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MEMBER BANK  
CALL REPORT

NUMBER 122

CONDITION OF MEMBER BANKS  
DECEMBER 31, 1951

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BOARD OF GOVERNORS  
OF THE FEDERAL RESERVE SYSTEM  
WASHINGTON

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

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

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

# MEMBER BANK CALL REPORT

## ASSETS AND LIABILITIES OF MEMBER BANKS ON DECEMBER 31, 1951 COMPARED WITH OCTOBER 10, 1951 AND DECEMBER 30, 1950

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Dec. 31, 1951	Oct. 10, 1951	Dec. 30, 1950	Oct. 10, 1951	Dec. 30, 1950
<b>ASSETS</b>					
<b>Loans and investments</b> .....	<b>112,247,105</b>	<b>108,387,873</b>	<b>107,424,138</b>	<b>+3,859,232</b>	<b>+4,822,967</b>
Loans (including overdrafts).....	49,560,596	47,936,169	44,704,923	+1,624,427	+4,855,673
United States Government direct obligations.....	51,605,887	49,632,553	52,356,668	+1,973,334	-750,781
Obligations guaranteed by United States Government.....	15,260	14,449	8,011	+811	+7,249
Obligations of States and political subdivisions.....	7,527,790	7,288,028	6,640,204	+239,762	+887,586
Other bonds, notes, and debentures.....	3,223,252	3,208,533	3,413,279	+14,719	-190,027
Corporate stocks (including Federal Reserve Bank stock).....	314,320	308,141	301,053	+6,179	+13,267
<b>Reserves, cash, and bank balances</b> .....	<b>39,252,126</b>	<b>34,580,004</b>	<b>35,524,306</b>	<b>+4,672,122</b>	<b>+3,727,820</b>
Reserve with Federal Reserve Banks.....	19,911,777	19,856,587	17,459,016	+55,190	+2,452,761
Cash in vault.....	2,061,866	1,929,961	1,642,670	+131,905	+419,196
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	7,435,198	6,490,013	6,840,520	+945,185	+594,678
Other balances with banks in United States.....	27,582	24,507	27,334	+3,075	+248
Balances with banks in foreign countries.....	48,608	57,969	141,534	-9,361	-92,926
Cash items in process of collection.....	9,767,095	6,220,967	9,413,232	+3,546,128	+353,863
Due from own foreign branches.....	69,524	56,691	62,015	+12,833	+7,509
Bank premises owned and furniture and fixtures.....	1,023,130	1,015,326	956,861	+7,804	+66,269
Other real estate owned.....	21,171	20,926	16,578	+245	+4,593
Investments and other assets indirectly representing bank premises or other real estate.....	91,017	89,937	83,221	+1,080	+7,796
Customers' liability on acceptances.....	325,456	241,325	208,500	+84,131	+116,956
Income accrued but not yet collected.....	268,162	225,544	263,458	+42,618	+4,704
Other assets.....	141,478	139,856	121,133	+1,622	+20,345
<b>Total assets</b> .....	<b>153,439,169</b>	<b>144,757,482</b>	<b>144,660,210</b>	<b>+8,681,687</b>	<b>+8,778,959</b>
<b>LIABILITIES</b>					
<b>Demand deposits</b> .....	<b>109,970,466</b>	<b>101,824,841</b>	<b>103,412,014</b>	<b>+8,145,625</b>	<b>+6,558,452</b>
Individuals, partnerships, and corporations.....	83,240,152	77,510,721	78,659,463	+5,729,431	+4,580,689
United States Government.....	3,100,730	3,847,526	2,522,592	-746,796	+578,138
States and political subdivisions.....	6,665,709	6,058,566	6,399,988	+607,143	+265,721
Banks in United States.....	12,634,017	11,435,459	11,669,294	+1,198,558	+964,723
Banks in foreign countries.....	1,368,777	1,255,206	1,437,095	+113,571	-68,318
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,961,081	1,717,363	2,723,582	+1,243,718	+237,499
<b>Time deposits</b> .....	<b>31,045,022</b>	<b>30,544,164</b>	<b>29,676,886</b>	<b>+500,858</b>	<b>+1,368,136</b>
Individuals, partnerships, and corporations.....	29,128,499	28,667,331	28,031,649	+461,168	+1,096,850
United States Government.....	243,210	224,389	173,569	+18,821	+67,641
Postal savings.....	13,557	8,613	7,224	+4,944	+6,333
States and political subdivisions.....	1,237,846	1,223,862	1,121,117	+13,984	+116,729
Banks in United States.....	22,357	23,445	23,716	-1,088	-1,359
Banks in foreign countries.....	399,553	396,524	317,611	+3,029	+81,942
<b>Total deposits</b> .....	<b>141,015,488</b>	<b>132,369,005</b>	<b>133,088,900</b>	<b>+8,646,483</b>	<b>+7,926,588</b>
Due to own foreign branches.....	714,706	616,138	552,032	+98,568	+162,674
Bills payable, rediscounts, and other liabilities for borrowed money.....	25,612	250,493	78,997	-224,881	-53,385
Acceptances outstanding.....	352,668	262,654	240,037	+90,014	+112,631
Dividends declared but not yet payable.....	60,754	33,268	58,900	+27,486	+1,854
Income collected but not yet earned.....	270,139	268,824	260,531	+1,315	+9,608
Expenses accrued and unpaid.....	570,879	595,689	454,338	-24,810	+116,541
Other liabilities.....	210,436	184,618	231,757	+25,818	-21,321
<b>Total liabilities</b> .....	<b>143,220,682</b>	<b>134,580,689</b>	<b>134,965,492</b>	<b>+8,639,993</b>	<b>+8,255,190</b>
<b>CAPITAL ACCOUNTS</b>					
Capital.....	3,142,240	3,102,949	2,990,319	+39,291	+151,921
Surplus.....	4,809,311	4,698,311	4,560,620	+111,000	+248,691
Undivided profits.....	1,884,390	1,991,558	1,751,580	-107,168	+132,810
Other capital accounts.....	382,546	383,975	392,199	-1,429	-9,653
<b>Total capital accounts</b> .....	<b>10,218,487</b>	<b>10,176,793</b>	<b>9,694,718</b>	<b>+41,694</b>	<b>+523,769</b>
<b>Total liabilities and capital accounts</b> .....	<b>153,439,169</b>	<b>144,757,482</b>	<b>144,660,210</b>	<b>+8,681,687</b>	<b>+8,778,959</b>
<b>MEMORANDA</b>					
Net demand deposits subject to reserve (see page 18).....	92,770,176	89,115,277	87,159,995	+3,654,899	+5,610,181
Demand deposits adjusted <sup>1</sup> .....	83,099,847	79,065,683	78,369,801	+4,034,164	+4,730,046
Pledged assets (and securities loaned).....	15,470,522	16,084,510	13,348,262	-613,988	+2,122,260
Number of banks.....	6,840	6,846	6,873	-6	-33

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES**  
**DECEMBER 31, 1946 TO DECEMBER 31, 1951**

[Amounts in thousands of dollars]

	1946 Dec. 31	1947 Dec. 31	1948 Dec. 31	1949 Dec. 31	1950 Dec. 30	1951 Oct. 10	1951 Dec. 31
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>96,361,989</b>	<b>97,845,741</b>	<b>95,616,170</b>	<b>101,527,652</b>	<b>107,424,138</b>	<b>108,387,873</b>	<b>112,247,105</b>
Loans (including overdrafts).....	26,695,670	32,627,985	36,060,317	36,230,459	44,704,923	47,936,169	49,560,596
United States Government direct obligations.....	63,030,370	57,904,405	52,148,672	56,879,051	52,356,668	49,632,553	51,605,887
Obligations guaranteed by United States Government.....	11,445	9,700	4,930	4,200	8,011	14,449	15,260
Obligations of States and political subdivisions.....	3,547,509	4,199,095	4,479,920	5,273,685	6,640,204	7,288,028	7,527,790
Other bonds, notes, and debentures.....	2,803,256	2,826,707	2,641,521	2,851,249	3,413,279	3,208,533	3,223,252
Corporate stocks (including Federal Reserve Bank stock).....	273,739	277,849	280,810	289,008	301,053	308,141	314,320
<b>Reserves, cash, and bank balances</b>	<b>29,586,897</b>	<b>32,845,266</b>	<b>34,201,796</b>	<b>31,317,298</b>	<b>35,524,306</b>	<b>34,580,004</b>	<b>39,252,126</b>
Reserve with Federal Reserve Banks.....	16,014,569	17,796,687	20,405,686	16,428,505	17,459,016	19,856,587	19,911,777
Cash in vault.....	1,575,556	1,672,074	1,485,771	1,521,177	1,642,670	1,929,961	2,061,866
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	5,900,492	6,236,307	5,643,423	6,167,313	6,840,520	6,490,013	7,435,198
Other balances with banks in United States.....	35,202	33,818	30,697	26,420	27,334	24,507	27,582
Balances with banks in foreign countries.....	56,143	25,454	28,659	41,307	141,534	57,969	48,608
Cash items in process of collection.....	6,004,935	7,080,926	6,607,560	7,132,576	9,413,232	6,220,967	9,767,095
Due from own foreign branches.....	6,353	4,789	54,521	48,124	62,015	56,691	69,524
Bank premises owned and furniture and fixtures.....	789,239	820,199	872,265	907,387	956,861	1,015,326	1,023,130
Other real estate owned.....	14,235	12,239	13,446	14,932	16,578	20,926	21,171
Investments and other assets indirectly representing bank premises or other real estate.....	60,573	58,101	58,445	68,681	83,221	89,937	91,017
Customers' liability on acceptances.....	116,995	141,254	179,504	169,724	208,500	241,325	325,456
Income accrued but not yet collected.....	218,481	227,386	237,105	260,497	263,458	225,544	268,162
Other assets.....	85,964	105,497	158,271	116,633	121,133	139,856	141,478
<b>Total assets</b> .....	<b>127,240,726</b>	<b>132,060,472</b>	<b>131,391,523</b>	<b>134,430,928</b>	<b>144,660,210</b>	<b>144,757,482</b>	<b>153,439,169</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b> .....	<b>90,917,359</b>	<b>94,137,848</b>	<b>92,459,455</b>	<b>94,560,897</b>	<b>103,412,014</b>	<b>101,824,841</b>	<b>109,970,466</b>
Individuals, partnerships, and corporations.....	69,126,705	72,703,750	70,946,667	71,588,593	78,659,463	77,510,721	83,240,152
U. S. Government: War Loan and Series E bond accounts.....	2,473,253	1,176,098	2,121,969	2,837,587	2,522,592	3,847,526	3,100,730
Other.....	198,748						
States and political subdivisions.....	4,914,500	5,504,054	5,850,375	6,017,370	6,399,988	6,058,566	6,665,709
Banks in United States.....	10,644,127	10,977,636	10,098,396	10,623,190	11,669,294	11,435,459	12,634,017
Banks in foreign countries.....	1,353,444	1,375,491	1,479,632	1,309,597	1,437,095	1,255,206	1,368,777
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,206,582	2,400,819	1,962,416	2,184,560	2,723,582	1,717,363	2,961,081
<b>Time deposits</b> .....	<b>27,252,542</b>	<b>28,389,879</b>	<b>28,902,421</b>	<b>29,323,701</b>	<b>29,676,886</b>	<b>30,544,164</b>	<b>31,045,022</b>
Individuals, partnerships, and corporations.....	26,525,446	27,541,909	27,801,151	27,934,245	28,031,649	28,667,331	29,128,499
United States Government.....	110,499	101,194	107,156	170,923	175,569	224,389	243,210
Postal savings.....	3,481	3,364	3,793	4,255	7,224	8,613	13,557
States and political subdivisions.....	550,970	693,446	927,324	1,050,523	1,121,117	1,223,862	1,237,846
Banks in United States.....	43,346	38,866	29,990	24,361	23,716	23,445	22,357
Banks in foreign countries.....	18,800	11,100	33,007	139,394	317,611	396,524	399,553
<b>Total deposits</b> .....	<b>118,169,901</b>	<b>122,527,727</b>	<b>121,361,876</b>	<b>123,884,598</b>	<b>133,088,900</b>	<b>132,369,005</b>	<b>141,015,488</b>
Due to own foreign branches.....	194,878	221,778	262,262	391,123	552,032	616,138	714,706
Bills payable, rediscounts, and other liabilities for borrowed money.....	30,129	53,965	45,407	11,030	78,997	250,493	25,612
Acceptances outstanding.....	132,104	164,565	201,322	198,763	240,037	262,654	352,668
Dividends declared but not yet payable.....	53,132	55,509	56,225	59,558	58,900	33,268	60,754
Income collected but not yet earned.....	81,354	124,737	159,704	203,350	260,531	268,824	270,139
Expenses accrued and unpaid.....	356,375	306,501	317,882	350,381	454,338	595,689	570,879
Other liabilities.....	128,062	141,502	185,731	158,223	231,757	184,618	210,436
<b>Total liabilities</b> .....	<b>119,145,935</b>	<b>123,596,284</b>	<b>122,590,409</b>	<b>125,257,026</b>	<b>134,965,492</b>	<b>134,580,689</b>	<b>143,220,682</b>
<b>CAPITAL ACCOUNTS</b>							
Capital.....	2,691,775	2,730,394	2,781,808	2,886,969	2,990,319	3,102,949	3,142,240
Surplus.....	3,595,445	3,823,530	3,969,572	4,215,117	4,560,620	4,698,311	4,809,311
Undivided profits.....	1,287,268	1,409,515	1,601,946	1,647,547	1,751,580	1,991,558	1,884,390
Other capital accounts.....	520,303	500,749	447,788	424,269	392,199	383,975	382,546
<b>Total capital accounts</b> .....	<b>8,094,791</b>	<b>8,464,188</b>	<b>8,801,114</b>	<b>9,173,902</b>	<b>9,694,718</b>	<b>10,176,793</b>	<b>10,218,487</b>
<b>Total liabilities and capital accounts</b> .....	<b>127,240,726</b>	<b>132,060,472</b>	<b>131,391,523</b>	<b>134,430,928</b>	<b>144,660,210</b>	<b>144,757,482</b>	<b>153,439,169</b>
<b>MEMORANDA</b>							
Par or face value of capital.....	2,691,986	2,730,477	2,781,808	2,886,969	2,990,319	3,102,949	3,142,240
Capital notes and debentures.....	21,642	17,363	10,604	9,498	9,424	10,308	9,025
First preferred stock.....	77,382	59,928	54,719	46,674	42,548	37,365	32,978
Second preferred stock.....	6,045	4,528	3,879	2,962	2,603	2,413	2,386
Common stock.....	2,586,917	2,648,658	2,712,606	2,827,835	2,935,744	3,052,863	3,097,851
Retirable value of capital: First preferred stock.....	133,945	111,426	104,816	92,177	83,428	75,625	70,835
Second preferred stock.....	10,558	8,398	7,672	5,911	5,490	5,270	5,243
Net demand deposits subject to reserve (see page 18)	76,540,041	80,822,042	80,209,758	81,262,608	87,159,995	89,115,277	92,770,176
Demand deposits adjusted (see footnote on page 1)	70,242,852	73,527,697	72,151,898	72,657,947	78,369,801	79,065,683	83,099,847
Pledged assets (and securities loaned).....	11,764,847	10,038,160	11,671,462	12,820,538	13,348,262	16,084,510	15,470,522
Number of banks.....	6,900	6,923	6,918	6,892	6,873	6,846	6,840

# ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1951 BY CLASS OF BANK

[Amounts in thousands of dollars]

	Central reserve city member banks <sup>1</sup>		Reserve city member banks <sup>1</sup>	Country member banks <sup>1</sup>	All member banks	All national member banks	All State member banks
	New York	Chicago					
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>21,378,551</b>	<b>5,731,136</b>	<b>42,693,766</b>	<b>42,443,652</b>	<b>112,247,105</b>	<b>75,255,325</b>	<b>36,991,780</b>
Loans (including overdrafts)	11,146,051	2,467,633	19,650,899	16,296,013	49,560,596	32,317,102	17,243,494
United States Government direct obligations	8,126,931	2,711,380	19,185,766	21,581,810	51,605,887	35,053,836	16,552,051
Obligations guaranteed by United States Government	1,666	.....	8,468	5,126	15,260	9,656	5,604
Obligations of States and political subdivisions	1,384,788	351,026	2,458,372	3,333,604	7,527,790	5,323,475	2,204,315
Other bonds, notes, and debentures	621,743	188,787	1,286,110	1,126,612	3,223,252	2,370,362	852,890
Corporate stocks (including Federal Reserve Bank stock)	97,372	12,310	104,151	100,487	314,320	180,894	133,426
<b>Reserves, cash, and bank balances</b>	<b>8,564,431</b>	<b>2,196,133</b>	<b>15,199,097</b>	<b>13,292,465</b>	<b>39,252,126</b>	<b>25,951,304</b>	<b>13,300,822</b>
Reserve with Federal Reserve Banks	5,246,245	1,406,944	7,582,188	5,676,400	19,911,777	12,792,817	7,118,900
Cash in vault	159,418	32,354	639,302	1,230,792	2,061,866	1,397,648	664,218
Demand balances with banks in United States (except private banks and American branches of foreign banks)	76,835	163,980	2,340,230	4,854,153	7,435,198	5,651,874	1,783,324
Other balances with banks in United States	2,539	1,174	15,566	8,303	27,582	20,138	7,444
Balances with banks in foreign countries	27,991	2,257	16,311	2,049	48,608	23,175	25,433
Cash items in process of collection	3,051,403	589,424	4,605,500	1,520,768	9,767,095	6,065,652	3,701,443
Due from own foreign branches	67,228	.....	2,296	.....	69,524	68,539	985
Bank premises owned and furniture and fixtures	152,520	15,615	372,847	482,148	1,023,130	680,830	342,300
Other real estate owned	319	.....	12,194	8,658	21,171	16,770	4,401
Investments and other assets indirectly representing bank premises or other real estate	1,936	443	76,300	12,338	91,017	64,642	26,375
Customers' liability on acceptances	208,878	5,969	104,862	5,747	325,456	172,682	152,774
Income accrued but not yet collected	63,926	18,191	127,614	58,431	268,162	172,000	96,162
Other assets	25,977	4,881	64,919	45,701	141,478	79,634	61,844
<b>Total assets</b>	<b>30,463,766</b>	<b>7,972,368</b>	<b>58,653,895</b>	<b>56,349,140</b>	<b>153,439,169</b>	<b>102,461,726</b>	<b>50,977,443</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>24,862,106</b>	<b>6,258,984</b>	<b>42,105,020</b>	<b>36,744,356</b>	<b>109,970,466</b>	<b>73,008,492</b>	<b>36,961,974</b>
Individuals, partnerships, and corporations	17,879,677	4,403,962	30,722,033	30,234,480	83,240,152	54,757,024	28,483,128
United States Government	857,983	242,482	1,123,830	876,435	3,100,730	1,986,923	1,113,807
States and political subdivisions	321,444	239,728	2,550,120	3,554,417	6,665,709	4,943,718	1,721,991
Banks in United States	3,385,452	1,268,685	6,694,771	1,285,109	12,634,017	8,804,839	3,829,178
Banks in foreign countries	1,128,347	37,858	191,954	10,618	1,368,777	726,499	642,278
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,289,203	66,269	822,312	783,297	2,961,081	1,789,489	1,171,592
<b>Time deposits</b>	<b>1,997,238</b>	<b>1,143,152</b>	<b>12,361,189</b>	<b>15,543,443</b>	<b>31,045,022</b>	<b>21,164,430</b>	<b>9,880,592</b>
Individuals, partnerships, and corporations	1,613,953	1,127,552	11,472,890	14,914,104	29,128,499	19,728,288	9,400,211
United States Government	42,920	4,600	82,077	113,613	243,210	208,456	34,754
Postal savings	.....	.....	2,644	10,913	13,557	9,988	3,569
States and political subdivisions	21,992	10,500	713,908	491,446	1,237,846	961,519	276,327
Banks in United States	150	500	8,840	12,867	22,357	17,336	5,011
Banks in foreign countries	318,223	.....	80,830	500	399,553	238,843	160,710
<b>Total deposits</b>	<b>26,859,344</b>	<b>7,402,136</b>	<b>54,466,209</b>	<b>52,287,799</b>	<b>141,015,488</b>	<b>94,172,922</b>	<b>46,842,566</b>
Due to own foreign branches	630,174	.....	84,532	.....	714,706	704,715	9,991
Bills payable, rediscounts, and other liabilities for borrowed money	5,225	.....	4,170	16,217	25,612	15,484	10,128
Acceptances outstanding	223,303	7,255	115,115	6,995	352,668	187,624	165,044
Dividends declared but not yet payable	21,840	2,025	18,283	18,606	60,754	37,976	22,778
Income collected but not yet earned	32,801	7,483	121,126	108,729	270,139	180,787	89,352
Expenses accrued and unpaid	148,084	31,632	257,969	133,194	570,879	374,416	196,463
Other liabilities	118,027	9,157	65,644	17,608	210,436	134,575	75,861
<b>Total liabilities</b>	<b>28,038,798</b>	<b>7,459,688</b>	<b>55,133,048</b>	<b>52,589,148</b>	<b>143,220,682</b>	<b>95,808,499</b>	<b>47,412,183</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	683,774	181,250	1,103,695	1,173,521	3,142,240	2,100,070	1,042,170
Surplus	1,260,185	227,275	1,674,979	1,646,872	4,809,311	3,076,180	1,733,131
Undivided profits	460,717	55,049	622,669	745,955	1,884,390	1,210,968	673,422
Other capital accounts	20,292	49,106	119,504	193,644	382,546	266,009	116,537
<b>Total capital accounts</b>	<b>2,424,968</b>	<b>512,680</b>	<b>3,520,847</b>	<b>3,759,992</b>	<b>10,218,487</b>	<b>6,653,227</b>	<b>3,565,260</b>
<b>Total liabilities and capital accounts</b>	<b>30,463,766</b>	<b>7,972,368</b>	<b>58,653,895</b>	<b>56,349,140</b>	<b>153,439,169</b>	<b>102,461,726</b>	<b>50,977,443</b>
<b>MEMORANDA</b>							
Par or face value of capital	683,774	181,250	1,103,695	1,173,521	3,142,240	2,100,070	1,042,170
Capital notes and debentures	1,500	.....	500	7,025	9,025	.....	9,025
First preferred stock	.....	1,500	10,259	21,219	32,978	7,855	25,123
Second preferred stock	.....	.....	.....	2,386	2,386	591	1,795
Common stock	682,274	179,750	1,092,936	1,142,891	3,097,851	2,091,624	1,006,227
Retirable value of capital: First preferred stock	.....	1,500	10,850	58,485	70,835	12,125	58,710
Second preferred stock	.....	.....	.....	5,243	5,243	866	4,377
Net demand deposits subject to reserve (see page 18)	21,733,868	5,505,580	35,159,835	30,370,893	92,770,176	61,291,045	31,479,131
Demand deposits adjusted (see footnote on page 1)	16,438,921	4,120,535	29,488,965	33,051,426	83,099,847	55,424,579	27,675,268
Pledged assets (and securities loaned)	1,755,615	722,409	6,917,703	6,074,795	15,470,522	11,538,777	3,931,745
Number of banks	22	13	321	6,484	6,840	4,939	1,901

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

# ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1951 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>112,247,105</b>	<b>5,446,208</b>	<b>29,922,171</b>	<b>6,037,070</b>	<b>9,521,000</b>	<b>5,040,030</b>	<b>5,043,324</b>
Loans (including overdrafts)	49,560,596	2,401,192	14,677,184	2,483,892	3,736,848	2,041,292	2,004,606
United States Government direct obligations	51,605,887	2,573,611	12,161,931	2,761,814	4,767,615	2,596,075	2,525,971
Obligations guaranteed by United States Government	15,260	470	4,485	120	388	43	18
Obligations of States and political subdivisions	7,527,790	304,554	2,086,448	467,621	636,960	240,862	422,537
Other bonds, notes, and debentures	3,223,252	149,352	868,011	300,924	355,766	150,521	79,320
Corporate stocks (including Federal Reserve Bank stock)	314,320	17,029	124,112	22,699	23,423	11,237	10,872
<b>Reserves, cash, and bank balances</b>	<b>39,252,126</b>	<b>1,855,435</b>	<b>10,785,646</b>	<b>1,866,920</b>	<b>2,930,697</b>	<b>1,908,918</b>	<b>2,127,035</b>
Reserve with Federal Reserve Banks	19,911,777	880,641	6,334,649	904,975	1,448,671	855,749	912,583
Cash in vault	2,061,866	150,569	395,588	149,718	221,179	159,583	135,175
Demand balances with banks in United States (except private banks and American branches of foreign banks)	7,435,198	283,977	515,242	391,648	576,990	493,950	619,333
Other balances with banks in United States	27,582	3,122	4,023	1,200	551	900	1,329
Balances with banks in foreign countries	48,608	3,238	30,052	814	1,076	268	187
Cash items in process of collection	9,767,095	533,888	3,506,092	418,565	682,230	398,468	458,428
Due from own foreign branches	69,524	2,296	67,228				
Bank premises owned and furniture and fixtures	1,023,130	66,791	262,460	63,205	91,196	61,989	68,601
Other real estate owned	21,171	356	1,341	1,408	191	1,275	2,013
Investments and other assets indirectly representing bank premises or other real estate	91,017	1,759	5,304	7,023	19,078	3,095	1,320
Customers' liability on acceptances	325,456	33,041	210,272	4,398	1,132	910	7,468
Income accrued but not yet collected	268,162	11,845	85,737	10,929	21,008	7,333	11,753
Other assets	141,478	8,199	39,075	9,354	7,693	10,824	6,947
<b>Total assets</b>	<b>153,439,169</b>	<b>7,425,930</b>	<b>41,379,234</b>	<b>8,000,307</b>	<b>12,591,995</b>	<b>7,034,374</b>	<b>7,268,461</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>109,970,466</b>	<b>5,437,409</b>	<b>31,258,994</b>	<b>5,304,440</b>	<b>8,260,853</b>	<b>5,148,459</b>	<b>5,635,344</b>
Individuals, partnerships, and corporations	83,240,152	4,294,489	23,106,330	4,337,016	6,796,771	3,911,659	3,869,395
United States Government	3,100,730	155,577	1,040,117	143,662	315,967	116,488	106,909
States and political subdivisions	6,665,709	373,870	986,485	226,231	396,466	414,814	703,771
Banks in United States	12,634,017	401,172	3,525,389	485,194	594,492	593,068	872,970
Banks in foreign countries	1,368,777	30,595	1,134,953	12,405	9,606	6,796	10,246
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,961,081	181,156	1,465,720	99,932	147,551	105,634	72,053
<b>Time deposits</b>	<b>31,045,022</b>	<b>1,300,535</b>	<b>5,690,965</b>	<b>1,943,216</b>	<b>3,338,771</b>	<b>1,384,553</b>	<b>1,154,769</b>
Individuals, partnerships, and corporations	29,128,499	1,274,534	5,229,399	1,866,396	3,168,819	1,256,098	1,108,231
United States Government	243,210	12,167	53,725	6,311	2,569	48,390	22,423
Postal savings	13,557	2,231	20	514	682	1,558	3,733
States and political subdivisions	1,237,846	8,475	86,952	69,112	165,576	60,950	16,555
Banks in United States	22,357	128	2,646	383	1,125	1,057	3,827
Banks in foreign countries	399,553	3,000	318,223	500		16,500	
<b>Total deposits</b>	<b>141,015,488</b>	<b>6,737,944</b>	<b>36,949,959</b>	<b>7,247,656</b>	<b>11,599,624</b>	<b>6,533,012</b>	<b>6,790,113</b>
Due to own foreign branches	714,706		630,174				
Bills payable, rediscounts, and other liabilities for borrowed money	25,612	2,950	8,190	3,340	870	2,440	300
Acceptances outstanding	352,668	34,899	224,736	4,448	1,135	912	11,902
Dividends declared but not yet payable	60,754	6,217	24,805	4,531	2,298	2,732	3,733
Income collected but not yet earned	270,139	15,106	63,609	13,750	20,167	11,761	16,726
Expenses accrued and unpaid	570,879	29,206	177,478	23,986	50,208	25,019	22,433
Other liabilities	210,436	14,245	125,201	3,014	8,351	9,559	3,130
<b>Total liabilities</b>	<b>143,220,682</b>	<b>6,840,567</b>	<b>38,204,152</b>	<b>7,300,725</b>	<b>11,682,653</b>	<b>6,585,435</b>	<b>6,848,337</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	3,142,240	171,981	933,015	192,040	280,026	126,731	130,902
Surplus	4,809,311	263,413	1,592,151	370,996	480,978	221,940	198,013
Undivided profits	1,884,390	105,020	599,450	118,407	131,534	76,679	66,441
Other capital accounts	382,546	44,949	50,466	18,139	16,804	23,589	24,768
<b>Total capital accounts</b>	<b>10,218,487</b>	<b>585,363</b>	<b>3,175,082</b>	<b>699,582</b>	<b>909,342</b>	<b>448,939</b>	<b>420,124</b>
<b>Total liabilities and capital accounts</b>	<b>153,439,169</b>	<b>7,425,930</b>	<b>41,379,234</b>	<b>8,000,307</b>	<b>12,591,995</b>	<b>7,034,374</b>	<b>7,268,461</b>
<b>MEMORANDA</b>							
Par or face value of capital	3,142,240	171,981	933,015	192,040	280,026	126,731	130,902
Capital notes and debentures	9,025		7,271		152	135	
First preferred stock	32,978	260	15,102	1,343		480	238
Second preferred stock	2,386	625	1,251	195		15	
Common stock	3,097,851	171,096	909,391	190,502	279,874	126,101	130,664
Retirable value of capital: First preferred stock	70,835	263	49,181	4,318		489	238
Second preferred stock	5,243	1,250	3,483	195		15	
Net demand deposits subject to reserve (see page 18)	92,770,176	4,619,707	27,237,660	4,494,227	7,001,633	4,256,041	4,557,583
Demand deposits adjusted (see footnote on page 1)	83,099,847	4,315,627	22,052,443	4,244,614	6,658,558	4,033,639	4,186,791
Pledged assets (and securities loaned)	15,470,522	484,025	2,698,623	886,206	1,523,131	932,638	1,219,973
Number of banks	6,840	324	737	632	685	477	355

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1951**  
**BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>						
<b>Loans and investments</b> .....	<b>17,781,288</b>	<b>4,293,344</b>	<b>2,951,254</b>	<b>5,062,347</b>	<b>5,339,109</b>	<b>15,809,960</b>
Loans (including overdrafts).....	6,534,526	1,953,853	1,230,501	2,060,565	2,570,429	7,865,708
United States Government direct obligations.....	9,486,668	1,961,350	1,440,678	2,504,119	2,362,618	6,463,437
Obligations guaranteed by United States Government.....	149	493	104	776	263	7,951
Obligations of States and political subdivisions.....	1,213,811	256,375	174,081	381,492	325,498	1,017,551
Other bonds, notes, and debentures.....	514,587	109,276	100,512	106,257	68,824	419,902
Corporate stocks (including Federal Reserve Bank stock).....	31,547	11,997	5,378	9,138	11,477	35,411
<b>Reserves, cash, and bank balances</b> .....	<b>5,853,614</b>	<b>1,632,006</b>	<b>1,028,440</b>	<b>2,281,820</b>	<b>2,799,448</b>	<b>4,182,147</b>
Reserve with Federal Reserve Banks.....	3,163,776	737,959	460,677	938,222	1,010,800	2,263,075
Cash in vault.....	303,851	85,614	48,919	82,847	117,202	211,621
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,135,715	446,008	285,409	853,360	1,262,325	571,241
Other balances with banks in United States.....	2,285	479	539	1,859	5,271	6,024
Balances with banks in foreign countries.....	3,135	61	552	186	1,739	7,300
Cash items in process of collection.....	1,244,852	361,885	232,344	405,346	402,111	1,122,886
Due from own foreign branches.....						
Bank premises owned and furniture and fixtures.....	102,188	33,404	19,281	31,274	69,778	152,963
Other real estate owned.....	550	2,119	563	658	7,710	2,987
Investments and other assets indirectly representing bank premises or other real estate.....	5,187	279	3,619	6,516	11,069	26,768
Customers' liability on acceptances.....	6,633	3,128	820	752	28,280	28,280
Income accrued but not yet collected.....	41,867	7,547	7,597	7,746	6,760	48,040
Other assets.....	18,394	3,848	2,486	5,222	4,941	24,495
<b>Total assets</b> .....	<b>23,809,721</b>	<b>5,975,675</b>	<b>4,014,060</b>	<b>7,396,335</b>	<b>8,267,437</b>	<b>20,275,640</b>
<b>LIABILITIES</b>						
<b>Demand deposits</b> .....	<b>16,270,825</b>	<b>4,574,312</b>	<b>2,826,144</b>	<b>6,155,910</b>	<b>7,028,075</b>	<b>12,069,701</b>
Individuals, partnerships, and corporations.....	12,485,974	3,259,091	2,081,556	4,293,384	5,060,141	9,744,346
United States Government.....	565,238	102,765	68,723	121,097	110,836	253,351
States and political subdivisions.....	1,007,545	286,736	229,725	574,824	487,862	977,380
Banks in United States.....	1,915,859	884,371	405,167	1,095,176	1,200,769	659,840
Banks in foreign countries.....	45,629	2,477	3,788	1,740	14,228	96,314
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	250,580	38,872	37,185	69,689	154,239	338,470
<b>Time deposits</b> .....	<b>6,044,677</b>	<b>996,724</b>	<b>916,910</b>	<b>782,525</b>	<b>714,723</b>	<b>6,776,654</b>
Individuals, partnerships, and corporations.....	5,882,752	936,734	907,636	741,479	591,316	6,165,105
United States Government.....	20,839	6,771	1,968	12,218	17,673	38,156
Postal savings.....	2,031	685	134	225	431	1,313
States and political subdivisions.....	137,116	52,116	6,983	27,547	100,974	505,490
Banks in United States.....	1,939	418	189	1,056	4,329	5,260
Banks in foreign countries.....						61,330
<b>Total deposits</b> .....	<b>22,315,502</b>	<b>5,571,036</b>	<b>3,743,054</b>	<b>6,938,435</b>	<b>7,742,798</b>	<b>18,846,355</b>
Due to own foreign branches.....						84,532
Bills payable, rediscounts, and other liabilities for borrowed money.....	300	58		7,150	14	
Acceptances outstanding.....	7,919	3,261	820	752	29,523	32,361
Dividends declared but not yet payable.....	5,525	2,321	639	2,034	4,090	4,090
Income collected but not yet earned.....	46,455	9,235	12,353	5,744	5,724	49,509
Expenses accrued and unpaid.....	72,344	16,268	16,374	17,480	23,003	97,080
Other liabilities.....	14,521	5,473	1,855	745	314	24,028
<b>Total liabilities</b> .....	<b>22,462,566</b>	<b>5,607,652</b>	<b>3,775,095</b>	<b>6,972,135</b>	<b>7,803,410</b>	<b>19,137,955</b>
<b>CAPITAL ACCOUNTS</b>						
Capital.....	426,909	123,407	68,492	130,281	173,544	384,912
Surplus.....	591,626	157,409	111,997	168,739	186,075	465,974
Undivided profits.....	229,177	73,472	41,498	102,655	79,340	260,717
Other capital accounts.....	99,443	13,735	16,978	22,525	25,068	26,082
<b>Total capital accounts</b> .....	<b>1,347,155</b>	<b>368,023</b>	<b>238,965</b>	<b>424,200</b>	<b>464,027</b>	<b>1,137,685</b>
<b>Total liabilities and capital accounts</b> .....	<b>23,809,721</b>	<b>5,975,675</b>	<b>4,014,060</b>	<b>7,396,335</b>	<b>8,267,437</b>	<b>20,275,640</b>
<b>MEMORANDA</b>						
Par or face value of capital.....	426,909	123,407	68,492	130,281	173,544	384,912
Capital notes and debentures.....	948	480			39	
First preferred stock.....	6,849	370	1,075	13	200	7,048
Second preferred stock.....	125	150	25			
Common stock.....	418,987	122,407	67,392	130,268	173,305	377,864
Retirable value of capital: First preferred stock.....	6,864	370	1,075	13	400	7,624
Second preferred stock.....	125	150	25			
Net demand deposits subject to reserve (see page 18).....	13,891,234	3,766,419	2,308,391	4,897,204	5,363,639	10,376,438
Demand deposits adjusted (see footnote on page 1).....	12,499,247	3,222,814	2,116,122	4,532,551	5,300,131	9,937,310
Pledged assets (and securities loaned).....	1,836,758	519,249	519,786	1,012,660	1,071,963	2,765,510
Number of banks.....	1,012	495	476	751	633	263

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

[In thousands of dollars]

	All member banks on selected call dates						
	1946 Dec. 31	1947 Dec. 31	1948 Dec. 31	1949 Dec. 31	1950 Dec. 30	1951 Oct. 10	1951 Dec. 31
<b>Loans—net</b> .....	<b>26,695,670</b>	<b>32,627,985</b>	<b>36,060,317</b>	<b>36,230,459</b>	<b>44,704,923</b>	<b>47,936,169</b>	<b>49,560,596</b>
Reserves.....			363,012	484,328	595,404	638,538	720,038
<b>Loans—gross</b> .....			<b>36,423,329</b>	<b>36,714,787</b>	<b>45,300,327</b>	<b>48,574,707</b>	<b>50,280,634</b>
Commercial and industrial loans, including open-market paper.....	13,154,271	16,962,393	17,630,827	15,856,820	20,521,067	23,164,679	24,346,546
Loans to farmers directly guar. by CCC.....	74,303	43,548	582,390	700,704	247,612	138,292	153,615
Other loans to farmers.....	809,938	1,002,663	1,217,300	1,244,047	1,560,862	1,988,378	1,986,539
Loans to brokers and dealers in secs.....	1,505,534	810,737	1,324,123	1,736,674	1,770,015	1,138,480	1,550,667
Other loans for purchasing or carrying securities.....	1,466,920	1,064,666	834,381	757,517	927,325	839,959	850,547
Real estate loans:							
On farm land.....	385,049	447,431	476,332	497,681	525,548	559,296	544,088
On residential property:							
Insured by FHA.....	3,903,481	5,380,658	6,263,724	6,758,420	8,246,757	8,754,452	2,893,028
Insured or guaranteed by VA.....							2,448,040
Not ins. or guar. by FHA or VA.....	1,068,778	1,302,410	1,503,928	1,577,809	1,749,253	1,858,989	3,536,461
On other properties.....							1,912,776
Consumer loans to individuals:							
Retail automobile instalment paper.....	392,006	756,608	1,143,320	1,549,461	2,177,308	2,231,279	2,175,602
Other retail instalment paper.....	281,449	479,516	692,214	876,780	1,270,658	1,092,531	1,123,250
Repair and modernization instalment.....	268,246	479,017	628,165	796,538	943,834	972,852	1,007,389
Instalment cash loans.....	503,594	711,897	815,677	891,412	1,020,519	1,083,381	1,118,180
Single-payment less than \$3,000.....				662,580	754,382	784,132	771,017
Other loans to individuals: Single payment loans of \$3,000 and over.....	1,862,259	2,234,633	2,305,170	1,774,644	2,146,940	2,276,495	2,328,146
Loans to banks.....	79,473	113,026	119,962	96,814	88,135	333,686	147,531
All other loans (including overdrafts).....	940,369	838,782	885,816	936,886	1,350,022	1,357,826	1,387,212
<b>United States Government direct obligations</b> .....	<b>63,030,370</b>	<b>57,904,405</b>	<b>52,148,672</b>	<b>56,879,051</b>	<b>52,356,668</b>	<b>49,632,553</b>	<b>51,605,887</b>
Treasury bills.....	1,166,986	1,987,334	2,587,686	3,388,597	3,665,226	4,231,707	6,398,840
Treasury certificates of indebtedness.....	10,042,725	5,816,421	7,999,315	10,408,817	1,467,749	4,738,732	6,009,989
Treasury notes.....	5,601,684	4,814,950	2,800,214	5,085,145	14,053,961	10,191,683	9,596,163
Nonmarketable bonds.....	725,447	1,101,937	1,348,923	1,383,781	1,582,058	1,714,356	1,695,398
Other bonds maturing in 5 years or less.....	10,939,012	15,727,684	16,515,388	23,704,246	19,776,756	17,720,644	16,862,676
Other bonds maturing in 5 to 10 years.....	26,333,697	19,674,381	13,388,994	6,895,477	7,051,093	6,428,132	6,431,828
Other bonds maturing in 10 to 20 years.....	5,853,030	6,673,306	5,859,845	3,955,049	2,541,702	2,570,093	2,594,077
Bonds maturing after 20 years.....	2,367,789	2,108,392	1,648,307	2,057,939	2,218,123	2,037,206	2,016,916

By class of bank December 31, 1951

	Central reserve city member banks <sup>2</sup>		Reserve city member banks <sup>3</sup>	Country member banks <sup>3</sup>	All member banks	All national member banks	All State member banks
	New York	Chicago					
<b>Loans—net</b> .....	<b>11,146,051</b>	<b>2,467,633</b>	<b>19,650,899</b>	<b>16,296,013</b>	<b>4,560,596</b>	<b>32,317,102</b>	<b>17,243,494</b>
Reserves.....	171,880	41,442	294,385	212,331	720,038	469,667	250,371
<b>Loans—gross</b> .....	<b>11,317,931</b>	<b>2,509,075</b>	<b>19,945,284</b>	<b>16,508,344</b>	<b>50,280,634</b>	<b>32,786,769</b>	<b>17,493,865</b>
Commercial and industrial loans, including open-market paper.....	7,852,150	1,977,099	10,140,442	4,376,855	24,346,546	15,668,562	8,677,984
Loans to farmers directly guar. by CCC.....		318	14,486	138,811	153,615	113,130	40,485
Other loans to farmers.....	442	16,005	498,986	1,471,106	1,986,539	1,571,409	415,130
Loans to brokers and dealers in secs.....	1,218,801	93,682	203,204	34,980	1,550,667	704,652	846,015
Other loans for purchasing or carrying securities.....	262,183	62,705	347,276	178,383	850,547	493,126	357,421
Real estate loans:							
On farm land.....		705	92,860	450,523	544,088	383,395	160,693
On residential property:							
Insured by FHA.....	376,823	11,665	1,457,685	1,046,855	2,893,028	1,804,230	1,088,798
Insured or guaranteed by VA.....	4,196	5,322	1,166,771	1,271,751	2,448,040	1,811,484	636,556
Not ins. or guar. by FHA or VA.....	48,404	31,424	1,195,846	2,260,787	3,536,461	2,242,592	1,293,869
On other properties.....	84,677	21,166	737,804	1,069,129	1,912,776	1,240,449	672,327
Consumer loans to individuals:							
Retail automobile instalment paper.....	82,482	45,040	977,103	1,070,977	2,175,602	1,542,981	632,621
Other retail instalment paper.....	150,365	31,974	457,222	483,689	1,123,250	813,437	309,813
Repair and modernization instalment.....	128,939	24,948	500,267	353,235	1,007,389	707,210	300,179
Instalment cash loans.....	144,446	10,757	371,883	591,094	1,118,180	786,862	331,318
Single-payment less than \$3,000.....	14,036	3,790	205,820	547,371	771,017	555,028	215,989
Other loans to individuals: Single-payment loans of \$3,000 and over.....	399,361	63,194	1,005,876	859,715	2,328,146	1,386,978	941,168
Loans to banks.....	124,199	105	20,031	3,196	147,531	65,272	82,259
All other loans (including overdrafts).....	426,427	109,176	551,722	299,887	1,387,212	895,972	491,240
<b>United States Government direct obligations</b> .....	<b>8,126,931</b>	<b>2,711,380</b>	<b>19,185,766</b>	<b>21,581,810</b>	<b>51,605,887</b>	<b>35,053,836</b>	<b>16,552,051</b>
Treasury bills.....	1,122,093	333,853	2,524,411	2,418,483	6,398,840	4,492,842	1,905,998
Treasury certificates of indebtedness.....	616,068	332,369	2,493,245	2,568,307	6,009,989	4,147,386	1,862,603
Treasury notes.....	1,428,380	519,652	3,639,743	4,008,388	9,596,163	6,673,330	2,922,833
Nonmarketable bonds.....	52,865	16,310	249,969	1,376,254	1,695,398	1,268,238	427,160
Other bonds maturing in 5 years or less.....	2,676,654	720,103	6,415,779	7,050,140	16,862,676	11,538,294	5,324,382
Other bonds maturing in 5 to 10 years.....	1,696,985	421,272	2,144,620	2,168,951	6,431,828	3,768,638	2,663,190
Other bonds maturing in 10 to 20 years.....	446,244	332,452	981,069	834,312	2,594,077	1,709,185	884,892
Bonds maturing after 20 years.....	87,642	35,369	736,930	1,156,975	2,016,916	1,455,923	560,993



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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, December 31, 1951					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
<b>Loans—net</b> .....	<b>49,560,596</b>	<b>2,401,192</b>	<b>14,677,184</b>	<b>2,483,892</b>	<b>3,736,848</b>	<b>2,041,292</b>	<b>2,004,606</b>
Reserves.....	720,038	41,999	238,353	38,945	64,434	24,012	28,807
<b>Loans—gross</b> .....	<b>50,280,634</b>	<b>2,443,191</b>	<b>14,915,537</b>	<b>2,522,837</b>	<b>3,801,282</b>	<b>2,065,304</b>	<b>2,033,413</b>
Commercial and industrial loans, including open-market paper.....	24,346,546	1,275,778	8,961,020	1,092,358	1,617,903	766,746	964,808
Loans to farmers directly guaranteed by CCC.....	153,615	100	262	511	3,747	5,163	6,203
Other loans to farmers.....	1,986,539	22,750	64,657	48,906	66,868	44,354	62,219
Loans to brokers and dealers in securities.....	1,550,667	26,333	1,241,100	38,374	46,803	14,782	16,632
Other loans for purchasing or carrying securities.....	850,547	35,430	305,533	22,555	93,299	71,776	49,276
Real estate loans:							
On farm land.....	544,088	14,129	34,805	36,953	75,501	45,341	27,476
On residential property:							
Insured by FHA.....	2,893,028	53,923	738,366	83,391	161,222	58,311	36,344
Insured or guaranteed by VA.....	2,448,040	83,295	408,712	176,185	231,712	94,995	28,160
Not insured or guaranteed by FHA or VA.....	3,536,461	220,694	496,243	259,711	499,618	231,482	115,810
On other properties.....	1,912,776	146,224	297,452	135,642	206,676	144,454	95,991
Consumer loans to individuals:							
Retail automobile instalment paper.....	2,175,602	88,420	250,144	128,424	190,374	116,069	150,373
Other retail instalment paper.....	1,123,250	47,009	271,728	59,049	75,772	44,677	57,449
Repair and modernization instalment loans.....	1,007,389	37,038	231,056	67,542	80,170	26,031	52,682
Instalment cash loans.....	1,118,180	73,046	294,301	87,999	93,787	75,097	66,771
Single-payment loans of less than \$3,000.....	771,017	60,249	90,538	46,582	69,198	85,555	79,051
Other loans to individuals: Single-payment loans of \$3,000 and over.....	2,328,146	195,771	600,282	170,662	209,163	171,993	145,676
Loans to banks.....	147,531	5,714	124,293	340	802	2,022	2,673
All other loans (including overdrafts).....	1,387,212	57,288	505,045	67,653	78,667	66,456	75,819
<b>United States Government direct obligations</b> .....	<b>51,605,887</b>	<b>2,573,611</b>	<b>12,161,931</b>	<b>2,761,814</b>	<b>4,767,615</b>	<b>2,596,075</b>	<b>2,525,971</b>
Treasury bills.....	6,398,840	395,925	1,478,505	228,750	537,955	437,780	300,136
Treasury certificates of indebtedness.....	6,009,989	253,545	834,242	222,679	623,687	306,312	483,253
Treasury notes.....	9,596,163	323,553	2,034,902	424,168	901,825	425,527	553,690
Nonmarketable bonds.....	1,695,398	91,831	244,923	161,750	151,918	133,978	80,016
Other bonds maturing in 5 years or less.....	16,862,676	712,712	4,097,697	852,352	1,547,430	856,273	760,893
Other bonds maturing in 5 to 10 years.....	6,431,828	397,854	2,335,971	406,635	490,861	256,986	138,290
Other bonds maturing in 10 to 20 years.....	2,594,077	284,191	649,033	236,143	263,287	102,024	52,999
Bonds maturing after 20 years.....	2,016,916	114,000	486,658	229,337	250,652	77,195	156,694

	By Federal Reserve districts, December 31, 1951—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>Loans—net</b> .....	<b>6,534,526</b>	<b>1,953,853</b>	<b>1,230,501</b>	<b>2,060,565</b>	<b>2,570,429</b>	<b>7,865,708</b>
Reserves.....	101,413	21,550	16,474	16,923	27,228	99,900
<b>Loans—gross</b> .....	<b>6,635,939</b>	<b>1,975,403</b>	<b>1,246,975</b>	<b>2,077,488</b>	<b>2,597,657</b>	<b>7,965,608</b>
Commercial and industrial loans, including open-market paper.....	3,228,382	888,341	409,864	821,198	1,396,318	2,923,830
Loans to farmers directly guaranteed by CCC.....	9,792	4,923	50,747	37,842	23,699	10,626
Other loans to farmers.....	295,460	100,235	144,434	493,998	239,535	403,123
Loans to brokers and dealers in securities.....	108,245	10,185	2,496	7,977	11,238	26,502
Other loans for purchasing or carrying securities.....	102,643	31,729	12,739	22,551	70,791	32,225
Real estate loans:						
On farm land.....	88,566	37,516	22,431	33,849	26,165	101,356
On residential property:						
Insured by FHA.....	357,487	134,792	93,041	72,159	23,792	1,080,200
Insured or guaranteed by VA.....	309,727	63,779	88,503	44,169	31,166	887,637
Not insured or guaranteed by FHA or VA.....	605,767	154,349	90,983	76,976	84,558	700,270
On other properties.....	250,088	88,884	48,867	75,867	83,448	339,147
Consumer loans to individuals:						
Retail automobile instalment paper.....	321,511	84,104	67,626	96,866	161,146	520,545
Other retail instalment paper.....	161,405	48,686	44,553	36,783	65,703	210,436
Repair and modernization instalment loans.....	163,246	46,235	53,502	29,523	37,287	183,077
Instalment cash loans.....	94,207	34,485	23,154	33,918	74,218	166,697
Single-payment loans of less than \$3,000.....	89,640	51,270	21,566	45,184	68,256	63,928
Other loans to individuals: Single-payment loans of \$3,000 and over.....	267,860	147,645	31,541	103,645	143,266	140,642
Loans to banks.....	509	140	6	916	640	9,476
All other loans (including overdrafts).....	181,404	48,105	40,922	44,067	55,895	165,891
<b>United States Government direct obligations</b> .....	<b>9,486,668</b>	<b>1,961,350</b>	<b>1,440,678</b>	<b>2,504,119</b>	<b>2,362,618</b>	<b>6,463,437</b>
Treasury bills.....	879,090	229,873	164,925	525,528	503,579	716,794
Treasury certificates of indebtedness.....	1,205,177	384,521	190,856	471,647	411,106	622,964
Treasury notes.....	1,986,221	370,283	285,538	497,092	427,599	1,365,765
Nonmarketable bonds.....	322,378	93,322	125,955	111,823	59,498	118,006
Other bonds maturing in 5 years or less.....	3,102,575	610,919	484,512	621,641	711,648	2,504,024
Other bonds maturing in 5 to 10 years.....	1,266,859	166,224	133,579	141,835	134,929	561,805
Other bonds maturing in 10 to 20 years.....	506,344	57,227	33,471	82,835	39,811	286,712
Bonds maturing after 20 years.....	218,024	48,981	21,842	51,718	74,448	287,367

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

<sup>2</sup> 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.

<sup>3</sup> See contents page for basis of classification of member banks.

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

[Amounts in thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, December 31, 1951					
		Boston	New York	Phila- delphia	Cleveland	Richmond <sup>2</sup>	Atlanta <sup>2</sup>
<b>Loans—net</b> .....	<b>19,650,899</b>	<b>998,069</b>	<b>504,098</b>	<b>1,134,911</b>	<b>2,300,027</b>	<b>918,018</b>	<b>943,939</b>
Reserves.....	294,385	19,399	18,263	22,336	46,461	11,967	15,639
<b>Loans—gross</b> .....	<b>19,945,284</b>	<b>1,017,468</b>	<b>522,361</b>	<b>1,157,247</b>	<b>2,346,488</b>	<b>929,985</b>	<b>959,578</b>
Commercial and industrial loans, including open-market paper.....	10,140,442	713,859	308,180	729,284	1,345,928	445,128	522,129
Loans to farmers directly guaranteed by CCC.....	14,486	.....	.....	.....	34	.....	1,239
Other loans to farmers.....	498,986	316	1,501	.....	658	925	9,141
Loans to brokers and dealers in securities.....	203,204	22,891	3,738	35,423	46,203	12,255	12,561
Other loans for purchasing or carrying securities.....	347,276	19,440	11,661	6,183	75,023	51,084	32,215
Real estate loans:							
On farm land.....	92,860	72	1,956	94	3,634	2,444	3,084
On residential property:							
Insured by FHA.....	1,457,685	22,442	28,857	13,898	91,853	20,591	16,635
Insured or guaranteed by VA.....	1,166,771	8,920	23,698	3,430	92,586	25,450	6,705
Not insured or guaranteed by FHA or VA.....	1,195,846	15,452	27,212	26,010	187,759	72,958	26,175
On other properties.....	737,804	38,436	27,039	14,408	88,034	58,692	35,880
Consumer loans to individuals:							
Retail automobile instalment paper.....	977,103	22,816	11,646	67,364	68,473	52,007	68,422
Other retail instalment paper.....	457,222	10,146	14,350	28,831	34,535	18,756	27,306
Repair and modernization instalment loans.....	500,267	10,112	9,331	41,478	51,664	12,546	25,127
Instalment cash loans.....	371,883	10,382	12,517	31,166	40,078	22,369	23,343
Single-payment loans of less than \$3,000.....	205,820	10,812	3,898	7,347	16,006	18,518	27,917
Other loans to individuals: Single-payment loans of \$3,000 and over.....	1,005,876	80,199	26,724	111,045	144,594	78,164	72,273
Loans to banks.....	20,031	4,159	.....	290	787	1,877	1,795
All other loans (including overdrafts).....	551,722	27,014	10,053	40,996	58,639	36,221	47,631
<b>United States Government direct obligations</b> .....	<b>19,185,766</b>	<b>856,018</b>	<b>410,578</b>	<b>839,180</b>	<b>2,693,267</b>	<b>1,209,619</b>	<b>1,068,735</b>
Treasury bills.....	2,524,411	199,781	48,877	66,248	335,536	222,258	157,563
Treasury certificates of indebtedness.....	2,493,245	146,344	21,004	58,253	398,528	143,872	234,684
Treasury notes.....	3,639,743	67,946	45,309	137,704	499,503	212,806	191,350
Nonmarketable bonds.....	249,969	9,645	5,004	4,808	19,439	29,239	10,309
Other bonds maturing in 5 years or less.....	6,415,779	168,759	178,290	256,952	775,285	370,565	318,549
Other bonds maturing in 5 to 10 years.....	2,144,620	118,103	57,589	158,485	318,062	151,320	61,314
Other bonds maturing in 10 to 20 years.....	981,069	141,504	33,568	96,899	187,559	58,879	28,387
Bonds maturing after 20 years.....	736,930	3,936	20,897	59,831	159,355	20,680	66,579

	By Federal Reserve districts, December 31, 1951—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco <sup>2</sup>
<b>Loans—net</b> .....	<b>1,829,073</b>	<b>1,181,502</b>	<b>497,160</b>	<b>1,219,652</b>	<b>1,430,509</b>	<b>6,693,941</b>
Reserves.....	28,891	13,822	6,425	10,151	14,964	86,067
<b>Loans—gross</b> .....	<b>1,857,964</b>	<b>1,195,324</b>	<b>503,585</b>	<b>1,229,803</b>	<b>1,445,473</b>	<b>6,780,008</b>
Commercial and industrial loans, including open-market paper.....	811,313	719,196	273,827	655,818	967,964	2,647,816
Loans to farmers directly guaranteed by CCC.....	562	610	2,862	6,505	1,605	1,069
Other loans to farmers.....	19,812	13,889	5,019	164,388	22,793	260,544
Loans to brokers and dealers in securities.....	13,417	10,024	2,441	7,763	10,398	26,090
Other loans for purchasing or carrying securities.....	19,218	19,490	7,448	17,987	58,542	28,985
Real estate loans:						
On farm land.....	3,781	1,920	184	5,509	4,044	66,138
On residential property:						
Insured by FHA.....	188,710	59,391	28,818	47,166	9,630	929,694
Insured or guaranteed by VA.....	118,446	17,631	25,119	19,189	12,957	812,640
Not insured or guaranteed by FHA or VA.....	162,773	48,712	14,126	30,905	27,033	556,731
On other properties.....	69,637	44,403	13,862	49,049	46,829	251,535
Consumer loans to individuals:						
Retail automobile instalment paper.....	115,774	35,340	15,614	42,617	52,109	424,921
Other retail instalment paper.....	45,273	29,545	22,745	20,619	36,113	169,003
Repair and modernization instalment loans.....	84,994	33,581	34,501	22,387	22,770	151,776
Instalment cash loans.....	27,072	12,949	8,009	16,205	33,920	133,873
Single-payment loans of less than \$3,000.....	20,226	14,458	3,171	17,735	20,825	44,907
Other loans to individuals: Single-payment loans of \$3,000 and over.....	115,644	98,136	15,690	70,790	81,144	111,473
Loans to banks.....	140	6	.....	901	610	9,466
All other loans (including overdrafts).....	41,312	35,909	30,143	34,270	36,187	153,347
<b>United States Government direct obligations</b> .....	<b>3,234,920</b>	<b>846,369</b>	<b>404,453</b>	<b>1,363,135</b>	<b>1,022,969</b>	<b>5,236,523</b>
Treasury bills.....	255,204	96,129	56,439	343,078	222,502	520,796
Treasury certificates of indebtedness.....	421,697	190,306	41,446	224,337	110,425	502,349
Treasury notes.....	678,502	144,511	79,472	266,414	154,821	1,161,405
Nonmarketable bonds.....	54,265	14,706	5,068	20,183	13,395	63,868
Other bonds maturing in 5 years or less.....	1,142,482	280,221	138,743	324,788	366,645	2,094,500
Other bonds maturing in 5 to 10 years.....	528,885	85,966	55,491	94,128	82,793	432,484
Other bonds maturing in 10 to 20 years.....	94,469	23,066	19,900	65,247	18,934	212,657
Bonds maturing after 20 years.....	59,416	11,464	7,894	24,960	53,454	248,464

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

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, December 31, 1951					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
<b>Loans—net</b> .....	<b>16,296,013</b>	<b>1,403,123</b>	<b>3,027,035</b>	<b>1,348,981</b>	<b>1,436,821</b>	<b>1,123,274</b>	<b>1,060,667</b>
Reserves.....	212,331	22,600	48,210	16,609	17,973	12,045	13,168
<b>Loans—gross</b> .....	<b>16,508,344</b>	<b>1,425,723</b>	<b>3,075,245</b>	<b>1,365,590</b>	<b>1,454,794</b>	<b>1,135,319</b>	<b>1,073,835</b>
Commercial and industrial loans, including open-market paper.....	4,376,855	561,919	800,690	363,074	271,975	321,618	442,679
Loans to farmers directly guaranteed by CCC.....	138,811	100	262	511	3,713	5,163	4,964
Other loans to farmers.....	1,471,106	22,434	62,714	48,906	66,210	43,429	53,078
Loans to brokers and dealers in securities.....	34,980	3,442	18,561	2,951	600	2,527	4,071
Other loans for purchasing or carrying securities.....	178,383	15,990	31,689	16,372	18,276	20,692	17,061
Real estate loans:							
On farm land.....	450,523	14,057	32,849	36,859	71,867	42,897	24,392
On residential property:							
Insured by FHA.....	1,046,855	31,481	332,686	69,493	69,369	37,720	19,709
Insured or guaranteed by VA.....	1,271,751	74,375	380,818	172,755	139,126	69,545	21,455
Not insured or guaranteed by FHA or VA.....	2,260,787	205,242	420,627	233,701	311,859	158,524	89,635
On other properties.....	1,069,129	107,788	185,736	121,234	118,642	85,762	60,111
Consumer loans to individuals:							
Retail automobile instalment paper.....	1,070,977	65,604	156,016	61,060	121,901	64,062	81,951
Other retail instalment paper.....	483,689	36,863	107,013	30,218	41,237	25,921	30,143
Repair and modernization instalment loans.....	353,235	26,926	92,786	26,064	28,506	13,485	27,555
Instalment cash loans.....	591,094	62,664	137,338	56,833	53,709	52,728	43,228
Single-payment loans of less than \$3,000.....	547,371	49,437	72,604	39,235	53,192	67,037	51,134
Other loans to individuals: Single-payment loans of \$3,000 and over.....	859,715	115,572	174,197	59,617	64,569	93,829	73,403
Loans to banks.....	3,196	1,555	94	50	15	145	878
All other loans (including overdrafts).....	299,887	30,274	68,565	26,657	20,028	30,235	28,188
<b>United States Government direct obligations</b> .....	<b>21,581,810</b>	<b>1,717,593</b>	<b>3,624,422</b>	<b>1,922,634</b>	<b>2,074,348</b>	<b>1,386,456</b>	<b>1,457,236</b>
Treasury bills.....	2,418,483	196,144	307,535	162,502	202,419	215,522	142,573
Treasury certificates of indebtedness.....	2,568,307	107,201	197,170	164,426	225,159	162,440	248,569
Treasury notes.....	4,008,388	255,607	561,213	286,464	402,322	212,721	362,340
Nonmarketable bonds.....	1,376,254	82,186	187,014	156,942	132,479	104,739	69,707
Other bonds maturing in 5 years or less.....	7,050,140	543,953	1,242,753	595,400	772,145	485,708	442,344
Other bonds maturing in 5 to 10 years.....	2,168,951	279,751	581,397	248,150	172,799	105,666	76,976
Other bonds maturing in 10 to 20 years.....	834,312	142,687	169,221	139,244	75,728	43,145	24,612
Bonds maturing after 20 years.....	1,156,975	110,064	378,119	169,506	91,297	56,515	90,115

	By Federal Reserve districts, December 31, 1951—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
<b>Loans—net</b> .....	<b>2,237,820</b>	<b>772,351</b>	<b>733,341</b>	<b>840,913</b>	<b>1,139,920</b>	<b>1,171,767</b>
Reserves.....	31,080	7,728	10,049	6,772	12,264	13,833
<b>Loans—gross</b> .....	<b>2,268,900</b>	<b>780,079</b>	<b>743,390</b>	<b>847,685</b>	<b>1,152,184</b>	<b>1,185,600</b>
Commercial and industrial loans, including open-market paper.....	439,970	169,145	136,037	165,380	428,354	276,014
Loans to farmers directly guaranteed by CCC.....	8,912	4,313	47,885	31,337	22,094	9,557
Other loans to farmers.....	259,643	86,346	139,415	329,610	216,742	142,579
Loans to brokers and dealers in securities.....	1,146	161	55	214	840	412
Other loans for purchasing or carrying securities.....	20,720	12,239	5,291	4,564	12,249	3,240
Real estate loans:						
On farm land.....	84,080	35,596	22,247	28,340	22,121	35,218
On residential property:						
Insured by FHA.....	157,112	75,401	64,223	24,993	14,162	150,506
Insured or guaranteed by VA.....	185,959	46,148	63,384	24,980	18,209	74,997
Not insured or guaranteed by FHA or VA.....	411,570	105,637	76,857	46,071	57,525	143,539
On other properties.....	159,285	44,481	35,005	26,818	36,655	87,612
Consumer loans to individuals:						
Retail automobile instalment paper.....	160,697	48,764	52,012	54,249	109,037	95,624
Other retail instalment paper.....	84,158	19,141	21,808	16,164	29,590	41,433
Repair and modernization instalment loans.....	53,304	12,654	19,001	7,136	14,517	31,301
Instalment cash loans.....	56,378	21,536	15,145	17,713	40,798	32,824
Single-payment loans of less than \$3,000.....	65,624	36,812	18,395	27,449	47,431	19,021
Other loans to individuals: Single-payment loans of \$3,000 and over.....	89,022	49,509	15,851	32,855	62,122	29,169
Loans to banks.....	404			15	30	10
All other loans (including overdrafts).....	30,916	12,196	10,779	9,797	19,708	12,544
<b>United States Government direct obligations</b> .....	<b>3,540,368</b>	<b>1,114,981</b>	<b>1,036,225</b>	<b>1,140,984</b>	<b>1,339,649</b>	<b>1,226,914</b>
Treasury bills.....	290,033	133,744	108,486	182,450	281,077	195,998
Treasury certificates of indebtedness.....	451,111	194,215	149,410	247,310	300,681	120,615
Treasury notes.....	788,067	225,772	206,066	230,678	272,778	204,360
Nonmarketable bonds.....	251,803	78,616	120,887	91,640	46,103	54,138
Other bonds maturing in 5 years or less.....	1,239,990	330,698	345,769	296,853	345,003	409,524
Other bonds maturing in 5 to 10 years.....	316,702	80,258	78,088	47,707	52,136	129,321
Other bonds maturing in 10 to 20 years.....	79,423	34,161	13,571	17,588	20,877	74,055
Bonds maturing after 20 years.....	123,239	37,517	13,948	26,758	20,994	38,903

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

## ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 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
<b>All member banks</b> .....	<b>6,840</b>	<b>112,247,105</b>	<b>49,560,596</b>	<b>51,605,887</b>	<b>15,260</b>	<b>7,527,790</b>	<b>3,223,252</b>	<b>314,320</b>	<b>39,252,126</b>	<b>19,911,777</b>	<b>2,061,866</b>
<b>Reserve bank cities</b> <sup>1</sup> .....	<b>160</b>	<b>47,900,661</b>	<b>24,294,486</b>	<b>18,949,403</b>	<b>9,148</b>	<b>2,950,608</b>	<b>1,530,826</b>	<b>166,190</b>	<b>17,604,242</b>	<b>10,083,200</b>	<b>457,722</b>
1. Boston.....	10	1,970,584	998,069	856,018		78,938	31,876	5,683	732,386	413,712	25,366
2. New York <sup>2</sup> .....	29	21,654,502	11,275,252	8,248,946	1,666	1,399,866	630,639	98,133	8,667,535	5,304,815	167,020
3. Philadelphia.....	12	2,271,214	1,134,911	839,180		173,873	113,401	9,849	891,110	434,160	35,010
4. Cleveland.....	4	1,954,647	816,433	941,430		101,786	91,608	3,390	593,272	282,576	35,032
5. Richmond.....	6	355,513	157,051	174,231		15,266	8,189	776	148,706	68,046	5,277
6. Atlanta <sup>3</sup> .....	5	718,322	350,486	310,410		41,676	14,405	1,345	328,776	140,521	10,472
7. Chicago <sup>3</sup> .....	60	7,124,187	2,869,539	3,576,683	7	428,391	235,478	14,089	2,619,659	1,632,756	59,390
8. St. Louis.....	6	1,062,099	619,634	369,632	42	41,831	25,701	5,259	448,212	231,721	11,391
9. Minneapolis.....	4	632,534	323,748	240,076		37,928	29,462	1,320	300,038	128,146	6,336
10. Kansas City.....	9	829,185	380,847	364,180	659	63,321	18,716	1,462	437,321	180,589	7,693
11. Dallas.....	8	979,944	647,770	297,419	3	26,432	5,738	2,582	529,884	184,982	8,354
12. San Francisco.....	7	8,347,930	4,720,746	2,731,198	6,771	541,300	325,613	22,302	1,907,343	1,081,176	86,381
<b>Reserve branch cities</b> <sup>1</sup> .....	<b>125</b>	<b>17,021,309</b>	<b>7,139,550</b>	<b>8,430,898</b>	<b>948</b>	<b>1,001,314</b>	<b>410,119</b>	<b>38,480</b>	<b>6,273,088</b>	<b>3,179,055</b>	<b>270,171</b>
2. Buffalo.....	4	740,070	374,897	288,563	12	45,109	28,043	3,446	266,035	129,725	18,225
4. Cincinnati.....	8	803,257	346,714	397,616	228	39,480	17,278	1,941	297,538	143,305	14,978
4. Pittsburgh.....	6	2,064,279	934,875	881,030		133,866	106,731	7,777	666,320	373,374	30,940
5. Baltimore.....	9	639,888	227,502	371,939		21,945	16,957	1,545	265,246	125,422	17,546
5. Charlotte <sup>3</sup> .....	4	436,538	220,838	170,999	15	27,105	16,618	963	185,784	84,893	7,529
6. Birmingham.....	3	286,060	103,474	138,404		32,973	10,720	489	126,663	73,770	4,954
6. Jacksonville.....	3	251,212	103,450	122,486	7	17,332	7,364	573	146,071	52,291	4,282
6. Nashville.....	4	333,135	181,463	125,740		19,191	5,122	1,619	139,895	73,143	5,832
6. New Orleans.....	7	615,919	205,066	371,695		31,212	6,937	1,009	296,449	151,852	9,419
7. Detroit.....	7	2,483,576	828,376	1,452,372	44	138,586	60,114	4,084	738,421	392,593	44,499
8. Little Rock.....	4	130,638	38,946	75,014		11,941	4,512	225	66,996	29,901	1,774
8. Louisville.....	6	453,056	202,599	226,940		8,923	13,645	949	194,759	94,156	7,185
8. Memphis.....	3	452,371	280,863	132,846		31,245	6,472	945	157,420	64,153	6,464
9. Helena.....	2	38,326	13,584	22,770		968	951	53	15,948	7,660	2,434
10. Denver.....	7	517,207	216,152	277,486		13,415	9,306	848	200,399	99,050	7,311
10. Oklahoma City.....	4	289,903	129,343	125,391		27,660	6,894	615	148,329	62,284	2,611
10. Omaha.....	6	35,065	156,416	129,230		37,004	11,833	582	165,095	74,733	3,908
11. El Paso.....	3	129,535	82,116	41,535		4,741	50	293	74,092	24,831	2,434
11. Houston.....	10	882,039	430,283	411,054		29,548	9,519	1,635	460,212	200,214	10,478
11. San Antonio.....	6	286,503	88,598	162,463		22,114	12,880	448	116,706	60,436	5,783
12. Los Angeles.....	6	2,530,987	867,193	1,547,621	309	91,684	19,314	4,866	761,266	416,215	25,037
12. Portland.....	3	966,006	469,011	394,524		87,364	13,635	1,500	272,320	167,365	12,612
12. Salt Lake City <sup>3</sup> .....	6	333,061	144,561	165,550	333	19,317	2,839	461	117,198	74,735	4,174
12. Seattle.....	5	1,022,678	492,430	397,630		108,619	22,385	1,614	393,926	202,954	21,952
<b>Other reserve cities</b> <sup>1</sup> .....	<b>71</b>	<b>4,881,483</b>	<b>1,830,547</b>	<b>2,643,776</b>	<b>38</b>	<b>242,264</b>	<b>155,695</b>	<b>9,163</b>	<b>2,082,331</b>	<b>973,122</b>	<b>103,181</b>
4. Columbus.....	3	400,636	116,899	233,239		32,391	17,495	612	166,580	80,722	9,504
4. Toledo.....	4	336,744	85,106	239,952		7,806	3,403	477	116,244	63,861	9,871
5. Washington.....	13	853,724	312,627	492,450		14,210	32,558	1,879	318,376	170,655	26,258
7. Cedar Rapids.....	1	67,000	15,676	29,087		21,585	596	156	27,101	13,377	1,252
7. Des Moines.....	3	197,030	91,440	74,759		22,129	8,417	285	81,430	33,716	3,614
7. Dubuque.....	2	35,632	7,817	24,207		1,689	1,856	63	11,530	4,406	713
7. Indianapolis.....	5	602,591	175,222	370,085	8	36,524	19,626	1,126	259,433	118,987	16,351
7. Milwaukee.....	6	711,960	265,593	390,485	13	24,331	30,284	1,254	296,000	143,669	11,798
7. Sioux City.....	4	76,372	43,143	28,922		3,158	1,314	135	37,764	16,591	1,354
8. National Stock Yards.....	1	84,486	39,460	41,937		2,853	56	180	44,249	19,535	842
9. St. Paul.....	3	330,709	159,828	141,607	4	18,167	10,312	795	136,278	63,355	3,232
10. Kansas City, Kansas.....	2	49,385	26,711	18,217		3,777	584	92	40,971	21,821	678
10. Lincoln.....	3	101,037	38,930	56,141		4,616	1,160	190	29,234	11,034	1,539
10. Pueblo.....	2	29,340	13,199	15,001		896	172	105	40,971	21,821	678
10. St. Joseph.....	4	63,924	23,689	36,541		2,477	1,112	105	1,786	5,923	873
10. Topeka.....	4	75,594	31,762	36,120	11	6,757	34,772	5,837	1,089,181	421,006	13,584
10. Tulsa.....	4	347,571	132,071	185,259	2	17,989	11,800	164	36,794	17,251	1,340
10. Wichita.....	4	209,942	70,532	119,569		10,464	9,059	600	171,062	51,459	4,511
11. Fort Worth.....	3	307,806	180,942	110,498		10,465	5,241	318	94,386	53,208	2,929
<b>Country banks, by districts</b> .....	<b>6,484</b>	<b>42,443,652</b>	<b>16,296,013</b>	<b>21,581,810</b>	<b>5,126</b>	<b>3,333,604</b>	<b>1,126,612</b>	<b>100,487</b>	<b>13,292,465</b>	<b>5,676,400</b>	<b>1,230,792</b>
1. Boston.....	314	3,475,624	1,403,123	1,717,593	470	225,616	117,476	11,346	1,123,049	466,929	125,203
2. New York.....	704	7,527,599	3,027,035	3,624,422	2,807	641,473	209,329	22,533	1,852,076	900,109	210,343
3. Philadelphia.....	620	3,765,856	1,348,981	1,922,634	120	293,748	187,523	12,850	975,810	470,815	114,708
4. Cleveland.....	660	3,961,437	1,436,821	2,074,348	160	321,631	119,251	9,226	1,090,743	504,833	120,854
4. Richmond.....	445	2,754,367	1,123,274	1,386,456	28	162,336	76,199	6,074	990,806	406,733	102,973
6. Atlanta.....	334	2,838,676	1,060,667	1,457,236	11	280,153	34,772	5,837	1,089,181	421,006	100,216
7. Chicago.....	924	6,482,940	2,237,820	3,540,368	77	537,418	156,902	10,355	1,782,276	807,681	164,880
8. St. Louis.....	475	2,110,694	772,351	1,114,981	451	159,582	58,890	4,439	720,370	293,493	57,958
9. Minneapolis.....	467	1,949,685	733,341	1,036,225	104	117,018	59,787	3,210	576,176	261,516	39,107
10. Kansas City.....	702	2,214,194	840,913	1,140,984	100	193,126	34,971	4,090	911,386	347,286	48,285
11. Dallas.....	603	2,753,282	1,139,920	1,339,649	260	232,198	35,396	5,859	1,450,498	470,369	84,800
12. San Francisco.....	236	2,609,29	1,171,767	1,226,914	538	169,295	36,116	4,668	730,094	320,630	61,465

<sup>1</sup> See contents page for basis of classification of member banks.  
<sup>2</sup> Includes both central reserve city and reserve city banks.  
For other footnote, see opposite page.

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

ASSETS [In thousands of dollars]

and bank balances				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
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								
<b>7,435,198</b>	<b>27,582</b>	<b>48,608</b>	<b>9,767,095</b>	<b>1,023,130</b>	<b>21,171</b>	<b>91,017</b>	<b>325,456</b>	<b>268,162</b>	<b>211,002</b>	<b>153,439,169</b>	<b>All member banks</b>
<b>1,105,294</b>	<b>13,008</b>	<b>40,532</b>	<b>5,904,486</b>	<b>335,313</b>	<b>7,982</b>	<b>42,959</b>	<b>305,376</b>	<b>145,278</b>	<b>138,144</b>	<b>66,479,955</b>	<b>Reserve bank cities<sup>1</sup></b>
32,447	2,666	2,727	255,468	16,743		461	31,811	5,486	6,003	2,763,474	1. Boston
85,735	2,539	28,087	3,079,339	153,710	319	2,194	209,687	64,452	93,877	30,846,276	2. New York <sup>3</sup>
116,963	926	809	303,242	16,015	251	6,044	4,328	7,554	5,914	3,202,430	3. Philadelphia
58,553	171	401	216,539	7,471		9,872	26	6,656	2,301	2,574,245	4. Cleveland
14,663		25	60,695	3,235	8	702		1,138	396	509,698	5. Richmond
42,609	99		135,075	11,304	111			2,184	1,852	1,062,549	6. Atlanta <sup>2</sup>
259,462	1,174	2,266	664,611	24,070	31	598	5,969	22,048	6,119	9,802,681	7. Chicago <sup>3</sup>
36,903	12	59	168,126	6,035	1,619		2,887	3,391	943	1,525,186	8. St. Louis
33,836	280	340	129,100	876	400	2,791	567	1,634	889	939,729	9. Minneapolis
81,650	87	174	167,128	5,077		263	287	967	886	1,273,946	10. Kansas City
186,807	888	100	148,753	13,555	4,050		22,647	1,658	403	1,552,141	11. Dallas
153,666	4,166	5,544	576,410	77,262	1,193	20,034	27,167	28,110	18,561	10,427,600	12. San Francisco
<b>967,650</b>	<b>5,316</b>	<b>5,780</b>	<b>1,845,116</b>	<b>158,619</b>	<b>3,492</b>	<b>27,627</b>	<b>14,113</b>	<b>52,929</b>	<b>20,731</b>	<b>23,571,908</b>	<b>Reserve branch cities</b>
35,777	324	1,685	82,299	10,658		518	50	2,503	2,259	1,022,093	2. Buffalo
39,035	103		100,075	10,825			246	2,651	804	1,115,321	4. Cincinnati
53,131		555	208,320	23,228		8,397	148	7,015	964	2,770,351	4. Pittsburgh
54,057	1	173	68,047	6,607		475	96	1,988	2,428	916,728	5. Baltimore
14,964			78,398	3,438			265	1,151	2,416	629,592	5. Charlotte <sup>3</sup>
27,155			20,784	2,621				1,070	529	416,943	6. Birmingham
38,323			51,175	4,366				505	98	402,252	6. Jacksonville
28,062			32,858	4,704	144		303	775	387	479,343	6. Nashville
33,119	477	14	101,568	5,768	116	678	5,696	2,289	969	927,884	6. New Orleans
73,243	608	749	226,729	10,063	25	871	247	8,888	3,015	3,245,106	6. New York
17,138	25		18,158	790				159	99	198,682	7. Detroit
33,377			60,041	2,132	193	25		1,342	367	651,874	8. Little Rock
36,817	72	1	49,913	5,172				361	188	615,686	8. Louisville
4,004			4,040	225				174	2	54,683	8. Memphis
38,915	214	12	54,897	1,024			9	1,995	1,982	722,616	9. Helena
46,336			37,098	1,451		5,841	456	669	137	446,786	10. Denver
37,912	270		48,272	3,450				1,015	249	504,874	10. Oklahoma City
31,174		575	15,078	1,242				133	169	504,874	10. Omaha
147,706	1,467	511	92,836	15,334	140	5,457	5,286	2,330	451	1,373,457	11. El Paso
24,673	304	19	25,491	4,558				825	80	408,696	11. Houston
81,083	21	618	238,292	11,264	279	4,549	570	8,118	1,291	3,318,324	11. San Antonio
21,142	661	334	70,206	14,053			403	3,777	831	3,318,324	12. Los Angeles
13,601			24,688	2,725	24	816		89	371	1,257,392	12. Portland
38,906	769	492	128,853	12,919	223		140	3,099	645	454,284	12. Salt Lake City <sup>3</sup>
										1,433,630	12. Seattle
<b>508,101</b>	<b>955</b>	<b>247</b>	<b>496,725</b>	<b>47,050</b>	<b>1,039</b>	<b>8,093</b>	<b>220</b>	<b>11,524</b>	<b>6,426</b>	<b>7,038,166</b>	<b>Other reserve cities<sup>1</sup></b>
26,506		75	49,773	7,142				348	256	574,962	4. Columbus
30,651			11,861	1,454	3	107		1,245	106	455,903	4. Toledo
63,212		69	58,182	14,711	583	1,200		1,049	778	1,190,421	5. Washington
3,330			9,142	994						95,095	7. Cedar Rapids
26,480			17,620	256		1,718		593	319	281,715	7. Des Moines
2,351			4,060	256				3	12	47,433	7. Dubuque
57,773		8	66,314	4,678				1,779	776	869,257	7. Indianapolis
39,303	65	35	101,130	5,547		1		1,813	2,819	1,018,246	7. Milwaukee
13,335	212		6,272	831				268	33	115,268	7. Sioux City
2,386			21,486					291		129,076	8. National Stock Yards
18,717		60	50,914	2,806		240		1,183	457	471,737	9. St. Paul
11,258			6,264	436	9			1	106	79,171	10. Kansas City, Kansas
7,045			10,566	688				320		143,016	10. Lincoln
6,460			1,530	185					1	44,312	10. Pueblo
11,945	40		5,319	481		85		153	39	96,739	10. St. Joseph
11,063			7,140	664	17			284	124	113,477	10. Topeka
92,329	200		22,563	2,899	192			913	276	522,913	10. Tulsa
27,016			11,233	1,012	53			704	149	306,246	10. Wichita
56,941	438		35,356	1,641	182	4,742		577	175	483,179	11. Fort Worth
<b>4,854,153</b>	<b>8,303</b>	<b>2,049</b>	<b>1,520,768</b>	<b>482,148</b>	<b>8,658</b>	<b>12,338</b>	<b>5,747</b>	<b>58,431</b>	<b>45,701</b>	<b>56,349,140</b>	<b>Country banks, by districts</b>
251,530	456	511	278,420	50,048	356	1,298	1,230	6,359	4,492	4,662,456	1. Boston
395,730	1,160	280	344,454	98,092	1,022	2,592	535	18,782	10,167	9,510,865	2. New York
274,685	274	5	115,323	47,190	1,157	979	712	3,375	3,440	4,797,877	3. Philadelphia
369,114	277	3	95,662	41,076	188	702	702	3,093	3,262	5,101,213	4. Cleveland
347,054	899	1	133,146	33,998	684	718	549	2,007	4,806	3,787,935	5. Richmond
450,065	753	173	116,968	39,838	1,642	642	1,469	4,930	3,112	3,979,490	6. Atlanta
660,438	226	77	148,974	55,124	494	1,999	311	6,475	5,301	8,334,920	7. Chicago
319,387	370	1	44,161	19,275	307	254	17	2,003	2,251	2,855,171	8. St. Louis
226,852	259	152	48,290	15,374	163	588	189	4,598	1,138	2,547,911	9. Minneapolis
481,431	1,048		33,336	13,947	387	327		725	1,273	3,142,239	10. Kansas City
815,024	2,174	534	77,597	33,448	990	870	665	1,237	3,663	4,244,653	11. Dallas
262,843	407	312	84,437	34,738	1,268	1,369		4,847	2,796	3,384,410	12. San Francisco

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 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	Post-savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
<b>All member banks</b> .....	<b>109,970,466</b>	<b>83,240,152</b>	<b>3,100,730</b>	<b>6,665,709</b>	<b>12,634,017</b>	<b>1,368,777</b>	<b>2,961,081</b>	<b>31,045,022</b>	<b>29,128,499</b>	<b>243,210</b>	<b>13,557</b>	<b>1,237,846</b>	<b>22,357</b>	<b>399,553</b>
<b>Reserve bank cities</b> <sup>1</sup> .....	<b>50,409,160</b>	<b>36,377,722</b>	<b>1,590,346</b>	<b>1,652,845</b>	<b>7,708,029</b>	<b>1,306,282</b>	<b>1,773,936</b>	<b>9,751,659</b>	<b>8,808,760</b>	<b>85,810</b>	<b>1,360</b>	<b>467,445</b>	<b>5,731</b>	<b>382,553</b>
1. Boston.....	2,276,643	1,708,755	54,990	152,564	294,464	28,682	37,188	184,237	174,786	6,445	6	23,040	150	318,223
2. New York <sup>2</sup> .....	25,184,821	18,181,399	864,331	328,414	3,385,981	1,131,231	1,293,465	2,029,611	1,645,278	42,920	74	18,650	329	68
3. Philadelphia.....	2,677,733	2,029,807	68,634	77,159	467,649	12,382	21,382	231,411	218,514	30	74	2,530	6	8
4. Cleveland.....	1,705,612	1,397,378	71,834	64,870	144,328	6,424	21,498	711,216	692,498	3,310	15	2,500	6	8
5. Richmond.....	399,174	324,551	8,104	31,915	119,585	171	4,848	76,912	71,066	3,150	15	2,500	6	8
6. Atlanta <sup>3</sup> .....	889,418	544,266	22,324	97,467	209,676	41	15,444	104,137	101,933	2,155	15	2,500	6	8
7. Chicago <sup>2</sup> .....	7,252,679	5,331,182	266,675	259,800	1,271,573	38,282	85,157	1,897,307	1,838,892	4,600	555	52,750	510	50
8. St. Louis.....	1,250,008	847,295	42,097	19,639	330,490	2,313	8,174	160,612	158,552	1,550	1	250	50	50
9. Minneapolis.....	1,774,920	1,300,403	485,307	22,924	38,536	3,129	6,949	99,582	99,331	1	1	250	50	50
10. Kansas City.....	1,124,594	801,606	22,924	38,536	453,260	1,319	6,949	82,847	82,796	1	1	250	50	50
11. Dallas.....	1,300,403	689,577	27,302	54,610	485,905	1,511	41,498	119,360	112,720	1	1	250	50	50
12. San Francisco.....	5,573,155	4,326,389	122,855	493,909	325,033	80,797	224,172	4,054,427	3,612,394	24,800	198	351,095	4,610	61,330
<b>Reserve branch cities</b> <sup>1</sup> .....	<b>17,262,906</b>	<b>12,818,788</b>	<b>494,845</b>	<b>1,040,645</b>	<b>2,636,506</b>	<b>44,708</b>	<b>227,414</b>	<b>4,694,565</b>	<b>4,419,157</b>	<b>19,544</b>	<b>1,149</b>	<b>252,384</b>	<b>2,331</b>	.....
2. Buffalo.....	672,445	553,368	21,120	55,451	28,568	2,702	11,036	275,041	272,290	5	5	2,131	620	.....
4. Cincinnati.....	1,414,461	629,422	30,373	13,810	132,407	742	7,707	217,366	190,315	278	25	26,816	230	.....
5. Baltimore.....	2,041,647	1,675,647	83,627	40,852	222,453	2,422	16,646	428,672	411,925	278	25	15,965	479	.....
5. Baltimore.....	734,770	553,807	19,826	50,153	104,850	1,433	4,701	122,657	122,037	600	2	18,235	212	.....
5. Charlotte <sup>3</sup> .....	514,984	357,072	12,040	36,882	141,461	162	7,367	63,311	41,810	3,052	2	18,235	212	.....
6. Birmingham.....	328,721	239,591	7,029	29,680	50,891	.....	1,590	61,026	61,026	.....	.....	.....	.....	.....
6. Jacksonville.....	318,265	239,195	4,304	33,093	97,597	87	3,989	54,866	52,916	1,950	.....	.....	.....	.....
6. Nashville.....	344,497	184,693	6,836	48,152	102,870	.....	1,946	103,310	99,808	591	.....	.....	.....	.....
6. New Orleans.....	752,132	448,270	11,296	100,579	176,861	7,204	7,922	119,400	113,839	34	34	5,527	.....	.....
7. Detroit.....	2,128,412	1,672,762	123,272	96,670	196,293	5,926	33,489	945,983	939,079	975	6	5,874	55	.....
8. Little Rock.....	167,874	95,738	2,219	23,802	44,216	.....	1,899	20,774	20,543	225	6	.....	.....	.....
8. Louisville.....	548,284	325,417	15,147	15,252	187,047	48	5,373	63,100	61,310	1,770	.....	.....	.....	.....
8. Memphis.....	488,883	285,678	5,467	28,713	165,160	116	3,749	86,932	84,522	.....	.....	.....	.....	.....
9. Helena.....	45,785	21,959	369	10,590	12,441	.....	426	6,362	6,307	50	.....	.....	.....	.....
10. Denver.....	552,606	407,638	17,328	28,777	91,456	69	7,338	126,485	124,889	1,550	.....	.....	.....	.....
10. Oklahoma City.....	369,629	204,686	4,857	41,668	113,365	.....	5,053	43,808	26,470	100	.....	.....	.....	.....
10. Omaha.....	430,829	269,522	10,634	18,293	129,195	4	3,181	43,941	43,933	3	5	.....	.....	.....
11. El Paso.....	160,815	103,319	2,028	6,280	44,367	2,339	2,482	31,861	27,518	2,133	.....	.....	.....	.....
11. Houston.....	1,162,998	819,770	18,502	67,541	235,513	5,947	15,725	125,217	122,768	36	36	32,413	.....	.....
11. San Antonio.....	322,009	235,687	3,603	12,279	60,602	1,909	7,929	65,690	45,861	1,499	16	18,314	.....	.....
12. Los Angeles.....	2,143,036	1,872,256	50,912	42,682	130,454	7,249	39,483	966,312	870,437	515	.....	.....	.....	.....
12. Portland.....	837,289	658,414	17,557	100,920	36,991	1,501	21,906	333,191	326,267	45	.....	.....	.....	.....
12. Salt Lake City <sup>3</sup> .....	341,888	237,384	4,178	45,050	50,756	1	4,519	85,924	82,524	2,025	1,020	305	50	50
12. Seattle.....	1,040,647	827,293	22,321	93,476	80,752	4,847	11,958	303,336	300,763	2,183	.....	.....	.....	.....
<b>Other reserve cities</b> <sup>1</sup> .....	<b>5,554,044</b>	<b>3,809,162</b>	<b>139,104</b>	<b>417,802</b>	<b>1,004,373</b>	<b>7,169</b>	<b>176,434</b>	<b>1,055,355</b>	<b>986,478</b>	<b>24,243</b>	<b>135</b>	<b>26,571</b>	<b>1,428</b>	<b>16,500</b>
4. Columbus.....	440,522	288,433	8,527	71,196	50,169	18	22,179	103,973	90,285	820	5	12,577	286	.....
4. Toledo.....	317,411	255,080	13,986	11,565	19,461	.....	17,319	115,268	111,850	.....	55	3,363	.....	.....
5. Washington.....	924,631	807,736	16,449	204	65,884	4,977	29,381	189,930	162,496	10,488	25	421	.....	.....
7. Cedar Rapids.....	71,571	53,526	1,332	4,837	29,561	.....	315	17,579	17,579	.....	.....	.....	.....	.....
7. Des Moines.....	236,813	113,796	5,487	61,167	48,059	.....	8,304	27,014	24,454	2,545	15	.....	.....	.....
7. Dubuque.....	25,407	21,333	774	1,466	8,663	.....	971	19,271	19,271	.....	.....	.....	.....	.....
7. Indianapolis.....	681,190	471,329	15,484	74,323	99,484	252	20,318	136,350	133,467	2,610	5	268	.....	.....
7. Milwaukee.....	766,061	541,655	25,189	31,491	137,311	1,127	29,288	191,442	186,823	4,195	.....	.....	.....	.....
7. Sioux City.....	92,337	53,617	1,146	5,008	31,926	.....	640	17,030	17,023	.....	7	.....	.....	.....
8. National Stock Yards.....	109,073	18,936	532	543	88,974	.....	88	11,583	1,581	.....	2	10,000	.....	.....
9. St. Paul.....	370,737	226,043	18,211	35,841	86,060	447	4,135	62,149	62,149	.....	.....	.....	.....	.....
10. Kansas City, Kansas.....	61,315	23,081	677	9,603	27,116	.....	838	13,612	13,607	.....	.....	.....	.....	.....
10. Lincoln.....	118,459	67,904	1,424	11,694	35,229	.....	2,208	12,877	12,872	.....	5	.....	.....	.....
10. Pueblo.....	33,804	24,923	570	1,368	4,798	.....	2,145	6,305	6,105	.....	.....	.....	.....	.....
10. St. Joseph.....	69,991	39,249	799	2,880	24,178	.....	2,885	22,041	22,036	.....	5	.....	.....	.....
10. Topeka.....	93,916	49,372	4,232	27,078	12,830	.....	404	12,458	11,317	1,130	11	.....	.....	.....
10. Tulsa.....	463,430	360,650	11,907	15,096	67,364	348	8,065	28,163	27,628	95	.....	.....	.....	.....
10. Wichita.....	272,187	180,073	5,270	32,961	50,685	.....	3,198	19,242	17,027	2,200	.....	.....	.....	.....
11. Fort Worth.....	405,189	230,426	7,108	19,481	124,421	.....	23,753	49,068	48,908	160	.....	.....	.....	.....
<b>Country banks, by districts</b> .....	<b>36,744,356</b>	<b>30,234,480</b>	<b>876,435</b>	<b>3,554,417</b>	<b>1,285,109</b>	<b>10,618</b>	<b>783,297</b>	<b>15,543,443</b>	<b>14,914,104</b>	<b>113,613</b>	<b>10,913</b>	<b>491,446</b>	<b>12,867</b>	<b>500</b>
1. Boston.....	3,160,766	2,585,734	100,587	221,306	107,258	1,913	143,968	1,116,298	1,099,748	5,722	2,225	8,475	128	.....
2. New York.....	5,401,728	4,371,363	154,666	602,620	110,840	1,020	161,219	3,386,313	3,311,831	10,805	20	61,781	1,876	.....
3. Philadelphia.....	2,626,707	2,307,209	75,028	148,332	17,545	23	78,550	1,711,805	1,647,882	6,281	440	56,648	54	500
4. Cleveland.....	2,941,200	2,550,811	107,620	194,893	25,674	.....	62,202	1,762,276	1,671,946	1,471	592	88,205	62	.....
5. Richmond.....	2,574,900	1,998,493	60,069	295,660	161,288	53	59,337	931,743	858,689	30,940	1,531	39,764	819	.....
6. Atlanta.....	3,002,311	2,273,180	55,120	394,800	235,135	2,914	41,162	712,030	678,709	17,727	3,684	8,091	3,819	.....
7. Chicago.....	5,016,355	4,244,764	125,879	472,783	100,789	42	72,098	2,792,701	2,706,164	5,914	1,449	78,487	687	.....
8. St. Louis.....	2,010,190	1,686,027	37,303	198,787	68,484	.....	19,589	653,723	610,226	3,226	1,667	39,706		

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

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
<b>141,015,488</b>	<b>25,612</b>	<b>352,668</b>	<b>1,826,914</b>	<b>143,220,682</b>	<b>3,142,240</b>	<b>4,809,311</b>	<b>1,884,390</b>	<b>382,546</b>	<b>10,218,487</b>	<b>92,770,176</b>	<b>83,099,847</b>	<b>All member banks</b>
<b>60,160,819</b>	<b>5,395</b>	<b>326,917</b>	<b>1,325,945</b>	<b>61,819,076</b>	<b>1,429,619</b>	<b>2,300,114</b>	<b>802,720</b>	<b>128,426</b>	<b>4,660,879</b>	<b>43,399,543</b>	<b>33,900,017</b>	<b>Reserve bank cities<sup>1</sup></b>
2,460,880		33,633	29,897	2,524,410	64,125	118,325	37,962	18,652	239,064	1,988,891	1,643,039	1. Boston
27,214,432	5,395	224,151	953,665	28,397,643	692,474	1,270,535	464,701	20,923	2,448,633	22,019,747	16,723,939	2. New York <sup>2</sup>
2,909,144		4,378	28,458	2,941,980	65,597	146,732	43,285	4,836	260,450	2,257,528	1,825,826	3. Philadelphia
2,416,828		26	15,685	2,432,539	43,000	77,500	17,635	3,571	141,706	1,430,520	1,266,487	4. Cleveland
476,086			4,583	480,669	8,082	14,282	4,999	1,666	29,209	323,816	210,619	5. Richmond
993,555			11,506	1,005,061	17,200	26,058	6,597	7,633	57,488	711,734	522,302	6. Atlanta <sup>3</sup>
9,149,986		7,255	61,927	9,219,168	206,570	255,600	67,045	54,298	583,513	6,328,606	5,011,538	7. Chicago <sup>2</sup>
1,410,620		3,020	13,259	1,426,899	42,150	37,650	17,223	1,264	98,287	1,044,979	706,982	8. St. Louis
874,502			9,856	884,925	12,500	31,500	5,941	4,863	54,804	609,984	404,330	9. Minneapolis
1,207,441			3,592	1,211,320	20,850	25,823	14,050	1,903	62,626	875,816	479,963	10. Kansas City
1,419,763		22,647	7,956	1,450,366	42,650	42,758	15,222	1,145	101,775	964,843	636,932	11. Dallas
9,627,582		30,953	185,561	9,844,096	214,421	253,351	108,060	7,672	583,504	4,843,079	4,468,060	12. San Francisco
<b>21,957,471</b>		<b>18,536</b>	<b>182,873</b>	<b>22,158,880</b>	<b>421,825</b>	<b>682,095</b>	<b>267,249</b>	<b>41,859</b>	<b>1,413,028</b>	<b>14,450,430</b>	<b>12,241,731</b>	<b>Reserve branch cities<sup>1</sup></b>
947,486		50	5,467	953,003	24,944	36,700	7,058	388	69,090	556,369	537,756	2. Buffalo
1,031,827		246	7,266	1,039,339	25,450	39,250	11,132	150	75,982	675,351	550,864	4. Cincinnati
2,470,419		151	27,549	2,498,019	79,200	169,150	23,383	599	272,332	1,780,196	1,524,825	4. Pittsburgh <sup>5</sup>
857,327		96	5,002	862,525	13,831	28,869	7,870	3,633	54,203	612,666	540,614	5. Baltimore
578,295		265	13,846	592,406	7,650	24,400	4,086	1,050	37,186	421,622	282,923	5. Charlotte <sup>6</sup>
389,747			3,369	393,116	8,200	8,100	6,192	1,335	23,827	280,782	250,077	6. Birmingham
373,131			2,890	376,021	6,500	13,000	3,093	3,638	26,231	228,767	165,102	6. Jacksonville
447,807		303	5,022	453,132	10,000	12,200	4,011		26,211	283,577	201,933	6. Nashville
871,532		8,920	4,819	885,271	11,000	22,330	9,057	226	42,613	617,445	455,203	6. New Orleans
3,074,395		247	23,175	3,097,817	37,950	78,700	24,693	5,946	147,289	1,828,440	1,576,192	7. Detroit
188,648			580	189,228	3,350	4,150	1,710	244	9,454	132,578	103,281	8. Little Rock
611,384			5,472	616,856	10,350	19,150	5,117	401	35,018	454,866	286,001	8. Louisville
575,815		174	3,853	579,842	10,000	19,000	6,044	800	35,844	402,153	268,227	8. Memphis
52,147			517	52,664	850	911	244	14	2,019	37,741	28,935	9. Helena
679,091		9	5,049	684,149	10,100	18,150	7,309	2,908	38,467	458,794	388,856	10. Denver
413,437		456	2,589	416,482	10,250	10,250	9,237	567	30,304	286,195	214,309	10. Oklahoma City
474,770			2,092	476,862	9,700	9,700	5,658	2,954	28,012	344,645	242,724	10. Omaha
192,676			1,262	193,938	3,650	6,100	1,126	497	11,373	114,563	97,003	11. El Paso
1,288,215		6,187	7,821	1,302,223	27,700	26,950	15,088	1,496	71,234	915,456	803,200	11. Houston
387,699		24	2,362	390,085	5,800	9,160	2,702	949	18,611	271,845	230,404	11. San Antonio
3,109,348		587	30,080	3,140,015	55,500	57,525	63,810	1,474	178,309	1,823,751	1,716,129	12. Los Angeles
1,170,480		630	10,897	1,182,007	20,200	29,800	25,385		75,385	745,941	711,034	12. Portland
427,812			3,759	431,571	6,850	7,550	7,103	1,210	22,713	303,799	262,265	12. Salt Lake City <sup>3</sup>
1,343,983		191	8,135	1,352,309	22,800	31,000	16,141	11,380	81,321	872,888	803,874	12. Seattle
<b>6,609,399</b>	<b>4,000</b>	<b>220</b>	<b>39,959</b>	<b>6,653,578</b>	<b>117,275</b>	<b>180,230</b>	<b>68,466</b>	<b>18,617</b>	<b>384,588</b>	<b>4,549,310</b>	<b>3,906,673</b>	<b>Other reserve cities<sup>1</sup></b>
544,495			3,895	548,390	9,000	11,500	5,179	893	26,572	364,243	332,035	4. Columbus
432,679			2,864	435,543	7,700	8,200	3,665	795	20,360	274,899	272,103	4. Toledo
1,114,561			6,411	1,120,972	19,750	35,700	11,226	2,773	69,449	803,237	779,139	5. Washington
89,150			1	89,151	500	4,800	644		5,944	59,099	31,536	7. Cedar Rapids
263,827			1,408	265,235	4,750	4,750	4,220	2,760	16,480	192,713	165,647	7. Des Moines
44,678			7	44,685	1,100	1,000	448	200	2,748	18,996	19,710	7. Dubuque
817,540			3,397	820,937	12,525	25,000	9,796	999	48,320	557,103	499,656	7. Indianapolis
957,503		106	4,188	961,797	16,600	25,170	12,844	1,835	56,449	625,720	501,304	7. Milwaukee
109,367			450	109,817	1,900	2,600	695	256	5,451	72,730	52,993	7. Sioux City
120,656		50	744	121,450	1,000	5,000	1,626		7,626	85,201	4-1,919	8. National Stock Yards
432,886		64	7,159	440,109	9,000	17,500	3,176	1,952	31,628	301,106	215,105	9. St. Paul
74,927			411	75,338	1,350	1,700	748	35	3,833	43,793	27,258	10. Kansas City, Kansas
131,336	4,000		282	135,618	3,050	2,750	1,060	538	7,398	100,848	71,240	10. Lincoln
40,109			95	40,204	1,300	1,060	1,142	606	4,108	25,814	26,906	10. Pueblo
92,032			209	92,241	1,450	1,700	1,113	235	4,498	52,727	39,695	10. St. Joseph
106,374			784	107,158	2,950	2,550	683	136	6,319	75,713	69,714	10. Topeka
491,953			3,148	494,741	7,850	12,150	6,449	1,723	28,172	348,538	361,248	10. Tulsa
291,429			1,608	293,037	4,500	6,100	2,075	534	13,209	233,938	204,999	10. Wichita
454,257			2,898	457,155	11,000	11,000	1,677	2,347	26,024	312,892	238,304	11. Fort Worth
<b>52,287,799</b>	<b>16,217</b>	<b>6,995</b>	<b>278,137</b>	<b>52,589,148</b>	<b>1,173,521</b>	<b>1,646,872</b>	<b>745,955</b>	<b>193,644</b>	<b>3,759,992</b>	<b>30,370,893</b>	<b>33,051,426</b>	<b>Country banks, by districts</b>
4,277,064	2,950	1,266	34,877	4,316,157	107,856	145,088	67,058	26,297	346,299	2,630,816	2,672,588	1. Boston
8,788,041	2,795	535	62,135	8,853,506	215,597	284,916	127,691	29,155	657,359	4,661,544	4,790,748	2. New York
4,338,512	3,340	70	16,823	4,358,745	126,443	224,264	75,122	13,303	439,132	2,236,699	2,418,788	3. Philadelphia
4,703,476	870	712	23,765	4,728,823	115,676	175,378	70,540	10,796	372,390	2,476,424	2,712,244	4. Cleveland
3,506,643	2,440	551	19,229	3,528,863	77,418	118,689	48,498	14,467	259,072	2,094,700	2,220,344	5. Richmond
3,714,341	300	2,679	18,416	3,735,736	78,002	116,325	37,491	11,936	243,754	2,435,278	2,592,174	6. Atlanta
7,809,056	300	311	44,292	7,853,959	145,014	194,006	108,792	33,149	480,961	4,207,827	4,640,671	7. Chicago
2,663,913	58	17	9,389	2,673,377	72,459	72,459	41,752	11,026	181,794	1,646,642	1,860,242	8. St. Louis
2,383,519		189	13,689	2,397,397	46,142	62,086	32,137	10,149	150,514	1,359,560	1,467,752	9. Minneapolis
2,935,896	3,150		5,939	2,944,985	56,931	76,806	53,131	10,386	197,254	2,050,383	2,405,639	10. Kansas City
4,000,188	14	665	8,776	4,009,643	82,744	90,107	43,525	18,634	235,010	2,784,040	3,294,288	11. Dallas
3,167,150			20,807	3,187,957	65,141	86,748	40,218	4,346	196,453	1,786,980	1,975,948	12. San Francisco

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

<sup>2</sup> Cash items reported in process of collection were in excess of demand deposits other than interbank and United States Government.

For other footnotes, see opposite page.

## ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [in thousands of dollars]

State	Number of banks	Loans and investments						Reserves, cash,			
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
<b>Total, all States...</b>	<b>6,840</b>	<b>112,247,105</b>	<b>49,560,596</b>	<b>51,605,887</b>	<b>15,260</b>	<b>7,527,790</b>	<b>3,223,252</b>	<b>314,320</b>	<b>39,252,126</b>	<b>19,911,777</b>	<b>2,061,866</b>
<b>New England:</b>											
Maine.....	38	278,117	125,065	125,093	185	13,924	12,965	885	83,779	31,565	10,073
New Hampshire.....	52	166,068	76,518	74,602	41	9,728	4,723	456	65,671	26,528	7,507
Vermont.....	39	121,412	57,892	51,282	18	7,052	4,834	334	35,509	16,201	3,137
Massachusetts.....	140	3,372,305	1,539,937	1,569,141	222	153,698	100,159	9,148	1,174,673	609,102	80,888
Rhode Island.....	8	633,206	273,498	333,640	.....	15,763	6,672	3,633	147,989	76,097	18,834
Connecticut.....	63	1,150,613	431,602	563,778	16	124,194	27,847	3,176	435,637	160,491	40,258
<b>Middle Atlantic:</b>											
New York.....	536	26,498,666	13,396,378	10,472,875	3,986	1,753,703	759,201	112,523	9,935,363	5,918,004	300,958
New Jersey.....	272	3,829,077	1,378,906	1,942,673	529	365,828	128,067	13,074	935,872	459,033	106,826
Pennsylvania.....	725	8,206,643	3,445,774	3,685,078	222	616,064	429,712	29,793	2,534,382	1,279,391	189,309
<b>East North Central:</b>											
Ohio.....	419	6,034,460	2,299,383	3,131,237	244	404,282	187,864	11,450	1,840,487	894,485	141,890
Indiana.....	238	2,064,500	671,291	1,216,772	58	121,159	51,528	3,692	726,807	316,470	61,285
Illinois.....	512	9,818,101	3,623,663	5,209,136	11	654,160	313,112	18,019	3,403,818	1,995,297	118,654
Michigan.....	231	4,336,876	1,587,738	2,319,069	86	323,377	99,349	7,257	1,169,568	597,821	97,682
Wisconsin.....	166	1,763,623	616,177	987,102	31	93,433	63,853	3,027	580,126	261,169	34,300
<b>West North Central:</b>											
Minnesota.....	206	1,734,078	792,671	759,796	7	108,750	69,397	3,457	654,439	285,137	24,369
Iowa.....	160	973,355	425,979	413,062	.....	109,857	22,738	1,719	341,774	153,764	20,934
Missouri.....	178	2,816,488	1,384,052	1,200,353	920	155,327	66,953	8,883	1,190,596	543,734	40,577
North Dakota.....	42	223,214	78,000	128,919	7	9,958	6,006	324	63,292	31,036	3,765
South Dakota.....	62	285,595	117,984	145,176	13	15,739	6,241	442	90,558	44,155	5,059
Nebraska.....	139	812,413	338,904	386,187	3	67,628	18,327	1,364	326,064	155,756	11,191
Kansas.....	215	878,552	331,599	437,606	95	85,458	22,265	1,529	893,867	171,143	14,494
<b>South Atlantic:</b>											
Delaware.....	15	295,272	130,531	146,749	.....	10,629	5,616	1,747	109,594	52,286	5,475
Maryland.....	75	992,901	353,709	558,108	3	42,313	36,519	2,249	360,763	172,586	29,457
District of Columbia.....	15	880,174	325,273	505,528	.....	14,347	33,105	1,921	325,003	174,265	27,498
Virginia.....	204	1,403,890	637,068	658,740	20	70,312	34,483	3,267	497,398	289,410	43,240
West Virginia.....	109	623,682	221,611	352,302	.....	36,221	11,903	1,645	234,761	102,402	21,689
North Carolina.....	54	832,046	395,348	350,534	15	61,076	23,284	1,789	531,626	146,672	24,799
South Carolina.....	32	398,189	144,063	216,368	5	23,795	13,261	697	166,607	63,140	15,815
Georgia.....	66	1,043,580	514,158	443,420	.....	66,158	17,739	2,105	457,363	186,560	24,364
Florida.....	74	1,254,802	405,475	723,836	7	102,979	20,805	2,470	492,029	191,412	36,548
<b>East South Central:</b>											
Kentucky.....	114	878,620	375,059	449,412	4	29,420	22,657	2,068	390,656	157,011	23,103
Tennessee.....	84	1,313,525	660,691	539,180	6	90,804	19,203	3,641	514,866	217,443	31,446
Alabama.....	93	862,159	346,926	398,368	2	95,943	19,179	1,741	346,837	162,238	26,922
Mississippi.....	31	242,541	89,182	105,516	3	44,515	2,745	580	106,606	36,720	7,933
<b>West South Central:</b>											
Arkansas.....	68	440,990	147,347	231,042	203	51,008	10,497	893	194,300	78,257	11,167
Louisiana.....	47	1,097,197	385,421	608,723	.....	91,245	9,404	2,404	526,232	238,532	25,294
Oklahoma.....	223	1,158,236	446,523	574,837	19	110,863	23,717	2,277	575,253	197,731	21,724
Texas.....	581	4,958,440	2,428,930	2,165,172	263	286,521	67,253	10,301	2,598,721	942,390	104,370
<b>Mountain:</b>											
Montana.....	84	409,516	139,347	239,727	65	17,590	12,227	560	143,189	65,694	8,414
Idaho.....	23	335,063	146,831	176,618	499	9,454	1,179	482	88,819	44,120	6,299
Wyoming.....	39	192,523	70,553	109,883	.....	9,055	2,722	310	86,398	29,530	4,929
Colorado.....	93	888,524	378,042	463,515	.....	30,848	14,575	1,544	348,184	154,331	15,989
New Mexico.....	34	222,284	87,942	123,834	.....	8,824	1,222	462	113,828	36,359	6,809
Arizona.....	5	362,875	197,962	133,108	35	22,937	8,226	607	106,938	44,262	11,227
Utah.....	30	437,517	203,674	207,371	333	22,424	3,037	678	155,883	89,264	7,204
Nevada.....	6	159,277	57,778	90,337	.....	6,827	4,147	188	32,327	19,989	3,543
<b>Pacific:</b>											
Washington.....	51	1,507,712	703,970	617,195	.....	157,947	26,071	2,529	538,026	264,104	34,199
Oregon.....	30	1,118,292	527,545	472,975	.....	102,362	13,659	1,751	513,015	189,410	16,850
California.....	119	11,939,916	6,046,626	4,790,912	7,084	702,291	363,774	29,229	2,958,633	1,619,280	133,569
<b>Mutual Savings Banks<sup>1</sup>.....</b>	<b>3</b>	<b>17,766</b>	<b>5,794</b>	<b>10,833</b>	<b>.....</b>	<b>949</b>	<b>137</b>	<b>53</b>	<b>2,549</b>	<b>1,253</b>	<b>275</b>

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	16	275,513	103,320	143,925	12	19,805	7,848	603	87,823	39,343	10,128
New Jersey—Dist. No. 2.....	185	3,147,992	1,177,486	1,545,131	487	312,940	100,962	10,986	762,460	377,302	84,502
Kentucky—Dist. No. 4.....	59	249,758	107,852	123,318	.....	13,516	4,359	713	112,502	33,027	8,984
Pennsylvania—Dist. No. 4.....	195	3,145,930	1,293,833	1,467,505	144	211,960	161,509	10,929	950,468	508,433	67,390
West Virginia—Dist. No. 4.....	12	90,852	35,780	45,505	.....	7,202	2,034	331	27,240	12,726	2,915
Louisiana—Dist. No. 6.....	33	869,916	304,162	490,849	.....	64,715	8,124	1,466	405,029	196,693	17,847
Mississippi—Dist. No. 6.....	19	201,062	75,362	84,106	3	38,739	2,378	474	87,825	29,561	6,312
Tennessee—Dist. No. 6.....	70	1,807,107	358,523	385,392	6	54,003	11,865	2,616	337,952	146,119	23,182
Indiana—Dist. No. 7.....	177	1,807,107	574,156	1,073,504	37	110,634	45,622	3,154	635,908	279,192	53,070
Illinois—Dist. No. 7.....	360	9,199,478	3,432,975	4,860,901	7	598,554	289,666	16,985	3,203,200	1,906,485	105,177
Michigan—Dist. No. 7.....	190	4,193,940	1,538,251	2,241,904	74	310,149	96,601	6,961	1,137,302	582,246	94,004
Wisconsin—Dist. No. 7.....	125	1,607,708	563,165	897,207	31	84,617	59,960	2,728	535,430	242,089	30,666
Missouri—Dist. No. 10.....	45	1,011,911	448,564	462,750	659	74,572	23,529	1,837	518,256	212,589	11,826
New Mexico—Dist. No. 10.....	10	139,157	55,085	76,391	.....	6,191	1,167	323	59,362	20,191	3,649
Oklahoma—Dist. No. 10.....	210	1,139,267	437,818	567,787	19	107,740	23,672	2,231	563,689	194,682	20,769
Arizona—Dist. No. 12.....	4	312,183	179,284	108,029	35	16,246	8,035	554	93,444	36,908	9,957

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



## OF BANKS ON DECEMBER 31, 1951, BY STATES

ASSETS [in thousands of dollars]

and bank balances										Total assets	State
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets		
<b>7,435,198</b>	<b>27,582</b>	<b>48,608</b>	<b>9,767,095</b>	<b>1,023,130</b>	<b>21,171</b>	<b>91,017</b>	<b>325,456</b>	<b>268,162</b>	<b>211,002</b>	<b>153,439,169</b>	<b>Total, all States</b>
22,451	14	34	19,642	2,241	67	304	.....	382	692	365,582	New England:
16,511	3	8	15,114	1,876	37	52	.....	4	154	233,862	Maine
10,017	15	20	6,119	1,572	23	23	.....	132	99	158,770	New Hampshire
128,260	2,685	2,786	350,952	36,577	47	1,380	31,998	8,600	8,344	4,633,924	Vermont
19,475	70	371	33,142	11,819	6	.....	1,043	1,768	502	796,333	Massachusetts
109,376	335	28	125,149	17,842	212	35	159	1,324	910	1,606,732	Rhode Island
											Connecticut
335,972	3,591	30,018	3,346,820	218,808	990	4,878	209,979	75,724	103,505	37,047,913	Middle Atlantic:
206,796	490	25	162,702	47,998	355	593	134	10,887	3,503	4,828,419	New York
465,453	1,147	1,372	597,710	86,503	1,485	14,617	4,709	16,618	9,802	10,874,759	New Jersey
											Pennsylvania
354,897	404	518	448,293	52,873	54	10,611	662	13,294	5,844	7,958,285	East North Central:
244,516	80	11	104,445	17,178	104	26	79	3,746	2,314	2,814,754	Ohio
554,068	1,225	2,267	732,307	42,780	343	1,077	6,040	24,550	8,111	13,304,820	Indiana
201,351	832	824	271,058	33,470	273	1,317	416	10,195	4,633	5,556,748	Illinois
158,326	65	35	126,231	12,584	20	298	147	3,298	3,626	2,363,722	Michigan
											Wisconsin
144,268	398	471	199,796	9,761	505	3,619	820	4,974	1,533	2,409,729	West North Central:
115,226	212	.....	51,638	5,960	23	2,472	1	1,191	722	1,325,498	Minnesota
245,760	524	234	359,767	19,196	1,663	456	3,191	5,687	2,847	4,040,124	Iowa
23,941	4	25	4,521	1,341	3	.....	.....	682	86	288,633	Missouri
35,225	.....	.....	6,119	2,356	8	.....	.....	758	495	379,765	North Dakota
95,870	270	.....	62,977	5,954	9	.....	.....	1,476	394	1,146,310	South Dakota
178,094	190	.....	29,946	5,403	117	130	.....	1,011	696	1,279,776	Nebraska
											Kansas
24,647	122	.....	27,064	2,343	19	656	.....	479	241	408,604	South Atlantic:
87,251	1	173	71,295	11,033	108	535	98	2,102	3,174	1,370,714	Delaware
63,493	.....	69	59,678	15,011	593	1,200	.....	1,049	825	1,223,855	Maryland
134,820	522	25	109,381	17,194	353	719	305	1,809	2,134	1,923,802	District of Columbia
82,027	70	.....	28,573	6,419	71	603	.....	399	1,766	867,701	Virginia
79,376	100	.....	100,679	9,046	66	.....	507	1,663	2,793	1,197,747	West Virginia
55,212	217	1	32,222	3,659	85	38	.....	488	285	569,351	North Carolina
94,716	218	3	151,502	16,241	214	.....	5	2,589	2,269	1,522,261	South Carolina
172,150	215	31	91,673	19,347	1,061	115	79	3,122	1,246	1,771,801	Georgia
											Florida
143,539	10	.....	66,993	6,398	214	40	159	1,629	580	1,278,296	East South Central:
161,328	82	1	104,566	17,535	225	29	477	1,949	910	1,849,516	Kentucky
114,946	409	139	42,183	8,428	360	527	1,306	1,723	1,300	1,222,640	Tennessee
52,010	.....	.....	9,943	3,668	36	.....	79	40	189	353,159	Alabama
											Mississippi
78,459	40	.....	26,377	3,180	5	114	.....	345	361	639,295	West South Central:
134,076	477	14	127,839	11,860	148	754	5,696	3,460	1,480	1,646,827	Arkansas
289,871	787	.....	65,140	7,485	347	6,038	456	1,641	852	1,750,308	Louisiana
1,163,673	5,246	1,739	381,303	65,452	7,674	10,893	28,397	6,003	4,729	7,680,309	Oklahoma
											Texas
51,306	38	54	17,683	3,422	30	.....	.....	887	238	557,282	Mountain:
25,013	60	.....	13,327	3,499	32	.....	.....	46	149	427,608	Montana
40,445	.....	.....	5,494	1,600	27	.....	.....	183	94	274,825	Idaho
106,755	300	12	62,797	3,608	98	.....	9	2,040	2,124	1,236,587	Wyoming
64,434	150	.....	6,076	2,580	96	100	.....	221	63	339,172	Colorado
28,251	.....	207	22,991	5,713	803	.....	225	1,308	711	478,573	New Mexico
32,754	.....	.....	26,661	3,829	65	857	.....	93	397	598,641	Arizona
5,363	.....	.....	3,432	1,858	38	.....	.....	451	204	194,155	Utah
											Nevada
89,647	769	524	148,783	19,754	366	475	140	3,590	1,011	2,071,074	Pacific:
36,196	703	334	71,522	15,736	24	7	403	4,119	1,000	1,454,596	Washington
357,587	4,492	6,235	837,470	103,140	1,659	25,429	27,737	38,433	21,065	15,116,012	Oregon
											California
976	.....	.....	45	60	.....	.....	.....	.....	6	20,381	Mutual Savings Banks <sup>1</sup>

## OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

22,113	.....	9	16,230	5,136	36	35	159	365	206	369,273	Connecticut—Dist. No. 2
157,157	432	25	143,042	38,516	315	391	134	9,648	2,592	3,962,048	New Jersey—Dist. No. 2
65,773	10	.....	4,708	2,827	.....	15	159	130	96	365,487	Kentucky—Dist. No. 4
148,091	127	558	225,869	35,123	136	8,452	311	7,407	1,600	4,149,427	Pennsylvania—Dist. No. 4
8,229	10	.....	3,360	373	1	.....	.....	177	153	118,796	West Virginia—Dist. No. 4
80,230	477	14	109,768	9,402	148	678	5,696	2,703	1,347	1,294,319	Louisiana—Dist. No. 6
42,641	.....	.....	9,311	3,333	5	.....	79	33	135	292,472	Mississippi—Dist. No. 6
114,650	10	.....	53,991	11,850	225	.....	303	1,583	650	1,164,946	Tennessee—Dist. No. 6
208,047	50	11	95,538	14,155	79	26	79	3,487	2,095	2,462,936	Indiana—Dist. No. 7
483,434	1,225	2,267	704,612	38,420	162	1,074	5,990	23,992	7,452	12,479,468	Illinois—Dist. No. 7
190,261	733	822	269,236	32,224	269	1,317	416	10,194	4,563	5,380,225	Michigan—Dist. No. 7
138,747	65	35	123,828	11,429	17	298	147	3,003	3,562	2,161,594	Wisconsin—Dist. No. 7
119,127	187	174	174,353	5,946	.....	348	287	1,174	1,036	1,538,958	Missouri—Dist. No. 10
30,436	150	.....	4,936	1,475	60	.....	.....	221	29	200,304	New Mexico—Dist. No. 10
282,633	762	.....	64,843	7,288	347	6,038	456	1,641	849	1,719,575	Oklahoma—Dist. No. 10
24,681	.....	207	21,691	5,147	803	.....	.....	1,308	669	413,554	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Post-savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
<b>Total, all States...</b>	<b>109,970,466</b>	<b>83,240,152</b>	<b>3,100,730</b>	<b>6,665,709</b>	<b>12,634,017</b>	<b>1,368,777</b>	<b>2,961,081</b>	<b>31,045,022</b>	<b>29,128,499</b>	<b>243,210</b>	<b>13,557</b>	<b>1,237,846</b>	<b>22,357</b>	<b>399,553</b>
<b>New England</b>														
Maine.....	207,355	171,279	4,844	19,008	6,848	2	5,374	122,627	121,891	476	6	254		
New Hampshire.....	166,026	129,659	4,886	16,397	8,897		6,187	44,904	44,075	543	20	266		
Vermont.....	73,838	63,637	1,691	5,279	1,224		2,007	68,958	68,391	132	3	427		
Massachusetts.....	3,556,136	2,747,609	91,713	245,747	338,018	28,862	104,367	622,816	602,131	8,995	1,637	7,001	52	3,000
Rhode Island.....	464,540	386,436	12,269	39,728	9,694	1,865	14,548	263,621	262,176	488	555	331	71	
Connecticut.....	1,216,367	1,003,683	47,818	61,454	45,360	46	58,006	275,286	272,450	1,543	30	1,263		
<b>Middle Atlantic</b>														
New York.....	28,824,995	21,095,884	975,363	776,015	3,451,600	1,134,314	1,391,819	4,087,838	3,647,261	51,781		68,164	2,409	318,223
New Jersey.....	2,716,260	2,241,527	70,542	259,406	68,652	639	75,494	1,778,197	1,750,962	4,947		22,022	266	
Pennsylvania.....	7,240,011	5,966,780	224,417	231,691	701,965	14,827	100,331	2,568,034	2,469,810	3,438	806	93,147	833	
<b>East North Central:</b>														
Ohio.....	5,122,771	4,154,917	191,733	291,490	362,200	7,184	115,247	2,307,450	2,167,929	1,849	379	136,697	596	
Indiana.....	1,973,079	1,511,143	49,671	236,820	135,346	252	39,847	670,879	664,441	5,190	487	93	668	
Illinois.....	9,534,500	7,249,189	307,751	426,877	1,401,888	38,282	110,513	2,909,138	2,750,698	6,098	659	151,163	520	
Michigan.....	3,284,772	2,615,307	156,283	240,545	214,143	5,968	52,526	1,935,880	1,910,576	2,321	86	22,521	376	
Wisconsin.....	1,476,817	1,162,484	49,281	71,713	153,151	1,127	39,061	741,519	733,778	4,805	858	1,653	425	
<b>West North Central:</b>														
Minnesota.....	1,708,996	1,153,281	48,835	129,892	347,344	3,788	25,856	524,751	519,589	104	60	4,819	179	
Iowa.....	974,419	685,961	21,381	123,461	124,251		19,365	262,399	259,552	2,585	80	182		
Missouri.....	2,242,643	2,168,250	79,413	135,463	830,764	3,632	25,121	539,792	530,883	1,617	563	6,534	195	
North Dakota.....	304,689	179,070	2,991	9,397	11,143		2,088	67,195	66,390	649	6	150		
South Dakota.....	288,324	239,910	4,454	30,649	11,085		2,226	68,823	66,572	1,026	5	1,220		
Nebraska.....	957,128	699,569	17,267	62,089	169,941	4	8,258	114,706	114,582	34	23	65	2	
Kansas.....	1,092,785	756,535	18,333	197,216	111,237		9,464	111,895	107,075	3,703	53	1,041	23	
<b>South Atlantic:</b>														
Delaware.....	331,045	290,312	13,768	6,538	4,706		15,721	37,120	36,337	205		78		500
Maryland.....	990,978	762,659	23,802	89,603	106,757	1,433	6,724	286,730	280,272	5,712	5	721	20	
District of Columbia.....	943,638	825,973	16,686	204	65,974	4,977	29,824	202,470	171,015	13,509	1,025	421		16,500
Virginia.....	1,269,653	917,417	26,080	100,060	198,390	224	27,482	507,254	459,057	16,454	226	31,122	395	
West Virginia.....	604,294	415,619	26,516	93,627	48,428		20,104	188,209	186,083	1,406	297	197	226	
North Carolina.....	941,449	676,009	21,237	73,086	154,591	162	16,364	164,461	130,282	5,774	8	28,176	221	
South Carolina.....	469,988	356,247	14,656	68,958	21,696		8,431	67,449	60,873	5,905	7	459	205	
Georgia.....	1,230,647	850,417	32,935	128,791	229,642	68	18,794	188,624	180,604	6,363	907	736	14	
Florida.....	1,394,849	1,039,640	19,379	162,168	150,607	2,600	20,455	261,206	250,231	6,088	2,597	1,790	500	
<b>East South Central:</b>														
Kentucky.....	1,036,979	748,999	24,517	55,743	198,190	48	9,482	153,090	143,783	4,915	16	4,316	60	
Tennessee.....	1,379,148	876,633	21,578	121,490	343,662	116	15,669	350,269	334,158	3,291	169	11,124	152	
Alabama.....	911,114	680,102	17,404	113,298	91,583	374	8,353	223,529	218,943	3,481	17	334	754	
Mississippi.....	273,198	181,287	4,521	45,576	39,309		2,505	58,273	57,557	706		10		
<b>West South Central:</b>														
Arkansas.....	516,879	383,637	7,108	54,986	66,459		4,689	79,413	78,390	243	40	590	150	
Louisiana.....	1,332,791	846,415	23,707	211,074	225,261	7,204	19,130	217,882	208,614	2,587	55	5,541	1,085	
Oklahoma.....	1,490,210	1,092,236	26,480	144,757	203,045	348	23,344	138,220	115,683	3,923	96	17,544	974	
Texas.....	6,536,364	4,692,790	103,580	421,572	1,161,421	14,228	142,773	649,640	527,392	16,571	421	100,932	4,324	
<b>Mountain:</b>														
Montana.....	441,343	357,027	6,821	41,245	31,840		4,410	88,140	87,649	65	3	413	10	
Idaho.....	308,838	242,374	4,221	51,677	7,160		3,406	95,171	94,420	649	11	51	40	
Wyoming.....	217,549	166,762	2,628	31,795	13,826		2,538	41,992	41,544	385	18	45		
Colorado.....	938,126	747,154	22,618	53,848	101,377	69	13,060	219,736	208,966	2,114	10	8,634	12	
New Mexico.....	275,414	197,867	9,948	51,039	12,639		3,921	44,810	41,606	3,033	11	160		
Arizona.....	356,761	293,354	4,271	45,711	4,912	1,478	7,035	90,200	89,165	925	10	100		
Utah.....	428,670	301,318	4,988	63,197	53,689	1	5,477	133,685	130,181	2,040	1,020	374	70	
Nevada.....	121,285	95,657	2,414	1,285	1,285		2,297	60,591	58,276	1,647		668		
<b>Pacific:</b>														
Washington.....	1,452,774	1,179,568	31,626	125,851	92,717	4,878	18,134	486,165	480,428	5,323	15	9	390	
Oregon.....	979,150	779,045	20,000	115,358	39,984	1,501	23,262	376,646	368,235	47	15	8,299	50	
California.....	8,470,881	6,891,524	186,305	564,488	460,116	88,456	279,992	5,547,339	4,957,543	27,525	242	495,989	4,710	61,330
<b>Mutual Savings Banks<sup>1</sup>...</b>	<b>124</b>	<b>19</b>	<b>5</b>	<b>100</b>				<b>18,489</b>	<b>18,486</b>			<b>3</b>		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	246,853	207,814	7,644	13,743	8,319		9,333	97,677	96,580	10	20	1,067		
New Jersey—Dist. No. 2	2,187,146	1,802,632	57,110	196,727	65,470	639	64,568	1,505,450	1,485,558	1,934		17,721	237	
Kentucky—Dist. No. 4	270,811	240,618	3,790	19,575	4,865		1,963	64,616	64,251	5	1	319	40	
Pennsylvania—Dist. No. 4	2,795,730	2,358,971	107,955	74,677	224,659	2,422	27,046	934,685	905,155	345	292	28,414	479	
West Virginia—Dist. No. 4	71,541	42,265	12,489	10,724	2,768		3,295	32,020	31,484	370	10	146	10	
Louisiana—Dist. No. 6	1,036,807	639,487	18,426	172,953	188,043	7,204	10,694	179,299	170,131	2,497	45	5,541	1,085	
Mississippi—Dist. No. 6	223,576	141,663	3,135	38,443	38,065		2,670	51,073	50,370	703				
Tennessee—Dist. No. 6	838,351	548,086	15,630	88,118	175,030		11,487	251,038	237,952	3,291	167	8,154	1,474	
Indiana—Dist. No. 7	1,725,797	1,322,078	44,621	205,868	117,477	252	35,501	591,364	585,081	5,171	457	27	628	
Illinois—Dist. No. 7	8,991,812	6,852,412	299,294	384,500	1,310,592	38,282	106,732	2,681,516	2,561,201	6,081	610	113,114	510	
Michigan—Dist. No. 7	3,211,939	2,556,729	153,795	230,686	213,535	5,968	51,226	1,846,242	1,821,288	2,197	31	22,350	376	
Wisconsin—Dist. No. 7	1,366,858	1,068,794	46,147	63,030	150,004	1,127	37,756	663,156	655,630	4,805	853	1,443	325	
Missouri—Dist. No. 10	1,331,767	755,190	25,324	53,715	485,218	1,319	11,001	124,523	124,321	38	14	100	50	
New Mexico—Dist. No. 10	153,190	94,765	8,608	35,912	11									

OF BANKS ON DECEMBER 31, 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	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State
<b>141,015,488</b>	<b>25,612</b>	<b>352,668</b>	<b>1,826,914</b>	<b>143,220,682</b>	<b>3,142,240</b>	<b>4,809,311</b>	<b>1,884,390</b>	<b>382,546</b>	<b>10,218,487</b>	<b>92,770,176</b>	<b>83,099,847</b>	<b>Total, all States</b>
329,982			2,096	332,078	12,340	12,577	7,311	1,276	33,504	165,262	176,019	New England:
210,930	50		572	211,552	6,135	9,133	5,795	1,247	22,310	134,401	137,129	Maine
142,796			1,055	143,851	4,807	5,324	3,709	1,079	14,919	57,702	64,804	New Hampshire
4,178,952	2,900	33,820	43,205	4,258,877	105,823	173,569	64,800	30,855	375,047	3,077,087	2,746,771	Vermont
728,161		1,079	9,322	738,562	14,570	28,615	8,508	6,078	57,771	411,923	407,570	Massachusetts
1,491,653	100	159	11,050	1,502,962	36,464	44,369	17,860	5,077	103,770	981,842	997,994	Rhode Island
												Connecticut
32,912,833	8,090	224,443	994,734	34,140,100	848,006	1,474,570	548,003	37,234	2,907,813	25,142,203	19,916,898	Middle Atlantic:
4,494,457		134	26,865	4,521,456	96,341	135,940	58,394	16,288	306,963	2,346,762	2,413,725	New York
9,808,045	3,340	4,762	71,788	9,887,935	274,872	546,084	147,466	18,402	986,824	6,176,848	5,701,092	New Jersey
												Pennsylvania
7,430,021	270		662	7,477,457	155,816	234,007	80,633	10,372	480,828	4,319,581	4,113,361	East North Central:
2,643,958			79	2,657,146	46,024	72,015	33,593	5,976	157,608	1,624,206	1,683,365	Ohio
12,443,638	3	7,326	73,188	12,524,155	259,822	333,735	113,843	73,265	780,665	8,248,204	7,054,272	Indiana
5,220,552			416	5,267,483	89,120	131,673	53,566	14,906	289,265	2,812,363	2,637,320	Illinois
2,218,336	200	147	8,391	2,227,074	40,582	60,240	30,064	5,762	136,648	1,193,069	1,147,027	Michigan
												Wisconsin
2,233,747		820	23,070	2,257,637	40,324	75,622	23,562	12,584	152,092	1,364,932	1,109,233	West North Central:
1,236,818	100	1	2,946	1,239,865	21,608	36,235	20,453	7,337	85,633	807,555	777,149	Minnesota
3,782,435		3,324	21,777	3,807,536	86,644	91,157	49,890	4,897	232,588	2,637,116	1,969,607	Iowa
271,884			1,742	273,626	6,670	6,244	3,150	943	15,007	176,227	168,034	Missouri
357,147			2,360	359,507	4,073	8,722	4,039	1,424	20,266	246,980	266,666	North Dakota
1,071,834	6,429		3,022	1,081,285	21,940	23,265	14,827	4,993	65,025	798,281	706,939	South Dakota
1,204,680	50		3,546	1,208,276	22,750	28,897	17,628	2,225	71,500	884,745	933,269	Nebraska
												Kansas
368,165			3,506	371,671	8,873	23,184	4,756	120	36,933	279,334	285,507	South Atlantic:
1,277,708	200	98	6,379	1,284,385	22,862	43,583	14,008	5,876	86,329	832,432	787,691	Delaware
1,146,108			6,601	1,152,709	20,450	36,400	11,523	2,773	71,146	820,467	796,323	Maryland
1,776,907	840	307	11,926	1,789,980	41,122	59,245	25,824	7,631	133,822	1,025,452	935,577	District of Columbia
792,503	2,000		3,635	798,138	20,475	33,908	11,415	3,765	69,563	493,694	500,778	Virginia
1,105,910		507	17,526	1,123,943	17,125	42,787	10,920	2,972	73,804	761,394	664,780	West Virginia
537,437			3,787	541,224	8,837	12,917	4,907	1,466	28,127	382,554	401,414	North Carolina
1,419,271		5	13,952	1,433,228	27,188	39,361	12,183	10,301	89,033	984,429	816,500	South Carolina
1,656,055	300	79	9,653	1,666,087	34,805	49,322	14,283	7,304	105,714	1,131,026	1,130,590	Georgia
												Florida
1,190,069	55	159	6,901	1,197,184	23,930	40,951	13,637	2,594	81,112	826,447	747,231	East South Central:
1,729,417		477	10,923	1,740,817	34,371	52,418	18,079	3,831	108,699	1,113,254	909,226	Kentucky
1,134,643		2,516	7,854	1,145,013	23,455	34,714	15,240	4,218	77,627	753,985	759,570	Tennessee
331,473		79	1,236	332,786	6,318	13,429	323	303	20,373	211,245	219,425	Alabama
												Mississippi
596,292			1,880	598,172	12,960	16,179	9,884	2,100	41,123	412,043	416,935	West South Central:
1,550,673		8,920	7,829	1,567,422	22,651	39,811	16,280	663	79,405	1,070,876	948,780	Arkansas
1,628,430		456	7,431	1,636,317	33,583	42,845	32,285	5,278	113,991	1,135,199	1,195,197	Louisiana
7,186,004	29,298	29,079	7,244,381	164,294	173,588	74,727	23,319	435,928	4,991,388	4,991,388	4,875,832	Oklahoma
												Texas
529,483			2,993	532,476	8,985	9,954	5,245	622	24,806	372,354	384,999	Mountain:
404,009			2,204	406,213	7,890	8,920	4,003	582	21,395	270,498	284,130	Montana
259,541			1,995	260,536	3,108	6,985	3,395	801	14,289	171,610	195,601	Idaho
1,157,862	671	9	5,796	1,164,338	19,640	31,978	16,096	4,535	72,249	768,574	751,265	Wyoming
320,224	14		763	321,001	7,065	6,535	899	3,672	18,171	204,904	246,751	Colorado
446,961		225	5,958	453,144	8,025	13,500	3,804	100	25,429	305,519	323,109	New Mexico
562,355			4,071	566,426	9,603	12,176	9,079	1,357	32,215	369,455	343,331	Arizona
181,876			1,602	183,478	2,238	4,023	4,376	40	10,677	112,490	114,154	Utah
												Nevada
1,938,939		191	11,264	1,950,394	35,130	49,163	23,436	12,951	120,680	1,214,344	1,174,770	Pacific:
1,355,796		630	11,921	1,368,347	23,685	34,770	27,505	289	86,249	871,432	846,143	Washington
14,018,220		31,540	222,692	14,272,452	298,841	344,672	189,184	10,863	843,560	7,276,488	6,898,534	Oregon
												California
<b>18,613</b>			<b>4</b>	<b>18,617</b>		<b>1,560</b>	<b>204</b>		<b>1,764</b>			<i>Mutual Savings Banks</i> <sup>1</sup>

OF BANKS LOCATED IN FEDERAL DISTRICT SPECIFIED

344,530	100	159	2,526	347,315	8,158	10,174	2,963	663	21,958	208,510	214,660	Connecticut—Dist. No. 2
3,692,596		134	24,007	3,716,737	76,851	107,407	48,484	12,569	245,311	1,886,947	1,920,885	New Jersey—Dist. No. 2
335,427		159	1,066	336,652	8,875	13,266	5,258	1,436	28,835	200,330	257,448	Kentucky—Dist. No. 4
3,730,415		314	32,871	3,763,600	111,195	226,805	43,725	4,102	385,827	2,421,770	2,234,825	Pennsylvania—Dist. No. 4
103,561	600		783	104,944	4,140	6,900	1,918	894	13,852	59,952	52,924	West Virginia—Dist. No. 4
1,216,106		8,920	6,441	1,231,467	17,026	31,723	13,473	630	62,852	846,809	713,366	Louisiana—Dist. No. 6
276,649		79	1,146	275,874	5,088	11,124	256	130	16,598	171,624	173,065	Mississippi—Dist. No. 6
1,089,389		303	6,976	1,096,668	23,340	31,769	11,006	2,185	68,300	669,710	593,700	Tennessee—Dist. No. 6
2,317,161		79	11,412	2,328,652	38,654	61,469	29,199	4,962	134,284	1,422,300	1,467,909	Indiana—Dist. No. 7
11,673,328		7,276	70,737	11,751,341	245,385	312,464	101,397	67,881	728,127	7,803,845	6,639,032	Illinois—Dist. No. 7
5,058,181		416	46,140	5,104,737	84,880	125,975	50,489	14,144	275,488	2,752,442	2,569,405	Michigan—Dist. No. 7
2,030,014	200		147	2,037,971	36,382	54,483	27,639	5,119	123,623	1,105,092	1,045,752	Wisconsin—Dist. No. 7
1,456,290		287	4,380	1,460,957	25,320	31,383	18,661	2,536	78,001	1,038,287	645,553	Missouri—Dist. No. 10
187,951			697	188,648	4,650	4,245	225	2,337	11,656	117,818	128,363	New Mexico—Dist. No. 10
1,600,277		456	7,362	1,608,095	32,873	41,986	31,823	4,798	111,480	1,117,889	1,171,561	Oklahoma—Dist. No. 10
385,160			5,485	390,645	7,525	12,250	3,134		22,909	261,731	276,248	Arizona—Dist. No. 12

For footnote, see opposite page.

## ALL MEMBER BANKS—DEPOSITS AND RESERVES, DECEMBER 31, 1951

[In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves <sup>1</sup>	Net demand deposits subject to reserve	Time deposits	Reserves with Federal Reserve Banks <sup>2</sup>			Ratio of total reserves to net demand plus time deposits (per cent)	Ratio of required reserves to net demand plus time deposits (per cent)
					Total	Required	Excess		
<b>All member banks . . . . .</b>	<b>109,970,466</b>	<b>17,200,290</b>	<b>92,770,176</b>	<b>31,045,022</b>	<b>19,911,777</b>	<b>19,684,061</b>	<b>227,716</b>	<b>16.1</b>	<b>15.9</b>
Central reserve city banks . . . . .	31,121,090	3,881,642	27,239,448	3,140,390	6,653,189	6,725,891	-72,702	21.9	22.1
Reserve city banks . . . . .	42,105,020	6,945,185	35,159,835	12,361,189	7,582,188	7,773,638	-191,450	16.0	16.4
Country banks . . . . .	36,744,356	6,373,463	30,370,893	15,543,443	5,676,400	5,184,532	491,868	12.4	11.3
<b>All member banks, by districts:</b>									
Boston . . . . .	5,437,409	817,702	4,619,707	1,300,535	880,641	844,124	36,517	14.9	14.3
New York . . . . .	31,258,994	4,021,334	27,237,660	5,690,965	6,334,649	6,378,652	-44,003	19.2	19.4
Philadelphia . . . . .	5,304,440	810,213	4,494,227	1,943,216	904,975	881,236	23,739	14.1	13.7
Cleveland . . . . .	8,260,853	1,259,220	7,001,633	3,338,771	1,448,671	1,452,068	-3,397	14.0	14.0
Richmond . . . . .	5,148,459	892,418	4,256,041	1,384,553	855,749	808,600	47,149	15.2	14.3
Atlanta . . . . .	5,635,344	1,077,761	4,557,583	1,154,769	912,583	834,686	77,897	16.0	14.6
Chicago . . . . .	16,270,825	2,379,591	13,891,234	6,044,677	3,163,776	3,108,681	55,095	15.9	15.6
St. Louis . . . . .	4,574,312	807,893	3,766,419	996,724	737,959	714,288	23,671	15.5	15.0
Minneapolis . . . . .	2,826,144	517,753	2,308,391	916,910	460,677	435,120	25,557	14.3	13.5
Kansas City . . . . .	6,155,910	1,258,706	4,897,204	782,525	938,222	903,369	34,853	16.5	15.9
Dallas . . . . .	7,028,075	1,664,436	5,363,639	714,723	1,010,800	948,569	62,231	16.6	15.6
San Francisco . . . . .	12,069,701	1,693,263	10,376,438	6,776,654	2,263,075	2,374,668	-111,593	13.2	13.8
<b>Central reserve city banks:</b>									
New York . . . . .	24,862,106	3,128,238	21,733,868	1,997,238	5,246,245	5,335,963	-89,718	22.1	22.5
Chicago . . . . .	6,258,984	753,404	5,505,580	1,143,152	1,406,944	1,389,928	17,016	21.2	20.9
<b>Reserve city banks, by districts:</b>									
Boston . . . . .	2,276,643	287,752	1,988,891	184,237	413,712	408,832	4,880	19.0	18.8
New York . . . . .	995,160	152,912	842,248	307,414	188,295	186,894	1,401	16.4	16.3
Philadelphia . . . . .	2,677,733	420,205	2,257,528	231,411	434,160	465,390	-31,230	17.4	18.7
Cleveland . . . . .	5,319,653	794,444	4,525,209	1,576,495	943,838	999,632	-55,794	15.5	16.4
Richmond . . . . .	2,573,559	412,218	2,161,341	452,810	449,016	459,437	-10,421	17.2	17.6
Atlanta . . . . .	2,633,033	510,728	2,122,305	442,739	491,577	451,025	40,552	19.2	17.6
Chicago . . . . .	4,995,486	817,659	4,177,827	2,108,824	949,151	962,095	-12,944	15.1	15.3
St. Louis . . . . .	2,564,122	444,345	2,119,777	343,001	439,466	444,535	-5,069	17.8	18.1
Minneapolis . . . . .	1,191,442	242,611	948,831	168,093	199,161	199,852	-691	17.8	17.9
Kansas City . . . . .	3,590,760	743,939	2,846,821	411,779	590,936	594,071	-3,135	18.1	18.2
Dallas . . . . .	3,351,414	771,815	2,579,599	391,196	540,431	539,392	1,039	18.2	18.2
San Francisco . . . . .	9,936,015	1,346,557	8,589,458	5,743,190	1,942,445	2,062,483	-120,038	13.6	14.4
<b>Country banks, by districts:</b>									
Boston . . . . .	3,160,766	529,950	2,630,816	1,116,298	466,929	435,292	31,637	12.5	11.6
New York . . . . .	5,401,728	740,184	4,661,544	3,386,313	900,109	855,795	44,314	11.2	10.6
Philadelphia . . . . .	2,626,707	390,008	2,236,699	1,711,805	470,815	415,846	54,969	11.9	10.5
Cleveland . . . . .	2,941,200	464,776	2,476,424	1,762,276	504,833	452,436	52,397	11.9	10.7
Richmond . . . . .	2,574,900	480,200	2,094,700	931,743	406,733	349,163	57,570	13.4	11.5
Atlanta . . . . .	3,002,311	567,033	2,435,278	712,030	421,006	383,661	37,345	13.4	12.2
Chicago . . . . .	5,016,355	808,528	4,207,827	2,792,701	807,681	756,658	51,023	11.5	10.8
St. Louis . . . . .	2,010,190	363,548	1,646,642	653,723	298,493	269,753	28,740	13.0	11.7
Minneapolis . . . . .	1,634,702	275,142	1,359,560	748,817	261,516	235,268	26,248	12.4	11.2
Kansas City . . . . .	2,565,150	514,767	2,050,383	370,746	347,286	309,298	37,988	14.3	12.8
Dallas . . . . .	3,676,661	892,621	2,784,040	323,527	470,369	409,177	61,192	15.1	13.2
San Francisco . . . . .	2,133,686	346,706	1,786,980	1,033,464	320,630	312,185	8,445	11.4	11.1

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

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

Reserves actually required on a given date are based on deposits at the opening of business on that day, which is the same as the close of business the preceding day. Therefore, the figures in the "Required" column represent the reserves required to be maintained on the business day following the call date. Pursuant to the provisions of law, the Board of Governors of the Federal Reserve System prescribed the following requirements for reserves to be maintained by each member bank which were in effect on that date: Time deposits—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.

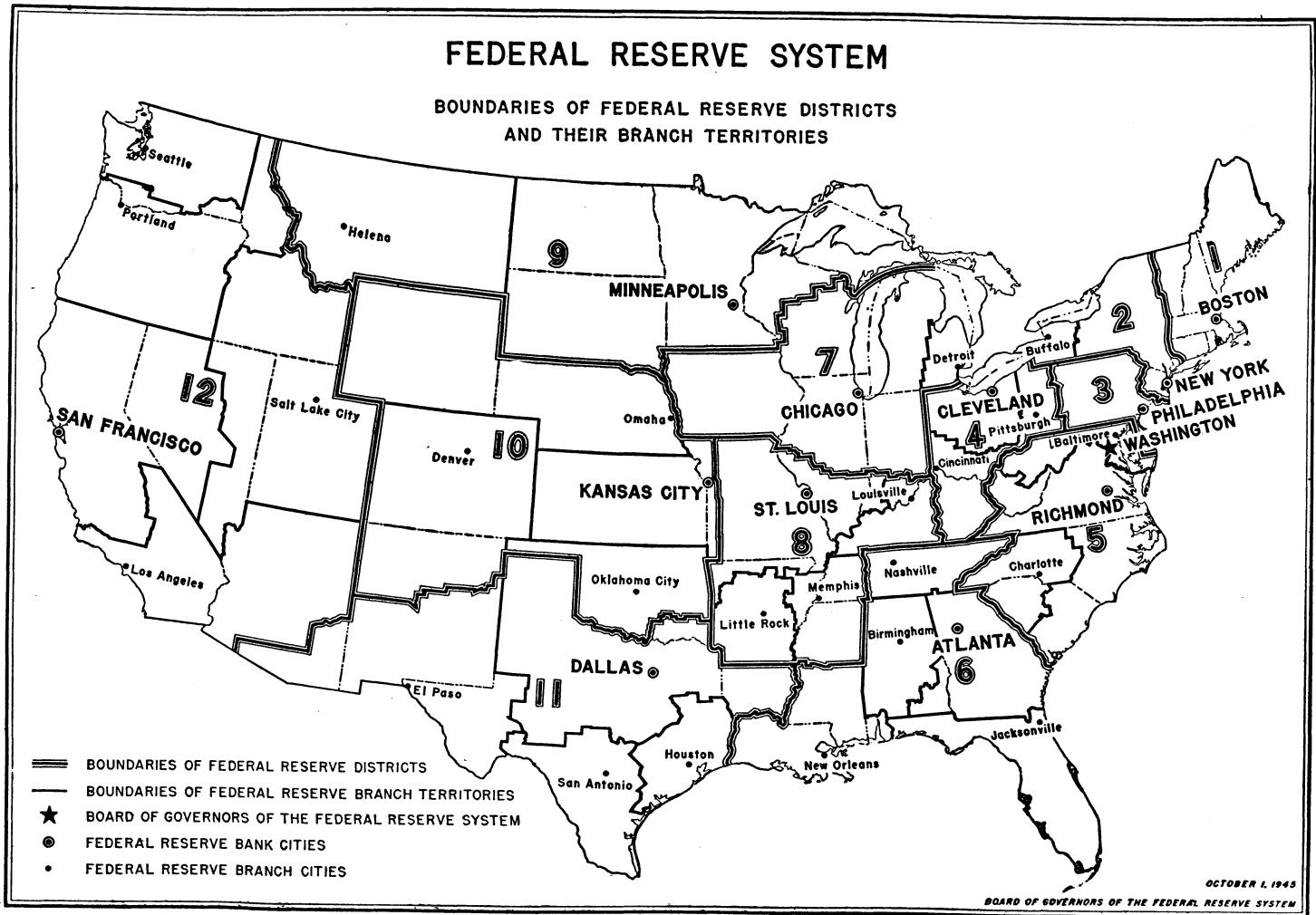
# STATE MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1951, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>													
<b>Loans and investments</b>	<b>36,991,780</b>	<b>1,701,719</b>	<b>16,776,262</b>	<b>2,124,828</b>	<b>3,369,359</b>	<b>1,670,475</b>	<b>657,199</b>	<b>4,966,621</b>	<b>1,469,667</b>	<b>379,213</b>	<b>781,902</b>	<b>579,703</b>	<b>2,514,832</b>
Loans (including overdrafts)	17,243,494	728,761	8,637,690	950,012	1,344,677	747,114	311,412	1,830,221	722,348	154,308	377,725	267,467	1,171,759
United States Government direct obligations	16,552,051	825,001	6,993,116	927,605	1,657,901	786,465	276,172	2,524,110	642,783	194,854	312,938	251,207	1,159,899
Obligations guaranteed by United States Government	5,604	322	3,347	26	368	15	3	113	371	81	654	260	44
Obligations of States and political subdivisions	2,204,315	88,484	796,264	138,235	219,140	84,719	60,542	474,391	58,259	19,497	79,834	53,341	131,609
Other bonds, notes, and debentures	852,890	51,596	268,279	97,095	140,151	47,747	6,902	130,078	39,985	9,884	9,311	6,105	45,757
Corporate stocks (including Federal Reserve Bank stock)	133,426	7,555	77,566	11,855	7,122	4,415	2,168	7,708	5,921	589	1,440	1,323	5,764
<b>Reserves, cash, and bank balances</b>	<b>13,300,822</b>	<b>535,810</b>	<b>6,574,773</b>	<b>726,433</b>	<b>971,681</b>	<b>626,778</b>	<b>251,718</b>	<b>1,456,407</b>	<b>584,245</b>	<b>113,800</b>	<b>347,276</b>	<b>310,437</b>	<b>801,464</b>
Reserve with Federal Reserve Banks	7,118,960	241,800	3,887,850	372,939	473,183	288,124	104,489	794,053	264,682	53,378	136,045	103,656	398,761
Cash in vault	664,218	51,882	221,190	40,597	85,580	50,808	20,087	94,395	26,349	7,636	10,736	20,403	34,555
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,783,324	80,092	251,779	95,283	198,195	138,095	82,931	328,607	133,993	40,195	107,268	167,053	159,833
Other balances with banks in United States	7,444	424	3,651	738	123	281	.....	473	67	5	276	315	1,091
Balances with banks in foreign countries	25,433	495	22,511	339	100	161	3	280	40	2	114	135	1,253
Cash items in process of collection	3,701,443	161,117	2,187,792	216,537	214,500	149,309	44,208	238,599	159,114	12,584	92,837	18,875	205,971
Due from own foreign branches	985	.....	985	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bank premises owned and furniture and fixtures	342,300	24,223	151,800	24,363	25,938	22,861	9,581	33,870	10,106	1,814	3,761	9,505	24,478
Other real estate owned	4,401	46	692	203	182	237	757	224	1,530	37	17	376	100
Investments and other assets indirectly representing bank premises or other real estate	26,375	994	3,390	6,768	11,002	1,820	178	1,601	66	.....	103	31	422
Customers' liability on acceptances	152,774	2,793	138,147	1,150	328	18	432	558	1,951	.....	9	652	6,736
Income accrued but not yet collected	96,162	4,071	53,641	5,768	8,046	3,374	1,278	9,225	3,072	400	858	304	6,125
Other assets	61,844	2,375	29,165	3,973	4,194	6,402	2,553	3,980	1,765	221	2,574	526	4,116
<b>Total assets</b>	<b>50,977,443</b>	<b>2,272,031</b>	<b>23,728,855</b>	<b>2,893,486</b>	<b>4,390,730</b>	<b>2,331,965</b>	<b>923,696</b>	<b>6,472,486</b>	<b>2,072,402</b>	<b>495,485</b>	<b>1,136,500</b>	<b>901,534</b>	<b>3,358,273</b>
<b>LIABILITIES</b>													
<b>Demand deposits</b>	<b>36,961,974</b>	<b>1,590,667</b>	<b>18,604,214</b>	<b>2,160,395</b>	<b>2,659,548</b>	<b>1,673,118</b>	<b>696,392</b>	<b>3,869,595</b>	<b>1,600,243</b>	<b>329,030</b>	<b>952,302</b>	<b>762,639</b>	<b>2,063,831</b>
Individuals, partnerships, and corporations	28,483,128	1,320,496	13,844,981	1,847,747	2,241,516	1,257,774	508,196	3,147,005	1,144,340	264,863	608,038	617,348	1,680,824
United States Government	1,113,807	49,861	630,091	51,206	106,219	34,606	15,142	111,109	43,012	5,991	13,660	7,415	45,495
States and political subdivisions	1,721,991	101,184	564,639	58,873	125,100	119,465	95,709	269,730	67,471	37,097	91,495	82,316	108,912
Banks in United States	3,829,178	49,287	2,127,137	157,348	136,079	230,886	70,972	266,178	330,919	17,215	230,031	39,810	173,316
Banks in foreign countries	642,278	2,322	610,077	2,754	3,207	1,868	405	1,985	1,566	.....	703	435	16,956
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,171,592	67,517	827,289	42,467	47,427	28,519	5,968	73,588	12,935	3,864	8,375	15,315	38,328
<b>Time deposits</b>	<b>9,880,592</b>	<b>481,672</b>	<b>2,896,924</b>	<b>462,911</b>	<b>1,419,581</b>	<b>479,999</b>	<b>163,476</b>	<b>2,213,985</b>	<b>329,403</b>	<b>136,081</b>	<b>114,425</b>	<b>85,963</b>	<b>1,096,172</b>
Individuals, partnerships, and corporations	9,400,211	477,829	2,703,724	443,843	1,363,719	422,974	153,406	2,175,119	322,265	134,081	112,731	79,695	1,010,825
United States Government	34,754	1,327	9,046	230	378	11,206	3,188	2,141	3,367	52	40	1,027	2,752
Postal savings	3,569	216	15	41	204	230	2,563	208	27	31	17	6	11
States and political subdivisions	276,327	2,229	38,938	18,222	55,118	29,364	3,066	36,378	3,739	1,912	1,537	4,445	81,379
Banks in United States	5,021	71	991	75	162	225	1,253	139	5	5	100	790	1,205
Banks in foreign countries	160,710	.....	144,210	500	16,000	.....	.....	.....	.....	.....	.....	.....	.....
<b>Total deposits</b>	<b>46,842,566</b>	<b>2,072,339</b>	<b>21,501,138</b>	<b>2,623,306</b>	<b>4,079,129</b>	<b>2,153,117</b>	<b>859,868</b>	<b>6,083,580</b>	<b>1,929,646</b>	<b>465,111</b>	<b>1,066,727</b>	<b>848,602</b>	<b>3,160,003</b>
Due to own foreign branches	9,991	.....	9,991	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money	10,128	2,500	5,845	820	500	100	.....	200	3	.....	260	9	652
Acceptances outstanding	165,044	2,798	149,609	1,160	328	18	432	701	1,959	.....	.....	.....	7,378
Dividends declared but not yet payable	22,778	1,071	14,261	1,805	886	373	668	1,283	787	157	202	279	1,006
Income collected but not yet earned	89,352	5,966	31,809	6,893	7,911	5,744	2,483	13,983	3,279	619	905	363	9,397
Expenses accrued and unpaid	196,463	11,564	98,203	13,361	17,106	11,319	2,688	17,510	6,999	641	3,090	1,551	12,431
Other liabilities	75,861	3,525	46,165	1,265	2,156	8,068	2,231	5,215	4,172	66	369	36	2,593
<b>Total liabilities</b>	<b>47,412,183</b>	<b>2,099,763</b>	<b>21,857,021</b>	<b>2,647,790</b>	<b>4,108,336</b>	<b>2,179,139</b>	<b>868,370</b>	<b>6,122,472</b>	<b>1,946,845</b>	<b>466,594</b>	<b>1,071,562</b>	<b>851,483</b>	<b>3,192,808</b>
<b>CAPITAL ACCOUNTS</b>													
Capital	1,042,170	51,579	529,597	66,372	84,280	40,923	17,133	97,649	46,431	9,075	19,473	18,699	60,959
Surplus	1,733,131	71,213	960,371	135,457	140,927	79,843	27,253	141,780	50,027	10,628	26,197	18,277	71,158
Undivided profits	673,422	30,131	354,516	37,746	49,039	24,078	8,805	75,212	26,142	7,499	16,752	10,949	32,553
Other capital accounts	116,537	19,345	27,350	6,121	8,148	7,982	2,135	35,373	2,957	1,689	2,516	2,126	795
<b>Total capital accounts</b>	<b>3,565,260</b>	<b>172,268</b>	<b>1,871,834</b>	<b>245,696</b>	<b>282,394</b>	<b>152,826</b>	<b>55,326</b>	<b>350,014</b>	<b>125,557</b>	<b>28,891</b>	<b>64,938</b>	<b>50,051</b>	<b>165,465</b>
<b>Total liabilities and capital accounts</b>	<b>50,977,443</b>	<b>2,272,031</b>	<b>23,728,855</b>	<b>2,893,486</b>	<b>4,390,730</b>	<b>2,331,965</b>	<b>923,696</b>	<b>6,472,486</b>	<b>2,072,402</b>	<b>495,485</b>	<b>1,136,500</b>	<b>901,534</b>	<b>3,358,273</b>
Net demand deposits subject to reserve (see page 18)	31,479,131	1,349,621	16,164,643	1,848,575	2,246,853	1,385,714	569,253	3,303,286	1,307,136	276,251	752,197	576,711	1,698,891
Demand deposits adjusted (see footnote on page 1)	27,675,268	1,328,080	13,049,117	1,732,550	2,199,543	1,256,449	565,665	3,251,724	1,065,632	293,240	615,071	696,104	1,622,093
Pledged assets (and securities loaned)	3,931,745	147,266	1,397,274	343,366	474,457	292,023	152,126	355,174	149,572	61,670	134,442	112,348	312,027
Number of banks	1,901	46	227	85	230	138	69	444	168	131	128	152	83

# FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS  
AND THEIR BRANCH TERRITORIES



OCTOBER 1, 1945

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM