502,909	442,126	10. Denver*
446,154		1,249	2,700	450,103	16,600	16,600	13,414	590	47,204	310,387	247,737	10. Oklahoma City*
440,494	3,160		3,111	446,765	11,700	15,700	7,215	1,948	36,563	337,191	257,264	10. Omaha
223,976		2,000	1,470	227,446	6,500	7,500	3,266	1	17,267	133,657	122,030	11. El Paso*
1,537,538	15,200	12,116	10,858	1,575,712	55,375	58,375	14,849	63	128,662	1,054,082	918,758	11. Houston*
483,786			4,238	488,024	10,900	16,500	3,566	128	31,094	277,518	240,104	11. San Antonio*
3,993,210	500	463	45,011	4,039,184	91,561	112,064	79,962	457	284,044	2,354,591	2,245,069	12. Los Angeles*
1,523,983	20,000	85	34,798	1,578,866	41,000	50,550	36,183		127,733	825,235	807,045	12. Portland
568,001		77	8,111	576,189	11,693	16,242	8,981	444	37,360	344,122	321,905	12. Salt Lake City ³
1,601,646		466	23,384	1,625,496	36,000	57,100	30,419	315	123,834	991,322	937,122	12. Seattle
6,678,410	42,100	220	65,820	6,786,550	159,478	262,222	78,715	13,417	513,832	4,510,743	4,001,947	Other reserve cities ¹
647,307			7,284	654,591	13,000	23,000	6,467	500	42,367	449,464	429,656	4. Columbus
465,250	11,000		5,083	481,333	11,500	12,000	3,408	1,182	28,090	287,119	285,628	4. Toledo
1,201,090			9,517	1,210,007	27,400	51,200	13,840	4,674	97,114	845,071	807,376	5. Washington*
288,665		44	1,841	290,550	7,000	7,000	6,993		20,993	195,461	172,735	7. Des Moines*
969,638	3,000	7	8,286	980,931	21,278	40,500	15,631	1,532	79,641	660,736	604,178	7. Indianapolis
987,753	9,000	15	9,385	1,006,153	20,600	39,502	6,968	46	67,116	639,702	500,757	7. Milwaukee*
99,776		78	670	100,524	1,000	7,000	2,384		10,384	70,236	175	8. National Stock Yards
420,013	16,100	76	9,098	445,287	13,000	21,000	5,687	554	40,241	274,719	202,084	9. St. Paul*
81,502			764	82,266	1,750	2,750	728	117	5,345	45,805	30,709	10. Kansas City, Kansas*
48,581			482	49,063	1,800	1,720	952	399	4,871	28,102	28,224	10. Pueblo
119,196	1,000		1,609	121,805	3,400	4,500	1,292	90	9,282	85,622	81,407	10. Topeka
529,809			4,380	534,189	12,550	22,350	7,651	1,536	44,087	377,468	372,188	10. Tulsa*
288,646			2,624	291,270	6,500	11,700	2,722	371	21,293	226,351	206,046	10. Wichita*
531,184	2,000		4,797	537,981	18,000	18,000	3,992	2,416	42,408	324,887	280,784	11. Fort Worth*
61,840,976	286,639	3,542	583,388	62,714,545	1,580,101	2,343,154	1,055,575	182,783	5,161,613	35,208,129	37,286,640	Country banks, by districts
4,521,072	89,182	1,014	65,128	4,676,396	133,332	207,875	81,749	11,761	434,717	2,898,485	2,896,101	1. Boston
10,592,103	89,560	370	138,817	10,820,850	296,454	406,372	157,641	19,574	880,041	5,502,585	5,582,858	2. New York
4,813,864	15,495	87	32,109	4,861,555	135,681	267,108	91,117	10,851	504,757	2,381,716	2,566,871	3. Philadelphia
5,431,329	17,121	142	51,960	5,500,552	149,158	230,440	94,035	9,082	482,715	2,847,740	3,049,024	4. Cleveland
3,369,760	17,790	337	34,049	4,021,936	97,516	176,635	71,502	14,883	360,538	2,286,593	2,418,079	5. Richmond
5,327,992	6,245	379	43,126	5,377,742	133,358	184,679	66,209	16,045	400,291	3,353,284	3,520,335	6. Atlanta
9,962,546	28,315	156	97,120	10,088,137	210,277	300,023	167,989	39,209	717,498	5,237,020	5,598,413	7. Chicago
2,995,865	4,700	30	18,253	3,018,848	69,902	104,978	64,070	13,728	252,678	1,834,705	1,996,010	8. St. Louis
2,716,519	6,560	77	24,320	2,747,476	58,707	86,415	49,558	11,185	205,865	1,470,380	1,551,539	9. Minneapolis
3,443,410	9,629		14,728	3,467,767	77,975	121,346	85,749	13,933	299,003	2,334,576	2,551,003	10. Kansas City
4,486,542	1,560	458	15,296	4,503,856	122,226	142,603	79,087	20,126	364,042	3,099,676	3,470,819	11. Dallas
3,579,974	482	492	48,482	3,629,430	95,515	114,680	46,869	2,404	259,468	1,961,369	2,082,588	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.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State or Territory	Num- ber of banks	Loans and investments							Reserves, cash		
		Total	Loans (includ- ing over- drafts)	U. S. Govern- ment direct ob- ligations	Obliga- tions guarant- eed by U. S. Govern- ment	Obliga- tions of States and political subdivi- sions	Other bonds, notes, and de- bentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
Total, including Alaska . . .	6,455	137,491,819	77,760,072	46,223,424	11,822	10,780,220	2,297,308	418,973	37,464,560	18,628,264	2,196,060
Total, all States . . .	6,454	137,486,689	77,757,157	46,221,342	11,822	10,780,095	2,297,308	418,965	37,463,515	18,627,738	2,195,968
New England:											
Maine	36	357,418	209,768	119,288	11	17,178	10,193	980	84,599	41,360	10,290
New Hampshire	51	205,253	121,979	62,165	33	16,860	3,630	586	52,303	19,957	6,798
Vermont	34	154,066	86,989	50,704	13	12,625	3,340	395	28,686	13,863	3,221
Massachusetts	134	3,694,076	2,335,416	1,039,381	1,878	236,789	67,185	13,427	1,008,828	525,357	61,185
Rhode Island	6	677,280	417,380	185,669	.....	66,434	3,266	2,531	98,355	43,713	14,939
Connecticut	51	1,460,930	757,895	484,894	16	197,892	15,939	4,294	417,675	189,242	37,235
Middle Atlantic:											
New York	416	30,805,970	20,334,029	7,827,052	4,322	2,176,687	333,282	130,598	9,221,086	5,178,174	293,134
New Jersey	231	4,622,884	2,263,802	1,636,544	2,080	592,849	112,260	15,349	862,690	415,796	103,541
Pennsylvania	600	9,749,498	5,603,922	3,023,320	180	863,383	219,072	39,621	2,437,660	1,267,954	185,909
East North Central:											
Ohio	394	7,545,189	3,907,588	2,948,662	195	559,683	111,472	17,589	1,890,789	932,699	162,982
Indiana	235	2,650,190	1,167,286	1,264,959	32	173,751	37,011	5,151	696,639	332,324	66,820
Illinois	523	11,647,551	5,590,487	4,806,115	83	966,267	259,698	24,901	2,972,591	1,575,655	130,112
Michigan	228	5,978,134	2,894,719	2,449,223	36	574,069	46,275	13,812	1,308,109	656,980	123,072
Wisconsin	166	2,070,713	1,045,703	840,513	80	124,243	55,956	4,218	544,113	237,697	38,250
West North Central:											
Minnesota	207	2,089,258	1,191,030	663,822	22	174,439	55,259	4,686	597,549	265,774	27,266
Iowa	166	1,188,463	585,536	455,310	30	125,646	16,458	2,483	320,415	128,032	24,260
Missouri	176	3,106,463	1,731,568	1,093,957	485	199,080	71,608	9,765	994,788	448,383	40,718
North Dakota	40	254,073	121,278	108,268	5	13,803	10,275	444	53,906	28,142	3,740
South Dakota	60	329,103	162,270	136,706	7	20,629	8,856	635	70,597	34,621	5,242
Nebraska	140	848,390	396,196	348,691	.....	83,884	17,724	1,895	264,427	121,769	12,003
Kansas	214	1,038,326	435,749	433,534	113	139,852	26,817	2,261	300,067	142,384	18,601
South Atlantic:											
Delaware	10	340,096	214,836	120,683	.....	2,326	766	1,485	82,667	28,251	5,197
Maryland	68	1,130,823	528,244	484,866	.....	91,613	23,340	2,760	356,140	176,361	28,648
District of Columbia	13	1,019,452	529,129	433,297	.....	29,555	24,830	2,641	303,342	175,721	24,648
Virginia	203	1,909,649	1,055,930	679,979	107	128,924	39,983	4,726	483,469	204,658	51,468
West Virginia	112	735,488	322,995	371,759	.....	45,645	10,996	2,091	212,204	89,373	23,248
North Carolina	53	1,000,713	608,130	301,773	917	63,409	23,679	2,805	349,943	141,925	25,430
South Carolina	33	446,265	216,532	182,329	.....	34,628	11,780	996	144,942	62,990	17,262
Georgia	64	1,296,831	817,877	364,697	50	91,212	19,775	3,220	430,961	183,617	23,265
Florida	109	2,171,838	1,009,169	943,635	18	181,695	32,666	4,655	792,064	263,549	50,483
East South Central:											
Kentucky	109	1,023,308	518,230	422,909	4	53,578	25,747	2,840	320,531	145,971	23,913
Tennessee	82	1,607,342	920,863	546,287	3	117,489	18,831	3,869	522,489	214,308	38,153
Alabama	94	1,106,996	556,768	388,932	.....	130,299	28,357	2,640	342,478	142,706	31,820
Mississippi	34	335,089	167,620	107,926	.....	54,084	4,435	1,024	109,888	41,826	9,117
West South Central:											
Arkansas	73	536,533	242,165	206,202	.....	73,850	13,027	1,289	170,255	70,840	12,349
Louisiana	52	1,532,042	717,396	650,912	.....	135,457	24,940	3,537	493,319	217,356	31,146
Oklahoma	222	1,440,796	690,292	560,528	17	153,527	32,880	3,552	493,449	178,294	24,955
Texas	578	6,338,406	3,616,906	2,149,387	.....	419,441	135,307	17,365	2,467,605	932,010	116,190
Mountain:											
Montana	84	502,057	239,247	207,804	49	34,926	19,221	810	124,668	56,842	8,684
Idaho	18	401,332	211,684	168,474	180	17,480	2,761	753	73,835	40,745	7,107
Wyoming	40	235,549	105,259	110,925	.....	14,325	4,561	479	62,972	28,771	4,939
Colorado	94	1,110,925	579,548	463,458	.....	51,304	14,196	2,419	358,356	160,773	18,561
New Mexico	34	335,341	153,823	162,440	.....	15,733	2,836	509	106,691	41,077	8,489
Arizona	4	613,110	385,902	158,333	.....	57,917	9,579	1,379	132,465	63,465	14,121
Utah	21	558,789	331,153	186,635	.....	35,207	4,724	1,070	158,163	81,539	8,883
Nevada	5	250,370	122,515	109,197	.....	11,043	7,210	405	38,300	24,070	4,654
Pacific:											
Washington	38	1,876,001	1,092,098	574,385	.....	171,946	33,547	4,025	485,548	247,667	31,937
Oregon	19	1,437,359	788,885	479,862	.....	152,345	13,402	2,865	302,047	185,074	14,464
California	80	15,702,963	9,653,371	4,704,951	856	1,070,094	226,356	47,335	3,318,352	1,828,083	167,519
Alaska ¹	1	5,130	2,915	2,082	.....	125	.....	8	1,045	526	92
<i>Mutual Savings Banks ²</i>	<i>3</i>	<i>25,208</i>	<i>11,082</i>	<i>11,787</i>	<i>.....</i>	<i>1,585</i>	<i>678</i>	<i>76</i>	<i>2,316</i>	<i>1,373</i>	<i>215</i>

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2 . . .	14	348,224	173,397	135,457	12	34,203	4,243	912	83,379	41,510	10,755
New Jersey—Dist. No. 2 . . .	152	3,758,718	1,858,461	1,294,550	2,045	501,134	89,135	13,393	699,730	334,172	79,740
Kentucky—Dist. No. 4 . . .	56	316,407	155,056	133,646	.....	19,227	7,574	904	81,203	34,101	9,563
Pennsylvania—Dist. No. 4 . . .	142	3,763,275	2,104,084	1,202,414	137	376,464	64,050	16,126	883,416	500,350	67,018
West Virginia—Dist. No. 4 . . .	12	108,737	47,169	51,098	.....	8,544	1,529	397	26,563	11,198	3,225
Louisiana—Dist. No. 6 . . .	35	1,225,707	565,560	539,396	.....	99,585	18,656	2,510	400,367	182,076	24,054
Mississippi—Dist. No. 6 . . .	21	280,838	145,969	84,636	.....	46,180	3,185	868	92,459	35,209	7,393
Tennessee—Dist. No. 6 . . .	70	1,050,774	527,444	428,840	3	76,577	15,607	2,303	331,600	133,642	27,381
Indiana—Dist. No. 7 . . .	174	2,337,464	1,016,655	1,119,462	22	164,153	32,730	4,442	616,667	297,746	58,432
Illinois—Dist. No. 7 . . .	374	10,928,256	5,323,554	4,460,739	83	890,434	229,901	23,545	2,793,167	1,494,488	114,763
Michigan—Dist. No. 7 . . .	188	5,797,272	2,819,361	2,365,777	28	555,071	43,579	13,456	1,275,528	640,416	119,058
Wisconsin—Dist. No. 7 . . .	124	1,884,272	964,169	755,182	80	110,422	50,581	3,838	500,844	219,458	33,877
Missouri—Dist. No. 10 . . .	45	1,043,373	553,206	383,070	14	77,703	26,539	2,841	416,620	171,852	11,135
New Mexico—Dist. No. 10 . . .	10	214,693	108,419	96,329	.....	8,124	1,510	311	63,323	24,339	4,277
Oklahoma—Dist. No. 10 . . .	209	1,414,738	676,563	551,867	17	150,160	32,639	3,492	482,480	173,251	24,078
Arizona—Dist. No. 12 . . .	3	536,847	346,767	130,014	.....	50,054	8,783	1,229	113,778	54,133	12,486

¹This bank is included in national, "Country", and San Francisco District figures elsewhere in this report.²These banks, two in Wisconsin and one in Indiana, are included in the figures for those States.

OF BANKS ON MARCH 14, 1957, 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	Cus-tomers' liability on acceptances	Income accrued but not collected	Other assets		
6,249,176	37,629	61,854	10,291,577	1,645,255	39,848	120,954	754,463	394,825	372,154	178,283,878	Total, including Alaska
6,248,861	37,629	61,854	10,291,465	1,645,156	39,848	120,946	754,463	394,825	372,144	178,277,586	Total, all States
18,070	216	14,663	6,167	192	353	.....	663	422	449,814	New England:
10,692	18	6	14,832	2,848	618	57	2	214	261,295	Maine	
8,233	35	3,319	2,119	210	434	.....	219	108	185,842	New Hampshire
95,008	3,700	4,964	318,614	47,938	666	927	32,662	11,993	8,639	Vermont	
13,761	10	336	25,596	10,537	45	.....	815	2,178	704	Massachusetts
91,291	491	53	99,363	24,071	554	330	74	2,745	4,146	Rhode Island	
18,070	216	14,663	6,167	192	353	.....	663	422	449,814	Connecticut
10,692	18	6	14,832	2,848	618	57	2	214	261,295	Middle Atlantic:	
8,233	35	3,319	2,119	210	434	.....	219	108	185,842	New York
95,008	3,700	4,964	318,614	47,938	666	927	32,662	11,993	8,639	New Jersey	
13,761	10	336	25,596	10,537	45	.....	815	2,178	704	Pennsylvania
91,291	491	53	99,363	24,071	554	330	74	2,745	4,146	Michigan	
257,368	3,222	33,919	3,455,269	294,322	2,396	7,017	543,284	107,537	177,216	Wisconsin	
182,256	444	98	160,555	68,427	915	638	238	15,256	6,001	West North Central:	
372,249	1,341	3,794	606,413	142,788	2,633	9,484	10,317	22,847	20,698	Ohio	
337,596	266	1,770	455,476	80,925	622	12,833	64	21,143	13,513	Indiana	
186,683	110	58	110,644	30,433	445	316	60	5,162	3,332	Pennsylvania	
423,957	1,219	2,910	838,738	54,797	1,391	4,256	5,173	36,367	15,253	Illinois	
192,894	807	2,796	331,560	67,992	1,351	5,253	93	20,603	7,468	Michigan	
129,374	79	282	138,431	19,631	643	902	95	4,019	4,328	Wisconsin	
105,791	302	967	197,449	19,082	1,187	5,930	1,076	6,800	2,154	West North Central:	
112,180	155	55,788	9,315	109	2,666	51	1,746	1,050	1,523,815	Minnesota	
177,943	85	233	327,426	22,065	1,227	1,479	2,995	8,972	6,555	Iowa	
16,361	30	5,633	3,539	392	250	.....	947	315	313,422	Missouri
25,300	270	5,434	3,163	598	.....	6	969	321	404,757	North Dakota
72,074	270	58,311	8,159	238	1,000	.....	2,283	465	1,124,962	South Dakota
110,494	108	28,480	10,632	244	177	.....	1,597	1,006	1,352,049	Nebraska
29,091	100	20,028	4,311	287	1,036	.....	775	266	429,438	Kansas
60,708	106	141	90,176	15,775	197	313	72	3,499	4,791	South Atlantic:	
48,973	68	319	53,613	20,562	391	1,150	51	2,059	1,511,610	Delaware	
116,286	1,551	39	109,467	31,316	782	3,264	337	2,650	2,318	Maryland	
78,807	10	.....	20,766	9,136	148	893	.....	2,761	1,349,274	District of Columbia
70,814	245	.....	111,529	15,812	148	.....	.....	2,365	1,414,544	Virginia
42,352	175	.....	22,163	6,201	266	1	.....	791	977,557	West Virginia
81,267	158	2	142,652	25,130	1,585	.....	18	2,833	1,040	North Carolina
298,279	6,768	420	172,565	39,567	1,360	5,251	172	6,810	4,674	South Carolina	
84,475	28	66,144	9,888	237	185	30	2,179	832	1,357,190	Georgia	
159,029	100	122	110,777	24,269	394	.....	5,421	3,008	2,159	Florida
111,943	314	71	55,624	14,814	733	1,709	97	2,932	1,901	East South Central:	
43,732	.....	15,213	6,187	348	500	.....	415	1,774	1,471,660	Kentucky
61,549	65	25,452	8,210	387	30	.....	893	472	2,165,082	Tennessee
125,221	411	168	119,017	19,357	836	1,200	3,529	4,810	1,990	Alabama	
228,158	387	.....	61,655	17,974	424	3,945	1,249	2,675	3,205	Mississippi
969,668	8,703	2,050	438,984	148,983	8,974	5,194	37,559	12,711	9,769	West South Central:	
41,114	31	53	17,944	6,612	471	163	.....	1,302	270	Arkansas
15,604	50	.....	10,329	6,818	57	19	.....	184	319	Louisiana
23,522	.....	5,740	2,291	654	.....	.....	373	171	302,010	Oklahoma
112,026	250	51	66,695	9,192	243	571	.....	2,955	5,547	Texas
49,391	.....	7,734	5,742	333	.....	.....	364	263	1,487,789	Mountain:
23,540	40	358	30,941	13,574	381	4,765	363	2,202	1,648	Montana	
27,428	110	.....	40,203	3,471	96	6,354	77	400	1,648	Idaho
5,868	.....	3,708	4,665	11	.....	.....	681	468	1,648	Wyoming
55,560	760	1,352	148,272	33,448	1,085	480	466	5,640	1,801	1,448,734	New Mexico
19,831	663	516	81,499	24,212	139	82	85	6,703	2,431	768,508	Arizona
325,050	3,922	3,697	990,581	188,689	2,205	29,539	107,985	47,907	37,311	1,727,853	Utah
315	.....	112	99	.....	8	.....	.....	10	10	Nevada
710	.....	18	107	.....	.....	.....	.....	3	27,634	Pacific:
										Washington	
										Oregon	
										California	
										Alaska ¹	

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

14,384	400	13	16,317	7,358	17	.....	74	636	2,886	442,574	Connecticut—Dist. No. 2
141,237	314	98	144,169	52,791	540	638	238	12,980	4,411	4,530,046	New Jersey—Dist. No. 2
32,823	.....	4,536	4,352	149	.....	.....	.....	131	174	402,236	Kentucky—Dist. No. 4
94,152	.....	1,301	220,595	49,070	441	1,617	675	12,619	5,221	4,716,334	Pennsylvania—Dist. No. 4
9,945	.....	2,195	751	1	243	.....	269	146	136,710	West Virginia—Dist. No. 4	
90,175	411	168	103,483	15,131	625	1,200	3,529	3,851	1,647	1,652,057	Louisiana—Dist. No. 6
35,139	.....	14,718	5,385	341	500	.....	408	1,655	381,586	Mississippi—Dist. No. 6	
109,948	.....	60,629	16,759	204	.....	45	1,906	1,264	1,402,552	Tennessee—Dist. No. 6	
158,237	109	58	102,085	26,231	397	316	60	4,943	2,851	2,988,929	Tennessee—Dist. No. 6
364,877	1,219	2,910	814,910	48,938	905	4,013	5,095	35,604	14,368	13,830,346	Indiana—Dist. No. 7
181,816	807	2,792	330,639	66,461	1,320	5,253	93	20,597	7,147	1,727,671	Illinois—Dist. No. 7
109,716	70	282	137,441	17,842	318	84	3,539	4,173	2,411,974	Michigan—Dist. No. 7	
71,895	72	154	161,512	6,116	23	757	629	2,902	930	1,471,350	Wisconsin—Dist. No. 7
28,897	.....	5,810	3,781	241	.....	.....	347	163	282,548	Missouri—Dist. No. 10	
221,437	362	.....	61,352	17,639	424	3,945	1,249	2,675	3,189	1,926,339	New Mexico—Dist. No. 10
19,479	40	219	27,421	12,464	290	4,765	363	1,885	1,530	671,922	Oklahoma—Dist. No. 10
											Arizona—Dist. No. 12

For footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State or Territory	Demand deposits							Time deposits						
	Total	Individ- uals, partner- ships, and corpora- tions	United States Govern- ment	States and political subdivi- sions	Banks in United States	Banks in foreign countries	Certified and offi- cers' checks, etc.	Total	Individ- uals, partner- ships, and corpora- tions	United States Govern- ment	Post- al sav- ings	States and political subdivi- sions	Banks in U. S.	Banks in for- eign countries
Total, incl. Alaska	115,996,186	91,017,081	1,789,312	7,777,950	11,058,943	1,545,712	2,807,188	43,596,343	40,027,559	278,078	17,587	1,964,928	50,133	1,258,058
Total, all States	115,993,024	91,014,470	1,789,145	7,777,689	11,058,943	1,545,712	2,807,065	43,593,538	40,025,524	277,728	17,587	1,964,508	50,133	1,258,058
New England:														
Maine	236,064	193,768	5,459	18,985	9,443	23	8,386	157,820	156,640	647	7	526	.....	.....
New Hampshire	180,022	142,588	4,604	15,868	9,292	.....	7,570	49,178	48,602	435	15	106	.....	.....
Vermont	77,304	66,088	1,820	4,630	1,547	.....	3,219	86,992	86,352	102	3	535	.....	.....
Massachusetts	3,585,770	2,887,554	63,389	190,640	329,681	29,519	84,987	607,998	573,448	7,883	1,474	8,456	154	16,583
Rhode Island	414,207	354,217	7,813	26,651	7,329	1,734	16,463	290,328	288,088	1,419	159	662	.....	.....
Connecticut	1,343,623	1,138,527	35,012	68,405	45,249	19	56,411	339,354	336,934	1,907	20	483	10	.....
Middle Atlantic:														
New York	28,866,857	22,152,028	381,180	982,123	2,908,961	1,227,276	1,215,289	6,753,708	5,576,106	39,330	.....	158,554	10,113	969,605
New Jersey	2,978,584	2,460,775	53,383	305,011	74,903	500	84,012	2,108,680	2,079,267	5,477	.....	23,653	277	6
Pennsylvania	7,688,005	6,459,889	141,442	291,547	649,938	25,601	119,588	3,261,619	3,164,346	5,464	794	85,905	2,810	2,300
East North Central:														
Ohio	5,750,422	4,718,213	111,320	442,130	350,758	6,659	121,342	2,941,727	2,805,446	4,471	833	130,614	108	500
Indiana	2,206,812	1,721,402	36,784	292,217	115,677	711	40,021	904,689	898,453	3,560	2,035	541	100	.....
Illinois	9,673,208	7,619,886	156,370	523,141	1,208,578	38,141	127,092	3,625,507	3,442,467	8,788	1,148	166,554	400	6,150
Michigan	3,933,445	3,168,773	106,822	389,457	193,525	7,057	67,811	2,815,589	2,686,354	4,662	55	124,334	184	.....
Wisconsin	1,590,772	1,221,182	34,934	143,805	158,765	1,122	30,964	848,516	840,159	2,415	1,098	4,464	380	.....
West North Central:														
Minnesota	1,699,184	1,195,801	29,440	144,912	303,525	4,434	21,072	704,551	688,246	1,153	70	15,021	61	.....
Iowa	1,035,192	750,833	17,420	140,968	108,702	.....	17,269	362,048	359,909	1,765	81	293	.....	.....
Missouri	3,058,378	2,201,405	37,834	140,984	648,853	5,585	23,717	714,626	685,728	3,339	505	24,929	125	.....
North Dakota	200,947	164,197	4,674	21,090	8,982	25	1,979	88,195	86,143	3,777	6	1,603	66	.....
South Dakota	258,686	207,959	4,679	34,006	8,689	.....	3,353	113,769	106,506	1,032	2	6,229	.....	.....
Nebraska	910,601	667,535	14,413	88,367	130,642	41	9,603	113,799	113,531	109	29	130	.....	.....
Kansas	1,047,834	711,622	14,134	227,085	84,925	.....	10,068	190,163	186,570	3,355	50	180	8	.....
South Atlantic:														
Delaware	323,306	304,417	5,348	3,430	6,210	.....	3,901	56,078	55,792	210	.....	76	.....	.....
Maryland	1,057,694	817,079	21,689	125,597	84,378	992	7,959	233,610	309,445	6,028	6	8,131	.....	.....
District of Columbia	967,413	857,532	16,164	125	61,870	7,679	24,043	272,305	246,366	14,289	925	.....	.....	10,725
Virginia	1,423,330	1,113,643	22,739	103,877	156,416	854	25,801	789,380	716,637	16,670	2,025	52,190	1,858	.....
West Virginia	629,627	503,135	10,856	64,956	36,380	.....	14,300	246,539	243,890	196	272	2,144	37	.....
North Carolina	996,104	728,216	13,664	79,801	145,297	59	29,067	213,750	190,592	4,942	7	16,829	1,380	.....
South Carolina	467,579	372,099	12,428	55,011	14,618	.....	13,423	83,431	77,459	5,119	7	571	275	.....
Georgia	1,295,967	931,075	21,663	124,843	206,804	137	11,445	276,856	266,370	4,272	780	5,421	13	.....
Florida	2,193,984	1,651,633	19,939	208,777	280,963	3,528	29,144	594,295	498,167	9,025	2,467	72,591	10,045	2,000
East South Central:														
Kentucky	1,012,028	799,405	14,901	53,628	134,046	65	9,983	220,695	202,769	3,487	15	14,324	100	.....
Tennessee	1,422,102	936,464	21,277	156,789	289,741	1,670	16,161	536,365	507,099	3,830	164	24,835	387	50
Alabama	1,033,980	814,816	14,732	111,870	81,005	391	11,297	309,113	303,084	3,833	27	1,631	538	.....
Mississippi	340,358	218,696	4,479	68,260	47,717	.....	1,206	76,393	74,192	2,186	.....	15	.....	.....
West South Central:														
Arkansas	520,436	412,222	5,735	44,930	53,763	.....	3,786	134,334	132,518	306	25	1,325	160	.....
Louisiana	1,559,988	1,030,865	15,412	285,902	201,869	9,090	16,851	328,230	310,330	2,917	57	8,303	623	6,000
Oklahoma	1,517,397	1,127,759	17,944	168,645	185,888	491	16,670	264,912	253,612	5,165	97	5,013	1,025	.....
Texas	6,843,938	5,188,253	69,106	466,064	1,013,217	20,974	86,324	1,362,733	1,067,998	21,348	1,096	261,472	5,819	5,000
Mountain:														
Montana	450,272	357,037	5,891	57,280	24,417	.....	5,647	145,246	144,276	476	3	486	5	.....
Idaho	299,067	236,671	2,715	51,508	4,619	.....	3,554	151,268	150,025	1,202	11	30	.....	.....
Wyoming	199,578	151,069	2,927	34,831	8,907	.....	1,844	77,371	70,511	1,298	18	5,544	.....	.....
Colorado	1,028,690	808,167	16,100	82,159	108,882	87	13,295	325,040	307,411	3,730	10	13,889	.....	.....
New Mexico	325,759	231,166	9,893	66,986	12,784	.....	4,930	94,140	79,155	1,382	11	13,547	45	.....
Arizona	496,194	420,609	5,709	48,292	7,083	3,318	11,183	205,381	176,307	2,413	27	21,634	5,000	.....
Utah	460,155	343,572	4,458	68,544	38,833	1	4,747	212,813	207,266	2,354	918	2,175	100	.....
Nevada	183,586	136,259	3,349	39,769	1,318	.....	2,891	90,357	87,432	1,082	.....	1,843	.....	.....
Pacific:														
Washington	1,511,182	1,242,741	25,233	144,318	63,883	5,118	29,889	685,308	672,931	5,385	9	768	415	5,800
Oregon	963,334	769,704	9,767	127,401	23,363	1,647	31,452	621,721	588,916	229	13	32,513	50	.....
California	9,734,058	8,306,053	132,101	442,074	406,708	141,164	305,956	7,816,773	6,875,679	56,644	213	643,436	12,462	228,339
Alaska ¹	3,162	2,611	167	261	.....	123	2,035	2,805	2,035	350	.....	420	.....	.....
Mutual Savings Banks ²	91	40	1	50	.....	.....	.....	25,075	25,072	.....	3	.....	.....	.....

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	275,812	231,453	7,228	14,732	10,090	.....	12,309	125,336	124,950	65	20	301	.....	.....
New Jersey—Dist. No. 2	2,391,614	1,975,852	42,498	226,897	72,174	500	73,693	1,741,688	1,722,395	2,492	.....	16,532	263	6
Kentucky—Dist. No. 4	264,509	233,824	3,488	20,234	4,584	.....	2,379	97,881	92,218	2	.....	5,561	100	.....
Pennsylvania—Dist. No. 4	2,939,939	2,538,934	59,997	104,130	201,177	2,972	32,729	1,233,682	1,184,663	532	185	47,381	921	.....
West Virginia—Dist. No. 4	82,051	64,308	1,078	10,775	2,378	.....	3,512	36,219	35,411	76	10	722	.....	.....
Louisiana—Dist. No. 6	1,261,985	822,345	12,071	233,756	174,767	9,090	9,956	255,304	237,519	2,812	47	8,303	623	6,000
Mississippi—Dist. No. 6	286,312	175,299	3,663	59,470	46,900	.....	980	63,429	61,571	1,853	5	.....	.....	.....
Tennessee—Dist. No. 6	900,322	594,828	16,493	111,430	165,072	.....	12,499	383,129	355,502	2,935	161	24,159	372	.....
Indiana—Dist. No. 7	1,940,742	1,510,642	32,3											

OF BANKS ON MARCH 14, 1957, BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State or Territory
159,592,529	1,563,705	791,891	2,539,659	164,487,784	4,204,436	6,842,999	2,418,301	330,358	13,796,094	99,457,628	91,310,642	Total, including Alaska
159,586,562	1,563,705	791,891	2,539,626	164,481,784	4,204,233	6,842,934	2,418,277	330,358	13,795,802	99,454,893	91,307,759	Total, all States
393,884	8,700	.....	5,074	407,658	14,650	15,982	10,377	1,147	42,156	203,331	206,476	New England:
229,200	3,100	.....	1,165	233,465	6,394	13,121	6,754	1,561	27,830	154,498	151,294	Maine
164,296	1,140	.....	2,083	167,519	5,917	7,149	4,123	1,134	18,323	65,752	70,618	New Hampshire
4,193,768	44,900	35,135	79,118	4,352,921	119,491	233,669	79,410	20,238	452,808	3,173,049	2,844,567	Vermont
704,535	2,000	815	14,030	721,380	19,245	42,760	6,504	25	68,534	374,850	371,735	Massachusetts
1,682,977	55,792	74	23,085	1,761,928	52,059	68,780	25,335	2,423	148,597	1,152,969	1,163,980	Rhode Island
2,439,288	11,195	11,769	126,826	11,179,414	321,598	709,458	169,470	15,985	1,216,511	6,709,343	6,264,611	Connecticut
35,620,565	495,861	570,514	933,003	37,619,943	1,060,094	1,841,047	604,338	33,406	3,538,885	25,154,220	20,894,171	Middle Atlantic:
5,087,264	40,405	238	51,883	5,179,790	126,830	196,774	62,537	11,118	397,259	2,635,773	2,689,243	New York
10,949,624	91,195	.....	11,769	11,179,414	321,598	709,458	169,470	15,985	1,216,511	6,709,343	6,264,611	New Jersey
8,692,394	66,521	88	110,064	8,869,067	219,303	368,010	102,536	6,162	696,011	4,957,350	4,826,209	Pennsylvania
3,111,501	12,650	60	29,095	3,153,306	64,810	104,647	55,276	8,538	233,271	1,909,597	1,942,996	Ohio
13,298,715	265,600	7,347	125,455	13,697,117	351,371	469,513	146,385	72,993	1,040,262	8,410,513	7,431,381	Indiana
6,749,034	54,300	93	102,359	6,905,786	146,937	235,925	85,397	14,958	483,217	3,408,991	3,294,481	Illinois
2,439,288	12,500	95	16,729	2,468,612	50,186	89,909	30,995	4,742	175,832	1,323,492	1,257,520	Michigan
2,403,735	76,660	1,076	36,444	2,517,915	64,941	91,212	38,074	10,894	205,121	1,395,944	1,164,336	Wisconsin
1,397,240	965	51	4,705	1,402,961	29,373	53,363	33,988	4,130	120,854	867,224	853,282	Minnesota
3,773,004	20,403	3,013	35,695	3,832,115	98,997	130,280	77,080	6,072	312,429	2,553,067	2,038,680	Iowa
289,142	500	.....	3,141	292,783	6,075	8,728	5,002	834	20,639	178,953	181,633	Missouri
372,455	850	6	2,914	376,225	7,363	12,504	7,401	1,264	28,532	227,952	239,884	North Dakota
1,024,400	7,070	.....	4,738	1,036,208	26,795	35,314	21,392	5,253	88,754	780,216	707,194	South Dakota
1,237,997	3,270	.....	6,800	1,248,067	27,677	47,751	26,419	2,135	103,982	908,860	920,295	Nebraska
379,384	50	.....	5,999	385,433	10,978	26,625	6,339	63	44,005	274,187	291,720	Kansas
1,381,304	10,750	72	10,322	1,402,448	25,533	61,240	16,213	6,176	109,162	906,810	860,459	Delaware
1,239,718	9,825	1,239,718	237	1,249,543	28,400	52,400	14,194	4,737	99,731	864,827	828,087	Maryland
2,212,710	4,060	337	22,654	2,239,761	58,894	95,352	35,491	4,730	194,467	1,197,577	1,133,854	District of Columbia
876,166	2,080	.....	5,898	884,144	24,511	44,384	19,909	4,609	93,413	530,054	561,625	West Virginia
1,209,854	24,500	.....	26,965	1,261,319	22,655	70,920	15,445	2,687	111,707	813,761	725,555	North Carolina
551,010	800	.....	5,644	557,454	11,976	21,239	7,250	1,587	42,052	403,064	418,370	South Carolina
1,572,823	26,995	18	24,009	1,623,845	38,732	66,597	22,075	10,783	138,187	1,072,048	924,711	Georgia
2,788,279	13,897	263	26,437	2,882,876	75,010	80,609	25,174	11,871	192,664	1,723,140	1,716,989	Florida
1,232,723	3,400	30	10,442	1,246,595	33,100	56,498	19,271	1,726	110,595	861,409	796,872	East South Central:
1,958,467	20,800	5,421	23,161	2,007,849	47,660	77,882	27,709	3,982	157,233	1,152,296	998,637	Kentucky
1,343,093	2,250	98	14,751	1,360,192	34,265	53,652	19,430	4,121	111,468	866,413	882,228	Tennessee
416,751	1,996	.....	418,747	9,665	24,424	1,167	198	35,454	281,413	272,949	Alabama	
654,770	950	.....	3,991	658,761	18,055	24,868	13,263	1,833	58,019	433,435	435,486	Mississippi
1,888,219	20,900	3,973	12,632	1,925,724	36,886	71,086	23,034	353	131,359	1,315,751	1,214,601	Arkansas
1,782,309	1,225	1,249	9,229	1,794,012	48,808	69,516	46,569	4,812	169,705	1,227,584	1,251,419	Louisiana
8,206,671	33,760	37,974	45,897	8,324,302	265,481	307,198	110,596	21,624	704,899	5,435,286	5,301,657	Oklahoma
595,518	950	.....	5,416	601,884	12,183	14,484	6,506	486	33,659	391,214	402,020	Texas
450,335	2,947	.....	453,282	12,190	13,026	3,965	101	29,282	273,134	281,404	Montana	
276,949	722	.....	2,069	279,740	3,855	11,593	5,770	1,052	22,270	170,316	182,004	Idaho
1,353,730	15,402	.....	12,983	1,382,115	33,240	46,696	21,866	3,872	105,674	849,969	836,926	Wyoming
419,899	100	.....	3,282	423,281	8,580	8,560	3,727	4,586	25,453	268,634	295,348	Colorado
701,575	363	13,499	2,883	715,437	18,005	28,175	6,891	.....	53,071	441,713	449,143	New Mexico
672,368	77	9,232	2,883	682,277	13,888	20,647	10,572	469	45,576	392,524	376,660	Arizona
273,943	2,439	.....	2,766,826	6,955	6,510	4,154	50	17,669	174,010	175,211	Utah	
2,196,490	100	466	31,933	2,228,989	52,263	81,772	40,431	1,014	175,480	1,307,350	1,268,676	Nevada
1,585,055	20,200	85	34,972	1,640,432	42,390	53,100	37,181	75	132,746	862,004	847,058	Pacific:
17,550,831	96,382	111,091	446,152	18,204,456	389,969	577,985	255,292	7,749	1,230,995	8,419,026	8,063,504	Washington
5,967	33	30	203	6,000	203	65	24	.....	292	2,735	2,883	Oregon
25,166	.....	30	25,196	.....	2,009	341	88	2,438	.....	.....	.....	California
25,166	.....	30	25,196	.....	2,009	341	88	2,438	.....	.....	.....	Alaska ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

401,148	2,550	74	4,513	408,285	12,249	16,366	5,209	465	34,289	245,111	242,177	Connecticut—Dist. No. 2
4,133,302	32,730	238	45,805	4,212,075	103,341	155,401	50,209	9,020	317,971	2,106,208	2,132,273	New Jersey—Dist. No. 2
362,390	500	.....	2,010	364,900	10,325	17,336	8,915	760	37,336	227,150	251,901	Kentucky—Dist. No. 4
4,173,621	4,650	675	50,865	4,229,811	126,693	308,092	46,961	4,777	486,523	2,635,192	2,455,198	Pennsylvania—Dist. No. 4
118,200	800	.....	1,045	120,113	4,705	8,500	2,456	936	16,397	69,911	76,400	West Virginia—Dist. No. 4
1,517,289	20,900	3,973	9,587	1,551,749	25,401	55,420	19,158	329	100,308	1,068,327	962,574	Louisiana—Dist. No. 6
349,741	1,854	.....	1,854	351,595	8,065	20,984	879	63	29,991	236,455	221,031	Mississippi—Dist. No. 6
1,283,451	10,300	45	15,654	1,309,450	31,075	42,287	16,836	2,904	93,102	729,745	658,128	Tennessee—Dist. No. 6
2,748,659	12,600	60	25,890	2,787,209	56,100	90,032	48,866	6,722	201,720	1,680,532	1,705,576	Indiana—Dist. No. 7
12,468,066	263,850	7,269	121,429	12,860,614	335,068	440,512	128,430	65,722	969,732	7,926,344	6,971,731	Illinois—Dist. No. 7
6,553,054	53,600	93	101,654	6,708,401	141,797	229,196	80,705	13,572	465,270	3,332,190	3,208,972	Michigan—Dist. No. 7
2,224,926	12,500	84	15,282	2,252,792	45,681	81,798	27,516	4,187	159,182	1,220,852	1,140,985	Wisconsin—Dist. No. 7
1,346,532	5,000	629	9,042	1,361,203	28,885	54,020	22,401	4,841	110,147	1,613,963	1,387,912	Missouri—Dist. No. 10
264,190	100	.....	2,945	267,235	5,223	5,225	1,594	3,269	15,313	157,039	166,252	New Mexico—Dist. No. 10
1,748,384	1,225	1,249	9,036	1,759,894	48,098	68,217	45,621	4,509	166,445	1,209,460	1,227,380	Oklahoma—Dist. No. 10
612,428	363	11,952	11,952	624,743	15,505	25,675	5,999	.....	47,179	386,265	390,271	Arizona—Dist. No. 12

For footnotes, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, MARCH 14, 1957

[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.....	115,996,186	16,538,558	99,457,628	43,596,343	18,628,264	18,494,928	133,336	13.0	12.9
Central reserve city banks ³	30,269,423	4,008,139	26,261,284	4,989,332	5,462,620	5,501,723	-39,103	17.5	17.6
Reserve city banks ³	44,951,532	6,963,317	37,988,215	17,541,266	7,623,541	7,714,942	-91,401	13.7	13.9
Country banks ³	40,775,231	5,567,102	35,208,129	21,065,745	5,542,103	5,278,263	263,840	9.8	9.4
All member banks, by districts:									
Boston.....	5,561,178	681,840	4,879,338	1,406,334	791,982	774,689	17,293	12.6	12.3
New York.....	31,534,283	4,028,744	27,505,539	8,620,732	5,553,856	5,472,870	80,986	15.4	15.1
Philadelphia.....	5,658,342	770,439	4,887,903	2,451,007	877,479	859,470	18,009	12.0	11.7
Cleveland.....	9,036,921	1,157,318	7,879,603	4,309,754	1,478,348	1,462,951	15,397	12.1	12.0
Richmond.....	5,459,696	813,514	4,464,182	1,892,796	839,830	793,757	46,073	12.8	12.1
Atlanta.....	6,972,550	1,276,422	5,696,128	1,882,126	940,799	918,212	22,587	12.4	12.1
Chicago.....	17,394,194	2,367,052	15,027,142	7,997,751	2,780,140	2,894,786	-114,646	12.1	12.6
St. Louis.....	4,562,853	700,453	3,862,400	1,324,239	662,269	651,362	10,907	12.8	12.6
Minneapolis.....	2,821,177	447,673	2,373,504	1,250,015	420,182	401,509	18,673	11.6	11.1
Kansas City.....	6,045,151	1,028,187	5,014,964	1,209,031	825,139	823,070	2,069	13.3	13.2
Dallas.....	7,364,132	1,496,255	5,867,877	1,492,250	996,403	944,850	51,553	13.5	12.8
San Francisco.....	13,587,709	1,770,661	11,817,048	9,760,308	2,461,837	2,497,402	-35,565	11.4	11.6
Central reserve city banks:									
New York.....	24,258,347	3,208,777	21,049,570	3,670,649	4,458,124	4,393,446	64,678	18.0	17.8
Chicago.....	6,011,076	799,362	5,211,714	1,318,683	1,004,496	1,108,277	-103,781	15.4	17.0
Reserve city banks, by districts:									
Boston.....	2,234,853	254,000	1,980,853	211,587	350,399	367,133	-16,734	16.0	16.7
New York.....	1,106,342	152,958	953,384	527,574	191,526	197,988	-6,462	12.9	13.4
Philadelphia.....	2,925,576	419,389	2,506,187	369,909	467,240	469,609	-2,369	16.2	16.3
Cleveland.....	5,802,661	770,798	5,031,863	2,112,685	994,405	1,011,369	-16,964	13.9	14.2
Richmond.....	2,767,889	408,300	2,359,589	614,843	469,572	455,468	14,104	15.8	15.3
Atlanta.....	2,924,044	581,200	2,342,844	602,640	456,426	451,844	-4,582	15.5	15.3
Chicago.....	5,361,125	782,717	4,578,408	2,738,515	934,716	961,039	-26,323	12.8	13.1
St. Louis.....	2,450,174	422,479	2,027,695	441,053	378,283	387,038	-8,755	15.3	15.7
Minneapolis.....	1,133,884	230,760	903,124	220,789	179,204	173,602	5,602	15.9	15.4
Kansas City.....	3,298,886	618,498	2,680,388	509,886	482,243	507,964	-25,721	15.1	15.9
Dallas.....	3,586,326	818,125	2,768,201	783,514	553,564	537,452	16,112	15.6	15.1
San Francisco.....	11,359,772	1,504,093	9,855,679	8,408,271	2,165,963	2,194,436	-28,473	11.9	12.0
Country banks, by districts:									
Boston.....	3,326,325	427,840	2,898,485	1,194,747	441,583	407,556	34,027	10.8	10.0
New York.....	6,169,594	667,009	5,502,585	4,422,509	904,206	881,436	22,770	9.1	8.9
Philadelphia.....	2,732,766	351,050	2,381,716	2,081,098	410,239	389,861	20,378	9.2	8.7
Cleveland.....	3,234,260	386,520	2,847,740	2,197,069	483,943	451,582	32,361	9.6	9.0
Richmond.....	2,691,807	405,214	2,286,593	1,277,953	370,258	338,289	31,969	10.4	9.5
Atlanta.....	4,048,506	695,222	3,353,284	1,279,486	484,373	466,368	18,005	10.5	10.1
Chicago.....	6,021,993	784,973	5,237,020	3,940,553	840,928	825,470	15,458	9.2	9.0
St. Louis.....	2,112,679	277,974	1,854,705	883,186	283,986	264,324	19,662	10.4	9.7
Minneapolis.....	1,687,293	216,913	1,470,380	1,029,226	240,978	227,907	13,071	9.6	9.1
Kansas City.....	2,744,265	409,689	2,334,576	699,145	342,896	315,106	27,790	11.3	10.4
Dallas.....	3,777,806	678,130	3,099,676	708,736	442,839	407,398	35,441	11.6	10.7
San Francisco.....	2,227,937	266,568	1,961,369	1,352,037	295,874	302,966	-7,092	8.9	9.1

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 number of banks.

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

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

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

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

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 14, 1957, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and Investments	49,678,996	1,814,256	23,748,238	2,985,874	4,247,552	1,943,768	932,971	6,462,712	1,691,961	475,181	895,153	763,674	3,717,656
Loans (including overdrafts)	29,898,933	1,036,703	15,754,878	1,920,577	2,282,027	1,106,325	515,216	3,042,557	898,962	227,096	472,678	401,420	2,240,494
United States Government direct obligations	15,229,553	552,170	5,985,129	832,190	1,551,652	683,379	324,887	2,683,247	641,989	196,769	312,699	275,235	1,190,207
Obligations guaranteed by United States Government	7,468	164	5,900	6	137	928	50	138	7	69	69	69	227,505
Obligations of States and political subdivisions	3,672,986	181,589	1,644,168	174,284	336,272	100,012	81,075	634,889	98,675	35,503	92,901	66,113	227,505
Other bonds, notes, and debentures	690,668	37,085	249,433	43,730	65,701	47,727	9,571	90,162	47,024	14,923	14,403	19,021	51,888
Corporate stocks (including Federal Reserve Bank stock)	179,388	6,545	108,730	15,087	11,763	5,397	2,172	11,719	5,304	821	2,403	1,885	7,562
Reserves, cash, and bank balances	14,063,016	485,910	7,357,819	838,517	982,213	595,693	280,506	1,430,067	476,655	103,694	323,175	261,277	927,490
Reserve with Federal Reserve Banks	7,408,078	251,820	4,104,001	420,059	515,740	279,774	117,092	758,622	218,692	50,512	136,416	103,785	451,565
Cash in vault	711,518	35,663	229,916	46,994	94,872	48,759	23,433	115,872	28,899	8,577	12,675	21,646	44,212
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,506,223	62,860	184,394	110,694	161,008	114,322	87,513	301,711	103,203	33,183	82,702	117,164	147,469
Other balances with banks in United States	8,066	455	3,562	1,409	107	111	50	50	9	9	275	344	940
Balances with banks in foreign countries	35,225	655	30,271	953	652	108	105	780	29	11	87	175	1,399
Cash items in process of collection	4,393,906	134,457	2,805,675	258,408	209,834	152,619	52,313	252,291	125,819	11,402	91,020	18,163	281,905
Due from own foreign branches	39,900	39,900											
Bank premises owned and furniture and fixtures	534,088	26,048	231,496	47,521	37,280	30,237	16,967	58,191	14,223	3,288	5,821	17,486	45,530
Other real estate owned	5,432	300	915	1,112	377	152	477	561	98	365	229	676	170
Investments and other assets indirectly representing bank premises or other real estate	34,040	849	4,093	5,294	11,495	3,818	.....	4,280	437	234	193	92	3,255
Customers' liability on acceptances	469,441	1,565	449,370	4,032	590	.....	146	273	1,957	10	.....	11,498	
Income accrued but not yet collected	151,972	5,527	89,427	8,194	13,133	4,541	1,712	13,540	4,347	687	2,118	825	7,921
Other assets	127,456	3,115	68,588	8,239	8,537	7,872	5,432	8,176	5,032	292	2,159	839	9,175
Total assets	65,104,341	2,337,570	31,989,846	3,898,783	5,301,177	2,586,081	1,238,211	7,977,800	2,194,710	583,751	1,228,848	1,044,869	4,722,695
LIABILITIES													
Demand deposits	43,445,422	1,669,533	22,758,385	2,781,243	2,926,759	1,736,493	842,202	4,442,701	1,549,861	347,306	923,810	793,060	2,674,069
Individuals, partnerships, and corporations	34,401,715	1,401,971	17,475,245	2,362,354	2,535,892	1,336,812	619,980	3,647,834	1,185,851	273,868	628,078	666,690	2,267,140
United States Government	611,624	30,536	290,929	44,471	50,966	21,803	8,747	82,652	23,851	4,789	8,377	6,581	37,922
States and political subdivisions	2,111,247	109,787	687,592	79,981	168,930	127,364	119,927	401,657	90,769	49,997	92,859	73,011	109,373
Banks in United States	4,061,121	65,947	2,444,401	251,587	116,939	216,060	85,026	226,637	233,218	12,786	185,423	35,891	187,206
Banks in foreign countries	991,274	2,364	951,928	6,738	2,949	2,498	773	4,201	1,684	685	281	17,173	
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,268,441	58,928	908,290	36,112	51,083	31,956	7,749	79,720	14,488	5,866	8,388	10,606	55,255
Time deposits	14,257,261	363,292	4,918,595	631,566	1,857,587	594,773	293,082	2,929,632	448,216	193,786	186,176	170,778	1,669,778
Individuals, partnerships, and corporations	12,966,773	358,506	4,073,197	617,251	1,785,628	544,065	260,806	2,853,537	433,356	188,698	179,742	148,224	1,523,763
United States Government	49,161	2,104	21,235	1,334	537	9,512	4,022	2,230	3,565	57	764	736	3,065
Postal savings	5,836	207	15	97	653	2,029	2,443	328	1	16	1	1	11
States and political subdivisions	462,042	2,475	93,506	10,920	70,749	27,197	15,581	73,431	11,261	5,024	5,554	21,817	124,527
Banks in United States	30,150	.....	7,768	1,864	20	1,245	10,230	106	5	100	100	8,812	9,600
Banks in foreign countries	743,299	.....	100	.....	10,725	.....	.....	.....	.....	.....	.....	.....	.....
Total deposits	57,702,683	2,032,825	27,676,980	3,412,809	4,784,346	2,331,266	1,135,284	7,372,333	1,998,077	541,092	1,109,986	963,838	4,343,847
Due to own foreign branches	274,565	274,565											
Bills payable, rediscounts, and other liabilities for borrowed money	620,427	59,192	401,126	63,725	52,119	12,030	2,250	8,735	5,550	1,000	12,700	500	1,500
Acceptances outstanding	492,653	1,572	472,312	4,046	614	.....	146	273	1,958	10	.....	11,722	
Dividends declared but not yet payable	27,250	466	18,887	3,021	633	483	351	1,783	822	38	256	183	327
Income collected but not yet earned	267,283	14,629	97,032	23,641	22,377	15,371	7,766	38,804	7,707	2,026	3,386	2,368	32,176
Expenses accrued and unpaid	368,600	16,427	207,006	21,977	34,220	12,019	3,809	31,780	9,690	825	4,754	2,591	23,502
Other liabilities	93,877	5,867	55,736	2,340	4,134	10,010	626	5,966	3,081	243	953	122	4,799
Total liabilities	59,847,338	2,130,978	29,203,644	3,531,559	4,898,443	2,381,179	1,150,232	7,459,674	2,026,885	545,234	1,132,035	969,602	4,417,873
CAPITAL ACCOUNTS													
Capital	1,520,221	64,829	796,774	95,492	110,363	50,499	31,393	155,008	55,149	11,617	24,603	28,283	96,211
Surplus	2,674,106	98,006	1,460,948	209,090	231,799	112,458	39,023	219,615	67,515	15,400	45,751	28,262	146,239
Undivided profits	963,678	39,018	499,111	59,008	56,027	33,867	16,023	108,903	42,506	9,606	22,289	16,528	60,792
Other capital accounts	98,998	4,739	29,369	3,634	4,545	8,078	1,540	34,600	2,655	1,894	4,170	2,194	1,580
Total capital accounts	5,257,003	206,592	2,786,202	367,224	402,734	204,902	87,979	518,126	167,825	38,517	96,813	75,267	304,822
Total liabilities and capital accounts	65,104,341	2,337,570	31,989,846	3,898,783	5,301,177	2,586,081	1,238,211	7,977,800	2,194,710	583,751	1,228,848	1,044,869	4,722,695
Net demand deposits subject to reserve (see page 18)	37,547,488	1,473,117	19,768,316	2,412,141	2,555,917	1,469,552	702,376	3,889,336	1,320,839	302,721	750,146	657,733	2,245,294
Demand deposits adjusted (see footnote on page 1)	33,387,497	1,436,229	16,265,452	2,220,039	2,546,071	1,343,513	695,343	3,876,920	1,165,289	318,329	638,305	732,144	2,149,863
Pledged assets (and securities loaned)	4,872,259	163,100	1,667,046	444,735	613,057	307,851	198,385	455,404	194,316	77,177	157,612	154,056	439,520
Number of banks	1,806	42	181	74	208	131	70	452	170	128	136	140	74

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS AND THEIR BRANCH TERRITORIES

