



MEMBER BANK CALL REPORT

NUMBER 117

CONDITION OF MEMBER BANKS

OCTOBER 4, 1950

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

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

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

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

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON OCTOBER 4, 1950 COMPARED WITH JUNE 30, 1950, AND NOVEMBER 1, 1949

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Oct. 4, 1950	June 30, 1950	Nov. 1, 1949	June 30, 1950	Nov. 1, 1949
ASSETS					
Loans and Investments	104,367,031	102,745,433	100,888,205	+1,621,598	+3,478,826
Loans (including overdrafts).....	41,611,724	37,658,430	35,564,792	+3,953,294	+6,046,932
United States Government direct obligations.....	52,612,557	55,753,293	57,052,116	-3,140,736	-4,433,694
Obligations guaranteed by United States Government.....	5,865	5,265		+600	
Obligations of States and political subdivisions.....	6,512,197	6,039,858	5,140,994	+472,339	+1,371,203
Other bonds, notes, and debentures.....	3,322,242	2,992,716	2,843,437	+329,526	+478,805
Corporate stocks (including Federal Reserve Bank stock).....	302,446	295,871	286,866	+6,575	+15,580
Reserves, cash, and bank balances	30,110,787	29,379,934	29,092,178	+730,853	+1,018,609
Reserve with Federal Reserve Banks.....	16,535,570	15,864,291	16,150,429	+671,279	+385,141
Cash in vault.....	1,685,728	1,358,380	1,537,771	+327,348	+147,957
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,690,947	5,450,490	5,606,677	+240,457	+84,270
Other balances with banks in United States.....	27,400	27,494	27,914	-94	-514
Balances with banks in foreign countries.....	142,105	50,274	49,447	+91,831	+92,658
Cash items in process of collection.....	6,029,037	6,629,005	5,719,940	-599,968	+309,097
Due from own foreign branches.....	59,537	47,801	58,888	+11,736	+649
Bank premises owned and furniture and fixtures.....	945,793	925,152	910,803	+20,641	+34,990
Other real estate owned.....	17,512	16,823	15,581	+689	+1,931
Investments and other assets indirectly representing bank premises or other real estate.....	81,304	79,708	68,094	+1,596	+13,210
Customers' liability on acceptances.....	232,721	170,827	137,336	+61,894	+95,385
Income accrued but not yet collected.....	220,417	266,705	297,436	-46,288	-77,019
Other assets.....	141,021	109,880	136,710	+31,141	+4,311
Total assets	136,176,123	133,742,263	131,605,231	+2,433,860	+4,570,892
LIABILITIES					
Demand deposits	95,005,066	92,877,530	91,392,587	+2,127,536	+3,612,479
Individuals, partnerships, and corporations.....	73,190,017	70,462,827	69,493,173	+2,727,190	+3,696,844
United States Government.....	2,481,591	3,339,982	2,986,897	-858,391	-505,306
States and political subdivisions.....	6,048,419	6,428,099	5,912,568	-379,680	+135,851
Banks in United States.....	10,115,169	9,368,073	9,777,981	+747,096	+337,188
Banks in foreign countries.....	1,398,100	1,277,558	1,392,830	+120,542	+5,270
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,771,770	2,000,991	1,829,138	-229,221	-57,368
Time deposits	29,471,873	29,829,069	29,247,633	-357,196	+224,240
Individuals, partnerships, and corporations.....	27,921,209	28,328,248	27,875,578	-407,039	+45,631
United States Government.....	172,772	175,507	165,792	-2,735	+6,980
Postal Savings.....	7,017	6,309	4,323	+708	+2,694
States and political subdivisions.....	1,135,193	1,115,220	1,043,051	+19,973	+92,142
Banks in United States.....	25,705	26,222	24,821	-517	+884
Banks in foreign countries.....	209,977	177,563	134,068	+32,414	+75,909
Total deposits	124,476,939	122,706,599	120,640,220	+1,770,340	+3,836,719
Due to own foreign branches.....	524,687	470,296	371,788	+54,391	+152,899
Bills payable, rediscounts, and other liabilities for borrowed money.....	241,129	29,810	416,354	+211,319	-175,225
Acceptances outstanding.....	264,100	189,512	159,428	+74,588	+104,672
Dividends declared but not yet payable.....	28,746	53,074	8,039	-24,328	+20,707
Income collected but not yet earned.....	278,437	241,183	198,254	+37,254	+80,183
Expenses accrued and unpaid.....	445,136	381,682	412,195	+63,454	+32,941
Other liabilities.....	211,853	146,672	162,468	+65,181	+49,385
Total liabilities	126,471,027	124,218,828	122,368,746	+2,252,199	+4,102,281
CAPITAL ACCOUNTS					
Capital.....	2,971,983	2,958,830	2,879,895	+13,153	+92,088
Surplus.....	4,399,081	4,375,971	4,039,402	+23,110	+359,679
Undivided profits.....	1,898,212	1,759,598	1,858,684	+138,614	+39,528
Other capital accounts.....	435,820	429,036	458,504	+6,784	-22,684
Total capital accounts	9,705,096	9,523,435	9,236,485	+181,661	+468,611
Total liabilities and capital accounts	136,176,123	133,742,263	131,605,231	+2,433,860	+4,570,892
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	83,286,713	80,799,706	80,067,617	+2,487,007	+3,219,096
Demand deposits adjusted.....	74,981,169	72,262,912	71,514,939	+2,718,257	+3,466,230
Pledged assets (and securities loaned).....	13,633,081	13,739,076	13,352,268	-105,995	+280,813
Number of banks.....	6,885	6,885	6,901		-16

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, 1945 TO OCTOBER 4, 1950

[Amounts in thousands of dollars]

	1945 June 30	1946 Sept. 30	1947 Oct. 6	1948 June 30	1949 Nov. 1	1950 June 30	1950 Oct. 4
ASSETS							
Loans and investments	99,426,010	99,706,112	97,328,484	95,449,273	100,888,205	102,745,433	104,367,031
Loans (including overdrafts).....	20,587,878	24,775,173	30,738,020	33,871,224	35,564,792	37,658,430	41,611,724
U. S. Government direct obligations.....	73,206,154	68,232,186	59,287,969	54,130,980	57,052,116	55,753,293	52,612,557
Obligations guaranteed by United States Government.....	33,165						
Obligations of States and political subdivisions.....	3,101,733	3,616,739	4,223,782	4,435,849	5,140,994	6,039,858	6,512,197
Other bonds, notes, and debentures.....	2,198,416	2,807,884	2,800,276	2,723,653	2,843,437	2,992,716	3,322,242
Corporate stocks (including Federal Reserve Bank stock).....	298,664	274,130	278,437	279,151	286,866	295,871	302,446
Reserves, cash, and bank balances	25,766,309	27,765,046	29,595,257	30,303,148	29,092,178	29,379,934	30,110,787
Reserve with Federal Reserve Banks.....	14,806,960	15,791,585	16,945,714	17,356,081	16,150,429	15,864,291	16,535,570
Cash in vault.....	1,150,110	1,382,170	1,496,300	1,605,925	1,537,771	1,358,380	1,685,728
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,448,205	5,618,484	5,960,844	5,386,644	5,606,677	5,450,490	5,690,947
Other balances with banks in U. S.....	37,907	41,151	31,853	32,392	27,914	27,494	27,400
Balances with banks in foreign countries.....	24,070	61,297	25,149	23,047	49,447	50,274	142,105
Cash items in process of collection.....	3,299,117	4,870,359	5,135,397	5,899,059	5,719,940	6,629,005	6,029,037
Due from own foreign branches.....	270	3,109	950	6,931	58,888	47,801	59,537
Bank premises owned and furniture and fixtures.....	800,589	795,047	808,276	846,506	910,803	925,152	945,793
Other real estate owned.....	27,678	17,303	13,880	12,679	15,581	16,823	17,512
Investments and other assets indirectly representing bank premises or other real estate.....	65,525	62,456	62,961	59,850	68,094	79,708	81,304
Customers' liability on acceptances.....	40,964	96,291	119,355	191,642	137,336	170,827	232,721
Income accrued but not yet collected.....	223,445	231,236	230,790	225,541	237,436	266,705	220,417
Other assets.....	84,950	103,928	130,172	201,905	136,710	109,880	141,021
Total assets	126,435,740	128,780,528	128,290,125	127,297,475	131,605,231	133,742,263	136,176,123
LIABILITIES							
Demand deposits	96,569,239	92,863,522	90,162,036	88,582,788	91,392,587	92,877,530	95,005,066
Individuals, partnerships, corporations.....	57,416,587	67,129,373	69,047,490	68,204,256	69,493,173	70,462,827	73,190,017
U. S. Government: War loan and Series E bond accounts.....	21,713,593	7,564,365	2,308,452	1,845,653	2,986,897	3,339,982	2,481,591
Other.....	253,696	199,012					
States and political subdivisions.....	3,877,395	4,762,996	5,059,123	5,873,317	5,912,568	6,428,099	6,048,419
Banks in United States.....	11,063,706	10,041,713	10,470,997	9,433,286	9,777,981	9,368,073	10,115,169
Banks in foreign countries.....	1,105,851	1,370,035	1,454,603	1,353,415	1,392,830	1,277,558	1,398,100
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,138,411	1,796,028	1,821,371	1,872,861	1,829,138	2,000,991	1,771,770
Time deposits	21,808,837	26,816,731	28,332,752	28,869,445	29,247,633	29,829,069	29,471,873
Individuals, partnerships, corporations.....	20,190,338	26,149,743	27,511,118	27,805,454	27,875,578	28,328,248	27,921,209
Savings deposits.....	482,917						
Certificates of deposits.....	158,651						
Christmas savings, etc.....	422,406						
Open accounts.....	97,889	101,142	106,987	101,651	165,792	175,507	172,772
United States Government.....	3,633	3,322	3,313	3,893	4,323	6,309	7,017
Postal Savings.....	392,223	490,518	660,914	911,936	1,043,051	1,115,220	1,135,193
States and political subdivisions.....	44,430	45,206	37,320	30,990	24,821	26,222	25,705
Banks in United States.....	16,350	26,800	13,100	15,521	134,068	177,552	209,977
Banks in foreign countries.....							
Total deposits	118,378,076	119,680,253	118,494,788	117,452,233	120,640,220	122,706,599	124,476,939
Due to own foreign branches.....	196,233	241,772	252,142	269,015	371,788	470,296	524,687
Bills payable, rediscounts, and other liabilities for borrowed money.....	51,897	76,557	331,849	52,833	416,354	29,810	241,129
Acceptances outstanding.....	48,833	109,351	134,001	214,368	159,428	189,512	264,100
Dividends declared but not yet payable.....	45,761	30,653	8,115	51,839	8,039	53,074	28,746
Income collected but not yet earned.....	39,140	73,421	113,995	144,876	198,254	241,183	278,437
Expenses accrued and unpaid.....	318,729	383,697	364,917	313,648	412,195	381,682	445,136
Other liabilities.....	81,248	108,058	127,335	174,656	162,468	146,672	211,853
Total liabilities	119,159,917	120,703,762	119,827,142	118,673,468	122,368,746	124,218,828	126,471,027
CAPITAL ACCOUNTS							
Capital.....	2,535,815	2,684,905	2,723,130	2,754,141	2,879,895	2,958,830	2,971,983
Surplus.....	3,159,463	3,470,967	3,743,266	3,885,248	4,039,402	4,375,971	4,399,081
Undivided profits.....	1,106,511	1,402,969	1,498,191	1,524,489	1,858,684	1,759,598	1,898,212
Other capital accounts.....	474,034	517,925	498,396	460,129	458,504	429,036	435,820
Total capital accounts	7,275,823	8,076,766	8,462,983	8,624,007	9,236,485	9,523,435	9,705,096
Total liabilities and capital accounts	126,435,740	128,780,528	128,290,125	127,297,475	131,605,231	133,742,263	136,176,123
MEMORANDA							
Par or face value of capital.....	2,536,232	2,685,123	2,723,234	2,754,200	2,879,895	2,958,830	2,971,983
Capital notes and debentures.....	28,285	24,386	18,637	15,426	10,096	9,068	9,514
First preferred stock.....	127,908	81,330	60,310	55,294	51,440	45,432	43,598
Second preferred stock.....	7,772	6,200	5,169	4,074	2,982	2,719	2,690
Common stock.....	2,372,267	2,573,207	2,639,118	2,679,406	2,815,377	2,901,611	2,916,181
Retirable value of capital: First preferred stock.....	210,067	138,631	114,877	106,138	97,131	88,071	84,675
Second preferred stock.....	12,972	10,750	9,565	7,868	5,931	5,606	5,587
Net demand deposits subject to reserve (see page 18).....	65,110,503	74,812,420	79,066,969	77,298,285	80,067,617	80,799,706	83,286,713
Demand deposits adjusted (see footnote on page 17).....	59,133,276	68,818,038	70,792,587	70,051,375	71,514,939	72,262,912	74,981,169
Pledged assets (and securities loaned).....	28,989,701	17,217,261	10,971,399	11,332,915	13,352,268	13,739,076	13,633,081
Number of banks.....	6,840	6,898	6,929	6,925	6,901	6,885	6,885

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 4, 1950 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	19,821,427	5,305,225	39,432,591	39,807,788	104,367,031	69,901,450	34,465,581
Loans (including overdrafts).....	8,820,753	1,776,467	16,573,900	14,440,604	41,611,724	27,083,967	14,527,757
United States Government direct obligations..	9,132,105	2,968,840	19,267,214	21,244,398	52,612,557	35,708,201	16,904,356
Obligations guaranteed by United States Government.....			689	5,176	5,865	3,588	2,277
Obligations of States and political subdivisions..	1,143,885	326,647	2,118,745	2,922,920	6,512,197	4,559,761	1,952,436
Other bonds, notes, and debentures.....	631,502	221,493	1,367,433	1,101,814	3,322,242	2,367,355	954,887
Corporate stocks (including Federal Reserve Bank stock).....	93,182	11,778	104,610	92,876	302,446	178,578	123,868
Reserves, cash, and bank balances	6,186,008	1,764,284	11,904,409	10,256,086	30,110,787	20,368,040	9,742,747
Reserve with Federal Reserve Banks.....	4,417,838	1,158,806	6,330,897	4,628,029	16,535,570	10,777,918	5,757,652
Cash in vault.....	124,537	28,576	538,269	994,346	1,685,728	1,150,207	535,521
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	38,709	134,815	1,844,562	3,672,861	5,690,947	4,285,668	1,405,279
Other balances with banks in United States....	2,572	1,254	13,751	9,823	27,400	18,981	8,419
Balances with banks in foreign countries.....	92,297	10,769	36,523	2,516	142,105	67,431	74,674
Cash items in process of collection.....	1,510,055	430,064	3,140,407	948,511	6,029,037	4,067,835	1,961,202
Due from own foreign branches.....	59,537				59,537	50,618	8,919
Bank premises owned and furniture and fixtures...	150,905	15,819	350,062	429,007	945,793	626,670	319,123
Other real estate owned.....	293		9,233	7,986	17,512	15,088	2,424
Investments and other assets indirectly representing bank premises or other real estate.....	2,998	284	65,213	12,809	81,304	55,363	25,941
Customers' liability on acceptances.....	135,658	6,810	83,562	6,691	232,721	136,641	96,080
Income accrued but not yet collected.....	53,089	17,045	103,729	46,554	220,417	144,920	75,947
Other assets.....	26,813	10,027	56,464	47,717	141,021	83,240	57,781
Total assets	26,436,728	7,119,494	52,005,263	50,614,638	136,176,123	91,382,030	44,794,093
LIABILITIES							
Demand deposits	21,370,155	5,512,010	36,316,909	31,805,992	95,005,066	63,728,076	31,276,990
Individuals, partnerships, and corporations...	15,974,891	3,822,780	26,992,276	26,400,070	73,190,017	48,652,397	24,537,620
United States Government.....	514,882	167,195	971,047	828,467	2,481,591	1,644,509	837,082
States and political subdivisions.....	273,250	328,457	2,330,846	3,115,866	6,048,419	4,503,002	1,545,417
Banks in United States.....	2,900,021	1,097,838	5,223,186	894,124	10,115,169	7,027,029	3,088,140
Banks in foreign countries.....	1,132,358	43,928	212,266	9,548	1,398,100	774,364	623,736
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	574,753	51,812	587,288	557,917	1,771,770	1,126,775	644,995
Time deposits	1,801,798	1,073,437	11,649,630	14,947,008	29,471,873	20,001,930	9,469,943
Individuals, partnerships, and corporations...	1,564,942	1,060,387	10,882,167	14,413,713	27,921,209	18,837,355	9,083,854
United States Government.....	37,320	3,450	61,048	70,954	172,772	144,485	28,287
Postal Savings.....			1,790	5,227	7,017	6,206	811
States and political subdivisions.....	27,909	9,250	653,852	444,182	1,135,193	839,969	295,224
Banks in United States.....	650	350	11,773	12,932	25,705	19,419	6,286
Banks in foreign countries.....	170,977		39,000		209,977	154,496	55,481
Total deposits	23,171,953	6,585,447	47,966,539	46,753,000	124,476,939	83,730,006	40,746,933
Due to own foreign branches.....	415,725		108,962		524,687	506,463	18,224
Bills payable, rediscounts, and other liabilities for borrowed money.....	74,125	700	102,021	64,283	241,129	100,922	140,207
Acceptances outstanding.....	154,563	7,798	94,320	7,419	264,100	155,473	108,627
Dividends declared but not yet payable.....	12,163	159	14,209	2,215	28,746	21,037	7,709
Income collected but not yet earned.....	27,981	6,228	137,386	106,842	278,437	191,425	87,012
Expenses accrued and unpaid.....	101,340	26,267	212,667	104,862	445,136	293,044	152,092
Other liabilities.....	131,520	8,517	51,169	20,647	211,853	72,004	139,849
Total liabilities	24,089,370	6,635,116	48,687,273	47,059,268	126,471,027	85,070,374	41,400,653
CAPITAL ACCOUNTS							
Capital.....	651,288	164,750	1,045,301	1,110,644	2,971,983	1,985,266	986,717
Surplus.....	1,234,112	226,050	1,467,137	1,471,782	4,399,081	2,785,389	1,613,692
Undivided profits.....	435,599	41,031	628,747	792,835	1,898,212	1,227,688	670,524
Other capital accounts.....	26,359	52,547	176,805	180,109	435,820	313,313	122,507
Total capital accounts	2,347,358	484,378	3,317,990	3,555,370	9,705,096	6,311,656	3,393,440
Total liabilities and capital accounts	26,436,728	7,119,494	52,005,263	50,614,638	136,176,123	91,382,030	44,794,093
MEMORANDA							
Par or face value of capital.....							
Capital notes and debentures.....	1,500		550	7,464	9,514		9,514
First preferred stock.....		1,500	14,681	27,417	43,598	14,528	29,070
Second preferred stock.....				2,690	2,690	825	1,865
Common stock.....	649,788	163,250	1,030,070	1,073,073	2,916,181	1,969,913	946,268
Retirable value of capital: First preferred stock...		1,500	15,294	67,881	84,675	19,397	65,278
Second preferred stock.....				5,587	5,587	1,100	4,487
Net demand deposits subject to reserve (see page 18)	19,821,391	4,947,131	31,332,467	27,185,724	83,286,713	55,374,573	27,912,140
Demand deposits adjusted (see footnote on page 1)	15,312,839	3,772,985	26,770,003	29,125,342	74,981,169	50,214,339	24,766,830
Pledged assets (and securities loaned).....	1,458,376	638,453	6,337,238	5,199,012	13,633,081	10,265,635	3,367,446
Number of banks.....	24	13	337	6,511	6,885	4,969	1,916

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 4, 1950
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	104,367,037	5,150,929	28,024,294	5,902,888	8,818,275	4,636,468	4,579,830
Loans (including overdrafts).....	41,611,724	2,068,767	11,968,155	2,111,708	3,049,062	1,884,441	1,863,265
United States Government direct obligations.....	52,612,557	2,602,694	13,325,750	3,045,019	4,855,509	2,431,838	2,250,934
Obligations guaranteed by United States Government.....	5,865	471	2,361	87	553	51	11
Obligations of States and political subdivisions.....	6,512,197	304,959	1,729,729	416,134	473,700	179,711	383,600
Other bonds, notes, and debentures.....	3,322,242	159,453	878,798	308,474	410,459	129,730	71,849
Corporate stocks (including Federal Reserve Bank stock).....	302,446	14,585	119,501	21,466	28,992	10,697	10,171
Reserves, cash, and bank balances	30,110,787	1,384,902	7,913,282	1,516,640	2,229,177	1,570,711	1,518,135
Reserve with Federal Reserve Banks.....	16,535,570	720,540	5,340,695	802,960	1,225,315	700,323	674,778
Cash in vault.....	1,685,728	125,217	310,207	121,589	181,589	135,598	103,521
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	5,690,947	230,160	384,575	315,844	467,694	417,059	445,885
Other balances with banks in United States.....	27,400	981	4,110	2,138	1,391	806	1,809
Balances with banks in foreign countries.....	142,105	11,372	94,815	2,697	1,126	158	501
Cash items in process of collection.....	6,029,037	296,632	1,778,880	271,412	352,062	316,767	291,641
Due from own foreign branches.....	59,537		59,537				
Bank premises owned and furniture and fixtures.....	945,793	57,056	251,804	61,357	87,027	57,995	59,841
Other real estate owned.....	17,512	579	2,220	1,197	183	783	1,418
Investments and other assets indirectly representing bank premises or other real estate.....	81,304	1,714	7,029	6,045	15,628	3,408	1,220
Customers' liability on acceptances.....	232,721	26,262	137,673	5,107	1,383	1,688	10,475
Income accrued but not yet collected.....	220,417	10,383	69,990	8,303	17,416	6,254	8,313
Other assets.....	141,021	6,836	38,978	11,379	7,356	10,587	8,708
Total assets	136,176,123	6,638,661	36,504,807	7,512,916	11,176,445	6,287,894	6,187,940
LIABILITIES							
Demand deposits	95,005,066	4,750,542	26,913,317	4,805,206	7,024,098	4,478,220	4,629,818
Individuals, partnerships, and corporations.....	73,190,017	3,813,372	20,477,162	3,912,030	5,723,178	3,516,428	3,359,434
United States Government.....	2,481,591	129,728	687,885	174,389	221,493	100,537	85,991
States and political subdivisions.....	6,048,419	321,489	863,707	249,429	460,512	300,463	535,649
Banks in United States.....	10,115,169	349,735	3,021,410	395,552	507,102	475,106	591,084
Banks in foreign countries.....	1,398,100	32,077	1,139,940	13,311	8,082	5,658	10,549
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,771,770	104,141	723,213	60,495	103,731	80,028	47,111
Time deposits	29,471,873	1,249,013	5,468,385	1,986,751	3,192,667	1,332,886	1,111,556
Individuals, partnerships, and corporations.....	27,921,209	1,237,658	5,139,262	1,867,434	3,023,677	1,250,014	1,079,829
United States Government.....	172,772	6,321	47,476	4,521	3,625	29,656	12,450
Postal Savings.....	7,017	178	15	373	602	1,497	642
States and political subdivisions.....	1,135,193	4,788	106,326	113,670	163,033	49,709	14,164
Banks in United States.....	25,705	68	4,329	753	7,730	1,010	4,471
Banks in foreign countries.....	209,977		170,977			1,000	
Total deposits	124,476,939	5,999,555	32,381,702	6,791,957	10,216,765	5,811,106	5,741,374
Due to own foreign branches.....	524,687	3,288	415,725				
Bills payable, rediscounts, and other liabilities for borrowed money.....	241,129	6,950	134,198	7,226	13,855	9,655	5,015
Acceptances outstanding.....	264,100	28,903	156,628	5,639	1,383	1,688	13,873
Dividends declared but not yet payable.....	28,746	551	12,761	144	862	465	429
Income collected but not yet earned.....	278,437	15,213	62,014	15,345	20,598	10,912	16,116
Expenses accrued and unpaid.....	445,136	20,686	129,555	19,714	35,874	16,305	17,541
Other liabilities.....	211,853	15,391	137,895	4,193	6,713	8,423	1,386
Total liabilities	126,471,027	6,090,537	33,430,478	6,844,218	10,296,050	5,858,554	5,795,734
CAPITAL ACCOUNTS							
Capital.....	2,971,983	165,987	893,895	185,706	271,536	123,877	121,450
Surplus.....	4,399,081	240,402	1,544,592	332,586	409,680	200,591	171,368
Undivided profits.....	1,898,212	98,254	574,849	129,831	154,151	81,968	75,928
Other capital accounts.....	435,820	43,481	60,993	20,575	45,028	22,904	23,460
Total capital accounts	9,705,096	548,124	3,074,329	668,698	880,395	429,340	392,206
Total liabilities and capital accounts	136,176,123	6,638,661	36,504,807	7,512,916	11,176,445	6,287,894	6,187,940
MEMORANDA							
Par or face value of capital.....	2,971,983	165,987	893,895	185,706	271,536	123,877	121,450
Capital notes and debentures.....	9,514		7,452		173		
First preferred stock.....	43,598	315	18,626	2,835	3,400	580	433
Second preferred stock.....	2,690	625	1,530	195		15	
Common stock.....	2,916,181	165,047	866,287	182,676	267,963	123,107	121,017
Retirable value of capital: First preferred stock.....	84,675	319	55,377	6,335	3,400	589	433
Second preferred stock.....	5,587	1,250	3,802	195		15	
Net demand deposits subject to reserve (see page 18)	83,286,713	4,224,005	24,749,888	4,217,950	6,204,342	3,744,394	3,892,292
Demand deposits adjusted (see footnote on page 1)	74,981,169	3,942,370	20,285,202	3,950,542	5,935,359	3,580,152	3,650,553
Pledged assets (and securities loaned).....	13,633,081	383,123	2,283,746	911,146	1,343,327	789,114	1,049,057
Number of banks.....	6,885	329	759	640	695	477	352

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 4, 1950 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	16,631,469	3,915,127	2,825,939	4,613,883	4,779,047	14,488,882
Loans (including overdrafts)	5,212,001	1,715,894	1,058,213	1,752,167	2,219,433	6,708,618
United States Government direct obligations	9,758,985	1,825,311	1,488,791	2,385,249	2,199,859	6,442,618
Obligations guaranteed by United States Government	149	51	55	193	303	1,580
Obligations of States and political subdivisions	1,052,350	245,724	162,226	350,214	285,673	928,177
Other bonds, notes, and debentures	578,574	117,410	111,678	117,864	63,352	374,601
Corporate stocks (including Federal Reserve Bank stock)	29,410	10,737	4,976	8,196	10,427	33,288
Reserves, cash, and bank balances	4,622,505	1,254,209	882,323	1,785,991	1,968,835	3,464,077
Reserve with Federal Reserve Banks	2,574,023	592,957	382,999	777,932	786,705	1,956,343
Cash in vault	267,574	68,826	40,777	68,732	98,163	163,935
Demand balances with banks in United States (except private banks and American branches of foreign banks)	923,454	325,030	269,284	621,561	818,101	472,300
Other balances with banks in United States	2,067	124	1,211	1,959	4,945	5,859
Balances with banks in foreign countries	11,920	59	687	71	2,372	16,327
Cash items in process of collection	843,467	267,213	187,365	315,736	258,549	849,313
Due from own foreign branches						
Bank premises owned and furniture and fixtures	93,018	30,791	16,707	28,499	64,863	136,835
Other real estate owned	368	330	585	619	6,349	2,881
Investments and other assets indirectly representing bank premises or other real estate	4,826	149	3,988	3,918	5,944	27,435
Customers' liability on acceptances	7,190	2,666	1,057	435	12,817	25,968
Income accrued but not yet collected	36,186	5,510	7,464	6,131	5,428	39,039
Other assets	22,534	4,559	2,832	5,467	3,967	17,818
Total assets	21,418,096	5,213,341	3,740,895	6,444,943	6,847,250	18,202,935
LIABILITIES						
Demand deposits	14,330,381	3,846,876	2,567,439	5,332,466	5,729,439	10,597,264
Individuals, partnerships, and corporations	10,814,296	2,864,692	1,869,887	3,803,246	4,386,439	8,649,853
United States Government	514,178	77,258	74,926	107,217	71,827	236,162
States and political subdivisions	1,112,827	251,532	215,376	497,503	440,674	799,258
Banks in United States	1,643,312	616,465	368,985	869,429	754,120	522,869
Banks in foreign countries	51,757	2,102	3,371	2,289	10,749	118,215
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	194,011	34,827	34,894	52,782	65,630	270,907
Time deposits	5,672,149	980,075	909,965	686,912	658,081	6,223,433
Individuals, partnerships, and corporations	5,552,543	931,302	901,043	670,577	538,469	5,729,401
United States Government	17,462	3,773	2,147	7,299	10,485	27,557
Postal Savings	535	157	131	205	376	2,306
States and political subdivisions	99,789	44,595	4,378	7,504	105,606	421,631
Banks in United States	1,820	248	2,266	1,327	3,145	4,538
Banks in foreign countries						38,000
Total deposits	20,002,530	4,826,951	3,477,404	6,019,378	6,387,520	16,820,697
Due to own foreign branches						105,674
Bills payable, rediscounts, and other liabilities for borrowed money	19,925	17,390	8,955	9,245	515	8,200
Acceptances outstanding	8,185	2,818	1,057	435	13,254	30,237
Dividends declared but not yet payable	987	700	20	354	35	11,128
Income collected but not yet earned	42,675	9,793	12,367	5,972	5,165	62,267
Expenses accrued and unpaid	62,969	12,769	11,065	11,812	17,913	88,933
Other liabilities	13,722	5,213	2,079	1,673	265	14,900
Total liabilities	20,150,993	4,875,634	3,512,947	6,048,869	6,424,977	17,142,036
CAPITAL ACCOUNTS						
Capital	396,026	107,854	65,737	119,106	153,989	366,820
Surplus	545,526	135,086	99,433	146,158	162,048	411,611
Undivided profits	222,105	82,688	44,652	107,759	85,674	240,353
Other capital accounts	103,446	12,079	18,126	23,051	20,562	42,115
Total capital accounts	1,267,103	337,707	227,948	396,074	422,273	1,060,899
Total liabilities and capital accounts	21,418,096	5,213,341	3,740,895	6,444,943	6,847,250	18,202,935
MEMORANDA						
Par or face value of capital	396,026	107,854	65,737	119,106	153,989	366,820
Capital notes and debentures	1,112	538	25		39	
First preferred stock	7,274	385	1,165	38	200	8,347
Second preferred stock	150	150	25			
Common stock	387,490	106,781	64,522	119,068	153,750	358,473
Retirable value of capital: First preferred stock	7,284	385	1,165	38	400	8,950
Second preferred stock	150	150	25			
Net demand deposits subject to reserve (see page 18)	12,564,314	3,254,633	2,110,790	4,395,169	4,652,789	9,276,147
Demand deposits adjusted (see footnote on page 1)	11,277,667	2,883,838	1,932,792	4,037,795	4,634,194	8,870,705
Pledged assets (and securities loaned)	1,594,032	444,413	545,448	878,745	952,803	2,458,127
Number of banks loaned	1,007	496	477	756	630	267

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

[In thousands of dollars]

	All member banks on selected call dates						
	1945 June 30	1946 June 29	1947 June 30	1948 June 30	1949 June 30	1950 June 30	1950 Oct. 4
Loans—net	20,587,878	23,302,464	28,655,103	33,871,224	34,456,212	37,658,430	41,611,724
Reserves				296,438	399,130	518,605	529,311
Loans—gross				34,167,662	34,855,342	38,177,035	42,141,035
Commercial and industrial loans, including open-market paper ²	7,095,443	9,685,416	13,819,662	16,733,811	15,213,034	15,707,683	18,337,433
Loans to farmers directly guaranteed by the Commodity Credit Corporation ²	481,031	81,222	11,872	15,316	341,096	327,283	163,993
Other loans to farmers ²	644,313	796,179	960,573	1,225,463	1,362,506	1,443,014	1,564,980
Loans to brokers and dealers in securities.....	3,089,270	2,395,464	1,506,695	1,171,482	1,958,192	1,839,788	1,382,222
Other loans for purchasing or carrying securities.....	3,407,101	2,480,167	1,153,632	956,267	803,489	806,740	901,331
Real estate loans: On farm land.....	262,044	339,937	429,968	479,551	487,686	505,847	521,173
On residential property.....	2,414,885	3,085,189	4,619,673	5,882,780	6,364,919	7,452,455	7,934,637
On other properties.....	571,534	841,940	1,190,294	1,414,249	1,530,394	1,588,479	1,661,138
Other loans to individuals:							
Retail automobile instalment paper	136,225	264,056	600,297	993,911	1,330,366	1,907,899	2,188,124
Other retail instalment paper.....	174,145	338,761	368,298	598,303	717,949	1,040,304	1,236,201
Repair and modernization instalment loans.....	251,688	392,433	345,316	559,719	680,125	844,997	922,712
Instalment cash loans.....	1,126,041	1,468,950	636,610	787,116	866,019	976,640	1,026,851
Single-payment loans of less than \$3,000.....			2,047,419	2,309,726	639,792	735,080	770,711
Single-payment loans of \$3,000 and over.....					1,624,711	1,896,058	2,031,084
Loans to banks.....	55,147	54,977	99,637	159,261	98,059	100,576	304,270
All other loans (including overdrafts).....	879,011	1,077,773	865,157	880,707	837,005	1,004,192	1,194,175
United States Government direct obligations	73,206,154	72,251,496	59,188,501	54,130,980	53,127,918	55,753,293	52,612,557
Treasury bills.....	2,632,874	1,072,332	773,086	2,188,224	2,650,647	3,538,646	3,588,429
Treasury certificates of indebtedness.....	15,583,929	15,292,036	7,544,066	7,597,146	8,468,955	4,820,503	1,867,592
Treasury notes.....	14,723,058	10,467,220	4,368,940	4,103,753	1,638,829	9,989,718	12,632,729
Nonmarketable bonds ³	677,215	729,464	709,330	1,086,599	1,333,909	1,323,251	1,376,407
Other bonds maturing in 5 years or less.....	6,380,452	8,598,041	12,424,149	11,319,207	21,654,832	23,985,796	21,012,120
Other bonds maturing in 5 to 10 years.....	26,637,954	28,745,752	24,610,897	19,906,607	8,704,746	7,370,112	7,355,689
Other bonds maturing in 10 to 20 years.....	4,544,660	5,027,229	6,309,017	5,984,322	6,688,581	2,556,713	2,550,962
Bonds maturing after 20 years.....	2,026,012	2,319,422	2,449,016	1,945,122	1,987,419	2,168,554	2,228,629

	By class of bank October 4, 1950						
	Central reserve city member banks ⁴		Reserve city member banks ⁴	Country member banks ⁴	All member banks	All national member banks	All State member banks
	New York	Chicago					
Loans—net	8,820,753	1,776,467	16,573,900	14,440,604	41,611,724	27,083,967	14,527,757
Reserves	124,342	27,653	218,935	158,381	529,311	343,880	185,431
Loans—gross	8,945,095	1,804,120	16,792,835	14,598,985	42,141,035	27,427,847	14,713,188
Commercial and industrial loans, including open-market paper.....	5,671,571	1,322,225	7,687,612	3,656,025	18,337,433	11,910,063	6,427,370
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....		29	49,415	114,549	163,993	136,286	27,707
Other loans to farmers.....	267	4,737	303,546	1,256,430	1,564,980	1,217,687	347,293
Loans to brokers and dealers in securities.....	1,104,792	81,011	168,173	28,246	1,382,222	520,804	861,418
Other loans for purchasing or carrying securities.....	275,852	64,964	371,460	189,055	901,331	489,723	411,608
Real estate loans: On farm land.....	25	674	84,997	435,477	521,173	366,302	154,871
On residential property.....	368,205	38,940	3,513,260	4,014,232	7,934,637	5,216,089	2,718,548
On other properties.....	46,016	18,661	640,356	956,105	1,661,138	1,083,938	577,200
Other loans to individuals:							
Retail automobile instalment paper	83,905	52,491	1,011,094	1,040,634	2,188,124	1,545,519	642,605
Other retail instalment paper.....	176,917	48,070	542,186	469,028	1,236,201	910,123	326,078
Repair and modernization instalment loans.....	109,601	29,553	457,494	326,064	922,712	651,859	270,853
Instalment cash loans.....	117,335	10,519	345,254	553,743	1,026,851	722,706	304,145
Single-payment loans of less than \$3,000.....	19,182	5,304	206,941	539,284	770,711	548,792	221,919
Single-payment loans of \$3,000 and over.....	355,313	61,089	889,970	724,712	2,031,084	1,198,119	832,965
Loans to banks.....	268,761	142	31,498	3,869	304,270	84,861	219,409
All other loans (including overdrafts).....	347,353	65,711	489,579	291,532	1,194,175	824,976	369,199
United States Government direct obligations	9,132,105	2,968,840	19,267,214	21,244,398	52,612,557	35,708,201	16,904,356
Treasury bills.....	780,566	252,845	1,211,482	1,343,536	3,588,429	2,442,703	1,145,726
Treasury certificates of indebtedness.....	159,004	140,394	699,461	868,733	1,867,592	1,366,144	501,448
Treasury notes.....	1,643,460	672,846	5,053,069	5,263,354	12,632,729	8,855,197	3,777,532
Nonmarketable bonds.....	63,729	14,690	248,664	1,049,324	1,376,407	1,031,611	344,796
Other bonds maturing in 5 years or less.....	4,250,246	1,044,998	7,585,604	8,131,272	21,012,120	14,158,244	6,853,876
Other bonds maturing in 5 to 10 years.....	1,722,215	479,969	2,658,084	2,495,421	7,355,689	4,519,388	2,836,301
Other bonds maturing in 10 to 20 years.....	399,412	336,918	948,077	866,555	2,550,962	1,718,484	832,478
Bonds maturing after 20 years.....	113,473	26,180	862,773	1,226,203	2,228,629	1,616,430	612,199

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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, October 4, 1950					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans—net	41,611,724	2,068,767	11,968,155	2,111,708	3,049,062	1,884,441	1,863,265
Reserves.....	529,311	33,221	175,842	26,655	37,082	18,894	21,709
Loans—gross	42,141,035	2,101,988	12,143,997	2,138,363	3,086,144	1,903,335	1,884,974
Commercial and industrial loans, including open-market paper.....	18,337,433	1,028,704	6,622,025	811,309	1,106,101	674,017	821,734
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	163,993	1	534	420	3,608	829	681
Other loans to farmers.....	1,564,980	22,523	62,327	38,890	60,047	48,888	67,711
Loans to brokers and dealers in securities.....	1,382,222	17,093	1,121,560	38,996	40,864	8,788	16,256
Other loans for purchasing or carrying securities.....	901,331	42,848	325,488	24,284	117,008	53,438	47,933
Real estate loans: On farm land.....	521,173	12,668	33,721	34,884	71,488	43,979	25,712
On residential property.....	7,934,637	303,479	1,403,846	462,435	778,606	379,908	200,282
On other properties.....	1,661,138	126,758	233,658	125,228	168,974	135,482	91,410
Other loans to individuals:							
Retail automobile instalment paper.....	2,188,124	93,022	250,797	121,154	163,303	119,937	143,521
Other retail instalment paper.....	1,236,201	54,868	324,722	71,680	75,019	43,425	67,222
Repair and modernization instalment loans.....	922,712	36,579	209,506	64,572	72,654	24,479	48,433
Instalment cash loans.....	1,026,851	67,419	259,738	82,151	93,345	73,178	60,895
Single-payment loans of less than \$3,000.....	770,711	52,718	94,508	50,419	71,953	83,242	79,673
Single-payment loans of \$3,000 and over.....	2,031,084	168,548	521,777	159,750	195,214	149,852	129,329
Loans to banks.....	304,270	4,017	270,290	1,685	1,945	3,826	4,285
All other loans (including overdrafts).....	1,194,175	70,743	409,500	50,506	66,015	60,067	79,897
United States Government direct obligations	52,612,557	2,602,694	13,325,750	3,045,019	4,855,509	2,431,838	2,250,934
Treasury bills.....	3,588,429	198,695	1,006,119	240,719	272,647	174,303	112,920
Treasury certificates of indebtedness.....	1,867,592	55,757	227,307	73,501	116,045	53,985	111,654
Treasury notes.....	12,632,729	447,243	2,359,212	631,569	1,157,289	577,565	795,169
Nonmarketable bonds.....	1,376,407	62,925	205,015	122,488	118,977	114,669	60,127
Other bonds maturing in 5 years or less.....	21,012,120	915,440	5,946,573	1,021,571	1,890,879	1,028,895	810,353
Other bonds maturing in 5 to 10 years.....	7,355,689	521,433	2,401,422	457,563	746,611	311,347	142,517
Other bonds maturing in 10 to 20 years.....	2,550,962	259,594	633,306	248,575	270,175	90,116	51,654
Bonds maturing after 20 years.....	2,228,629	141,607	546,796	249,033	282,886	80,958	166,540

	By Federal Reserve districts, October 4, 1950—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—net	5,212,001	1,715,894	1,058,213	1,752,167	2,219,433	6,708,618
Reserves.....	69,264	16,657	12,448	12,135	21,066	84,338
Loans—gross	5,281,265	1,732,551	1,070,661	1,764,302	2,240,499	6,792,956
Commercial and industrial loans, including open-market paper.....	2,300,455	709,847	339,127	680,187	1,152,589	2,091,338
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	4,044	1,352	15,892	66,601	9,662	60,369
Other loans to farmers.....	211,051	104,394	118,659	326,954	212,760	290,776
Loans to brokers and dealers in securities.....	93,324	5,462	2,715	5,363	6,608	25,193
Other loans for purchasing or carrying securities.....	105,864	34,679	14,044	20,749	70,219	44,777
Real estate loans: On farm land.....	82,911	36,533	22,375	34,031	25,319	97,552
On residential property.....	1,101,454	320,129	226,974	196,473	142,773	2,418,278
On other properties.....	211,727	84,723	40,351	64,363	73,173	305,291
Other loans to individuals:						
Retail automobile instalment paper.....	321,287	98,091	69,924	91,923	151,369	563,796
Other retail instalment paper.....	156,576	48,637	48,611	39,665	59,985	245,791
Repair and modernization instalment loans.....	155,818	41,403	49,420	27,142	30,837	161,869
Instalment cash loans.....	84,563	32,907	22,291	32,002	63,661	154,701
Single-payment loans of less than \$3,000.....	88,200	52,195	22,410	40,324	63,946	71,123
Single-payment loans of \$3,000 and over.....	227,733	117,587	23,999	95,731	115,329	126,235
Loans to banks.....	504	4,226	.....	2,542	509	10,441
All other loans (including overdrafts).....	135,754	40,386	53,869	40,252	61,760	125,426
United States Government direct obligations	9,758,985	1,825,311	1,488,791	2,385,249	2,199,859	6,442,618
Treasury bills.....	626,543	87,348	61,071	299,344	244,358	264,362
Treasury certificates of indebtedness.....	525,919	76,787	84,688	147,540	156,013	238,396
Treasury notes.....	2,447,670	559,990	396,529	767,534	707,733	1,785,226
Nonmarketable bonds.....	264,598	71,021	102,466	91,348	37,676	125,097
Other bonds maturing in 5 years or less.....	3,794,262	760,232	620,208	785,919	791,107	2,646,681
Other bonds maturing in 5 to 10 years.....	1,334,944	161,632	161,798	167,939	155,029	793,454
Other bonds maturing in 10 to 20 years.....	500,056	53,804	33,182	77,036	45,987	287,477
Bonds maturing after 20 years.....	264,993	54,497	28,849	48,589	61,956	301,925

¹ Beginning June 30, 1948, figures for various loan items are shown gross (i.e., before deduction of valuation reserves), and are not entirely comparable with prior figures.

² During the period December 31, 1942–June 30, 1945, the item corresponding to the present item "Loans to farmers directly guaranteed by the Commodity Credit Corporation" included loans to dealers, processors, and farmers' cooperatives covered by purchase agreements with the Commodity Credit Corporation, which are now classified as commercial and industrial loans, and loans to farmers with similar indirect guarantees which are now classified as other loans to farmers; consequently, the June 30, 1945 figures may not be entirely comparable with subsequent figures.

³ Prior to December 31, 1947, this item included United States savings bonds only; depositary bonds were included with other United States bonds according to maturity.

⁴ 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, October 4, 1950					
		Boston	New York	Phila- delphia	Cleveland	Richmond ²	Atlanta ³
Loans—net	16,573,900	854,385	477,335	901,040	1,758,218	811,023	903,032
Reserves.....	218,935	15,976	14,270	14,634	23,405	9,011	11,501
Loans—gross	16,792,835	870,361	491,605	915,674	1,781,623	820,034	914,533
Commercial and industrial loans, including open-market paper.....	7,687,612	559,500	301,276	508,927	871,489	375,549	469,243
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	49,415				77		525
Other loans to farmers.....	303,546	16			380	1,004	7,405
Loans to brokers and dealers in securities.....	168,173	13,528	2,640	36,385	39,427	6,297	14,163
Other loans for purchasing or carrying securi- ties.....	371,460	22,882	11,306	6,578	97,754	32,520	30,717
Real estate loans: On farm land.....	84,997		989	132	3,089	2,305	2,070
On residential property.....	3,513,260	54,741	62,733	46,869	310,506	119,389	62,282
On other properties.....	640,356	38,326	26,880	11,589	66,272	54,776	36,920
Other loans to individuals:							
Retail automobile instalment paper.....	1,011,094	27,280	13,035	58,589	57,592	56,691	65,430
Other retail instalment paper.....	542,186	19,395	19,792	42,450	41,861	17,653	35,848
Repair and modernization instalment loans.....	457,494	12,384	5,062	39,708	47,457	11,991	24,075
Instalment cash loans.....	345,254	2,218	10,997	25,082	43,936	21,943	22,141
Single-payment loans of less than \$3,000.....	206,941	7,429	3,648	8,058	16,889	18,428	28,722
Single-payment loans of \$3,000 and over.....	889,970	70,162	23,257	107,094	136,841	67,757	61,906
Loans to banks.....	31,498	2,195	1,500	1,685	1,778	2,976	3,631
All other loans (including overdrafts).....	489,579	33,305	7,576	22,528	46,275	30,755	49,455
United States Government direct obligations	19,267,214	874,413	423,267	954,826	2,810,658	1,171,617	900,793
Treasury bills.....	1,211,482	76,112	9,805	83,573	159,917	96,520	60,190
Treasury certificates of indebtedness.....	699,461	15,346	6,800	12,099	57,333	14,828	27,642
Treasury notes.....	5,053,069	179,020	54,459	236,430	660,643	278,603	311,139
Nonmarketable bonds.....	248,664	4,535	3,946	3,602	16,650	32,887	9,006
Other bonds maturing in 5 years or less.....	7,585,604	267,538	200,775	302,906	1,025,521	508,443	339,098
Other bonds maturing in 5 to 10 years.....	2,658,084	187,609	63,933	148,071	523,041	174,611	56,287
Other bonds maturing in 10 to 20 years.....	948,077	138,961	29,626	93,089	199,804	42,778	24,867
Bonds maturing after 20 years.....	862,773	5,292	53,923	75,056	167,749	22,947	72,564

	By Federal Reserve districts, October 4, 1950—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ⁴
Loans—net	1,514,314	991,707	436,985	1,007,713	1,279,407	5,638,741
Reserves.....	20,895	10,564	5,132	6,689	13,182	73,676
Loans—gross	1,535,209	1,002,271	442,117	1,014,402	1,292,589	5,712,417
Commercial and industrial loans, including open-market paper Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	611,598	558,074	218,936	536,748	832,824	1,843,448
Other loans to farmers.....	188	75	546	16,939	270	30,795
Loans to brokers and dealers in securities.....	6,583	11,753	4,039	83,011	14,084	174,357
Other loans for purchasing or carrying securities.....	11,825	5,168	2,595	5,298	5,989	24,858
Real estate loans: On farm land.....	21,115	24,006	8,476	16,098	60,108	39,900
On residential property.....	2,825	1,602	223	6,011	4,544	61,207
On other properties.....	408,852	119,414	60,329	103,124	61,505	2,103,516
Other loans to individuals:						
Retail automobile instalment paper.....	54,201	43,503	8,191	37,351	43,742	218,605
Other retail instalment paper.....	107,574	46,684	15,505	36,806	53,452	472,456
Repair and modernization instalment loans.....	49,266	28,670	25,741	21,894	33,471	206,145
Instalment cash loans.....	78,458	28,780	35,038	20,389	18,918	135,234
Single-payment loans of less than \$3,000.....	24,861	12,339	7,211	14,871	28,221	124,434
Single-payment loans of \$3,000 and over.....	18,047	14,470	2,857	14,137	22,294	51,962
Loans to banks.....	94,716	74,082	9,323	69,176	73,582	102,074
All other loans (including overdrafts).....	100	4,160		2,532	500	10,441
United States Government direct obligations	3,355,074	769,005	425,687	1,273,920	1,002,938	5,305,016
Treasury bills.....	195,195	28,859	16,673	200,122	93,871	190,645
Treasury certificates of indebtedness.....	210,607	22,403	20,251	56,959	46,180	209,013
Treasury notes.....	816,492	228,636	106,824	368,590	287,833	1,524,400
Nonmarketable bonds.....	50,994	13,101	4,499	16,452	10,314	82,678
Other bonds maturing in 5 years or less.....	1,384,672	368,930	175,702	441,498	405,005	2,165,516
Other bonds maturing in 5 to 10 years.....	514,496	69,508	68,968	106,692	93,010	651,858
Other bonds maturing in 10 to 20 years.....	82,305	16,428	19,081	58,503	23,204	219,431
Bonds maturing after 20 years.....	100,313	21,140	13,689	25,104	43,521	261,475

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, October 4, 1950					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—net	14,440,604	1,214,382	2,670,067	1,210,668	1,290,844	1,073,418	960,233
Reserves.....	158,381	17,245	37,230	12,021	13,677	9,883	10,208
Loans—gross	14,598,985	1,231,627	2,707,297	1,222,689	1,304,521	1,083,301	970,441
Commercial and industrial loans, including open-market paper.....	3,656,025	469,204	649,178	302,382	234,612	298,468	352,491
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	114,549	1	534	420	3,531	829	156
Other loans to farmers.....	1,256,430	22,507	61,146	38,890	59,667	47,884	60,306
Loans to brokers and dealers in securities....	28,246	3,565	14,128	2,611	1,437	2,491	2,093
Other loans for purchasing or carrying securi- ties.....	189,055	19,966	38,330	17,706	19,254	20,918	17,216
Real estate loans: On farm land.....	435,477	12,668	32,707	34,752	68,399	41,674	23,642
On residential property.....	4,014,232	248,738	972,908	415,566	468,100	260,519	138,000
On other properties.....	956,105	88,432	160,762	113,639	102,702	80,706	54,490
Other loans to individuals:							
Retail automobile instalment paper.....	1,040,634	65,742	153,857	62,565	105,711	63,246	78,091
Other retail instalment paper.....	469,028	35,473	128,013	29,230	33,158	25,772	31,374
Repair and modernization instalment loans.....	326,064	24,195	94,843	24,864	25,197	12,488	24,358
Instalment cash loans.....	553,743	58,201	131,406	57,069	49,409	51,235	38,754
Single-payment loans of less than \$3,000....	539,284	45,289	71,678	42,361	55,064	64,814	50,951
Single-payment loans of \$3,000 and over....	724,712	98,386	143,207	52,656	58,373	82,095	67,423
Loans to banks.....	3,869	1,822	29	.....	167	850	654
All other loans (including overdrafts).....	291,532	37,438	54,571	27,978	19,740	29,312	30,442
United States Government direct obligations	21,244,398	1,728,281	3,770,378	2,090,193	2,044,851	1,260,221	1,350,141
Treasury bills.....	1,343,536	122,583	215,748	157,146	112,730	77,783	52,730
Treasury certificates of indebtedness.....	868,733	40,411	61,503	61,402	58,712	39,157	84,012
Treasury notes.....	5,263,354	268,223	661,293	395,139	496,646	298,962	484,030
Nonmarketable bonds.....	1,049,324	58,390	137,340	118,886	102,327	81,782	51,121
Other bonds maturing in 5 years or less.....	8,131,272	647,902	1,495,552	718,665	865,358	520,452	471,255
Other bonds maturing in 5 to 10 years.....	2,495,421	333,824	615,274	309,492	223,570	136,736	86,230
Other bonds maturing in 10 to 20 years.....	866,555	120,633	204,268	155,486	70,371	47,338	26,787
Bonds maturing after 20 years.....	1,226,203	136,315	379,400	173,977	115,137	58,011	93,976

By Federal Reserve districts, October 4, 1950—Continued

	By Federal Reserve districts, October 4, 1950—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—net	1,921,220	724,187	621,228	744,454	940,026	1,069,877
Reserves.....	20,716	6,093	7,316	5,446	7,884	10,662
Loans—gross	1,941,936	730,280	628,544	749,900	947,910	1,080,539
Commercial and industrial loans, including open-market paper Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	366,632	151,773	120,191	143,439	319,765	247,890
Other loans to farmers.....	3,827	1,277	15,346	49,662	9,392	29,574
Loans to brokers and dealers in securities....	199,731	92,641	114,620	243,943	198,676	116,419
Other loans for purchasing or carrying securi- ties.....	488	294	120	65	619	335
Real estate loans: On farm land.....	19,785	10,673	5,568	4,651	10,111	4,877
On residential property.....	79,412	34,931	22,152	28,020	20,775	36,345
On other properties.....	653,662	200,715	166,645	93,349	81,268	314,762
Other loans to individuals:	138,865	41,220	32,160	27,012	29,431	86,686
Retail automobile instalment paper.....	161,222	51,407	54,419	55,117	97,917	91,340
Other retail instalment paper.....	59,240	19,967	22,870	17,771	26,514	39,646
Repair and modernization instalment loans.....	47,807	12,623	14,382	6,753	11,919	26,635
Instalment cash loans.....	49,183	20,568	15,080	17,131	35,440	30,267
Single-payment loans of less than \$3,000....	64,849	37,725	19,553	26,187	41,652	19,161
Single-payment loans of \$3,000 and over....	71,928	43,505	14,676	26,555	41,747	24,161
Loans to banks.....	262	66	.....	10	9	.....
All other loans (including overdrafts).....	25,043	10,895	10,762	10,235	22,675	12,441
United States Government direct obligations	3,435,071	1,056,306	1,063,104	1,111,329	1,196,921	1,137,602
Treasury bills.....	178,503	58,489	44,398	99,222	150,487	73,717
Treasury certificates of indebtedness.....	174,918	54,384	64,437	90,581	109,833	29,383
Treasury notes.....	958,332	331,354	289,705	398,944	419,900	260,826
Nonmarketable bonds.....	198,914	57,920	97,967	74,896	27,362	42,419
Other bonds maturing in 5 years or less.....	1,364,592	391,302	444,506	344,421	386,102	481,165
Other bonds maturing in 5 to 10 years.....	340,479	92,124	92,830	61,247	62,019	141,596
Other bonds maturing in 10 to 20 years.....	80,833	37,376	14,101	18,533	22,783	68,046
Bonds maturing after 20 years.....	138,500	33,357	15,160	23,485	18,453	40,450

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 4, 1950, OF BANKS IN EACH CENTRAL

ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments							Reserves, cash,		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks.....	6,885	104,367,031	41,611,724	52,612,557	5,865	6,512,197	3,322,242	302,446	30,110,787	16,535,570	1,685,728
Reserve bank cities¹.....	165	44,123,051	19,699,011	20,101,698	246	2,587,778	1,576,462	157,856	13,418,224	8,576,574	375,095
1. Boston.....	10	1,887,334	854,385	874,413	181	108,974	44,146	5,235	560,514	342,263	22,109
2. New York ²	33	20,193,190	9,034,199	9,264,025	.....	1,156,786	643,971	94,209	6,296,922	4,484,089	133,383
3. Philadelphia.....	13	2,152,701	901,040	954,826	.....	161,876	125,710	9,249	719,093	401,372	28,042
4. Cleveland.....	4	1,723,420	652,985	901,428	.....	110,785	110,785	3,111	458,362	278,045	28,977
5. Richmond.....	6	339,807	131,760	188,260	.....	11,342	7,741	704	135,028	60,510	4,799
6. Atlanta.....	5	629,883	347,887	217,086	.....	45,452	18,184	1,274	232,058	107,465	8,258
7. Chicago ²	58	6,588,270	2,112,343	3,809,187	6	394,491	258,927	13,316	2,076,744	1,332,975	55,303
8. St. Louis.....	7	997,099	542,181	365,083	5	53,542	31,626	4,662	350,708	186,698	9,266
9. Minneapolis.....	4	606,833	294,010	238,810	.....	38,490	34,278	1,245	253,975	101,866	5,338
10. Kansas City.....	10	729,459	328,269	308,525	9	66,896	24,421	1,339	358,924	153,008	6,770
11. Dallas.....	8	792,569	553,299	209,879	3	23,272	3,914	2,202	326,728	137,115	8,001
12. San Francisco.....	7	7,482,486	3,946,653	2,770,176	42	471,546	272,759	21,310	1,649,168	991,168	64,849
Reserve branch cities¹.....	128	15,719,229	5,871,895	8,549,762	388	780,053	474,069	43,062	4,764,346	2,521,574	224,144
2. Buffalo.....	4	599,737	263,889	291,347	12	26,795	14,627	3,067	168,474	89,173	12,108
4. Cincinnati.....	9	717,767	270,983	396,131	228	26,665	21,925	1,835	222,633	111,723	11,944
4. Pittsburgh.....	7	1,927,643	658,635	1,055,998	.....	65,756	132,871	14,383	478,390	308,834	24,727
5. Baltimore.....	9	608,715	178,803	405,547	.....	10,268	12,528	1,569	210,193	103,692	15,442
5. Charlotte ²	4	376,553	219,386	124,631	14	17,859	13,846	817	165,965	73,627	6,738
6. Birmingham.....	3	266,919	103,675	131,935	.....	23,028	7,792	489	88,155	52,066	4,751
6. Jacksonville.....	3	218,800	90,814	107,554	.....	14,633	5,271	528	98,115	38,547	3,451
6. Nashville.....	4	293,600	172,998	94,109	.....	19,501	5,288	1,704	102,315	47,397	4,112
6. New Orleans.....	6	577,255	187,658	350,109	.....	32,360	6,258	870	189,345	97,537	7,674
7. Detroit.....	7	2,363,103	680,552	1,497,679	14	76,738	104,153	3,967	579,869	321,583	40,768
8. Little Rock.....	4	111,464	37,092	60,025	.....	10,027	4,095	225	46,282	18,390	1,317
8. Louisville.....	6	355,449	155,214	179,164	.....	7,434	12,743	894	147,337	70,003	5,200
8. Memphis.....	3	390,891	228,373	129,485	.....	24,252	7,972	809	129,392	67,493	5,407
9. Helena.....	2	35,345	11,350	22,404	.....	805	732	54	13,551	7,196	241
10. Denver.....	7	483,312	162,846	298,452	.....	11,939	9,382	693	166,492	83,677	6,671
10. Oklahoma City.....	4	263,581	118,830	109,700	.....	26,137	8,306	608	109,024	49,380	2,512
10. Omaha.....	6	301,762	113,343	143,160	.....	31,810	12,988	461	136,176	57,515	3,481
11. El Paso.....	3	107,339	74,186	29,155	.....	3,717	50	231	50,202	19,433	2,023
11. Houston.....	11	828,368	367,646	422,797	.....	28,569	7,806	1,550	325,638	149,389	9,946
11. San Antonio.....	6	281,265	83,534	165,540	.....	15,792	15,997	402	104,480	52,632	4,831
12. Los Angeles.....	6	2,410,486	700,873	1,602,721	117	85,237	16,882	4,656	577,906	341,984	19,765
12. Portland.....	3	899,234	405,645	389,971	.....	89,585	12,684	1,349	250,124	143,426	10,871
12. Salt Lake City ²	6	292,375	138,031	134,190	3	16,926	2,773	452	98,784	56,124	3,216
12. Seattle.....	5	1,008,266	447,539	407,958	.....	114,220	37,100	1,449	305,504	160,753	16,948
Other reserve cities¹.....	81	4,716,963	1,600,214	2,716,699	55	221,446	169,897	8,652	1,672,131	809,393	92,143
4. Columbus.....	3	375,790	105,227	223,801	.....	28,281	17,920	561	133,555	64,057	9,037
4. Toledo.....	4	314,500	70,388	233,300	.....	6,393	3,942	477	94,151	50,116	8,851
5. Washington.....	13	785,794	281,074	453,179	.....	11,362	38,362	1,817	254,091	148,821	20,310
7. Cedar Rapids.....	1	65,684	12,115	32,393	.....	20,396	636	144	25,667	11,725	1,139
7. Des Moines.....	3	190,243	69,760	96,461	.....	15,497	8,240	285	76,531	29,076	3,513
7. Dubuque.....	2	35,005	7,199	25,874	.....	1,278	601	53	9,738	3,860	610
7. Indianapolis.....	5	531,150	135,276	350,004	6	30,467	14,481	916	195,139	95,257	12,944
7. Milwaukee.....	6	668,069	203,763	406,053	32	27,814	29,382	1,025	213,316	103,767	10,685
7. Peoria.....	4	110,696	39,998	65,295	.....	3,430	1,745	228	29,674	15,068	2,256
7. Sioux City.....	3	76,458	29,775	40,968	.....	2,863	2,739	113	29,773	11,908	1,381
8. National Stock Yards.....	1	66,742	28,847	35,248	.....	2,020	477	150	37,439	10,105	553
9. St. Paul.....	3	328,070	131,625	164,473	.....	13,712	17,525	735	122,789	56,722	2,891
10. Kansas City, Kansas.....	2	45,303	25,777	14,455	4	3,951	1,039	77	19,989	8,280	446
10. Lincoln.....	3	93,448	29,632	59,126	.....	3,194	1,322	174	38,819	18,830	1,258
10. Pueblo.....	2	24,792	2,170	21,730	.....	668	152	72	15,428	4,476	373
10. St. Joseph.....	4	61,088	20,398	36,242	.....	2,384	1,962	102	22,226	9,524	904
10. Topeka.....	4	68,019	27,710	33,730	11	5,018	1,417	133	26,475	12,553	1,068
10. Tulsa.....	4	295,842	115,059	161,072	2	12,677	6,555	477	96,646	44,886	3,551
11. Wichita.....	4	176,475	63,679	87,728	.....	11,841	12,930	297	60,190	32,919	2,181
11. Fort Worth.....	3	276,777	148,946	111,807	.....	9,455	5,957	612	117,115	53,656	4,996
11. Galveston.....	4	66,911	20,235	39,162	.....	4,897	2,513	104	26,360	11,791	1,405
11. Waco.....	3	60,107	31,561	24,598	.....	3,848	.....	100	27,020	11,996	1,791
Country banks, by districts.....	6,511	39,807,788	14,440,604	21,244,398	5,176	2,922,920	1,101,814	92,876	10,256,086	4,628,029	994,346
1. Boston.....	319	3,263,595	1,214,382	1,728,281	290	195,985	115,307	9,350	824,388	378,277	103,108
2. New York.....	722	7,231,367	2,670,067	3,770,378	2,349	546,148	220,200	22,225	1,447,886	767,433	164,716
3. Philadelphia.....	627	3,750,187	1,210,668	2,090,193	87	254,258	182,764	12,217	797,547	401,588	93,547
4. Cleveland.....	668	3,759,155	1,290,844	2,044,851	325	291,494	123,016	8,265	842,086	412,540	89,053
5. Richmond.....	445	2,525,599	1,073,418	1,260,221	37	128,880	57,253	5,790	805,434	313,673	88,309
6. Atlanta.....	331	2,593,373	960,233	1,350,141	11	248,626	29,056	5,306	808,147	331,766	75,275
7. Chicago.....	918	6,002,791	1,921,220	3,435,071	91	479,376	157,670	9,363	1,386,054	648,804	138,975
8. St. Louis.....	475	1,993,482	724,187	1,056,306	46	148,449	60,497	3,997	543,051	240,268	47,083
9. Minneapolis.....	468	1,855,691	621,228	1,063,104	55	109,219	59,143	2,942	492,008	217,215	32,307
10. Kansas City.....	706	2,070,802	744,454	1,111,329	167	173,699	37,390	3,763	735,602	302,884	39,517
11. Dallas.....	592	2,365,711	940,026	1,196,921	300	196,123	27,115	5,226	991,292	350,693	65,170
12. San Francisco.....	240	2,396,035	1,069,877	1,137,602	1,418	150,663	32,403	4,072	582,591	262,888	48,286

¹ 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.

RESERVE AND RESERVE CITY¹ AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

ASSETS [In thousands of dollars]

and bank balances												Federal Reserve district numbers, and reserve cities
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets		
5,690,947	27,400	142,105	6,029,037	945,793	17,512	81,304	232,721	220,417	200,558	136,176,123	All member banks	
840,477	11,153	132,615	3,482,310	327,221	5,062	43,513	210,199	120,359	125,808	58,373,437	Reserve bank cities¹	
37,134	623	10,581	147,804	16,033	46	445	24,935	5,337	2,264	2,496,908	1. Boston	
51,800	2,572	92,757	1,532,321	152,440	663	3,178	136,441	53,825	87,057	26,923,716	2. New York ²	
77,722	1,866	2,692	207,399	16,263	5	4,959	4,998	5,512	5,993	2,909,524	3. Philadelphia	
46,603	378	637	103,722	7,077	.....	9,872	385	5,150	1,729	2,205,995	4. Cleveland
18,752	.....	.....	50,967	3,327	9	690	.....	898	393	480,152	5. Richmond
34,872	155	.....	81,308	8,987	351	.....	.....	1,568	1,884	874,731	6. Atlanta ³
199,313	1,254	10,777	477,122	23,329	19	436	6,948	20,252	11,236	8,727,234	7. Chicago ²	
32,549	10	56	122,129	7,025	73	.....	2,491	2,318	1,811	1,361,525	8. St. Louis
44,419	147	399	101,806	341	500	2,997	904	1,833	1,218	868,601	9. Minneapolis	
62,043	62	59	136,982	5,392	.....	279	.....	781	634	1,095,469	10. Kansas City
101,277	332	111	79,892	13,710	2,402	.....	8,762	1,004	449	1,145,624	11. Dallas
133,993	3,754	14,546	440,858	73,297	994	20,657	24,335	21,881	11,140	9,283,958	12. San Francisco	
763,484	4,698	6,691	1,243,755	142,219	3,596	21,313	14,830	43,927	20,074	20,729,534	Reserve branch cities¹	
24,585	322	1,514	40,772	8,693	.....	465	.....	1,843	1,766	780,978	2. Buffalo
38,304	300	301	60,061	10,169	105	.....	280	2,179	602	953,735	4. Cincinnati
48,974	.....	110	95,745	22,956	3	5,124	88	6,397	1,524	2,442,125	4. Pittsburgh
34,531	.....	126	56,402	6,374	.....	500	414	1,915	2,282	830,393	5. Baltimore
18,857	.....	.....	66,743	3,264	.....	.....	839	960	1,287	548,868	5. Charlotte ³
20,451	.....	.....	10,887	1,975	.....	.....	.....	733	823	358,605	6. Birmingham
25,026	.....	.....	31,091	2,584	.....	.....	.....	347	992	320,838	6. Jacksonville
21,284	.....	.....	29,522	4,588	160	.....	534	628	473	402,298	6. Nashville
25,105	478	322	58,229	5,815	182	500	7,200	1,406	1,089	782,727	6. New Orleans	
84,865	298	1,042	131,313	8,346	16	706	.....	6,993	2,685	2,961,727	7. Detroit
15,325	25	.....	11,225	724	.....	.....	.....	115	81	158,666	8. Little Rock
28,930	.....	.....	43,204	1,964	.....	25	.....	1,035	372	506,182	8. Louisville
16,982	42	3	39,465	3,373	.....	.....	.....	360	79	524,252	8. Memphis
2,276	.....	.....	3,838	229	.....	.....	.....	159	14	49,298	9. Helena
34,721	100	12	41,311	1,027	75	.....	.....	1,512	1,518	653,936	10. Denver
29,990	.....	.....	27,142	1,405	100	3,102	.....	609	62	377,883	10. Oklahoma City
26,386	270	.....	48,524	3,067	.....	.....	.....	838	567	442,410	10. Omaha
19,274	.....	889	8,583	1,307	160	.....	.....	88	88	159,170	11. El Paso
97,947	964	727	66,665	15,279	2,412	5,254	3,691	1,985	575	1,183,202	11. Houston	
20,141	346	114	26,416	3,894	.....	13	1	600	42	390,295	11. San Antonio
63,038	16	684	152,419	10,611	8	4,783	912	7,263	1,457	3,013,426	12. Los Angeles	
28,233	651	396	66,547	13,100	.....	.....	512	2,720	1,038	1,166,728	12. Portland
12,679	54	.....	26,711	2,307	.....	841	.....	78	462	394,847	12. Salt Lake City ³
25,580	832	451	100,940	9,168	375	.....	193	3,164	210	1,326,880	12. Seattle
414,125	1,726	283	354,461	47,346	868	3,669	1,001	9,577	6,959	6,458,514	Other reserve cities¹	
27,170	.....	76	33,215	6,832	.....	.....	429	292	138	517,036	4. Columbus
28,766	.....	.....	6,418	1,289	3	115	.....	904	229	411,191	4. Toledo
47,780	1	31	37,148	13,684	156	1,300	.....	793	2,312	1,058,130	5. Washington
4,598	.....	.....	8,205	796	.....	.....	.....	.....	1	92,148	7. Cedar Rapids
28,863	.....	.....	15,079	645	.....	1,806	.....	562	124	269,911	7. Des Moines
2,125	.....	.....	3,143	15	.....	50	.....	.....	31	44,839	7. Dubuque
41,957	.....	.....	44,973	3,728	15	.....	.....	1,523	339	731,894	7. Indianapolis
33,918	72	28	64,846	5,498	.....	5	99	1,273	2,132	890,392	7. Milwaukee
9,115	50	.....	3,185	2,623	.....	.....	.....	301	241	143,535	7. Peoria
8,402	53	.....	8,029	658	.....	.....	.....	177	21	107,089	7. Sioux City
7,853	.....	.....	18,928	.....	.....	.....	.....	204	.....	104,385	8. National Stock Yards
20,709	140	.....	42,327	2,619	.....	280	79	1,159	282	455,278	9. St. Paul
7,105	.....	.....	4,158	446	16	.....	.....	6	78	65,838	10. Kansas City, Kansas
7,440	.....	.....	11,291	618	.....	.....	.....	234	16	133,135	10. Lincoln
9,883	.....	.....	696	108	.....	.....	.....	.....	12	40,340	10. Pueblo
7,901	40	.....	3,857	233	.....	91	51	119	72	83,880	10. St. Joseph
9,875	.....	.....	2,979	666	20	2	.....	233	151	95,566	10. Topeka
38,644	200	.....	9,365	2,517	2	.....	298	577	434	396,316	10. Tulsa
18,810	100	.....	6,180	822	.....	.....	.....	527	58	238,072	10. Wichita
31,928	600	.....	25,935	1,843	656	.....	.....	693	264	397,348	11. Fort Worth
10,541	.....	.....	2,623	1,354	.....	.....	43	.....	21	94,689	11. Galveston
10,742	610	.....	1,881	352	.....	20	.....	.....	3	87,502	11. Waco
3,672,861	9,823	2,516	948,511	429,007	7,986	12,809	6,691	46,554	47,717	50,614,638	Country banks, by districts	
193,026	358	791	148,828	41,023	533	1,269	1,327	5,046	4,572	4,141,753	1. Boston	
308,190	1,216	544	205,787	90,671	1,557	3,386	1,232	14,322	9,692	8,800,113	2. New York	
238,122	272	5	64,013	45,094	1,192	1,086	109	2,791	5,386	4,603,392	3. Philadelphia	
277,877	713	2	52,901	38,704	72	517	201	2,494	3,134	4,646,363	4. Cleveland	
297,139	805	1	105,507	31,346	618	918	435	1,688	4,313	3,370,351	5. Richmond	
319,147	1,176	179	80,604	35,892	725	720	2,741	3,631	3,447	3,448,676	6. Atlanta	
510,298	340	65	87,572	47,380	318	1,823	132	5,105	5,724	7,449,327	7. Chicago	
223,391	47	.....	32,262	17,705	257	124	18	1,478	2,216	2,558,331	8. St. Louis
201,880	1,064	148	39,394	13,518	85	711	74	4,313	1,318	2,367,718	9. Minneapolis	
368,763	1,187	.....	23,251	12,198	406	444	86	695	1,865	2,822,098	10. Kansas City
526,251	2,093	531	46,554	27,124	719	657	320	1,058	2,539	3,389,420	11. Dallas	
208,777	552	250	61,838	28,352	1,504	1,154	16	3,933	3,511	3,017,096	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 OCTOBER 4, 1950, OF BANKS IN EACH CENTRAL 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	95,005,066	73,190,017	2,481,591	6,048,419	10,115,169	1,398,100	1,771,770	29,471,873	27,921,209	172,772	7,017	1,135,193	25,705	209,977
Reserve bank cities¹	43,569,559	32,267,058	1,087,249	1,562,107	6,394,225	1,341,592	917,328	8,960,290	8,234,937	66,747	302	441,432	7,895	208,977
1. Boston	2,031,964	1,575,927	44,122	105,898	257,213	30,238	18,566	188,475	186,459	2,010	6	29,030	650	170,977
2. New York ²	21,757,148	16,332,614	525,816	281,863	2,900,764	1,135,250	580,841	1,859,676	1,621,697	37,322	20	46,649	714	48
3. Philadelphia	2,383,789	1,832,692	55,252	88,970	376,672	13,300	16,903	249,785	202,331	20	71	5,900	6	48
4. Cleveland	1,404,818	1,130,055	44,379	76,741	130,286	5,575	17,782	658,817	652,869	20	71	2,530	6	132
5. Richmond	369,406	233,436	7,342	25,289	99,026	226	4,087	79,996	73,810	3,650	14	27	360	1
6. Atlanta ³	706,980	485,859	15,939	45,124	156,203	66	3,789	107,550	106,272	1,105	14	44,850	1	360
7. Chicago ⁴	6,360,574	4,602,513	198,478	343,718	1,100,605	44,215	71,045	1,754,756	1,706,096	3,450	5	307,252	3,885	38,000
8. St. Louis	1,091,764	758,052	31,041	19,982	275,968	1,480	5,241	160,522	159,866	650	5	5,193	3,885	38,000
9. Minneapolis	694,472	416,431	18,478	40,078	206,366	2,772	10,347	106,606	104,550	6	3	5,193	3,885	38,000
10. Kansas City	954,377	529,198	14,570	37,073	364,672	1,939	6,925	78,710	78,657	3	3	5,193	3,885	38,000
11. Dallas	941,672	577,043	15,157	61,641	274,571	2,370	10,890	101,905	96,712	18,540	197	307,252	3,885	38,000
12. San Francisco	4,872,595	3,793,238	116,675	435,730	251,879	104,161	170,912	3,613,492	3,245,618	18,540	197	307,252	3,885	38,000
Reserve branch cities¹	14,635,785	11,059,213	419,527	917,436	1,997,814	41,324	200,441	4,516,199	4,265,883	17,671	1,135	228,483	3,027	780
2. Buffalo	497,981	402,118	14,943	42,205	26,031	3,401	9,283	219,114	216,044	5	25	26,425	268	627
3. Cincinnati	656,814	510,764	17,997	24,570	93,955	597	8,931	215,771	189,073	203	25	22,089	627	237
4. Pittsburgh	1,726,666	1,405,378	52,921	43,015	205,352	1,887	18,113	402,757	379,813	203	25	22,089	627	237
5. Baltimore	646,749	476,071	17,473	54,886	92,384	1,206	4,729	126,626	124,851	1,750	5	17,076	237	20
6. Charlotte ⁵	438,277	373,358	8,304	23,161	124,954	23	8,477	59,687	59,940	2,432	2	17,076	237	20
6. Birmingham	274,649	215,202	6,956	14,099	36,238	76	2,154	57,896	57,896	49,297	516	1,534	100	100
6. Jacksonville	241,634	148,276	3,118	24,341	62,954	76	2,869	49,297	49,297	516	34	4,291	155	155
6. Nashville	275,515	160,114	5,229	50,704	57,589	76	1,879	97,889	95,739	516	34	4,291	155	155
6. New Orleans	612,310	366,712	9,717	102,514	120,228	7,717	5,422	117,718	113,393	3,525	6	5,723	155	155
7. Detroit	1,873,313	1,450,862	133,741	85,254	169,432	6,680	27,344	906,759	897,356	3,525	6	5,723	155	155
8. Little Rock	128,412	82,782	1,584	14,344	29,096	26	606	20,499	20,143	350	6	2,400	20	20
8. Louisville	404,001	276,719	8,392	6,888	104,184	26	7,792	64,112	62,322	1,770	100	2,400	20	20
8. Memphis	394,803	265,082	4,233	26,667	94,488	596	3,737	85,421	83,021	100	33	2,400	20	20
9. Helena	40,167	20,323	2,005	6,201	11,206	6	432	6,072	5,967	100	33	2,400	20	20
10. Denver	495,399	372,371	12,712	25,139	79,736	68	5,373	117,973	117,297	630	33	2,400	20	20
10. Oklahoma City	315,548	177,446	5,517	45,982	81,683	4	4,920	26,581	22,044	100	8	4,250	187	187
10. Omaha	373,858	225,746	14,212	14,251	116,752	4	2,893	40,396	40,383	8	5	4,250	187	187
11. El Paso	120,413	84,137	1,911	7,972	23,977	798	1,618	27,982	25,423	1,875	36	474	25	25
11. Houston	973,317	702,830	10,474	78,260	167,104	3,805	10,844	132,988	87,067	999	2	22,559	100	100
11. San Antonio	302,438	221,666	3,192	15,165	57,878	1,813	2,726	68,737	45,177	999	2	22,559	100	100
12. Los Angeles	1,833,536	1,618,225	43,744	35,525	93,202	6,632	36,208	987,603	917,809	415	45	4,045	50	50
12. Portland	780,728	645,493	16,301	60,578	39,432	1,351	17,573	305,816	301,676	45	520	1,020	150	50
12. Salt Lake City ⁶	292,144	223,713	3,235	25,546	37,025	1	2,624	76,384	74,644	520	1,020	150	50	50
12. Seattle	937,113	733,857	21,616	90,169	72,934	4,643	13,894	302,331	299,508	2,433	390	390	390	390
Other reserve cities¹	4,993,730	3,463,646	146,348	453,010	829,006	5,636	96,084	1,048,376	1,006,676	17,400	353	21,096	1,851	1,000
4. Columbus	397,087	257,718	8,522	78,650	39,946	23	12,228	91,427	84,143	1,995	5	4,693	591	591
4. Toledo	282,128	232,414	10,423	13,232	17,700	8	8,359	107,084	105,653	5	5	1,376	553	553
5. Washington	812,961	708,839	22,388	13,135	58,109	4,203	19,287	172,941	166,158	5,000	230	553	1,000	1,000
7. Cedar Rapids	69,056	35,310	1,285	5,391	26,687	383	3,883	17,629	17,629	2,545	15	1,500	150	150
7. Des Moines	224,945	117,910	7,298	49,177	47,777	110	2,783	28,095	25,535	2,545	15	1,500	150	150
7. Dubuque	23,829	19,936	915	1,735	1,014	694	229	18,660	18,660	5	5	235	447	447
7. Indianapolis	572,862	371,109	14,594	96,550	75,712	110	14,787	115,661	113,886	1,535	5	4,045	50	50
7. Milwaukee	645,146	457,554	23,474	37,367	113,367	694	12,690	186,764	181,813	4,500	4	1,500	150	150
7. Peoria	97,269	73,660	2,874	6,057	11,040	861	3,638	35,285	33,785	7	7	1,500	150	150
7. Sioux City	85,826	50,328	1,946	6,743	25,948	177	11,603	16,000	15,993	1	1	10,000	100	100
8. National Stock Yards	85,504	18,559	1,062	900	64,806	328	3,172	62,943	62,658	285	1	10,000	100	100
9. St. Paul	352,815	210,627	19,409	40,040	79,239	1,343	12,758	12,758	12,743	125	5	15	15	15
10. Kansas City, Kansas	48,991	20,178	796	9,910	16,764	1,919	12,187	12,187	12,057	125	5	15	15	15
10. Lincoln	112,066	64,284	2,335	8,351	35,177	110	7,561	7,561	7,561	5	5	15	15	15
10. Pueblo	28,674	20,847	282	1,585	5,850	1,031	21,487	21,487	21,482	5	5	15	15	15
10. St. Joseph	57,909	36,919	987	2,825	16,147	646	8,703	8,283	8,283	420	5	548	15	15
10. Topeka	80,538	45,317	3,204	20,290	11,081	278	2,432	25,193	24,545	95	5	548	15	15
10. Tulsa	343,685	265,191	12,309	18,977	44,498	278	2,706	15,020	14,105	900	275	870	1,820	1,820
10. Wichita	209,294	137,369	4,438	30,663	34,118	1,203	23,623	22,728	22,728	25	25	870	1,820	1,820
11. Fort Worth	329,829	220,440	5,681	17,774	81,795	1,961	14,907	14,907	13,087	1,820	1,820	1,820	1,820	1,820
11. Galveston	65,261	45,361	972	2,917	14,808	1,961	14,907	14,907	13,087	1,820	1,820	1,820	1,820	1,820
11. Waco	68,055	53,776	1,154	3,741	7,423	1,961	14,907	14,907	13,087	1,820	1,820	1,820	1,820	1,820
Country banks, by districts	31,805,992	26,400,070	828,467	3,115,866	894,124	9,548	557,917	14,947,008	14,413,713	70,954	5,227	444,182	12,932	68
1. Boston	2,718,578	2,237,447	85,606	215,591	92,522	1,839	85,575	1,060,538	1,051,199	4,311	172	4,788	68	68
2. New York	4,658,188	3,742,430	147,126	539,639	94,615	1,289	133,089	3,389,599	3,301,521	10,154	15	75,006	2,899	2,899
3. Philadelphia	2,													

RESERVE AND RESERVE CITY¹ AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT
LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
124,476,939	241,129	264,100	1,488,859	126,471,027	2,971,983	4,399,081	1,898,212	435,820	9,705,096	83,286,713	74,981,169	All member banks
52,529,849	105,866	237,298	1,065,912	53,938,925	1,341,635	2,176,925	761,353	154,599	4,434,512	39,247,027	31,264,183	Reserve bank cities:
2,220,439	2,750	27,495	27,261	2,277,945	59,437	107,913	31,745	19,868	218,963	1,847,281	1,552,587	1. Boston
23,616,824	81,305	155,396	691,900	24,545,425	662,838	1,247,412	440,483	27,558	2,378,291	20,173,027	15,662,927	2. New York
2,633,574	6,011	5,530	24,151	2,649,266	59,705	125,336	46,845	8,372	240,258	2,098,668	1,731,166	3. Philadelphia
2,063,635		385	15,263	2,079,283	38,514	65,186	16,062	6,950	126,712	1,254,493	1,120,856	4. Cleveland
449,402			3,485	452,887	7,732	12,082	5,817	1,634	27,265	299,687	211,845	5. Richmond
814,530			7,659	822,189	15,700	27,558	7,765	6,519	52,542	590,800	453,464	6. Atlanta
8,115,330	1,800	7,943	53,025	8,178,098	187,950	247,740	53,853	57,593	549,136	5,684,139	4,540,154	7. Chicago
1,252,286	6,000	2,643	10,189	1,271,118	34,225	30,425	24,299	1,458	90,407	937,086	661,146	8. St. Louis
801,078	5,000	904	8,983	815,965	12,500	29,000	4,488	6,648	52,636	548,247	365,050	9. Minneapolis
1,033,087			2,506	1,035,593	19,000	23,680	15,346	1,850	59,876	755,352	436,214	10. Kansas City
1,043,577			8,762	1,058,696	36,150	36,150	12,517	2,111	86,928	760,503	569,682	11. Dallas
8,486,087	3,000	28,240	215,133	8,732,460	207,884	227,443	102,133	14,038	551,498	4,297,744	3,959,022	12. San Francisco
19,151,984	65,230	18,382	154,330	19,399,926	403,519	590,444	267,723	78,322	1,339,608	12,628,686	10,933,365	Reserve branch cities:
7,717,095	3,400		5,340	7,725,835	18,970	31,750	3,951	55,143	432,624	412,834	412,834	1. Buffalo
872,585	1,100	280	5,676	878,641	2,700	37,460	12,082	1,852	75,094	358,449	484,204	2. Cincinnati
2,129,423	11,750	88	18,261	2,159,522	85,200	128,550	44,410	24,343	282,603	1,581,947	1,370,761	3. Pittsburgh
773,375		414	3,559	777,348	13,831	27,249	8,250	3,715	53,045	355,816	238,253	4. Baltimore
497,964	6,000	839	10,739	515,542	7,300	19,900	4,964	1,162	33,326	252,677	238,253	5. Charleston
332,545			2,991	335,536	8,200	8,100	5,342	1,427	23,699	145,311	220,568	6. Birmingham
290,931	3,000		2,279	296,210	6,000	11,500	3,571	3,557	24,628	185,517	144,395	7. Jacksonville
373,404			534	378,264	8,400	11,200	4,367	3,557	24,034	224,709	183,175	8. Nashville
730,028	600	9,951	3,243	743,822	10,408	17,772	10,347	443	38,970	228,976	146,490	9. New Orleans
2,780,072	18,000	9	24,176	2,822,257	36,750	75,500	20,718	6,502	139,470	1,657,135	1,432,147	10. Detroit
148,911			824	149,735	3,350	4,150	1,199	232	8,931	101,862	86,507	11. Little Rock
468,113	680		4,573	473,366	10,050	17,650	4,819	297	32,816	331,867	248,195	12. Louisville
800,224	9,700	157	3,474	493,555	7,400	16,600	5,907	790	36,697	338,356	256,021	13. Memphis
46,239	600		3,408	47,247	850	854	317	30	2,051	34,053	23,118	14. Helena
613,372	1,200		3,699	618,271	8,860	14,240	9,306	3,259	35,665	419,657	361,572	15. Denver
342,129	5,000		1,658	348,787	10,250	10,025	8,299	522	29,096	258,366	200,206	16. Oklahoma City
414,254			2,505	416,759	7,700	7,660	5,834	4,457	25,651	298,948	194,366	17. Omaha
148,185	200		1,024	149,409	2,850	4,850	1,544	517	9,761	92,556	85,144	18. El Paso
1,106,305		4,128	5,645	1,116,078	26,750	24,925	14,471	3,259	35,665	419,657	361,572	19. Houston
371,175			1,673	372,849	5,550	7,840	3,166	890	17,446	255,891	213,139	20. San Antonio
2,821,139		1,102	27,910	2,850,151	53,000	53,019	46,750	10,506	163,275	1,618,115	1,537,539	21. Los Angeles
1,086,544		550	9,759	1,096,853	20,200	24,750	24,925		69,975	685,948	657,097	22. Portland
368,528	1,500		3,383	373,411	6,850	7,200	6,096	1,290	21,436	252,858	225,172	23. Salt Lake City*
1,239,444	3,500	329	7,205	1,250,478	21,100	27,200	17,088	11,014	76,402	810,593	736,980	24. Seattle
6,042,106	5,750	1,001	34,051	6,082,908	116,185	160,330	76,301	22,790	375,606	4,225,276	3,658,279	Other reserve cities:
488,514		429	3,057	492,000	9,000	9,700	5,541	795	25,036	336,702	315,381	4. Columbus
389,212			2,511	391,723	7,700	8,200	2,685	883	19,468	246,944	247,587	5. Toledo
985,902	1,000		4,827	991,729	19,500	33,850	10,141	2,910	66,401	728,033	691,113	6. Washington
86,685			1	86,686	500	4,300	662		5,462	56,253	32,879	7. Cedar Rapids
253,040			1,086	254,126	4,750	4,750	3,441	2,844	15,785	181,003	154,791	8. Des Moines
42,489			27	42,516	1,100	650	573		2,323	18,561	18,757	9. Dubuque
688,523			2,235	690,758	10,025	20,500	9,627	984	41,136	485,932	437,473	10. Indianapolis
831,910		99	4,088	836,097	16,600	17,550	15,955	4,190	54,295	546,514	442,765	11. Milwaukee
132,554			1,252	133,806	3,260	4,240	1,598	631	9,729	84,969	80,170	12. Peoria
101,826		2	331	102,159	1,600	2,150	876	304	4,930	69,395	49,903	13. St. Louis
97,107			391	97,498	1,000	4,000	1,887		6,887	58,723	708	14. National Stock Yards
415,758	3,250	79	5,956	425,043	9,000	15,500	3,944	1,791	30,235	289,779	211,512	15. St. Paul
61,749			453	62,202	1,350	1,225	1,028	33	3,636	37,728	27,273	16. Kansas City
124,253	1,500		345	126,098	2,700	2,575	1,233	529	7,037	93,335	63,263	17. Kansas
36,235			5	36,240	1,300	1,060	1,176	564	4,100	18,095	21,846	18. Lincoln
79,396		51	144	79,591	1,450	1,550	1,046	243	4,289	46,151	36,918	19. Pueblo
89,241			584	89,825	2,450	1,960	1,145	186	5,741	67,684	63,274	20. St. Joseph
368,878		298	2,304	371,480	6,850	9,050	7,056	1,880	24,836	295,676	277,235	21. Topeka
224,314			1,403	225,717	4,500	5,400	1,929	526	12,355	184,304	164,558	22. Tulsa
372,674			2,516	375,190	8,500	8,400	2,511	2,747	22,158	271,966	216,418	23. Wichita
88,884		43	118	89,045	1,850	1,580	1,565	649	5,644	52,097	46,858	24. Fort Worth
82,962			417	83,379	1,200	2,140	682	101	4,123	55,432	57,597	25. Galveston
46,753,000	64,283	7,419	234,566	47,059,268	1,110,644	1,471,782	792,835	180,109	3,555,370	27,185,724	29,125,342	Country banks, by districts:
3,779,116	4,200	1,408	27,868	3,812,592	106,550	132,489	66,509	23,613	329,161	2,376,724	2,389,783	1. Boston
8,047,783	49,493	1,232	60,710	8,159,218	212,087	265,430	130,415	32,963	640,895	4,144,237	4,209,371	2. New York
4,158,383	1,215	109	15,245	4,174,952	126,001	207,250	82,986	12,203	428,440	2,119,282	2,219,376	3. Philadelphia
4,273,396	2,005	201	19,279	4,294,881	107,422	160,484	73,371	10,205	551,482	2,225,807	2,396,570	4. Cleveland
3,104,463	2,655	435	13,495	3,121,048	75,514	107,510	52,796	13,483	249,303	1,808,181	1,959,657	5. Richmond
3,199,936	1,415	3,388	14,974	3,219,713	72,742	100,238	44,536	11,447	228,963	2,118,979	2,232,532	6. Atlanta
6,970,101	125	132	34,132	7,004,490	133,491	166,146	114,802	30,398	444,837	3,780,413	4,088,628	7. Chicago
2,380,310	1,010	18	9,024	2,390,362	51,829	62,261	44,577	9,302	167,969	1,486,739	1,631,261	8. St. Louis
2,214,329	105	74	10,184	2,224,692	43,387	54,079	35,903	9,657	143,026	1,238,711	1,333,112	9. Minneapolis
2,632,470	1,545	86	4,205	2,638,306	52,696	67,733	54,361	9,002	183,792	1,920,113	2,190,070	10. Kansas City
3,173,758	315	320	5,938	3,180,331	71,139	76,163	49,218	12,569	209,089	2,355,649	2,720,087	11. Dallas
2,818,955	200	16	19,512	2,838,683	57,886	71,999	43,361	5,267	178,413	1,610,889	1,754,895	12. San Francisco

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

ALL MEMBER BANKS — ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State	Number of banks	Loans and investments							Reserve, cash,		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserves with Federal Reserve Banks	Cash in vault
Total, all States . . .	6,885	104,367,031	41,611,724	52,612,557	5,865	6,512,197	3,322,242	302,446	30,110,787	16,535,570	1,685,728
New England:											
Maine.....	38	280,568	112,691	140,822	13	12,201	13,964	877	68,495	29,523	8,870
New Hampshire.....	52	158,092	73,242	69,853	42	8,926	5,581	448	55,249	21,686	6,568
Vermont.....	40	119,321	58,504	48,843	27	7,535	4,073	339	30,662	14,974	3,014
Massachusetts.....	143	3,248,885	1,319,359	1,634,232	385	177,180	109,112	8,617	888,959	496,665	67,625
Rhode Island.....	9	558,599	215,496	322,429	.....	11,985	6,879	1,810	102,736	62,228	15,008
Connecticut.....	62	1,030,197	379,293	519,036	16	100,872	27,933	3,047	292,537	120,765	31,146
Middle Atlantic:											
New York.....	553	24,750,687	10,887,112	11,528,359	1,859	1,460,069	765,534	107,754	7,276,491	4,995,170	239,306
New Jersey.....	278	3,693,108	1,176,254	2,066,936	532	303,769	132,443	13,174	730,258	395,013	81,987
Pennsylvania.....	738	7,895,378	2,801,435	4,102,972	324	488,108	466,909	35,630	2,015,483	1,113,717	154,698
East North Central:											
Ohio.....	423	5,528,442	1,937,371	3,044,133	274	324,285	211,803	10,576	1,416,702	763,385	116,453
Indiana.....	238	1,887,430	576,293	1,156,119	56	103,987	47,747	3,228	534,196	247,212	48,817
Illinois.....	507	9,104,473	2,765,419	5,392,952	10	595,701	333,455	16,936	2,713,870	1,628,251	107,567
Michigan.....	231	4,125,583	1,372,281	2,356,075	70	243,404	146,827	6,926	933,378	492,891	86,936
Wisconsin.....	166	1,673,408	519,105	897,527	50	89,810	64,236	2,680	433,536	197,993	29,843
West North Central:											
Minnesota.....	206	1,687,946	689,323	808,765	7	103,827	82,789	3,235	554,225	241,623	20,840
Iowa.....	161	950,815	342,242	483,750	.....	99,658	23,602	1,563	303,126	131,990	18,944
Missouri.....	180	2,611,426	1,215,270	1,137,916	31	168,696	81,429	8,084	949,874	446,762	33,355
North Dakota.....	43	210,993	62,931	132,901	7	9,412	5,448	294	55,129	24,954	3,078
South Dakota.....	62	271,819	95,558	152,954	13	15,106	7,801	387	81,582	35,116	4,181
Nebraska.....	141	742,997	255,310	407,204	9	58,141	21,161	1,172	284,036	129,617	9,650
Kansas.....	215	813,071	293,806	408,321	156	80,360	29,028	1,400	282,017	128,911	11,494
South Atlantic:											
Delaware.....	17	297,298	105,991	173,333	.....	10,857	5,822	1,295	70,323	35,549	4,391
Maryland.....	77	965,084	307,650	599,174	8	27,652	28,304	2,296	292,162	143,147	26,176
District of Columbia.....	15	809,184	292,612	464,377	.....	11,419	38,917	1,859	260,103	151,009	21,322
Virginia.....	203	1,270,308	590,673	595,650	24	54,763	26,137	3,061	417,075	171,916	36,307
West Virginia.....	108	602,187	212,443	351,937	.....	26,798	9,453	1,556	179,199	77,465	18,154
North Carolina.....	54	729,359	380,097	286,596	14	43,868	17,209	1,575	320,106	120,570	22,881
South Carolina.....	32	353,124	134,310	186,030	5	20,312	11,817	650	124,555	46,835	13,403
Georgia.....	66	930,006	506,913	333,069	.....	66,846	21,177	2,001	325,695	145,699	18,567
Florida.....	74	1,107,293	321,943	687,795	.....	81,140	14,171	2,244	350,224	151,747	26,593
East South Central:											
Kentucky.....	112	755,796	314,574	389,303	4	27,774	22,208	1,933	269,125	122,931	16,887
Tennessee.....	82	1,176,550	580,274	490,965	6	83,840	17,955	3,510	391,832	180,705	23,929
Alabama.....	93	807,268	347,890	356,332	2	83,969	17,468	1,607	258,119	117,586	21,528
Mississippi.....	31	215,522	85,312	86,817	3	40,369	2,494	527	81,163	28,763	6,655
West South Central:											
Arkansas.....	68	395,739	140,736	202,180	.....	43,233	8,765	825	145,225	58,325	8,633
Louisiana.....	46	1,024,805	352,917	573,648	.....	86,808	9,253	2,179	339,820	155,072	20,010
Oklahoma.....	224	1,067,934	410,283	538,691	19	96,070	20,824	2,047	404,783	167,872	16,795
Texas.....	578	4,437,711	2,093,218	2,021,337	303	252,113	61,457	9,283	1,851,029	742,208	88,577
Mountain:											
Montana.....	84	366,654	114,850	227,133	16	15,547	8,589	519	122,863	52,081	6,733
Idaho.....	24	310,385	144,269	156,990	8	7,897	762	459	71,422	37,941	4,789
Wyoming.....	39	161,452	66,333	85,108	.....	7,972	1,766	273	61,155	23,014	3,844
Colorado.....	93	819,220	287,501	487,603	.....	27,756	15,026	1,334	297,500	136,467	14,224
New Mexico.....	35	201,590	93,512	98,530	.....	8,307	879	362	74,139	27,587	6,066
Arizona.....	5	303,088	175,566	100,479	926	15,504	10,170	443	67,302	33,506	7,589
Utah.....	31	384,098	194,956	165,925	3	19,586	2,973	655	127,386	66,666	5,562
Nevada.....	6	140,776	51,275	78,954	.....	7,140	3,241	166	28,945	14,434	3,597
Pacific:											
Washington.....	52	1,487,613	660,116	625,988	.....	157,872	41,390	2,247	426,216	212,577	27,304
Oregon.....	30	1,038,802	450,183	471,510	.....	102,842	12,714	1,553	288,743	161,616	13,821
California.....	120	10,864,947	5,047,032	4,865,004	643	620,911	303,547	27,810	2,462,033	1,433,836	102,011
Mutual Savings Banks¹ . . .	3	16,208	4,661	10,467	.....	912	118	50	2,142	985	191

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2 . . .	15	244,733	89,818	132,521	12	13,740	8,089	553	53,736	25,301	7,014
New Jersey—Dist. No. 2 . . .	191	3,028,874	991,225	1,664,870	490	255,920	105,175	11,194	583,055	320,224	63,887
Kentucky—Dist. No. 4 . . .	58	243,033	97,600	126,098	.....	13,634	5,024	677	73,617	30,216	6,891
Pennsylvania—Dist. No. 4 . . .	202	2,954,022	980,747	1,633,352	279	130,680	191,525	17,439	716,369	421,095	55,600
West Virginia—Dist. No. 4 . . .	12	92,778	33,344	51,926	.....	5,101	2,107	300	22,489	10,619	2,645
Louisiana—Dist. No. 6 . . .	32	815,650	284,226	459,958	.....	62,556	7,652	1,258	267,399	128,280	14,333
Mississippi—Dist. No. 6 . . .	19	179,250	71,051	70,468	3	34,991	2,303	434	67,913	23,865	5,405
Tennessee—Dist. No. 6 . . .	68	740,363	331,242	343,312	6	54,098	9,078	2,627	248,785	107,601	17,095
Indiana—Dist. No. 7 . . .	176	1,646,217	486,543	1,021,374	35	93,784	41,689	2,792	468,364	220,529	41,943
Illinois—Dist. No. 7 . . .	355	8,523,973	2,587,381	5,067,297	6	544,028	309,271	15,990	2,552,625	1,559,845	95,853
Michigan—Dist. No. 7 . . .	190	3,987,687	1,325,991	2,278,664	58	232,366	143,957	6,651	903,423	479,293	84,001
Wisconsin—Dist. No. 7 . . .	125	1,522,777	469,844	907,900	50	82,514	60,055	2,414	394,967	182,366	26,833
Missouri—Dist. No. 10 . . .	46	898,973	388,167	402,392	9	77,341	29,278	1,786	419,772	177,936	9,830
New Mexico—Dist. No. 10 . . .	11	128,733	59,304	62,719	.....	5,655	826	229	45,390	16,648	3,461
Oklahoma—Dist. No. 10 . . .	211	1,049,437	401,746	531,902	19	92,989	20,779	2,002	396,121	165,339	16,229
Arizona—Dist. No. 12 . . .	4	262,261	160,787	78,247	926	11,929	9,974	398	59,128	29,273	6,851

¹ These banks, two in Wisconsin and one in Indiana, are included in the figures for those States.

OF BANKS ON OCTOBER 4, 1950, BY STATES

ASSETS [In thousands of dollars]

and bank balances												State
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	Income accrued but not collected	Other assets	Total assets		
5,690,947	27,400	142,105	6,029,037	945,793	17,512	81,304	232,721	220,417	200,558	136,176,123	Total, all States	
18,556	8	90	11,448	1,860	133	323	.....	282	349	352,010	New England:
17,104	3	7	9,881	1,832	65	58	.....	5	115	215,416	Maine
8,453	15	20	4,186	1,510	14	23	.....	125	93	151,748	New Hampshire
102,770	693	10,624	210,582	33,030	106	1,301	25,359	7,990	4,027	4,209,657	Vermont	
13,514	24	614	11,348	7,659	.....	.....	885	1,212	1,412	672,503	Massachusetts
80,445	238	26	59,917	15,820	319	66	.....	1,020	1,027	1,341,123	Rhode Island
259,252	3,712	94,541	1,684,510	211,373	1,592	5,612	137,393	62,606	95,664	32,541,418	Connecticut	
158,095	471	265	94,427	44,939	616	1,643	186	7,985	4,978	4,483,713	Middle Atlantic:	
382,317	2,236	2,809	359,706	84,836	1,092	10,302	5,355	13,540	11,049	10,037,035	New York	
296,629	1,090	1,014	238,131	49,294	124	10,416	1,094	10,467	4,845	7,021,384	New Jersey	
171,132	212	8	66,815	14,729	73	10	25	3,052	1,524	2,441,039	Pennsylvania	
440,452	1,331	10,778	525,491	40,873	224	746	6,948	22,319	13,967	11,903,420	East North Central:	
192,546	424	1,109	159,472	28,987	183	1,164	38	8,249	4,235	5,101,817	Ohio	
126,998	89	28	78,585	12,476	4	274	177	2,494	3,169	2,125,538	Indiana	
133,573	1,184	619	156,386	8,097	552	3,988	1,055	4,833	1,942	2,262,638	Illinois	
107,534	53	.....	44,605	4,978	23	2,632	2	989	466	1,263,031	Michigan
192,927	122	115	276,593	19,554	188	418	2,559	4,115	3,673	3,591,807	Wisconsin	
22,161	5	18	4,213	1,396	25	.....	.....	714	75	268,332	West North Central:
35,910	.....	.....	6,375	1,955	.....	.....	.....	772	478	356,606	Minnesota
81,109	270	.....	63,390	5,307	26	7	.....	1,189	763	1,034,325	Iowa
123,932	258	.....	17,422	4,839	56	188	.....	787	680	1,101,638	Missouri
20,205	105	.....	10,073	1,943	117	656	.....	610	227	371,174	North Dakota
64,400	.....	126	58,313	10,172	111	510	414	2,033	3,115	1,273,601	South Dakota
49,819	1	31	37,921	13,949	171	1,300	.....	793	2,435	1,087,935	Nebraska
120,113	513	.....	88,226	16,809	177	755	175	1,373	1,918	1,708,590	Kansas
66,763	100	.....	16,717	6,083	252	730	32	303	1,294	790,080	South Atlantic:
82,611	10	.....	94,034	7,832	53	66	924	1,452	1,660	1,061,452	Delaware
40,730	192	1	23,394	3,532	20	47	159	460	330	482,227	Maryland	
70,580	265	3	90,588	13,089	516	2	18	1,898	2,368	1,273,522	District of Columbia	
117,217	297	15	54,355	15,776	137	106	20	2,229	2,086	1,477,871	Virginia	
81,821	15	.....	47,471	6,128	1	41	.....	1,218	586	1,032,895	West Virginia
102,638	227	.....	84,330	15,343	254	46	695	1,471	963	1,587,154	North Carolina
90,229	582	161	28,033	7,503	83	612	1,770	1,325	1,484	1,078,164	South Carolina	
35,788	.....	.....	9,957	3,373	88	.....	926	26	294	301,392	Georgia
59,364	30	.....	18,873	3,056	1	30	1	213	395	544,660	Florida
89,169	480	322	74,767	11,230	368	575	7,203	2,331	2,289	1,388,621	East South Central:	
178,968	997	.....	40,151	6,902	159	3,353	384	1,248	1,249	1,486,012	Kentucky
765,955	4,920	2,372	246,997	61,133	6,320	5,869	12,817	4,828	3,247	6,382,954	Tennessee	
47,404	22	47	16,576	2,932	.....	.....	2	857	203	493,511	Alabama
18,329	60	.....	10,303	3,158	33	.....	.....	8	402	385,408	Mississippi
30,169	.....	.....	4,128	1,288	6	.....	.....	161	71	224,133	West South Central:
99,783	197	12	46,817	3,203	105	.....	.....	1,551	1,777	1,123,356	Arkansas
37,450	150	.....	2,886	1,960	277	.....	.....	253	182	278,401	Louisiana
13,359	.....	108	12,740	4,229	659	.....	.....	1,095	646	377,019	Oklahoma
26,834	54	.....	28,270	3,250	67	879	.....	80	470	516,230	Texas
6,401	.....	.....	4,513	1,440	126	.....	.....	434	183	171,904	Mountain:
68,986	832	506	116,011	13,868	535	554	193	3,637	837	1,933,453	Montana	
44,259	683	396	67,972	14,638	3	7	512	2,956	1,289	1,346,954	Idaho	
296,194	4,230	15,317	610,445	96,630	1,458	25,995	25,263	30,829	14,027	13,521,182	Wyoming	
937	.....	.....	29	64	.....	.....	.....	20	.....	18,434	Colorado
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	New Mexico
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Utah
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pacific:
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

10,682	.....	9	10,730	4,655	58	57	119	251	187	303,796	Connecticut—Dist. No. 2
114,641	398	265	83,640	35,776	570	1,360	161	7,133	2,664	3,659,593	New Jersey—Dist. No. 2
33,556	15	.....	2,939	2,766	.....	16	.....	90	135	319,657	Kentucky—Dist. No. 4
130,132	276	112	109,154	34,585	58	5,196	273	6,699	2,211	3,719,413	Pennsylvania—Dist. No. 4
7,377	10	.....	1,838	382	1	.....	.....	160	165	115,991	West Virginia—Dist. No. 4
58,719	480	322	65,265	8,934	349	500	7,203	1,731	1,765	1,103,531	Louisiana—Dist. No. 6
29,440	.....	.....	9,203	3,035	79	.....	.....	21	253	251,477	Mississippi—Dist. No. 6
79,700	185	.....	44,204	11,504	254	.....	538	1,109	752	1,003,305	Tennessee—Dist. No. 6
144,184	172	8	61,528	12,017	53	10	25	2,894	1,245	2,130,825	Indiana—Dist. No. 7
382,428	1,329	10,778	502,392	36,887	113	746	6,948	21,848	13,553	11,156,639	Illinois—Dist. No. 7
180,472	424	1,106	158,127	27,826	176	1,164	38	8,229	4,193	4,932,736	Michigan—Dist. No. 7
108,836	89	28	76,815	11,310	3	274	177	2,226	3,077	1,934,811	Wisconsin—Dist. No. 7
89,784	112	59	142,051	6,056	.....	370	51	942	905	1,327,069	Missouri—Dist. No. 10
23,153	150	.....	1,978	1,089	267	.....	.....	253	38	175,770	New Mexico—Dist. No. 10
173,631	972	.....	39,950	6,717	159	3,353	384	1,248	1,233	1,458,652	Oklahoma—Dist. No. 10
11,297	.....	108	11,799	3,851	659	.....	.....	1,095	610	327,804	Arizona—Dist. No. 12

ALL MEMBER BANKS — ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State	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, all States...	95,005,066	73,190,017	2,481,591	6,048,419	10,115,169	1,398,100	1,771,770	29,471,873	27,921,209	172,772	7,017	1,135,193	25,705	209,977
New England:														
Maine.....	191,562	158,913	5,268	16,477	6,771	29	4,104	125,511	124,821	436	6	248		
New Hampshire.....	148,364	117,818	5,283	12,615	7,060		5,588	45,164	44,039	943	20	162		
Vermont.....	69,098	58,831	1,607	5,592	987		2,081	66,402	65,751	207	3	441		
Massachusetts.....	3,141,652	2,484,257	81,725	189,914	294,901	30,238	60,617	644,908	637,787	3,040	134	3,879	68	
Rhode Island.....	419,789	338,793	13,400	44,427	11,628	1,780	9,761	195,506	195,184	303	5	14		
Connecticut.....	970,413	806,748	30,921	65,205	37,382	30	30,127	261,728	259,671	1,402	25	630		
Middle Atlantic:														
New York.....	24,868,393	18,787,085	622,027	698,040	2,964,967	1,139,334	656,940	3,877,469	3,575,282	45,895		81,248	4,067	170,977
New Jersey.....	2,349,147	1,945,806	71,385	217,277	49,752	606	64,321	1,767,910	1,730,559	5,760		31,320	271	
Pennsylvania.....	6,406,771	5,282,710	174,548	264,388	595,095	15,198	74,832	2,582,494	2,437,404	352	658	142,709	1,371	
East North Central:														
Ohio.....	4,337,269	3,470,215	140,693	349,978	294,632	6,195	75,556	2,195,265	2,064,371	3,025	311	126,639	919	
Indiana.....	1,668,245	1,265,336	46,592	223,478	102,891	110	29,838	619,346	615,133	2,635	354	514	710	
Illinois.....	8,412,245	6,285,421	244,967	543,932	1,198,324	44,215	95,386	2,685,575	2,563,777	3,871	94	117,463	370	
Michigan.....	2,920,689	2,282,524	167,246	232,089	186,622	6,749	45,459	1,847,138	1,827,020	3,970	64	15,766	318	
Wisconsin.....	1,260,754	976,521	49,254	85,130	127,038	694	22,117	724,907	717,873	4,581	89	1,892	472	
West North Central:														
Minnesota.....	1,559,379	1,036,734	51,731	126,962	318,043	3,360	22,549	529,746	524,848	343	58	2,241	2,256	
Iowa.....	926,156	652,579	24,314	127,098	111,869		10,296	254,643	251,791	2,565	74	213		
Missouri.....	2,809,518	1,935,594	60,935	112,660	675,504	3,419	21,406	539,044	532,694	724	51	5,520	55	
North Dakota.....	185,350	162,284	3,600	8,129	9,290		2,047	67,316	66,573	525	6	212		
South Dakota.....	271,064	224,526	4,758	27,659	11,316		2,805	64,560	62,408	1,030	4	1,118		
Nebraska.....	861,232	630,933	21,551	43,685	157,608	4	7,451	107,229	107,028	160	23	16		
Kansas.....	931,018	683,529	16,309	145,131	76,903		9,146	100,403	97,361	1,669	37	1,303	33	
South Atlantic:														
Delaware.....	295,365	225,274	56,007	3,861	5,452		4,771	36,834	36,577	205		52		
Maryland.....	888,770	668,144	22,315	96,646	94,228	1,206	6,231	294,049	289,176	4,050	10	793	20	
District of Columbia.....	830,469	725,802	22,740	135	58,171	4,203	19,418	183,380	174,597	6,000	1,230	553	1,000	
Virginia.....	1,089,162	841,856	21,271	64,592	142,128	226	19,091	481,663	443,189	13,550	217	24,403	304	
West Virginia.....	532,673	422,706	15,968	54,041	31,467		8,491	187,745	185,493	1,502	30	316	404	
North Carolina.....	387,343	590,203	16,150	53,239	135,710	23	22,018	155,212	127,452	4,274	8	23,232	246	
South Carolina.....	817,779	316,989	8,641	39,921	16,200		6,028	64,553	63,011	650	7	705	180	
Georgia.....	991,924	724,040	22,684	68,452	170,545	66	6,137	188,491	184,278	3,306	348	421	138	
Florida.....	1,130,315	895,227	15,246	106,767	95,822	2,454	14,799	238,608	233,240	2,308	66	2,649	345	
East South Central:														
Kentucky.....	802,680	626,095	14,684	42,091	109,335	26	10,449	147,202	143,983	2,667	16	476	60	
Tennessee.....	1,127,906	775,247	18,293	120,906	200,444	596	12,420	340,443	325,908	2,915	153	9,456	2,011	
Alabama.....	779,448	608,680	16,592	80,083	66,092	312	7,689	215,052	212,054	1,800	17	196	985	
Mississippi.....	221,903	155,628	4,733	33,281	25,873		2,388	57,928	57,226	702				
West South Central:														
Arkansas.....	427,256	324,995	5,033	49,181	44,826		3,221	76,982	75,918	361	25	558	120	
Louisiana.....	1,084,344	709,681	17,277	187,812	150,479	7,717	11,378	213,405	206,450	1,512	70	4,328	1,045	
Oklahoma.....	1,262,169	923,960	27,228	156,882	140,115	278	13,706	106,908	98,142	1,800	95	5,637	1,234	
Texas.....	5,354,628	4,089,890	67,187	395,236	731,511	10,749	60,055	597,819	478,415	10,379	366	105,519	3,140	
Mountain:														
Montana.....	383,013	311,545	9,062	31,024	26,531		4,851	83,869	83,318	125	3	413	10	
Idaho.....	278,542	226,856	4,608	38,323	5,499		3,256	85,186	83,443	652	1,011	40	40	
Wyoming.....	174,477	141,542	2,587	18,588	9,560		2,200	35,142	34,622	485	18	17		
Colorado.....	859,250	683,832	16,872	59,558	89,282	68	9,638	191,797	190,745	751		288	13	
New Mexico.....	224,203	162,877	6,141	42,524	9,883		2,778	37,333	34,879	2,437	16	1		
Arizona.....	270,071	226,285	4,430	30,154	3,471	854	4,877	81,391	81,135	250	5	1		
Utah.....	359,925	278,832	3,695	35,674	38,177	1	3,546	120,810	118,963	535	1,020	222	70	
Nevada.....	104,779	84,328	1,807	15,337	1,231		2,076	55,796	52,561	1,645		1,590		
Pacific:														
Washington.....	1,333,653	1,071,295	31,549	123,215	83,242	4,723	19,629	472,430	467,448	4,573	15	4	390	
Oregon.....	913,794	765,748	18,952	67,714	41,516	1,351	18,513	342,486	332,510	47	15	4,864	50	
California.....	7,371,117	6,025,305	171,725	493,316	349,796	111,286	219,689	5,077,095	4,600,101	19,855	240	414,911	3,988	38,000
Mutual Savings Banks¹...	112		12	100				16,556	16,553				3	

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	190,336	151,988	8,476	12,741	8,994		8,137	90,206	89,595	10	15	586		
New Jersey—Dist. No. 2.....	1,854,588	1,538,089	57,382	152,926	47,449	606	58,136	1,500,710	1,474,385	1,571		24,492	262	
Kentucky—Dist. No. 4.....	227,364	200,022	4,083	19,252	2,374		1,633	63,909	63,681	5	5	182	40	
Pennsylvania—Dist. No. 4.....	2,391,489	2,003,671	70,169	83,171	207,298	1,887	25,293	899,777	862,721	225	285	35,919	627	
West Virginia—Dist. No. 4.....	67,976	49,270	6,548	8,111	2,798		1,249	33,716	32,904	370	5	293	144	
Louisiana—Dist. No. 6.....	855,284	533,779	13,959	163,135	128,966	7,717	7,728	175,207	168,377	1,422	60	4,303	1,045	
Mississippi—Dist. No. 6.....	182,770	123,861	3,937	27,361	25,338		2,223	50,960	50,261	699				
Tennessee—Dist. No. 6.....	690,127	473,847	13,573	89,851	104,321		8,535	243,238	231,619	2,915	151	6,595	1,958	
Indiana—Dist. No. 7.....	1,457,072	1,096,943	42,839	199,874	90,514	110	26,792	542,543	538,653	2,616	329	273	670	
Illinois—Dist. No. 7.....	7,934,343	5,940,527	236,300	490,238	1,131,074	44,215	91,989	2,467,392	2,381,102	3,854	39	82,037	360	
Michigan—Dist. No. 7.....	2,850,611	2,228,672	165,040	219,779	186,082	6,738	44,300	1,761,585	1,741,836	3,846	9	15,776	318	
Wisconsin—Dist. No. 7.....	1,162,199	895,575	45,685	75,838	123,773	694	20,634	645,986	639,161	4,581	84	1,688	472	
Missouri—Dist. No. 10.....	1,131,251	668,424	17,247	47,421	387,111	1,939	9,109	118,403	118,021	13	16	303	50	
New Mexico—Dist. No. 10.....	135,306	88,062	5,541	30,689	9,132		1,882	29,726	27,284	2,425	16	1		
Oklahoma—Dist. No. 10.....	1,239,932	906,924	27,110	152,431	139,833	278	13,356	104,212						

OF BANKS ON OCTOBER 4, 1950, 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
124,476,939	241,129	264,100	1,488,859	126,471,027	2,971,983	4,399,081	1,898,212	435,820	9,705,096	83,286,713	74,981,169	Total, all States
317,073	100		2,049	319,222	12,215	11,509	7,793	1,271	32,788	161,558	168,046	New England:
193,528			399	193,927	6,110	8,632	5,640	1,107	21,489	121,379	126,140	Maine
135,500			1,140	136,640	4,857	5,226	3,667	1,358	15,108	56,459	62,318	New Hampshire
3,786,560	4,350	27,919	39,005	3,857,834	100,504	161,247	58,605	31,467	351,823	2,828,555	2,524,206	Vermont
615,295	2,500	957	6,350	625,102	14,320	21,525	6,801	4,755	47,401	394,927	381,633	Massachusetts
1,232,141	300	146	8,282	1,240,869	35,552	41,293	19,080	4,329	100,254	830,051	842,163	Rhode Island
												Connecticut
28,745,862	91,048	156,348	731,983	29,725,241	810,082	1,433,933	524,699	47,463	2,816,177	22,924,631	18,457,555	Middle Atlantic:
4,117,057	42,850	186	27,960	4,188,053	96,049	125,681	57,546	16,384	295,660	2,096,651	2,132,977	New York
8,989,265	19,601	5,887	55,435	9,070,188	273,026	470,285	179,030	44,506	966,847	5,664,748	5,262,224	New Jersey
												Pennsylvania
6,532,534	1,180	1,094	39,876	6,574,684	142,846	208,504	80,189	15,161	446,700	3,802,509	3,657,618	East North Central:
2,287,591		25	10,105	2,297,721	20,823	60,181	35,992	5,668	80,043	1,430,433	1,451,837	Ohio
11,097,820	1,800	7,943	62,040	11,169,603	239,527	317,756	101,379	75,155	733,817	7,446,302	6,399,248	Indiana
4,767,827	18,125	38	42,445	4,828,435	83,368	123,348	51,735	14,931	273,382	2,568,671	2,400,600	Illinois
1,985,661		177	7,875	1,993,713	39,190	48,798	35,932	7,905	131,825	1,055,890	1,005,183	Michigan
												Wisconsin
2,089,125	8,250	1,055	19,416	2,117,846	39,929	67,403	23,279	14,181	144,792	1,269,420	1,029,859	West North Central:
1,180,799		2	2,187	1,182,988	20,823	31,382	21,335	6,503	80,043	774,017	745,368	Minnesota
3,348,562	6,000	2,711	18,041	3,375,314	74,459	78,008	59,124	4,902	216,493	2,339,998	1,793,067	Iowa
252,666			1,303	253,969	4,080	5,848	3,593	842	14,363	158,276	167,547	Missouri
335,624			1,656	337,280	5,048	7,851	5,157	1,270	19,326	228,779	248,615	North Dakota
968,461	2,162		3,305	973,928	19,035	19,663	15,353	6,346	60,397	716,733	618,679	South Dakota
1,031,421	175		2,968	1,034,564	21,625	25,120	18,284	2,045	67,074	789,664	820,384	Nebraska
												Kansas
332,199			2,679	334,878	8,973	21,125	6,067	131	36,296	265,087	223,833	South Atlantic:
1,182,819		414	4,827	1,188,060	23,262	41,306	15,257	5,716	85,541	766,057	712,708	Delaware
1,013,849	1,000		4,947	1,019,796	20,200	34,550	10,439	2,950	68,139	742,729	707,434	Maryland
1,570,825	1,205	175	8,774	1,580,979	39,478	52,745	28,070	7,318	127,611	880,823	837,311	District of Columbia
720,418	800	32	2,558	723,808	20,065	30,222	12,442	3,543	66,272	449,193	468,521	Virginia
972,555	6,650	924	12,960	993,089	16,375	36,151	12,769	3,068	68,363	640,698	571,426	West Virginia
452,332		159	2,666	455,157	8,587	11,517	5,567	1,399	27,070	323,655	339,544	North Carolina
1,180,415	100	18	9,698	1,190,231	25,438	34,610	14,632	8,681	83,361	830,763	708,048	South Carolina
1,368,923	3,500	20	8,107	1,380,550	32,025	42,467	15,852	6,977	97,321	958,743	962,438	Georgia
												Florida
949,882	1,190		5,541	956,613	23,050	37,464	13,807	1,961	76,282	673,388	631,164	East South Central:
1,468,349	10,100	695	9,334	1,488,478	29,046	47,013	18,974	3,643	98,676	940,938	824,243	Kentucky
994,500	815	2,417	6,339	1,004,071	22,380	30,786	16,549	4,378	74,093	661,186	668,419	Tennessee
279,831		926	986	281,743	6,093	11,561	1,659	336	19,649	176,158	181,340	Alabama
												Mississippi
504,238	400	1	1,857	506,496	12,210	14,544	9,674	1,736	38,164	349,019	358,524	West South Central:
1,297,749	800	9,954	5,778	1,314,281	21,701	32,368	19,213	1,058	74,340	920,408	834,104	Arkansas
1,369,077	5,000	384	4,728	1,379,189	31,048	37,308	33,234	5,233	106,823	1,043,050	1,054,397	Louisiana
5,952,447	300	13,254	22,005	5,988,006	144,817	150,669	80,198	19,264	394,948	4,341,676	4,298,184	Oklahoma
												Texas
466,882	705	2	2,151	469,740	8,515	8,486	6,215	555	23,771	319,033	330,844	Mountain:
363,728			1,748	365,476	7,605	7,685	4,001	641	19,932	249,910	258,132	Montana
209,619	708		799	211,126	2,983	6,131	3,296	597	13,007	140,180	158,202	Idaho
1,051,047	1,200		4,186	1,056,433	17,925	26,506	17,514	4,978	66,923	712,650	706,211	Wyoming
261,536	15		758	262,309	6,370	5,748	1,440	2,534	16,092	183,867	205,293	Colorado
351,462			5,147	356,609	6,575	8,200	4,531	1,104	20,410	243,972	248,576	New Mexico
480,735	1,650		3,664	486,049	9,590	11,171	7,978	1,442	30,181	304,925	289,782	Arizona
160,575			1,514	162,089	2,163	3,378	4,259	15	9,815	93,865	97,228	Utah
												Nevada
1,806,083	3,500	329	10,437	1,820,349	32,095	42,771	25,758	12,480	113,104	1,148,656	1,098,128	Pacific:
1,256,280		550	10,447	1,267,277	22,730	29,550	27,147	250	79,677	801,563	784,003	Washington
12,448,212	3,050	29,358	250,404	12,731,024	286,562	309,856	167,457	26,283	790,158	6,464,870	6,127,865	Oregon
												California
16,668			17	16,685		1,465	269	15	1,749			Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

280,542	300	119	2,096	283,057	7,571	9,030	3,332	806	20,739	168,924	162,136	Connecticut—Dist. No. 2
3,355,298	42,850	161	23,871	3,422,180	76,242	101,629	46,818	12,724	237,413	1,656,333	1,665,511	New Jersey—Dist. No. 2
291,273	300		737	292,310	8,500	12,400	5,392	1,055	27,347	190,869	217,968	Kentucky—Dist. No. 4
3,291,266	12,375	273	22,807	3,326,721	116,100	182,876	65,994	27,722	392,692	2,152,203	2,002,981	Pennsylvania—Dist. No. 4
101,692		16	627	102,335	4,090	5,900	2,576	1,090	13,656	58,761	56,792	West Virginia—Dist. No. 4
1,030,491	600	9,954	4,621	1,045,666	16,129	24,878	15,818	1,040	57,865	731,300	639,377	Louisiana—Dist. No. 6
233,680		926	952	235,558	4,863	9,646	1,195	215	15,919	144,077	144,242	Mississippi—Dist. No. 6
933,365		538	5,755	939,658	20,615	28,981	11,882	2,169	63,647	566,223	528,029	Tennessee—Dist. No. 6
1,999,615		25	8,658	2,008,298	35,085	51,732	30,919	4,791	122,527	1,251,495	1,262,081	Indiana—Dist. No. 7
10,401,735	1,800	7,943	60,193	10,471,671	225,725	300,111	88,592	70,594	685,022	7,049,523	6,020,362	Illinois—Dist. No. 7
4,612,196	18,125	38	42,196	4,672,555	79,278	118,289	48,273	14,341	260,181	2,512,012	2,334,624	Michigan—Dist. No. 7
1,808,185		177	7,119	1,815,481	35,115	44,012	32,986	7,217	119,330	977,267	915,232	Wisconsin—Dist. No. 7
1,249,654		571	3,134	1,252,839	23,220	28,571	19,941	2,498	74,230	899,416	852,903	Missouri—Dist. No. 10
165,032			715	165,747	3,980	3,645	750	1,648	10,023	110,175	118,655	New Mexico—Dist. No. 10
1,344,144	5,000	384	4,704	1,354,232	30,338	36,522	32,621	4,939	104,420	1,026,351	1,032,761	Oklahoma—Dist. No. 10
305,084			4,688	309,772	6,075	7,200	3,753	1,004	18,032	212,358	215,567	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS — DEPOSITS AND RESERVES, OCTOBER 4, 1950

[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	95,005,066	11,718,353	83,286,713	29,471,873	16,535,570	15,824,800	710,770	14.7	14.0
Central reserve city banks	26,882,165	2,113,643	24,768,522	2,875,235	5,576,644	5,592,837	-16,193	20.2	20.2
Reserve city banks	36,316,909	4,984,442	31,332,467	11,649,630	6,330,897	6,222,326	108,571	14.7	14.5
Country banks	31,805,992	4,620,268	27,185,724	14,947,008	4,628,029	4,009,637	618,392	11.0	9.5
All member banks, by districts:									
Boston	4,750,542	526,537	4,224,005	1,249,013	720,540	680,168	40,372	13.2	12.4
New York	26,913,317	2,163,429	24,749,888	5,468,385	5,340,695	5,272,600	68,095	17.7	17.4
Philadelphia	4,805,206	587,256	4,217,950	1,986,751	802,960	731,412	71,548	12.9	11.8
Cleveland	7,024,098	819,756	6,204,342	3,192,667	1,225,315	1,142,866	82,449	13.0	12.2
Richmond	4,478,220	733,826	3,744,394	1,332,886	700,323	632,145	68,178	13.8	12.5
Atlanta	4,629,818	737,526	3,892,292	1,111,556	674,778	629,052	45,726	13.5	12.6
Chicago	14,330,381	1,766,067	12,564,314	5,672,149	2,574,023	2,516,245	57,784	14.1	13.8
St. Louis	3,846,876	592,243	3,254,633	980,075	592,957	545,633	47,324	14.0	12.9
Minneapolis	2,567,439	456,649	2,110,790	909,965	382,999	351,117	31,882	12.7	11.6
Kansas City	5,332,466	937,297	4,395,169	686,912	777,932	710,270	67,662	15.3	14.0
Dallas	5,729,439	1,076,650	4,652,789	658,081	786,705	729,067	57,638	14.8	13.7
San Francisco	10,597,264	1,321,117	9,276,147	6,223,433	1,956,343	1,884,225	72,118	12.6	12.2
Central reserve city banks:									
New York	21,370,155	1,548,764	19,821,391	1,801,798	4,417,838	4,450,796	-32,958	20.4	20.6
Chicago	5,512,010	564,879	4,947,131	1,073,437	1,158,806	1,142,041	16,765	19.2	19.0
Reserve city banks, by districts:									
Boston	2,031,964	184,683	1,847,281	188,475	342,263	341,934	329	16.8	16.8
New York	884,974	100,714	784,260	276,992	155,424	155,016	408	14.6	14.6
Philadelphia	2,383,789	285,121	2,098,668	249,785	401,372	390,250	11,122	17.1	16.6
Cleveland	4,467,513	488,978	3,978,535	1,475,856	812,775	789,929	22,846	14.9	14.5
Richmond	2,267,393	331,180	1,936,213	439,250	386,650	370,841	16,169	16.3	15.6
Atlanta	2,111,088	337,775	1,773,313	430,350	343,012	340,714	2,298	15.6	15.5
Chicago	4,440,810	604,040	3,836,770	2,006,172	766,413	790,927	-24,514	13.1	13.5
St. Louis	2,104,484	336,590	1,767,894	342,157	352,689	335,329	17,360	16.7	15.9
Minneapolis	1,087,454	215,375	872,079	175,621	165,784	165,755	29	15.8	15.8
Kansas City	3,020,339	545,283	2,475,056	366,569	475,048	463,839	11,209	16.7	16.3
Dallas	2,800,985	503,845	2,297,140	412,777	436,012	434,124	1,888	16.1	16.0
San Francisco	8,716,116	1,050,858	7,665,258	5,285,626	1,693,455	1,644,028	49,427	13.1	12.7
Country banks, by districts:									
Boston	2,718,578	341,854	2,376,724	1,060,538	378,277	338,234	40,043	11.0	9.8
New York	4,658,188	513,951	4,144,237	3,389,595	767,433	666,788	100,645	10.2	8.9
Philadelphia	2,421,417	302,135	2,119,282	1,736,966	401,588	341,162	60,426	10.4	8.8
Cleveland	2,556,585	330,778	2,225,807	1,716,811	412,540	352,937	59,603	10.5	9.0
Richmond	2,210,827	402,646	1,808,181	893,636	313,673	261,664	52,009	11.6	9.7
Atlanta	2,518,730	399,751	2,118,979	681,206	331,766	288,338	43,428	11.8	10.3
Chicago	4,377,561	597,148	3,780,413	2,592,540	648,804	583,277	65,527	10.2	9.2
St. Louis	1,742,392	255,653	1,486,739	637,918	240,268	210,304	29,964	11.3	9.9
Minneapolis	1,479,985	241,274	1,238,711	734,344	217,215	185,362	31,853	11.0	9.4
Kansas City	2,312,127	392,014	1,920,113	320,343	302,884	246,431	56,453	13.5	11.0
Dallas	2,928,454	572,805	2,355,649	245,304	350,693	294,943	55,750	13.5	11.3
San Francisco	1,881,148	270,259	1,610,889	937,807	262,888	240,197	22,691	10.3	9.4

¹ Demand balances with banks in United States, except private banks and American branches of foreign banks, plus cash items in process of collection. War loan and series E bond accounts were also exempt from reserve requirements during the period April 13, 1943 to June 30, 1947, and were, therefore, deducted in computing net demand deposits subject to reserve for the June 1945-June 1947 call dates shown on page 2. 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—22% for central reserve city banks, 18% for reserve city banks, and 12% 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.

STATE MEMBER BANKS — ASSETS AND LIABILITIES ON OCTOBER 4, 1950, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	34,465,581	1,499,389	15,855,892	1,889,067	3,121,034	1,522,819	577,724	4,682,434	1,374,175	350,233	702,596	514,639	2,375,669
Loans (including overdrafts)	14,527,757	591,304	7,222,143	719,865	1,146,380	707,297	291,236	1,522,631	632,241	130,639	320,782	237,178	1,006,061
United States Government direct obligations	16,904,356	770,633	7,501,389	944,744	1,650,958	705,021	227,179	2,584,402	613,104	192,375	297,265	229,065	1,188,221
Obligations guaranteed by United States Government	2,277	166	1,175	6	399	22	3	96	9	32	69	300	71
Obligations of States and political subdivisions	1,952,436	78,046	725,685	123,762	161,165	61,418	51,261	410,119	77,540	18,196	70,802	42,701	131,741
Other bonds, notes, and debentures	954,887	53,990	331,747	90,071	155,369	44,801	6,005	157,974	45,792	8,453	12,287	4,098	44,300
Corporate stocks (including Federal Reserve Bank stock)	123,868	5,250	73,753	10,619	6,763	4,260	2,040	7,212	5,489	538	1,301	1,297	5,346
Reserves, cash, and bank balances	9,742,747	363,002	4,596,422	493,391	771,024	525,656	186,100	1,125,502	459,831	101,016	290,964	212,031	617,808
Reserve with Federal Reserve Banks	5,757,652	187,344	3,111,373	285,641	428,153	246,265	80,707	623,761	219,544	44,590	128,467	81,707	320,100
Cash in vault	535,521	39,263	174,892	31,091	68,502	43,256	14,621	85,839	21,080	6,182	8,938	14,427	27,430
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,405,279	61,001	184,068	79,236	162,561	114,843	60,157	273,433	108,767	41,086	82,324	103,969	133,834
Other balances with banks in United States	8,419	319	3,463	1,710	482	258	50	650	75	.....	100	340	972
Balances with banks in foreign countries	74,674	1,521	66,870	153	574	75	3	1,413	31	3	22	222	3,787
Cash items in process of collection	1,961,207	73,554	1,055,756	95,560	110,752	120,959	30,562	140,406	110,334	9,155	71,113	11,366	131,685
Due from own foreign branches	8,919	.....	8,919	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bank premises owned and furniture and fixtures	319,123	20,134	146,085	21,991	25,047	21,474	8,507	30,125	10,913	1,792	3,539	8,497	21,019
Other real estate owned	2,424	125	821	334	169	189	278	175	11	4	93	111	114
Investments and other assets indirectly representing bank premises or other real estate	25,941	1,015	4,306	5,716	10,915	1,979	9	1,680	1	.....	111	63	146
Customers' liability on acceptances	96,086	890	84,690	204	405	1,081	1,391	471	542	.....	.....	201	6,205
Income accrued but not yet collected	75,497	3,034	43,389	4,136	6,195	2,501	938	7,507	2,240	358	532	246	4,421
Other assets	2,168	2,166	25,194	4,952	3,340	6,105	2,615	4,233	2,760	184	1,813	549	3,870
Total assets	44,794,093	1,889,755	20,765,718	2,419,791	3,938,129	2,081,804	777,562	5,852,127	1,850,473	453,537	999,558	736,337	3,029,252
LIABILITIES													
Demand deposits	31,276,990	1,259,921	15,696,883	1,731,744	2,274,780	1,458,465	565,763	3,386,095	1,370,724	296,034	831,391	616,873	1,788,317
Individuals, partnerships, and corporations	24,537,626	1,040,540	12,005,378	1,486,029	1,900,703	1,120,788	429,376	2,742,240	1,026,567	239,453	546,158	518,904	1,481,484
United States Government	837,082	35,940	395,125	93,583	74,333	28,112	11,132	104,616	32,473	6,590	12,301	5,553	37,324
States and political subdivisions	1,545,417	106,301	497,382	54,029	150,190	85,173	68,138	257,353	60,885	30,639	73,765	61,661	93,901
Banks in United States	3,088,146	36,344	1,801,442	80,293	110,504	198,219	51,381	220,286	236,728	15,003	184,793	23,950	129,197
Banks in foreign countries	623,736	1,954	597,550	52	2,237	1,324	178	2,195	936	11	1,359	429	15,511
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	644,995	38,842	400,006	17,758	36,813	24,849	5,558	59,405	13,135	4,338	7,015	6,375	30,970
Time deposits	9,469,943	456,739	2,784,885	460,981	1,374,515	448,891	151,909	2,094,883	337,810	129,183	102,530	71,414	1,056,233
Individuals, partnerships, and corporations	9,083,854	453,421	2,667,463	421,072	1,304,299	413,089	145,465	2,066,551	332,219	128,030	102,239	67,221	982,795
United States Government	28,287	1,204	8,696	220	375	8,244	1,693	2,701	2,967	102	15	20	2,050
Postal Savings	811	65	10	35	152	324	36	112	31	11	6	11	.....
States and political subdivisions	295,224	2,049	53,371	39,648	69,374	25,979	3,508	25,370	2,601	995	195	3,392	68,742
Banks in United States	6,286	.....	1,864	6	315	255	1,207	149	5	5	100	775	1,605
Banks in foreign countries	55,481	.....	53,481	.....	.....	1,000	.....	.....	.....	.....	.....	.....	1,000
Total deposits	40,746,933	1,716,660	18,481,768	2,192,725	3,649,295	1,907,356	717,672	5,480,978	1,708,534	425,217	933,921	688,287	2,844,520
Due to own foreign branches	18,224	.....	18,224	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money	140,207	4,150	114,580	161	1,280	7,525	965	3,125	6,363	55	1,738	115	150
Acceptances outstanding	108,627	1,276	96,466	204	405	1,081	1,391	525	542	.....	.....	201	6,536
Dividends declared but not yet payable	7,709	349	6,842	49	21	195	1	65	35	4	3	.....	145
Income collected but not yet earned	87,012	5,385	30,734	6,479	8,445	5,452	2,229	13,247	3,567	545	927	362	9,640
Expenses accrued and unpaid	152,092	7,591	72,027	9,609	14,227	7,540	2,277	15,445	5,620	554	1,874	1,107	14,421
Other liabilities	139,849	4,023	110,946	2,000	2,232	7,167	604	5,570	3,743	60	329	59	3,116
Total liabilities	41,400,653	1,739,434	18,931,587	2,211,227	3,675,905	1,936,116	725,139	5,518,955	1,728,404	426,435	938,792	690,131	2,878,528
CAPITAL ACCOUNTS													
Capital	986,717	46,488	510,536	56,403	77,535	40,349	15,381	93,491	43,693	8,700	19,278	17,346	57,517
Surplus	1,613,692	60,607	946,930	108,052	126,917	70,924	24,526	125,691	43,498	9,034	21,652	15,543	60,318
Undivided profits	670,524	26,238	342,929	38,483	48,362	26,424	10,059	76,470	32,350	7,942	17,190	11,859	32,208
Other capital accounts	122,507	16,988	33,736	5,626	9,410	7,991	2,457	37,520	2,528	1,476	2,646	1,448	681
Total capital accounts	3,393,440	150,321	1,834,131	208,564	262,224	145,688	52,423	333,172	122,069	27,152	60,766	46,206	150,724
Total liabilities and capital accounts	44,794,093	1,889,755	20,765,718	2,419,791	3,938,129	2,081,804	777,562	5,852,127	1,850,473	453,587	999,558	736,337	3,029,252
Net demand deposits subject to reserve (see page 18)	27,912,140	1,125,621	14,457,085	1,556,948	2,001,467	1,222,663	475,054	2,973,110	1,151,623	245,793	677,954	501,538	1,523,294
Demand deposits adjusted (see footnote on page 1)	24,766,830	1,112,129	11,847,010	1,462,256	1,976,954	1,109,851	472,510	2,918,592	990,253	265,275	561,825	575,575	1,474,600
Pledged assets (and securities loaned)	3,367,446	104,371	1,110,011	365,367	426,419	237,240	123,467	293,701	133,557	65,358	114,947	91,083	301,925
Number of banks	1,916	45	238	86	232	137	69	442	171	131	130	150	85

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES

