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MEMBER BANK  
CALL REPORT

NUMBER 112

CONDITION OF MEMBER BANKS  
JUNE 30, 1949

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BOARD OF GOVERNORS  
OF THE FEDERAL RESERVE SYSTEM  
WASHINGTON

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

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

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

## MEMBER BANK CALL REPORT

### ASSETS AND LIABILITIES OF MEMBER BANKS ON JUNE 30, 1949, COMPARED WITH APRIL 11, 1949, AND JUNE 30, 1948

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 30, 1949	April 11, 1949	June 30, 1948	April 11, 1949	June 30, 1948
<b>ASSETS</b>					
<b>Loans and investments</b>	<b>95,314,997</b>	<b>93,834,682</b>	<b>95,449,273</b>	<b>+1,480,315</b>	<b>-134,276</b>
Loans (including overdrafts)	34,456,212	34,905,095	33,871,224	-448,883	+584,988
United States Government direct obligations	53,127,918	51,361,882	54,130,980	+1,770,115	-1,003,062
Obligations guaranteed by United States Government	4,079				
Obligations of States and political subdivisions	4,710,463	4,636,598	4,435,849	+73,865	+274,614
Other bonds, notes, and debentures	2,732,448	2,649,015	2,723,653	+83,433	+8,795
Corporate stocks (including Federal Reserve Bank stock)	283,877	282,092	279,151	+1,785	+4,726
<b>Reserves, cash, and bank balances</b>	<b>30,422,825</b>	<b>30,978,407</b>	<b>30,303,148</b>	<b>-555,582</b>	<b>+119,677</b>
Reserve with Federal Reserve Banks	17,807,784	19,186,013	17,356,081	-1,378,229	+451,703
Cash in vault	1,567,867	1,609,386	1,605,925	-41,519	-38,058
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,038,538	5,028,933	5,386,644	+9,605	-348,106
Other balances with banks in United States	26,108	27,588	32,392	-1,480	-6,284
Balances with banks in foreign countries	17,958	21,185	23,047	-3,227	-5,089
Cash items in process of collection	5,964,570	5,105,302	5,899,059	+859,268	+65,511
Due from own foreign branches	42,205	40,758	6,931	+1,447	+35,274
Bank premises owned and furniture and fixtures	892,921	887,672	846,506	+5,249	+46,415
Other real estate owned	15,974	14,427	12,679	+1,547	+3,295
Investments and other assets indirectly representing bank premises or other real estate	64,930	59,737	59,850	+5,193	+5,080
Customers' liability on acceptances	134,606	149,491	191,642	-14,885	-57,036
Income accrued but not yet collected	232,700	223,092	225,541	+9,608	+7,159
Other assets	137,468	162,200	201,905	-24,732	-64,437
<b>Total assets</b>	<b>127,258,626</b>	<b>126,350,466</b>	<b>127,297,475</b>	<b>+908,160</b>	<b>-38,849</b>
<b>LIABILITIES</b>					
<b>Demand deposits</b>	<b>87,575,505</b>	<b>86,906,468</b>	<b>88,582,788</b>	<b>+669,037</b>	<b>-1,007,283</b>
Individuals, partnerships, and corporations	67,156,574	66,766,174	68,204,256	+390,400	-1,047,682
United States Government	1,980,201	2,563,280	1,845,653	-583,079	+134,548
States and political subdivisions	5,983,185	5,848,945	5,873,317	+134,240	+109,868
Banks in United States	8,864,202	8,855,023	9,433,286	+9,179	-569,084
Banks in foreign countries	1,369,426	1,410,930	1,353,415	-41,504	+16,011
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,221,917	1,462,116	1,872,861	+759,801	+349,056
<b>Time deposits</b>	<b>29,404,765</b>	<b>29,104,984</b>	<b>28,869,445</b>	<b>+299,781</b>	<b>+535,320</b>
Individuals, partnerships, and corporations	28,037,754	27,885,483	27,805,454	+152,271	+232,300
United States Government	153,571	118,340	101,651	+35,231	+51,920
Postal Savings	3,880	4,416	3,893	-536	-13
States and political subdivisions	1,068,970	1,029,969	911,936	+39,001	+157,034
Banks in United States	23,861	27,315	30,990	-3,454	-7,129
Banks in foreign countries	116,729	39,461	15,521	+77,268	+101,208
<b>Total deposits</b>	<b>116,980,270</b>	<b>116,011,452</b>	<b>117,452,233</b>	<b>+968,818</b>	<b>-471,963</b>
Due to own foreign branches	329,214	315,187	269,015	+14,027	+60,199
Bills payable, rediscounts, and other liabilities for borrowed money	21,344	199,084	52,833	-177,740	-31,489
Acceptances outstanding	149,450	163,584	214,368	-14,134	-64,918
Dividends declared but not yet payable	52,512	14,233	51,839	+38,279	+673
Income collected but not yet earned	171,983	162,894	144,876	+9,089	+27,107
Expenses accrued and unpaid	343,032	355,438	313,648	-12,406	+29,384
Other liabilities	188,803	179,986	174,656	+8,817	+14,147
<b>Total liabilities</b>	<b>118,236,608</b>	<b>117,401,858</b>	<b>118,673,468</b>	<b>+834,750</b>	<b>-436,860</b>
<b>CAPITAL ACCOUNTS</b>					
Capital	2,873,769	2,868,904	2,754,141	+4,865	+119,628
Surplus	3,999,503	3,945,344	3,885,248	+54,159	+114,255
Undivided profits	1,698,357	1,688,444	1,524,489	+9,913	+173,868
Other capital accounts	450,389	445,916	460,129	+4,473	-9,740
<b>Total capital accounts</b>	<b>9,022,018</b>	<b>8,948,608</b>	<b>8,624,007</b>	<b>+73,410</b>	<b>+398,011</b>
<b>Total liabilities and capital accounts</b>	<b>127,258,626</b>	<b>126,350,466</b>	<b>127,297,475</b>	<b>+908,160</b>	<b>-38,849</b>
<b>MEMORANDA</b>					
Net demand deposits subject to reserve (see page 18)	76,573,576	76,773,757	77,298,285	-200,181	-724,709
Demand deposits adjusted <sup>1</sup>	69,397,106	68,971,933	70,051,375	+425,173	-654,269
Pledged assets (and securities loaned)	12,034,677	12,390,765	11,332,915	-356,088	+701,762
Number of banks	6,903	6,913	6,925	-10	-22

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES**  
**JUNE 30, 1944 TO JUNE 30, 1949**

[Amounts in thousands of dollars]

	1944 June 30	1945 June 30	1946 June 29	1947 June 30	1948 June 30	1948 Dec. 31	1949 June 30
<b>ASSETS</b>							
<b>Loans and investments</b> .....	<b>83,586,653</b>	<b>99,426,010</b>	<b>102,031,630</b>	<b>94,801,522</b>	<b>95,449,273</b>	<b>95,616,170</b>	<b>95,314,997</b>
Loans (including overdrafts).....	18,083,742	20,587,878	23,302,464	28,655,103	33,871,224	36,060,317	34,456,212
United States Government direct obligations.....	59,452,067	73,206,154	72,251,496	59,188,501	54,130,980	52,148,672	53,127,918
Obligations guaranteed by United States Government.....	886,708	33,165	20,013	9,863	8,416	4,930	4,079
Obligations of States and political subdivisions.....	2,833,594	3,101,733	3,306,835	3,981,637	4,435,849	4,479,920	4,710,463
Other bonds, notes, and debentures.....	2,019,836	2,198,416	2,860,553	2,688,436	2,723,653	2,641,521	2,732,448
Corporate stocks (including Federal Reserve Bank stock).....	310,706	298,664	290,269	277,982	279,151	280,810	283,877
<b>Reserves, cash, and bank balances</b> .....	<b>23,796,879</b>	<b>25,766,309</b>	<b>28,079,483</b>	<b>28,694,099</b>	<b>30,303,148</b>	<b>34,201,796</b>	<b>30,422,825</b>
Reserve with Federal Reserve Banks.....	12,812,599	14,806,900	16,000,610	16,040,361	17,356,081	20,405,686	17,807,784
Cash in vault.....	1,142,506	1,150,110	1,141,017	1,408,907	1,605,925	1,485,771	1,567,867
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	5,758,042	6,448,205	5,734,475	5,489,091	5,386,644	5,643,423	5,038,538
Other balances with banks in United States.....	40,799	37,907	37,100	31,588	32,392	30,697	26,108
Balances with banks in foreign countries.....	17,637	24,070	33,542	34,228	23,047	28,659	17,958
Cash items in process of collection.....	4,025,296	3,299,117	5,132,739	5,689,924	5,899,059	6,607,560	5,964,570
Due from own foreign branches.....	176	270	9,959	284	6,931	54,521	42,205
Bank premises owned and furniture and fixtures.....	841,554	800,589	786,748	798,485	846,506	872,265	892,921
Other real estate owned.....	59,239	27,678	16,898	12,723	12,679	13,446	15,974
Investments and other assets indirectly representing bank premises or other real estate.....	74,198	65,525	63,512	61,294	59,850	58,445	64,930
Customers' liability on acceptances.....	51,248	40,964	90,688	86,439	191,642	179,504	134,606
Income accrued but not yet collected.....	195,765	223,445	229,042	225,637	225,541	237,105	232,700
Other assets.....	77,822	84,950	92,349	116,180	201,905	158,271	137,468
<b>Total assets</b> .....	<b>108,683,534</b>	<b>126,435,740</b>	<b>131,400,309</b>	<b>124,796,663</b>	<b>127,297,475</b>	<b>131,391,523</b>	<b>127,258,626</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b> .....	<b>84,328,146</b>	<b>96,569,239</b>	<b>96,331,901</b>	<b>87,361,458</b>	<b>88,582,788</b>	<b>92,459,455</b>	<b>87,575,505</b>
Individuals, partnerships, and corporations.....	50,756,057	57,416,587	65,588,767	67,933,249	68,204,256	70,946,667	67,156,574
U. S. Government: War loan and Series E bond accounts.....	17,343,991	21,713,593	11,820,314	910,698	1,845,653	2,121,969	1,980,201
Other.....	289,668	253,696	188,572	184,465			
States and political subdivisions.....	3,638,179	3,877,395	4,826,211	5,375,667	5,873,317	5,850,375	5,983,185
Banks in United States.....	9,903,521	11,063,706	10,390,585	9,612,469	9,433,286	10,098,396	8,864,202
Banks in foreign countries.....	936,663	1,105,851	1,338,924	1,369,268	1,353,415	1,479,632	1,369,426
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,460,067	1,138,411	2,178,528	1,975,642	1,872,861	1,962,416	2,221,917
<b>Time deposits</b> .....	<b>16,947,405</b>	<b>21,808,837</b>	<b>26,186,645</b>	<b>28,073,648</b>	<b>28,869,445</b>	<b>28,902,421</b>	<b>29,404,765</b>
Individuals, partnerships, and corporations.....							
Savings deposits.....		20,190,338					
Certificates of deposit.....		482,917					
Christmas savings and similar accounts.....	16,447,652	158,651	25,567,562	27,259,348	27,805,454	27,801,151	28,037,754
Open accounts.....		422,406					
United States Government.....	99,596	97,889	97,413	102,564	101,651	107,156	153,571
Postal Savings.....	4,102	3,633	3,358	3,327	3,893	3,793	3,880
States and political subdivisions.....	332,927	392,223	446,607	648,893	911,936	927,324	1,068,970
Banks in United States.....	51,778	44,430	46,105	38,366	30,990	29,990	23,861
Banks in foreign countries.....	11,350	16,350	25,600	21,150	15,521	33,007	116,729
<b>Total deposits</b> .....	<b>101,275,551</b>	<b>118,378,076</b>	<b>122,518,546</b>	<b>115,435,106</b>	<b>117,452,233</b>	<b>121,361,876</b>	<b>116,980,270</b>
Due to own foreign branches.....	209,107	196,233	208,409	270,208	269,015	262,262	329,214
Bills payable, rediscounts, and other liabilities for borrowed money.....	74,785	51,897	72,240	50,010	52,833	45,407	21,344
Acceptances outstanding.....	57,802	48,833	108,372	99,109	214,368	201,322	149,450
Dividends declared but not yet payable.....	42,343	45,761	46,450	51,031	51,839	56,225	52,512
Income collected but not yet earned.....	35,550	39,140	63,385	101,529	144,876	159,704	171,983
Expenses accrued and unpaid.....	231,651	318,729	371,862	349,235	313,648	317,882	343,032
Other liabilities.....	61,150	81,248	91,269	125,580	174,656	185,731	188,803
<b>Total liabilities</b> .....	<b>101,987,939</b>	<b>119,159,917</b>	<b>123,480,533</b>	<b>116,481,808</b>	<b>118,673,468</b>	<b>122,590,409</b>	<b>118,236,608</b>
<b>CAPITAL ACCOUNTS</b>							
Capital.....	2,441,643	2,535,815	2,628,165	2,718,994	2,754,141	2,781,808	2,873,769
Surplus.....	2,856,333	3,159,463	3,505,260	3,701,871	3,885,248	3,969,572	3,999,503
Undivided profits.....	966,848	1,106,511	1,271,291	1,401,865	1,524,489	1,601,946	1,698,357
Other capital accounts.....	430,771	474,034	515,060	492,125	460,129	447,788	450,389
<b>Total capital accounts</b> .....	<b>6,695,595</b>	<b>7,275,823</b>	<b>7,919,776</b>	<b>8,314,855</b>	<b>8,624,007</b>	<b>8,801,114</b>	<b>9,022,018</b>
<b>Total liabilities and capital accounts</b> .....	<b>108,683,534</b>	<b>126,435,740</b>	<b>131,400,309</b>	<b>124,796,663</b>	<b>127,297,475</b>	<b>131,391,523</b>	<b>127,258,626</b>
<b>MEMORANDA</b>							
Par or face value of capital.....	2,442,563	2,536,232	2,628,477	2,719,126	2,754,200	2,781,808	2,873,769
Capital notes and debentures.....	31,342	28,285	26,656	19,418	15,426	10,604	9,762
First preferred stock.....	165,735	127,908	84,726	62,967	55,294	54,719	53,004
Second preferred stock.....	10,536	7,772	6,537	5,267	4,074	3,879	3,076
Common stock.....	2,234,950	2,372,267	2,510,558	2,631,474	2,679,406	2,712,606	2,807,927
Retirable value of capital: First preferred stock.....	251,596	210,067	143,170	118,377	106,138	104,816	100,262
Second preferred stock.....	16,147	12,972	11,095	9,663	7,868	7,672	6,075
Net demand deposits subject to reserve (see page 18).....	57,203,316	65,110,503	73,645,654	76,183,919	77,298,285	80,209,758	76,573,576
Demand deposits adjusted (see footnote on page 1).....	51,829,007	59,133,276	67,460,767	69,594,634	70,051,375	72,151,898	69,397,106
Pledged assets (and securities loaned).....	24,573,535	28,989,701	21,446,716	9,951,241	11,332,915	11,671,462	12,034,677
Number of banks.....	6,773	6,840	6,887	6,928	6,925	6,918	6,903

# ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1949 BY CLASS OF BANK

[Amounts in thousands of dollars]

	Central reserve city member banks <sup>1</sup>		Reserve city member banks <sup>1</sup>	Country member banks <sup>1</sup>	All member banks	All national member banks	All State member banks
	New York	Chicago					
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>19,102,621</b>	<b>4,840,757</b>	<b>35,033,584</b>	<b>36,338,035</b>	<b>95,314,997</b>	<b>63,516,959</b>	<b>31,798,038</b>
Loans (including overdrafts)	7,689,206	1,537,484	13,261,401	11,968,121	34,456,212	22,505,041	11,951,171
United States Government direct obligations	10,278,060	2,888,315	19,076,009	20,885,534	53,127,918	35,485,083	17,642,835
Obligations guaranteed by United States Government			391	3,688	4,079	2,087	1,992
Obligations of States and political subdivisions	610,524	234,953	1,558,646	2,306,340	4,710,463	3,405,801	1,304,662
Other bonds, notes, and debentures	431,370	169,136	1,045,785	1,086,157	2,732,448	1,956,338	776,110
Corporate stocks (including Federal Reserve Bank stock)	93,461	10,869	91,352	88,195	283,877	162,609	121,268
<b>Reserves, cash, and bank balances</b>	<b>7,109,168</b>	<b>1,701,598</b>	<b>11,618,252</b>	<b>9,993,807</b>	<b>30,422,825</b>	<b>20,323,688</b>	<b>10,099,137</b>
Reserve with Federal Reserve Banks	4,726,206	1,173,608	6,780,885	5,127,085	17,807,784	11,697,785	6,109,999
Cash in vault	129,517	25,410	500,021	912,919	1,567,867	1,077,447	490,420
Demand balances with banks in United States (except private banks and American branches of foreign banks)	53,299	147,108	1,730,973	3,107,158	5,038,538	3,828,210	1,210,328
Other balances with banks in United States	2,473	1,449	12,761	9,425	26,108	18,619	7,489
Balances with banks in foreign countries	10,213	878	5,553	1,314	17,958	9,872	8,086
Cash items in process of collection	2,187,460	353,145	2,588,059	835,906	5,964,570	3,691,755	2,272,815
Due from own foreign branches	32,507		9,698		42,205	42,201	4
Bank premises owned and furniture and fixtures	155,696	16,485	328,348	392,392	892,921	585,342	307,579
Other real estate owned	499		9,200	6,275	15,974	12,284	3,690
Investments and other assets indirectly representing bank premises or other real estate	3,211	282	48,654	12,783	64,930	48,414	16,516
Customers' liability on acceptances	85,596	6,006	40,229	2,775	134,606	75,316	59,290
Income accrued but not yet collected	59,814	15,872	107,122	49,892	232,700	149,645	83,055
Other assets	48,430	4,633	45,176	39,229	137,468	98,677	38,791
<b>Total assets</b>	<b>26,597,542</b>	<b>6,585,633</b>	<b>47,240,263</b>	<b>46,835,188</b>	<b>127,258,626</b>	<b>84,852,526</b>	<b>42,406,100</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>21,833,547</b>	<b>5,027,816</b>	<b>32,186,320</b>	<b>28,527,822</b>	<b>87,575,505</b>	<b>58,245,147</b>	<b>29,330,358</b>
Individuals, partnerships, and corporations	15,986,492	3,475,276	23,928,229	23,766,577	67,156,574	44,398,560	22,758,014
United States Government	562,266	196,651	701,438	519,846	1,980,201	1,290,336	689,865
States and political subdivisions	254,073	307,098	2,412,678	3,009,336	5,983,185	4,557,821	1,425,364
Banks in United States	2,680,249	962,124	4,459,869	761,960	8,864,202	6,138,459	2,725,743
Banks in foreign countries	1,149,786	45,559	166,211	7,870	1,369,426	686,669	682,757
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,200,681	41,108	517,895	462,233	2,221,917	1,173,302	1,048,615
<b>Time deposits</b>	<b>1,785,038</b>	<b>1,059,334</b>	<b>11,665,761</b>	<b>14,894,632</b>	<b>29,404,765</b>	<b>19,973,961</b>	<b>9,430,804</b>
Individuals, partnerships, and corporations	1,637,492	1,044,384	10,922,653	14,433,225	28,037,754	18,900,630	9,137,124
United States Government	25,155	3,150	61,620	63,646	153,571	126,782	26,789
Postal Savings			588	3,292	3,880	3,291	589
States and political subdivisions	32,752	11,500	641,911	382,807	1,068,970	823,360	245,610
Banks in United States	910	300	10,989	11,662	23,861	18,154	5,707
Banks in foreign countries	88,729		28,000		116,729	101,744	14,985
<b>Total deposits</b>	<b>23,618,585</b>	<b>6,087,150</b>	<b>43,852,081</b>	<b>43,422,454</b>	<b>116,980,270</b>	<b>78,219,108</b>	<b>38,761,162</b>
Due to own foreign branches	294,624		34,590		329,214	296,548	32,666
Bills payable, rediscounts, and other liabilities for borrowed money	190		685	20,469	21,344	14,123	7,221
Acceptances outstanding	93,716	6,547	46,296	2,891	149,450	83,851	65,599
Dividends declared but not yet payable	21,379	1,958	16,183	12,992	52,512	34,429	18,083
Income collected but not yet earned	17,304	4,644	83,009	67,026	171,983	116,603	55,380
Expenses accrued and unpaid	84,237	18,279	161,456	79,060	343,032	224,939	118,093
Other liabilities	127,579	4,930	40,888	15,406	188,803	49,020	139,783
<b>Total liabilities</b>	<b>24,257,614</b>	<b>6,123,508</b>	<b>44,235,188</b>	<b>43,620,298</b>	<b>118,236,608</b>	<b>79,038,621</b>	<b>39,197,987</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	665,147	161,750	987,186	1,059,686	2,873,769	1,903,408	970,361
Surplus	1,177,950	196,160	1,281,043	1,344,350	3,999,503	2,501,703	1,497,800
Undivided profits	447,853	53,502	556,882	640,120	1,698,357	1,082,395	615,962
Other capital accounts	48,978	50,713	179,964	170,734	450,389	326,399	123,990
<b>Total capital accounts</b>	<b>2,339,928</b>	<b>462,125</b>	<b>3,005,075</b>	<b>3,214,890</b>	<b>9,022,018</b>	<b>5,813,905</b>	<b>3,208,113</b>
<b>Total liabilities and capital accounts</b>	<b>26,597,542</b>	<b>6,585,633</b>	<b>47,240,263</b>	<b>46,835,188</b>	<b>127,258,626</b>	<b>84,852,526</b>	<b>42,406,100</b>
<b>MEMORANDA</b>							
Par or face value of capital	665,147	161,750	987,186	1,059,686	2,873,769	1,903,408	970,361
Capital notes and debentures	922		1,650	7,190	9,762		9,762
First preferred stock		1,500	20,179	31,325	53,004	21,164	31,840
Second preferred stock			150	2,926	3,076	1,061	2,015
Common stock	664,225	160,250	965,207	1,018,245	2,807,927	1,881,183	926,744
Retirable value of capital: First preferred stock		1,500	20,931	77,831	100,262	28,878	71,384
Second preferred stock			150	5,925	6,075	1,448	4,627
Net demand deposits subject to reserve (see page 18)	19,592,788	4,527,563	27,867,701	24,585,524	76,573,576	50,725,182	25,848,394
Demand deposits adjusted (see footnote on page 1)	15,253,786	3,470,337	24,270,743	26,402,240	69,397,106	46,437,928	22,959,178
Pledged assets (and securities loaned)	1,329,784	677,715	5,396,339	4,630,839	12,034,677	9,134,296	2,900,381
Number of banks	35	13	336	6,519	6,903	4,987	1,916

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1949  
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>95,314,997</b>	<b>4,600,537</b>	<b>26,322,968</b>	<b>5,336,606</b>	<b>8,020,793</b>	<b>4,231,971</b>	<b>4,197,533</b>
Loans (including overdrafts)	34,456,212	1,614,771	10,114,942	1,696,292	2,600,224	1,524,429	1,466,120
United States Government direct obligations	53,127,918	2,647,772	14,385,867	3,011,970	4,655,840	2,437,822	2,323,703
Obligations guaranteed by United States Government	4,079	786	2,011	215	504	40	36
Obligations of States and political subdivisions	4,710,463	198,898	1,029,202	290,153	362,939	127,539	328,814
Other bonds, notes, and debentures	2,732,448	124,673	671,880	316,567	372,402	131,778	69,274
Corporate stocks (including Federal Reserve Bank stock)	283,877	13,637	119,066	21,409	28,884	10,363	9,586
<b>Reserves, cash, and bank balances</b>	<b>30,422,825</b>	<b>1,313,058</b>	<b>8,745,923</b>	<b>1,499,094</b>	<b>2,247,710</b>	<b>1,478,077</b>	<b>1,560,079</b>
Reserves with Federal Reserve Banks	17,807,784	772,083	5,666,455	851,462	1,352,945	765,156	784,523
Cash in vault	1,567,867	105,748	287,317	110,007	167,907	119,412	99,687
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,038,538	193,305	344,166	277,567	409,888	331,510	428,348
Other balances with banks in United States	26,108	961	3,807	1,622	1,239	747	1,651
Balances with banks in foreign countries	17,958	574	11,067	1,064	300	93	116
Cash items in process of collection	5,964,570	240,387	2,433,111	257,372	315,431	261,159	245,754
Due from own foreign branches	42,205	9,698	32,507				
Bank premises owned and furniture and fixtures	892,921	53,207	249,330	61,033	87,097	53,376	53,860
Other real estate owned	15,974	736	2,605	964	225	924	1,643
Investments and other assets indirectly representing bank premises or other real estate	64,930	1,749	6,754	5,986	4,884	3,283	783
Customers' liability on acceptances	134,606	16,328	85,884	3,184	849	254	4,716
Income accrued but not yet collected	232,700	10,933	78,673	10,162	16,894	6,523	9,924
Other assets	137,468	4,914	58,118	11,841	6,186	8,245	5,939
<b>Total assets</b>	<b>127,258,626</b>	<b>6,011,160</b>	<b>35,582,762</b>	<b>6,928,870</b>	<b>10,384,638</b>	<b>5,782,653</b>	<b>5,834,477</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>87,575,505</b>	<b>4,175,123</b>	<b>26,452,840</b>	<b>4,292,522</b>	<b>6,270,041</b>	<b>4,011,979</b>	<b>4,323,198</b>
Individuals, partnerships, and corporations	67,156,574	3,407,953	19,726,455	3,576,107	5,221,155	3,189,503	3,091,926
United States Government	1,980,201	78,147	660,346	86,964	183,082	68,671	53,407
States and political subdivisions	5,983,185	258,374	828,089	214,617	352,846	298,394	597,740
Banks in United States	8,864,202	311,708	2,772,916	348,729	420,312	372,522	530,543
Banks in foreign countries	1,369,426	33,411	1,153,313	10,183	5,941	5,091	11,425
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,221,917	85,530	1,311,721	55,922	86,705	77,798	38,163
<b>Time deposits</b>	<b>29,404,765</b>	<b>1,257,712</b>	<b>5,435,725</b>	<b>1,962,583</b>	<b>3,238,771</b>	<b>1,339,366</b>	<b>1,123,577</b>
Individuals, partnerships, and corporations	28,037,754	1,246,027	5,233,775	1,857,589	3,067,036	1,257,404	1,092,372
United States Government	153,571	7,198	37,912	5,059	2,274	25,149	10,898
Postal Savings	3,880	234	15	380	524	741	339
States and political subdivisions	1,068,970	4,227	71,792	99,380	167,324	55,083	14,817
Banks in United States	23,861	26	3,502	175	1,613	989	5,151
Banks in foreign countries	116,729		88,729				
<b>Total deposits</b>	<b>116,980,270</b>	<b>5,432,835</b>	<b>31,888,565</b>	<b>6,255,105</b>	<b>9,508,812</b>	<b>5,351,345</b>	<b>5,446,775</b>
Due to own foreign branches	329,214		294,624				
Bills payable, rediscounts, and other liabilities for borrowed money	21,344	3,030	5,662	2,178	1,250	3,980	1,570
Acceptances outstanding	149,450	17,002	94,004	3,582	857	273	5,505
Dividends declared but not yet payable	52,512	4,633	23,824	3,596	3,229	2,068	2,507
Income collected but not yet earned	171,983	10,427	38,503	9,473	13,586	7,689	9,886
Expenses accrued and unpaid	343,032	19,260	103,316	16,944	31,248	12,424	13,805
Other liabilities	188,803	11,347	132,942	2,782	4,581	10,324	1,898
<b>Total liabilities</b>	<b>118,236,608</b>	<b>5,498,534</b>	<b>32,581,440</b>	<b>6,293,660</b>	<b>9,563,563</b>	<b>5,388,103</b>	<b>5,481,946</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	2,873,769	157,487	897,875	183,819	271,836	120,317	114,804
Surplus	3,999,503	226,288	1,452,746	315,025	372,456	181,158	156,077
Undivided profits	1,698,357	88,247	566,957	112,895	132,166	70,460	61,082
Other capital accounts	450,389	40,604	83,744	23,471	44,617	22,615	20,568
<b>Total capital accounts</b>	<b>9,022,018</b>	<b>512,626</b>	<b>3,001,322</b>	<b>635,210</b>	<b>821,075</b>	<b>394,550</b>	<b>352,531</b>
<b>Total liabilities and capital accounts</b>	<b>127,258,626</b>	<b>6,011,160</b>	<b>35,582,762</b>	<b>6,928,870</b>	<b>10,384,638</b>	<b>5,782,653</b>	<b>5,834,477</b>
<b>MEMORANDA</b>							
Par or face value of capital	2,873,769	157,487	897,875	183,819	271,836	120,317	114,804
Capital notes and debentures	9,762		7,272		173	224	
First preferred stock	53,004	353	21,432	3,335	7,000	740	768
Second preferred stock	3,076	625	1,746	215		15	
Common stock	2,807,927	156,509	867,425	180,269	264,663	119,338	114,036
Retirable value of capital: First preferred stock	100,262	359	62,446	8,377	7,000	749	768
Second preferred stock	6,675	1,250	4,120	215		15	
Net demand deposits subject to reserve (see page 18)	76,573,576	3,741,599	23,675,563	3,757,583	5,544,722	3,419,310	3,649,096
Demand deposits adjusted (see footnote on page 1)	69,397,106	3,511,470	19,433,154	3,589,274	5,345,275	3,304,536	3,482,069
Pledged assets (and securities loaned)	12,034,677	300,689	2,012,783	709,534	1,135,463	702,567	989,967
Number of banks	6,903	333	777	642	700	479	348

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1949  
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>						
<b>Loans and investments</b>	<b>14,981,148</b>	<b>3,593,293</b>	<b>2,688,951</b>	<b>4,151,736</b>	<b>4,113,172</b>	<b>13,076,289</b>
Loans (including overdrafts)	4,332,343	1,370,237	857,025	1,404,969	1,738,028	5,736,832
United States Government direct obligations	9,335,252	1,904,995	1,612,339	2,351,674	2,068,307	6,392,377
Obligations guaranteed by United States Government	94	76	62	120	3	132
Obligations of States and political subdivisions	815,814	199,308	120,867	285,857	248,375	702,697
Other bonds, notes, and debentures	470,327	108,276	94,105	101,638	49,519	222,009
Corporate stocks (including Federal Reserve Bank stock)	27,318	10,401	4,553	7,478	8,940	22,242
<b>Reserves, cash, and bank balances</b>	<b>4,572,880</b>	<b>1,221,884</b>	<b>854,416</b>	<b>1,739,947</b>	<b>1,834,648</b>	<b>3,355,109</b>
Reserve with Federal Reserve Banks	2,770,347	655,738	448,383	841,878	849,060	2,049,754
Cash in vault	248,839	67,093	41,973	67,434	86,774	165,676
Demand balances with banks in United States (except private banks and American branches of foreign banks)	848,349	304,530	221,231	575,401	662,114	442,129
Other balances with banks in United States	2,366	175	2,340	2,197	3,255	5,748
Balances with banks in foreign countries	1,446	34	402	48	576	2,238
Cash items in process of collection	701,533	194,314	140,087	252,989	232,869	689,564
Due from own foreign branches						
Bank premises owned and furniture and fixtures	84,633	28,950	15,273	26,754	54,611	124,797
Other real estate owned	899	1,094	535	481	4,584	1,284
Investments and other assets indirectly representing bank premises or other real estate	5,393	177	3,985	919	5,054	25,963
Customers' liability on acceptances	6,271	367	267	457	2,415	13,614
Income accrued but not yet collected	35,062	5,767	7,435	6,332	4,214	40,781
Other assets	15,339	4,154	1,861	5,119	4,359	11,393
<b>Total assets</b>	<b>19,701,625</b>	<b>4,855,686</b>	<b>3,572,723</b>	<b>5,931,745</b>	<b>6,023,057</b>	<b>16,649,230</b>
<b>LIABILITIES</b>						
<b>Demand deposits</b>	<b>12,808,180</b>	<b>3,552,843</b>	<b>2,409,886</b>	<b>4,890,995</b>	<b>4,999,142</b>	<b>9,388,756</b>
Individuals, partnerships, and corporations	9,714,997	2,604,899	1,694,119	3,482,024	3,843,178	7,604,264
United States Government	437,056	59,438	42,970	66,810	51,837	191,473
States and political subdivisions	1,043,798	268,590	342,313	519,106	439,270	820,048
Banks in United States	1,396,070	560,839	299,427	776,592	605,441	469,103
Banks in foreign countries	51,323	3,575	1,899	853	7,578	84,834
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	164,936	55,502	29,158	45,610	51,838	219,034
<b>Time deposits</b>	<b>5,631,888</b>	<b>972,659</b>	<b>934,361</b>	<b>673,633</b>	<b>640,776</b>	<b>6,193,714</b>
Individuals, partnerships, and corporations	5,507,658	928,218	923,295	660,997	525,067	5,738,316
United States Government	18,528	3,294	1,869	6,778	8,074	26,538
Postal Savings	260	240	135	211	376	425
States and political subdivisions	103,677	40,695	4,408	4,227	104,398	398,942
Banks in United States	1,765	212	4,654	1,420	2,361	1,993
Banks in foreign countries					500	27,500
<b>Total deposits</b>	<b>18,440,068</b>	<b>4,525,502</b>	<b>3,344,247</b>	<b>5,564,628</b>	<b>5,639,918</b>	<b>15,582,470</b>
Due to own foreign branches						34,590
Bills payable, rediscounts, and other liabilities for borrowed money	200	1,060	25	1,375	458	556
Acceptances outstanding	6,820	572	267	457	2,680	17,431
Dividends declared but not yet payable	4,296	1,994	221	1,482	1,768	2,894
Income collected but not yet earned	26,470	6,636	8,770	3,963	2,570	34,010
Expenses accrued and unpaid	42,039	9,125	8,746	9,103	12,807	64,215
Other liabilities	9,954	2,319	1,934	398	514	9,810
<b>Total liabilities</b>	<b>18,529,847</b>	<b>4,547,208</b>	<b>3,364,210</b>	<b>5,581,406</b>	<b>5,660,715</b>	<b>15,745,976</b>
<b>CAPITAL ACCOUNTS</b>						
Capital	385,121	105,274	64,864	111,147	133,132	328,093
Surplus	481,634	122,160	86,931	130,666	143,060	331,302
Undivided profits	200,420	70,078	40,190	87,595	68,031	200,236
Other capital accounts	104,603	10,966	16,528	20,931	18,119	43,623
<b>Total capital accounts</b>	<b>1,171,778</b>	<b>308,478</b>	<b>208,513</b>	<b>350,339</b>	<b>362,342</b>	<b>903,254</b>
<b>Total liabilities and capital accounts</b>	<b>19,701,625</b>	<b>4,855,686</b>	<b>3,572,723</b>	<b>5,931,745</b>	<b>6,023,057</b>	<b>16,649,230</b>
<b>MEMORANDA</b>						
Par or face value of capital	385,121	105,274	64,864	111,147	133,132	328,093
Capital notes and debentures	1,263	725	25	70	70	10
First preferred stock	7,634	705	1,175	169	455	9,238
Second preferred stock	300	150	25			
Common stock	375,924	103,694	63,639	110,978	132,607	318,845
Retirable value of capital: First preferred stock	7,659	705	1,175	169	890	9,965
Second preferred stock	300	150	25			
Net demand deposits subject to reserve (see page 18)	11,258,859	3,053,999	2,048,568	4,062,605	4,104,159	8,257,513
Demand deposits adjusted (see footnote on page 1)	10,222,198	2,734,677	1,925,503	3,793,751	4,101,417	7,953,782
Pledged assets (and securities loaned)	1,444,640	404,408	558,151	800,277	796,773	2,179,425
Number of banks	1,006	495	477	759	621	266

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

[In thousands of dollars]

	All member banks on selected call dates						
	1944 June 30	1945 June 30	1946 June 29	1947 June 30	1948 June 30	1948 Dec. 31	1949 June 30
<b>Loans—net</b> .....	<b>18,083,742</b>	<b>20,587,878</b>	<b>23,302,464</b>	<b>28,655,103</b>	<b>33,871,224</b>	<b>36,060,317</b>	<b>34,456,212</b>
Reserves.....					296,438	363,012	399,130
<b>Loans—gross</b> <sup>1</sup> .....					<b>34,167,662</b>	<b>36,423,329</b>	<b>34,855,342</b>
Commercial and industrial loans, including open-market paper <sup>2</sup> .....	7,022,990	7,095,443	9,685,416	13,819,662	16,733,811	17,630,827	15,213,034
Loans to farmers directly guaranteed by the Commodity Credit Corporation <sup>2</sup> .....	424,693	481,031	811,222	11,872	15,316	582,390	341,096
Other loans to farmers <sup>2</sup> .....	597,864	644,313	796,179	960,573	1,225,463	1,217,300	1,362,506
Loans to brokers and dealers in securities.....	2,200,119	3,089,270	2,395,464	1,506,695	1,171,482	1,324,123	1,958,192
Other loans for purchasing or carrying securities.....	2,129,738	3,407,101	2,480,167	1,153,632	956,267	834,381	803,489
Real-estate loans: On farm land.....	257,730	262,044	339,937	429,968	479,551	476,332	487,686
On residential property.....	2,373,117	2,414,885	3,085,189	4,619,673	5,882,780	6,263,724	6,364,919
On other properties.....	576,624	571,534	841,994	1,190,294	1,414,249	1,503,928	1,530,394
Other loans to individuals:							
Retail automobile instalment paper.....	121,894	136,225	264,056	600,297	993,911	1,143,320	1,330,366
Other retail instalment paper.....				368,298	598,303	692,214	717,949
Repair and modernization instalment loans.....	141,377	174,145	338,761				
Instalment cash loans.....	220,404	251,688	392,433	345,316	559,719	628,165	680,125
Single-payment loans.....	983,785	1,126,041	1,468,950	636,610	787,116	815,677	866,019
Loans to banks.....	60,787	55,147	54,977	2,047,419	2,309,726	2,305,170	2,264,503
All other loans (including overdrafts).....	972,620	879,011	1,077,773	99,637	159,261	119,962	98,959
				865,157	880,707	885,816	837,005
<b>United States Government direct obligations</b> .....	<b>59,452,067</b>	<b>73,206,154</b>	<b>72,251,496</b>	<b>59,188,501</b>	<b>54,130,980</b>	<b>52,148,672</b>	<b>53,127,918</b>
Treasury bills.....	4,465,940	2,632,874	1,072,332	773,086	2,188,224	2,587,686	2,650,647
Treasury certificates of indebtedness.....	14,228,404	15,583,929	15,292,036	7,544,066	7,597,146	7,999,315	8,468,965
Treasury notes.....	10,639,918	14,723,058	10,467,220	4,368,940	4,103,753	2,800,214	1,638,829
Nonmarketable bonds <sup>3</sup> .....	373,598	677,215	729,464	709,330	1,086,599	1,348,923	1,333,909
Other bonds maturing in 5 years or less.....	5,095,756	6,380,452	8,598,041	12,424,149	11,319,207	16,515,388	21,654,832
Other bonds maturing in 5 to 10 years.....	17,813,415	26,637,954	28,745,752	24,610,897	19,906,607	13,388,994	8,704,746
Other bonds maturing in 10 to 20 years.....	5,357,846	4,544,660	5,027,229	6,309,017	5,984,322	5,859,845	6,688,581
Bonds maturing after 20 years.....	1,477,190	2,026,012	2,319,422	2,449,016	1,945,122	1,648,307	1,987,419

	By class of bank June 30, 1949						
	Central reserve city member banks <sup>4</sup>		Reserve city member banks <sup>4</sup>	Country member banks <sup>4</sup>	All member banks	All national member banks	All State member banks
	New York	Chicago					
<b>Loans—net</b> .....	<b>7,689,206</b>	<b>1,537,484</b>	<b>13,261,401</b>	<b>11,968,121</b>	<b>34,456,212</b>	<b>22,505,041</b>	<b>11,951,171</b>
Reserves.....	97,619	19,894	167,475	114,142	399,130	261,472	137,658
<b>Loans—gross</b> .....	<b>7,786,825</b>	<b>1,557,378</b>	<b>13,428,876</b>	<b>12,082,263</b>	<b>34,855,342</b>	<b>22,766,513</b>	<b>12,088,829</b>
Commercial and industrial loans, including open-market paper.....	4,710,032	1,177,627	6,226,930	3,098,445	15,213,034	9,991,039	5,221,995
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....		3,683	110,693	226,720	341,096	280,747	60,349
Other loans to farmers.....	572	2,047	267,679	1,092,208	1,362,506	1,073,277	289,229
Loans to brokers and dealers in securities.....	1,701,485	83,069	150,212	23,426	1,958,192	694,140	1,264,052
Other loans for purchasing or carrying securities.....	247,714	60,110	321,063	174,602	803,489	442,536	360,953
Real-estate loans: On farm land.....	60	652	82,230	404,744	487,686	347,991	139,695
On residential property.....	157,004	28,964	2,874,799	3,304,152	6,364,919	4,320,435	2,044,484
On other properties.....	51,935	18,705	601,747	858,007	1,530,394	1,008,602	521,792
Other loans to individuals:							
Retail automobile instalment paper.....	44,116	35,367	600,529	650,354	1,330,366	945,785	384,581
Other retail instalment paper.....	105,498	33,231	314,896	264,324	717,949	535,975	181,974
Repair and modernization instalment loans.....	75,389	22,032	330,113	252,591	680,125	490,160	189,965
Instalment cash loans.....	94,561	10,496	303,148	457,814	866,019	618,770	247,249
Single-payment loans.....	330,091	55,338	859,810	1,019,264	2,264,503	1,390,641	873,862
Loans to banks.....	85,439	30	10,489	2,101	98,059	24,967	73,092
All other loans (including overdrafts).....	182,929	26,027	374,538	253,511	837,005	601,448	235,557
<b>United States Government direct obligations</b> .....	<b>10,278,060</b>	<b>2,888,315</b>	<b>19,076,009</b>	<b>20,885,534</b>	<b>53,127,918</b>	<b>35,485,083</b>	<b>17,642,835</b>
Treasury bills.....	776,534	369,088	875,242	629,783	2,650,647	1,666,848	983,799
Treasury certificates of indebtedness.....	1,472,454	343,102	3,367,053	3,286,346	8,468,955	6,062,198	2,406,757
Treasury notes.....	132,294	125,405	603,460	777,670	1,638,829	1,116,956	521,873
Nonmarketable bonds.....	29,177	16,610	232,495	1,055,627	1,333,909	994,618	339,291
Other bonds maturing in 5 years or less.....	4,541,742	943,221	8,007,524	8,162,345	21,654,832	14,461,536	7,193,296
Other bonds maturing in 5 to 10 years.....	1,881,293	432,658	2,794,958	3,595,837	8,704,746	5,650,925	3,053,821
Other bonds maturing in 10 to 20 years.....	1,349,646	655,431	2,506,930	2,176,574	6,688,581	4,125,066	2,563,515
Bonds maturing after 20 years.....	94,920	2,800	688,347	1,201,352	1,987,419	1,406,936	580,483

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

<sup>2</sup> During the period December 31, 1943–June 30, 1945, the item corresponding to the present item "Loans to farmers directly guaranteed by the Commodity Credit Corporation" included loans to dealers, processors, and farmers' cooperatives covered by purchase agreements with the Commodity Credit Corporation, which are now classified as commercial and industrial loans, and loans to farmers with similar indirect guarantees which are now classified as other loans to farmers; consequently, December 31, 1945 and subsequent figures may not be entirely comparable with prior figures.

<sup>3</sup> Prior to December 31, 1947, this item included United States savings bonds only; depository bonds were included with other United States bonds according to maturity.

<sup>4</sup> See contents page for basis of classification of member banks.



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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, June 30, 1949					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
<b>Loans—net</b> .....	<b>34,456,212</b>	<b>1,614,771</b>	<b>10,114,942</b>	<b>1,696,292</b>	<b>2,600,224</b>	<b>1,524,429</b>	<b>1,466,120</b>
Reserves.....	399,130	25,413	131,152	17,183	28,953	13,757	16,538
<b>Loans—gross</b> .....	<b>34,855,342</b>	<b>1,640,184</b>	<b>10,246,094</b>	<b>1,713,475</b>	<b>2,629,177</b>	<b>1,538,186</b>	<b>1,482,658</b>
Commercial and industrial loans including open-market paper.....	15,213,034	791,740	5,412,690	663,615	1,022,917	511,038	661,877
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	341,096	.....	56	361	5,076	11,291	30,612
Other loans to farmers.....	1,362,506	16,672	55,030	33,195	51,185	50,975	62,254
Loans to brokers and dealers in securities.....	1,958,192	30,181	1,716,648	26,951	29,750	8,936	11,552
Other loans for purchasing or carrying securities.....	803,489	37,270	290,619	22,279	87,949	44,202	54,246
Real-estate loans: On farm land.....	487,686	11,164	29,965	33,773	66,833	42,150	23,461
On residential property.....	6,364,919	234,066	962,016	373,176	644,053	332,939	139,099
On other properties.....	1,530,394	116,975	225,382	109,059	152,838	121,436	75,840
Other loans to individuals:							
Retail automobile instalment paper.....	1,330,366	57,841	147,050	63,887	106,253	72,326	84,550
Other retail instalment paper.....	717,949	31,600	182,292	45,421	46,048	22,214	37,253
Repair and modernization instalment loans.....	680,125	31,180	163,719	46,853	54,944	19,749	30,204
Instalment cash loans.....	866,019	52,873	205,025	66,511	92,398	61,636	54,042
Single-payment loans.....	2,264,503	170,132	529,106	184,961	206,797	190,410	157,923
Loans to banks.....	98,059	3,065	85,453	430	182	1,378	4,070
All other loans (including overdrafts).....	837,005	55,225	241,043	43,003	61,954	47,506	55,675
<b>United States Government direct obligations</b> .....	<b>53,127,918</b>	<b>2,647,772</b>	<b>14,385,867</b>	<b>3,011,970</b>	<b>4,655,840</b>	<b>2,437,822</b>	<b>2,323,703</b>
Treasury bills.....	2,650,647	95,909	863,030	163,140	130,884	103,877	84,021
Treasury certificates of indebtedness.....	8,468,955	392,324	1,815,015	292,079	530,636	361,944	548,754
Treasury notes.....	1,638,829	66,874	219,875	77,346	168,460	64,715	86,156
Nonmarketable bonds.....	1,333,909	64,415	174,113	121,100	124,447	117,829	60,775
Other bonds maturing in 5 years or less.....	21,654,832	911,838	6,053,719	1,034,876	1,902,332	1,002,436	882,931
Other bonds maturing in 5 to 10 years.....	8,704,746	421,088	2,671,906	551,829	927,030	448,800	306,166
Other bonds maturing in 10 to 20 years.....	6,688,581	569,036	2,050,854	527,844	664,113	256,665	180,458
Bonds maturing after 20 years.....	1,987,419	126,288	537,355	243,756	207,948	81,556	174,442

	By Federal Reserve districts, June 30, 1949—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>Loans—net</b> .....	<b>4,332,343</b>	<b>1,370,237</b>	<b>857,025</b>	<b>1,404,969</b>	<b>1,738,028</b>	<b>5,736,832</b>
Reserves.....	48,472	12,367	9,968	9,199	14,589	71,539
<b>Loans—gross</b> .....	<b>4,380,815</b>	<b>1,382,604</b>	<b>866,993</b>	<b>1,414,168</b>	<b>1,752,617</b>	<b>5,808,371</b>
Commercial and industrial loans, including open-market paper	1,973,362	529,392	279,102	541,897	861,865	1,963,539
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	99,945	57,396	36,627	53,735	32,316	13,681
Other loans to farmers.....	150,171	86,960	100,226	275,991	199,898	279,949
Loans to brokers and dealers in securities.....	88,864	6,914	2,715	4,176	7,563	23,942
Other loans for purchasing or carrying securities.....	95,603	30,352	17,256	19,329	61,190	43,194
Real-estate loans: On farm land.....	76,100	32,955	19,661	32,834	24,132	94,658
On residential property.....	888,224	242,924	162,130	151,556	106,768	2,127,968
On other properties.....	198,996	73,499	37,073	61,156	65,119	293,021
Other loans to individuals:						
Retail automobile instalment paper.....	199,917	65,267	43,149	63,315	91,437	335,374
Other retail instalment paper.....	86,443	30,797	35,047	26,544	33,599	140,691
Repair and modernization instalment loans.....	110,043	26,642	40,941	18,225	20,542	117,083
Instalment cash loans.....	76,019	28,401	17,783	30,376	50,097	130,858
Single-payment loans.....	254,065	140,043	37,316	101,732	140,040	151,978
Loans to banks.....	358	1,869	65	912	217	60
All other loans (including overdrafts).....	82,705	29,193	37,902	32,390	57,834	92,375
<b>United States Government direct obligations</b> .....	<b>9,335,252</b>	<b>1,904,995</b>	<b>1,612,339</b>	<b>2,351,674</b>	<b>2,068,307</b>	<b>6,392,377</b>
Treasury bills.....	573,399	75,421	50,425	173,310	95,403	241,828
Treasury certificates of indebtedness.....	1,396,168	387,192	328,156	637,409	614,004	1,165,274
Treasury notes.....	390,661	89,941	58,431	130,990	90,206	195,174
Nonmarketable bonds.....	268,254	71,013	102,180	92,229	40,248	97,306
Other bonds maturing in 5 years or less.....	3,715,168	784,598	685,392	863,047	808,197	3,010,308
Other bonds maturing in 5 to 10 years.....	1,469,109	285,645	248,734	242,344	261,469	870,626
Other bonds maturing in 10 to 20 years.....	1,306,148	151,206	109,360	161,751	89,422	621,724
Bonds maturing after 20 years.....	216,345	59,979	29,661	50,594	69,358	190,137

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, June 30, 1949					
		Boston	New York	Phila- delphia	Cleveland	Richmond <sup>2</sup>	Atlanta <sup>2</sup>
<b>Loans—net</b> .....	<b>13,261,401</b>	<b>668,259</b>	<b>281,584</b>	<b>679,094</b>	<b>1,503,667</b>	<b>598,608</b>	<b>685,014</b>
Reserves.....	167,475	13,692	7,133	8,911	18,992	6,287	9,081
<b>Loans—gross</b> .....	<b>13,428,876</b>	<b>681,951</b>	<b>288,707</b>	<b>688,005</b>	<b>1,522,659</b>	<b>604,895</b>	<b>694,095</b>
Commercial and industrial loans, including open-market paper.....	6,226,930	442,418	147,741	394,361	811,201	261,466	365,846
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	110,693				170		13,717
Other loans to farmers.....	267,679		750		335	841	5,683
Loans to brokers and dealers in securities.....	150,212	29,337	3,242	24,317	29,377	6,416	9,266
Other loans for purchasing or carrying securities.....	321,063	18,576	10,756	6,931	67,880	24,087	35,904
Real-estate loans: On farm land.....	82,230		658	124	3,240	2,290	2,173
On residential property.....	2,874,799	25,933	56,032	25,378	236,905	90,957	30,512
On other properties.....	601,747	32,943	20,417	12,356	64,999	51,612	30,670
Other loans to individuals:							
Retail automobile instalment paper.....	600,529	14,619	9,878	26,939	39,896	33,533	39,511
Other retail instalment paper.....	314,896	13,958	8,967	27,917	24,242	7,943	20,488
Repair and modernization instalment loans.....	330,113	13,136	4,553	28,096	35,648	10,475	15,603
Instalment cash loans.....	303,148	7,008	4,598	18,457	49,115	18,539	22,758
Single-payment loans.....	859,810	58,951	15,453	106,059	114,779	69,157	66,188
Loans to banks.....	10,489	2,295		380	115	1,273	3,389
All other loans (including overdrafts).....	374,538	22,777	5,662	16,690	44,757	26,306	32,387
<b>United States Government direct obligations</b> .....	<b>19,076,009</b>	<b>956,295</b>	<b>371,628</b>	<b>1,001,459</b>	<b>2,652,540</b>	<b>1,164,999</b>	<b>951,152</b>
Treasury bills.....	875,242	34,643	6,533	102,432	75,888	71,616	53,908
Treasury certificates of indebtedness.....	3,367,053	228,704	28,875	93,889	274,767	146,683	222,201
Treasury notes.....	603,460	21,229	5,314	13,004	93,893	26,543	23,404
Nonmarketable bonds.....	232,495	6,679	3,135	2,823	20,269	34,859	10,642
Other bonds maturing in 5 years or less.....	8,007,524	282,108	126,182	375,202	1,060,679	494,013	373,564
Other bonds maturing in 5 to 10 years.....	2,794,958	75,236	56,349	137,143	546,630	211,720	116,558
Other bonds maturing in 10 to 20 years.....	2,506,930	277,919	98,383	204,582	485,410	154,562	76,744
Bonds maturing after 20 years.....	688,347	29,777	46,857	72,384	95,004	25,003	74,131

	By Federal Reserve districts, June 30, 1949—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco <sup>2</sup>
<b>Loans—net</b> .....	<b>1,169,852</b>	<b>747,827</b>	<b>339,869</b>	<b>774,338</b>	<b>965,549</b>	<b>4,847,740</b>
Reserves.....	13,855	7,898	4,669	5,137	8,771	63,059
<b>Loans—gross</b> .....	<b>1,183,707</b>	<b>755,725</b>	<b>344,538</b>	<b>779,475</b>	<b>974,320</b>	<b>4,910,799</b>
Commercial and industrial loans, including open-market paper	485,356	395,388	168,730	410,767	615,965	1,727,691
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	14,643	35,977	10,646	19,706	2,183	13,651
Other loans to farmers.....	3,329	8,156	2,907	59,907	13,325	172,446
Loans to brokers and dealers in securities.....	4,925	6,613	2,684	3,926	6,525	23,584
Other loans for purchasing or carrying securities.....	17,852	20,700	11,141	15,501	52,708	39,027
Real-estate loans: On farm land.....	3,032	1,675	274	5,682	3,203	59,879
On residential property.....	313,159	77,114	35,555	73,691	39,144	1,870,419
On other properties.....	57,367	36,882	7,407	35,580	39,702	211,812
Other loans to individuals:						
Retail automobile instalment paper.....	61,804	30,581	8,959	26,098	31,041	277,670
Other retail instalment paper.....	26,450	18,087	21,051	14,566	17,557	113,670
Repair and modernization instalment loans.....	51,206	17,052	31,229	13,440	12,956	96,719
Instalment cash loans.....	23,041	12,239	5,474	14,901	21,947	105,071
Single-payment loans.....	87,424	75,365	8,946	61,694	78,125	117,669
Loans to banks.....	120	1,831		871	157	58
All other loans (including overdrafts).....	33,999	18,065	29,535	23,145	39,782	81,433
<b>United States Government direct obligations</b> .....	<b>3,193,373</b>	<b>868,328</b>	<b>496,446</b>	<b>1,247,714</b>	<b>968,323</b>	<b>5,203,752</b>
Treasury bills.....	120,416	46,748	14,476	107,508	34,362	206,712
Treasury certificates of indebtedness.....	534,253	168,778	126,739	301,039	242,210	998,915
Treasury notes.....	118,741	32,847	12,511	66,779	37,548	151,647
Nonmarketable bonds.....	57,191	11,669	4,937	17,199	9,679	53,413
Other bonds maturing in 5 years or less.....	1,363,915	380,705	205,181	484,615	395,748	2,465,612
Other bonds maturing in 5 to 10 years.....	474,710	131,664	68,294	129,097	153,591	693,966
Other bonds maturing in 10 to 20 years.....	433,130	81,180	50,327	117,618	47,880	479,195
Bonds maturing after 20 years.....	91,017	14,737	13,981	23,859	47,305	154,292

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

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

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, June 30, 1949					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
<b>Loans—net</b> .....	<b>11,968,121</b>	<b>946,512</b>	<b>2,144,152</b>	<b>1,017,198</b>	<b>1,096,557</b>	<b>925,821</b>	<b>781,106</b>
Reserves.....	114,142	11,721	26,410	8,272	9,961	7,470	7,457
<b>Loans—gross</b> .....	<b>12,082,263</b>	<b>958,233</b>	<b>2,170,562</b>	<b>1,025,470</b>	<b>1,106,518</b>	<b>933,291</b>	<b>788,563</b>
Commercial and industrial loans, including open-market paper.....	3,098,445	349,322	554,917	269,254	211,716	249,572	296,031
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	226,720		56	361	4,906	11,291	16,895
Other loans to farmers.....	1,092,208	16,672	53,708	33,195	50,850	50,134	56,571
Loans to brokers and dealers in securities.....	23,426	844	11,921	2,634	373	2,520	2,286
Other loans for purchasing or carrying securi- ties.....	174,602	18,694	32,149	15,348	20,069	20,115	18,342
Real-estate loans: On farm land.....	404,744	11,164	29,247	33,649	63,593	39,860	21,288
On residential property.....	3,304,152	208,133	748,980	347,798	407,148	241,982	108,587
On other properties.....	858,007	84,032	153,030	96,703	87,839	69,824	45,170
Other loans to individuals:							
Retail automobile instalment paper.....	650,354	43,222	93,056	36,948	66,357	38,793	45,039
Other retail instalment paper.....	264,324	17,642	67,827	17,504	21,806	14,271	16,765
Repair and modernization instalment loans.....	252,591	18,044	83,777	18,757	19,296	9,274	14,601
Instalment cash loans.....	457,814	45,865	105,866	48,054	43,283	43,097	31,284
Single-payment loans.....	1,019,264	111,181	183,562	78,902	92,018	121,253	91,735
Loans to banks.....	2,101	770	14	50	67	105	681
All other loans (including overdrafts).....	253,511	32,648	52,452	26,313	17,197	21,200	23,288
<b>United States Government direct obligations</b> .....	<b>20,885,534</b>	<b>1,691,477</b>	<b>3,736,179</b>	<b>2,010,511</b>	<b>2,003,300</b>	<b>1,272,823</b>	<b>1,372,551</b>
Treasury bills.....	629,783	61,266	79,963	60,708	54,996	32,261	30,113
Treasury certificates of indebtedness.....	3,286,346	163,620	313,686	198,190	255,869	215,261	326,553
Treasury notes.....	777,670	45,645	82,267	64,342	74,567	38,172	62,752
Nonmarketable bonds.....	1,055,627	57,736	141,801	118,277	104,178	82,970	50,133
Other bonds maturing in 5 years or less.....	8,162,345	629,730	1,385,795	659,674	841,643	508,423	509,367
Other bonds maturing in 5 to 10 years.....	3,595,837	345,852	734,264	414,686	380,400	237,080	189,608
Other bonds maturing in 10 to 20 years.....	2,176,574	291,117	602,825	323,262	178,703	102,103	103,714
Bonds maturing after 20 years.....	1,201,352	96,511	395,578	171,372	112,944	56,553	100,311

	By Federal Reserve districts, June 30, 1949—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
<b>Loans—net</b> .....	<b>1,625,007</b>	<b>622,410</b>	<b>517,156</b>	<b>630,631</b>	<b>772,479</b>	<b>889,092</b>
Reserves.....	14,723	4,469	5,299	4,062	5,818	8,480
<b>Loans—gross</b> .....	<b>1,639,730</b>	<b>626,879</b>	<b>522,455</b>	<b>634,693</b>	<b>778,297</b>	<b>897,572</b>
Commercial and industrial loans, including open-market paper	310,379	134,004	110,372	131,130	245,900	235,848
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	81,619	21,419	25,981	34,029	30,133	30
Other loans to farmers.....	144,795	78,804	97,319	216,084	186,573	107,503
Loans to brokers and dealers in securities.....	870	301	31	250	1,038	358
Other loans for purchasing or carrying securities.....	17,641	9,652	6,115	3,828	8,482	4,167
Real-estate loans: On farm land.....	72,416	31,280	19,387	27,152	20,929	34,779
On residential property.....	546,101	165,810	126,575	77,866	67,624	257,549
On other properties.....	122,924	36,617	29,666	25,576	25,417	81,209
Other loans to individuals:						
Retail automobile instalment paper.....	102,746	34,686	34,190	37,217	60,396	57,704
Other retail instalment paper.....	26,762	12,710	13,996	11,978	16,042	27,021
Repair and modernization instalment loans.....	36,805	9,590	9,712	4,785	7,586	20,364
Instalment cash loans.....	42,482	16,162	12,309	15,475	28,150	25,787
Single-payment loans.....	111,303	64,678	28,370	40,038	61,915	34,309
Loans to banks.....	208	38	65	41	60	2
All other loans (including overdrafts).....	22,679	11,128	8,367	9,245	18,052	10,942
<b>United States Government direct obligations</b> .....	<b>3,253,564</b>	<b>1,036,667</b>	<b>1,115,893</b>	<b>1,103,960</b>	<b>1,099,984</b>	<b>1,188,625</b>
Treasury bills.....	83,895	28,673	35,949	65,802	61,041	35,116
Treasury certificates of indebtedness.....	518,813	218,414	201,417	336,370	371,794	166,359
Treasury notes.....	146,515	57,094	45,920	64,211	52,658	43,527
Nonmarketable bonds.....	194,453	59,344	97,243	75,030	30,569	43,893
Other bonds maturing in 5 years or less.....	1,408,032	403,893	480,211	378,432	412,449	544,696
Other bonds maturing in 5 to 10 years.....	561,741	153,981	180,440	113,247	107,878	176,660
Other bonds maturing in 10 to 20 years.....	217,587	70,026	59,033	44,133	41,542	142,529
Bonds maturing after 20 years.....	122,528	45,242	15,680	26,735	22,053	35,845

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1949, 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. Govt. 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
<b>All member banks</b>	<b>6,903</b>	<b>95,314,997</b>	<b>34,456,212</b>	<b>53,127,918</b>	<b>4,079</b>	<b>4,710,463</b>	<b>2,732,448</b>	<b>283,877</b>	<b>30,422,825</b>	<b>17,807,784</b>	<b>1,567,867</b>
<b>Reserve bank cities<sup>1</sup></b>	<b>171</b>	<b>40,724,831</b>	<b>16,520,710</b>	<b>21,277,293</b>	<b>69</b>	<b>1,666,816</b>	<b>1,114,788</b>	<b>145,155</b>	<b>14,016,652</b>	<b>8,979,062</b>	<b>362,841</b>
1. Boston	10	1,738,339	668,259	956,295		82,792	25,908	5,085	579,115	395,900	24,608
2. New York <sup>2</sup>	40	19,240,594	7,741,894	10,353,825		617,840	433,094	93,941	7,148,312	4,752,277	133,108
3. Philadelphia	13	1,927,415	679,094	1,001,459		118,309	118,921	9,632	700,956	408,910	23,587
4. Cleveland	4	1,582,189	527,802	939,802		30,936	81,052	2,597	434,555	278,454	26,996
5. Richmond	6	279,400	95,156	167,964		8,155	7,498	627	123,010	59,899	4,388
6. Atlanta <sup>3</sup>	5	556,098	255,991	246,877		33,867	18,180	1,183	243,184	120,416	7,907
7. Chicago <sup>2</sup>	57	6,024,187	1,795,677	3,726,312	6	286,977	202,949	12,266	2,022,186	1,361,015	50,706
8. St. Louis	7	899,940	406,276	436,995	12	22,626	29,444	4,587	333,900	195,907	8,072
9. Minneapolis	4	555,846	226,817	274,416		23,056	30,492	1,065	226,024	115,425	4,790
10. Kansas City	10	649,733	251,089	324,125	9	52,568	20,712	1,230	336,012	161,167	5,328
11. Dallas	8	642,800	403,518	215,405	3	18,523	3,594	1,757	335,480	154,580	6,590
12. San Francisco	7	6,628,290	3,469,137	2,633,818	39	371,167	142,944	11,185	1,533,918	975,112	66,761
<b>Reserve branch cities<sup>1</sup></b>	<b>132</b>	<b>14,029,419</b>	<b>4,680,081</b>	<b>8,339,091</b>	<b>298</b>	<b>580,696</b>	<b>386,740</b>	<b>42,513</b>	<b>4,733,555</b>	<b>2,796,926</b>	<b>206,680</b>
2. Buffalo	5	556,959	228,896	295,863	11	15,218	13,929	3,042	165,407	96,362	10,501
4. Cincinnati	10	649,364	232,207	377,191	199	22,881	15,153	1,733	220,798	124,056	11,608
4. Pittsburgh	8	1,712,963	601,063	938,094		42,144	116,277	15,383	514,736	359,758	22,067
5. Baltimore	9	555,813	122,351	403,673		7,456	20,765	1,568	213,252	123,230	12,903
5. Charlotte <sup>2</sup>	4	330,944	143,846	169,242		6,103	10,975	778	139,187	65,887	4,833
6. Birmingham	3	240,272	84,677	128,573		19,148	7,445	429	90,434	62,201	4,527
6. Jacksonville	3	203,605	74,298	108,910		14,211	5,640	546	106,158	46,934	2,992
6. Nashville	4	265,392	122,966	116,165		18,911	5,613	1,737	99,982	53,746	4,339
6. New Orleans	6	532,837	147,082	350,627		30,350	3,947	831	206,528	121,704	7,246
7. Detroit	7	1,993,400	512,067	1,344,758	14	56,579	76,457	3,525	581,597	364,097	35,190
8. Little Rock	4	108,562	37,383	58,319		7,666	5,011	183	45,935	24,730	1,402
8. Louisville	6	317,774	129,029	173,730		5,943	8,214	858	127,944	73,471	5,365
8. Memphis	3	345,672	154,761	159,817		25,603	4,713	778	127,558	69,140	4,763
9. Helena	2	41,286	8,575	31,731		399	530	51	18,063	10,032	216
10. Denver	7	410,170	122,312	266,208		11,464	9,555	631	156,474	90,062	5,669
10. Oklahoma City	5	235,860	81,548	127,402		21,748	4,677	485	115,498	50,586	2,314
10. Omaha	6	262,191	90,852	133,297		23,824	13,758	460	116,761	58,418	3,301
11. El Paso	3	94,399	51,746	39,025		3,374	50	204	47,109	20,630	1,383
11. Houston	11	703,943	296,754	372,419		25,989	7,244	1,537	311,209	166,062	10,041
11. San Antonio	6	247,946	59,063	174,113		7,467	6,920	383	97,557	53,484	4,041
12. Los Angeles	6	2,246,336	627,522	1,548,615	71	54,334	11,138	4,656	599,098	385,165	19,144
12. Portland	3	804,168	294,971	432,424		67,722	7,974	1,077	230,443	142,909	12,783
12. Salt Lake City <sup>3</sup>	6	258,596	106,280	141,101	3	8,050	2,715	447	91,120	56,666	3,416
12. Seattle	5	910,967	349,830	447,794		84,112	28,040	1,191	311,067	177,596	16,636
<b>Other reserve cities<sup>1</sup></b>	<b>81</b>	<b>4,222,712</b>	<b>1,287,360</b>	<b>2,626,000</b>	<b>24</b>	<b>156,611</b>	<b>144,763</b>	<b>8,014</b>	<b>1,678,811</b>	<b>904,711</b>	<b>85,427</b>
4. Columbus	3	320,993	87,678	188,050		20,853	23,857	555	130,060	60,317	7,600
4. Toledo	4	272,706	54,915	209,403		4,994	2,924	470	97,785	57,228	7,422
5. Washington	14	703,049	237,255	424,120		2,875	37,143	1,656	257,836	161,245	20,317
7. Cedar Rapids	1	57,680	11,187	27,179		17,884	701	129	21,459	11,394	1,323
7. Des Moines	3	190,678	61,164	112,241		10,485	6,503	285	84,815	42,653	3,162
7. Dubuque	2	33,197	5,602	26,386		885	288	36	9,067	4,899	607
7. Indianapolis	5	476,851	100,153	342,483	6	21,800	11,535	874	186,363	102,081	11,578
7. Milwaukee	6	606,334	160,919	403,913		20,232	20,276	994	207,727	116,062	9,816
7. Peoria	3	100,331	31,846	63,112		3,430	1,715	228	31,484	18,108	2,160
7. Sioux City	4	66,504	28,721	35,304		1,301	1,070	108	29,293	14,605	1,324
8. National City	1	61,474	20,378	39,467		535	944	150	32,935	14,709	566
9. St. Paul	3	315,788	104,477	190,299		9,391	10,923	698	120,949	67,708	2,882
10. Kansas City, Kansas	2	41,414	19,818	18,322	4	2,371	823	76	17,558	7,754	421
10. Lincoln	3	79,779	23,583	53,350		1,800	875	171	34,406	18,455	1,144
10. Pueblo	1	21,074	1,973	18,108		657	274	62	15,003	4,086	778
10. St. Joseph	4	57,439	16,349	37,391		1,554	2,046	99	22,929	11,967	969
10. Topeka	4	57,192	21,533	28,962	11	5,801	782	103	28,694	12,568	1,294
10. Tulsa	4	255,173	92,622	150,268	3	9,034	2,836	410	112,729	54,178	3,293
10. Wichita	4	158,207	52,659	90,281		4,398	10,605	264	61,518	37,168	1,754
11. Fort Worth	3	236,761	116,418	104,681		9,538	5,659	465	123,603	57,345	4,389
11. Galveston	4	62,540	16,425	39,110		3,918	2,984	103	30,289	13,207	1,334
11. Waco	3	48,148	21,625	23,570		2,875		78	22,309	10,974	1,294
<b>Country banks, by districts</b>	<b>6,519</b>	<b>36,338,035</b>	<b>11,968,121</b>	<b>20,885,534</b>	<b>3,688</b>	<b>2,306,340</b>	<b>1,086,157</b>	<b>88,195</b>	<b>9,993,807</b>	<b>5,127,085</b>	<b>912,919</b>
1. Boston	323	2,862,198	946,512	1,691,477	786	116,106	98,765	8,552	733,943	376,183	81,140
2. New York	732	6,525,415	2,144,152	3,736,179	2,000	396,144	224,857	22,083	1,432,564	817,816	143,708
3. Philadelphia	629	3,409,191	1,017,198	2,010,511	215	171,844	197,646	11,777	798,138	442,552	86,420
4. Cleveland	671	3,482,578	1,096,557	2,003,300	305	241,131	133,139	8,146	849,776	467,132	92,214
4. Richmond	446	2,362,765	925,821	1,272,823	40	102,950	55,397	5,734	744,792	354,895	76,971
6. Atlanta	327	2,399,329	781,106	1,372,551	36	212,327	28,449	4,860	813,793	379,522	72,676
7. Chicago	918	5,432,586	1,625,007	3,253,564	68	396,241	148,833	8,873	1,395,887	735,433	132,973
8. St. Louis	474	1,859,871	622,410	1,036,667	64	136,935	59,950	3,845	556,614	277,781	46,925
9. Minneapolis	468	1,776,031	517,156	1,115,893	62	88,021	52,160	2,739	489,380	255,218	34,085
10. Kansas City	709	1,923,504	630,631	1,103,960	93	150,638	34,695	3,487	722,365	335,469	41,169
11. Dallas	583	2,076,635	772,479	1,099,984		176,691	23,068	4,413	867,092	372,778	57,702
12. San Francisco	239	2,227,932	889,092	1,188,625	19	117,312	29,198	3,686	589,463	312,306	46,936

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

<sup>2</sup> Includes both central reserve city and reserve city banks.

For other footnote, see opposite page.

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

ASSETS [In thousands of dollars]

and bank balances											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	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			
<b>5,038,538</b>	<b>26,108</b>	<b>17,958</b>	<b>5,964,570</b>	<b>892,921</b>	<b>15,974</b>	<b>64,930</b>	<b>134,606</b>	<b>232,700</b>	<b>179,673</b>	<b>127,258,626</b>	<b>All member banks</b>	
<b>819,303</b>	<b>10,621</b>	<b>14,439</b>	<b>3,830,386</b>	<b>322,277</b>	<b>5,884</b>	<b>33,487</b>	<b>124,618</b>	<b>125,995</b>	<b>118,806</b>	<b>55,472,550</b>	<b>Reserve bank cities<sup>1</sup></b>	
37,234	595	325	120,453	15,816	236	458	15,612	5,317	11,724	2,366,617	1. Boston	
54,878	2,473	10,220	2,195,356	156,817	1,051	3,261	85,596	60,241	81,305	26,777,177	2. New York <sup>2</sup>	
73,867	1,308	1,059	192,225	16,902		4,770	3,167	7,099	7,744	2,668,053	3. Philadelphia	
40,121	263	160	88,561	8,789		972	412	4,514	1,298	2,032,729	4. Cleveland	
14,144			44,579	3,200	10	700		880	362	407,562	5. Richmond	
39,778	90		74,993	8,062	298			1,577	832	810,051	6. Atlanta <sup>3</sup>	
208,346	1,449	880	399,790	21,034	26	805	6,057	19,193	6,850	8,100,338	7. Chicago <sup>2</sup>	
37,024	54	33	92,810	6,574	795		267	2,293	1,548	1,245,317	8. St. Louis	
31,539	175	151	73,944	361	500	3,100	178	1,867	578	788,454	9. Minneapolis	
63,081	74	32	106,330	5,608		301	74	911	338	992,977	10. Kansas City	
92,662	601	43	81,004	11,083	2,295		331	199	402	992,590	11. Dallas	
126,629	3,539	1,536	360,341	68,031	673	19,120	12,924	21,904	5,825	8,290,685	12. San Francisco	
<b>713,004</b>	<b>4,946</b>	<b>1,953</b>	<b>1,010,046</b>	<b>133,340</b>	<b>2,736</b>	<b>14,980</b>	<b>7,101</b>	<b>47,161</b>	<b>16,962</b>	<b>18,985,254</b>	<b>Reserve branch cities<sup>1</sup></b>	
22,632	328	648	34,576	8,490	24	496		1,899	1,611	734,526	1. Buffalo	
32,943	260	22	51,909	10,180	115		84	1,985	551	883,077	4. Cincinnati	
47,372		77	85,462	23,133		3,285	86	6,427	1,307	2,261,937	5. Pittsburgh	
25,849		47	51,223	6,222		500	94	1,813	1,783	779,477	5. Baltimore	
18,050			50,417	2,946			7	1,075	942	475,101	5. Charlotte <sup>3</sup>	
16,013			7,693	1,795	123	54		952	379	334,009	6. Birmingham	
29,432	50		26,750	2,528	174			461	149	313,075	6. Jacksonville	
22,095			19,802	3,896	210		336	628	317	370,761	6. Nashville	
26,324	618	5	50,631	5,827	215		3,393	2,189	1,209	752,198	6. New Orleans	
73,709	273	345	107,983	7,273	69	726	44	7,185	1,463	2,591,757	7. Detroit	
10,859			8,944	716				205	51	155,469	7. Little Rock	
17,609			31,499	1,781				1,005	337	448,841	8. Louisville	
31,749	62		21,844	3,166			91	489	453	477,429	8. Memphis	
3,695			4,120	234				198		59,781	9. Helena	
28,230	100	16	32,397	1,019	75		6	1,672	1,004	570,420	10. Denver	
32,824			29,774	964	2	415	280	533	59	353,611	10. Oklahoma City	
23,260	270		31,512	2,990				868	1,418	384,228	10. Omaha	
17,560		177	7,359	1,299	160			90	61	143,118	11. El Paso	
76,089	1,073	96	57,848	13,248	1,381	3,836	2,012	1,902	1,691	1,039,222	11. Houston	
21,872	347	50	17,763	3,418				684	34	349,639	11. San Antonio	
62,002	12	139	132,636	10,688		4,819	454	8,656	806	2,870,857	12. Los Angeles	
24,465	674	77	49,535	12,353			179	3,423	642	1,051,208	12. Portland	
12,303	45		18,690	2,038		849		42	465	353,110	12. Salt Lake City <sup>3</sup>	
36,068	834	254	79,679	7,136	188		35	2,780	230	1,232,403	12. Seattle	
<b>399,073</b>	<b>1,116</b>	<b>252</b>	<b>288,232</b>	<b>44,912</b>	<b>1,079</b>	<b>3,680</b>	<b>112</b>	<b>9,652</b>	<b>4,676</b>	<b>5,965,634</b>	<b>Other reserve cities</b>	
24,402		35	31,706	6,395			4	339	214	458,005	4. Columbus	
25,753			7,382	1,449	2	97		1,005	48	373,092	4. Toledo	
44,599		46	31,629	13,352	223	1,350		975	1,037	977,822	5. Washington	
2,607			6,135	822					1	79,362	7. Cedar Rapids	
27,716			11,284	679		1,755		567	74	278,568	7. Des Moines	
1,887			1,674	16		50			17	42,347	7. Dubuque	
44,075		24	28,605	3,014				1,451	241	667,920	7. Indianapolis	
26,400		13	55,362	6,500		4	4	1,425	1,909	822,903	7. Milwaukee	
8,097	70		3,069	1,916	621			394	109	134,855	7. Peoria	
10,113	197		6,056	587				178	10	99,574	7. Sioux City	
2,949			11,709					201		91,608	8. National City	
19,050		134	31,175	2,542	300		39	1,122	232	440,972	9. St. Paul	
6,949			2,434	350				9	70	59,401	10. Kansas City, Kansas	
6,450			8,357	637				232		115,054	10. Lincoln	
9,483	250		406	62					1	36,140	10. Pueblo	
7,477	40		2,476	85				119	52	80,718	10. St. Joseph	
10,430			4,402	541	24	3		226	138	86,818	10. Topeka	
45,178	200		9,880	2,122	15		65	668	232	371,004	10. Tulsa	
17,928	100		4,568	834				474	152	221,185	10. Wichita	
38,097	195		23,577	2,454	194			267	122	363,401	11. Fort Worth	
11,047			4,701	1,367					14	94,210	11. Galveston	
8,386	10		1,645	188		27			3	70,675	11. Waco	
<b>3,107,158</b>	<b>9,425</b>	<b>1,314</b>	<b>835,906</b>	<b>392,392</b>	<b>6,275</b>	<b>12,783</b>	<b>2,775</b>	<b>49,892</b>	<b>39,229</b>	<b>46,835,188</b>	<b>Country banks, by districts</b>	
156,071	366	249	119,934	37,391	500	1,291	716	5,616	2,888	3,644,543	1. Boston	
266,656	1,006	199	203,179	84,023	1,530	2,997	288	16,533	7,709	8,071,059	2. New York	
203,700	314	5	65,147	44,131	964	1,216	17	3,063	4,097	4,260,817	3. Philadelphia	
239,297	716	6	50,411	37,151	108	530	263	2,624	2,768	4,375,798	4. Cleveland	
228,868	747		83,311	27,656	691	733	153	1,780	4,121	3,142,691	5. Richmond	
294,706	893	111	65,885	31,752	623	729	987	4,117	3,053	3,254,383	6. Atlanta	
445,399	323	184	81,575	43,792	183	2,053	166	4,669	4,665	6,884,001	7. Chicago	
204,340	59	1	27,508	16,713	299	177	9	1,574	1,765	2,437,022	8. St. Louis	
166,947	2,165	117	30,848	12,136	35	585	50	4,248	1,051	2,283,516	9. Minneapolis	
324,111	1,163		20,453	11,542	365	106	32	620	1,655	2,660,189	10. Kansas City	
396,401	1,029	210	38,972	21,554	554	1,191	72	1,072	2,032	2,970,202	11. Dallas	
180,662	644	232	48,683	24,551	423	1,175	22	3,976	3,425	2,850,967	12. San Francisco	

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1949, 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	Post-Savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
<b>All member banks</b>	<b>81,575,505</b>	<b>67,156,574</b>	<b>1,980,201</b>	<b>5,983,185</b>	<b>8,864,202</b>	<b>1,369,426</b>	<b>2,221,917</b>	<b>29,404,765</b>	<b>28,037,754</b>	<b>153,571</b>	<b>3,880</b>	<b>1,068,970</b>	<b>23,861</b>	<b>116,729</b>
<b>Reserve bank cities<sup>1</sup></b>	<b>41,513,764</b>	<b>30,441,199</b>	<b>1,059,379</b>	<b>1,487,171</b>	<b>5,720,206</b>	<b>1,321,931</b>	<b>1,483,878</b>	<b>8,852,238</b>	<b>8,236,581</b>	<b>54,161</b>	<b>301</b>	<b>438,202</b>	<b>6,764</b>	<b>116,229</b>
1. Boston	1,926,241	1,495,274	32,941	108,068	233,473	32,266	24,219	188,764	185,444	3,313	7	33,847	910	88,729
2. New York <sup>2</sup>	21,948,922	16,090,763	565,237	259,183	2,681,350	1,149,806	1,202,583	1,836,226	1,687,525	25,215	69	37,880	129	88,729
3. Philadelphia	2,159,344	1,695,984	34,753	67,740	334,230	10,168	16,469	250,856	212,397	381	69	4,630	53	129
4. Cleveland	1,216,327	996,745	40,569	27,646	105,387	2,968	10,410	693,730	689,047	14	14	2,330	6	53
5. Richmond	306,699	195,335	9,946	61,036	112,837	26	4,484	114,954	113,056	1,720	14	33	131	6
6. Atlanta <sup>3</sup>	638,946	450,617	219,072	316,131	964,790	46,171	56,585	1,747,849	1,688,704	3,210	5	55,625	310	131
7. Chicago <sup>2</sup>	5,788,427	4,185,678	22,524	29,873	252,192	3,461	4,620	163,968	163,240	722	5	1	1	310
8. St. Louis	988,469	675,799	9,327	64,446	158,074	1,328	8,201	110,817	106,894	42	6	3,875	5	310
9. Minneapolis	621,077	379,701	8,929	35,455	335,095	512	4,869	76,171	76,045	68	3	1,850	5	5
10. Kansas City	860,869	476,009	9,777	66,820	226,806	1,059	9,054	97,166	95,184	127	197	302,006	1,290	27,500
11. Dallas	818,650	505,134	101,185	390,525	242,453	73,962	137,508	3,498,302	3,151,696	15,613	197	302,006	1,290	27,500
12. San Francisco	4,239,793	3,294,160	101,185	390,525	242,453	73,962	137,508	3,498,302	3,151,696	15,613	197	302,006	1,290	27,500
<b>Reserve branch cities<sup>1</sup></b>	<b>13,004,747</b>	<b>9,852,658</b>	<b>314,044</b>	<b>944,194</b>	<b>1,669,892</b>	<b>34,569</b>	<b>189,390</b>	<b>4,600,946</b>	<b>4,354,462</b>	<b>21,213</b>	<b>139</b>	<b>221,823</b>	<b>2,809</b>	<b>500</b>
2. Buffalo	445,999	371,273	6,903	36,113	22,128	2,535	7,047	231,887	229,828	200	5	1,469	590	500
4. Cincinnati	590,467	474,825	12,919	19,911	74,781	624	7,407	215,133	195,385	144	5	19,301	298	500
4. Pittsburgh	1,579,651	1,296,732	67,780	24,822	174,064	2,314	13,939	391,479	363,602	95	29	27,342	411	298
5. Baltimore	595,417	444,385	12,496	57,652	74,787	1,248	4,849	130,472	127,600	2,802	2	570	20	411
5. Charlotte <sup>3</sup>	371,764	242,209	3,943	27,629	90,947	1,429	7,036	64,303	39,959	2,802	2	21,233	307	20
6. Birmingham	252,668	196,720	3,655	26,553	24,311	141	1,429	57,571	57,571	24	2	376	20	307
6. Jacksonville	237,038	138,856	2,779	21,965	72,190	141	1,107	51,833	51,809	24	2	376	20	307
6. Nashville	257,818	142,191	2,699	54,339	57,406	141	1,183	87,774	86,811	94	34	5,194	211	180
6. New Orleans	585,680	346,132	5,813	105,132	115,308	8,701	4,594	123,637	118,315	5,275	3	211	180	180
7. Detroit	1,400,930	1,222,447	87,377	72,099	125,096	4,329	29,582	906,793	901,127	5,275	6	211	180	180
7. Little Rock	126,139	79,043	822	14,888	28,758	2,628	2,628	20,893	20,634	250	6	3	20	180
8. Louisville	352,172	205,804	6,747	8,534	104,378	114	26,709	62,008	60,893	1,095	200	20	5	180
8. Memphis	661,589	236,749	3,195	41,567	77,774	114	2,190	84,886	84,886	200	200	5	5	180
9. Helena	51,773	17,261	456	22,190	11,244	38	622	5,777	5,572	200	200	31	112	180
10. Denver	477,476	317,848	9,772	24,144	60,538	38	5,136	116,954	116,636	175	36	53,172	20	500
10. Oklahoma City	303,052	164,563	3,566	55,846	75,528	3	3,549	23,017	20,365	146	5	2,250	256	180
10. Omaha	319,739	203,261	6,667	13,080	94,480	3	2,248	40,761	40,763	3	5	20	20	180
11. El Paso	107,439	75,284	1,225	10,829	17,240	1,362	1,499	26,127	25,602	525	36	53,172	20	500
11. Houston	827,354	615,247	8,031	67,377	127,738	2,232	6,729	142,647	88,919	1,067	2	22,837	100	180
11. San Antonio	259,845	198,422	2,424	13,054	42,180	1,134	2,631	71,987	48,081	1,067	2	22,837	100	180
12. Los Angeles	1,641,839	1,453,181	30,600	39,932	81,949	6,200	29,977	1,052,940	988,612	698	2	63,530	100	180
12. Portland	670,501	551,260	13,438	66,503	25,895	898	12,507	309,443	305,134	105	20	4,154	50	180
12. Salt Lake City <sup>3</sup>	258,122	195,337	2,117	27,196	31,422	1	2,049	73,807	73,097	490	20	150	50	180
12. Seattle	850,275	663,628	18,620	92,839	59,750	2,695	12,743	308,817	303,271	5,156	20	150	50	180
<b>Other reserve cities<sup>1</sup></b>	<b>4,529,172</b>	<b>3,096,140</b>	<b>86,932</b>	<b>542,484</b>	<b>712,144</b>	<b>5,056</b>	<b>86,416</b>	<b>1,056,949</b>	<b>1,013,486</b>	<b>14,551</b>	<b>148</b>	<b>26,138</b>	<b>2,626</b>	<b>648</b>
4. Columbus	339,515	228,180	4,954	61,618	34,134	35	10,594	92,865	83,508	1,525	5	7,179	648	180
4. Toledo	244,986	208,693	8,087	7,551	15,028	3,639	5,627	106,757	103,465	55	55	3,237	180	180
5. Washington	727,060	638,647	15,011	112	44,497	3,639	25,154	180,073	176,798	3,250	25	25	180	180
7. Cedar Rapids	57,276	30,530	773	5,099	20,705	169	169	17,109	17,109	1,945	14	14	180	180
7. Des Moines	234,981	104,952	7,265	86,740	34,159	190	1,865	28,090	26,131	1,945	14	14	180	180
7. Dubuque	21,024	17,857	687	1,490	800	214	190	19,239	19,239	1,945	14	14	180	180
7. Indianapolis	514,622	330,957	7,401	109,309	56,637	563	10,104	113,028	111,147	1,591	5	16	285	180
7. Milwaukee	578,915	410,658	19,273	37,329	99,247	563	11,845	189,447	184,965	4,000	7	2,750	466	180
7. Peoria	86,974	67,673	2,095	5,079	8,633	3,494	890	37,823	35,009	64	7	10,000	500	180
7. Sioux City	79,841	45,969	1,209	5,689	26,084	32	890	15,061	15,061	1	1	10,000	500	180
8. National City	73,051	18,279	161	410	54,169	305	32	11,738	11,737	229	1	10,000	500	180
9. St. Paul	340,831	169,017	5,771	90,003	73,752	305	1,983	65,796	65,067	229	1	10,000	500	180
10. Kansas City	43,276	17,596	461	9,952	14,293	974	974	12,507	12,492	15	15	15	15	180
10. Lincoln	96,175	56,749	1,199	8,908	27,893	1,426	1,426	11,377	11,247	125	5	4,227	26	180
10. Pueblo	24,801	18,571	68	1,657	4,409	96	96	7,909	7,809	125	5	4,227	26	180
10. St. Joseph	54,914	34,664	612	2,981	15,416	1,241	1,241	21,856	21,851	5	5	61,500	46	180
10. Topeka	73,713	40,336	1,662	20,786	10,450	479	479	8,176	7,755	420	1	1,941	270	180
10. Tulsa	322,391	243,044	4,493	24,761	47,226	300	2,567	25,170	24,473	95	1	5	597	180
10. Wichita	194,283	122,350	1,722	31,722	36,565	2,374	2,374	14,909	13,587	1,307	1	15	15	180
11. Fort Worth	301,725	199,073	2,644	23,611	72,965	3,432	3,432	41,012	41,012	25	25	2,600	351	180
11. Galveston	62,447	45,273	890	2,928	12,651	705	705	26,235	23,610	26	26	2,600	351	180
11. Waco	56,371	47,072	494	5,199	2,431	1,175	1,175	10,765	10,414	351	351	351	351	180
<b>Country banks, by districts</b>	<b>28,527,822</b>	<b>23,766,577</b>	<b>519,846</b>	<b>3,009,336</b>	<b>761,960</b>	<b>7,870</b>	<b>462,233</b>	<b>14,894,632</b>	<b>14,433,225</b>	<b>63,646</b>	<b>3,292</b>	<b>382,807</b>	<b>11,662</b>	<b>648</b>
1. Boston	2,248,882	1,912,679	45,206	150,306	78,235	1,145	61,311	1,068,948	1,060,583	3,885	227	4,227	26	648
2. New York	4,057,919	3,264,419	88,206	532,793	69,438	972	102,091	3,367,612	3,316,422	12,697	15	36,476	2,002	648
3. Philadelphia	2,133,178	1,880,123	52,211	146,877	14,499	15	39,453	1,711,727	1,645,192	4,678	311	61,500	46	648
4. Cleveland	2,299,095	2,015,980	48,773	178,696	16,918	15	38,728	1,738,807	1,632,029	5,100	430	105,635	203	648
5. Richmond	2,011,039	1,668,927	32,102	185,355	88,772	35,883	35,883	891,						

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

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
<b>116,980,270</b>	<b>21,344</b>	<b>149,450</b>	<b>1,085,544</b>	<b>118,236,608</b>	<b>2,873,769</b>	<b>3,999,503</b>	<b>1,698,357</b>	<b>450,389</b>	<b>9,022,018</b>	<b>76,573,576</b>	<b>69,397,106</b>	<b>All member banks</b>
<b>50,366,002</b>	<b>225</b>	<b>138,096</b>	<b>764,376</b>	<b>51,268,699</b>	<b>1,314,009</b>	<b>1,960,716</b>	<b>756,811</b>	<b>172,315</b>	<b>4,203,851</b>	<b>36,864,243</b>	<b>29,581,862</b>	<b>Reserve bank cities<sup>1</sup></b>
2,115,005	16,286	23,946	2,155,237	59,437	102,912	31,175	17,856	211,380	1,768,722	1,507,108	1,507,108	1. Boston
23,785,148	190	93,716	546,770	24,425,824	670,047	1,182,625	449,193	2,351,353	19,698,688	15,357,173	15,357,173	2. New York <sup>2</sup>
2,410,200	35	3,565	19,171	2,432,971	58,671	122,348	42,912	11,151	1,893,252	1,587,968	1,587,968	3. Philadelphia
1,910,057		412	10,883	1,921,352	41,514	45,046	17,965	6,852	1,087,645	978,842	978,842	4. Cleveland
380,134			2,499	382,633	7,340	9,560	6,486	1,543	24,929	247,976	183,278	5. Richmond
753,900			7,410	761,310	15,700	19,557	8,143	5,341	48,741	524,175	441,144	6. Atlanta <sup>3</sup>
7,536,276		6,606	37,194	7,580,076	182,950	217,413	64,102	55,797	520,262	5,180,291	4,158,604	7. Chicago <sup>2</sup>
1,152,437		472	6,886	1,159,795	34,225	26,725	23,113	1,459	85,522	858,635	617,482	8. St. Louis
731,894		178	7,220	739,292	12,500	23,000	7,645	6,017	49,162	515,594	378,404	9. Minneapolis
937,040		74	1,890	939,004	19,000	20,045	13,141	1,787	53,973	691,458	410,003	10. Kansas City
915,816		331	4,482	920,629	28,400	28,900	13,341	1,320	71,961	644,984	500,004	11. Dallas
7,738,095		16,456	96,255	7,850,576	184,225	162,585	79,595	13,704	440,109	3,752,823	3,461,852	12. San Francisco
<b>17,605,693</b>	<b>150</b>	<b>8,351</b>	<b>116,016</b>	<b>17,730,210</b>	<b>389,539</b>	<b>546,594</b>	<b>235,734</b>	<b>83,177</b>	<b>1,255,044</b>	<b>11,281,834</b>	<b>9,976,196</b>	<b>Reserve branch cities<sup>1</sup></b>
677,886			3,194	681,080	19,515	27,555	5,795	588,571	53,446	388,791	379,857	2. Buffalo
805,600		84	5,111	810,795	23,900	34,870	11,504	2,008	72,282	505,615	450,234	4. Cincinnati
1,971,130		94	16,471	1,987,695	85,600	126,150	38,274	24,218	274,242	1,446,817	1,250,031	5. Pittsburgh
725,889		94	2,838	728,821	13,831	26,599	6,987	3,239	50,656	518,345	455,663	5. Baltimore
436,067		7	7,717	443,791	7,300	17,900	3,680	2,430	31,310	303,297	226,457	5. Charlotte <sup>3</sup>
310,239	150		1,872	312,261	7,200	7,100	5,194	2,254	21,748	228,962	217,009	6. Birmingham
288,871			1,694	290,565	6,000	11,000	2,560	2,950	22,510	180,856	135,178	6. Jacksonville
345,592		336	2,965	348,893	7,400	11,000	3,443	25	21,868	215,921	177,911	6. Nashville
709,317		4,085	3,354	716,756	10,283	16,907	7,650	602	35,442	508,725	405,227	6. New Orleans
2,447,723		44	15,558	2,463,325	36,000	61,500	20,222	10,710	128,432	1,359,238	1,216,145	7. Detroit
147,032			799	147,831	2,800	3,300	1,356	182	7,638	106,336	87,615	8. Little Rock
414,180			3,531	417,711	9,900	16,600	4,339	291	31,130	303,064	209,548	8. Louisville
446,475		91	2,104	448,670	7,400	15,600	5,024	735	28,759	307,996	258,662	8. Memphis
57,550			237	57,787	850	838	306		1,994	43,958	35,953	9. Helena
534,430		6	3,030	537,466	8,860	12,165	9,016	2,913	32,954	356,849	314,731	10. Denver
326,069		280	1,463	327,812	8,000	8,175	9,085	539	25,799	240,454	194,184	10. Oklahoma City
360,500			1,111	361,611	7,700	7,635	4,766	2,516	22,617	264,967	187,077	10. Omaha
133,566			784	134,350	2,850	4,250	1,084	584	8,768	82,520	80,253	11. El Paso
970,001		2,277	4,623	976,901	26,000	25,220	10,175	926	62,321	693,417	631,505	11. Houston
331,832			1,176	333,008	5,550	7,210	2,982	889	16,631	220,210	196,344	11. San Antonio
2,694,779		636	22,766	2,718,181	53,000	53,010	39,903	6,763	152,676	1,447,261	1,390,454	12. Los Angeles
979,944		179	6,780	986,903	15,200	22,710	21,214	5,181	64,305	596,501	580,735	12. Portland
331,929			2,030	333,959	6,800	7,200	3,916	1,235	19,151	227,206	205,892	12. Salt Lake City <sup>3</sup>
1,159,092		138	4,808	1,164,038	17,600	22,100	17,259	11,406	68,365	734,528	689,531	12. Seattle
<b>5,586,121</b>	<b>500</b>	<b>112</b>	<b>30,668</b>	<b>5,617,401</b>	<b>110,535</b>	<b>147,843</b>	<b>65,692</b>	<b>24,163</b>	<b>348,233</b>	<b>3,841,975</b>	<b>3,436,808</b>	<b>Other reserve cities<sup>1</sup></b>
432,380		4	2,197	434,581	9,000	9,500	4,247	677	23,424	283,407	268,686	4. Columbus
351,743			2,535	354,278	7,900	7,950	2,090	1,074	18,814	211,851	214,489	4. Toledo
907,133			7,927	915,060	18,900	29,200	12,107	2,555	62,762	650,832	632,284	5. Washington
74,385			2	74,387	500	4,000	475		4,975	48,534	29,663	7. Cedar Rapids
263,071			713	263,784	4,750	4,750	3,032	2,252	14,784	195,981	182,273	7. Des Moines
40,263			2	40,265	550	650	650	232	2,082	17,463	17,863	7. Dubuque
627,650			2,068	629,718	10,025	19,100	8,093	984	38,202	441,942	421,765	7. Indianapolis
768,362		4	2,985	771,351	16,600	16,535	13,073	5,344	51,552	497,261	404,470	7. Milwaukee
124,797			1,114	125,911	3,260	4,240	1,102	342	8,944	75,808	73,177	7. Peoria
94,909			237	95,146	1,600	2,000	567	261	4,428	63,672	46,492	7. Sioux City
84,789			438	85,227	1,000	4,000	1,381		6,381	58,393	7,012	8. National City
406,627		39	5,237	411,903	9,000	14,250	3,929	1,890	29,069	290,606	229,828	9. St. Paul
55,783			341	56,124	1,350	1,175	724	28	3,277	33,893	26,088	10. Kansas City
107,552	500		243	108,295	2,700	2,475	1,027	557	6,759	81,368	58,726	10. Lincoln
32,710			4	32,714	1,000	1,000	943	483	3,426	14,912	19,918	10. Pueblo
76,770			92	76,862	1,450	1,450	731	225	3,856	44,961	36,410	10. St. Joseph
81,889			423	82,312	1,700	1,775	763	268	4,506	58,881	57,199	10. Topeka
347,561		65	1,758	349,384	5,750	7,910	4,947	3,013	21,620	267,333	260,492	10. Tulsa
209,192			1,112	210,304	3,400	5,400	1,580	501	10,881	171,787	151,428	10. Wichita
342,737			892	343,629	7,500	7,300	2,273	2,699	19,772	240,051	202,539	11. Fort Worth
88,682			169	88,851	1,850	1,556	1,316	637	5,359	46,699	44,205	11. Galveston
67,136			179	67,315	950	1,627	642	141	3,360	46,340	51,801	11. Waco
<b>43,422,454</b>	<b>20,469</b>	<b>2,891</b>	<b>174,484</b>	<b>43,620,298</b>	<b>1,059,686</b>	<b>1,344,350</b>	<b>640,120</b>	<b>170,734</b>	<b>3,214,890</b>	<b>24,585,524</b>	<b>26,402,240</b>	<b>Country banks, by districts</b>
3,317,830	3,030	716	21,721	3,343,297	98,050	123,376	57,072	22,748	301,246	1,972,877	2,004,362	1. Boston
7,425,531	5,472	288	43,245	7,474,536	208,313	242,566	111,969	33,675	596,523	3,588,084	3,696,124	2. New York
3,844,905	2,143	17	13,624	3,860,689	125,148	192,677	69,983	12,320	400,128	1,864,331	2,001,306	3. Philadelphia
4,037,902	1,250	263	15,447	4,054,862	104,122	148,940	58,086	9,788	320,936	2,009,387	2,182,993	4. Cleveland
2,902,122	3,980	172	11,524	2,917,798	72,946	97,899	41,200	12,848	224,893	1,698,860	1,806,854	5. Richmond
3,038,856	1,420	1,084	10,801	3,052,161	68,221	90,513	34,092	9,396	202,222	1,990,457	2,105,600	6. Atlanta
6,462,632	200	166	22,886	6,485,884	128,886	151,446	89,104	28,681	398,117	3,378,669	3,671,746	7. Chicago
2,280,589	1,060	9	6,316	2,287,974	49,949	55,935	34,865	8,299	149,048	1,419,575	1,554,358	8. St. Louis
2,148,176	25	50	6,977	2,155,228	42,514	48,443	28,310	8,621	128,288	1,198,410	1,281,318	9. Minneapolis
2,495,132	875	32	3,479	2,499,518	50,237	61,461	40,872	8,101	160,671	1,835,742	2,077,495	10. Kansas City
2,790,148	458	72	5,354	2,796,032	60,032	66,997	36,218	10,923	174,170	2,129,938	2,394,766	11. Dallas
2,678,631	556	22	13,110	2,692,319	51,268	63,697	38,349	5,334	158,648	1,499,194	1,625,318	12. San Francisco

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

## ALL MEMBER BANKS—ASSETS AND LIABILITIES

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 stock (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
<b>Total, all States</b> . . . . .	<b>6,903</b>	<b>95,314,997</b>	<b>34,456,212</b>	<b>53,127,918</b>	<b>4,079</b>	<b>4,710,463</b>	<b>2,732,448</b>	<b>283,877</b>	<b>30,422,825</b>	<b>17,807,784</b>	<b>1,567,867</b>
New England:											
Maine . . . . .	38	269,775	99,195	148,631	363	11,043	9,721	822	65,573	32,543	8,374
New Hampshire . . . . .	52	143,442	68,070	62,474	36	7,080	5,344	438	46,462	21,091	6,085
Vermont . . . . .	40	111,312	55,888	62,493	29	7,220	4,872	410	26,202	13,835	2,675
Massachusetts . . . . .	143	2,982,582	1,055,899	1,712,165	354	123,326	82,510	8,328	888,218	561,434	61,911
Rhode Island . . . . .	10	501,729	159,960	328,494	1	6,911	4,432	1,932	103,605	65,134	11,478
Connecticut . . . . .	66	811,283	255,178	478,694	16	49,155	25,954	2,286	234,808	108,037	21,146
Middle Atlantic:											
New York . . . . .	565	23,365,541	9,266,040	12,601,940	1,563	835,574	553,337	107,087	8,126,451	5,310,443	227,973
New Jersey . . . . .	283	3,335,246	921,806	2,036,351	478	223,974	139,337	13,300	715,772	408,357	69,516
Pennsylvania . . . . .	744	7,185,821	2,335,550	4,024,995	454	328,215	460,028	36,579	2,040,463	1,223,851	141,467
East North Central:											
Ohio . . . . .	424	5,022,495	1,610,922	2,956,054	223	261,578	184,069	9,649	1,397,062	816,181	107,739
Indiana . . . . .	236	1,709,089	468,386	1,104,524	79	88,024	44,978	3,098	527,420	277,415	44,987
Illinois . . . . .	506	8,340,667	2,355,062	5,237,641	11	458,330	273,873	15,750	2,681,650	1,708,395	100,576
Michigan . . . . .	231	3,524,845	1,075,776	2,132,203	47	193,111	117,365	6,343	923,580	547,512	78,418
Wisconsin . . . . .	166	1,543,711	423,678	997,798	18	69,254	50,427	2,536	443,972	230,386	30,171
West North Central:											
Minnesota . . . . .	207	1,594,450	547,048	900,529	8	74,924	69,028	2,913	527,468	277,294	20,919
Iowa . . . . .	163	904,681	314,578	489,554	1	78,889	20,176	1,484	300,264	155,809	18,943
Missouri . . . . .	180	2,353,667	941,864	1,212,727	31	116,401	74,828	7,816	907,284	478,331	31,654
North Dakota . . . . .	42	205,045	43,892	148,439	9	7,162	5,275	268	57,858	31,987	3,121
South Dakota . . . . .	62	253,705	89,727	146,122	13	12,020	5,464	359	76,631	41,219	4,224
Nebraska . . . . .	143	670,970	218,829	385,759	3	44,844	20,394	1,141	259,004	134,351	9,576
Kansas . . . . .	215	755,438	235,625	429,855	88	62,151	26,444	1,275	293,326	145,284	12,135
South Atlantic:											
Delaware . . . . .	17	230,982	84,715	127,249	1	10,008	7,738	1,272	69,787	35,742	3,546
Maryland . . . . .	77	881,968	242,071	584,912	15	19,328	33,360	2,282	294,811	166,302	22,639
District of Columbia . . . . .	16	722,647	246,600	433,721	1	2,927	37,701	1,698	262,467	163,295	21,200
Virginia . . . . .	204	1,130,280	496,898	563,536	20	43,187	23,685	2,954	375,997	178,314	31,131
West Virginia . . . . .	107	591,995	187,876	367,704	1	22,813	12,156	1,446	197,633	98,605	18,773
North Carolina . . . . .	54	661,295	275,606	339,487	1	27,562	17,139	1,501	259,690	116,553	17,161
South Carolina . . . . .	33	328,676	107,489	193,117	5	16,930	10,358	777	110,390	54,123	10,800
Georgia . . . . .	65	822,283	390,027	360,488	3	48,599	21,324	1,842	327,284	157,814	17,569
Florida . . . . .	73	1,014,335	247,974	684,353	1	65,865	14,025	2,118	366,456	172,695	24,656
East South Central:											
Kentucky . . . . .	112	711,816	262,754	402,638	4	24,578	20,042	1,800	243,261	133,683	16,447
Tennessee . . . . .	82	1,078,147	427,613	552,995	28	79,453	14,624	3,434	398,539	204,566	24,297
Alabama . . . . .	91	738,708	289,683	353,407	2	76,785	17,382	1,449	258,460	139,725	20,589
Mississippi . . . . .	31	214,760	70,132	103,011	3	38,934	2,185	495	77,478	33,866	6,030
West South Central:											
Arkansas . . . . .	67	379,866	138,385	193,675	1	37,608	9,461	736	147,008	70,431	9,292
Louisiana . . . . .	46	949,605	286,231	578,583	1	74,477	8,249	2,065	364,700	190,881	18,507
Oklahoma . . . . .	225	969,159	336,773	539,752	20	80,335	10,483	1,796	435,301	190,898	17,855
Texas . . . . .	569	3,792,876	1,626,724	1,891,179	3	220,477	46,637	7,856	1,713,139	794,716	78,185
Mountain:											
Montana . . . . .	84	358,424	93,927	244,694	20	12,501	6,786	496	123,047	63,986	7,272
Idaho . . . . .	27	290,455	104,613	177,769	8	6,607	1,068	390	77,758	44,952	5,887
Wyoming . . . . .	41	147,399	53,028	84,135	1	7,919	2,060	257	53,793	25,214	4,198
Colorado . . . . .	92	711,163	218,725	448,096	1	27,021	16,116	1,205	273,346	142,141	13,367
New Mexico . . . . .	34	176,291	79,930	87,480	1	7,505	1,072	304	63,690	30,726	4,941
Arizona . . . . .	5	284,884	137,032	124,274	1	12,020	11,195	363	74,610	44,249	6,551
Utah . . . . .	31	347,200	156,754	176,824	3	10,096	2,888	635	116,574	68,526	5,877
Nevada . . . . .	6	121,578	49,040	64,050	1	7,641	714	133	27,608	16,739	3,091
Pacific:											
Washington . . . . .	53	1,344,493	522,433	675,844	1	114,436	29,867	1,913	428,572	237,874	26,176
Oregon . . . . .	30	921,897	331,892	501,470	1	79,125	8,153	1,257	261,904	160,576	15,620
California . . . . .	115	9,806,321	4,448,314	4,695,633	121	476,540	168,124	17,589	2,376,450	1,481,703	103,122
Mutual Savings Banks <sup>1</sup> . . . . .	3	15,674	3,667	10,808	1	903	248	48	1,945	1,159	222

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2 . . . . .	16	219,586	79,419	125,579	12	5,837	8,160	579	51,810	29,991	5,921
New Jersey—Dist. No. 2 . . . . .	196	2,737,841	769,483	1,658,348	436	187,791	110,383	11,400	567,662	326,021	53,423
Kentucky—Dist. No. 4 . . . . .	58	235,806	80,895	136,854	1	11,900	5,559	598	68,471	34,261	6,777
Pennsylvania—Dist. No. 4 . . . . .	206	2,677,602	876,296	1,518,277	281	84,253	180,153	18,342	759,266	490,467	51,099
West Virginia—Dist. No. 4 . . . . .	12	84,890	32,111	44,655	1	5,208	2,621	295	22,911	12,036	2,292
Louisiana—Dist. No. 6 . . . . .	32	757,375	226,163	469,159	1	55,120	5,752	1,181	286,468	158,038	13,720
Mississippi—Dist. No. 6 . . . . .	19	177,507	57,275	84,646	3	33,354	1,818	411	64,540	28,194	4,920
Tennessee—Dist. No. 6 . . . . .	68	687,325	254,998	371,650	28	49,091	8,973	2,585	256,871	128,057	18,233
Indiana—Dist. No. 7 . . . . .	174	1,489,896	393,115	977,772	35	77,795	38,476	2,703	454,813	245,936	38,660
Illinois—Dist. No. 7 . . . . .	354	7,795,342	2,207,627	4,910,480	6	411,025	251,435	14,769	2,519,663	1,624,601	89,884
Michigan—Dist. No. 7 . . . . .	190	3,392,716	1,035,837	2,052,578	35	184,373	113,812	6,081	894,457	531,994	75,245
Wisconsin—Dist. No. 7 . . . . .	125	1,398,513	381,186	904,868	18	63,732	46,428	2,281	403,683	212,007	26,907
Missouri—Dist. No. 10 . . . . .	46	808,843	300,049	420,814	9	60,855	25,454	1,662	396,398	189,900	8,516
New Mexico—Dist. No. 10 . . . . .	10	106,523	50,154	50,507	1	4,795	880	187	36,851	17,185	2,561
Oklahoma—Dist. No. 10 . . . . .	212	951,400	328,559	532,508	20	78,272	10,290	1,751	427,230	187,803	17,081
Arizona—Dist. No. 12 . . . . .	4	244,345	123,786	100,787	1	8,252	11,195	325	66,243	39,384	5,903

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



## OF BANKS ON JUNE 30, 1949, BY STATES

ASSETS [In thousands of dollars]

and bank balances				Bank premises, furniture, and fixtures	Other real estate owned	Assets in- directly representing real estate	Custom- ers' liability on accept- ances	Income accrued but not collected	Other assets	Total assets	State
Demand balances with banks in U. S. (ex- cept private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of col- lection								
<b>5,038,538</b>	<b>26,108</b>	<b>17,958</b>	<b>5,964,570</b>	<b>892,921</b>	<b>15,974</b>	<b>64,930</b>	<b>134,606</b>	<b>232,700</b>	<b>179,673</b>	<b>127,258,626</b>	<b>Total, all States</b>
13,882	10	68	10,696	1,841	124	333	.....	345	404	<b>338,395</b>	New England:
11,018	3	3	8,262	1,665	22	54	.....	.....	117	<b>191,762</b>	Maine
5,965	18	11	3,698	1,434	26	22	.....	145	129	<b>139,270</b>	New Hampshire
94,029	628	338	169,878	32,162	339	1,340	15,619	8,093	13,213	<b>3,941,566</b>	Vermont
13,517	66	136	13,274	7,367	.....	.....	709	1,565	301	<b>615,276</b>	Massachusetts
63,741	236	27	41,621	13,524	242	3	.....	1,043	584	<b>1,061,487</b>	Rhode Island
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Connecticut
224,748	3,563	11,049	2,348,675	211,379	1,820	5,300	85,655	69,659	88,609	<b>31,954,414</b>	Middle Atlantic:
146,764	306	9	90,820	42,159	834	1,795	229	9,839	3,508	<b>4,109,382</b>	New York
342,470	1,678	1,147	329,850	84,818	818	8,363	3,392	15,468	11,930	<b>9,351,073</b>	New Jersey
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pennsylvania
257,039	934	217	214,952	49,633	192	1,490	641	9,807	4,062	<b>6,485,382</b>	East North Central:
156,924	197	24	47,873	13,219	38	96	41	2,969	1,320	<b>2,254,192</b>	Ohio
430,713	1,513	881	439,572	37,002	771	1,256	6,057	21,225	8,700	<b>11,097,328</b>	Indiana
162,071	422	530	134,627	26,115	203	1,189	123	8,328	2,905	<b>4,487,288</b>	Illinois
114,168	91	13	69,143	12,118	7	303	45	2,438	2,860	<b>2,005,454</b>	Michigan
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Wisconsin
110,248	2,308	351	116,348	7,529	529	3,985	267	4,848	1,118	<b>2,140,194</b>	West North Central:
91,484	197	.....	33,831	4,782	21	2,551	5	1,004	315	<b>1,213,623</b>	Minnesota
182,483	277	66	214,473	18,873	891	486	350	4,314	2,712	<b>3,288,577</b>	Iowa
19,136	6	6	3,602	1,334	.....	.....	.....	656	59	<b>264,952</b>	Missouri
27,109	.....	.....	4,079	1,589	.....	.....	.....	735	354	<b>333,014</b>	North Dakota
72,332	270	.....	42,475	5,112	6	4	.....	1,203	1,648	<b>937,947</b>	South Dakota
120,399	248	.....	15,260	4,553	51	105	.....	727	592	<b>1,054,792</b>	Nebraska
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Kansas
18,899	158	.....	11,442	1,644	113	656	.....	415	175	<b>303,772</b>	South Atlantic:
51,851	.....	47	53,972	9,668	84	504	94	1,940	2,568	<b>1,191,637</b>	Delaware
45,667	.....	46	32,259	13,587	241	1,350	.....	981	1,111	<b>1,002,384</b>	Maryland
87,822	406	.....	78,324	15,047	318	731	141	1,360	2,069	<b>1,525,943</b>	District of Columbia
62,891	119	.....	17,245	5,839	222	660	.....	376	1,017	<b>797,742</b>	Virginia
61,392	.....	.....	64,584	6,929	39	1	19	1,643	1,282	<b>930,898</b>	West Virginia
29,074	232	.....	16,161	2,710	20	37	.....	389	311	<b>442,533</b>	North Carolina
69,169	162	5	82,565	11,123	363	.....	70	1,872	1,230	<b>1,164,225</b>	South Carolina
121,946	241	22	46,896	14,637	338	85	39	2,498	1,135	<b>1,399,523</b>	Georgia
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Florida
58,868	19	.....	34,244	5,695	37	17	.....	1,221	538	<b>962,585</b>	East South Central:
114,443	262	.....	54,971	13,516	427	54	427	1,839	1,232	<b>1,494,181</b>	Kentucky
75,767	428	84	21,867	7,353	209	698	854	1,613	981	<b>1,008,876</b>	Tennessee
32,075	.....	.....	5,507	2,784	26	.....	24	18	300	<b>295,390</b>	Alabama
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mississippi
52,817	5	.....	14,463	2,862	27	30	.....	322	282	<b>530,397</b>	West South Central:
87,566	620	5	67,121	10,567	281	108	3,393	3,180	2,009	<b>1,333,843</b>	Arkansas
182,418	923	.....	43,207	6,165	48	415	377	1,249	1,085	<b>1,413,799</b>	Louisiana
616,027	3,230	576	220,405	51,129	4,569	4,946	2,415	3,612	3,910	<b>5,576,596</b>	Oklahoma
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Texas
38,843	26	43	12,877	2,535	3	.....	.....	909	177	<b>485,095</b>	Mountain:
20,283	60	.....	6,576	2,902	10	.....	.....	47	177	<b>371,349</b>	Montana
21,039	.....	.....	3,342	936	68	.....	.....	160	91	<b>202,447</b>	Idaho
80,352	408	16	37,061	3,213	83	.....	6	1,724	1,180	<b>990,714</b>	Wyoming
25,338	150	.....	2,535	1,733	240	.....	.....	187	122	<b>242,263</b>	Colorado
13,331	.....	128	10,351	3,134	120	223	.....	1,133	633	<b>364,737</b>	New Mexico
22,359	45	.....	19,767	2,882	44	889	.....	42	479	<b>468,110</b>	Arizona
4,660	75	.....	3,043	1,096	13	.....	.....	425	198	<b>150,918</b>	Utah
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada
70,636	859	279	92,748	11,229	247	484	35	3,215	644	<b>1,788,919</b>	Pacific:
34,614	707	77	50,310	13,631	.....	.....	179	3,640	758	<b>1,202,009</b>	Washington
278,151	4,002	1,754	507,718	90,167	850	24,367	13,400	32,279	8,539	<b>12,352,373</b>	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
542	.....	.....	22	56	.....	.....	.....	.....	12	<b>17,687</b>	Mutual Savings Banks <sup>1</sup>

## OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

8,847	.....	9	7,042	4,786	17	3	.....	258	136	<b>276,596</b>	Connecticut—Dist. No. 2
110,571	244	9	77,394	33,165	768	1,451	229	8,756	1,880	<b>3,351,752</b>	New Jersey—Dist. No. 2
25,667	19	.....	1,747	2,637	.....	17	.....	117	119	<b>307,167</b>	Kentucky—Dist. No. 4
119,995	276	83	97,346	34,423	33	3,377	208	6,804	1,892	<b>3,483,605</b>	Pennsylvania—Dist. No. 4
7,187	10	.....	1,386	404	.....	.....	.....	166	113	<b>108,484</b>	West Virginia—Dist. No. 4
57,780	620	5	56,305	8,375	281	.....	3,393	2,578	1,621	<b>1,060,091</b>	Louisiana—Dist. No. 6
26,138	.....	.....	5,288	2,443	26	.....	24	15	259	<b>244,814</b>	Mississippi—Dist. No. 6
77,548	200	.....	32,833	9,929	426	.....	336	1,348	713	<b>956,948</b>	Tennessee—Dist. No. 6
126,537	157	24	43,499	10,705	10	96	41	2,831	1,100	<b>1,959,492</b>	Indiana—Dist. No. 7
379,984	1,499	881	423,614	33,199	661	1,254	6,057	20,748	8,312	<b>10,385,236</b>	Illinois—Dist. No. 7
153,022	422	528	133,246	25,032	200	1,189	123	8,308	2,813	<b>4,324,838</b>	Michigan—Dist. No. 7
97,322	91	13	67,343	10,915	7	303	45	2,171	2,799	<b>1,818,436</b>	Wisconsin—Dist. No. 7
87,919	223	32	109,808	6,088	.....	395	74	1,082	427	<b>1,213,307</b>	Missouri—Dist. No. 10
14,935	150	.....	2,020	883	225	.....	.....	187	97	<b>144,766</b>	New Mexico—Dist. No. 10
178,425	898	.....	43,023	5,969	48	415	377	1,249	1,084	<b>1,387,772</b>	Oklahoma—Dist. No. 10
11,426	.....	128	9,402	2,890	120	223	.....	1,133	598	<b>315,552</b>	Arizona—Dist. No. 12

For footnote, see opposite page.

## 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
<b>Total, all States...</b>	<b>87,575,505</b>	<b>67,156,574</b>	<b>1,980,201</b>	<b>5,983,185</b>	<b>8,864,202</b>	<b>1,369,426</b>	<b>2,221,917</b>	<b>29,404,765</b>	<b>28,037,754</b>	<b>153,571</b>	<b>3,880</b>	<b>1,068,970</b>	<b>23,861</b>	<b>116,729</b>
<b>New England:</b>														
Maine.....	175,877	150,086	3,243	12,605	6,493	1	3,449	130,701	129,636	843	6	216		
New Hampshire.....	126,307	103,385	2,883	10,564	5,603		3,872	44,485	43,508	554	20	403		
Vermont.....	57,318	51,278	1,087	2,231	896		1,826	66,311	65,556	213	3	539		
Massachusetts.....	2,889,446	2,322,981	53,725	157,547	268,321	32,266	54,606	662,775	656,086	3,498	145	3,020	26	
Rhode Island.....	362,770	306,524	6,017	33,577	9,699	1,133	5,820	199,953	199,269	620	50	14		
Connecticut.....	726,754	613,637	15,428	51,223	26,094	11	20,361	245,265	243,665	1,536	25	39		
<b>Middle Atlantic:</b>														
New York.....	24,664,035	18,217,474	621,238	677,031	2,733,183	1,152,771	1,262,338	3,858,007	3,665,813	35,793		64,207	3,465	88,729
New Jersey.....	2,063,429	1,708,564	43,565	223,615	36,524	542	50,619	1,746,833	1,730,065	6,238		10,482	48	
Pennsylvania.....	5,810,217	4,887,496	142,463	184,835	517,336	12,497	65,590	2,565,196	2,426,022	864	587	137,148	575	
<b>East North Central:</b>														
Ohio.....	3,797,524	3,118,346	99,253	276,836	239,646	3,627	59,816	2,248,313	2,118,988	2,044	311	125,949	1,021	
Indiana.....	1,514,412	1,149,342	28,636	232,507	80,324	214	23,389	602,874	599,275	2,700	127	47	725	
Illinois.....	7,682,398	5,760,403	251,199	497,985	1,047,613	46,171	79,027	2,677,670	2,543,417	3,785	94	130,064	310	
Michigan.....	2,392,821	1,927,697	109,458	171,238	137,431	4,391	42,606	1,819,526	1,807,374	5,943	63	5,873	273	
Wisconsin.....	1,138,959	882,191	39,752	85,487	111,321	563	19,645	738,576	732,504	4,190	40	1,345	497	
<b>West North Central:</b>														
Minnesota.....	1,444,845	921,938	24,936	221,731	256,472	1,883	17,885	545,477	538,276	328	59	2,170	4,644	
Iowa.....	881,127	614,361	21,633	143,773	92,021		9,339	258,973	256,472	2,041	76	384		
Missouri.....	2,544,768	1,739,210	42,561	125,074	617,422	3,973	16,528	532,469	524,996	1,090	134	6,194	55	
North Dakota.....	182,413	160,158	3,162	7,605	9,528		1,960	68,911	68,187	525	6	193		
South Dakota.....	251,966	202,633	5,883	32,809	7,831		2,810	62,797	60,914	701	3	1,179		
Nebraska.....	775,003	583,860	13,225	44,816	126,582	3	6,517	106,345	106,162	145	23	12	3	
Kansas.....	896,525	648,919	11,301	152,551	76,107		7,647	96,966	93,726	2,032	38	1,137	33	
<b>South Atlantic:</b>														
Delaware.....	241,925	217,287	13,707	1,418	4,611		4,902	25,560	25,322	226		12		
Maryland.....	806,755	618,485	15,592	88,416	76,159	1,248	6,855	300,643	293,867	3,915	10	2,831	20	
District of Columbia.....	740,807	652,054	15,171	112	44,519		25,312	189,230	184,955	3,750	525			
Virginia.....	943,840	736,096	15,719	63,709	110,347	204	17,765	456,702	423,235	11,419	166	21,660	222	
West Virginia.....	539,663	432,580	9,929	55,400	33,262		8,222	194,438	192,606	815	30	630	357	
North Carolina.....	689,562	511,944	9,087	53,407	98,294		16,830	167,967	133,539	4,610	8	29,494	316	
South Carolina.....	351,161	285,401	5,476	44,114	12,010		4,160	65,277	63,527	640	7	878	225	
Georgia.....	883,624	661,570	14,172	80,786	120,969	26	6,101	195,331	191,752	3,145	48	244	142	
Florida.....	1,070,050	820,336	12,134	110,268	112,803	2,370	12,139	237,258	230,084	1,878	66	4,335	895	
<b>East South Central:</b>														
Kentucky.....	739,199	539,620	12,970	39,034	110,668		36,907	148,346	145,284	2,013	16	983	50	
Tennessee.....	1,059,863	707,351	10,682	147,329	184,764	114	9,623	337,780	326,856	3,033	150	4,915	2,826	
Alabama.....	720,661	552,703	9,419	107,380	45,202	328	5,629	215,223	212,731	1,468	17	342	665	
Mississippi.....	216,855	146,629	2,802	42,685	23,685		1,054	60,079	59,370	704			5	
<b>West South Central:</b>														
Arkansas.....	417,895	321,554	4,543	44,843	42,111		4,844	77,142	76,545	265	25	207	100	
Louisiana.....	1,036,835	674,623	10,970	188,845	144,123	8,701	9,573	221,533	214,823	673	70	5,297	670	
Oklahoma.....	1,214,213	873,632	13,931	176,566	136,978	300	12,806	101,432	95,953	1,630	100	2,627	1,122	
Texas.....	4,638,879	3,565,257	47,927	389,487	582,494	7,578	46,136	579,571	464,795	8,066	366	103,488	2,356	500
<b>Mountain:</b>														
Montana.....	377,808	284,047	4,887	61,505	22,778		4,591	84,541	83,825	213	7	486	10	
Idaho.....	270,343	208,284	3,453	52,295	3,769		2,542	81,905	81,104	724	11	26	40	
Wyoming.....	154,352	122,618	2,422	19,924	7,575		1,813	35,339	34,789	470	18	62		
Colorado.....	735,410	592,838	13,021	53,123	67,870	38	8,520	191,781	191,157	187	5	220	212	
New Mexico.....	193,947	139,085	2,973	42,168	7,324		2,397	35,118	32,776	2,230	11	101		
Arizona.....	270,247	207,349	4,076	50,305	2,976	785	4,756	74,470	73,414	250	5	801		
Utah.....	320,311	244,878	2,506	37,194	32,917	1	2,815	118,455	117,634	500	20	231	70	
Nevada.....	87,579	69,188	1,673	14,312	651		1,755	53,707	51,378	209		2,120		
<b>Pacific:</b>														
Washington.....	1,198,037	953,807	25,240	130,677	68,623	2,722	16,968	484,596	476,658	7,531	13	4	390	
Oregon.....	776,203	644,523	14,944	75,011	27,447		898	345,614	340,323	111	15	5,115	50	
California.....	6,500,567	5,302,082	140,127	467,232	332,826	80,428	177,872	5,047,304	4,609,541	17,213	361	391,246	1,443	27,500
<b>Mutual Savings Banks<sup>1</sup>.....</b>	<b>2</b>		<b>2</b>					<b>16,042</b>	<b>16,040</b>				<b>2</b>	

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	163,349	139,938	4,236	9,373	5,398		4,404	91,778	91,693	66	15	4		
New Jersey—Dist. No. 2.....	1,625,456	1,369,043	34,872	141,685	34,335	542	44,979	1,485,940	1,476,269	2,053		7,581	37	
Kentucky—Dist. No. 4.....	215,115	187,285	3,627	15,680	3,190		5,333	66,501	66,172	14	1	284	30	
Pennsylvania—Dist. No. 4.....	2,197,593	1,868,197	77,899	53,566	175,407	2,314	20,210	889,066	847,551	216	207	40,681	411	
West Virginia—Dist. No. 4.....	59,809	47,327	2,303	6,764	2,069		1,346	34,891	34,325		5	410	151	
Louisiana—Dist. No. 6.....	818,214	508,593	8,528	163,594	122,769	8,701	6,029	181,525	174,925	673	60	5,197	670	
Mississippi—Dist. No. 6.....	176,688	114,427	2,227	35,822	23,288		924	52,948	52,242	701			5	
Tennessee—Dist. No. 6.....	653,961	434,291	6,927	99,890	105,512		7,341	241,292	230,638	3,033	148	4,699	2,774	
Indiana—Dist. No. 7.....	1,313,654	992,856	25,384	207,561	68,000	214	19,639	528,231	524,739	2,696	102	9	685	
Illinois—Dist. No. 7.....	7,234,473	5,423,235	244,931	454,402	990,115	46,171	75,619	2,459,217	2,358,662	3,760	39	96,446	310	
Michigan—Dist. No. 7.....	2,330,925	1,877,637	107,776	162,293	137,071	4,375	41,773	1,731,040	1,719,276	5,845	8	5,638	273	
Wisconsin—Dist. No. 7.....	1,048,001	806,908	37,332	75,769	108,863	563	18,566	654,427	648,509	4,186	35	1,200	497	
Missouri—Dist. No. 10.....	1,028,656	607,116	10,859	47,512	355,643	512	7,014	115,512	115,072	92	16	277	55	
New Mexico—Dist. No. 10.....	108,134	69,084	2,177	29,089	6,133		1,651	28,747	26,510	1,225	11	1		
Oklahoma—Dist. No. 10.....	1,192,915	857,589	13,805	172,091	136,682	300	12,448	98,943	93,581	2,627	100	2,518	1,117	
Arizona—Dist. No. 12.....	235,716	181,502	3,530											

OF BANKS ON JUNE 30, 1949, BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State
<b>116,980,270</b>	<b>21,344</b>	<b>149,450</b>	<b>1,085,544</b>	<b>118,236,608</b>	<b>2,873,769</b>	<b>3,999,503</b>	<b>1,698,357</b>	<b>450,389</b>	<b>9,022,018</b>	<b>76,573,576</b>	<b>69,397,106</b>	<b>Total, all States</b>
306,578	50		1,359	307,987	10,540	11,938	6,819	1,111	30,408	151,299	155,444	New England:
170,792	440		478	171,710	5,860	8,417	4,561	1,214	20,052	107,027	109,559	Maine
123,629	450		982	125,061	4,857	4,918	3,033	1,401	14,209	47,655	51,637	New Hampshire
3,552,221	2,065	16,293	33,476	3,604,055	99,774	152,772	55,461	29,504	337,511	2,625,707	2,365,256	Vermont
562,723		709	5,457	568,889	14,720	22,115	5,113	4,439	46,387	335,979	332,647	Massachusetts
972,019	25		5,500	977,544	29,342	34,793	15,882	3,926	83,943	621,392	643,600	Rhode Island
												Connecticut
28,522,042	5,397	93,775	574,664	29,195,878	813,939	1,350,363	524,081	70,153	2,758,536	22,090,612	17,808,168	Middle Atlantic:
3,810,262	1,705	229	20,057	3,832,253	95,866	115,664	49,418	16,181	277,129	1,825,845	1,891,978	New York
8,375,413	688	3,798	48,289	8,428,188	271,580	449,087	155,007	47,211	922,885	5,137,897	4,808,071	New Jersey
												Pennsylvania
6,045,837	750	641	30,830	6,078,058	143,426	178,511	70,065	15,322	407,324	3,325,533	3,240,046	East North Central:
2,117,286	50	41	8,107	2,125,484	40,293	55,092	27,678	5,645	128,708	1,309,750	1,357,365	Ohio
10,360,068		6,606	44,201	10,410,875	233,432	279,662	101,439	71,920	686,453	6,812,113	5,897,843	Indiana
4,212,347	100	123	26,667	4,239,237	80,061	104,679	44,925	18,386	248,051	2,096,123	2,006,914	Illinois
1,877,535	50	45	5,695	1,883,325	38,980	45,325	28,958	8,866	122,129	956,074	918,180	Michigan
												Wisconsin
1,990,322		267	15,472	2,006,061	39,426	57,912	23,889	12,906	134,133	1,218,249	1,045,206	West North Central:
1,140,100		5	1,595	1,141,700	19,844	29,871	16,363	5,845	71,923	755,812	733,642	Minnesota
3,077,237	800	555	11,871	3,090,463	74,149	67,972	51,277	4,716	198,114	2,147,812	1,666,339	Iowa
251,324			991	252,315	4,030	4,954	2,837	816	12,637	159,675	166,121	Missouri
314,763			1,255	316,018	4,918	7,074	3,896	1,108	16,996	220,778	234,173	North Dakota
881,348	950		1,722	884,020	18,760	18,827	11,940	4,400	53,927	660,196	592,718	South Dakota
993,491	425		2,401	996,317	19,170	23,393	13,726	2,186	58,475	760,866	793,857	Nebraska
												Kansas
267,485	50		1,969	269,504	8,873	20,463	4,795	137	34,268	211,584	212,165	South Atlantic:
1,107,398		94	3,845	1,111,337	23,022	39,690	12,390	5,198	80,300	700,932	659,784	Delaware
930,037			7,989	938,026	19,600	29,900	12,263	2,595	64,358	662,881	645,219	Maryland
1,400,542	2,230	141	7,162	1,410,075	38,516	47,566	23,359	6,427	115,868	777,694	739,246	District of Columbia
734,101	1,650		2,373	738,124	19,194	27,444	9,670	3,310	59,618	459,527	479,227	Virginia
857,529	600	19	9,750	867,898	16,125	33,189	9,361	4,325	63,000	563,586	517,597	West Virginia
416,438		19	1,916	418,373	7,650	9,424	5,315	1,771	24,160	305,926	317,514	North Carolina
1,078,955	970	70	8,869	1,088,864	24,337	30,627	13,060	7,337	75,361	731,890	665,892	South Carolina
1,307,308	200	39	5,636	1,313,183	31,000	38,601	11,482	5,257	86,340	901,208	895,847	Georgia
												Florida
887,545	260		4,509	892,314	22,785	34,870	10,903	1,713	70,271	646,087	581,317	East South Central:
1,397,643	50	427	6,254	1,404,374	26,846	44,195	15,779	2,987	89,807	890,449	890,332	Kentucky
935,884	350	951	4,523	941,708	20,935	27,234	14,167	4,832	67,168	623,027	643,845	Tennessee
276,934		24	764	277,722	6,043	10,442	1,008	175	17,668	179,273	184,861	Alabama
												Mississippi
495,037			1,678	496,715	10,960	12,811	8,464	1,447	33,682	350,615	356,778	West South Central:
1,258,368		4,085	5,402	1,267,855	20,160	30,375	14,079	1,374	65,988	882,148	805,920	Arkansas
1,315,645		377	4,241	1,320,263	27,223	33,088	27,438	5,787	93,536	988,588	1,019,797	Louisiana
5,218,450	293	2,680	16,100	5,237,523	125,286	132,668	64,233	16,886	339,073	3,802,447	3,780,475	Oklahoma
												Texas
462,349	25		1,275	463,649	8,415	7,809	4,622	600	21,446	326,088	337,266	Mountain:
352,248			1,342	353,590	6,545	6,504	4,007	703	17,759	243,484	256,545	Montana
189,691			568	190,259	3,025	5,665	2,666	832	12,188	129,971	141,013	Idaho
927,191		6	3,428	930,625	17,234	23,001	15,300	4,554	60,089	617,997	617,420	Wyoming
229,065	165		356	229,586	5,230	4,800	781	1,866	12,677	166,074	181,115	Colorado
344,717			3,565	348,282	5,400	6,710	3,289	1,056	16,455	246,565	252,059	New Mexico
438,766	106		2,174	441,046	9,425	10,822	5,414	1,403	27,064	278,262	265,120	Arizona
141,286			1,067	142,353	2,163	2,284	4,096	22	8,565	79,876	82,212	Utah
												Nevada
1,682,633	200	138	6,848	1,689,819	27,520	34,557	23,982	13,041	99,100	1,034,653	1,008,704	Pacific:
1,121,817		179	7,189	1,129,185	17,440	26,655	23,277	5,452	72,824	691,279	682,604	Washington
11,547,871	250	17,114	123,683	11,688,918	259,850	244,770	136,789	22,046	663,455	5,715,071	5,439,468	Oregon
												California
<b>16,044</b>			<b>62</b>	<b>16,106</b>		<b>1,405</b>	<b>161</b>	<b>15</b>	<b>1,581</b>			<b>Mutual Savings Banks<sup>1</sup></b>

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

255,127			1,585	256,712	7,606	8,665	2,622	991	19,884	147,460	146,673	Connecticut—Dist. No. 2
3,111,396	265	229	16,960	3,128,850	76,330	93,718	40,254	12,600	222,902	1,437,491	1,478,713	New Jersey—Dist. No. 2
281,616			724	282,340	8,450	11,419	4,132	826	24,827	187,701	206,551	Kentucky—Dist. No. 4
3,086,659		216	20,560	3,107,435	116,170	176,471	56,071	27,458	376,170	1,980,252	1,844,627	Pennsylvania—Dist. No. 4
94,700	500		530	95,730	3,790	6,055	1,898	1,011	12,754	51,236	54,051	West Virginia—Dist. No. 4
999,739		4,085	4,294	1,008,118	15,254	23,570	11,825	1,324	51,973	704,129	621,911	Louisiana—Dist. No. 6
229,636		24	735	230,395	4,863	8,800	628	128	14,419	145,262	145,885	Mississippi—Dist. No. 6
895,253	50	336	4,039	899,678	18,415	27,245	9,920	1,690	57,270	543,580	508,689	Tennessee—Dist. No. 6
1,841,885	50	41	6,979	1,848,955	34,396	47,885	23,427	4,829	110,537	1,143,753	1,176,557	Indiana—Dist. No. 7
9,693,960		6,606	42,501	9,742,797	219,915	263,056	91,693	67,775	642,439	6,430,875	5,529,642	Illinois—Dist. No. 7
4,061,965	100	123	26,476	4,088,664	76,061	99,921	42,275	17,917	236,174	2,044,657	1,948,457	Michigan—Dist. No. 7
1,702,428	50	45	5,208	1,707,731	34,905	40,901	26,662	8,237	110,705	883,762	833,900	Wisconsin—Dist. No. 7
1,144,168		74	2,332	1,146,574	23,195	24,479	16,670	2,389	66,733	830,929	551,834	Missouri—Dist. No. 10
136,881			307	137,188	3,250	2,975	353	1,000	7,578	91,179	97,804	New Mexico—Dist. No. 10
1,291,858		377	4,188	1,296,423	26,513	32,326	26,940	5,570	91,349	971,467	999,105	Oklahoma—Dist. No. 10
297,849			3,216	301,065	5,150	5,710	2,671	956	14,487	214,888	219,129	Arizona—Dist. No. 12

For footnote see opposite page.

## ALL MEMBER BANKS—DEPOSITS AND RESERVES, JUNE 30, 1949

[In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves <sup>1</sup>	Net demand deposits subject to reserve	Time deposits	Reserves with Federal Reserve Banks <sup>2</sup>			Ratio of total reserves to net demand plus time deposits (per cent)	Ratio of required reserves to net demand plus time deposits (per cent)
					Total	Required	Excess		
<b>All member banks</b> .....	<b>87,575,505</b>	<b>11,001,929</b>	<b>76,573,576</b>	<b>29,404,765</b>	<b>17,807,784</b>	<b>16,568,684</b>	<b>1,239,100</b>	<b>16.8</b>	<b>15.6</b>
Central reserve city banks.....	26,861,363	2,741,012	24,120,351	2,844,372	5,899,814	5,959,547	-59,733	21.9	22.1
Reserve city banks.....	32,186,320	4,318,619	27,867,701	11,665,761	6,780,885	6,273,486	507,399	17.2	15.9
Country banks.....	28,527,822	3,942,298	24,585,524	14,894,632	5,127,085	4,335,651	791,434	13.0	11.0
All member banks, by districts:									
Boston.....	4,175,123	433,524	3,741,599	1,257,712	772,083	705,410	66,673	15.4	14.1
New York.....	26,452,840	2,777,277	23,675,563	5,435,725	5,666,455	5,629,684	36,771	19.5	19.3
Philadelphia.....	4,292,522	534,939	3,757,583	1,962,583	851,462	757,412	94,050	14.9	13.2
Cleveland.....	6,270,041	725,319	5,544,722	3,238,771	1,352,945	1,182,708	170,237	15.4	13.5
Richmond.....	4,011,979	592,669	3,419,310	1,339,366	765,156	662,292	102,864	16.1	13.9
Atlanta.....	4,323,198	674,102	3,649,096	1,123,577	784,523	677,806	106,717	16.4	14.2
Chicago.....	12,808,180	1,549,321	11,258,859	5,631,888	2,770,347	2,568,067	202,280	16.4	15.2
St. Louis.....	3,552,843	498,844	3,053,999	972,659	655,738	583,984	71,754	16.3	14.5
Minneapolis.....	2,409,886	361,318	2,048,568	934,361	448,383	393,871	54,512	15.0	13.2
Kansas City.....	4,890,995	828,390	4,062,605	673,633	841,878	742,794	99,084	17.8	15.7
Dallas.....	4,999,142	894,983	4,104,159	640,776	849,060	731,483	117,577	17.9	15.4
San Francisco.....	9,388,756	1,131,243	8,257,513	6,193,714	2,049,754	1,933,173	116,581	14.2	13.4
Central reserve city banks:									
New York.....	21,833,547	2,240,759	19,592,788	1,785,038	4,726,206	4,809,372	-83,166	22.1	22.5
Chicago.....	5,027,816	500,253	4,527,563	1,059,334	1,173,608	1,150,175	23,433	21.0	20.6
Reserve city banks, by districts:									
Boston.....	1,926,241	157,519	1,768,722	188,764	395,900	365,070	30,830	20.2	18.6
New York.....	561,374	66,683	494,691	283,075	122,433	115,923	6,510	15.7	14.9
Philadelphia.....	2,159,344	266,092	1,893,252	250,856	408,910	393,702	15,208	19.1	18.4
Cleveland.....	3,970,946	435,611	3,535,335	1,499,964	885,813	797,065	88,748	17.6	15.8
Richmond.....	2,000,940	280,490	1,720,450	448,283	410,261	370,987	39,274	18.9	17.1
Atlanta.....	1,972,150	313,511	1,658,639	435,769	405,001	357,874	47,127	19.3	17.1
Chicago.....	3,875,174	522,547	3,352,627	2,015,112	861,306	791,432	69,874	16.0	14.7
St. Louis.....	1,901,420	266,996	1,634,424	343,493	377,957	347,494	30,463	19.1	17.6
Minneapolis.....	1,013,681	163,523	850,158	182,390	193,165	180,975	12,190	18.7	17.5
Kansas City.....	2,710,689	483,826	2,226,863	358,807	506,409	466,901	39,508	19.6	18.1
Dallas.....	2,433,831	459,610	1,974,221	415,939	476,282	419,801	56,481	19.9	17.6
San Francisco.....	7,660,530	902,211	6,758,319	5,243,309	1,737,448	1,666,262	71,186	14.5	13.9
Country banks, by districts:									
Boston.....	2,248,882	276,005	1,972,877	1,068,948	376,183	340,340	35,843	12.4	11.2
New York.....	4,057,919	469,835	3,588,084	3,367,612	817,816	704,389	113,427	11.8	10.1
Philadelphia.....	2,133,178	268,847	1,864,331	1,711,727	442,552	363,710	78,842	12.4	10.2
Cleveland.....	2,299,095	289,708	2,009,387	1,738,807	467,132	385,643	81,489	12.5	10.3
Richmond.....	2,011,039	312,179	1,698,860	891,083	354,895	291,305	63,590	13.7	11.2
Atlanta.....	2,351,048	360,591	1,990,457	687,808	379,522	319,932	59,590	14.2	11.9
Chicago.....	3,905,190	526,521	3,378,669	2,557,442	735,433	626,460	108,973	12.4	10.6
St. Louis.....	1,651,423	231,848	1,419,575	629,166	277,781	236,490	41,291	13.6	11.5
Minneapolis.....	1,396,205	197,795	1,198,410	751,971	255,218	212,896	42,322	13.1	10.9
Kansas City.....	2,180,306	344,564	1,835,742	314,826	335,469	275,893	59,576	15.6	12.8
Dallas.....	2,565,311	435,373	2,129,938	224,837	372,778	311,682	61,096	15.8	13.2
San Francisco.....	1,728,226	229,032	1,499,194	950,405	312,306	266,911	45,395	12.7	10.9

<sup>1</sup> Demand balances with banks in United States, except private banks and American branches of foreign banks, plus cash items in process of collection. War loan and series E bond accounts were also exempt from reserve requirements during the period April 13, 1943 to June 30, 1947, and were, therefore, deducted in computing net demand deposits subject to reserve for the June 1944-June 1946 call dates shown on page 2. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" is accounted for by an excess of allowable deductions over gross demand deposits at a number of banks.

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

Reserves actually required on a given date are based on deposits at the opening of business on that day, which is the same as the close of business the preceding day. Therefore, the figures in the "Required" column represent the reserves required to be maintained on the business day following the call date, and are computed on the basis of reserve requirements in effect on July 1, 1949. 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 effective July 1, 1949 at country banks, and June 30, 1949 at other classes: 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.

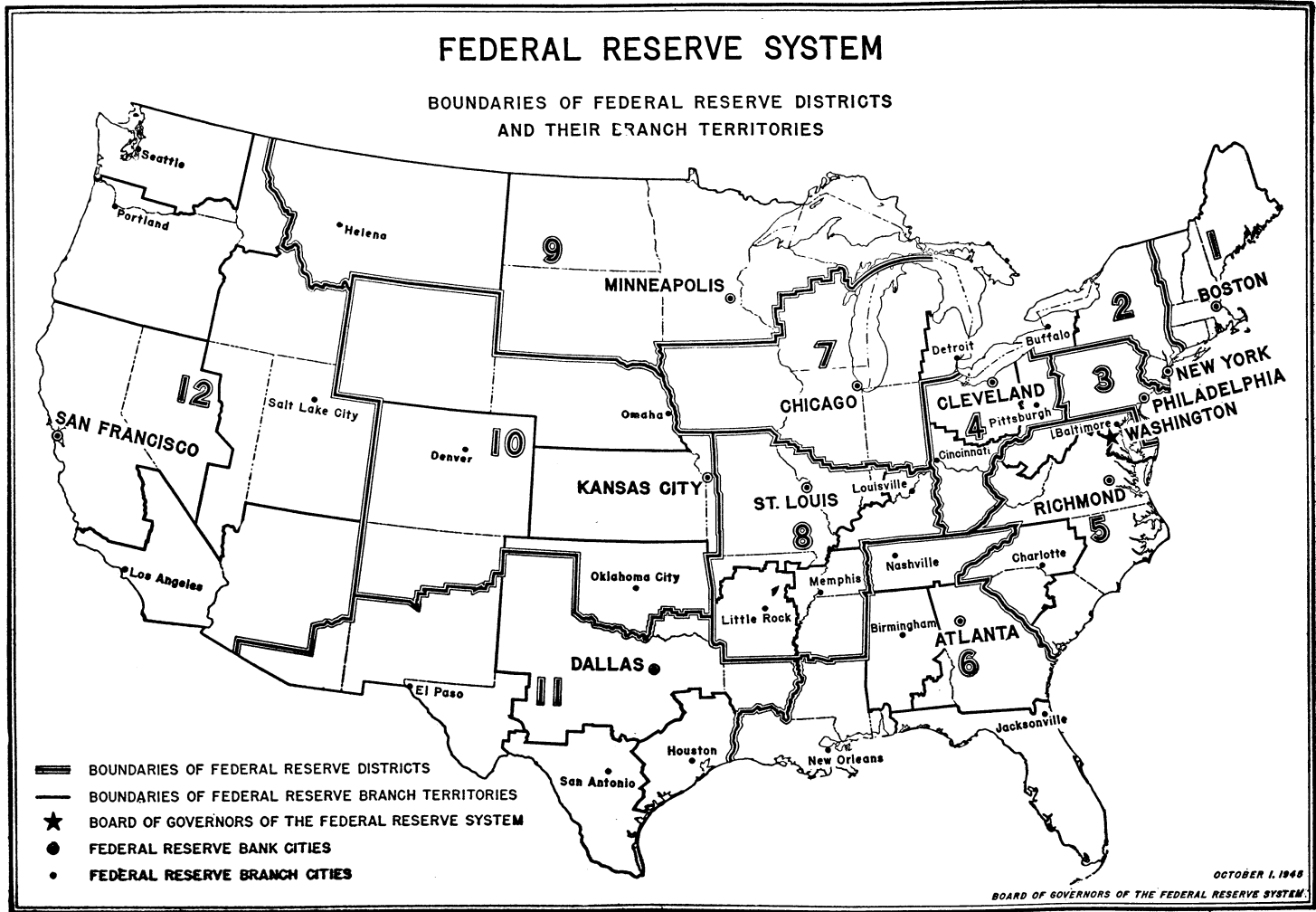
STATE MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1949, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>													
<b>Loans and investments</b>	<b>31,798,038</b>	<b>1,260,767</b>	<b>15,034,344</b>	<b>1,658,173</b>	<b>2,833,833</b>	<b>1,393,765</b>	<b>501,503</b>	<b>4,302,877</b>	<b>1,262,364</b>	<b>338,513</b>	<b>638,649</b>	<b>432,207</b>	<b>2,141,043</b>
Loans (including overdrafts)	11,951,171	425,275	6,117,772	581,645	939,098	556,159	215,089	1,247,012	512,953	112,941	246,344	186,444	810,441
United States Government direct and guaranteed obligations	17,642,835	754,737	8,171,815	893,131	1,640,868	752,621	234,626	2,603,654	653,452	204,046	319,739	203,622	1,210,524
Obligations guaranteed by United States Government	1,992	517	828	134	342	8	6	80	36	37	4	3	4
Obligations of States and political subdivisions	1,304,662	35,634	423,799	90,552	120,718	38,711	42,884	303,981	47,078	14,151	60,874	38,369	87,511
Other bonds, notes, and debentures	776,110	39,951	246,469	81,366	126,781	42,079	6,949	141,398	43,430	6,834	10,448	2,833	27,572
Corporate stocks (including Federal Reserve Bank stock)	121,268	4,653	73,661	10,945	6,026	4,187	1,949	6,752	5,415	504	1,240	941	4,995
<b>Reserves, cash, and bank balances</b>	<b>10,099,137</b>	<b>310,467</b>	<b>5,146,081</b>	<b>497,880</b>	<b>756,310</b>	<b>484,251</b>	<b>179,904</b>	<b>1,142,959</b>	<b>435,722</b>	<b>99,914</b>	<b>282,150</b>	<b>177,298</b>	<b>586,201</b>
Reserve with Federal Reserve Banks	6,109,999	179,248	3,287,686	301,157	453,685	258,424	87,062	699,383	235,188	54,148	136,346	79,139	338,533
Cash in vault	490,420	29,016	163,024	27,181	64,623	36,387	13,525	80,460	21,807	6,575	8,764	12,989	26,069
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,210,328	51,195	167,387	68,341	138,922	97,122	56,633	239,050	91,127	32,293	77,920	75,526	114,812
Other balances with banks in United States	7,489	311	3,367	1,294	441	191	50	610	94	15	199	67	850
Balances with banks in foreign countries	8,086	133	6,717	5	69	55	5	116	8	2	24	17	935
Cash items in process of collection	2,272,815	50,564	1,517,900	99,902	98,570	92,072	22,629	123,340	87,498	6,881	58,897	9,560	105,002
Due from own foreign branches	4	4	4	4	4	4	4	4	4	4	4	4	4
Bank premises owned and furniture and fixtures	307,579	17,804	146,185	21,812	25,283	20,369	7,317	26,630	10,579	1,518	3,361	6,631	20,090
Other real estate owned	3,690	303	1,129	390	197	294	187	41	758	3	86	172	130
Investments and other assets indirectly representing bank premises or other real estate	16,516	1,035	3,892	5,548	2,052	2,031	1,629	45	117	12	155	12	155
Customers' liability on acceptances	59,290	1,155	54,589	106	145	12	462	399	90	366	845	240	2,332
Income accrued but not yet collected	83,055	3,209	48,913	4,653	5,715	2,939	853	7,680	2,117	197	1,104	351	5,525
Other assets	38,791	1,644	14,898	4,940	2,545	4,350	1,205	2,979	2,353	197	1,104	351	2,225
<b>Total assets</b>	<b>42,406,100</b>	<b>1,596,384</b>	<b>20,450,035</b>	<b>2,193,502</b>	<b>3,626,080</b>	<b>1,908,011</b>	<b>691,431</b>	<b>5,485,194</b>	<b>1,714,028</b>	<b>440,511</b>	<b>926,312</b>	<b>616,911</b>	<b>2,757,701</b>
<b>LIABILITIES</b>													
<b>Demand deposits</b>	<b>29,330,358</b>	<b>1,011,505</b>	<b>15,564,574</b>	<b>1,526,083</b>	<b>1,964,296</b>	<b>1,295,215</b>	<b>498,923</b>	<b>3,079,623</b>	<b>1,257,896</b>	<b>284,763</b>	<b>768,389</b>	<b>514,582</b>	<b>1,564,509</b>
Individuals, partnerships, and corporations	22,758,014	871,125	11,643,203	1,347,364	1,679,827	1,015,073	370,991	2,485,218	918,124	218,871	505,679	423,476	1,279,063
United States Government	689,865	16,384	362,097	35,782	49,550	17,993	6,197	124,104	4,625	8,550	4,171	36,208	36,208
States and political subdivisions	1,425,364	69,939	456,938	47,444	116,114	91,892	76,772	232,193	63,067	44,374	81,153	59,270	86,208
Banks in United States	2,725,743	27,739	1,603,119	77,415	90,184	147,280	41,090	187,105	227,611	13,070	166,487	20,689	123,954
Banks in foreign countries	682,757	1,387	658,368	71	1,752	1,219	141	1,304	2,844	16	282	235	15,138
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,048,615	24,931	840,849	18,007	26,869	21,758	3,732	49,699	22,046	3,807	6,238	6,741	23,938
<b>Time deposits</b>	<b>9,430,804</b>	<b>438,783</b>	<b>2,782,548</b>	<b>450,102</b>	<b>1,407,567</b>	<b>456,702</b>	<b>141,284</b>	<b>2,082,978</b>	<b>333,753</b>	<b>131,373</b>	<b>101,360</b>	<b>64,600</b>	<b>1,039,754</b>
Individuals, partnerships, and corporations	9,137,124	436,607	2,718,363	421,079	1,345,310	421,850	136,969	2,059,354	329,659	129,911	100,681	60,792	976,549
United States Government	26,789	530	11,988	584	251	6,681	662	1,786	1,976	221	30	23	2,057
Postal Savings	589	75	10	34	146	163	36	59	18	7	6	6	6
States and political subdivisions	245,610	1,571	35,100	28,382	61,508	27,683	2,850	21,601	2,100	1,207	442	3,009	60,157
Banks in United States	5,707	2,102	23	352	325	767	178	5	200	770	985	770	985
Banks in foreign countries	14,985	14,985											
<b>Total deposits</b>	<b>38,761,162</b>	<b>1,450,288</b>	<b>18,347,122</b>	<b>1,976,185</b>	<b>3,371,863</b>	<b>1,751,917</b>	<b>640,207</b>	<b>5,162,601</b>	<b>1,591,649</b>	<b>416,136</b>	<b>869,749</b>	<b>579,182</b>	<b>2,604,263</b>
Due to own foreign branches	32,666	32,666											
Bills payable, rediscounts, and other liabilities for borrowed money	7,221	1,550	895	935	700	975	920	100	800	25	200	15	106
Acceptances outstanding	65,599	1,155	60,691	106	145	12	462	404	90	366	845	240	2,534
Dividends declared but not yet payable	18,083	793	12,425	1,046	685	427	284	900	615	15	123	85	685
Income collected but not yet earned	55,380	3,383	19,705	3,848	5,736	4,172	1,412	8,258	2,244	269	487	245	5,621
Expenses accrued and unpaid	118,093	6,697	57,434	8,641	12,300	5,494	1,525	9,965	4,053	295	1,329	857	9,503
Other liabilities	139,783	2,336	118,203	1,345	1,895	8,102	1,203	3,435	1,331	28	256	53	1,596
<b>Total liabilities</b>	<b>39,197,987</b>	<b>1,466,202</b>	<b>18,649,141</b>	<b>1,992,106</b>	<b>3,393,324</b>	<b>1,771,099</b>	<b>646,013</b>	<b>5,185,663</b>	<b>1,600,782</b>	<b>416,768</b>	<b>872,144</b>	<b>589,437</b>	<b>2,624,368</b>
<b>CAPITAL ACCOUNTS</b>													
Capital	970,361	39,988	516,191	56,424	76,950	40,296	14,096	88,785	43,493	8,362	18,555	13,639	53,582
Surplus	1,497,800	53,054	902,469	101,518	104,751	66,567	21,376	112,975	40,737	8,106	20,404	13,216	52,627
Undivided profits	615,962	21,098	343,849	35,397	41,718	21,971	7,740	64,227	26,262	5,991	12,760	8,488	26,461
Other capital accounts	123,996	16,042	38,385	8,057	9,337	8,078	2,206	33,544	2,754	1,284	2,449	1,131	723
<b>Total capital accounts</b>	<b>3,208,113</b>	<b>130,182</b>	<b>1,800,894</b>	<b>201,396</b>	<b>232,756</b>	<b>136,912</b>	<b>45,418</b>	<b>299,531</b>	<b>113,246</b>	<b>23,743</b>	<b>54,168</b>	<b>36,474</b>	<b>133,393</b>
<b>Total liabilities and capital accounts</b>	<b>42,406,100</b>	<b>1,596,384</b>	<b>20,450,035</b>	<b>2,193,502</b>	<b>3,626,080</b>	<b>1,908,011</b>	<b>691,431</b>	<b>5,485,194</b>	<b>1,714,028</b>	<b>440,511</b>	<b>926,312</b>	<b>616,911</b>	<b>2,757,701</b>
Net demand deposits subject to reserve (see page 18)	25,848,394	909,914	13,879,287	1,357,840	1,726,804	1,106,021	419,661	2,717,794	1,079,271	245,589	631,572	429,496	1,345,145
Demand deposits adjusted (see footnote on page 1)	22,959,178	915,431	11,423,090	1,312,913	1,724,240	1,036,651	428,866	2,643,770	915,739	260,171	534,173	479,927	1,284,207
Pledged assets (and securities loaned)	2,900,381	73,473	961,014	265,033	346,955	223,861	111,077	293,214	122,512	61,964	121,584	80,273	239,421
Number of banks	1,916	44	246	88	234	140	67	441	171	130	129	146	80

# FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS  
AND THEIR BRANCH TERRITORIES



OCTOBER 1, 1948  
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM