



MEMBER BANK
CALL REPORT

NUMBER 126

CONDITION OF MEMBER BANKS
December 31, 1952

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

CONTENTS

Assets and Liabilities:	PAGE
Of All Member Banks December 31, 1952, September 5, 1952 and December 31, 1951	1
Of All Member Banks on Selected Call Dates, 1947-1952	2
By Class of Bank	3
By Federal Reserve Districts	4-5
Classification of Loans and United States Government Direct Obligations:	
Of All Member Banks on Selected Call Dates, 1947-1952	6
By Class of Bank	6
By Federal Reserve Districts	7
Of Reserve City and Country Member Banks, by Federal Reserve Districts	8-9
Assets and Liabilities of Member Banks in Each Central Reserve and Reserve City and of Country Banks in Each Federal Reserve District	10-13
Assets and Liabilities of Member Banks, by States	14-17
Deposits and Reserves by Class of Bank and Federal Reserve Districts	18
Assets and Liabilities of State Member Banks, by Federal Reserve Districts	19

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

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

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

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON DECEMBER 31, 1952 COMPARED WITH SEPTEMBER 5, 1952 AND DECEMBER 31, 1951

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Dec. 31, 1952	Sept. 5, 1952	Dec. 31, 1951	Sept. 5, 1952	Dec. 31, 1951
ASSETS					
Loans and investments	119,547,412	114,653,594	112,247,105	+4,893,818	+7,300,307
Loans (including overdrafts).....	55,033,612	51,313,769	49,560,596	+3,719,843	+5,473,016
United States Government direct obligations.....	52,743,575	51,366,149	51,605,887	+1,377,426	+1,137,688
Obligations guaranteed by United States Government.....	19,295	15,688	15,260	+3,607	+4,035
Obligations of States and political subdivisions.....	8,408,621	8,409,593	7,527,790	-972	+880,831
Other bonds, notes, and debentures.....	3,010,078	3,226,888	3,223,252	-216,810	-213,174
Corporate stocks (including Federal Reserve Bank stock).....	332,231	321,507	314,320	+10,724	+17,911
Reserves, cash, and bank balances	39,254,535	34,681,966	39,252,126	+4,572,569	+2,409
Reserve with Federal Reserve Banks.....	19,810,476	20,300,446	19,911,777	-489,970	-101,301
Cash in vault.....	2,080,744	1,651,134	2,061,866	+429,610	+18,878
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	7,349,051	6,086,845	7,435,198	+1,262,206	-86,147
Other balances with banks in United States.....	28,812	23,585	27,582	+5,227	+1,230
Balances with banks in foreign countries.....	74,653	46,386	48,608	+28,267	+26,045
Cash items in process of collection.....	9,910,799	6,573,570	9,767,095	+3,337,229	+143,704
Due from own foreign branches.....	47,666	57,808	69,524	-10,142	-21,858
Bank premises owned and furniture and fixtures.....	1,100,420	1,079,694	1,023,130	+20,726	+77,290
Other real estate owned.....	25,336	24,511	21,171	+825	+4,165
Investments and other assets indirectly representing bank premises or other real estate.....	86,169	85,713	91,017	+456	-4,848
Customers' liability on acceptances.....	323,972	287,285	325,456	+36,687	-1,484
Income accrued but not yet collected.....	290,796	372,526	268,162	-81,730	+22,634
Other assets.....	149,940	150,361	141,478	-421	+8,462
Total assets	160,826,246	151,393,458	153,439,169	+9,432,788	+7,387,077
LIABILITIES					
Demand deposits	114,045,008	104,415,478	109,970,466	+9,629,530	+4,074,542
Individuals, partnerships, and corporations.....	85,680,237	79,731,215	83,240,152	+5,949,022	+2,440,085
United States Government.....	4,566,950	4,023,034	3,100,730	+543,916	+1,466,220
States and political subdivisions.....	7,029,457	6,591,068	6,665,709	+438,389	+363,748
Banks in United States.....	12,593,672	10,897,184	12,634,017	+1,696,488	+40,345
Banks in foreign countries.....	1,431,081	1,369,753	1,368,777	+61,328	+62,304
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,743,611	1,803,224	2,961,081	+940,387	-217,470
Time deposits	33,482,402	32,521,613	31,045,022	+960,789	+2,437,380
Individuals, partnerships, and corporations.....	31,266,362	30,413,205	29,128,499	+853,157	+2,137,863
United States Government.....	302,812	282,029	243,210	+20,783	+59,602
Postal savings.....	17,723	17,828	13,557	-105	+4,166
States and political subdivisions.....	1,303,176	1,309,459	1,237,846	-6,283	+65,330
Banks in United States.....	32,259	32,771	22,357	-512	+9,902
Banks in foreign countries.....	560,070	466,321	399,553	+93,749	+160,517
Total deposits	147,527,410	136,937,091	141,015,488	+10,590,319	+6,511,922
Due to own foreign branches.....	660,869	654,508	714,706	+6,361	-53,837
Bills payable, rediscounts, and other liabilities for borrowed money.....	164,581	1,595,751	25,612	-1,431,170	+138,969
Acceptances outstanding.....	343,277	306,302	352,668	+36,975	-9,391
Dividends declared but not yet payable.....	63,485	44,044	60,754	+19,441	+2,731
Income collected but not yet earned.....	406,393	360,062	270,139	+46,331	+136,254
Expenses accrued and unpaid.....	671,953	682,403	570,879	-10,450	+101,074
Other liabilities.....	227,497	181,671	210,436	+45,826	+17,061
Total liabilities	150,065,465	140,761,832	143,220,682	+9,303,633	+6,844,783
CAPITAL ACCOUNTS					
Capital.....	3,294,025	3,265,401	3,142,240	+28,624	+151,785
Surplus.....	5,188,281	4,971,535	4,809,311	+216,746	+378,970
Undivided profits.....	1,895,200	2,016,093	1,884,390	-120,893	+10,810
Other capital accounts.....	383,275	378,597	382,546	+4,678	+729
Total capital accounts	10,760,781	10,631,626	10,218,487	+129,155	+542,294
Total liabilities and capital accounts	160,826,246	151,393,458	153,439,169	+9,432,788	+7,387,077
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	96,786,455	91,756,521	92,770,176	+5,029,934	+4,016,279
Demand deposits adjusted ¹	85,542,506	81,551,937	83,099,847	+3,990,569	+2,442,659
Pledged assets (and securities loaned).....	17,333,288	19,153,395	15,470,522	-1,822,107	+1,862,766
Number of banks.....	6,798	6,808	6,840	-10	-42

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
DECEMBER 31, 1947 TO DECEMBER 31, 1952**

[Amounts in thousands of dollars]

	1947 Dec. 31	1948 Dec. 31	1949 Dec. 31	1950 Dec. 30	1951 Dec. 31	1952 Sept. 5	1952 Dec. 31
ASSETS							
Loans and investments	97,845,741	95,616,170	101,527,652	107,424,138	112,247,105	114,653,594	119,547,412
Loans (including overdrafts)	32,627,985	36,060,317	36,230,459	44,704,923	49,560,596	51,313,769	55,033,612
United States Government direct obligations	57,904,405	52,148,672	56,879,051	52,356,668	51,605,887	51,366,149	52,743,575
Obligations guaranteed by United States Government	9,700	4,930	4,200	8,011	15,260	15,688	19,295
Obligations of States and political subdivisions	4,199,095	4,479,920	5,273,685	6,640,204	7,527,790	8,409,593	8,408,621
Other bonds, notes, and debentures	2,826,707	2,641,521	2,851,249	3,413,279	3,223,252	3,226,888	3,010,078
Corporate stocks (including Federal Reserve Bank stock)	277,849	280,810	289,008	301,053	314,320	321,507	332,231
Reserves, cash, and bank balances	32,845,266	34,201,796	31,317,298	35,524,306	39,252,126	34,681,966	39,254,535
Reserve with Federal Reserve Banks	17,796,687	20,405,686	16,428,505	17,459,016	19,911,777	20,300,446	19,810,476
Cash in vault	1,672,074	1,485,771	1,521,177	1,642,670	2,061,866	1,651,134	2,080,744
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,236,307	5,643,423	6,167,313	6,840,520	7,435,198	6,086,845	7,349,051
Other balances with banks in United States	33,818	30,697	26,420	27,334	27,582	23,585	28,812
Balances with banks in foreign countries	25,454	28,659	41,307	141,534	48,608	46,386	74,653
Cash items in process of collection	7,080,926	6,607,560	7,132,576	9,413,232	9,767,095	6,573,570	9,910,799
Due from own foreign branches	4,789	54,521	48,124	62,015	69,524	57,808	47,666
Bank premises owned and furniture and fixtures	820,199	872,265	907,387	956,861	1,023,130	1,079,694	1,100,420
Other real estate owned	12,239	13,446	14,932	16,578	21,171	24,511	25,336
Investments and other assets indirectly representing bank premises or other real estate	58,101	58,445	68,681	83,221	91,017	85,713	86,169
Customers' liability on acceptances	141,254	179,504	169,724	208,500	325,456	325,456	323,972
Income accrued but not yet collected	227,386	237,105	260,497	263,458	268,162	372,526	290,796
Other assets	105,497	158,271	116,633	121,133	141,478	150,361	149,940
Total assets	132,060,472	131,391,523	134,430,928	144,660,210	153,439,169	151,393,458	160,826,246
LIABILITIES							
Demand deposits	94,137,848	92,459,455	94,560,897	103,412,014	109,970,466	104,415,478	114,045,008
Individuals, partnerships, and corporations	72,703,750	70,946,667	71,588,593	78,659,463	83,240,152	79,731,215	85,680,237
United States Government	1,176,098	2,121,969	2,837,587	2,522,592	3,100,730	4,023,034	4,566,950
States and political subdivisions	5,504,054	5,850,375	6,017,370	6,399,988	6,665,709	6,591,068	7,029,457
Banks in United States	10,977,636	10,098,396	10,623,190	11,669,294	12,634,017	10,897,184	12,593,672
Banks in foreign countries	1,375,491	1,479,632	1,309,597	1,437,095	1,368,777	1,369,753	1,431,081
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,400,819	1,962,416	2,184,560	2,723,582	2,961,081	1,803,224	2,743,611
Time deposits	28,389,879	28,902,421	29,323,701	29,676,886	31,045,022	32,521,613	33,482,402
Individuals, partnerships, and corporations	27,541,909	27,801,151	27,934,245	28,031,649	29,128,499	30,413,205	31,266,362
United States Government	101,194	107,156	170,923	175,569	243,210	282,029	302,812
Postal savings	3,364	3,793	4,255	7,224	13,557	17,828	17,723
States and political subdivisions	693,446	927,324	1,050,523	1,121,117	1,237,846	1,309,459	1,303,176
Banks in United States	38,866	29,990	24,361	23,716	22,357	32,771	32,259
Banks in foreign countries	11,100	33,007	139,394	317,611	399,553	466,321	560,070
Total deposits	122,527,727	121,361,876	123,884,598	133,088,900	141,015,488	136,937,091	147,527,410
Due to own foreign branches	221,778	262,262	391,123	552,032	714,706	654,508	660,869
Bills payable, rediscounts, and other liabilities for borrowed money	53,965	45,407	11,030	78,997	25,612	1,595,751	164,581
Acceptances outstanding	164,565	201,322	198,763	240,037	352,668	306,302	343,277
Dividends declared but not yet payable	55,509	56,225	59,558	58,900	60,754	64,044	63,485
Income collected but not yet earned	124,737	159,704	203,350	260,531	270,139	360,062	406,393
Expenses accrued and unpaid	306,501	317,882	350,381	454,338	570,879	682,403	671,953
Other liabilities	141,502	185,731	158,223	231,757	210,436	181,671	227,497
Total liabilities	123,596,284	122,590,409	125,257,026	134,965,492	143,220,682	140,761,832	150,065,465
CAPITAL ACCOUNTS							
Capital	2,730,394	2,781,808	2,886,969	2,990,319	3,142,240	3,265,401	3,294,025
Surplus	3,823,530	3,969,572	4,215,117	4,560,620	4,809,311	4,971,535	5,188,281
Undivided profits	1,409,515	1,601,946	1,647,547	1,751,580	1,884,390	2,016,093	1,895,200
Other capital accounts	500,749	447,788	424,269	392,199	382,546	378,597	383,275
Total capital accounts	8,464,188	8,801,114	9,173,902	9,694,718	10,218,487	10,631,626	10,760,781
Total liabilities and capital accounts	132,060,472	131,391,523	134,430,928	144,660,210	153,439,169	151,393,458	160,826,246
MEMORANDA							
Par or face value of capital	2,730,477	2,781,808	2,886,969	2,990,319	3,142,240	3,265,401	3,294,025
Capital notes and debentures	17,363	10,604	9,498	9,424	9,025	14,161	15,418
First preferred stock	59,928	54,719	46,674	42,548	32,978	28,054	20,495
Second preferred stock	4,528	3,879	2,962	2,603	2,386	1,702	1,304
Common stock	2,648,658	2,712,606	2,827,835	2,935,744	3,097,851	3,221,484	3,256,808
Retirable value of capital: First preferred stock	111,426	104,816	92,177	83,428	70,835	61,164	50,063
Second preferred stock	8,398	7,672	5,911	5,490	5,243	3,914	2,316
Net demand deposits subject to reserve (see page 18)	80,822,042	80,209,758	81,262,608	87,159,995	92,770,176	91,756,521	96,786,455
Demand deposits adjusted (see footnote on page 1)	73,527,697	72,151,898	72,657,947	78,369,801	83,099,847	81,551,937	85,542,506
Pledged assets (and securities loaned)	10,038,160	11,671,462	12,820,538	13,348,262	15,470,522	19,155,395	17,333,288
Number of banks	6,923	6,918	6,892	6,873	6,840	6,808	6,798

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1952 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	22,130,071	6,240,345	45,582,723	45,594,273	119,547,412	80,180,414	39,366,998
Loans (including overdrafts)	12,375,978	2,747,548	21,697,074	18,213,012	55,033,612	36,004,086	19,029,526
United States Government direct obligations	7,676,784	2,911,885	19,610,152	22,544,754	52,743,575	35,819,664	16,923,911
Obligations guaranteed by United States Government	1,432		13,749	4,114	19,295	15,195	4,100
Obligations of States and political subdivisions	1,452,656	383,592	2,933,813	3,638,560	8,408,621	5,972,795	2,435,826
Other bonds, notes, and debentures	522,474	184,028	1,212,588	1,090,988	3,010,078	2,171,815	838,263
Corporate stocks (including Federal Reserve Bank stock)	100,747	13,292	115,347	102,845	332,231	196,859	135,372
Reserves, cash, and bank balances	8,418,889	2,010,429	15,544,187	13,281,030	39,254,535	26,332,898	12,921,637
Reserve with Federal Reserve Banks	5,059,275	1,143,517	7,787,949	5,819,735	19,810,476	12,923,620	6,886,856
Cash in vault	147,514	32,341	650,712	1,250,177	2,080,744	1,425,368	655,376
Demand balances with banks in United States (except private banks and American branches of foreign banks)	81,130	167,739	2,403,406	4,696,776	7,349,051	5,618,186	1,730,865
Other balances with banks in United States	2,540	1,434	15,530	9,308	28,812	18,997	9,815
Balances with banks in foreign countries	55,271	2,197	15,099	2,086	74,653	57,216	17,437
Cash items in process of collection	3,073,159	663,201	4,671,491	1,502,948	9,910,799	6,289,511	3,621,288
Due from own foreign branches	43,726		3,940		47,666	45,685	1,981
Bank premises owned and furniture and fixtures	156,983	15,575	405,723	522,139	1,100,420	744,569	355,851
Other real estate owned	14		15,452	9,870	25,336	22,522	2,814
Investments and other assets indirectly representing bank premises or other real estate	2,536	422	70,221	12,990	86,169	57,876	28,293
Customers' liability on acceptances	205,181	4,365	110,346	4,080	323,972	169,254	154,718
Income accrued but not yet collected	67,834	20,353	138,136	64,473	290,796	190,043	100,753
Other assets	27,620	5,608	70,527	46,185	149,940	87,173	62,767
Total assets	31,052,854	8,297,097	61,941,255	59,535,040	160,826,246	107,830,434	52,995,812
LIABILITIES							
Demand deposits	25,003,924	6,476,424	43,986,533	38,578,127	114,045,008	75,975,602	38,069,406
Individuals, partnerships, and corporations	17,918,924	4,490,604	31,797,514	31,473,195	85,680,237	56,575,780	29,104,457
United States Government	1,142,972	342,788	1,814,416	1,266,774	4,566,950	2,934,994	1,631,956
States and political subdivisions	322,105	242,284	2,692,628	3,772,440	7,029,457	5,240,260	1,789,197
Banks in United States	3,345,669	1,307,979	6,661,758	1,278,266	12,593,672	8,803,161	3,790,511
Banks in foreign countries	1,153,936	36,935	229,508	10,702	1,431,081	810,238	620,843
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,120,318	55,834	790,709	776,750	2,743,611	1,611,169	1,132,442
Time deposits	2,305,165	1,209,961	13,370,194	16,597,082	33,482,402	22,998,557	10,483,845
Individuals, partnerships, and corporations	1,751,692	1,190,051	12,416,851	15,907,758	31,266,362	21,414,046	9,852,316
United States Government	59,480	3,900	102,478	136,954	302,812	263,520	39,292
Postal savings			2,761	14,962	17,723	13,568	4,155
States and political subdivisions	28,598	11,000	738,699	524,879	1,303,176	1,002,739	300,437
Banks in United States	8,000	3,000	8,730	12,529	32,259	22,281	9,978
Banks in foreign countries	457,395	2,000	100,675		560,070	282,403	277,667
Total deposits	27,309,089	7,686,385	57,356,727	55,175,209	147,527,410	98,974,159	48,553,251
Due to own foreign branches	527,615		133,254		660,869	650,286	10,583
Bills payable, rediscounts, and other liabilities for borrowed money	132,075		7,660	24,846	164,581	75,921	88,660
Acceptances outstanding	216,719	4,807	117,227	4,524	343,277	179,285	163,992
Dividends declared but not yet payable	20,731	2,455	19,865	20,434	63,485	38,534	24,951
Income collected but not yet earned	41,576	8,933	193,930	161,954	406,393	279,667	126,726
Expenses accrued and unpaid	179,095	39,903	298,923	154,032	671,953	433,839	238,114
Other liabilities	121,170	13,222	68,564	24,541	227,497	157,143	70,354
Total liabilities	28,548,070	7,755,705	58,196,150	55,565,540	150,065,465	100,788,834	49,276,631
CAPITAL ACCOUNTS							
Capital	703,674	200,500	1,161,242	1,228,609	3,294,025	2,219,527	1,074,498
Surplus	1,363,816	240,975	1,828,283	1,755,207	5,188,281	3,326,683	1,861,598
Undivided profits	417,290	50,512	637,689	789,709	1,895,200	1,223,608	671,592
Other capital accounts	20,004	49,405	117,891	195,975	383,275	271,782	111,493
Total capital accounts	2,504,784	541,392	3,745,105	3,969,500	10,760,781	7,041,600	3,719,181
Total liabilities and capital accounts	31,052,854	8,297,097	61,941,255	59,535,040	160,826,246	107,830,434	52,995,812
MEMORANDA							
Par or face value of capital	703,674	200,500	1,161,242	1,228,609	3,294,025	2,219,527	1,074,498
Capital notes and debentures	1,400		5,450	8,568	15,418		15,418
First preferred stock		1,500	1,500	17,495	20,495	5,229	15,266
Second preferred stock				1,304	1,304	437	867
Common stock	702,274	199,000	1,154,292	1,201,242	3,256,808	2,213,861	1,042,947
Retirable value of capital: First preferred stock		1,500	1,510	47,053	50,063	8,558	41,505
Second preferred stock				2,316	2,316	512	1,804
Net demand deposits subject to reserve (see page 18)	21,849,635	5,645,484	36,911,977	32,379,359	96,786,455	64,067,905	32,718,550
Demand deposits adjusted (see footnote on page 1)	16,288,188	4,125,521	30,609,360	34,519,437	85,542,506	57,137,698	28,404,808
Pledged assets (and securities loaned)	2,202,816	815,228	7,650,880	6,664,364	17,333,288	12,749,449	4,583,839
Number of banks	22	13	319	6,444	6,798	4,909	1,889

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1952
BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	119,547,412	5,721,767	31,284,237	6,336,179	10,035,547	5,334,108	5,447,020
Loans (including overdrafts)	55,033,612	2,664,667	16,380,783	2,763,093	4,129,719	2,273,524	2,256,384
United States Government direct obligations	52,743,575	2,538,820	11,766,763	2,767,982	4,889,849	2,631,861	2,633,853
Obligations guaranteed by United States Government	19,295	295	3,809	96	394	1,677	118
Obligations of States and political subdivisions	8,408,621	336,232	2,236,599	502,982	678,603	293,580	469,010
Other bonds, notes, and debentures	3,010,078	165,596	768,011	279,862	311,981	121,639	76,220
Corporate stocks (including Federal Reserve Bank stock)	332,231	16,157	128,272	22,164	25,001	11,827	11,435
Reserves, cash, and bank balances	39,254,535	1,727,748	10,555,881	1,865,679	2,891,559	1,915,316	2,128,443
Reserve with Federal Reserve Banks	19,810,476	838,684	6,117,342	931,221	1,494,496	852,299	885,646
Cash in vault	2,080,744	141,672	369,819	140,365	225,108	159,417	145,284
Demand balances with banks in United States (except private banks and American branches of foreign banks)	7,349,051	271,834	483,446	356,466	565,388	453,453	641,235
Other balances with banks in United States	28,812	985	3,851	1,091	598	1,332	1,221
Balances with banks in foreign countries	74,653	3,754	56,964	1,661	829	267	178
Cash items in process of collection	9,910,799	470,819	3,524,459	434,875	605,140	448,548	454,879
Due from own foreign branches	47,666	3,940	43,726	.....	.....	.....	.....
Bank premises owned and furniture and fixtures	1,100,420	70,164	273,747	65,706	96,953	65,565	72,558
Other real estate owned	25,336	683	1,006	1,763	147	1,272	1,880
Investments and other assets indirectly representing bank premises or other real estate	86,169	1,621	6,455	8,515	19,349	2,963	1,481
Customers' liability on acceptances	323,972	30,144	206,937	3,721	978	4,778	6,085
Income accrued but not yet collected	290,796	12,760	90,480	11,737	23,115	8,228	13,043
Other assets	149,940	11,827	40,249	9,400	6,920	10,288	6,209
Total assets	160,826,246	7,580,654	42,502,718	8,302,700	13,074,568	7,338,218	7,676,719
LIABILITIES							
Demand deposits	114,045,008	5,538,757	31,681,143	5,491,267	8,537,054	5,324,247	5,927,193
Individuals, partnerships, and corporations	85,680,237	4,322,623	23,268,021	4,462,833	6,915,904	4,040,963	4,075,326
United States Government	4,566,950	236,596	1,427,928	210,518	452,241	195,687	165,518
States and political subdivisions	7,029,457	383,041	1,028,776	254,736	439,381	394,563	716,566
Banks in United States	12,593,672	401,372	3,486,488	474,174	605,074	568,005	887,834
Banks in foreign countries	1,431,081	34,443	1,161,616	14,838	7,256	7,585	7,659
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,743,611	160,682	1,308,314	74,168	117,198	117,444	74,290
Time deposits	33,482,402	1,330,181	6,189,751	2,030,838	3,478,514	1,472,225	1,236,080
Individuals, partnerships, and corporations	31,266,362	1,297,821	5,547,734	1,946,126	3,307,989	1,326,206	1,185,408
United States Government	302,812	15,145	70,216	7,627	2,815	58,777	26,612
Postal savings	17,723	2,000	20	650	1,182	1,559	4,056
States and political subdivisions	1,303,176	7,149	103,975	76,280	165,527	67,338	16,336
Banks in United States	32,259	66	10,361	155	1,001	1,270	3,668
Banks in foreign countries	560,070	8,000	457,445	.....	.....	17,075	.....
Total deposits	147,527,410	6,868,938	37,870,894	7,522,105	12,015,568	6,796,472	7,163,273
Due to own foreign branches	660,869	.....	527,615	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money	164,581	865	139,405	3,525	1,750	5,050	1,315
Acceptances outstanding	343,277	32,829	218,555	3,773	982	4,778	6,959
Dividends declared but not yet payable	63,485	6,952	23,976	4,859	2,645	2,799	3,849
Income collected but not yet earned	406,393	20,386	88,119	18,799	29,642	17,010	24,643
Expenses accrued and unpaid	671,953	36,033	213,075	26,939	54,252	27,401	27,286
Other liabilities	227,497	10,406	129,192	5,178	7,298	13,159	1,167
Total liabilities	150,065,465	6,976,409	39,210,831	7,585,178	12,112,137	6,862,369	7,228,492
CAPITAL ACCOUNTS							
Capital	3,294,025	174,460	970,899	194,609	295,101	130,254	138,943
Surplus	5,188,281	281,558	1,717,840	384,002	515,261	239,680	216,045
Undivided profits	1,895,200	102,421	558,365	122,066	134,961	79,542	65,951
Other capital accounts	383,275	45,806	44,783	16,845	17,108	26,373	27,288
Total capital accounts	10,760,781	604,245	3,291,887	717,522	962,431	475,849	448,227
Total liabilities and capital accounts	160,826,246	7,580,654	42,502,718	8,302,700	13,074,568	7,338,218	7,676,719
MEMORANDA							
Par or face value of capital	3,294,025	174,460	970,899	194,609	295,101	130,254	138,943
Capital notes and debentures	15,418	.....	14,245	.....	75	100	.....
First preferred stock	20,495	882	10,973	1,540	.....	455	.....
Second preferred stock	1,304	.....	829	195	.....	15	.....
Common stock	3,256,808	173,578	944,852	192,874	295,026	129,684	138,943
Retirable value of capital: First preferred stock	50,063	1,509	39,695	1,540	.....	464	.....
Second preferred stock	2,316	.....	1,841	195	.....	15	.....
Net demand deposits subject to reserve (see page 18)	96,786,455	4,796,205	27,673,238	4,699,926	7,366,526	4,422,246	4,831,079
Demand deposits adjusted (see footnote on page 1)	85,542,506	4,395,527	22,080,652	4,356,862	6,867,343	4,104,422	4,411,303
Pledged assets (and securities loaned)	17,333,288	556,888	3,303,595	937,435	1,617,970	1,042,635	1,376,980
Number of banks	6,798	322	720	621	673	477	360

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1952
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	19,263,656	4,552,687	3,218,985	5,453,070	5,729,807	17,170,349
Loans (including overdrafts).....	7,210,219	2,058,499	1,308,321	2,292,448	2,856,931	8,839,024
United States Government direct obligations.....	10,155,069	2,097,277	1,592,858	2,604,247	2,446,212	6,618,784
Obligations guaranteed by United States Government.....	6,660	359	64	145	8	5,670
Obligations of States and political subdivisions.....	1,371,395	284,433	210,004	431,370	344,150	1,250,263
Other bonds, notes, and debentures.....	486,675	99,703	102,015	115,005	69,507	413,864
Corporate stocks (including Federal Reserve Bank stock).....	33,638	12,416	5,723	9,855	12,999	42,744
Reserves, cash, and bank balances	5,874,119	1,632,889	996,821	2,238,438	2,901,275	4,526,367
Reserve with Federal Reserve Banks.....	3,025,675	730,546	433,297	941,719	1,054,337	2,505,214
Cash in vault.....	326,389	89,756	50,533	86,883	125,486	220,032
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,151,774	445,690	288,800	815,282	1,259,273	616,410
Other balances with banks in United States.....	2,780	117	451	1,529	7,825	7,032
Balances with banks in foreign countries.....	2,855	104	746	153	1,598	5,544
Cash items in process of collection.....	1,364,646	366,676	222,994	392,872	452,756	1,172,135
Due from own foreign branches.....						
Bank premises owned and furniture and fixtures.....	109,255	35,357	20,566	37,936	86,001	166,612
Other real estate owned.....	761	475	533	697	12,603	3,516
Investments and other assets indirectly representing bank premises or other real estate.....	5,215	280	3,645	2,907	6,569	27,169
Customers' liability on acceptances.....	4,917	8,112	711	1,132	28,877	31,880
Income accrued but not yet collected.....	45,442	8,613	8,555	8,132	8,132	52,458
Other assets.....	18,897	5,427	5,596	5,491	4,189	25,447
Total assets	25,322,262	6,243,840	4,255,412	7,747,803	8,777,554	22,003,798
LIABILITIES						
Demand deposits	17,182,300	4,757,256	2,966,061	6,375,023	7,399,423	12,865,284
Individuals, partnerships, and corporations.....	13,059,235	3,381,261	2,172,301	4,461,940	5,288,183	10,231,647
United States Government.....	857,472	156,115	105,758	180,706	154,826	423,585
States and political subdivisions.....	1,015,820	303,441	234,451	624,349	541,310	1,093,023
Banks in United States.....	1,970,182	873,487	413,927	1,037,540	1,259,325	616,264
Banks in foreign countries.....	43,426	3,252	3,453	2,184	11,783	133,586
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	236,165	39,700	36,171	68,304	143,996	367,179
Time deposits	6,525,154	1,047,370	996,863	881,675	792,108	7,501,643
Individuals, partnerships, and corporations.....	6,348,728	989,924	983,311	848,111	675,240	6,809,764
United States Government.....	23,685	9,192	2,240	14,219	21,209	51,075
Postal savings.....	4,508	674	347	235	1,312	1,312
States and political subdivisions.....	141,988	47,180	10,775	18,222	89,819	558,587
Banks in United States.....	4,245	400	190	888	4,660	5,355
Banks in foreign countries.....	2,000					75,550
Total deposits	23,707,454	5,804,626	3,962,924	7,256,698	8,191,531	20,366,927
Due to own foreign branches.....						133,254
Bills payable, rediscounts, and other liabilities for borrowed money.....	3,260	1,675	500	1,729	507	5,000
Acceptances outstanding.....	5,359	8,147	712	1,132	30,239	34,112
Dividends declared but not yet payable.....	6,307	2,337	614	2,005	2,605	4,537
Income collected but not yet earned.....	63,853	12,800	16,904	8,814	8,776	96,647
Expenses accrued and unpaid.....	89,888	20,083	16,543	21,618	27,225	111,610
Other liabilities.....	19,995	5,021	6,056	1,216	395	28,414
Total liabilities	23,896,116	5,854,689	4,004,253	7,293,212	8,261,278	20,780,501
CAPITAL ACCOUNTS						
Capital.....	454,580	125,872	70,424	137,246	196,120	405,517
Surplus.....	630,978	169,941	121,520	182,158	215,471	513,827
Undivided profits.....	240,038	79,954	42,622	111,648	79,413	278,219
Other capital accounts.....	100,550	13,384	16,593	23,539	25,272	25,734
Total capital accounts	1,426,146	389,151	251,159	454,591	516,276	1,223,297
Total liabilities and capital accounts	25,322,262	6,243,840	4,255,412	7,747,803	8,777,554	22,003,798
MEMORANDA						
Par or face value of capital.....	454,580	125,872	70,424	137,246	196,120	405,517
Capital notes and debentures.....	548	450				
First preferred stock.....	4,704	370	75	13	200	1,283
Second preferred stock.....	90	150	25			
Common stock.....	449,238	124,902	70,324	137,233	195,920	404,234
Retirable value of capital: First preferred stock.....	4,714	370	75	13	400	1,283
Second preferred stock.....	90	150	25			
Net demand deposits subject to reserve (see page 18).....	14,666,592	3,944,890	2,454,267	5,166,922	5,687,394	11,077,170
Demand deposits adjusted (see footnote on page 1).....	12,946,574	3,357,726	2,219,929	4,761,721	5,520,733	10,519,714
Pledged assets (and securities loaned).....	2,080,432	553,583	579,506	1,104,883	1,139,792	3,039,589
Number of banks.....	1,008	493	476	753	634	261

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

[In thousands of dollars]

	All member banks on selected call dates						
	1947 Dec. 31	1948 Dec. 31	1949 Dec. 31	1950 Dec. 30	1951 Dec. 31	1952 Sept. 5	1952 Dec. 31
	Loans—net	32,627,985	36,060,317	36,230,459	44,704,923	49,560,596	51,313,769	55,033,612
Reserves.....		363,012	484,328	595,404	720,038	759,057	798,021
Loans—gross ¹		36,423,329	36,714,787	45,300,327	50,280,634	52,072,826	55,831,633
Commercial and industrial loans, including open-market paper.....	16,962,393	17,630,827	15,856,820	20,521,067	24,346,546	23,973,048	26,231,500
Loans to farmers directly guar. by CCC.....	43,548	582,390	700,704	247,612	153,615	249,306	403,060
Other loans to farmers.....	1,002,663	1,217,300	1,244,047	1,560,862	1,986,539	2,196,273	2,012,988
Loans to brokers and dealers in secs.....	810,737	1,324,123	1,736,674	1,770,105	1,550,667	1,472,821	2,031,524
Other loans for purchasing or carrying securities.....	1,064,666	834,381	757,517	927,325	850,547	940,605	965,925
Real estate loans:							
On farm land.....	447,431	476,332	497,681	525,548	544,088	570,639	573,337
On residential property:							
Insured by FHA.....	} 5,380,658	6,263,724	6,758,420	8,246,757	{ 2,893,028	2,993,395	3,139,269
Insured or guaranteed by VA.....							
Not ins. or guar. by FHA or VA.....							
On other properties.....	1,302,410	1,503,928	1,577,809	1,749,253	1,912,776	1,963,206	2,032,422
Other loans to individuals:							
Retail automobile instalment paper.....	756,608	1,143,320	1,549,461	2,177,308	2,175,602	2,579,485	2,864,456
Other retail instalment paper.....	479,516	692,214	876,780	1,270,658	1,123,250	1,249,085	1,492,694
Repair and modernization instalment.....	479,017	628,165	796,538	943,834	1,007,389	1,166,857	1,286,810
Instalment cash loans.....	711,897	815,677	891,412	1,020,519	1,118,180	1,276,127	1,357,699
Single-payment loans.....	2,234,633	2,305,170	2,437,224	2,901,322	3,099,163	3,327,155	3,394,410
Loans to banks.....	113,026	119,962	96,814	88,135	147,531	432,204	155,000
All other loans (including overdrafts).....	838,782	885,816	936,886	1,350,022	1,387,212	1,354,558	1,421,570
United States Government direct obligations	57,904,405	52,148,672	56,879,051	52,356,668	51,605,887	51,366,149	52,743,575
Treasury bills.....	1,987,334	2,587,686	3,388,597	3,665,226	6,398,840	4,268,998	6,565,452
Treasury certificates of indebtedness.....	5,816,421	7,999,315	10,408,817	1,467,749	6,009,989	5,475,820	4,255,435
Treasury notes.....	4,814,950	2,800,214	5,085,145	14,053,961	9,596,163	9,461,102	9,835,192
Nonmarketable bonds.....	1,101,937	1,348,923	1,383,781	1,582,058	1,695,398	1,743,631	1,774,238
Other bonds maturing in 5 years or less.....	15,727,684	16,515,388	23,704,246	19,776,756	16,862,676	15,994,362	15,541,629
Other bonds maturing in 5 to 10 years.....	19,674,381	13,388,994	6,895,477	7,051,093	6,431,828	9,506,795	10,087,508
Other bonds maturing in 10 to 20 years.....	6,673,306	5,859,845	3,955,049	2,541,702	2,594,077	2,972,565	4,684,121
Other bonds maturing after 20 years.....	2,108,392	1,648,307	2,057,939	2,218,123	2,016,916	1,942,876	.....

	By class of bank, December 31, 1952						
	Central reserve city member banks ²		Reserve city member banks ²	Country member banks ²	All member banks	All national member banks	All State member banks
	New York	Chicago					
Loans—net	12,375,978	2,747,548	21,697,074	18,213,012	55,033,612	36,004,086	19,029,526
Reserves.....	182,570	48,741	328,529	238,181	798,021	517,411	280,610
Loans—gross	12,558,548	2,796,289	22,025,603	18,451,193	55,831,633	36,521,497	19,310,136
Commercial and industrial loans, including open-market paper.....	8,679,911	2,079,739	10,841,978	4,629,872	26,231,500	16,871,786	9,359,714
Loans to farmers directly guar. by CCC.....			22,507	380,553	403,060	306,505	96,555
Other loans to farmers.....	461	14,112	478,062	1,520,353	2,012,988	1,574,637	438,351
Loans to brokers and dealers in secs.....	1,531,302	238,577	218,363	43,282	2,031,524	924,011	1,107,513
Other loans for purchasing or carrying securities.....	285,875	66,490	422,409	191,151	965,925	566,009	399,916
Real estate loans:							
On farm land.....		651	98,890	473,796	573,337	402,961	170,376
On residential property:							
Insured by FHA.....	277,182	5,933	1,696,650	1,159,504	3,139,269	2,063,092	1,076,177
Insured or guaranteed by VA.....	7,493	4,916	1,151,172	1,347,729	2,511,310	1,886,141	625,169
Not ins. or guar. by FHA or VA.....	46,607	31,716	1,351,152	2,528,184	3,957,659	2,512,476	1,445,183
On other properties.....	54,494	23,694	801,540	1,152,694	2,032,422	1,335,664	696,758
Other loans to individuals:							
Retail automobile instalment paper.....	116,864	57,310	1,299,518	1,390,764	2,864,456	2,022,894	841,562
Other retail instalment paper.....	224,604	41,326	599,490	627,274	1,492,694	1,057,729	434,965
Repair and modernization instalment.....	164,944	27,167	637,157	457,542	1,286,810	911,748	375,062
Instalment cash loans.....	186,141	13,886	459,593	698,079	1,357,699	949,708	407,991
Single-payment loans.....	443,598	71,238	1,351,623	1,527,951	3,394,410	2,164,745	1,229,665
Loans to banks.....	106,771	15,258	28,462	4,509	155,000	84,510	70,490
All other loans (including overdrafts).....	432,301	104,276	567,037	317,956	1,421,570	886,881	534,689
United States Government direct obligations	7,676,784	2,911,885	19,610,152	22,544,754	52,743,575	35,819,664	16,923,911
Treasury bills.....	1,079,132	407,148	2,387,221	2,691,951	6,565,452	4,474,092	2,091,360
Treasury certificates of indebtedness.....	233,096	224,126	1,774,401	2,023,812	4,255,435	3,065,205	1,190,230
Treasury notes.....	1,169,838	606,818	3,854,487	4,204,049	9,835,192	6,724,198	3,110,994
Nonmarketable bonds.....	62,310	16,008	271,849	1,424,071	1,774,238	1,333,659	440,579
Other bonds maturing in 5 years or less.....	2,077,255	725,605	6,029,843	6,708,926	15,541,629	10,767,612	4,774,017
Other bonds maturing in 5 to 10 years.....	2,426,888	549,458	3,550,690	3,560,472	10,087,508	6,219,146	3,868,362
Other bonds maturing in 10 to 20 years.....	628,265	382,722	1,741,661	1,931,473	4,684,121	3,235,752	1,448,369

For footnotes, see opposite page.

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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, December 31, 1952					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans—net	55,033,612	2,664,667	16,380,783	2,763,093	4,129,719	2,273,524	2,256,384
Reserves	798,021	46,682	260,968	46,842	70,008	25,539	32,058
Loans—gross	55,831,633	2,711,349	16,641,751	2,809,935	4,199,727	2,299,063	2,288,442
Commercial and industrial loans, including open-market paper.....	26,231,500	1,384,816	9,882,758	1,165,558	1,755,247	827,725	1,071,824
Loans to farmers directly guaranteed by CCC.....	403,060	9	668	754	11,071	3,464	4,776
Other loans to farmers.....	2,012,988	27,321	72,837	51,934	69,010	51,152	73,560
Loans to brokers and dealers in securities.....	2,031,524	27,207	1,559,882	39,154	53,200	13,435	18,285
Other loans for purchasing or carrying securities.....	965,925	36,360	327,248	38,777	97,199	102,493	53,800
Real estate loans:							
On farm land.....	573,337	15,140	36,574	40,170	79,242	47,272	28,559
On residential property:							
Insured by FHA.....	3,139,269	72,496	666,838	93,878	172,863	59,985	34,282
Insured or guaranteed by VA.....	2,511,310	97,210	453,972	192,877	257,535	102,098	25,933
Not insured or guaranteed by FHA or VA.....	3,957,659	241,383	570,166	298,292	561,201	254,069	132,737
On other properties.....	2,032,422	155,664	291,856	147,750	214,861	152,668	104,616
Other loans to individuals:							
Retail automobile instalment paper.....	2,864,456	119,790	366,074	169,605	224,000	150,878	182,488
Other retail instalment paper.....	1,492,694	59,784	385,622	71,637	94,768	61,176	74,256
Repair and modernization instalment loans.....	1,286,810	44,494	290,618	86,190	104,155	35,948	69,482
Instalment cash loans.....	1,357,699	90,960	357,331	108,144	113,666	93,182	76,030
Single-payment loans.....	3,394,410	264,293	755,015	236,777	298,577	277,513	250,561
Loans to banks.....	155,000	2,717	107,109	1,153	770	5,363	1,851
All other loans (including overdrafts).....	1,421,570	71,705	517,183	67,285	92,362	60,642	85,402
United States Government direct obligations	52,743,575	2,538,820	11,766,763	2,767,982	4,889,849	2,631,861	2,633,853
Treasury bills.....	6,565,452	336,638	1,473,525	232,975	637,873	353,080	313,516
Treasury certificates of indebtedness.....	4,255,435	189,104	378,217	177,111	495,276	235,911	377,985
Treasury notes.....	9,835,192	310,520	1,705,727	400,713	1,015,363	472,921	583,431
Nonmarketable bonds.....	1,774,238	100,629	268,027	163,573	156,642	141,932	84,154
Other bonds maturing in 5 years or less.....	15,541,629	652,338	3,340,778	773,472	1,450,518	829,000	732,752
Other bonds maturing in 5 to 10 years.....	10,087,508	559,360	3,358,576	559,386	703,735	424,766	324,268
Other bonds maturing in 10 to 20 years.....	4,684,121	390,231	1,241,913	460,752	430,442	174,251	217,947

	By Federal Reserve districts, December 31, 1952—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—net	7,210,219	2,058,499	1,308,321	2,292,448	2,856,931	8,839,024
Reserves	116,096	23,001	17,267	18,184	30,729	110,647
Loans—gross	7,326,315	2,081,500	1,325,588	2,310,632	2,887,660	8,949,671
Commercial and industrial loans, including open-market paper.....	3,420,068	874,212	403,581	841,070	1,484,128	3,120,513
Loans to farmers directly guaranteed by CCC.....	53,807	10,070	50,570	176,919	45,720	45,232
Other loans to farmers.....	284,434	116,714	143,431	457,335	241,584	423,676
Loans to brokers and dealers in securities.....	248,328	13,616	2,815	8,930	11,146	35,526
Other loans for purchasing or carrying securities.....	113,974	29,247	13,408	28,089	93,474	31,856
Real estate loans:						
On farm land.....	92,456	40,810	22,226	34,264	28,636	107,988
On residential property:						
Insured by FHA.....	393,441	150,714	102,661	80,172	26,546	1,285,393
Insured or guaranteed by VA.....	311,860	57,376	103,043	45,119	31,803	832,484
Not insured or guaranteed by FHA or VA.....	670,260	163,364	100,260	90,608	86,993	788,326
On other properties.....	272,465	100,224	49,622	81,217	92,494	368,985
Other loans to individuals:						
Retail automobile instalment paper.....	389,480	113,747	84,493	125,243	187,476	751,182
Other retail instalment paper.....	195,573	50,370	54,384	52,346	85,722	307,056
Repair and modernization instalment loans.....	197,863	67,515	72,022	37,550	53,555	227,418
Instalment cash loans.....	110,518	42,350	27,139	40,118	86,143	212,118
Single-payment loans.....	374,189	203,361	60,375	153,139	271,678	248,932
Loans to banks.....	15,679	4,700	1,007	4,972	991	8,688
All other loans (including overdrafts).....	181,920	43,110	34,551	53,541	59,571	154,298
United States Government direct obligations	10,155,069	2,097,277	1,592,858	2,604,247	2,446,212	6,618,784
Treasury bills.....	1,077,620	325,426	191,542	485,757	460,496	677,204
Treasury certificates of indebtedness.....	815,670	241,181	195,419	344,912	335,043	469,606
Treasury notes.....	2,269,082	433,606	338,476	575,615	494,969	1,234,769
Nonmarketable bonds.....	330,197	94,752	128,205	116,373	61,274	128,480
Other bonds maturing in 5 years or less.....	2,951,213	628,712	475,651	656,716	679,972	2,370,507
Other bonds maturing in 5 to 10 years.....	1,995,414	269,822	199,037	300,619	289,791	1,102,734
Other bonds maturing in 10 to 20 years.....	715,873	103,778	64,528	124,255	124,667	635,484

¹ December 31, 1947 figures for various loan items are shown net (i.e., after deduction of valuation reserves) and are not entirely comparable with subsequent figures.

² 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, December 31, 1952					
		Boston	New York	Phila- delphia	Cleveland	Richmond ²	Atlanta ³
Loans—net	21,697,074	1,103,245	588,965	1,270,109	2,560,091	1,030,737	1,075,704
Reserves.....	328,529	22,386	21,304	26,874	50,281	12,827	17,375
Loans—gross	22,025,603	1,125,631	610,269	1,296,983	2,610,372	1,043,564	1,093,079
Commercial and industrial loans, including open-market paper.....	10,841,978	772,906	346,378	788,354	1,467,117	484,177	594,829
Loans to farmers directly guaranteed by CCC.....	22,507	122	122	122	63	63	369
Other loans to farmers.....	478,062	310	2,316	.....	668	2,023	10,405
Loans to brokers and dealers in securities.....	218,363	24,105	4,480	35,820	52,535	9,207	13,657
Other loans for purchasing or carrying securities.....	422,409	19,389	9,936	18,234	78,303	78,509	35,432
Real estate loans:							
On farm land.....	98,890	62	2,160	117	4,277	2,575	2,949
On residential property:							
Insured by FHA.....	1,696,650	37,217	40,655	21,714	97,571	18,576	11,668
Insured or guaranteed by VA.....	1,151,172	14,400	27,603	3,245	114,094	29,885	5,454
Not insured or guaranteed by FHA or VA.....	1,351,152	16,961	38,148	25,448	212,610	78,755	35,525
On other properties.....	801,540	41,203	32,337	14,585	86,880	63,148	37,725
Other loans to individuals:							
Retail automobile instalment paper.....	1,299,518	31,911	17,821	91,667	83,409	62,928	85,388
Other retail instalment paper.....	599,490	14,041	16,296	37,145	47,547	22,776	33,602
Repair and modernization instalment loans.....	637,157	10,772	12,097	54,959	66,230	16,741	33,174
Instalment cash loans.....	459,593	11,771	16,128	42,198	49,022	29,651	26,463
Single-payment loans.....	1,351,623	90,673	34,742	124,787	177,371	108,742	112,406
Loans to banks.....	28,462	1,284	.....	1,153	.....	4,112	878
All other loans (including overdrafts).....	567,037	38,626	9,050	37,557	72,008	31,696	53,155
United States Government direct obligations	19,610,152	780,989	417,637	818,231	2,761,516	1,174,407	1,059,256
Treasury bills.....	2,387,221	127,301	42,760	72,088	424,938	157,027	95,348
Treasury certificates of indebtedness.....	1,774,401	113,341	4,499	33,624	326,705	98,529	164,313
Treasury notes.....	3,854,487	91,896	29,547	117,302	560,660	234,465	218,408
Nonmarketable bonds.....	271,849	14,110	5,162	4,464	23,731	28,978	10,574
Other bonds maturing in 5 years or less.....	6,029,843	144,247	162,081	248,316	734,596	343,579	275,669
Other bonds maturing in 5 to 10 years.....	3,550,690	145,133	107,782	189,123	413,445	230,955	164,899
Other bonds maturing in 10 to 20 years.....	1,741,661	144,961	65,806	153,314	277,441	80,874	102,345

	By Federal Reserve districts, December 31, 1952—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ³
Loans—net	1,982,891	1,215,802	521,702	1,277,747	1,606,644	7,463,437
Reserves.....	32,409	14,793	6,591	11,092	17,257	95,340
Loans—gross	2,015,300	1,230,595	528,293	1,288,839	1,623,901	7,558,777
Commercial and industrial loans, including open-market paper.....	872,813	701,504	268,492	669,116	1,042,149	2,834,143
Loans to farmers directly guaranteed by CCC.....	2,090	197	251	10,291	37	9,087
Other loans to farmers.....	13,516	17,459	4,268	138,110	21,281	267,706
Loans to brokers and dealers in securities.....	8,984	13,188	2,694	8,583	10,412	34,698
Other loans for purchasing or carrying securities.....	26,210	17,146	7,800	23,296	79,650	28,504
Real estate loans:						
On farm land.....	4,071	1,953	144	5,426	4,709	70,447
On residential property:						
Insured by FHA.....	204,928	66,990	29,284	52,689	11,470	1,103,888
Insured or guaranteed by VA.....	119,658	16,933	33,910	19,919	13,796	752,275
Not insured or guaranteed by FHA or VA.....	182,430	48,783	15,616	39,467	23,834	633,575
On other properties.....	78,045	53,478	13,404	51,251	51,774	277,710
Other loans to individuals:						
Retail automobile instalment paper.....	129,950	54,906	20,812	54,958	59,683	606,085
Other retail instalment paper.....	56,239	23,976	26,801	30,055	48,113	242,899
Repair and modernization instalment loans.....	101,415	50,711	46,769	27,864	31,648	184,777
Instalment cash loans.....	30,768	15,769	9,366	18,822	39,361	170,274
Single-payment loans.....	138,742	110,563	24,119	89,495	146,853	193,130
Loans to banks.....	4,700	1,000	4,927	991	.....	8,687
All other loans (including overdrafts).....	45,441	32,339	23,563	44,570	38,140	140,892
United States Government direct obligations	3,437,579	908,605	483,282	1,427,219	1,058,890	5,282,541
Treasury bills.....	276,190	157,130	51,946	304,959	163,685	486,149
Treasury certificates of indebtedness.....	249,178	105,425	61,609	166,812	115,055	335,311
Treasury notes.....	842,655	167,428	104,679	303,881	161,903	1,021,663
Nonmarketable bonds.....	56,937	14,325	5,236	22,290	12,067	73,975
Other bonds maturing in 5 years or less.....	1,016,768	300,851	127,636	346,741	342,762	1,986,597
Other bonds maturing in 5 to 10 years.....	842,622	124,697	94,362	197,973	173,708	865,991
Other bonds maturing in 10 to 20 years.....	153,229	38,749	37,814	84,563	89,710	512,855

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, December 31, 1952					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—net	18,213,012	1,561,422	3,415,840	1,492,984	1,569,628	1,242,787	1,180,680
Reserves.....	238,181	24,296	57,094	19,968	19,727	12,712	14,683
Loans—gross	18,451,193	1,585,718	3,472,934	1,512,952	1,589,355	1,255,499	1,195,363
Commercial and industrial loans, including open-market paper.....	4,629,872	611,910	856,469	377,204	288,130	343,548	476,995
Loans to farmers directly guaranteed by CCC.....	380,553	9	546	754	11,071	3,401	4,407
Other loans to farmers.....	1,520,353	27,011	70,060	51,934	68,342	49,129	63,155
Loans to brokers and dealers in securities.....	43,282	3,102	24,100	3,334	665	4,228	4,628
Other loans for purchasing or carrying securities.....	191,151	16,971	31,437	20,543	18,896	23,984	18,368
Real estate loans:							
On farm land.....	473,796	15,078	34,414	40,053	74,965	44,697	25,610
On residential property:							
Insured by FHA.....	1,159,504	35,279	349,001	72,164	75,292	41,409	22,614
Insured or guaranteed by VA.....	1,347,729	82,810	418,876	189,632	143,441	72,213	20,479
Not insured or guaranteed by FHA or VA.....	2,528,184	224,422	485,411	272,844	348,591	175,314	97,212
On other properties.....	1,152,694	114,461	205,025	133,165	127,981	89,520	66,891
Other loans to individuals:							
Retail automobile instalment paper.....	1,390,764	87,879	231,389	77,938	140,591	87,950	97,100
Other retail instalment paper.....	627,274	45,743	144,722	34,492	47,221	38,400	40,654
Repair and modernization instalment loans.....	457,542	33,722	113,577	31,231	37,925	19,207	36,308
Instalment cash loans.....	698,079	79,189	155,062	65,946	64,644	63,531	49,567
Single-payment loans.....	1,527,951	173,620	276,675	111,990	121,206	168,771	138,155
Loans to banks.....	4,509	1,433	338	.....	40	1,251	973
All other loans (including overdrafts).....	317,956	33,079	75,832	29,728	20,354	28,946	32,247
United States Government direct obligations	22,544,754	1,757,831	3,672,342	1,949,751	2,128,333	1,457,454	1,574,597
Treasury bills.....	2,691,951	209,337	351,633	160,887	212,935	196,053	190,268
Treasury certificates of indebtedness.....	2,023,812	75,763	140,622	143,487	168,571	137,382	213,672
Treasury notes.....	4,204,049	218,624	506,342	283,411	454,703	238,456	365,023
Nonmarketable bonds.....	1,424,071	86,519	200,555	159,109	132,911	112,954	73,580
Other bonds maturing in 5 years or less.....	6,708,926	508,091	1,101,442	525,156	715,922	485,421	457,083
Other bonds maturing in 5 to 10 years.....	3,560,472	414,227	823,906	370,263	290,290	193,811	159,369
Other bonds maturing in 10 to 20 years.....	1,931,473	245,270	547,842	307,438	153,001	93,377	115,602

	By Federal Reserve districts, December 31, 1952—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—net	2,479,780	842,697	786,619	1,014,701	1,250,287	1,375,587
Reserves.....	34,946	8,208	10,676	7,092	13,472	15,307
Loans—gross	2,514,726	850,905	797,295	1,021,793	1,263,759	1,390,894
Commercial and industrial loans, including open-market paper.....	467,516	172,708	135,089	171,954	441,979	286,370
Loans to farmers directly guaranteed by CCC.....	51,717	9,873	50,319	166,628	45,683	36,145
Other loans to farmers.....	256,806	99,255	139,163	319,225	220,303	155,970
Loans to brokers and dealers in securities.....	767	428	121	347	734	828
Other loans for purchasing or carrying securities.....	21,274	12,101	5,608	4,793	13,824	3,352
Real estate loans:						
On farm land.....	87,734	38,857	22,082	28,838	23,927	37,541
On residential property:						
Insured by FHA.....	182,580	83,724	73,377	27,483	15,076	181,505
Insured or guaranteed by VA.....	187,286	40,443	69,133	25,200	18,007	80,209
Not insured or guaranteed by FHA or VA.....	456,114	114,581	84,644	51,141	63,159	154,751
On other properties.....	170,726	46,746	36,218	29,966	40,720	91,275
Other loans to individuals:						
Retail automobile instalment paper.....	202,220	58,841	63,681	70,285	127,793	145,097
Other retail instalment paper.....	98,008	26,394	27,583	22,291	37,609	64,157
Repair and modernization instalment loans.....	69,281	16,804	25,253	9,686	21,907	42,641
Instalment cash loans.....	65,864	26,581	17,773	21,296	46,782	41,844
Single-payment loans.....	164,209	92,798	36,256	63,644	124,825	55,802
Loans to banks.....	421	.....	7	45	.....	1
All other loans (including overdrafts).....	32,203	10,771	10,988	8,971	21,431	13,406
United States Government direct obligations	3,805,605	1,188,672	1,109,576	1,177,028	1,387,322	1,336,243
Treasury bills.....	394,282	168,296	139,596	180,798	296,811	191,055
Treasury certificates of indebtedness.....	342,366	135,756	133,810	178,100	219,988	134,295
Treasury notes.....	819,609	266,178	233,797	271,734	333,066	213,106
Nonmarketable bonds.....	257,252	80,427	122,969	94,083	49,207	54,505
Other bonds maturing in 5 years or less.....	1,208,840	327,861	348,015	309,975	337,210	383,910
Other bonds maturing in 5 to 10 years.....	603,334	145,125	104,675	102,646	116,083	236,743
Other bonds maturing in 10 to 20 years.....	179,922	65,029	26,714	39,692	34,957	122,629

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1952, 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.....	6,798	119,547,412	55,033,612	52,743,575	19,295	8,408,621	3,010,078	332,231	39,254,535	19,810,476	2,080,744
Reserve bank cities¹	159	50,523,692	26,943,187	18,653,141	6,158	3,341,003	1,402,438	177,765	17,513,929	9,799,624	445,190
1. Boston.....	10	2,026,413	1,103,245	780,989		96,180	39,969	6,030	665,776	366,524	23,829
2. New York ²	29	22,430,168	12,526,951	7,796,570	1,432	1,468,407	535,255	101,553	8,524,058	5,116,458	155,444
3. Philadelphia.....	11	2,381,351	1,270,109	818,231		186,259	97,127	9,625	904,068	450,347	30,444
4. Cleveland.....	4	2,111,622	929,144	983,482		123,769	71,387	3,840	576,600	284,582	32,853
5. Richmond.....	4	362,212	161,913	172,377		20,612	6,481	829	161,346	73,055	5,350
6. Atlanta.....	5	758,247	404,718	282,729		54,501	14,904	1,395	312,056	132,077	10,837
7. Chicago ²	60	7,754,596	3,199,068	3,828,138	7	478,159	233,978	15,246	2,451,617	1,375,486	61,385
8. St. Louis.....	6	1,141,230	645,601	417,505	15	48,045	24,821	5,243	425,941	220,881	11,093
9. Minneapolis.....	4	706,467	335,505	286,636		51,377	31,449	1,500	298,682	131,192	6,756
10. Kansas City.....	9	832,511	377,905	366,600	28	66,147	20,302	1,529	428,187	189,893	7,756
11. Dallas.....	8	1,062,076	714,242	303,533	3	28,725	12,626	2,947	566,338	296,426	9,590
12. San Francisco.....	7	8,956,799	5,274,786	2,616,351	4,673	718,822	314,139	28,028	2,199,260	1,262,703	89,853
Reserve branch cities¹	123	18,263,043	7,903,990	8,789,337	8,941	1,148,492	370,526	41,757	6,380,616	3,233,940	279,042
1. Buffalo.....	4	827,877	437,992	297,851	12	57,907	30,613	3,502	259,287	131,887	18,151
4. Cincinnati.....	8	874,992	406,807	407,114	234	42,519	16,282	2,036	302,387	152,410	17,216
4. Cincinatti.....	6	2,090,592	1,008,499	845,357		127,081	101,278	8,377	641,705	390,168	31,277
5. Baltimore.....	8	684,831	264,648	375,149		35,428	8,058	1,548	263,278	127,957	17,569
5. Charlotte ²	4	461,899	251,321	171,531	1,643	26,130	10,268	1,006	1,006,128	74,222	6,672
6. Birmingham.....	3	301,686	131,506	122,829		37,222	9,580	549	121,762	60,981	4,794
6. Jacksonville.....	3	266,368	105,950	134,842		19,150	5,794	632	161,794	59,284	4,147
6. Nashville.....	4	359,835	205,777	130,899		17,611	4,007	1,541	135,410	61,114	6,767
6. New Orleans.....	6	664,376	227,753	387,957	105	41,838	5,669	1,054	254,245	131,020	9,081
7. Detroit.....	6	2,708,241	900,236	1,558,811	6,479	197,145	41,391	4,179	836,126	445,608	50,802
8. Little Rock.....	4	140,106	42,422	80,245		13,797	3,402	240	66,112	29,727	7,710
8. Louisville.....	6	465,608	209,955	228,587		10,521	15,544	1,001	201,760	95,758	7,514
8. Memphis.....	3	456,535	283,453	137,945		32,481	1,501	1,155	170,874	60,157	7,377
9. Helena.....	2	41,252	11,803	26,582		2,025	776	66	17,528	8,489	220
10. Denver.....	7	563,225	236,348	299,097		16,218	10,692	870	198,662	92,233	7,183
10. Oklahoma City.....	4	326,410	150,621	128,738		37,112	9,203	736	125,229	25,093	2,653
10. Omaha.....	6	357,863	155,520	149,731		40,074	11,911	627	167,153	81,898	3,535
11. El Paso.....	3	149,038	86,834	56,938		4,922	50	294	76,992	27,781	2,765
11. Houston.....	10	958,775	493,769	422,678		31,839	8,240	2,249	500,035	217,417	11,306
11. San Antonio.....	6	299,462	104,125	160,266		22,667	11,939	465	127,289	67,460	5,100
12. Los Angeles.....	6	2,745,136	944,084	1,682,182	135	94,507	18,893	5,331	797,873	447,174	25,773
12. Portland.....	3	1,057,115	534,969	407,695		99,681	12,788	1,982	280,799	169,395	12,616
12. Salt Lake City ²	6	362,943	159,227	175,801	333	22,888	4,171	523	111,326	63,482	4,608
12. Seattle.....	5	1,098,878	550,371	400,508		117,729	28,476	1,794	379,862	213,225	20,206
Other reserve cities¹	72	5,166,404	1,973,423	2,756,343	82	280,566	146,126	9,864	2,078,960	957,177	106,335
4. Columbus.....	3	437,070	127,654	260,109		36,289	12,298	720	167,408	80,514	9,725
4. Toledo.....	4	366,282	87,987	265,454		9,191	3,113	537	125,369	67,511	10,386
5. Washington.....	13	856,919	352,855	455,350		19,798	26,957	1,959	318,596	177,119	23,549
7. Cedar Rapids.....	1	70,917	14,040	35,448		21,134	531	165	26,180	13,766	1,645
7. Des Moines.....	3	187,012	91,349	65,047		22,284	7,646	285	82,125	37,743	4,080
7. Dubuque.....	2	37,952	8,657	25,757		1,620	1,855	63	11,256	5,019	593
7. Indianapolis.....	5	626,339	190,538	375,395	14	42,967	16,284	1,141	268,230	126,575	16,100
7. Milwaukee.....	6	766,960	289,701	423,144	51	22,188	30,483	1,393	291,496	145,772	12,523
7. Sioux City.....	4	79,602	36,850	37,724		3,624	1,263	141	36,056	16,566	1,491
8. National Stock Yards.....	1	83,170	34,371	44,323		4,143	1,153	180	36,984	12,292	1,901
9. St. Paul.....	3	378,753	174,394	170,064		22,365	11,135	795	101,594	29,356	3,334
10. Kansas City, Kansas.....	2	50,294	23,799	21,591	4	4,043	764	93	30,476	10,308	697
10. Lincoln.....	3	106,747	38,913	55,296		10,131	2,217	190	42,456	21,587	1,745
10. Pueblo.....	2	31,330	17,346	13,053		657	202	72	16,110	5,652	890
10. St. Joseph.....	5	65,246	23,147	37,905		2,552	1,330	312	31,151	13,881	1,137
10. Topeka.....	4	80,815	33,746	36,654	11	8,577	1,654	173	41,706	17,586	1,533
10. Tulsa.....	4	374,493	150,229	188,321	2	23,646	11,680	615	184,284	65,020	5,263
10. Wichita.....	4	227,981	70,173	110,233		14,619	12,631	325	86,413	45,692	3,417
11. Fort Worth.....	3	338,522	207,674	130,475		10,738	3,930	705	181,070	79,218	7,326
Country banks, by districts	6,444	45,594,273	18,213,012	22,544,754	4,114	3,638,560	1,090,988	102,845	13,281,030	5,819,735	1,250,177
1. Boston.....	312	3,695,354	1,561,422	1,757,831	295	240,052	125,627	10,127	1,061,972	472,160	117,843
2. New York.....	687	8,026,192	3,415,840	3,672,342	2,365	710,285	202,143	23,217	1,772,556	868,997	196,224
3. Philadelphia.....	610	3,954,828	1,492,984	1,945,751	96	316,723	182,735	12,539	961,611	480,874	109,921
4. Cleveland.....	648	4,154,989	1,569,628	2,128,333	160	339,574	107,623	9,491	1,078,090	519,311	123,651
5. Richmond.....	339	2,968,247	1,242,787	1,457,454	34	191,612	69,875	6,485	988,968	399,946	106,277
6. Atlanta.....	921	3,096,508	1,180,680	1,574,597	13	298,688	36,266	6,264	1,143,176	441,170	109,658
7. Chicago.....	473	7,032,037	2,479,780	3,805,605	109	582,274	153,244	11,025	1,871,033	873,140	177,770
8. St. Louis.....	467	2,066,038	842,697	1,188,672	344	175,446	54,282	4,597	731,218	311,731	61,161
9. Minneapolis.....	703	2,092,513	786,619	1,109,576	64	134,237	58,655	3,362	579,017	264,260	40,223
10. Kansas City.....	703	2,436,155	1,014,701	1,177,028	100	207,594	32,419	4,313	886,611	372,876	51,074
11. Dallas.....	604	2,921,934	1,250,287	1,387,322	5	245,259	32,722	6,339	1,449,551	666,035	89,399
12. San Francisco.....	234	2,949,478	1,375,587	1,336,243	529	196,636	35,397	5,086	757,247	349,235	66,976

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				Bank premises, furniture, and fixtures	Other real estate owned	Assets in- directly representing real estate	Cus- tomers' liability on accept- ances	Income accrued but not collected	Other assets	Total assets	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								
7,349,051	28,812	74,653	9,910,799	1,100,420	25,336	86,169	323,972	290,796	197,606	160,826,246	All member banks
1,160,511	11,200	67,547	6,029,857	351,593	9,309	44,997	300,087	154,896	122,453	69,020,956	Reserve bank cities¹
49,992	654	3,121	221,656	17,234	.....	460	29,419	6,255	12,154	2,757,711	1. Boston
90,900	2,540	55,377	3,103,339	158,840	14	2,816	206,109	68,410	71,945	31,462,360	2. New York ²
96,353	874	1,661	324,389	15,554	416	7,213	3,696	7,940	5,778	3,326,016	3. Philadelphia
53,451	146	617	204,951	7,559	.....	9,872	32	7,678	1,469	2,714,832	4. Cleveland
13,047	.....	21	69,873	3,162	7	678	68	1,163	485	529,121	5. Richmond
45,864	100	.....	123,178	12,083	60	.....	.....	2,247	1,200	1,085,893	6. Atlanta ³
268,194	1,434	2,209	742,909	24,125	79	560	4,366	24,346	6,950	10,266,639	7. Chicago ³
40,053	14	98	153,802	6,554	109	.....	1,565	3,537	2,472	1,581,408	8. St. Louis
33,524	230	486	126,494	1,043	350	2,780	474	1,759	670	1,012,225	9. Minneapolis
69,589	7	143	160,799	4,859	.....	826	401	963	602	1,268,349	10. Kansas City
183,781	497	266	175,778	15,410	6,795	.....	23,356	1,857	500	1,676,332	11. Dallas
215,763	4,704	3,548	622,689	85,170	1,479	19,792	30,601	28,741	18,228	11,340,070	12. San Francisco
981,054	7,235	4,770	1,874,575	172,312	5,118	24,896	19,522	58,352	22,535	24,946,394	Reserve branch cities¹
30,993	300	1,377	76,579	10,751	.....	561	100	2,676	2,454	1,103,706	2. Buffalo
38,663	200	37	93,861	11,631	.....	.....	106	3,182	635	1,192,933	4. Cincinnati
62,660	.....	124	157,476	24,900	.....	8,690	242	6,838	1,142	2,774,109	4. Pittsburgh
39,909	.....	130	77,713	6,678	.....	440	95	2,146	2,103	959,571	5. Baltimore
12,710	300	.....	89,224	3,249	33	.....	4	1,373	2,949	652,635	5. Charlotte ⁴
25,966	.....	.....	30,021	2,823	.....	.....	.....	1,018	366	427,655	6. Birmingham
37,927	.....	.....	60,436	4,150	88	.....	.....	553	99	433,052	6. Jacksonville
33,707	.....	.....	33,822	4,732	293	.....	1,079	699	452	502,500	6. Nashville
29,585	450	73	84,036	5,980	73	500	3,824	2,946	1,129	933,073	6. New Orleans
76,257	684	484	262,341	12,316	1	954	205	8,745	3,626	3,570,214	7. Detroit
15,714	.....	.....	19,161	813	.....	.....	.....	188	87	207,306	8. Little Rock
32,306	.....	.....	66,182	2,278	39	125	.....	1,566	288	671,664	8. Louisville
46,383	48	3	56,906	5,742	.....	.....	6,500	746	142	640,539	8. Memphis
7,358	.....	.....	4,461	217	.....	.....	.....	221	103	59,321	9. Helena
44,279	235	10	54,722	1,118	.....	.....	213	2,260	2,027	767,505	10. Denver
2,172	.....	.....	35,311	6,200	.....	1,662	518	680	156	460,855	10. Oklahoma City
33,053	270	.....	48,397	3,313	.....	.....	.....	788	364	529,481	10. Omaha
24,262	.....	314	21,870	1,190	140	.....	.....	213	174	227,747	11. El Paso
160,318	2,639	523	107,832	15,688	3,975	6,084	5,281	3,062	452	1,493,352	11. Houston
27,568	276	56	26,829	5,334	68	.....	76	988	68	433,285	11. San Antonio
79,393	11	689	244,833	12,400	.....	5,069	541	9,897	1,481	3,572,397	12. Los Angeles
22,056	694	305	75,733	14,120	249	.....	542	4,504	1,087	1,358,416	12. Portland
12,880	354	.....	30,002	2,879	.....	811	.....	14	377	478,350	12. Salt Lake City ⁵
28,185	774	645	116,827	13,810	159	.....	196	3,049	774	1,496,728	12. Seattle
510,710	1,069	250	503,419	54,376	1,039	3,286	283	13,075	6,433	7,323,856	Other reserve cities¹
24,678	.....	47	52,444	7,214	.....	.....	.....	642	849	613,183	4. Columbus
34,724	.....	.....	12,748	1,537	.....	103	.....	1,398	140	494,829	4. Toledo
56,787	.....	115	61,026	15,353	518	1,150	.....	1,189	872	1,194,597	5. Washington
2,823	.....	.....	7,946	971	.....	.....	.....	.....	.....	98,068	7. Cedar Rapids
25,179	.....	.....	29,123	628	.....	1,730	.....	514	151	272,160	7. Des Moines
2,661	.....	.....	2,983	285	.....	.....	.....	17	8	49,518	7. Dubuque
52,950	99	17	72,489	4,827	.....	.....	.....	1,918	557	901,871	7. Indianapolis
41,754	111	23	91,313	5,585	.....	.....	1	2,079	2,009	1,068,244	7. Milwaukee
10,851	204	.....	6,944	840	.....	.....	.....	268	19	116,785	7. Sioux City
2,139	.....	.....	21,652	.....	.....	.....	45	328	.....	120,527	8. National Stock Yards
25,927	.....	48	42,929	2,798	.....	220	124	1,422	671	485,582	9. St. Paul
12,685	.....	.....	6,786	411	.....	.....	.....	2	145	81,328	10. Kansas City, Kansas
8,238	.....	.....	10,886	812	.....	.....	.....	360	25	150,400	10. Lincoln
7,808	.....	.....	1,760	278	.....	.....	.....	3	3	47,724	10. Pueblo
11,606	40	.....	4,487	566	.....	82	.....	149	34	97,228	10. St. Joseph
12,820	.....	.....	9,767	638	5	.....	.....	330	106	123,600	10. Topeka
94,561	200	.....	19,240	2,985	191	.....	.....	857	489	563,299	10. Tulsa
27,037	.....	.....	10,267	1,263	187	.....	.....	865	198	316,907	10. Wichita
55,482	415	.....	38,629	7,385	138	.....	.....	734	157	528,006	11. Fort Worth
4,696,776	9,308	2,086	1,502,948	522,139	9,870	12,990	4,080	64,473	46,185	59,535,040	Country banks, by districts
221,842	331	633	249,163	52,930	683	1,161	725	6,505	3,613	4,822,943	1. Boston
361,553	1,011	210	344,541	104,156	992	3,078	728	19,394	9,576	9,936,652	2. New York
250,113	217	.....	110,486	50,152	1,347	1,302	25	3,797	3,622	4,976,684	3. Philadelphia
351,212	252	4	83,660	44,112	147	684	598	3,377	2,685	5,284,682	4. Cleveland
331,000	1,032	1	150,712	37,123	714	695	311	2,357	3,879	4,002,294	4. Cleveland
468,186	671	105	123,386	42,790	1,366	981	1,182	5,580	2,963	4,294,546	5. Richmond
671,155	248	122	148,598	59,678	3,661	1,970	232	7,555	5,577	4,294,546	6. Atlanta
309,295	55	3	48,973	19,970	327	155	2	2,248	2,438	8,978,763	7. Chicago
224,991	221	212	49,110	16,508	183	645	113	5,153	4,152	3,022,396	8. St. Louis
431,434	777	.....	30,450	15,493	314	337	.....	1,875	1,342	2,698,284	9. Minneapolis
807,862	3,998	439	81,818	40,994	1,487	485	164	1,379	2,838	3,341,127	10. Kansas City
258,133	495	357	82,051	38,233	1,629	1,497	.....	6,253	3,500	4,418,832	11. Dallas
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,757,837	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 DECEMBER 31, 1952, 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	114,045,008	85,680,237	4,566,950	7,029,457	12,593,672	1,431,081	2,743,611	33,482,402	31,266,362	302,812	17,723	1,303,176	32,259	560,070
Reserve bank cities¹	51,582,272	36,897,406	2,279,828	1,747,475	7,687,169	1,373,819	1,596,575	10,730,890	9,535,145	113,459	1,479	521,862	16,000	542,945
1. Boston	2,262,291	1,682,652	82,229	146,773	291,615	32,450	26,572	186,170	169,469	8,695	6	31,648	8,000	457,395
2. New York ²	25,347,427	18,232,164	1,155,262	329,166	3,346,805	1,157,178	1,126,852	2,341,633	1,785,110	59,480	75	19,595	130	20,243
3. Philadelphia	2,776,186	2,099,136	105,656	85,244	456,625	14,827	14,698	243,485	223,655	30	75	20,243	69	2,630
4. Cleveland	1,804,561	1,441,617	115,518	63,441	159,264	4,825	19,896	737,528	717,216	3,410	15	2,630	10	13
5. Richmond	410,367	233,867	16,320	27,758	122,217	335	9,869	82,475	76,425	3,410	15	2,630	10	6
6. Atlanta	904,684	532,760	33,166	99,185	203,115	45	16,413	108,277	106,088	2,155	15	51,100	3,010	2,000
7. Chicago ²	7,540,059	5,464,684	390,915	260,276	1,311,082	37,276	75,826	2,021,650	1,960,967	3,900	673	88,991	1	50
8. St. Louis	1,301,358	857,122	67,148	31,121	335,208	2,705	8,054	162,930	160,570	1,850	1	8,288	4,725	75,550
9. Minneapolis	837,413	514,671	35,505	35,980	236,563	2,610	12,084	104,409	104,409	1	1	388,345	2,427	50
10. Kansas City	1,107,232	714,564	26,881	43,931	410,719	1,682	9,455	89,042	88,991	1	1	8,288	4,725	75,550
11. Dallas	1,385,873	639,129	44,577	504,200	1,822	34,718	142,940	134,652	134,652	1	1	388,345	2,427	50
12. San Francisco	5,904,821	4,465,040	206,651	563,173	309,755	118,064	242,138	4,510,351	4,007,594	33,939	198	388,345	2,427	50
Reserve branch cities¹	18,143,636	13,343,805	794,257	1,091,676	2,638,984	38,557	236,357	5,026,457	4,763,986	24,480	1,137	234,377	2,427	50
2. Buffalo	699,803	569,041	33,294	53,778	28,781	3,567	11,342	320,587	318,552	2,036	5	1,440	545	50
4. Cincinnati	867,378	674,859	37,667	18,231	126,773	6,121	9,236	233,929	205,178	28	10	28,516	230	464
4. Pittsburgh	2,013,259	1,607,600	123,296	42,159	227,744	1,800	14,660	448,368	433,405	278	10	14,211	464	20
5. Baltimore	774,521	587,770	33,939	48,290	97,925	1,114	5,483	122,457	121,837	600	2	18,347	311	5
5. Charlotte ³	530,285	324,291	22,774	38,790	135,876	48	8,506	67,109	45,547	2,902	2	18,347	311	5
6. Birmingham	334,262	245,536	11,179	28,179	46,379	162	2,989	63,575	63,575	1,950	35	3,107	250	40
6. Jacksonville	348,324	184,626	7,397	40,521	113,556	162	2,062	53,279	51,329	1,950	35	3,107	250	40
6. Nashville	355,300	197,248	15,203	37,887	103,272	1,690	11,660	107,839	107,839	716	35	3,107	250	40
6. New Orleans	754,965	445,308	21,760	106,260	169,978	5,059	6,589	121,794	118,102	300	35	3,107	250	40
7. Detroit	2,341,848	1,791,559	196,994	105,028	210,217	5,142	32,908	1,044,849	1,037,060	2,705	6	5,044	40	5
8. Little Rock	174,756	103,062	3,319	22,341	44,349	1,685	21,879	21,648	225	6	6	4	20	5
8. Louisville	560,304	334,472	20,594	12,453	185,023	280	7,482	67,979	66,155	1,800	4	2,400	40	5
8. Memphis	491,571	294,743	7,235	29,340	157,851	251	2,151	96,373	93,223	750	6	2,400	40	5
9. Helena	49,156	24,102	837	10,688	13,130	399	7,153	7,098	50	34	12	5	5	5
10. Denver	580,539	421,001	25,984	29,338	97,059	70	7,087	140,220	138,124	2,050	5	5,350	35	5
10. Oklahoma City	387,808	218,195	8,368	48,761	107,686	4	4,798	35,271	29,786	100	5	5,350	35	5
10. Omaha	453,181	283,895	21,590	22,679	122,441	4	2,572	43,632	43,624	3	5	2,587	37	5
11. El Paso	178,599	120,614	3,575	9,453	40,300	2,140	2,517	35,697	30,981	2,129	37	20,904	17	17,801
11. Houston	1,271,885	868,644	29,262	69,574	277,793	3,853	22,759	116,758	95,817	1,754	17	77,831	100	100
11. San Antonio	343,444	249,185	6,804	14,648	63,402	2,171	7,234	67,311	47,739	1,615	17	99,741	100	100
12. Los Angeles	2,354,820	2,041,402	96,028	45,101	121,194	5,884	45,211	988,587	888,131	615	17	11,036	50	50
12. Portland	854,447	663,017	19,842	109,819	39,093	1,479	21,197	397,891	386,760	3,425	1,020	755	50	50
12. Salt Lake City ³	347,194	250,655	8,506	42,344	42,744	2	2,943	102,626	97,476	3,325	1,020	755	50	50
12. Seattle	1,075,987	846,980	38,810	106,014	66,407	4,919	12,857	317,473	315,000	2,183	290	290	290	290
Other reserve cities¹	5,740,973	3,965,831	226,091	417,866	989,253	8,003	133,929	1,127,973	1,059,473	27,919	145	22,058	1,303	17,075
4. Columbus	472,838	312,618	16,175	84,192	46,471	19	13,363	105,512	94,578	820	5	9,913	196	17,075
4. Toledo	346,281	281,427	21,744	11,901	19,899	6,033	11,310	123,969	120,053	195	25	3,666	194	17,075
5. Washington	921,973	800,567	31,712	1,187	60,638	290	2,890	192,079	162,755	12,034	25	194	17,075	17,075
7. Cedar Rapids	73,738	36,124	1,969	4,767	30,588	290	17,929	17,929	17,929	2,145	16	2,145	16	16
7. Des Moines	225,113	116,870	13,218	35,306	50,931	8,788	27,770	25,609	25,609	2,145	16	2,145	16	16
7. Dubuque	25,950	21,685	1,206	1,658	1,102	299	20,703	20,703	20,703	1,130	11	1,130	11	11
7. Indianapolis	692,782	474,489	20,951	74,883	101,994	235	20,220	153,301	149,143	3,860	5	293	409	409
7. Milwaukee	807,221	580,986	39,514	35,308	133,244	719	17,450	197,461	192,852	4,195	7	4,195	7	7
7. Sioux City	92,308	55,386	1,929	4,676	28,813	1,504	18,179	18,179	18,179	1	1	6,500	1	1
8. National Stock Yards	103,484	20,834	565	580	81,275	230	8,109	1,608	1,608	275	1	6,500	1	1
9. St. Paul	377,338	241,367	22,169	29,132	81,802	569	2,299	67,459	67,184	275	1	6,500	1	1
10. Kansas City, Kansas	61,469	22,496	967	11,658	25,703	645	15,307	15,307	15,307	15	15	775	15	15
10. Lincoln	128,821	71,597	4,629	15,556	34,835	2,204	13,487	13,472	13,472	75	75	775	75	75
10. Pueblo	34,357	27,615	692	1,204	4,629	217	8,861	8,011	8,011	5	5	775	5	5
10. St. Joseph	69,600	41,113	1,219	3,575	21,382	2,311	22,262	22,257	22,257	11	11	775	11	11
10. Topeka	100,565	52,749	5,924	27,628	13,712	552	15,371	14,230	14,230	1,130	11	775	11	11
10. Tulsa	494,050	376,280	20,586	16,710	73,686	428	6,360	35,191	34,706	95	5	385	15	15
10. Wichita	278,632	182,162	10,621	33,405	49,336	1,108	22,591	20,376	20,376	2,200	336	1,000	140	140
11. Fort Worth	434,453	249,456	10,321	25,540	129,213	19,943	62,432	60,537	60,537	895	94	1,000	140	140
Country banks, by districts	38,578,127	31,473,195	1,266,774	3,772,440	1,278,266	10,702	776,750	16,597,082	15,907,758	136,954	14,962	524,879	12,529	12,529
1. Boston	3,276,466	2,639,971	154,367	236,268	109,757	1,993	134,110	1,144,011	1,128,352	6,450	1,994	7,149	66	66
2. New York	5,633,913	4,466,816	239,372	645,832	110,902	871	170,120	3,527,531	3,444,072	10,736	20	70,887	1,816	1,816
3. Philadelphia	2,715,081	2,363,697	104,862	169,942	17,549	11	59,470	1,787,353	1,722,471	7,597	575	56,685	25	25
4. Cleveland	3,032,737	2,601,783	137,841	219,457	24,923	55	48,733	1,829,208	1,737,559	1,522	1,107	88,978	42	42
5. Richmond	2,687,101	2,094,468	90,942	279,53										

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
147,527,410	164,581	343,277	2,030,197	150,065,465	3,294,025	5,188,281	1,895,200	383,275	10,760,781	96,786,455	85,542,506	All member banks
62,313,162	139,735	318,231	1,396,726	64,167,854	1,482,297	2,474,325	768,815	127,665	4,853,102	44,392,005	34,211,599	Reserve bank cities¹
2,448,461	32,093	32,093	32,729	2,513,283	64,375	129,675	31,755	18,623	244,428	1,990,643	1,634,341	1. Boston
27,689,060	132,235	217,727	893,281	28,932,303	712,824	1,375,216	421,840	20,177	2,530,057	22,153,289	16,584,843	2. New York ²
3,019,671	500	3,730	35,383	3,059,284	65,476	152,072	44,822	4,362	266,732	2,355,444	1,874,689	3. Philadelphia
2,542,889		32	22,581	2,564,702	45,500	82,500	18,524	3,606	150,130	1,546,159	1,320,003	4. Cleveland
492,842		68	5,411	498,321	8,385	16,285	4,419	1,711	30,800	327,447	201,621	5. Richmond
1,012,961			12,362	1,025,323	17,200	28,058	6,403	8,909	60,570	735,642	545,180	6. Atlanta ³
9,561,709	2,000	4,808	80,555	9,649,072	227,800	271,907	63,335	54,525	617,567	6,528,956	5,057,877	7. Chicago ⁴
1,464,288		1,600	14,753	1,480,641	42,150	37,650	20,030	937	100,767	1,107,503	742,495	8. St. Louis
941,822		474	12,025	954,321	12,500	37,500	3,552	4,552	57,904	677,395	436,241	9. Minneapolis
1,196,274		401	5,109	1,201,784	21,050	27,875	15,473	2,167	66,565	876,844	507,151	10. Kansas City
1,528,813		24,556	9,049	1,562,418	48,650	48,773	15,820	671	113,914	1,026,314	659,496	11. Dallas
10,415,172	5,000	32,742	273,488	10,726,402	216,387	266,814	123,042	7,425	613,668	5,066,369	4,647,662	12. San Francisco
23,170,093		20,239	222,236	23,412,568	461,744	768,354	262,636	41,092	1,533,826	15,288,120	12,797,263	Reserve branch cities¹
1,020,390		100	8,048	1,028,538	30,094	38,926	5,607	541	75,168	592,231	557,582	2. Buffalo
1,101,307		106	10,572	1,111,985	41,675	41,675	12,919	179	80,948	734,854	608,465	3. Cincinnati
2,461,627		246	23,172	2,485,045	83,200	185,150	20,005	709	289,064	1,793,123	1,502,943	4. Pittsburgh
896,978		95	6,156	903,229	13,931	29,169	8,696	4,546	56,342	656,899	563,830	5. Baltimore
597,394		4	16,148	613,546	7,950	25,550	4,449	1,140	39,089	428,351	282,363	6. Charlotte ⁵
397,837			4,517	402,354	9,200	10,100	4,536	1,465	25,301	278,275	246,683	7. Birmingham
401,603			3,637	405,240	6,500	15,000	2,308	4,004	27,812	249,961	166,773	8. Jacksonville
466,960		1,079	7,178	475,217	10,500	12,200	4,583		27,283	287,771	203,003	9. Nashville
876,759		4,284	5,560	886,603	11,700	26,675	7,869	226	46,470	641,344	474,121	6. New Orleans
3,386,697		205	29,826	3,416,728	37,744	83,584	27,683	4,475	153,486	2,003,300	1,667,154	7. Detroit
196,635			634	197,269	3,600	4,400	1,809	228	10,037	140,081	107,927	8. Little Rock
628,283			6,490	634,773	10,350	20,900	5,621	20	36,891	461,816	288,225	8. Louisville
587,944		6,500	5,304	599,748	11,250	24,750	4,791		40,791	388,282	269,328	9. Memphis
56,309			649	56,958	1,100	1,100	163		2,363	40,337	30,728	9. Helena
720,759		213	6,546	727,518	10,100	18,900	8,246	2,741	39,987	481,538	402,704	10. Denver
423,079		518	3,032	426,629	12,250	12,250	9,108	618	34,226	290,325	236,443	10. Oklahoma City
496,813			2,536	499,349	10,200	10,700	5,839	3,393	30,132	371,731	260,749	10. Omaha
214,296			1,486	215,782	3,900	6,400	1,153	512	11,965	132,467	110,714	11. El Paso
1,388,643		5,443	10,022	1,404,108	36,700	38,250	12,781	1,513	89,244	1,003,735	853,145	11. Houston
410,755		76	3,074	413,905	5,800	10,400	2,715	465	19,380	289,047	244,238	11. San Antonio
3,343,407		619	34,709	3,378,735	56,250	73,275	62,655	1,482	193,662	2,030,707	1,886,881	12. Los Angeles
1,252,338		542	15,700	1,268,580	29,700	36,350	23,786		89,836	756,658	718,300	12. Portland
449,820			4,450	454,270	8,750	7,650	6,567	1,113	24,080	304,312	265,940	12. Salt Lake City ³
1,393,460		209	12,790	1,406,459	24,800	35,000	18,747	11,722	90,269	930,975	849,024	12. Seattle
6,868,946		283	50,274	6,919,503	121,375	190,395	74,040	18,543	404,353	4,726,971	4,014,207	Other reserve cities¹
578,350			4,878	583,228	10,000	14,000	5,010	945	29,955	395,716	357,729	4. Columbus
470,250			3,505	473,755	8,700	9,200	2,420	754	21,074	298,809	291,890	4. Toledo
1,114,052			7,965	1,122,017	20,150	38,000	11,508	2,922	72,580	804,160	762,564	5. Washington
91,667			1	91,668	500	5,000	900		6,400	62,969	33,235	7. Cedar Rapids
252,883			1,855	254,738	4,750	4,750	4,658	3,264	17,422	170,811	131,841	7. Des Moines
46,653			7	46,660	1,100	1,000	598	160	2,858	20,306	20,659	7. Dubuque
846,083			4,895	850,978	12,525	25,750	11,432	1,186	50,893	567,343	497,113	7. Indianapolis
1,004,682		114	5,064	1,009,860	17,100	25,685	14,126	1,473	58,384	674,228	542,431	7. Milwaukee
110,487			488	110,975	1,900	2,800	850	260	5,817	74,513	54,622	7. Sioux City
111,593		45	864	112,502	1,000	5,000	2,025		8,025	79,693	4-8	8. National Stock Yards
444,797		124	8,839	453,760	9,000	17,500	3,819	1,503	31,822	308,482	229,869	9. St. Paul
76,776			525	77,301	1,350	1,750	890	37	4,027	41,998	28,013	10. Kansas City
142,308			269	142,577	3,200	2,930	1,142	551	7,823	109,697	78,471	10. Lincoln
43,218			204	43,422	1,300	1,100	1,156	746	4,302	24,789	27,276	10. Pueblo
91,862			250	92,112	1,650	1,880	1,383	203	5,116	53,560	42,512	10. St. Joseph
115,936			1,032	116,968	2,950	2,800	779	103	6,632	77,978	71,162	10. Topeka
529,241			4,242	533,483	7,950	12,650	7,548	1,668	29,816	380,249	380,110	10. Tulsa
301,223			1,767	302,990	4,500	6,850	2,032	535	13,917	241,328	208,408	10. Wichita
496,885			3,624	500,509	11,750	11,750	1,764	2,233	27,497	340,342	256,310	11. Fort Worth
55,175,209	24,846	4,524	360,961	55,565,540	1,228,609	1,755,207	789,709	195,975	3,969,500	32,379,359	34,519,437	Country banks, by districts
4,420,477	865	736	41,048	4,463,126	110,085	151,883	70,666	27,183	359,817	2,805,461	2,761,186	1. Boston
9,161,444	7,170	728	80,648	9,249,990	227,981	303,698	130,918	24,065	686,662	4,927,819	4,938,227	2. New York
4,502,434	3,025	43	20,392	4,525,894	129,133	231,930	77,244	12,483	450,790	2,344,482	2,482,173	3. Philadelphia
4,861,945	1,750	598	29,129	4,893,422	121,526	182,736	76,083	10,915	391,260	2,597,865	2,786,313	4. Cleveland
3,695,206	5,050	311	24,689	3,725,256	79,838	130,676	50,470	16,054	277,038	2,205,389	2,294,044	5. Richmond
4,007,153	1,315	1,596	23,691	4,033,755	83,843	124,012	40,252	12,684	260,791	2,638,086	2,775,543	6. Atlanta
8,406,593	1,260	232	57,352	8,465,437	151,161	210,502	116,456	35,207	513,326	4,564,166	4,941,642	7. Chicago
2,815,883	1,675	2	12,196	2,829,756	57,522	77,241	45,678	12,199	192,640	1,767,515	1,949,759	8. St. Louis
2,519,996	500	114	18,604	2,539,214	47,824	65,420	35,288	10,538	159,070	1,428,053	1,523,091	9. Minneapolis
3,119,209	1,729		8,141	3,129,079	60,746	82,473	58,052	10,777	212,048	2,216,885	2,318,722	10. Kansas City
4,152,139	507	164	11,746	4,164,556	89,320	99,898	45,180	19,878	254,276	2,895,489	3,596,830	11. Dallas
3,512,730			33,325	3,546,055	69,630	94,738	43,422	3,992	211,782	1,988,149	2,151,907	12. San Francisco

¹ Includes figures for a bank with its head office in a nonreserve city, which has a branch in this reserve city; see contents page.
² Cash items reported in process of collection were in excess of demand deposits other than interbank and United States Government.
³ For other footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [in thousands of dollars]

State	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
Total, all States...	6,798	119,547,412	55,033,612	52,743,575	19,295	8,408,621	3,010,078	332,231	39,254,535	19,810,476	2,080,744
New England:											
Maine.....	38	303,566	141,048	134,011	11	14,845	12,762	889	82,417	34,151	10,245
New Hampshire.....	52	179,602	82,582	81,051	39	10,205	5,251	474	57,797	23,196	6,925
Vermont.....	38	136,243	64,385	59,254	42	7,564	4,632	366	34,803	17,293	3,391
Massachusetts.....	139	3,492,202	1,700,878	1,496,117	199	173,127	112,315	9,566	1,077,733	560,144	73,656
Rhode Island.....	8	661,373	291,874	341,616	.....	17,670	8,020	2,193	148,677	87,299	18,141
Connecticut.....	63	1,249,020	499,530	580,711	16	135,691	29,736	3,336	408,309	150,939	39,221
Middle Atlantic:											
New York.....	525	27,714,373	14,945,747	10,118,211	2,839	1,868,240	663,004	116,332	9,737,293	5,722,335	281,674
New Jersey.....	267	4,003,524	1,550,065	1,907,520	1,000	406,443	125,190	13,306	924,240	447,899	100,336
Pennsylvania.....	706	8,492,692	3,773,779	3,637,892	198	648,816	401,824	30,183	2,519,979	1,335,100	179,579
East North Central:											
Ohio.....	417	6,489,116	2,580,714	3,297,499	250	444,673	153,530	12,450	1,843,941	921,469	145,448
Indiana.....	237	2,213,162	752,081	1,276,338	55	133,803	47,093	3,792	758,854	346,360	63,576
Illinois.....	511	10,658,428	4,030,549	5,569,065	11	727,514	311,846	19,443	3,253,802	1,757,842	125,672
Michigan.....	227	4,738,326	1,732,745	2,509,279	6,546	401,102	81,114	7,540	1,317,278	667,288	109,525
Wisconsin.....	167	1,909,137	670,934	1,075,825	93	97,081	61,946	3,258	579,845	270,955	36,556
West North Central:											
Minnesota.....	206	1,922,366	841,247	874,732	7	133,897	68,777	3,706	618,968	255,978	25,756
Iowa.....	161	1,012,339	445,115	435,812	.....	110,347	19,231	1,834	343,294	147,556	22,328
Missouri.....	177	2,956,144	1,427,859	1,281,260	352	169,336	68,152	9,185	1,157,953	547,261	41,103
North Dakota.....	42	231,698	79,890	133,839	7	11,725	5,897	340	62,829	31,735	3,791
South Dakota.....	63	306,587	126,838	154,254	13	17,492	7,532	458	89,834	43,733	5,352
Nebraska.....	140	866,371	361,557	407,049	3	77,922	18,380	1,460	332,119	164,585	11,120
Kansas.....	215	959,672	389,745	446,459	95	96,117	25,649	1,607	379,347	169,905	16,096
South Atlantic:											
Delaware.....	14	302,541	152,617	139,714	.....	5,370	3,437	1,403	79,005	37,916	5,643
Maryland.....	73	1,060,027	403,309	571,145	3	58,798	24,476	2,296	357,597	174,349	28,974
District of Columbia.....	15	886,402	366,418	470,691	.....	19,928	27,358	2,007	324,632	180,497	24,483
Virginia.....	204	1,501,742	681,458	692,700	26	91,243	32,867	3,448	528,766	221,094	43,733
West Virginia.....	109	652,208	244,949	352,619	.....	41,918	11,000	1,722	212,280	89,520	22,333
North Carolina.....	55	890,790	449,680	359,853	1,643	62,972	14,713	1,929	350,559	135,320	24,527
South Carolina.....	33	433,490	164,576	229,146	5	25,877	13,107	779	162,747	59,588	18,620
Georgia.....	66	1,117,107	584,657	427,049	.....	83,678	19,539	2,184	437,710	180,891	25,893
Florida.....	75	1,368,082	453,448	781,283	.....	111,065	19,563	2,723	552,517	209,264	41,310
East South Central:											
Kentucky.....	111	915,175	396,750	460,146	4	32,479	23,629	2,167	382,144	160,406	24,760
Tennessee.....	84	1,375,628	702,000	566,044	8	90,596	13,146	3,834	530,583	204,906	35,311
Alabama.....	95	928,596	395,328	405,219	2	108,469	17,725	1,853	337,497	147,958	27,146
Mississippi.....	31	259,417	106,755	108,136	3	42,334	1,761	628	103,651	39,641	7,686
West South Central:											
Arkansas.....	69	471,492	165,857	242,178	8	56,428	6,065	956	195,696	78,737	11,514
Louisiana.....	49	1,195,847	434,779	644,394	105	105,954	8,048	2,567	477,748	212,780	27,185
Oklahoma.....	223	1,279,409	528,995	590,108	19	131,768	26,043	2,476	551,129	180,968	23,372
Texas.....	581	5,311,339	2,690,639	2,238,307	3	302,186	68,455	11,749	2,721,712	991,716	110,750
Mountain:											
Montana.....	83	441,962	152,609	250,799	15	23,868	14,058	613	144,953	65,147	7,955
Idaho.....	21	363,874	168,496	179,031	491	12,533	2,798	525	89,475	44,893	6,386
Wyoming.....	39	206,123	80,085	112,465	.....	10,396	2,840	337	76,570	30,381	4,410
Colorado.....	94	969,023	427,940	490,393	.....	33,909	15,158	1,623	343,438	152,733	16,610
New Mexico.....	34	254,966	99,887	144,964	.....	8,336	1,364	415	113,559	41,085	7,627
Arizona.....	5	431,867	216,945	174,552	39	32,043	7,635	653	99,360	36,789	11,758
Utah.....	31	480,501	228,035	220,454	333	26,547	4,358	774	149,481	79,579	7,696
Nevada.....	6	170,410	67,808	90,263	.....	7,827	4,304	208	41,244	22,681	5,199
Pacific:											
Washington.....	51	1,629,871	804,819	618,192	.....	170,930	33,179	2,751	518,705	279,366	32,419
Oregon.....	29	1,234,596	610,229	493,831	.....	115,451	12,811	2,274	331,661	194,490	17,176
California.....	119	12,918,986	6,765,382	4,872,105	4,812	892,108	348,960	35,619	3,310,804	1,854,488	140,777
Mutual Savings Banks¹.....	3	19,645	6,577	11,650	.....	1,030	330	58	2,504	1,392	263

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2...	16	300,239	115,630	153,940	12	22,870	7,120	667	81,988	34,338	9,907
New Jersey—Dist. No. 2...	179	3,269,625	1,319,406	1,494,612	958	345,489	97,887	11,273	736,600	360,669	78,238
Kentucky—Dist. No. 4...	57	262,927	118,177	125,525	.....	14,616	3,867	742	105,400	35,663	9,452
Pennsylvania—Dist. No. 4...	187	3,192,953	1,393,962	1,422,532	144	212,158	152,702	11,455	920,945	529,025	66,955
West Virginia—Dist. No. 4...	12	90,551	36,866	44,293	.....	7,156	1,882	354	21,265	8,339	3,253
Louisiana—Dist. No. 6...	34	948,683	337,045	525,620	105	77,084	7,261	1,568	377,427	178,013	18,521
Mississippi—Dist. No. 6...	19	215,546	90,624	86,734	3	36,575	1,093	517	85,245	32,629	6,268
Tennessee—Dist. No. 6...	71	869,006	395,282	407,948	8	52,139	11,039	2,590	338,047	136,891	26,146
Indiana—Dist. No. 7...	176	1,929,392	641,746	1,119,118	36	123,032	42,214	3,246	661,861	306,279	54,859
Illinois—Dist. No. 7...	359	9,990,834	3,827,416	5,194,269	7	662,855	287,921	18,366	3,052,078	1,670,301	110,800
Michigan—Dist. No. 7...	187	4,590,971	1,682,318	2,428,201	6,534	387,781	78,896	7,241	1,283,847	651,359	105,479
Wisconsin—Dist. No. 7...	125	1,740,120	613,624	977,669	83	87,380	58,413	2,951	533,039	250,180	32,923
Misconsin—Dist. No. 10...	45	1,029,054	450,107	472,296	28	78,840	25,655	2,128	507,155	222,844	12,341
New Mexico—Dist. No. 10...	10	163,451	63,456	92,989	.....	5,424	1,311	271	60,704	23,557	3,877
Oklahoma—Dist. No. 10...	210	1,259,376	519,558	582,596	19	128,762	26,012	2,429	539,105	177,714	22,429
Arizona—Dist. No. 12...	4	372,111	194,255	144,908	34	24,867	7,454	593	84,997	29,717	10,379

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

OF BANKS ON DECEMBER 31, 1952, BY STATES

ASSETS [in thousands of dollars]

and bank balances				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	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								
7,349,051	28,812	74,653	9,910,799	1,100,420	25,336	86,169	323,972	290,796	197,606	160,826,246	Total, all States
22,945	11	68	14,997	2,440	60	362	.....	392	440	389,677	New England:
12,990	18	9	14,659	2,276	53	49	.....	20	117	239,914	Maine
8,878	15	30	5,196	1,704	126	23	.....	145	87	173,131	New Hampshire
124,990	681	3,164	315,098	38,778	254	1,187	29,677	9,292	14,042	4,663,165	Vermont
16,245	30	468	26,494	11,992	.....	.....	467	1,903	430	824,842	Massachusetts
105,836	230	24	112,059	18,178	215	57	150	1,401	773	1,678,103	Rhode Island
308,599	3,409	56,909	3,364,367	227,438	614	5,869	206,494	80,464	81,539	38,054,084	Connecticut
201,185	504	46	174,270	50,865	490	681	293	11,036	3,428	4,994,557	Middle Atlantic:
442,189	1,051	1,789	560,271	90,317	1,669	16,049	4,140	16,926	9,776	11,151,548	New York
351,388	476	701	424,459	56,363	27	10,613	559	15,551	4,939	8,421,109	New Jersey
233,304	205	17	115,392	18,398	111	25	103	3,940	2,516	2,997,109	Pennsylvania
554,217	1,495	2,209	812,367	43,784	520	948	4,431	27,236	8,821	13,997,970	East North Central:
230,348	805	608	308,704	37,350	244	1,408	253	10,761	5,376	6,110,996	Ohio
156,518	111	23	115,682	13,339	123	337	175	3,679	3,126	2,509,761	Indiana
149,091	407	614	187,122	10,472	443	3,645	711	5,526	2,029	2,564,160	Illinois
213,345	204	.....	59,861	6,328	53	2,497	.....	1,106	478	1,366,095	Michigan
133,982	121	241	335,245	19,953	167	1,006	1,966	5,883	3,797	4,146,869	Wisconsin
22,357	4	29	4,913	1,388	12	.....	.....	755	841	297,523	West North Central:
33,106	.....	.....	7,643	2,584	.....	.....	.....	828	409	400,242	Minnesota
92,646	270	.....	63,498	5,962	13	5	.....	1,299	514	1,206,283	Iowa
161,666	158	.....	31,522	5,939	208	110	.....	1,226	762	1,347,264	Missouri
18,273	100	.....	17,073	2,896	91	1,036	.....	660	240	386,469	North Dakota
73,123	.....	130	81,021	11,541	77	441	95	2,282	3,019	1,435,079	South Dakota
57,121	.....	115	62,416	15,725	525	1,150	.....	1,189	914	1,230,537	Nebraska
132,088	531	21	131,299	18,226	413	694	371	1,908	1,852	2,053,972	Kansas
72,670	200	.....	27,557	6,399	47	609	8	416	885	872,852	South Atlantic:
73,620	410	.....	116,682	9,607	149	21	4	2,066	3,297	1,256,493	Delaware
51,918	191	1	32,159	4,426	61	48	.....	520	425	601,717	Maryland
93,675	160	3	137,088	17,501	134	.....	.....	2,829	1,581	1,576,862	District of Columbia
190,349	204	53	111,337	20,721	677	498	5	3,410	1,158	1,947,068	Virginia
124,793	.....	.....	72,185	6,792	53	139	.....	1,892	529	1,306,724	West Virginia
178,414	48	3	111,901	18,619	480	35	7,579	2,338	860	1,936,122	North Carolina
114,412	399	49	47,533	8,982	423	475	1,062	1,770	1,048	1,279,853	Georgia
46,534	.....	.....	9,790	3,778	57	.....	115	45	264	367,327	Florida
76,294	15	3	29,133	3,308	7	30	2	441	344	671,320	East South Central:
129,593	458	73	107,659	12,244	139	550	3,824	4,362	1,781	1,696,495	Kentucky
287,167	630	.....	58,992	12,546	344	1,870	518	1,574	1,099	1,936,122	Tennessee
1,173,384	7,800	1,598	436,464	81,226	12,434	6,421	28,877	7,273	3,846	8,173,128	Alabama
53,492	40	101	18,218	3,745	6	.....	.....	1,146	2,187	593,999	Mississippi
24,742	60	.....	13,394	3,539	37	.....	.....	231	77	284,678	West South Central:
36,457	.....	.....	5,322	1,656	51	.....	213	2,349	2,295	1,321,517	Arkansas
111,252	239	10	62,594	4,148	79	112	.....	268	181	372,676	Louisiana
59,214	150	.....	5,483	3,511	1,103	839	.....	1,953	1,190	541,971	Oklahoma
24,247	.....	213	26,353	6,498	11	.....	.....	30	389	635,425	Texas
29,281	354	.....	32,571	4,174	33	.....	.....	511	234	214,406	Mountain:
8,626	.....	.....	4,738	1,974	191	498	196	3,599	1,045	2,175,265	Montana
71,104	775	695	134,346	21,160	191	.....	.....	4,874	1,193	1,589,382	Idaho
41,363	743	305	77,584	16,053	463	.....	.....	41,470	21,082	16,464,721	Wyoming
420,020	5,100	4,331	886,088	113,577	1,828	25,832	31,142	.....	.....	.....	Colorado
808	.....	.....	41	64	.....	.....	.....	.....	16	22,229	New Mexico
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Arizona
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pacific:
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

20,050	.....	9	17,684	5,204	25	57	150	393	122	388,178	Connecticut—Dist. No. 2
154,797	442	46	142,408	41,105	367	529	293	9,623	2,314	4,060,456	New Jersey—Dist. No. 2
56,529	.....	.....	3,764	2,964	.....	14	.....	149	147	371,609	Kentucky—Dist. No. 4
150,384	122	128	174,331	37,267	120	8,722	419	7,262	1,730	4,169,418	Pennsylvania—Dist. No. 4
7,087	.....	.....	2,586	359	.....	.....	.....	153	104	112,432	West Virginia—Dist. No. 4
84,714	458	73	95,648	9,637	139	500	3,824	3,402	1,619	1,345,231	Louisiana—Dist. No. 6
37,184	.....	.....	9,164	3,448	27	.....	115	41	133	304,555	Mississippi—Dist. No. 6
120,901	.....	.....	54,109	12,269	480	8	1,079	1,591	670	1,223,150	Tennessee—Dist. No. 6
197,110	175	17	103,421	15,411	95	25	103	3,644	1,593	2,612,124	Indiana—Dist. No. 6
485,207	1,485	2,209	782,076	39,204	318	948	4,386	26,552	8,454	13,122,774	Illinois—Dist. No. 7
219,020	805	606	306,578	36,122	244	1,408	253	10,759	5,307	5,928,911	Michigan—Dist. No. 7
137,092	111	23	112,710	12,190	51	337	175	3,381	3,065	2,292,358	Wisconsin—Dist. No. 7
104,917	107	143	166,803	5,979	.....	908	401	1,185	707	1,545,389	Missouri—Dist. No. 10
28,692	150	.....	4,428	1,905	66	14	.....	268	39	226,447	New Mexico—Dist. No. 10
279,652	605	.....	58,705	12,347	338	1,870	518	1,574	1,097	1,816,225	Oklahoma—Dist. No. 10
21,274	.....	213	23,414	6,135	953	.....	.....	1,953	1,153	467,302	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 . . .	114,045,008	85,680,237	4,566,950	7,029,457	12,593,672	1,431,081	2,743,611	33,482,402	31,266,362	302,812	17,723	1,303,176	32,259	560,070
New England:														
Maine	221,237	178,598	6,942	19,413	9,130	10	7,144	130,758	129,869	531	6	352		
New Hampshire	169,626	132,977	6,829	14,629	8,362		6,829	46,262	45,609	545	20	88		
Vermont	78,451	65,961	2,015	5,639	1,121		3,715	77,119	76,581	148	3	387		
Massachusetts	3,578,066	2,730,725	138,074	252,357	339,460	32,460	84,990	618,129	591,195	11,425	1,638	5,805	66	8,000
Rhode Island	481,747	385,251	20,683	41,931	10,263	1,933	21,686	274,875	273,684	488	323	380		
Connecticut	1,265,344	1,039,394	75,405	62,998	41,944	40	45,563	287,138	284,306	2,018	30	784		
Middle Atlantic:														
New York	29,186,221	21,237,524	1,328,212	819,891	3,413,675	1,161,098	1,225,821	4,550,977	3,932,530	67,822		83,057	10,123	457,445
New Jersey	2,814,905	2,300,637	104,032	261,692	66,683	518	81,343	1,825,212	1,793,179	5,397		26,388	248	
Pennsylvania	7,381,819	5,989,539	328,226	267,914	696,999	16,638	82,503	2,663,792	2,557,303	4,753	930	100,197	609	
East North Central:														
Ohio	5,433,595	4,362,693	289,070	322,041	367,509	5,456	86,826	2,410,003	2,272,861	2,094	891	133,650	507	
Indiana	2,080,488	1,579,402	73,352	245,725	142,023	235	39,751	731,059	720,928	6,747	2,340	581	463	
Illinois	9,956,883	7,493,680	453,300	435,439	1,433,553	37,276	103,635	3,110,058	2,947,408	6,198	1,276	150,156	3,020	2,000
Michigan	3,626,418	2,838,780	247,708	250,921	228,457	5,196	55,356	2,121,558	2,090,519	4,405	86	26,151	397	
Wisconsin	1,574,275	1,240,080	75,365	80,673	148,895	719	28,543	780,608	772,397	4,988	1,060	1,748	415	
West North Central:														
Minnesota	1,809,540	1,221,821	77,454	125,403	358,725	3,438	22,699	566,396	559,384	368	71	6,393	180	
Iowa	986,200	700,726	35,778	105,143	124,966		19,587	283,758	281,239	2,185	81	253		
Missouri	3,314,420	2,217,105	118,165	158,806	788,739	4,387	27,218	559,872	551,724	1,953	558	5,422	215	
North Dakota	205,136	177,393	4,286	10,870	10,435	15	2,137	73,864	72,899	657	6	302		
South Dakota	294,618	243,277	6,605	30,387	10,927		3,422	81,112	76,773	1,026	5	3,308		
Nebraska	1,012,749	738,389	32,558	71,813	162,540		7,445	118,922	118,782	49	33	56	2	
Kansas	1,133,835	786,527	28,172	203,591	105,559		9,986	132,749	128,323	3,857	53	493	23	
South Atlantic:														
Delaware	302,481	265,201	18,135	6,576	4,444		8,125	42,749	42,464	205		80		
Maryland	1,042,267	802,444	39,924	91,471	99,781	1,114	7,533	293,996	286,333	7,124	5	514	20	
District of Columbia	941,714	819,463	32,243	188	60,765	6,033	23,022	206,235	171,572	16,369	1,025	194		17,075
Virginia	1,339,043	965,628	43,969	94,835	198,313	340	35,958	554,971	499,839	20,864	228	33,617	423	
West Virginia	591,630	428,606	24,049	73,873	43,752		21,350	202,681	199,761	1,406	297	890	327	
North Carolina	980,327	695,828	36,761	75,992	148,256	98	23,392	175,127	136,913	5,729	7	32,158	320	
South Carolina	492,871	371,094	24,029	67,799	19,951		9,998	72,646	64,219	7,655	7	585	180	
Georgia	1,266,415	845,097	47,600	131,164	222,996	56	19,502	993,951	911,122	6,290	1,158	1,371	12	
Florida	1,540,377	1,135,625	28,699	174,492	180,535	2,079	18,947	280,484	266,404	8,343	2,655	2,692	390	
East South Central:														
Kentucky	1,050,201	758,099	33,119	51,072	196,428	280	11,203	162,999	153,623	5,597	16	3,713	50	
Tennessee	1,409,889	909,364	37,307	109,718	338,586	251	11,203	385,877	368,480	4,290	172	11,841	1,094	
Alabama	946,938	707,961	27,058	111,345	87,402	465	12,707	238,652	233,530	4,034	27	267	794	
Mississippi	284,583	189,615	6,869	46,755	39,261		2,083	59,248	58,502	736		10		
West South Central:														
Arkansas	539,365	403,429	10,582	53,566	66,720	16	5,052	85,802	84,567	245	40	800	150	
Louisiana	1,362,584	876,587	32,790	218,150	216,210	5,059	13,788	232,977	224,615	3,787	56	3,126	1,393	
Oklahoma	1,561,181	1,141,424	42,132	154,459	200,926	428	21,812	153,553	141,820	5,126	96	5,705	806	
Texas	6,903,612	4,911,389	147,661	473,533	1,222,660	11,783	136,586	717,259	601,553	20,107	1,170	89,774	4,655	
Mountain:														
Montana	463,236	370,368	9,589	47,695	30,241		5,343	98,796	98,335	65	3	383	10	
Idaho	321,395	244,566	8,231	58,424	5,978		4,196	110,749	109,206	1,424	11	68	40	
Wyoming	218,233	168,679	2,833	33,306	11,143		2,272	49,787	49,037	385	18	347		
Colorado	982,500	773,674	32,352	58,557	105,217	70	11,630	253,697	240,422	2,693	10	10,560	12	
New Mexico	298,734	206,317	12,612	62,728	12,780		4,297	54,056	51,002	3,033	11	10		
Arizona	403,840	325,340	7,494	49,963	9,945	2,637	8,461	102,962	100,926	2,025	10	1		
Utah	438,536	315,295	10,186	64,066	44,906	2	4,081	156,910	151,689	3,340	1,020	791	70	
Nevada	135,729	105,054	3,738	22,658	1,567		2,712	64,967	63,103	1,802		62		
Pacific:														
Washington	1,498,144	1,204,425	50,553	141,801	78,182	4,943	18,240	526,771	520,779	5,673	15	14	290	
Oregon	1,011,563	791,619	23,777	131,087	40,849	1,479	22,752	456,070	443,370	47	14	12,589	50	
California	9,112,047	7,287,567	320,427	636,908	434,913	124,525	307,707	6,098,207	5,435,683	36,764	242	545,063	4,905	75,550
Mutual Savings Banks	138	32	6	100				20,184	20,181			3		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	255,714	210,283	13,352	13,926	8,908		9,245	104,100	103,423	10	20	647		
New Jersey—Dist. No. 2	2,239,208	1,820,214	86,364	194,959	63,905	518	73,248	1,534,674	1,511,781	2,384		20,271	238	
Kentucky—Dist. No. 4	271,124	238,781	4,372	21,258	4,705		2,008	68,839	67,658	7	1	1,143	30	
Pennsylvania—Dist. No. 4	2,768,730	2,272,330	153,511	86,487	230,047	1,800	24,555	966,241	935,039	344	280	30,114	464	
West Virginia—Dist. No. 4	63,605	42,100	5,288	9,595	2,813		3,809	33,431	32,431	370	10	620		
Louisiana—Dist. No. 6	1,075,455	668,245	27,734	183,336	181,789	5,059	9,292	189,148	180,886	3,697	46	3,126	1,393	
Mississippi—Dist. No. 6	233,505	148,101	5,178	40,434	38,050		1,742	51,653	50,945	708				
Tennessee—Dist. No. 6	864,503	570,249	29,249	75,795	177,062		12,100	276,190	262,521	3,540	170	8,880	1,079	
Indiana—Dist. No. 7	1,806,666	1,370,397	65,524	211,680	122,827	235	36,051	647,238	637,539	6,650	2,315	311	423	
Illinois—Dist. No. 7	9,382,272	7,058,742	440,921	387,499	1,348,636	37,276	99,198	2,868,687	2,742,954	5,581	1,228	113,914	3,010	2,000
Michigan—Dist. No. 7	3,550,561	2,777,752	244,724	240,578	228,114	5,196	54,197	2,029,682	1,998,915	4,281	31	26,058	397	
Wisconsin—Dist. No. 7	1,456,601	1,141,666	70,525	70,920	145,639	719	27,132	695,789	688,081	4,988	853	1,452	415	
Missouri—Dist. No. 10	1,320,503	773,163	31,335	60,974	440,543	1,682	12,806							

OF BANKS ON DECEMBER 31, 1952, BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State
147,527,410	164,581	343,277	2,030,197	150,065,465	3,294,025	5,188,281	1,895,200	383,275	10,760,781	96,786,455	85,542,506	Total, all States
351,995	200	.....	2,683	354,878	12,440	13,116	7,917	1,326	34,799	183,295	190,158	New England:
215,888	185	.....	635	216,708	6,169	9,814	5,853	1,370	23,206	141,977	139,776	Maine
155,570	.....	.....	1,423	156,993	5,632	5,940	3,378	1,188	16,138	64,377	70,119	New Hampshire
4,196,195	480	32,351	49,429	4,278,455	106,318	187,363	60,167	30,862	384,710	3,138,079	2,752,974	Vermont
756,622	.....	.....	8,404	765,504	14,695	28,730	9,575	6,338	59,338	439,008	422,374	Massachusetts
1,552,482	100	150	14,581	1,567,313	38,414	47,832	19,225	5,319	110,790	1,047,449	1,035,896	Rhode Island
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Connecticut
33,737,198	137,555	218,112	948,556	35,041,421	879,345	1,590,239	508,274	34,805	3,012,663	25,513,255	19,918,869	Middle Atlantic:
4,640,117	1,875	311	33,363	4,675,666	104,093	146,286	56,310	12,202	318,891	2,439,450	2,469,402	New York
10,045,611	3,400	4,178	78,280	10,131,469	278,854	574,713	148,509	18,003	1,020,079	6,379,359	5,779,685	New Jersey
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pennsylvania
7,843,598	1,650	559	62,331	7,908,138	166,461	249,151	86,928	10,431	512,971	4,657,748	4,347,101	East North Central:
2,811,547	.....	.....	103	1,273,898	46,890	75,357	37,614	6,941	166,802	1,731,882	1,749,486	Ohio
13,066,941	2,500	4,873	95,211	13,169,525	282,527	357,248	114,188	74,482	828,445	8,590,299	7,220,387	Indiana
5,747,976	.....	.....	253	5,807,189	91,681	140,475	57,712	13,939	303,807	3,087,366	2,836,353	Illinois
2,354,883	725	175	10,501	2,366,284	41,826	63,028	32,835	5,788	143,477	1,302,697	1,233,614	Michigan
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Wisconsin
2,375,936	200	712	27,985	2,404,833	41,306	82,911	22,906	12,204	159,327	1,473,327	1,182,801	West North Central:
1,269,958	285	.....	3,655	1,273,898	46,890	75,357	22,846	8,075	92,197	812,994	765,595	Minnesota
3,874,292	1,700	2,001	26,092	3,904,085	87,394	94,837	55,732	4,821	242,784	2,745,246	2,067,884	Iowa
279,000	.....	.....	2,725	281,725	4,770	6,854	3,220	954	15,798	177,866	185,487	Missouri
375,730	.....	.....	2,663	378,393	6,473	8,827	5,140	1,409	21,849	253,869	269,443	North Dakota
1,131,671	890	.....	3,611	1,136,172	23,093	25,743	15,755	5,520	70,111	856,605	754,149	South Dakota
1,266,584	.....	.....	4,334	1,270,918	23,270	31,150	19,576	2,350	76,346	940,647	968,582	Nebraska
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Kansas
345,230	.....	.....	3,497	348,727	9,388	23,866	4,364	124	37,742	267,135	262,829	South Atlantic:
1,336,263	200	95	7,862	1,344,420	23,037	45,085	15,251	7,286	90,659	888,123	820,427	Delaware
1,147,949	.....	.....	8,157	1,156,106	20,950	38,800	11,759	2,922	74,431	822,177	780,257	Maryland
1,894,014	3,100	371	14,956	1,912,441	42,080	65,313	25,598	8,540	141,531	1,075,656	965,122	District of Columbia
794,311	1,250	8	4,298	799,867	20,540	36,461	12,122	3,862	72,985	491,403	496,272	Virginia
1,155,454	500	4	21,138	1,177,096	18,200	46,382	11,689	3,126	79,397	790,205	678,530	West Virginia
565,517	.....	.....	4,926	570,443	9,687	15,224	4,697	1,666	31,274	408,794	416,732	North Carolina
1,466,368	700	.....	15,942	1,483,010	27,238	42,278	12,456	11,880	93,852	1,035,562	858,675	South Carolina
1,820,861	500	5	12,801	1,834,167	37,730	54,149	13,218	7,804	112,901	1,238,691	1,217,727	Georgia
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Florida
1,213,200	275	.....	8,161	1,221,636	24,350	43,597	14,660	2,481	85,088	853,223	748,189	East South Central:
1,795,766	.....	7,579	14,743	1,818,088	36,836	59,691	18,067	3,440	118,034	1,119,574	921,841	Kentucky
1,185,590	115	1,476	9,826	1,197,007	25,122	37,748	15,488	4,488	82,846	784,993	784,480	Tennessee
343,831	.....	115	1,548	345,494	6,615	14,590	392	236	82,846	228,259	228,663	Alabama
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mississippi
625,167	.....	2	2,127	627,296	13,570	17,808	10,493	2,153	44,024	433,938	432,914	West South Central:
1,595,561	.....	4,284	10,071	1,609,916	26,478	45,107	14,295	699	86,579	1,125,332	1,000,866	Arkansas
1,714,734	300	518	9,524	1,725,076	36,370	46,908	34,886	5,249	123,413	1,215,022	1,258,708	Louisiana
7,620,871	500	30,239	35,613	7,687,223	184,970	202,349	75,163	23,423	485,905	5,293,764	5,085,044	Oklahoma
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Texas
562,032	50	.....	5,440	567,522	9,385	11,189	5,383	520	26,477	391,526	405,188	Mountain:
432,144	.....	.....	2,786	434,930	8,415	9,520	3,998	434	22,367	283,259	293,792	Montana
268,020	.....	.....	1,252	269,272	3,258	7,545	3,643	960	15,406	176,454	198,935	Idaho
1,236,197	339	213	7,861	1,244,610	20,995	33,512	17,880	4,520	76,907	808,654	781,267	Wyoming
352,790	7	.....	1,131	353,928	7,165	6,855	993	3,735	18,748	234,037	267,859	Colorado
506,802	.....	.....	8,306	515,108	8,275	13,500	4,988	100	26,863	353,240	357,411	New Mexico
595,446	.....	.....	5,262	600,708	11,815	12,745	8,868	1,289	34,717	376,684	350,871	Arizona
200,696	.....	.....	2,304	203,000	2,738	4,188	4,420	60	11,406	122,365	125,686	Utah
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada
2,024,915	.....	209	17,783	2,042,907	37,805	53,967	27,574	13,012	132,358	1,292,694	1,230,120	Pacific:
1,467,633	.....	542	18,127	1,486,302	33,850	42,654	26,275	301	103,080	892,616	867,874	Washington
15,210,254	5,000	33,361	320,676	15,569,291	303,369	378,503	202,920	10,638	895,430	7,806,370	7,346,094	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
20,322	.....	.....	67	20,389	.....	1,615	212	13	1,840	.....	.....	Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

359,814	100	150	3,378	363,442	9,208	11,237	3,694	597	24,736	217,980	215,770	Connecticut—Dist. No. 2
3,773,882	1,750	293	30,043	3,805,968	82,346	116,364	46,397	9,381	254,488	1,942,003	1,946,013	New Jersey—Dist. No. 2
339,963	100	.....	1,216	341,279	9,020	14,026	5,739	1,545	30,330	210,831	258,283	Kentucky—Dist. No. 4
3,739,971	.....	423	29,322	3,764,716	115,380	244,499	40,720	4,103	404,702	2,444,015	2,209,041	Pennsylvania—Dist. No. 4
97,036	.....	.....	968	98,004	4,240	7,585	1,574	1,029	14,428	53,932	52,918	West Virginia—Dist. No. 4
1,264,603	.....	4,284	7,638	1,276,525	19,253	36,596	12,223	634	68,706	895,093	765,225	Louisiana—Dist. No. 6
1,285,158	.....	115	1,430	286,703	5,385	12,132	316	19	17,852	187,157	181,113	Mississippi—Dist. No. 6
1,140,693	.....	1,079	9,308	1,151,080	24,215	33,142	12,250	2,463	72,070	689,493	604,083	Tennessee—Dist. No. 6
2,453,904	.....	103	16,014	2,470,021	39,525	64,411	32,493	5,674	142,103	1,506,225	1,514,659	Indiana—Dist. No. 7
12,250,959	2,500	4,828	92,217	12,350,504	267,895	335,670	100,125	68,580	772,270	8,114,989	6,773,363	Illinois—Dist. No. 7
5,580,243	.....	253	58,610	5,639,106	87,441	134,715	54,601	13,048	289,805	3,024,963	2,765,949	Michigan—Dist. No. 7
2,152,390	475	175	9,547	2,162,587	37,576	57,049	29,973	5,173	129,771	1,207,421	1,127,008	Wisconsin—Dist. No. 7
1,455,441	200	401	6,113	1,462,155	26,270	33,806	20,269	2,889	83,234	1,048,836	680,140	Missouri—Dist. No. 10
213,570	.....	.....	1,055	214,625	4,700	4,360	194	2,568	11,822	138,086	144,009	New Mexico—Dist. No. 10
1,685,215	300	518	9,427	1,695,460	35,660	46,042	34,331	4,732	120,765	1,197,640	1,234,639	Oklahoma—Dist. No. 10
435,839	.....	.....	7,524	443,363	7,525	12,250	4,164	.....	23,939	303,182	305,277	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, DECEMBER 31, 1952

[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	114,045,008	17,258,553	96,786,455	33,482,402	19,810,476	20,523,278	-712,802	15.2	15.8
Central reserve city banks	31,480,348	3,985,229	27,495,119	3,515,126	6,202,792	6,809,736	-606,944	20.0	22.0
Reserve city banks	43,986,533	7,074,556	36,911,977	13,370,194	7,787,949	8,184,607	-396,658	15.5	16.3
Country banks	38,578,127	6,198,768	32,379,359	16,597,082	5,819,735	5,528,935	290,800	11.9	11.3
All member banks, by districts:									
Boston	5,538,757	742,552	4,796,205	1,330,181	838,684	870,724	-32,040	13.7	14.2
New York	31,681,143	4,007,905	27,673,238	6,189,751	6,117,342	6,484,349	-367,007	18.1	19.1
Philadelphia	5,491,267	791,341	4,699,926	2,030,838	931,221	921,166	10,055	13.8	13.7
Cleveland	8,537,054	1,170,528	7,366,526	3,478,514	1,494,496	1,526,145	-31,649	13.8	14.1
Richmond	5,324,247	902,001	4,422,246	1,472,225	852,299	840,460	11,839	14.5	14.3
Atlanta	5,927,193	1,096,114	4,831,079	1,236,080	885,646	882,096	3,550	14.6	14.5
Chicago	17,182,300	2,515,708	14,666,592	6,525,154	3,025,675	3,276,797	-251,122	14.3	15.5
St. Louis	4,757,256	812,366	3,944,890	1,047,370	730,546	745,769	-15,223	14.6	14.9
Minneapolis	2,966,061	511,794	2,454,267	996,863	433,297	464,982	-31,685	12.6	13.5
Kansas City	6,375,023	1,208,101	5,166,922	881,675	941,719	953,271	-11,552	15.6	15.8
Dallas	7,399,423	1,712,029	5,687,394	792,108	1,054,337	1,011,275	43,062	16.3	15.6
San Francisco	12,865,284	1,788,114	11,077,170	7,501,643	2,505,214	2,546,244	-41,030	13.5	13.7
Central reserve city banks:									
New York	25,003,924	3,154,289	21,849,635	2,305,165	5,059,275	5,382,222	-322,947	20.9	22.3
Chicago	6,476,424	830,940	5,645,484	1,209,961	1,143,517	1,427,514	-283,997	16.7	20.8
Reserve city banks, by districts:									
Boston	2,262,291	271,547	1,990,744	186,170	366,524	409,319	-42,795	16.8	18.8
New York	1,043,306	147,522	895,784	357,055	189,070	200,580	-11,510	15.1	16.0
Philadelphia	2,776,186	420,742	2,355,444	243,485	450,347	485,698	-35,351	17.3	18.7
Cleveland	5,504,317	735,656	4,768,661	1,649,306	975,185	1,052,691	-77,506	15.2	16.4
Richmond	2,637,146	420,289	2,216,857	464,120	452,353	471,219	-18,866	16.9	17.6
Atlanta	2,697,535	504,542	2,192,993	458,585	444,476	466,114	-21,638	16.8	17.6
Chicago	5,322,595	865,653	4,456,942	2,291,881	1,009,018	1,028,901	-19,883	15.0	15.2
St. Louis	2,631,473	454,098	2,177,375	357,270	418,815	456,911	-38,096	16.5	18.0
Minneapolis	1,263,907	237,693	1,026,214	179,021	169,037	215,984	-46,947	14.0	17.9
Kansas City	3,696,254	746,217	2,950,037	441,235	568,843	616,481	-47,638	16.8	18.2
Dallas	3,614,254	822,349	2,791,905	425,138	588,302	583,889	4,413	18.3	18.1
San Francisco	10,537,269	1,448,248	9,089,021	6,316,928	2,155,979	2,196,820	-40,841	14.0	14.3
Country banks, by districts:									
Boston	3,276,466	471,005	2,805,461	1,144,011	472,160	461,405	10,755	12.0	11.7
New York	5,633,913	706,094	4,927,819	3,527,531	868,997	901,547	-32,550	10.3	10.7
Philadelphia	2,715,081	370,599	2,344,482	1,787,353	480,874	435,468	45,406	11.6	10.5
Cleveland	3,032,737	434,872	2,597,865	1,829,208	519,311	473,454	45,857	11.7	10.7
Richmond	2,687,101	481,712	2,205,389	1,008,105	399,946	369,241	30,705	12.4	11.5
Atlanta	3,229,658	591,572	2,638,086	777,495	441,170	415,982	25,188	12.9	12.2
Chicago	5,383,281	819,115	4,564,166	3,023,312	873,140	820,382	52,758	11.5	10.8
St. Louis	2,125,783	358,268	1,767,515	690,100	311,731	288,858	22,873	12.7	11.8
Minneapolis	1,702,154	274,101	1,428,053	817,842	264,260	248,998	15,262	11.8	11.1
Kansas City	2,678,769	461,884	2,216,885	440,440	372,876	336,790	36,086	14.0	12.7
Dallas	3,785,169	889,680	2,895,489	366,970	466,035	427,386	38,649	14.3	13.1
San Francisco	2,328,015	339,866	1,988,149	1,184,715	349,235	349,424	-189	11.0	11.0

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

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

Reserves actually required on a given date are based on deposits at the opening of business on that day, which is the same as the close of business the preceding day. Therefore, the figures in the "Required" column represent the reserves required to be maintained on the business day following the call date. Pursuant to the provisions of law, the Board of Governors of the Federal Reserve System prescribed the following requirements for reserves to be maintained by each member bank which were in effect on that date: Time deposits—6% for all member banks; net demand deposits—24% for central reserve city banks, 20% for reserve city banks, and 14% 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.

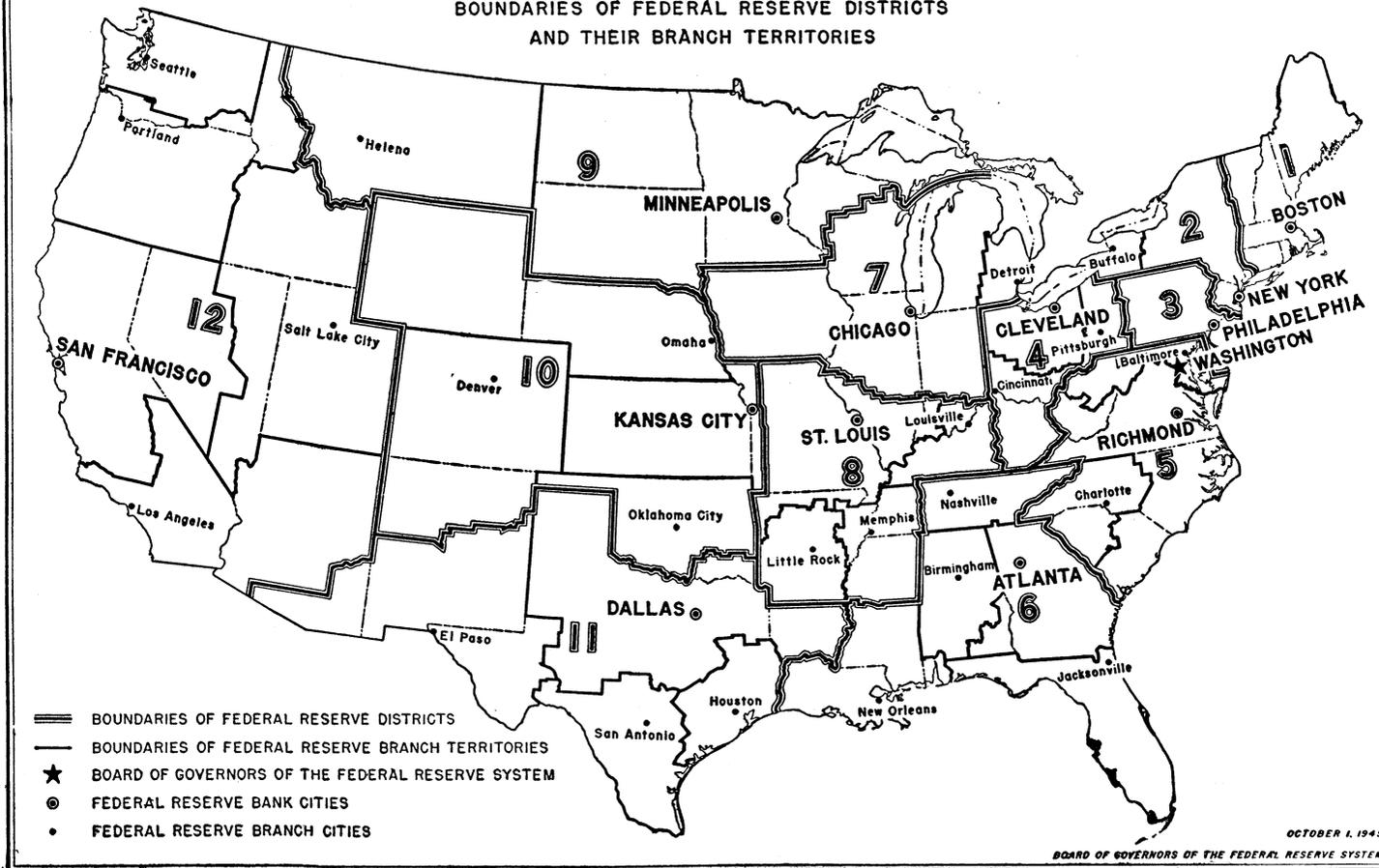
STATE MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1952, BY FEDERAL RESERVE DISTRICTS

[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	39,366,998	1,800,991	17,658,017	2,233,508	3,569,194	1,765,556	737,459	5,330,243	1,574,783	408,825	827,655	643,258	2,817,509
Loans (including overdrafts).....	19,029,526	810,479	9,551,369	1,069,509	1,483,644	820,547	369,295	1,972,356	749,111	166,268	406,963	298,664	1,331,321
United States Government direct obligations.....	16,923,911	829,691	6,816,956	929,753	1,723,843	805,689	297,789	2,728,645	710,970	211,451	316,892	280,522	1,271,710
Obligations guaranteed by United States Government.....	4,100	154	1,265	10	367	1,657	110	146	315	41	23	5	7
Obligations of States and political subdivisions.....	2,435,826	96,266	924,807	141,080	238,281	90,255	62,993	488,325	67,695	22,134	87,941	56,943	159,106
Other bonds, notes, and debentures.....	838,263	58,257	284,580	82,042	115,377	42,841	5,006	132,477	40,696	8,291	14,124	5,685	48,887
Corporate stocks (including Federal Reserve Bank stock).....	135,372	6,144	79,040	11,114	7,682	4,567	2,266	8,294	5,996	640	1,712	1,439	6,478
Reserves, cash, and bank balances	12,921,637	509,267	6,192,664	711,534	956,865	622,780	262,107	1,467,261	553,749	113,380	343,964	316,099	871,967
Reserve with Federal Reserve Banks.....	6,886,856	244,437	3,574,849	381,175	485,148	285,236	112,103	773,515	260,192	53,092	145,507	108,821	462,781
Cash in vault.....	655,376	50,215	208,178	35,552	85,978	48,520	19,950	102,192	27,293	7,462	10,958	22,249	36,829
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,730,865	69,380	240,947	83,712	195,976	120,766	81,089	340,994	126,330	39,914	102,682	163,036	166,039
Other balances with banks in United States.....	9,815	307	3,490	733	220	681	.....	751	44	5	279	1,855	1,450
Balances with banks in foreign countries.....	17,437	553	14,708	184	145	105	19	399	47	1	87	103	1,086
Cash items in process of collection.....	3,621,288	144,375	2,150,492	210,178	189,398	167,472	48,946	249,410	139,843	12,906	84,451	20,035	203,782
Due from own foreign branches.....	1,981	.....	1,981	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bank premises owned and furniture and fixtures.....	355,851	25,205	154,158	24,168	27,532	23,934	10,613	36,331	10,435	2,089	4,051	9,886	27,449
Other real estate owned.....	2,814	318	256	419	147	190	496	215	33	29	19	636	56
Investments and other assets indirectly representing bank premises or other real estate.....	28,293	815	3,933	7,385	10,956	1,775	364	1,628	57	74	98	37	1,171
Customers' liability on acceptances.....	154,718	483	145,310	574	171	8	1,148	480	1,105	.....	213	.....	5,226
Income accrued but not yet collected.....	100,753	4,167	55,278	6,317	8,696	3,848	1,375	9,753	3,501	458	947	276	6,137
Other assets.....	62,767	2,498	28,267	4,103	3,177	6,898	1,879	5,708	3,006	154	2,296	614	4,167
Total assets	52,995,812	2,343,744	24,239,864	2,988,008	4,576,738	2,424,989	1,015,441	6,851,619	2,146,669	525,009	1,179,243	970,806	3,733,682
LIABILITIES													
Demand deposits	38,069,406	1,649,309	18,801,930	2,221,152	2,771,517	1,733,083	762,899	4,088,677	1,645,954	342,001	969,652	811,094	2,272,138
Individuals, partnerships, and corporations.....	29,104,457	1,346,516	13,841,385	1,876,543	2,312,934	1,305,981	549,892	3,318,822	1,168,866	274,004	628,864	656,336	1,824,314
United States Government.....	1,631,956	79,310	890,024	82,003	145,628	58,500	23,180	168,070	63,278	7,802	19,045	9,732	85,384
States and political subdivisions.....	1,789,197	110,169	553,481	72,982	134,662	117,509	104,565	271,923	76,490	39,177	100,077	87,306	120,856
Banks in United States.....	3,790,511	46,348	2,117,642	161,794	134,366	219,378	75,534	259,933	320,480	16,557	210,707	45,984	181,788
Banks in foreign countries.....	620,843	2,753	584,494	2,989	2,561	1,627	326	2,215	2,055	.....	510	473	20,840
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,132,442	64,213	814,904	24,841	41,366	30,088	9,402	67,714	14,785	4,461	10,449	11,263	38,956
Time deposits	10,483,845	492,235	3,040,707	486,276	1,473,741	500,745	181,783	2,343,734	349,806	150,318	132,901	102,651	1,228,948
Individuals, partnerships, and corporations.....	9,852,316	489,302	2,720,952	465,049	1,412,396	443,373	170,515	2,300,200	341,785	147,669	129,998	93,798	1,137,279
United States Government.....	39,292	1,327	9,126	230	380	11,275	4,137	4,344	4,047	52	590	1,044	2,740
Postal savings.....	4,155	218	15	41	716	232	2,631	209	27	31	17	6	12
States and political subdivisions.....	300,437	1,388	47,917	20,880	60,087	29,065	3,109	38,847	3,942	2,561	2,196	7,053	83,392
Banks in United States.....	9,978	.....	5,605	76	162	225	1,391	134	5	5	100	750	1,525
Banks in foreign countries.....	277,667	.....	257,092	.....	.....	16,575	.....	.....	.....	.....	.....	.....	4,000
Total deposits	48,553,251	2,141,544	21,842,637	2,707,428	4,245,258	2,233,828	944,682	6,432,411	1,995,760	492,319	1,102,553	913,745	3,501,086
Due to own foreign branches.....	10,583	.....	10,583	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money.....	88,660	95	83,835	700	200	315	160	1,500	200	405	500	.....	.....
Acceptances outstanding.....	163,992	494	154,282	592	171	8	1,148	576	1,105	.....	213	.....	5,403
Dividends declared but not yet payable.....	24,951	1,112	15,997	2,013	943	408	818	1,466	774	73	209	385	5,353
Income collected but not yet earned.....	126,726	7,775	44,345	8,954	10,743	8,240	3,800	19,902	4,532	827	1,402	650	15,556
Expenses accrued and unpaid.....	238,114	12,679	122,498	14,901	20,633	12,594	4,049	21,331	7,996	739	3,984	2,234	14,476
Other liabilities.....	70,354	2,918	40,605	2,051	2,408	8,711	169	6,481	3,572	102	750	43	2,544
Total liabilities	49,276,631	2,166,617	22,314,782	2,736,639	4,280,356	2,264,539	954,981	6,482,327	2,015,239	494,260	1,109,516	917,557	3,539,818
CAPITAL ACCOUNTS													
Capital.....	1,074,498	52,249	537,089	68,392	88,785	41,758	19,335	102,485	46,761	9,667	20,093	20,420	67,464
Surplus.....	1,861,598	72,807	1,026,680	140,590	151,699	84,329	30,624	154,305	52,381	11,643	28,430	19,996	88,114
Undivided profits.....	671,592	32,388	337,651	37,074	47,517	25,942	8,188	78,596	29,864	7,847	18,476	10,700	37,349
Other capital accounts.....	111,493	19,683	23,662	5,313	8,381	8,421	2,313	33,906	2,424	1,592	2,728	2,133	937
Total capital accounts	3,719,181	177,127	1,925,082	251,369	296,382	160,450	60,460	369,292	131,430	30,749	69,727	53,249	193,864
Total liabilities and capital accounts	52,995,812	2,343,744	24,239,864	2,988,008	4,576,738	2,424,989	1,015,441	6,851,619	2,146,669	525,009	1,179,243	970,806	3,733,682
Net demand deposits subject to reserve (see page 18).....	32,718,550	1,435,655	16,410,491	1,927,262	2,386,143	1,444,845	632,864	3,498,985	1,379,781	289,181	782,572	628,023	1,902,748
Demand deposits adjusted (see footnote on page 1).....	28,404,808	1,376,523	13,059,278	1,764,158	2,299,564	1,286,106	614,913	3,409,049	1,120,298	304,736	654,939	734,870	1,780,344
Pledged assets (and securities loaned).....	4,583,839	157,231	1,801,836	358,558	506,574	329,416	170,119	392,042	168,261	65,699	142,967	128,817	362,319
Number of banks.....	1,889	46	222	82	223	138	71	442	167	132	130	151	85

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



OCTOBER 1, 1945

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM