



MEMBER BANK CALL REPORT

NUMBER 144

CONDITION OF MEMBER BANKS

June 6, 1957

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

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

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

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON JUNE 6, 1957, COMPARED WITH MARCH 14, 1957 AND JUNE 30, 1956

[Amounts in thousands of dollars]

	Condition on—			Change* since—	
	June 6, 1957	March 14, 1957	June 30, 1956	March 14, 1957	June 30, 1956
ASSETS					
Loans and investments.					
Loans (including overdrafts).....	137,807,845	137,491,819	134,428,103	+316,026	+3,379,742
Loans with Federal Reserve Banks.....	78,448,181	77,760,072	74,783,150	+688,109	+3,665,031
United States Government direct obligations.....	45,821,062	46,223,424	46,213,462	-402,362	-392,400
Obligations guaranteed by United States Government.....	7,751	11,822	12,393	-4,071	-4,642
Obligations of States and political subdivisions.....	10,767,558	10,780,220	10,556,692	-12,662	+210,866
Other bonds, notes, and debentures.....	2,345,329	2,297,308	2,456,223	+48,021	-110,894
Corporate stocks (including Federal Reserve Bank stock).....	417,964	418,973	406,183	-1,009	+11,781
Reserves, cash, and bank balances.					
Reserve with Federal Reserve Banks.....	35,269,524	37,464,560	37,536,457	-2,195,036	-2,266,933
Cash in vault.....	18,501,464	18,628,264	18,233,783	-126,800	+267,681
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	2,065,160	2,196,060	1,685,649	-130,900	+379,511
Other balances with banks in United States.....	5,897,447	6,249,176	6,759,396	-351,729	-861,949
Balances with banks in foreign countries.....	33,447	37,629	27,642	-4,182	+5,805
Cash items in process of collection.....	72,085	61,854	65,267	+10,231	+6,818
Due from own foreign branches.....	8,699,921	10,291,577	10,764,720	-1,591,656	-2,064,799
Bank premises owned and furniture and fixtures.....	105,072	98,674	97,135	+6,398	+7,937
Other real estate owned.....	1,687,503	1,645,255	1,522,722	+42,248	+164,781
Investments and other assets indirectly representing bank premises or other real estate.....	42,895	39,848	35,759	+3,047	+7,136
Customers' liability on acceptances.....	128,759	120,954	109,318	+7,805	+19,441
Income accrued but not yet collected.....	748,283	754,463	483,551	-6,180	+266,732
Other assets.....	442,377	394,825	377,566	+47,352	+64,811
	275,211	273,480	229,111	+1,731	+46,100
Total assets.	176,507,469	178,283,878	174,819,722	-1,776,409	+1,687,747
LIABILITIES					
Demand deposits.					
Individuals, partnerships, and corporations.....	112,911,328	115,996,186	116,846,940	-3,084,858	-3,935,612
United States Government.....	86,624,142	91,017,081	87,402,910	-4,392,939	-779,768
States and political subdivisions.....	2,932,485	1,789,312	4,805,746	+1,143,173	-1,873,261
Banks in United States.....	8,371,471	7,777,950	8,495,941	+593,521	-124,470
Banks in foreign countries.....	10,799,012	11,058,943	11,627,189	-259,931	-828,177
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,568,135	1,545,712	1,509,860	+22,423	+58,275
	2,616,083	2,807,188	3,004,294	-191,105	-388,211
Time deposits.					
Individuals, partnerships, and corporations—total.....	44,682,007	43,596,343	41,541,515	+1,085,664	+3,140,492
Savings deposits.....	40,883,392	40,027,559	37,915,885	+855,833	+2,967,507
Deposits accumulated for payment of personal loans.....	35,736,617				
Christmas savings and similar accounts.....	434,485				
Certificates of deposit.....	497,526				
Open accounts of banks' own trust departments.....	1,960,914				
Other open accounts.....	1,220,570				
United States Government.....	1,033,280				
Postal savings.....	284,344	278,078	282,296	+6,266	+2,048
States and political subdivisions.....	17,626	17,587	19,239	+39	-1,613
Banks in United States.....	2,128,078	1,964,928	1,953,634	+163,150	+174,444
Banks in foreign countries.....	45,945	50,133	42,240	-4,188	+3,705
	1,322,622	1,258,058	1,328,221	+64,564	-5,599
Total deposits.	157,593,335	159,592,529	158,388,455	-1,999,194	-795,120
Due to own foreign branches.....					
Bills payable, rediscounts, and other liabilities for borrowed money.....	444,042	552,531	446,341	-108,489	-2,299
Acceptances outstanding.....	1,374,425	1,563,705	302,023	-189,280	+1,072,402
Dividends declared but not yet payable.....	777,525	791,891	508,127	-14,366	+269,398
Income collected but not yet earned.....	57,825	67,634	72,100	-9,809	-14,275
Expenses accrued and unpaid.....	811,165	782,734	703,381	+28,431	+107,784
Other liabilities.....	1,024,023	877,001	651,857	+147,022	+372,166
	366,731	259,759	454,286	+106,972	-87,555
Total liabilities.	162,449,071	164,487,784	161,526,570	-2,038,713	+922,501
CAPITAL ACCOUNTS					
Capital.					
Capital.....	4,222,296	4,204,436	4,016,056	+17,860	+206,240
Surplus.....	6,875,443	6,842,999	6,557,416	+32,444	+318,027
Undivided profits.....	2,626,980	2,418,301	2,363,237	+208,679	+263,743
Other capital accounts.....	333,679	330,358	356,443	+3,321	-22,764
Total capital accounts.	14,058,398	13,796,094	13,293,152	+262,304	+765,246
Total liabilities and capital accounts.	176,507,469	178,283,878	174,819,722	-1,776,409	+1,687,747
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	98,315,680	99,457,628	99,324,944	-1,141,948	-1,009,264
Demand deposits adjusted ¹	88,911,775	91,310,642	88,139,425	-2,398,867	+772,350
Pledged assets (and securities loaned).....	20,929,860	19,101,849	19,991,007	+1,828,011	+938,853
Number of banks.....	6,445	6,455	6,499	-10	-54

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES
JUNE 30, 1952 TO JUNE 6, 1957

[Amounts in thousands of dollars]

	1952 June 30	1953 June 30	1954 June 30	1955 June 30	1956 June 30	1957 March 14	1957 June 6
ASSETS							
Loans and investments	113,501,965	115,789,352	123,185,251	130,788,108	134,428,103	137,491,819	137,807,845
Loans (including overdrafts)	50,525,899	55,613,354	57,197,407	64,315,246	74,783,150	77,760,072	78,448,181
United States Government direct obligations	51,239,860	48,289,300	53,075,764	52,529,503	46,213,462	46,223,424	45,821,062
Obligations guaranteed by United States Government	21,191	28,777	35,673	13,441	12,393	11,822	7,751
Obligations of States and political subdivisions	8,124,992	8,679,517	9,889,555	10,583,539	10,556,692	10,780,220	10,767,558
Other bonds, notes, and debentures	3,268,257	2,838,235	2,637,245	2,960,717	2,456,223	2,297,308	2,345,329
Corporate stocks (including Federal Reserve Bank stock)	321,766	340,169	349,607	385,662	406,183	418,973	417,964
Reserves, cash, and bank balances	36,046,065	36,466,876	36,722,441	36,300,180	37,536,457	37,464,560	35,269,524
Reserve with Federal Reserve Banks	19,332,503	19,447,746	18,925,459	17,942,068	18,233,783	18,628,264	18,501,464
Cash in vault	1,821,471	1,955,861	2,001,473	2,016,892	1,685,649	2,196,060	2,065,160
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,444,390	6,350,861	7,032,211	6,677,519	6,759,396	6,249,176	5,897,447
Other balances with banks in United States	25,202	27,077	29,858	26,778	27,642	37,629	33,447
Balances with banks in foreign countries	39,572	57,971	61,723	101,495	65,267	61,854	72,085
Cash items in process of collection	8,382,927	8,627,360	8,671,717	9,535,428	10,764,720	10,291,577	8,699,921
Due from own foreign branches	67,448	38,450	35,739	60,710	97,135	98,674	105,072
Bank premises owned and furniture and fixtures	1,065,764	1,140,690	1,227,871	1,360,843	1,522,722	1,645,253	1,687,503
Other real estate owned	25,273	26,918	22,675	23,172	35,759	39,848	42,895
Investments and other assets indirectly representing bank premises or other real estate	85,466	87,464	83,344	102,485	109,318	120,954	128,759
Customers' liability on acceptances	285,651	274,838	359,245	437,512	483,551	754,463	748,283
Income accrued but not yet collected	304,502	282,447	386,948	376,910	377,566	394,825	442,377
Other assets	158,340	151,223	179,890	235,789	229,111	273,480	275,211
Total assets	151,540,474	154,258,258	162,203,404	169,685,709	174,819,722	178,283,878	176,507,469
LIABILITIES							
Demand deposits	106,511,727	106,027,227	109,855,632	114,410,502	116,846,940	115,996,186	112,911,328
Individuals, partnerships, and corporations	79,186,489	80,741,460	81,034,346	85,706,133	87,403,910	91,017,081	86,624,142
United States Government	5,439,351	3,378,367	5,165,090	4,655,881	4,805,746	1,789,312	2,932,485
States and political subdivisions	6,988,800	7,403,489	7,839,264	8,116,597	8,495,941	7,777,950	8,371,471
Banks in United States	11,013,318	10,947,447	11,955,986	11,482,086	11,627,189	11,058,943	10,799,012
Banks in foreign countries	1,329,175	1,300,145	1,280,112	1,530,555	1,509,860	1,545,712	1,568,135
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,554,594	2,256,319	2,580,834	2,919,250	3,004,294	2,807,188	2,616,083
Time deposits	32,256,916	34,802,786	38,396,431	40,259,187	41,541,515	43,596,343	44,682,007
Individuals, partnerships, and corps.—total	30,196,168	32,412,420	34,687,030	36,503,893	37,915,885	40,027,559	40,883,392
Savings deposits							35,736,617
Deposits accumulated for payment of personal loans							434,485
Christmas savings and similar accounts							497,526
Certificates of deposit							1,960,914
Open accounts of banks' own trust depts.							1,220,570
Other open accounts							1,033,280
United States Government	271,226	291,779	283,073	318,930	282,296	278,078	284,344
Postal savings	17,265	17,748	17,333	19,483	19,239	17,587	17,626
States and political subdivisions	1,303,184	1,395,242	1,912,140	1,967,614	1,953,634	1,964,928	2,128,078
Banks in United States	28,331	32,172	54,149	49,550	42,240	50,133	45,945
Banks in foreign countries	440,742	653,425	1,442,706	1,399,717	1,328,221	1,258,058	1,322,622
Total deposits	138,768,643	140,830,013	148,252,063	154,669,689	158,388,455	159,592,529	157,593,335
Due to own foreign branches							
Bills payable, rediscounts, and other liabilities for borrowed money							
Acceptances outstanding							
Dividends declared but not yet payable							
Income collected but not yet earned							
Expenses accrued and unpaid							
Other liabilities							
Total liabilities	141,014,396	143,188,147	150,494,826	157,225,136	161,526,570	164,487,784	162,449,071
CAPITAL ACCOUNTS							
Capital	3,260,076	3,367,325	3,501,605	3,779,421	4,016,056	4,204,436	4,222,296
Surplus	4,950,223	5,315,256	5,617,286	6,103,180	6,557,416	6,842,999	6,875,443
Undivided profits	1,941,649	2,010,631	2,208,536	2,216,002	2,363,237	2,418,301	2,626,980
Other capital accounts	374,130	376,899	381,151	361,970	356,443	330,358	333,679
Total capital accounts	10,526,078	11,070,111	11,708,578	12,460,573	13,293,152	13,796,094	14,058,398
Total liabilities and capital accounts	151,540,474	154,258,258	162,203,404	169,685,709	174,819,722	178,283,878	176,507,469
MEMORANDA							
Par or face value of capital	3,260,076	3,367,325	3,501,605	3,779,421	4,016,056	4,204,436	4,222,296
Capital notes and debentures	14,240	14,570	18,422	17,456	22,061	21,667	21,142
Preferred stock	29,147	21,531	17,702	15,008	10,202	10,321	10,236
Common stock	3,216,689	3,331,224	3,465,481	3,746,957	3,983,793	4,172,448	4,190,918
Retirable value of preferred stock	64,601	51,872	43,127	31,180	14,657	14,764	14,679
Net demand deposits subject to reserve (see page 18)	91,686,602	91,050,780	94,154,214	98,199,036	99,324,944	99,457,628	98,315,680
Demand deposits adjusted (see footnote on page 1)	80,346,956	81,773,908	82,782,727	87,206,552	88,139,425	91,310,642	88,911,775
Pledged assets (and securities loaned)	17,934,570	16,720,252	18,632,817	19,372,464	19,991,007	19,101,849	20,929,860
Number of banks	6,815	6,765	6,721	6,611	6,499	6,455	6,445

¹ Breakdown of time deposits of individuals, partnerships, and corporations last collected on June 30, 1945.

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 6, 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							
Loans (including overdrafts)	23,292,630	6,266,400	53,136,889	55,111,926	137,807,845	87,909,923	49,897,922
United States Government direct obligations	15,894,758	3,789,376	31,434,534	27,329,513	78,448,181	48,414,502	30,033,679
Obligations guaranteed by United States Government	5,737,874	1,884,219	16,794,417	21,404,552	45,821,062	30,341,801	15,479,261
Obligations of States and political subdivisions	260		3,065	4,426	7,751	3,620	4,131
Other bonds, notes, and debentures	1,310,716	460,200	3,887,884	5,108,758	10,767,558	7,242,741	3,524,817
Corporate stocks (including Federal Reserve Bank stock)	237,723	116,033	857,726	1,133,847	2,345,329	1,668,185	677,144
	111,299	16,572	159,263	130,830	417,964	239,074	178,890
Reserves, cash, and bank balances							
Reserve with Federal Reserve Banks	6,691,653	1,821,182	14,532,258	12,224,431	35,269,524	22,524,739	12,744,785
Cash in vault	4,080,441	1,088,909	7,701,206	5,630,908	18,501,464	11,460,527	7,040,937
Demand balances with banks in United States (except private banks and American branches of foreign banks)	143,319	28,186	652,565	1,241,090	2,065,160	1,387,673	677,487
Other balances with banks in United States	42,657	93,856	1,811,480	3,949,454	5,897,447	4,433,520	1,463,927
Balances with banks in foreign countries	2,543	1,012	13,775	16,117	33,447	26,427	7,020
Cash items in process of collection	37,129	4,795	27,503	2,658	72,085	29,671	42,414
	2,385,564	604,424	4,325,729	1,384,204	8,699,921	5,180,921	3,513,000
Due from own foreign branches	105,072				105,072	58,817	46,255
Bank premises owned and furniture and fixtures	194,558	15,116	664,548	813,281	1,687,503	1,136,041	551,462
Other real estate owned			15,819	27,076	42,895	37,752	5,143
Investments and other assets indirectly representing bank premises or other real estate	3,977	1,650	87,792	35,340	128,759	93,175	35,584
Customers' liability on acceptances	533,015	4,766	207,468	3,034	748,283	288,356	461,927
Income accrued but not yet collected	98,810	25,246	209,775	104,546	442,377	274,481	167,896
Other assets	72,837	8,243	110,236	83,895	275,211	138,964	136,247
Total assets	30,992,552	8,146,603	68,964,785	68,403,529	176,507,469	112,460,248	64,047,221
LIABILITIES							
Demand deposits							
Individuals, partnerships, and corporations	22,548,147	5,956,111	43,839,342	40,567,728	112,911,328	70,916,858	41,994,470
United States Government	16,660,275	4,151,706	33,176,668	32,633,493	86,624,142	54,253,570	32,370,572
States and political subdivisions	688,003	96,967	1,051,015	1,096,500	2,932,485	1,782,458	1,150,027
Banks in United States	261,145	459,102	2,911,067	4,740,157	8,371,471	6,040,237	2,331,234
Banks in foreign countries	2,775,447	1,132,914	5,647,741	1,242,910	10,799,012	6,829,052	3,969,960
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,249,159	35,294	266,096	17,586	1,568,135	567,908	1,000,227
	914,118	80,128	786,755	835,082	2,616,083	1,443,633	1,172,450
Time deposits							
Individuals, partnerships, and corps.—total	3,773,539	1,327,950	17,956,295	21,624,223	44,682,007	30,071,794	14,610,213
Savings deposits	2,662,286	1,298,075	16,432,437	20,490,594	40,883,392	27,661,288	13,222,104
Deposits accumulated for payment of personal loans	1,407,473	1,146,256	14,939,748	18,243,140	35,736,617	24,575,105	11,161,512
Christmas savings and similar accounts	75	12,639	181,019	240,752	434,485	330,359	104,126
Certificates of deposit	38,596	2,665	149,659	306,606	497,526	327,685	169,841
Open accounts of banks' own trust depts.	42,027	6,896	547,518	1,364,473	1,960,914	1,409,842	551,072
Other open accounts	695,903	123,330	324,146	77,191	1,220,570	395,494	825,076
United States Government	478,212	6,289	290,347	258,432	1,033,280	622,803	410,477
Postal savings	35,942	4,075	115,982	128,345	284,344	231,577	52,767
States and political subdivisions	66,698	10,250	1,089,066	962,064	2,128,078	1,601,333	526,745
Banks in United States	6,713	400	15,946	22,886	45,945	24,832	21,113
Banks in foreign countries	1,001,900	15,150	298,521	7,051	1,322,622	540,969	781,653
Total deposits	26,321,686	7,284,061	61,795,637	62,191,951	157,593,335	100,988,652	56,604,683
Due to own foreign branches	345,925		98,117		444,042	198,669	245,373
Bills payable, rediscounts, and other liabilities for borrowed money							
Acceptances outstanding	325,928	100,500	680,746	267,251	1,374,425	814,874	559,551
Dividends declared but not yet payable	556,093	5,000	213,373	3,059	777,525	294,697	482,828
Income collected but not yet earned	24,027	2,552	22,878	8,368	57,825	33,143	24,682
Expenses accrued and unpaid	71,160	16,972	365,605	357,428	811,165	537,751	273,414
Other liabilities	223,617	50,680	511,469	238,257	1,024,023	612,019	412,004
	217,180	21,640	95,047	32,864	366,731	258,769	107,962
Total liabilities	28,085,616	7,481,405	63,782,872	63,099,178	162,449,071	103,738,574	58,710,497
CAPITAL ACCOUNTS							
Capital	829,828	241,700	1,555,728	1,595,040	4,222,296	2,700,423	1,521,873
Surplus	1,540,092	308,900	2,667,973	2,358,478	6,875,443	4,192,361	2,683,082
Undivided profits	513,559	68,410	875,285	1,169,726	2,626,980	1,597,951	1,029,029
Other capital accounts	23,457	46,188	82,927	181,107	333,679	230,939	102,740
Total capital accounts	2,906,936	665,198	5,181,913	5,304,351	14,058,398	8,721,674	5,336,724
Total liabilities and capital accounts	30,992,552	8,146,603	68,964,785	68,403,529	176,507,469	112,460,248	64,047,221
MEMORANDA							
Par or face value of capital	829,828	241,700	1,555,728	1,595,040	4,222,296	2,700,423	1,521,873
Capital notes and debentures	850		4,500	15,792	21,142		21,142
Preferred stock		1,500	1,100	7,636	10,236	3,791	6,445
Common stock	828,978	240,200	1,550,128	1,571,612	4,190,918	2,696,632	1,494,286
Retirable value of preferred stock		1,500	1,100	12,079	14,679	3,991	10,688
Net demand deposits subject to reserve (see page 18)	20,119,926	5,257,831	37,702,656	35,235,267	98,315,680	61,296,446	37,019,234
Demand deposits adjusted (see footnote on page 1)	15,449,974	4,086,512	32,548,761	36,826,528	88,911,775	56,550,519	32,361,256
Pledged assets (and securities loaned)	2,152,416	841,047	9,334,627	8,601,770	20,929,860	15,127,859	5,802,001
Number of banks	18	14	282	6,131	6,445	4,647	1,798

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 6, 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	137,807,845	6,213,521	34,775,744	7,273,007	11,817,345	6,202,300	7,145,598
Loans (including overdrafts).....	78,448,181	3,837,527	22,194,704	4,209,883	6,327,156	3,274,425	3,654,678
United States Government direct obligations.....	45,821,062	1,725,639	9,507,448	2,284,483	4,299,121	2,381,473	2,705,337
Obligations guaranteed by United States Government.....	7,751	829	3,414	85	462	842	94
Obligations of States and political subdivisions.....	10,767,558	533,696	2,483,633	576,272	982,334	394,923	650,729
Other bonds, notes, and debentures.....	2,345,329	96,338	441,492	175,126	173,976	134,860	118,383
Corporate stocks (including Federal Reserve Bank stock).....	417,964	19,492	145,053	27,158	34,296	15,777	16,377
Reserves, cash, and bank balances	35,269,524	1,527,090	8,825,976	1,713,350	2,639,965	1,800,811	2,243,505
Reserve with Federal Reserve Banks.....	18,501,464	791,487	5,215,324	876,278	1,482,516	851,528	957,306
Cash in vault.....	2,065,160	120,876	375,535	144,296	222,556	160,645	148,596
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	5,897,447	198,048	420,245	313,799	419,721	398,451	648,774
Other balances with banks in United States.....	33,447	893	3,381	1,316	259	2,134	7,834
Balances with banks in foreign countries.....	72,085	6,575	39,571	2,575	2,753	594	452
Cash items in process of collection.....	8,699,921	409,211	2,771,920	375,086	512,160	387,459	480,543
Due from own foreign branches.....	105,072	.....	105,072	.....	.....	.....	.....
Bank premises owned and furniture and fixtures.....	1,687,503	87,806	366,475	114,841	137,952	101,163	119,430
Other real estate owned.....	42,895	2,248	2,377	3,485	1,168	2,172	5,239
Investments and other assets indirectly representing bank premises or other real estate.....	128,759	2,219	8,984	9,037	14,779	5,786	9,140
Customers' liability on acceptances.....	748,283	33,001	534,543	10,642	792	541	1,729
Income accrued but not yet collected.....	442,377	19,200	133,624	15,230	34,988	13,206	20,923
Other assets.....	275,211	13,467	92,961	17,998	20,211	15,947	13,138
Total assets	176,507,469	7,898,552	44,845,756	9,157,590	14,667,200	8,141,926	9,558,702
LIABILITIES							
Demand deposits	112,911,328	5,520,371	30,004,505	5,524,935	8,778,160	5,406,728	6,707,784
Individuals, partnerships, and corporations.....	86,624,142	4,406,810	22,380,083	4,522,051	7,216,683	4,201,015	4,788,280
United States Government.....	2,932,485	153,414	979,817	163,895	262,933	156,418	132,131
States and political subdivisions.....	8,371,471	365,299	1,330,796	293,161	632,114	439,358	842,897
Banks in United States.....	10,799,012	400,572	2,931,509	410,281	517,921	496,484	857,513
Banks in foreign countries.....	1,568,135	30,883	1,261,928	20,075	10,147	8,348	14,100
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,616,083	163,393	1,120,372	115,472	138,362	105,105	72,863
Time deposits	44,682,007	1,408,919	8,885,108	2,503,330	4,354,017	1,946,410	1,975,902
Individuals, partnerships, and corps.—total.....	40,883,392	1,370,000	7,615,425	2,435,957	4,164,355	1,795,083	1,800,678
Savings deposits.....	35,736,617	1,242,790	6,070,633	2,175,638	3,594,886	1,616,402	1,618,946
Deposits accumulated for payment of personal loans.....	434,485	3,668	28,445	4,035	193,725	15,573	4,431
Christmas savings and similar accounts.....	497,526	26,927	135,323	56,886	50,234	32,801	18,646
Certificates of deposit.....	1,960,914	20,458	113,903	94,015	184,740	74,177	117,114
Open accounts of banks' own trust depts.....	1,220,570	42,189	725,655	29,002	86,809	14,441	17,379
Other open accounts.....	1,033,280	33,968	541,466	76,381	55,961	41,689	24,162
United States Government.....	284,344	12,863	43,843	7,927	4,349	47,396	25,207
Postal savings.....	17,626	1,658	20	609	1,028	3,221	3,482
States and political subdivisions.....	2,128,078	10,585	214,730	56,737	183,316	87,100	132,060
Banks in United States.....	45,945	6,188	9,164	1,350	969	2,885	11,475
Banks in foreign countries.....	1,322,622	7,625	1,001,926	750	.....	10,725	3,000
Total deposits	157,593,335	6,929,290	38,889,613	8,028,265	13,132,177	7,353,138	8,683,686
Due to own foreign branches.....	444,042	4,948	345,925	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,374,425	90,634	393,104	153,540	92,076	57,160	86,300
Acceptances outstanding.....	777,525	34,382	557,628	11,378	792	541	2,132
Dividends declared but not yet payable.....	57,825	3,736	25,622	2,692	6,848	1,187	1,415
Income collected but not yet earned.....	811,165	46,516	171,554	44,648	71,889	34,572	56,155
Expenses accrued and unpaid.....	1,024,023	43,738	292,584	37,476	95,067	34,078	39,980
Other liabilities.....	366,731	13,837	229,143	8,102	9,583	11,703	3,080
Total liabilities	162,449,071	7,167,081	40,905,173	8,286,101	13,408,432	7,492,379	8,872,748
CAPITAL ACCOUNTS							
Capital.....	4,222,296	205,419	1,178,220	228,062	361,567	168,569	216,148
Surplus.....	6,875,443	364,754	2,014,788	474,130	704,518	341,125	321,759
Undivided profits.....	2,626,980	136,045	703,579	155,139	180,181	116,278	117,519
Other capital accounts.....	333,679	25,253	43,996	14,158	12,502	23,575	30,528
Total capital accounts	14,058,398	731,471	3,940,583	871,489	1,258,768	649,547	685,954
Total liabilities and capital accounts	176,507,469	7,898,552	44,845,756	9,157,590	14,667,200	8,141,926	9,558,702
MEMORANDA							
Par or face value of capital.....	4,222,296	205,419	1,178,220	228,062	361,567	168,569	216,148
Capital notes and debentures.....	21,142	20,439	.....	.....	.....	40	200
Preferred stock.....	10,236	800	3,156	85	.....	.....	.....
Common stock.....	4,190,918	204,619	1,154,625	227,977	361,567	168,529	215,948
Retirable value of preferred stock.....	14,679	1,200	7,198	85	.....	40	200
Net demand deposits subject to reserve (see page 18)	98,315,680	4,913,572	26,812,340	4,836,050	7,846,279	4,620,818	5,578,496
Demand deposits adjusted (see footnote on page 1)	88,911,775	4,526,291	22,059,331	4,555,598	7,474,999	4,358,019	5,223,497
Pledged assets (and securities loaned).....	20,929,860	637,965	3,636,190	1,120,295	2,050,375	1,164,419	1,773,101
Number of banks.....	6,445	297	580	542	604	470	394

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 6, 1957
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	22,076,762	4,937,489	3,589,822	5,855,709	6,973,052	20,947,496
Loans (including overdrafts)	11,022,124	2,584,632	1,936,582	2,815,795	3,895,809	12,694,866
United States Government direct obligations	8,752,578	1,840,660	1,257,445	2,356,367	2,420,656	6,289,855
Obligations guaranteed by United States Government	253	505	27	164	.....	1,076
Obligations of States and political subdivisions	1,881,519	382,943	282,271	539,896	490,760	1,568,582
Other bonds, notes, and debentures	372,267	114,742	106,140	129,620	146,999	335,386
Corporate stocks (including Federal Reserve Bank stock)	48,021	14,007	7,357	13,867	18,828	57,731
Reserves, cash, and bank balances	5,365,108	1,432,635	937,228	1,891,015	2,455,499	4,437,342
Reserve with Federal Reserve Banks	2,899,670	687,520	442,380	823,212	1,016,636	2,457,607
Cash in vault	330,189	87,352	49,695	84,936	119,852	220,632
Demand balances with banks in United States (except private banks and American branches of foreign banks)	915,886	357,621	225,152	627,711	909,389	462,650
Other balances with banks in United States	2,036	197	283	1,070	9,230	4,814
Balances with banks in foreign countries	8,038	255	2,795	176	2,070	6,231
Cash items in process of collection	1,209,289	299,690	216,923	353,910	398,322	1,285,408
Due from own foreign branches	.....	.....	.....	.....	.....	.....
Bank premises owned and furniture and fixtures	171,475	49,122	37,436	57,921	160,341	283,541
Other real estate owned	3,129	2,552	3,036	4,073	9,163	4,253
Investments and other assets indirectly representing bank premises or other real estate	13,915	1,203	7,065	9,123	5,137	42,371
Customers' liability on acceptances	5,257	4,375	543	1,079	18,979	136,802
Income accrued but not yet collected	71,030	12,926	12,679	13,823	15,283	79,465
Other assets	30,424	7,004	4,232	7,447	11,475	40,907
Total assets	27,737,100	6,447,306	4,592,041	7,840,190	9,648,929	25,972,177
LIABILITIES						
Demand deposits	17,152,249	4,501,846	2,866,080	5,846,866	7,168,318	13,433,486
Individuals, partnerships, and corporations	13,117,271	3,331,085	2,040,210	4,152,755	5,396,759	11,071,140
United States Government	347,620	91,915	99,546	126,490	187,735	230,571
States and political subdivisions	1,643,877	324,925	309,826	624,605	507,324	1,057,289
Banks in United States	1,732,030	709,193	379,304	883,713	962,987	517,505
Banks in foreign countries	42,540	4,348	3,594	2,233	21,633	148,306
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	268,911	40,380	33,600	57,070	91,880	408,675
Time deposits	8,113,300	1,353,743	1,288,914	1,245,072	1,587,588	10,019,704
Individuals, partnerships, and corporations—total	7,813,329	1,275,401	1,256,802	1,180,946	1,265,985	8,909,431
Savings deposits	6,988,301	1,062,126	909,272	1,025,090	912,264	8,520,269
Deposits accumulated for payment of personal loans	60,642	3,371	4,840	8,071	106,969	715
Christmas savings and similar accounts	63,214	13,985	4,806	7,075	3,891	83,738
Certificates of deposit	465,855	161,191	312,735	113,392	156,275	147,059
Open accounts of banks' own trust departments	145,502	24,191	16,464	18,380	32,966	67,592
Other open accounts	89,815	10,537	8,685	8,938	53,620	90,058
United States Government	21,373	9,909	3,360	13,758	22,860	71,499
Postal savings	4,123	606	305	227	1,154	1,193
States and political subdivisions	258,286	67,477	28,131	49,097	287,011	753,548
Banks in United States	1,039	300	316	1,044	5,578	5,637
Banks in foreign countries	15,150	50	.....	.....	5,000	278,396
Total deposits	25,265,549	5,855,589	4,154,994	7,091,938	8,755,906	23,453,190
Due to own foreign branches	.....	.....	.....	.....	.....	93,169
Bills payable, rediscounts, and other liabilities for borrowed money	209,460	12,650	49,185	66,910	34,850	128,556
Acceptances outstanding	5,491	4,388	543	1,079	19,921	139,250
Dividends declared but not yet payable	5,531	1,432	518	1,720	2,188	4,936
Income collected but not yet earned	127,449	24,320	28,455	20,841	17,771	166,995
Expenses accrued and unpaid	131,179	25,688	22,764	27,201	42,379	231,889
Other liabilities	32,286	6,811	4,008	2,861	351	44,966
Total liabilities	25,776,945	5,930,878	4,260,467	7,212,550	8,873,366	24,262,951
CAPITAL ACCOUNTS						
Capital	611,377	155,457	101,557	174,255	287,176	534,489
Surplus	900,839	223,757	141,978	274,078	333,782	779,935
Undivided profits	351,932	123,119	72,490	154,321	131,369	385,008
Other capital accounts	96,007	14,095	15,549	24,986	23,236	9,794
Total capital accounts	1,960,155	516,428	331,574	627,640	775,563	1,709,226
Total liabilities and capital accounts	27,737,100	6,447,306	4,592,041	7,840,190	9,648,929	25,972,177
MEMORANDA						
Par or face value of capital	611,377	155,457	101,557	174,255	287,176	534,489
Capital notes and debentures	328	375	.....	.....	.....	.....
Preferred stock	4,985	370	.....	.....	.....	600
Common stock	606,064	154,712	101,557	174,255	287,176	533,889
Retirable value of preferred stock	4,986	370	.....	.....	.....	600
Net demand deposits subject to reserve (see page 18)	15,027,882	3,844,535	2,424,005	4,865,308	5,860,607	11,685,788
Demand deposits adjusted (see footnote on page 1)	13,820,770	3,396,700	2,166,713	4,480,520	5,597,641	11,251,696
Pledged assets (and securities loaned)	2,425,300	627,972	699,599	1,351,555	1,368,979	3,874,110
Number of banks	1,027	492	475	751	633	180

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

[In thousands of dollars]

	All member banks on selected call dates						
	1952 June 30	1953 June 30	1954 June 30	1955 June 30	1956 June 30	1957 March 14	1957 June 6
Loans and discounts, net—total.....	50,525,899	55,613,354	57,197,407	64,315,246	74,783,150	77,760,072	78,448,181
Valuation reserves.....	751,589	828,699	876,934	993,588	1,190,066	1,438,063	1,449,284
Loans and discounts, gross—total.....	51,277,488	56,442,053	58,074,341	65,308,834	75,973,216	79,198,135	79,897,465
Real estate loans—total.....	11,628,150	12,627,863	13,439,645	15,593,753	17,171,605	17,752,581	17,768,289
Secured by farm land.....	569,915	592,263	609,543	682,496	730,569	725,892	731,969
Secured by residential properties:							
Insured by FHA.....	2,918,496	3,250,572	3,423,748	3,807,231	4,073,742	4,194,536	4,157,697
Insured or guaranteed by VA.....	2,462,524	2,520,257	2,629,443	3,068,819	3,233,714	3,221,918	3,154,257
Not ins. or guar. by FHA or VA.....	3,738,415	4,135,922	4,429,369	5,225,811	5,861,415	6,092,349	6,167,662
Secured by other properties.....	1,938,800	2,128,849	2,347,542	2,809,396	3,272,165	3,517,886	3,556,704
Loans to banks.....	151,715	152,933	174,376	415,702	661,046	1,209,327	989,290
Loans to brokers and dealers in sec's.....	2,083,719	1,686,773	2,411,116	2,808,159	2,585,713	2,216,465	2,131,567
Other loans for purchasing or carrying securities.....	828,724	933,003	1,105,900	1,439,770	1,521,896	1,402,110	1,415,881
Loans to farmers directly guar. by CCC.....	43,177	149,082	1,452,519	673,456	314,410	434,308	204,796
Other loans to farmers.....	2,220,668	2,085,069	1,949,662	2,125,959	2,237,912	2,040,016	2,247,903
Commercial and industrial loans (including open market paper).....	23,731,663	25,762,966	24,362,485	26,893,516	33,725,483	36,106,684	36,500,270
Other loans to individuals for personal expenditures—total.....	9,267,911	11,612,035	11,839,692	13,489,247	15,329,617	15,633,054	16,229,453
Passenger automobile instalment.....	2,471,456	3,462,902	3,507,767	4,135,912	5,066,781	5,193,554	5,423,144
Other retail consumer instalment.....	1,168,408	1,743,742	1,633,200	1,652,594	1,926,423	1,982,357	2,060,915
Resident. repair and modern. instal.....	1,092,304	1,369,158	1,447,184	1,418,058	1,540,297	1,623,476	1,661,124
Other instalment loans.....	1,243,594	1,486,362	1,604,659	1,880,660	1,945,263	2,039,635	2,111,641
Single payment loans.....	3,292,149	3,549,871	3,646,882	4,402,023	4,850,853	4,794,032	4,972,629
All other loans (including overdrafts).....	1,321,761	1,432,329	1,338,946	1,869,272	2,425,534	2,403,590	2,410,016
United States Government direct obligations.....	51,239,860	48,289,300	53,075,764	52,529,503	46,213,462	46,223,424	45,821,062
Treasury bills.....	3,422,761	4,063,689	3,915,488	2,376,889	2,012,541	3,540,205	3,438,851
Treasury certificates of indebtedness.....	6,133,862	3,807,132	4,416,923	1,280,837	840,118	1,678,667	2,797,960
Treasury notes.....	9,467,745	9,242,025	10,374,392	13,969,148	10,331,705	8,914,306	7,951,854
Nonmarketable bonds.....	1,730,845	1,761,352	1,723,625	1,741,640	1,373,004	1,244,326	969,441
Other bonds maturing in 5 years or less.....	16,332,794	17,277,009	11,319,071	8,975,749	10,309,279	17,277,363	17,192,315
Other bonds maturing in 5 to 10 years.....	7,279,554	8,182,415	17,011,450	19,733,320	17,289,674	9,409,549	9,261,650
Other bonds maturing in 10 to 20 years.....	2,900,941	3,853,970	4,238,940	4,575,324	3,907,919	4,008,856	4,067,086
Other bonds maturing after 20 years.....	1,971,358	101,708	75,875	236,596	149,222	150,152	141,905
By class of bank, June 6, 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.....	15,894,758	3,789,376	31,434,534	27,329,513	78,448,181	48,414,502	30,033,679
Valuation reserves.....	318,541	94,520	559,234	476,989	1,449,284	883,896	565,388
Loans and discounts, gross—total.....	16,213,299	3,883,896	31,993,768	27,806,502	79,897,465	49,298,398	30,599,067
Real estate loans—total.....	566,637	134,860	7,480,917	9,585,875	17,768,289	12,022,175	5,746,114
Secured by farm land.....			419	128,078	731,969	519,452	212,517
Secured by residential properties:							
Insured by FHA.....	153,257	12,236	2,496,169	1,496,035	4,157,697	2,980,390	1,177,307
Insured or guaranteed by VA.....	143,607	34,555	1,372,863	1,603,232	3,154,257	2,235,672	918,585
Not ins. or guar. by FHA or VA.....	110,306	48,734	2,093,920	3,914,702	6,167,662	3,972,874	2,194,788
Secured by other properties.....	159,467	38,916	1,389,887	1,968,434	3,556,704	2,315,787	1,242,917
Loans to banks.....	652,069	10,850	295,053	31,318	989,290	362,957	626,333
Loans to brokers and dealers in sec's.....	1,152,044	171,956	495,837	311,730	2,131,567	922,859	1,208,708
Other loans for purchasing or carrying securities.....	388,612	96,074	672,400	258,795	1,415,881	679,986	735,895
Loans to farmers directly guar. by CCC.....		1,184	6,572	197,040	204,796	147,215	57,581
Other loans to farmers.....	672	6,576	488,271	1,752,384	2,247,903	1,733,123	514,780
Commercial and industrial loans (including open market paper).....	11,344,000	2,858,756	14,919,457	7,378,057	36,500,270	21,244,981	15,255,289
Other loans to individuals for personal expenditures—total.....	1,515,957	430,191	6,630,112	7,653,193	16,229,453	10,772,110	5,457,343
Passenger automobile instalment.....	174,778	77,014	2,376,275	2,795,077	5,423,144	3,720,445	1,702,699
Other retail consumer instalment.....	193,876	211,747	763,137	892,155	2,060,915	1,444,491	616,424
Resident. repair and modern. instal.....	157,634	27,698	797,942	677,850	1,661,124	1,135,384	525,740
Other instalment loans.....	308,403	18,572	633,211	1,151,455	2,111,641	1,436,454	675,187
Single payment loans.....	681,266	95,160	2,059,547	2,136,656	4,972,629	3,035,336	1,937,293
All other loans (including overdrafts).....	593,308	173,449	1,005,149	638,110	2,410,016	1,412,992	997,024
United States Government direct obligations.....	5,737,874	1,884,219	16,794,417	21,404,552	45,821,062	30,341,801	15,479,261
Treasury bills.....	685,387	74,734	758,279	1,920,451	3,438,851	2,045,106	1,393,745
Treasury certificates of indebtedness.....	219,234	73,507	1,178,797	1,326,422	2,797,960	1,930,488	867,472
Treasury notes.....	780,755	223,156	3,037,854	3,910,089	7,951,854	5,281,055	2,670,799
Nonmarketable bonds.....	22,509	8,489	146,261	792,182	969,441	720,786	248,655
Other bonds maturing in 5 years or less.....	1,793,233	783,984	6,736,751	7,878,347	17,192,315	11,304,577	5,887,738
Other bonds maturing in 5 to 10 years.....	1,672,136	670,224	3,328,924	3,590,366	9,261,650	6,030,318	3,231,332
Other bonds maturing in 10 to 20 years.....	562,889	45,468	1,544,517	1,914,212	4,067,086	2,938,995	1,128,091
Other bonds maturing after 20 years.....	1,731	4,657	63,034	72,483	141,905	90,476	51,429

For footnote, see opposite page.

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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, June 6, 1957					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	78,448,181	3,837,527	22,194,704	4,209,883	6,327,156	3,274,425	3,654,678
Valuation reserves.....	1,449,284	78,839	468,003	92,569	104,433	49,124	61,573
Loans and discounts, gross—total	79,897,465	3,916,366	22,662,707	4,302,452	6,431,589	3,323,549	3,716,251
Real estate loans—total.....	17,768,289	748,701	2,958,282	1,108,357	1,970,891	828,058	537,859
Secured by farm land.....	731,969	18,862	48,141	55,984	96,680	59,281	46,377
Secured by residential properties:							
Insured by FHA.....	4,157,697	61,884	589,596	79,913	251,869	77,131	41,989
Insured or guaranteed by VA.....	3,154,257	102,900	767,187	203,577	347,835	113,284	35,251
Not insured or guaranteed by FHA or VA.....	6,167,662	323,086	972,642	484,197	887,305	358,334	217,418
Secured by other properties.....	3,556,704	241,969	580,716	284,686	387,202	220,028	196,824
Loans to banks.....	989,290	33,935	667,813	5,206	7,288	8,411	13,721
Loans to brokers and dealers in securities.....	2,131,567	33,129	1,320,816	77,456	135,927	46,711	67,800
Other loans for purchasing or carrying securities.....	1,415,881	36,733	446,938	69,810	175,490	62,676	81,487
Loans to farmers directly guaranteed by CCC.....	204,796	110	120	7,139	3,098	8,595	
Other loans to farmers.....	2,247,903	34,779	88,195	65,749	92,162	79,151	84,846
Commercial and industrial loans (including open market paper).....	36,500,270	1,955,664	13,160,349	1,671,809	2,395,730	1,170,460	1,685,617
Other loans to individuals for personal expenditures—total.....	16,229,453	955,772	3,276,583	1,152,266	1,444,648	996,942	1,085,750
Passenger automobile instalment loans.....	5,423,144	322,812	742,033	377,106	499,164	317,430	329,983
Other retail consumer instalment loans.....	2,060,915	89,937	382,658	133,572	153,661	95,752	131,377
Residential repair and modern. instal.....	1,661,124	57,613	351,967	108,708	169,180	63,741	104,330
Other instalment loans.....	2,111,641	136,310	626,501	152,388	175,420	147,534	135,593
Single payment loans.....	4,972,629	349,100	1,173,424	380,392	447,223	372,485	384,467
All other loans (including overdrafts).....	2,410,016	117,653	743,621	151,679	202,314	128,042	150,576
United States Government direct obligations	45,821,062	1,725,639	9,507,448	2,284,483	4,299,121	2,381,473	2,705,337
Treasury bills.....	3,438,851	68,986	1,051,718	127,863	300,150	215,974	279,034
Treasury certificates of indebtedness.....	2,797,960	88,217	432,064	122,202	258,518	164,669	273,096
Treasury notes.....	7,951,854	297,075	1,249,499	283,964	850,488	383,238	547,171
Nonmarketable bonds.....	969,441	46,265	132,536	87,942	79,005	67,452	47,498
Other bonds maturing in 5 years or less.....	17,192,315	618,752	3,210,360	829,468	1,746,965	845,944	965,003
Other bonds maturing in 5 to 10 years.....	9,261,650	407,899	2,390,943	494,016	744,872	542,850	372,419
Other bonds maturing in 10 to 20 years.....	4,967,086	188,475	1,048,659	326,307	290,448	156,484	217,122
Other bonds maturing after 20 years.....	141,905	9,970	11,669	12,721	28,675	4,862	3,994

		By Federal Reserve districts, June 6, 1957—Continued					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	11,022,124	2,584,632	1,936,582	2,815,795	3,895,809	12,694,866	
Valuation reserves.....	236,009	39,020	31,932	37,448	67,474	182,860	
Loans and discounts, gross—total	11,258,133	2,623,652	1,968,514	2,883,243	3,963,283	12,877,726	
Real estate loans—total.....	2,720,132	631,163	580,877	500,553	383,792	4,796,824	
Secured by farm land.....	113,893	56,496	27,848	50,061	38,001	120,345	
Secured by residential properties:							
Insured by FHA.....	576,868	153,812	142,488	101,232	30,990	2,049,925	
Insured or guaranteed by VA.....	438,609	69,495	160,650	55,094	40,941	819,434	
Not insured or guaranteed by FHA or VA.....	1,105,518	208,395	166,779	140,128	119,252	1,184,608	
Secured by other properties.....	485,244	145,965	83,112	153,838	154,608	622,512	
Loans to banks.....	11,919	19,707	1,080	15,377	15,746	189,087	
Loans to brokers and dealers in securities.....	243,242	29,619	7,921	33,283	29,488	106,175	
Other loans for purchasing or carrying securities.....	225,549	42,111	13,607	31,006	177,325	53,149	
Loans to farmers directly guaranteed by CCC.....	98,433	14,671	18,166	13,166	38,157	3,141	
Other loans to farmers.....	312,604	134,931	186,054	401,100	259,806	508,526	
Commercial and industrial loans (including open market paper).....	4,993,427	1,013,604	661,652	1,165,874	2,002,214	4,623,870	
Other loans to individuals for personal expenditures—total.....	2,289,803	657,875	449,664	615,568	915,070	2,389,512	
Passenger automobile instalment loans.....	748,477	181,709	170,615	215,884	313,336	1,204,595	
Other retail consumer instalment loans.....	469,929	74,691	78,369	80,877	106,525	263,467	
Residential repair and modernization instalment loans.....	276,431	75,219	73,539	56,496	74,279	249,621	
Other instalment loans.....	171,197	55,733	44,709	60,085	124,978	281,193	
Single payment loans.....	623,769	270,523	82,432	202,226	295,952	390,636	
All other loans (including overdrafts).....	363,024	76,971	49,493	77,516	141,685	207,442	
United States Government direct obligations	8,752,578	1,840,660	1,257,445	2,356,367	2,420,656	6,289,855	
Treasury bills.....	405,210	127,479	78,568	222,678	304,703	256,488	
Treasury certificates of indebtedness.....	455,219	143,645	88,716	138,270	198,035	435,309	
Treasury notes.....	1,615,469	405,994	265,552	570,829	438,045	1,064,530	
Nonmarketable bonds.....	201,900	59,842	63,691	74,636	40,629	68,045	
Other bonds maturing in 5 years or less.....	3,711,690	686,801	474,713	865,448	868,230	2,368,941	
Other bonds maturing in 5 to 10 years.....	1,840,939	341,579	221,753	369,970	388,403	1,146,007	
Other bonds maturing in 10 to 20 years.....	507,864	69,560	62,209	104,879	179,165	915,914	
Other bonds maturing after 20 years.....	14,287	5,760	2,243	9,657	3,446	34,621	

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, June 6, 1957					
		Boston	New York	Philadel- phia	Cleveland ²	Richmond ²	Atlanta ²
Loans and discounts, net—total.....	31,434,534	1,529,898	900,910	1,937,992	3,933,778	1,495,884	1,574,357
Valuation reserves.....	559,234	35,799	33,955	48,996	66,046	25,679	28,801
Loans and discounts, gross—total.....	31,993,768	1,565,697	934,865	1,986,988	3,999,824	1,521,563	1,603,158
Real estate loans—total.....	7,480,917	109,852	230,369	121,816	899,664	262,676	134,958
Secured by farm land.....	128,078	115	4,144	1,326	5,322	4,473	8,390
Secured by residential properties:							
Insured by FHA.....	2,496,169	6,347	40,490	11,978	152,219	29,954	10,943
Insured or guaranteed by VA.....	1,372,863	11,367	41,412	17,261	204,887	44,547	12,397
Not insured or guaranteed by FHA or VA.....	2,093,920	21,854	87,875	42,542	352,741	95,772	45,642
Secured by other properties.....	1,389,887	70,169	56,448	48,709	184,495	87,930	57,586
Loans to banks.....	295,053	32,844	609	4,656	7,288	8,086	12,567
Loans to brokers and dealers in securities.....	495,837	21,538	27,750	36,602	118,397	35,683	31,444
Other loans for purchasing or carrying securities.....	672,400	14,420	17,299	44,978	147,995	39,065	52,455
Loans to farmers directly guaranteed by CCC.....	6,572	27	.....	.....	.....	208	651
Other loans to farmers.....	488,271	2,455	5,364	866	1,939	6,228	9,226
Commercial and industrial loans (including open market paper).....	14,919,457	1,061,311	424,462	1,132,337	1,931,896	680,262	840,400
Other loans to individuals for personal expenditures—total.....	6,630,112	281,539	209,362	563,654	746,459	405,050	421,355
Passenger automobile instalment loans.....	2,376,275	92,578	62,259	196,002	189,092	121,080	139,494
Other retail consumer instalment loans.....	763,137	31,928	50,348	80,874	84,302	38,291	48,116
Residential repair and modernization instalment loans.....	797,942	14,911	17,972	62,300	110,437	34,164	39,581
Other instalment loans.....	633,211	20,589	38,540	49,640	75,141	44,230	34,224
Single payment loans.....	2,059,547	121,533	60,243	174,838	287,487	167,285	159,940
All other loans (including overdrafts).....	1,005,149	41,738	19,623	82,079	146,186	84,305	100,102
United States Government direct obligations.....	16,794,417	461,459	362,478	623,615	2,258,612	1,036,231	899,056
Treasury bills.....	758,279	5,328	28,532	20,449	144,919	80,663	48,795
Treasury certificates of indebtedness.....	1,178,797	21,448	36,843	55,845	147,946	76,672	98,528
Treasury notes.....	3,037,854	82,589	48,329	59,654	507,964	143,179	168,555
Nonmarketable bonds.....	146,261	1,040	1,641	4,446	12,074	7,873	4,024
Other bonds maturing in 5 years or less.....	6,736,751	146,766	153,586	252,588	916,172	396,341	385,458
Other bonds maturing in 5 to 10 years.....	3,328,924	160,736	73,536	167,004	397,455	273,433	122,508
Other bonds maturing in 10 to 20 years.....	1,544,517	38,203	20,011	63,348	112,040	56,686	71,148
Other bonds maturing after 20 years.....	63,034	5,349	.....	281	20,060	1,384	40
By Federal Reserve districts, June 6, 1957—Continued							
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco*	
Loans and discounts, net—total.....	3,301,958	1,401,129	742,644	1,570,751	2,154,294	10,890,939	
Valuation reserves.....	67,156	23,456	10,256	20,739	39,519	158,832	
Loans and discounts, gross—total.....	3,369,114	1,424,585	752,900	1,591,490	2,193,813	11,049,771	
Real estate loans—total.....	896,658	192,140	130,584	241,905	153,355	4,106,940	
Secured by farm land.....	4,431	3,413	188	5,379	6,381	84,516	
Secured by residential properties:							
Insured by FHA.....	275,337	52,091	26,075	63,676	9,161	1,817,898	
Insured or guaranteed by VA.....	184,572	22,527	54,325	24,786	25,416	729,366	
Not insured or guaranteed by FHA or VA.....	295,328	46,069	29,035	51,886	32,746	992,430	
Secured by other properties.....	136,990	68,040	20,961	96,178	79,651	482,730	
Loans to banks.....	492	19,707	1,080	12,381	15,612	179,731	
Loans to brokers and dealers in securities.....	53,488	26,648	5,547	24,383	20,381	93,976	
Other loans for purchasing or carrying securities.....	96,147	24,641	6,293	23,568	156,489	49,050	
Loans to farmers directly guaranteed by CCC.....	882	1,138	1,384	1,147	224	911	
Other loans to farmers.....	4,182	10,757	5,723	85,145	13,272	343,114	
Commercial and industrial loans (including open market paper).....	1,370,601	748,229	407,920	848,799	1,314,166	4,159,074	
Other loans to individuals for personal expenditures—total.....	844,447	345,788	165,338	296,917	422,680	1,927,523	
Passenger automobile instalment loans.....	280,921	70,846	50,370	79,864	112,026	981,743	
Other retail consumer instalment loans.....	85,719	39,475	30,112	45,053	50,886	198,033	
Residential repair and modernization instalment loans.....	155,803	51,086	37,045	35,655	40,973	198,015	
Other instalment loans.....	46,026	23,857	12,411	19,676	52,042	216,835	
Single payment loans.....	275,978	160,524	35,400	116,669	166,753	332,897	
All other loans (including overdrafts).....	102,217	55,537	29,031	57,245	97,634	189,452	
United States Government direct obligations.....	2,889,236	705,235	289,387	1,039,726	1,045,407	5,183,975	
Treasury bills.....	65,807	25,681	3,024	60,359	107,542	167,180	
Treasury certificates of indebtedness.....	119,923	62,915	16,040	52,612	105,416	384,609	
Treasury notes.....	560,940	157,004	60,463	259,713	141,621	847,861	
Nonmarketable bonds.....	36,954	10,112	3,060	11,802	6,676	46,559	
Other bonds maturing in 5 years or less.....	1,366,029	269,285	106,577	441,425	371,864	1,930,660	
Other bonds maturing in 5 to 10 years.....	544,179	169,819	79,818	170,857	198,585	970,994	
Other bonds maturing in 10 to 20 years.....	193,136	9,616	20,053	37,536	113,157	809,583	
Other bonds maturing after 20 years.....	2,268	803	352	5,422	546	26,529	

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, June 6, 1957					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	27,329,513	2,307,629	5,399,036	2,271,891	2,393,378	1,778,541	2,080,321
Valuation reserves	476,989	43,040	115,507	43,573	38,387	23,445	32,772
Loans and discounts, gross—total	27,806,502	2,350,669	5,514,543	2,315,464	2,431,765	1,801,986	2,113,093
Real estate loans—total	9,585,875	638,849	2,161,276	986,541	1,071,227	565,382	402,901
Secured by farm land	603,472	18,747	43,997	54,658	91,358	54,808	37,987
Secured by residential properties:							
Insured by FHA	1,496,035	55,537	395,849	67,935	99,650	47,177	31,046
Insured or guaranteed by VA	1,603,232	91,533	582,168	186,316	142,948	68,737	22,854
Not insured or guaranteed by FHA or VA	3,914,702	301,232	774,461	441,655	534,564	262,562	171,776
Secured by other properties	1,968,434	171,800	364,801	235,977	202,707	132,098	139,238
Loans to banks	31,318	1,091	15,135	550	.....	325	1,154
Loans to brokers and dealers in securities	311,730	11,591	141,022	40,854	17,530	11,028	36,356
Other loans for purchasing or carrying securities	258,795	22,313	41,027	24,832	27,495	23,611	29,032
Loans to farmers directly guaranteed by CCC	197,040	.....	83	120	7,139	2,890	7,944
Other loans to farmers	1,752,384	32,324	82,159	64,883	90,223	72,923	75,620
Commercial and industrial loans (including open market paper)	7,378,057	894,353	1,391,887	539,472	463,834	490,198	845,217
Other loans to individuals for personal expenditures—total	7,653,193	674,233	1,551,264	588,612	698,189	591,892	664,395
Passenger automobile instalment loans	2,795,077	230,234	504,996	181,104	310,072	196,350	190,489
Other retail consumer instalment loans	892,155	58,009	158,434	52,798	69,359	57,461	83,261
Residential repair and modernization instal...	677,850	42,702	176,361	46,408	58,743	29,577	64,749
Other instalment loans	1,151,455	115,721	279,558	102,748	100,279	103,304	101,369
Single payment loans	2,136,656	227,567	431,915	205,554	159,736	205,200	224,527
All other loans (including overdrafts)	638,110	75,915	130,690	69,600	56,128	43,737	50,474
United States Government direct obligations	21,404,552	1,264,180	3,407,096	1,660,868	2,040,509	1,345,242	1,806,281
Treasury bills	1,920,451	63,658	337,799	107,414	155,231	135,311	230,239
Treasury certificates of indebtedness	1,326,422	66,769	175,987	66,357	110,572	87,997	174,568
Treasury notes	3,910,089	214,486	400,415	224,310	342,542	240,059	378,616
Nonmarketable bonds	792,182	45,225	108,386	83,496	66,931	59,579	43,474
Other bonds maturing in 5 years or less	7,878,347	471,986	1,263,541	576,880	830,793	449,603	579,545
Other bonds maturing in 5 to 10 years	3,590,366	247,163	645,271	327,012	347,417	269,417	249,911
Other bonds maturing in 10 to 20 years	1,914,212	150,272	465,759	262,959	178,408	99,798	145,974
Other bonds maturing after 20 years	72,483	4,621	9,938	12,440	8,615	3,478	3,954
By Federal Reserve districts, June 6, 1957—Continued							
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
Loans and discounts, net—total	3,930,790	1,183,503	1,193,938	1,245,044	1,741,515	1,803,927	
Valuation reserves	74,333	15,564	21,676	16,709	27,955	24,028	
Loans and discounts, gross—total	4,005,123	1,199,067	1,215,614	1,261,753	1,769,470	1,827,955	
Real estate loans—total	1,688,614	442,023	450,293	258,448	230,437	689,884	
Secured by farm land	109,043	53,083	27,660	44,682	31,620	35,829	
Secured by residential properties:							
Insured by FHA	289,295	101,721	116,413	37,556	21,829	232,027	
Insured or guaranteed by VA	219,482	46,968	106,325	30,308	15,525	90,068	
Not insured or guaranteed by FHA or VA	761,456	162,326	137,744	88,242	86,506	192,178	
Secured by other properties	309,338	77,925	62,151	57,660	74,957	139,782	
Loans to banks	577	.....	.....	2,996	134	9,356	
Loans to brokers and dealers in securities	17,798	2,971	2,374	8,900	9,107	12,199	
Other loans for purchasing or carrying securities	33,328	17,470	7,314	7,438	20,836	4,099	
Loans to farmers directly guaranteed by CCC	96,367	13,533	16,782	12,019	37,933	2,230	
Other loans to farmers	301,846	124,174	180,331	315,955	246,534	165,412	
Commercial and industrial loans (including open market paper)	764,070	265,375	253,732	317,075	688,048	464,796	
Other loans to individuals for personal expenditures—total	1,015,165	312,087	284,326	318,651	492,390	461,989	
Passenger automobile instalment loans	390,542	110,863	120,245	136,020	201,310	222,852	
Other retail consumer instalment loans	172,463	35,216	48,257	35,824	55,639	65,434	
Residential repair and modernization instalment loans	92,930	24,133	36,494	20,841	33,306	51,606	
Other instalment loans	106,599	31,876	32,298	40,409	72,936	64,358	
Single payment loans	252,631	109,999	47,032	85,557	129,199	57,739	
All other loans (including overdrafts)	87,358	21,434	20,462	20,271	44,051	17,990	
United States Government direct obligations	3,979,123	1,135,425	968,058	1,316,641	1,375,249	1,105,880	
Treasury bills	264,669	101,798	75,544	162,319	197,161	89,308	
Treasury certificates of indebtedness	261,789	80,730	72,676	85,658	92,619	50,700	
Treasury notes	831,373	248,990	205,089	311,116	296,424	216,669	
Nonmarketable bonds	156,457	49,730	60,631	62,834	33,953	21,486	
Other bonds maturing in 5 years or less	1,561,677	417,516	368,136	424,023	496,366	438,281	
Other bonds maturing in 5 to 10 years	626,536	171,760	141,935	199,113	189,818	175,013	
Other bonds maturing in 10 to 20 years	269,260	59,944	42,156	67,343	66,008	106,331	
Other bonds maturing after 20 years	7,362	4,957	1,891	4,235	2,900	8,092	

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 6, 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 overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks.....	6,445	137,807,845	78,448,181	45,821,062	7,751	10,767,558	2,345,329	417,964	35,269,524	18,501,464	2,065,160
Reserve bank cities ¹	149	55,579,130	36,318,133	14,666,479	2,267	3,604,633	772,751	214,867	15,139,880	8,736,574	438,637
1. Boston.....	9	2,139,477	1,529,898	461,459	574	120,174	19,786	7,586	624,433	373,844	18,674
2. New York*.....	25	23,687,896	16,131,327	3,854,734	260	1,341,933	247,316	112,326	6,790,892	4,145,507	151,780
3. Philadelphia*.....	7	2,788,830	1,937,992	623,615	.....	181,233	31,898	14,092	873,943	458,274	36,009
4. Cleveland.....	5	2,431,210	1,452,775	765,206	96	185,970	21,163	6,000	539,899	304,601	34,282
5. Richmond.....	5	540,107	306,168	192,002	11	30,394	10,247	1,285	168,264	85,365	9,273
6. Atlanta*.....	5	882,298	587,397	223,729	.....	57,818	11,103	2,251	299,786	147,437	8,689
7. Chicago*.....	62	8,055,334	4,496,513	2,742,153	.....	625,086	172,347	19,235	2,195,048	1,308,927	56,326
8. St. Louis*.....	5	1,093,715	683,796	317,650	474	66,939	18,063	4,793	356,042	192,313	7,579
9. Minneapolis*.....	4	749,954	502,405	174,368	.....	54,562	16,804	1,815	281,858	129,426	6,751
10. Kansas City*.....	9	795,173	416,836	294,671	19	64,442	17,032	2,173	330,695	135,613	6,573
11. Dallas*.....	6	1,299,614	941,639	300,065	.....	41,730	11,431	4,749	501,388	209,267	8,241
12. San Francisco.....	7	11,115,522	7,329,387	2,716,827	833	834,352	195,561	38,562	2,177,632	1,246,000	94,460
Reserve branch cities ¹	112	21,755,897	12,043,337	7,618,342	1,046	1,720,910	313,072	59,190	6,134,658	3,247,730	292,189
2. Buffalo*.....	3	1,027,183	664,341	243,618	12	98,846	14,423	3,943	252,787	139,753	19,162
4. Cincinnati.....	5	909,636	590,828	269,766	179	36,602	9,703	2,558	268,918	143,056	15,873
4. Pittsburgh*.....	7	2,622,666	1,577,237	704,239	.....	288,511	40,793	12,086	585,985	387,187	29,097
5. Baltimore*.....	5	678,413	310,668	293,990	.....	63,518	8,413	1,824	257,499	129,783	15,284
5. Charlotte*.....	4	539,703	349,367	149,141	802	25,280	13,507	1,606	191,476	79,051	8,141
6. Birmingham.....	2	322,411	168,663	98,104	.....	40,727	14,107	810	126,273	58,276	7,951
6. Jacksonville*.....	4	323,769	173,913	119,721	.....	26,091	3,168	876	160,251	57,036	3,817
6. Nashville.....	4	437,844	275,593	125,390	.....	31,102	7,743	1,016	142,380	62,245	7,789
6. New Orleans.....	5	766,128	371,791	332,112	.....	47,624	12,905	1,696	269,734	132,769	9,848
7. Detroit.....	6	3,342,339	1,607,527	1,392,358	6	314,563	18,972	8,913	758,852	445,760	52,680
8. Little Rock.....	5	155,826	71,858	63,210	.....	16,082	4,317	359	59,917	27,484	2,296
8. Louisville.....	6	494,533	273,819	185,612	.....	22,786	10,891	1,425	173,144	83,714	8,424
8. Memphis.....	3	485,534	338,715	104,830	.....	36,633	3,908	1,448	170,879	77,813	7,932
9. Helena.....	2	44,429	22,009	20,052	.....	1,640	657	71	15,577	7,964	258
10. Denver*.....	7	602,895	365,848	205,445	.....	25,564	6,670	1,368	200,402	94,199	6,883
10. Oklahoma City*.....	4	348,896	184,138	116,596	.....	33,587	13,559	1,016	126,557	56,529	2,645
10. Omaha.....	5	335,647	190,288	101,814	.....	34,172	8,551	822	128,076	58,844	4,497
11. El Paso*.....	3	165,470	87,640	65,142	.....	10,158	2,110	420	63,639	27,498	2,871
11. Houston*.....	8	1,148,833	700,555	381,975	.....	48,143	14,628	3,532	435,723	200,834	11,550
11. San Antonio*.....	6	380,632	159,987	176,079	.....	26,697	17,047	822	131,473	63,487	5,922
12. Los Angeles*.....	4	3,456,731	1,681,964	1,539,494	47	193,315	35,778	6,133	823,656	475,906	31,288
12. Portland.....	3	1,341,693	752,483	425,537	.....	148,184	12,742	2,747	280,529	168,300	12,357
12. Salt Lake City*.....	6	478,239	303,343	137,796	.....	31,481	4,743	876	133,378	74,879	6,473
12. Seattle.....	5	1,344,447	823,762	364,321	.....	119,804	33,737	2,823	377,553	195,363	19,151
Other reserve cities ¹	53	5,360,892	2,757,198	2,131,689	12	333,257	125,659	13,077	1,770,555	886,252	93,244
4. Columbus.....	3	524,942	189,283	278,315	.....	45,997	10,267	1,080	179,927	93,269	10,227
4. Toledo.....	3	388,288	123,655	241,086	.....	20,551	2,291	705	104,147	62,823	8,985
5. Washington*.....	11	988,655	529,681	401,098	.....	29,419	25,882	2,575	286,991	165,423	23,159
7. Des Moines*.....	3	239,551	126,642	84,403	.....	21,918	6,168	420	93,453	40,352	3,344
7. Indianapolis.....	4	780,542	384,681	326,686	4	56,129	11,032	2,010	238,902	129,566	15,482
7. Milwaukee*.....	6	761,007	475,971	227,855	.....	27,443	27,935	1,803	258,994	132,884	11,010
8. National Stock Yards.....	1	73,821	30,941	33,933	.....	8,707	2,400	44,018	14,710	9,901	901
9. St. Paul*.....	3	356,405	218,230	94,967	.....	34,457	7,731	1,020	125,721	52,960	3,152
10. Kansas City, Kansas*.....	2	64,810	32,237	23,687	.....	5,897	2,854	135	23,918	9,577	755
10. Pueblo.....	2	36,979	22,328	12,428	.....	2,102	15	106	13,834	5,931	876
10. Topeka.....	4	94,557	42,523	36,799	8	13,085	1,901	241	31,038	17,119	1,748
10. Tulsa*.....	4	409,331	220,607	147,276	.....	29,104	11,267	1,077	147,269	58,220	4,052
10. Wichita*.....	4	229,324	95,946	101,010	.....	18,411	13,372	585	74,050	40,221	3,573
11. Fort Worth*.....	3	412,680	264,473	122,146	.....	20,037	4,944	1,080	148,293	63,197	5,980
Country banks, by districts	6,131	55,111,926	27,329,513	21,404,552	4,426	5,108,758	1,133,847	130,830	12,224,431	5,630,908	1,241,090
1. Boston.....	288	4,074,044	2,307,629	1,264,180	255	413,522	76,552	11,906	902,657	417,643	102,202
2. New York.....	552	10,060,665	5,399,036	3,407,096	3,142	1,042,834	179,753	28,784	1,782,297	930,064	204,593
3. Philadelphia.....	535	4,484,177	2,271,891	1,660,868	85	395,039	143,228	13,066	839,407	418,004	108,287
4. Cleveland.....	581	4,940,603	2,393,378	2,040,509	187	404,903	89,759	11,867	961,089	491,580	124,092
5. Richmond.....	445	3,455,422	1,778,541	1,345,242	29	246,312	76,811	8,487	896,581	391,906	104,788
6. Atlanta.....	374	4,413,148	2,080,321	1,806,281	94	447,367	69,357	9,728	1,245,081	499,543	110,502
7. Chicago.....	946	8,897,989	3,930,790	3,979,123	243	836,380	135,813	15,640	1,819,859	842,181	191,347
8. St. Louis.....	472	2,634,060	1,183,503	1,135,425	31	231,796	77,563	5,742	628,635	291,486	60,220
9. Minneapolis.....	466	2,439,034	1,193,938	968,058	27	191,612	80,948	4,451	514,072	252,030	39,534
10. Kansas City.....	710	2,936,097	1,245,044	1,316,641	137	313,532	54,399	6,344	815,176	346,959	53,334
11. Dallas.....	607	3,565,823	1,741,515	1,375,249	.....	343,995	96,839	8,225	1,174,983	452,353	85,288
12. San Francisco.....	155	3,210,864	1,803,927	1,105,880	196	241,446	52,825	6,590	644,594	297,159	56,903

* 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 accept-ances	Income accrued but not collected	Other assets	Total assets	
5,897,447	33,447	72,085	8,699,921	1,687,503	42,895	128,759	748,283	442,377	380,283	176,507,469	All member banks
785,014	9,738	58,381	5,111,536	521,976	5,022	56,046	732,066	223,743	253,044	72,510,007	Reserve bank cities ¹
26,500	720	6,067	198,628	18,358	.....	377	32,439	9,492	7,247	2,831,823	1. Boston
49,433	2,543	37,432	2,404,197	197,257	14	4,397	534,251	100,256	178,570	31,493,533	2. New York **
75,370	1,149	2,575	300,566	44,234	912	7,845	10,529	9,938	10,173	3,746,404	3. Philadelphia*
42,956	131	1,396	156,533	9,511	.....	11,272	28	10,745	6,227	3,008,892	4. Cleveland
14,221	.....	33	59,372	6,128	196	2,702	.....	2,093	924	720,414	5. Richmond
38,036	128	.....	105,496	16,829	1,171	.....	.....	2,538	2,406	1,205,028	6. Atlanta *
159,098	1,012	4,809	664,876	25,561	60	2,575	4,779	35,963	10,628	10,329,948	7. Chicago *
27,548	13	93	128,496	5,189	641	100	1,438	5,195	2,451	1,464,771	8. St. Louis*
28,682	128	2,488	114,383	2,928	410	6,123	439	2,620	637	1,044,969	9. Minneapolis*
42,497	75	115	145,822	4,318	17	682	49	2,578	669	1,134,181	10. Kansas City*
132,952	755	548	149,625	45,546	324	.....	12,699	3,994	1,981	1,865,546	11. Dallas*
147,721	3,084	2,825	683,542	145,217	1,277	19,973	135,415	38,331	31,131	13,664,498	12. San Francisco
809,199	6,992	10,168	1,768,380	279,812	9,757	32,638	12,890	96,834	35,128	28,357,614	Reserve branch cities ¹
23,459	184	1,683	68,546	17,416	427	4,096	2,855	1,304,764	2. Buffalo*		
29,087	118	229	80,555	13,820	8	185	4,363	2,074	1,199,004	4. Cincinnati	
27,361	.....	915	141,425	33,284	99	1,520	551	11,716	4,715	3,260,536	4. Pittsburgh**
32,083	88	135	80,126	8,288	177	.....	159	3,879	2,303	950,718	5. Baltimore*
23,107	.....	.....	81,177	8,760	7	311	8	1,753	3,723	745,741	5. Charlotte *
29,640	.....	.....	30,406	5,524	.....	.....	1,443	645	456,296	6. Birmingham	
33,836	.....	.....	65,562	4,089	390	.....	795	152	489,446	6. Jacksonville*	
35,861	.....	.....	36,485	6,090	3	.....	14	1,157	613	588,081	6. Nashville
42,645	402	73	83,997	8,486	428	500	1,168	3,535	891	1,050,870	6. New Orleans
47,807	502	2,799	209,304	27,290	931	4,516	108	14,460	3,910	4,152,406	7. Detroit
14,767	50	.....	15,320	3,338	.....	.....	331	126	219,538	8. Little Rock	
28,201	.....	21	52,784	3,275	182	.....	2,254	449	673,837	8. Louisville	
39,013	119	140	45,862	6,846	180	.....	2,780	1,211	411	667,841	8. Memphis
2,517	.....	.....	4,838	252	192	.....	321	37	60,808	9. Helena	
44,943	250	61	54,066	3,526	32	312	.....	2,867	1,592	813,626	10. Denver*
38,513	.....	.....	28,870	3,898	2,341	5,450	1,030	1,269	148	489,589	10. Oklahoma City*
23,473	270	.....	40,992	3,806	.....	.....	1,702	246	469,477	10. Omaha	
17,350	.....	164	15,756	1,952	156	.....	280	100	231,597	11. El Paso*	
123,226	3,197	926	95,990	34,152	3,835	4,479	5,935	5,215	739	1,638,911	11. Houston*
27,438	320	16	34,290	5,996	458	.....	1,527	4,557	524,643	11. San Antonio*	
69,271	12	935	246,244	28,440	.....	8,613	386	19,226	2,396	4,339,448	12. Los Angeles*
16,410	599	606	82,257	25,002	98	82	29	7,223	794	1,655,450	12. Portland
14,070	123	.....	37,833	2,648	14	6,241	77	529	355	621,481	12. Salt Lake City *
25,121	758	1,465	135,695	23,634	408	5	460	5,702	1,297	1,753,506	12. Seattle
353,780	600	878	435,801	73,334	1,040	4,735	293	17,254	8,216	7,236,319	Other reserve cities ¹
33,844	.....	59	42,528	8,808	.....	.....	325	915	714,917	4. Columbus	
15,139	.....	.....	17,200	2,166	.....	.....	2,333	241	497,175	4. Toledo	
46,053	97	416	51,843	20,090	364	1,150	.....	2,351	2,025	1,301,626	5. Washington*
27,526	.....	.....	22,231	717	.....	1,934	64	902	170	336,791	5. Des Moines*
31,693	51	76	62,034	10,227	.....	.....	55	2,600	1,169	1,033,495	7. Indianapolis
22,224	70	268	92,538	8,556	124	309	53	1,847	1,936	1,032,826	7. Milwaukee*
4,271	.....	.....	24,136	.....	.....	115	426	.....	.....	118,380	8. National Stock Yards
13,264	.....	59	56,286	3,851	402	131	6	1,843	734	489,093	9. St. Paul*
8,303	.....	.....	5,283	952	.....	.....	5	37	89,722	10. Kansas City, Kansas*	
2,754	.....	1,273	607	.....	.....	.....	11	47	51,478	10. Pueblo	
7,998	.....	4,173	710	100	.....	.....	514	92	127,011	10. Topeka	
68,207	.....	.....	16,790	5,047	.....	1,043	.....	1,330	371	564,391	10. Tulsa*
21,014	.....	.....	9,242	4,045	50	168	.....	1,087	163	308,887	10. Wichita*
48,490	382	.....	30,244	7,558	.....	.....	1,680	316	570,527	11. Fort Worth*	
3,949,454	16,117	2,658	1,384,204	813,281	27,076	35,340	3,034	104,546	83,895	68,403,529	Country banks, by districts
171,548	173	508	210,583	69,448	2,248	1,842	562	9,708	6,220	5,066,729	1. Boston
347,353	654	456	299,177	151,802	2,363	4,160	292	29,272	16,608	12,047,459	2. New York
238,429	167	.....	74,520	70,607	2,573	1,192	113	5,292	7,825	5,411,186	3. Philadelphia
271,334	10	154	73,919	70,563	1,061	1,987	28	5,506	6,039	5,986,676	4. Cleveland
282,987	1,949	10	114,941	57,897	1,428	1,623	374	3,130	6,972	4,423,427	5. Richmond
468,756	7,304	379	158,597	78,412	3,247	8,640	547	11,475	8,431	5,768,981	6. Atlanta
627,538	401	86	158,306	99,124	2,014	4,581	198	15,258	12,611	10,854,634	7. Chicago
243,821	15	1	33,092	30,474	1,731	921	42	3,509	3,567	3,302,939	8. St. Louis
180,689	155	248	41,416	30,405	2,032	811	98	7,895	2,824	2,997,171	9. Minneapolis
367,009	475	.....	47,399	31,012	1,533	1,468	.....	2,460	4,082	3,791,828	10. Kansas City
559,933	4,576	416	72,417	65,137	4,390	658	345	2,587	3,782	4,817,705	11. Dallas
190,057	238	400	99,837	58,600	2,456	7,457	435	8,454	4,934	3,937,794	12. San Francisco

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 6, 1957, OF CENTRAL RESERVE CITY AND
LIABILITIES [In thousands of dollars]**

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals partnerships and corporations		U. S. Government and Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
									Savings	Other				
All member banks . . .	112,911,328	86,624,142	2,932,485	8,371,471	10,799,012	1,568,135	2,616,083	44,682,007	35,736,617	5,146,775	301,970	2,128,078	45,945	1,322,6
Reserve bank cities ¹	48,447,718	35,952,195	1,303,253	1,822,834	6,459,411	1,484,503	1,425,522	14,882,874	10,595,534	2,135,279	110,443	728,557	19,665	1,293,3
1. Boston	2,233,659	1,694,466	60,979	149,466	273,834	29,122	25,792	211,279	131,194	61,269	5,206	6,010	7,6	
2. New York*	22,901,815	16,980,651	693,428	274,600	2,777,936	1,255,973	919,227	3,873,674	1,482,804	1,267,181	35,942	78,834	7,013	1,001,9
3. Philadelphia*	2,805,387	2,172,804	70,954	108,221	392,242	20,057	41,109	380,338	296,642	64,936	1,022	15,657	1,331	7
4. Cleveland	1,737,917	1,438,290	46,441	73,361	146,585	6,188	27,052	969,273	878,429	65,383	430	24,993	38	
5. Richmond	492,957	306,357	9,841	66,823	105,681	194	3,328	166,145	130,980	20,160	2,565	12,430	10	
6. Atlanta	896,444	610,496	17,143	97,657	167,094	68	3,986	156,119	120,027	30,771	680	4,638	3	
7. Chicago ²	7,014,094	5,141,074	119,926	477,738	1,137,102	35,592	102,662	2,309,063	2,029,474	195,953	4,701	63,385	400	15,1
8. St. Louis*	1,129,254	774,001	24,717	26,628	294,719	1,954	7,235	189,193	164,793	17,091	3,109	4,200		
9. Minneapolis*	790,292	476,163	48,706	36,459	217,527	2,540	8,897	133,505	102,144	29,677	434	1,250		
10. Kansas City*	925,838	556,096	10,865	18,515	332,579	1,901	5,882	109,409	89,704	15,854	1	3,850		
11. Dallas*	1,342,723	825,764	100,580	27,609	372,828	3,118	12,824	295,131	127,361	139,700	28,070			
12. San Francisco	6,178,071	4,976,033	99,673	465,757	241,284	127,796	267,528	6,089,745	5,041,982	227,304	56,353	491,250	4,860	267,9
Reserve branch cities ¹	18,605,479	14,284,872	440,637	1,285,293	2,286,928	56,933	250,816	6,863,264	5,820,764	592,353	26,881	409,159	2,657	11,4
2. Buffalo*	740,286	577,702	54,042	63,666	30,433	3,397	11,046	446,961	425,663	14,206	214	6,718	160	
4. Cincinnati	843,558	674,315	13,599	45,582	103,129	1,099	5,834	220,509	154,402	42,697	505	22,875	30	
4. Pittsburgh*	2,129,105	1,785,083	93,837	51,247	177,289	2,796	18,853	694,427	530,447	131,524	551	31,134	771	
5. Baltimore*	756,461	561,838	19,858	77,991	90,767	1,592	4,415	104,344	92,983	9,287	964	1,110		
5. Charlotte ²	554,264	354,055	18,308	40,182	128,806	32	12,881	94,904	74,829	11,658	2,143	5,244	1,030	
6. Birmingham	338,957	268,450	5,158	22,983	40,512	.....	1,854	77,902	75,641	2,256	5			
6. Jacksonville*	383,209	200,257	4,233	38,083	139,034	87	1,515	62,235	46,534	13,751	1,500	450		
6. Nashville	361,179	211,485	8,139	54,428	84,962	.....	2,165	163,897	141,814	11,688	556	9,788	51	
6. New Orleans	798,814	496,185	9,671	120,730	147,617	10,027	14,584	162,953	138,419	12,043	586	10,905		1,0
7. Detroit	2,394,265	1,959,207	61,146	146,551	179,865	5,139	42,357	1,333,150	1,167,296	149,953	4,575	11,326		
8. Little Rock	171,410	106,894	2,153	23,804	37,287	.....	1,272	31,873	29,083	2,534	256			
8. Louisville	531,466	364,790	10,829	18,506	130,223	49	7,067	79,571	62,549	15,375	1,555	92		
8. Memphis	461,127	293,734	4,356	46,501	112,767	2,345	1,424	136,728	130,223	5,560	895			
9. Helena	45,721	19,411	2,129	11,263	12,675	.....	243	9,537	8,002	1,091	50	394		
10. Denver*	563,394	427,801	11,958	22,731	92,821	108	7,975	174,774	161,083	5,219	2,630	5,842		
10. Oklahoma City*	359,822	212,441	4,098	35,112	104,767	.....	3,404	61,121	36,061	20,179	106	4,625	150	
10. Omaha	386,622	251,584	10,047	24,385	98,450	22	2,134	33,975	31,708	2,264	3			
11. El Paso*	163,972	124,958	3,079	7,876	24,403	1,922	1,734	48,069	31,290	8,339	2,260	6,180		
11. Houston*	1,247,238	908,620	15,408	63,367	236,508	7,785	15,550	239,219	140,039	28,569	37	70,574		
11. San Antonio*	341,039	253,194	3,084	14,058	62,439	5,332	2,942	146,621	80,717	9,175	1,317	50,412		5,1
12. Los Angeles*	2,614,684	2,332,819	43,185	56,322	128,529	8,228	45,601	1,296,096	1,120,730	48,675	965	125,726		
12. Portland	888,315	714,123	10,152	114,295	21,672	1,778	26,295	599,966	545,343	26,587	227	27,759	50	
12. Salt Lake City	384,628	292,983	12,764	40,171	34,723	2	3,985	189,067	163,552	4,852	3,260	17,403		
12. Seattle	1,145,943	892,943	19,404	145,459	67,248	5,203	15,686	455,365	432,356	14,871	1,721	602	415	5,
Other reserve cities ¹	5,290,403	3,751,582	92,095	523,187	809,763	9,113	104,663	1,311,646	1,077,179	171,689	23,018	28,298	737	10,4
4. Columbus	548,249	344,654	7,909	133,281	44,835	42	17,528	110,665	84,042	15,125	2,265	9,215	18	
4. Toledo	328,403	273,244	7,451	14,300	22,404	.....	11,004	134,603	117,083	11,874	255	5,391		
5. Washington*	926,992	810,051	24,009	78	64,799	6,477	21,578	264,680	197,905	45,856	10,194			
7. Des Moines*	270,265	135,938	4,306	70,875	56,614	.....	2,532	42,535	35,508	5,280	1,747			
7. Indianapolis	743,655	507,157	10,109	125,374	81,086	728	19,201	196,335	176,753	17,742	1,825	2,445	2	374
7. Milwaukee*	739,093	538,552	12,368	30,311	139,836	1,002	17,024	214,986	195,939	16,226				
8. National Stock Yards	101,216	19,305	228	815	80,774	.....	94	5,683	1,182	1	4,500			
9. St. Paul*	348,576	228,017	6,386	30,190	80,902	662	2,419	83,764	75,023	8,091	650			
10. Kansas City, Kansas*	61,232	25,797	629	9,677	24,586	.....	543	20,025	17,747	2,278	15	873		
10. Pueblo	33,585	24,714	827	2,385	5,155	.....	504	12,385	9,947	1,550	861	71		
10. Topeka	96,352	58,305	2,031	22,498	12,840	.....	678	17,534	15,988	614	230		330	
10. Tulsa*	438,699	339,155	6,592	20,780	67,636	202	4,334	60,790	47,684	12,546	1,371	89,708	112	
10. Wichita*	251,033	167,779	5,704	38,063	36,980	.....	2,507	32,763	29,969	1,094	1,700			
11. Fort Worth*	403,053	278,914	3,546	24,560	91,316	.....	4,717	114,898	72,409	33,413	830	8,246		
Country banks, by districts	40,567,728	32,635,493	1,096,500	4,740,157	1,242,910	17,586	835,082	21,624,223	18,243,140	2,247,454	141,628	962,064	22,886	7
1. Boston	3,286,712	2,712,344	92,435	215,833	126,738	1,761	137,601	1,197,640	1,111,596	65,941	9,315	10,585	178	
2. New York	6,362,404	4,821,730	232,347	992,530	123,140	2,558	190,099	4,564,473	4,162,166	263,405	7,707	129,178	1,991	
3. Philadelphia	2,719,548	2,349,247	92,941	184,940	18,039	18	74,363	2,122,992	1,878,996	195,383	7,514	41,080	19	
4. Cleveland	3,190,928	2,701,097	93,696	314,343	23,679	22	58,091	2,224,540	1,830,483	302,866	1,371	89,708	112	
5. Richmond	2,676,787	2,168,714	84,402	254,284	106,431	53	62,903	1,316,337	1,119,705	91,720	34,751	68,316	1,845	
6. Atlanta	3,929,181	3,001,407	87,787	509,016	278,294	3,918	48,759	1,352,796	1,096,511	111,233	25,362	106,279	11,421	2
7. Chicago	5,990,877	4,835,343	139,765	793,028	137,527	79	83,135	4,017,231	3,583,331	439,874	10,203	183,573	250	
8. St. Louis	2,107,373	1,772,361	49,632	208,671	53,421	.....	23,288	910,695	674,296	172,715	4,699	58,685	300	
9. Minneapolis	1,681,491	1,316,619	42,325	231,914	68,200	392	22,041	1,062,108	724,103	308,671	2,531	26,487	316	
10. Kansas City	2,739,289	2,089,083	7											

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	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
157,593,335	1,374,425	777,525	2,703,786	162,449,071	4,222,296	6,875,443	2,626,980	333,679	14,058,398	98,315,680	88,911,775	All member banks
63,330,592	773,064	760,833	1,595,145	66,459,634	1,819,912	3,121,189	995,750	113,522	6,050,373	42,551,628	34,089,015	Reserve bank cities ¹
2,444,938	14,400	33,820	47,530	2,540,688	72,175	157,220	48,252	13,488	291,135	2,008,991	1,671,096	1. Boston
26,775,489	329,949	557,336	887,378	28,550,152	845,550	1,554,692	519,376	23,763	2,943,381	20,448,185	15,770,281	2. New York*
3,185,725	138,140	11,265	57,276	3,392,406	90,991	206,167	53,127	3,713	352,998	2,429,451	2,021,568	3. Philadelphia*
2,707,190	36,500	28	45,035	2,788,753	62,900	137,100	19,924	215	220,139	1,538,428	1,382,170	4. Cleveland
658,369	.....	.....	10,468	668,837	17,688	23,150	8,555	184	51,577	418,631	317,136	5. Richmond
1,052,563	37,000	19,713	1,109,276	27,190	46,920	14,521	7,121	95,752	752,912	606,643	6. Atlanta*	
9,323,157	111,150	5,013	116,742	9,556,062	279,606	354,544	89,189	50,547	773,886	6,190,120	5,056,598	7. Chicago*
1,318,447	3,825	1,451	18,155	1,341,878	46,588	43,913	32,117	275	122,893	973,210	679,368	8. St. Louis*
923,797	27,500	439	18,437	970,173	27,250	33,250	10,622	3,674	74,796	647,227	407,136	9. Minneapolis*
1,035,247	1,000	49	8,365	1,044,661	22,950	47,350	15,071	4,149	89,520	737,519	434,671	10. Kansas City*
1,637,854	24,000	13,620	16,909	1,692,383	70,530	87,020	15,029	584	173,163	1,060,146	716,572	11. Dallas*
12,267,816	49,600	137,812	349,137	12,804,365	256,494	427,863	169,967	5,809	860,133	5,346,808	5,025,776	12. San Francisco
25,468,743	298,250	13,340	400,687	26,181,020	646,566	1,127,937	376,816	25,275	2,176,594	16,027,900	14,052,601	Reserve branch cities ¹
1,187,247	.....	21,187	1,208,434	33,880	51,750	10,355	345	96,330	648,281	583,868	2. Buffalo*	
1,064,067	16,700	185	19,063	1,100,015	32,775	52,475	13,713	26	98,989	733,916	645,176	4. Cincinnati
2,823,532	16,500	551	49,206	2,889,789	91,693	246,923	30,511	1,620	370,747	1,960,319	1,713,758	4. Pittsburgh*
860,805	14,500	159	8,326	883,790	14,450	41,250	8,007	3,221	66,928	644,252	564,118	5. Baltimore*
649,168	19,000	8	17,511	685,687	10,210	43,300	5,427	1,117	60,054	449,980	325,941	5. Charlotte*
416,859	.....	6,203	423,062	12,500	14,500	4,715	1,519	33,234	278,911	262,881	6. Birmingham	
445,444	.....	5,706	451,150	12,850	17,350	2,788	5,308	38,296	283,811	174,293	6. Jacksonville*	
525,076	13,500	14	12,726	551,316	14,250	16,500	6,002	13	36,765	288,833	231,593	6. Nashville
961,767	13,000	1,546	8,165	984,478	13,450	40,100	12,842	.....	66,392	672,172	547,502	6. New Orleans
3,727,415	92,400	108	56,472	3,876,395	69,403	153,537	48,120	4,951	276,011	2,137,154	1,938,811	7. Detroit
203,283	.....	2,171	205,454	5,150	6,800	1,951	183	14,084	141,323	116,650	8. Little Rock	
611,037	2,000	9,467	622,504	17,250	27,750	6,113	220	51,333	450,481	337,579	8. Louisville	
597,855	.....	2,780	8,935	609,570	15,000	33,250	10,021	.....	58,271	376,252	295,797	8. Memphis
55,258	2,000	.....	872	58,130	1,250	1,103	325	.....	2,678	38,366	26,079	9. Helena
738,168	6,800	10,230	755,198	18,550	26,850	10,515	2,513	58,428	464,385	404,441	10. Denver*	
420,943	15,850	1,030	3,665	441,488	16,750	17,000	13,864	487	48,101	292,439	222,087	10. Oklahoma City*
420,597	7,500	.....	3,988	432,085	11,700	15,700	7,861	2,131	37,392	322,157	237,111	10. Omaha
212,041	.....	2,009	214,050	6,500	7,500	3,546	1	17,547	130,866	118,812	11. El Paso*	
1,486,457	5,956	14,578	1,506,991	57,375	60,375	14,138	32	131,920	1,028,022	891,547	11. Houston*	
487,660	.....	5,601	493,261	10,900	16,600	3,705	177	31,382	279,311	235,904	11. San Antonio*	
3,910,780	78,500	437	61,581	4,051,298	91,987	112,432	83,274	457	288,150	2,299,169	2,188,498	12. Los Angeles*
1,488,281	29	36,936	1,525,246	41,000	50,550	38,654	.....	130,204	789,648	772,456	12. Portland	
573,695	77	9,283	583,055	11,693	16,242	9,868	623	38,426	332,725	299,306	12. Salt Lake City*	
1,601,308	.....	460	26,806	1,628,574	36,000	58,100	30,301	331	124,932	985,127	918,393	12. Seattle
6,602,049	35,860	293	71,037	6,709,239	160,778	267,839	84,688	13,775	527,080	4,500,885	3,943,631	Other reserve cities ¹
658,914	4,000	.....	7,440	670,354	13,000	23,000	8,063	500	44,563	471,877	452,935	4. Columbus
463,006	.....	5,803	468,809	11,500	12,000	3,724	1,142	28,366	296,064	281,348	4. Toledo	
1,191,672	.....	10,933	1,202,605	27,400	51,200	15,740	4,681	99,021	829,096	779,864	5. Washington*	
312,800	64	2,289	315,153	7,000	7,000	7,202	436	21,638	220,508	187,114	7. Des Moines*	
939,990	.....	55	9,311	949,356	22,978	44,000	15,869	1,492	84,139	649,928	589,598	7. Indianapolis
954,079	1,000	53	9,583	964,715	20,600	39,519	7,946	46	68,111	624,394	493,349	7. Milwaukee*
106,899	.....	115	847	107,861	1,000	7,000	2,519	.....	10,519	72,809	4,392	8. National Stock Yards
432,340	7,500	6	8,323	448,169	13,000	21,000	6,370	554	40,924	279,026	204,340	9. St. Paul*
81,257	2,360	.....	682	84,299	1,750	2,750	806	117	5,423	47,646	30,734	10. Kansas City, Kansas*
45,970	.....	529	46,499	1,800	1,720	966	493	4,979	26,558	26,330	10. Pueblo	
113,886	2,000	1,572	117,458	3,400	4,600	1,440	113	9,553	84,181	77,308	10. Topeka	
499,489	15,000	4,942	519,431	12,550	23,350	7,487	1,573	44,960	353,702	347,479	10. Tulsa*	
283,796	.....	2,957	286,753	6,800	12,700	2,261	373	22,134	220,777	199,107	10. Wichita*	
517,951	4,000	.....	5,826	527,777	18,000	18,000	4,495	2,255	42,750	324,319	277,947	11. Fort Worth*
62,191,951	267,251	3,059	636,917	63,099,178	1,595,040	2,358,478	1,169,726	181,107	5,304,351	35,235,267	36,826,528	Country banks, by districts
4,484,352	76,234	562	65,245	4,626,393	133,244	207,534	87,793	11,765	440,336	2,904,581	2,855,195	1. Boston
10,926,877	63,155	292	156,263	11,146,587	298,790	408,346	173,848	19,888	900,872	5,715,874	5,705,182	2. New York
4,842,540	15,400	113	35,642	4,893,695	137,071	267,963	102,012	10,445	517,491	2,406,595	2,534,030	3. Philadelphia
5,415,468	18,376	28	56,840	5,490,712	149,699	233,020	104,246	8,999	495,964	2,845,675	2,999,612	4. Cleveland
3,993,124	23,660	374	34,302	4,051,460	98,821	180,225	78,549	14,372	371,967	2,278,855	2,370,960	5. Richmond
5,281,977	22,800	572	48,117	5,353,466	135,908	186,389	76,651	16,567	415,515	3,301,857	3,400,585	6. Atlanta
19,008,442	4,910	198	102,048	10,113,264	211,790	302,239	183,806	38,535	730,370	5,205,778	5,555,200	7. Chicago
3,018,068	6,825	42	18,676	3,043,611	70,469	103,044	70,398	13,417	259,328	1,830,460	1,971,228	8. St. Louis
2,743,599	12,185	98	28,113	2,783,995	60,057	86,625	55,173	11,321	213,176	1,459,386	1,529,158	9. Minneapolis
3,452,585	16,400	.....	15,693	3,484,678	78,005	122,058	94,050	13,037	307,150	2,315,944	2,501,252	10. Kansas City
4,413,943	6,850	345	17,766	4,438,904	123,871	144,287	90,456	20,187	378,801	3,037,943	3,356,859	11. Dallas
3,611,310	456	435	58,212	3,670,413	97,315	114,748	52,744	2,574	267,381	1,932,311	2,047,267	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.

⁴ Cash items reported in process of collection were in excess of demand deposits other than interbank and United States Government.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State or Territory	Number of banks	Loans and investments							Reserves, cash		
		Total	Loans (includ- ing over- drafts)	U. S. Govern- ment direct ob- ligations	Obliga- tions guaran- teed 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	6,445	137,807,845	78,448,181	45,821,062	7,751	10,767,558	2,345,329	417,964	35,269,524	18,501,464	2,065,160
New England:											
Maine.....	36	364,588	218,341	113,778	9	20,884	10,577	999	79,093	38,609	9,630
New Hampshire.....	51	208,451	125,710	61,099	33	17,518	3,500	591	54,394	23,970	6,893
Vermont.....	34	154,630	90,166	46,803	13	14,048	3,203	397	31,596	15,484	3,253
Massachusetts.....	134	3,684,834	2,377,325	970,087	774	264,550	60,435	11,663	980,770	548,041	60,929
Rhode Island.....	6	693,967	426,926	196,733	.....	61,172	6,602	2,534	107,151	59,291	12,977
Connecticut.....	50	1,473,612	787,168	474,547	12	191,158	16,497	4,250	346,913	139,745	37,976
Middle Atlantic:											
New York.....	415	30,606,541	20,114,366	8,082,409	1,143	1,932,707	345,225	130,691	8,052,787	4,826,689	286,038
New Jersey.....	229	4,677,454	2,319,506	1,623,315	2,294	601,986	114,989	15,364	877,092	441,800	102,302
Pennsylvania.....	596	9,856,500	5,696,996	3,033,520	178	863,579	223,247	38,980	2,262,318	1,259,103	176,078
East North Central:											
Ohio.....	394	7,597,512	3,987,628	2,921,182	334	578,171	92,463	17,734	1,738,050	937,876	150,372
Indiana.....	236	2,664,238	1,218,945	1,219,811	32	182,523	37,592	5,335	661,130	325,158	63,409
Illinois.....	523	11,548,528	5,806,471	4,481,601	83	974,683	260,720	24,970	2,986,287	1,673,475	126,590
Michigan.....	228	6,024,314	2,949,700	2,425,795	79	590,329	44,607	13,804	1,214,989	661,531	114,781
Wisconsin.....	165	2,042,807	1,041,314	818,594	72	123,190	53,417	4,220	517,244	247,779	35,014
West North Central:											
Minnesota.....	208	2,128,011	1,233,979	652,862	7	176,897	59,561	4,705	613,375	284,657	26,506
Iowa.....	167	1,216,456	595,327	467,419	5	133,871	17,334	2,500	331,151	147,258	21,472
Missouri.....	174	3,065,024	1,672,095	1,098,372	503	213,618	70,585	9,851	957,820	457,763	37,606
North Dakota.....	40	255,348	118,839	109,950	5	14,499	11,610	445	53,286	27,765	3,398
South Dakota.....	60	330,725	170,579	129,056	7	21,630	8,799	654	71,596	35,907	4,266
Nebraska.....	140	836,554	397,712	335,264	.....	83,288	18,395	1,895	257,428	121,015	12,157
Kansas.....	214	1,030,177	412,841	440,543	128	142,520	31,833	2,312	300,336	146,251	16,642
South Atlantic:											
Delaware.....	9	324,631	210,720	109,451	.....	2,252	717	1,491	74,060	30,742	4,964
Maryland.....	68	1,142,220	533,191	488,849	.....	93,940	23,443	2,797	355,793	177,522	27,680
District of Columbia.....	13	1,021,761	547,109	416,515	.....	29,469	26,027	2,641	294,850	169,024	24,584
Virginia.....	203	1,953,692	1,080,583	684,380	40	138,898	45,034	4,757	508,909	238,440	49,705
West Virginia.....	113	772,828	333,663	378,869	.....	46,707	11,465	2,124	205,683	87,601	22,722
North Carolina.....	53	975,654	606,348	286,830	802	58,851	19,997	2,826	321,156	128,316	23,083
South Carolina.....	32	444,314	221,838	175,419	.....	35,584	10,443	1,030	137,896	59,731	15,972
Georgia.....	64	1,304,208	822,936	361,652	50	95,427	20,891	3,252	409,077	195,619	22,378
Florida.....	110	2,189,183	1,008,647	956,226	41	191,457	28,101	4,711	709,338	260,236	42,551
East South Central:											
Kentucky.....	109	1,920,837	524,073	412,631	11	55,652	25,621	2,849	302,721	142,606	22,411
Tennessee.....	82	1,590,793	916,100	524,216	3	125,007	21,591	3,876	503,120	217,721	35,666
Alabama.....	94	1,097,801	564,152	368,783	.....	133,510	28,714	2,642	324,485	144,028	29,585
Mississippi.....	34	345,461	174,872	110,843	.....	54,167	4,546	1,033	110,308	46,485	8,438
West South Central:											
Arkansas.....	74	546,838	246,791	211,264	.....	74,842	12,634	1,307	166,541	73,176	11,639
Louisiana.....	52	1,531,788	719,596	638,830	.....	141,808	28,138	3,416	479,651	220,070	28,291
Oklahoma.....	222	1,439,859	693,036	555,293	17	153,987	33,916	3,610	496,452	191,893	20,969
Texas.....	578	6,438,561	3,634,046	2,216,526	.....	433,986	130,417	17,586	2,297,499	953,880	107,202
Mountain:											
Montana.....	85	504,128	251,091	197,625	.....	36,061	18,535	816	126,694	59,710	7,725
Idaho.....	17	414,423	228,289	163,253	180	18,791	3,127	783	78,363	41,272	6,296
Wyoming.....	40	238,307	113,156	105,591	.....	14,593	4,487	480	64,190	26,127	4,563
Colorado.....	94	1,086,284	585,223	431,150	.....	53,541	13,949	2,421	331,788	151,292	17,349
New Mexico.....	34	344,406	160,696	163,773	.....	16,012	3,413	512	100,809	42,465	7,113
Arizona.....	4	627,380	410,061	159,812	9	46,596	9,522	1,380	128,463	62,024	12,509
Utah.....	21	569,926	354,950	172,443	.....	36,330	5,129	1,074	154,913	82,598	8,192
Nevada.....	5	249,605	129,767	99,483	.....	12,605	7,345	405	42,605	25,606	4,815
Pacific:											
Washington.....	36	1,876,990	1,121,326	539,656	.....	173,293	38,668	4,047	484,693	243,825	27,715
Oregon.....	19	1,393,354	772,562	450,314	.....	154,823	12,788	2,865	292,746	174,135	13,566
California.....	78	15,887,876	9,715,213	4,730,565	887	1,134,419	259,478	47,314	3,269,157	1,834,895	148,648
Alaska ¹	1	5,462	2,774	2,528	.....	147	.....	13	1,196	505	169
Virgin Islands ¹	1	9,004	3,438	5,552	.....	2	12	12	1,562	753	371
<i>Mutual Savings Banks²</i>	3	25,434	11,438	11,622	.....	1,590	708	76	2,582	1,484	189

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	14	366,561	188,109	137,408	12	35,614	4,476	942	72,827	33,653	10,782
New Jersey—Dist. No. 2.....	150	3,793,638	1,888,791	1,282,079	2,259	515,312	91,789	13,408	698,800	354,229	78,344
Kentucky—Dist. No. 4.....	56	319,724	162,673	128,826	.....	19,404	7,926	895	77,119	34,396	8,379
Pennsylvania—Dist. No. 4.....	454	3,791,940	2,128,548	1,199,724	128	376,233	72,038	15,269	801,320	501,138	60,704
West Virginia—Dist. No. 4.....	12	108,169	48,307	49,389	.....	8,526	1,549	398	23,476	9,106	3,101
Louisiana—Dist. No. 6.....	35	1,219,552	561,439	530,632	.....	104,589	20,307	2,585	388,891	184,297	21,478
Mississippi—Dist. No. 6.....	21	289,555	152,609	86,478	.....	46,337	3,254	877	94,311	39,879	6,827
Tennessee—Dist. No. 6.....	70	1,045,299	544,895	401,566	3	79,409	17,116	2,310	317,403	133,247	25,777
Indiana—Dist. No. 7.....	175	2,344,895	1,061,030	1,075,257	22	170,764	33,259	4,623	579,024	286,923	55,213
Illinois—Dist. No. 7.....	374	10,819,900	5,536,847	4,133,465	83	894,609	231,285	23,611	2,794,977	1,590,520	111,509
Michigan—Dist. No. 7.....	188	5,842,399	2,871,462	2,344,830	71	570,764	41,826	13,446	1,183,458	645,823	110,696
Wisconsin—Dist. No. 7.....	123	1,853,112	957,458	731,607	72	111,571	48,563	3,841	476,498	229,146	31,299
Missouri—Dist. No. 10.....	44	1,024,857	516,661	392,486	19	87,086	25,707	2,898	392,458	163,899	10,702
New Mexico—Dist. No. 10.....	10	226,688	111,349	105,007	.....	8,334	1,687	311	59,845	25,904	3,405
Oklahoma—Dist. No. 10.....	209	1,412,842	678,853	546,326	17	150,534	33,562	3,550	484,970	188,724	20,118
Arizona—Dist. No. 12.....	3	549,860	369,985	131,613	9	38,172	8,851	1,230	113,669	54,771	11,231

¹ One bank in Alaska and one in the Virgin Islands are included in National, "Country", and San Francisco and New York District figures, respectively, elsewhere in this report.

² These banks, two in Wisconsin and one in Indiana, are included in the figures for those States.

OF BANKS ON JUNE 6, 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 col- lection	Bank premises, furniture, and fixtures	Other real estate owned	Assets in- directly rep- re- senting real estate	Cus- tomers' liability on accept- ances	Income accrued but not collected	Other assets	Total assets	
5,897,447	33,447	72,085	8,699,921	1,687,503	42,895	128,759	748,283	442,377	380,283	176,507,469	Total
16,191	62	14,601	6,417	179	325	.....	780	591	451,973	New England:
9,173	18	6	14,334	2,964	586	56	7	277	266,735	Maine	
9,580	15	19	3,245	2,233	185	434	211	146	189,435	New Hampshire	
85,998	769	6,102	278,931	49,066	702	1,074	32,577	13,336	10,449	Vermont	
14,034	350	20,499	10,580	39	424	2,699	760	815,620	Massachusetts		
78,070	91	49	90,982	24,996	568	330	58	3,043	2,506	Rhode Island	
256,758	3,065	39,472	2,640,765	303,786	1,872	8,412	534,357	120,073	192,480	Connecticut	
197,200	378	83	135,329	70,133	896	572	128	14,747	5,993	Middle Atlantic:	
318,329	1,154	3,494	504,160	144,242	3,279	9,630	11,221	24,819	21,831	New York	
299,143	259	1,834	348,566	83,116	531	12,908	213	21,896	13,918	New Jersey	
174,914	112	76	97,461	31,605	352	316	100	5,787	3,882	Pennsylvania	
440,182	1,066	4,809	740,165	55,614	1,553	4,561	4,894	41,242	15,532	East North Central:	
185,282	706	2,887	249,802	68,402	1,351	5,489	132	19,786	7,478	Ohio	
125,308	76	268	108,799	20,088	580	1,047	186	4,052	4,594	Indiana	
113,609	253	2,659	185,691	20,237	1,374	6,385	526	7,897	2,756	Illinois	
111,266	82	51,073	9,520	254	2,755	71	1,834	810	1,562,851	Michigan	
173,135	88	209	289,019	22,280	1,391	1,491	1,487	10,051	4,447	Wisconsin	
17,822	53	4,248	3,606	397	250	.....	6	1,164	396	West North Central:
25,976	.....	5,447	3,215	556	238	.....	6	1,300	291	Minnesota
69,340	270	.....	54,646	8,348	231	1,000	.....	2,418	560	Iowa
112,399	103	.....	23,941	11,509	280	1,178	.....	1,639	844	Missouri
27,649	100	.....	10,605	4,353	287	1,036	.....	965	355	North Dakota
67,176	88	135	83,192	16,068	266	334	159	4,038	4,741	South Dakota	
47,410	97	416	53,319	21,055	392	1,150	.....	2,351	2,074	Kansas
112,470	1,619	43	106,632	31,676	836	3,341	368	3,280	2,820	West South Central:	
72,157	10	.....	23,193	9,335	142	892	6	707	1,144	Delaware
68,781	145	.....	100,831	16,973	202	311	8	2,409	4,316	Maryland
39,804	175	.....	22,214	6,823	335	.....	.....	690	1,321,029	District of Columbia
73,990	153	1	116,936	26,208	1,628	69	69	3,269	3,073	Virginia	
255,796	6,983	253	143,519	40,644	1,666	5,586	223	7,311	3,638	West Virginia	
78,834	21	58,849	10,151	196	182	42	2,651	1,021	1,337,801	North Carolina	
142,960	119	140	106,514	24,627	338	34	2,794	3,435	2,126,872	South Carolina	
101,777	291	125	48,679	14,975	886	1,795	255	3,141	1,652	Georgia	
39,901	.....	.....	15,484	6,278	282	525	.....	444	2,957,589	Florida
57,911	65	.....	23,750	8,427	359	30	.....	982	494	East South Central:
118,904	407	73	111,906	19,414	871	1,200	1,168	5,622	1,815	Kentucky	
233,223	397	.....	49,970	16,077	2,737	6,545	1,030	2,779	1,408	Tennessee
847,238	9,205	1,847	378,127	152,334	8,759	5,137	18,579	13,794	10,936	Alabama	
39,887	24	81	19,267	6,982	352	192	.....	1,809	325	Mississippi
15,580	50	.....	15,165	6,989	109	19	.....	248	437	Arkansas
26,280	.....	.....	7,220	2,371	270	.....	.....	464	776	Louisiana
101,124	250	61	61,712	9,819	320	647	.....	3,233	2,768	Oklahoma
43,287	.....	.....	7,944	6,037	271	.....	.....	364	1,434,859	Texas
22,556	415	.....	30,959	14,490	392	4,765	194	3,274	2,866	Mountain:
24,298	123	.....	39,702	3,620	84	6,361	77	529	1,452,173	Montana
6,755	.....	.....	5,429	4,910	11	.....	.....	785	2,780,671	Idaho
54,669	758	1,584	156,142	34,407	818	480	460	6,469	1,946	Wyoming	
21,149	637	606	82,653	25,770	98	29	29	7,263	833	Colorado	
320,484	3,246	3,849	958,035	194,631	2,826	30,637	136,042	61,287	35,578	New Mexico	
317	.....	3	205	96	6	27	.....	3	23	Arizona
371	.....	.....	64	6	.....	.....	.....	31	31	Utah
896	.....	.....	13	106	.....	.....	.....	23	23	Nevada
									28,145	Pacific:	
										Washington	
										Oregon	
										California	
										Alaska ¹	
										Virgin Islands ¹	

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

14,998	13	13,381	8,450	11	.....	58	876	1,262	450,045	Connecticut—Dist. No. 2
148,118	316	83	117,710	54,233	494	572	128	12,672	4,260	New Jersey—Dist. No. 2
29,970	.....	4,374	4,415	153	.....	194	229	392,743	401,834	Kentucky—Dist. No. 4
81,261	919	157,298	49,654	483	1,629	579	12,629	5,921	4,664,155	Pennsylvania—Dist. No. 4
9,347	1,922	767	1	242	.....	269	143	1,33,067	1,33,067	West Virginia—Dist. No. 4
86,170	407	73	96,466	15,145	624	1,200	1,168	4,547	1,476	Louisiana—Dist. No. 6
32,712	.....	14,893	5,460	277	525	.....	436	2,179	1,383,245	Mississippi—Dist. No. 6
98,329	.....	60,050	16,998	158	34	14	2,219	1,120	2,960,649	Tennessee—Dist. No. 6
147,251	112	76	89,449	27,272	288	316	100	5,467	3,287	Indiana—Dist. No. 7
374,637	1,066	4,809	712,436	49,589	1,013	4,308	4,779	40,400	14,719	Illinois—Dist. No. 7
174,587	706	2,885	248,761	66,830	1,311	5,489	132	19,777	7,171	Michigan—Dist. No. 7
108,145	70	268	107,570	18,264	263	1,047	175	3,552	4,437	Wisconsin—Dist. No. 7
67,317	75	115	150,350	6,126	30	753	49	2,950	907	Missouri—Dist. No. 10
24,151	.....	.....	6,385	4,020	207	.....	.....	340	216	New Mexico—Dist. No. 10
226,100	372	.....	49,656	15,728	2,735	6,545	1,030	2,779	1,376	Oklahoma—Dist. No. 10
19,398	192	28,077	13,118	301	4,765	194	2,884	1,265	686,056	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 subdi- visions	Banks in United States	Banks in foreign countries	Certified and offi- cers' checks, etc.	Total	Individuals partner- ships and corpora- tions		U. S. Govern- ment and Postal savings	States and political subdi- visions	Banks in U. S.	Banks in for- eign countries
									Savings	Other				
Total.....	112,911,328	86,624,142	2,932,485	8,371,471	10,799,012	1,568,135	2,616,083	44,682,007	35,736,617	5,146,775	301,970	2,128,078	45,945	1,322,6
New England:														
Maine.....	241,485	198,336	5,997	20,794	9,409	10	6,939	160,175	152,144	6,608	904	519	.....	.....
New Hampshire.....	183,165	144,988	7,606	12,490	9,252	.....	8,829	49,880	46,172	2,865	730	113	.....	.....
Vermont.....	79,468	67,881	2,225	4,246	1,797	.....	3,319	88,179	84,325	3,251	39	564	.....	.....
Massachusetts.....	3,551,388	2,788,128	96,004	220,083	334,504	29,139	83,530	609,766	487,055	90,991	9,302	8,640	6,178	7,6
Rhode Island.....	416,344	339,631	7,987	41,618	9,645	1,721	15,742	291,861	273,739	15,859	1,728	510	.....	.....
Connecticut.....	1,325,488	1,096,144	41,106	86,212	45,448	15	56,565	341,276	324,479	14,462	1,893	432	10	.....
Middle Atlantic:														
New York.....	27,341,188	20,227,573	873,083	1,098,169	2,854,520	1,261,343	1,026,500	6,967,705	4,250,582	1,467,639	41,261	197,183	9,140	1,001,9
New Jersey.....	2,997,435	2,415,704	122,075	295,658	70,154	585	93,259	2,155,258	2,033,720	92,441	5,657	23,398	17	.....
Pennsylvania.....	7,438,862	6,168,165	235,412	304,567	581,779	22,871	126,068	3,332,615	2,825,364	406,671	6,043	91,670	2,117	7
East North Central:														
Ohio.....	5,614,867	4,521,794	143,028	506,449	332,713	7,351	103,532	2,955,152	2,447,528	368,509	4,469	134,548	98	.....
Indiana.....	2,176,666	1,624,257	46,480	353,680	112,104	728	39,417	914,482	780,581	127,232	6,037	532	100	.....
Illinois.....	9,667,455	7,268,435	176,971	798,495	1,250,949	35,592	137,013	3,669,236	3,168,123	311,604	9,886	164,073	400	15,1
Michigan.....	3,784,775	3,088,172	94,779	332,269	196,774	5,218	67,563	2,862,289	2,418,628	314,199	5,575	123,703	184	.....
Wisconsin.....	1,527,828	1,198,728	38,638	107,387	153,827	1,002	28,246	862,608	762,036	90,745	3,948	5,499	380	.....
West North Central:														
Minnesota.....	1,766,095	1,182,622	71,772	155,130	331,842	3,567	21,162	724,001	500,664	205,965	1,528	15,783	61	.....
Iowa.....	1,057,790	723,646	20,448	182,559	120,336	.....	10,801	372,808	292,390	78,223	1,882	313	.....	.....
Missouri.....	2,968,197	2,111,038	53,752	113,623	662,250	3,855	23,679	731,466	596,245	101,169	3,924	30,023	105	.....
North Dakota.....	193,724	159,583	4,527	18,218	9,621	27	1,748	93,453	42,975	47,516	383	2,579	.....	.....
South Dakota.....	255,439	196,252	4,280	43,913	7,950	.....	3,044	117,931	63,933	46,589	1,034	6,375	.....	.....
Kansas.....	879,741	637,345	22,155	82,286	130,210	22	7,723	114,669	90,074	24,304	138	153	.....	.....
South Atlantic:														
Delaware.....	297,584	264,536	17,434	2,547	4,752	.....	8,315	57,454	39,902	17,268	210	74	.....	.....
Maryland.....	1,051,527	795,077	26,653	128,643	92,388	1,592	7,174	331,087	298,010	18,439	6,590	8,048	.....	.....
District of Columbia.....	949,093	831,082	24,563	78	64,988	6,477	21,905	281,712	210,044	46,199	14,744	59,373	1,518	10,7
Virginia.....	1,459,079	1,095,496	42,026	140,258	153,397	222	27,680	815,063	673,444	62,160	18,568	1,873	37	.....
West Virginia.....	638,216	500,286	22,740	64,466	37,972	.....	12,752	248,919	232,094	14,254	661	1,873	37	.....
North Carolina.....	939,204	682,767	27,425	67,584	135,154	57	26,217	212,693	160,457	32,999	4,984	13,223	1,030	.....
South Carolina.....	448,106	359,921	14,572	46,837	14,727	.....	12,049	93,205	75,884	6,722	5,129	5,170	300	.....
Georgia.....	1,249,200	899,769	29,013	129,617	181,837	202	8,762	290,768	237,733	41,626	5,265	6,672	13	.....
Florida.....	2,077,910	1,590,141	30,158	175,947	253,355	3,553	24,758	641,172	489,124	41,077	11,627	87,288	10,056	2,0
East South Central:														
Kentucky.....	980,732	759,475	20,849	52,363	137,324	49	10,672	225,290	169,739	37,549	3,502	14,400	100	.....
Tennessee.....	1,373,913	906,211	23,745	163,274	257,404	2,345	11,934	550,205	471,582	48,965	4,173	25,048	388	.....
Alabama.....	994,300	766,493	23,238	116,625	76,623	318	11,005	319,809	284,515	29,184	3,810	1,889	410	.....
Mississippi.....	342,207	217,166	7,830	72,630	43,520	.....	1,061	78,894	57,180	19,513	2,186	15	.....	.....
West South Central:														
Arkansas.....	518,023	398,028	8,592	52,746	54,658	.....	3,999	139,807	120,918	17,258	581	895	155	.....
Louisiana.....	1,529,675	987,530	23,697	298,717	184,155	10,027	23,549	341,350	303,681	20,961	2,974	12,111	623	1,0
Oklahoma.....	1,474,709	1,080,418	29,779	161,654	188,869	202	13,787	274,761	209,310	54,678	4,684	5,013	1,076	.....
Texas.....	6,659,165	5,016,598	176,056	425,639	936,981	21,425	82,466	1,452,930	796,955	342,684	23,118	279,675	5,498	5,0
Mountain:														
Montana.....	443,456	339,131	10,948	62,087	26,709	.....	4,581	151,352	121,001	28,616	237	1,243	255	.....
Idaho.....	303,631	240,232	11,517	46,513	1,942	.....	3,427	161,377	150,754	9,441	1,162	20	.....	.....
Wyoming.....	199,949	147,148	4,184	36,835	10,275	.....	1,507	78,695	69,155	3,502	1,313	4,725	.....	.....
Colorado.....	970,411	763,596	21,844	68,652	102,260	108	13,851	334,191	293,525	14,551	3,740	22,375	.....	.....
New Mexico.....	325,978	228,902	14,878	64,765	12,200	.....	5,233	96,638	75,480	6,750	1,143	13,220	45	.....
Arizona.....	497,974	404,660	6,986	65,651	6,260	4,766	9,651	212,343	162,346	20,966	2,440	21,591	5,0	.....
Utah.....	438,229	333,405	13,817	49,032	37,201	2	4,772	240,238	207,683	6,080	3,272	23,103	100	.....
Nevada.....	185,079	136,973	3,541	39,405	1,552	.....	3,608	91,224	84,143	4,476	1,077	1,528	.....	.....
Pacific:														
Washington.....	1,502,495	1,186,055	27,857	187,676	74,450	5,335	21,122	690,209	655,000	23,575	5,163	656	415	5,4
Oregon.....	927,700	746,270	10,948	119,770	22,067	1,778	26,867	619,598	562,439	27,570	243	29,296	50	.....
California.....	9,634,737	8,073,210	156,303	553,982	374,033	136,633	340,576	8,028,601	6,717,793	297,986	58,985	680,769	5,072	267,9
Alaska ¹	3,407	2,823	267	179	506	4	.....	138	6,422	4,508	350	460	1,568	11
Virgin Islands ¹	3,538	2,859	130	506	4	.....	39	25,404	24,243	1,157	4	.....	.....	.....

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITI

Connecticut—Dist. No. 2	276,967	228,298	7,511	20,144	9,483	.....	11,531	132,218	125,124	6,826	75	193	.....	.....
New Jersey—Dist. No. 4	2,382,812	1,921,353	99,093	211,977	67,502	585	82,302	1,778,763	1,690,419	69,993	2,527	15,786	13	.....
Pennsylvania—Dist. No. 4	258,662	226,274	6,411	19,523	4,164	.....	2,290	99,362	80,898	12,800	2	5,562	100	.....
West Virginia—Dist. No. 4	2,826,134	2,405,001	111,933	97,634	178,902	2,796	29,868	1,263,234	1,032,929	186,068	847	42,619	771	.....
Louisiana—Dist. No. 6	1,234,298	783,962	16,995	246,058	159,952	10,027	17,304	264,801	232,202	16,271	2,859	11,846	623	1,Q
Mississippi—Dist. No. 6	288,434	174,454	5,866	64,517	42,696	.....	901	65,632	50,278	13,496	1,853	5	.....	.....
Tennessee—Dist. No. 6	863,642	573,461	26,861	110,133	143,052	.....	10,135	393,720	325,635	40,077	3,275	24,360	373	.....
Indiana—Dist. No. 7	1,906,215	1,240,222	39,167	315,997	96,320	728	33,781	815,521	710,522	99,288	5,480	156	75	.....
Illinois—Dist. No. 7	9,083,007	6,849,125	162,607	736,143	1,167,955	35,								

OF BANKS ON JUNE 6, 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
157,593,335	1,374,425	777,525	2,703,786	162,449,071	4,222,296	6,875,443	2,626,980	333,679	14,058,398	98,315,680	88,911,775	Total
401,660	2,350	.....	5,161	409,171	14,702	16,114	10,901	1,085	42,802	210,693	211,468	New England:
233,045	4,040	.....	2,286	238,371	6,394	13,296	7,185	1,489	28,364	159,658	151,973	Maine
167,647	762	.....	2,160	170,569	5,917	7,149	4,659	1,141	18,866	66,643	72,201	New Hampshire
4,161,154	47,940	33,958	71,885	4,314,937	119,691	233,551	85,073	19,556	457,871	3,186,919	2,812,810	Vermont
708,205	24,000	424	13,563	746,192	19,245	42,760	7,412	11	69,428	381,811	376,492	Massachusetts
1,666,764	11,842	58	23,243	1,701,907	52,319	68,650	26,712	2,438	150,119	1,156,436	1,147,939	Rhode Island
34,308,893	364,854	557,442	1,009,520	36,240,709	1,061,075	1,842,560	641,633	34,331	3,579,599	24,443,665	19,711,477	Connecticut
5,152,693	30,250	128	58,092	5,241,163	127,710	196,560	70,249	11,333	405,852	2,664,906	2,669,292	New York
10,771,477	172,335	11,957	139,458	11,095,227	320,188	714,139	187,714	16,572	1,238,613	6,616,373	6,094,640	New Jersey
8,570,019	66,981	213	119,975	8,757,188	219,844	370,400	114,594	6,118	710,956	4,967,158	4,783,209	Pennsylvania
3,091,148	2,425	100	31,533	3,125,206	66,473	109,565	58,105	8,061	242,204	1,904,357	1,919,893	Ohio
13,336,691	111,875	5,128	141,565	13,595,259	352,266	470,253	165,646	74,785	1,062,952	8,487,108	7,463,778	Indiana
6,647,064	92,775	132	110,353	6,850,324	147,617	236,191	92,859	14,950	491,617	3,349,691	3,238,202	Illinois
2,390,436	3,490	186	17,409	2,411,521	50,191	89,779	34,410	4,697	179,077	1,294,463	1,225,562	Michigan
2,490,096	40,825	526	39,492	2,570,939	65,566	91,286	41,702	11,068	209,622	1,466,795	1,173,223	Wisconsin
1,430,598	2,185	71	5,651	1,438,505	29,538	53,480	36,850	4,478	124,346	895,451	865,933	Minnesota
3,699,663	8,100	1,500	39,638	3,745,901	99,264	132,871	79,813	6,142	318,090	2,506,106	1,959,321	Iowa
287,177	2,425	.....	5,586	293,188	6,075	8,787	5,578	819	21,259	171,654	175,301	Missouri
373,370	1,750	6	3,467	378,593	7,913	12,504	7,680	1,237	29,334	224,016	237,762	North Dakota
994,410	15,420	.....	5,655	1,015,485	26,795	35,313	24,128	4,818	91,054	755,755	672,708	South Dakota
1,222,944	7,200	.....	7,106	1,237,250	27,977	49,142	28,557	2,037	107,713	887,361	892,317	Nebraska
355,038	250	.....	6,160	361,448	10,953	26,850	6,372	64	44,239	259,330	264,793	Kansas
1,382,614	17,450	159	10,981	1,411,204	25,883	62,240	17,859	6,433	112,415	901,159	847,702	South Atlantic:
1,230,805	.....	11,158	1,241,963	28,400	52,400	16,117	4,753	101,670	848,364	799,746	Delaware	
2,274,142	8,190	368	23,379	2,306,079	58,914	96,282	39,105	4,542	198,843	1,239,977	1,156,802	Maryland
887,135	1,200	6	6,085	894,426	25,036	44,932	21,835	4,508	96,311	542,866	554,311	District of Columbia
1,151,897	30,050	8	25,382	1,207,337	22,655	71,520	16,740	2,777	113,692	769,592	675,737	Virginia
541,531	570	.....	5,689	547,570	12,386	22,301	7,285	1,511	43,483	386,088	396,593	West Virginia
1,539,968	40,621	69	24,683	1,605,341	40,332	65,747	25,115	10,997	142,191	1,058,274	921,212	North Carolina
2,719,082	9,600	235	30,443	2,759,360	76,060	82,211	27,736	12,222	198,229	1,678,624	1,647,327	South Carolina
1,206,022	6,350	42	12,159	1,224,573	33,600	56,623	21,168	1,837	113,228	843,049	763,661	Georgia
1,924,118	13,650	2,794	25,707	1,966,269	48,110	77,808	30,835	3,850	160,603	1,124,439	974,905	Florida
1,314,109	2,079	268	14,692	1,331,148	34,015	53,452	22,337	4,038	113,842	843,844	845,442	Kentucky
421,101	5,300	.....	2,555	428,956	9,765	24,556	2,158	201	36,680	286,822	275,373	Tennessee
657,830	1,450	.....	4,668	663,948	18,455	25,043	14,471	1,754	59,723	436,362	431,023	Alabama
1,871,025	16,550	1,546	15,504	1,904,625	37,691	72,761	26,063	3,898	136,904	1,298,865	1,197,890	Mississippi
1,749,470	31,775	1,030	10,945	1,793,220	49,088	71,282	48,521	4,776	173,667	1,191,516	1,205,889	Arkansas
8,112,095	33,350	19,921	56,856	8,222,222	269,021	310,923	122,234	21,599	723,777	5,433,800	5,146,576	Louisiana
594,808	2,920	.....	6,868	604,596	12,308	14,586	8,540	452	35,886	384,302	386,532	Oklahoma
465,008	.....	4,558	4,558	469,566	12,790	13,401	4,551	280	31,022	272,886	275,007	Texas
278,644	2,490	.....	2,455	283,589	3,855	11,643	6,269	1,022	22,789	166,449	178,270	Idaho
1,304,602	8,050	150	13,784	1,326,436	33,240	46,751	23,938	4,494	105,423	807,575	784,487	Wyoming
422,616	150	.....	3,225	425,991	8,580	8,543	4,606	4,451	26,182	274,747	290,956	Colorado
710,317	194	15,596	726,107	18,005	28,175	8,034	.....	54,214	444,459	449,003	New Mexico	
678,467	77	10,657	689,201	13,888	20,647	11,587	646	46,768	374,229	347,507	Arizona	
276,303	.....	3,891	280,194	6,955	6,510	4,573	50	18,088	172,895	174,557	Utah	
2,192,704	460	35,892	2,229,056	52,113	82,667	41,377	1,050	177,207	1,291,684	1,238,711	Nevada	
1,547,298	290	29	37,120	1,584,737	42,390	53,100	39,876	72	135,438	823,898	810,254	Pacific:
17,663,338	128,266	138,490	435,775	18,365,869	390,548	577,821	276,100	7,696	1,252,165	8,356,578	8,009,733	Washington
6,354	.....	21	200	6,375	300	114	21	97	435	2,885	2,935	Oregon
9,960	.....	100	200	10,060	200	200	97	49	546	3,103	3,340	California
25,506	.....	111	25,617	.....	2,069	414	45	2,528	.....	.....	.....	Alaska ¹
												Virgin Islands ¹
												Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

409,185	300	58	4,523	414,066	12,849	16,766	5,897	467	35,979	248,588	246,592	Connecticut—Dist. No. 2
4,161,575	27,950	128	50,685	4,240,338	104,096	155,262	55,952	9,149	324,459	2,116,984	2,097,922	New Jersey—Dist. No. 2
2,358,024	3,450	.....	2,171	363,645	10,325	17,411	9,680	7,773	38,189	224,318	243,713	Kentucky—Dist. No. 4
4,089,568	21,345	579	60,107	4,171,399	126,693	308,157	53,244	4,662	492,756	2,587,575	2,375,205	Pennsylvania—Dist. No. 4
114,766	300	1,134	1,134	116,200	4,705	8,550	2,663	949	16,867	67,228	72,872	West Virginia—Dist. No. 4
1,499,099	15,050	1,546	11,784	1,527,479	26,101	57,020	21,633	370	105,124	1,051,662	950,858	Louisiana—Dist. No. 6
354,066	5,300	.....	2,421	361,787	8,115	21,116	1,635	90	30,956	240,829	224,774	Mississippi—Dist. No. 6
1,257,362	13,650	14	16,607	1,287,633	31,525	42,213	19,063	2,811	95,612	705,263	633,679	Tennessee—Dist. No. 6
2,721,736	700	100	28,180	2,750,716	57,763	94,950	50,854	6,366	209,933	1,669,581	1,680,551	Indiana—Dist. No. 7
12,485,258	111,575	5,013	137,184	12,739,030	335,963	441,254	145,949	67,489	990,655	7,995,934	7,004,417	Illinois—Dist. No. 7
6,451,134	92,400	132	109,659	6,653,325	142,477	229,412	87,827	13,526	473,242	3,274,913	3,157,173	Michigan—Dist. No. 7
2,176,823	2,600	175	15,771	2,195,369	45,636	81,743	30,452	4,148	161,979	1,192,003	1,112,696	Wisconsin—Dist. No. 7
1,304,538	1,825	49	10,011	1,316,423	28,785	56,020	21,896	5,006	111,170	907,783	603,915	Missouri—Dist. No. 10
272,662	150	.....	2,861	275,673	5,225	5,225	2,050	3,143	15,643	167,587	167,929	New Mexico—Dist. No. 10
1,714,138	31,775	1,030	10,751	1,757,694	48,378	69,984	47,483	4,466	170,311	1,172,798	1,180,894	Oklahoma—Dist. No. 10
623,718	.....	194	14,041	637,953	15,505	25,673	6,923	.....	48,103	390,733	392,992	Arizona—Dist. No. 12

For footnotes, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, JUNE 6, 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.....	112,911,328	14,595,648	98,315,680	44,682,007	18,501,464	18,324,362	+177,102	12.9	12.8
Central reserve city banks ³	28,504,258	3,126,501	25,377,757	5,101,489	5,169,350	5,330,626	-161,276	17.0	17.5
Reserve city banks ³	43,839,342	6,136,686	37,702,656	17,956,295	7,701,206	7,684,293	+16,913	13.8	13.8
Country banks ³	40,567,728	5,332,461	35,235,267	21,624,223	5,630,908	5,309,443	+321,465	9.9	9.3
All member banks, by districts:									
Boston.....	5,520,371	606,799	4,913,572	1,408,919	791,487	780,614	10,873	12.5	12.3
New York.....	30,004,505	3,192,165	26,812,340	8,885,108	5,215,324	5,329,922	-114,598	14.6	14.9
Philadelphia.....	5,524,935	688,885	4,836,050	2,503,330	876,278	851,259	25,019	11.9	11.6
Cleveland.....	8,778,160	931,881	7,846,279	4,354,017	1,482,516	1,459,291	23,225	12.2	12.0
Richmond.....	5,406,728	785,910	4,620,818	1,946,410	851,528	792,336	59,192	13.0	12.1
Atlanta.....	6,707,784	1,129,288	5,578,496	1,975,902	957,306	904,813	52,493	12.7	12.0
Chicago.....	17,152,249	2,124,367	15,027,882	8,113,300	2,899,670	2,903,494	-3,824	12.5	12.5
St. Louis.....	4,501,846	657,311	3,844,535	1,353,743	687,520	649,876	37,644	13.2	12.5
Minneapolis.....	2,866,080	442,299	2,424,005	1,288,914	442,380	413,204	29,176	11.9	11.1
Kansas City.....	5,846,866	981,558	4,865,308	1,245,072	823,212	799,052	24,160	13.5	13.1
Dallas.....	7,168,318	1,307,711	5,860,607	1,587,588	1,016,636	952,013	64,623	13.6	12.8
San Francisco.....	13,433,486	1,747,698	11,685,788	10,019,704	2,457,607	2,488,488	-30,881	11.3	11.5
Central reserve city banks:									
New York.....	22,548,147	2,428,221	20,119,926	3,773,539	4,080,441	4,212,662	-132,221	17.1	17.6
Chicago.....	5,956,111	698,280	5,257,831	1,327,950	1,088,909	1,117,964	-29,055	16.5	17.0
Reserve city banks, by districts:									
Boston.....	2,233,659	224,668	2,008,991	211,279	373,844	372,182	1,662	16.8	16.8
New York.....	1,093,954	117,414	976,540	547,096	204,819	203,132	1,687	13.4	13.3
Philadelphia.....	2,805,387	375,936	2,429,451	380,338	458,274	456,318	1,956	16.3	16.2
Cleveland.....	5,587,232	586,628	5,000,604	2,129,477	990,936	1,006,583	-15,647	13.9	14.1
Richmond.....	2,729,941	387,982	2,341,959	630,073	459,622	453,056	6,566	15.5	15.2
Atlanta.....	2,778,603	501,964	2,276,639	623,106	457,763	440,950	16,813	15.8	15.2
Chicago.....	5,205,261	640,988	4,564,273	2,768,119	968,580	959,975	8,605	13.2	13.1
St. Louis.....	2,394,473	380,398	2,014,075	443,048	396,034	384,686	11,348	16.1	15.7
Minneapolis.....	1,184,589	219,970	964,619	226,806	190,350	184,972	5,378	16.0	15.5
Kansas City.....	3,116,577	567,213	2,549,364	522,776	476,253	485,024	-8,771	15.5	15.8
Dallas.....	3,498,025	675,361	2,822,664	843,938	564,283	550,277	14,006	15.4	15.0
San Francisco.....	11,211,641	1,458,164	9,753,477	8,630,239	2,160,448	2,187,138	-26,690	11.8	11.9
Country banks, by districts:									
Boston.....	3,286,712	382,131	2,904,581	1,197,640	417,643	408,432	9,211	10.2	10.0
New York.....	6,362,404	646,530	5,715,874	4,564,473	930,064	914,128	15,936	9.0	8.9
Philadelphia.....	2,719,548	312,949	2,406,599	2,122,992	418,004	394,941	23,063	9.2	8.7
Cleveland.....	3,190,928	345,253	2,845,675	2,224,540	491,580	452,708	38,872	9.7	8.9
Richmond.....	2,676,787	397,928	2,278,859	1,316,337	391,906	339,280	52,626	10.9	9.4
Atlanta.....	3,929,181	627,324	3,301,857	1,352,796	499,543	463,863	35,680	10.7	10.0
Chicago.....	5,990,877	785,099	5,205,778	4,017,231	842,181	825,555	16,626	9.1	9.0
St. Louis.....	2,107,373	276,913	1,830,460	910,695	291,486	265,190	26,296	10.6	9.7
Minneapolis.....	1,681,491	222,105	1,459,386	1,062,108	252,030	228,232	23,798	10.0	9.1
Kansas City.....	2,730,289	414,345	2,315,944	722,296	346,959	314,028	32,931	11.4	10.3
Dallas.....	3,670,293	632,350	3,037,943	743,650	452,353	401,736	50,617	12.0	10.6
San Francisco.....	2,221,845	289,534	1,932,311	1,389,465	297,159	301,350	-4,191	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 a number of banks.

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

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

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

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

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 6, 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.....	49,897,922	1,828,318	23,791,839	2,983,787	4,283,655	1,945,918	942,995	6,535,597	1,693,937	482,497	875,365	758,180	3,775,834
Loans (including overdrafts).....	30,033,679	1,085,963	15,604,874	1,947,449	2,361,015	1,117,337	519,304	3,124,266	888,932	238,339	444,569	407,539	2,294,092
United States Government direct obligations.....	15,479,261	518,451	6,376,520	815,879	1,527,133	672,582	323,945	2,654,045	646,969	190,866	318,175	264,071	1,170,625
Obligations guaranteed by United States Government.....	4,131	159	2,714	6	128	813	50	155	7	10	89		
Obligations of States and political subdivisions.....	3,524,817	184,227	1,433,726	162,637	340,049	101,576	87,415	656,645	105,162	36,966	96,309	67,471	252,634
Other bonds, notes, and debentures.....	677,144	33,039	265,196	42,519	44,420	48,194	10,110	88,671	47,505	15,483	13,822	17,238	50,947
Corporate stocks (including Federal Reserve Bank stock).....	178,890	6,479	108,809	15,297	10,910	5,416	2,171	11,815	5,362	833	2,401	1,861	7,536
Reserves, cash, and bank balances.....	12,744,785	423,976	6,345,213	799,818	903,521	575,718	277,194	1,383,473	475,984	108,011	303,109	246,561	902,059
Reserve with Federal Reserve Banks.....	7,040,937	213,821	3,782,867	413,473	513,368	271,138	120,543	762,899	232,956	54,044	121,716	99,592	454,530
Cash in vault.....	677,487	34,416	223,817	47,503	87,411	47,078	21,679	108,522	26,901	7,890	11,398	19,527	41,345
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,463,927	58,920	187,414	98,961	143,447	110,863	86,542	290,666	110,021	33,600	81,024	110,501	151,968
Other balances with banks in United States.....	7,020	414	3,101	1,254	118	93	39	690	13	6	275	343	674
Balances with banks in foreign countries.....	42,414	2,432	35,728	1,260	517	137	10	891	38	44	43	258	1,056
Cash items in process of collection.....	3,513,000	113,973	2,112,286	237,367	158,660	146,409	48,381	219,963	106,055	12,427	88,653	16,340	252,486
Due from own foreign branches.....	46,255		46,255										
Bank premises owned and furniture and fixtures.....	551,462	26,614	239,404	48,253	38,399	31,130	17,877	59,636	14,694	3,664	5,999	18,332	47,460
Other real estate owned.....	5,143	306	496	1,395	404	174	443	426	109	252	241	704	193
Investments and other assets indirectly representing bank premises or other real estate.....	35,584	836	5,453	5,288	11,502	3,827	.....	4,461	434	263	193	65	3,262
Customers' liability on acceptances.....	461,927	1,975	447,796	4,350	512	6	145	315	1,215	22	.....	.....	5,591
Income accrued but not yet collected.....	167,896	5,835	95,726	9,307	13,771	5,160	1,972	15,317	4,813	791	2,398	927	11,879
Other assets.....	136,247	2,837	77,024	8,423	8,098	8,416	3,912	8,567	302	1,686	863	1,272	
Total assets.....	64,047,221	2,290,697	31,049,206	3,860,621	5,259,862	2,570,349	1,244,538	8,007,940	2,194,033	595,802	1,188,991	1,025,632	4,759,550
LIABILITIES													
Demand deposits.....	41,994,470	1,639,826	21,779,897	2,675,908	2,864,598	1,686,861	814,103	4,390,508	1,528,886	344,998	885,788	760,669	2,622,428
Individuals, partnerships, and corporations.....	32,370,572	1,334,299	16,064,733	2,445,816	2,451,912	1,284,774	595,190	3,539,160	1,148,361	265,932	586,319	642,898	2,211,176
United States Government.....	1,150,027	41,458	727,986	60,000	59,194	36,605	11,805	95,977	37,522	8,361	14,734	9,140	47,245
States and political subdivisions.....	2,331,234	144,647	837,243	81,913	183,841	122,885	121,920	428,048	87,912	50,912	85,013	66,352	120,548
Banks in United States.....	3,969,960	63,136	2,371,946	233,532	117,456	209,632	77,368	243,545	239,683	14,493	190,976	32,727	175,466
Banks in foreign countries.....	1,000,227	2,499	963,974	5,725	3,166	3,161	902	2,746	1,479	.....	731	550	15,294
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,172,450	53,787	814,013	48,922	49,029	29,804	6,918	81,032	13,929	5,300	8,015	9,002	52,699
Time deposits.....	14,610,213	359,483	6,096,757	652,942	1,872,186	610,258	308,516	2,970,531	461,582	202,875	188,270	178,335	1,708,478
Individuals, partnerships, and corporations.....	13,222,104	354,890	4,181,794	633,139	1,797,521	557,607	270,952	2,892,044	443,479	196,956	181,136	157,402	1,555,184
United States Government.....	52,767	2,159	23,405	1,309	615	9,401	4,000	3,683	3,557	57	759	734	3,088
Postal savings.....	5,831	207	15	102	653	2,018	2,443	328	29	7	16	1	12
States and political subdivisions.....	526,745	2,202	124,177	17,081	73,377	29,652	20,840	74,370	14,512	5,855	6,259	20,198	138,222
Banks in United States.....	21,113	.....	6,463	1,311	20	855	10,281	106	5	100	100	100	1,972
Banks in foreign countries.....	781,653	25	760,903	20	10,725	.....	.....	.....	.....	.....	.....	.....	10,000
Total deposits.....	56,604,683	1,999,309	26,876,654	3,328,850	4,736,784	2,297,119	1,122,619	7,361,039	1,990,468	547,873	1,074,058	939,004	4,330,906
Due to own foreign branches.....	245,373	245,373											
Bills payable, rediscounts, and other liabilities for borrowed money.....	559,551	46,012	245,039	100,940	44,400	27,110	16,205	30,110	6,550	3,390	6,005	3,500	30,290
Acceptances outstanding.....	482,828	1,987	468,348	4,489	512	6	145	325	2,125	22	.....	.....	5,779
Dividends declared but not yet payable.....	24,682	154	18,303	1,062	2,416	144	14	1,729	368	35	360	3	94
Income collected but not yet earned.....	273,414	15,390	97,821	23,606	23,137	15,896	7,665	40,517	7,835	2,229	3,642	2,764	32,912
Expenses accrued and unpaid.....	412,004	15,230	218,667	23,221	39,345	14,572	5,419	37,053	10,047	1,183	4,999	3,055	39,213
Other liabilities.....	107,962	5,283	66,937	2,670	3,226	7,672	6,382	5,287	214	1,093	105	8,267	
Total liabilities.....	58,710,497	2,083,365	28,237,142	3,484,838	4,849,820	2,362,519	1,152,893	7,477,155	2,021,770	554,946	1,090,157	948,431	4,447,461
CAPITAL ACCOUNTS													
Capital.....	1,521,873	64,656	797,614	94,217	110,514	50,574	31,293	156,066	56,366	11,792	24,503	28,103	96,175
Surplus.....	2,683,082	97,465	1,462,260	231,621	213,799	113,253	39,303	220,019	68,282	15,685	45,936	28,162	147,297
Undivided profits.....	1,029,029	40,729	522,191	63,115	63,212	35,888	18,961	118,636	45,090	11,371	24,048	18,769	67,019
Other capital accounts.....	102,740	4,482	29,999	4,830	4,517	8,115	2,088	36,064	2,525	2,008	4,347	2,167	1,598
Total capital accounts.....	5,336,724	207,332	2,812,064	375,783	410,042	207,830	91,645	530,785	172,263	40,856	98,834	77,201	312,089
Total liabilities and capital accounts.....	64,047,221	2,290,697	31,049,206	3,860,621	5,259,862	2,570,349	1,244,538	8,007,940	2,194,033	595,802	1,188,991	1,025,632	4,759,550
Net demand deposits subject to reserve (see page 18).....	37,019,234	1,467,393	19,480,197	2,339,580	2,562,491	1,429,589	679,180	3,880,687	1,312,810	298,971	716,174	633,828	2,218,334
Demand deposits adjusted (see footnote on page 1).....	32,361,256	1,418,760	15,603,705	2,139,284	2,526,122	1,291,054	675,647	3,828,277	1,144,147	309,717	590,694	701,912	2,131,937
Pledged assets (and securities loaned).....	5,802,001	187,709	2,322,578	495,320	646,730	317,223	209,555	500,057	202,891	81,532	159,190	152,407	526,809
Number of banks.....	1,798	41	182	72	208	131	71	452	170	129	135	136	71

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES

