



MEMBER BANK

CALL REPORT

NUMBER 148

CONDITION OF MEMBER BANKS

June 23, 1958

**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. On May 15, 1958, Miami, Florida was designated as a reserve city.

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON JUNE 23, 1958 COMPARED WITH MARCH 4, 1958 AND JUNE 6, 1957

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 23, 1958	March 4, 1958	June 6, 1957	March 4, 1958	June 6, 1957
ASSETS					
Loans and investments	151,588,742	142,570,751	137,807,845	+9,017,991	+13,780,897
Loans (including overdrafts).....	82,146,060	79,783,717	78,448,181	+2,362,343	+3,697,879
United States Government direct obligations.....	53,160,223	47,861,784	45,821,062	+5,298,439	+7,339,161
Obligations guaranteed by United States Government.....	4,964	5,181	7,751	-217	-2,787
Obligations of States and political subdivisions.....	12,785,866	11,641,414	10,767,558	+1,144,452	+2,018,308
Other bonds, notes, and debentures.....	3,036,961	2,828,381	2,345,329	+208,580	+691,632
Corporate stocks (including Federal Reserve Bank stock).....	454,668	450,274	417,964	+4,394	+36,704
Reserves, cash, and bank balances	38,489,053	37,537,723	35,269,524	+951,330	+3,219,529
Reserve with Federal Reserve Banks.....	18,569,796	18,569,308	18,501,464	+488	+68,332
Cash in vault.....	2,276,854	2,014,506	2,065,160	+262,348	+211,694
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,868,632	6,662,850	5,897,447	+205,782	+971,185
Other balances with banks in United States.....	43,942	27,310	33,447	+16,632	+10,495
Balances with banks in foreign countries.....	103,639	53,745	72,085	+49,894	+31,554
Cash items in process of collection.....	10,626,190	10,210,004	8,699,921	+416,186	+1,926,269
Due from own foreign branches.....	80,985	67,977	105,072	+13,008	-24,087
Bank premises owned and furniture and fixtures.....	1,872,526	1,806,471	1,687,503	+66,055	+185,023
Other real estate owned.....	46,256	44,671	42,895	+1,585	+3,361
Investments and other assets indirectly representing bank premises or other real estate.....	166,060	160,388	128,759	+5,672	+37,301
Customers' liability on acceptances.....	948,205	1,174,063	748,283	-225,858	+199,922
Income accrued but not yet collected.....	439,133	448,017	442,377	-8,884	-3,244
Other assets.....	372,386	348,880	275,211	+23,506	+97,175
Total assets	194,003,346	184,158,941	176,507,469	+9,844,405	+17,495,877
LIABILITIES					
Demand deposits	121,743,964	115,456,572	112,911,328	+6,287,392	+8,832,636
Individuals, partnerships, and corporations.....	87,703,374	87,728,815	86,624,142	-25,441	+1,079,232
United States Government.....	8,657,912	3,231,460	2,932,485	+5,426,452	+5,725,427
States and political subdivisions.....	8,627,526	8,429,927	8,371,471	+197,599	+256,055
Banks in United States.....	11,676,133	11,703,332	10,799,012	-27,199	+877,121
Banks in foreign countries.....	1,597,453	1,532,308	1,568,135	+65,145	+29,318
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	3,481,566	2,830,730	2,616,083	+650,836	+865,483
Time deposits	52,159,697	48,739,843	44,682,007	+3,419,854	+7,477,690
Individuals, partnerships, and corporations—total.....	46,339,151	43,935,624	40,883,392	+2,403,527	+5,455,759
Savings deposits.....	39,584,897	.....	35,736,617	.....	+3,848,280
Deposits accumulated for payment of personal loans.....	462,324	.....	434,485	.....	+27,839
Christmas savings and similar accounts.....	533,740	.....	497,526	.....	+36,214
Certificates of deposit.....	3,037,985	.....	1,960,914	.....	+1,077,071
Open accounts of banks' own trust departments.....	1,301,509	.....	1,220,570	.....	+80,939
Other open accounts.....	1,418,696	.....	1,033,280	.....	+385,416
United States Government.....	242,704	226,129	284,344	+16,575	-41,640
Postal savings.....	15,805	15,823	17,626	-18	-1,821
States and political subdivisions.....	3,295,717	2,558,347	2,128,078	+737,370	+1,167,639
Banks in United States.....	139,264	67,406	45,945	+71,858	+93,319
Banks in foreign countries.....	2,127,056	1,936,514	1,322,622	+190,542	+804,434
Total deposits	173,903,661	164,196,415	157,593,335	+9,707,246	+16,310,326
Due to own foreign branches.....	514,823	400,570	444,042	+114,253	+70,781
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,077,659	1,143,813	1,374,425	-66,154	-296,766
Acceptances outstanding.....	978,390	1,203,308	777,525	-224,918	+200,865
Dividends declared but not yet payable.....	95,793	67,600	57,825	+28,193	+37,968
Income collected but not yet earned.....	887,914	842,425	811,165	+45,489	+76,749
Expenses accrued and unpaid.....	1,044,166	1,200,649	1,024,023	-156,483	+20,143
Other liabilities.....	320,197	309,627	366,731	+10,570	-46,534
Total liabilities	178,822,603	169,364,407	162,449,071	+9,458,196	+16,373,532
CAPITAL ACCOUNTS					
Capital.....	4,456,460	4,420,180	4,222,296	+36,280	+234,164
Surplus.....	7,341,314	7,249,695	6,875,443	+91,619	+465,871
Undivided profits.....	3,009,140	2,766,757	2,626,980	+242,383	+382,160
Other capital accounts.....	373,829	357,902	333,679	+15,927	+40,150
Total capital accounts	15,180,743	14,794,534	14,058,398	+386,209	+1,122,345
Total liabilities and capital accounts	194,003,346	184,158,941	176,507,469	+9,844,405	+17,495,877
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	104,250,543	98,585,168	98,315,680	+5,665,375	+5,934,863
Demand deposits adjusted ¹	89,186,276	88,779,468	88,911,775	+406,808	+274,501
Pledged assets (and securities loaned).....	25,553,979	20,224,112	20,929,860	+5,329,867	+4,624,119
Number of banks.....	6,357	6,382	6,445	-25	-88

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES

JUNE 30, 1953 TO JUNE 23, 1958

[Amounts in thousands of dollars]

	1953 June 30	1954 June 30	1955 June 30	1956 June 30	1957 June 6	1958 March 4	1958 June 23
ASSETS							
Loans and investments	115,789,352	123,185,251	130,788,108	134,428,103	137,807,845	142,570,751	151,588,742
Loans (including overdrafts)	55,613,354	57,197,407	64,315,246	74,783,150	78,448,181	79,783,717	82,146,060
United States Government direct obligations	48,289,300	53,075,764	52,529,503	46,213,462	45,821,062	47,861,784	53,160,223
Obligations guaranteed by United States Government	28,777	35,673	13,441	12,393	7,751	5,181	4,964
Obligations of States and political subdivisions	8,679,517	9,889,555	10,583,539	10,556,692	10,767,558	11,641,414	12,785,866
Other bonds, notes, and debentures	2,838,235	2,637,245	2,960,717	2,456,223	2,345,329	2,828,381	3,036,961
Corporate stocks (including Federal Reserve Bank stock)	340,169	349,607	385,662	406,183	417,964	450,274	454,668
Reserves, cash, and bank balances	36,466,876	36,722,441	36,300,180	37,536,457	35,269,524	37,537,723	38,489,053
Reserve with Federal Reserve Banks	19,447,746	18,925,459	17,942,068	18,233,783	18,501,464	18,569,308	18,569,796
Cash in vault	1,955,861	2,001,473	2,016,892	1,685,649	2,065,160	2,014,506	2,276,854
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,350,861	7,032,211	6,677,519	6,759,396	5,897,447	6,662,850	6,868,632
Other balances with banks in United States	27,077	29,858	26,778	27,642	33,447	27,310	43,942
Balances with banks in foreign countries	57,971	61,723	101,495	65,267	72,085	53,745	103,639
Cash items in process of collection	8,627,360	8,671,717	9,535,428	10,764,720	8,699,921	10,210,004	10,626,190
Due from own foreign branches	38,450	35,739	60,710	97,135	105,072	67,977	80,985
Bank premises owned and furniture and fixtures	1,140,690	1,227,871	1,360,843	1,522,722	1,687,503	1,806,471	1,872,526
Other real estate owned	26,918	22,675	23,172	35,759	42,895	44,671	46,256
Investments and other assets indirectly representing bank premises or other real estate	87,464	83,344	102,485	109,318	128,759	160,388	166,060
Customers' liability on acceptances	274,838	359,245	437,512	483,551	748,283	1,174,063	948,205
Income accrued but not yet collected	282,447	386,948	376,910	377,566	442,377	448,017	439,133
Other assets	151,223	179,890	235,789	229,111	275,211	348,880	372,386
Total assets	154,258,258	162,203,404	169,685,709	174,819,722	176,507,469	184,158,941	194,003,346
LIABILITIES							
Demand deposits	106,027,227	109,855,632	114,410,502	116,846,940	112,911,328	115,456,572	121,743,964
Individuals, partnerships, and corporations	80,741,460	81,034,346	85,706,133	87,403,910	86,624,142	87,728,815	87,703,374
United States Government	3,378,367	5,165,090	4,655,881	4,805,746	2,932,485	3,231,460	6,657,912
States and political subdivisions	7,403,489	7,839,264	8,116,597	8,495,941	8,371,471	8,429,927	8,627,526
Banks in United States	10,947,447	11,955,986	11,482,086	11,627,189	10,799,012	11,703,332	11,676,133
Banks in foreign countries	1,300,145	1,280,112	1,530,555	1,509,860	1,568,135	1,532,308	1,597,453
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,256,319	2,580,834	2,919,250	3,004,294	2,616,083	2,830,730	3,481,566
Time deposits	34,802,786	38,396,431	40,259,187	41,541,515	44,682,007	48,739,843	52,159,697
Individuals, partnerships, and corps.—total	32,412,420	34,687,030	36,503,893	37,915,885	40,883,392	43,935,624	46,339,151
Savings deposits					35,736,617		39,584,897
Deposits accumulated for payment of personal loans					434,485		462,324
Christmas savings and similar accounts					497,526		533,740
Certificates of deposit					1,960,914		3,037,985
Open accounts of banks' own trust depts.					1,220,570		1,301,509
Other open accounts					1,033,280		1,418,696
United States Government	291,779	283,073	318,930	282,296	284,344	226,129	242,704
Postal savings	17,748	17,333	19,483	19,239	17,626	15,823	15,805
States and political subdivisions	1,395,242	1,912,140	1,967,614	1,953,634	2,128,078	2,558,347	3,295,717
Banks in United States	32,172	54,149	49,550	42,240	45,945	67,406	139,264
Banks in foreign countries	653,425	1,442,706	1,399,717	1,328,221	1,322,622	1,936,514	2,127,056
Total deposits	140,830,013	148,252,063	154,669,689	158,388,455	157,593,335	164,196,415	173,903,661
Due to own foreign branches	699,262	480,322	538,340	446,341	444,042	400,570	514,823
Bills payable, rediscounts, and other liabilities for borrowed money	75,075	37,753	115,125	302,023	1,374,425	1,143,813	1,077,659
Acceptances outstanding	292,734	373,612	458,752	508,127	777,525	1,203,308	978,390
Dividends declared but not yet payable	55,192	60,552	68,595	72,100	57,825	67,600	95,793
Income collected but not yet earned	458,418	456,235	562,727	703,381	811,165	842,425	887,914
Expenses accrued and unpaid	598,991	650,979	567,952	651,857	1,024,023	1,200,649	1,044,166
Other liabilities	178,462	183,310	243,956	454,286	366,731	309,627	320,197
Total liabilities	143,188,147	150,494,826	157,225,136	161,526,570	162,449,071	169,364,407	178,822,603
CAPITAL ACCOUNTS							
Capital	3,367,325	3,501,605	3,779,421	4,016,056	4,222,296	4,420,180	4,456,460
Surplus	5,315,256	5,617,286	6,103,180	6,557,416	6,875,443	7,249,695	7,341,314
Undivided profits	2,010,631	2,208,536	2,216,002	2,363,237	2,626,980	2,766,757	3,009,140
Other capital accounts	376,899	381,151	361,970	356,443	333,679	357,902	373,829
Total capital accounts	11,070,111	11,708,578	12,460,573	13,293,152	14,058,398	14,794,534	15,180,743
Total liabilities and capital accounts	154,258,258	162,203,404	169,685,709	174,819,722	176,507,469	184,158,941	194,003,346
MEMORANDA							
Par or face value of capital	3,367,325	3,501,605	3,779,421	4,016,056	4,222,296	4,420,180	4,456,460
Capital notes and debentures	14,570	18,422	17,456	22,061	21,142	20,760	20,269
Preferred stock	21,531	17,702	15,008	10,202	10,236	10,018	9,977
Common stock	3,331,224	3,465,481	3,746,957	3,983,793	4,190,918	4,389,402	4,426,214
Retirable value of preferred stock	51,872	43,127	31,180	14,657	14,679	14,061	13,895
Net demand deposits subject to reserve (see page 18)	91,050,780	94,154,214	98,199,036	99,324,944	98,315,680	98,585,168	104,250,543
Demand deposits adjusted (see footnote on page 1)	81,773,908	82,782,727	87,206,552	88,139,425	88,911,775	88,779,468	89,186,276
Pledged assets (and securities loaned)	16,720,252	18,632,817	19,372,464	19,991,007	20,929,860	20,224,112	25,553,379
Number of banks	6,765	6,721	6,611	6,499	6,445	6,382	6,357

† Prior to June 6, 1957, breakdown of individuals, partnerships, and corporations last collected on June 30, 1945.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 23, 1958 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.....	27,149,002	6,941,537	59,272,758	58,225,445	151,588,742	95,897,619	55,691,123
Loans (including overdrafts).....	16,764,276	3,593,824	32,850,735	28,937,225	82,146,060	50,743,513	31,402,547
United States Government direct obligations.....	8,034,762	2,694,017	20,434,503	21,996,941	53,160,223	34,495,286	18,664,937
Obligations guaranteed by United States Govern- ment.....	110		1,630	3,224	4,964	2,813	2,151
Obligations of States and political subdivisions.....	1,748,018	494,898	4,767,471	5,775,479	12,785,866	8,346,751	4,439,115
Other bonds, notes, and debentures.....	488,708	140,789	1,032,404	1,375,060	3,036,961	2,034,818	1,002,143
Corporate stocks (including Federal Reserve Bank stock).....	113,128	18,009	186,015	137,516	454,668	274,438	180,230
Reserves, cash, and bank balances.....	8,271,580	1,913,954	15,443,455	12,860,064	38,489,053	23,963,773	14,525,280
Reserve with Federal Reserve Banks.....	4,418,367	1,182,858	5,392,285	5,392,285	18,569,796	11,229,127	7,340,669
Cash in vault.....	144,889	30,738	706,505	1,394,722	2,276,854	1,544,780	732,074
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	73,354	122,151	2,256,017	4,417,110	6,868,632	5,179,048	1,689,584
Other balances with banks in United States.....	2,485	6,139	20,799	14,519	43,942	33,362	10,580
Balances with banks in foreign countries.....	39,581	34,947	25,998	3,113	103,639	59,002	44,637
Cash items in process of collection.....	3,592,904	537,121	4,857,850	1,638,315	10,626,190	5,918,454	4,707,736
Due from own foreign branches.....	80,985				80,985	54,185	26,800
Bank premises owned and furniture and fixtures.....	225,058	14,583	738,308	894,577	1,872,526	1,246,848	625,678
Other real estate owned.....	373		15,270	30,613	46,256	40,693	5,563
Investments and other assets indirectly represent- ing bank premises or other real estate.....	5,251	4,150	119,426	37,233	166,060	121,413	44,647
Customers' liability on acceptances.....	699,656	9,063	237,038	2,448	948,205	334,944	613,261
Income accrued but not yet collected.....	104,886	23,198	207,863	103,186	439,133	262,470	176,663
Other assets.....	127,301	22,593	121,298	101,194	372,386	177,624	194,762
Total assets.....	36,664,092	8,929,078	76,155,416	72,254,760	194,003,346	122,099,569	71,903,777
LIABILITIES							
Demand deposits.....	26,188,873	6,580,086	47,549,641	41,425,364	121,743,964	75,486,137	46,257,827
Individuals, partnerships, and corporations.....	16,916,127	4,094,775	34,119,102	32,573,370	87,703,374	54,984,836	32,718,538
United States Government.....	2,945,776	705,078	3,150,041	1,857,017	8,657,912	4,750,894	3,907,018
States and political subdivisions.....	336,697	456,282	3,065,098	4,769,449	8,627,526	6,235,054	2,392,472
Banks in United States.....	3,083,940	1,210,549	6,114,831	1,266,813	11,676,133	7,318,300	4,357,833
Banks in foreign countries.....	1,261,338	38,387	282,257	15,471	1,597,453	530,538	1,066,915
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,644,995	75,015	818,312	943,244	3,481,566	1,666,515	1,815,051
Time deposits.....	5,279,872	1,442,201	21,122,215	24,315,409	52,159,697	34,578,813	17,580,884
Individuals, partnerships, and corps.—total.....	3,229,171	1,389,001	18,909,535	22,811,444	46,339,151	31,221,376	15,117,775
Savings deposits.....	1,832,437	1,210,495	16,625,090	19,916,875	39,584,897	27,137,811	12,447,086
Deposits accumulated for payment of per- sonal loans.....		14,510	192,134	255,680	462,324	348,035	114,289
Christmas savings and similar accounts.....	45,134	2,707	163,705	322,194	533,740	350,257	183,483
Certificates of deposit.....	75,715	18,555	1,013,428	1,930,287	3,037,985	2,166,548	871,437
Open accounts of banks' own trust depts.....	696,518	139,821	377,670	87,500	1,301,509	430,879	870,630
Other open accounts.....	579,367	2,913	537,508	298,908	1,418,696	787,846	630,850
United States Government.....	27,868	4,050	86,223	124,563	242,704	190,315	52,389
Postal savings.....			5,511	10,294	15,805	10,288	5,517
States and political subdivisions.....	249,212	10,350	1,705,216	1,330,939	3,295,717	2,331,709	964,008
Banks in United States.....	77,585	3,100	25,461	33,118	139,264	64,817	74,447
Banks in foreign countries.....	1,696,036	35,700	390,269	5,051	2,127,056	760,308	1,366,748
Total deposits.....	31,468,745	8,022,287	68,671,856	65,740,773	173,903,661	110,064,950	63,838,711
Due to own foreign branches.....	302,681		212,142		514,823	315,544	199,279
Bills payable, rediscounts, and other liabilities for borrowed money.....	483,162	80,000	350,499	163,998	1,077,659	491,502	586,157
Acceptances outstanding.....	723,164	9,947	242,826	2,453	978,390	345,377	633,013
Dividends declared but not yet payable.....	29,060	6,271	31,991	28,471	95,793	57,561	38,232
Income collected but not yet earned.....	76,685	17,232	395,398	398,599	887,914	591,896	296,018
Expenses accrued and unpaid.....	232,736	62,760	506,361	242,309	1,044,166	619,777	424,389
Other liabilities.....	133,460	22,363	127,631	36,743	320,197	162,009	158,188
Total liabilities.....	33,449,693	8,220,860	70,538,704	66,613,346	178,822,603	112,648,616	66,173,987
CAPITAL ACCOUNTS							
Capital.....	893,530	253,400	1,649,732	1,659,798	4,456,460	2,861,809	1,594,651
Surplus.....	1,703,373	345,100	2,802,454	2,490,387	7,341,314	4,505,185	2,836,129
Undivided profits.....	576,552	62,486	1,064,800	1,305,302	3,009,140	1,832,834	1,176,306
Other capital accounts.....	40,944	47,232	99,726	185,927	373,829	251,125	122,704
Total capital accounts.....	3,214,399	708,218	5,616,712	5,641,414	15,180,743	9,450,953	5,729,790
Total liabilities and capital accounts.....	36,664,092	8,929,078	76,155,416	72,254,760	194,003,346	122,099,569	71,903,777
MEMORANDA							
Par or face value of capital.....	893,530	253,400	1,649,732	1,659,798	4,456,460	2,861,809	1,594,651
Capital notes and debentures.....	700		4,300	15,269	20,269		20,269
Preferred stock.....		1,500	2,300	6,177	9,977	2,743	7,234
Common stock.....	892,830	251,900	1,643,132	1,638,352	4,426,214	2,859,066	1,567,148
Retirable value of preferred stock.....		1,500	2,300	10,095	13,895	2,943	10,952
Net demand deposits subject to reserve (see page 18).	22,522,615	5,920,814	40,435,928	35,371,186	104,250,543	64,388,635	39,861,908
Demand deposits adjusted (see footnote on page 1).	15,304,915	4,088,951	33,144,662	36,647,748	89,186,276	56,967,951	32,218,325
Pledged assets (and securities loaned).....	4,252,191	1,365,450	11,145,805	8,790,533	25,553,979	17,234,126	8,319,853
Number of banks.....	18	14	280	6,045	6,357	4,599	1,758

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 23, 1958 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	151,588,742	6,592,293	39,759,256	7,795,676	12,522,644	6,652,818	7,810,573
Loans (including overdrafts)	82,146,060	3,841,868	23,484,789	4,312,018	6,503,773	3,539,444	3,954,693
United States Government direct obligations	53,160,223	2,035,903	12,140,913	2,512,886	4,729,062	2,469,713	2,948,667
Obligations guaranteed by United States Government	4,964	825	1,793	76	459	40	260
Obligations of States and political subdivisions	12,785,866	596,752	3,205,752	705,957	1,096,506	455,834	745,660
Other bonds, notes, and debentures	3,036,961	95,817	776,858	237,217	159,088	171,593	143,566
Corporate stocks (including Federal Reserve Bank stock)	454,668	21,128	149,151	27,522	33,756	16,194	17,727
Reserves, cash, and bank balances	38,489,053	1,668,866	10,608,440	1,806,419	2,769,884	1,871,095	2,392,404
Reserve with Federal Reserve Banks	18,569,796	814,514	5,560,105	821,370	1,415,867	820,256	963,737
Cash in vault	2,276,854	144,805	408,292	162,316	241,558	175,950	168,893
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,868,632	217,760	506,463	361,978	453,827	435,344	754,094
Other balances with banks in United States	43,942	849	3,474	2,039	521	2,609	4,209
Balances with banks in foreign countries	103,639	5,478	42,196	2,973	2,632	628	330
Cash items in process of collection	10,626,190	485,460	4,087,910	455,743	655,479	436,308	501,141
Due from own foreign branches	80,985		80,985				
Bank premises owned and furniture and fixtures	1,872,526	96,119	417,264	121,618	150,118	111,249	131,207
Other real estate owned	46,256	2,273	3,553	4,247	1,564	2,462	4,450
Investments and other assets indirectly representing bank premises or other real estate	166,060	3,047	10,085	9,731	15,231	8,607	14,799
Customers' liability on acceptances	948,205	43,393	700,878	7,561	740	399	3,792
Income accrued but not yet collected	439,133	20,536	142,190	15,270	37,400	12,038	20,813
Other assets	372,386	15,308	150,723	20,145	19,131	17,709	19,948
Total assets	194,003,346	8,441,835	51,873,374	9,780,667	15,516,712	8,676,377	10,397,986
LIABILITIES							
Demand deposits	121,743,964	5,951,264	33,988,175	5,868,510	9,164,793	5,638,313	7,075,419
Individuals, partnerships, and corporations	87,703,374	4,530,622	22,803,230	4,578,182	7,086,881	4,199,159	4,917,929
United States Government	8,657,912	379,888	3,409,563	366,286	662,097	306,024	326,411
States and political subdivisions	8,627,526	377,058	1,343,965	329,985	701,446	498,749	831,870
Banks in United States	11,676,133	447,956	3,250,872	462,754	534,426	476,729	908,239
Banks in foreign countries	1,597,453	32,935	1,273,205	21,145	10,526	6,587	15,014
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,481,566	182,805	1,907,340	110,158	169,417	151,065	75,956
Time deposits	52,159,697	1,523,792	11,327,844	2,881,350	4,713,954	2,225,010	2,424,196
Individuals, partnerships, and corps.—total	46,339,151	1,458,218	8,948,139	2,732,991	4,492,759	2,025,115	2,216,142
Savings deposits	39,584,897	1,327,293	7,146,869	2,360,365	3,863,806	1,773,182	1,927,538
Deposits accumulated for payment of personal loans	462,324	3,315	29,841	3,575	211,553	13,206	6,078
Christmas savings and similar accounts	533,740	28,999	148,457	61,117	51,160	33,603	19,176
Certificates of deposit	3,037,985	34,186	211,954	121,828	214,124	116,123	192,259
Open accounts of banks' own trust depts.	1,301,509	40,290	732,185	50,059	94,285	19,829	16,897
Other open accounts	1,418,696	24,135	678,833	136,047	57,831	69,172	54,194
United States Government	242,704	13,441	36,588	9,205	2,319	47,554	20,777
Postal savings	15,805	1,401	15	609	1,026	2,679	3,053
States and political subdivisions	3,295,717	22,022	562,953	129,361	216,950	141,472	165,816
Banks in United States	139,264	685	83,987	2,084	900	4,265	17,408
Banks in foreign countries	2,127,056	28,025	1,696,162	7,100		3,925	1,000
Total deposits	173,903,661	7,475,056	45,316,019	8,749,860	13,878,747	7,863,323	9,499,615
Due to own foreign branches	514,823	4,355	302,681				
Bills payable, rediscounts, and other liabilities for borrowed money	1,077,659	33,571	534,876	21,970	104,253	28,930	15,515
Acceptances outstanding	978,390	45,003	724,388	8,128	740	399	3,982
Dividends declared but not yet payable	95,793	6,294	36,484	7,400	5,431	5,382	4,906
Income collected but not yet earned	887,914	47,843	190,979	49,783	74,921	39,140	65,341
Expenses accrued and unpaid	1,044,166	45,303	307,126	33,522	107,740	30,431	43,447
Other liabilities	320,197	18,676	147,281	6,564	6,965	22,166	2,528
Total liabilities	178,822,603	7,676,101	47,559,834	8,877,227	14,178,797	7,989,771	9,635,334
CAPITAL ACCOUNTS							
Capital	4,456,460	208,684	1,257,490	233,074	373,419	186,784	235,233
Surplus	7,341,314	385,174	2,212,618	485,361	735,232	343,646	346,785
Undivided profits	3,009,140	142,705	780,312	172,285	216,522	131,976	143,162
Other capital accounts	373,829	29,171	63,120	12,720	12,742	24,200	37,472
Total capital accounts	15,180,743	765,734	4,313,540	903,440	1,337,915	686,606	762,652
Total liabilities and capital accounts	194,003,346	8,441,835	51,873,374	9,780,667	15,516,712	8,676,377	10,397,986
MEMORANDA							
Par or face value of capital	4,456,460	208,684	1,257,490	233,074	373,419	186,784	235,233
Capital notes and debentures	20,269		19,366				
Preferred stock	9,977	800	2,927	85		40	200
Common stock	4,426,214	207,884	1,235,197	232,989	373,419	186,744	235,033
Retirable value of preferred stock	13,895	800	6,844	85		40	200
Net demand deposits subject to reserve (see page 18)	104,250,543	5,248,183	29,393,802	5,050,789	8,055,487	4,766,661	5,820,184
Demand deposits adjusted (see footnote on page 1)	89,186,276	4,605,025	21,966,625	4,562,582	7,302,265	4,412,665	5,324,614
Pledged assets (and securities loaned)	25,553,979	637,243	5,875,529	1,242,211	2,242,652	1,291,251	1,964,032
Number of banks	6,357	288	547	525	594	462	399

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 23, 1958 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	23,820,640	5,301,387	3,931,568	6,372,504	7,641,368	23,388,015
Loans (including overdrafts).....	11,133,402	2,687,752	2,043,268	3,156,904	4,291,757	13,196,392
United States Government direct obligations.....	10,123,691	2,042,710	1,434,661	2,482,619	2,590,554	7,648,844
Obligations guaranteed by United States Government.....	360	56	50	304	6	735
Obligations of States and political subdivisions.....	2,074,462	435,865	312,019	590,228	569,400	1,997,431
Other bonds, notes, and debentures.....	439,088	120,407	133,376	126,756	169,192	464,003
Corporate stocks (including Federal Reserve Bank stock).....	49,637	14,597	8,194	15,693	20,459	80,610
Reserves, cash, and bank balances	5,652,600	1,439,915	972,416	2,088,819	2,708,066	4,510,129
Reserve with Federal Reserve Banks.....	2,955,924	638,336	404,479	806,448	951,683	2,417,077
Cash in vault.....	345,821	92,608	57,384	99,782	131,197	248,248
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,086,765	402,372	244,041	761,073	1,150,979	493,936
Other balances with banks in United States.....	8,112	1,153	328	1,196	14,934	4,518
Balances with banks in foreign countries.....	37,301	314	2,766	342	1,936	6,743
Cash items in process of collection.....	1,218,677	305,132	263,418	419,978	457,337	1,339,607
Due from own foreign branches.....						
Bank premises owned and furniture and fixtures.....	187,835	53,183	44,714	69,810	175,157	314,252
Other real estate owned.....	5,415	2,171	3,168	3,054	9,433	4,466
Investments and other assets indirectly representing bank premises or other real estate.....	19,391	1,306	7,121	11,609	9,065	56,068
Customers' liability on acceptances.....	9,561	6,621	859	395	24,210	149,796
Income accrued but not yet collected.....	62,143	13,467	12,200	14,193	17,432	71,451
Other assets.....	48,147	7,563	6,910	7,638	9,714	49,450
Total assets	29,805,732	6,825,613	4,978,956	8,568,022	10,594,445	28,543,627
LIABILITIES						
Demand deposits	18,313,080	4,674,880	3,074,354	6,332,244	7,595,964	14,066,968
Individuals, partnerships, and corporations.....	12,985,970	3,335,466	2,086,694	4,420,599	5,567,730	11,190,912
United States Government.....	1,474,217	247,915	182,545	259,854	249,449	793,663
States and political subdivisions.....	1,638,974	318,314	385,787	631,216	516,274	1,053,888
Banks in United States.....	1,883,302	728,139	376,044	952,702	1,147,746	507,224
Banks in foreign countries.....	46,807	3,771	4,134	2,362	18,488	162,479
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	283,810	41,275	39,150	65,511	96,277	358,802
Time deposits	8,883,998	1,510,165	1,462,793	1,456,807	2,058,960	11,690,828
Individuals, partnerships, and corporations—total.....	8,465,033	1,387,258	1,415,028	1,354,167	1,661,851	10,182,450
Savings deposits.....	7,400,721	1,099,842	948,082	1,147,704	1,110,226	9,479,269
Deposits accumulated for payment of personal loans.....	65,085	3,888	5,254	6,908	113,138	483
Christmas savings and similar accounts.....	65,424	14,783	5,233	8,058	4,964	92,766
Certificates of deposit.....	649,789	219,271	432,485	161,735	328,867	355,364
Open accounts of banks' own trust departments.....	165,988	26,680	16,702	17,009	37,409	84,176
Other open accounts.....	118,026	22,794	7,272	12,753	67,247	170,392
United States Government.....	19,061	11,683	3,122	13,683	22,474	42,797
Postal savings.....	3,704	607	305	227	1,160	1,019
States and political subdivisions.....	355,252	110,082	43,672	87,835	367,509	1,092,793
Banks in United States.....	4,748	485	666	895	5,716	17,425
Banks in foreign countries.....	36,200	50			250	354,344
Total deposits	27,197,078	6,185,045	4,537,147	7,789,051	9,654,924	25,757,796
Due to own foreign branches.....						207,787
Bills payable, rediscounts, and other liabilities for borrowed money.....	127,765	17,507	9,315	43,357	4,400	136,200
Acceptances outstanding.....	10,445	6,680	859	395	24,222	153,149
Dividends declared but not yet payable.....	12,331	2,866	441	3,415	5,591	5,252
Income collected but not yet earned.....	137,443	24,746	31,756	25,687	21,468	178,807
Expenses accrued and unpaid.....	146,704	27,382	23,429	25,154	40,953	212,975
Other liabilities.....	34,715	7,373	4,516	3,161	1,071	65,181
Total liabilities	27,666,481	6,271,599	4,607,463	7,890,220	9,752,629	26,717,147
CAPITAL ACCOUNTS						
Capital.....	642,080	160,869	115,217	186,285	306,024	551,301
Surplus.....	981,577	236,233	156,408	291,064	359,915	807,301
Undivided profits.....	413,306	142,013	84,644	175,415	151,359	455,441
Other capital accounts.....	102,288	14,899	15,224	25,038	24,518	12,437
Total capital accounts	2,139,251	554,014	371,493	677,802	841,816	1,826,480
Total liabilities and capital accounts	29,805,732	6,825,613	4,978,956	8,568,022	10,594,445	28,543,627
MEMORANDA						
Par or face value of capital.....	642,080	160,869	115,217	186,285	306,024	551,301
Capital notes and debentures.....	328	375	200			
Preferred stock.....	4,955	370				600
Common stock.....	636,797	160,124	115,017	186,285	306,024	550,701
Retirable value of preferred stock.....	4,956	370				600
Net demand deposits subject to reserve (see page 18).....	16,008,311	3,967,376	2,566,895	5,151,263	5,987,648	12,233,944
Demand deposits adjusted (see footnote on page 1).....	13,690,077	3,389,923	2,248,213	4,697,348	5,722,944	11,263,995
Pledged assets (and securities loaned).....	3,038,950	754,875	791,633	1,366,741	1,650,326	4,698,536
Number of banks.....	1,023	489	476	751	631	172

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

[In thousands of dollars]

	All member banks on selected call dates						
	1953 June 30	1954 June 30	1955 June 30	1956 June 30	1957 June 6	1958 March 4	1958 June 23
Loans and discounts, net—total	55,613,354	57,197,407	64,315,246	74,783,150	78,448,181	79,783,717	82,146,060
Valuation reserves.....	828,699	876,934	993,588	1,190,066	1,449,284	1,590,056	1,625,049
Loans and discounts, gross—total	56,442,053	58,074,341	65,308,834	75,973,216	79,897,465	81,373,773	83,771,109
Real estate loans—total.....	12,627,863	13,439,645	15,593,753	17,171,605	17,768,289	18,259,091	18,712,276
Secured by farm land.....	592,263	609,543	682,496	730,569	731,969	734,916	759,905
Secured by residential properties:							
Insured by FHA.....	3,250,572	3,423,748	3,807,231	4,073,742	4,157,697	4,251,769	4,388,679
Insured or guaranteed by VA.....	2,520,257	2,629,443	3,068,819	3,233,714	3,154,257	2,955,912	2,880,128
Not ins. or guar. by FHA or VA.....	4,135,922	4,429,369	5,225,811	5,861,415	6,167,662	6,442,755	6,662,315
Secured by other properties.....	2,128,849	2,347,542	2,809,396	3,272,165	3,556,704	3,873,739	4,021,249
Loans to banks.....	152,933	174,376	415,702	661,046	989,290	1,598,127	1,679,531
Loans to brokers and dealers in secs.....	1,686,773	2,411,116	2,808,159	2,585,713	2,131,567	2,586,377	3,574,497
Other loans for purchasing or carrying securities.....	933,003	1,105,900	1,439,770	1,521,896	1,415,881	1,456,935	1,705,688
Loans to farmers directly guar. by CCC.....	149,082	1,452,519	673,456	314,410	204,796	382,921	225,597
Other loans to farmers.....	2,085,069	1,949,662	2,125,959	2,237,912	2,247,903	2,232,006	2,547,968
Commercial and industrial loans (including open market paper).....	25,762,966	24,362,485	26,893,516	33,725,483	36,500,270	35,935,797	36,125,097
Other loans to individuals for personal expenditures—total.....	11,612,035	11,839,692	13,489,247	15,329,617	16,229,453	16,269,740	16,543,886
Passenger automobile instalment.....	3,462,902	3,507,767	4,135,912	5,066,781	5,423,144	5,518,233	5,467,898
Other retail consumer instalment.....	1,743,742	1,633,200	1,652,594	1,926,423	2,060,915	1,956,114	1,908,657
Resident. repair and modern. instal.....	1,369,158	1,447,184	1,418,058	1,540,297	1,661,124	1,723,572	1,740,626
Other instalment loans.....	1,486,362	1,604,659	1,880,660	1,945,263	2,111,641	2,208,370	2,322,957
Single payment loans.....	3,549,871	3,646,882	4,402,023	4,850,853	4,972,629	4,863,451	5,103,748
All other loans (including overdrafts).....	1,432,329	1,338,946	1,869,272	2,425,534	2,410,016	2,653,779	2,656,569
United States Government direct obligations	48,289,300	53,075,764	52,529,503	46,213,462	45,821,062	47,861,784	53,160,223
Treasury bills.....	4,063,689	3,915,488	2,376,889	2,012,541	3,438,851	3,699,755	3,574,415
Treasury certificates of indebtedness.....	3,807,132	4,416,923	1,280,837	840,118	2,797,960	2,396,122	2,904,971
Treasury notes.....	9,242,025	10,374,392	13,969,148	10,331,705	7,951,854	8,504,303	10,480,163
Nonmarketable bonds.....	1,761,352	1,723,625	1,741,640	1,373,004	969,441	790,747	806,972
Other bonds maturing in 5 years or less.....	17,277,009	11,319,071	8,975,749	10,309,279	17,192,315	19,360,338	18,052,083
Other bonds maturing in 5 to 10 years.....	8,182,415	17,011,450	19,373,320	17,289,674	9,261,650	8,975,468	13,015,934
Other bonds maturing in 10 to 20 years.....	3,853,970	4,238,940	4,575,324	3,907,919	4,067,086	3,805,197	3,847,234
Other bonds maturing after 20 years.....	101,708	75,875	236,596	149,222	141,905	329,854	478,451

	By class of bank, June 23, 1958					
	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All State member banks
	New York	Chicago				
Loans and discounts, net—total	16,764,276	3,593,824	32,850,735	28,937,225	82,146,060	50,743,513
Valuation reserves.....	357,997	107,380	621,558	538,114	1,625,049	995,120
Loans and discounts, gross—total	17,122,273	3,701,204	33,472,293	29,475,339	83,771,109	51,738,633
Real estate loans—total.....	556,734	142,712	7,840,559	10,172,271	18,712,276	12,684,661
Secured by farm land.....	5,889	628	132,020	621,368	759,905	538,821
Secured by residential properties:						
Insured by FHA.....	184,640	16,605	2,549,114	1,638,320	4,388,679	3,089,104
Insured or guaranteed by VA.....	100,827	24,209	1,252,757	1,502,335	2,880,128	2,027,776
Not ins. or guar. by FHA or VA.....	81,121	57,860	2,292,025	4,231,309	6,662,315	4,388,419
Secured by other properties.....	184,257	43,410	1,614,643	2,178,939	4,021,249	2,640,541
Loans to banks.....	829,147	165,118	603,147	82,119	1,679,531	768,289
Loans to brokers and dealers in secs.....	2,164,191	178,069	880,965	351,272	3,574,497	1,294,661
Other loans for purchasing or carrying securities.....	419,972	99,851	903,696	282,169	1,705,688	861,304
Loans to farmers directly guar. by CCC.....	760	7,762	18,941	206,656	225,597	174,679
Other loans to farmers.....			591,875	1,947,571	2,547,968	1,972,412
Commercial and industrial loans (including open market paper).....	10,978,072	2,618,267	14,789,305	7,739,453	36,125,097	21,384,431
Other loans to individuals for personal expenditures—total.....	1,436,752	336,485	6,741,113	8,029,536	16,543,886	11,055,225
Passenger automobile instalment.....	169,733	66,059	2,343,647	2,888,459	5,467,898	3,795,230
Other retail consumer instalment.....	170,977	116,739	715,338	905,603	1,908,657	1,350,677
Resident. repair and modern. instal.....	153,282	27,647	823,151	736,546	1,740,626	1,191,573
Other instalment loans.....	319,182	20,993	723,279	1,259,503	2,322,957	1,580,541
Single payment loans.....	623,578	105,047	2,135,698	2,239,425	5,103,748	3,137,204
All other loans (including overdrafts).....	736,645	152,940	1,102,692	664,292	2,656,569	1,542,971
United States Government direct obligations	8,034,762	2,694,017	20,434,503	21,996,941	53,160,223	34,495,286
Treasury bills.....	1,023,376	268,429	873,815	1,408,795	3,574,415	2,086,253
Treasury certificates of indebtedness.....	286,320	145,156	1,008,662	1,464,833	2,904,971	1,930,708
Treasury notes.....	1,729,189	489,780	4,409,553	3,851,641	10,480,163	6,609,943
Nonmarketable bonds.....	15,084	5,692	116,882	669,314	806,972	601,289
Other bonds maturing in 5 years or less.....	2,744,983	749,475	7,298,604	7,259,021	18,052,083	11,407,503
Other bonds maturing in 5 to 10 years.....	1,603,103	934,629	5,194,780	5,283,422	13,015,934	8,927,467
Other bonds maturing in 10 to 20 years.....	535,444	71,615	1,365,254	1,874,921	3,847,234	2,627,174
Other bonds maturing after 20 years.....	97,263	29,241	166,953	184,994	478,451	304,949

For footnote, see opposite page.

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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, June 23, 1958					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	82,146,060	3,841,868	23,484,789	4,312,018	6,503,773	3,539,444	3,954,693
Valuation reserves.....	1,625,049	86,715	528,602	102,103	110,913	56,360	69,712
Loans and discounts, gross—total	83,771,109	3,928,583	24,013,391	4,414,121	6,614,686	3,595,804	4,024,405
Real estate loans—total.....	18,712,276	768,336	3,168,166	1,181,035	2,070,703	893,991	613,870
Secured by farm land.....	759,905	17,830	54,153	57,470	99,270	61,244	47,411
Secured by residential properties:							
Insured by FHA.....	4,388,679	73,879	695,713	90,166	258,215	91,500	52,853
Insured or guaranteed by VA.....	2,880,128	92,573	723,962	187,026	314,814	104,517	30,985
Not insured or guaranteed by FHA or VA.....	6,662,315	342,213	1,036,503	522,932	953,553	387,457	247,994
Secured by other properties.....	4,021,249	241,841	657,835	323,441	444,851	249,273	234,627
Loans to banks.....	1,679,531	48,030	854,174	18,039	31,970	53,088	40,039
Loans to brokers and dealers in securities.....	3,574,497	56,301	2,363,011	125,864	223,682	105,538	72,334
Other loans for purchasing or carrying securities.....	1,705,688	33,198	506,392	100,487	175,884	67,072	86,031
Loans to farmers directly guaranteed by CCC.....	225,597	2	735	4	1,990	1,908	11,555
Other loans to farmers.....	2,547,968	30,937	89,970	66,087	100,135	83,355	89,686
Commercial and industrial loans (including open market paper).....	36,125,097	1,896,630	12,840,898	1,595,934	2,312,957	1,215,501	1,779,713
Other loans to individuals for personal expenditures—total.....	16,543,886	965,895	3,294,019	1,167,549	1,470,883	1,037,577	1,168,073
Passenger automobile instalment loans.....	5,467,898	323,758	761,283	362,307	500,361	327,240	341,766
Other retail consumer instalment loans.....	1,908,657	77,136	354,960	131,443	129,914	100,256	148,401
Residential repair and modern instalment.....	1,740,626	62,397	363,314	108,105	176,524	68,417	121,064
Other instalment loans.....	2,322,957	148,117	671,652	177,315	196,974	161,206	149,908
Single payment loans.....	5,103,748	354,487	1,142,810	388,379	467,110	380,458	406,934
All other loans (including overdrafts).....	2,656,569	129,254	896,026	159,122	226,482	137,774	163,104
United States Government direct obligations	53,160,223	2,035,903	12,140,913	2,512,886	4,729,062	2,469,713	2,948,667
Treasury bills.....	3,574,415	162,555	1,264,581	106,934	206,477	143,421	224,243
Treasury certificates of indebtedness.....	2,904,971	116,070	470,592	124,166	291,661	163,011	249,293
Treasury notes.....	10,480,163	461,938	2,488,879	429,545	1,128,041	393,123	542,234
Nonmarketable bonds.....	806,972	41,417	107,663	75,508	66,918	68,672	42,108
Other bonds maturing in 5 years or less.....	18,052,083	576,076	4,006,789	763,940	1,694,113	921,947	1,035,310
Other bonds maturing in 5 to 10 years.....	13,015,934	484,485	2,599,098	680,365	1,077,324	597,577	615,345
Other bonds maturing in 10 to 20 years.....	3,847,234	180,899	1,054,986	300,636	233,607	166,969	224,201
Other bonds maturing after 20 years.....	478,451	12,463	148,325	31,792	30,921	14,993	15,933

	By Federal Reserve districts, June 23, 1958—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	11,133,402	2,687,752	2,043,268	3,156,904	4,291,757	13,196,392
Valuation reserves.....	267,731	40,877	34,436	44,866	74,087	208,647
Loans and discounts, gross—total	11,401,133	2,728,629	2,077,704	3,201,770	4,365,844	13,405,039
Real estate loans—total.....	2,919,788	647,503	616,124	525,638	424,326	4,882,796
Secured by farm land.....	117,773	59,328	29,382	51,832	38,263	125,949
Secured by residential properties:						
Insured by FHA.....	648,182	150,206	152,593	103,703	48,833	2,022,836
Insured or guaranteed by VA.....	402,557	63,842	147,490	51,143	27,233	733,986
Not insured or guaranteed by FHA or VA.....	1,216,467	221,178	190,556	147,967	129,205	1,266,290
Secured by other properties.....	534,809	152,949	96,103	170,993	180,792	733,735
Loans to banks.....	188,147	69,047	16,868	16,390	41,732	302,007
Loans to brokers and dealers in securities.....	274,922	48,616	13,654	86,718	43,056	160,801
Other loans for purchasing or carrying securities.....	318,924	58,606	14,447	41,130	211,793	91,724
Loans to farmers directly guaranteed by CCC.....	63,916	11,225	13,653	39,853	66,953	13,803
Other loans to farmers.....	364,039	143,723	209,896	504,035	280,724	585,381
Commercial and industrial loans (including open market paper).....	4,696,561	991,415	666,204	1,237,163	2,180,834	4,711,287
Other loans to individuals for personal expenditures—total.....	2,235,175	671,361	469,736	665,449	965,478	2,432,691
Passenger automobile instalment loans.....	723,678	178,481	188,097	239,171	338,990	1,182,766
Other retail consumer instalment loans.....	370,752	65,812	80,194	84,891	108,062	256,836
Residential repair and modernization instalment loans.....	304,067	77,874	67,169	60,166	78,563	252,966
Other instalment loans.....	188,114	60,973	46,460	67,550	135,874	318,814
Single payment loans.....	648,564	288,221	87,816	213,671	303,989	421,309
All other loans (including overdrafts).....	339,661	87,133	57,122	85,394	150,948	224,549
United States Government direct obligations	10,123,691	2,042,710	1,434,661	2,482,619	2,590,554	7,648,844
Treasury bills.....	632,162	70,461	93,948	192,466	179,850	297,317
Treasury certificates of indebtedness.....	522,749	142,168	98,059	193,233	178,188	355,781
Treasury notes.....	1,885,037	442,204	265,963	560,600	450,512	1,432,087
Nonmarketable bonds.....	160,670	55,544	48,113	63,396	38,500	38,463
Other bonds maturing in 5 years or less.....	3,529,073	653,062	531,337	786,913	912,881	2,640,642
Other bonds maturing in 5 to 10 years.....	2,710,414	573,908	340,153	523,995	597,110	2,216,160
Other bonds maturing in 10 to 20 years.....	608,402	91,181	48,146	131,793	195,752	610,662
Other bonds maturing after 20 years.....	75,184	14,182	8,942	30,223	37,761	57,732

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

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, June 23, 1958					
		Boston	New York	Phila- delphia	Cleveland ²	Richmond ²	Atlanta ²
Loans and discounts, net—total	32,850,735	1,474,217	945,142	1,909,822	4,028,054	1,599,251	1,802,522
Valuation reserves.....	621,558	38,447	35,996	54,527	68,453	29,605	33,771
Loans and discounts, gross—total	33,472,293	1,512,664	981,138	1,964,349	4,096,507	1,628,856	1,836,293
Real estate loans—total.....	7,840,559	111,576	242,085	141,479	947,358	293,852	179,863
Secured by farm land.....	132,020	105	4,051	1,302	5,348	3,903	6,698
Secured by residential properties:							
Insured by FHA.....	2,549,114	13,614	39,774	17,863	158,536	42,116	21,658
Insured or guaranteed by VA.....	1,252,757	7,418	39,339	17,303	189,086	43,411	15,079
Not insured or guaranteed by FHA or VA.....	2,292,025	27,063	95,990	46,178	377,798	100,425	56,330
Secured by other properties.....	1,614,643	63,376	62,931	58,833	216,590	103,997	80,098
Loans to banks.....	603,147	26,345	4,444	17,589	31,570	28,980	32,855
Loans to brokers and dealers in securities.....	880,965	28,272	31,315	73,722	216,237	85,603	42,838
Other loans for purchasing or carrying securities.....	903,696	12,216	42,291	67,052	150,428	40,778	57,175
Loans to farmers directly guaranteed by CCC.....	18,941		111				2,720
Other loans to farmers.....	591,875	3,086	6,977	702	5,159	5,901	9,312
Commercial and industrial loans (including open market paper).....	14,789,305	1,018,836	425,227	1,038,409	1,823,897	675,002	913,653
Other loans to individuals for personal expenditures—total.....	6,741,113	271,763	202,778	540,762	747,915	407,957	481,324
Passenger automobile instalment loans.....	2,343,647	92,139	61,714	168,894	189,876	115,339	145,488
Other retail consumer instalment loans.....	715,338	19,143	23,845	77,966	60,847	44,492	59,752
Residential repair and modern instalment loans.....	823,151	15,407	20,327	57,440	112,524	36,241	51,360
Other instalment loans.....	723,279	25,009	37,025	61,440	89,731	46,247	42,340
Single payment loans.....	2,135,698	120,065	59,867	175,022	294,937	165,638	182,384
All other loans (including overdrafts).....	1,102,692	40,570	25,910	84,634	173,943	90,783	116,553
United States Government direct obligations	20,434,503	689,216	432,993	847,828	2,674,399	1,116,405	1,200,677
Treasury bills.....	873,815	61,219	4,491	26,752	103,416	74,048	72,930
Treasury certificates of indebtedness.....	1,008,662	37,708	14,589	37,580	181,209	54,941	78,921
Treasury notes.....	4,409,553	214,399	104,072	200,397	767,734	177,650	249,746
Nonmarketable bonds.....	116,882	5,425	447	2,295	11,323	12,078	8,415
Other bonds maturing in 5 years or less.....	7,298,604	183,893	164,357	263,091	953,011	460,435	461,179
Other bonds maturing in 5 to 10 years.....	5,194,780	146,352	91,601	241,661	574,919	267,085	220,815
Other bonds maturing in 10 to 20 years.....	1,365,254	37,248	51,269	64,404	66,990	63,382	101,359
Other bonds maturing after 20 years.....	166,953	2,972	2,167	11,648	15,797	6,786	7,312

	By Federal Reserve districts, June 23, 1958—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ²
Loans and discounts, net—total	3,353,908	1,436,839	752,024	1,745,397	2,377,698	11,425,861
Valuation reserves.....	75,283	24,043	10,792	24,323	41,860	184,458
Loans and discounts, gross—total	3,429,191	1,460,882	762,816	1,769,720	2,419,558	11,610,319
Real estate loans—total.....	961,100	187,080	134,063	248,898	179,131	4,214,074
Secured by farm land.....	3,613	3,548	211	5,358	5,587	92,296
Secured by residential properties:						
Insured by FHA.....	309,405	47,436	26,631	61,805	24,938	1,785,338
Insured or guaranteed by VA.....	175,357	21,353	49,098	23,586	13,249	658,478
Not insured or guaranteed by FHA or VA.....	319,714	47,327	32,658	52,159	35,562	1,100,821
Secured by other properties.....	153,011	67,416	25,465	105,990	99,795	577,141
Loans to banks.....	17,583	68,947	16,868	15,234	41,707	301,025
Loans to brokers and dealers in securities.....	84,678	47,493	5,356	83,110	33,613	148,728
Other loans for purchasing or carrying securities.....	184,591	39,291	7,145	33,015	182,851	86,863
Loans to farmers directly guaranteed by CCC.....	730	2,194	14	2,905	7,813	2,454
Other loans to farmers.....	5,413	10,866	4,278	121,426	15,096	403,659
Commercial and industrial loans (including open market paper).....	1,249,092	693,242	397,108	883,853	1,413,299	4,257,687
Other loans to individuals for personal expenditures—total.....	829,063	345,646	164,887	317,290	436,969	1,994,759
Passenger automobile instalment loans.....	260,892	66,563	55,589	89,033	126,278	971,842
Other retail consumer instalment loans.....	74,612	30,163	30,478	47,549	49,562	196,929
Residential repair and modernization instalment loans.....	175,281	51,488	27,242	37,185	37,836	200,820
Other instalment loans.....	47,177	25,967	11,616	21,668	54,274	260,785
Single payment loans.....	271,101	171,465	39,962	121,855	169,019	364,383
All other loans (including overdrafts).....	96,941	66,123	33,097	63,989	109,079	201,070
United States Government direct obligations	3,261,642	879,264	393,261	1,165,490	1,243,216	6,530,112
Treasury bills.....	130,203	9,045	17,454	79,158	60,199	234,900
Treasury certificates of indebtedness.....	99,767	40,905	13,064	81,187	67,096	301,695
Treasury notes.....	620,739	238,536	82,264	306,750	227,121	1,220,145
Nonmarketable bonds.....	24,570	11,090	1,797	10,012	5,906	23,524
Other bonds maturing in 5 years or less.....	1,295,042	250,778	156,810	393,403	452,236	2,264,369
Other bonds maturing in 5 to 10 years.....	815,745	302,444	101,134	223,230	290,042	1,919,752
Other bonds maturing in 10 to 20 years.....	253,674	21,268	15,206	50,316	112,847	527,291
Other bonds maturing after 20 years.....	21,902	5,198	5,532	21,434	27,769	38,436

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

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, June 23, 1958					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	28,937,225	2,367,651	5,775,371	2,402,196	2,475,719	1,940,193	2,152,171
Valuation reserves.....	538,114	48,268	134,609	47,576	42,460	26,755	35,941
Loans and discounts, gross—total	29,475,339	2,415,919	5,909,980	2,449,772	2,518,179	1,966,948	2,188,112
Real estate loans—total.....	10,172,271	656,760	2,369,347	1,039,556	1,123,345	600,139	434,007
Secured by farm land.....	621,368	17,725	44,213	56,168	93,922	57,341	40,713
Secured by residential properties:							
Insured by FHA.....	1,638,320	60,265	471,299	72,303	99,679	49,384	31,195
Insured or guaranteed by VA.....	1,502,335	85,155	583,796	169,723	125,728	61,106	15,906
Not insured or guaranteed by FHA or VA.....	4,231,309	315,150	859,392	476,754	575,755	287,032	191,664
Secured by other properties.....	2,178,939	178,465	410,647	264,608	228,261	145,276	154,529
Loans to banks.....	82,119	21,685	20,583	450	400	24,108	7,184
Loans to brokers and dealers in securities.....	351,272	28,029	167,505	52,142	7,445	19,935	29,496
Other loans for purchasing or carrying securities.....	282,169	20,982	44,129	33,435	25,456	26,294	28,856
Loans to farmers directly guaranteed by CCC.....	206,656	2	624	4	1,990	1,908	8,835
Other loans to farmers.....	1,947,571	27,851	82,233	65,385	94,976	77,454	80,374
Commercial and industrial loans (including open market paper).....	7,739,453	877,794	1,437,599	557,525	489,060	540,499	866,060
Other loans to individuals for personal expenditures—total.....	8,029,536	694,132	1,654,489	626,787	722,968	629,620	686,749
Passenger automobile instalment loans.....	2,888,459	231,619	529,836	193,413	310,485	211,901	196,278
Other retail consumer instalment loans.....	905,603	57,993	160,138	53,477	69,067	55,764	88,649
Residential repair and modern instalment loans.....	1,736,546	46,990	189,705	50,665	64,000	32,176	69,704
Other instalment loans.....	1,259,503	123,108	315,445	115,875	107,243	114,959	107,568
Single payment loans.....	2,239,425	234,422	459,365	213,357	172,173	214,820	224,550
All other loans (including overdrafts).....	664,292	88,684	133,471	74,488	52,539	46,991	46,551
United States Government direct obligations	21,996,941	1,346,687	3,673,158	1,665,058	2,054,663	1,353,308	1,747,990
Treasury bills.....	1,408,795	101,336	236,714	80,182	103,061	69,373	151,313
Treasury certificates of indebtedness.....	1,464,833	78,362	169,683	86,586	110,452	108,070	170,372
Treasury notes.....	3,851,641	247,539	655,618	229,148	360,307	215,473	292,488
Nonmarketable bonds.....	669,314	35,992	92,132	73,213	55,595	56,594	33,693
Other bonds maturing in 5 years or less.....	7,259,021	392,183	1,097,449	500,849	741,102	461,512	574,131
Other bonds maturing in 5 to 10 years.....	5,283,422	338,133	904,394	438,704	502,405	330,492	394,530
Other bonds maturing in 10 to 20 years.....	1,874,921	143,651	468,273	236,232	166,617	103,587	122,842
Other bonds maturing after 20 years.....	184,994	9,491	48,895	20,144	15,124	8,207	8,621

By Federal Reserve districts, June 23, 1958—Continued

	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	4,185,670	1,250,913	1,291,244	1,411,507	1,914,059	1,770,531
Valuation reserves.....	85,068	16,834	23,644	20,543	32,227	24,189
Loans and discounts, gross—total	4,270,738	1,267,747	1,314,888	1,432,050	1,946,286	1,794,720
Real estate loans—total.....	1,815,976	460,423	482,061	276,740	245,195	668,722
Secured by farm land.....	113,532	55,780	29,171	46,474	32,676	33,653
Secured by residential properties:						
Insured by FHA.....	322,172	102,770	125,962	41,898	23,895	237,498
Insured or guaranteed by VA.....	202,991	42,489	98,392	27,557	13,984	75,508
Not insured or guaranteed by FHA or VA.....	838,893	173,851	157,898	95,808	93,643	165,469
Secured by other properties.....	338,388	85,533	70,638	65,003	80,997	156,594
Loans to banks.....	5,446	100	1,156	25	25	982
Loans to brokers and dealers in securities.....	12,175	1,123	8,298	3,608	9,443	12,073
Other loans for purchasing or carrying securities.....	34,482	19,315	7,302	8,115	28,942	4,861
Loans to farmers directly guaranteed by CCC.....	63,186	9,031	13,639	36,948	59,140	11,349
Other loans to farmers.....	350,864	132,857	205,618	382,609	265,628	181,722
Commercial and industrial loans (including open market paper).....	829,202	298,173	269,096	353,310	767,535	453,600
Other loans to individuals for personal expenditures—total.....	1,069,627	325,715	304,849	348,159	528,509	437,932
Passenger automobile instalment loans.....	396,727	111,918	132,508	150,138	212,712	210,924
Other retail consumer instalment loans.....	179,401	35,649	49,716	37,342	58,500	59,907
Residential repair and modernization instalment loans.....	101,139	26,386	39,927	22,981	40,727	52,146
Other instalment loans.....	119,944	35,006	34,844	45,882	81,600	58,029
Single payment loans.....	272,416	116,756	47,854	91,816	134,970	56,926
All other loans (including overdrafts).....	89,780	21,010	24,025	21,405	41,869	23,479
United States Government direct obligations	4,168,032	1,163,446	1,041,400	1,317,129	1,347,338	1,118,732
Treasury bills.....	233,530	61,416	76,494	113,308	119,651	62,417
Treasury certificates of indebtedness.....	277,826	101,263	84,995	112,046	111,092	54,086
Treasury notes.....	774,518	203,668	183,699	253,850	223,391	211,942
Nonmarketable bonds.....	130,408	44,454	46,316	53,384	32,594	14,939
Other bonds maturing in 5 years or less.....	1,484,556	402,284	374,527	393,510	460,645	376,273
Other bonds maturing in 5 to 10 years.....	960,040	271,464	239,019	300,765	307,068	296,408
Other bonds maturing in 10 to 20 years.....	283,113	69,913	32,940	81,477	82,905	83,371
Other bonds maturing after 20 years.....	24,041	8,984	3,410	8,789	9,992	19,296

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 23, 1958, 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.....	6,357	151,588,742	82,146,060	53,160,223	4,964	12,785,866	3,036,961	454,668	38,489,053	18,569,796	2,276,854
Reserve bank cities¹.....	147	62,992,778	37,424,804	19,486,775	1,483	4,612,016	1,224,759	242,941	17,029,606	9,097,585	461,131
1. Boston.....	8	2,353,979	1,474,217	689,216	574	165,437	15,668	8,867	665,821	387,911	20,812
2. New York**.....	25	27,628,156	17,046,285	8,169,451	110	1,797,397	500,574	114,339	8,381,072	4,485,766	152,172
3. Philadelphia*.....	7	3,120,409	1,909,822	847,828		262,049	86,495	14,215	891,027	426,915	39,063
4. Cleveland.....	5	2,562,290	1,472,568	843,342	93	219,348	20,549	6,390	591,195	302,917	36,032
5. Richmond.....	5	578,472	316,260	217,325		37,805	5,780	1,302	179,021	86,488	9,033
6. Atlanta.....	5	961,506	590,240	284,750		67,378	16,791	2,347	318,025	155,390	8,969
7. Chicago.....	62	8,798,684	4,336,646	3,552,398		678,214	210,560	20,866	2,295,896	1,390,861	57,166
8. St. Louis*.....	4	1,246,407	721,504	413,995	31	90,598	15,447	4,832	320,395	166,420	7,997
9. Minneapolis.....	4	805,081	509,741	229,581		49,677	13,937	2,145	281,639	104,684	7,366
10. Kansas City*.....	6	911,578	473,161	342,453	11	81,971	11,691	2,291	374,265	147,722	7,433
11. Dallas*.....	9	1,528,033	1,082,088	375,578		51,156	14,063	5,148	565,887	208,419	9,065
12. San Francisco.....	7	12,498,183	7,492,272	3,520,858	664	1,110,986	313,204	60,199	2,165,363	1,234,092	106,023
Reserve branch cities¹.....	110	24,026,862	12,614,145	9,049,492	245	2,002,617	300,584	59,779	6,501,435	3,205,492	317,474
1. Buffalo*.....	3	1,103,181	663,133	298,304	12	124,526	13,082	4,124	271,828	131,617	20,975
2. Cincinnati.....	5	1,001,849	588,192	363,156	174	36,910	10,822	2,595	272,234	136,151	15,993
3. Pittsburgh**.....	7	2,853,488	1,622,385	884,825		317,142	18,581	10,555	625,251	371,257	34,462
4. Baltimore*.....	5	739,211	344,787	306,920		68,232	17,418	1,854	250,829	111,512	18,269
5. Charlotte.....	3	601,839	393,077	150,871		29,761	26,433	1,697	226,919	95,034	9,160
6. Birmingham.....	2	377,345	189,437	126,985		48,547	11,551	968	160,285	61,409	4,064
7. Jacksonville.....	4	354,280	175,753	149,608		24,624	3,327	1,006	144,396	61,613	7,261
8. Nashville.....	4	494,519	281,419	151,694		46,177	14,223	1,789	280,802	129,164	10,737
9. New Orleans.....	5	785,465	383,867	348,276		46,579	4,954	7,458	746,526	434,426	51,775
10. Detroit.....	6	3,532,780	1,531,611	1,615,648	6	365,553	12,504	359	60,370	25,710	2,286
11. Little Rock.....	5	164,446	75,760	64,950		18,861	4,515	1,470	201,670	87,317	7,920
12. Louisville.....	6	515,792	267,326	205,535		27,406	14,055	1,587	168,479	75,121	9,241
13. Memphis.....	3	533,456	338,777	154,083		30,870	8,137	1,237	166,972	5,446	286
14. Helena.....	2	46,748	23,380	20,333		1,712	3,838	2,475	198,046	79,462	7,368
15. Denver*.....	7	661,252	394,745	230,148		30,046	13,649	1,064	154,360	66,995	3,275
16. Oklahoma City*.....	4	355,094	192,886	117,722		29,773	5,688	861	143,392	58,033	4,398
17. Omaha.....	5	367,977	203,199	122,922		35,307	1,002	480	68,144	28,452	3,039
18. El Paso*.....	3	184,988	104,273	65,447		13,786	12,839	3,712	527,517	206,568	12,502
19. Houston*.....	8	1,265,079	722,659	465,250		60,619	23,941	879	120,949	52,650	5,531
20. San Antonio*.....	6	434,944	183,890	197,561		28,673	19,518	7,176	938,797	509,275	39,482
21. Los Angeles*.....	4	4,202,407	2,040,726	1,887,579	52	247,356	17,445	2,747	283,761	158,532	13,470
22. Portland.....	3	1,454,927	749,689	498,230		186,816	17,445	1,129	127,226	59,853	6,785
23. Salt Lake City ¹	5	540,307	320,769	165,437		43,416	9,556	2,883	376,532	192,487	21,360
24. Seattle.....	5	1,455,488	822,405	458,008		139,925	32,267				
Other reserve cities¹.....	55	6,343,657	3,169,886	2,627,015	12	395,754	136,558	14,432	2,097,948	874,434	103,527
1. Columbus.....	3	617,784	215,827	330,759		55,318	14,650	1,230	201,673	97,324	10,480
2. Toledo.....	3	408,540	129,082	252,317		23,647	2,732	762	104,205	57,467	8,767
3. Washington*.....	9	1,054,682	545,127	441,289		37,905	28,046	2,315	287,324	158,646	24,448
4. Miami*.....	5	351,817	181,806	139,364		27,647	2,194	806	161,542	36,341	4,692
5. Des Moines*.....	3	258,926	128,554	101,218		22,954	5,780	420	110,394	35,456	3,792
6. Indianapolis.....	4	853,065	409,098	376,012	4	52,212	13,591	2,148	276,889	136,292	16,365
7. Milwaukee*.....	6	903,255	541,823	310,383		26,049	23,077	1,923	282,923	127,670	11,714
8. National Stock Yards.....	1	85,771	33,472	40,701		11,358		240	37,324	10,554	542
9. St. Paul*.....	3	417,896	218,903	143,347		45,298	9,203	1,145	139,361	54,236	3,212
10. Kansas City, Kansas*.....	2	68,910	36,562	21,246		8,405	2,509	188	23,971	8,703	825
11. Pueblo.....	2	39,428	23,304	13,687		2,322	4,201	107	15,634	5,185	1,188
12. Topeka.....	3	104,042	44,426	42,739	8	12,418	8,251	250	33,168	11,177	2,057
13. Tulsa*.....	4	469,549	250,389	171,598		31,594	14,865	1,103	182,859	60,846	5,400
14. Wichita*.....	4	261,188	126,725	102,975		17,463	13,400	625	77,388	31,402	4,031
15. Fort Worth*.....	3	448,804	284,788	139,380		21,164	2,302	1,170	163,293	43,135	6,014
Country banks, by districts	6,045	58,225,445	28,937,225	21,996,941	3,224	5,775,479	1,375,060	137,516	12,860,064	5,392,285	1,394,722
1. Boston.....	280	4,238,314	2,367,651	1,346,687	251	431,315	80,149	12,261	1,003,045	426,603	123,993
2. New York.....	519	11,027,919	5,775,371	3,673,158	1,671	1,283,829	263,202	30,688	1,955,540	938,188	235,145
3. Philadelphia.....	518	4,675,267	2,402,196	1,665,058	76	443,908	150,722	13,307	915,392	494,455	123,253
4. Cleveland.....	571	5,078,693	2,475,719	2,054,663	192	444,141	91,754	12,224	975,326	455,285	135,824
5. Richmond.....	440	3,678,614	1,940,193	1,353,308	40	282,131	90,526	9,986	1,191,204	452,412	125,335
6. Atlanta.....	374	4,485,641	2,152,171	1,747,990	260	484,708	90,526	16,822	1,939,972	831,219	205,009
7. Chicago.....	942	9,473,930	4,185,670	4,168,032	350	929,480	173,576	6,109	651,677	273,214	64,622
8. St. Louis.....	470	2,755,515	1,250,913	1,163,446	24	256,772	78,251	4,818	534,444	240,113	46,520
9. Minneapolis.....	467	2,661,843	1,291,244	1,041,400	50	215,332	108,999	6,729	885,736	336,923	63,807
10. Kansas City.....	711	3,133,486	1,411,507	1,317,129	285	340,929	56,907	9,070	1,262,276	412,459	95,046
11. Dallas.....	605	3,779,520	1,914,059	1,347,338	6	394,002	115,045	6,476	618,450	262,838	61,128
12. San Francisco.....	148	3,236,703	1,770,531	1,118,732	19	268,932	72,013				

* 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				Bank premises, furniture, and fixtures	Other real estate owned	Assets in- directly representing real estate	Cus- tomers' liability on accept- ances	Income accrued but not collected	Other assets	Total assets	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 col- lection								
6,868,632	43,942	103,639	10,626,190	1,872,526	46,256	166,060	948,205	439,133	453,371	194,003,346	All member banks
985,802	15,184	90,259	6,379,645	592,410	5,576	59,112	932,302	221,827	301,487	82,135,098	Reserve bank cities ¹
22,477	725	4,962	228,934	22,289	5	232	43,105	10,864	7,187	3,103,482	1. Boston
82,677	2,485	39,869	3,618,103	227,995	389	5,647	700,340	106,486	208,973	37,259,058	2. New York **
74,724	1,862	2,973	345,490	47,239	950	7,599	7,519	9,025	10,100	4,093,868	3. Philadelphia*
49,934	164	1,647	200,501	11,257	98	11,072	145	10,413	5,304	3,191,774	4. Cleveland
19,890		48	63,562	7,101	202	2,377		1,933	1,023	770,129	5. Richmond
49,451	139		104,076	18,265	596		1,225	2,299	3,631	1,305,547	6. Atlanta *
206,593	6,139	34,963	600,174	26,536	214	4,991	9,132	27,862	24,814	11,188,129	7. Chicago *
29,117	13	142	116,706	5,481	611	100	2,455	5,233	2,374	1,583,056	8. St. Louis*
26,191	171	2,262	140,965	3,877	290	6,389	764	2,573	2,529	1,103,142	9. Minneapolis*
55,690	38	283	163,099	4,836	49	751	2	2,777	774	1,295,032	10. Kansas City*
192,014	955	513	154,921	49,055	180		19,111	5,345	1,413	2,169,024	11. Dallas*
177,044	2,493	2,597	643,114	168,479	1,992	19,954	148,504	37,017	33,365	15,072,857	12. San Francisco
972,673	13,000	9,191	1,983,605	304,824	7,143	51,908	12,867	95,198	39,400	31,039,637	Reserve branch cities ¹
24,706	186	1,809	88,001	19,299	11			4,593	2,505	1,401,417	2. Buffalo*
34,805	106	180	89,533	13,874	18		462	4,889	1,187	1,294,513	4. Cincinnati
25,012	241	675	193,604	34,341	96	1,533	114	14,267	4,743	3,533,833	4. Pittsburgh**
34,695	105	146	86,102	9,632	160		88	3,461	2,428	1,005,809	5. Baltimore*
32,418			89,318	12,891	8	357		1,429	6,010	849,453	5. Charlotte *
44,207		1	28,494	5,513		650		1,400	638	521,046	6. Birmingham
33,635			50,604	4,884	22		16	851	909	521,859	6. Jacksonville*
52,490	404	45	41,887	6,662				1,379	845	647,839	6. Nashville
33,566	591	1,802	87,962	8,768	275	1,440	2,092	2,841	1,174	1,083,577	6. New Orleans
15,747	50		204,366	29,712	973	5,600	119	14,483	4,585	4,334,778	7. Detroit
36,988		32	16,577	3,300				380	144	228,640	7. Little Rock
42,263	175	138	69,413	3,242		182		2,132	610	723,628	8. Louisville
3,471			41,541	6,976	80		4,098	1,721	393	715,203	8. Memphis
56,810	261	59	7,769	537	147			237	55	64,696	9. Helena
51,675			54,086	4,379	50	304		2,880	2,117	869,028	10. Denver*
35,012	270		32,415	7,171		7,163	325	1,100	401	525,614	10. Oklahoma City*
21,127		175	45,679	3,853				1,716	255	517,193	10. Omaha
172,382	8,475	697	15,351	1,978	142			268	112	255,632	11. El Paso*
30,963	556	49	31,200	34,338	3,116	4,690	4,662	5,398	762	1,845,562	11. Houston*
78,950	28	1,404	126,893	10,257	1,256			1,762	301	569,475	11. San Antonio*
17,054	661	614	87,962	29,652	20	22,155	344	14,687	4,837	5,212,899	12. Los Angeles*
14,911	124		93,430	26,119	62		16	5,861	1,103	1,771,849	12. Portland
26,379	767	1,365	45,553	3,407	68	7,425	80	446	534	679,493	12. Salt Lake City*
			134,174	23,839	639	403	451	7,017	2,752	1,867,121	12. Seattle
493,047	1,239	1,076	624,625	80,715	2,924	17,807	588	18,922	11,290	8,573,851	Other reserve cities ¹
38,013		74	55,782	9,136				701	1,063	830,357	4. Columbus
17,690			20,281	2,189	112			2,080	401	517,527	4. Toledo
43,870	167	429	59,764	18,508	120	4,136	207	1,846	2,153	1,368,976	5. Washington*
59,838	255	43	60,373	5,218		8,082	135	1,256	865	528,915	6. Miami*
30,730			40,416	6,682	850	1,944	35	1,146	304	374,281	7. Des Moines*
44,314	58	89	79,771	10,751		30	117	2,287	1,392	1,144,531	7. Indianapolis
24,440	60	350	118,689	9,797	164	309	9	1,861	3,634	1,201,952	7. Milwaukee*
3,996			22,232					563		123,675	8. National Stock Yards
20,355		91	61,467	3,786	403	110		1,966	574	564,096	9. St. Paul*
8,768			5,675	927				7	38	93,853	9. Kansas City, Kansas*
7,628			1,633	587				10	61	55,720	10. Pueblo
11,372			8,562	918	538			601	103	139,370	10. Topeka
81,257			35,356	4,958	415	1,037		1,510	289	660,617	10. Tulsa*
24,388			17,567	5,790	50	159	68	1,216	160	346,019	10. Wichita*
76,388	699		37,057	7,468	272	2,000		1,872	253	623,962	11. Fort Worth*
4,417,110	14,519	3,113	1,638,315	894,577	30,613	37,233	2,448	103,186	101,194	72,254,760	Country banks, by districts
195,283	124	516	256,526	73,830	2,268	2,815	288	9,672	8,121	5,338,353	1. Boston
399,080	803	518	381,806	169,970	3,153	4,438	538	31,111	20,230	13,212,899	2. New York
287,254	177		110,253	74,379	3,297	2,132	42	6,245	10,045	5,686,799	3. Philadelphia
288,373	10	56	95,778	79,321	1,240	2,626	19	5,050	6,433	6,148,708	4. Cleveland
303,482	2,337	5	137,562	63,117	1,972	1,737	104	3,369	6,095	4,682,010	5. Richmond
482,055	3,411	241	127,750	81,697	3,557	4,627	324	10,787	11,886	5,789,723	6. Atlanta
727,122	1,264	97	175,261	110,357	3,214	6,517	149	14,504	13,418	11,562,061	7. Chicago
274,261	915	2	38,663	34,184	1,480	1,024	51	3,438	4,042	3,451,411	8. St. Louis
194,024	157	413	53,217	36,514	2,328	622	95	7,424	3,752	3,247,022	9. Minneapolis
428,473	627		95,906	36,391	1,952	2,195		2,376	3,440	4,065,576	10. Kansas City
658,105	4,249	502	91,915	72,061	4,467	2,369	437	2,787	6,873	5,130,790	11. Dallas
179,598	445	763	113,678	62,756	1,685	6,131	401	6,423	6,859	3,939,408	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 ON JUNE 23, 1958, OF CENTRAL RESERVE CITY AND

LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships and corporations		U. S. Government and Postal Savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
									Savings	Other				
All member banks	121,743,964	87,703,374	8,657,912	8,627,526	11,676,133	1,597,453	3,481,566	52,159,697	39,584,897	6,754,254	258,509	3,295,717	139,264	2,127,056
Reserve bank cities¹	54,170,471	36,441,644	5,051,987	1,981,406	7,088,937	1,511,226	2,095,271	18,037,467	11,780,379	2,723,376	76,319	1,244,036	100,977	2,112,380
1. Boston	2,477,577	1,771,217	182,467	150,518	313,119	30,858	29,398	222,840	132,795	55,494	5,551	1,000		28,000
2. New York ^{2*}	26,581,554	17,259,665	2,964,718	351,845	3,086,782	1,267,998	1,650,546	5,428,045	1,925,205	1,421,936	27,868	278,415	78,485	1,696,136
3. Philadelphia ^{3*}	3,069,372	2,239,522	199,974	138,677	440,249	21,128	29,822	585,753	359,656	139,224	622	77,085	2,066	7,100
4. Cleveland	1,826,093	1,445,519	110,569	82,931	151,675	6,170	29,229	1,017,516	908,017	75,908	280	33,073	238	
5. Richmond	527,297	318,979	32,641	74,747	98,521	154	2,255	175,748	145,641	18,448	3,178	8,481		
6. Atlanta ⁴	992,327	636,628	77,538	89,895	183,148	74	5,044	182,387	140,329	39,076	880	2,099		
7. Chicago ⁵	7,641,775	5,041,186	770,071	477,076	1,218,646	38,765	96,031	2,478,343	2,127,961	242,401	4,561	64,520	3,200	35,700
8. St. Louis ⁶	1,211,016	768,703	106,834	22,308	305,334	1,988	5,849	222,412	167,516	31,512	3,159	20,225		
9. Minneapolis ⁷	841,926	490,725	75,052	47,058	213,371	2,960	12,760	149,315	102,427	45,204	434	1,250		
10. Kansas City ⁸	1,058,752	624,921	43,600	25,915	354,963	1,966	7,387	127,562	96,630	23,676	1	7,255		
11. Dallas ⁹	1,509,759	905,295	76,690	32,867	474,154	3,660	17,093	429,234	137,308	245,288		46,513	125	
12. San Francisco	6,433,023	4,939,284	411,833	487,569	248,975	135,505	209,857	7,018,312	5,536,894	385,209	29,785	704,120	16,860	345,444
Reserve branch cities¹	19,939,818	14,592,928	1,384,887	1,261,106	2,369,075	58,871	272,951	8,158,684	6,599,626	881,887	25,411	642,254	4,306	5,200
2. Buffalo	751,189	575,792	54,273	61,143	34,870	4,100	21,011	519,278	463,466	18,893	149	36,645	125	
4. Cincinnati	894,504	676,253	62,689	39,476	105,878	1,428	8,780	259,149	179,736	55,162	340	23,881	30	
5. Pittsburgh ^{10*}	2,282,013	1,729,829	269,862	76,605	182,015	2,814	20,888	791,669	624,543	132,551	451	33,613	511	
6. Baltimore	780,270	553,530	61,100	71,616	85,383	1,264	7,377	134,680	103,999	13,007	1,424	16,250		
7. Charlotte ¹¹	621,453	373,031	35,306	52,011	131,629	38	29,438	134,980	82,269	21,058	2,193	27,310	2,150	
8. Birmingham	383,737	288,658	23,661	26,374	43,174		1,870	94,354	87,082	7,226	5	41		
9. Jacksonville	396,668	213,908	15,105	35,094	130,784	121	1,656	76,703	57,278	17,915	960	250	300	
6. Nashville	404,101	212,575	24,745	67,046	97,081		2,654	190,023	149,616	29,215	81	11,111		
6. New Orleans	802,387	525,655	28,899	75,423	155,500	10,083	6,827	194,996	162,065	14,990	441	16,500		1,000
7. Detroit	2,549,296	1,883,119	285,270	145,555	197,367	5,678	32,307	1,419,056	1,175,863	206,801	4,020	32,372		
8. Little Rock	172,003	105,544	4,698	19,794	40,777		1,190	38,900	33,284	5,190	426			
8. Louisville	571,335	377,637	48,623	18,161	120,147	34	6,733	83,049	64,193	16,174	2,555	127		50
8. Memphis	486,445	294,846	19,233	47,680	120,920	1,749	2,017	145,040	139,662	4,423	905			
9. Helena	47,587	19,227	2,217	15,644	10,221		278	12,572	9,105	938	50	2,354	125	
10. Denver ¹²	587,329	433,270	32,010	22,611	91,352	79	8,007	199,082	185,838	9,337	2,170	1,717	20	
10. Oklahoma City ^{13*}	411,957	226,358	15,686	33,705	130,818		3,390	58,151	40,548	13,782	171	3,650		
10. Omaha	428,073	271,721	27,388	27,957	96,942	45	4,020	32,890	30,325	2,497	68			
11. El Paso ¹⁴	177,894	129,627	8,018	9,806	26,544	1,905	1,994	53,978	34,773	8,492	1,936	8,752	25	
11. Houston ¹⁵	1,349,316	942,237	47,392	65,524	277,523	5,615	11,025	337,100	182,085	78,371	37	75,857	500	250
12. San Antonio ¹⁶	349,610	253,512	13,169	14,975	60,715	4,355	2,884	179,545	99,217	16,729	1,317	62,227	55	
12. Los Angeles ¹⁷	3,025,856	2,601,112	178,119	73,438	111,249	11,665	50,273	1,759,348	1,454,279	100,679	1,835	202,553		
12. Portland	908,959	706,960	48,141	94,663	23,928	1,976	33,291	693,201	559,381	73,647	227	59,896	50	
12. Salt Lake City ¹⁸	358,279	269,078	15,401	38,816	30,547	3	4,234	254,353	213,128	12,280	2,299	26,646		
12. Seattle	1,199,557	929,249	63,882	125,989	63,711	5,919	10,807	496,587	467,891	22,530	1,351	500	415	3,900
Other reserve cities¹	6,208,311	4,095,432	364,021	615,565	951,308	11,885	170,100	1,648,137	1,288,017	254,422	21,922	78,488	863	4,425
4. Columbus	642,452	353,007	27,987	184,646	48,359	41	28,412	127,962	92,465	16,847	665	17,966	19	
4. Toledo	341,130	250,154	36,902	14,092	22,026		17,956	140,172	121,688	12,891	205	5,388		
5. Washington ¹⁹	948,629	822,096	33,278	86	58,807	5,072	29,290	309,522	221,099	74,380	10,118			3,925
6. Miami ²⁰	359,699	239,708	18,805	24,571	68,668	3,487	3,860	122,751	80,071	13,333	1,999	27,273	75	
7. Des Moines ²¹	295,733	147,677	14,172	55,679	66,077		12,128	51,248	42,633	7,518	1,097			
7. Indianapolis	820,763	517,248	42,833	132,764	96,719	788	30,411	222,011	188,698	18,852	1,805	12,641	15	
7. Milwaukee ²²	829,885	541,094	76,954	31,789	152,238	1,505	26,305	268,566	245,582	19,439	1,960	711	374	500
8. National Stock Yards	104,583	17,202	2,956	519	83,829		77	5,560	1,058		2	4,500		
9. St. Paul ^{23*}	412,418	220,582	46,055	60,382	82,136	720	2,543	95,835	83,664	11,521	650			
10. Kansas City, Kansas ²⁴	62,593	26,526	1,265	10,947	23,219		636	20,738	18,651	2,087				
10. Pueblo	36,114	25,973	1,005	3,475	5,183		478	13,659	10,428	1,679	15	1,537		
10. Topeka	107,352	58,069	6,283	27,978	12,515		2,507	19,858	14,960	4,087	811			
10. Tulsa ²⁵	533,194	404,305	27,152	18,696	79,460	272	3,309	74,916	56,678	17,723	1,580		330	
10. Wichita ²⁶	273,046	179,124	16,588	34,383	40,428		2,523	45,195	34,114	7,122	1,580	2,379		
11. Fort Worth ²⁷	441,320	292,667	11,786	15,558	111,644		9,665	130,144	76,228	46,943	830	6,093	50	
Country banks, by districts	41,425,364	32,573,370	1,857,017	4,769,449	1,266,813	15,471	943,244	24,315,409	19,916,875	2,894,569	134,857	1,330,939	33,118	5,051
1. Boston	3,473,687	2,759,405	197,421	226,540	134,837	2,077	153,407	1,300,952	1,194,498	75,431	9,291	21,022	685	25
2. New York	6,655,432	4,967,773	390,572	930,977	129,220	1,107	235,783	5,380,521	4,758,198	360,441	8,586	247,893	5,377	26
3. Philadelphia	2,799,138	2,338,660	166,312	191,308	22,505	17	80,336	2,295,597	2,000,709	233,402	9,192	52,276	18	
4. Cleveland	3,178,601	2,632,119	154,088	303,696	24,473	73	64,152	2,377,486	1,937,357	335,594	1,404	103,029	102	
5. Richmond	2,760,664	2,131,523	143,699	300,289	102,389	59	82,705	1,470,080	1,220,174	125,040	33,320	89,431	2,115	
6. Atlanta	3,737,100	2,800,797	137,658	513,467	229,884	1,249	54,045	1,562,982	1,251,097	166,849	19,464	108,542	17,030	
7. Chicago	6,175,628	4,855,646	284,917	796,111	152,255	71	86,628	4,444,774	3,619,984	569,301	9,322	245,008	1,159	
8. St. Louis	2,129,498	1,771,534	65,571	209,852	57,132		25,409	1,015,204	694,129	230,117	5,243	85,230	485	
9. Minneapolis	1,772,423	1,356,160	59,221	262,703	70,316	454	23,569	1,205,071	752,886	409,283	2,293	40,068	541	
10. Kansas City	2,833,334	2,170,332	88,877	423,549	117,822		33,254	864,756	659,532	124,473	8,909	71,297	543	
11. Dallas	3,768,066	3,044,392	92,394	377,544	197,166	2,953	53,616	928,959	580,615	155,802	19,514	168,067	4,961	
12. San Francisco	2,141,295	1,745,029	76,287	233,413	28,814	7,411	50,340	1,469,027	1,247,696	108,836	8,319	99,076	100	5,000

* 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 footnotes, see opposite page.

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

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	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
173,903,661	1,077,659	978,390	2,862,893	178,822,603	4,456,460	7,341,314	3,009,140	373,829	15,180,743	104,250,543	89,186,276	All member banks
72,207,938	745,261	962,280	1,647,657	75,563,136	1,916,309	3,374,426	1,135,208	146,019	6,571,962	46,805,163	34,138,676	Reserve bank cities ¹
2,700,417	1,500	44,715	52,720	2,799,352	70,675	170,280	44,784	18,391	304,130	2,226,305	1,722,199	1. Boston
32,009,599	489,961	723,848	780,871	34,004,279	910,636	1,719,381	582,949	41,813	3,254,779	22,880,774	15,643,953	2. New York **
3,655,125	7,100	8,086	55,291	3,725,602	93,416	208,742	63,654	2,454	368,266	2,649,158	2,062,531	3. Philadelphia*
2,843,609	62,000	145	48,857	2,954,611	63,300	149,700	24,093	70	237,163	1,575,658	1,357,178	4. Cleveland
703,045	2,000		11,179	716,224	18,288	25,100	10,072	445	53,905	443,845	332,491	5. Richmond
1,174,714		1,225	22,261	1,198,200	28,890	48,420	18,128	11,909	107,347	838,800	627,491	6. Atlanta *
10,120,118	87,400	10,016	137,756	10,355,290	292,670	395,575	91,247	53,347	832,839	6,835,008	5,014,119	7. Chicago *
1,433,428		2,514	18,772	1,454,714	46,850	44,913	36,442	137	128,342	1,065,193	680,154	8. St. Louis*
991,241	2,800	764	8,750	1,013,675	33,750	37,750	14,291	3,676	89,467	674,770	409,578	9. Minneapolis*
1,186,314	1,000		8,750	1,196,066	24,750	49,735	17,193	7,288	98,966	839,963	495,124	10. Kansas City*
1,938,993	1,000	19,123	19,953	1,979,069	75,421	95,399	18,639	496	189,955	1,162,824	800,334	11. Dallas
13,451,335	90,500	151,842	472,377	14,166,054	257,663	429,431	213,716	5,993	906,803	5,612,865	4,993,596	12. San Francisco
28,098,502	136,400	13,057	424,274	28,672,233	698,814	1,177,181	463,069	28,340	2,367,404	16,983,540	14,143,380	Reserve branch cities ¹
1,270,467	4,000		25,081	1,299,548	34,909	56,613	9,866	481	101,869	638,482	569,945	2. Buffalo*
1,153,653	17,700	462	18,112	1,189,927	32,775	53,725	18,060	26	104,586	770,166	634,976	4. Cincinnati
3,073,682	13,500	114	54,266	3,141,562	94,423	253,303	42,588	1,957	392,271	2,063,397	1,633,718	4. Pittsburgh **
914,950	10,000	88	8,522	933,560	14,825	41,875	11,289	4,260	72,249	659,473	546,421	5. Baltimore*
756,433			28,188	784,621	23,230	33,300	8,302		64,832	498,728	365,162	5. Charlotte*
478,091			6,417	484,508	13,000	14,500	6,357	2,681	36,538	322,830	288,413	6. Birmingham
473,371			6,120	479,491	13,900	18,352	4,419	5,697	42,368	301,857	200,054	6. Jacksonville*
594,124		16	14,052	608,192	14,250	16,500	8,897		39,647	328,579	240,388	6. Nashville
997,383	3,500	2,267	7,951	1,011,101	15,150	41,325	15,281		71,956	661,935	519,943	6. New Orleans
3,968,352	12,500	119	53,333	4,034,304	71,969	159,971	62,361	6,173	300,474	2,291,364	1,856,615	7. Detroit
210,903			2,504	213,407	5,150	6,800	3,066	217	15,233	139,679	109,951	8. Little Rock
654,384	2,250		11,129	667,763	18,250	28,250	9,241	124	55,865	464,934	333,118	8. Louisville
631,485	10,000	4,098	8,318	653,901	15,000	35,500	10,802		61,302	402,641	303,002	8. Memphis
60,159			1,108	61,267	1,600	1,450	379		3,429	36,347	27,380	9. Helena
786,411	11,000		10,507	807,918	20,900	28,050	11,570	590	61,110	476,433	409,802	10. Denver*
460,108		325	3,272	473,705	17,500	17,500	16,358	551	51,909	327,867	233,038	10. Oklahoma City*
460,963	11,150		4,573	476,686	11,700	17,000	9,106	2,701	40,507	347,382	258,019	10. Omaha
231,872	1,500		1,959	235,331	7,500	8,500	4,199	102	20,301	141,416	126,076	11. El Paso*
1,686,416		4,662	12,906	1,703,984	60,375	63,375	17,797	31	141,578	1,050,041	891,893	11. Houston*
529,155			5,951	535,106	11,400	17,900	4,897	172	34,369	287,447	240,171	11. San Antonio*
4,785,204	20,500	359	70,049	4,876,112	107,815	131,385	96,729	858	336,787	2,637,248	2,415,165	12. Los Angeles*
1,602,160			35,637	1,635,813	41,000	50,550	44,486		136,036	798,475	741,484	12. Portland
612,632	8,800	80	10,163	631,675	14,193	22,757	9,628	1,240	47,818	297,815	266,775	12. Salt Lake City*
1,696,144	10,000	451	26,156	1,732,751	38,000	58,500	37,391	479	134,370	1,039,004	931,871	12. Seattle
7,856,448	32,000	600	84,840	7,973,888	181,539	299,320	105,561	13,543	599,963	5,090,654	4,256,472	Other reserve cities ¹
770,414			9,023	779,437	15,200	25,800	9,420	500	50,920	348,657	510,283	1. Columbus
481,302			5,975	487,277	12,400	13,000	3,542	1,308	30,250	303,159	261,921	4. Toledo
1,258,151	5,500	207	10,567	1,274,425	26,100	51,050	13,890	3,511	94,551	844,995	791,708	5. Washington*
481,850	5,000	147	7,614	494,611	13,950	13,041	5,977	1,336	34,304	228,888	207,766	6. Miami*
346,981		35	2,841	349,857	7,000	7,000	9,724	700	24,424	224,587	175,068	7. Des Moines*
1,042,774		117	10,872	1,053,763	23,619	48,000	18,154	995	90,768	696,678	600,652	7. Indianapolis
1,098,451	15,000	9	11,900	1,125,360	20,600	43,519	12,382	91	76,592	686,771	480,499	8. Milwaukee*
110,143	1,000	17	1,077	112,237	1,000	7,000	3,438		11,438	78,355	— 4,434	8. National Stock
508,253	2,500		8,009	518,762	14,000	24,000	6,874	460	45,334	330,596	222,040	9. St. Paul*
83,331	3,000		679	87,010	2,750	3,500	593		6,843	48,150	32,434	10. Kansas City, Kansas*
49,773			2,004	50,777	1,800	1,760	1,177	206	4,943	26,853	28,293	10. Pueblo
127,210			2,009	129,219	3,900	4,300	1,951		10,151	87,418	79,992	10. Topeka
608,110			4,404	612,514	12,800	23,950	9,689	1,664	48,103	416,581	390,954	10. Tulsa*
318,241		68	3,271	321,580	6,920	13,900	3,307	312	24,439	231,091	198,463	11. Wichita*
571,464			5,595	577,059	19,500	19,500	5,443	2,460	46,903	327,875	280,833	11. Fort Worth*
65,740,773	163,998	2,453	706,122	66,613,346	1,659,798	2,490,387	1,305,302	185,927	5,641,414	35,371,186	36,647,748	Country banks, by districts
4,774,639	32,071	288	69,751	4,876,749	138,009	214,894	97,921	10,780	461,604	3,021,878	2,882,826	1. Boston
12,035,953	40,915	540	178,599	12,256,007	311,945	436,624	187,497	20,826	956,892	5,874,546	5,732,727	2. New York
5,094,735	14,870	42	41,978	5,151,625	139,658	276,619	108,631	10,266	535,174	2,401,631	2,500,051	3. Philadelphia
5,556,087	11,053	19	58,824	5,625,983	155,321	239,704	118,819	8,881	522,725	2,794,450	2,904,189	4. Cleveland
4,230,744	11,430	104	38,663	4,280,941	104,341	192,321	88,423	15,984	401,069	2,319,620	2,376,955	5. Richmond
5,300,082	7,015	327	51,807	5,359,231	136,095	194,447	84,103	15,849	430,492	3,127,295	3,240,559	6. Atlanta
10,620,402	12,865	149	114,491	10,747,907	226,222	327,512	219,438	40,982	814,154	5,273,903	5,563,124	7. Chicago
3,144,702	4,257	51	20,567	3,169,577	74,619	113,770	79,024	14,421	281,834	1,816,574	1,968,132	8. St. Louis
2,977,494	4,015	95	32,155	3,013,759	65,867	93,208	63,100	11,088	233,263	1,525,152	1,589,215	9. Minneapolis
3,698,590	17,207		18,948	3,734,745	83,265	131,369	104,471	11,726	330,831	2,349,582	2,371,229	10. Kansas City
4,697,024	1,900	437	22,719	4,722,080	131,828	155,241	100,384	21,257	408,710	3,018,045	3,383,637	11. Dallas
3,610,321	6,400	401	57,620	3,674,742	92,630	114,678	53,491	3,867	264,666	1,848,537	1,915,104	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.² Cash items reported in process of collection were in excess of demand deposits other than interbank and United States Government. For other footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State or Territory	Number of banks	Loans and investments							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	6,357	151,588,742	82,146,060	53,160,223	4,964	12,785,866	3,036,961	454,668	38,489,053	18,569,796	2,276,854
New England:											
Maine.....	35	389,843	225,328	132,349	30	21,759	9,341	1,036	86,648	35,716	11,382
New Hampshire.....	51	214,310	130,088	61,035	21	17,938	4,594	634	59,328	21,902	8,647
Vermont.....	33	167,270	98,646	50,226	7	14,649	3,338	404	31,823	12,515	3,830
Massachusetts.....	130	3,954,436	2,323,984	1,214,266	762	343,651	58,672	13,101	1,055,122	546,993	73,478
Rhode Island.....	6	717,403	441,707	215,875	5	52,117	5,147	2,552	116,167	64,370	14,874
Connecticut.....	42	1,562,100	835,483	516,695	.....	184,476	19,604	5,842	406,571	175,102	44,029
Middle Atlantic:											
New York.....	388	35,184,774	21,244,104	10,591,914	1,055	2,560,569	654,250	132,882	9,750,090	5,157,816	308,017
New Jersey.....	227	5,094,685	2,493,844	1,730,083	773	712,322	141,764	15,899	961,345	441,753	118,001
Pennsylvania.....	576	10,499,707	5,799,584	3,383,873	169	1,014,681	263,751	37,649	2,370,026	1,176,877	196,559
East North Central:											
Ohio.....	389	8,051,218	4,094,308	3,189,988	326	648,127	99,745	18,724	1,833,099	904,983	159,156
Indiana.....	234	2,807,170	1,269,163	1,298,610	82	186,283	47,302	5,730	724,664	326,820	69,653
Illinois.....	523	12,509,126	5,723,401	5,374,003	92	1,066,721	317,859	27,049	3,137,727	1,747,700	131,093
Michigan.....	226	6,382,794	2,984,480	2,667,170	127	676,562	41,683	12,772	1,223,712	650,685	115,542
Wisconsin.....	163	2,301,031	1,139,720	963,208	83	135,200	58,385	4,435	557,379	240,327	39,566
West North Central:											
Minnesota.....	209	2,341,990	1,281,615	785,213	25	192,837	77,045	5,255	642,232	254,915	29,234
Iowa.....	168	1,308,970	633,980	500,590	.....	149,821	21,961	2,618	356,961	134,975	24,321
Missouri.....	173	3,422,123	1,796,583	1,288,177	275	269,958	97,002	10,128	961,185	436,831	39,776
North Dakota.....	40	285,263	130,978	121,906	10	18,742	13,157	470	54,032	27,430	3,996
South Dakota.....	60	372,367	188,804	145,774	.....	25,692	11,363	735	72,933	35,755	5,494
Nebraska.....	140	902,479	450,637	349,024	.....	86,139	14,674	2,005	278,909	115,713	13,319
Kansas.....	212	1,102,117	487,223	428,103	53	149,088	35,142	2,508	309,202	125,405	20,041
South Atlantic:											
Delaware.....	9	380,475	227,453	148,532	.....	2,233	751	1,506	80,559	29,835	5,457
Maryland.....	66	1,221,797	578,438	503,228	.....	101,325	35,943	2,863	353,603	158,329	32,029
District of Columbia.....	11	1,090,179	565,087	456,207	.....	37,955	28,546	2,384	294,986	162,244	25,668
Virginia.....	203	2,077,466	1,158,756	702,532	37	161,541	49,548	5,052	539,402	238,013	52,409
West Virginia.....	112	791,878	346,204	377,767	.....	53,631	12,059	2,217	199,110	74,801	26,628
North Carolina.....	50	1,075,056	664,286	300,084	3	70,888	36,809	2,986	374,795	143,800	25,457
South Carolina.....	31	504,065	276,142	177,570	.....	39,487	9,770	1,096	134,669	53,499	17,201
Georgia.....	65	1,415,930	846,373	427,008	.....	111,217	27,974	3,358	434,183	199,030	23,157
Florida.....	112	2,421,843	1,115,007	1,049,202	28	217,017	35,293	5,296	754,251	258,984	52,644
East South Central:											
Kentucky.....	107	1,052,401	534,551	423,028	9	64,817	27,072	2,924	328,713	142,454	23,582
Tennessee.....	84	1,751,272	971,082	596,502	232	142,177	37,131	4,148	523,777	215,022	39,684
Alabama.....	93	1,195,971	614,561	398,887	.....	146,922	32,826	2,775	348,327	150,827	31,394
Mississippi.....	35	414,328	213,853	122,183	.....	67,222	9,872	1,198	131,967	47,115	10,869
West South Central:											
Arkansas.....	75	570,906	269,520	203,023	1	82,252	14,717	1,393	177,674	65,404	13,409
Louisiana.....	52	1,593,851	774,103	646,069	.....	149,327	20,322	4,030	500,189	212,630	31,491
Oklahoma.....	223	1,548,768	760,046	587,043	17	158,834	39,029	3,799	598,805	203,158	26,579
Texas.....	576	7,075,201	3,991,451	2,399,917	6	507,775	157,223	18,829	2,536,254	892,277	117,363
Mountain:											
Montana.....	85	537,731	268,271	209,620	.....	38,416	20,471	953	126,820	52,784	8,782
Idaho.....	17	461,554	233,774	194,104	.....	29,590	3,263	823	78,395	36,570	7,932
Wyoming.....	39	258,913	128,290	108,973	.....	15,721	5,433	496	62,882	25,546	5,182
Colorado.....	96	1,188,188	646,183	461,375	.....	65,482	11,544	3,604	341,542	137,613	19,012
New Mexico.....	34	365,003	176,767	165,908	.....	17,881	3,887	560	112,380	44,264	8,842
Arizona.....	4	739,970	479,676	192,217	11	48,231	18,321	1,514	150,644	65,151	14,034
Utah.....	20	642,664	375,425	201,569	.....	53,574	10,754	1,342	147,971	66,718	8,715
Nevada.....	5	286,883	149,860	106,178	.....	20,361	10,058	426	42,653	24,217	6,705
Pacific:											
Washington.....	35	2,037,020	1,126,541	665,311	5	198,769	42,207	4,187	482,839	236,041	32,288
Oregon.....	17	1,507,275	768,983	524,382	.....	193,406	17,636	2,868	295,968	163,899	14,690
California.....	74	17,794,263	10,104,398	5,794,460	719	1,462,401	362,722	69,563	3,329,496	1,833,583	165,103
Alaska ¹	1	6,020	3,087	2,814	.....	82	.....	37	1,243	505	124
Virgin Islands ¹	1	10,695	4,232	6,448	.....	.....	.....	13	1,801	900	416
Mutual Savings Banks².....	3	26,464	12,857	10,940	.....	1,824	765	78	2,478	1,472	207

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2...	9	413,069	213,368	154,543	.....	37,838	4,879	2,441	86,793	42,084	11,435
New Jersey—Dist. No. 2...	149	4,150,718	2,023,085	1,388,008	738	607,345	117,727	13,815	769,756	359,305	88,424
Kentucky—Dist. No. 4...	56	335,330	174,218	129,805	5	23,452	6,939	911	75,560	32,664	9,683
Pennsylvania—Dist. No. 4...	138	4,028,473	2,185,778	1,361,594	128	415,934	51,322	13,717	835,755	467,790	69,277
West Virginia—Dist. No. 4...	11	107,623	49,469	47,675	.....	8,993	1,082	404	25,470	10,430	3,442
Louisiana—Dist. No. 6...	35	1,266,319	590,639	551,131	.....	110,256	11,469	2,824	400,988	180,824	24,455
Mississippi—Dist. No. 6...	22	354,457	190,102	96,845	.....	58,400	8,078	1,032	114,827	40,651	8,990
Tennessee—Dist. No. 6...	72	1,156,053	598,011	425,594	232	101,848	27,926	2,442	339,828	133,421	28,253
Indiana—Dist. No. 7...	173	2,478,870	1,111,343	1,146,850	72	173,950	41,669	4,986	642,482	292,367	60,892
Illinois—Dist. No. 7...	375	11,743,192	5,437,479	5,018,021	93	975,261	286,731	25,607	2,948,465	1,671,165	115,378
Michigan—Dist. No. 7...	186	6,194,233	2,900,941	2,588,341	119	655,065	37,368	12,399	1,190,924	635,760	110,401
Wisconsin—Dist. No. 7...	121	2,095,375	1,049,659	869,889	76	120,365	51,359	4,027	513,768	221,657	34,829
Missouri—Dist. No. 10...	44	1,158,037	579,248	445,701	234	110,654	19,205	2,995	438,630	172,742	12,262
New Mexico—Dist. No. 10...	10	244,248	121,404	111,874	.....	8,406	2,211	353	70,040	29,227	4,552
Oklahoma—Dist. No. 10...	210	1,518,522	743,919	577,569	17	154,738	38,547	3,732	587,614	200,202	25,414
Arizona—Dist. No. 12...	3	652,336	434,324	160,026	11	39,248	17,363	1,364	131,564	55,544	12,691

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

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

OF BANKS ON JUNE 23, 1958, BY STATES

ASSETS [In thousands of dollars]

and bank balances				Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	State or Territory
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								
6,868,632	43,942	103,639	10,626,190	1,872,526	46,256	166,060	948,205	439,133	453,371	194,003,346	Total
19,763	.....	111	19,676	7,465	330	299	.....	1,084	780	486,449	New England:
11,219	18	3	17,539	3,370	838	53	.....	29	331	278,259	Maine
10,001	.....	20	5,457	2,415	160	708	.....	171	114	202,661	New Hampshire
95,370	740	5,003	333,538	55,185	722	944	43,349	15,247	10,684	5,135,689	Vermont
11,863	.....	279	24,781	10,536	145	225	.....	1,855	747	847,109	Massachusetts
83,063	91	71	104,215	25,846	362	818	96	3,318	5,096	2,004,207	Rhode Island
											Connecticut
313,918	3,207	41,954	3,925,178	347,625	2,636	9,612	700,693	127,182	224,288	46,346,900	Middle Atlantic:
233,010	339	233	168,009	77,379	944	667	102	16,583	6,903	6,158,608	New York
366,871	2,108	3,654	623,957	152,503	3,528	9,569	7,694	26,546	23,946	13,093,519	New Jersey
											Pennsylvania
331,523	280	1,951	435,206	93,049	1,002	13,327	607	21,765	12,526	10,026,593	East North Central:
210,604	121	89	117,377	34,130	330	507	124	5,350	5,369	3,577,644	Ohio
540,783	6,795	34,963	676,393	61,285	2,454	7,338	9,149	33,093	29,066	15,789,238	Indiana
206,778	1,596	1,910	247,201	74,313	1,498	6,594	147	19,324	8,303	7,716,685	Illinois
136,205	72	350	140,859	24,016	922	2,461	115	4,087	6,344	2,896,355	Michigan
											Wisconsin
129,630	291	2,526	225,636	24,995	1,661	6,614	845	7,984	4,148	3,030,469	West North Central:
124,003	140	.....	73,522	9,966	1,238	2,701	43	2,108	1,227	1,683,214	Minnesota
196,912	81	427	301,158	23,617	1,260	1,644	2,457	10,178	4,820	4,441,284	Iowa
17,143	.....	81	5,382	3,901	419	255	.....	1,011	476	345,357	Missouri
25,937	11	.....	5,736	3,836	536	238	.....	1,264	1,159	452,333	North Dakota
90,234	270	.....	59,373	8,721	106	1,011	.....	2,418	648	1,194,292	South Dakota
125,805	103	.....	37,848	14,044	895	190	68	1,863	914	1,429,293	Nebraska
											Kansas
23,859	100	.....	21,308	4,313	843	1,631	.....	1,183	347	469,351	South Atlantic:
70,918	105	146	92,076	18,033	417	353	88	3,673	3,629	1,601,593	Delaware
45,036	167	429	61,442	19,455	144	4,136	207	1,846	2,195	1,413,148	Maryland
121,433	1,517	53	125,977	34,608	960	3,109	104	2,990	2,917	2,661,556	District of Columbia
74,561	225	.....	22,895	9,610	453	891	.....	589	1,896	1,004,427	Virginia
89,298	425	.....	115,815	21,865	109	359	.....	2,176	6,550	1,480,910	West Virginia
43,502	170	.....	20,297	8,433	382	.....	.....	1,000	674	649,223	North Carolina
95,424	164	2	116,406	28,583	1,132	10	1,261	3,305	4,438	1,888,842	South Carolina
290,941	776	240	150,666	44,899	1,537	9,818	200	7,012	5,209	3,244,769	Georgia
											Florida
87,791	.....	32	74,854	10,726	125	189	51	2,501	1,212	1,395,918	East South Central:
157,833	230	138	110,870	26,773	236	.....	4,114	3,847	2,638	2,312,657	Kentucky
116,397	1,281	43	48,385	15,968	908	2,331	194	2,996	1,778	1,568,473	Tennessee
54,679	1,725	.....	17,579	7,436	215	539	15	1,534	4,800	560,834	Alabama
											Mississippi
72,699	55	.....	26,107	9,748	216	46	.....	1,089	608	760,287	West South Central:
132,219	733	45	123,071	21,227	834	2,140	2,106	4,991	2,715	2,128,053	Arkansas
295,112	529	.....	73,427	20,183	845	8,591	325	2,792	1,373	2,181,682	Louisiana
1,082,210	14,629	1,650	428,125	165,416	8,961	8,965	24,210	15,966	8,834	9,843,807	Oklahoma
											Texas
41,469	14	148	23,623	7,643	249	14	14	1,439	435	674,345	Mountain:
14,743	50	.....	19,100	7,428	291	35	.....	346	373	548,422	Montana
26,389	.....	.....	5,765	3,656	653	.....	.....	382	441	326,927	Idaho
120,631	261	59	63,966	12,002	366	995	.....	3,201	2,884	1,549,178	Wyoming
47,120	55	.....	12,099	6,867	138	100	.....	405	289	485,182	Colorado
30,014	47	830	40,568	18,878	83	5,161	152	2,743	3,199	920,830	New Mexico
24,212	124	.....	48,202	4,551	119	7,646	80	446	607	804,084	Arizona
5,590	.....	.....	6,141	5,845	13	.....	.....	623	545	336,562	Utah
											Nevada
52,967	767	1,474	159,302	36,002	836	884	496	7,680	3,229	2,568,986	Pacific:
22,147	749	614	93,869	26,866	98	.....	16	5,897	1,155	1,837,275	Washington
347,897	2,781	4,111	976,021	217,183	3,092	42,324	149,052	54,009	40,469	21,629,888	Oregon
433	.....	.....	181	121	.....	18	.....	10	23	7,435	California
473	.....	.....	12	11	15	.....	.....	2	20	12,544	Alaska
											Virgin Islands
784	.....	.....	15	115	7	.....	.....	.....	9	29,073	Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

13,519	.....	9	19,746	8,698	284	.....	83	1,168	2,444	512,539	Connecticut—Dist. No. 2
178,553	267	233	142,974	60,930	618	473	102	13,838	4,956	5,001,391	New Jersey—Dist. No. 2
29,691	.....	.....	3,522	4,667	109	.....	.....	195	358	416,219	Kentucky—Dist. No. 4
83,209	241	681	214,557	51,647	450	1,663	133	15,204	6,095	4,939,420	Pennsylvania—Dist. No. 4
9,404	.....	.....	2,194	755	3	241	.....	236	152	134,480	West Virginia—Dist. No. 4
95,123	508	45	100,033	16,446	502	2,140	2,106	3,848	2,115	1,694,464	Louisiana—Dist. No. 4
46,765	1,425	.....	16,996	6,388	215	500	15	1,526	4,753	482,681	Mississippi—Dist. No. 6
109,444	55	.....	68,655	18,923	156	.....	16	2,126	1,655	1,518,757	Tennessee—Dist. No. 6
179,698	121	89	109,315	29,562	246	507	124	5,044	4,711	3,161,546	Indiana—Dist. No. 6
469,943	6,195	34,963	650,821	54,317	1,814	7,128	9,132	32,082	28,254	14,824,384	Illinois—Dist. No. 7
195,301	1,596	1,899	245,967	72,286	1,408	6,594	147	19,304	8,227	7,493,123	Michigan—Dist. No. 7
117,820	60	350	139,052	21,704	709	2,461	115	3,605	5,728	2,643,465	Wisconsin—Dist. No. 7
83,388	58	283	169,897	6,675	125	822	2	3,152	1,219	1,608,662	Missouri—Dist. No. 10
26,163	.....	.....	10,098	4,867	69	.....	.....	385	182	319,791	New Mexico—Dist. No. 10
288,463	504	.....	73,031	19,845	840	5,591	325	2,792	1,350	2,139,879	Oklahoma—Dist. No. 10
25,947	47	544	36,791	16,256	17	5,161	152	2,440	3,049	810,975	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	Post-savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total.....	115,456,572	87,728,815	3,231,460	8,429,927	11,703,332	1,532,308	2,830,730	48,739,843	43,935,624	226,129	15,823	2,558,347	67,406	1,936,514
New England:														
Maine.....	233,732	189,145	5,934	22,621	8,943	.....	7,089	167,960	166,266	772	7	915	.....	.....
New Hampshire.....	186,027	145,931	6,634	17,240	9,746	.....	6,456	50,897	50,072	315	15	495	.....	.....
Vermont.....	79,191	67,186	2,171	5,787	1,781	.....	2,266	97,249	95,780	64	3	1,402	.....	.....
Massachusetts.....	3,645,312	2,859,446	99,070	194,869	381,823	26,445	83,659	620,882	577,922	5,888	1,222	8,552	198	27,100
Rhode Island.....	399,254	337,175	11,465	27,003	6,783	1,719	15,109	312,939	310,177	1,609	159	969	.....	25
Connecticut.....	1,356,239	1,120,362	44,299	87,846	49,164	13	54,555	383,899	381,654	1,728	15	492	10	.....
Middle Atlantic:														
Ohio.....	28,336,892	20,594,707	920,813	1,172,036	3,059,971	1,234,350	1,355,015	8,168,129	6,307,827	28,754	.....	303,113	39,427	1,489,000
New York.....	3,029,355	2,451,521	87,920	330,543	72,988	.....	528	2,276,159	2,244,736	5,762	.....	25,619	17	25
New Jersey.....	7,486,742	6,132,969	196,523	350,047	667,569	22,835	116,799	3,544,756	3,436,671	4,369	784	95,198	2,884	4,850
Pennsylvania.....														
East North Central:														
Ohio.....	5,612,862	4,462,868	168,087	499,150	375,694	6,914	100,149	3,076,404	2,935,464	2,316	831	137,704	89	.....
Indiana.....	2,169,710	1,688,828	55,911	260,689	128,652	672	34,958	985,773	940,703	3,748	1,731	39,486	105	.....
Illinois.....	9,682,427	7,379,899	277,657	566,027	1,293,631	36,150	129,063	3,849,021	3,625,637	7,543	1,034	176,507	650	37,650
Michigan.....	3,794,051	2,908,479	179,582	421,015	224,318	5,813	54,844	2,939,696	2,807,430	4,355	55	127,543	313	.....
Wisconsin.....	1,635,452	1,211,052	48,303	157,369	195,528	1,779	21,421	936,719	925,315	2,350	1,098	7,076	380	500
West North Central:														
Minnesota.....	1,776,018	1,197,229	46,464	169,961	337,816	3,659	20,889	770,464	755,300	1,358	70	13,715	21	.....
Iowa.....	1,080,595	777,007	21,611	148,658	121,465	.....	11,854	400,284	398,875	1,146	81	182	.....	.....
Missouri.....	3,044,396	2,120,130	62,688	123,972	713,578	3,947	20,074	764,222	726,019	3,369	505	34,224	105	.....
North Dakota.....	215,472	174,098	5,101	21,766	10,812	84	3,611	106,962	103,550	377	6	3,029	.....	.....
South Dakota.....	275,730	199,011	6,340	37,888	9,407	.....	3,084	132,746	124,463	1,037	2	7,244	.....	.....
Nebraska.....	930,846	675,090	27,274	86,432	132,709	48	8,593	115,604	115,170	1,171	29	234	.....	.....
Kansas.....	1,030,526	705,084	22,669	198,955	87,798	.....	16,020	241,438	210,343	3,367	50	27,675	3	.....
South Atlantic:														
Delaware.....	314,419	280,008	17,998	3,594	5,381	.....	7,438	61,885	61,577	210	.....	98	.....	.....
Maryland.....	1,048,566	779,331	34,963	126,649	98,418	1,327	7,878	346,335	334,836	5,619	6	5,854	20	.....
District of Columbia.....	957,668	847,792	20,592	92	67,722	5,222	16,248	301,782	282,919	14,183	754	1	.....	3,925
Virginia.....	1,415,777	1,100,698	31,144	102,272	160,786	191	20,686	860,599	791,170	15,018	1,672	53,441	1,208	.....
West Virginia.....	626,368	492,817	17,437	74,269	38,688	.....	13,157	261,424	258,655	465	272	1,975	57	.....
North Carolina.....	981,556	703,341	23,923	85,190	146,406	37	22,659	260,818	213,914	4,617	7	40,565	1,715	.....
South Carolina.....	452,024	358,874	11,856	56,952	14,575	.....	9,767	99,350	86,703	5,162	7	7,203	275	.....
Georgia.....	1,277,792	912,759	27,899	110,923	215,540	160	10,511	315,228	306,357	4,164	780	3,904	23	.....
Florida.....	2,203,355	1,625,947	31,821	239,414	277,650	4,128	24,395	719,432	634,589	7,243	2,038	75,041	521	.....
East South Central:														
Kentucky.....	1,026,416	777,887	28,915	59,399	151,101	53	9,061	239,275	222,298	4,135	15	12,727	100	.....
Tennessee.....	1,443,670	921,586	29,499	155,236	323,277	1,784	12,288	598,079	568,419	2,888	164	26,091	467	50
Alabama.....	999,351	757,139	19,771	119,670	90,483	469	11,819	367,468	359,586	3,146	27	4,283	426	.....
Mississippi.....	378,678	229,616	6,065	84,939	56,501	.....	1,557	95,468	93,347	2,086	.....	15	20	.....
West South Central:														
Arkansas.....	533,950	404,598	7,398	57,018	60,659	.....	4,277	150,573	148,808	926	25	659	155	.....
Louisiana.....	1,524,088	1,004,423	23,695	271,813	197,663	8,066	18,428	383,830	364,461	2,687	57	15,012	613	1,000
Oklahoma.....	1,555,973	1,126,725	37,061	173,519	205,638	159	12,871	299,715	290,479	4,777	97	3,435	927	.....
Texas.....	6,833,130	5,106,252	113,847	497,060	1,019,009	20,498	76,464	1,610,446	1,293,406	20,772	1,144	290,945	3,929	250
Mountain:														
Montana.....	439,516	350,691	9,206	51,215	22,898	.....	5,506	180,240	169,179	278	3	10,525	255	.....
Idaho.....	319,965	255,769	4,589	53,354	2,392	.....	3,861	179,055	178,058	986	11	.....	.....	.....
Wyoming.....	209,330	156,117	3,934	37,413	10,134	.....	1,732	87,467	80,821	1,295	18	5,333	.....	.....
Colorado.....	1,037,674	807,959	21,842	74,797	112,298	78	20,700	368,142	339,619	3,330	10	25,183	.....	.....
New Mexico.....	340,896	240,252	9,902	70,786	16,140	.....	3,816	101,038	85,952	1,462	11	13,568	45	.....
Arizona.....	552,192	455,838	7,601	64,151	7,120	4,820	12,662	238,906	213,002	1,545	27	19,332	.....	5,000
Utah.....	422,069	310,076	14,080	55,191	36,435	3	6,284	297,855	261,101	1,562	744	34,348	100	.....
Nevada.....	186,415	131,057	3,934	46,792	1,559	.....	3,073	115,538	108,322	1,287	.....	5,929	.....	.....
Pacific:														
Washington.....	1,523,267	1,225,714	39,276	164,367	64,248	5,773	23,889	732,822	723,402	4,588	10	507	415	3,900
Oregon.....	938,971	742,736	23,087	126,162	23,357	1,724	21,905	676,465	615,491	229	14	60,681	50	.....
California.....	9,904,321	8,208,937	313,250	565,930	387,072	132,860	296,272	8,836,301	7,602,775	30,721	213	827,502	11,860	363,230
Alaska.....	2,909	2,510	209	100	.....	.....	90	2,811	2,049	350	.....	412	.....	.....
Virgin Islands.....	5,437	3,449	130	1,779	.....	6	.....	7,383	4,955	.....	.....	2,404	23	.....
Mutual Savings Banks¹	84	32	2	50	.....	.....	.....	25,830	25,830	.....	.....	.....	.....	.....

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	275,715	233,308	8,947	14,239	10,032	.....	9,189	171,582	171,087	55	15	425	.....	.....
New Jersey—Dist. No. 2	2,417,182	1,961,424	70,216	240,345	70,246	528	74,423	1,872,898	1,854,100	2,230	.....	16,530	13	25
Kentucky—Dist. No. 4	271,035	237,378	5,247	21,117	4,910	.....	2,383	112,347	105,336	102	.....	6,899	100	.....
Pennsylvania—Dist. No. 4	2,774,920	2,342,149	80,549	122,156	196,109	3,043	30,914	1,338,815	1,292,809	562	175	44,508	761	.....
West Virginia—Dist. No. 4	80,534	63,015	2,075	9,429	2,910	.....	3,105	36,152	35,319	30	10	793	.....	.....
Louisiana—Dist. No. 6	1,232,522	803,032	17,722	218,493	171,373	8,066	13,836	298,212	279,732	2,602	47	14,218	613	1,000
Mississippi—Dist. No. 6	322,925	185,657	5,135	75,365	55,360	.....	1,408	80,466	78,688	1,753	.....	5	20	.....
Tennessee—Dist. No. 6	914,395	592,634	21,842	111,660	179,146	.....	9,113	437,066	409,122	1,983	161	25,348	452	.....
Indiana—Dist. No. 6	1,910,822	1,480,510	50,347	235,157	112,981	672	31,155	877,441	840,478	3,211	1,711	31,961	80	.....
Illinois—Dist. No. 7	9,104,810	6,952,486	267,928	514,227	1,209,506	36,150	124,513	3,569,726	3,382,374	6,801	983	141,268	650	37,650
Michigan—Dist. No. 7	3,705,675	2,842,892	177,351	402,109	223,976	5,813	53,534	2,827,245	2,695,757	4,286	30	126,859	313	.....
Wisconsin—Dist. No. 7	1,506,647	1,113,848	44,863	134,354	191,766	1,779	20,037	836,841	826,000	2,335	899	6,727	380	500
Missouri—Dist. No. 10	1,181,624	734,208	17,826	44,436	374,568	2,012	8,574	186,329	181,991	58	12	4,268	.....	.....
New Mexico—Dist. No. 10	210,562	132,592	8,353	52,718	14,315	.....	2,584	76,563	65,898	250	11	10,359	45	.....
Oklahoma—Dist. No. 10	1,529,304	1,106,505	36,839	168,254	204,973	159	12,574	288,911	279,787	4,773	97	3,407	847	.....
Arizona—Dist. No. 12	489,450	400,354	6,686	58,910	7,120	4,682	11,698	210,682	188,241	1,545	27	15,869	.....	5,000

¹ One bank in Alaska and one in the Virgin Islands are included in national, "Country", and San Francisco and New York District figures, respectively, elsewhere in this report² These banks, two in Wisconsin and one in Indiana, are included in the figures for those States.</

OF BANKS ON JUNE 23, 1958, 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	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)	State or Territory
173,903,661	1,077,659	978,390	2,862,893	178,822,603	4,456,460	7,341,314	3,009,140	373,829	15,180,743	104,250,543	89,186,276	Total
434,386	1,550		5,395	441,331	15,425	16,504	12,166	1,023	45,118	217,586	214,407	New England:
244,393	1,640		1,681	247,714	6,444	14,691	8,455	955	30,545	162,885	151,320	Maine
179,529	510		2,907	182,946	6,147	7,330	4,966	1,272	19,715	64,941	69,616	New Hampshire
4,523,716	9,250	44,959	79,501	4,657,426	119,795	250,589	83,906	23,973	478,263	3,453,985	2,878,236	Vermont
763,681		31	12,518	776,230	19,745	43,175	7,948	11	70,879	390,672	371,874	Massachusetts
1,796,334	20,821	96	26,572	1,843,823	54,683	72,485	30,943	2,273	160,384	1,216,126	1,169,815	Rhode Island
												Connecticut
40,257,600	523,726	724,203	923,248	42,428,777	1,131,778	2,021,611	710,835	53,899	3,918,123	26,915,906	19,542,299	Middle Atlantic:
5,634,937	15,850	102	64,200	5,715,089	137,281	215,825	79,517	10,896	443,519	2,764,861	2,742,285	New York
11,623,631	29,395	8,261	146,737	11,808,024	325,539	727,856	216,637	15,463	1,285,495	6,849,379	5,968,377	New Jersey
												Pennsylvania
9,045,605	89,478	607	126,065	9,261,755	229,182	394,359	135,111	6,186	764,838	5,107,421	4,736,782	East North Central:
3,271,730	425	124	35,496	3,307,775	70,767	119,590	70,735	8,777	269,869	1,934,854	1,905,494	Ohio
14,368,814	89,077	10,033	166,804	14,634,728	370,621	521,124	182,949	79,816	1,154,510	9,172,575	7,470,229	Indiana
7,045,024	23,970	147	112,546	7,181,687	155,561	250,777	112,587	16,073	534,998	3,489,849	3,116,737	Illinois
2,661,484	16,000	115	21,292	2,698,891	51,621	95,800	45,116	4,927	197,464	1,392,769	1,225,907	Michigan
												Wisconsin
2,745,757	6,815	845	41,132	2,794,549	74,571	100,785	50,227	10,337	235,920	1,589,138	1,241,646	West North Central:
1,541,078		43	7,057	1,548,178	30,563	56,223	43,573	4,677	135,036	924,918	866,985	Minnesota
4,053,788	4,250	2,516	38,635	4,099,189	103,266	139,614	90,149	9,066	342,095	2,708,552	2,021,650	Iowa
317,008	1,050		3,970	321,978	6,200	9,947	6,320	912	23,379	181,243	182,111	Missouri
415,895	1,000		3,980	420,925	8,463	13,820	7,845	1,280	31,408	243,178	249,580	North Dakota
1,066,218	23,530		6,839	1,096,587	27,370	38,544	26,704	5,087	97,705	795,654	713,495	South Dakota
1,298,683	4,927	68	8,213	1,311,891	30,197	53,398	31,804	2,003	117,402	877,098	877,127	Nebraska
												Kansas
415,028	2,000		6,729	423,757	11,393	26,935	7,198	68	45,594	308,493	273,405	South Atlantic:
1,458,324	10,600	88	12,180	1,481,192	26,651	63,662	22,639	7,449	120,401	923,634	833,927	Delaware
1,299,205	5,500	207	10,920	1,315,832	27,100	52,350	14,329	3,537	97,316	864,431	811,659	Maryland
2,414,455	5,805	104	26,077	2,446,441	62,258	102,855	44,791	5,211	215,115	1,270,652	1,155,966	District of Columbia
892,584	3,550		6,322	902,456	25,576	47,260	24,062	5,073	101,971	527,397	538,453	Virginia
1,320,578	2,825		36,266	1,359,669	37,220	62,461	20,084	1,476	121,241	825,501	717,834	West Virginia
594,216	650		6,601	601,467	12,684	23,803	8,988	2,281	47,756	424,611	427,711	North Carolina
1,700,460	1,965	1,261	28,134	1,731,820	42,797	68,253	30,959	15,013	157,022	1,144,947	946,140	South Carolina
2,975,208	7,650	214	37,073	3,020,145	83,525	91,104	36,732	13,263	224,624	1,726,271	1,685,225	Georgia
												Florida
1,257,659	3,050	51	14,078	1,274,838	34,600	58,304	26,472	1,704	121,000	847,663	747,362	East South Central:
2,099,526	10,400	4,114	27,283	2,141,323	49,865	83,067	34,928	3,474	171,334	1,202,060	993,943	Kentucky
1,427,097	1,700	194	15,486	1,444,477	35,895	56,254	25,578	6,269	123,996	871,352	862,471	Tennessee
514,071		16	4,351	518,438	11,068	28,702	2,479	147	42,396	321,059	314,660	Alabama
												Mississippi
689,910	50		5,141	695,101	19,855	26,565	16,557	2,209	65,186	428,652	428,662	West South Central:
1,952,567	3,800	2,281	16,509	1,975,157	42,508	78,202	31,747	439	152,896	1,290,538	1,169,729	Arkansas
1,983,809	100	325	10,376	1,994,610	51,480	74,732	55,801	5,059	187,072	1,294,520	1,291,375	Louisiana
8,967,617	4,400	24,222	62,257	9,058,496	287,169	335,201	140,392	22,549	785,311	5,557,935	5,265,088	Oklahoma
												Texas
623,619	350	14	8,180	632,163	15,428	16,322	10,020	412	42,182	370,429	375,918	Mountain:
503,668	4,000		5,369	513,037	13,290	14,174	6,535	1,386	35,385	283,639	285,872	Montana
297,508	1,800		2,969	302,277	4,173	11,865	7,516	1,096	24,650	172,623	182,133	Idaho
1,406,970	11,900		15,343	1,434,213	36,740	49,504	26,906	1,815	114,965	837,436	812,573	Wyoming
453,092	100		3,587	456,779	9,230	9,840	5,441	3,892	28,403	285,676	302,315	Colorado
844,455		152	17,698	862,305	19,470	30,180	8,870	5	58,525	510,524	502,815	New Mexico
726,588	8,800	80	11,816	747,284	17,188	26,842	11,525	1,245	56,800	339,904	315,185	Arizona
310,929			5,609	316,538	7,186	7,014	5,773	51	20,024	175,201	171,379	Utah
												Nevada
2,329,968	12,000	496	36,201	2,378,665	56,105	84,815	48,145	1,256	190,321	1,362,280	1,255,259	Pacific:
1,661,765	200	16	33,864	1,695,845	42,340	53,460	45,602	28	141,430	832,225	779,060	Washington
19,474,818	111,200	152,405	561,498	20,299,921	397,922	593,196	330,383	8,466	1,329,967	8,790,779	8,017,042	Oregon
6,954			39	6,993	300	120	22	22	442	2,424	2,678	California
11,722			149	11,871	225	225	173	50	673	4,097	4,465	Alaska 1
												Virgin Islands 1
26,339			1	26,340		2,172	395	166	2,733			Mutual Savings Banks 2

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

466,983	200	83	6,103	473,369	13,555	19,600	5,679	336	39,170	258,012	250,243	Connecticut—Dist. No. 2
4,579,714	10,950	102	55,051	4,645,817	111,932	171,182	63,625	8,835	355,574	2,215,787	2,169,618	New Jersey—Dist. No. 2
373,081	450	.....	2,399	375,930	10,325	18,055	11,052	857	40,289	222,344	240,731	Kentucky—Dist. No. 4
4,344,022	14,325	133	65,346	4,423,826	129,207	314,073	67,442	4,872	515,594	2,656,157	2,251,867	Pennsylvania—Dist. No. 4
116,039	.....	.....	1,247	117,286	4,705	8,745	2,917	827	17,194	69,565	72,885	West Virginia—Dist. No. 4
1,558,007	3,800	2,281	12,485	1,576,573	30,318	60,970	26,174	429	117,891	1,046,805	923,160	Louisiana—Dist. No. 6
442,244	.....	16	4,214	446,474	9,418	24,997	1,738	54	36,207	273,742	262,129	Mississippi—Dist. No. 6
1,396,599	400	16	18,830	1,415,845	33,280	45,207	21,981	2,444	102,912	757,067	645,489	Tennessee—Dist. No. 6
2,895,758	325	124	31,330	2,927,537	61,469	104,075	61,547	6,918	234,009	1,708,567	1,673,502	Indiana—Dist. No. 7
13,488,602	87,570	10,016	161,848	13,748,036	353,421	490,236	160,715	71,976	1,076,348	8,675,115	7,005,904	Illinois—Dist. No. 7
6,842,381	23,870	147	111,760	6,978,158	150,211	243,562	106,818	14,374	514,965	3,414,918	3,034,612	Michigan—Dist. No. 7
2,429,259	16,000	115	19,198	2,464,572	46,416	87,481	40,653	4,343	178,893	1,284,793	1,109,074	Wisconsin—Dist. No. 7
1,474,169	1,000	2	10,800	1,485,971	31,260	58,163	25,223	8,045	122,691	1,011,204	664,322	Missouri—Dist. No. 10
299,625	100	.....	3,130	302,855	5,825	6,325	2,503	2,283	16,936	181,875	181,198	New Mexico—Dist. No. 10
1,945,878	100	325	10,123	1,956,426	50,720	73,265	54,759	4,709	183,453	1,275,373	1,266,500	Oklahoma—Dist. No. 10
743,106	.....	152	15,606	758,864	16,970	27,680	7,456	5	52,111	447,492	437,520	Arizona—Dist. No. 12

For footnotes, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, JUNE 23, 1958

[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.....	121,743,964	17,493,421	104,250,543	52,159,697	18,569,796	18,290,561	279,235	11.9	11.7
Central reserve city banks ³	32,768,959	4,325,530	28,443,429	6,722,073	5,601,225	5,455,921	145,304	15.9	15.5
Reserve city banks ³	47,549,641	7,113,713	40,435,928	21,122,215	7,576,286	7,728,039	-151,753	12.3	12.6
Country banks ³	41,425,364	6,054,178	35,371,186	24,315,409	5,392,285	5,106,601	285,684	9.0	8.6
All member banks, by districts:									
Boston.....	5,951,264	703,081	5,248,183	1,523,792	814,514	775,936	38,578	12.0	11.5
New York.....	33,988,175	4,594,373	29,393,802	11,327,844	5,560,105	5,431,108	128,997	13.7	13.3
Philadelphia.....	5,868,510	817,721	5,050,789	2,881,350	821,370	845,358	-23,988	10.4	10.7
Cleveland.....	9,164,793	1,109,306	8,055,487	4,713,954	1,415,867	1,411,159	4,708	11.1	11.1
Richmond.....	5,638,313	871,652	4,766,661	2,225,010	820,256	770,170	50,086	11.7	11.0
Atlanta.....	7,075,419	1,255,235	5,820,184	2,424,196	963,737	909,540	54,197	11.7	11.0
Chicago.....	18,313,080	2,304,769	16,008,311	8,883,998	2,955,924	2,884,319	71,605	11.9	11.6
St. Louis.....	4,674,880	707,504	3,967,376	1,510,165	638,336	630,213	8,123	11.7	11.5
Minneapolis.....	3,074,354	507,459	2,566,895	1,462,793	404,479	412,793	-8,314	10.0	10.2
Kansas City.....	6,332,244	1,180,981	5,151,263	1,456,807	806,448	793,755	12,693	12.2	12.0
Dallas.....	7,595,964	1,608,316	5,987,648	2,058,960	951,683	924,918	26,765	11.8	11.5
San Francisco.....	14,066,968	1,833,024	12,233,944	11,690,828	2,417,077	2,501,472	-84,395	10.1	10.5
Central reserve city banks:									
New York.....	26,188,873	3,666,258	22,522,615	5,279,872	4,418,367	4,318,064	100,303	15.9	15.5
Chicago.....	6,580,086	659,272	5,920,814	1,442,201	1,182,858	1,137,857	45,001	16.1	15.5
Reserve city banks, by districts:									
Boston.....	2,477,577	251,272	2,226,305	222,840	387,911	378,482	9,429	15.8	15.5
New York.....	1,143,870	147,229	996,641	667,451	203,550	197,815	5,735	12.2	11.9
Philadelphia.....	3,069,372	420,214	2,649,158	585,753	426,915	466,399	-39,484	13.2	14.4
Cleveland.....	5,986,192	725,155	5,261,037	2,336,468	960,582	984,895	-24,313	12.6	13.0
Richmond.....	2,877,649	430,608	2,447,041	754,930	451,680	441,508	10,172	14.1	13.8
Atlanta.....	3,338,319	645,430	2,692,889	861,214	511,325	487,388	23,937	14.4	13.7
Chicago.....	5,557,366	743,772	4,813,594	2,997,023	941,847	944,094	-2,247	12.1	12.1
St. Louis.....	2,545,382	394,580	2,150,802	494,261	365,122	379,630	-14,508	13.8	14.3
Minneapolis.....	1,301,931	260,218	1,041,713	257,722	164,366	184,769	-20,403	12.6	14.2
Kansas City.....	3,498,410	696,672	2,801,738	592,051	469,525	491,889	-22,364	13.8	14.5
Dallas.....	3,827,899	858,296	2,969,603	1,130,001	539,224	546,485	-7,261	13.2	13.3
San Francisco.....	11,925,674	1,540,267	10,385,407	10,221,801	2,154,239	2,224,682	-70,443	10.5	10.8
Country banks, by districts:									
Boston.....	3,473,687	451,809	3,021,878	1,300,952	426,603	397,454	29,149	9.9	9.2
New York.....	6,655,432	780,886	5,874,546	5,380,521	938,188	915,226	22,962	8.3	8.1
Philadelphia.....	2,799,138	397,507	2,401,631	2,295,597	394,455	378,959	15,496	8.4	8.1
Cleveland.....	3,178,601	384,151	2,794,450	2,377,486	455,285	426,264	29,021	8.8	8.2
Richmond.....	2,760,664	441,044	2,319,620	1,470,080	368,576	328,662	39,914	9.7	8.7
Atlanta.....	3,737,100	609,805	3,127,295	1,562,982	452,412	422,152	30,260	9.6	9.0
Chicago.....	6,175,628	901,725	5,273,903	4,444,774	831,219	802,368	28,851	8.6	8.3
St. Louis.....	2,129,498	312,924	1,816,574	1,015,204	273,214	250,583	22,631	9.6	8.8
Minneapolis.....	1,772,423	247,241	1,525,182	1,205,071	240,113	228,024	12,089	8.8	8.4
Kansas City.....	2,833,834	484,309	2,349,525	864,756	336,923	301,686	35,237	10.5	9.4
Dallas.....	3,768,065	750,020	3,018,045	928,959	412,459	378,433	34,026	10.4	9.6
San Francisco.....	2,141,294	292,757	1,848,537	1,469,027	262,838	276,790	-13,952	7.9	8.3

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

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

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—18% for central reserve city banks, 16½% for reserve city banks, and 11% for country banks.

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

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

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 23, 1958, 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	55,691,123	1,920,676	27,654,290	3,299,364	4,417,053	2,146,376	1,050,481	6,956,742	1,860,866	519,451	968,303	777,534	4,119,987
Loans (including overdrafts)	31,402,547	1,059,751	16,477,476	1,982,332	2,397,688	1,232,816	573,662	3,217,745	963,455	256,678	492,004	432,848	2,316,092
United States Government direct obligations	18,664,937	602,064	8,560,314	990,497	1,593,859	716,380	336,769	2,912,057	721,232	200,883	347,287	248,254	1,435,341
Obligations guaranteed by United States Government	2,151	181	1,320	6	128	3	259	13	7	234	7	302,478	302,478
Obligations of States and political subdivisions	4,439,115	214,906	1,989,012	227,065	367,720	126,047	117,989	729,887	128,838	41,351	116,053	77,769	58,615
Other bonds, notes, and debentures	1,002,143	37,015	518,808	84,027	46,601	65,632	19,685	84,404	41,768	19,596	9,208	16,784	58,615
Corporate stocks (including Federal Reserve Bank stock)	180,230	6,759	107,360	15,437	11,057	5,498	2,376	12,390	5,560	936	3,517	1,879	7,461
Reserves, cash, and bank balances	14,525,280	475,570	7,821,298	851,349	931,308	624,988	293,611	1,427,705	480,632	112,523	333,563	254,123	918,610
Reserve with Federal Reserve Banks	7,340,669	223,474	4,167,538	398,801	480,624	277,034	117,274	739,187	213,830	49,243	123,885	92,376	457,403
Cash in vault	732,074	42,822	238,986	54,783	91,487	54,254	25,028	111,289	27,406	9,458	13,801	20,127	42,633
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,689,584	67,994	236,951	103,623	164,161	126,462	104,288	356,211	125,438	38,952	91,405	123,072	151,027
Other balances with banks in United States	10,580	445	3,081	1,967	347	459	914	1,523	23	12	306	701	802
Balances with banks in foreign countries	44,637	947	38,080	1,066	612	204	11	1,865	29	32	89	302	1,400
Cash items in process of collection	4,707,736	139,888	3,136,662	291,109	194,077	166,575	46,096	217,630	113,906	14,826	104,077	17,545	265,345
Due from own foreign branches	26,800		26,800										
Bank premises owned and furniture and fixtures	625,678	32,120	279,209	51,347	41,219	36,107	20,856	64,682	15,632	5,121	7,729	19,668	51,988
Other real estate owned	5,563	349	604	1,900	519	310	224	689	52	99	151	285	381
Investments and other assets indirectly representing bank premises or other real estate	44,647	896	6,090	5,911	11,643	6,348	10	8,182	579	63	107	349	4,469
Customers' liability on acceptances	613,261	307	601,566	2,075	464	166	1,270	586	2,390				4,437
Income accrued but not yet collected	176,663	6,160	107,678	8,938	12,638	4,645	3,075	13,961	4,557	672	2,223	950	11,166
Other assets	194,762	3,558	125,060	8,309	8,154	10,879	8,574	11,504	3,007	433	2,557	1,027	11,700
Total assets	71,903,777	2,439,636	36,622,595	4,229,193	5,422,998	2,829,819	1,378,101	8,484,051	2,367,715	638,362	1,314,633	1,053,936	5,122,738
LIABILITIES													
Demand deposits	46,257,827	1,749,862	24,974,243	2,945,197	2,902,947	1,845,006	885,420	4,536,442	1,608,607	351,273	957,465	750,057	2,751,308
Individuals, partnerships, and corporations	32,718,538	1,386,069	16,343,445	2,308,746	2,361,720	1,343,103	605,808	3,467,457	1,171,053	271,814	633,150	622,496	2,203,677
United States Government	3,907,018	98,909	2,655,615	205,502	176,579	87,384	40,312	301,550	99,492	9,293	30,817	15,329	186,236
States and political subdivisions	2,392,472	119,052	846,400	111,012	178,321	146,015	145,818	432,354	83,155	51,826	85,731	69,995	122,793
Banks in United States	4,357,833	77,009	2,673,411	268,205	125,593	214,250	84,084	263,160	240,151	14,016	196,540	34,463	166,951
Banks in foreign countries	1,066,915	2,195	1,028,648	5,845	3,096	2,834	727	3,871	1,296		877	453	17,073
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,815,051	66,628	1,426,724	45,887	57,638	51,420	8,671	68,050	13,460	4,324	10,350	7,321	54,578
Time deposits	17,580,884	405,475	6,888,410	829,386	1,957,457	699,623	369,230	3,263,331	540,457	235,813	227,948	216,425	1,947,329
Individuals, partnerships, and corporations	15,117,775	391,990	5,111,989	772,475	1,873,342	629,717	327,374	3,151,362	499,117	222,346	211,726	188,436	1,737,901
United States Government	52,389	1,769	21,966	928	341	9,809	3,887	3,540	4,607	147	1,664	786	2,945
Postal savings	5,517	202	15	102	651	1,676	2,014	328	488	7	16	7	11
States and political subdivisions	964,008	11,439	340,478	54,045	83,123	53,851	28,105	105,024	36,190	13,073	14,422	27,196	197,062
Banks in United States	74,447	50	59,814	1,836		645	7,850	3,077	55	240	120		760
Banks in foreign countries	1,366,748	25	1,354,148	3,925		3,925							8,650
Total deposits	63,838,711	2,155,337	31,862,653	3,774,583	4,860,404	2,544,629	1,254,650	7,799,773	2,149,064	587,086	1,185,413	966,482	4,698,637
Due to own foreign branches	199,279		199,279										
Bills payable, rediscounts, and other liabilities for borrowed money	586,157	24,221	439,411	10,790	60,250	13,630	1,575	9,695	3,100	1,200	9,285	1,000	12,000
Acceptances outstanding	633,013	307	620,969	2,088	464	166	1,270	586	2,449				4,714
Dividends declared but not yet payable	38,232	1,369	24,462	3,871	1,284	1,211	615	2,974	1,016	49	536	248	597
Income collected but not yet earned	296,018	16,074	106,142	26,919	23,583	17,672	9,717	43,296	8,465	2,810	3,567	3,172	34,601
Expenses accrued and unpaid	424,389	15,622	225,217	19,282	42,855	13,391	5,842	40,444	10,536	1,157	3,919	3,189	42,935
Other liabilities	158,188	8,581	106,166	1,682	2,094	18,090	701	6,216	5,497	242	1,883	539	6,497
Total liabilities	66,173,987	2,221,511	33,584,299	3,839,215	4,990,934	2,608,789	1,274,370	7,902,984	2,180,127	592,544	1,204,603	974,630	4,799,981
CAPITAL ACCOUNTS													
Capital	1,594,651	66,014	832,719	97,758	114,234	65,850	34,370	162,943	59,293	14,130	26,913	28,103	92,324
Surplus	2,836,129	106,117	1,567,383	217,610	239,446	107,816	44,379	236,779	72,776	17,061	47,519	29,252	149,991
Undivided profits	1,176,306	41,739	591,332	71,120	73,559	40,759	22,387	142,971	52,592	12,717	28,645	19,830	78,655
Other capital accounts	122,704	4,255	46,862	3,490	4,825	6,605	2,595	38,374	2,927	1,910	6,953	2,121	1,787
Total capital accounts	5,729,790	218,125	3,038,296	389,978	432,064	221,030	103,731	581,067	187,588	45,818	110,030	79,306	322,757
Total liabilities and capital accounts	71,903,777	2,439,636	36,622,595	4,229,193	5,422,998	2,829,819	1,378,101	8,484,051	2,367,715	638,362	1,314,633	1,053,936	5,122,738
Net demand deposits subject to reserve (see page 18)	39,861,908	1,542,119	21,600,630	2,550,465	2,544,709	1,551,969	735,036	3,963,274	1,369,263	297,495	762,053	609,440	2,335,455
Demand deposits adjusted (see footnote on page 1)	32,218,325	1,431,861	15,479,907	2,174,536	2,403,602	1,373,963	714,201	3,750,231	1,153,762	313,138	625,154	682,267	2,115,703
Pledged assets (and securities loaned)	8,319,853	181,426	4,248,835	569,009	662,358	407,496	259,027	642,780	251,362	83,271	175,015	157,190	682,084
Number of banks	1,758	40	173	68	200	128	72	445	170	130	135	132	65

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



DECEMBER 1, 1954
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM