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**MEMBER BANK**

**CALL REPORT**

**NUMBER 150**

**CONDITION OF MEMBER BANKS**

**December 31, 1958**

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**BOARD OF GOVERNORS  
OF THE FEDERAL RESERVE SYSTEM  
WASHINGTON**

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# CONTENTS

Assets and Liabilities:	PAGE
Of All Member Banks December 31, 1958, September 24, 1958, and December 31, 1957.....	1
Of All Member Banks on Selected Call Dates, 1953-1958.....	2
By Class of Bank.....	3
By Federal Reserve Districts.....	4-5
Classification of Loans and United States Government Direct Obligations:	
Of All Member Banks on Selected Call Dates, 1953-1958.....	6
By Class of Bank.....	6
By Federal Reserve Districts.....	7
Of Reserve City and Country Member Banks, by Federal Reserve Districts.....	8-9
All Member Banks—Assets and Liabilities of Central Reserve City and Reserve City Banks, by Cities, and of Country Banks in Each Federal Reserve District.....	10-13
Assets and Liabilities of Member Banks, by States.....	14-17
Deposits and Reserves by Class of Bank and Federal Reserve Districts.....	18
Assets and Liabilities of State Member Banks, by Federal Reserve Districts.....	19

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

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

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

# MEMBER BANK CALL REPORT

## ASSETS AND LIABILITIES OF MEMBER BANKS ON DECEMBER 31, 1958 COMPARED WITH SEPTEMBER 24, 1958 AND DECEMBER 31, 1957

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	December 31, 1958	September 24, 1958	December 31, 1957	September 24, 1958	December 31, 1957
<b>ASSETS</b>					
<b>Loans and investments</b> .....	<b>154,865,034</b>	<b>150,683,798</b>	<b>142,353,166</b>	<b>+4,181,236</b>	<b>+12,511,868</b>
Loans (including overdrafts).....	84,061,492	80,798,395	80,949,989	+3,263,097	+3,111,503
United States Government direct obligations.....	54,293,525	53,280,224	47,072,614	+1,013,301	+7,220,911
Obligations guaranteed by United States Government.....	5,590	5,115	6,684	+475	-1,094
Obligations of States and political subdivisions.....	13,404,685	13,393,111	11,234,667	+11,574	+2,170,018
Other bonds, notes, and debentures.....	2,629,797	2,748,236	2,644,773	-118,439	-14,976
Corporate stocks (including Federal Reserve Bank stock).....	469,945	458,717	444,439	+11,228	+25,506
<b>Reserves, cash, and bank balances</b> .....	<b>43,187,970</b>	<b>36,190,551</b>	<b>42,746,315</b>	<b>+6,997,419</b>	<b>+441,655</b>
Reserve with Federal Reserve Banks.....	18,428,052	17,953,288	18,973,317	+474,764	-545,265
Cash in vault.....	2,441,122	2,370,471	2,535,868	+70,651	-94,746
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	7,938,016	6,581,543	7,779,122	+1,356,473	+158,894
Other balances with banks in United States.....	38,985	43,679	26,855	-4,694	+12,130
Balances with banks in foreign countries.....	111,537	116,056	75,658	-4,519	+35,879
Cash items in process of collection.....	14,230,258	9,125,514	13,355,495	+5,104,744	+874,763
Bank premises owned and furniture and fixtures.....	1,955,420	1,912,498	1,769,554	+42,922	+185,866
Other real estate owned.....	39,579	45,239	42,065	-5,660	-2,486
Investments and other assets indirectly representing bank premises or other real estate.....	181,526	174,575	155,706	+6,951	+25,820
Customers' liability on acceptances.....	841,019	847,518	982,785	-6,499	-141,766
Other assets.....	946,443	930,111	778,754	+16,332	+167,689
<b>Total assets</b> .....	<b>202,016,991</b>	<b>190,784,290</b>	<b>188,828,345</b>	<b>+11,232,701</b>	<b>+13,188,646</b>
<b>LIABILITIES</b>					
<b>Demand deposits</b> .....	<b>129,497,257</b>	<b>117,005,183</b>	<b>124,100,098</b>	<b>+12,492,074</b>	<b>+5,397,159</b>
Individuals, partnerships, and corporations.....	98,133,336	89,325,557	93,803,897	+8,807,779	+4,329,439
United States Government.....	3,821,782	3,782,453	3,471,563	+39,329	+350,219
States and political subdivisions.....	8,602,834	7,991,828	8,411,721	+611,006	+191,113
Banks in United States.....	13,614,019	11,994,306	13,355,905	+1,619,713	+258,114
Banks in foreign countries.....	1,613,046	1,464,015	1,725,791	+149,031	-112,745
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	3,712,240	2,447,024	3,331,221	+1,265,216	+381,019
<b>Time deposits</b> .....	<b>53,319,185</b>	<b>53,025,757</b>	<b>46,536,634</b>	<b>+293,428</b>	<b>+6,782,551</b>
Individuals, partnerships, and corporations.....	48,003,536	47,468,143	42,845,268	+535,393	+5,158,268
United States Government.....	284,973	264,170	258,217	+20,803	+26,756
Postal savings.....	14,773	14,780	16,674	-7	-1,901
States and political subdivisions.....	2,828,892	3,104,438	2,170,119	-275,546	+658,773
Banks in United States.....	140,754	144,131	26,753	-3,377	+114,001
Banks in foreign countries.....	2,046,257	2,030,095	1,219,603	+16,162	+826,654
<b>Total deposits</b> .....	<b>182,816,442</b>	<b>170,030,940</b>	<b>170,636,732</b>	<b>+12,785,502</b>	<b>+12,179,710</b>
Bills payable, rediscounts, and other liabilities for borrowed money.....	53,505	1,513,592	56,625	-1,460,087	-3,120
Acceptances outstanding.....	877,471	874,018	1,023,308	+3,453	-145,837
Other liabilities.....	2,809,188	2,990,566	2,558,112	-181,378	+251,076
<b>Total liabilities</b> .....	<b>186,556,606</b>	<b>175,409,116</b>	<b>174,274,777</b>	<b>+11,147,490</b>	<b>+12,281,829</b>
<b>CAPITAL ACCOUNTS</b>					
Capital.....	4,557,270	4,517,071	4,364,487	+40,199	+192,783
Surplus.....	7,677,159	7,413,516	7,211,585	+263,643	+465,574
Undivided profits.....	2,806,759	3,047,427	2,635,015	-240,668	+171,744
Other capital accounts.....	419,197	397,160	342,481	+22,037	+76,716
<b>Total capital accounts</b> .....	<b>15,460,385</b>	<b>15,375,174</b>	<b>14,553,568</b>	<b>+85,211</b>	<b>+906,817</b>
<b>Total liabilities and capital accounts</b> .....	<b>202,016,991</b>	<b>190,784,290</b>	<b>188,828,345</b>	<b>+11,232,701</b>	<b>+13,188,646</b>
<b>MEMORANDA</b>					
Net demand deposits subject to reserve (see page 18).....	107,330,469	101,299,341	102,966,853	+6,031,128	+4,363,616
Demand deposits adjusted <sup>1</sup> .....	96,218,152	90,638,895	92,191,344	+5,579,257	+4,026,808
Pledged assets (and securities loaned).....	21,984,358	22,881,034	19,582,926	-896,676	+2,401,438
Number of banks.....	6,312	6,339	6,393	-27	-81

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES**  
**DECEMBER 31, 1953 TO DECEMBER 31, 1958**

[Amounts in thousands of dollars]

	1953 Dec. 31	1954 Dec. 31	1955 Dec. 31	1956 Dec. 31	1957 Dec. 31	1958 Sept. 24	1958 Dec. 31
<b>ASSETS</b>							
<b>Loans and investments</b> .....	<b>122,421,613</b>	<b>131,601,524</b>	<b>135,359,650</b>	<b>138,767,502</b>	<b>142,353,166</b>	<b>150,683,798</b>	<b>154,865,034</b>
Loans (including overdrafts).....	57,762,037	60,249,690	70,982,172	78,033,610	80,949,989	80,798,395	84,061,492
United States Government direct obligations..	52,571,395	57,789,056	50,687,953	47,563,333	47,072,614	53,280,224	54,293,525
Obligations guaranteed by United States Government.....	31,321	20,165	9,251	11,872	6,684	5,115	5,590
Obligations of States and political subdivisions.....	8,871,426	10,448,648	10,444,135	10,493,528	11,234,667	13,393,111	13,404,685
Other bonds, notes, and debentures.....	2,841,332	2,728,729	2,843,352	2,250,242	2,644,773	2,748,236	2,629,797
Corporate stocks (including Federal Reserve Bank stock).....	344,102	365,236	392,787	414,917	444,439	458,717	469,945
<b>Reserves, cash, and bank balances</b> .....	<b>39,381,408</b>	<b>38,075,564</b>	<b>41,415,644</b>	<b>42,906,094</b>	<b>42,746,315</b>	<b>36,190,551</b>	<b>43,187,970</b>
Reserve with Federal Reserve Banks.....	19,996,858	18,734,993	18,722,421	18,707,348	18,973,317	17,953,288	18,428,052
Cash in vault.....	1,869,961	1,842,579	2,019,213	2,487,063	2,535,868	2,370,471	2,441,122
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	7,527,787	7,583,552	7,585,414	8,095,910	7,779,122	6,581,543	7,938,016
Other balances with banks in United States.....	26,603	29,617	26,855	27,749	26,855	43,679	38,985
Balances with banks in foreign countries.....	63,150	117,618	96,936	58,550	75,658	116,056	111,537
Cash items in process of collection.....	9,897,049	9,767,205	12,964,805	13,529,474	13,355,495	9,125,514	14,230,258
Bank premises owned and furniture and fixtures... Other real estate owned.....	1,178,677 34,006	1,292,385 20,589	1,443,818 29,584	1,603,510 40,096	1,769,554 42,065	1,912,498 45,239	1,955,420 39,579
Investments and other assets indirectly representing bank premises or other real estate.....	80,375	88,944	106,792	116,645	155,706	174,575	181,526
Customers' liability on acceptances.....	375,227	579,642	422,210	704,986	982,785	847,518	841,019
Other assets.....	511,242	582,937	636,564	735,569	778,754	930,111	946,443
<b>Total assets</b> .....	<b>163,982,548</b>	<b>172,241,585</b>	<b>179,414,262</b>	<b>184,874,402</b>	<b>188,828,345</b>	<b>190,784,290</b>	<b>202,016,991</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b> .....	<b>113,929,894</b>	<b>117,826,391</b>	<b>123,238,555</b>	<b>125,708,473</b>	<b>124,100,098</b>	<b>117,005,183</b>	<b>129,497,257</b>
Individuals, partnerships, and corporations... United States Government.....	85,710,678 3,756,360	88,858,664 3,714,926	93,686,682 3,326,705	95,163,388 3,292,093	93,803,897 3,471,563	89,325,557 3,782,453	98,133,336 3,821,782
States and political subdivisions.....	7,530,303	7,780,934	8,074,602	8,210,716	8,411,721	7,991,828	8,602,834
Banks in United States.....	12,858,318	13,014,761	13,001,524	13,817,890	13,355,905	11,994,306	13,614,019
Banks in foreign countries.....	1,291,105	1,493,092	1,510,697	1,748,982	1,725,791	1,464,015	1,613,046
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,783,130	2,964,014	3,638,345	3,475,404	3,331,221	2,447,024	3,712,240
<b>Time deposits</b> .....	<b>36,234,225</b>	<b>39,425,329</b>	<b>40,518,171</b>	<b>42,197,106</b>	<b>46,536,634</b>	<b>53,025,757</b>	<b>53,319,185</b>
Individuals, partnerships, and corporations... United States Government.....	33,310,562 290,403	35,650,129 314,566	36,972,332 307,725	38,769,135 281,652	42,845,268 258,217	47,468,143 264,170	48,003,536 284,973
Postal savings.....	17,709	19,292	19,484	19,135	16,674	14,780	14,773
States and political subdivisions.....	1,594,503	1,965,985	1,865,438	1,838,587	2,170,119	3,104,438	2,828,892
Banks in United States.....	37,608	63,573	38,181	38,969	26,753	144,131	140,754
Banks in foreign countries.....	983,440	1,411,784	1,315,011	1,249,628	1,219,603	2,030,095	2,046,257
<b>Total deposits</b> .....	<b>150,164,119</b>	<b>157,251,720</b>	<b>163,756,726</b>	<b>167,905,579</b>	<b>170,636,732</b>	<b>170,030,940</b>	<b>182,816,442</b>
Bills payable, rediscounts, and other liabilities for borrowed money.....	42,839	15,304	137,385	47,952	56,625	1,513,592	53,505
Acceptances outstanding.....	400,234	608,346	451,287	735,456	1,023,308	874,018	877,471
Other liabilities.....	2,059,416	2,156,497	2,285,533	2,530,661	2,558,112	2,990,566	2,809,188
<b>Total liabilities</b> .....	<b>152,666,608</b>	<b>160,031,867</b>	<b>166,630,931</b>	<b>171,219,648</b>	<b>174,274,777</b>	<b>175,409,116</b>	<b>186,556,606</b>
<b>CAPITAL ACCOUNTS</b>							
Capital.....	3,416,094	3,637,608	3,862,171	4,117,435	4,364,487	4,517,071	4,557,270
Surplus.....	5,480,850	6,010,072	6,294,687	6,795,628	7,211,585	7,413,516	7,677,159
Undivided profits.....	2,053,369	2,173,868	2,264,160	2,391,099	2,635,015	3,047,427	2,806,759
Other capital accounts.....	365,627	388,170	362,313	350,592	342,481	397,160	419,197
<b>Total capital accounts</b> .....	<b>11,315,940</b>	<b>12,209,718</b>	<b>12,783,331</b>	<b>13,654,754</b>	<b>14,553,568</b>	<b>15,375,174</b>	<b>15,460,385</b>
<b>Total liabilities and capital accounts</b> .....	<b>163,982,548</b>	<b>172,241,585</b>	<b>179,414,262</b>	<b>184,874,402</b>	<b>188,828,345</b>	<b>190,784,290</b>	<b>202,016,991</b>
<b>MEMORANDA</b>							
Par or face value of capital.....	3,416,094	3,637,608	3,862,171	4,117,435	4,364,487	4,517,071	4,557,270
Capital notes and debentures.....	14,371	18,312	22,761	21,996	20,877	20,179	20,254
Preferred stock.....	20,112	14,743	11,253	10,293	10,040	9,928	10,462
Common stock.....	3,381,611	3,604,553	3,828,157	4,085,146	4,333,570	4,486,964	4,526,554
Retirable value of preferred stock.....	49,264	33,202	15,847	14,736	14,083	13,837	14,021
Net demand deposits subject to reserve (see page 18)	96,506,521	100,477,385	102,690,086	104,084,331	102,966,853	101,299,341	107,330,469
Demand deposits adjusted (see footnote on page 1)	86,127,062	89,836,407	92,434,824	93,320,034	92,191,344	90,638,895	96,218,152
Pledged assets (and securities loaned).....	17,166,398	18,679,055	18,784,255	18,776,610	19,582,920	22,881,034	21,984,358
Number of banks.....	6,743	6,660	6,543	6,462	6,393	6,339	6,312

# ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1958

## BY CLASS OF BANK

[Amounts in thousands of dollars]

	Central reserve city member banks <sup>1</sup>		Reserve city member banks <sup>1</sup>	Country member banks <sup>1</sup>	All member banks	All national member banks	All State member banks
	New York	Chicago					
<b>ASSETS</b>							
<b>Loans and investments</b> .....	<b>25,966,222</b>	<b>6,829,667</b>	<b>60,557,931</b>	<b>61,511,214</b>	<b>154,865,034</b>	<b>99,276,867</b>	<b>55,588,167</b>
Loans (including overdrafts).....	16,164,696	3,637,008	34,002,741	30,257,047	84,061,492	52,626,741	31,434,751
United States Government direct obligations..	7,486,447	2,561,665	20,642,153	23,603,260	54,293,525	35,710,523	18,583,002
Obligations guaranteed by United States Government.....	21	.....	2,567	3,002	5,590	3,433	2,157
Obligations of States and political subdivisions.	1,868,894	490,931	4,863,773	6,181,087	13,404,685	8,824,285	4,580,400
Other bonds, notes, and debentures.....	326,353	121,967	855,456	1,326,021	2,629,797	1,830,466	799,331
Corporate stocks (including Federal Reserve Bank stock).....	119,811	18,096	191,241	140,797	469,945	281,419	188,526
<b>Reserves, cash, and bank balances</b> .....	<b>9,298,188</b>	<b>2,158,102</b>	<b>17,700,601</b>	<b>14,031,079</b>	<b>43,187,970</b>	<b>26,781,291</b>	<b>16,406,679</b>
Reserve with Federal Reserve Banks.....	4,454,041	1,057,858	7,472,116	5,444,037	18,428,052	11,098,728	7,329,324
Cash in vault.....	161,195	35,244	767,823	1,476,480	2,441,122	1,659,220	781,902
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	89,779	183,357	2,648,351	5,016,529	7,938,016	6,045,431	1,892,585
Other balances with banks in United States....	2,482	1,263	22,121	13,119	38,985	28,812	10,173
Balances with banks in foreign countries.....	56,651	14,528	36,702	3,656	111,537	62,324	49,213
Cash items in process of collection.....	4,534,040	865,472	6,753,488	2,077,258	14,230,258	7,886,776	6,343,482
Bank premises owned and furniture and fixtures...	243,511	14,396	762,105	935,408	1,955,420	1,318,815	636,605
Other real estate owned.....	356	.....	12,410	26,813	39,579	33,459	6,120
Investments and other assets indirectly representing bank premises or other real estate.....	5,248	7,150	129,643	39,485	181,526	126,752	54,774
Customers' liability on acceptances.....	591,103	11,622	230,819	7,475	841,019	321,844	519,175
Other assets.....	293,492	50,007	386,995	215,949	946,443	537,575	408,868
<b>Total assets</b> .....	<b>36,398,120</b>	<b>9,070,944</b>	<b>79,780,504</b>	<b>76,767,423</b>	<b>202,016,991</b>	<b>128,396,603</b>	<b>73,620,388</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b> .....	<b>26,458,267</b>	<b>6,742,380</b>	<b>51,193,829</b>	<b>45,102,781</b>	<b>129,497,257</b>	<b>81,135,293</b>	<b>48,361,964</b>
Individuals, partnerships, and corporations...	18,835,336	4,745,992	38,053,759	36,498,249	98,133,336	61,625,436	36,507,900
United States Government.....	968,170	249,287	1,428,988	1,175,337	3,821,782	2,291,929	1,529,853
States and political subdivisions.....	328,571	302,179	3,153,042	4,819,042	8,602,834	6,310,366	2,292,468
Banks in United States.....	3,518,642	1,313,545	7,217,112	1,564,720	13,614,019	8,496,605	5,117,414
Banks in foreign countries.....	1,267,292	43,353	288,979	13,422	1,613,046	538,695	1,074,351
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,540,256	88,024	1,051,949	1,032,011	3,712,240	1,872,262	1,839,978
<b>Time deposits</b> .....	<b>5,220,664</b>	<b>1,471,923</b>	<b>21,452,824</b>	<b>25,173,774</b>	<b>53,319,185</b>	<b>35,578,827</b>	<b>17,740,358</b>
Individuals, partnerships, and corporations...	3,345,044	1,423,273	19,479,912	23,755,307	48,003,536	32,504,837	15,498,699
United States Government.....	36,418	7,000	119,315	122,240	284,973	234,384	50,589
Postal savings.....	.....	.....	4,857	9,916	14,773	9,885	4,888
States and political subdivisions.....	100,349	7,350	1,471,326	1,249,867	2,828,892	2,063,183	765,709
Banks in United States.....	75,035	3,000	31,337	31,382	140,754	72,330	68,424
Banks in foreign countries.....	1,663,818	31,300	346,077	5,062	2,046,257	694,208	1,352,049
<b>Total deposits</b> .....	<b>31,678,931</b>	<b>8,214,303</b>	<b>72,646,653</b>	<b>70,276,555</b>	<b>182,816,442</b>	<b>116,714,120</b>	<b>66,102,322</b>
Bills payable, rediscounts, and other liabilities for borrowed money.....	150	3,000	13,599	36,756	53,505	43,035	10,470
Acceptances outstanding.....	621,206	11,810	236,974	7,481	877,471	330,608	546,863
Other liabilities.....	815,362	108,942	1,123,634	761,250	2,809,188	1,665,801	1,143,387
<b>Total liabilities</b> .....	<b>33,115,649</b>	<b>8,338,055</b>	<b>74,020,860</b>	<b>71,082,042</b>	<b>186,556,606</b>	<b>118,753,564</b>	<b>67,803,042</b>
<b>CAPITAL ACCOUNTS</b>							
Capital.....	904,530	278,400	1,682,123	1,692,217	4,557,270	2,942,829	1,614,441
Surplus.....	1,749,373	323,000	2,997,241	2,607,545	7,677,159	4,706,909	2,970,250
Undivided profits.....	580,363	82,876	977,336	1,166,184	2,806,759	1,708,289	1,098,470
Other capital accounts.....	48,205	48,613	102,944	219,435	419,197	285,012	134,185
<b>Total capital accounts</b> .....	<b>3,282,471</b>	<b>732,889</b>	<b>5,759,644</b>	<b>5,685,381</b>	<b>15,460,385</b>	<b>9,643,039</b>	<b>5,817,346</b>
<b>Total liabilities and capital accounts</b> .....	<b>36,398,120</b>	<b>9,070,944</b>	<b>79,780,504</b>	<b>76,767,423</b>	<b>202,016,991</b>	<b>128,396,603</b>	<b>73,620,388</b>
<b>MEMORANDA</b>							
Par or face value of capital.....	904,530	278,400	1,682,123	1,692,217	4,557,270	2,942,829	1,614,441
Capital notes and debentures.....	700	.....	4,300	15,254	20,254	.....	20,254
Preferred stock.....	.....	1,500	2,800	6,162	10,462	3,492	6,970
Common stock.....	903,830	276,900	1,675,023	1,670,801	4,526,554	2,939,337	1,587,217
Retirable value of preferred stock.....	.....	1,500	2,800	9,721	14,021	3,692	10,329
Net demand deposits subject to reserve (see page 18).	21,834,448	5,693,551	41,792,238	38,010,232	107,330,469	67,203,086	40,127,383
Demand deposits adjusted (see footnote on page 1).	16,170,123	4,270,723	35,505,262	40,272,044	96,218,152	61,921,288	34,296,864
Pledged assets (and securities loaned).....	2,163,804	903,548	9,842,289	9,074,717	21,984,358	15,866,583	6,117,775
Number of banks.....	18	14	274	6,006	6,312	4,578	1,734

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1958  
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>							
<b>Loans and investments</b> .....	<b>154,865,034</b>	<b>6,779,659</b>	<b>39,111,183</b>	<b>7,936,496</b>	<b>12,683,507</b>	<b>6,899,129</b>	<b>8,252,557</b>
Loans (including overdrafts).....	84,061,492	3,923,119	23,198,677	4,347,478	6,587,478	3,594,759	4,217,399
United States Government direct obligations..	54,293,525	2,195,521	11,722,231	2,631,846	4,789,227	2,605,968	3,103,832
Obligations guaranteed by United States Government.....	5,590	1,384	2,236	147	428	23	169
Obligations of States and political subdivisions.	13,404,685	554,705	3,435,482	722,854	1,138,234	503,188	783,410
Other bonds, notes, and debentures.....	2,629,797	83,516	596,746	205,763	133,293	178,541	129,203
Corporate stocks (including Federal Reserve Bank stock).....	469,945	21,414	155,811	28,408	34,817	16,650	18,544
<b>Reserves, cash, and bank balances</b> .....	<b>43,187,970</b>	<b>1,817,787</b>	<b>11,736,502</b>	<b>2,084,224</b>	<b>2,992,982</b>	<b>2,035,448</b>	<b>2,699,761</b>
Reserve with Federal Reserve Banks.....	18,428,052	772,916	5,529,724	865,762	1,342,520	768,345	877,310
Cash in vault.....	2,441,122	148,782	432,416	170,898	262,821	181,717	191,281
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	7,938,016	274,844	556,297	415,506	550,774	475,735	888,314
Other balances with banks in United States.....	38,985	751	3,394	2,207	886	1,914	3,498
Balances with banks in foreign countries.....	111,537	7,330	59,419	3,601	2,796	787	535
Cash items in process of collection.....	14,230,258	613,164	5,155,252	626,250	833,185	606,950	738,823
Bank premises owned and furniture and fixtures... Other real estate owned.....	1,955,420 39,579	99,000 2,183	435,761 2,833	129,972 4,178	153,030 1,531	113,058 2,243	143,200 3,264
Investments and other assets indirectly representing bank premises or other real estate.....	181,526	2,916	10,605	9,136	15,166	9,733	19,328
Customers' liability on acceptances.....	841,019	35,213	592,702	6,575	1,396	609	4,197
Other assets.....	946,443	33,481	364,591	34,797	58,411	32,959	39,561
<b>Total assets</b> .....	<b>202,016,991</b>	<b>8,770,239</b>	<b>52,254,177</b>	<b>10,205,378</b>	<b>15,906,023</b>	<b>9,093,179</b>	<b>11,161,868</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b> .....	<b>129,497,257</b>	<b>6,247,599</b>	<b>34,823,665</b>	<b>6,251,169</b>	<b>9,528,112</b>	<b>6,038,126</b>	<b>7,758,615</b>
Individuals, partnerships, and corporations.....	98,133,336	4,886,646	25,487,605	5,034,454	7,786,397	4,655,475	5,396,953
United States Government.....	3,821,782	191,352	1,219,019	189,651	324,082	169,868	159,631
States and political subdivisions.....	8,602,834	471,635	1,314,292	324,831	656,154	443,953	917,343
Banks in United States.....	13,614,019	482,574	3,696,666	558,099	584,574	633,172	1,172,192
Banks in foreign countries.....	1,613,046	31,628	1,279,430	23,135	10,613	7,952	13,550
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	3,712,240	183,764	1,826,653	120,999	166,292	127,706	98,946
<b>Time deposits</b> .....	<b>53,319,185</b>	<b>1,580,132</b>	<b>11,378,872</b>	<b>2,924,260</b>	<b>4,824,483</b>	<b>2,258,174</b>	<b>2,485,042</b>
Individuals, partnerships, and corporations.....	48,003,536	1,517,576	9,260,604	2,810,076	4,627,105	2,083,210	2,308,103
United States Government.....	284,973	12,833	46,535	9,908	2,996	50,158	23,684
Postal savings.....	14,773	1,239	15	611	1,026	2,460	2,615
States and political subdivisions.....	2,828,892	16,612	329,493	91,167	192,880	117,634	128,581
Banks in United States.....	140,754	597	78,170	6,098	476	3,262	20,559
Banks in foreign countries.....	2,046,257	31,275	1,664,055	6,400	.....	1,450	1,500
<b>Total deposits</b> .....	<b>182,816,442</b>	<b>7,827,731</b>	<b>46,202,537</b>	<b>9,175,429</b>	<b>14,352,595</b>	<b>8,296,300</b>	<b>10,243,657</b>
Bills payable, rediscounts, and other liabilities for borrowed money.....	53,505	1,214	10,017	5,450	2,836	2,295	6,155
Acceptances outstanding.....	877,471	36,346	622,805	6,989	1,396	106,609	4,376
Other liabilities.....	2,809,188	133,121	1,022,142	104,772	188,836	106,039	126,398
<b>Total liabilities</b> .....	<b>186,556,606</b>	<b>7,998,412</b>	<b>47,857,501</b>	<b>9,292,640</b>	<b>14,545,663</b>	<b>8,405,243</b>	<b>10,380,586</b>
<b>CAPITAL ACCOUNTS</b>							
Capital.....	4,557,270	211,652	1,272,437	236,240	375,432	188,811	242,471
Surplus.....	7,677,159	394,075	2,280,109	497,026	774,051	361,139	376,871
Undivided profits.....	2,806,759	138,900	771,149	163,204	197,529	112,315	118,765
Other capital accounts.....	419,197	27,200	72,981	16,268	13,348	25,671	43,175
<b>Total capital accounts</b> .....	<b>15,460,385</b>	<b>771,827</b>	<b>4,396,676</b>	<b>912,738</b>	<b>1,360,360</b>	<b>687,936</b>	<b>781,282</b>
<b>Total liabilities and capital accounts</b> .....	<b>202,016,991</b>	<b>8,770,239</b>	<b>52,254,177</b>	<b>10,205,378</b>	<b>15,906,023</b>	<b>9,093,179</b>	<b>11,161,868</b>
<b>MEMORANDA</b>							
Par or face value of capital.....	4,557,270	211,652	1,272,437	236,240	375,432	188,811	242,471
Capital notes and debentures.....	20,254	.....	19,451	.....	.....	.....	200
Preferred stock.....	10,462	1,000	2,747	50	.....	40	.....
Common stock.....	4,526,554	210,652	1,250,239	236,190	375,432	188,771	242,271
Retirable value of preferred stock.....	14,021	1,000	6,305	50	.....	40	200
Net demand deposits subject to reserve (see page 18)	107,330,469	5,359,764	29,112,116	5,209,413	8,144,153	4,955,441	6,131,478
Demand deposits adjusted (see footnote on page 1).	96,218,152	4,928,881	23,473,298	4,854,034	7,775,658	4,620,184	5,674,419
Pledged assets (and securities loaned).....	21,984,358	574,840	3,706,084	1,118,392	2,059,257	1,232,129	1,889,742
Number of banks.....	6,312	287	531	513	589	455	401

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1958  
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>						
<b>Loans and investments</b> .....	<b>24,221,888</b>	<b>5,550,931</b>	<b>4,118,167</b>	<b>6,805,645</b>	<b>8,161,616</b>	<b>24,344,256</b>
Loans (including overdrafts).....	11,477,976	2,772,723	2,083,117	3,425,485	4,617,590	13,815,661
United States Government direct obligations.....	10,146,320	2,187,617	1,560,296	2,634,494	2,711,203	8,004,970
Obligations guaranteed by United States Government.....	130	138	51	194	.....	690
Obligations of States and political subdivisions.....	2,150,760	463,162	335,167	615,220	644,179	2,058,324
Other bonds, notes, and debentures.....	396,026	113,231	131,062	113,972	167,467	380,977
Corporate stocks (including Federal Reserve Bank stock).....	50,676	14,060	8,474	16,280	21,177	83,634
<b>Reserves, cash, and bank balances</b> .....	<b>6,173,158</b>	<b>1,710,445</b>	<b>1,105,409</b>	<b>2,379,899</b>	<b>3,189,959</b>	<b>5,262,396</b>
Reserve with Federal Reserve Banks.....	2,757,746	666,587	420,837	816,428	967,895	2,641,982
Cash in vault.....	371,040	100,456	58,769	102,960	145,838	274,144
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,207,726	481,940	290,760	911,210	1,377,308	507,602
Other balances with banks in United States.....	3,730	1,149	406	1,627	15,079	4,344
Balances with banks in foreign countries.....	20,502	275	2,263	1,200	3,658	10,171
Cash items in process of collection.....	1,812,414	460,038	332,374	547,474	680,181	1,824,153
Bank premises owned and furniture and fixtures.....	193,542	53,820	49,125	81,180	183,787	319,945
Other real estate owned.....	4,832	2,119	2,634	1,658	7,677	4,427
Investments and other assets indirectly representing bank premises or other real estate.....	22,597	1,488	7,017	10,304	9,481	63,755
Customers' liability on acceptances.....	12,088	14,685	955	1,015	51,066	120,518
Other assets.....	127,360	22,194	21,435	26,309	29,034	156,311
<b>Total assets</b> .....	<b>30,755,465</b>	<b>7,355,682</b>	<b>5,304,742</b>	<b>9,306,010</b>	<b>11,632,620</b>	<b>30,271,608</b>
<b>LIABILITIES</b>						
<b>Demand deposits</b> .....	<b>19,083,000</b>	<b>5,189,432</b>	<b>3,312,452</b>	<b>7,010,608</b>	<b>8,569,965</b>	<b>15,684,514</b>
Individuals, partnerships, and corporations.....	14,717,242	3,745,942	2,441,749	5,026,337	6,197,784	12,756,752
United States Government.....	642,199	131,308	96,144	176,765	152,494	369,269
States and political subdivisions.....	1,305,041	334,513	290,443	669,390	598,900	1,276,339
Banks in United States.....	2,040,434	924,433	434,401	1,059,662	1,430,664	597,148
Banks in foreign countries.....	55,740	3,529	4,097	2,155	19,000	162,217
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	322,344	49,707	45,618	76,299	171,123	522,789
<b>Time deposits</b> .....	<b>9,116,257</b>	<b>1,519,548</b>	<b>1,543,110</b>	<b>1,517,883</b>	<b>2,089,920</b>	<b>12,081,504</b>
Individuals, partnerships, and corporations.....	8,687,949	1,424,031	1,495,473	1,418,373	1,724,067	10,646,969
United States Government.....	20,685	11,188	3,838	12,199	17,266	73,683
Postal savings.....	3,575	607	299	227	1,154	945
States and political subdivisions.....	367,826	83,422	43,189	86,217	337,154	1,034,717
Banks in United States.....	4,422	300	311	867	5,279	20,413
Banks in foreign countries.....	31,800	.....	.....	.....	5,000	304,777
<b>Total deposits</b> .....	<b>28,199,257</b>	<b>6,708,980</b>	<b>4,855,562</b>	<b>8,528,491</b>	<b>10,659,885</b>	<b>27,766,018</b>
Bills payable, rediscounts, and other liabilities for borrowed money.....	4,060	2,030	450	18,248	750	.....
Acceptances outstanding.....	12,276	14,717	955	1,018	53,270	122,714
Other liabilities.....	354,462	68,050	66,934	63,547	69,147	505,740
<b>Total liabilities</b> .....	<b>28,570,055</b>	<b>6,793,777</b>	<b>4,923,901</b>	<b>8,611,304</b>	<b>10,783,052</b>	<b>28,394,472</b>
<b>CAPITAL ACCOUNTS</b>						
Capital.....	678,625	162,014	118,017	196,458	310,569	564,544
Surplus.....	997,280	252,341	163,839	302,217	381,562	896,649
Undivided profits.....	398,248	130,410	83,079	167,835	124,026	401,299
Other capital accounts.....	111,257	17,140	15,906	28,196	33,411	14,644
<b>Total capital accounts</b> .....	<b>2,185,410</b>	<b>561,905</b>	<b>380,841</b>	<b>694,706</b>	<b>849,568</b>	<b>1,877,136</b>
<b>Total liabilities and capital accounts</b> .....	<b>30,755,465</b>	<b>7,355,682</b>	<b>5,304,742</b>	<b>9,306,010</b>	<b>11,632,620</b>	<b>30,271,608</b>
<b>MEMORANDA</b>						
Par or face value of capital.....	678,625	162,014	118,017	196,458	310,569	564,544
Capital notes and debentures.....	328	275	200	.....	.....	.....
Preferred stock.....	5,305	370	150	.....	.....	600
Common stock.....	672,992	161,369	117,667	196,458	310,569	563,944
Retirable value of preferred stock.....	5,306	370	150	.....	.....	600
Net demand deposits subject to reserve (see page 18).....	16,063,558	4,247,454	2,689,318	5,552,013	6,512,476	13,353,285
Demand deposits adjusted (see footnote on page 1).....	14,532,213	3,670,124	2,445,436	5,224,552	6,287,626	12,731,727
Pledged assets (and securities loaned).....	2,456,923	715,125	765,302	1,400,934	1,667,949	4,397,681
Number of banks.....	1,021	489	476	750	631	169

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

[In thousands of dollars]

	All member banks on selected call dates						
	1953 Dec. 31	1954 Dec. 31	1955 Dec. 31	1956 Dec. 31	1957 Dec. 31	1958 Sept. 24	1958 Dec. 31
	<b>Loans and discounts, net—total</b> .....	<b>57,762,037</b>	<b>60,249,690</b>	<b>70,982,172</b>	<b>78,033,610</b>	<b>80,949,989</b>	<b>80,798,395</b>
Valuation reserves.....	849,869	949,249	1,119,425	1,382,789	1,569,747	1,652,302	1,723,692
<b>Loans and discounts, gross—total</b> .....	<b>58,611,906</b>	<b>61,198,939</b>	<b>72,101,597</b>	<b>79,416,399</b>	<b>82,519,736</b>	<b>82,450,697</b>	<b>85,785,184</b>
Real estate loans—total.....	13,019,917	14,433,183	16,390,519	17,811,006	18,231,212	19,301,962	20,012,643
Secured by farm land.....	585,387	623,438	710,349	723,999	728,274	777,179	786,590
Secured by residential properties:							
Insured by FHA.....	3,364,357	3,554,455	3,968,676	4,219,025	4,254,582	4,597,826	4,856,581
Insured or guaranteed by VA.....	2,563,374	2,836,425	3,137,144	3,294,875	3,022,254	2,835,714	2,815,889
Not ins. or guar. by FHA or VA.....	4,296,593	4,845,360	5,560,237	6,094,865	6,392,036	6,979,804	7,218,619
Secured by other properties.....	2,210,206	2,573,505	3,014,113	3,478,242	3,834,066	4,111,439	4,334,964
Loans to banks.....	160,949	239,191	569,188	649,765	718,283	1,587,134	709,507
Loans to brokers and dealers in secs.....	2,320,997	2,880,898	3,150,134	2,446,791	2,448,035	1,806,769	2,729,908
Other loans for purchasing or carrying securities.....	1,060,003	1,363,281	1,559,841	1,472,771	1,409,068	1,548,918	1,598,935
Loans to farmers directly guar. by CCC.....	1,536,817	1,732,257	657,275	440,739	244,432	280,112	438,138
Other loans to farmers.....	1,725,805	1,797,168	2,068,481	2,037,528	2,227,841	2,604,472	2,613,725
Commercial and industrial loans (including open market paper).....	25,519,308	25,007,312	31,019,311	36,296,135	37,868,472	35,940,729	37,443,749
Other loans to individuals for personal expenditures—total.....	11,910,564	12,127,176	14,312,954	15,764,885	16,774,993	16,566,853	17,027,740
Passenger automobile instalment.....	3,610,043	3,481,740	4,719,836	4,719,836	5,626,647	5,429,645	5,436,288
Other retail consumer instalment.....	1,790,765	1,598,112	1,734,187	2,079,742	2,125,095	1,823,513	1,902,094
Resident, repair and modern, instal.....	1,474,171	1,466,330	1,506,590	1,651,380	1,769,719	1,802,747	1,846,342
Other instalment loans.....	1,518,612	1,680,294	1,825,600	2,010,573	2,223,718	2,395,967	2,449,284
Single payment loans.....	3,516,973	3,900,700	4,526,741	4,895,750	5,029,814	5,115,181	5,393,732
All other loans (including overdrafts).....	1,357,546	1,618,473	2,373,894	2,496,779	2,597,400	2,813,748	3,210,839
<b>United States Government direct obligations</b> .....	<b>52,571,395</b>	<b>57,789,056</b>	<b>50,687,953</b>	<b>47,563,333</b>	<b>47,072,614</b>	<b>53,280,224</b>	<b>54,293,525</b>
Treasury bills.....	4,095,494	4,074,637	3,250,044	4,382,854	3,948,097	3,082,062	4,643,508
Treasury certificates of indebtedness.....	8,286,603	4,307,027	1,737,553	1,468,617	3,534,045	6,148,245	6,143,295
Treasury notes.....	10,299,634	12,463,592	11,507,953	9,493,374	8,559,558	10,567,959	11,116,768
Nonmarketable bonds.....	1,723,678	1,745,190	1,705,529	1,276,547	802,791	844,696	796,039
Other bonds maturing in 5 years or less.....	14,996,060	10,803,214	10,754,888	17,281,033	19,547,655	19,181,215	18,338,200
Other bonds maturing in 5 to 10 years.....	9,183,309	19,781,900	17,784,390	9,479,621	6,848,823	9,277,621	9,600,553
Other bonds maturing in 10 to 20 years.....	3,883,426	4,571,139	3,713,206	4,032,123	3,730,156	3,745,152	3,216,097
Other bonds maturing after 20 years.....	103,191	42,357	234,390	149,164	101,489	433,274	439,065

	By class of bank, December 31, 1958						
	Central reserve city member banks <sup>1</sup>		Reserve city member banks <sup>1</sup>	Country member banks <sup>1</sup>	All member banks	All national member banks	All State member banks
	New York	Chicago					
<b>Loans and discounts, net—total</b> .....	<b>16,164,696</b>	<b>3,637,008</b>	<b>34,002,741</b>	<b>30,257,047</b>	<b>84,061,492</b>	<b>52,626,741</b>	<b>31,434,751</b>
Valuation reserves.....	365,137	108,187	667,818	582,550	1,723,692	1,052,907	670,785
<b>Loans and discounts, gross—total</b> .....	<b>16,529,833</b>	<b>3,745,195</b>	<b>34,670,559</b>	<b>30,839,597</b>	<b>85,785,184</b>	<b>53,679,648</b>	<b>32,105,536</b>
Real estate loans—total.....	640,812	160,868	8,404,700	10,806,263	20,012,643	13,626,388	6,386,255
Secured by farm land.....	6,116	603	140,038	639,833	786,590	560,262	226,328
Secured by residential properties:							
Insured by FHA.....	237,407	23,229	2,789,384	1,806,561	4,856,581	3,441,620	1,414,961
Insured or guaranteed by VA.....	99,961	20,840	1,205,007	1,490,081	2,815,889	1,977,961	837,928
Not ins. or guar. by FHA or VA.....	123,407	59,963	2,509,079	4,526,170	7,218,619	4,767,773	2,450,846
Secured by other properties.....	173,921	56,233	1,761,192	2,343,618	4,334,964	2,878,772	1,456,192
Loans to banks.....	503,291	9,682	190,871	5,663	709,507	266,478	443,029
Loans to brokers and dealers in secs.....	1,651,740	266,279	517,595	294,294	2,729,908	1,007,256	1,722,652
Other loans for purchasing or carrying securities.....	382,461	97,487	850,566	268,421	1,598,935	782,616	816,319
Loans to farmers directly guar. by CCC.....	825	14,948	46,554	391,584	438,138	345,137	93,001
Other loans to farmers.....	825	14,948	622,020	1,975,932	2,613,725	2,035,282	578,443
Commercial and industrial loans (including open market paper).....	10,927,752	2,628,377	15,807,633	8,079,987	37,443,749	22,363,017	15,080,732
Other loans to individuals for personal expenditures—total.....	1,501,767	357,452	6,929,676	8,238,845	17,027,740	11,416,187	5,611,553
Passenger automobile instalment.....	149,168	61,188	2,331,890	2,894,042	5,436,288	3,794,190	1,642,098
Other retail consumer instalment.....	169,270	130,603	702,806	899,415	1,902,094	1,363,287	538,807
Resident, repair and modern, instal.....	152,777	26,122	865,016	802,227	1,846,342	1,268,492	577,850
Other instalment loans.....	328,203	20,979	764,826	1,335,276	2,449,284	1,674,703	774,581
Single payment loans.....	702,349	118,560	2,265,138	2,307,685	5,393,732	3,315,515	2,078,217
All other loans (including overdrafts).....	921,185	210,102	1,300,944	778,608	3,210,839	1,837,287	1,373,552
<b>United States Government direct obligations</b> .....	<b>7,486,447</b>	<b>2,561,665</b>	<b>20,642,153</b>	<b>23,603,260</b>	<b>54,293,525</b>	<b>35,710,523</b>	<b>18,583,002</b>
Treasury bills.....	643,135	232,100	1,293,031	2,475,242	4,643,508	3,112,816	1,530,692
Treasury certificates of indebtedness.....	1,106,028	361,360	2,370,078	2,305,829	6,143,295	3,623,783	2,519,512
Treasury notes.....	1,602,176	7,221,718	4,497,402	4,495,472	11,116,768	7,228,080	3,888,688
Nonmarketable bonds.....	15,074	6,277	111,295	663,393	796,039	589,895	206,144
Other bonds maturing in 5 years or less.....	2,546,146	676,974	7,335,093	7,779,987	18,338,200	12,015,544	6,322,656
Other bonds maturing in 5 to 10 years.....	1,034,951	722,642	3,854,981	3,987,979	9,600,553	6,623,400	2,977,153
Other bonds maturing in 10 to 20 years.....	448,296	20,579	1,048,280	1,698,942	3,216,097	2,234,557	981,540
Other bonds maturing after 20 years.....	90,641	20,015	131,993	196,416	439,065	282,448	156,617

For footnote, see opposite page.



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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, December 31, 1958					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
<b>Loans and discounts, net—total</b> .....	<b>84,061,492</b>	<b>3,923,119</b>	<b>23,198,677</b>	<b>4,347,478</b>	<b>6,587,508</b>	<b>3,594,759</b>	<b>4,217,399</b>
Valuation reserves.....	1,723,692	87,547	550,603	114,046	117,436	59,581	73,176
<b>Loans and discounts, gross—total</b> .....	<b>85,785,184</b>	<b>4,010,666</b>	<b>23,749,280</b>	<b>4,461,524</b>	<b>6,704,944</b>	<b>3,654,340</b>	<b>4,290,575</b>
Real estate loans—total.....	20,012,643	836,637	3,433,680	1,242,693	2,178,223	946,316	681,387
Secured by farm land.....	786,590	20,865	56,241	59,694	101,154	62,977	48,170
Secured by residential properties:							
Insured by FHA.....	4,856,581	91,846	806,916	104,856	274,635	95,899	73,223
Insured or guaranteed by VA.....	2,815,889	97,198	730,157	176,632	301,030	98,167	32,306
Not insured or guaranteed by FHA or VA.....	7,218,619	364,906	1,155,472	565,311	1,009,863	422,034	280,272
Secured by other properties.....	4,334,964	261,822	684,894	336,200	491,541	267,239	247,416
Loans to banks.....	709,507	5,019	504,608	3,556	1,904	8,537	7,674
Loans to brokers and dealers in securities.....	2,729,908	38,042	1,831,145	64,494	137,541	39,043	56,057
Other loans for purchasing or carrying securities.....	1,598,935	33,805	461,333	77,932	200,980	75,283	94,736
Loans to farmers directly guaranteed by CCC.....	438,138	137	309	87	5,171	2,982	19,132
Other loans to farmers.....	2,613,725	34,754	90,570	71,876	100,881	71,964	77,583
Commercial and industrial loans (including open market paper).....	37,443,749	1,937,575	12,896,079	1,669,284	2,339,258	1,309,887	1,926,314
Other loans to individuals for personal expenditures—total.....	17,027,740	969,257	3,417,746	1,179,628	1,495,577	1,045,842	1,245,494
Passenger automobile instalment loans.....	5,436,288	317,899	736,885	359,665	491,887	324,317	357,858
Other retail consumer instalment loans.....	1,902,094	77,490	357,269	113,990	121,100	90,189	143,650
Residential repair and modern instal.....	1,846,342	66,716	385,401	114,926	187,565	73,840	132,316
Other instalment loans.....	2,449,284	153,707	695,139	190,787	212,717	168,471	166,272
Single payment loans.....	5,393,732	333,445	1,243,052	400,260	482,308	389,025	445,398
All other loans (including overdrafts).....	3,210,839	155,440	1,113,810	151,974	245,409	154,486	182,198
<b>United States Government direct obligations</b> .....	<b>54,293,525</b>	<b>2,195,521</b>	<b>11,722,231</b>	<b>2,631,846</b>	<b>4,789,227</b>	<b>2,605,968</b>	<b>3,103,832</b>
Treasury bills.....	4,643,508	226,091	982,668	192,603	384,315	254,509	301,228
Treasury certificates of indebtedness.....	6,143,295	311,839	1,458,917	275,263	508,393	225,107	412,673
Treasury notes.....	11,116,768	477,890	2,480,546	454,914	1,203,728	441,477	591,287
Nonmarketable bonds.....	796,039	38,901	104,755	74,917	66,238	69,982	40,004
Other bonds maturing in 5 years or less.....	18,338,200	577,150	3,801,700	822,613	1,703,885	948,558	1,055,758
Other bonds maturing in 5 to 10 years.....	9,600,553	404,529	1,822,326	493,673	687,203	522,030	474,270
Other bonds maturing in 10 to 20 years.....	3,216,097	144,266	919,618	293,570	205,116	128,880	214,076
Other bonds maturing after 20 years.....	439,065	14,855	151,701	24,293	30,349	15,425	14,508

By Federal Reserve districts, December 31, 1958—Continued

	By Federal Reserve districts, December 31, 1958—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
<b>Loans and discounts, net—total</b> .....	<b>11,477,976</b>	<b>2,772,723</b>	<b>2,083,117</b>	<b>3,425,485</b>	<b>4,617,590</b>	<b>13,815,661</b>
Valuation reserves.....	277,725	42,701	37,029	50,699	81,798	231,351
<b>Loans and discounts, gross—total</b> .....	<b>11,755,701</b>	<b>2,815,424</b>	<b>2,120,146</b>	<b>3,476,184</b>	<b>4,699,388</b>	<b>14,047,012</b>
Real estate loans—total.....	3,083,757	666,498	652,507	565,749	445,780	5,279,416
Secured by farm land.....	119,957	60,110	30,759	52,720	38,464	135,479
Secured by residential properties:						
Insured by FHA.....	698,840	153,161	165,938	114,333	52,337	2,224,597
Insured or guaranteed by VA.....	387,519	60,715	142,554	57,775	34,520	697,316
Not insured or guaranteed by FHA or VA.....	1,291,496	231,321	207,447	154,857	140,722	1,394,918
Secured by other properties.....	585,945	161,191	105,809	186,064	179,737	827,106
Loans to banks.....	12,011	2,769	1,110	7,637	2,789	151,893
Loans to brokers and dealers in securities.....	334,176	36,266	12,343	45,519	44,689	90,593
Other loans for purchasing or carrying securities.....	267,282	44,083	17,326	40,860	223,294	62,021
Loans to farmers directly guaranteed by CCC.....	34,882	35,319	46,844	108,641	175,488	9,146
Other loans to farmers.....	436,109	132,978	207,127	559,511	252,896	577,476
Commercial and industrial loans (including open market paper).....	4,800,316	1,112,866	652,088	1,339,960	2,399,301	5,060,821
Other loans to individuals for personal expenditures—total.....	2,323,835	696,757	471,227	714,196	985,721	2,482,460
Passenger automobile instalment loans.....	725,529	183,606	185,067	240,809	340,838	1,171,928
Other retail consumer instalment loans.....	374,409	66,777	79,380	110,131	108,391	259,318
Residential repair and modernization instalment loans.....	321,449	82,950	70,118	64,958	80,334	265,769
Other instalment loans.....	205,401	61,718	46,334	70,494	145,475	332,769
Single payment loans.....	697,407	301,706	90,328	227,804	310,683	452,676
All other loans (including overdrafts).....	463,333	87,888	59,574	94,111	169,430	333,186
<b>United States Government direct obligations</b> .....	<b>10,146,320</b>	<b>2,187,617</b>	<b>1,560,296</b>	<b>2,634,494</b>	<b>2,711,203</b>	<b>8,004,970</b>
Treasury bills.....	779,224	224,205	177,868	339,866	286,105	494,826
Treasury certificates of indebtedness.....	1,058,196	240,112	171,034	315,171	284,103	882,487
Treasury notes.....	2,052,984	480,465	324,262	593,866	503,975	1,511,374
Nonmarketable bonds.....	160,165	55,405	48,698	64,422	35,622	36,930
Other bonds maturing in 5 years or less.....	3,604,678	692,685	513,526	795,152	985,670	2,836,797
Other bonds maturing in 5 to 10 years.....	2,005,652	406,499	273,233	391,020	398,012	1,722,106
Other bonds maturing in 10 to 20 years.....	432,153	77,442	43,026	109,610	183,866	464,474
Other bonds maturing after 20 years.....	53,268	10,804	8,649	25,387	33,850	55,976

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

# RESERVE CITY BANKS<sup>1</sup>—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, December 31, 1958					
		Boston	New York	Phila- delphia	Cleveland <sup>2</sup>	Richmond <sup>2</sup>	Atlanta <sup>2</sup>
<b>Loans and discounts, net—total</b> .....	<b>34,002,741</b>	<b>1,496,014</b>	<b>975,291</b>	<b>1,885,298</b>	<b>4,015,568</b>	<b>1,661,730</b>	<b>1,923,614</b>
Valuation reserves.....	667,818	37,042	37,888	61,107	72,432	31,252	33,975
<b>Loans and discounts, gross—total</b> .....	<b>34,670,559</b>	<b>1,533,056</b>	<b>1,013,179</b>	<b>1,946,405</b>	<b>4,088,000</b>	<b>1,692,982</b>	<b>1,957,589</b>
Real estate loans—total.....	8,404,700	125,287	254,172	147,999	997,488	322,454	207,272
Secured by farm land.....	140,038	85	4,447	1,626	5,126	5,471	6,209
Secured by residential properties:							
Insured by FHA.....	2,789,384	22,135	40,101	23,403	170,706	39,832	32,510
Insured or guaranteed by VA.....	1,205,007	6,556	38,382	14,735	179,599	40,754	16,619
Not insured or guaranteed by FHA or VA.....	2,509,079	29,270	100,959	55,694	401,012	122,947	68,733
Secured by other properties.....	1,761,192	67,241	70,283	52,541	241,045	113,450	83,201
Loans to banks.....	190,871	3,609	1,317	3,106	1,904	8,213	6,981
Loans to brokers and dealers in securities.....	517,595	19,561	26,491	36,386	129,255	29,092	32,629
Other loans for purchasing or carrying securities.....	850,566	13,590	33,503	53,695	175,730	50,454	65,329
Loans to farmers directly guaranteed by CCC.....	46,554					267	2,705
Other loans to farmers.....	622,020	1,995	6,542	566	3,330	5,949	10,784
Commercial and industrial loans (including open market paper).....	15,807,633	1,048,559	464,436	1,099,510	1,828,115	764,689	984,772
Other loans to individuals for personal expenditures—total.....	6,929,676	261,771	210,861	528,723	764,924	415,550	518,873
Passenger automobile instalment loans.....	2,331,890	87,850	58,798	160,008	184,454	116,424	155,885
Other retail consumer instalment loans.....	702,806	18,276	24,011	63,208	57,535	33,169	58,049
Residential repair and modern instal.....	865,016	16,431	22,569	59,817	117,853	40,361	53,458
Other instalment loans.....	764,826	26,434	38,248	68,189	93,689	48,400	46,595
Single payment loans.....	2,265,138	112,780	67,235	177,501	311,393	177,196	204,886
All other loans (including overdrafts).....	1,300,944	58,684	15,857	76,420	187,254	96,314	128,244
<b>United States Government direct obligations</b> .....	<b>20,642,153</b>	<b>694,991</b>	<b>452,141</b>	<b>848,793</b>	<b>2,639,568</b>	<b>1,127,401</b>	<b>1,235,376</b>
Treasury bills.....	1,293,031	43,193	40,784	41,933	193,830	69,190	86,940
Treasury certificates of indebtedness.....	2,370,078	141,296	51,169	125,375	308,767	88,651	178,856
Treasury notes.....	4,497,402	203,458	103,397	187,551	813,806	198,267	243,797
Nonmarketable bonds.....	111,295	3,020	438	2,354	11,191	13,313	7,614
Other bonds maturing in 5 years or less.....	7,335,093	147,172	117,118	257,081	914,449	435,455	437,528
Other bonds maturing in 5 to 10 years.....	3,854,981	142,414	103,275	165,514	328,960	275,181	180,822
Other bonds maturing in 10 to 20 years.....	1,048,280	12,084	30,458	64,547	53,551	40,960	95,058
Other bonds maturing after 20 years.....	131,993	2,354	5,502	4,438	15,014	6,384	4,761

	By Federal Reserve districts, December 31, 1958—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco <sup>2</sup>
<b>Loans and discounts, net—total</b> .....	<b>3,435,726</b>	<b>1,461,836</b>	<b>742,315</b>	<b>1,876,122</b>	<b>2,573,946</b>	<b>11,955,281</b>
Valuation reserves.....	79,617	24,784	11,076	27,815	45,391	205,439
<b>Loans and discounts, gross—total</b> .....	<b>3,515,343</b>	<b>1,486,620</b>	<b>753,391</b>	<b>1,903,937</b>	<b>2,619,337</b>	<b>12,160,720</b>
Real estate loans—total.....	998,718	187,663	141,632	269,522	187,030	4,565,463
Secured by farm land.....	3,288	3,017	188	5,252	5,349	99,980
Secured by residential properties:						
Insured by FHA.....	326,137	46,347	28,636	66,716	25,942	1,966,919
Insured or guaranteed by VA.....	167,453	19,902	48,110	27,756	20,121	625,020
Not insured or guaranteed by FHA or VA.....	336,528	48,876	36,607	53,358	42,342	1,212,753
Secured by other properties.....	165,312	69,521	28,091	116,440	93,276	660,791
Loans to banks.....	901	2,689	1,110	6,998	2,696	151,347
Loans to brokers and dealers in securities.....	60,986	35,725	5,090	26,816	38,332	77,232
Other loans for purchasing or carrying securities.....	134,784	25,077	10,513	32,498	197,456	57,937
Loans to farmers directly guaranteed by CCC.....	320	11,952		4,772	22,666	3,872
Other loans to farmers.....	7,511	10,411	4,579	154,596	19,475	396,282
Commercial and industrial loans (including open market paper).....	1,315,111	793,282	390,339	981,192	1,568,809	4,568,819
Other loans to individuals for personal expenditures—total.....	864,439	360,496	164,980	354,087	456,646	2,028,326
Passenger automobile instalment loans.....	262,141	71,937	56,668	86,971	131,787	958,967
Other retail consumer instalment loans.....	69,873	29,304	29,103	72,280	51,815	196,183
Residential repair and modernization instalment loans.....	183,541	54,426	27,845	40,020	37,021	211,674
Other instalment loans.....	54,945	25,326	11,114	21,803	58,536	271,547
Single payment loans.....	293,939	179,503	40,250	133,013	177,487	389,955
All other loans (including overdrafts).....	132,573	59,325	35,148	73,456	126,227	311,442
<b>United States Government direct obligations</b> .....	<b>3,187,003</b>	<b>896,874</b>	<b>380,191</b>	<b>1,157,812</b>	<b>1,244,710</b>	<b>6,777,293</b>
Treasury bills.....	177,798	68,121	20,578	118,172	75,851	356,641
Treasury certificates of indebtedness.....	245,498	99,420	49,869	162,341	139,414	779,422
Treasury notes.....	672,792	223,608	79,532	287,433	222,815	1,260,946
Nonmarketable bonds.....	24,241	10,655	2,027	9,245	5,659	21,538
Other bonds maturing in 5 years or less.....	1,296,650	269,852	132,694	351,723	508,328	2,467,043
Other bonds maturing in 5 to 10 years.....	571,357	206,656	76,087	175,993	172,660	1,456,062
Other bonds maturing in 10 to 20 years.....	182,989	16,039	14,618	36,942	97,680	403,354
Other bonds maturing after 20 years.....	15,678	2,523	4,786	15,963	22,303	32,287

<sup>1</sup> See contents page for basis of classification of member banks.

<sup>2</sup> See note 3, page 11.

## COUNTRY BANKS<sup>1</sup>—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, December 31, 1958					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
<b>Loans and discounts, net—total</b> .....	<b>30,257,047</b>	<b>2,427,105</b>	<b>6,058,690</b>	<b>2,462,180</b>	<b>2,571,940</b>	<b>1,933,029</b>	<b>2,293,785</b>
Valuation reserves.....	582,550	50,505	147,578	52,939	45,004	28,329	39,201
<b>Loans and discounts, gross—total</b> .....	<b>30,839,597</b>	<b>2,477,610</b>	<b>6,206,268</b>	<b>2,515,119</b>	<b>2,616,944</b>	<b>1,961,358</b>	<b>2,332,986</b>
Real estate loans—total.....	10,806,263	711,350	2,538,696	1,094,694	1,180,735	623,862	474,115
Secured by farm land.....	639,833	20,780	45,678	58,068	96,028	57,506	41,961
Secured by residential properties:							
Insured by FHA.....	1,806,561	69,711	529,408	81,453	103,929	56,067	40,713
Insured or guaranteed by VA.....	1,490,081	90,642	591,814	161,897	121,431	57,413	15,687
Not insured or guaranteed by FHA or VA.....	4,526,170	335,636	931,106	509,617	608,851	299,087	211,539
Secured by other properties.....	2,343,618	194,581	440,690	283,659	250,496	153,789	164,215
Loans to banks.....	5,663	1,410	.....	450	.....	324	693
Loans to brokers and dealers in securities.....	294,294	18,481	152,914	28,108	8,286	9,951	23,428
Other loans for purchasing or carrying securities.....	268,421	20,215	45,369	24,237	25,250	24,829	29,407
Loans to farmers directly guaranteed by CCC.....	391,584	137	309	87	5,171	2,715	16,427
Other loans to farmers.....	1,975,932	32,759	83,203	71,310	97,551	66,015	66,799
Commercial and industrial loans (including open market paper).....	8,079,987	889,016	1,503,891	569,774	511,143	545,198	941,542
Other loans to individuals for personal expenditures—total.....	8,238,845	707,486	1,705,118	650,905	730,653	630,292	726,621
Passenger automobile instalment loans.....	2,894,042	230,049	528,919	199,657	307,433	207,893	201,973
Other retail consumer instalment loans.....	899,415	59,214	163,988	50,782	63,565	57,020	85,601
Residential repair and modern instal.....	802,427	50,285	210,055	55,109	69,712	33,479	78,858
Other instalment loans.....	1,335,276	127,273	328,688	122,598	119,028	120,071	119,677
Single payment loans.....	2,307,685	240,665	473,468	222,759	170,915	211,829	240,512
All other loans (including overdrafts).....	778,608	96,756	176,768	75,554	58,155	58,172	53,954
<b>United States Government direct obligations</b> .....	<b>23,603,260</b>	<b>1,500,530</b>	<b>3,783,643</b>	<b>1,783,053</b>	<b>2,149,659</b>	<b>1,478,567</b>	<b>1,868,456</b>
Treasury bills.....	2,475,242	182,898	298,749	150,670	190,485	185,319	214,288
Treasury certificates of indebtedness.....	2,305,829	170,543	301,720	149,888	199,626	136,456	233,817
Treasury notes.....	4,495,472	274,432	774,973	267,363	389,922	243,210	347,490
Nonmarketable bonds.....	663,393	35,881	89,243	72,563	55,047	56,669	32,390
Other bonds maturing in 5 years or less.....	7,779,987	429,978	1,138,436	565,532	789,436	513,103	618,258
Other bonds maturing in 5 to 10 years.....	3,987,979	262,115	684,100	328,159	358,243	246,849	293,448
Other bonds maturing in 10 to 20 years.....	1,698,942	132,182	440,864	229,023	151,565	87,920	119,018
Other bonds maturing after 20 years.....	196,416	12,501	55,558	19,855	15,335	9,041	9,747

By Federal Reserve districts, December 31, 1958—Continued

	By Federal Reserve districts, December 31, 1958—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
<b>Loans and discounts, net—total</b> .....	<b>4,405,242</b>	<b>1,310,887</b>	<b>1,340,802</b>	<b>1,549,363</b>	<b>2,043,644</b>	<b>1,860,380</b>
Valuation reserves.....	89,921	17,917	25,953	22,884	36,407	25,912
<b>Loans and discounts, gross—total</b> .....	<b>4,495,163</b>	<b>1,328,804</b>	<b>1,366,755</b>	<b>1,572,247</b>	<b>2,080,051</b>	<b>1,886,292</b>
Real estate loans—total.....	1,924,171	478,835	510,875	296,227	258,750	713,953
Secured by farm land.....	116,066	57,093	30,571	47,468	33,115	35,499
Secured by residential properties:						
Insured by FHA.....	349,474	106,814	137,302	47,617	26,395	257,678
Insured or guaranteed by VA.....	199,226	40,813	94,444	30,019	14,399	72,296
Not insured or guaranteed by FHA or VA.....	895,005	182,445	170,840	101,499	98,380	182,165
Secured by other properties.....	364,400	91,670	77,718	69,624	86,461	166,315
Loans to banks.....	1,428	80	.....	639	93	546
Loans to brokers and dealers in securities.....	6,911	541	7,253	18,703	6,357	13,361
Loans to farmers directly guaranteed by CCC.....	35,011	19,006	6,813	8,362	25,838	4,084
Loans to farmers.....	34,562	23,367	46,844	103,869	152,822	5,274
Other loans to farmers.....	413,650	122,567	202,548	404,915	233,421	181,194
Commercial and industrial loans (including open market paper).....	856,828	319,584	261,749	358,768	830,492	492,002
Other loans to individuals for personal expenditures—total.....	1,101,944	336,261	306,247	360,109	529,075	454,134
Passenger automobile instalment loans.....	402,200	111,669	128,399	153,838	209,051	212,961
Other retail consumer instalment loans.....	173,933	37,473	50,277	37,851	56,576	63,135
Residential repair and modernization instalment loans.....	111,786	28,524	42,273	24,938	43,313	54,095
Other instalment loans.....	129,477	36,392	35,220	48,691	86,939	61,222
Single payment loans.....	284,548	122,203	50,078	94,791	133,196	62,721
All other loans (including overdrafts).....	120,658	28,563	24,426	20,655	43,203	21,744
<b>United States Government direct obligations</b> .....	<b>4,397,652</b>	<b>1,290,743</b>	<b>1,180,105</b>	<b>1,476,682</b>	<b>1,466,493</b>	<b>1,227,677</b>
Treasury bills.....	369,326	156,084	157,290	221,694	210,254	138,185
Treasury certificates of indebtedness.....	451,338	140,692	121,165	152,830	144,689	103,065
Treasury notes.....	858,474	256,857	244,730	306,433	281,160	250,428
Nonmarketable bonds.....	129,647	44,750	46,671	55,177	29,963	15,392
Other bonds maturing in 5 years or less.....	1,631,054	422,833	380,832	443,429	477,342	369,754
Other bonds maturing in 5 to 10 years.....	711,653	199,843	197,146	215,027	225,352	266,044
Other bonds maturing in 10 to 20 years.....	228,585	61,403	28,408	72,668	86,186	61,120
Other bonds maturing after 20 years.....	17,575	8,281	3,863	9,424	11,547	23,689

<sup>1</sup> See contents page for basis of classification of member banks.

## ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1958, OF CENTRAL RESERVE CITY

ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments							Reserves	
		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
<b>All member banks</b> .....	<b>6,312</b>	<b>154,865,034</b>	<b>84,061,492</b>	<b>54,293,525</b>	<b>5,590</b>	<b>13,404,685</b>	<b>2,629,797</b>	<b>469,945</b>	<b>43,187,970</b>	<b>18,428,052</b>
<b>Reserve bank cities</b> <sup>1</sup> .....	<b>147</b>	<b>62,760,486</b>	<b>37,721,272</b>	<b>19,120,402</b>	<b>2,398</b>	<b>4,727,820</b>	<b>933,081</b>	<b>255,513</b>	<b>19,745,406</b>	<b>9,194,391</b>
1. Boston.....	8	2,342,699	1,496,014	694,991	1,135	130,370	11,322	8,867	747,486	371,001
2. New York**.....	26	27,076,855	16,811,055	7,798,335	400	2,002,025	341,328	123,712	9,566,667	4,583,402
3. Philadelphia*.....	6	3,057,848	1,885,298	848,793	.....	247,932	61,487	14,338	1,118,155	456,511
4. Cleveland.....	2	2,582,878	1,525,474	815,481	89	220,598	14,471	6,765	611,035	253,824
5. Richmond.....	5	564,497	326,231	181,783	.....	48,555	6,596	1,332	195,964	71,980
6. Atlanta.....	5	1,037,973	627,732	331,909	.....	64,112	11,731	2,489	329,531	103,015
7. Chicago.....	62	8,737,203	4,416,432	3,447,914	.....	666,422	185,304	21,131	2,588,278	1,268,175
8. St. Louis*.....	4	1,187,730	664,316	415,516	98	92,472	11,299	4,029	423,538	180,442
9. Minneapolis*.....	4	798,648	494,863	234,051	3	48,947	18,639	2,145	361,156	115,476
10. Kansas City*.....	9	901,110	472,468	342,535	11	74,497	9,268	2,331	427,320	151,741
11. Dallas*.....	7	1,659,887	1,207,817	358,886	.....	77,301	10,345	5,538	739,042	250,766
12. San Francisco.....	6	12,813,158	7,793,572	3,650,208	662	1,054,589	251,291	62,836	2,637,234	1,428,058
<b>Reserve branch cities</b> <sup>1</sup> .....	<b>107</b>	<b>24,206,757</b>	<b>12,829,864</b>	<b>8,966,701</b>	<b>186</b>	<b>2,097,884</b>	<b>253,331</b>	<b>58,791</b>	<b>7,105,490</b>	<b>2,919,439</b>
2. Buffalo*.....	2	530,726	328,932	140,253	.....	51,495	8,376	1,670	125,669	60,032
4. Cincinnati.....	5	1,009,030	578,340	372,336	164	41,206	14,359	2,625	316,145	133,848
5. Pittsburgh**.....	6	2,820,252	1,551,337	894,620	.....	348,987	14,418	10,890	651,715	333,637
5. Baltimore*.....	5	734,381	336,709	309,459	.....	69,416	16,883	1,914	266,730	103,966
5. Charlotte.....	3	720,117	444,623	203,589	.....	45,244	24,637	2,024	277,886	82,820
6. Birmingham.....	2	389,282	202,193	123,074	.....	51,546	11,644	825	137,143	53,704
6. Jacksonville*.....	4	377,205	200,610	145,113	.....	26,797	3,717	968	209,897	49,406
6. Nashville.....	4	507,488	287,185	158,867	.....	51,209	9,114	1,113	174,885	66,016
6. New Orleans.....	5	786,058	398,349	333,899	.....	46,798	5,105	1,907	303,377	106,231
7. Detroit.....	6	3,486,839	1,588,710	1,501,181	6	387,471	2,013	7,458	788,072	364,619
7. Little Rock.....	5	178,538	86,800	67,769	9	20,497	3,809	374	78,619	26,975
8. Louisville.....	6	560,512	284,744	232,124	.....	29,547	12,567	1,530	237,713	96,737
8. Memphis.....	3	566,378	386,440	139,748	.....	32,700	5,858	1,632	194,349	66,111
9. Helena.....	2	53,136	24,294	25,276	.....	3,160	310	96	17,797	7,167
10. Denver*.....	6	696,856	450,062	213,449	.....	27,690	3,099	2,556	252,836	95,682
10. Oklahoma City*.....	4	379,862	213,427	121,238	.....	31,844	12,266	1,087	152,316	24,714
10. Omaha.....	5	392,398	233,411	113,424	.....	37,575	7,127	861	180,556	59,677
11. El Paso*.....	3	202,391	118,576	65,099	.....	17,095	1,111	510	85,479	32,180
11. Houston*.....	8	1,321,774	784,141	463,338	.....	58,238	12,284	3,773	606,029	177,571
11. San Antonio*.....	6	438,444	169,992	215,760	.....	34,706	17,077	909	130,847	52,351
12. Los Angeles*.....	4	4,458,729	2,206,310	1,934,073	7	295,523	15,624	7,192	1,022,663	472,207
12. Portland.....	3	1,502,197	770,749	518,371	.....	193,756	16,574	2,747	337,363	192,567
12. Salt Lake City <sup>1</sup> .....	5	580,108	344,465	179,199	.....	50,566	4,658	1,220	149,185	60,628
12. Seattle.....	5	1,514,056	840,185	495,442	.....	144,818	30,701	2,910	408,219	200,593
<b>Other reserve cities</b> <sup>1</sup> .....	<b>52</b>	<b>6,386,577</b>	<b>3,253,309</b>	<b>2,603,162</b>	<b>4</b>	<b>397,894</b>	<b>117,364</b>	<b>14,844</b>	<b>2,305,995</b>	<b>870,185</b>
4. Columbus.....	3	599,499	217,433	320,186	.....	47,363	13,227	1,290	202,744	93,717
4. Toledo.....	3	403,703	142,984	236,945	.....	21,626	1,377	771	117,910	57,119
5. Washington*.....	7	1,051,668	554,167	432,570	.....	38,544	24,161	2,226	281,138	144,204
6. Miami*.....	5	383,999	207,545	142,514	.....	30,258	2,709	973	167,405	31,399
7. Des Moines*.....	3	264,837	142,095	91,450	.....	26,505	4,367	420	115,902	16,214
7. Indianapolis.....	4	845,813	425,315	351,626	4	52,450	14,119	2,299	318,030	129,410
7. Milwaukee*.....	5	910,479	500,182	356,497	.....	29,906	22,001	1,893	330,484	150,746
8. National Stock Yards.....	1	95,111	40,256	41,717	.....	12,898	.....	240	36,962	5,001
9. St. Paul*.....	3	394,166	223,158	120,864	.....	41,007	7,967	1,170	148,264	49,068
10. Kansas City, Kansas*.....	2	70,024	38,381	21,295	.....	8,744	1,412	192	35,108	8,808
10. Pueblo.....	2	45,999	28,380	15,292	.....	2,211	8	108	18,332	5,519
10. Topeka.....	3	109,905	43,956	46,818	.....	15,035	3,796	300	33,271	14,046
10. Tulsa*.....	4	491,390	265,004	183,404	.....	30,611	11,261	1,110	228,454	59,923
10. Wichita*.....	4	258,005	131,033	100,357	.....	16,415	9,518	682	78,823	38,128
11. Fort Worth*.....	3	461,979	293,420	141,627	.....	24,321	1,441	1,170	193,168	66,883
<b>Country banks, by districts</b>	<b>6,006</b>	<b>61,511,214</b>	<b>30,257,047</b>	<b>23,603,260</b>	<b>3,002</b>	<b>6,181,087</b>	<b>1,326,021</b>	<b>140,797</b>	<b>14,031,079</b>	<b>5,444,037</b>
1. Boston.....	279	4,436,960	2,427,105	1,500,530	249	424,335	72,194	12,547	1,070,301	401,915
2. New York.....	503	11,503,602	6,058,690	3,783,643	1,836	1,381,962	247,042	30,429	2,044,166	886,290
3. Philadelphia.....	507	4,878,648	2,462,180	1,783,053	147	474,922	144,276	14,070	966,069	409,251
4. Cleveland.....	567	5,268,145	2,571,940	2,149,659	175	458,454	75,441	12,476	1,093,433	470,375
4. Richmond.....	435	3,828,466	1,933,029	1,478,567	23	301,429	106,264	9,154	1,013,730	365,375
6. Atlanta.....	376	4,770,552	2,293,785	1,868,456	169	512,690	85,183	10,269	1,377,523	467,539
7. Chicago.....	941	9,976,717	4,405,242	4,397,652	120	988,006	168,222	17,475	2,032,392	828,582
8. St. Louis.....	470	2,962,662	1,310,887	1,290,743	31	275,048	79,698	6,255	739,264	291,321
9. Minneapolis.....	467	2,872,217	1,340,802	1,180,105	48	242,053	104,146	5,063	578,192	249,126
10. Kansas City.....	711	3,460,096	1,549,363	1,476,682	183	370,598	56,217	7,053	972,883	358,190
11. Dallas.....	605	4,077,141	2,043,644	1,466,493	.....	432,518	125,209	9,277	1,435,394	428,144
12. San Francisco.....	145	3,476,008	1,860,380	1,227,677	21	319,072	62,129	6,729	707,732	287,929

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

<sup>1</sup> Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.<sup>2</sup> Includes both central reserve city and reserve city banks. For other footnotes, see opposite page.

AND RESERVE CITY BANKS,<sup>1</sup> BY CITIES, AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

ASSETS [In thousands of dollars]

cash, and bank balances												Federal Reserve district numbers, and reserve cities
Cash in vault	Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Other assets	Total assets		
<b>2,441,122</b>	<b>7,938,016</b>	<b>38,985</b>	<b>111,537</b>	<b>14,230,258</b>	<b>1,955,420</b>	<b>39,579</b>	<b>181,526</b>	<b>841,019</b>	<b>946,443</b>	<b>202,016,991</b>	<b>All member banks</b>	
514,462	1,220,066	10,580	93,128	8,712,779	624,252	4,875	67,810	799,114	546,002	84,547,945	<b>Reserve bank cities<sup>1</sup></b>	
20,884	30,958	533	6,645	317,465	22,162	.....	254	30,667	16,187	3,159,455	1. Boston	
182,017	109,111	2,544	58,237	4,631,356	252,154	356	5,863	591,803	301,377	37,795,075	2. New York**	
42,235	109,768	1,995	3,601	504,045	47,690	949	7,674	6,470	21,688	4,260,474	3. Philadelphia*	
35,643	57,918	199	1,692	261,759	11,897	154	10,872	314	17,790	3,234,940	4. Cleveland	
8,603	18,927	.....	35	96,419	7,576	.....	2,377	.....	2,988	773,402	5. Richmond	
9,949	37,943	129	1	178,494	19,102	468	.....	350	5,608	1,393,032	6. Atlanta <sup>1</sup>	
63,655	279,857	1,263	14,553	960,775	27,075	220	8,093	11,722	58,140	11,430,722	7. Chicago <sup>2</sup>	
8,431	39,157	12	113	195,383	6,005	603	100	2,800	8,861	1,629,637	8. St. Louis*	
7,560	49,635	199	1,866	186,420	3,975	.....	6,339	854	6,420	1,177,392	9. Minneapolis*	
8,816	58,189	62	98	208,414	7,197	49	778	85	3,452	1,339,991	10. Kansas City*	
10,358	273,897	1,292	915	241,814	49,278	170	.....	35,505	6,993	2,490,875	11. Dallas*	
116,311	154,706	2,352	5,372	930,435	170,141	1,906	25,460	118,544	96,498	15,862,941	12. San Francisco	
<b>337,016</b>	<b>1,122,069</b>	<b>13,680</b>	<b>13,448</b>	<b>2,699,838</b>	<b>314,305</b>	<b>5,234</b>	<b>52,857</b>	<b>34,283</b>	<b>142,805</b>	<b>31,861,731</b>	<b>Reserve branch cities<sup>1</sup></b>	
10,696	15,852	128	707	38,254	7,081	11	.....	3,401	3,401	666,888	1. Buffalo*	
20,883	37,294	87	200	123,833	13,321	.....	.....	739	6,257	1,345,492	4. Cincinnati	
37,464	43,978	590	748	235,298	34,038	227	1,747	283	17,386	3,525,648	4. Pittsburgh**	
19,113	50,272	91	207	93,081	10,192	410	.....	199	5,562	1,017,474	5. Baltimore*	
14,276	24,816	250	.....	155,724	14,191	11	432	.....	9,251	1,021,888	5. Chicago <sup>2</sup>	
8,426	32,802	.....	.....	42,211	5,514	.....	.....	.....	2,368	534,307	6. Birmingham	
5,216	52,114	.....	119	103,042	4,818	.....	650	.....	1,294	593,864	6. Jacksonville*	
9,117	39,505	.....	.....	60,247	7,100	12	.....	24	2,298	691,807	6. Nashville	
11,016	69,460	406	77	116,187	9,415	.....	2,125	3,416	5,217	1,109,608	6. New Orleans	
49,463	54,009	668	5,123	314,190	30,906	760	5,628	90	20,455	4,332,750	7. Detroit	
2,596	19,024	50	.....	29,974	3,342	.....	.....	561	561	261,060	7. Little Rock	
8,242	46,532	.....	25	86,177	3,163	.....	182	.....	2,885	804,455	8. Louisville	
9,779	53,627	157	135	64,540	6,745	.....	.....	11,828	1,865	781,165	8. Memphis	
235	3,661	.....	102	6,734	989	147	.....	332	332	72,401	9. Helena	
8,308	71,688	250	.....	76,806	4,822	33	314	.....	6,797	961,658	10. Denver*	
3,142	69,928	.....	.....	54,532	14,958	.....	5,375	875	1,614	555,000	10. Oklahoma City*	
4,189	45,624	270	.....	70,796	3,779	.....	.....	.....	2,301	579,034	10. Omaha	
2,956	29,070	.....	128	21,145	1,843	132	.....	6,000	454	296,299	11. El Paso*	
14,113	195,700	8,588	1,675	208,382	40,898	150	4,630	9,136	6,828	1,990,805	11. Houston*	
6,083	29,918	624	69	41,802	10,346	1,168	7	3	2,154	582,969	11. San Antonio*	
48,025	72,829	21	1,307	428,274	31,172	.....	23,830	710	24,307	5,561,411	11. Los Angeles*	
14,146	18,852	596	576	110,626	26,680	254	58	8	9,026	1,875,586	12. Portland	
7,457	14,004	136	.....	66,960	3,480	9	7,475	.....	1,356	741,613	12. Salt Lake City <sup>3</sup>	
22,075	31,510	768	2,250	151,023	25,512	550	404	972	8,836	1,958,549	12. Seattle	
<b>113,164</b>	<b>579,352</b>	<b>1,606</b>	<b>1,305</b>	<b>740,383</b>	<b>81,455</b>	<b>2,657</b>	<b>21,374</b>	<b>147</b>	<b>41,687</b>	<b>8,839,892</b>	<b>Other reserve cities<sup>1</sup></b>	
12,822	35,722	.....	94	60,389	9,004	.....	.....	.....	1,346	812,593	4. Columbus	
8,854	24,706	.....	2	27,229	2,253	125	.....	.....	2,333	526,324	4. Toledo	
23,716	39,149	215	493	73,361	18,531	115	4,560	.....	4,203	1,360,215	5. Washington*	
6,262	71,398	530	65	57,751	5,459	.....	11,280	72	2,606	570,821	6. Miami*	
4,024	42,818	.....	.....	52,846	687	804	1,954	47	1,320	385,551	7. Des Moines*	
19,048	59,461	51	138	109,922	11,301	30	.....	.....	4,069	1,179,243	7. Indianapolis	
12,786	29,496	177	451	136,828	9,441	217	309	10	14,948	1,265,888	7. Milwaukee*	
656	3,665	.....	62	27,640	7,355	3,725	100	18	789	132,880	8. National Stock Yards	
3,850	19,929	.....	.....	25,355	3,725	677	.....	.....	2,769	549,701	9. St. Paul*	
931	15,103	.....	.....	10,266	1,009	.....	.....	.....	47	106,188	10. Kansas City, Kansas*	
873	9,743	.....	.....	2,197	570	.....	.....	.....	183	65,084	10. Pueblo	
1,947	9,008	.....	.....	8,270	1,328	39	.....	.....	744	145,542	10. Topeka	
5,961	134,309	.....	.....	28,261	4,970	234	1,000	.....	2,812	728,659	10. Tulsa*	
3,661	22,031	.....	.....	15,003	5,852	102	141	.....	1,422	344,345	10. Wichita*	
7,773	62,814	633	.....	55,065	7,325	290	2,000	.....	2,096	666,858	11. Fort Worth*	
<b>1,476,480</b>	<b>5,016,529</b>	<b>13,119</b>	<b>3,656</b>	<b>2,077,258</b>	<b>935,408</b>	<b>26,813</b>	<b>39,485</b>	<b>7,475</b>	<b>215,949</b>	<b>76,767,423</b>	<b>Country banks, by districts</b>	
127,898	243,886	218	685	295,699	76,838	2,183	2,662	4,546	17,294	5,610,784	1. Boston	
239,703	431,334	722	475	485,642	176,526	2,466	4,742	899	59,813	13,792,214	2. New York	
128,663	305,738	212	.....	122,205	82,282	3,229	1,462	105	13,109	5,944,904	3. Philadelphia	
147,155	351,156	10	60	124,677	82,517	1,025	2,547	60	13,299	6,461,026	4. Cleveland	
116,009	342,571	1,358	52	188,365	62,568	1,707	2,364	410	10,955	4,920,200	5. Richmond	
141,295	585,092	2,433	273	180,891	91,792	2,784	5,273	335	20,170	6,268,429	6. Atlanta	
222,064	742,085	1,571	237	237,853	114,132	2,831	6,583	219	28,428	12,161,302	7. Chicago	
70,752	319,935	930	2	56,324	34,565	1,516	1,206	39	7,233	3,746,485	8. St. Louis	
47,124	217,535	207	335	63,865	40,436	1,810	578	101	11,914	3,505,248	9. Minneapolis	
65,132	475,587	1,045	.....	72,929	36,695	1,147	2,696	55	6,937	4,480,509	10. Kansas City	
104,555	785,909	3,942	871	111,973	74,097	4,407	2,844	422	10,509	5,604,814	11. Dallas	
66,130	215,701	471	666	136,835	62,960	1,708	6,528	284	16,288	4,271,508	12. San Francisco	

<sup>1</sup>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 DECEMBER 31, 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	Post-savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
<b>All member banks . . . . .</b>	<b>129,497,257</b>	<b>98,133,336</b>	<b>3,821,782</b>	<b>8,602,834</b>	<b>13,614,019</b>	<b>1,613,046</b>	<b>3,712,240</b>	<b>53,319,185</b>	<b>48,003,536</b>	<b>284,973</b>	<b>14,773</b>	<b>2,828,892</b>	<b>140,754</b>	<b>2,046,257</b>
<b>Reserve bank cities<sup>1</sup> . . . . .</b>	<b>56,918,994</b>	<b>41,203,964</b>	<b>1,878,213</b>	<b>1,945,666</b>	<b>8,172,430</b>	<b>1,527,273</b>	<b>2,191,448</b>	<b>18,472,511</b>	<b>15,243,750</b>	<b>112,189</b>	<b>2,545</b>	<b>980,205</b>	<b>105,177</b>	<b>2,028,645</b>
1. Boston . . . . .	2,540,212	1,888,956	71,567	175,247	344,081	29,796	30,565	228,606	190,330	6,025	1	1,000		31,250
2. New York <sup>**</sup> . . . . .	27,337,161	19,577,372	995,130	381,114	3,547,539	1,276,939	1,559,067	5,623,850	3,722,428	36,497		125,012	75,895	1,664,018
3. Philadelphia <sup>*</sup> . . . . .	3,271,008	2,482,472	94,910	106,008	531,426	23,119	33,073	553,164	501,071	810	82	38,721	6,080	6,400
4. Cleveland . . . . .	1,915,061	1,536,960	77,123	89,814	173,816	6,365	30,983	1,039,197	1,004,793	430		33,660	314	
5. Richmond . . . . .	522,363	333,099	16,378	25,199	132,865	252	14,570	183,579	171,008	1,950	1,312	9,209	100	
6. Atlanta <sup>†</sup> . . . . .	1,074,001	685,251	27,470	96,448	240,853	101	23,878	188,127	183,678	1,190	10	3,246	3	
7. Chicago <sup>†</sup> . . . . .	7,898,981	5,813,398	285,612	322,126	1,322,568	43,688	111,589	2,522,555	2,427,069	7,000	491	53,695	3,000	31,300
8. St. Louis <sup>*</sup> . . . . .	1,272,932	845,577	45,291	23,656	349,891	1,827	6,690	201,628	189,011	3,025	459	9,133		
9. Minneapolis <sup>*</sup> . . . . .	908,470	575,034	30,047	35,799	250,154	3,081	14,355	156,904	155,210	434		1,260		
10. Kansas City <sup>*</sup> . . . . .	1,106,508	664,336	19,313	30,445	384,788	1,805	6,221	121,913	117,827		1	4,085		
11. Dallas <sup>*</sup> . . . . .	1,785,715	1,095,400	39,750	39,841	575,499	3,167	32,058	447,245	401,459			45,786		
12. San Francisco . . . . .	7,286,582	5,706,109	175,622	620,369	318,950	137,133	328,399	7,205,743	6,179,866	54,828	189	655,398	19,785	295,677
<b>Reserve branch cities<sup>1</sup> . . . . .</b>	<b>20,967,629</b>	<b>15,900,433</b>	<b>594,562</b>	<b>1,285,631</b>	<b>2,809,526</b>	<b>57,477</b>	<b>320,000</b>	<b>8,036,322</b>	<b>7,465,582</b>	<b>27,626</b>	<b>817</b>	<b>528,366</b>	<b>3,331</b>	<b>10,600</b>
2. Buffalo <sup>*</sup> . . . . .	355,960	295,923	12,868	27,128	9,017	1,408	9,616	243,597	232,693	2,105		8,799		
4. Cincinnati . . . . .	968,671	778,386	28,515	32,474	120,496	922	7,878	251,258	230,660	450	5	20,113	30	
4. Pittsburgh <sup>**</sup> . . . . .	2,245,324	1,867,168	76,181	77,906	191,537	3,196	29,336	820,039	799,487	567	34	19,940	11	
5. Baltimore <sup>*</sup> . . . . .	804,755	615,060	28,331	65,366	89,936	1,183	4,879	130,410	127,089	1,559		1,762		
5. Charlotte <sup>*</sup> . . . . .	779,334	488,854	19,067	54,296	201,256	63	15,197	142,463	120,303	3,246	7	17,092	1,815	
6. Birmingham . . . . .	396,841	304,952	10,360	28,435	50,335		2,759	91,873	91,512	5		356		
6. Jacksonville <sup>*</sup> . . . . .	474,468	226,145	8,729	75,443	160,732	283	3,136	68,982	67,047	1,500			435	
6. Nashville . . . . .	440,011	363,780	8,138	46,155	119,682		2,256	194,355	180,746	6		13,603		
6. New Orleans . . . . .	380,662	258,316	13,740	57,022	186,902	7,951	6,731	192,231	179,465	630	36	10,600		1,500
7. Detroit . . . . .	2,532,549	2,020,646	124,450	135,073	206,263	8,797	37,320	1,427,680	1,390,960	1,685		34,960	75	
8. Little Rock . . . . .	204,173	126,866	2,938	18,263	53,485		2,621	39,129	38,978	145	6			
8. Louisville . . . . .	653,437	420,839	24,595	13,103	187,544	44	7,312	82,613	80,435	2,055		123		
8. Memphis . . . . .	538,454	329,176	7,363	29,072	167,869	1,658	3,316	161,103	160,468	635				
9. Helena . . . . .	53,950	23,912	920	15,901	11,513		1,704	13,482	10,642	50				2,790
10. Denver <sup>*</sup> . . . . .	669,134	500,975	20,315	24,149	114,297	61	9,337	218,698	213,152	1,370		4,176		
10. Oklahoma City <sup>*</sup> . . . . .	426,675	245,778	7,088	50,831	117,430		5,550	60,195	56,799	101		3,295		
10. Omaha . . . . .	497,647	336,549	15,715	20,386	119,586	51	5,360	31,915	31,817	98				
11. El Paso <sup>*</sup> . . . . .	210,829	158,010	4,873	8,003	34,857	2,014	3,072	56,963	48,599	2,161		6,203		
11. Houston <sup>*</sup> . . . . .	1,524,132	1,032,512	31,576	96,877	362,542	5,485	25,140	298,798	242,633		37	55,628	500	
11. San Antonio <sup>*</sup> . . . . .	363,024	271,206	5,190	15,137	59,737	5,492	6,262	181,631	122,510	950	17	53,154		5,000
12. Los Angeles <sup>*</sup> . . . . .	3,305,676	2,927,527	87,720	82,865	117,825	11,244	78,495	1,833,826	1,627,880	2,995		202,751		200
12. Portland . . . . .	1,013,503	798,744	18,533	135,823	25,308	1,656	33,439	672,684	647,691	227		44,716	50	
12. Salt Lake City <sup>†</sup> . . . . .	410,211	301,226	8,362	54,357	39,617	1	6,648	272,790	242,435	2,380	670	27,305		
12. Seattle . . . . .	1,268,180	1,037,885	28,995	120,936	61,760	5,968	12,636	529,607	521,581	2,711		1,000	415	3,900
<b>Other reserve cities<sup>1</sup> . . . . .</b>	<b>6,507,853</b>	<b>4,530,690</b>	<b>173,670</b>	<b>552,495</b>	<b>1,067,343</b>	<b>14,874</b>	<b>168,781</b>	<b>1,636,578</b>	<b>1,538,897</b>	<b>22,918</b>	<b>1,495</b>	<b>70,454</b>	<b>864</b>	<b>1,950</b>
4. Columbus . . . . .	628,182	395,574	15,941	149,538	48,214	39	18,876	124,955	113,020	770		11,141	19	
4. Toledo . . . . .	348,678	287,416	15,451	14,349	19,263	66	12,133	141,246	135,974	265	55	4,952		
5. Washington <sup>*</sup> . . . . .	969,454	851,623	21,077	133	67,495	6,400	22,726	287,290	275,962	10,508				1,450
6. Miami <sup>*</sup> . . . . .	392,989	251,937	7,989	41,200	82,766	4,283	4,814	130,912	104,754	170	1,400	24,513	75	
7. Des Moines <sup>*</sup> . . . . .	309,678	171,836	7,270	40,908	82,423		7,241	48,020	46,493	1,510	17			
7. Indianapolis . . . . .	846,998	578,729	21,587	118,098	100,542	503	27,539	228,884	214,213	1,895	5	12,756	15	
7. Milwaukee <sup>*</sup> . . . . .	903,957	621,808	33,076	43,952	170,387	2,697	32,037	274,219	270,179	3,040		125	375	500
8. National Stock Yards . . . . .	116,403	21,000	641	1,607	93,008		147	3,583	1,081		2	2,500		
9. St. Paul <sup>*</sup> . . . . .	394,672	255,282	15,173	30,614	90,011	648	2,944	99,351	98,051	1,300				
10. Kansas City, Kansas <sup>*</sup> . . . . .	77,260	28,304	706	16,041	31,496		713	20,977	20,977					
10. Pueblo . . . . .	40,089	29,073	1,232	2,788	6,563		433	19,053	12,105	15		6,933		
10. Topeka . . . . .	110,639	64,419	3,442	27,533	13,805		1,440	21,318	20,482	825	11			
10. Tulsa <sup>*</sup> . . . . .	606,521	492,715	12,716	16,079	80,782	238	3,991	68,005	67,460	215			330	
10. Wichita <sup>*</sup> . . . . .	274,940	185,291	9,586	30,705	44,202		5,156	40,698	37,398	1,700		1,600		
11. Fort Worth <sup>*</sup> . . . . .	487,393	295,683	7,783	18,950	136,386		28,591	127,437	120,748	705		5,934	50	
<b>Country banks, by districts . . . . .</b>	<b>45,102,781</b>	<b>36,498,249</b>	<b>1,175,337</b>	<b>4,819,042</b>	<b>1,564,720</b>	<b>13,422</b>	<b>1,032,011</b>	<b>25,173,774</b>	<b>23,755,307</b>	<b>122,240</b>	<b>9,916</b>	<b>1,249,867</b>	<b>31,382</b>	<b>5,062</b>
1. Boston . . . . .	3,707,387	2,997,690	119,785	296,388	138,493	1,832	153,199	1,351,526	1,327,246	6,808	1,238	15,612	577	25
2. New York . . . . .	7,130,544	5,614,310	211,021	906,050	140,110	1,083	257,970	5,511,425	5,305,483	7,933	15	195,682	2,275	37
3. Philadelphia . . . . .	2,980,161	2,551,982	94,741	218,823	26,673	16	87,926	2,371,096	2,309,005	9,098	529	52,446	18	
4. Cleveland . . . . .	3,422,196	2,920,893	110,871	292,073	31,248	25	67,086	2,447,788	2,343,171	514		103,074	102	
5. Richmond . . . . .	2,962,191	2,366,839	85,015	298,329	141,620	54	70,334	1,513,802	1,388,848	32,895	1,141	89,571	1,347	
6. Atlanta . . . . .	4,149,643	3,106,572	83,205	572,640	330,922	932	55,372	1,618,562	1,500,901	20,188	1,164	76,263	20,446	
7. Chicago . . . . .	6,590,837	5,510,825	170,204	644,884	158,251	55	106,618	4,614,899	4,339,035	5,555	3,062	266,290	957	
8. St. Louis . . . . .	2,404,033	2,002,484	50,480	248,812	72,636		29,621	1,031,492	954,058	5,328	140	71,666	300	
9. Minneapolis . . . . .	1,955,360	1,587,521	50,004	208,129	82,723	368	26,615	1,273,373	1,231,570	2,054	299	39,139	311	
10. Kansas City . . . . .	3,201,195	2,478,899												

CORRECTIONS TO PAGES 10, 11, 12 AND 13  
MEMBER BANK CALL REPORT NO. 150, DECEMBER 31, 1958

ALL MEMBER BANKS--ASSETS AND LIABILITIES ON DECEMBER 31, 1958, OF CENTRAL RESERVE CITY AND RESERVE CITY BANKS, BY CITIES,  
AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

(In thousands of dollars)

PAGE 10--ASSETS

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments							Reserves,	
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Govt.	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks
Reserve bank cities <sup>1</sup> 2. New York <sup>2</sup>	146 25	62,155,916 26,472,285	37,383,256 16,473,041	18,947,100 7,625,033	2,019 21	4,644,182 1,918,387	926,594 334,841	252,763 120,962	19,609,873 9,431,134	9,137,297 4,526,308
Reserve branch cities <sup>1</sup> 2. Buffalo	108 3	24,811,327 1,135,296	13,167,878 666,946	9,140,003 313,555	565 379	2,181,522 135,133	259,818 14,863	61,541 4,420	7,241,023 261,202	2,976,533 117,126

PAGE 11--ASSETS (CONTINUED)

cash, and bank balances					Bank premises, furniture, and fixtures	Other real estate owned	Assets in-directly representing real estate	Customers' liability on acceptances	Other assets	Total assets	
Cash in vault	Demand balances with banks in U. S.	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection							
Reserve bank cities <sup>1</sup> 2. New York <sup>2</sup>	503,344 170,899	1,210,346 99,393	10,519 2,483	91,870 56,979	8,656,495 4,575,072	618,559 246,861	4,875 356	67,560 5,613	798,869 591,558	540,873 296,248	83,796,925 37,044,055
Reserve branch cities <sup>1</sup> Federal Reserve Bank of St. Louis	348,134 21,814	1,131,787 25,570	13,741 189	14,706 1,965	2,756,122 94,538	319,596 12,374	5,234 11	53,107 250	34,528 245	147,534 8,530	32,612,751 1,417,908

see next page

	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
Reserve bank cities <sup>1</sup> 2. New York <sup>2</sup>	56,496,512 26,914,679	40,867,801 19,241,209	1,863,706 980,623	1,910,366 345,816	8,147,004 3,522,113	1,525,186 1,274,852	2,162,447 1,550,066	18,209,537 5,360,876	14,987,422 3,466,100	112,110 36,418	2,545 .....	973,696 118,505	105,117 75,835	2,028,645 1,664,018
Reserve branch cities <sup>1</sup> 2. Buffalo	21,390,111 778,442	16,236,596 632,086	609,069 27,375	1,320,929 62,426	2,834,952 34,443	59,564 3,495	329,001 18,617	8,299,296 506,571	7,721,910 489,021	27,705 2,184	817 .....	534,873 15,306	3,391 60	10,600 .....

	Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve	Demand deposits adjusted
Reserve bank cities <sup>1</sup> 2. New York <sup>2</sup>	74,706,049 32,275,555	3,249 249	835,024 621,661	1,527,469 821,730	77,071,791 33,719,195	1,972,293 922,325	3,513,857 1,766,573	1,084,695 586,356	154,289 49,606	6,725,134 3,324,860	46,629,842 22,240,214	36,304,121 16,562,019
Reserve branch cities <sup>1</sup> 2. Buffalo	29,689,407 1,285,013	13,500 .....	34,802 245	431,728 21,092	30,169,437 1,306,350	708,223 36,521	1,244,015 64,863	460,444 9,738	30,632 436	2,443,314 111,558	17,502,202 658,334	15,130,404 618,591



AND RESERVE CITY BANKS,<sup>1</sup> BY CITIES, AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
<b>182,816,442</b>	<b>53,505</b>	<b>877,471</b>	<b>2,809,188</b>	<b>186,556,606</b>	<b>4,557,270</b>	<b>7,677,159</b>	<b>2,806,759</b>	<b>419,197</b>	<b>15,460,385</b>	<b>107,330,469</b>	<b>96,218,152</b>	<b>All member banks</b>
<b>75,391,505</b>	<b>3,249</b>	<b>835,269</b>	<b>1,541,084</b>	<b>77,771,107</b>	<b>1,989,993</b>	<b>3,542,157</b>	<b>1,090,399</b>	<b>154,289</b>	<b>6,776,838</b>	<b>46,986,322</b>	<b>36,628,299</b>	<b>Reserve bank cities<sup>1</sup></b>
2,768,818		31,800	53,270	2,853,888	70,675	170,280	49,915	14,697	305,567	2,191,962	1,777,303	1. Boston
32,961,011	249	621,906	835,345	34,418,511	940,025	1,794,873	592,060	49,606	3,376,564	22,596,694	16,886,197	2. New York**
3,824,172		6,884	56,968	3,888,024	93,771	210,397	65,373	2,909	372,560	2,657,195	2,117,508	3. Philadelphia*
2,954,258		314	36,787	2,991,359	63,300	162,200	18,000	81	243,581	1,595,384	1,395,949	4. Cleveland
705,942			11,869	717,811	18,700	25,700	10,866	325	75,591	407,017	276,449	5. Richmond
1,262,128		350	22,592	1,285,070	28,890	53,150	12,369	13,553	107,962	857,568	627,083	6. Atlanta*
10,421,536	3,000	11,910	136,898	10,573,344	321,220	375,680	105,670	54,817	857,387	6,658,349	5,286,338	7. Chicago*
1,474,560		2,832	21,897	1,499,289	46,850	49,913	33,448	137	130,348	1,038,392	680,540	8. St. Louis*
1,065,374			854	1,085,879	33,750	37,750	16,339	3,674	91,513	672,415	458,768	9. Minneapolis*
1,228,421			85	1,238,069	27,250	48,590	18,098	7,984	101,922	839,905	925,188	10. Kansas City*
2,232,960		37,697	20,361	2,291,018	77,516	106,311	15,608	422	199,857	1,270,004	925,485	11. Dallas*
14,492,325		120,637	315,883	14,928,845	268,046	507,313	152,653	6,084	934,096	6,201,441	5,724,442	12. San Francisco
<b>29,003,951</b>	<b>13,500</b>	<b>34,557</b>	<b>418,113</b>	<b>29,470,121</b>	<b>690,523</b>	<b>1,215,715</b>	<b>454,740</b>	<b>30,632</b>	<b>2,391,610</b>	<b>17,145,722</b>	<b>14,806,226</b>	<b>Reserve branch cities<sup>1</sup></b>
599,557			7,477	607,034	13,821	36,563	4,034	436	59,854	301,854	294,413	2. Buffalo
1,219,929		739	18,649	1,239,317	33,775	54,725	18,675		106,175	807,544	694,905	3. Cincinnati
3,065,363		283	58,036	3,123,682	94,691	266,661	38,836		401,966	1,966,048	1,739,112	4. Pittsburgh**
935,165		199	9,880	945,244	14,950	43,750	10,214	3,316	72,300	661,042	592,224	5. Baltimore*
2,433,202			26,971	948,797	25,445	42,585	5,061		73,001	598,823	403,253	6. Charlotte*
488,714			7,334	496,048	13,000	14,500	7,765	2,994	38,259	321,828	293,935	6. Birmingham
543,450			6,712	550,162	13,900	19,358	3,592	6,852	43,702	319,312	201,682	6. Jacksonville*
634,366		24	14,612	649,002	16,250	18,500	8,055		42,805	340,259	251,944	6. Nashville
1,022,893	500	3,575	62,046	1,035,731	15,150	46,600	11,903	224	73,877	645,015	505,882	6. New Orleans
3,960,229		90	2,473	4,022,365	71,969	171,471	60,157	6,788	310,385	2,164,350	1,878,849	7. Detroit
243,302			10,797	746,847	18,750	29,750	9,007	238	55,288	155,175	117,776	8. Little Rock
736,050			7,746	719,131	15,000	38,000	9,034	101	17,608	520,728	355,077	8. Louisville
699,557		11,828	1,252	68,684	1,600	1,600	517		62,034	420,287	297,024	8. Memphis
67,432			10,015	897,847	23,050	28,650	11,416	695	3,717	43,555	34,783	9. Helena
887,832			3,918	501,663	17,500	17,500	17,617	720	53,337	520,640	457,655	9. Denver*
486,870	10,000	875	5,168	537,730	11,700	17,000	10,234	2,370	63,911	302,215	247,625	9. Oklahoma City*
529,562	3,000		2,150	275,942	7,500	9,500	3,235	122	41,304	381,227	291,499	10. Omaha
267,792		6,000	12,295	1,844,373	60,375	65,375	19,140	1,542	20,357	160,054	147,940	11. El Paso*
1,822,930		9,148	3,478	548,136	11,400	18,900	4,337	196	146,432	1,120,050	916,147	11. Houston*
544,655		3	74,448	5,214,763	108,004	132,345	106,299		34,833	291,304	250,803	11. San Antonio*
5,139,502		8	30,435	1,736,630	41,000	50,550	47,406		346,648	2,804,573	2,660,613	12. San Antonio*
1,706,187		813	9,859	692,860	14,193	25,782	7,142	1,636	138,956	884,025	857,380	12. Portland
683,001		972	23,599	1,822,358	38,100	59,000	38,467	624	136,191	329,247	295,271	12. Salt Lake City*
1,797,787										1,085,647	1,020,434	12. Seattle
<b>8,144,431</b>		<b>164</b>	<b>88,741</b>	<b>8,233,336</b>	<b>184,537</b>	<b>311,742</b>	<b>95,436</b>	<b>14,841</b>	<b>606,556</b>	<b>5,188,193</b>	<b>4,511,583</b>	<b>Other reserve cities<sup>1</sup></b>
753,137			8,660	761,797	15,200	27,800	7,796		50,796	532,071	503,599	4. Columbus
489,924			5,095	495,019	12,400	13,300	4,264	1,341	31,305	296,743	286,669	4. Toledo
1,257,374			11,318	1,268,692	24,700	49,500	13,371	3,952	91,523	856,944	801,121	5. Washington*
523,901		89	7,816	531,806	14,950	17,471	5,304	1,290	39,015	263,840	240,200	6. Miami*
357,698		47	2,817	360,562	7,000	8,500	8,693	796	24,989	214,014	167,139	7. Des Moines*
1,075,882			13,016	1,088,898	23,879	52,740	12,516	1,210	90,345	677,615	614,444	7. Indianapolis
1,178,176		10	12,700	1,190,886	21,200	41,923	11,879		75,002	737,708	560,969	7. Milwaukee*
119,986		18	994	120,998	1,000	7,000	3,882		11,882	85,098	4-4, 886	8. National Stock
494,023			9,180	503,203	14,000	25,000	7,038	460	46,498	299,388	213,485	Yards
98,237			734	98,971	3,200	3,200	817		7,217	51,891	34,792	9. St. Paul*
59,142			917	60,059	1,800	1,800	1,063	362	5,025	28,149	30,097	10. Kansas City, Kansas*
131,957			2,060	134,017	4,700	5,300	1,525		11,525	93,361	85,122	10. Pueblo
674,526			4,925	679,451	12,800	24,200	10,495	1,713	49,208	443,951	484,524	10. Tulsa*
315,638			3,118	318,756	8,208	14,508	2,560		25,589	237,906	206,149	10. Wichita*
614,830			5,391	620,221	19,500	19,500	4,233	3,404	46,637	369,514	288,159	11. Fort Worth*
<b>70,276,555</b>	<b>36,756</b>	<b>7,481</b>	<b>761,250</b>	<b>71,082,042</b>	<b>1,692,217</b>	<b>2,607,545</b>	<b>1,166,184</b>	<b>219,435</b>	<b>5,685,381</b>	<b>38,010,232</b>	<b>40,272,044</b>	<b>Country banks, by districts</b>
5,058,913	1,214	4,546	79,851	5,144,524	140,977	223,795	88,985	12,503	466,260	3,167,802	3,151,578	1. Boston
12,641,969	9,768	899	179,320	12,831,956	313,591	448,673	175,055	22,939	960,258	6,213,568	6,292,688	2. New York
5,351,257	5,450	105	47,804	5,404,616	142,469	286,629	97,831	13,359	540,288	2,552,212	2,736,526	3. Philadelphia
5,869,984	2,836	60	61,609	5,934,489	157,066	249,365	109,958	10,148	526,537	2,946,363	3,155,375	4. Cleveland
4,475,993	2,295	410	46,001	4,524,699	105,016	199,604	72,803	18,078	395,501	2,431,255	2,547,137	5. Richmond
5,768,205	5,655	338	58,569	5,832,767	140,331	207,292	69,777	18,262	435,662	3,383,660	3,553,693	6. Atlanta
11,205,736	1,060	219	126,985	11,334,000	233,357	346,966	199,333	47,646	827,302	5,611,522	6,024,474	7. Chicago
3,435,525	2,030	39	24,143	3,461,737	75,014	120,628	59,185	16,664	284,748	2,027,772	2,224,593	8. St. Louis
3,228,733	450	101	36,851	3,266,135	68,667	99,489	59,185	11,772	239,113	1,673,960	1,758,400	9. Minneapolis
4,116,306	5,248	58	23,129	4,144,741	86,250	141,469	94,010	14,039	335,768	2,652,768	2,894,901	10. Kansas City
5,176,718	750	422	25,472	5,203,362	134,278	161,976	77,473	27,725	401,452	3,300,990	3,759,092	11. Dallas
3,947,216		284	51,516	3,999,016	95,201	121,659	49,332	6,300	272,492	2,048,352	2,173,587	12. San Francisco

<sup>1</sup> 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	Number of banks	Loans and investments							Reserves,	
		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
<b>Total</b> .....	<b>6,312</b>	<b>154,865,034</b>	<b>84,061,492</b>	<b>54,293,525</b>	<b>5,590</b>	<b>13,404,685</b>	<b>2,629,797</b>	<b>469,945</b>	<b>43,187,970</b>	<b>18,428,052</b>
<b>New England:</b>										
Maine.....	35	410,802	228,034	154,761	14	18,227	8,704	1,062	89,530	35,869
New Hampshire.....	52	230,627	134,580	76,020	18	16,112	3,253	644	67,551	20,432
Vermont.....	33	199,267	119,378	62,203	18	13,316	3,888	464	38,778	16,464
Massachusetts.....	130	4,039,112	2,373,929	1,313,029	1,317	287,742	49,820	13,275	1,180,605	541,761
Rhode Island.....	5	720,974	434,887	221,592	17	58,959	3,094	2,425	115,736	57,894
Connecticut.....	41	1,610,721	860,326	528,490	12	197,961	18,154	5,778	415,938	137,000
<b>Middle Atlantic:</b>										
New York.....	376	34,329,263	20,869,822	10,085,116	1,508	2,756,542	476,364	139,911	10,821,930	5,148,811
New Jersey.....	222	5,385,773	2,591,731	1,877,313	755	758,845	140,545	16,584	1,031,683	427,641
Pennsylvania.....	563	10,553,027	5,771,942	3,463,061	228	1,054,418	225,255	38,123	2,656,178	1,184,891
<b>East North Central:</b>										
Ohio.....	385	8,175,992	4,210,246	3,211,661	308	651,742	82,693	19,342	1,973,115	860,264
Indiana.....	233	2,891,554	1,316,814	1,328,908	32	193,964	45,792	6,044	823,863	325,643
Illinois.....	524	12,644,906	5,869,973	5,381,762	79	1,074,939	290,587	27,566	3,406,799	1,620,701
Michigan.....	225	6,493,766	3,128,955	2,593,500	21	723,136	35,245	12,909	1,287,704	572,422
Wisconsin.....	162	2,381,055	1,123,099	1,050,380	33	150,507	52,522	4,514	632,339	265,025
<b>West North Central:</b>										
Minnesota.....	209	2,360,570	1,288,916	803,149	28	193,963	69,154	5,360	741,096	257,826
Iowa.....	168	1,989,767	686,581	522,032	.....	157,984	20,506	2,664	390,822	119,968
Missouri.....	173	3,456,933	1,764,721	1,354,124	242	274,914	53,444	9,488	1,165,163	463,894
North Dakota.....	40	316,407	158,669	137,408	5	24,363	15,418	544	62,112	30,678
South Dakota.....	60	424,975	196,470	182,958	.....	31,244	13,532	771	84,796	37,980
Nebraska.....	140	976,316	502,291	364,447	.....	91,823	15,711	2,044	330,666	116,013
Kansas.....	212	1,189,301	541,852	457,508	37	156,163	31,049	2,692	344,933	142,486
<b>South Atlantic:</b>										
Delaware.....	9	355,315	211,361	139,167	.....	2,707	643	1,437	95,052	30,124
Maryland.....	65	1,228,499	569,387	517,547	.....	104,343	34,289	2,933	363,319	149,655
District of Columbia.....	9	1,090,215	574,666	450,326	.....	38,594	24,334	2,295	288,651	147,688
Virginia.....	202	2,180,022	1,186,303	748,729	23	180,833	58,927	5,207	579,177	207,820
West Virginia.....	112	807,852	356,654	381,031	.....	56,948	10,971	2,248	234,616	89,302
North Carolina.....	47	1,193,458	695,754	365,631	.....	89,564	39,274	3,235	429,573	126,030
South Carolina.....	31	506,238	262,424	188,915	.....	41,930	11,829	1,140	169,188	58,943
Georgia.....	65	1,523,458	884,367	500,963	.....	110,728	23,877	3,523	462,561	148,069
Florida.....	115	2,572,534	1,238,680	1,062,396	14	230,654	35,177	5,613	898,379	259,369
<b>East South Central:</b>										
Kentucky.....	108	1,159,067	576,765	485,704	4	68,631	24,896	3,067	422,939	159,047
Tennessee.....	83	1,844,788	1,044,424	613,477	82	152,356	30,115	4,334	621,649	203,833
Alabama.....	93	1,284,981	649,610	445,443	.....	156,415	30,697	2,816	369,988	141,028
Mississippi.....	35	451,439	225,697	144,993	.....	72,040	7,500	1,209	137,251	41,717
<b>West South Central:</b>										
Arkansas.....	75	624,390	293,828	227,712	9	90,086	11,327	1,428	208,625	68,581
Louisiana.....	52	1,606,953	800,468	631,846	73	152,542	17,814	4,210	549,561	191,626
Oklahoma.....	224	1,668,284	822,818	635,505	23	171,281	34,757	3,900	651,639	172,068
Texas.....	575	7,566,216	4,311,482	2,498,767	.....	578,329	158,149	19,489	3,000,994	912,877
<b>Mountain:</b>										
Montana.....	85	600,642	279,683	251,797	.....	45,600	22,568	994	139,019	58,570
Idaho.....	17	504,656	256,619	204,512	.....	41,683	1,009	833	98,144	42,080
Wyoming.....	39	287,458	128,681	134,916	.....	17,360	5,995	506	83,756	29,896
Colorado.....	94	1,271,989	721,529	471,574	.....	67,062	8,107	3,717	410,758	153,893
New Mexico.....	35	413,898	204,382	184,473	.....	21,593	2,807	643	125,555	44,271
Arizona.....	4	765,238	501,703	198,265	11	52,068	11,558	1,633	182,551	66,542
Utah.....	20	692,518	403,595	221,684	.....	60,553	5,239	1,447	173,228	69,485
Nevada.....	5	308,991	145,322	116,052	.....	38,516	8,658	443	45,780	26,199
<b>Pacific:</b>										
Washington.....	35	2,128,668	1,150,054	731,198	7	208,082	35,065	4,262	525,378	242,905
Oregon.....	17	1,560,186	789,744	549,591	.....	201,308	16,665	2,878	351,269	198,807
California.....	71	18,467,316	10,613,698	6,013,021	672	1,464,856	302,818	72,251	3,904,130	2,002,189
Alaska <sup>1</sup> .....	1	6,770	3,664	2,857	.....	212	.....	37	1,096	669
Virgin Islands <sup>1</sup> .....	1	11,887	4,914	6,011	.....	947	.....	13	2,807	1,106
<b>Mutual Savings Banks<sup>2</sup>.....</b>	<b>3</b>	<b>27,007</b>	<b>13,285</b>	<b>11,002</b>	.....	<b>1,858</b>	<b>782</b>	<b>80</b>	<b>2,443</b>	<b>1,455</b>

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	9	431,844	228,015	160,574	12	37,612	3,397	2,234	90,351	36,504
New Jersey—Dist. No. 2.....	145	4,338,189	2,095,926	1,470,530	716	640,381	116,983	13,653	821,414	343,303
Kentucky—Dist. No. 4.....	57	380,930	195,203	154,190	.....	24,733	5,820	984	113,516	37,572
Pennsylvania—Dist. No. 4.....	136	4,019,430	2,131,630	1,377,165	120	452,735	43,697	14,083	877,275	433,591
West Virginia—Dist. No. 4.....	11	107,155	50,429	46,211	.....	9,024	1,083	408	29,076	11,093
Louisiana—Dist. No. 6.....	35	1,272,922	621,070	525,382	73	113,045	10,384	2,968	447,912	163,601
Mississippi—Dist. No. 6.....	22	386,228	200,727	116,251	.....	62,598	5,611	1,041	114,656	34,304
Tennessee—Dist. No. 6.....	71	1,212,434	622,945	453,397	82	109,970	23,547	2,583	406,265	130,939
Indiana—Dist. No. 7.....	172	2,547,587	1,150,326	1,170,387	15	180,492	41,077	5,290	731,441	292,070
Illinois—Dist. No. 7.....	376	11,825,286	5,568,394	4,995,005	79	978,638	257,066	26,104	3,209,238	1,544,044
Michigan—Dist. No. 7.....	185	6,296,370	3,042,830	2,510,164	13	699,819	31,026	12,518	1,255,116	557,034
Wisconsin—Dist. No. 7.....	120	2,162,878	1,029,845	948,732	23	133,827	46,351	4,100	586,541	244,630
Missouri—Dist. No. 10.....	44	1,169,681	581,904	459,833	134	107,337	17,399	3,074	500,728	177,900
New Mexico—Dist. No. 10.....	11	278,483	144,328	122,826	.....	9,552	1,355	422	72,195	27,886
Oklahoma—Dist. No. 10.....	210	1,632,417	804,900	623,390	23	165,923	34,356	3,825	636,863	168,354
Arizona—Dist. No. 12.....	3	675,151	452,965	166,055	11	43,114	11,523	1,483	163,371	59,648

<sup>1</sup> 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.

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

OF BANKS ON DECEMBER 31, 1958, BY STATES

ASSETS [In thousands of dollars]

cash, and bank balances											Total assets	State or Territory
Cash in vault	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 in-directly representing real estate	Cus-tomers' liability on accept-ances	Other assets	Total		
2,441,122	7,938,016	38,985	111,537	14,230,258	1,955,420	39,579	181,526	841,019	946,443	202,016,991	Total	
12,316	20,104	.....	195	21,046	7,640	373	303	.....	1,829	510,477	New England:	
7,931	16,057	18	5	23,108	3,960	224	56	.....	533	302,951	Maine	
4,055	12,880	.....	42	5,337	2,598	.....	898	.....	491	242,121	New Hampshire	
75,391	117,379	644	6,722	438,708	55,585	496	1,097	30,889	23,941	5,331,725	Vermont	
15,627	14,892	.....	338	26,985	10,671	191	220	4,324	3,128	855,244	Massachusetts	
48,004	111,588	89	37	119,220	28,093	1,019	342	59	7,670	2,063,842	Rhode Island	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Connecticut	
323,235	346,174	3,079	59,268	4,941,363	364,944	1,966	10,015	592,423	339,222	46,459,763	Middle Atlantic:	
122,390	256,771	422	114	224,345	79,241	1,056	784	220	26,074	6,524,831	New York	
210,473	419,858	2,590	4,359	834,007	157,964	3,798	9,688	6,918	47,573	13,435,146	New Jersey	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pennsylvania	
173,096	373,470	296	2,038	563,951	95,649	965	13,151	1,053	37,762	10,297,687	East North Central:	
75,409	256,283	130	138	166,260	35,134	444	638	9	10,870	3,762,512	Ohio	
142,919	572,814	1,344	14,553	1,054,468	63,599	2,149	10,833	11,740	68,092	16,208,118	Indiana	
118,422	214,880	1,697	5,377	374,906	77,176	1,492	6,488	122	29,172	7,895,920	Illinois	
42,844	154,766	196	451	169,057	24,201	928	2,268	175	19,229	3,060,195	Michigan	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Wisconsin	
30,479	159,838	371	2,083	290,499	26,795	1,333	6,506	946	13,653	3,150,899	West North Central:	
26,868	146,353	397	.....	97,236	10,158	946	2,728	60	3,477	1,797,958	Minnesota	
44,751	225,572	84	213	430,649	26,306	1,094	1,757	2,885	16,964	4,671,102	Iowa	
4,110	20,461	.....	74	6,789	4,200	280	250	.....	1,875	385,124	Missouri	
5,664	33,318	.....	.....	7,831	4,756	348	238	.....	2,776	517,889	North Dakota	
12,817	109,216	270	.....	92,350	8,750	81	1,000	55	3,511	1,320,379	South Dakota	
18,924	142,630	103	.....	40,790	14,880	686	183	.....	2,980	1,552,963	Nebraska	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Kansas	
6,680	40,348	100	.....	17,800	5,490	480	1,036	.....	1,674	459,047	South Atlantic:	
32,525	81,733	91	207	99,108	18,253	632	363	220	6,768	1,618,054	Delaware	
24,949	39,771	215	493	75,535	19,465	137	4,560	.....	4,258	1,407,286	Maryland	
53,412	139,252	333	87	178,273	35,460	1,032	3,318	238	5,864	2,805,111	District of Columbia	
25,401	84,099	25	.....	35,789	9,671	87	1,250	.....	3,074	1,056,646	Virginia	
31,275	83,997	540	.....	187,731	22,258	187	432	150	10,564	1,656,522	West Virginia	
17,714	58,595	710	.....	33,226	8,742	175	43	.....	2,720	687,107	North Carolina	
26,137	90,172	185	3	197,995	30,226	911	.....	1	7,641	2,025,173	South Carolina	
61,412	354,853	669	341	221,735	48,387	1,353	13,566	226	13,498	3,547,943	Georgia	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Florida	
26,770	138,138	.....	25	98,959	10,985	58	182	39	4,126	1,597,396	East South Central:	
45,293	207,236	237	135	164,915	27,253	230	.....	11,852	6,070	2,511,842	Kentucky	
35,045	124,396	918	114	68,487	16,824	513	2,437	155	5,194	1,680,092	Tennessee	
11,366	62,992	2,135	.....	19,041	12,001	74	500	.....	2,304	603,569	Alabama	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mississippi	
14,427	81,493	55	.....	44,069	9,952	315	40	.....	1,882	845,204	West South Central:	
33,548	167,800	636	77	155,874	22,264	409	2,825	3,416	8,588	2,194,016	Arkansas	
28,837	360,394	967	.....	89,373	28,026	389	7,013	875	5,520	2,361,746	Louisiana	
130,937	1,288,644	14,771	3,007	650,758	173,979	7,301	9,381	51,066	26,575	10,835,512	Oklahoma	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Texas	
9,091	47,110	13	89	24,146	8,359	335	23	9	2,273	750,660	Mountain:	
7,430	26,169	50	.....	22,415	7,882	292	34	.....	587	611,595	Montana	
5,312	39,613	.....	.....	8,935	3,985	96	.....	.....	930	376,225	Idaho	
19,860	145,608	250	102	91,045	12,015	286	1,259	.....	8,194	1,704,501	Wyoming	
8,757	62,192	58	.....	10,277	6,936	97	100	.....	797	547,383	Colorado	
17,533	46,330	133	1,073	50,940	19,557	72	5,160	154	6,199	978,931	New Mexico	
9,713	23,997	136	.....	69,897	4,578	57	7,916	.....	1,455	879,752	Arizona	
6,062	7,084	.....	.....	6,435	5,636	11	220	.....	2,175	362,813	Utah	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada	
33,525	63,614	768	2,371	182,195	37,566	720	879	1,062	10,487	2,704,760	Pacific:	
15,426	24,546	724	576	111,190	27,392	307	58	8	9,101	1,948,321	Washington	
186,302	321,298	2,533	6,802	1,385,006	219,845	2,958	49,472	119,294	126,907	22,889,922	Oregon	
124	152	.....	.....	151	108	70	16	.....	35	8,095	Alaska <sup>1</sup>	
534	1,086	.....	28	53	25	41	.....	.....	161	14,921	Virgin Islands <sup>1</sup>	
241	718	.....	.....	29	106	45	.....	.....	13	29,614	Mutual Savings Banks <sup>2</sup>	

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

14,542	18,056	.....	9	21,240	9,547	209	.....	59	4,111	536,121	Connecticut—Dist. No. 2
94,105	190,981	315	114	192,596	61,245	617	590	220	21,097	5,243,372	New Jersey—Dist. No. 2
11,626	55,102	.....	.....	9,216	5,112	24	.....	.....	933	500,515	Kentucky—Dist. No. 4
74,540	110,490	590	758	257,306	51,478	539	1,782	343	19,427	4,970,274	Pennsylvania—Dist. No. 4
3,559	11,712	.....	.....	2,712	791	3	233	.....	289	137,547	West Virginia—Dist. No. 4
26,191	124,330	411	77	133,302	17,467	183	2,825	3,416	6,930	1,751,655	Louisiana—Dist. No. 6
9,362	51,668	1,235	.....	18,087	10,917	74	500	.....	2,163	514,538	Mississippi—Dist. No. 6
33,134	142,895	80	.....	99,217	19,379	230	.....	24	4,135	1,642,467	Tennessee—Dist. No. 6
66,192	221,109	115	138	151,817	30,604	354	638	9	10,150	3,320,783	Indiana—Dist. No. 7
126,139	500,651	1,344	14,553	1,022,507	56,418	1,450	10,475	11,722	66,190	15,180,779	Illinois—Dist. No. 7
113,529	203,892	1,697	5,360	373,604	75,110	1,363	6,488	122	29,077	7,663,643	Michigan—Dist. No. 7
38,312	135,721	177	451	167,250	21,252	722	2,268	175	18,466	2,792,302	Wisconsin—Dist. No. 7
14,026	91,163	62	98	217,479	8,980	113	849	85	4,543	1,684,979	Missouri—Dist. No. 7
4,580	31,573	.....	.....	8,156	4,965	8	.....	.....	700	356,351	New Mexico—Dist. No. 10
27,441	351,407	942	.....	88,719	27,605	388	7,013	875	5,451	2,310,612	Oklahoma—Dist. No. 10
15,562	40,742	133	422	46,864	16,938	12	5,160	154	5,564	866,350	Arizona—Dist. No. 12

For footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State or Territory	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Post-savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
<b>Total</b> .....	<b>129,497,257</b>	<b>98,133,336</b>	<b>3,821,782</b>	<b>8,602,834</b>	<b>13,614,019</b>	<b>1,613,046</b>	<b>3,712,240</b>	<b>53,319,185</b>	<b>48,003,536</b>	<b>284,973</b>	<b>14,773</b>	<b>2,828,892</b>	<b>140,754</b>	<b>2,046,257</b>
<b>New England:</b>														
Maine.....	269,917	219,879	7,267	24,872	9,095	9	8,795	189,798	187,371	1,429	7	991		
New Hampshire.....	213,160	162,770	7,388	22,333	11,621		9,048	56,690	55,548	745	10	387		
Vermont.....	88,228	72,957	2,540	8,378	1,284		3,069	129,390	128,317	94	3	970		
Massachusetts.....	4,085,788	3,109,442	118,885	310,268	412,402	29,825	104,966	649,394	596,303	7,508	1,060	12,692	581	31,250
Rhode Island.....	431,335	362,241	13,959	28,935	7,484	1,726	16,990	333,962	330,969	1,349	159	1,460		25
Connecticut.....	1,470,487	1,224,481	51,313	91,221	49,441	68	53,963	398,926	396,321	1,763	15	817	10	
<b>Middle Atlantic:</b>														
New York.....	31,766,493	22,976,500	1,125,602	1,067,491	3,605,536	1,278,807	1,712,557	9,103,698	7,028,644	44,098		288,797	78,141	1,664,018
New Jersey.....	3,454,871	2,819,061	103,154	326,736	89,041	623	116,256	2,551,894	2,493,797	8,356		49,704	12	25
Pennsylvania.....	8,137,776	6,641,861	246,476	346,875	738,086	26,331	138,147	3,829,267	3,701,565	4,332	796	110,068	6,106	6,400
<b>East North Central:</b>														
Ohio.....	6,173,794	4,948,242	217,259	502,350	379,049	7,417	119,477	3,231,623	3,073,294	2,256	831	154,877	365	
Indiana.....	2,411,337	1,842,656	65,656	311,757	137,681	503	53,084	1,039,051	988,407	3,458	1,602	45,404	180	
Illinois.....	10,767,121	8,215,426	343,126	560,741	1,452,500	43,688	151,640	4,071,673	3,856,323	11,175	1,034	168,841	3,000	31,300
Michigan.....	4,037,357	3,246,541	170,112	320,573	224,541	8,852	66,738	3,182,794	2,993,211	2,655	49	186,059	820	
Wisconsin.....	1,811,234	1,404,270	62,403	107,208	187,689	2,697	46,967	1,028,362	1,012,506	3,419	1,098	10,442	397	500
<b>West North Central:</b>														
Minnesota.....	2,025,149	1,394,181	64,511	154,945	379,122	4,077	28,313	838,719	821,243	2,083	70	15,302	21	
Iowa.....	1,222,535	890,851	29,500	126,078	156,913		19,193	429,780	427,318	1,576	81	755	50	
Missouri.....	3,454,712	2,389,432	85,669	168,618	780,290	3,632	27,071	817,087	769,084	3,924	505	43,469	105	
North Dakota.....	235,536	202,007	6,370	13,356	10,685	20	3,048	120,169	116,476	353	6	3,309	25	
South Dakota.....	324,512	266,009	6,875	37,668	10,526		3,434	155,980	144,062	1,037	2	10,879		
Nebraska.....	1,081,140	805,436	27,607	76,097	160,911	51	11,038	124,758	123,274	201	29	1,254		
Kansas.....	1,157,930	802,080	26,771	212,513	104,030		12,536	264,415	232,518	3,577	50	28,267	3	
<b>South Atlantic:</b>														
Delaware.....	342,549	304,873	19,945	3,078	6,054		8,599	62,275	61,923	210		142		
Maryland.....	1,116,080	862,046	37,225	116,303	91,523	1,183	7,800	367,129	357,795	5,326	6	3,982	20	
District of Columbia	993,332	874,603	21,467	133	67,581	6,400	23,148	307,883	291,362	14,415	656			1,450
Virginia.....	1,598,431	1,194,775	50,044	107,562	202,513	306	43,231	958,974	870,681	17,538	1,527	68,239	989	
West Virginia.....	674,949	516,839	17,629	78,899	47,362		14,220	270,933	267,965	689	272	1,954	53	
North Carolina.....	1,215,730	855,437	30,903	88,756	211,762	63	28,809	280,232	236,655	6,462	7	35,293	1,815	
South Carolina.....	522,988	416,002	15,505	63,120	14,824		13,537	108,100	93,141	5,758	2	8,814	385	
Georgia.....	1,473,934	1,006,717	37,496	136,183	262,316	157	31,020	362,440	346,858	4,977	775	9,397	433	
Florida.....	2,462,035	1,750,742	41,714	299,784	334,688	4,911	30,196	807,129	728,762	8,243	1,604	66,911	1,609	
<b>East South Central:</b>														
Kentucky.....	1,196,933	899,924	35,636	47,124	202,609	44	11,596	259,926	243,476	4,085	15	12,250	100	
Tennessee.....	1,633,763	1,066,740	35,680	129,899	385,511	1,658	14,275	663,212	626,935	1,320	165	34,429	363	
Alabama.....	1,127,212	848,781	27,238	145,128	92,143	531	13,391	408,690	395,686	4,459	27	7,187	1,331	
Mississippi.....	426,790	266,418	7,424	83,683	66,908		2,357	128,204	109,782	2,087		110	16,225	
<b>West South Central:</b>														
Arkansas.....	605,902	458,237	10,220	49,663	79,352		8,630	168,747	166,555	826	25	1,186	155	
Louisiana.....	1,603,371	1,027,712	26,214	207,541	237,864	7,951	21,089	413,001	393,941	3,682	57	13,208	613	1,500
Oklahoma.....	1,817,124	1,354,682	45,833	172,457	222,293	238	21,621	330,801	320,533	4,807	97	4,330	1,034	
Texas.....	8,008,146	5,769,969	143,153	525,003	1,392,864	18,926	158,231	1,919,131	1,564,914	15,820	1,144	327,189	5,064	5,000
<b>Mountain:</b>														
Montana.....	498,704	390,154	10,603	60,823	30,260		6,864	198,524	187,335	281	3	10,640	265	
Idaho.....	370,877	285,713	6,342	70,786	3,111		4,925	196,350	196,944	1,381	11	14		
Wyoming.....	247,273	180,835	5,278	43,383	15,255		2,522	100,044	91,736	1,255	18	7,035		
Colorado.....	1,150,219	910,854	32,174	62,758	128,704	61	15,668	420,052	391,986	1,950	10	26,106		
New Mexico.....	398,175	284,019	17,254	75,233	16,513		5,156	115,214	97,923	1,712	11	15,523	45	
Arizona.....	626,721	512,505	9,986	70,789	12,236	5,958	15,247	270,639	244,207	2,295	27	19,110		5,000
Utah.....	476,152	348,612	9,302	67,434	43,406	1	7,397	333,956	295,306	2,384	670	35,446	150	
Nevada.....	206,157	146,930	6,311	47,861	1,047		4,008	133,128	121,909	1,927		9,292		
<b>Pacific:</b>														
Washington.....	1,678,027	1,385,391	39,163	157,111	70,836	6,061	19,465	800,656	788,742	6,476	10	1,113	415	3,900
Oregon.....	1,058,954	833,821	19,528	143,858	25,978	1,656	34,113	714,478	667,964	229	14	46,221	50	
California.....	11,336,075	9,302,033	279,710	726,544	440,534	148,615	438,639	9,658,568	8,358,268	58,641	213	925,771	19,798	295,877
Alaska.....	3,549	3,098	207	155			89	4,017	2,267	350		1,400		
Virgin Islands.....	6,693	3,501	155	2,970			67	7,322	5,434			1,856	20	12
<b>Mutual Savings Banks</b> <sup>1</sup>	50			50				26,834	26,829	5				

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	311,316	265,124	10,000	14,372	8,753		13,067	178,028	177,253	55	15	705		
New Jersey—Dist. No. 2	2,739,163	2,242,480	83,262	229,459	82,377	623	100,962	2,089,824	2,049,273	2,382		38,135	9	25
Kentucky—Dist. No. 4	326,070	285,067	7,256	20,585	10,427		2,735	128,431	121,486	102		6,743	100	
Pennsylvania—Dist. No. 4	2,944,864	2,488,861	96,662	122,399	192,705	3,196	41,041	1,429,352	1,397,936	608	185	30,612	11	
West Virginia—Dist. No. 4	83,384	64,227	2,905	10,820	2,393		3,039	35,077	34,389	30		648		
Louisiana—Dist. No. 6	1,295,902	885,131	20,201	167,814	203,007	7,951	11,798	317,604	300,411	3,567	47	11,466	613	1,500
Mississippi—Dist. No. 6	361,327	215,282	5,724	73,321	65,201		1,799	110,888	92,810	1,753		100	16,225	
Tennessee—Dist. No. 6	1,038,205	690,300	27,258	95,113	214,792		10,742	478,291	443,576	685	162	33,520	348	
Indiana—Dist. No. 7	2,122,035	1,618,192	57,421	279,377	118,283	503	47,899	927,062	884,956	2,921	1,582	37,448	155	
Illinois—Dist. No. 7	10,118,390	7,746,736	330,548	495,096	1,356,816	43,688	145,506	3,777,977	3,596,315	10,198	983	136,181	3,000	31,300
Michigan—Dist. No. 7	3,945,085	3,172,753	166,721	307,562	224,200	8,852	64,997	3,063,814	2,876,561	2,586	30	183,817	820	
Wisconsin—Dist. No. 7	1,674,955	1,288,												

## OF BANKS ON DECEMBER 31, 1958 BY STATES

## LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State or Territory
182,816,442	53,505	877,471	2,809,188	186,556,606	4,557,270	7,677,159	2,806,759	419,197	15,460,385	107,330,469	96,218,152	Total
459,715			5,841	465,556	15,450	17,361	10,847	1,263	44,921	228,767	232,500	New England:
269,850	200		2,004	272,054	6,544	15,295	7,646	1,412	30,897	173,995	171,043	Maine
217,618			3,272	220,890	7,597	7,937	4,319	1,378	21,231	70,011	79,067	New Hampshire
4,735,182		32,022	84,199	4,851,403	120,245	253,523	85,155	21,399	480,322	3,529,874	3,085,968	Vermont
765,297		4,324	14,166	783,787	19,645	43,117	8,650	45	71,457	389,458	381,181	Massachusetts
1,869,413	1,514	59	30,529	1,901,515	55,726	77,037	26,493	3,071	162,327	1,239,679	1,250,445	Rhode Island
												Connecticut
40,870,191	8,036	622,526	956,068	42,456,821	1,147,737	2,085,662	708,078	61,465	4,002,942	26,478,956	20,815,185	Middle Atlantic:
6,006,765	2,131	220	68,377	6,077,493	137,947	223,550	72,846	12,995	447,338	2,973,755	3,037,708	New York
11,967,043	5,900	7,332	157,440	12,137,715	327,170	749,589	201,984	18,688	1,297,431	6,883,911	6,292,876	New Jersey
												Pennsylvania
9,405,417	1,736	1,053	114,072	9,522,278	229,577	416,290	123,797	5,745	775,409	5,236,373	5,006,118	East North Central:
3,450,388		9	40,795	3,491,192	72,517	129,961	58,704	10,138	271,320	1,988,875	2,041,237	Ohio
14,838,794	3,705	11,928	169,819	15,024,246	402,816	506,234	190,298	84,524	1,183,872	9,139,839	7,873,339	Indiana
7,220,151	185	122	125,344	7,345,802	157,011	266,535	108,532	18,040	550,118	3,447,571	3,258,946	Illinois
2,839,596		175	23,644	2,863,415	52,856	98,755	38,506	6,663	196,780	1,488,028	1,389,388	Michigan
												Wisconsin
2,863,868		946	44,605	2,909,419	75,751	103,918	51,352	10,459	241,480	1,574,812	1,286,940	West North Central:
1,652,315	200	60	7,775	1,660,350	30,853	60,234	40,854	5,667	137,608	978,946	938,886	Minnesota
4,271,799	2,000	2,917	44,947	4,321,663	106,006	148,043	85,233	10,157	349,439	2,798,580	2,154,472	Iowa
355,705			5,180	360,885	7,150	11,025	5,395	669	24,239	208,286	211,672	Missouri
480,492			5,095	485,587	8,663	14,863	7,416	1,360	32,302	283,363	299,280	North Dakota
1,205,898	7,183	55	7,833	1,220,969	27,735	39,870	26,562	5,243	99,410	879,574	800,221	South Dakota
1,422,345	665		8,789	1,431,799	33,100	57,550	28,248	2,266	121,164	974,510	986,339	Nebraska
												Kansas
404,824			7,899	412,723	11,393	27,060	7,797	74	46,324	284,400	298,750	South Atlantic:
1,483,209	500	220	14,348	1,498,277	26,976	66,106	18,884	7,811	119,777	935,239	887,041	Delaware
1,301,215			11,786	1,313,001	25,700	50,800	13,779	4,006	94,285	878,026	822,349	Maryland
2,557,405	875	238	29,182	2,587,700	63,760	108,111	39,762	5,778	217,411	1,280,906	1,167,295	District of Columbia
945,882	520		7,513	953,915	25,576	49,068	22,386	5,701	102,731	555,061	574,169	Virginia
1,495,962	400	150	36,094	1,532,606	38,645	70,515	13,105	1,651	123,916	944,002	785,271	West Virginia
631,088		1	8,599	639,688	12,859	25,489	7,301	1,770	47,419	431,167	459,433	North Carolina
1,836,374	850	376	29,735	1,867,335	43,372	74,952	22,647	16,867	157,838	1,185,767	975,925	South Carolina
3,269,164	3,665	246	39,446	3,312,521	87,535	101,938	30,579	15,370	235,422	1,885,447	1,858,987	Georgia
												Florida
1,456,859		39	14,930	1,471,828	36,650	61,925	24,591	2,402	125,568	959,836	859,685	East South Central:
2,296,975		11,852	27,827	2,336,654	51,840	88,781	30,245	4,322	175,188	1,261,612	1,045,999	Kentucky
1,535,902	100	155	17,671	1,553,828	36,435	58,655	24,500	7,124	126,264	934,329	938,813	Tennessee
554,994			6,540	561,534	11,168	29,894	7,729	244	42,035	344,757	333,417	Alabama
												Mississippi
774,649			5,535	780,184	20,155	27,938	14,610	2,317	65,020	480,340	472,261	West South Central:
2,016,372	1,540	3,575	18,092	2,039,579	43,046	85,419	25,200	772	154,437	1,279,697	1,175,468	Arkansas
2,147,925	10,000	875	13,020	2,171,820	52,265	77,148	54,681	5,832	189,926	1,367,357	1,459,387	Louisiana
9,927,277	750	53,270	61,636	10,042,933	290,929	354,946	115,445	31,259	792,579	6,068,744	5,802,445	Oklahoma
												Texas
697,228	450	9	9,001	706,688	15,698	17,304	10,468	502	43,972	427,448	433,695	Mountain:
569,227			5,275	574,502	13,828	14,845	5,187	3,233	37,093	322,293	339,009	Montana
347,317	400		3,007	350,724	4,238	12,495	7,265	1,503	25,501	198,725	217,805	Idaho
1,570,271		3	15,531	1,585,805	39,040	51,237	25,909	2,510	118,696	913,566	898,235	Wyoming
513,389			4,270	517,659	10,600	11,630	3,483	4,011	29,724	325,706	354,131	Colorado
897,360		154	17,904	915,418	19,980	33,670	9,853	10	63,513	529,451	547,601	New Mexico
810,108			11,501	821,609	17,438	30,117	8,947	1,641	58,143	382,258	353,546	Arizona
339,285			3,133	342,418	7,186	7,564	5,588	57	20,395	192,638	192,364	Utah
												Nevada
2,478,683		1,062	32,317	2,512,062	56,255	85,770	48,806	1,867	192,698	1,432,218	1,379,772	Pacific:
1,773,432		8	30,625	1,804,065	42,340	53,635	48,148	133	144,256	923,218	900,602	Washington
20,994,643		121,490	406,680	21,522,813	409,717	673,428	276,261	7,703	1,367,109	9,630,297	9,082,210	Oregon
7,566			100	7,666	300	120	9		429	3,246	3,191	California
14,015			197	14,212	250	250	129	80	709	5,554	6,485	Alaska <sup>1</sup>
												Virgin Islands <sup>1</sup>
26,884			145	27,029		2,219	240	126	2,585			Mutual Savings Banks <sup>2</sup>

## OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

489,344	500	59	6,890	496,793	13,555	20,195	4,210	1,368	39,328	272,020	271,323	Connecticut—Dist. No. 2
4,828,987	1,481	220	58,987	4,889,675	110,895	174,002	58,732	10,068	353,697	2,355,586	2,380,305	New Jersey—Dist. No. 2
454,501			3,324	457,825	11,775	19,640	10,139	1,136	42,690	261,752	299,171	Kentucky—Dist. No. 4
4,374,216	1,100	343	69,957	4,445,616	129,375	329,171	60,691	5,421	524,658	2,577,068	2,394,995	Pennsylvania—Dist. No. 4
118,461			1,483	119,944	4,705	8,950	2,902	1,046	17,603	68,960	75,374	West Virginia—Dist. No. 4
1,613,506	1,540	3,575	13,339	1,631,960	30,356	67,051	21,561	727	119,695	1,038,270	931,441	Louisiana—Dist. No. 6
472,215			6,304	478,519	9,518	25,879	565	57	36,019	291,572	272,315	Mississippi—Dist. No. 6
1,516,496		24	19,903	1,536,423	35,255	48,396	19,363	3,030	106,044	796,093	696,938	Tennessee—Dist. No. 6
3,049,097		9	36,436	3,085,542	63,194	113,892	50,092	8,063	235,241	1,749,190	1,794,011	Indiana—Dist. No. 7
13,896,367	3,675	11,910	164,316	14,076,268	385,466	474,593	168,712	75,740	1,104,511	8,595,232	7,364,831	Illinois—Dist. No. 7
7,008,899	185	122	124,401	7,133,607	151,461	258,795	103,904	15,876	530,036	3,367,589	3,171,708	Michigan—Dist. No. 7
2,592,579			175	2,614,288	47,651	89,766	34,686	5,911	178,014	1,372,601	1,262,777	Wisconsin—Dist. No. 7
1,546,802			85	1,558,947	33,930	58,035	25,129	8,938	126,032	1,032,546	683,020	Missouri—Dist. No. 10
334,784			3,654	338,438	7,025	7,525	1,129	2,234	17,913	208,505	209,914	New Mexico—Dist. No. 10
2,101,074	10,000	875	12,673	2,124,622	51,390	75,505	53,593	5,502	185,990	1,344,587	1,429,018	Oklahoma—Dist. No. 10
793,074		154	16,109	809,337	17,480	31,170	8,353	10	57,013	467,117	481,033	Arizona—Dist. No. 12

For footnotes, see opposite page.

## ALL MEMBER BANKS—DEPOSITS AND RESERVES, DECEMBER 31, 1958

[In thousands of dollars]

	Gross deposits	Deductions allowed in computing reserves <sup>1</sup>	Net demand deposits subject to reserve	Time deposits	Reserves with Federal Reserve Banks <sup>2</sup>			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		
<b>All member banks</b> .....	<b>129,497,257</b>	<b>22,166,788</b>	<b>107,330,469</b>	<b>53,319,185</b>	<b>18,428,052</b>	<b>18,697,843</b>	<b>-269,791</b>	<b>11.5</b>	<b>11.6</b>
Central reserve city banks <sup>3</sup> .....	33,200,647	5,672,648	27,527,999	6,692,587	5,511,899	5,289,669	222,230	16.1	15.5
Reserve city banks <sup>3</sup> .....	51,193,829	9,401,591	41,792,238	21,452,824	7,472,116	7,968,360	-496,244	11.8	12.6
Country banks <sup>3</sup> .....	45,102,781	7,092,549	38,010,232	25,173,774	5,444,037	5,439,814	4,223	8.6	8.6
<b>All member banks, by districts:</b>									
Boston.....	6,247,599	887,835	5,359,764	1,580,132	772,916	789,139	-16,223	11.1	11.4
New York.....	34,823,665	5,711,549	29,112,116	11,378,872	5,529,724	5,358,214	171,510	13.7	13.2
Philadelphia.....	6,251,169	1,041,756	5,209,413	2,924,260	865,762	865,394	368	10.6	10.6
Cleveland.....	9,528,112	1,383,959	8,144,153	4,824,483	1,342,520	1,422,960	-80,440	10.4	11.0
Richmond.....	6,038,126	1,082,685	4,955,441	2,258,174	768,345	796,836	-28,491	10.7	11.0
Atlanta.....	7,758,615	1,627,137	6,131,478	2,485,042	877,310	949,845	-72,535	10.2	11.0
Chicago.....	19,083,000	3,019,442	16,063,558	9,116,257	2,757,746	2,883,069	-125,323	11.0	11.4
St. Louis.....	5,189,432	941,978	4,247,454	1,519,548	666,587	665,280	1,307	11.6	11.5
Minneapolis.....	3,312,452	623,134	2,689,318	1,543,110	420,837	428,825	-7,988	9.9	10.1
Kansas City.....	7,010,608	1,458,595	5,552,013	1,517,883	816,428	846,074	-29,646	11.5	12.0
Dallas.....	8,569,965	2,057,489	6,512,476	2,089,920	967,895	997,500	-29,605	11.3	11.6
San Francisco.....	15,684,514	2,331,229	13,353,285	12,081,504	2,641,982	2,694,707	-52,725	10.4	10.6
<b>Central reserve city banks:</b>									
New York.....	26,458,267	4,623,819	21,834,448	5,220,664	4,454,041	4,191,234	262,807	16.5	15.5
Chicago.....	6,742,380	1,048,829	5,693,551	1,471,923	1,057,858	1,098,435	-40,577	14.8	15.3
<b>Reserve city banks, by districts:</b>									
Boston.....	2,540,212	348,250	2,191,962	228,606	371,001	373,104	-2,103	15.3	15.4
New York.....	1,234,854	170,754	1,064,100	646,783	189,393	207,916	-18,523	11.1	12.2
Philadelphia.....	3,271,008	613,813	2,657,195	553,164	456,511	466,095	-9,584	14.2	14.5
Cleveland.....	6,105,916	908,126	5,197,790	2,376,695	872,145	976,470	-104,325	11.5	12.9
Richmond.....	3,075,935	551,749	2,524,186	744,372	402,970	453,709	-50,739	12.3	13.9
Atlanta.....	3,608,972	861,154	2,747,818	866,480	409,771	496,714	-86,943	11.3	13.7
Chicago.....	5,749,783	991,298	4,758,485	3,029,435	871,306	936,622	-65,316	11.2	12.0
St. Louis.....	2,785,399	565,719	2,219,680	488,056	375,266	390,650	-15,384	13.9	14.4
Minneapolis.....	1,357,092	341,734	1,015,358	269,737	171,711	181,021	-9,310	13.4	14.1
Kansas City.....	3,809,413	910,168	2,899,245	602,772	458,238	508,514	-50,276	13.1	14.5
Dallas.....	4,371,093	1,159,607	3,211,486	1,112,074	539,751	585,499	-45,748	12.5	13.5
San Francisco.....	13,284,152	1,979,219	11,304,933	10,534,650	2,354,053	2,392,046	-37,993	10.8	11.0
<b>Country banks, by districts:</b>									
Boston.....	3,707,387	539,585	3,167,802	1,351,526	401,915	416,035	-14,120	8.9	9.2
New York.....	7,130,544	916,976	6,213,568	5,511,425	886,290	959,064	-72,774	7.6	8.2
Philadelphia.....	2,980,161	427,943	2,552,218	2,371,096	409,251	399,299	9,952	8.3	8.1
Cleveland.....	3,422,196	475,833	2,946,363	2,447,788	470,375	446,490	23,885	8.7	8.3
Richmond.....	2,962,191	530,936	2,431,255	1,513,802	365,375	343,127	22,248	9.3	8.7
Atlanta.....	4,149,643	765,983	3,383,660	1,618,562	467,539	453,131	14,408	9.3	9.1
Chicago.....	6,590,837	979,315	5,611,522	4,614,899	828,582	848,012	-19,430	8.1	8.3
St. Louis.....	2,404,033	376,259	2,027,774	1,031,492	291,321	274,630	16,691	9.5	9.0
Minneapolis.....	1,955,360	281,400	1,673,960	1,273,373	249,126	247,804	1,322	8.5	8.4
Kansas City.....	3,201,195	548,427	2,652,768	915,111	358,190	337,560	20,630	10.0	9.5
Dallas.....	4,198,872	897,882	3,300,990	977,846	428,144	412,001	16,143	10.0	9.6
San Francisco.....	2,400,362	352,010	2,048,352	1,546,854	287,929	302,661	-14,732	8.0	8.4

<sup>1</sup> 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.

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

Reserves actually required on a given date are based on deposits at the opening of business on that day, which is the same as the close of business the preceding day. Therefore, the figures in the "Required" column represent the reserves required to be maintained on the business day following the call date. Pursuant to the provisions of law, the Board of Governors of the Federal Reserve System prescribed the following requirements for reserves to be maintained by each member bank which were in effect on that date: Time deposits—5% for all member banks; net demand deposits—18% for central reserve city banks, 16½% for reserve city banks, and 11% for country banks.

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

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

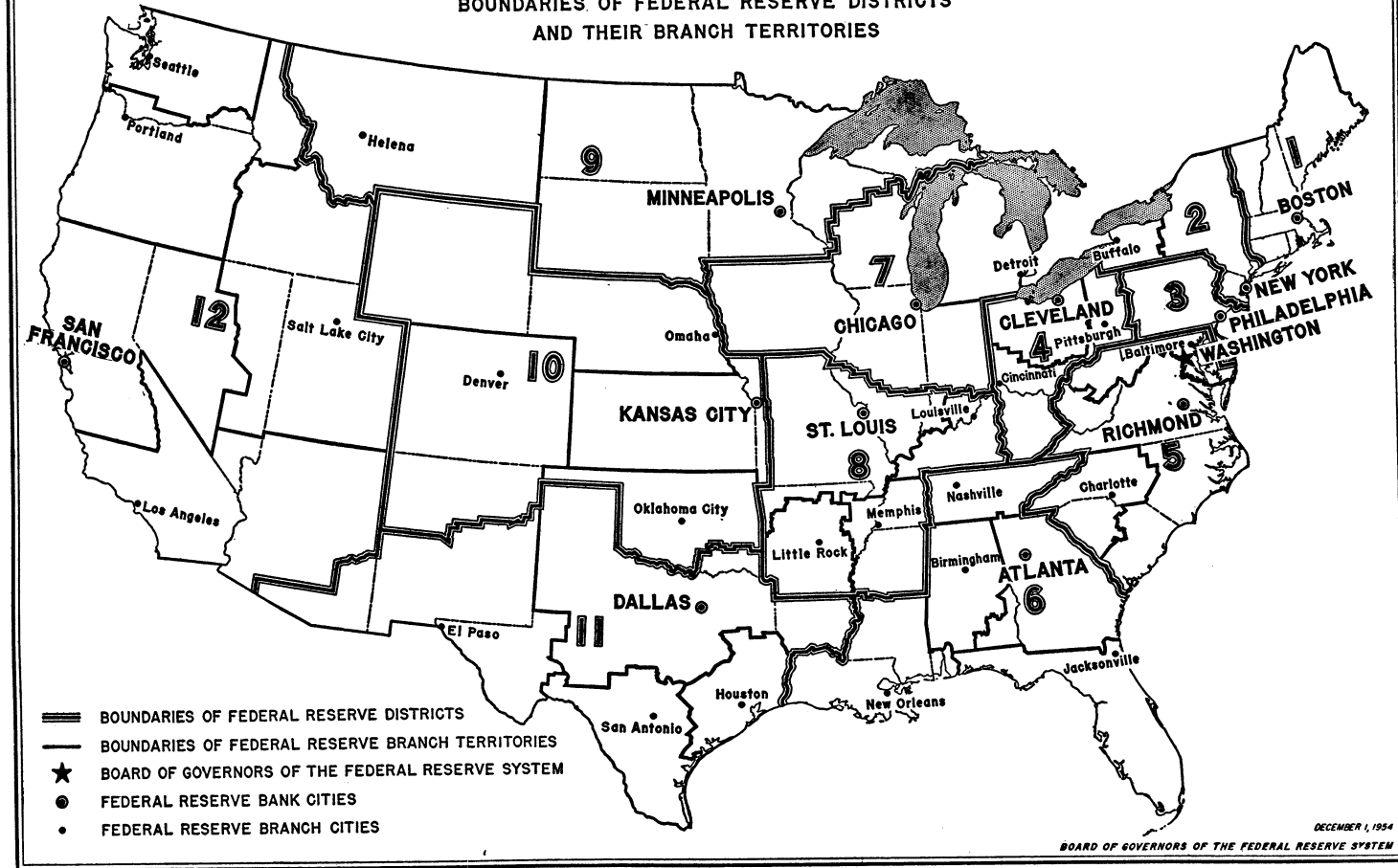
STATE MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1958, BY FEDERAL RESERVE DISTRICTS

[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
<b>ASSETS</b>													
<b>Loans and investments</b>	55,588,167	1,979,613	26,642,665	3,300,274	4,464,187	2,252,929	1,097,966	7,208,894	1,924,952	567,902	959,355	831,474	4,357,956
Loans (including overdrafts)	31,434,751	1,077,309	16,154,941	1,960,942	2,443,322	1,257,776	605,268	3,329,002	959,174	273,510	486,628	456,580	2,430,299
United States Government direct obligations	18,583,002	679,098	7,943,341	1,042,959	1,592,345	773,760	348,549	3,017,810	783,857	226,744	346,298	268,576	1,559,665
Obligations guaranteed by United States Government	2,157	154	1,593	6	120	6	73	31	22	17	134	7	7
Obligations of States and political subdivisions	4,580,400	187,034	2,053,761	216,409	377,201	151,269	124,835	768,737	133,604	48,362	114,393	85,822	318,973
Other bonds, notes, and debentures	799,331	29,074	375,267	64,610	39,696	64,451	16,735	80,606	42,685	18,287	8,466	18,617	40,837
Corporate stocks (including Federal Reserve Bank stock)	188,526	6,944	113,762	15,348	11,503	5,673	2,506	12,708	5,610	982	3,436	1,879	8,175
<b>Reserves, cash, and bank balances</b>	16,406,679	505,474	8,909,556	1,019,866	1,008,981	710,344	320,071	1,563,010	563,530	122,122	352,575	299,175	1,031,969
Reserve with Federal Reserve Banks	7,329,324	194,346	4,206,588	408,635	449,515	276,495	103,902	712,580	226,996	53,471	123,422	95,518	477,856
Cash in vault	781,902	44,685	257,423	56,557	99,507	54,044	28,151	117,892	30,212	10,256	12,835	22,624	47,716
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,892,585	87,061	260,529	130,003	190,447	126,718	124,513	379,323	148,075	42,774	100,039	157,224	145,879
Other balances with banks in United States	10,173	460	3,050	2,110	677	247	447	1,663	22	19	75	702	701
Balances with banks in foreign countries	49,213	917	43,085	936	658	219	6	1,173	29	36	31	666	1,457
Cash items in process of collection	6,343,482	178,005	4,138,881	421,625	268,177	252,621	63,052	350,379	158,202	15,566	116,173	22,441	358,360
Bank premises owned and furniture and fixtures	636,605	32,631	284,379	53,121	41,942	35,683	26,771	67,985	15,746	5,339	6,010	19,758	46,849
Other real estate owned	6,120	475	483	1,768	361	530	316	852	82	155	148	602	348
Investments and other assets indirectly representing bank premises or other real estate	54,774	1,004	6,418	5,596	11,862	6,951	.....	11,075	707	.....	215	856	10,090
Customers' liability on acceptances	519,175	2,472	506,122	964	809	21	464	1,714	2,367	.....	.....	.....	4,242
Other assets	408,868	10,759	249,179	19,430	23,673	16,419	7,796	36,603	8,977	1,177	5,416	2,226	27,213
<b>Total assets</b>	<b>73,620,388</b>	<b>2,532,428</b>	<b>36,598,802</b>	<b>4,401,210</b>	<b>5,551,815</b>	<b>3,022,877</b>	<b>1,453,384</b>	<b>8,890,133</b>	<b>2,516,367</b>	<b>696,895</b>	<b>1,323,719</b>	<b>1,154,091</b>	<b>5,478,667</b>
<b>LIABILITIES</b>													
<b>Demand deposits</b>	48,361,964	1,854,563	25,483,307	3,133,710	3,073,664	2,048,882	952,176	4,803,196	1,759,418	399,076	985,458	838,210	3,030,304
Individuals, partnerships, and corporations	36,507,900	1,502,066	18,263,188	2,555,590	2,619,332	1,524,122	674,411	3,895,912	1,302,201	316,617	658,871	693,212	2,502,378
United States Government	1,529,853	51,922	911,088	93,599	101,668	50,229	16,067	143,341	52,090	8,801	17,790	10,844	72,414
States and political subdivisions	2,292,468	149,796	800,681	96,763	171,723	124,611	134,944	375,723	73,630	51,301	87,445	77,120	148,731
Banks in United States	5,117,414	81,548	3,067,597	332,692	126,308	303,376	112,552	298,513	313,615	16,987	212,862	44,593	206,771
Banks in foreign countries	1,074,351	2,376	1,032,821	5,347	3,263	3,144	711	5,392	1,292	.....	792	683	18,530
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,839,978	66,855	1,407,932	49,719	51,370	43,400	13,491	84,315	16,590	5,370	7,698	11,758	81,480
<b>Time deposits</b>	17,740,358	408,768	6,796,702	814,274	1,979,897	702,723	376,962	3,394,375	532,676	246,220	222,079	230,511	2,035,171
Individuals, partnerships, and corporations	15,498,699	404,349	5,182,630	771,225	1,903,399	650,066	338,545	3,263,150	505,148	234,052	208,112	200,626	1,837,347
United States Government	50,589	1,144	21,436	1,194	536	10,762	4,112	1,278	4,432	157	1,631	737	3,170
Postal savings	4,888	154	15	102	651	1,530	1,585	328	488	7	16	1	11
States and political subdivisions	765,709	3,090	199,801	40,703	75,311	37,920	23,199	125,986	22,603	11,739	12,220	29,147	183,990
Banks in United States	68,424	6	52,526	1,050	.....	995	9,521	3,133	5	265	100	.....	823
Banks in foreign countries	1,352,049	25	1,340,244	.....	.....	1,450	500	.....	.....	.....	.....	.....	9,830
<b>Total deposits</b>	<b>66,102,322</b>	<b>2,263,331</b>	<b>32,280,009</b>	<b>3,947,984</b>	<b>5,053,561</b>	<b>2,751,605</b>	<b>1,329,138</b>	<b>8,197,571</b>	<b>2,292,094</b>	<b>645,296</b>	<b>1,207,537</b>	<b>1,068,721</b>	<b>5,065,475</b>
Bills payable, rediscounts, and other liabilities for borrowed money	10,470	14	1,343	550	525	470	690	3,485	2,030	.....	613	750	.....
Acceptances outstanding	546,863	2,503	533,177	992	809	21	477	1,714	2,385	.....	3	.....	4,782
Other liabilities	1,143,387	45,809	689,219	55,777	59,766	50,562	20,132	92,818	29,585	4,743	10,496	6,881	77,599
<b>Total liabilities</b>	<b>67,803,042</b>	<b>2,311,657</b>	<b>33,503,748</b>	<b>4,005,303</b>	<b>5,114,661</b>	<b>2,802,658</b>	<b>1,350,437</b>	<b>8,295,588</b>	<b>2,326,094</b>	<b>650,039</b>	<b>1,218,649</b>	<b>1,076,352</b>	<b>5,147,856</b>
<b>CAPITAL ACCOUNTS</b>													
Capital	1,614,441	66,697	844,319	98,943	114,122	65,760	34,448	168,188	59,413	14,480	25,638	27,718	94,715
Surplus	2,970,250	108,804	1,623,213	221,369	257,337	115,323	50,465	250,848	74,663	18,535	46,336	29,883	173,474
Undivided profits	1,098,470	40,426	573,972	71,680	60,743	32,910	15,019	134,016	53,161	11,847	25,969	17,307	61,420
Other capital accounts	134,185	4,844	53,550	3,915	4,952	6,226	3,015	41,493	3,036	1,994	7,127	2,831	1,202
<b>Total capital accounts</b>	<b>5,817,346</b>	<b>220,771</b>	<b>3,095,054</b>	<b>395,907</b>	<b>437,154</b>	<b>220,219</b>	<b>102,947</b>	<b>594,545</b>	<b>190,273</b>	<b>46,856</b>	<b>105,070</b>	<b>77,739</b>	<b>330,811</b>
<b>Total liabilities and capital accounts</b>	<b>73,620,388</b>	<b>2,532,428</b>	<b>36,598,802</b>	<b>4,401,210</b>	<b>5,551,815</b>	<b>3,022,877</b>	<b>1,453,384</b>	<b>8,890,133</b>	<b>2,516,367</b>	<b>696,895</b>	<b>1,323,719</b>	<b>1,154,091</b>	<b>5,478,667</b>
Net demand deposits subject to reserve (see page 18)	40,127,383	1,589,670	21,083,897	2,582,082	2,615,040	1,669,543	764,611	4,074,192	1,453,141	340,736	769,335	658,545	2,526,591
Demand deposits adjusted (see footnote on page 1)	34,296,864	1,540,712	16,332,920	2,280,447	2,574,248	1,439,512	759,794	4,005,571	1,234,219	357,722	637,841	759,649	2,374,229
Pledged assets (and securities loaned)	6,117,775	162,585	2,424,522	456,126	642,243	379,906	237,028	585,003	225,263	92,477	163,639	159,762	589,221
Number of banks	1,734	40	165	65	195	128	70	443	170	130	133	131	64

# FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS  
AND THEIR BRANCH TERRITORIES



DECEMBER 1, 1954

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM