



MEMBER BANK
CALL REPORT

NUMBER 152

CONDITION OF MEMBER BANKS

June 10, 1959

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

CONTENTS

Assets and Liabilities:	PAGE
Of All Member Banks June 10, 1959, March 12, 1959, and June 23, 1958.....	1
Of All Member Banks on Selected Call Dates, 1954-1959.....	2
By Class of Bank.....	3
By Federal Reserve Districts.....	4-5
Classification of Loans and United States Government Direct Obligations:	
Of All Member Banks on Selected Call Dates, 1954-1959.....	6
By Class of Bank.....	6
By Federal Reserve Districts.....	7
Of Reserve City and Country Member Banks, by Federal Reserve Districts.....	8-9
All Member Banks—Assets and Liabilities of Central Reserve City and Reserve City Banks, by Cities, and of Country Banks in Each Federal Reserve District.....	10-13
Assets and Liabilities of Member Banks, by States.....	14-17
Deposits and Reserves by Class of Bank and Federal Reserve Districts.....	18
Assets and Liabilities of State Member Banks, by Federal Reserve Districts.....	19

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 JUNE 10, 1959 COMPARED WITH MARCH 12, 1959 AND JUNE 23, 1958

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 10, 1959	March 12, 1959	June 23, 1958	March 12, 1959	June 23, 1958
ASSETS					
Loans and Investments	155,289,200	153,727,617	151,588,742	+1,561,583	+3,700,458
Loans (including overdrafts).....	88,431,361	84,074,076	82,146,060	+4,357,285	+6,285,301
United States Government direct obligations.....	50,215,596	52,955,122	53,160,223	-2,739,526	-2,944,627
Obligations guaranteed by United States Government.....	9,188	5,243	4,964	+3,945	+4,224
Obligations of States and political subdivisions.....	13,819,823	13,738,528	12,785,866	+81,295	+1,033,957
Other bonds, notes, and debentures.....	2,328,360	2,475,966	3,036,961	-147,606	-708,601
Corporate stocks (including Federal Reserve Bank stock).....	484,872	478,682	454,668	+6,190	+30,204
Reserves, cash, and bank balances	37,855,549	37,881,689	38,489,053	-26,140	-633,504
Reserve with Federal Reserve Banks.....	18,085,506	18,142,906	18,569,796	-57,400	-484,290
Cash in vault.....	2,351,276	2,270,465	2,276,854	+80,811	+74,422
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,335,622	6,373,248	6,868,632	-37,626	-533,010
Other balances with banks in United States.....	39,727	37,470	43,942	+2,257	-4,215
Balances with banks in foreign countries.....	94,417	75,532	103,639	+18,885	-9,222
Cash items in process of collection.....	10,949,001	10,982,068	10,626,190	-33,067	+322,811
Bank premises owned and furniture and fixtures.....	2,062,159	2,003,913	1,872,526	+58,246	+189,633
Other real estate owned.....	46,889	42,522	46,256	+4,367	+633
Investments and other assets indirectly representing bank premises or other real estate.....	189,039	180,855	166,060	+8,184	+22,979
Customers' liability on acceptances.....	725,908	787,065	948,205	-61,157	-222,297
Other assets.....	1,096,216	925,330	892,504	+170,886	+203,712
Total assets	197,264,960	195,548,991	194,003,346	+1,715,969	+3,261,614
LIABILITIES					
Demand deposits	120,021,424	120,379,325	121,743,964	-357,901	-1,722,540
Individuals, partnerships, and corporations.....	93,353,401	93,911,162	87,703,374	-557,761	+5,650,027
United States Government.....	2,405,839	2,154,105	8,657,912	+251,734	-6,252,073
States and political subdivisions.....	8,206,679	8,203,017	8,627,526	+3,662	-420,847
Banks in United States.....	11,446,405	11,492,646	11,676,133	-46,241	-229,728
Banks in foreign countries.....	1,498,659	1,613,987	1,597,453	-115,328	-98,794
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	3,110,441	3,004,408	3,481,566	+106,033	-371,125
Time deposits	54,789,761	53,958,508	52,159,697	+831,253	+2,630,064
Individuals, partnerships, and corporations.....	49,565,208	48,698,623	46,339,151	+866,585	+3,226,057
United States Government.....	282,887	268,785	242,704	+14,102	+40,183
Postal savings.....	14,201	14,291	15,805	-90	-1,604
States and political subdivisions.....	2,936,988	2,883,560	3,295,717	+53,428	-358,729
Banks in United States.....	124,138	131,708	139,264	-7,570	-15,126
Banks in foreign countries.....	1,866,339	1,961,541	2,127,056	-95,202	-260,717
Total deposits	174,811,185	174,337,833	173,903,661	+473,352	+907,524
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,685,637	1,746,402	1,077,659	+939,235	+1,607,978
Acceptances outstanding.....	757,358	813,407	978,390	-56,049	-221,032
Other liabilities.....	3,091,578	3,004,926	2,862,893	+86,652	+228,685
Total liabilities	181,345,758	179,902,568	178,822,603	+1,443,190	+2,523,155
CAPITAL ACCOUNTS					
Capital.....	4,801,541	4,722,481	4,456,460	+79,060	+345,081
Surplus.....	7,840,651	7,772,418	7,341,314	+68,233	+499,337
Undivided profits.....	2,908,414	2,763,202	3,009,140	+145,212	-100,726
Other capital accounts.....	368,596	388,322	373,829	-19,726	-5,233
Total capital accounts	15,919,202	15,646,423	15,180,743	+272,779	+738,459
Total liabilities and capital accounts	197,264,960	195,548,991	194,003,346	+1,715,969	+3,261,614
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	102,738,477	103,026,331	104,250,543	-287,854	-1,512,066
Demand deposits adjusted ¹	93,721,520	94,136,519	89,186,276	-414,999	+4,535,244
Pledged assets (and securities loaned).....	23,583,376	22,663,792	25,553,979	+919,584	-1,970,603
Number of banks.....	6,280	6,288	6,357	-8	-77

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES

JUNE 30, 1954 TO JUNE 10, 1959

[Amounts in thousands of dollars]

	1954 June 30	1955 June 30	1956 June 30	1957 June 6	1958 June 23	1959 March 12	1959 June 10
ASSETS							
Loans and investments	123,185,251	130,788,108	134,428,103	137,807,845	151,588,742	153,727,617	155,289,200
Loans (including overdrafts)	57,197,407	64,315,246	74,783,150	78,448,181	82,146,060	84,074,076	88,431,361
United States Government direct obligations	53,075,764	52,529,503	46,213,462	45,821,062	53,160,223	52,955,122	50,215,596
Obligations guaranteed by United States Government	35,673	13,441	12,393	7,751	4,964	5,243	9,188
Obligations of States and political subdivisions	9,889,555	10,583,539	10,556,692	10,767,558	12,785,866	13,738,528	13,819,823
Other bonds, notes, and debentures	2,637,245	2,960,717	2,456,223	2,345,329	3,036,961	2,475,966	2,328,360
Corporate stocks (including Federal Reserve Bank stock)	349,607	385,662	406,183	417,964	454,668	478,682	484,872
Reserves, cash, and bank balances	36,722,441	36,300,180	37,536,457	35,269,524	38,489,053	37,881,689	37,855,549
Reserve with Federal Reserve Banks	18,925,459	17,942,068	18,233,783	18,501,464	18,569,796	18,142,906	18,085,506
Cash in vault	2,001,473	2,016,892	1,685,649	2,065,160	2,276,854	2,270,465	2,351,276
Demand balances with banks in United States (except private banks and American branches of foreign banks)	7,032,211	6,677,519	6,759,396	5,897,447	6,868,632	6,373,248	6,335,622
Other balances with banks in United States	29,858	26,778	27,642	33,447	43,942	37,470	39,727
Balances with banks in foreign countries	61,723	101,495	65,267	72,085	103,639	75,532	94,417
Cash items in process of collection	8,671,717	9,535,428	10,764,720	8,699,921	10,626,190	10,982,068	10,949,001
Bank premises owned and furniture and fixtures	1,227,871	1,360,843	1,522,722	1,687,503	1,872,526	2,003,913	2,062,159
Other real estate owned	22,675	23,172	35,759	42,895	46,256	42,522	46,889
Investments and other assets indirectly representing bank premises or other real estate	83,344	102,485	109,318	128,759	166,060	180,855	189,039
Customers' liability on acceptances	359,245	437,512	483,551	748,283	948,205	787,065	725,908
Other assets	602,577	673,409	703,812	822,660	892,504	925,330	1,096,216
Total assets	162,203,404	169,685,709	174,819,722	176,507,469	194,003,346	195,548,991	197,264,960
LIABILITIES							
Demand deposits	109,855,632	114,410,502	116,846,940	112,911,328	121,743,964	120,379,325	120,021,424
Individuals, partnerships, and corporations	81,034,346	85,706,133	87,403,910	86,624,142	87,703,374	93,911,162	93,353,401
United States Government	5,165,090	4,655,881	4,805,746	2,932,485	8,657,912	2,154,105	2,405,839
States and political subdivisions	7,839,264	8,116,597	8,495,941	8,371,471	8,627,526	8,203,017	8,206,679
Banks in United States	11,955,986	11,482,086	11,627,189	10,799,012	11,676,133	11,492,646	11,446,405
Banks in foreign countries	1,280,112	1,530,555	1,509,860	1,568,135	1,597,453	1,613,987	1,498,659
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,580,834	2,919,250	3,004,294	2,616,083	3,481,566	3,004,408	3,110,441
Time deposits	38,396,431	40,259,187	41,541,515	44,682,007	52,159,697	53,958,508	54,789,761
Individuals, partnerships, and corporations	34,687,030	36,503,893	37,915,885	40,883,392	46,339,151	48,698,623	49,565,208
United States Government	283,073	318,930	282,296	284,344	242,704	268,785	282,887
Postal savings	17,333	19,483	19,239	17,626	15,805	14,291	14,201
States and political subdivisions	1,912,140	1,967,614	1,953,634	2,128,078	3,295,717	2,883,560	2,936,988
Banks in United States	54,149	49,550	42,240	45,945	139,264	131,708	124,138
Banks in foreign countries	1,442,706	1,399,717	1,328,221	1,322,622	2,127,056	1,961,541	1,866,339
Total deposits	148,252,063	154,669,689	158,388,455	157,593,335	173,903,661	174,337,833	174,811,185
Bills payable, rediscounts, and other liabilities for borrowed money	37,753	115,125	302,023	1,374,425	1,077,659	1,746,402	2,685,637
Acceptances outstanding	373,612	458,752	508,127	777,525	978,390	813,407	757,358
Other liabilities	1,831,398	1,981,570	2,327,965	2,703,786	2,862,893	3,004,926	3,091,578
Total liabilities	150,494,826	157,225,136	161,526,570	162,449,071	178,822,603	179,902,568	181,345,758
CAPITAL ACCOUNTS							
Capital	3,501,605	3,779,421	4,016,056	4,222,296	4,456,460	4,722,481	4,801,541
Surplus	5,617,286	6,103,180	6,557,416	6,875,443	7,341,314	7,772,418	7,840,651
Undivided profits	2,208,536	2,216,002	2,363,237	2,626,980	3,009,140	2,763,202	2,908,414
Other capital accounts	381,151	361,970	356,443	333,679	373,829	388,322	368,596
Total capital accounts	11,708,578	12,460,573	13,293,152	14,058,398	15,180,743	15,646,423	15,919,202
Total liabilities and capital accounts	162,203,404	169,685,709	174,819,722	176,507,469	194,003,346	195,548,991	197,264,960
MEMORANDA							
Par or face value of capital	3,501,605	3,779,421	4,016,056	4,222,296	4,456,460	4,722,481	4,801,541
Capital notes and debentures	18,422	17,456	22,061	21,142	20,269	19,946	19,442
Preferred stock	17,702	15,008	10,202	10,236	9,977	10,401	9,531
Common stock	3,465,481	3,746,957	3,983,793	4,190,918	4,426,214	4,692,134	4,772,568
Retirable value of preferred stock	43,127	31,180	14,657	14,679	13,895	13,927	12,027
Net demand deposits subject to reserve (see page 18)	94,154,214	98,199,036	99,324,944	98,315,680	104,250,543	103,026,331	102,738,477
Demand deposits adjusted (see footnote on page 1)	82,782,727	87,206,552	88,139,425	88,911,775	89,186,276	94,136,519	93,721,520
Pledged assets (and securities loaned)	18,632,817	19,372,464	19,991,007	20,929,860	25,553,979	22,663,792	23,583,376
Number of banks	6,721	6,611	6,499	6,445	6,357	6,288	6,280

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 10, 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	25,648,074	6,581,335	60,811,987	62,247,804	155,289,200	99,982,270	55,306,930
Loans (including overdrafts).....	16,513,610	3,643,438	36,314,751	31,959,562	88,431,361	55,815,846	32,615,515
United States Government direct obligations.....	6,742,704	2,235,276	18,660,980	22,576,636	50,215,596	33,147,723	17,067,873
Obligations guaranteed by United States Govern- ment.....	2,477	.....	2,015	4,696	9,188	4,604	4,584
Obligations of States and political subdivisions.....	1,978,320	563,975	4,885,315	6,392,213	13,819,823	9,071,985	4,747,838
Other bonds, notes, and debentures.....	287,412	120,100	752,952	1,167,896	2,328,360	1,650,551	677,809
Corporate stocks (including Federal Reserve Bank stock).....	123,551	18,546	195,974	146,801	484,872	291,561	193,311
Reserves, cash, and bank balances	7,554,764	1,850,051	15,610,547	12,840,187	37,855,549	23,834,503	14,021,046
Reserve with Federal Reserve Banks.....	4,089,794	998,408	7,350,205	5,647,099	18,085,506	11,022,453	7,063,053
Cash in vault.....	148,368	29,482	750,062	1,423,364	2,351,276	1,602,648	748,628
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	58,023	104,117	2,093,268	4,080,214	6,335,622	4,809,265	1,526,357
Other balances with banks in United States.....	8,385	1,117	17,224	13,001	39,727	21,454	18,273
Balances with banks in foreign countries.....	48,488	7,118	34,517	4,294	94,417	47,414	47,003
Cash items in process of collection.....	3,201,706	709,809	5,365,271	1,672,215	10,949,001	6,331,269	4,617,732
Bank premises owned and furniture and fixtures....	256,415	14,252	800,367	991,125	2,062,159	1,399,868	662,291
Other real estate owned.....	550	.....	14,689	31,650	46,889	38,935	7,954
Investments and other assets indirectly represent- ing bank premises or other real estate.....	5,041	7,150	131,006	45,842	189,039	130,657	58,382
Customers' liability on acceptances.....	519,841	15,628	181,635	8,804	725,908	261,640	464,268
Other assets.....	402,499	51,759	402,024	239,934	1,096,216	606,918	489,298
Total assets	34,387,184	8,520,175	77,952,255	76,405,346	197,264,960	126,254,791	71,010,169
LIABILITIES							
Demand deposits	23,725,950	5,937,001	47,297,534	43,060,939	120,021,424	75,776,926	44,244,498
Individuals, partnerships, and corporations.....	17,656,746	4,345,203	36,201,296	35,150,156	93,353,401	58,917,809	34,435,592
United States Government.....	478,631	119,652	858,007	949,549	2,405,839	1,525,992	879,847
States and political subdivisions.....	295,260	234,618	2,958,968	4,717,833	8,206,679	5,913,846	2,292,833
Banks in United States.....	2,887,759	1,119,411	6,158,621	1,280,614	11,446,405	7,275,660	4,170,745
Banks in foreign countries.....	1,148,198	40,764	291,041	18,656	1,498,659	541,931	956,728
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,259,356	77,353	829,601	944,131	3,110,441	1,601,688	1,508,753
Time deposits	5,152,967	1,437,651	22,084,948	26,114,195	54,789,761	36,882,337	17,907,424
Individuals, partnerships, and corporations.....	3,422,837	1,386,751	20,135,507	24,620,113	49,565,208	33,779,747	15,785,461
United States Government.....	26,839	7,600	117,819	130,629	282,887	229,396	53,491
Postal savings.....	.....	.....	4,660	9,541	14,201	9,457	4,744
States and political subdivisions.....	139,516	12,200	1,465,571	1,319,701	2,936,988	2,158,515	778,473
Banks in United States.....	69,225	500	26,590	27,823	124,138	68,713	55,425
Banks in foreign countries.....	1,494,550	30,600	334,801	6,388	1,866,339	636,509	1,229,830
Total deposits	28,878,917	7,374,652	69,382,482	69,175,134	174,811,185	112,659,263	62,151,922
Bills payable, rediscounts, and other liabilities for borrowed money.....	809,025	272,106	1,141,131	463,375	2,685,637	1,419,817	1,265,820
Acceptances outstanding.....	546,092	15,776	186,666	8,824	757,358	270,010	487,348
Other liabilities.....	853,167	114,646	1,311,730	812,035	3,091,578	1,865,063	1,226,515
Total liabilities	31,087,201	7,777,180	72,022,009	70,459,368	181,345,758	116,214,153	65,131,605
CAPITAL ACCOUNTS							
Capital.....	990,253	288,025	1,764,042	1,759,221	4,801,541	3,078,875	1,722,666
Surplus.....	1,764,223	328,375	3,065,183	2,682,870	7,840,651	4,857,509	2,983,142
Undivided profits.....	519,517	79,836	1,000,402	1,308,659	2,908,414	1,843,558	1,064,856
Other capital accounts.....	25,990	46,759	100,619	195,228	368,596	260,696	107,900
Total capital accounts	3,299,983	742,995	5,930,246	5,945,978	15,919,202	10,040,638	5,878,564
Total liabilities and capital accounts ...	34,387,184	8,520,175	77,952,255	76,405,346	197,264,960	126,254,791	71,010,169
MEMORANDA							
Par or face value of capital.....	990,253	288,025	1,764,042	1,759,221	4,801,541	3,078,875	1,722,666
Capital notes and debentures.....	550	.....	4,100	14,792	19,442	.....	19,442
Preferred stock.....	.....	1,500	2,800	5,231	9,531	3,091	6,440
Common stock.....	989,703	286,525	1,757,142	1,739,198	4,772,568	3,075,784	1,696,784
Retirable value of preferred stock.....	.....	1,500	2,800	7,727	12,027	3,291	8,736
Net demand deposits subject to reserve (see page 18).	20,466,221	5,123,075	39,839,576	37,309,605	102,738,477	64,636,392	38,102,085
Demand deposits adjusted (see footnote on page 1).	16,009,656	3,947,365	34,624,594	39,139,905	93,721,520	60,102,074	33,619,446
Pledged assets (and securities loaned).....	2,577,057	934,413	10,543,999	9,527,907	23,583,376	16,936,993	6,646,383
Number of banks.....	17	14	273	5,976	6,280	4,559	1,721

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 JUNE 10, 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.....	155,289,200	6,751,178	38,825,833	8,030,319	12,926,265	6,913,296	8,432,685
Loans (including overdrafts).....	88,431,361	4,117,701	23,784,516	4,635,949	7,077,701	3,846,576	4,510,187
United States Government direct obligations.....	50,215,596	1,905,103	10,753,431	2,470,817	4,472,774	2,403,961	2,998,415
Obligations guaranteed by United States Govern- ment.....	9,188	1,365	5,412	101	532	223	293
Obligations of States and political subdivisions.....	13,819,823	629,434	3,595,120	710,457	1,165,829	501,348	789,799
Other bonds, notes, and debentures.....	2,328,360	75,498	526,342	184,331	172,987	143,926	113,868
Corporate stocks (including Federal Reserve Bank stock).....	484,872	22,077	161,012	28,664	36,442	17,262	20,123
Reserves, cash, and bank balances.....	37,855,549	1,517,950	9,920,824	1,807,220	2,778,408	1,855,293	2,437,488
Reserve with Federal Reserve Banks.....	18,085,506	696,923	5,248,916	844,213	1,401,232	810,149	942,401
Cash in vault.....	2,351,276	146,611	413,917	166,911	269,913	175,311	174,218
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,335,622	211,267	443,735	338,535	458,165	397,906	724,785
Other balances with banks in United States.....	39,727	786	9,761	2,845	521	1,031	2,708
Balances with banks in foreign countries.....	94,417	7,873	51,243	4,404	3,036	985	901
Cash items in process of collection.....	10,949,001	454,490	3,753,252	450,312	645,541	469,911	592,475
Bank premises owned and furniture and fixtures.....	2,062,159	101,874	455,436	134,523	162,959	118,116	149,106
Other real estate owned.....	46,889	2,074	3,827	3,477	1,673	2,692	4,933
Investments and other assets indirectly represent- ing bank premises or other real estate.....	189,039	3,120	10,480	10,754	15,565	9,899	14,031
Customers' liability on acceptances.....	725,908	43,753	523,445	15,713	733	482	2,147
Other assets.....	1,096,216	37,254	474,269	37,589	61,003	35,989	47,430
Total assets.....	197,264,960	8,457,203	50,214,114	10,039,595	15,946,606	8,935,767	11,087,820
LIABILITIES							
Demand deposits.....	120,021,424	5,755,407	31,680,539	5,809,333	8,972,328	5,692,812	7,451,262
Individuals, partnerships, and corporations.....	93,353,401	4,647,992	23,945,470	4,799,991	7,357,523	4,511,910	5,386,556
United States Government.....	2,405,839	119,369	657,470	125,313	215,543	120,290	124,194
States and political subdivisions.....	8,206,679	361,723	1,362,238	288,272	671,112	431,623	886,039
Banks in United States.....	11,446,405	430,732	3,052,943	451,768	561,180	506,678	955,340
Banks in foreign countries.....	1,498,659	30,957	1,160,703	27,472	9,668	7,946	13,705
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	3,110,441	164,634	1,501,715	116,517	157,302	114,365	85,428
Time deposits.....	54,789,761	1,609,984	11,487,616	2,997,216	5,193,896	2,307,276	2,573,160
Individuals, partnerships, and corporations.....	49,565,208	1,555,037	9,516,622	2,916,973	4,989,831	2,141,476	2,388,774
United States Government.....	282,887	9,761	36,986	5,455	3,184	51,421	22,304
Postal savings.....	14,201	1,142	15	609	1,001	2,437	2,614
States and political subdivisions.....	2,936,988	16,223	367,294	67,280	199,616	108,334	141,915
Banks in United States.....	124,138	596	71,906	899	264	2,358	15,633
Banks in foreign countries.....	1,866,339	27,225	1,494,793	6,000	1,250	1,920	
Total deposits.....	174,811,185	7,365,391	43,168,155	8,806,549	14,166,224	8,000,088	10,024,422
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,685,637	120,521	964,288	173,894	158,904	122,255	102,990
Acceptances outstanding.....	757,358	44,442	549,696	16,569	733	482	2,359
Other liabilities.....	3,091,578	137,097	1,086,585	110,785	192,863	97,244	134,346
Total liabilities.....	181,345,758	7,667,451	45,768,724	9,107,797	14,518,724	8,220,069	10,264,117
CAPITAL ACCOUNTS							
Capital.....	4,801,541	213,774	1,365,566	241,576	403,908	194,305	256,199
Surplus.....	7,840,651	403,864	2,305,678	504,389	793,853	371,130	392,546
Undivided profits.....	2,908,414	145,313	726,433	172,116	217,902	127,422	135,559
Other capital accounts.....	368,596	26,801	47,713	13,717	12,219	22,841	39,399
Total capital accounts.....	15,919,202	789,752	4,445,390	931,798	1,427,882	715,698	823,703
Total liabilities and capital accounts.....	197,264,960	8,457,203	50,214,114	10,039,595	15,946,606	8,935,767	11,087,820
MEMORANDA							
Par or face value of capital.....	4,801,541	213,774	1,365,566	241,576	403,908	194,305	256,199
Capital notes and debentures.....	19,442		18,639				
Preferred stock.....	9,531	1,000	1,816	50		40	200
Common stock.....	4,772,568	212,774	1,345,111	241,526	403,908	194,265	255,999
Retirable value of preferred stock.....	12,027	1,000	4,311	50		40	200
Net demand deposits subject to reserve (see page 18)	102,738,477	5,090,116	27,483,552	5,020,486	7,868,622	4,824,995	6,134,002
Demand deposits adjusted (see footnote on page 1)	93,721,520	4,719,859	23,056,171	4,754,468	7,540,396	4,587,987	5,765,548
Pledged assets (and securities loaned).....	23,583,376	633,826	4,117,594	1,208,509	2,225,511	1,309,192	1,948,996
Number of banks.....	6,280	283	519	504	583	452	402

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 10, 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	24,002,000	5,371,810	4,121,849	6,707,159	8,033,002	25,173,804
Loans (including overdrafts)	11,869,919	2,830,430	2,253,436	3,566,691	4,632,461	15,305,794
United States Government direct obligations	9,419,382	1,965,910	1,409,904	2,411,231	2,576,395	7,428,273
Obligations guaranteed by United States Government	131	43	39	183	50	816
Obligations of States and political subdivisions	2,303,586	467,235	344,398	616,450	659,087	2,037,080
Other bonds, notes, and debentures	356,093	93,814	105,288	96,698	143,001	316,514
Corporate stocks (including Federal Reserve Bank stock)	52,889	14,378	8,784	15,906	22,008	85,327
Reserves, cash, and bank balances	5,572,013	1,451,791	979,931	1,983,153	2,631,360	4,920,118
Reserve with Federal Reserve Banks	2,807,427	628,759	421,657	779,520	935,313	2,568,996
Cash in vault	355,287	93,526	56,639	100,089	136,778	262,076
Demand balances with banks in United States (except private banks and American branches of foreign banks)	965,347	380,988	227,196	646,548	1,036,726	504,424
Other balances with banks in United States	4,253	797	318	3,009	9,432	4,266
Balances with banks in foreign countries	11,951	512	2,387	210	2,414	8,501
Cash items in process of collection	1,427,748	347,209	271,734	453,777	510,697	1,571,855
Bank premises owned and furniture and fixtures	203,723	56,706	52,989	84,231	197,062	345,434
Other real estate owned	6,236	3,002	2,605	2,070	8,424	5,876
Investments and other assets indirectly representing bank premises or other real estate	23,443	1,552	7,161	15,938	8,543	68,553
Customers' liability on acceptances	17,660	660	752	1,813	9,761	108,989
Other assets	127,171	22,569	22,334	27,583	34,689	168,336
Total assets	29,952,246	6,908,090	5,187,621	8,821,947	10,922,841	30,791,110
LIABILITIES						
Demand deposits	17,562,381	4,668,727	3,099,170	6,300,103	7,687,084	15,342,278
Individuals, partnerships, and corporations	13,755,731	3,506,965	2,261,196	4,586,724	5,744,796	12,848,547
United States Government	384,868	91,204	67,983	121,972	115,117	262,516
States and political subdivisions	1,309,285	306,074	339,854	612,984	558,528	1,078,947
Banks in United States	1,777,036	715,138	384,129	904,407	1,152,664	554,390
Banks in foreign countries	50,679	3,687	3,823	12,753	21,574	155,692
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	284,782	45,659	42,185	61,263	94,405	442,186
Time deposits	9,259,909	1,563,778	1,573,019	1,590,779	2,177,911	12,455,217
Individuals, partnerships, and corporations	8,816,026	1,460,779	1,525,022	1,493,164	1,834,005	10,927,499
United States Government	20,958	11,176	3,541	10,875	17,503	89,723
Postal savings	3,444	607	300	236	899	897
States and political subdivisions	385,960	88,861	44,110	85,462	319,236	1,112,697
Banks in United States	2,521	2,305	46	1,042	6,268	20,300
Banks in foreign countries	31,000	50				304,101
Total deposits	26,822,290	6,232,505	4,672,189	7,890,882	9,864,995	27,797,495
Bills payable, rediscounts, and other liabilities for borrowed money	508,930	31,120	54,699	141,545	61,728	244,763
Acceptances outstanding	17,799	680	752	1,832	10,060	111,954
Other liabilities	365,815	62,994	69,412	65,800	83,791	684,846
Total liabilities	27,714,834	6,327,299	4,797,052	8,100,059	10,020,574	28,839,058
CAPITAL ACCOUNTS						
Capital	713,426	168,514	120,926	209,434	326,960	586,953
Surplus	1,017,039	255,280	167,748	306,683	400,022	922,419
Undivided profits	403,913	141,451	87,142	182,159	148,100	420,904
Other capital accounts	103,034	15,546	14,753	23,612	27,185	21,776
Total capital accounts	2,237,412	580,791	390,569	721,888	902,267	1,952,052
Total liabilities and capital accounts	29,952,246	6,908,090	5,187,621	8,821,947	10,922,841	30,791,110
MEMORANDA						
Par or face value of capital	713,426	168,514	120,926	209,434	326,960	586,953
Capital notes and debentures	328	275	200			
Preferred stock	5,305	370	150			600
Common stock	707,793	167,869	120,576	209,434	326,960	586,353
Retirable value of preferred stock	5,306	370	150			600
Net demand deposits subject to reserve (see page 18)	15,169,985	3,940,530	2,600,240	5,199,869	6,139,661	13,266,419
Demand deposits adjusted (see footnote on page 1)	13,922,050	3,511,489	2,371,501	4,807,194	5,887,032	12,797,825
Pledged assets (and securities loaned)	2,723,058	712,769	780,879	1,451,309	1,674,216	4,797,517
Number of banks	1,016	488	477	752	633	171

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

[In thousands of dollars]

	All member banks on selected call dates						
	1954 June 30	1955 June 30	1956 June 30	1957 June 6	1958 June 23	1959 March 12	1959 June 10
Loans and discounts, net—total	57,197,407	64,315,246	74,783,150	78,448,181	82,146,060	84,074,076	88,431,361
Valuation reserves.....	876,934	993,588	1,190,066	1,449,284	1,625,049	1,752,726	1,772,045
Loans and discounts, gross—total	58,074,341	65,308,834	75,973,216	79,897,465	83,771,109	85,826,802	90,203,406
Real estate loans—total.....	13,439,645	15,593,753	17,171,605	17,768,289	18,712,276	20,437,075	21,179,877
Secured by farm land.....	609,543	682,496	730,569	731,969	759,905	795,389	821,365
Secured by residential properties:							
Insured by FHA.....	3,423,748	3,807,231	4,073,742	4,157,697	4,388,679	5,000,181	5,215,201
Insured or guaranteed by VA.....	2,629,443	3,068,819	3,233,714	3,154,257	2,880,128	2,812,629	2,760,516
Not ins. or guar. by FHA or VA.....	4,429,369	5,225,811	5,861,415	6,167,662	6,662,315	7,400,326	7,738,864
Secured by other properties.....	2,347,542	2,809,396	3,272,165	3,556,704	4,021,249	4,428,550	4,643,931
Loans to banks.....	174,376	415,702	661,046	989,290	1,679,531	1,521,794	1,821,094
Loans to brokers and dealers in sec.....	2,411,116	2,808,159	2,585,713	2,131,567	3,574,497	2,055,753	2,259,607
Other loans for purchasing or carrying securities.....	1,105,900	1,439,770	1,521,896	1,415,881	1,705,688	1,612,109	1,668,997
Loans to farmers directly guar. by CCC.....	1,452,519	673,456	314,410	204,796	225,597	304,196	129,193
Other loans to farmers.....	1,949,662	2,125,959	2,237,912	2,247,903	2,547,968	2,688,534	3,002,545
Commercial and industrial loans (including open market paper).....	24,362,485	26,893,516	33,725,483	36,500,270	36,125,097	36,894,984	38,468,647
Other loans to individuals for personal expenditures—total.....	11,839,692	13,489,247	15,329,617	16,229,453	16,543,886	17,201,477	18,397,004
Passenger automobile instalment.....	3,507,767	4,135,912	5,066,781	5,423,144	5,467,898	5,545,876	5,984,360
Other retail consumer instalment.....	1,633,200	1,652,594	1,926,423	2,060,915	1,908,657	1,929,022	1,979,962
Resident. repair and modern. instal.....	1,447,184	1,418,058	1,540,297	1,661,124	1,740,626	1,823,333	1,908,885
Other instalment loans.....	1,604,659	1,880,660	1,945,263	2,111,641	2,322,957	2,508,745	2,708,618
Single payment loans.....	3,646,882	4,402,023	4,850,853	4,972,629	5,103,748	5,394,501	5,815,179
All other loans (including overdrafts).....	1,338,946	1,869,272	2,425,534	2,410,016	2,656,569	3,110,880	3,276,442
United States Government direct obligations	53,075,764	52,529,503	46,213,462	45,821,062	53,160,223	52,955,122	50,215,596
Treasury bills.....	3,915,488	2,376,889	2,012,541	3,438,851	3,574,415	4,415,770	3,854,299
Treasury certificates of indebtedness.....	4,416,923	1,280,837	840,118	2,797,960	2,904,971	5,487,829	3,688,126
Treasury notes.....	10,374,392	13,969,148	10,331,705	7,951,854	10,480,163	11,326,056	11,409,516
Nonmarketable bonds.....	1,723,625	1,741,640	1,373,004	969,441	806,972	776,620	771,403
Other bonds maturing in 5 years or less.....	11,319,071	8,975,749	10,309,279	17,192,315	18,052,083	20,234,625	19,763,011
Other bonds maturing in 5 to 10 years.....	17,011,450	19,373,320	17,289,674	9,261,650	13,015,934	7,022,345	6,939,977
Other bonds maturing in 10 to 20 years.....	4,238,940	4,575,324	3,907,919	4,067,086	3,847,234	3,224,090	3,351,429
Other bonds maturing after 20 years.....	75,875	236,596	149,222	141,905	478,451	467,787	437,835

	By class of bank, June 10, 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	16,513,610	3,643,438	36,314,751	31,959,562	88,431,361	55,815,846	32,615,515
Valuation reserves.....	373,949	110,915	683,109	604,072	1,772,045	1,097,534	674,511
Loans and discounts, gross—total	16,887,559	3,754,353	36,997,860	32,563,634	90,203,406	56,913,380	33,290,026
Real estate loans—total.....	746,244	180,641	8,985,849	11,267,143	21,179,877	14,505,113	6,674,764
Secured by farm land.....		854	150,358	670,153	821,365	591,252	230,113
Secured by residential properties:							
Insured by FHA.....	281,903	37,097	3,005,547	1,890,654	5,215,201	3,740,306	1,474,895
Insured or guaranteed by VA.....	101,819	20,414	1,163,426	1,474,857	2,760,516	1,929,105	831,411
Not ins. or guar. by FHA or VA.....	151,794	63,533	2,799,737	4,723,800	7,738,864	5,152,531	2,586,333
Secured by other properties.....	210,728	58,743	1,866,781	2,507,679	4,643,931	3,091,919	1,552,012
Loans to banks.....	966,837	37,880	714,635	101,742	1,821,094	836,884	984,210
Loans to brokers and dealers in sec.....	1,556,137	145,697	404,209	153,564	2,259,607	755,552	1,504,055
Other loans for purchasing or carrying securities.....	409,372	107,255	859,832	292,538	1,668,997	777,530	891,467
Loans to farmers directly guar. by CCC.....			6,895	122,298	129,193	96,397	32,796
Other loans to farmers.....	596	16,137	745,663	2,240,149	3,002,545	2,347,999	654,546
Commercial and industrial loans (including open market paper).....	10,730,998	2,677,730	16,409,692	8,650,227	38,468,647	23,255,052	15,213,595
Other loans to individuals for personal expenditures—total.....	1,625,470	386,274	7,512,992	8,872,268	18,397,004	12,358,258	6,038,746
Passenger automobile instalment.....	162,054	67,005	2,558,211	3,197,090	5,984,360	4,188,175	1,796,185
Other retail consumer instalment.....	173,143	140,677	717,494	948,648	1,979,962	1,416,134	563,828
Resident. repair and modern. instal.....	154,326	23,763	896,093	834,703	1,908,885	1,321,114	587,771
Other instalment loans.....	348,647	23,035	891,247	1,445,689	2,708,618	1,861,048	847,570
Single payment loans.....	787,300	131,794	2,449,947	2,446,138	5,815,179	3,571,787	2,243,392
All other loans (including overdrafts).....	851,905	202,739	1,358,093	863,705	3,276,442	1,980,595	1,295,847
United States Government direct obligations	6,742,704	2,235,276	18,660,980	22,576,636	50,215,596	33,147,723	17,067,873
Treasury bills.....	1,164,653	177,588	870,414	1,641,644	3,854,299	2,147,433	1,706,866
Treasury certificates of indebtedness.....	349,686	204,545	1,511,801	1,622,094	3,688,126	2,413,032	1,275,094
Treasury notes.....	1,717,495	439,080	4,229,984	5,022,957	11,409,516	7,303,214	4,106,302
Nonmarketable bonds.....	4,124	5,627	110,017	651,635	771,403	580,033	191,370
Other bonds maturing in 5 years or less.....	2,171,091	849,029	7,974,214	8,768,677	19,763,011	13,377,265	6,385,746
Other bonds maturing in 5 to 10 years.....	778,917	511,714	2,742,389	2,906,957	6,939,977	4,754,617	2,185,360
Other bonds maturing in 10 to 20 years.....	451,938	40,965	1,109,751	1,748,775	3,351,429	2,303,072	1,048,357
Other bonds maturing after 20 years.....	104,800	6,728	112,410	213,897	437,835	269,057	168,778

For footnote, see opposite page.

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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, June 10, 1959					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	88,431,361	4,117,701	23,784,516	4,635,949	7,077,701	3,846,576	4,510,187
Valuation reserves.....	1,772,045	88,089	562,526	115,607	127,420	60,243	77,133
Loans and discounts, gross—total	90,203,406	4,205,790	24,347,042	4,751,556	7,205,121	3,906,819	4,587,320
Real estate loans—total.....	21,179,877	845,077	3,612,096	1,309,325	2,369,208	995,749	729,374
Secured by farm land.....	821,365	20,898	51,669	62,392	104,232	67,122	50,126
Secured by residential properties:							
Insured by FHA.....	5,215,201	85,854	870,731	114,447	324,202	103,094	77,531
Insured or guaranteed by VA.....	2,760,516	95,024	741,478	173,222	317,512	93,573	30,932
Not insured or guaranteed by FHA or VA.....	7,738,864	371,627	1,210,406	599,276	1,107,195	451,364	298,639
Secured by other properties.....	4,643,931	271,674	737,812	359,988	516,067	280,596	272,146
Loans to banks.....	1,821,094	54,040	1,001,195	15,289	32,573	79,743	48,894
Loans to brokers and dealers in securities.....	2,259,607	23,798	1,624,927	46,632	107,406	53,035	56,548
Other loans for purchasing or carrying securities.....	1,668,997	31,205	497,951	92,354	232,624	69,000	94,224
Loans to farmers directly guaranteed by CCC.....	129,193	236	287	74	2,205	1,091	6,042
Other loans to farmers.....	3,002,545	33,990	97,922	75,142	107,639	92,486	96,859
Commercial and industrial loans (including open market paper).....	38,468,647	2,015,705	12,826,881	1,776,422	2,469,687	1,336,644	2,005,092
Other loans to individuals for personal expenditures—total.....	18,397,004	1,034,236	3,638,035	1,249,419	1,613,773	1,143,046	1,347,177
Passenger automobile instalment loans.....	5,984,360	343,113	793,824	381,692	543,713	364,584	392,398
Other retail consumer instalment loans.....	1,979,962	75,546	362,305	116,614	121,973	97,773	159,423
Residential repair and modern instalment loans.....	1,908,885	67,971	391,224	116,768	198,073	77,659	139,297
Other instalment loans.....	2,708,618	170,340	744,479	213,274	229,998	184,310	185,179
Single payment loans.....	5,815,179	377,266	1,346,203	421,071	520,016	418,720	470,880
All other loans (including overdrafts).....	3,276,442	167,503	1,047,748	186,899	270,006	154,025	203,110
United States Government direct obligations	50,215,596	1,905,103	10,753,431	2,470,817	4,472,774	2,403,961	2,998,415
Treasury bills.....	3,854,299	118,970	1,379,513	116,780	424,873	139,611	265,780
Treasury certificates of indebtedness.....	3,688,126	149,284	570,903	176,130	289,064	152,669	333,026
Treasury notes.....	11,409,516	501,624	2,635,209	495,942	1,045,935	487,700	639,433
Nonmarketable bonds.....	771,403	34,118	88,944	68,397	63,642	70,577	37,966
Other bonds maturing in 5 years or less.....	19,763,011	661,890	3,598,721	923,960	1,940,389	1,022,868	1,152,415
Other bonds maturing in 5 to 10 years.....	6,939,977	277,963	1,375,569	380,798	441,575	389,201	328,567
Other bonds maturing in 10 to 20 years.....	3,351,429	145,748	937,387	284,344	233,959	128,791	226,252
Other bonds maturing after 20 years.....	437,835	15,506	167,185	24,466	33,337	12,544	14,976

By Federal Reserve districts, June 10, 1959—Continued

	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	11,869,919	2,830,430	2,253,436	3,566,691	4,632,461	15,305,794
Valuation reserves.....	285,490	42,745	37,525	53,794	63,824	83,649
Loans and discounts, gross—total	12,155,409	2,873,175	2,290,961	3,620,485	4,716,110	15,543,618
Real estate loans—total.....	3,157,063	687,022	671,852	583,826	459,279	5,760,006
Secured by farm land.....	125,530	64,875	32,144	53,792	40,374	148,211
Secured by residential properties:						
Insured by FHA.....	723,555	151,482	171,101	110,589	54,021	2,428,594
Insured or guaranteed by VA.....	368,303	58,032	134,754	55,035	25,589	667,062
Not insured or guaranteed by FHA or VA.....	1,318,953	242,439	219,209	166,925	145,235	1,607,596
Secured by other properties.....	620,722	170,194	114,644	197,485	194,060	908,543
Loans to banks.....	75,945	23,808	6,204	60,907	30,485	392,011
Loans to brokers and dealers in securities.....	199,304	35,619	6,036	19,502	15,304	89,496
Other loans for purchasing or carrying securities.....	261,994	40,889	16,231	46,695	209,410	76,420
Loans to farmers directly guaranteed by CCC.....	14,474	8,170	12,072	31,597	48,334	4,611
Other loans to farmers.....	461,784	158,280	246,257	610,700	317,778	703,708
Commercial and industrial loans (including open market paper).....	4,994,746	1,082,239	742,937	1,401,121	2,409,131	5,408,042
Other loans to individuals for personal expenditures—total.....	2,525,675	750,124	511,306	759,116	1,051,895	2,773,202
Passenger automobile instalment loans.....	838,768	201,518	207,147	265,980	367,798	1,283,825
Other retail consumer instalment loans.....	396,563	69,717	82,543	94,822	118,357	284,326
Residential repair and modernization instalment loans.....	324,688	85,246	70,505	67,283	82,573	287,598
Other instalment loans.....	227,253	69,366	51,239	79,407	156,968	396,968
Single payment loans.....	738,403	324,277	99,872	251,624	326,362	520,485
All other loans (including overdrafts).....	464,424	87,024	78,066	107,021	174,494	336,122
United States Government direct obligations	9,419,382	1,965,910	1,409,904	2,411,231	2,576,395	7,428,273
Treasury bills.....	597,213	124,174	84,797	194,378	191,322	216,888
Treasury certificates of indebtedness.....	699,660	164,454	91,649	254,602	188,013	618,672
Treasury notes.....	2,149,059	517,617	366,685	578,916	548,784	1,442,612
Nonmarketable bonds.....	155,443	53,561	48,295	61,681	34,031	54,748
Other bonds maturing in 5 years or less.....	3,889,343	767,620	595,474	894,391	1,071,905	3,244,035
Other bonds maturing in 5 to 10 years.....	1,435,485	250,352	164,027	282,869	319,665	1,293,906
Other bonds maturing in 10 to 20 years.....	457,429	77,617	48,317	113,693	191,753	506,139
Other bonds maturing after 20 years.....	35,750	10,515	10,660	30,701	30,922	51,273

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

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, June 10, 1959					
		Boston	New York	Phila- delphia	Cleveland ²	Richmond ²	Atlanta ²
Loans and discounts, net—total	36,314,751	1,584,300	984,475	2,045,762	4,383,997	1,792,973	2,051,141
Valuation reserves.....	683,109	36,746	38,020	61,355	81,889	31,770	34,961
Loans and discounts, gross—total	36,997,860	1,621,046	1,022,495	2,107,117	4,465,886	1,824,743	2,086,102
Real estate loans—total.....	8,985,849	116,592	259,107	171,711	1,160,178	343,846	221,715
Secured by farm land.....	150,358	79	4,520	1,842	4,781	6,556	5,960
Secured by residential properties:							
Insured by FHA.....	3,005,547	13,583	40,362	29,905	221,480	43,702	34,029
Insured or guaranteed by VA.....	1,163,426	5,599	37,838	16,706	198,970	39,307	15,270
Not insured or guaranteed by FHA or VA.....	2,799,737	29,650	105,291	64,601	479,091	137,972	73,709
Secured by other properties.....	1,866,781	67,681	71,096	58,657	255,856	116,309	92,747
Loans to banks.....	714,635	51,986	808	13,940	32,531	72,069	37,489
Loans to brokers and dealers in securities.....	404,209	16,625	9,335	33,757	103,547	25,146	30,184
Other loans for purchasing or carrying securities.....	859,832	11,917	35,546	65,786	206,661	44,868	66,966
Loans to farmers directly guaranteed by CCC.....	6,895			1		40	1,001
Other loans to farmers.....	745,663	3,316	7,152	815	3,252	8,172	9,729
Commercial and industrial loans (including open market paper).....	16,409,692	1,083,181	470,118	1,162,187	1,920,539	765,083	1,017,923
Other loans to individuals for personal expenditures—total.....	7,512,992	279,828	217,216	566,944	834,625	472,512	560,720
Passenger automobile instalment loans.....	2,558,211	93,687	65,490	168,273	212,276	135,816	169,653
Other retail consumer instalment loans.....	717,494	14,610	21,337	62,257	56,524	37,059	66,273
Residential repair and modern instalment loans.....	896,093	16,851	22,700	61,072	125,304	43,167	54,000
Other instalment loans.....	891,247	31,448	43,001	83,591	104,601	57,482	53,430
Single payment loans.....	2,449,947	123,232	64,688	191,751	335,920	198,988	217,364
All other loans (including overdrafts).....	1,358,093	57,601	23,213	91,976	204,553	93,007	140,375
United States Government direct obligations	18,660,980	549,934	403,303	742,553	2,416,794	1,040,141	1,142,654
Treasury bills.....	870,414	35,769	12,557	19,376	286,011	29,036	81,012
Treasury certificates of indebtedness.....	1,511,801	55,370	43,702	69,090	136,856	67,224	170,720
Treasury notes.....	4,229,984	181,410	108,579	169,606	631,306	211,704	215,246
Nonmarketable bonds.....	110,017	2,895	398	2,353	11,127	15,926	7,114
Other bonds maturing in 5 years or less.....	7,974,214	188,625	119,468	303,420	1,053,256	461,065	439,754
Other bonds maturing in 5 to 10 years.....	2,742,389	61,648	87,037	117,721	198,264	210,498	124,143
Other bonds maturing in 10 to 20 years.....	1,109,751	21,408	27,266	58,279	83,812	40,626	100,924
Other bonds maturing after 20 years.....	112,410	2,809	4,296	2,708	16,162	4,062	3,741

	By Federal Reserve districts, June 10, 1959—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ²
Loans and discounts, net—total	3,590,259	1,457,123	812,754	1,946,223	2,565,245	13,100,499
Valuation reserves.....	80,931	23,854	11,111	28,809	45,606	208,057
Loans and discounts, gross—total	3,671,190	1,480,977	823,865	1,975,032	2,610,851	13,308,556
Real estate loans—total.....	1,010,924	190,140	142,563	271,609	185,654	4,911,810
Secured by farm land.....	3,136	3,093	282	4,911	5,096	110,102
Secured by residential properties:						
Insured by FHA.....	336,098	43,714	28,803	62,843	26,612	2,124,416
Insured or guaranteed by VA.....	158,920	18,983	44,733	26,227	11,616	589,257
Not insured or guaranteed by FHA or VA.....	335,638	51,555	38,336	56,607	39,461	1,387,826
Secured by other properties.....	177,132	72,795	30,409	121,021	102,869	700,209
Loans to banks.....	32,115	21,828	6,204	47,892	30,450	367,323
Loans to brokers and dealers in securities.....	46,750	34,806	4,776	13,590	11,633	74,060
Other loans for purchasing or carrying securities.....	120,031	22,689	8,164	37,964	179,726	59,514
Loans to farmers directly guaranteed by CCC.....	838	851	1	590	403	3,170
Other loans to farmers.....	8,523	11,172	6,317	164,132	21,301	501,782
Commercial and industrial loans (including open market paper).....	1,390,127	756,458	434,562	1,003,442	1,571,770	4,834,302
Other loans to individuals for personal expenditures—total.....	931,134	385,857	174,794	357,094	483,938	2,248,330
Passenger automobile instalment loans.....	303,004	77,410	62,925	95,336	141,443	1,032,898
Other retail consumer instalment loans.....	79,619	29,600	28,285	52,130	57,541	212,259
Residential repair and modernization instalment loans.....	184,755	56,130	27,490	40,164	37,320	227,140
Other instalment loans.....	63,376	28,322	12,498	24,831	63,905	324,762
Single payment loans.....	300,380	194,395	43,596	144,633	183,729	451,271
All other loans (including overdrafts).....	130,748	57,176	46,484	78,719	125,976	308,265
United States Government direct obligations	2,963,151	760,236	323,026	994,070	1,134,964	6,190,154
Treasury bills.....	149,960	40,017	7,640	52,883	34,951	121,202
Treasury certificates of indebtedness.....	169,135	64,508	25,632	124,481	74,892	510,191
Treasury notes.....	757,878	236,438	79,401	233,512	209,281	1,195,623
Nonmarketable bonds.....	23,344	9,626	1,930	7,978	5,562	21,764
Other bonds maturing in 5 years or less.....	1,247,136	298,143	159,251	390,362	547,648	2,766,086
Other bonds maturing in 5 to 10 years.....	432,696	94,041	33,722	125,649	142,337	1,114,633
Other bonds maturing in 10 to 20 years.....	173,303	15,902	11,628	42,297	101,728	432,578
Other bonds maturing after 20 years.....	9,699	1,561	3,822	16,908	18,565	28,077

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, June 10, 1959					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	31,959,562	2,533,401	6,286,431	2,590,187	2,693,704	2,053,603	2,459,046
Valuation reserves.....	604,072	51,343	150,557	54,252	45,531	28,473	42,172
Loans and discounts, gross—total	32,563,634	2,584,744	6,436,988	2,644,439	2,739,235	2,082,076	2,501,218
Real estate loans—total.....	11,267,143	728,485	2,606,745	1,137,614	1,209,030	651,903	507,659
Secured by farm land.....	670,153	20,819	47,149	60,550	99,451	60,566	44,166
Secured by residential properties:							
Insured by FHA.....	1,890,654	72,271	548,466	84,542	102,722	59,392	43,502
Insured or guaranteed by VA.....	1,474,857	89,425	601,821	156,516	118,542	54,266	15,662
Not insured or guaranteed by FHA or VA.....	4,723,800	341,977	953,321	534,675	628,104	313,392	224,930
Secured by other properties.....	2,507,679	203,993	455,988	301,331	260,211	164,287	179,399
Loans to banks.....	101,742	2,054	33,550	1,349	42	7,674	11,405
Loans to brokers and dealers in securities.....	153,564	7,173	59,455	12,875	3,859	9,889	26,364
Other loans for purchasing or carrying securities.....	292,538	19,288	53,033	26,568	25,963	24,132	27,258
Loans to farmers directly guaranteed by CCC.....	122,298	236	287	73	2,205	1,051	5,041
Other loans to farmers.....	2,240,149	30,674	90,174	74,327	104,387	84,314	87,130
Commercial and industrial loans (including open market paper).....	8,650,227	932,524	1,625,765	614,235	549,148	571,561	987,169
Other loans to individuals for personal expenditures—total.....	8,872,268	754,408	1,795,349	682,475	779,148	670,534	786,457
Passenger automobile instalment loans.....	3,197,090	249,426	566,280	213,419	331,437	228,768	222,745
Other retail consumer instalment loans.....	948,648	60,936	167,825	54,357	65,449	60,714	93,150
Residential repair and modern instalment loans.....	834,703	51,120	214,198	55,696	72,769	34,492	85,297
Other instalment loans.....	1,445,689	138,892	352,831	129,683	125,397	126,828	131,749
Single payment loans.....	2,446,138	254,034	494,215	229,320	184,096	219,732	253,516
All other loans (including overdrafts).....	863,705	109,902	172,630	94,923	65,453	61,018	62,735
United States Government direct obligations	22,576,636	1,355,169	3,607,424	1,728,264	2,055,980	1,363,820	1,855,761
Treasury bills.....	1,641,644	83,201	202,303	97,404	138,862	110,575	184,768
Treasury certificates of indebtedness.....	1,622,094	93,914	177,515	107,040	152,208	85,445	162,306
Treasury notes.....	5,022,957	320,214	809,135	326,336	414,629	275,996	424,187
Nonmarketable bonds.....	651,635	31,223	84,422	66,044	52,515	54,651	30,852
Other bonds maturing in 5 years or less.....	8,768,677	473,265	1,308,162	620,540	887,133	561,803	712,661
Other bonds maturing in 5 to 10 years.....	2,906,957	216,315	509,615	263,077	243,311	178,703	204,424
Other bonds maturing in 10 to 20 years.....	1,748,775	124,340	458,183	226,065	150,147	88,165	125,328
Other bonds maturing after 20 years.....	213,897	12,697	58,089	21,758	17,175	8,482	11,235

	By Federal Reserve districts, June 10, 1959—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	4,636,222	1,373,307	1,440,682	1,620,468	2,067,216	2,205,295
Valuation reserves.....	93,644	18,891	26,414	24,985	38,043	29,767
Loans and discounts, gross—total	4,729,866	1,392,198	1,467,096	1,645,453	2,105,259	2,235,062
Real estate loans—total.....	1,965,498	496,882	529,289	312,217	273,625	848,196
Secured by farm land.....	121,540	61,782	31,862	48,881	35,278	38,109
Secured by residential properties:						
Insured by FHA.....	350,360	107,768	142,298	47,746	27,409	304,178
Insured or guaranteed by VA.....	188,969	39,049	90,021	28,808	13,973	77,805
Not insured or guaranteed by FHA or VA.....	919,782	190,884	180,873	110,318	105,774	219,770
Secured by other properties.....	384,847	97,399	84,235	76,464	91,191	208,334
Loans to banks.....	5,950	1,980	.....	13,015	35	24,688
Loans to brokers and dealers in securities.....	6,857	813	1,260	5,912	3,671	15,436
Other loans for purchasing or carrying securities.....	34,708	18,200	8,067	8,731	29,684	16,906
Loans to farmers directly guaranteed by CCC.....	13,636	7,319	12,071	31,007	47,931	1,441
Other loans to farmers.....	437,124	147,108	239,940	446,568	296,477	201,926
Commercial and industrial loans (including open market paper).....	926,889	325,781	308,375	397,679	837,361	573,740
Other loans to individuals for personal expenditures—total.....	1,208,267	364,267	336,512	402,022	567,957	524,872
Passenger automobile instalment loans.....	468,759	124,108	144,222	170,644	226,355	250,927
Other retail consumer instalment loans.....	176,267	40,117	54,258	42,692	60,816	72,067
Residential repair and modernization instalment loans.....	116,170	29,116	43,015	27,119	45,253	60,458
Other instalment loans.....	140,842	41,044	38,741	54,576	92,900	72,206
Single payment loans.....	306,229	129,882	56,276	106,991	142,633	69,214
All other loans (including overdrafts).....	130,937	29,848	31,582	28,302	48,518	27,857
United States Government direct obligations	4,220,955	1,205,674	1,086,878	1,417,161	1,441,431	1,238,119
Treasury bills.....	269,665	84,157	77,157	141,495	156,371	95,686
Treasury certificates of indebtedness.....	325,980	99,946	66,017	130,121	113,121	108,481
Treasury notes.....	952,101	281,179	287,284	345,404	339,503	246,989
Nonmarketable bonds.....	126,472	43,935	46,365	53,703	28,469	32,984
Other bonds maturing in 5 years or less.....	1,793,178	469,477	436,223	504,029	524,257	477,949
Other bonds maturing in 5 to 10 years.....	491,075	156,311	130,305	157,220	177,328	179,273
Other bonds maturing in 10 to 20 years.....	243,161	61,715	36,689	71,396	90,025	73,561
Other bonds maturing after 20 years.....	19,323	8,954	6,838	13,793	12,357	23,196

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 10, 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.....	6,280	155,289,200	88,431,361	50,215,596	9,188	13,819,823	2,328,360	484,872	37,855,549	18,085,506
Reserve bank cities¹.....	144	61,902,419	39,214,149	16,752,404	4,290	4,826,090	845,875	259,611	16,405,530	8,420,458
1. Boston.....	8	2,309,913	1,584,300	549,934	1,135	155,439	9,781	9,324	580,536	290,070
2. New York.....	23	26,117,516	16,821,418	6,838,976	2,477	2,033,408	296,580	124,657	7,667,267	4,149,327
3. Philadelphia.....	6	3,081,796	2,045,762	742,553	.....	230,556	48,730	14,195	911,489	421,060
4. Cleveland.....	5	2,806,304	1,783,153	725,066	97	227,775	62,487	7,726	591,774	290,649
5. Richmond.....	5	576,153	385,447	149,478	.....	38,170	1,606	1,452	178,578	76,021
6. Atlanta.....	5	1,005,804	672,450	256,345	.....	62,113	11,858	3,038	338,227	144,022
7. Chicago.....	62	8,520,495	4,459,910	3,106,144	.....	751,663	181,094	21,684	2,230,538	1,217,315
8. St. Louis.....	4	1,121,251	684,979	331,861	3	92,138	8,241	4,029	325,470	150,734
9. Minneapolis.....	4	809,995	540,239	208,194	.....	48,328	11,074	2,160	298,902	103,247
10. Kansas City.....	9	862,644	509,572	266,694	.....	75,367	8,653	2,358	371,472	131,659
11. Dallas.....	6	1,577,056	1,203,193	290,612	.....	72,671	4,625	5,955	592,350	188,874
12. San Francisco.....	7	13,113,492	8,523,726	3,286,547	578	1,038,462	201,146	63,033	2,318,927	1,255,480
Reserve branch cities¹.....	108	24,815,554	13,883,559	8,461,166	198	2,179,181	228,225	63,225	6,613,757	3,182,445
1. Buffalo.....	3	1,129,834	676,667	307,031	.....	128,569	13,141	4,426	255,048	128,571
2. Cincinnati.....	5	977,293	612,282	311,023	164	37,543	13,656	2,625	272,506	133,880
3. Pittsburgh.....	6	2,830,413	1,593,399	868,930	.....	345,227	11,856	11,001	629,472	363,398
4. Baltimore.....	5	762,586	368,931	297,209	.....	76,954	17,518	1,974	241,998	110,359
5. Charlotte.....	3	682,447	461,150	151,033	.....	45,553	22,594	2,117	251,303	106,172
6. Birmingham.....	2	393,502	222,947	112,153	.....	47,368	10,119	915	135,811	58,094
6. Jacksonville.....	4	386,661	213,322	142,035	.....	26,793	3,483	1,028	185,272	48,037
6. Nashville.....	4	517,901	317,778	142,472	.....	49,415	6,903	1,333	149,943	62,031
6. New Orleans.....	5	807,128	403,138	350,103	.....	47,206	4,726	1,955	256,196	111,981
7. Detroit.....	6	3,440,660	1,653,378	1,355,637	6	421,698	1,716	8,225	799,511	453,001
8. Little Rock.....	5	169,878	90,054	57,390	9	19,701	2,311	413	63,977	28,117
8. Louisville.....	6	524,395	287,388	195,654	.....	30,894	8,914	1,545	187,139	75,270
8. Memphis.....	3	546,593	357,273	145,892	.....	35,285	6,476	1,667	180,870	74,267
9. Helena.....	3	50,690	26,590	20,722	.....	2,792	475	111	15,268	6,693
10. Denver.....	5	693,090	479,805	180,709	.....	27,181	3,775	1,620	223,217	83,389
10. Oklahoma City.....	4	382,477	231,634	104,658	.....	32,087	12,948	1,150	127,697	48,821
10. Omaha.....	5	378,065	239,517	97,340	.....	35,776	4,541	891	144,001	57,680
11. El Paso.....	3	195,151	111,246	64,679	.....	17,563	1,123	540	66,047	25,064
11. Houston.....	8	1,269,163	761,418	434,712	.....	52,794	16,103	4,136	455,972	187,330
11. San Antonio.....	6	460,790	198,869	218,177	.....	34,196	8,639	909	118,684	40,976
12. Los Angeles.....	4	4,592,624	2,443,150	1,831,808	19	297,320	12,882	7,445	1,001,016	544,626
12. Portland.....	3	1,502,812	841,450	471,794	.....	172,295	14,341	2,932	309,406	171,581
12. Salt Lake City.....	5	587,845	377,100	153,420	.....	51,789	4,302	1,234	127,938	59,296
12. Seattle.....	5	1,533,556	915,073	446,585	.....	143,182	25,683	3,033	415,465	203,811
Other reserve cities¹.....	52	6,323,423	3,374,091	2,425,390	4	422,339	86,364	15,235	1,996,075	835,504
4. Columbus.....	3	579,568	229,182	284,700	.....	52,682	11,714	1,290	180,409	85,601
4. Toledo.....	3	420,074	165,981	227,075	.....	24,786	1,356	876	99,352	53,371
5. Washington.....	7	1,079,790	577,445	442,421	.....	38,935	18,726	2,263	293,830	152,068
6. Miami.....	5	394,456	221,506	139,546	.....	31,617	813	974	156,595	42,854
7. Des Moines.....	3	249,658	150,903	69,363	.....	24,903	4,024	465	108,304	31,861
7. Indianapolis.....	4	881,502	463,754	345,956	4	61,147	8,309	2,332	279,142	126,529
7. Milwaukee.....	5	879,967	505,752	321,327	.....	32,580	18,346	1,962	280,572	132,782
8. National Stock Yards.....	1	79,076	37,429	29,439	.....	11,968	.....	240	44,792	12,148
9. St. Paul.....	3	388,573	245,925	94,110	.....	43,663	3,705	1,170	131,181	48,855
10. Kansas City, Kansas.....	2	72,826	38,714	23,391	.....	9,047	1,482	192	22,246	9,028
10. Pueblo.....	2	46,517	28,977	15,259	.....	2,167	6	108	14,857	6,284
10. Topeka.....	3	110,639	48,478	42,582	.....	15,515	3,761	303	27,086	13,727
10. Tulsa.....	4	448,434	241,779	166,725	.....	31,399	7,323	1,208	133,221	37,737
10. Wichita.....	4	248,146	127,747	96,712	.....	17,712	5,293	682	73,459	34,879
11. Fort Worth.....	3	444,197	290,519	126,784	.....	24,218	1,506	1,170	151,029	47,780
Country banks, by districts¹.....	5,976	62,247,804	31,959,562	22,576,636	4,696	6,392,213	1,167,896	146,801	12,840,187	5,647,099
1. Boston.....	275	4,441,265	2,533,401	1,355,169	230	473,995	65,717	12,753	937,414	406,853
2. New York.....	493	11,578,483	6,286,431	3,607,424	2,935	1,433,143	216,621	31,929	1,998,509	971,018
3. Philadelphia.....	498	4,948,523	2,590,187	1,728,264	101	479,901	135,601	14,469	895,731	423,153
4. Cleveland.....	561	5,312,613	2,693,704	2,055,980	271	477,816	71,918	12,924	1,004,895	474,333
5. Richmond.....	432	3,812,320	2,053,603	1,363,820	223	301,736	83,482	9,456	889,584	365,529
6. Atlanta.....	377	4,927,233	2,459,046	1,855,761	293	525,287	75,966	10,880	1,215,444	475,382
7. Chicago.....	936	10,029,718	4,636,222	4,200,953	121	1,011,595	142,604	18,221	1,679,946	845,939
8. St. Louis.....	469	2,930,617	1,373,307	1,205,674	39	277,249	90,034	5,343	534,580	288,223
9. Minneapolis.....	467	2,872,591	1,440,682	1,086,878	183	370,199	48,916	7,394	845,897	356,316
10. Kansas City.....	714	3,464,321	1,620,468	1,417,161	50	457,645	111,005	9,298	1,247,278	445,289
11. Dallas.....	607	4,086,645	2,067,216	1,441,431	219	334,032	58,160	7,650	747,366	334,202
12. San Francisco.....	147	3,843,475	2,205,295	1,238,119	.....	.....	.....	.....	.....	.....

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

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

For other footnote, see opposite page.

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

ASSETS [In thousands of dollars]

cash, and bank balances					Bank premises, furniture, and fixtures	Other real estate owned	Assets in-directly representing real estate	Customers' liability on acceptances	Other assets	Total assets	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							
2,351,276	6,335,622	39,727	94,417	10,949,001	2,062,159	46,889	189,039	725,908	1,096,216	197,264,960	All member banks
472,947	933,465	18,616	76,816	6,483,228	653,550	5,845	68,188	699,705	657,879	80,393,116	Reserve bank cities ¹
18,332	35,006	627	7,182	229,319	22,522	27	400	39,157	16,675	2,969,230	1. Boston
156,055	68,902	8,385	48,807	3,235,791	259,514	550	5,401	520,227	405,112	34,975,587	2. New York ^{2*}
43,856	80,177	2,198	4,404	359,794	48,113	509	7,784	15,550	21,333	4,086,574	3. Philadelphia [*]
39,618	51,784	230	1,859	207,634	17,098	47	10,872	59	17,656	3,443,810	4. Cleveland
9,236	16,734	.....	32	76,555	7,956	10	2,633	.....	3,461	768,791	5. Richmond
9,399	38,115	.....	624	146,017	19,640	663	.....	31	8,783	1,373,148	6. Atlanta ³
56,377	174,550	1,117	7,136	774,043	27,248	158	8,237	16,067	60,987	10,863,730	7. Chicago ⁴
8,038	29,322	12	111	137,253	5,922	599	100	567	8,285	1,462,194	8. St. Louis [*]
6,839	33,524	206	1,927	151,159	3,999	.....	6,339	624	7,288	1,127,147	9. Minneapolis [*]
7,883	47,680	2,000	1,117	182,133	7,389	43	736	907	3,797	1,246,988	10. Kansas City [*]
10,783	179,872	922	543	211,356	49,247	125	.....	623	8,099	2,227,500	11. Dallas [*]
106,531	177,799	2,295	4,648	772,174	184,902	3,114	25,686	105,893	96,403	15,848,417	12. San Francisco
346,725	898,847	6,859	11,659	2,167,222	332,761	6,162	58,855	16,986	160,889	32,004,964	Reserve branch cities ¹
21,193	26,616	193	1,693	76,782	12,679	.....	250	1,869	9,296	1,408,976	2. Buffalo [*]
17,980	31,360	87	268	88,931	13,707	45	.....	59	6,858	1,270,468	3. Cincinnati
49,040	27,899	194	766	188,175	34,233	241	1,744	613	18,998	3,515,714	4. Pittsburgh [*]
19,914	31,151	108	255	80,211	10,774	434	.....	291	7,267	1,023,350	5. Baltimore [*]
7,805	24,379	.....	.....	109,767	14,368	175	501	.....	8,929	957,723	6. Charlotte ²
7,802	34,050	.....	.....	35,865	5,448	133	.....	.....	2,172	537,066	6. Birmingham
4,448	51,596	.....	320	80,871	4,801	.....	650	.....	1,375	578,759	6. Jacksonville [*]
7,600	36,532	.....	.....	43,780	7,196	12	.....	8	2,169	677,229	6. Nashville
11,293	50,310	401	89	82,122	10,313	.....	1,220	1,528	4,959	1,081,344	6. New Orleans
53,256	61,387	542	3,845	227,480	32,557	631	5,613	186	22,437	4,301,595	7. Detroit
2,548	14,227	50	.....	19,035	3,510	292	.....	.....	575	238,232	8. Little Rock
7,804	31,967	.....	34	72,064	3,196	.....	182	.....	2,952	717,864	8. Louisville
10,037	44,210	153	365	51,838	6,824	.....	.....	37	2,158	736,482	8. Memphis
283	1,990	.....	.....	6,302	1,699	80	.....	.....	332	68,069	9. Helena
8,204	55,389	250	93	75,892	6,295	18	5,918	.....	6,125	934,663	10. Denver [*]
3,461	35,579	.....	.....	39,836	14,592	.....	5,125	897	1,730	532,518	10. Oklahoma City [*]
4,098	28,822	270	.....	53,131	3,678	.....	.....	.....	2,764	528,508	10. Omaha
2,809	18,564	.....	131	19,479	1,755	251	.....	.....	653	263,857	11. El Paso [*]
12,943	139,056	2,417	648	113,578	49,035	1,536	4,570	8,881	7,633	1,796,790	11. Houston [*]
6,499	28,157	659	68	42,325	10,362	1,114	.....	19	2,180	593,156	11. San Antonio [*]
43,290	68,128	46	1,156	343,770	27,381	.....	25,138	606	27,712	5,674,477	12. Los Angeles [*]
13,389	15,441	581	549	107,865	27,912	629	.....	155	9,570	1,850,542	12. Portland
6,222	15,459	142	.....	46,819	3,548	14	7,475	.....	1,184	728,004	12. Salt Lake City ³
21,627	26,578	766	1,379	161,304	26,898	557	404	1,837	10,861	1,989,578	12. Seattle
108,240	423,096	1,251	1,648	626,336	84,723	3,232	16,154	413	37,514	8,461,534	Other reserve cities ¹
10,715	32,560	.....	61	51,472	9,258	.....	.....	.....	1,608	770,843	4. Columbus
9,296	16,355	.....	24	20,306	2,339	27	.....	.....	2,704	524,496	4. Toledo
24,018	41,830	32	681	75,201	19,768	109	4,418	.....	5,222	1,403,137	5. Washington [*]
5,818	48,981	271	66	58,605	5,942	.....	5,927	73	3,264	566,257	6. Miami [*]
3,701	31,494	.....	.....	41,248	705	779	2,005	310	1,409	363,170	7. Des Moines [*]
16,621	50,923	51	183	84,835	12,473	.....	.....	.....	4,354	1,177,501	7. Indianapolis
13,241	17,160	157	538	116,694	9,736	748	509	27	7,701	1,179,260	7. Milwaukee [*]
590	3,770	.....	.....	28,284	.....	.....	.....	.....	531	124,399	8. National Stock Yards
3,549	15,076	.....	95	63,606	3,685	821	91	3	2,625	96,979	9. St. Paul [*]
1,004	7,057	.....	.....	5,157	992	.....	.....	.....	55	56,119	10. Kansas City, Kansas [*]
991	5,769	.....	.....	1,813	574	.....	.....	.....	82	62,030	10. Pueblo
1,691	7,033	.....	.....	4,635	1,314	261	.....	.....	786	140,086	10. Topeka
5,860	72,861	.....	.....	16,763	4,912	14	1,033	.....	3,541	591,155	10. Tulsa [*]
4,056	17,370	.....	.....	17,154	5,793	170	141	.....	1,444	329,153	10. Wichita [*]
7,089	54,857	740	.....	40,563	7,232	303	2,000	.....	2,188	606,949	11. Fort Worth [*]
1,423,364	4,080,214	13,001	4,294	1,672,215	991,125	31,650	45,842	8,804	239,934	76,405,346	Country banks, by districts
128,279	176,261	159	691	225,171	79,352	2,047	2,720	4,596	20,579	5,487,973	1. Boston
236,669	348,217	1,183	743	440,679	183,243	3,277	4,829	1,349	59,861	13,829,551	2. New York
123,055	258,358	647	.....	90,518	86,410	2,968	2,970	163	16,256	5,953,021	3. Philadelphia
143,264	298,207	10	58	89,023	86,324	1,313	2,949	2	13,179	6,421,275	4. Cleveland
111,158	283,812	891	17	128,177	65,250	1,964	2,347	191	11,110	4,782,766	5. Richmond
127,858	465,201	1,412	376	145,215	95,766	4,125	6,234	507	24,708	6,274,017	6. Atlanta
212,091	629,833	2,386	249	183,448	121,004	3,920	7,049	1,070	30,283	12,066,990	7. Chicago
64,509	257,492	582	2	38,735	37,254	2,111	1,270	56	8,068	3,628,919	8. St. Louis
45,968	176,606	112	365	50,667	43,606	1,704	731	125	12,089	3,465,426	9. Minneapolis
62,841	368,988	489	.....	57,263	38,692	1,564	2,985	9	7,259	4,360,727	10. Kansas City
96,655	616,220	4,694	1,024	83,396	79,431	5,095	1,966	238	13,936	5,434,589	11. Dallas
71,017	201,019	436	769	139,923	74,793	1,562	9,792	498	22,606	4,700,092	12. San Francisco

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

For other footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 10, 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	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks.....	120,021,424	93,353,401	2,405,839	8,206,679	11,446,405	1,498,659	3,110,441	54,789,761	49,565,208	282,887	14,201	2,936,988	124,138	1,866,339
Reserve bank cities¹.....	50,950,526	38,421,602	978,868	1,615,732	6,776,092	1,405,964	1,752,268	18,568,837	15,485,255	100,631	2,415	1,036,390	93,195	1,850,951
1. Boston.....	2,300,269	1,758,997	36,072	154,332	297,466	29,137	24,265	218,498	186,926	3,620	2	750	27,200	
2. New York ²	24,123,590	18,007,076	487,947	317,063	2,890,622	1,154,687	1,266,195	5,288,146	3,533,982	26,839		163,050	69,525	1,494,750
3. Philadelphia ³	2,956,882	2,326,274	52,681	88,090	428,931	27,453	33,453	545,412	520,317	810	82	17,473	730	6,000
4. Cleveland.....	1,748,745	1,430,313	47,234	85,135	153,249	4,920	23,894	1,309,432	1,293,074	430		15,826	102	
5. Richmond.....	504,341	344,785	8,667	45,453	100,772	194	4,470	194,122	182,600	2,300	1,181	7,941	100	
6. Atlanta ⁴	1,015,977	687,075	16,292	103,342	202,314	156	6,598	198,296	194,239	750	10	2,974	323	
7. Chicago ⁵	7,036,412	5,376,241	143,662	247,185	1,127,270	41,080	100,974	2,499,843	2,398,372	7,600	491	62,280	500	30,600
8. St. Louis ⁶	1,091,100	761,293	21,661	18,601	280,723	1,614	7,208	203,014	187,665	3,025	459	9,865	2,000	
9. Minneapolis.....	818,864	532,858	15,478	35,917	220,970	10,768	153,023	151,429	151,429	334		1,260		
10. Kansas City ⁷	983,143	601,562	10,732	21,639	330,607	12,270	6,333	132,642	128,171		1	4,470		
11. Dallas ⁸	1,497,162	929,923	26,031	53,195	469,528	3,222	15,263	471,428	429,916			41,382	130	
12. San Francisco.....	6,874,041	5,665,205	112,411	445,580	271,640	128,358	250,847	7,354,981	6,278,564	54,923	189	709,119	19,785	292,401
Reserve branch cities¹.....	20,072,523	15,568,846	379,344	1,307,399	2,459,731	60,573	296,630	8,440,837	7,886,482	26,587	750	517,287	2,381	7,350
2. Buffalo.....	740,489	605,580	16,230	60,595	38,703	3,292	16,089	521,913	508,936	2,184		10,793		
4. Cincinnati.....	874,358	700,132	15,170	38,826	111,427	1,202	7,601	251,853	229,802	450	5	21,566	30	
4. Pittsburgh ⁹	2,178,096	1,810,634	53,134	79,828	203,962	3,178	27,360	840,445	809,263	767	34	30,370	11	
5. Baltimore ¹⁰	779,812	582,101	17,810	87,624	85,904	1,307	5,066	138,424	135,043	1,359		2,022		
5. Charlotte ¹¹	689,043	455,267	10,746	50,751	152,935	65	19,279	132,372	120,282	3,101	7	7,182	1,800	
6. Birmingham.....	396,438	304,792	5,239	36,428	47,746		2,233	96,825	96,510		5	310		
6. Jacksonville ¹²	442,098	224,346	5,404	59,674	150,096	403	2,175	58,059	56,509			50		
6. Nashville.....	412,536	257,414	9,787	52,514	90,528		2,950	202,575	186,184	6		16,385		
6. New Orleans.....	774,756	514,841	9,551	86,024	146,224	8,966	9,193	204,288	188,022	630	36	13,700		1,900
7. Detroit.....	2,347,578	1,917,792	68,299	121,148	199,575	7,063	33,701	1,453,756	1,428,446	1,315		13,920	75	
8. Little Rock.....	179,833	115,379	2,535	18,164	42,447		1,298	39,022	39,016			635		50
8. Louisville.....	558,141	390,292	16,983	20,723	122,947	41	7,155	84,894	82,656	2,115	6	123		
8. Memphis.....	492,435	317,245	4,848	43,240	121,395	2,032	3,675	171,422	170,737					
9. Helena.....	46,084	20,744	745	12,744	11,447		404	12,989	10,709			2,230		
10. Denver ¹³	606,519	467,805	14,484	16,327	96,822	220	10,861	229,720	226,014	900		2,806		
10. Oklahoma City ¹⁴	394,180	227,339	5,021	52,392	106,523		2,905	58,606	56,765	101		1,830		
10. Omaha.....	428,738	288,716	9,932	23,774	103,870	38	2,408	34,801	34,743	58				
11. El Paso ¹⁵	186,100	141,613	2,895	9,521	27,430	2,366	2,275	53,472	48,607	2,161		2,704		
11. Houston ¹⁶	1,289,033	906,819	16,196	69,878	279,264	6,275	10,601	298,332	240,766		37	57,529		
11. San Antonio ¹⁷	368,800	268,026	3,214	14,020	73,900	5,801	3,839	183,669	126,517	950	17	56,185		
12. Los Angeles ¹⁸	3,255,696	2,920,942	52,586	79,823	122,554	10,174	69,490	1,884,933	1,673,423	2,995		208,515		
12. Portland.....	979,734	816,264	10,976	90,665	25,597	2,275	33,957	677,649	644,588	2,274		32,737	50	
12. Salt Lake City ¹⁹	381,555	293,472	7,128	40,845	35,351	1	4,758	274,917	246,604	2,380	603	25,330		
12. Seattle.....	1,270,608	1,021,291	20,431	141,871	63,084	5,874	18,057	535,901	526,430	2,656		1,000	415	5,400
Other reserve cities¹.....	5,937,436	4,212,797	98,078	565,715	929,968	13,466	117,412	1,665,892	1,573,358	25,040	1,495	63,610	739	1,650
4. Columbus.....	577,989	375,163	10,536	129,687	45,245	50	17,308	122,417	112,606	770	5	9,017	19	
4. Toledo.....	333,903	275,402	6,632	15,212	20,658	288	15,711	146,818	143,590	265	55	2,908		
5. Washington ²⁰	973,053	870,907	14,675	81	63,562	6,363	17,465	300,487	286,322	12,915				1,250
5. Miami ²¹	382,408	263,419	5,198	35,489	68,239	3,427	6,636	127,271	99,923	170	1,400	25,778		
7. Des Moines ²²	272,435	160,096	6,647	37,027	62,194		6,471	52,686	51,159	1,510	17			
7. Indianapolis.....	834,989	539,786	11,438	161,540	97,803	667	23,755	229,961	214,955	2,230	5	12,756	15	
7. Milwaukee ²³	766,669	556,228	14,738	25,732	153,016	1,817	15,138	281,501	277,847	2,845		34	375	400
8. National Stock Yards.....	108,074	18,561	1,000	418	87,674		421	3,538	1,036		2	2,500		
9. St. Paul ²⁴	371,028	231,440	5,609	48,906	81,497	629	2,947	99,684	98,534	1,150				
10. Kansas City, Kansas ²⁵	64,116	27,621	680	12,750	22,629		436	21,476	21,476					
10. Pueblo.....	38,414	29,098	1,069	2,393	5,477		377	17,621	12,348		15	5,258		
10. Topeka.....	102,923	61,470	1,655	26,902	12,270		626	19,880	19,044	825	11			
10. Tulsa ²⁶	437,059	339,865	7,459	19,478	66,864	225	3,168	72,147	71,577	240			330	
10. Wichita ²⁷	256,727	174,984	6,481	32,320	40,381		2,561	40,561	37,561	1,400		1,600		
11. Fort Worth ²⁸	417,649	288,757	4,261	17,780	102,459		4,392	129,844	125,380	705		3,759		
Country banks, by districts.....	43,060,939	35,150,156	949,549	4,717,833	1,280,614	18,656	944,131	26,114,195	24,620,113	130,629	9,541	1,319,701	27,823	6,388
1. Boston.....	3,455,138	2,888,995	83,297	207,391	133,266	1,820	140,369	1,391,486	1,368,111	6,141	1,140	15,473	596	25
2. New York.....	6,816,460	5,332,814	153,293	984,580	123,618	7,124	219,431	5,677,557	5,473,704	7,963	15	193,451	2,381	43
3. Philadelphia.....	2,852,451	2,473,717	72,632	200,182	22,837	19	83,064	2,451,804	2,396,656	4,645	527	49,907	169	
4. Cleveland.....	3,259,237	2,765,879	82,837	322,424	24,639	30	63,428	2,522,931	2,401,496	502	902	119,829	102	
5. Richmond.....	2,746,563	2,258,850	68,392	247,714	103,505	17	68,085	1,541,871	1,417,229	31,746	1,249	91,189	458	
6. Atlanta.....	4,027,049	3,134,669	72,723	512,368	250,193	753	56,343	1,685,846	1,567,387	19,248	1,163	82,718	15,310	20
7. Chicago.....	6,304,298	5,205,588	140,084	716,653	137,178	52	104,743	4,742,162	4,445,247	5,458	2,931	286,970	1,556	
8. St. Louis.....	2,239,154	1,904,195	44,177	204,928	59,952		25,902	1,061,888	979,669	5,401	140	76,373	305	
9. Minneapolis.....	1,863,194	1,476,154	46,151	242,287	70,215	321	28,066	1,307,323	1,264,350	2,007	300	40,620	46	
10. Kansas City.....	2,988,284	2,368,264	64,459	500,009	118,964		31,588	963,325	885,555	7,336	224	69,498	712	
11. Dallas.....	3,928,340	3,209,658	62,520	394,134	200,083	3,910	58,035	1,041,166	862,819	13,687	845	157,677	6,138	
12. San Francisco.....	2,580,771	2,131,373	58,984	280,163	36,164	9,010	65,077	1,726,836	1,557,890	26,495	105	135,996	50	6,300

* 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

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
174,811,185	2,685,637	757,358	3,091,578	181,345,758	4,801,541	7,840,651	2,908,414	368,596	15,919,202	102,738,477	93,721,520	All member banks
69,519,363	1,576,042	730,771	1,727,391	73,553,567	2,101,811	3,573,382	1,039,558	124,798	6,839,549	43,534,299	35,306,374	Reserve bank cities¹
2,518,767	34,000	39,846	63,169	2,655,782	71,075	174,280	52,332	15,761	313,448	2,036,410	1,708,275	1. Boston
29,411,736	816,063	546,478	861,005	31,635,282	1,006,884	1,780,423	525,534	27,464	3,340,305	20,818,897	16,354,543	2. New York ^{2*}
3,502,294	134,335	16,405	60,464	3,713,498	94,033	212,747	63,797	2,499	373,076	2,516,911	2,088,023	3. Philadelphia*
3,058,177	62,400	59	45,623	3,166,259	78,520	178,980	19,986	65	277,551	1,489,327	1,333,708	4. Cleveland
698,463	.....	.....	10,170	708,633	19,950	29,450	10,411	347	60,158	411,052	318,153	5. Richmond
1,214,273	21,000	31	24,529	1,259,833	31,390	58,150	13,287	10,488	113,315	831,845	651,198	6. Atlanta ³
9,536,255	293,806	16,214	146,002	9,992,277	332,605	382,655	103,678	52,515	871,453	6,087,819	4,950,357	7. Chicago ²
1,294,114	17,100	587	17,486	1,329,287	46,850	49,913	35,799	345	132,907	924,525	649,849	8. St. Louis*
971,887	41,500	624	20,253	1,034,264	33,750	37,750	17,782	3,601	92,883	634,181	428,384	9. Minneapolis*
1,115,785	18,575	907	9,457	1,144,724	32,750	43,770	20,380	5,364	102,264	753,330	447,401	10. Kansas City*
1,968,590	18,000	813	26,237	2,013,640	82,917	114,815	15,700	428	213,860	1,105,934	787,025	11. Dallas*
14,229,022	119,263	108,807	442,996	14,900,088	271,087	510,449	160,872	5,921	948,329	5,924,068	5,589,458	12. San Francisco
28,513,360	509,220	17,310	455,865	29,495,755	747,939	1,269,212	458,300	33,758	2,509,209	17,006,454	15,005,653	Reserve branch cities¹
1,262,402	8,000	1,869	24,564	1,296,835	36,597	64,863	10,401	280	112,141	637,091	605,482	2. Buffalo*
1,126,211	16,500	59	18,933	1,161,703	33,175	54,325	21,265	.....	108,765	754,067	657,628	3. Cincinnati
3,018,541	46,500	613	44,014	3,109,668	95,945	266,661	41,663	1,777	406,046	1,962,022	1,729,647	4. Pittsburgh*
918,236	21,000	291	9,312	948,839	15,593	45,108	10,056	3,754	74,511	668,450	594,580	5. Baltimore*
821,415	39,850	.....	22,318	883,583	25,445	42,585	6,110	.....	74,140	554,897	415,530	6. Charlotte ³
493,263	.....	.....	5,724	498,987	15,000	15,500	5,666	1,913	38,079	326,523	307,588	7. Birmingham
500,157	26,000	.....	7,082	533,239	14,400	19,860	4,185	7,075	45,520	309,631	205,324	8. Jacksonville*
615,111	1,500	8	15,785	632,404	17,500	21,500	5,803	22	44,825	332,224	268,441	9. Nashville
979,044	15,500	1,659	8,552	1,004,755	15,463	47,788	13,338	.....	76,589	642,324	527,893	6. New Orleans
3,801,334	121,300	186	62,194	3,985,014	85,495	172,017	53,439	5,630	316,581	2,058,711	1,845,161	7. Detroit
218,845	.....	.....	2,434	221,279	6,900	7,850	2,039	164	16,953	146,561	115,806	8. Little Rock
643,035	5,600	.....	9,896	658,531	18,750	30,250	10,034	299	59,333	454,110	346,106	9. Louisville
663,857	.....	37	9,547	673,441	16,500	38,000	8,541	.....	63,041	396,387	312,322	6. Memphis
59,073	3,320	.....	1,256	63,649	1,900	1,800	720	.....	4,420	37,792	27,590	9. Helena
836,239	23,900	.....	9,457	869,596	24,750	29,050	10,731	536	65,067	475,238	419,101	10. Denver*
452,786	20,000	897	4,332	478,015	18,500	18,600	16,729	674	54,503	318,765	242,800	10. Oklahoma City*
463,539	16,200	.....	6,327	486,066	11,700	18,000	10,374	2,368	42,442	346,785	261,767	10. Omaha
239,572	.....	.....	2,575	242,147	8,000	10,000	3,708	.....	21,710	148,057	133,930	11. El Paso*
1,587,365	28,500	9,023	15,559	1,640,447	66,425	71,425	18,453	40	156,343	1,036,399	873,720	11. Houston*
552,469	.....	19	5,277	557,765	11,400	18,900	4,919	172	35,391	298,318	243,560	11. San Antonio*
5,140,502	87,400	657	86,521	5,315,080	109,608	135,018	106,931	7,840	359,397	2,843,671	2,726,485	12. Los Angeles*
1,657,383	8,000	155	41,265	1,706,803	44,100	53,600	46,032	7	143,739	856,428	833,021	12. Portland
1,656,472	10,650	.....	10,950	1,678,072	14,193	26,012	9,105	622	49,932	319,277	292,256	12. Salt Lake City*
1,806,509	9,500	1,837	31,991	1,849,837	40,600	60,500	38,058	583	139,741	1,082,726	1,019,915	12. Seattle
7,603,328	137,000	453	96,287	7,837,068	192,570	315,187	101,897	14,812	624,466	4,888,119	4,269,588	Other reserve cities¹
700,406	7,000	.....	9,316	716,722	19,200	23,800	11,121	.....	54,121	493,957	470,686	4. Columbus
480,721	3,000	.....	7,209	490,930	14,340	14,860	2,954	1,412	33,566	297,242	286,019	4. Toledo
1,273,540	24,150	.....	11,637	1,309,327	25,143	50,258	14,444	3,965	93,810	856,022	813,252	5. Washington*
509,679	8,000	113	9,018	526,810	14,950	17,491	5,659	1,347	39,447	274,822	246,939	6. Miami*
325,121	9,450	310	2,983	337,864	7,000	8,500	8,930	876	25,306	199,693	162,346	7. Des Moines*
1,064,958	8,500	.....	12,197	1,085,647	23,879	53,840	12,925	1,210	91,854	699,231	640,246	7. Indianapolis
1,048,170	42,000	27	13,332	1,103,529	21,300	44,130	10,301	.....	75,731	632,930	480,404	7. Milwaukee*
111,612	.....	.....	289	111,901	1,000	7,000	4,498	.....	12,498	76,020	-8,884	8. National Stock Yards
470,712	.....	3	9,465	480,180	14,000	25,000	7,339	460	46,799	292,346	219,687	9. St. Paul*
85,592	2,500	.....	877	88,969	3,200	3,200	750	.....	7,150	51,902	35,650	10. Kansas City, Kansas*
56,035	.....	.....	906	56,941	1,800	1,800	1,123	366	5,089	30,832	30,055	10. Pueblo
122,803	3,200	.....	2,166	128,169	4,700	5,400	1,817	.....	11,917	91,255	84,363	10. Topeka
509,206	23,500	.....	5,338	538,044	14,350	25,900	11,148	1,713	53,111	347,435	345,748	10. Tulsa*
297,288	1,700	.....	3,724	302,712	8,208	14,508	3,419	306	26,441	222,203	192,711	10. Wichita*
547,493	4,000	.....	7,830	559,323	19,500	19,500	5,469	3,157	47,626	322,229	270,366	11. Fort Worth*
69,175,134	463,375	8,824	812,035	70,459,368	1,759,221	2,682,870	1,308,659	195,228	5,945,978	37,309,605	39,139,905	Country banks, by districts
4,846,624	86,521	4,596	73,928	5,011,669	142,699	229,584	92,981	11,040	476,304	3,053,706	3,011,584	1. Boston
12,494,017	140,225	1,349	201,016	12,836,607	322,085	460,392	190,498	19,969	992,944	6,027,564	6,096,146	2. New York
5,304,255	39,559	164	50,321	5,394,299	147,543	291,642	108,319	11,218	588,722	2,503,575	2,666,445	3. Philadelphia
5,782,168	23,504	2	67,768	5,873,442	162,728	255,227	120,913	8,965	547,833	2,872,007	3,062,708	4. Cleveland
4,288,434	37,255	191	43,807	4,369,687	108,174	203,729	86,401	14,775	413,079	2,334,574	2,446,472	5. Richmond
5,712,895	30,990	548	63,656	5,808,089	147,496	212,257	87,621	18,554	465,928	3,416,633	3,558,165	6. Atlanta
11,046,460	33,874	1,062	129,107	11,210,593	243,147	355,897	214,640	10,692	856,487	5,491,601	5,843,536	7. Chicago
3,301,042	8,420	56	23,342	3,332,860	78,514	122,267	80,540	14,738	296,059	1,942,927	2,096,290	8. St. Louis
3,170,517	9,879	125	38,438	3,218,959	71,276	103,198	61,301	10,692	246,467	1,635,921	1,695,840	9. Minneapolis
3,951,609	31,970	28	23,216	4,006,823	89,476	146,455	105,688	12,285	353,904	2,562,124	2,747,598	10. Kansas City
4,969,506	11,228	205	26,313	5,007,252	138,718	165,382	99,851	23,386	427,337	3,228,724	3,578,431	11. Dallas
4,307,607	9,950	498	71,123	4,389,178	107,365	136,840	59,906	6,803	310,914	2,240,249	2,336,690	12. San Francisco

¹ Includes figures for a bank with its head office in a nonreserve city, which has a branch in this reserve city; see contents page.² Cash items reported in process of collection were in excess of demand deposits other than interbank and United States Government.

For other footnotes see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State or Territory	Number of banks	Loans and investments							Reserves,	
		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
Total	6,280	155,289,200	88,431,361	50,215,596	9,188	13,819,823	2,328,360	484,872	37,855,549	18,085,506
New England:										
Maine.....	35	418,808	245,054	138,524	9	25,578	8,526	1,117	83,680	37,623
New Hampshire.....	52	235,415	142,175	71,271	18	17,937	3,352	662	60,252	23,651
Vermont.....	33	205,139	129,069	56,327	9	15,879	3,384	471	34,821	16,207
Massachusetts.....	127	4,005,022	2,503,115	1,098,020	1,317	348,059	40,662	13,849	972,345	461,955
Rhode Island.....	5	732,897	443,657	217,299	12	65,469	4,013	2,447	99,835	53,172
Connecticut.....	37	1,569,132	891,041	463,564	12	191,237	17,540	5,738	343,168	142,469
Middle Atlantic:										
New York.....	370	34,050,710	21,370,276	9,219,535	4,491	2,896,821	415,610	143,977	9,040,683	4,852,964
New Jersey.....	219	5,414,364	2,701,612	1,782,928	959	782,896	128,178	17,791	1,003,433	455,817
Pennsylvania.....	555	10,652,840	6,080,669	3,291,399	160	1,038,304	203,878	38,430	2,385,794	1,196,566
East North Central:										
Ohio.....	381	8,400,928	4,631,130	2,941,723	423	680,160	126,707	20,785	1,805,210	878,867
Indiana.....	231	2,939,929	1,420,359	1,273,633	24	202,663	37,039	6,211	711,477	318,179
Illinois.....	524	12,425,928	5,979,425	4,960,604	85	1,181,170	276,288	28,356	3,030,115	1,579,151
Michigan.....	223	6,501,174	3,267,831	2,436,765	21	758,628	23,999	13,930	1,285,951	677,080
Wisconsin.....	161	2,341,080	1,162,222	974,465	37	153,603	46,035	4,718	542,421	252,853
West North Central:										
Minnesota.....	209	2,384,372	1,387,707	737,885	15	201,955	51,329	5,481	639,189	256,135
Iowa.....	168	1,350,752	718,245	454,495	.....	158,486	16,721	2,805	334,860	129,281
Missouri.....	173	3,317,296	1,855,607	1,139,027	136	272,908	39,952	9,666	976,981	414,417
North Dakota.....	40	317,887	151,010	127,499	5	23,988	14,830	555	54,179	29,760
South Dakota.....	60	426,670	218,304	162,570	.....	31,590	13,357	849	81,262	41,903
Nebraska.....	140	947,995	507,579	337,198	.....	88,700	12,396	2,122	279,279	117,995
Kansas.....	213	1,170,430	537,779	446,069	37	158,569	25,187	2,789	291,969	136,241
South Atlantic:										
Delaware.....	6	345,792	216,863	124,694	.....	2,178	569	1,488	74,192	23,156
Maryland.....	64	1,234,746	606,601	480,078	.....	110,424	34,659	2,984	334,860	152,677
District of Columbia.....	9	1,120,090	600,024	459,850	.....	38,985	18,899	2,332	302,109	155,712
Virginia.....	200	2,182,478	1,296,792	664,980	223	175,623	39,451	5,409	516,402	219,150
West Virginia.....	112	819,880	370,437	378,385	.....	58,999	9,782	2,277	205,617	87,802
North Carolina.....	47	1,143,385	736,321	287,239	.....	84,554	31,858	3,413	375,457	149,882
South Carolina.....	31	521,986	289,516	179,369	.....	41,896	9,947	1,258	147,279	55,925
Georgia.....	64	1,500,849	957,128	408,030	.....	109,714	21,826	4,151	457,512	194,584
Florida.....	116	2,697,772	1,332,280	1,082,727	21	244,511	32,363	5,870	823,178	278,135
East South Central:										
Kentucky.....	108	1,125,265	593,325	436,143	4	71,910	20,760	3,123	333,875	137,330
Tennessee.....	83	1,843,656	1,073,649	584,413	82	155,223	25,546	4,743	535,480	212,119
Alabama.....	93	1,301,035	695,586	423,849	.....	151,020	27,588	2,992	349,013	142,945
Mississippi.....	35	448,709	238,316	131,465	.....	71,709	5,957	1,262	113,021	37,295
West South Central:										
Arkansas.....	75	615,869	305,675	208,959	9	90,166	9,563	1,497	184,777	73,239
Louisiana.....	53	1,661,287	820,037	671,900	190	151,840	13,303	4,017	470,616	200,913
Oklahoma.....	224	1,654,750	849,757	601,061	23	169,687	30,089	4,133	489,725	168,394
Texas.....	577	7,423,860	4,307,708	2,365,382	50	593,105	137,016	20,599	2,459,694	869,729
Mountain:										
Montana.....	86	577,595	308,829	204,113	.....	47,248	16,357	1,048	128,350	58,063
Idaho.....	18	487,137	272,642	175,300	7	37,272	1,009	907	88,508	47,402
Wyoming.....	39	282,677	142,194	116,038	.....	18,200	5,710	535	67,214	26,414
Colorado.....	94	1,279,077	771,519	427,417	.....	68,916	8,401	2,824	365,297	143,342
New Mexico.....	35	417,619	208,974	182,995	.....	22,017	2,957	676	107,307	46,727
Arizona.....	4	840,806	571,219	192,475	11	57,536	17,898	1,667	172,484	71,580
Utah.....	20	696,723	437,775	190,452	.....	61,945	5,079	1,472	150,195	66,769
Nevada.....	5	320,912	162,850	114,822	.....	34,470	8,318	452	51,961	29,954
Pacific:										
Alaska.....	7	121,714	61,397	50,781	.....	6,794	2,539	203	26,350	9,861
Washington.....	33	2,146,069	1,249,536	656,638	198	205,288	30,030	4,379	528,688	253,467
Oregon.....	17	1,550,873	860,031	494,647	.....	178,672	14,466	3,057	320,636	176,777
California.....	67	18,888,125	11,617,060	5,513,139	600	1,449,274	235,162	72,890	3,565,092	1,904,863
Hawaii ¹	1	217,833	128,252	71,842	.....	15,016	2,273	450	37,727	17,960
Virgin Islands ¹	1	11,863	5,202	5,613	.....	1,031	2	15	3,260	1,054
Mutual Savings Banks ²	3	27,326	13,471	11,108	.....	1,834	832	81	2,485	1,473

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2...	6	415,235	236,410	139,902	12	34,725	1,979	2,207	76,151	38,154
New Jersey—Dist. No. 2...	142	4,348,025	2,172,628	1,388,381	909	662,543	108,751	14,813	800,730	356,744
Kentucky—Dist. No. 4...	57	381,416	202,889	145,288	.....	26,158	6,067	1,014	91,298	36,784
Pennsylvania—Dist. No. 4...	134	4,034,652	2,190,567	1,339,823	109	450,378	39,543	14,232	855,469	474,582
West Virginia—Dist. No. 4...	11	109,269	53,115	45,940	.....	9,133	670	411	26,431	10,999
Louisiana—Dist. No. 6...	36	1,324,676	634,278	564,082	190	113,367	9,685	3,074	375,561	165,734
Mississippi—Dist. No. 6...	22	380,439	211,446	102,219	.....	61,431	4,256	1,087	93,605	29,890
Tennessee—Dist. No. 6...	71	1,227,914	679,469	417,508	82	109,756	18,150	2,949	338,619	131,113
Indiana—Dist. No. 7...	171	2,599,648	1,243,678	1,128,686	7	188,995	32,843	5,439	632,755	283,513
Illinois—Dist. No. 7...	375	11,624,671	5,665,529	4,602,808	85	1,083,491	245,910	26,848	2,840,208	1,500,496
Michigan—Dist. No. 7...	183	6,303,083	3,179,066	2,355,028	13	735,222	20,235	13,519	1,251,595	661,460
Wisconsin—Dist. No. 7...	119	2,123,846	1,063,401	878,365	26	137,392	40,384	4,278	499,826	232,677
Missouri—Dist. No. 10...	45	1,130,754	632,915	371,825	123	108,683	14,065	3,143	437,450	161,175
New Mexico—Dist. No. 10...	11	279,105	145,477	122,555	.....	9,381	1,254	438	64,810	29,630
Oklahoma—Dist. No. 10...	210	1,617,121	829,228	590,129	23	164,001	29,685	4,055	477,134	164,723
Arizona—Dist. No. 12...	3	744,418	516,251	160,652	11	48,349	17,638	1,517	150,961	61,943

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

² These banks, two in Wisconsin and one in Indiana, are included in the figures for those States and in District No. 7.

OF BANKS ON JUNE 10, 1959 BY STATES

ASSETS [In thousands of dollars]

cash, and bank balances											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	Customers' liability on acceptances	Other assets	Total assets	
2,351,276	6,335,622	39,727	94,417	10,949,001	2,062,159	46,889	189,039	725,908	1,096,216	197,264,960	Total
11,946	15,558	.....	163	18,390	7,766	207	279	.....	2,259	512,999	New England:
7,796	13,471	18	5	15,311	4,375	229	55	.....	273	300,599	Maine
4,061	9,628	.....	31	4,894	2,898	106	923	.....	612	244,499	New Hampshire
74,419	104,437	679	7,232	323,623	56,776	621	1,318	39,694	25,166	5,100,942	Vermont
15,008	9,918	.....	397	21,340	10,708	115	215	4,059	4,048	851,877	Massachusetts
45,656	69,342	89	54	85,558	29,505	942	330	128	8,736	1,951,941	Rhode Island
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Connecticut
308,719	282,478	9,108	51,119	3,536,295	381,343	2,838	9,834	523,218	448,920	44,457,546	Middle Atlantic:
122,074	200,306	729	100	224,407	82,602	1,230	840	99	26,818	6,529,386	New York
217,202	349,060	2,863	5,178	614,925	161,890	3,618	10,090	16,328	51,823	13,282,383	New Jersey
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pennsylvania
169,058	323,847	327	2,262	430,849	104,448	846	13,235	118	38,203	10,362,988	East North Central:
67,886	203,760	117	183	121,352	38,308	608	678	10	11,720	3,702,730	Ohio
132,362	452,269	2,209	7,136	856,988	65,892	2,504	11,086	16,111	71,212	15,622,848	Indiana
122,384	201,898	978	4,096	279,515	81,439	2,167	6,627	991	32,716	7,911,065	Illinois
41,837	113,989	157	538	133,047	25,527	1,449	2,666	219	11,814	2,925,176	Michigan
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Wisconsin
29,068	118,541	304	2,284	232,857	27,886	1,492	6,494	741	14,633	3,074,807	West North Central:
24,617	114,675	869	.....	78,187	10,878	892	2,779	329	3,496	1,716,755	Minnesota
40,488	180,354	2,012	230	339,480	27,615	1,460	1,744	1,474	16,883	4,343,453	Iowa
3,735	14,278	.....	46	6,360	4,288	304	251	.....	2,389	379,298	Missouri
5,345	26,422	.....	.....	7,592	6,156	129	400	.....	2,021	516,638	North Dakota
13,100	78,517	270	.....	69,397	8,744	74	1,009	9	4,144	1,241,254	South Dakota
18,900	104,045	103	.....	32,680	15,265	830	173	.....	3,319	1,481,986	Nebraska
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Kansas
6,739	26,922	100	.....	17,275	6,250	246	2,271	.....	1,984	430,735	South Atlantic:
33,704	63,415	111	255	84,698	18,841	689	353	291	8,212	1,597,992	Delaware
25,220	43,460	32	681	77,004	20,693	150	4,418	.....	5,264	1,452,724	Maryland
50,706	116,934	411	49	129,152	36,794	1,168	3,599	191	6,757	2,747,389	District of Columbia
25,287	70,931	.....	.....	21,597	10,197	243	1,546	.....	2,876	1,040,359	Virginia
26,027	68,913	240	.....	130,395	22,954	233	504	.....	10,172	1,552,705	West Virginia
17,757	44,245	237	.....	29,115	9,313	210	8	.....	3,028	681,824	North Carolina
23,832	80,471	679	53	157,893	31,359	1,247	8	98	10,883	2,001,948	South Carolina
52,659	295,051	736	512	196,085	49,925	2,494	8,559	274	17,443	3,599,645	Georgia
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Florida
24,638	89,431	.....	34	82,442	11,521	114	182	56	4,236	1,475,249	East South Central:
41,149	159,866	223	365	121,758	27,947	256	.....	45	6,441	2,413,825	Kentucky
33,592	112,492	522	244	59,218	17,774	713	3,052	140	6,046	1,677,773	Tennessee
11,115	47,913	800	.....	15,898	12,263	69	500	.....	2,264	576,826	Alabama
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mississippi
13,538	68,081	55	.....	29,864	10,774	630	40	.....	1,709	813,799	West South Central:
33,826	125,845	676	92	109,264	24,098	420	1,920	1,627	8,933	2,168,901	Arkansas
26,374	231,632	411	.....	62,914	28,121	413	6,970	897	6,347	2,187,223	Louisiana
122,239	968,119	9,132	1,599	488,876	186,805	7,915	8,443	9,761	31,577	10,128,055	Oklahoma
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Texas
8,954	38,291	14	55	22,973	9,272	210	16	11	2,386	717,840	Mountain:
7,718	14,622	50	.....	18,716	8,816	253	30	.....	743	585,487	Montana
5,321	28,572	.....	.....	6,907	4,308	179	.....	.....	1,149	355,527	Idaho
20,279	115,561	250	93	85,772	13,443	394	6,979	.....	7,325	1,672,515	Wyoming
8,468	41,723	.....	.....	10,389	7,227	259	100	.....	892	533,404	Colorado
14,956	31,027	94	1,177	53,650	20,268	90	5,160	94	8,289	1,047,191	New Mexico
8,060	25,118	142	.....	50,106	4,686	42	8,160	.....	1,325	861,131	Arizona
5,953	8,760	.....	.....	7,294	5,876	11	209	.....	1,694	380,663	Utah
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada
4,826	7,730	9	45	3,879	2,524	316	315	.....	167	151,386	Pacific:
32,138	55,030	766	1,538	185,749	39,282	719	882	1,837	12,419	2,729,896	Alaska
14,476	20,145	689	549	108,000	28,625	677	58	155	9,633	1,910,657	Washington
170,411	341,991	2,501	5,927	1,139,399	231,835	3,828	53,739	106,592	133,387	22,982,598	Oregon
5,110	4,942	15	80	9,620	6,033	.....	.....	311	1,294	263,198	California
543	1,596	.....	15	52	26	40	.....	.....	136	15,325	Hawaii
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Virgin Islands
236	750	.....	.....	26	114	133	.....	.....	11	30,969	Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

12,275	11,087	.....	9	14,626	10,154	146	.....	128	3,840	505,654	Connecticut—Dist. No. 2
92,380	148,574	653	100	202,279	63,913	803	646	99	21,373	5,235,589	New Jersey—Dist. No. 2
10,741	35,147	.....	.....	8,626	5,529	12	.....	.....	817	479,072	Kentucky—Dist. No. 4
86,724	89,179	194	774	204,016	52,306	814	1,801	615	21,663	4,967,320	Pennsylvania—Dist. No. 4
3,390	9,992	.....	.....	2,050	676	1	529	.....	320	137,226	West Virginia—Dist. No. 4
26,037	88,686	401	92	94,611	18,990	154	1,920	1,627	6,730	1,729,658	Louisiana—Dist. No. 6
9,071	39,147	300	.....	15,197	11,112	69	500	.....	2,209	487,934	Mississippi—Dist. No. 6
29,027	108,938	70	.....	69,471	19,946	256	.....	8	4,119	1,590,862	Tennessee—Dist. No. 6
59,483	175,883	102	183	113,591	33,205	499	678	10	10,615	3,277,410	Indiana—Dist. No. 7
116,503	388,566	2,147	7,136	825,360	58,061	1,699	10,693	16,111	69,435	14,620,878	Illinois—Dist. No. 7
117,543	188,818	978	4,094	278,702	79,339	1,985	6,627	99	32,553	7,676,173	Michigan—Dist. No. 7
37,141	97,405	157	538	131,908	22,240	1,161	2,666	219	11,072	2,661,030	Wisconsin—Dist. No. 7
12,825	73,005	2,000	117	188,328	9,761	104	807	907	4,701	1,584,484	Missouri—Dist. No. 10
4,444	22,450	.....	.....	8,286	5,111	93	.....	.....	752	349,871	New Mexico—Dist. No. 10
25,220	224,398	386	.....	62,407	27,599	396	6,970	897	6,193	2,136,310	Oklahoma—Dist. No. 10
13,384	26,086	94	362	49,092	17,757	30	5,160	94	7,674	926,094	Arizona—Dist. No. 12

For footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State or Territory	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total.....	120,021,424	93,353,401	2,405,839	8,206,679	11,446,405	1,498,659	3,110,441	54,789,761	49,565,208	282,887	14,201	2,936,988	124,138	1,866,339
New England:														
Maine.....	263,635	218,579	5,996	21,715	9,003	3	8,339	193,728	192,103	947	7	671		
New Hampshire.....	204,492	162,594	6,865	15,009	11,328		8,696	59,686	58,339	745	10	592		
Vermont.....	86,685	74,644	2,799	4,416	1,498		3,328	131,375	130,552	94	3	721		
Massachusetts.....	3,760,674	2,973,862	70,002	233,135	365,919	29,210	88,546	657,616	610,944	4,918	963	13,010	581	27,200
Rhode Island.....	402,826	347,080	9,410	23,451	6,949	1,678	14,258	344,857	342,291	1,349	159	1,033		25
Connecticut.....	1,313,739	1,108,667	30,873	77,863	43,545	66	52,725	399,675	397,365	1,763	15	522	10	
Middle Atlantic:														
New York.....	28,797,872	21,547,190	592,955	1,124,305	2,974,624	1,160,145	1,398,653	9,157,037	7,219,572	34,919		335,941	71,855	1,494,750
New Jersey.....	3,285,715	2,717,619	77,956	306,619	75,321	558	107,642	2,626,524	2,579,521	3,478		43,472	28	
Pennsylvania.....	7,678,589	6,381,379	164,664	325,783	645,578	30,650	130,535	3,921,468	3,814,928	4,583	794	94,272	891	6,000
East North Central:														
Ohio.....	5,737,342	4,616,741	136,316	514,947	348,970	6,490	113,878	3,554,504	3,399,733	2,248	806	151,564	153	
Indiana.....	2,313,148	1,713,420	43,323	379,275	129,239	667	47,224	1,055,163	1,004,223	3,713	1,485	45,672	70	
Illinois.....	9,828,166	7,675,529	198,951	520,398	1,247,943	41,080	144,265	4,091,201	3,868,271	11,750	1,034	179,046	500	30,600
Michigan.....	3,800,739	3,097,903	105,518	310,104	215,738	7,115	64,361	3,277,675	3,078,681	2,295	40	195,089	1,570	
Wisconsin.....	1,606,983	1,272,120	39,075	96,923	168,897	1,817	28,151	1,046,085	1,027,815	3,210	1,094	13,185	381	400
West North Central:														
Minnesota.....	1,888,084	1,297,312	39,303	185,642	335,763	3,788	26,276	846,885	829,808	1,758	70	15,228	21	
Iowa.....	1,109,507	818,754	24,207	125,557	125,458		15,531	443,133	440,518	1,574	81	935	25	
Missouri.....	3,057,200	2,221,473	49,706	101,020	644,752	13,884	26,365	846,941	795,483	3,934	505	44,914	2,105	
North Dakota.....	219,923	184,362	5,225	18,197	9,781	35	2,323	127,929	123,052	363	6	4,483	25	
South Dakota.....	313,943	242,952	6,214	50,938	9,525		4,314	161,417	149,432	1,051	2	10,932		
Nebraska.....	969,745	716,376	19,114	85,879	140,023	38	8,315	131,822	130,661	161	29	971		
Kansas.....	1,058,315	768,045	19,712	175,776	86,786		7,996	271,791	240,611	3,269	59	27,849	3	
South Atlantic:														
Delaware.....	299,995	270,832	10,912	3,575	6,868		7,808	65,812	65,481	210		121		
Maryland.....	1,063,164	819,761	24,897	120,778	87,708	1,307	8,713	377,776	365,536	5,125	6	7,068	41	
District of Columbia.....	997,946	894,703	15,230	81	63,690	6,363	17,879	321,265	302,463	16,790	762			1,250
Virginia.....	1,509,364	1,180,551	33,562	120,124	144,534	211	30,382	976,847	889,046	17,192	1,398	69,067	144	
West Virginia.....	630,267	498,298	14,855	64,075	39,383		13,656	284,800	282,320	312	272	1,868	28	
North Carolina.....	1,078,976	784,485	22,121	80,398	158,623	65	33,284	270,361	240,038	6,232	7	22,284	1,800	
South Carolina.....	495,290	398,882	11,518	56,409	15,591		12,890	111,850	96,996	5,800	2	8,707	345	
Georgia.....	1,399,256	1,003,998	25,103	138,718	218,329	220	12,888	378,307	362,856	4,612	775	9,451	613	
Florida.....	2,430,712	1,836,652	31,897	236,399	289,191	4,116	32,457	828,009	739,876	8,228	1,604	77,582	719	
East South Central:														
Kentucky.....	1,055,900	830,049	26,721	56,390	130,503	41	12,196	267,672	252,076	4,145	15	11,336	100	
Tennessee.....	1,505,264	1,021,161	32,800	155,217	278,520	2,032	15,534	691,384	652,805	1,320	164	36,637	408	50
Alabama.....	1,100,510	843,758	18,009	141,145	83,741	403	13,454	424,123	415,372	3,963	27	4,006	735	20
Mississippi.....	392,042	256,563	7,258	75,397	51,013		1,811	130,365	116,233	1,582		110	12,440	
West South Central:														
Arkansas.....	565,450	435,458	8,723	52,378	64,281		4,610	173,887	171,885	749	25	1,068	160	
Louisiana.....	1,532,192	1,043,745	22,338	253,041	185,417	8,966	18,685	434,907	412,910	3,683	57	15,624	733	1,900
Oklahoma.....	1,581,312	1,170,489	30,795	170,247	195,217	225	14,339	345,963	337,098	4,401	97	3,243	1,124	
Texas.....	7,140,924	5,327,471	106,254	476,797	1,123,360	20,619	86,423	1,997,746	1,665,233	16,057	889	309,429	6,138	
Mountain:														
Montana.....	455,252	359,501	9,994	54,953	25,486		5,318	203,547	192,859	294	3	10,391		
Idaho.....	338,538	273,281	5,347	52,874	2,538		4,498	199,702	198,310	1,381	11			
Wyoming.....	214,954	166,541	4,144	30,566	11,446		2,257	104,287	95,233	1,155	18	7,881		
Colorado.....	1,074,472	855,742	24,163	70,236	107,643	220	16,468	435,859	408,695	1,480	10	25,674		
New Mexico.....	375,996	278,456	12,426	65,947	14,830		4,337	119,707	100,803	1,712	11	17,136	45	
Arizona.....	658,560	536,562	10,324	78,026	10,552	7,713	15,383	302,924	274,673	2,295	27	20,929		5,000
Utah.....	440,104	339,713	8,054	38,259	38,259	1	5,719	337,924	301,420	2,384	603	33,467	50	
Nevada.....	218,368	160,548	4,731	46,367	2,790		3,932	135,910	126,012	2,027		7,871		
Pacific:														
Alaska.....	88,412	66,365	11,962	7,079	1,453		1,553	53,759	35,600	9,468	10	8,681		
Washington.....	1,670,750	1,349,535	28,846	190,530	70,810	6,028	25,001	801,894	789,241	5,733	9	1,096	415	5,400
Oregon.....	1,014,038	845,072	11,774	94,888	25,642	2,275	34,387	697,875	663,210	274	14	34,327	50	
California.....	10,865,104	9,254,046	174,712	550,671	399,195	139,225	347,255	9,844,940	8,491,055	58,736	213	982,750	19,785	292,401
Hawaii ¹	124,546	90,504	8,043	16,059	3,151	1,405	5,384	115,933	79,972	7,425	10	27,226		1,300
Virgin Islands ¹	6,444	4,078	142	2,004		1	219	7,914	5,998			1,856	42	18
Mutual Savings Banks².....	78		3	75				27,118	27,118					

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	276,644	237,434	6,576	13,866	7,510		11,258	176,953	176,557	55	15	326		
New Jersey—Dist. No. 2	2,599,579	2,156,768	57,797	222,063	70,808	558	91,585	2,145,712	2,114,495	2,012		29,171	9	25
Kentucky—Dist. No. 4	297,404	262,941	6,912	20,281	4,168		3,102	132,893	126,713	102		5,978	100	
Pennsylvania—Dist. No. 4	2,855,387	2,413,071	70,422	125,642	205,191	3,178	37,883	1,470,876	1,428,462	804	185	41,414	11	
West Virginia—Dist. No. 4	82,195	64,770	1,893	10,242	2,851		2,439	35,623	34,923	30	10	660		
Louisiana—Dist. No. 6	1,232,910	834,905	16,796	200,291	158,586	8,966	13,366	336,006	314,754	3,568	47	15,004	733	1,900
Mississippi—Dist. No. 6	328,469	207,187	5,275	64,417	49,998		1,592	111,745	97,957	1,248		100	12,440	
Tennessee—Dist. No. 6	959,405	660,056	27,114	105,069	155,495		11,671	494,970	457,959	685	161	35,772	393	
Indiana—Dist. No. 7	2,048,111	1,507,229	36,925	347,618	113,455	667	42,217	939,947	897,841	3,181	1,465	37,415	45	
Illinois—Dist. No. 7	9,219,009	7,236,794	186,390	459,207	1,157,062	41,080	138,476	3,786,310	3,601,042	10,773	983	142,412	500	30,600
Michigan—Dist. No. 7	3,708,359	3,026,168	102,087	295,135	215,434	7,115	62,420	3,156,992	2,960,462	2,226	20	192,714	1,570	
Wisconsin—Dist. No. 7	1,477,395	1,166,786	35,259	81,768	165,627	1,817	26,138	933,527	916,163	3,204	895	12,484	381	400
Missouri—Dist. No. 10	1,196,405	772,481	13,662	37,409	350,935	12,270	9,288	226,570	218,685	28	12	8,245		
New Mexico—Dist. No. 10	235,833	161,303	10,684	47,530	13,328		2,988	89,328	77,660	385	11	11,627	45	
Oklahoma—Dist. No. 10	1,550,739	1,146,236	30,493	165,588	194,246	225	13,951	330,322	321,619	4,397	97	3,215	994	
Arizona—Dist. No. 12	582,418	469,483	9,047	72,121	10,552	6,758	14,457	267,280	242,679	2,295	27	17,279		5,000

¹ One bank in Hawaii and one in the Virgin Islands are included in national, "Country", and San Francisco and New York District figures, respectively, elsewhere in this report² These banks, two in

OF BANKS ON JUNE 10, 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
174,811,185	2,685,637	757,358	3,091,578	181,345,758	4,801,541	7,840,651	2,908,414	368,596	15,919,202	102,738,477	93,721,520	Total
457,363	2,775	.....	6,168	466,306	16,100	18,513	10,973	1,107	46,693	229,687	230,243	New England:
264,178	2,825	.....	2,595	269,598	6,544	15,595	7,801	1,061	31,001	175,710	170,988	Maine
218,060	907	.....	3,206	222,173	7,752	8,007	5,261	1,306	22,326	72,163	77,494	New Hampshire
4,418,290	57,350	40,383	91,823	4,607,846	121,202	261,548	88,614	21,732	493,096	3,333,080	2,971,920	Vermont
747,683	16,500	4,059	11,661	779,903	20,180	43,293	8,459	42	71,974	371,568	363,449	Massachusetts
1,713,414	48,264	128	27,263	1,789,069	55,346	76,518	28,579	2,429	162,872	1,158,839	1,153,697	Rhode Island
37,954,909	899,612	549,469	1,016,575	40,420,565	1,236,894	2,105,072	657,153	37,862	833,926	24,979,099	20,533,853	Connecticut
5,912,239	74,990	99	75,536	6,062,864	143,534	230,304	81,443	11,241	466,522	2,861,002	2,907,473	Middle Atlantic:
11,600,057	199,180	17,184	146,397	11,962,818	332,916	756,552	214,162	15,935	1,319,565	6,714,604	6,222,772	New York
9,291,846	104,279	118	132,819	9,529,062	255,608	435,497	137,137	5,684	833,926	4,982,646	4,814,717	New Jersey
3,368,311	15,645	10	40,373	3,424,339	73,840	133,212	62,998	8,341	278,391	1,988,089	2,018,567	Pennsylvania
13,919,367	297,386	16,250	178,470	14,411,473	418,660	515,771	194,688	82,256	1,211,375	8,518,909	7,483,204	East North Central:
7,078,414	137,300	991	128,149	7,344,854	174,123	269,415	107,076	15,597	566,211	3,319,326	3,192,853	Ohio
2,653,068	49,410	219	22,822	2,725,519	54,652	102,222	37,658	5,125	199,657	1,360,593	1,264,147	Indiana
2,734,969	46,699	741	46,268	2,828,677	76,726	105,599	54,012	9,793	246,130	1,536,686	1,276,373	Iowa
1,552,640	13,519	329	8,104	1,574,592	31,253	61,599	44,594	4,717	142,163	916,645	881,655	Missouri
3,904,141	40,345	1,494	40,050	3,986,030	113,401	144,771	91,396	7,855	357,423	2,537,457	2,009,378	North Dakota
347,852	1,200	.....	5,191	354,243	7,480	11,015	5,906	654	25,055	199,285	198,522	South Dakota
475,360	2,130	.....	5,212	482,702	8,973	15,883	7,946	1,134	33,936	279,929	290,612	Nebraska
1,101,567	28,040	9	8,954	1,138,570	28,208	41,414	28,165	4,897	102,684	821,831	741,173	Kansas
1,330,106	15,808	.....	9,457	1,355,371	34,231	59,187	31,458	1,739	126,615	921,590	919,137	South Atlantic:
365,807	10,100	.....	8,386	384,293	11,693	27,685	7,049	15	46,442	255,798	264,940	Delaware
1,440,940	21,050	291	13,624	1,475,905	27,719	66,618	20,508	7,242	122,087	915,051	864,554	Maryland
1,319,211	24,150	.....	12,193	1,355,554	26,343	51,758	15,074	3,995	97,170	877,482	835,659	District of Columbia
2,486,211	6,875	191	25,656	2,518,933	65,311	113,214	44,962	4,969	228,456	1,263,278	1,201,905	Virginia
915,067	12,765	.....	6,289	934,121	26,051	49,213	25,951	5,023	106,238	537,739	554,432	West Virginia
1,349,337	43,265	.....	31,362	1,423,964	39,761	71,392	16,080	1,508	128,741	879,668	767,772	North Carolina
607,140	14,150	.....	9,491	630,781	13,825	27,935	8,113	1,170	51,043	421,930	439,066	South Carolina
1,777,563	26,500	98	31,780	1,835,941	46,078	80,477	25,905	13,547	166,007	1,160,892	997,711	Georgia
3,258,721	47,725	343	45,313	3,352,102	90,944	104,915	36,038	15,646	247,543	1,939,576	1,909,423	Florida
1,323,572	7,545	56	13,891	1,345,064	37,075	62,761	28,418	1,931	130,185	884,027	816,193	East South Central:
2,196,648	2,315	45	30,653	2,229,661	56,340	92,748	31,014	4,062	184,164	1,223,640	1,070,154	Kentucky
1,524,633	5,750	152	15,886	1,546,421	39,285	59,943	25,780	6,344	131,352	928,800	939,139	Tennessee
522,407	2,000	.....	7,425	531,832	11,518	30,394	2,508	574	44,994	328,231	317,873	Alabama
739,337	.....	.....	5,398	744,735	22,030	29,048	16,159	1,827	69,064	467,505	462,582	Mississippi
1,967,099	18,800	1,758	17,851	2,005,508	44,579	87,017	31,251	546	163,393	1,297,083	1,206,207	West South Central:
1,927,275	44,814	897	12,949	1,985,935	55,446	81,189	59,123	5,530	201,288	1,286,766	1,292,161	Arkansas
9,138,670	61,673	10,060	75,566	9,285,969	307,070	373,251	136,597	25,168	842,086	5,683,929	5,401,815	Louisiana
658,799	4,220	11	9,906	672,936	16,648	18,051	9,852	353	44,904	393,988	396,799	Oklahoma
538,240	4,000	.....	4,849	547,089	14,603	15,618	6,746	1,431	38,398	305,200	311,937	Texas
319,241	6,083	.....	3,664	328,988	4,413	12,785	8,228	1,113	26,539	179,475	192,457	Mountain:
1,510,331	26,075	19	14,638	1,551,063	41,186	52,196	25,822	2,248	121,452	873,139	856,674	Montana
495,703	855	.....	4,966	501,524	10,900	11,905	5,701	3,374	31,880	323,884	338,351	Idaho
961,484	.....	94	20,975	982,553	20,224	34,426	9,978	10	64,638	573,883	576,321	Wyoming
778,028	10,650	.....	12,663	801,341	17,667	30,437	11,061	625	59,790	364,880	343,684	Colorado
354,278	.....	.....	5,355	359,633	7,461	7,589	5,929	51	21,030	202,314	203,553	New Mexico
142,171	.....	.....	869	143,040	3,200	2,720	2,013	413	8,346	76,803	71,118	Arizona
2,472,644	15,250	1,837	43,247	2,532,978	58,830	87,120	49,361	1,607	196,918	1,429,971	1,379,317	Utah
1,711,913	8,200	155	41,500	1,761,768	45,640	56,210	47,025	14	148,889	885,893	866,347	Nevada
20,710,044	206,663	109,557	555,558	21,581,822	415,828	681,799	287,700	15,449	1,400,776	9,384,134	9,012,573	Pacific:
240,479	.....	311	2,441	243,231	6,000	9,000	2,791	2,176	19,967	109,984	102,327	Alaska
14,358	.....	.....	141	14,499	250	250	198	128	826	4,796	6,249	Washington
27,196	.....	.....	74	27,270	.....	2,225	379	195	2,799	.....	.....	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Hawaii 1
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Virgin Islands 1
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mutual Savings Banks 2

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

453,597	8,100	128	5,619	467,444	13,350	19,610	4,374	876	38,210	250,931	247,932	Connecticut—Dist. No. 2
4,745,291	56,576	99	64,250	4,866,216	115,072	180,746	64,708	8,847	369,373	2,248,726	2,268,137	New Jersey—Dist. No. 2
430,297	825	.....	3,389	434,511	12,100	19,950	11,669	842	44,561	253,631	277,698	Kentucky—Dist. No. 4
4,326,263	53,800	615	55,284	4,435,962	131,495	329,406	65,830	4,627	531,358	2,562,192	2,372,580	Pennsylvania—Dist. No. 4
171,818	.....	.....	1,371	119,189	4,705	9,000	3,266	1,066	18,037	70,153	75,401	West Virginia—Dist. No. 4
1,568,916	18,800	1,758	13,127	1,602,601	31,819	68,669	26,037	532	127,057	1,049,613	953,951	Louisiana—Dist. No. 6
440,214	2,000	.....	7,249	449,463	9,868	26,379	1,757	467	38,471	274,125	257,999	Mississippi—Dist. No. 6
1,454,375	2,215	.....	20,991	1,477,589	38,205	52,163	20,042	2,863	113,273	780,996	707,325	Tennessee—Dist. No. 6
2,988,058	12,245	10	35,843	3,036,156	64,417	116,963	53,172	6,702	241,254	1,758,690	1,783,473	Indiana—Dist. No. 7
13,005,319	296,906	16,250	173,732	13,492,207	400,080	484,040	170,839	73,712	1,128,671	8,005,083	7,009,117	Illinois—Dist. No. 7
6,865,351	137,300	991	127,455	7,131,097	168,398	261,444	101,789	13,445	545,076	3,240,839	3,105,021	Michigan—Dist. No. 7
2,410,922	48,960	219	20,681	2,480,782	49,278	92,993	33,519	4,458	180,248	1,248,728	1,142,784	Wisconsin—Dist. No. 7
1,423,015	19,925	907	12,062	1,455,909	39,680	53,930	28,251	6,714	128,575	934,803	630,850	Missouri—Dist. No. 10
325,561	800	.....	4,394	330,755	7,200	7,700	2,445	1,771	19,116	205,097	203,535	New Mexico—Dist. No. 10
1,881,061	44,814	897	12,631	1,939,403	54,516	79,471	57,790	5,130	196,907	1,263,934	1,263,368	Oklahoma—Dist. No. 10
849,698	.....	94	18,364	868,156	17,724	31,926	8,278	10	57,938	507,240	506,969	Arizona—Dist. No. 12

For footnotes, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, JUNE 10, 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	120,021,424	17,282,947	102,738,477	54,789,761	18,085,506	18,023,147	62,359	11.5	11.4
Central reserve city banks ³	29,662,951	4,073,655	25,589,296	6,590,618	5,088,202	4,935,604	152,598	15.8	15.3
Reserve city banks ³	47,297,534	7,457,958	39,839,576	22,084,948	7,350,205	7,677,777	-327,572	11.9	12.4
Country banks ³	43,060,939	5,751,334	37,309,605	26,114,195	5,647,099	5,409,766	237,333	8.9	8.5
All member banks, by districts:									
Boston.....	5,755,407	665,291	5,090,116	1,609,984	696,923	752,414	-55,491	10.4	11.2
New York.....	31,680,539	4,196,987	27,483,552	11,487,616	5,248,916	5,084,644	164,272	13.5	13.0
Philadelphia.....	5,809,333	788,847	5,020,486	2,997,216	844,213	840,544	3,669	10.5	10.5
Cleveland.....	8,972,328	1,103,706	7,868,622	5,193,896	1,401,232	1,400,057	1,175	10.7	10.7
Richmond.....	5,692,812	867,817	4,824,995	2,307,276	810,149	783,087	27,062	11.4	11.0
Atlanta.....	7,451,262	1,317,260	6,134,002	2,573,160	942,401	952,853	-10,452	10.8	10.9
Chicago.....	17,562,381	2,392,396	15,169,985	9,259,909	2,807,427	2,740,851	66,576	11.5	11.2
St. Louis.....	4,668,727	728,197	3,940,530	1,563,778	628,759	621,515	7,244	11.4	11.3
Minneapolis.....	3,099,170	498,930	2,600,240	1,573,019	421,657	417,715	3,942	10.1	10.0
Kansas City.....	6,300,103	1,100,234	5,199,869	1,590,779	779,520	796,601	-17,081	11.5	11.7
Dallas.....	7,687,084	1,547,423	6,139,661	2,177,911	935,313	944,360	-9,047	11.2	11.4
San Francisco.....	15,342,278	2,075,859	13,266,419	12,455,217	2,568,996	2,688,506	-119,510	10.0	10.5
Central reserve city banks:									
New York.....	23,725,950	3,259,729	20,466,221	5,152,967	4,089,794	3,941,568	148,226	16.0	15.4
Chicago.....	5,937,001	813,926	5,123,075	1,437,651	998,408	994,036	4,372	15.2	15.2
Reserve city banks, by districts:									
Boston.....	2,300,269	263,859	2,036,410	218,498	290,070	346,932	-56,862	12.9	15.4
New York.....	1,138,129	148,362	989,767	657,092	188,104	196,166	-8,062	11.4	11.9
Philadelphia.....	2,956,882	439,971	2,516,911	545,412	421,060	442,561	-21,501	13.7	14.5
Cleveland.....	5,713,091	716,476	4,996,615	2,670,965	926,899	957,990	-31,091	12.1	12.5
Richmond.....	2,946,249	455,828	2,490,421	765,405	444,620	449,190	-4,570	13.7	13.8
Atlanta.....	3,424,213	706,844	2,717,369	887,314	467,019	492,731	-25,712	13.0	13.7
Chicago.....	5,321,082	765,773	4,555,309	3,080,096	963,080	905,631	57,449	12.6	11.9
St. Louis.....	2,429,573	431,970	1,997,603	501,890	340,536	354,699	-14,163	13.6	14.2
Minneapolis.....	1,235,976	271,657	964,319	265,696	160,795	172,397	-11,602	13.1	14.0
Kansas City.....	3,311,819	674,074	2,637,745	627,454	423,204	466,601	-43,397	13.0	14.3
Dallas.....	3,758,744	847,807	2,910,937	1,136,745	490,024	537,142	-47,118	12.1	13.3
San Francisco.....	12,761,507	1,735,337	11,026,170	10,728,381	2,234,794	2,355,737	-120,943	10.3	10.8
Country banks, by districts:									
Boston.....	3,455,138	401,432	3,053,706	1,391,486	406,853	405,482	1,371	9.2	9.1
New York.....	6,816,460	788,896	6,027,564	5,677,557	971,018	946,910	24,108	8.3	8.1
Philadelphia.....	2,852,451	348,876	2,503,575	2,451,804	423,153	397,983	25,170	8.5	8.0
Cleveland.....	3,259,237	387,230	2,872,007	2,522,931	474,333	442,067	32,266	8.8	8.2
Richmond.....	2,746,563	411,989	2,334,574	1,541,871	365,529	333,897	31,632	9.4	8.6
Atlanta.....	4,027,049	610,416	3,416,633	1,685,846	475,382	460,122	15,260	9.3	9.0
Chicago.....	6,304,298	812,697	5,491,601	4,742,162	845,939	841,184	4,755	8.3	8.2
St. Louis.....	2,239,154	296,227	1,942,927	1,061,888	288,223	266,816	21,407	9.6	8.9
Minneapolis.....	1,863,194	227,273	1,635,921	1,307,323	260,862	245,318	15,544	8.9	8.3
Kansas City.....	2,988,284	426,160	2,562,124	1,963,325	356,316	330,000	26,316	10.1	9.4
Dallas.....	3,928,340	699,616	3,228,724	1,041,166	445,289	407,218	38,071	10.4	9.5
San Francisco.....	2,580,771	340,522	2,240,249	1,726,836	334,202	332,769	1,433	8.4	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 JUNE 10, 1959 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

		Federal Reserve district											
	Total	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	55,306,930	1,879,036	26,327,358	3,336,745	4,459,456	2,263,352	1,121,781	7,270,767	1,868,448	564,601	948,875	836,408	4,430,103
Loans (including overdrafts)	32,615,515	1,075,891	16,420,653	2,108,076	2,564,002	1,368,391	643,363	3,491,337	1,002,683	291,967	522,537	472,625	2,653,990
United States Government direct obligations	17,067,873	561,064	7,277,103	945,799	1,456,144	693,421	340,916	2,918,700	698,322	206,609	303,371	257,629	1,408,795
Obligations guaranteed by United States Government	4,584	149	3,932	6	112	200		39	16	7	123		
Obligations of States and political subdivisions	4,747,838	211,658	2,183,124	214,141	388,629	144,796	124,182	775,347	128,261	49,588	113,932	87,826	326,354
Other bonds, notes, and debentures	677,809	23,568	324,901	53,310	38,794	50,652	10,711	71,761	33,443	15,380	6,392	16,377	32,520
Corporate stocks (including Federal Reserve Bank stock)	193,311	6,706	117,645	15,413	11,775	5,892	2,609	13,583	5,723	1,050	2,520	1,951	8,444
Reserves, cash, and bank balances	14,021,046	412,160	7,341,364	846,191	921,992	655,621	291,653	1,424,499	485,836	113,311	314,941	244,786	968,692
Reserve with Federal Reserve Banks	7,063,053	192,372	3,900,426	393,278	468,132	299,080	119,727	745,412	210,024	52,911	114,590	95,757	471,344
Cash in vault	748,628	40,189	244,484	57,010	98,433	53,581	25,563	113,373	27,679	9,507	13,315	19,906	45,588
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,526,357	60,409	190,367	103,610	155,798	109,364	95,028	322,352	114,871	35,950	80,698	107,023	150,887
Other balances with banks in United States	18,273	458	9,143	2,779	281	113	559	1,673	12		2,075	470	710
Balances with banks in foreign countries	47,003	658	40,705	1,011	781	238	57	1,580	29	35	52	837	1,020
Cash items in process of collection	4,617,732	118,074	2,956,239	288,503	198,567	193,245	50,719	240,109	133,221	14,908	104,211	20,793	299,143
Bank premises owned and furniture and fixtures	662,291	31,333	301,257	54,932	43,474	37,251	26,826	72,120	16,184	6,289	7,223	21,561	43,841
Other real estate owned	7,954	434	949	1,102	331	762	977	1,638	132	213	131	792	493
Investments and other assets indirectly representing bank premises or other real estate	58,382	1,066	6,251	6,851	12,201	7,070		11,419	671		1,642	3	11,208
Customers' liability on acceptances	464,268	4,910	446,197	5,348		2	157	2,050	512				5,092
Other assets	489,298	11,175	337,051	19,801	23,501	16,692	9,705	31,407	8,762	1,174	4,576	2,321	23,133
Total assets	71,010,169	2,340,114	34,760,427	4,270,970	5,460,955	2,980,750	1,451,099	8,813,900	2,380,545	685,588	1,277,388	1,105,871	5,482,562
LIABILITIES													
Demand deposits	44,244,498	1,594,149	22,911,583	2,851,564	2,861,167	1,933,794	909,408	4,599,707	1,599,879	375,102	904,308	776,855	2,926,982
Individuals, partnerships, and corporations	34,435,592	1,325,248	17,139,500	2,394,831	2,434,777	1,484,848	671,207	3,704,179	1,229,195	295,542	617,273	634,601	2,484,391
United States Government	879,847	29,157	478,912	54,631	57,503	30,169	12,040	97,535	39,182	7,514	11,567	11,580	50,057
States and political subdivisions	2,292,833	123,006	783,014	76,576	190,142	133,282	123,218	457,369	79,604	52,009	65,667	65,667	132,499
Banks in United States	4,170,745	62,012	2,475,737	265,370	120,336	242,788	90,709	258,834	235,181	14,530	189,254	36,101	179,893
Banks in foreign countries	956,728	2,317	914,020	9,030	2,983	2,614	693	4,517	987		849	1,344	17,374
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,508,753	52,409	1,120,400	51,126	55,426	40,093	11,541	77,273	15,730	5,507	8,918	7,562	62,768
Time deposits	17,907,424	416,575	6,748,823	826,519	1,996,022	721,053	392,273	3,460,353	543,396	252,070	240,763	236,292	2,073,285
Individuals, partnerships, and corporations	15,785,461	412,669	5,238,763	802,904	1,922,363	675,525	352,400	3,328,160	514,088	240,780	224,818	207,944	1,865,047
United States Government	53,491	949	21,847	1,194	532	13,651	4,112	1,008	4,495	157	1,650	737	3,159
Postal savings	4,744	149	15	102	651	1,401		318	488	7	16	1	11
States and political subdivisions	778,473	2,778	228,220	21,619	72,476	28,831	26,220	127,469	24,320	11,126	14,129	27,610	193,675
Banks in United States	55,425	5	44,856	700		645	7,956	398	5		150		710
Banks in foreign countries	1,229,830	25	2,215,122			1,000		3,000					10,683
Total deposits	62,151,922	2,010,724	29,660,406	3,678,083	4,857,189	2,654,847	1,301,681	8,060,060	2,143,275	627,172	1,145,071	1,013,147	5,000,267
Bills payable, rediscounts, and other liabilities for borrowed money	1,265,820	67,239	804,224	128,435	84,365	53,050	18,300	39,404	15,180	4,544	15,924	1,355	33,800
Acceptances outstanding	487,348	4,939	469,056	5,385		2	193	2,050	515		19		5,189
Other liabilities	1,226,515	41,827	743,974	57,797	67,666	46,199	22,755	98,619	25,575	5,248	9,023	8,688	99,144
Total liabilities	65,131,605	2,124,729	31,677,660	3,869,700	5,009,220	2,754,098	1,342,929	8,200,133	2,184,545	636,964	1,170,037	1,023,190	5,138,400
CAPITAL ACCOUNTS													
Capital	1,722,666	63,897	922,775	100,992	120,788	66,687	35,286	181,731	62,208	15,615	26,409	29,218	97,060
Surplus	2,983,142	104,848	1,620,704	225,837	257,525	117,880	51,428	257,427	75,868	19,169	47,711	30,595	174,150
Undivided profits	1,064,856	41,560	511,438	70,976	68,377	36,038	18,595	137,194	55,141	12,005	29,021	20,555	63,956
Other capital accounts	107,900	5,080	27,850	3,465	5,045	6,047	2,861	37,415	2,783	1,835	4,210	2,313	8,996
Total capital accounts	5,878,564	215,385	3,082,767	401,270	451,735	226,652	108,170	613,767	196,000	48,624	107,351	82,681	344,162
Total liabilities and capital accounts	71,010,169	2,340,114	34,760,427	4,270,970	5,460,955	2,980,750	1,451,099	8,813,900	2,380,545	685,588	1,277,388	1,105,871	5,482,562
Net demand deposits subject to reserve (see page 18)	38,102,085	1,416,132	19,764,977	2,459,451	2,506,802	1,631,185	763,661	4,037,945	1,351,787	324,244	719,490	649,039	2,477,372
Demand deposits adjusted (see footnote on page 1)	33,619,446	1,382,589	16,086,675	2,234,030	2,481,778	1,464,978	755,247	3,998,712	1,191,308	338,150	598,427	707,037	2,380,515
Pledged assets (and securities loaned)	6,646,383	167,376	2,637,962	537,746	753,318	388,035	247,814	609,345	221,103	92,718	162,128	157,987	670,851
Number of banks	1,721	39	161	64	194	126	70	439	168	131	136	130	63

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES

