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MEMBER BANK  
CALL REPORT

NUMBER 123

CONDITION OF MEMBER BANKS

MARCH 31, 1952

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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 MARCH 31, 1952 COMPARED WITH DECEMBER 31, 1951 AND APRIL 9, 1951

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Mar. 31, 1952	Dec. 31, 1951	Apr. 9, 1951	Dec. 31, 1951	Apr. 9, 1951
<b>ASSETS</b>					
<b>Loans and investments</b>	<b>110,996,937</b>	<b>112,247,105</b>	<b>105,705,343</b>	<b>-1,250,168</b>	<b>+5,291,594</b>
Loans (including overdrafts)	49,428,768	49,560,596	46,318,042	-131,828	+3,110,726
United States Government direct obligations	50,160,164	51,605,887	48,853,862	-1,445,723	+1,306,302
Obligations guaranteed by United States Government	14,212	15,260	6,644	-1,048	+7,568
Obligations of States and political subdivisions	7,960,083	7,527,790	6,925,878	+432,293	+1,034,205
Other bonds, notes, and debentures	3,114,369	3,223,252	3,297,618	-108,883	-183,249
Corporate stocks (including Federal Reserve Bank stock)	319,341	314,320	303,299	+5,021	+16,042
<b>Reserves, cash, and bank balances</b>	<b>35,061,482</b>	<b>39,252,126</b>	<b>32,688,508</b>	<b>-4,190,644</b>	<b>+2,372,974</b>
Reserve with Federal Reserve Banks	19,586,318	19,911,777	19,305,272	-325,459	+281,046
Cash in vault	1,772,485	2,061,866	1,713,063	-289,381	+59,422
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,348,172	7,435,198	5,503,914	-1,087,026	+844,258
Other balances with banks in United States	23,931	27,582	29,290	-3,651	-5,359
Balances with banks in foreign countries	41,123	48,608	110,301	-7,485	-69,178
Cash items in process of collection	7,289,453	9,767,095	6,026,668	-2,477,642	+1,262,785
Due from own foreign branches	72,221	69,524	54,616	+2,697	+17,605
Bank premises owned and furniture and fixtures	1,047,820	1,023,130	977,613	+24,690	+70,207
Other real estate owned	24,341	21,171	17,872	+3,170	+6,469
Investments and other assets indirectly representing bank premises or other real estate	86,888	91,017	86,815	-4,129	+73
Customers' liability on acceptances	349,790	325,456	277,793	+24,334	+71,997
Income accrued but not yet collected	266,140	268,162	229,729	-2,022	+36,411
Other assets	158,155	141,478	149,545	+16,677	+8,610
<b>Total assets</b>	<b>148,063,774</b>	<b>153,439,169</b>	<b>140,187,834</b>	<b>-5,375,395</b>	<b>+7,875,940</b>
<b>LIABILITIES</b>					
<b>Demand deposits</b>	<b>103,600,241</b>	<b>109,970,466</b>	<b>98,588,309</b>	<b>-6,370,225</b>	<b>+5,011,932</b>
Individuals, partnerships, and corporations	77,007,144	83,240,152	73,118,322	-6,233,008	+3,888,822
United States Government	5,408,776	3,100,730	6,255,604	+2,308,046	-846,828
States and political subdivisions	6,816,001	6,665,709	6,190,229	+150,292	+625,772
Banks in United States	10,841,054	12,634,017	9,739,092	-1,792,963	+1,101,962
Banks in foreign countries	1,307,926	1,368,777	1,443,610	-60,851	-135,684
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,219,340	2,961,081	1,841,452	-741,741	+377,888
<b>Time deposits</b>	<b>31,564,857</b>	<b>31,045,022</b>	<b>29,640,388</b>	<b>+519,835</b>	<b>+1,924,469</b>
Individuals, partnerships, and corporations	29,555,889	29,128,499	27,891,436	+427,390	+1,664,453
United States Government	255,067	243,210	182,487	+11,857	+72,580
Postal savings	16,770	13,557	7,449	+3,213	+9,321
States and political subdivisions	1,291,221	1,237,846	1,200,923	+53,375	+90,298
Banks in United States	24,168	22,357	24,689	+1,811	-521
Banks in foreign countries	421,742	399,553	333,404	+22,189	+88,338
<b>Total deposits</b>	<b>135,165,098</b>	<b>141,015,488</b>	<b>128,228,697</b>	<b>-5,850,390</b>	<b>+6,936,401</b>
Due to own foreign branches	728,389	714,706	412,288	+13,683	+316,101
Bills payable, rediscounts, and other liabilities for borrowed money	298,688	25,612	309,064	+273,076	-10,376
Acceptances outstanding	371,834	352,668	310,435	+19,166	+61,399
Dividends declared but not yet payable	53,274	60,754	31,626	-7,480	+21,648
Income collected but not yet earned	277,622	270,139	261,680	+7,483	+15,942
Expenses accrued and unpaid	585,872	570,879	496,884	+14,993	+88,988
Other liabilities	197,557	210,436	296,908	-12,879	-99,351
<b>Total liabilities</b>	<b>137,678,334</b>	<b>143,220,682</b>	<b>130,347,582</b>	<b>-5,542,348</b>	<b>+7,330,752</b>
<b>CAPITAL ACCOUNTS</b>					
Capital	3,230,241	3,142,240	3,031,005	+88,001	+199,236
Surplus	4,857,201	4,809,311	4,587,126	+47,890	+270,075
Undivided profits	1,926,843	1,884,390	1,839,676	+42,453	+87,167
Other capital accounts	371,155	382,546	382,445	-11,391	-11,290
<b>Total capital accounts</b>	<b>10,385,440</b>	<b>10,218,487</b>	<b>9,840,252</b>	<b>+166,953</b>	<b>+545,188</b>
<b>Total liabilities and capital accounts</b>	<b>148,063,774</b>	<b>153,439,169</b>	<b>140,187,834</b>	<b>-5,375,395</b>	<b>+7,875,940</b>
<b>MEMORANDA</b>					
Net demand deposits subject to reserve (see page 18)	89,964,157	92,770,176	87,059,935	-2,806,019	+2,904,222
Demand deposits adjusted <sup>1</sup>	78,753,032	83,099,847	75,123,335	-4,346,815	+3,629,697
Pledged assets (and securities loaned)	17,381,407	15,470,522	16,865,825	+1,910,885	+515,582
Number of banks	6,826	6,840	6,869	-14	-43

<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 MARCH 31, 1952**

[Amounts in thousands of dollars]

	1946 Dec. 31	1948 Apr. 12	1949 Apr. 11	1950 Apr. 24	1951 Apr. 9	1951 Dec. 31	1952 Mar. 31
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>96,361,989</b>	<b>95,895,763</b>	<b>93,834,682</b>	<b>101,521,024</b>	<b>105,705,343</b>	<b>112,247,105</b>	<b>110,996,937</b>
Loans (including overdrafts)	26,695,670	33,061,636	34,905,095	36,784,591	46,318,042	49,560,596	49,428,768
United States Government direct obligations	63,030,370				48,853,862	51,605,887	50,160,164
Obligations guaranteed by United States Government	11,445	55,363,506	51,361,882	55,575,473			
Obligations of States and political subdivisions	3,547,509	4,452,284	4,636,598	5,954,395	6,644	15,260	14,212
Other bonds, notes, and debentures	2,803,256	2,738,540	2,649,015	2,913,797	6,925,878	7,527,790	7,960,083
Corporate stocks (including Federal Reserve Bank stock)	273,739	279,797	282,092	292,768	3,297,618	3,223,252	3,114,369
					303,299	314,320	319,341
<b>Reserves, cash, and bank balances</b>	<b>29,586,897</b>	<b>29,343,289</b>	<b>30,978,407</b>	<b>27,932,502</b>	<b>32,688,508</b>	<b>39,252,126</b>	<b>35,061,482</b>
Reserve with Federal Reserve Banks	16,014,569	16,749,500	19,186,013	15,642,560	19,305,272	19,911,777	19,586,318
Cash in vault	1,575,556	1,562,802	1,609,386	1,652,695	1,713,063	2,061,866	1,772,485
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,900,492	5,342,333	5,028,933	5,260,916	5,503,914	7,435,198	6,348,172
Other balances with banks in United States	35,202	32,145	27,588	26,940	29,290	27,582	23,931
Balances with banks in foreign countries	56,143	19,489	21,185	36,110	110,301	48,608	41,123
Cash items in process of collection	6,004,935	5,637,020	5,105,302	5,313,281	6,026,668	9,767,095	7,289,453
Due from own foreign branches	6,353	11,829	40,758	35,519	54,616	69,524	72,221
Bank premises owned and furniture and fixtures	789,239	836,586	887,672	922,994	977,613	1,023,130	1,047,820
Other real estate owned	14,235	13,056	14,427	16,847	17,872	21,171	24,341
Investments and other assets indirectly representing bank premises or other real estate	60,573	58,705	59,737	68,770	86,815	91,017	86,888
Customers' liability on acceptances	116,995	155,961	149,491	147,420	277,793	325,456	349,790
Income accrued but not yet collected	218,481	218,579	223,092	258,785	229,729	268,162	266,140
Other assets	85,964	141,002	162,200	128,133	149,545	141,478	158,155
<b>Total assets</b>	<b>127,240,726</b>	<b>126,674,770</b>	<b>126,350,466</b>	<b>131,031,994</b>	<b>140,187,834</b>	<b>153,439,169</b>	<b>148,063,774</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>90,917,359</b>	<b>88,040,639</b>	<b>86,906,468</b>	<b>90,361,101</b>	<b>98,588,309</b>	<b>109,970,466</b>	<b>103,600,241</b>
Individuals, partnerships, and corporations	69,126,705	68,093,185	66,766,174	69,364,512	73,118,322	83,240,152	77,007,144
U. S. Government: War Loan and Series E bond accounts	2,473,253						
Other	198,748	2,115,433	2,563,280	2,686,514	6,255,604	3,100,730	5,408,776
States and political subdivisions	4,914,500	5,569,956	5,848,945	6,099,572	6,190,229	6,665,709	6,816,001
Banks in United States	10,644,127	9,133,001	8,855,023	9,150,132	9,739,092	12,634,017	10,841,054
Banks in foreign countries	1,353,444	1,374,534	1,470,930	1,342,534	1,443,610	1,368,777	1,307,926
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,206,582	1,754,530	1,462,116	1,717,837	1,841,452	2,961,081	2,219,340
<b>Time deposits</b>	<b>27,252,542</b>	<b>28,631,741</b>	<b>29,104,984</b>	<b>29,605,473</b>	<b>29,640,388</b>	<b>31,045,022</b>	<b>31,564,857</b>
Individuals, partnerships, and corporations	26,525,446	27,615,909	27,885,483	28,212,782	27,891,436	29,128,499	29,555,889
United States Government	110,499	98,270	118,340	164,641	182,487	243,210	255,067
Postal savings	3,481	3,328	4,416	4,916	7,449	13,557	16,770
States and political subdivisions	550,970	872,364	1,029,969	1,073,538	1,200,923	1,237,846	1,291,221
Banks in United States	43,346	32,749	27,315	26,509	24,689	22,357	24,168
Banks in foreign countries	18,800	9,121	39,461	123,087	333,404	399,553	421,742
<b>Total deposits</b>	<b>118,169,901</b>	<b>116,672,380</b>	<b>116,011,452</b>	<b>119,966,574</b>	<b>128,228,697</b>	<b>141,015,488</b>	<b>135,165,098</b>
Due to own foreign branches	194,878	280,726	315,187	498,555	412,288	714,706	728,389
Bills payable, rediscounts, and other liabilities for borrowed money	30,129	234,747	199,084	252,143	309,064	25,612	298,688
Acceptances outstanding	132,104	172,431	163,584	160,668	310,435	352,668	371,834
Dividends declared but not yet payable	53,132	10,694	14,233	23,871	31,626	60,754	53,274
Income collected but not yet earned	81,354	140,536	162,894	228,750	261,680	270,139	277,622
Expenses accrued and unpaid	356,375	328,854	355,438	404,318	496,884	570,879	585,872
Other liabilities	128,062	224,066	179,986	149,893	296,908	210,436	197,557
<b>Total liabilities</b>	<b>119,145,935</b>	<b>118,064,434</b>	<b>117,401,858</b>	<b>121,684,772</b>	<b>130,347,582</b>	<b>143,220,682</b>	<b>137,678,334</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	2,691,775	2,751,651	2,868,904	2,917,728	3,031,005	3,142,240	3,230,241
Surplus	3,595,445	3,848,392	3,945,344	4,261,297	4,587,126	4,809,311	4,857,201
Undivided profits	1,287,268	1,512,005	1,688,444	1,742,036	1,839,676	1,884,390	1,926,843
Other capital accounts	520,303	498,288	445,916	426,161	382,445	382,546	371,155
<b>Total capital accounts</b>	<b>8,094,791</b>	<b>8,610,336</b>	<b>8,948,608</b>	<b>9,347,222</b>	<b>9,840,252</b>	<b>10,218,487</b>	<b>10,385,440</b>
<b>Total liabilities and capital accounts</b>	<b>127,240,726</b>	<b>126,674,770</b>	<b>126,350,466</b>	<b>131,031,994</b>	<b>140,187,834</b>	<b>153,439,169</b>	<b>148,063,774</b>
<b>MEMORANDA</b>							
Par or face value of capital	2,691,986	2,751,727	2,868,904	2,917,728	3,031,005	3,142,240	3,230,241
Capital notes and debentures	21,642	15,585	9,993	9,298	9,081	9,025	8,975
First preferred stock	77,382	56,950	53,165	45,759	40,323	32,978	30,722
Second preferred stock	6,045	4,215	3,081	2,894	2,578	2,386	1,706
Common stock	2,586,917	2,674,977	2,802,665	2,859,777	2,979,023	3,097,851	3,188,838
Retirable value of capital: First preferred stock	133,945	107,542	101,697	89,406	79,327	70,835	67,786
Second preferred stock	10,558	8,085	6,250	5,781	5,465	5,243	3,925
Net demand deposits subject to reserve (see page 18)	76,540,041	77,062,588	76,773,757	79,789,023	87,059,935	92,770,176	89,964,157
Demand deposits adjusted (see footnote on page 1)	70,242,852	69,780,651	68,971,933	71,868,640	75,123,335	83,099,847	78,753,032
Pledged assets (and securities loaned)	11,764,847	11,174,295	12,390,765	13,552,424	16,865,825	15,470,522	17,381,407
Number of banks	6,900	6,932	6,913	6,891	6,869	6,840	6,826

# ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 31, 1952 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>20,892,360</b>	<b>5,224,481</b>	<b>42,241,694</b>	<b>42,638,402</b>	<b>110,996,937</b>	<b>74,171,793</b>	<b>36,825,144</b>
Loans (including overdrafts)	10,939,736	2,403,142	19,555,131	16,530,759	49,428,768	32,241,878	17,186,890
United States Government direct obligations	7,741,144	2,276,373	18,682,228	21,460,419	50,160,164	33,855,934	16,304,230
Obligations guaranteed by United States Government			9,774	4,438	14,212	9,670	4,542
Obligations of States and political subdivisions	1,516,715	356,431	2,670,012	3,416,925	7,960,083	5,596,969	2,363,114
Other bonds, notes, and debentures	597,009	175,705	1,218,277	1,123,378	3,114,369	2,282,059	832,310
Corporate stocks (including Federal Reserve Bank stock)	97,756	12,830	106,272	102,483	319,341	185,283	134,058
<b>Reserves, cash, and bank balances</b>	<b>8,018,807</b>	<b>1,568,385</b>	<b>13,726,518</b>	<b>11,747,772</b>	<b>35,061,482</b>	<b>23,258,595</b>	<b>11,802,887</b>
Reserve with Federal Reserve Banks	5,348,521	1,153,377	7,664,001	5,420,419	19,586,318	12,741,809	6,844,509
Cash in vault	137,168	26,793	552,801	1,055,723	1,772,485	1,202,791	569,694
Demand balances with banks in United States (except private banks and American branches of foreign banks)	261,783	21,501	2,066,346	3,998,542	6,348,172	4,712,508	1,635,664
Other balances with banks in United States	2,538	860	12,033	8,500	23,931	16,376	7,555
Balances with banks in foreign countries	20,381	1,992	16,572	2,178	41,123	20,611	20,512
Cash items in process of collection	2,248,416	363,862	3,414,765	1,262,410	7,289,453	4,564,500	2,724,953
Due from own foreign branches	68,451		3,770		72,221	71,521	700
Bank premises owned and furniture and fixtures	155,377	15,525	383,269	493,649	1,047,820	697,718	350,102
Other real estate owned	347		14,476	9,518	24,341	19,551	4,790
Investments and other assets indirectly representing bank premises or other real estate	1,895	436	72,047	12,510	86,888	59,383	27,505
Customers' liability on acceptances	219,875	5,638	117,660	6,617	349,790	186,809	162,981
Income accrued but not yet collected	63,867	18,030	128,330	55,913	266,140	170,817	95,323
Other assets	28,260	6,341	70,688	52,866	158,155	98,863	59,292
<b>Total assets</b>	<b>29,449,239</b>	<b>6,838,836</b>	<b>56,758,452</b>	<b>55,017,247</b>	<b>148,063,774</b>	<b>98,735,050</b>	<b>49,328,724</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>23,777,333</b>	<b>5,064,355</b>	<b>39,724,582</b>	<b>35,033,971</b>	<b>103,600,241</b>	<b>68,484,857</b>	<b>35,115,384</b>
Individuals, partnerships, and corporations	17,033,103	2,779,480	28,834,240	28,360,321	77,007,144	50,512,078	26,495,066
United States Government	1,582,789	455,153	2,074,260	1,296,574	5,408,776	3,415,124	1,993,652
States and political subdivisions	311,955	252,454	2,585,915	3,665,677	6,816,001	5,035,361	1,780,640
Banks in United States	2,942,935	1,453,510	5,396,347	1,048,262	10,841,054	7,525,994	3,315,060
Banks in foreign countries	1,072,026	34,559	187,958	13,383	1,307,926	672,055	635,871
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	834,525	89,199	645,862	649,754	2,219,340	1,324,245	895,095
<b>Time deposits</b>	<b>2,073,912</b>	<b>1,118,607</b>	<b>12,565,097</b>	<b>15,807,241</b>	<b>31,564,857</b>	<b>21,571,231</b>	<b>9,993,626</b>
Individuals, partnerships, and corporations	1,665,749	1,098,807	11,633,970	15,157,363	29,555,889	20,064,666	9,491,223
United States Government	47,870	4,300	83,301	119,596	255,067	221,266	33,801
Postal savings			2,685	14,085	16,770	12,619	4,151
States and political subdivisions	26,061	10,500	751,553	503,107	1,291,221	1,002,410	288,811
Banks in United States	150	3,000	8,428	12,590	24,168	19,413	4,755
Banks in foreign countries	334,082	2,000	85,160	500	421,742	250,857	170,885
<b>Total deposits</b>	<b>25,851,245</b>	<b>6,182,962</b>	<b>52,289,679</b>	<b>50,841,212</b>	<b>135,165,098</b>	<b>90,056,088</b>	<b>45,109,010</b>
Due to own foreign branches	624,370		104,019		728,389	714,670	13,719
Bills payable, rediscounts, and other liabilities for borrowed money	525	79,250	157,600	61,313	298,688	247,937	50,751
Acceptances outstanding	233,902	6,040	125,178	6,714	371,834	198,007	173,827
Dividends declared but not yet payable	20,401	4,283	23,589	5,001	53,274	35,156	18,118
Income collected but not yet earned	32,027	7,176	125,974	112,445	277,622	186,555	91,067
Expenses accrued and unpaid	150,998	34,718	268,254	131,902	585,872	380,676	205,196
Other liabilities	92,428	8,635	74,298	22,196	197,557	142,395	55,162
<b>Total liabilities</b>	<b>27,005,896</b>	<b>6,323,064</b>	<b>53,168,591</b>	<b>51,180,783</b>	<b>137,678,334</b>	<b>91,961,484</b>	<b>45,716,850</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	703,774	197,500	1,128,454	1,200,513	3,230,241	2,175,326	1,054,915
Surplus	1,260,185	228,375	1,703,734	1,664,907	4,857,201	3,116,406	1,740,795
Undivided profits	459,925	40,715	638,475	787,728	1,926,843	1,223,771	703,072
Other capital accounts	19,459	49,182	119,198	183,316	371,155	258,063	113,092
<b>Total capital accounts</b>	<b>2,443,343</b>	<b>515,772</b>	<b>3,589,861</b>	<b>3,836,464</b>	<b>10,385,440</b>	<b>6,773,566</b>	<b>3,611,874</b>
<b>Total liabilities and capital accounts</b>	<b>29,449,239</b>	<b>6,838,836</b>	<b>56,758,452</b>	<b>55,017,247</b>	<b>148,063,774</b>	<b>98,735,050</b>	<b>49,328,724</b>
<b>MEMORANDA</b>							
Par or face value of capital	703,774	197,500	1,128,454	1,200,513	3,230,241	2,175,326	1,054,915
Capital notes and debentures	1,500		450	7,025	8,975		8,975
First preferred stock		1,500	9,189	20,033	30,722	6,336	24,386
Second preferred stock				1,706	1,706	571	1,135
Common stock	702,274	196,000	1,118,815	1,171,749	3,188,838	2,168,419	1,020,419
Retirable value of capital: First preferred stock		1,500	9,772	56,514	67,786	10,418	57,368
Second preferred stock				3,925	3,925	826	3,099
Net demand deposits subject to reserve (see page 18)	21,267,134	4,678,992	34,244,071	29,773,960	89,964,157	59,207,849	30,756,308
Demand deposits adjusted (see footnote on page 1)	15,931,167	2,757,271	28,651,252	31,413,342	78,753,032	52,307,184	26,445,848
Pledged assets (and securities loaned)	2,609,552	885,886	7,593,640	6,292,329	17,381,407	12,583,004	4,798,403
Number of banks	22	13	320	6,471	6,826	4,926	1,900

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 31, 1952  
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>110,996,937</b>	<b>5,439,898</b>	<b>29,441,925</b>	<b>6,055,483</b>	<b>9,613,689</b>	<b>5,007,053</b>	<b>5,137,562</b>
Loans (including overdrafts)	49,428,768	2,424,226	14,516,274	2,515,731	3,897,745	2,051,298	1,996,974
United States Government direct obligations	50,160,164	2,500,582	11,721,462	2,740,430	4,694,765	2,538,430	2,621,251
Obligations guaranteed by United States Government	14,212	289	2,460	96	413	1,583	117
Obligations of States and political subdivisions	7,960,083	345,065	2,233,788	489,039	657,283	255,488	426,452
Other bonds, notes, and debentures	3,114,369	152,622	843,022	287,323	339,623	148,872	81,662
Corporate stocks (including Federal Reserve Bank stock)	319,341	17,114	124,919	22,864	23,860	11,382	11,106
<b>Reserves, cash, and bank balances</b>	<b>35,061,482</b>	<b>1,586,252</b>	<b>9,963,681</b>	<b>1,735,053</b>	<b>2,669,434</b>	<b>1,678,915</b>	<b>1,889,333</b>
Reserve with Federal Reserve Banks	19,586,318	841,474	6,336,295	941,123	1,470,961	816,782	904,139
Cash in vault	1,772,485	125,278	331,572	124,752	185,458	136,366	116,963
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,348,172	225,022	634,654	373,934	513,543	398,468	547,318
Other balances with banks in United States	23,931	1,126	4,021	1,474	554	956	1,340
Balances with banks in foreign countries	41,123	4,436	22,494	766	1,142	277	136
Cash items in process of collection	7,289,453	388,916	2,634,645	293,004	497,776	326,066	319,437
Due from own foreign branches	72,221	3,770	68,451				
Bank premises owned and furniture and fixtures	1,047,820	67,647	266,718	64,301	93,034	63,288	70,010
Other real estate owned	24,341	420	2,010	1,605	202	1,243	1,679
Investments and other assets indirectly representing bank premises or other real estate	86,888	1,728	5,349	7,348	19,126	3,106	1,339
Customers' liability on acceptances	349,790	47,976	221,488	7,527	2,126	1,224	7,325
Income accrued but not yet collected	266,140	12,200	84,833	10,553	21,693	7,428	10,777
Other assets	158,155	12,405	43,473	12,040	9,154	9,133	7,445
<b>Total assets</b>	<b>148,063,774</b>	<b>7,172,296</b>	<b>40,097,928</b>	<b>7,893,910</b>	<b>12,428,458</b>	<b>6,771,390</b>	<b>7,125,470</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>103,600,241</b>	<b>5,144,767</b>	<b>29,829,466</b>	<b>5,152,816</b>	<b>8,025,487</b>	<b>4,817,363</b>	<b>5,462,984</b>
Individuals, partnerships, and corporations	77,007,144	4,102,364	21,783,130	4,172,296	6,397,894	3,682,860	3,789,478
United States Government	5,408,776	229,537	1,864,181	250,098	544,028	191,937	180,605
States and political subdivisions	6,816,001	301,042	1,050,239	240,772	441,198	392,499	717,689
Banks in United States	10,841,054	347,221	3,065,740	402,958	519,066	452,709	715,416
Banks in foreign countries	1,307,926	31,509	1,079,654	12,972	9,533	5,616	11,172
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,219,340	133,094	986,522	73,720	113,768	91,742	48,624
<b>Time deposits</b>	<b>31,564,857</b>	<b>1,320,769</b>	<b>5,816,497</b>	<b>1,967,855</b>	<b>3,380,747</b>	<b>1,414,531</b>	<b>1,172,319</b>
Individuals, partnerships, and corporations	29,555,889	1,292,514	5,323,060	1,896,955	3,199,046	1,278,900	1,125,079
United States Government	255,067	12,497	57,816	6,373	2,569	51,131	22,724
Postal savings	16,770	2,148	20	648	1,193	1,557	4,045
States and political subdivisions	1,291,221	7,496	98,865	63,180	176,839	65,250	16,952
Banks in United States	24,168	114	2,654	199	1,100	1,193	3,519
Banks in foreign countries	421,742	6,000	334,082	500		16,500	
<b>Total deposits</b>	<b>135,165,098</b>	<b>6,465,536</b>	<b>35,645,963</b>	<b>7,120,671</b>	<b>11,406,234</b>	<b>6,231,894</b>	<b>6,635,303</b>
Due to own foreign branches	728,389		624,370				
Bills payable, rediscounts, and other liabilities for borrowed money	298,688	7,339	23,865	12,791	2,130	25,705	6,250
Acceptances outstanding	371,834	50,283	235,585	7,943	2,126	1,224	8,410
Dividends declared but not yet payable	53,274	1,771	21,658	2,430	1,806	910	1,909
Income collected but not yet earned	277,622	15,530	63,128	14,258	21,370	12,259	17,597
Expenses accrued and unpaid	585,872	29,815	182,786	24,143	48,894	23,181	21,900
Other liabilities	197,557	8,806	99,403	3,353	18,628	18,135	3,401
<b>Total liabilities</b>	<b>137,678,334</b>	<b>6,579,080</b>	<b>36,896,758</b>	<b>7,185,589</b>	<b>11,501,188</b>	<b>6,313,308</b>	<b>6,694,770</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	3,230,241	173,274	958,608	192,496	287,692	128,171	133,469
Surplus	4,857,201	264,645	1,596,335	372,813	482,381	223,600	200,436
Undivided profits	1,926,843	109,440	598,854	127,071	140,794	82,760	72,479
Other capital accounts	371,155	45,857	47,373	15,941	16,403	23,560	24,316
<b>Total capital accounts</b>	<b>10,385,440</b>	<b>593,216</b>	<b>3,201,170</b>	<b>708,321</b>	<b>927,270</b>	<b>458,082</b>	<b>430,700</b>
<b>Total liabilities and capital accounts</b>	<b>148,063,774</b>	<b>7,172,296</b>	<b>40,097,928</b>	<b>7,893,910</b>	<b>12,428,458</b>	<b>6,771,390</b>	<b>7,125,470</b>
<b>MEMORANDA</b>							
Par or face value of capital	3,230,241	173,274	958,608	192,496	287,692	128,171	133,469
Capital notes and debentures	8,975		7,656		152	100	
First preferred stock	30,722	885	13,554	1,250		455	138
Second preferred stock	1,706		1,231	195		15	
Common stock	3,188,838	172,389	936,167	191,051	287,540	127,601	133,331
Retirable value of capital: First preferred stock	67,786	1,513	46,398	4,050		464	138
Second preferred stock	3,925		3,443	195		22	
Net demand deposits subject to reserve (see page 18)	89,964,157	4,530,964	26,560,167	4,485,878	7,014,168	4,092,829	4,596,229
Demand deposits adjusted (see footnote on page 1)	78,753,032	4,147,584	21,185,246	4,193,784	6,455,084	3,841,035	4,236,354
Pledged assets (and securities loaned)	17,381,407	508,792	3,634,994	942,691	1,652,480	968,304	1,302,038
Number of banks	6,826	324	732	628	682	475	357

**ALL MEMEBER BANKS—ASSETS AND LIABILITIES ON MARCH 31, 1952  
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>17,252,906</b>	<b>4,182,659</b>	<b>2,900,345</b>	<b>4,995,375</b>	<b>5,269,631</b>	<b>15,700,411</b>
Loans (including overdrafts).....	6,496,422	1,888,544	1,229,249	2,051,850	2,582,433	7,778,022
United States Government direct obligations.....	8,966,845	1,904,701	1,384,159	2,436,360	2,288,476	6,362,703
Obligations guaranteed by United States Government.....	192	663	60	403	7	7,929
Obligations of States and political subdivisions.....	1,268,888	264,645	184,127	390,008	325,879	1,119,421
Other bonds, notes, and debentures.....	488,126	112,004	97,294	107,361	60,351	396,109
Corporate stocks (including Federal Reserve Bank stock).....	32,433	12,102	5,456	9,393	12,485	36,227
<b>Reserves, cash, and bank balances</b> .....	<b>5,002,002</b>	<b>1,394,819</b>	<b>889,308</b>	<b>1,964,077</b>	<b>2,383,343</b>	<b>3,905,265</b>
Reserve with Federal Reserve Banks.....	2,920,226	699,921	440,049	920,927	987,496	2,306,925
Cash in vault.....	269,663	73,673	44,303	75,662	101,807	186,988
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	905,056	357,545	239,014	660,385	999,563	493,670
Other balances with banks in United States.....	1,887	447	515	1,678	4,370	5,563
Balances with banks in foreign countries.....	3,078	149	495	128	1,902	6,120
Cash items in process of collection.....	902,092	263,084	164,932	305,297	288,205	905,999
Due from own foreign branches.....						
Bank premises owned and furniture and fixtures.....	104,023	34,408	19,674	36,817	71,537	156,363
Other real estate owned.....	678	2,281	562	801	10,300	2,560
Investments and other assets indirectly representing bank premises or other real estate.....	5,251	192	3,616	1,624	11,581	26,628
Customers' liability on acceptances.....	5,994	2,341	758	563	19,363	33,105
Income accrued but not yet collected.....	39,565	7,726	7,668	8,375	6,609	48,713
Other assets.....	21,980	6,126	2,090	5,049	6,162	23,098
<b>Total assets</b> .....	<b>22,432,399</b>	<b>5,630,552</b>	<b>3,824,021</b>	<b>7,012,681</b>	<b>7,778,526</b>	<b>19,896,143</b>
<b>LIABILITIES</b>						
<b>Demand deposits</b> .....	<b>14,693,326</b>	<b>4,203,728</b>	<b>2,604,643</b>	<b>5,709,743</b>	<b>6,497,017</b>	<b>11,458,901</b>
Individuals, partnerships, and corporations.....	10,202,939	3,036,737	1,854,433	3,948,647	4,824,753	9,211,613
United States Government.....	1,020,459	186,813	97,896	190,615	199,434	453,173
States and political subdivisions.....	1,116,054	280,258	268,228	625,862	507,907	874,253
Banks in United States.....	2,044,376	663,813	350,255	892,361	876,592	510,547
Banks in foreign countries.....	41,427	2,242	2,805	1,450	12,227	97,319
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	268,071	33,865	31,026	50,808	76,104	311,996
<b>Time deposits</b> .....	<b>6,096,404</b>	<b>1,010,490</b>	<b>936,163</b>	<b>811,641</b>	<b>732,247</b>	<b>6,905,194</b>
Individuals, partnerships, and corporations.....	5,926,773	950,047	925,149	770,965	609,984	6,257,417
United States Government.....	20,556	7,755	2,246	12,260	19,439	39,701
Postal savings.....	3,888	686	168	225	881	1,311
States and political subdivisions.....	138,739	51,584	8,411	27,191	97,714	539,000
Banks in United States.....	4,448	418	189	1,000	4,229	5,105
Banks in foreign countries.....	2,000					62,660
<b>Total deposits</b> .....	<b>20,789,730</b>	<b>5,214,218</b>	<b>3,540,806</b>	<b>6,521,384</b>	<b>7,229,264</b>	<b>18,364,095</b>
Due to own foreign branches.....						104,019
Bills payable, rediscounts, and other liabilities for borrowed money.....	124,410	7,453	14,000	33,108	7	41,630
Acceptances outstanding.....	6,396	2,628	758	563	20,872	35,046
Dividends declared but not yet payable.....	5,052	1,494	146	763	1,553	13,782
Income collected but not yet earned.....	46,811	9,626	12,347	6,040	5,851	52,805
Expenses accrued and unpaid.....	76,806	17,093	13,876	16,828	22,503	108,047
Other liabilities.....	16,447	3,104	1,998	929	206	23,147
<b>Total liabilities</b> .....	<b>21,065,652</b>	<b>5,255,616</b>	<b>3,583,931</b>	<b>6,579,615</b>	<b>7,280,256</b>	<b>18,742,571</b>
<b>CAPITAL ACCOUNTS</b>						
Capital.....	447,794	123,847	69,351	134,048	188,909	392,582
Surplus.....	595,475	158,956	112,471	172,332	203,404	474,353
Undivided profits.....	224,549	79,162	41,869	104,827	83,842	261,205
Other capital accounts.....	98,929	12,971	16,399	21,859	22,115	25,432
<b>Total capital accounts</b> .....	<b>1,366,747</b>	<b>374,936</b>	<b>240,090</b>	<b>433,066</b>	<b>498,270</b>	<b>1,153,572</b>
<b>Total liabilities and capital accounts</b> .....	<b>22,432,399</b>	<b>5,630,552</b>	<b>3,824,021</b>	<b>7,012,681</b>	<b>7,778,526</b>	<b>19,896,143</b>
<b>MEMORANDA</b>						
Par or face value of capital.....	447,794	123,847	69,351	134,048	188,909	392,582
Capital notes and debentures.....	548	480			39	
First preferred stock.....	6,804	370	75	13	200	6,978
Second preferred stock.....	90	150	25			
Common stock.....	440,352	122,847	69,251	134,035	188,670	385,604
Retirable value of capital: First preferred stock.....	6,819	370	75	13	400	7,546
Second preferred stock.....	90	150	25			
Net demand deposits subject to reserve (see page 18).....	12,886,830	3,583,099	2,200,697	4,744,061	5,209,249	10,059,986
Demand deposits adjusted (see footnote on page 1).....	10,684,972	3,087,776	1,988,755	4,320,020	5,120,559	9,491,863
Pledged assets (and securities loaned).....	2,177,138	584,424	561,187	1,114,331	1,093,387	2,831,641
Number of banks.....	1,012	495	476	751	633	261

# 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	1951 Apr. 9	1951 Dec. 31	1952 Mar. 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>46,318,042</b>	<b>49,560,596</b>	<b>49,428,768</b>
Reserves.....			363,012	484,328	617,073	720,038	741,683
<b>Loans—gross</b> <sup>1</sup> .....			<b>36,423,329</b>	<b>36,714,787</b>	<b>46,935,115</b>	<b>50,280,634</b>	<b>50,170,451</b>
Commercial and industrial loans, including open-market paper.....							
Loans to farmers directly guar. by CCC.....	13,154,271	16,962,393	17,630,827	15,856,820	22,157,817	24,346,546	24,275,968
Other loans to farmers.....	74,303	43,548	582,390	700,704	127,158	153,615	105,031
Loans to brokers and dealers in secs.....	809,938	1,002,663	1,217,300	1,244,047	1,719,172	1,986,539	2,049,539
Other loans for purchasing or carrying securities.....	1,505,534	810,737	1,324,123	1,736,674	1,275,703	1,550,667	1,201,632
Real estate loans:	1,466,920	1,064,666	834,381	757,517	891,833	850,547	837,033
On farm land:							
On residential property:	385,049	447,431	476,332	497,681	541,880	544,088	553,575
Insured by FHA.....							
Insured or guaranteed by VA.....	3,903,481	5,380,658	6,263,724	6,758,420	8,387,040	2,893,028	2,897,404
Not ins. or guar. by FHA or VA.....						2,448,040	2,450,069
On other properties.....	1,068,778	1,302,410	1,503,928	1,577,809	1,791,068	3,536,461	3,578,203
Consumer loans to individuals:						1,912,776	1,925,679
Retail automobile instalment paper.....	392,006	756,608	1,143,320	1,549,461	2,161,764	2,175,602	2,180,802
Other retail instalment paper.....	281,449	479,516	692,214	876,780	1,219,492	1,123,250	1,107,695
Repair and modernization instalment	268,246	479,017	628,165	796,538	917,199	1,007,389	995,128
Instalment cash loans.....	503,594	711,897	815,677	891,412	1,049,263	1,118,180	1,176,736
Single-payment less than \$3,000.....					767,690	771,017	775,605
Other loans to individuals: Single payment loans of \$3,000 and over.....	1,862,259	2,234,633	2,305,170	1,774,644	2,226,678	2,328,146	2,380,225
Loans to banks.....	79,473	113,026	119,962	96,814	346,723	147,531	303,686
All other loans (including overdrafts).....	940,369	838,782	885,816	936,886	1,354,635	1,387,212	1,376,442
<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>48,853,862</b>	<b>51,605,887</b>	<b>50,160,164</b>
Treasury bills.....	1,166,986	1,987,334	2,587,686	3,388,597	2,693,732	6,398,840	5,115,403
Treasury certificates of indebtedness.....	10,042,725	5,816,421	7,999,315	10,408,817		6,009,989	6,125,192
Treasury notes.....	5,601,684	4,814,950	2,800,214	5,085,145	14,005,175	9,596,163	9,499,012
Nonmarketable bonds <sup>2</sup> .....	725,447	1,101,937	1,348,923	1,383,781	1,633,907	1,695,398	1,704,264
Other bonds maturing in 5 years or less.....	10,939,012	15,727,684	16,515,388	23,704,246	18,901,153	16,862,676	16,363,166
Other bonds maturing in 5 to 10 years.....	26,333,697	19,674,381	13,388,994	6,895,477	6,999,596	6,431,828	6,777,254
Other bonds maturing in 10 to 20 years.....	5,853,030	6,673,306	5,859,845	3,955,049	2,597,045	2,594,077	2,627,577
Bonds maturing after 20 years.....	2,367,789	2,108,392	1,648,307	2,057,939	2,023,254	2,016,916	1,948,296

By class of bank March 31, 1952

	Central reserve city member banks <sup>3</sup>		Reserve city member banks <sup>3</sup>	Country member banks <sup>2</sup>	All member banks	All national member banks	All State member banks
	New York	Chicago					
<b>Loans—net</b> .....	<b>10,939,736</b>	<b>2,403,142</b>	<b>19,555,131</b>	<b>16,530,759</b>	<b>49,428,768</b>	<b>32,241,878</b>	<b>17,186,890</b>
Reserves.....	173,970	45,436	301,116	221,161	741,683	487,140	254,543
<b>Loans—gross</b> .....	<b>11,113,706</b>	<b>2,448,578</b>	<b>19,856,247</b>	<b>16,751,920</b>	<b>50,170,451</b>	<b>32,729,018</b>	<b>17,441,433</b>
Commercial and industrial loans, including open-market paper.....	7,913,584	1,927,320	10,021,492	4,413,572	24,275,968	15,624,047	8,651,921
Loans to farmers directly guar. by CCC.....		156	10,397	94,478	105,031	75,757	29,274
Other loans to farmers.....	442	12,255	476,107	1,560,735	2,049,539	1,610,283	439,256
Loans to brokers and dealers in secs.....	954,334	73,028	148,790	25,480	1,201,632	474,282	727,350
Other loans for purchasing or carrying securities.....	242,782	79,966	333,074	181,211	837,033	494,207	342,826
Real estate loans:							
On farm land.....		646	95,294	457,635	553,575	389,921	163,654
On residential property:							
Insured by FHA.....	349,682	10,892	1,470,836	1,065,994	2,897,404	1,835,765	1,061,639
Insured or guaranteed by VA.....	4,243	5,747	1,150,103	1,289,976	2,450,069	1,818,310	631,759
Not ins. or guar. by FHA or VA.....	41,867	30,877	1,214,985	2,290,473	3,578,202	2,274,821	1,303,381
On other properties.....	76,187	21,664	747,533	1,080,295	775,679	1,244,742	680,937
Consumer loans to individuals:							
Retail automobile instalment paper.....	82,610	42,019	962,331	1,093,842	2,180,802	1,545,092	635,710
Other retail instalment paper.....	145,805	28,209	450,543	483,138	1,107,695	800,881	306,814
Repair and modernization instalment	122,074	24,102	497,514	351,438	995,128	699,708	295,420
Instalment cash loans.....	153,599	10,925	395,664	616,548	1,176,736	826,495	350,241
Single-payment less than \$3,000.....	13,994	3,573	201,356	556,682	775,605	559,249	216,356
Other loans to individuals: Single payment loans of \$3,000 and over.....	411,998	64,427	1,015,084	888,716	2,380,225	1,441,364	938,861
Loans to banks.....	181,308	1,021	118,801	2,556	303,686	147,710	155,976
All other loans (including overdrafts).....	419,197	111,751	546,343	299,151	1,376,442	866,384	510,058
<b>United States Government direct obligations</b> .....	<b>7,741,144</b>	<b>2,276,373</b>	<b>18,682,228</b>	<b>21,460,419</b>	<b>50,160,164</b>	<b>33,855,934</b>	<b>16,304,230</b>
Treasury bills.....	927,099	87,348	2,023,065	2,077,891	5,115,403	3,521,352	1,594,051
Treasury certificates of indebtedness.....	670,774	207,257	2,550,113	2,697,048	6,125,192	4,144,077	1,981,115
Treasury notes.....	1,410,576	496,786	3,594,298	3,997,352	9,499,012	6,621,389	2,877,623
Nonmarketable bonds.....	56,047	15,891	251,970	1,380,356	1,704,264	1,278,608	425,656
Other bonds maturing in 5 years or less.....	2,449,614	684,443	6,273,612	6,955,497	16,363,166	11,148,796	5,214,370
Other bonds maturing in 5 to 10 years.....	1,696,638	418,286	2,325,970	2,336,360	6,777,254	3,996,178	2,781,076
Other bonds maturing in 10 to 20 years.....	445,483	332,162	978,144	871,788	2,627,577	1,748,363	879,214
Bonds maturing after 20 years.....	84,913	34,200	685,056	1,144,127	1,948,296	1,397,171	551,125

For footnotes, see opposite page.



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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, March 31, 1952					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
<b>Loans—net</b> .....	<b>49,428,768</b>	<b>2,424,226</b>	<b>14,516,274</b>	<b>2,515,731</b>	<b>3,897,745</b>	<b>2,051,298</b>	<b>1,996,974</b>
Reserves.....	741,683	43,190	242,499	41,598	65,650	24,591	29,883
<b>Loans—gross</b> .....	<b>50,170,451</b>	<b>2,467,416</b>	<b>14,758,773</b>	<b>2,557,329</b>	<b>3,963,395</b>	<b>2,075,889</b>	<b>2,026,857</b>
Commercial and industrial loans, including open-market paper.....	24,275,968	1,288,581	9,051,461	1,081,324	1,718,358	757,355	938,905
Loans to farmers directly guaranteed by CCC.....	105,031	78	192	405	2,893	2,337	3,048
Other loans to farmers.....	2,049,539	22,313	68,166	48,486	66,042	55,707	80,456
Loans to brokers and dealers in securities.....	1,201,632	14,508	968,707	35,581	33,043	10,394	11,687
Other loans for purchasing or carrying securities.....	837,033	35,558	285,355	22,352	90,342	66,633	46,531
Real estate loans:							
On farm land.....	553,575	14,075	34,561	38,024	75,931	46,057	27,845
On residential property:							
Insured by FHA.....	2,897,404	51,511	717,796	83,106	159,841	59,665	38,402
Insured or guaranteed by VA.....	2,450,069	87,955	412,596	181,058	240,355	98,114	27,697
Not insured or guaranteed by FHA or VA.....	3,578,202	223,719	498,388	260,841	510,205	232,616	112,521
On other properties.....	1,925,679	149,111	289,481	138,191	210,956	147,481	96,642
Consumer loans to individuals:							
Retail automobile instalment paper.....	2,180,802	89,205	254,833	126,301	189,708	118,722	152,834
Other retail instalment paper.....	1,107,695	45,447	260,502	58,902	74,601	45,276	57,187
Repair and modernization instalment loans.....	995,128	35,963	223,030	67,122	79,831	26,599	52,895
Instalment cash loans.....	1,176,736	77,353	310,612	90,873	97,402	79,990	67,830
Single-payment loans of less than \$3,000.....	775,605	54,038	93,771	47,043	65,655	87,524	78,041
Other loans to individuals: Single-payment loans of \$3,000 and over.....	2,380,225	197,181	610,831	173,048	217,583	176,792	148,449
Loans to banks.....	303,686	11,731	181,412	23,170	46,651	3,005	3,537
All other loans (including overdrafts).....	1,376,442	69,089	497,079	81,502	83,998	61,726	82,350
<b>United States Government direct obligations</b> .....	<b>50,160,164</b>	<b>2,500,582</b>	<b>11,721,462</b>	<b>2,740,430</b>	<b>4,694,765</b>	<b>2,538,430</b>	<b>2,621,251</b>
Treasury bills.....	5,115,403	309,975	1,208,008	209,190	507,146	354,124	305,958
Treasury certificates of indebtedness.....	6,125,192	263,965	935,891	236,222	638,654	303,822	525,212
Treasury notes.....	9,499,012	320,879	2,006,409	414,992	919,362	433,460	567,404
Nonmarketable bonds.....	1,704,264	92,181	247,047	162,079	152,294	153,031	80,919
Other bonds maturing in 5 years or less.....	16,363,166	702,334	3,821,152	828,702	1,516,371	846,468	773,998
Other bonds maturing in 5 to 10 years.....	6,777,254	415,624	2,359,802	423,398	493,208	285,298	151,429
Other bonds maturing in 10 to 20 years.....	2,627,577	283,148	677,118	244,906	261,574	102,475	45,392
Bonds maturing after 20 years.....	1,948,296	112,456	466,035	220,941	206,156	77,752	170,939

	By Federal Reserve districts, March 31, 1952—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
<b>Loans—net</b> .....	<b>6,496,422</b>	<b>1,888,544</b>	<b>1,229,249</b>	<b>2,051,850</b>	<b>2,582,433</b>	<b>7,778,022</b>
Reserves.....	107,956	22,000	16,763	17,863	28,120	101,570
<b>Loans—gross</b> .....	<b>6,604,378</b>	<b>1,910,544</b>	<b>1,246,012</b>	<b>2,069,713</b>	<b>2,610,553</b>	<b>7,879,592</b>
Commercial and industrial loans, including open-market paper.....	3,207,973	814,301	410,927	807,901	1,360,862	2,838,020
Loans to farmers directly guaranteed by CCC.....	12,321	3,450	39,739	25,942	10,041	4,585
Other loans to farmers.....	282,218	113,927	145,149	490,466	277,657	398,952
Loans to brokers and dealers in securities.....	80,845	8,128	2,649	6,887	7,730	21,473
Other loans for purchasing or carrying securities.....	121,894	31,027	12,761	22,597	71,299	30,684
Real estate loans:						
On farm land.....	89,637	38,654	22,272	35,128	26,787	104,604
On residential property:						
Insured by FHA.....	359,091	137,869	93,417	72,060	22,517	1,102,129
Insured or guaranteed by VA.....	308,286	58,561	91,549	44,580	30,293	869,025
Not insured or guaranteed by FHA or VA.....	609,938	159,110	92,713	79,175	87,372	711,604
On other properties.....	252,495	86,992	47,944	77,818	82,326	346,242
Consumer loans to individuals:						
Retail automobile instalment paper.....	313,315	84,190	67,212	99,586	163,297	521,599
Other retail instalment paper.....	158,945	46,335	43,830	38,684	65,857	212,129
Repair and modernization instalment loans.....	157,210	47,719	53,112	29,115	39,070	183,462
Instalment cash loans.....	98,663	35,442	24,263	34,633	77,690	181,985
Single-payment loans of less than \$3,000.....	90,499	51,561	22,889	43,877	72,600	68,211
Other loans to individuals: Single-payment loans of \$3,000 and over.....	268,847	148,124	31,218	105,233	156,323	146,596
Loans to banks.....	12,742	4,206	1,006	1,334	2,821	12,071
All other loans (including overdrafts).....	179,459	40,948	43,362	54,697	56,011	126,221
<b>United States Government direct obligations</b> .....	<b>8,966,845</b>	<b>1,904,701</b>	<b>1,384,159</b>	<b>2,436,360</b>	<b>2,288,476</b>	<b>6,362,703</b>
Treasury bills.....	530,697	169,675	122,583	402,751	431,162	564,134
Treasury certificates of indebtedness.....	1,086,266	383,579	187,130	504,432	414,283	645,736
Treasury notes.....	1,950,485	355,017	278,284	496,751	422,435	1,333,534
Nonmarketable bonds.....	321,923	94,789	126,552	112,735	60,305	118,409
Other bonds maturing in 5 years or less.....	2,986,131	597,410	481,707	637,145	702,202	2,469,526
Other bonds maturing in 5 to 10 years.....	1,374,637	201,152	134,302	146,390	138,464	653,550
Other bonds maturing in 10 to 20 years.....	497,364	55,133	32,145	90,494	44,034	293,794
Bonds maturing after 20 years.....	219,342	47,946	21,456	45,662	75,591	284,020

<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; depository 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**

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, March 31, 1952					
		Boston	New York	Phila- delphia	Cleveland	Richmond <sup>2</sup>	Atlanta <sup>2</sup>
<b>Loans—net</b> .....	<b>19,555,131</b>	<b>991,966</b>	<b>522,858</b>	<b>1,136,619</b>	<b>2,442,634</b>	<b>902,276</b>	<b>939,359</b>
Reserves.....	301,116	20,156	18,264	24,128	47,143	12,335	15,874
<b>Loans—gross</b> .....	<b>19,856,247</b>	<b>1,012,122</b>	<b>541,122</b>	<b>1,160,747</b>	<b>2,489,777</b>	<b>914,611</b>	<b>955,233</b>
Commercial and industrial loans, including open-market paper.....	10,021,492	709,629	321,593	706,880	1,436,754	436,515	514,541
Loans to farmers directly guaranteed by CCC.....	10,397				12		977
Other loans to farmers.....	476,107	100	1,578		691	1,082	10,630
Loans to brokers and dealers in securities.....	148,790	11,654	2,837	32,532	32,812	7,593	9,287
Other loans for purchasing or carrying securities.....	333,074	19,065	11,294	5,178	71,328	46,246	28,904
Real estate loans:							
On farm land.....	95,294	63	1,958	126	3,703	2,566	2,812
On residential property:							
Insured by FHA.....	1,470,836	19,808	33,551	12,625	90,681	21,187	16,907
Insured or guaranteed by VA.....	1,150,103	10,781	23,617	3,887	98,026	26,744	5,775
Not insured or guaranteed by FHA or VA.....	1,214,985	15,044	30,181	23,191	193,871	72,484	22,813
On other properties.....	747,533	39,044	27,046	14,251	92,687	59,784	37,020
Consumer loans to individuals:							
Retail automobile instalment paper.....	962,331	23,797	11,357	64,284	67,941	51,547	69,697
Other retail instalment paper.....	450,543	9,280	13,252	29,531	34,268	17,940	27,516
Repair and modernization instalment loans.....	497,514	9,588	9,052	41,197	50,942	12,825	25,411
Instalment cash loans.....	395,664	10,824	13,086	32,152	42,400	24,957	23,964
Single-payment loans of less than \$3,000.....	201,356	8,970	3,739	7,455	11,715	17,809	28,215
Other loans to individuals: Single-payment loans of \$3,000 and over.....	1,015,084	75,302	26,564	111,469	151,549	79,917	73,591
Loans to banks.....	118,801	10,741		23,170	46,636	2,940	2,662
All other loans (including overdrafts).....	546,343	38,432	10,417	52,819	63,761	32,475	54,511
<b>United States Government direct obligations</b> .....	<b>18,682,228</b>	<b>807,165</b>	<b>399,987</b>	<b>820,071</b>	<b>2,630,802</b>	<b>1,176,994</b>	<b>1,083,319</b>
Treasury bills.....	2,023,065	142,991	33,691	69,599	318,444	188,287	140,877
Treasury certificates of indebtedness.....	2,550,113	148,640	22,008	49,385	411,368	136,912	246,170
Treasury notes.....	3,594,298	81,153	45,688	130,093	509,244	214,551	196,056
Nonmarketable bonds.....	251,970	9,645	5,045	4,810	20,231	28,448	10,311
Other bonds maturing in 5 years or less.....	6,273,612	158,324	179,204	255,300	756,993	358,030	321,879
Other bonds maturing in 5 to 10 years.....	2,325,970	120,266	60,594	158,640	313,427	172,800	68,834
Other bonds maturing in 10 to 20 years.....	978,144	142,201	34,310	101,116	182,767	58,214	21,003
Bonds maturing after 20 years.....	685,056	3,945	19,447	51,128	118,328	19,752	78,189

	By Federal Reserve districts, March 31, 1952—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco <sup>2</sup>
<b>Loans—net</b> .....	<b>1,824,478</b>	<b>1,097,075</b>	<b>499,643</b>	<b>1,193,258</b>	<b>1,411,539</b>	<b>6,593,426</b>
Reserves.....	29,715	13,992	6,432	10,756	15,233	87,088
<b>Loans—gross</b> .....	<b>1,854,193</b>	<b>1,111,067</b>	<b>506,075</b>	<b>1,204,014</b>	<b>1,426,772</b>	<b>6,680,514</b>
Commercial and industrial loans, including open-market paper.....	830,114	644,493	270,212	639,250	944,882	2,566,629
Loans to farmers directly guaranteed by CCC.....	1,135	156	3,784	3,895	219	219
Other loans to farmers.....	13,782	15,553	4,267	150,459	26,199	251,766
Loans to brokers and dealers in securities.....	7,201	7,848	2,569	6,652	7,096	20,709
Other loans for purchasing or carrying securities.....	19,418	19,516	7,592	18,019	58,523	27,991
Real estate loans:						
On farm land.....	3,781	1,779	131	6,059	3,809	68,507
On residential property:						
Insured by FHA.....	187,879	58,123	28,010	46,699	8,928	946,438
Insured or guaranteed by VA.....	113,988	15,877	26,869	19,737	12,073	792,729
Not insured or guaranteed by FHA or VA.....	162,235	51,601	15,505	31,737	28,871	567,452
On other properties.....	70,081	42,269	13,544	49,572	43,238	258,997
Consumer loans to individuals:						
Retail automobile instalment paper.....	109,065	34,477	15,499	42,293	50,513	421,861
Other retail instalment paper.....	45,280	26,228	21,323	21,648	35,336	168,941
Repair and modernization instalment loans.....	80,712	34,743	35,701	21,969	23,455	151,919
Instalment cash loans.....	28,985	13,159	8,708	15,928	34,561	146,940
Single-payment loans of less than \$3,000.....	20,853	14,685	3,506	14,083	21,744	48,582
Other loans to individuals: Single-payment loans of \$3,000 and over.....	111,436	96,734	15,406	69,971	88,110	115,035
Loans to banks.....	11,250	4,190	1,006	1,314	2,821	12,071
All other loans (including overdrafts).....	36,998	29,636	32,443	44,729	36,394	113,728
<b>United States Government direct obligations</b> .....	<b>3,180,924</b>	<b>809,122</b>	<b>377,469</b>	<b>1,310,840</b>	<b>954,297</b>	<b>5,131,238</b>
Treasury bills.....	209,078	64,465	42,923	242,129	165,590	404,991
Treasury certificates of indebtedness.....	433,959	188,473	38,203	252,914	118,713	503,368
Treasury notes.....	669,745	130,612	73,590	268,464	149,274	1,125,828
Nonmarketable bonds.....	54,311	15,326	5,202	20,857	13,938	63,646
Other bonds maturing in 5 years or less.....	1,080,483	270,646	139,890	342,132	356,084	2,054,647
Other bonds maturing in 5 to 10 years.....	586,252	109,674	51,719	93,129	77,177	513,458
Other bonds maturing in 10 to 20 years.....	86,613	19,266	18,280	71,518	23,302	219,554
Bonds maturing after 20 years.....	60,483	10,460	7,662	19,697	50,219	245,746

<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, March 31, 1952					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
<b>Loans—net</b> .....	<b>16,530,759</b>	<b>1,432,260</b>	<b>3,053,680</b>	<b>1,379,112</b>	<b>1,455,111</b>	<b>1,149,022</b>	<b>1,057,615</b>
Reserves.....	221,161	23,034	50,265	17,470	18,507	12,256	14,009
<b>Loans—gross</b> .....	<b>16,751,920</b>	<b>1,455,294</b>	<b>3,103,945</b>	<b>1,396,582</b>	<b>1,473,618</b>	<b>1,161,278</b>	<b>1,071,624</b>
Commercial and industrial loans, including open-market paper.....	4,413,572	578,952	816,284	374,444	281,604	320,840	424,364
Loans to farmers directly guaranteed by CCC.....	94,478	78	192	405	2,881	2,337	2,071
Other loans to farmers.....	1,560,735	22,213	66,146	48,486	65,351	54,625	69,826
Loans to brokers and dealers in securities.....	25,480	2,854	11,536	3,049	231	2,801	2,400
Other loans for purchasing or carrying securities.....	181,211	16,493	31,279	17,174	19,014	20,387	17,627
Real estate loans:							
On farm land.....	457,635	14,012	32,603	37,898	72,228	43,491	25,033
On residential property:							
Insured by FHA.....	1,065,994	31,703	334,563	70,481	69,160	38,478	21,495
Insured or guaranteed by VA.....	1,289,976	77,174	384,736	177,171	142,329	71,370	21,922
Not insured or guaranteed by FHA or VA.....	2,290,473	208,675	426,340	237,650	316,334	160,132	89,708
On other properties.....	1,080,295	110,067	186,248	123,940	118,269	87,697	59,622
Consumer loans to individuals:							
Retail automobile instalment paper.....	1,093,842	65,408	160,866	62,017	121,767	67,175	83,137
Other retail instalment paper.....	483,138	36,167	101,445	29,371	40,333	27,336	29,671
Repair and modernization instalment loans.....	351,438	26,375	91,904	25,925	28,889	13,774	27,484
Instalment cash loans.....	616,548	66,529	143,927	58,721	55,002	55,033	43,866
Single-payment loans of less than \$3,000.....	556,682	45,068	76,038	39,588	53,940	69,611	49,826
Other loans to individuals: Single-payment loans of \$3,000 and over.....	888,716	121,879	172,269	61,579	66,034	96,875	74,858
Loans to banks.....	2,556	990	104	.....	15	65	875
All other loans (including overdrafts).....	299,151	30,657	67,465	28,683	20,237	29,251	27,839
<b>United States Government direct obligations</b> .....	<b>21,460,419</b>	<b>1,693,417</b>	<b>3,580,331</b>	<b>1,920,359</b>	<b>2,063,963</b>	<b>1,361,436</b>	<b>1,537,932</b>
Treasury bills.....	2,077,891	166,984	247,218	139,591	188,702	165,837	165,081
Treasury certificates of indebtedness.....	2,697,048	115,325	243,109	186,837	227,286	166,910	279,042
Treasury notes.....	3,997,352	239,726	550,145	284,899	410,118	218,909	371,348
Nonmarketable bonds.....	1,380,356	82,536	185,955	157,269	132,063	106,583	70,608
Other bonds maturing in 5 years or less.....	6,955,497	544,030	1,192,334	573,402	759,378	488,438	452,119
Other bonds maturing in 5 to 10 years.....	2,336,360	295,358	602,570	264,758	179,781	112,498	82,595
Other bonds maturing in 10 to 20 years.....	871,788	140,947	197,325	143,790	78,807	44,261	24,389
Bonds maturing after 20 years.....	1,144,127	108,511	361,675	169,813	87,828	58,000	92,750

	By Federal Reserve districts, March 31, 1952—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
<b>Loans—net</b> .....	<b>2,268,802</b>	<b>791,469</b>	<b>729,606</b>	<b>858,592</b>	<b>1,170,894</b>	<b>1,184,546</b>
Reserves.....	32,805	8,008	10,331	7,107	12,887	14,482
<b>Loans—gross</b> .....	<b>2,301,607</b>	<b>799,477</b>	<b>739,937</b>	<b>865,699</b>	<b>1,183,781</b>	<b>1,199,078</b>
Commercial and industrial loans, including open-market paper.....	450,539	169,808	140,715	168,651	415,980	271,391
Loans to farmers directly guaranteed by CCC.....	11,030	3,294	35,955	22,047	9,822	4,366
Other loans to farmers.....	256,181	98,374	140,882	340,007	251,458	147,186
Loans to brokers and dealers in securities.....	616	280	80	235	634	764
Other loans for purchasing or carrying securities.....	22,510	11,511	5,169	4,578	12,776	2,693
Real estate loans:						
On farm land.....	85,210	36,875	22,141	29,069	22,978	36,097
On residential property:						
Insured by FHA.....	160,320	79,746	65,407	25,361	13,589	155,691
Insured or guaranteed by VA.....	188,551	42,684	64,680	24,843	18,220	76,296
Not insured or guaranteed by FHA or VA.....	416,826	107,509	77,208	47,438	58,501	144,152
On other properties.....	160,750	44,723	34,400	28,246	39,088	87,245
Consumer loans to individuals:						
Retail automobile instalment paper.....	162,231	49,713	51,713	57,293	112,784	99,738
Other retail instalment paper.....	85,456	20,107	22,507	17,036	30,521	43,188
Repair and modernization instalment loans.....	52,396	12,976	17,411	7,146	15,615	31,543
Instalment cash loans.....	58,753	22,283	15,555	18,705	43,129	35,045
Single-payment loans of less than \$3,000.....	66,073	36,876	19,383	29,794	50,856	19,629
Other loans to individuals: Single-payment loans of \$3,000 and over.....	92,984	51,390	15,812	35,262	68,213	31,561
Loans to banks.....	471	16	.....	20	.....	.....
All other loans (including overdrafts).....	30,710	11,312	10,919	9,968	19,617	12,493
<b>United States Government direct obligations</b> .....	<b>3,509,548</b>	<b>1,095,579</b>	<b>1,006,690</b>	<b>1,125,520</b>	<b>1,334,179</b>	<b>1,231,465</b>
Treasury bills.....	234,271	105,210	79,660	160,622	265,572	159,143
Treasury certificates of indebtedness.....	445,050	195,106	148,927	251,518	295,570	142,368
Treasury notes.....	783,954	224,405	204,694	228,287	273,161	207,706
Nonmarketable bonds.....	251,721	79,263	121,350	91,878	46,367	54,763
Other bonds maturing in 5 years or less.....	1,221,205	326,764	341,817	295,013	346,118	414,879
Other bonds maturing in 5 to 10 years.....	370,099	91,478	82,583	53,261	61,287	140,092
Other bonds maturing in 10 to 20 years.....	78,589	35,867	13,865	18,976	20,732	74,240
Bonds maturing after 20 years.....	124,659	37,486	13,794	25,965	25,372	38,274

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

## ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 31, 1952, 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>6,826</b>	<b>110,996,937</b>	<b>49,428,768</b>	<b>50,160,164</b>	<b>14,212</b>	<b>7,960,083</b>	<b>3,114,369</b>	<b>319,341</b>	<b>35,061,482</b>	<b>19,586,318</b>	<b>1,772,485</b>
<b>Reserve bank cities</b> <sup>1</sup> .....	<b>160</b>	<b>46,496,978</b>	<b>23,921,458</b>	<b>17,722,642</b>	<b>7,166</b>	<b>3,233,955</b>	<b>1,443,877</b>	<b>167,880</b>	<b>15,723,475</b>	<b>10,055,334</b>	<b>390,822</b>
1. Boston.....	10	1,940,803	991,966	807,165		103,063	32,908	5,701	650,266	428,137	21,854
2. New York <sup>2</sup> .....	29	21,164,319	11,069,118	7,854,812		1,535,221	606,651	98,517	8,109,119	5,403,840	143,687
3. Philadelphia.....	11	2,251,691	1,136,619	820,071		186,861	98,265	9,875	841,132	489,229	28,743
4. Cleveland.....	4	1,940,858	848,902	893,207		108,578	86,556	3,615	530,282	318,018	28,005
5. Richmond.....	6	345,800	151,520	168,368		19,055	6,087	770	128,286	64,964	4,483
6. Atlanta <sup>3</sup> .....	6	713,107	358,164	298,419		39,586	15,589	1,349	283,534	147,892	9,115
7. Chicago <sup>4</sup> .....	60	6,577,226	2,809,158	3,093,298	7	437,334	222,796	14,633	1,940,411	1,366,474	51,961
8. St. Louis.....	6	1,051,484	589,497	383,047	51	47,870	25,759	5,260	370,734	211,212	8,820
9. Minneapolis.....	4	613,088	326,739	217,025		42,212	25,792	1,320	244,277	122,421	5,223
10. Kansas City.....	9	773,941	359,251	333,181	286	63,111	16,613	1,499	354,894	161,806	6,811
11. Dallas.....	8	900,344	631,291	238,817	3	21,752	5,716	2,765	423,529	179,299	6,653
12. San Francisco.....	7	8,224,317	4,649,233	2,615,232	6,819	629,312	301,145	22,576	1,847,011	1,162,042	75,467
<b>Reserve branch cities</b> <sup>1</sup> .....	<b>124</b>	<b>17,030,188</b>	<b>7,167,648</b>	<b>8,377,879</b>	<b>2,536</b>	<b>1,052,863</b>	<b>389,509</b>	<b>39,753</b>	<b>5,669,109</b>	<b>3,125,821</b>	<b>236,614</b>
2. Buffalo.....	4	759,904	393,476	286,319	11	46,083	30,576	3,439	222,287	113,865	14,776
4. Cincinnati.....	8	833,189	352,383	419,742	228	42,823	15,997	2,016	265,869	145,375	13,019
4. Pittsburgh.....	6	2,145,859	1,035,371	870,701		133,957	98,023	7,807	614,814	377,475	26,919
5. Baltimore.....	8	619,528	212,748	359,054		25,752	20,426	1,548	228,363	121,301	16,800
5. Charlotte <sup>5</sup> .....	4	431,919	225,804	163,962	1,549	25,201	14,431	972	163,527	81,007	5,806
6. Birmingham.....	3	285,632	98,322	144,323		32,543	9,955	489	108,448	72,116	4,491
6. Jacksonville.....	3	268,337	100,486	142,310		17,507	7,401	633	146,644	64,394	4,413
6. Nashville.....	4	325,778	183,086	116,555		19,010	5,551	1,576	113,761	58,483	4,721
6. New Orleans.....	6	619,944	199,301	381,712	106	31,184	6,617	1,024	234,779	130,528	8,156
7. Detroit.....	7	2,466,193	831,355	1,413,126	59	167,908	49,632	4,113	759,381	443,822	37,245
8. Little Rock.....	4	126,564	39,345	69,754		12,743	4,497	225	56,888	29,167	1,601
8. Louisville.....	6	419,383	185,423	207,608		10,083	15,320	949	166,647	86,977	6,128
8. Memphis.....	3	401,196	248,306	116,328		29,333	6,254	975	146,071	75,429	6,059
9. Helena.....	2	39,407	12,615	24,685		1,101	952	54	16,372	9,140	272
10. Denver.....	7	511,908	210,680	275,974		15,305	9,101	848	185,403	99,510	7,286
10. Oklahoma City.....	4	312,136	145,030	125,544		32,822	8,034	706	117,592	54,686	2,450
10. Omaha.....	6	330,233	149,958	131,663		36,082	11,948	582	132,412	65,679	3,104
11. El Paso.....	3	126,071	81,301	39,988		4,439	50	293	57,971	24,860	2,082
11. Houston.....	10	892,227	426,477	425,506		29,752	8,252	2,240	421,038	194,201	9,472
11. San Antonio.....	6	275,790	91,988	147,019		26,454	9,880	449	110,520	58,052	4,669
12. Los Angeles.....	6	2,512,238	852,532	1,545,074	250	90,901	18,585	4,896	727,459	431,334	23,160
12. Portland.....	3	975,053	476,844	397,092		85,698	13,769	1,650	228,540	136,513	11,851
12. Salt Lake City <sup>3</sup> .....	6	336,187	143,360	168,200	333	20,350	2,749	475	99,949	62,591	4,022
12. Seattle.....	5	1,015,512	471,457	404,920		115,832	21,509	1,794	344,374	189,316	18,112
<b>Other reserve cities</b> <sup>1</sup> .....	<b>71</b>	<b>4,831,369</b>	<b>1,808,903</b>	<b>2,599,224</b>	<b>72</b>	<b>256,340</b>	<b>157,605</b>	<b>9,225</b>	<b>1,921,126</b>	<b>984,744</b>	<b>89,326</b>
4. Columbus.....	3	379,012	125,034	203,165		32,828	17,370	615	159,907	73,423	7,261
4. Toledo.....	4	337,160	80,944	243,987		8,222	3,530	477	120,740	66,579	8,828
5. Washington.....	13	851,711	312,204	485,610		18,553	33,462	1,882	304,415	180,410	21,174
7. Cedar Rapids.....	1	69,207	14,697	32,142		21,623	586	159	28,328	14,723	1,323
7. Des Moines.....	3	208,976	86,132	93,685		20,980	7,894	285	88,837	32,117	3,953
7. Dubuque.....	2	35,487	8,018	23,877		1,673	1,856	63	9,752	3,651	781
7. Indianapolis.....	5	615,836	176,857	378,922	15	40,151	18,765	1,126	238,891	122,743	13,884
7. Milwaukee.....	6	703,958	263,382	386,636	34	23,028	29,624	1,254	277,696	142,962	9,838
7. Sioux City.....	4	78,088	38,021	35,611		3,030	1,290	136	31,475	14,825	1,448
8. National Stock Yards.....	1	69,917	34,504	32,385		2,791	57	180	32,348	11,793	612
9. St. Paul.....	3	328,922	160,289	135,759	6	21,524	10,549	795	113,031	55,197	2,911
10. Kansas City, Kansas.....	2	50,674	26,964	19,487	4	3,542	584	93	21,459	9,459	497
10. Lincoln.....	3	96,711	35,915	54,209		5,157	1,249	190	35,896	21,690	1,317
10. Pueblo.....	2	29,031	14,468	13,519		881	91	72	14,787	5,618	680
10. St. Joseph.....	4	61,448	22,399	35,625		2,228	1,089	107	23,543	12,364	1,081
10. Topeka.....	4	76,945	31,929	35,615	11	7,343	1,882	165	35,031	18,372	1,656
10. Wichita.....	4	330,162	130,991	165,415	2	20,664	12,487	603	146,725	78,320	3,672
11. Tulsa.....	4	208,445	65,673	120,617		11,838	9,999	318	86,511	52,452	2,876
11. Fort Worth.....	3	299,679	180,482	102,967		10,284	5,241	705	151,754	68,046	5,534
<b>Country banks, by districts</b>	<b>6,471</b>	<b>42,638,402</b>	<b>16,530,759</b>	<b>21,460,419</b>	<b>4,438</b>	<b>3,416,925</b>	<b>1,123,378</b>	<b>102,483</b>	<b>11,747,777</b>	<b>5,420,419</b>	<b>1,055,723</b>
1. Boston.....	314	3,497,095	1,432,260	1,693,417	289	242,002	119,714	11,413	935,986	413,337	103,424
2. New York.....	699	7,517,702	3,053,680	3,580,331	2,449	652,484	205,795	22,963	1,632,275	818,590	173,109
3. Philadelphia.....	617	3,803,792	1,379,112	1,920,359	96	302,178	189,058	12,989	893,921	451,894	96,009
4. Cleveland.....	657	3,977,611	1,435,111	2,063,963	185	330,875	118,147	9,330	977,822	490,091	101,426
5. Richmond.....	335	2,758,005	1,149,022	1,361,436	34	166,927	74,466	6,210	854,324	369,100	88,103
6. Atlanta.....	924	2,924,764	1,057,615	1,537,932	11	286,622	36,549	6,035	1,002,167	430,726	86,067
7. Chicago.....	475	6,497,935	2,268,802	3,509,548	77	553,161	155,683	10,664	1,627,231	778,909	149,230
8. St. Louis.....	467	2,114,115	791,469	1,095,579	612	161,825	60,117	4,513	622,131	285,343	50,453
9. Minneapolis.....	702	1,918,928	729,606	1,006,690	54	119,290	60,001	3,287	515,628	253,291	35,897
10. Kansas City.....	603	2,213,741	858,592	1,125,520	100	191,035	34,284	4,210	809,824	340,971	44,232
11. Dallas.....	234	2,775,520	1,170,894	1,334,179	4	233,198	6,033	6,033	1,218,531	663,038	73,397
12. San Francisco.....	234	2,637,104	1,184,596	1,231,465	527	177,328	38,352	4,836	657,932	325,129	54,376

<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												Federal Reserve district numbers, and reserve cities
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets in-directly representing real estate	Cus-tomers' liability on accept-ances	Income accrued but not collected	Other assets	Total assets		
<b>6,348,172</b>	<b>23,931</b>	<b>41,123</b>	<b>7,289,453</b>	<b>1,047,820</b>	<b>24,341</b>	<b>86,888</b>	<b>349,790</b>	<b>266,140</b>	<b>230,376</b>	<b>148,063,774</b>	<b>All member banks</b>	
<b>1,058,992</b>	<b>9,913</b>	<b>32,687</b>	<b>4,175,727</b>	<b>340,920</b>	<b>8,713</b>	<b>43,176</b>	<b>326,646</b>	<b>146,247</b>	<b>149,519</b>	<b>63,235,674</b>	<b>Reserve bank cities<sup>1</sup></b>	
33,078	733	3,806	162,658	16,819	16,819	442	46,070	5,940	11,267	2,671,607	1. Boston	
270,717	2,538	20,440	2,267,897	156,835	347	2,151	220,891	64,524	97,243	29,815,429	2. New York <sup>2</sup>	
118,418	1,234	766	202,742	15,998	303	6,398	7,470	7,283	7,659	3,137,934	3. Philadelphia	
51,713	189	673	131,684	7,423	8	9,872	25	7,275	2,718	2,498,453	4. Cleveland	
15,099	.....	18	43,722	3,253	.....	692	.....	1,045	510	479,594	5. Richmond	
45,032	100	.....	81,395	11,733	111	.....	.....	2,145	1,324	1,011,954	6. Atlanta <sup>3</sup>	
97,888	860	1,997	421,231	23,968	42	592	5,638	21,694	7,714	8,577,285	7. Chicago <sup>2</sup>	
35,101	13	148	115,440	6,131	1,615	.....	2,087	3,659	2,885	1,438,595	8. St. Louis	
32,341	255	277	83,760	963	400	2,791	585	1,642	310	864,056	9. Minneapolis	
63,687	46	76	122,468	4,966	.....	249	554	969	621	1,136,194	10. Kansas City	
144,481	371	113	92,612	13,935	4,790	.....	12,213	1,531	724	1,357,066	11. Dallas	
151,437	3,574	4,373	450,118	78,896	1,097	19,989	31,113	28,540	16,544	10,247,507	12. San Francisco	
<b>874,378</b>	<b>4,729</b>	<b>6,053</b>	<b>1,421,514</b>	<b>166,004</b>	<b>4,926</b>	<b>22,709</b>	<b>16,260</b>	<b>52,596</b>	<b>21,395</b>	<b>22,983,187</b>	<b>Reserve branch cities<sup>1</sup></b>	
30,834	314	1,763	60,735	10,622	.....	517	.....	2,891	2,334	998,555	2. Buffalo	
36,068	103	59	71,245	11,281	.....	.....	348	2,982	833	1,114,502	4. Cincinnati	
57,055	.....	363	153,002	23,444	.....	.....	8,453	7,391	1,196	2,801,840	4. Pittsburgh	
27,984	1	178	62,099	6,642	.....	.....	475	2,187	2,312	859,651	5. Baltimore	
18,074	.....	.....	58,640	3,482	.....	.....	.....	1,068	1,289	601,485	5. Charlotte <sup>3</sup>	
21,787	.....	.....	10,054	2,578	.....	.....	.....	923	642	398,223	6. Birmingham	
42,362	.....	.....	35,475	4,346	.....	.....	.....	400	165	419,892	6. Jacksonville	
26,452	.....	.....	24,105	4,751	144	.....	822	744	471	446,471	6. Nashville	
21,742	474	7	73,872	5,790	116	676	4,892	1,971	1,086	869,254	6. New Orleans	
96,193	514	921	180,686	10,255	1	949	5	7,576	4,329	3,248,689	7. Detroit	
13,680	25	.....	12,415	813	.....	.....	.....	184	95	184,544	8. Little Rock	
26,644	.....	.....	46,898	2,160	297	25	.....	1,303	385	590,200	8. Louisville	
30,045	29	1	34,508	5,497	.....	.....	185	439	206	553,594	8. Memphis	
2,998	.....	.....	3,962	225	.....	.....	.....	169	3	56,176	9. Helena	
35,697	200	12	42,698	1,074	.....	.....	9	2,087	1,621	702,102	10. Denver	
34,765	.....	.....	25,691	6,613	.....	915	.....	945	97	438,298	10. Oklahoma City	
25,556	270	.....	37,803	3,407	.....	.....	.....	1,051	220	467,323	10. Omaha	
22,011	.....	458	8,560	1,243	140	.....	.....	116	147	185,688	11. El Paso	
142,137	950	824	73,454	15,342	3,950	5,455	6,980	2,508	549	1,348,049	11. Houston	
24,897	278	12	22,612	4,615	.....	.....	.....	636	79	391,640	11. San Antonio	
72,443	26	561	199,935	11,823	.....	4,428	1,195	8,134	1,325	3,266,602	12. Los Angeles	
21,529	661	366	57,620	14,040	.....	.....	600	3,509	701	1,222,443	12. Portland	
13,912	103	.....	19,321	2,742	.....	816	.....	8	365	440,067	12. Salt Lake City <sup>3</sup>	
29,513	781	528	106,124	13,219	278	.....	197	3,374	945	1,377,899	12. Seattle	
<b>416,260</b>	<b>789</b>	<b>205</b>	<b>429,802</b>	<b>47,247</b>	<b>1,184</b>	<b>8,493</b>	<b>267</b>	<b>11,384</b>	<b>6,596</b>	<b>6,827,666</b>	<b>Other reserve cities<sup>1</sup></b>	
26,198	.....	44	52,981	7,167	.....	.....	.....	319	245	546,650	4. Columbus	
34,941	.....	.....	10,392	1,468	.....	.....	104	1,150	641	461,263	4. Toledo	
49,308	.....	80	53,443	14,736	587	1,200	.....	1,168	1,123	1,174,940	5. Washington	
3,617	.....	.....	8,665	994	.....	.....	.....	.....	1	98,530	7. Cedar Rapids	
31,340	.....	.....	21,427	638	.....	1,718	.....	619	149	300,937	7. Des Moines	
2,556	.....	.....	2,764	264	.....	.....	.....	1	36	45,540	7. Dubuque	
45,443	.....	10	56,811	4,748	.....	.....	.....	1,851	576	861,902	7. Indianapolis	
40,118	96	44	84,638	5,538	.....	1	127	1,361	2,297	990,978	7. Milwaukee	
9,393	.....	.....	5,809	844	.....	.....	.....	288	24	110,719	7. Sioux City	
2,088	.....	.....	17,855	.....	.....	.....	69	277	.....	102,611	8. National Stock Yards	
15,306	.....	27	39,590	2,815	240	.....	71	1,146	418	446,643	9. St. Paul	
7,776	.....	.....	3,727	433	7	.....	.....	2	109	72,684	10. Kansas City, Kansas	
4,742	.....	.....	8,147	700	.....	.....	.....	270	.....	133,577	10. Lincoln	
7,236	.....	.....	1,253	258	.....	.....	.....	.....	3	44,079	10. Pueblo	
6,220	40	.....	3,838	491	.....	85	.....	152	65	85,784	10. St. Joseph	
9,866	.....	.....	5,137	660	12	.....	.....	337	129	113,114	10. Topeka	
51,388	200	.....	13,145	2,896	192	.....	.....	1,086	448	481,509	10. Tulsa	
19,050	.....	.....	12,133	924	204	.....	.....	708	150	296,942	10. Wichita	
49,674	453	.....	28,047	1,673	182	5,145	.....	649	182	459,264	11. Fort Worth	
<b>3,998,542</b>	<b>8,500</b>	<b>2,178</b>	<b>1,262,410</b>	<b>493,649</b>	<b>9,518</b>	<b>12,510</b>	<b>6,617</b>	<b>55,913</b>	<b>52,866</b>	<b>55,017,247</b>	<b>Country banks, by districts</b>	
191,944	393	630	226,258	50,828	420	1,286	1,906	6,260	4,908	4,500,689	1. Boston	
333,103	1,169	291	306,013	99,261	1,663	2,681	597	17,418	12,347	9,283,944	2. New York	
255,516	240	.....	90,262	48,303	1,302	950	57	3,270	4,381	4,755,976	3. Philadelphia	
307,568	262	3	78,472	42,251	202	697	1,070	2,576	3,521	5,005,750	4. Cleveland	
288,003	955	1	108,162	35,175	648	739	880	1,960	3,899	3,655,720	5. Richmond	
389,943	766	129	94,536	40,812	1,398	663	1,611	4,594	3,757	3,979,676	6. Atlanta	
578,508	417	106	120,061	56,774	635	1,991	224	6,175	6,854	8,197,819	7. Chicago	
249,987	380	.....	35,968	19,807	369	1,677	.....	1,864	2,555	2,761,008	8. St. Louis	
188,369	260	191	37,620	15,671	162	585	102	4,711	1,359	2,457,146	9. Minneapolis	
394,402	922	40	29,257	14,395	386	375	.....	768	1,586	3,041,075	10. Kansas City	
616,363	2,318	495	62,920	34,729	1,238	981	170	1,169	4,481	4,036,819	11. Dallas	
204,836	418	292	72,881	35,643	1,185	1,395	.....	5,148	3,218	3,341,625	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 MARCH 31, 1952, 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>103,600,241</b>	<b>77,007,144</b>	<b>5,408,776</b>	<b>6,816,001</b>	<b>10,841,054</b>	<b>1,307,926</b>	<b>2,219,340</b>	<b>31,564,857</b>	<b>29,555,889</b>	<b>255,067</b>	<b>16,770</b>	<b>1,291,221</b>	<b>24,168</b>	<b>421,742</b>
<b>Reserve bank cities<sup>1</sup> . . . . .</b>	<b>46,787,676</b>	<b>32,997,055</b>	<b>2,916,070</b>	<b>1,529,079</b>	<b>6,844,702</b>	<b>1,243,785</b>	<b>1,256,985</b>	<b>9,910,989</b>	<b>8,906,700</b>	<b>90,755</b>	<b>1,399</b>	<b>499,494</b>	<b>7,899</b>	<b>404,742</b>
1. Boston . . . . .	2,171,470	1,677,613	82,940	113,427	248,937	27,111	21,442	187,032	174,581	6,445	6	27,110	150	6,000
2. New York <sup>2</sup> . . . . .	24,080,427	17,308,668	1,593,089	320,557	2,943,238	1,075,287	839,588	2,108,693	1,699,481	47,870	74	7,058	154	334,082
3. Philadelphia . . . . .	2,607,475	1,982,295	119,486	87,209	387,970	12,960	17,555	223,300	215,984	30	30	20,696	68	154
4. Cleveland . . . . .	1,626,382	1,263,966	146,329	63,348	129,599	6,089	17,051	708,303	687,539	74	74	2,630	6	6
5. Richmond . . . . .	365,947	222,788	20,944	32,426	85,547	230	4,012	78,868	72,922	3,310	14	30	6	6
6. Atlanta <sup>3</sup> . . . . .	834,823	529,245	41,368	94,144	165,981	56	4,029	104,285	102,080	2,155	14	30	6	6
7. Chicago <sup>2</sup> . . . . .	5,939,217	3,556,207	498,105	274,422	1,464,692	34,820	110,971	1,882,246	1,819,590	4,300	596	52,750	3,010	2,000
8. St. Louis . . . . .	1,160,584	768,816	85,587	22,701	275,746	1,989	5,745	161,648	159,288	1,850	510	1	50	50
9. Minneapolis . . . . .	694,220	418,978	30,947	40,247	193,023	1,973	9,052	100,041	100,040	1	1	1	50	50
10. Kansas City . . . . .	984,523	546,299	28,220	39,971	363,243	1,101	5,689	83,749	83,698	1	1	1	50	50
11. Dallas . . . . .	1,099,558	650,616	46,434	51,355	336,200	2,478	12,475	128,240	119,773	1	1	8,467	4,455	62,660
12. San Francisco . . . . .	5,223,050	4,071,564	222,621	389,272	250,526	79,691	209,376	4,144,584	3,671,724	24,795	197	380,753	4,455	62,660
<b>Reserve branch cities<sup>1</sup> . . . . .</b>	<b>16,481,260</b>	<b>12,083,103</b>	<b>928,738</b>	<b>1,128,035</b>	<b>2,101,614</b>	<b>44,832</b>	<b>194,936</b>	<b>4,768,715</b>	<b>4,482,606</b>	<b>19,523</b>	<b>1,150</b>	<b>263,160</b>	<b>2,276</b>	<b>2,276</b>
2. Buffalo . . . . .	635,711	495,232	36,279	68,417	23,623	3,459	8,706	288,098	286,477	1	1	1,026	595	595
4. Cincinnati . . . . .	801,313	602,418	60,210	24,024	103,364	814	10,483	226,640	199,075	5	5	27,330	230	230
4. Pittsburgh . . . . .	2,049,818	1,617,510	167,753	47,786	201,813	2,591	12,375	442,550	416,432	278	25	25,351	464	464
5. Baltimore . . . . .	677,700	498,999	31,763	56,276	84,570	1,207	4,885	122,737	122,117	600	2	20,835	212	212
5. Charlotte <sup>2</sup> . . . . .	461,994	289,017	23,090	34,002	107,297	90	8,498	66,666	62,585	3,032	2	20,835	212	212
6. Birmingham . . . . .	308,417	230,404	19,199	17,660	40,048	1,106	61,875	61,875	61,875	1	1	1	1	1
6. Jacksonville . . . . .	335,767	172,235	11,093	60,269	90,314	127	1,729	54,732	52,782	1,950	1	1	1	1
6. Nashville . . . . .	306,493	172,141	8,645	46,724	77,229	1,754	106,670	103,035	591	591	5	3,044	3	3
6. New Orleans . . . . .	693,555	426,520	17,150	95,501	141,187	7,875	5,322	119,399	113,621	35	35	5,743	5	5
7. Detroit . . . . .	2,103,530	1,576,279	207,786	105,203	175,927	5,471	32,864	956,914	949,945	975	6	5,954	40	40
8. Little Rock . . . . .	153,015	92,183	4,067	21,810	34,466	489	489	20,824	20,593	225	6	1	1	1
8. Louisville . . . . .	484,366	300,141	35,962	19,470	122,475	34	6,284	64,814	63,020	1,770	4	4	20	20
8. Memphis . . . . .	421,942	272,067	8,709	30,491	108,240	219	2,216	87,957	85,547	1	1	2,410	1	1
9. Helena . . . . .	47,392	18,808	616	15,334	11,695	939	6,477	6,422	6,422	50	50	5	5	5
10. Denver . . . . .	525,614	377,757	29,949	32,848	78,911	100	6,049	132,103	130,507	1,550	33	33	13	13
10. Oklahoma City . . . . .	339,754	186,892	7,894	50,459	90,745	3,764	44,364	27,927	27,927	100	100	16,250	87	87
10. Omaha . . . . .	387,960	230,381	20,605	25,747	108,997	13	2,217	44,363	44,355	3	5	16,250	87	87
11. El Paso . . . . .	140,811	95,856	4,221	8,784	28,696	1,641	1,613	32,130	27,788	2,132	36	2,210	1	1
11. Houston . . . . .	1,122,954	791,675	51,562	71,213	191,971	4,265	12,268	122,212	91,233	1,499	16	30,943	100	100
11. San Antonio . . . . .	306,034	231,600	7,528	13,170	48,593	1,852	3,291	64,324	45,583	1,499	16	17,226	100	100
12. Los Angeles . . . . .	2,091,100	1,812,001	90,829	43,879	99,168	6,084	39,139	965,065	867,635	515	515	96,815	100	100
12. Portland . . . . .	777,796	600,436	30,923	98,304	30,053	2,387	15,693	350,490	342,914	45	45	7,481	50	50
12. Salt Lake City <sup>3</sup> . . . . .	323,109	231,638	9,619	41,184	38,229	1	2,438	90,537	86,937	2,025	1,020	505	50	50
12. Seattle . . . . .	985,115	760,925	43,286	99,480	64,003	6,602	10,819	296,774	294,201	2,183	1	390	390	390
<b>Other reserve cities<sup>1</sup> . . . . .</b>	<b>5,297,334</b>	<b>3,566,663</b>	<b>267,394</b>	<b>493,210</b>	<b>846,476</b>	<b>5,926</b>	<b>117,665</b>	<b>1,077,912</b>	<b>1,009,220</b>	<b>25,193</b>	<b>136</b>	<b>25,460</b>	<b>1,403</b>	<b>16,500</b>
4. Columbus . . . . .	412,608	278,238	13,706	61,228	42,675	39	16,722	102,994	90,406	820	5	11,477	286	286
4. Toledo . . . . .	320,457	252,875	25,435	11,144	19,556	11,447	11,447	117,025	113,688	55	55	3,282	1	1
5. Washington . . . . .	901,631	782,136	30,953	198	58,282	4,057	26,005	190,256	162,727	10,488	25	516	16,500	16,500
7. Cedar Rapids . . . . .	74,914	37,776	2,048	6,514	28,479	97	17,536	17,536	17,536	1	1	1	1	1
7. Des Moines . . . . .	255,241	118,934	11,003	71,021	50,723	3,560	27,528	24,967	24,967	2,545	16	1	1	1
7. Dubuque . . . . .	23,211	18,871	1,240	2,101	777	222	19,479	19,479	19,479	1	1	1	1	1
7. Indianapolis . . . . .	661,860	421,028	34,117	107,325	80,494	300	18,596	147,537	144,629	2,610	5	293	293	293
7. Milwaukee . . . . .	736,864	492,167	63,624	37,769	122,517	786	20,001	189,571	184,952	4,195	7	5	419	419
7. Sioux City . . . . .	87,233	45,185	1,739	6,185	33,679	445	17,460	17,453	17,453	1	1	1	1	1
8. National Stock Yards . . . . .	82,515	16,572	810	533	64,341	259	11,555	1,553	1,553	2	2	10,000	1	1
9. St. Paul . . . . .	335,617	187,307	23,160	45,520	76,439	508	2,683	63,951	63,676	275	275	1	1	1
10. Kansas City, Kansas . . . . .	54,532	21,572	912	11,226	20,284	538	13,800	13,795	13,795	5	5	175	1	1
10. Lincoln . . . . .	109,919	59,699	2,481	14,467	31,219	2,053	13,068	13,063	13,063	5	5	1	1	1
10. Pueblo . . . . .	32,441	25,187	602	2,427	4,068	157	7,333	7,158	7,158	1	1	1	1	1
10. St. Joseph . . . . .	59,267	35,835	1,215	3,231	17,165	1,821	21,686	21,681	21,681	5	5	1	1	1
10. Topeka . . . . .	92,554	45,551	5,539	29,146	11,816	502	13,307	12,661	12,661	1,130	11	1	1	1
10. Tulsa . . . . .	418,261	321,587	20,351	18,693	54,235	236	3,109	31,483	30,998	95	95	385	15	15
10. Wichita . . . . .	262,561	161,897	14,911	39,991	42,384	3,378	19,217	17,002	17,002	2,200	2,200	1	1	1
11. Fort Worth . . . . .	375,648	244,246	13,548	24,491	87,293	6,070	53,126	52,291	52,291	835	835	1	1	1
<b>Country banks, by districts . . . . .</b>	<b>35,033,971</b>	<b>28,360,321</b>	<b>1,296,574</b>	<b>3,665,677</b>	<b>1,048,262</b>	<b>13,383</b>	<b>649,754</b>	<b>15,807,241</b>	<b>15,157,363</b>	<b>119,596</b>	<b>14,085</b>	<b>503,107</b>	<b>12,590</b>	<b>500</b>
1. Boston . . . . .	2,973,297	2,424,751	146,597	187,615	98,284	4,398	111,652	1,133,737	1,117,933	6,052	2,142	7,496	114	114
2. New York . . . . .	5,113,328	3,979,230	234,813	661,265	98,879	908	138,233	3,419,706	3,337,102	9,946	20	70,729	1,909	1,909
3. Philadelphia . . . . .	2,545,341	2,190,001	130,612	153,563	14,988	12	56,165	1,744,555	1,680,971	6,343	574	56,122	45	45
4. Cleveland . . . . .	2,414,909	1,889,920	130,595	233,668	22,059	32	45,690	1,783,235	1,691,906	1,471	1,103	88,703	52	52
5. Richmond . . . . .	2,149,091	1,689,920	85,187	269,597	117,013	32	48,342	956,004	878,549	33,701	1,530	41,269	955	955
6. Atlanta . . . . .	2,983,229	2,258,933	83,150	40										

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
135,165,098	298,688	371,834	1,842,714	137,678,334	3,230,241	4,857,201	1,926,843	371,155	10,385,440	89,964,157	78,753,032	All member banks
56,698,665	154,075	346,246	1,335,289	58,534,275	1,472,402	2,303,855	796,447	128,695	4,701,399	41,553,092	31,607,392	Reserve bank cities <sup>1</sup>
2,358,502	48,377	22,659	2,429,538	64,375	118,575	39,375	19,744	242,069	1,975,869	1,649,824	1,649,824	1. Boston
26,189,120	695	234,981	922,958	27,347,754	712,849	1,270,535	464,119	2,467,675	21,541,815	16,200,916	16,200,916	2. New York <sup>2</sup>
2,830,775	8,500	7,887	28,566	2,875,728	65,097	147,082	45,361	262,206	2,286,315	1,884,317	1,884,317	3. Philadelphia
2,334,685	25	19,950	2,354,660	45,500	75,000	19,714	3,579	143,793	1,442,985	1,212,681	1,212,681	4. Cleveland
444,815	500	4,753	450,068	8,082	14,282	5,196	1,966	29,526	307,126	215,504	215,504	5. Richmond
939,108	3,000	11,465	953,573	17,300	26,107	7,489	7,485	58,381	708,396	546,023	546,023	6. Atlanta <sup>3</sup>
7,821,463	93,150	6,040	7,988,992	223,070	257,115	53,512	54,596	588,293	5,420,098	3,520,369	3,520,369	7. Chicago <sup>2</sup>
1,322,232	3,600	2,374	1,339,080	42,150	37,650	18,411	1,304	99,515	1,010,043	681,822	681,822	8. St. Louis
794,261	4,000	585	808,460	12,500	31,500	6,671	4,925	55,596	578,119	384,517	384,517	9. Minneapolis
1,068,272	554	3,410	1,072,236	21,050	26,855	14,311	1,742	63,958	798,368	469,491	469,491	10. Kansas City
1,227,798	12,438	8,287	1,248,523	45,650	45,761	15,882	1,250	108,544	862,465	621,834	621,834	11. Dallas
9,367,634	40,630	32,985	224,414	9,665,663	214,779	253,393	106,406	581,843	4,621,495	4,220,094	4,220,094	12. San Francisco
21,249,979	67,750	18,607	189,486	21,525,818	439,201	707,109	270,113	40,946	1,457,369	14,185,723	11,984,562	Reserve branch cities <sup>1</sup>
923,809	5	348	929,514	5,706	24,944	36,700	7,299	69,040	544,142	511,615	511,615	2. Buffalo
1,027,953	1,000	683	1,036,022	7,721	26,025	41,175	11,130	78,480	694,000	565,680	565,680	4. Cincinnati
2,492,368	144	32,471	2,526,522	32,471	79,200	170,150	25,425	275,318	1,524,761	1,524,659	1,524,659	3. Pittsburgh
800,437	200	4,457	805,038	4,457	13,932	28,869	8,033	54,613	587,617	498,061	498,061	5. Baltimore
528,660	200	13,891	563,751	7,950	24,400	4,315	1,069	37,734	385,280	272,877	272,877	6. Birmingham
370,292	200	3,929	374,221	8,200	8,100	6,347	1,355	24,002	276,576	239,116	239,116	6. Jacksonville
390,499	2,764	2,764	393,263	8,200	14,500	1,914	3,715	26,629	257,930	198,758	198,758	6. Nashville
413,163	821	5,673	419,657	11,000	12,200	4,602	12	26,814	255,936	196,514	196,514	6. New Orleans
812,954	3,000	5,887	825,585	11,000	22,330	10,337	2	43,669	597,941	453,471	453,471	7. Detroit
3,060,444	15,000	5	3,098,720	38,450	78,700	27,008	5,811	149,969	1,826,651	1,533,660	1,533,660	8. Little Rock
173,839	1,028	5,739	174,867	3,350	4,150	1,969	208	9,677	126,920	102,067	102,067	8. Louisville
549,180	5,739	5,739	554,919	10,350	19,150	5,624	157	35,281	410,824	278,997	278,997	8. Memphis
509,899	2,500	185	516,611	10,250	19,750	6,225	758	36,983	357,389	270,266	270,266	9. Helena
53,869	315	54,184	54,184	850	950	180	12	1,992	40,432	31,119	31,119	10. Denver
657,717	500	5,113	663,339	10,100	18,150	7,571	2,942	38,763	447,219	373,956	373,956	10. Oklahoma City
384,118	20,000	2,367	406,485	11,750	11,750	7,747	566	31,813	279,298	215,424	215,424	10. Omaha
432,323	4,750	1,997	439,070	9,700	9,700	5,675	3,178	28,253	324,601	220,542	220,542	11. El Paso
172,941	1,296	1,296	174,237	3,650	6,100	1,255	446	11,451	110,240	97,693	97,693	11. Houston
1,245,166	8,264	8,054	1,261,484	36,700	37,950	10,692	1,223	86,565	907,363	801,702	801,702	11. San Antonio
370,358	2,495	2,495	372,853	5,800	9,160	3,004	823	18,787	258,525	225,449	225,449	12. Los Angeles
3,056,162	1,254	28,074	3,085,493	55,750	58,275	65,607	1,477	181,109	1,818,819	1,695,084	1,695,084	12. Portland
1,128,286	600	12,870	1,141,756	22,200	32,800	25,687	1,193	80,687	698,647	656,813	656,813	12. Salt Lake City <sup>1</sup>
413,646	3,309	3,309	416,955	7,750	7,100	7,069	1,933	23,112	290,134	255,939	255,939	12. Seattle
1,281,889	207	9,175	1,291,271	24,800	35,000	15,398	11,430	86,628	849,478	765,100	765,100	
6,375,246	15,550	267	46,395	6,437,458	118,125	181,330	72,555	18,198	390,208	4,451,382	3,747,736	Other reserve cities <sup>1</sup>
515,602	3,690	3,690	519,292	9,000	11,500	5,965	893	27,358	333,429	303,207	303,207	4. Columbus
437,482	3,263	3,263	440,745	7,700	8,200	3,868	750	20,518	275,124	265,074	265,074	4. Toledo
1,091,887	13,278	13,278	1,105,165	19,750	35,750	11,495	2,780	69,775	798,880	754,896	754,896	5. Washington
92,450	1	92,451	92,451	500	4,800	779	.....	6,079	62,632	35,722	35,722	7. Cedar Rapids
282,769	1,384	284,153	284,153	4,750	4,750	4,350	2,934	16,784	202,474	172,088	172,088	7. Des Moines
42,690	37	42,727	42,727	1,100	1,000	513	200	2,813	17,891	18,430	18,430	7. Dubuque
809,397	3,241	812,638	812,638	12,525	25,000	10,762	977	49,264	559,606	490,138	490,138	7. Indianapolis
926,435	2,750	4,521	933,833	16,600	25,170	13,658	1,717	57,145	612,218	465,299	465,299	7. Milwaukee
104,693	394	105,087	105,087	1,900	2,650	812	270	5,632	72,031	46,006	46,006	7. Sioux City
94,070	69	753	94,892	1,000	5,000	1,719	.....	7,719	62,572	-491	-491	8. National Stock Yards
399,568	9,800	71	415,984	9,000	17,500	2,664	1,495	30,659	280,721	195,920	195,920	9. St. Paul
68,332	478	68,810	68,810	1,350	1,750	739	35	3,874	43,029	29,609	29,609	10. Kansas City, Kansas
122,987	248	126,235	126,235	3,050	2,750	977	565	7,342	97,030	68,072	68,072	10. Lincoln
39,774	125	39,899	39,899	1,300	1,060	1,188	632	4,180	23,952	26,518	26,518	10. Pueblo
80,953	189	81,142	81,142	1,450	1,700	1,266	226	4,642	49,209	37,049	37,049	10. St. Joseph
105,861	807	106,668	106,668	2,950	2,550	794	152	6,446	77,551	70,062	70,062	10. Topeka
449,744	3,150	452,894	452,894	7,950	12,250	6,704	1,711	28,615	353,728	330,244	330,244	10. Tulsa
281,778	1,716	283,494	283,494	4,500	6,200	2,213	535	13,448	231,378	193,133	193,133	10. Wichita
428,774	2,575	431,349	431,349	11,750	11,750	2,089	2,326	27,915	297,927	246,760	246,760	11. Fort Worth
50,841,212	61,313	6,714	271,544	51,180,783	1,200,513	1,664,907	787,728	183,316	3,836,464	29,773,960	31,413,342	Country banks, by districts
4,107,034	7,339	1,906	33,263	4,149,542	108,899	146,070	70,065	351,147	2,555,095	2,497,760	2,497,760	1. Boston
8,533,034	23,170	604	62,681	8,619,489	220,815	289,100	127,436	664,455	4,474,212	4,472,715	4,472,715	2. New York
4,289,896	4,291	56	15,618	4,309,861	127,399	225,731	81,710	446,115	2,199,563	2,309,467	2,309,467	3. Philadelphia
4,998,144	1,130	1,070	23,603	4,623,947	120,267	176,356	74,692	381,803	2,428,869	2,583,783	2,583,783	4. Cleveland
3,366,095	4,205	880	18,106	3,389,286	78,457	120,299	53,712	266,434	2,013,926	2,099,697	2,099,697	5. Richmond
7,409,287	250	1,702	17,232	3,728,471	80,469	117,199	41,790	251,205	2,499,450	2,602,472	2,602,472	6. Atlanta
7,449,389	13,510	224	43,928	7,707,051	148,899	196,290	113,155	490,768	4,113,229	4,403,260	4,403,260	7. Chicago
2,564,998	1,353	8,896	8,896	2,575,247	56,747	73,256	45,214	185,761	1,615,351	1,755,115	1,755,115	8. St. Louis
2,293,108	200	102	11,893	2,305,303	47,001	62,521	32,354	151,843	1,301,425	1,377,199	1,377,199	9. Minneapolis
2,829,525	4,858	4,960	4,960	2,839,343	58,898	77,617	55,642	201,732	2,018,698	2,285,920	2,285,920	10. Kansas City
3,784,227	170	7,406	3,791,810	85,359	92,683	50,920	16,047	245,009	2,772,729	3,127,121	3,127,121	11. Dallas
3,116,475	1,000	23,958	3,141,433	67,303	87,785	41,038	4,066	200,192	1,781,413	1,898,833	1,898,833	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.  
 Cash items reported in process of collection were in excess of demand deposits other than interbank and United States Government.  
 For



## 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>6,826</b>	<b>110,996,937</b>	<b>49,428,768</b>	<b>50,160,164</b>	<b>14,212</b>	<b>7,960,083</b>	<b>3,114,369</b>	<b>319,341</b>	<b>35,061,482</b>	<b>19,586,318</b>	<b>1,772,485</b>
New England:											
Maine.....	38	284,676	125,415	130,229	32	15,085	13,030	885	68,958	30,550	8,310
New Hampshire.....	52	165,725	79,920	69,842	36	10,402	5,065	460	51,268	21,952	6,549
Vermont.....	39	123,552	59,465	51,455	18	7,647	4,629	338	27,252	12,863	2,752
Massachusetts.....	140	3,340,971	1,543,119	1,504,676	199	181,863	101,935	9,179	1,016,713	604,451	66,956
Rhode Island.....	8	633,886	271,488	332,950	.....	17,640	8,114	3,694	128,104	71,859	15,246
Connecticut.....	63	1,173,452	451,101	557,358	16	133,958	27,855	3,164	369,003	150,265	33,725
Middle Atlantic:											
New York.....	533	26,017,525	13,233,123	10,040,343	2,012	1,894,011	734,894	113,142	9,229,649	5,964,633	255,663
New Jersey.....	270	3,831,669	1,386,002	1,931,129	478	373,369	127,398	13,293	812,956	420,379	87,089
Pennsylvania.....	720	8,304,235	3,575,873	3,655,148	223	635,687	407,411	29,893	2,372,261	1,330,307	157,282
East North Central:											
Ohio.....	418	6,033,632	2,352,615	3,064,497	244	423,930	180,438	11,908	1,685,285	916,643	118,103
Indiana.....	238	2,079,277	686,381	1,209,508	65	128,168	51,425	3,730	638,087	313,351	53,322
Illinois.....	512	9,235,574	3,570,323	4,675,475	11	671,472	299,665	18,628	2,628,488	1,704,124	105,749
Michigan.....	231	4,351,961	1,600,261	2,297,961	101	357,736	88,467	7,435	1,476,947	647,937	84,179
Wisconsin.....	166	1,754,935	617,294	979,817	52	91,700	62,983	3,089	538,008	257,005	30,595
West North Central:											
Minnesota.....	206	1,704,600	792,751	723,843	13	118,484	66,021	3,488	550,921	266,430	22,283
Iowa.....	160	993,036	416,301	444,569	.....	109,105	21,316	1,745	337,547	145,317	20,963
Missouri.....	178	2,747,539	1,341,381	1,171,039	712	160,304	65,154	8,949	999,170	500,021	34,598
North Dakota.....	42	216,676	77,225	123,707	7	9,410	5,999	328	56,674	29,916	3,242
South Dakota.....	62	281,540	116,892	141,300	13	15,851	7,034	450	81,996	43,097	4,727
Nebraska.....	139	796,031	326,800	382,650	3	66,900	18,294	1,384	281,796	146,252	10,042
Kansas.....	215	877,022	326,980	436,297	95	88,003	24,079	1,568	343,124	168,623	14,311
South Atlantic:											
Delaware.....	15	296,189	133,339	145,220	.....	10,870	5,013	1,747	87,530	41,697	4,737
Maryland.....	73	341,919	341,919	543,525	3	46,579	8,928	2,268	318,604	166,787	27,266
District of Columbia.....	15	878,728	325,011	499,100	.....	18,685	34,008	1,924	310,484	183,669	22,173
Virginia.....	204	1,387,870	639,416	636,757	26	76,439	31,941	3,291	430,578	193,349	37,127
West Virginia.....	109	639,062	226,883	359,361	.....	39,015	12,136	1,667	204,348	88,851	19,186
North Carolina.....	53	814,138	404,854	326,835	1,549	58,171	20,904	1,825	289,696	132,231	19,591
South Carolina.....	33	405,949	149,354	219,207	5	23,701	12,944	738	148,876	63,583	14,247
Georgia.....	66	1,041,376	526,576	428,723	.....	64,561	19,396	2,120	389,878	192,917	21,129
Florida.....	74	1,352,538	395,028	824,064	.....	109,375	21,419	2,652	503,382	216,466	33,399
East South Central:											
Kentucky.....	113	856,965	355,959	442,546	4	30,891	25,481	2,084	308,535	147,748	19,496
Tennessee.....	84	1,249,636	624,935	511,972	6	88,894	20,189	3,640	439,869	215,656	27,004
Alabama.....	95	866,314	350,408	400,638	2	95,872	17,619	1,775	307,696	156,259	22,176
Mississippi.....	31	242,268	87,526	106,790	3	44,379	2,970	600	90,099	36,516	6,790
West South Central:											
Arkansas.....	68	435,155	150,932	219,139	208	53,491	10,473	912	166,364	73,905	9,715
Louisiana.....	47	1,115,458	377,895	635,854	106	90,143	9,034	2,426	415,256	206,093	21,099
Oklahoma.....	223	1,172,227	472,647	556,364	19	114,822	25,975	2,400	494,929	213,698	18,962
Texas.....	581	4,871,343	2,436,351	2,078,543	3	286,517	58,625	11,304	2,240,563	930,560	91,639
Mountain:											
Montana.....	84	396,702	138,707	227,147	15	18,466	11,777	590	128,110	66,767	7,803
Idaho.....	23	331,407	144,728	176,228	499	8,297	1,135	520	81,878	43,622	5,005
Wyoming.....	39	186,300	74,932	98,665	.....	9,453	2,928	322	66,826	28,512	4,035
Colorado.....	93	880,090	374,020	458,382	.....	32,478	13,636	1,574	313,884	154,651	15,547
New Mexico.....	34	233,608	94,121	128,313	.....	9,250	1,472	452	94,738	36,639	5,816
Arizona.....	5	398,835	188,367	167,403	28	30,472	11,919	646	95,339	51,372	8,387
Utah.....	30	441,155	202,279	210,952	333	23,952	2,946	713	131,379	75,161	6,730
Nevada.....	6	156,389	60,165	86,512	.....	6,706	2,816	190	32,718	20,038	3,576
Pacific:											
Washington.....	50	1,496,829	684,231	617,457	.....	166,614	25,817	2,710	472,244	248,113	28,657
Oregon.....	29	1,123,694	541,278	467,163	.....	99,546	13,792	1,915	267,452	156,871	15,512
California.....	119	11,805,976	5,976,197	4,663,511	7,073	791,739	337,870	29,586	2,836,200	1,718,612	119,585
Mutual Savings Banks <sup>1</sup> .....	3	18,356	5,899	11,187	.....	1,047	167	56	2,204	1,266	173

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2...	16	282,364	106,282	145,928	12	21,530	8,006	606	75,046	30,466	8,260
New Jersey—Dist. No. 2...	183	3,142,036	1,176,869	1,535,191	436	318,247	100,122	11,171	658,986	341,196	67,649
Kentucky—Dist. No. 4.....	58	253,567	106,377	128,037	.....	13,611	4,819	723	81,770	32,566	7,424
Pennsylvania—Dist. No. 4...	194	3,234,574	1,402,614	1,455,876	169	212,640	152,377	10,898	878,708	510,064	56,707
West Virginia—Dist. No. 4...	12	91,916	36,139	46,355	.....	7,102	1,989	331	23,671	11,688	3,224
Louisiana—Dist. No. 6.....	33	877,208	296,499	507,406	106	63,969	7,742	1,486	335,952	174,900	15,399
Mississippi—Dist. No. 6.....	19	200,860	74,089	85,090	3	38,767	2,422	489	74,882	30,159	5,611
Tennessee—Dist. No. 6.....	70	799,266	354,374	375,330	6	53,908	13,064	2,584	277,453	133,438	19,249
Indiana—Dist. No. 7.....	177	1,821,502	586,636	1,068,716	44	117,492	45,428	3,186	561,477	277,748	46,688
Illinois—Dist. No. 7.....	360	8,632,299	3,379,604	4,343,944	7	614,771	276,395	17,578	2,460,080	1,626,058	93,686
Michigan—Dist. No. 7.....	190	4,206,382	1,550,519	2,218,664	89	344,175	85,798	7,137	1,146,439	632,798	81,221
Wisconsin—Dist. No. 7.....	125	1,599,687	563,362	890,952	52	83,345	59,189	2,787	496,459	238,305	27,305
Missouri—Dist. No. 10.....	45	956,261	427,813	430,651	286	74,405	21,225	1,881	420,041	191,431	10,543
New Mexico—Dist. No. 10...	10	147,440	58,575	60,589	.....	6,548	1,417	311	53,289	20,773	3,050
Oklahoma—Dist. No. 10...	210	1,152,231	462,730	549,126	19	112,221	25,782	2,353	485,117	210,685	18,224
Arizona—Dist. No. 12.....	4	344,961	169,144	140,880	24	22,587	11,733	593	83,394	44,508	7,423

Digitized by FRASER. The two banks in Wisconsin and one in Indiana, are included in the figures for those States.



OF BANKS ON MARCH 31, 1952, BY STATES

ASSETS [in thousands of dollars]

and bank balances				Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	State
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection								
6,348,172	23,931	41,123	7,289,453	1,047,820	24,341	86,888	349,790	266,140	230,376	148,063,774	<b>Total, all States</b>
16,435	16	115	13,532	2,299	77	295	.....	325	479	357,109	New England:
11,522	18	14	11,213	1,974	45	50	.....	2	179	219,243	Maine
6,815	16	25	4,781	1,597	84	23	.....	134	99	152,741	New Hampshire
98,416	784	3,871	242,235	37,056	57	1,360	46,347	8,953	14,053	4,465,510	Vermont
18,224	28	386	22,361	11,857	.....	.....	.....	1,629	676	777,918	Massachusetts
94,813	264	34	109,902	18,110	192	57	.....	153	1,448	1,563,284	Rhode Island
479,580	3,583	22,462	2,503,728	222,493	1,500	4,888	221,172	75,933	108,496	35,881,656	Connecticut
174,386	499	23	130,580	48,575	525	608	163	9,565	4,624	4,708,685	Middle Atlantic:
452,726	1,425	1,132	429,389	87,862	1,623	14,980	8,393	16,476	12,447	10,818,277	New York
324,085	422	776	325,256	54,150	54	10,619	1,228	13,709	6,902	7,805,579	New Jersey
186,658	114	13	84,629	17,623	129	40	125	3,611	2,666	2,741,558	Pennsylvania
338,516	1,111	1,998	476,990	43,103	488	1,048	5,731	24,105	10,118	11,948,655	East North Central:
224,807	695	1,032	217,847	34,466	282	1,397	39	9,055	6,354	5,580,045	Ohio
145,631	96	44	104,637	12,785	24	302	168	2,648	3,201	2,312,071	Indiana
122,134	371	419	139,284	10,021	504	3,616	751	4,895	1,076	2,276,384	Illinois
120,331	.....	.....	50,936	6,145	23	2,464	.....	1,217	752	1,341,184	Michigan
206,067	484	224	257,776	19,421	1,666	442	2,641	5,870	4,783	3,781,532	Wisconsin
19,955	4	3	3,554	1,357	18	.....	.....	747	153	275,625	West North Central:
29,220	.....	.....	4,952	2,398	3	.....	.....	794	472	367,203	Minnesota
75,431	270	.....	49,801	5,968	22	.....	.....	1,447	394	1,085,658	Iowa
134,707	172	40	25,271	5,348	255	143	.....	1,068	797	1,227,757	Missouri
24,297	100	.....	16,699	2,435	78	656	.....	690	224	387,802	North Dakota
59,484	1	178	64,888	11,146	106	546	146	2,295	3,163	1,309,228	South Dakota
49,631	.....	80	54,931	15,039	597	1,200	.....	1,168	1,164	1,208,380	Nebraska
112,523	419	18	87,142	17,736	278	709	650	1,689	1,895	1,841,445	Kansas
76,834	170	.....	19,307	6,497	50	613	2	345	925	851,802	South Atlantic:
61,291	100	.....	76,483	9,358	78	.....	426	1,633	1,724	1,117,053	Delaware
45,213	266	1	25,566	3,884	135	38	.....	469	409	559,760	Maryland
83,086	160	3	92,583	16,674	202	.....	8	2,619	1,855	1,452,612	District of Columbia
179,894	300	28	73,295	19,984	709	135	11	3,010	1,706	1,881,475	Virginia
89,950	20	.....	51,321	6,577	319	40	32	1,571	550	1,174,589	West Virginia
123,946	39	1	73,223	18,009	224	29	1,007	1,653	1,004	1,711,431	North Carolina
102,561	396	98	26,206	8,569	364	528	1,492	1,580	1,522	1,188,065	South Carolina
38,241	.....	.....	8,552	3,674	35	.....	100	31	201	336,408	Georgia
62,861	50	.....	19,833	3,222	5	30	.....	344	467	605,587	Florida
95,388	474	7	92,465	11,976	190	756	4,892	3,024	1,664	1,553,486	East South Central:
218,489	746	.....	43,034	12,750	353	1,112	.....	2,094	1,022	1,684,487	Kentucky
937,750	4,345	1,902	274,367	67,105	10,088	11,401	19,363	5,918	5,864	7,231,645	Tennessee
40,530	41	64	12,905	3,469	30	.....	7	944	241	529,503	Alabama
20,793	60	.....	11,898	3,520	32	.....	.....	13	214	417,064	Mississippi
29,055	.....	.....	5,224	1,684	27	.....	.....	244	103	255,184	West South Central:
93,694	219	12	49,851	3,805	91	.....	9	2,136	1,827	1,201,842	Arkansas
46,383	150	.....	5,750	2,828	102	135	.....	202	122	331,735	Louisiana
16,006	.....	143	19,431	5,658	964	.....	.....	1,633	820	503,249	Oklahoma
28,743	103	.....	20,642	3,841	41	844	.....	9	383	577,652	Texas
6,014	.....	.....	3,090	1,886	38	.....	.....	558	290	191,879	Mountain:
70,035	781	610	124,048	20,298	324	475	197	3,904	1,264	1,995,535	Montana
34,554	714	366	59,435	15,800	39	16	600	3,773	853	1,412,227	Idaho
320,467	3,905	5,001	668,630	105,794	1,271	25,293	32,308	38,823	19,310	14,864,975	Wyoming
721	.....	.....	44	60	.....	.....	.....	.....	8	20,628	Colorado
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	New Mexico
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Arizona
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Utah
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pacific:
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	<i>Mutual Savings Banks</i> <sup>1</sup>

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

21,203	.....	9	15,108	5,246	35	57	153	428	180	363,509	Connecticut—Dist. No. 2
133,871	438	23	115,809	38,979	475	404	163	8,472	3,248	3,852,763	New Jersey—Dist. No. 2
39,346	20	.....	2,414	2,920	1	15	32	107	98	338,510	Kentucky—Dist. No. 4
143,604	112	366	167,855	35,592	146	8,492	866	7,706	2,007	4,168,091	Pennsylvania—Dist. No. 4
6,508	.....	.....	2,251	372	1	.....	.....	171	147	116,278	West Virginia—Dist. No. 4
63,855	474	7	81,317	9,456	176	676	4,892	2,333	1,452	1,232,145	Louisiana—Dist. No. 6
31,207	.....	.....	7,905	3,335	4	.....	100	25	167	279,373	Mississippi—Dist. No. 6
86,715	10	.....	38,131	11,992	224	.....	822	1,210	743	1,091,800	Tennessee—Dist. No. 6
159,332	84	13	77,814	14,549	88	40	125	3,405	2,334	2,403,520	Indiana—Dist. No. 7
282,130	1,111	1,998	455,095	38,513	268	1,048	5,662	23,528	9,487	11,170,885	Illinois—Dist. No. 7
214,382	596	1,023	216,419	33,202	278	1,397	39	9,054	6,298	5,403,089	Michigan—Dist. No. 7
128,881	96	44	101,828	11,614	21	302	168	2,361	3,109	2,113,721	Wisconsin—Dist. No. 7
89,964	146	76	127,881	5,912	.....	334	554	1,184	834	1,385,120	Missouri—Dist. No. 10
24,842	150	.....	4,474	1,555	60	35	.....	202	86	202,667	New Mexico—Dist. No. 10
212,692	721	.....	42,795	12,545	346	1,112	.....	2,094	1,008	1,654,453	Oklahoma—Dist. No. 10
13,064	.....	143	18,256	5,224	815	.....	.....	1,633	784	436,811	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS — ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

Main table showing liabilities for member banks, categorized by state and deposit type (Demand deposits and Time deposits). Includes sub-categories like Total, Individuals, United States Government, and Banks in foreign countries.

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Detailed table showing liability conditions for banks in two specific Federal Reserve districts, listing states like Connecticut, New Jersey, Kentucky, etc., and their respective liability values.

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



## ALL MEMBER BANKS—DEPOSITS AND RESERVES, MARCH 31, 1952

[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>103,600,241</b>	<b>13,636,084</b>	<b>89,964,157</b>	<b>31,564,857</b>	<b>19,586,318</b>	<b>19,138,130</b>	<b>448,188</b>	<b>16.1</b>	<b>15.7</b>
Central reserve city banks.....	28,841,688	2,895,562	25,946,126	3,192,519	6,501,898	6,418,621	83,277	22.3	22.0
Reserve city banks.....	39,724,582	5,480,511	34,244,071	12,565,097	7,664,001	7,602,720	61,281	16.4	16.2
Country banks.....	35,033,971	5,260,011	29,773,960	15,807,241	5,420,419	5,116,789	303,630	11.9	11.2
<b>All member banks, by districts:</b>									
Boston.....	5,144,767	613,803	4,530,964	1,320,769	841,474	832,134	9,340	14.4	14.2
New York.....	29,829,466	3,269,299	26,560,167	5,816,497	6,336,295	6,243,256	93,039	19.6	19.3
Philadelphia.....	5,152,816	666,938	4,485,878	1,967,855	941,123	883,273	57,850	14.6	13.7
Cleveland.....	8,025,487	1,011,319	7,014,168	3,380,747	1,470,961	1,459,947	11,014	14.2	14.0
Richmond.....	4,817,363	724,534	4,092,829	1,414,531	816,782	782,602	34,180	14.8	14.2
Atlanta.....	5,462,984	866,755	4,596,229	1,722,319	904,139	839,617	64,522	15.7	14.6
Chicago.....	14,693,326	1,806,496	12,886,830	6,096,404	2,920,226	2,883,515	36,711	15.4	15.2
St. Louis.....	4,203,728	620,629	3,583,099	1,010,490	699,921	680,328	19,593	15.2	14.8
Minneapolis.....	2,604,643	403,946	2,200,697	936,163	440,049	418,224	21,825	14.0	13.3
Kansas City.....	5,709,743	965,682	4,744,061	811,641	920,927	876,389	44,538	16.6	15.8
Dallas.....	6,497,017	1,287,768	5,209,249	732,247	987,496	919,421	68,075	16.6	15.5
San Francisco.....	11,458,901	1,398,915	10,059,986	6,905,194	2,306,925	2,319,424	-12,499	13.6	13.7
<b>Central reserve city banks:</b>									
New York.....	23,777,333	2,510,199	21,267,134	2,073,912	5,348,521	5,228,547	119,974	22.9	22.4
Chicago.....	5,064,355	385,363	4,678,992	1,118,607	1,153,377	1,190,074	-36,697	19.9	20.5
<b>Reserve city banks, by districts:</b>									
Boston.....	2,171,470	195,601	1,975,869	187,032	428,137	406,396	21,741	19.8	18.8
New York.....	938,805	119,984	818,821	322,879	169,184	183,137	-13,953	14.8	16.0
Philadelphia.....	2,607,475	321,160	2,286,315	223,300	489,229	470,661	18,568	19.5	18.8
Cleveland.....	5,210,578	625,279	4,585,299	1,597,512	980,870	1,012,911	-32,041	15.9	16.4
Richmond.....	2,407,272	328,369	2,078,903	458,527	447,682	443,292	4,390	17.6	17.5
Atlanta.....	2,479,055	382,276	2,096,779	446,961	473,413	446,173	27,240	18.6	17.5
Chicago.....	4,817,715	723,106	4,094,609	2,139,664	987,940	947,301	40,639	15.8	15.2
St. Louis.....	2,302,422	334,674	1,967,748	346,798	414,578	414,357	221	17.9	17.9
Minneapolis.....	1,077,229	177,957	899,272	170,469	186,758	190,083	-3,325	17.5	17.8
Kansas City.....	3,267,386	542,023	2,725,363	424,473	579,956	570,541	9,415	18.4	18.1
Dallas.....	3,045,005	608,485	2,436,520	400,032	524,458	511,306	13,152	18.5	18.0
San Francisco.....	9,400,170	1,121,597	8,278,573	5,847,450	1,981,796	2,006,562	-24,766	14.0	14.2
<b>Country banks, by districts:</b>									
Boston.....	2,973,297	418,202	2,555,095	1,133,737	413,337	425,738	-12,401	11.2	11.5
New York.....	5,113,328	639,116	4,474,212	3,419,706	818,590	831,572	-12,982	10.4	10.5
Philadelphia.....	2,545,341	345,778	2,199,563	1,744,555	451,894	412,612	39,282	11.5	10.5
Cleveland.....	2,814,909	386,040	2,428,869	1,783,235	490,091	447,036	43,055	11.6	10.6
Richmond.....	2,410,091	396,165	2,013,926	956,004	369,100	339,310	29,790	12.4	11.4
Atlanta.....	2,983,929	484,479	2,499,450	725,358	430,726	393,444	37,282	13.4	12.2
Chicago.....	4,811,256	698,027	4,113,229	2,838,133	778,909	746,140	32,769	11.2	10.7
St. Louis.....	1,901,306	285,955	1,615,351	663,692	285,343	265,971	19,372	12.5	11.7
Minneapolis.....	1,527,414	225,989	1,301,425	765,694	253,291	228,141	25,150	12.3	11.0
Kansas City.....	2,442,357	423,659	2,018,698	387,168	340,971	305,848	35,123	14.2	12.7
Dallas.....	3,452,012	679,283	2,772,729	332,215	463,038	408,115	54,923	14.9	13.1
San Francisco.....	2,058,731	277,318	1,781,413	1,057,744	325,129	312,862	12,267	11.5	11.0

<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.

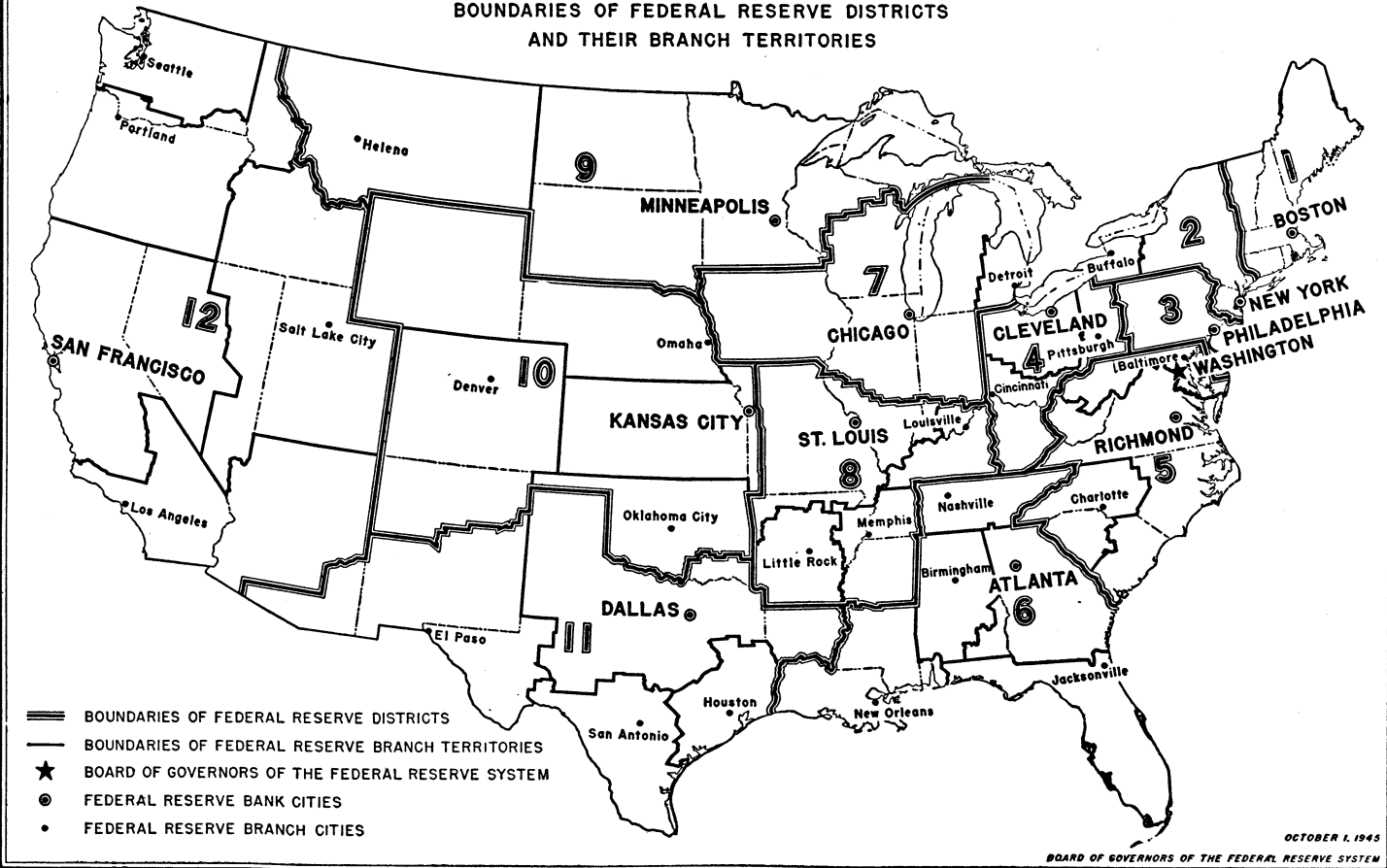
# STATE MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 31, 1952, BY FEDERAL RESERVE DISTRICTS

[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>36,825,144</b>	<b>1,696,375</b>	<b>16,595,347</b>	<b>2,141,957</b>	<b>3,373,383</b>	<b>1,668,328</b>	<b>674,328</b>	<b>4,923,593</b>	<b>1,450,783</b>	<b>375,405</b>	<b>744,022</b>	<b>596,087</b>	<b>2,585,536</b>
Loans (including overdrafts)	17,186,890	733,831	8,542,601	950,588	1,371,662	751,270	320,105	1,822,412	705,886	152,002	365,497	279,997	1,191,039
United States Government direct obligations	16,304,230	806,131	6,795,866	944,467	1,631,928	775,673	286,598	2,493,968	632,797	193,862	288,115	257,248	1,197,577
Obligations guaranteed by United States Government	4,542	161	1,324	10	393	1,563	109	143	516	31	281	4	7
Obligations of States and political subdivisions	2,363,114	96,194	910,221	150,203	227,690	87,464	58,238	471,972	64,251	19,536	79,832	52,202	145,311
Other bonds, notes, and debentures	832,310	52,540	267,877	84,812	134,373	47,900	7,082	127,223	41,392	9,364	8,809	5,273	45,665
Corporate stocks (including Federal Reserve Bank stock)	134,058	7,518	77,458	11,877	7,337	4,458	2,196	7,875	5,941	610	1,488	1,363	5,937
<b>Reserves, cash, and bank balances</b>	<b>11,802,887</b>	<b>466,653</b>	<b>5,880,912</b>	<b>652,910</b>	<b>888,750</b>	<b>554,787</b>	<b>230,742</b>	<b>1,205,451</b>	<b>504,408</b>	<b>108,506</b>	<b>308,954</b>	<b>251,250</b>	<b>749,564</b>
Reserve with Federal Reserve Banks	6,844,509	225,066	3,704,981	378,849	499,536	280,452	108,988	689,108	257,761	56,996	138,876	102,188	401,708
Cash in vault	569,694	42,603	187,059	33,685	70,859	43,783	16,757	85,919	23,134	6,680	9,330	16,606	33,279
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,635,664	66,797	327,999	97,290	182,202	112,692	73,210	260,775	114,828	36,213	91,853	118,478	153,327
Other balances with banks in United States	7,555	354	3,640	1,029	123	221	.....	287	78	5	275	316	1,227
Balances with banks in foreign countries	20,512	610	17,261	275	139	164	3	583	100	9	84	118	1,166
Cash items in process of collection	2,724,953	131,223	1,639,972	141,782	135,891	117,475	31,784	168,779	108,507	8,603	68,536	13,544	158,857
Due from own foreign branches	700	.....	700	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bank premises owned and furniture and fixtures	350,102	24,616	155,076	24,667	26,598	23,285	10,097	34,853	10,288	1,848	3,836	9,591	25,347
Other real estate owned	4,790	119	1,222	270	171	235	357	209	1,534	37	17	538	81
Investments and other assets indirectly representing bank premises or other real estate	27,505	994	3,439	7,086	11,012	1,830	176	1,621	66	.....	101	37	1,143
Customers' liability on acceptances	162,981	4,041	147,847	2,099	426	28	867	420	1,167	.....	9	246	5,831
Income accrued but not yet collected	95,323	4,061	53,570	5,851	8,385	3,209	1,276	8,436	2,774	389	858	348	6,166
Other assets	59,292	2,682	25,284	5,661	4,029	4,978	1,614	4,894	3,521	308	1,901	590	3,830
<b>Total assets</b>	<b>49,328,724</b>	<b>2,199,541</b>	<b>22,863,397</b>	<b>2,840,501</b>	<b>4,312,754</b>	<b>2,256,680</b>	<b>919,457</b>	<b>6,179,477</b>	<b>1,974,541</b>	<b>486,493</b>	<b>1,059,698</b>	<b>858,687</b>	<b>3,377,498</b>
<b>LIABILITIES</b>													
<b>Demand deposits</b>	<b>35,115,384</b>	<b>1,507,419</b>	<b>17,722,336</b>	<b>2,092,989</b>	<b>2,557,907</b>	<b>1,566,267</b>	<b>683,819</b>	<b>3,549,335</b>	<b>1,495,703</b>	<b>316,289</b>	<b>869,637</b>	<b>713,833</b>	<b>2,039,850</b>
Individuals, partnerships, and corporations	26,495,066	1,235,872	12,922,941	1,754,831	2,101,399	1,185,595	500,379	2,684,880	1,064,298	248,750	564,012	584,751	1,647,358
United States Government	1,993,652	75,138	1,137,887	120,371	161,829	60,699	20,727	195,919	91,673	7,369	19,680	11,080	91,280
States and political subdivisions	1,780,640	99,713	599,125	53,719	140,174	113,983	97,360	291,604	77,457	41,329	94,632	76,710	94,834
Banks in United States	3,315,060	41,991	1,859,975	136,314	112,978	178,570	59,479	297,015	249,588	15,212	183,432	33,365	147,141
Banks in foreign countries	635,871	2,381	603,484	2,854	2,964	1,903	534	1,828	1,318	.....	501	396	17,708
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	895,095	52,324	598,924	24,900	38,563	25,517	5,340	78,089	11,369	3,629	7,380	7,531	41,529
<b>Time deposits</b>	<b>9,993,626</b>	<b>492,716</b>	<b>2,905,305</b>	<b>465,023</b>	<b>1,434,686</b>	<b>486,815</b>	<b>166,216</b>	<b>2,229,157</b>	<b>333,832</b>	<b>140,236</b>	<b>118,810</b>	<b>90,741</b>	<b>1,130,089</b>
Individuals, partnerships, and corporations	9,491,223	489,447	2,695,738	449,932	1,373,648	429,446	155,833	2,188,167	327,093	137,936	117,130	83,090	1,043,763
United States Government	33,801	1,327	8,046	230	378	11,183	3,238	2,148	3,368	52	40	1,044	2,747
Postal savings	4,151	222	15	41	714	229	2,630	208	27	30	17	6	12
States and political subdivisions	288,811	1,659	47,365	14,245	59,784	29,727	3,183	38,460	3,339	2,213	1,523	5,821	81,492
Banks in United States	4,755	61	756	75	162	230	1,332	174	5	5	100	780	1,075
Banks in foreign countries	170,885	.....	153,385	500	16,000	.....	.....	.....	.....	.....	.....	.....	1,000
<b>Total deposits</b>	<b>45,109,010</b>	<b>2,000,135</b>	<b>20,627,641</b>	<b>2,558,012</b>	<b>3,992,593</b>	<b>2,053,082</b>	<b>850,035</b>	<b>5,778,492</b>	<b>1,829,535</b>	<b>456,525</b>	<b>988,447</b>	<b>804,574</b>	<b>3,169,939</b>
Due to own foreign branches	13,719	.....	13,719	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money	50,751	313	6,640	8,500	1,430	22,500	3,250	4,325	3,253	.....	540	.....	.....
Acceptances outstanding	173,827	4,054	158,172	2,098	426	28	866	650	1,286	.....	9	246	5,992
Dividends declared but not yet payable	18,118	846	13,043	1,166	499	235	199	681	679	126	50	70	524
Income collected but not yet earned	91,067	6,050	31,661	6,951	8,065	5,954	2,655	14,055	3,390	524	1,033	393	10,336
Expenses accrued and unpaid	205,196	10,956	100,861	13,744	19,126	10,567	2,325	20,339	7,059	283	2,903	1,469	15,564
Other liabilities	55,162	3,370	25,988	1,290	2,732	8,498	2,683	4,948	1,917	241	572	28	2,895
<b>Total liabilities</b>	<b>45,716,850</b>	<b>2,025,724</b>	<b>20,977,725</b>	<b>2,591,761</b>	<b>4,024,871</b>	<b>2,100,864</b>	<b>862,013</b>	<b>5,823,490</b>	<b>1,847,119</b>	<b>457,699</b>	<b>993,554</b>	<b>806,780</b>	<b>3,205,250</b>
<b>CAPITAL ACCOUNTS</b>													
Capital	1,054,915	51,829	531,599	66,801	87,651	41,248	17,383	99,259	46,481	9,204	19,517	19,794	64,149
Surplus	1,740,795	71,464	961,862	136,117	139,912	80,272	27,775	142,585	50,207	10,825	27,526	18,737	73,513
Undivided profits	703,072	31,254	367,373	40,158	52,313	25,655	10,125	78,948	28,067	7,145	16,594	11,557	33,883
Other capital accounts	113,092	19,270	24,838	5,664	8,007	8,641	2,161	35,195	2,667	1,620	2,507	1,819	703
<b>Total capital accounts</b>	<b>3,611,874</b>	<b>173,817</b>	<b>1,885,672</b>	<b>248,740</b>	<b>287,883</b>	<b>155,816</b>	<b>57,444</b>	<b>355,987</b>	<b>127,422</b>	<b>28,794</b>	<b>66,144</b>	<b>51,907</b>	<b>172,248</b>
<b>Total liabilities and capital accounts</b>	<b>49,328,724</b>	<b>2,199,541</b>	<b>22,863,397</b>	<b>2,840,501</b>	<b>4,312,754</b>	<b>2,256,680</b>	<b>919,457</b>	<b>6,179,477</b>	<b>1,974,541</b>	<b>486,493</b>	<b>1,059,698</b>	<b>858,687</b>	<b>3,377,498</b>
Net demand deposits subject to reserve (see page 18)	30,756,308	1,309,534	15,754,365	1,853,917	2,239,814	1,336,100	578,825	3,120,433	1,272,368	271,473	709,248	581,811	1,728,420
Demand deposits adjusted (see footnote on page 1)	26,445,848	1,256,686	12,481,018	1,691,668	2,144,245	1,207,620	571,295	2,885,794	1,044,617	285,105	597,488	655,448	1,624,864
Pledged assets (and securities loaned)	4,798,403	144,608	1,975,000	390,165	519,541	303,679	159,918	423,282	199,912	62,640	132,390	115,475	371,793
Number of banks	1,900	46	226	85	229	137	70	444	168	131	128	152	84

# FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS  
AND THEIR BRANCH TERRITORIES



OCTOBER 1, 1945

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM