



# MEMBER BANK CALL REPORT

NUMBER 115

CONDITION OF MEMBER BANKS

APRIL 24, 1950

BOARD OF GOVERNORS  
OF THE FEDERAL RESERVE SYSTEM  
WASHINGTON

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

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

The comparability of figures for succeeding call dates is affected somewhat by changes in Federal Reserve membership, mergers, etc., and by changes in the reserve classification of cities or individual banks. On October 6, 1949, nine central reserve city banks in New York City were reclassified as reserve city banks, and on February 16, 1950, three reserve city banks in New York City were reclassified as country banks.

# MEMBER BANK CALL REPORT

## ASSETS AND LIABILITIES OF MEMBER BANKS ON APRIL 24, 1950 COMPARED WITH DECEMBER 31, 1949, AND APRIL 11, 1949

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Apr. 24, 1950	Dec. 31, 1949	Apr. 11, 1949	Dec. 31, 1949	Apr. 11, 1949
<b>ASSETS</b>					
<b>Loans and investments</b>					
Loans (including overdrafts).....	<b>101,521,024</b>	<b>101,527,652</b>	<b>93,834,682</b>	<b>-6,628</b>	<b>+7,686,342</b>
United States Government direct obligations.....	36,784,591	36,230,459	34,905,095	+554,132	+1,879,496
Obligations guaranteed by United States Government.....	55,575,473	{ 56,879,051	{ 51,361,882	{ -1,307,778	{ +4,213,591
Obligations of States and political subdivisions.....	5,954,395	4,200	4,636,598	+680,710	+1,317,797
Other bonds, notes, and debentures.....	2,913,797	2,851,249	2,649,015	+62,548	+264,782
Corporate stocks (including Federal Reserve Bank stock).....	292,768	289,008	282,092	+3,760	+10,676
<b>Reserves, cash, and bank balances.</b>					
Reserve with Federal Reserve Banks.....	<b>27,932,502</b>	<b>31,317,298</b>	<b>30,978,407</b>	<b>-3,384,796</b>	<b>-3,045,905</b>
Cash in vault.....	15,642,560	16,428,505	19,186,013	-785,945	-3,543,453
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,652,695	1,521,177	1,609,386	+131,518	+43,309
Other balances with banks in United States.....	5,260,916	6,167,313	5,028,933	-906,397	+231,983
Balances with banks in foreign countries.....	26,940	26,420	27,588	+520	-648
Cash items in process of collection.....	36,110	41,307	21,185	-5,197	+14,925
Due from own foreign branches.....	5,313,281	7,132,576	5,105,302	-1,819,295	+207,979
Bank premises owned and furniture and fixtures.....	35,519	48,124	40,758	-12,605	-5,239
Other real estate owned.....	922,994	907,387	887,672	+15,607	+35,322
Investments and other assets indirectly representing bank premises or other real estate.....	16,847	14,932	14,427	+1,915	+2,420
Customers' liability on acceptances.....	68,770	68,681	59,737	+89	+9,033
Income accrued but not yet collected.....	147,420	169,724	149,491	-22,304	-2,071
Other assets.....	258,785	260,497	223,092	1,712	+35,693
	128,133	116,633	162,200	+11,500	-34,067
<b>Total assets</b> .....	<b>131,031,994</b>	<b>134,430,928</b>	<b>126,350,466</b>	<b>-3,398,934</b>	<b>+4,681,528</b>
<b>LIABILITIES</b>					
<b>Demand deposits</b>					
Individuals, partnerships, and corporations.....	<b>90,361,101</b>	<b>94,560,897</b>	<b>86,906,468</b>	<b>-4,199,796</b>	<b>+3,454,633</b>
United States Government.....	69,364,512	71,588,593	66,766,174	-2,224,081	+2,598,338
States and political subdivisions.....	2,686,514	2,837,587	2,563,280	-151,073	+123,234
Banks in United States.....	6,099,572	6,017,370	5,848,945	+82,202	+250,627
Banks in foreign countries.....	9,150,132	10,623,190	8,855,023	-1,473,058	+295,109
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,342,534	1,309,597	1,410,930	+32,937	-68,396
	1,717,837	2,184,560	1,462,116	-466,723	+255,721
<b>Time deposits</b>					
Individuals, partnerships, and corporations.....	<b>29,605,473</b>	<b>29,323,701</b>	<b>29,104,984</b>	<b>+281,772</b>	<b>+500,489</b>
United States Government.....	28,212,782	27,934,245	27,885,483	+278,537	+327,299
Postal Savings.....	164,641	170,923	118,340	-6,282	+46,301
States and political subdivisions.....	4,916	4,255	4,416	+661	+500
Banks in United States.....	1,073,538	1,050,523	1,029,969	+23,015	+43,569
Banks in foreign countries.....	26,509	24,361	27,315	+2,148	-806
	123,087	139,394	39,461	-16,307	+83,626
<b>Total deposits</b> .....	<b>119,966,574</b>	<b>123,884,598</b>	<b>116,011,452</b>	<b>-3,918,024</b>	<b>+3,955,122</b>
Due to own foreign branches.....					
Bills payable, rediscounts, and other liabilities for borrowed money.....	498,555	391,123	315,187	+107,432	+183,368
Acceptances outstanding.....	252,143	11,030	199,084	+241,113	+53,059
Dividends declared but not yet payable.....	160,668	198,763	163,584	-38,095	-2,916
Income collected but not yet earned.....	23,871	59,558	14,233	-35,687	+5,638
Expenses accrued and unpaid.....	228,750	203,350	162,894	+25,400	+65,856
Other liabilities.....	404,318	350,381	355,438	+53,937	+48,880
	149,893	158,223	179,986	-8,330	-30,093
<b>Total liabilities</b> .....	<b>121,684,772</b>	<b>125,257,026</b>	<b>117,401,858</b>	<b>-3,572,254</b>	<b>+4,282,914</b>
<b>CAPITAL ACCOUNTS</b>					
Capital.....	2,917,728	2,886,969	2,868,904	+30,759	+48,824
Surplus.....	4,261,297	4,215,117	3,945,344	+46,180	+315,953
Undivided profits.....	1,742,036	1,647,547	1,688,444	+94,489	+53,592
Other capital accounts.....	426,161	424,269	445,916	+1,892	+19,755
<b>Total capital accounts</b> .....	<b>9,347,222</b>	<b>9,173,902</b>	<b>8,948,608</b>	<b>+173,320</b>	<b>+398,614</b>
<b>Total liabilities and capital accounts</b> .....	<b>131,031,994</b>	<b>134,430,928</b>	<b>126,350,466</b>	<b>-3,398,934</b>	<b>+4,681,528</b>
<b>MEMORANDA</b>					
Net demand deposits subject to reserve (see page 14).....	79,789,023	81,262,608	76,773,757	-1,473,585	+3,015,266
Demand deposits adjusted.....	71,868,640	72,657,947	68,971,933	-789,307	+2,896,707
Pledged assets (and securities loaned).....	13,552,424	12,820,538	12,390,765	+731,886	+1,161,659
Number of banks.....	6,891	6,892	6,913	-1	-22

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES**  
**MARCH 20, 1945 TO APRIL 24, 1950**

[Amounts in thousands of dollars]

	1945 Mar. 20	1945 Dec. 31	1946 Dec. 31	1948 Apr. 12	1949 Apr. 11	1949 Dec. 31	1950 Apr. 24
<b>ASSETS</b>							
<b>Loans and investments.....</b>	<b>90,523,939</b>	<b>107,183,445</b>	<b>96,361,989</b>	<b>95,895,763</b>	<b>93,834,682</b>	<b>101,527,652</b>	<b>101,521,024</b>
Loans (including overdrafts).....	17,219,067	22,775,207	26,695,670	33,061,636	34,905,095	36,230,459	36,784,591
United States Government direct obligations.....							
Obligations guaranteed by United States Government.....	67,915,385	{ 78,322,769	63,030,370	{ 55,363,506	{ 51,361,882	{ 56,879,051	{ 55,575,473
Obligations of States and political subdivisions.....		15,705	11,445			4,200	
Other bonds, notes, and debentures.....	2,989,135	3,254,356	3,547,509	4,452,284	4,636,598	5,273,685	5,954,395
Corporate stocks (including Federal Reserve Bank stock).....	2,096,970	2,520,773	2,803,256	2,738,540	2,649,015	2,851,249	2,913,797
<b>Reserves, cash, and bank balances.....</b>	<b>25,328,215</b>	<b>29,845,331</b>	<b>29,586,897</b>	<b>29,343,289</b>	<b>30,978,407</b>	<b>31,317,298</b>	<b>27,932,502</b>
Reserve with Federal Reserve Banks.....	14,604,842	15,811,292	16,014,569	16,749,500	19,186,013	16,428,505	15,642,560
Cash in vault.....	1,364,659	1,437,801	1,575,556	1,562,802	1,609,386	1,521,177	1,652,695
Demand balances with banks in United States (except private banks and American branches of foreign banks).....							
Other balances with banks in United States.....	5,734,031	7,077,345	5,900,492	5,342,333	5,028,933	6,167,313	5,260,916
Balances with banks in foreign countries.....	38,240	39,242	35,202	32,145	27,588	26,420	26,940
Cash items in process of collection.....	16,816	23,372	56,143	19,489	21,185	41,307	36,110
Due from own foreign branches.....	3,569,627	5,456,279	6,004,935	5,637,020	5,105,302	7,132,576	5,313,281
Bank premises owned and furniture and fixtures.....	1,633	7,321	6,353	11,829	40,758	48,124	35,519
Other real estate owned.....	813,413	787,692	789,239	836,586	887,672	907,387	922,994
Investments and other assets indirectly representing bank premises or other real estate.....	36,639	19,311	14,235	13,056	14,427	14,932	16,847
Customers' liability on acceptances.....	69,015	64,738	60,573	58,705	59,737	68,681	68,770
Income accrued but not yet collected.....	47,063	65,608	116,995	155,961	149,491	169,724	147,420
Other assets.....	168,729	239,478	218,481	218,579	223,092	260,497	258,785
<b>Total assets.....</b>	<b>117,081,225</b>	<b>138,303,876</b>	<b>127,240,726</b>	<b>126,674,770</b>	<b>126,350,466</b>	<b>134,430,928</b>	<b>131,031,994</b>
<b>LIABILITIES</b>							
<b>Demand deposits.....</b>	<b>88,419,025</b>	<b>105,395,466</b>	<b>90,917,359</b>	<b>88,040,639</b>	<b>86,906,468</b>	<b>94,560,897</b>	<b>90,361,101</b>
Individuals, partnerships, and corporations.....							
U. S. Government: Warloan and Series E bond accounts.....	59,409,352	62,950,086	69,126,705	68,093,185	66,766,174	71,588,593	69,364,512
Other.....	12,149,569	21,945,123	2,473,253	{ 2,115,433	2,563,280	2,837,587	2,686,514
States and political subdivisions.....	258,986	233,971	198,748	198,748			
Banks in United States.....	4,029,652	4,240,421	4,914,500	5,569,956	5,848,945	6,017,370	6,099,572
Banks in foreign countries.....	10,250,299	12,333,313	10,644,127	9,133,001	8,855,023	10,623,190	9,150,132
Certified and officers' checks, cash letters of credit, and travelers' checks, etc. ....	1,015,799	1,242,626	1,353,444	1,374,534	1,410,930	1,309,597	1,342,534
Time deposits.....	1,305,368	2,449,926	2,206,582	1,754,530	1,462,116	2,184,560	1,717,837
<b>Time deposits.....</b>	<b>20,547,527</b>	<b>24,274,368</b>	<b>27,252,542</b>	<b>28,631,741</b>	<b>29,104,984</b>	<b>29,323,701</b>	<b>29,605,473</b>
Individuals, partnerships, and corporations.....							
United States Government.....	20,003,833	23,712,364	26,525,446	27,615,909	27,885,483	27,934,245	28,212,782
Postal Savings.....	97,421	95,742	110,499	98,270	118,340	170,923	164,641
States and political subdivisions.....	3,728	3,487	3,481	3,328	4,416	4,255	4,916
Banks in United States.....	377,871	398,892	550,970	872,364	1,029,969	1,050,523	1,073,538
Banks in foreign countries.....	53,549	46,283	43,346	32,749	27,315	24,361	26,509
Total deposits.....	108,966,552	129,669,834	118,169,901	116,672,380	116,011,452	123,884,598	119,966,574
Due to own foreign branches.....							
Bills payable, rediscounts, and other liabilities for borrowed money.....	182,432	211,181	194,878	280,726	315,187	391,123	498,555
Acceptances outstanding.....	285,124	208,094	30,129	234,741	199,084	11,030	252,143
Dividends declared but not yet payable.....	56,354	75,965	132,104	172,431	163,584	198,763	160,668
Income collected but not yet earned.....	26,738	53,023	53,132	10,694	14,233	55,558	23,871
Expenses accrued and unpaid.....	39,710	46,244	81,354	140,536	162,894	203,350	228,750
Other liabilities.....	288,164	346,321	356,375	328,854	355,438	350,381	404,318
<b>Total liabilities.....</b>	<b>109,943,033</b>	<b>130,714,952</b>	<b>119,145,935</b>	<b>118,064,434</b>	<b>117,401,858</b>	<b>125,257,026</b>	<b>121,684,772</b>
<b>CAPITAL ACCOUNTS</b>							
Capital.....	2,484,156	2,592,364	2,691,775	2,751,651	2,868,904	2,886,969	2,917,728
Surplus.....	3,084,315	3,383,332	3,595,445	3,848,392	3,945,344	4,215,117	4,261,297
Undivided profits.....	1,112,062	1,115,849	1,287,268	1,512,005	1,688,444	1,647,547	1,742,036
Other capital accounts.....	457,659	497,379	520,303	498,288	445,916	424,269	426,161
<b>Total capital accounts.....</b>	<b>7,138,192</b>	<b>7,588,924</b>	<b>8,094,791</b>	<b>8,610,336</b>	<b>8,948,608</b>	<b>9,173,902</b>	<b>9,347,222</b>
<b>Total liabilities and capital accounts.....</b>							
<b>MEMORANDA</b>							
Par or face value of capital.....	2,484,765	2,592,773	2,691,986	2,751,727	2,868,904	2,886,969	2,917,728
Capital notes and debentures.....	29,142	27,438	21,642	15,585	9,993	9,498	9,298
First preferred stock.....	135,035	107,205	77,382	56,950	53,165	46,674	43,759
Second preferred stock.....	8,484	7,035	6,045	4,215	3,081	2,962	2,894
Common stock.....	2,312,104	2,451,095	2,586,917	2,674,977	2,802,665	2,827,835	2,859,777
Retirable value of capital: First preferred stock.....	218,825	176,310	133,945	107,542	101,697	92,177	89,406
Second preferred stock.....	13,825	11,948	10,558	8,085	6,250	5,911	5,781
Net demand deposits subject to reserve (see page 14).....	66,968,747	70,918,241	76,540,041	77,062,588	76,773,757	81,262,608	79,789,023
Demand deposits adjusted (see footnote on page 1).....	61,174,745	64,184,154	70,242,852	69,780,651	68,971,933	72,657,947	71,868,640
Pledged assets (and securities loaned).....	21,894,389	29,872,453	11,764,847	11,174,295	12,390,765	12,820,538	13,552,424
Number of banks.....	6,823	6,884	6,900	6,932	6,913	6,892	6,891

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 24, 1950  
BY CLASS OF BANK**

[Amounts in thousands of dollars]

	Central reserve city member banks <sup>1</sup>		Reserve city member banks <sup>1</sup>	Country member banks <sup>1</sup>	All member banks	All national member banks	All State member banks
	New York	Chicago					
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>19,215,622</b>	<b>5,091,345</b>	<b>38,287,379</b>	<b>38,926,678</b>	<b>101,521,024</b>	<b>67,968,836</b>	<b>33,552,188</b>
Loans (including overdrafts)	7,616,252	1,526,703	14,493,465	13,148,171	36,784,591	24,056,479	12,728,112
United States Government direct and guaranteed obligations	9,986,779	3,012,122	20,612,275	21,964,297	55,575,473	37,507,621	18,067,852
Obligations of States and political subdivisions	1,030,316	339,624	1,918,318	2,666,137	5,545,395	4,184,414	1,769,981
Other bonds, notes, and debentures	488,951	201,389	1,167,042	1,056,415	2,913,797	2,050,683	863,114
Corporate stocks (including Federal Reserve Bank stock)	93,324	11,507	96,279	91,658	292,768	169,639	123,129
<b>Reserves, cash, and bank balances</b>	<b>6,022,050</b>	<b>1,556,865</b>	<b>10,803,976</b>	<b>9,549,611</b>	<b>27,932,502</b>	<b>18,829,950</b>	<b>9,102,552</b>
Reserve with Federal Reserve Banks	4,296,703	1,091,962	5,988,234	4,265,661	15,642,560	10,208,531	5,434,029
Cash in vault	130,777	29,004	519,876	973,038	1,652,695	1,133,008	519,687
Demand balances with banks in United States (except private banks and American branches of foreign banks)	30,462	119,223	1,672,830	3,438,401	5,260,916	3,993,418	1,267,498
Other balances with banks in United States	2,537	1,777	13,231	9,395	26,940	18,702	8,238
Balances with banks in foreign countries	21,052	986	12,377	1,695	36,110	19,672	16,438
Cash items in process of collection	1,540,519	313,913	2,597,428	861,421	5,313,281	3,456,619	1,856,662
Due from own foreign branches	28,986	.....	6,533	.....	35,519	35,028	491
Bank premises owned and furniture and fixtures	151,620	16,108	342,829	412,437	922,994	608,903	314,091
Other real estate owned	508	.....	8,882	7,457	16,847	14,299	2,548
Investments and other assets indirectly representing bank premises or other real estate	2,744	279	52,057	13,690	68,770	51,856	16,914
Customers' liability on acceptances	95,828	4,564	43,400	3,628	147,420	79,159	68,261
Income accrued but not yet collected	64,940	18,478	122,550	52,817	258,785	169,815	88,970
Other assets	25,142	3,986	52,581	46,424	128,133	77,032	51,101
<b>Total assets</b>	<b>25,607,440</b>	<b>6,691,625</b>	<b>49,720,187</b>	<b>49,012,742</b>	<b>131,031,994</b>	<b>87,834,878</b>	<b>43,197,116</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>20,703,916</b>	<b>5,091,576</b>	<b>34,268,680</b>	<b>30,296,929</b>	<b>90,361,101</b>	<b>60,529,411</b>	<b>29,831,690</b>
Individuals, partnerships, and corporations	15,559,416	3,626,468	25,229,563	24,949,065	69,364,512	46,081,287	23,283,225
United States Government	517,649	178,354	1,124,123	866,388	2,686,514	1,770,561	915,953
States and political subdivisions	269,649	250,297	2,443,776	3,135,850	6,099,572	4,528,352	1,571,220
Banks in United States	2,620,658	955,639	4,729,553	844,282	9,150,132	6,370,128	2,780,004
Banks in foreign countries	1,111,743	42,231	180,367	8,193	1,342,534	699,895	642,639
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	624,801	38,587	561,298	493,151	1,717,837	1,079,188	638,649
<b>Time deposits</b>	<b>1,688,814</b>	<b>1,086,479</b>	<b>11,770,379</b>	<b>15,059,801</b>	<b>29,605,473</b>	<b>20,125,608</b>	<b>9,479,865</b>
Individuals, partnerships, and corporations	1,534,833	1,071,729	11,061,833	14,544,387	28,212,782	19,045,804	9,166,978
United States Government	35,320	4,150	55,556	69,615	164,641	137,096	27,545
Postal Savings	.....	.....	592	4,324	4,916	4,218	698
States and political subdivisions	20,374	10,250	614,102	428,812	1,073,538	814,346	259,192
Banks in United States	700	350	12,796	12,663	26,509	20,919	5,590
Banks in foreign countries	97,587	.....	25,500	.....	123,087	103,225	19,862
<b>Total deposits</b>	<b>22,392,730</b>	<b>6,178,055</b>	<b>46,039,059</b>	<b>45,356,730</b>	<b>119,966,574</b>	<b>80,655,019</b>	<b>39,311,555</b>
Due to own foreign branches	423,502	.....	75,053	.....	498,555	485,921	12,634
Bills payable, rediscounts, and other liabilities for borrowed money	151,650	.....	65,211	35,282	252,143	76,171	175,972
Acceptances outstanding	103,516	4,982	48,272	3,898	160,668	86,440	74,228
Dividends declared but not yet payable	6,313	1,587	13,792	2,179	23,871	21,156	2,715
Income collected but not yet earned	22,548	5,394	112,445	88,363	228,750	156,763	71,987
Expenses accrued and unpaid	92,830	24,930	192,225	94,333	404,318	264,780	139,538
Other liabilities	84,531	6,334	43,430	15,598	149,893	47,060	102,833
<b>Total liabilities</b>	<b>23,277,620</b>	<b>6,221,282</b>	<b>46,589,487</b>	<b>45,596,383</b>	<b>121,684,772</b>	<b>81,793,310</b>	<b>39,891,462</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	653,788	161,750	1,005,132	1,097,058	2,917,728	1,938,433	979,295
Surplus	1,236,612	220,025	1,374,252	1,430,408	4,261,297	2,675,847	1,585,450
Undivided profits	415,069	37,132	576,702	713,133	1,742,036	1,119,111	622,925
Other capital accounts	24,351	51,436	174,614	175,760	426,161	308,177	117,984
<b>Total capital accounts</b>	<b>2,329,820</b>	<b>470,343</b>	<b>3,130,700</b>	<b>3,416,359</b>	<b>9,347,222</b>	<b>6,041,568</b>	<b>3,305,654</b>
<b>Total liabilities and capital accounts</b>	<b>25,607,440</b>	<b>6,691,625</b>	<b>49,720,187</b>	<b>49,012,742</b>	<b>131,031,994</b>	<b>87,834,878</b>	<b>43,197,116</b>
<b>MEMORANDA</b>							
Par or face value of capital	653,788	161,750	1,005,132	1,097,058	2,917,728	1,938,433	979,295
Capital notes and debentures	1,500	.....	550	7,248	9,298	.....	9,298
First preferred stock	.....	1,500	15,296	28,963	45,759	15,695	30,064
Second preferred stock	.....	.....	150	2,744	2,894	879	2,015
Common stock	652,288	160,250	989,136	1,058,103	2,859,777	1,921,859	937,918
Retirable value of capital: First preferred stock	.....	1,500	15,974	71,932	89,406	20,973	68,433
Second preferred stock	.....	.....	150	5,631	5,781	1,154	4,627
Net demand deposits subject to reserve (see page 14)	19,132,935	4,658,440	29,999,375	25,998,273	79,789,023	53,079,374	26,709,649
Demand deposits adjusted (see footnote on page 1)	14,913,347	3,601,439	25,637,209	27,716,645	71,868,640	48,232,208	23,636,432
Pledged assets (and securities loaned)	1,376,034	641,129	6,390,472	5,144,789	13,552,424	10,184,717	3,367,707
Number of banks	25	13	338	6,515	6,891	4,976	1,915

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 24, 1950  
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	<b>Total, all districts</b>	<b>Federal Reserve district</b>					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>101,521,024</b>	<b>5,009,112</b>	<b>27,221,596</b>	<b>5,737,282</b>	<b>8,558,837</b>	<b>4,507,075</b>	<b>4,587,729</b>
Loans (including overdrafts)	36,784,591	1,781,389	10,388,110	1,860,499	2,768,472	1,667,218	1,630,435
United States Government direct and guaranteed obligations	55,575,473	2,823,907	14,436,600	3,159,076	4,965,521	2,549,753	2,520,068
Obligations of States and political subdivisions	5,954,395	244,842	1,546,919	383,366	422,478	160,480	353,847
Other bonds, notes, and debentures	2,913,797	144,418	730,127	312,991	372,809	119,177	73,303
Corporate stocks (including Federal Reserve Bank stock)	292,768	14,556	119,840	21,350	29,557	10,447	10,076
<b>Reserves, cash, and bank balances</b>	<b>27,932,502</b>	<b>1,301,055</b>	<b>7,630,199</b>	<b>1,402,164</b>	<b>2,020,278</b>	<b>1,345,641</b>	<b>1,505,296</b>
Reserve with Federal Reserve Banks	15,642,560	671,995	5,117,900	733,020	1,090,451	649,701	714,903
Cash in vault	1,652,695	118,533	310,173	118,657	174,611	128,891	107,793
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,260,916	204,361	362,252	298,027	434,779	324,819	447,030
Other balances with banks in United States	26,940	1,069	3,958	2,061	1,196	796	1,380
Balances with banks in foreign countries	36,110	3,100	22,347	1,415	452	64	161
Cash items in process of collection	5,313,281	301,997	1,813,569	248,984	318,789	241,370	234,029
Due from own foreign branches	35,519	6,533	28,986	.....	.....	.....	.....
Bank premises owned and furniture and fixtures	922,994	55,613	249,783	60,957	86,334	55,726	57,893
Other real estate owned	16,847	719	1,969	1,207	182	923	1,448
Investments and other assets indirectly representing bank premises or other real estate	68,770	1,717	6,488	6,851	4,732	3,298	760
Customers' liability on acceptances	147,420	15,098	97,006	6,369	414	444	5,408
Income accrued but not yet collected	258,785	13,428	85,023	10,504	21,956	7,766	10,429
Other assets	128,133	8,220	38,240	11,507	6,724	8,861	8,119
<b>Total assets</b>	<b>131,031,994</b>	<b>6,411,495</b>	<b>35,359,290</b>	<b>7,236,841</b>	<b>10,699,457</b>	<b>5,929,734</b>	<b>6,177,082</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>90,361,101</b>	<b>4,536,133</b>	<b>25,982,996</b>	<b>4,585,565</b>	<b>6,532,826</b>	<b>4,129,689</b>	<b>4,628,870</b>
Individuals, partnerships, and corporations	69,364,512	3,611,757	19,822,637	3,718,051	5,334,722	3,237,351	3,287,947
United States Government	2,686,514	139,167	702,001	176,724	241,026	125,208	91,168
States and political subdivisions	6,099,572	322,103	873,050	254,686	379,164	324,583	603,214
Banks in United States	9,150,132	327,936	2,727,083	358,252	470,083	371,223	596,670
Banks in foreign countries	1,342,534	31,046	1,118,096	10,754	7,384	4,792	9,546
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,717,837	104,124	740,129	67,098	100,447	66,532	40,325
<b>Time deposits</b>	<b>29,605,473</b>	<b>1,264,009</b>	<b>5,372,887</b>	<b>1,953,566</b>	<b>3,238,429</b>	<b>1,342,297</b>	<b>1,132,895</b>
Individuals, partnerships, and corporations	28,212,782	1,250,121	5,136,522	1,870,027	3,074,260	1,259,118	1,102,414
United States Government	164,641	8,878	47,412	4,527	3,742	29,361	11,808
Postal Savings	4,916	223	15	373	527	1,291	740
States and political subdivisions	1,073,538	4,666	87,057	78,072	157,868	51,421	13,568
Banks in United States	26,509	121	4,294	567	2,032	1,106	4,365
Banks in foreign countries	123,087	.....	97,587	.....	.....	.....	.....
<b>Total deposits</b>	<b>119,966,574</b>	<b>5,800,142</b>	<b>31,355,883</b>	<b>6,539,131</b>	<b>9,771,255</b>	<b>5,471,986</b>	<b>5,761,765</b>
Due to own foreign branches	498,555	.....	423,502	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money	252,143	10,725	168,580	2,466	14,230	10,881	350
Acceptances outstanding	160,668	16,245	104,744	6,740	422	475	6,862
Dividends declared but not yet payable	23,871	234	6,953	690	923	393	644
Income collected but not yet earned	228,750	12,684	51,305	12,587	16,871	9,414	13,435
Expenses accrued and unpaid	404,318	19,096	117,658	16,616	36,740	14,692	14,937
Other liabilities	149,893	12,890	91,043	3,557	5,363	8,198	2,212
<b>Total liabilities</b>	<b>121,684,772</b>	<b>5,872,016</b>	<b>32,319,668</b>	<b>6,581,787</b>	<b>9,845,804</b>	<b>5,516,039</b>	<b>5,800,205</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	2,917,728	164,387	896,308	185,405	270,786	122,212	120,700
Surplus	4,261,297	238,884	1,541,834	325,935	393,628	193,758	167,810
Undivided profits	1,742,036	92,591	543,539	121,483	144,828	76,016	65,589
Other capital accounts	426,161	43,617	57,941	22,231	44,411	21,709	22,778
<b>Total capital accounts</b>	<b>9,347,222</b>	<b>539,479</b>	<b>3,039,622</b>	<b>655,054</b>	<b>853,653</b>	<b>413,695</b>	<b>376,877</b>
<b>Total liabilities and capital accounts</b>	<b>131,031,994</b>	<b>6,411,495</b>	<b>35,359,290</b>	<b>7,236,841</b>	<b>10,699,457</b>	<b>5,929,734</b>	<b>6,177,082</b>
<b>MEMORANDA</b>							
Par or face value of capital	2,917,728	164,387	896,308	185,405	270,786	122,212	120,700
Capital notes and debentures	9,298	.....	7,000	.....	173	175	.....
First preferred stock	45,759	316	19,246	3,410	3,400	620	723
Second preferred stock	2,894	625	1,584	195	.....	15	.....
Common stock	2,859,777	163,446	868,478	181,800	267,213	121,402	119,977
Retirable value of capital: First preferred stock	89,406	321	58,326	7,085	3,400	629	723
Second preferred stock	5,781	1,250	3,846	195	.....	15	.....
Net demand deposits subject to reserve (see page 14)	79,789,023	4,030,264	23,807,175	4,038,554	5,779,258	3,563,500	3,947,811
Demand deposits adjusted (see footnote on page 1)	71,868,640	3,735,987	19,622,247	3,790,851	5,495,544	3,387,096	3,697,457
Pledged assets (and securities loaned)	13,552,424	395,429	2,170,742	955,892	1,289,637	810,213	1,049,802
Number of banks	6,891	331	766	640	699	478	351

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 24, 1950  
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>						
<b>Loans and investments</b> .....	<b>16,091,682</b>	<b>3,874,769</b>	<b>2,843,373</b>	<b>4,517,013</b>	<b>4,618,481</b>	<b>13,954,075</b>
Loans (including overdrafts).....	4,619,777	1,487,173	953,899	1,674,449	2,039,175	3,913,995
United States Government direct and guaranteed obligations.....	9,903,799	2,020,401	1,627,085	2,412,013	2,261,143	6,896,107
Obligations of States and political subdivisions.....	1,022,091	246,958	148,327	321,739	260,394	842,954
Other bonds, notes, and debentures.....	517,528	109,567	109,174	100,872	47,956	275,875
Corporate stocks (including Federal Reserve Bank stock).....	28,487	10,670	4,888	7,940	9,813	25,144
<b>Reserves, cash, and bank balances</b> .....	<b>4,239,256</b>	<b>1,164,353</b>	<b>748,528</b>	<b>1,609,859</b>	<b>1,899,300</b>	<b>3,066,573</b>
Reserve with Federal Reserve Banks.....	2,420,338	558,780	368,885	725,149	773,033	1,818,405
Cash in vault.....	250,739	69,606	43,442	71,814	92,961	165,475
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	876,439	320,394	207,131	573,552	771,672	440,460
Other balances with banks in United States.....	2,490	161	2,292	2,111	3,421	6,005
Balances with banks in foreign countries.....	1,514	57	498	40	788	5,674
Cash items in process of collection.....	687,736	215,355	126,280	237,193	257,425	630,554
Due from own foreign branches.....						
Bank premises owned and furniture and fixtures.....	89,449	29,766	15,982	28,038	61,101	132,352
Other real estate owned.....	342	308	681	449	6,277	2,342
Investments and other assets indirectly representing bank premises or other real estate.....	4,880	129	3,942	1,422	7,155	27,396
Customers' liability on acceptances.....	4,807	1,352	475	103	4,513	11,431
Income accrued but not yet collected.....	41,881	7,178	8,867	7,830	5,279	38,644
Other assets.....	15,106	5,047	1,551	5,092	3,825	15,841
<b>Total assets</b> .....	<b>20,487,403</b>	<b>5,082,902</b>	<b>3,623,399</b>	<b>6,169,806</b>	<b>6,605,931</b>	<b>17,248,654</b>
<b>LIABILITIES</b>						
<b>Demand deposits</b> .....	<b>13,418,866</b>	<b>3,735,091</b>	<b>2,419,457</b>	<b>5,081,111</b>	<b>5,533,656</b>	<b>9,776,841</b>
Individuals, partnerships, and corporations.....	10,162,557	2,767,304	1,743,188	3,604,027	4,185,205	7,889,766
United States Government.....	568,303	85,434	79,333	106,511	79,575	292,064
States and political subdivisions.....	1,013,755	252,638	260,298	532,186	483,545	800,350
Banks in United States.....	1,459,931	595,011	289,833	790,678	711,518	451,914
Banks in foreign countries.....	47,928	3,583	2,937	1,557	9,909	95,002
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	166,392	31,121	43,868	46,152	63,904	247,745
<b>Time deposits</b> .....	<b>5,737,165</b>	<b>991,956</b>	<b>941,477</b>	<b>691,579</b>	<b>657,229</b>	<b>6,281,984</b>
Individuals, partnerships, and corporations.....	5,609,227	943,890	930,832	679,946	543,182	5,813,243
United States Government.....	19,139	2,733	2,270	6,833	7,488	20,450
Postal Savings.....	539	186	130	206	376	310
States and political subdivisions.....	106,431	44,915	4,529	3,419	103,129	418,463
Banks in United States.....	1,829	232	3,716	1,175	3,054	4,018
Banks in foreign countries.....						25,500
<b>Total deposits</b> .....	<b>19,156,031</b>	<b>4,727,047</b>	<b>3,360,934</b>	<b>5,772,690</b>	<b>6,190,885</b>	<b>16,058,825</b>
Due to own foreign branches.....						75,053
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,225	5,850	21,075	5,170	2,091	8,500
Acceptances outstanding.....	5,231	1,365	475	103	4,618	13,388
Dividends declared but not yet payable.....	2,528	521	59	489	510	9,927
Income collected but not yet earned.....	34,975	8,023	10,379	4,949	3,807	50,321
Expenses accrued and unpaid.....	57,305	11,138	10,265	10,308	14,222	81,341
Other liabilities.....	10,701	3,580	1,831	493	251	9,774
<b>Total liabilities</b> .....	<b>19,268,996</b>	<b>4,757,524</b>	<b>3,405,018</b>	<b>5,794,202</b>	<b>6,216,384</b>	<b>16,307,129</b>
<b>CAPITAL ACCOUNTS</b>						
<b>Capital</b> .....	389,281	106,414	65,642	116,846	143,545	336,202
Surplus.....	522,394	132,332	97,204	139,279	153,181	355,058
Undivided profits.....	201,702	75,313	38,074	98,066	74,895	209,940
Other capital accounts.....	105,030	11,319	17,461	21,413	17,926	40,325
<b>Total capital accounts</b> .....	<b>1,218,407</b>	<b>325,378</b>	<b>218,381</b>	<b>375,604</b>	<b>389,547</b>	<b>941,525</b>
<b>Total liabilities and capital accounts</b> .....	<b>20,487,403</b>	<b>5,082,902</b>	<b>3,623,399</b>	<b>6,169,806</b>	<b>6,605,931</b>	<b>17,248,654</b>
<b>MEMORANDA</b>						
Par or face value of capital.....	389,281	106,414	65,642	116,846	143,545	336,202
Capital notes and debentures.....	1,312	543	25	70	200	8,912
First preferred stock.....	7,324	385	1,165	58		
Second preferred stock.....	300	150	25			
Common stock.....	380,345	105,336	64,427	116,788	143,275	327,290
Retirable value of capital: First preferred stock.....	7,349	385	1,165	58	400	9,565
Second preferred stock.....	300	150	25			
Net demand deposits subject to reserve (see page 14).....	11,855,662	3,199,342	2,086,046	4,270,366	4,504,559	8,706,486
Demand deposits adjusted (see footnote on page 1).....	10,654,968	2,835,708	1,921,074	3,945,172	4,475,229	8,307,307
Pledged assets (and securities loaned).....	1,607,518	443,744	583,248	859,055	924,327	2,462,817
Number of banks.....	1,004	496	478	755	626	267

## ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 24, 1950, OF BANKS IN EACH CENTRAL

ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments						Reserves, cash,		
		Total	Loans (including overdrafts)	U. S. Govt. direct and guaranteed obligations	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.....	6,891	101,521,024	36,784,591	55,575,473	5,954,395	2,913,797	292,768	27,932,502	15,642,560	1,652,695
<b>Reserve bank cities<sup>1</sup>.....</b>	<b>165</b>	<b>42,748,524</b>	<b>17,119,507</b>	<b>21,778,494</b>	<b>2,388,656</b>	<b>1,312,630</b>	<b>149,237</b>	<b>12,461,097</b>	<b>8,197,156</b>	<b>376,224</b>
1. Boston.....	10	1,851,254	710,516	1,027,727	70,797	36,979	5,235	548,268	332,239	23,836
2. New York <sup>2</sup> .....	34	19,608,100	7,766,583	10,199,623	1,045,384	502,163	94,347	6,138,854	4,372,958	140,339
3. Philadelphia.....	13	2,104,637	765,295	1,037,011	164,573	128,465	9,293	645,908	368,167	26,567
4. Cleveland.....	4	1,692,300	586,299	960,634	46,203	96,351	2,813	395,052	231,521	26,359
5. Richmond.....	6	319,763	113,194	189,345	8,956	7,564	704	107,969	55,266	4,813
6. Atlanta <sup>3</sup> .....	5	604,862	302,778	244,840	38,513	17,472	1,259	216,096	111,782	8,103
7. Chicago <sup>4</sup> .....	57	6,370,451	1,819,711	3,898,633	403,183	235,928	12,996	1,865,229	1,266,612	52,106
8. St. Louis.....	7	987,381	462,412	428,961	59,589	31,749	4,670	311,391	171,227	8,485
9. Minneapolis.....	4	601,482	256,596	275,206	32,174	36,261	1,245	206,746	100,751	5,660
10. Kansas City.....	10	713,960	306,758	319,543	64,790	21,600	1,269	297,069	142,379	5,658
11. Dallas.....	8	727,737	473,516	228,870	19,903	3,526	1,922	304,732	139,624	7,022
12. San Francisco.....	7	7,166,597	3,555,849	2,968,101	434,591	194,572	13,484	1,423,783	904,630	67,276
<b>Reserve branch cities<sup>1</sup>.....</b>	<b>131</b>	<b>15,235,047</b>	<b>5,093,330</b>	<b>8,995,381</b>	<b>701,690</b>	<b>401,091</b>	<b>43,555</b>	<b>4,407,137</b>	<b>2,411,638</b>	<b>215,766</b>
2. Buffalo.....	5	594,937	238,707	319,427	19,897	13,804	3,102	171,213	86,532	11,946
4. Cincinnati.....	10	713,020	239,779	427,933	25,769	17,775	1,764	200,428	106,000	11,984
4. Pittsburgh.....	8	1,824,307	621,962	1,021,707	51,318	113,845	15,475	441,230	279,681	25,490
5. Baltimore.....	9	592,474	141,479	429,604	7,748	12,073	1,570	187,339	102,518	13,901
5. Charlotte <sup>5</sup> .....	4	353,954	180,351	143,600	17,578	11,638	787	136,143	61,827	5,906
6. Birmingham.....	3	262,333	92,502	141,228	20,999	7,115	489	76,291	50,491	3,609
6. Jacksonville.....	3	236,866	83,402	132,767	15,152	5,012	533	101,775	48,581	3,261
6. Nashville.....	4	299,760	143,429	125,140	19,335	10,104	1,752	96,430	51,967	4,603
6. New Orleans.....	6	567,296	153,323	377,425	30,756	4,925	867	201,354	115,661	7,508
7. Detroit.....	7	2,271,616	607,103	1,504,826	71,099	85,027	3,561	534,149	285,643	35,137
8. Little Rock.....	4	113,101	33,422	66,692	8,745	4,050	192	42,617	22,446	1,449
8. Louisville.....	6	363,536	123,617	222,754	6,244	10,002	919	123,812	61,114	5,336
8. Memphis.....	3	380,328	193,720	150,104	27,312	8,380	812	125,224	63,338	3,862
9. Helena.....	2	40,817	8,831	30,466	717	751	52	13,606	7,718	266
10. Denver.....	7	457,766	147,217	288,348	12,135	9,374	692	149,109	79,106	6,198
10. Oklahoma City.....	4	253,400	105,759	117,777	22,971	6,314	579	97,014	48,454	2,547
10. Omaha.....	6	285,756	100,619	144,564	26,928	13,185	460	117,220	50,778	3,481
11. El Paso.....	3	108,660	68,150	36,969	3,269	50	222	49,487	19,875	1,407
11. Houston.....	11	779,042	328,980	415,549	25,802	7,164	1,547	329,883	151,735	9,127
11. San Antonio.....	6	275,509	69,214	183,774	11,801	8,320	400	96,149	47,751	4,206
12. Los Angeles.....	6	2,367,900	623,820	1,647,495	77,739	14,190	4,656	545,896	336,799	20,189
12. Portland.....	3	850,163	310,866	442,470	86,297	9,302	1,228	209,832	130,360	10,530
12. Salt Lake City <sup>3</sup> .....	6	286,163	118,107	153,065	11,307	3,235	449	83,217	51,989	3,295
12. Seattle.....	5	956,343	358,971	469,697	100,772	25,456	1,447	277,719	151,274	16,528
<b>Other reserve cities<sup>1</sup>.....</b>	<b>80</b>	<b>4,610,775</b>	<b>1,423,583</b>	<b>2,837,301</b>	<b>197,912</b>	<b>143,661</b>	<b>8,318</b>	<b>1,514,657</b>	<b>768,105</b>	<b>87,667</b>
4. Columbus.....	3	360,437	89,735	227,703	25,026	17,415	558	111,951	50,466	7,388
4. Toledo.....	4	294,843	61,510	223,539	5,681	3,636	477	79,642	45,520	7,777
5. Washington.....	13	758,977	253,355	463,412	6,754	33,754	1,702	234,760	139,255	20,912
7. Cedar Rapids.....	1	62,218	12,059	28,867	20,485	666	141	21,235	10,368	1,315
7. Des Moines.....	3	193,799	63,968	107,462	14,180	7,904	285	75,334	28,939	3,728
7. Dubuque.....	2	36,375	6,602	28,119	1,144	472	38	8,097	3,897	753
7. Indianapolis.....	5	528,720	108,462	380,698	27,052	11,606	902	172,473	94,194	11,561
7. Milwaukee.....	6	654,470	176,232	429,262	25,201	22,731	1,024	202,966	104,901	9,166
7. Peoria.....	3	107,053	34,674	66,996	3,725	1,430	228	28,693	14,189	2,080
7. Sioux City.....	4	72,705	30,669	37,334	2,407	2,182	113	22,988	11,010	1,436
8. National Stock Yards.....	1	66,036	22,940	40,549	2,379	18	150	25,459	9,527	481
9. St. Paul.....	3	335,414	115,401	191,854	13,056	14,376	727	103,461	55,213	3,162
10. Kansas City, Kansas.....	2	45,701	22,780	18,422	3,468	954	77	19,031	7,306	463
10. Lincoln.....	3	89,398	28,910	56,174	2,959	1,182	173	31,781	16,177	1,426
10. Pueblo.....	1	23,522	2,459	20,155	684	163	61	12,126	3,791	740
10. St. Joseph.....	4	59,467	18,844	36,464	2,066	1,992	101	20,265	9,722	1,154
10. Topeka.....	4	63,483	24,554	32,140	5,568	1,107	114	26,303	12,597	1,359
10. Tulsa.....	4	293,569	99,753	178,309	9,727	5,307	473	103,202	42,744	3,542
10. Wichita.....	4	176,440	70,012	88,856	9,146	8,144	282	53,778	31,345	2,101
11. Fort Worth.....	3	266,162	135,359	115,540	9,022	5,733	488	108,001	51,448	4,144
11. Galveston.....	4	64,338	17,322	39,584	4,479	2,849	104	26,564	13,104	4,210
11. Waco.....	3	57,648	27,983	25,862	3,703	.....	100	26,547	12,392	1,769
<b>Country banks, by districts.....</b>	<b>6,515</b>	<b>38,926,678</b>	<b>13,148,171</b>	<b>21,964,297</b>	<b>2,666,137</b>	<b>1,056,415</b>	<b>91,658</b>	<b>9,549,611</b>	<b>4,265,661</b>	<b>973,038</b>
1. Boston.....	321	3,157,858	1,070,873	1,796,180	174,045	107,439	9,321	752,787	339,756	94,697
2. New York.....	727	7,018,559	2,382,820	3,917,550	481,638	214,160	22,391	1,320,132	658,410	157,888
3. Philadelphia.....	627	3,632,645	1,095,204	2,122,065	218,793	184,526	12,057	756,256	364,853	92,090
4. Cleveland.....	670	2,673,930	1,169,187	2,104,005	268,481	123,787	8,470	791,975	377,263	95,613
5. Richmond.....	446	2,481,907	978,839	1,323,792	119,444	54,148	5,684	679,430	290,835	83,359
6. Atlanta.....	330	2,616,612	855,001	1,498,668	229,092	28,675	5,176	813,350	336,421	78,709
7. Chicago.....	916	5,794,275	1,760,297	3,421,602	453,615	149,562	9,199	1,308,092	600,585	133,457
8. St. Louis.....	475	1,964,387	651,062	1,111,341	142,689	55,368	3,927	535,850	231,128	47,993
9. Minneapolis.....	469	1,865,660	573,071	1,129,559	102,380	57,786	2,864	424,715	205,203	34,354
10. Kansas City.....	706	2,054,551	746,784	1,111,261	161,297	31,550	3,659	682,961	280,750	43,145
11. Dallas.....	588	2,339,385	918,651	1,212,995	182,415	20,294	5,030	957,937	337,104	64,076
12. San Francisco.....	240	2,326,909	946,382	1,215,279	132,248	29,120	3,880	526,126	243,353	47,657

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

For other footnote, see opposite page.

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

ASSETS [In thousands of dollars]

and bank balances											Federal Reserve district numbers, and reserve cities
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	
<b>5,260,916</b>	<b>26,940</b>	<b>36,110</b>	<b>5,313,281</b>	<b>922,994</b>	<b>16,847</b>	<b>68,770</b>	<b>147,420</b>	<b>258,785</b>	<b>163,652</b>	<b>131,031,994</b>	All member banks
<b>739,880</b>	<b>11,470</b>	<b>31,558</b>	<b>3,104,809</b>	<b>324,783</b>	<b>5,297</b>	<b>34,936</b>	<b>136,275</b>	<b>138,529</b>	<b>92,358</b>	<b>55,941,799</b>	Reserve bank cities <sup>1</sup>
30,561	693	2,587	158,352	15,920	45	450	13,898	7,456	10,705	2,447,996	1. Boston
39,353	2,537	21,217	1,562,450	153,192	729	2,934	96,456	66,291	54,599	26,121,155	2. New York <sup>2</sup>
73,138	1,793	1,410	174,833	16,114	24	5,725	6,328	7,338	6,737	2,792,811	3. Philadelphia
42,868	194	228	93,882	7,158	972	74	6,402	1,235	2,103,193	4. Cleveland	
11,415	.....	.....	36,475	3,265	10	690	1,189	315	433,201	5. Richmond	
35,128	65	61,018	8,630	317	.....	18	1,774	1,578	833,275	6. Atlanta <sup>3</sup>	
184,395	1,777	988	359,351	22,901	14	443	4,606	22,192	4,807	8,290,643	7. Chicago <sup>2</sup>
31,826	25	51	99,777	6,753	69	1,241	3,294	1,590	1,311,719	8. St. Louis	
31,802	154	239	68,140	335	500	3,013	399	2,256	263	814,994	9. Minneapolis
54,095	89	29	94,819	5,553	.....	285	27	1,305	410	1,018,609	10. Kansas City
77,654	382	66	79,984	13,308	2,344	.....	2,627	277	541	1,051,566	11. Dallas <sup>4</sup>
127,645	3,761	4,743	315,728	71,654	1,245	20,424	10,601	18,755	9,578	8,722,637	12. San Francisco
<b>711,885</b>	<b>4,978</b>	<b>2,613</b>	<b>1,060,257</b>	<b>139,527</b>	<b>3,450</b>	<b>16,445</b>	<b>7,319</b>	<b>54,962</b>	<b>19,124</b>	<b>19,883,011</b>	Reserve branch cities <sup>1</sup>
26,418	268	882	45,167	8,514	24	468	2,283	1,820	779,259	2. Buffalo	
29,940	275	76	52,153	10,050	103	.....	13	2,738	654	927,008	4. Cincinnati
43,215	.....	64	92,780	22,876	4	3,116	90	8,232	1,215	2,301,070	4. Pittsburgh
22,577	.....	39	48,304	6,369	.....	500	304	2,491	2,040	791,517	5. Baltimore
15,736	.....	.....	52,674	3,297	.....	2	1,234	1,201	495,831	5. Charlotte <sup>5</sup>	
12,968	.....	7,223	1,943	114	25	.....	827	590	342,123	6. Birmingham	
23,919	.....	26,014	2,578	.....	.....	.....	470	511	342,200	6. Jacksonville	
19,196	.....	20,664	4,457	96	.....	286	814	465	402,308	6. Nashville	
24,338	474	4	53,369	5,818	214	.....	3,837	1,975	1,644	782,138	6. New Orleans
87,404	251	449	125,265	8,152	74	740	2	8,680	2,162	2,825,575	7. Detroit
11,205	.....	7,517	707	.....	.....	.....	142	102	156,669	8. Little Rock	
19,979	.....	37,383	1,818	.....	.....	95	1,357	428	490,351	8. Louisville	
25,438	67	5	30,514	3,442	.....	.....	549	236	509,874	8. Memphis	
2,043	.....	3,579	226	.....	.....	.....	202	10	54,861	9. Helena	
32,089	100	11	31,605	1,004	75	.....	1,857	1,434	611,245	10. Denver	
26,910	.....	19,103	1,399	.....	475	.....	800	68	353,156	10. Oklahoma City	
25,649	270	.....	37,042	3,137	.....	.....	1,015	540	407,668	10. Omaha	
17,469	.....	216	10,520	1,332	160	.....	135	71	159,845	11. El Paso	
101,184	1,205	197	66,435	14,890	2,444	5,255	1,860	2,064	597	1,136,035	11. Houston
18,010	360	26	25,796	3,646	2	.....	790	37	376,133	11. San Antonio	
65,068	16	269	123,555	10,430	.....	5,023	338	9,342	1,279	2,940,208	12. Los Angeles
22,219	650	139	45,934	13,054	.....	357	2,691	768	1,076,865	12. Portland	
10,775	54	17,104	2,101	.....	841	.....	38	916	373,276	12. Salt Lake City <sup>2</sup>	
28,136	988	236	80,557	8,287	140	.....	135	4,236	336	1,247,196	12. Seattle
<b>370,750</b>	<b>1,097</b>	<b>244</b>	<b>286,794</b>	<b>46,247</b>	<b>643</b>	<b>3,699</b>	<b>198</b>	<b>12,477</b>	<b>5,746</b>	<b>6,194,442</b>	Other reserve cities <sup>1</sup>
23,878	82	28,137	6,689	.....	.....	.....	457	88	479,622	4. Columbus	
21,800	.....	4,545	1,351	3	121	.....	1,203	176	377,339	4. Toledo	
42,542	1	24	32,026	13,555	173	1,300	.....	1,014	1,364	1,011,143	5. Washington
3,102	.....	6,450	811	.....	.....	.....	.....	92	84,264	5. Cedar Rapids	
30,875	.....	11,792	644	.....	1,730	.....	653	1	272,252	5. Des Moines	
1,752	.....	1,695	15	50	50	.....	1	34	44,572	7. Dubuque	
34,074	8	32,636	3,084	.....	4	104	1,977	421	706,675	7. Indianapolis	
28,002	97	20	60,780	5,447	.....	1	1,840	1,716	866,547	7. Milwaukee	
9,612	50	2,762	2,592	593	.....	1	357	169	138,864	7. Peoria	
6,169	.....	4,373	593	.....	.....	1	255	19	91,750	7. Sioux City	
2,065	.....	13,386	.....	.....	.....	1	255	319	443,515	8. National Stock Yards	
18,728	110	26,248	2,538	280	28	1,475	2	63	65,150	9. St. Paul	
8,443	.....	2,819	345	8	.....	2	299	6	122,108	10. Kansas City, Kansas	
4,758	.....	9,420	624	.....	.....	2	238	142	35,738	10. Lincoln	
6,900	250	445	88	.....	91	.....	131	56	80,241	10. St. Joseph	
6,889	40	2,460	231	.....	2	.....	238	142	90,726	10. Topeka	
8,967	.....	3,380	535	23	98	62	818	762	400,686	10. Tulsa	
45,503	200	11,213	2,172	3	98	.....	717	140	231,898	10. Wichita	
15,758	100	4,474	823	.....	.....	863	122	377,982	11. Fort Worth		
29,409	349	22,651	2,401	433	.....	3	1	8	92,288	11. Galveston	
9,090	.....	3,160	1,374	.....	.....	1	47	84,600	11. Waco		
10,434	10	1,942	335	23	.....	.....	.....	.....	.....	.....	
<b>3,438,401</b>	<b>9,395</b>	<b>1,695</b>	<b>861,421</b>	<b>412,437</b>	<b>7,457</b>	<b>13,690</b>	<b>3,628</b>	<b>52,817</b>	<b>46,424</b>	<b>49,012,742</b>	Country banks, by districts
173,800	376	513	143,645	39,693	674	1,267	1,200	5,972	4,048	3,963,499	1. Boston
296,481	1,153	248	205,952	88,077	1,216	3,086	550	16,449	10,807	8,458,876	2. New York
224,889	268	5	74,151	44,843	1,183	1,126	41	3,166	4,770	4,444,030	3. Philadelphia
271,078	727	2	47,292	38,210	70	523	237	2,924	3,356	4,511,225	4. Cleveland
232,549	795	1	71,891	29,240	740	808	138	1,838	3,941	3,198,042	5. Richmond
331,481	841	157	65,741	34,467	707	735	1,267	4,569	3,331	3,475,038	6. Atlanta
491,054	315	49	82,632	45,210	254	1,913	94	6,005	5,686	2,161,529	7. Chicago
229,881	69	1	26,778	17,046	239	129	16	1,581	2,691	2,521,939	8. St. Louis
154,558	2,138	149	28,313	12,883	181	649	48	4,934	959	2,310,029	9. Minneapolis
337,591	1,062	.....	20,413	12,127	340	471	14	648	1,469	2,752,581	10. Kansas City
508,422	1,115	283	46,937	23,815	896	1,875	23	1,149	2,402	3,327,482	11. Dallas
186,617	536	287	47,676	26,826	957	1,108	.....	3,582	2,964	2,888,472	12. San Francisco

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 24, 1950, OF BANKS IN EACH CENTRAL  
LIABILITIES [In thousands of dollars]**

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individ- uals, partner- ships, and corpora- tions	United States Govern- ment	States and political subdi- visions	Banks in United States	Banks in foreign coun- tries	Certified and offi- cers' checks, etc.	Total	Individ- uals, partner- ships, and corpora- tions	United States Govern- ment	Post- al Sav- ings	States and political subdi- visions	Banks in U. S.	Banks in for- eign coun- tries
		All member banks.....	90,361,101	69,364,512	2,686,514	6,099,572	9,150,132	1,342,534	1,717,837	29,605,473	28,212,782	164,641	4,916	1,073,538
<b>Reserve bank cities<sup>1</sup>.....</b>	<b>41,491,583</b>	<b>30,871,575</b>	<b>1,196,308</b>	<b>1,499,578</b>	<b>5,696,141</b>	<b>1,292,286</b>	<b>935,695</b>	<b>8,907,225</b>	<b>8,305,756</b>	<b>59,990</b>	<b>303</b>	<b>409,395</b>	<b>8,694</b>	<b>123,087</b>
1. Boston.....	1,991,403	1,519,009	48,051	137,375	236,324	29,444	21,200	197,924	193,658	4,260	6	22,994	700	97,587
2. New York <sup>2</sup> .....	21,122,141	15,948,007	530,620	277,660	2,621,472	1,114,509	629,873	1,749,132	1,592,531	35,320	20	13,097	529	.....
3. Philadelphia.....	2,309,661	1,748,009	80,383	108,985	343,241	10,743	18,300	218,933	205,216	20	71	5,313	47	.....
4. Cleveland.....	1,275,838	1,037,043	56,808	58,650	107,759	4,241	11,337	688,634	683,274	.....	.....	2,330	6	.....
5. Richmond.....	328,670	201,284	218	45,656	70,301	462	3,749	74,893	69,007	3,550	5	50,850	360	.....
6. Atlanta <sup>3</sup> .....	662,561	459,293	18,383	49,288	132,680	62	2,855	111,864	110,585	1,105	14	28	132	.....
7. Chicago <sup>2</sup> .....	5,918,583	4,382,257	219,022	259,972	958,384	42,582	56,366	1,785,225	1,729,865	4,150	550	1	3,500	50
8. St. Louis.....	1,046,413	716,887	34,650	26,620	260,209	3,424	4,623	164,039	163,483	.....	.....	5,529	5	.....
9. Minneapolis.....	627,713	393,071	24,605	43,680	157,159	2,144	7,054	110,878	107,372	.....	6	.....	3,500	50
10. Kansas City.....	878,683	487,623	15,207	32,111	336,686	1,069	5,987	79,481	79,428	.....	3	.....	.....	.....
11. Dallas.....	866,797	541,191	14,486	48,038	251,456	1,873	9,753	101,854	96,320	.....	.....	5,529	5	.....
12. San Francisco.....	4,463,120	3,437,901	146,875	411,543	220,470	81,733	164,598	3,624,368	3,275,017	11,035	198	309,253	3,365	25,500
<b>Reserve branch cities<sup>1</sup>.....</b>	<b>13,844,425</b>	<b>10,316,738</b>	<b>471,371</b>	<b>989,189</b>	<b>1,859,320</b>	<b>37,021</b>	<b>170,786</b>	<b>4,572,291</b>	<b>4,336,815</b>	<b>17,511</b>	<b>140</b>	<b>214,558</b>	<b>3,267</b>	.....
2. Buffalo.....	492,256	382,777	15,229	58,198	24,995	2,594	8,463	227,880	225,007	.....	5	2,093	780	.....
4. Cincinnati.....	630,500	485,141	22,942	19,677	94,435	428	7,877	215,298	194,480	.....	5	20,515	298	.....
5. Pittsburgh.....	1,602,754	1,307,867	49,261	36,100	195,770	2,691	11,065	401,079	376,067	1,202	30	23,902	878	.....
5. Baltimore.....	602,998	445,215	23,057	54,370	71,649	832	7,875	128,772	126,247	2,500	5	5,200	297	.....
5. Charlotte <sup>4</sup> .....	390,305	247,387	13,198	26,769	97,037	85	5,829	63,103	40,709	2,282	2	19,813	297	.....
6. Birmingham.....	258,479	197,028	7,820	21,627	30,849	.....	1,155	58,902	58,902	.....	.....	.....	.....	.....
6. Jacksonville.....	266,261	143,698	3,748	37,019	80,274	109	1,413	50,051	50,051	.....	.....	.....	.....	.....
6. Nashville.....	280,380	153,818	4,840	52,835	67,301	.....	1,586	94,762	92,855	516	516	1,391	.....	.....
6. New Orleans.....	613,500	377,521	8,398	91,753	121,121	6,667	8,040	122,798	118,035	34	5	4,729	5,561	155
7. Detroit.....	1,755,826	1,310,061	149,909	107,332	158,057	4,695	25,772	915,086	905,045	4,325	5	.....	.....	.....
8. Little Rock.....	126,152	80,009	1,816	10,458	33,385	.....	484	21,472	21,116	350	6	.....	20	.....
8. Louisville.....	388,297	261,083	10,481	8,874	101,204	25	6,630	64,204	63,164	1,020	.....	.....	.....	.....
8. Memphis.....	391,038	252,393	5,509	33,871	95,726	134	3,405	86,097	83,697	.....	.....	2,400	.....	.....
9. Helena.....	46,738	17,642	828	18,492	9,279	.....	497	5,949	5,844	100	5	.....	5	.....
10. Denver.....	452,829	339,706	13,893	27,055	67,019	54	5,102	119,495	119,271	180	32	32	12	.....
10. Oklahoma City.....	300,810	173,869	5,559	39,024	78,933	.....	3,425	24,355	22,693	100	5	1,375	187	.....
10. Omaha.....	340,856	217,229	10,439	17,878	93,367	3	1,940	41,628	41,620	3	5	.....	.....	.....
11. El Paso.....	121,417	85,383	2,223	9,816	20,930	1,496	1,569	28,065	27,033	525	5	507	.....	.....
11. Houston.....	934,717	662,618	14,339	88,988	155,162	3,411	10,199	127,297	88,493	.....	36	38,743	25	.....
11. San Antonio.....	286,886	210,026	3,324	13,056	55,697	2,008	2,775	70,630	47,298	998	2	22,332	457	.....
12. Los Angeles.....	1,740,008	1,519,624	61,235	34,327	86,299	7,574	30,949	1,015,677	948,615	415	66,547	100	.....	.....
12. Portland.....	689,470	562,604	15,830	67,753	28,840	1,224	13,219	306,976	302,418	45	4,463	50	.....	.....
12. Salt Lake City <sup>5</sup> .....	272,851	203,156	3,809	29,948	34,149	4	1,785	77,455	76,715	520	20	150	50	.....
12. Seattle.....	859,097	680,883	23,684	83,969	57,842	2,987	9,732	305,260	301,440	3,430	.....	390	.....	.....
<b>Other reserve cities<sup>1</sup>.....</b>	<b>4,728,164</b>	<b>3,227,134</b>	<b>152,447</b>	<b>474,955</b>	<b>750,389</b>	<b>5,034</b>	<b>118,205</b>	<b>1,066,156</b>	<b>1,025,824</b>	<b>17,525</b>	<b>149</b>	<b>20,773</b>	<b>1,885</b>	.....
4. Columbus.....	359,934	236,212	9,620	51,553	36,485	24	26,040	92,758	85,824	2,120	5	4,193	616	.....
4. Toledo.....	245,235	199,640	12,425	11,821	14,683	.....	6,666	107,822	106,393	.....	55	1,374	.....	.....
5. Washington.....	769,681	678,998	21,721	131	47,423	3,413	17,995	174,677	169,652	5,000	25	.....	.....	.....
7. Cedar Rapids.....	61,370	30,849	1,411	6,579	22,452	.....	79	17,633	17,633	.....	.....	.....	.....	.....
7. Des Moines.....	227,079	108,372	9,827	64,053	42,921	.....	1,906	28,934	26,374	2,545	15	.....	.....	.....
7. Dubuque.....	22,924	18,671	1,360	1,954	748	.....	191	19,357	19,357	.....	.....	.....	.....	.....
7. Indianapolis.....	547,620	340,414	13,797	113,592	71,454	108	8,255	117,270	115,495	1,535	5	6,235	.....	.....
7. Milwaukee.....	618,354	425,720	26,458	40,674	106,929	493	18,080	190,975	186,012	4,500	6	457	.....	.....
7. Peoria.....	91,367	71,103	3,680	2,590	10,661	.....	3,333	36,838	35,338	1,500	1,500	.....	.....	.....
7. Sioux City.....	75,367	43,899	1,873	6,197	22,956	.....	442	16,129	16,122	.....	7	.....	.....	.....
8. National Stock Yards.....	72,903	15,775	464	954	55,648	.....	62	11,655	1,654	.....	1	10,000	.....	.....
9. St. Paul.....	340,298	191,593	19,278	47,069	64,188	565	17,605	64,917	64,632	285	.....	.....	.....	.....
10. Kansas City, Kansas.....	48,327	18,344	873	11,316	17,249	.....	545	13,039	13,024	.....	5	15	.....	.....
10. Lincoln.....	99,624	59,975	3,045	9,341	25,734	.....	1,529	12,314	12,184	125	5	.....	.....	.....
10. Pueblo.....	24,422	17,705	229	2,158	4,240	.....	90	7,686	7,686	.....	5	.....	.....	.....
10. St. Joseph.....	54,236	35,182	1,189	2,949	13,892	.....	1,024	21,749	21,744	.....	5	.....	.....	.....
10. Topeka.....	76,913	41,293	3,715	21,138	10,336	431	4,625	8,625	8,204	420	1	5	547	.....
10. Tulsa.....	348,520	265,916	8,949	20,800	50,282	431	2,142	25,766	25,119	95	5	547	.....	.....
10. Wichita.....	203,723	130,033	3,735	33,614	33,469	.....	2,872	15,188	14,273	900	.....	5	15	.....
11. Fort Worth.....	312,913	205,081	5,770	16,800	79,184	.....	6,078	43,350	42,375	.....	25	975	.....	.....
11. Galveston.....	61,075	40,964	1,305	2,589	15,013	.....	1,204	25,554	23,729	.....	25	1,800	.....	.....
11. Waco.....	66,279	51,395	1,723	7,083	4,442	.....	1,636	13,920	13,000	.....	920	920	.....	.....
<b>Country banks, by districts.....</b>	<b>30,296,929</b>	<b>24,949,065</b>	<b>866,388</b>	<b>3,135,850</b>	<b>844,282</b>	<b>8,193</b>	<b>493,151</b>	<b>15,059,801</b>	<b>14,544,387</b>	<b>69,615</b>	<b>4,324</b>	<b>428,812</b>	<b>12,663</b>	.....
1. Boston.....	2,544,730	91,116	184,728	91,612	1,602	82,924	1,066,085	1,056,463	4,618	217	4,666	121	.....	.....
2. New York.....	4,368,599	3,491,853	156,152	537,192	80,616	993	101,793	3,395,875	3,318,984	12,092	15	61,970	2,814	.....
3. Philadelphia.....	2,275,904	1,970,042	96,341	145,701	15,011	11	48,798	1,734,633	1,664,811	4,507	302	64,975	38	.....
4. Cleveland.....	2,418,565	2,068,819	89,970	201,363	20,951	.....	37,462	1,732,838	1,628,222	1,420	432	102,571	193	.....
5. Richmond.....	2,038,035	1,664,467	60,014	197,657	84,813	.....	31,084	900,852	853,503	16,029	1,264	29,273	783	.....
6. Atlanta.....	2,547,689	1,956,589	47,979	350,692	164,445	2,708	25,276	694,518	671,986	10,187	692	7,420	4,233	.....
7. Chicago.....	4,100,376	3,431,211	140,966	410,812	65,369	50	51,							

**RESERVE AND RESERVE CITY<sup>1</sup> AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT**  
LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 14)	Demand deposits adjusted (see footnote on page 14)	Federal Reserve district numbers, and reserve cities
<b>119,966,574</b>	<b>252,143</b>	<b>160,668</b>	<b>1,305,387</b>	<b>121,684,772</b>	<b>2,917,728</b>	<b>4,261,297</b>	<b>1,742,036</b>	<b>426,161</b>	<b>9,347,222</b>	<b>79,789,023</b>	<b>71,868,640</b>	All member banks
<b>50,398,808</b>	<b>191,811</b>	<b>147,835</b>	<b>939,307</b>	<b>51,677,761</b>	<b>1,310,021</b>	<b>2,101,185</b>	<b>702,420</b>	<b>150,412</b>	<b>4,264,038</b>	<b>37,647,383</b>	<b>30,202,039</b>	Reserve bank cities <sup>1</sup>
<b>2,189,327</b>	<b>5,000</b>	<b>15,035</b>	<b>21,791</b>	<b>2,231,153</b>	<b>59,437</b>	<b>107,913</b>	<b>29,627</b>	<b>19,866</b>	<b>216,843</b>	<b>1,802,979</b>	<b>1,519,232</b>	1. Boston
<b>22,871,273</b>	<b>152,590</b>	<b>104,194</b>	<b>633,136</b>	<b>23,761,193</b>	<b>665,338</b>	<b>1,249,812</b>	<b>419,686</b>	<b>25,126</b>	<b>2,359,962</b>	<b>19,520,338</b>	<b>15,293,090</b>	2. New York <sup>2</sup>
<b>2,528,594</b>	<b>21</b>	<b>6,699</b>	<b>20,444</b>	<b>2,555,758</b>	<b>59,705</b>	<b>123,224</b>	<b>44,285</b>	<b>9,839</b>	<b>237,053</b>	<b>2,061,690</b>	<b>1,700,461</b>	3. Philadelphia
<b>1,964,472</b>	<b>10,000</b>	<b>82</b>	<b>14,796</b>	<b>1,989,350</b>	<b>38,514</b>	<b>53,246</b>	<b>13,324</b>	<b>6,759</b>	<b>113,843</b>	<b>1,139,088</b>	<b>1,013,148</b>	4. Cleveland
<b>403,563</b>	<b>.....</b>	<b>3,143</b>	<b>.....</b>	<b>406,706</b>	<b>7,668</b>	<b>12,078</b>	<b>5,176</b>	<b>1,573</b>	<b>26,495</b>	<b>280,780</b>	<b>214,214</b>	5. Richmond
<b>774,425</b>	<b>.....</b>	<b>18</b>	<b>7,665</b>	<b>782,108</b>	<b>15,700</b>	<b>22,058</b>	<b>6,960</b>	<b>6,449</b>	<b>51,167</b>	<b>566,415</b>	<b>450,418</b>	6. Atlanta <sup>3</sup>
<b>7,703,808</b>	<b>1,700</b>	<b>5,030</b>	<b>48,055</b>	<b>7,758,593</b>	<b>184,000</b>	<b>243,300</b>	<b>48,440</b>	<b>56,310</b>	<b>532,050</b>	<b>5,374,837</b>	<b>4,339,244</b>	7. Chicago <sup>2</sup>
<b>1,210,452</b>	<b>3,000</b>	<b>1,254</b>	<b>8,250</b>	<b>1,222,956</b>	<b>34,225</b>	<b>30,425</b>	<b>23,077</b>	<b>1,036</b>	<b>88,763</b>	<b>914,810</b>	<b>648,353</b>	8. St. Louis
<b>738,591</b>	<b>17,000</b>	<b>399</b>	<b>7,862</b>	<b>763,852</b>	<b>12,500</b>	<b>29,000</b>	<b>3,407</b>	<b>6,235</b>	<b>51,142</b>	<b>527,779</b>	<b>375,665</b>	9. Minneapolis
<b>958,164</b>	<b>.....</b>	<b>27</b>	<b>2,386</b>	<b>960,577</b>	<b>19,000</b>	<b>21,245</b>	<b>16,104</b>	<b>1,683</b>	<b>58,032</b>	<b>729,769</b>	<b>430,902</b>	10. Kansas City
<b>968,651</b>	<b>.....</b>	<b>2,657</b>	<b>3,958</b>	<b>975,266</b>	<b>30,150</b>	<b>32,650</b>	<b>12,023</b>	<b>1,477</b>	<b>76,300</b>	<b>709,159</b>	<b>518,998</b>	11. Dallas
<b>8,087,488</b>	<b>2,500</b>	<b>12,440</b>	<b>167,821</b>	<b>8,270,249</b>	<b>183,784</b>	<b>174,234</b>	<b>80,311</b>	<b>14,059</b>	<b>452,388</b>	<b>4,019,747</b>	<b>3,698,314</b>	12. San Francisco
<b>18,416,716</b>	<b>17,050</b>	<b>8,737</b>	<b>134,373</b>	<b>18,576,876</b>	<b>397,114</b>	<b>574,777</b>	<b>256,222</b>	<b>78,022</b>	<b>1,306,135</b>	<b>12,072,617</b>	<b>10,416,456</b>	Reserve branch cities <sup>1</sup>
<b>720,136</b>	<b>100</b>	<b>4,207</b>	<b>724,443</b>	<b>19,065</b>	<b>31,815</b>	<b>3,407</b>	<b>529</b>	<b>54,816</b>	<b>420,671</b>	<b>404,271</b>	<b>2. Buffalo</b>	
<b>845,798</b>	<b>450</b>	<b>13</b>	<b>6,097</b>	<b>852,358</b>	<b>23,900</b>	<b>34,900</b>	<b>13,898</b>	<b>1,952</b>	<b>74,650</b>	<b>548,407</b>	<b>460,542</b>	3. Cincinnati
<b>2,003,833</b>	<b>500</b>	<b>96</b>	<b>16,295</b>	<b>2,020,718</b>	<b>85,600</b>	<b>129,250</b>	<b>41,306</b>	<b>24,196</b>	<b>280,352</b>	<b>1,466,759</b>	<b>1,262,252</b>	4. Pittsburgh
<b>731,770</b>	<b>4,000</b>	<b>304</b>	<b>3,143</b>	<b>739,217</b>	<b>13,831</b>	<b>27,149</b>	<b>7,893</b>	<b>3,427</b>	<b>52,300</b>	<b>532,117</b>	<b>459,156</b>	5. Baltimore
<b>453,408</b>	<b>200</b>	<b>33</b>	<b>9,893</b>	<b>463,534</b>	<b>7,300</b>	<b>19,900</b>	<b>3,973</b>	<b>1,124</b>	<b>32,297</b>	<b>321,895</b>	<b>227,311</b>	6. Charlotte <sup>3</sup>
<b>317,381</b>	<b>.....</b>	<b>2,302</b>	<b>.....</b>	<b>319,683</b>	<b>8,200</b>	<b>8,100</b>	<b>4,791</b>	<b>1,349</b>	<b>22,440</b>	<b>238,288</b>	<b>212,587</b>	6. Birmingham
<b>316,312</b>	<b>.....</b>	<b>1,906</b>	<b>.....</b>	<b>318,218</b>	<b>6,000</b>	<b>11,500</b>	<b>3,029</b>	<b>3,453</b>	<b>23,982</b>	<b>216,328</b>	<b>156,116</b>	6. Jacksonville
<b>375,142</b>	<b>.....</b>	<b>286</b>	<b>3,878</b>	<b>379,306</b>	<b>8,400</b>	<b>11,200</b>	<b>3,387</b>	<b>15</b>	<b>23,002</b>	<b>240,520</b>	<b>187,575</b>	6. Nashville
<b>736,298</b>	<b>.....</b>	<b>5,031</b>	<b>3,140</b>	<b>744,469</b>	<b>10,408</b>	<b>17,672</b>	<b>9,176</b>	<b>413</b>	<b>37,669</b>	<b>535,793</b>	<b>423,945</b>	6. New Orleans
<b>2,670,912</b>	<b>2</b>	<b>20,391</b>	<b>.....</b>	<b>2,691,305</b>	<b>35,750</b>	<b>63,000</b>	<b>25,215</b>	<b>10,305</b>	<b>134,270</b>	<b>1,543,157</b>	<b>1,317,900</b>	7. Detroit
<b>147,624</b>	<b>.....</b>	<b>824</b>	<b>.....</b>	<b>148,448</b>	<b>2,800</b>	<b>3,600</b>	<b>1,643</b>	<b>178</b>	<b>8,221</b>	<b>107,430</b>	<b>83,434</b>	8. Little Rock
<b>452,501</b>	<b>2,800</b>	<b>.....</b>	<b>3,596</b>	<b>458,897</b>	<b>10,050</b>	<b>17,650</b>	<b>4,225</b>	<b>129</b>	<b>32,054</b>	<b>330,935</b>	<b>239,204</b>	8. Louisville
<b>477,135</b>	<b>.....</b>	<b>95</b>	<b>2,843</b>	<b>480,073</b>	<b>7,400</b>	<b>16,600</b>	<b>5,048</b>	<b>753</b>	<b>29,801</b>	<b>335,086</b>	<b>259,155</b>	8. Memphis
<b>52,687</b>	<b>.....</b>	<b>251</b>	<b>.....</b>	<b>52,938</b>	<b>850</b>	<b>854</b>	<b>205</b>	<b>14</b>	<b>1,923</b>	<b>41,116</b>	<b>33,052</b>	9. Helena
<b>572,324</b>	<b>1,000</b>	<b>.....</b>	<b>3,206</b>	<b>576,530</b>	<b>8,860</b>	<b>14,190</b>	<b>8,512</b>	<b>3,153</b>	<b>34,715</b>	<b>389,135</b>	<b>340,258</b>	10. Denver
<b>325,165</b>	<b>.....</b>	<b>1,134</b>	<b>.....</b>	<b>326,299</b>	<b>9,750</b>	<b>9,500</b>	<b>7,138</b>	<b>469</b>	<b>26,857</b>	<b>254,797</b>	<b>197,215</b>	10. Oklahoma City
<b>382,484</b>	<b>.....</b>	<b>1,209</b>	<b>.....</b>	<b>383,693</b>	<b>7,700</b>	<b>7,650</b>	<b>5,234</b>	<b>3,391</b>	<b>23,975</b>	<b>278,165</b>	<b>200,005</b>	10. Omaha
<b>149,482</b>	<b>.....</b>	<b>850</b>	<b>.....</b>	<b>150,332</b>	<b>2,850</b>	<b>4,550</b>	<b>1,579</b>	<b>534</b>	<b>9,513</b>	<b>93,428</b>	<b>86,248</b>	11. El Paso
<b>1,062,014</b>	<b>2,000</b>	<b>1,935</b>	<b>5,339</b>	<b>1,071,288</b>	<b>26,750</b>	<b>24,825</b>	<b>12,545</b>	<b>627</b>	<b>64,747</b>	<b>767,098</b>	<b>695,370</b>	11. Houston
<b>2,755,685</b>	<b>413</b>	<b>25,739</b>	<b>.....</b>	<b>2,781,837</b>	<b>53,000</b>	<b>53,017</b>	<b>43,344</b>	<b>9,010</b>	<b>158,371</b>	<b>1,551,498</b>	<b>1,461,345</b>	11. San Antonio
<b>996,446</b>	<b>4,500</b>	<b>369</b>	<b>7,712</b>	<b>1,009,027</b>	<b>15,200</b>	<b>25,730</b>	<b>26,908</b>	<b>.....</b>	<b>67,838</b>	<b>621,317</b>	<b>597,642</b>	12. Los Angeles
<b>350,306</b>	<b>.....</b>	<b>2,253</b>	<b>.....</b>	<b>352,559</b>	<b>6,800</b>	<b>7,200</b>	<b>5,447</b>	<b>1,270</b>	<b>20,717</b>	<b>245,193</b>	<b>217,785</b>	12. Portland
<b>1,164,357</b>	<b>1,500</b>	<b>166</b>	<b>6,513</b>	<b>1,172,536</b>	<b>21,100</b>	<b>27,150</b>	<b>15,521</b>	<b>10,889</b>	<b>74,660</b>	<b>750,404</b>	<b>694,027</b>	12. Salt Lake City <sup>3</sup>
<b>5,794,320</b>	<b>8,000</b>	<b>198</b>	<b>31,234</b>	<b>5,833,752</b>	<b>113,535</b>	<b>154,927</b>	<b>21,967</b>	<b>21,967</b>	<b>360,690</b>	<b>4,070,750</b>	<b>3,533,500</b>	Other reserve cities <sup>1</sup>
<b>452,692</b>	<b>.....</b>	<b>2,427</b>	<b>455,119</b>	<b>9,000</b>	<b>9,600</b>	<b>5,108</b>	<b>795</b>	<b>24,503</b>	<b>305,919</b>	<b>285,668</b>	<b>4. Columbus</b>	
<b>353,057</b>	<b>2,500</b>	<b>2,603</b>	<b>.....</b>	<b>358,160</b>	<b>7,700</b>	<b>8,200</b>	<b>2,416</b>	<b>863</b>	<b>19,179</b>	<b>218,890</b>	<b>213,582</b>	4. Toledo
<b>944,358</b>	<b>.....</b>	<b>4,202</b>	<b>948,560</b>	<b>18,450</b>	<b>31,050</b>	<b>10,327</b>	<b>2,756</b>	<b>62,583</b>	<b>695,113</b>	<b>665,098</b>	5. Washington	
<b>79,003</b>	<b>.....</b>	<b>1</b>	<b>79,004</b>	<b>500</b>	<b>4,200</b>	<b>560</b>	<b>.....</b>	<b>5,260</b>	<b>51,818</b>	<b>31,057</b>	7. Cedar Rapids	
<b>256,013</b>	<b>.....</b>	<b>989</b>	<b>257,002</b>	<b>4,750</b>	<b>4,750</b>	<b>3,295</b>	<b>2,455</b>	<b>15,250</b>	<b>184,412</b>	<b>162,539</b>	7. Des Moines	
<b>42,281</b>	<b>.....</b>	<b>29</b>	<b>42,310</b>	<b>550</b>	<b>700</b>	<b>805</b>	<b>207</b>	<b>2,626</b>	<b>19,477</b>	<b>19,121</b>	7. Dubuque	
<b>664,890</b>	<b>.....</b>	<b>1,975</b>	<b>666,865</b>	<b>10,025</b>	<b>20,000</b>	<b>8,775</b>	<b>1,010</b>	<b>39,810</b>	<b>480,910</b>	<b>429,625</b>	7. Indianapolis	
<b>809,329</b>	<b>104</b>	<b>3,960</b>	<b>813,393</b>	<b>16,600</b>	<b>17,545</b>	<b>14,375</b>	<b>4,634</b>	<b>53,154</b>	<b>529,702</b>	<b>423,694</b>	7. Milwaukee	
<b>128,205</b>	<b>.....</b>	<b>1,267</b>	<b>129,472</b>	<b>3,260</b>	<b>4,240</b>	<b>1,318</b>	<b>4,574</b>	<b>9,392</b>	<b>78,993</b>	<b>74,264</b>	7. Peoria	
<b>91,496</b>	<b>.....</b>	<b>1</b>	<b>263</b>	<b>91,760</b>	<b>1,600</b>	<b>2,150</b>	<b>685</b>	<b>287</b>	<b>4,722</b>	<b>64,825</b>	7. Sioux City	
<b>84,558</b>	<b>.....</b>	<b>443</b>	<b>.....</b>	<b>85,001</b>	<b>1,000</b>	<b>4,000</b>	<b>1,749</b>	<b>.....</b>	<b>6,749</b>	<b>57,452</b>	<b>3,405</b>	8. National Stock Yards
<b>405,215</b>	<b>2,500</b>	<b>28</b>	<b>6,046</b>	<b>413,789</b>	<b>9,000</b>	<b>15,250</b>	<b>3,573</b>	<b>1,903</b>	<b>29,726</b>	<b>295,322</b>	<b>230,019</b>	9. St. Paul
<b>61,366</b>	<b>.....</b>	<b>382</b>	<b>.....</b>	<b>61,748</b>	<b>1,350</b>	<b>1,200</b>	<b>820</b>	<b>32</b>	<b>3,402</b>	<b>37,065</b>	<b>27,386</b>	10. Kansas City, Kansas
<b>111,938</b>	<b>3,000</b>	<b>324</b>	<b>.....</b>	<b>115,262</b>	<b>2,700</b>	<b>2,560</b>	<b>1,043</b>	<b>543</b>	<b>6,846</b>	<b>85,446</b>	<b>61,425</b>	10. Lincoln
<b>32,108</b>	<b>.....</b>	<b>4</b>	<b>.....</b>	<b>32,112</b>	<b>1,000</b>	<b>1,000</b>	<b>1,065</b>	<b>561</b>	<b>3,626</b>	<b>17,077</b>	<b>19,508</b>	10. Pueblo
<b>75,985</b>	<b>.....</b>	<b>100</b>	<b>.....</b>	<b>76,085</b>	<b>1,450</b>	<b>1,500</b>	<b>963</b>	<b>243</b>	<b>4,156</b>	<b>44,887</b>	<b>36,695</b>	10. St. Joseph
<b>85,538</b>	<b>.....</b>	<b>413</b>	<b>.....</b>	<b>85,951</b>	<b>2,200</b>	<b>1,580</b>	<b>851</b>	<b>144</b>	<b>4,775</b>	<b>64,566</b>	<b>59,482</b>	10. Topeka
<b>374,286</b>	<b>.....</b>	<b>62</b>	<b>2,190</b>	<b>376,538</b>	<b>6,850</b>	<b>8,950</b>	<b>6,471</b>	<b>1,877</b>	<b>24,148</b>	<b>291,804</b>	<b>277,645</b>	10. Tulsa
<b>218,911</b>	<b>.....</b>	<b>1,307</b>	<b>.....</b>	<b>220,218</b>	<b>4,500</b>	<b>4,900</b>	<b>1,754</b>	<b>526</b>	<b>11,680</b>	<b>183,491</b>	<b>162,045</b>	11. Wichita
<b>356,263</b>	<b>.....</b>	<b>1,862</b>	<b>.....</b>	<b>358,125</b>	<b>8,000</b>	<b>7,850</b>	<b>2,143</b>	<b>1,864</b>	<b>19,857</b>	<b>260,853</b>	<b>205,308</b>	11. Fort Worth
<b>86,629</b>	<b>.....</b>	<b>3</b>	<b>117</b>	<b>86,749</b>	<b>1,850</b>	<b>1,572</b>	<b>1,495</b>	<b>622</b>	<b>5,539</b>	<b>48,825</b>	<b>41,597</b>	11. Galveston
<b>80,199</b>	<b>.....</b>	<b>330</b>	<b>.....</b>	<b>80,529</b>	<b>1,200</b>	<b>2,130</b>	<b>670</b>	<b>71</b>	<b>4,071</b>	<b>55,903</b>	<b>58,172</b>	11. Waco
<b>45,356,730</b>	<b>35,282</b>	<b>3,898</b>	<b>200,473</b>	<b>45,596,383</b>	<b>1,097,058</b>	<b>1,430,408</b>	<b>713,133</b>	<b>175,760</b>	<b>3,416,359</b>	<b>25,998,273</b>	<b>27,716,645</b>	Country banks, by districts
<b>3,610,815</b>	<b>5,</b>											

## 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 and guaranteed obligations	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stock (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
<b>Total, all States . . .</b>	<b>6,891</b>	<b>101,521,024</b>	<b>36,784,591</b>	<b>55,575,473</b>	<b>5,954,395</b>	<b>2,913,797</b>	<b>292,768</b>	<b>27,932,502</b>	<b>15,642,560</b>	<b>1,652,695</b>
New England:										
Maine.....	38	271,487	104,551	144,442	10,515	11,115	864	62,317	26,531	7,921
New Hampshire.....	52	150,602	68,886	68,293	7,283	5,701	439	45,246	18,846	4,731
Vermont.....	40	113,566	55,919	46,040	7,063	4,213	331	25,624	11,302	2,551
Massachusetts.....	143	3,179,419	1,130,013	1,817,921	123,373	99,551	8,561	859,804	474,954	66,709
Rhode Island.....	10	544,294	180,587	346,848	10,379	4,541	1,939	97,989	55,880	13,209
Connecticut.....	64	986,568	324,893	535,992	96,124	26,562	2,997	261,569	109,148	30,025
Middle Atlantic:										
New York.....	556	24,049,007	9,455,735	12,560,122	1,308,064	617,159	107,927	7,074,689	4,833,870	243,347
New Jersey.....	281	3,571,972	1,017,970	2,136,852	270,965	132,889	13,296	633,087	324,040	78,769
Pennsylvania.....	741	7,638,402	2,508,601	4,205,283	436,652	451,252	36,614	1,873,137	1,020,328	151,482
East North Central:										
Ohio.....	424	5,405,670	1,739,912	3,164,040	299,076	192,526	10,116	1,262,650	671,508	109,269
Indiana.....	237	1,832,411	499,659	1,186,963	98,464	44,167	3,158	504,940	241,346	47,082
Illinois.....	505	8,828,568	2,423,811	5,483,887	600,331	303,982	16,557	2,451,533	1,546,751	103,093
Michigan.....	231	3,925,822	1,219,339	2,347,608	225,489	126,900	6,486	864,115	436,509	76,090
Wisconsin.....	166	1,640,951	460,110	1,040,111	81,873	56,222	2,635	414,028	193,122	28,271
West North Central:										
Minnesota.....	207	1,685,830	611,935	897,128	93,726	79,854	3,187	471,686	231,984	21,854
Iowa.....	161	952,395	339,524	494,718	94,484	22,133	1,536	277,945	121,648	20,607
Missouri.....	180	2,562,508	1,084,789	1,227,069	167,644	75,018	7,988	833,861	414,298	32,581
North Dakota.....	43	215,146	59,966	140,543	8,685	5,667	285	44,461	24,796	3,533
South Dakota.....	62	272,978	95,812	154,839	14,173	7,777	377	63,868	33,412	4,506
Nebraska.....	141	724,137	251,679	400,077	51,177	20,045	1,159	247,480	112,914	10,279
Kansas.....	215	809,362	298,091	414,661	72,771	22,484	1,355	265,459	124,485	13,160
South Atlantic:										
Delaware.....	17	280,397	93,586	168,109	10,366	7,081	1,255	62,776	29,139	4,233
Maryland.....	77	939,355	264,254	625,651	21,990	25,167	2,293	264,938	139,902	24,125
District of Columbia.....	15	782,191	264,147	475,176	6,806	34,318	1,744	240,251	142,045	21,725
Virginia.....	204	1,238,898	539,383	622,971	48,564	24,932	3,048	344,980	155,455	34,746
West Virginia.....	108	592,463	196,487	358,160	25,716	10,589	1,511	169,214	72,032	19,829
North Carolina.....	54	695,596	323,956	310,609	43,635	15,862	1,534	243,113	103,359	19,253
South Carolina.....	32	346,286	110,928	205,293	18,862	10,587	616	103,591	45,924	11,724
Georgia.....	66	893,955	446,878	369,061	55,724	20,316	1,976	301,083	145,772	18,728
Florida.....	74	1,173,649	285,780	798,111	74,596	12,964	2,198	393,855	171,310	27,964
East South Central:										
Kentucky.....	112	774,705	266,483	460,751	25,425	20,102	1,944	246,735	111,144	17,080
Tennessee.....	82	1,169,683	497,506	560,736	84,402	23,512	3,527	374,850	181,655	25,506
Alabama.....	92	787,949	310,765	377,760	80,111	17,727	1,586	232,958	114,835	23,234
Mississippi.....	31	222,294	74,705	105,707	38,844	2,514	524	77,368	27,802	6,852
West South Central:										
Arkansas.....	68	398,248	125,226	222,423	41,521	8,302	776	144,175	61,021	9,454
Louisiana.....	46	1,016,219	296,718	630,107	79,760	7,479	2,155	351,369	176,209	19,983
Oklahoma.....	224	1,050,500	390,431	558,439	85,261	14,374	1,995	403,458	164,861	18,852
Texas.....	574	4,270,363	1,930,030	2,061,967	229,531	46,140	8,695	1,775,736	725,658	83,228
Mountain:										
Montana.....	84	382,308	98,525	259,850	15,151	8,274	508	106,774	51,832	7,425
Idaho.....	23	307,108	127,893	171,197	6,723	844	451	64,881	33,423	5,335
Wyoming.....	39	160,075	59,860	50,501	7,695	1,754	265	53,427	21,406	3,876
Colorado.....	92	786,244	264,308	477,670	27,759	15,199	1,308	260,157	124,150	13,951
New Mexico.....	35	194,886	86,096	99,964	7,632	873	321	71,283	26,075	5,604
Arizona.....	5	317,031	147,707	143,779	15,211	9,933	401	67,102	36,441	7,323
Utah.....	31	370,097	170,407	188,050	13,556	3,435	649	110,478	61,565	5,600
Nevada.....	6	134,047	47,322	78,053	7,295	1,241	136	22,523	12,969	3,258
Pacific:										
Washington.....	53	1,417,864	546,568	706,030	135,134	27,956	2,176	390,247	199,902	26,718
Oregon.....	29	974,985	348,866	517,129	97,953	9,613	1,424	240,511	145,225	13,198
California.....	119	10,470,533	4,537,994	5,118,782	570,861	222,951	19,945	2,179,211	1,333,775	104,822
<i>Mutual Savings Banks<sup>1</sup> . . .</i>	<i>3</i>	<i>15,974</i>	<i>4,143</i>	<i>10,748</i>	<i>906</i>	<i>128</i>	<i>49</i>	<i>2,180</i>	<i>1,035</i>	<i>174</i>

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	16	236,824	83,460	135,629	9,895	7,265	575	51,464	24,666	6,613
New Jersey—Dist. No. 2.....	194	2,935,765	848,915	1,740,849	228,960	105,703	11,338	504,046	259,364	60,213
Kentucky—Dist. No. 4.....	58	247,729	85,880	143,055	12,652	5,477	665	74,392	28,804	7,217
Pennsylvania—Dist. No. 4.....	205	2,817,724	910,743	1,610,319	105,657	172,528	18,477	662,790	381,123	55,614
West Virginia—Dist. No. 4.....	12	87,714	31,971	48,107	5,093	2,278	299	20,446	9,016	2,511
Louisiana—Dist. No. 6.....	32	806,272	238,293	503,084	57,686	5,962	1,247	278,931	148,123	14,324
Mississippi—Dist. No. 6.....	19	184,503	62,989	85,156	33,647	2,283	428	63,431	22,539	5,542
Tennessee—Dist. No. 6.....	68	741,401	285,730	386,896	52,083	14,051	2,641	235,038	112,324	18,001
Indiana—Dist. No. 7.....	175	1,602,767	421,861	1,052,221	87,867	38,078	2,740	436,782	213,788	40,548
Illinois—Dist. No. 7.....	353	8,256,858	2,266,604	5,143,866	548,970	281,797	15,621	2,308,125	1,482,132	91,347
Michigan—Dist. No. 7.....	190	3,790,681	1,177,095	2,268,250	215,313	123,806	6,217	837,728	424,385	73,022
Wisconsin—Dist. No. 7.....	125	1,488,981	414,693	944,744	75,457	51,714	2,373	378,676	178,385	25,215
Missouri—Dist. No. 10.....	46	880,390	361,942	415,941	74,454	26,344	1,709	351,341	165,650	9,387
New Mexico—Dist. No. 10.....	11	124,088	56,151	61,813	5,065	865	194	37,879	14,238	3,103
Oklahoma—Dist. No. 10.....	211	1,032,717	382,418	551,350	82,818	14,181	1,950	394,116	162,306	18,058
Arizona—Dist. No. 12.....	4	273,441	134,945	116,866	11,432	9,835	363	58,722	31,544	6,544

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

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Federal Reserve Bank of St. Louis

## OF BANKS ON APRIL 24, 1950, BY STATES

ASSETS [In thousands of dollars]

and bank balances				Bank premises, furniture, and fixtures	Other real estate owned	Assets in- directly rep- re- senting real estate	Custom- ers' liability on accept- ances	Income accrued but not collected	Other assets	Total assets	State
Demand balances with banks in U. S. (ex- cept pri- vate banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of col- lection								
5,260,916	26,940	36,110	5,313,281	922,994	16,847	68,770	147,420	258,785	163,652	131,031,994	Total, all States
17,924	5	88	9,848	1,840	117	320	.....	345	579	337,005	New England:
13,590	3	4	8,072	1,684	88	52	.....	3	136	197,811	Maine
7,456	15	14	4,286	1,504	19	23	.....	133	114	140,983	New Hampshire
92,634	728	2,605	222,174	32,551	241	1,322	14,036	10,781	12,405	4,110,559	Vermont
13,347	99	373	15,051	7,507	.....	1,047	1,047	1,320	912	653,039	Massachusetts
69,451	219	25	52,701	15,300	288	3	115	1,146	758	1,265,747	Rhode Island
247,140	3,566	22,322	1,724,444	210,933	1,469	4,833	96,518	76,470	63,533	31,577,452	Connecticut
139,314	448	16	90,500	43,231	514	1,960	388	9,300	5,449	4,265,901	Middle Atlantic:
370,877	2,179	1,481	326,790	84,338	1,087	9,075	6,519	17,469	11,345	9,641,372	New York
268,546	895	386	212,046	48,804	139	1,528	248	13,100	4,560	6,736,699	New Jersey
163,507	212	8	52,785	13,570	40	91	13	3,760	1,591	2,356,416	Pennsylvania
400,614	1,851	989	398,235	39,638	176	754	4,606	24,517	8,062	11,357,854	East North Central:
197,490	377	498	153,151	27,990	219	1,204	22	10,266	3,467	4,833,105	Ohio
117,924	114	20	74,577	12,198	11	305	160	3,326	2,724	2,073,703	Indiana
108,984	2,258	412	106,194	7,768	657	3,942	475	5,850	935	2,177,143	Illinois
101,858	.....	.....	33,832	4,753	38	2,526	6	1,079	560	1,239,302	Michigan
177,752	214	81	208,935	19,249	128	446	1,284	5,701	3,030	3,426,207	Wisconsin
13,230	6	11	2,885	1,376	.....	.....	.....	784	65	261,832	East North Central:
22,293	.....	.....	3,657	1,719	.....	.....	.....	849	270	339,684	Minnesota
73,365	270	25	50,652	5,228	9	56	.....	1,448	758	979,116	North Dakota
113,286	248	.....	14,280	4,549	51	134	.....	981	858	1,081,394	South Dakota
15,336	102	.....	13,966	1,858	114	656	.....	555	178	346,534	Kansas
50,835	.....	39	50,037	9,952	150	500	304	2,621	2,844	1,220,664	South Atlantic:
43,774	1	24	32,682	13,806	199	1,300	.....	1,016	1,416	1,040,179	Delaware
89,616	464	.....	64,699	16,287	225	735	107	1,733	1,781	1,604,746	Maryland
60,549	100	.....	16,704	6,080	235	710	16	364	1,067	770,149	District of Columbia
55,951	.....	.....	64,550	7,308	94	5	4	1,701	1,598	949,419	Virginia
31,265	241	.....	14,436	2,688	21	48	29	536	285	453,484	West Virginia
70,319	128	3	66,133	11,895	478	.....	52	2,094	2,034	2,211,591	North Carolina
142,938	225	15	51,403	15,438	116	106	8	3,017	1,658	1,587,847	South Carolina
78,392	15	.....	40,104	5,965	1	16	.....	1,550	676	1,029,648	Georgia
103,341	207	5	64,136	15,216	193	52	381	1,926	1,093	1,563,394	Florida
76,177	413	139	18,160	7,389	175	654	1,039	1,591	1,311	1,033,066	East South Central:
35,708	.....	.....	7,006	3,190	94	.....	184	19	378	303,527	Kentucky
61,086	5	.....	12,609	2,937	48	30	.....	258	361	546,057	Tennessee
86,896	474	4	67,803	11,213	424	97	3,839	3,024	2,527	1,388,712	Alabama
185,336	840	.....	33,569	6,765	59	833	76	1,662	1,337	1,464,690	Mississippi
715,910	3,396	788	246,756	57,394	6,172	7,058	4,513	4,599	3,326	6,135,161	West South Central:
36,523	28	74	10,892	2,781	.....	.....	.....	993	127	492,983	Arkansas
19,208	60	.....	6,853	2,971	33	46	.....	15	306	375,360	Louisiana
25,150	.....	.....	2,995	1,202	31	.....	.....	131	59	214,925	Oklahoma
85,598	439	11	36,008	3,241	122	.....	.....	1,908	1,527	1,053,199	Texas
37,066	150	.....	2,388	1,922	263	.....	.....	215	82	268,651	Mountain:
12,753	.....	146	10,439	3,778	211	.....	.....	883	766	389,771	Montana
24,504	54	.....	18,755	2,949	123	878	.....	38	927	491,490	Idaho
3,847	75	75	2,374	1,369	34	.....	.....	572	168	158,713	Wyoming
68,210	1,008	269	94,140	12,868	360	505	135	4,678	819	1,827,476	Colorado
34,725	688	139	46,536	14,445	11	.....	357	2,907	936	1,234,152	New Mexico
279,321	4,120	5,120	452,053	94,357	1,570	25,967	10,939	29,551	11,954	12,824,082	Arizona
961	.....	.....	10	54	.....	.....	.....	.....	17	18,225	Pacific:
											Washington
											Oregon
											California
											Mutual Savings Banks <sup>1</sup>

## OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

10,041	392	9	10,135	4,773	34	3	100	300	151	293,649	Connecticut—Dist. No. 2
105,071	.....	16	78,990	34,077	466	1,652	388	8,253	3,542	3,488,189	New Jersey—Dist. No. 2
36,633	15	.....	723	2,742	.....	16	.....	84	111	325,074	Kentucky—Dist. No. 4
122,429	276	66	103,282	34,393	42	3,188	150	8,567	1,923	3,528,777	Pennsylvania—Dist. No. 4
7,171	10	.....	1,738	395	1	.....	16	205	130	108,907	West Virginia—Dist. No. 4
57,365	474	4	58,641	8,965	405	.....	3,839	2,344	2,108	1,102,864	Louisiana—Dist. No. 6
28,709	.....	.....	6,641	2,860	81	.....	184	12	317	251,388	Idaho
71,522	140	8	33,051	11,346	193	.....	286	1,371	691	990,326	Mississippi—Dist. No. 6
134,459	172	.....	47,807	11,041	29	91	13	3,630	1,397	2,055,750	Tennessee—Dist. No. 6
350,809	1,827	989	381,021	35,805	69	754	4,606	23,971	7,112	10,637,300	Indiana—Dist. No. 7
187,454	377	497	151,993	26,857	196	1,204	22	10,148	3,423	4,670,359	Illinois—Dist. No. 7
101,859	114	20	73,083	10,993	10	305	160	2,953	2,614	1,884,692	Michigan—Dist. No. 7
77,874	189	29	98,212	6,205	.....	399	27	1,485	516	1,240,363	Wisconsin—Dist. No. 10
18,686	150	.....	1,702	1,036	177	.....	.....	215	51	163,446	New Mexico—Dist. No. 10
179,593	815	.....	33,344	6,577	59	833	76	1,662	1,323	1,437,363	Oklahoma—Dist. No. 10
10,645	.....	146	9,843	3,393	211	.....	.....	883	731	337,381	Arizona—Dist. No. 12

## ALL MEMBER BANKS — ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal Savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
<b>Total, all States...</b>	<b>90,361,101</b>	<b>69,364,512</b>	<b>2,686,514</b>	<b>6,099,572</b>	<b>9,150,132</b>	<b>1,342,534</b>	<b>1,717,837</b>	<b>29,605,473</b>	<b>28,212,782</b>	<b>164,641</b>	<b>4,916</b>	<b>1,073,538</b>	<b>26,509</b>	<b>123,087</b>
New England:														
Maine.....	174,866	145,917	5,809	13,330	7,783	13	2,014	127,729	126,956	552	6	215	.....	.....
New Hampshire.....	132,308	105,829	4,734	11,060	5,749	.....	4,936	44,101	42,855	893	20	333	.....	.....
Vermont.....	59,278	52,422	1,442	2,903	1,012	.....	1,499	66,024	65,335	207	3	479	.....	.....
Massachusetts.....	3,044,290	2,381,321	87,984	207,578	276,030	29,444	61,933	662,997	653,875	5,285	134	3,585	118	.....
Rhode Island.....	400,357	323,905	14,583	42,182	10,265	1,552	7,870	198,525	197,913	548	50	14	.....	.....
Connecticut.....	903,460	751,522	32,042	55,185	33,430	37	31,244	257,531	255,915	1,403	25	185	3	.....
Middle Atlantic:														
New York.....	24,084,093	18,239,877	631,399	723,099	2,680,697	1,117,567	691,454	3,776,069	3,565,637	45,837	.....	62,977	4,031	97,587
New Jersey.....	2,170,713	1,794,315	79,792	204,441	42,292	529	49,344	1,770,370	1,733,461	5,754	349	30,884	271	.....
Pennsylvania.....	6,084,121	5,000,230	199,400	254,666	550,201	13,445	66,179	2,549,303	2,438,279	583	108,655	1,437	.....	.....
East North Central:														
Ohio.....	4,018,320	3,214,436	166,907	284,257	266,560	4,693	81,467	2,240,221	2,116,022	3,151	311	119,764	973	.....
Indiana.....	1,593,127	1,183,677	46,686	239,751	99,594	108	23,311	618,256	614,018	2,615	357	546	720	.....
Illinois.....	7,855,054	6,041,605	273,140	373,231	1,045,818	42,582	78,678	2,731,469	2,603,974	4,570	94	122,471	360	.....
Michigan.....	2,683,585	2,046,000	183,004	237,218	172,428	4,747	40,188	1,853,348	1,830,889	4,986	64	17,102	307	.....
Wisconsin.....	1,198,292	900,051	53,044	99,354	119,383	493	25,967	740,323	732,822	4,568	90	2,361	482	.....
West North Central:														
Minnesota.....	1,449,619	969,629	58,593	137,144	249,070	2,935	32,248	548,757	542,150	341	58	2,502	3,706	.....
Iowa.....	899,421	619,182	29,760	144,122	98,827	.....	7,530	261,284	258,478	2,560	74	172	.....	.....
Missouri.....	2,652,741	1,811,311	65,273	128,219	625,873	4,493	17,572	544,851	538,521	624	80	5,576	50	.....
North Dakota.....	175,590	152,894	3,799	9,375	7,803	.....	1,719	71,200	70,578	525	6	91	.....	.....
South Dakota.....	253,519	205,549	5,619	32,158	7,528	.....	2,665	66,094	63,776	1,155	4	1,159	.....	.....
Nebraska.....	807,956	605,679	20,719	51,873	123,605	3	6,077	108,800	108,612	147	23	16	2	.....
Kansas.....	916,359	649,412	19,056	165,307	74,456	.....	8,128	99,792	96,868	1,666	38	1,187	33	.....
South Atlantic:														
Delaware.....	272,837	225,947	28,066	3,274	3,868	.....	11,682	36,004	35,747	205	52	.....	.....	.....
Maryland.....	830,262	628,218	27,707	91,128	73,248	832	9,129	297,781	291,099	4,742	10	1,910	20	.....
District of Columbia.....	786,038	694,810	22,034	131	47,449	3,413	18,201	185,374	178,349	6,000	1,025	.....	.....	.....
Virginia.....	995,944	755,777	33,664	86,929	104,890	462	14,222	476,061	439,787	12,675	216	23,094	289	.....
West Virginia.....	507,579	405,126	13,564	52,873	29,324	.....	6,692	191,245	188,880	1,552	30	374	409	.....
North Carolina.....	709,851	515,938	22,284	53,358	103,863	85	14,323	161,020	131,449	4,112	8	25,120	331	.....
South Carolina.....	360,874	283,752	8,916	48,407	15,087	.....	4,712	64,972	62,919	650	7	1,196	200	.....
Georgia.....	926,621	678,133	24,417	74,724	144,724	62	4,433	194,585	190,036	3,454	448	509	138	.....
Florida.....	1,246,137	938,869	21,021	145,270	125,086	2,501	13,390	241,928	237,187	2,408	66	1,922	345	.....
East South Central:														
Kentucky.....	798,886	622,956	16,365	43,162	107,527	25	8,851	149,385	146,919	1,731	16	661	58	.....
Tennessee.....	1,116,484	736,028	18,508	138,646	212,117	134	11,051	343,895	329,433	2,925	151	9,022	2,364	.....
Alabama.....	736,409	565,604	17,581	92,417	56,019	316	4,472	218,659	215,735	1,755	17	232	920	.....
Mississippi.....	224,822	150,479	4,377	40,286	28,287	.....	1,393	58,935	58,233	702	.....	.....	.....	.....
West South Central:														
Arkansas.....	428,983	329,093	5,859	42,470	48,741	.....	2,820	79,107	78,139	357	25	466	120	.....
Louisiana.....	1,088,006	713,344	17,014	185,591	151,840	6,667	13,550	219,651	213,517	647	70	4,767	650	.....
Oklahoma.....	1,254,294	912,551	23,427	160,429	144,944	431	12,467	104,958	100,250	1,808	95	1,722	1,083	.....
Texas.....	5,152,292	3,890,270	73,546	433,408	687,154	9,909	58,005	594,980	481,585	7,393	366	102,587	3,049	.....
Mountain:														
Montana.....	383,328	292,193	6,623	57,016	22,226	.....	5,270	86,598	85,994	125	2	467	10	.....
Idaho.....	268,709	210,918	4,321	45,919	4,883	.....	2,668	86,518	85,778	655	11	34	40	.....
Wyoming.....	165,577	127,770	2,795	23,947	6,518	.....	1,547	36,250	35,699	490	18	43	.....	.....
Colorado.....	789,523	628,179	18,108	60,479	74,173	54	8,530	194,256	193,977	287	.....	250	12	.....
New Mexico.....	215,297	156,088	4,993	41,985	9,664	.....	2,567	37,928	35,318	2,437	16	157	.....	.....
Arizona.....	279,860	230,369	6,061	34,463	2,705	1,093	5,169	86,166	85,361	250	5	550	.....	.....
Utah.....	336,272	251,867	4,368	41,698	35,725	4	2,610	123,621	122,694	530	20	307	70	.....
Nevada.....	92,603	73,174	1,982	14,711	1,139	.....	1,597	55,433	52,209	895	.....	2,329	.....	.....
Pacific:														
Washington.....	1,225,574	985,749	36,895	119,290	66,711	3,027	13,902	483,176	477,041	5,723	18	4	390	.....
Oregon.....	800,734	657,164	17,982	79,966	30,366	1,224	14,032	343,331	337,984	47	15	5,235	50	.....
California.....	6,810,281	5,509,383	221,251	471,014	310,450	89,654	208,529	5,116,342	4,664,529	12,350	241	410,254	3,468	25,500
<i>Mutual Savings Banks<sup>1</sup></i> .....	.....	.....	.....	.....	.....	.....	.....	16,445	16,451	I	.....	3	.....	.....

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.	178,426	149,159	7,427	10,135	6,333	529	5,372	92,898	92,728	10	15	145	.....	263
New Jersey—Dist. No. 2.	1,720,477	1,433,601	63,175	139,816	40,053	529	43,303	1,503,920	1,478,157	1,565	.....	23,935	247	38
Kentucky—Dist. No. 4.	232,018	205,176	3,799	18,785	2,829	.....	1,429	65,861	65,570	5	1	247	38	.....
Pennsylvania—Dist. No. 4	2,221,629	1,868,840	67,359	67,879	198,056	2,691	16,804	898,191	859,303	216	210	37,584	878	.....
West Virginia—Dist. No. 4	60,859	46,270	2,961	8,243	2,638	.....	747	34,156	33,365	370	5	273	143	.....
Louisiana—Dist. No. 6.	857,815	541,314	12,606	159,052	128,782	6,667	9,394	180,233	174,214	567	60	4,742	650	.....
Mississippi—Dist. No. 6.	183,370	117,670	3,363	33,400	27,681	1,378	1,256	51,727	51,028	699	.....	2,312	.....	.....
Tennessee—Dist. No. 6.	678,518	446,357	12,180	98,223	114,378	.....	7,380	245,763	234,214	2,925	149	6,163	2,312	.....
Indiana—Dist. No. 7.	1,388,106	1,024,249	42,392	216,976	85,198	108	19,183	543,279	539,352	2,595	332	320	680	.....
Illinois—Dist. No. 7.	7,406,863	5,695,998	264,802	340,690	987,301	42,582	75,490	2,507,759	2,416,020	4,554	39	86,786	360	.....
Michigan—Dist. No. 7.	2,620,929	1,997,911	181,131	225,918	171,909	4,745	39,315	1,766,071	1,743,954	4,862	9	16,939	307	.....
Wisconsin—Dist. No. 7.	1,103,547	825,217	50,218	86,049	116,696	493	24,874	658,772	651,423	4,568	85	2,214	482	.....
Missouri—Dist. No. 10.	1,046,131	618,395	18,238	45,053	353,559	1,069	7,817	119,553	119,163	13	16	311	50	.....
New Mexico—Dist. No. 10.	123,527	78,508	4,371	29,906	8,800	.....	1,942	30,449	28,007	2,425	16	1	.....	.....
Oklahoma—Dist. No. 10..	1,232,038	896,084	23,224	155,621	144,567	431	12,111	102,209	97,620	1,805	95	1,611	1,078	.....
Arizona—Dist. No. 12....	242,668	201,511	5,265	27,752	2,640	1,093	4,407	73,563	73,008	250	5	300	.....	.....

<sup>1</sup> These banks, two in Wisconsin and one

## OF BANKS ON APRIL 24, 1950, BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 14)	Demand deposits adjusted (see footnote on page 1)	State
119,966,574	252,143	160,668	1,305,387	121,684,772	2,917,728	4,261,297	1,742,036	426,161	9,347,222	79,789,023	71,868,640	Total, all States
302,595	1,200	.....	1,671	305,466	11,165	12,095	7,157	1,122	31,539	147,094	151,413	New England: Maine
176,409	200	.....	310	176,919	5,860	8,509	5,198	1,325	20,892	110,646	113,753	New Hampshire
125,302	.....	.....	986	126,288	4,857	5,121	3,396	1,321	14,695	47,536	52,538	Vermont
3,707,287	8,500	15,173	31,888	3,762,848	100,454	159,894	55,731	31,632	347,711	2,729,971	2,428,658	Massachusetts
598,882	.....	1,057	5,248	605,187	14,820	22,175	6,124	4,733	47,852	371,959	358,906	Rhode Island
1,160,991	825	115	6,338	1,168,269	34,940	40,355	17,921	4,262	97,478	781,308	785,250	Connecticut
27,860,162	159,230	104,256	667,788	28,791,436	812,248	1,432,381	496,580	44,807	2,786,016	22,112,509	17,929,986	Middle Atlantic: New York
3,941,083	10,125	388	24,617	3,976,213	96,233	123,482	53,839	16,134	289,688	1,940,899	1,957,600	New Jersey
8,633,424	2,541	6,890	48,320	8,691,175	272,621	464,235	167,520	45,821	950,197	5,386,454	4,994,285	Pennsylvania
6,258,541	13,280	256	38,115	6,310,192	142,426	193,258	75,913	14,910	426,507	3,537,728	3,368,114	East North Central: Ohio
2,211,383	50	13	8,595	2,220,041	40,782	58,022	31,924	5,647	136,375	1,177,039	1,393,954	Indiana
10,586,523	1,700	5,030	56,322	10,649,575	235,452	309,604	89,759	73,464	708,279	7,056,205	6,095,279	Illinois
4,536,933	.....	22	35,282	4,572,237	81,623	110,149	51,088	18,008	260,868	2,332,944	2,170,255	Michigan
1,938,615	100	160	7,210	1,946,085	39,190	48,217	31,897	8,314	127,618	1,006,558	950,795	Wisconsin
1,998,376	20,100	475	17,687	2,036,638	39,839	66,455	20,517	13,694	140,505	1,234,441	1,032,827	West North Central: Minnesota
1,160,705	425	6	1,864	1,163,000	20,173	31,013	18,922	6,194	76,302	763,731	737,002	Iowa
3,197,592	3,000	1,297	14,740	3,216,629	74,239	74,644	56,467	4,228	209,578	2,266,054	1,748,167	Missouri
246,790	250	.....	1,192	248,232	4,080	5,511	3,127	882	13,600	159,475	161,103	North Dakota
319,613	650	.....	1,368	321,631	5,043	5,566	4,289	1,153	18,053	227,569	236,715	South Dakota
916,756	3,500	.....	1,851	922,107	18,910	19,302	13,389	5,408	57,009	683,939	612,977	Nebraska
1,016,151	200	.....	2,555	1,018,906	21,200	23,819	15,537	1,932	62,488	788,793	808,567	Kansas
308,841	.....	2,214	311,055	8,972	20,618	5,752	137	35,479	243,535	226,937	South Atlantic: Delaware	
1,128,043	4,150	304	4,390	1,136,887	23,247	40,938	14,343	5,249	83,777	729,390	678,438	Maryland
971,412	200	.....	4,311	975,923	19,150	31,750	10,560	2,796	64,256	709,582	680,460	District of Columbia
1,472,005	675	107	8,099	1,480,886	39,328	51,833	25,829	6,870	123,860	841,629	792,229	Virginia
698,824	5,356	16	2,474	706,670	19,715	28,956	11,297	3,511	63,479	430,326	447,987	West Virginia
870,871	500	35	12,029	883,435	16,375	35,707	10,870	3,032	65,984	589,350	519,069	North Carolina
425,846	.....	29	1,935	427,810	8,187	10,754	5,396	1,337	25,674	153,173	322,435	South Carolina
1,121,206	330	52	9,377	1,130,965	25,438	33,978	12,695	8,515	80,626	790,169	691,285	Georgia
1,488,065	.....	8	6,631	1,494,704	31,975	41,072	13,445	6,651	93,143	1,051,796	1,046,126	Florida
948,271	2,900	.....	4,419	955,590	23,050	36,869	12,386	1,753	74,058	680,390	634,865	East South Central: Kentucky
1,460,379	.....	381	7,985	1,468,745	28,896	45,995	16,343	3,415	94,649	949,007	821,589	Tennessee
955,068	20	1,299	5,281	961,668	22,330	30,385	14,517	4,166	71,398	642,072	644,333	Alabama
283,757	.....	184	707	284,648	6,043	11,254	1,251	331	18,879	182,108	185,152	Mississippi
508,090	.....	.....	1,766	509,856	11,460	13,674	9,329	1,738	36,201	355,288	361,774	West South Central: Arkansas
1,307,657	.....	5,033	5,010	1,317,700	20,676	32,499	16,670	1,167	71,012	933,307	844,582	Louisiana
1,359,207	.....	76	4,101	1,363,384	30,273	36,184	29,808	5,041	101,306	1,035,344	1,051,878	Oklahoma
5,747,272	2,091	4,618	17,524	5,771,505	135,198	141,894	69,917	16,647	363,656	4,189,626	4,134,927	Texas
469,926	75	.....	1,444	471,445	8,515	8,158	4,324	541	21,538	335,913	343,587	Mountain: Montana
355,227	.....	.....	1,374	356,601	7,655	7,503	2,964	637	18,759	242,648	252,652	Idaho
201,827	.....	.....	632	202,459	2,963	5,895	2,901	707	12,466	137,432	150,269	Wyoming
984,049	1,070	.....	3,615	988,734	17,590	23,909	16,118	4,848	64,465	667,917	661,180	Colorado
253,225	400	.....	686	254,311	5,740	5,110	1,199	2,291	14,340	175,843	198,252	New Mexico
366,026	.....	.....	4,470	370,496	6,325	8,182	3,689	1,079	19,275	256,668	259,562	Arizona
459,893	.....	.....	2,500	462,393	9,540	11,054	7,082	1,421	29,097	293,234	277,420	Utah
148,036	.....	.....	1,373	149,409	2,163	2,377	4,749	15	9,304	86,382	87,108	Nevada
1,708,750	1,500	166	9,409	1,719,825	31,230	41,186	22,972	12,263	107,651	1,063,224	1,024,801	Pacific: Washington
1,144,065	4,500	369	8,285	1,157,219	17,440	30,018	29,238	237	76,933	719,473	704,626	Oregon
11,926,623	2,500	12,853	199,399	12,141,375	262,099	255,738	140,097	24,773	682,707	6,079,345	5,736,873	California
16,455	.....	.....	48	16,503	.....	1,446	261	15	1,722	.....	.....	Mutual Savings Banks <sup>1</sup>

## OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

271,324	9,350	100	1,537	272,961	7,709	9,265	2,936	778	20,688	158,250	154,531	Connecticut—Dist. No. 2
3,224,397	.....	388	21,136	3,255,271	76,351	100,188	44,023	12,356	232,918	1,536,416	1,537,730	New Jersey—Dist. No. 2
297,879	100	.....	676	298,655	8,500	11,978	5,031	910	26,419	193,662	223,667	Kentucky—Dist. No. 4
3,119,820	850	150	20,565	3,141,385	110,070	182,212	61,605	27,505	387,392	1,995,918	1,850,241	Pennsylvania—Dist. No. 4
95,015	.....	16	541	95,572	3,790	6,180	2,279	1,086	13,335	51,950	53,522	West Virginia—Dist. No. 4
1,038,048	.....	5,033	4,209	1,047,290	15,629	23,046	13,773	1,126	55,574	741,809	651,119	Louisiana—Dist. No. 6
235,097	.....	184	663	235,944	4,863	9,364	959	258	15,444	148,020	145,685	Mississippi—Dist. No. 6
924,281	.....	286	5,067	929,634	20,465	27,965	10,200	2,062	60,692	573,945	518,909	Tennessee—Dist. No. 6
1,931,385	.....	13	7,417	1,938,815	34,785	50,296	27,102	4,752	116,935	1,206,044	1,212,601	Indiana—Dist. No. 7
9,914,522	1,700	5,030	54,579	9,975,931	221,675	292,233	78,510	68,951	661,369	6,675,033	5,731,157	Illinois—Dist. No. 7
4,387,000	.....	22	35,063	4,422,085	77,533	103,221	48,054	17,466	248,274	2,281,482	2,111,151	Michigan—Dist. No. 7
1,762,319	100	160	6,586	1,769,165	35,115	43,631	29,114	7,667	115,527	929,372	863,057	Wisconsin—Dist. No. 7
1,165,684	.....	27	2,870	1,168,581	23,220	25,894	20,344	2,324	71,782	870,045	573,053	Missouri—Dist. No. 10
153,976	400	.....	646	155,022	3,400	3,045	578	1,401	8,424	103,139	108,654	New Mexico—Dist. No. 10
1,334,247	.....	76	4,076	1,338,393	29,563	35,415	29,199	4,793	98,970	1,019,101	1,030,472	Oklahoma—Dist. No. 10
316,231	.....	.....	4,076	320,307	6,075	7,182	2,838	979	17,074	222,180	223,827	Arizona—Dist. No. 12

For footnote, see opposite page.

## ALL MEMBER BANKS—DEPOSITS AND RESERVES, APRIL 24, 1950

[In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves <sup>1</sup>	Net demand deposits subject to reserve	Time deposits	Reserves with Federal Reserve Banks <sup>2</sup>			Ratio of total reserves to net demand plus time deposits (per cent)	Ratio of required reserves to net demand plus time deposits (per cent)
					Total	Required	Excess		
All member banks.....	90,361,101	10,572,078	79,789,023	29,605,473	15,642,560	15,234,056	408,504	14.3	13.9
Central reserve city banks.....	25,795,492	2,004,117	23,791,375	2,775,293	5,388,665	5,372,867	15,798	20.3	20.2
Reserve city banks.....	34,268,680	4,269,305	29,999,375	11,770,379	5,988,234	5,988,406	-172	14.3	14.3
Country banks.....	30,296,929	4,298,656	25,998,273	15,059,801	4,265,661	3,872,783	392,878	10.4	9.4
All member banks, by districts:									
Boston.....	4,536,133	505,869	4,030,264	1,264,009	671,995	655,010	16,985	12.7	12.4
New York.....	25,982,996	2,175,821	23,807,175	5,372,887	5,117,900	5,087,283	30,617	17.5	17.4
Philadelphia.....	4,585,565	547,011	4,038,554	1,953,566	733,020	706,006	27,014	12.2	11.8
Cleveland.....	6,532,826	753,568	5,779,258	3,283,429	1,090,451	1,076,176	14,275	12.1	11.9
Richmond.....	4,129,689	566,189	3,563,500	1,342,297	649,701	604,529	45,172	13.2	12.3
Atlanta.....	4,628,870	681,059	3,947,811	1,132,895	714,903	638,223	76,680	14.1	12.6
Chicago.....	13,418,866	1,563,204	11,855,662	5,737,165	2,420,338	2,395,564	24,774	13.8	13.6
St. Louis.....	3,735,091	535,749	3,199,342	991,956	558,780	538,262	20,518	13.3	12.8
Minneapolis.....	2,419,457	333,411	2,086,046	941,477	368,885	349,252	19,533	12.2	11.5
Kansas City.....	5,081,111	810,745	4,270,366	691,579	725,149	689,594	35,555	14.6	13.9
Dallas.....	5,533,656	1,029,097	4,504,559	657,229	773,033	703,990	69,043	15.0	13.6
San Francisco.....	9,776,841	1,070,355	8,706,486	6,281,984	1,818,405	1,790,167	28,238	12.1	11.9
Central reserve city banks:									
New York.....	20,703,916	1,570,981	19,132,935	1,688,814	4,296,703	4,293,686	3,017	20.6	20.6
Chicago.....	5,091,576	433,136	4,658,440	1,086,479	1,091,962	1,079,181	12,781	19.0	18.8
Reserve city banks, by districts:									
Boston.....	1,991,403	188,424	1,802,979	197,924	332,239	334,432	-2,193	16.6	16.7
New York.....	910,481	102,407	808,074	288,198	162,787	159,863	2,924	14.8	14.6
Philadelphia.....	2,309,661	247,971	2,061,690	218,933	368,167	382,051	-13,884	16.1	16.8
Cleveland.....	4,114,261	435,198	3,679,063	1,505,591	713,188	737,511	-24,323	13.8	14.2
Richmond.....	2,091,654	261,749	1,829,905	441,445	358,866	351,455	7,411	15.8	15.5
Atlanta.....	2,081,181	283,837	1,797,344	438,377	378,482	345,441	33,041	16.9	15.5
Chicago.....	4,226,914	557,223	3,665,691	2,040,968	727,791	762,593	-34,802	12.7	13.4
St. Louis.....	2,024,803	279,090	1,745,713	347,467	327,652	331,602	-3,950	15.7	15.8
Minneapolis.....	1,014,749	150,540	864,209	181,744	163,682	164,645	-963	15.6	15.7
Kansas City.....	2,828,943	452,741	2,376,202	369,326	444,399	446,182	-1,783	16.2	16.3
Dallas.....	2,650,084	473,738	2,176,346	410,670	435,929	412,276	23,653	16.9	15.9
San Francisco.....	8,024,546	836,387	7,188,159	5,329,736	1,575,052	1,560,355	14,697	12.6	12.5
Country banks, by districts:									
Boston.....	2,544,730	317,445	2,227,285	1,066,085	339,756	320,578	19,178	10.3	9.7
New York.....	4,368,599	502,433	3,866,166	3,395,875	658,410	633,734	24,676	9.1	8.7
Philadelphia.....	2,275,904	299,040	1,976,864	1,734,633	364,853	323,955	40,898	9.8	8.7
Cleveland.....	2,418,565	318,370	2,100,195	1,732,838	377,263	338,665	38,598	9.8	8.8
Richmond.....	2,038,035	304,440	1,733,595	900,852	290,835	253,074	37,761	11.0	9.6
Atlanta.....	2,547,689	397,222	2,150,467	694,518	336,421	292,782	43,639	11.8	10.3
Chicago.....	4,100,376	572,843	3,527,531	2,609,718	600,585	553,190	46,795	9.8	9.0
St. Louis.....	1,710,288	256,659	1,453,629	644,489	231,128	206,660	24,468	11.0	9.8
Minneapolis.....	1,404,708	182,871	1,221,837	759,733	205,203	184,607	20,596	10.4	9.3
Kansas City.....	2,252,168	358,004	1,894,164	322,253	280,750	243,412	37,338	12.7	11.0
Dallas.....	2,883,572	555,359	2,328,213	246,559	337,104	291,714	45,390	13.1	11.3
San Francisco.....	1,752,295	233,968	1,518,327	952,248	243,353	229,812	13,541	9.9	9.3

<sup>1</sup> Demand balances with banks in United States, except private banks and American branches of foreign banks, plus cash items in process of collection. War loan and series E bond accounts were also exempt from reserve requirements during the period April 13, 1943 to June 30, 1947, and were, therefore, deducted in computing net demand deposits subject to reserve for the March 1945–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.

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

Reserves actually required on a given date are based on deposits at the opening of business on that day, which is the same as the close of business the preceding day. Therefore, the figures in the "Required" column represent the reserves required to be maintained on the business day following the call date. 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 APRIL 24, 1950, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>													
<b>Loans and investments</b>	<b>33,552,188</b>	<b>1,477,415</b>	<b>15,426,823</b>	<b>1,838,017</b>	<b>3,042,765</b>	<b>1,458,680</b>	<b>562,236</b>	<b>4,530,327</b>	<b>1,375,111</b>	<b>357,775</b>	<b>688,692</b>	<b>487,654</b>	<b>2,306,693</b>
Loans (including overdrafts)	12,728,112	530,898	6,233,894	633,363	1,032,290	622,803	251,880	1,358,927	554,648	121,451	303,729	210,186	872,043
United States Government direct and guaranteed obligations	18,067,852	820,624	8,206,723	978,484	1,718,643	733,581	255,918	2,631,405	693,942	210,775	303,373	235,221	1,279,161
Obligations of States and political subdivisions	1,769,981	67,579	619,826	122,130	145,768	56,065	46,774	388,174	81,368	16,869	67,964	38,079	119,385
Other bonds, notes, and debentures	863,114	52,899	292,332	91,475	139,722	42,005	5,597	144,843	39,678	8,155	12,346	3,115	30,947
Corporate stocks (including Federal Reserve Bank stock)	123,129	5,415	74,048	10,565	6,342	4,226	2,067	6,978	5,475	525	1,278	1,053	5,157
<b>Reserves, cash, and bank balances</b>	<b>9,102,552</b>	<b>346,983</b>	<b>4,458,285</b>	<b>437,325</b>	<b>677,901</b>	<b>454,023</b>	<b>181,941</b>	<b>1,049,920</b>	<b>417,418</b>	<b>90,029</b>	<b>249,748</b>	<b>194,774</b>	<b>544,205</b>
Reserve with Federal Reserve Banks	5,434,029	178,059	2,997,181	248,865	374,218	222,322	81,332	596,005	205,633	43,734	113,771	74,184	298,725
Cash in vault	519,687	38,064	175,012	30,053	65,119	40,654	14,289	78,423	21,966	6,503	9,165	13,420	27,019
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,267,498	54,422	165,978	70,169	142,373	94,015	65,405	251,708	100,719	33,080	72,375	97,427	119,827
Other balances with banks in United States	8,238	313	3,362	1,663	456	209	50	1,023	65	.....	155	46	896
Balances with banks in foreign countries	16,438	426	14,076	5	128	27	3	255	30	1	22	27	1,438
Cash items in process of collection	1,856,662	75,699	1,102,676	86,570	95,607	96,796	20,862	122,506	89,003	6,711	54,260	9,670	96,300
Due from own foreign branches	491	.....	491	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bank premises owned and furniture and fixtures	314,091	19,701	145,547	21,918	25,126	21,158	8,190	28,182	10,678	1,589	3,534	8,231	20,237
Other real estate owned	2,548	105	1,024	357	169	199	182	113	4	4	93	79	219
Investments and other assets indirectly representing bank premises or other real estate	16,914	1,028	3,590	6,475	2,019	1,980	.....	1,564	1	.....	111	8	138
Customers' liability on acceptances	68,261	1,742	62,984	54	60	31	448	349	500	.....	43	2,050	.....
Income accrued but not yet collected	88,970	3,473	52,427	4,628	7,427	3,184	928	8,254	2,832	427	1,002	286	4,102
Other assets	51,101	1,982	19,631	5,282	2,744	5,085	2,160	4,007	2,722	259	1,374	452	5,403
<b>Total assets</b>	<b>43,197,116</b>	<b>1,852,429</b>	<b>20,170,802</b>	<b>2,314,056</b>	<b>3,758,211</b>	<b>1,944,340</b>	<b>756,085</b>	<b>5,622,716</b>	<b>1,809,266</b>	<b>450,083</b>	<b>944,554</b>	<b>691,527</b>	<b>2,883,047</b>
<b>LIABILITIES</b>													
<b>Demand deposits</b>	<b>29,831,690</b>	<b>1,227,459</b>	<b>15,204,924</b>	<b>1,650,972</b>	<b>2,071,248</b>	<b>1,325,173</b>	<b>550,102</b>	<b>3,167,976</b>	<b>1,337,570</b>	<b>291,302</b>	<b>778,192</b>	<b>578,633</b>	<b>1,648,139</b>
Individuals, partnerships, and corporations	23,283,225	993,379	11,620,271	1,397,296	1,731,003	1,017,075	409,279	2,569,472	990,327	225,330	514,027	479,505	1,336,261
United States Government	915,953	38,954	431,107	87,436	84,874	36,701	10,811	115,429	36,763	5,219	12,780	6,036	49,843
States and political subdivisions	1,571,220	120,508	504,935	64,644	122,263	98,215	75,556	233,221	69,826	43,677	78,505	64,514	95,356
Banks in United States	2,780,004	36,652	1,614,086	76,153	102,546	152,944	49,860	195,045	227,024	12,859	166,388	23,322	123,125
Banks in foreign countries	642,639	1,468	617,707	87	2,041	1,313	136	1,756	2,760	2	447	216	14,706
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	638,649	36,498	416,818	25,356	28,521	18,925	4,460	53,053	10,870	4,215	6,045	5,040	28,848
<b>Time deposits</b>	<b>9,479,865</b>	<b>458,773</b>	<b>2,744,352</b>	<b>441,849</b>	<b>1,402,392</b>	<b>450,464</b>	<b>150,107</b>	<b>2,111,140</b>	<b>343,421</b>	<b>132,160</b>	<b>105,548</b>	<b>71,275</b>	<b>1,068,384</b>
Individuals, partnerships, and corporations	9,166,975	455,149	2,666,239	422,088	1,338,876	416,004	144,782	2,082,291	338,796	130,820	105,028	67,103	999,802
United States Government	27,545	1,195	10,687	217	376	7,941	695	2,274	1,968	102	20	27	2,043
Postal Savings	698	10	35	147	218	36	110	18	30	12	6	11	.....
States and political subdivisions	259,192	2,314	45,635	19,489	62,649	25,986	3,781	26,301	2,639	1,203	388	3,364	65,443
Banks in United States	5,590	50	1,919	20	344	315	813	164	5	100	775	1,085	.....
Banks in foreign countries	19,862	.....	19,862	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<b>Total deposits</b>	<b>39,311,555</b>	<b>1,686,232</b>	<b>17,949,276</b>	<b>2,092,821</b>	<b>3,473,640</b>	<b>1,775,637</b>	<b>700,209</b>	<b>5,279,116</b>	<b>1,680,991</b>	<b>423,462</b>	<b>883,740</b>	<b>649,908</b>	<b>2,716,523</b>
Due to own foreign branches	12,634	.....	12,634	.....	.....	.....	.....	.....	.....	.....	31	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money	175,972	2,800	148,790	571	13,580	8,500	350	500	50	700	100	43	2,104
Acceptances outstanding	74,228	1,752	68,842	54	68	62	448	355	500	.....	8	15	237
Dividends declared but not yet payable	2,715	205	1,170	406	42	385	3	89	145	10	.....	6	287
Income collected but not yet earned	71,987	4,374	25,236	5,184	7,266	4,737	1,949	11,028	2,837	382	701	280	8,013
Expenses accrued and unpaid	139,538	7,383	65,059	8,309	15,672	6,741	1,892	14,299	4,651	399	1,818	836	12,479
Other liabilities	102,833	2,798	77,033	2,103	2,058	6,855	1,677	4,338	4,5	247	29	3,256	.....
<b>Total liabilities</b>	<b>39,891,462</b>	<b>1,705,544</b>	<b>18,348,040</b>	<b>2,109,448</b>	<b>3,512,326</b>	<b>1,802,917</b>	<b>706,528</b>	<b>5,309,725</b>	<b>1,691,568</b>	<b>424,998</b>	<b>886,614</b>	<b>651,142</b>	<b>2,742,612</b>
<b>CAPITAL ACCOUNTS</b>													
Capital	979,295	45,788	513,540	56,227	77,300	40,277	15,331	89,171	43,498	8,600	18,953	15,502	55,108
Surplus	1,585,450	59,266	948,280	104,717	113,328	70,596	23,974	122,150	43,128	8,641	21,063	13,785	56,522
Undivided profits	622,925	24,835	328,847	36,456	45,909	23,096	7,925	67,320	29,030	6,440	15,331	9,661	28,075
Other capital accounts	117,984	16,996	32,095	7,208	9,348	7,454	2,327	34,350	2,042	1,404	2,593	1,437	730
<b>Total capital accounts</b>	<b>3,305,654</b>	<b>146,885</b>	<b>1,822,762</b>	<b>204,608</b>	<b>245,885</b>	<b>141,423</b>	<b>49,557</b>	<b>312,991</b>	<b>117,698</b>	<b>25,085</b>	<b>57,940</b>	<b>40,385</b>	<b>140,435</b>
<b>Total liabilities and capital accounts</b>	<b>43,197,116</b>	<b>1,852,429</b>	<b>20,170,802</b>	<b>2,314,056</b>	<b>3,758,211</b>	<b>1,944,340</b>	<b>756,085</b>	<b>5,622,716</b>	<b>1,809,266</b>	<b>450,083</b>	<b>944,554</b>	<b>691,527</b>	<b>2,883,047</b>
Net demand deposits subject to reserve (see page 14)	26,709,649	1,097,827	13,936,270	1,494,233	1,833,268	1,134,362	463,835	2,794,733	1,147,846	251,511	651,557	471,536	1,432,671
Demand deposits adjusted (see footnote on page 1)	23,636,432	1,074,686	11,439,348	1,400,726	1,786,180	1,037,419	468,433	2,733,240	982,018	266,511	544,317	539,389	1,364,165
Pledged assets (and securities loaned)	3,367,707	105,349	1,108,197	380,405	405,519	256,023	118,204	296,635	139,359	64,240	112,848	86,473	294,455
Number of banks	1,915	45	243	86	233	138	68	440	171	131	129	148	83

# FEDERAL RESERVE SYSTEM

## BOUNDARIES OF FEDERAL RESERVE DISTRICTS AND THEIR BRANCH TERRITORIES

