



MEMBER BANK
CALL REPORT

NUMBER 149

CONDITION OF MEMBER BANKS

September 24, 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.

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON SEPTEMBER 24, 1958 COMPARED WITH JUNE 23, 1958 AND OCTOBER 11, 1957

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	September 24, 1958	June 23, 1958	October 11, 1957	June 23, 1958	October 11, 1957
ASSETS					
Loans and investments.....	150,683,798	151,588,742	140,338,246	-904,944	+10,345,552
Loans (including overdrafts).....	80,798,395	82,146,060	80,308,410	-1,347,665	+482,985
United States Government direct obligations.....	53,280,224	53,160,223	46,234,383	+120,001	+7,045,841
Obligations guaranteed by United States Government.....	5,115	4,964	6,480	+151	-1,365
Obligations of States and political subdivisions.....	13,393,111	12,785,866	11,086,349	+607,245	+2,306,762
Other bonds, notes, and debentures.....	2,748,236	3,036,961	2,276,654	-288,725	+471,582
Corporate stocks (including Federal Reserve Bank stock).....	458,717	454,668	425,970	+4,049	+32,747
Reserves, cash, and bank balances.....	36,190,551	38,489,053	37,775,786	-2,298,502	-1,585,235
Reserve with Federal Reserve Banks.....	17,953,288	18,569,796	19,202,939	-616,508	-1,249,651
Cash in vault.....	2,370,471	2,276,854	1,889,126	+93,617	+481,345
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,581,543	6,868,632	6,560,008	-287,089	+21,535
Other balances with banks in United States.....	43,679	43,942	25,701	-263	+17,978
Balances with banks in foreign countries.....	116,056	103,639	62,818	+12,417	+53,238
Cash items in process of collection.....	9,125,514	10,626,190	10,035,194	-1,500,676	-909,680
Due from own foreign branches.....	70,224	80,985	82,343	-10,761	-12,119
Bank premises owned and furniture and fixtures.....	1,912,498	1,872,526	1,753,134	+39,972	+159,364
Other real estate owned.....	45,239	46,256	44,104	-1,017	+1,135
Investments and other assets indirectly representing bank premises or other real estate.....	174,575	166,060	141,763	+8,515	+32,812
Customers' liability on acceptances.....	847,518	948,205	957,930	-100,687	-110,412
Income accrued but not yet collected.....	446,737	439,133	399,392	+7,604	+47,345
Other assets.....	413,150	372,386	342,958	+40,764	+70,192
Total assets.....	190,784,290	194,003,346	181,835,656	-3,219,056	+8,948,634
LIABILITIES					
Demand deposits.....	117,005,183	121,743,964	115,920,574	-4,738,781	+1,084,609
Individuals, partnerships, and corporations.....	89,325,557	87,703,374	89,135,916	+1,622,183	+189,641
United States Government.....	3,782,453	8,657,912	3,575,240	-4,875,459	+207,213
States and political subdivisions.....	7,991,828	8,627,526	7,633,723	-635,698	+358,105
Banks in United States.....	11,994,306	11,676,133	11,449,790	+318,173	+544,516
Banks in foreign countries.....	1,464,015	1,597,453	1,759,804	-133,438	-295,789
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,447,024	3,481,566	2,366,101	-1,034,542	+80,923
Time deposits.....	53,025,757	52,159,697	45,950,029	+866,060	+7,075,728
Individuals, partnerships, and corporations.....	47,468,143	46,339,151	42,253,120	+1,128,992	+5,215,023
United States Government.....	264,170	242,704	275,473	+21,466	-11,303
Postal savings.....	14,780	15,805	16,688	-1,025	-1,908
States and political subdivisions.....	3,104,438	3,295,717	2,127,737	-191,279	+976,701
Banks in United States.....	144,131	139,264	33,917	+4,867	+110,214
Banks in foreign countries.....	2,030,095	2,127,056	1,243,094	-96,961	+787,001
Total deposits.....	170,030,940	173,903,661	161,870,603	-3,872,721	+8,160,337
Due to own foreign branches.....	465,078	514,823	391,243	-49,745	+73,835
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,513,592	1,077,659	1,759,126	+435,933	-245,534
Acceptances outstanding.....	874,018	978,390	1,003,115	-104,372	-129,097
Dividends declared but not yet payable.....	82,858	95,793	46,021	-12,935	+36,837
Income collected but not yet earned.....	922,869	887,914	883,657	+34,955	+39,212
Expenses accrued and unpaid.....	1,141,858	1,044,166	1,003,900	+97,692	+137,958
Other liabilities.....	377,903	320,197	410,821	+57,706	-32,918
Total liabilities.....	175,409,116	178,822,603	167,368,486	-3,413,487	+8,040,630
CAPITAL ACCOUNTS					
Capital.....	4,517,071	4,456,460	4,314,654	+60,611	+202,417
Surplus.....	7,413,516	7,341,314	7,006,585	+72,202	+406,931
Undivided profits.....	3,047,427	3,009,140	2,814,319	+38,287	+233,108
Other capital accounts.....	397,160	373,829	331,612	+23,331	+65,548
Total capital accounts.....	15,375,174	15,180,743	14,467,170	+194,431	+908,004
Total liabilities and capital accounts.....	190,784,290	194,003,346	181,835,656	-3,219,056	+8,948,634
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	101,299,341	104,250,543	99,326,800	-2,951,202	+1,972,541
Demand deposits adjusted ¹	90,638,895	89,186,276	89,100,546	+1,452,619	+1,538,349
Pledged assets (and securities loaned).....	22,881,034	25,553,979	21,387,721	-2,672,945	+1,493,313
Number of banks.....	6,339	6,357	6,418	-18	-79

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES
SEPTEMBER 30, 1953 TO SEPTEMBER 24, 1958

[Amounts in thousands of dollars]

	1953 Sept. 30	1954 Oct. 7	1955 Oct. 5	1956 Sept. 26	1957 Oct. 11	1958 June 23	1958 Sept. 24
ASSETS							
Loans and investments	120,185,482	129,518,867	132,342,648	136,153,804	140,338,246	151,588,742	150,683,798
Loans (including overdrafts)	56,633,248	57,232,857	67,381,309	76,305,264	80,308,410	82,146,060	80,798,395
United States Government direct obligations	51,475,165	58,743,946	50,921,728	46,343,006	46,234,383	53,160,223	53,280,224
Obligations guaranteed by United States Government	30,461	13,197	9,647	11,429	6,480	4,964	5,115
Obligations of States and political subdivisions	8,901,737	10,490,023	10,746,513	10,686,714	11,086,349	12,785,866	13,393,111
Other bonds, notes, and debentures	2,802,862	2,682,189	2,895,173	2,396,803	2,276,654	3,036,961	2,748,236
Corporate stocks (including Federal Reserve Bank stock)	342,009	356,655	388,278	410,588	425,970	454,668	458,717
Reserves, cash, and bank balances	35,918,703	34,748,665	35,836,289	36,817,477	37,775,786	38,489,053	36,190,551
Reserve with Federal Reserve Banks	19,214,753	18,907,513	18,437,008	18,501,710	19,202,939	18,569,796	17,953,288
Cash in vault	2,010,472	1,929,878	2,003,193	2,295,875	1,889,126	2,276,854	2,370,471
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,297,284	6,867,275	6,417,372	6,400,835	6,560,008	6,868,632	6,581,543
Other balances with banks in United States	26,063	28,868	29,338	27,845	23,701	43,942	43,679
Balances with banks in foreign countries	51,188	87,898	77,620	120,300	62,818	103,659	116,056
Cash items in process of collection	8,318,943	6,927,233	8,871,758	9,470,912	10,035,194	10,626,190	9,125,514
Due from own foreign branches	31,895	46,363	52,593	78,611	82,343	80,985	70,224
Bank premises owned and furniture and fixtures	1,166,065	1,261,225	1,394,415	1,568,332	1,753,134	1,872,526	1,912,498
Other real estate owned	28,200	21,088	26,373	39,584	44,104	46,256	45,239
Investments and other assets indirectly representing bank premises or other real estate	87,964	86,051	108,275	111,886	141,763	166,060	174,575
Customers' liability on acceptances	340,365	386,192	437,266	589,127	957,930	948,205	847,518
Income accrued but not yet collected	319,618	369,923	358,016	385,655	399,392	439,133	446,737
Other assets	149,322	210,729	263,675	238,840	342,958	372,386	413,150
Total assets	158,227,614	166,649,103	170,819,550	175,983,316	181,835,656	194,003,346	190,784,290
LIABILITIES							
Demand deposits	108,544,430	112,445,973	113,720,115	115,791,920	115,920,574	121,743,964	117,005,183
Individuals, partnerships, and corporations	81,131,746	82,775,152	87,090,673	87,859,063	89,135,916	87,703,374	89,325,557
United States Government	5,555,127	6,546,446	3,257,687	4,537,963	3,575,723	8,657,912	3,782,453
States and political subdivisions	6,989,302	7,057,892	7,461,650	7,683,727	7,633,723	8,627,526	7,991,828
Banks in United States	11,152,507	12,279,652	11,719,648	11,400,253	11,449,790	11,676,133	11,994,306
Banks in foreign countries	1,340,840	1,351,608	1,512,627	1,615,194	1,759,804	1,597,453	1,464,015
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,374,908	2,435,223	2,677,830	2,695,720	2,366,101	3,481,566	2,447,024
Time deposits	35,258,642	39,271,237	40,441,905	41,823,096	45,950,029	52,159,697	53,025,757
Individuals, partnerships, and corporations	32,824,774	35,370,408	36,775,923	38,263,540	42,253,120	46,339,151	47,468,143
United States Government	292,236	304,385	305,686	281,828	275,473	242,704	264,170
Postal savings	17,732	19,267	19,451	19,240	16,688	15,805	14,780
States and political subdivisions	1,379,698	2,017,425	1,874,881	1,912,765	2,127,737	3,295,717	3,104,438
Banks in United States	31,671	63,342	38,447	41,828	33,917	39,264	144,131
Banks in foreign countries	712,531	1,496,410	1,427,517	1,303,895	1,243,094	2,127,056	2,030,095
Total deposits	143,803,072	151,717,210	154,162,020	157,615,016	161,870,603	173,903,661	170,030,940
Due to own foreign branches	738,002	509,643	569,688	676,905	391,243	514,823	465,078
Bills payable, rediscounts, and other liabilities for borrowed money	591,422	408,595	1,196,576	1,532,125	1,759,126	1,077,659	1,513,592
Acceptances outstanding	356,554	402,884	459,816	614,515	1,003,115	978,390	874,018
Dividends declared but not yet payable	58,078	35,365	35,441	65,506	46,021	95,793	82,858
Income collected but not yet earned	474,954	476,253	632,587	755,687	883,657	887,914	922,869
Expenses accrued and unpaid	759,595	868,874	748,960	848,861	1,003,900	1,044,166	1,141,858
Other liabilities	194,903	217,814	280,939	305,123	410,821	320,197	377,903
Total liabilities	146,976,580	154,636,638	158,086,027	162,413,738	167,368,486	178,822,603	175,409,116
CAPITAL ACCOUNTS							
Capital	3,381,875	3,533,965	3,815,801	4,053,539	4,314,654	4,456,460	4,517,071
Surplus	5,353,725	5,693,087	6,144,409	6,625,101	7,006,585	7,341,314	7,413,516
Undivided profits	2,148,081	2,395,119	2,406,587	2,533,069	2,814,319	3,009,140	3,047,427
Other capital accounts	367,353	390,294	366,726	357,869	331,612	373,829	397,160
Total capital accounts	11,251,034	12,012,465	12,733,523	13,569,578	14,467,170	15,180,743	15,375,174
Total liabilities and capital accounts	158,227,614	166,649,103	170,819,550	175,983,316	181,835,656	194,003,346	190,784,290
MEMORANDA							
Par or face value of capital	3,381,875	3,533,965	3,815,801	4,053,539	4,314,654	4,456,460	4,517,071
Capital notes and debentures	14,470	18,312	22,896	22,021	20,877	20,269	20,179
Preferred stock	21,184	15,106	11,322	10,178	10,115	9,977	9,928
Common stock	3,346,221	3,500,547	3,781,583	4,021,340	4,283,662	4,426,214	4,486,964
Retirable value of preferred stock	51,450	33,597	15,926	14,621	14,558	13,895	13,837
Net demand deposits subject to reserve (see page 18)	93,929,660	98,652,695	98,432,109	99,922,093	99,326,800	104,250,543	101,299,341
Demand deposits adjusted (see footnote on page 1)	82,177,013	85,341,034	88,358,395	88,767,598	89,100,546	89,186,276	90,638,895
Pledged assets (and securities loaned)	18,643,382	20,849,522	19,143,044	20,128,361	21,387,721	25,553,979	22,881,034
Number of banks	6,753	6,703	6,571	6,488	6,418	6,357	6,339

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SEPTEMBER 24, 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							
Loans (including overdrafts)	25,230,062	6,577,339	59,326,887	59,549,510	150,683,798	96,557,631	54,126,167
United States Government direct obligations	15,464,235	3,404,691	32,830,133	29,099,336	80,798,395	50,502,848	30,295,547
Obligations guaranteed by United States Government	7,350,172	2,536,669	20,453,366	22,940,017	53,280,224	35,166,527	18,113,697
Obligations of States and political subdivisions	7	2,106	3,002	5,115	3,430	1,685	
Other bonds, notes, and debentures	1,965,382	487,013	4,902,247	6,038,469	13,393,111	8,667,883	4,725,228
Corporate stocks (including Federal Reserve Bank stock)	337,138	130,912	951,027	1,329,159	2,748,236	1,939,114	809,122
	113,128	18,054	188,008	139,527	458,717	277,829	180,888
Reserves, cash, and bank balances							
Reserve with Federal Reserve Banks	6,309,299	1,869,160	15,246,725	12,765,367	36,190,551	23,286,605	12,903,946
Cash in vault	3,818,529	1,060,219	7,539,865	5,534,675	17,953,288	11,071,718	6,881,570
Demand balances with banks in United States (except private banks and American branches of foreign banks)	141,520	29,382	743,907	1,455,662	2,370,471	1,614,494	755,977
Other balances with banks in United States	59,526	93,263	2,055,317	4,373,437	6,581,543	4,960,737	1,620,806
Balances with banks in foreign countries	2,398	6,212	21,191	13,878	43,679	33,314	10,365
Cash items in process of collection	54,740	23,248	34,796	3,272	116,056	64,531	51,525
	2,232,586	656,836	4,851,649	1,384,443	9,125,514	5,541,811	3,583,703
Due from own foreign branches	70,224				70,224	49,461	20,763
Bank premises owned and furniture and fixtures	232,693	14,453	747,398	917,954	1,912,498	1,284,756	627,742
Other real estate owned	365		13,840	31,034	45,239	38,525	6,714
Investments and other assets indirectly representing bank premises or other real estate	5,248	5,150	125,185	38,992	174,575	125,823	48,752
Customers' liability on acceptances	637,682	10,764	194,787	4,285	847,518	288,388	559,130
Income accrued but not yet collected	100,231	24,692	217,312	104,502	446,737	271,087	175,650
Other assets	195,821	20,797	103,486	93,046	413,150	160,539	252,611
Total assets	32,781,625	8,522,355	75,975,620	73,504,690	190,784,290	122,062,815	68,721,475
LIABILITIES							
Demand deposits							
Individuals, partnerships, and corporations	22,392,049	6,190,962	46,530,383	41,891,789	117,005,183	74,126,350	42,878,833
United States Government	16,518,108	4,166,308	34,787,149	33,853,992	89,325,557	56,434,765	32,890,792
States and political subdivisions	846,788	246,579	1,491,838	1,197,248	3,782,453	2,303,464	1,478,989
Banks in United States	297,434	408,069	2,676,440	4,609,885	7,991,828	5,785,063	2,206,765
Banks in foreign countries	2,874,238	1,262,990	6,502,358	1,354,720	11,994,306	7,663,601	4,330,705
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,118,480	39,122	292,841	13,572	1,464,015	511,697	952,318
	737,001	67,894	779,757	862,372	2,447,024	1,427,760	1,019,264
Time deposits							
Individuals, partnerships, and corporations	5,216,395	1,437,274	21,387,156	24,984,932	53,025,757	35,308,346	17,717,411
United States Government	3,308,107	1,383,274	19,295,340	23,481,422	47,468,143	32,103,194	15,364,949
Postal savings	21,718	5,450	116,018	120,984	264,170	215,215	48,955
States and political subdivisions			4,857	9,923	14,780	9,886	4,894
Banks in United States	176,657	10,350	1,589,220	1,328,211	3,104,438	2,207,757	896,681
Banks in foreign countries	70,735	3,000	31,041	39,355	144,131	74,449	69,682
	1,639,178	35,200	350,680	5,037	2,030,095	697,845	1,332,250
Total deposits	27,608,444	7,628,236	67,917,539	66,876,721	170,030,940	109,434,696	60,596,244
Due to own foreign branches	328,155		136,923		465,078	250,217	214,861
Bills payable, rediscounts, and other liabilities for borrowed money	385,491	55,200	947,279	125,622	1,513,592	998,291	515,301
Acceptances outstanding	657,022	12,500	200,194	4,302	874,018	299,247	574,771
Dividends declared but not yet payable	29,219	6,772	33,926	12,941	82,858	46,706	36,152
Income collected but not yet earned	78,693	16,863	415,025	412,288	922,869	619,349	303,520
Expenses accrued and unpaid	241,108	62,765	548,324	289,661	1,141,858	681,734	460,124
Other liabilities	213,740	25,708	101,863	36,592	377,903	138,391	239,512
Total liabilities	29,541,872	7,808,044	70,301,073	67,758,127	175,409,116	112,468,631	62,940,485
CAPITAL ACCOUNTS							
Capital	893,530	278,400	1,670,690	1,674,451	4,517,071	2,922,009	1,595,062
Surplus	1,703,373	321,600	2,861,988	2,526,555	7,413,516	4,548,560	2,864,956
Undivided profits	596,817	67,425	1,039,756	1,343,429	3,047,427	1,857,329	1,190,098
Other capital accounts	46,033	46,886	102,113	202,128	397,160	266,286	130,874
Total capital accounts	3,239,753	714,311	5,674,547	5,746,563	15,375,174	9,594,184	5,780,990
Total liabilities and capital accounts	32,781,625	8,522,355	75,975,620	73,504,690	190,784,290	122,062,815	68,721,475
MEMORANDA							
Par or face value of capital	893,530	278,400	1,670,690	1,674,451	4,517,071	2,922,009	1,595,062
Capital notes and debentures	700		4,450	15,029	20,179		20,179
Preferred stock		1,500	2,300	6,128	9,928	3,492	6,436
Common stock	892,830	276,900	1,663,940	1,653,294	4,486,964	2,918,517	1,568,447
Retirable value of preferred stock		1,500	2,300	10,037	13,837	3,692	10,145
Net demand deposits subject to reserve (see page 18)	20,099,937	5,440,863	39,623,631	36,134,910	101,299,341	63,623,802	37,675,539
Demand deposits adjusted (see footnote on page 1)	15,319,957	3,985,435	33,391,697	37,941,806	90,638,895	58,105,777	32,533,118
Pledged assets (and securities loaned)	2,642,764	931,993	10,556,237	8,750,040	22,881,034	16,334,633	6,546,401
Number of banks	18	14	277	6,030	6,339	4,592	1,747

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SEPTEMBER 24, 1958
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	150,683,798	6,669,442	37,945,643	7,875,444	12,483,044	6,716,437	7,948,370
Loans (including overdrafts).....	80,798,395	3,810,428	22,156,047	4,316,785	6,436,257	3,513,917	3,968,419
United States Government direct obligations.....	53,280,224	2,114,081	11,506,595	2,597,997	4,716,932	2,526,052	3,061,584
Obligations guaranteed by United States Government.....	5,115	1,366	1,561	265	431	29	232
Obligations of States and political subdivisions.....	13,393,111	635,314	3,508,970	720,242	1,147,271	477,679	763,367
Other bonds, notes, and debentures.....	2,748,236	87,015	623,410	211,859	148,110	182,305	136,525
Corporate stocks (including Federal Reserve Bank stock).....	458,717	21,238	149,060	28,296	34,043	16,455	18,243
Reserves, cash, and bank balances	36,190,551	1,573,737	8,524,423	1,789,078	2,725,182	1,821,479	2,322,709
Reserve with Federal Reserve Banks.....	17,953,288	766,632	4,940,680	875,406	1,447,076	772,039	941,203
Cash in vault.....	2,370,471	148,452	408,783	169,123	260,758	182,747	176,082
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,581,543	226,209	473,543	346,254	433,916	416,492	693,978
Other balances with banks in United States.....	43,679	718	3,360	2,255	501	1,558	4,004
Balances with banks in foreign countries.....	116,056	7,258	57,187	3,014	2,573	760	355
Cash items in process of collection.....	9,125,514	424,468	2,640,870	393,026	580,358	447,883	507,087
Due from own foreign branches.....	70,224	.....	70,224	.....	.....	.....	.....
Bank premises owned and furniture and fixtures.....	1,912,498	96,952	422,615	127,377	151,502	112,153	135,006
Other real estate owned.....	45,239	2,344	3,293	5,335	1,578	2,097	3,694
Investments and other assets indirectly representing bank premises or other real estate.....	174,575	3,272	10,527	10,177	15,452	10,403	16,554
Customers' liability on acceptances.....	847,518	44,861	638,848	6,603	1,123	808	4,840
Income accrued but not yet collected.....	446,737	20,053	137,461	14,919	38,136	13,570	20,194
Other assets.....	413,150	10,483	216,844	16,076	16,376	16,928	18,547
Total assets	190,784,290	8,421,144	47,969,878	9,845,009	15,432,393	8,693,875	10,469,914
LIABILITIES							
Demand deposits	117,005,183	5,806,624	30,081,716	5,756,116	8,893,273	5,571,761	7,013,016
Individuals, partnerships, and corporations.....	89,325,557	4,597,279	22,538,637	4,625,766	7,090,050	4,331,175	5,001,898
United States Government.....	3,782,453	197,823	1,097,464	184,758	339,202	181,865	178,314
States and political subdivisions.....	7,991,828	357,831	1,327,313	353,979	761,363	408,565	778,764
Banks in United States.....	11,994,306	450,118	3,029,066	464,944	543,931	527,867	973,565
Banks in foreign countries.....	1,464,015	29,731	1,129,922	22,314	10,012	10,411	12,710
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,447,024	173,842	959,314	104,355	148,715	111,878	67,765
Time deposits	53,025,757	1,602,867	11,362,858	2,988,719	4,813,155	2,272,096	2,465,411
Individuals, partnerships, and corporations.....	47,468,143	1,528,053	9,165,686	2,829,350	4,584,098	2,075,137	2,280,306
United States Government.....	264,170	12,488	29,504	9,679	2,893	49,944	22,472
Postal savings.....	14,780	1,244	15	609	1,026	2,459	2,619
States and political subdivisions.....	3,104,438	26,192	452,276	133,828	224,735	137,515	133,896
Banks in United States.....	144,131	890	76,062	6,153	403	3,116	25,118
Banks in foreign countries.....	2,030,095	34,000	1,639,315	9,100	.....	3,925	1,000
Total deposits	170,030,940	7,409,491	41,444,574	8,744,835	13,706,428	7,843,857	9,478,427
Due to own foreign branches.....	465,078	3,702	328,155	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money.....	.....	.....	.....	.....	.....	.....	.....
Acceptances outstanding.....	1,513,592	57,471	407,097	69,055	175,606	53,390	78,715
Dividends declared but not yet payable.....	874,018	46,325	658,261	7,277	1,123	808	4,975
Income collected but not yet earned.....	82,858	5,591	34,482	5,338	2,808	2,942	3,601
Expenses accrued and unpaid.....	922,869	49,035	197,183	51,787	76,381	41,312	67,958
Other liabilities.....	1,141,858	58,517	319,827	43,146	107,200	39,933	50,629
1,377,903	19,477	229,387	6,046	7,200	14,684	4,014	.....
Total liabilities	175,409,116	7,649,609	43,618,966	8,927,484	14,076,746	7,996,926	9,688,319
CAPITAL ACCOUNTS							
Capital.....	4,517,071	210,554	1,257,747	235,338	374,009	188,251	239,508
Surplus.....	7,413,516	387,007	2,217,704	491,449	743,273	350,822	361,709
Undivided profits.....	3,047,427	145,976	806,820	176,312	224,479	131,687	140,386
Other capital accounts.....	397,160	27,998	68,641	14,426	13,886	26,189	39,992
Total capital accounts	15,375,174	771,535	4,350,912	917,525	1,355,647	696,949	781,595
Total liabilities and capital accounts	190,784,290	8,421,144	47,969,878	9,845,009	15,432,393	8,693,875	10,469,914
MEMORANDA							
Par or face value of capital.....	4,517,071	210,554	1,257,747	235,338	374,009	188,251	239,508
Capital notes and debentures.....	20,179	.....	19,276	.....	.....	40	200
Preferred stock.....	9,928	1,000	2,863	50	.....	40	200
Common stock.....	4,486,964	209,554	1,235,608	235,288	374,009	188,211	239,308
Retirable value of preferred stock.....	13,837	1,000	6,771	50	.....	40	200
Net demand deposits subject to reserve (see page 18)	101,299,341	5,156,161	26,967,303	5,016,836	7,878,999	4,707,386	5,811,951
Demand deposits adjusted (see footnote on page 1).	90,638,895	4,704,484	22,184,394	4,691,074	7,419,770	4,403,735	5,341,340
Pledged assets (and securities loaned).....	22,881,034	634,069	4,154,021	1,241,883	2,157,433	1,294,575	1,916,864
Number of banks.....	6,339	289	543	520	592	458	398

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SEPTEMBER 24, 1958
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	23,647,114	5,335,891	4,045,126	6,564,964	7,751,125	23,701,198
Loans (including overdrafts).....	10,918,345	2,667,516	2,091,153	3,249,393	4,322,313	13,347,822
United States Government direct obligations.....	10,142,655	2,098,456	1,496,438	2,574,469	2,640,479	7,804,486
Obligations guaranteed by United States Government.....	243	141	38	197	6	606
Obligations of States and political subdivisions.....	2,127,432	440,973	315,913	606,498	603,420	2,046,032
Other bonds, notes, and debentures.....	408,449	114,282	133,274	118,427	164,246	420,334
Corporate stocks (including Federal Reserve Bank stock).....	49,990	14,523	8,310	15,980	20,661	81,918
Reserves, cash, and bank balances	5,485,776	1,477,032	986,817	2,109,784	2,678,498	4,696,036
Reserve with Federal Reserve Banks.....	2,796,897	646,244	406,376	823,606	960,524	2,576,605
Cash in vault.....	359,354	97,491	59,139	104,349	146,253	257,940
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,012,732	410,755	263,674	738,826	1,094,821	470,343
Other balances with banks in United States.....	8,271	1,847	309	1,613	14,768	4,475
Balances with banks in foreign countries.....	29,445	292	2,737	125	1,931	10,379
Cash items in process of collection.....	1,279,077	320,403	254,582	441,265	460,201	1,376,294
Due from own foreign branches.....						
Bank premises owned and furniture and fixtures.....	191,046	54,082	46,752	71,331	182,821	320,861
Other real estate owned.....	5,313	2,095	2,828	1,832	10,002	4,828
Investments and other assets indirectly representing bank premises or other real estate.....						
Customers' liability on acceptances.....	20,483	1,262	7,102	13,127	9,399	56,817
Income accrued but not yet collected.....	11,222	6,144	624	604	30,876	100,965
Other assets.....	69,153	13,184	12,052	15,089	17,108	75,818
Total assets.....	29,473,621	6,896,144	5,110,290	8,785,485	10,689,015	28,997,522
LIABILITIES						
Demand deposits	17,667,373	4,690,790	3,114,474	6,471,155	7,598,199	14,340,686
Individuals, partnerships, and corporations.....	13,250,547	3,409,821	2,263,016	4,630,304	5,721,584	11,865,480
United States Government.....	637,374	131,691	95,030	168,103	151,323	419,506
States and political subdivisions.....	1,504,231	326,565	254,200	577,057	418,638	923,322
Banks in United States.....	1,972,459	784,347	453,077	1,040,471	1,199,115	553,346
Banks in foreign countries.....	47,252	3,848	4,207	2,057	19,964	171,587
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	255,510	34,518	42,944	53,163	87,575	407,445
Time deposits	9,068,320	1,532,906	1,509,696	1,525,491	2,109,245	11,774,993
Individuals, partnerships, and corporations.....	8,594,802	1,415,114	1,459,910	1,413,816	1,727,560	10,394,311
United States Government.....	20,059	11,733	3,664	13,659	17,230	70,845
Postal savings.....	3,570	607	299	227	1,160	945
States and political subdivisions.....	409,126	104,912	45,137	95,903	352,006	988,912
Banks in United States.....	4,813	490	686	1,886	6,039	18,475
Banks in foreign countries.....	35,950	50	.....	.....	5,250	301,505
Total deposits	26,735,693	6,223,696	4,624,170	7,996,646	9,707,444	26,115,679
Due to own foreign branches.....						133,221
Bills payable, rediscounts, and other liabilities for borrowed money.....	191,475	29,075	38,900	28,853	25,250	358,705
Acceptances outstanding.....	12,958	6,271	624	606	31,488	103,302
Dividends declared but not yet payable.....	10,608	2,722	223	2,209	4,341	7,993
Income collected but not yet earned.....	140,936	25,435	33,523	26,730	22,408	190,181
Expenses accrued and unpaid.....	168,920	32,030	28,421	32,241	45,180	215,814
Other liabilities.....	37,182	13,525	4,076	3,421	967	37,924
Total liabilities	27,297,772	6,332,754	4,729,937	8,090,706	9,837,078	27,162,819
CAPITAL ACCOUNTS						
Capital	672,400	161,444	116,787	191,188	307,604	562,241
Surplus	964,419	241,768	158,471	296,207	364,357	836,330
Undivided profits	432,345	143,881	82,189	180,876	153,646	421,830
Other capital accounts.....	106,685	16,297	15,906	26,508	26,330	14,302
Total capital accounts	2,175,849	563,390	380,353	694,779	851,937	1,834,703
Total liabilities and capital accounts	29,473,621	6,896,144	5,110,290	8,785,485	10,689,015	28,997,522
MEMORANDA						
Par or face value of capital.....	672,400	161,444	116,787	191,188	307,604	562,241
Capital notes and debentures.....	328	375	200	.....	.....	.....
Preferred stock.....	4,805	370	.....	.....	.....	600
Common stock.....	667,267	160,699	116,587	191,188	307,604	561,641
Retirable value of preferred stock.....	4,806	370	.....	.....	.....	600
Net demand deposits subject to reserve (see page 18).....	15,376,048	3,959,632	2,596,218	5,291,136	6,043,177	12,494,494
Demand deposits adjusted (see footnote on page 1).....	13,731,211	3,450,501	2,305,578	4,819,259	5,767,596	11,819,953
Pledged assets (and securities loaned).....	2,623,997	704,803	732,736	1,384,553	1,589,217	4,446,873
Number of banks.....	1,022	489	476	750	630	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 Sept. 30	1954 Oct. 7	1955 Oct. 5	1956 Sept. 26	1957 Oct. 11	1958 June 23	1958 Sept. 24
Loans and discounts, net—total.....	56,633,248	57,232,857	67,381,309	76,305,264	80,308,410	82,146,060	80,798,395
Valuation reserves.....	831,348	887,388	1,000,762	1,203,318	1,464,731	1,625,049	1,652,302
Loans and discounts, gross—total.....	57,464,596	58,120,245	68,382,071	77,508,582	81,773,141	83,771,109	82,450,697
Real estate loans—total.....	12,839,810	13,913,141	15,981,377	17,606,036	18,102,996	18,712,276	19,301,962
Secured by farm land.....	595,015	617,798	694,984	734,841	736,415	759,905	777,179
Secured by residential properties:							
Insured by FHA.....	3,313,654	3,472,750	3,890,869	4,156,305	4,191,609	4,388,679	4,597,826
Insured or guaranteed by VA.....	2,542,582	2,725,493	3,106,285	3,287,608	3,074,758	2,880,128	2,835,714
Not ins. or guar. by FHA or VA.....	4,233,030	4,651,623	5,383,494	6,032,685	6,369,572	6,662,315	6,979,804
Secured by other properties.....	2,155,529	2,445,477	2,905,745	3,394,597	3,730,642	4,021,249	4,111,439
Loans to banks.....	406,830	499,679	937,559	1,337,983	889,898	1,679,531	1,587,134
Loans to brokers and dealers in secs..	1,783,492	2,451,025	2,658,007	2,236,151	2,271,530	3,574,497	1,806,769
Other loans for purchasing or carrying securities.....	897,597	1,168,080	1,440,175	1,457,864	1,370,137	1,705,688	1,548,918
Loans to farmers directly guar. by CCC.....	374,760	460,479	319,392	238,808	124,728	225,597	280,112
Other loans to farmers.....	1,992,949	1,930,469	2,157,286	2,230,748	2,286,321	2,547,968	2,604,472
Commercial and industrial loans (including open market paper).....	26,024,505	24,356,525	28,800,159	34,573,526	37,503,541	36,125,097	35,940,729
Other loans to individuals for personal expenditures—total.....	11,819,025	11,914,566	14,119,480	15,448,487	16,682,269	16,543,886	16,566,853
Passenger automobile instalment.....	3,626,315	3,485,214	4,516,671	5,134,625	5,634,503	5,467,898	5,429,445
Other retail consumer instalment.....	1,753,195	1,578,482	1,686,235	1,942,722	2,103,160	1,908,657	1,823,513
Resident. repair and modern. instal.....	1,432,080	1,473,446	1,465,341	1,594,890	1,754,670	1,740,626	1,802,747
Other instalment loans.....	1,511,542	1,646,700	1,907,436	1,981,918	2,190,886	2,322,957	2,395,967
Single payment loans.....	3,495,893	3,730,754	4,543,797	4,794,332	4,999,050	5,103,748	5,115,181
All other loans (including overdrafts).....	1,325,628	1,432,281	1,968,636	2,378,979	2,541,721	2,656,569	2,813,748
United States Government direct obligations.....	51,475,165	58,743,946	50,921,728	46,343,006	46,234,383	53,160,223	53,280,224
Treasury bills.....	4,170,772	4,531,112	2,533,931	2,147,212	3,377,484	3,574,415	3,082,062
Treasury certificates of indebtedness.....	8,602,072	3,740,231	959,660	1,783,310	3,516,958	2,904,971	6,148,245
Treasury notes.....	10,909,330	13,012,348	11,119,024	9,953,576	8,054,993	10,480,163	10,567,959
Nonmarketable bonds.....	1,748,809	1,737,707	1,713,472	1,348,587	876,608	806,972	844,696
Other bonds maturing in 5 years or less.....	13,812,779	14,614,291	8,554,347	10,841,921	18,755,805	18,052,083	19,181,215
Other bonds maturing in 5 to 10 years.....	8,262,792	16,557,757	19,298,646	16,093,826	7,956,674	13,015,934	9,277,621
Other bonds maturing in 10 to 20 years.....	3,866,585	4,486,720	4,481,861	4,030,506	3,586,698	3,847,234	3,745,152
Other bonds maturing after 20 years.....	102,026	63,780	260,787	144,068	109,163	478,451	433,274
By class of bank, September 24, 1958							
	Central reserve city member banks ¹	Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All State member banks	
	New York	Chicago					
Loans and discounts, net—total.....	15,464,235	3,404,691	32,830,133	29,099,336	80,798,395	50,502,848	30,295,547
Valuation reserves.....	360,813	108,928	636,456	546,105	1,652,302	1,016,133	636,169
Loans and discounts, gross—total.....	15,825,048	3,513,619	33,466,589	29,645,441	82,450,697	51,518,981	30,931,716
Real estate loans—total.....	578,708	146,744	8,079,572	10,496,938	19,301,962	13,121,977	16,179,985
Secured by farm land.....	5,750	606	137,718	633,105	777,179	554,557	222,622
Secured by residential properties:							
Insured by FHA.....	223,970	20,210	2,634,589	1,719,057	4,597,826	3,221,890	1,375,936
Insured or guaranteed by VA.....	92,592	21,333	1,216,458	1,505,331	2,835,714	1,990,232	845,482
Not ins. or guar. by FHA or VA.....	88,502	58,974	2,437,327	4,395,001	6,979,804	4,623,816	2,355,988
Secured by other properties.....	167,894	45,621	1,653,480	2,244,444	4,111,439	2,731,482	1,379,957
Loans to banks.....	856,365	62,635	577,183	90,951	1,587,134	667,880	919,254
Loans to brokers and dealers in secs..	1,085,367	113,032	434,538	173,832	1,806,769	648,518	1,158,251
Other loans for purchasing or carrying securities.....	361,466	94,558	811,141	281,753	1,548,918	778,657	770,261
Loan to farmers directly guar. by CCC.....	25	.....	41,211	238,876	280,112	229,053	51,059
Other loans to farmers.....	756	7,254	636,253	1,960,209	2,604,472	2,027,897	576,575
Commercial and industrial loans (including open market paper).....	10,648,379	2,583,700	15,068,896	7,639,754	35,940,729	21,346,824	14,593,905
Other loans to individuals for personal expenditures—total.....	1,449,523	332,915	6,708,317	8,076,098	16,566,853	11,094,195	5,472,658
Passenger automobile instalment.....	155,597	62,915	2,325,114	2,885,819	5,429,445	3,778,643	1,650,802
Other retail consumer instalment.....	165,001	119,792	657,148	881,572	1,823,513	1,302,582	520,931
Resident. repair and modern. instal.....	152,747	26,713	847,239	776,048	1,802,747	1,238,231	564,516
Other instalment loans.....	327,681	21,257	743,336	1,303,693	2,395,967	1,631,860	764,107
Single payment loans.....	648,497	102,238	2,135,480	2,228,966	5,115,181	3,142,879	1,972,302
All other loans (including overdrafts).....	844,459	172,781	1,109,478	687,030	2,813,748	1,603,980	1,209,768
United States Government direct obligations.....	7,350,172	2,536,669	20,453,366	22,940,017	53,280,224	35,166,527	18,113,697
Treasury bills.....	431,070	170,027	656,197	1,824,768	3,082,062	2,114,799	967,263
Treasury certificates of indebtedness	1,149,301	405,884	2,390,657	2,202,403	6,148,245	3,707,966	2,440,279
Treasury notes.....	1,569,739	452,915	4,517,220	4,028,085	10,567,959	6,867,098	3,700,861
Nonmarketable bonds.....	15,074	11,407	147,050	671,165	844,696	636,828	207,868
Other bonds maturing in 5 years or less.....	2,627,572	707,104	7,603,946	8,242,593	19,181,215	12,609,157	6,572,058
Other bonds maturing in 5 to 10 years.....	970,615	732,534	3,705,831	3,868,641	9,277,621	6,386,980	2,890,641
Other bonds maturing in 10 to 20 years.....	497,275	36,930	1,299,007	1,911,940	3,745,152	2,563,652	1,181,500
Other bonds maturing after 20 years	89,526	19,868	133,458	190,422	433,274	280,047	153,227

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, September 24, 1958					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total.	80,798,395	3,810,428	22,156,047	4,316,785	6,436,257	3,513,917	3,968,419
Valuation reserves.....	1,652,302	91,126	534,496	103,235	112,196	57,210	69,151
Loans and discounts, gross—total.	82,450,697	3,901,554	22,690,543	4,420,020	6,548,453	3,571,127	4,037,570
Real estate loans—total.....	19,301,962	809,609	3,283,158	1,218,545	2,131,582	915,820	637,587
Secured by farm land.....	777,179	21,692	55,207	58,938	100,214	62,574	46,982
Secured by residential properties:							
Insured by FHA.....	4,597,826	83,263	764,383	99,925	265,375	93,607	60,272
Insured or guaranteed by VA.....	2,835,714	95,706	727,309	182,431	311,000	101,515	30,319
Not insured or guaranteed by FHA or VA.....	6,979,804	350,798	1,086,413	552,525	989,042	402,530	260,709
Secured by other properties.....	4,111,439	258,150	649,846	324,726	465,951	255,594	239,305
Loans to banks.....	1,587,134	26,992	889,210	12,994	31,488	53,087	31,738
Loans to brokers and dealers in securities.....	1,806,769	29,871	1,188,999	51,188	120,196	37,880	48,209
Other loans for purchasing or carrying securities.....	1,548,918	28,873	436,656	91,756	166,862	63,478	88,602
Loans to farmers directly guaranteed by CCC.....	280,112	1	767	67	1,976	2,091	10,061
Other loans to farmers.....	2,604,472	32,960	93,432	69,026	97,919	80,339	89,404
Commercial and industrial loans (including open market paper).....	35,940,729	1,878,694	12,479,187	1,665,747	2,306,343	1,234,279	1,778,256
Other loans to individuals for personal expenditures—total.....	16,566,853	962,551	3,321,617	1,161,682	1,472,422	1,036,032	1,177,372
Passenger automobile instalment loans.....	5,429,445	324,201	747,565	363,735	495,426	327,448	342,841
Other retail consumer instalment loans.....	1,823,513	77,121	340,048	106,183	119,172	86,278	140,151
Residential repair and modernization instal....	1,802,747	64,807	377,172	112,122	183,366	71,313	127,716
Other instalment loans.....	2,395,967	150,022	689,946	188,568	206,563	165,244	156,935
Single payment loans.....	5,115,181	346,400	1,166,886	391,074	467,895	385,749	409,729
All other loans (including overdrafts).....	2,813,748	132,003	997,517	149,015	219,665	148,121	176,341
United States Government direct obligations.	53,280,224	2,114,081	11,506,595	2,597,997	4,716,932	2,526,052	3,061,584
Treasury bills.....	3,082,062	174,487	696,526	126,837	230,145	138,362	245,187
Treasury certificates of indebtedness.....	6,148,245	238,827	1,483,601	267,271	523,178	230,665	432,504
Treasury notes.....	10,567,959	471,354	2,356,538	442,715	1,177,968	420,637	566,753
Nonmarketable bonds.....	844,696	42,701	107,613	74,565	67,201	71,078	43,009
Other bonds maturing in 5 years or less.....	19,181,215	602,728	3,975,082	851,641	1,771,149	986,659	1,060,405
Other bonds maturing in 5 to 10 years.....	9,277,621	404,963	1,720,845	507,113	676,124	499,491	471,806
Other bonds maturing in 10 to 20 years.....	3,745,152	167,093	1,020,545	303,295	240,436	164,859	226,704
Other bonds maturing after 20 years.....	433,274	11,928	145,845	24,560	30,731	14,301	15,216
By Federal Reserve districts, September 24, 1958—Continued							
		Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total.	10,918,345	2,667,516	2,091,153	3,249,393	4,322,313	13,347,822	
Valuation reserves.....	269,975	40,903	34,712	45,805	75,150	218,343	
Loans and discounts, gross—total.	11,188,320	2,708,419	2,125,865	3,295,198	4,397,463	13,566,165	
Real estate loans—total.....	2,992,190	651,881	634,842	548,947	449,110	5,028,691	
Secured by farm land.....	119,521	60,372	29,711	52,647	38,766	130,555	
Secured by residential properties:							
Insured by FHA.....	675,879	150,021	159,529	110,533	51,198	2,083,841	
Insured or guaranteed by VA.....	386,245	62,799	144,631	54,021	30,077	709,661	
Not insured or guaranteed by FHA or VA.....	1,255,995	223,357	200,361	154,156	154,313	1,349,605	
Secured by other properties.....	554,550	155,332	100,610	177,590	174,756	755,029	
Loans to banks.....	106,425	45,423	9,600	25,385	21,615	333,177	
Loans to brokers and dealers in securities.....	160,007	38,281	6,473	32,258	18,817	74,590	
Other loans for purchasing or carrying securities.....	271,083	56,195	16,651	46,333	215,586	66,843	
Loans to farmers directly guaranteed by CCC.....	3,722	5,215	22,892	135,032	80,573	17,715	
Other loans to farmers.....	379,756	152,346	208,437	491,976	283,850	625,027	
Commercial and industrial loans (including open market paper).....	4,668,319	996,674	701,156	1,260,631	2,198,943	4,772,500	
Other loans to individuals for personal expenditures—total.....	2,224,584	677,381	473,057	662,578	971,865	2,425,712	
Passenger automobile instalment loans.....	716,431	181,489	190,538	236,513	334,410	1,168,848	
Other retail consumer instalment loans.....	365,158	64,794	78,907	80,534	109,054	256,113	
Residential repair and modernization instalment loans.....	313,229	80,366	69,296	61,942	80,418	261,000	
Other instalment loans.....	197,603	62,017	46,021	68,500	141,514	323,034	
Single payment loans.....	632,163	288,715	88,295	215,089	306,469	416,717	
All other loans (including overdrafts).....	382,234	85,023	52,757	92,058	157,104	221,910	
United States Government direct obligations.	10,142,655	2,098,456	1,496,438	2,574,469	2,640,479	7,804,486	
Treasury bills.....	575,086	113,265	120,263	274,339	178,029	209,536	
Treasury certificates of indebtedness.....	1,089,643	230,363	159,489	294,308	301,185	897,211	
Treasury notes.....	1,935,800	452,433	271,409	532,036	459,829	1,460,487	
Nonmarketable bonds.....	167,575	55,901	48,477	65,214	36,639	64,723	
Other bonds maturing in 5 years or less.....	3,834,550	735,874	569,041	852,580	1,032,692	2,908,814	
Other bonds maturing in 5 to 10 years.....	1,936,996	408,825	261,821	373,418	390,883	1,625,336	
Other bonds maturing in 10 to 20 years.....	548,689	91,155	57,419	133,531	203,076	588,350	
Other bonds maturing after 20 years.....	54,316	10,640	8,519	29,043	38,146	50,029	

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, September 24, 1958					
		Boston	New York	Philadel- phia	Cleveland ²	Richmond ²	Atlanta ²
Loans and discounts, net—total	32,830,133	1,461,895	920,102	1,886,083	3,907,505	1,605,238	1,817,143
Valuation reserves	636,456	42,531	35,854	54,273	69,243	30,791	32,835
Loans and discounts, gross—total	33,466,589	1,504,426	955,956	1,940,356	3,976,748	1,636,029	1,849,978
Real estate loans—total	8,079,572	120,750	247,745	145,653	974,181	307,971	189,985
Secured by farm land	137,718	98	4,346	1,486	5,040	5,001	6,457
Secured by residential properties							
Insured by FHA	2,634,589	17,465	41,828	22,004	164,477	42,492	25,636
Insured or guaranteed by VA	1,216,458	6,716	37,930	15,734	187,931	42,503	13,151
Not insured or guaranteed by FHA or VA	2,437,327	21,799	99,595	52,534	391,437	110,757	63,229
Secured by other properties	1,653,480	74,672	64,046	53,895	225,296	107,218	81,512
Loans to banks	577,183	22,693	6,612	6,544	24,488	43,812	25,666
Loans to brokers and dealers in securities	434,538	13,279	13,135	31,798	114,919	29,192	32,083
Other loans for purchasing or carrying securities	811,141	9,183	26,129	58,780	141,289	37,900	59,582
Loans to farmers directly guaranteed by CCC	41,211					452	4,572
Other loans to farmers	636,253	2,333	7,322	693	1,927	6,440	11,638
Commercial and industrial loans (including open market paper)	15,068,896	1,025,138	435,025	1,100,760	1,807,016	706,416	910,716
Other loans to individuals for personal expenditures—total	6,708,317	268,638	209,266	521,513	747,368	407,703	490,222
Passenger automobile instalment loans	2,325,114	89,616	60,610	164,367	187,627	117,444	149,218
Other retail consumer instalment loans	657,148	20,104	23,149	57,223	56,663	29,771	55,362
Residential repair and modernization instal.	847,239	15,874	21,856	59,164	115,171	38,396	53,149
Other instalment loans	743,336	25,266	37,835	66,297	91,758	48,585	44,837
Single payment loans	2,135,480	117,778	65,816	174,462	296,149	173,507	187,656
All other loans (including overdrafts)	1,109,478	42,412	10,722	74,615	165,560	96,143	125,514
United States Government direct obligations	20,453,366	682,086	441,099	847,180	2,612,554	1,128,807	1,230,791
Treasury bills	656,197	35,920	19,900	8,862	89,438	35,016	66,504
Treasury certificates of indebtedness	2,390,657	108,589	47,879	126,929	341,993	94,142	200,249
Treasury notes	4,517,220	209,263	100,131	199,803	814,225	199,379	260,399
Nonmarketable bonds	147,050	6,850	448	2,354	11,325	14,715	8,389
Other bonds maturing in 5 years or less	7,603,946	153,260	128,377	262,235	960,139	453,895	409,933
Other bonds maturing in 5 to 10 years	3,705,831	143,114	94,957	181,454	318,574	262,734	181,220
Other bonds maturing in 10 to 20 years	1,299,007	22,736	47,779	61,106	61,438	62,140	98,176
Other bonds maturing after 20 years	133,458	2,354	1,628	4,437	15,422	6,786	5,921
By Federal Reserve districts, September 24, 1958—Continued							
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco*	
Loans and discounts, net—total	3,326,311	1,407,710	785,775	1,751,357	2,399,016	11,561,998	
Valuation reserves	75,557	24,240	10,808	25,086	42,363	192,875	
Loans and discounts, gross—total	3,401,868	1,431,950	796,583	1,776,443	2,441,379	11,754,873	
Real estate loans—total	977,394	183,692	138,306	260,941	193,886	4,339,068	
Secured by farm land	3,438	3,724	145	5,950	5,691	96,342	
Secured by residential properties							
Insured by FHA	320,011	45,663	27,652	65,051	25,405	1,836,905	
Insured or guaranteed by VA	165,358	20,739	48,244	25,842	15,847	636,463	
Not insured or guaranteed by FHA or VA	329,550	46,664	34,996	54,588	55,871	1,176,307	
Secured by other properties	159,037	66,902	27,269	109,510	91,072	593,051	
Loans to banks	32,602	45,193	9,600	11,952	21,574	326,447	
Loans to brokers and dealers in securities	40,735	38,021	4,698	30,924	15,198	70,556	
Other loans for purchasing or carrying securities	141,278	38,513	9,593	37,812	189,152	61,930	
Loans to farmers directly guaranteed by CCC	10	1,163	11	12,422	12,846	9,735	
Other loans to farmers	5,873	16,366	4,903	124,588	16,986	437,184	
Commercial and industrial loans (including open market paper)	1,275,595	700,003	436,624	916,080	1,432,808	4,322,715	
Other loans to individuals for personal expenditures—total	816,773	347,441	163,436	311,540	442,091	1,982,326	
Passenger automobile instalment loans	257,006	70,857	57,379	85,016	127,600	958,374	
Other retail consumer instalment loans	71,355	27,895	27,424	42,949	50,067	195,186	
Residential repair and modernization instalment loans	179,585	52,935	27,739	37,939	38,129	207,302	
Other instalment loans	51,195	25,874	11,431	21,646	55,552	263,060	
Single payment loans	257,632	169,880	39,463	123,990	170,743	358,404	
All other loans (including overdrafts)	111,608	61,558	29,412	70,184	116,838	204,912	
United States Government direct obligations	3,190,052	877,645	375,436	1,195,280	1,248,311	6,624,125	
Treasury bills	71,680	24,356	17,814	138,627	45,521	108,559	
Treasury certificates of indebtedness	229,476	91,921	37,053	148,309	161,930	802,187	
Treasury notes	684,108	231,725	76,175	289,326	217,099	1,233,587	
Nonmarketable bonds	24,905	11,125	1,802	9,754	6,008	49,375	
Other bonds maturing in 5 years or less	1,397,812	283,341	151,831	378,554	510,717	2,513,852	
Other bonds maturing in 5 to 10 years	531,494	211,773	72,128	162,855	170,190	1,375,338	
Other bonds maturing in 10 to 20 years	234,517	21,316	20,393	47,977	110,653	510,776	
Other bonds maturing after 20 years	16,060	2,088	4,240	19,878	26,193	28,451	

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

² See note 3, page 11.

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, September 24, 1958					
		Boston	New York	Philadel- phia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total.....	29,099,336	2,348,533	5,771,710	2,430,702	2,528,752	1,908,679	2,151,276
Valuation reserves.....	546,105	48,595	137,829	48,962	42,953	26,419	36,316
Loans and discounts, gross—total.....	29,645,441	2,397,128	5,909,539	2,479,664	2,571,705	1,935,098	2,187,592
Real estate loans—total.....	10,496,938	688,859	2,456,705	1,072,892	1,157,401	607,849	447,602
Secured by farm land.....	633,105	21,594	45,111	57,452	95,174	57,573	40,525
Secured by residential properties:							
Insured by FHA.....	1,719,057	65,798	498,585	77,921	100,898	51,115	34,636
Insured or guaranteed by VA.....	1,505,331	88,990	596,787	166,697	123,069	59,012	17,168
Not insured or guaranteed by FHA or VA.....	4,395,001	328,999	898,316	499,991	597,605	291,773	197,480
Secured by other properties.....	2,244,444	183,478	417,906	270,831	240,655	148,376	157,793
Loans to banks.....	90,951	4,299	26,233	6,450	7,000	9,275	6,072
Loans to brokers and dealers in securities.....	173,832	16,592	90,497	19,390	5,277	8,688	16,126
Other loans for purchasing or carrying securities.....	281,753	19,690	49,061	32,976	25,573	23,578	29,020
Loans to farmers directly guaranteed by CCC.....	238,876	1	742	67	1,976	1,639	5,489
Other loans to farmers.....	1,960,209	30,627	85,354	68,333	95,992	73,899	77,766
Commercial and industrial loans (including open market paper).....	7,639,754	853,556	1,395,783	564,987	499,327	527,863	867,540
Other loans to individuals for personal expenditures—total.....	8,076,098	693,913	1,662,828	640,169	725,054	628,329	687,150
Passenger automobile instalment loans.....	2,885,819	234,585	531,358	199,368	307,799	210,004	193,623
Other retail consumer instalment loans.....	881,572	57,017	151,898	48,960	62,509	56,507	84,789
Residential repair and modern. instal.....	776,048	48,933	202,569	52,958	68,195	32,917	74,567
Other instalment loans.....	1,303,693	124,756	324,430	122,271	114,805	116,659	112,098
Single payment loans.....	2,228,966	228,622	452,573	216,612	171,746	212,242	222,073
All other loans (including overdrafts).....	687,030	89,591	142,336	74,400	54,105	51,978	50,827
United States Government direct obligations.....	22,940,017	1,431,995	3,715,324	1,750,817	2,104,378	1,397,245	1,830,793
Treasury bills.....	1,824,768	138,567	245,556	117,975	140,707	103,346	178,683
Treasury certificates of indebtedness.....	2,202,403	130,238	286,421	140,342	181,185	136,523	232,255
Treasury notes.....	4,028,085	262,091	686,668	242,912	363,743	221,258	306,354
Nonmarketable bonds.....	671,165	35,851	92,091	72,211	55,876	56,363	34,620
Other bonds maturing in 5 years or less.....	8,242,593	449,468	1,219,133	589,406	811,010	532,764	650,472
Other bonds maturing in 5 to 10 years.....	3,868,641	261,849	655,273	325,659	357,550	236,757	290,586
Other bonds maturing in 10 to 20 years.....	1,911,940	144,357	475,491	242,189	178,998	102,719	128,528
Other bonds maturing after 20 years.....	190,422	9,574	54,691	20,123	15,309	7,515	9,295
By Federal Reserve districts, September 24, 1958—Continued							
		Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total.....	4,187,343	1,259,806	1,305,378	1,498,036	1,923,297	1,785,824	
Valuation reserves.....	85,490	16,663	23,904	20,719	32,787	25,468	
Loans and discounts, gross—total.....	4,272,833	1,276,469	1,329,282	1,518,755	1,956,084	1,811,292	
Real estate loans—total.....	1,868,052	468,189	496,536	288,006	255,224	689,623	
Secured by farm land.....	115,477	56,648	29,566	46,697	33,075	34,213	
Secured by residential properties:							
Insured by FHA.....	335,658	104,358	131,877	45,482	25,793	246,936	
Insured or guaranteed by VA.....	199,554	42,060	96,387	28,179	14,230	73,198	
Not insured or guaranteed by FHA or VA.....	867,471	176,693	165,365	99,568	98,442	173,298	
Secured by other properties.....	349,892	88,430	73,341	68,080	83,684	161,978	
Loans to banks.....	11,188	230	.....	13,433	41	6,730	
Loans to brokers and dealers in securities.....	6,240	260	1,775	1,334	3,619	4,034	
Other loans for purchasing or carrying securities.....	35,247	17,682	7,058	8,521	26,434	4,913	
Loans to farmers directly guaranteed by CCC.....	3,712	4,052	22,881	122,610	67,727	7,980	
Other loans to farmers.....	366,629	135,980	203,534	367,388	266,864	187,843	
Commercial and industrial loans (including open market paper).....	809,024	296,671	264,532	344,551	766,135	449,785	
Other loans to individuals for personal expenditures—total.....	1,074,896	329,940	309,621	351,038	529,774	443,386	
Passenger automobile instalment loans.....	396,510	110,632	133,159	151,497	206,810	210,474	
Other retail consumer instalment loans.....	174,011	36,899	51,483	37,585	58,987	60,927	
Residential repair and modernization instalment loans.....	106,931	27,431	41,557	24,003	42,289	53,698	
Other instalment loans.....	125,151	36,143	34,590	46,854	85,962	59,974	
Single payment loans.....	272,293	118,835	48,832	91,099	135,726	58,313	
All other loans (including overdrafts).....	97,845	23,465	23,345	21,874	40,266	16,998	
United States Government direct obligations.....	4,415,934	1,220,811	1,121,002	1,379,189	1,392,168	1,180,361	
Treasury bills.....	333,379	88,909	108,449	135,712	132,508	100,977	
Treasury certificates of indebtedness.....	454,283	138,442	122,436	145,999	139,255	95,024	
Treasury notes.....	798,777	220,708	195,234	262,710	242,730	224,900	
Nonmarketable bonds.....	131,263	44,776	46,675	55,460	30,631	15,348	
Other bonds maturing in 5 years or less.....	1,729,634	452,533	417,210	474,026	521,975	394,962	
Other bonds maturing in 5 to 10 years.....	672,968	197,052	189,693	210,563	220,693	249,998	
Other bonds maturing in 10 to 20 years.....	277,242	69,839	37,026	85,554	92,423	77,574	
Other bonds maturing after 20 years.....	18,388	8,552	4,279	9,165	11,953	21,578	

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SEPTEMBER 24, 1958, OF CENTRAL RESERVE CITY

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.....	6,339	150,683,798	80,798,395	53,280,224	5,115	13,393,111	2,748,236	458,717	36,190,551	17,953,288	2,370,471
Reserve bank cities ¹	147	60,649,498	35,990,706	18,585,689	1,935	4,191,781	1,007,288	244,099	15,144,293	8,429,437	472,701
1. Boston.....	8	2,338,929	1,461,895	682,086	1,135	173,232	11,714	8,867	585,088	325,567	19,835
2. New York*.....	25	25,711,510	15,752,625	7,482,145	7	2,016,212	346,253	114,266	6,408,217	3,879,327	150,597
3. Philadelphia*.....	6	3,070,325	1,886,083	847,180		258,122	64,669	14,271	891,061	453,818	43,996
4. Cleveland.....	5	2,462,531	1,426,863	790,126	92	224,563	14,497	6,390	600,955	329,496	38,438
5. Richmond.....	5	560,813	323,892	188,171	6	41,340	6,078	1,326	169,186	62,643	8,634
6. Atlanta*.....	1	1,016,427	607,872	318,603		68,920	18,683	2,349	345,133	155,957	9,304
7. Chicago ² *.....	63	8,507,858	4,176,084	3,444,744	4	667,912	197,996	21,119	2,254,875	1,270,559	57,736
8. St. Louis*.....	4	1,197,940	682,789	415,481	105	82,141	12,841	4,583	347,592	165,731	8,974
9. Minneapolis*.....	4	821,444	517,435	229,970		46,514	25,380	2,145	293,893	110,649	8,268
10. Kansas City*.....	9	889,536	443,900	349,414	11	83,220	10,694	2,297	381,027	140,096	8,423
11. Dallas*.....	6	1,545,824	1,117,806	348,614		61,084	13,172	5,148	568,916	199,048	10,342
12. San Francisco.....	7	12,526,360	7,593,462	3,489,155	575	1,096,521	283,311	61,336	2,298,350	1,336,546	108,134
Reserve branch cities ¹	108	24,204,066	12,577,628	9,150,036	178	2,130,787	284,797	60,640	6,357,236	3,131,652	332,964
2. Buffalo*.....	3	1,108,836	631,712	309,126		149,727	14,147	4,124	245,899	130,821	20,624
4. Cincinnati.....	5	977,290	575,220	347,792	164	37,045	14,474	2,595	277,513	145,139	19,304
4. Pittsburgh* ³	6	2,850,436	1,553,339	915,390		350,349	20,675	10,683	578,517	344,729	36,267
5. Baltimore*.....	5	728,458	321,764	318,870		68,061	17,879	1,884	235,081	113,609	18,888
5. Charlotte ⁴ *.....	3	641,570	401,106	175,000		36,858	26,744	1,862	238,326	90,076	11,302
6. Birmingham.....	2	378,218	195,877	118,386		48,356	14,774	825	121,498	49,565	9,408
6. Jacksonville*.....	4	358,835	180,435	144,163		26,472	3,797	968	154,044	47,437	4,147
6. Nashville.....	4	497,539	283,523	156,972		43,887	12,031	1,126	153,428	66,504	7,394
6. New Orleans.....	5	773,334	364,015	354,728		47,335	5,317	1,939	251,681	108,109	10,397
7. Detroit.....	6	3,456,590	1,551,560	1,508,870	6	384,913	3,783	7,458	725,048	414,001	50,548
8. Little Rock.....	5	180,855	77,862	78,515	1	19,332	4,771	374	67,119	30,058	2,445
8. Louisville.....	6	498,555	257,698	198,072		28,835	12,450	1,500	179,889	80,430	8,038
8. Memphis.....	3	526,843	354,706	135,488		29,178	5,811	1,660	159,030	73,510	9,443
9. Helena.....	2	45,821	24,319	18,701		2,420	285	96	16,698	6,293	240
10. Denver*.....	6	691,355	416,252	239,795		29,282	3,485	2,541	236,401	85,207	8,349
10. Oklahoma City*.....	4	370,298	205,297	120,258		30,692	12,987	1,064	126,608	50,413	3,400
10. Omaha.....	5	376,319	210,573	120,279		37,058	7,548	861	150,494	63,883	4,118
11. El Paso*.....	3	186,352	101,217	66,874		16,779	1,002	480	62,638	26,829	2,975
11. Houston*.....	8	1,278,719	739,189	464,320		59,362	12,075	3,773	485,124	193,073	13,396
11. San Antonio*.....	6	440,832	163,428	223,467		31,734	21,304	879	129,970	56,461	6,563
12. Los Angeles*.....	4	4,292,776	2,026,685	1,986,682	7	257,102	15,124	7,176	944,535	529,184	43,017
12. Portland.....	3	1,478,494	769,184	487,357		201,984	17,222	2,747	287,943	162,778	13,510
12. Salt Lake City ⁵	5	562,388	334,081	169,419		52,291	5,467	1,130	136,608	58,165	7,321
12. Seattle.....	5	1,506,353	838,586	491,512		141,715	31,645	2,895	393,144	205,378	21,870
Other reserve cities ¹	54	6,280,724	3,130,725	2,604,482		404,074	126,992	14,451	1,923,655	857,524	109,144
4. Columbus.....	3	589,722	214,674	306,297		53,663	13,858	1,230	185,246	97,897	11,914
4. Toledo.....	3	413,410	137,409	252,949		20,903	1,387	762	101,658	55,191	9,939
5. Washington*.....	9	1,074,955	558,476	446,766		38,665	28,731	2,317	272,716	150,023	24,128
6. Miami*.....	5	357,012	185,421	137,939		30,235	2,457	960	145,317	52,029	5,130
7. Des Moines*.....	3	277,814	148,456	99,296		25,099	4,543	420	89,705	23,140	4,126
7. Indianapolis.....	3	758,460	376,245	309,211		56,056	14,967	1,981	224,944	106,673	15,908
7. Milwaukee*.....	6	897,097	478,657	364,600		30,023	21,894	1,923	277,787	140,315	12,040
8. National Stock Yards.....	1	97,597	34,655	50,089		12,613	240	49,818	15,385	525	
9. St. Paul*.....	3	421,493	244,021	126,765		41,515	8,047	1,145	105,564	36,831	3,942
10. Kansas City, Kansas*.....	2	68,306	36,193	21,766		8,671	1,488	1,888	25,730	8,553	987
10. Pueblo.....	2	47,047	26,959	17,336		2,637	8	107	14,046	5,975	1,088
10. Topeka.....	3	106,966	42,119	45,107		15,112	4,382	246	31,062	17,493	1,847
10. Tulsa*.....	4	460,831	247,410	171,433		29,567	11,311	1,110	174,406	65,745	6,027
10. Wichita*.....	4	261,268	122,654	109,892		16,337	11,733	652	69,180	31,362	3,824
11. Fort Worth*.....	3	448,746	277,376	145,036		22,978	2,186	1,170	156,476	50,912	7,719
Country banks, by districts	6,030	59,549,510	29,099,336	22,940,017	3,002	6,038,469	1,329,159	139,527	12,765,367	5,534,675	1,455,662
1. Boston.....	281	4,336,513	2,348,533	1,431,995	231	462,082	75,301	12,371	988,649	441,065	128,617
2. New York.....	515	11,125,297	5,771,710	3,715,324	1,554	1,343,031	263,010	30,668	1,870,307	930,532	237,562
3. Philadelphia.....	514	4,805,119	2,430,702	1,750,817	265	462,120	147,190	14,025	898,017	421,588	125,127
4. Cleveland.....	570	5,189,655	2,528,752	2,104,378	175	460,748	83,219	12,383	981,293	474,624	144,896
5. Richmond.....	436	3,710,641	1,908,679	1,397,245	23	292,755	102,873	9,066	906,170	355,688	119,795
6. Atlanta.....	373	4,570,005	2,151,276	1,830,793	232	498,162	79,466	10,076	1,151,608	461,602	130,302
7. Chicago.....	941	9,749,294	4,187,343	4,415,934	233	963,429	165,266	17,089	1,913,417	842,209	218,976
8. St. Louis.....	470	2,834,101	1,259,806	1,220,811	35	268,874	78,409	6,166	673,584	281,130	68,066
9. Minneapolis.....	467	2,756,368	1,305,378	1,121,002	38	225,464	99,562	4,924	570,662	252,603	46,689
10. Kansas City.....	711	3,293,038	1,498,036	1,379,189	186	353,922	54,791	6,914	900,830	354,879	66,286
11. Dallas.....	604	3,850,652	1,923,297	1,392,168	6	411,463	114,507	9,211	1,275,374	434,201	105,258
12. San Francisco.....	148	3,334,827	1,785,824	1,180,361	24	296,419	65,565	6,634	635,456	284,554	64,088

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

¹ Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.² Includes both central reserve city and reserve city banks.

For other footnote, see opposite page.

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

ASSETS [In thousands of dollars]

and bank balances									Federal Reserve district numbers, and reserve cities		
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Custodians' liability on acceptances	Income accrued but not collected	Other assets	Total assets	
6,581,543	43,679	116,056	9,125,514	1,912,498	45,239	174,575	847,518	446,737	483,374	190,784,290	All member banks
889,365	15,061	98,927	5,238,381	606,475	4,785	60,428	824,221	221,423	345,908	77,857,080	Reserve bank cities ¹
21,799	512	6,481	210,894	22,114	230	43,493	10,092	3,741	3,003,687	1. Boston	
70,259	2,398	54,954	2,250,682	236,029	381	5,645	638,021	101,681	266,685	33,368,169	2. New York [*]
74,876	2,070	3,014	313,287	47,834	978	7,789	6,543	8,382	8,552	4,041,464	3. Philadelphia*
45,528	134	1,670	185,689	11,527	97	11,072	152	11,593	3,952	3,101,879	4. Cleveland
16,529	48	81,332	7,394	2,377	2,377	2,184	1,192	743,146	5. Richmond		
47,243	129	132,500	18,622	351	1,336	2,603	2,110	1,386,582	6. Atlanta [*]		
181,400	6,212	23,269	715,679	27,959	200	6,001	10,827	30,684	22,686	10,861,091	7. Chicago [*]
28,978	12	83	143,814	5,698	605	100	2,512	5,040	2,018	1,561,505	8. St. Louis*
29,601	123	2,132	143,120	3,902	6,388	532	2,809	4,466	1,133,434	9. Minneapolis*	
51,079	32	62	181,335	4,766	49	747	4	2,909	538	1,279,576	10. Kansas City*
173,493	837	489	184,707	49,548	178	21,594	5,374	1,126	2,192,560	11. Dallas*	
148,580	2,602	6,725	695,763	171,082	1,946	20,079	99,256	38,072	28,842	15,183,987	12. San Francisco
907,691	13,329	12,219	1,959,381	308,642	7,100	54,345	18,569	100,428	31,885	31,082,271	Reserve branch cities ¹
23,276	189	1,560	69,429	12,120	11	250	4,275	2,652	1,374,043	2. Buffalo [*]	
28,776	107	143	84,044	13,453	7	662	4,995	1,385	1,275,305	4. Cincinnati	
20,532	250	624	176,115	34,020	78	1,750	293	13,202	2,955	3,481,251	4. Pittsburgh [*]
31,094	106	159	71,225	10,292	210	160	3,977	2,842	981,020	5. Baltimore*	
25,230	250	111,468	13,625	8	363	1,830	4,118	899,840	5. Charlotte [*]		
29,362	.....	33,163	5,495	.....	.....	1,573	419	507,203	6. Birmingham		
36,416	50	65,994	4,828	.....	650	683	262	516,302	6. Jacksonville*		
35,573	.....	43,957	6,946	22	25	2,570	625	659,990	6. Nashville		
53,579	411	58	79,127	9,016	275	1,610	3,170	1,067	1,042,723	6. New Orleans	
50,829	670	5,233	203,767	29,978	1,026	5,600	64	17,037	3,557	4,238,900	7. Detroit
16,368	50	18,198	3,287	.....	.....	321	137	251,719	8. Little Rock		
32,327	.....	50	59,044	3,207	.....	182	2,207	542	684,582	8. Louisville	
39,258	155	158	36,506	7,022	95	3,571	1,523	284	698,368	8. Memphis	
3,361	.....	6,804	745	147	304	216	53	63,680	9. Helena [*]		
74,246	256	63	68,280	4,469	42	8,763	447	3,510	2,231	938,312	10. Denver*
39,478	.....	33,317	7,461	.....	.....	1,064	323	514,964	10. Oklahoma City*		
30,683	270	51,540	3,858	.....	.....	1,926	233	532,830	10. Omaha		
18,483	.....	163	14,188	1,850	137	3,000	356	73	254,406	11. El Paso*	
151,319	8,504	745	118,087	40,326	3,116	4,660	5,808	5,061	777	1,823,591	11. Houston*
31,352	600	79	34,915	10,408	1,153	6	21	1,604	147	584,141	11. San Antonio*
72,834	14	1,344	298,142	30,248	20	22,329	395	17,880	3,929	5,312,112	12. Los Angeles*
17,029	570	564	93,492	26,405	151	14	5,755	1,080	1,799,842	12. Portland	
15,876	136	.....	55,110	3,512	21	7,475	339	495	710,838	12. Salt Lake City*	
30,410	791	1,226	133,469	26,071	581	403	939	7,119	1,699	1,936,309	12. Seattle
411,050	1,411	1,638	542,888	79,427	2,320	20,810	394	20,384	12,535	8,340,249	Other reserve cities ¹
33,132	79	42,224	9,122	.....	.....	791	1,111	785,992	4. Columbus		
17,887	.....	18,641	2,185	117	.....	2,150	239	519,759	4. Toledo		
38,217	270	537	59,541	17,853	115	5,562	161	2,502	2,091	1,375,955	5. Washington*
44,286	315	37	43,520	5,332	.....	9,713	51	1,270	925	519,620	6. Miami*
27,477	.....	34,962	670	850	1,944	27	1,224	255	372,489	7. Des Moines*	
38,742	51	103	63,467	9,581	.....	2,388	2,076	997,449	7. Indianapolis		
18,778	60	584	106,010	9,847	163	309	15	2,422	3,459	1,191,099	7. Milwaukee*
4,425	.....	29,483	2,327	.....	12	545	147,972	8. National Stock Yards			
9,722	298	54,771	3,744	411	106	1	2,144	621	534,084	9. St. Paul*	
9,943	.....	6,247	1,046	.....	53	6	38	95,179	10. Kansas City, Kansas*		
5,392	.....	1,591	590	.....	.....	17	157	61,857	10. Pueblo		
6,799	.....	4,923	1,286	302	.....	620	95	140,331	10. Topeka		
74,834	.....	27,800	4,965	10	1,035	1,349	1,149	643,745	10. Tulsa*		
20,108	.....	13,886	5,802	50	141	74	1,162	147	337,824	10. Wichita*	
61,308	715	35,822	7,404	302	2,000	1,794	172	616,894	11. Fort Worth*		
4,373,437	13,878	3,272	1,384,443	917,954	31,034	38,992	4,285	104,502	93,046	73,504,690	Country banks, by districts
204,410	206	777	213,574	74,838	2,344	3,042	1,368	9,961	6,742	5,417,457	1. Boston
380,008	773	673	320,759	174,466	2,901	4,632	827	31,505	17,731	13,227,666	2. New York
271,378	185	.....	79,739	79,543	4,357	2,388	60	6,537	7,524	5,803,545	3. Philadelphia
288,061	10	57	73,645	81,195	1,279	2,630	16	5,405	6,734	6,268,207	4. Cleveland
305,422	932	16	124,317	62,989	1,764	2,101	487	3,077	6,685	4,693,914	5. Richmond
447,519	3,149	210	108,826	84,767	3,046	4,581	258	10,090	13,139	5,837,494	6. Atlanta
695,506	1,278	256	155,192	113,011	3,074	6,629	289	15,398	11,481	11,812,593	7. Chicago
289,399	1,630	1	33,358	34,868	1,395	980	49	3,548	3,473	3,551,998	8. St. Louis
220,990	186	307	49,887	38,361	2,270	608	91	6,883	3,849	3,379,092	9. Minneapolis
426,264	1,055	.....	52,346	37,088	1,379	2,137	26	2,526	3,843	4,240,867	10. Kansas City
658,866	4,112	455	72,482	73,285	5,116	2,733	453	2,919	6,891	5,217,423	11. Dallas
185,614	362	520	100,318	63,543	2,109	6,531	361	6,653	4,954	4,054,434	12. San Francisco

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SEPTEMBER 24, 1958, OF CENTRAL RESERVE CITY

LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks	117,005,183	89,325,557	3,782,453	7,991,828	11,994,306	1,464,015	2,447,024	53,025,757	47,468,143	264,170	14,780	3,104,438	144,131	2,030,095
Reserve bank cities¹														
1. Boston	49,714,617	36,539,767	1,752,758	1,684,466	7,150,044	1,378,074	1,209,508	18,084,332	14,788,576	95,225	2,550	1,088,840	98,958	2,010,183
2. New York ²	2,337,723	1,786,136	70,155	107,333	320,238	27,843	26,018	230,883	189,857	6,025	1	1,000	34,000	
3. Philadelphia*	22,788,515	16,869,931	861,151	313,208	2,877,573	1,125,486	741,166	5,354,793	3,425,644	21,718	.....	196,618	71,535	1,639,278
4. Cleveland	2,927,190	2,238,316	80,697	113,887	443,191	22,303	28,796	614,968	519,964	790	82	78,952	6,080	9,100
5. Richmond	1,742,604	1,400,049	69,721	89,263	156,544	6,100	20,927	1,027,404	990,085	430	.....	36,650	239	.....
6. Atlanta ³	1,479,464	330,968	16,931	19,147	109,606	201	2,611	183,959	170,784	1,720	1,312	10,043	100	.....
7. Chicago ⁴	1,032,823	669,373	34,625	91,472	233,615	71	3,667	183,432	179,334	985	10	3,099	4	35,200
8. St. Louis ⁵ *	1,189,689	781,321	48,632	18,724	332,835	2,185	5,992	212,316	194,172	3,025	459	14,660	.....	.....
9. Minneapolis*	831,889	501,567	30,287	25,860	258,446	2,875	12,854	156,403	154,705	434	.....	1,264	.....	.....
10. Kansas City*	1,029,288	594,902	21,017	23,349	382,908	1,703	5,409	130,288	123,292	1	.....	6,995	.....	.....
11. Dallas*	1,490,909	934,186	33,448	11,450	494,268	3,121	14,436	460,113	410,446	.....	49,542	125	.....	.....
12. San Francisco	6,564,897	5,264,844	198,308	429,373	268,620	146,648	257,104	7,031,503	6,042,391	54,648	189	623,810	17,860	292,605
Reserve branch cities¹														
1. Buffalo*	19,468,286	14,842,572	640,556	1,198,731	2,477,439	57,318	251,670	8,318,791	7,665,451	26,170	817	611,182	4,971	10,200
2. Cincinnati	722,406	578,140	28,288	63,488	33,626	3,378	15,486	520,115	486,002	184	.....	33,869	60	.....
3. Pittsburgh ⁶ *	856,002	656,220	39,874	41,057	106,205	904	11,742	232,857	232,857	400	5	30,318	30	.....
4. Baltimore ⁷	2,111,320	1,736,285	75,368	91,906	183,953	2,937	20,871	829,916	800,724	417	34	28,730	11	.....
5. Charlotte ⁸	740,999	544,323	37,209	67,316	86,773	1,429	3,949	148,416	127,902	1,559	.....	18,955	.....	.....
6. Birmingham	672,867	410,487	19,383	56,695	168,509	63	17,730	135,361	113,287	2,651	7	17,601	1,815	.....
7. Jacksonville*	368,915	285,827	14,057	18,894	48,780	.....	1,357	92,568	92,563	50	.....	125	435	.....
8. Nashville	393,325	215,794	8,991	38,734	127,939	333	1,534	71,626	70,106	960	.....	16,708	.....	.....
9. New Orleans	764,819	519,285	16,076	68,658	148,031	7,952	4,817	190,272	179,106	630	36	9,350	150	1,000
10. Detroit	2,331,110	1,841,311	97,104	159,507	195,378	5,397	32,413	1,453,760	1,406,004	3,735	44,021	.....	.....	.....
11. Little Rock	192,689	109,719	3,430	33,229	45,512	.....	799	40,891	40,465	420	6	128	50	.....
12. Louisville	517,542	358,541	26,021	14,987	112,213	41	5,739	83,487	81,304	2,055	.....	70,845	500	250
8. Memphis	462,356	291,428	7,458	35,732	124,502	1,622	1,614	153,040	152,085	905	.....	55,460	355	5,000
9. Helena	45,335	21,885	1,415	9,372	11,722	.....	941	13,505	10,622	50	.....	2,708	125	.....
10. Denver*	638,856	475,263	21,223	22,104	113,329	98	6,839	217,626	210,800	1,870	.....	4,956	.....	.....
10. Oklahoma City*	385,014	227,006	8,683	35,436	111,468	.....	2,421	71,875	65,024	201	.....	5,650	1,000	.....
10. Omaha	449,252	278,123	19,124	25,455	124,784	50	1,716	32,802	32,704	98	.....	2,161	25	.....
11. El Paso*	172,983	130,991	3,017	7,570	24,897	1,861	2,647	56,079	46,690	2,161	37	7,203	25	.....
11. Houston*	1,319,739	943,103	31,876	45,015	284,667	4,906	10,172	329,596	257,964	1,300	17	55,460	355	5,000
11. San Antonio*	361,272	259,260	6,092	15,891	71,209	6,016	2,804	182,927	120,795	2,610	.....	191,409	.....	.....
12. Los Angeles*	3,053,272	2,700,806	96,229	70,483	119,629	11,878	54,247	1,757,945	1,563,926	2,610	.....	44,885	50	.....
12. Portland	925,489	769,226	16,974	79,195	27,794	2,084	30,216	684,575	639,413	227	.....	1,580	670	27,261
12. Salt Lake City	378,952	295,239	10,629	30,780	37,830	1	4,473	267,482	237,971	1,580	2,151	509,895	1,000	415
12. Seattle	1,210,296	968,284	39,267	114,369	66,957	6,368	15,051	517,361	509,895	705	.....	.....	.....	3,900
Other reserve cities¹														
1. Columbus	5,930,491	4,089,226	191,891	498,746	1,012,103	15,051	123,474	1,637,702	1,532,694	21,791	1,490	76,205	847	4,675
2. Toledo	598,505	355,248	17,933	154,802	47,784	39	22,699	127,420	111,061	845	5	15,491	18	.....
5. Washington*	951,624	839,669	25,732	91	57,800	8,672	12,201	142,285	136,496	265	55	5,469	.....	3,925
6. Miami	330,263	228,212	8,844	24,505	61,342	3,155	19,660	300,876	286,040	10,911	.....	23,748	75	.....
7. Des Moines*	288,040	146,321	6,770	56,539	71,985	.....	4,205	124,320	98,927	170	1,400	1,895	17	.....
7. Indianapolis	699,085	474,889	21,499	80,720	100,212	646	21,119	204,158	191,184	1,080	17	11,079	713	374
7. Milwaukee*	795,539	540,812	35,718	38,237	158,627	1,601	20,544	274,865	270,938	2,090	.....	5,969	50	750
8. National Stock Yards	129,680	22,612	814	507	105,598	.....	149	5,539	1,037	2	4,500	.....	.....	.....
9. St. Paul ⁸	376,310	228,467	18,397	28,082	98,121	732	2,511	97,640	96,565	1,075	.....	.....	.....	.....
10. Kansas City, Kansas*	66,347	27,564	900	10,989	26,488	.....	406	20,841	20,841	.....	.....	.....	.....	.....
10. Pueblo	35,916	25,767	820	2,884	5,444	.....	1,001	19,925	12,274	15	.....	7,636	.....	.....
10. Topeka	104,899	59,215	4,466	26,571	14,314	.....	333	21,415	20,579	825	11	.....	330	.....
10. Tulsa*	515,693	398,789	13,600	14,644	85,841	206	2,613	73,961	73,416	215	.....	1,600	.....	.....
10. Wichita*	265,505	177,807	10,577	31,540	43,143	.....	2,438	42,337	39,037	1,700	.....	5,969	50	.....
11. Fort Worth*	433,080	295,067	8,812	8,941	113,090	.....	7,170	130,653	123,929	705	.....	100,547	150	5,000
Country banks, by districts														
1. Boston	41,891,789	33,853,992	1,197,248	4,609,885	1,354,720	13,572	862,372	24,984,932	23,481,422	120,984	9,923	1,328,211	39,355	5,037
2. New York	3,468,901	2,811,143	127,668	250,498	129,880	1,888	147,824	1,371,984	1,338,196	6,463	1,243	25,192	890	.....
2. New York	6,570,795	5,090,566	208,025	950,617	117,867	1,058	202,662	5,487,950	5,254,040	7,602	15	221,789	4,467	37
3. Philadelphia	2,828,926	2,387,450	104,061	240,692	21,753	11	75,559	2,373,751	2,309,386	8,889	527	54,876	73	.....
4. Cleveland	3,244,837	2,673,461	119,297	364,641	27,131	32	60,275	2,422,520	2,312,875	536	927	108,077	105	.....
5. Richmond	2,726,807	2,205,728	82,610	265,316	105,179	46	67,928	1,503,484	1,377,124	33,103	1,140	90,916	1,201	.....
6. Atlanta	3,729,395	2,857,381	84,953	483,643	252,126	1,199	50,093	1,599,237	1,473,028	19,721	1,168	80,866	24,454	.....
7. Chicago	6,253,973	5,079,040	188,497	727,828	174,057	70	84,481	4,585,800	4,288,404	5,809	3,057	287,106	1,424	.....
8. St. Louis	2,198,834	1,846,200	45,336	223,386	63,687	.....	20,225	1,037,633	946,051	5,328	140	85,624	490	.....
9. Minneapolis	1,860,940	1,511,097	44,931	190,886	86,788	600	26,638	1,242,148	1,198,018	2,105	299	41,165	561	.....
10. Kansas City	2,980,385	2,365,868	67,693	384,085	132,752	.....	29,987	894,421	815,849	8,735	215	69,066	556	.....
11. Dallas	3,820,216	3,158,977	66,078	329,771	210,984	4,060	50,346	949,877	767,736	13,064	1,106	162,987	4,984	5,000
12. San Francisco	2,207,780	1,867,081	58,099	199,122	32,516	4,608	46,354	1,516,127	1,400,715	9,629	86	100,547	150	5,000

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

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

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
170,030,940	1,513,592	874,018	2,990,566	175,409,116	4,517,071	7,413,516	3,047,427	397,160	15,375,174	101,299,341	90,638,895	All member banks
67,798,949	888,775	850,489	1,693,505	71,231,718	1,957,578	3,384,878	1,131,998	150,908	6,625,362	43,586,664	34,194,939	Reserve bank cities ¹
2,568,606	27,500	44,957	57,911	2,698,974	70,675	170,280	47,408	16,350	304,713	2,105,244	1,708,593	1. Boston
28,143,308	337,690	657,434	897,870	30,086,302	911,386	1,719,743	603,513	47,225	3,281,837	20,467,574	15,673,623	2. New York ²
3,542,158	62,075	7,217	60,256	3,671,706	93,771	210,397	63,137	2,453	369,758	2,539,027	2,067,712	3. Philadelphia*
2,770,008	50,000	152	40,882	2,861,042	63,300	149,700	27,807	30	240,837	1,511,387	1,324,550	4. Cleveland
663,423	12,300	.....	12,519	688,242	18,700	25,500	10,156	548	54,904	381,603	271,394	5. Richmond
1,216,255	36,000	1,336	24,436	1,278,027	28,890	48,460	18,799	12,406	108,555	853,080	633,012	6. Atlanta*
9,797,896	61,250	12,563	142,927	10,014,636	322,339	375,750	95,086	53,280	846,455	6,402,547	4,984,423	7. Chicago*
1,402,005	2,639	27,673	1,432,317	46,850	44,913	36,913	512	129,188	1,016,897	662,223	8. St. Louis*	
988,292	34,250	532	19,807	1,042,881	33,750	37,750	15,381	3,672	90,553	659,168	397,161	9. Minneapolis*
1,159,576	9,750	4	9,496	1,178,826	24,750	49,745	18,467	7,788	100,750	796,874	442,325	10. Kansas City*
1,951,202	5,100	22,109	22,831	2,001,062	75,421	95,404	20,230	443	191,498	1,132,709	775,365	11. Dallas*
13,596,400	202,860	101,546	376,897	14,277,703	267,746	457,236	175,101	6,201	906,284	5,720,554	5,255,558	12. San Francisco
27,787,077	422,395	18,828	453,767	28,682,067	703,784	1,200,835	465,688	29,897	2,400,204	16,601,214	14,333,592	Reserve branch cities ¹
1,242,521	2,500	25,194	1,270,215	34,909	56,613	11,896	410	103,828	629,701	587,685	2. Buffalo*	
1,119,612	29,500	662	19,494	1,169,268	32,775	53,725	19,511	26	106,037	743,182	624,975	3. Cincinnati
2,941,236	84,850	293	59,431	3,085,810	93,903	258,097	41,506	1,935	395,441	1,914,673	1,672,947	4. Pittsburgh*
889,415	8,800	160	9,693	908,068	14,950	42,750	10,628	4,624	72,952	638,680	544,363	5. Baltimore*
808,228	.....	23,538	831,766	24,195	37,835	6,044	4,624	68,074	536,169	373,444	6. Charlotte*	
461,483	.....	8,438	469,921	13,000	14,500	6,820	2,962	37,282	306,390	272,915	7. Birmingham	
464,951	1,750	.....	6,366	473,067	13,900	18,352	5,243	5,740	43,235	290,915	190,068	8. Jacksonville*
597,432	4,500	25	15,485	617,442	16,250	18,500	7,783	15	42,548	313,946	237,019	9. Nashville
955,091	4,000	3,285	7,484	969,860	15,150	46,525	11,188	.....	72,863	632,113	513,633	10. New Orleans
3,784,870	87,050	64	60,820	3,932,804	71,969	160,471	67,258	6,398	306,096	2,076,514	1,829,464	11. Detroit
233,580	.....	2,560	236,140	5,400	7,050	2,904	225	15,579	158,123	125,549	12. Little Rock	
601,029	16,475	10,423	627,927	18,250	29,250	8,959	196	56,655	426,171	320,223	13. Louisville	
615,396	9,200	3,571	8,760	636,927	15,000	38,000	8,441	.....	61,441	386,592	292,268	14. Memphis
58,840	.....	1,193	60,033	1,600	1,600	447	.....	3,647	35,170	25,394	15. Helena	
856,482	7,500	12,126	876,108	23,050	28,100	10,231	823	62,204	496,330	435,926	16. Denver*	
456,889	1,075	447	3,547	461,958	17,500	17,500	17,400	606	53,006	312,219	231,546	17. Oklahoma City*
482,054	4,650	.....	5,195	491,899	11,700	17,000	9,598	2,633	40,931	367,029	253,754	18. Omaha
229,062	3,000	2,080	234,142	7,500	8,500	4,262	2	20,264	140,312	127,020	19. El Paso*	
1,649,335	12,000	5,905	12,658	1,679,898	60,375	65,375	17,943	.....	143,693	1,050,333	880,203	20. Houston*
544,199	200	21	5,132	549,552	11,400	17,900	5,141	148	34,589	295,005	243,040	21. San Antonio*
4,811,217	76,069	442	83,188	4,970,916	107,815	131,385	101,002	994	341,196	2,682,296	2,527,394	22. Los Angeles*
1,610,064	20,000	14	33,978	1,664,056	41,000	50,550	44,236	.....	135,786	814,968	785,145	23. Portland
646,434	6,000	.....	10,109	662,543	14,193	22,757	9,707	1,638	48,295	307,966	275,382	24. Salt Lake City*
1,727,657	46,276	939	26,875	1,801,747	38,000	58,500	37,540	522	134,562	1,046,417	964,235	25. Seattle
7,568,193	76,800	399	91,812	7,737,204	181,258	301,248	106,312	14,227	603,045	4,976,553	4,168,558	Other reserve cities ¹
725,925	.....	8,541	734,466	15,200	25,800	10,026	500	51,526	523,149	490,525	1. Columbus	
482,290	1,500	.....	5,243	489,033	12,400	13,000	3,930	1,396	30,726	303,477	282,041	2. Toledo
1,252,500	16,500	161	11,315	1,280,476	26,100	51,100	14,784	3,495	95,479	853,866	799,879	3. Washington*
454,583	18,850	56	7,868	481,357	14,950	17,061	4,898	1,354	38,263	242,457	213,402	4. Miami*
339,507	5,000	27	3,126	347,660	7,000	7,000	10,083	746	24,829	225,601	174,323	5. Des Moines*
903,243	.....	10,579	913,822	21,050	45,000	16,392	1,185	83,627	596,876	513,261	6. Indianapolis	
1,070,404	27,950	15	14,870	1,113,239	20,600	43,519	13,650	91	77,860	670,751	493,583	7. Milwaukee*
135,219	.....	12	1,076	136,307	1,000	7,000	3,665	.....	11,665	95,772	4,621,215	8. National Stock Yards
473,950	4,500	1	9,467	487,918	14,000	24,000	7,706	460	46,166	311,817	204,289	9. St. Paul*
87,188	.....	53	941	88,182	2,750	3,500	747	.....	6,997	50,157	32,712	10. Kansas City, Kansas*
55,841	.....	1,021	56,862	1,800	1,760	1,137	298	4,995	28,933	28,061	11. Pueblo	
126,314	1,500	2,018	129,832	3,900	4,300	2,194	105	10,499	93,177	81,196	12. Topeka	
589,654	1,000	74	5,555	595,209	12,800	24,200	9,855	1,681	48,536	413,059	388,246	13. Tulsa*
307,842	.....	6,592	312,516	8,208	14,508	2,280	312	25,308	231,511	197,899	14. Wichita*	
563,733	.....	.....	570,325	19,500	19,500	4,965	2,604	46,569	335,950	275,356	15. Fort Worth*	
66,876,721	125,622	4,302	751,482	67,758,127	1,674,451	2,526,555	1,343,429	202,128	5,746,563	36,134,910	37,941,806	Country banks, by districts
4,840,885	29,971	1,368	78,411	4,950,635	139,879	216,727	98,568	11,648	466,822	3,050,917	2,995,891	1. Boston
12,058,745	16,907	827	185,970	12,262,449	311,452	441,348	191,411	21,006	965,217	5,870,028	5,923,086	2. New York
5,202,677	6,980	60	46,061	5,255,778	141,567	281,052	113,175	11,973	547,767	2,477,809	2,623,362	3. Philadelphia
5,667,357	9,736	16	59,998	5,737,127	156,431	242,951	121,699	9,999	531,080	2,883,131	3,024,732	4. Cleveland
4,230,291	15,790	487	41,806	4,288,374	104,306	193,637	90,075	17,522	405,540	2,297,068	2,414,655	5. Richmond
5,328,632	13,615	273	56,125	5,398,645	137,368	198,311	85,655	17,515	438,849	3,173,050	3,282,291	6. Atlanta
10,839,773	10,225	289	125,324	10,975,611	229,442	332,679	229,876	44,985	836,982	5,403,759	5,736,157	7. Chicago
3,236,467	3,400	49	23,220	3,263,136	74,944	115,555	82,999	15,364	288,862	1,876,077	2,056,453	8. St. Louis
3,103,088	150	91	35,776	3,139,105	67,437	95,121	65,655	11,774	239,987	1,590,063	1,678,734	9. Minneapolis
3,874,806	3,378	28	21,102	3,899,314	84,730	135,594	108,967	12,262	341,553	2,501,847	2,727,594	10. Kansas City
4,770,093	7,950	453	23,603	4,802,099	133,408	157,678	101,105	23,133	415,324	3,088,868	3,466,612	11. Dallas
3,723,907	7,500	361	54,086	3,785,854	93,487	115,902	54,244	4,947	268,580	1,922,293	2,012,239	12. San Francisco

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

^ 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	Num- ber of banks	Loans and investments							Reserves, cash		
		Total	Loans (includ- ing over- drafts)	U. S. Govern- ment direct ob- ligations	Obliga- tions guarant- eed by U. S. Govern- ment	Obliga- tions of States and political subdivi- sions	Other bonds, notes, and de- bentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
Total	6,339	150,683,798	80,798,395	53,280,224	5,115	13,393,111	2,748,236	458,717	36,190,551	17,953,288	2,370,471
New England:											
Maine.....	35	411,612	228,889	150,038	9	22,434	9,202	1,040	89,708	38,687	12,366
New Hampshire.....	52	228,989	131,086	74,713	18	18,873	3,659	640	63,224	24,759	7,992
Vermont.....	33	199,359	118,682	61,287	7	15,549	3,371	463	37,298	16,443	4,442
Massachusetts.....	131	3,994,266	2,304,454	1,262,489	1,316	362,814	50,049	13,144	985,526	503,076	75,211
Rhode Island.....	5	709,677	429,882	216,637	16	56,822	3,774	2,546	124,168	75,866	15,216
Connecticut.....	42	1,546,376	813,445	508,621	.....	198,384	20,372	5,554	352,375	147,374	46,913
Middle Atlantic:											
New York.....	386	33,322,724	19,930,196	9,924,697	923	2,838,977	495,022	132,909	7,710,506	4,533,386	303,066
New Jersey.....	224	5,227,919	2,465,051	1,817,840	673	745,686	150,758	16,911	933,585	469,427	121,825
Pennsylvania.....	571	10,528,035	5,744,730	3,453,927	350	1,055,488	235,775	37,765	2,304,719	1,194,401	204,991
East North Central:											
Ohio.....	387	7,976,162	4,068,520	3,138,498	311	659,945	90,136	18,752	1,825,244	950,686	174,110
Indiana.....	234	2,814,113	1,275,832	1,295,858	25	192,704	43,933	5,761	687,431	308,741	72,913
Illinois.....	524	12,277,549	5,511,347	5,369,089	89	1,067,713	302,030	27,281	3,076,079	1,627,217	133,956
Michigan.....	224	6,408,904	3,027,238	2,619,268	21	712,212	37,306	12,859	1,202,271	633,526	120,589
Wisconsin.....	163	2,331,398	1,080,605	1,050,162	76	143,373	52,720	4,462	544,169	259,282	40,812
West North Central:											
Minnesota.....	209	2,372,491	1,309,974	796,503	25	188,750	71,942	5,297	615,755	244,395	31,272
Iowa.....	168	1,370,595	648,175	542,110	50	156,910	20,724	2,626	344,492	122,336	25,751
Missouri.....	173	3,391,310	1,729,470	1,324,850	249	270,541	56,286	9,914	1,024,853	435,826	43,682
North Dakota.....	40	302,255	139,790	126,645	5	20,787	14,531	497	61,031	28,206	4,068
South Dakota.....	60	402,553	189,851	168,652	.....	27,594	15,711	745	86,276	40,723	5,504
Nebraska.....	140	927,917	457,047	362,359	.....	89,036	17,458	2,017	296,291	128,271	13,322
Kansas.....	212	1,155,769	518,358	449,083	37	152,453	33,271	2,567	308,066	137,101	19,171
South Atlantic:											
Delaware.....	9	351,468	208,538	138,045	.....	2,728	648	1,509	75,434	29,003	6,403
Maryland.....	64	1,219,345	549,936	525,826	.....	102,418	38,289	2,876	326,487	159,168	32,676
District of Columbia.....	11	1,112,382	578,709	463,668	.....	38,715	28,904	2,386	280,141	153,595	25,464
Virginia.....	202	2,104,318	1,172,383	700,544	29	170,343	53,876	5,143	513,179	205,577	53,924
West Virginia.....	112	789,446	350,619	370,839	.....	54,772	10,991	2,225	204,933	82,093	26,676
North Carolina.....	49	1,093,900	654,791	319,411	.....	78,879	37,686	3,133	385,618	131,048	29,852
South Carolina.....	31	503,899	257,225	192,443	.....	41,535	11,597	1,099	139,763	52,030	17,658
Georgia.....	65	1,491,121	857,772	484,079	.....	115,309	30,583	3,378	465,575	202,854	24,983
Florida.....	112	2,431,489	1,120,120	1,046,475	.....	226,786	32,661	5,447	701,384	270,578	51,176
East South Central:											
Kentucky.....	108	1,063,523	543,429	424,172	4	68,296	24,585	3,037	312,064	137,382	24,921
Tennessee.....	83	1,762,747	985,454	600,403	232	139,540	32,751	4,367	518,618	218,488	40,621
Alabama.....	93	1,234,741	621,802	429,080	.....	149,024	32,041	2,794	333,164	129,708	36,231
Mississippi.....	35	426,132	217,325	132,773	.....	68,599	6,235	1,200	139,565	49,579	11,474
West South Central:											
Arkansas.....	75	593,777	271,541	222,127	12	85,752	12,925	1,420	187,875	72,033	13,774
Louisiana.....	52	1,573,888	747,199	652,645	.....	151,101	18,714	4,229	457,437	193,324	33,670
Oklahoma.....	223	1,597,367	797,956	599,926	17	162,461	33,167	3,840	544,133	195,763	28,289
Texas.....	575	7,182,796	4,031,773	2,438,212	6	539,476	154,357	18,972	2,512,619	895,603	130,821
Mountain:											
Montana.....	85	554,623	276,230	216,564	.....	41,567	19,287	975	142,867	56,560	9,122
Idaho.....	17	475,236	250,457	191,011	.....	31,868	1,068	832	82,765	40,650	7,454
Wyoming.....	39	263,939	129,373	112,073	.....	16,601	5,390	502	75,690	28,916	5,805
Colorado.....	94	1,249,957	684,106	485,394	9	67,249	9,512	3,687	390,031	144,749	20,395
New Mexico.....	35	384,648	190,344	171,125	.....	19,640	2,872	667	94,196	38,146	9,284
Arizona.....	4	721,572	467,658	184,454	4	53,010	14,933	1,513	148,119	67,856	15,696
Utah.....	20	668,628	390,774	208,079	.....	62,336	6,093	1,346	157,177	64,573	9,440
Nevada.....	5	307,456	139,444	125,983	.....	33,090	8,504	435	48,122	25,696	5,711
Pacific:											
Washington.....	35	2,102,985	1,143,499	714,508	17	203,812	36,907	4,242	506,568	254,614	33,734
Oregon.....	17	1,533,791	788,789	515,642	.....	209,170	17,313	2,877	300,812	168,437	14,724
California.....	74	17,971,765	10,209,697	5,893,304	585	1,461,837	335,556	70,786	3,469,761	1,964,106	172,700
Alaska ¹	1	6,227	3,273	2,765	.....	152	.....	761	37	1,576	558
Virgin Islands ¹	1	10,659	4,557	5,328	.....	.....	.....	13	1,811	872	439
<i>Mutual Savings Banks²</i>	3	26,749	13,022	11,097	.....	1,873	677	80	2,296	1,434	218

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2....	9	420,837	216,010	159,704	.....	39,562	3,412	2,149	78,562	39,573	13,688
New Jersey—Dist. No. 2....	147	4,191,423	2,005,284	1,416,866	638	630,431	124,215	13,989	733,544	366,849	91,590
Kentucky—Dist. No. 4....	57	359,474	190,741	136,806	.....	25,114	5,829	984	80,180	34,342	10,639
Pennsylvania—Dist. No. 4....	137	4,040,555	2,127,250	1,394,949	120	453,229	51,107	13,900	791,116	450,576	72,506
West Virginia—Dist. No. 4....	11	106,853	49,746	46,679	.....	8,983	1,038	407	28,642	11,472	3,503
Louisiana—Dist. No. 6....	35	1,250,425	577,700	547,205	.....	111,834	10,684	3,002	360,481	156,275	25,497
Mississippi—Dist. No. 6....	22	365,558	193,519	107,139	.....	59,450	4,416	1,034	119,575	42,770	9,377
Tennessee—Dist. No. 6....	71	1,175,036	597,506	447,606	232	100,964	26,140	2,588	342,530	139,018	28,818
Indiana—Dist. No. 7....	173	2,477,076	1,114,063	1,138,823	15	179,718	39,445	5,012	608,129	274,771	63,570
Illinois—Dist. No. 7....	376	11,472,345	5,223,572	4,980,366	89	972,434	270,057	25,827	2,867,603	1,543,474	117,805
Michigan—Dist. No. 7....	184	6,211,183	2,943,177	2,532,671	13	689,808	33,037	12,477	1,166,515	616,940	116,005
Wisconsin—Dist. No. 7....	121	2,115,915	989,358	948,685	76	128,562	45,186	4,048	499,037	239,376	36,223
Missouri—Dist. No. 10....	44	1,143,771	547,481	460,076	134	114,492	18,576	3,012	451,436	168,647	13,641
New Mexico—Dist. No. 10....	11	257,189	131,053	115,441	.....	8,902	1,371	422	56,271	23,351	4,827
Oklahoma—Dist. No. 10....	210	1,566,422	781,975	590,043	17	157,765	32,849	3,773	531,999	192,571	27,188
Arizona—Dist. No. 12....	3	635,110	421,889	153,194	4	43,767	14,893	1,363	129,255	57,971	13,995

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 SEPTEMBER 24, 1958, BY STATES

ASSETS [In thousands of dollars]

and bank balances											
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Cus-tomers' liability on accept-ances	Income accrued but not collected	Other assets	Total assets	State or Territory
6,581,543	43,679	116,056	9,125,514	1,912,498	45,239	174,575	847,518	446,737	483,374	190,784,290	Total
19,363	312	18,980	7,647	349	327	.....	1,075	673	511,391	New England:
15,857	18	23	14,575	3,323	1,008	53	5	234	296,836	Maine	
12,467	25	25	3,921	2,656	94	842	370	133	240,752	New Hampshire	
102,853	609	6,543	297,234	55,391	697	1,022	43,761	14,458	5,568	Vermont	
13,802	331	18,953	10,547	109	223	1,092	1,891	761	5,101,689	Massachusetts	
75,268	91	33	82,696	26,563	293	805	87	3,311	848,468	Rhode Island	
									4,049	Connecticut	
302,803	3,091	57,022	2,511,138	351,801	2,322	10,045	638,515	123,128	280,651	Middle Atlantic:	
207,625	349	156	134,203	79,061	1,347	676	254	16,303	7,223	New York	
343,347	2,325	3,645	556,010	157,185	3,910	9,938	6,912	24,855	17,097	New Jersey	
										Pennsylvania	
316,756	251	1,942	381,499	93,829	1,001	13,314	814	23,502	11,752	East North Central:	
210,131	130	103	95,413	34,417	370	640	.....	5,620	5,381	Ohio
493,455	6,868	23,269	791,314	62,630	2,142	8,527	10,841	35,614	3,547,972	Indiana	
201,092	1,716	5,503	239,845	75,596	1,689	6,476	167	22,464	26,925	Illinois	
122,518	70	584	120,903	24,888	970	2,329	193	4,920	6,641	Michigan	
									5,023	Wisconsin	
122,596	243	2,566	214,683	25,742	1,354	6,609	609	7,935	6,146	West North Central:	
124,236	112	72,057	10,160	1,175	2,716	33	2,259	1,163	3,036,641	Minnesota	
201,393	74	146	343,732	23,836	1,149	1,617	2,516	10,274	4,319	Iowa	
22,192	.....	101	6,464	3,930	290	250	.....	956	4,459,874	Missouri
33,090	28	.....	6,931	3,922	536	238	.....	1,157	673	North Dakota
86,953	270	.....	67,475	8,823	101	1,000	26	2,609	1,472	South Dakota
121,857	103	.....	29,834	14,687	633	180	127	1,848	763	Nebraska
									911	Kansas	
28,314	100	.....	11,614	4,451	1,257	1,946	.....	1,120	327	South Atlantic:
59,983	106	159	74,395	18,167	402	353	160	4,158	4,318	Delaware	
39,358	270	537	60,917	18,796	139	5,562	161	2,504	1,573,390	Maryland	
119,964	352	64	133,298	35,654	901	3,108	260	3,227	2,129	District of Columbia	
70,676	225	.....	25,263	9,849	185	1,254	.....	2,822	2,142,814	Virginia
86,516	475	.....	137,727	22,086	104	363	224	2,511	2,663,469	West Virginia
49,671	130	.....	20,274	8,428	369	.....	3	4,698	1,008,366	North Carolina
94,711	174	2	142,851	29,546	903	.....	1,386	833	1,509,504	South Carolina
236,195	391	193	142,851	46,528	1,669	11,372	106	3,432	892	Georgia	
								3,277	6,524	Florida	
85,293	50	.....	64,418	11,126	134	182	49	2,651	1,277	East South Central:
156,623	210	158	102,518	27,402	232	.....	3,596	3,658	1,391,006	Kentucky
113,181	1,483	102	52,459	16,505	433	2,372	128	3,120	2,318,143	Tennessee	
62,401	2,485	.....	13,626	7,389	84	529	25	5,797	1,592,349	Alabama
								5,328	5,328	Mississippi	
73,763	55	.....	28,250	9,983	261	47	.....	1,178	654	West South Central:
124,924	641	58	104,820	21,778	817	2,310	3,170	4,543	793,775	Arkansas	
254,382	957	.....	64,742	20,621	458	10,191	447	2,582	2,110	Louisiana
1,029,528	14,463	1,653	440,551	172,962	9,526	9,299	30,876	15,630	2,066,053	Oklahoma	
								8,512	2,178,062	Texas	
52,165	28	56	24,936	8,149	304	5	15	1,468	395	Mountain:	
15,925	50	.....	18,686	7,798	296	34	.....	295	397	Montana
35,556	.....	.....	5,413	3,817	172	.....	.....	422	566,821	Idaho
145,191	256	63	79,377	12,214	346	938	.....	428	344,468	Wyoming
38,676	55	.....	8,035	6,903	69	100	.....	3,923	3,068	Colorado
30,886	34	521	33,126	19,185	83	5,161	192	2,681	1,660,477	New Mexico	
24,144	136	.....	58,884	4,680	72	7,911	.....	441	261	Arizona
7,781	.....	.....	8,934	5,605	12	225	.....	339	486,618	Utah
								749	597	Nevada	
61,392	791	1,397	154,640	38,370	741	906	992	7,784	395	Pacific:	
22,263	698	564	94,126	27,160	194	.....	14	5,795	2,159	Washington
311,287	2,766	8,175	1,010,727	220,582	3,426	42,563	99,767	58,463	2,660,505	Oregon	
								34,782	1,868,874	California	
673	.....	.....	163	121	70	17	.....	9	21,901,109	Alaska ¹
467	33	9	41	11	8,027	12,553	Virgin Islands ¹
633	.....	.....	11	112	7	.....	.....	14	29,178	Mutual Savings Banks ²

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

13,401	.....	9	11,891	9,175	206	.....	79	1,057	1,935	511,851	Connecticut—Dist. No. 2
156,872	269	156	117,808	61,630	724	482	254	13,265	4,460	5,005,782	New Jersey—Dist. No. 2
31,324	.....	3,875	5,156	119	.....	.....	.....	324	436	445,689	Kentucky—Dist. No. 4
76,160	250	631	190,993	51,690	455	1,901	309	14,094	4,111	4,904,231	Pennsylvania—Dist. No. 4
9,676	.....	3,991	827	3	237	.....	.....	216	77	136,855	West Virginia—Dist. No. 4
88,255	416	58	89,980	16,878	468	2,310	3,170	3,409	1,717	1,638,858	Louisiana—Dist. No. 6
52,693	1,485	.....	13,250	6,296	84	500	25	1,574	5,274	498,886	Mississippi—Dist. No. 6
108,943	55	.....	65,696	19,253	137	.....	.....	2,135	1,423	1,540,539	Tennessee—Dist. No. 6
181,028	115	103	88,542	29,807	268	640	.....	5,356	4,986	3,126,262	Indiana—Dist. No. 7
417,489	6,268	23,269	759,298	55,604	1,555	8,322	10,829	34,690	26,004	14,476,952	Illinois—Dist. No. 7
187,179	1,716	5,489	239,186	73,506	1,560	6,476	167	22,446	6,530	7,488,383	Michigan—Dist. No. 7
102,800	60	584	119,994	21,969	755	2,329	193	4,402	4,831	2,649,431	Wisconsin—Dist. No. 7
80,827	52	62	188,207	6,585	114	818	4	3,311	1,197	1,607,236	Missouri—Dist. No. 10
21,610	.....	6,483	4,943	9	.....	.....	.....	394	165	318,971	New Mexico—Dist. No. 10
246,832	932	.....	64,476	20,262	457	10,191	447	2,582	2,222	2,134,582	Oklahoma—Dist. No. 10
26,878	34	243	30,134	16,545	17	5,161	192	2,384	1,557	790,221	Arizona—Dist. No. 12

For footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State or Territory	Demand deposits							Time deposits						
	Total	Individ- uals, partner- ships, and corpora- tions	United States Govern- ment	States and political subdi- visions	Banks in United States	Banks in foreign coun- tries	Certified and offi- cers' checks, etc.	Total	Individ- uals, partner- ships, and corpora- tions	United States Govern- ment	Post- al sav- ings	States and political subdi- visions	Banks in U. S.	Banks in for- eign coun- tries
Total.....	117,005,183	89,325,557	3,782,453	7,991,828	11,994,306	1,464,015	2,447,024	53,025,757	47,468,143	264,170	14,780	3,104,438	144,131	2,030,095
New England:														
Maine.....	271,380	216,666	8,663	27,727	9,167	24	9,133	188,245	185,842	1,504	7	892	.....	.....
New Hampshire.....	204,501	158,255	8,099	18,378	10,696	.....	9,073	57,386	56,360	435	15	576	.....	.....
Vermont.....	86,823	73,571	2,409	6,340	1,440	.....	3,063	128,833	127,837	4	3	899	.....	34,000
Massachusetts.....	3,790,236	2,960,766	120,144	200,750	385,488	27,868	95,220	663,859	608,624	7,473	1,060	11,822	880	.....
Rhode Island.....	404,503	334,261	15,167	31,137	7,311	1,823	14,804	345,079	331,811	1,274	159	11,835	.....	.....
Connecticut.....	1,332,942	1,090,588	54,088	89,678	43,352	16	55,220	401,649	398,883	1,763	15	978	10	.....
Middle Atlantic:														
New York.....	27,285,745	20,256,636	1,007,234	1,071,302	2,956,059	1,129,494	865,020	9,099,388	6,948,126	27,107	.....	408,851	76,026	1,639,278
New Jersey.....	3,198,447	2,592,105	100,256	341,132	70,594	428	93,932	2,535,978	2,472,981	8,312	.....	54,648	12	25
Pennsylvania.....	7,528,922	6,123,783	234,361	388,767	640,411	25,251	116,349	3,902,488	3,721,731	3,957	794	160,745	6,161	9,100
East North Central:														
Ohio.....	5,757,317	4,462,014	233,912	590,549	351,659	7,075	112,108	3,212,827	3,032,386	2,303	831	177,015	292	.....
Indiana.....	2,203,314	1,681,398	70,078	273,729	135,436	646	42,027	1,028,657	982,603	3,508	1,602	40,784	160	.....
Illinois.....	10,073,838	7,361,852	349,272	778,665	1,421,936	39,538	122,575	4,007,491	3,769,868	9,841	1,029	188,553	3,000	35,200
Michigan.....	3,748,860	2,977,157	151,273	344,271	213,070	5,467	57,622	3,211,926	2,995,993	4,691	49	209,985	1,208	.....
Wisconsin.....	1,630,827	1,248,358	68,078	105,821	176,903	1,601	30,066	1,024,221	1,001,988	2,471	1,098	17,494	420	750
West North Central:														
Minnesota.....	1,887,557	1,260,876	66,263	134,880	396,260	4,162	25,116	824,613	806,105	1,905	70	16,512	21	.....
Iowa.....	1,152,747	812,235	27,207	143,444	155,452	.....	14,409	428,953	427,078	1,146	81	598	50	.....
Missouri.....	3,198,433	2,217,202	90,263	103,376	761,859	3,888	21,845	848,636	778,817	3,924	505	65,285	105	.....
North Dakota.....	223,316	190,759	3,470	15,260	11,459	45	2,323	117,111	112,685	367	6	4,028	25	.....
South Dakota.....	310,369	249,833	6,592	36,826	12,753	.....	4,365	148,843	137,003	1,037	2	10,801	.....	.....
Kansas.....	1,000,149	713,215	30,393	83,654	165,570	50	7,267	122,772	122,314	701	29	728	.....	.....
South Atlantic:														
Delaware.....	318,524	277,941	25,906	3,248	5,038	.....	6,391	63,430	63,079	210	.....	141	.....	.....
Maryland.....	1,044,363	777,074	45,338	125,777	88,642	1,429	6,103	383,701	355,223	6,090	6	22,362	20	3,925
District of Columbia	974,343	861,419	26,151	91	57,912	8,672	20,098	320,781	301,382	14,818	656	.....	.....	414
Virginia.....	1,453,545	1,141,760	44,575	81,892	157,287	247	27,784	939,616	852,890	16,958	1,526	67,828	257	.....
West Virginia.....	621,030	484,451	17,870	71,634	33,234	.....	13,841	271,270	268,077	689	272	1,975	257	.....
North Carolina.....	1,074,216	739,958	33,251	89,030	176,157	63	35,757	279,807	234,330	5,912	7	37,508	2,050	.....
South Carolina.....	486,793	390,120	18,164	50,155	16,992	.....	11,362	112,067	97,537	5,507	2	8,646	375	.....
Georgia.....	1,410,446	969,574	45,218	128,674	255,364	125	13,491	354,400	339,756	4,815	775	8,570	484	.....
Florida.....	2,107,572	1,614,285	41,020	179,198	245,968	3,924	23,177	795,790	713,644	7,743	1,609	71,195	1,599	.....
East South Central:														
Kentucky.....	974,529	763,354	34,109	47,094	120,184	41	9,747	257,960	242,369	4,085	15	11,391	100	.....
Tennessee.....	1,438,710	940,940	41,226	145,908	296,102	1,622	12,912	657,806	618,265	1,590	164	37,375	362	50
Alabama.....	1,042,057	792,979	29,118	117,351	89,372	709	12,528	404,378	390,898	4,459	27	7,419	1,575	.....
Mississippi.....	401,331	243,791	7,373	94,208	54,659	.....	1,300	131,272	108,825	2,087	.....	110	20,250	.....
West South Central:														
Arkansas.....	554,348	405,522	9,141	68,666	66,345	.....	4,674	167,595	165,024	1,101	25	1,100	345	.....
Louisiana.....	1,475,419	1,036,020	29,263	200,546	185,134	7,952	16,504	408,958	391,926	3,107	57	11,985	883	1,000
Oklahoma.....	1,631,988	1,223,241	38,201	140,347	217,654	206	12,339	341,372	327,557	4,762	97	7,008	1,948	5,250
Texas.....	7,085,344	5,319,212	142,728	354,657	1,171,811	19,664	77,272	1,944,348	1,573,524	15,809	1,150	342,726	5,889	5,250
Mountain:														
Montana.....	462,843	376,735	9,270	39,042	29,690	.....	8,106	192,203	180,426	271	3	10,863	640	.....
Idaho.....	331,627	273,148	7,978	42,466	3,451	.....	4,584	193,079	192,082	986	11	.....	.....	.....
Wyoming.....	220,572	166,498	4,365	35,456	12,193	.....	2,060	95,541	86,797	1,360	18	7,366	.....	.....
Colorado.....	1,101,088	857,757	31,092	74,278	125,149	98	12,714	417,002	384,099	2,955	10	29,928	10	.....
New Mexico.....	342,183	245,424	13,488	68,039	11,889	.....	3,343	109,701	94,435	1,632	11	13,578	45	5,000
Arizona.....	535,805	453,134	11,926	47,810	9,963	4,316	8,656	273,978	245,178	2,310	27	21,463	5,000	.....
Utah.....	436,823	341,509	11,441	38,357	40,336	1	5,179	327,173	289,235	1,584	670	35,534	150	.....
Nevada.....	210,438	147,385	8,434	49,263	2,599	.....	2,757	128,335	117,743	1,887	8,705	.....	.....	.....
Pacific:														
Washington.....	1,603,541	1,300,562	52,376	146,379	76,475	6,516	21,233	782,646	771,770	5,423	10	1,128	415	3,900
Oregon.....	967,905	804,991	17,818	83,755	28,391	2,084	30,866	705,544	655,041	229	14	46,210	50	.....
California.....	10,315,117	8,599,078	310,796	519,151	392,131	158,970	334,991	9,391,776	8,144,958	58,076	213	878,064	17,860	292,605
Alaska ¹	3,552	2,995	243	236	.....	.....	42	3,995	2,187	350	.....	1,458	27	12
Virgin Islands ¹	4,460	3,023	153	1,242	.....	.....	7,219	5,333	5,333	.....	1,847	.....	.....	12
<i>Mutual Savings Banks²</i>	167	107	10	50	.....	.....	.....	26,296	26,296	.....	.....	.....	.....	.....

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	283,761	236,828	10,747	16,179	7,336	.....	12,671	182,184	181,304	55	15	810	9	25
New Jersey—Dist. No. 2	2,507,750	2,042,150	79,330	238,590	65,671	428	81,581	2,074,067	2,030,923	2,342	.....	40,768	9	.....
Kentucky—Dist. No. 4	271,400	238,516	5,371	20,222	4,487	2,804	126,072	119,892	102	10	5,978	100	.....	.....
Pennsylvania—Dist. No. 4	2,782,027	2,325,913	96,435	140,578	185,428	2,937	30,736	1,439,110	1,397,518	458	185	40,938	11	.....
West Virginia—Dist. No. 4	82,529	63,607	3,484	10,014	2,357	.....	3,067	35,146	34,302	30	10	804	.....	.....
Louisiana—Dist. No. 6	1,181,855	816,112	23,967	165,517	159,904	7,952	8,403	315,216	300,098	3,017	47	10,191	863	1,000
Mississippi—Dist. No. 6	342,995	199,064	5,993	83,366	53,414	.....	1,158	114,459	92,356	1,753	100	20,250	.....	.....
Tennessee—Dist. No. 6	928,091	609,884	32,998	104,658	169,543	.....	11,008	481,168	443,554	685	161	36,421	347	.....
Indiana—Dist. No. 7	1,936,154	1,473,274	61,946	243,474	118,543	646	38,271	916,304	879,236	2,971	1,582	32,380	135	.....
Illinois—Dist. No. 7	9,429,174	6,924,336	338,305	695,413	1,313,406	39,538	118,176	3,713,842	3,514,198	8,864	978	151,602	3,000	35,200
Michigan—Dist. No. 7	3,653,513	2,903,404	146,311	329,794	212,591	5,467	55,946	3,093,027	2,879,222</					

OF BANKS ON SEPTEMBER 24, 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	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State or Territory
170,030,940	1,513,592	874,018	2,990,566	175,409,116	4,517,071	7,413,516	3,047,427	397,160	15,375,174	101,299,341	90,638,895	Total
459,625	200	.....	6,107	465,932	15,450	16,639	12,203	1,167	45,459	233,037	234,546	New England:
261,887	1,900	.....	1,857	265,644	6,544	14,821	8,626	1,201	31,192	174,069	171,131	Maine
215,656	200	.....	3,204	219,060	7,597	7,850	4,899	1,346	21,692	70,435	79,053	New Hampshire
4,454,095	33,600	45,225	88,374	4,621,294	120,145	251,698	86,247	22,305	480,395	3,390,363	2,959,502	Vermont
749,582	11,500	1,092	15,201	777,375	19,645	43,105	8,315	28	71,093	371,748	361,249	Massachusetts
1,734,591	10,071	87	28,497	1,773,246	54,728	72,514	30,928	2,443	160,613	1,174,978	1,152,790	Rhode Island
36,385,133	402,147	657,928	1,041,269	38,486,477	1,133,078	2,025,145	735,871	59,121	3,953,215	24,471,804	19,681,820	Connecticut
5,734,425	7,575	254	70,580	5,812,834	137,853	221,273	82,850	11,558	453,534	2,856,619	2,892,966	Middle Atlantic:
11,431,410	155,880	7,586	160,404	11,755,280	325,768	735,027	219,487	17,089	1,297,371	6,629,565	6,072,889	New York
8,970,144	84,146	814	117,549	9,172,653	229,142	395,746	141,464	6,613	772,965	5,059,062	4,783,172	New Jersey
3,231,971	3,100	.....	38,852	3,273,923	70,942	120,689	73,125	9,293	274,049	1,897,829	1,901,741	Pennsylvania
14,081,329	63,700	12,577	171,685	14,329,291	400,116	499,964	189,337	81,599	1,711,016	8,789,069	7,471,778	Ohio
6,960,786	90,675	167	125,717	7,177,345	156,286	252,926	120,106	17,545	546,863	3,307,923	3,139,205	Indiana
2,655,048	30,500	193	26,305	2,712,046	51,796	96,780	47,178	6,090	201,844	1,387,831	1,263,342	Illinois
2,712,170	38,750	609	44,911	2,796,440	75,121	101,727	52,992	10,361	240,201	1,550,278	1,206,189	Michigan
1,581,700	5,000	33	7,685	1,594,418	30,513	56,633	45,873	5,156	138,175	956,454	898,031	Wisconsin
4,047,069	11,350	2,643	50,412	4,111,474	103,391	140,485	94,312	10,212	348,400	2,653,380	1,998,691	West North Central:
340,427	.....	.....	4,518	344,945	6,950	10,147	6,401	942	24,440	194,660	201,878	Ohio
459,212	100	.....	4,480	463,792	8,588	14,050	8,395	1,329	32,362	270,348	284,093	Indiana
1,123,921	6,148	26	7,675	1,137,770	27,410	39,058	27,888	5,404	99,760	845,721	736,661	Illinois
1,347,504	4,280	127	9,078	1,360,989	31,660	54,981	32,256	2,335	121,232	932,754	930,103	Michigan
381,954	.....	.....	7,615	389,569	11,393	27,035	7,939	67	46,434	278,596	275,966	Wisconsin
1,428,064	10,900	160	13,935	1,453,059	26,376	64,250	21,172	8,533	120,331	909,985	834,559	West North Central:
1,205,124	16,500	161	11,674	1,323,459	27,100	52,400	15,275	3,580	98,355	874,068	820,691	Minnesota
2,393,161	21,260	260	28,460	2,443,141	63,500	104,587	46,639	5,602	220,328	1,200,283	1,118,138	Iowa
892,300	4,260	.....	7,283	903,843	25,576	47,778	25,882	5,287	104,523	525,091	544,663	Missouri
1,354,023	630	224	31,980	1,386,857	37,720	66,768	16,609	1,550	122,647	849,973	727,018	North Dakota
598,860	3	7,000	605,863	12,684	23,909	9,168	2,563	4,324	416,848	413,363	413,363	South Dakota
1,764,846	37,900	1,386	31,375	1,835,507	43,122	68,543	31,977	16,091	159,733	1,172,884	966,888	Nebraska
2,903,362	29,325	123	39,523	2,972,333	85,125	96,384	36,257	13,943	231,709	1,728,526	1,673,809	Kansas
1,232,489	18,575	49	13,943	1,265,056	35,750	60,934	27,118	2,148	125,950	824,818	755,777	South Atlantic:
2,096,516	13,840	3,596	29,298	2,143,250	51,790	88,457	30,897	3,749	174,893	1,179,569	997,242	Kentucky
1,446,435	350	128	18,216	1,465,129	36,320	56,990	27,256	6,654	127,220	876,417	870,399	Tennessee
532,603	.....	28	4,751	537,382	11,068	28,860	3,070	251	43,249	325,304	325,673	Alabama
721,943	50	.....	5,567	727,560	20,105	27,340	16,547	2,223	66,215	452,335	450,612	Mississippi
1,884,377	6,500	3,285	16,338	1,910,500	43,008	84,377	27,633	5,355	155,553	1,245,675	1,148,250	West South Central:
1,973,360	1,075	447	12,160	1,987,042	51,655	75,982	58,035	5,348	191,020	1,312,864	1,311,185	Arkansas
9,029,692	20,250	31,488	65,871	9,147,301	288,179	338,903	143,580	24,257	794,919	5,615,265	5,310,590	Louisiana
655,046	50	15	9,096	664,207	15,473	16,732	11,000	414	43,619	385,742	398,947	Oklahoma
524,706	.....	.....	5,357	530,063	13,790	13,979	7,034	1,955	36,758	297,016	301,512	Texas
316,113	100	.....	3,050	319,263	4,173	12,065	7,859	1,108	25,205	179,603	198,601	Mountain:
1,518,090	7,500	2	17,541	1,543,133	39,015	49,919	26,049	2,361	117,344	876,520	865,372	Montana
451,884	.....	4,172	4,506,056	10,250	10,990	5,945	3,377	30,562	295,472	308,771	Idaho	
809,783	12,500	192	17,872	840,347	19,470	30,180	8,688	9	58,347	471,793	476,474	Pennsylvania
763,996	6,000	.....	11,776	781,772	17,188	26,952	11,841	1,651	57,632	353,795	326,161	West Virginia
338,773	.....	3,852	342,625	7,186	7,314	5,312	124	19,936	193,723	190,471	West Virginia	
2,386,187	46,276	992	35,887	2,469,342	56,155	85,135	48,234	1,639	191,163	1,387,509	1,313,534	Pacific:
1,673,449	20,000	14	34,157	1,727,620	42,340	53,520	45,331	63	141,254	851,516	825,486	Washington
19,706,893	278,929	102,104	478,170	20,566,096	408,312	621,630	296,210	8,861	1,335,013	8,993,548	8,442,493	Oregon
7,547	.....	48	7,595	300	120	12	105	80	432	2,716	3,146	California
11,679	.....	239	11,918	225	225	105	80	635	3,960	4,274	Alaska	
26,463	50	.....	7	26,520	.....	2,192	374	92	2,658	.....	.....	Virgin Islands
<i>Mutual Savings Banks</i>												

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

465,945	.....	79	6,918	472,942	13,555	19,620	5,242	492	38,909	258,469	253,787	Connecticut—Dist. No. 2
4,581,817	4,950	254	60,608	4,647,629	110,889	172,714	65,602	8,948	358,153	2,233,070	2,244,513	New Jersey—Dist. No. 2
397,472	1,850	.....	2,905	402,227	11,375	19,485	11,595	1,007	43,462	236,201	257,667	Kentucky—Dist. No. 4
4,221,137	89,450	309	71,674	4,382,570	128,787	319,172	68,362	5,340	521,661	2,514,874	2,306,234	Pennsylvania—Dist. No. 4
117,675	160	.....	1,461	119,296	4,705	8,870	3,058	926	17,559	68,862	72,697	West Virginia—Dist. No. 4
1,497,071	6,500	3,285	12,060	1,518,916	30,318	66,605	22,506	513	119,942	1,003,620	900,052	Louisiana—Dist. No. 6
457,454	.....	28	4,627	462,109	9,418	25,090	2,119	150	36,777	277,052	270,338	Mississippi—Dist. No. 6
1,409,259	4,640	25	20,401	1,434,325	35,205	48,097	20,271	2,641	106,214	733,338	237,530	Tennessee—Dist. No. 6
2,852,458	1,600	.....	34,674	2,888,732	61,644	103,061	63,487	7,338	1,666,643	1,666,477	1,666,477	Indiana—Dist. No. 7
13,143,016	63,700	12,565	166,503	13,385,784	382,816	468,834	166,102	73,416	1,091,168	8,252,387	6,978,627	Illinois—Dist. No. 7
6,746,540	90,675	167	124,793	6,962,175	150,836	245,640	114,431	15,301	526,208	3,227,148	3,049,958	Michigan—Dist. No. 7
2,411,979	30,500	193	23,991	2,466,663	46,591	88,251	42,452	5,474	182,768	1,273,416	1,138,118	Wisconsin—Dist. No. 7
1,460,565	9,750	4	11,686	1,482,005	31,260	58,394	26,951	8,626	125,231	976,937	618,050	Missouri—Dist. No. 10
296,607	.....	.....	3,669	300,276	6,775	7,275	2,967	1,678	18,695	186,146	185,269	New Mexico—Dist. No. 10
1,933,846	1,075	447	11,902	1,947,270	50,895	74,515	56,906	4,996	187,312	1,293,455	1,285,203	Oklahoma—Dist. No. 10
714,128	7,500	192	15,886	737,706	16,970	27,680	7,856	9	52,515	414,671	417,150	Arizona—Dist. No. 12

For footnotes, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, SEPTEMBER 24, 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.....	117,005,183	15,705,842	101,299,341	53,025,757	17,953,288	17,761,371	191,917	11.6	11.5
Central reserve city banks ³	28,583,011	3,042,211	25,540,800	6,653,669	4,878,748	4,930,027	-51,279	15.2	15.3
Reserve city banks ⁴	46,530,383	6,906,752	39,623,631	21,387,156	7,539,865	7,607,257	-67,392	12.4	12.5
Country banks ⁵	41,891,789	5,756,879	36,134,910	24,984,932	5,534,675	5,224,087	310,588	9.1	8.5
All member banks, by districts:									
Boston.....	5,806,624	650,463	5,156,161	1,602,867	766,632	763,110	3,522	11.3	11.3
New York.....	30,081,716	3,114,413	26,967,303	11,362,858	4,940,680	4,996,396	-55,716	12.9	13.0
Philadelphia.....	5,756,116	739,280	5,016,836	2,988,719	875,406	840,935	34,471	10.9	10.5
Cleveland.....	8,893,273	1,014,274	7,878,999	4,813,155	1,447,076	1,382,120	64,956	11.4	10.9
Richmond.....	5,571,761	864,375	4,707,386	2,272,096	772,039	763,985	8,054	11.1	10.9
Atlanta.....	7,013,016	1,201,065	5,811,951	2,465,411	941,203	907,724	33,479	11.4	11.0
Chicago.....	17,667,373	2,291,325	15,376,048	9,068,320	2,796,897	2,774,871	22,026	11.4	11.4
St. Louis.....	4,690,790	731,158	3,959,632	1,532,906	646,244	626,800	19,444	11.8	11.4
Minneapolis.....	3,114,474	518,256	2,596,218	1,509,696	406,376	416,407	-10,031	9.9	10.1
Kansas City.....	6,471,155	1,180,019	5,291,136	1,525,491	823,606	811,710	11,896	12.1	11.9
Dallas.....	7,598,199	1,555,022	6,043,177	2,109,245	960,524	932,698	27,826	11.8	11.4
San Francisco.....	14,340,686	1,846,192	12,494,494	11,774,993	2,576,605	2,544,615	31,990	10.6	10.5
Central reserve city banks:									
New York.....	22,392,049	2,292,112	20,099,937	5,216,395	3,818,529	3,878,808	-60,279	15.1	15.3
Chicago.....	6,190,962	750,099	5,440,863	1,437,274	1,060,219	1,051,219	9,000	15.4	15.3
Reserve city banks, by districts:									
Boston.....	2,337,723	232,479	2,105,244	230,883	325,567	358,910	-33,343	13.9	15.4
New York.....	1,118,872	121,534	997,338	658,513	191,619	197,487	-5,868	11.6	11.9
Philadelphia.....	2,927,190	388,163	2,539,027	614,968	453,818	449,688	4,130	14.2	14.3
Cleveland.....	5,648,436	652,568	4,995,868	2,390,635	972,452	943,850	28,602	13.2	12.8
Richmond.....	2,844,954	434,636	2,410,318	768,612	416,351	436,133	-19,782	13.1	13.7
Atlanta.....	3,283,621	644,720	2,638,901	866,174	779,601	748,727	874	13.7	13.7
Chicago.....	5,222,438	691,012	4,531,426	3,045,246	894,469	899,948	-5,479	11.8	11.9
St. Louis.....	2,491,956	408,401	2,083,555	495,273	365,114	368,550	-3,436	14.2	14.3
Minneapolis.....	1,253,534	247,379	1,006,155	267,548	153,773	179,393	-25,620	12.1	14.1
Kansas City.....	3,490,770	701,481	2,789,289	631,070	468,727	491,786	-23,059	13.7	14.4
Dallas.....	3,777,983	823,674	2,954,309	1,159,368	526,323	545,429	-19,106	12.8	13.3
San Francisco.....	12,132,906	1,560,705	10,572,201	10,258,866	2,292,051	2,257,356	34,695	11.0	10.8
Country banks, by districts:									
Boston.....	3,468,901	417,984	3,050,917	1,371,984	441,065	404,200	36,865	10.0	9.1
New York.....	6,570,795	700,767	5,870,028	5,487,950	930,532	920,101	10,431	8.2	8.1
Philadelphia.....	2,828,926	351,117	2,477,809	2,373,751	421,588	391,247	30,341	8.7	8.1
Cleveland.....	3,244,837	361,706	2,883,131	2,422,520	474,624	438,270	36,354	8.9	8.3
Richmond.....	2,726,807	429,739	2,297,068	1,503,484	355,688	327,852	27,836	9.4	8.6
Atlanta.....	3,729,395	556,345	3,173,050	1,599,237	461,602	428,997	32,605	9.7	9.0
Chicago.....	6,253,973	850,214	5,403,759	4,585,800	842,209	823,704	18,505	8.4	8.2
St. Louis.....	2,198,834	322,757	1,876,077	1,037,633	281,130	258,250	22,880	9.6	8.9
Minneapolis.....	1,860,940	270,877	1,590,063	1,242,148	252,603	237,014	15,589	8.9	8.4
Kansas City.....	2,980,385	478,538	2,501,847	894,421	354,879	319,924	34,955	10.4	9.4
Dallas.....	3,820,216	731,348	3,088,868	949,877	434,201	387,269	46,932	10.8	9.6
San Francisco.....	2,207,780	285,487	1,922,293	1,516,127	284,554	287,259	-2,705	8.3	8.4

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, 16 1/4% 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 SEPTEMBER 24, 1958, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district												
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
ASSETS														
Loans and Investments	54,126,167	1,918,751	25,913,573	3,255,199	4,419,872	2,185,168	1,066,325	7,045,487	1,853,922	543,167	928,090	792,956	4,203,657	
Loans (including overdrafts)	30,295,547	1,038,711	15,502,879	1,942,511	2,370,725	1,238,980	577,129	3,223,185	933,072	265,169	462,234	436,112	2,304,840	
United States Government direct obligations	18,113,697	614,153	7,723,184	1,002,764	1,617,203	740,363	352,823	2,975,429	747,399	214,829	333,533	253,685	1,538,193	
Obligations guaranteed by United States Government	1,685	153	1,101	6	120	6	6	144	7	7	134		7	
Obligations of States and political subdivisions	4,725,228	226,319	2,199,439	229,119	379,286	137,625	118,673	752,520	126,289	44,675	120,026	83,326	307,931	
Other bonds, notes, and debentures	809,122	32,499	379,851	65,482	41,440	62,570	15,336	81,637	41,567	17,529	8,763	17,910	44,538	
Corporate stocks (including Federal Reserve Bank stock)	180,888	6,777	107,119	15,317	11,098	5,624	2,364	12,572	5,588	958	3,400	1,923	8,148	
Reserves, cash, and bank balances	12,903,946	452,114	6,226,350	828,342	903,678	632,809	290,465	4,15,912	507,439	123,576	331,473	262,714	929,074	
Reserve with Federal Reserve Banks	6,881,570	225,872	3,647,470	412,189	481,030	281,127	121,067	743,307	233,529	52,589	125,961	94,073	463,356	
Cash in vault	755,977	43,955	239,491	56,898	98,824	54,797	25,105	117,562	28,825	9,516	13,105	22,282	45,617	
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,620,806	68,481	209,208	109,986	151,207	110,503	93,921	340,588	125,358	46,111	91,261	127,614	146,568	
Other balances with banks in United States	10,365	428	2,965	2,175	357	448	777	1,575	72	35	95	705	733	
Balances with banks in foreign countries	51,525	967	45,500	1,065	733	217	3	1,284	18	22	25	299	1,392	
Cash items in process of collection	20,763	112,411	2,081,716	246,029	171,527	185,717	49,592	211,596	119,637	15,303	101,026	17,741	271,408	
Due from own foreign branches	Bank premises owned and furniture and fixtures	627,742	32,176	277,227	51,712	41,797	35,315	21,558	67,303	15,695	5,410	5,956	20,122	53,471
Other real estate owned	6,714	357	648	2,572	497	372	236	779	53	113	137	534	416	
Investments and other assets indirectly representing bank premises or other real estate	48,752	948	6,368	6,521	11,917	7,773	40	9,099	546	54	98	714	4,674	
Customers' liability on acceptances	559,130	1,747	547,969	1,068	669	244	1,433	404	2,329				3,267	
Income accrued but not yet collected	175,650	6,407	104,226	8,251	13,450	5,313	2,752	14,397	4,866	631	2,445	922	11,990	
Other assets	252,611	2,576	196,305	6,181	6,475	8,775	7,658	8,739	2,719	418	2,296	1,033	9,436	
Total assets	68,721,475	2,415,076	33,293,429	4,159,846	5,398,355	2,875,769	1,390,467	8,562,120	2,387,569	673,369	1,270,495	1,078,995	5,215,985	
LIABILITIES														
Demand deposits	42,878,833	1,713,243	21,783,536	2,825,893	2,862,634	1,874,386	885,615	4,479,720	1,607,775	379,942	923,148	760,414	2,782,527	
Individuals, partnerships, and corporations	32,890,792	1,409,229	16,088,337	2,323,483	2,355,996	1,397,433	629,231	3,581,308	1,204,483	308,893	609,470	646,326	2,336,603	
United States Government	1,478,989	55,672	824,624	93,910	112,925	51,328	18,045	150,309	53,041	7,032	16,230	11,705	84,168	
States and political subdivisions	2,206,765	109,145	775,474	98,461	212,940	125,146	130,381	398,246	81,672	40,920	74,407	58,174	104,799	
Banks in United States	4,330,705	73,191	2,521,403	263,567	128,840	261,009	98,921	281,194	254,167	17,333	215,836	35,794	179,450	
Banks in foreign countries	952,318	2,291	912,339	6,350	2,945	3,574	733	3,692	1,551	593	902	17,348		
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,019,264	63,715	664,359	40,122	48,988	35,896	8,304	64,971	12,861	5,764	6,612	7,513	60,159	
Time deposits	17,717,411	419,373	6,804,180	842,965	1,978,196	712,055	372,429	3,372,812	544,192	241,285	222,026	223,366	1,984,532	
Individuals, partnerships, and corporations	15,364,949	404,829	5,158,124	779,397	1,888,123	647,974	333,640	3,230,332	508,028	228,369	206,421	194,019	1,785,693	
United States Government	48,955	1,144	19,026	1,149	496	10,159	4,087	2,963	4,432	147	1,626	737	2,989	
Postal savings	4,894	154	15	102	651	1,530	1,585	328	488	7	16	7	11	
States and political subdivisions	896,681	13,246	256,181	61,267	88,926	47,522	21,647	135,362	31,189	12,497	13,863	28,603	186,378	
Banks in United States	69,682	51,660	1,050	945	11,470	3,925	500	55	265	100	810			
Banks in foreign countries	1,332,250	1,319,174	28,587,716	3,668,858	4,840,830	2,586,441	1,258,044	7,852,532	2,151,967	621,227	1,145,174	983,780	4,767,059	
Total deposits	60,596,244	2,132,616	28,587,716	3,668,858	4,840,830	2,586,441	1,258,044	7,852,532	2,151,967	621,227	1,145,174	983,780	4,767,059	
Due to own foreign branches														
Bills payable, rediscounts, and other liabilities for borrowed money	515,301	14,521	308,445	40,525	54,075	16,210	7,925	12,825	7,675	150	9,700	7,750	35,500	
Acceptances outstanding	574,771	1,881	563,185	1,128	669	244	1,433	404	2,456	2			3,369	
Dividends declared but not yet payable	36,152	1,532	24,276	3,484	972	918	644	2,413	971	41	442	105	354	
Income collected but not yet earned	303,520	16,134	108,290	27,546	23,777	18,558	10,317	44,868	8,771	2,946	3,687	3,148	35,478	
Expenses accrued and unpaid	460,124	19,895	236,965	25,566	38,750	17,443	6,796	47,906	12,702	1,455	4,632	3,270	44,744	
Other liabilities	239,512	9,202	186,404	1,498	2,500	1,1842	1,729	5,699	11,587	249	1,484	567	6,751	
Total liabilities	62,940,485	2,195,781	30,230,142	3,768,605	4,961,573	2,651,656	1,286,888	7,966,647	2,196,129	626,068	1,165,121	998,620	4,893,255	
CAPITAL ACCOUNTS														
Capital	1,595,062	66,059	831,188	97,643	113,774	66,125	34,095	166,113	59,493	14,180	25,538	28,173	92,681	
Surplus	2,864,956	106,548	1,565,962	218,808	241,303	111,594	44,190	240,885	73,353	17,597	44,764	29,664	170,288	
Undivided profits	1,190,098	42,076	614,910	71,359	76,570	39,051	22,539	148,389	55,289	13,614	28,099	20,480	57,722	
Other capital accounts	130,874	4,612	51,227	3,431	5,135	7,343	2,755	40,086	3,305	1,910	6,973	2,058	2,039	
Total capital accounts	5,780,990	219,295	3,063,287	391,241	436,782	224,113	103,579	595,473	191,440	47,301	105,374	80,375	322,730	
Total liabilities and capital accounts	68,721,475	2,415,076	33,293,429	4,159,846	5,398,355	2,875,769	1,390,467	8,562,120	2,387,569	673,369	1,270,495	1,078,995	5,215,985	
Net demand deposits subject to reserve (see page 18)	37,675,539	1,532,565	19,492,612	2,469,878	2,539,900	1,578,166	742,102	3,928,020	1,362,780	318,528	730,933	615,059	2,364,996	
Demand deposits adjusted (see footnote on page 1)	32,533,118	1,469,678	15,443,454	2,216,037	2,446,397	1,372,758	718,324	3,832,929	1,179,379	340,274	589,463	694,272	2,230,153	
Pledged assets (and securities loaned)	6,546,401	164,326	2,627,037	578,467	686,730	396,829	233,171	615,218	236,914	83,933	160,801	153,707	609,268	
Number of banks	1,747	40	171	65	198	129	70	444	170	130	133	132	65	

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS AND THEIR BRANCH TERRITORIES

