



MEMBER BANK
CALL REPORT

NUMBER 146

CONDITION OF MEMBER BANKS

December 31, 1957

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

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

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

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

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON DECEMBER 31, 1957 COMPARED WITH OCTOBER 11, 1957 AND DECEMBER 31, 1956

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	December 31, 1957	October 11, 1957	December 31, 1956	October 11, 1957	December 31, 1956
ASSETS					
Loans and investments	142,353,166	140,338,246	138,767,502	+2,014,920	+3,585,664
Loans (including overdrafts).....	80,949,989	80,308,410	78,033,610	+641,579	+2,916,379
United States Government direct obligations.....	47,072,614	46,234,383	47,563,333	+838,231	-490,719
Obligations guaranteed by United States Government.....	6,684	6,480	11,872	+204	-5,188
Obligations of States and political subdivisions.....	11,234,667	11,086,349	10,493,528	+148,318	+741,139
Other bonds, notes, and debentures.....	2,644,773	2,276,654	2,250,242	+368,119	+394,531
Corporate stocks (including Federal Reserve Bank stock).....	444,439	425,970	414,917	+18,469	+29,522
Reserves, cash, and bank balances	42,746,315	37,775,786	42,906,094	+4,970,529	-159,779
Reserve with Federal Reserve Banks.....	18,973,317	19,202,939	18,707,348	-229,622	+265,969
Cash in vault.....	2,535,868	1,889,126	2,487,063	+646,742	+48,805
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	7,779,122	6,560,008	8,095,910	+1,219,114	-316,788
Other balances with banks in United States.....	26,855	25,701	27,749	-1,154	-894
Balances with banks in foreign countries.....	75,658	62,818	58,550	+12,840	+17,108
Cash items in process of collection.....	13,355,495	10,035,194	13,529,474	+3,320,301	-173,979
Due from own foreign branches.....	74,104	82,343	83,958	-8,239	-9,854
Bank premises owned and furniture and fixtures.....	1,769,554	1,753,134	1,603,510	+16,420	+166,044
Other real estate owned.....	42,065	44,104	40,096	-2,039	+1,969
Investments and other assets indirectly representing bank premises or other real estate.....	155,706	141,763	116,645	+13,943	+39,061
Customers' liability on acceptances.....	982,785	957,930	704,986	+24,855	+277,799
Income accrued but not yet collected.....	442,833	399,392	386,181	+43,441	+36,652
Other assets.....	261,817	342,958	265,430	-81,141	-3,613
Total assets	188,828,345	181,835,656	184,874,402	+6,992,689	+3,953,943
LIABILITIES					
Demand deposits	124,100,098	115,920,574	125,708,473	+8,179,524	-1,608,375
Individuals, partnerships, and corporations.....	93,803,897	89,135,916	95,163,388	+4,667,981	-1,359,491
United States Government.....	3,471,563	3,575,240	3,292,093	-103,677	+179,470
States and political subdivisions.....	8,411,701	7,633,723	8,210,716	+777,998	+201,005
Banks in United States.....	13,355,905	11,449,790	13,817,890	+1,906,115	-461,985
Banks in foreign countries.....	1,725,791	1,759,804	1,748,982	-34,013	-23,191
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	3,331,221	2,366,101	3,475,404	+965,120	-144,183
Time deposits	46,536,634	45,950,029	42,197,106	+586,605	+4,339,528
Individuals, partnerships, and corporations.....	42,845,268	42,253,120	38,769,135	+592,148	+4,076,133
United States Government.....	258,217	275,473	281,652	-17,256	-23,435
Postal savings.....	16,674	16,688	19,135	-14	-2,461
States and political subdivisions.....	2,170,119	2,127,737	1,838,587	+42,382	+331,532
Banks in United States.....	26,753	33,917	38,969	-7,164	-12,216
Banks in foreign countries.....	1,219,603	1,243,094	1,249,628	-23,491	-30,025
Total deposits	170,636,732	161,870,603	167,905,579	+8,766,129	+2,731,153
Due to own foreign branches.....	371,446	391,243	614,059	-19,797	-242,613
Bills payable, rediscounts, and other liabilities for borrowed money.....	56,625	1,759,126	47,952	-1,702,501	+8,673
Acceptances outstanding.....	1,023,308	1,003,115	735,456	+20,193	+287,852
Dividends declared but not yet payable.....	97,027	46,021	88,553	+51,006	+8,474
Income collected but not yet earned.....	858,368	883,657	748,101	-25,289	+110,267
Expenses accrued and unpaid.....	934,396	1,003,900	774,794	-69,504	+159,602
Other liabilities.....	296,875	410,821	305,154	-113,946	-8,279
Total liabilities	174,274,777	167,368,486	171,219,648	+6,906,291	+3,055,129
CAPITAL ACCOUNTS					
Capital.....	4,364,487	4,314,654	4,117,435	+49,833	+247,052
Surplus.....	7,211,585	7,006,585	6,795,628	+205,000	+415,957
Undivided profits.....	2,635,015	2,814,319	2,391,099	-179,304	+243,916
Other capital accounts.....	342,481	331,612	350,592	+10,869	-8,111
Total capital accounts	14,553,568	14,467,170	13,654,754	+86,398	+898,814
Total liabilities and capital accounts	188,828,345	181,835,656	184,874,402	+6,992,689	+3,953,943
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	102,966,853	99,326,800	104,084,331	+3,640,053	-1,117,478
Demand deposits adjusted ¹	92,191,344	89,100,546	93,320,034	+3,090,798	-1,128,690
Pledged assets (and securities loaned).....	19,582,920	21,387,721	18,776,610	-1,804,801	+806,310
Number of banks.....	6,393	6,418	6,462	-25	-69

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES
DECEMBER 31, 1952 TO DECEMBER 31, 1957**

[Amounts in thousands of dollars]

	1952 Dec. 31	1953 Dec. 31	1954 Dec. 31	1955 Dec. 31	1956 Dec. 31	1957 Oct. 11	1957 Dec. 31
ASSETS							
Loans and investments	119,547,412	122,421,613	131,601,524	135,359,650	138,767,502	140,338,246	142,353,166
Loans (including overdrafts)	55,033,612	57,762,037	60,249,690	70,982,172	78,033,610	80,308,410	80,949,989
United States Government direct obligations	52,743,575	52,571,395	57,789,056	50,687,953	47,563,333	46,234,383	47,072,614
Obligations guaranteed by United States Government	19,295	31,321	20,165	9,251	11,872	6,480	6,684
Obligations of States and political subdivisions	8,408,621	8,871,426	10,448,648	10,444,135	10,493,528	11,086,349	11,234,667
Other bonds, notes, and debentures	3,010,078	2,841,352	2,728,729	2,843,352	2,250,242	2,276,654	2,644,773
Corporate stocks (including Federal Reserve Bank stock)	332,231	344,102	365,236	392,787	414,917	425,970	444,439
Reserves, cash, and bank balances	39,254,535	39,381,408	38,075,564	41,415,644	42,906,094	37,775,786	42,746,315
Reserve with Federal Reserve Banks	19,810,476	19,996,858	18,734,993	18,722,421	18,707,348	19,202,939	18,973,317
Cash in vault	2,080,744	1,869,961	1,842,579	2,019,213	2,487,063	1,889,126	2,535,868
Demand balances with banks in United States (except private banks and American branches of foreign banks)	7,349,051	7,527,787	7,583,552	7,585,414	8,095,910	6,560,008	7,779,122
Other balances with banks in United States	28,812	26,603	29,617	26,855	27,749	25,701	26,855
Balances with banks in foreign countries	74,653	63,150	117,618	96,936	58,550	62,818	75,658
Cash items in process of collection	9,910,799	9,897,049	9,767,205	12,964,805	13,529,474	10,035,194	13,355,495
Due from own foreign branches	47,666	37,837	74,453	65,832	83,958	82,343	74,104
Bank premises owned and furniture and fixtures	1,100,420	1,178,677	1,292,385	1,443,818	1,603,510	1,753,134	1,769,554
Other real estate owned	25,336	34,006	20,589	29,584	40,096	44,104	42,065
Investments and other assets indirectly representing bank premises or other real estate	86,169	80,375	88,944	106,792	116,645	141,763	155,706
Customers' liability on acceptances	323,972	375,227	579,642	422,210	704,986	957,930	982,785
Income accrued but not yet collected	290,796	333,150	352,558	369,606	386,181	399,392	442,833
Other assets	149,940	140,255	155,926	201,126	265,430	342,958	261,817
Total assets	160,826,246	163,982,548	172,241,585	179,414,262	184,874,402	181,835,656	188,828,345
LIABILITIES							
Demand deposits	114,045,008	113,929,894	117,826,391	123,238,555	125,708,473	115,920,574	124,100,098
Individuals, partnerships, and corporations	85,680,237	85,710,678	88,858,664	93,686,682	95,163,388	89,135,916	93,803,897
United States Government	4,566,950	3,756,360	3,714,926	3,326,705	3,292,093	3,575,240	3,471,563
States and political subdivisions	7,029,457	7,530,303	7,780,934	8,074,602	8,210,716	7,633,723	8,411,721
Banks in United States	12,593,672	12,858,318	13,014,761	13,001,524	13,817,890	11,449,790	13,355,905
Banks in foreign countries	1,431,081	1,291,105	1,493,092	1,510,697	1,748,982	1,759,804	1,725,791
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,743,611	2,783,130	2,964,014	3,638,345	3,475,404	2,366,101	3,331,221
Time deposits	33,482,402	36,234,225	39,425,329	40,518,171	42,197,106	45,950,029	46,536,634
Individuals, partnerships, and corporations	31,266,362	33,310,562	35,650,129	36,972,332	38,769,135	42,253,120	42,845,268
United States Government	302,812	290,403	314,566	307,725	281,652	275,473	258,217
Postal savings	17,723	17,709	19,292	19,484	19,135	16,688	16,674
States and political subdivisions	1,303,176	1,594,503	1,965,985	1,865,438	1,838,587	2,127,737	2,170,119
Banks in United States	32,259	37,608	63,573	38,181	38,969	33,917	26,753
Banks in foreign countries	560,070	983,440	1,411,784	1,315,011	1,249,628	1,243,094	1,219,603
Total deposits	147,527,410	150,164,119	157,251,720	163,756,726	167,905,579	161,870,603	170,636,732
Due to own foreign branches	660,869	569,952	508,511	553,269	614,059	391,243	371,446
Bills payable, discounts, and other liabilities for borrowed money	164,581	42,839	15,304	137,385	47,952	1,759,126	56,625
Acceptances outstanding	343,277	400,234	608,346	451,287	735,456	1,003,115	1,023,308
Dividends declared but not yet payable	63,485	73,321	80,642	84,385	88,553	46,021	97,027
Income collected but not yet earned	406,393	470,862	478,344	644,525	748,101	883,657	858,368
Expenses accrued and unpaid	671,953	755,555	888,524	722,700	774,794	1,003,900	934,396
Other liabilities	227,497	189,726	200,476	280,654	305,154	410,821	296,875
Total liabilities	150,065,465	152,666,608	160,031,867	166,630,931	171,219,648	167,368,486	174,274,777
CAPITAL ACCOUNTS							
Capital	3,294,025	3,416,094	3,637,608	3,862,171	4,117,435	4,314,654	4,364,487
Surplus	5,188,281	5,480,850	6,010,072	6,294,687	6,795,628	7,006,585	7,211,585
Undivided profits	1,895,200	2,053,369	2,173,868	2,264,160	2,391,099	2,814,319	2,635,015
Other capital accounts	383,275	365,627	388,170	362,313	350,592	331,612	342,481
Total capital accounts	10,760,781	11,315,940	12,209,718	12,783,331	13,654,754	14,467,170	14,553,568
Total liabilities and capital accounts	160,826,246	163,982,548	172,241,585	179,414,262	184,874,402	181,835,656	188,828,345
MEMORANDA							
Par or face value of capital	3,294,025	3,416,094	3,637,608	3,862,171	4,117,435	4,314,654	4,364,487
Capital notes and debentures	15,418	14,371	18,312	22,761	21,996	20,877	20,877
Preferred stock	21,799	20,112	14,743	11,253	10,293	10,115	10,040
Common stock	3,256,808	3,381,611	3,604,553	3,828,157	4,085,146	4,283,662	4,333,570
Retirable value of preferred stock	52,379	49,264	33,202	15,847	14,736	14,558	14,083
Net demand deposits subject to reserve (see page 18)	96,786,455	96,506,521	100,477,385	102,690,086	104,084,331	99,326,800	102,966,853
Demand deposits adjusted (see footnote on page 1)	85,542,506	86,127,062	89,836,407	92,434,824	93,320,034	89,100,546	92,191,344
Pledged assets (and securities loaned)	17,333,288	17,166,398	18,679,055	18,784,255	18,776,610	21,387,721	19,582,920
Number of banks	6,798	6,743	6,660	6,543	6,462	6,418	6,393

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 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	23,827,902	6,446,233	55,258,675	56,820,356	142,353,166	91,201,088	51,152,078
Loans (including overdrafts)	16,101,762	3,851,996	32,805,065	28,191,166	80,949,989	50,350,171	30,599,818
United States Government direct obligations	5,879,903	2,032,126	17,349,512	21,811,073	47,072,614	31,231,302	15,841,312
Obligations guaranteed by United States Government	110	.....	2,192	4,382	6,684	2,309	4,375
Obligations of States and political subdivisions	1,435,249	407,903	4,026,636	5,364,879	11,234,667	7,478,247	3,756,420
Other bonds, notes, and debentures	298,231	137,156	893,458	1,315,928	2,644,773	1,872,010	772,763
Corporate stocks (including Federal Reserve Bank stock)	112,647	17,052	181,812	132,928	444,439	267,049	177,390
Reserves, cash, and bank balances	8,983,849	2,083,496	17,539,756	14,139,214	42,746,315	26,786,179	15,960,136
Reserve with Federal Reserve Banks	4,564,336	1,070,621	7,762,673	5,575,687	18,973,317	11,444,305	7,529,012
Cash in vault	158,402	39,067	789,651	1,548,748	2,535,868	1,717,780	818,088
Demand balances with banks in United States (except private banks and American branches of foreign banks)	107,388	146,496	2,570,616	4,954,622	7,779,122	5,907,940	1,871,182
Other balances with banks in United States	2,356	1,292	14,120	9,087	26,855	19,610	7,245
Balances with banks in foreign countries	40,962	5,845	25,873	2,978	75,658	32,076	43,582
Cash items in process of collection	4,110,405	820,175	6,376,823	2,048,092	13,355,495	7,664,468	5,691,027
Due from own foreign branches	74,104	.....	.....	.....	74,104	52,069	22,035
Bank premises owned and furniture and fixtures	215,458	14,560	698,092	841,444	1,769,554	1,182,095	587,459
Other real estate owned	390	.....	14,572	27,103	42,065	36,315	5,750
Investments and other assets indirectly representing bank premises or other real estate	4,781	2,850	108,006	40,069	155,706	115,861	39,845
Customers' liability on acceptances	697,973	6,867	274,522	3,423	982,785	374,481	608,304
Income accrued but not yet collected	98,215	24,649	211,312	108,657	442,833	271,970	170,863
Other assets	72,569	15,898	91,325	82,025	261,817	132,491	129,326
Total assets	33,975,241	8,594,553	74,196,260	72,062,291	188,828,345	120,152,549	68,675,796
LIABILITIES							
Demand deposits	25,565,338	6,431,718	48,558,413	43,544,629	124,100,098	77,670,068	46,430,030
Individuals, partnerships, and corporations	18,376,682	4,493,008	35,905,568	35,028,639	93,803,897	58,570,628	35,233,269
United States Government	737,377	195,442	1,357,868	1,180,876	3,471,563	2,166,048	1,305,515
States and political subdivisions	298,727	333,358	3,110,851	4,668,785	8,411,721	6,182,007	2,229,714
Banks in United States	3,480,047	1,292,891	6,961,534	1,621,433	13,355,905	8,383,088	4,972,817
Banks in foreign countries	1,388,641	39,677	279,243	18,230	1,725,791	574,853	1,150,938
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,283,864	77,342	943,349	1,026,666	3,331,221	1,793,444	1,537,777
Time deposits	3,805,794	1,359,878	18,924,127	22,446,835	46,536,634	31,421,417	15,115,217
Individuals, partnerships, and corporations	2,812,612	1,331,803	17,335,010	21,365,843	42,845,268	29,033,465	13,811,803
United States Government	24,357	3,175	108,809	121,876	258,217	207,618	50,599
Postal savings	.....	.....	4,010	12,664	16,674	11,250	5,424
States and political subdivisions	56,449	10,350	1,175,023	928,297	2,170,119	1,651,876	518,243
Banks in United States	6,363	600	6,661	13,129	26,753	17,089	9,664
Banks in foreign countries	906,013	13,950	294,614	5,026	1,219,603	500,119	719,484
Total deposits	29,371,132	7,791,596	67,482,540	65,991,464	170,636,732	109,091,485	61,545,247
Due to own foreign branches	291,972	.....	79,474	.....	371,446	200,317	171,129
Bills payable, rediscounts, and other liabilities for borrowed money	1,651	3,500	21,010	30,464	56,625	38,324	18,301
Acceptances outstanding	730,994	7,859	280,961	3,494	1,023,308	388,479	634,829
Dividends declared but not yet payable	33,620	3,220	26,740	33,447	97,207	54,925	42,102
Income collected but not yet earned	71,550	17,444	390,033	379,341	858,368	575,770	282,598
Expenses accrued and unpaid	229,457	53,989	421,748	229,202	934,396	556,205	378,191
Other liabilities	108,476	28,410	124,159	35,830	296,875	176,936	119,939
Total liabilities	30,838,852	7,906,018	68,826,665	66,703,242	174,274,777	111,082,441	63,192,336
CAPITAL ACCOUNTS							
Capital	888,680	243,200	1,610,221	1,622,386	4,364,487	2,800,163	1,564,324
Surplus	1,696,373	323,400	2,752,090	2,439,722	7,211,585	4,407,126	2,804,459
Undivided profits	534,378	77,285	923,916	1,099,436	2,635,015	1,613,723	1,021,292
Other capital accounts	16,958	44,650	83,368	197,505	342,481	249,096	93,385
Total capital accounts	3,136,389	688,535	5,369,595	5,359,049	14,553,568	9,070,108	5,483,460
Total liabilities and capital accounts	33,975,241	8,594,553	74,196,260	72,062,291	188,828,345	120,152,549	68,675,796
MEMORANDA							
Par or face value of capital	888,680	243,200	1,610,221	1,622,386	4,364,487	2,800,163	1,564,324
Capital notes and debentures	850	.....	4,500	15,527	20,877	.....	20,877
Preferred stock	.....	1,500	1,100	7,440	10,040	3,760	6,280
Common stock	887,830	241,700	1,604,621	1,599,419	4,333,570	2,796,403	1,537,167
Retirable value of preferred stock	.....	1,500	1,100	11,483	14,083	3,960	10,123
Net demand deposits subject to reserve (see page 18)	21,347,545	5,465,047	39,611,062	36,543,199	102,966,853	64,097,660	38,869,193
Demand deposits adjusted (see footnote on page 1)	15,848,868	4,083,533	33,582,945	38,675,998	92,191,344	58,881,611	33,309,733
Pledged assets (and securities loaned)	1,651,343	781,680	8,844,793	8,305,104	19,582,920	14,406,635	5,176,285
Number of banks	18	14	278	6,083	6,393	4,620	1,773

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1957
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	142,353,166	6,382,686	35,735,933	7,383,382	12,088,205	6,400,341	7,375,034
Loans (including overdrafts)	80,949,989	3,844,528	22,675,771	4,209,301	6,528,462	3,414,339	3,868,104
United States Government direct obligations	47,072,614	1,913,891	9,665,646	2,339,301	4,335,737	2,363,878	2,703,382
Obligations guaranteed by United States Government	6,684	800	1,690	85	1,284	530	90
Obligations of States and political subdivisions	11,234,667	500,074	2,720,032	619,039	1,023,896	436,199	657,996
Other bonds, notes, and debentures	2,644,773	102,310	526,225	188,394	165,810	169,423	128,554
Corporate stocks (including Federal Reserve Bank stock)	444,439	21,083	146,569	27,262	33,016	15,972	16,908
Reserves, cash, and bank balances	42,746,315	1,826,802	11,443,385	2,051,833	3,101,944	2,047,688	2,705,632
Reserve with Federal Reserve Banks	18,973,317	790,207	5,675,762	884,808	1,478,756	819,960	882,423
Cash in vault	2,535,868	167,532	449,070	177,360	276,793	191,717	190,313
Demand balances with banks in United States (except private banks and American branches of foreign banks)	7,779,122	270,399	573,607	399,483	543,700	458,604	858,216
Other balances with banks in United States	26,855	851	3,350	1,223	355	2,138	1,202
Balances with banks in foreign countries	75,658	4,139	43,025	3,318	2,236	542	440
Cash items in process of collection	13,355,495	593,674	4,698,571	585,641	800,104	574,727	773,038
Due from own foreign branches	74,104		74,104				
Bank premises owned and furniture and fixtures	1,769,554	92,767	393,605	116,890	143,164	104,966	124,456
Other real estate owned	42,065	1,665	2,854	4,091	1,707	2,307	5,195
Investments and other assets indirectly representing bank premises or other real estate	155,706	3,153	9,496	9,171	15,103	8,159	12,324
Customers' liability on acceptances	982,785	36,803	700,508	9,141	837	545	3,940
Income accrued but not yet collected	442,833	18,202	136,196	17,653	33,817	11,189	20,969
Other assets	261,817	10,057	91,643	15,306	13,524	15,014	14,568
Total assets	188,828,345	8,372,135	48,587,724	9,607,467	15,398,301	8,590,209	10,262,118
LIABILITIES							
Demand deposits	124,100,098	6,036,930	33,580,857	6,037,077	9,435,474	5,823,800	7,356,749
Individuals, partnerships, and corporations	93,803,897	4,736,569	24,738,132	4,873,991	7,733,142	4,434,622	5,012,348
United States Government	3,471,563	185,022	998,600	182,393	320,322	168,513	156,405
States and political subdivisions	8,411,721	445,279	1,224,749	293,849	612,813	455,944	910,961
Banks in United States	13,355,905	452,943	3,657,551	539,616	601,009	629,846	1,173,159
Banks in foreign countries	1,725,791	31,612	1,400,361	19,527	9,707	6,463	12,021
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,331,221	185,505	1,561,464	127,701	158,481	128,452	91,855
Time deposits	46,536,634	1,426,376	9,166,370	2,580,978	4,492,339	2,010,274	2,082,166
Individuals, partnerships, and corporations	42,845,268	1,394,985	8,036,202	2,510,880	4,305,500	1,870,080	1,951,938
United States Government	258,217	11,186	32,212	7,778	3,587	46,778	21,257
Postal savings	16,674	1,529	15	609	1,028	2,952	3,257
States and political subdivisions	2,170,119	9,549	182,615	58,791	181,274	84,124	103,342
Banks in United States	26,753	9,177	9,287	1,320	950	2,913	1,872
Banks in foreign countries	1,219,603	8,950	906,039	1,600		3,425	500
Total deposits	170,636,732	7,463,306	42,747,227	8,618,055	13,927,813	7,834,074	9,438,915
Due to own foreign branches	371,446	5,149	291,972				
Bills payable, discounts, and other liabilities for borrowed money	56,625	478	6,701	5,290	4,494	4,255	3,050
Acceptances outstanding	1,023,308	37,939	733,548	9,811	837	545	4,768
Dividends declared but not yet payable	97,027	8,456	39,097	7,504	4,470	4,555	6,031
Income collected but not yet earned	858,368	47,890	177,581	46,786	75,020	36,802	61,068
Expenses accrued and unpaid	934,396	50,207	283,770	38,807	89,972	37,427	40,718
Other liabilities	296,875	15,106	122,754	7,044	9,154	14,396	4,262
Total liabilities	174,274,777	7,628,531	44,402,650	8,733,297	14,111,760	7,932,054	9,558,812
CAPITAL ACCOUNTS							
Capital	4,364,487	208,072	1,242,200	229,468	366,187	184,479	223,710
Surplus	7,211,585	384,872	2,191,031	480,120	726,979	340,631	332,512
Undivided profits	2,635,015	125,816	713,757	149,897	179,115	108,420	114,418
Other capital accounts	342,481	24,844	38,086	14,685	14,260	24,625	32,666
Total capital accounts	14,553,568	743,604	4,185,074	874,170	1,286,541	658,155	703,306
Total liabilities and capital accounts	188,828,345	8,372,135	48,587,724	9,607,467	15,398,301	8,590,209	10,262,118
MEMORANDA							
Par or face value of capital	4,364,487	208,072	1,242,200	229,468	366,187	184,479	223,710
Capital notes and debentures	20,877		20,174				
Preferred stock	10,040	800	2,990	85			200
Common stock	4,333,570	207,272	1,219,036	229,383	366,187	184,439	223,510
Retirable value of preferred stock	14,083	800	7,032	85		40	200
Net demand deposits subject to reserve (see page 18)	102,966,853	5,172,941	28,308,679	5,051,953	8,091,670	4,790,469	5,725,495
Demand deposits adjusted (see footnote on page 1)	92,191,344	4,773,679	22,825,774	4,709,900	7,704,332	4,444,251	5,242,126
Pledged assets (and securities loaned)	19,582,920	531,626	2,941,563	999,980	1,864,692	1,081,194	1,751,872
Number of banks	6,393	294	560	533	599	465	397

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1957
BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	22,732,986	5,185,028	3,735,154	6,133,360	7,262,690	21,938,367
Loans (including overdrafts).....	11,334,693	2,709,720	1,952,182	3,068,445	4,163,708	13,180,736
United States Government direct obligations.....	9,073,754	1,940,400	1,351,769	2,367,364	2,397,877	6,619,615
Obligations guaranteed by United States Government.....	824	57	27	146	.....	1,151
Obligations of States and political subdivisions.....	1,855,731	393,951	296,844	556,047	520,495	1,654,363
Other bonds, notes, and debentures.....	420,345	126,613	126,835	127,133	160,979	402,152
Corporate stocks (including Federal Reserve Bank stock).....	47,639	14,287	7,497	14,225	19,631	80,350
Reserves, cash, and bank balances	6,112,360	1,734,326	1,099,953	2,321,344	3,107,915	5,193,133
Reserve with Federal Reserve Banks.....	2,866,594	700,721	429,607	801,082	997,529	2,645,868
Cash in vault.....	392,694	100,919	64,715	102,806	150,194	271,755
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,147,346	495,217	295,239	882,128	1,310,259	544,924
Other balances with banks in United States.....	2,527	169	381	1,087	9,135	4,437
Balances with banks in foreign countries.....	10,556	300	1,106	200	2,936	6,860
Cash items in process of collection.....	1,692,643	437,000	308,905	534,041	637,862	1,719,289
Due from own foreign branches.....	.....	.....	.....	.....	.....	.....
Bank premises owned and furniture and fixtures.....	178,885	49,811	40,936	64,437	162,251	297,386
Other real estate owned.....	3,793	2,590	2,598	2,398	9,413	3,454
Investments and other assets indirectly representing bank premises or other real estate.....	16,832	1,376	7,424	10,396	9,021	53,251
Customers' liability on acceptances.....	7,326	15,580	614	1,229	55,028	151,234
Income accrued but not yet collected.....	63,303	12,212	12,115	12,754	16,114	88,309
Other assets.....	38,948	5,043	3,415	8,182	11,629	34,488
Total assets	29,154,433	7,005,966	4,902,209	8,554,100	10,634,061	27,759,622
LIABILITIES						
Demand deposits	18,435,496	5,013,359	3,127,475	6,531,693	8,028,740	14,692,448
Individuals, partnerships, and corporations.....	14,255,668	3,585,648	2,271,434	4,624,400	5,749,607	11,788,336
United States Government.....	602,535	115,223	86,667	159,836	136,475	359,572
States and political subdivisions.....	1,281,410	347,328	293,268	630,720	593,276	1,322,164
Banks in United States.....	1,970,926	921,021	432,035	1,036,723	1,363,099	577,957
Banks in foreign countries.....	49,014	4,539	5,164	2,575	21,939	162,869
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	275,943	39,600	38,887	77,439	164,344	481,550
Time deposits	8,356,210	1,382,211	1,372,231	1,313,286	1,672,703	10,681,490
Individuals, partnerships, and corporations.....	8,053,209	1,304,655	1,336,735	1,223,919	1,347,342	9,509,803
United States Government.....	18,062	9,902	3,092	13,913	22,221	68,229
Postal savings.....	3,902	606	305	222	1,154	1,095
States and political subdivisions.....	265,774	66,693	31,803	74,538	291,767	820,049
Banks in United States.....	1,313	305	276	894	4,869	2,475
Banks in foreign countries.....	13,950	50	.....	.....	5,250	279,839
Total deposits	26,791,706	6,395,570	4,499,706	7,844,979	9,701,443	25,373,938
Due to own foreign branches.....	.....	.....	.....	.....	.....	74,325
Bills payable, rediscounts, and other liabilities for borrowed money.....	8,800	856	40	7,309	15,017	335
Acceptances outstanding.....	8,318	15,903	614	1,229	55,700	154,096
Dividends declared but not yet payable.....	8,795	3,135	613	3,208	5,514	5,649
Income collected but not yet earned.....	137,687	24,599	32,057	22,910	20,058	175,910
Expenses accrued and unpaid.....	133,317	28,028	24,500	28,280	36,890	142,480
Other liabilities.....	40,362	7,723	4,117	2,971	726	68,260
Total liabilities	27,128,985	6,475,814	4,561,647	7,910,886	9,835,348	25,994,993
CAPITAL ACCOUNTS						
Capital.....	621,360	157,820	104,113	182,133	297,364	547,581
Surplus.....	943,013	230,706	144,880	282,684	351,241	802,916
Undivided profits.....	363,042	125,932	76,193	152,454	122,113	403,858
Other capital accounts.....	98,033	15,694	15,376	25,943	27,995	10,274
Total capital accounts	2,025,448	530,152	340,562	643,214	798,713	1,764,629
Total liabilities and capital accounts	29,154,433	7,005,966	4,902,209	8,554,100	10,634,061	27,759,622
MEMORANDA						
Par or face value of capital.....	621,360	157,820	104,113	182,133	297,364	547,581
Capital notes and debentures.....	328	375	.....	.....	.....	.....
Preferred stock.....	4,955	370	.....	.....	.....	600
Common stock.....	616,077	157,075	104,113	182,133	297,364	546,981
Retirable value of preferred stock.....	4,956	370	.....	.....	.....	600
Net demand deposits subject to reserve (see page 18).....	15,596,064	4,081,142	2,523,331	5,115,594	6,080,619	12,428,896
Demand deposits adjusted (see footnote on page 1).....	14,120,378	3,535,576	2,294,684	4,798,518	5,869,365	11,872,761
Pledged assets (and securities loaned).....	2,285,744	627,774	678,606	1,264,712	1,534,679	4,020,478
Number of banks.....	1,022	491	474	750	634	174

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

[In thousands of dollars]

	All member banks on selected call dates						
	1952 Dec. 31	1953 Dec. 31	1954 Dec. 31	1955 Dec. 31	1956 Dec. 31	1957 Oct. 11	1957 Dec. 31
Loans and discounts, net—total	55,033,612	57,762,037	60,249,690	70,982,172	78,033,610	80,308,410	80,949,989
Valuation reserves.....	798,021	849,869	949,249	1,119,429	1,382,789	1,464,731	1,569,747
Loans and discounts, gross—total	55,831,633	58,611,906	61,198,939	72,101,597	79,416,399	81,773,141	82,519,736
Real estate loans—total.....	12,212,997	13,019,917	14,433,183	16,390,519	17,811,006	18,102,996	18,231,212
Secured by farm land.....	572,337	585,387	623,438	710,349	723,999	736,415	728,274
Secured by residential properties:							
Insured by FHA.....	3,139,269	3,364,357	3,554,455	3,968,676	4,219,025	4,191,609	4,254,582
Insured or guaranteed by VA.....	2,511,310	2,563,374	2,836,425	3,137,144	3,294,875	3,074,758	3,022,254
Not ins. or guar. by FHA or VA.....	3,957,659	4,296,593	4,845,360	5,560,237	6,094,865	6,369,572	6,392,036
Secured by other properties.....	2,032,432	2,210,206	2,373,505	3,014,113	3,478,242	3,730,642	3,834,066
Loans to banks.....	155,000	160,949	239,191	569,188	649,765	889,898	718,283
Loans to brokers and dealers in secs.....	2,031,524	2,320,997	2,880,898	3,150,134	2,446,791	2,271,530	2,448,035
Other loans for purchasing or carrying securities.....	965,925	1,060,003	1,363,281	1,559,841	1,472,771	1,370,137	1,409,068
Loans to farmers directly guar. by CCC.....	403,060	1,536,817	1,732,257	657,275	440,739	124,728	244,432
Other loans to farmers.....	2,012,988	1,725,805	1,797,168	2,068,481	2,037,528	2,286,321	2,227,841
Commercial and industrial loans (including open market paper).....	26,232,500	25,519,308	25,007,312	31,019,311	36,296,135	37,503,541	37,868,472
Other loans to individuals for personal expenditures—total.....	10,396,069	11,910,564	12,127,176	14,312,954	15,764,885	16,682,269	16,774,993
Passenger automobile instalment.....	2,864,456	3,610,043	3,481,740	4,719,836	5,127,440	5,634,503	5,626,647
Other retail consumer instalment.....	1,492,694	1,790,765	1,598,112	1,734,187	2,079,742	2,103,160	2,125,095
Resident, repair and modern, instal.....	1,286,810	1,474,171	1,466,330	1,506,590	1,651,380	1,754,670	1,769,719
Other instalment loans.....	1,357,699	1,518,612	1,680,294	1,825,600	2,010,573	2,190,886	2,223,718
Single payment loans.....	3,394,410	3,516,973	3,900,707	4,526,741	4,895,750	4,999,050	5,029,814
All other loans (including overdrafts).....	1,421,570	1,357,546	1,618,473	2,373,894	2,496,779	2,541,721	2,597,400
United States Government direct obligations	52,743,575	52,571,395	57,789,056	50,687,953	47,563,333	46,234,383	47,072,614
Treasury bills.....	6,565,452	4,095,494	4,074,637	3,250,044	4,382,854	3,377,484	3,948,097
Treasury certificates of indebtedness.....	4,255,435	8,286,603	4,307,027	1,737,553	1,468,617	3,516,958	3,534,045
Treasury notes.....	9,835,192	10,299,634	12,463,592	11,507,953	9,493,374	8,054,993	8,559,558
Nonmarketable bonds.....	1,774,238	1,723,678	1,745,150	1,705,529	1,276,547	876,608	802,791
Other bonds maturing in 5 years or less.....	15,541,629	14,996,060	10,803,214	10,754,888	17,281,033	18,755,805	19,347,655
Other bonds maturing in 5 to 10 years.....	10,087,508	9,183,309	19,781,900	17,784,390	9,479,621	7,956,674	6,848,823
Other bonds maturing in 10 to 20 years.....	4,684,121	3,883,426	4,571,139	3,713,206	4,032,123	3,586,698	3,730,156
Other bonds maturing after 20 years.....		103,191	42,357	234,390	149,164	109,163	101,489

	By class of bank, December 31, 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	16,101,672	3,851,996	32,805,065	28,191,166	80,949,989	50,350,171	30,599,818
Valuation reserves.....	347,653	105,938	596,066	520,090	1,569,747	961,599	608,148
Loans and discounts, gross—total	16,449,415	3,957,934	33,401,131	28,711,256	82,519,736	51,311,770	31,207,966
Real estate loans—total.....	564,905	143,157	7,667,292	9,855,858	18,231,212	12,406,496	5,824,716
Secured by farm land.....		496	128,903	598,875	728,274	520,621	207,653
Secured by residential properties:							
Insured by FHA.....	171,606	17,603	2,515,966	1,549,407	4,254,582	3,041,837	1,212,745
Insured or guaranteed by VA.....	122,217	27,015	1,314,133	1,558,889	3,022,254	2,144,527	877,727
Not ins. or guar. by FHA or VA.....	78,155	54,764	2,188,387	4,070,730	6,392,036	4,196,362	2,195,674
Secured by other properties.....	192,927	43,279	1,519,903	2,077,957	3,834,066	2,503,149	1,330,917
Loans to banks.....	462,053	4,377	235,679	16,174	718,283	311,876	406,407
Loans to brokers and dealers in secs.....	1,280,396	200,379	602,736	364,524	2,448,035	1,073,134	1,374,901
Other loans for purchasing or carrying securities.....	386,623	97,418	672,812	252,215	1,409,068	717,767	691,301
Loans to farmers directly guar. by CCC.....			12,107	232,325	244,432	183,713	60,719
Other loans to farmers.....	457	8,638	481,504	1,737,242	2,227,841	1,722,037	505,804
Commercial and industrial loans (including open market paper).....	11,650,851	2,903,495	15,701,524	7,612,602	37,868,472	22,169,225	15,699,247
Other loans to individuals for personal expenditures—total.....	1,512,837	424,794	6,893,401	7,943,961	16,774,993	11,204,905	5,570,088
Passenger automobile instalment.....	172,512	73,156	2,469,645	2,911,334	5,626,647	3,896,713	1,729,934
Other retail consumer instalment.....	193,291	207,272	808,086	916,446	2,125,095	1,505,614	619,481
Resident, repair and modern, instal.....	160,892	29,528	837,765	741,534	1,769,719	1,208,281	561,438
Other instalment loans.....	319,951	19,788	680,460	1,203,519	2,223,718	1,515,659	708,059
Single payment loans.....	666,191	95,050	2,097,445	2,171,128	5,029,814	3,078,638	1,951,176
All other loans (including overdrafts).....	591,293	175,676	1,134,076	696,355	2,597,400	1,522,617	1,074,783
United States Government direct obligations	5,879,903	2,032,126	17,349,512	21,811,073	47,072,614	31,231,302	15,841,312
Treasury bills.....	648,455	64,697	1,008,547	2,226,398	3,948,097	2,482,630	1,465,467
Treasury certificates of indebtedness.....	214,047	126,292	1,284,875	1,908,831	3,534,045	2,458,679	1,075,366
Treasury notes.....	1,093,454	312,694	3,296,515	3,856,895	8,559,558	5,446,313	3,113,245
Nonmarketable bonds.....	14,456	6,089	102,501	679,745	802,791	592,736	210,055
Other bonds maturing in 5 years or less.....	2,363,605	923,129	7,729,058	8,531,863	19,547,655	12,854,378	6,693,277
Other bonds maturing in 5 to 10 years.....	975,680	519,061	2,580,719	2,773,363	6,848,823	4,697,878	2,150,945
Other bonds maturing in 10 to 20 years.....	566,773	78,110	1,317,224	1,768,049	3,730,156	2,623,692	1,106,464
Other bonds maturing after 20 years.....	3,433	2,054	30,073	65,929	101,489	74,996	26,493

For footnote, see opposite page.

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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, December 31, 1957					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	80,949,989	3,844,528	22,675,771	4,209,301	6,528,462	3,414,339	3,868,104
Valuation reserves.....	1,569,747	81,397	511,462	101,132	107,315	54,244	66,313
Loans and discounts, gross—total	82,519,736	3,925,925	23,187,233	4,310,433	6,635,777	3,468,583	3,934,417
Real estate loans—total.....	18,231,212	762,618	3,060,717	1,145,423	2,032,884	857,637	572,858
Secured by farm land.....	728,274	18,409	48,731	56,410	96,536	58,456	45,384
Secured by residential properties:							
Insured by FHA.....	4,254,582	69,778	633,759	81,550	255,591	81,570	46,980
Insured or guaranteed by VA.....	3,022,254	96,927	746,460	198,542	332,103	112,102	32,944
Not insured or guaranteed by FHA or VA.....	6,392,036	336,180	986,359	506,080	932,798	374,019	235,034
Secured by other properties.....	3,834,066	241,324	645,408	302,841	415,856	231,490	212,516
Loans to banks.....	718,283	8,888	463,058	3,750	2,224	6,083	12,927
Loans to brokers and dealers in securities.....	2,448,035	62,348	1,490,446	65,246	174,150	59,168	62,880
Other loans for purchasing or carrying securities.....	1,409,068	31,284	442,966	60,834	153,293	68,476	82,616
Loans to farmers directly guaranteed by CCC.....	244,432	177	731	341	4,143	2,863	9,695
Other loans to farmers.....	2,227,841	34,254	84,350	65,041	91,659	66,555	74,118
Commercial and industrial loans (including open market paper).....	37,868,472	1,920,124	13,516,846	1,636,530	2,476,027	1,224,980	1,801,216
Other loans to individuals for personal expenditures—total.....	16,774,993	970,926	3,349,077	1,182,216	1,491,101	1,038,629	1,145,263
Passenger automobile instalment loans.....	5,626,647	336,411	767,413	389,847	519,763	337,425	345,848
Other retail consumer instalment loans.....	2,125,095	93,198	386,911	139,081	160,420	104,278	141,062
Residential repair and modern instalment loans.....	1,769,719	64,518	370,624	112,613	180,555	68,870	116,314
Other instalment loans.....	2,223,718	144,304	653,310	167,908	186,736	154,086	144,737
Single payment loans.....	5,029,814	332,495	1,170,819	372,767	443,627	373,797	397,302
All other loans (including overdrafts).....	2,597,400	135,306	779,042	151,052	210,296	144,192	172,844
United States Government direct obligations	47,072,614	1,913,891	9,665,646	2,339,301	4,335,737	2,363,878	2,703,382
Treasury bills.....	3,948,097	199,180	984,045	193,090	297,445	221,695	280,783
Treasury certificates of indebtedness.....	3,534,045	128,833	468,019	167,119	272,848	187,018	325,188
Treasury notes.....	8,559,558	337,807	1,645,893	322,703	977,845	365,905	527,957
Nonmarketable bonds.....	802,791	38,101	113,234	75,595	67,099	62,148	41,365
Other bonds maturing in 5 years or less.....	19,547,655	711,610	3,870,467	838,353	1,913,201	973,408	1,054,109
Other bonds maturing in 5 to 10 years.....	6,848,823	301,398	1,546,002	436,009	521,373	392,957	263,205
Other bonds maturing in 10 to 20 years.....	3,730,156	189,609	1,025,691	294,996	270,456	155,998	206,940
Other bonds maturing after 20 years.....	101,489	7,353	12,295	11,436	15,470	4,749	3,835

By Federal Reserve districts, December 31, 1957—Continued

	By Federal Reserve districts, December 31, 1957—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	11,334,693	2,709,720	1,952,182	3,068,445	4,163,708	13,180,736
Valuation reserves.....	260,282	40,174	33,860	42,451	72,810	198,307
Loans and discounts, gross—total	11,594,975	2,749,894	1,986,042	3,110,896	4,236,518	13,379,043
Real estate loans—total.....	2,813,774	640,051	601,729	517,156	396,307	4,830,058
Secured by farm land.....	113,719	55,517	27,635	50,392	37,540	119,545
Secured by residential properties:						
Insured by FHA.....	600,091	151,302	148,327	103,088	38,067	2,044,479
Insured or guaranteed by VA.....	413,091	68,977	154,105	56,226	33,325	777,452
Not insured or guaranteed by FHA or VA.....	1,171,102	214,039	179,959	143,651	124,216	1,188,599
Secured by other properties.....	515,771	150,216	91,703	163,799	163,159	699,983
Loans to banks.....	4,480	1,610	705	16,018	1,280	197,260
Loans to brokers and dealers in securities.....	312,764	35,892	13,063	47,027	22,150	102,901
Other loans for purchasing or carrying securities.....	231,546	41,163	14,651	33,741	198,088	50,410
Loans to farmers directly guaranteed by CCC.....	33,709	12,791	35,189	38,964	96,455	9,374
Other loans to farmers.....	352,738	122,218	185,080	444,459	236,116	471,253
Commercial and industrial loans (including open market paper).....	5,090,256	1,130,420	625,602	1,285,387	2,165,427	4,995,657
Other loans to individuals for personal expenditures—total.....	2,367,520	674,596	462,387	651,407	962,322	2,479,549
Passenger automobile instalment loans.....	759,334	187,364	179,608	228,499	334,339	1,240,796
Other retail consumer instalment loans.....	483,503	72,965	79,681	88,082	107,507	268,407
Residential repair and modernization instalment loans.....	313,262	79,031	72,186	59,533	76,970	255,243
Other instalment loans.....	178,401	57,210	45,289	63,455	133,821	294,461
Single payment loans.....	633,020	278,026	85,623	211,838	309,685	420,642
All other loans (including overdrafts).....	388,188	91,153	47,636	76,737	158,373	242,581
United States Government direct obligations	9,073,754	1,940,400	1,351,769	2,367,364	2,397,877	6,619,615
Treasury bills.....	508,383	185,604	138,738	257,235	294,658	387,241
Treasury certificates of indebtedness.....	638,551	191,536	126,277	202,338	223,712	602,606
Treasury notes.....	1,672,214	370,618	263,811	526,545	420,784	1,127,476
Nonmarketable bonds.....	164,055	53,904	49,271	64,003	36,791	37,225
Other bonds maturing in 5 years or less.....	4,226,476	761,778	540,751	945,131	1,006,589	2,705,782
Other bonds maturing in 5 to 10 years.....	1,327,466	289,509	178,737	252,273	242,570	1,097,324
Other bonds maturing in 10 to 20 years.....	524,349	83,490	51,833	109,386	169,799	647,609
Other bonds maturing after 20 years.....	12,260	3,961	2,351	10,453	2,974	14,352

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

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, December 31, 1957					
		Boston	New York	Phila- delphia	Cleveland ²	Richmond ²	Atlanta ²
Loans and discounts, net—total	32,805,065	1,500,423	951,229	1,881,358	4,063,433	1,572,065	1,634,357
Valuation reserves.....	596,066	34,452	36,000	53,888	65,638	28,058	30,140
Loans and discounts, gross—total	33,401,131	1,534,875	987,229	1,935,246	4,129,071	1,600,123	1,664,497
Real estate loans—total.....	7,667,292	110,881	244,710	129,940	919,364	278,533	135,457
Secured by farm land.....	128,903	104	4,253	1,083	5,516	3,998	7,178
Secured by residential properties:							
Insured by FHA.....	2,515,966	11,813	40,712	11,728	155,154	32,909	8,552
Insured or guaranteed by VA.....	1,314,133	8,087	41,691	18,016	192,023	47,604	10,009
Not insured or guaranteed by FHA or VA.....	2,188,387	27,155	94,418	44,208	370,980	101,605	49,437
Secured by other properties.....	1,519,903	63,722	63,636	54,905	195,691	92,417	60,281
Loans to banks.....	235,679	7,932	705	2,310	2,224	5,925	12,102
Loans to brokers and dealers in securities.....	602,736	28,516	27,327	36,155	149,053	47,614	32,580
Other loans for purchasing or carrying securities.....	672,812	10,103	19,349	37,519	128,597	42,598	54,842
Loans to farmers directly guaranteed by CCC.....	12,107	.....	98	4	.....	132	1,309
Other loans to farmers.....	481,504	2,067	6,622	740	2,771	4,835	8,067
Commercial and industrial loans (including open market paper).....	15,701,524	1,040,911	446,166	1,088,461	2,005,612	702,803	862,334
Other loans to individuals for personal expenditures—total.....	6,893,401	279,269	214,209	560,095	767,129	425,662	436,898
Passenger automobile instalment loans.....	2,469,645	97,785	65,263	192,913	198,372	123,394	142,476
Other retail consumer instalment loans.....	808,086	32,194	28,804	83,157	88,766	47,607	53,353
Residential repair and modern instalment loans.....	837,765	16,214	20,644	60,809	115,985	37,128	40,413
Other instalment loans.....	680,460	21,905	40,914	57,085	81,728	45,953	35,748
Single payment loans.....	2,097,445	111,171	58,584	166,131	282,278	171,580	164,908
All other loans (including overdrafts).....	1,134,076	55,196	28,043	80,022	154,321	92,021	120,908
United States Government direct obligations	17,349,512	556,021	378,141	644,575	2,275,759	990,062	912,115
Treasury bills.....	1,008,547	61,227	34,439	56,022	109,981	52,490	53,472
Treasury certificates of indebtedness.....	1,284,875	22,830	25,938	46,986	129,377	66,484	98,497
Treasury notes.....	3,296,515	123,118	56,915	99,098	614,665	148,445	184,138
Nonmarketable bonds.....	102,501	935	662	2,173	10,887	7,863	4,464
Other bonds maturing in 5 years or less.....	7,729,058	211,379	180,957	230,471	1,042,680	461,085	411,952
Other bonds maturing in 5 to 10 years.....	2,580,719	84,180	52,697	145,511	255,990	197,862	81,134
Other bonds maturing in 10 to 20 years.....	1,317,224	49,592	26,533	64,033	104,799	54,490	78,422
Other bonds maturing after 20 years.....	30,073	2,760	.....	281	7,380	1,343	36

	By Federal Reserve districts, December 31, 1957—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ²
Loans and discounts, net—total	3,433,175	1,503,338	722,414	1,745,094	2,315,776	11,482,403
Valuation reserves.....	73,734	24,190	10,774	23,089	41,241	174,862
Loans and discounts, gross—total	3,506,909	1,527,528	733,188	1,768,183	2,357,017	11,657,265
Real estate loans—total.....	920,386	192,821	134,869	250,157	160,569	4,189,605
Secured by farm land.....	3,851	3,681	144	5,542	6,050	87,503
Secured by residential properties:						
Insured by FHA.....	283,565	50,348	26,925	62,440	14,242	1,817,578
Insured or guaranteed by VA.....	177,179	23,573	52,061	27,066	18,696	698,128
Not insured or guaranteed by FHA or VA.....	309,488	48,041	31,274	52,520	35,308	1,023,953
Secured by other properties.....	146,303	67,178	24,465	102,589	86,273	562,443
Loans to banks.....	1,610	705	705	3,921	1,219	197,026
Loans to brokers and dealers in securities.....	93,192	33,530	7,007	40,493	13,756	93,513
Other loans for purchasing or carrying securities.....	100,543	23,577	7,290	26,266	174,964	47,164
Loans to farmers directly guaranteed by CCC.....	316	764	201	909	6,379	1,995
Other loans to farmers.....	5,279	11,817	4,441	106,309	13,081	315,475
Commercial and industrial loans (including open market paper).....	1,395,130	843,979	381,771	964,528	1,422,713	4,547,116
Other loans to individuals for personal expenditures—total.....	876,272	352,408	172,110	320,085	449,239	2,040,025
Passenger automobile instalment loans.....	282,404	71,479	54,592	86,536	125,000	1,029,431
Other retail consumer instalment loans.....	95,254	38,038	31,918	51,506	50,163	207,326
Residential repair and modernization instalment loans.....	179,743	52,871	33,063	36,850	39,636	204,409
Other instalment loans.....	47,691	24,251	12,722	20,679	56,199	235,585
Single payment loans.....	271,180	165,769	39,815	124,514	178,241	363,274
All other loans (including overdrafts).....	115,791	67,022	24,794	55,515	115,097	225,346
United States Government direct obligations	2,953,095	754,924	309,596	1,018,027	1,018,715	5,538,482
Treasury bills.....	115,067	55,965	15,930	77,267	86,878	289,809
Treasury certificates of indebtedness.....	146,537	55,609	16,035	60,118	90,141	526,323
Treasury notes.....	546,512	154,200	58,515	246,726	147,839	916,344
Nonmarketable bonds.....	25,014	10,292	1,795	10,552	6,001	21,863
Other bonds maturing in 5 years or less.....	1,530,298	310,010	130,086	476,496	470,978	2,272,666
Other bonds maturing in 5 to 10 years.....	387,505	146,340	65,717	99,226	110,447	954,110
Other bonds maturing in 10 to 20 years.....	200,907	21,725	21,023	41,087	105,889	548,724
Other bonds maturing after 20 years.....	1,255	783	495	6,555	542	8,643

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

² See note 3, page 11.

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, December 31, 1957					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	28,191,166	2,344,105	5,622,780	2,327,943	2,465,029	1,842,274	2,233,747
Valuation reserves.....	520,090	46,945	127,809	47,244	41,677	26,186	36,173
Loans and discounts, gross—total	28,711,256	2,391,050	5,750,589	2,375,187	2,506,706	1,868,460	2,269,920
Real estate loans—total.....	9,855,858	651,737	2,251,102	1,015,483	1,113,520	579,104	437,401
Secured by farm land.....	598,875	18,305	44,478	55,327	91,020	54,458	38,206
Secured by residential properties:							
Insured by FHA.....	1,549,407	57,965	421,441	69,822	100,437	48,661	38,428
Insured or guaranteed by VA.....	1,558,889	88,840	582,552	180,526	140,080	64,498	22,935
Not insured or guaranteed by FHA or VA.....	4,070,730	309,025	813,786	461,872	561,818	272,414	185,597
Secured by other properties.....	2,077,957	177,602	388,845	247,936	220,165	139,073	152,235
Loans to banks.....	16,174	956	300	1,440	.....	.....	825
Loans to brokers and dealers in securities.....	364,524	33,832	182,723	29,091	25,097	11,554	30,300
Other loans for purchasing or carrying securities.....	252,215	21,181	36,994	23,315	24,696	23,878	27,774
Loans to farmers directly guaranteed by CCC.....	232,325	177	633	337	4,143	2,751	8,386
Other loans to farmers.....	1,737,242	32,187	77,271	64,301	88,888	61,720	66,051
Commercial and industrial loans (including open market paper).....	7,612,602	879,213	1,419,829	548,069	470,415	522,177	938,882
Other loans to individuals for personal expenditures—total.....	7,943,961	691,657	1,622,031	622,121	723,972	612,967	708,365
Passenger automobile instalment loans.....	2,911,334	238,626	529,638	196,934	321,391	214,031	203,372
Other retail consumer instalment loans.....	916,446	61,004	164,816	55,924	71,654	56,671	87,709
Residential repair and modern instalment loans.....	741,534	48,304	189,088	51,804	64,570	31,742	75,901
Other instalment loans.....	1,203,519	122,399	292,445	110,823	105,008	108,153	108,989
Single payment loans.....	2,171,128	221,324	446,044	206,636	161,349	202,394	232,394
All other loans (including overdrafts).....	696,355	80,110	159,706	71,030	55,975	52,171	51,396
United States Government direct obligations	21,811,073	1,357,870	3,407,602	1,694,726	2,059,978	1,373,816	1,791,267
Treasury bills.....	2,226,398	137,953	301,151	137,068	187,464	169,205	227,311
Treasury certificates of indebtedness.....	1,908,831	106,003	228,034	120,133	143,471	120,534	226,691
Treasury notes.....	3,856,895	214,689	495,524	223,605	363,180	217,460	343,819
Nonmarketable bonds.....	679,745	37,166	98,116	73,422	56,212	54,285	36,901
Other bonds maturing in 5 years or less.....	8,531,863	500,231	1,325,905	607,882	870,521	512,323	642,157
Other bonds maturing in 5 to 10 years.....	2,773,363	217,218	517,625	290,498	265,383	195,095	182,071
Other bonds maturing in 10 to 20 years.....	1,768,049	140,017	432,385	230,963	165,657	101,508	128,518
Other bonds maturing after 20 years.....	65,929	4,593	8,862	11,155	8,090	3,406	3,799

By Federal Reserve districts, December 31, 1957—Continued

	By Federal Reserve districts, December 31, 1957—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	4,049,522	1,206,382	1,229,768	1,323,351	1,847,932	1,698,333
Valuation reserves.....	80,610	15,984	23,086	19,362	31,569	23,445
Loans and discounts, gross—total	4,130,132	1,222,366	1,252,854	1,342,713	1,879,501	1,721,778
Real estate loans—total.....	1,750,231	447,230	466,860	266,999	235,738	640,453
Secured by farm land.....	109,372	51,836	27,491	44,850	31,490	32,042
Secured by residential properties:						
Insured by FHA.....	298,923	100,954	121,402	40,648	23,825	226,901
Insured or guaranteed by VA.....	208,897	45,404	102,044	29,160	14,629	79,324
Not insured or guaranteed by FHA or VA.....	806,850	165,998	148,685	91,131	88,908	164,646
Secured by other properties.....	326,189	83,038	67,238	61,210	76,886	137,540
Loans to banks.....	103	.....	.....	12,097	61	234
Loans to brokers and dealers in securities.....	19,193	2,362	6,056	6,534	8,394	9,388
Other loans for purchasing or carrying securities.....	33,585	17,586	7,361	7,475	23,124	3,246
Loans to farmers directly guaranteed by CCC.....	33,393	12,027	34,988	38,055	90,076	7,379
Other loans to farmers.....	338,821	110,401	180,639	338,150	223,035	155,778
Commercial and industrial loans (including open market paper).....	791,631	286,441	243,831	320,859	742,714	448,541
Other loans to individuals for personal expenditures—total.....	1,066,454	322,188	290,277	331,322	513,083	439,524
Passenger automobile instalment loans.....	403,774	115,885	125,016	141,963	209,339	211,365
Other retail consumer instalment loans.....	180,977	34,927	47,763	36,576	57,344	61,081
Residential repair and modernization instalment loans.....	103,991	26,160	39,123	22,683	37,334	50,834
Other instalment loans.....	110,922	32,959	32,567	42,776	77,622	58,876
Single payment loans.....	266,790	112,257	45,808	87,324	131,444	57,368
All other loans (including overdrafts).....	96,721	24,131	22,842	21,222	43,276	17,235
United States Government direct obligations	4,088,533	1,185,476	1,042,173	1,349,337	1,379,162	1,081,133
Treasury bills.....	328,619	129,639	122,808	179,968	207,780	97,432
Treasury certificates of indebtedness.....	365,722	135,927	110,242	142,220	133,571	76,283
Treasury notes.....	813,008	216,418	205,296	279,819	272,945	211,132
Nonmarketable bonds.....	132,952	43,612	47,476	53,451	30,790	15,362
Other bonds maturing in 5 years or less.....	1,773,049	451,768	410,665	468,635	535,611	433,116
Other bonds maturing in 5 to 10 years.....	420,900	143,169	113,020	153,047	132,123	143,214
Other bonds maturing in 10 to 20 years.....	245,332	61,765	30,810	68,299	63,910	98,885
Other bonds maturing after 20 years.....	8,951	3,178	1,856	3,898	2,432	5,709

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1957, OF CENTRAL RESERVE CITY AND

ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments							Reserves, cash,		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks	6,393	142,353,166	80,949,989	47,072,614	6,684	11,234,667	2,644,773	444,439	42,746,315	18,973,317	2,535,868
Reserve bank cities ¹	149	57,145,701	37,058,137	15,198,171	1,601	3,747,800	899,532	240,460	19,256,462	9,391,569	516,830
1. Boston.....	9	2,193,324	1,500,423	556,021	574	108,306	19,035	8,965	742,458	366,254	23,383
2. New York**.....	25	24,254,586	16,354,742	6,014,183	110	1,467,398	304,401	113,752	9,111,084	4,632,291	168,089
3. Philadelphia*.....	7	2,784,963	1,881,358	644,575	.....	201,805	43,090	14,135	1,095,234	459,907	46,199
4. Cleveland.....	5	2,506,818	1,534,793	739,126	93	200,004	26,622	6,180	652,159	312,511	40,395
5. Richmond.....	5	526,893	311,238	167,401	5	38,989	7,969	1,291	197,928	81,558	10,479
6. Atlanta*.....	5	899,518	584,352	246,668	.....	57,114	9,133	2,251	360,367	130,669	9,211
7. Chicago*.....	62	8,278,783	4,584,194	2,900,936	300	576,484	197,080	19,789	2,517,573	1,292,003	68,365
8. St. Louis*.....	5	1,160,921	718,317	352,297	25	67,790	17,699	4,793	430,437	205,353	9,236
9. Minneapolis*.....	4	731,102	478,996	184,522	.....	49,691	16,078	1,815	337,482	123,510	7,365
10. Kansas City*.....	9	815,153	452,441	285,399	11	61,757	13,348	2,197	449,161	158,781	8,878
11. Dallas*.....	6	1,355,565	1,042,553	249,001	.....	48,432	10,436	5,143	677,535	194,922	10,470
12. San Francisco.....	7	11,638,075	7,614,730	2,858,042	483	870,030	234,641	60,149	2,665,044	1,433,810	114,760
Reserve branch cities ¹	110	22,808,470	12,720,409	7,921,396	689	1,797,775	310,351	57,850	7,265,650	3,173,006	355,975
2. Buffalo*.....	3	1,065,990	698,249	243,861	12	111,434	8,316	4,118	282,064	128,820	25,194
4. Cincinnati.....	5	952,023	582,251	320,315	174	37,080	9,645	2,558	305,578	138,222	20,507
4. Pittsburgh**.....	7	2,664,647	1,617,124	716,381	.....	298,982	21,834	10,326	685,053	366,092	37,697
5. Baltimore*.....	5	703,636	330,889	293,835	.....	64,042	13,016	1,854	273,151	117,545	20,691
5. Charlotte*.....	3	575,064	378,743	139,528	496	35,451	19,179	1,667	267,250	82,136	10,306
6. Birmingham.....	2	345,611	179,212	114,727	.....	40,835	10,027	810	141,263	59,301	8,077
6. Jacksonville*.....	4	328,312	184,400	113,882	.....	26,142	2,982	906	206,464	51,168	4,739
6. Nashville.....	4	457,970	282,338	133,201	.....	32,614	8,811	1,006	167,431	58,597	7,956
6. New Orleans.....	5	766,717	404,055	303,637	.....	44,141	13,155	1,729	313,701	115,544	11,337
7. Detroit.....	6	3,364,063	1,625,676	1,412,067	6	310,330	8,576	7,408	877,976	457,099	58,193
8. Little Rock.....	5	162,017	74,776	66,058	1	16,239	4,584	359	71,011	25,532	2,497
8. Louisville.....	6	528,371	299,774	192,068	.....	24,833	10,226	1,470	229,778	97,790	8,964
8. Memphis.....	3	522,394	373,714	107,261	.....	34,506	5,386	1,527	193,976	60,165	8,576
9. Helena.....	2	44,859	22,244	20,551	.....	1,607	386	71	20,301	5,646	224
10. Denver*.....	7	631,807	396,667	199,705	.....	30,027	3,966	1,442	246,473	89,547	8,677
10. Oklahoma City*.....	4	348,908	199,494	104,669	.....	31,868	11,842	1,035	153,555	36,894	3,211
10. Omaha.....	5	343,857	203,590	99,484	.....	32,998	6,963	822	153,573	58,120	4,326
11. El Paso*.....	3	175,346	99,469	65,557	.....	8,840	1,060	420	82,560	26,965	3,216
11. Houston*.....	8	1,211,938	731,888	407,581	.....	53,847	15,090	3,532	610,435	222,416	14,518
11. San Antonio*.....	6	401,300	168,183	186,588	.....	26,540	19,116	873	126,823	51,232	5,951
12. Los Angeles*.....	4	3,933,987	2,016,163	1,647,479	.....	229,737	33,448	7,160	957,854	430,782	46,542
12. Portland.....	3	1,362,592	714,629	470,884	.....	142,854	31,478	2,747	328,968	201,849	13,041
12. Salt Lake City*.....	4	520,821	308,593	160,927	.....	42,610	7,564	1,127	156,398	78,830	7,637
12. Seattle.....	5	1,396,240	828,288	401,150	.....	120,218	43,701	2,883	414,014	212,804	23,898
Other reserve cities ¹	51	5,578,639	2,980,277	2,141,974	12	324,213	118,962	13,201	2,084,989	833,055	114,315
4. Columbus.....	3	517,189	195,337	265,938	.....	46,446	8,328	1,140	199,861	85,991	12,652
4. Toledo.....	3	392,497	133,928	233,999	.....	20,803	3,005	762	127,263	67,298	10,637
5. Washington*.....	10	999,664	551,195	389,298	.....	29,900	26,872	2,399	297,960	160,138	27,114
7. Des Moines*.....	3	242,584	140,913	68,750	.....	23,763	8,738	420	94,670	19,980	3,751
7. Indianapolis.....	4	810,558	430,628	321,472	4	45,823	10,563	2,068	287,369	128,911	20,634
7. Milwaukee*.....	6	841,015	503,760	281,996	.....	27,085	26,371	1,803	304,573	126,616	13,434
8. National Stock Yards.....	1	84,891	36,757	37,240	.....	10,654	.....	240	43,382	14,325	634
9. St. Paul*.....	3	370,604	221,174	104,523	.....	34,947	8,935	1,025	153,740	58,512	3,462
10. Kansas City, Kansas*.....	2	63,920	35,544	19,458	.....	6,654	2,129	135	28,256	9,681	994
10. Pueblo.....	2	40,016	23,746	13,850	.....	2,304	10	106	14,943	5,595	1,131
10. Topeka.....	3	99,246	41,900	44,129	8	11,540	1,419	250	31,267	15,569	1,709
10. Tulsa*.....	4	464,090	269,912	157,270	.....	27,787	8,029	1,092	223,475	41,273	6,236
10. Wichita*.....	4	245,331	121,800	94,063	.....	16,713	12,164	591	82,054	34,035	4,293
11. Fort Worth*.....	3	407,034	273,683	109,988	.....	19,794	2,399	1,170	196,176	65,131	7,634
Country banks, by districts	6,083	56,820,356	28,191,166	21,811,073	4,382	5,364,879	1,315,928	132,928	14,139,214	5,575,687	1,548,748
1. Boston.....	285	4,189,362	2,344,105	1,357,870	226	391,768	83,275	12,118	1,084,344	423,953	144,149
2. New York.....	532	10,415,357	5,622,780	3,407,602	1,568	1,141,200	213,508	28,699	2,050,237	914,651	255,787
3. Philadelphia.....	526	4,598,419	2,327,943	1,694,726	85	417,234	145,304	13,127	956,599	424,901	131,161
4. Cleveland.....	576	5,055,031	2,465,029	2,059,978	1,017	420,581	96,376	12,050	1,132,030	508,642	154,905
5. Richmond.....	442	3,595,084	1,842,274	1,373,816	29	267,817	102,387	8,761	1,011,399	378,583	123,127
6. Atlanta.....	377	4,576,906	2,233,747	1,791,267	90	457,150	84,446	10,206	1,516,406	467,234	148,993
7. Chicago.....	941	9,195,983	4,049,522	4,088,533	514	872,246	169,017	16,151	2,030,199	841,985	228,317
8. St. Louis.....	471	2,726,434	1,206,382	1,185,476	31	239,929	88,718	5,898	745,742	297,556	71,012
9. Minneapolis.....	465	2,588,589	1,229,768	1,042,173	27	210,599	101,436	4,586	588,430	241,939	53,664
10. Kansas City.....	710	3,081,032	1,323,351	1,349,337	127	334,399	67,263	6,555	938,587	351,587	63,351
11. Dallas.....	608	3,711,507	1,847,932	1,379,162	.....	363,042	112,878	8,493	1,414,386	436,863	108,405
12. San Francisco.....	150	3,086,652	1,698,333	1,081,133	668	248,914	51,320	6,284	670,855	287,793	65,877

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

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

‡ Includes both central reserve city and reserve city banks.

For other footnote, see opposite page.

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

ASSETS [In thousands of dollars]

and bank balances												Federal Reserve district numbers, and reserve cities
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Cus-tomers' liability on accept-ances	Income accrued but not collected	Other assets	Total assets		
7,779,122	26,855	75,658	13,355,495	1,769,554	42,065	155,706	982,785	442,833	335,921	188,828,345	All member banks	
1,232,223	9,293	61,078	8,045,469	563,864	5,268	58,036	950,101	228,123	212,271	78,419,826	Reserve bank cities¹	
36,762	707	3,613	311,739	21,691	.....	8,408	36,261	8,431	4,275	3,006,848	1. Boston
119,581	2,356	41,187	4,147,580	218,123	405	5,182	699,832	99,621	147,086	34,535,919	2. New York **	
115,457	1,019	3,318	469,334	45,874	968	7,474	9,096	11,360	7,044	3,962,013	3. Philadelphia*	
54,215	108	1,175	243,755	10,598	255	11,272	31	9,774	3,928	3,194,835	4. Cleveland	
16,863	.....	43	88,985	6,693	202	2,378	.....	1,837	648	736,579	5. Richmond
36,529	128	.....	183,830	17,395	1,003	.....	925	2,154	2,814	1,284,176	6. Atlanta ¹
240,310	1,292	5,873	909,730	26,003	211	3,687	6,904	30,054	18,048	10,881,263	7. Chicago ²	
44,761	13	106	190,968	5,348	634	100	4,264	4,738	1,433	1,627,855	8. St. Louis*	
47,341	202	489	158,575	3,590	290	6,688	533	2,399	364	1,082,448	9. Minneapolis*	
72,038	80	133	209,251	4,935	43	784	96	2,271	533	1,272,976	10. Kansas City*	
244,327	778	1,641	225,397	45,509	145	.....	42,385	4,269	1,705	2,127,113	11. Dallas*
204,059	2,610	3,500	906,325	158,105	1,112	20,063	149,774	51,215	24,413	14,707,801	12. San Francisco	
1,096,738	7,617	10,501	2,621,813	291,481	7,936	47,936	29,187	91,037	30,777	30,572,475	Reserve branch cities¹	
25,497	179	1,406	100,968	17,880	11	.....	.....	4,237	2,399	1,372,581	2. Buffalo*
35,473	110	130	111,136	13,860	8	.....	596	4,449	1,334	1,277,848	3. Cincinnati
41,872	127	690	238,575	33,357	222	1,546	141	11,921	1,681	3,398,568	4. Pittsburgh**	
40,114	110	140	94,551	9,373	148	.....	142	2,767	1,811	991,028	5. Charlotte ¹
30,632	.....	.....	144,176	11,784	.....	.....	.....	1,470	3,724	859,292	6. Birmingham
30,807	.....	.....	43,078	5,617	.....	.....	.....	1,649	529	494,669	7. Jacksonville*
36,902	.....	.....	113,653	4,013	720	.....	.....	1,826	499	540,834	8. Nashville
38,695	.....	.....	62,183	6,550	13	.....	133	1,227	529	633,853	9. New Orleans
67,504	410	40	118,956	8,570	260	2,379	2,407	3,646	850	1,098,530	6. New Orleans	
57,893	714	4,186	299,891	29,484	744	5,600	205	13,050	3,386	4,294,508	7. Detroit	
19,025	50	.....	23,907	3,277	.....	.....	.....	3,359	119	236,783	8. Little Rock
44,082	.....	.....	78,893	3,236	11	182	.....	1,921	424	763,923	9. Louisville
62,251	101	144	62,739	6,785	80	.....	11,245	1,180	153	735,813	8. Memphis
5,999	.....	.....	8,432	250	244	.....	.....	2,45	57	65,956	9. Helena
66,182	250	67	81,750	4,288	67	253	.....	2,957	1,825	887,670	10. Denver*
62,911	.....	.....	50,539	6,458	.....	6,161	1,123	936	309	517,450	10. Oklahoma City*
34,394	270	.....	56,463	3,908	.....	.....	.....	1,536	222	503,116	10. Omaha
26,492	.....	194	25,693	2,006	142	.....	2,000	257	721	262,462	11. El Paso*
191,757	3,143	588	178,013	34,044	3,616	4,750	9,979	5,490	728	1,880,890	11. Houston*	
30,144	564	27	38,905	6,464	1,029	1	17	1,735	4,524	541,893	11. San Antonio*	
84,765	9	1,002	394,754	28,116	250	19,784	334	16,486	2,635	4,959,446	12. Los Angeles*	
16,372	643	484	96,579	25,355	100	.....	149	6,701	745	1,724,610	12. Portland
17,333	116	.....	52,482	3,086	.....	7,275	80	724	553	688,937	12. Salt Lake City*
29,642	821	1,354	145,495	23,720	271	5	636	5,249	1,590	1,841,725	12. Seattle	
495,539	858	1,101	640,121	72,765	1,758	9,665	74	15,015	10,848	7,773,753	Other reserve cities¹	
35,127	.....	86	66,005	8,777	.....	.....	.....	356	1,140	727,323	4. Columbus
22,152	.....	.....	27,176	2,155	113	.....	.....	1,748	324	524,100	4. Toledo
42,157	78	352	68,121	17,433	264	4,136	.....	1,848	1,723	1,323,028	5. Washington*
31,963	.....	.....	38,976	8,879	.....	1,904	29	928	196	341,190	7. Des Moines*
48,263	53	116	89,392	10,341	.....	.....	9	2,339	786	1,111,402	7. Indianapolis
36,329	70	295	127,829	9,292	116	.....	309	1,821	5,142	1,162,268	7. Milwaukee*
4,287	.....	.....	24,136	.....	.....	.....	.....	411	.....	128,720	8. National Stock Yards
17,029	.....	252	74,485	3,855	403	120	.....	1,698	666	531,086	9. St. Paul*
10,247	.....	.....	7,334	925	.....	.....	.....	3	37	93,141	10. Kansas City, Kansas*
5,363	.....	.....	2,854	575	.....	.....	.....	.....	44	55,596	10. Pueblo
7,793	.....	.....	6,196	608	397	.....	.....	512	90	132,120	10. Topeka
137,733	.....	.....	38,233	4,996	415	1,037	.....	1,018	340	695,371	10. Wichita*
27,763	.....	.....	15,963	5,351	50	.....	159	914	174	334,053	10. Wichita*
69,333	657	.....	53,421	7,578	.....	2,000	.....	1,381	186	614,355	11. Fort Worth*
4,954,622	9,087	2,978	2,048,092	841,444	27,103	40,069	3,423	108,657	82,025	72,062,291	Country banks, by districts	
233,637	144	526	281,935	71,076	1,665	2,745	542	9,771	5,782	5,365,287	1. Boston	
428,529	815	432	450,023	157,602	2,438	4,314	676	32,338	16,262	12,679,224	2. New York	
284,026	204	.....	116,307	71,016	3,123	1,697	45	6,293	8,262	5,645,454	3. Philadelphia
354,861	.....	155	118,457	74,417	1,109	2,285	69	5,569	5,117	6,275,627	4. Cleveland
328,838	1,950	7	178,894	59,683	1,693	1,645	403	3,267	7,108	4,680,282	5. Richmond	
647,779	664	400	251,336	82,311	3,199	9,945	475	11,467	9,347	6,210,056	6. Atlanta	
732,588	398	86	226,825	102,886	2,722	5,332	179	15,111	11,390	11,363,802	7. Chicago	
320,811	5	1	56,357	31,165	1,865	1,094	35	3,603	2,934	3,512,872	8. St. Louis	
224,870	179	365	67,413	33,241	1,661	616	81	7,773	2,328	3,222,719	9. Minneapolis	
457,704	487	.....	65,458	32,393	1,426	2,002	10	2,542	4,608	4,062,607	10. Kansas City
748,206	3,993	486	116,433	66,650	4,481	2,270	647	2,982	4,335	5,207,258	11. Dallas	
192,773	238	520	123,654	59,004	1,721	6,124	261	7,934	4,552	3,837,103	12. San Francisco	

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

ALL MEMBER BANKS—ASSET AND LIABILITIES ON DECEMBER 31, 1957, OF CENTRAL RESERVE CITY AND

LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand deposits								Time deposits					
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks	124,100,098	93,803,897	3,471,563	8,411,721	13,355,905	1,725,791	3,331,221	46,536,634	42,845,268	258,217	16,674	2,170,119	26,753	1,219,603
Reserve bank cities	54,245,033	39,219,146	1,527,504	2,000,849	7,983,697	1,641,880	1,871,957	15,385,287	13,316,080	93,284	2,917	760,889	10,665	1,201,452
1. Boston	2,412,803	1,793,078	65,405	177,238	319,324	29,900	27,858	204,982	191,546	4,480	6	64,940	6,763	8,950
2. New York	25,981,949	18,747,501	750,861	311,843	3,483,400	1,394,776	1,293,568	3,903,816	2,901,743	24,357	82	11,742	1,301	906,013
3. Philadelphia	3,132,077	2,378,408	86,771	100,107	518,273	19,509	29,009	404,571	389,206	640	640	29,214	38	1,600
4. Cleveland	1,932,003	1,560,163	69,520	96,803	172,869	5,642	27,006	999,202	969,270	280	805	10,214	3	1,000
5. Richmond	505,304	313,646	11,649	40,144	131,577	160	8,128	167,915	155,276	15	15	1,901	3	1,000
6. Atlanta	1,002,696	645,892	26,928	83,665	227,962	77	18,172	161,056	158,472	665	665	64,020	600	13,950
7. Chicago	7,569,523	5,543,108	235,943	351,934	1,300,365	39,910	98,263	2,373,076	2,290,766	3,195	545	2,650	434	1,250
8. St. Louis	1,288,078	835,482	36,548	40,524	368,754	2,017	4,753	188,417	182,658	2,650	434	2,950	1	2,950
9. Minneapolis	847,790	526,988	25,303	36,677	243,546	4,189	11,087	136,612	134,928	1	1	42,754	1	42,754
10. Kansas City	1,061,050	630,378	16,164	23,672	380,166	2,263	8,407	108,527	105,576	1	1	529,254	1,960	270,939
11. Dallas	1,573,779	929,571	31,498	35,040	549,106	3,293	25,271	305,738	262,984	55,778	189	529,254	1,960	270,939
12. San Francisco	6,937,981	5,314,931	170,914	703,202	288,355	140,144	320,435	6,431,375	5,573,255	55,778	189	529,254	1,960	270,939
Reserve branch cities	20,536,653	15,441,953	619,734	1,294,633	2,825,361	57,467	297,505	7,328,852	6,856,130	21,194	973	438,634	2,221	9,700
2. Buffalo	776,985	632,289	28,057	59,499	37,624	3,901	15,615	475,552	466,833	164	5	8,495	60	8,495
4. Cincinnati	926,622	727,654	25,269	35,641	130,447	831	6,780	230,608	208,670	335	5	21,568	30	21,568
5. Pittsburgh	2,251,031	1,873,521	80,680	70,545	196,853	3,138	26,294	715,255	692,049	417	34	21,994	761	21,994
5. Baltimore	800,272	605,248	36,278	61,972	91,457	1,255	4,062	111,694	110,040	724	7	930	905	930
5. Charlotte	676,423	405,131	17,803	48,844	192,390	38	12,217	102,963	93,044	2,077	7	6,930	905	6,930
6. Birmingham	369,782	276,986	11,435	31,407	47,488	73	2,466	83,202	83,156	5	5	41	200	41
6. Jacksonville	433,911	205,147	8,125	50,668	168,130	73	1,768	62,539	61,379	960	7	200	200	200
6. Nashville	414,666	234,935	11,735	54,539	110,900	73	2,557	168,841	158,364	556	36	9,921	50	9,921
6. New Orleans	844,347	535,578	15,298	87,505	191,895	7,452	6,619	173,054	161,053	415	36	11,050	50	11,050
7. Detroit	2,629,617	2,123,018	134,522	133,601	193,235	6,600	38,641	1,320,363	1,311,610	3,280	6	5,473	130	5,473
8. Little Rock	186,700	111,474	2,908	22,986	47,404	66	1,928	33,910	33,524	250	6	130	118	130
8. Louisville	620,733	397,101	19,696	12,349	185,796	66	5,723	79,178	77,755	1,305	6	118	50	118
8. Memphis	517,628	310,478	8,225	30,339	162,847	2,456	3,283	139,596	138,651	895	5	1,780	50	1,780
9. Helena	50,673	23,888	2,378	9,956	13,926	110	525	11,490	9,660	50	5	5,828	50	5,828
10. Denver	634,910	461,062	16,241	23,154	123,469	110	10,874	182,850	174,652	2,370	171	2,075	50	2,075
10. Oklahoma City	414,464	231,999	7,262	46,317	124,074	47	4,812	48,645	46,399	171	68	4,862	250	4,862
10. Omaha	427,158	283,834	16,109	20,270	105,070	47	1,828	33,141	33,073	68	37	66,136	50	66,136
11. El Paso	193,241	137,869	3,794	10,349	33,077	3,715	4,437	47,803	41,004	1,937	17	57,880	50	57,880
11. Houston	1,453,122	960,270	27,433	77,107	355,201	6,226	26,885	254,942	188,519	37	17	160,120	50	160,120
11. San Antonio	344,196	256,626	5,477	16,467	55,153	4,430	6,043	91,935	97,738	1,300	17	27,189	50	27,189
12. Los Angeles	3,020,624	2,657,316	85,461	75,765	136,318	9,860	55,904	1,555,434	1,394,829	485	227	25,414	415	25,414
12. Portland	944,228	741,492	18,467	129,924	24,250	1,631	28,464	617,919	590,453	1,800	826	500	415	500
12. Salt Lake City	396,302	286,237	7,947	57,626	37,753	3	6,736	236,740	208,708	1,792	826	500	415	500
12. Seattle	1,209,018	962,800	29,134	127,803	60,602	5,635	23,044	481,198	474,967	1,416	500	415	3,900	3,900
Other reserve cities	5,773,783	4,114,159	143,449	447,454	925,414	8,214	135,093	1,375,660	1,307,215	21,863	120	42,299	738	3,425
4. Columbus	558,813	364,361	13,174	114,049	48,359	66	18,804	114,951	101,656	1,990	5	11,281	19	11,281
4. Toledo	353,331	297,773	13,251	11,017	21,149	4,950	10,141	136,535	131,340	150	55	4,990	3,425	4,990
5. Washington	942,245	828,235	20,029	1,122	63,087	4,950	25,822	270,931	256,998	10,483	25	3,425	3,425	3,425
7. Des Moines	271,210	155,996	8,346	32,849	69,712	767	4,307	42,467	41,070	1,380	17	12,641	15	12,641
7. Indianapolis	799,250	572,177	17,550	90,565	97,565	767	20,626	213,965	199,504	1,800	5	18	374	18
7. Milwaukee	837,218	600,398	24,983	38,849	154,352	1,661	16,975	239,365	236,973	2,000	2	4,500	19	4,500
8. National Stock Yards	111,038	23,385	681	803	85,966	203	203	5,632	1,130	650	2	4,500	19	4,500
9. St. Paul	390,753	241,798	12,938	44,463	88,109	615	2,830	89,977	89,327	650	11	1,463	330	1,463
10. Kansas City, Kansas	65,573	26,537	763	10,453	26,915	905	20,181	20,181	20,181	15	11	1,463	330	1,463
10. Pueblo	37,315	25,921	1,567	2,529	6,931	367	12,593	11,115	16,194	800	11	1,463	330	1,463
10. Topeka	103,708	62,959	3,322	24,634	12,233	560	17,005	17,005	16,194	800	11	1,463	330	1,463
10. Tulsa	583,704	462,875	12,561	21,076	76,999	155	10,038	59,665	59,150	185	11	1,463	330	1,463
10. Wichita	270,123	176,728	8,296	35,811	44,972	4	4,316	37,836	34,656	1,580	80	1,600	50	1,600
11. Fort Worth	449,502	275,016	5,988	20,234	129,065	19,199	114,557	107,921	107,921	830	80	5,806	50	5,806
Country banks, by districts	43,544,629	35,028,639	1,180,876	4,668,785	1,621,433	18,230	1,026,666	22,446,835	21,365,843	121,876	12,664	928,297	13,129	5,026
1. Boston	3,624,127	2,943,491	119,617	268,041	133,619	1,712	157,647	1,221,394	1,203,439	6,706	1,523	9,549	177	9,549
2. New York	6,821,923	5,358,342	219,682	853,407	136,527	1,684	252,281	4,787,002	4,667,626	7,691	15	109,180	2,464	109,180
3. Philadelphia	2,905,000	2,495,583	95,622	193,742	21,343	18	98,692	2,176,407	2,121,674	7,138	527	47,049	19	47,049
4. Cleveland	3,413,674	2,909,670	118,428	284,758	31,332	30	69,456	2,295,788	2,202,115	7,415	929	92,227	102	92,227
5. Richmond	2,899,556	2,282,362	82,754	304,822	151,335	60	78,223	1,356,771	1,254,722	32,689	1,300	66,050	2,010	66,050
6. Atlanta	4,291,347	3,113,810	82,884	603,177	426,784	4,419	60,273	1,433,474	1,329,514	18,661	3,201	80,229	1,869	80,229
7. Chicago	6,328,678	5,260,971	181,191	633,612	155,697	76	97,131	4,166,974	3,973,286	6,407	3,335	183,622	324	183,622
8. St. Louis	2,289,182	1,907,728	47,165	240,327	70,252	76	23,710	935,478	870,937	4,802	139	59,295	305	59,295
9. Minneapolis	1,838,259													

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

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
170,636,732	56,625	1,023,308	2,558,112	174,274,777	4,364,487	7,211,585	2,635,015	342,481	14,553,568	102,966,853	92,191,344	All member banks
69,630,320	7,611	989,460	1,417,760	72,045,151	1,890,497	3,329,936	1,047,027	107,215	6,374,675	44,967,425	35,046,483	Reserve bank cities¹
2,617,785	37,340	37,340	54,958	2,710,083	72,175	172,020	39,636	12,934	296,765	2,064,386	1,686,435	1. Boston
29,885,765	1,761	732,870	740,111	31,360,507	905,680	1,712,381	539,737	17,614	3,175,412	21,714,788	16,205,332	2. New York **
3,536,648	9,766	57,865	3,604,279	3,604,279	91,736	206,922	56,212	2,864	357,734	2,547,286	2,038,190	3. Philadelphia*
2,931,205	31	35,206	2,966,442	2,966,442	63,300	147,700	17,331	62	228,393	1,634,033	1,440,217	4. Cleveland
673,219		10,829	684,048	684,048	17,688	25,350	9,353	140	52,531	399,456	272,933	5. Richmond
1,163,752		925	1,163,752	1,163,752	27,190	46,920	14,521	8,910	97,541	782,337	563,899	6. Atlanta*
9,942,599	4,950	7,896	126,770	10,082,215	282,350	370,735	97,072	48,891	799,048	6,419,483	5,083,575	7. Chicago*
1,476,495	4,587	21,191	1,502,273	1,502,273	46,588	43,913	34,788	293	125,582	1,052,349	689,791	8. St. Louis*
984,402	533	19,987	1,004,922	1,004,922	27,250	33,250	13,345	3,681	77,526	641,874	416,177	9. Minneapolis*
1,169,577	900	96	1,179,339	1,179,339	24,500	46,685	17,230	5,222	93,637	779,761	453,206	10. Kansas City*
1,879,517		43,057	1,940,708	1,940,708	75,271	95,394	15,186	554	186,405	1,104,055	764,485	11. Dallas*
13,369,356	152,359	301,985	13,823,700	13,823,700	256,769	428,666	192,616	6,050	884,101	5,827,617	5,432,243	12. San Francisco
27,865,505	14,300	30,280	385,742	28,295,827	686,185	1,161,898	404,010	24,555	2,276,648	16,818,102	14,412,278	Reserve branch cities¹
1,252,537		19,864	1,272,401	1,272,401	34,870	56,613	8,217	480	100,180	650,520	606,435	2. Buffalo*
1,157,230	600	596	1,176,621	1,176,621	32,775	52,475	15,951	26	101,227	780,013	658,939	4. Cincinnati
2,966,286	141	52,848	3,019,275	3,019,275	91,818	248,548	36,773	2,154	379,293	1,970,584	1,731,785	3. Pittsburgh**
911,966	142	9,655	921,763	921,763	14,825	41,875	9,398	3,167	69,265	665,607	576,731	5. Baltimore*
779,386		19,058	798,444	798,444	23,230	32,300	5,318		60,848	501,615	322,016	5. Charlotte*
452,984		6,221	459,905	459,905	12,500	14,500	6,021	1,743	34,764	295,897	267,781	6. Birmingham
496,450		5,396	501,846	501,846	12,850	17,350	3,537	5,251	38,988	283,354	143,928	6. Jacksonville*
583,507	133	12,891	596,531	596,531	14,250	16,500	6,572		37,422	313,788	229,848	6. Nashville
1,017,401	3,223	9,720	1,030,344	1,030,344	14,050	40,625	13,287	224	68,186	657,887	510,746	6. New Orleans
3,949,980	205	53,772	4,003,957	4,003,957	70,969	159,971	53,941	5,670	290,551	2,271,833	1,995,369	7. Detroit
220,610		2,012	222,622	222,622	5,150	6,800	2,065	146	14,161	143,768	112,481	8. Little Rock
699,911		10,192	710,103	710,103	18,250	28,250	7,215	105	73,710	497,758	336,280	8. Louisville
657,224	11,245	7,653	676,122	676,122	15,000	33,500	11,191		59,691	392,638	281,361	8. Memphis
62,163		1,041	63,204	63,204	1,250	1,114	388		2,752	36,242	25,937	9. Helena
817,760		11,167	828,927	828,927	19,900	27,950	10,431	462	58,743	486,978	413,340	10. Denver*
463,109	1,123	3,343	467,575	467,575	17,500	17,500	14,332	543	49,875	301,014	232,589	10. Oklahoma City*
460,299	200	4,049	464,548	464,548	11,700	16,700	7,697	2,471	38,568	336,301	249,469	10. Omaha
241,044		2,000	244,485	244,485	6,500	8,500	2,885		17,977	141,056	126,962	11. El Paso*
1,708,064	13,500	9,979	1,744,353	1,744,353	57,375	60,375	18,835	42	136,627	1,083,352	886,249	11. Houston*
506,131		17	509,701	509,701	10,900	17,200	3,891	201	32,192	275,147	240,231	11. San Antonio*
4,576,058		605	4,635,099	4,635,099	107,330	131,870	84,426	721	324,347	2,541,105	2,394,231	12. Los Angeles*
1,562,147		155	1,591,078	1,591,078	41,000	50,550	41,982		133,532	831,277	803,301	12. Portland
633,042		80	643,533	643,533	14,193	22,732	7,792	687	45,404	326,487	298,117	12. Salt Lake City*
1,690,216		636	1,713,390	1,713,390	38,000	58,100	31,865	370	128,335	1,033,881	968,152	12. Seattle
7,149,443	4,250	74	76,790	7,230,557	165,419	280,029	84,542	13,206	543,196	4,638,127	4,056,585	Other reserve cities¹
673,764		8,574	682,338	682,338	13,000	25,000	6,485	500	44,985	457,681	431,209	4. Columbus
489,866		4,888	494,754	494,754	12,400	13,000	2,790	1,156	29,346	304,003	291,755	4. Toledo
1,213,176		11,551	1,224,727	1,224,727	27,500	52,450	13,760	4,591	98,301	831,967	786,058	5. Washington*
313,677	3,500	29	319,134	319,134	7,000	7,000	7,552	504	22,056	200,271	154,176	7. Des Moines*
1,013,215		12,071	1,025,295	1,025,295	23,619	45,500	15,778	1,210	86,107	661,595	593,976	7. Indianapolis
1,076,583		12,974	1,089,557	1,089,557	20,600	43,519	8,499	93	72,711	673,064	528,393	7. Milwaukee*
116,670		36	117,751	117,751	1,000	7,000	2,969		10,969	82,615	255	8. National Stock Yards
480,730		8,224	488,954	488,954	13,000	21,000	7,672	460	42,132	299,239	214,606	9. St. Paul*
85,754		639	86,393	86,393	2,750	3,250	748		6,748	47,992	30,561	10. Kansas City, Kansas*
49,908		809	50,717	50,717	1,800	1,760	921	398	4,879	29,098	25,963	10. Pueblo
120,713		1,653	122,366	122,366	3,900	4,300	1,554		9,754	89,719	81,957	10. Topeka
643,369	750	4,763	648,882	648,882	12,550	23,850	8,435	1,654	46,489	407,738	455,756	10. Tulsa*
307,959		2,821	310,780	310,780	6,800	12,900	3,261	312	23,273	226,397	200,892	10. Wichita*
564,059		4,850	568,909	568,909	19,500	19,500	4,118	2,328	45,446	326,748	261,028	11. Fort Worth*
65,991,464	30,464	3,494	677,820	66,703,242	1,622,386	2,439,722	1,099,436	197,505	5,359,049	36,543,199	38,675,998	Country banks, by districts
4,845,521	478	599	4,918,448	4,918,448	135,897	212,852	86,180	11,910	446,839	3,108,555	3,087,244	1. Boston
11,608,925	4,940	678	11,769,742	11,769,742	301,650	422,037	165,803	19,992	909,482	5,943,371	6,014,007	2. New York
5,081,407	5,290	45	5,129,018	5,129,018	137,732	273,198	93,685	11,821	516,436	2,504,667	2,671,710	3. Philadelphia
5,709,462	3,894	69	5,772,330	5,772,330	152,894	240,256	99,785	10,362	503,297	2,945,356	3,150,427	4. Cleveland
4,256,327	4,255	403	4,303,072	4,303,072	101,236	188,656	70,591	16,727	377,210	2,391,824	2,486,513	5. Richmond
5,724,821	3,050	487	5,783,551	5,783,551	142,879	196,617	70,480	16,538	426,505	3,392,232	3,525,976	6. Atlanta
10,495,652	350	179	10,608,827	10,608,827	216,822	316,288	180,200	41,665	754,975	5,369,818	5,764,889	7. Chicago
3,224,660	856	35	3,246,943	3,246,943	71,832	111,243	67,704	15,150	265,929	1,912,014	2,115,408	8. St. Louis
2,972,411	40	81	3,004,567	3,004,567	62,613	89,516	54,788	11,235	218,152	1,545,976	1,637,964	9. Minneapolis
3,726,531	5,459	10	3,751,359	3,751,359	80,733	127,789	87,845	14,881	311,248	2,410,596	2,654,785	10. Kansas City
4,802,628	1,517	647	4,827,192	4,827,192	127,818	150,272	77,198	24,778	380,066	3,150,261	3,590,410	11. Dallas
3,543,119	335	261	3,588,193	3,588,193	90,289	110,998	45,177	2,446	248,910	1,868,529	1,976,717	12. San Francisco

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State or Territory	Number of banks	Loans and investments							Reserves, cash,		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
Total	6,393	142,353,166	80,949,989	47,072,614	6,684	11,234,667	2,644,773	444,439	42,746,315	18,973,317	2,535,868
New England:											
Maine.....	36	371,515	218,404	125,149	9	17,863	9,065	1,025	92,032	37,488	12,367
New Hampshire.....	51	216,398	124,492	69,161	21	16,108	6,009	607	64,514	22,698	8,438
Vermont.....	34	161,828	92,100	54,168	7	11,155	3,998	400	38,431	15,837	4,110
Massachusetts.....	133	3,804,467	2,365,259	1,122,648	763	238,928	63,720	13,149	1,177,504	541,639	84,364
Rhode Island.....	6	692,197	432,224	190,936	.....	59,812	6,689	2,536	119,334	57,143	19,828
Connecticut.....	45	1,507,676	794,319	498,082	12	192,662	18,347	4,254	414,674	148,097	53,427
Middle Atlantic:											
New York.....	399	31,413,649	20,525,782	8,205,602	1,105	2,133,406	415,612	132,142	10,527,207	5,280,891	332,688
New Jersey.....	227	4,859,181	2,411,329	1,661,018	608	643,613	127,077	15,536	1,034,672	445,567	129,657
Pennsylvania.....	586	9,961,929	5,748,941	3,043,656	838	910,726	220,493	37,275	2,690,190	1,254,522	219,301
East North Central:											
Ohio.....	391	7,789,765	4,119,467	2,947,639	401	602,492	101,571	18,195	2,033,071	951,340	183,057
Indiana.....	234	2,739,058	1,279,878	1,235,191	87	174,594	43,798	5,510	790,370	328,183	75,287
Illinois.....	523	11,892,173	5,924,190	4,703,137	463	928,938	309,756	25,689	3,350,434	1,658,810	149,946
Michigan.....	226	6,119,949	3,018,987	2,446,431	121	606,731	35,213	12,466	1,382,384	656,855	140,948
Wisconsin.....	163	2,188,993	1,087,762	906,649	178	131,315	58,828	4,261	605,413	245,313	44,857
West North Central:											
Minnesota.....	207	2,166,421	1,225,441	689,646	7	178,956	67,623	4,748	725,419	279,120	29,478
Iowa.....	167	1,265,765	631,228	465,079	.....	145,208	21,694	2,556	362,102	126,127	25,811
Missouri.....	174	3,209,703	1,750,997	1,160,282	46	220,679	67,753	9,946	1,218,966	498,477	44,971
North Dakota.....	40	282,542	127,704	120,972	5	18,874	14,527	460	60,021	29,837	4,153
South Dakota.....	60	363,722	175,498	150,403	.....	24,519	12,617	685	83,867	37,315	5,150
Nebraska.....	140	864,544	428,330	335,368	.....	82,369	16,352	1,925	290,844	115,235	12,650
Kansas.....	212	1,084,294	470,927	436,696	118	141,874	32,298	2,381	337,139	139,321	19,670
South Atlantic:											
Delaware.....	9	357,973	202,819	146,753	.....	6,118	792	1,491	91,123	30,680	6,861
Maryland.....	67	1,174,038	555,429	489,706	.....	94,301	31,772	2,830	371,140	164,982	35,014
District of Columbia.....	12	1,033,312	569,874	403,679	.....	29,950	27,344	2,465	305,843	163,329	28,796
Virginia.....	202	1,999,736	1,110,592	675,246	34	153,739	55,229	4,896	586,008	224,349	58,632
West Virginia.....	113	777,994	346,256	365,128	.....	50,748	13,690	2,172	240,748	91,198	26,263
North Carolina.....	51	1,046,312	641,475	296,200	496	74,721	30,493	2,927	421,322	129,783	28,547
South Carolina.....	32	473,458	239,248	179,258	.....	41,667	12,203	1,082	152,286	55,880	18,748
Georgia.....	65	1,331,693	822,546	388,723	50	95,849	21,241	3,284	495,051	173,984	25,794
Florida.....	111	2,264,799	1,110,443	918,306	37	193,744	37,287	4,982	865,385	228,226	62,293
East South Central:											
Kentucky.....	108	1,075,493	560,271	426,743	106	59,483	25,978	2,912	411,932	157,669	27,888
Tennessee.....	83	1,676,553	986,247	536,758	3	124,450	25,114	3,981	606,374	186,852	42,930
Alabama.....	94	1,133,685	583,178	385,966	.....	133,932	27,914	2,695	377,464	147,066	34,807
Mississippi.....	34	366,938	186,104	119,570	.....	56,439	3,743	1,082	127,151	37,704	10,358
West South Central:											
Arkansas.....	75	564,684	256,701	213,905	1	75,121	17,614	1,342	205,164	71,534	13,934
Louisiana.....	52	1,564,573	769,009	615,802	.....	143,523	32,658	3,581	571,004	213,458	35,637
Oklahoma.....	223	1,526,875	768,212	558,194	17	162,300	34,405	3,747	640,088	163,723	28,106
Texas.....	579	6,713,044	3,894,130	2,191,814	.....	462,142	146,638	18,320	2,922,303	936,214	133,714
Mountain:											
Montana.....	85	536,695	253,313	221,575	.....	39,471	21,487	849	148,948	54,276	9,136
Idaho.....	17	443,218	223,264	190,453	.....	26,966	1,719	816	98,094	47,010	6,999
Wyoming.....	40	260,907	114,143	126,138	.....	15,272	4,857	497	74,874	26,373	5,092
Colorado.....	94	1,137,332	625,867	434,028	.....	61,475	13,434	2,528	396,825	146,689	20,346
New Mexico.....	34	354,766	172,934	158,884	.....	17,406	5,025	517	121,247	44,032	8,009
Arizona.....	4	674,032	458,974	161,994	.....	41,092	10,526	1,446	159,685	63,491	18,085
Utah.....	20	623,888	362,270	201,766	.....	49,826	8,694	1,332	180,294	86,955	9,739
Nevada.....	5	266,795	132,172	105,646	.....	19,367	9,187	423	46,875	25,473	5,357
Pacific:											
Washington.....	35	1,963,540	1,128,557	601,325	665	176,890	51,942	4,161	530,209	261,428	35,854
Oregon.....	19	1,417,752	733,546	499,899	.....	149,736	31,704	2,867	343,633	208,516	14,450
California.....	74	16,620,585	10,182,002	4,881,704	486	1,197,910	289,041	69,442	3,853,232	1,959,591	183,688
Alaska ¹	1	5,341	3,220	1,901	.....	207	.....	13	1,085	486	129
Virgin Islands ¹	1	11,386	3,934	7,437	.....	.....	.....	2	2,340	791	504
Mutual Savings Banks².....	3	26,185	12,315	11,407	.....	1,587	800	76	2,352	1,424	223

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2....	11	371,395	182,270	146,253	12	36,454	5,518	888	79,687	32,695	15,002
New Jersey—Dist. No. 2....	149	3,939,503	1,963,785	1,306,354	573	550,172	105,093	13,526	834,151	361,385	100,876
Kentucky—Dist. No. 4....	56	337,733	170,457	136,987	95	21,231	8,056	907	109,213	33,279	11,870
Pennsylvania—Dist. No. 4....	140	3,856,198	2,190,003	1,205,772	788	391,246	54,875	13,514	930,001	484,576	77,583
West Virginia—Dist. No. 4....	12	104,509	48,535	45,339	.....	8,927	1,308	400	29,659	9,561	4,283
Louisiana—Dist. No. 6....	35	1,240,508	607,785	502,792	.....	105,605	21,641	2,685	467,765	179,643	26,722
Mississippi—Dist. No. 6....	21	310,310	164,040	95,270	.....	47,984	2,090	926	107,308	31,172	8,469
Tennessee—Dist. No. 6....	173	1,094,039	580,112	412,325	3	80,882	18,381	2,336	392,659	120,332	32,228
Indiana—Dist. No. 7....	173	2,411,530	1,121,635	1,084,085	77	162,696	38,231	4,806	694,722	292,908	65,046
Illinois—Dist. No. 7....	375	11,132,523	5,645,307	4,340,683	463	844,805	276,960	24,305	3,149,437	1,574,450	132,830
Michigan—Dist. No. 7....	186	5,932,659	2,936,725	2,366,523	113	586,358	30,838	12,102	1,347,767	647,816	128,728
Wisconsin—Dist. No. 7....	121	1,990,509	999,798	817,384	171	116,664	52,622	3,870	558,332	225,293	40,279
Missouri—Dist. No. 10....	44	1,053,439	533,117	385,836	11	88,155	23,425	2,895	522,726	186,367	13,952
New Mexico—Dist. No. 10....	10	234,812	122,042	101,031	.....	8,524	2,901	314	71,785	26,648	4,173
Oklahoma—Dist. No. 10....	210	1,498,032	754,019	548,067	17	158,378	33,866	3,685	627,151	160,449	26,923
Arizona—Dist. No. 12....	3	597,248	415,705	136,921	.....	33,461	9,865	1,296	139,711	56,649	15,539

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 where in this report.

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

OF BANKS ON DECEMBER 31, 1957, BY STATES

ASSETS [In thousands of dollars]

and bank balances				Bank premises, furniture, and fixtures	Other real estate owned	Assets in-directly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	State or Territory
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection								
7,779,122	26,855	75,658	13,355,495	1,769,554	42,065	155,706	982,785	442,833	335,921	188,828,345	Total
22,239		96	19,842	6,916	206	316		859	625	472,469	New England:
13,803	18	6	19,551	3,078	666	59		12	260	284,987	Maine
14,214	15	39	4,216	2,208	152	594		226	76	203,515	New Hampshire
123,532	727	3,672	423,570	53,127	543	1,091	36,406	12,758	6,522	5,092,418	Vermont
13,958		295	28,110	10,546	31	231		2,175	580	825,491	Massachusetts
95,323	91	40	117,696	24,796	67	862		2,872	4,404	1,955,386	Rhode Island
											Connecticut
362,967	3,080	42,969	4,504,612	329,412	2,286	9,034	700,144	120,993	159,940	43,262,665	Middle Atlantic:
257,050		47	201,982	72,173	910	656		16,997	5,396	5,990,314	New York
413,213	1,151	4,013	797,990	146,846	3,186	9,312	9,351	26,751	15,608	12,863,173	New Jersey
											Pennsylvania
367,240	228	1,541	529,665	87,917	1,029	13,202	627	20,564	10,362	9,956,537	East North Central:
239,472	110	116	147,202	32,198	455	328	27	5,749	3,884	3,572,069	Ohio
531,509	1,355	5,873	1,002,941	58,553	2,177	5,480	6,940	35,588	21,738	15,373,083	Indiana
222,531	724	4,273	357,053	71,908	1,280	6,472	229	17,495	6,104	7,605,821	Illinois
160,779	80	295	154,089	21,310	516	2,110	132	4,240	7,935	2,830,649	Michigan
											Wisconsin
154,197	324	910	261,390	22,568	1,001	6,922	614	7,513	1,765	2,932,223	West North Central:
129,358	268		80,538	9,464	384	2,651	34	1,934	760	1,643,094	Minnesota
249,995	93	240	425,190	22,897	1,213	1,771	4,360	9,385	3,234	4,471,529	Iowa
18,811		105	7,115	3,831	396	250		1,072	365	348,477	Missouri
33,401	8		7,993	3,457	554	238		1,378	682	453,898	North Dakota
86,822	270		75,867	8,627	119	1,000		2,223	492	1,167,849	South Dakota
141,900	103		36,145	12,693	731	198		1,487	958	1,437,500	Nebraska
											Kansas
32,880	100		20,602	4,206	1,088	1,321		1,086	352	457,149	South Atlantic:
70,978	110	140	99,916	17,416	269	357	142	2,955	3,384	1,569,701	Delaware
43,262	78	352	70,026	18,391	290	4,136		1,849	1,780	1,365,601	Maryland
131,374	1,565	50	170,038	33,005	807	3,016	161	3,072	3,491	2,629,296	District of Columbia
85,438			37,849	9,178	642	895	215	601	1,636	1,031,609	Virginia
89,078	235		173,679	20,137	99		27	2,226	4,432	1,494,555	West Virginia
51,003	150		26,505	7,595	501			718	415	634,973	North Carolina
89,819	153	1	203,300	27,063	1,419		980	2,973	3,659	1,862,838	South Carolina
342,689	345	197	231,635	42,115	2,023	6,775	182	7,369	3,395	3,192,043	Georgia
											Florida
137,354		49	88,972	10,316	154	182	35	2,365	1,134	1,501,611	East South Central:
206,636	101	144	169,711	25,779	318		11,378	3,368	1,184	2,324,954	Kentucky
124,287	289	202	70,813	15,712	789	1,970	159	3,177	1,458	1,534,414	Tennessee
56,229			22,860	6,825	223	524		419	3,690	505,770	Alabama
											Mississippi
83,557	55		36,084	8,552	612	45		1,059	552	780,668	West South Central:
162,514	415	40	158,940	20,177	734	3,079	2,486	6,102	1,729	2,169,884	Arkansas
352,472	409		95,378	19,202	669	7,491	1,133	2,149	1,116	2,198,723	Louisiana
1,231,143	9,110	2,667	609,455	153,219	9,039	8,921	55,028	14,446	11,105	9,887,105	Oklahoma
											Texas
56,411	39	90	28,996	7,132	361	14		1,594	224	694,968	Mountain:
23,841	50		20,194	6,975	240	39		301	309	549,176	Montana
36,250			7,159	2,477	262			482	1,280	340,282	Idaho
136,212	250	67	93,261	10,468	408	852		3,355	3,363	1,552,603	Wyoming
57,559			11,647	6,449	221	100		404	236	483,423	Colorado
28,279		609	49,221	16,961	178	5,161	137	3,538	1,657	861,349	New Mexico
27,395	116		56,089	4,210	68	7,460	80	724	643	817,367	Arizona
10,694			5,351	5,717	13			1,000	349	320,749	Utah
											Nevada
58,015	821	1,443	172,648	35,571	450	480	636	6,109	1,878	2,538,873	Pacific:
22,267	681	484	97,235	26,089	131		149	6,742	766	1,795,262	Washington
377,903	2,769	4,593	1,324,928	203,957	2,434	40,086	150,232	70,291	28,987	20,969,804	Oregon
272			198	124	6	25			19	6,595	California
997			48	11	15			88	13	13,853	Alaska ¹
											Virgin Islands ¹
678			27	114					10	28,661	Mutual Savings Banks ²

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

12,670		9	19,311	7,904				35	700	2,410	462,131	Connecticut—Dist. No. 2
196,973	270	47	174,600	56,278	553	462	329	14,415	3,384	4,849,075	New Jersey—Dist. No. 2	
57,244			6,820	4,434	137			255	372	452,144	Kentucky—Dist. No. 4	
106,687	127	695	260,333	50,057	540	1,656	210	12,766	2,666	4,854,094	Pennsylvania—Dist. No. 4	
12,529			3,286	756	1	245		232	124	135,526	West Virginia—Dist. No. 4	
121,362	415	40	139,583	15,564	504	3,079	2,486	4,852	1,433	1,736,191	Louisiana—Dist. No. 6	
46,031			21,636	5,888	222	500		411	3,638	428,277	Mississippi—Dist. No. 6	
134,028			106,071	18,114	238			2,187	985	1,508,355	Tennessee—Dist. No. 6	
204,623	110	116	131,919	27,853	336	328	27	5,470	3,543	3,143,809	Indiana—Dist. No. 7	
462,474	1,355	5,873	972,455	52,298	1,563	5,271	6,904	34,722	20,985	14,403,703	Illinois—Dist. No. 7	
210,540	724	4,272	355,687	69,923	1,233	6,472	229	17,473	6,026	7,381,782	Michigan—Dist. No. 7	
140,351	70	295	152,044	19,347	277	2,110	132	3,704	7,634	2,582,045	Wisconsin—Dist. No. 7	
105,135	80	133	217,059	6,722	66	855	96	2,676	850	1,587,430	Missouri—Dist. No. 10	
31,398			9,566	4,551	148			382	141	311,819	New Mexico—Dist. No. 10	
344,411	384		94,984	18,899	664	7,491	1,133	2,149	1,098	2,156,617	Oklahoma—Dist. No. 10	
24,537		340	42,646	14,743	112	5,161	137	3,142	1,542	761,796	Arizona—Dist. No. 12	

For footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State or Territory	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total	124,100,098	93,803,897	3,471,563	8,411,721	13,355,905	1,725,791	3,331,221	46,536,634	42,845,268	258,217	16,674	2,170,119	26,753	1,219,600
New England:														
Maine.....	258,312	208,778	7,377	24,556	8,188	10	9,403	165,166	163,559	732	7	868		
New Hampshire.....	204,785	155,394	8,444	21,834	11,039		8,074	49,771	49,105	525	15	126		
Vermont.....	87,738	72,559	2,172	8,048	1,871		3,088	94,933	94,401	64	3	465		
Massachusetts.....	3,903,724	2,988,190	114,131	294,787	383,663	29,906	93,047	602,558	578,527	6,678	1,345	6,891	167	8,950
Rhode Island.....	435,537	365,025	13,555	29,796	7,691	1,680	17,790	305,739	302,940	1,609	159	1,031		
Connecticut.....	1,430,582	1,182,709	50,219	82,001	49,851	16	65,786	347,099	344,880	1,633	15	561		10
Middle Atlantic:														
New York.....	30,664,965	22,359,593	901,953	989,726	3,566,936	1,399,813	1,446,944	7,180,183	6,070,559	29,757		164,932	8,922	906,010
New Jersey.....	3,283,341	2,670,748	108,640	297,574	85,192	546	120,641	2,234,633	2,206,327	5,930		21,804	347	2,000
Pennsylvania.....	8,024,690	6,563,663	247,006	329,532	726,451	22,665	135,373	3,422,782	3,329,119	4,496	794	84,696	2,077	1,600
East North Central:														
Ohio.....	6,062,481	4,883,627	207,064	463,427	390,327	6,569	111,467	3,052,938	2,909,171	2,997	833	139,848	89	
Indiana.....	2,307,983	1,803,083	62,074	266,636	132,627	767	42,796	975,698	931,719	3,748	1,875	38,261	95	
Illinois.....	10,313,565	7,834,877	298,390	582,053	1,424,251	39,910	134,084	3,795,233	3,596,680	7,706	1,088	175,209	600	13,950
Michigan.....	4,108,742	3,310,322	183,968	327,767	211,669	6,676	68,340	2,874,566	2,776,799	4,170	55	93,279	263	
Wisconsin.....	1,706,252	1,351,888	53,472	99,821	170,563	1,661	28,847	917,171	909,590	2,380	1,098	3,723	380	
West North Central:														
Minnesota.....	1,917,390	1,296,869	57,029	162,198	172,509	5,126	23,659	757,039	742,342	1,358	70	13,248	21	
Iowa.....	1,119,505	808,914	30,611	123,353	142,145		14,482	387,937	386,176	1,446	81	234		
Missouri.....	3,362,141	2,295,410	73,503	171,472	793,331	4,280	24,145	733,268	707,889	3,414	504	21,356	105	
North Dakota.....	220,224	188,629	5,841	13,137	9,771		3,808	102,063	99,698	377	6	1,922		
South Dakota.....	289,903	231,335	5,809	38,264	11,005		2,490	129,719	121,459	1,032	2	7,282		
Nebraska.....	950,865	702,443	27,017	73,467	141,024	47	6,867	114,556	114,135	176	24	221		
Kansas.....	1,080,867	747,053	23,983	199,953	98,387		11,491	235,831	205,450	3,472	50	26,856	3	
South Atlantic:														
Delaware.....	346,673	307,943	15,561	2,576	7,502		13,091	58,741	58,457	210		74		
Maryland.....	1,103,182	846,778	45,208	109,818	92,994	1,255	7,129	338,850	328,396	5,869	6	4,579		
District of Columbia.....	964,208	849,448	20,354	72,122	63,210	4,950	26,124	288,526	270,073	14,193	835			3,420
Virginia.....	1,552,530	1,138,984	40,109	128,722	207,716	220	36,779	845,803	771,788	16,356	1,835	54,316	1,508	
West Virginia.....	677,871	487,935	21,986	83,109	51,666		33,175	243,286	240,842	465	272	1,680	27	
North Carolina.....	1,119,146	784,466	29,010	82,424	201,284	38	21,924	231,887	209,090	4,643	7	17,042	1,105	
South Carolina.....	485,888	383,438	14,489	62,418	15,887		9,656	97,268	84,605	5,282	7	7,099	275	
Georgia.....	1,385,615	948,273	37,244	127,848	247,965	159	24,126	304,482	295,591	4,175	780	3,923	13	
Florida.....	2,286,969	1,601,424	36,446	252,258	364,256	3,960	28,625	665,346	594,965	7,430	2,241	60,179	531	
East South Central:														
Kentucky.....	1,139,956	850,014	30,673	49,073	200,921	66	9,209	232,773	215,898	3,335	15	13,425	100	
Tennessee.....	1,547,983	986,718	36,599	140,807	367,652	2,456	13,751	576,904	547,703	2,878	165	25,796	312	
Alabama.....	1,058,989	793,678	26,802	130,863	90,580	450	16,616	340,802	334,891	3,314	27	2,162	408	
Mississippi.....	377,799	229,641	6,758	75,922	63,612		1,866	86,868	84,767	2,086		15		
West South Central:														
Arkansas.....	566,879	425,074	9,058	53,949	72,084		6,714	147,828	146,000	806	25	837	160	
Louisiana.....	1,641,656	1,060,202	29,016	284,481	237,709	7,452	22,796	365,021	348,936	2,687	57	12,218	623	500
Oklahoma.....	1,728,487	1,262,100	43,542	173,126	223,915	155	25,649	278,443	269,626	5,211	97	2,583	926	
Texas.....	7,485,686	5,355,750	127,343	503,969	1,328,815	21,707	148,102	1,528,037	1,210,872	20,920	1,144	284,962	4,889	5,250
Mountain:														
Montana.....	477,667	371,528	10,711	54,543	35,305		5,580	171,818	164,084	216	3	7,260	255	
Idaho.....	336,562	262,744	5,963	61,710	2,303		3,842	176,748	175,736	986	11	15		
Wyoming.....	230,181	170,135	4,322	40,174	13,694		1,856	84,095	77,650	1,295	18	5,132		
Colorado.....	1,073,968	836,752	26,730	56,477	136,907	110	16,992	353,597	326,070	3,455	10	24,062		
New Mexico.....	353,321	247,528	16,275	68,654	15,774		5,090	100,234	85,238	1,462	11	13,478	45	
Arizona.....	559,768	462,338	11,421	58,297	8,819	5,095	13,798	229,635	204,174	1,545	27	18,889		5,000
Utah.....	488,445	331,956	8,990	68,570	41,307	3	7,619	293,040	256,477	1,804	826	33,883	50	
Nevada.....	158,363	137,245	4,207	40,665	2,774		3,472	109,989	104,633	1,277		4,079		
Pacific:														
Washington.....	1,595,626	1,289,343	40,016	162,651	69,159	5,713	28,744	730,801	721,332	4,647	4	503	415	3,900
Oregon.....	988,726	776,780	19,279	137,082	24,748	1,631	29,206	638,711	609,653	229	14	28,765	50	
California.....	10,625,859	8,578,872	270,819	799,807	428,847	150,659	396,855	8,527,485	7,460,062	57,391	213	736,920	1,960	270,930
Alaska ¹	3,199	2,642	243	142			172	2,936	2,128	350		458		
Virgin Islands ¹	5,304	3,059	131	2,062		9	2	7,797	4,806			2,968	22	
Mutual Savings Banks²	148	93	5	50				25,912	25,912					

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITIONS

Connecticut—Dist. No. 2	283,748	236,086	10,876	15,743	9,360		11,683	138,890	138,427	55	15	393		
New Jersey—Dist. No. 2	2,626,840	2,139,394	85,640	217,218	81,246	546	102,796	1,839,500	1,822,410	2,400		14,322	343	
Kentucky—Dist. No. 4	303,181	264,119	7,441	20,062	9,488		2,071	108,377	100,802	102		7,373	100	
Pennsylvania—Dist. No. 4	2,990,787	2,528,969	103,174	118,615	198,283	3,138	38,608	1,295,678	1,260,813	438	185	33,461	761	
West Virginia—Dist. No. 4	79,025	56,427	2,643	10,709	2,911		6,335	35,346	34,714	30	10	592		
Louisiana—Dist. No. 6	1,327,425	852,638	23,184	226,900	206,178	7,452	11,073	282,525	266,734	2,602	47	12,019	623	500
Mississippi—Dist. No. 6	320,429	183,104	5,341	68,507	62,150		1,327	72,595	70,837	1,753		5		
Tennessee—Dist. No. 6	977,322	633,231	27,388	104,585	202,030		10,088	416,416	388,920	1,983	162	25,054	297	
Indiana—Dist. No. 7	2,024,526	1,579,293	54,969	235,958	114,603	767	38,936	867,592	831,543	3,211	1,855	30,913	70	
Illinois—Dist. No. 7	9,698,762	7,388,324	286,792	519,637	1,335,411	39,910	128,688	3,520,536	3,358,273	6,964	1,037	139,712	600	13,950
Michigan—Dist. No. 7	4,016,972	3,237,325	180,896	314,172	211,334	6,676	66,569	2,761,814	2,665,905	4,076	30	91,540		

OF BANKS ON DECEMBER 31, 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
170,636,732	56,625	1,023,308	2,558,112	174,274,777	4,364,487	7,211,585	2,635,015	342,481	14,553,568	102,966,853	92,191,344	Total
423,478			5,430	428,908	14,925	16,653	10,787	1,196	43,561	216,231	222,895	New England:
254,556	130		1,577	256,263	6,394	14,014	6,593	1,723	28,724	171,431	165,751	Maine
182,671			2,329	185,000	5,917	7,288	4,045	1,265	18,515	69,308	79,479	New Hampshire
4,506,282	300	37,485	82,750	4,626,817	121,153	250,963	74,760	18,725	465,601	3,356,706	2,952,454	Vermont
741,276			13,480	755,210	19,245	43,060	7,956	20	70,281	393,469	384,501	Massachusetts
1,777,681	48	35	26,172	1,803,936	53,063	69,942	26,255	2,190	151,450	1,217,563	1,212,800	Rhode Island
												Connecticut
37,845,148	5,701	733,184	859,488	39,443,521	1,124,193	2,012,606	653,622	28,723	3,819,144	25,797,386	20,291,651	Middle Atlantic:
5,517,974	1,350		58,088	5,577,741	129,428	203,597	68,143	11,405	412,573	2,824,309	2,886,981	New York
11,447,472	5,490	10,021	150,440	11,613,423	320,867	721,873	189,302	17,708	1,249,750	6,813,487	6,230,578	New Jersey
												Pennsylvania
9,115,419	1,344	627	109,909	9,227,299	224,484	389,116	108,864	6,774	729,238	5,165,576	4,928,856	East North Central:
3,283,681			37,603	3,321,311	69,062	114,651	57,839	9,206	250,758	1,921,367	1,965,313	Ohio
14,108,798	5,356	7,932	155,359	14,277,445	356,350	491,998	172,516	74,774	1,095,638	8,779,115	7,548,073	Indiana
6,983,308			110,860	7,094,397	150,933	246,279	98,248	15,964	511,424	3,529,158	3,349,376	Illinois
2,623,423	100	132	22,219	2,645,874	50,936	94,829	33,870	5,140	184,775	1,391,883	1,326,467	Michigan
												Wisconsin
2,674,429	40	614	42,017	2,717,100	66,154	92,254	46,174	10,541	215,123	1,501,803	1,221,336	West North Central:
1,507,442	3,600	34	5,886	1,516,962	29,713	55,437	35,908	5,074	126,132	909,609	866,211	Minnesota
4,095,409	1,500	4,683	41,657	4,143,249	101,974	134,892	83,889	7,525	328,280	2,687,026	2,065,837	Iowa
322,287			4,473	326,760	6,175	9,211	5,772	759	21,717	194,298	197,459	Missouri
419,622			4,287	423,909	8,213	13,310	7,044	1,422	29,989	248,509	265,096	North Dakota
1,065,421	3,065		6,170	1,074,656	27,045	37,644	23,241	5,263	93,193	788,176	706,910	South Dakota
1,316,698	2,094		7,578	1,326,370	29,827	51,268	27,982	2,053	111,130	902,822	922,352	Nebraska
												Kansas
405,414			6,940	412,354	10,953	26,875	6,898	69	44,795	293,191	303,008	South Atlantic:
1,442,032		142	13,187	1,455,361	26,111	63,337	17,662	7,230	114,340	932,288	863,809	Delaware
1,252,734			11,903	1,264,637	28,500	53,650	14,178	4,636	100,964	850,920	805,668	Maryland
2,398,333	1,110	161	26,729	2,426,333	60,397	100,287	37,187	5,092	202,963	1,251,118	1,134,447	District of Columbia
921,157	5,445	215	7,423	934,240	25,526	47,010	19,728	5,105	97,369	554,584	566,370	Virginia
1,351,033	300	27	28,332	1,379,692	36,065	61,764	15,119	1,915	114,863	856,389	715,135	West Virginia
583,156			7,025	590,181	12,635	23,378	7,153	1,626	44,792	408,380	429,007	North Carolina
1,690,097		980	28,013	1,719,090	40,722	66,377	24,367	12,282	143,748	1,092,496	896,947	South Carolina
2,952,315	500	186	32,979	2,985,980	79,300	86,322	28,136	12,305	206,063	1,712,645	1,650,672	Georgia
												Florida
1,372,729		35	13,528	1,386,292	34,500	58,094	20,632	2,093	115,319	913,630	819,324	East South Central:
2,124,887	300	11,378	25,131	2,161,696	48,440	79,059	31,864	3,895	163,258	1,171,636	971,565	Kentucky
1,399,791	2,250	167	16,568	1,418,776	34,525	54,865	21,677	4,571	115,638	863,889	870,344	Tennessee
464,667			3,622	468,289	10,390	26,564	338	189	37,481	298,710	284,569	Alabama
												Mississippi
714,707			4,594	719,301	19,005	25,900	14,392	2,070	61,367	447,238	449,653	West South Central:
2,006,677		3,302	17,972	2,027,951	40,458	75,552	25,198	725	141,933	1,320,202	1,208,539	Arkansas
2,006,930	1,150	1,133	11,824	2,021,037	50,873	74,062	47,486	5,265	177,686	1,280,637	1,365,497	Louisiana
9,013,723	15,017	55,700	56,836	9,141,276	278,909	327,282	113,623	26,015	745,829	5,645,088	5,398,366	Oklahoma
												Texas
649,485			7,773	657,258	13,228	15,157	8,741	584	37,710	392,260	402,655	Mountain:
513,310			4,634	517,944	13,290	13,989	3,800	153	31,232	292,527	308,102	Montana
314,276			2,539	316,815	4,023	12,085	5,983	1,376	23,467	186,772	205,006	Idaho
1,427,565	100		15,715	1,443,380	34,990	48,674	23,192	2,367	109,223	844,495	816,060	Wyoming
453,555			3,554	457,109	8,580	8,765	3,672	5,297	26,314	284,115	309,625	Colorado
789,403		137	14,355	803,895	18,775	28,975	9,699	5	57,454	482,268	489,212	New Mexico
751,485		80	11,955	763,520	17,188	26,587	9,355	717	53,847	374,961	352,056	Arizona
298,352			3,134	301,486	7,161	6,939	5,096	67	19,263	172,318	176,031	Utah
												Nevada
2,326,427		636	30,449	2,357,512	54,955	83,750	41,565	1,091	181,361	1,364,963	1,308,090	Pacific:
1,627,437		155	28,962	1,656,554	42,390	53,205	42,990	123	138,708	869,224	845,833	Washington
19,153,344	335	153,088	374,505	19,681,272	396,022	591,857	292,535	8,118	1,288,532	8,923,689	8,450,606	Oregon
6,135			11	6,146	300	114	35		449	2,729	2,758	California
13,101			148	13,249	225	225	104	50	604	4,259	5,114	Alaska ¹
												Virgin Islands ¹
26,060			137	26,197		2,109	244	111	2,464			Mutual Savings Banks²

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

422,638		35	4,930	427,603	12,625	17,048	4,580	275	34,528	251,767	244,201	Connecticut—Dist. No. 2
4,466,340	1,000	329	50,608	4,518,277	105,157	161,152	55,451	9,038	330,798	2,255,267	2,284,808	New Jersey—Dist. No. 2
411,558			2,569	414,127	10,325	17,995	8,649	1,048	38,017	239,117	279,432	Kentucky—Dist. No. 4
4,286,465	550	210	64,719	4,351,944	126,623	311,073	58,995	5,459	502,150	2,623,767	2,425,859	Pennsylvania—Dist. No. 4
1,149,371	2,600		1,419	1,18,390	4,755	8,795	2,607	979	17,136	63,210	70,185	West Virginia—Dist. No. 4
1,609,950		3,302	13,825	1,627,077	28,568	58,885	20,995	666	109,114	1,066,480	951,028	Louisiana—Dist. No. 6
393,024			3,394	396,418	8,740	22,859	219	41	31,859	252,762	231,302	Mississippi—Dist. No. 6
1,393,728	300		17,300	1,411,471	31,855	43,204	19,024	2,801	96,884	737,223	641,833	Tennessee—Dist. No. 6
2,892,118		133	33,751	2,925,896	60,314	99,741	50,598	7,260	217,913	1,688,042	1,722,268	Indiana—Dist. No. 7
13,219,298	5,100	7,896	150,182	13,382,476	339,807	461,675	153,800	66,665	1,021,227	8,263,833	7,064,194	Illinois—Dist. No. 7
6,778,786		129	109,977	6,888,992	145,745	239,250	93,259	14,536	492,790	3,450,745	3,262,379	Michigan—Dist. No. 7
2,394,062	100	232	20,365	2,414,659	45,781	86,910	30,197	4,498	167,386	1,283,835	1,205,326	Wisconsin—Dist. No. 7
1,459,572	900	96	10,813	1,471,381	30,860	54,978	23,968	6,243	116,049	956,603	629,729	Missouri—Dist. No. 10
293,071			3,004	296,075	5,225	5,325	1,524	3,670	15,744	175,285	178,729	New Mexico—Dist. No. 10
1,968,376	1,150	1,133	11,550	1,982,209	50,163	72,710	46,564	4,971	174,408			

ALL MEMBER BANKS—DEPOSITS AND RESERVES, DECEMBER 31, 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	124,100,098	21,133,245	102,966,853	46,536,634	18,973,317	19,204,526	-231,209	12.7	12.8
Central reserve city banks ³	31,997,056	5,184,464	26,812,592	5,165,672	5,634,957	5,620,802	14,155	1.76	17.6
Reserve city banks ³	48,558,413	8,947,351	39,611,062	18,924,127	7,762,673	8,076,198	-313,525	13.3	13.8
Country banks ³	43,544,629	7,001,430	36,543,199	22,446,835	5,575,687	5,507,526	68,161	9.5	9.3
All member banks, by districts:									
Boston.....	6,036,930	863,989	5,172,941	1,426,376	790,207	815,935	-25,728	12.0	12.4
New York.....	33,580,857	5,272,178	28,308,679	9,166,370	5,675,762	5,624,230	51,532	15.1	15.0
Philadelphia.....	6,037,077	985,124	5,051,953	2,580,978	884,808	888,120	-3,312	11.6	11.6
Cleveland.....	9,435,474	1,343,804	8,091,670	4,492,339	1,478,756	1,504,396	-25,640	11.8	12.0
Richmond.....	5,823,800	1,033,331	4,790,469	2,010,274	819,960	819,288	672	12.1	12.0
Atlanta.....	7,356,749	1,631,254	5,725,495	2,082,166	882,423	931,164	-48,741	11.3	11.9
Chicago.....	18,435,496	2,839,432	15,596,064	8,356,210	2,866,594	3,012,214	-145,620	12.0	12.6
St. Louis.....	5,013,359	932,217	4,081,142	1,382,211	700,721	688,996	11,725	12.8	12.6
Minneapolis.....	3,127,475	604,144	2,523,331	1,372,231	429,607	430,053	-446	11.0	11.0
Kansas City.....	6,531,693	1,416,099	5,115,594	1,313,286	801,082	841,836	-40,754	12.5	13.1
Dallas.....	8,028,740	1,948,121	6,080,619	1,672,703	997,529	989,131	8,398	12.9	12.8
San Francisco.....	14,692,448	2,263,552	12,428,896	10,681,490	2,645,868	2,659,163	-13,295	11.4	11.5
Central reserve city banks:									
New York.....	25,565,338	4,217,793	21,347,545	3,805,794	4,564,336	4,459,799	104,537	18.1	17.7
Chicago.....	6,431,718	966,671	5,465,047	1,359,878	1,070,621	1,161,003	-90,382	15.7	17.0
Reserve city banks, by districts:									
Boston.....	2,412,803	348,417	2,064,386	204,982	366,254	381,839	-15,585	16.1	16.8
New York.....	1,193,596	175,833	1,017,763	573,574	196,775	211,876	-15,101	12.4	13.3
Philadelphia.....	3,132,077	584,791	2,547,286	404,571	459,907	478,740	-18,833	15.6	16.2
Cleveland.....	6,021,800	875,486	5,146,314	2,196,551	970,114	1,036,164	-66,050	13.2	14.1
Richmond.....	2,924,244	525,599	2,398,645	653,503	441,377	464,431	-23,054	14.5	15.2
Atlanta.....	3,065,402	732,139	2,333,263	648,692	415,189	452,422	-37,233	13.9	15.2
Chicago.....	5,675,100	913,901	4,761,199	2,829,358	953,988	998,484	-44,496	12.6	13.2
St. Louis.....	2,724,177	555,049	2,169,128	446,733	403,165	412,780	-9,615	15.4	15.8
Minneapolis.....	1,289,216	311,861	977,355	238,079	187,668	187,828	-160	15.4	15.5
Kansas City.....	3,598,005	893,007	2,704,998	520,443	449,495	512,922	-63,427	13.9	15.9
Dallas.....	4,013,840	1,083,482	2,930,358	884,975	560,666	571,713	-11,047	14.7	15.0
San Francisco.....	12,508,153	1,947,786	10,560,367	9,322,666	2,358,075	2,366,999	-8,924	11.9	11.9
Country banks, by districts:									
Boston.....	3,624,127	515,572	3,108,555	1,221,394	423,953	434,096	-10,143	9.8	10.0
New York.....	6,821,923	878,552	5,943,371	4,787,002	914,651	952,555	-37,904	8.5	8.9
Philadelphia.....	2,905,000	400,333	2,504,667	2,176,407	424,901	409,380	15,521	9.1	8.7
Cleveland.....	3,413,674	468,318	2,945,356	2,295,788	508,642	468,232	40,410	9.7	8.9
Richmond.....	2,899,556	507,732	2,391,824	1,356,771	378,583	354,857	23,726	10.1	9.5
Atlanta.....	4,291,347	899,115	3,392,232	1,433,474	467,234	478,742	-11,508	9.7	9.9
Chicago.....	6,328,678	958,860	5,369,818	4,166,974	841,985	852,727	-10,742	8.8	8.9
St. Louis.....	2,289,182	377,168	1,912,014	935,478	297,556	276,216	21,340	10.4	9.7
Minneapolis.....	1,838,259	292,283	1,545,976	1,134,152	241,939	242,225	-286	9.0	9.0
Kansas City.....	2,933,688	523,092	2,410,596	792,843	351,587	328,914	22,673	11.0	10.3
Dallas.....	4,014,900	864,639	3,150,261	787,728	436,863	417,418	19,445	11.1	10.6
San Francisco.....	2,184,295	315,766	1,868,529	1,358,824	287,793	292,164	-4,371	8.9	9.1

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

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

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

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

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

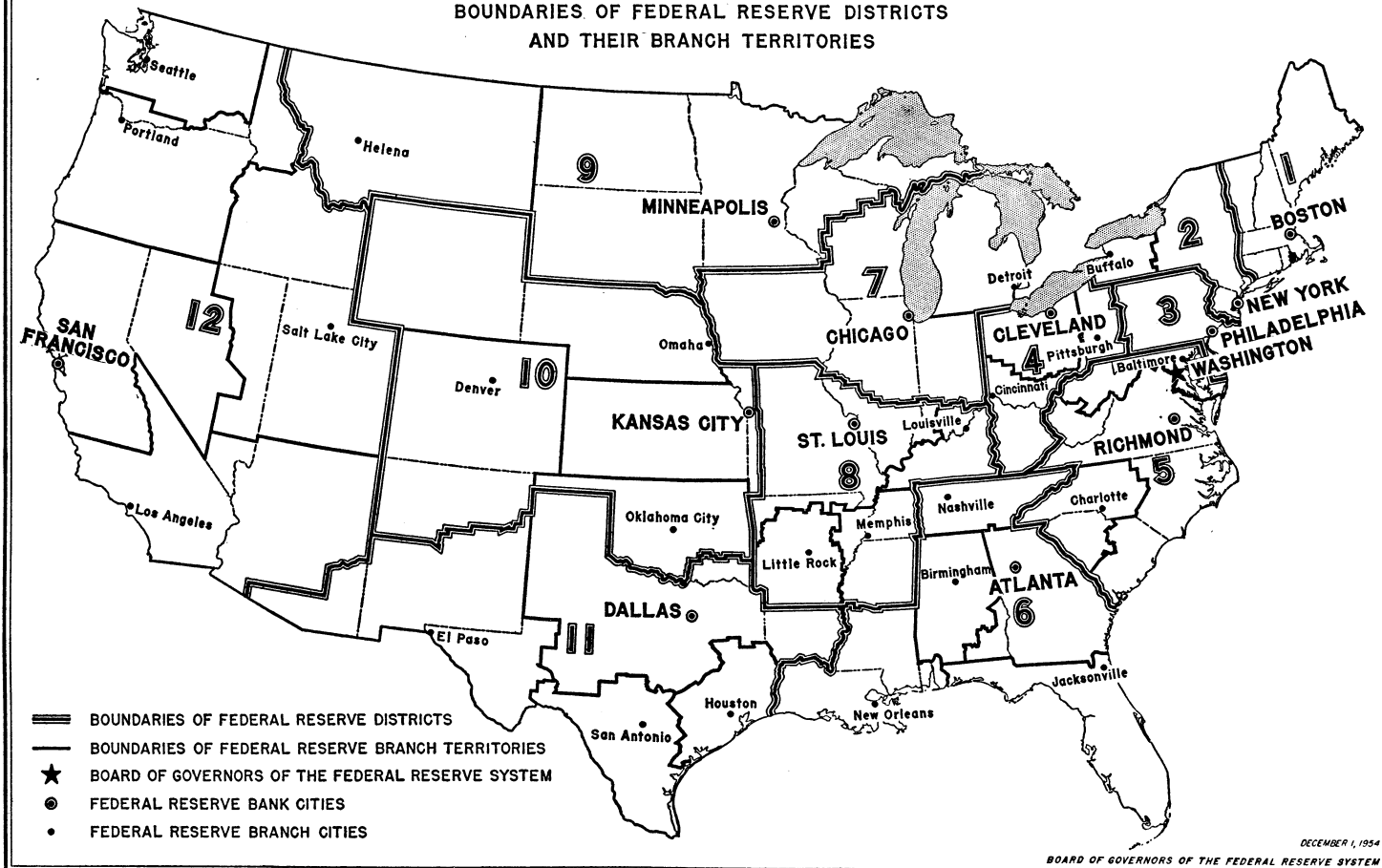
STATE MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1957, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	51,152,078	1,847,125	24,343,483	3,052,055	4,384,241	2,023,518	977,751	6,705,444	1,786,655	507,147	899,382	775,533	3,849,744
Loans (including overdrafts)	30,599,818	1,066,794	15,885,204	1,928,686	2,426,005	1,168,196	541,597	3,258,952	935,061	244,854	472,666	417,637	2,254,166
United States Government direct obligations	15,841,312	570,106	6,434,171	861,034	1,549,781	668,940	333,740	2,691,331	687,647	201,631	315,886	264,290	1,262,755
Obligations guaranteed by United States Government	4,375	153	1,234	86	958	501	50	729	1	7	76	660	660
Obligations of States and political subdivisions	3,756,420	171,151	1,602,404	192,890	349,095	120,999	88,564	642,796	112,180	39,266	96,233	71,858	268,984
Other bonds, notes, and debentures	772,763	32,212	314,010	54,106	47,407	59,453	11,504	99,540	46,297	20,515	12,062	19,899	55,758
Corporate stocks (including Federal Reserve Bank stock)	177,390	6,709	106,460	15,333	10,995	5,429	2,296	12,096	5,469	874	2,459	1,849	7,421
Reserves, cash, and bank balances	15,960,136	513,679	8,450,906	984,978	1,045,076	704,117	321,656	1,564,834	548,677	126,190	387,789	300,937	1,011,297
Reserve with Federal Reserve Banks	7,529,012	209,867	4,228,243	424,209	508,325	288,404	118,821	754,408	226,017	51,583	141,048	96,872	481,215
Cash in vault	818,088	50,364	263,772	61,495	108,584	56,612	27,376	123,799	30,129	9,221	13,883	24,772	48,081
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,871,182	77,407	290,709	116,410	185,037	131,588	105,900	358,804	137,868	46,398	110,135	150,588	160,338
Other balances with banks in United States	7,245	429	2,906	1,124	237	165	6	694	13	10	275	713	673
Balances with banks in foreign countries	43,582	892	38,727	1,024	525	175	3	869	25	27	56	297	962
Cash items in process of collection	5,691,027	174,720	3,626,549	380,716	242,368	227,173	69,550	326,260	154,625	18,951	122,392	27,695	320,028
Due from own foreign branches	22,035		22,035										
Bank premises owned and furniture and fixtures	587,459	30,516	260,014	49,486	39,834	32,114	19,407	61,524	14,502	4,363	7,395	18,709	49,595
Other real estate owned	5,750	275	385	2,134	621	206	290	565	74	234	253	427	286
Investments and other assets indirectly representing bank premises or other real estate	39,845	1,053	5,613	5,571	11,562	6,348		6,368	658	63	101	59	2,449
Customers' liability on acceptances	608,304	933	596,028	1,193	654	241	1,176	409	3,339	12			4,319
Income accrued but not yet collected	170,863	5,852	96,704	11,602	12,434	4,846	2,221	15,090	4,681	775	1,987	945	13,726
Other assets	229,326	2,484	76,583	5,916	7,336	8,118	6,056	5,562	1,904	236	2,306	885	7,940
Total assets	68,675,796	2,401,917	33,851,751	4,112,935	5,501,758	2,779,508	1,328,557	8,363,796	2,360,490	639,020	1,299,213	1,097,495	4,939,356
LIABILITIES													
Demand deposits	46,430,030	1,782,815	24,427,903	2,990,911	3,109,895	1,899,707	899,985	4,670,985	1,679,563	374,071	979,126	821,982	2,793,087
Individuals, partnerships, and corporations	35,233,269	1,443,835	17,763,777	2,437,875	2,638,441	1,391,631	626,520	3,804,106	1,223,062	294,686	658,197	672,360	2,278,779
United States Government	1,305,515	51,387	727,871	86,903	98,973	45,757	15,560	134,571	43,443	7,577	14,463	11,264	67,746
States and political subdivisions	2,229,714	138,393	736,971	90,900	183,288	131,784	137,059	364,712	85,656	46,794	83,131	84,860	146,166
Banks in United States	4,972,817	78,099	2,951,140	318,492	134,427	289,730	109,435	281,663	312,245	19,556	211,366	39,174	227,490
Banks in foreign countries	1,150,938	2,216	1,109,290	6,126	2,748	2,603	835	5,247	1,441		712	1,344	18,376
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,537,777	68,885	1,138,854	50,615	52,018	38,202	10,576	80,686	13,716	5,458	11,257	12,980	54,530
Time deposits	15,115,217	365,519	5,297,932	687,593	1,911,988	623,673	316,333	3,055,458	472,756	218,841	205,077	193,320	1,766,727
Individuals, partnerships, and corporations	13,811,803	361,571	4,461,231	668,194	1,838,319	580,144	288,729	2,983,453	456,008	210,095	191,859	168,242	1,603,958
United States Government	50,590	2,264	22,310	999	341	9,361	3,892	2,788	3,307	82	1,653	744	2,858
Postal savings	5,424	207	15	102	653	1,839	2,217	328	7	16	1	11	11
States and political subdivisions	518,243	1,477	100,836	17,027	72,675	28,169	20,775	68,762	13,408	8,657	11,449	24,333	150,675
Banks in United States	9,664		5,996	1,271		735	720	127			100		710
Banks in foreign countries	719,484		707,544			3,425							8,515
Total deposits	61,545,247	2,148,334	29,725,835	3,678,504	5,021,883	2,523,380	1,216,318	7,726,443	2,152,319	592,912	1,184,203	1,015,302	4,559,814
Due to own foreign branches	171,129		171,129										
Bills payable, rediscounts, and other liabilities for borrowed money	18,301	28	2,361	1,000	2,800	1,450		7,100	600		2,760	2	200
Acceptances outstanding	634,829	992	621,884	1,211	654	241	1,176	409	3,349	12			4,901
Dividends declared but not yet payable	42,102	1,568	27,850	3,776	1,574	538	991	2,532	1,223	138	344	530	1,038
Income collected but not yet earned	282,598	15,614	99,551	24,820	23,483	16,923	8,376	43,312	8,416	2,522	3,596	3,044	32,941
Expenses accrued and unpaid	378,191	16,764	204,574	23,164	30,587	15,278	4,707	34,984	11,990	1,214	4,903	2,545	27,481
Other liabilities	119,939	8,335	77,569	2,361	2,030	8,523	1,622	6,118	5,201	214	1,839	121	6,006
Total liabilities	63,192,336	2,191,635	30,930,753	3,734,836	5,083,011	2,566,333	1,233,190	7,820,898	2,183,098	597,012	1,197,645	1,021,544	4,632,381
CAPITAL ACCOUNTS													
Capital	1,564,324	65,394	818,862	94,922	112,699	64,815	33,810	158,297	57,601	12,780	25,588	27,873	91,683
Surplus	2,804,459	104,637	1,548,386	215,556	240,232	106,994	42,445	233,451	71,478	16,320	46,867	28,850	149,243
Undivided profits	1,021,292	36,922	531,477	63,702	60,872	33,739	17,437	114,935	45,457	10,872	24,974	16,618	64,287
Other capital accounts	93,385	3,329	22,273	3,919	4,944	7,627	1,675	36,215	2,856	2,036	4,139	2,610	1,762
Total capital accounts	5,483,460	210,282	2,920,998	378,099	418,747	213,175	95,367	542,898	177,392	42,008	101,568	75,951	306,975
Total liabilities and capital accounts	68,675,796	2,401,917	33,851,751	4,112,935	5,501,758	2,779,508	1,328,557	8,363,796	2,360,490	639,020	1,299,213	1,097,495	4,939,356
Net demand deposits subject to reserve (see page 18)	38,869,193	1,530,772	20,510,645	2,493,785	2,682,490	1,540,946	724,535	3,986,478	1,387,070	308,722	746,669	643,699	2,313,382
Demand deposits adjusted (see footnote on page 1)	33,309,733	1,476,393	16,013,053	2,198,674	2,631,379	1,334,444	704,605	3,923,244	1,167,809	327,987	630,193	742,505	2,159,447
Pledged assets (and securities loaned)	5,176,285	146,300	1,884,194	407,122	618,142	307,910	223,441	499,845	200,474	81,438	152,994	156,443	497,982
Number of banks	1,773	41	174	71	205	129	72	446	170	129	135	135	66

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



DECEMBER 1, 1954

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM