MEMBER BANK

CALL REPORT

NUMBER 145

CONDITION OF MEMBER BANKS

October 11, 1957

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

CONTENTS

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

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

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON OCTOBER 11, 1957 COMPARED WITH JUNE 6, 1957 AND SEPTEMBER 26, 1956

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	October 11, 1957	June 6, 1957	September 26, 1956	June 6, 1957	September 26, 1956
ASSETS					
Loans and investments	**140,338,246**	**137,807,845**	**136,153,804**	**+2,530,401**	**+4,184,442**
Loans (including overdrafts)	80,308,410	78,448,181	76,305,264	+1,860,229	+4,003,146
United States Government direct obligations	46,234,383	45,821,062	46,343,006	+413,321	−108,623
Obligations guaranteed by United States Government	6,480	7,751	11,429	−1,271	−4,949
Obligations of States and political subdivisions	11,086,349	10,767,558	10,686,714	+318,791	+399,635
Other bonds, notes, and debentures	2,276,654	2,345,329	2,396,803	−68,675	−120,149
Corporate stocks (including Federal Reserve Bank stock)	425,970	417,964	410,588	+8,006	+15,382
Reserves, cash, and bank balances	**37,775,786**	**35,269,524**	**36,817,477**	**+2,506,262**	**+958,309**
Reserve with Federal Reserve Banks	19,202,939	18,501,464	18,501,710	+701,475	+701,229
Cash in vault	1,889,126	2,065,160	2,295,875	−176,034	−406,749
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,560,008	5,897,447	6,400,835	+662,561	+159,173
Other balances with banks in United States	25,701	33,447	27,845	−7,746	−2,144
Balances with banks in foreign countries	62,818	72,085	120,300	−9,267	−57,482
Cash items in process of collection	10,035,194	8,699,921	9,470,912	+1,335,273	+564,282
Due from own foreign branches	82,343	105,072	78,611	−22,729	+3,732
Bank premises owned and furniture and fixtures	1,753,134	1,687,503	1,568,332	+65,631	+184,802
Other real estate owned	44,104	42,895	39,584	+1,209	+4,520
Investments and other assets indirectly representing bank premises or other real estate	141,763	128,759	111,886	+13,004	+29,877
Customers' liability on acceptances	957,930	748,283	589,127	+209,647	+368,803
Income accrued but not yet collected	399,392	442,377	385,655	−42,985	+13,737
Other assets	342,958	275,211	238,840	+67,747	+104,118
Total assets	**181,835,656**	**176,507,469**	**175,983,316**	**+5,328,187**	**+5,852,340**
LIABILITIES					
Demand deposits	**115,920,574**	**112,911,328**	**115,791,920**	**+3,009,246**	**+128,654**
Individuals, partnerships, and corporations	89,135,916	86,624,142	87,859,063	+2,511,774	+1,276,853
United States Government	3,575,240	2,932,485	4,537,963	+642,755	−962,723
States and political subdivisions	7,633,723	8,371,471	7,683,727	−737,748	−50,004
Banks in United States	11,449,790	10,799,012	11,400,253	+650,778	+49,537
Banks in foreign countries	1,759,804	1,568,135	1,615,194	+191,669	+144,610
Certified and officers' checks, cash letters of credit, and travelers' checks, etc	2,366,101	2,616,083	2,695,720	−249,982	−329,619
Time deposits	**45,950,029**	**44,682,007**	**41,823,096**	**+1,268,022**	**+4,126,933**
Individuals, partnerships, and corporations	42,253,120	40,883,392	38,263,540	+1,369,728	+3,989,580
United States Government	275,473	284,344	281,828	−8,871	−6,355
Postal savings	16,688	17,626	19,240	−938	−2,552
States and political subdivisions	2,127,737	2,128,078	1,912,765	−341	+214,972
Banks in United States	33,917	45,945	41,828	−12,028	−7,911
Banks in foreign countries	1,243,094	1,322,622	1,303,895	−79,528	−60,801
Total deposits	**161,870,603**	**157,593,335**	**157,615,016**	**+4,277,268**	**+4,255,587**
Due to own foreign branches	391,243	444,042	676,905	−52,799	−285,662
Bills payable, rediscounts, and other liabilities for borrowed money	1,759,126	1,374,425	1,532,125	+384,701	+227,001
Acceptances outstanding	1,003,115	777,525	614,515	+225,590	+388,600
Dividends declared but not yet payable	46,021	57,825	65,506	−11,804	−19,485
Income collected but not yet earned	883,657	811,165	755,687	+72,492	+127,970
Expenses accrued and unpaid	1,003,900	1,024,023	848,861	−20,123	+155,039
Other liabilities	410,821	366,731	305,123	+44,090	+105,698
Total liabilities	**167,368,486**	**162,449,071**	**162,413,738**	**+4,919,415**	**+4,954,748**
CAPITAL ACCOUNTS					
Capital	4,314,654	4,222,296	4,053,539	+92,358	+261,115
Surplus	7,006,585	6,875,443	6,625,101	+131,142	+381,484
Undivided profits	2,814,319	2,626,980	2,533,069	+187,339	+281,250
Other capital accounts	331,612	333,679	357,869	−2,067	−26,257
Total capital accounts	**14,467,170**	**14,058,398**	**13,569,578**	**+408,772**	**+897,592**
Total liabilities and capital accounts	**181,835,656**	**176,507,469**	**175,983,316**	**+5,328,187**	**+5,852,340**
MEMORANDA					
Net demand deposits subject to reserve (see page 18)	99,326,800	98,315,680	99,922,093	+1,011,120	−595,293
Demand deposits adjusted [1]	89,100,546	88,911,775	88,767,598	+188,771	+332,948
Pledged assets (and securities loaned)	21,387,721	20,929,860	20,128,361	+457,861	+1,259,360
Number of banks	6,418	6,445	6,488	−27	−70

[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 SEPTEMBER 5, 1952 TO OCTOBER 11, 1957

[Amounts in thousands of dollars]

	1952 Sept. 5	1953 Sept. 30	1954 Oct. 7	1955 Oct. 5	1956 Sept. 26	1957 June 6	1957 Oct. 11
ASSETS							
Loans and investments	**114,653,594**	**120,185,482**	**129,518,867**	**132,342,648**	**136,153,804**	**137,807,845**	**140,338,246**
Loans (including overdrafts)	51,313,769	56,633,248	57,232,857	67,381,309	76,305,264	78,448,181	80,308,410
United States Government direct obligations	51,366,149	51,475,165	58,743,946	50,921,728	46,343,006	45,821,062	46,234,383
Obligations guaranteed by United States Government	15,688	30,461	13,197	9,647	11,429	7,751	6,480
Obligations of States and political subdivisions	8,409,593	8,901,737	10,490,023	10,746,513	10,686,714	10,767,558	11,086,349
Other bonds, notes, and debentures	3,226,888	2,802,862	2,682,189	2,895,173	2,396,803	2,345,329	2,276,654
Corporate stocks (including Federal Reserve Bank stock)	321,507	342,009	356,655	388,278	410,588	417,964	425,970
Reserves, cash, and bank balances	**34,681,966**	**35,918,703**	**34,748,665**	**35,836,289**	**36,817,477**	**35,269,524**	**37,775,786**
Reserve with Federal Reserve Banks	20,300,446	19,214,753	18,907,513	18,437,008	18,501,710	18,501,464	19,202,939
Cash in vault	1,651,134	2,010,472	1,929,878	2,003,193	2,295,875	2,065,160	1,889,126
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,086,845	6,297,284	6,867,275	6,417,372	6,400,835	5,897,447	6,560,008
Other balances with banks in United States	23,585	26,063	28,868	29,338	27,845	33,447	25,701
Balances with banks in foreign countries	46,386	51,188	87,898	77,620	120,300	72,085	62,818
Cash items in process of collection	6,573,570	8,318,943	6,927,233	8,871,758	9,470,912	8,699,921	10,035,194
Due from own foreign branches	57,808	31,895	46,363	52,593	78,611	105,072	82,343
Bank premises owned and furniture and fixtures	1,079,694	1,166,065	1,261,225	1,394,415	1,568,332	1,687,503	1,753,134
Other real estate owned	24,511	28,200	21,088	26,373	39,584	42,895	44,104
Investments and other assets indirectly representing bank premises or other real estate	85,713	87,964	86,051	108,275	111,886	128,759	141,763
Customers' liability on acceptances	287,285	340,365	386,192	437,266	589,127	748,283	957,930
Income accrued but not yet collected	372,526	319,618	369,923	358,016	385,655	442,377	399,392
Other assets	150,361	149,322	210,729	263,675	238,840	275,211	342,958
Total assets	**151,393,458**	**158,227,614**	**166,649,103**	**170,819,550**	**175,983,316**	**176,507,469**	**181,835,656**
LIABILITIES							
Demand deposits	**104,415,478**	**108,544,430**	**112,445,973**	**113,720,115**	**115,791,920**	**112,911,328**	**115,920,574**
Individuals, partnerships, and corporations	79,731,215	81,131,746	82,775,152	87,090,673	87,859,063	86,624,142	89,135,916
United States Government	4,023,034	5,555,127	6,546,446	3,257,687	4,537,963	2,932,485	3,575,240
States and political subdivisions	6,591,068	6,989,302	7,057,892	7,461,650	7,683,727	8,371,471	7,633,723
Banks in United States	10,897,184	11,152,507	12,279,652	11,719,648	11,400,253	10,799,012	11,449,790
Banks in foreign countries	1,369,753	1,340,840	1,351,608	1,512,627	1,615,194	1,568,135	1,759,804
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,803,224	2,374,908	2,435,223	2,677,830	2,695,720	2,616,083	2,366,101
Time deposits	**32,521,613**	**35,258,642**	**39,271,237**	**40,441,905**	**41,823,096**	**44,682,007**	**45,950,029**
Individuals, partnerships, and corporations	30,413,205	32,824,774	35,370,408	36,775,923	38,263,540	40,883,392	42,253,120
United States Government	282,029	292,236	304,385	305,686	281,828	284,344	275,473
Postal savings	17,828	17,732	19,267	19,451	19,240	17,626	16,688
States and political subdivisions	1,309,459	1,379,698	2,017,425	1,874,881	1,912,765	2,128,078	2,127,737
Banks in United States	32,771	31,671	63,342	38,447	41,828	45,945	33,917
Banks in foreign countries	466,321	712,531	1,496,410	1,427,517	1,303,895	1,322,622	1,243,094
Total deposits	**136,937,091**	**143,803,072**	**151,717,210**	**154,162,020**	**157,615,016**	**157,593,335**	**161,870,603**
Due to own foreign branches	654,508	738,002	509,643	569,688	676,905	444,042	391,243
Bills payable, rediscounts, and other liabilities for borrowed money	1,595,751	591,422	408,595	1,196,576	1,532,125	1,374,425	1,759,126
Acceptances outstanding	306,302	356,554	402,884	459,816	614,515	777,525	1,003,115
Dividends declared but not yet payable	44,044	58,078	35,365	35,441	65,506	57,825	46,021
Income collected but not yet earned	360,062	474,954	476,253	632,587	755,687	811,165	883,657
Expenses accrued and unpaid	682,403	759,595	868,874	748,960	848,861	1,024,023	1,003,900
Other liabilities	181,671	194,903	217,814	280,939	305,123	366,731	410,821
Total liabilities	**140,761,832**	**146,976,580**	**154,636,638**	**158,086,027**	**162,413,738**	**162,449,071**	**167,368,486**
CAPITAL ACCOUNTS							
Capital	3,265,401	3,381,875	3,533,965	3,815,801	4,053,539	4,222,296	4,314,654
Surplus	4,971,535	5,353,725	5,693,087	6,144,409	6,625,101	6,875,443	7,006,585
Undivided profits	2,016,093	2,148,081	2,395,119	2,406,587	2,533,069	2,626,980	2,814,319
Other capital accounts	378,597	367,353	390,294	366,726	357,869	333,679	331,612
Total capital accounts	**10,631,626**	**11,251,034**	**12,012,465**	**12,733,523**	**13,569,578**	**14,058,398**	**14,467,170**
Total liabilities and capital accounts	**151,393,458**	**158,227,614**	**166,649,103**	**170,819,550**	**175,983,316**	**176,507,469**	**181,835,656**
MEMORANDA							
Par or face value of capital	3,265,401	3,381,875	3,533,965	3,815,801	4,053,539	4,222,296	4,314,654
Capital notes and debentures	14,161	14,470	18,312	22,896	22,021	21,142	20,877
Preferred stock	29,756	21,184	15,106	11,322	10,178	10,236	10,115
Common stock	3,221,484	3,346,221	3,500,547	3,781,583	4,021,340	4,190,918	4,283,662
Retirable value of preferred stock	65,078	51,450	33,597	15,926	14,621	14,679	14,558
Net demand deposits subject to reserve (see page 18)	91,756,521	93,929,660	98,652,695	98,432,109	99,922,093	98,315,680	99,326,800
Demand deposits adjusted (see footnote on page 1)	81,551,937	82,177,013	85,341,034	88,358,395	88,767,598	88,911,775	89,100,546
Pledged assets (and securities loaned)	19,155,395	18,643,382	20,849,522	19,143,044	20,128,361	20,929,860	21,387,721
Number of banks	6,808	6,753	6,703	6,571	6,488	6,445	6,418

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 11, 1957 BY CLASS OF BANK

[Amounts in thousands of dollars]

	Central reserve city member banks [1]		Reserve city member banks [1]	Country member banks [1]	**All member banks**	All national member banks	All State member banks
	New York	Chicago					
ASSETS							
Loans and investments	**23,276,712**	**6,298,360**	**54,198,216**	**56,564,958**	**140,338,246**	**89,856,867**	**50,481,379**
Loans (including overdrafts)	16,067,148	3,896,841	32,364,283	27,980,138	**80,308,410**	49,748,891	30,559,519
United States Government direct obligations	5,419,950	9,869,284	16,891,152	22,053,997	**46,234,383**	30,793,001	15,441,382
Obligations guaranteed by United States Government	261	....	1,975	4,244	**6,480**	2,531	3,949
Obligations of States and political subdivisions	1,446,910	395,685	3,980,281	5,263,473	**11,086,349**	7,435,536	3,650,813
Other bonds, notes, and debentures	232,111	119,825	793,934	1,130,784	**2,276,654**	1,625,414	651,240
Corporate stocks (including Federal Reserve Bank stock)	110,332	16,725	166,591	132,322	**425,970**	251,494	174,476
Reserves, cash, and bank balances	**7,122,699**	**1,945,351**	**15,611,318**	**13,096,418**	**37,775,786**	**24,142,044**	**13,633,742**
Reserve with Federal Reserve Banks	4,360,640	1,140,690	7,997,489	5,704,120	**19,202,939**	11,818,801	7,384,138
Cash in vault	115,928	28,559	580,427	1,164,212	**1,889,126**	1,289,633	599,493
Demand balances with banks in United States (except private banks and American branches of foreign banks)	36,311	94,942	1,847,810	4,580,945	**6,560,008**	4,920,041	1,639,967
Other balances with banks in United States	2,426	1,164	13,694	8,417	**25,701**	18,437	7,264
Balances with banks in foreign countries	31,506	3,373	25,254	2,685	**62,818**	28,167	34,651
Cash items in process of collection	2,575,888	676,623	5,146,644	1,636,039	**10,035,194**	6,066,965	3,968,229
Due from own foreign branches	82,343	....	....	....	**82,343**	59,490	22,853
Bank premises owned and furniture and fixtures	207,658	15,002	689,198	841,276	**1,753,134**	1,172,122	581,012
Other real estate owned	394	....	15,236	28,474	**44,104**	37,923	6,181
Investments and other assets indirectly representing bank premises or other real estate	4,972	2,300	93,728	40,763	**141,763**	103,854	37,909
Customers' liability on acceptances	702,928	6,814	242,087	6,101	**957,930**	343,065	614,865
Income accrued but not yet collected	81,415	25,209	194,931	97,837	**399,392**	251,393	147,999
Other assets	115,285	16,669	121,147	89,857	**342,958**	165,669	177,289
Total assets	**31,594,406**	**8,309,705**	**71,165,861**	**70,765,684**	**181,835,656**	**116,132,427**	**65,703,229**
LIABILITIES							
Demand deposits	**22,566,647**	**5,990,342**	**45,289,028**	**42,074,557**	**115,920,574**	**73,122,287**	**42,798,287**
Individuals, partnerships, and corporations	16,340,927	4,164,433	34,381,335	34,249,221	**89,135,916**	56,271,174	32,864,742
United States Government	877,756	183,310	1,297,148	1,217,026	**3,575,240**	2,133,540	1,441,700
States and political subdivisions	265,510	350,255	2,570,235	4,447,723	**7,633,723**	5,563,180	2,070,543
Banks in United States	2,776,780	1,185,910	6,113,279	1,373,821	**11,449,790**	7,307,549	4,142,241
Banks in foreign countries	1,443,991	39,410	259,117	17,286	**1,759,804**	574,495	1,185,309
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	861,683	67,024	667,914	769,480	**2,366,101**	1,272,349	1,093,752
Time deposits	**3,694,654**	**1,324,611**	**18,503,910**	**22,426,854**	**45,950,029**	**30,956,531**	**14,993,498**
Individuals, partnerships, and corporations	2,656,342	1,296,986	16,988,220	21,311,572	**42,253,120**	28,632,281	13,620,839
United States Government	32,057	3,175	114,732	125,509	**275,473**	222,729	52,744
Postal savings	....	....	4,010	12,678	**16,688**	11,264	5,424
States and political subdivisions	75,381	10,250	1,085,637	956,469	**2,127,737**	1,575,944	551,793
Banks in United States	5,813	450	14,079	13,575	**33,917**	25,024	8,893
Banks in foreign countries	925,061	13,750	297,232	7,051	**1,243,094**	489,289	753,805
Total deposits	**26,261,301**	**7,314,953**	**63,792,938**	**64,501,411**	**161,870,603**	**104,078,818**	**57,791,785**
Due to own foreign branches	303,648	....	87,595	....	**391,243**	212,429	178,814
Bills payab e, rediscounts, and other liabilities for borrowed money	682,785	205,100	742,706	128,535	**1,759,126**	1,020,221	738,905
Acceptances outstanding	737,800	7,495	251,719	6,101	**1,003,115**	358,728	644,387
Dividends declared but not yet payable	27,197	3,202	10,033	5,589	**46,021**	23,255	22,766
Income collected but not yet earned	80,192	19,020	394,755	389,690	**883,657**	587,847	295,810
Expenses accrued and unpaid	208,485	53,464	487,363	254,588	**1,003,900**	610,950	392,950
Other liabilities	229,564	30,823	114,108	36,326	**410,821**	201,196	209,625
Total liabilities	**28,530,972**	**7,634,057**	**65,881,217**	**65,322,240**	**167,368,486**	**107,093,444**	**60,275,042**
CAPITAL ACCOUNTS							
Capital	875,953	241,700	1,578,415	1,618,586	**4,314,654**	2,766,480	1,548,174
Surplus	1,632,594	315,000	2,667,001	2,391,990	**7,006,585**	4,311,727	2,694,858
Undivided profits	536,290	73,343	957,922	1,246,764	**2,814,319**	1,724,816	1,089,503
Other capital accounts	18,597	45,605	81,306	186,104	**331,612**	235,960	95,652
Total capital accounts	**3,063,434**	**675,648**	**5,284,644**	**5,443,444**	**14,467,170**	**9,038,983**	**5,428,187**
Total liabilities and capital accounts	**31,594,406**	**8,309,705**	**71,165,861**	**70,765,684**	**181,835,656**	**116,132,427**	**65,703,229**
MEMORANDA							
Par or face value of capital	875,953	241,700	1,578,415	1,618,586	**4,314,654**	2,766,480	1,548,174
Capital notes and debentures	850	....	4,500	15,527	**20,877**	....	20,877
Preferred stock	....	1,500	1,100	7,515	**10,115**	3,775	6,340
Common stock	875,103	240,200	1,572,815	1,595,544	**4,283,662**	2,762,705	1,520,957
Retirable value of preferred stock	....	1,500	1,100	11,958	**14,558**	3,975	10,583
Net demand deposits subject to reserve (see page 18)	19,954,448	5,218,777	38,295,137	35,858,438	**99,326,800**	62,135,281	37,191,519
Demand deposits adjusted (see footnote on page 1)	14,892,232	3,905,089	32,472,840	37,830,385	**89,100,546**	57,039,738	32,060,808
Pledged assets (and securities loaned)	2,661,896	890,858	9,360,470	8,474,497	**21,387,721**	15,239,685	6,148,036
Number of banks	18	14	281	6,105	**6,418**	4,634	1,784

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 11, 1957 BY CLASS OF BANK

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district: Boston	New York	Phila-delphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	**140,338,246**	**6,384,974**	**35,040,361**	**7,405,742**	**11,918,270**	**6,334,955**	**7,277,027**
Loans (including overdrafts)	**80,308,410**	3,933,326	22,589,593	4,240,100	6,465,485	3,386,622	3,765,982
United States Government direct obligations	**46,234,383**	1,797,424	9,186,478	2,389,995	4,263,928	2,388,668	2,728,870
Obligations guaranteed by United States Government	**6,480**	800	3,448	85	481	535	77
Obligations of States and political subdivisions	**11,086,349**	543,492	2,672,929	583,824	1,007,924	405,074	649,259
Other bonds, notes, and debentures	**2,276,654**	90,354	443,722	164,534	147,778	138,111	116,220
Corporate stocks (including Federal Reserve Bank stock)	**425,970**	19,578	144,191	27,204	32,674	15,945	16,619
Reserves, cash, and bank balances	**37,775,786**	**1,592,315**	**9,353,429**	**1,838,276**	**2,889,909**	**1,896,187**	**2,320,753**
Reserve with Federal Reserve Banks	**19,202,939**	824,117	5,496,244	939,241	1,509,062	861,784	956,615
Cash in vault	**1,889,126**	108,302	311,786	127,564	202,760	149,440	142,469
Demand balances with banks in United States (except private banks and American branches of foreign banks)	**6,560,008**	217,361	476,660	351,341	499,524	455,095	684,413
Other balances with banks in United States	**25,701**	788	3,384	1,465	605	2,126	1,204
Balances with banks in foreign countries	**62,818**	5,397	33,726	2,568	3,935	608	349
Cash items in process of collection	**10,035,194**	436,350	3,031,629	416,097	674,023	427,134	535,703
Due from own foreign branches	**82,343**	....	82,343	....	....	....	....
Bank premises owned and furniture and fixtures	**1,753,134**	89,351	384,345	116,533	141,497	106,993	123,961
Other real estate owned	**44,104**	1,793	2,979	3,673	1,712	2,416	5,596
Investments and other assets indirectly representing bank premises or other real estate	**141,763**	2,838	10,362	9,076	14,923	5,599	11,513
Customers' liability on acceptances	**957,930**	37,251	705,175	8,103	877	540	2,887
Income accrued but not yet collected	**399,392**	16,098	111,681	12,646	30,540	11,353	18,672
Other assets	**342,958**	10,905	135,390	19,969	18,384	16,119	17,019
Total assets	**181,835,656**	**8,135,525**	**45,826,065**	**9,414,018**	**15,016,112**	**8,374,162**	**9,777,428**
LIABILITIES							
Demand deposits	**115,920,574**	**5,719,578**	**30,134,720**	**5,742,499**	**8,965,179**	**5,580,616**	**6,847,494**
Individuals, partnerships, and corporations	**89,135,916**	4,544,411	22,319,899	4,630,438	7,309,266	4,359,920	4,904,187
United States Government	**3,575,240**	163,831	1,134,147	184,482	286,999	163,708	160,961
States and political subdivisions	**7,633,723**	390,142	1,218,236	380,947	679,665	420,245	791,813
Banks in United States	**11,449,790**	443,366	2,945,349	437,213	552,668	535,970	918,461
Banks in foreign countries	**1,759,804**	30,538	1,456,572	19,003	11,597	6,925	11,332
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	**2,366,101**	147,290	1,060,517	90,416	124,984	93,848	60,740
Time deposits	**45,950,029**	**1,456,242**	**9,045,634**	**2,601,370**	**4,454,478**	**2,015,821**	**2,052,412**
Individuals, partnerships, and corporations	**42,253,120**	1,414,837	7,839,275	2,524,921	4,261,487	1,877,867	1,918,976
United States Government	**275,473**	11,896	40,167	7,931	4,388	47,291	22,628
Postal savings	**16,688**	1,529	20	609	1,028	2,951	3,256
States and political subdivisions	**2,127,737**	13,381	232,279	65,395	186,626	80,272	103,250
Banks in United States	**33,917**	6,224	8,806	1,264	949	2,715	1,802
Banks in foreign countries	**1,243,094**	8,375	925,087	1,250	....	4,725	2,500
Total deposits	**161,870,603**	**7,175,820**	**39,180,354**	**8,343,869**	**13,419,657**	**7,596,437**	**8,899,906**
Due to own foreign branches	**391,243**	6,631	303,648	....	....	....	....
Bills payable, rediscounts, and other liabilities for borrowed money	**1,759,126**	52,490	756,145	79,767	125,515	25,725	61,300
Acceptances outstanding	**1,003,115**	39,681	740,069	8,875	877	540	3,048
Dividends declared but not yet payable	**46,021**	1,191	29,464	1,635	1,079	971	1,081
Income collected but not yet earned	**883,657**	50,229	188,788	48,452	77,013	37,716	61,431
Expenses accrued and unpaid	**1,003,900**	50,954	272,937	40,492	96,453	35,697	43,485
Other liabilities	**410,821**	17,077	243,929	6,064	10,894	13,638	3,712
Total liabilities	**167,368,486**	**7,394,073**	**41,715,334**	**8,529,154**	**13,731,488**	**7,710,724**	**9,073,963**
CAPITAL ACCOUNTS							
Capital	**4,314,654**	206,615	1,226,397	229,082	364,437	181,966	218,723
Surplus	**7,006,585**	366,844	2,113,311	476,080	708,406	334,290	325,751
Undivided profits	**2,814,319**	143,308	731,658	165,942	198,018	122,309	128,129
Other capital accounts	**331,612**	24,685	39,365	13,760	13,763	24,873	30,862
Total capital accounts	**14,467,170**	**741,452**	**4,110,731**	**884,864**	**1,284,624**	**663,438**	**703,465**
Total liabilities and capital accounts	**181,835,656**	**8,135,525**	**45,826,065**	**9,414,018**	**15,016,112**	**8,374,162**	**9,777,428**
MEMORANDA							
Par or face value of capital	**4,314,654**	206,615	1,226,397	229,082	364,437	181,966	218,723
Capital notes and debentures	**20,877**	....	20,174	....	....	....	....
Preferred stock	**10,115**	800	3,065	85	....	40	200
Common stock	**4,283,662**	205,815	1,203,158	228,997	364,437	181,926	218,523
Retirable value of preferred stock	**14,558**	1,200	7,107	85	....	40	200
Net demand deposits subject to reserve (see page 18)	**99,326,800**	5,066,430	26,626,431	4,975,061	7,791,632	4,698,387	5,627,378
Demand deposits adjusted (see footnote on page 1)	**89,100,546**	4,645,493	21,567,023	4,685,704	7,439,892	4,446,879	5,221,037
Pledged assets (and securities loaned)	**21,387,721**	583,671	4,023,718	1,119,060	2,024,901	1,144,149	1,787,997
Number of banks	**6,418**	295	571	537	601	469	395

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 11, 1957 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	**22,409,341**	**5,064,498**	**3,778,203**	**6,019,915**	**7,099,244**	**21,605,716**
Loans (including overdrafts)	11,248,126	2,677,581	1,995,580	2,941,260	3,998,422	13,066,333
United States Government direct obligations	8,912,372	1,874,443	1,380,512	2,412,198	2,425,611	6,473,884
Obligations guaranteed by United States Government	239	57	20	159	...	579
Obligations of States and political subdivisions	1,835,173	383,089	286,605	536,432	517,414	1,665,134
Other bonds, notes, and debentures	366,420	115,240	108,081	115,673	138,684	331,837
Corporate stocks (including Federal Reserve Bank stock)	47,011	14,088	7,405	14,193	19,113	67,949
Reserves, cash, and bank balances	**5,776,144**	**1,546,440**	**1,055,123**	**2,077,263**	**2,625,509**	**4,804,438**
Reserve with Federal Reserve Banks	2,983,283	692,103	483,957	870,714	1,019,087	2,566,732
Cash in vault	303,743	80,761	49,974	86,406	118,492	207,429
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,033,587	418,325	268,770	674,564	1,006,431	473,937
Other balances with banks in United States	2,193	173	410	1,056	8,360	3,937
Balances with banks in foreign countries	5,080	253	2,168	168	1,611	6,955
Cash items in process of collection	1,448,258	354,825	249,844	444,355	471,528	1,545,448
Due from own foreign branches	...	...	...	...	...	...
Bank premises owned and furniture and fixtures	176,005	50,152	39,772	62,659	162,818	299,048
Other real estate owned	3,804	2,619	2,966	2,539	9,830	4,177
Investments and other assets indirectly representing bank premises or other real estate	15,805	1,427	7,534	10,596	8,591	43,499
Customers' liability on acceptances	7,497	11,490	751	1,195	39,334	142,830
Income accrued but not yet collected	68,161	12,454	12,755	14,022	15,853	75,157
Other assets	41,561	7,386	3,580	8,938	12,089	51,618
Total assets	**28,498,318**	**6,696,466**	**4,900,684**	**8,197,127**	**9,973,268**	**27,026,483**
LIABILITIES						
Demand deposits	**17,552,932**	**4,699,129**	**3,085,316**	**6,140,475**	**7,373,423**	**14,079,213**
Individuals, partnerships, and corporations	13,542,570	3,447,192	2,242,634	4,450,739	5,522,512	11,862,148
United States Government	513,426	121,993	113,258	172,208	186,105	374,122
States and political subdivisions	1,368,940	322,066	257,471	508,919	471,735	823,544
Banks in United States	1,839,528	769,316	433,422	953,586	1,085,518	535,393
Banks in foreign countries	48,267	3,807	4,470	2,433	20,922	143,938
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	240,201	34,755	34,061	52,590	86,631	340,068
Time deposits	**8,248,559**	**1,375,683**	**1,341,540**	**1,297,895**	**1,657,943**	**10,402,452**
Individuals, partnerships, and corporations	7,935,843	1,298,107	1,307,946	1,211,486	1,337,952	9,324,423
United States Government	20,203	9,907	3,110	13,708	23,328	70,916
Postal savings	3,902	607	305	227	1,154	1,100
States and political subdivisions	273,797	66,742	29,485	71,430	285,549	719,531
Banks in United States	1,064	270	694	1,044	4,960	4,125
Banks in foreign countries	13,750	50	...	...	5,000	282,357
Total deposits	**25,801,491**	**6,074,812**	**4,426,856**	**7,438,370**	**9,031,366**	**24,481,665**
Due to own foreign branches	...	...	...	...	...	80,964
Bills payable, rediscounts, and other liabilities for borrowed money	337,636	15,950	71,690	57,155	36,701	139,052
Acceptances outstanding	8,178	11,562	751	1,195	42,447	145,892
Dividends declared but not yet payable	3,755	1,161	85	790	1,163	3,646
Income collected but not yet earned	140,366	25,698	31,769	22,844	19,662	179,689
Expenses accrued and unpaid	145,981	28,265	24,035	28,777	43,592	193,232
Other liabilities	42,179	9,620	4,610	3,591	381	55,126
Total liabilities	**26,479,586**	**6,167,068**	**4,559,796**	**7,552,722**	**9,175,312**	**25,279,266**
CAPITAL ACCOUNTS						
Capital	618,174	156,636	102,333	179,715	292,513	538,063
Surplus	915,259	225,911	143,012	275,465	338,876	783,380
Undivided profits	388,339	132,228	80,204	165,304	142,873	416,007
Other capital accounts	96,960	14,623	15,339	23,921	23,694	9,767
Total capital accounts	**2,018,732**	**529,398**	**340,888**	**644,405**	**797,956**	**1,747,217**
Total liabilities and capital accounts	**28,498,318**	**6,696,466**	**4,900,684**	**8,197,127**	**9,973,268**	**27,026,483**
MEMORANDA						
Par or face value of capital	618,174	156,636	102,333	179,715	292,513	538,063
Capital notes and debentures	328	375	...	...	...	...
Preferred stock	4,955	370	...	...	...	600
Common stock	612,891	155,891	102,333	179,715	292,513	537,463
Retirable value of preferred stock	4,956	370	...	...	...	600
Net demand deposits subject to reserve (see page 18)	15,071,473	3,925,979	2,566,702	5,021,625	5,895,464	12,060,238
Demand deposits adjusted (see footnote on page 1)	13,703,453	3,449,188	2,284,322	4,567,893	5,609,350	11,480,312
Pledged assets (and securities loaned)	2,500,492	644,375	771,704	1,371,847	1,573,804	3,842,003
Number of banks	1,024	491	474	749	634	178

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

[In thousands of dollars]

	All member banks on selected call dates						
	1952 Sept. 5	1953 Sept. 30	1954 Oct. 7	1955 Oct. 5	1956 Sept. 26	1957 June 6	1957 Oct. 11
Loans and discounts, net—total	**51,313,769**	**56,633,248**	**57,232,857**	**67,381,309**	**76,305,264**	**78,448,181**	**80,308,410**
Valuation reserves	759,057	831,348	887,388	1,000,762	1,203,318	1,449,284	1,464,731
Loans and discounts, gross—total	**52,072,826**	**57,464,596**	**58,120,245**	**68,382,071**	**77,508,582**	**79,897,465**	**81,773,141**
Real estate loans—total	11,855,302	12,839,810	13,913,141	15,981,377	17,606,036	17,768,289	18,102,996
Secured by farm land	570,639	595,015	617,798	694,984	734,841	731,969	736,415
Secured by residential properties:							
Insured by FHA	2,993,395	3,313,654	3,472,750	3,890,869	4,156,305	4,157,697	4,191,609
Insured or guaranteed by VA	2,478,928	2,542,582	2,725,493	3,106,285	3,287,608	3,154,257	3,074,758
Not ins. or guar. by FHA or VA	3,849,134	4,233,030	4,651,623	5,383,494	6,032,685	6,167,662	6,369,572
Secured by other properties	1,963,206	2,155,529	2,445,477	2,905,745	3,394,597	3,556,704	3,730,642
Loans to banks	432,204	406,830	493,679	937,559	1,337,983	989,290	889,898
Loans to brokers and dealers in secs	1,472,821	1,783,492	2,451,025	2,658,007	2,236,151	2,131,567	2,271,530
Other loans for purchasing or carrying securities	940,605	897,597	1,168,080	1,440,175	1,457,864	1,415,881	1,370,137
Loans to farmers directly guar. by CCC	249,306	374,760	460,479	319,392	238,808	204,796	124,728
Other loans to farmers	2,196,273	1,992,949	1,930,469	2,157,286	2,230,748	2,247,903	2,286,321
Commercial and industrial loans (including open market paper)	23,973,048	26,024,505	24,356,525	28,800,159	34,573,526	36,500,270	37,503,541
Other loans to individuals for personal expenditures—total	9,598,709	11,819,025	11,914,566	14,119,480	15,448,487	16,229,453	16,682,269
Passenger automobile instalment	2,579,485	3,626,315	3,485,214	4,516,671	5,134,625	5,423,144	5,634,503
Other retail consumer instalment	1,249,085	1,753,195	1,578,452	1,686,235	1,942,722	2,060,915	2,103,160
Resident. repair and modern. instal	1,166,857	1,432,080	1,473,446	1,465,341	1,594,890	1,661,124	1,754,670
Other instalment loans	1,276,127	1,511,542	1,646,700	1,907,436	1,981,918	2,111,641	2,190,886
Single payment loans	3,327,155	3,495,893	3,730,754	4,543,797	4,794,332	4,972,629	4,999,050
All other loans (including overdrafts)	1,354,558	1,325,628	1,432,281	1,968,636	2,378,979	2,410,016	2,541,721
United States Government direct obligations	**51,366,149**	**51,475,165**	**58,743,946**	**50,921,728**	**46,343,006**	**45,821,062**	**46,234,383**
Treasury bills	4,268,998	4,170,772	4,531,112	2,533,931	2,147,212	3,438,851	3,377,484
Treasury certificates of indebtedness	5,475,820	8,602,072	3,740,231	959,660	1,783,310	2,797,960	3,516,958
Treasury notes	9,461,102	10,909,330	13,012,348	13,119,024	9,953,576	7,951,854	8,054,993
Nonmarketable bonds	1,743,631	1,748,809	1,737,707	1,713,472	1,348,587	969,441	876,608
Other bonds maturing in 5 years or less	15,994,362	13,812,779	14,614,291	8,554,347	10,841,921	17,192,315	18,755,805
Other bonds maturing in 5 to 10 years	9,506,795	8,262,792	16,557,757	19,298,646	16,093,826	9,261,650	7,956,674
Other bonds maturing in 10 to 20 years	2,972,565	3,866,585	4,486,720	4,481,861	4,030,506	4,067,086	3,586,698
Other bonds maturing after 20 years	1,942,876	102,026	63,780	260,787	144,068	141,905	109,163

	By class of bank, October 11, 1957						
	Central reserve city member banks [1]		Reserve city member banks [1]	Country member banks [1]	**All member banks**	All national member banks	All State member banks
	New York	Chicago					
Loans and discounts, net—total	**16,067,148**	**3,896,841**	**32,364,283**	**27,980,138**	**80,308,410**	**49,748,891**	**30,559,519**
Valuation reserves	315,617	98,528	565,327	485,259	**1,464,731**	900,095	564,636
Loans and discounts, gross—total	**16,382,765**	**3,995,369**	**32,929,610**	**28,465,397**	**81,773,141**	**50,648,986**	**31,124,155**
Real estate loans—total	591,069	140,602	7,533,358	9,837,967	**18,102,996**	12,237,054	5,865,942
Secured by farm land	....	539	129,886	605,990	**736,415**	525,048	211,367
Secured by residential properties:							
Insured by FHA	169,563	16,628	2,473,237	1,532,181	**4,191,609**	2,983,520	1,208,089
Insured or guaranteed by VA	129,676	29,089	1,321,617	1,594,376	**3,074,758**	2,173,573	901,185
Not ins. or guar. by FHA or VA	92,607	52,635	2,159,895	4,064,435	**6,369,572**	4,139,008	2,230,564
Secured by other properties	199,223	41,711	1,448,723	2,040,985	**3,730,642**	2,415,905	1,314,737
Loans to banks	471,772	7,880	345,577	64,669	**889,898**	411,692	478,206
Loans to brokers and dealers in secs	1,115,078	163,973	610,010	382,469	**2,271,530**	1,038,727	1,232,803
Other loans for purchasing or carrying securities	360,956	98,462	658,684	252,035	**1,370,137**	678,786	691,351
Loans to farmers directly guar. by CCC	....	....	7,991	116,737	**124,728**	94,297	30,431
Other loans to farmers	478	6,383	493,772	1,785,688	**2,286,321**	1,762,688	523,633
Commercial and industrial loans (including open market paper)	11,717,435	2,981,056	15,378,031	7,427,019	**37,503,541**	21,835,006	15,668,535
Other loans to individuals for personal expenditures—total	1,513,044	423,112	6,800,618	7,945,495	**16,682,269**	11,096,757	5,585,512
Passenger automobile instalment	176,606	74,482	2,445,483	2,937,932	**5,634,503**	3,880,392	1,754,111
Other retail consumer instalment	184,581	204,143	792,621	921,815	**2,103,160**	1,480,820	622,340
Resident. repair and modern. instal	159,660	29,703	833,649	731,658	**1,754,670**	1,200,106	554,564
Other instalment loans	323,530	19,640	657,277	1,190,439	**2,190,886**	1,484,917	705,969
Single payment loans	668,667	95,144	2,071,588	2,163,651	**4,999,050**	3,050,522	1,948,528
All other loans (including overdrafts)	612,933	173,901	1,101,569	653,318	**2,541,721**	1,493,979	1,047,742
United States Government direct obligations	**5,419,950**	**1,869,284**	**16,891,152**	**22,053,997**	**46,234,383**	**30,793,001**	**15,441,382**
Treasury bills	321,494	35,971	752,048	2,267,971	**3,377,484**	2,224,314	1,153,170
Treasury certificates of indebtedness	163,428	71,798	1,322,090	1,959,642	**3,516,958**	2,498,074	1,018,884
Treasury notes	1,046,491	278,076	3,038,933	3,691,493	**8,054,993**	5,075,945	2,979,048
Nonmarketable bonds	22,643	7,642	109,642	736,681	**876,608**	648,214	228,394
Other bonds maturing in 5 years or less	1,899,739	817,269	7,570,263	8,468,534	**18,755,805**	12,448,026	6,307,779
Other bonds maturing in 5 to 10 years	1,427,185	591,930	2,821,611	3,115,948	**7,956,674**	5,281,005	2,675,669
Other bonds maturing in 10 to 20 years	536,994	62,073	1,241,351	1,746,280	**3,586,698**	2,532,541	1,054,157
Other bonds maturing after 20 years	1,976	4,525	35,214	67,448	**109,163**	84,882	24,281

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, October 11, 1957					
		Boston	New York	Phila-delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	**80,308 410**	**3,933 326**	**22,589,593**	**4,240,100**	**6,465,485**	**3,386,622**	**3,765,982**
Valuation reserves	**1,464,731**	80,470	467,329	93,316	104,271	50,123	61,844
Loans and discounts, gross—total	**81,773,141**	**4,013,796**	**23,056,922**	**4,333,416**	**6,569,756**	**3,436,745**	**3,827,826**
Real estate loans—total	**18,102,996**	759,356	3,060,456	1,133,563	2,019,663	850,982	567,157
Secured by farm land	**736,415**	18,426	48,596	56,425	96,970	59,163	46,956
Secured by residential properties:							
Insured by FHA	**4,191,609**	65,285	620,807	80,653	255,314	78,513	42,727
Insured or guaranteed by VA	**3,074,758**	97,721	760,767	201,330	338,736	112,496	32,097
Not insured or guaranteed by FHA or VA	**6,369,572**	328,038	997,049	498,829	932,572	367,993	236,246
Secured by other properties	**3,730,642**	249,886	633,237	296,326	396,071	232,817	209,131
Loans to banks	**889,898**	38,925	496,364	5,942	20,157	17,462	26,136
Loans to brokers and dealers in securities	**2,271,530**	60,933	1,304,736	87,084	140,651	78,965	61,846
Other loans for purchasing or carrying securities	**1,370,137**	33,250	416,222	69,722	167,341	53,978	83,475
Loans to farmers directly guaranteed by CCC	**124,728**	8	456	271	2,254	2,590	5,418
Other loans to farmers	**2,286,321**	33,445	89,490	65,046	94,118	74,650	81,805
Commercial and industrial loans (including open market paper)	**37,503,541**	1,989,989	13,563,195	1,641,678	2,424,994	1,207,636	1,702,013
Other loans to individuals for personal expenditures—total	**16,682,269**	967,778	3,347,218	1,180,120	1,501,591	1,019,227	1,135,684
Passenger automobile instalment loans	**5,634,503**	342,824	776,741	394,292	523,386	334,510	342,163
Other retail consumer instalment loans	**2,103,160**	91,176	378,376	137,122	158,034	99,346	144,515
Residential repair and modern. instal	**1,754,670**	61,370	367,651	113,203	177,399	67,550	112,928
Other instalment loans	**2,190,886**	138,076	651,626	160,550	187,113	151,882	141,775
Single payment loans	**4,999,050**	334,332	1,172,824	374,953	455,659	365,939	394,303
All other loans (including overdrafts)	**2,541,721**	130,112	778,785	149,990	198,987	131,255	164,292
United States Government direct obligations	**46,234,383**	**1,797,424**	**9,186,478**	**2,389,995**	**4,263,928**	**2,388,668**	**2,728,870**
Treasury bills	**3,377,484**	158,071	616,044	185,176	306,655	187,134	294,317
Treasury certificates of indebtedness	**3,516,958**	103,558	431,144	171,769	246,177	224,044	351,704
Treasury notes	**8,054,993**	275,607	1,566,703	299,802	893,862	360,865	475,121
Nonmarketable bonds	**876,608**	40,868	124,732	81,586	72,566	63,825	44,368
Other bonds maturing in 5 years or less	**18,755,805**	698,961	3,394,289	850,429	1,893,365	936,108	1,052,896
Other bonds maturing in 5 to 10 years	**7,956,674**	329,299	2,039,331	490,468	585,240	460,593	298,559
Other bonds maturing in 10 to 20 years	**3,586,698**	184,718	1,002,700	298,624	249,313	151,727	208,678
Other bonds maturing after 20 years	**109,163**	6,342	11,535	12,141	16,750	4,372	3,227

	By Federal Reserve districts, October 11, 1957—Continued					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	**11,248,126**	**2,677,581**	**1,995,580**	**2,941,260**	**3,998,422**	**13,066,333**
Valuation reserves	241,806	38,907	32,453	38,155	68,474	187,583
Loans and discounts, gross—total	**11,489,932**	**2,716,488**	**2,028,033**	**2,979,415**	**4,066,896**	**13,253,916**
Real estate loans—total	2,782,023	639,180	592,964	512,454	383,478	4,801,720
Secured by farm land	114,791	56,130	27,883	50,214	37,934	122,927
Secured by residential properties:						
Insured by FHA	593,020	152,141	145,860	102,893	32,145	2,022,251
Insured or guaranteed by VA	425,121	69,698	156,111	53,942	33,521	793,218
Not insured or guaranteed by FHA or VA	1,146,924	211,524	175,879	148,734	119,436	1,206,348
Secured by other properties	502,167	149,687	87,231	156,671	160,442	656,976
Loans to banks	28,687	20,368	3,054	18,531	11,431	202,841
Loans to brokers and dealers in securities	244,237	39,511	10,863	43,089	24,283	175,332
Other loans for purchasing or carrying securities	218,586	40,636	14,472	32,566	186,397	53,492
Loans to farmers directly guaranteed by CCC	4,258	5,157	32,289	29,486	30,444	12,097
Other loans to farmers	335,949	143,062	184,386	410,519	267,899	505,952
Commercial and industrial loans (including open market paper)	5,145,558	1,066,923	677,093	1,224,914	2,064,374	4,795,174
Other loans to individuals for personal expenditures—total	2,360,486	670,757	461,031	633,951	947,547	2,456,879
Passenger automobile instalment loans	759,200	188,727	180,425	224,387	331,818	1,236,030
Other retail consumer instalment loans	481,290	75,082	78,959	83,788	106,741	268,731
Residential repair and modernization instalment loans	306,830	79,035	73,409	59,417	77,448	258,430
Other instalment loans	177,774	56,206	46,075	60,552	129,811	289,446
Single payment loans	635,392	271,707	82,163	205,807	301,729	404,242
All other loans (including overdrafts)	370,148	90,894	51,881	73,905	151,043	250,429
United States Government direct obligations	**8,912,372**	**1,874,443**	**1,380,512**	**2,412,198**	**2,425,611**	**6,473,884**
Treasury bills	491,118	147,644	160,566	246,702	250,435	333,622
Treasury certificates of indebtedness	584,598	185,679	133,505	236,858	245,606	602,316
Treasury notes	1,585,883	371,087	254,379	520,456	432,122	1,019,106
Nonmarketable bonds	180,841	56,533	58,412	70,079	39,718	43,080
Other bonds maturing in 5 years or less	4,043,971	744,807	507,979	930,203	1,008,183	2,694,614
Other bonds maturing in 5 to 10 years	1,527,943	290,697	217,290	297,988	272,571	1,146,695
Other bonds maturing in 10 to 20 years	483,799	74,173	45,813	100,449	173,637	613,067
Other bonds maturing after 20 years	14,219	3,823	2,568	9,463	3,339	21,384

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

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, October 11, 1957					
		Boston	New York	Phila-delphia	Cleveland [2]	Richmond [2]	Atlanta [2]
Loans and discounts, net—total	**32,364,283**	**1,586,251**	**943,443**	**1,917,715**	**4,009,367**	**1,541,548**	**1,629,791**
Valuation reserves	565,327	36,132	33,924	48,830	64,961	26,198	28,930
Loans and discounts, gross—total	**32,929,610**	**1,622,383**	**977,367**	**1,966,545**	**4,074,328**	**1,567,746**	**1,658,721**
Real estate loans—total	7,533,358	112,259	242,516	123,262	915,997	272,304	141,043
Secured by farm land	129,886	115	4,255	1,189	5,025	4,285	8,027
Secured by residential properties:							
Insured by FHA	2,473,237	8,615	41,547	11,893	155,855	30,941	9,610
Insured or guaranteed by VA	1,321,617	8,060	42,206	17,273	195,963	45,458	10,589
Not insured or guaranteed by FHA or VA	2,159,895	21,388	90,460	40,682	377,197	95,278	52,333
Secured by other properties	1,448,723	74,081	64,048	52,225	181,957	96,342	60,484
Loans to banks	345,577	32,787	551	3,892	19,157	8,365	18,409
Loans to brokers and dealers in securities	610,010	19,200	10,146	56,472	120,349	51,781	34,452
Other loans for purchasing or carrying securities	658,684	12,158	16,771	44,347	141,913	29,617	55,243
Loans to farmers directly guaranteed by CCC	7,991	....	40	....	60	3	1,344
Other loans to farmers	493,772	1,233	7,091	651	2,041	5,415	9,001
Commercial and industrial loans (including open market paper)	15,378,031	1,112,376	454,464	1,098,344	1,952,880	706,525	846,278
Other loans to individuals for personal expenditures—total	6,800,618	281,051	215,629	563,840	772,695	411,120	441,412
Passenger automobile instalment loans	2,445,483	99,703	65,928	198,426	200,232	124,679	142,226
Other retail consumer instalment loans	792,621	30,550	29,675	82,544	87,261	42,032	58,448
Residential repair and modern. instal.	833,649	15,735	20,161	62,038	114,444	36,165	40,292
Other instalment loans	657,277	21,281	40,113	52,629	81,204	44,656	35,913
Single payment loans	2,071,588	113,782	59,752	168,203	289,554	163,588	164,533
All other loans (including overdrafts)	1,101,569	51,319	30,159	75,737	149,236	82,616	111,539
United States Government direct obligations	**16,891,152**	**480,076**	**370,935**	**658,407**	**2,201,256**	**1,005,046**	**923,625**
Treasury bills	752,048	26,854	30,215	27,392	115,355	32,396	69,887
Treasury certificates of indebtedness	1,322,090	17,426	27,238	52,411	104,584	95,403	115,286
Treasury notes	3,038,933	79,024	54,470	103,746	572,674	141,382	148,477
Nonmarketable bonds	109,642	935	1,398	2,188	10,827	8,354	4,464
Other bonds maturing in 5 years or less	7,570,263	195,893	174,138	245,876	1,023,895	444,183	415,705
Other bonds maturing in 5 to 10 years	2,821,611	110,836	58,454	164,115	278,779	227,863	93,650
Other bonds maturing in 10 to 20 years	1,241,351	47,119	24,722	62,398	86,700	54,081	76,116
Other bonds maturing after 20 years	35,214	1,989	300	281	8,442	1,384	40

	By Federal Reserve districts, October 11, 1957—Continued					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco [2]
Loans and discounts, net—total	**3,381,751**	**1,481,276**	**765,433**	**1,665,894**	**2,218,994**	**11,222,820**
Valuation reserves	68,448	23,650	10,566	20,972	40,064	162,652
Loans and discounts, gross—total	**3,450,199**	**1,504,926**	**775,999**	**1,686,866**	**2,259,058**	**11,385,472**
Real estate loans—total	910,810	193,532	131,244	247,385	147,066	4,095,940
Secured by farm land	3,976	3,564	150	5,466	6,194	87,640
Secured by residential properties:						
Insured by FHA	280,989	50,882	26,430	63,159	9,460	1,783,856
Insured or guaranteed by VA	180,950	23,495	52,566	24,272	18,641	702,144
Not insured or guaranteed by FHA or VA	304,326	47,215	30,146	57,831	29,946	1,013,093
Secured by other properties	140,569	68,376	21,952	96,657	82,825	509,207
Loans to banks	19,745	20,318	1,054	10,050	11,288	199,961
Loans to brokers and dealers in securities	63,363	33,593	5,272	33,582	18,280	163,520
Other loans for purchasing or carrying securities	89,220	24,026	7,183	25,741	163,005	49,460
Loans to farmers directly guaranteed by CCC	10	1,694	132	307	816	3,585
Other loans to farmers	4,471	17,587	5,379	89,994	13,128	337,781
Commercial and industrial loans (including open market paper)	1,384,803	796,311	424,631	915,009	1,356,878	4,329,532
Other loans to individuals for personal expenditures—total	871,908	351,025	169,864	308,550	439,186	1,974,338
Passenger automobile instalment loans	279,681	73,067	53,712	84,807	123,487	999,535
Other retail consumer instalment loans	92,995	39,918	31,635	46,920	49,203	201,440
Residential repair and modernization instalment loans	175,143	53,154	34,765	37,232	40,697	203,823
Other instalment loans	47,607	23,682	12,644	19,457	53,863	224,228
Single payment loans	276,482	161,204	37,108	120,134	171,936	345,312
All other loans (including overdrafts)	105,869	66,840	31,240	56,248	109,411	231,355
United States Government direct obligations	**2,861,378**	**703,465**	**317,701**	**1,054,492**	**1,045,575**	**5,269,196**
Treasury bills	63,788	29,390	21,635	63,124	59,347	212,665
Treasury certificates of indebtedness	132,846	47,778	23,434	94,014	110,492	501,178
Treasury notes	514,061	160,290	59,394	244,396	165,617	795,402
Nonmarketable bonds	27,923	9,388	2,011	11,197	6,358	24,599
Other bonds maturing in 5 years or less	1,503,196	304,622	108,960	468,728	467,950	2,217,117
Other bonds maturing in 5 to 10 years	431,260	139,244	81,934	131,218	124,128	980,130
Other bonds maturing in 10 to 20 years	186,177	11,968	19,682	36,387	111,134	524,867
Other bonds maturing after 20 years	2,127	785	651	5,428	549	13,238

[1] See contents page for basis of classification of member banks.
[2] See note 3, page 11.

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, October 11, 1957					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	**27,980,138**	**2,347,075**	**5,579,002**	**2,322,385**	**2,456,118**	**1,845,074**	**2,136,191**
Valuation reserves	**485,259**	44,338	117,788	44,486	39,310	23,925	32,914
Loans and discounts, gross—total	**28,465,397**	**2,391,413**	**5,696,790**	**2,366,871**	**2,495,428**	**1,868,999**	**2,169,105**
Real estate loans—total	**9,837,967**	647,097	2,226,871	1,010,301	1,103,666	578,678	426,114
Secured by farm land	**605,990**	18,311	44,341	55,236	91,945	54,878	38,929
Secured by residential properties:							
Insured by FHA	**1,532,181**	56,670	409,697	68,760	99,459	47,572	33,117
Insured or guaranteed by VA	**1,594,376**	89,661	588,885	184,057	142,773	67,038	21,508
Not insured or guaranteed by FHA or VA	**4,064,435**	306,650	813,982	458,147	555,375	272,715	183,913
Secured by other properties	**2,040,985**	175,805	369,966	244,101	214,114	136,475	148,647
Loans to banks	**64,669**	6,138	24,041	2,050	1,000	9,097	7,727
Loans to brokers and dealers in securities	**382,469**	41,733	179,512	30,612	20,302	27,184	27,394
Other loans for purchasing or carrying securities	**252,035**	21,092	38,495	25,375	25,428	24,361	28,232
Loans to farmers directly guaranteed by CCC	**116,737**	8	416	271	2,194	2,587	4,074
Other loans to farmers	**1,785,688**	32,212	81,921	64,395	92,077	69,235	72,804
Commercial and industrial loans (including open market paper)	**7,427,019**	877,613	1,391,296	543,334	472,114	501,111	855,735
Other loans to individuals for personal expenditures—total	**7,945,495**	686,727	1,618,545	616,280	728,896	608,107	694,272
Passenger automobile instalment loans	**2,937,932**	243,121	534,207	195,866	323,154	209,831	199,937
Other retail consumer instalment loans	**921,815**	60,626	164,120	54,578	70,773	57,314	86,067
Residential repair and modern. instal.	**731,658**	45,635	187,830	51,165	62,955	31,385	72,636
Other instalment loans	**1,190,439**	116,795	287,983	107,921	105,909	107,226	105,862
Single payment loans	**2,163,651**	220,550	444,405	206,750	166,105	202,351	229,770
All other loans (including overdrafts)	**653,318**	78,793	135,693	74,253	49,751	48,639	52,753
United States Government direct obligations	**22,053,997**	**1,317,348**	**3,395,593**	**1,731,588**	**2,062,672**	**1,383,622**	**1,805,245**
Treasury bills	**2,267,971**	131,217	264,335	157,784	191,300	154,738	224,430
Treasury certificates of indebtedness	**1,959,642**	86,132	240,478	119,358	141,593	128,641	236,418
Treasury notes	**3,691,493**	196,583	465,742	196,056	321,188	219,483	326,644
Nonmarketable bonds	**736,681**	39,933	100,691	79,398	61,739	55,471	39,904
Other bonds maturing in 5 years or less	**8,468,534**	503,068	1,320,412	604,553	869,470	491,925	637,191
Other bonds maturing in 5 to 10 years	**3,115,948**	218,463	553,692	326,353	306,461	232,730	204,909
Other bonds maturing in 10 to 20 years	**1,746,280**	137,599	440,984	236,226	162,613	97,646	132,562
Other bonds maturing after 20 years	**67,448**	4,353	9,259	11,860	8,308	2,988	3,187

	By Federal Reserve districts, October 11, 1957—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	**3,969,534**	**1,196,305**	**1,230,147**	**1,275,366**	**1,779,428**	**1,843,513**
Valuation reserves	74,830	15,257	21,887	17,183	28,410	24,931
Loans and discounts, gross—total	**4,044,364**	**1,211,562**	**1,252,034**	**1,292,549**	**1,807,838**	**1,868,444**
Real estate loans—total	1,730,611	445,648	461,720	265,069	236,412	705,780
Secured by farm land	110,276	52,566	27,733	44,748	31,740	35,287
Secured by residential properties:						
Insured by FHA	295,403	101,259	119,430	39,734	22,685	238,395
Insured or guaranteed by VA	215,082	46,203	103,545	29,670	14,880	91,074
Not insured or guaranteed by FHA or VA	789,963	164,309	145,733	90,903	89,490	193,255
Secured by other properties	319,887	81,311	65,279	60,014	77,617	147,769
Loans to banks	1,062	50	2,000	8,481	143	2,880
Loans to brokers and dealers in securities	16,901	5,918	5,591	9,507	6,003	11,812
Other loans for purchasing or carrying securities	30,904	16,610	7,289	6,825	23,392	4,032
Loans to farmers directly guaranteed by CCC	4,248	3,463	32,157	29,179	29,628	8,512
Other loans to farmers	325,095	125,475	179,007	320,525	254,771	168,171
Commercial and industrial loans (including open market paper)	779,699	270,612	252,462	309,905	707,496	465,642
Other loans to individuals for personal expenditures—total	1,065,466	319,732	291,167	325,401	508,361	482,541
Passenger automobile instalment loans	405,037	115,660	126,713	139,580	208,331	236,495
Other retail consumer instalment loans	184,152	35,164	47,324	36,868	57,538	67,291
Residential repair and modernization instalment loans	101,984	25,881	38,644	22,185	36,751	54,607
Other instalment loans	110,527	32,524	33,431	41,095	75,948	65,218
Single payment loans	263,766	110,503	45,055	85,673	129,793	58,930
All other loans (including overdrafts)	90,378	24,054	20,641	17,657	41,632	19,074
United States Government direct obligations	**4,181,710**	**1,170,978**	**1,062,811**	**1,357,706**	**1,380,036**	**1,204,688**
Treasury bills	391,359	118,254	138,931	183,578	191,088	120,957
Treasury certificates of indebtedness	379,954	137,901	110,071	142,844	135,114	101,138
Treasury notes	793,746	210,797	194,985	276,060	266,505	223,704
Nonmarketable bonds	145,276	47,145	56,401	58,882	33,360	18,481
Other bonds maturing in 5 years or less	1,723,506	440,185	399,019	461,475	540,233	477,497
Other bonds maturing in 5 to 10 years	504,753	151,453	135,356	166,770	148,443	166,565
Other bonds maturing in 10 to 20 years	235,549	62,205	26,131	64,062	62,503	88,200
Other bonds maturing after 20 years	7,567	3,038	1,917	4,035	2,790	8,146

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 11, 1957, OF CENTRAL RESERVE CITY AND

ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments: Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Reserves, cash,: Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks	6,418	140,338,246	80,308,410	46,234,383	6,480	11,086,349	2,276,654	425,970	37,775,786	19,202,939	1,889,126
Reserve bank cities [1]	149	56,017,736	37,026,898	14,265,795	1,523	3,748,534	750,707	224,279	16,213,277	9,233,169	373,923
1. Boston	9	2,212,779	1,586,251	480,076	574	119,935	18,357	7,586	641,667	393,379	14,965
2. New York [2]*	25	23,695,348	16,326,857	5,535,415	261	1,479,096	242,359	111,360	7,232,692	4,426,617	121,155
3. Philadelphia*	7	2,797,549	1,917,715	658,407	....	178,229	29,108	14,090	946,338	510,216	28,765
4. Cleveland	5	2,424,673	1,488,986	728,951	95	185,962	14,649	6,030	620,918	322,108	29,566
5. Richmond	5	529,202	322,869	166,441	5	29,788	8,814	1,285	171,258	83,047	8,063
6. Atlanta [3]	5	902,761	599,722	232,743	....	59,771	8,274	2,251	321,522	149,983	6,980
7. Chicago [2]	62	8,091,016	4,609,762	2,726,347	....	566,304	169,173	19,430	2,348,008	1,362,250	53,884
8. St. Louis*	5	1,110,414	719,506	304,559	25	64,133	17,398	4,793	365,876	183,982	7,005
9. Minneapolis*	4	757,059	512,212	178,120	....	51,632	13,280	1,815	313,674	141,208	6,865
10. Kansas City*	9	813,357	450,433	290,128	9	57,156	13,334	2,297	369,818	156,771	6,537
11. Dallas*	6	1,304,987	976,062	265,504	....	47,813	10,859	4,749	547,950	212,187	7,607
12. San Francisco	7	11,378,591	7,516,523	2,699,104	554	908,715	205,102	48,593	2,333,556	1,291,421	82,531
Reserve branch cities [1]	112	22,274,614	12,421,695	7,767,966	701	1,741,127	286,965	56,160	6,612,349	3,386,586	266,725
2. Buffalo*	3	1,060,376	683,734	255,470	12	102,710	14,485	3,965	263,470	144,022	17,440
4. Cincinnati	5	910,385	578,940	282,835	174	36,119	9,759	2,558	287,649	145,841	13,497
4. Pittsburgh [3]*	7	2,643,589	1,626,732	675,120	....	298,462	32,949	10,326	628,971	387,607	28,156
5. Baltimore*	5	701,097	325,695	301,403	....	63,899	8,276	1,824	251,739	128,897	11,882
5. Charlotte [3]	4	539,945	364,604	132,484	501	26,324	14,410	1,622	228,380	99,223	7,876
6. Birmingham	2	338,545	179,642	105,293	....	40,234	12,566	810	132,584	56,961	10,363
6. Jacksonville*	4	331,832	181,404	120,067	....	26,302	3,153	906	164,320	61,744	3,300
6. Nashville	4	462,790	278,599	145,910	....	30,261	7,014	1,006	150,417	71,699	6,886
6. New Orleans	5	769,696	390,424	319,612	....	44,737	13,212	1,711	269,489	127,932	8,442
7. Detroit	6	3,330,582	1,618,165	1,378,914	6	313,250	12,839	7,408	825,785	462,408	42,695
8. Little Rock	5	160,074	77,553	61,731	1	16,128	4,301	360	68,568	31,731	1,958
8. Louisville	6	499,387	282,179	181,026	....	23,855	10,902	1,425	186,650	87,670	6,696
8. Memphis	3	515,424	367,317	106,357	....	34,776	5,519	1,455	178,911	75,877	8,469
9. Helena	2	46,375	22,632	21,633	....	1,685	354	71	17,486	8,304	224
10. Denver*	7	626,614	373,493	221,705	....	25,848	4,143	1,425	227,996	103,764	7,281
10. Oklahoma City*	4	358,247	197,122	114,910	....	32,265	12,926	1,024	137,940	64,359	2,430
10. Omaha	5	345,547	199,383	104,337	....	33,857	7,148	822	148,255	65,437	3,300
11. El Paso*	3	167,820	88,861	68,761	....	8,675	1,103	420	63,619	26,331	2,406
11. Houston*	8	1,198,742	714,791	409,226	....	57,340	13,853	3,532	462,868	206,435	10,887
11. San Antonio*	6	397,490	164,128	191,080	....	24,467	16,987	828	138,851	66,735	5,016
12. Los Angeles*	4	3,582,344	1,773,510	1,569,662	7	200,697	32,243	6,225	933,615	498,131	29,996
12. Portland	3	1,382,155	761,232	461,589	....	141,083	15,504	2,747	312,345	185,628	12,031
12. Salt Lake City [3]	6	483,059	295,092	144,620	....	37,891	4,589	867	132,692	71,551	6,186
12. Seattle	5	1,422,499	876,463	394,221	....	120,262	28,730	2,823	399,749	208,299	19,308
Other reserve cities [1]	52	5,480,938	2,879,679	2,146,625	12	333,215	108,198	13,209	1,853,742	879,064	84,266
4. Columbus	3	513,828	185,407	272,913	....	49,757	4,671	1,080	195,479	95,054	9,342
4. Toledo	3	393,922	129,302	241,437	....	20,542	1,936	705	109,767	56,554	7,725
5. Washington*	11	990,296	528,380	404,718	....	30,121	24,472	2,605	288,225	169,248	20,960
7. Des Moines*	3	237,936	132,178	77,526	....	22,836	4,976	420	94,225	32,738	4,023
7. Indianapolis	4	781,407	409,792	305,000	4	53,566	11,035	2,010	257,130	122,698	13,488
7. Milwaukee*	6	806,315	508,695	242,875	....	26,364	26,578	1,803	260,082	122,081	8,510
8. National Stock Yards	1	93,811	34,721	49,792	....	9,058	....	240	48,144	17,408	720
9. St. Paul*	3	391,809	230,589	117,948	....	34,356	7,896	1,020	131,739	66,445	2,435
10. Kansas City, Kansas*	2	64,865	34,107	21,783	....	6,485	2,355	135	24,148	9,357	582
10. Pueblo	2	38,447	22,281	14,048	....	2,002	10	106	15,194	5,447	771
10. Topeka	3	95,511	40,069	41,712	8	12,546	929	247	32,838	14,440	1,866
10. Tulsa*	4	427,191	243,123	146,693	....	28,543	7,755	1,077	171,279	63,798	4,707
10. Wichita*	4	236,040	105,883	99,176	....	17,204	13,186	591	77,691	39,705	3,558
11. Fort Worth*	3	409,560	275,152	111,004	....	19,835	2,399	1,170	147,801	64,091	5,579
Country banks, by districts	6,105	56,564,958	27,980,138	22,053,997	4,244	5,263,473	1,130,784	132,322	13,096,418	5,704,120	1,164,212
1. Boston	286	4,172,195	2,347,075	1,317,348	226	423,557	71,997	11,992	950,648	430,738	93,337
2. New York	543	10,284,637	5,579,002	3,395,593	3,175	1,091,123	186,878	28,866	1,857,267	925,605	173,191
3. Philadelphia	530	4,608,193	2,322,385	1,731,588	85	405,595	135,426	13,114	891,938	429,025	98,799
4. Cleveland	578	5,031,873	2,456,118	2,062,672	212	417,082	83,814	11,975	1,047,125	501,898	114,474
5. Richmond	444	3,574,415	1,845,074	1,383,622	29	254,942	82,139	8,609	956,585	381,369	100,659
6. Atlanta	375	4,471,403	2,136,191	1,805,245	77	447,954	72,001	9,935	1,282,421	488,296	106,498
7. Chicago	943	9,162,085	3,969,534	4,181,710	229	852,853	141,819	15,940	1,990,914	881,108	181,143
8. St. Louis	471	2,685,388	1,196,305	1,170,978	31	235,139	77,120	5,815	698,291	295,435	55,913
9. Minneapolis	465	2,582,960	1,230,147	1,062,811	20	198,932	86,551	4,499	592,224	268,000	40,450
10. Kansas City	709	3,014,096	1,275,366	1,357,706	142	320,526	53,887	6,469	872,104	347,636	55,374
11. Dallas	608	3,620,645	1,779,428	1,380,036	....	359,284	93,483	8,414	1,264,420	443,308	86,997
12. San Francisco	153	3,357,068	1,843,513	1,204,688	18	256,486	45,669	6,694	692,481	311,702	57,377

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

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

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

For other footnote, see opposite page.

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

ASSETS [In thousands of dollars]

and bank balances											
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	**Total assets**	Federal Reserve district numbers, and reserve cities
6,560,008	**25,701**	**62,818**	**10,035,194**	**1,753,134**	**44,104**	**141,763**	**957,930**	**399,392**	**425,301**	**181,835,656**	**All member banks**
805,677	**8,846**	**51,439**	**5,740,223**	**546,686**	**5,711**	**57,455**	**929,800**	**197,018**	**287,292**	**74,254,975**	**Reserve bank cities [1]**
20,587	647	4,857	207,232	19,041	...	375	34,456	7,351	4,348	**2,920,017**	1. Boston
44,405	2,426	31,711	2,606,378	210,343	408	5,392	704,499	82,789	198,112	**32,129,583**	2. New York [2]*
78,654	1,296	2,568	324,839	44,886	1,021	7,514	7,978	7,335	11,625	**3,824,246**	3. Philadelphia*
47,205	168	2,934	218,937	10,065	213	11,272	10	10,141	3,380	**3,080,672**	4. Cleveland
15,620	...	47	64,481	6,641	196	2,337	...	1,990	757	**712,381**	5. Richmond
38,963	128	...	125,468	17,185	1,189	...	700	2,339	4,399	**1,250,095**	6. Atlanta [3]
168,507	1,164	3,398	758,805	25,735	59	3,222	6,838	31,555	19,021	**10,525,454**	7. Chicago [2]
28,154	13	97	146,625	5,372	639	100	2,299	4,523	2,435	**1,491,658**	8. St. Louis*
26,457	167	1,793	137,184	3,349	427	6,411	658	2,491	309	**1,084,378**	9. Minneapolis*
47,189	60	118	159,143	4,579	49	804	282	2,502	856	**1,192,247**	10. Kansas City*
149,451	633	336	177,736	45,126	208	...	31,029	4,348	1,629	**1,935,277**	11. Dallas*
140,485	2,144	3,580	813,395	154,364	1,302	20,028	141,051	39,654	40,421	**14,108,967**	12. San Francisco
816,580	**7,661**	**7,438**	**2,127,359**	**290,318**	**8,260**	**36,859**	**21,759**	**87,418**	**38,092**	**29,369,669**	**Reserve branch cities [1]**
22,525	179	1,554	77,750	19,179	...	427	...	3,821	2,501	**1,349,774**	2. Buffalo*
32,038	101	153	96,019	13,828	8	...	143	4,133	1,760	**1,217,906**	4. Cincinnati
30,591	326	637	181,654	33,420	271	1,547	382	8,713	6,082	**3,322,975**	4. Pittsburgh [3]*
28,404	102	98	82,356	8,973	275	...	153	2,496	2,347	**967,080**	5. Baltimore*
25,258	...	...	96,023	10,832	8	469	4	1,576	4,911	**786,125**	5. Charlotte [3]
27,230	...	...	38,030	5,623	...	...	...	1,461	594	**478,807**	6. Birmingham
34,738	...	...	64,538	4,042	546	...	8	677	186	**501,611**	6. Jacksonville*
34,065	...	...	37,767	6,141	...	...	51	985	732	**621,116**	6. Nashville
40,656	412	45	92,002	8,375	264	2,006	1,563	2,949	855	**1,055,197**	6. New Orleans
47,958	627	997	271,100	27,919	956	5,712	140	16,200	3,483	**4,210,777**	7. Detroit
15,488	50	...	19,341	3,325	...	...	...	332	132	**232,431**	8. Little Rock
28,990	...	23	63,271	3,334	11	182	...	2,118	430	**692,112**	8. Louisville
38,572	105	131	55,757	6,822	180	...	9,132	1,358	313	**712,140**	8. Memphis
2,653	...	...	6,305	263	240	...	...	316	40	**64,720**	9. Helena
48,259	250	50	68,392	4,073	34	311	...	2,887	1,858	**863,773**	10. Denver*
34,458	...	...	36,693	5,899	...	6,435	903	1,132	286	**510,842**	10. Oklahoma City*
26,363	270	...	52,885	3,897	...	...	...	1,698	191	**499,588**	10. Omaha
17,211	...	136	17,535	2,006	147	...	...	348	121	**234,061**	11. El Paso*
125,188	3,206	730	116,422	34,111	3,835	4,444	7,697	5,006	804	**1,717,507**	11. Houston*
29,045	478	12	37,565	5,981	1,033	1	...	1,973	4,829	**550,158**	11. San Antonio*
71,476	12	943	333,057	30,374	...	8,943	684	16,222	2,919	**4,575,101**	12. Los Angeles*
15,599	621	495	97,971	25,370	100	136	136	5,278	1,055	**1,726,575**	12. Portland
14,121	139	...	40,695	2,794	10	6,241	80	473	590	**625,939**	12. Salt Lake City [3]
25,694	783	1,434	144,231	23,737	342	5	683	5,266	1,073	**1,853,354**	12. Seattle
356,806	**777**	**1,256**	**531,573**	**74,854**	**1,659**	**6,686**	**270**	**17,119**	**10,060**	**7,445,328**	**Other reserve cities [1]**
35,309	...	57	55,717	8,864	...	...	...	497	752	**719,420**	4. Columbus
20,616	...	...	24,872	2,153	...	...	...	2,064	193	**508,099**	4. Toledo
42,808	131	449	54,629	20,482	364	1,150	...	2,225	2,030	**1,304,772**	5. Washington*
30,301	...	...	27,163	815	...	1,904	47	1,028	143	**336,098**	7. Des Moines*
40,018	51	308	80,567	10,279	...	...	172	2,417	995	**1,052,400**	7. Indianapolis
22,623	70	334	106,464	9,122	124	309	...	1,735	4,179	**1,081,866**	7. Milwaukee*
4,032	...	...	25,984	...	...	...	22	518	...	**142,495**	8. National Stock Yards
11,830	...	108	50,921	3,869	402	124	29	1,978	682	**530,632**	9. St. Paul*
7,565	...	...	6,644	951	...	...	...	12	37	**90,013**	10. Kansas City, Kansas*
7,240	...	...	1,736	606	...	...	...	25	91	**54,363**	10. Pueblo
8,940	...	...	7,592	580	304	...	...	604	161	**129,998**	10. Topeka
63,704	...	...	39,070	5,019	415	1,040	...	1,479	434	**606,857**	10. Tulsa*
18,543	...	...	15,885	4,577	50	159	...	1,169	150	**319,836**	10. Wichita*
43,277	525	...	34,329	7,537	...	2,000	...	1,368	213	**568,479**	11. Fort Worth*
4,580,945	**8,417**	**2,685**	**1,636,039**	**841,276**	**28,474**	**40,763**	**6,101**	**97,837**	**89,857**	**70,765,684**	**Country banks, by districts**
196,774	141	540	229,118	70,310	1,793	2,463	2,795	8,747	6,557	**5,215,508**	1. Boston
409,730	779	461	347,501	154,823	2,571	4,543	676	25,071	17,120	**12,346,708**	2. New York
272,687	169	...	91,258	71,647	2,652	1,562	125	5,311	8,344	**5,589,772**	3. Philadelphia
333,765	10	154	96,824	73,167	1,220	2,104	342	4,992	6,217	**6,167,040**	4. Cleveland
343,005	1,893	14	129,645	60,065	1,573	1,643	383	3,066	6,074	**4,603,804**	5. Richmond
508,761	664	304	177,898	82,595	3,597	9,507	565	10,261	10,253	**5,870,602**	6. Atlanta
724,180	281	43	204,159	102,135	2,665	4,658	300	15,226	13,740	**11,291,723**	7. Chicago
303,089	5	2	43,847	31,299	1,789	1,145	37	3,605	4,076	**3,425,630**	8. St. Louis
227,830	243	267	55,434	32,291	1,897	999	64	7,970	2,549	**3,220,954**	9. Minneapolis
412,303	476	...	56,315	32,478	1,687	1,847	10	2,514	4,874	**3,929,610**	10. Kansas City
642,259	3,518	397	87,941	68,057	4,607	2,146	608	2,810	4,493	**4,967,786**	11. Dallas
206,562	238	503	116,099	62,409	2,423	8,146	196	8,264	5,560	**4,136,547**	12. San Francisco

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 11, 1957, OF CENTRAL RESERVE CITY AND

LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand deposits: Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Time deposits: Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks	**115,920,574**	**89,135,916**	**3,575,240**	**7,633,723**	**11,449,790**	**1,759,804**	**2,366,101**	**45,950,029**	**43,253,120**	**275,473**	**16,688**	**2,127,737**	**33,917**	**1,243,094**
Reserve bank cities [1]	**49,183,147**	**36,229,645**	**1,659,568**	**1,580,237**	**6,764,822**	**1,677,889**	**1,270,986**	**15,064,381**	**13,019,015**	**101,759**	**2,917**	**701,913**	**17,409**	**1,221,368**
1. Boston	**2,281,257**	1,715,552	61,353	139,681	316,565	28,666	19,440	**214,818**	195,862	4,600	6	.....	6,000	8,350
2. New York [2]*	**22,939,512**	16,673,548	886,668	278,243	2,779,719	1,451,449	869,885	**3,795,209**	2,745,188	32,057	.....	86,690	6,213	925,061
3. Philadelphia*	**2,927,977**	2,214,204	96,724	156,937	417,009	18,987	24,116	**399,803**	375,235	935	82	21,206	1,095	1,250
4. Cleveland	**1,798,796**	1,476,615	56,649	85,941	154,166	5,932	19,493	**974,409**	946,696	430	.....	27,245	38	.....
5. Richmond	**474,864**	314,224	10,900	29,050	117,432	168	3,090	**169,121**	156,461	985	1,620	10,055	.....	.....
6. Atlanta [3]	**958,317**	639,214	18,802	100,898	193,412	88	5,903	**159,517**	156,929	665	15	1,905	3	.....
7. Chicago [2]	**7,075,678**	5,171,631	214,536	370,022	1,191,577	39,919	87,993	**2,315,461**	2,234,451	3,195	545	63,070	450	13,750
8. St. Louis*	**1,152,204**	777,261	33,766	19,874	313,963	1,814	5,526	**189,770**	183,511	2,650	459	3,150	.....	.....
9. Minneapolis*	**815,497**	504,474	26,763	28,554	243,410	3,248	9,048	**136,535**	134,851	434	.....	1,250	.....	.....
10. Kansas City*	**981,177**	579,930	20,051	15,488	358,536	2,045	5,127	**108,486**	105,410	.....	1	3,075	.....	.....
11. Dallas*	**1,378,756**	848,268	67,576	16,264	429,318	4,332	12,998	**317,967**	278,326	.....	.....	39,641	.....	.....
12. San Francisco	**6,399,112**	5,314,724	165,780	339,285	249,715	121,241	208,367	**6,283,285**	5,506,095	55,808	189	444,626	3,610	272,957
Reserve branch cities [1]	**19,283,298**	**14,797,541**	**559,650**	**1,205,559**	**2,429,198**	**55,928**	**235,422**	**7,093,100**	**6,627,312**	**25,022**	**973**	**427,647**	**2,196**	**9,950**
2. Buffalo*	**740,811**	597,442	27,687	66,376	31,912	3,836	13,558	**469,301**	459,248	214	.....	9,779	60	.....
4. Cincinnati	**854,331**	667,714	24,733	44,278	106,000	822	10,784	**231,539**	204,714	500	5	26,290	30	.....
4. Pittsburgh [3]*	**2,115,428**	1,736,807	81,488	80,714	194,601	4,770	17,048	**716,623**	690,210	517	34	25,101	761	.....
5. Baltimore*	**780,677**	581,941	29,768	78,027	85,795	1,194	3,952	**109,632**	108,638	644	.....	350	.....	.....
5. Charlotte [3]	**605,733**	381,977	13,381	47,094	150,525	33	12,723	**99,152**	90,772	2,086	7	5,557	730	.....
6. Birmingham	**355,500**	281,071	7,311	21,773	43,903	.....	1,442	**82,152**	82,147	.....	5	.....	.....	.....
6. Jacksonville*	**391,924**	201,362	5,159	51,145	132,840	85	1,333	**64,542**	62,792	1,500	.....	250	.....	.....
6. Nashville	**392,735**	224,498	17,417	54,577	94,561	.....	1,682	**177,252**	160,833	556	.....	15,863	.....	.....
6 New Orleans	**773,277**	499,862	14,105	96,075	151,579	6,581	5,075	**170,622**	159,686	550	36	9,850	.....	500
7. Detroit	**2,441,564**	2,003,958	81,411	125,736	188,090	5,930	36,439	**1,325,530**	1,309,313	4,250	.....	11,967	.....	.....
8. Little Rock	**183,012**	109,099	2,805	24,535	45,196	.....	1,377	**32,773**	32,517	250	6	.....	.....	.....
8. Louisville	**544,714**	386,758	18,021	15,760	117,671	49	6,455	**80,896**	79,498	1,305	.....	93	.....	.....
8. Memphis	**492,087**	305,065	9,135	41,543	132,522	1,944	1,878	**136,952**	136,007	895	.....	.....	.....	50
9. Helena	**47,645**	21,505	2,736	10,651	12,503	.....	250	**11,328**	9,235	50	.....	2,043	.....	.....
10. Denver*	**608,416**	459,211	15,019	20,076	106,753	107	7,250	**179,886**	171,428	2,630	.....	5,828	.....	.....
10. Oklahoma City*	**378,419**	225,284	12,150	30,437	105,571	.....	4,977	**56,139**	53,743	171	.....	2,075	150	.....
10. Omaha	**420,553**	272,617	11,491	21,581	111,014	43	3,807	**34,017**	33,949	68	.....	.....	.....	.....
11. El Paso*	**168,057**	124,497	3,914	9,649	26,437	1,902	1,658	**46,396**	39,803	2,261	.....	4,332	.....	.....
11. Houston*	**1,300,762**	921,673	27,584	60,094	271,323	7,563	12,525	**246,437**	180,399	.....	37	66,001	.....	.....
11. San Antonio*	**351,156**	258,299	5,554	15,542	65,092	3,849	2,820	**161,990**	95,176	1,300	17	60,497	.....	5,000
12. Los Angeles*	**2,781,104**	2,477,013	70,603	55,848	124,183	9,352	44,105	**1,375,595**	1,240,182	965	.....	134,448	.....	.....
12. Portland	**951,663**	785,662	26,349	84,330	26,478	1,945	26,899	**610,484**	588,396	227	.....	21,811	50	.....
12. Salt Lake City [3]	**375,328**	293,831	8,481	31,129	37,960	1	3,926	**201,549**	173,369	2,342	826	25,012	.....	.....
12. Seattle	**1,228,402**	980,395	43,348	118,589	66,689	5,922	13,459	**472,313**	465,257	1,741	.....	500	415	4,400
Other reserve cities [1]	**5,379,572**	**3,859,509**	**138,996**	**400,204**	**881,949**	**8,701**	**90,213**	**1,365,694**	**1,295,221**	**23,183**	**120**	**41,708**	**737**	**4,725**
4. Columbus	**551,974**	358,508	10,876	119,254	49,467	49	13,820	**114,165**	100,700	2,260	5	11,182	18	.....
4. Toledo	**335,722**	276,332	11,564	14,992	24,192	.....	8,642	**138,391**	131,946	235	55	6,155	.....	.....
5. Washington*	**906,419**	799,223	22,291	98	61,658	5,452	17,697	**271,927**	256,729	10,448	25	.....	.....	4,725
7. Des Moines*	**256,020**	145,599	7,288	37,900	62,705	.....	2,528	**44,741**	42,994	1,730	17	.....	.....	.....
7. Indianapolis	**743,722**	539,169	19,028	69,611	98,924	721	16,269	**210,638**	197,133	1,960	5	11,525	15	.....
7 Milwaukee*	**764,451**	555,855	18,793	27,888	142,616	1,626	17,673	**229,178**	226,401	2,395	.....	8	374	.....
8 National Stock Yards	**124,964**	21,955	2,560	1,411	98,953	.....	85	**5,677**	1,175	.....	2	4,500	.....	.....
9. St. Paul*	**362,419**	213,836	14,977	36,622	93,790	615	2,579	**87,879**	87,229	650	.....	.....	.....	.....
10. Kansas City, Kansas*	**59,358**	25,972	648	8,141	24,144	.....	453	**20,189**	20,189	.....	.....	.....	.....	.....
10. Pueblo	**36,140**	26,156	1,169	2,956	5,407	.....	452	**12,534**	11,177	15	.....	1,342	.....	.....
10. Topeka	**101,604**	63,027	4,017	18,994	15,104	.....	462	**16,882**	16,071	800	11	.....	.....	.....
10. Tulsa*	**480,427**	380,398	9,995	19,068	67,453	238	3,275	**60,058**	59,568	160	.....	.....	330	.....
10. Wichita*	**257,656**	180,248	8,262	28,772	37,193	.....	3,181	**36,123**	33,591	1,700	.....	832	.....	.....
11. Fort Worth*	**398,696**	273,231	7,528	14,497	100,343	.....	3,097	**117,312**	110,318	830	.....	6,164	.....	.....
Country banks, by districts	**42,074,557**	**34,249,221**	**1,217,026**	**4,447,723**	**1,373,821**	**17,286**	**769,480**	**22,426,854**	**21,311,572**	**125,509**	**12,678**	**956,469**	**13,575**	**7,051**
1. Boston	**3,438,321**	2,828,859	102,478	250,461	126,801	1,872	127,850	**1,241,424**	1,218,975	7,296	1,523	13,381	224	25
2. New York	**6,454,397**	5,048,909	219,792	873,617	133,718	1,287	177,074	**4,781,124**	4,634,839	7,896	20	135,810	2,533	26
3. Philadelphia	**2,814,522**	2,416,234	87,758	224,010	20,204	16	66,300	**2,201,567**	2,149,686	6,996	527	44,189	169	.....
4. Cleveland	**3,308,928**	2,793,290	101,689	334,486	24,242	24	55,197	**2,279,351**	2,187,221	446	929	90,653	102	.....
5. Richmond	**2,812,923**	2,282,555	87,368	265,976	120,560	78	56,386	**1,365,989**	1,265,267	33,128	1,299	64,310	1,985	.....
6. Atlanta	**3,975,741**	3,058,180	98,167	467,345	302,166	4,578	45,305	**1,398,327**	1,296,589	19,357	3,200	75,382	1,799	2,000
7. Chicago	**6,271,497**	5,126,358	172,370	737,783	155,616	71	79,299	**4,123,011**	3,925,551	6,673	3,335	187,227	225	.....
8. St. Louis	**2,202,148**	1,847,054	55,706	218,943	61,011	.....	19,434	**929,615**	865,399	4,807	140	58,999	270	.....
9. Minneapolis	**1,859,755**	1,502,819	68,782	181,644	83,719	607	22,184	**1,105,798**	1,076,631	1,976	305	26,192	694	.....
10. Kansas City	**2,816,725**	2,237,896	89,406	343,406	122,411	.....	23,606	**773,581**	706,360	8,164	215	58,278	564	.....
11. Dallas	**3,775,996**	3,096,544	73,949	355,689	193,005	3,276	53,533	**767,841**	633,930	18,937	1,100	108,914	4,960	.....
12. San Francisco	**2,343,604**	2,010,523	59,561	194,363	30,368	5,477	43,312	**1,459,226**	1,351,124	9,833	85	93,134	50	5,000

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

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

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
161,870,603	**1,759,126**	**1,003,115**	**2,735,642**	**167,368,486**	**4,314,654**	**7,006,585**	**2,814,319**	**331,612**	**14,467,170**	**99,326,800**	**89,100,546**	**All member banks**
64,247,528	**1,207,045**	**974,664**	**1,565,940**	**67,995,177**	**1,869,506**	**3,220,708**	**1,062,413**	**107,171**	**6,259,798**	**42,637,810**	**33,340,645**	**Reserve bank cities [1]**
2,496,075	39,000	36,886	53,277	**2,625,238**	72,175	157,220	52,853	12,531	**294,779**	2,054,001	1,667,441	1. Boston
26,734,721	700,495	739,393	854,786	**29,029,395**	891,675	1,647,244	541,956	19,313	**3,100,188**	20,288,729	15,215,298	2. New York [3]*
3,327,780	73,300	8,750	57,350	**3,467,180**	90,991	206,167	57,041	2,867	**357,066**	2,524,484	2,070,418	3. Philadelphia*
2,773,205	41,000	10	40,544	**2,854,759**	63,300	137,700	24,755	158	**225,913**	1,532,654	1,363,112	4. Cleveland
643,985	5,000	....	11,199	**660,184**	17,688	25,150	9,128	231	**52,197**	394,763	281,883	5. Richmond
1,117,834	13,000	700	22,109	**1,153,643**	27,190	46,920	14,906	7,436	**96,452**	793,886	620,547	6. Atlanta [3]
9,391,139	206,700	7,519	132,535	**9,737,893**	280,850	360,810	95,912	49,989	**787,561**	6,148,366	4,870,841	7. Chicago [3]
1,341,974	1,000	2,371	21,944	**1,367,289**	46,588	43,913	33,576	292	**124,369**	977,425	656,036	8. St. Louis*
952,032	36,500	658	18,969	**1,008,159**	27,250	33,250	12,036	3,683	**76,219**	651,856	404,892	9. Minneapolis*
1,089,663	1,400	282	8,666	**1,100,011**	24,500	46,660	16,987	4,089	**92,236**	774,845	441,402	10. Kansas City*
1,696,723	11,100	34,122	19,350	**1,761,295**	70,530	87,020	15,802	630	**173,982**	1,051,569	699,794	11. Dallas*
12,682,397	78,550	143,973	325,211	**13,230,131**	256,769	428,654	187,461	5,952	**878,836**	5,445,232	5,048,981	12. San Francisco
26,376,398	**339,646**	**22,080**	**405,781**	**27,143,905**	**663,784**	**1,123,748**	**413,032**	**25,200**	**2,225,764**	**16,339,359**	**14,111,163**	**Reserve branch cities [1]**
1,210,112	21,000	....	20,501	**1,251,613**	34,130	52,250	11,328	453	**98,161**	640,536	599,626	2. Buffalo*
1,085,870	12,500	143	18,694	**1,117,207**	32,775	52,475	15,423	26	**100,699**	726,274	626,757	4. Cincinnati
2,832,051	59,400	382	54,640	**2,946,473**	91,818	248,298	34,348	2,038	**376,502**	1,903,183	1,652,915	4. Pittsburgh [3]*
890,309	....	153	8,715	**899,177**	14,450	41,250	8,679	3,524	**67,903**	669,917	581,564	5. Baltimore*
704,885	....	4	20,703	**725,592**	22,230	31,800	5,413	1,090	**60,533**	484,452	345,771	5. Charlotte [3]
437,652	....	....	7,175	**444,827**	12,500	14,500	5,375	1,605	**33,980**	290,240	266,256	6. Birmingham
456,466	....	8	5,786	**462,260**	12,850	17,350	3,793	5,358	**39,351**	292,648	189,302	6. Jacksonville*
569,987	....	51	13,716	**583,754**	14,250	16,500	6,612	....	**37,362**	320,903	242,990	6. Nashville
943,899	34,400	1,724	7,278	**987,301**	13,450	40,600	13,846	....	**67,896**	640,619	509,010	6. New Orleans
3,767,094	96,096	140	59,178	**3,922,508**	70,969	155,971	55,954	5,375	**288,269**	2,122,506	1,895,033	7. Detroit
215,785	....	....	2,201	**217,986**	5,150	6,800	2,252	243	**14,445**	148,183	115,670	8. Little Rock
625,610	3,700	....	10,147	**639,457**	17,289	27,868	7,330	168	**52,655**	452,453	345,702	8. Louisville
629,039	6,750	9,132	8,489	**653,410**	15,000	33,500	10,230	....	**58,730**	397,758	292,729	8. Memphis
58,973	1,800	....	1,148	**61,921**	1,250	1,103	446	....	**2,799**	38,687	26,101	9. Helena
788,302	5,500	....	10,929	**804,731**	19,900	27,400	10,765	977	**59,042**	491,765	418,145	10. Denver*
434,558	23,000	903	2,914	**461,375**	17,000	17,000	14,874	593	**49,467**	307,268	224,005	10. Oklahoma City*
454,570	2,775	....	4,196	**461,541**	11,700	15,700	8,329	2,318	**38,047**	341,305	245,120	10. Omaha
214,453	250	....	1,508	**216,211**	6,500	7,500	3,837	13	**17,850**	133,311	118,269	11. El Paso*
1,547,199	13,000	7,717	14,096	**1,582,012**	57,375	60,375	17,735	10	**135,495**	1,059,152	877,870	11. Houston*
513,146	....	....	4,698	**517,844**	10,900	16,700	4,537	177	**32,314**	284,546	239,096	11. San Antonio*
4,156,699	59,000	824	60,739	**4,277,262**	93,605	113,876	90,108	250	**297,839**	2,376,571	2,243,909	12. Los Angeles*
1,562,147	....	136	33,761	**1,596,044**	41,000	50,550	38,981	....	**130,531**	838,093	798,920	12. Portland
576,877	....	80	10,153	**587,110**	11,693	16,282	10,235	619	**38,829**	320,512	288,191	12. Salt Lake City [3]
1,700,715	475	683	24,416	**1,726,289**	36,000	58,100	32,602	363	**127,065**	1,058,477	968,212	12. Seattle
6,745,266	**83,900**	**270**	**77,728**	**6,907,164**	**162,778**	**270,139**	**92,110**	**13,137**	**538,164**	**4,491,193**	**3,818,353**	**Other reserve cities [1]**
666,139	....	....	7,935	**674,074**	13,000	23,000	8,846	500	**45,346**	460,948	435,865	4. Columbus
474,113	....	....	5,024	**479,137**	11,500	12,000	4,158	1,304	**28,962**	290,234	275,094	4. Toledo
1,178,346	16,350	....	10,398	**1,205,094**	27,400	52,200	15,355	4,723	**99,678**	808,982	762,389	5. Washington*
300,761	11,000	47	2,354	**314,162**	7,000	7,000	7,473	463	**21,936**	198,556	158,864	7. Des Moines*
954,360	1,250	172	10,989	**966,771**	22,978	44,000	17,343	1,308	**85,629**	623,137	544,482	7. Indianapolis
993,629	4,900	....	13,983	**1,012,512**	20,600	39,519	9,167	68	**69,354**	635,364	494,952	7. Milwaukee*
130,641	....	22	801	**131,464**	1,000	7,000	3,031	....	**11,031**	94,948	[4] −2,533	8. National Stock Yards
450,298	30,400	29	8,237	**488,964**	13,000	21,000	7,114	554	**41,668**	299,668	202,116	9. St. Paul*
79,547	4,000	....	814	**84,361**	1,750	2,750	1,035	117	**5,652**	45,149	27,922	10. Kansas City, Kansas*
48,674	....	....	659	**49,333**	1,800	1,720	1,054	456	**5,030**	27,164	27,828	10. Pueblo
118,486	....	....	1,908	**120,394**	3,900	4,200	1,389	115	**9,604**	85,072	74,891	10. Topeka
540,485	15,000	....	5,615	**561,100**	12,550	23,350	8,200	1,657	**45,757**	377,653	363,671	10. Tulsa*
293,779	....	....	3,155	**296,934**	6,800	12,900	2,873	329	**22,902**	223,228	196,316	10. Wichita*
516,008	1,000	....	5,856	**522,864**	19,500	19,500	5,072	1,543	**45,615**	321,090	256,496	11. Fort Worth*
64,501,411	**128,535**	**6,101**	**686,193**	**65,322,240**	**1,618,586**	**2,391,990**	**1,246,764**	**186,104**	**5,443,444**	**35,858,438**	**37,830,385**	**Country banks, by districts**
4,679,745	13,490	2,795	72,805	**4,768,835**	134,440	209,624	90,455	12,154	**446,673**	3,012,429	2,978,052	1. Boston
11,235,521	34,650	676	163,479	**11,434,326**	300,592	413,817	178,374	19,599	**912,382**	5,697,166	5,752,099	2. New York
5,016,089	6,467	125	39,293	**5,061,974**	138,091	269,913	108,901	10,893	**527,798**	2,450,577	2,615,286	3. Philadelphia
5,588,279	12,615	342	58,602	**5,659,838**	152,044	234,933	110,488	9,737	**507,202**	2,878,339	3,086,149	4. Cleveland
4,178,912	4,375	383	37,007	**4,220,677**	100,198	183,890	83,734	15,305	**383,127**	2,340,273	2,475,272	5. Richmond
5,374,068	13,900	565	53,645	**5,442,178**	138,483	189,881	83,597	16,463	**428,424**	3,289,082	3,392,932	6. Atlanta
10,394,508	17,690	300	113,242	**10,525,740**	215,777	307,959	202,490	39,757	**765,983**	5,343,544	5,739,281	7. Chicago
3,131,763	4,500	37	21,162	**3,157,462**	71,609	106,830	75,809	13,920	**268,168**	1,855,212	2,041,584	8. St. Louis
2,965,553	2,990	64	32,145	**3,000,752**	60,833	87,659	60,608	11,102	**220,202**	1,576,491	1,651,213	9. Minneapolis
3,590,306	5,480	10	17,146	**3,612,942**	79,815	123,785	99,798	13,270	**316,668**	2,348,176	2,548,593	10. Kansas City
4,543,837	11,351	608	19,290	**4,575,086**	127,708	147,781	95,890	21,321	**392,700**	3,045,796	3,417,825	11. Dallas
3,802,830	1,027	196	58,377	**3,862,430**	98,996	115,918	56,620	2,583	**274,117**	2,021,353	2,132,099	12. San Francisco

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State or Territory	Number of banks	Loans and investments: Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Reserves, cash, : Total	Reserve with Federal Reserve Banks	Cash in vault
Total	**6,418**	**140,338,246**	**80,308,410**	**46,234,383**	**6,480**	**11,086,349**	**2,276,654**	**425,970**	**37,775,786**	**19,202,939**	**1,889,126**
New England:											
Maine	36	**386,921**	227,688	127,161	9	21,506	9,532	1,025	**82,732**	35,068	9,215
New Hampshire	51	**221,327**	125,327	73,272	21	18,486	3,629	592	**60,075**	24,990	6,039
Vermont	34	**160,734**	89,885	53,484	7	13,804	3,155	399	**35,073**	15,590	3,307
Massachusetts	134	**3,827,410**	2,447,138	1,033,282	763	277,347	57,160	11,720	**1,044,225**	581,901	51,550
Rhode Island	6	**690,195**	436,176	186,629	....	59,938	4,921	2,531	**104,752**	54,060	11,993
Connecticut	47	**1,493,359**	805,887	476,215	12	190,051	16,940	4,254	**347,649**	150,671	36,286
Middle Atlantic:											
New York	407	**30,752,740**	20,433,301	7,739,202	1,156	2,106,327	343,002	129,752	**8,536,412**	5,103,541	234,653
New Jersey	229	**4,817,370**	2,395,317	1,672,052	2,315	617,858	114,356	15,472	**922,653**	445,091	88,012
Pennsylvania	591	**9,970,222**	5,794,929	3,047,386	178	881,609	208,877	37,243	**2,443,050**	1,323,199	159,307
East North Central:											
Ohio	391	**7,648,869**	4,047,611	2,917,629	353	590,083	75,344	17,849	**1,907,982**	947,697	133,499
Indiana	235	**2,683,404**	1,249,186	1,209,340	32	181,238	38,182	5,426	**725,182**	324,945	60,792
Illinois	522	**11,722,208**	5,915,841	4,601,481	83	914,045	265,553	25,205	**3,203,433**	1,745,928	116,802
Michigan	227	**6,093,988**	2,999,790	2,442,832	71	600,025	38,827	12,443	**1,339,654**	692,836	100,381
Wisconsin	164	**2,139,313**	1,087,237	869,575	71	126,797	51,413	4,220	**536,146**	246,175	31,738
West North Central:											
Minnesota	207	**2,220,753**	1,266,701	714,257	7	175,602	59,470	4,716	**672,007**	306,744	25,590
Iowa	167	**1,255,807**	595,353	501,738	....	140,755	15,439	2,522	**350,686**	137,107	22,229
Missouri	174	**3,127,287**	1,742,529	1,100,913	44	207,188	66,579	10,034	**1,034,128**	470,221	35,346
North Dakota	40	**282,260**	129,719	123,085	5	16,406	12,594	451	**67,902**	30,842	3,711
South Dakota	60	**356,965**	173,767	149,844	....	22,813	9,873	668	**88,104**	40,666	4,535
Nebraska	140	**857,890**	416,899	341,702	....	81,927	15,462	1,900	**287,841**	127,172	10,753
Kansas	212	**1,054,304**	428,371	452,185	133	141,195	30,059	2,361	**316,114**	143,829	16,626
South Atlantic:											
Delaware	9	**338,878**	203,053	131,391	....	2,276	667	1,491	**71,434**	32,535	4,609
Maryland	68	**1,185,489**	552,337	509,642	....	94,263	26,435	2,812	**351,640**	175,414	23,148
District of Columbia	13	**1,024,002**	546,458	420,085	....	30,171	24,617	2,671	**296,377**	172,883	21,999
Virginia	203	**1,984,056**	1,129,837	663,287	34	142,330	43,762	4,806	**530,707**	229,984	47,089
West Virginia	113	**787,344**	341,885	384,072	....	47,900	11,337	2,150	**223,238**	92,666	21,349
North Carolina	52	**991,101**	624,757	279,254	501	61,332	22,398	2,859	**381,942**	150,075	23,971
South Carolina	32	**470,852**	239,832	181,515	....	37,484	10,974	1,047	**140,675**	54,185	14,709
Georgia	65	**1,341,600**	839,422	380,640	50	99,290	18,914	3,284	**439,987**	196,895	19,219
Florida	110	**2,184,478**	1,040,285	922,029	24	186,660	30,585	4,895	**708,721**	255,297	40,613
East South Central:											
Kentucky	108	**1,026,400**	542,675	399,058	11	56,998	24,799	2,859	**329,087**	152,875	20,641
Tennessee	82	**1,664,047**	963,758	553,407	3	121,623	21,378	3,878	**533,817**	223,878	34,355
Alabama	94	**1,133,735**	581,206	387,889	....	133,981	28,008	2,651	**348,468**	141,829	32,430
Mississippi	34	**351,112**	179,289	111,170	....	55,715	3,903	1,035	**108,561**	42,684	8,290
West South Central:											
Arkansas	75	**554,500**	257,324	208,383	1	74,939	12,518	1,335	**193,991**	77,475	11,622
Louisiana	52	**1,552,010**	743,842	633,979	....	141,804	28,917	3,468	**482,822**	218,935	26,861
Oklahoma	222	**1,483,374**	729,718	560,791	17	158,011	31,150	3,687	**532,965**	206,230	22,067
Texas	579	**6,555,518**	3,728,677	2,222,406	....	459,045	127,554	17,836	**2,472,035**	958,485	105,131
Mountain:											
Montana	85	**528,201**	257,897	214,287	....	37,679	17,511	827	**147,804**	67,911	8,251
Idaho	17	**438,826**	228,888	183,819	....	24,375	958	786	**85,070**	46,093	7,155
Wyoming	40	**245,314**	112,024	114,326	....	14,385	4,092	487	**78,159**	29,749	5,283
Colorado	94	**1,130,114**	602,124	459,544	....	55,396	10,565	2,485	**377,109**	162,206	18,034
New Mexico	34	**350,173**	170,816	158,514	....	16,632	3,698	513	**98,360**	37,330	7,884
Arizona	4	**656,089**	435,150	171,672	9	41,248	6,566	1,444	**125,719**	58,644	14,064
Utah	21	**581,346**	347,169	184,480	....	43,627	4,998	1,072	**154,374**	78,713	7,677
Nevada	5	**273,532**	127,332	119,537	....	18,444	7,800	419	**47,223**	26,674	4,746
Pacific:											
Washington	36	**1,983,543**	1,176,549	592,861	....	175,095	34,991	4,047	**517,679**	257,164	28,517
Oregon	19	**1,436,205**	780,127	489,539	....	148,122	15,550	2,867	**327,365**	191,583	13,141
California	76	**16,307,614**	10,010,546	4,755,068	570	1,222,339	261,640	57,451	**3,561,215**	1,914,968	133,196
Alaska [1]	1	**5,427**	3,295	1,934	....	185	....	13	**1,505**	503	226
Virgin Islands [1]	1	**10,040**	3,486	6,540	....	....	2	12	**1,937**	803	485
Mutual Savings Banks [2]	*3*	**25,866**	*11,953*	*11,363*	....	*1,490*	*983*	*77*	**2,154**	*1,444*	*183*

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

State or Territory	Number of banks	Loans and investments: Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Reserves, cash, : Total	Reserve with Federal Reserve Banks	Cash in vault
Connecticut—Dist. No. 2	13	**394,972**	198,775	152,619	12	37,640	4,983	943	**82,191**	38,163	10,088
New Jersey—Dist. No. 2	150	**3,882,609**	1,954,031	1,288,117	2,280	528,962	95,735	13,484	**732,889**	353,737	66,560
Kentucky—Dist. No. 4	56	**323,393**	170,222	124,395	....	20,478	7,391	907	**87,563**	40,095	8,632
Pennsylvania—Dist. No. 4	142	**3,838,119**	2,199,168	1,172,717	128	388,957	63,631	13,518	**865,972**	507,847	57,804
West Virginia—Dist. No. 4	12	**107,889**	48,484	49,187	....	8,406	1,412	400	**28,392**	13,423	2,825
Louisiana—Dist. No. 6	35	**1,233,469**	584,259	521,741	....	104,160	20,704	2,605	**396,452**	184,952	19,538
Mississippi—Dist. No. 6	21	**294,306**	157,302	86,206	....	47,342	2,577	879	**89,998**	35,921	6,754
Tennessee—Dist. No. 6	70	**1,089,439**	563,508	430,365	3	77,826	15,432	2,305	**337,127**	141,721	23,915
Indiana—Dist. No. 7	174	**2,360,769**	1,093,985	1,058,570	22	169,731	33,738	4,723	**639,313**	288,204	53,726
Illinois—Dist. No. 7	374	**10,949,488**	5,639,257	4,218,696	83	831,970	235,636	23,846	**2,989,651**	1,656,755	103,556
Michigan—Dist. No. 7	187	**5,903,306**	2,918,677	2,357,252	63	579,676	35,557	12,081	**1,303,198**	674,930	96,446
Wisconsin—Dist. No. 7	122	**1,939,971**	1,000,854	776,116	71	113,041	46,050	3,839	**493,296**	226,287	27,786
Missouri—Dist. No. 10	44	**1,047,065**	548,747	391,077	9	81,310	22,898	3,024	**438,107**	183,207	10,504
New Mexico—Dist. No. 10	10	**230,198**	117,571	102,232	....	8,262	1,822	311	**59,658**	21,608	4,124
Oklahoma—Dist. No. 10	209	**1,455,030**	715,524	551,132	17	153,957	30,775	3,625	**520,275**	202,943	21,082
Arizona—Dist. No. 12	3	**579,223**	392,427	146,646	9	32,947	5,900	1,294	**110,007**	51,034	12,771

[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 OCTOBER 11, 1957, BY STATES

ASSETS [In thousands of dollars]

and bank balances: Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	State or Territory
6,560,008	**25,701**	**62,818**	**10,035,194**	**1,753,134**	**44,104**	**141,763**	**957,930**	**399,392**	**425,301**	**181,835,656**	**Total**
											New England:
20,468	...	79	17,902	6,773	165	326	...	797	679	**478,393**	Maine
13,189	18	8	15,831	2,998	615	50	...	5	294	**285,364**	New Hampshire
12,191	15	29	3,941	2,239	194	534	...	174	232	**199,180**	Vermont
99,411	674	4,885	305,804	50,310	674	1,073	34,617	11,454	7,065	**4,976,828**	Massachusetts
14,586	...	358	23,755	10,603	17	...	2,634	1,796	644	**810,641**	Rhode Island
72,196	81	51	88,364	25,180	138	855	55	2,438	3,794	**1,873,468**	Connecticut
											Middle Atlantic:
289,607	3,049	33,634	2,871,928	320,069	2,302	9,764	704,734	99,874	212,050	**40,637,945**	New York
228,560	399	70	160,521	71,508	912	598	386	13,337	5,717	**5,832,481**	New Jersey
373,256	1,627	3,209	582,452	146,457	3,402	9,411	8,608	19,020	24,790	**12,624,960**	Pennsylvania
											East North Central:
356,769	279	3,294	466,444	86,025	956	13,023	372	20,621	10,728	**9,688,576**	Ohio
213,761	110	308	125,266	32,328	417	317	235	5,630	3,821	**3,451,334**	Indiana
491,138	1,227	3,398	844,940	57,018	1,942	5,317	6,890	37,048	24,150	**15,058,006**	Illinois
211,484	637	1,043	333,273	69,725	1,537	6,664	162	21,126	7,306	**7,540,162**	Michigan
131,977	78	334	125,844	21,445	511	1,087	180	4,073	7,589	**2,710,344**	Wisconsin
											West North Central:
128,003	296	2,047	209,327	21,915	1,361	6,667	750	7,888	1,752	**2,933,093**	Minnesota
129,450	149	...	61,751	9,636	373	2,651	52	2,089	836	**1,622,130**	Iowa
201,930	73	217	326,341	23,010	1,336	1,773	2,581	9,370	4,612	**4,204,097**	Missouri
26,207	81	53	7,008	3,730	399	250	...	1,135	485	**356,161**	North Dakota
35,520	...	...	7,383	3,325	539	238	1	1,277	423	**450,872**	South Dakota
81,552	270	...	68,094	8,681	147	1,000	...	2,339	489	**1,158,387**	Nebraska
119,671	103	...	35,885	11,895	872	184	...	1,822	935	**1,386,126**	Kansas
											South Atlantic:
19,838	100	...	14,352	4,262	655	1,321	...	1,054	473	**418,077**	Delaware
66,476	102	98	86,402	17,178	403	355	153	2,660	4,159	**1,562,037**	Maryland
44,194	131	449	56,721	21,447	392	1,150	...	2,226	2,067	**1,347,661**	District of Columbia
133,686	1,608	61	118,279	33,009	862	2,975	372	3,096	2,317	**2,557,394**	Virginia
84,728	...	...	24,495	9,354	104	894	5	639	1,503	**1,023,081**	West Virginia
87,000	135	...	120,761	19,360	169	469	4	2,213	5,461	**1,400,719**	North Carolina
48,589	150	...	23,042	7,427	487	...	6	747	760	**620,954**	South Carolina
86,651	153	1	137,068	27,252	1,799	...	755	3,075	5,392	**1,819,860**	Georgia
259,902	290	176	152,443	42,707	2,015	6,315	223	6,187	3,239	**2,953,885**	Florida
											East South Central:
86,109	...	23	69,439	10,273	143	252	37	2,455	1,247	**1,369,894**	Kentucky
152,205	105	131	123,143	24,945	421	...	9,183	3,247	1,986	**2,237,646**	Tennessee
113,119	328	127	60,635	15,601	796	1,959	145	3,109	2,085	**1,505,898**	Alabama
42,294	...	...	15,293	6,898	238	500	...	490	3,372	**471,171**	Mississippi
											West South Central:
73,492	55	...	31,347	8,739	463	46	...	1,154	626	**759,519**	Arkansas
116,299	433	45	120,249	19,692	756	2,739	1,713	5,130	2,123	**2,066,985**	Louisiana
223,110	398	...	81,160	18,778	691	7,738	913	2,747	1,318	**2,048,524**	Oklahoma
948,835	8,335	1,405	449,844	153,990	9,425	8,491	39,334	14,278	11,513	**9,264,584**	Texas
											Mountain:
48,438	25	65	23,114	7,141	383	379	...	1,838	266	**686,012**	Montana
15,306	50	...	16,466	7,021	146	46	...	260	302	**531,671**	Idaho
36,361	...	...	6,766	2,394	265	...	...	499	1,397	**328,028**	Wyoming
118,205	250	50	78,364	10,512	361	799	...	3,287	3,331	**1,525,513**	Colorado
41,781	...	...	11,365	6,277	199	100	...	438	544	**456,091**	New Mexico
24,071	...	498	28,442	15,975	294	5,165	33	2,979	2,157	**808,411**	Arizona
24,603	139	...	43,242	3,949	80	6,361	80	473	643	**747,306**	Utah
9,721	...	...	6,082	5,713	2	...	...	796	405	**327,671**	Nevada
											Pacific:
59,928	783	1,517	169,770	35,435	515	480	683	6,033	1,670	**2,546,038**	Washington
22,639	659	495	98,848	26,145	124	136	136	5,326	1,199	**1,796,636**	Oregon
320,303	2,306	4,651	1,185,791	206,673	3,101	31,285	141,898	59,634	45,329	**20,356,749**	California
576	...	...	200	108	6	26	...	...	16	**7,088**	Alaska [1]
623	...	9	17	9	...	...	...	9	10	**12,005**	Virgin Islands [1]
517	...	...	*10*	*103*	...	...	...	...	*11*	*28,134*	*Mutual Savings Banks [2]*

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

14,680	...	13	19,247	8,752	10	...	55	566	1,803	**488,349**	Connecticut—Dist. No. 2
171,750	335	70	140,437	55,515	667	598	386	11,232	3,870	**4,687,766**	New Jersey—Dist. No. 2
34,614	...	...	4,222	4,511	126	...	...	158	367	**416,118**	Kentucky—Dist. No. 4
98,563	326	641	200,791	50,179	629	1,656	505	9,533	7,141	**4,773,734**	Pennsylvania—Dist. No. 4
9,578	...	...	2,566	782	1	244	...	228	148	**137,684**	West Virginia—Dist. No. 4
86,975	433	45	104,509	15,121	508	2,739	1,713	3,937	1,790	**1,655,729**	Louisiana—Dist. No. 6
32,837	...	...	14,486	6,057	237	500	...	478	3,196	**394,772**	Mississippi—Dist. No. 6
104,929	...	...	66,562	17,223	241	...	51	1,886	1,317	**1,447,284**	Tennessee—Dist. No. 6
181,079	110	308	115,886	28,010	342	317	235	5,338	3,284	**3,037,608**	Indiana—Dist. No. 7
410,199	1,227	3,398	814,516	50,850	1,325	5,086	6,868	36,152	23,200	**14,062,620**	Illinois—Dist. No. 7
198,238	637	1,040	331,907	68,054	1,515	6,664	162	21,115	6,922	**7,310,936**	Michigan—Dist. No. 7
114,621	70	334	124,198	19,455	249	1,087	180	3,467	7,319	**2,465,024**	Wisconsin—Dist. No. 7
78,946	60	118	165,272	6,408	70	875	282	2,928	1,064	**1,496,799**	Missouri—Dist. No. 10
24,713	...	...	9,213	4,318	138	...	...	404	468	**295,184**	New Mexico—Dist. No. 10
215,116	373	...	80,761	18,451	686	7,738	913	2,743	1,254	**2,007,090**	Oklahoma—Dist. No. 10
20,861	...	292	25,049	14,004	203	5,165	33	2,635	2,054	**713,324**	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: Total	Demand deposits: Individuals, partnerships, and corporations	Demand deposits: United States Government	Demand deposits: States and political subdivisions	Demand deposits: Banks in United States	Demand deposits: Banks in foreign countries	Demand deposits: Certified and officers' checks, etc.	Time deposits: Total	Time deposits: Individuals, partnerships, and corporations	Time deposits: United States Government	Time deposits: Postal savings	Time deposits: States and political subdivisions	Time deposits: Banks in U. S.	Time deposits: Banks in foreign countries
Total	**115,920,574**	**89,135,916**	**3,575,240**	**7,633,723**	**11,449,790**	**1,759,804**	**2,366,101**	**45,950,029**	**42,253,120**	**275,473**	**16,688**	**2,127,737**	**33,917**	**1,243,094**
New England:														
Maine	259,580	213,007	6,664	25,490	7,952	28	6,439	166,275	164,862	857	7	549	...	...
New Hampshire	202,913	158,925	7,898	17,705	9,417	...	8,968	51,715	50,775	715	15	210	...	...
Vermont	86,913	73,375	2,706	6,269	1,722	...	2,841	90,933	90,520	64	3	346	...	...
Massachusetts	3,726,583	2,889,259	104,863	244,006	381,817	28,688	77,950	627,316	595,722	6,798	1,345	8,887	6,214	8,350
Rhode Island	410,809	339,857	11,337	35,224	8,042	1,799	14,550	307,566	302,540	1,669	159	3,173	...	25
Connecticut	1,323,846	1,108,938	39,699	82,817	44,456	23	47,913	366,313	363,827	1,848	20	608	10	...
Middle Atlantic:														
New York	27,385,672	20,065,788	1,046,916	980,758	2,858,971	1,456,039	977,200	7,044,392	5,858,479	37,637	...	214,444	8,771	925,061
New Jersey	3,106,353	2,536,977	97,036	309,925	79,708	533	82,174	2,240,739	2,211,295	5,705	...	23,697	17	25
Pennsylvania	7,620,965	6,202,489	252,770	415,736	623,624	23,773	102,573	3,443,617	3,339,952	5,154	794	94,446	2,021	1,250
East North Central:														
Ohio	5,775,767	4,636,140	176,288	512,711	350,439	6,827	93,362	3,009,389	2,863,188	3,666	833	141,614	88	...
Indiana	2,185,864	1,737,354	58,257	223,501	131,174	721	34,857	973,293	930,844	4,132	1,875	36,342	100	...
Illinois	9,890,829	7,411,587	284,457	697,823	1,336,720	39,919	120,323	3,701,950	3,513,838	7,733	1,088	165,091	450	13,750
Michigan	3,925,072	3,200,525	122,602	329,846	206,301	6,001	59,797	2,876,420	2,761,683	5,140	55	109,383	159	...
Wisconsin	1,595,958	1,263,698	52,532	93,729	157,207	1,626	27,166	898,913	889,131	2,800	1,098	5,504	380	...
West North Central:														
Minnesota	1,865,992	1,255,472	69,385	137,727	378,800	4,345	20,263	743,891	730,700	1,358	70	11,324	439	...
Iowa	1,091,141	763,146	32,108	156,922	129,784	...	9,181	385,395	383,307	1,786	81	221	...	...
Missouri	3,093,774	2,190,402	73,180	92,966	713,889	3,859	19,478	735,402	708,156	3,419	505	23,217	105	...
North Dakota	231,374	195,364	8,267	13,771	10,990	125	2,857	98,751	96,055	377	6	2,313	...	...
South Dakota	292,215	230,886	9,360	38,596	9,905	...	3,468	124,268	116,696	1,032	2	6,538	...	...
Nebraska	937,986	682,691	28,218	72,061	147,119	43	7,854	116,243	115,825	174	29	215	...	...
Kansas	1,028,250	764,995	31,512	135,831	88,475	...	7,437	232,540	204,007	3,574	50	24,906	3	...
South Atlantic:														
Delaware	305,692	278,059	13,680	2,967	6,171	...	4,815	60,920	60,635	210	...	75	...	...
Maryland	1,095,104	821,239	37,680	141,380	87,263	1,194	6,348	340,125	331,213	5,789	6	3,117	...	...
District of Columbia	928,545	820,276	22,858	98	61,886	5,452	17,975	289,650	269,932	14,158	835	...	...	4,725
Virginia	1,479,185	1,145,080	41,607	89,602	176,765	221	25,910	839,661	765,617	16,859	1,834	53,868	1,483	...
West Virginia	660,701	514,803	26,323	68,441	39,803	...	11,331	256,000	253,665	507	272	1,529	27	...
North Carolina	1,029,007	740,472	23,386	82,911	158,252	58	23,928	227,455	206,013	4,912	7	15,593	930	...
South Carolina	470,554	383,498	13,555	48,688	14,393	...	10,420	99,547	87,464	5,123	7	6,678	275	...
Georgia	1,331,398	942,520	30,839	135,708	211,523	168	10,640	302,226	293,322	4,116	780	3,995	13	...
Florida	2,061,501	1,567,847	34,126	178,567	254,784	4,243	21,934	647,863	578,758	8,350	2,241	55,978	536	2,000
East South Central:														
Kentucky	1,006,389	784,573	29,894	56,808	124,934	49	10,131	231,288	214,217	3,235	15	13,721	100	...
Tennessee	1,456,272	951,645	45,812	152,147	292,903	1,944	11,821	575,168	539,971	3,253	164	31,391	339	50
Alabama	1,032,409	800,595	29,893	108,781	83,312	340	9,488	335,639	330,267	3,314	27	1,725	306	...
Mississippi	345,497	224,593	11,117	59,868	48,501	...	1,418	84,668	82,566	2,086	...	16	...	...
West South Central:														
Arkansas	548,428	402,440	11,749	63,411	66,308	...	4,520	144,293	142,524	806	25	813	125	...
Louisiana	1,510,491	1,009,609	30,820	260,381	188,762	6,581	14,338	359,217	344,315	2,842	57	10,880	623	500
Oklahoma	1,542,092	1,154,516	44,549	136,475	191,868	238	14,446	277,948	269,730	4,501	97	2,544	1,076	...
Texas	6,867,717	5,142,764	174,841	395,294	1,057,405	20,728	76,685	1,516,903	1,204,879	22,007	1,144	278,993	4,880	5,000
Mountain:														
Montana	470,713	380,757	14,962	40,285	29,875	...	4,834	165,519	158,026	234	3	7,001	255	...
Idaho	324,500	270,838	7,018	40,537	2,320	...	3,787	170,763	169,536	1,201	11	15	...	...
Wyoming	220,597	167,346	5,134	32,875	13,385	...	1,857	80,929	74,319	1,295	18	5,297	...	...
Colorado	1,049,392	827,585	28,297	63,951	117,770	107	11,682	344,967	317,961	3,715	10	23,281	...	...
New Mexico	326,608	236,776	12,390	61,893	12,012	...	3,537	98,698	83,892	1,607	11	13,143	45	...
Arizona	511,589	424,200	14,770	49,387	9,487	4,492	9,253	224,017	198,624	2,420	27	17,946	...	5,000
Utah	431,311	338,538	10,423	36,547	41,148	1	4,654	256,821	220,114	2,354	826	33,477	50	...
Nevada	201,037	146,044	5,021	44,357	1,872	...	3,743	103,926	98,071	1,277	...	4,578	...	...
Pacific:														
Washington	1,614,726	1,311,796	54,936	147,827	75,226	6,107	18,834	716,084	705,553	5,174	9	533	415	4,400
Oregon	995,633	823,231	27,722	87,996	27,084	1,945	27,655	631,068	607,521	229	14	23,254	50	...
California	10,057,536	8,597,516	255,575	421,501	378,256	131,587	273,101	8,323,587	7,346,174	57,911	213	642,722	3,610	272,957
Alaska [1]	3,583	3,001	103	156	...	...	323	2,977	2,159	350	...	468	...	...
Virgin Islands [1]	4,511	2,884	105	1,470	10	...	42	6,781	4,680	...	...	2,078	22	1
Mutual Savings Banks [2]	*142*	*88*	*4*	*50*	...	...	...	25,396	*25,392*	...	...	*4*	...	...

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

State or Territory	Demand deposits: Total	Demand deposits: Individuals, partnerships, and corporations	Demand deposits: United States Government	Demand deposits: States and political subdivisions	Demand deposits: Banks in United States	Demand deposits: Banks in foreign countries	Demand deposits: Certified and officers' checks, etc.	Time deposits: Total	Time deposits: Individuals, partnerships, and corporations	Time deposits: United States Government	Time deposits: Postal savings	Time deposits: States and political subdivisions	Time deposits: Banks in U. S.	Time deposits: Banks in foreign countries
Connecticut—Dist. No. 2	291,066	238,950	9,336	21,369	10,040	...	11,371	153,876	153,409	55	20	392	...	...
New Jersey—Dist. No. 2.	2,453,471	2,012,277	77,790	214,639	76,328	533	71,904	1,840,585	1,822,707	2,475	...	15,365	13	25
Kentucky—Dist. No. 4	269,892	232,868	7,796	23,037	3,875	...	2,316	105,151	98,008	2	...	7,041	100	...
Pennsylvania—Dist. No. 4	2,837,040	2,374,810	101,214	133,042	195,962	4,770	27,242	1,303,321	1,264,254	663	185	37,458	761	...
West Virginia—Dist. No. 4	82,480	65,448	1,701	10,875	2,392	...	2,064	36,617	36,037	57	10	513	...	...
Louisiana—Dist. No. 6	1,219,774	807,412	23,058	212,291	162,643	6,581	7,789	278,079	263,328	2,737	47	10,844	623	500
Mississippi—Dist. No. 6.	289,054	180,750	7,772	51,753	47,522	...	1,257	70,826	69,067	1,753	...	6	...	...
Tennessee—Dist. No. 6	913,358	605,063	35,273	104,713	158,677	...	9,632	417,779	384,234	2,358	161	30,702	324	...
Indiana—Dist. No. 7	1,918,678	1,521,841	50,216	199,596	115,103	721	31,201	864,867	829,807	3,595	1,855	29,535	75	...
Illinois—Dist. No. 7	9,247,105	6,973,515	267,252	615,939	1,234,985	39,919	115,495	3,432,075	3,278,384	6,991	1,037	131,463	450	13,750
Michigan—Dist. No. 7	3,828,918	3,125,518	116,834	316,174	205,912	6,001	58,479	2,764,050	2,651,379	5,046	30	107,436	159	...
Wisconsin—Dist. No. 7	1,467,090	1,158,550	47,016	80,309	153,744	1,626	25,845	802,172	792,966	2,785	899	5,142	380	...
Missouri—Dist. No. 10	1,189,837	741,365	24,164	29,420	384,951	2,045	7,892	179,681	174,509	58	12	5,102	...	...
New Mexico—Dist. No. 10	200,286	133,581	10,584	43,563	10,731	...	1,827	75,435	64,862	395	11	10,122	45	...
Oklahoma—Dist. No. 10.	1,514,127	1,133,176	44,299	131,218	191,155	238	14,041	268,100	260,003	4,497	97	2,507	996	...
Arizona—Dist. No. 12	450,887	371,184	13,324	44,623	9,487	4,298	7,971	197,226	175,295	2,420	27	14,484	...	5,000

[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 OCTOBER 11, 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
161,870,603	1,759,126	1,003,115	2,735,642	167,368,486	4,314,654	7,006,585	2,814,319	331,612	14,467,170	99,326,800	89,100,546	**Total**
												New England:
425,855	3,000	...	5,688	434,543	14,925	16,600	11,278	1,047	43,850	221,210	227,034	Maine
254,628	250	...	1,417	256,295	6,394	13,332	7,704	1,639	29,069	173,893	169,767	New Hampshire
177,846	280	...	2,067	180,193	5,917	7,221	4,620	1,229	18,987	70,781	78,544	Vermont
4,353,899	40,875	37,047	80,276	4,512,097	120,426	235,130	90,469	18,706	464,731	3,321,931	2,905,411	Massachusetts
718,375	4,000	2,634	16,119	741,128	19,245	42,773	7,485	10	69,513	372,468	365,876	Rhode Island
1,690,159	6,085	55	24,330	1,720,629	53,337	69,607	27,525	2,370	152,839	1,163,286	1,151,304	Connecticut
												Middle Atlantic:
34,430,064	743,095	739,628	983,046	36,895,833	1,108,248	1,937,422	666,228	30,214	3,742,112	24,224,137	19,151,818	New York
5,347,092	12,150	386	59,298	5,418,926	128,459	199,656	74,565	10,875	413,555	2,717,272	2,768,555	New Jersey
11,064,582	142,667	9,380	149,559	11,366,188	320,823	717,297	203,756	16,896	1,258,772	6,665,257	6,138,346	Pennsylvania
												East North Central:
8,785,156	61,265	372	114,992	8,961,785	222,549	372,148	125,480	6,614	726,791	4,952,554	4,775,769	Ohio
3,159,157	6,050	235	35,256	3,200,698	68,208	111,156	62,681	8,591	250,636	1,846,851	1,870,446	Indiana
13,592,779	210,050	7,571	159,961	13,970,361	354,125	477,575	181,301	74,644	1,087,645	8,554,751	7,384,793	Illinois
6,801,492	105,796	162	118,896	7,026,346	150,763	241,220	106,179	15,654	513,816	3,380,315	3,256,895	Michigan
2,494,871	7,040	180	23,607	2,525,698	50,486	89,987	38,993	5,180	184,646	1,338,509	1,258,749	Wisconsin
												West North Central:
2,609,883	67,150	750	41,430	2,719,213	65,579	91,636	46,004	10,661	213,880	1,528,662	1,204,135	Minnesota
1,476,536	12,500	52	6,206	1,495,294	29,613	54,102	38,754	4,367	126,836	899,940	867,498	Iowa
3,829,176	3,425	2,653	41,948	3,877,202	101,839	133,033	85,770	6,253	326,895	2,565,572	1,976,505	Missouri
330,125	...	...	4,044	334,169	6,175	8,889	6,124	804	21,992	198,159	204,984	North Dakota
416,483	500	1	3,816	420,800	8,213	12,564	8,012	1,283	30,072	249,312	265,567	South Dakota
1,054,229	4,900	...	6,129	1,065,258	26,795	35,476	25,894	4,964	93,129	788,340	694,512	Nebraska
1,260,790	6,195	...	7,993	1,274,978	28,802	49,828	30,458	2,060	111,148	872,694	872,378	Kansas
												South Atlantic:
366,612	...	...	6,464	373,076	10,953	26,850	7,135	63	45,001	271,502	271,489	Delaware
1,435,229	...	153	12,108	1,447,490	25,971	62,619	18,751	7,206	114,547	942,226	882,565	Maryland
1,218,195	16,350	...	10,673	1,245,218	28,400	53,400	15,832	4,811	102,443	827,630	781,628	District of Columbia
2,318,846	8,200	372	25,466	2,352,884	59,602	97,429	42,682	4,797	204,510	1,227,220	1,142,313	Virginia
916,701	975	5	6,803	924,484	25,286	45,842	23,019	4,450	98,597	551,478	570,080	West Virginia
1,256,462	200	4	28,795	1,285,461	34,790	60,485	17,179	2,804	115,258	821,246	726,550	North Carolina
570,101	...	6	5,483	575,590	12,622	23,135	7,868	1,739	45,364	398,923	419,564	South Carolina
1,633,624	13,000	755	27,928	1,675,307	40,722	66,189	26,283	11,359	144,553	1,107,679	951,800	Georgia
2,709,364	5,300	223	33,500	2,748,387	77,992	84,135	31,353	12,018	205,498	1,649,156	1,615,905	Florida
												East South Central:
1,237,677	4,250	37	12,991	1,254,955	33,539	57,150	22,276	1,974	114,939	850,841	782,073	Kentucky
2,031,440	7,050	9,183	26,943	2,074,616	48,110	78,682	32,642	3,596	163,030	1,180,924	992,470	Tennessee
1,368,048	5,400	145	15,809	1,389,402	34,015	53,727	24,267	4,487	116,496	858,655	858,229	Alabama
430,165	400	...	3,053	433,618	9,765	24,677	2,947	164	37,553	287,910	270,586	Mississippi
												West South Central:
692,721	...	...	4,862	697,583	19,005	25,408	15,715	1,808	61,936	443,589	439,024	Arkansas
1,869,708	39,100	1,874	14,985	1,925,667	38,194	74,152	28,534	438	141,318	1,273,943	1,164,079	Louisiana
1,820,040	38,500	913	11,047	1,870,500	50,023	71,703	51,200	5,098	178,024	1,237,822	1,224,277	Oklahoma
8,384,620	34,501	42,447	58,929	8,520,497	274,108	315,127	133,010	21,842	744,087	5,469,038	5,164,899	Texas
												Mountain:
636,232	3,440	...	8,369	648,041	12,423	14,883	10,171	494	37,971	399,161	402,762	Montana
495,263	...	...	4,831	500,094	12,949	13,506	4,856	266	31,577	292,728	298,696	Idaho
301,526	500	...	2,653	304,679	4,005	11,718	6,613	1,013	23,349	177,470	195,312	Wyoming
1,394,359	5,535	...	15,095	1,414,989	34,840	47,912	24,900	2,872	110,524	852,823	824,854	Colorado
425,306	100	...	3,358	428,764	8,580	8,605	5,448	4,694	27,327	273,462	290,841	New Mexico
735,606	...	33	15,994	751,633	18,775	28,975	9,028	...	56,778	459,076	454,398	Arizona
688,132	...	80	11,668	699,880	14,688	20,152	11,944	642	47,426	363,466	336,497	Utah
304,963	...	...	3,598	308,561	7,161	6,808	5,091	50	19,110	185,234	188,062	Nevada
												Pacific:
2,330,810	475	683	33,369	2,365,337	52,113	82,667	44,867	1,054	180,701	1,385,028	1,308,687	Washington
1,626,701	...	136	33,931	1,660,768	42,390	53,170	40,236	72	135,868	874,146	840,034	Oregon
18,381,123	138,566	144,960	410,722	19,075,371	392,187	580,489	301,019	7,683	1,281,378	8,551,852	8,106,327	California
6,560	11	...	16	6,587	300	113	88	...	501	2,807	3,280	Alaska [1]
11,292	...	...	121	11,413	225	225	85	57	592	3,871	4,379	Virgin Islands [1]
25,538	...	...	*5*	*25,543*	...	*2,088*	*419*	*84*	*2,591*	...	...	*Mutual Savings Banks* [2]

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve	Demand deposits adjusted	State
444,942	2,000	55	3,815	450,812	13,629	17,819	5,773	316	37,537	257,139	252,443	Connecticut—Dist. No. 2
4,294,056	11,050	386	51,784	4,357,276	104,295	157,845	59,572	8,778	330,490	2,141,284	2,158,383	New Jersey—Dist. No. 2
375,043	250	...	2,247	377,540	10,325	17,760	9,574	919	38,578	231,056	253,999	Kentucky—Dist. No. 4
4,140,361	64,000	505	66,894	4,271,760	126,858	309,878	59,942	5,296	501,974	2,537,686	2,334,303	Pennsylvania—Dist. No. 4
119,097	...	...	1,306	120,403	4,705	8,620	3,022	934	17,281	70,336	75,821	West Virginia—Dist. No. 4
1,497,853	36,900	1,874	11,239	1,547,866	26,354	57,631	23,487	391	107,863	1,028,290	922,983	Louisiana—Dist. No. 6
359,880	400	...	2,926	363,206	8,115	21,237	2,141	73	31,566	241,731	219,274	Mississippi—Dist. No. 6
1,331,137	300	51	18,307	1,349,795	31,525	42,832	20,598	2,534	97,489	741,867	652,846	Tennessee—Dist. No. 6
2,783,545	4,850	235	31,566	2,820,196	59,473	96,454	54,718	6,767	217,412	1,621,727	1,636,752	Indiana—Dist. No. 7
12,679,180	208,050	7,549	154,846	13,049,625	337,782	448,536	159,588	67,089	1,012,995	8,022,390	6,890,433	Illinois—Dist. No. 7
6,592,968	105,196	162	118,100	6,816,426	145,575	234,269	100,515	14,151	494,510	3,298,773	3,168,264	Michigan—Dist. No. 7
2,269,262	7,040	180	21,563	2,298,045	45,731	81,898	34,764	4,586	166,979	1,228,643	1,140,506	Wisconsin—Dist. No. 7
1,369,518	1,425	282	10,378	1,381,603	30,735	54,951	24,485	5,025	115,196	945,688	613,405	Missouri—Dist. No. 10
275,721	100	...	2,900	278,721	5,225	5,225	2,814	3,199	16,463	166,360	169,758	New Mexico—Dist. No. 10
1,782,227	38,500	913	10,854	1,832,494	49,313	70,355	50,140	4,788	174,596	1,218,250	1,197,674	Oklahoma—Dist. No. 10
648,113	...	33	14,522	662,668	16,275	26,475	7,906	...	50,656	404,977	398,729	Arizona—Dist. No. 12

For footnotes, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, OCTOBER 11, 1957

[In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves [1]	Net demand deposits subject to reserve	Time deposits	Reserves with Federal Reserve Banks [2]			Ratio of total reserves to net demand plus time deposits (per cent)	Ratio of required reserves to net demand plus time deposits (per cent)
					Total	Required	Excess		
All member banks	**115,920,574**	**16,593,774**	**99,326,800**	**45,950,029**	**19,202,939**	**18,528,283**	**674,656**	**13.2**	**12.8**
Central reserve city banks [3]	28,556,989	3,383,764	25,173,225	5,019,265	5,501,330	5,285,608	215,722	18.2	17.5
Reserve city banks [3]	45,289,028	6,993,891	38,295,137	18,503,910	7,997,489	7,818,320	179,169	14.1	13.8
Country banks [3]	42,074,557	6,216,119	35,858,438	22,426,854	5,704,120	5,424,355	279,765	9.8	9.3
All member banks, by districts:									
Boston	5,719,578	653,148	5,066,430	1,456,242	824,117	804,024	20,093	12.6	12.3
New York	30,134,720	3,508,289	26,626,431	9,045,634	5,496,244	5,302,298	193,946	15.4	14.9
Philadelphia	5,742,499	767,438	4,975,061	2,601,370	939,241	878,545	60,696	12.4	11.6
Cleveland	8,965,179	1,173,547	7,791,632	4,454,478	1,509,062	1,452,517	56,545	12.3	11.9
Richmond	5,580,616	882,229	4,698,387	2,015,821	861,784	806,084	55,700	12.8	12.0
Atlanta	6,847,494	1,220,116	5,627,378	2,052,412	956,615	918,204	38,411	12.5	12.0
Chicago	17,552,932	2,481,459	15,071,473	8,248,559	2,983,283	2,909,056	74,227	12.8	12.5
St. Louis	4,699,129	773,150	3,925,979	1,375,683	692,103	664,147	27,956	13.1	12.5
Minneapolis	3,085,316	518,614	2,566,702	1,341,540	483,957	434,494	49,463	12.4	11.1
Kansas City	6,140,475	1,118,850	5,021,625	1,297,895	870,714	827,897	42,817	13.8	13.1
Dallas	7,373,423	1,477,959	5,895,464	1,657,943	1,019,087	961,332	57,755	13.5	12.7
San Francisco	14,079,213	2,018,975	12,060,238	10,402,452	2,566,732	2,569,685	− 2,953	11.4	11.4
Central reserve city banks:									
New York	22,566,647	2,612,199	19,954,448	3,694,654	4,360,640	4,175,622	185,018	18.4	17.7
Chicago	5,990,342	771,565	5,218,777	1,324,611	1,140,690	1,109,986	30,704	17.4	17.0
Reserve city banks, by districts:									
Boston	2,281,257	227,256	2,054,001	214,818	393,379	380,461	12,918	17.3	16.8
New York	1,113,676	138,859	974,817	569,856	209,999	203,960	6,039	13.6	13.2
Philadelphia	2,927,977	403,493	2,524,484	399,803	510,216	474,397	35,819	17.4	16.2
Cleveland	5,656,251	742,958	4,913,293	2,175,127	1,007,164	993,149	14,015	14.2	14.0
Richmond	2,767,693	409,579	2,358,114	649,832	480,415	456,952	23,463	16.0	15.2
Atlanta	2,871,753	533,457	2,338,296	654,085	468,319	453,598	14,721	15.7	15.2
Chicago	5,291,093	781,941	4,509,152	2,800,937	961,485	951,694	9,791	13.2	13.0
St. Louis	2,496,981	426,214	2,070,767	446,068	396,668	395,041	1,627	15.8	15.7
Minneapolis	1,225,561	235,350	990,211	235,742	215,957	190,025	25,932	17.6	15.5
Kansas City	3,323,750	650,301	2,673,449	524,314	523,078	507,437	15,641	16.4	15.9
Dallas	3,597,427	747,759	2,849,668	890,102	575,779	557,445	18,334	15.4	14.9
San Francisco	11,735,609	1,696,724	10,038,885	8,943,226	2,255,030	2,254,161	869	11.9	11.9
Country banks, by districts:									
Boston	3,438,321	425,892	3,012,429	1,241,424	430,738	423,563	7,175	10.1	10.0
New York	6,454,397	757,231	5,697,166	4,781,124	925,605	922,716	2,889	8.8	8.8
Philadelphia	2,814,522	363,945	2,450,577	2,201,567	429,025	404,148	24,877	9.2	8.7
Cleveland	3,308,928	430,589	2,878,339	2,279,351	501,898	459,368	42,530	9.7	8.9
Richmond	2,812,923	472,650	2,340,273	1,365,989	381,369	349,132	32,237	10.3	9.4
Atlanta	3,975,741	686,659	3,289,082	1,398,327	488,296	464,606	23,690	10.4	9.9
Chicago	6,271,497	927,953	5,343,544	4,123,011	881,108	847,376	33,732	9.3	9.0
St. Louis	2,202,148	346,936	1,855,212	929,615	295,435	269,106	26,329	10.6	9.7
Minneapolis	1,859,755	283,264	1,576,491	1,105,798	268,000	244,469	23,531	10.0	9.1
Kansas City	2,816,725	468,549	2,348,176	773,581	347,636	320,460	27,176	11.1	10.3
Dallas	3,775,996	730,200	3,045,796	767,841	443,308	403,887	39,421	11.6	10.6
San Francisco	2,343,604	322,251	2,021,353	1,459,226	311,702	315,524	− 3,822	9.0	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.

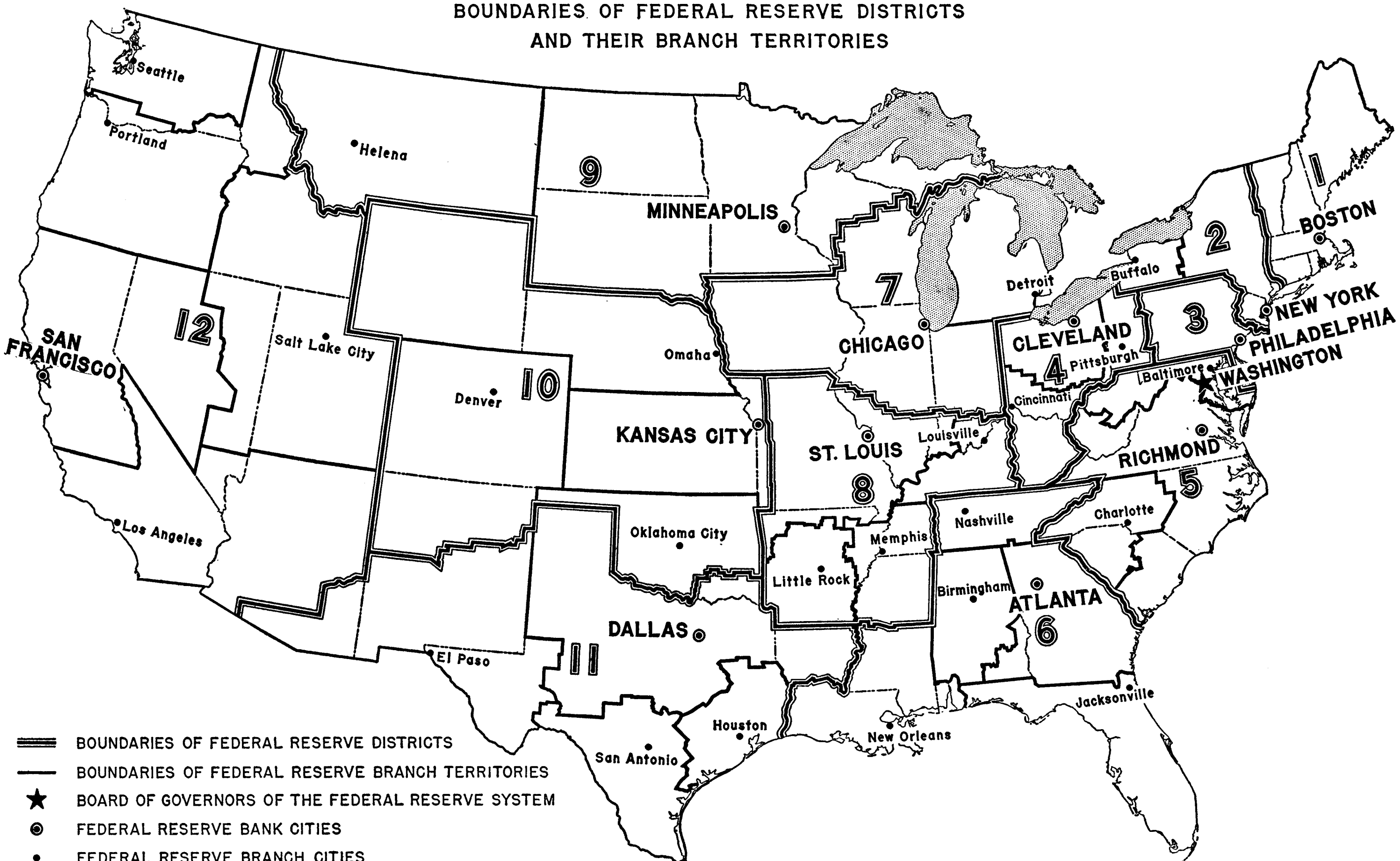
STATE MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 11, 1957, BY FEDERAL RESERVE DISTRICTS

[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	**50,481,379**	**1,842,482**	**23,873,207**	**3,039,746**	**4,326,371**	**1,988,340**	**967,288**	**6,604,834**	**1,722,960**	**505,538**	**890,913**	**766,457**	**3,953,243**
Loans (including overdrafts)	30,559,519	1,099,561	15,909,745	1,945,070	2,385,758	1,151,026	527,948	3,161,076	908,931	243,704	457,491	416,298	2,352,911
United States Government direct obligations	15,441,382	521,725	6,035,149	867,481	1,548,291	678,311	342,203	2,722,000	659,355	206,646	328,620	259,572	1,272,029
Obligations guaranteed by United States Government	3,949	153	2,835	6	153	506	50	149	1	7	89	....	....
Obligations of States and political subdivisions	3,650,813	184,702	1,565,102	169,474	345,880	104,203	86,192	620,878	104,694	38,072	91,431	71,467	268,718
Other bonds, notes, and debentures	651,240	29,808	256,133	42,451	35,517	48,840	8,712	88,821	44,602	16,264	10,853	17,259	51,980
Corporate stocks (including Federal Reserve Bank stock)	174,476	6,533	104,243	15,264	10,772	5,454	2,183	11,910	5,377	845	2,429	1,861	7,605
Reserves, cash, and bank balances	**13,633,742**	**438,509**	**6,719,943**	**833,247**	**986,879**	**629,263**	**280,500**	**1,516,232**	**511,962**	**123,614**	**335,739**	**274,038**	**983,816**
Reserve with Federal Reserve Banks	7,384,138	224,104	3,989,504	429,861	515,158	297,232	118,188	790,069	241,343	57,474	128,286	99,958	492,961
Cash in vault	599,493	31,363	183,911	40,742	77,767	43,050	19,845	98,872	24,380	7,946	12,165	19,255	40,197
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,639,967	65,479	190,545	95,389	175,123	122,065	93,573	348,611	123,688	43,539	95,618	133,676	152,661
Other balances with banks in United States	7,264	413	2,980	1,401	427	107	18	617	13	8	275	261	744
Balances with banks in foreign countries	34,651	1,586	27,959	994	1,949	160	5	723	27	29	32	265	922
Cash items in process of collection	3,968,229	115,564	2,325,044	264,860	216,455	166,649	48,871	277,340	122,511	14,618	99,363	20,623	296,331
Due from own foreign branches	22,853	....	22,853	....	....	....	....	....	....	....	....	....	....
Bank premises owned and furniture and fixtures	581,012	27,717	255,520	48,739	39,415	34,030	19,096	61,187	14,820	3,846	6,698	19,359	50,585
Other real estate owned	6,181	418	600	1,695	581	213	459	607	90	263	356	706	193
Investments and other assets indirectly representing bank premises or other real estate	37,909	836	6,458	5,571	11,539	3,362	18	5,239	685	446	220	118	3,417
Customers' liability on acceptances	614,865	1,642	603,462	981	507	31	940	429	1,519	12	....	....	5,342
Income accrued but not yet collected	147,999	5,629	81,840	7,555	12,329	4,880	1,787	13,677	4,666	727	2,173	907	11,829
Other assets	177,289	2,247	116,165	10,192	5,904	9,229	6,997	10,655	2,583	504	2,361	932	9,520
Total assets	65,703,229	2,319,480	31,680,048	3,947,726	5,383,525	2,669,348	1,277,085	8,212,860	2,259,285	634,950	1,238,460	1,062,517	5,017,945
LIABILITIES													
Demand deposits	**42,798,287**	**1,684,143**	**21,757,777**	**2,768,559**	**2,960,564**	**1,781,229**	**843,356**	**4,518,537**	**1,578,524**	**372,951**	**926,498**	**783,819**	**2,822,330**
Individuals, partnerships, and corporations	32,864,742	1,383,825	15,876,544	2,286,410	2,495,448	1,337,219	619,232	3,685,146	1,196,866	300,681	625,279	658,921	2,399,171
United States Government	1,441,700	44,407	861,300	95,441	90,390	45,080	19,832	125,745	42,756	11,191	20,917	12,629	72,012
States and political subdivisions	2,070,543	128,394	656,057	98,063	206,606	132,513	111,228	381,705	78,807	38,352	67,477	67,068	104,273
Banks in United States	4,142,241	72,796	2,436,540	249,820	122,540	235,196	83,284	254,372	247,019	17,824	205,594	35,280	181,976
Banks in foreign countries	1,185,309	2,552	1,146,308	5,626	3,153	2,324	782	3,683	1,262	....	763	805	18,051
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,093,752	52,169	781,028	33,199	42,427	28,897	8,998	67,886	11,814	4,903	6,468	9,116	46,847
Time deposits	**14,993,498**	**374,996**	**5,239,195**	**686,288**	**1,894,601**	**628,029**	**313,219**	**3,012,300**	**470,857**	**212,771**	**198,711**	**186,801**	**1,775,730**
Individuals, partnerships, and corporations	13,620,839	368,074	4,335,001	661,366	1,816,440	584,316	286,352	2,935,486	454,429	204,908	187,501	166,532	1,620,434
United States Government	52,744	2,259	22,995	1,297	623	9,870	4,070	3,663	3,307	57	753	736	3,114
Postal savings	5,424	207	15	102	653	1,838	2,217	328	29	7	16	1	11
States and political subdivisions	551,793	4,431	135,202	22,458	76,885	26,535	19,860	72,702	13,087	7,799	10,341	19,532	142,961
Banks in United States	8,893	....	5,427	1,065	....	745	720	121	5	....	100	....	710
Banks in foreign countries	753,805	25	740,555	....	....	4,725	....	....	....	....	....	....	8,500
Total deposits	**57,791,785**	**2,059,139**	**26,996,972**	**3,454,847**	**4,855,165**	**2,409,258**	**1,156,575**	**7,530,837**	**2,049,381**	**585,722**	**1,125,209**	**970,620**	**4,598,060**
Due to own foreign branches	178,814	....	178,814	....	....	....	....	....	....	....	....	....	....
Bills payable, rediscounts, and other liabilities for borrowed money	738,905	7,135	538,395	59,350	46,000	6,725	10,400	41,640	5,200	2,250	1,800	6,010	14,000
Acceptances outstanding	644,387	1,685	632,736	981	507	31	940	420	1,591	12	....	....	5,484
Dividends declared but not yet payable	22,766	655	19,487	1,282	658	465	....	65	128	7	4	....	15
Income collected but not yet earned	295,810	16,644	107,224	25,416	24,689	17,088	8,223	44,345	8,252	2,396	3,715	3,288	34,530
Expenses accrued and unpaid	392,950	16,713	197,205	24,637	35,142	15,694	5,660	41,390	11,255	1,481	4,890	2,930	35,953
Other liabilities	209,625	7,374	158,458	1,860	4,270	9,561	997	6,443	6,859	229	2,067	158	11,349
Total liabilities	60,275,042	2,109,345	28,829,291	3,568,373	4,966,431	2,458,822	1,182,795	7,665,140	2,082,666	592,097	1,137,685	983,006	4,699,391
CAPITAL ACCOUNTS													
Capital	1,548,174	65,219	805,280	94,177	111,789	62,840	32,270	156,833	56,630	11,905	25,238	28,238	97,755
Surplus	2,694,858	98,881	1,477,913	213,983	232,333	102,050	39,552	222,269	68,993	15,978	46,036	28,633	148,237
Undivided profits	1,089,503	42,075	542,961	67,221	67,872	37,391	20,363	132,102	48,375	12,993	26,469	20,392	71,289
Other capital accounts	95,652	3,960	24,603	3,972	5,100	8,245	2,105	36,516	2,621	1,977	3,032	2,248	1,273
Total capital accounts	5,428,187	210,135	2,850,757	379,353	417,094	210,526	94,290	547,720	176,619	42,853	100,775	79,511	318,554
Total liabilities and capital accounts	65,703,229	2,319,480	31,680,048	3,947,726	5,383,525	2,669,348	1,277,085	8,212,860	2,259,285	634,950	1,238,460	1,062,517	5,017,945
Net demand deposits subject to reserve (see page 18)	37,191,519	1,503,663	19,242,188	2,408,310	2,568,986	1,492,515	700,912	3,892,972	1,332,325	314,794	731,586	629,520	2,373,748
Demand deposits adjusted (see footnote on page 1)	32,060,808	1,448,824	14,988,585	2,152,812	2,528,026	1,331,980	690,587	3,857,397	1,164,976	329,318	599,861	714,482	2,253,960
Pledged assets (and securities loaned)	6,148,036	155,841	2,581,770	513,860	684,004	335,228	224,226	551,706	193,644	84,010	157,681	151,218	514,848
Number of banks	1,784	41	178	71	205	131	71	449	170	129	134	136	69

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



BOUNDARIES OF FEDERAL RESERVE DISTRICTS
BOUNDARIES OF FEDERAL RESERVE BRANCH TERRITORIES
★ BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
◎ FEDERAL RESERVE BANK CITIES
• FEDERAL RESERVE BRANCH CITIES

DECEMBER 1, 1954

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM