



MEMBER BANK CALL REPORT

NUMBER 114

CONDITION OF MEMBER BANKS
DECEMBER 31, 1949

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. On October 6, 1949, nine central reserve city banks in New York were reclassified as reserve city banks.

CORRECTIONS IN MEMBER BANK CALL REPORT NO. 114, DECEMBER 31, 1949

The following items should be adjusted by the amounts indicated:

Commercial and industrial loans, including open-market paper	+ 72
"Other" loans to farmers	+ 77
Real-estate loans on residential property	+ 68
Instalment cash loans	- 15
Single-payment loans of less than \$3,000	-309
Single-payment loans of \$3,000 and over	+127
"All other" loans (including overdrafts)	- 20

The above adjustments should be made in the following pages, tables, and columns:

- Page 6: Upper table, column "1949, Dec. 31"
Lower table, column "Country member banks"
" "All member banks"
" "All State member banks"
- Page 7: Upper table, column "Total, all districts"
Lower table, column "St. Louis"
- Page 9: Upper table, column "Total, all country banks"
Lower table, column "St. Louis"

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON DECEMBER 31, 1949, COMPARED WITH NOVEMBER 1, 1949, AND DECEMBER 31, 1948

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Dec. 31, 1949	Nov. 1, 1949	Dec. 31, 1948	Nov. 1, 1949	Dec. 31, 1948
ASSETS					
Loans and investments	101,527,652	100,888,205	95,616,170	+639,447	+5,911,482
Loans (including overdrafts)	36,230,459	35,564,792	36,060,317	+665,667	+170,142
United States Government direct obligations	56,879,051	57,052,116	52,148,672	-168,865	+4,730,379
Obligations guaranteed by United States Government	4,200		4,930		-730
Obligations of States and political subdivisions	5,273,685	5,140,994	4,479,920	+132,691	+793,765
Other bonds, notes, and debentures	2,851,249	2,843,437	2,641,521	+7,812	+209,728
Corporate stocks (including Federal Reserve Bank stock)	289,008	286,866	280,810	+2,142	+8,198
Reserves, cash, and bank balances	31,317,298	29,092,178	34,201,796	+2,225,120	-2,884,498
Reserve with Federal Reserve Banks	16,428,505	16,150,429	20,405,686	+278,076	-3,977,181
Cash in vault	1,521,177	1,537,771	1,485,771	-16,594	+35,406
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,167,313	5,606,677	5,643,423	+560,636	+523,890
Other balances with banks in United States	26,420	27,914	30,697	-1,494	-4,277
Balances with banks in foreign countries	41,307	49,447	28,659	-8,140	+12,648
Cash items in process of collection	7,132,576	5,719,940	6,607,560	+1,412,636	+525,016
Due from own foreign branches	48,124	58,888	54,521	-10,764	-6,397
Bank premises owned and furniture and fixtures	907,387	910,803	872,265	-3,416	+35,122
Other real estate owned	14,932	15,581	13,446	-649	+1,486
Investments and other assets indirectly representing bank premises or other real estate	68,681	68,094	58,445	+587	+10,236
Customers' liability on acceptances	169,724	137,336	179,504	+32,388	-9,780
Income accrued but not yet collected	260,497	297,436	237,105	-36,939	+23,392
Other assets	116,633	136,710	158,271	-20,077	-41,638
Total assets	134,430,928	131,605,231	131,391,523	+2,825,697	+3,039,405
LIABILITIES					
Demand deposits	94,560,897	91,392,587	92,459,455	+3,168,310	+2,101,442
Individuals, partnerships, and corporations	71,588,593	69,493,173	70,946,667	+2,095,420	+641,926
United States Government	2,837,587	2,986,897	2,121,969	-149,310	+715,618
States and political subdivisions	6,017,370	5,912,568	5,850,375	+104,802	+166,995
Banks in United States	10,623,190	9,777,981	10,098,396	+845,209	+524,794
Banks in foreign countries	1,309,597	1,392,830	1,479,632	-83,233	-170,035
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,184,560	1,829,138	1,962,416	+355,422	+222,144
Time deposits	29,323,701	29,247,633	28,902,421	+76,068	+421,280
Individuals, partnerships, and corporations	27,934,245	27,875,578	27,801,151	+58,667	+133,094
United States Government	170,923	165,792	107,156	+5,131	+63,767
Postal Savings	4,255	4,323	3,793	-68	+462
States and political subdivisions	1,050,523	1,043,051	927,324	+7,472	+123,199
Banks in United States	24,361	24,821	29,990	-460	-5,629
Banks in foreign countries	139,394	134,068	33,007	+5,326	+106,387
Total deposits	123,884,598	120,640,220	121,361,876	+3,244,378	+2,522,722
Due to own foreign branches	391,123	371,788	262,262	+19,335	+128,861
Bills payable, rediscounts, and other liabilities for borrowed money	11,030	416,354	45,407	-405,324	-34,377
Acceptances outstanding	198,763	159,428	201,322	+39,335	-2,559
Dividends declared but not yet payable	59,558	8,039	56,225	+51,519	+3,333
Income collected but not yet earned	203,350	198,254	159,704	+5,096	+43,646
Expenses accrued and unpaid	350,381	412,195	317,882	-61,814	+32,499
Other liabilities	158,223	162,468	185,731	-4,245	-27,508
Total liabilities	125,257,026	122,368,746	122,590,409	+2,888,280	+2,666,617
CAPITAL ACCOUNTS					
Capital	2,886,969	2,879,895	2,781,808	+7,074	+105,161
Surplus	4,215,117	4,039,402	3,969,572	+175,715	+245,545
Undivided profits	1,647,547	1,858,684	1,601,946	-211,137	+45,601
Other capital accounts	424,269	458,504	447,788	-34,235	-23,519
Total capital accounts	9,173,902	9,236,485	8,801,114	-62,583	+372,788
Total liabilities and capital accounts	134,430,928	131,605,231	131,391,523	+2,825,697	+3,039,405
MEMORANDA					
Net demand deposits subject to reserve (see page 18)	81,262,608	80,067,617	80,209,758	+1,194,991	+1,052,850
Demand deposits adjusted ¹	72,657,947	71,514,939	72,151,898	+1,143,008	+506,049
Pledged assets (and securities loaned)	12,820,538	13,352,268	11,671,462	-531,730	+1,149,076
Number of banks	6,892	6,901	6,918	-9	-26

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

ALL MEMBER BANKS — ASSETS AND LIABILITIES ON SELECTED CALL DATES
DECEMBER 30, 1944 TO DECEMBER 31, 1949

[Amounts in thousands of dollars]

	1944 Dec. 30	1945 Dec. 31	1946 Dec. 31	1947 Dec. 31	1948 Dec. 31	1949 June 30	1949 Dec. 31
ASSETS							
Loans and investments	91,569,159	107,183,445	96,361,989	97,845,741	95,616,170	95,314,997	101,527,652
Loans (including overdrafts)	18,676,062	22,775,207	26,695,670	32,627,985	36,060,317	34,456,212	36,230,459
United States Government direct obligations	66,783,630	78,322,769	63,030,370	57,904,405	52,148,672	53,127,918	56,879,051
Obligations guaranteed by United States Government	901,737	15,705	11,445	9,700	4,930	4,079	4,200
Obligations of States and political subdivisions	2,857,760	3,254,356	3,547,509	4,199,095	4,479,920	4,710,463	5,273,685
Other bonds, notes, and debentures	2,031,223	2,520,773	2,803,256	2,826,707	2,641,521	2,732,448	2,851,249
Corporate stocks (including Federal Reserve Bank stock)	318,747	294,635	273,739	277,849	280,810	283,877	289,008
Reserves, cash, and bank balances	25,860,038	29,845,331	29,586,897	32,845,266	34,201,796	30,422,825	31,317,298
Reserve with Federal Reserve Banks	14,260,532	15,811,292	16,014,569	17,796,687	20,405,686	17,807,784	16,428,505
Cash in vault	1,270,707	1,437,801	1,575,556	1,672,074	1,485,771	1,567,867	1,521,177
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,315,142	7,077,345	5,900,492	6,236,307	5,643,423	5,038,538	6,167,313
Other balances with banks in United States	39,288	39,242	35,202	33,818	30,697	26,108	26,420
Balances with banks in foreign countries	16,824	23,372	56,143	25,454	28,659	17,958	41,307
Cash items in process of collection	3,957,545	5,456,279	6,004,935	7,080,926	6,607,560	5,964,570	7,132,576
Due from own foreign branches	217	7,321	6,353	4,789	54,521	42,205	48,124
Bank premises owned and furniture and fixtures	816,540	787,692	789,239	820,199	872,265	892,921	907,387
Other real estate owned	41,073	19,311	14,235	12,239	13,446	15,974	14,932
Investments and other assets indirectly representing bank premises or other real estate	70,364	64,738	60,573	58,101	58,445	64,930	68,681
Customers' liability on acceptances	62,398	65,608	116,995	141,254	179,504	134,606	169,724
Income accrued but not yet collected	206,043	239,478	218,481	227,386	237,105	232,700	260,497
Other assets	79,922	90,952	85,964	105,497	158,271	137,468	116,633
Total assets	118,705,754	138,303,876	127,240,726	132,060,472	131,391,523	127,258,626	134,430,928
LIABILITIES							
Demand deposits	91,599,715	105,395,466	90,917,359	94,137,848	92,459,455	87,575,505	94,560,897
Individuals, partnerships, and corporations	56,270,259	62,950,086	69,126,705	72,703,750	70,946,667	67,156,574	71,588,593
U. S. Government: War loan and Series E bond accounts	18,241,712	21,945,123	2,473,253	1,176,098	2,121,969	1,980,201	2,837,587
Other	267,188	233,971	198,748				
States and political subdivisions	3,743,572	4,240,421	4,914,500	5,504,054	5,850,375	5,983,185	6,017,370
Banks in United States	10,880,788	12,333,313	10,644,127	10,977,636	10,098,396	8,864,202	10,623,190
Banks in foreign countries	944,952	1,242,626	1,353,444	1,375,491	1,479,632	1,369,426	1,309,597
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,251,244	2,449,926	2,206,582	2,400,819	1,962,416	2,221,917	2,184,560
Time deposits	19,316,831	24,274,368	27,252,542	28,389,879	28,902,421	29,404,765	29,323,701
Individuals, partnerships, and corporations	18,806,720	23,712,364	26,525,446	27,541,909	27,801,151	28,037,754	27,934,245
United States Government	101,121	95,742	110,499	101,194	107,156	153,571	170,923
Postal Savings	3,841	3,487	3,481	3,364	3,793	3,880	4,255
States and political subdivisions	347,212	398,892	550,970	693,446	927,324	1,068,970	1,050,523
Banks in United States	47,087	46,283	43,346	38,866	29,990	23,861	24,361
Banks in foreign countries	10,850	17,600	18,800	11,100	33,007	116,729	139,394
Total deposits	110,916,546	129,669,834	118,169,901	122,527,727	121,361,876	116,980,270	123,884,598
Due to own foreign branches	183,943	211,181	194,878	221,778	262,262	329,214	391,123
Bills payable, rediscounts, and other liabilities for borrowed money	111,255	208,094	30,129	53,965	45,407	21,344	11,030
Acceptances outstanding	72,289	75,965	132,104	164,565	201,322	149,450	198,763
Dividends declared but not yet payable	45,579	53,023	53,132	55,509	56,225	52,512	59,558
Income collected but not yet earned	36,728	46,244	81,354	124,737	159,704	171,983	203,350
Expenses accrued and unpaid	263,348	346,321	356,375	306,501	317,882	343,032	350,381
Other liabilities	108,290	104,290	128,062	141,502	185,731	188,803	158,223
Total liabilities	111,737,978	130,714,952	119,145,935	123,596,284	122,590,409	118,236,608	125,257,026
CAPITAL ACCOUNTS							
Capital	2,469,041	2,592,364	2,691,775	2,730,394	2,781,808	2,873,769	2,886,969
Surplus	3,047,594	3,383,332	3,595,445	3,823,530	3,969,572	3,999,503	4,215,117
Undivided profits	1,008,503	1,115,849	1,287,268	1,409,515	1,601,946	1,698,357	1,647,547
Other capital accounts	442,638	497,379	520,303	500,749	447,788	450,389	424,269
Total capital accounts	6,967,776	7,588,924	8,094,791	8,464,188	8,801,114	9,022,018	9,173,902
Total liabilities and capital accounts	118,705,754	138,303,876	127,240,726	132,060,472	131,391,523	127,258,626	134,430,928
MEMORANDA							
Par or face value of capital	2,469,723	2,592,773	2,691,986	2,730,477	2,781,808	2,873,769	2,886,969
Capital notes and debentures	29,273	27,438	21,642	17,363	10,604	9,762	9,498
First preferred stock	143,240	107,205	77,382	59,928	54,719	53,004	46,674
Second preferred stock	9,077	7,035	6,045	4,528	3,879	3,076	2,962
Common stock	2,288,133	2,451,095	2,586,917	2,648,658	2,712,606	2,807,927	2,827,835
Retirable value of capital: First preferred stock	227,897	176,310	133,945	111,426	104,816	100,262	92,177
Second preferred stock	14,425	11,948	10,558	8,398	7,672	6,075	5,911
Net demand deposits subject to reserve (see page 18)	63,087,686	70,918,241	76,540,041	80,822,042	80,209,758	76,573,576	81,262,608
Demand deposits adjusted (see footnote on page 1)	57,307,530	64,184,154	70,242,852	73,527,697	72,151,898	69,397,106	72,657,947
Pledged assets (and securities loaned)	25,516,110	29,872,453	11,764,847	10,038,160	11,671,462	12,034,677	12,820,538
Number of banks	6,814	6,884	6,900	6,923	6,918	6,903	6,892

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1949

BY CLASS OF BANK

[Amounts in thousands of dollars]

	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All state member banks
	New York	Chicago					
ASSETS							
Loans and investments	19,583,082	5,424,240	38,301,494	38,218,836	101,527,652	67,943,150	33,584,502
Loans (including overdrafts).....	7,550,350	1,618,024	14,370,366	12,691,719	36,230,459	23,852,783	12,377,676
United States Government direct obligations.....	10,745,642	3,324,246	20,950,521	21,858,642	56,879,051	38,158,787	18,720,264
Obligations guaranteed by United States Government.....			451	3,738	4,200	2,050	2,150
Obligations of States and political subdivisions.....	751,863	290,339	1,726,570	2,504,913	5,273,685	3,742,477	1,531,208
Other bonds, notes, and debentures.....	442,048	180,186	1,158,733	1,070,282	2,851,249	2,020,569	830,680
Corporate stocks (including Federal Reserve Bank stock).....	93,179	11,434	94,853	89,542	289,008	166,484	122,524
Reserves, cash, and bank balances	6,985,012	1,850,447	12,167,706	10,314,133	31,317,298	20,995,021	10,322,277
Reserve with Federal Reserve Banks.....	4,461,641	1,183,104	6,412,565	4,371,195	16,428,505	10,733,106	5,695,399
Cash in vault.....	111,563	26,701	482,381	900,532	1,521,177	1,041,681	479,496
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	65,711	157,287	1,951,363	3,992,952	6,167,313	4,682,863	1,484,450
Other balances with banks in United States.....	2,471	1,318	13,240	9,391	26,420	18,772	7,648
Balances with banks in foreign countries.....	25,904	1,499	12,460	1,444	41,307	20,039	21,268
Cash items in process of collection.....	2,317,722	480,538	3,295,697	1,038,619	7,132,576	4,498,560	2,634,016
Due from own foreign branches.....	41,117		7,007		48,124	45,690	2,434
Bank premises owned and furniture and fixtures.....	152,158	16,078	338,171	400,980	907,387	597,144	310,243
Other real estate owned.....	508		7,742	6,682	14,932	12,103	2,829
Investments and other assets indirectly representing bank premises or other real estate.....	2,927	282	51,474	13,998	68,681	51,831	16,850
Customers' liability on acceptances.....	99,823	6,535	59,843	3,523	169,724	106,417	63,307
Income accrued but not yet collected.....	66,090	20,169	120,805	53,433	260,497	166,136	94,361
Other assets.....	31,063	2,665	43,673	39,232	116,633	75,422	41,211
Total assets	26,961,780	7,320,416	51,097,915	49,050,817	134,430,928	89,992,914	44,438,014
LIABILITIES							
Demand deposits	22,218,531	5,726,310	35,856,751	30,759,305	94,560,897	63,175,069	31,385,828
Individuals, partnerships, and corporations.....	16,408,256	3,931,636	25,911,857	25,336,844	71,588,593	47,282,905	24,305,688
United States Government.....	639,856	258,143	1,142,351	797,237	2,837,587	1,853,497	984,090
States and political subdivisions.....	195,628	285,609	2,477,855	3,058,278	6,017,370	4,596,697	1,420,673
Banks in United States.....	2,995,507	1,150,686	5,498,293	978,704	10,623,190	7,475,785	3,147,405
Banks in foreign countries.....	1,083,811	40,257	176,044	9,485	1,309,597	665,574	644,023
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	895,473	59,979	650,351	578,757	2,184,560	1,300,611	883,949
Time Deposits	1,763,969	1,083,592	11,701,853	14,774,287	29,323,701	19,937,745	9,385,956
Individuals, partnerships, and corporations.....	1,589,604	1,068,592	10,987,172	14,288,877	27,934,245	18,847,402	9,086,843
United States Government.....	37,686	4,450	59,352	69,435	170,923	141,046	29,877
Postal Savings.....			589	3,666	4,255	3,606	649
States and political subdivisions.....	23,980	10,250	616,555	399,738	1,050,523	809,218	241,305
Banks in United States.....	810	300	10,680	12,571	24,361	19,021	5,340
Banks in foreign countries.....	111,889		27,505		139,394	117,452	21,942
Total deposits	23,982,500	6,809,902	47,558,604	45,533,592	123,884,598	83,112,814	40,771,784
Due to own foreign branches.....	328,873		62,250		391,123	376,828	14,295
Bills payable, rediscounts, and other liabilities for borrowed money.....			217	10,813	11,030	7,562	3,468
Acceptances outstanding.....	116,490	7,763	70,471	4,039	198,763	123,923	74,840
Dividends declared but not yet payable.....	22,215	1,950	17,434	17,959	59,558	35,832	23,726
Income collected but not yet earned.....	19,275	4,874	100,798	78,403	203,350	138,861	64,489
Expenses accrued and unpaid.....	85,508	21,001	158,976	84,896	350,381	231,145	119,236
Other liabilities.....	95,170	4,966	42,012	16,075	158,223	45,842	112,381
Total liabilities	24,650,031	6,850,456	48,010,762	45,745,777	125,257,026	84,072,807	41,184,219
CAPITAL ACCOUNTS							
Capital.....	652,825	161,750	997,816	1,074,578	2,886,969	1,911,790	975,179
Surplus.....	1,235,450	214,985	1,352,141	1,412,541	4,215,117	2,634,480	1,580,637
Undivided profits.....	401,484	42,242	564,323	639,498	1,647,547	1,065,549	581,998
Other capital accounts.....	21,990	50,983	172,873	178,423	424,249	308,288	115,981
Total capital accounts	2,311,749	469,960	3,087,153	3,305,040	9,173,902	5,920,107	3,253,795
Total liabilities and capital accounts	26,961,780	7,320,416	51,097,915	49,050,817	134,430,928	89,992,914	44,438,014
MEMORANDA							
Par or face value of capital.....	652,825	161,750	997,816	1,074,578	2,886,969	1,911,790	975,179
Capital notes and debentures.....	1,500		1,400	6,598	9,498		9,498
First preferred stock.....		1,500	16,027	29,147	46,674	15,521	31,153
Second preferred stock.....			150	2,812	2,962	947	2,015
Common stock.....	651,325	160,250	980,239	1,036,021	2,827,835	1,895,322	932,513
Retirable value of capital: First preferred stock.....		1,500	16,779	73,898	92,177	21,823	70,354
Second preferred stock.....			150	5,761	5,911	1,284	4,627
Net demand deposits subject to reserve (see page 18).....	19,835,098	5,088,485	30,610,331	25,728,694	81,262,608	53,993,646	27,268,962
Demand deposits adjusted (see footnote on page 1).....	15,181,635	3,796,686	25,744,366	27,935,260	72,657,947	48,681,653	23,976,294
Pledged assets (and securities loaned).....	1,376,586	764,042	5,824,433	4,855,477	12,820,538	9,731,714	3,088,824
Number of banks.....	25	13	341	6,513	6,892	4,975	1,917

¹ See contents page for basis of and changes in classification of member banks.

ALL MEMBER BANKS — ASSETS AND LIABILITIES ON DECEMBER 31, 1949
BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	101,527,652	4,955,921	27,517,315	5,631,544	8,490,846	4,470,530	4,412,170
Loans (including overdrafts)	36,230,459	1,737,935	10,248,705	1,793,787	2,681,661	1,615,649	1,610,669
United States Government direct obligations	56,879,051	2,877,041	15,229,167	3,158,121	5,023,246	2,562,314	2,371,931
Obligations guaranteed by United States Government	4,200	792	2,095	87	517	40	11
Obligations of States and political subdivisions	5,273,685	182,552	1,230,468	340,174	382,240	151,795	344,351
Other bonds, notes, and debentures	2,851,249	143,129	687,390	318,219	374,084	130,467	75,476
Corporate stocks (including Federal Reserve Bank stock)	289,008	14,472	119,490	21,156	29,098	10,265	9,732
Reserves, cash, and bank balances	31,317,298	1,409,856	8,678,364	1,576,607	2,230,421	1,506,106	1,622,125
Reserve with Federal Reserve Banks	16,428,505	706,307	5,320,746	784,691	1,157,644	709,586	696,964
Cash in vault	1,521,177	107,110	272,250	109,756	167,697	114,044	100,708
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,167,313	240,989	418,638	334,180	469,489	377,404	504,420
Other balances with banks in United States	26,420	1,106	4,122	1,648	1,252	779	1,066
Balances with banks in foreign countries	41,307	3,159	26,880	1,050	457	72	120
Cash items in process of collection	7,132,576	351,185	2,635,728	345,282	433,882	304,221	318,847
Due from own foreign branches	48,124	7,007	41,117	1,189	8,842	54,385	55,405
Bank premises owned and furniture and fixtures	907,387	54,761	248,136	60,782	86,842	917	1,612
Other real estate owned	14,932	645	1,778	1,859	266	917	1,612
Investments and other assets indirectly representing bank premises or other real estate	68,681	1,732	6,980	6,451	4,721	3,232	889
Customers' liability on acceptances	169,724	20,151	101,009	5,622	462	663	8,654
Income accrued but not yet collected	260,497	12,459	87,402	10,958	19,142	7,122	10,881
Other assets	116,633	6,186	41,528	10,785	5,000	7,446	6,355
Total assets	134,430,928	6,468,718	36,723,629	7,303,938	10,837,700	6,050,401	6,118,091
LIABILITIES							
Demand deposits	94,560,897	4,623,655	27,582,878	4,715,581	6,753,415	4,297,017	4,601,939
Individuals, partnerships, and corporations	71,588,593	3,678,921	20,789,710	3,809,414	5,544,851	3,280,752	3,179,581
United States Government	2,837,587	143,143	808,044	170,793	249,983	129,037	83,086
States and political subdivisions	6,017,370	325,530	754,388	229,506	341,710	320,103	598,594
Banks in United States	10,623,190	338,781	3,109,641	408,080	491,915	477,211	680,457
Banks in foreign countries	1,309,597	29,421	1,091,732	15,794	6,548	4,439	9,522
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,184,560	107,859	1,029,363	81,994	118,408	85,475	50,699
Time Deposits	29,323,701	1,246,831	5,404,696	1,903,116	3,194,189	1,315,952	1,109,613
Individuals, partnerships, and corporations	27,934,245	1,232,222	5,165,696	1,817,138	3,037,021	1,234,382	1,078,155
United States Government	170,923	9,687	50,921	5,092	4,260	27,713	12,140
Postal Savings	4,255	222	15	371	533	1,241	340
States and political subdivisions	1,050,523	4,612	71,910	80,145	150,331	51,612	14,017
Banks in United States	24,361	88	4,265	370	2,044	1,004	4,961
Banks in foreign countries	139,394	.....	111,889	.....	.....	.....	.....
Total deposits	123,884,598	5,870,486	32,987,574	6,618,697	9,947,604	5,612,969	5,711,552
Due to own foreign branches	391,123	.....	328,873	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money	11,030	2,486	2,170	1,567	630	2,936	30
Acceptances outstanding	198,763	21,851	117,724	6,099	477	663	11,869
Dividends declared but not yet payable	59,558	5,434	25,116	4,590	2,463	3,043	3,516
Income collected but not yet earned	203,350	11,311	45,270	11,538	14,997	8,533	11,780
Expenses accrued and unpaid	350,381	17,461	106,342	15,626	29,390	14,167	14,013
Other liabilities	158,223	9,835	100,748	3,714	4,907	7,327	1,950
Total liabilities	125,257,026	5,938,864	33,713,817	6,661,831	10,000,468	5,649,638	5,754,710
CAPITAL ACCOUNTS							
Capital	2,886,969	163,282	893,479	184,172	269,911	120,681	115,713
Surplus	4,215,117	238,203	1,537,276	325,057	391,813	191,063	164,230
Undivided profits	1,647,547	86,428	522,219	110,673	130,686	67,796	59,249
Other capital accounts	424,269	41,941	56,838	22,205	44,822	21,223	24,189
Total capital accounts	9,173,902	529,854	3,009,812	642,107	837,232	400,763	363,381
Total liabilities and capital accounts	134,430,928	6,468,718	36,723,629	7,303,938	10,837,700	6,050,401	6,118,091
MEMORANDA							
Par or face value of capital	2,886,969	163,282	893,479	184,172	269,911	120,681	115,713
Capital notes and debentures	9,498	.....	7,310	.....	173	198	.....
First preferred stock	46,674	316	20,123	2,860	3,400	655	723
Second preferred stock	2,962	625	1,652	195	.....	15	.....
Common stock	2,827,835	162,341	864,394	181,117	266,338	119,813	114,990
Retirable value of capital: First preferred stock	92,177	321	60,385	7,135	3,400	664	723
Second preferred stock	5,911	1,250	3,976	195	.....	15	.....
Net demand deposits subject to reserve (see page 18)	81,262,608	4,031,726	24,528,512	4,036,119	5,850,044	3,615,392	3,778,672
Demand deposits adjusted (see footnote on page 1)	72,657,947	3,761,125	19,937,733	3,775,632	5,571,087	3,382,109	3,510,027
Pledged assets (and securities loaned)	12,820,538	348,579	2,111,185	808,073	1,195,561	757,279	998,496
Number of banks	6,892	330	768	640	700	479	351

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1949
BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	16,200,436	3,902,070	2,852,079	4,484,723	4,578,621	14,031,397
Loans (including overdrafts).....	4,557,459	1,522,009	889,867	1,617,009	2,030,838	5,924,871
United States Government direct obligations.....	10,217,330	2,028,132	1,718,008	2,444,646	2,233,323	7,015,792
Obligations guaranteed by United States Government	101	102	162	171	3	119
Obligations of States and political subdivisions.....	914,925	229,165	136,533	315,796	261,667	784,019
Other bonds, notes, and debentures.....	482,440	112,254	102,791	99,462	43,605	281,932
Corporate stocks (including Federal Reserve Bank stock).....	28,181	10,408	4,718	7,639	9,185	24,664
Reserves, cash, and bank balances	4,828,959	1,338,298	858,281	1,827,242	2,172,460	3,268,579
Reserve with Federal Reserve Banks.....	2,564,127	608,152	389,390	764,013	813,931	1,912,954
Cash in vault.....	234,472	66,022	39,530	63,534	87,683	158,371
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,033,156	384,953	257,795	686,322	967,283	492,684
Other balances with banks in United States.....	2,036	211	2,289	2,132	3,639	6,140
Balances with banks in foreign countries.....	2,020	56	555	77	2,043	4,818
Cash items in process of collection.....	993,148	278,904	168,722	311,164	297,881	693,612
Due from own foreign branches.....						
Bank premises owned and furniture and fixtures.....	87,740	29,204	15,585	27,653	57,878	129,016
Other real estate owned.....	303	322	549	496	4,954	1,901
Investments and other assets indirectly representing bank premises or other real estate.....	5,007	131	3,828	1,425	6,694	27,591
Customers' liability on acceptances.....	6,853	651	533	299	9,709	15,118
Income accrued but not yet collected.....	41,569	6,556	8,210	6,983	5,143	44,072
Other assets.....	13,772	4,569	1,567	4,440	3,750	11,235
Total assets	21,184,639	5,281,801	3,740,632	6,353,261	6,839,209	17,528,909
LIABILITIES						
Demand deposits	14,226,210	3,971,335	2,569,085	5,294,916	5,781,983	10,142,883
Individuals, partnerships, and corporations.....	10,724,478	2,837,466	1,861,909	3,697,466	4,141,288	5,042,757
United States Government.....	607,861	79,488	72,889	111,331	71,424	910,508
States and political subdivisions.....	964,389	264,008	254,794	542,647	498,559	923,142
Banks in United States.....	1,685,154	751,364	344,714	884,087	934,930	516,856
Banks in foreign countries.....	46,218	4,873	2,809	1,779	10,134	86,328
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	198,110	34,136	31,970	57,606	125,648	263,292
Time deposits	5,658,783	968,316	933,971	677,009	656,692	6,254,533
Individuals, partnerships, and corporations.....	5,536,387	922,450	923,632	665,433	530,289	5,791,440
United States Government.....	20,592	3,002	1,642	6,595	7,557	21,722
Postal Savings.....	315	192	131	210	376	309
States and political subdivisions.....	99,737	42,434	4,624	3,576	115,886	411,639
Banks in United States.....	1,752	238	3,942	1,195	2,584	1,918
Banks in foreign countries.....						27,505
Total deposits	19,884,993	4,939,651	3,503,056	5,971,925	6,438,675	16,397,416
Due to own foreign branches.....						62,250
Bills payable, rediscounts, and other liabilities for borrowed money.....	161	100	50	900		
Acceptances outstanding.....	8,087	714	533	299	10,692	19,755
Dividends declared but not yet payable.....	5,231	2,037	470	1,832	2,450	3,376
Income collected but not yet earned.....	31,710	7,439	9,942	4,530	3,165	43,135
Expenses accrued and unpaid.....	46,884	9,557	9,518	9,822	12,250	65,351
Other liabilities.....	9,900	5,876	2,094	541	498	10,835
Total liabilities	19,986,966	4,965,374	3,525,663	5,989,849	6,467,730	16,602,116
CAPITAL ACCOUNTS						
Capital.....	387,518	105,544	64,951	113,566	137,283	330,869
Surplus.....	515,558	131,016	93,112	135,702	147,954	344,133
Undivided profits.....	190,637	68,753	39,606	92,932	66,514	212,054
Other capital accounts.....	103,960	11,114	17,300	21,212	19,728	39,737
Total capital accounts	1,197,673	316,427	214,969	363,412	371,479	926,793
Total liabilities and capital accounts	21,184,639	5,281,801	3,740,632	6,353,261	6,839,209	17,528,909
MEMORANDA						
Par or face value of capital.....	387,518	105,544	64,951	113,566	137,283	330,869
Capital notes and debentures.....	1,179	543	25		70	
First preferred stock.....	7,324	405	1,165	58	200	9,445
Second preferred stock.....	300	150	25			
Common stock.....	378,715	104,446	63,736	113,508	137,013	321,424
Retirable value of capital: First preferred stock.....	7,349	405	1,165	58	400	10,172
Second preferred stock.....	300	150	25			
Net demand deposits subject to reserve (see page 18).....	12,200,648	3,307,478	2,142,568	4,297,430	4,516,819	8,957,200
Demand deposits adjusted (see footnote on page 1).....	10,893,829	2,856,706	1,979,951	3,986,555	4,467,614	8,535,579
Pledged assets (and securities loaned).....	1,589,939	420,109	561,582	825,702	853,388	2,350,645
Number of banks..... loaned.....	1,004	496	478	756	623	267

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

[In thousands of dollars]

	All member banks on selected call dates						
	1944 Dec. 30	1945 Dec. 31	1946 Dec. 31	1947 Dec. 31	1948 Dec. 31	1949 June 30	1949 Dec. 31
Loans—net	18,676,062	22,775,207	26,695,670	32,627,985	36,060,317	34,456,212	36,230,459
Reserves.....					363,012	399,130	484,328
Loans—gross					36,423,329	34,855,342	36,714,787
Commercial and industrial loans, including open-market paper ¹	7,530,983	8,948,919	13,154,271	16,962,393	17,630,827	15,213,034	15,856,748
Loans to farmers directly guaranteed by the Commodity Credit Corporation ²	629,977	215,502	74,303	43,548	582,390	341,096	700,704
Other loans to farmers ³	567,698	639,653	809,938	1,002,663	1,217,300	1,362,506	1,243,970
Loans to brokers and dealers in securities.....	2,248,714	3,133,229	1,505,534	810,737	1,324,123	1,958,192	1,736,674
Other loans for purchasing or carrying securities.....	2,108,273	3,378,017	1,466,920	1,064,666	834,381	803,489	757,517
Real-estate loans: On farm land.....	243,247	276,809	385,049	447,431	476,332	487,686	497,681
On residential property.....	2,389,755	2,522,079	3,903,481	5,380,658	6,263,724	6,364,919	6,758,352
On other properties.....	575,513	656,286	1,068,778	1,302,410	1,503,928	1,530,394	1,577,809
Other loans to individuals:							
Retail automobile instalment paper.....	126,068	168,876	392,006	756,608	1,143,320	1,330,366	1,549,461
Other retail instalment paper.....			281,449	479,516	692,214	717,949	876,780
Repair and modernization instalment loans.....	159,777	223,767	268,246	479,017	628,165	680,125	796,538
Instalment cash loans.....	224,694	291,719	503,594	711,897	815,677	866,019	891,427
Single-payment loans of less than \$3,000.....	994,743	1,216,079	1,862,259	2,234,633	2,305,170	639,792	662,889
Single-payment loans of \$3,000 and over.....						1,624,711	1,774,517
Loans to banks.....	58,751	47,002	79,473	113,026	119,962	98,059	96,814
All other loans (including overdrafts).....	817,869	1,057,270	940,369	838,782	885,816	837,005	936,906
United States Government direct obligations	66,783,630	78,322,769	63,030,370	57,904,405	52,148,672	53,127,918	56,879,051
Treasury bills.....	3,747,838	2,274,951	1,166,986	1,987,334	2,587,686	2,650,647	3,388,597
Treasury certificates of indebtedness.....	13,981,556	16,984,827	10,042,725	5,816,421	7,999,315	8,468,955	10,408,817
Treasury notes.....	14,126,875	14,271,270	5,601,684	4,814,950	2,800,214	1,638,829	5,085,145
Nonmarketable bonds ⁴	455,407	728,671	725,447	1,101,937	1,348,923	1,333,909	1,383,781
Other bonds maturing in 5 years or less.....	5,308,973	7,897,223	10,929,012	15,727,684	16,515,388	21,654,832	23,704,246
Other bonds maturing in 5 to 10 years.....	22,466,622	28,656,315	26,333,697	19,674,381	13,388,924	8,704,746	6,895,477
Other bonds maturing in 10 to 20 years.....	5,117,870	5,357,276	5,853,030	6,673,306	5,859,845	6,688,581	3,955,049
Bonds maturing after 20 years.....	1,578,489	2,152,236	2,367,789	2,108,392	1,648,307	1,987,419	2,057,939

By class of bank December 31, 1949

	Central reserve city member banks ⁴		Reserve city member banks ⁴	Country member banks ⁴	All member banks	All national member banks	All State member banks
	New York Chicago						
	New York	Chicago					
Loans—net	7,550,350	1,618,024	14,370,366	12,691,719	36,230,459	23,852,783	12,377,676
Reserves.....	123,336	22,212	202,504	136,276	484,328	311,513	172,815
Loans—gross	7,673,686	1,640,236	14,572,870	12,827,995	36,714,787	24,164,296	12,550,491
Commercial and industrial loans, including open-market paper.....	4,791,588	1,211,112	6,704,139	3,149,909	15,856,748	10,373,460	5,483,288
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....		2,223	206,681	491,800	700,704	580,607	120,097
Other loans to farmers.....	164	4,922	250,282	988,602	1,243,970	978,029	265,941
Loans to brokers and dealers in securities.....	1,409,686	108,564	182,646	35,778	1,736,674	770,738	965,936
Other loans for purchasing or carrying securities.....	218,514	56,319	309,270	173,414	757,517	408,384	349,133
Real-estate loans: On farm land.....	25	632	82,877	414,137	497,681	349,121	148,560
On residential property.....	204,796	32,329	3,029,882	3,491,345	6,758,352	4,531,847	2,226,505
On other properties.....	51,262	18,278	629,646	878,623	1,577,809	1,030,988	546,821
Other loans to individuals:							
Retail automobile instalment paper.....	48,567	35,094	717,713	748,087	1,549,461	1,109,506	439,955
Other retail instalment paper.....	128,871	37,891	384,500	325,518	876,780	646,587	230,193
Repair and modernization instalment loans.....	89,613	25,660	391,440	289,825	796,538	566,602	229,936
Instalment cash loans.....	96,679	10,968	303,651	480,129	891,427	625,828	265,599
Single-payment loans of less than \$3,000.....	12,772	5,216	167,588	477,313	662,889	471,934	190,955
Single-payment loans of \$3,000 and over.....	312,243	57,437	780,310	624,527	1,774,517	1,023,786	750,731
Loans to banks.....	81,019	190	12,341	3,264	96,814	34,713	62,101
All other loans (including overdrafts).....	227,887	33,401	419,894	255,724	936,906	662,166	274,740
United States Government direct obligations	10,745,642	3,324,246	20,950,521	21,858,642	56,879,051	38,158,787	18,720,264
Treasury bills.....	720,176	330,991	1,189,305	1,148,125	3,388,597	2,359,702	1,028,895
Treasury certificates of indebtedness.....	1,785,193	690,426	4,180,299	3,752,899	10,408,817	7,218,810	3,190,007
Treasury notes.....	835,050	357,763	2,124,194	1,768,138	5,085,145	3,376,095	1,709,050
Nonmarketable bonds.....	54,746	18,248	257,806	1,052,981	1,383,781	1,031,332	352,449
Other bonds maturing in 5 years or less.....	5,080,522	1,007,375	8,482,879	9,133,450	23,704,246	15,828,211	7,876,035
Other bonds maturing in 5 to 10 years.....	1,435,727	462,505	2,317,073	2,680,172	6,895,477	4,281,136	2,614,341
Other bonds maturing in 10 to 20 years.....	753,612	454,890	1,616,213	1,130,334	3,955,049	2,566,322	1,388,727
Bonds maturing after 20 years.....	80,616	2,048	782,732	1,192,543	2,057,939	1,497,179	560,760

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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, December 31, 1949					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans-net	36,230,459	1,737,935	10,248,705	1,793,787	2,681,661	1,615,649	1,610,669
Reserves.....	484,328	29,642	168,680	22,648	32,245	17,270	18,212
Loans-gross	36,714,787	1,767,577	10,417,385	1,816,435	2,713,906	1,632,919	1,628,881
Commercial and industrial loans, including open-market paper.....	15,856,748	828,334	5,581,605	675,081	1,021,354	568,317	736,394
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	700,704	3,121	2,975	1,199	11,959	5,050	36,761
Other loans to farmers.....	1,243,970	20,097	53,558	35,061	51,527	37,461	46,278
Loans to brokers and dealers in securities.....	1,736,674	29,994	1,450,155	28,006	36,412	14,634	10,521
Other loans for purchasing or carrying securities.....	757,517	41,561	260,776	22,235	94,030	41,589	47,887
Real-estate loans: On farm land.....	497,681	12,006	36,159	34,334	68,086	43,230	24,169
On residential property.....	6,758,352	253,863	1,077,583	405,770	676,793	341,133	162,597
On other properties.....	1,577,809	118,814	232,898	113,977	162,414	124,773	75,078
Other loans to individuals:							
Retail automobile instalment paper.....	1,549,461	68,077	165,949	77,127	119,142	83,634	102,885
Other retail instalment paper.....	876,780	41,152	239,089	55,403	50,704	26,372	44,671
Repair and modernization instalment loans.....	796,538	34,122	187,727	53,751	63,779	22,008	38,197
Instalment cash loans.....	891,427	59,484	220,538	71,813	77,322	65,206	56,570
Single-payment loans of less than \$3,000.....	662,889	46,932	79,696	41,107	59,955	75,729	70,688
Single-payment loans of \$3,000 and over.....	1,774,517	147,474	457,170	149,749	161,798	128,901	106,435
Loans to banks.....	96,814	3,247	81,553	170	1,198	2,038	4,258
All other loans (including overdrafts).....	936,906	59,299	289,954	51,652	57,433	52,844	65,492
United States Government direct obligations	56,879,051	2,877,041	15,229,167	3,158,121	5,023,246	2,562,314	2,371,931
Treasury bills.....	3,388,597	169,442	948,112	219,841	186,358	156,795	115,223
Treasury certificates of indebtedness.....	10,408,817	435,753	2,283,081	386,392	699,603	427,204	619,761
Treasury notes.....	5,085,145	204,199	1,112,375	234,472	478,442	185,192	216,562
Nonmarketable bonds.....	1,383,781	65,872	202,729	119,689	124,959	119,221	61,517
Other bonds maturing in 5 years or less.....	23,704,246	1,011,629	6,974,376	1,170,323	2,181,339	1,144,289	929,399
Other bonds maturing in 5 to 10 years.....	6,895,477	401,680	2,153,376	491,024	669,458	301,375	171,698
Other bonds maturing in 10 to 20 years.....	3,955,049	423,190	1,066,907	301,585	442,129	153,065	82,414
Bonds maturing after 20 years.....	2,057,939	165,276	488,211	234,795	240,958	75,173	175,357

	By Federal Reserve districts, December 31, 1949—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans-net	4,557,459	1,522,009	889,867	1,617,009	2,030,838	5,924,871
Reserves.....	68,178	15,332	11,485	10,277	18,124	82,235
Loans-gross	4,615,637	1,537,341	901,352	1,627,286	2,048,962	6,007,106
Commercial and industrial loans, including open-market paper.....	2,010,668	660,776	269,225	550,539	985,900	1,968,555
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	49,691	32,167	63,832	229,321	191,652	72,976
Other loans to farmers.....	172,370	72,347	87,502	270,055	153,119	244,595
Loans to brokers and dealers in securities.....	123,629	6,364	3,038	4,101	7,015	22,805
Other loans for purchasing or carrying securities.....	94,436	26,776	13,252	18,157	61,224	35,594
Real-estate loans: On farm land.....	77,282	32,694	20,005	32,270	24,057	93,389
On residential property.....	944,280	270,347	175,155	160,351	114,594	2,175,886
On other properties.....	211,796	77,736	38,463	62,736	64,387	294,737
Other loans to individuals:						
Retail automobile instalment paper.....	223,866	72,376	49,776	68,700	106,878	411,051
Other retail instalment paper.....	105,978	34,234	37,082	30,604	41,586	169,905
Repair and modernization instalment loans.....	137,067	33,827	46,837	22,587	24,120	132,516
Instalment cash loans.....	78,828	28,931	19,034	27,365	53,281	133,055
Single-payment loans of less than \$3,000.....	78,392	43,961	20,307	36,692	54,625	54,805
Single-payment loans of \$3,000 and over.....	200,533	106,986	21,537	82,024	108,092	103,818
Loans to banks.....	743	743	.....	360	104	2,400
All other loans (including overdrafts).....	106,078	37,076	36,307	31,424	58,328	91,019
United States Government direct obligations	10,217,330	2,028,132	1,718,008	2,444,646	2,233,323	7,015,792
Treasury bills.....	715,629	87,907	68,233	218,174	218,909	283,974
Treasury certificates of indebtedness.....	1,898,015	445,961	395,802	651,162	667,853	1,498,230
Treasury notes.....	1,130,654	225,486	165,927	261,916	188,040	681,880
Nonmarketable bonds.....	270,071	71,867	101,682	91,688	38,395	116,091
Other bonds maturing in 5 years or less.....	3,945,427	836,525	761,119	908,635	853,202	2,987,983
Other bonds maturing in 5 to 10 years.....	1,269,625	208,750	142,287	164,579	163,932	157,693
Other bonds maturing in 10 to 20 years.....	754,058	90,516	57,498	105,096	56,259	422,332
Bonds maturing after 20 years.....	233,851	61,120	25,460	43,396	46,733	267,609

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

² During the period December 30, 1944—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.

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

⁴ See contents page for basis of and changes in classification of member banks.

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, December 31, 1949					
		Boston	New York	Phila- delphia	Cleveland	Richmond ²	Atlanta ²
		Loans-net	14,370,366	704,912	423,553	726,606	1,541,720	658,734	770,212
Reserves.....	202,504	15,007	14,068	12,441	20,458	8,212	9,331
Loans-gross	14,572,870	719,919	437,621	739,047	1,562,178	666,946	779,543
Commercial and industrial loans, including open-market paper.....	6,704,139	455,499	244,575	404,220	811,546	297,590	407,618
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	206,681	826	.....	.....	1,164	21	19,141
Other loans to farmers.....	250,282	24	700	.....	483	661	5,968
Loans to brokers and dealers in securities.....	182,646	28,714	17,025	25,334	35,747	12,157	8,364
Other loans for purchasing or carrying securi- ties.....	309,270	22,605	10,649	5,676	73,606	20,759	30,861
Real-estate loans: On farm land.....	82,887	.....	852	84	3,150	2,307	2,434
On residential property.....	3,029,882	30,938	63,236	39,885	252,657	96,240	44,658
On other properties.....	629,646	33,115	26,760	12,182	70,199	50,995	28,822
Other loans to individuals:							
Retail automobile instalment paper.....	717,713	18,299	9,591	31,917	43,791	38,084	47,061
Other retail instalment paper.....	384,500	17,149	13,240	33,150	27,485	9,709	24,208
Repair and modernization instalment loans.....	391,440	12,933	5,193	31,616	41,463	10,879	20,036
Instalment cash loans.....	303,651	7,803	11,701	22,668	33,648	19,996	23,620
Single-payment loans of less than \$3,000.....	167,588	4,785	4,483	6,325	11,390	17,051	23,436
Single-payment loans of \$3,000 and over.....	780,310	60,164	21,407	99,340	112,975	58,213	49,093
Loans to banks.....	12,341	1,685	.....	170	1,063	1,554	5,828
All other loans (including overdrafts).....	419,894	25,380	8,209	26,480	41,811	30,730	40,395
United States Government direct obligations	20,950,521	1,057,063	569,275	1,067,622	2,942,478	1,237,261	991,814
Treasury bills.....	1,189,305	62,839	33,954	104,696	96,844	102,636	62,681
Treasury certificates of indebtedness.....	4,180,299	233,380	75,055	160,867	400,200	191,788	279,304
Treasury notes.....	2,124,194	95,643	36,498	93,308	304,983	90,255	88,985
Nonmarketable bonds.....	257,806	7,679	6,236	2,816	19,943	34,245	11,137
Other bonds maturing in 5 years or less.....	8,482,899	294,080	248,154	382,303	1,219,237	562,850	368,775
Other bonds maturing in 5 to 10 years.....	2,317,073	81,604	70,523	150,398	423,325	141,605	50,540
Other bonds maturing in 10 to 20 years.....	1,616,213	241,298	52,656	110,298	353,287	91,868	46,368
Bonds maturing after 20 years.....	782,732	40,540	46,199	62,936	124,659	22,014	84,024

	By Federal Reserve districts, December 31, 1949—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ²
	Loans-net	1,276,282	886,933	356,402	895,926	1,130,626	4,998,460
Reserves.....	17,764	9,935	5,060	5,765	11,151	73,312
Loans-gross	1,294,046	896,868	361,462	901,691	1,141,777	5,071,772
Commercial and industrial loans, including open-market paper Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	493,232	520,874	171,153	426,283	723,187	1,748,362
Loans to farmers.....	4,711	11,948	11,417	95,204	31,421	30,828
Other loans to farmers.....	5,232	5,122	2,563	67,175	13,262	149,092
Loans to brokers and dealers in securities.....	14,512	6,048	2,856	3,879	5,657	22,353
Other loans for purchasing or carrying securities.....	20,212	18,542	7,346	14,347	52,943	31,724
Real-estate loans: On farm land.....	2,907	1,673	224	5,398	4,166	59,692
On residential property.....	337,694	95,748	41,779	78,981	44,623	1,903,443
On other properties.....	65,718	40,138	8,407	36,758	39,820	216,732
Other loans to individuals:						
Retail automobile instalment paper.....	73,362	31,855	11,324	27,450	37,489	347,490
Other retail instalment paper.....	35,226	20,572	22,158	17,406	21,988	142,209
Repair and modernization instalment loans.....	69,211	22,613	35,483	16,800	14,721	110,492
Instalment cash loans.....	23,603	12,120	5,811	12,646	23,793	106,242
Single-payment loans of less than \$3,000.....	16,285	12,289	2,782	13,787	18,159	36,816
Single-payment loans of \$3,000 and over.....	83,296	69,204	9,716	62,350	71,418	83,134
Loans to banks.....	485	702	.....	360	94	2,400
All other loans (including overdrafts).....	48,360	27,420	28,443	22,867	39,036	80,763
United States Government direct obligations	3,451,748	926,044	527,574	1,325,192	1,066,165	5,788,285
Treasury bills.....	232,000	27,558	13,889	144,413	90,946	216,849
Treasury certificates of indebtedness.....	602,611	197,241	138,197	300,619	286,854	1,314,183
Treasury notes.....	415,919	123,601	53,798	158,404	82,390	580,410
Nonmarketable bonds.....	57,989	13,210	4,780	17,362	10,213	72,196
Other bonds maturing in 5 years or less.....	1,401,053	399,275	237,138	511,110	429,049	2,429,875
Other bonds maturing in 5 to 10 years.....	436,252	101,186	32,700	93,983	102,703	632,254
Other bonds maturing in 10 to 20 years.....	201,969	46,698	37,231	78,984	31,075	324,481
Bonds maturing after 20 years.....	103,955	17,275	9,841	20,317	32,935	218,037

¹ See contents page for basis of and changes in classification of member banks.

² See note 3, page 11.

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, December 31, 1949					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—net	12,691,719	1,033,023	2,274,802	1,067,181	1,139,941	956,915	840,457
Reserves.....	136,276	14,635	31,276	10,207	11,787	9,058	8,881
Loans—gross	12,827,995	1,047,658	2,306,078	1,077,388	1,151,728	965,973	849,338
Commercial and industrial loans, including open-market paper.....	3,149,909	372,835	545,442	270,861	209,808	270,727	328,776
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	491,800	2,295	2,975	1,199	10,795	5,029	17,620
Other loans to farmers.....	988,602	20,073	52,694	35,061	51,044	36,800	40,310
Loans to brokers and dealers in securities.....	35,778	1,280	23,444	2,672	665	2,477	2,157
Other loans for purchasing or carrying securities.....	173,414	18,956	31,613	16,559	20,424	20,830	17,026
Real-estate loans: On farm land.....	414,137	12,006	35,282	34,250	64,936	40,923	21,735
On residential property.....	3,491,345	222,925	809,551	365,885	424,136	244,136	117,939
On other properties.....	878,623	85,699	154,876	101,795	92,215	73,778	46,256
Other loans to individuals:							
Retail automobile instalment paper.....	748,087	49,778	107,791	45,210	75,351	45,550	55,824
Other retail instalment paper.....	325,518	24,003	96,978	22,253	23,219	16,663	20,463
Repair and modernization instalment loans.....	289,825	21,189	92,921	22,135	22,316	11,129	18,161
Instalment cash loans.....	480,129	51,681	112,158	49,145	43,674	45,210	32,950
Single-payment loans of less than \$3,000.....	477,313	42,147	62,441	34,782	48,565	58,678	47,252
Single-payment loans of \$3,000 and over.....	624,527	87,310	123,520	50,409	48,823	70,688	57,342
Loans to banks.....	3,264	1,562	534	.....	135	484	430
All other loans (including overdrafts).....	255,724	33,919	53,858	25,172	15,622	22,114	25,097
United States Government direct obligations	21,858,642	1,819,978	3,914,250	2,090,499	2,080,768	1,325,053	1,380,117
Treasury bills.....	1,148,125	106,603	193,982	115,145	89,514	54,159	52,542
Treasury certificates of indebtedness.....	3,752,899	202,373	422,833	225,525	299,403	235,416	340,457
Treasury notes.....	1,768,138	108,556	240,827	141,164	173,459	94,937	127,577
Nonmarketable bonds.....	1,052,981	58,193	141,747	116,873	105,016	84,976	50,380
Other bonds maturing in 5 years or less.....	9,133,450	717,549	1,645,700	788,020	962,102	581,439	560,624
Other bonds maturing in 5 to 10 years.....	2,680,172	320,076	467,126	340,626	246,133	159,770	121,158
Other bonds maturing in 10 to 20 years.....	1,130,334	181,892	260,639	191,287	88,842	61,197	36,046
Bonds maturing after 20 years.....	1,192,543	124,736	361,396	171,859	116,299	53,159	91,333

	By Federal Reserve districts, December 31, 1949—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—net	1,663,153	635,076	533,465	721,083	900,212	926,411
Reserves.....	18,202	5,397	6,425	4,512	6,973	8,923
Loans—gross	1,681,355	640,473	539,890	725,595	907,185	935,334
Commercial and industrial loans, including open-market paper.....	306,324	139,902	98,072	124,256	262,713	220,193
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	42,757	20,219	52,415	134,117	160,231	42,148
Other loans to farmers.....	162,216	67,225	84,939	202,880	139,857	95,503
Loans to brokers and dealers in securities.....	553	316	182	222	1,358	452
Other loans for purchasing or carrying securities.....	17,905	8,234	5,906	3,810	18,281	3,870
Real-estate loans: On farm land.....	73,743	31,021	19,781	26,872	19,891	33,697
On residential property.....	574,257	174,599	133,376	81,370	69,971	272,443
On other properties.....	127,800	37,598	30,056	25,978	24,567	78,005
Other loans to individuals:						
Retail automobile instalment paper.....	115,410	40,521	38,452	41,250	69,389	63,561
Other retail instalment paper.....	32,861	13,662	14,924	13,198	19,598	27,696
Repair and modernization instalment loans.....	42,196	11,214	11,354	5,787	9,399	22,024
Instalment cash loans.....	44,257	16,811	13,223	14,719	29,488	26,813
Single-payment loans of less than \$3,000.....	56,891	31,672	17,525	22,905	36,466	17,989
Single-payment loans of \$3,000 and over.....	59,800	37,782	11,821	19,674	36,674	20,684
Loans to banks.....	68	41	.....	.....	10	.....
All other loans (including overdrafts).....	24,317	9,656	7,864	8,557	19,292	10,256
United States Government direct obligations	3,441,336	1,102,088	1,190,434	1,119,454	1,167,158	1,227,507
Treasury bills.....	152,638	60,349	54,344	73,761	127,963	67,125
Treasury certificates of indebtedness.....	604,978	248,720	257,605	350,543	380,999	184,047
Treasury notes.....	356,972	101,885	112,129	103,512	105,650	101,470
Nonmarketable bonds.....	193,834	58,657	96,902	74,326	28,182	43,895
Other bonds maturing in 5 years or less.....	1,536,999	437,250	523,981	397,525	424,153	558,108
Other bonds maturing in 5 to 10 years.....	370,868	107,564	109,587	70,596	61,229	125,439
Other bonds maturing in 10 to 20 years.....	97,199	43,818	20,267	26,112	25,184	97,851
Bonds maturing after 20 years.....	127,848	43,845	15,619	23,079	13,798	49,572

¹ See contents page for basis of and changes in classification of member banks.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 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
All member banks	6,892	101,527,652	36,230,459	56,879,051	4,200	5,273,685	2,851,249	289,008	31,317,298	16,428,505	1,521,177
Reserve bank cities ¹	168	43,554,382	17,085,475	23,147,368	152	1,931,457	1,241,582	148,348	14,402,159	8,642,022	343,580
1. Boston	10	1,844,033	704,912	1,057,063		40,517	36,306	5,235	596,565	345,333	21,767
2. New York ²	37	20,058,126	7,731,079	11,008,140	18	768,645	455,896	94,348	7,139,830	4,554,950	121,995
3. Philadelphia	13	2,079,249	726,606	1,067,622		146,315	129,441	9,265	772,860	395,156	23,874
4. Cleveland	4	1,735,648	548,531	1,059,201		35,971	89,348	2,597	441,339	248,218	26,800
5. Richmond	6	315,745	113,848	184,998		9,641	6,567	691	129,534	71,495	4,828
6. Atlanta	5	598,732	301,353	244,371		35,015	16,764	1,229	249,519	112,653	6,541
7. Chicago ³	57	6,660,912	1,900,118	4,188,819	17	345,914	213,145	12,899	2,207,216	1,356,940	50,115
8. St. Louis	7	982,748	461,074	438,935	24	45,947	32,198	4,570	358,912	185,917	7,617
9. Minneapolis	4	595,798	234,788	302,651		27,762	29,448	1,155	245,800	108,329	4,556
10. Kansas City	10	704,432	298,416	326,250	51	56,163	22,316	1,236	349,819	142,748	5,143
11. Dallas	8	748,050	485,606	236,493	3	20,224	3,967	1,757	383,954	158,988	6,821
12. San Francisco	7	7,230,909	3,579,150	3,032,825	39	399,343	206,186	13,366	1,526,811	961,295	63,823
Reserve branch cities ¹	131	15,234,859	5,065,466	9,068,410	287	656,007	401,760	42,929	4,848,556	2,600,859	195,430
1. Buffalo	5	586,252	242,824	306,777	11	19,408	14,124	3,108	173,088	92,602	11,662
4. Cincinnati	10	718,919	238,918	437,408	194	24,719	15,916	1,764	231,734	117,841	10,662
4. Pittsburgh	8	1,785,583	604,262	998,633		46,475	120,822	15,391	482,510	228,803	22,805
5. Baltimore	9	604,234	131,385	447,319		7,066	16,890	1,574	217,550	125,386	12,889
5. Charlotte ³	4	372,539	178,076	164,419		13,936	15,330	778	159,102	76,062	22,189
6. Birmingham	3	260,607	85,943	146,151		20,259	7,825	429	90,022	57,936	5,079
6. Jacksonville	3	218,007	79,759	115,020		15,234	7,449	545	120,371	46,215	4,120
6. Nashville	4	289,897	138,373	121,061		17,882	10,865	1,716	103,969	53,114	3,027
6. New Orleans	6	563,531	164,784	365,211		29,626	3,070	840	201,084	110,185	7,030
7. Detroit	7	2,225,918	573,001	1,510,175	14	61,202	77,979	3,547	610,212	331,882	31,807
8. Little Rock	4	118,914	33,606	71,680		9,060	4,376	192	147,038	23,701	1,013
8. Louisville	6	373,275	142,189	215,407		5,827	8,974	878	43,018	66,218	4,653
8. Memphis	3	409,534	223,182	151,207		27,006	7,345	794	142,094	75,548	4,998
9. Helena	2	47,498	9,094	37,048		540	9,766	50	17,553	9,369	1,899
10. Denver	7	465,427	146,585	297,952		11,349	8,910	631	159,257	82,914	5,214
10. Oklahoma City	4	242,026	102,129	109,482		23,456	6,448	511	132,374	49,444	1,900
10. Omaha	6	290,469	91,303	159,098		26,316	13,292	460	127,776	58,217	3,009
11. El Paso	3	110,551	69,524	37,457		3,305	50	215	54,641	20,339	1,669
11. Houston	11	794,580	327,335	431,824		26,962	6,899	1,540	351,062	161,130	8,555
11. San Antonio	6	271,997	63,864	189,621		10,738	7,391	1,383	101,267	52,504	3,894
12. Los Angeles	6	2,379,955	640,611	1,654,882	65	69,625	10,116	4,656	561,097	358,099	17,599
12. Portland	3	856,175	304,618	464,543		76,357	9,430	1,227	228,232	128,800	11,062
12. Salt Lake City ³	6	285,719	112,480	156,882	3	12,980	2,926	448	95,896	59,231	3,038
12. Seattle	5	963,252	361,601	479,153		96,679	24,567	1,252	305,517	161,689	15,654
Other Reserve Cities ¹	80	4,519,575	1,387,799	2,804,631	23	181,308	137,625	8,189	1,752,450	814,429	81,635
4. Columbus	3	345,230	84,476	220,340		22,475	17,384	555	132,881	59,148	8,027
4. Toledo	4	301,317	65,533	226,896		4,602	3,816	470	91,397	50,234	7,917
5. Washington	13	718,113	235,425	440,525		5,856	34,626	1,681	251,436	141,566	17,713
7. Cedar Rapids	1	61,876	11,925	29,332		19,783	701	135	22,683	9,544	1,327
7. Des Moines	3	171,132	65,105	95,905		13,613	6,224	285	80,064	27,912	3,305
7. Dubuque	2	36,297	6,559	28,249		1,049	3,403	37	8,470	3,477	546
7. Indianapolis	5	513,027	104,293	376,115	6	22,668	9,071	874	201,569	88,087	12,118
7. Milwaukee	6	669,173	172,142	450,327		23,291	22,389	1,024	222,411	112,526	9,239
7. Peoria	3	105,132	34,116	66,200		2,972	1,616	228	34,185	16,216	1,879
7. Sioux City	4	72,230	27,047	40,872		2,237	1,961	113	31,493	12,749	1,268
8. National Stock Yards	1	77,469	26,882	48,815		1,486	136	150	39,597	15,190	845
9. St. Paul	3	326,473	112,526	187,753		10,732	14,612	728	115,773	57,051	2,545
10. Kansas City, Kansas	2	44,693	22,351	18,436	4	2,597	77	77	20,587	8,537	414
10. Lincoln	3	86,067	24,649	58,278		2,256	713	171	35,513	17,038	1,510
10. Pueblo	1	21,585	2,316	18,377		658	173	61	14,270	3,469	712
10. St. Joseph	4	61,472	17,004	40,440		1,893	2,036	99	24,905	11,071	951
10. Topeka	4	63,225	23,977	32,041	11	6,229	862	105	29,359	12,501	1,038
10. Tulsa	4	291,520	96,519	179,052	2	11,482	3,995	470	137,549	57,999	3,252
10. Wichita	4	172,160	70,677	85,786		8,288	7,145	264	58,137	32,173	1,727
11. Fort Worth	3	261,423	142,144	104,048		9,421	5,340	470	143,137	56,056	3,060
11. Galveston	4	65,789	17,700	40,377		4,415	3,194	103	30,055	10,851	1,108
11. Waco	3	54,172	24,433	26,345		3,305		89	26,979	11,034	1,154
Country banks, by districts	6,513	38,218,836	12,691,719	21,858,642	3,738	2,504,913	1,070,282	89,542	10,314,133	4,371,195	900,532
1. Boston	320	3,111,888	1,033,023	1,819,978		792	142,035	9,237	813,231	360,974	85,343
2. New York	726	6,872,937	2,274,802	3,914,250	2,066	442,415	217,370	22,034	1,365,441	673,194	138,593
3. Philadelphia	627	3,552,295	1,067,181	2,090,499	87	193,859	188,778	11,891	805,747	389,535	85,882
4. Cleveland	671	3,604,149	1,139,941	2,080,768	323	247,998	126,798	8,321	850,560	386,817	91,263
4. Richmond	447	2,459,899	956,915	1,325,053	40	115,296	57,054	5,541	748,484	308,030	74,535
6. Atlanta	330	2,481,396	840,457	1,380,117	11	226,335	29,953	4,973	857,160	316,861	75,611
7. Chicago	916	5,684,739	1,663,153	3,441,336	64	422,196	148,951	9,039	1,410,656	604,794	122,868
8. St. Louis	475	1,940,130	635,076	1,102,088	78	139,839	59,225	3,824	607,547	241,578	46,896
9. Minneapolis	469	1,882,310	533,465	1,190,434	162	97,499	57,965	2,785	479,155	214,641	32,240
10. Kansas City	707	2,041,647	721,083	1,119,454	103	165,109	32,344	3,554	737,696	287,902	38,684
11. Dallas	585	2,272,059	900,212	1,167,158		183,297	16,764	4,628	1,081,365	343,029	61,422
12. San Francisco	240	2,315,387	926,411	1,227,507	12	129,035	28,707	3,715	559,026	243,840	47,195

¹ See contents page for basis of and changes in classification of member banks.² Includes both central reserve city and reserve city banks.

For other footnote, see opposite page.

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

ASSETS [In thousands of dollars]

and bank balances												Federal Reserve district numbers, and reserve cities
Demand balances (with banks in U. S. (except private banks, etc.))	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets in- directly representing real estate	Cus- tomers' liability on acceptances	Income accrued but not collected	Other assets	Total assets		
6,167,313	26,420	41,307	7,132,576	907,387	14,932	68,681	169,724	260,497	164,757	134,430,928	All member banks	
939,088	11,002	36,953	4,429,514	324,015	5,040	34,386	155,449	143,861	103,944	58,723,236	Reserve bank cities¹	
39,195	784	2,715	186,771	15,946	57	452	19,744	6,597	9,715	2,493,109	1. Boston	
79,799	2,471	26,065	2,354,550	154,266	508	3,117	100,476	67,672	72,750	27,596,745	2. New York ²	
86,427	1,388	1,046	264,969	16,587	2	5,293	5,605	7,697	6,729	2,894,022	3. Philadelphia	
43,239	279	252	122,551	8,460		972	174	5,522	863	2,192,978	4. Cleveland	
11,313			42,198	3,153	10	690		1,011	310	450,453	5. Richmond	
32,172	91		98,062	8,154	346		17	1,728	1,059	859,555	6. Atlanta ³	
241,918	1,318	1,499	555,426	22,855	14	447	6,610	23,734	3,653	8,925,441	7. Chicago ²	
40,945	54	51	124,328	6,526	71		537	2,564	1,363	1,352,721	8. St. Louis	
41,571	148	269	90,927	3,26	500	2,900	454	2,061	443	848,282	9. Minneapolis	
65,107	111	1,60	136,650	5,651		293		1,019	756	1,062,087	10. Kansas City	
115,155	433	1,193	101,364	12,166	2,332		7,446	248	225	1,154,421	11. Dallas	
142,247	3,925	3,803	351,718	69,925	1,200	20,222	14,269	24,008	6,078	8,893,422	12. San Francisco	
771,910	5,148	2,644	1,272,565	136,537	2,803	16,693	10,586	52,361	15,671	20,318,066	Reserve branch cities¹	
23,347	417	583	44,477	8,546	24	468		2,168	2,050	772,596	2. Buffalo	
30,001	260	67	72,678	9,965	105			2,416	440	963,590	4. Cincinnati	
43,487		57	120,777	22,883	2	3,116	90	6,888	853	2,301,925	4. Pittsburgh	
33,478		41	59,409	6,293		500	314	1,967	1,534	832,392	5. Baltimore	
14,466			63,495	3,080	19		11	1,217	929	536,897	5. Charlotte ³	
19,297			8,669	1,790	115	170		984	542	354,230	6. Birmingham	
29,382			41,747	2,463	160			496	270	341,767	6. Jacksonville	
20,991			25,485	4,166	196			765	329	399,867	6. Nashville	
26,280	204	6	57,379	5,795	214		545	2,358	967	780,286	6. New Orleans	
81,280	286	466	164,919	7,666	85	745	6,337	8,032	1,655	2,854,356	6. Detroit	
9,477			12,919	707				189	73	166,993	8. Little Rock	
19,477			52,690	1,802				1,387	354	519,856	8. Louisville	
24,682	93	4	36,769	3,347			105	407	755	556,242	8. Memphis	
2,463			5,332	226				264		65,541	9. Helena	
30,023	100	17	40,989	1,013	75			1,824	1,024	628,620	10. Denver	
44,541			36,489	1,393		620	94	594		377,188	10. Oklahoma City	
32,473	270		33,807	3,161				927	432	422,765	10. Omaha	
23,504		296	8,833	1,312	160			109	72	166,845	11. El Paso	
105,058	1,420	311	74,588	14,236	1,449	5,255	2,173	2,414	1,034	1,172,203	11. Houston	
22,956	413	16	21,484	3,392			24	796	35	377,511	11. San Antonio	
56,460	1	365	128,563	10,583		4,978	310	9,632	880	2,967,435	12. Los Angeles	
34,490	634	92	45,154	12,913			338	3,594	563	1,093,815	12. Portland	
13,739	54		19,834	2,051		841		30	623	385,160	12. Salt Lake City ³	
30,558	986	323	96,307	7,754	199		191	2,903	170	1,279,986	12. Seattle	
463,363	879	266	391,878	45,855	407	3,604	166	10,842	5,910	6,338,809	Other reserve cities	
26,218		79	39,409	6,631				325	131	485,198	4. Columbus	
26,373			6,873	1,390	3	124		1,067	98	395,396	4. Toledo	
50,702	1	30	41,424	13,369	168	1,300		928	803	986,117	5. Washington	
3,648			8,164	811						85,370	7. Cedar Rapids	
27,976			20,871	642		1,730		528	127	254,223	7. Des Moines	
1,621			2,826	15		50		14	21	44,867	7. Dubuque	
51,853		9	49,502	2,988				1,774	428	719,786	7. Indianapolis	
29,320	77	15	71,234	5,425			52	1,745	2,842	901,652	7. Milwaukee	
12,609	50		3,431	2,556				405	103	142,381	7. Peoria	
10,790			6,686	578			1	161	41	104,504	7. Sioux City	
2,901			20,661					297		117,363	8. National Stock Yards	
19,238		133	36,806	2,531		280	34	1,249	297	446,637	9. St. Paul	
9,106			2,530	338					158	65,776	10. Kansas City, Kansas	
7,949			9,016	621				284	20	122,515	10. Lincoln	
9,459	250		380	74					1	35,930	10. Pueblo	
9,622	40		3,221	233		91		132	46	86,879	10. St. Joseph	
10,795			5,025	531	29	2		232	221	93,599	10. Topeka	
59,834	200		16,284	2,168	15		69	738	244	432,303	10. Tulsa	
19,652	100		4,485	815				579	192	231,883	10. Wichita	
49,089	151		34,781	2,452	185			384	119	407,700	11. Fort Worth	
11,714			6,382	1,364	7				11	97,226	11. Galveston	
12,894	10		1,887	323		23			7	81,504	11. Waco	
3,992,952	9,391	1,444	1,038,619	400,980	6,682	13,998	3,523	53,433	39,232	49,050,817	Country banks, by districts	
201,794	322	444	164,414	38,815	588	1,280	407	5,862	3,478	3,975,609	1. Boston	
315,492	1,234	232	236,701	85,324	1,246	3,395	533	17,562	7,845	8,354,288	2. New York	
247,753	260	4	80,313	44,195	1,187	1,158	17	3,261	4,056	4,409,916	3. Philadelphia	
300,171	713	2	71,594	37,513	156	509	187	2,924	2,615	4,498,613	4. Cleveland	
267,445	778	1	97,695	28,490	720	742	338	1,999	3,870	3,244,542	5. Richmond	
376,298	771	114	87,505	33,037	581	719	1,755	4,550	3,188	3,382,386	6. Atlanta	
572,141	305	31	110,517	44,204	204	2,031	147	5,176	4,902	7,152,059	7. Chicago	
287,471	64	1	31,537	16,822	251	131	9	1,712	2,024	2,568,626	8. St. Louis	
194,523	2,141	153	35,457	12,502	49	648	45	4,636	827	2,380,172	9. Minneapolis	
387,761	1,061		22,288	11,655	377	419	9	654	1,259	2,793,716	10. Kansas City	
626,913	1,212	227	48,562	22,633	821	1,416	66	1,192	2,247	3,381,799	11. Dallas	
215,190	530	235	52,036	25,790	502	1,550	10	3,905	2,921	2,909,091	12. San Francisco	

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 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-Office Savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks	94,560,897	71,588,593	2,837,587	6,017,370	10,623,190	1,309,597	2,184,560	29,323,701	27,934,245	170,923	4,255	1,050,523	24,361	139,394
Reserve bank cities	44,550,323	32,378,881	1,421,128	1,566,114	6,620,035	1,261,647	1,302,518	8,944,830	8,320,189	65,650	300	412,643	6,654	139,394
1. Boston	2,050,424	1,564,404	53,440	136,279	246,117	27,559	22,625	188,267	183,948	4,313	6	28,236	810	111,889
2. New York	22,727,677	16,878,697	655,691	205,305	2,997,973	1,088,013	901,998	1,849,809	1,671,156	37,718	69	16,045	329	4,767
3. Philadelphia	2,414,209	1,814,088	84,917	81,671	391,517	121,482	15,766	26,250	20,372	398	69	4,767	47	6
4. Cleveland	1,372,337	1,106,621	59,045	63,665	121,482	3,899	17,625	697,979	693,165	66,228	4,000	2,330	6	6
5. Richmond	349,120	195,142	9,656	37,040	99,891	157	7,234	72,564	72,564	4,000	14	2,330	6	6
6. Atlanta	689,413	451,930	16,265	55,639	155,318	78	10,183	111,966	110,067	1,725	14	2,330	6	6
7. Chicago	6,576,804	4,718,718	291,409	295,102	1,153,736	40,853	76,986	1,769,999	1,714,336	4,503	5	50,850	132	310
8. St. Louis	1,093,021	731,770	29,202	35,474	285,502	4,785	6,288	161,691	160,964	722	5	3,700	5	5
9. Minneapolis	679,286	422,656	16,899	42,206	186,404	1,343	8,995	110,227	106,479	42	6	3,700	5	5
10. Kansas City	926,968	485,932	14,811	41,898	37,044	1,343	7,940	76,414	76,298	63	3	5,703	5	5
11. Dallas	969,388	495,745	14,402	67,899	352,365	2,256	36,721	100,854	99,014	132	197	304,684	1,265	27,505
12. San Francisco	4,701,676	3,513,178	175,391	503,936	254,686	74,812	179,673	3,586,847	3,241,162	12,034	197	304,684	1,265	27,505
Reserve branch cities	14,340,093	10,546,638	466,452	953,781	2,160,273	33,943	179,006	4,560,367	4,320,737	20,646	140	215,597	3,247	
2. Buffalo	485,277	400,608	11,810	33,925	28,384	2,643	7,907	229,762	227,627	3	5	1,405	730	
3. Cincinnati	672,306	522,557	20,697	16,629	104,180	6,005	7,638	121,255	120,873	149	5	20,930	298	
4. Pittsburgh	1,632,198	1,343,166	53,009	31,162	188,060	2,008	14,733	376,741	359,378	295	30	16,160	878	
5. Baltimore	649,230	480,675	35,513	42,679	84,599	1,027	4,737	128,161	124,891	2,680	2	5,700	20	
6. Charlotte	433,363	260,409	13,044	30,202	123,130	67	6,111	63,579	40,398	2,882	2	20,000	297	
7. Birmingham	272,086	201,085	7,168	26,255	35,658	119	1,920	57,472	57,472	3	24	1,414	165	
8. Jacksonville	266,991	138,605	3,426	36,708	86,541	119	1,285	90,434	88,483	537	34	4,574	20	
9. Nashville	282,998	157,092	6,078	46,596	71,947	6,837	4,208	121,347	116,648	9,275	6	1,339	165	
6. New Orleans	609,209	353,495	9,530	87,228	147,911	4,780	26,950	912,161	908,382	5,275	1,095	20		
7. Detroit	1,792,876	1,371,050	138,154	96,900	155,042	4,780	26,950	912,161	908,382	5,275	1,095	20		
8. Little Rock	137,583	81,919	1,713	12,101	40,469	1,381	3,319	20,997	20,741	250	6	20		
9. Louisville	424,296	260,333	9,269	7,560	142,656	88	4,478	60,241	59,126	1,095	3	5		
8. Memphis	440,707	255,346	5,256	30,898	145,800	88	3,319	83,925	83,925	100	5	5		
9. Helena	57,234	19,969	713	21,061	15,062	32	429	5,885	5,780	100	32	12		
10. Denver	472,860	354,041	15,932	23,669	73,376	50	5,810	118,453	118,229	180	5	1,375	207	
10. Oklahoma City	327,659	175,570	7,134	47,730	91,867	50	5,308	21,817	20,089	146	5	567	25	
10. Omaha	357,482	225,182	11,941	14,034	104,622	1	1,702	40,669	40,669	5	5	567	25	
11. El Paso	129,400	84,025	2,328	9,983	29,921	1,140	2,003	27,571	26,479	525	36	56,854	25	
11. Houston	956,475	644,561	12,462	87,716	196,706	2,225	12,805	144,408	87,293	200	2	20,208	100	
11. San Antonio	290,589	205,572	2,647	13,946	59,607	6,159	30,262	68,735	47,436	1,069	2	66,249	50	
12. Los Angeles	1,755,721	1,539,483	53,280	35,069	91,461	986	14,567	1,033,110	966,056	705	20	3,770	50	
12. Portland	711,811	565,191	15,234	85,176	30,657	2	2,350	308,373	304,433	120	20	150	50	
12. Salt Lake City	287,701	200,649	3,288	38,424	42,988	2	2,350	75,512	74,772	520	20	150	50	
12. Seattle	894,041	706,055	26,826	78,130	69,629	2,739	10,662	308,994	304,804	3,800	20	150	50	
Other Reserve cities	4,911,176	3,326,230	152,770	439,197	864,178	4,522	124,279	1,044,217	1,004,442	15,192	149	22,545	1,889	
4. Columbus	367,644	248,537	9,848	53,383	40,673	36	15,167	91,312	84,327	2,171	5	4,193	616	
4. Toledo	266,968	213,481	17,652	5,397	17,815	3,188	12,623	107,203	104,106	55	25	3,042		
5. Washington	752,145	661,760	18,771	117	51,424	3,188	16,888	167,670	164,395	3,250	25			
7. Cedar Rapids	63,156	29,581	2,213	4,634	26,419	309	309	17,057	17,057	2,545	15			
7. Des Moines	210,445	101,942	8,269	47,675	46,707	5,852	27,983	17,057	19,345	15	15			
7. Dubuque	23,380	19,020	1,830	1,319	994	106	217	113,349	111,558	1,591	5	235	461	
7. Indianapolis	565,327	364,027	10,513	95,641	80,008	443	15,032	113,389	111,558	1,591	5	235	461	
7. Milwaukee	656,139	467,371	22,739	39,815	112,843	443	12,928	189,970	185,500	4,004	5	1,500		
7. Peoria	96,708	75,539	2,989	3,681	11,126	3,373	3,373	35,274	33,715	59	7	1,500		
7. Sioux City	84,164	49,722	1,665	4,937	27,249	591	591	15,510	15,503	7	7			
8. National Stock Yards	98,673	16,838	512	1,218	79,617	488	488	11,621	1,620	1	1	10,000		
9. St. Paul	347,184	197,830	21,533	50,516	73,694	396	3,215	64,217	64,188	29	29			
10. Kansas City, Kansas	49,161	19,533	813	9,903	18,168	744	744	12,913	12,898	125	5		15	
10. Lincoln	103,598	61,545	2,430	8,934	29,086	1,603	1,603	11,808	11,678	125	5			
10. Pueblo	24,704	19,030	124	1,067	4,412	71	71	7,722	7,722	5	5			
10. St. Joseph	61,162	37,147	1,356	1,067	18,760	1,148	523	21,592	21,587	5	5			
10. Topeka	80,076	42,871	3,009	22,299	11,373	353	4,807	24,899	24,252	95	1	5	547	
10. Tulsa	381,733	287,629	16,088	23,265	49,591	353	2,904	14,820	13,902	903	25	1,575	15	
10. Wichita	204,584	130,047	3,214	30,744	37,675	23,381	43,541	41,966	41,966	25	25	2,225		
11. Fort Worth	342,830	187,859	4,913	23,067	103,610	905	905	26,093	23,843	25	25	2,225		
11. Galveston	65,480	43,284	1,335	3,123	16,833	1,512	1,512	11,826	11,826	92	92	36,786	63	
11. Waco	65,915	51,637	954	5,711	6,101	1,512	1,512	11,826	11,826	92	92	36,786	63	
Country banks, by districts	30,759,305	25,336,844	797,237	3,058,278	978,704	9,485	578,757	14,774,287	14,288,877	69,435	3,666	399,738	12,571	
1. Boston	2,573,231	2,114,517	89,703	189,251	92,664	1,862	85,234	1,058,564	1,048,274	5,374	216	4,612	88	
2. New York	4,369,924	3,510,405	140,543	515,158	83,284	1,076	119,458	3,265,125	3,266,913	13,203	15	42,269	2,725	
3. Philadelphia	2,301,372	1,995,326	85,876	147,835	16,563	28	55,744	1,684,903	1,615,766	4,694	302	64,100	41	
4. Cleveland	2,441,962	2,110,489	89,732	171,474	19,705	50,562	50,562	1,708,699	1,605,172	1,645	438	101,239	205	
5. Richmond	2,113,159	1,682,766	52,053	210,065	118,167	50,108	50,108	883,978	838,470	14,901	1,214	28,712	681	
6. Atlanta	2,481,242	1,877,374	40,619	346,168	183,082	2,488	31,511	678,637	655,752	9,763	292	8,001	4,829	
7. Chicago	4,157,211	3,527,508	128,080	374,685	71,030	36	55							

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

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
123,884,598	11,030	198,763	1,162,635	125,257,026	2,886,969	4,215,117	1,647,547	424,269	9,173,902	81,262,608	72,657,947	All member banks
53,495,153	217	179,720	815,457	54,490,547	1,309,642	2,083,641	694,034	145,372	4,232,689	39,181,966	30,817,999	Reserve bank cities¹
2,238,691	190	21,183	19,868	2,279,742	59,437	107,913	27,807	18,210	34,227	1,824,703	1,536,537	1. Boston
24,577,486	27	117,191	554,392	25,249,259	666,925	1,251,050	406,636	22,875	2,347,486	20,293,328	15,631,450	2. New York ²
2,632,422	174	6,082	20,901	2,659,432	59,449	122,999	42,718	9,424	234,590	2,062,813	1,657,040	3. Philadelphia
2,070,316	17	10,528	10,528	2,081,018	38,514	55,046	11,694	6,706	111,960	1,206,547	1,065,268	4. Cleveland
421,684	17	2,903	7,847	424,587	7,418	12,078	4,797	1,573	25,866	295,609	197,210	5. Richmond
801,379	7,844	41,105	8,395,752	8,395,752	15,700	21,057	7,119	6,436	50,312	559,179	419,690	6. Atlanta
8,346,803	600	10,094	1,265,406	34,225	30,425	21,693	5,952	53,759	529,689	9,277,460	4,535,380	7. Chicago ³
1,254,712	454	7,815	797,782	1,265,406	12,500	26,000	5,952	6,048	87,315	5,927,748	649,204	8. St. Louis
789,513	117	2,323	1,005,822	1,005,822	19,000	20,245	15,277	1,743	56,265	546,788	382,930	9. Minneapolis
1,003,382	7,446	3,412	1,081,100	1,081,100	28,650	29,150	14,132	1,389	73,321	725,252	399,120	10. Kansas City
1,070,242	18,612	134,269	8,441,404	8,441,404	184,224	169,544	84,013	14,237	452,018	4,207,711	3,845,069	11. Dallas
8,288,523												12. San Francisco
18,900,460	14,838	120,863	19,036,161	391,114	564,478	248,356	77,957	1,281,905	12,295,910	10,406,860	Reserve branch cities¹	
715,039	11	3,330	718,369	19,065	31,815	2,804	543	54,227	417,453	397,963	2. Buffalo	
884,561	105	5,266	889,838	23,900	34,900	12,883	2,069	73,752	569,627	474,146	3. Cincinnati	
2,008,939	314	15,147	2,024,191	85,600	129,250	38,617	24,267	277,734	1,467,934	1,268,344	4. Pittsburgh	
777,391	11	3,345	781,050	13,831	27,149	7,230	3,132	51,342	556,343	468,682	5. Baltimore	
496,942	11	8,182	505,135	7,300	18,900	4,473	1,089	31,762	355,402	233,627	6. Charlotte ³	
329,558	545	2,269	331,827	7,200	7,100	5,838	2,265	22,403	244,120	220,591	7. Birmingham	
316,748	9,297	1,736	318,484	6,000	11,500	2,523	3,260	23,283	195,862	135,158	8. Jacksonville	
373,432	43	3,301	377,278	7,400	11,000	3,189	1,000	22,589	236,522	179,488	9. Nashville	
730,556	105	3,663	743,516	10,408	17,672	7,650	740	36,770	525,550	387,552	6. New Orleans	
2,705,037	94	17,791	2,722,871	35,750	62,500	22,902	10,333	131,485	1,547,105	1,330,409	7. Detroit	
158,580	3	540	159,120	2,800	3,600	1,276	197	7,873	115,187	82,482	8. Little Rock	
484,537	105	3,738	488,275	10,050	17,600	3,890	41	35,121	352,189	219,681	9. Louisville	
524,632	94	2,396	527,133	7,400	16,100	5,019	590	29,109	379,256	252,794	10. Memphis	
63,119	3	327	63,446	850	844	393	8	2,095	49,239	35,927	11. Helena	
591,313	3	3,337	594,650	8,860	12,690	9,353	3,067	33,970	401,848	342,531	12. Denver	
349,476	24	1,337	350,907	8,500	8,500	8,812	469	26,281	246,629	192,111	13. Oklahoma City	
398,159	523	1,132	399,291	7,700	7,640	5,146	2,988	23,474	291,202	207,111	14. Omaha	
156,971	419	776	157,747	2,850	4,550	1,142	556	9,098	97,063	87,178	15. Houston	
1,100,883	191	5,127	1,109,166	26,000	25,325	11,054	658	63,037	776,829	670,494	16. San Antonio	
359,324	24	1,444	360,792	5,550	7,250	3,050	869	16,719	246,149	204,416	17. San Antonio	
2,788,831	523	22,595	2,811,949	53,000	53,013	42,614	6,859	155,486	1,570,764	1,476,258	18. Los Angeles	
1,020,184	419	6,181	1,026,784	15,200	25,730	26,001	.....	67,031	632,167	619,780	19. Portland
363,213	1	2,089	365,302	6,800	7,200	4,577	1,281	19,858	254,354	221,589	20. Salt Lake City ⁴	
1,203,035	34	5,814	1,209,040	19,100	22,650	17,520	11,676	70,946	767,176	698,540	21. Seattle	
5,955,393	166	28,982	5,984,541	111,635	154,457	65,659	22,517	354,268	4,056,038	3,497,828	Other Reserve cities¹	
458,956	2	2,257	461,213	9,000	9,600	4,590	795	23,985	302,017	277,678	4. Columbus	
374,171	3	2,314	376,485	7,700	7,950	2,434	827	18,911	233,722	224,628	4. Toledo	
919,815	3	4,942	924,757	18,400	30,500	9,977	2,483	61,360	660,019	637,338	5. Washington	
80,213	3	80,216	80,216	500	4,200	454	.....	5,154	51,344	26,360	7. Cedar Rapids
238,428	870	239,298	239,298	4,750	4,750	3,109	2,316	14,925	161,598	134,598	7. Des Moines	
42,725	3	42,728	42,728	550	700	682	207	2,139	18,933	17,730	7. DuBuque	
678,716	52	2,157	680,873	10,025	20,000	7,853	1,035	38,913	463,972	425,198	7. Indianapolis	
846,109	1	3,064	849,225	16,600	17,545	13,275	5,007	52,427	555,688	448,880	7. Milwaukee	
131,982	1	1,267	133,249	3,260	4,240	1,332	300	9,132	80,668	79,162	7. Peoria	
99,674	34	263	99,938	1,600	2,150	541	275	4,566	66,688	48,564	7. Sioux City	
110,294	3	444	110,738	1,000	4,000	1,625	.....	6,625	75,111	72,486	8. National Stock
411,401	10	5,644	417,079	9,000	15,250	3,458	1,850	29,558	291,140	214,755	9. Yards	
62,074	4	303	62,377	1,350	1,200	818	31	3,399	37,525	27,650	9. St. Paul	
115,406	127	299	115,715	2,700	2,560	992	548	6,800	86,633	63,066	10. Kansas City, Kansas	
32,426	4	32,430	32,430	1,000	1,000	983	517	3,500	14,865	19,788	10. Lincoln	
82,754	479	82,881	82,881	1,450	1,500	816	232	3,998	48,319	37,825	10. Pueblo	
88,528	69	89,007	89,007	2,200	1,550	727	115	4,592	64,256	60,669	10. St. Joseph	
406,632	1	1,881	408,582	6,850	8,920	6,097	1,854	23,721	305,615	299,417	10. Topeka	
219,404	1	1,089	220,493	3,400	5,900	1,564	526	11,390	180,447	159,210	10. Tulsa	
386,371	1	1,187	387,558	7,350	7,350	2,535	2,757	20,142	258,960	199,526	10. Wichita	
91,573	113	91,686	91,686	1,850	1,562	1,373	755	5,540	47,384	40,930	11. Fort Worth	
77,741	272	77,741	78,013	950	1,030	424	87	3,491	51,134	56,973	11. Galveston	
45,533,592	10,813	4,039	45,745,777	1,074,578	1,412,541	639,498	178,423	3,305,040	25,728,694	27,935,260	Country banks, by districts	
3,631,795	2,486	668	24,173	3,659,122	103,845	130,290	58,621	23,731	316,487	2,207,023	2,224,588	1. Boston
7,695,049	1,980	533	48,627	7,746,189	207,489	254,411	112,779	33,420	608,099	3,817,731	3,908,320	2. New York
3,986,275	1,540	17	14,567	4,002,399	124,723	202,058	67,955	12,781	407,517	1,973,306	2,118,592	3. Philadelphia
4,150,661	630	187	16,245	4,167,723	105,197	155,067	60,468	10,158	330,890	2,070,197	2,260,931	4. Cleveland
2,997,137	2,936	338	13,698	3,014,109	73,732	102,436	41,319	12,946	230,433	1,748,019	1,845,244	5. Richmond
3,159,879	30	2,010	12,443	3,174,362	69,005	95,901	32,630	10,488	208,024	2,017,439	2,167,548	6. Atlanta
6,715,306	161	147	27,202	6,742,816	130,883	161,339	88,293	28,728	409,243	3,475,192	3,847,548	7. Chicago
2,406,896	100	9	7,697	2,414,702	50,069	59,291	35,250	9,314	153,924	1,458,047	1,654,662	8. St. Louis
2,239,023	50	45	8,238	2,247,356	42,601	51,018	29,803	9,394	132,816	1,255,401	1,346,339	9. St. Louis
2,622,371	900	9	4,414	2,627,694	50,556	63,997	42,347	9,122	166,022	1,894,880	2,178,409	10. Kansas City
3,195,570	66	6	6,032	3,201,668	63,933	70,737	32,804	12,657	180,131	2,286,431	2,709,096	11. Dallas
2,733,630	10	13,997	2,747,637	52,545	65,996	37,229	5,684	161,454	1,525,028	1,674,343	12. San Francisco	

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

ALL MEMBER BANKS — ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State	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
Total, all States	6,892	101,527,652	36,230,459	56,879,051	4,200	5,273,685	2,851,249	289,008	31,317,298	16,428,505	1,521,177
New England:											
Maine	38	267,635	104,639	143,562	370	7,999	10,225	840	66,356	26,407	7,196
New Hampshire	52	148,197	67,074	68,549	35	6,594	5,507	438	47,751	19,284	5,202
Vermont	40	112,945	55,403	46,568	29	6,052	4,567	326	27,421	12,171	2,372
Massachusetts	143	3,163,963	1,109,236	1,863,242	354	84,282	98,348	8,501	923,268	498,832	59,937
Rhode Island	10	533,753	167,783	351,865	.....	7,680	4,487	1,938	108,004	59,505	13,061
Connecticut	63	965,782	315,843	542,174	16	77,798	26,956	2,995	292,772	117,099	25,465
Middle Atlantic:											
New York	558	24,386,842	9,341,111	13,343,939	1,597	1,018,236	574,320	107,639	8,054,024	5,012,268	211,144
New Jersey	281	3,513,427	987,865	2,134,009	528	244,132	133,690	13,203	716,915	352,395	70,774
Pennsylvania	742	7,510,293	2,422,936	4,203,829	324	383,903	462,959	36,342	2,050,820	1,072,015	141,565
East North Central:											
Ohio	424	5,400,016	1,676,615	3,255,408	238	271,640	186,327	9,788	1,416,951	722,719	107,112
Indiana	237	1,804,750	480,393	1,186,248	94	92,721	42,149	3,145	560,320	232,787	44,962
Illinois	505	9,083,547	2,465,084	5,797,527	22	522,001	282,545	16,368	2,875,763	1,653,563	96,467
Michigan	231	3,834,996	1,163,495	2,338,533	145	207,649	118,756	6,418	947,702	478,393	71,548
Wisconsin	166	1,648,088	446,505	1,066,192	18	78,078	54,711	2,584	460,471	204,298	26,591
West North Central:											
Minnesota	207	1,667,357	569,308	937,908	7	84,056	73,026	3,052	540,551	241,349	19,222
Iowa	161	915,277	318,027	486,955	.....	87,779	21,009	1,507	299,851	124,321	17,890
Missouri	180	2,537,915	1,058,830	1,244,608	85	146,929	79,644	7,819	958,714	434,175	31,284
North Dakota	43	228,085	56,354	156,036	9	9,332	6,073	281	48,411	26,423	3,206
South Dakota	62	273,514	87,130	165,804	13	12,754	7,446	367	75,694	36,149	4,132
Nebraska	142	723,841	230,670	423,092	4	49,879	19,045	1,151	265,442	123,245	8,786
Kansas	215	808,213	300,147	415,410	97	70,054	21,214	1,291	287,735	126,804	11,047
South Atlantic:											
Delaware	17	271,442	94,180	158,534	.....	9,480	7,992	1,256	84,350	41,403	3,660
Maryland	77	939,286	251,999	633,144	10	21,361	30,490	2,282	296,150	148,173	22,248
District of Columbia	15	739,462	245,420	451,220	.....	5,908	35,191	1,723	256,888	144,180	18,430
Virginia	204	1,225,912	530,733	619,931	20	47,826	24,423	2,979	394,845	182,055	30,680
West Virginia	108	778,736	193,819	347,795	.....	24,745	10,913	1,464	172,434	71,793	17,876
North Carolina	54	722,690	315,158	346,847	.....	38,048	21,126	1,511	286,255	122,293	16,849
South Carolina	33	345,500	110,642	204,647	10	18,958	10,641	602	119,646	49,064	10,399
Georgia	67	881,402	437,355	370,629	.....	51,819	19,696	1,903	345,159	146,944	16,592
Florida	73	1,039,497	282,194	667,082	.....	71,680	16,395	2,146	392,846	145,524	26,441
East South Central:											
Kentucky	112	774,737	288,043	441,318	4	25,257	18,231	1,884	288,744	115,909	16,315
Tennessee	82	1,181,321	521,607	550,004	6	83,114	23,143	3,447	419,000	193,192	24,293
Alabama	92	784,974	298,028	388,173	2	79,220	18,061	1,490	266,034	125,368	20,945
Mississippi	31	218,872	75,450	100,603	3	39,749	2,564	503	87,027	30,844	5,920
West South Central:											
Arkansas	68	404,377	127,834	225,853	.....	41,040	8,896	754	166,573	65,558	8,628
Louisiana	46	1,010,092	311,144	613,812	.....	77,100	5,938	2,098	372,875	169,710	19,670
Oklahoma	224	1,035,351	378,733	547,292	19	92,840	14,565	1,902	485,138	180,746	17,221
Texas	571	4,240,410	1,917,556	2,041,472	3	231,514	41,785	8,080	2,029,611	766,337	78,073
Mountain:											
Montana	84	399,575	92,511	284,033	19	13,969	8,548	495	128,381	57,629	7,196
Idaho	25	313,486	127,106	177,794	8	7,404	773	401	73,047	36,297	5,594
Wyoming	39	160,850	55,329	95,438	.....	7,903	1,925	255	63,680	24,227	3,970
Colorado	92	785,698	259,668	482,403	.....	27,495	14,908	1,224	275,864	126,581	12,383
New Mexico	35	187,713	80,301	98,810	.....	7,405	882	315	82,134	28,566	5,195
Arizona	5	308,875	153,884	129,355	.....	14,434	10,801	401	65,065	29,199	7,085
Utah	31	375,445	163,876	192,254	3	15,598	3,076	638	127,878	69,509	5,493
Nevada	6	133,149	47,367	76,944	.....	7,434	1,267	135	27,030	13,542	3,285
Pacific:											
Washington	53	1,423,637	547,071	717,139	.....	130,286	27,191	1,950	422,324	210,470	26,152
Oregon	29	980,720	340,148	504,574	.....	89,047	9,545	1,410	251,857	144,074	13,729
California	119	10,536,007	4,558,855	5,204,495	108	523,503	229,279	19,767	2,310,857	1,415,116	97,892
Mutual Savings Banks ¹	3	15,779	3,965	10,748	.....	888	129	49	1,930	961	226

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	16	236,354	82,043	138,919	12	7,853	6,961	566	55,716	26,991	6,123
New Jersey—Dist. No. 2	194	2,894,119	825,551	1,746,309	486	204,379	106,109	11,285	568,624	281,487	54,983
Kentucky—Dist. No. 4	58	240,275	87,281	134,626	.....	12,587	5,127	654	85,834	27,318	6,887
Pennsylvania—Dist. No. 4	206	2,769,499	885,643	1,591,942	279	92,962	180,313	18,360	706,854	399,635	51,260
West Virginia—Dist. No. 4	12	81,056	32,122	41,270	.....	5,051	2,317	296	20,782	7,972	2,438
Louisiana—Dist. No. 6	32	799,515	248,739	489,280	.....	55,985	4,313	1,198	287,188	141,756	14,166
Mississippi—Dist. No. 6	19	181,806	63,109	81,758	3	34,269	2,253	414	71,650	25,559	4,649
Tennessee—Dist. No. 6	68	724,976	281,244	375,009	6	51,378	14,758	2,581	259,248	111,813	17,915
Indiana—Dist. No. 7	175	1,577,238	404,468	1,052,047	35	82,160	35,791	2,737	484,796	204,217	38,707
Illinois—Dist. No. 7	253	8,508,385	2,309,528	5,447,830	17	475,681	259,871	15,548	2,701,383	1,580,738	85,510
Michigan—Dist. No. 7	190	3,701,376	1,122,316	2,259,500	31	197,940	115,436	6,153	920,557	465,986	68,613
Wisconsin—Dist. No. 7	125	1,498,160	403,120	970,998	18	71,365	50,333	2,226	422,372	188,865	23,752
Missouri—Dist. No. 10	46	870,769	349,602	426,759	51	65,571	27,118	1,668	414,932	168,231	8,179
New Mexico—Dist. No. 10	11	117,142	49,819	61,424	.....	4,826	880	193	45,287	16,899	2,753
Oklahoma—Dist. No. 10	211	1,018,210	371,774	540,120	19	90,068	14,372	1,857	474,302	178,026	16,416
Arizona—Dist. No. 12	4	268,953	140,448	106,594	.....	10,747	10,801	363	55,586	23,946	6,226

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

OF BANKS ON DECEMBER 31, 1949, BY STATES

ASSETS [In thousands of dollars]

and bank balances				Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	State
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection								
6,167,313	26,420	41,307	7,132,576	907,387	14,932	68,681	169,724	260,497	164,757	134,430,928	Total, all States
20,071	14	70	12,598	1,832	128	331	.....	352	507	337,141	New England:
13,009	3	4	10,249	1,636	71	53	.....	1	111	197,820	Maine
7,915	15	15	4,933	1,425	11	23	.....	151	156	142,132	New Hampshire
110,794	809	2,731	250,165	32,321	215	1,325	19,832	9,483	11,229	4,161,636	Vermont
16,136	79	322	18,901	7,348	.....	.....	294	1,657	548	651,604	Massachusetts
84,246	186	26	65,750	14,922	224	3	133	1,101	771	1,275,708	Rhode Island
277,576	3,728	26,847	2,522,461	210,088	1,289	5,391	100,556	77,771	80,489	32,916,450	Connecticut
176,221	457	24	117,044	42,359	547	1,897	345	10,424	3,751	4,289,665	Middle Atlantic:
381,833	1,758	1,109	452,540	84,283	1,050	8,680	5,899	16,635	10,436	9,688,096	New York
294,742	950	398	291,030	49,437	225	1,504	185	11,589	3,278	6,883,185	New Jersey
206,580	202	9	75,780	13,152	54	92	.....	3,475	1,355	2,383,198	Pennsylvania
512,408	1,387	1,500	610,438	39,339	161	891	6,610	25,874	5,950	12,038,135	East North Central:
194,792	412	498	202,059	27,108	189	1,195	113	9,324	3,010	4,823,637	Ohio
141,701	104	15	87,762	12,072	6	305	110	2,984	3,763	2,127,799	Indiana
134,907	2,246	463	142,364	7,561	538	3,818	533	5,350	1,095	2,226,803	Illinois
107,178	.....	.....	50,462	4,660	21	2,526	20	984	460	1,223,799	Michigan
214,634	265	112	278,244	19,090	151	430	663	4,709	3,065	3,524,737	Wisconsin
15,084	6	7	3,685	1,320	.....	10	.....	716	40	278,582	West North Central:
30,778	.....	.....	4,635	1,684	.....	.....	.....	737	227	351,856	Minnesota
87,195	270	.....	45,946	5,212	26	57	10	1,335	595	996,518	Iowa
133,421	248	.....	16,215	4,529	54	104	.....	836	829	1,102,300	Missouri
26,401	103	.....	12,783	1,753	117	656	.....	517	132	358,967	South Dakota
63,615	.....	41	62,073	9,844	105	500	314	2,111	2,284	1,250,594	Nebraska
52,162	1	30	42,085	13,598	185	1,300	.....	929	880	1,013,242	Kansas
104,592	396	.....	77,122	15,680	281	711	332	1,620	1,880	1,641,261	South Atlantic:
59,540	100	.....	24,125	6,009	210	690	.....	332	1,033	759,444	Delaware
66,340	.....	.....	80,443	6,986	115	1	17	1,865	1,260	1,019,859	Maryland
38,440	292	1	21,450	2,669	22	30	.....	428	229	468,524	District of Columbia
72,488	151	3	108,981	11,318	431	.....	62	2,087	1,480	1,241,939	Virginia
149,457	216	14	71,194	14,809	237	83	40	2,682	1,341	1,451,535	West Virginia
97,482	16	.....	59,022	5,895	2	21	.....	1,631	562	1,071,592	North Carolina
120,486	233	4	80,792	14,459	289	53	650	1,988	1,561	1,619,321	South Carolina
96,085	354	97	23,185	7,172	192	806	1,651	1,692	1,230	1,063,751	Georgia
42,146	.....	.....	8,117	2,866	92	.....	17	28	240	309,142	Florida
72,963	5	.....	19,419	2,855	32	30	.....	343	346	574,556	East South Central:
108,791	205	6	74,493	11,079	392	83	6,339	3,531	1,737	1,406,128	Kentucky
229,212	857	.....	57,102	6,627	46	900	172	1,381	790	1,530,405	Tennessee
893,897	3,614	2,043	285,647	54,249	4,916	6,591	9,709	4,433	3,317	6,353,236	Alabama
48,801	27	83	14,645	2,699	.....	.....	.....	1,109	118	531,882	Mississippi
23,410	60	.....	7,686	2,916	33	.....	.....	6	102	389,590	West South Central:
31,800	.....	.....	3,683	1,090	31	.....	.....	150	90	225,891	Arkansas
90,559	421	17	45,903	3,164	107	.....	.....	1,864	1,213	1,067,910	Louisiana
45,570	150	.....	2,653	1,803	269	.....	.....	216	100	272,235	Oklahoma
17,687	.....	121	10,973	3,713	.....	403	.....	1,162	668	379,886	Texas
31,308	54	.....	21,514	2,888	54	948	.....	31	636	507,880	Mountain:
6,465	75	.....	3,663	1,286	8	.....	.....	458	190	162,121	Montana
73,084	1,006	357	111,255	12,047	293	475	191	3,403	909	1,863,279	Idaho
47,520	666	92	45,776	14,212	11	.....	338	3,866	687	1,251,691	Wyoming
295,791	4,279	4,248	493,531	92,323	1,502	25,765	14,589	35,146	8,077	13,024,266	Colorado
719	.....	.....	24	54	.....	.....	.....	.....	5	17,768	New Mexico
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pacific:
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

11,182	.....	9	11,411	4,723	4	3	108	286	129	297,323	Connecticut—Dist. No. 2
129,880	394	24	101,856	33,325	485	1,586	345	9,345	2,027	3,509,856	New Jersey—Dist. No. 2
47,067	16	.....	4,546	2,716	.....	21	.....	117	95	329,058	Kentucky—Dist. No. 4
120,395	276	59	135,229	34,288	40	3,196	277	7,273	1,507	3,522,934	Pennsylvania—Dist. No. 4
7,285	10	.....	3,077	401	1	.....	.....	163	120	102,523	West Virginia—Dist. No. 4
66,592	205	6	64,153	8,881	391	.....	6,339	2,821	1,378	1,106,513	Louisiana—Dist. No. 6
35,597	.....	.....	7,845	2,541	72	.....	17	22	195	256,303	Mississippi—Dist. No. 6
85,891	140	.....	43,489	10,684	289	.....	545	1,577	731	998,050	Tennessee—Dist. No. 6
171,075	.....	9	70,626	10,657	42	92	.....	3,285	1,226	2,077,336	Indiana—Dist. No. 7
446,635	1,368	1,500	585,639	35,864	56	889	6,610	25,290	5,400	11,283,577	Illinois—Dist. No. 7
184,491	412	496	200,559	25,993	179	1,195	113	9,299	2,963	4,661,675	Michigan—Dist. No. 7
123,777	94	15	85,869	10,866	5	305	110	2,711	3,723	1,938,252	Wisconsin—Dist. No. 7
97,481	211	60	140,770	6,290	.....	384	117	1,201	863	1,294,556	Missouri—Dist. No. 10
23,662	150	.....	1,823	925	232	.....	.....	216	65	163,867	New Mexico—Dist. No. 10
222,204	832	.....	56,824	6,443	46	880	172	1,381	785	1,502,219	Oklahoma—Dist. No. 10
15,106	.....	121	10,187	3,344	.....	403	.....	1,162	634	330,082	Arizona—Dist. No. 12

ALL MEMBER BANKS — ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Post-Savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total, all States...	94,560,897	71,588,593	2,837,587	6,017,370	10,623,190	1,309,597	2,184,560	29,323,701	27,934,245	170,923	4,255	1,050,523	24,361	139,394
New England:														
Maine.....	175,391	144,723	4,977	14,115	7,302	7	4,267	127,692	126,456	968	6	262		
New Hampshire.....	134,010	105,475	3,961	12,818	6,847		4,909	42,904	41,886	907	20	91		
Vermont.....	61,234	53,437	1,471	3,559	1,084		1,683	65,521	64,827	213	3	478		
Massachusetts.....	3,118,154	2,428,281	90,953	222,709	285,060	27,559	63,592	649,834	640,378	5,505	133	3,730	88	
Rhode Island.....	400,131	331,311	15,887	32,093	10,847	1,798	8,195	198,074	197,387	623	50	14		
Connecticut.....	919,948	769,123	34,260	50,891	33,891	57	31,726	252,566	250,802	1,551	25	188		
Middle Atlantic:														
New York.....	25,603,193	19,163,759	742,265	576,055	3,057,977	1,091,166	971,971	3,847,461	3,622,454	48,770		60,346	4,002	111,889
New Jersey.....	2,257,143	1,843,807	71,307	235,323	48,800		57,332	1,725,977	1,704,143	6,255		15,305	2,274	
Pennsylvania.....	6,215,733	5,098,121	197,909	223,310	589,758	17,802	88,833	2,481,195	2,371,978	1,118	581	106,281	1,273	
East North Central:														
Ohio.....	4,202,744	3,386,835	173,481	250,510	296,692	4,540	90,686	2,232,494	2,108,037	3,446	317	119,711	983	
Indiana.....	1,637,272	1,240,816	38,025	217,639	109,651	106	31,035	604,511	599,856	2,774	133	1,023	725	
Illinois.....	8,582,682	6,405,558	337,448	429,995	1,268,244	40,853	100,584	2,696,889	2,569,577	5,200	94	121,708	310	
Michigan.....	2,712,609	2,115,663	171,091	209,472	170,544	4,837	41,002	1,825,871	1,809,123	5,988	64	10,425	271	
Wisconsin.....	1,259,902	985,718	48,589	78,254	124,937	443	21,961	737,183	730,114	4,192	90	2,301	486	
West North Central:														
Minnesota.....	1,527,971	1,025,216	51,191	136,736	291,906	2,788	20,134	543,457	536,726	137	58	2,604	3,932	
Iowa.....	890,612	627,966	30,822	105,316	112,267		14,241	257,377	254,499	2,636	74	168		
Missouri.....	2,773,466	1,837,192	60,630	150,946	696,830	6,128	21,740	530,139	523,114	948	86	5,936	55	
North Dakota.....	193,276	172,473	3,789	6,824	9,401		1,789	70,930	70,305	525	6	94		
South Dakota.....	268,126	222,083	6,497	27,553	9,674		2,319	64,729	62,855	717	4	1,153		
Nebraska.....	832,070	619,991	19,706	47,807	138,417	1	6,148	106,721	106,531	147	23	18		
Kansas.....	940,986	660,824	15,403	174,295	81,793		8,669	98,050	95,071	1,641	38	1,267	33	
South Atlantic:														
Delaware.....	294,854	249,833	28,447	3,328	4,457		8,789	26,496	26,223	221		52		
Maryland.....	867,656	661,233	40,234	72,487	86,091	1,027	6,584	296,422	289,132	4,932	10	2,328	20	
District of Columbia.....	767,955	677,092	19,035	31,117	51,451		3,188	177,295	172,520	3,750	1,025			
Virginia.....	1,046,911	750,096	27,796	89,004	155,658	157	24,200	465,718	430,180	12,685	166	22,485	202	
West Virginia.....	509,878	374,799	16,375	63,198	36,831		18,675	184,079	181,842	1,334	30	534	339	
North Carolina.....	782,464	532,830	21,634	58,617	133,235	67	16,081	162,162	131,551	4,742	8	25,530	331	
South Carolina.....	377,892	301,408	7,468	46,272	16,263		6,481	63,416	61,471	640	7	1,043	255	
Georgia.....	961,637	677,183	21,996	79,638	170,210	78	12,532	192,829	188,216	4,092	48	335	138	
Florida.....	1,125,689	822,707	15,769	146,233	125,402	2,217	12,971	230,646	226,366	1,881	66	1,838	495	
East South Central:														
Kentucky.....	850,079	639,035	14,783	38,061	150,378		7,822	144,748	142,041	1,812	16	819	60	
Tennessee.....	1,181,290	753,165	18,631	117,346	277,319	88	14,741	337,798	325,014	2,982	151	7,310	2,341	
Alabama.....	773,563	576,613	16,227	105,429	68,495	390	6,409	213,924	210,934	1,816	17	317	840	
Mississippi.....	231,930	155,938	4,045	37,932	32,489		1,526	58,706	58,002	704				
West South Central:														
Arkansas.....	460,127	344,115	6,093	45,765	59,865		4,289	77,797	77,089	274	25	289	120	
Louisiana.....	1,105,415	700,086	16,458	182,488	187,762	6,837	11,784	217,268	210,622	748	70	4,628	1,200	
Oklahoma.....	1,327,477	948,327	32,896	167,052	159,816	403	18,983	100,654	95,940	1,742	99	1,770	1,103	
Texas.....	5,382,710	3,839,734	66,667	446,591	902,189	10,134	117,395	595,634	470,208	7,460	366	115,021	2,579	
Mountain:														
Montana.....	421,610	311,430	5,915	66,862	31,805		5,598	86,096	85,483	119	3	481	10	
Idaho.....	285,457	220,149	4,712	51,913	5,473		3,210	84,203	83,471	651	11	30	40	
Wyoming.....	177,393	132,629	2,710	26,276	13,250		2,528	35,881	35,332	483	18	48		
Colorado.....	807,958	651,128	19,652	45,981	81,494	32	9,671	193,451	192,899	284	5	251	12	
New Mexico.....	221,986	160,509	3,834	43,436	10,902		3,305	36,069	33,717	2,239	11	102		
Arizona.....	273,153	222,276	5,353	36,553	2,530	1,191	5,248	84,878	83,623	250	5	1,000		
Utah.....	356,369	252,582	3,788	52,123	44,804	2	3,070	121,049	120,189	535	20	235	70	
Nevada.....	96,653	75,697	2,061	16,141	1,149		1,605	55,391	51,966	348		3,077		
Pacific:														
Washington.....	1,264,620	1,021,278	37,745	109,213	78,919	2,769	14,696	487,462	480,879	6,171	18	4	390	
Oregon.....	823,978	660,897	17,073	97,123	32,606	986	15,293	344,849	339,979	126	15	4,679	50	
California.....	7,077,540	5,617,452	240,526	565,579	351,417	81,380	221,186	5,089,205	4,643,237	13,641	240	403,214	1,368	27,505
Mutual Savings Banks	1		1					16,049	16,043	3		3		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	185,213	153,429	8,366	10,655	6,250		6,513	89,760	89,514	80	15	151		
New Jersey—Dist. No. 2.....	1,794,472	1,472,522	57,413	167,678	45,414	566	50,879	1,467,475	1,453,728	2,071		11,413	263	
Kentucky—Dist. No. 4.....	237,255	211,485	3,540	16,831	3,376		2,023	65,478	65,192	13		232	40	
Pennsylvania—Dist. No. 4.....	2,257,677	1,909,823	69,457	64,777	189,529	2,008	22,081	863,077	831,478	431	210	30,080	878	
West Virginia—Dist. No. 4.....	55,739	36,706	3,505	9,592	2,318		3,618	33,140	32,314	370	5	308	143	
Louisiana—Dist. No. 6.....	860,310	523,747	13,361	153,598	156,551	6,837	6,216	178,322	171,819	668	60	4,575	1,200	
Mississippi—Dist. No. 6.....	189,486	121,661	3,008	32,041	31,469		1,307	51,625	50,924	701				
Tennessee—Dist. No. 6.....	691,254	457,670	12,725	81,265	128,330		11,264	242,267	229,896	2,982	149	6,952	2,288	
Indiana—Dist. No. 7.....	1,425,055	1,075,411	33,904	195,021	94,196		26,417	530,830	526,465	2,755	108	817	685	
Illinois—Dist. No. 7.....	8,096,134	6,050,427	328,957	393,145	1,186,138	40,853	96,619	2,476,281	2,384,449	5,165	39	86,318	310	
Michigan—Dist. No. 7.....	2,649,389	2,065,700	169,167	199,618	170,032	4,816	40,047	1,739,494	1,723,082	5,848	9	10,284	271	
Wisconsin—Dist. No. 7.....	1,165,029	904,974	45,016	71,289	122,521	443	20,786	654,801	647,892	4,188	85	2,150	486	
Missouri—Dist. No. 10.....	1,106,327	621,699	18,038	55,373	399,903	1,343	9,971	115,791	115,317	76	16	332	50	
New Mexico—Dist. No. 10.....	126,006	80,115	3,081	30,571	9,972		2,267	29,120	26,883	2,225	11	1		
Oklahoma—Dist. No. 10.....	1,304,176	931,080	32,739	162,344	159,258	403	18,352	97,995	93,400	1,739	99			

OF BANKS ON DECEMBER 31, 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
123,884,598	11,030	198,763	1,162,635	125,257,026	2,886,969	4,215,117	1,647,547	424,269	9,173,902	81,262,608	72,657,947	Total, all States
303,083	1,346		1,867	306,296	10,890	12,246	6,488	1,221	30,845	142,722	150,507	New England:
176,914			479	177,393	5,860	8,454	4,869	1,244	20,427	110,752	112,953	Maine
126,755			1,008	127,763	4,857	5,081	3,075	1,356	14,369	48,386	53,746	New Hampshire
3,767,988	1,140	21,271	29,800	3,820,199	99,824	159,197	52,563	29,853	341,437	2,757,440	2,464,417	Vermont
598,205		555	5,496	604,256	14,820	22,175	5,694	4,659	47,348	365,094	352,698	Massachusetts
1,172,514		133	7,239	1,179,886	34,637	40,265	16,219	4,701	95,822	769,952	785,990	Rhode Island
29,450,654	1,970	117,271	585,352	30,155,247	810,064	1,428,741	479,057	43,341	2,761,203	22,803,156	18,189,324	Connecticut
3,983,120	200	345	22,627	4,006,292	95,070	122,943	49,134	16,226	283,373	1,963,878	2,019,418	Middle Atlantic:
8,696,928	1,667	6,391	48,656	8,753,642	272,158	463,033	153,374	45,889	934,454	5,381,360	4,957,724	New York
6,435,238	530	185	31,053	6,467,006	141,451	191,740	67,795	15,193	416,179	3,616,972	3,437,001	New Jersey
2,241,783			8,961	2,250,744	40,524	57,849	28,125	5,956	132,454	1,355,093	1,413,710	Pennsylvania
11,279,571	36	7,844	49,712	11,337,163	234,472	303,517	90,772	72,211	700,972	7,459,836	6,325,699	East North Central:
4,538,480		113	30,982	4,569,575	81,097	109,788	45,393	17,784	254,062	2,315,758	2,164,078	Ohio
1,997,085		110	6,200	2,003,395	38,990	47,817	29,098	8,499	124,404	1,031,000	998,171	Indiana
2,071,428		533	16,945	2,088,906	39,438	62,811	22,203	13,445	137,897	1,250,700	1,039,722	Illinois
1,147,989	125	20	1,894	1,150,028	19,969	30,896	16,821	6,085	73,771	732,972	697,061	Michigan
3,303,605	100	726	16,197	3,320,628	74,079	73,177	52,643	4,210	204,109	2,280,588	1,731,634	Wisconsin
264,206	50		1,167	265,423	4,080	5,359	2,855	865	13,159	174,507	177,401	West North Central:
332,855			1,333	334,188	4,943	7,428	4,088	1,209	17,668	232,713	247,320	North Dakota
938,791	350	10	1,818	940,969	18,760	19,290	12,535	4,964	55,549	698,929	628,000	South Dakota
1,039,036	350		2,440	1,041,826	19,695	24,366	14,342	2,071	60,474	791,350	827,573	Nebraska
321,350			2,621	323,971	8,973	20,617	5,261	145	34,996	255,670	249,167	Kansas
1,164,078	50	314	4,552	1,168,994	23,022	40,798	12,711	5,069	81,600	741,968	678,231	South Atlantic:
945,250			5,022	950,272	19,100	31,200	10,147	2,523	673,708	673,708	652,196	Delaware
1,512,629	920	332	8,282	1,522,163	38,686	51,530	22,042	6,840	119,098	865,197	786,178	Maryland
693,957	1,466		2,656	698,079	19,388	28,501	9,982	3,494	61,365	426,213	432,547	District of Columbia
944,626	500	17	10,544	955,687	16,125	34,706	10,299	3,042	64,172	635,681	547,085	Virginia
441,308			2,569	443,877	8,150	10,508	4,647	1,342	24,647	318,002	332,711	West Virginia
1,154,466	30	62	9,579	1,164,137	24,687	32,522	11,827	8,766	77,802	780,168	660,372	North Carolina
1,356,335		40	6,005	1,362,380	31,025	40,580	11,546	6,004	89,155	905,038	911,107	South Carolina
994,827			4,875	999,702	22,980	36,518	10,778	1,614	71,890	693,575	625,896	Georgia
1,519,088		650	7,220	1,526,958	26,856	45,659	15,612	4,236	92,363	980,012	804,460	Florida
987,487		1,906	5,386	994,779	21,085	28,721	14,263	4,903	68,972	654,293	654,293	East South Central:
290,636		17	780	291,433	6,043	11,149	261	256	17,709	181,667	187,279	Kentucky
537,924			1,742	539,666	11,060	13,599	8,453	1,778	34,890	367,745	374,750	Tennessee
1,322,683		9,299	5,869	1,337,851	20,635	32,292	13,878	1,472	68,277	922,131	819,865	Alabama
1,428,131		172	4,620	1,432,923	28,873	35,024	28,508	5,077	97,482	1,041,163	1,077,260	Mississippi
5,978,344		10,692	16,929	6,005,965	129,051	136,927	62,904	18,389	347,271	4,203,166	4,118,073	West South Central:
507,706			1,774	509,480	8,415	7,985	5,388	614	22,402	358,164	369,245	Arkansas
369,660			1,663	371,323	6,505	6,890	4,196	676	18,267	254,361	267,586	Louisiana
213,274			633	213,907	2,913	5,732	2,598	741	11,984	141,910	157,750	Oklahoma
1,001,409	200		3,848	1,005,457	17,440	24,268	16,036	4,709	62,453	671,496	660,877	Texas
258,055			602	258,657	5,665	4,975	502	2,436	13,578	173,763	204,599	Mountain:
358,031			3,888	361,919	5,755	7,613	3,389	1,210	17,967	244,493	253,106	Montana
477,418			2,293	479,711	9,540	11,049	6,102	1,478	28,169	303,773	286,261	Idaho
152,044			1,038	153,082	2,163	2,360	4,501	15	9,039	86,525	89,780	Wyoming
1,752,082		191	8,162	1,760,435	29,170	35,869	24,454	13,351	102,844	1,080,281	1,033,932	Colorado
1,168,827		419	6,665	1,175,911	17,390	29,987	28,132	271	75,780	730,682	727,537	New Mexico
12,166,745		19,145	161,592	12,347,482	260,596	251,365	141,987	22,836	676,784	6,288,605	5,910,686	Arizona
16,050			88	16,138		1,446	169	15	1,630			Utah
												Nevada
												Pacific:
												Washington
												Oregon
												California
												Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

274,973		108	1,848	276,929	7,606	9,215	2,480	1,093	20,394	162,620	159,186	Connecticut—Dist. No. 2
3,261,947	200	345	19,149	3,281,641	75,809	99,320	40,682	12,404	228,215	1,562,736	1,589,223	New Jersey—Dist. No. 2
302,733			862	303,595	8,450	11,677	4,445	891	25,463	185,642	225,793	Kentucky—Dist. No. 4
3,120,754	100	292	19,287	3,140,433	116,220	182,216	56,414	27,651	382,501	2,002,053	1,861,454	Pennsylvania—Dist. No. 4
88,879			555	89,434	3,790	6,180	2,032	1,087	13,089	45,377	46,839	West Virginia—Dist. No. 4
1,038,632		9,299	4,893	1,052,824	15,628	24,965	11,707	1,389	53,689	729,255	619,408	Louisiana—Dist. No. 6
241,111		17	708	241,836	4,863	9,264	200	140	14,467	148,044	147,164	Mississippi—Dist. No. 6
933,521		545	4,688	938,754	18,425	28,178	9,706	2,987	59,296	561,874	506,710	Tennessee—Dist. No. 6
1,955,885			7,747	1,963,632	34,627	50,149	23,938	4,990	113,704	1,183,535	1,226,223	Indiana—Dist. No. 7
10,572,415	36	7,844	47,707	10,628,002	220,910	286,437	80,459	67,769	655,575	7,063,867	5,954,559	Illinois—Dist. No. 7
4,388,874		113	30,775	4,419,762	77,097	104,832	42,720	17,264	241,913	2,264,330	2,104,806	Michigan—Dist. No. 7
1,819,830		110	5,602	1,825,542	34,915	43,244	26,699	7,852	112,710	955,944	911,180	Wisconsin—Dist. No. 7
1,222,118		117	2,866	1,225,101	23,195	24,747	19,143	2,370	69,455	868,076	546,273	Missouri—Dist. No. 10
155,126			556	155,682	3,400	3,045	210	1,530	8,185	100,521	111,130	New Mexico—Dist. No. 10
1,402,171		172	4,564	1,406,907	28,163	34,254	28,068	4,827	95,312	1,025,148	1,054,952	Oklahoma—Dist. No. 10
310,640			3,532	314,172	5,505	6,613	2,682	1,110	15,910	212,973	219,797	Arizona—Dist. No. 12

For footnote see opposite page.

ALL MEMBER BANKS — DEPOSITS AND RESERVES, DECEMBER 31, 1949

[In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves ¹	Net demand deposits subject to reserve	Time deposits	Reserves with Federal Reserve Banks ²			Ratio of total reserves to net demand plus time deposits (per cent)	Ratio of required reserves to net demand plus time deposits (per cent)
					Total	Required	Excess		
All member banks	94,560,897	13,298,289	81,262,608	29,323,701	16,428,505	15,546,676	881,829	14.9	14.1
Central reserve city banks	27,944,841	3,021,258	24,923,583	2,847,561	5,644,745	5,625,566	19,179	20.3	20.3
Reserve city banks	35,856,751	5,246,420	30,610,331	11,701,853	6,412,565	6,094,952	317,613	15.2	14.4
Country banks	30,759,305	5,030,611	25,728,694	14,774,287	4,371,195	3,826,158	545,037	10.8	9.4
All member banks, by districts:									
Boston	4,623,655	591,929	4,031,726	1,246,831	706,307	655,631	50,676	13.4	12.4
New York	27,582,878	3,054,366	24,528,512	5,404,696	5,320,746	5,249,707	71,039	17.8	17.5
Philadelphia	4,715,581	679,462	4,036,119	1,903,116	784,691	703,259	81,432	13.2	11.8
Cleveland	6,753,415	903,371	5,850,044	3,194,189	1,157,644	1,088,505	69,139	12.8	12.0
Richmond	4,297,017	681,625	3,615,392	1,315,952	709,586	611,687	97,899	14.4	12.4
Atlanta	4,601,939	823,267	3,778,672	1,109,613	696,964	614,596	82,368	14.3	12.6
Chicago	14,226,210	2,025,562	12,200,648	5,658,783	2,564,127	2,474,084	90,043	14.4	13.9
St. Louis	3,971,335	663,857	3,307,478	968,316	608,152	556,279	51,873	14.2	13.0
Minneapolis	2,569,085	426,517	2,142,568	933,971	389,390	357,036	32,354	12.7	11.6
Kansas City	5,294,916	997,486	4,297,430	677,009	764,013	693,695	70,318	15.4	13.9
Dallas	5,781,983	1,265,164	4,516,819	656,692	813,931	708,676	105,255	15.7	13.7
San Francisco	10,142,883	1,185,683	8,957,200	6,254,533	1,912,954	1,833,521	79,433	12.6	12.1
Central reserve city banks:									
New York	22,218,531	2,383,433	19,835,098	1,763,969	4,461,641	4,451,920	9,721	20.7	20.6
Chicago	5,726,310	637,825	5,088,485	1,083,592	1,183,104	1,173,646	9,458	19.2	19.0
Reserve city banks, by districts:									
Boston	2,050,424	225,721	1,824,703	188,267	345,333	337,860	7,473	17.2	16.8
New York	994,423	118,740	875,683	315,602	185,911	173,403	12,508	15.6	14.6
Philadelphia	2,414,209	351,396	2,062,813	218,213	395,156	382,217	12,939	17.3	16.8
Cleveland	4,311,453	531,606	3,779,847	1,485,490	770,827	754,647	16,180	14.6	14.3
Richmond	2,183,858	316,485	1,867,373	431,974	401,556	357,726	43,830	17.5	15.6
Atlanta	2,120,697	359,464	1,761,233	430,976	380,103	338,571	41,532	17.3	15.4
Chicago	4,342,689	705,718	3,636,971	2,017,096	776,229	755,510	20,719	13.7	13.4
St. Louis	2,194,280	344,849	1,849,431	338,475	366,574	349,821	16,753	16.8	16.0
Minneapolis	1,083,704	196,537	887,167	180,329	174,749	168,706	6,043	16.4	15.8
Kansas City	2,989,987	587,437	2,402,550	359,567	476,111	450,437	25,674	17.2	16.3
Dallas	2,820,077	589,689	2,230,388	423,028	470,902	422,621	48,281	17.7	15.9
San Francisco	8,350,950	918,778	7,432,172	5,312,836	1,669,114	1,603,433	65,681	13.1	12.6
Country banks, by districts:									
Boston	2,573,231	366,208	2,207,023	1,058,564	360,974	317,771	43,203	11.1	9.7
New York	4,369,924	552,193	3,817,731	3,325,125	673,194	624,384	48,810	9.4	8.7
Philadelphia	2,301,372	328,066	1,973,306	1,684,903	389,535	321,042	68,493	10.6	8.8
Cleveland	2,441,962	371,765	2,070,197	1,708,699	386,817	333,858	52,959	10.2	8.8
Richmond	2,113,159	365,140	1,748,019	883,978	308,030	253,961	54,069	11.7	9.6
Atlanta	2,481,242	463,803	2,017,439	678,637	316,861	276,025	40,836	11.8	10.2
Chicago	4,157,211	682,019	3,475,192	2,558,095	604,794	544,928	59,866	10.0	9.0
St. Louis	1,777,055	319,008	1,458,047	629,841	241,578	206,458	35,120	11.6	9.9
Minneapolis	1,485,381	229,980	1,255,401	753,642	214,641	188,330	26,311	10.7	9.4
Kansas City	2,304,929	410,049	1,894,880	317,442	287,902	243,258	44,644	13.0	11.0
Dallas	2,961,906	675,475	2,286,431	233,664	343,029	286,055	56,974	13.6	11.4
San Francisco	1,791,933	266,905	1,525,028	941,697	243,840	230,088	13,752	9.9	9.3

¹ Demand balances with banks in United States, except private banks and American branches of foreign banks, plus cash items in process of collection. War loan and series E bond accounts were also exempt from reserve requirements during the period April 13, 1943, to June 30, 1947, and were, therefore, deducted in computing net demand deposits subject to reserve for the December 1944–December 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.

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

Reserves actually required on a given date are based on deposits at the opening of business on that day, which is the same as the close of business the preceding day. Therefore, the figures in the "Required" column represent the reserves required to be maintained on the business day following the call date. Pursuant to the provisions of law, the Board of Governors of the Federal Reserve System prescribed the following requirements for reserves to be maintained by each member bank which were in effect on that date: Time deposits—5% for all member banks; net demand deposits—22% for central reserve city banks, 18% for reserve city banks, and 12% for country banks.

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

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1949, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	33,584,502	1,435,274	15,641,648	1,796,549	3,023,517	1,468,130	536,725	4,507,513	1,375,223	364,025	685,866	464,508	2,285,524
Loans (including overdrafts).....	12,377,676	505,594	6,111,898	606,563	986,279	596,298	243,736	1,309,642	554,471	114,647	293,420	203,130	851,998
United States Government direct obligations.....	18,720,264	817,515	8,707,428	978,706	1,767,787	769,737	239,340	2,687,486	703,925	224,168	315,126	219,265	1,289,781
Obligations guaranteed by United States Government.....	2,150	517	937	6	355	8	3	76	62	137	49	107,002	
Obligations of States and political subdivisions.....	1,531,208	53,386	486,894	114,732	128,849	51,384	46,268	356,109	68,814	16,382	62,682	38,706	107,002
Other bonds, notes, and debentures.....	830,680	52,862	260,524	85,992	134,132	46,517	5,389	147,184	42,502	8,184	13,336	2,414	31,644
Corporate stocks (including Federal Reserve Bank stock).....	122,524	5,400	73,967	10,550	6,115	4,186	1,989	7,016	5,449	507	1,253	993	5,099
Reserves, cash, and bank balances	10,322,277	366,867	5,122,727	544,875	758,278	495,689	198,890	1,179,126	473,228	99,105	284,531	225,088	573,873
Reserve with Federal Reserve Banks.....	5,695,399	183,577	3,105,054	285,792	403,995	244,136	79,982	609,456	216,501	47,862	117,804	76,700	324,540
Cash in vault.....	479,496	34,334	153,134	26,926	64,553	35,900	14,280	74,099	21,858	6,373	8,440	14,527	25,072
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,484,450	62,507	209,826	86,985	157,515	101,430	72,710	312,548	115,125	37,126	81,616	121,744	125,318
Other balances with banks in United States.....	7,648	303	3,497	1,292	441	176	50	630	94	10	150	68	937
Balances with banks in foreign countries.....	21,268	440	18,706	4	145	18	3	338	21	1	23	21	1,548
Cash items in process of collection.....	2,634,016	85,706	1,632,510	143,876	131,629	114,029	31,865	182,055	119,629	7,733	76,498	12,028	96,458
Due from own foreign branches.....	2,434		2,434										
Bank premises owned and furniture and fixtures.....	310,243	19,440	144,969	21,743	25,005	20,674	7,966	27,060	10,600	1,566	3,454	7,712	20,054
Other real estate owned.....	2,829	138	1,069	370	263	260	172	99	25	4	83	256	90
Investments and other assets indirectly representing bank premises or other real estate.....	16,850	1,029	3,755	6,059	2,015	1,980		1,691	1		111	1	208
Customers' liability on acceptances.....	63,307	670	57,185	195	170	6	357	446	360				3,918
Income accrued but not yet collected.....	94,361	3,579	55,581	4,990	6,716	3,245	1,015	9,316	2,499	442	881	272	5,825
Other assets.....	41,211	1,972	15,864	4,012	2,186	3,949	1,659	4,388	2,336	194	1,215	351	3,085
Total assets	44,438,014	1,828,969	21,045,232	2,378,793	3,818,150	1,993,933	746,784	5,729,639	1,864,272	465,336	976,141	698,188	2,892,577
LIABILITIES													
Demand deposits	31,385,828	1,215,359	16,220,230	1,735,494	2,166,292	1,396,429	548,394	3,308,280	1,403,844	308,087	814,121	591,764	1,677,534
Individuals, partnerships, and corporations.....	24,305,688	1,005,626	12,287,192	1,471,918	1,821,565	1,047,552	401,098	2,675,323	1,010,537	236,313	517,586	478,566	1,352,412
United States Government.....	984,090	39,669	480,292	89,783	88,905	37,743	11,491	125,988	34,846	4,836	11,687	5,200	53,650
States and political subdivisions.....	1,420,673	91,147	410,019	53,694	107,084	94,063	75,867	219,924	69,431	45,018	91,614	66,749	96,063
Banks in United States.....	3,147,405	34,792	1,790,786	93,143	109,725	193,043	53,609	226,192	275,116	18,045	185,330	31,183	136,441
Banks in foreign countries.....	6,440,023	2,147	617,849	93	1,754	1,064	192	1,679	3,936	21	339	527	14,422
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	883,949	41,978	634,092	26,863	37,259	22,964	6,137	59,174	9,978	3,854	7,565	9,539	24,546
Time deposits	9,385,956	452,779	2,755,894	425,062	1,390,414	441,264	145,455	2,088,962	332,682	131,630	102,965	67,106	1,051,743
Individuals, partnerships, and corporations.....	9,086,843	448,894	2,684,757	404,850	1,327,603	407,427	139,407	2,064,491	328,095	130,254	102,504	63,337	985,224
United States Government.....	29,877	1,256	12,972	598	623	7,158	792	2,047	1,982	122	35	229	2,063
Postal Savings.....	649	64	10	34	152	168	36	111	19	31	7	6	11
States and political subdivisions.....	241,305	2,515	34,220	19,557	61,692	26,196	3,898	22,140	2,581	5	319	3,509	63,460
Banks in United States.....	5,340	50	1,993	23	344	315	1,322	173	5		100	25	985
Banks in foreign countries.....	21,942		21,942										
Total deposits	40,771,784	1,668,138	18,976,124	2,160,556	3,556,706	1,837,693	693,849	5,397,242	1,736,526	439,717	917,086	658,870	2,729,277
Due to own foreign branches.....	14,295		14,295										
Bills payable, rediscounts, and other liabilities for borrowed money.....	3,468	800	315	27	300	1,610	30	36	100	50	200		
Acceptances outstanding.....	74,840	1,046	67,224	195	170	6	357	480	360				5,002
Dividends declared but not yet payable.....	23,726	930	15,754	1,719	847	615	618	1,256	646	78	204	263	796
Income collected but not yet earned.....	64,489	3,734	22,860	4,859	6,344	4,456	1,771	9,957	2,604	305	611	254	6,734
Expenses accrued and unpaid.....	119,236	7,529	57,040	7,879	11,511	6,236	1,385	10,773	4,106	351	1,634	877	9,915
Other liabilities.....	112,381	2,775	88,045	2,100	1,817	5,421	1,239	3,432	4,761	58	260	39	2,434
Total liabilities	41,184,219	1,684,952	19,241,657	2,177,335	3,577,695	1,856,037	699,249	5,423,176	1,749,103	440,559	919,995	660,303	2,754,158
CAPITAL ACCOUNTS													
Capital.....	975,179	45,538	512,871	56,128	76,975	40,010	14,720	89,262	43,413	8,424	18,743	14,290	54,805
Surplus.....	1,580,637	58,842	947,355	104,597	112,790	69,663	22,492	123,033	42,928	8,510	20,941	13,979	56,107
Undivided profits.....	581,998	22,779	311,706	33,950	41,218	21,409	7,695	61,325	26,856	6,342	13,863	8,131	26,724
Other capital accounts.....	115,981	16,858	31,643	6,783	9,472	7,414	2,628	32,843	1,972	1,501	2,599	1,485	783
Total capital accounts	3,253,795	144,017	1,803,575	201,458	240,455	137,896	47,535	306,463	115,169	24,777	56,146	37,885	138,419
Total liabilities and capital accounts	44,438,014	1,828,969	21,045,232	2,378,793	3,818,150	1,993,933	746,784	5,729,639	1,864,272	465,336	976,141	698,188	2,892,577
Net demand deposits subject to reserve (see page 18).....	27,268,962	1,067,391	14,377,894	1,504,633	1,877,148	1,180,970	443,819	2,814,419	1,169,090	263,228	656,007	457,992	1,456,371
Demand deposits adjusted (see footnote on page 1).....	23,976,294	1,053,045	11,698,793	1,408,599	1,834,279	1,050,550	451,237	2,772,366	970,317	277,452	540,267	542,826	1,376,563
Pledged assets (and securities loaned).....	3,088,824	90,526	1,020,151	321,172	368,812	233,229	114,385	294,040	128,152	63,277	109,914	81,982	263,184
Number of banks.....	1,917	45	243	86	234	139	70	440	171	131	129	146	83

