MEMBER BANK
CALL REPORT

NUMBER 120

CONDITION OF MEMBER BANKS
JUNE 30, 1951

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

CONTENTS

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

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

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

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON JUNE 30, 1951 COMPARED WITH APRIL 9, 1951, AND JUNE 30, 1950

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 30, 1951	Apr. 9, 1951	June 30, 1950	Apr. 9, 1951	June 30, 1950
ASSETS					
Loans and investments	**106,563,375**	**105,705,343**	**102,745,433**	**+858,032**	**+3,817,942**
Loans (including overdrafts)	46,865,609	46,318,042	37,658,430	+547,567	+9,207,179
United States Government direct obligations	49,100,769	48,853,862	55,753,293	+246,907	−6,652,524
Obligations guaranteed by United States Government	7,174	6,644	5,265	+530	+1,909
Obligations of States and political subdivisions	6,978,398	6,925,878	6,039,858	+52,520	+938,540
Other bonds, notes, and debentures	3,304,431	3,297,618	2,992,716	+6,813	+311,715
Corporate stocks (including Federal Reserve Bank stock)	306,994	303,299	295,871	+3,695	+11,123
Reserves, cash, and bank balances	**33,244,410**	**32,688,508**	**29,379,934**	**+555,902**	**+3,864,476**
Reserve with Federal Reserve Banks	18,945,745	19,305,272	15,864,291	−359,527	+3,081,454
Cash in vault	1,402,586	1,713,063	1,358,380	−310,477	+44,206
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,542,882	5,503,914	5,450,490	+38,968	+92,392
Other balances with banks in United States	24,589	29,290	27,494	−4,701	−2,905
Balances with banks in foreign countries	119,294	110,301	50,274	+8,993	+69,020
Cash items in process of collection	7,209,314	6,026,668	6,629,005	+1,182,646	+580,309
Due from own foreign branches	62,555	54,616	47,801	+7,939	+14,754
Bank premises owned and furniture and fixtures	992,595	977,613	925,152	+14,982	+67,443
Other real estate owned	18,169	17,872	16,823	+297	+1,346
Investments and other assets indirectly representing bank premises or other real estate	87,154	86,815	79,708	+339	+7,446
Customers' liability on acceptances	235,648	277,793	170,827	−42,145	+64,821
Income accrued but not yet collected	251,564	229,729	266,705	+21,835	−15,141
Other assets	156,460	149,545	109,880	+6,915	+46,580
Total assets	**141,611,930**	**140,187,834**	**133,742,263**	**+1,424,096**	**+7,869,667**
LIABILITIES					
Demand deposits	**99,664,029**	**98,588,309**	**92,877,530**	**+1,075,720**	**+6,786,499**
Individuals, partnerships, and corporations	74,061,363	73,118,322	70,462,827	+943,041	+3,598,536
United States Government	5,811,429	6,255,604	3,339,982	−444,175	+2,471,447
States and political subdivisions	6,712,772	6,190,229	6,428,099	+522,543	+284,673
Banks in United States	9,658,624	9,739,092	9,368,073	−80,468	+290,551
Banks in foreign countries	1,327,194	1,443,610	1,277,558	−116,416	+49,636
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,092,647	1,841,452	2,000,991	+251,195	+91,656
Time deposits	**30,073,341**	**29,640,388**	**29,829,069**	**+432,953**	**+244,272**
Individuals, partnerships, and corporations	28,262,907	27,891,436	28,328,248	+371,471	−65,341
United States Government	197,960	182,487	175,507	+15,473	+22,453
Postal savings	8,281	7,449	6,309	+832	+1,972
States and political subdivisions	1,242,832	1,200,923	1,115,220	+41,909	+127,612
Banks in United States	22,501	24,689	26,222	−2,188	−3,721
Banks in foreign countries	338,860	333,404	177,563	+5,456	+161,297
Total deposits	**129,737,370**	**128,228,697**	**122,706,599**	**+1,508,673**	**+7,030,771**
Due to own foreign branches	456,308	412,288	470,296	+44,020	−13,988
Bills payable, rediscounts, and other liabilities for borrowed money	55,219	309,064	29,810	−253,845	+25,409
Acceptances outstanding	265,826	310,435	189,512	−44,609	+76,314
Dividends declared but not yet payable	53,706	31,626	53,074	+22,080	+632
Income collected but not yet earned	251,377	261,680	241,183	−10,303	+10,194
Expenses accrued and unpaid	481,231	496,884	381,682	−15,653	+99,549
Other liabilities	323,555	296,908	146,672	+26,647	+176,883
Total liabilities	**131,624,592**	**130,347,582**	**124,218,828**	**+1,277,010**	**+7,405,764**
CAPITAL ACCOUNTS					
Capital	3,084,114	3,031,005	2,958,830	+53,109	+125,284
Surplus	4,665,052	4,587,126	4,375,971	+77,926	+289,081
Undivided profits	1,859,884	1,839,676	1,759,598	+20,208	+100,286
Other capital accounts	378,288	382,445	429,036	−4,157	−50,748
Total capital accounts	**9,987,338**	**9,840,252**	**9,523,435**	**+147,086**	**+463,903**
Total liabilities and capital accounts	**141,611,930**	**140,187,834**	**133,742,263**	**+1,424,096**	**+7,869,667**
MEMORANDA					
Net demand deposits subject to reserve (see page 18)	86,913,472	87,059,935	80,799,706	−146,463	+6,113,766
Demand deposits adjusted [1]	75,657,468	75,123,335	72,262,912	+534,133	+3,394,556
Pledged assets (and securities loaned)	17,096,873	16,865,825	13,739,076	+231,048	+3,357,797
Number of banks	6,859	6,869	6,885	−10	−26

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES JUNE 29, 1946 TO JUNE 30, 1951

[Amounts in thousands of dollars]

	1946 June 29	1947 June 30	1948 June 30	1949 June 30	1950 June 30	1951 Apr. 9	1951 June 30
ASSETS							
Loans and investments	**102,031,630**	**94,801,522**	**95,449,273**	**95,314,997**	**102,745,433**	**105,705,343**	**106,563,375**
Loans (including overdrafts)	23,302,464	28,655,103	33,871,224	34,456,212	37,658,430	46,318,042	46,865,609
United States Government direct obligations	72,251,496	59,188,501	54,130,980	53,127,918	55,753,293	48,853,862	49,100,769
Obligations guaranteed by United States Government	20,013	9,863	8,416	4,079	5,265	6,644	7,174
Obligations of States and political subdivisions	3,306,835	3,981,637	4,435,849	4,710,463	6,039,858	6,925,878	6,978,398
Other bonds, notes, and debentures	2,860,553	2,688,436	2,723,653	2,732,448	2,992,716	3,297,618	3,304,431
Corporate stocks (including Federal Reserve Bank stock)	290,269	277,982	279,151	283,877	295,871	303,299	306,994
Reserves, cash, and bank balances	**28,079,483**	**28,694,099**	**30,303,148**	**30,422,825**	**29,379,934**	**32,688,508**	**33,244,410**
Reserve with Federal Reserve Banks	16,000,610	16,040,361	17,356,081	17,807,784	15,864,291	19,305,272	18,945,745
Cash in vault	1,141,017	1,408,907	1,605,925	1,567,867	1,358,380	1,713,063	1,402,586
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,734,475	5,489,091	5,386,644	5,038,538	5,450,490	5,503,914	5,542,882
Other balances with banks in United States	37,100	31,588	32,392	26,108	27,494	29,290	24,589
Balances with banks in foreign countries	33,542	34,228	23,047	17,958	50,274	110,301	119,294
Cash items in process of collection	5,132,739	5,689,924	5,899,059	5,964,570	6,629,005	6,026,668	7,209,314
Due from own foreign branches	9,959	284	6,931	42,205	47,801	54,616	62,555
Bank premises owned and furniture and fixtures	786,748	798,485	846,506	892,921	925,152	977,613	992,595
Other real estate owned	16,898	12,723	12,679	15,974	16,823	17,872	18,169
Investments and other assets indirectly representing bank premises or other real estate	63,512	61,294	59,850	64,930	79,708	86,815	87,154
Customers' liability on acceptances	90,688	86,439	191,642	134,606	170,827	277,793	235,648
Income accrued but not yet collected	229,042	225,637	225,541	232,700	266,705	229,729	251,564
Other assets	92,349	116,180	201,905	137,468	109,880	149,545	156,460
Total assets	**131,400,309**	**124,796,663**	**127,297,475**	**127,258,626**	**133,742,263**	**140,187,834**	**141,611,930**
LIABILITIES							
Demand deposits	**96,331,901**	**87,361,458**	**88,582,788**	**87,575,505**	**92,877,530**	**98,588,309**	**99,664,029**
Individuals, partnerships, and corporations	65,588,767	67,933,249	68,204,256	67,156,574	70,462,827	73,118,322	74,061,363
U. S. Government: War Loan and Series E bond accounts	11,820,314	910,698	1,845,653	1,980,201	3,339,982	6,255,604	5,811,429
Other	188,572	184,465					
States and political subdivisions	4,826,211	5,375,667	5,873,317	5,983,185	6,428,099	6,190,229	6,712,772
Banks in United States	10,390,585	9,612,469	9,433,286	8,864,202	9,368,073	9,739,092	9,658,624
Banks in foreign countries	1,338,924	1,369,268	1,353,415	1,369,426	1,277,558	1,443,610	1,327,194
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,178,528	1,975,642	1,872,861	2,221,917	2,000,991	1,841,452	2,092,647
Time deposits	**26,186,645**	**28,073,648**	**28,869,445**	**29,404,765**	**29,829,069**	**29,640,388**	**30,073,341**
Individuals, partnerships, and corporations	25,567,562	27,259,348	27,805,454	28,037,754	28,328,248	27,891,436	28,262,907
United States Government	97,413	102,564	101,651	153,571	175,507	182,487	197,960
Postal savings	3,358	3,327	3,893	3,880	6,309	7,449	8,281
States and political subdivisions	446,607	648,893	911,936	1,068,970	1,115,220	1,200,923	1,242,832
Banks in United States	46,105	38,366	30,990	23,861	26,222	24,689	22,501
Banks in foreign countries	25,600	21,150	15,521	116,729	177,563	333,404	338,860
Total deposits	**122,518,546**	**115,435,106**	**117,452,233**	**116,980,270**	**122,706,599**	**128,228,697**	**129,737,370**
Due to own foreign branches	208,409	270,208	269,015	329,214	470,296	412,288	456,308
Bills payable, rediscounts, and other liabilities for borrowed money	72,240	50,010	52,833	21,344	29,810	309,064	55,219
Acceptances outstanding	108,372	99,109	214,368	149,450	189,512	310,435	265,826
Dividends declared but not yet payable	46,450	51,031	51,839	52,512	53,074	31,626	53,706
Income collected but not yet earned	63,385	101,529	144,876	171,983	241,183	261,680	251,377
Expenses accrued and unpaid	371,862	349,235	313,648	343,032	381,682	496,884	481,231
Other liabilities	91,269	125,580	174,656	188,803	146,672	296,908	323,555
Total liabilities	**123,480,533**	**116,481,808**	**118,673,468**	**118,236,608**	**124,218,828**	**130,347,582**	**131,624,592**
CAPITAL ACCOUNTS							
Capital	2,628,165	2,718,994	2,754,141	2,873,769	2,958,830	3,031,005	3,084,114
Surplus	3,505,260	3,701,871	3,885,248	3,999,503	4,375,971	4,587,126	4,665,052
Undivided profits	1,271,291	1,401,865	1,524,489	1,698,357	1,759,598	1,839,676	1,859,884
Other capital accounts	515,060	492,125	460,129	450,389	429,036	382,445	378,288
Total capital accounts	**7,919,776**	**8,314,855**	**8,624,007**	**9,022,018**	**9,523,435**	**9,840,252**	**9,987,338**
Total liabilities and capital accounts	**131,400,309**	**124,796,663**	**127,297,475**	**127,258,626**	**133,742,263**	**140,187,834**	**141,611,930**
MEMORANDA							
Par or face value of capital	2,628,477	2,719,126	2,754,200	2,873,769	2,958,830	3,031,005	3,084,114
Capital notes and debentures	26,656	19,418	15,426	9,762	9,068	9,081	10,618
First preferred stock	84,726	62,967	55,294	53,004	45,432	40,323	37,899
Second preferred stock	6,537	5,267	4,074	3,076	2,719	2,578	2,442
Common stock	2,510,558	2,631,474	2,679,406	2,807,927	2,901,611	2,979,023	3,033,155
Retirable value of capital: First preferred stock	143,170	118,377	106,138	100,262	88,071	79,327	76,634
Second preferred stock	11,095	9,663	7,868	6,075	5,606	5,465	5,299
Net demand deposits subject to reserve (see page 18)	73,645,654	76,183,919	77,298,285	76,573,576	80,799,706	87,059,935	86,913,472
Demand deposits adjusted (see footnote on page 1)	67,460,767	69,594,634	70,051,375	69,397,106	72,262,912	75,123,335	75,657,468
Pledged assets (and securities loaned)	21,446,716	9,951,241	11,332,915	12,034,677	13,739,076	16,865,825	17,096,873
Number of banks	6,887	6,928	6,925	6,903	6,885	6,869	6,859

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1951 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	**20,604,064**	**5,520,235**	**39,990,867**	**40,448,209**	**106,563,375**	**71,013,758**	**35,549,617**
Loans (including overdrafts)	10,234,103	2,214,968	18,558,463	15,858,075	**46,865,609**	30,479,335	16,386,274
United States Government direct obligations	8,458,656	2,741,757	17,657,346	20,243,010	**49,100,769**	32,962,279	16,138,490
Obligations guaranteed by United States Government	1,666	...	1,202	4,306	**7,174**	2,660	4,514
Obligations of States and political subdivisions	1,176,272	347,419	2,317,866	3,136,841	**6,978,398**	4,959,031	2,019,367
Other bonds, notes, and debentures	637,944	203,966	1,352,983	1,109,538	**3,304,431**	2,431,857	872,574
Corporate stocks (including Federal Reserve Bank stock)	95,423	12,125	103,007	96,439	**306,994**	178,596	128,398
Reserves, cash, and bank balances	**7,392,720**	**1,898,236**	**13,174,558**	**10,778,896**	**33,244,410**	**22,198,041**	**11,046,369**
Reserve with Federal Reserve Banks	5,053,276	1,282,315	7,437,660	5,172,494	**18,945,745**	12,341,677	6,604,068
Cash in vault	96,022	27,394	445,545	833,625	**1,402,586**	968,200	434,386
Demand balances with banks in United States (except private banks and American branches of foreign banks)	45,907	128,590	1,795,094	3,573,291	**5,542,882**	4,187,865	1,355,017
Other balances with banks in United States	2,268	1,421	13,115	7,785	**24,589**	16,703	7,886
Balances with banks in foreign countries	79,474	4,496	32,058	3,266	**119,294**	67,926	51,368
Cash items in process of collection	2,115,773	454,020	3,451,086	1,188,435	**7,209,314**	4,615,670	2,593,644
Due from own foreign branches	57,348	...	5,207	...	**62,555**	59,477	3,078
Bank premises owned and furniture and fixtures	154,336	15,807	361,628	460,824	**992,595**	658,417	334,178
Other real estate owned	306	...	9,236	8,627	**18,169**	15,296	2,873
Investments and other assets indirectly representing bank premises or other real estate	1,374	446	71,822	13,512	**87,154**	61,958	25,196
Customers' liability on acceptances	151,845	4,556	72,159	7,088	**235,648**	122,197	113,451
Income accrued but not yet collected	58,956	17,509	119,471	55,628	**251,564**	162,630	88,934
Other assets	23,151	20,533	64,576	48,200	**156,460**	101,996	54,464
Total assets	**28,444,100**	**7,477,322**	**53,869,524**	**51,820,984**	**141,611,930**	**94,393,770**	**47,218,160**
LIABILITIES							
Demand deposits	**23,140,049**	**5,795,307**	**37,964,924**	**32,763,749**	**99,664,029**	**66,116,342**	**33,547,687**
Individuals, partnerships, and corporations	16,380,587	3,904,695	27,213,956	26,562,125	**74,061,363**	48,699,506	25,361,857
United States Government	1,807,574	483,848	2,272,301	1,247,706	**5,811,429**	3,701,351	2,110,078
States and political subdivisions	280,124	316,103	2,712,795	3,403,750	**6,712,772**	5,062,372	1,650,400
Banks in United States	2,744,333	1,005,602	4,995,751	912,938	**9,658,624**	6,703,797	2,954,827
Banks in foreign countries	1,104,249	33,607	178,499	10,839	**1,327,194**	697,135	630,059
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	823,182	51,452	591,622	626,391	**2,092,647**	1,252,181	840,466
Time deposits	**1,924,442**	**1,125,988**	**11,909,324**	**15,113,587**	**30,073,341**	**20,472,475**	**9,600,866**
Individuals, partnerships, and corporations	1,604,683	1,112,388	11,019,986	14,525,850	**28,262,907**	19,115,676	9,147,231
United States Government	38,920	3,250	66,315	89,475	**197,960**	168,609	29,351
Postal savings	...	...	1,788	6,493	**8,281**	7,194	1,087
States and political subdivisions	21,979	10,000	731,217	479,636	**1,242,832**	956,813	286,019
Banks in United States	150	350	10,368	11,633	**22,501**	16,823	5,678
Banks in foreign countries	258,710	...	79,650	500	**338,860**	207,360	131,500
Total deposits	**25,064,491**	**6,921,295**	**49,874,248**	**47,877,336**	**129,737,370**	**86,588,817**	**43,148,553**
Due to own foreign branches	400,920	...	55,388	...	**456,308**	447,558	8,750
Bills payable, rediscounts, and other liabilities for borrowed money	1,125	10,000	8,170	35,924	**55,219**	32,890	22,329
Acceptances outstanding	172,157	4,867	81,502	7,300	**265,826**	137,755	128,071
Dividends declared but not yet payable	20,525	2,033	16,352	14,796	**53,706**	34,382	19,324
Income collected but not yet earned	30,039	6,736	115,383	99,219	**251,377**	168,016	83,361
Expenses accrued and unpaid	126,847	23,468	219,456	111,460	**481,231**	307,646	173,585
Other liabilities	230,175	7,913	68,515	16,952	**323,555**	172,663	150,892
Total liabilities	**26,046,279**	**6,976,312**	**50,439,014**	**48,162,987**	**131,624,592**	**87,889,727**	**43,734,865**
CAPITAL ACCOUNTS							
Capital	674,524	165,750	1,089,181	1,154,659	**3,084,114**	2,062,180	1,021,934
Surplus	1,253,960	236,625	1,594,747	1,579,720	**4,665,052**	2,988,286	1,676,766
Undivided profits	447,300	47,646	623,396	741,542	**1,859,884**	1,191,351	668,533
Other capital accounts	22,037	50,989	123,186	182,076	**378,288**	262,226	116,062
Total capital accounts	**2,397,821**	**501,010**	**3,430,510**	**3,657,997**	**9,987,338**	**6,504,043**	**3,483,295**
Total liabilities and capital accounts	**28,444,100**	**7,477,322**	**53,869,524**	**51,820,984**	**141,611,930**	**94,393,770**	**47,218,160**
MEMORANDA							
Par or face value of capital	674,524	165,750	1,089,181	1,154,659	**3,084,114**	2,062,180	1,021,934
Capital notes and debentures	1,500	...	500	8,618	**10,618**	...	10,618
First preferred stock	...	1,500	13,317	23,082	**37,899**	11,700	26,199
Second preferred stock	...	...	...	2,442	**2,442**	647	1,795
Common stock	673,024	164,250	1,075,364	1,120,517	**3,033,155**	2,049,833	983,322
Retirable value of capital: First preferred stock	...	1,500	13,906	61,228	**76,634**	16,192	60,442
Second preferred stock	...	...	...	5,299	**5,299**	922	4,377
Net demand deposits subject to reserve (see page 18)	20,978,369	5,212,697	32,719,180	28,003,226	**86,913,472**	57,312,807	29,600,665
Demand deposits adjusted (see footnote on page 1)	15,368,120	3,818,230	27,067,287	29,403,831	**75,657,468**	50,398,389	25,259,079
Pledged assets (and securities loaned)	2,680,541	989,085	7,516,243	5,911,004	**17,096,873**	12,409,273	4,687,600
Number of banks	22	13	324	6,500	**6,859**	4,946	1,913

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1951 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	**106,563,375**	**5,202,597**	**28,869,202**	**5,894,866**	**9,060,595**	**4,623,801**	**4,726,787**
Loans (including overdrafts)	**46,865,609**	2,367,293	13,692,829	2,402,304	3,509,952	2,002,063	1,971,355
United States Government direct obligations	**49,100,769**	2,334,820	12,352,706	2,725,447	4,568,086	2,292,851	2,264,074
Obligations guaranteed by United States Government	**7,174**	460	3,943	93	529	48	26
Obligations of States and political subdivisions	**6,978,398**	329,622	1,819,608	440,736	533,541	201,009	404,143
Other bonds, notes, and debentures	**3,304,431**	155,861	877,991	304,127	424,902	116,749	76,646
Corporate stocks (including Federal Reserve Bank stock)	**306,994**	14,541	122,125	22,159	23,585	11,081	10,543
Reserves, cash, and bank balances	**33,244,410**	**1,478,114**	**9,235,162**	**1,621,306**	**2,540,998**	**1,583,131**	**1,740,451**
Reserve with Federal Reserve Banks	**18,945,745**	830,636	6,058,136	892,678	1,449,346	811,656	814,943
Cash in vault	**1,402,586**	92,790	237,157	92,243	148,568	103,639	91,703
Demand balances with banks in United States (except private banks and American branches of foreign banks)	**5,542,882**	213,118	381,326	303,984	457,065	359,807	477,342
Other balances with banks in United States	**24,589**	1,457	3,667	1,261	1,076	895	1,078
Balances with banks in foreign countries	**119,294**	10,909	83,244	2,622	1,304	249	226
Cash items in process of collection	**7,209,314**	329,204	2,471,632	328,518	483,639	306,885	355,159
Due from own foreign branches	**62,555**	5,207	57,348	...	...	...	...
Bank premises owned and furniture and fixtures	**992,595**	61,584	260,403	62,696	88,658	59,973	63,767
Other real estate owned	**18,169**	424	1,562	1,509	95	1,199	2,449
Investments and other assets indirectly representing bank premises or other real estate	**87,154**	1,890	5,799	6,503	17,967	3,196	1,669
Customers' liability on acceptances	**235,648**	37,844	153,510	3,940	1,453	932	4,909
Income accrued but not yet collected	**251,564**	11,047	80,174	10,281	19,547	6,496	10,738
Other assets	**156,460**	7,289	36,902	11,956	8,637	8,991	7,984
Total assets	**141,611,930**	**6,805,996**	**38,700,062**	**7,613,057**	**11,737,950**	**6,287,719**	**6,558,754**
LIABILITIES							
Demand deposits	**99,664,029**	**4,918,523**	**28,932,298**	**4,929,338**	**7,515,303**	**4,460,600**	**4,984,316**
Individuals, partnerships, and corporations	**74,061,363**	3,862,765	20,936,866	3,975,662	5,936,231	3,422,470	3,478,670
United States Government	**5,811,429**	255,312	2,079,248	268,251	554,404	195,791	156,618
States and political subdivisions	**6,712,772**	320,076	972,597	215,673	418,997	351,462	661,817
Banks in United States	**9,658,624**	321,077	2,852,088	383,776	482,542	411,293	623,196
Banks in foreign countries	**1,327,194**	32,648	1,111,854	14,428	8,677	7,119	13,380
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	**2,092,647**	126,645	979,645	71,548	114,452	72,465	50,635
Time deposits	**30,073,341**	**1,225,516**	**5,571,646**	**1,946,739**	**3,254,592**	**1,343,082**	**1,120,503**
Individuals, partnerships, and corporations	**28,262,907**	1,208,932	5,167,183	1,856,512	3,081,815	1,231,105	1,084,755
United States Government	**197,960**	5,481	49,551	5,301	3,624	32,904	17,299
Postal savings	**8,281**	328	20	385	791	1,609	744
States and political subdivisions	**1,242,832**	9,707	93,066	83,378	167,050	59,942	13,854
Banks in United States	**22,501**	68	3,116	663	1,312	1,022	3,851
Banks in foreign countries	**338,860**	1,000	258,710	500	...	16,500	...
Total deposits	**129,737,370**	**6,144,039**	**34,503,944**	**6,876,077**	**10,769,895**	**5,803,682**	**6,104,819**
Due to own foreign branches	**456,308**	...	400,920	...	...	...	...
Bills payable, rediscounts, and other liabilities for borrowed money	**55,219**	8,996	12,595	2,660	5,915	3,625	1,305
Acceptances outstanding	**265,826**	43,492	174,006	4,317	1,453	944	5,610
Dividends declared but not yet payable	**53,706**	5,083	23,057	3,826	2,040	2,363	2,827
Income collected but not yet earned	**251,377**	14,636	59,423	13,338	19,340	10,824	15,360
Expenses accrued and unpaid	**481,231**	24,125	155,273	20,644	41,835	19,212	18,961
Other liabilities	**323,555**	11,672	237,117	4,403	8,578	8,594	2,415
Total liabilities	**131,624,592**	**6,252,043**	**35,566,335**	**6,925,265**	**10,849,056**	**5,849,244**	**6,151,297**
CAPITAL ACCOUNTS							
Capital	**3,084,114**	166,797	922,788	191,625	277,129	125,566	127,772
Surplus	**4,665,052**	244,410	1,578,058	358,246	464,904	213,810	189,531
Undivided profits	**1,859,884**	101,199	580,434	119,593	129,443	75,911	65,971
Other capital accounts	**378,288**	41,547	52,447	18,328	17,418	23,188	24,183
Total capital accounts	**9,987,338**	**553,953**	**3,133,727**	**687,792**	**888,894**	**438,475**	**407,457**
Total liabilities and capital accounts	**141,611,930**	**6,805,996**	**38,700,062**	**7,613,057**	**11,737,950**	**6,287,719**	**6,558,754**
MEMORANDA							
Par or face value of capital	**3,084,114**	166,797	922,788	191,625	277,129	125,566	127,772
Capital notes and debentures	**10,618**	...	8,713	...	173	175	...
First preferred stock	**37,899**	315	16,127	1,425	2,500	510	238
Second preferred stock	**2,442**	625	1,307	195	...	15	...
Common stock	**3,033,155**	165,857	896,641	190,005	274,456	124,866	127,534
Retirable value of capital: First preferred stock	**76,634**	319	50,910	4,575	2,500	519	238
Second preferred stock	**5,299**	1,250	3,539	195	...	15	...
Net demand deposits subject to reserve (see page 18)	**86,913,472**	4,376,362	26,079,340	4,296,836	6,574,599	3,793,908	4,151,815
Demand deposits adjusted (see footnote on page 1)	**75,657,468**	3,980,282	20,417,476	3,934,365	5,986,041	3,539,512	3,835,963
Pledged assets (and securities loaned)	**17,096,873**	518,712	3,696,068	959,366	1,650,229	895,045	1,146,762
Number of banks	**6,859**	325	743	637	688	475	356

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1951 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	**17,187,733**	**3,980,838**	**2,757,067**	**4,615,999**	**4,848,553**	**14,795,337**
Loans (including overdrafts)	6,044,119	1,802,244	1,195,938	1,944,517	2,420,237	7,512,758
United States Government direct obligations	9,391,170	1,806,979	1,284,702	2,203,136	2,045,280	5,831,518
Obligations guaranteed by United States Government	210	265	54	529	103	914
Obligations of States and political subdivisions	1,156,664	243,614	168,469	353,118	303,106	1,024,768
Other bonds, notes, and debentures	564,839	116,112	102,665	105,285	68,589	390,665
Corporate stocks (including Federal Reserve Bank stock)	30,731	11,624	5,239	9,414	11,238	34,714
Reserves, cash, and bank balances	**5,226,783**	**1,326,596**	**852,832**	**1,811,534**	**2,168,439**	**3,659,064**
Reserve with Federal Reserve Banks	3,008,781	679,615	409,998	863,095	941,008	2,185,853
Cash in vault	219,119	64,295	40,895	65,861	83,311	163,005
Demand balances with banks in United States (except private banks and American branches of foreign banks)	924,629	323,184	224,907	574,813	847,047	455,660
Other balances with banks in United States	2,506	134	271	2,006	4,086	6,152
Balances with banks in foreign countries	6,059	184	822	112	2,316	11,247
Cash items in process of collection	1,065,689	259,184	175,939	305,647	290,671	837,147
Due from own foreign branches	...	...	...	...	...	...
Bank premises owned and furniture and fixtures	99,096	33,581	18,186	30,308	66,697	147,646
Other real estate owned	377	445	566	462	6,123	2,958
Investments and other assets indirectly representing bank premises or other real estate	4,958	251	3,963	4,917	9,242	26,799
Customers' liability on acceptances	4,923	1,606	696	459	3,094	22,282
Income accrued but not yet collected	38,114	6,512	7,453	7,016	6,266	47,920
Other assets	35,695	4,573	2,334	5,270	3,678	23,151
Total assets	**22,597,679**	**5,354,402**	**3,643,097**	**6,475,965**	**7,112,092**	**18,725,157**
LIABILITIES						
Demand deposits	**15,306,438**	**3,982,334**	**2,492,948**	**5,307,703**	**5,951,494**	**10,882,734**
Individuals, partnerships, and corporations	11,230,143	2,904,845	1,755,247	3,711,244	4,416,912	8,430,308
United States Government	1,096,979	167,710	98,861	190,343	165,568	582,344
States and political subdivisions	1,185,635	283,923	289,716	556,103	464,627	992,146
Banks in United States	1,540,636	592,560	315,734	794,830	826,116	514,776
Banks in foreign countries	39,868	1,489	2,533	1,884	7,853	85,461
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	213,177	31,807	30,857	53,299	70,418	277,699
Time deposits	**5,842,298**	**986,664**	**890,242**	**728,808**	**674,873**	**6,488,378**
Individuals, partnerships, and corporations	5,703,235	932,664	881,592	687,708	562,300	5,865,106
United States Government	19,271	5,287	1,823	10,719	13,282	33,418
Postal savings	1,144	177	124	236	411	2,312
States and political subdivisions	116,889	48,153	6,514	28,929	95,706	519,644
Banks in United States	1,759	383	189	1,216	3,174	5,748
Banks in foreign countries	...	...	...	...	...	62,150
Total deposits	**21,148,736**	**4,968,998**	**3,383,190**	**6,036,511**	**6,626,367**	**17,371,112**
Due to own foreign branches	...	...	...	...	...	55,388
Bills payable, rediscounts, and other liabilities for borrowed money	10,435	1,313	325	4,438	2,716	896
Acceptances outstanding	5,248	1,640	696	459	3,094	24,867
Dividends declared but not yet payable	4,887	2,193	264	1,537	1,908	3,721
Income collected but not yet earned	41,539	9,160	11,375	5,397	5,308	45,677
Expenses accrued and unpaid	59,818	13,225	12,179	13,559	19,304	83,096
Other liabilities	13,964	4,577	1,896	669	160	29,510
Total liabilities	**21,284,627**	**5,001,106**	**3,409,925**	**6,062,570**	**6,658,857**	**17,614,267**
CAPITAL ACCOUNTS						
Capital	407,697	116,749	67,354	130,186	170,029	380,422
Surplus	579,707	146,080	108,337	161,293	180,583	440,093
Undivided profits	224,554	77,986	41,128	100,373	81,431	261,861
Other capital accounts	101,094	12,481	16,353	21,543	21,192	28,514
Total capital accounts	**1,313,052**	**353,296**	**233,172**	**413,395**	**453,235**	**1,110,890**
Total liabilities and capital accounts	**22,597,679**	**5,354,402**	**3,643,097**	**6,475,965**	**7,112,092**	**18,725,157**
MEMORANDA						
Par or face value of capital	407,697	116,749	67,354	130,186	170,029	380,422
Capital notes and debentures	996	497	25	...	39	...
First preferred stock	7,049	370	1,135	38	200	7,992
Second preferred stock	125	150	25	...	...	...
Common stock	399,527	115,732	66,169	130,148	169,790	372,430
Retirable value of capital: First preferred stock	7,057	370	1,135	38	400	8,573
Second preferred stock	125	150	25	...	...	...
Net demand deposits subject to reserve (see page 18)	13,316,874	3,399,966	2,092,102	4,427,243	4,813,776	9,590,651
Demand deposits adjusted (see footnote on page 1)	11,563,266	2,961,391	1,899,881	4,014,999	4,661,286	8,863,006
Pledged assets (and securities loaned)	2,233,504	537,777	539,059	984,104	1,000,751	2,935,496
Number of banks	1,010	496	476	755	631	267

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

[In thousands of dollars]

	All member banks on selected call dates						
	1946 June 29	1947 June 30	1948 June 30	1949 June 30	1950 June 30	1951 Apr. 9	1951 June 30
Loans—net	**23,302,464**	**28,655,103**	**33,871,224**	**34,456,212**	**37,658,430**	**46,318,042**	**46,865,609**
Reserves	....	....	296,438	399,130	518,605	617,073	629,874
Loans—gross [1]	....	....	**34,167,662**	**34,855,342**	**38,177,035**	**46,935,115**	**47,495,483**
Commercial and industrial loans, including open-market paper	9,685,416	13,819,662	16,733,811	15,213,034	15,707,683	22,157,817	22,161,261
Loans to farmers directly guaranteed by the Commodity Credit Corporation	81,222	11,872	15,316	341,096	327,283	127,158	25,850
Other loans to farmers	796,179	960,573	1,225,463	1,362,506	1,443,014	1,719,172	1,893,485
Loans to brokers and dealers in securities	2,395,464	1,506,695	1,171,482	1,958,192	1,839,788	1,275,703	1,600,507
Other loans for purchasing or carrying securities	2,480,167	1,153,632	956,267	803,489	806,740	891,833	882,471
Real estate loans: On farm land	339,937	429,968	479,551	487,686	505,847	541,880	552,449
On residential property	3,085,189	4,619,673	5,882,780	6,364,919	7,452,455	8,387,040	8,604,429
On other properties	841,940	1,190,294	1,414,249	1,530,394	1,588,479	1,791,068	1,818,417
Consumer loans to individuals:							
Retail automobile instalment paper	264,056	600,297	993,911	1,330,366	1,907,899	2,161,764	2,196,754
Other retail instalment paper	338,761	368,298	598,303	717,949	1,040,304	1,219,492	1,183,111
Repair and modernization instalment loans		345,316	559,719	680,125	844,997	917,199	931,064
Instalment cash loans	392,433	636,610	787,116	866,019	976,640	1,049,263	1,065,518
Single-payment loans of less than $3,000	1,468,950	2,047,419	2,309,726	639,792	735,080	767,690	797,247
Other loans to individuals: Single-payment loans of $3,000 and over				1,624,711	1,896,058	2,226,678	2,283,937
Loans to banks	54,977	99,637	159,261	98,059	100,576	346,723	152,435
All other loans (including overdrafts)	1,077,773	865,157	880,707	837,005	1,004,192	1,354,635	1,346,548
United States Government direct obligations	**72,251,496**	**59,188,501**	**54,130,980**	**53,127,918**	**55,753,293**	**48,853,862**	**49,100,769**
Treasury bills	1,072,332	773,086	2,188,224	2,650,647	3,538,646	2,693,732	3,485,076
Treasury certificates of indebtedness	15,292,036	7,544,066	7,597,146	8,468,955	4,820,503	....	2,524,111
Treasury notes	10,467,220	4,368,940	4,103,753	1,638,829	9,989,718	14,005,175	12,313,238
Nonmarketable bonds [2]	729,464	709,330	1,086,599	1,333,909	1,323,251	1,633,907	1,676,963
Other bonds maturing in 5 years or less	8,598,041	12,424,149	11,319,207	21,654,832	23,985,796	18,901,153	17,919,094
Other bonds maturing in 5 to 10 years	28,745,752	24,610,897	19,906,607	8,704,746	7,370,112	6,999,596	6,565,736
Other bonds maturing in 10 to 20 years	5,027,229	6,309,017	5,984,322	6,688,581	2,556,713	2,597,045	2,590,926
Bonds maturing after 20 years	2,319,422	2,449,016	1,945,122	1,987,419	2,168,554	2,023,254	2,025,625

	By class of bank June 30, 1951						
	Central reserve city member banks [3]		Reserve city member banks [3]	Country member banks [3]	**All member banks**	All national member banks	All State member banks
	New York	Chicago					
Loans—net	**10,234,103**	**2,214,968**	**18,558,463**	**15,858,075**	**46,865,609**	**30,479,335**	**16,386,274**
Reserves	142,062	37,156	256,365	194,291	**629,874**	407,261	222,613
Loans—gross	**10,376,165**	**2,252,124**	**18,814,828**	**16,052,366**	**47,495,483**	**30,886,596**	**16,608,887**
Commercial and industrial loans, including open-market paper	6,844,607	1,717,483	9,254,201	4,344,970	**22,161,261**	14,309,750	7,851,511
Loans to farmers directly guaranteed by the Commodity Credit Corporation	....	647	5,077	20,126	**25,850**	19,890	5,960
Other loans to farmers	245	6,276	420,079	1,466,885	**1,893,485**	1,489,119	404,366
Loans to brokers and dealers in securities	1,287,254	112,868	163,819	36,566	**1,600,507**	620,554	979,953
Other loans for purchasing or carrying securities	273,263	64,019	361,900	183,289	**882,471**	495,821	386,650
Real estate loans: On farm land	....	702	93,559	458,188	**552,449**	390,256	162,193
On residential property	443,345	49,160	3,757,203	4,354,721	**8,604,429**	5,644,883	2,959,546
On other properties	58,551	20,288	706,866	1,032,712	**1,818,417**	1,188,837	629,580
Consumer loans to individuals:							
Retail automobile instalment paper	86,517	47,525	984,806	1,077,906	**2,196,754**	1,547,346	649,408
Other retail instalment paper	187,889	42,455	485,936	466,831	**1,183,111**	859,599	323,512
Repair and modernization instalment loans	119,207	26,427	464,752	320,678	**931,064**	655,428	275,636
Instalment cash loans	131,217	10,507	344,974	578,820	**1,065,518**	744,799	320,719
Single-payment loans of less than $3,000	14,466	4,125	212,533	566,123	**797,247**	580,751	216,496
Other loans to individuals: Single-payment loans of $3,000 and over	414,762	60,493	963,307	845,375	**2,283,937**	1,370,844	913,093
Loans to banks	111,341	14	37,270	3,810	**152,435**	75,789	76,646
All other loans (including overdrafts)	403,501	89,135	558,546	295,366	**1,346,548**	892,930	453,618
United States Government direct obligations	**8,458,656**	**2,741,757**	**17,657,346**	**20,243,010**	**49,100,769**	**32,962,279**	**16,138,490**
Treasury bills	1,034,059	209,223	1,176,930	1,064,864	**3,485,076**	2,175,886	1,309,190
Treasury certificates of indebtedness	353,536	150,214	1,069,447	950,914	**2,524,111**	1,742,919	781,192
Treasury notes	1,564,962	652,880	4,664,991	5,430,405	**12,313,238**	8,671,832	3,641,406
Nonmarketable bonds	58,929	15,898	247,424	1,354,712	**1,676,963**	1,255,173	421,790
Other bonds maturing in 5 years or less	3,169,877	905,920	6,610,535	7,232,762	**17,919,094**	12,045,928	5,873,166
Other bonds maturing in 5 to 10 years	1,735,903	441,192	2,165,781	2,222,860	**6,565,736**	3,901,671	2,664,065
Other bonds maturing in 10 to 20 years	447,809	329,952	978,285	834,880	**2,590,926**	1,711,512	879,414
Bonds maturing after 20 years	93,581	36,478	743,953	1,151,613	**2,025,625**	1,457,358	568,267

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, June 30, 1951					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans—net	**46,865,609**	**2,367,293**	**13,692,829**	**2,402,304**	**3,509,952**	**2,002,063**	**1,971,355**
Reserves	629,874	38,530	201,162	34,986	49,527	22,350	27,089
Loans—gross	**47,495,483**	**2,405,823**	**13,893,991**	**2,437,290**	**3,559,479**	**2,024,413**	**1,998,444**
Commercial and industrial loans, including open-market paper	**22,161,261**	1,285,681	7,960,467	1,034,920	1,450,391	738,756	911,808
Loans to farmers directly guaranteed by the Commodity Credit Corporation	**25,850**	1	6	23	584	89	370
Other loans to farmers	**1,893,485**	20,271	67,678	42,759	66,243	60,907	79,219
Loans to brokers and dealers in securities	**1,600,507**	13,245	1,312,835	31,933	35,860	8,828	16,043
Other loans for purchasing or carrying securities	**882,471**	40,813	320,341	24,035	99,887	67,775	51,301
Real estate loans: On farm land	**552,449**	13,746	34,776	37,295	75,430	47,244	27,901
On residential property	**8,604,429**	329,800	1,582,857	507,684	837,672	374,973	201,670
On other properties	**1,818,417**	132,570	263,054	130,088	194,853	138,969	92,128
Consumer loans to individuals:							
Retail automobile instalment paper	**2,196,754**	91,432	258,213	124,765	188,314	116,509	147,433
Other retail instalment paper	**1,183,111**	49,724	316,420	62,463	77,877	45,741	57,529
Repair and modernization instalment loans	**931,064**	34,636	211,312	69,113	72,851	23,501	48,291
Instalment cash loans	**1,065,518**	74,342	276,070	81,301	89,267	73,764	63,513
Single-payment loans of less than $3,000	**797,247**	53,783	92,829	49,274	73,718	87,764	78,442
Other loans to individuals: Single-payment loans of $3,000 and over	**2,283,937**	193,445	611,064	173,426	197,117	170,652	141,134
Loans to banks	**152,435**	2,481	111,795	275	1,335	6,131	6,590
All other loans (including overdrafts)	**1,346,548**	69,853	474,274	67,936	98,080	62,810	75,072
United States Government direct obligations	**49,100,769**	**2,334,820**	**12,352,706**	**2,725,447**	**4,568,086**	**2,292,851**	**2,264,074**
Treasury bills	**3,485,076**	185,440	1,159,808	176,829	304,411	163,225	122,030
Treasury certificates of indebtedness	**2,524,111**	93,269	461,092	73,172	260,027	94,490	188,947
Treasury notes	**12,313,238**	386,815	2,301,499	544,021	1,104,062	583,004	773,342
Nonmarketable bonds	**1,676,963**	79,396	250,250	159,968	152,992	136,114	75,017
Other bonds maturing in 5 years or less	**17,919,094**	795,513	4,610,986	900,752	1,732,546	872,092	755,491
Other bonds maturing in 5 to 10 years	**6,565,736**	413,680	2,398,640	416,641	491,734	269,614	136,301
Other bonds maturing in 10 to 20 years	**2,590,926**	268,209	670,310	231,424	275,843	97,080	50,309
Bonds maturing after 20 years	**2,025,625**	112,498	500,121	222,640	246,471	77,232	162,637

	By Federal Reserve districts, June 30, 1951—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—net	**6,044,119**	**1,802,244**	**1,195,938**	**1,944,517**	**2,420,237**	**7,512,758**
Reserves	89,432	19,487	15,336	15,163	26,946	89,866
Loans—gross	**6,133,551**	**1,821,731**	**1,211,274**	**1,959,680**	**2,447,183**	**7,602,624**
Commercial and industrial loans, including open-market paper	2,906,117	749,611	426,959	815,542	1,245,875	2,635,134
Loans to farmers directly guaranteed by the Commodity Credit Corporation	12,111	997	2,114	8,352	594	609
Other loans to farmers	226,265	112,794	137,590	414,166	275,887	389,706
Loans to brokers and dealers in securities	123,013	9,941	3,121	8,005	9,260	28,423
Other loans for purchasing or carrying securities	105,202	32,466	12,582	23,046	71,275	33,748
Real estate loans: On farm land	87,697	39,126	23,955	35,290	26,858	103,131
On residential property	1,204,869	348,057	261,452	195,936	139,674	2,619,785
On other properties	236,164	94,624	45,870	73,342	82,453	334,302
Consumer loans to individuals:						
Retail automobile instalment paper	327,956	88,011	71,687	96,985	156,950	528,499
Other retail instalment paper	166,417	44,725	46,730	36,834	67,117	211,534
Repair and modernization instalment loans	148,401	41,123	49,127	28,571	33,739	170,399
Instalment cash loans	85,751	35,480	23,601	33,098	69,616	159,715
Single-payment loans of less than $3,000	93,048	51,195	24,281	47,809	70,355	74,749
Other loans to individuals: Single-payment loans of $3,000 and over	255,638	126,840	32,443	100,767	141,059	140,352
Loans to banks	232	2,056	75	1,831	1,542	18,092
All other loans (including overdrafts)	154,670	44,685	49,687	40,106	54,929	154,446
United States Government direct obligations	**9,391,170**	**1,806,979**	**1,284,702**	**2,203,136**	**2,045,280**	**5,831,518**
Treasury bills	548,001	94,732	29,269	255,476	247,531	198,324
Treasury certificates of indebtedness	586,276	143,613	62,718	156,090	163,461	240,956
Treasury notes	2,500,161	532,115	377,957	770,964	666,699	1,772,599
Nonmarketable bonds	327,550	92,412	124,720	111,520	52,553	114,471
Other bonds maturing in 5 years or less	3,443,116	690,219	499,240	633,483	674,284	2,311,372
Other bonds maturing in 5 to 10 years	1,260,159	150,205	135,407	141,797	123,071	628,487
Other bonds maturing in 10 to 20 years	494,310	59,087	33,025	87,049	57,793	266,487
Bonds maturing after 20 years	231,597	44,596	22,366	46,757	59,888	298,822

[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; depositary bonds were included with other United States bonds according to maturity.

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

RESERVE CITY BANKS[1]—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, June 30, 1951					
		Boston	New York	Phila-delphia	Cleveland	Richmond [2]	Atlanta [2]
Loans—net	**18,558,463**	**1,003,569**	**491,925**	**1,070,854**	**2,102,617**	**888,379**	**956,698**
Reserves	256,365	17,939	15,530	20,392	32,999	10,949	14,354
Loans—gross	**18,814,828**	**1,021,508**	**507,455**	**1,091,246**	**2,135,616**	**899,328**	**971,052**
Commercial and industrial loans, including open-market paper	9,254,201	715,769	300,506	668,524	1,172,148	421,655	512,666
Loans to farmers directly guaranteed by the Commodity Credit Corporation	5,077	....	....	....	18	....	325
Other loans to farmers	420,079	106	1,689	....	537	934	9,580
Loans to brokers and dealers in securities	163,819	9,945	4,502	28,900	35,382	6,303	13,207
Other loans for purchasing or carrying securities	361,900	24,529	12,157	6,740	81,337	48,412	34,244
Real estate loans: On farm land	93,559	....	1,844	126	3,301	2,776	3,113
On residential property	3,757,203	55,327	68,872	49,321	343,712	117,773	68,428
On other properties	706,866	37,214	25,841	15,526	80,410	53,596	36,908
Consumer loans to individuals:							
Retail automobile instalment paper	984,806	25,250	13,695	62,589	68,825	54,550	66,824
Other retail instalment paper	485,936	15,030	18,332	33,852	38,702	19,467	28,567
Repair and modernization instalment loans	464,752	10,753	5,336	43,839	46,753	11,659	23,895
Instalment cash loans	344,974	10,322	12,190	23,132	37,362	22,302	22,293
Single-payment loans of less than $3,000	212,533	7,222	4,399	7,226	16,718	19,853	26,897
Other loans to individuals: Single-payment loans of $3,000 and over	963,307	74,222	29,683	113,487	132,624	77,011	71,384
Loans to banks	37,270	657	....	275	1,320	5,591	5,774
All other loans (including overdrafts)	558,546	35,162	8,409	37,709	76,467	37,446	46,947
United States Government direct obligations	**17,657,346**	**732,774**	**396,817**	**796,225**	**2,584,761**	**1,089,889**	**871,004**
Treasury bills	1,176,930	87,102	10,099	56,978	203,538	95,595	53,990
Treasury certificates of indebtedness	1,069,447	53,606	14,002	21,068	165,214	37,422	84,903
Treasury notes	4,664,991	97,997	57,009	166,591	592,672	285,121	273,923
Nonmarketable bonds	247,424	4,685	5,062	3,868	21,597	34,582	8,982
Other bonds maturing in 5 years or less	6,610,535	203,386	185,921	260,096	940,250	401,714	296,363
Other bonds maturing in 5 to 10 years	2,165,781	127,676	61,784	148,958	309,621	163,104	57,112
Other bonds maturing in 10 to 20 years	978,285	154,370	39,482	81,387	205,750	50,190	16,883
Bonds maturing after 20 years	743,953	3,952	23,458	57,279	146,119	22,161	78,848

	By Federal Reserve districts, June 30, 1951—Continued					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco[2]
Loans—net	**1,680,044**	**1,018,334**	**502,034**	**1,153,686**	**1,324,414**	**6,365,909**
Reserves	24,236	12,172	6,120	8,469	15,868	77,337
Loans—gross	**1,704,280**	**1,030,506**	**508,154**	**1,162,155**	**1,340,282**	**6,443,246**
Commercial and industrial loans, including open-market paper	732,375	583,152	274,258	644,807	867,925	2,360,416
Loans to farmers directly guaranteed by the Commodity Credit Corporation	2,142	35	305	2,053	1	198
Other loans to farmers	6,890	12,642	3,699	117,258	23,128	243,616
Loans to brokers and dealers in securities	9,349	9,607	3,067	7,766	8,327	27,464
Other loans for purchasing or carrying securities	20,645	21,095	6,861	18,261	57,326	30,293
Real estate loans: On farm land	2,711	2,090	215	6,011	4,418	66,954
On residential property	441,684	119,443	69,613	102,595	54,333	2,266,102
On other properties	62,133	49,853	9,840	45,980	44,065	245,500
Consumer loans to individuals:						
Retail automobile instalment paper	110,676	38,742	16,767	41,608	51,347	433,933
Other retail instalment paper	50,881	25,182	24,229	20,737	38,770	172,187
Repair and modernization instalment loans	74,519	29,595	34,717	21,731	20,095	141,860
Instalment cash loans	22,924	13,769	7,491	15,504	29,845	127,840
Single-payment loans of less than $3,000	20,470	12,246	3,861	18,074	21,000	54,567
Other loans to individuals: Single-payment loans of $3,000 and over	110,630	77,492	15,315	68,360	81,661	111,438
Loans to banks	100	2,031	75	1,813	1,542	18,092
All other loans (including overdrafts)	36,151	33,532	37,841	29,597	36,499	142,786
United States Government direct obligations	**3,271,898**	**786,881**	**340,920**	**1,154,926**	**858,611**	**4,772,640**
Treasury bills	204,269	44,977	2,443	165,306	119,494	133,139
Treasury certificates of indebtedness	260,617	81,625	20,335	82,245	50,107	198,303
Treasury notes	819,168	196,111	94,445	375,059	193,682	1,513,213
Nonmarketable bonds	54,151	14,862	4,974	19,847	13,528	61,286
Other bonds maturing in 5 years or less	1,256,653	349,460	137,193	330,878	340,790	1,907,831
Other bonds maturing in 5 to 10 years	519,999	65,119	54,438	89,679	68,449	499,842
Other bonds maturing in 10 to 20 years	89,824	23,749	19,160	68,960	34,693	193,837
Bonds maturing after 20 years	67,217	10,978	7,932	22,952	37,868	265,189

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

COUNTRY BANKS[1]—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, June 30, 1951					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans—net	**15,858,075**	**1,363,724**	**2,966,801**	**1,331,450**	**1,407,335**	**1,113,684**	**1,014,657**
Reserves	**194,291**	20,591	43,570	14,594	16,528	11,401	12,735
Loans—gross	**16,052,366**	**1,384,315**	**3,010,371**	**1,346,044**	**1,423,863**	**1,125,085**	**1,027,392**
Commercial and industrial loans, including open-market paper	**4,344,970**	569,912	815,354	366,396	278,243	317,101	399,142
Loans to farmers directly guaranteed by the Commodity Credit Corporation	**20,126**	1	6	23	566	89	45
Other loans to farmers	**1,466,885**	20,165	65,744	42,759	65,706	59,973	69,639
Loans to brokers and dealers in securities	**36,566**	3,300	21,079	3,033	478	2,525	2,836
Other loans for purchasing or carrying securities	**183,289**	16,284	34,921	17,295	18,550	19,363	17,057
Real estate loans: On farm land	**458,188**	13,746	32,932	37,169	72,129	44,468	24,788
On residential property	**4,354,721**	274,473	1,070,640	458,363	493,960	257,200	133,242
On other properties	**1,032,712**	95,356	178,662	114,562	114,443	85,373	55,220
Consumer loans to individuals:							
Retail automobile instalment paper	**1,077,906**	66,182	158,001	62,176	119,489	61,959	80,609
Other retail instalment paper	**466,831**	34,694	110,199	28,611	39,175	26,274	28,962
Repair and modernization instalment loans	**320,678**	23,883	86,769	25,274	26,098	11,842	24,396
Instalment cash loans	**578,820**	64,020	132,663	58,169	51,905	51,462	41,220
Single-payment loans of less than $3,000	**566,123**	46,561	73,964	42,048	57,000	67,911	51,545
Other loans to individuals: Single-payment loans of $3,000 and over	**845,375**	119,223	166,619	59,939	64,493	93,641	69,750
Loans to banks	**3,810**	1,824	454	....	15	540	816
All other loans (including overdrafts)	**295,366**	34,691	62,364	30,227	21,613	25,364	28,125
United States Government direct obligations	**20,243,010**	**1,602,046**	**3,497,233**	**1,929,222**	**1,983,325**	**1,202,962**	**1,393,070**
Treasury bills	**1,064,864**	98,338	115,650	119,851	100,873	67,630	68,040
Treasury certificates of indebtedness	**950,914**	39,663	93,554	52,104	94,813	57,068	104,044
Treasury notes	**5,430,405**	288,818	679,528	377,430	511,390	297,883	499,419
Nonmarketable bonds	**1,354,712**	74,711	186,259	156,100	131,395	101,532	66,035
Other bonds maturing in 5 years or less	**7,232,762**	592,127	1,255,188	640,656	792,296	470,378	459,128
Other bonds maturing in 5 to 10 years	**2,222,860**	286,004	600,953	267,683	182,113	106,510	79,189
Other bonds maturing in 10 to 20 years	**834,880**	113,839	183,019	150,037	70,093	46,890	33,426
Bonds maturing after 20 years	**1,151,613**	108,546	383,082	165,361	100,352	55,071	83,789

	By Federal Reserve districts, June 30, 1951—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—net	**2,149,107**	**783,910**	**693,904**	**790,831**	**1,095,823**	**1,146,849**
Reserves	28,040	7,315	9,216	6,694	11,078	12,529
Loans—gross	**2,177,147**	**791,225**	**703,120**	**797,525**	**1,106,901**	**1,159,378**
Commercial and industrial loans, including open-market paper	456,259	166,459	152,701	170,735	377,950	274,718
Loans to farmers directly guaranteed by the Commodity Credit Corporation	9,322	962	1,809	6,299	593	411
Other loans to farmers	213,099	100,152	133,891	296,908	252,759	146,090
Loans to brokers and dealers in securities	796	334	54	239	933	959
Other loans for purchasing or carrying securities	20,538	11,371	5,721	4,785	13,949	3,455
Real estate loans: On farm land	84,284	37,036	23,740	29,279	22,440	36,177
On residential property	714,025	228,614	191,839	93,341	85,341	353,683
On other properties	153,743	44,771	36,030	27,362	38,388	88,802
Consumer loans to individuals:						
Retail automobile instalment paper	169,755	49,269	54,920	55,377	105,603	94,566
Other retail instalment paper	73,081	19,543	22,501	16,097	28,347	39,347
Repair and modernization instalment loans	47,455	11,528	14,410	6,840	13,644	28,539
Instalment cash loans	52,320	21,711	16,110	17,594	39,771	31,875
Single-payment loans of less than $3,000	68,453	38,949	20,420	29,735	49,355	20,182
Other loans to individuals: Single-payment loans of $3,000 and over	84,515	49,348	17,128	32,407	59,398	28,914
Loans to banks	118	25	....	18	....	....
All other loans (including overdrafts)	29,384	11,153	11,846	10,509	18,430	11,660
United States Government direct obligations	**3,377,515**	**1,020,098**	**943,782**	**1,048,210**	**1,186,669**	**1,058,878**
Treasury bills	134,509	49,755	26,826	90,170	128,037	65,185
Treasury certificates of indebtedness	175,445	61,988	42,383	73,845	113,354	42,653
Treasury notes	1,028,113	336,004	283,512	395,905	473,017	259,386
Nonmarketable bonds	257,501	77,550	119,746	91,673	39,025	53,185
Other bonds maturing in 5 years or less	1,280,543	340,759	362,047	302,605	333,494	403,541
Other bonds maturing in 5 to 10 years	298,968	85,086	80,969	52,118	54,622	128,645
Other bonds maturing in 10 to 20 years	74,534	35,338	13,865	18,089	23,100	72,650
Bonds maturing after 20 years	127,902	33,618	14,434	23,805	22,020	33,633

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1951, 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	**6,859**	**106,563,375**	**46,865,609**	**49,100,769**	**7,174**	**6,978,398**	**3,304,431**	**306,994**	**33,244,410**	**18,945,745**	**1,402,586**
Reserve bank cities [1]	**161**	**45,443,386**	**22,623,885**	**18,375,747**	**2,173**	**2,732,354**	**1,546,303**	**162,924**	**15,226,063**	**9,764,515**	**307,561**
1. Boston	10	**1,883,364**	1,003,569	732,774	....	104,073	37,715	5,233	**623,012**	412,742	15,811
2. New York [2]	29	**20,859,693**	10,387,331	8,540,814	1,666	1,188,630	645,067	96,185	**7,481,741**	5,109,443	99,657
3. Philadelphia	12	**2,154,063**	1,070,854	796,225	....	160,574	116,710	9,700	**795,340**	452,282	19,067
4. Cleveland	4	**1,797,313**	756,992	847,649	....	89,949	99,407	3,316	**546,715**	323,349	23,481
5. Richmond	6	**330,132**	144,905	164,283	....	13,246	6,939	759	**131,543**	76,741	3,757
6. Atlanta [3]	5	**644,414**	373,303	211,160	....	45,354	13,311	1,286	**279,774**	132,979	6,539
7. Chicago [2]	59	**6,845,109**	2,589,944	3,571,721	7	420,836	248,759	13,842	**2,273,292**	1,485,240	48,718
8. St. Louis	7	**1,007,020**	569,929	364,177	5	38,396	29,328	5,185	**364,075**	207,103	8,073
9. Minneapolis	4	**596,744**	331,534	193,470	....	39,363	31,072	1,305	**241,752**	114,068	4,626
10. Kansas City	10	**713,714**	372,609	267,641	399	55,997	15,609	1,459	**336,225**	153,227	5,894
11. Dallas	8	**854,616**	586,385	233,476	3	26,505	5,665	2,582	**412,495**	198,690	5,995
12. San Francisco	7	**7,757,204**	4,436,530	2,452,357	93	549,431	296,721	22,072	**1,740,099**	1,098,651	65,943
Reserve branch cities [1]	**127**	**16,073,086**	**6,648,726**	**8,019,724**	**605**	**874,323**	**490,836**	**38,872**	**5,455,502**	**3,077,293**	**188,287**
2. Buffalo	4	**720,414**	338,697	314,659	12	45,326	18,195	3,525	**223,804**	127,435	12,852
4. Cincinnati	9	**747,338**	319,295	371,388	228	35,742	18,775	1,910	**268,939**	150,223	9,534
4. Pittsburgh	6	**2,000,402**	830,590	937,987	....	58,357	165,281	8,187	**572,678**	378,634	20,817
5. Baltimore	9	**601,398**	213,403	362,831	....	14,705	8,858	1,601	**229,702**	127,321	10,891
5. Charlotte [3]	4	**368,883**	218,419	118,031	15	19,794	11,724	900	**172,484**	84,223	4,513
6. Birmingham	3	**264,758**	105,509	125,375	8	25,595	7,782	489	**100,089**	65,902	3,768
6. Jacksonville	3	**228,643**	97,111	106,366	7	17,897	6,689	573	**126,235**	51,093	2,819
6. Nashville	4	**309,799**	184,734	99,057	....	17,989	6,472	1,547	**113,200**	55,114	3,943
6. New Orleans	6	**566,716**	196,041	329,046	....	33,364	7,271	994	**224,314**	118,706	5,867
7. Detroit	7	**2,470,452**	758,537	1,495,570	30	119,664	92,601	4,050	**764,696**	444,569	27,542
8. Little Rock	4	**118,547**	40,461	61,755	....	11,441	4,665	225	**47,773**	26,497	1,000
8. Louisville	6	**390,098**	175,533	189,472	....	8,962	15,204	927	**151,621**	80,349	5,634
8. Memphis	3	**380,482**	203,267	138,757	....	29,668	7,921	869	**149,698**	74,931	5,506
9. Helena	2	**34,246**	13,673	18,835	....	801	885	52	**17,286**	8,096	231
10. Denver	7	**484,124**	196,874	265,598	....	11,694	9,124	834	**178,364**	94,911	5,567
10. Oklahoma City	4	**266,657**	129,310	104,006	....	24,505	7,847	989	**118,034**	55,749	1,920
10. Omaha	6	**306,020**	132,422	126,846	....	34,873	11,298	581	**134,389**	65,774	2,834
11. El Paso	3	**107,596**	71,593	31,954	....	3,737	50	262	**55,739**	22,183	2,071
11. Houston	11	**809,188**	400,903	365,898	....	31,572	9,205	1,610	**383,035**	189,525	8,206
11. San Antonio	6	**263,014**	92,975	136,010	....	16,560	17,044	425	**106,286**	56,725	4,127
12. Los Angeles	6	**2,407,870**	838,617	1,453,921	302	90,421	19,773	4,836	**624,952**	398,263	18,179
12. Portland	3	**898,374**	453,842	344,063	....	87,621	11,349	1,499	**235,681**	145,720	10,048
12. Salt Lake City [3]	6	**291,443**	147,287	127,570	3	13,692	2,440	451	**98,436**	59,277	3,147
12. Seattle	5	**1,036,624**	489,633	394,729	....	120,343	30,383	1,536	**358,067**	196,073	17,271
Other reserve cities [1]	**71**	**4,598,694**	**1,734,923**	**2,462,288**	**90**	**234,880**	**157,754**	**8,759**	**1,783,949**	**931,443**	**73,113**
4. Columbus	3	**371,027**	118,915	199,973	....	33,302	18,243	594	**144,611**	72,469	6,038
4. Toledo	4	**317,266**	76,825	227,764	....	8,672	3,528	477	**113,661**	62,731	7,178
5. Washington	13	**797,947**	311,652	444,744	....	11,296	28,394	1,861	**274,053**	175,101	18,062
7. Cedar Rapids	1	**66,466**	16,717	26,966	....	21,982	651	150	**24,738**	13,407	1,136
7. Des Moines	3	**222,325**	84,399	110,197	....	17,681	9,763	285	**84,098**	42,133	2,858
7. Dubuque	2	**34,812**	8,024	23,796	....	1,575	1,357	60	**9,179**	3,448	484
7. Indianapolis	5	**574,190**	164,324	355,686	11	33,786	19,257	1,126	**236,733**	116,358	10,962
7. Milwaukee	6	**686,099**	238,404	391,421	62	25,212	29,975	1,025	**255,032**	134,944	9,333
7. Sioux City	4	**77,836**	34,663	38,298	....	3,129	1,615	131	**33,250**	16,658	1,115
8. National Stock Yards	1	**64,818**	29,144	32,720	....	2,748	56	150	**31,319**	12,652	491
9. St. Paul	3	**317,679**	156,827	128,615	....	18,739	12,703	795	**115,913**	50,807	2,281
10. Kansas City, Kansas	2	**44,683**	26,367	13,800	4	3,831	594	87	**20,987**	7,740	401
10. Lincoln	3	**93,363**	36,147	51,690	....	4,061	1,291	174	**37,483**	18,325	1,241
10. Pueblo	2	**24,370**	4,972	18,178	....	871	277	72	**18,294**	4,789	756
10. St. Joseph	4	**60,909**	23,138	33,930	....	2,344	1,393	104	**21,476**	12,078	971
10. Topeka	4	**68,734**	31,716	28,666	11	7,017	1,171	153	**30,043**	14,516	1,138
10. Tulsa	4	**310,176**	130,163	152,353	2	18,001	9,120	537	**120,379**	65,508	2,914
10. Wichita	4	**185,510**	69,968	92,218	....	10,332	12,674	318	**72,791**	45,763	2,110
11. Fort Worth	3	**280,484**	172,558	91,273	....	10,301	5,692	660	**139,909**	62,016	3,644
Country banks, by districts	**6,500**	**40,448,209**	**15,858,075**	**20,243,010**	**4,306**	**3,136,841**	**1,109,538**	**96,439**	**10,778,896**	**5,172,494**	**833,625**
1. Boston	315	**3,319,233**	1,363,724	1,602,046	460	225,549	118,146	9,308	**855,102**	417,894	76,979
2. New York	710	**7,289,095**	2,966,801	3,497,233	2,265	585,652	214,729	22,415	**1,529,617**	821,258	124,648
3. Philadelphia	625	**3,740,803**	1,331,450	1,929,222	93	280,162	187,417	12,459	**825,966**	440,396	73,176
4. Cleveland	662	**3,827,249**	1,407,335	1,983,325	301	307,519	119,668	9,101	**894,394**	461,940	81,520
5. Richmond	443	**2,525,441**	1,113,684	1,202,962	33	141,968	60,834	5,960	**775,349**	348,270	66,416
6. Atlanta	335	**2,712,457**	1,014,657	1,393,070	11	263,944	35,121	5,654	**896,839**	391,149	68,767
7. Chicago	923	**6,210,444**	2,149,107	3,377,515	100	512,799	160,861	10,062	**1,545,765**	752,024	116,971
8. St. Louis	475	**2,019,873**	783,910	1,020,098	260	152,399	58,938	4,268	**582,110**	278,083	43,591
9. Minneapolis	467	**1,808,398**	693,904	943,782	54	109,566	58,005	3,087	**477,881**	237,027	33,757
10. Kansas City	705	**2,057,739**	790,831	1,048,210	113	179,592	34,887	4,106	**723,069**	324,715	40,115
11. Dallas	600	**2,533,655**	1,095,823	1,186,669	100	214,431	30,933	5,699	**1,070,975**	411,869	59,268
12. San Francisco	240	**2,403,822**	1,146,849	1,058,878	516	163,260	29,999	4,320	**601,829**	287,869	48,417

[1] See contents page for basis of classification of member banks.
[2] Includes both central reserve city and reserve city banks.
For other footnotes, see opposite page.

RESERVE AND RESERVE CITY[1] AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

ASSETS [In thousands of dollars]

and bank balances											
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**	Federal Reserve district numbers, and reserve cities
5,542,882	**24,589**	**119,294**	**7,209,314**	**992,595**	**18,169**	**87,154**	**235,648**	**251,564**	**219,015**	**141,611,930**	**All member banks**
818,052	**10,746**	**107,304**	**4,217,885**	**334,267**	**5,489**	**42,419**	**219,429**	**137,174**	**141,899**	**61,550,126**	**Reserve bank cities**[1]
33,942	710	10,040	149,767	16,701	4	437	35,106	5,186	7,848	**2,571,658**	1. Boston
56,037	2,268	79,945	2,134,391	155,162	306	1,637	152,736	59,445	80,883	**28,791,603**	2. New York[2]
80,938	993	2,617	239,443	15,863	253	5,417	3,525	7,078	8,085	**2,989,624**	3. Philadelphia
51,603	534	678	147,070	7,364	....	9,872	59	6,371	2,176	**2,369,870**	4. Cleveland
12,447	....	13	38,585	3,310	8	683	....	1,024	448	**467,148**	5. Richmond
34,895	100	....	105,261	10,062	238	....	40	1,949	1,227	**937,704**	6. Atlanta[3]
198,327	1,421	4,502	535,084	23,851	26	531	4,645	20,938	21,709	**9,190,101**	7. Chicago[2]
30,234	10	178	118,477	7,197	112	....	1,317	2,575	1,702	**1,383,998**	8. St. Louis
26,907	93	489	95,569	604	450	3,105	473	1,638	370	**845,136**	9. Minneapolis
57,601	49	99	119,355	5,195	....	273	207	740	411	**1,056,765**	10. Kansas City
112,327	444	154	94,885	12,706	2,817	....	773	1,560	463	**1,285,430**	11. Dallas
122,794	4,124	8,589	439,998	76,252	1,275	20,464	20,548	28,670	16,577	**9,661,089**	12. San Francisco
772,968	**5,109**	**8,381**	**1,403,464**	**151,640**	**3,160**	**24,951**	**8,486**	**48,142**	**22,022**	**21,786,989**	**Reserve branch cities**[1]
28,151	298	2,348	52,720	9,768	....	819	....	2,289	2,188	**959,282**	2. Buffalo
35,334	100	401	73,347	10,164	....	....	230	2,399	973	**1,030,043**	4. Cincinnati
38,088	....	150	134,989	22,992	....	7,263	470	6,531	1,557	**2,611,893**	4. Pittsburgh
28,419	....	146	62,925	6,514	....	500	297	1,777	1,851	**842,039**	5. Baltimore
22,118	....	....	61,630	3,307	....	....	185	1,004	1,739	**547,602**	5. Charlotte[3]
19,494	....	....	10,925	2,017	....	....	....	968	1,099	**368,931**	6. Birmingham
34,538	....	....	37,785	4,120	....	....	....	437	102	**359,537**	6. Jacksonville
26,302	....	....	27,841	4,386	161	....	423	674	617	**429,260**	6. Nashville
22,293	195	90	77,163	5,763	138	647	3,030	2,084	931	**803,623**	6. New Orleans
72,856	581	1,360	217,788	9,310	24	818	10	7,121	3,931	**3,256,362**	7. Detroit
9,842	25	....	10,409	783	....	....	....	169	86	**167,358**	8. Little Rock
26,472	....	....	39,166	2,177	....	25	....	1,187	305	**545,413**	8. Louisville
32,474	60	5	36,722	4,500	....	....	101	427	123	**535,331**	8. Memphis
3,226	....	....	5,733	223	....	....	....	163	9	**51,927**	9. Helena
34,570	200	13	43,103	1,003	65	....	....	1,921	1,900	**667,377**	10. Denver
33,759	....	....	26,606	1,454	....	4,129	169	515	96	**391,054**	10. Oklahoma City
25,064	270	....	40,447	3,275	....	....	....	926	223	**444,833**	10. Omaha
22,325	....	785	8,375	1,258	140	....	....	95	202	**165,030**	11. El Paso
106,496	1,446	695	76,667	15,352	2,160	5,456	1,837	1,992	572	**1,219,592**	11. Houston
21,331	327	34	23,742	4,200	....	....	....	690	159	**374,349**	11. San Antonio
71,543	18	1,214	135,735	11,143	154	4,463	904	7,350	1,414	**3,058,250**	12. Los Angeles
20,691	659	591	57,972	13,527	....	....	452	3,907	852	**1,152,793**	12. Portland
13,335	104	....	22,573	2,555	26	831	....	52	504	**393,847**	12. Salt Lake City[3]
24,247	826	549	119,101	11,849	292	....	378	3,464	589	**1,411,263**	12. Seattle
378,571	**949**	**343**	**399,530**	**45,864**	**893**	**6,272**	**645**	**10,620**	**6,894**	**6,453,831**	**Other reserve cities**[1]
24,065	....	72	41,967	6,860	....	....	296	294	205	**523,293**	4. Columbus
33,741	....	....	10,011	1,422	3	110	....	1,135	135	**433,732**	4. Toledo
43,343	2	89	37,456	14,237	679	1,250	....	949	738	**1,089,853**	5. Washington
2,655	....	....	7,540	935	....	....	....	....	....	**92,139**	7. Cedar Rapids
26,392	....	....	12,715	645	....	1,753	....	576	164	**309,561**	7. Des Moines
1,817	....	....	3,430	197	....	....	....	11	44	**44,243**	7. Dubuque
44,053	....	8	65,352	4,693	....	....	....	1,657	581	**817,854**	7. Indianapolis
30,658	50	28	80,019	5,631	....	1	116	1,657	3,261	**951,797**	7. Milwaukee
9,807	177	....	5,493	687	....	....	....	183	208	**112,164**	7. Sioux City
1,714	....	....	16,462	....	....	....	47	242	....	**96,426**	8. National Stock Yards
24,512	....	146	38,167	2,786	....	260	118	1,065	346	**438,167**	9. St. Paul
7,996	....	....	4,850	453	12	....	....	....	190	**66,325**	10. Kansas City, Kansas
6,162	....	....	11,755	675	....	....	....	255	....	**131,776**	10. Lincoln
12,168	....	....	581	112	....	....	....	....	1	**42,777**	10. Pueblo
5,081	40	....	3,306	315	....	88	....	125	86	**82,999**	10. St. Joseph
6,797	....	....	7,592	680	15	....	....	290	119	**99,881**	10. Topeka
35,963	200	....	15,794	2,862	2	....	68	937	491	**434,915**	10. Tulsa
18,671	100	....	6,147	993	....	....	....	553	216	**260,063**	10. Wichita
42,976	380	....	30,893	1,681	182	2,810	....	691	109	**425,866**	11. Fort Worth
3,573,291	**7,785**	**3,266**	**1,188,435**	**460,824**	**8,627**	**13,512**	**7,088**	**55,628**	**48,200**	**51,820,984**	**Country banks, by districts**
179,176	747	869	179,437	44,883	420	1,453	2,738	5,861	4,648	**4,234,338**	1. Boston
297,138	1,101	951	284,521	95,473	1,256	3,343	774	18,440	11,179	**8,949,177**	2. New York
223,046	268	5	89,075	46,833	1,256	1,086	415	3,203	3,871	**4,623,433**	3. Philadelphia
274,234	442	3	76,255	39,856	92	722	398	2,817	3,591	**4,769,119**	4. Cleveland
253,480	893	1	106,289	32,605	512	763	450	1,742	4,215	**3,341,077**	5. Richmond
339,820	783	136	96,184	37,419	1,912	1,022	1,416	4,626	4,008	**3,659,699**	6. Atlanta
538,064	277	161	138,268	53,147	327	1,855	152	5,971	5,797	**7,823,458**	7. Chicago
222,448	39	1	37,948	18,924	333	226	141	1,912	2,357	**2,625,876**	8. St. Louis
170,262	178	187	36,470	14,573	116	598	105	4,587	1,609	**2,307,867**	9. Minneapolis
330,981	1,147	....	26,111	13,291	368	427	15	754	1,537	**2,797,200**	10. Kansas City
541,592	1,489	648	56,109	31,500	824	976	484	1,238	2,173	**3,641,825**	11. Dallas
203,050	421	304	61,768	32,320	1,211	1,041	....	4,477	3,215	**3,047,915**	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 JUNE 30, 1951, OF BANKS IN EACH CENTRAL

LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks	**99,664,029**	**74,061,363**	**5,811,429**	**6,712,772**	**9,658,624**	**1,327,194**	**2,092,647**	**30,073,341**	**28,262,907**	**197,960**	**8,281**	**1,242,832**	**22,501**	**338,860**
Reserve bank cities[1]	**46,214,363**	**32,736,086**	**3,305,267**	**1,674,032**	**6,051,596**	**1,270,775**	**1,176,607**	**9,370,567**	**8,481,860**	**72,517**	**299**	**487,685**	**6,346**	**321,860**
1. Boston	**2,103,747**	1,589,941	102,004	130,129	228,926	30,648	22,099	**179,770**	177,504	1,260	6	......	......	1,000
2. New York[2]	**23,428,799**	16,644,142	1,818,274	285,485	2,744,826	1,107,760	828,312	**1,955,855**	1,635,049	38,920	......	23,026	150	258,710
3. Philadelphia	**2,484,458**	1,861,170	149,084	74,638	368,267	14,420	16,879	**222,334**	198,036	20	72	23,577	629	......
4. Cleveland	**1,540,863**	1,173,806	150,231	63,333	131,799	5,677	16,017	**672,337**	662,281	......	......	10,008	48	......
5. Richmond	**358,013**	210,559	17,192	43,923	82,419	153	3,767	**77,012**	71,016	3,460	......	2,530	6	......
6. Atlanta[3]	**768,957**	498,383	39,686	82,536	145,246	51	3,055	**104,272**	103,472	755	14	23	8	......
7. Chicago[2]	**6,717,000**	4,736,513	528,648	337,303	1,008,568	33,969	71,999	**1,836,991**	1,786,681	3,250	......	46,700	360	......
8. St. Louis	**1,116,078**	762,235	76,152	20,336	250,094	1,336	5,925	**158,923**	157,367	1,550	5	1	......	......
9. Minneapolis	**683,125**	413,578	31,819	51,943	174,755	1,771	9,259	**98,652**	98,401	......	1	250	......	......
10. Kansas City	**912,892**	513,143	35,605	42,543	312,933	1,401	7,267	**79,132**	79,079	......	3	......	50	......
11. Dallas	**1,061,654**	611,970	36,395	59,319	342,556	934	10,480	**114,957**	108,907	......	......	6,050	......	......
12. San Francisco	**5,038,777**	3,720,646	320,177	482,544	261,207	72,655	181,548	**3,870,332**	3,404,067	23,302	198	375,520	5,095	62,150
Reserve branch cities[1]	**15,662,609**	**11,406,002**	**984,435**	**1,117,842**	**1,925,245**	**38,155**	**190,930**	**4,575,699**	**4,298,821**	**17,033**	**1,149**	**255,657**	**3,039**	......
2. Buffalo	**625,616**	485,031	40,218	65,194	21,733	3,203	10,237	**259,409**	255,862	......	......	2,608	939	......
4. Cincinnati	**727,256**	559,611	57,257	17,884	85,275	733	6,496	**218,352**	188,526	......	5	29,588	233	......
4. Pittsburgh	**1,893,978**	1,483,425	158,434	40,275	192,076	2,244	17,524	**427,562**	400,679	203	25	26,026	629	......
5. Baltimore	**661,684**	485,998	38,361	56,735	74,434	1,496	4,660	**122,621**	121,801	800	......	......	20	......
5. Charlotte[3]	**439,147**	263,742	28,154	33,444	107,829	21	5,957	**60,215**	41,287	2,252	2	16,462	212	......
6. Birmingham	**284,638**	213,135	15,861	20,573	33,934	......	1,135	**57,969**	57,969	......	......	......	......	......
6. Jacksonville	**280,816**	156,246	6,745	30,331	85,779	84	1,631	**50,987**	49,037	1,950	......	......	......	......
6. Nashville	**298,538**	160,242	8,020	55,753	73,076	......	1,447	**99,846**	96,501	591	......	2,654	100	......
6. New Orleans	**640,334**	387,713	16,181	108,191	113,362	9,300	5,587	**114,551**	112,031	......	34	2,486	......	......
7. Detroit	**2,171,926**	1,620,077	261,636	85,569	164,932	4,764	34,948	**917,690**	912,125	975	......	4,535	55	......
8. Little Rock	**137,297**	82,560	2,807	18,356	32,415	......	1,159	**19,941**	19,685	250	6	......	......	......
8. Louisville	**443,426**	279,480	31,035	19,387	108,908	38	4,578	**63,583**	61,793	1,770	......	......	20	......
8. Memphis	**416,224**	276,102	8,880	36,139	92,856	115	2,132	**83,398**	80,998	......	......	2,400	......	......
9. Helena	**43,460**	17,058	1,826	12,726	11,231	......	619	**6,154**	6,099	50	......	......	5	......
10. Denver	**507,532**	370,377	30,398	34,774	66,603	36	5,344	**117,561**	116,284	1,236	......	28	13	......
10. Oklahoma City	**315,036**	177,593	8,055	44,136	81,281	......	3,971	**43,747**	24,309	100	......	19,150	188	......
10. Omaha	**372,345**	221,596	17,852	17,863	113,392	8	1,634	**43,448**	43,435	8	5	......	......	......
11. El Paso	**124,209**	84,092	4,080	8,605	24,293	1,747	1,392	**29,194**	26,872	2,131	......	191	......	......
11. Houston	**1,016,973**	721,034	38,084	73,669	170,745	2,604	10,837	**124,779**	87,652	......	36	37,056	35	......
11. San Antonio	**288,817**	218,204	8,074	14,257	44,902	958	2,422	**65,473**	45,562	1,499	16	18,396	......	......
12. Los Angeles	**1,901,530**	1,609,973	109,906	48,280	92,062	6,394	34,915	**960,188**	872,360	415	......	87,313	100	......
12. Portland	**753,917**	604,707	29,783	68,200	34,073	1,209	15,945	**313,742**	307,188	45	......	6,459	50	......
12. Salt Lake City[3]	**288,406**	212,802	7,822	29,436	35,850	2	2,494	**79,869**	77,919	575	1,020	305	50	......
12. Seattle	**1,029,504**	715,204	54,966	178,065	64,204	3,199	13,866	**295,420**	292,847	2,183	......	......	390	......
Other reserve cities[1]	**5,023,308**	**3,357,150**	**274,021**	**517,148**	**768,845**	**7,425**	**98,719**	**1,013,488**	**956,376**	**18,935**	**340**	**19,854**	**1,483**	**16,500**
4. Columbus	**397,716**	249,158	15,355	78,100	38,707	23	16,373	**95,966**	86,985	1,995	5	6,675	306	......
4. Toledo	**298,504**	233,520	30,930	11,819	15,384	......	6,851	**112,123**	108,453	......	55	3,615	......	......
5. Washington	**831,745**	728,666	33,112	143	49,344	5,376	15,104	**184,057**	161,871	5,000	230	456	......	16,500
7. Cedar Rapids	**68,737**	32,599	2,312	5,765	27,954	......	107	**17,695**	17,695	......	......	......	......	......
7. Des Moines	**264,952**	115,018	20,728	85,054	42,031	......	2,121	**27,407**	24,847	2,545	15	......	......	......
7. Dubuque	**23,139**	19,192	1,178	1,757	782	......	230	**18,589**	18,589	......	......	......	......	......
7. Indianapolis	**635,470**	416,169	29,581	103,073	70,226	162	16,259	**132,041**	130,258	1,485	5	......	293	......
7. Milwaukee	**703,716**	467,964	59,527	42,543	113,943	922	18,817	**186,964**	181,347	5,195	......	3	419	......
7. Sioux City	**90,177**	48,019	1,879	6,129	33,032	......	1,118	**16,326**	16,319	......	7	......	......	......
8. National Stock Yards	**78,037**	17,828	582	861	58,709	......	57	**10,540**	1,538	......	2	9,000	......	......
9. St. Paul	**340,741**	187,647	26,352	55,689	68,106	503	2,444	**59,995**	59,995	......	......	......	......	......
10. Kansas City, Kansas	**49,198**	19,909	1,040	10,822	16,400	......	1,027	**13,000**	12,985	......	......	......	15	......
10. Lincoln	**109,982**	59,739	2,903	11,233	32,288	......	3,819	**12,481**	12,476	......	5	......	......	......
10. Pueblo	**32,875**	26,532	760	1,446	4,003	......	134	**5,708**	5,608	......	......	100	......	......
10. St. Joseph	**56,856**	33,863	1,778	3,486	16,290	......	1,439	**21,605**	21,600	......	5	......	......	......
10. Topeka	**83,572**	43,217	4,208	24,912	10,822	......	413	**9,397**	8,966	420	11	......	......	......
10. Tulsa	**377,296**	290,333	20,404	16,213	46,074	439	3,833	**26,913**	26,378	95	......	5	435	......
10. Wichita	**228,369**	144,546	10,627	35,145	35,365	......	2,686	**17,258**	15,043	2,200	......	......	15	......
11. Fort Worth	**352,226**	223,231	10,765	22,958	89,385	......	5,887	**45,423**	45,423	......	......	......	......	......
Country banks, by districts	**32,763,749**	**26,562,125**	**1,247,706**	**3,403,750**	**912,938**	**10,839**	**626,391**	**15,113,587**	**14,525 850**	**89,475**	**6,493**	**479,636**	**11,633**	**500**
1. Boston	**2,814,776**	2,272,824	153,308	189,947	92,151	2,000	104,546	**1,045,746**	1,031,428	4,221	322	9,707	68	......
2. New York	**4,877,883**	3,807,693	220,756	621,918	85,529	891	141,096	**3,356,382**	3,276,272	10,631	20	67,432	2,027	......
3. Philadelphia	**2,444,880**	2,114,492	119,167	141,035	15,509	8	54,669	**1,724,405**	1,658,476	5,281	313	59,801	34	500
4. Cleveland	**2,656,986**	2,236,711	142,197	207,586	19,301	......	51,191	**1,728,252**	1,634,891	1,426	701	91,138	96	......
5. Richmond	**2,170,011**	1,733,505	78,972	217,217	97,267	73	42,977	**899,177**	835,130	21,392	1,377	40,494	784	......
6. Atlanta	**2,711,033**	2,062,951	70,125	364,433	171,799	3,945	37,780	**692,878**	665,745	14,003	696	8,691	3,743	......
7. Chicago	**4,631,321**	3,774,592	191,490	518,442	79,168	51	67,578	**2,688,595**	2,615,374	5,821	1,117	65,651	632	......
8. St. Louis	**1,791,272**	1,486,640	48,254	188,844	49,578	......	17,956	**650,279**	611,283	1,717	164	36,752	363	......
9. Minneapolis	**1,425,622**	1,136,964	38,864	169,358	61,642	259	18,535	**725,441**	717,097	1,773	123	6,264	184	......
10. Kansas City	**2,261,750**	1,810,396	56,713	313,530	59,379	......	21,732	**338,558**	321,545	6,660	207	9,646	500	......
11. Dallas	**3,107,615**	2,558,381	68,170	285,819	154,235	1,610	39,400	**295,047**	247,884	9,652	359	34,013	3,139	......
12. San Francisco	**1,870,600**	1,566,976	59,690	185,621	27,380	2,002	28,931	**968,827**	910,725	6,898	1,094	50,047	63	......

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

For other footnotes, see opposite page.

RESERVE AND RESERVE CITY[1] AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
129,737,370	**55,219**	**265,826**	**1,566,177**	**131,624,592**	**3,084,114**	**4,665,052**	**1,859,884**	**378,288**	**9,987,338**	**86,913,472**	**75,657,468**	**All member banks**
												Reserve bank cities[1]
55,584,930	**16,795**	**248,572**	**1,127,807**	**56,978,104**	**1,394,555**	**2,249,067**	**793,909**	**134,491**	**4,572,022**	**41,178,587**	**31,368,840**	
2,283,517	500	40,744	25,429	**2,350,190**	59,437	107,913	35,695	18,423	**221,468**	1,920,199	1,592,402	1. Boston
25,384,654	1,295	173,232	811,250	**26,370,431**	683,224	1,264,310	450,980	22,658	**2,421,172**	21,238,371	15,623,548	2. New York[2]
2,706,792	....	3,902	26,620	**2,737,314**	63,800	138,483	44,221	5,806	**252,310**	2,164,077	1,713,244	3. Philadelphia
2,213,200	5,000	59	16,434	**2,234,693**	45,212	65,300	20,415	4,250	**135,177**	1,342,190	1,106,086	4. Cleveland
435,025	....	....	3,873	**438,898**	7,832	13,782	4,967	1,669	**28,250**	306,981	219,664	5. Richmond
873,229	....	40	9,739	**883,008**	16,200	25,058	6,490	6,948	**54,696**	628,801	478,713	6. Atlanta[3]
8,553,991	10,000	4,970	50,885	**8,619,846**	190,670	263,465	59,758	56,362	**570,255**	5,983,589	4,610,731	7. Chicago[2]
1,275,001	....	1,351	11,393	**1,287,745**	39,025	33,775	22,343	1,110	**96,253**	967,367	670,019	8. St. Louis
781,777	....	473	8,957	**791,207**	12,500	31,000	5,574	4,855	**53,929**	560,649	379,211	9. Minneapolis
992,024	....	207	2,676	**994,907**	21,250	25,315	13,615	1,678	**61,858**	735,936	443,598	10. Kansas City
1,176,611	....	773	7,051	**1,184,435**	42,650	42,750	14,206	1,389	**100,995**	854,442	586,884	11. Dallas
8,909,109	....	22,821	153,500	**9,085,430**	212,755	237,916	115,645	9,343	**575,659**	4,475,985	3,944,740	12. San Francisco
												Reserve branch cities[1]
20,238,308	....	**9,297**	**160,257**	**20,407,862**	**418,225**	**668,520**	**250,789**	**41,593**	**1,379,127**	**13,486,338**	**11,311,310**	
885,025	....	....	6,457	**891,482**	24,944	36,700	5,854	302	**67,800**	544,745	507,742	2. Buffalo
945,608	....	230	7,483	**953,321**	23,700	40,800	11,807	415	**76,722**	618,575	510,644	4. Cincinnati
2,321,540	....	470	20,171	**2,342,181**	79,200	168,750	20,958	804	**269,712**	1,720,901	1,406,235	4. Pittsburgh
784,305	....	297	4,141	**788,743**	13,831	28,619	7,443	3,403	**53,296**	570,340	484,468	5. Baltimore
499,362	....	185	11,779	**511,326**	7,650	22,300	5,167	1,159	**36,276**	355,399	241,513	5. Charlotte[3]
342,607	....	....	2,975	**345,582**	8,200	8,100	5,566	1,483	**23,349**	254,219	223,918	6. Birmingham
331,803	....	....	2,263	**334,066**	6,500	12,500	2,904	3,567	**25,471**	208,493	150,423	6. Jacksonville
398,384	....	423	4,713	**403,520**	9,800	12,200	3,705	35	**25,740**	244,395	189,601	6. Nashville
754,885	....	3,529	3,898	**762,312**	11,000	21,320	8,362	629	**41,311**	540,878	424,328	6. New Orleans
3,089,616	....	10	23,277	**3,112,903**	38,000	77,000	22,587	5,872	**143,459**	1,881,282	1,522,806	7. Detroit
157,238	....	....	965	**158,203**	3,350	4,150	1,407	248	**9,155**	117,046	91,666	8. Little Rock
507,009	....	....	4,594	**511,603**	10,050	18,750	4,882	128	**33,810**	377,788	264,279	8. Louisville
499,622	....	101	3,499	**503,222**	9,000	17,000	5,409	700	**32,109**	347,028	277,651	8. Memphis
49,614	....	....	342	**49,956**	850	854	257	10	**1,971**	34,501	24,670	9. Helena
625,093	....	....	4,220	**629,313**	10,100	17,700	7,261	3,003	**38,064**	429,859	367,392	10. Denver
358,783	....	169	2,285	**361,237**	10,250	10,100	8,892	575	**29,817**	254,671	199,094	10. Oklahoma City
415,793	....	....	1,702	**417,495**	9,700	9,675	5,081	2,882	**27,338**	306,834	200,646	10. Omaha
153,403	....	....	1,178	**154,581**	3,400	5,338	1,155	556	**10,449**	93,509	85,714	11. El Paso
1,141,752	....	1,837	6,591	**1,150,180**	27,750	25,930	14,748	984	**69,412**	833,810	728,873	11. Houston
354,290	....	....	1,773	**356,063**	5,800	8,630	2,964	892	**18,286**	243,744	211,141	11. San Antonio
2,861,718	....	940	24,818	**2,887,476**	55,500	56,524	57,280	1,470	**170,774**	1,694,329	1,557,433	12. Los Angeles
1,067,659	....	645	11,049	**1,079,353**	20,200	29,780	23,460	....	**73,440**	675,254	630,880	12. Portland
368,275	....	....	3,412	**371,687**	6,850	7,200	6,835	1,275	**22,160**	252,582	222,159	12. Salt Lake City[3]
1,324,924	....	461	6,672	**1,332,057**	22,600	28,600	16,805	11,201	**79,206**	886,156	788,034	12. Seattle
												Other reserve cities[1]
6,036,796	**2,500**	**657**	**35,686**	**6,075,639**	**116,675**	**167,745**	**73,644**	**20,128**	**378,192**	**4,245,321**	**3,573,487**	
493,682	....	296	3,301	**497,279**	9,000	10,900	5,224	890	**26,014**	331,684	301,664	4. Columbus
410,627	....	....	3,021	**413,648**	7,700	8,200	3,228	956	**20,084**	254,752	242,179	4. Toledo
1,015,802	....	12	5,704	**1,021,518**	19,500	35,350	10,695	2,790	**68,335**	750,946	706,457	5. Washington
86,432	....	....	1	**86,433**	500	4,700	506	....	**5,706**	58,542	30,931	7. Cedar Rapids
292,359	....	....	1,134	**293,493**	4,750	4,750	3,677	2,891	**16,068**	225,845	189,478	7. Des Moines
41,728	....	....	3	**41,731**	1,100	1,000	412	....	**2,512**	17,892	17,749	7. Dubuque
767,511	....	....	2,906	**770,417**	12,525	25,000	8,891	1,021	**47,437**	526,065	470,149	7. Indianapolis
890,680	....	116	4,711	**895,507**	16,600	17,660	18,709	3,321	**56,290**	593,153	449,305	7. Milwaukee
106,503	....	....	284	**106,787**	1,900	2,450	730	297	**5,377**	74,877	49,773	7. Sioux City
88,577	....	47	552	**89,176**	1,000	4,000	2,250	....	**7,250**	59,861	2,284	8. National Stock Yards
400,736	....	118	6,117	**406,971**	9,000	17,500	2,784	1,912	**31,196**	278,062	207,613	9. St. Paul
62,198	....	....	408	**62,606**	1,350	1,550	785	34	**3,719**	36,352	26,908	10. Kansas City, Kansas
122,463	2,000	....	249	**124,712**	2,700	2,600	1,225	539	**7,064**	92,065	63,036	10. Lincoln
38,583	....	....	29	**38,612**	1,300	1,060	1,210	595	**4,165**	20,126	27,531	10. Pueblo
78,461	....	....	145	**78,606**	1,450	1,600	1,137	206	**4,393**	48,469	35,482	10. St. Joseph
92,969	....	....	661	**93,630**	2,950	2,175	948	178	**6,251**	69,183	60,950	10. Topeka
404,209	500	68	2,477	**407,254**	7,850	10,150	7,825	1,836	**27,661**	325,539	294,585	10. Tulsa
245,627	....	....	1,478	**247,105**	4,500	6,100	1,807	551	**12,958**	203,551	176,230	10. Wichita
397,649	....	....	2,505	**400,154**	11,000	11,000	1,601	2,111	**25,712**	278,357	221,183	11. Fort Worth
												Country banks, by districts
47,877,336	**35,924**	**7,300**	**242,427**	**48,162,987**	**1,154,659**	**1,579,720**	**741,542**	**182,076**	**3,657,997**	**28,003,226**	**29,403,831**	
3,860,522	8,496	2,748	30,087	**3,901,853**	107,360	136,497	65,504	23,124	**332,485**	2,456,163	2,387,880	1. Boston
8,234,265	11,300	774	58,083	**8,304,422**	214,620	277,048	123,600	29,487	**644,755**	4,296,224	4,286,186	2. New York
4,169,285	2,660	415	15,591	**4,187,951**	127,825	219,763	75,372	12,522	**435,482**	2,132,759	2,221,121	3. Philadelphia
4,385,238	915	398	21,383	**4,407,934**	112,317	170,954	67,811	10,103	**361,185**	2,306,497	2,419,233	4. Cleveland
3,069,188	3,625	450	15,496	**3,088,759**	76,753	113,759	47,639	14,167	**252,318**	1,810,242	1,887,410	5. Richmond
3,403,911	1,305	1,618	15,975	**3,422,809**	76,072	110,353	38,944	11,521	**236,890**	2,275,029	2,368,980	6. Atlanta
7,319,916	435	152	37,007	**7,357,510**	141,652	183,682	109,284	31,330	**465,948**	3,955,629	4,222,344	7. Chicago
2,441,551	1,313	141	8,152	**2,451,157**	54,324	68,405	41,695	10,295	**174,719**	1,530,876	1,655,492	8. St. Louis
2,151,063	325	105	10,298	**2,161,791**	45,004	58,983	32,513	9,576	**146,076**	1,218,890	1,288,387	9. Minneapolis
2,600,308	1,938	15	4,832	**2,607,093**	56,786	73,268	50,587	9,466	**190,107**	1,904,658	2,119,547	10. Kansas City
3,402,662	2,716	484	7,582	**3,413,444**	79,429	86,935	46,757	15,260	**228,381**	2,509,914	2,827,491	11. Dallas
2,839,427	896	....	17,941	**2,858,264**	62,517	80,073	41,836	5,225	**189,651**	1,606,345	1,719,760	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

ASSETS [in thousands of dollars]

State	Number of banks	Loans and investments							Reserves, cash,		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
Total, all States...	**6,859**	**106,563,375**	**46,865,609**	**49,100,769**	**7,174**	**6,978,398**	**3,304,431**	**306,994**	**33,244,410**	**18,945,745**	**1,402,586**
New England:											
Maine	38	**270,740**	120,212	119,404	185	16,454	13,613	872	**68,663**	32,151	7,689
New Hampshire	52	**161,084**	80,523	64,220	41	10,709	5,140	451	**48,580**	20,674	5,061
Vermont	39	**117,008**	58,656	45,562	18	8,203	4,237	332	**27,719**	13,339	2,421
Massachusetts	141	**3,241,714**	1,539,376	1,405,402	212	183,335	104,709	8,680	**957,495**	585,745	47,612
Rhode Island	8	**566,361**	242,740	300,994	....	14,054	6,977	1,596	**111,935**	61,801	11,241
Connecticut	62	**1,108,231**	427,973	529,497	16	117,089	30,463	3,193	**331,152**	150,447	24,487
Middle Atlantic:											
New York	541	**25,563,703**	12,453,766	10,712,814	3,442	1,518,737	764,518	110,426	**8,556,788**	5,683,497	185,514
New Jersey	274	**3,685,030**	1,334,827	1,871,815	531	332,816	131,862	13,179	**765,831**	421,370	61,071
Pennsylvania	730	**8,007,103**	3,262,295	3,711,659	330	509,926	492,771	30,122	**2,206,880**	1,280,475	119,752
East North Central:											
Ohio	420	**5,669,805**	2,186,982	2,891,504	250	383,369	196,544	11,156	**1,637,170**	904,609	94,643
Indiana	239	**1,986,391**	656,974	1,158,961	61	114,976	51,821	3,598	**620,197**	304,290	42,015
Illinois	510	**9,383,241**	3,290,302	5,112,074	17	636,716	326,502	17,630	**2,952,573**	1,818,127	91,412
Michigan	231	**4,244,818**	1,505,717	2,303,066	89	294,231	134,577	7,138	**1,150,623**	631,406	64,033
Wisconsin	166	**1,690,904**	582,526	950,282	80	90,343	64,928	2,745	**501,278**	246,450	27,287
West North Central:											
Minnesota	206	**1,655,381**	785,297	683,012	7	109,310	74,342	3,413	**538,803**	252,276	19,945
Iowa	160	**992,347**	393,208	468,537	....	104,657	24,308	1,637	**311,268**	154,846	16,543
Missouri	180	**2,607,787**	1,330,995	1,059,798	435	141,660	66,041	8,858	**948,752**	482,916	31,955
North Dakota	42	**197,376**	67,535	115,142	7	9,028	5,355	309	**49,332**	26,943	3,306
South Dakota	62	**261,358**	110,656	128,575	13	15,062	6,649	403	**75,653**	38,667	4,562
Nebraska	140	**744,421**	286,091	375,270	8	63,211	18,510	1,331	**285,618**	139,517	8,925
Kansas	215	**809,958**	316,887	380,895	103	83,828	26,746	1,499	**292,941**	149,039	12,102
South Atlantic:											
Delaware	17	**300,420**	125,484	158,613	....	10,000	4,949	1,374	**74,666**	36,192	3,175
Maryland	75	**934,847**	336,553	539,337	8	32,777	23,873	2,299	**307,890**	168,047	19,366
District of Columbia	15	**821,924**	324,127	455,599	....	11,353	28,942	1,903	**280,042**	177,981	18,934
Virginia	203	**1,282,532**	621,013	569,794	20	61,867	26,618	3,220	**402,821**	198,916	28,289
West Virginia	108	**599,450**	221,332	337,189	....	27,604	11,719	1,606	**187,800**	83,639	15,824
North Carolina	54	**719,929**	392,555	260,236	15	49,110	16,305	1,708	**302,223**	134,814	14,069
South Carolina	32	**358,449**	142,157	180,633	5	23,479	11,499	676	**122,934**	56,717	9,442
Georgia	66	**945,899**	538,075	322,463	....	66,973	16,356	2,032	**373,773**	171,505	15,377
Florida	75	**1,225,222**	361,595	746,913	7	95,856	18,476	2,375	**420,068**	190,682	25,550
East South Central:											
Kentucky	113	**799,662**	343,658	399,339	4	29,332	25,320	2,009	**270,196**	138,230	15,648
Tennessee	84	**1,181,748**	579,553	490,802	6	86,308	21,610	3,469	**453,097**	207,157	23,223
Alabama	93	**804,375**	351,580	346,856	10	86,426	17,800	1,703	**281,058**	143,675	18,475
Mississippi	31	**227,297**	85,589	94,546	3	43,906	2,684	569	**86,511**	34,929	5,207
West South Central:											
Arkansas	68	**410,654**	151,604	201,238	200	46,974	9,762	876	**153,696**	70,590	7,739
Louisiana	47	**1,017,902**	365,478	549,085	....	90,538	10,413	2,388	**386,356**	186,368	16,558
Oklahoma	224	**1,075,595**	446,848	504,448	19	99,408	22,305	2,567	**433,060**	199,751	16,355
Texas	579	**4,497,398**	2,285,467	1,868,970	103	266,266	66,529	10,063	**2,037,051**	886,564	74,934
Mountain:											
Montana	84	**356,768**	129,576	201,057	15	15,675	9,899	546	**119,574**	59,083	7,009
Idaho	24	**296,659**	148,073	139,124	8	8,394	586	474	**72,699**	38,772	5,211
Wyoming	39	**165,632**	69,665	84,372	....	8,937	2,372	286	**59,025**	26,364	3,942
Colorado	93	**824,786**	333,286	447,243	....	28,040	14,699	1,518	**298,985**	147,047	13,282
New Mexico	35	**205,658**	97,590	97,981	....	8,788	827	472	**85,760**	36,862	4,926
Arizona	5	**350,343**	184,743	133,181	24	23,174	8,754	467	**79,182**	43,899	7,460
Utah	31	**384,266**	204,151	160,764	3	16,048	2,638	662	**129,438**	70,926	5,700
Nevada	6	**139,173**	57,729	70,961	....	7,104	3,193	186	**31,038**	16,973	3,745
Pacific:											
Washington	51	**1,492,825**	702,957	585,507	....	168,303	33,673	2,385	**481,643**	251,062	27,099
Oregon	30	**1,039,180**	510,022	414,201	....	101,851	11,374	1,732	**273,739**	165,762	12,670
California	121	**11,140,021**	5,721,611	4,351,834	879	706,193	330,643	28,861	**2,600,834**	1,604,653	101,801
Mutual Savings Banks [1]	*3*	***17,229***	*5,517*	*10,604*	....	*919*	*138*	*51*	***2,251***	*1,148*	*224*

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	15	**262,541**	102,187	130,259	12	20,222	9,278	583	**67,430**	33,521	5,721
New Jersey—Dist. No. 2	187	**3,042,958**	1,136,876	1,509,633	489	280,649	104,195	11,116	**610,944**	341,118	45,922
Kentucky—Dist. No. 4	59	**242,731**	103,870	119,638	....	13,634	4,891	698	**68,122**	32,038	5,807
Pennsylvania—Dist. No. 4	197	**3,054,729**	1,183,426	1,507,007	279	131,357	221,260	11,400	**815,127**	504,241	45,833
West Virginia—Dist. No. 4	12	**93,330**	35,674	49,937	....	5,181	2,207	331	**20,579**	8,458	2,285
Louisiana—Dist. No. 6	33	**809,396**	292,365	441,451	....	65,331	8,799	1,450	**304,492**	155,092	11,735
Mississippi—Dist. No. 6	19	**186,556**	72,141	73,403	3	38,227	2,319	463	**72,863**	28,372	4,189
Tennessee—Dist. No. 6	70	**755,339**	355,599	332,988	6	51,330	12,896	2,520	**288,197**	125,617	16,377
Indiana—Dist. No. 7	177	**1,736,329**	557,110	1,026,062	40	104,128	45,861	3,128	**543,757**	268,666	36,030
Illinois—Dist. No. 7	358	**8,809,519**	3,108,432	4,800,139	13	582,699	301,585	16,651	**2,789,327**	1,740,442	81,299
Michigan—Dist. No. 7	190	**4,106,351**	1,456,490	2,228,818	77	282,281	131,831	6,854	**1,120,935**	616,608	61,054
Wisconsin—Dist. No. 7	125	**1,543,187**	528,879	867,614	80	82,899	61,254	2,461	**461,496**	228,219	24,193
Missouri—Dist. No. 10	46	**885,468**	439,279	357,549	399	66,240	20,076	1,925	**396,160**	181,489	9,202
New Mexico—Dist. No. 10	11	**129,036**	62,178	59,687	....	6,062	775	334	**53,932**	22,792	2,760
Oklahoma—Dist. No. 10	211	**1,056,698**	437,131	498,120	19	96,800	22,107	2,521	**424,873**	196,847	15,648
Arizona—Dist. No. 12	4	**303,213**	168,215	109,127	24	16,875	8,558	414	**69,673**	37,705	6,779

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

OF BANKS ON JUNE 30, 1951, BY STATES

ASSETS [in thousands of dollars]

and bank balances											
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**	State
5,542,882	**24,589**	**119,294**	**7,209,314**	**992,595**	**18,169**	**87,154**	**235,648**	**251,564**	**219,015**	**141,611,930**	**Total, all States**
											New England:
17,933	8	54	10,828	2,173	150	297	....	339	512	**342,874**	Maine
10,937	3	21	11,884	1,913	33	56	....	1	141	**211,808**	New Hampshire
6,626	15	28	5,290	1,543	32	23	....	146	84	**146,555**	Vermont
97,410	774	10,101	215,853	35,330	41	1,514	35,213	8,082	10,041	**4,289,430**	Massachusetts
16,504	30	682	21,677	8,687	16	....	2,631	1,536	545	**691,711**	Rhode Island
80,393	627	32	75,166	16,794	193	91	114	1,318	1,361	**1,459,254**	Connecticut
											Middle Atlantic:
255,420	3,243	82,881	2,346,233	217,731	1,008	4,423	153,187	70,484	91,337	**34,658,661**	New York
151,500	499	354	131,037	47,285	591	1,513	254	10,422	3,758	**4,514,684**	New Jersey
356,863	1,364	2,775	445,651	85,796	1,361	12,940	4,574	15,722	12,975	**10,347,351**	Pennsylvania
											East North Central:
308,759	769	1,151	327,239	50,729	51	10,630	633	12,291	6,023	**7,387,332**	Ohio
179,839	157	8	93,888	16,579	58	53	....	3,401	1,907	**2,628,586**	Indiana
441,015	1,475	4,503	596,041	42,531	223	832	4,712	23,241	23,935	**12,431,288**	Illinois
188,675	720	1,521	264,268	31,570	242	1,291	86	8,357	5,838	**5,442,825**	Michigan
125,922	50	28	101,541	12,592	9	291	172	3,067	4,237	**2,212,550**	Wisconsin
											West North Central:
117,590	211	732	148,049	8,872	507	3,963	691	4,775	1,465	**2,214,457**	Minnesota
98,225	177	....	41,477	5,543	29	2,508	....	1,059	807	**1,313,561**	Iowa
176,412	159	278	257,032	20,138	253	472	1,542	4,673	3,180	**3,586,797**	Missouri
15,363	4	26	3,690	1,377	21	....	....	727	28	**248,861**	North Dakota
27,317	....	....	5,197	2,110	1	....	....	788	571	**340,481**	South Dakota
81,269	270	....	55,637	5,727	21	....	....	1,314	453	**1,037,554**	Nebraska
108,283	260	....	23,257	5,451	63	93	....	866	799	**1,110,171**	Kansas
											South Atlantic:
19,582	99	....	15,618	2,215	113	656	....	394	222	**378,686**	Delaware
53,892	....	146	66,439	10,301	147	546	297	1,894	2,850	**1,258,772**	Maryland
44,615	2	89	38,421	14,519	691	1,250	....	949	766	**1,120,141**	District of Columbia
95,989	626	13	78,988	17,119	226	702	364	1,587	1,761	**1,707,112**	Virginia
63,150	75	....	25,112	6,380	46	600	5	405	1,387	**796,073**	West Virginia
71,933	10	....	81,397	8,478	13	56	266	1,448	2,103	**1,034,516**	North Carolina
36,934	192	1	19,648	3,558	77	42	....	424	342	**485,826**	South Carolina
69,327	160	3	117,401	14,583	410	....	58	2,287	1,836	**1,338,846**	Georgia
138,530	296	15	64,995	18,081	1,081	431	....	3,002	1,364	**1,669,249**	Florida
											East South Central:
71,715	20	....	44,583	6,391	5	41	141	1,408	526	**1,078,370**	Kentucky
134,720	125	5	87,867	16,479	248	35	526	1,778	1,064	**1,654,975**	Tennessee
87,236	360	118	31,194	7,732	366	591	1,069	1,582	1,861	**1,098,634**	Alabama
38,760	....	....	7,615	3,400	80	....	323	39	398	**318,048**	Mississippi
											West South Central:
56,436	30	....	18,901	3,114	5	63	123	296	353	**568,304**	Arkansas
86,604	197	90	96,539	11,234	274	710	3,034	3,170	1,902	**1,424,582**	Louisiana
168,845	888	....	47,221	7,346	64	4,345	252	1,524	1,197	**1,523,383**	Oklahoma
793,180	4,086	2,316	275,971	62,400	6,073	9,074	3,094	5,582	3,434	**6,624,106**	Texas
											Mountain:
37,425	17	63	15,977	3,414	30	....	5	874	157	**480,822**	Montana
20,955	60	....	7,701	3,501	32	....	....	6	138	**373,035**	Idaho
24,509	....	....	4,210	1,586	3	....	....	168	105	**226,519**	Wyoming
88,986	289	13	49,368	3,309	153	....	....	1,973	2,100	**1,131,306**	Colorado
40,633	150	....	3,189	2,288	198	223	....	251	104	**294,482**	New Mexico
14,551	....	163	13,109	5,158	866	....	....	1,325	758	**437,632**	Arizona
28,696	104	....	24,012	3,558	49	864	....	75	554	**518,804**	Utah
6,409	....	....	3,911	1,732	48	....	....	459	256	**172,706**	Nevada
											Pacific:
64,179	826	579	137,898	17,682	333	475	378	3,942	1,219	**1,998,497**	Washington
33,899	712	591	60,105	15,196	14	8	452	4,242	969	**1,333,800**	Oregon
288,937	4,450	9,914	591,079	101,370	1,621	25,452	21,452	37,871	19,292	**13,947,913**	California
838	....	....	*41*	*65*	....	....	....	....	*7*	***19,552***	*Mutual Savings Banks* [1]

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

16,685	....	9	11,494	4,856	41	91	114	375	188	**335,636**	Connecticut—Dist. No. 2
109,221	424	354	113,905	37,816	513	1,285	209	9,315	2,725	**3,705,765**	New Jersey—Dist. No. 2
26,860	20	....	3,397	2,763	....	16	141	103	122	**313,998**	Kentucky—Dist. No. 4
114,740	277	153	149,883	34,784	43	7,321	679	6,942	2,274	**3,921,899**	Pennsylvania—Dist. No. 4
6,706	10	....	3,120	382	1	....	....	211	218	**114,721**	West Virginia—Dist. No. 4
53,480	197	90	83,898	8,809	269	647	3,034	2,486	1,731	**1,130,864**	Louisiana—Dist. No. 6
33,172	....	....	7,130	3,071	78	....	323	31	344	**263,266**	Mississippi—Dist. No. 6
95,597	65	....	50,541	11,491	245	....	425	1,350	848	**1,057,895**	Tennessee—Dist. No. 6
151,916	127	8	87,010	13,583	35	53	....	3,193	1,682	**2,298,632**	Indiana—Dist. No. 7
387,103	1,471	4,503	574,509	38,221	69	815	4,665	22,727	23,244	**11,688,587**	Illinois—Dist. No. 7
177,719	681	1,520	263,353	30,319	236	1,291	86	8,356	5,773	**5,273,347**	Michigan—Dist. No. 7
109,666	50	28	99,340	11,430	8	291	172	2,779	4,189	**2,023,552**	Wisconsin—Dist. No. 7
81,065	149	99	124,156	5,922	....	361	207	920	550	**1,289,588**	Missouri—Dist. No. 10
26,206	150	....	2,024	1,171	158	118	....	251	69	**184,735**	New Mexico—Dist. No. 10
164,495	888	....	46,995	7,142	64	4,345	252	1,524	1,194	**1,496,092**	Oklahoma—Dist. No. 10
12,585	....	163	12,441	4,607	861	....	....	1,325	723	**380,402**	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State	Demand 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.	Time deposits: Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total, all States...	**99,664,029**	**74,061,363**	**5,811,429**	**6,712,772**	**9,658,624**	**1,327,194**	**2,092,647**	**30,073,341**	**28,262,907**	**197,960**	**8,281**	**1,242,832**	**22,501**	**338,860**
New England:														
Maine	**187,069**	154,905	7,923	12,344	6,619	17	5,261	**120,400**	119,638	486	6	270	......	......
New Hampshire	**143,466**	113,231	6,022	10,878	6,897	......	6,438	**44,601**	43,785	643	20	153	......	......
Vermont	**63,019**	54,590	1,564	3,305	1,041	......	2,519	**67,613**	67,032	132	3	446	......	......
Massachusetts	**3,225,675**	2,503,274	158,270	197,284	268,572	30,648	67,627	**623,065**	610,978	2,290	136	8,593	68	1,000
Rhode Island	**438,312**	335,472	33,729	43,224	11,924	1,940	12,023	**195,742**	194,855	538	153	196	......	......
Connecticut	**1,076,352**	875,631	61,181	66,851	32,815	43	39,831	**270,398**	268,341	1,402	30	625	......	......
Middle Atlantic:														
New York	**26,779,893**	19,156,800	1,989,634	811,771	2,801,430	1,111,226	909,032	**3,971,629**	3,590,421	47,785	.....	71,834	2,879	258,710
New Jersey	**2,417,596**	2,003,229	92,867	204,158	46,669	628	70,045	**1,768,388**	1,737,591	4,615	.....	25,936	246	......
Pennsylvania	**6,732,272**	5,439,586	398,365	224,846	571,294	16,672	81,509	**2,575,128**	2,453,329	2,451	797	117,268	1,283	......
East North Central:														
Ohio	**4,642,306**	3,593,953	354,828	320,398	283,635	6,433	83,059	**2,227,260**	2,095,765	3,035	368	127,493	599	......
Indiana	**1,816,564**	1,329,000	80,931	274,616	97,354	162	34,501	**648,517**	643,104	4,058	479	163	713	......
Illinois	**8,791,562**	6,437,955	588,859	536,403	1,098,236	33,969	96,140	**2,804,428**	2,668,830	4,693	101	130,444	360	......
Michigan	**3,246,257**	2,476,892	315,699	215,106	180,305	4,828	53,427	**1,872,777**	1,851,777	2,321	76	18,302	301	......
Wisconsin	**1,348,316**	996,795	95,314	100,039	126,639	922	28,607	**720,508**	711,484	5,767	555	2,277	425	......
West North Central:														
Minnesota	**1,533,309**	985,131	74,445	178,424	273,307	2,520	19,482	**511,954**	507,556	83	50	4,086	179	......
Iowa	**972,740**	643,639	41,813	160,176	116,624	......	10,488	**256,018**	253,244	2,585	79	110	......	......
Missouri	**2,796,771**	1,918,673	133,115	122,994	596,989	2,737	22,263	**540,829**	532,645	1,592	60	6,362	170	......
North Dakota	**167,125**	142,582	3,481	11,379	7,715	......	1,968	**65,684**	65,028	525	6	125	......	......
South Dakota	**252,918**	202,942	5,018	34,037	8,630	......	2,291	**65,860**	63,660	1,026	5	1,169	......	......
Nebraska	**857,998**	613,941	27,240	57,156	151,401	8	8,252	**112,039**	111,957	39	23	18	2	......
Kansas	**933,716**	647,828	26,655	174,438	76,522	......	8,273	**103,528**	99,176	2,966	53	1,300	33	......
South Atlantic:														
Delaware	**301,705**	239,481	41,254	6,036	3,755	......	11,179	**37,282**	36,517	205	.....	60	......	500
Maryland	**885,334**	660,151	43,717	97,288	76,226	1,496	6,456	**283,025**	276,422	5,305	5	1,273	20	......
District of Columbia	**848,500**	744,695	33,451	143	49,428	5,376	15,407	**195,318**	170,232	6,900	1,230	456	......	16,500
Virginia	**1,075,968**	798,833	42,942	90,672	122,619	226	20,676	**489,281**	445,051	14,259	224	29,387	360	......
West Virginia	**538,339**	413,142	22,184	56,615	35,893	......	10,505	**185,937**	183,754	1,506	145	272	260	......
North Carolina	**787,848**	547,404	44,998	64,638	116,289	21	14,498	**159,356**	126,907	4,094	8	28,126	221	......
South Carolina	**391,922**	306,813	14,379	50,297	13,421	......	7,012	**63,187**	61,113	1,210	7	652	205	......
Georgia	**1,054,735**	732,705	50,211	109,673	156,555	52	5,539	**185,101**	181,035	3,248	448	356	14	......
Florida	**1,308,882**	982,866	30,227	142,392	132,194	3,775	17,428	**250,620**	242,217	5,008	66	2,979	350	......
East South Central:														
Kentucky	**841,912**	623,450	41,360	54,550	115,039	38	7,475	**151,483**	143,673	3,415	16	4,319	60	......
Tennessee	**1,202,006**	799,022	30,891	140,799	218,845	115	12,334	**339,623**	323,682	3,291	170	10,799	1,681	......
Alabama	**797,534**	603,456	29,789	92,831	63,271	253	7,934	**217,037**	213,220	2,756	17	180	864	......
Mississippi	**238,522**	153,475	5,738	50,061	27,514	......	1,734	**57,831**	57,119	702	.....	10	......	......
West South Central:														
Arkansas	**448,879**	338,267	9,201	49,708	48,098	......	3,605	**77,446**	75,992	266	30	1,008	150	......
Louisiana	**1,126,763**	725,600	29,959	206,270	143,128	9,300	12,506	**209,694**	203,756	2,387	55	2,501	995	......
Oklahoma	**1,275,401**	930,382	40,990	148,200	141,181	439	14,209	**129,748**	105,917	3,097	96	19,515	1,123	......
Texas	**5,553,906**	4,114,476	154,891	411,232	801,863	7,853	63,591	**614,231**	501,859	13,176	401	95,626	3,169	......
Mountain:														
Montana	**370,465**	290,442	8,661	44,168	22,660	......	4,534	**84,556**	83,965	65	3	513	10	......
Idaho	**262,789**	202,741	7,279	46,013	4,332	......	2,424	**87,615**	85,862	649	1,011	53	40	......
Wyoming	**174,906**	135,357	3,684	26,197	7,789	......	1,879	**36,542**	36,109	385	17	31	......	......
Colorado	**855,122**	670,793	36,773	64,435	74,020	36	9,065	**200,319**	190,588	1,798	10	7,910	13	......
New Mexico	**237,421**	161,742	16,163	46,813	9,366	......	3,337	**38,599**	36,096	2,437	21	45	......	......
Arizona	**321,901**	257,509	8,355	45,519	3,677	1,475	5,366	**85,996**	85,811	175	10	......	......	......
Utah	**359,040**	266,114	8,798	43,093	37,691	2	3,342	**124,780**	122,611	590	1,020	489	70	......
Nevada	**102,970**	79,104	2,734	17,650	1,362	......	2,120	**58,058**	55,553	1,647	.....	858	......	......
Pacific:														
Washington	**1,406,143**	1,020,136	77,246	212,848	73,915	3,247	18,751	**464,299**	458,567	5,323	15	4	390	......
Oregon	**884,929**	718,913	33,073	78,057	36,412	1,209	17,265	**352,603**	345,293	47	15	7,198	50	......
California	**7,586,951**	5,918,245	445,528	556,747	357,463	79,528	229,440	**5,327,408**	4,723,790	24,987	241	511,042	5,198	62,150
Mutual Savings Banks [1]	***126***	*24*	*2*	*100*	......	......	......	***17,590***	*17,587*	......	.....	*3*	......	......

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

State	Demand 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.	Time deposits: Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Connecticut—Dist. No. 2	**215,370**	174,338	13,377	13,810	6,791	......	7,054	**96,303**	95,697	10	20	576	......	......
New Jersey—Dist. No. 2	**1,937,035**	1,605,728	76,237	147,016	43,867	628	63,559	**1,503,714**	1,481,065	1,756	.....	20,656	237	......
Kentucky—Dist. No. 4	**220,486**	192,804	5,698	18,057	2,249	......	1,678	**63,965**	63,816	5	1	103	40	......
Pennsylvania—Dist. No. 4	**2,585,200**	2,100,906	187,998	72,351	194,075	2,244	27,626	**930,345**	889,860	214	412	39,230	629	......
West Virginia—Dist. No. 4	**67,311**	48,568	5,880	8,191	2,583	......	2,089	**33,022**	32,374	370	10	224	44	......
Louisiana—Dist. No. 6	**888,180**	552,582	21,178	176,973	120,008	9,300	8,139	**172,632**	166,794	2,297	45	2,501	995	......
Mississippi—Dist. No. 6	**194,585**	120,583	4,155	41,243	26,995	......	1,609	**50,790**	50,091	699	.....	......	......	......
Tennessee—Dist. No. 6	**740,400**	486,478	21,058	98,705	124,173	......	9,986	**244,323**	231,398	3,291	168	7,838	1,628	......
Indiana—Dist. No. 7	**1,588,661**	1,157,130	73,232	243,588	84,403	162	30,146	**569,308**	564,112	4,046	449	28	673	......
Illinois—Dist. No. 7	**8,319,595**	6,089,837	578,177	488,434	1,036,087	33,969	93,091	**2,585,875**	2,484,001	4,676	45	96,793	360	......
Michigan—Dist. No. 7	**3,176,766**	2,422,828	312,679	204,545	179,766	4,815	52,133	**1,786,459**	1,765,934	2,197	21	18,006	301	......
Wisconsin—Dis. No. 7	**1,248,676**	916,709	91,078	88,892	123,756	922	27,319	**644,638**	635,944	5,767	550	1,952	425	......
Missouri—Dist. No. 10	**1,090,155**	648,165	40,065	55,181	335,608	1,401	9,735	**119,232**	118,963	13	16	190	50	......
New Mexico—Dist. No. 10	**142,208**	81,420	15,078	34,678	8,722	......	2,310	**30,349**	27,888	2,425	21	15	......	......
Oklahoma—Dist. No. 10	**1,253,598**	913,740	40,848	144,018	140,768	439	13,785	**126,799**	103,027	3,093	96	19,465	1,118	......
Arizona—Dist. No. 12	**279,912**	225,055	7,686	37,738	3,601	1,475	4,357	**73,615**	73,430	175	10	......	......	......

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

OF BANKS ON JUNE 30, 1951, 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
129,737,370	**55,219**	**265,826**	**1,566,177**	**131,624,592**	**3,084,114**	**4,665,052**	**1,859,884**	**378,288**	**9,987,338**	**86,913,472**	**75,657,468**	**Total, all States**
												New England:
307,469	500	....	1,945	**309,914**	12,190	12,316	7,297	1,157	**32,960**	158,308	161,682	Maine
188,067	1,470	....	515	**190,052**	6,110	8,996	5,499	1,151	**21,756**	120,645	118,663	New Hampshire
130,632	126	....	1,060	**131,818**	4,807	5,243	3,561	1,126	**14,737**	51,103	55,124	Vermont
3,848,740	6,500	40,851	37,860	**3,933,951**	100,814	162,845	61,880	29,940	**355,479**	2,912,573	2,552,332	Massachusetts
634,054	....	2,641	6,689	**643,384**	14,570	21,570	8,037	4,150	**48,327**	400,131	369,042	Rhode Island
1,346,750	500	114	9,824	**1,357,188**	36,314	43,262	17,779	4,711	**102,066**	920,793	907,147	Connecticut
												Middle Atlantic:
30,751,522	10,795	173,683	851,600	**31,787,600**	838,749	1,462,010	531,188	39,114	**2,871,061**	24,178,240	18,531,370	New York
4,185,984	2,050	254	24,862	**4,213,150**	95,478	133,619	56,157	16,280	**301,534**	2,135,059	2,146,395	New Jersey
9,307,400	2,310	4,951	60,677	**9,375,338**	274,475	533,709	145,230	18,599	**972,013**	5,929,758	5,300,290	Pennsylvania
												East North Central:
6,869,566	5,565	633	45,494	**6,921,258**	152,994	219,386	82,455	11,239	**466,074**	4,006,308	3,670,171	Ohio
2,465,081	250	....	11,091	**2,476,422**	45,131	69,163	32,093	5,777	**152,164**	1,542,916	1,544,229	Indiana
11,595,990	10,153	5,037	60,035	**11,671,215**	243,217	336,673	105,522	74,661	**760,073**	7,754,506	6,474,457	Illinois
5,119,034	35	86	42,767	**5,161,922**	86,550	127,515	52,731	14,107	**280,903**	2,793,314	2,481,157	Michigan
2,068,824	50	172	8,457	**2,077,503**	40,590	50,849	36,553	7,055	**135,047**	1,121,528	1,023,900	Wisconsin
												West North Central:
2,045,263	....	691	19,681	**2,065,635**	40,131	74,135	22,353	12,203	**148,822**	1,267,670	1,034,988	Minnesota
1,228,758	....	....	2,197	**1,230,955**	21,398	33,639	20,682	6,887	**82,606**	833,038	772,826	Iowa
3,337,600	1,200	1,576	18,533	**3,358,909**	83,049	85,772	54,639	4,428	**227,888**	2,363,327	1,806,898	Missouri
232,809	....	....	1,344	**234,153**	4,245	6,065	3,533	865	**14,708**	148,072	152,239	North Dakota
318,778	200	....	1,766	**320,744**	5,673	8,500	4,220	1,344	**19,737**	220,494	234,163	South Dakota
970,037	2,058	....	2,494	**974,589**	21,565	22,398	14,212	4,790	**62,965**	721,092	623,712	Nebraska
1,037,244	550	....	3,241	**1,041,035**	22,700	27,533	16,729	2,174	**69,136**	802,176	807,282	Kansas
												South Atlantic:
338,987	....	....	3,132	**342,119**	8,973	22,786	4,689	119	**36,567**	266,505	241,078	Delaware
1,168,359	....	297	5,354	**1,174,010**	22,862	42,809	13,484	5,607	**84,762**	765,003	697,456	Maryland
1,043,818	400	12	5,879	**1,050,109**	20,200	36,050	10,992	2,790	**70,032**	765,464	721,824	District of Columbia
1,565,249	1,300	364	9,854	**1,576,767**	40,567	57,284	24,973	7,521	**130,345**	900,991	831,193	Virginia
724,276	1,475	5	3,079	**728,835**	20,265	32,442	10,984	3,547	**67,238**	450,077	455,150	West Virginia
947,204	450	266	14,522	**962,442**	17,075	39,827	12,074	3,098	**72,074**	634,518	545,143	North Carolina
455,109	....	....	3,036	**458,145**	8,737	12,283	5,178	1,483	**27,681**	335,340	344,474	South Carolina
1,239,836	1,105	58	12,133	**1,253,132**	25,988	37,945	12,300	9,481	**85,714**	868,007	730,516	Georgia
1,559,502	200	....	8,352	**1,568,054**	33,375	45,933	14,610	7,277	**101,195**	1,105,357	1,077,691	Florida
												East South Central:
993,395	410	141	5,798	**999,744**	23,325	39,763	13,347	2,191	**78,626**	725,614	640,892	Kentucky
1,541,629	....	526	9,743	**1,551,898**	33,171	50,072	16,469	3,365	**103,077**	979,419	864,288	Tennessee
1,014,571	....	1,271	6,597	**1,022,439**	23,255	33,030	15,604	4,306	**76,195**	679,104	673,027	Alabama
296,353	....	323	1,122	**297,798**	6,218	12,867	870	295	**20,250**	192,147	197,655	Mississippi
												West South Central:
526,325	....	123	2,038	**528,486**	12,785	15,857	9,298	1,878	**39,818**	373,542	372,679	Arkansas
1,336,457	....	3,533	6,618	**1,346,608**	22,651	38,467	15,813	1,043	**77,974**	943,620	847,837	Louisiana
1,405,149	670	252	5,852	**1,411,923**	33,508	39,728	32,910	5,314	**111,460**	1,059,335	1,045,570	Oklahoma
6,168,137	2,702	3,094	24,741	**6,198,674**	160,779	168,281	76,633	19,739	**425,432**	4,484,755	4,313,328	Texas
												Mountain:
455,021	125	5	1,939	**457,090**	8,890	9,107	5,133	602	**23,732**	317,063	323,167	Montana
350,404	....	....	1,930	**352,334**	7,800	8,267	3,980	654	**20,701**	234,133	243,477	Idaho
211,448	600	....	828	**212,876**	3,083	6,528	3,300	732	**13,643**	146,187	159,223	Wyoming
1,055,441	560	....	4,816	**1,060,817**	19,640	31,053	15,246	4,550	**70,489**	716,768	694,925	Colorado
276,020	14	....	765	**276,799**	7,095	6,399	1,211	2,978	**17,683**	193,599	208,703	New Mexico
407,897	....	....	5,163	**413,060**	8,325	11,465	3,671	1,111	**24,572**	294,241	295,285	Arizona
483,820	....	....	3,620	**487,440**	9,590	11,543	8,824	1,407	**31,364**	306,416	288,537	Utah
161,028	....	....	1,288	**162,316**	2,238	3,948	4,164	40	**10,390**	92,650	94,963	Nevada
												Pacific:
1,870,442	596	461	9,428	**1,880,927**	34,390	45,374	25,071	12,735	**117,570**	1,204,066	1,113,837	Washington
1,237,532	300	645	11,870	**1,250,347**	22,835	34,997	25,356	265	**83,453**	790,925	754,130	Oregon
12,914,359	....	23,761	184,548	**13,122,668**	295,744	325,749	191,350	12,402	**825,245**	6,707,575	6,113,353	California
17,716	*50*	......	*61*	***17,827***	....	*1,517*	*192*	*16*	***1,725***	....	....	*Mutual Savings Banks* [1]

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

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
311,673	100	114	2,377	**314,264**	8,008	9,822	2,854	688	**21,372**	187,191	183,708	Connecticut—Dist. No. 2
3,440,749	1,700	209	21,813	**3,464,471**	76,031	106,226	46,392	12,645	**241,294**	1,713,909	1,702,398	New Jersey—Dist. No. 2
284,451	350	141	921	**285,863**	8,725	12,991	5,123	1,296	**28,135**	190,229	209,142	Kentucky—Dist. No. 4
3,515,545	....	679	24,647	**3,540,871**	111,270	225,642	40,091	4,025	**381,028**	2,320,577	2,051,000	Pennsylvania—Dist. No. 4
100,333	....	....	731	**101,064**	4,140	6,885	1,774	858	**13,657**	57,485	55,728	West Virginia—Dist. No. 4
1,060,812	....	3,533	5,237	**1,069,582**	17,026	30,427	12,806	1,023	**61,282**	750,802	653,796	Louisiana—Dist. No. 6
245,375	....	323	1,087	**246,785**	4,988	10,755	573	165	**16,481**	154,283	156,305	Mississippi—Dist. No. 6
984,723	....	425	6,157	**991,305**	23,140	31,441	10,078	1,931	**66,590**	594,262	544,628	Tennessee—Dist. No. 6
2,157,969	250	....	9,679	**2,167,898**	38,544	59,983	27,426	4,781	**130,734**	1,349,814	1,343,854	Indiana—Dist. No. 7
10,905,470	10,100	4,990	58,092	**10,978,652**	229,030	318,251	93,051	69,603	**709,935**	7,357,983	6,096,853	Illinois—Dist. No. 7
4,963,225	35	86	42,522	**5,005,868**	82,335	122,211	49,491	13,442	**267,479**	2,735,694	2,416,153	Michigan—Dist. No. 7
1,893,314	50	172	7,718	**1,901,254**	36,390	45,623	33,904	6,381	**122,298**	1,040,345	933,580	Wisconsin—Dist. No. 7
1,209,387	....	207	3,269	**1,212,863**	25,720	30,666	18,001	2,338	**76,725**	884,934	588,925	Missouri—Dist. No. 10
172,557	....	....	710	**173,267**	4,680	4,195	592	2,001	**11,468**	113,978	116,384	New Mexico—Dist. No. 10
1,380,397	670	252	5,804	**1,387,123**	32,798	38,920	32,293	4,958	**108,969**	1,042,108	1,024,548	Oklahoma—Dist. No. 10
353,527	....	....	4,708	**358,235**	7,825	10,215	3,116	1,011	**22,167**	254,886	254,709	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, JUNE 30, 1951

[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	**99,664,029**	**12,750,557**	**86,913,472**	**30,073,341**	**18,945,745**	**18,554,544**	**391,201**	**16.2**	**15.9**
Central reserve city banks	28,935,356	2,744,290	26,191,066	3,050,430	6,335,591	6,468,882	−133,291	21.7	22.1
Reserve city banks	37,964,924	5,245,744	32,719,180	11,909,324	7,437,660	7,258,395	179,265	16.7	16.3
Country banks	32,763,749	4,760,523	28,003,226	15,113,587	5,172,494	4,827,267	345,227	12.0	11.2
All member banks, by districts:									
Boston	4,918,523	542,161	4,376,362	1,225,516	830,636	801,434	29,202	14.8	14.3
New York	28,932,298	2,852,958	26,079,340	5,571,646	6,058,136	6,131,528	−73,392	19.1	19.4
Philadelphia	4,929,338	632,502	4,296,836	1,946,739	892,678	848,205	44,473	14.3	13.6
Cleveland	7,515,303	940,704	6,574,599	3,254,592	1,449,346	1,371,806	77,540	14.7	14.0
Richmond	4,460,600	666,692	3,793,908	1,343,082	811,656	730,753	80,903	15.8	14.2
Atlanta	4,984,316	832,501	4,151,815	1,120,503	814,943	761,092	53,851	15.5	14.4
Chicago	15,306,438	1,989,564	13,316,874	5,842,298	3,008,781	2,985,083	23,698	15.7	15.6
St. Louis	3,982,334	582,368	3,399,966	986,664	679,615	647,340	32,275	15.5	14.8
Minneapolis	2,492,948	400,846	2,092,102	890,242	409,998	398,701	11,297	13.7	13.4
Kansas City	5,307,703	880,460	4,427,243	728,808	863,095	814,897	48,198	16.7	15.8
Dallas	5,951,494	1,137,718	4,813,776	674,873	941,008	852,653	88,355	17.1	15.5
San Francisco	10,882,734	1,292,083	9,590,651	6,488,378	2,185,853	2,211,052	−25,199	13.6	13.8
Central reserve city banks:									
New York	23,140,049	2,161,680	20,978,369	1,924,442	5,053,276	5,150,275	−96,999	22.1	22.5
Chicago	5,795,307	582,610	5,212,697	1,125,988	1,282,315	1,318,607	−36,292	20.2	20.8
Reserve city banks, by districts:									
Boston	2,103,747	183,548	1,920,199	179,770	412,742	394,826	17,916	19.7	18.8
New York	914,366	109,619	804,747	290,822	183,602	178,399	5,203	16.8	16.3
Philadelphia	2,484,458	320,381	2,164,077	222,334	452,282	446,155	6,127	19.0	18.7
Cleveland	4,858,317	590,215	4,268,102	1,526,340	987,406	945,201	42,205	17.0	16.3
Richmond	2,290,589	306,923	1,983,666	443,905	463,386	423,368	40,018	19.1	17.4
Atlanta	2,273,283	396,497	1,876,786	427,625	423,794	401,015	22,779	18.4	17.4
Chicago	4,879,810	731,262	4,148,548	2,027,715	974,442	951,372	23,070	15.8	15.4
St. Louis	2,191,062	321,972	1,869,090	336,385	401,532	394,001	7,531	18.2	17.9
Minneapolis	1,067,326	194,114	873,212	164,801	172,971	184,530	−11,559	16.7	17.8
Kansas City	3,045,953	523,368	2,522,585	390,250	538,380	527,932	10,448	18.5	18.1
Dallas	2,843,879	540,017	2,303,862	379,826	529,139	483,562	45,577	19.7	18.0
San Francisco	9,012,134	1,027,828	7,984,306	5,519,551	1,897,984	1,928,034	−30,050	14.1	14.3
Country banks, by districts:									
Boston	2,814,776	358,613	2,456,163	1,045,746	417,894	406,608	11,286	11.9	11.6
New York	4,877,883	581,659	4,296,224	3,356,382	821,258	802,854	18,404	10.7	10.5
Philadelphia	2,444,880	312,121	2,132,759	1,724,405	440,396	402,050	38,346	11.4	10.4
Cleveland	2,656,986	350,489	2,306,497	1,728,252	461,940	426,605	35,335	11.4	10.6
Richmond	2,170,011	359,769	1,810,242	899,177	348,270	307,385	40,885	12.9	11.3
Atlanta	2,711,033	436,004	2,275,029	692,878	391,149	360,077	31,072	13.2	12.1
Chicago	4,631,321	675,692	3,955,629	2,688,595	752,024	715,104	36,920	11.3	10.8
St. Louis	1,791,272	260,396	1,530,876	650,279	278,083	253,339	24,744	12.7	11.6
Minneapolis	1,425,622	206,732	1,218,890	725,441	237,027	214,171	22,856	12.2	11.0
Kansas City	2,261,750	357,092	1,904,658	338,558	324,715	286,965	37,750	14.5	12.8
Dallas	3,107,615	597,701	2,509,914	295,047	411,869	369,091	42,778	14.7	13.2
San Francisco	1,870,600	264,255	1,606,345	968,827	287,869	283,018	4,851	11.2	11.0

[1] Demand balances with banks in United States, except private banks and American branches of foreign banks, plus cash items in process of collection. 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 June 1946-June 1947 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—6% for all member banks; net demand deposits—24% for central reserve city banks, 20% for reserve city banks, and 14% for country banks.

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

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1951, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	**35,549,617**	**1,453,066**	**16,533,516**	**2,088,272**	**3,182,714**	**1,522,430**	**613,745**	**4,803,794**	**1,412,917**	**348,691**	**696,410**	**529,414**	**2,364,648**
Loans (including overdrafts)	**16,386,274**	629,067	8,218,721	910,446	1,288,332	732,756	303,921	1,704,783	693,596	140,731	351,280	259,999	1,152,642
United States Government direct obligations	**16,138,490**	682,928	7,247,920	933,250	1,536,984	674,077	243,137	2,506,981	609,068	181,142	268,587	215,123	1,039,293
Obligations guaranteed by United States Government	**4,514**	327	2,900	6	375	15	3	112	209	31	399	100	37
Obligations of States and political subdivisions	**2,019,367**	85,992	700,737	135,955	203,765	71,179	57,798	446,598	61,563	17,666	65,801	48,565	123,748
Other bonds, notes, and debentures	**872,574**	49,509	287,499	97,078	146,324	40,017	6,768	137,814	42,436	8,553	8,923	4,326	43,327
Corporate stocks (including Federal Reserve Bank stock)	**128,398**	5,243	75,739	11,537	6,934	4,386	2,118	7,506	6,045	568	1,420	1,301	5,601
Reserves, cash, and bank balances	**11,046,369**	**379,971**	**5,454,395**	**616,774**	**875,846**	**548,724**	**208,908**	**1,263,971**	**469,728**	**98,986**	**265,911**	**217,866**	**645,289**
Reserve with Federal Reserve Banks	**6,604,068**	197,834	3,543,982	355,162	509,117	292,681	102,153	723,074	246,113	50,626	119,853	90,378	373,095
Cash in vault	**434,386**	28,443	134,939	23,888	57,256	32,476	12,308	69,598	21,014	6,832	8,630	13,015	25,987
Demand balances with banks in United States (except private banks and American branches of foreign banks)	**1,355,017**	58,902	185,453	72,739	160,299	108,478	60,676	266,073	101,146	32,851	71,219	100,011	137,170
Other balances with banks in United States	**7,886**	612	3,336	823	270	265	50	613	65	....	252	384	1,216
Balances with banks in foreign countries	**51,368**	1,583	43,105	1,166	593	128	3	999	148	1	29	231	3,382
Cash items in process of collection	**2,593,644**	92,597	1,543,580	162,996	148,311	114,696	33,718	203,614	101,242	8,676	65,928	13,847	104,439
Due from own foreign branches	**3,078**	....	3,078	....	....	....	....	....	....	....	....	....	....
Bank premises owned and furniture and fixtures	**334,178**	19,613	152,518	24,555	25,513	21,836	8,876	32,554	11,214	1,867	3,614	9,037	22,981
Other real estate owned	**2,873**	119	756	327	90	325	715	174	21	37	82	106	121
Investments and other assets indirectly representing bank premises or other real estate	**25,196**	1,160	2,803	6,134	11,073	1,868	147	1,668	67	....	110	25	141
Customers' liability on acceptances	**113,451**	2,338	102,623	570	323	57	762	400	1,135	....	....	632	4,611
Income accrued but not yet collected	**88,934**	3,231	50,600	5,545	7,406	3,088	1,042	8,126	2,474	403	670	273	6,076
Other assets	**54,464**	3,018	20,817	5,495	3,698	5,695	2,005	4,838	2,548	215	2,004	356	3,775
Total assets	**47,218,160**	**1,862,516**	**22,321,106**	**2,747,672**	**4,106,663**	**2,104,023**	**836,200**	**6,115,525**	**1,900,104**	**450,199**	**968,801**	**757,709**	**3,047,642**
LIABILITIES													
Demand deposits	**33,547,687**	**1,273,649**	**17,234,175**	**1,999,989**	**2,417,342**	**1,466,876**	**615,018**	**3,593,444**	**1,422,866**	**291,283**	**796,076**	**629,460**	**1,807,509**
Individuals, partnerships, and corporations	**25,361,857**	1,047,596	12,573,754	1,670,340	1,970,877	1,089,290	447,213	2,823,070	1,031,218	227,674	522,816	516,667	1,441,342
United States Government	**2,110,078**	61,148	1,256,656	119,270	174,245	69,047	18,439	205,414	75,777	6,894	20,177	9,252	93,759
States and political subdivisions	**1,650,400**	84,779	527,512	50,500	131,959	114,750	90,494	284,635	73,968	39,843	89,331	68,074	94,555
Banks in United States	**2,954,827**	34,854	1,692,022	127,713	104,226	171,681	53,818	214,543	229,572	13,175	155,930	27,486	129,807
Banks in foreign countries	**630,059**	2,172	597,224	3,761	3,031	1,940	249	2,106	639	13	531	609	17,784
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	**840,466**	43,100	587,007	28,405	33,004	20,168	4,805	63,676	11,692	3,684	7,291	7,372	30,262
Time deposits	**9,600,866**	**414,645**	**2,853,915**	**481,629**	**1,389,133**	**465,559**	**158,131**	**2,136,510**	**338,362**	**130,005**	**105,965**	**76,796**	**1,050,216**
Individuals, partnerships, and corporations	**9,147,231**	410,035	2,682,033	455,139	1,326,953	412,199	150,480	2,104,068	331,839	128,065	104,647	72,498	969,275
United States Government	**29,351**	1,069	9,546	220	392	7,867	2,859	2,140	3,110	52	15	27	2,054
Postal savings	**1,087**	66	15	40	214	431	31	188	27	31	27	6	11
States and political subdivisions	**286,019**	3,475	46,076	25,655	61,373	28,832	3,614	29,939	3,386	1,852	1,176	3,480	77,161
Banks in United States	**5,678**	....	1,245	75	201	230	1,147	175	....	5	100	785	1,715
Banks in foreign countries	**131,500**	....	115,000	500	....	16,000	....	....	....	....	....	....	....
Total deposits	**43,148,553**	**1,688,294**	**20,088,090**	**2,481,618**	**3,806,475**	**1,932,435**	**773,149**	**5,729,954**	**1,761,228**	**421,288**	**902,041**	**706,256**	**2,857,725**
Due to own foreign branches	**8,750**	....	8,750	....	....	....	....	....	....	....	....	....	....
Bills payable, rediscounts, and other liabilities for borrowed money	**22,329**	5,500	3,335	300	140	500	555	10,135	803	50	495	416	100
Acceptances outstanding	**128,071**	2,353	117,150	572	323	57	762	429	1,135	....	....	632	4,658
Dividends declared but not yet payable	**19,324**	1,032	12,986	1,334	743	311	324	1,069	558	23	132	110	702
Income collected but not yet earned	**83,361**	5,065	30,011	6,966	8,089	5,283	2,182	12,308	2,969	515	798	352	8,823
Expenses accrued and unpaid	**173,585**	8,249	86,629	12,279	16,262	8,768	2,666	15,552	6,080	542	2,091	1,339	13,128
Other liabilities	**150,892**	2,890	122,401	1,753	3,175	7,337	1,711	4,805	3,403	58	295	69	2,995
Total liabilities	**43,734,865**	**1,713,383**	**20,469,352**	**2,504,822**	**3,835,207**	**1,954,691**	**781,349**	**5,774,252**	**1,776,176**	**422,476**	**905,852**	**709,174**	**2,888,131**
CAPITAL ACCOUNTS													
Capital	**1,021,934**	46,388	521,753	66,485	82,096	40,718	17,053	95,637	44,288	8,925	19,453	18,429	60,709
Surplus	**1,676,766**	60,356	952,568	132,728	128,871	76,128	26,801	134,440	46,537	9,870	25,383	17,276	65,808
Undivided profits	**668,533**	25,822	348,557	37,363	51,947	24,275	8,676	74,909	30,701	7,319	15,497	11,183	32,284
Other capital accounts	**116,062**	16,567	28,876	6,274	8,542	8,211	2,321	36,287	2,402	1,609	2,616	1,647	710
Total capital accounts	**3,483,295**	**149,133**	**1,851,754**	**242,850**	**271,456**	**149,332**	**54,851**	**341,273**	**123,928**	**27,723**	**62,949**	**48,535**	**159,511**
Total liabilities and capital accounts	**47,218,160**	**1,862,516**	**22,321,106**	**2,747,672**	**4,106,663**	**2,104,023**	**836,200**	**6,115,525**	**1,900,104**	**450,199**	**968,801**	**757,709**	**3,047,642**
Net demand deposits subject to reserve (see page 18)	**29,600,665**	1,122,311	15,505,142	1,764,254	2,108,732	1,243,702	520,624	3,124,511	1,220,478	249,756	658,929	515,602	1,566,624
Demand deposits adjusted (see footnote on page 1)	**25,259,079**	1,082,878	12,144,693	1,586,249	1,987,529	1,109,512	508,794	2,967,767	1,015,636	262,525	553,510	578,266	1,461,720
Pledged assets (and securities loaned)	**4,687,600**	132,605	1,994,981	385,781	508,026	293,626	139,875	411,694	183,857	60,641	133,744	98,166	344,604
Number of banks	**1,913**	45	233	86	231	137	70	444	171	131	129	150	86

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS AND THEIR BRANCH TERRITORIES