



MEMBER BANK

CALL REPORT

NUMBER 151

CONDITION OF MEMBER BANKS

March 12, 1959

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

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

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

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

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON MARCH 12, 1959 COMPARED WITH DECEMBER 31, 1958 AND MARCH 4, 1958

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	March 12, 1959	December 31, 1958	March 4, 1958	December 31, 1958	March 4, 1958
ASSETS					
Loans and Investments	153,727,617	154,865,034	142,570,751	-1,137,417	+11,156,866
Loans (including overdrafts).....	84,074,076	84,061,492	79,783,717	+12,584	+4,290,359
United States Government direct obligations.....	52,955,122	54,293,525	47,861,784	-1,338,403	+5,093,338
Obligations guaranteed by United States Government.....	5,243	5,590	5,181	-347	+62
Obligations of States and political subdivisions.....	13,738,528	13,404,685	11,641,414	+333,843	+2,097,114
Other bonds, notes, and debentures.....	2,475,966	2,629,797	2,828,381	-153,831	-352,415
Corporate stocks (including Federal Reserve Bank stock).....	478,682	469,945	450,274	+8,737	+28,408
Reserves, cash, and bank balances	37,881,689	43,187,970	37,537,723	-5,306,281	+343,966
Reserve with Federal Reserve Banks.....	18,142,906	18,428,052	18,569,308	-285,146	-426,402
Cash in vault.....	2,270,465	2,441,122	2,014,506	-170,657	+255,959
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,373,248	7,938,016	6,662,850	-1,564,768	-289,602
Other balances with banks in United States.....	37,470	38,985	27,310	-1,515	+10,160
Balances with banks in foreign countries.....	75,532	111,537	53,745	-36,005	+21,787
Cash items in process of collection.....	10,982,068	14,230,258	10,210,004	-3,248,190	+772,064
Bank premises owned and furniture and fixtures.....	2,003,913	1,955,420	1,806,471	+48,493	+197,442
Other real estate owned.....	42,522	39,579	44,671	-2,943	-2,149
Investments and other assets indirectly representing bank premises or other real estate.....	180,855	181,526	160,388	-671	+20,467
Customers' liability on acceptances.....	787,065	841,019	1,174,063	-53,954	-386,998
Other assets.....	925,330	946,443	864,874	-21,114	+60,456
Total assets	195,548,991	202,016,991	184,158,941	-6,468,000	+11,390,050
LIABILITIES					
Demand deposits	120,379,325	129,497,257	115,456,572	-9,117,932	+4,922,753
Individuals, partnerships, and corporations.....	93,911,162	98,133,336	87,728,815	-4,222,174	+6,182,347
United States Government.....	2,154,105	3,821,782	3,231,460	-1,667,677	-1,077,355
States and political subdivisions.....	8,203,017	8,602,834	8,429,927	-399,817	-226,910
Banks in United States.....	11,492,646	13,614,019	11,703,332	-2,121,373	-210,686
Banks in foreign countries.....	1,613,987	1,613,046	1,532,308	+941	+81,679
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	3,004,408	3,712,240	2,830,730	-707,832	+173,678
Time deposits	53,958,508	53,319,185	48,739,843	+639,323	+5,218,665
Individuals, partnerships, and corporations.....	48,698,623	48,003,536	43,935,624	+695,087	+4,762,999
United States Government.....	268,785	284,973	226,129	-16,188	+42,656
Postal savings.....	14,291	14,773	15,823	-482	-1,532
States and political subdivisions.....	2,883,560	2,828,892	2,558,347	+54,668	+325,213
Banks in United States.....	131,708	140,754	67,406	-9,046	+64,302
Banks in foreign countries.....	1,961,541	2,046,257	1,936,514	-84,716	+25,027
Total deposits	174,337,833	182,816,442	164,196,415	-8,478,609	+10,141,418
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,746,402	53,505	1,143,813	+1,692,897	+602,589
Acceptances outstanding.....	813,407	877,471	1,203,308	-64,064	-389,901
Other liabilities.....	3,004,926	2,809,188	2,820,871	+195,738	+184,055
Total liabilities	179,902,568	186,556,606	169,364,407	-6,654,038	+10,538,161
CAPITAL ACCOUNTS					
Capital.....	4,722,481	4,557,270	4,420,180	+165,211	+302,301
Surplus.....	7,772,418	7,677,159	7,249,695	+95,259	+522,723
Undivided profits.....	2,763,202	2,806,759	2,766,757	-43,557	-3,555
Other capital accounts.....	388,322	419,197	357,902	-30,875	+30,420
Total capital accounts	15,646,423	15,460,385	14,794,534	+186,038	+851,889
Total liabilities and capital accounts	195,548,991	202,016,991	184,158,941	-6,468,000	+11,390,050
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	103,026,331	107,330,469	98,585,168	-4,304,138	+4,441,163
Demand deposits adjusted ¹	94,136,519	96,218,152	88,779,468	-2,081,633	+5,357,051
Pledged assets (and securities loaned).....	22,663,792	21,984,358	20,224,112	+679,434	+2,439,680
Number of banks.....	6,288	6,312	6,382	-24	-94

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

APRIL 15, 1954 TO MARCH 12, 1959
ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES

[Amounts in thousands of dollars]

	1954 April 15	1955 April 11	1956 April 10	1957 March 14	1958 March 4	1958 Dec. 31	1959 March 12
ASSETS							
Loans and investments	120,813,876	130,903,213	134,030,382	137,491,819	142,570,751	154,865,034	153,727,617
Loans (including overdrafts)	57,406,808	61,737,485	72,488,203	77,760,072	79,783,717	84,061,492	84,074,076
United States Government direct obligations	50,766,692	54,955,658	47,691,474	46,223,424	47,861,784	54,293,525	52,955,122
Obligations guaranteed by United States Government	34,453	12,366	11,497	11,822	5,181	5,590	5,243
Obligations of States and political subdivisions	9,597,621	10,834,376	10,801,731	10,780,220	11,641,414	13,404,685	13,738,528
Other bonds, notes, and debentures	2,660,124	2,991,753	2,632,834	2,297,308	2,828,381	2,629,797	2,475,966
Corporate stocks (including Federal Reserve Bank stock)	348,178	371,575	404,643	418,973	450,274	469,945	478,682
Reserves, cash, and bank balances	35,857,792	35,803,273	36,464,032	37,464,560	37,537,723	43,187,970	37,881,689
Reserve with Federal Reserve Banks	19,229,190	18,574,707	18,486,747	18,628,264	18,569,308	18,428,052	18,142,906
Cash in vault	1,824,335	2,095,070	2,126,875	2,196,060	2,014,506	2,441,122	2,270,465
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,348,009	6,700,637	6,693,049	6,249,176	6,662,850	7,938,016	6,373,248
Other balances with banks in United States	28,549	27,663	26,857	37,629	27,310	38,985	37,470
Balances with banks in foreign countries	50,509	80,529	67,534	61,854	53,745	111,537	75,532
Cash items in process of collection	8,377,200	8,324,667	9,062,970	10,291,577	10,210,004	14,230,258	10,982,068
Bank premises owned and furniture and fixtures	1,211,647	1,341,044	1,480,041	1,645,255	1,806,471	1,955,420	2,003,913
Other real estate owned	21,989	26,457	34,751	39,848	44,671	39,579	42,522
Investments and other assets indirectly representing bank premises or other real estate	81,806	93,378	103,222	120,954	160,388	181,526	180,855
Customers' liability on acceptances	402,692	563,775	432,175	754,463	1,174,063	841,019	787,065
Other assets	559,456	656,416	697,336	766,979	864,874	946,443	925,330
Total assets	158,949,258	169,387,556	173,241,939	178,283,878	184,158,941	202,016,991	195,548,991
LIABILITIES							
Demand deposits	107,089,088	113,624,691	115,052,917	115,996,186	115,456,572	129,497,257	120,379,325
Individuals, partnerships, and corporations	81,145,699	86,072,858	87,646,834	91,017,081	87,728,815	98,133,336	93,911,162
United States Government	3,268,017	4,713,918	3,485,542	1,789,312	3,231,460	3,821,782	2,154,105
States and political subdivisions	7,623,106	7,344,599	7,780,207	7,777,950	8,429,927	8,602,834	8,203,017
Banks in United States	11,245,624	11,532,663	11,756,935	11,058,943	11,703,332	13,614,019	11,492,646
Banks in foreign countries	1,270,093	1,486,380	1,602,847	1,545,712	1,532,308	1,613,046	1,613,987
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,536,549	2,474,273	2,780,552	2,807,188	2,830,730	3,712,240	3,004,408
Time deposits	37,346,609	39,754,364	40,788,945	43,596,343	48,739,843	53,319,185	53,958,508
Individuals, partnerships, and corporations	33,932,155	36,002,434	37,275,111	40,027,559	43,935,624	48,003,536	48,698,623
United States Government	289,772	310,319	295,953	278,078	226,129	284,973	268,785
Postal savings	17,498	19,448	19,237	17,587	15,823	14,773	14,291
States and political subdivisions	1,754,326	2,007,816	1,991,814	1,964,928	2,558,347	2,828,892	2,883,560
Banks in United States	50,837	52,234	38,434	50,133	67,406	140,754	131,708
Banks in foreign countries	1,302,021	1,362,113	1,168,396	1,258,058	1,936,514	2,046,257	1,961,541
Total deposits	144,435,697	153,379,055	155,841,862	159,592,529	164,196,415	182,816,442	174,337,833
Bills payable, rediscounts, and other liabilities for borrowed money	587,442	1,038,053	1,439,716	1,563,705	1,143,813	53,505	1,746,402
Acceptances outstanding	420,655	581,510	459,544	791,891	1,203,308	877,471	813,407
Other liabilities	1,919,887	2,092,434	2,355,320	2,539,659	2,820,871	2,809,188	3,004,926
Total liabilities	147,363,681	157,091,052	160,096,442	164,487,784	169,364,407	186,556,606	179,902,568
CAPITAL ACCOUNTS							
Capital	3,477,556	3,735,205	3,982,313	4,204,436	4,420,180	4,557,270	4,722,481
Surplus	5,571,744	6,016,770	6,492,261	6,842,999	7,249,695	7,677,159	7,772,418
Undivided profits	2,170,137	2,179,393	2,315,503	2,418,301	2,766,757	2,806,759	2,763,202
Other capital accounts	366,140	365,136	355,420	330,358	357,902	419,197	388,322
Total capital accounts	11,585,577	12,296,504	13,145,497	13,796,094	14,794,534	15,460,385	15,646,423
Total liabilities and capital accounts	158,949,258	169,387,556	173,241,939	178,283,878	184,158,941	202,016,991	195,548,991
MEMORANDA							
Par or face value of capital	3,477,556	3,735,205	3,982,313	4,204,436	4,420,180	4,557,270	4,722,481
Capital notes and debentures	13,693	17,652	22,359	21,667	20,760	20,254	19,946
Preferred stock	19,811	14,943	10,365	10,321	10,018	10,462	10,401
Common stock	3,444,052	3,702,610	3,949,589	4,172,448	4,389,402	4,526,554	4,692,134
Retirable value of preferred stock	48,524	31,156	14,890	14,764	14,061	14,021	13,927
Net demand deposits subject to reserve (see page 18)	92,365,312	98,601,122	99,299,225	99,457,628	98,585,168	107,330,469	103,026,331
Demand deposits adjusted (see footnote on page 1)	82,928,154	87,567,063	89,144,623	91,310,642	88,779,468	96,218,152	94,136,519
Pledged assets (and securities loaned)	17,533,389	20,759,879	20,341,252	19,101,849	20,224,112	21,984,358	22,663,792
Number of banks	6,731	6,616	6,519	6,455	6,382	6,312	6,288

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 12, 1959 BY CLASS OF BANK

[Amounts in thousands of dollars]

	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All State member banks
	New York	Chicago					
ASSETS							
Loans and investments	25,979,111	6,711,647	59,787,697	61,249,162	153,727,617	98,766,969	54,960,648
Loans (including overdrafts).....	15,825,205	3,481,129	34,379,499	30,388,243	84,074,076	53,046,237	31,027,839
United States Government direct obligations.....	7,672,443	2,601,780	19,482,383	23,198,516	52,955,122	34,681,518	18,273,604
Obligations guaranteed by United States Government.....	21	.....	2,331	2,891	5,243	3,045	2,198
Obligations of States and political subdivisions.....	2,090,113	490,099	4,908,737	6,249,579	13,738,528	8,984,290	4,754,238
Other bonds, notes, and debentures.....	268,763	120,288	820,766	1,266,149	2,475,966	1,763,616	712,350
Corporate stocks (including Federal Reserve Bank stock).....	122,566	18,351	193,981	143,784	478,682	288,263	190,419
Reserves, cash, and bank balances	7,417,357	1,865,977	16,094,989	12,503,366	37,881,689	24,132,100	13,749,589
Reserve with Federal Reserve Banks.....	3,987,137	994,501	7,722,129	5,439,139	18,142,906	11,238,744	6,904,162
Cash in vault.....	160,850	30,260	722,177	1,357,178	2,270,465	1,538,627	731,838
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	57,825	98,513	2,065,127	4,151,783	6,373,248	4,836,556	1,536,692
Other balances with banks in United States.....	2,436	1,240	22,253	11,541	37,470	25,841	11,629
Balances with banks in foreign countries.....	34,309	6,321	31,418	3,484	75,532	37,174	38,358
Cash items in process of collection.....	3,174,800	735,142	5,531,885	1,540,241	10,982,068	6,455,158	4,526,910
Bank premises owned and furniture and fixtures.....	248,046	14,365	784,723	956,779	2,003,913	1,357,819	646,094
Other real estate owned.....	348	.....	13,091	29,083	42,522	35,813	6,709
Investments and other assets indirectly representing bank premises or other real estate.....	5,245	7,150	128,331	40,129	180,855	125,157	55,698
Customers' liability on acceptances.....	578,876	14,435	185,454	8,300	787,065	272,084	514,981
Other assets.....	324,430	43,327	344,000	213,573	925,330	509,941	415,389
Total assets	34,553,413	8,656,901	77,338,285	75,000,392	195,548,991	125,199,883	70,349,108
LIABILITIES							
Demand deposits	23,961,001	6,185,537	47,650,214	42,582,573	120,379,325	76,247,234	44,132,091
Individuals, partnerships, and corporations.....	18,006,601	4,568,798	36,533,566	34,802,197	93,911,162	59,336,587	34,574,575
United States Government.....	458,456	99,442	750,692	845,515	2,154,105	1,370,762	783,343
States and political subdivisions.....	288,498	279,033	2,953,597	4,681,889	8,203,017	6,023,764	2,179,253
Banks in United States.....	2,846,078	1,119,780	6,225,231	1,301,557	11,492,646	7,357,190	4,135,456
Banks in foreign countries.....	1,271,813	43,782	284,647	13,745	1,613,987	544,076	1,069,911
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,089,555	74,702	902,481	937,670	3,004,408	1,614,855	1,389,553
Time deposits	5,315,145	1,433,177	21,722,457	25,487,729	53,958,508	36,118,765	17,839,743
Individuals, partnerships, and corporations.....	3,436,504	1,383,927	19,831,216	24,046,976	48,698,623	33,119,840	15,578,783
United States Government.....	26,918	7,000	119,560	115,307	268,785	217,008	51,777
Postal savings.....	.....	.....	4,659	9,632	14,291	9,539	4,752
States and political subdivisions.....	139,107	10,700	1,451,578	1,282,175	2,883,560	2,094,207	789,353
Banks in United States.....	73,485	3,000	26,672	28,551	131,708	69,468	62,240
Banks in foreign countries.....	1,639,131	28,550	288,772	5,088	1,961,541	608,703	1,352,838
Total deposits	29,276,146	7,618,714	69,372,671	68,070,302	174,337,833	112,365,999	61,971,834
Bills payable, rediscounts, and other liabilities for borrowed money.....	559,771	178,500	654,399	353,732	1,746,402	917,898	828,504
Acceptances outstanding.....	598,405	15,128	191,563	8,311	813,407	281,399	532,008
Other liabilities.....	835,604	115,223	1,286,911	767,188	3,004,926	1,800,977	1,203,949
Total liabilities	31,269,926	7,927,565	71,505,544	69,199,533	179,902,568	115,366,273	64,536,295
CAPITAL ACCOUNTS							
Capital.....	956,903	285,150	1,748,152	1,732,276	4,722,481	3,045,607	1,676,874
Surplus.....	1,761,923	324,750	3,042,575	2,643,170	7,772,418	4,809,462	2,962,956
Undivided profits.....	526,901	71,157	946,223	1,218,921	2,763,202	1,708,520	1,054,682
Other capital accounts.....	37,760	48,279	95,791	206,492	388,322	270,021	118,301
Total capital accounts	3,283,487	729,336	5,832,741	5,800,859	15,646,423	9,833,610	5,812,813
Total liabilities and capital accounts	34,553,413	8,656,901	77,338,285	75,000,392	195,548,991	125,199,883	70,349,108
MEMORANDA							
Par or face value of capital.....	956,903	285,150	1,748,152	1,732,276	4,722,481	3,045,607	1,676,874
Capital notes and debentures.....	700	.....	4,250	14,996	19,946	.....	19,946
Preferred stock.....	.....	1,500	2,800	6,101	10,401	3,442	6,959
Common stock.....	956,203	283,650	1,741,102	1,711,179	4,692,134	3,042,165	1,649,969
Retirable value of preferred stock.....	.....	1,500	2,800	9,627	13,927	3,642	10,285
Net demand deposits subject to reserve (see page 18).....	20,728,376	5,351,882	40,054,405	36,891,668	103,026,331	64,955,520	38,070,811
Demand deposits adjusted (see footnote on page 1).....	16,209,854	4,187,391	34,857,759	38,881,515	94,136,519	60,520,048	33,616,471
Pledged assets (and securities loaned).....	2,477,080	817,798	10,244,257	9,124,657	22,663,792	16,380,619	6,283,173
Number of banks.....	18	14	273	5,983	6,288	4,562	1,726

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 12, 1959
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	153,727,617	6,628,272	38,915,407	7,878,829	12,747,870	6,811,050	8,326,763
Loans (including overdrafts).....	84,074,076	3,929,912	22,820,139	4,400,906	6,813,640	3,584,570	4,300,926
United States Government direct obligations.....	52,955,122	2,007,127	11,744,462	2,535,685	4,613,236	2,518,001	3,102,538
Obligations guaranteed by United States Government.....	5,243	1,370	2,116	118	417	23	169
Obligations of States and political subdivisions.....	13,738,528	584,026	3,673,675	722,519	1,117,845	526,880	782,411
Other bonds, notes, and debentures.....	2,475,966	84,123	516,014	191,106	166,540	164,550	121,667
Corporate stocks (including Federal Reserve Bank stock).....	478,682	21,714	159,001	28,495	36,192	17,026	19,052
Reserves, cash, and bank balances	37,881,689	1,538,724	9,609,057	1,781,153	2,788,668	1,838,894	2,606,612
Reserve with Federal Reserve Banks.....	18,142,906	767,209	5,118,500	869,856	1,408,293	805,070	994,781
Cash in vault.....	2,270,465	128,460	408,020	159,527	242,740	167,672	177,956
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,373,248	213,284	422,610	313,416	473,436	397,849	778,156
Other balances with banks in United States.....	37,470	650	3,529	2,500	427	1,579	3,362
Balances with banks in foreign countries.....	75,532	7,072	36,814	3,709	2,338	762	787
Cash items in process of collection.....	10,982,068	422,049	3,619,584	432,145	661,434	465,962	651,570
Bank premises owned and furniture and fixtures.....	2,003,913	99,719	443,571	132,373	160,604	115,225	145,798
Other real estate owned.....	42,522	2,242	3,225	3,915	1,354	2,712	3,986
Investments and other assets indirectly representing bank premises or other real estate.....	180,855	2,932	10,650	9,658	15,214	9,616	17,308
Customers' liability on acceptances.....	787,065	37,985	581,953	8,353	1,368	436	2,821
Other assets.....	925,330	32,957	391,688	33,124	57,886	33,568	39,849
Total assets	195,548,991	8,342,831	49,955,551	9,847,405	15,772,964	8,811,501	11,143,137
LIABILITIES							
Demand deposits	120,379,325	5,700,782	31,650,078	5,805,364	8,923,554	5,649,502	7,622,216
Individuals, partnerships, and corporations.....	93,911,162	4,617,956	24,066,460	4,810,138	7,408,755	4,509,442	5,442,868
United States Government.....	2,154,105	107,172	631,368	103,201	183,541	105,119	98,658
States and political subdivisions.....	8,203,017	358,420	1,338,106	337,261	638,615	408,252	913,484
Banks in United States.....	11,492,646	420,326	3,002,115	424,469	531,212	505,167	1,051,344
Banks in foreign countries.....	1,613,987	29,090	1,282,503	22,785	9,786	7,139	14,529
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	3,004,408	167,818	1,329,526	107,510	151,645	114,383	101,333
Time deposits	53,958,508	1,612,532	11,541,465	2,937,192	5,157,729	2,277,417	2,508,446
Individuals, partnerships, and corporations.....	48,698,623	1,555,860	9,405,243	2,862,548	4,944,088	2,108,250	2,330,888
United States Government.....	268,785	12,466	37,255	5,264	3,002	50,096	22,789
Postal savings.....	14,291	1,141	15	609	1,026	2,263	2,614
States and political subdivisions.....	2,883,560	15,597	383,301	60,897	209,224	112,685	132,404
Banks in United States.....	131,708	643	76,277	924	389	2,873	17,831
Banks in foreign countries.....	1,961,541	26,825	1,639,374	6,950	.....	1,250	1,920
Total deposits	174,337,833	7,313,314	43,191,543	8,742,556	14,081,283	7,926,919	10,130,662
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,746,402	73,739	703,340	69,789	87,570	72,631	84,250
Acceptances outstanding.....	813,407	39,482	601,482	8,796	1,367	436	3,073
Other liabilities.....	3,004,926	137,402	1,053,094	108,116	193,265	106,771	126,570
Total liabilities	179,902,568	7,563,937	45,549,459	8,929,257	14,363,485	8,106,757	10,344,555
CAPITAL ACCOUNTS							
Capital.....	4,722,481	213,442	1,330,191	239,636	401,009	192,319	248,366
Surplus.....	7,772,418	401,030	2,298,219	499,628	790,146	366,052	383,024
Undivided profits.....	2,763,202	138,361	717,697	163,766	204,949	122,165	127,646
Other capital accounts.....	388,322	26,061	59,985	15,118	13,375	24,208	39,546
Total capital accounts	15,646,423	778,894	4,406,092	918,148	1,409,479	704,744	798,582
Total liabilities and capital accounts	195,548,991	8,342,831	49,955,551	9,847,405	15,772,964	8,811,501	11,143,137
MEMORANDA							
Par or face value of capital.....	4,722,481	213,442	1,330,191	239,636	401,009	192,319	248,366
Capital notes and debentures.....	19,946	.....	19,143	.....	.....	.....	200
Preferred stock.....	10,401	1,000	2,686	50	.....	40	.....
Common stock.....	4,692,134	212,442	1,308,362	239,586	401,009	192,279	248,166
Retirable value of preferred stock.....	13,927	1,000	6,211	50	.....	40	200
Net demand deposits subject to reserve (see page 18)	103,026,331	5,066,512	27,607,884	5,059,803	7,788,684	4,785,691	6,192,490
Demand deposits adjusted (see footnote on page 1)	94,136,519	4,722,145	23,114,508	4,822,764	7,537,581	4,566,115	5,806,115
Pledged assets (and securities loaned).....	22,663,792	631,263	3,958,306	1,129,050	2,039,099	1,288,200	1,941,409
Number of banks.....	6,288	287	524	507	586	452	401

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 12, 1959
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	23,933,938	5,398,674	4,072,891	6,724,856	8,006,230	24,282,837
Loans (including overdrafts)	11,325,178	2,761,624	2,092,853	3,412,630	4,502,806	14,128,892
United States Government direct obligations	10,016,130	2,054,396	1,507,769	2,580,934	2,661,160	7,613,684
Obligations guaranteed by United States Government	122	43	21	189	100	555
Obligations of States and political subdivisions	2,171,466	464,041	336,886	609,177	656,851	2,092,751
Other bonds, notes, and debentures	368,611	104,269	126,685	106,177	163,577	362,647
Corporate stocks (including Federal Reserve Bank stock)	52,431	14,301	8,677	15,749	21,736	84,308
Reserves, cash, and bank balances	5,497,010	1,526,818	993,941	2,096,298	2,734,487	4,870,027
Reserve with Federal Reserve Banks	2,657,379	657,007	447,154	847,836	1,000,376	2,569,445
Cash in vault	348,808	93,585	54,464	95,936	134,453	258,844
Demand balances with banks in United States (except private banks and American branches of foreign banks)	961,247	401,445	225,106	668,472	1,042,109	476,118
Other balances with banks in United States	3,185	955	460	2,607	14,028	4,188
Balances with banks in foreign countries	10,509	392	1,390	230	2,413	9,116
Cash items in process of collection	1,515,882	373,434	265,367	481,217	541,108	1,552,316
Bank premises owned and furniture and fixtures	198,436	55,157	49,993	82,718	190,789	329,530
Other real estate owned	5,815	2,549	2,682	1,824	7,828	4,390
Investments and other assets indirectly representing bank premises or other real estate	22,925	1,381	7,034	11,268	8,598	64,271
Customers' liability on acceptances	15,223	7,575	937	2,206	26,845	101,363
Other assets	112,601	20,825	20,484	26,040	29,081	127,227
Total assets	29,785,948	7,012,979	5,147,962	8,945,210	11,003,858	29,779,645
LIABILITIES						
Demand deposits	17,762,011	4,786,857	3,094,011	6,522,398	7,868,179	14,994,373
Individuals, partnerships, and corporations	14,009,260	3,591,920	2,300,395	4,698,737	5,849,549	12,605,682
United States Government	331,248	78,471	57,662	132,408	101,196	224,061
States and political subdivisions	1,322,842	318,848	309,173	683,852	608,589	965,575
Banks in United States	1,763,060	754,075	381,186	936,204	1,166,635	556,853
Banks in foreign countries	51,671	3,017	4,132	2,205	18,773	168,357
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	283,930	40,526	41,463	68,992	123,437	473,845
Time deposits	9,136,741	1,539,523	1,556,917	1,537,675	2,128,437	12,024,434
Individuals, partnerships, and corporations	8,686,757	1,440,024	1,509,116	1,443,777	1,789,137	10,622,935
United States Government	20,503	11,261	3,549	11,609	17,308	73,683
Postal savings	3,458	607	299	227	1,154	878
States and political subdivisions	392,427	85,756	43,907	81,045	315,651	1,050,666
Banks in United States	4,396	1,825	46	1,017	5,187	20,300
Banks in foreign countries	29,200	50				255,972
Total deposits	26,898,752	6,326,380	4,650,928	8,060,073	9,996,616	27,018,807
Bills payable, rediscounts, and other liabilities for borrowed money	304,890	40,750	48,190	104,431	24,622	132,200
Acceptances outstanding	15,916	7,611	937	2,216	27,145	104,946
Other liabilities	363,319	66,895	65,149	67,028	71,804	645,513
Total liabilities	27,582,877	6,441,636	4,765,204	8,233,748	10,120,187	27,901,466
CAPITAL ACCOUNTS						
Capital	706,750	166,559	119,961	207,498	323,034	573,716
Surplus	1,010,291	253,638	166,191	303,082	395,754	905,363
Undivided profits	377,562	134,513	81,133	172,854	136,229	386,327
Other capital accounts	108,468	16,633	15,473	28,028	28,654	12,773
Total capital accounts	2,203,071	571,343	382,758	711,462	883,671	1,878,179
Total liabilities and capital accounts	29,785,948	7,012,979	5,147,962	8,945,210	11,003,858	29,779,645
MEMORANDA						
Par or face value of capital	706,750	166,559	119,961	207,498	323,034	573,716
Capital notes and debentures	328	275	200			
Preferred stock	5,305	370	150			600
Common stock	701,117	165,914	119,611	207,498	323,034	573,116
Retirable value of preferred stock	5,306	370	150			600
Net demand deposits subject to reserve (see page 18)	15,285,476	4,011,978	2,603,574	5,372,804	6,284,962	12,966,473
Demand deposits adjusted (see footnote on page 1)	14,100,150	3,577,860	2,385,664	4,970,364	6,040,467	12,492,786
Pledged assets (and securities loaned)	2,457,505	719,475	782,832	1,466,776	1,714,845	4,535,032
Number of banks	1,017	488	477	750	631	168

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

[Amounts in thousands of dollars]

	All member banks on selected call dates						
	1954 April 15	1955 April 11	1956 April 10	1957 March 14	1958 March 4	1958 Dec. 31	1959 March, 12
	Loans and discounts, net—total	57,406,808	61,737,485	72,488,203	77,760,072	79,783,717	84,061,492	84,074,076
Valuation reserves	859,292	972,931	1,170,825	1,438,063	1,590,056	1,723,692	1,752,726
Loans and discounts, gross—total	58,266,100	62,710,416	73,659,028	79,198,135	81,373,773	85,785,184	85,826,802
Real estate loans—total	13,195,252	14,948,680	16,734,164	17,752,581	18,259,091	20,012,643	20,437,075
Secured by farm land	601,385	656,243	720,424	725,892	734,916	786,590	795,389
Secured by residential properties:							
Insured by FHA	3,388,109	3,676,880	4,019,508	4,194,536	4,251,769	4,856,581	5,000,181
Insured or guaranteed by VA	2,597,974	2,952,093	3,170,679	3,221,918	2,955,912	2,815,889	2,812,629
Not ins. or guar. by FHA or VA	4,320,156	5,006,554	5,672,469	6,092,349	6,442,755	7,218,619	7,400,326
Secured by other properties	2,287,628	2,656,910	3,151,084	3,517,886	3,873,739	4,334,964	4,428,550
Loans to banks	608,382	853,349	1,073,621	1,209,327	1,598,127	709,507	1,521,794
Loans to brokers and dealers in secs.	1,938,917	2,780,368	2,615,712	2,216,465	2,586,377	2,729,908	2,055,753
Other loans for purchasing or carrying securities	1,035,612	1,342,028	1,560,385	1,402,110	1,456,935	1,598,935	1,612,109
Loans to farmers directly guar. by CCC	1,878,231	1,103,816	462,973	434,308	382,921	438,138	304,196
Other loans to farmers	1,778,327	1,921,885	2,078,820	2,040,016	2,232,006	2,613,725	2,688,534
Commercial and industrial loans (including open market paper)	24,836,879	25,491,149	32,221,439	36,106,684	35,935,797	37,443,749	36,894,984
Other loans to individuals for personal expenditures—total	11,649,701	12,620,536	14,555,774	15,633,054	16,269,740	17,027,740	17,201,477
Passenger automobile instalment	3,471,642	3,730,979	4,867,074	5,193,554	5,518,233	5,436,288	5,545,876
Other retail consumer instalment	1,639,879	1,581,521	1,706,476	1,982,357	1,956,114	1,902,094	1,929,022
Resident, repair and modern instalment	1,436,874	1,395,302	1,473,712	1,623,476	1,723,572	1,846,342	1,823,333
Other instalment loans	1,556,509	1,771,985	1,894,869	2,039,635	2,208,370	2,449,284	2,508,745
Single payment loans	3,544,797	4,140,749	4,613,643	4,794,032	4,863,451	5,393,732	5,394,501
All other loans (including overdrafts)	1,344,799	1,648,905	2,356,140	2,403,590	2,652,779	3,210,839	3,110,880
United States Government direct obligations	50,766,692	54,955,658	47,691,474	46,223,424	47,861,784	54,293,525	52,955,122
Treasury bills	3,957,003	2,998,841	1,956,335	3,540,205	3,699,755	4,643,508	4,415,770
Treasury certificates of indebtedness	4,973,262	3,203,364	1,427,796	1,678,667	2,396,122	6,143,295	5,487,829
Treasury notes	7,487,978	13,450,544	10,930,065	8,914,306	8,504,303	11,116,768	11,326,056
Nonmarketable bonds	1,723,166	1,735,759	1,468,133	1,244,326	790,747	796,039	776,620
Other bonds maturing in 5 years or less	11,728,843	9,309,684	10,449,774	17,277,363	19,360,338	18,338,200	20,234,625
Other bonds maturing in 5 to 10 years	16,655,070	19,348,274	17,632,705	9,409,549	8,975,468	9,600,553	7,022,345
Other bonds maturing in 10 to 20 years	4,153,404	4,634,001	3,673,190	4,008,856	3,805,197	3,216,097	3,224,090
Other bonds maturing after 20 years	87,966	275,191	153,476	150,152	329,854	439,065	467,787
	By class of bank, March 12, 1959						
	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All State member banks
	New York	Chicago					
Loans and discounts, net—total	15,825,205	3,481,129	34,379,499	30,388,243	84,074,076	53,046,237	31,027,839
Valuation reserves	367,427	110,040	679,793	595,466	1,752,726	1,080,208	672,518
Loans and discounts, gross—total	16,192,632	3,591,169	35,059,292	30,983,709	85,826,802	54,126,445	31,700,357
Real estate loans—total	661,411	164,170	8,698,107	10,913,387	20,437,075	13,965,171	6,471,904
Secured by farm land		677	146,754	647,958	795,389	572,320	223,069
Secured by residential properties:							
Insured by FHA	241,976	24,558	2,907,099	1,826,548	5,000,181	3,572,363	1,427,818
Insured or guaranteed by VA	92,417	20,588	1,207,545	1,492,079	2,812,629	1,974,135	838,494
Not ins. or guar. by FHA or VA	132,422	62,327	2,643,341	4,562,236	7,400,326	4,909,139	2,491,187
Secured by other properties	194,596	56,020	1,793,368	2,384,566	4,428,550	2,937,214	1,491,336
Loans to banks	829,083	21,468	479,529	191,714	1,521,794	689,848	831,946
Loans to brokers and dealers in secs.	1,318,664	131,024	437,959	168,106	2,055,753	727,344	1,328,409
Other loans for purchasing or carrying securities	386,565	103,073	845,616	276,855	1,612,109	753,165	858,944
Loans to farmers directly guar. by CCC			20,057	284,139	304,196	228,334	75,862
Other loans to farmers	623	14,343	649,448	2,024,120	2,688,534	2,096,040	592,494
Commercial and industrial loans (including open market paper)	10,617,881	2,596,241	15,637,444	8,043,418	36,894,984	22,266,062	14,628,922
Other loans to individuals for personal expenditures—total	1,538,724	369,651	6,984,503	8,308,599	17,201,477	11,548,874	5,652,603
Passenger automobile instalment	149,248	62,169	2,374,668	2,959,791	5,545,876	3,896,406	1,649,470
Other retail consumer instalment	182,717	142,652	703,191	900,462	1,929,022	1,375,369	553,653
Resident, repair and modern instalment	150,715	25,023	853,839	793,756	1,823,333	1,257,184	566,149
Other instalment loans	330,587	22,113	796,933	1,359,112	2,508,745	1,718,492	790,253
Single payment loans	725,457	117,694	2,255,872	2,295,478	5,394,501	3,301,423	2,093,078
All other loans (including overdrafts)	839,681	191,199	1,306,629	773,371	3,110,880	1,851,607	1,259,273
United States Government direct obligations	7,672,443	2,601,780	19,482,383	23,198,516	52,955,122	34,681,518	18,273,604
Treasury bills	1,261,246	412,547	790,118	1,951,859	4,415,770	2,565,661	1,850,109
Treasury certificates of indebtedness	916,838	273,287	2,136,916	2,160,788	5,487,829	3,372,584	2,115,245
Treasury notes	1,794,985	440,412	4,333,374	4,757,285	11,326,056	7,223,297	4,102,759
Nonmarketable bonds	5,099	5,623	113,454	652,444	776,620	581,242	195,378
Other bonds maturing in 5 years or less	2,358,841	874,061	8,175,763	8,825,960	20,234,625	13,512,449	6,722,176
Other bonds maturing in 5 to 10 years	768,076	575,427	2,752,103	2,926,739	7,022,345	4,884,351	2,137,994
Other bonds maturing in 10 to 20 years	459,359	13,494	1,038,410	1,712,827	3,224,090	2,249,431	974,659
Other bonds maturing after 20 years	107,999	6,929	142,245	210,614	467,787	292,503	175,284

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, March 12, 1959					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	84,074,076	3,929,912	22,820,139	4,400,906	6,813,640	3,584,570	4,300,926
Valuation reserves.....	1,752,726	88,133	554,144	115,182	126,618	60,050	75,429
Loans and discounts, gross—total	85,826,802	4,018,045	23,374,283	4,516,088	6,940,258	3,644,620	4,376,355
Real estate loans—total.....	20,437,075	840,316	3,479,089	1,257,075	2,325,649	952,257	697,457
Secured by farm land.....	795,389	20,333	50,693	60,813	100,942	65,762	47,792
Secured by residential properties:							
Insured by FHA.....	5,000,181	90,108	816,998	105,296	325,255	94,533	74,282
Insured or guaranteed by VA.....	2,812,629	95,677	738,036	175,312	322,734	97,040	32,755
Not insured or guaranteed by FHA or VA.....	7,400,326	366,317	1,166,266	571,652	1,078,389	427,065	283,924
Secured by other properties.....	4,428,550	267,881	707,096	344,002	498,329	267,857	258,704
Loans to banks.....	1,521,794	29,357	891,877	26,434	76,383	15,084	59,115
Loans to brokers and dealers in securities.....	2,055,753	25,478	1,397,092	36,580	116,534	33,935	58,915
Other loans for purchasing or carrying securities.....	1,612,109	34,415	480,357	86,877	211,729	67,024	96,688
Loans to farmers directly guaranteed by CCC.....	304,196	139	306	74	4,904	2,510	10,326
Other loans to farmers.....	2,688,534	34,267	90,233	70,938	101,409	79,552	85,070
Commercial and industrial loans (including open market paper).....	36,894,984	1,929,180	12,558,038	1,666,988	2,320,406	1,285,815	1,922,922
Other loans to individuals for personal expenditures—total.....	17,201,477	974,653	3,452,294	1,197,987	1,531,720	1,062,226	1,255,957
Passenger automobile instalment loans.....	5,545,876	316,499	742,159	357,384	322,734	308,418	367,476
Other retail consumer instalment loans.....	1,929,022	74,588	368,254	119,578	121,518	91,475	152,160
Residential repair and modern instalment loans.....	1,823,333	65,245	380,820	112,640	190,093	73,163	132,260
Other instalment loans.....	2,508,745	156,826	706,764	200,222	218,347	172,217	167,977
Single payment loans.....	5,394,501	361,495	1,254,297	408,163	493,347	389,953	436,084
All other loans (including overdrafts).....	3,110,880	150,240	1,024,997	173,135	251,524	146,217	189,905
United States Government direct obligations	52,955,122	2,007,127	11,744,462	2,535,685	4,613,236	2,518,001	3,102,538
Treasury bills.....	4,415,770	139,230	1,464,238	112,027	271,685	179,831	353,032
Treasury certificates of indebtedness.....	5,487,829	228,401	1,224,173	244,169	464,919	222,153	388,955
Treasury notes.....	11,326,056	507,841	2,682,526	483,311	1,114,993	452,251	583,612
Nonmarketable bonds.....	776,620	38,498	93,064	70,179	67,238	70,185	39,245
Other bonds maturing in 5 years or less.....	20,234,625	670,538	3,801,943	924,083	1,981,582	1,071,953	1,181,815
Other bonds maturing in 5 to 10 years.....	7,022,345	270,142	1,364,653	394,997	437,926	385,856	322,607
Other bonds maturing in 10 to 20 years.....	3,224,090	134,531	950,558	282,073	242,262	122,853	215,448
Other bonds maturing after 20 years.....	467,787	17,946	163,307	24,846	32,631	12,919	17,824

	By Federal Reserve districts, March 12, 1959—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	11,325,178	2,761,624	2,092,853	3,412,630	4,502,806	14,128,892
Valuation reserves.....	283,420	42,247	37,463	52,583	83,075	234,382
Loans and discounts, gross—total	11,608,598	2,803,871	2,130,316	3,465,213	4,585,881	14,363,274
Real estate loans—total.....	3,102,517	672,047	656,133	568,290	442,634	5,443,611
Secured by farm land.....	121,943	61,998	30,727	52,151	39,908	142,327
Secured by residential properties:						
Insured by FHA.....	708,438	151,818	167,072	110,956	48,425	2,307,000
Insured or guaranteed by VA.....	381,467	59,522	138,926	56,177	30,013	684,970
Not insured or guaranteed by FHA or VA.....	1,294,229	234,723	210,294	158,888	139,345	1,469,234
Secured by other properties.....	596,440	163,986	109,114	190,118	184,943	840,080
Loans to banks.....	51,701	37,303	1,750	37,644	7,504	287,642
Loans to brokers and dealers in securities.....	199,466	34,965	5,334	34,994	19,418	93,042
Other loans for purchasing or carrying securities.....	261,435	41,133	16,376	44,477	211,970	59,628
Loans to farmers directly guaranteed by CCC.....	34,239	22,565	27,529	79,878	115,611	6,115
Other loans to farmers.....	427,915	138,410	213,147	566,254	276,835	604,504
Commercial and industrial loans (including open market paper).....	4,767,572	1,065,287	666,437	1,328,643	2,350,246	5,033,450
Other loans to individuals for personal expenditures—total.....	2,340,294	698,920	479,591	702,312	997,049	2,508,474
Passenger automobile instalment loans.....	747,624	189,778	189,616	246,301	349,176	1,196,030
Other retail consumer instalment loans.....	389,963	66,015	80,059	89,274	114,098	261,940
Residential repair and modernization instalment loans.....	312,079	81,672	69,347	62,831	79,192	264,091
Other instalment loans.....	208,619	62,759	48,494	74,307	147,936	344,277
Single payment loans.....	682,009	298,696	92,075	229,599	306,647	442,136
All other loans (including overdrafts).....	423,459	93,241	64,019	102,721	164,614	326,808
United States Government direct obligations	10,016,130	2,054,396	1,507,769	2,580,934	2,661,160	7,613,684
Treasury bills.....	862,499	149,871	123,555	274,365	236,510	248,927
Treasury certificates of indebtedness.....	943,072	219,771	144,067	327,498	238,232	842,419
Treasury notes.....	2,087,647	499,236	363,160	576,013	530,418	1,445,234
Nonmarketable bonds.....	157,647	55,144	48,918	63,773	35,613	37,116
Other bonds maturing in 5 years or less.....	4,010,065	775,856	578,244	908,127	1,073,412	3,257,007
Other bonds maturing in 5 to 10 years.....	1,502,378	268,654	185,863	294,332	310,771	1,284,166
Other bonds maturing in 10 to 20 years.....	413,433	74,429	52,609	104,775	190,421	440,698
Other bonds maturing after 20 years.....	39,575	11,435	11,353	32,051	45,783	58,117

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

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, March 12, 1959					
		Boston	New York	Phila- delphia	Cleveland ²	Richmond ²	Atlanta
Loans and discounts, net—total	34,379,499	1,519,329	947,421	1,905,535	4,222,215	1,630,239	1,970,091
Valuation reserves.....	679,793	36,486	38,082	61,197	81,099	31,494	34,750
Loans and discounts, gross—total	35,059,292	1,555,815	985,503	1,966,732	4,303,314	1,661,733	2,004,841
Real estate loans—total.....	8,698,107	123,962	254,320	151,796	1,141,508	324,411	208,615
Secured by farm land.....	146,754	84	4,494	1,968	5,093	7,305	5,650
Secured by residential properties:							
Insured by FHA.....	2,907,099	18,677	39,973	22,830	221,236	38,321	31,745
Insured or guaranteed by VA.....	1,207,545	5,670	38,229	15,847	203,455	40,704	16,649
Not insured or guaranteed by FHA or VA.....	2,643,341	27,998	103,605	57,851	466,203	126,129	66,121
Secured by other properties.....	1,793,368	71,533	68,019	53,300	245,521	111,952	88,450
Loans to banks.....	479,529	21,623	1,344	7,934	71,383	14,617	33,716
Loans to brokers and dealers in securities.....	437,959	16,315	9,636	21,514	111,782	20,700	37,330
Other loans for purchasing or carrying securities.....	845,616	14,428	42,144	60,985	186,742	41,707	66,679
Loans to farmers directly guaranteed by CCC.....	20,057					570	1,625
Other loans to farmers.....	649,448	3,245	6,314	704	3,451	6,878	10,403
Commercial and industrial loans (including open market paper).....	15,637,444	1,059,235	440,817	1,092,507	1,808,403	736,343	987,115
Other loans to individuals for personal expenditures—total.....	6,984,503	267,598	211,573	543,308	792,005	424,930	522,053
Passenger automobile instalment loans.....	2,374,668	86,563	58,561	157,781	195,221	121,519	156,607
Other retail consumer instalment loans.....	703,191	16,338	25,629	66,080	57,528	33,652	66,437
Residential repair and modern instal.....	853,839	16,320	21,825	58,771	120,821	40,479	53,023
Other instalment loans.....	796,933	28,254	38,686	76,107	97,949	50,356	46,738
Single payment loans.....	2,255,872	120,123	66,872	184,569	320,486	178,924	201,248
All other loans (including overdrafts).....	1,306,629	49,409	19,355	87,984	188,040	91,577	137,305
United States Government direct obligations	19,482,383	581,263	426,313	792,790	2,521,511	1,092,215	1,181,678
Treasury bills.....	790,118	23,671	34,095	10,969	126,070	36,268	122,840
Treasury certificates of indebtedness.....	2,136,916	79,674	52,220	100,659	267,884	103,769	175,749
Treasury notes.....	4,333,374	202,874	102,841	196,652	723,889	192,275	194,131
Nonmarketable bonds.....	113,454	2,920	403	2,352	12,739	14,555	7,614
Other bonds maturing in 5 years or less.....	8,175,763	192,735	117,950	294,724	1,105,282	491,819	462,703
Other bonds maturing in 5 to 10 years.....	2,752,103	66,416	87,112	125,475	178,813	211,129	118,560
Other bonds maturing in 10 to 20 years.....	1,038,410	9,284	27,169	59,250	90,428	38,337	94,682
Other bonds maturing after 20 years.....	142,245	3,689	4,523	2,709	16,406	4,063	5,399

	By Federal Reserve districts, March 12, 1959—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ²
Loans and discounts, net—total	3,421,111	1,454,667	755,490	1,870,403	2,490,084	12,192,914
Valuation reserves.....	80,494	23,786	11,096	28,222	45,600	207,487
Loans and discounts, gross—total	3,501,605	1,478,453	766,586	1,898,625	2,535,684	12,400,401
Real estate loans—total.....	1,002,310	188,182	141,124	271,769	178,933	4,711,177
Secured by farm land.....	3,123	2,850	229	4,739	5,220	105,999
Secured by residential properties:						
Insured by FHA.....	330,994	45,498	28,753	64,539	22,196	2,042,337
Insured or guaranteed by VA.....	164,876	19,492	46,198	27,276	15,739	613,410
Not insured or guaranteed by FHA or VA.....	333,363	50,078	37,052	55,533	38,496	1,280,912
Secured by other properties.....	169,954	70,264	28,892	119,682	97,282	668,519
Loans to banks.....	16,308	36,253	1,720	23,892	3,487	247,252
Loans to brokers and dealers in securities.....	60,832	34,034	4,068	31,567	16,677	73,504
Other loans for purchasing or carrying securities.....	125,334	22,271	9,726	35,930	184,977	54,693
Loans to farmers directly guaranteed by CCC.....	812	7,414	1	2,550	4,070	3,015
Other loans to farmers.....	7,198	9,521	4,811	157,737	19,760	419,426
Commercial and industrial loans (including open market paper).....	1,310,973	755,517	399,338	962,732	1,546,889	4,537,575
Other loans to individuals for personal expenditures—total.....	859,502	357,157	167,868	333,496	457,847	2,047,166
Passenger automobile instalment loans.....	269,238	74,241	58,407	88,818	132,449	975,263
Other retail consumer instalment loans.....	74,545	29,329	29,504	50,842	55,437	199,870
Residential repair and modernization instalment loans.....	177,737	53,649	27,030	37,917	36,252	210,015
Other instalment loans.....	56,180	25,147	11,965	23,955	60,352	281,244
Single payment loans.....	281,802	174,791	40,962	131,964	173,357	380,774
All other loans (including overdrafts).....	118,336	68,104	37,930	78,952	123,044	306,593
United States Government direct obligations	3,057,796	800,516	350,099	1,096,304	1,173,845	6,408,053
Treasury bills.....	125,260	36,074	13,553	80,281	37,281	143,756
Treasury certificates of indebtedness.....	226,723	92,025	39,516	170,205	100,969	727,523
Treasury notes.....	753,700	229,282	79,433	248,723	218,960	1,190,614
Nonmarketable bonds.....	23,200	10,661	1,930	9,278	5,661	22,141
Other bonds maturing in 5 years or less.....	1,309,832	302,531	138,916	403,632	547,657	2,807,982
Other bonds maturing in 5 to 10 years.....	439,780	111,658	55,546	127,952	125,719	1,103,943
Other bonds maturing in 10 to 20 years.....	166,479	16,042	16,778	37,917	105,609	376,435
Other bonds maturing after 20 years.....	12,822	2,243	4,427	18,316	31,989	35,659

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

² See note 3, page 11.

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, March 12, 1959					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	30,388,243	2,410,583	6,047,513	2,495,371	2,591,425	1,954,331	2,330,835
Valuation reserves.....	595,466	51,647	148,635	53,985	45,519	28,556	40,679
Loans and discounts, gross—total	30,983,709	2,462,230	6,196,148	2,549,356	2,636,944	1,982,887	2,371,514
Real estate loans—total.....	10,913,387	716,354	2,563,358	1,105,279	1,184,141	627,846	488,842
Secured by farm land.....	647,958	20,249	46,199	58,845	95,849	58,457	42,142
Secured by residential properties:							
Insured by FHA.....	1,826,548	71,431	535,049	82,466	104,019	56,212	42,537
Insured or guaranteed by VA.....	1,492,079	90,007	607,390	159,465	119,279	56,336	16,106
Not insured or guaranteed by FHA or VA.....	4,562,236	338,319	930,239	513,801	612,186	300,936	217,803
Secured by other properties.....	2,384,566	196,348	444,481	290,702	252,808	155,905	170,254
Loans to banks.....	191,714	7,734	61,450	18,500	5,000	467	25,399
Loans to brokers and dealers in securities.....	168,106	9,163	68,792	15,066	4,752	13,235	21,585
Other loans for purchasing or carrying securities.....	276,855	19,987	51,648	25,892	24,987	25,317	30,009
Loans to farmers directly guaranteed by CCC.....	284,139	306	139	74	4,904	1,940	8,701
Other loans to farmers.....	2,024,120	31,022	83,296	70,234	97,958	72,674	74,667
Commercial and industrial loans (including open market paper).....	8,043,418	869,945	1,499,340	574,481	512,003	549,472	935,807
Other loans to individuals for personal expenditures—total.....	8,308,599	707,055	1,701,997	654,679	739,715	637,296	733,904
Passenger automobile instalment loans.....	2,959,791	229,936	534,350	199,603	313,194	215,899	210,869
Other retail consumer instalment loans.....	900,462	58,250	159,908	53,498	63,990	57,823	79,823
Residential repair and modern instalment loans.....	793,756	48,925	208,280	53,869	69,272	32,684	179,137
Other instalment loans.....	1,359,112	128,572	337,491	124,115	120,398	121,861	121,239
Single payment loans.....	2,295,478	241,372	461,968	223,594	172,861	211,029	234,836
All other loans (including overdrafts).....	773,371	100,831	165,961	85,151	63,484	54,640	52,600
United States Government direct obligations	23,198,516	1,425,864	3,645,706	1,742,895	2,091,725	1,425,786	1,920,860
Treasury bills.....	1,951,859	115,559	168,897	101,058	145,615	143,563	230,192
Treasury certificates of indebtedness.....	2,160,788	148,727	255,115	143,510	197,035	118,384	213,206
Treasury notes.....	4,757,285	304,967	784,700	286,659	391,104	259,976	389,481
Nonmarketable bonds.....	652,444	35,578	87,562	67,827	54,499	55,630	31,631
Other bonds maturing in 5 years or less.....	8,825,960	477,803	1,325,152	629,359	876,300	580,134	719,112
Other bonds maturing in 5 to 10 years.....	2,926,739	203,726	509,465	269,522	259,113	174,727	204,047
Other bonds maturing in 10 to 20 years.....	1,712,827	125,247	464,030	222,823	151,834	84,516	120,766
Other bonds maturing after 20 years.....	210,614	14,257	50,785	22,137	16,225	8,856	12,425

	By Federal Reserve districts, March 12, 1959—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	4,422,938	1,306,957	1,337,363	1,542,227	2,012,722	1,935,978
Valuation reserves.....	92,886	18,461	26,367	24,361	37,475	26,895
Loans and discounts, gross—total	4,515,824	1,325,418	1,363,730	1,566,588	2,050,197	1,962,873
Real estate loans—total.....	1,936,037	483,865	515,009	296,521	263,701	732,434
Secured by farm land.....	118,143	59,148	30,498	47,412	34,688	36,328
Secured by residential properties:						
Insured by FHA.....	352,886	106,320	138,319	46,417	26,229	264,663
Insured or guaranteed by VA.....	196,003	40,030	92,728	28,901	14,274	71,560
Not insured or guaranteed by FHA or VA.....	898,539	184,645	173,242	103,355	100,849	188,322
Secured by other properties.....	370,466	93,722	80,222	70,436	87,661	171,561
Loans to banks.....	13,925	1,050	30	13,752	4,017	40,390
Loans to brokers and dealers in securities.....	7,610	931	1,266	3,427	2,741	19,538
Other loans for purchasing or carrying securities.....	33,028	18,862	6,650	8,547	26,993	4,935
Loans to farmers directly guaranteed by CCC.....	33,427	15,151	27,528	77,328	111,541	3,100
Other loans to farmers.....	406,374	128,889	208,336	408,517	257,075	185,078
Commercial and industrial loans (including open market paper).....	860,358	309,770	267,099	365,911	803,357	495,875
Other loans to individuals for personal expenditures—total.....	1,111,141	341,763	311,723	368,816	539,202	461,308
Passenger automobile instalment loans.....	416,217	115,537	131,209	157,483	216,727	220,767
Other retail consumer instalment loans.....	172,766	36,686	50,555	38,432	58,661	62,070
Residential repair and modernization instalment loans.....	109,319	28,023	42,317	24,914	42,940	54,076
Other instalment loans.....	130,326	37,612	36,529	50,352	87,584	63,033
Single payment loans.....	282,513	123,905	51,113	97,635	133,290	61,362
All other loans (including overdrafts).....	113,924	25,137	26,089	23,769	41,570	20,215
United States Government direct obligations	4,356,554	1,253,880	1,157,670	1,484,630	1,487,315	1,205,631
Treasury bills.....	324,962	113,797	110,002	194,084	199,229	105,171
Treasury certificates of indebtedness.....	443,062	127,746	104,551	157,293	137,263	114,896
Treasury notes.....	893,349	269,954	283,727	327,290	311,458	254,620
Nonmarketable bonds.....	128,824	44,483	46,988	54,495	29,952	14,975
Other bonds maturing in 5 years or less.....	1,826,172	473,325	439,328	504,495	525,755	449,025
Other bonds maturing in 5 to 10 years.....	487,171	156,996	130,317	166,380	185,052	180,223
Other bonds maturing in 10 to 20 years.....	233,460	58,387	35,831	66,858	84,812	64,263
Other bonds maturing after 20 years.....	19,824	9,192	6,926	13,735	13,794	22,458

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 12, 1959, 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
All member banks.....	6,288	153,727,617	84,074,076	52,955,122	5,243	13,738,528	2,475,966	478,682	37,881,689	18,142,906
Reserve bank cities¹.....	145	61,779,842	37,290,788	18,413,948	1,790	4,941,017	874,868	257,431	16,534,833	8,586,201
1. Boston.....	8	2,262,677	1,519,329	581,263	1,135	142,042	9,909	8,999	620,140	366,274
2. New York ^{2*}	24	26,451,736	16,115,809	7,791,885	21	2,142,811	277,539	123,671	7,528,271	4,051,915
3. Philadelphia ³	6	3,012,079	1,905,535	792,790	.....	246,490	53,064	14,200	945,960	483,277
4. Cleveland.....	5	2,755,974	1,717,202	757,077	89	220,553	53,328	7,725	601,829	308,179
5. Richmond.....	5	575,182	339,631	170,396	.....	58,116	5,636	1,403	179,731	72,727
6. Atlanta ²	5	989,124	639,711	273,408	.....	60,222	13,294	2,489	371,795	148,578
7. Chicago.....	62	8,604,294	4,251,847	3,477,396	.....	673,531	180,032	21,488	2,247,250	1,199,568
8. St. Louis ³	4	1,146,628	683,983	354,576	3	94,787	9,250	4,029	379,677	176,405
9. Minneapolis ³	4	791,525	510,873	214,160	1	48,936	15,410	2,145	326,122	133,302
10. Kansas City ³	9	872,276	480,595	308,560	6	69,192	11,565	2,358	377,093	135,363
11. Dallas ³	6	1,568,854	1,181,165	299,396	.....	73,374	8,964	5,955	606,633	205,351
12. San Francisco.....	7	12,749,493	7,945,108	3,393,041	535	1,110,963	236,877	62,969	2,350,332	1,302,262
Reserve branch cities¹.....	108	24,467,098	13,184,489	8,841,046	558	2,141,568	237,093	62,344	6,793,344	3,245,882
2. Buffalo.....	3	1,117,618	656,817	306,871	373	135,580	13,551	4,426	257,654	129,760
4. Cincinnati.....	5	996,072	583,902	353,817	164	41,797	13,767	2,625	280,037	135,546
5. Pittsburgh ^{3*}	6	2,787,332	1,557,509	885,992	.....	320,410	12,420	11,001	627,868	356,937
5. Baltimore ³	5	712,913	319,735	303,586	.....	70,080	17,568	1,944	251,596	122,823
5. Charlotte ³	3	690,021	435,036	171,733	.....	59,543	21,667	2,042	252,706	94,883
6. Birmingham.....	2	371,103	199,424	112,835	.....	49,750	8,209	885	141,265	58,290
6. Jacksonville ³	4	392,180	214,924	145,608	.....	27,139	3,482	1,027	204,146	58,527
6. Nashville.....	4	517,739	296,185	162,257	.....	50,903	7,281	1,113	151,457	63,999
6. New Orleans.....	5	812,515	414,589	344,247	.....	46,836	4,906	1,937	279,860	123,904
7. Detroit.....	6	3,402,216	1,566,258	1,436,295	6	389,527	1,966	8,164	765,183	390,275
8. Little Rock.....	5	174,812	83,483	67,105	9	20,896	2,915	404	70,069	29,317
8. Louisville.....	6	535,766	271,822	219,564	.....	30,544	12,306	1,530	183,641	77,452
8. Memphis.....	3	546,418	375,622	131,241	.....	31,842	6,044	1,669	181,008	72,665
9. Helena.....	3	47,699	24,366	20,172	.....	2,680	370	111	19,558	7,785
10. Denver ³	5	691,211	453,299	206,585	.....	27,384	2,324	1,619	249,902	109,010
10. Oklahoma City ³	4	373,241	215,997	111,717	.....	31,567	12,810	1,150	137,563	55,088
10. Omaha.....	5	381,733	235,639	103,099	.....	36,378	5,756	861	144,690	63,294
11. El Paso ³	3	201,113	118,118	64,067	.....	17,377	1,011	540	73,494	29,102
11. Houston ³	8	1,283,084	747,520	462,325	.....	55,707	13,584	3,948	493,937	205,750
11. San Antonio ³	6	432,628	166,438	216,918	.....	35,748	12,615	909	135,641	59,583
12. Los Angeles ³	4	4,435,524	2,268,644	1,850,734	6	295,654	13,167	7,319	1,052,620	555,357
12. Portland.....	3	1,492,225	778,034	524,313	.....	171,937	15,074	2,867	317,589	181,215
12. Salt Lake City ³	5	572,365	347,887	166,225	.....	52,457	4,376	1,220	131,104	70,058
12. Seattle.....	5	1,499,570	853,241	473,540	.....	139,832	29,924	3,032	390,756	195,262
Other reserve cities¹.....	52	6,231,515	3,210,556	2,501,612	4	406,364	97,856	15,123	2,050,146	871,684
4. Columbus.....	3	562,828	211,765	293,905	.....	44,026	11,842	1,290	188,417	97,712
4. Toledo.....	3	406,652	151,837	230,720	.....	21,948	1,346	801	110,790	49,292
5. Washington ³	7	1,043,929	535,837	446,500	.....	38,782	20,547	2,263	280,765	154,628
5. Miami ³	5	382,060	205,258	143,323	.....	31,597	909	973	186,363	54,859
7. Des Moines ³	3	255,719	140,114	86,204	.....	24,801	4,135	465	114,132	38,660
7. Indianapolis.....	4	838,994	446,729	318,277	4	61,183	10,502	2,299	263,512	122,227
7. Milwaukee ³	5	891,585	497,292	341,404	.....	31,084	19,843	1,962	276,138	108,747
8. National Stock Yards.....	1	80,426	39,757	28,030	.....	12,399	.....	240	46,920	14,227
9. St. Paul ³	3	385,521	220,251	115,767	.....	41,739	6,594	1,170	120,115	50,023
10. Kansas City, Kansas ³	2	71,994	38,749	22,810	.....	8,766	1,477	192	25,009	9,446
10. Pueblo.....	2	46,325	27,838	16,166	.....	2,207	6	108	15,070	6,156
10. Topeka.....	3	111,743	43,425	48,872	.....	15,285	3,861	300	26,966	12,597
10. Tulsa ³	4	467,950	249,599	177,577	.....	31,288	8,278	1,208	167,597	62,587
10. Wichita ³	4	250,780	125,262	100,918	.....	16,908	7,010	682	77,622	32,461
11. Fort Worth ³	3	435,009	276,843	131,139	.....	24,351	1,506	1,170	150,370	58,062
County banks, by districts	5,983	61,249,162	30,388,243	23,198,516	2,891	6,249,579	1,266,149	143,784	12,503,366	5,439,139
1. Boston.....	279	4,365,595	2,410,583	1,425,864	235	441,984	74,214	12,715	918,584	400,935
2. New York.....	497	11,346,053	6,047,513	3,645,706	1,722	1,395,284	224,924	30,904	1,823,132	936,825
3. Philadelphia.....	501	4,866,750	2,495,371	1,742,895	118	476,029	138,042	14,295	835,193	386,579
4. Cleveland.....	564	5,239,012	2,591,425	2,091,725	164	469,111	73,837	12,750	979,727	460,627
5. Richmond.....	432	3,789,005	1,954,331	1,425,786	23	300,359	99,132	9,374	874,096	360,009
6. Atlanta.....	376	4,862,042	2,330,835	1,920,860	169	515,964	83,586	10,628	1,271,726	486,624
7. Chicago.....	937	9,941,130	4,422,938	4,356,554	112	991,340	152,133	18,053	1,830,795	797,902
8. St. Louis.....	469	2,914,624	1,306,957	1,253,880	31	273,573	73,754	6,429	665,503	286,941
9. Minneapolis.....	467	2,848,146	1,337,363	1,157,670	20	243,531	104,311	5,251	528,146	256,044
10. Kansas City.....	712	3,457,603	1,542,227	1,484,630	183	370,202	53,090	7,271	874,426	361,834
11. Dallas.....	605	4,085,542	2,012,722	1,487,315	100	450,294	125,897	9,214	1,274,412	442,528
12. San Francisco.....	144	3,533,660	1,935,978	1,205,631	14	321,908	63,229	6,900	627,626	262,291

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

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

For other footnotes, see opposite page.

AND RESERVE CITY BANKS,¹ 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 in-directly representing real estate	Customers' liability on acceptances	Other assets	Total assets		
2,270,465	6,373,248	37,470	75,532	10,982,068	2,003,913	42,522	180,855	787,065	925,330	195,548,991	All member banks	
485,613	890,674	11,938	59,523	6,500,884	637,050	4,206	67,573	755,283	533,872	80,312,659	Reserve bank cities¹	
18,388	21,542	496	6,365	207,075	22,099	.....	252	32,369	15,765	2,953,302	1. Boston
168,527	66,169	2,436	34,606	3,204,618	251,024	.....	348	5,610	326,721	35,142,998	2. New York**
41,444	79,384	2,285	3,709	335,861	48,177	.....	628	7,569	8,193	4,041,918	3. Philadelphia*
36,130	51,321	90	1,376	204,733	17,224	.....	47	10,872	234	3,403,267	4. Cleveland
9,952	15,385	.....	35	81,632	8,379	.....	10	2,377	.....	769,199	5. Richmond
9,976	45,910	416	37	166,878	19,054	.....	565	.....	17	1,386,890	6. Atlanta ²
58,521	167,217	1,240	6,334	814,370	27,178	.....	214	8,090	14,625	10,952,898	7. Chicago ²
7,302	33,949	12	130	161,879	5,965	.....	602	100	1,479	1,542,042	8. St. Louis*
6,501	31,289	212	866	153,952	4,001	.....	.....	6,339	819	1,135,506	9. Minneapolis*
6,456	50,577	1,500	86	183,111	7,479	.....	49	755	1,639	1,263,192	10. Kansas City*
9,681	169,187	983	864	220,567	49,518	.....	164	.....	16,265	2,247,724	11. Dallas*
112,735	158,744	2,268	5,115	766,208	176,952	.....	1,579	25,609	100,355	15,473,753	12. San Francisco
327,366	900,375	12,725	11,050	2,295,946	326,262	5,989	53,200	23,329	143,114	31,812,336	Reserve branch cities¹	
19,919	24,679	191	1,745	81,360	12,402	11	250	1,559	8,903	1,398,397	2. Buffalo	
17,726	30,344	87	237	96,097	13,609	.....	.....	590	6,586	1,296,894	4. Cincinnati
36,758	31,496	240	567	201,870	33,811	226	1,741	488	18,423	3,469,889	5. Pittsburgh**	
16,841	33,582	109	185	78,356	10,395	410	.....	201	5,935	981,450	5. Baltimore*
11,870	27,943	.....	118,010	14,004	278	.....	430	.....	8,682	966,121	5. Charlotte ²
7,655	34,172	.....	41,148	5,416	.....	.....	.....	.....	1,869	519,653	6. Birmingham
4,071	51,030	.....	164	90,354	4,815	.....	.....	650	.....	603,253	6. Jacksonville*
8,548	38,345	.....	40,565	7,114	.....	12	.....	.....	10	678,596	6. Nashville
10,889	47,398	406	65	97,198	9,722	65	1,220	2,350	4,550	1,110,282	6. New Orleans	
50,523	61,491	622	3,372	258,900	31,248	826	5,642	260	19,237	4,224,612	7. Detroit	
2,468	17,118	50	.....	21,116	3,424	313	.....	.....	570	249,188	8. Little Rock
8,041	28,480	.....	39	69,629	3,173	.....	182	.....	2,790	725,552	8. Louisville
9,688	44,462	163	222	53,808	6,862	.....	.....	6,050	1,728	742,066	8. Memphis
304	5,445	.....	.....	6,024	1,263	147	.....	.....	.....	68,842	9. Helena
7,601	48,404	250	144	84,493	5,522	26	1,305	5,871	5,871	953,837	10. Denver*	
3,286	39,285	.....	.....	39,904	14,808	.....	5,250	520	.....	532,682	10. Oklahoma City*
3,562	24,454	270	.....	53,110	3,742	.....	.....	.....	2,372	532,537	10. Omaha
2,984	21,927	.....	132	19,349	1,855	132	.....	3,000	501	280,095	11. El Paso*
13,340	134,017	8,222	831	131,777	44,930	1,524	4,600	7,411	6,635	1,842,121	11. Houston*	
5,939	26,680	616	86	42,737	10,419	1,116	7	.....	7	581,561	11. San Antonio*
43,753	71,144	15	1,144	381,207	31,314	.....	23,986	429	21,517	5,565,390	12. Los Angeles*
13,461	16,552	596	552	105,213	27,047	285	58	54	8,443	1,845,701	12. Portland	
6,874	14,520	118	.....	39,534	3,504	14	7,475	.....	1,950	716,412	12. Salt Lake City ²
21,565	27,407	770	1,565	144,187	25,863	604	404	400	9,608	1,927,205	12. Seattle	
100,308	430,416	1,266	1,475	644,997	83,822	3,244	19,953	153	34,771	8,423,604	Other reserve cities¹	
10,798	35,719	.....	55	44,133	9,179	.....	.....	.....	1,427	761,851	4. Columbus
8,320	29,303	.....	44	23,831	2,236	129	.....	.....	2,369	522,176	4. Toledo
21,116	37,352	218	525	66,926	19,263	115	4,418	.....	4,223	1,352,713	5. Washington*
5,520	35,714	185	103	69,982	5,875	.....	9,972	43	2,788	587,101	6. Miami*
3,818	32,593	.....	.....	39,061	679	794	1,954	48	1,222	374,548	7. Des Moines*
16,045	44,235	53	116	80,836	12,382	.....	30	.....	4,362	1,119,280	7. Indianapolis
11,495	21,199	158	443	134,096	9,585	659	309	61	7,783	1,186,120	7. Milwaukee*	
529	4,442	.....	189	27,706	6,595	3,683	722	96	342	127,688	8. National Stock Yards
3,299	13,015	.....	.....	53,589	1,004	.....	.....	.....	2,835	512,973	9. St. Paul*
775	8,193	.....	.....	6,595	1,004	.....	.....	.....	44	98,051	10. Kansas City, Kansas*
957	6,054	.....	.....	1,903	573	.....	.....	.....	89	62,057	10. Pueblo
1,642	6,847	.....	.....	5,880	1,310	293	.....	.....	807	141,119	10. Topeka
5,788	68,424	.....	.....	31,158	4,938	14	1,033	.....	3,261	645,153	10. Tulsa*
3,297	20,898	.....	.....	20,966	5,837	200	141	.....	1,311	335,891	10. Wichita*
6,893	46,428	652	.....	38,335	7,278	318	2,000	.....	1,908	596,883	11. Fort Worth*
1,357,178	4,151,783	11,541	3,484	1,540,241	956,779	29,083	40,129	8,300	213,573	75,000,392	Country banks, by districts	
110,072	191,742	154	707	214,974	77,620	2,242	2,680	5,616	17,192	5,389,529	1. Boston	
219,574	331,762	902	463	333,606	180,145	2,866	4,790	1,106	56,064	13,414,156	2. New York	
118,083	234,032	215	.....	96,284	84,196	3,287	2,089	160	13,812	5,805,487	3. Philadelphia
133,008	295,253	.....	59	90,770	84,545	952	2,601	56	11,994	6,318,887	4. Cleveland
108,193	283,587	1,252	17	121,038	63,184	1,899	2,391	235	11,238	4,742,048	5. Richmond	
131,297	505,587	2,355	418	145,445	93,802	3,344	5,466	401	20,581	6,257,362	6. Atlanta	
208,406	634,512	1,112	244	188,619	117,364	3,322	6,900	229	28,750	11,928,490	7. Chicago	
65,541	272,994	730	1	39,296	35,733	1,634	1,099	46	7,804	3,626,443	8. St. Louis	
44,360	173,357	248	335	51,802	41,046	1,813	599	117	10,774	3,430,641	9. Minneapolis	
62,572	393,336	587	.....	54,097	37,505	1,242	2,784	47	7,084	4,380,691	10. Kansas City
95,616	643,870	3,555	500	88,343	76,789	4,574	1,991	162	12,004	5,455,474	11. Dallas	
60,456	187,751	421	740	115,967	64,850	1,908	6,739	125	16,276	4,251,184	12. San Francisco	

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 12, 1959, 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
All member banks.....	120,379,325	93,911,162	2,154,105	8,203,017	11,492,646	1,613,987	3,004,408	53,958,508	48,698,623	268,785	14,291	2,883,560	131,708	1,961,541
Reserve bank cities¹.....	51,467,247	39,138,252	883,864	1,577,174	6,748,741	1,530,803	1,588,413	18,535,422	15,375,377	103,115	2,414	1,007,566	99,447	1,947,503
1. Boston.....	2,289,526	1,768,062	33,443	142,886	293,184	27,370	24,581	243,338	209,512	6,025	1	1,000		26,800
2. New York ^{2*}	24,351,701	18,356,559	465,038	305,346	2,849,268	1,278,978	1,096,512	5,453,014	3,553,929	26,918	82	159,051	73,785	1,639,331
3. Philadelphia ³	3,019,557	2,374,237	45,539	146,814	400,636	22,762	29,569	533,438	514,124	810		10,742	730	6,950
4. Cleveland.....	1,716,145	1,434,688	33,673	71,506	152,163	5,604	18,511	1,331,772	1,297,182	430		33,933	227	
5. Richmond.....	498,603	360,489	10,502	20,419	104,464	178	2,551	193,495	181,723	2,550	1,181	7,941	100	
6. Atlanta ³	1,039,231	718,490	12,730	78,562	222,811	147	6,491	194,341	189,673	1,190	10	3,178	290	
7. Chicago ²	7,273,369	5,595,305	118,492	289,790	1,127,091	44,068	98,623	2,480,307	2,379,871	7,000	491	61,395	3,000	28,550
8. St. Louis ³	1,161,499	808,790	16,301	37,458	291,575	1,524	5,851	202,166	188,392	3,025	459	8,790	1,500	
9. Minneapolis ³	826,326	551,521	11,857	29,686	219,276	3,201	10,785	155,743	154,149	334		1,260		
10. Kansas City ³	1,000,827	617,213	7,618	27,286	341,182	1,740	5,788	122,882	119,491			46,011	30	
11. Dallas ³	1,515,478	962,646	23,554	41,306	464,584	3,710	19,678	473,980	427,939			670,875	19,785	245,872
12. San Francisco.....	6,774,985	5,590,252	105,117	386,115	282,507	141,521	269,473	7,150,946	6,159,392	54,833	189			
Reserve branch cities¹.....	20,301,271	15,658,608	331,909	1,396,925	2,503,132	57,177	353,520	8,302,607	7,738,204	26,795	750	526,912	2,896	7,050
2. Buffalo.....	739,116	586,840	16,338	84,150	34,662	2,579	14,547	509,669	492,958	2,184		14,527		
4. Cincinnati.....	885,896	711,793	12,395	38,399	107,815	912	14,585	253,832	229,631	450	5	23,716	30	
4. Pittsburgh ^{3*}	2,183,989	1,853,345	44,531	76,917	181,307	3,124	24,765	830,935	794,384	567	34	35,039	11	
5. Baltimore ³	757,879	577,891	14,841	81,427	181,427	1,416	4,329	133,726	130,581	1,359		1,786		
5. Charlotte ³	693,949	457,548	5,939	53,282	159,651	59	17,470	141,388	122,520	3,201	7	13,845	1,815	
5. Birmingham.....	383,208	301,666	3,993	23,902	51,506		2,231	92,940	92,553		5	382		
6. Jacksonville ³	470,151	225,525	3,126	76,579	160,849	263	3,809	64,668	63,168	1,500		8,928		
6. Nashville.....	420,988	257,481	3,417	58,611	99,178		2,301	192,645	183,711	6		12,000		1,900
6. New Orleans.....	820,901	532,341	8,299	90,109	155,487	9,302	25,363	198,528	183,962	630	36	32,931	75	
7. Detroit.....	2,350,149	1,916,387	60,184	144,573	188,031	5,500	35,474	1,427,605	1,393,219	1,380				
8. Little Rock.....	191,855	122,398	1,909	23,759	42,372		1,417	38,584	38,433	145	6			
8. Louisville.....	568,475	389,529	14,754	27,748	130,175	67	6,202	83,021	80,783	2,115		123		
8. Memphis.....	499,608	322,997	5,303	28,768	137,967	1,426	3,147	165,602	164,917	635				50
9. Helena.....	50,150	21,407	933	15,520	11,623		667	13,974	10,695	50		3,229		
10. Denver ³	626,067	469,499	12,230	20,324	112,772	173	11,069	228,661	224,894	950		2,817		
10. Oklahoma City ³	408,239	234,483	4,206	60,157	106,763	52	2,630	57,181	55,685	101		1,395		
10. Omaha.....	446,884	294,506	11,988	29,774	107,361		3,201	31,908	31,810	98				
11. El Paso ³	197,999	146,658	2,892	12,722	31,464	2,125	2,138	55,174	47,623	2,161		5,390		
11. Houston ³	1,376,488	934,978	13,635	98,071	289,140	5,466	35,198	290,642	242,465	37		47,640	500	
11. San Antonio ³	364,625	268,659	2,904	15,271	68,692	4,598	4,501	172,860	123,673	950	17	48,220		
12. Los Angeles ³	3,283,987	2,943,223	51,269	74,754	123,057	10,875	80,809	1,840,828	1,630,404	2,995		207,229		200
12. Portland.....	973,884	786,864	12,566	110,250	27,221	2,413	34,170	678,204	636,517	2,227		41,410	50	
12. Salt Lake City ³	375,151	288,091	4,530	44,144	32,517	3	5,866	272,224	243,936	2,880	603	25,305		
12. Seattle.....	1,231,944	1,014,499	19,727	111,365	62,095	6,824	17,434	528,708	519,682	2,711		1,000	415	4,900
Other reserve cities¹.....	6,028,234	4,312,105	92,817	547,029	939,216	12,262	124,805	1,632,750	1,538,066	23,568	1,495	66,907	814	1,900
4. Columbus.....	576,510	380,087	9,187	125,459	46,432	39	15,306	122,751	112,366	770	5	9,591	19	
4. Toledo.....	342,295	285,352	8,732	13,591	20,088	946	4,457	142,051	136,675	265	55	5,056		
5. Washington ³	958,193	857,367	12,779	104	60,195	5,380	22,168	289,462	277,059	11,153		26,513	75	1,250
6. Miami ³	411,048	272,386	5,035	42,229	82,294	3,857	5,245	124,693	96,535	170	1,400			
7. Des Moines ³	286,839	159,086	4,696	53,932	60,844		8,281	52,270	50,743	1,510	17			
7. Indianapolis.....	784,860	554,530	12,207	110,004	83,735	468	23,916	231,586	216,580	1,960	5	12,756	15	
7. Milwaukee ³	803,873	563,805	15,750	37,407	166,180	1,579	19,152	277,320	273,139	3,130		26	375	650
8. National Stock Yards.....	111,298	18,922	397	251	91,641		87	3,558	1,056		2	2,500		
9. St. Paul ³	357,348	230,681	5,373	36,043	82,444	624	2,183	99,162	98,012	1,150				
10. Kansas City, Kansas ³	67,262	28,271	588	14,344	23,532		527	20,604	20,604					
10. Pueblo.....	38,543	27,605	1,160	3,922	5,450		406	17,479	12,190	15		5,274		
10. Topeka.....	104,856	61,459	1,571	28,777	12,388		661	19,455	18,619	825	11			
10. Tulsa.....	502,022	405,882	6,577	20,184	63,945	240	5,194	68,946	68,401	215			330	
10. Wichita ³	266,883	176,791	5,194	42,138	39,624		3,136	39,639	36,339	1,700		1,600		
11. Fort Worth ³	416,404	289,681	3,571	18,644	100,422		4,086	123,774	119,478	705		3,591		
County banks, by districts.....	42,582,573	34,802,197	845,515	4,681,889	1,301,557	13,745	937,670	25,487,729	24,046,976	115,307	9,632	1,282,175	28,551	5,088
1. Boston.....	3,411,256	2,849,894	73,729	215,534	127,142	1,720	143,237	1,369,194	1,346,348	6,441	1,140	14,597	643	25
2. New York.....	6,559,261	5,123,061	149,992	948,610	118,185	946	218,467	5,578,782	5,358,358	8,153	15	209,723	2,492	43
3. Philadelphia.....	2,785,807	2,435,901	57,662	190,447	23,833	33	77,941	2,403,754	2,348,424	4,454	527	50,155	194	
4. Cleveland.....	3,218,719	2,743,490	75,023	312,743	23,407	23	64,024	2,477,288	2,373,850	520	927	101,889	102	
5. Richmond.....	2,740,879	2,255,947	61,058	256,673	99,430	106	67,665	1,519,346	1,396,367	31,833	1,075	89,113	958	
6. Atlanta.....	4,076,599	3,134,979	62,058	543,492	279,217	960	55,893	1,640,631	1,521,286	19,293	1,163	81,403	17,466	20
7. Chicago.....	6,262,122	5,220,147	119,919	687,136	137,179	56	98,484	4,667,653	4,372,935	5,223	2,945	285,319	931	
8. St. Louis.....	2,254,122	1,929,284	39,807	200,864	60,345		23,822	1,046,592	966,443	5,341	140	74,343	325	
9. Minneapolis.....	1,860,187	1,496,786	39,499	227,924	67,843	307	27,828	1,288,038	1,246,260	2,015	299	39,418	46	
10. Kansas City.....	3,060,815	2,383,028	81,276	436,944	123,187		36,380	930,920	855,744	7,705	215	66,569	687	
11. Dallas.....	3,997,185	3,246,927	54,640	422,575	212,333	2,874	57,836	1,012,007	827,959					

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

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	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
174,337,833	1,746,402	813,407	3,004,926	179,902,568	4,722,481	7,772,418	2,763,202	388,322	15,646,423	103,026,331	94,136,519	All member banks
70,002,669	1,071,270	781,152	1,692,790	73,547,881	2,061,534	3,557,233	1,006,591	139,420	6,764,778	44,076,752	35,802,955	Reserve bank cities¹
2,532,864	20,500	33,866	57,701	2,644,931	71,075	174,280	49,092	13,924	308,371	2,061,972	1,728,454	1. Boston
29,804,715	573,470	598,817	842,796	31,819,798	973,534	1,778,123	532,397	39,146	3,323,200	21,080,914	16,553,799	2. New York ^{2*}
3,552,995	48,000	8,636	62,173	3,671,804	94,033	210,747	62,834	2,500	370,114	2,604,312	2,214,759	3. Philadelphia*
3,047,917	38,600	234	41,779	3,128,530	78,520	178,980	17,151	86	274,737	1,460,091	1,319,972	4. Cleveland
692,098	6,000	.....	12,080	710,178	19,950	26,800	11,933	308	58,991	401,586	301,827	5. Richmond
1,233,572	23,000	.....	23,704	1,280,293	28,890	54,150	13,180	10,377	106,597	826,443	636,665	6. Atlanta ³
9,753,676	186,100	15,318	142,552	10,097,646	329,730	379,010	92,416	54,096	855,252	6,291,782	5,169,348	7. Chicago ²
1,363,665	25,350	.....	20,343	1,410,873	46,850	49,913	34,061	345	131,169	965,671	690,220	8. St. Louis*
982,069	42,000	.....	18,471	1,043,359	33,750	37,750	16,981	3,666	92,147	641,085	438,040	9. Minneapolis*
1,123,709	22,400	.....	10,988	1,158,736	32,750	43,770	19,415	8,521	104,456	767,139	467,176	10. Kansas City*
1,989,458	6,000	.....	23,034	2,034,977	82,916	114,811	14,590	430	212,747	1,125,724	803,063	11. Dallas*
13,925,931	79,850	103,806	437,169	14,546,756	269,536	508,899	142,541	6,021	926,997	5,850,033	5,479,632	12. San Francisco
28,603,878	271,300	23,786	447,353	29,346,317	737,642	1,259,265	441,937	27,175	2,466,019	17,104,986	15,113,107	Reserve branch cities¹
1,248,785	12,000	1,559	24,495	1,286,839	36,747	64,863	9,657	291	111,558	633,077	604,177	2. Buffalo
1,139,728	28,700	.....	20,525	1,189,543	33,175	54,325	19,851	.....	107,351	759,455	668,677	4. Cincinnati
3,014,024	.....	488	51,730	3,066,242	95,945	266,661	39,277	1,764	403,647	1,950,623	1,753,157	4. Pittsburgh**
891,604	7,000	.....	9,682	908,487	15,323	44,378	9,777	3,485	72,963	645,940	581,838	5. Baltimore*
835,337	30,000	.....	26,418	891,755	25,445	42,585	6,336	.....	74,366	547,996	410,290	5. Charlotte ³
476,238	.....	.....	6,365	482,603	14,000	15,500	5,605	.....	37,050	307,978	286,651	6. Birmingham
534,819	17,000	.....	6,981	558,800	14,400	19,858	3,357	6,838	44,453	328,767	215,559	6. Jacksonville*
613,633	5,500	.....	15,742	634,885	16,250	18,500	8,961	.....	43,711	342,078	277,828	6. Nashville
1,019,429	6,000	2,595	7,380	1,035,404	15,463	47,788	11,627	.....	74,878	676,305	550,615	6. New Orleans
3,777,754	70,000	.....	63,351	3,911,365	83,495	171,971	50,862	6,919	313,247	2,029,758	1,837,534	7. Detroit
230,439	.....	.....	2,404	232,843	5,900	7,550	2,743	152	16,345	153,621	126,458	8. Little Rock
651,496	5,250	.....	10,560	667,306	18,750	29,750	9,573	173	58,246	470,366	353,850	8. Louisville
665,210	.....	6,050	8,653	679,913	16,500	38,000	7,653	.....	62,153	401,338	301,104	8. Memphis
64,124	.....	.....	688	64,812	1,900	1,800	330	.....	4,030	38,717	31,570	9. Helena
854,728	24,000	.....	10,732	889,460	24,750	29,000	10,139	488	64,377	493,170	416,399	10. Denver*
465,420	8,500	.....	4,264	478,704	18,500	18,600	16,259	619	53,978	329,050	257,366	10. Oklahoma City*
478,792	6,350	.....	5,877	491,019	11,700	17,000	10,484	2,334	41,518	369,320	274,373	10. Omaha
253,173	.....	3,000	2,558	258,731	8,000	10,000	3,253	111	21,364	156,723	142,169	11. El Paso*
1,667,130	3,000	7,491	12,841	1,690,462	63,300	68,300	19,979	80	151,659	1,110,694	936,470	11. Houston*
3,777,485	5,000	.....	3,982	546,474	11,400	18,900	4,639	148	35,087	295,208	245,694	11. San Antonio*
5,124,815	14,000	.....	76,916	5,216,253	108,906	135,104	105,127	.....	349,137	2,831,636	2,717,579	12. Los Angeles*
1,651,688	20,000	.....	35,906	1,707,648	43,000	52,550	42,503	.....	138,053	851,719	826,071	12. Portland
647,375	8,000	.....	11,758	667,133	14,193	25,782	8,042	1,262	49,279	321,097	298,567	12. Salt Lake City*
1,760,652	1,000	439	27,545	1,789,636	40,600	60,500	35,903	566	137,569	1,060,350	999,111	12. Seattle
7,660,984	50,100	158	97,595	7,808,837	191,029	312,750	95,753	15,235	614,767	4,952,925	4,338,942	Other reserve cities¹
699,261	.....	.....	9,457	708,718	19,200	23,800	10,133	.....	53,133	496,658	476,719	4. Columbus
484,346	.....	.....	6,141	490,487	13,050	13,650	3,582	1,407	31,689	289,161	289,569	4. Toledo
1,247,655	.....	.....	12,490	1,260,145	25,142	50,258	13,209	3,959	92,568	853,915	812,913	5. Washington*
535,741	4,000	.....	8,166	547,955	14,950	17,471	5,396	1,329	39,146	285,352	249,878	6. Miami*
339,109	7,000	.....	3,235	349,392	7,000	8,500	8,825	831	25,156	215,185	182,238	7. Des Moines*
1,016,446	.....	.....	12,525	1,028,971	23,779	52,740	12,480	1,210	90,309	659,789	607,614	7. Indianapolis
1,081,193	13,600	61	16,339	1,111,193	21,300	44,123	9,504	.....	74,927	648,682	486,268	7. Milwaukee*
114,856	.....	.....	605	115,461	1,000	7,000	4,227	.....	12,227	79,150	-8,446	8. National Stock Yards
456,510	.....	1	10,075	466,586	14,000	25,000	6,927	460	46,387	290,744	215,318	9. St. Paul*
87,866	2,000	.....	895	90,761	3,200	3,200	890	.....	7,290	52,474	36,547	10. Kansas City, Kansas*
56,022	.....	.....	951	56,973	1,800	1,800	1,087	397	5,084	30,586	30,030	10. Pueblo
124,311	3,000	.....	2,042	129,353	4,700	5,300	1,766	.....	11,766	92,129	85,017	10. Topeka
570,968	17,000	.....	4,965	592,933	14,100	25,900	10,257	1,963	52,220	402,440	400,102	10. Tulsa*
306,522	.....	.....	3,557	310,079	8,208	14,508	2,783	313	25,812	225,019	201,099	10. Wichita*
540,178	3,500	.....	6,152	549,830	19,500	19,500	4,687	3,366	47,053	331,641	274,076	11. Fort Worth*
68,070,302	353,732	8,311	767,188	69,199,533	1,732,276	2,643,170	1,218,921	206,492	5,800,859	36,891,668	38,881,515	Country banks, by districts
4,780,450	53,239	.....	79,701	4,919,006	142,367	226,750	89,269	12,137	470,523	3,004,540	2,993,691	1. Boston
12,138,043	117,870	1,106	185,803	12,442,822	319,910	455,233	175,643	20,548	971,334	5,893,893	5,956,532	2. New York
5,189,561	21,789	160	45,943	5,257,453	145,603	288,881	100,932	12,618	548,034	2,455,491	2,608,005	3. Philadelphia
5,696,007	20,270	55	63,633	5,779,965	161,119	252,730	114,955	10,118	538,922	2,832,696	3,029,487	4. Cleveland
4,260,225	29,631	235	46,101	4,336,192	106,459	202,031	80,910	16,456	405,856	2,336,254	2,459,247	4. Richmond
5,717,230	28,750	403	58,232	5,804,615	144,413	209,757	79,520	19,057	452,747	3,425,567	3,588,919	6. Atlanta
10,930,574	28,190	229	125,317	11,084,310	241,346	353,947	203,475	45,412	844,180	5,440,280	5,177,148	7. Chicago
3,300,714	10,150	46	24,330	3,335,240	77,559	121,425	76,256	15,963	291,203	1,941,832	2,114,674	9. St. Louis
3,148,225	6,190	117	35,915	3,190,447	70,311	101,641	56,895	11,347	240,194	1,633,028	1,700,736	9. Minneapolis
3,991,735	21,181	57	22,757	4,035,730	87,790	144,004	99,774	13,393	344,961	2,611,477	2,802,255	10. Kansas City
5,009,192	7,122	162	23,237	5,039,713	137,918	164,243	89,081	24,519	415,761	3,264,972	3,638,995	11. Dallas
3,908,346	9,350	125	56,219	3,974,040	97,481	122,528	52,211	4,924	277,144	2,051,638	2,171,826	12. San Francisco

¹ Includes figures for a bank with its head office in a nonreserve city, which has a branch in this reserve city: see contents page.

* 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 over-drafts)	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
Total	6,288	153,727,617	84,074,076	52,955,122	5,243	13,738,528	2,475,966	478,682	37,881,689	18,142,906
New England:										
Maine.....	35	407,042	233,182	144,045	14	19,901	8,815	1,085	79,699	35,483
New Hampshire.....	52	228,265	133,005	74,430	18	16,685	3,467	660	55,207	22,092
Vermont.....	33	199,509	121,223	60,324	9	14,116	3,368	469	34,225	16,410
Massachusetts.....	130	3,912,714	2,386,644	1,157,262	1,317	305,303	48,690	13,498	995,940	538,493
Rhode Island.....	5	735,590	435,537	230,129	12	63,796	3,669	2,447	106,224	53,221
Connecticut.....	40	1,562,274	847,205	489,361	12	200,922	18,983	5,791	342,334	137,043
Middle Atlantic:										
New York.....	371	34,209,751	20,494,396	10,186,884	1,393	2,985,510	398,724	142,844	8,813,327	4,733,563
New Jersey.....	221	5,320,881	2,596,668	1,801,707	786	770,455	134,397	16,868	895,496	432,651
Pennsylvania.....	558	10,455,180	5,828,955	3,351,338	152	1,025,280	211,172	38,283	2,366,966	1,223,809
East North Central:										
Ohio.....	383	8,284,355	4,429,050	3,057,854	308	657,702	118,881	20,560	1,842,931	902,183
Indiana.....	231	2,875,836	1,349,651	1,278,841	24	201,311	39,854	6,155	690,139	301,087
Illinois.....	523	12,462,830	5,701,129	5,367,446	79	1,084,734	281,351	28,091	3,010,678	1,550,752
Michigan.....	223	6,424,204	3,120,380	2,539,936	21	725,413	24,649	13,805	1,233,254	594,678
Wisconsin.....	162	2,352,492	1,121,473	1,026,953	23	151,061	48,281	4,701	553,282	222,869
West North Central:										
Minnesota.....	209	2,338,725	1,296,018	776,298	8	197,105	63,857	5,439	647,545	283,150
Iowa.....	168	1,362,714	682,491	499,761	.....	157,627	20,055	2,780	360,712	179,085
Missouri.....	173	3,345,812	1,787,618	1,232,500	142	268,694	47,244	9,614	1,037,829	441,548
North Dakota.....	40	319,103	137,340	140,816	5	23,363	17,026	553	63,991	31,368
South Dakota.....	60	423,090	196,534	179,162	.....	31,265	15,319	810	80,277	39,303
Nebraska.....	140	962,921	497,949	358,076	.....	90,336	14,486	2,074	286,052	126,640
Kansas.....	213	1,189,493	525,205	475,673	37	157,679	28,192	2,747	306,031	137,509
South Atlantic:										
Delaware.....	7	351,587	210,578	136,520	.....	2,366	659	1,464	70,202	21,048
Maryland.....	64	1,183,009	550,474	490,436	.....	103,801	35,338	2,960	341,006	163,743
District of Columbia.....	9	1,083,398	557,336	464,178	.....	38,832	20,720	2,332	288,691	158,546
Virginia.....	200	2,180,125	1,209,711	722,711	23	190,915	51,438	5,327	513,478	214,311
West Virginia.....	112	803,920	353,983	378,886	.....	57,947	10,335	2,269	198,076	82,872
North Carolina.....	47	1,149,557	688,625	319,265	.....	103,990	34,372	3,305	381,366	141,103
South Carolina.....	31	518,943	275,127	189,552	.....	40,494	12,527	1,243	141,860	54,535
Georgia.....	64	1,476,846	904,155	438,569	.....	106,303	24,224	3,595	490,962	193,338
Florida.....	115	2,687,575	1,281,211	1,127,952	14	237,363	35,228	5,807	886,077	297,127
East South Central:										
Kentucky.....	108	1,138,821	560,690	478,472	4	71,191	25,365	3,099	328,093	138,875
Tennessee.....	83	1,824,668	1,042,496	598,405	82	152,309	27,332	4,404	546,680	213,771
Alabama.....	93	1,267,528	648,140	435,188	.....	153,453	27,820	2,927	360,653	147,404
Mississippi.....	35	444,852	224,226	140,220	.....	73,317	5,845	1,244	134,980	52,723
West South Central:										
Arkansas.....	75	619,899	290,840	225,646	9	91,448	10,475	1,481	187,723	73,034
Louisiana.....	53	1,630,146	813,900	645,543	73	150,097	16,546	3,987	503,060	208,447
Oklahoma.....	224	1,647,141	820,622	621,213	23	169,354	31,815	4,114	536,377	198,213
Texas.....	575	7,412,920	4,194,379	2,452,705	100	590,701	154,707	20,328	2,558,988	939,017
Mountain:										
Montana.....	86	579,339	283,351	228,981	.....	45,041	20,929	1,037	128,421	59,316
Idaho.....	17	497,616	258,232	198,257	.....	39,227	1,009	891	84,709	44,504
Wyoming.....	39	282,592	132,522	125,835	.....	17,682	6,021	532	67,951	29,022
Colorado.....	93	1,266,501	726,176	462,194	.....	68,203	7,123	2,805	403,540	169,058
New Mexico.....	35	415,557	199,040	190,565	.....	22,219	3,058	675	115,349	43,331
Arizona.....	4	840,784	557,275	209,885	11	55,220	16,358	1,633	133,071	35,611
Utah.....	20	680,817	405,711	206,055	.....	62,520	5,078	1,453	151,265	78,219
Nevada.....	5	316,018	149,580	117,913	.....	38,587	9,487	451	46,364	26,987
Pacific:										
Washington.....	36	2,107,004	1,166,585	697,144	.....	204,779	34,095	4,401	503,182	244,645
Oregon.....	17	1,550,245	797,972	554,775	.....	179,299	15,198	3,001	330,218	187,194
California.....	69	18,379,145	10,840,788	5,662,064	544	1,521,985	281,177	72,587	3,642,712	1,962,059
Alaska.....	1	6,181	3,653	1,584	.....	198	705	15	1,323	680
Virgin Islands ¹	1	12,102	5,045	6,011	.....	1,029	2	15	3,373	1,076
Mutual Savings Banks².....	3	27,009	13,260	11,036	.....	1,830	802	81	2,334	1,455

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	8	417,122	226,884	148,424	12	36,697	2,869	2,236	74,905	35,533
New Jersey—Dist. No. 2.....	144	4,276,432	2,093,814	1,403,143	711	650,439	114,419	13,906	717,452	348,328
Kentucky—Dist. No. 4.....	57	383,226	192,423	157,618	.....	25,901	6,276	1,008	86,095	36,746
Pennsylvania—Dist. No. 4.....	135	3,972,387	2,141,481	1,350,737	109	425,143	40,703	14,214	834,059	459,324
West Virginia—Dist. No. 4.....	11	107,902	50,686	47,027	.....	9,099	680	410	25,583	10,040
Louisiana—Dist. No. 6.....	36	1,304,824	635,152	545,059	73	111,349	10,146	3,045	409,151	177,414
Mississippi—Dist. No. 6.....	22	379,001	199,453	111,100	.....	63,527	3,851	1,070	113,405	45,338
Tennessee—Dist. No. 6.....	71	1,210,989	632,815	444,670	82	110,416	20,398	2,608	346,721	134,160
Indiana—Dist. No. 7.....	171	2,537,817	1,180,627	1,128,589	7	187,797	35,414	5,383	609,761	268,202
Illinois—Dist. No. 7.....	375	11,669,345	5,399,817	5,003,403	79	989,680	249,766	26,600	2,813,908	1,466,362
Michigan—Dist. No. 7.....	183	6,228,216	3,035,098	2,457,071	13	701,867	20,766	13,401	1,202,232	579,407
Wisconsin—Dist. No. 7.....	120	2,135,846	1,027,145	921,306	23	134,492	42,610	4,267	510,397	204,323
Missouri—Dist. No. 10.....	44	2,133,666	589,891	421,394	129	101,492	17,920	3,118	439,371	163,935
New Mexico—Dist. No. 10.....	11	279,316	139,614	128,333	.....	9,877	1,355	437	68,788	27,086
Oklahoma—Dist. No. 10.....	210	1,610,367	801,273	609,769	23	163,758	31,508	4,036	524,165	194,586
Arizona—Dist. No. 12.....	3	745,811	506,371	175,892	11	46,156	15,898	1,483	110,254	25,157

¹ One bank in the Virgin Islands is included in national, "Country", and New York District figures elsewhere in this report.
² These banks, two in Wisconsin and one in Indiana, are included in the figures for those States.

OF BANKS ON MARCH 12, 1959 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 indirectly representing real estate	Cus-tomers' liability on acceptances	Other assets	Total		
2,270,465	6,373,248	37,470	75,532	10,982,068	2,003,913	42,522	180,855	787,065	925,330	195,548,991	Total	
10,735	16,702	18	156	16,623	7,759	321	295	1,766	496,882	New England:		
6,809	12,086	543	10	14,192	3,955	340	56	546	288,369	Maine		
3,802	10,544	89	25	3,444	2,698	105	923	562	238,022	New Hampshire		
65,047	90,313	361	6,490	295,054	55,770	581	1,110	32,684	5,022,007	Vermont		
14,081	13,522	2,530	353	25,047	10,710	142	218	5,301	861,354	Massachusetts		
39,766	82,706	187	47	82,683	28,762	956	330	56	1,941,588	Rhode Island		
307,931	269,861	3,278	36,704	3,461,990	370,988	2,160	10,010	581,770	368,179	Connecticut		
115,120	183,132	124	95	164,137	81,001	1,275	834	127	24,881	Middle Atlantic:		
194,901	330,352	1,522	4,285	611,089	159,729	3,520	9,601	8,896	47,388	New York		
160,743	343,395	187	1,762	434,661	102,901	797	13,183	825	36,440	New Jersey		
67,671	202,197	134	116	118,984	37,182	579	654	139	3,433	Pennsylvania		
132,576	425,413	1,322	6,334	894,281	64,637	2,270	10,932	14,660	60,754	East North Central:		
117,450	206,498	1,462	3,622	309,544	78,485	1,857	6,547	289	29,222	Ohio		
38,808	134,894	169	443	155,899	24,845	1,291	2,447	135	11,828	Indiana		
28,273	108,469	413	1,280	225,960	27,123	1,374	6,497	922	13,489	Illinois		
24,166	118,475	134	185	82,249	18,369	665	353	201	7,104	Michigan		
39,394	189,320	1,522	217	365,828	27,004	1,198	1,603	3,118	16,076	Wisconsin		
3,961	18,802	8	46	9,814	4,227	305	250	1,902	1,022	West North Central:		
5,154	28,244	226	25	7,368	8,839	183	430	60	2,921	Minnesota		
12,207	79,136	270	40	67,799	4,827	72	1,000	47	3,585	Iowa		
17,859	111,644	103	437	38,916	14,988	793	172	187	14,843	Missouri		
5,606	25,861	100	39	17,587	5,880	471	1,661	46	3,734	North Dakota		
29,215	65,055	559	185	82,249	18,369	665	353	201	7,104	South Dakota		
22,385	38,746	218	525	68,271	20,196	137	4,418	4,290	1,401,130	Nebraska		
51,704	115,016	311	52	132,084	36,577	1,195	3,338	235	6,279	Kansas		
23,510	70,795	25	20,874	9,830	9,830	196	1,250	3,124	3,124	South Atlantic:		
27,267	73,397	240	139,359	22,216	339	430	60	10,148	2,921	Delaware		
17,071	44,777	226	25,251	8,839	183	430	60	10,148	2,921	Maryland		
24,487	93,198	471	40	179,428	30,482	1,067	60	62	8,064	District of Columbia		
56,970	315,596	649	437	215,298	49,462	1,835	12,193	187	14,843	Virginia		
24,252	86,661	39	78,266	11,205	58	182	46	3,734	1,482,139	West Virginia		
41,706	167,300	243	222	123,438	27,581	206	6,060	6,008	2,411,203	North Carolina		
32,721	117,968	813	245	61,502	16,997	546	2,695	212	4,931	South Carolina		
10,843	53,157	1,635	16,622	12,126	70	70	500	2,320	2,320	Georgia		
13,606	69,888	55	31,140	10,380	628	40	40	1,672	820,342	Florida		
31,971	133,452	639	65	128,486	23,185	479	1,920	2,350	8,485	East South Central:		
26,625	234,436	521	76,582	28,145	379	6,999	6,999	520	5,621	Kentucky		
120,424	966,219	13,766	2,098	517,464	180,846	7,468	8,498	26,845	25,683	Tennessee		
8,925	40,140	28	58	19,954	8,632	319	49	15	1,785	Alabama		
7,326	16,139	50	16,690	8,102	354	31	31	610	591,422	Mississippi		
5,263	28,418	250	5,248	4,166	90	90	2,271	972	355,771	Arkansas		
19,217	119,580	144	95,291	12,686	382	83	100	6,997	1,692,377	Louisiana		
8,972	53,347	829	9,699	7,104	83	100	100	823	539,016	Oklahoma		
15,356	32,654	93	48,528	19,855	62	5,160	85	6,900	1,005,917	Texas		
8,723	21,649	118	42,556	4,613	42	8,160	2,111	2,111	847,008	Mountain:		
5,333	7,859	6	6,185	5,813	11	217	217	1,380	369,803	Montana		
32,426	56,958	770	1,677	166,706	38,252	730	879	407	10,967	Idaho		
14,655	21,214	714	552	105,889	27,762	313	58	54	8,524	Wyoming		
176,654	326,158	2,443	6,373	1,169,025	227,580	2,866	49,750	100,817	97,271	Colorado		
186	274	101	183	101	72	72	16	32	7,725	New Mexico		
612	1,631	6	48	25	41	41	41	170	15,711	Arizona		
233	625	21	114	133	133	133	133	10	29,600	Utah		
										Nevada		
										Pacific:		
										Washington		
										Oregon		
										California		
										Alaska		
										Virgin Islands ¹		
										<i>Mutual Savings Banks²</i>		

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

11,780	12,589	9	14,994	9,935	203	56	3,170	505,391	Connecticut—Dist. No. 2	
87,697	138,529	251	9	142,552	62,623	821	640	127	20,169	New Jersey—Dist. No. 2
10,114	32,704	240	576	6,531	5,287	24	567	475,199	Kentucky—Dist. No. 4	
68,403	87,400	240	576	218,116	51,614	530	1,798	543	20,581	Pennsylvania—Dist. No. 4
3,480	9,937	65	110,425	18,291	262	1,920	2,350	6,037	1,742,835	West Virginia—Dist. No. 4
24,996	95,837	414	15,774	11,002	70	500	2,093	505,714	Louisiana—Dist. No. 6	
8,909	42,092	935	69,143	19,564	206	10	3,881	1,581,371	Mississippi—Dist. No. 6	
29,873	113,465	80	110,267	32,413	486	654	9,829	3,190,960	Tennessee—Dist. No. 6	
59,374	171,693	109	110,267	32,413	486	654	9,829	3,190,960	Indiana—Dist. No. 6	
117,161	359,138	1,322	6,334	863,591	57,329	1,566	10,550	14,660	59,134	Illinois—Dist. No. 7
113,559	195,582	1,462	3,616	308,606	76,389	1,728	6,547	289	29,092	Michigan—Dist. No. 7
34,548	116,359	158	443	154,566	21,757	1,084	2,447	135	11,113	Wisconsin—Dist. No. 7
11,032	73,399	1,500	86	189,819	9,363	108	826	1,639	5,111	Missouri—Dist. No. 10
4,797	29,000	86	7,905	5,033	1	1	732	732	1,590,484	New Mexico—Dist. No. 10
25,561	227,295	484	76,239	27,715	378	6,999	520	5,330	2,175,474	Oklahoma—Dist. No. 10
13,541	25,867	93	45,082	17,307	2	2	5,160	85	6,332	Arizona—Dist. No. 12

For footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State or Territory	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Post-savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total	120,379,325	93,911,162	2,154,105	8,203,017	11,492,646	1,613,987	3,004,408	53,958,508	48,698,623	268,785	14,291	2,883,560	131,708	1,961,541
New England:														
Maine.....	248,949	206,022	5,604	19,098	10,162	3	8,060	191,413	189,720	947	7	719	20	.....
New Hampshire.....	194,658	152,566	5,663	17,153	10,519	.....	8,757	57,147	56,144	745	10	248	.....	.....
Vermont.....	81,401	68,886	2,406	5,888	1,231	.....	2,990	130,657	129,573	94	3	972	15	.....
Massachusetts.....	3,711,381	2,947,728	64,887	224,323	355,837	27,393	91,213	670,706	622,577	7,323	962	12,446	598	26,800
Rhode Island.....	410,352	349,367	8,332	29,099	6,595	1,626	15,033	338,614	336,080	1,349	159	1,001	.....	25
Connecticut.....	1,334,658	1,131,999	26,962	76,550	44,679	68	54,400	402,980	400,336	2,063	15	556	10	.....
Middle Atlantic:														
New York.....	28,849,097	21,763,545	567,632	1,086,208	2,928,510	1,282,031	1,221,171	9,244,119	7,146,709	34,778	.....	347,057	76,244	1,639,331
New Jersey.....	3,180,119	2,603,929	69,706	329,257	69,149	472	107,606	2,576,099	2,524,820	3,747	.....	47,479	28	25
Pennsylvania.....	7,661,955	6,423,510	143,470	351,392	594,686	25,909	122,988	3,857,148	3,751,339	4,338	794	92,811	916	6,950
East North Central:														
Ohio.....	5,712,011	4,636,380	117,187	499,744	341,265	6,662	110,773	3,540,976	3,381,171	2,261	831	156,435	278	.....
Indiana.....	2,243,162	1,757,233	43,838	280,843	114,571	468	46,209	1,052,372	1,001,236	3,523	1,485	45,948	180	.....
Illinois.....	10,010,687	7,922,684	164,684	488,282	1,253,756	44,068	137,213	4,041,654	3,819,599	11,150	1,034	178,321	3,000	28,550
Michigan.....	3,789,974	3,051,055	86,563	383,193	202,147	5,556	61,460	3,020,058	3,013,559	2,350	49	203,280	820	.....
Wisconsin.....	1,672,894	1,261,211	35,899	159,318	182,196	1,579	32,691	1,329,395	1,013,101	3,504	1,098	10,646	396	650
West North Central:														
Minnesota.....	1,859,076	1,315,354	30,844	150,674	334,472	4,117	23,615	842,732	826,566	1,758	70	14,317	21	.....
Iowa.....	1,145,843	848,450	21,726	130,792	124,553	.....	20,322	437,012	434,741	1,574	81	591	25	.....
Missouri.....	3,153,792	2,277,692	40,521	139,172	669,653	3,264	23,490	820,023	772,484	3,934	505	41,495	1,605	.....
North Dakota.....	235,380	190,594	5,216	26,102	10,232	15	3,221	124,373	120,271	362	6	3,709	25	.....
South Dakota.....	312,088	253,948	6,386	37,360	8,914	.....	5,480	159,019	146,133	1,051	2	11,833	.....	.....
Nebraska.....	1,009,037	736,414	25,419	92,899	145,291	52	8,962	126,726	125,159	201	29	1,337	.....	.....
Kansas.....	1,109,859	779,402	25,278	208,069	86,962	.....	10,148	262,921	231,900	3,582	50	27,386	3	.....
South Atlantic:														
Delaware.....	312,405	287,727	5,664	3,418	7,924	.....	7,672	65,471	65,240	210	.....	21	.....	.....
Maryland.....	1,039,828	806,710	21,500	119,249	83,092	1,416	7,861	367,723	358,577	5,125	6	3,974	41	.....
District of Columbia.....	982,780	881,370	13,031	104	60,250	5,380	22,645	309,905	292,998	15,066	591	.....	.....	1,250
Virginia.....	1,504,529	1,202,806	34,625	94,004	146,342	233	26,519	967,308	878,900	17,440	1,395	68,984	589	.....
West Virginia.....	621,885	496,696	12,587	62,975	36,522	51	13,054	278,972	276,330	314	272	2,003	53	.....
North Carolina.....	1,087,338	789,112	13,161	85,266	165,654	59	33,426	278,264	240,240	6,382	7	29,820	1,815	.....
South Carolina.....	492,716	397,277	11,604	54,185	15,865	.....	13,785	110,670	95,851	5,799	2	8,643	375	.....
Georgia.....	1,421,114	1,031,949	20,847	114,206	240,973	214	12,923	369,743	354,445	4,947	775	9,026	550	.....
Florida.....	2,525,604	1,865,432	25,802	274,623	323,827	4,498	31,422	812,764	723,998	8,243	1,604	78,024	895	.....
East South Central:														
Kentucky.....	1,069,795	833,171	24,108	63,590	138,332	67	10,527	263,216	246,917	4,145	15	12,039	100	.....
Tennessee.....	1,524,391	1,023,775	24,392	148,921	309,231	1,426	16,646	666,529	635,879	1,320	164	28,708	408	50
Alabama.....	1,089,200	833,956	15,388	136,644	90,076	515	12,621	412,185	402,958	3,959	27	3,986	1,235	20
Mississippi.....	410,607	256,373	6,120	85,667	60,600	.....	1,847	128,965	112,838	1,722	.....	310	14,095	.....
West South Central:														
Arkansas.....	576,246	447,028	8,240	53,012	63,153	.....	4,813	171,189	169,045	829	25	1,110	180	.....
Louisiana.....	1,559,917	1,060,028	19,043	239,420	195,696	9,302	36,428	424,130	402,648	3,682	57	15,180	663	1,900
Oklahoma.....	1,656,079	1,234,341	31,664	181,309	192,360	240	16,165	333,063	324,810	4,732	97	2,325	1,099	.....
Texas.....	7,329,724	5,431,194	93,028	536,723	1,136,498	18,527	113,754	1,952,675	1,624,998	15,862	1,144	305,614	5,057	.....
Mountain:														
Montana.....	466,499	371,473	9,399	56,368	23,749	.....	5,510	201,480	190,046	294	3	11,137	.....	.....
Idaho.....	349,030	279,986	3,296	57,535	3,055	.....	5,158	197,428	196,022	1,381	11	14	.....	.....
Wyoming.....	220,262	168,955	4,138	33,120	11,965	.....	2,084	103,099	93,851	1,155	18	8,075	.....	.....
Colorado.....	1,100,096	862,222	22,174	73,807	123,373	173	18,347	431,062	405,633	1,530	10	23,889	.....	.....
New Mexico.....	384,013	278,450	13,927	71,250	14,929	.....	5,457	117,892	100,192	1,712	11	15,932	45	.....
Arizona.....	635,616	529,239	7,784	69,616	7,270	6,412	15,295	286,480	258,046	2,295	27	21,112	.....	5,000
Utah.....	432,606	322,592	5,166	52,158	35,815	3	6,872	334,141	297,563	2,384	603	33,541	50	.....
Nevada.....	209,457	149,289	3,535	49,912	2,551	.....	4,170	134,743	123,351	1,927	.....	9,465	.....	.....
Pacific:														
Washington.....	1,624,086	1,348,471	25,989	146,994	69,981	6,983	25,668	797,879	784,971	6,471	10	1,112	415	4,900
Oregon.....	1,017,421	821,259	13,675	117,473	27,598	2,413	35,003	699,986	656,726	2,299	14	42,967	50	.....
California.....	10,799,392	9,205,138	165,419	482,715	410,583	152,792	382,745	9,603,843	8,334,322	58,646	213	944,805	19,785	246,072
Alaska.....	3,143	2,797	155	111	.....	.....	80	3,962	2,312	350	.....	1,300	.....	.....
Virgin Islands ¹	7,175	4,377	121	2,566	.....	2	109	7,597	5,698	.....	.....	1,857	24	18
Mutual Savings Banks²	52	.....	2	.....	50	.....	.....	26,814	26,814	.....	.....	.....	.....	.....

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	280,617	238,612	6,982	13,691	8,697	.....	12,635	178,985	178,570	55	15	345	.....	.....
New Jersey—Dist. No. 2	2,513,189	2,059,926	56,633	235,641	64,906	472	95,611	2,110,764	2,074,266	2,422	.....	34,042	9	25
Kentucky—Dist. No. 4	296,043	262,744	5,959	19,515	5,005	.....	2,820	130,566	123,686	102	.....	6,678	100	.....
Pennsylvania—Dist. No. 4	2,835,926	2,445,102	59,006	111,165	182,384	3,124	35,145	1,450,762	1,404,585	609	185	45,372	11	.....
West Virginia—Dist. No. 4	79,574	64,529	1,389	8,191	2,558	.....	2,907	35,425	34,646	30	10	739	.....	.....
Louisiana—Dist. No. 6	1,271,225	848,446	13,865	202,008	167,964	9,302	29,640	326,395	306,747	3,567	47	13,471	663	1,900
Mississippi—Dist. No. 6	345,949	206,480	4,402	74,011	59,442	.....	1,614	110,881	95,298	1,388	.....	100	14,095	.....
Tennessee—Dist. No. 6	969,126	656,605	18,354	111,992	169,062	.....	13,113	476,478	447,442	685	161	27,797	393	.....
Indiana—Dist. No. 7	1,975,008	1,543,882	38,175	252,525	98,329	468	41,629	937,808	895,654	2,986	1,465	37,548	155	.....
Illinois—Dist. No. 7	9,399,260	7,473,688	154,702	435,683	1,159,654	44,068	131,465</							

OF BANKS ON MARCH 12, 1959, BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State or Territory
174,337,833	1,746,402	813,407	3,004,926	179,902,568	4,722,481	7,772,418	2,763,202	388,322	15,646,423	103,026,331	94,136,519	Total
440,362	4,800		6,126	451,288	15,850	17,711	10,914	1,119	45,594	215,624	216,557	New England:
251,805	3,400		2,002	257,207	6,344	15,545	7,313	1,760	31,162	168,380	164,284	Maine
212,058	1,025		3,313	216,396	7,677	7,947	4,679	1,323	21,626	67,413	74,320	New Hampshire
4,382,087	33,950	34,181	86,775	4,536,993	120,795	259,553	84,529	20,137	485,014	3,327,077	2,968,210	Vermont
748,966	20,000	5,301	15,737	790,004	20,180	43,292	7,830	48	71,350	371,783	368,452	Massachusetts
1,737,638	10,764	56	30,133	1,778,591	55,811	76,917	27,559	2,710	162,997	1,169,269	1,180,266	Rhode Island
												Connecticut
38,093,216	672,769	601,299	983,922	40,351,206	1,202,672	2,099,450	652,830	50,027	4,004,979	25,117,246	20,608,934	Middle Atlantic:
5,756,218	39,260	127	72,096	5,867,701	142,094	227,877	75,464	11,359	456,794	2,832,850	2,876,655	New York
11,519,103	62,850	9,339	155,147	11,746,439	330,280	752,643	204,257	17,661	1,304,841	6,720,514	6,286,801	New Jersey
												Pennsylvania
9,252,987	83,520	824	124,717	9,462,048	253,690	432,010	127,837	5,847	819,384	4,933,955	4,812,236	East North Central:
3,295,534	6,100		38,922	3,340,556	73,657	131,401	60,228	9,424	274,710	1,922,044	1,965,301	Ohio
14,052,341	196,250	15,353	173,606	14,437,550	414,345	511,588	179,636	83,642	1,189,211	8,690,993	7,653,898	Indiana
7,010,032	76,175	289	128,159	7,214,655	171,630	268,712	101,039	17,822	559,203	3,273,932	3,186,164	Illinois
2,702,289	19,055	135	26,762	2,748,241	54,652	101,950	35,228	6,049	197,879	1,382,632	1,297,321	Michigan
												Wisconsin
2,701,808	45,240	922	44,441	2,792,411	76,241	105,281	51,608	10,134	243,264	1,524,647	1,263,683	West North Central:
1,582,855	10,710	139	8,022	1,601,726	31,078	61,244	42,123	5,053	139,498	948,516	920,712	Minnesota
3,973,815	54,600	3,154	45,595	4,077,164	112,761	144,286	87,610	10,819	355,476	2,598,739	2,074,526	Iowa
359,753	500		5,102	365,355	7,450	10,975	5,319	679	24,423	206,764	210,103	Missouri
471,107	1,800		5,017	477,924	8,723	15,108	8,191	1,297	33,319	276,476	289,420	North Dakota
1,135,763	17,873	47	8,124	1,161,807	27,845	40,212	27,117	5,463	100,637	862,102	770,476	South Dakota
1,372,780	9,483		9,226	1,391,489	33,805	58,117	29,220	2,159	123,301	959,299	958,703	Nebraska
												Kansas
377,876	50		7,084	385,010	11,755	27,228	7,383	30	46,396	268,957	281,230	South Atlantic:
1,407,551	8,820	201	14,120	1,430,692	27,449	65,938	19,125	7,503	120,015	892,524	851,571	Delaware
1,292,685			13,001	1,305,686	26,142	51,558	13,678	4,066	95,444	875,763	835,848	Maryland
2,471,837	15,686	235	28,885	2,516,643	64,947	109,608	44,782	5,247	224,584	1,257,429	1,191,245	District of Columbia
900,857	2,800		7,525	911,182	25,851	49,063	24,689	5,611	105,214	530,216	551,151	Virginia
1,365,602	35,550		35,786	1,436,938	39,025	71,190	15,344	1,559	127,118	874,582	769,105	West Virginia
603,386	10,275		9,002	622,663	13,610	27,645	7,673	1,215	50,143	422,688	439,996	North Carolina
1,790,855	27,200	62	31,227	1,849,344	43,447	76,355	24,628	13,709	158,139	1,148,486	979,650	South Carolina
3,338,368	31,150	194	40,458	3,410,170	89,952	103,912	32,288	15,850	242,002	1,994,710	1,956,179	Georgia
												Florida
1,333,011	6,850	46	14,274	1,354,181	36,950	61,961	26,439	2,608	127,958	904,868	829,022	East South Central:
2,190,920	5,950	6,060	29,184	2,232,114	54,065	89,148	31,801	4,075	179,089	1,233,653	1,065,904	Kentucky
1,501,385	7,700	212	16,629	1,525,926	37,650	59,701	24,175	6,110	127,636	909,730	921,719	Tennessee
539,572	5,000		6,465	551,037	11,518	29,844	1,770	679	43,811	340,828	327,265	Alabama
												Mississippi
747,435	200		5,364	752,999	20,855	28,488	15,850	2,150	67,343	475,218	473,713	West South Central:
1,984,047	7,250	2,595	16,233	2,010,125	44,279	87,012	27,701	508	159,500	1,207,979	1,207,300	Arkansas
1,989,142	25,800	520	12,532	2,027,994	54,995	80,664	55,691	5,838	197,188	1,345,061	1,355,233	Louisiana
9,282,399	22,622	27,145	64,117	9,396,283	303,144	369,033	126,153	26,635	824,965	5,846,041	5,564,207	Oklahoma
												Texas
667,979	600	15	7,742	676,336	16,598	17,856	7,418	352	42,224	406,441	413,397	Mountain:
546,458	2,000		5,074	553,532	14,353	15,543	5,840	2,154	37,890	316,201	325,989	Montana
323,361	2,925		3,290	329,576	4,413	12,735	7,716	1,331	26,195	186,596	198,911	Idaho
1,531,158	24,550	10	16,313	1,572,031	40,865	51,817	25,356	2,308	120,346	885,225	859,085	Wyoming
501,905	1,100		5,005	508,010	10,725	11,730	5,045	3,506	31,006	320,967	345,458	Colorado
922,096	2,000	85	18,279	942,460	19,980	33,670	9,797	10	63,457	554,434	565,622	New Mexico
766,747	8,000		13,384	788,131	17,563	30,152	9,895	1,267	58,877	368,401	349,066	Arizona
344,200	1,000		4,076	349,276	7,461	7,589	5,426	51	20,527	195,413	197,186	Utah
												Nevada
2,421,965	5,950	446	37,626	2,465,987	59,155	87,425	47,175	1,679	195,434	1,400,422	1,354,427	Pacific:
1,717,407	20,100	54	36,097	1,773,658	44,490	55,585	43,412	29	143,516	890,318	867,846	Washington
20,403,235	95,150	104,361	532,949	21,135,695	412,864	677,729	266,270	7,583	1,364,446	9,304,743	8,901,573	Oregon
7,105			90	7,195	350	170	10		530	2,686	2,805	California
14,772			171	14,943	250	250	141	127	768	5,496	7,004	Alaska
												Virgin Islands 1
26,866			47	26,913		2,218	343	126	2,687			Mutual Savings Banks 2

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

459,602	200	56	6,684	466,542	13,415	19,935	4,463	1,036	38,849	253,034	249,944	Connecticut—Dist. No. 2
4,623,953	30,371	127	62,317	4,716,768	113,854	178,584	60,263	8,795	361,496	2,232,108	2,248,626	New Jersey—Dist. No. 2
426,609	1,550		3,106	431,265	11,975	19,650	10,911	1,398	43,934	256,808	278,548	Kentucky—Dist. No. 4
4,286,688	2,000	543	63,894	4,353,125	130,639	329,536	63,075	5,137	528,387	2,530,410	2,373,296	Pennsylvania—Dist. No. 4
114,999	500		1,548	117,047	4,705	8,950	3,126	993	17,774	67,511	73,501	West Virginia—Dist. No. 4
1,597,620	7,250	2,595	11,535	1,619,000	31,519	68,664	23,166	486	123,835	1,064,963	969,669	Louisiana—Dist. No. 6
456,830	5,000		6,337	468,167	9,868	25,829	1,330	520	37,547	288,083	266,331	Mississippi—Dist. No. 6
1,445,604	5,950	10	20,384	1,471,948	35,930	48,563	22,059	2,871	109,423	876,518	712,567	Tennessee—Dist. No. 6
2,912,816	5,550		34,603	2,952,969	64,234	115,252	50,910	7,595	237,991	1,693,111	1,727,769	Indiana—Dist. No. 7
13,141,041	193,450	15,353	168,620	13,518,464	396,105	480,104	156,859	74,960	1,108,028	8,176,531	7,177,245	Illinois—Dist. No. 7
6,802,025	76,175	289	127,295	7,005,784	165,955	260,895	96,287	15,572	538,709	3,196,932	3,101,516	Michigan—Dist. No. 7
2,460,015	19,005	135	24,779	2,503,934	49,378	92,796	31,383	5,288	178,845	1,270,386	1,172,908	Wisconsin—Dist. No. 7
1,423,348	22,700	1,639	13,465	1,461,152	39,480	53,680	26,752	9,420	129,332	953,314	649,309	Missouri—Dist. No. 10
329,724	1,100		4,390	335,214	7,025	7,525	2,220	1,886	18,656	203,967	207,308	New Mexico—Dist. No. 10
1,943,939	25,800	520	12,220	1,982,479	54,065	78,996	54,473	5,461	192,995	1,322,301	1,326,572	Oklahoma—Dist. No. 10
811,690		85	16,217	827,992	17,480	31,170	8,299	10	56,599	488,289	493,894	Arizona—Dist. No. 12

ALL MEMBER BANKS—DEPOSITS AND RESERVES, MARCH 12, 1959

[In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves ¹	Net demand deposits subject to reserve	Time deposits	Reserves with Federal Reserve Banks ²			Ratio of total reserves to net demand plus time deposits (per cent)	Ratio of required reserves to net demand plus time deposits (per cent)
					Total	Required	Excess		
All member banks	120,379,325	17,352,994	103,026,331	53,958,508	18,142,906	18,059,433	83,473	11.6	11.5
Central reserve city banks ³	30,146,538	4,066,280	26,080,258	6,748,322	4,981,638	5,031,863	-50,225	15.2	15.3
Reserve city banks ³	47,650,214	7,595,809	40,054,405	21,722,457	7,722,129	7,695,100	27,029	12.5	12.5
Country banks ³	42,582,573	5,690,905	36,891,668	25,487,729	5,439,139	5,332,470	106,669	8.7	8.5
All member banks, by districts:									
Boston	5,700,782	634,270	5,066,512	1,612,532	767,209	751,351	15,858	11.5	11.2
New York	31,650,078	4,042,194	27,607,884	11,541,465	5,118,500	5,119,135	-635	13.1	13.1
Philadelphia	5,805,364	745,561	5,059,803	2,937,192	869,856	846,676	23,180	10.9	10.6
Cleveland	8,923,554	1,134,870	7,788,684	5,157,729	1,408,293	1,387,221	21,072	10.9	10.7
Richmond	5,649,502	863,811	4,785,691	2,277,417	805,070	775,016	30,054	11.4	11.0
Atlanta	7,622,216	1,429,726	6,192,490	2,508,446	994,781	958,777	36,004	11.4	11.0
Chicago	17,762,011	2,476,535	15,285,476	9,136,741	2,657,379	2,760,004	-102,625	10.9	11.3
St. Louis	4,786,857	774,879	4,011,978	1,539,523	657,007	632,152	24,855	11.8	11.4
Minneapolis	3,094,011	490,437	2,603,574	1,556,917	447,154	417,619	29,535	10.7	10.0
Kansas City	6,522,398	1,149,594	5,372,804	1,537,675	847,836	819,766	28,070	12.3	11.9
Dallas	7,868,179	1,583,217	6,284,962	2,128,437	1,000,376	963,867	36,509	11.9	11.5
San Francisco	14,994,373	2,027,900	12,966,473	12,024,434	2,569,445	2,627,849	-58,404	10.3	10.5
Central reserve city banks:									
New York	23,961,001	3,232,625	20,728,376	5,315,145	3,987,137	3,996,865	-9,728	15.3	15.3
Chicago	6,185,537	833,655	5,351,882	1,433,177	994,501	1,034,998	-40,497	14.7	15.3
Reserve city banks, by districts:									
Boston	2,289,526	227,554	2,061,972	243,338	366,274	352,392	13,882	15.9	15.3
New York	1,129,816	144,201	985,615	647,538	194,538	195,003	-465	11.9	11.9
Philadelphia	3,019,557	415,245	2,604,312	533,438	483,277	456,384	26,893	15.4	14.5
Cleveland	5,704,835	748,847	4,955,988	2,680,441	947,666	951,760	-4,094	12.4	12.5
Richmond	2,908,623	459,186	2,449,437	758,071	445,061	442,061	3,000	13.9	13.8
Atlanta	3,545,617	778,694	2,766,923	867,815	508,157	499,933	8,224	14.0	13.8
Chicago	5,313,553	820,239	4,493,314	3,035,911	864,976	893,192	-28,216	11.5	11.9
St. Louis	2,532,735	462,589	2,070,146	492,931	370,066	366,221	3,845	14.4	14.5
Minneapolis	1,233,824	263,278	970,546	268,879	191,110	173,584	17,526	15.4	14.0
Kansas City	3,461,583	700,256	2,761,327	606,755	486,002	485,957	45	14.4	14.4
Dallas	3,870,994	851,004	3,019,990	1,116,430	557,848	554,120	3,728	13.5	13.4
San Francisco	12,639,551	1,724,716	10,914,835	10,470,910	2,307,154	2,324,493	-17,339	19.8	10.9
Country banks, by districts:									
Boston	3,411,256	406,716	3,004,540	1,369,194	400,935	398,959	1,976	9.2	9.1
New York	6,559,261	665,368	5,893,893	5,578,782	936,825	927,267	9,558	8.2	8.1
Philadelphia	2,785,807	330,316	2,455,491	2,403,754	386,579	390,292	-3,713	8.0	8.0
Cleveland	3,218,719	386,023	2,832,696	2,477,288	460,627	435,461	25,166	8.7	8.2
Richmond	2,740,879	404,625	2,336,254	1,519,346	360,009	332,955	27,054	9.3	8.6
Atlanta	4,076,599	651,032	3,425,567	1,640,631	486,624	458,844	27,780	9.6	9.1
Chicago	6,262,921	822,641	5,440,280	4,667,653	797,902	831,814	-33,912	7.9	8.2
St. Louis	2,254,122	312,290	1,941,832	1,046,592	286,941	265,931	21,010	9.6	8.9
Minneapolis	1,860,187	227,159	1,633,028	1,288,038	256,044	244,035	12,009	8.8	8.4
Kansas City	3,060,815	449,338	2,611,477	930,920	361,834	333,809	28,025	10.2	9.4
Dallas	3,997,185	732,213	3,264,972	1,012,007	442,528	409,747	32,781	10.3	9.6
San Francisco	2,354,822	303,184	2,051,638	1,553,524	262,291	303,356	-41,065	7.3	8.4

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

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

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

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

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

STATE MEMBER BANKS—ASSETS AND LIABILITIES MARCH 12, 1959, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	54,960,648	1,826,598	26,447,076	3,282,518	4,382,184	2,235,550	1,098,969	7,154,571	1,885,212	565,308	950,015	838,259	4,294,388
Loans (including overdrafts)	31,027,839	1,027,976	15,721,244	1,987,234	2,445,372	1,264,810	606,767	3,291,489	965,153	273,540	484,407	462,660	2,497,187
United States Government direct obligations	18,273,604	579,633	8,088,290	1,002,174	1,503,691	738,555	352,783	3,006,884	739,285	223,245	342,292	267,914	1,428,858
Obligations guaranteed by United States Government	2,198	149	1,578	6	109	.....	73	31	16	7	.....	100	.....
Obligations of States and political subdivisions	4,754,238	185,920	2,207,849	219,694	381,841	167,872	125,388	762,562	135,206	48,891	110,896	86,779	321,340
Other bonds, notes, and debentures	712,350	26,228	312,396	58,094	39,518	58,537	11,386	80,339	39,875	18,593	9,819	18,859	38,706
Corporate stocks (including Federal Reserve Bank stock)	190,419	6,692	115,719	15,316	11,653	5,776	2,572	13,266	5,677	1,032	2,472	1,947	8,297
Reserves, cash, and bank balances	13,749,589	420,442	7,011,779	825,386	913,640	651,535	308,401	1,411,442	528,904	111,205	327,852	260,169	978,834
Reserve with Federal Reserve Banks	6,904,162	204,398	3,716,014	404,380	452,376	291,675	122,698	718,310	239,844	53,188	127,270	99,606	474,403
Cash in vault	731,838	35,677	246,167	54,375	89,532	49,225	25,967	114,976	28,980	9,371	12,047	20,662	44,859
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,536,692	61,500	184,721	100,499	166,901	114,766	103,004	302,231	116,845	35,577	81,894	120,462	148,292
Other balances with banks in United States	11,629	458	2,998	2,400	327	678	685	1,479	22	11	1,575	308	688
Balances with banks in foreign countries	38,358	940	32,076	826	634	278	42	1,965	25	30	29	337	1,176
Cash items in process of collection	4,526,910	117,469	2,829,803	262,906	203,870	194,913	56,005	272,481	143,188	13,028	105,037	18,794	309,416
Bank premises owned and furniture and fixtures	646,094	30,789	287,471	54,437	42,774	36,702	26,859	69,785	15,969	5,819	6,579	21,254	47,656
Other real estate owned	6,709	451	628	1,407	396	885	321	1,181	107	151	124	718	340
Investments and other assets indirectly representing bank premises or other real estate	55,698	1,007	6,461	6,225	11,883	6,840	3	11,165	576	.....	1,228	3	10,307
Customers' liability on acceptances	514,981	3,981	501,940	815	649	.....	164	1,343	1,218	.....	.....	.....	4,871
Other assets	415,389	9,521	278,700	18,107	22,010	16,313	7,132	27,188	8,211	1,074	4,573	2,157	20,403
Total assets	70,349,108	2,292,789	34,534,055	4,188,895	5,373,536	2,947,825	1,441,849	8,676,675	2,440,197	683,557	1,290,371	1,122,560	5,356,799
LIABILITIES													
Demand deposits	44,132,091	1,601,088	22,832,797	2,864,219	2,816,025	1,924,263	916,071	4,533,377	1,649,057	382,010	925,216	795,798	2,892,170
Individuals, partnerships, and corporations	34,574,575	1,338,098	17,176,254	2,448,805	2,426,494	1,480,266	670,659	3,722,478	1,259,769	303,092	625,270	664,149	2,459,241
United States Government	783,343	26,096	442,284	46,365	48,882	24,966	10,866	76,965	31,864	7,042	13,618	9,221	45,174
States and political subdivisions	2,179,253	115,580	740,057	77,615	172,689	125,813	125,573	393,893	99,616	52,709	85,610	74,258	115,840
Banks in United States	4,135,456	62,539	2,448,636	239,367	114,236	253,203	98,435	254,352	243,390	13,380	191,401	39,166	177,351
Banks in foreign countries	1,069,911	2,254	1,032,719	6,954	2,609	2,964	663	3,817	910	.....	746	546	15,729
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,389,553	56,521	992,847	45,113	51,115	37,051	9,875	81,872	13,508	5,787	8,571	8,458	78,835
Time deposits	17,839,743	411,190	6,853,328	819,465	1,984,925	712,372	382,957	3,404,633	537,182	249,180	225,428	236,887	2,022,196
Individuals, partnerships, and corporations	15,578,783	407,246	5,203,971	800,363	1,902,445	663,442	343,794	3,265,852	510,024	237,417	211,642	203,797	1,828,790
United States Government	51,777	949	21,846	1,169	537	11,706	4,112	1,273	4,495	157	1,631	737	3,165
Postal savings	4,752	149	15	102	651	1,399	1,585	328	488	7	16	1	11
States and political subdivisions	789,353	2,786	237,847	17,131	81,292	34,180	25,295	133,572	22,170	11,599	11,989	32,352	179,140
Banks in United States	62,240	35	48,716	700	.....	645	8,171	3,108	5	.....	150	.....	710
Banks in foreign countries	1,352,838	25	1,340,933	.....	.....	1,000	.....	500	.....	.....	.....	.....	10,380
Total deposits	61,971,834	2,012,278	29,686,125	3,683,684	4,800,950	2,636,635	1,299,028	7,938,010	2,186,239	631,190	1,150,644	1,032,685	4,914,366
Bills payable, rediscounts, and other liabilities for borrowed money	828,504	18,614	541,002	47,950	62,760	34,825	16,150	36,840	31,400	640	21,323	2,000	15,000
Acceptances outstanding	532,008	3,996	518,741	838	648	.....	166	1,343	1,237	.....	10	.....	5,029
Other liabilities	1,203,949	45,725	725,483	58,931	64,860	50,853	20,621	96,998	28,213	4,515	11,262	7,041	89,447
Total liabilities	64,536,295	2,080,613	31,471,351	3,791,403	4,929,218	2,722,313	1,335,965	8,073,191	2,247,089	636,345	1,183,239	1,041,726	5,023,842
CAPITAL ACCOUNTS													
Capital	1,676,874	63,447	888,232	100,863	118,677	66,575	35,201	176,480	60,768	15,490	25,888	29,233	96,020
Surplus	2,962,956	102,989	1,615,660	223,193	255,519	116,381	50,908	252,722	75,108	19,020	46,696	30,606	174,154
Undivided profits	1,054,682	40,801	519,301	69,935	64,983	36,320	17,010	133,985	54,006	10,677	27,421	18,606	61,637
Other capital accounts	118,301	4,939	39,511	3,501	5,139	6,236	2,765	40,297	3,226	2,025	7,127	2,389	1,146
Total capital accounts	5,812,813	212,176	3,062,704	397,492	444,318	225,512	105,884	603,484	193,108	47,212	107,132	80,834	332,957
Total liabilities and capital accounts	70,349,108	2,292,789	34,534,055	4,188,895	5,373,536	2,947,825	1,441,849	8,676,675	2,440,197	683,557	1,290,371	1,122,560	5,356,799
Net demand deposits subject to reserve (see page 18)	38,070,811	1,423,182	19,818,273	2,500,814	2,445,254	1,614,584	757,062	3,959,259	1,389,024	333,441	738,380	656,542	2,434,996
Demand deposits adjusted (see footnote on page 1)	33,616,471	1,392,730	16,079,355	2,308,627	2,446,428	1,448,217	750,102	3,925,762	1,229,705	348,560	614,414	728,071	2,344,500
Pledged assets (and securities loaned)	6,283,173	164,648	2,428,613	463,568	675,613	406,848	257,550	571,720	247,744	90,492	174,011	158,540	643,826
Number of banks	1,726	39	162	65	194	127	70	420	169	131	134	131	64

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