



MEMBER BANK CALL REPORT

NUMBER 118

CONDITION OF MEMBER BANKS
DECEMBER 30, 1950

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

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

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

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

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON DECEMBER 30, 1950, COMPARED WITH OCTOBER 4, 1950, AND DECEMBER 31, 1949

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Dec. 30, 1950	Oct. 4, 1950	Dec. 31, 1949	Oct. 4, 1950	Dec. 31, 1949
ASSETS					
Loans and investments	107,424,138	104,367,031	101,527,652	+3,057,107	+5,896,486
Loans (including overdrafts).....	44,704,923	41,611,724	36,230,459	+3,093,199	+8,474,464
United States Government direct obligations.....	52,356,668	52,612,557	56,879,051	-255,889	-4,522,383
Obligations guaranteed by United States Government.....	8,011	5,865	4,200	+2,146	+3,811
Obligations of States and political subdivisions.....	6,640,204	6,512,197	5,273,685	+128,007	+1,366,519
Other bonds, notes, and debentures.....	3,413,279	3,322,242	2,851,249	+91,037	+562,030
Corporate stocks (including Federal Reserve Bank stock).....	301,053	302,446	289,008	-1,393	+12,045
Reserves, cash, and bank balances	35,524,306	30,110,787	31,317,298	+5,413,519	+4,207,008
Reserve with Federal Reserve Banks.....	17,459,016	16,535,570	16,428,505	+923,446	+1,030,511
Cash in vault.....	1,642,670	1,685,728	1,521,177	-43,058	+121,493
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,840,520	5,690,947	6,167,313	+1,149,573	+673,207
Other balances with banks in United States.....	27,334	27,400	26,420	-66	+914
Balances with banks in foreign countries.....	141,534	142,105	41,307	-571	+100,227
Cash items in process of collection.....	9,413,232	6,029,037	7,132,576	+3,384,195	+2,280,656
Due from own foreign branches.....	62,015	59,537	48,124	+2,478	+13,891
Bank premises owned and furniture and fixtures.....	956,861	945,793	907,387	+11,068	+49,474
Other real estate owned.....	16,578	17,512	14,932	-934	+1,646
Investments and other assets indirectly representing bank premises or other real estate.....	83,221	81,304	68,681	+1,917	+14,540
Customers' liability on acceptances.....	208,500	232,721	169,724	-24,221	+38,776
Income accrued but not yet collected.....	263,458	220,417	260,497	+43,041	+2,961
Other assets.....	121,133	141,021	116,633	-19,888	+4,500
Total assets	144,660,210	136,176,123	134,430,928	+8,484,087	+10,229,282
LIABILITIES					
Demand deposits	103,412,014	95,005,066	94,560,897	+8,406,948	+8,851,117
Individuals, partnerships, and corporations.....	78,659,463	73,190,017	71,588,593	+5,469,446	+7,070,870
United States Government.....	2,522,592	2,481,591	2,837,587	+41,001	-314,995
States and political subdivisions.....	6,399,988	6,048,419	6,017,370	+351,569	+382,618
Banks in United States.....	11,669,294	10,115,169	10,623,190	+1,554,125	+1,046,104
Banks in foreign countries.....	1,437,095	1,398,100	1,309,597	+38,995	+127,498
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,723,582	1,771,770	2,184,560	+951,812	+539,022
Time deposits	29,676,886	29,471,873	29,323,701	+205,013	+353,185
Individuals, partnerships, and corporations.....	28,031,649	27,921,209	27,934,245	+110,440	+97,404
United States Government.....	175,569	172,772	170,923	+2,797	+4,646
Postal savings.....	7,224	7,017	4,255	+207	+2,969
States and political subdivisions.....	1,121,117	1,135,193	1,050,523	-14,076	+70,594
Banks in United States.....	23,716	25,705	24,361	-1,989	-645
Banks in foreign countries.....	317,611	209,977	139,394	+107,634	+178,217
Total deposits	133,088,900	124,476,939	123,884,598	+8,611,961	+9,204,302
Due to own foreign branches.....	552,032	524,687	391,123	+27,345	+160,909
Bills payable, rediscounts, and other liabilities for borrowed money.....	78,997	241,129	11,030	-162,132	+67,967
Acceptances outstanding.....	240,037	264,100	198,763	-24,063	+41,274
Dividends declared but not yet payable.....	58,900	28,746	59,558	+30,154	-658
Income collected but not yet earned.....	260,531	278,437	203,350	-17,906	+57,181
Expenses accrued and unpaid.....	454,338	445,136	350,381	+9,202	+103,957
Other liabilities.....	231,757	211,853	158,223	+19,904	+73,534
Total liabilities	134,965,492	126,471,027	125,257,026	+8,494,465	+9,708,466
CAPITAL ACCOUNTS					
Capital.....	2,990,319	2,971,983	2,886,969	+18,336	+103,350
Surplus.....	4,560,620	4,399,081	4,215,117	+161,539	+345,503
Undivided profits.....	1,751,580	1,898,212	1,647,547	-146,632	+104,033
Other capital accounts.....	392,199	435,820	424,269	-43,621	-32,070
Total capital accounts	9,694,718	9,705,096	9,173,902	-10,378	+520,816
Total liabilities and capital accounts	144,660,210	136,176,123	134,430,928	+8,484,087	+10,229,282
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	87,159,995	83,286,713	81,262,608	+3,873,282	+5,897,387
Demand deposits adjusted ¹	78,369,801	74,981,169	72,657,947	+3,388,632	+5,711,854
Pledged assets (and securities loaned).....	13,348,262	13,633,081	12,820,538	-284,819	+527,724
Number of banks.....	6,873	6,885	6,892	-12	-19

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES DECEMBER 31, 1945 TO DECEMBER 30, 1950

[Amounts in thousands of dollars]

	1945 Dec. 31	1946 Dec. 31	1947 Dec. 31	1948 Dec. 31	1949 Dec. 31	1950 Oct. 4	1950 Dec. 30
ASSETS							
Loans and investments	107,183,445	96,361,989	97,845,741	95,616,170	101,527,652	104,367,031	107,424,138
Loans (including overdrafts)	22,775,207	26,695,670	32,627,985	36,060,317	36,230,459	41,611,724	44,704,923
United States Government direct obligations	78,322,769	63,030,370	57,904,405	52,148,672	56,879,051	52,612,557	52,356,66
Obligations guaranteed by United States Government	15,705	11,445	9,700	4,930	4,200	5,865	8,011
Obligations of States and political subdivisions	3,254,356	3,547,509	4,199,095	4,479,920	5,273,685	6,512,197	6,640,204
Other bonds, notes, and debentures	2,520,773	2,803,256	2,826,707	2,641,521	2,851,249	3,322,242	3,413,279
Corporate stocks (including Federal Reserve Bank stock)	294,635	273,739	277,849	280,810	289,008	302,446	301,053
Reserves, cash, and bank balances	29,845,331	29,586,897	32,845,266	34,201,796	31,317,298	30,110,787	35,524,306
Reserve with Federal Reserve Banks	15,811,292	16,014,569	17,796,687	20,405,686	16,428,505	16,535,570	17,459,016
Cash in vault	1,437,801	1,575,556	1,672,074	1,485,771	1,521,177	1,685,728	1,642,670
Demand balances with banks in United States (except private banks and American branches of foreign banks)	7,077,345	5,900,492	6,236,307	5,643,423	6,167,313	5,690,947	6,840,520
Other balances with banks in United States	39,242	35,202	33,818	30,697	26,420	27,400	27,334
Balances with banks in foreign countries	23,372	56,143	25,454	28,659	41,307	142,105	141,534
Cash items in process of collection	5,456,279	6,004,935	7,080,926	6,607,560	7,132,576	6,029,037	9,413,232
Due from own foreign branches	7,321	6,353	4,789	54,521	48,124	59,537	62,015
Bank premises owned and furniture and fixtures	787,692	789,239	820,199	872,265	907,387	945,793	956,861
Other real estate owned	19,311	14,235	12,239	13,446	14,932	17,512	16,578
Investments and other assets indirectly representing bank premises or other real estate	64,738	60,573	58,101	58,445	68,681	81,304	83,221
Customers' liability on acceptances	65,608	116,995	141,254	179,504	169,724	232,721	208,500
Income accrued but not yet collected	239,478	218,481	227,386	237,105	260,497	220,417	263,458
Other assets	90,952	85,964	105,497	158,271	116,633	141,021	121,133
Total assets	138,303,876	127,240,726	132,060,472	131,391,523	134,430,928	136,176,123	144,660,210
LIABILITIES							
Demand deposits	105,395,466	90,917,359	94,137,848	92,459,455	94,560,897	95,005,066	103,412,014
Individuals, partnerships, and corporations	62,950,086	69,126,705	72,703,750	70,946,667	71,588,593	73,190,017	78,659,463
U. S. Government: War Loan and Series E bond accounts	21,945,123	2,473,253	1,176,098	2,121,969	2,837,587	2,481,591	2,522,592
Other	233,971	198,748	5,504,054	5,850,375	6,017,370	6,048,419	6,399,988
States and political subdivisions	4,240,421	4,914,500	10,977,636	10,098,396	10,623,190	10,115,169	11,669,294
Banks in United States	12,333,313	10,644,127	1,375,491	1,479,632	1,309,597	1,398,100	1,437,095
Banks in foreign countries	1,242,626	1,353,444	2,400,819	1,962,416	2,184,560	1,771,770	2,723,582
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,449,926	2,206,582	28,389,879	28,902,421	29,323,701	29,471,873	29,676,886
Time deposits	24,274,368	27,252,542	28,389,879	28,902,421	29,323,701	29,471,873	29,676,886
Individuals, partnerships, and corporations	23,712,364	26,525,446	27,541,909	27,801,151	27,934,245	27,921,209	28,031,649
United States Government	95,742	110,499	101,194	107,156	170,923	172,772	175,569
Postal savings	3,487	3,481	3,364	3,793	4,255	7,017	7,224
States and political subdivisions	398,892	550,970	693,446	927,324	1,050,523	1,135,193	1,121,117
Banks in United States	46,283	43,346	38,866	29,990	24,361	25,705	23,716
Banks in foreign countries	17,600	18,800	11,100	33,007	139,394	209,977	317,611
Total deposits	129,669,834	118,169,901	122,527,727	121,361,876	123,884,598	124,476,939	133,088,900
Due to own foreign branches	211,181	194,878	221,778	262,262	391,123	524,687	552,032
Bills payable, rediscounts, and other liabilities for borrowed money	208,094	30,129	53,965	45,407	11,030	241,129	78,997
Acceptances outstanding	75,965	132,104	164,565	201,322	198,763	264,100	240,037
Dividends declared but not yet payable	53,023	53,132	55,509	56,225	59,558	28,746	58,900
Income collected but not yet earned	46,244	81,354	124,737	159,704	203,350	278,437	260,531
Expenses accrued and unpaid	346,321	356,375	306,501	317,882	350,381	445,136	454,338
Other liabilities	104,290	128,062	141,502	185,731	158,223	211,853	231,757
Total liabilities	130,714,952	119,145,935	123,596,284	122,590,409	125,257,026	126,471,027	134,965,492
CAPITAL ACCOUNTS							
Capital	2,592,364	2,691,775	2,730,394	2,781,808	2,886,969	2,971,983	2,990,319
Surplus	3,383,332	3,595,445	3,823,530	3,969,572	4,215,117	4,399,081	4,560,620
Undivided profits	1,115,849	1,287,268	1,409,515	1,601,946	1,647,547	1,898,212	1,751,580
Other capital accounts	497,379	520,303	500,749	447,788	424,269	435,820	392,199
Total capital accounts	7,588,924	8,094,791	8,464,188	8,801,114	9,173,902	9,705,096	9,694,718
Total liabilities and capital accounts	138,303,876	127,240,726	132,060,472	131,391,523	134,430,928	136,176,123	144,660,210
MEMORANDA							
Par or face value of capital	2,592,773	2,691,986	2,730,477	2,781,808	2,886,969	2,971,983	2,990,319
Capital notes and debentures	27,438	21,642	17,363	10,604	9,498	9,514	9,424
First preferred stock	107,205	77,382	59,228	54,719	46,674	43,598	42,548
Second preferred stock	7,035	6,045	4,528	3,879	2,962	2,690	2,603
Common stock	2,451,095	2,586,917	2,648,658	2,712,606	2,827,835	2,916,181	2,935,744
Retirable value of capital: First preferred stock	176,310	133,945	111,426	104,816	92,177	84,675	83,428
Second preferred stock	11,948	10,558	8,398	7,672	5,911	5,587	5,490
Net demand deposits subject to reserve (see page 18)	70,918,241	76,540,041	80,822,042	80,209,758	81,262,608	83,286,713	87,159,995
Demand deposits adjusted (see footnote on page 1)	64,184,154	70,242,852	73,527,697	72,151,898	72,657,947	74,981,169	78,369,801
Pledged assets (and securities loaned)	29,872,453	11,764,847	10,038,160	11,671,462	12,820,538	13,633,081	13,348,262
Number of banks	6,884	6,900	6,923	6,918	6,892	6,885	6,873

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 30, 1950 BY CLASS OF BANK

[Amounts in thousands of dollars]

	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All State member banks
	New York	Chicago					
ASSETS							
Loans and investments	20,612,072	5,569,479	40,684,891	40,557,696	107,424,138	72,089,819	35,334,319
Loans (including overdrafts).....	9,728,642	2,082,638	17,905,725	14,987,918	44,704,923	29,183,589	15,521,334
United States Government direct obligations.....	8,991,459	2,910,688	19,082,792	21,371,729	52,356,668	35,582,922	16,773,746
Obligations guaranteed by United States Government.....	1,674	.....	1,048	5,289	8,011	3,627	4,384
Obligations of States and political subdivisions.....	1,123,063	334,504	2,184,274	2,998,363	6,640,204	4,678,477	1,961,727
Other bonds, notes, and debentures.....	673,182	229,681	1,410,256	1,100,160	3,413,279	2,465,632	947,647
Corporate stocks (including Federal Reserve Bank stock).....	94,052	11,968	100,796	94,237	301,053	175,572	125,481
Reserves, cash, and bank balances	7,921,509	2,033,990	13,998,201	11,570,606	35,524,306	23,762,750	11,761,556
Reserve with Federal Reserve Banks.....	4,692,999	1,215,568	6,805,705	4,744,744	17,459,016	11,395,628	6,063,388
Cash in vault.....	117,827	29,777	518,879	976,187	1,642,670	1,129,565	513,105
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	75,864	132,006	2,191,368	4,441,282	6,840,520	5,193,794	1,646,726
Other balances with banks in United States.....	2,563	1,479	14,262	9,030	27,334	19,141	8,193
Balances with banks in foreign countries.....	93,723	4,657	40,065	3,089	141,534	78,667	62,867
Cash items in process of collection.....	2,938,533	650,503	4,427,922	1,396,274	9,413,232	5,945,955	3,467,277
Due from own foreign branches.....	59,792	.....	2,223	.....	62,015	59,081	2,934
Bank premises owned and furniture and fixtures.....	152,808	15,996	355,043	433,014	956,861	634,203	322,658
Other real estate owned.....	311	.....	8,268	7,999	16,578	14,307	2,271
Investments and other assets indirectly representing bank premises or other real estate.....	3,065	325	67,401	12,430	83,221	57,365	25,856
Customers' liability on acceptances.....	124,854	5,751	71,197	6,698	208,500	116,281	92,219
Income accrued but not yet collected.....	61,077	18,671	126,291	57,419	263,458	172,357	91,101
Other assets.....	18,284	4,382	55,150	43,317	121,133	69,121	52,012
Total assets	28,953,772	7,648,594	55,368,665	52,689,179	144,660,210	96,975,284	47,684,926
LIABILITIES							
Demand deposits	23,656,560	6,002,872	39,732,564	34,020,018	103,412,014	69,196,948	34,215,066
Individuals, partnerships, and corporations.....	17,490,472	4,249,825	28,938,764	27,980,402	78,659,463	51,968,716	26,690,747
United States Government.....	450,743	173,591	975,839	922,419	2,522,592	1,722,016	800,576
States and political subdivisions.....	258,406	284,320	2,575,329	3,281,933	6,399,988	4,848,986	1,551,002
Banks in United States.....	3,207,493	1,177,083	6,173,589	1,111,129	11,669,294	8,167,604	3,501,690
Banks in foreign countries.....	1,162,191	48,075	217,272	9,557	1,437,095	778,526	658,569
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,087,255	69,978	851,771	714,578	2,723,582	1,711,100	1,012,482
Time Deposits	1,989,818	1,105,896	11,704,088	14,877,084	29,676,886	20,084,309	9,592,577
Individuals, partnerships, and corporations.....	1,647,444	1,088,846	10,956,150	14,339,209	28,031,649	18,907,579	9,124,070
United States Government.....	37,320	3,450	57,883	76,916	175,569	147,413	28,156
Postal savings.....	.....	1,817	5,407	7,224	7,224	6,377	847
States and political subdivisions.....	36,843	10,250	630,929	443,095	1,121,117	835,938	285,179
Banks in United States.....	600	350	10,309	12,457	23,716	17,194	6,522
Banks in foreign countries.....	267,611	3,000	47,000	.....	317,611	169,808	147,803
Total Deposits	25,646,378	7,108,768	51,436,652	48,897,102	133,088,900	89,281,257	43,807,643
Due to own foreign branches.....	439,779	.....	112,253	.....	552,032	542,196	9,836
Bills payable, rediscounts, and other liabilities for borrowed money.....	70,150	.....	186	8,661	78,997	76,644	2,353
Acceptances outstanding.....	143,902	6,361	82,195	7,579	240,037	134,612	105,425
Dividends declared but not yet payable.....	22,671	2,025	16,666	17,538	58,900	35,725	23,175
Income collected but not yet earned.....	28,136	6,288	125,407	100,700	260,531	177,752	82,779
Expenses accrued and unpaid.....	102,800	27,272	217,350	106,916	454,338	302,202	152,136
Other liabilities.....	149,215	8,288	55,484	18,770	231,757	111,406	120,351
Total Liabilities	26,603,031	7,159,002	52,046,193	49,157,266	134,965,492	90,661,794	44,303,698
CAPITAL ACCOUNTS							
Capital.....	654,478	165,750	1,050,938	1,119,153	2,990,319	1,996,775	993,544
Surplus.....	1,241,557	231,375	1,556,930	1,530,758	4,560,620	2,918,804	1,641,816
Undivided profits.....	431,832	43,186	579,356	697,206	1,751,580	1,122,561	629,019
Other capital accounts.....	22,874	49,281	135,248	184,796	392,199	275,350	116,849
Total capital accounts	2,350,741	489,592	3,322,472	3,531,913	9,694,718	6,313,490	3,381,228
Total liabilities and capital accounts	28,953,772	7,648,594	55,368,665	52,689,179	144,660,210	96,975,284	47,684,926
MEMORANDA							
Par or face value of capital.....	654,478	165,750	1,050,938	1,119,153	2,990,319	1,996,775	993,544
Capital notes and debentures.....	1,500	.....	550	7,374	9,424	.....	9,424
First preferred stock.....	.....	1,500	14,410	26,638	42,548	14,264	28,284
Second preferred stock.....	.....	.....	2,603	2,603	2,603	738	1,865
Common stock.....	652,978	164,250	1,035,978	1,082,538	2,935,744	1,981,773	953,971
Retirable value of capital: First preferred stock.....	.....	1,500	15,021	66,907	83,428	19,133	64,295
Second preferred stock.....	.....	.....	.....	5,490	5,490	1,013	4,477
Net demand deposits subject to reserve (see page 18)	20,642,163	5,220,363	33,113,750	28,183,719	87,159,995	58,057,199	29,102,796
Demand deposits adjusted (see footnote on page 1).	15,897,600	3,953,620	27,937,942	30,580,639	78,369,801	52,582,847	25,786,954
Pledged assets (and securities loaned).....	1,258,088	669,094	6,141,366	5,279,714	13,348,262	10,202,089	3,146,173
Number of banks.....	23	13	336	6,501	6,873	4,958	1,915

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 30, 1950

BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve District					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	107,424,138	5,241,954	28,946,673	5,986,938	8,967,343	4,722,408	4,754,000
Loans (including overdrafts)	44,704,923	2,218,925	13,013,655	2,208,245	3,228,675	1,941,326	1,999,788
United States Government direct obligations	52,356,668	2,568,247	13,151,579	3,026,480	4,799,632	2,444,580	2,286,790
Obligations guaranteed by United States Government	8,011	478	4,124	87	523	51	11
Obligations of States and political subdivisions	6,640,204	274,834	1,741,950	412,248	490,478	196,075	386,446
Other bonds, notes, and debentures	3,413,279	164,932	914,748	318,142	425,146	129,577	70,779
Corporate stocks (including Federal Reserve Bank stock)	301,053	14,538	120,617	21,736	22,889	10,799	10,186
Reserves, cash, and bank balances	35,524,306	1,598,829	9,845,889	1,740,029	2,637,599	1,686,248	1,811,038
Reserve with Federal Reserve Banks	17,459,016	758,986	5,632,431	827,936	1,284,358	749,318	743,282
Cash in vault	1,642,670	111,470	291,378	115,813	180,292	125,158	108,035
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,840,520	282,893	461,856	373,511	567,419	443,885	567,492
Other balances with banks in United States	27,334	1,281	4,217	1,584	948	909	1,773
Balances with banks in foreign countries	141,534	12,171	96,877	2,840	1,740	199	374
Cash items in process of collection	9,413,232	432,028	3,359,130	418,345	602,842	366,779	390,082
Due from own foreign branches	62,015	2,223	59,792				
Bank premises owned and furniture and fixtures	956,861	58,709	255,174	61,462	87,375	58,005	59,485
Other real estate owned	16,578	660	1,821	1,277	195	941	1,762
Investments and other assets indirectly representing bank premises or other real estate	83,221	1,747	7,241	6,097	16,538	3,126	1,392
Customers' liability on acceptances	208,500	22,463	127,659	5,430	1,448	1,761	6,945
Income accrued but not yet collected	263,458	12,408	82,315	11,432	20,956	7,122	11,193
Other assets	121,133	6,184	29,713	10,023	6,498	9,152	8,416
Total assets	144,660,210	6,945,177	39,356,277	7,822,688	11,737,952	6,488,763	6,654,231
LIABILITIES							
Demand deposits	103,412,014	5,092,191	29,642,269	5,181,433	7,589,032	4,693,469	5,102,701
Individuals, partnerships, and corporations	78,659,463	4,057,268	22,362,897	4,227,619	6,233,795	3,593,235	3,544,023
United States Government	2,522,592	144,919	647,636	159,682	235,904	120,312	93,348
States and political subdivisions	6,399,988	357,281	864,841	227,337	384,999	326,280	624,019
Banks in United States	11,669,294	367,310	3,338,937	460,428	568,333	542,284	770,170
Banks in foreign countries	1,437,095	35,506	1,169,070	16,194	8,189	6,743	9,925
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,723,582	129,907	1,258,888	90,173	157,812	104,615	61,216
Time deposits	29,676,886	1,224,548	5,610,771	1,922,603	3,215,997	1,327,802	1,114,368
Individuals, partnerships, and corporations	28,031,649	1,210,641	5,185,124	1,834,888	3,055,661	1,235,441	1,079,006
United States Government	175,569	6,556	47,519	4,528	3,624	29,246	13,592
Postal savings	7,224	324	25	384	633	1,508	548
States and political subdivisions	1,121,117	6,959	106,778	82,047	154,608	49,621	17,000
Banks in United States	23,716	68	3,714	756	1,471	986	4,222
Banks in foreign countries	317,611		267,611			11,000	
Total deposits	133,088,900	6,316,739	35,253,040	7,104,036	10,805,029	6,021,271	6,217,069
Due to own foreign branches	552,032		439,779				
Bills payable, rediscounts, and other liabilities for borrowed money	78,997	425	72,515	3,621	499	925	25
Acceptances outstanding	240,037	25,917	146,756	6,330	1,448	1,761	8,631
Dividends declared but not yet payable	58,900	5,556	25,621	4,589	2,273	2,788	3,416
Income collected but not yet earned	260,531	14,697	59,640	14,486	19,229	10,374	15,502
Expenses accrued and unpaid	454,338	22,730	129,278	17,742	36,683	18,744	17,684
Other liabilities	231,757	13,773	155,452	4,522	7,774	6,585	1,350
Total liabilities	134,965,492	6,399,837	36,282,081	7,155,326	10,872,935	6,062,448	6,263,677
CAPITAL ACCOUNTS							
Capital	2,990,319	166,112	896,109	186,481	266,406	124,252	122,755
Surplus	4,560,620	242,576	1,559,601	343,117	455,855	208,297	182,902
Undivided profits	1,751,580	94,523	562,901	116,564	121,057	70,775	60,879
Other capital accounts	392,199	42,129	55,585	21,200	21,699	22,991	24,018
Total capital accounts	9,694,718	545,340	3,074,196	667,362	865,017	426,315	390,554
Total liabilities and capital accounts	144,660,210	6,945,177	39,356,277	7,822,688	11,737,952	6,488,763	6,654,231
MEMORANDA							
Par or face value of capital	2,990,319	166,112	896,109	186,481	266,406	124,252	122,755
Capital notes and debentures	9,424		7,367		173		
First preferred stock	42,548	315	18,342	2,510	3,400	580	263
Second preferred stock	2,603	625	1,443	195		15	
Common stock	2,935,744	165,172	868,957	183,776	262,833	123,482	122,492
Retirable value of capital: First preferred stock	83,428	319	55,073	5,835	3,400	589	263
Second preferred stock	5,490	1,250	3,705	195		15	
Net demand deposits subject to reserve (see page 18)	87,159,995	4,377,479	25,821,283	4,389,577	6,418,771	3,882,805	4,145,127
Demand deposits adjusted (see footnote on page 1)	78,369,801	4,112,428	21,127,496	4,126,784	6,173,764	3,657,351	3,839,176
Pledged assets (and securities loaned)	13,348,262	367,583	2,075,976	873,170	1,288,043	789,839	1,069,590
Number of banks	6,873	326	751	639	693	477	353

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 30, 1950 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	17,087,266	4,097,221	2,900,036	4,756,317	5,049,254	14,914,728
Loans (including overdrafts)	5,704,682	1,849,568	1,117,054	1,923,968	2,406,188	7,092,849
United States Government direct obligations	9,668,564	1,874,225	1,499,197	2,347,653	2,274,632	6,415,089
Obligations guaranteed by United States Government	202	58	54	535	303	1,585
Obligations of States and political subdivisions	1,087,070	245,669	165,378	361,737	293,662	984,657
Other bonds, notes, and debentures	596,620	116,378	113,302	113,317	64,085	386,253
Corporate stocks (including Federal Reserve Bank stock)	30,128	11,323	5,051	9,107	10,384	34,295
Reserves, cash, and bank balances	5,499,749	1,512,001	936,426	2,064,880	2,507,062	3,684,556
Reserve with Federal Reserve Banks	2,729,841	645,639	389,531	829,849	877,209	1,990,636
Cash in vault	254,862	72,503	42,619	71,743	99,003	169,794
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,084,392	427,684	285,112	740,482	1,118,875	486,919
Other balances with banks in United States	2,650	167	590	2,059	4,880	6,276
Balances with banks in foreign countries	6,922	197	787	95	3,328	16,004
Cash items in process of collection	1,421,082	365,811	217,787	420,652	403,767	1,014,927
Due from own foreign branches						
Bank premises owned and furniture and fixtures	94,541	31,166	16,727	28,808	64,844	140,565
Other real estate owned	323	476	534	420	5,805	2,364
Investments and other assets indirectly representing bank premises or other real estate	4,738	169	3,864	3,855	7,061	27,393
Customers' liability on acceptances	6,345	2,220	580	127	13,183	20,339
Income accrued but not yet collected	41,828	6,435	8,013	6,849	6,158	48,749
Other assets	18,753	5,134	2,425	5,546	3,489	15,800
Total assets	22,753,543	5,654,822	3,868,605	6,866,802	7,656,856	18,854,494
LIABILITIES						
Demand deposits	15,607,709	4,307,934	2,710,825	5,761,745	6,545,047	11,177,659
Individuals, partnerships, and corporations	11,937,100	3,079,996	1,987,655	4,015,206	4,703,369	8,917,300
United States Government	518,901	90,223	84,047	100,037	88,466	239,117
States and political subdivisions	1,039,452	268,191	218,491	572,294	526,997	989,806
Banks in United States	1,802,138	823,835	379,957	1,001,664	1,060,775	553,463
Banks in foreign countries	54,935	4,731	2,370	1,231	11,674	116,527
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	255,183	40,958	38,305	71,313	153,766	361,446
Time deposits	5,739,862	976,674	904,196	684,928	653,420	6,301,717
Individuals, partnerships, and corporations	5,614,491	926,779	897,143	666,253	548,512	5,777,710
United States Government	17,195	4,638	1,812	8,247	11,250	27,362
Postal savings	560	176	127	227	406	2,306
States and political subdivisions	102,565	44,848	4,448	8,926	89,966	453,351
Banks in United States	2,051	233	666	1,275	3,286	4,988
Banks in foreign countries	3,000					36,000
Total deposits	21,347,571	5,284,608	3,615,021	6,446,673	7,198,467	17,479,376
Due to own foreign branches						112,253
Bills payable, rediscounts, and other liabilities for borrowed money	106	537		323	21	
Acceptances outstanding	6,970	2,429	650	127	13,787	25,231
Dividends declared but not yet payable	5,280	1,832	497	1,698	1,916	3,434
Income collected but not yet earned	41,258	9,114	11,913	5,432	4,826	54,060
Expenses accrued and unpaid	61,293	12,712	11,412	13,356	19,017	93,687
Other liabilities	15,623	6,235	2,121	785	339	17,198
Total liabilities	21,478,101	5,317,467	3,641,614	6,468,394	7,238,373	17,785,239
CAPITAL ACCOUNTS						
Capital	401,613	108,699	66,602	125,056	155,129	371,105
Surplus	568,332	140,574	104,099	156,708	167,334	431,225
Undivided profits	205,885	75,936	38,663	94,890	72,535	236,972
Other capital accounts	99,612	12,146	17,627	21,754	23,485	29,953
Total capital accounts	1,275,442	337,355	226,991	398,408	418,483	1,069,255
Total liabilities and capital accounts	22,753,543	5,654,822	3,868,605	6,866,802	7,656,856	18,854,494
MEMORANDA						
Par or face value of capital	401,613	108,699	66,602	125,056	155,129	371,105
Capital notes and debentures	1,112	533	25		39	
First preferred stock	7,024	385	1,165	38	200	8,326
Second preferred stock	150	150	25			
Common stock	393,327	107,631	65,387	125,018	154,890	362,779
Retirable value of capital: First preferred stock	7,034	385	1,165	38	400	8,927
Second preferred stock	150	150	25			
Net demand deposits subject to reserve (see page 18)	13,103,072	3,514,439	2,207,926	4,600,611	5,022,405	9,676,500
Demand deposits adjusted (see footnote on page 1)	11,810,653	3,023,334	2,026,664	4,238,161	4,980,365	9,253,625
Pledged assets (and securities loaned)	1,560,604	446,773	528,410	883,558	961,010	2,503,706
Number of banks	1,008	496	477	756	630	267

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

[In thousands of dollars]

	All member banks on selected call dates						
	1945 Dec. 31	1946 Dec. 31	1947 Dec. 31	1948 Dec. 31	1949 Dec. 31	1950 Oct. 4	1950 Dec. 30
Loans—net	22,775,207	26,695,670	32,627,985	36,060,317	36,230,459	41,611,724	44,704,923
Reserves.....				363,012	484,328	529,311	595,404
Loans—gross	36,423,329	36,714,787	42,141,035	45,300,327			
Commercial and industrial loans, including open-market paper.....	8,948,919	13,154,271	16,962,393	17,630,827	15,856,820	18,337,433	20,521,067
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	215,502	74,303	43,548	582,390	700,704	163,993	247,612
Other loans to farmers.....	639,653	809,938	1,002,663	1,217,300	1,244,047	1,564,980	1,560,862
Loans to brokers and dealers in securities.....	3,133,229	1,505,534	810,737	1,324,123	1,736,674	1,382,222	1,770,105
Other loans for purchasing or carrying securities.....	3,378,017	1,466,920	1,064,666	834,381	757,517	901,331	927,325
Real estate loans: On farm land.....	276,809	385,049	447,431	476,332	497,681	521,173	525,548
On residential property.....	2,522,079	3,903,481	5,380,658	6,263,724	6,758,420	7,934,637	8,246,757
On other properties.....	656,286	1,068,778	1,302,410	1,503,928	1,577,809	1,661,138	1,749,253
Consumer loans to individuals:							
Retail automobile instalment paper.....	168,876	392,006	756,608	1,143,320	1,549,461	2,188,124	2,177,308
Other retail instalment paper.....	223,767	281,449	479,516	692,214	876,780	1,236,201	1,270,658
Repair and modernization instalment loans.....	291,719	268,246	479,017	628,165	796,538	922,712	943,834
Instalment cash loans.....		503,594	711,897	815,677	891,412	1,026,851	1,020,519
Single-payment loans of less than \$3,000.....	1,216,079	1,862,259	2,234,633	2,305,170	662,580	770,711	754,382
Other loans to individuals: Single-payment loans of \$3,000 and over.....	47,002	79,473	113,026	119,962	1,774,644	2,031,084	2,146,940
Loans to banks.....					96,814	304,270	88,135
All other loans (including overdrafts).....	1,057,270	940,369	838,782	885,816	936,886	1,194,175	1,350,022
United States Government direct obligations	78,322,769	63,030,370	57,904,405	52,148,672	56,879,051	52,612,557	52,356,668
Treasury bills.....	2,274,951	1,166,986	1,987,334	2,587,686	3,388,597	3,588,429	3,665,226
Treasury certificates of indebtedness.....	16,984,827	10,042,725	5,816,421	7,999,315	10,408,817	1,867,592	1,467,749
Treasury notes.....	14,271,270	5,601,684	4,814,950	2,800,214	5,085,145	12,632,729	14,053,961
Nonmarketable bonds.....	728,671	725,447	1,101,937	1,348,923	1,383,781	1,376,407	1,582,058
Other bonds maturing in 5 years or less.....	7,897,223	10,939,012	15,727,684	16,515,388	23,704,246	21,012,120	19,776,756
Other bonds maturing in 5 to 10 years.....	28,636,315	26,333,697	19,674,381	13,388,994	6,895,477	7,355,689	7,051,093
Other bonds maturing in 10 to 20 years.....	5,357,276	5,853,030	6,673,306	5,859,845	3,955,049	2,550,962	2,541,702
Bonds maturing after 20 years.....	2,152,236	2,367,789	2,108,392	1,648,307	2,057,939	2,228,629	2,218,123

By class of bank December 30, 1950

	Central reserve city member banks ^a		Reserve city member banks ^a	Country member banks ^a	All member banks	All national member banks	All State member banks
	New York	Chicago					
Loans—net	9,728,642	2,082,638	17,905,725	14,987,918	44,704,923	29,183,589	15,521,334
Reserves.....	137,381	31,852	248,530	177,641	595,404	387,713	207,691
Loans—gross	9,866,023	2,114,490	18,154,255	15,165,559	45,300,327	29,571,302	15,729,025
Commercial and industrial loans, including open-market paper.....	6,327,570	1,567,200	8,646,007	3,980,290	20,521,067	13,383,210	7,137,857
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....		599	58,728	188,285	247,612	196,573	51,039
Other loans to farmers.....	257	8,132	333,585	1,218,888	1,560,862	1,222,537	338,325
Loans to brokers and dealers in securities.....	1,420,655	109,631	206,607	33,212	1,770,105	725,463	1,044,642
Other loans for purchasing or carrying securities.....	285,289	69,275	385,988	186,773	927,325	515,724	411,601
Real estate loans: On farm land.....	25	632	85,948	438,943	525,548	370,283	155,265
On residential property.....	395,331	45,890	3,651,675	4,153,861	8,246,757	5,421,920	2,824,837
On other properties.....	46,855	18,957	685,434	998,007	1,749,253	1,138,524	610,729
Consumer loans to individuals:							
Retail automobile instalment paper.....	86,006	51,042	1,011,752	1,028,508	2,177,308	1,534,836	642,472
Other retail instalment paper.....	201,841	52,034	549,573	467,210	1,270,658	914,030	356,628
Repair and modernization instalment loans.....	118,377	29,530	468,460	327,467	943,834	663,203	280,631
Instalment cash loans.....	119,978	10,322	334,862	555,357	1,020,519	725,106	295,413
Single-payment loans of less than \$3,000.....	13,702	4,194	202,205	534,281	754,382	547,624	206,758
Other loans to individuals: Single-payment loans of \$3,000 and over.....	390,030	59,642	930,778	766,490	2,146,940	1,274,833	872,107
Loans to banks.....	69,311	112	15,802	2,910	88,135	39,789	48,346
All other loans (including overdrafts).....	390,796	87,298	586,851	285,077	1,350,022	897,647	452,375
United States Government direct obligations	8,991,459	2,910,688	19,082,792	21,371,729	52,356,668	35,582,922	16,773,746
Treasury bills.....	824,130	232,293	1,218,383	1,390,420	3,665,226	2,411,722	1,253,504
Treasury certificates of indebtedness.....	249,986	131,005	498,625	588,133	1,467,749	1,093,506	374,243
Treasury notes.....	1,710,929	700,119	5,536,251	6,106,662	14,053,961	9,944,956	4,109,005
Nonmarketable bonds.....	63,445	15,640	253,931	1,249,042	1,582,058	1,182,518	399,540
Other bonds maturing in 5 years or less.....	3,976,266	1,009,090	7,223,312	7,568,088	19,776,756	13,322,991	6,453,765
Other bonds maturing in 5 to 10 years.....	1,645,738	466,630	2,531,063	2,407,662	7,051,093	4,305,613	2,745,480
Other bonds maturing in 10 to 20 years.....	416,550	328,726	965,941	830,485	2,541,702	1,724,669	817,033
Bonds maturing after 20 years.....	104,415	27,185	855,286	1,231,237	2,218,123	1,596,947	621,176

For footnotes, see opposite page.

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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, December 30, 1950					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—net	44,704,923	2,218,925	13,013,655	2,208,245	3,228,675	1,941,326	1,999,788
Reserves.....	595,404	35,332	194,686	30,289	45,530	21,125	23,539
Loans—gross	45,300,327	2,254,257	13,208,341	2,238,534	3,274,205	1,962,451	2,023,327
Commercial and industrial loans, including open-market paper.....	20,521,067	1,128,490	7,340,175	889,214	1,231,901	717,690	933,720
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	247,612	72	547	408	4,644	682	227
Other loans to farmers.....	1,560,862	21,990	59,986	42,233	60,254	41,848	57,805
Loans to brokers and dealers in securities.....	1,770,105	29,745	1,451,003	37,315	46,253	11,588	16,461
Other loans for purchasing or carrying securities.....	927,325	42,969	332,156	22,181	123,933	56,873	53,067
Real estate loans: On farm land.....	525,548	13,021	33,034	35,677	71,936	45,065	26,527
On residential property.....	8,246,757	303,089	1,480,951	482,142	804,586	388,954	207,765
On other properties.....	1,749,253	153,074	243,326	128,988	180,456	135,725	94,488
Consumer loans to individuals:							
Retail automobile instalment paper.....	2,177,308	90,731	249,562	120,598	171,859	116,988	143,799
Other retail instalment paper.....	1,270,658	59,592	346,425	71,044	79,822	45,588	65,222
Repair and modernization instalment loans.....	943,834	36,876	217,676	68,340	73,532	24,390	48,579
Instalment cash loans.....	1,020,519	68,558	260,959	76,591	85,388	74,427	68,341
Single-payment loans of less than \$3,000.....	754,382	54,907	90,787	48,956	65,784	84,253	78,681
Other loans to individuals: Single-payment loans of \$3,000 and over.....	2,146,940	175,496	565,794	164,650	200,022	158,275	140,096
Loans to banks.....	88,135	2,707	69,549	300	589	1,618	4,700
All other loans (including overdrafts).....	1,350,022	72,940	466,411	49,897	73,246	58,487	83,849
United States Government direct obligations	52,356,668	2,568,247	13,151,579	3,026,480	4,799,632	2,444,580	2,286,790
Treasury bills.....	3,665,226	194,736	1,035,322	188,824	258,406	185,943	138,880
Treasury certificates of indebtedness.....	1,467,749	41,142	289,996	39,419	99,243	55,513	69,401
Treasury notes.....	14,053,961	524,259	2,526,377	704,733	1,242,842	656,511	866,276
Nonmarketable bonds.....	1,582,058	70,681	231,683	145,307	139,746	129,122	67,347
Other bonds maturing in 5 years or less.....	19,776,756	862,002	5,549,417	1,011,713	1,826,103	940,065	786,280
Other bonds maturing in 5 to 10 years.....	7,051,093	487,272	2,327,156	451,248	687,783	304,495	144,629
Other bonds maturing in 10 to 20 years.....	2,541,702	255,856	636,351	236,495	272,712	91,233	56,360
Bonds maturing after 20 years.....	2,218,123	132,299	555,277	248,741	272,797	81,698	157,617

	By Federal Reserve districts, December 30, 1950—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—net	5,704,682	1,849,568	1,117,054	1,923,968	2,406,188	7,092,849
Reserves.....	80,375	18,826	14,721	13,467	23,663	93,851
Loans—gross	5,785,057	1,868,394	1,131,775	1,937,435	2,429,851	7,186,700
Commercial and industrial loans, including open-market paper.....	2,627,150	839,586	357,094	769,292	1,304,414	2,382,341
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	15,710	3,465	45,297	81,017	40,707	54,836
Other loans to farmers.....	225,539	85,316	112,523	376,978	187,492	288,898
Loans to brokers and dealers in securities.....	121,080	7,278	2,731	9,381	10,087	27,183
Other loans for purchasing or carrying securities.....	111,385	35,672	13,180	20,259	70,914	44,736
Real estate loans: On farm land.....	84,442	36,532	23,039	34,441	24,890	96,944
On residential property.....	1,156,368	336,672	244,573	197,288	147,626	2,496,743
On other properties.....	221,594	88,039	42,602	72,990	74,715	313,256
Consumer loans to individuals:						
Retail automobile instalment paper.....	317,398	92,591	68,656	92,438	153,260	559,428
Other retail instalment paper.....	169,176	48,725	47,536	39,888	64,285	233,355
Repair and modernization instalment loans.....	157,697	42,576	50,042	28,219	30,941	164,966
Instalment cash loans.....	84,833	33,012	21,934	30,050	64,848	151,578
Single-payment loans of less than \$3,000.....	85,860	48,128	21,244	42,793	65,784	67,205
Other loans to individuals: Single-payment loans of \$3,000 and over.....	240,984	121,813	25,942	96,255	125,178	132,435
Loans to banks.....	165	1,070	.....	532	150	6,755
All other loans (including overdrafts).....	165,676	47,919	55,382	45,614	64,560	166,041
United States Government direct obligations	9,668,564	1,874,225	1,499,197	2,347,653	2,274,632	6,415,089
Treasury bills.....	617,080	112,255	61,493	302,895	327,853	241,539
Treasury certificates of indebtedness.....	412,870	71,860	63,065	100,149	105,283	119,808
Treasury notes.....	2,718,816	614,804	452,661	863,082	858,903	2,024,697
Nonmarketable bonds.....	304,562	89,081	122,477	108,865	44,703	128,484
Other bonds maturing in 5 years or less.....	3,556,056	739,058	598,195	675,568	683,108	2,549,191
Other bonds maturing in 5 to 10 years.....	1,306,849	151,141	139,276	155,393	148,238	747,613
Other bonds maturing in 10 to 20 years.....	480,289	44,022	32,805	92,729	40,934	301,916
Bonds maturing after 20 years.....	272,042	52,004	29,225	48,972	65,610	301,841

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

² Prior to December 31, 1947, this item included United States savings bonds only; depository bonds were included with other United States bonds according to maturity.

³ See contents page for basis of classification of member banks.

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, December 30, 1950					
		Boston	New York	Phila- delphia	Cleveland	Richmond ²	Atlanta ²
Loans—net	17,905,725	951,779	493,253	959,642	1,902,460	853,405	991,584
Reserves.....	248,530	16,681	16,250	17,040	30,595	10,215	12,011
Loans—gross	18,154,255	968,460	509,503	976,682	1,933,055	863,620	1,003,595
Commercial and industrial loans, including open-market paper.....	8,646,007	624,460	304,248	562,909	981,721	401,614	530,349
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	58,728	.....	.....	.....	126	.....	98
Other loans to farmers.....	333,585	12	826	.....	482	1,180	7,720
Loans to brokers and dealers in securities.....	206,607	26,191	13,941	33,947	45,043	8,494	13,784
Other loans for purchasing or carrying securities.....	385,988	23,990	12,459	5,823	105,112	34,486	35,131
Real estate loans: On farm land.....	85,948	.....	1,063	145	2,842	2,485	2,984
On residential property.....	3,651,675	51,873	62,231	56,939	325,939	127,176	69,588
On other properties.....	685,434	52,946	26,570	12,481	72,998	52,815	39,006
Consumer loans to individuals:							
Retail automobile instalment paper.....	1,011,752	26,894	10,525	59,511	63,378	55,916	66,023
Other retail instalment paper.....	549,573	21,635	17,835	41,153	44,978	20,124	34,663
Repair and modernization instalment loans.....	468,460	12,350	4,674	43,164	47,797	11,956	23,752
Instalment cash loans.....	334,862	9,404	10,442	20,113	35,688	22,136	28,205
Single-payment loans of less than \$3,000.....	202,205	7,450	3,745	7,216	11,187	20,657	28,025
Other loans to individuals: Single-payment loans of \$3,000 and over.....	930,778	71,788	27,299	108,171	139,511	70,978	67,366
Loans to banks.....	15,802	1,451	109	300	479	1,351	3,717
All other loans (including overdrafts).....	586,851	38,016	13,536	24,810	55,774	32,252	53,184
United States Government direct obligations	19,082,792	839,352	400,735	952,041	2,747,690	1,170,795	904,309
Treasury bills.....	1,218,383	69,023	25,264	67,461	142,972	102,984	67,755
Treasury certificates of indebtedness.....	498,625	9,850	3,000	10,100	55,703	24,022	9,521
Treasury notes.....	5,536,251	205,785	63,395	222,871	670,782	304,334	353,306
Nonmarketable bonds.....	253,931	4,835	3,758	4,364	17,691	33,747	9,450
Other bonds maturing in 5 years or less.....	7,223,312	241,392	168,221	333,124	1,024,223	459,671	307,750
Other bonds maturing in 5 to 10 years.....	2,531,063	166,988	53,931	154,338	476,152	175,493	65,106
Other bonds maturing in 10 to 20 years.....	965,941	138,330	35,004	86,204	192,883	47,711	18,382
Bonds maturing after 20 years.....	855,286	3,149	48,162	73,579	167,284	22,833	73,039

	By Federal Reserve districts, December 30, 1950—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ²
Loans—net	1,628,980	1,112,873	459,281	1,139,346	1,415,163	5,997,959
Reserves.....	23,930	11,950	6,085	7,573	14,373	81,827
Loans—gross	1,652,910	1,124,823	465,366	1,146,919	1,429,536	6,079,786
Commercial and industrial loans, including open-market paper.....	667,320	674,758	228,977	614,524	943,427	2,111,700
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	1,672	275	4,914	22,429	1,441	27,773
Other loans to farmers.....	8,850	8,932	2,801	112,927	13,973	175,882
Loans to brokers and dealers in securities.....	10,991	6,743	2,654	9,147	8,800	26,872
Other loans for purchasing or carrying securities.....	22,336	24,574	7,401	15,189	60,058	39,429
Real estate loans: On farm land.....	3,132	1,815	211	5,916	4,281	61,074
On residential property.....	433,179	120,742	65,883	103,011	65,826	2,169,288
On other properties.....	56,985	46,283	8,907	45,596	44,391	226,456
Consumer loans to individuals:						
Retail automobile instalment paper.....	108,710	43,419	15,503	38,366	54,578	468,929
Other retail instalment paper.....	54,846	29,073	27,319	23,511	38,437	195,999
Repair and modernization instalment loans.....	80,077	30,118	35,839	21,361	19,295	138,077
Instalment cash loans.....	25,230	12,432	7,103	13,834	28,452	121,823
Single-payment loans of less than \$3,000.....	20,254	12,307	2,705	16,952	22,522	49,185
Other loans to individuals: Single-payment loans of \$3,000 and over.....	106,234	74,857	10,640	68,076	79,889	105,969
Loans to banks.....	.....	1,000	.....	493	150	6,752
All other loans (including overdrafts).....	53,094	37,495	44,509	35,587	44,016	154,578
United States Government direct obligations	3,369,843	790,820	427,130	1,235,444	1,000,190	5,244,443
Treasury bills.....	233,578	39,148	9,819	195,047	122,716	142,616
Treasury certificates of indebtedness.....	169,050	33,667	15,745	41,401	25,676	100,890
Treasury notes.....	913,828	223,529	123,016	410,912	325,607	1,718,886
Nonmarketable bonds.....	51,759	15,567	4,374	18,069	11,666	78,651
Other bonds maturing in 5 years or less.....	1,292,426	384,823	190,429	370,670	359,865	2,090,718
Other bonds maturing in 5 to 10 years.....	518,896	59,566	51,033	100,823	90,935	617,802
Other bonds maturing in 10 to 20 years.....	85,145	14,862	18,808	73,894	22,386	232,332
Bonds maturing after 20 years.....	105,161	19,658	13,906	24,628	41,339	262,548

¹ See contents page for basis of classification of member banks.² See note 3, page 11.

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, December 30, 1950					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—net	14,987,918	1,267,146	2,791,760	1,248,603	1,326,215	1,087,921	1,008,204
Reserves.....	177,641	18,651	41,055	13,249	14,935	10,910	11,528
Loans—gross	15,165,559	1,285,797	2,832,815	1,261,852	1,341,150	1,098,831	1,019,732
Commercial and industrial loans, including open-market paper.....	3,980,290	504,030	708,357	326,305	250,180	316,076	403,371
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	188,285	72	547	408	4,518	682	129
Other loans to farmers.....	1,218,888	21,978	58,903	42,233	59,772	40,668	50,085
Loans to brokers and dealers in securities.....	33,212	3,554	16,407	3,368	1,210	3,094	2,677
Other loans for purchasing or carrying securities.....	186,773	18,979	34,408	16,358	18,821	22,387	17,936
Real estate loans: On farm land.....	438,943	13,021	31,946	35,532	69,094	42,580	23,543
On residential property.....	4,153,861	251,216	1,023,389	425,203	478,647	261,778	138,177
On other properties.....	998,007	100,128	169,901	116,507	107,458	82,910	55,482
Consumer loans to individuals:							
Retail automobile instalment paper.....	1,028,508	63,837	153,031	61,087	108,481	61,072	77,776
Other retail instalment paper.....	467,210	37,957	126,749	29,891	34,844	25,464	30,559
Repair and modernization instalment loans.....	327,467	24,526	94,625	25,176	25,735	12,434	24,827
Instalment cash loans.....	555,357	59,154	130,539	56,478	49,700	52,291	40,136
Single-payment loans of less than \$3,000.....	534,281	47,457	73,340	41,740	54,597	63,596	50,656
Other loans to individuals: Single-payment loans of \$3,000 and over.....	766,490	103,708	148,465	56,479	60,511	87,297	72,730
Loans to banks.....	2,910	1,256	129	.....	110	267	983
All other loans (including overdrafts).....	285,077	34,924	62,079	25,087	17,472	26,235	30,665
United States Government direct obligations	21,371,729	1,728,895	3,759,385	2,074,439	2,051,942	1,273,785	1,382,481
Treasury bills.....	1,390,420	125,713	185,928	121,363	115,434	82,959	71,125
Treasury certificates of indebtedness.....	588,133	31,292	37,010	29,319	43,540	31,491	59,880
Treasury notes.....	6,106,662	318,474	752,053	481,862	572,060	352,177	512,970
Nonmarketable bonds.....	1,249,042	65,846	164,480	140,943	122,055	95,375	57,897
Other bonds maturing in 5 years or less.....	7,568,088	620,610	1,404,930	678,589	801,880	480,394	478,530
Other bonds maturing in 5 to 10 years.....	2,407,662	320,284	627,487	296,910	211,631	129,002	79,523
Other bonds maturing in 10 to 20 years.....	830,485	117,526	184,797	150,291	79,829	43,522	37,978
Bonds maturing after 20 years.....	1,231,237	129,150	402,700	175,162	105,513	58,865	84,578

	By Federal Reserve districts, December 30, 1950—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—net	1,993,064	736,695	657,773	784,622	991,025	1,094,890
Reserves.....	24,593	6,876	8,636	5,894	9,290	12,024
Loans—gross	2,017,657	743,571	666,409	790,516	1,000,315	1,106,914
Commercial and industrial loans, including open-market paper.....	392,630	164,828	128,117	154,768	360,987	270,641
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	13,439	3,190	40,383	58,588	39,266	27,063
Other loans to farmers.....	208,557	76,384	109,722	264,051	173,519	113,016
Loans to brokers and dealers in securities.....	458	535	77	234	1,287	311
Other loans for purchasing or carrying securities.....	19,774	11,098	5,779	5,070	10,856	5,307
Real estate loans: On farm land.....	80,678	34,717	22,828	28,525	20,609	35,870
On residential property.....	677,299	215,930	178,690	94,277	81,800	327,455
On other properties.....	145,652	41,756	33,695	27,394	30,324	86,800
Consumer loans to individuals:						
Retail automobile instalment paper.....	157,646	49,172	53,153	54,072	98,682	90,499
Other retail instalment paper.....	62,296	19,652	20,217	16,377	25,848	37,356
Repair and modernization instalment loans.....	48,090	12,458	14,203	6,858	11,646	26,889
Instalment cash loans.....	49,281	20,580	14,831	16,216	36,396	29,755
Single-payment loans of less than \$3,000.....	61,412	35,821	18,539	25,841	43,262	18,020
Other loans to individuals: Single-payment loans of \$3,000 and over.....	75,108	46,956	15,302	28,179	45,289	26,466
Loans to banks.....	53	70	.....	39	.....	3
All other loans (including overdrafts).....	25,284	10,424	10,873	10,027	20,544	11,463
United States Government direct obligations	3,388,033	1,083,405	1,072,067	1,112,209	1,274,442	1,170,646
Treasury bills.....	151,209	73,107	51,674	107,848	205,137	98,923
Treasury certificates of indebtedness.....	112,815	38,193	47,320	58,748	79,607	18,918
Treasury notes.....	1,104,869	391,275	329,645	452,170	533,296	305,811
Nonmarketable bonds.....	237,163	73,514	118,103	90,796	33,037	49,833
Other bonds maturing in 5 years or less.....	1,254,540	354,235	407,766	304,898	323,243	458,473
Other bonds maturing in 5 to 10 years.....	321,323	91,575	88,243	54,570	57,303	129,811
Other bonds maturing in 10 to 20 years.....	66,418	29,160	13,997	18,835	18,548	69,584
Bonds maturing after 20 years.....	139,696	32,346	15,319	24,344	24,271	39,293

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 30, 1950, OF BANKS IN EACH CENTRAL

ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments							Reserves, cash,		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks	6,873	107,424,138	44,704,923	52,356,668	8,011	6,640,204	3,413,279	301,053	35,524,306	17,459,016	1,642,670
Reserve bank cities ¹	164	45,814,016	21,591,028	19,801,517	2,266	2,605,040	1,654,097	160,068	16,292,510	9,041,545	359,482
1. Boston.....	10	1,931,518	951,779	839,352	181	87,535	47,436	5,235	645,860	357,323	19,098
2. New York ²	31	20,964,601	9,938,204	9,109,275	1,674	1,136,748	685,774	94,926	8,046,701	4,763,194	124,964
3. Philadelphia.....	13	2,203,424	959,642	952,041	.....	146,227	135,182	9,332	856,437	412,535	25,543
4. Cleveland.....	4	1,811,014	719,349	909,115	.....	66,629	115,810	3,111	568,439	286,424	28,055
5. Richmond.....	6	338,607	141,966	176,420	.....	19,337	8,132	752	142,336	77,647	4,294
6. Atlanta ³	5	649,797	384,670	204,946	.....	42,641	16,206	1,334	283,363	121,187	7,499
7. Chicago ²	59	6,878,071	2,438,335	3,750,026	7	405,827	270,286	13,590	2,428,503	1,401,975	54,450
8. St. Louis.....	7	1,035,610	576,392	373,941	5	50,446	29,696	5,130	429,857	202,489	8,747
9. Minneapolis.....	4	627,702	305,653	246,148	.....	38,838	35,818	1,245	297,446	115,740	4,999
10. Kansas City.....	10	770,927	378,251	303,750	354	63,524	23,608	1,440	417,093	159,254	6,956
11. Dallas.....	8	879,203	605,325	241,834	3	24,089	5,750	2,202	456,693	166,956	6,841
12. San Francisco.....	7	7,723,542	4,191,462	2,694,669	42	535,199	280,399	21,771	1,719,782	976,821	68,036
Reserve branch cities ¹	127	16,164,139	6,373,002	8,464,544	388	800,084	488,435	37,686	5,653,256	2,804,650	216,756
2. Buffalo.....	4	610,520	283,691	282,919	12	26,892	13,975	3,031	200,589	96,391	11,715
3. Cincinnati.....	9	751,747	299,783	396,156	228	32,282	21,403	1,895	286,683	132,143	11,551
4. Pittsburgh.....	6	1,910,717	694,627	1,000,012	.....	64,463	143,473	8,142	568,162	322,476	25,782
5. Baltimore.....	9	614,101	190,363	398,738	.....	11,530	11,898	1,572	238,156	113,525	13,255
6. Charlotte ³	4	393,133	230,368	123,500	14	26,344	12,084	823	174,793	71,353	5,476
7. Birmingham.....	3	278,344	114,514	133,169	.....	22,766	7,406	489	101,687	58,452	4,416
8. Jacksonville.....	3	237,496	100,609	114,758	.....	15,038	6,563	528	128,459	47,511	3,548
9. Nashville.....	4	313,840	184,411	106,387	.....	15,867	5,621	1,554	113,033	54,627	4,922
10. New Orleans.....	6	594,127	207,380	345,049	.....	34,668	6,145	885	225,642	124,392	7,072
11. Detroit.....	7	2,411,334	714,509	1,499,513	14	85,263	108,020	4,015	763,114	384,001	37,220
12. Little Rock.....	4	122,197	40,500	66,693	.....	10,338	4,441	225	60,735	25,186	1,108
13. Louisville.....	6	398,697	185,213	189,838	.....	8,077	14,645	924	170,563	80,990	5,580
14. Memphis.....	3	429,412	273,848	121,585	.....	26,801	6,354	824	169,917	75,537	6,098
15. Helena.....	2	39,694	11,362	26,604	.....	829	847	52	15,837	6,245	213
16. Denver.....	7	481,655	188,922	269,718	.....	12,683	9,553	779	190,648	94,312	5,827
17. Oklahoma City.....	4	271,615	124,292	112,934	.....	26,217	7,261	911	144,110	53,474	2,426
18. Omaha.....	6	321,725	134,683	140,528	.....	33,542	12,421	551	150,294	63,513	3,539
19. El Paso.....	3	113,884	82,765	26,741	.....	4,072	50	256	69,533	23,418	2,009
20. Houston.....	11	850,530	413,035	399,203	.....	29,293	7,425	1,574	429,937	174,525	9,673
21. San Antonio.....	6	284,896	91,630	160,725	.....	16,615	15,524	402	105,562	49,985	4,347
22. Los Angeles.....	6	2,504,184	781,589	1,617,171	117	81,660	18,841	4,806	637,995	376,517	19,671
23. Portland.....	3	922,426	427,604	386,088	.....	92,446	14,789	1,499	257,812	146,135	11,135
24. Salt Lake City ³	6	302,715	143,241	140,633	3	15,298	3,089	451	103,427	58,249	3,206
25. Seattle.....	5	1,005,150	454,063	405,882	.....	107,100	36,607	1,498	346,568	171,693	16,967
Other Reserve cities ¹	81	4,888,287	1,752,975	2,718,878	68	236,717	170,587	9,062	2,007,934	868,077	90,245
4. Columbus.....	3	366,850	111,255	206,421	.....	30,572	18,026	576	147,749	63,036	8,880
5. Toledo.....	4	325,450	77,446	235,986	.....	7,552	3,989	477	109,242	56,156	7,317
6. Washington.....	13	812,303	290,708	472,137	.....	10,864	36,749	1,825	274,464	149,928	19,823
7. Cedar Rapids.....	1	68,703	14,994	31,666	.....	21,283	636	144	25,419	9,611	1,193
8. Des Moines.....	3	191,896	80,332	85,722	.....	17,037	8,520	285	95,847	33,886	3,950
9. Dubuque.....	2	35,532	7,126	26,126	.....	1,461	765	54	11,114	3,300	628
10. Indianapolis.....	5	592,550	153,536	390,001	6	31,710	16,171	1,126	231,560	97,344	14,057
11. Milwaukee.....	6	686,047	224,829	399,393	45	29,969	30,786	1,025	283,590	112,709	9,476
12. Peoria.....	3	110,262	41,775	63,015	.....	3,492	1,752	228	35,857	16,599	2,177
13. Sioux City.....	4	77,137	36,182	35,069	.....	3,113	2,656	117	36,700	14,574	1,283
14. National Stock Yards.....	1	78,333	36,920	38,763	.....	2,390	110	150	41,759	13,357	748
15. St. Paul.....	3	329,768	142,266	154,378	.....	15,062	17,267	795	119,162	48,136	2,953
16. Kansas City, Kansas.....	2	45,409	26,581	13,753	4	4,049	944	78	27,149	8,945	531
17. Lincoln.....	3	94,110	32,778	56,335	.....	3,521	1,302	174	42,944	19,102	1,373
18. Pueblo.....	2	23,437	3,820	18,507	.....	837	202	71	20,548	8,066	776
19. St. Joseph.....	4	64,363	22,229	37,654	.....	2,484	1,894	102	28,411	12,114	1,001
20. Topeka.....	4	71,575	30,573	33,635	11	6,449	756	151	29,468	13,852	1,081
21. Tulsa.....	4	307,460	127,156	158,445	2	15,074	6,306	477	150,741	63,334	3,751
22. Wichita.....	4	184,604	70,061	90,185	.....	10,528	13,337	493	68,290	34,802	2,188
23. Fort Worth.....	3	295,626	169,024	110,630	.....	9,545	5,917	510	165,703	64,533	4,259
24. Galveston.....	4	65,573	19,495	38,061	.....	5,411	2,502	104	32,494	13,789	1,208
25. Waco.....	3	61,299	33,889	22,996	.....	4,314	.....	100	29,723	10,902	1,592
Country banks, by districts	6,501	40,557,696	14,987,918	21,371,729	5,289	2,998,363	1,100,160	94,237	11,570,606	4,744,744	976,187
1. Boston.....	316	3,310,436	1,267,146	1,728,895	297	187,299	117,496	9,303	952,969	401,663	92,372
2. New York.....	716	7,371,552	2,791,760	3,759,385	2,438	580,310	214,999	22,660	1,598,599	772,846	154,699
3. Philadelphia.....	626	3,783,514	1,248,603	2,074,439	87	265,021	182,960	12,404	883,592	415,401	90,270
4. Cleveland.....	667	3,801,565	1,326,215	2,051,942	295	291,980	122,445	8,688	957,324	424,123	98,707
5. Richmond.....	445	2,564,264	1,087,921	1,273,785	11	135,980	60,714	5,827	856,499	336,865	82,310
6. Atlanta.....	332	2,680,396	1,008,204	1,382,481	130	487,935	157,028	9,544	1,588,045	655,842	130,428
7. Chicago.....	918	6,035,734	1,993,064	3,388,033	54	147,617	61,132	4,070	339,170	248,080	50,222
8. St. Louis.....	475	2,032,972	736,695	1,083,405	53	110,649	59,370	2,959	503,981	219,410	34,454
9. Minneapolis.....	468	1,902,872	657,773	1,072,067	164	182,829	35,733	3,880	795,184	299,081	42,294
10. Kansas City.....	706	2,119,437	784,622	1,112,209	300	200,323	26,917	5,236	1,217,417	373,099	69,074
11. Dallas.....	592	2,498,243	991,025	1,274,442	1,423	152,954	32,528	4,270	618,972	261,221	50,779
12. San Francisco.....	240	2,456,711	1,094,890	1,170,646	.....	.....	.....	.....	.....	.....	.....

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

For other footnote, see opposite page.

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

ASSETS [In thousands of dollars]

and bank balances				Bank premises, furniture, and fixtures	Other real estate owned	Assets in-directly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	Federal Reserve district numbers, and reserve cities
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection								
6,840,520	27,334	141,534	9,413,232	956,861	16,578	83,221	208,500	263,458	183,148	144,660,210	All member banks
996,831	11,568	129,172	5,753,912	331,005	4,779	43,752	190,180	142,407	111,869	62,930,478	Reserve bank cities¹
42,506	925	11,594	214,414	16,401	5	442	21,887	5,985	4,950	2,627,098	1. Boston
88,390	2,563	94,280	2,973,310	153,949	40	3,245	126,126	61,753	78,653	29,435,477	2. New York ²
101,083	1,275	2,835	313,166	16,685	6	5,015	5,150	7,629	6,356	3,100,702	3. Philadelphia
62,167	371	1,308	190,114	7,388	.....	9,872	34	6,515	1,657	2,404,919	4. Cleveland
11,465	.....	.....	48,930	3,274	9	683	.....	1,015	371	486,295	5. Richmond
30,206	155	.....	124,316	9,172	346	.....	.....	1,885	1,417	945,980	6. Atlanta ³
216,997	1,479	4,662	748,940	23,759	18	420	5,929	22,336	5,344	9,364,380	7. Chicago ²
46,140	10	192	172,279	6,962	100	.....	1,939	2,622	2,404	1,479,494	8. St. Louis
55,756	137	434	120,380	3,347	450	2,998	366	1,945	747	932,001	9. Minneapolis
70,659	58	83	180,083	5,314	.....	280	.....	819	1,026	1,195,459	10. Kansas City
143,762	407	192	138,535	13,686	2,436	.....	9,756	1,062	344	1,363,180	11. Dallas
127,700	4,188	13,592	529,445	74,068	870	20,797	18,993	28,841	8,600	9,595,493	12. San Francisco
897,877	5,121	8,921	1,719,931	144,495	3,244	22,513	10,587	51,839	20,145	22,070,218	Reserve branch cities¹
27,479	331	1,971	62,702	9,012	.....	540	.....	1,995	2,062	824,718	1. Buffalo
43,864	100	187	98,838	10,076	100	.....	148	2,470	421	1,051,645	4. Cincinnati
52,677	.....	169	167,058	23,108	.....	6,036	98	7,396	1,122	2,516,639	4. Pittsburgh
46,375	.....	144	64,857	6,369	.....	500	558	1,972	1,974	863,630	5. Baltimore
14,683	.....	.....	83,281	3,160	.....	.....	465	1,130	1,428	574,109	5. Charlotte ³
25,486	.....	.....	13,333	1,979	.....	.....	.....	984	784	383,778	6. Birmingham
38,029	.....	.....	39,371	2,475	.....	.....	.....	476	1,322	370,228	6. Jacksonville
24,435	.....	.....	29,049	4,409	155	.....	397	725	358	432,917	6. Nashville
24,261	480	198	69,239	5,767	160	500	4,019	2,180	963	833,358	6. New Orleans
80,473	342	2,065	259,013	8,638	16	687	8	8,664	2,647	3,195,108	7. Detroit
15,419	25	.....	18,997	719	.....	.....	.....	175	114	183,940	8. Little Rock
31,439	.....	.....	52,554	2,123	.....	25	.....	1,357	252	573,017	8. Louisville
34,609	87	4	53,582	3,701	.....	.....	263	339	111	603,743	8. Memphis
3,595	.....	.....	5,784	219	.....	.....	.....	148	7	55,905	9. Helena
35,700	100	12	54,697	1,010	65	.....	.....	1,588	1,415	676,381	9. Denver
49,529	.....	.....	38,681	1,403	.....	3,038	.....	592	197	420,955	10. Oklahoma City
32,480	270	.....	50,492	3,113	.....	.....	.....	950	287	476,369	10. Omaha
27,859	.....	1,331	14,916	1,286	150	.....	.....	101	124	185,078	11. El Paso
134,369	1,511	693	109,166	15,344	2,185	5,574	3,156	2,272	434	1,309,432	11. Houston
21,698	278	53	29,201	3,892	.....	34	129	822	40	395,375	11. San Antonio
64,907	28	770	176,102	11,082	8	4,703	703	8,620	2,496	3,169,791	12. Los Angeles
27,055	650	545	72,292	13,252	.....	.....	330	4,006	798	1,198,624	12. Portland
13,277	104	.....	28,591	2,397	.....	876	.....	45	523	409,983	12. Salt Lake City ³
28,179	815	779	128,135	9,961	405	.....	313	2,832	266	1,365,495	12. Seattle
504,530	1,615	352	543,115	48,347	596	4,526	1,035	11,793	7,817	6,970,335	Other reserve cities¹
25,163	.....	74	50,596	6,826	.....	.....	737	324	179	522,665	4. Columbus
36,764	.....	.....	9,005	1,430	3	112	.....	1,212	90	437,539	4. Toledo
58,182	1	54	46,476	13,734	359	1,250	32	1,004	1,109	1,104,255	5. Washington
3,973	.....	.....	10,642	785	.....	.....	.....	.....	.....	94,907	7. Cedar Rapids
36,288	.....	.....	21,723	648	.....	1,781	.....	613	117	290,902	7. Des Moines
2,260	.....	.....	4,926	1	.....	50	.....	4	43	46,744	7. Dubuque
51,543	.....	14	68,602	4,188	15	.....	.....	1,733	505	830,551	7. Indianapolis
31,802	91	22	129,490	5,511	.....	5	90	2,102	4,122	981,467	7. Milwaukee
12,623	50	.....	4,408	2,685	.....	.....	.....	404	81	149,289	7. Peoria
12,630	217	.....	7,996	647	.....	.....	.....	197	77	114,758	7. Sioux City
2,130	.....	.....	25,524	.....	.....	260	140	221	.....	120,313	8. National Stock Yards
20,255	.....	188	47,630	2,686	.....	.....	.....	1,153	298	453,467	9. St. Paul
11,427	.....	.....	6,246	462	15	.....	.....	.....	105	73,140	10. Kansas City, Kansas
10,415	.....	.....	12,054	659	.....	.....	.....	284	1	137,998	10. Lincoln
10,972	.....	.....	734	112	.....	88	.....	.....	7	44,104	10. Pueblo
9,430	40	.....	5,826	227	.....	.....	.....	135	37	93,261	10. St. Joseph
8,486	.....	.....	6,049	695	20	1	.....	280	228	102,267	10. Topeka
57,579	200	.....	25,877	2,846	2	.....	36	869	273	462,227	10. Tulsa
21,946	100	.....	9,254	823	.....	.....	.....	618	258	254,593	10. Wichita
53,506	506	.....	42,897	1,703	182	964	.....	640	264	465,082	11. Fort Worth
12,296	.....	.....	5,201	1,314	.....	.....	.....	.....	23	99,404	11. Galveston
14,860	410	.....	1,959	365	.....	15	.....	.....	.....	91,402	11. Waco
4,441,282	9,030	3,089	1,396,274	433,014	7,999	12,430	6,698	57,419	43,317	52,689,179	Country banks, by districts
240,387	356	577	217,614	42,308	605	1,305	576	6,423	3,457	4,318,079	1. Boston
345,987	1,323	626	323,118	92,213	1,372	3,456	1,533	18,567	8,790	9,096,082	2. New York
272,428	309	5	105,179	44,777	1,271	1,082	280	3,803	3,667	4,721,986	3. Philadelphia
346,784	477	2	87,231	38,547	92	518	431	3,039	3,029	4,804,545	4. Cleveland
313,180	908	1	123,235	31,468	573	693	706	2,001	4,270	3,460,474	5. Richmond
425,075	1,138	176	114,774	35,683	1,101	892	2,529	4,943	3,572	3,687,970	6. Atlanta
635,803	471	159	165,342	47,679	274	1,795	318	5,775	5,817	7,685,437	7. Chicago
297,947	45	1	42,875	17,661	376	144	18	1,721	2,253	2,694,315	8. St. Louis
205,506	453	165	43,993	13,475	84	606	74	4,767	1,373	2,427,232	9. Minneapolis
421,859	1,291	.....	30,659	12,144	318	448	91	714	1,712	2,930,048	10. Kansas City
710,525	1,768	1,059	61,892	27,254	852	474	142	1,261	2,260	3,747,903	11. Dallas
225,801	491	318	80,362	29,805	1,081	1,017	.....	4,405	3,117	3,115,108	12. San Francisco

³ Includes figures for a bank with its head office in a nonreserve city, which has a branch in this reserve city; see contents page.

For other footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 30, 1950, OF BANKS IN EACH CENTRAL

LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Post-savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks	103,412,014	78,659,463	2,522,592	6,399,988	11,669,294	1,437,095	2,723,582	29,676,886	28,031,649	175,569	7,224	1,121,117	23,716	317,611
Reserve bank cities	47,874,922	35,028,552	1,043,291	1,669,954	7,161,376	1,383,244	1,588,505	9,195,555	8,375,562	67,558	303	438,997	6,524	306,611
1. Boston.....	2,173,118	1,652,496	45,847	142,393	272,384	33,555	26,443	184,183	182,167	2,010	6	37,964	600	267,611
2. New York.....	24,055,387	17,859,604	463,742	265,809	3,208,140	1,165,134	1,092,958	2,040,519	1,697,024	37,320	72	16,830	717	1,191,117
3. Philadelphia.....	2,611,754	1,989,524	62,159	71,940	443,562	16,180	28,389	217,474	199,835	20	2	6,191	48	1,191,117
4. Cleveland.....	1,586,868	1,304,955	47,832	63,534	141,821	5,730	22,996	674,508	668,269	3,650	14	2,530	6	1,191,117
5. Richmond.....	379,098	219,466	6,752	30,134	115,108	353	7,285	76,052	69,866	1,005	14	26	8	1,191,117
6. Atlanta.....	778,627	516,330	16,993	55,526	179,345	48,411	10,391	106,374	105,321	3,450	5	46,350	360	1,191,117
7. Chicago.....	6,947,192	5,124,130	205,386	299,117	1,179,806	48,411	90,342	1,799,823	1,746,663	3,450	5	46,350	360	1,191,117
8. St. Louis.....	1,215,334	817,753	32,453	31,872	318,697	4,302	10,257	159,726	158,170	1,550	5	1	450	1,191,117
9. Minneapolis.....	767,191	476,328	21,294	44,043	210,420	1,679	13,427	102,708	102,252	6	3	4,822	50	1,191,117
10. Kansas City.....	1,053,196	562,730	14,243	39,364	424,653	750	11,456	78,961	78,908	1	3	4,822	50	1,191,117
11. Dallas.....	1,156,295	631,609	14,497	64,295	402,535	2,423	40,936	103,283	98,461	1	3	4,822	50	1,191,117
12. San Francisco.....	5,150,862	3,873,627	112,093	561,927	264,905	104,685	233,625	3,651,944	3,268,626	18,553	197	324,283	4,285	36,000
Reserve branch cities	16,034,402	11,927,338	420,793	994,821	2,403,565	37,785	250,100	4,536,030	4,299,333	14,426	1,149	218,170	2,952	2,952
2. Buffalo.....	543,807	443,505	13,895	41,088	29,705	2,615	12,999	219,930	215,868	5	5	3,382	680	2,952
4. Cincinnati.....	759,735	586,749	18,792	17,497	126,384	453	9,860	210,354	188,191	203	25	21,900	258	2,952
4. Pittsburgh.....	1,816,867	1,501,004	48,691	34,587	211,892	1,990	18,703	414,937	396,414	1,250	2	17,667	628	2,952
5. Baltimore.....	683,377	510,385	22,901	47,857	92,808	1,536	7,890	122,862	121,587	2,252	2	16,363	237	2,952
5. Charlotte.....	471,371	287,311	9,083	27,909	139,227	58	7,783	59,660	40,806	2,252	2	16,363	237	2,952
6. Birmingham.....	299,223	227,041	7,031	20,939	42,138	.....	2,074	57,853	57,853	.....	.....	.....	.....	2,952
6. Jacksonville.....	294,370	152,965	3,233	35,999	98,629	78	3,466	48,878	48,878	.....	.....	.....	.....	2,952
6. Nashville.....	306,334	173,286	7,339	42,436	81,933	.....	1,340	97,916	94,691	591	34	2,534	100	2,952
6. New Orleans.....	669,195	391,804	10,587	98,448	156,703	7,104	4,549	115,745	112,848	1,225	6	6,028	155	2,952
7. Detroit.....	2,118,372	1,685,618	118,433	95,766	178,625	5,593	34,337	913,071	905,663	1,225	6	6,028	155	2,952
8. Little Rock.....	154,098	89,292	1,967	14,750	46,797	.....	1,292	20,394	20,138	250	6	.....	.....	2,952
8. Louisville.....	473,020	300,332	8,555	7,524	150,273	36	6,300	62,806	61,016	1,770	.....	.....	20	2,952
8. Memphis.....	482,979	284,156	5,486	24,786	165,461	393	2,697	85,639	83,239	.....	.....	2,400	.....	2,952
9. Helena.....	47,341	20,288	3,757	8,496	14,286	.....	514	6,144	6,089	50	.....	.....	.....	2,952
10. Denver.....	519,987	390,498	12,962	29,391	79,488	52	7,596	116,109	115,439	630	.....	28	12	2,952
10. Oklahoma City.....	362,021	191,193	5,920	59,903	98,810	.....	6,195	27,408	20,971	100	.....	6,150	187	2,952
10. Omaha.....	408,288	253,341	12,296	15,946	123,610	4	3,091	39,801	39,788	8	5	.....	.....	2,952
11. El Paso.....	146,001	93,895	2,603	8,152	36,967	1,927	2,457	27,853	26,073	1,435	36	345	60	2,952
11. Houston.....	1,112,001	757,726	15,257	100,449	219,461	3,857	15,251	120,151	118,422	1,499	16	21,543	100	2,952
11. San Antonio.....	307,055	223,115	4,667	13,912	56,202	1,766	7,393	68,833	65,775	1,499	16	21,543	100	2,952
12. Los Angeles.....	1,966,887	1,714,750	45,059	42,203	102,873	6,196	55,806	1,007,200	926,038	415	.....	80,647	100	2,952
12. Portland.....	808,112	645,062	15,067	87,396	37,194	1,069	22,324	310,284	305,712	45	.....	4,477	50	2,952
12. Salt Lake City.....	307,614	217,577	4,354	37,499	45,208	2	2,974	77,438	75,643	520	1,020	205	50	2,952
12. Seattle.....	976,347	786,445	22,858	81,888	68,891	3,056	13,209	304,764	302,191	2,183	.....	.....	390	2,952
Other reserve cities	5,482,672	3,723,171	136,089	453,280	993,224	6,509	170,399	1,068,217	1,017,545	16,669	365	20,855	1,783	11,000
4. Columbus.....	400,067	268,715	7,749	56,553	46,695	16	20,339	93,448	86,414	1,995	5	4,693	341	11,000
4. Toledo.....	308,119	249,579	10,655	11,309	18,738	.....	17,838	107,169	105,760	55	.....	1,354	.....	11,000
5. Washington.....	851,154	746,483	20,619	211	56,432	4,782	22,627	181,300	164,517	5,000	230	553	.....	11,000
7. Cedar Rapids.....	71,756	33,192	1,401	5,739	31,106	.....	318	17,656	17,656	.....	.....	.....	.....	11,000
7. Des Moines.....	246,714	117,223	6,788	60,302	55,480	.....	6,921	27,348	24,788	2,545	15	.....	.....	11,000
7. Dubuque.....	25,745	20,682	1,146	1,405	1,113	.....	1,399	18,783	18,783	.....	.....	.....	.....	11,000
7. Indianapolis.....	655,170	426,963	15,974	102,981	91,488	106	17,658	126,120	124,662	985	5	468	.....	11,000
7. Milwaukee.....	734,317	508,820	23,241	39,583	139,418	764	22,491	187,815	182,659	4,704	.....	5	447	11,000
7. Peoria.....	103,600	79,881	3,284	3,287	12,112	.....	5,036	34,690	33,189	.....	1	1,500	.....	11,000
7. Sioux City.....	93,492	52,720	1,455	5,585	32,250	.....	1,482	16,029	16,022	.....	7	.....	.....	11,000
8. National Stock Yards.....	101,161	19,263	647	902	80,242	.....	107	11,625	1,624	.....	1	10,000	.....	11,000
9. St. Paul.....	354,743	226,732	16,981	28,401	78,518	416	3,695	61,964	61,964	.....	.....	.....	.....	11,000
10. Kansas City, Kansas.....	56,465	20,820	844	10,751	23,055	.....	995	12,638	12,623	.....	.....	.....	15	11,000
10. Lincoln.....	118,511	65,812	2,260	11,055	37,038	.....	2,346	12,153	12,123	25	5	.....	.....	11,000
10. Pueblo.....	32,418	20,915	429	5,410	5,543	.....	121	7,604	7,604	.....	.....	.....	.....	11,000
10. St. Joseph.....	67,338	38,283	781	3,366	22,942	.....	1,966	21,485	21,480	.....	5	.....	.....	11,000
10. Topeka.....	86,820	46,977	3,378	23,398	11,843	.....	1,224	8,815	8,384	420	11	.....	.....	11,000
10. Tulsa.....	410,640	322,300	7,359	17,853	58,289	425	4,414	24,230	23,633	95	.....	5	497	11,000
10. Wichita.....	225,350	145,982	2,989	33,304	39,262	.....	3,813	15,379	14,464	900	.....	.....	15	11,000
11. Fort Worth.....	396,458	210,155	5,585	24,155	126,675	.....	29,888	43,836	43,561	.....	25	1,500	.....	11,000
11. Galveston.....	70,220	47,750	1,223	2,834	17,131	.....	1,282	23,427	22,252	.....	.....	1,500	.....	11,000
11. Waco.....	72,414	53,924	1,301	4,896	7,854	.....	4,439	14,703	13,383	.....	.....	1,320	.....	11,000
Country banks, by districts	34,020,018	27,980,402	922,419	3,281,933	1,111,129	9,557	714,578	14,877,084	14,339,209	76,916	5,407	443,095	12,457	12,457
1. Boston.....	2,919,073	2,404,772	99,072	214,888	94,926	1,951	103,464	1,040,365	1,028,474	4,546	318	6,959	68	12,457
2. New York.....	5,043,075	4,059,788	169,999	557,944	101,092	1,321	152,931	3,350,322	3,272,232	10,199	25	65,432	2,434	12,457
3. Philadelphia.....	2,569,679	2,238,095	97,523	155,397	16,866	14	61,784	1,705,129	1,635,053	4,508	312	65,217	39	12,457
4. Cleveland.....	2,717,376	2,322,793	102,185	201,519	22,803	.....	68,076	1,715,581	1,610,613	1,426	543	102,803	196	12,457
5. Richmond.....	2,308,469	1,829,590	60,957	220,169	138,709	14	59,030	887,928	838,665	17,094	1,276	30,170	723	12,457
6. Atlanta.....	2,754,952	2,082,597	48,165	370,671	211,422	2,701	39,396	687,602	659,415	11,996	500	11,577	4,114	12,457
7. Chicago.....	4,611,351	3,887,871	141,793	425,687	80,740	61	75,199	2,598,527	2,544,406	4,286	532	48,682	621	12,457
8. St. Louis.....	1,881,342	1,569,200	41,115	188,357	62,365	.....	20,305	636,484	602,592	1,068	164	32,447	213	12,457
9. Minneapolis.....	1,541,550	1,264,307	42,015	137,551	76,733	275	20,669	733,380	726,838	1,762	121	4,448	211	12,457
10. Kansas City.....	2,420,711	1,956,355	36,576	322,553	77,131	.....	28,096	320,345</						

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

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
133,088,900	78,997	240,037	1,557,558	134,965,492	2,990,319	4,560,620	1,751,580	392,199	9,694,718	87,159,995	78,369,801	All member banks
57,070,477	70,336	218,886	1,125,855	58,485,554	1,348,362	2,207,188	749,749	139,625	4,444,924	41,124,388	32,533,099	Reserve bank cities ¹
2,357,301		25,317	26,437	2,409,055	59,437	107,913	32,223	18,470	218,043	1,916,407	1,606,918	1. Boston
26,095,906	70,330	145,223	745,527	27,056,986	665,028	1,253,857	436,171	23,435	2,378,491	20,993,687	16,245,061	2. New York ²
2,829,228	6	6,050	25,054	2,860,338	59,705	127,374	45,111	8,174	240,364	2,197,505	1,776,687	3. Philadelphia
2,261,376		34	15,195	2,276,605	38,514	65,186	17,579	7,035	128,314	1,334,587	1,201,371	4. Cleveland
455,150			3,668	458,818	7,832	13,782	4,270	1,593	27,477	318,703	207,955	5. Richmond
885,001			8,366	893,367	15,700	24,558	5,518	6,837	52,613	624,105	457,931	6. Atlanta ³
8,747,015		6,554	54,644	8,808,213	190,150	257,735	54,042	54,240	556,167	5,981,255	4,764,649	7. Chicago ²
1,375,060		2,148	11,898	1,389,106	34,225	31,575	23,621	967	90,388	996,915	687,603	8. St. Louis
869,899		366	9,062	879,327	12,500	29,000	4,720	6,454	52,674	591,055	413,418	9. Minneapolis
1,132,157			2,893	1,135,050	21,250	25,300	12,212	1,647	60,409	802,454	433,467	10. Kansas City
1,259,578		9,756	6,320	1,275,654	36,150	36,150	13,362	1,864	87,526	873,998	598,305	11. Dallas
8,802,806		23,438	216,791	9,043,035	207,871	234,758	100,920	8,909	552,458	4,493,717	4,139,734	12. San Francisco
20,760,432		12,537	152,209	20,735,178	403,619	653,419	233,327	44,675	1,335,040	13,416,705	11,452,328	Reserve branch cities ¹
573,737			4,758	768,495	18,970	31,750	4,984	519	56,223	453,626	434,890	2. Buffalo
970,089			5,972	976,209	23,700	39,475	10,376	1,885	75,436	617,033	515,268	4. Cincinnati
2,231,804			19,099	2,251,001	79,200	167,250	18,632	556	265,638	1,597,132	1,387,236	4. Pittsburgh
806,239			558	811,040	13,831	27,619	7,961	3,179	52,590	572,145	501,275	5. Baltimore
531,031			465	540,434	7,300	21,100	4,146	1,129	33,675	373,407	239,722	5. Charlotte ³
357,076				360,458	8,200	8,100	5,561	1,459	23,320	260,404	236,721	6. Birmingham
343,248				345,451	6,000	12,000	3,151	3,626	24,777	216,970	153,059	6. Jacksonville
404,250				408,836	8,400	11,200	4,471	10	24,081	252,850	188,013	6. Nashville
784,940				793,877	10,608	21,262	7,017	594	39,481	575,695	425,562	6. New Orleans
3,031,443				3,055,179	36,500	76,500	20,998	5,931	139,929	1,778,886	1,556,708	7. Detroit
174,492				175,033	3,350	4,150	1,159	248	8,907	119,682	86,337	7. Little Rock
535,826				540,155	10,050	18,675	4,067	70	32,862	389,027	261,602	8. Louisville
568,618				572,372	8,000	16,800	5,921	650	31,371	394,788	258,057	8. Memphis
53,485				53,950	850	854	211	40	1,955	37,962	23,514	9. Helena
636,096				640,270	8,860	17,090	7,280	2,881	36,111	429,590	372,788	10. Denver
389,429				391,667	10,250	10,075	8,439	524	29,288	273,811	218,610	10. Oklahoma City
448,089				449,635	9,200	9,160	5,059	3,315	26,734	325,316	221,886	10. Omaha
173,854				175,001	3,400	5,325	815	537	10,077	103,226	89,588	11. El Paso
1,232,152				1,242,217	26,750	25,830	13,771	864	67,215	868,466	764,260	11. Houston
375,888				377,896	5,550	7,860	3,159	910	17,479	256,156	215,219	11. San Antonio
2,974,087				3,002,100	55,500	56,519	52,404	3,268	167,691	1,725,923	1,636,657	12. Los Angeles
1,118,396				1,127,292	20,200	29,775	21,357		71,332	708,765	682,490	12. Portland
385,052				388,481	6,850	7,200	6,172	1,280	21,502	265,812	229,459	12. Salt Lake City
1,281,111				1,288,129	22,100	27,850	16,216	11,200	77,366	820,033	753,407	12. Seattle
6,550,889		1,035	35,570	6,587,494	119,185	169,255	71,298	23,103	382,841	4,435,183	3,803,735	Other reserve cities ¹
493,515				497,354	9,000	10,300	5,121	890	25,311	324,308	295,011	4. Columbus
415,288				417,883	7,700	8,200	2,910	846	19,656	262,350	269,721	4. Toledo
1,032,454				1,037,796	19,500	34,100	10,142	2,717	66,459	746,496	722,845	5. Washington
89,412				89,413	500	4,500	494		5,494	57,141	28,607	7. Cedar Rapids
274,062				275,232	4,750	4,750	3,443	2,727	15,670	188,703	162,723	7. Des Moines
44,528				44,533	1,100	800	311		2,211	18,559	18,560	7. Dubuque
781,290				784,269	12,525	25,000	7,616	1,141	46,282	535,025	479,000	7. Indianapolis
922,132				926,413	16,600	17,555	17,088	3,811	55,054	573,181	441,404	7. Milwaukee
138,290				139,476	3,260	4,240	1,693	620	9,813	86,569	83,796	7. Peoria
109,521				109,826	1,600	2,400	620	312	4,932	72,866	51,791	7. Sioux City
112,786				113,295	1,000	4,000	2,018		7,018	73,507	-5,252	8. National Stock Yards
416,707				422,840	9,000	17,500	2,313	1,814	30,627	286,858	211,198	9. St. Paul
69,103				69,532	1,350	1,250	974	34	3,608	38,792	26,320	10. Kansas City, Kansas
130,664				130,997	2,700	2,600	1,172	529	7,001	96,042	67,159	10. Lincoln
40,022				40,030	1,300	1,060	1,149	565	4,074	20,712	25,712	10. Pueblo
88,823				88,998	1,450	1,550	1,058	205	4,263	52,082	37,789	10. St. Joseph
95,635				96,220	2,950	2,070	906	121	6,047	72,285	65,550	10. Topeka
434,870				437,140	6,850	9,050	7,283	1,904	25,087	327,184	318,690	10. Tulsa
240,729				242,024	4,500	6,100	1,418	551	12,569	194,150	173,845	10. Wichita
440,294				443,075	8,500	8,500	1,476	3,531	22,007	300,055	221,301	11. Fort Worth
93,647				93,753	1,850	1,580	1,535	686	5,651	52,723	46,665	11. Galveston
87,117				87,395	1,200	2,150	558	99	4,007	55,595	61,300	11. Waco
48,897,102	8,661	7,579	243,924	49,157,266	1,119,153	1,530,758	697,206	184,796	3,531,913	28,183,719	30,580,639	Country banks, by districts
3,959,438	425	600	30,319	3,990,782	106,675	134,663	62,300	23,659	327,297	2,461,072	2,505,510	1. Boston
8,393,397	2,185	1,533	59,485	8,456,606	212,111	273,994	121,746	31,631	639,482	4,373,970	4,447,545	2. New York
4,274,808	3,615	280	16,285	4,294,988	126,776	215,743	71,453	13,026	426,998	2,192,072	2,350,097	3. Philadelphia
4,432,957	499	431	19,996	4,453,883	108,292	165,444	66,439	10,487	350,662	2,283,361	2,505,157	4. Cleveland
3,196,397	925	706	16,332	3,214,360	75,789	111,696	44,256	14,373	246,114	1,872,054	1,985,554	5. Richmond
3,442,554	25	3,316	15,793	3,461,688	73,847	105,782	35,161	11,492	226,282	2,155,103	2,377,890	6. Atlanta
7,209,878	106	318	35,245	7,245,547	134,628	174,852	99,580	30,830	439,890	3,810,887	4,223,415	7. Chicago
2,517,826	537	18	9,125	2,527,506	52,074	65,374	39,150	10,211	166,809	1,540,520	1,734,987	8. St. Louis
2,274,930				2,285,497	44,252	56,745	31,419	9,319	141,735	1,292,051	1,378,534	9. Minneapolis
2,741,056	323	91	5,361	2,746,831	54,396	71,403	47,940	9,478	183,217	1,968,193	2,276,345	10. Kansas City
3,535,937	21	142	7,282	3,543,382	71,729	79,939	37,859	14,994	204,521	2,512,186	2,983,727	11. Dallas
2,917,924				2,936,202	58,584	75,123	39,903	5,296	178,906	1,662,250	1,811,878	12. San Francisco

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [in thousands of dollars]

State	Number of banks	Loans and investments							Reserve, cash,		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
Total, all States...	6,873	107,424,138	44,704,923	52,356,668	8,011	6,640,204	3,413,279	301,053	35,524,306	17,459,016	1,642,670
New England:											
Maine.....	37	266,507	113,129	127,046	13	11,247	14,187	885	70,103	29,866	7,831
New Hampshire.....	52	159,764	74,245	70,009	48	9,164	5,851	447	56,156	22,534	5,404
Vermont.....	40	119,714	57,752	50,873	27	6,703	4,026	333	31,748	14,319	2,610
Massachusetts.....	141	3,317,880	1,442,665	1,602,525	386	149,624	113,248	8,632	1,019,345	523,263	60,462
Rhode Island.....	9	561,085	226,961	316,883	.....	9,437	6,856	1,748	123,411	65,044	13,585
Connecticut.....	62	1,075,465	400,923	537,375	16	104,928	29,166	3,057	369,846	136,048	28,837
Middle Atlantic:											
New York.....	547	25,607,838	11,869,598	11,359,369	3,639	1,461,142	805,145	108,945	9,117,132	5,275,264	223,875
New Jersey.....	276	3,734,123	1,235,985	2,042,439	515	313,879	128,141	13,164	825,423	404,869	77,508
Pennsylvania.....	735	7,964,655	2,926,208	4,038,223	324	483,794	486,542	29,564	2,302,260	1,146,342	151,536
East North Central:											
Ohio.....	422	5,682,363	2,071,192	3,043,710	244	339,643	216,883	10,691	1,698,250	808,029	113,776
Indiana.....	238	1,966,379	605,541	1,201,472	56	107,336	48,460	3,514	643,689	259,189	49,710
Illinois.....	508	9,409,590	3,112,048	5,325,731	17	608,925	345,624	17,245	3,143,218	1,709,071	102,497
Michigan.....	231	4,182,073	1,431,988	2,338,970	103	253,351	150,644	7,017	1,155,289	549,471	80,285
Wisconsin.....	166	1,686,103	548,043	974,641	63	95,345	65,289	2,722	540,821	208,133	27,629
West North Central:											
Minnesota.....	206	1,725,030	728,695	804,963	7	104,952	83,124	3,289	601,465	241,284	21,413
Iowa.....	161	964,658	380,093	457,299	.....	101,902	23,781	1,583	342,794	134,173	19,070
Missouri.....	180	2,714,143	1,319,693	1,145,169	383	162,017	78,212	8,669	1,117,991	473,201	36,479
North Dakota.....	43	219,587	68,024	134,837	7	10,492	5,929	298	53,962	26,882	3,439
South Dakota.....	62	277,357	100,874	153,519	13	15,100	7,461	390	79,961	37,058	4,287
Nebraska.....	141	775,499	294,763	397,670	8	61,284	20,498	1,276	307,982	134,119	9,592
Kansas.....	215	833,183	320,397	401,928	154	81,566	27,521	1,617	325,588	132,436	12,319
South Atlantic:											
Delaware.....	17	318,988	114,744	186,100	.....	11,005	5,810	1,329	88,329	37,260	3,569
Maryland.....	77	966,786	319,815	588,607	8	28,986	27,072	2,298	323,794	154,802	23,733
District of Columbia.....	15	836,811	303,023	483,632	.....	10,941	37,348	1,867	279,879	152,478	20,772
Virginia.....	203	1,299,743	605,296	606,139	24	56,546	28,605	3,133	447,896	197,572	33,795
West Virginia.....	108	582,878	210,986	333,760	.....	27,080	9,492	1,560	208,284	86,992	18,615
North Carolina.....	54	767,034	396,307	295,399	14	55,916	17,807	1,591	322,286	120,290	18,672
South Carolina.....	32	355,121	139,228	182,286	5	21,620	11,332	650	131,089	49,899	12,080
Georgia.....	66	951,910	542,274	324,523	.....	63,817	19,232	2,064	387,124	156,140	18,919
Florida.....	74	1,180,611	364,747	712,377	.....	85,167	16,055	2,265	442,691	163,382	27,814
East South Central:											
Kentucky.....	113	809,847	351,147	403,672	4	28,703	24,342	1,979	327,098	132,114	18,221
Tennessee.....	82	1,241,766	651,381	486,858	6	83,579	16,549	3,393	472,023	195,648	26,628
Alabama.....	93	826,277	357,832	366,648	2	83,178	16,976	1,641	295,584	124,082	22,433
Mississippi.....	31	228,794	86,964	96,682	3	42,367	2,242	536	98,952	31,514	6,780
West South Central:											
Arkansas.....	68	419,926	140,262	224,581	.....	44,670	9,564	849	187,086	66,184	8,721
Louisiana.....	47	1,058,580	376,617	578,796	.....	91,980	8,965	2,222	415,038	190,091	20,672
Oklahoma.....	224	1,093,798	429,230	538,890	19	104,090	19,203	2,366	510,346	192,456	19,158
Texas.....	578	4,693,833	2,279,198	2,085,016	303	258,183	61,918	9,215	2,343,294	826,231	88,269
Mountain:											
Montana.....	84	391,203	121,328	243,960	15	15,572	9,806	522	131,339	55,721	7,273
Idaho.....	24	316,143	146,915	159,166	8	8,756	838	460	80,839	38,570	5,389
Wyoming.....	39	171,591	65,019	95,888	.....	8,313	2,096	275	69,076	24,240	3,870
Colorado.....	93	825,638	321,862	457,852	.....	29,488	15,003	1,433	321,230	146,001	14,367
New Mexico.....	35	202,490	90,872	101,901	.....	8,461	825	431	99,986	29,445	5,539
Arizona.....	5	339,501	184,337	127,777	931	16,128	9,877	451	82,385	36,500	7,908
Utah.....	31	394,589	198,382	174,756	3	17,505	3,289	654	138,936	68,691	5,742
Nevada.....	6	141,725	52,890	78,364	.....	7,099	3,194	178	29,937	14,861	3,168
Pacific:											
Washington.....	52	1,486,996	664,289	627,763	.....	151,106	41,532	2,306	467,818	218,753	27,928
Oregon.....	30	1,067,051	472,836	471,313	.....	106,361	14,819	1,722	294,647	164,634	14,370
California.....	120	11,211,512	5,388,325	4,799,311	643	681,756	312,900	28,577	2,600,723	1,453,870	106,121
Mutual Savings Banks ¹	3	16,417	5,006	10,345	.....	898	118	50	2,165	977	247

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	15	258,461	96,750	136,464	12	16,269	8,402	564	71,780	32,088	7,259
New Jersey—Dist. No. 2.....	189	3,080,374	1,047,307	1,655,746	473	264,539	101,201	11,108	656,977	325,079	60,244
Kentucky—Dist. No. 4.....	59	248,561	102,769	126,143	.....	13,930	5,034	685	93,363	28,158	7,451
Pennsylvania—Dist. No. 4.....	200	2,950,454	1,021,385	1,584,536	279	131,891	201,150	11,213	819,006	435,456	56,556
West Virginia—Dist. No. 4.....	12	85,965	33,329	45,243	.....	5,014	2,079	300	26,980	12,715	2,509
Louisiana—Dist. No. 6.....	33	838,769	304,308	459,787	.....	66,149	7,239	1,286	319,889	159,656	14,329
Mississippi—Dist. No. 6.....	19	190,518	73,167	78,092	3	36,811	2,007	438	82,230	25,791	5,543
Tennessee—Dist. No. 6.....	68	765,915	357,460	345,363	6	51,324	9,270	2,492	283,520	114,231	18,997
Indiana—Dist. No. 7.....	176	1,721,213	513,829	1,065,228	35	96,759	42,300	3,062	564,102	229,346	42,989
Illinois—Dist. No. 7.....	356	8,820,078	2,928,862	4,994,344	13	558,975	321,588	16,296	2,966,279	1,637,304	91,096
Michigan—Dist. No. 7.....	190	4,043,097	1,384,808	2,261,775	91	241,863	147,821	6,739	1,125,662	536,254	77,111
Wisconsin—Dist. No. 7.....	125	1,538,220	497,090	889,918	63	87,571	61,130	2,448	500,749	192,764	24,596
Missouri—Dist. No. 10.....	46	946,939	441,381	400,770	354	74,129	28,416	1,889	488,562	186,452	10,457
New Mexico—Dist. No. 10.....	11	127,572	59,229	61,595	.....	5,679	773	296	52,156	16,846	2,851
Oklahoma—Dist. No. 10.....	211	1,075,895	421,317	531,950	19	101,278	19,010	2,321	500,286	189,755	18,287
Arizona—Dist. No. 12.....	4	296,712	169,212	104,416	931	12,074	9,681	398	71,656	31,257	7,076

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

OF BANKS ON DECEMBER 30, 1950, BY STATES

ASSETS [in thousands of dollars]

and bank balances											State
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	
6,840,520	27,334	141,534	9,413,232	956,861	16,578	83,221	208,500	263,458	183,148	144,660,210	Total, all States
19,736	6	86	12,578	1,878	142	314	.....	364	610	339,918	New England:
15,008	3	15	13,192	1,859	38	56	.....	5	101	217,979	Maine
8,920	15	18	5,866	1,502	35	23	.....	161	72	153,255	New Hampshire
122,922	975	11,638	300,085	33,787	111	1,331	22,308	9,275	6,586	4,409,823	Vermont
18,123	43	389	26,227	8,556	.....	.....	155	1,718	311	696,036	Massachusetts
112,280	239	34	92,408	15,871	379	62	140	1,234	892	1,463,889	Rhode Island
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Connecticut
306,284	3,816	96,650	3,211,243	213,969	1,241	5,884	127,273	72,565	87,143	35,233,045	Middle Atlantic:
192,923	486	218	149,419	45,577	587	1,580	274	10,566	3,187	4,621,317	New York
437,029	1,676	3,011	562,666	84,923	1,158	11,279	5,622	17,294	10,652	10,397,843	New Jersey
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pennsylvania
363,730	647	1,569	410,499	49,653	139	10,422	1,228	12,862	4,372	7,459,289	East North Central:
226,934	217	14	107,625	15,155	78	14	23	3,532	1,824	2,630,694	Ohio
502,160	1,559	4,663	823,268	41,738	260	720	5,929	24,729	7,539	12,633,723	Indiana
208,520	589	2,224	314,200	29,476	184	1,165	170	9,957	4,323	5,882,637	Illinois
146,706	108	22	158,223	12,354	3	272	217	3,474	5,357	2,248,601	Michigan
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Wisconsin
152,599	560	711	184,898	8,195	502	3,864	580	5,291	1,532	2,346,459	West North Central:
127,103	217	.....	62,394	4,888	22	2,577	6	1,107	597	1,316,812	Minnesota
230,934	168	276	376,933	19,375	239	431	1,956	4,643	4,549	3,863,327	Iowa
19,516	6	38	4,081	1,372	24	.....	.....	705	45	275,695	Missouri
32,375	.....	.....	6,241	1,973	.....	.....	.....	785	542	360,618	North Dakota
97,133	270	.....	66,868	5,415	22	.....	.....	1,369	612	1,090,899	South Dakota
153,215	258	.....	27,360	5,037	52	94	.....	923	1,081	1,165,958	Nebraska
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Kansas
27,408	99	.....	19,993	1,984	116	656	.....	783	152	411,008	South Atlantic:
77,384	.....	144	67,731	10,245	86	519	558	2,116	2,891	1,306,995	Delaware
59,306	1	54	47,268	13,992	372	1,250	32	1,004	1,195	1,134,535	Maryland
121,404	641	.....	94,484	16,684	156	703	163	1,604	1,765	1,768,714	District of Columbia
70,983	75	.....	31,619	6,174	194	600	.....	403	1,461	799,994	Virginia
77,637	10	.....	105,677	7,834	72	11	869	1,730	1,777	1,101,613	West Virginia
44,403	192	1	24,514	3,476	62	43	139	433	273	490,636	North Carolina
73,879	217	3	137,966	13,410	500	.....	8	2,261	1,822	1,357,035	South Carolina
174,913	273	13	76,296	15,602	269	269	243	3,120	2,497	1,645,302	Georgia
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Florida
118,217	15	.....	58,531	6,282	8	41	.....	1,578	511	1,145,365	East South Central:
142,461	312	4	106,970	15,469	242	41	664	1,818	797	1,732,820	Kentucky
112,416	577	160	35,916	7,409	359	623	1,684	1,688	1,435	1,135,059	Tennessee
49,317	.....	.....	11,341	3,250	99	.....	590	.....	308	332,021	Alabama
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mississippi
84,885	30	.....	27,266	2,980	9	30	1	313	358	610,703	West South Central:
112,141	481	198	91,455	11,149	308	570	4,019	3,318	2,207	1,495,189	Arkansas
227,393	1,051	.....	70,288	7,236	64	3,272	127	1,531	984	1,617,358	Louisiana
1,034,553	4,855	3,328	386,058	61,094	5,791	6,991	13,183	5,469	2,856	7,132,511	Oklahoma
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Texas
50,998	24	37	17,286	2,859	.....	.....	.....	930	221	526,552	Mountain:
23,759	110	.....	13,011	3,269	44	.....	.....	24	165	400,484	Montana
35,997	.....	.....	4,969	1,246	5	.....	.....	162	106	242,186	Idaho
99,015	197	12	61,638	3,118	93	.....	.....	1,632	1,581	1,153,292	Wyoming
61,413	150	.....	3,439	1,863	193	121	.....	229	189	305,071	Colorado
18,400	.....	197	19,380	4,536	616	.....	.....	1,147	743	428,928	New Mexico
33,275	104	.....	31,124	3,323	39	914	.....	46	528	538,375	Arizona
5,962	.....	.....	5,946	1,557	52	.....	.....	443	201	173,915	Utah
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada
69,695	815	833	149,794	15,233	448	475	313	3,418	701	1,975,402	Pacific:
40,108	688	545	74,302	14,916	3	7	330	4,372	936	1,382,262	Washington
299,048	4,559	14,429	722,696	98,118	1,162	25,997	19,696	39,299	12,561	14,009,068	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
914	.....	.....	27	65	.....	.....	.....	.....	20	18,667	Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

14,096	.....	9	18,328	4,744	45	39	140	349	165	335,723	Connecticut—Dist. No. 2
141,476	401	218	129,559	36,461	535	1,318	246	9,401	2,197	3,787,509	New Jersey—Dist. No. 2
54,084	15	.....	3,655	2,761	6	16	.....	116	145	344,968	Kentucky—Dist. No. 4
142,373	276	171	184,174	34,561	49	6,100	220	7,810	1,771	3,819,971	Pennsylvania—Dist. No. 4
7,232	10	.....	4,514	400	1	.....	.....	168	210	113,724	West Virginia—Dist. No. 4
68,838	481	198	76,387	8,828	303	500	4,019	2,629	1,777	1,176,714	Louisiana—Dist. No. 6
39,986	.....	.....	10,910	2,927	89	.....	590	21	247	276,622	Mississippi—Dist. No. 6
97,460	225	.....	52,607	11,309	242	.....	401	1,474	638	1,063,499	Tennessee—Dist. No. 6
191,682	177	14	99,894	12,428	58	14	23	3,343	1,653	2,302,834	Indiana—Dist. No. 7
440,005	1,559	4,663	791,652	37,723	64	710	5,929	24,249	6,908	11,861,940	Illinois—Dist. No. 7
196,659	589	2,223	312,826	28,299	177	1,165	170	9,935	4,284	5,212,789	Michigan—Dist. No. 7
128,943	108	22	154,316	11,203	2	272	217	3,194	5,311	2,059,168	Wisconsin—Dist. No. 7
104,007	158	83	187,405	5,935	.....	368	.....	1,003	1,161	1,443,968	Missouri—Dist. No. 10
29,830	150	.....	2,479	1,012	184	121	.....	229	23	181,297	New Mexico—Dist. No. 10
221,285	1,026	.....	69,933	7,045	64	3,272	127	1,531	982	1,589,202	Oklahoma—Dist. No. 10
15,072	.....	197	18,054	4,149	616	.....	.....	1,147	708	374,988	Arizona—Dist. No. 12

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Post-savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total, all States . . .	103,412,014	78,659,463	2,522,592	6,399,988	11,669,294	1,437,095	2,723,582	29,676,886	28,031,649	175,569	7,224	1,121,117	23,716	317,611
New England:														
Maine	186,389	153,091	6,597	13,931	6,819	19	5,932	119,227	118,561	436	6	224		
New Hampshire	152,042	119,845	5,167	14,099	6,509		6,422	44,033	42,919	943	20	151		
Vermont	70,826	60,292	2,197	4,728	1,191		2,418	66,355	65,695	207	3	450		
Massachusetts	3,366,486	2,616,609	91,170	239,168	312,160	33,555	73,824	627,908	618,589	3,040	134	6,077	68	
Rhode Island	444,399	368,835	12,810	39,591	10,564	1,900	10,699	196,698	195,995	538	151	14		
Connecticut	1,092,064	922,184	38,121	54,695	38,415	32	38,617	262,692	260,874	1,402	35	381		
Middle Atlantic:														
New York	27,374,030	20,489,233	575,879	682,271	3,275,671	1,168,421	1,182,555	4,037,125	3,639,303	45,903		80,856	3,452	267,611
New Jersey	2,557,284	2,105,728	78,817	238,636	57,905	649	75,549	1,743,195	1,705,001	5,815		32,108	271	
Pennsylvania	6,849,814	5,636,137	197,217	229,264	667,211	18,184	101,801	2,532,484	2,423,181	341	689	106,898	1,375	
East North Central:														
Ohio	4,756,418	3,846,033	147,865	284,685	347,973	6,199	123,663	2,211,478	2,084,731	3,022	317	122,749	659	
Indiana	1,842,133	1,382,743	52,695	239,761	124,389	106	42,439	630,029	624,897	3,564	364	256	948	
Illinois	9,088,128	6,920,850	256,731	446,426	1,298,452	48,411	117,258	2,734,811	2,608,637	3,871	100	118,843	360	3,000
Michigan	3,212,580	2,569,440	154,289	233,067	196,016	5,655	54,113	1,855,755	1,836,589	2,070	69	16,697	330	
Wisconsin	1,385,594	1,071,987	50,153	77,692	152,456	764	32,542	723,667	716,153	5,285	98	1,678	453	
West North Central:														
Minnesota	1,658,670	1,124,451	57,070	124,866	323,168	2,369	26,746	522,516	519,250	58	54	2,498	656	
Iowa	981,672	763,597	27,072	126,804	133,991		20,208	253,193	250,345	2,565	74	209		
Missouri	3,087,748	2,052,449	64,321	147,736	786,733	5,052	31,457	536,517	529,419	1,589	60	5,399	50	
North Dakota	192,164	168,196	3,822	8,641	9,678		1,827	67,789	67,137	525	6	121		
South Dakota	274,809	228,134	4,740	28,454	11,094		2,387	65,119	62,955	1,030	4	1,130		
Nebraska	920,409	671,798	20,266	53,325	166,419	4	8,597	106,519	106,419	60	23	15	2	
Kansas	996,561	697,344	15,818	180,194	92,063		11,142	99,427	96,713	1,665	53	963	33	
South Atlantic:														
Delaware	335,671	300,411	18,438	3,787	4,233		8,802	36,247	35,990	205		52		
Maryland	927,305	760,629	28,896	85,707	94,341	1,536	10,196	288,237	283,589	3,847	10	771	20	
District of Columbia	869,242	762,910	21,999	211	56,508	4,782	22,832	191,673	172,890	6,000	1,230	553		11,000
Virginia	1,149,762	828,163	25,521	84,553	184,179		26,979	481,469	442,137	13,563	223	25,216	330	
West Virginia	551,080	398,482	24,845	61,576	42,274		23,903	180,481	178,303	1,502	40	282	354	
North Carolina	864,754	617,407	18,812	59,570	150,604		18,303	156,060	129,250	4,094	8	22,482	246	
South Carolina	398,326	320,429	9,556	43,788	17,253		7,300	62,417	61,045	610	7	575	180	
Georgia	1,077,132	756,878	24,715	85,113	196,806	42	13,578	186,801	182,768	3,395	248	376	14	
Florida	1,294,116	945,095	16,614	164,155	147,291	2,484	18,477	245,858	237,798	2,308	66	5,341	345	
East South Central:														
Kentucky	916,771	685,763	17,033	46,749	158,029	36	9,161	146,526	142,519	2,767	16	1,164	60	
Tennessee	1,282,468	826,057	20,991	108,349	313,640	393	13,038	340,999	325,004	2,990	159	11,110	1,736	
Alabama	837,300	633,621	18,187	99,150	77,104	295	8,943	214,199	210,286	2,553	17	158	1,185	
Mississippi	253,212	168,558	5,596	38,325	38,183		2,550	58,189	57,487	702				
West South Central:														
Arkansas	493,019	368,166	7,460	44,398	68,623		4,372	77,582	76,203	261	30	968	120	
Louisiana	1,198,829	761,630	18,592	197,852	199,591	7,104	14,060	210,856	205,178	1,737	70	2,876	995	
Oklahoma	1,397,604	1,009,124	23,191	170,806	174,680	428	19,375	107,417	96,125	2,502	96	7,511	1,183	
Texas	6,109,865	4,372,770	83,373	471,713	1,026,134	11,671	144,204	592,557	487,816	11,144	396	89,920	3,281	
Mountain:														
Montana	415,773	327,013	11,576	39,656	32,616		4,912	85,293	84,792	75	3	413	10	
Idaho	293,379	229,703	6,005	47,493	6,709		3,469	85,001	83,210	649	1,011	41	90	
Wyoming	192,908	145,671	2,305	29,463	12,060		3,409	35,390	34,970	385	18	17		
Colorado	890,161	710,674	17,689	60,494	89,773	52	11,479	190,759	189,283	1,201		263	12	
New Mexico	249,690	186,124	4,802	40,871	12,979		4,914	37,604	35,145	2,437	21	1		
Arizona	319,121	264,843	4,653	34,898	5,811	1,069	7,847	84,087	83,957	125	5			
Utah	382,214	273,630	5,037	51,709	48,022	2	3,814	121,985	120,079	535	1,020	281	70	
Nevada	106,255	84,542	1,981	17,395	715		1,622	56,481	53,753	1,645		1,083		
Pacific:														
Washington	1,374,051	1,126,516	32,934	113,496	79,780	3,085	18,240	477,647	472,915	4,323	15	4	390	
Oregon	943,622	760,274	18,017	101,058	39,441	1,069	23,763	348,062	342,660	47	15	5,290	50	
California	7,798,164	6,209,404	170,957	629,619	373,038	111,302	303,844	5,140,472	4,633,154	20,038	240	446,652	4,388	36,000
Mutual Savings Banks ¹ . . .	105		5	100				16,784	16,778	3		3		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	220,015	183,588	11,143	8,931	8,348		8,005	92,365	91,992	10	25	338		
New Jersey—Dist. No. 2	2,048,224	1,690,076	60,614	173,639	54,918	649	68,328	1,481,281	1,453,829	1,606		25,584	262	
Kentucky—Dist. No. 4	252,502	222,396	4,546	20,478	3,482		1,600	63,942	63,722	5	1	174	40	
Pennsylvania—Dist. No. 4	2,513,112	2,124,581	74,176	70,711	214,003	1,990	27,651	908,042	875,455	227	305	31,427	628	
West Virginia—Dist. No. 4	67,000	40,785	9,317	9,125	2,875		4,898	32,535	31,753	370	10	258	144	
Louisiana—Dist. No. 6	935,526	573,888	15,004	165,021	166,686	7,104	7,823	172,772	167,194	1,647	60	2,876	995	
Mississippi—Dist. No. 6	208,562	132,332	4,131	32,539	37,246		2,314	51,113	50,414	699				
Tennessee—Dist. No. 6	750,065	502,209	14,697	78,041	145,037		10,081	243,625	230,546	2,990	157	8,249	1,683	
Indiana—Dist. No. 7	1,612,285	1,206,542	48,096	212,798	107,501	106	37,242	553,834	549,018	3,545	334	29	908	
Illinois—Dist. No. 7	8,584,987	6,555,395	246,130	405,965	1,215,575	48,411	113,511	2,516,892	2,425,395	3,854	45	84,238	360	3,000
Michigan—Dist. No. 7	3,141,364	2,513,124	150,972	223,046	195,517	5,654	53,051	1,770,423	1,751,600	1,946	14	16,533	330	
Wisconsin—Dist. No. 7	1,287,401	988,442	46,631	70,839	149,554	764	31,171	645,520	638,133	5,285	93	1,556	433	
Missouri—Dist. No. 10	1,247,144	705,716	17,004	53,732	455,373	750	14,569	118,573	118,292	13	16	202	50	
New Mexico—Dist. No. 10	139,935	92,096	3,962	28,730	11,792		3,355	29,625	27,178	2,425	21	1		
Oklahoma—Dist. No. 10	1,374,627	991,907	22,993	166,356	174,184	425	18,762	104,635	93,398	2,498	96	7,465	1,178	
Arizona—Dist. No. 12	279,974	233,231	4,186	29,036	5,758	1,069	6,694	72,069	71,939	125	5			

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

OF BANKS ON DECEMBER 30, 1950, BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State
133,088,900	78,997	240,037	1,557,558	134,965,492	2,990,319	4,560,620	1,751,580	392,199	9,694,718	87,159,995	78,369,801	Total, all States
305,616			2,020	307,636	12,090	11,989	6,856	1,347	32,282	154,075	160,376	New England:
196,075	50		540	196,665	6,110	8,816	5,255	1,133	21,314	123,842	127,174	Maine
137,181			1,151	138,332	4,857	5,362	3,602	1,102	14,923	56,040	61,572	New Hampshire
3,994,394	375	25,738	38,986	4,059,493	100,754	162,251	57,311	30,014	350,330	2,943,688	2,629,516	Vermont
641,097		179	7,200	648,476	14,320	21,560	6,886	4,794	47,560	400,049	392,898	Massachusetts
1,354,756		140	9,538	1,364,434	35,552	42,105	17,386	4,412	99,455	887,376	923,088	Rhode Island
												Connecticut
31,411,155	72,465	146,370	784,564	32,414,554	813,422	1,445,984	516,575	42,510	2,818,491	23,856,503	19,142,816	Middle Atlantic:
4,300,479	650	274	25,681	4,327,084	94,848	129,943	52,822	16,620	294,233	2,214,942	2,270,494	New York
9,382,298	2,971	6,522	58,743	9,450,534	268,246	517,021	141,227	20,815	947,309	5,850,119	5,404,536	New Jersey
												Pennsylvania
6,967,896	299	1,228	40,689	7,010,112	143,196	214,548	75,878	15,555	449,177	3,982,189	3,843,882	East North Central:
2,472,162	30	23	11,123	2,483,338	44,197	67,768	29,158	6,233	147,356	1,507,663	1,557,318	Ohio
11,822,939	7	6,554	64,291	11,893,791	241,902	328,325	97,377	72,328	739,932	7,762,700	6,661,266	Indiana
5,068,335		170	42,056	5,110,561	83,705	126,141	48,033	14,197	272,076	2,689,860	2,542,420	Illinois
2,109,261		217	7,990	2,117,468	39,540	50,275	33,872	7,446	131,133	1,081,413	1,023,998	Michigan
												Wisconsin
2,181,186		580	19,594	2,201,360	40,069	71,385	20,162	13,483	145,099	1,321,173	1,091,165	West North Central:
1,234,865	106	6	2,415	1,237,392	20,823	32,685	19,175	6,737	79,420	792,175	758,215	Minnesota
3,624,265	500	2,165	20,051	3,646,981	76,934	81,744	53,421	4,247	216,346	2,479,881	1,854,709	Iowa
259,953		70	1,364	261,387	4,180	6,026	3,222	880	14,308	168,567	174,583	Missouri
339,928			1,723	341,651	5,323	7,833	4,575	1,236	18,967	236,193	252,734	North Dakota
1,026,928	323		2,424	1,029,675	20,910	21,596	13,548	5,170	61,224	756,408	666,852	South Dakota
1,095,988			3,023	1,099,011	22,150	26,705	15,996	2,096	66,947	815,986	861,320	Nebraska
												Kansas
371,918	50		3,118	375,086	8,973	22,781	4,046	122	35,922	288,270	293,007	South Atlantic:
1,215,542	175	558	5,680	1,221,955	23,437	42,329	13,990	5,284	85,040	782,190	734,801	Delaware
1,060,915		32	5,426	1,066,373	20,200	34,800	10,405	2,757	68,162	762,668	738,685	Maryland
1,631,231	750	163	9,922	1,642,066	39,603	56,320	23,042	7,683	126,648	933,874	845,211	District of Columbia
731,561			3,118	734,679	20,065	31,209	10,418	3,623	65,315	448,478	452,342	Virginia
1,020,814		869	11,676	1,033,359	16,375	37,911	10,793	3,175	68,254	681,440	589,603	West Virginia
460,743		139	3,335	464,217	8,662	11,933	4,383	1,441	26,419	329,409	347,003	North Carolina
1,263,933		8	10,679	1,274,620	25,438	37,229	10,425	9,323	82,415	865,287	717,603	South Carolina
1,539,974		243	7,839	1,548,056	32,025	44,551	13,581	7,089	97,246	1,042,907	1,051,431	Georgia
												Florida
1,063,297	200		5,560	1,069,057	23,225	39,028	12,163	1,892	76,308	740,023	683,142	East South Central:
1,623,467	25	664	9,531	1,633,687	30,196	47,651	17,610	3,676	99,133	1,033,037	840,474	Kentucky
1,051,499		2,471	7,041	1,061,011	22,905	32,353	14,531	4,259	74,048	688,968	705,798	Tennessee
311,401		590	1,120	313,111	6,118	12,255	248	289	18,910	192,554	198,092	Alabama
												Mississippi
570,601		1	1,672	572,274	12,260	15,530	8,691	1,948	38,429	380,868	389,670	West South Central:
1,409,685		4,918	6,653	1,421,256	21,931	37,373	13,629	1,000	73,933	995,233	882,087	Arkansas
1,505,021		127	5,975	1,511,123	31,598	38,248	31,103	5,286	106,235	1,099,923	1,129,017	Louisiana
6,702,422		13,787	24,313	6,740,522	145,932	155,093	68,915	22,049	391,989	4,689,254	4,602,629	Oklahoma
												Texas
501,066			2,283	503,349	8,715	8,626	5,182	680	23,203	347,489	354,295	Mountain:
378,380			2,115	380,495	7,755	7,908	3,638	688	19,989	256,609	267,654	Montana
228,298			800	229,098	2,983	6,448	2,924	733	13,088	151,942	173,574	Idaho
1,080,920			4,781	1,085,701	18,075	30,106	14,985	4,425	67,591	729,508	721,009	Wyoming
287,294	21		779	288,094	6,870	6,309	741	3,057	16,977	184,838	228,470	Colorado
403,208			5,093	408,301	6,575	8,955	3,988	1,109	20,627	281,341	288,208	New Mexico
504,199			3,659	507,858	9,590	11,363	8,137	1,427	30,517	317,881	298,029	Arizona
162,736			1,265	164,001	2,163	3,853	3,883	15	9,914	94,347	97,613	Utah
												Nevada
1,851,698		333	9,536	1,861,567	33,095	44,014	23,985	12,741	113,835	1,154,562	1,108,458	Pacific:
1,291,684		484	9,121	1,301,289	22,780	34,842	23,086	265	80,973	829,212	810,793	Washington
12,938,636		24,414	250,302	13,213,352	289,647	321,540	170,721	13,808	795,716	6,777,041	6,420,171	Oregon
												California
16,889			94	16,983		1,492	189	3	1,684			Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

312,380		140	2,679	315,199	7,571	9,507	2,773	673	20,524	187,591	182,196	Connecticut—Dist. No. 2
3,529,505	50	246	22,527	3,552,328	75,116	104,110	43,553	12,402	235,181	1,777,189	1,802,484	New Jersey—Dist. No. 2
316,444	200		928	317,572	8,650	12,584	4,945	1,217	27,396	194,763	240,819	Kentucky—Dist. No. 4
3,421,154		220	23,676	3,445,050	110,470	222,518	37,978	3,955	374,921	2,186,565	2,038,769	Pennsylvania—Dist. No. 4
99,535			666	100,201	4,090	6,205	2,256	972	13,523	55,254	50,294	West Virginia—Dist. No. 4
1,108,298		4,918	5,432	1,118,648	16,334	29,348	11,402	982	58,066	790,301	670,345	Louisiana—Dist. No. 6
259,675		590	1,038	261,303	4,888	10,123	192	116	15,319	157,666	156,275	Mississippi—Dist. No. 6
993,690	25	401	5,923	1,000,039	21,165	29,298	10,748	2,249	63,460	599,998	537,724	Tennessee—Dist. No. 6
2,166,119		23	9,787	2,175,929	37,810	59,184	24,708	5,203	126,905	1,320,798	1,356,688	Indiana—Dist. No. 7
11,101,879		6,554	62,185	11,170,618	228,050	310,276	85,619	67,377	691,322	7,353,330	6,283,219	Illinois—Dist. No. 7
4,911,787		170	41,812	4,953,769	79,565	120,922	44,990	13,543	259,020	2,631,879	2,476,935	Michigan—Dist. No. 7
1,932,921		217	7,255	1,940,393	35,365	45,265	31,393	6,752	118,775	1,004,890	936,136	Wisconsin—Dist. No. 7
1,365,717			3,594	1,369,311	25,570	30,262	16,520	2,305	74,657	955,732	586,612	Missouri—Dist. No. 10
169,560			728	170,288	4,480	4,151	297	2,081	11,009	107,626	121,702	New Mexico—Dist. No. 10
1,479,262		127	5,921	1,485,310	30,888	37,440	30,620	4,944	103,892	1,083,409	1,107,092	Oklahoma—Dist. No. 10
352,043			4,634	356,677	6,075	7,705	3,522	1,009	18,311	246,848	250,907	Arizona—Dist. No. 12

For footnote, see opposite page.

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Federal Reserve Bank of St. Louis

ALL MEMBER BANKS—DEPOSITS AND RESERVES, DECEMBER 30, 1950

[In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves ¹	Net demand deposits subject to reserve	Time deposits	Reserves with Federal Reserve Banks ²			Ratio of total reserves to net demand plus time deposits (per cent)	Ratio of required reserves to net demand plus time deposits (per cent)
					Total	Required	Excess		
All member banks	103,412,014	16,252,019	87,159,995	29,676,886	17,459,016	16,516,120	942,896	14.9	14.1
Central reserve city banks	29,659,432	3,796,906	25,862,526	3,095,714	5,908,567	5,844,541	64,026	20.4	20.2
Reserve city banks	39,732,564	6,618,814	33,113,750	11,704,088	6,805,705	6,545,679	260,026	15.2	14.6
Country banks	34,020,018	5,836,299	28,183,719	14,877,084	4,744,744	4,125,900	618,844	11.0	9.6
All member banks, by districts:									
Boston	5,092,191	714,712	4,377,479	1,224,548	758,986	701,509	57,477	13.5	12.5
New York	29,642,269	3,820,986	25,821,283	5,610,771	5,632,431	5,491,619	140,812	17.9	17.5
Philadelphia	5,181,433	791,856	4,389,577	1,922,603	827,936	754,730	73,206	13.1	12.0
Cleveland	7,589,032	1,170,261	6,418,771	3,215,997	1,284,358	1,179,177	105,181	13.3	12.2
Richmond	4,693,469	810,664	3,882,805	1,327,802	749,318	652,972	96,346	14.4	12.5
Atlanta	5,102,701	957,574	4,145,127	1,114,368	743,282	668,934	74,348	14.1	12.7
Chicago	15,607,709	2,504,637	13,103,072	5,739,862	2,729,841	2,625,707	104,134	14.5	13.9
St. Louis	4,307,934	793,495	3,514,439	976,674	645,639	589,002	56,637	14.4	13.1
Minneapolis	2,710,825	502,899	2,207,926	904,196	389,531	365,113	24,418	12.5	11.7
Kansas City	5,761,745	1,161,134	4,600,611	684,928	829,849	744,264	85,585	15.7	14.1
Dallas	6,545,047	1,522,642	5,022,405	653,420	877,209	785,973	91,236	15.5	13.8
San Francisco	11,177,659	1,501,159	9,676,500	6,301,717	1,990,636	1,957,120	33,516	12.5	12.2
Central reserve city banks:									
New York	23,656,560	3,014,397	20,642,163	1,989,818	4,692,999	4,640,767	52,232	20.7	20.5
Chicago	6,002,872	782,509	5,220,363	1,105,896	1,215,568	1,203,774	11,794	19.2	19.0
Reserve city banks, by districts:									
Boston	2,173,118	256,711	1,916,407	184,183	357,323	354,162	3,161	17.0	16.9
New York	942,634	137,484	805,150	270,631	166,586	158,459	8,127	15.5	14.7
Philadelphia	2,611,754	414,249	2,197,505	217,474	412,535	406,425	6,110	17.1	16.8
Cleveland	2,817,656	736,246	2,081,410	1,500,416	860,235	819,395	40,840	15.3	14.5
Richmond	2,385,000	374,249	2,010,751	439,874	412,453	383,929	28,524	16.8	15.7
Atlanta	2,347,749	417,725	1,930,024	426,766	406,169	368,742	37,427	17.2	15.6
Chicago	4,993,486	921,664	4,071,822	2,035,439	858,431	834,700	23,731	14.1	13.7
St. Louis	2,426,592	452,673	1,973,919	340,190	397,559	372,315	25,244	17.2	16.1
Minneapolis	1,169,275	253,400	915,875	170,816	170,121	173,398	-3,277	15.7	16.0
Kansas City	3,341,034	708,616	2,632,418	364,583	530,768	492,064	38,704	17.7	16.4
Dallas	3,260,444	750,225	2,510,219	402,086	504,110	471,944	32,166	17.3	16.2
San Francisco	9,209,822	1,195,572	8,014,250	5,351,630	1,729,415	1,710,146	19,269	12.9	12.8
Country banks, by districts:									
Boston	2,919,073	458,001	2,461,072	1,040,365	401,663	347,347	54,316	11.5	9.9
New York	5,043,075	669,105	4,373,970	3,350,322	772,846	692,393	80,453	10.0	9.0
Philadelphia	2,569,679	377,607	2,192,072	1,705,129	415,401	348,305	67,096	10.7	8.9
Cleveland	2,717,376	434,015	2,283,361	1,715,581	424,123	359,782	64,341	10.6	9.0
Richmond	2,308,469	436,415	1,872,054	887,928	336,865	269,043	67,822	12.2	9.7
Atlanta	2,754,952	539,849	2,215,103	687,602	337,113	300,192	36,921	11.6	10.3
Chicago	4,611,351	800,464	3,810,887	2,598,527	655,842	587,233	68,609	10.2	9.2
St. Louis	1,881,342	340,822	1,540,520	636,484	248,080	216,687	31,393	11.4	10.0
Minneapolis	1,541,550	249,499	1,292,051	733,380	219,410	191,715	27,695	10.8	9.5
Kansas City	2,420,711	452,518	1,968,193	320,345	299,081	252,200	46,881	13.1	11.0
Dallas	3,284,603	772,417	2,512,186	251,334	373,099	314,029	59,070	13.5	11.4
San Francisco	1,967,837	305,587	1,662,250	950,087	261,221	246,974	14,247	10.0	9.5

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

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

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

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

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 30, 1950, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve district													
	Total	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco	
ASSETS														
Loans and investments	35,334,319	1,536,675	16,263,092	1,936,902	3,186,658	1,548,453	600,671	4,754,739	1,431,730	363,381	730,616	543,520	2,437,882	
Loans (including overdrafts)	15,521,334	622,236	7,744,060	757,782	1,230,242	723,303	306,403	1,632,928	680,954	136,244	360,038	244,865	1,082,279	
United States Government direct obligations	16,773,746	782,532	7,398,842	959,038	1,615,041	707,300	233,803	2,540,952	626,374	198,801	287,316	246,971	1,176,776	
Obligations guaranteed by United States Government	4,384	167	2,937	6	369	22	3	136	9	31	404	300		
Obligations of States and political subdivisions	1,961,727	73,524	717,686	116,598	174,725	70,542	52,643	422,195	73,884	18,499	69,741	46,017	125,673	
Other bonds, notes, and debentures	947,647	53,011	325,372	92,698	159,479	43,009	5,763	151,150	44,536	9,263	11,730	4,131	47,505	
Corporate stocks (including Federal Reserve Bank stock)	125,481	5,205	74,195	10,780	6,802	4,277	2,056	7,378	5,973	543	1,387	1,236	5,649	
Reserves, cash, and bank balances	11,761,556	425,089	5,823,386	586,195	914,633	567,621	222,999	1,334,379	542,042	104,176	328,681	262,475	649,880	
Reserve with Federal Reserve Banks	6,063,388	190,712	3,275,839	292,818	451,165	257,191	86,408	664,577	241,864	45,582	123,003	85,412	348,817	
Cash in vault	513,105	36,640	163,321	27,934	67,535	39,477	15,671	79,094	23,963	6,520	9,472	16,080	27,398	
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,646,726	79,131	223,361	89,822	195,968	121,352	79,622	312,062	131,766	40,847	94,630	141,766	136,399	
Other balances with banks in United States	8,193	298	3,463	1,110	276	376	50	856	75		150	304	1,235	
Balances with banks in foreign countries	62,867	1,029	56,093	496	433	94	3	785	147	1	27	598	3,161	
Cash items in process of collection	3,467,277	117,279	2,101,309	174,015	199,256	149,131	41,245	277,005	144,227	11,226	101,399	18,315	132,870	
Due from own foreign branches	2,934		2,934											
Bank premises owned and furniture and fixtures	322,658	20,196	148,954	22,026	25,086	21,322	8,406	30,525	10,712	1,771	3,455	8,376	21,829	
Other real estate owned	2,271	112	718	334	189	220	263	166	14	4	82	63	106	
Investments and other assets indirectly representing bank premises or other real estate	25,856	1,014	4,367	5,768	10,867	1,869	22	1,652	17		111	24	145	
Customers' liability on acceptances	92,219	245	82,804	218	198	704	977	685	926			82	5,380	
Income accrued but not yet collected	91,101	3,798	50,471	5,432	7,778	3,241	1,170	8,880	2,460	421	638	278	6,534	
Other assets	52,012	2,286	18,548	3,926	3,090	5,030	2,335	5,700	3,429	174	2,021	396	5,077	
Total assets	47,684,926	1,989,415	22,395,274	2,560,801	4,148,499	2,148,460	836,843	6,136,726	1,991,330	469,927	1,065,604	815,214	3,126,833	
LIABILITIES														
Demand deposits	34,215,066	1,369,881	17,364,698	1,895,474	2,482,289	1,529,823	622,137	3,665,899	1,518,700	312,554	897,872	694,487	1,861,252	
Individuals, partnerships, and corporations	26,690,747	1,143,242	13,210,694	1,653,996	2,088,069	1,149,897	451,386	2,990,777	1,096,291	249,885	569,735	564,722	1,522,053	
United States Government	800,576	35,641	377,859	54,396	80,670	34,578	13,457	104,169	35,523	7,969	10,929	7,071	38,314	
States and political subdivisions	1,551,002	103,765	469,065	52,620	125,088	95,505	84,503	246,742	69,923	32,945	91,881	75,562	103,403	
Banks in United States	3,501,690	37,412	1,988,923	106,226	132,105	218,989	65,619	244,321	297,813	17,494	213,239	34,222	145,327	
Banks in foreign countries	658,569	2,618	626,798	126	2,534	1,871	143	2,067	3,682	1	291	246	18,192	
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,012,482	47,203	691,359	28,110	53,823	28,983	7,029	77,823	15,468	4,260	11,797	12,664	33,963	
Time deposits	9,592,577	451,033	2,889,285	438,153	1,377,908	453,189	156,477	2,107,257	334,991	129,389	103,268	73,609	1,078,018	
Individuals, partnerships, and corporations	9,124,070	446,469	2,689,016	414,305	1,311,975	408,012	147,244	2,077,459	329,317	128,165	102,984	69,380	999,744	
United States Government	28,156	1,194	8,696	220	376	8,061	2,103	2,385	2,967	52	15	27	2,060	
Postal savings	847	65	15	40	152	330	31	112	27	31	27	6	11	
States and political subdivisions	285,179	3,305	54,010	23,582	65,100	25,531	5,942	27,167	2,680	1,136	142	3,386	73,198	
Banks in United States	6,522		1,745	6	305	255	1,157	134		5	100	810	2,005	
Banks in foreign countries	147,803		135,803			11,000							1,000	
Total deposits	43,807,643	1,820,914	20,253,983	2,333,627	3,860,197	1,983,012	778,614	5,773,156	1,853,691	441,943	1,001,140	768,096	2,939,270	
Due to own foreign branches	9,836		9,836											
Bills payable, rediscounts, and other liabilities for borrowed money	2,353		530	206	249	725		106	537					
Acceptances outstanding	105,425	272	95,461	218	198	704	977	699	926			82	5,888	
Dividends declared but not yet payable	23,175	945	15,718	1,582	850	402	611	1,255	535	71	180	292	734	
Income collected but not yet earned	82,779	5,218	29,752	6,067	7,827	5,161	2,143	12,427	3,364	527	835	321	9,137	
Expenses accrued and unpaid	152,136	8,581	72,590	9,505	13,751	8,505	2,134	15,153	5,701	524	2,250	1,272	12,170	
Other liabilities	120,351	3,422	94,173	990	2,150	4,898	502	5,363	4,940	56	345	36	3,476	
Total liabilities	44,303,698	1,839,352	20,572,043	2,352,195	3,885,222	2,003,407	784,981	5,808,159	1,869,694	443,121	1,004,750	770,099	2,970,675	
CAPITAL ACCOUNTS														
Capital	993,544	46,988	512,451	56,528	77,650	40,499	15,586	94,078	43,713	8,850	19,278	17,396	60,527	
Surplus	1,641,816	60,989	947,151	111,429	129,259	74,090	26,018	131,720	45,543	9,257	24,909	16,373	65,078	
Undivided profits	629,019	24,771	333,131	34,449	46,846	22,372	8,026	68,838	30,133	7,057	14,166	9,502	29,728	
Other capital accounts	116,849	17,315	30,498	6,200	9,522	8,092	2,232	33,931	2,247	1,642	2,501	1,844	825	
Total capital accounts	3,381,228	150,063	1,823,231	208,606	263,277	145,053	51,862	328,567	121,636	26,806	60,854	45,115	156,158	
Total liabilities and capital accounts	47,684,926	1,989,415	22,395,274	2,560,801	4,148,499	2,148,460	836,843	6,136,726	1,991,330	469,927	1,065,604	815,214	3,126,833	
Net demand deposits subject to reserve (see page 18)	29,102,796	1,173,680	15,040,028	1,631,637	2,087,065	1,259,340	501,270	3,077,669	1,242,707	260,481	701,843	534,406	1,592,670	
Demand deposits adjusted (see footnote on page 1)	25,786,954	1,176,931	12,269,809	1,560,711	2,067,724	1,125,254	501,673	3,038,337	1,037,455	275,864	572,014	634,633	1,526,549	
Pledged assets (and securities loaned)	3,146,173	97,907	973,024	339,820	388,863	242,032	129,004	283,330	135,401	65,889	115,605	95,819	279,479	
Number of banks	1,915	45	235	86	232	137	70	442	171	131	130	150	86	

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES

