



MEMBER BANK
CALL REPORT

NUMBER 124

CONDITION OF MEMBER BANKS

JUNE 30, 1952

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

CONTENTS

Assets and Liabilities:	PAGE
Of All Member Banks June 30, 1952, March 31, 1952, and June 30, 1951	1
Of All Member Banks on Selected Call Dates, 1947-1952	2
By Class of Bank	3
By Federal Reserve Districts	4-5
Classification of Loans and United States Government Direct Obligations:	
Of All Member Banks on Selected Call Dates, 1947-1952	6
By Class of Bank	6
By Federal Reserve Districts	7
Of Reserve City and Country Member Banks, by Federal Reserve Districts	8-9
Assets and Liabilities of Member Banks in Each Central Reserve and Reserve City and of Country Banks	
in Each Federal Reserve District	10-13
Assets and Liabilities of Member Banks, by States	14-17
Deposits and Reserves by Class of Bank and Federal Reserve Districts	18
Assets and Liabilities of State Member Banks, by Federal Reserve Districts	19

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

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

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

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON JUNE 30, 1952 COMPARED WITH MARCH 31, 1952 AND JUNE 30, 1951

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 30, 1952	Mar. 31, 1952	June 30, 1951	Mar. 31, 1952	June 30, 1951
ASSETS					
Loans and investments	113,501,965	110,996,937	106,563,375	+2,505,028	+6,938,590
Loans (including overdrafts).....	50,525,899	49,428,768	46,865,609	+1,097,131	+3,660,290
United States Government direct obligations.....	51,239,860	50,160,164	49,100,769	+1,079,696	+2,139,091
Obligations guaranteed by United States Government.....	21,191	14,212	7,174	+6,979	+14,017
Obligations of States and political subdivisions.....	8,124,992	7,960,083	6,978,398	+164,909	+1,146,594
Other bonds, notes, and debentures.....	3,268,257	3,114,369	3,304,431	+153,888	-36,174
Corporate stocks (including Federal Reserve Bank stock).....	321,766	319,341	306,994	+2,425	+14,772
Reserves, cash, and bank balances	36,046,065	35,061,482	33,244,410	+984,583	+2,801,655
Reserve with Federal Reserve Banks.....	19,332,503	19,586,318	18,945,745	-253,815	+386,758
Cash in vault.....	1,821,471	1,772,485	1,402,586	+48,986	+418,885
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,444,390	6,348,172	5,542,882	+96,218	+901,508
Other balances with banks in United States.....	25,202	23,931	24,589	+1,271	+613
Balances with banks in foreign countries.....	39,572	41,123	119,294	-1,551	-79,722
Cash items in process of collection.....	8,382,927	7,289,453	7,209,314	+1,093,474	+1,173,613
Due from own foreign branches.....	67,448	72,221	62,555	-4,773	+4,893
Bank premises owned and furniture and fixtures.....	1,065,764	1,047,820	992,595	+17,944	+73,169
Other real estate owned.....	25,273	24,341	18,169	+932	+7,104
Investments and other assets indirectly representing bank premises or other real estate.....	85,466	86,888	87,154	-1,422	-1,688
Customers' liability on acceptances.....	285,651	349,790	235,648	-64,139	+50,003
Income accrued but not yet collected.....	304,502	266,140	251,564	+38,362	+52,938
Other assets.....	158,340	158,155	156,460	+185	+1,880
Total assets	151,540,474	148,063,774	141,611,930	+3,476,700	+9,928,544
LIABILITIES					
Demand deposits	106,511,727	103,600,241	99,664,029	+2,911,486	+6,847,698
Individuals, partnerships, and corporations.....	79,186,489	77,007,144	74,061,363	+2,179,345	+5,125,126
United States Government.....	5,439,351	5,408,776	5,811,429	+30,575	+372,078
States and political subdivisions.....	6,988,800	6,816,001	6,712,772	+172,799	+276,028
Banks in United States.....	11,013,318	10,841,054	9,658,624	+172,264	+1,354,694
Banks in foreign countries.....	1,329,175	1,307,926	1,327,194	+21,249	+1,981
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,554,594	2,219,340	2,092,647	+335,254	+461,947
Time deposits	32,256,916	31,564,857	30,073,341	+692,059	+2,183,575
Individuals, partnerships, and corporations.....	30,196,168	29,555,889	28,262,907	+640,279	+1,933,261
United States Government.....	271,226	255,067	197,960	+16,159	+73,266
Postal savings.....	17,265	16,770	8,281	+495	+8,984
States and political subdivisions.....	1,303,184	1,291,221	1,242,832	+11,963	+60,352
Banks in United States.....	28,331	24,168	22,501	+4,163	+5,830
Banks in foreign countries.....	440,742	421,742	338,860	+19,000	+101,882
Total deposits	138,768,643	135,165,098	129,737,370	+3,603,545	+9,031,273
Due to own foreign branches.....	721,696	728,389	456,308	-6,693	+265,388
Bills payable, rediscounts, and other liabilities for borrowed money.....	68,517	298,688	55,219	-230,171	+13,298
Acceptances outstanding.....	303,708	371,834	265,826	-68,126	+37,882
Dividends declared but not yet payable.....	56,968	53,274	53,706	+3,694	+3,262
Income collected but not yet earned.....	322,284	277,622	251,377	+44,662	+70,907
Expenses accrued and unpaid.....	561,396	585,872	481,231	-24,476	+80,165
Other liabilities.....	211,184	197,557	323,555	+13,627	-112,371
Total liabilities	141,014,396	137,678,334	131,624,592	+3,336,062	+9,389,804
CAPITAL ACCOUNTS					
Capital.....	3,260,076	3,230,241	3,084,114	+29,835	+175,962
Surplus.....	4,950,223	4,857,201	4,665,052	+93,022	+285,171
Undivided profits.....	1,941,649	1,926,843	1,859,884	+14,806	+81,765
Other capital accounts.....	374,130	371,155	378,288	+2,975	-4,158
Total capital accounts	10,526,078	10,385,440	9,987,338	+140,638	+538,740
Total liabilities and capital accounts	151,540,474	148,063,774	141,611,930	+3,476,700	+9,928,544
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	91,686,602	89,964,157	86,913,472	+1,722,445	+4,773,130
Demand deposits adjusted.....	80,346,956	78,753,032	75,657,468	+1,593,924	+4,689,488
Pledged assets (and securities loaned).....	17,934,570	17,381,407	17,096,873	+553,163	+837,697
Number of banks.....	6,815	6,826	6,859	-11	-44

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES
JUNE 30, 1947 TO JUNE 30, 1952

[Amounts in thousands of dollars]

	1947 June 30	1948 June 30	1949 June 30	1950 June 30	1951 June 30	1952 Mar. 31	1952 June 30
ASSETS							
Loans and investments	94,801,522	95,449,273	95,314,997	102,745,433	106,563,375	110,996,937	113,501,965
Loans (including overdrafts)	28,655,103	33,871,224	34,456,212	37,658,430	46,865,609	49,428,768	50,525,899
United States Government direct obligations	59,188,501	54,130,980	53,127,918	55,753,293	49,100,769	50,160,164	51,239,860
Obligations guaranteed by United States Government	9,863	8,416	4,079	5,265	7,174	14,212	21,191
Obligations of States and political subdivisions	3,981,637	4,435,849	4,710,463	6,039,858	6,978,398	7,960,083	8,124,992
Other bonds, notes, and debentures	2,688,436	2,723,653	2,732,448	2,992,716	3,304,431	3,114,369	3,268,257
Corporate stocks (including Federal Reserve Bank stock)	277,982	279,151	283,877	295,871	306,994	319,341	321,766
Reserves, cash, and bank balances	28,694,099	30,303,148	30,422,825	29,379,934	33,244,410	35,061,482	36,046,065
Reserve with Federal Reserve Banks	16,040,361	17,356,081	17,807,784	15,864,291	18,945,745	19,586,318	19,332,503
Cash in vault	1,408,907	1,605,925	1,567,867	1,358,380	1,402,586	1,772,485	1,821,471
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,489,091	5,386,644	5,038,538	5,450,490	5,542,882	6,348,172	6,444,390
Other balances with banks in United States	31,588	32,392	26,108	27,494	24,589	23,931	25,202
Balances with banks in foreign countries	34,228	23,047	17,958	50,274	119,294	41,123	39,572
Cash items in process of collection	5,689,924	5,899,059	5,964,570	6,629,005	7,209,314	7,289,453	8,382,927
Due from own foreign branches	284	6,931	42,205	47,801	62,555	72,221	67,448
Bank premises owned and furniture and fixtures	798,485	846,506	892,921	925,152	992,595	1,047,820	1,065,764
Other real estate owned	12,723	12,679	15,974	16,823	18,169	24,341	25,273
Investments and other assets indirectly representing bank premises or other real estate	61,294	59,850	64,930	79,708	87,154	86,888	85,466
Customers' liability on acceptances	86,439	191,642	134,606	170,827	235,648	349,790	285,651
Income accrued but not yet collected	225,637	225,541	232,700	266,705	251,564	266,140	304,502
Other assets	116,180	201,905	137,468	109,880	156,460	158,155	158,340
Total assets	124,796,663	127,297,475	127,258,626	133,742,263	141,611,930	148,063,774	151,540,474
LIABILITIES							
Demand deposits	87,361,458	88,582,788	87,575,505	92,877,530	99,664,029	103,600,241	106,511,727
Individuals, partnerships, and corporations	67,933,249	68,204,256	67,156,574	70,462,827	74,061,363	77,007,144	79,186,489
U. S. Government: War Loan and Series E bond accounts	910,698	1,845,653	1,980,201	3,339,982	5,811,429	5,408,776	5,439,351
Other	184,465						
States and political subdivisions	5,375,667	5,873,317	5,983,185	6,428,099	6,712,772	6,816,001	6,988,800
Banks in United States	9,612,469	9,433,286	8,864,202	9,368,073	9,658,624	10,841,054	11,013,318
Banks in foreign countries	1,369,268	1,353,415	1,369,426	1,277,558	1,327,194	1,307,926	1,329,175
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,975,642	1,872,861	2,221,917	2,000,991	2,092,647	2,219,340	2,554,594
Time deposits	28,073,648	28,869,445	29,404,765	29,829,069	30,073,341	31,564,857	32,256,916
Individuals, partnerships, and corporations	27,259,348	27,805,454	28,037,754	28,328,248	28,262,907	29,555,889	30,196,168
United States Government	102,564	101,651	153,571	175,507	197,960	255,067	271,226
Postal savings	3,327	3,893	3,880	6,309	8,281	16,770	17,265
States and political subdivisions	648,893	911,936	1,068,970	1,115,220	1,242,832	1,291,221	1,303,184
Banks in United States	38,366	30,990	23,861	26,222	22,501	24,168	28,331
Banks in foreign countries	21,150	15,521	116,729	177,563	338,860	421,742	440,742
Total deposits	115,435,106	117,452,233	116,980,270	122,706,599	129,737,370	135,165,098	138,768,643
Due to own foreign branches	270,208	269,015	329,214	470,296	456,308	728,389	721,696
Bills payable, rediscounts, and other liabilities for borrowed money	50,010	52,833	21,344	29,810	55,219	298,688	68,517
Acceptances outstanding	99,109	214,368	149,450	189,512	265,826	371,834	303,708
Dividends declared but not yet payable	51,031	51,839	52,512	53,074	53,706	53,274	56,968
Income collected but not yet earned	101,529	144,876	171,983	241,183	251,377	277,622	322,284
Expenses accrued and unpaid	349,235	313,648	343,032	381,682	481,231	585,872	561,396
Other liabilities	125,580	174,656	188,803	146,672	323,555	197,557	211,184
Total liabilities	116,481,808	118,673,468	118,236,608	124,218,828	131,624,592	137,678,334	141,014,396
CAPITAL ACCOUNTS							
Capital	2,718,994	2,754,141	2,873,769	2,958,830	3,084,114	3,230,241	3,260,076
Surplus	3,701,871	3,885,248	3,999,503	4,375,971	4,665,052	4,857,201	4,950,223
Undivided profits	1,401,865	1,524,489	1,698,357	1,759,598	1,859,884	1,926,843	1,941,649
Other capital accounts	492,125	460,129	450,389	429,036	378,288	371,155	374,130
Total capital accounts	8,314,855	8,624,007	9,022,018	9,523,435	9,987,338	10,385,440	10,526,078
Total liabilities and capital accounts	124,796,663	127,297,475	127,258,626	133,742,263	141,611,930	148,063,774	151,540,474
MEMORANDA							
Par or face value of capital	2,719,126	2,754,200	2,873,769	2,958,830	3,084,114	3,230,241	3,260,076
Capital notes and debentures	19,418	15,426	9,762	9,068	10,618	8,975	14,240
First preferred stock	62,967	55,294	53,004	45,432	37,899	30,722	27,441
Second preferred stock	5,267	4,074	3,076	2,719	2,442	1,706	1,706
Common stock	2,631,474	2,679,406	2,807,927	2,901,611	3,033,155	3,188,838	3,216,689
Retirable value of capital: First preferred stock	118,377	106,138	100,262	88,071	76,634	67,786	60,676
Second preferred stock	9,663	7,868	6,075	5,606	5,299	3,925	3,925
Net demand deposits subject to reserve (see page 18)	76,183,919	77,298,285	76,573,576	80,799,706	86,913,472	89,964,157	91,686,602
Demand deposits adjusted (see footnote on page 1)	69,594,634	70,051,375	69,397,106	72,262,912	75,657,468	78,753,032	80,346,956
Pledged assets (and securities loaned)	9,951,241	11,332,915	12,034,677	13,739,076	17,096,873	17,381,407	17,934,570
Number of banks	6,928	6,925	6,903	6,885	6,859	6,826	6,815

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1952 BY CLASS OF BANK

[Amounts in thousands of dollars]

	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All State member banks
	New York	Chicago					
ASSETS							
Loans and investments	21,710,224	5,664,039	43,090,755	43,036,947	113,501,965	76,035,748	37,466,217
Loans (including overdrafts)	11,267,826	2,379,578	19,745,186	17,133,309	50,525,899	33,053,794	17,472,105
United States Government direct obligations	8,211,876	2,721,031	19,106,652	21,200,301	51,239,860	34,587,537	16,652,323
Obligations guaranteed by United States Government			15,919	5,272	21,191	16,227	4,764
Obligations of States and political subdivisions	1,436,498	362,907	2,831,825	3,493,762	8,124,992	5,800,056	2,324,936
Other bonds, notes, and debentures	695,962	187,363	1,283,514	1,101,418	3,268,257	2,390,695	877,562
Corporate stocks (including Federal Reserve Bank stock)	98,062	13,160	107,659	102,885	321,766	187,239	134,527
Reserves, cash, and bank balances	8,135,202	1,898,726	13,925,396	12,086,741	36,046,065	23,927,551	12,118,514
Reserve with Federal Reserve Banks	5,266,067	1,258,968	7,312,388	5,495,080	19,332,503	12,497,230	6,835,273
Cash in vault	168,466	30,395	550,800	1,071,810	1,821,471	1,239,673	581,798
Demand balances with banks in United States (except private banks and American branches of foreign banks)	89,577	133,628	2,069,090	4,152,095	6,444,390	4,883,872	1,560,518
Other balances with banks in United States	2,476	1,720	13,633	7,373	25,202	17,164	8,038
Balances with banks in foreign countries	19,431	2,286	15,938	1,917	39,572	18,832	20,740
Cash items in process of collection	2,589,185	471,729	3,963,547	1,358,466	8,382,927	5,270,780	3,112,147
Due from own foreign branches	67,448				67,448	67,120	328
Bank premises owned and furniture and fixtures	155,490	15,394	392,557	502,323	1,065,764	714,082	351,682
Other real estate owned	342		15,363	9,568	25,273	19,968	5,305
Investments and other assets indirectly representing bank premises or other real estate	1,712	434	71,086	12,234	85,466	58,036	27,430
Customers' liability on acceptances	189,934	4,867	86,997	3,853	285,651	141,515	144,136
Income accrued but not yet collected	73,326	20,217	146,340	64,619	304,502	195,931	108,571
Other assets	31,514	6,590	71,003	49,233	158,340	93,128	65,212
Total assets	30,365,192	7,610,267	57,799,497	55,765,518	151,540,474	101,253,079	50,287,395
LIABILITIES							
Demand deposits	24,600,312	5,856,709	40,569,962	35,484,744	106,511,727	70,586,217	35,925,510
Individuals, partnerships, and corporations	17,275,439	4,036,718	29,258,159	28,616,173	79,186,489	52,135,029	27,051,460
United States Government	1,651,351	306,128	2,097,420	1,384,452	5,439,351	3,393,561	2,045,790
States and political subdivisions	305,269	286,586	2,688,983	3,707,962	6,988,800	5,195,576	1,793,224
Banks in United States	3,193,127	1,136,424	5,624,247	1,059,520	11,013,318	7,639,254	3,374,064
Banks in foreign countries	1,096,366	39,146	182,080	11,583	1,329,175	691,554	637,621
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,078,760	51,707	719,073	705,054	2,554,594	1,531,243	1,023,351
Time deposits	2,144,886	1,170,100	12,855,284	16,086,646	32,256,916	22,133,422	10,123,494
Individuals, partnerships, and corporations	1,720,548	1,149,700	11,913,085	15,412,835	30,196,168	20,619,292	9,576,876
United States Government	53,415	3,900	87,562	126,349	271,226	235,889	35,337
Postal savings			2,756	14,509	17,265	13,114	4,151
States and political subdivisions	21,081	10,500	750,612	520,991	1,303,184	1,011,501	291,683
Banks in United States	4,150	3,000	9,719	11,462	28,331	19,439	8,892
Banks in foreign countries	345,692	3,000	91,550	500	440,742	234,187	206,555
Total deposits	26,745,198	7,026,809	53,425,246	51,571,390	138,768,643	92,719,639	46,049,004
Due to own foreign branches	603,803		117,893		721,696	705,923	15,773
Bills payable, rediscounts, and other liabilities for borrowed money	19,525		24,660	24,332	68,517	42,046	26,471
Acceptances outstanding	203,799	5,430	90,461	4,018	303,708	147,046	156,662
Dividends declared but not yet payable	20,901	2,370	18,569	15,128	56,968	36,039	20,929
Income declared but not yet earned	34,665	7,393	150,927	129,299	322,284	219,063	103,221
Expenses accrued and unpaid	157,805	28,808	248,335	126,448	561,396	358,742	202,654
Other liabilities	119,224	9,549	60,805	21,606	211,184	145,831	65,353
Total liabilities	27,904,920	7,080,359	54,136,896	51,892,221	141,014,396	94,374,329	46,640,067
CAPITAL ACCOUNTS							
Capital	703,674	197,500	1,147,496	1,211,406	3,260,076	2,197,941	1,062,135
Surplus	1,275,185	239,375	1,739,801	1,695,862	4,950,223	3,168,494	1,781,729
Undivided profits	461,049	42,825	657,526	780,249	1,941,649	1,250,747	690,900
Other capital accounts	20,364	50,208	117,778	185,780	374,130	261,568	112,562
Total capital accounts	2,460,272	529,908	3,662,601	3,873,297	10,526,078	6,878,750	3,647,328
Total liabilities and capital accounts	30,365,192	7,610,267	57,799,497	55,765,518	151,540,474	101,253,079	50,287,395
MEMORANDA							
Par or face value of capital	703,674	197,500	1,147,496	1,211,406	3,260,076	2,197,941	1,062,135
Capital notes and debentures	1,400		5,450	7,390	14,240		14,240
First preferred stock		1,500	7,082	18,859	27,441	5,802	21,639
Second preferred stock				1,706	1,706	571	1,135
Common stock	702,274	196,000	1,134,964	1,183,451	3,216,689	2,191,568	1,025,121
Retirable value of capital: First preferred stock		1,500	7,645	51,531	60,676	9,690	50,986
Second preferred stock				3,925	3,925	826	3,099
Net demand deposits subject to reserve (see page 18)	21,921,550	5,251,352	34,537,942	29,975,758	91,686,602	60,431,565	31,255,037
Demand deposits adjusted (see footnote on page 1)	16,070,283	3,903,282	28,702,668	31,670,723	80,346,956	53,591,068	26,755,888
Pledged assets (and securities loaned)	2,830,473	761,045	7,874,819	6,468,233	17,934,570	12,867,244	5,067,326
Number of banks	22	13	319	6,461	6,815	4,925	1,890

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1952 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	113,501,965	5,527,558	30,415,379	6,120,913	9,674,518	5,051,802	5,162,981
Loans (including overdrafts).....	50,525,899	2,481,971	14,965,251	2,577,075	3,936,088	2,095,406	2,069,105
United States Government direct obligations..	51,239,860	2,489,662	12,206,011	2,734,649	4,706,971	2,530,270	2,549,903
Obligations guaranteed by United States Govern- ment.....	21,191	323	3,261	96	388	1,580	116
Obligations of States and political subdivisions.	8,124,992	373,342	2,165,984	488,734	680,648	268,803	450,660
Other bonds, notes, and debentures.....	3,268,257	165,105	949,618	297,761	326,053	144,191	81,999
Corporate stocks (including Federal Reserve Bank stock).....	321,766	17,155	125,254	22,598	24,370	11,552	11,198
Reserves, cash, and bank balances	36,046,065	1,668,323	10,168,390	1,707,683	2,647,657	1,746,877	1,928,487
Reserve with Federal Reserve Banks.....	19,332,503	860,832	6,300,251	864,263	1,435,614	811,062	883,996
Cash in vault.....	1,821,471	128,601	370,551	123,485	178,253	134,761	115,518
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,444,390	248,456	470,872	352,769	496,069	422,797	550,506
Other balances with banks in United States...	25,202	1,793	3,919	1,449	558	984	1,409
Balances with banks in foreign countries.....	39,572	4,116	21,299	1,119	741	275	1,133
Cash items in process of collection.....	8,382,927	424,525	3,001,498	364,598	536,422	376,998	376,925
Due from own foreign branches.....	67,448		67,448				
Bank premises owned and furniture and fixtures...	1,065,764	68,417	268,288	65,274	94,301	64,056	70,885
Other real estate owned.....	25,273	663	1,642	1,492	210	1,241	1,564
Investments and other assets indirectly represent- ing bank premises or other real estate.....	85,466	1,532	5,104	7,693	19,129	3,009	1,371
Customers' liability on acceptances.....	285,651	32,195	191,195	4,131	820	580	5,449
Income accrued but not yet collected.....	304,502	13,372	96,748	11,982	25,140	8,348	13,557
Other assets.....	158,340	10,144	44,937	11,463	9,579	9,622	7,709
Total assets	151,540,474	7,322,204	41,259,131	7,930,631	12,471,354	6,885,535	7,192,003
LIABILITIES							
Demand deposits	106,511,727	5,300,156	30,846,283	5,155,122	8,021,167	4,922,823	5,487,460
Individuals, partnerships, and corporations...	79,186,489	4,040,553	22,170,507	4,155,282	6,356,629	3,728,888	3,802,797
United States Government.....	5,439,351	320,428	1,946,417	256,124	581,674	233,374	169,142
States and political subdivisions.....	6,988,800	331,193	1,068,056	229,585	423,278	396,481	740,889
Banks in United States.....	11,013,318	418,382	3,317,133	415,674	511,413	469,634	708,118
Banks in foreign countries.....	1,329,175	32,555	1,103,827	13,148	7,908	5,240	10,679
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,554,594	157,045	1,240,343	85,309	140,265	89,206	55,835
Time deposits	32,256,916	1,322,383	5,938,439	2,007,465	3,403,138	1,447,698	1,214,622
Individuals, partnerships, and corporations...	30,196,168	1,294,783	5,428,453	1,925,326	3,231,616	1,302,367	1,155,798
United States Government.....	271,226	12,700	63,696	6,788	2,795	52,559	26,103
Postal savings.....	17,265	2,147	20	648	1,794	1,558	4,051
States and political subdivisions.....	1,303,184	6,642	94,209	73,849	166,483	73,586	24,890
Banks in United States.....	28,331	111	6,369	354	1,050	1,128	3,780
Banks in foreign countries.....	440,742	6,000	345,692	500		16,500	
Total deposits	138,768,643	6,622,539	36,784,722	7,162,587	11,424,305	6,370,521	6,702,082
Due to own foreign branches.....	721,696	5,978	603,803				
Bills payable, rediscounts, and other liabilities for borrowed money.....	68,517	2,879	27,130	3,320	17,180	2,185	570
Acceptances outstanding.....	303,708	34,055	205,104	4,415	820	580	6,065
Dividends declared but not yet payable.....	56,968	5,563	23,538	4,020	2,364	2,368	3,019
Income collected but not yet earned.....	322,284	17,408	70,510	15,842	24,399	13,631	19,549
Expenses accrued and unpaid.....	561,396	29,560	187,388	23,684	49,322	22,705	22,778
Other liabilities.....	211,184	8,140	126,894	4,712	11,881	10,900	1,673
Total liabilities	141,014,396	6,726,122	38,029,089	7,218,580	11,530,271	6,422,890	6,755,686
CAPITAL ACCOUNTS							
Capital.....	3,260,076	174,094	966,431	194,077	291,054	129,174	134,793
Surplus.....	4,950,223	266,086	1,615,326	377,905	496,610	230,470	204,332
Undivided profits.....	1,941,649	110,798	600,333	123,845	136,627	78,698	71,843
Other capital accounts.....	374,130	45,104	47,952	16,224	16,792	24,303	25,349
Total capital accounts	10,526,078	596,082	3,230,042	712,051	941,083	462,645	436,317
Total liabilities and capital accounts	151,540,474	7,322,204	41,259,131	7,930,631	12,471,354	6,885,535	7,192,003
MEMORANDA							
Par or face value of capital.....	3,260,076	174,094	966,431	194,077	291,054	129,174	134,793
Capital notes and debentures.....	14,240		12,998		75	100	
First preferred stock.....	27,441	885	12,418	1,550		455	
Second preferred stock.....	1,706		1,231	195		15	
Common stock.....	3,216,689	173,209	939,784	192,332	290,979	128,604	134,793
Retirable value of capital: First preferred stock....	60,676	1,513	44,253	1,550		464	
Second preferred stock.....	3,925		3,443	195		22	
Net demand deposits subject to reserve (see page 18)	91,686,602	4,627,525	27,373,913	4,437,755	6,988,676	4,123,028	4,560,029
Demand deposits adjusted (see footnote on page 1)	80,346,956	4,104,266	21,477,408	4,105,578	6,383,750	3,837,577	4,222,596
Pledged assets (and securities loaned).....	17,934,570	634,984	3,917,893	979,339	1,726,473	1,032,987	1,313,205
Number of banks.....	6,815	323	727	627	677	475	357

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1952
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	17,986,071	4,185,618	2,944,196	5,065,087	5,329,198	16,038,644
Loans (including overdrafts).....	6,503,794	1,860,511	1,226,661	2,095,568	2,648,569	8,065,900
United States Government direct obligations.....	9,649,094	1,923,892	1,420,663	2,444,290	2,278,398	6,306,057
Obligations guaranteed by United States Government.....	6,638	676	60	403	8	7,642
Obligations of States and political subdivisions.....	1,298,963	280,336	195,182	398,951	332,384	1,191,005
Other bonds, notes, and debentures.....	494,498	107,993	96,156	116,438	57,201	431,244
Corporate stocks (including Federal Reserve Bank stock).....	33,084	12,210	5,474	9,437	12,638	36,796
Reserves, cash, and bank balances	5,374,759	1,416,103	941,447	1,993,658	2,469,813	3,982,868
Reserve with Federal Reserve Banks.....	3,012,476	679,394	428,957	859,465	987,050	2,209,143
Cash in vault.....	269,604	74,350	47,320	80,314	106,652	192,062
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,031,663	367,668	269,556	713,009	1,032,511	488,514
Other balances with banks in United States.....	2,852	122	449	1,546	4,045	6,076
Balances with banks in foreign countries.....	3,457	101	509	391	1,555	5,876
Cash items in process of collection.....	1,054,707	294,468	194,656	338,933	338,000	1,081,197
Due from own foreign branches.....						
Bank premises owned and furniture and fixtures.....	105,707	35,075	20,041	37,134	77,096	159,490
Other real estate owned.....	771	2,346	586	744	11,044	2,970
Investments and other assets indirectly representing bank premises or other real estate.....	5,269	188	3,651	2,096	9,703	26,721
Customers' liability on acceptances.....	5,593	2,324	701	1,268	4,991	36,404
Income accrued but not yet collected.....	46,801	8,692	8,742	9,125	8,059	53,936
Other assets.....	20,698	4,814	2,327	5,572	5,467	26,008
Total assets	23,545,669	5,655,160	3,921,691	7,114,684	7,915,371	20,327,041
LIABILITIES						
Demand deposits	15,757,714	4,209,399	2,691,999	5,814,387	6,626,168	11,679,049
Individuals, partnerships, and corporations.....	11,738,769	3,053,161	1,882,788	4,085,602	4,892,277	9,279,236
United States Government.....	863,094	172,307	107,268	168,192	189,059	432,272
States and political subdivisions.....	1,153,245	291,665	293,857	599,731	489,134	971,686
Banks in United States.....	1,733,229	655,401	369,417	899,456	948,613	566,848
Banks in foreign countries.....	45,466	3,263	3,286	1,662	11,311	90,830
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	223,911	33,602	35,383	59,744	95,774	338,177
Time deposits	6,247,243	1,025,134	953,947	825,290	743,953	7,127,604
Individuals, partnerships, and corporations.....	6,080,031	968,904	940,783	790,609	631,225	6,446,273
United States Government.....	20,477	8,035	2,248	12,533	19,840	43,452
Postal savings.....	3,970	685	269	235	1,177	1,311
States and political subdivisions.....	135,524	47,130	10,458	21,015	88,065	561,333
Banks in United States.....	4,241	380	189	898	3,646	6,185
Banks in foreign countries.....	3,000					69,050
Total deposits	22,004,957	5,234,533	3,645,946	6,639,677	7,370,121	18,806,653
Due to own foreign branches.....						111,915
Bills payable, rediscounts, and other liabilities for borrowed money.....	65	5,460	550	7,946	1,132	100
Acceptances outstanding.....	6,156	2,425	701	1,268	5,011	37,108
Dividends declared but not yet payable.....	5,262	2,549	300	1,707	2,119	4,159
Income collected but not yet earned.....	52,732	10,599	14,173	7,110	6,771	69,560
Expenses accrued and unpaid.....	68,064	16,254	14,444	16,518	24,284	86,445
Other liabilities.....	17,506	4,398	2,061	817	161	22,041
Total liabilities	22,154,742	5,276,218	3,678,175	6,675,043	7,409,599	19,137,981
CAPITAL ACCOUNTS						
Capital.....	448,349	124,822	69,627	135,334	190,814	401,507
Surplus.....	616,551	162,757	112,961	175,264	207,919	484,042
Undivided profits.....	227,989	78,078	44,369	107,170	84,321	277,578
Other capital accounts.....	98,038	13,285	16,559	21,873	22,718	25,933
Total capital accounts	1,390,927	378,942	243,516	439,641	505,772	1,189,060
Total liabilities and capital accounts	23,545,669	5,655,160	3,921,691	7,114,684	7,915,371	20,327,041
MEMORANDA						
Par or face value of capital.....	448,349	124,822	69,627	135,334	190,814	401,507
Capital notes and debentures.....	548	480			39	
First preferred stock.....	4,604	370	75	13	200	6,871
Second preferred stock.....	90	150	25			
Common stock.....	443,107	123,822	69,527	135,321	190,575	394,636
Retirable value of capital: First preferred stock.....	4,609	370	75	13	400	7,429
Second preferred stock.....	90	150	25			
Net demand deposits subject to reserve (see page 18).....	13,672,141	3,547,263	2,227,787	4,762,445	5,255,657	10,110,383
Demand deposits adjusted (see footnote on page 1).....	12,061,218	3,083,960	2,017,372	4,406,144	5,139,185	9,507,902
Pledged assets (and securities loaned).....	2,012,430	584,024	575,066	1,106,424	1,122,919	2,928,826
Number of banks.....	1,012	495	476	752	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						
	1947 June 30 ^a	1948 June 30	1949 June 30	1950 June 30	1951 June 30	1952 Mar. 31	1952 June 30
Loans—net	28,655,103	33,871,224	34,456,212	37,658,430	46,865,609	49,428,768	50,525,899
Reserves.....	296,438	399,130	518,605	629,874	741,683	751,589	751,589
Loans—gross ¹	34,167,662	34,855,342	38,177,035	47,495,483	50,170,451	51,277,488	51,277,488
Commercial and industrial loans, including open-market paper.....	13,819,662	16,733,811	15,213,034	15,707,683	22,161,261	24,275,968	23,731,663
Loans to farmers directly guar. by CCC.....	11,872	15,316	341,096	327,283	25,850	105,031	43,177
Other loans to farmers.....	960,573	1,225,463	1,362,506	1,443,014	1,893,485	2,049,539	2,220,668
Loans to brokers and dealers in secs.....	1,506,695	1,171,482	1,958,192	1,839,788	1,600,507	1,201,632	2,083,719
Other loans for purchasing or carrying securities.....	1,153,632	956,267	803,489	806,740	882,471	837,033	828,724
Real estate loans:							
On farm land.....	429,968	479,551	487,686	505,847	552,449	553,575	569,915
On residential property:							
Insured by FHA.....						2,897,404	2,918,496
Insured or guaranteed by VA.....	4,619,673	5,882,780	6,364,919	7,452,455	8,604,429	2,450,069	2,462,524
Not ins. or guar. by FHA or VA.....						3,578,202	3,738,415
On other properties.....	1,190,294	1,414,249	1,530,394	1,588,479	1,818,417	1,925,679	1,938,800
Consumer loans to individuals:							
Retail automobile instalment paper.....	600,297	993,911	1,330,366	1,907,899	2,196,754	2,180,802	2,471,456
Other retail instalment paper.....	368,298	598,303	717,949	1,040,304	1,183,111	1,107,695	1,168,408
Repair and modernization instalment.....	345,316	559,719	680,125	844,997	931,064	995,128	1,092,304
Instalment cash loans.....	636,610	787,116	866,619	976,640	1,065,518	1,176,736	1,243,594
Single-payment less than \$3,000.....			639,792	735,080	797,247	775,605	815,203
Other loans to individuals: Single payment loans of \$3,000 and over.....	2,047,419	2,309,726	1,624,711	1,896,058	2,283,937	2,380,225	2,476,946
Loans to banks.....	99,637	159,261	98,059	100,576	152,435	303,686	151,715
All other loans (including overdrafts).....	865,157	880,707	837,007	1,004,192	1,346,548	1,376,442	1,321,761
United States Government direct obligations	59,188,501	54,130,980	53,127,918	55,753,293	49,100,769	50,160,164	51,239,860
Treasury bills.....	773,086	2,188,224	2,650,647	3,538,646	3,485,076	5,115,403	5,422,761
Treasury certificates of indebtedness.....	7,544,066	7,597,146	8,468,955	4,820,503	2,524,111	6,125,192	6,133,862
Treasury notes.....	4,368,940	4,103,753	1,638,829	9,989,718	12,313,238	9,499,012	9,467,745
Nonmarketable bonds ²	709,330	1,086,599	1,333,909	1,323,251	1,676,963	1,704,264	1,730,845
Other bonds maturing in 5 years or less.....	12,424,149	11,319,207	21,654,832	23,985,796	17,919,094	16,363,166	16,332,794
Other bonds maturing in 5 to 10 years.....	24,610,897	19,906,607	8,704,746	7,370,112	6,565,736	6,777,254	7,279,554
Other bonds maturing in 10 to 20 years.....	6,309,017	5,984,322	6,688,581	2,556,713	2,590,926	2,627,577	2,900,941
Bonds maturing after 20 years.....	2,449,016	1,945,122	1,987,419	2,168,554	2,025,625	1,948,296	1,971,358

By class of bank June 30, 1952

	Central reserve city member banks ³		Reserve city member banks ³	Country member banks ³	All member banks	All national member banks	All State member banks
	New York	Chicago					
Loans—net	11,267,826	2,379,578	19,745,186	17,133,309	50,525,899	33,053,794	17,472,105
Reserves.....	176,499	46,053	303,240	225,797	751,589	494,451	257,138
Loans—gross	11,444,325	2,425,631	20,048,426	17,359,106	51,277,488	33,548,245	17,729,243
Commercial and industrial loans, including open-market paper.....	7,658,946	1,855,505	9,755,613	4,461,599	23,731,663	15,337,625	8,394,038
Loans to farmers directly guar. by CCC.....		11	2,433	40,733	43,177	33,451	9,726
Other loans to farmers.....	200	11,392	516,367	1,692,709	2,220,668	1,739,946	480,722
Loans to brokers and dealers in secs.....	1,619,225	165,527	258,002	40,965	2,083,719	917,170	1,166,549
Other loans for purchasing or carrying securities.....	234,478	60,916	354,008	179,322	828,724	494,727	333,997
Real estate loans:							
On farm land.....		704	97,664	471,547	569,915	400,840	169,075
On residential property:							
Insured by FHA.....	309,389	8,552	1,519,883	1,080,672	2,918,496	1,900,145	1,018,351
Insured or guaranteed by VA.....	4,443	5,229	1,145,633	1,307,219	2,462,524	1,843,367	619,157
Not ins. or guar. by FHA or VA.....	51,955	30,149	1,286,823	2,369,488	3,738,415	2,370,853	1,367,562
On other properties.....	60,116	22,011	748,602	1,108,071	1,938,800	1,270,140	668,660
Consumer loans to individuals:							
Retail automobile instalment paper.....	102,169	47,808	1,092,794	1,228,685	2,471,456	1,743,928	727,528
Other retail instalment paper.....	137,733	28,774	471,552	530,349	1,168,408	845,370	323,038
Repair and modernization instalment.....	136,397	24,199	548,621	383,087	1,092,304	769,714	322,590
Instalment cash loans.....	166,286	11,350	419,315	646,643	1,243,594	872,169	371,425
Single-payment less than \$3,000.....	15,822	3,884	214,038	581,459	815,203	588,212	226,991
Other loans to individuals: Single payment loans of \$3,000 and over.....	423,081	66,706	1,058,538	928,621	2,476,946	1,515,373	961,573
Loans to banks.....	121,265	19	26,392	4,039	151,715	70,798	80,917
All other loans (including overdrafts).....	402,820	82,895	532,148	303,898	1,321,761	834,417	487,344
United States Government direct obligations	8,211,876	2,721,031	19,106,652	21,200,301	51,239,860	34,587,537	16,652,323
Treasury bills.....	1,062,248	366,279	2,079,976	1,914,258	5,422,761	3,711,631	1,711,130
Treasury certificates of indebtedness.....	691,805	370,704	2,520,293	2,551,060	6,133,862	4,161,467	1,972,395
Treasury notes.....	1,400,015	494,113	3,655,524	3,918,093	9,467,745	6,419,222	2,848,523
Nonmarketable bonds.....	58,395	15,493	1,356,976	1,399,981	1,730,845	1,301,676	429,169
Other bonds maturing in 5 years or less.....	2,544,045	669,865	6,270,119	6,848,765	16,332,794	11,123,549	5,209,245
Other bonds maturing in 5 to 10 years.....	1,839,270	432,216	2,510,321	2,497,747	7,279,554	4,321,587	2,957,967
Other bonds maturing in 10 to 20 years.....	531,407	337,553	1,098,581	933,400	2,900,941	1,907,083	993,858
Bonds maturing after 20 years.....	84,691	34,808	714,862	1,136,997	1,971,358	1,441,322	530,036

For footnotes, see opposite page.

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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, June 30, 1952					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—net	50,525,899	2,481,971	14,965,251	2,577,075	3,936,088	2,095,406	2,069,105
Reserves.....	751,589	44,353	246,272	42,387	65,910	24,874	30,326
Loans—gross	51,277,488	2,526,324	15,211,523	2,619,462	4,001,998	2,120,280	2,099,431
Commercial and industrial loans, including open-market paper.....	23,731,663	1,288,966	8,806,077	1,087,652	1,710,815	727,882	936,023
Loans to farmers directly guaranteed by CCC.....	43,177	83	83	72	1,135	962	1,801
Other loans to farmers.....	2,220,668	24,093	75,994	49,295	70,871	66,863	91,234
Loans to brokers and dealers in securities.....	2,083,719	34,677	1,649,927	53,955	50,979	13,175	19,654
Other loans for purchasing or carrying securities.....	828,724	33,759	273,784	23,745	92,212	71,575	53,564
Real estate loans:							
On farm land.....	569,915	14,766	35,536	39,814	77,636	47,624	29,459
On residential property:							
Insured by FHA.....	2,918,496	47,792	676,848	89,306	160,781	56,563	39,681
Insured or guaranteed by VA.....	2,462,524	88,879	423,506	185,711	244,981	99,279	26,694
Not insured or guaranteed by FHA or VA.....	3,738,415	236,911	528,156	271,410	530,029	244,099	116,581
On other properties.....	1,938,800	150,050	279,587	141,933	209,858	150,841	101,640
Consumer loans to individuals:							
Retail automobile instalment paper.....	2,471,456	104,075	307,220	144,228	204,081	134,059	164,351
Other retail instalment paper.....	1,168,408	48,415	258,700	59,239	75,770	49,163	61,956
Repair and modernization instalment loans.....	1,092,304	37,477	246,216	73,689	86,715	29,601	58,920
Instalment cash loans.....	1,243,594	81,823	324,507	94,720	104,603	84,496	70,592
Single-payment loans of less than \$3,000.....	815,203	55,911	97,902	49,323	67,829	92,845	81,958
Other loans to individuals: Single-payment loans of \$3,000 and over.....	2,476,946	197,159	628,833	183,266	226,223	184,170	154,516
Loans to banks.....	151,715	6,154	121,425	809	527	4,212	3,252
All other loans (including overdrafts).....	1,321,761	75,417	477,222	71,295	86,953	62,871	87,555
United States Government direct obligations	51,239,860	2,489,662	12,206,011	2,734,649	4,706,971	2,530,270	2,549,903
Treasury bills.....	5,422,761	287,154	1,401,221	192,090	459,010	349,696	232,663
Treasury certificates of indebtedness.....	6,133,862	255,564	939,368	219,505	648,309	280,715	499,635
Treasury notes.....	9,467,745	323,927	1,949,739	393,872	940,150	427,019	566,784
Nonmarketable bonds.....	1,730,845	95,104	252,841	162,462	155,303	138,460	82,568
Other bonds maturing in 5 years or less.....	16,332,794	687,681	3,879,339	833,455	1,494,095	854,165	752,861
Other bonds maturing in 5 to 10 years.....	7,279,554	442,855	2,513,387	451,863	536,844	302,721	170,664
Other bonds maturing in 10 to 20 years.....	2,900,941	292,747	802,495	264,061	266,113	101,897	71,531
Bonds maturing after 20 years.....	1,971,358	104,630	467,621	217,341	207,147	75,597	173,197

	By Federal Reserve districts, June 30, 1952—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—net	6,503,794	1,860,511	1,226,661	2,095,568	2,648,569	8,065,900
Reserves.....	109,806	21,840	16,790	18,010	28,744	102,277
Loans—gross	6,613,600	1,882,351	1,243,451	2,113,578	2,677,313	8,168,177
Commercial and industrial loans, including open-market paper.....	3,090,831	734,166	400,609	802,518	1,344,273	2,801,851
Loans to farmers directly guaranteed by CCC.....	6,946	1,343	1,308	19,971	8,933	623
Other loans to farmers.....	278,951	131,161	162,209	508,142	306,198	455,657
Loans to brokers and dealers in securities.....	175,207	12,662	2,752	9,459	10,628	50,644
Other loans for purchasing or carrying securities.....	98,263	29,142	13,789	24,496	82,250	32,145
Real estate loans:						
On farm land.....	91,511	39,866	22,792	35,802	28,007	107,102
On residential property:						
Insured by FHA.....	364,814	142,460	96,050	73,076	22,988	1,148,137
Insured or guaranteed by VA.....	310,171	60,463	95,195	44,803	29,816	853,026
Not insured or guaranteed by FHA or VA.....	626,199	164,920	96,416	83,711	86,251	753,732
On other properties.....	258,690	87,541	48,221	79,862	88,750	341,827
Consumer loans to individuals:						
Retail automobile instalment paper.....	348,968	93,291	77,753	111,476	172,656	609,298
Other retail instalment paper.....	165,288	44,429	48,359	42,337	72,919	241,833
Repair and modernization instalment loans.....	168,605	53,984	58,445	31,713	44,213	202,726
Instalment cash loans.....	104,154	37,555	25,999	36,700	79,166	199,279
Single-payment loans of less than \$3,000.....	95,679	53,468	24,718	44,680	75,560	75,330
Other loans to individuals: Single-payment loans of \$3,000 and over.....	276,428	157,719	33,532	107,293	168,024	159,783
Loans to banks.....	282	1,441	30	2,899	1,592	9,092
All other loans (including overdrafts).....	152,613	36,740	35,274	54,640	55,089	126,092
United States Government direct obligations	9,649,094	1,923,892	1,420,663	2,444,290	2,278,398	6,306,057
Treasury bills.....	883,599	185,265	122,038	430,263	398,632	481,130
Treasury certificates of indebtedness.....	1,219,553	346,743	191,750	475,233	401,549	655,938
Treasury notes.....	2,014,093	346,478	290,293	488,156	421,310	1,305,924
Nonmarketable bonds.....	325,360	96,195	112,723	112,715	60,196	122,218
Other bonds maturing in 5 years or less.....	2,985,456	644,466	494,094	636,147	695,942	2,375,093
Other bonds maturing in 5 to 10 years.....	1,468,279	194,691	131,780	164,565	168,293	733,612
Other bonds maturing in 10 to 20 years.....	531,968	62,353	42,201	82,875	39,292	343,408
Bonds maturing after 20 years.....	220,786	47,701	21,084	54,336	93,184	288,734

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

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

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

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, June 30, 1952					
		Boston	New York	Phila- delphia	Cleveland	Richmond ²	Atlanta ²
Loans—net	19,745,186	995,002	526,284	1,145,633	2,437,999	900,394	980,990
Reserves.....	303,240	20,594	18,417	24,366	47,098	12,529	16,035
Loans—gross	20,048,426	1,015,596	544,701	1,169,999	2,485,097	912,923	997,025
Commercial and industrial loans, including open-market paper.....	9,755,613	700,952	311,997	703,865	1,424,103	408,732	517,823
Loans to farmers directly guaranteed by CCC.....	2,433				2		675
Other loans to farmers.....	516,367	25	2,099		696	2,196	11,615
Loans to brokers and dealers in securities.....	258,002	31,657	7,442	50,905	48,725	10,073	15,789
Other loans for purchasing or carrying securities.....	354,008	16,630	10,327	5,976	73,567	50,324	35,970
Real estate loans:							
On farm land.....	97,664	63	1,978	123	3,723	2,779	3,011
On residential property:							
Insured by FHA.....	1,519,883	15,372	35,982	18,372	89,606	17,023	18,120
Insured or guaranteed by VA.....	1,145,633	9,962	24,677	4,429	103,709	27,194	5,677
Not insured or guaranteed by FHA or VA.....	1,286,823	23,790	32,276	21,335	203,761	77,850	25,005
On other properties.....	748,602	37,452	28,527	14,168	89,906	61,910	38,694
Consumer loans to individuals:							
Retail automobile instalment paper.....	1,092,794	26,782	14,086	75,851	74,976	56,649	75,964
Other retail instalment paper.....	471,552	9,802	12,863	28,497	34,858	18,229	29,032
Repair and modernization instalment loans.....	548,621	9,652	10,013	46,284	55,674	13,966	28,450
Instalment cash loans.....	419,315	11,104	14,414	32,896	46,353	26,155	24,720
Single-payment loans of less than \$3,000.....	214,038	7,157	4,078	8,156	12,727	20,459	30,832
Other loans to individuals: Single-payment loans of \$3,000 and over.....	1,058,538	69,899	24,713	118,117	157,204	83,135	76,389
Loans to banks.....	26,367	3,801		800	500	3,877	2,380
All other loans (including overdrafts).....	532,148	41,496	9,229	40,225	65,007	32,372	56,879
United States Government direct obligations	19,106,652	824,986	406,528	850,930	2,658,422	1,195,213	1,053,487
Treasury bills.....	2,079,976	124,996	32,107	69,304	291,259	213,854	110,955
Treasury certificates of indebtedness.....	2,520,293	152,616	24,603	46,278	426,155	123,022	232,387
Treasury notes.....	3,655,524	95,025	39,529	118,529	529,518	213,593	198,202
Nonmarketable bonds.....	256,976	9,845	5,053	4,849	22,301	22,301	10,572
Other bonds maturing in 5 years or less.....	6,270,119	165,253	181,900	280,083	756,041	361,932	305,435
Other bonds maturing in 5 to 10 years.....	2,510,321	122,939	50,422	173,020	333,584	181,218	82,706
Other bonds maturing in 10 to 20 years.....	1,098,581	150,418	52,027	109,236	181,226	56,101	34,521
Bonds maturing after 20 years.....	714,862	3,894	20,887	49,631	118,338	16,746	78,709

	By Federal Reserve districts, June 30, 1952—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ²
Loans—net	1,801,899	1,036,020	488,327	1,199,379	1,423,153	6,810,106
Reserves.....	30,432	13,833	6,448	10,689	15,264	87,535
Loans—gross	1,832,331	1,049,853	494,775	1,210,068	1,438,417	6,897,641
Commercial and industrial loans, including open-market paper.....	790,265	566,444	256,905	630,614	921,049	2,522,864
Loans to farmers directly guaranteed by CCC.....	733	81	3	622	73	244
Other loans to farmers.....	11,117	19,244	5,160	148,043	26,079	290,093
Loans to brokers and dealers in securities.....	9,077	12,479	2,717	9,142	9,837	50,159
Other loans for purchasing or carrying securities.....	17,030	17,749	8,284	19,104	69,442	29,605
Real estate loans:						
On farm land.....	3,833	1,858	132	6,384	4,261	69,519
On residential property:						
Insured by FHA.....	191,167	59,630	28,533	47,279	9,783	989,016
Insured or guaranteed by VA.....	116,700	17,505	29,173	19,706	11,053	775,848
Not insured or guaranteed by FHA or VA.....	166,481	54,430	14,935	35,411	25,788	605,761
On other properties.....	71,040	42,170	13,673	50,186	49,203	251,673
Consumer loans to individuals:						
Retail automobile instalment paper.....	119,102	38,939	18,488	47,551	53,143	491,263
Other retail instalment paper.....	43,121	20,527	22,006	22,902	39,329	190,386
Repair and modernization instalment loans.....	86,635	39,643	40,447	23,931	26,847	167,079
Instalment cash loans.....	30,467	13,315	9,018	16,817	34,279	159,777
Single-payment loans of less than \$3,000.....	21,025	14,747	3,662	14,722	22,626	53,847
Other loans to individuals: Single-payment loans of \$3,000 and over.....	115,110	103,367	16,450	70,400	96,840	126,914
Loans to banks.....		1,441	30	2,879	1,592	9,092
All other loans (including overdrafts).....	39,428	26,284	25,159	44,375	37,193	114,501
United States Government direct obligations	3,369,089	853,319	413,523	1,334,537	1,009,791	5,136,827
Treasury bills.....	264,703	91,972	38,709	276,451	193,016	372,650
Treasury certificates of indebtedness.....	403,407	170,548	56,137	239,314	124,852	520,974
Treasury notes.....	739,237	125,087	79,782	261,746	151,975	1,103,301
Nonmarketable bonds.....	54,703	15,052	5,217	20,661	12,097	67,879
Other bonds maturing in 5 years or less.....	1,090,198	310,802	146,499	340,153	352,054	1,979,769
Other bonds maturing in 5 to 10 years.....	640,088	103,531	51,974	104,710	89,142	576,987
Other bonds maturing in 10 to 20 years.....	113,938	25,983	27,540	62,899	19,843	264,849
Bonds maturing after 20 years.....	62,815	10,344	7,665	28,603	66,812	250,418

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

² See note 3, page 11.

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, June 30, 1952					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—net	17,133,309	1,486,969	3,171,141	1,431,442	1,498,089	1,195,012	1,088,115
Reserves.....	225,797	23,759	51,356	18,021	18,812	12,345	14,291
Loans—gross	17,359,106	1,510,728	3,222,497	1,449,463	1,516,901	1,207,357	1,102,406
Commercial and industrial loans, including open-market paper.....	4,461,599	588,014	835,134	383,787	286,712	319,150	418,200
Loans to farmers directly guaranteed by CCC.....	40,733	.....	83	72	1,133	962	1,126
Other loans to farmers.....	1,692,709	24,068	73,695	49,295	70,175	64,667	79,619
Loans to brokers and dealers in securities.....	40,965	3,020	23,260	3,050	2,254	3,102	3,865
Other loans for purchasing or carrying secu- rities.....	179,322	17,129	28,979	17,769	18,645	21,251	17,594
Real estate loans:							
On farm land.....	471,547	14,703	33,558	39,691	73,913	44,845	26,448
On residential property:							
Insured by FHA.....	1,080,672	32,420	331,477	70,934	71,175	39,540	21,561
Insured or guaranteed by VA.....	1,307,219	78,917	394,386	181,282	141,272	72,085	21,017
Not insured or guaranteed by FHA or VA.....	2,369,488	213,121	443,925	250,075	326,268	166,249	91,576
On other properties.....	1,108,071	112,598	190,944	127,765	119,952	88,931	62,946
Consumer loans to individuals:							
Retail automobile instalment paper.....	1,228,685	77,293	190,965	68,377	129,105	77,410	88,387
Other retail instalment paper.....	530,349	38,613	108,104	30,742	40,912	30,934	32,924
Repair and modernization instalment loans.....	383,087	27,825	99,806	27,405	31,041	15,635	30,470
Instalment cash loans.....	646,643	70,719	143,807	61,824	58,250	58,341	45,872
Single-payment loans of less than \$3,000.....	581,459	48,754	78,002	41,167	55,102	72,386	51,126
Other loans to individuals: Single-payment loans of \$3,000 and over.....	928,621	127,260	181,039	65,149	69,019	101,035	78,127
Loans to banks.....	4,039	2,353	160	9	27	335	872
All other loans (including overdrafts).....	303,898	33,921	65,173	31,070	21,946	30,499	30,676
United States Government direct obligations	21,200,301	1,664,676	3,587,607	1,883,719	2,048,549	1,335,057	1,496,416
Treasury bills.....	1,914,258	162,158	306,866	122,786	167,751	135,842	121,708
Treasury certificates of indebtedness.....	2,551,060	102,948	222,960	173,227	222,154	157,693	267,248
Treasury notes.....	3,918,093	228,902	510,195	275,343	410,632	213,426	368,582
Nonmarketable bonds.....	1,399,981	85,259	189,393	157,613	133,002	109,713	71,996
Other bonds maturing in 5 years or less.....	6,848,765	522,428	1,153,394	553,372	738,054	492,233	447,426
Other bonds maturing in 5 to 10 years.....	2,497,747	319,916	623,695	278,843	203,260	121,503	87,958
Other bonds maturing in 10 to 20 years.....	933,400	142,329	219,061	154,825	84,887	45,796	37,010
Bonds maturing after 20 years.....	1,136,997	100,736	362,043	167,710	88,809	58,851	94,488

	By Federal Reserve districts, June 30, 1952—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—net	2,322,317	824,491	738,334	896,189	1,225,416	1,255,794
Reserves.....	33,321	8,007	10,342	7,321	13,480	14,742
Loans—gross	2,355,638	832,498	748,676	903,510	1,238,896	1,270,536
Commercial and industrial loans, including open-market paper.....	445,064	167,722	143,704	171,904	423,224	278,987
Loans to farmers directly guaranteed by CCC.....	6,202	1,262	1,305	19,349	8,860	379
Other loans to farmers.....	256,442	111,917	157,049	360,099	280,119	165,564
Loans to brokers and dealers in securities.....	603	183	35	317	791	485
Other loans for purchasing or carrying securities.....	20,317	11,393	5,505	5,392	12,808	2,540
Real estate loans:						
On farm land.....	86,974	38,008	22,660	29,418	23,746	37,583
On residential property:						
Insured by FHA.....	165,095	82,830	67,517	25,797	13,205	159,121
Insured or guaranteed by VA.....	188,242	42,958	66,022	25,097	18,763	77,178
Not insured or guaranteed by FHA or VA.....	429,569	110,490	81,481	48,300	60,463	147,971
On other properties.....	165,639	45,371	34,548	29,676	39,547	90,154
Consumer loans to individuals:						
Retail automobile instalment paper.....	182,058	54,352	59,265	63,925	119,513	118,035
Other retail instalment paper.....	93,393	23,902	26,353	19,435	33,590	51,447
Repair and modernization instalment loans.....	57,771	14,341	17,998	7,782	17,366	35,647
Instalment cash loans.....	62,337	24,240	16,981	19,883	44,887	39,502
Single-payment loans of less than \$3,000.....	70,770	38,721	21,056	29,958	52,934	21,483
Other loans to individuals: Single-payment loans of \$3,000 and over.....	94,612	54,352	17,082	36,893	71,184	32,869
Loans to banks.....	263	.....	.....	20	.....	.....
All other loans (including overdrafts).....	30,290	10,456	10,115	10,265	17,896	11,591
United States Government direct obligations	3,558,974	1,070,573	1,007,140	1,109,753	1,268,607	1,169,230
Treasury bills.....	252,617	93,293	83,329	153,812	205,616	108,480
Treasury certificates of indebtedness.....	445,442	176,195	135,613	235,919	276,697	134,964
Treasury notes.....	780,743	221,391	210,511	226,410	269,335	202,623
Nonmarketable bonds.....	255,164	81,143	122,206	92,054	48,099	54,339
Other bonds maturing in 5 years or less.....	1,225,393	333,664	347,595	295,994	343,888	395,324
Other bonds maturing in 5 to 10 years.....	395,975	91,160	79,806	59,855	79,151	156,625
Other bonds maturing in 10 to 20 years.....	80,477	36,370	14,661	19,976	19,449	78,559
Bonds maturing after 20 years.....	123,163	37,357	13,419	25,733	26,372	38,316

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 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
All member banks	6,815	113,501,965	50,525,899	51,239,860	21,191	8,124,992	3,268,257	321,766	36,046,065	19,332,503	1,821,471
Reserve bank cities ¹											
1. Boston.....	159	48,319,041	24,394,560	18,884,957	6,889	3,259,255	1,604,390	168,990	16,284,446	9,856,285	425,935
2. New York ²	10	1,987,025	995,002	824,986		121,753	39,583	5,701	651,973	409,007	22,335
3. Philadelphia.....	29	21,986,861	11,399,986	8,328,045		1,451,502	708,490	98,838	8,232,743	5,324,674	174,893
4. Cleveland.....	11	2,297,706	1,145,633	850,930		181,583	109,611	9,949	814,442	426,898	27,208
5. Richmond.....	4	1,987,011	886,678	890,372		126,188	79,933	3,840	534,361	278,393	27,575
6. Atlanta ³	6	345,384	139,615	178,802		20,041	6,126	800	140,783	63,576	4,964
7. Chicago ²	5	741,349	379,604	293,082		49,432	17,825	1,406	299,688	135,069	9,229
8. St. Louis.....	60	7,084,787	2,790,910	3,593,020	7	450,165	235,656	15,029	2,288,179	1,473,505	54,475
9. Minneapolis.....	6	1,054,585	555,651	414,624	58	53,926	25,075	5,251	373,278	206,346	9,029
10. Kansas City.....	4	643,505	324,059	242,087		49,584	26,455	1,320	260,360	110,274	5,280
11. Dallas.....	8	779,773	356,340	333,757	286	66,510	21,381	1,499	368,911	163,860	6,935
12. San Francisco.....	9	949,828	630,111	285,279	3	26,734	4,936	2,765	486,769	191,224	7,515
	7	8,461,227	4,790,971	2,649,973	6,535	661,837	329,319	22,592	1,832,959	1,073,459	76,497
Reserve branch cities ¹											
2. Buffalo.....	124	17,215,960	7,192,592	8,455,994	8,954	1,107,946	409,879	40,595	5,745,120	3,024,804	234,764
3. Cincinnati.....	4	770,709	394,124	290,359	12	50,191	32,576	3,447	232,720	120,701	14,992
4. Pittsburgh.....	8	829,570	361,613	405,976	228	44,099	15,638	2,016	283,772	146,779	12,708
5. Baltimore.....	6	2,100,705	989,461	875,312		129,026	98,859	8,047	572,287	363,945	24,947
6. Charlotte ²	4	645,217	217,009	372,340		27,294	27,026	1,548	256,874	129,797	14,734
7. Birmingham.....	8	427,112	220,834	161,000	1,546	29,540	13,216	976	162,271	68,179	5,174
8. Jacksonville.....	3	283,629	102,761	134,941		34,008	11,430	489	107,162	68,243	5,588
9. Nashville.....	3	270,264	99,363	143,271		19,397	7,600	633	144,199	63,061	3,701
6. New Orleans.....	4	336,475	195,326	114,136		19,497	5,990	1,526	123,685	54,596	4,761
7. Detroit.....	6	610,556	203,936	368,057	105	31,605	5,829	1,024	258,762	134,508	8,352
8. Little Rock.....	7	2,564,380	813,100	1,511,463	6,480	180,896	48,230	4,211	719,638	399,033	36,225
9. Louisville.....	4	126,452	40,268	69,078		13,526	3,340	240	57,447	26,497	1,596
8. Memphis.....	6	411,897	182,557	201,556		9,442	17,348	994	165,181	81,894	6,031
9. Helena.....	3	402,569	228,661	132,511		33,848	6,574	975	150,629	61,561	6,440
10. Denver.....	2	45,371	13,200	29,898		1,327	890	56	18,502	8,891	290
10. Oklahoma City.....	7	511,157	213,226	272,261		14,544	10,278	848	178,480	91,529	7,351
10. Omaha.....	4	321,254	146,094	132,717		32,831	8,906	706	111,790	38,537	2,799
11. El Paso.....	6	331,567	143,431	139,244		36,820	11,475	597	135,022	61,707	3,684
11. Houston.....	3	127,956	72,016	50,956		4,641	50	293	63,715	25,485	2,219
11. San Antonio.....	10	897,045	441,202	414,737		30,761	8,105	2,240	430,558	202,743	9,809
12. Los Angeles.....	6	278,689	95,275	149,327		22,834	10,804	449	109,871	60,544	5,347
12. Portland.....	6	2,581,739	869,346	1,588,361	250	98,708	20,043	5,031	735,981	402,974	23,574
12. Salt Lake City ²	3	975,110	504,165	362,830		93,664	12,471	1,980	265,230	161,139	11,892
12. Seattle.....	6	330,146	151,562	153,686	333	20,052	4,038	475	104,369	61,159	4,271
	5	1,036,391	494,062	381,977		129,395	29,163	1,794	356,975	191,302	18,279
Other reserve cities ¹											
4. Columbus.....	71	4,930,017	1,805,438	2,698,608	76	264,029	152,570	9,296	1,929,758	956,334	88,962
4. Toledo.....	3	395,553	121,956	224,954		35,055	12,928	660	167,479	86,679	6,954
5. Washington.....	4	354,042	78,291	261,808		9,779	3,687	477	126,833	68,343	8,290
7. Cedar Rapids.....	13	856,962	322,936	483,071		20,611	28,444	1,900	276,825	158,266	21,822
7. Des Moines.....	3	70,666	14,773	33,123		22,024	587	159	22,953	12,628	1,168
7. Dubuque.....	1	213,938	82,756	101,895		21,328	7,674	285	83,408	35,639	3,974
7. Indianapolis.....	2	36,105	8,379	24,152		1,655	1,856	63	10,494	5,167	634
7. Milwaukee.....	5	615,871	184,165	371,656	19	40,801	18,104	1,126	243,056	124,472	12,793
7. St. Paul.....	6	721,736	252,895	415,904	34	21,311	30,338	1,254	274,881	152,440	10,494
8. National Stock Yards.....	4	77,930	34,499	38,907		3,249	1,139	136	32,242	15,015	1,224
10. Kansas City, Kansas.....	1	67,735	28,883	35,550		2,902	220	180	32,910	10,965	419
10. Lincoln.....	3	324,494	151,068	141,538	6	20,144	10,943	795	124,319	56,364	3,077
10. Pueblo.....	2	48,980	25,211	19,339	4	3,684	649	93	23,770	8,732	581
10. St. Joseph.....	4	98,618	36,212	53,270		6,707	2,239	190	40,437	21,162	1,387
10. Topeka.....	2	29,815	16,045	12,798		838	62	72	13,129	4,804	788
10. Tulsa.....	4	58,307	22,900	31,950		2,315	1,035	107	28,615	11,786	1,019
10. Wichita.....	4	79,414	34,422	34,903	11	8,325	1,586	167	31,035	15,951	1,721
11. Fort Worth.....	4	358,042	134,349	187,993	2	22,431	12,661	606	135,407	54,754	3,862
	4	211,452	71,149	116,305		10,224	13,453	321	104,953	42,657	2,967
	3	310,357	184,549	109,492		10,646	4,965	705	157,012	70,510	5,788
Country banks, by districts	6,461	43,036,947	17,133,309	21,200,301	5,272	3,493,762	1,101,418	102,885	12,086,741	5,495,080	1,071,810
1. Boston.....	313	3,540,533	1,486,969	1,664,676	323	251,589	125,522	11,454	1,016,350	451,825	106,266
2. New York.....	694	7,657,809	3,171,141	3,587,607	3,249	664,291	208,552	22,969	1,702,927	854,876	180,666
3. Philadelphia.....	616	3,823,207	1,431,442	1,883,719	96	307,151	188,150	12,649	893,241	437,365	96,277
4. Cleveland.....	652	4,007,637	1,498,089	2,048,549	160	336,501	115,008	9,330	962,925	491,475	97,779
5. Richmond.....	444	2,777,127	1,195,012	1,335,057	34	171,317	69,379	6,328	910,124	391,244	88,067
6. Atlanta.....	336	2,920,708	1,088,115	1,496,416	11	296,721	33,325	6,120	994,991	428,519	83,887
7. Chicago.....	924	6,600,658	2,322,317	3,558,974	98	557,534	150,914	10,821	1,699,908	794,577	148,617
8. St. Louis.....	475	2,122,380	824,491	1,070,573	618	166,692	55,436	4,570	636,658	292,131	50,835
9. Minneapolis.....	467	1,930,826	738,334	1,007,140	54	124,127	57,868	3,303	538,266	253,428	38,673
10. Kansas City.....	703	2,236,708	896,189	1,109,753	100	193,722	32,713	4,231	822,109	343,986	47,220
11. Dallas.....	603	2,765,323	1,225,416	1,268,607	5	236,768	28,341	6,186	1,221,888	436,544	75,974
12. San Francisco.....	234	2,654,031	1,255,794	1,169,230	524	187,349	36,210	4,924	687,354	319,110	57,549

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

For other footnote, see opposite page.

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

ASSETS [In thousands of dollars]

and bank balances												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	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets		
6,444,390	25,202	39,572	8,382,927	1,065,764	25,273	85,466	285,651	304,502	225,788	151,540,474	All member banks	
971,056	11,693	32,213	4,987,264	344,712	9,517	42,768	270,821	165,924	147,828	65,585,057	Reserve bank cities¹	
31,508	1,241	3,499	184,383	16,864	.....	439	31,500	6,765	5,401	2,699,967	1. Boston
99,964	2,476	19,521	2,611,215	157,218	.....	1,955	190,721	74,039	99,531	30,743,410	2. New York ²
101,209	1,208	1,119	256,800	16,386	.....	6,358	4,047	8,009	7,408	3,154,610	3. Philadelphia
58,611	193	509	169,080	7,395	.....	9,872	31	9,046	2,306	2,550,022	4. Cleveland
13,000	.....	25	59,218	3,226	.....	692	.....	1,345	552	491,989	5. Richmond
42,649	100	.....	112,641	12,001	.....	.....	12	2,468	1,792	1,057,377	6. Atlanta ³
216,143	1,720	2,292	540,044	23,950	.....	571	4,869	24,629	7,862	9,434,890	7. Chicago ²
30,677	14	98	127,114	6,155	1,608	.....	2,198	3,522	1,722	1,443,068	8. St. Louis
35,349	249	195	109,013	1,016	400	2,791	532	2,022	645	911,271	9. Minneapolis	
56,258	54	382	141,422	4,889	.....	245	771	1,148	838	1,156,575	10. Kansas City
166,753	462	683	120,132	14,819	5,533	.....	495	1,858	561	1,459,863	11. Dallas
118,935	3,976	3,890	556,202	80,793	1,263	19,845	35,645	31,073	19,210	10,482,015	12. San Francisco	
873,424	5,340	5,182	1,601,606	168,740	5,271	23,616	10,645	60,476	21,599	23,251,427	Reserve branch cities¹	
25,066	289	1,546	70,126	10,691	27	514	.....	2,851	2,025	1,019,537	2. Buffalo
41,773	103	67	82,342	11,481	.....	.....	158	3,142	1,607	1,129,730	4. Cincinnati
40,791	.....	122	142,482	24,389	.....	8,435	16	7,909	1,108	2,714,849	4. Pittsburgh
41,711	11	115	70,506	6,614	.....	450	176	2,260	1,960	913,551	5. Baltimore
17,143	.....	.....	70,775	3,486	.....	.....	111	1,276	1,692	595,948	5. Charlotte ³
22,811	.....	.....	10,520	2,604	.....	.....	.....	1,075	593	395,063	6. Birmingham
37,787	.....	.....	39,650	4,331	.....	.....	.....	522	127	419,443	6. Jacksonville
31,780	.....	.....	32,548	4,789	139	.....	613	871	410	466,982	6. Nashville
31,229	497	22	84,154	5,776	95	679	3,665	2,924	1,077	883,534	6. New Orleans	
72,659	690	1,035	209,996	10,841	7	983	250	9,554	3,591	3,309,244	7. Detroit	
15,167	25	.....	14,162	793	.....	.....	.....	201	79	184,972	8. Little Rock
23,930	.....	.....	53,326	2,210	387	25	.....	1,722	319	581,741	8. Louisville
41,920	28	2	40,678	5,648	.....	.....	73	585	286	559,790	8. Memphis
3,203	.....	.....	6,118	226	.....	.....	.....	234	6	64,339	9. Helena
37,760	200	9	41,631	1,099	4	.....	9	2,322	1,744	694,815	10. Denver
40,373	.....	.....	30,081	6,600	.....	1,421	479	918	87	442,549	10. Oklahoma City
27,946	270	.....	41,415	3,371	.....	.....	.....	1,057	380	471,397	10. Omaha
26,283	.....	213	9,515	1,217	140	.....	.....	127	111	193,266	11. El Paso
134,620	1,400	324	81,662	15,748	3,974	5,684	4,334	2,797	695	1,360,835	11. Houston	
21,604	270	24	22,082	4,632	.....	.....	9	931	63	394,195	11. San Antonio
71,594	25	573	237,241	11,949	.....	4,609	221	9,602	1,660	3,345,761	12. Los Angeles
19,751	638	291	71,519	13,956	256	816	337	4,295	665	1,259,849	12. Portland	
12,937	103	.....	25,899	2,751	242	.....	194	9	378	438,469	12. Salt Lake City ³
33,586	791	839	112,178	13,538	.....	.....	.....	3,292	936	1,411,568	12. Seattle
447,815	796	260	435,591	49,989	917	6,848	332	13,483	7,128	6,938,472	Other reserve cities¹	
27,339	.....	40	46,467	7,220	.....	101	.....	425	448	571,125	4. Columbus
35,398	.....	.....	14,802	1,512	.....	.....	.....	1,361	688	484,537	4. Toledo
48,321	.....	134	48,282	14,948	512	1,200	.....	1,290	990	1,152,727	5. Washington
2,575	.....	.....	6,582	979	.....	.....	.....	.....	.....	94,598	5. Cedar Rapids
26,505	.....	.....	17,290	634	.....	1,738	.....	628	147	300,493	7. Des Moines
2,238	.....	.....	2,455	269	.....	.....	.....	35	9	46,912	7. DuBuque
43,101	.....	12	62,678	4,826	.....	.....	.....	2,257	558	866,568	7. Indianapolis
30,830	57	35	81,025	5,540	.....	1	231	2,127	2,482	1,006,998	7. Milwaukee
10,648	173	.....	5,182	857	.....	.....	.....	276	29	111,334	7. Sioux City
2,337	.....	.....	19,189	.....	.....	230	36	307	.....	100,988	8. National Stock Yards
26,567	.....	39	38,272	2,808	.....	.....	65	1,212	462	453,590	9. St. Paul
9,735	.....	.....	4,722	423	.....	.....	.....	.....	1	73,462	10. Kansas City, Kansas
8,603	.....	.....	9,285	749	.....	.....	.....	334	.....	140,138	10. Lincoln
6,148	.....	.....	1,389	279	.....	.....	.....	.....	.....	43,225	10. Pueblo
11,433	40	.....	4,337	485	.....	85	.....	145	66	87,703	10. St. Joseph
7,113	.....	.....	6,250	650	9	.....	.....	337	148	111,593	10. Topeka
60,506	200	.....	16,085	2,940	192	.....	.....	1,073	522	498,176	10. Tulsa
47,262	.....	.....	12,067	1,039	204	.....	.....	889	134	318,671	10. Wichita
41,156	326	.....	39,232	3,831	.....	3,493	.....	786	155	475,634	11. Fort Worth
4,152,095	7,373	1,917	1,358,466	502,323	9,568	12,234	3,853	64,619	49,233	55,765,518	Country banks, by districts	
216,948	552	617	240,142	51,553	663	1,093	695	6,607	4,743	4,622,237	1. Boston	
345,842	1,154	232	320,157	100,379	1,273	2,635	474	19,858	10,829	9,496,184	2. New York	
251,560	241	.....	107,798	48,888	1,238	1,335	84	3,973	4,055	4,776,021	3. Philadelphia
292,157	262	3	81,249	42,304	210	721	615	3,257	3,422	5,021,091	4. Cleveland	
302,622	973	1	127,217	35,782	722	667	293	2,177	4,428	3,731,320	5. Richmond	
384,250	812	111	97,412	41,384	1,263	692	1,159	5,697	3,710	3,969,604	6. Atlanta	
626,964	212	83	129,455	57,811	721	1,976	243	7,295	6,020	8,374,632	7. Chicago	
253,637	55	1	39,999	20,269	351	163	17	2,355	2,408	2,784,601	8. St. Louis	
204,437	200	275	41,253	15,991	186	630	104	5,274	1,214	2,492,491	9. Minneapolis	
399,872	782	.....	30,249	14,610	335	345	9	901	1,363	3,076,380	10. Kansas City
642,095	1,587	311	65,377	36,849	1,397	526	153	1,560	3,882	4,031,578	11. Dallas	
231,711	543	283	78,158	36,503	1,209	1,451	7	5,665	3,159	3,389,379	12. San Francisco	

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 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	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks	106,511,727	79,186,489	5,439,351	6,988,800	11,013,318	1,329,175	2,554,594	32,256,916	30,196,168	271,226	17,265	1,303,184	28,331	440,742
Reserve bank cities ¹	48,930,148	34,673,022	2,837,675	1,701,470	6,942,075	1,273,033	1,502,873	10,233,801	9,179,770	98,601	1,461	518,163	12,064	423,742
1. Boston	2,210,750	1,604,166	112,642	123,792	313,169	31,101	25,880	183,677	171,226	6,445	6	22,131	4,150	345,692
2. New York ²	24,915,071	17,955,605	1,661,743	316,698	3,194,404	1,099,300	1,084,321	2,179,761	1,754,373	53,415	74	17,853	329	6,000
3. Philadelphia	2,615,414	1,955,409	149,758	75,888	398,412	13,141	22,806	239,666	221,380	30	30	21,025	68	3,000
4. Cleveland	1,663,793	1,292,366	150,231	61,143	134,359	5,232	20,462	717,535	696,442	30	74	2,630	6	6,000
5. Richmond	377,225	232,220	18,778	33,362	89,840	149	2,876	80,118	74,172	3,310	15	22	6	3,000
6. Atlanta	882,716	543,134	48,214	123,540	163,164	45	4,709	1,052,257	1,030,059	2,155	15	46,550	3,000	3,000
7. Chicago ²	6,817,851	4,915,086	345,453	306,051	1,140,532	39,388	71,341	1,946,655	1,889,548	3,900	657	1,850	1	50
8. St. Louis	1,160,781	784,528	72,147	17,765	277,493	2,951	5,897	162,768	160,408	1,850	510	1	1	50
9. Minneapolis	743,764	446,740	27,954	51,711	203,120	2,450	11,789	100,316	100,065	1	1	8,442	50	50
10. Kansas City	1,002,763	572,909	25,417	43,948	352,054	1,164	7,271	85,068	85,017	1	1	8,442	50	50
11. Dallas	1,204,519	704,727	34,424	62,031	386,233	1,688	15,416	136,468	128,026	1	1	399,260	4,455	69,050
12. San Francisco	5,335,501	4,063,132	190,914	485,631	289,295	76,424	230,105	4,296,512	3,796,054	27,496	197	399,260	4,455	69,050
Reserve branch cities ¹	16,687,884	12,270,549	907,409	1,103,178	2,146,539	38,685	221,524	4,847,499	4,579,778	21,483	1,150	241,610	3,478	.....
2. Buffalo	642,269	511,861	32,076	58,535	24,537	3,500	11,760	295,643	294,229	21,483	1,150	819	595	.....
4. Cincinnati	814,442	623,875	62,512	22,598	94,326	650	10,481	227,063	202,291	25	25	24,537	230	.....
5. Pittsburgh	1,946,952	1,531,506	152,546	42,815	198,659	1,990	19,436	443,272	427,413	278	25	15,092	464	.....
6. Baltimore	730,203	519,207	50,518	69,612	83,626	1,147	6,093	123,634	123,014	600	20	21,080	212	.....
5. Charlotte ²	475,406	286,126	29,051	33,742	118,548	65	7,874	67,318	43,472	2,552	2	21,080	212	.....
6. Birmingham	303,890	231,229	9,970	23,402	36,686	.....	2,603	62,739	62,739	.....	.....	.....	.....	.....
6. Jacksonville	333,326	177,240	10,619	47,510	96,083	102	1,772	56,163	54,213	1,950	.....	.....	.....	.....
6. Nashville	319,712	181,509	6,231	51,905	74,833	.....	5,234	113,467	109,965	716	.....	2,781	5	.....
6. New Orleans	703,932	425,721	16,425	108,861	140,146	6,239	6,540	127,053	115,893	35	35	10,875	250	.....
7. Detroit	2,155,426	1,645,136	193,405	83,612	190,238	4,914	38,121	975,893	968,711	1,705	6	5,437	40	.....
8. Little Rock	153,089	90,922	3,847	22,179	35,449	.....	6,922	21,089	20,858	225	6	.....	.....	.....
8. Louisville	472,409	294,549	35,420	15,994	120,830	33	5,583	67,512	65,688	1,800	.....	4	20	.....
8. Memphis	427,297	277,193	9,537	35,855	102,036	279	2,397	91,334	88,924	.....	.....	2,410	.....	.....
9. Helena	55,068	18,352	904	22,504	12,851	.....	4,57	6,778	6,723	50	.....	.....	.....	.....
10. Denver	517,785	386,363	19,993	31,852	72,436	86	7,155	132,807	131,211	1,550	.....	34	12	.....
10. Oklahoma City	366,608	201,517	7,890	47,872	105,996	.....	3,333	39,497	29,012	100	.....	10,350	35	.....
10. Omaha	396,122	245,252	17,319	20,696	110,506	2	2,347	44,292	44,284	3	5	.....	.....	.....
11. El Paso	147,098	99,803	4,630	10,140	29,129	1,619	1,777	33,238	28,896	2,132	.....	2,210	.....	.....
11. Houston	1,147,164	808,988	50,624	67,997	204,291	3,991	11,273	113,147	91,173	36	36	21,938	.....	.....
11. San Antonio	307,582	232,657	7,140	13,702	48,459	1,621	4,003	65,026	46,395	1,754	16	16,861	.....	.....
12. Los Angeles	2,153,761	1,850,855	100,808	47,721	109,814	6,138	38,425	975,934	876,380	515	.....	98,939	100	.....
12. Portland	791,803	616,417	26,045	88,776	40,277	1,400	18,888	366,147	358,564	45	.....	7,488	50	.....
12. Salt Lake City ²	315,028	233,051	8,178	35,963	33,557	2	4,277	95,987	90,837	3,325	1,020	755	50	.....
12. Seattle	1,011,512	781,220	51,821	99,335	63,226	4,907	11,003	302,466	298,893	2,183	.....	1,390	.....	.....
Other reserve cities ¹	5,408,951	3,626,745	309,815	476,190	865,184	5,874	125,143	1,088,970	1,023,785	24,793	145	22,420	1,327	16,500
4. Columbus	436,755	292,658	22,823	59,185	41,603	36	20,450	102,660	90,872	820	5	10,727	236	.....
4. Toledo	340,684	256,306	37,074	11,964	20,311	.....	15,029	119,653	115,950	55	55	3,648	.....	.....
5. Washington	884,474	765,294	35,871	169	53,421	3,869	25,850	191,051	163,726	10,488	25	312	.....	16,500
7. Cedar Rapids	70,598	35,417	3,248	5,411	26,407	.....	115	17,820	17,820	.....	.....	.....	.....	.....
7. Des Moines	254,502	119,270	14,052	73,367	45,352	.....	2,461	27,672	25,511	2,145	16	.....	.....	.....
7. Dubuque	24,327	19,690	1,606	1,938	808	.....	285	19,794	19,794	.....	.....	.....	.....	.....
7. Indianapolis	664,749	422,214	32,400	109,110	80,171	174	20,680	148,415	145,532	2,610	5	268	.....	.....
7. Milwaukee	752,518	501,931	76,610	29,539	125,276	938	18,224	191,978	187,362	4,195	.....	3	418	.....
7. Sioux City	87,370	47,300	1,660	5,119	32,498	.....	793	17,886	17,879	7	7	.....	.....	.....
8. National Stock Yards	84,311	16,480	616	248	66,895	.....	72	8,056	1,555	.....	1	6,500	.....	.....
9. St. Paul	350,719	199,094	24,919	42,733	81,414	447	2,112	64,770	64,495	275	.....	.....	.....	.....
10. Kansas City, Kansas	55,163	21,996	705	11,507	20,373	.....	582	13,887	13,882	.....	.....	.....	.....	.....
10. Lincoln	114,561	62,779	2,207	13,535	34,300	.....	1,740	13,312	13,297	.....	15	.....	.....	.....
10. Pueblo	31,226	25,007	636	1,858	3,587	.....	138	7,641	7,416	.....	.....	225	.....	.....
10. St. Joseph	60,897	38,010	1,248	3,929	15,195	.....	2,515	21,929	21,924	.....	5	.....	.....	.....
10. Topeka	90,245	44,499	5,493	28,536	11,310	.....	407	13,963	12,822	1,130	11	.....	.....	.....
10. Tulsa	433,598	331,256	20,909	16,264	61,347	410	3,412	32,311	31,826	95	.....	5	385	.....
10. Wichita	283,450	184,753	13,119	37,258	45,129	.....	3,191	19,769	17,554	2,200	.....	.....	15	.....
11. Fort Worth	388,804	242,791	14,619	24,520	99,787	.....	7,087	56,403	54,568	835	.....	1,000	.....	.....
Country banks, by districts	35,484,744	28,616,173	1,384,452	3,707,962	1,059,520	11,583	705,054	16,086,646	15,412,835	126,349	14,509	520,991	11,462	500
1. Boston	3,089,406	2,436,387	207,786	207,401	105,213	1,454	131,165	1,138,706	1,123,557	6,255	2,141	6,642	111	.....
2. New York	5,288,943	4,100,041	252,598	692,823	98,192	1,027	144,262	3,463,035	3,379,851	10,281	20	71,259	1,624	.....
3. Philadelphia	2,539,708	2,199,873	106,366	153,697	77,262	7	62,503	1,767,799	1,703,946	6,758	574	55,996	25	500
4. Cleveland	2,818,541	2,359,918	156,488	225,573	12,155	.....	54,407	1,792,955	1,698,648	1,697	1,104	91,454	52	.....
5. Richmond	2,455,515	1,926,041	99,156	259,596	124,199	10	46,513	985,577	897,983	35,609	1,531	49,564	890	.....
6. Atlanta	2,943,884	2,243,964	77,683	385,761	197,206	4,293	34,977	749,943	709,929	21,282	4,001	11,212	3,	

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [in thousands of dollars]

State	Number of banks	Loans and investments							Reserves, cash,		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
Total, all States...	6,815	113,501,965	50,525,899	51,239,860	21,191	8,124,992	3,268,257	321,766	36,046,065	19,332,503	1,821,471
New England:											
Maine.....	38	292,438	132,220	128,673	32	17,119	13,506	888	75,619	35,037	9,217
New Hampshire.....	52	168,527	82,387	69,994	39	11,233	4,413	461	55,531	21,246	7,117
Vermont.....	39	130,577	63,845	53,135	54	8,660	4,525	358	32,496	15,424	3,228
Massachusetts.....	139	3,376,749	1,562,061	1,482,324	194	211,502	111,472	9,196	1,056,775	598,115	68,078
Rhode Island.....	8	644,704	280,839	334,786	.....	16,967	8,417	3,695	126,237	71,234	15,559
Connecticut.....	63	1,193,131	470,762	558,535	16	130,205	30,450	3,163	403,295	154,960	34,003
Middle Atlantic:											
New York.....	530	26,996,295	13,641,696	10,579,313	2,298	1,817,088	842,466	113,434	9,415,230	5,916,522	294,591
New Jersey.....	269	3,834,917	1,433,442	1,877,300	993	383,568	126,274	13,340	836,663	430,641	89,245
Pennsylvania.....	714	8,321,461	3,576,995	3,662,396	198	633,333	418,387	30,152	2,285,803	1,248,245	151,671
East North Central:											
Ohio.....	418	6,143,990	2,424,944	3,090,845	244	448,580	167,159	12,218	1,728,522	897,252	113,138
Indiana.....	238	2,103,082	715,439	1,203,678	69	130,447	49,709	3,740	662,950	318,394	51,961
Illinois.....	512	9,793,146	3,562,983	5,214,013	11	684,930	312,121	19,088	3,026,111	1,824,306	107,919
Michigan.....	231	4,480,228	1,611,147	2,395,111	6,537	374,045	85,810	7,578	1,146,872	598,193	84,303
Wisconsin.....	166	1,783,324	615,364	1,012,410	58	90,529	61,862	3,101	552,629	272,899	32,004
West North Central:											
Minnesota.....	206	1,752,700	787,709	769,385	13	126,645	65,453	3,495	584,466	255,753	23,533
Iowa.....	160	995,766	404,517	458,979	.....	110,470	20,020	1,780	322,418	148,741	20,321
Missouri.....	178	2,759,944	1,314,395	1,195,919	725	172,206	67,744	8,961	1,018,975	499,470	34,445
North Dakota.....	42	215,232	71,943	127,454	7	9,590	5,907	331	59,173	30,727	3,042
South Dakota.....	62	282,094	120,616	137,036	13	16,690	7,288	451	85,245	41,892	5,258
Nebraska.....	139	792,686	315,892	387,504	3	69,850	18,032	1,405	294,664	142,082	10,808
Kansas.....	215	889,355	341,330	430,836	95	89,088	26,408	1,598	598,886	154,678	14,732
South Atlantic:											
Delaware.....	15	288,453	141,796	130,582	.....	9,793	4,879	1,403	76,244	25,759	4,642
Maryland.....	73	1,000,633	349,864	554,330	3	48,756	45,404	2,276	351,104	176,846	25,984
District of Columbia.....	15	883,770	336,319	495,916	.....	20,741	28,846	1,948	283,597	161,258	22,872
Virginia.....	204	1,395,317	645,947	638,189	26	77,141	30,647	3,367	459,023	200,957	37,457
West Virginia.....	109	657,887	238,377	364,426	.....	40,648	12,757	1,679	176,737	94,854	19,453
North Carolina.....	53	807,283	409,446	313,091	1,546	63,909	17,455	1,836	304,936	120,865	18,248
South Carolina.....	33	401,088	152,572	211,946	5	24,691	11,096	778	155,801	68,719	13,782
Georgia.....	65	1,074,686	555,723	418,586	.....	76,641	21,553	2,183	412,842	181,629	21,133
Florida.....	74	1,333,699	395,784	804,644	.....	110,074	20,543	2,654	473,530	210,007	30,508
East South Central:											
Kentucky.....	112	843,127	362,215	421,569	4	30,245	26,926	2,168	300,581	145,202	19,568
Tennessee.....	84	1,265,046	626,789	519,297	6	94,623	20,741	3,590	471,666	201,780	26,653
Alabama.....	95	867,096	358,848	384,953	2	103,707	17,808	1,778	305,116	151,913	23,424
Mississippi.....	31	243,923	93,458	102,873	3	44,946	2,036	607	86,916	36,090	6,846
West South Central:											
Arkansas.....	68	432,427	159,185	209,330	208	55,133	7,632	939	170,943	72,234	9,858
Louisiana.....	49	1,106,303	393,521	608,462	105	93,902	7,791	2,522	440,839	205,749	22,767
Oklahoma.....	224	1,225,352	496,556	583,071	19	116,843	26,447	2,416	493,008	179,548	20,391
Texas.....	580	4,932,570	2,490,932	2,082,501	3	291,704	56,010	11,420	2,327,222	931,983	95,038
Mountain:											
Montana.....	84	394,347	139,029	222,802	15	20,364	11,541	596	136,668	65,549	7,667
Idaho.....	21	331,531	158,307	159,621	491	10,004	2,589	519	77,385	42,047	5,895
Wyoming.....	39	187,825	80,868	94,166	.....	9,548	2,920	323	60,479	27,194	4,580
Colorado.....	93	881,569	380,965	452,487	.....	31,578	14,958	1,581	300,151	144,678	16,542
New Mexico.....	34	236,397	101,141	124,487	.....	8,970	1,414	413	93,214	36,769	6,710
Arizona.....	5	396,295	187,513	162,118	34	37,358	8,619	653	95,059	43,451	8,897
Utah.....	30	437,523	214,810	193,459	333	23,969	4,240	712	135,446	76,015	7,308
Nevada.....	6	155,242	64,019	80,621	.....	6,889	3,508	205	37,734	19,458	4,592
Pacific:											
Washington.....	51	1,521,658	721,976	583,278	.....	180,023	33,652	2,729	488,621	250,908	28,790
Oregon.....	29	1,124,822	574,063	428,586	.....	107,434	12,494	2,245	306,469	181,964	15,369
California.....	120	12,125,750	6,165,350	4,724,877	6,789	832,613	366,328	29,793	2,855,174	1,603,266	122,324
Mutual Savings Banks¹.....	3	18,684	6,039	11,320	.....	1,068	201	56	2,415	1,272	219

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	16	278,568	110,143	137,785	12	22,344	7,678	606	81,630	35,184	8,601
New Jersey—Dist. No. 2.....	181	3,140,516	1,213,412	1,488,913	951	326,552	99,474	11,214	671,530	348,545	67,359
Kentucky—Dist. No. 4.....	57	252,950	112,279	121,782	.....	13,577	4,575	737	75,317	34,088	7,366
Pennsylvania—Dist. No. 4.....	190	3,183,402	1,361,746	1,446,716	144	211,408	152,305	11,083	819,497	491,837	54,714
West Virginia—Dist. No. 4.....	12	94,176	37,119	47,628	.....	7,083	2,014	332	24,321	12,437	3,035
Louisiana—Dist. No. 6.....	34	869,977	304,760	490,880	105	65,735	6,944	1,552	359,220	177,426	16,249
Mississippi—Dist. No. 6.....	19	202,546	79,522	81,520	3	39,435	1,570	496	71,915	29,657	5,644
Tennessee—Dist. No. 6.....	70	814,977	374,468	369,320	6	55,068	13,581	2,534	305,864	133,364	18,560
Indiana—Dist. No. 7.....	177	1,843,699	611,529	1,064,594	48	119,766	44,561	3,201	580,148	282,147	44,867
Illinois—Dist. No. 7.....	360	9,182,877	3,368,601	4,881,986	7	626,046	288,212	18,025	2,848,587	1,745,532	95,929
Michigan—Dist. No. 7.....	190	4,335,112	1,559,616	2,317,873	6,525	360,388	83,431	7,279	1,114,587	582,148	80,633
Wisconsin—Dist. No. 7.....	125	1,628,617	559,531	925,662	58	82,293	58,274	2,799	509,019	253,908	27,854
Missouri—Dist. No. 10.....	45	958,028	427,554	423,579	286	78,302	26,417	1,890	440,208	193,294	10,534
New Mexico—Dist. No. 10.....	10	150,545	63,038	79,634	.....	6,301	1,301	271	54,518	20,953	3,550
Oklahoma—Dist. No. 10.....	211	1,205,079	485,921	576,084	19	114,284	26,402	2,369	483,752	176,586	19,568
Arizona—Dist. No. 12.....	4	342,118	167,375	135,615	29	30,073	8,433	593	82,039	35,485	7,784

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

OF BANKS ON JUNE 30, 1952, BY STATES

ASSETS [in thousands of dollars]

and bank balances				Bank premises, furniture, and fixtures	Other real estate owned	Assets in- directly representing real estate	Cus- tomers' 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								
6,444,390	25,202	39,572	8,382,927	1,065,764	25,273	85,466	285,651	304,502	225,788	151,540,474	Total, all States
15,729	11	109	15,516	2,325	62	284	.....	361	593	371,682	New England:
13,085	18	13	14,052	1,992	46	49	.....	1	132	226,278	Maine
7,815	15	30	5,984	1,796	100	23	.....	149	106	165,247	New Hampshire
121,676	1,269	3,579	264,058	37,631	291	1,176	31,815	9,870	8,162	4,522,469	Vermont
15,938	43	368	23,095	11,836	.....	.....	.....	380	1,914	528	Massachusetts
94,807	437	26	119,062	18,114	194	58	.....	150	1,462	774	Rhode Island
318,823	3,475	21,245	2,860,574	223,603	1,134	4,636	190,948	86,145	108,735	37,026,726	Connecticut
175,747	521	45	140,464	49,073	529	612	97	11,655	4,605	4,738,151	Middle Atlantic:
401,790	1,384	1,244	481,469	89,299	1,506	14,925	4,309	18,111	11,908	10,747,322	New York
344,249	426	616	372,841	54,601	77	10,639	642	16,474	7,471	7,962,416	New Jersey
197,420	106	12	95,057	18,125	110	27	146	4,389	2,617	2,791,446	Pennsylvania
489,069	1,780	2,292	600,745	43,220	549	996	4,931	27,477	10,046	12,906,475	East North Central:
211,576	776	1,138	250,886	35,378	269	1,431	280	11,197	5,401	5,681,056	Ohio
145,277	57	35	102,357	12,855	72	380	272	3,692	3,309	2,356,533	Indiana
140,664	393	388	163,735	10,167	503	3,602	698	5,558	1,429	2,359,123	Illinois
110,829	173	.....	42,354	6,272	45	2,484	.....	1,301	458	1,328,744	Missouri
194,141	168	481	290,270	19,596	1,658	435	2,986	6,115	3,591	3,813,300	North Dakota
21,364	4	29	4,007	1,370	16	.....	.....	830	105	276,726	South Dakota
32,422	.....	.....	5,673	2,465	2	.....	.....	890	485	371,181	Nebraska
87,375	270	.....	54,129	5,963	22	.....	.....	1,535	525	1,095,395	Kansas
162,424	158	.....	27,894	5,493	242	115	.....	1,258	885	1,257,234	West North Central:
21,090	100	.....	24,653	2,708	64	1,036	.....	784	272	369,561	Minnesota
73,657	11	115	74,491	11,155	138	451	181	2,410	3,057	1,369,129	Iowa
49,211	.....	134	50,122	15,249	520	1,200	.....	1,290	1,019	1,186,645	Missouri
112,561	527	25	107,496	17,898	400	708	240	2,032	2,197	1,877,115	North Dakota
78,669	210	.....	23,551	6,413	26	613	7	496	970	883,149	South Dakota
67,852	20	.....	97,951	9,657	17	.....	152	1,846	2,127	1,126,018	Nebraska
47,217	216	1	25,866	4,052	141	37	.....	461	401	561,981	Kansas
83,776	160	3	126,141	17,014	168	.....	22	3,011	2,384	1,510,127	South Atlantic:
161,589	325	47	71,054	20,366	631	163	.....	3,603	1,396	1,833,388	Florida
77,109	20	.....	58,682	6,703	407	45	.....	2,029	517	1,153,409	Georgia
150,607	38	2	92,586	18,231	225	28	686	2,336	1,022	1,759,240	Alabama
100,687	416	61	28,615	8,585	389	529	1,105	1,806	1,408	1,186,034	Mississippi
36,377	.....	.....	7,603	3,704	30	.....	4	38	208	334,823	West South Central:
66,993	40	.....	21,818	3,315	8	30	.....	505	407	607,635	Arkansas
108,116	498	22	103,687	12,122	153	749	3,705	4,397	1,907	1,570,175	Louisiana
241,781	639	.....	50,649	12,827	340	1,629	488	2,058	1,085	1,736,887	Oklahoma
969,893	4,020	1,555	324,733	72,485	10,876	9,533	4,991	7,024	5,157	7,369,858	Texas
46,481	52	72	16,847	3,600	35	.....	3	1,148	189	535,990	Mountain:
18,313	60	.....	11,070	3,568	43	.....	.....	25	251	412,803	Montana
23,935	.....	.....	4,770	1,715	24	.....	.....	89	249	250,381	Idaho
90,105	200	9	48,617	3,856	25	.....	9	2,395	1,964	1,189,969	Wyoming
42,976	150	.....	6,609	3,004	109	122	.....	264	103	333,213	Colorado
21,899	.....	66	20,746	5,987	952	.....	.....	1,887	707	500,887	New Mexico
24,650	103	.....	27,370	3,861	29	844	.....	11	394	578,108	Arizona
10,220	.....	.....	3,464	1,921	37	.....	.....	488	262	195,684	Utah
75,950	791	903	131,279	20,769	311	475	194	3,799	1,314	2,037,141	Nevada
35,149	736	291	72,960	15,757	303	16	337	4,648	763	1,453,115	Pacific:
305,307	4,386	4,616	815,275	108,068	1,445	25,386	35,873	43,078	22,353	15,217,127	Washington
867	.....	.....	57	60	.....	.....	.....	.....	10	21,169	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	<i>Mutual Savings Banks</i> ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

20,594	.....	9	17,242	5,277	30	58	150	385	151	366,249	Connecticut—Dist. No. 2
131,455	444	45	123,682	39,408	478	410	97	10,218	3,499	3,866,156	New Jersey—Dist. No. 2
31,047	20	.....	2,796	2,934	3	20	.....	129	136	331,489	Kentucky—Dist. No. 4
114,403	112	125	158,306	36,398	129	8,470	178	8,350	1,823	4,058,247	Pennsylvania—Dist. No. 4
6,370	.....	.....	2,479	368	1	.....	.....	187	149	119,202	West Virginia—Dist. No. 4
72,171	498	22	92,854	9,519	153	679	3,705	3,362	1,687	1,248,302	Louisiana—Dist. No. 6
29,629	.....	.....	6,985	3,362	.....	.....	4	28	149	278,004	Mississippi—Dist. No. 6
102,654	10	.....	51,276	12,039	223	.....	613	1,747	685	1,136,148	Tennessee—Dist. No. 6
165,992	76	12	87,054	15,006	80	27	146	4,117	2,102	2,445,325	Indiana—Dist. No. 7
426,614	1,770	2,292	576,450	38,635	335	996	4,895	26,810	9,547	12,112,682	Illinois—Dist. No. 7
200,841	776	1,118	249,071	34,120	265	1,431	280	11,191	5,348	5,502,334	Michigan—Dist. No. 7
127,387	57	35	99,778	11,674	46	331	272	3,382	3,243	2,156,584	Wisconsin—Dist. No. 7
88,112	154	382	147,732	5,843	.....	.....	771	1,366	975	1,407,521	Missouri—Dist. No. 10
24,449	150	.....	5,416	1,638	98	22	.....	264	52	207,137	New Mexico—Dist. No. 10
236,609	614	.....	50,375	12,626	333	1,629	488	2,058	1,082	1,707,047	Oklahoma—Dist. No. 10
18,925	.....	66	19,779	5,546	802	.....	.....	1,887	671	433,063	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS — ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Post-savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total, all States . . .	106,511,727	79,186,489	5,439,351	6,988,800	11,013,318	1,329,175	2,554,594	32,256,916	30,196,168	271,226	17,265	1,303,184	28,331	440,742
New England:														
Maine	207,017	169,623	7,616	15,501	8,491	1	5,785	127,241	126,353	531	6	351		
New Hampshire	156,838	125,154	7,478	10,476	8,281		5,449	45,897	45,259	545	20	73		
Vermont	72,635	61,733	3,778	3,913	981		2,230	75,504	75,041	133	3	327		
Massachusetts	3,442,521	2,575,797	192,178	204,746	358,249	31,112	80,439	619,804	597,442	9,170	1,637	5,502	53	6,000
Rhode Island	444,224	352,707	27,457	42,539	8,847	1,423	11,251	273,666	272,322	488	471	327		58
Connecticut	1,215,795	954,351	92,424	67,991	40,298	19	60,712	282,300	279,855	1,843	30	572		
Middle Atlantic:														
New York	28,542,513	20,286,335	1,835,080	886,447	3,254,998	1,103,238	1,176,415	4,311,763	3,823,857	61,602		74,481	6,131	345,697
New Jersey	2,585,698	2,105,577	119,177	237,430	58,309		64,616	1,808,107	1,778,327	5,097		24,435		248
Pennsylvania	7,002,757	5,651,086	395,418	235,330	609,307	15,138	96,478	2,642,269	2,537,733	3,908	941	98,879		808
East North Central:														
Ohio	5,064,007	3,937,702	391,064	314,184	305,170	5,918	109,969	2,341,801	2,202,958	2,050	890	135,357		546
Indiana	1,912,449	1,390,134	85,119	288,493	109,887	174	38,642	702,009	693,510	5,272	2,323	466		438
Illinois	9,028,989	6,725,741	406,039	513,498	1,246,383	39,388	97,940	2,993,266	2,838,368	5,998	761	142,129	3,010	3,000
Michigan	3,321,939	2,582,971	248,418	219,099	207,004	4,966	59,481	2,009,358	1,980,097	3,051	86	25,704		420
Wisconsin	1,454,907	1,084,471	115,275	86,724	139,246	938	28,253	751,688	743,202	4,815	983	2,265		423
West North Central:														
Minnesota	1,636,910	1,045,668	78,141	168,920	318,449	3,263	22,469	543,202	536,217	384	70	6,352		179
Iowa	963,226	650,364	35,120	149,573	117,823		10,346	274,381	271,956	2,185	81	159		
Missouri	2,991,151	2,052,344	119,268	127,420	665,040	4,115	22,964	554,101	545,565	1,967	563	5,811	195	
North Dakota	188,630	158,689	4,112	12,720	10,269	23	2,817	70,997	69,946	655	6	390		
South Dakota	271,225	214,924	6,286	37,558	10,214		2,243	76,522	72,611	1,020	5	2,886		
Nebraska	901,564	651,106	27,731	65,809	150,283	2	6,633	117,344	117,192	49	33	68		2
Kansas	1,058,737	737,142	31,309	187,969	92,820		9,433	120,042	115,528	3,739	53	699		23
South Atlantic:														
Delaware	285,795	247,368	23,960	3,558	4,086		6,823	42,163	41,349	235		79		500
Maryland	981,580	720,373	57,176	109,039	85,562	1,147	8,283	293,077	285,472	6,662	5	918		20
District of Columbia	903,599	783,607	36,285	169	53,541	3,869	26,128	203,805	172,459	13,509	1,025	312		
Virginia	1,193,750	892,957	50,143	88,953	141,828	159	19,710	533,107	478,893	19,333	226	34,300		355
West Virginia	600,684	445,007	20,427	79,398	45,714		10,138	206,649	204,040	1,406	297	579		327
North Carolina	857,188	595,755	45,060	67,539	129,784	65	18,985	173,574	130,680	5,364	8	37,301		221
South Carolina	455,588	341,959	27,644	62,778	16,179		7,028	71,383	63,960	6,655	7	556		205
Georgia	1,209,879	808,509	62,035	154,119	177,945	83	7,188	194,857	184,840	6,435	1,155	2,415		12
Florida	1,438,882	1,075,596	34,899	161,652	148,027	3,820	14,888	274,302	259,517	8,343	2,655	3,297		490
East South Central:														
Kentucky	901,888	664,832	47,657	52,111	128,163	33	9,092	160,074	151,355	5,197	16	3,446		60
Tennessee	1,260,675	832,785	31,184	141,832	235,922	279	18,673	373,491	357,690	3,540	170	10,937	1,154	
Alabama	862,257	656,156	25,457	101,004	71,369	537	7,734	233,053	228,117	3,834	27	321		754
Mississippi	253,233	163,714	5,938	51,958	30,424		1,199	58,738	58,022	706		10		
West South Central:														
Arkansas	480,645	358,541	10,169	57,703	51,166		3,066	82,073	80,967	243	40	673		150
Louisiana	1,241,374	810,705	28,067	207,802	173,980	6,239	14,581	233,250	217,579	3,338	56	10,892	1,385	
Oklahoma	1,462,530	1,066,675	43,454	149,926	186,630	410	15,435	146,204	130,383	4,131	96	10,778		816
Texas	6,182,993	4,550,119	180,622	431,905	921,280	11,311	87,756	674,055	562,491	18,738	1,167	88,018		3,641
Mountain:														
Montana	416,386	320,951	9,929	52,989	27,310		5,207	92,076	91,638	65	3	360		10
Idaho	286,134	218,662	8,322	50,481	5,021		3,648	102,765	101,223	1,424	11	67		40
Wyoming	188,998	145,871	3,307	29,961	8,184		1,675	45,198	44,279	385	18	56		
Colorado	875,360	693,760	25,724	65,782	79,572	86	10,436	234,268	223,227	2,120	10	8,899		12
New Mexico	265,255	180,649	8,746	59,659	9,416		6,785	48,561	45,506	3,033	11	11		
Arizona	371,927	297,765	4,542	57,209	4,322	1,565	6,524	96,278	94,702	1,450	10	116		
Utah	393,435	290,266	9,234	52,575	35,992	2	5,366	146,985	141,726	3,340	1,020	829		70
Nevada	121,915	93,730	4,097	20,734	1,154		2,200	61,046	59,119	1,297		630		
Pacific:														
Washington	1,400,054	1,098,377	67,340	139,524	73,677	4,962	16,174	495,053	487,961	5,673	15	14	1,390	
Oregon	924,133	730,519	29,299	99,806	42,809	1,400	20,300	414,425	405,435	47	14	8,879		50
California	8,231,922	6,587,662	310,146	562,294	403,912	82,901	285,007	5,825,144	5,170,199	30,221	241	550,798	4,635	69,050
Mutual Savings Banks¹	126	25	1	100				19,181	19,178			3		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	238,874	198,812	10,503	13,973	6,765		8,821	102,029	101,489	10	20	510		
New Jersey—Dist. No. 2	2,064,896	1,685,360	100,834	167,636	55,370	589	55,107	1,524,647	1,503,107	2,084		19,218		238
Kentucky—Dist. No. 4	233,362	204,768	5,652	18,602	2,611		1,729	67,013	66,545	7		420		40
Pennsylvania—Dist. No. 4	2,654,232	2,163,389	181,597	79,097	200,658	1,990	27,501	960,427	928,976	368	293	30,326		464
West Virginia—Dist. No. 4	69,566	50,770	3,361	11,395	2,974		1,066	33,897	33,137	370	10	380		
Louisiana—Dist. No. 6	980,521	616,419	21,697	178,830	148,320	6,239	9,016	191,870	176,299	3,248	46	10,892		1,385
Mississippi—Dist. No. 6	207,857	128,275	4,283	44,158	30,075		1,066	51,333	50,630	703				
Tennessee—Dist. No. 6	788,064	517,842	20,771	101,126	132,382		15,943	269,207	256,395	3,540	168	7,965		1,398
Indiana—Dist. No. 7	1,674,130	1,208,910	78,396	256,263	96,290	174	34,097	620,264	611,995	5,169	2,293	409		398
Illinois—Dist. No. 7	8,522,360	6,354,609	394,685	463,256	1,176,041	39,388	94,381	2,762,702	2,643,152	5,381	712	107,457	3,000	3,000
Michigan—Dist. No. 7	3,249,564	2,526,945	244,639	208,264	206,524	4,966	58,226	1,917,506	1,888,553	2,927	31	25,575		420
Wisconsin—Dist. No. 7	1,348,434	997,941	110,254	75,889	136,551		26,861	672,390	664,375	4,815	853	1,924		53
Missouri—Dist. No. 10	1,193,858	720,526	29,280	57,945	374,185	1,164	10,758	128,099	127,856	88	14	91		

OF BANKS ON JUNE 30, 1952, BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State
138,768,643	68,517	303,708	1,873,528	141,014,396	3,260,076	4,950,223	1,941,649	374,130	10,526,078	91,686,602	80,346,956	Total, all States
334,258	1,125		2,175	337,558	12,390	12,682	7,823	1,229	34,124	175,772	175,393	New England:
202,735	245		601	203,581	6,168	9,295	5,970	1,264	22,697	129,701	127,027	Maine
148,139	84		1,231	149,454	5,557	5,668	3,412	1,156	15,793	58,836	61,892	New Hampshire
4,062,325	1,425	33,673	44,482	4,141,905	106,278	174,867	68,831	30,588	380,564	3,057,137	2,596,924	Vermont
717,890		382	8,813	727,085	14,695	28,690	8,884	6,245	58,514	405,191	383,402	Massachusetts
1,498,095	300	150	11,834	1,510,379	37,164	45,066	19,270	5,299	106,799	1,001,926	963,992	Rhode Island
												Connecticut
32,854,276	25,730	204,857	984,867	34,069,730	877,872	1,492,219	551,199	35,706	2,956,996	25,363,116	19,488,623	Middle Atlantic:
4,393,805	2,800		70,688	4,424,464	101,308	141,908	56,234	14,237	313,687	2,269,487	2,267,159	New York
9,645,026	16,620	4,593	27,688	9,736,927	279,162	556,478	157,282	17,473	1,010,395	6,119,498	5,501,425	New Jersey
												Pennsylvania
7,405,808	840	642	57,154	7,464,444	162,889	244,068	80,529	10,486	497,972	4,346,917	3,989,014	East North Central:
2,614,458	100	146	14,931	2,629,635	46,395	72,967	36,895	5,554	161,811	1,620,042	1,622,212	Ohio
12,022,255		5,494	72,216	12,099,965	277,862	349,603	103,911	75,135	806,511	7,939,175	6,736,434	Indiana
5,331,297		280	50,012	5,381,589	91,545	137,470	58,079	12,373	299,446	2,859,477	2,610,665	Illinois
2,206,995	65	272	9,155	2,216,087	41,276	61,499	32,226	5,445	140,446	1,208,000	1,097,091	Michigan
												Wisconsin
2,180,112	300	698	23,244	2,204,354	40,934	75,849	25,545	12,441	154,769	1,332,511	1,073,322	West North Central:
1,237,607			2,748	1,240,355	21,743	37,923	21,322	7,401	88,389	810,743	767,929	Minnesota
3,545,252	5,200	3,087	21,438	3,574,977	87,319	93,361	52,901	4,742	238,323	2,506,040	1,912,458	Iowa
259,627			1,746	261,373	4,720	6,364	3,364	905	15,353	163,259	170,219	Missouri
347,747	200		2,381	350,328	6,273	8,761	4,438	1,381	20,853	233,130	249,052	North Dakota
1,018,908	6,204		3,215	1,028,327	22,243	24,323	15,206	5,296	67,068	760,060	669,419	South Dakota
1,178,715	814		3,847	1,183,376	23,070	29,979	18,668	2,141	73,858	868,355	906,650	Nebraska
												Kansas
327,958			3,644	331,602	9,013	24,190	4,637	119	37,959	240,052	233,096	South Atlantic:
1,274,657	400	181	6,009	1,281,247	22,962	44,128	14,476	6,316	87,882	833,432	763,204	Delaware
1,107,404			6,135	1,113,539	20,950	36,750	12,553	2,853	73,106	804,266	759,782	Maryland
1,726,857	1,085	240	11,835	1,740,017	41,800	62,422	25,764	7,812	137,798	973,693	894,124	District of Columbia
807,333	1,000	7	3,426	811,766	20,440	34,662	12,646	3,636	71,383	498,464	510,992	Virginia
1,030,762	550	152	18,762	1,050,226	17,500	44,745	10,540	3,007	75,792	691,385	584,328	West Virginia
526,971			4,222	531,193	9,662	14,714	4,850	1,007	30,788	382,505	385,899	North Carolina
1,404,736	480	22	13,393	1,418,631	27,138	41,916	11,926	10,516	91,496	999,962	843,675	South Carolina
1,173,184			10,057	1,183,241	37,230	51,556	13,875	7,486	110,147	1,206,239	1,181,082	Georgia
												Florida
1,061,962	650		7,301	1,069,913	24,425	43,407	13,502	2,162	83,496	766,097	667,353	East South Central:
1,634,166	200	686	11,846	1,646,898	34,746	53,552	20,227	3,817	112,342	1,017,482	900,704	Kentucky
1,095,310	90	1,268	8,234	1,104,902	23,972	35,020	17,666	4,474	81,132	732,955	736,279	Tennessee
311,971		4	1,183	313,158	6,440	14,009	1,028	188	21,665	209,253	209,268	Alabama
												Mississippi
562,718			2,093	564,811	13,375	17,310	10,177	1,962	42,824	391,834	397,492	West South Central:
1,474,624	300	4,158	7,703	1,486,785	24,003	40,933	17,785	669	83,390	1,029,571	929,401	Arkansas
1,608,734	19	488	7,128	1,616,369	36,208	45,885	33,244	5,081	120,418	1,170,100	1,181,387	Louisiana
6,857,048	825	5,011	30,949	6,893,833	180,664	194,541	79,865	20,955	476,025	4,888,367	4,745,047	Oklahoma
												Texas
508,462	50	3	2,535	511,050	9,160	10,476	4,881	423	24,940	353,058	362,300	Mountain:
388,899			2,205	391,104	8,365	9,140	3,629	565	21,699	256,751	261,721	Montana
234,196	500		961	235,657	3,258	7,095	3,573	798	14,724	160,293	172,737	Idaho
1,109,628	209	9	5,903	1,115,749	20,845	31,935	17,087	4,353	74,220	736,638	721,361	Wyoming
313,816	7		978	314,801	7,165	6,646	1,190	3,411	18,412	215,670	240,484	Colorado
468,205			6,570	474,775	8,275	13,500	4,237	100	26,112	329,282	340,752	New Mexico
540,420			4,425	544,845	10,503	11,824	9,596	1,340	33,263	341,474	320,837	Arizona
182,961			1,608	184,569	2,738	4,088	4,229	60	11,115	108,231	113,200	Utah
												Nevada
1,895,107	100	194	12,769	1,908,170	37,655	53,409	24,728	13,179	128,971	1,192,825	1,122,796	Pacific:
1,338,558		337	14,804	1,353,699	33,450	41,385	24,427	154	99,416	816,024	777,665	Washington
14,057,066		36,577	252,310	14,345,953	301,271	351,946	207,322	10,635	871,174	7,112,326	6,619,688	Oregon
												California
19,307			63	19,370		1,585	206	8	1,799			Mutual Savings Banks¹

OF BANKS LOCATED IN FEDERAL DISTRICT SPECIFIED

340,903	300	150	2,487	343,840	8,158	10,182	3,392	677	22,400	201,038	204,364	Connecticut—Dist. No. 2
3,589,543	1,100	97	24,779	3,615,519	80,401	112,925	45,742	11,569	250,637	1,809,759	1,784,421	New Jersey—Dist. No. 2
300,375	490		970	301,835	9,020	13,846	5,401	1,387	29,654	199,519	222,303	Kentucky—Dist. No. 4
3,614,659	15,000	178	29,057	3,658,894	115,005	231,746	48,566	4,036	399,353	2,381,523	2,111,681	Pennsylvania—Dist. No. 4
103,463	850		785	105,098	4,140	6,950	2,131	883	14,104	60,717	60,752	West Virginia—Dist. No. 4
1,172,391		4,158	6,034	1,182,583	17,778	31,993	15,311	637	65,719	815,496	711,411	Louisiana—Dist. No. 6
259,190		4	1,139	260,333	5,210	11,719	691	51	17,671	171,243	166,514	Mississippi—Dist. No. 6
1,057,271		613	8,112	1,065,996	23,465	32,128	12,374	2,185	70,152	634,134	583,635	Tennessee—Dist. No. 6
2,294,394		146	12,893	2,307,433	39,025	62,252	31,949	4,666	137,892	1,421,154	1,412,216	Indiana—Dist. No. 7
11,285,062		5,458	69,828	11,360,348	263,300	328,918	90,554	69,562	752,334	7,519,296	6,335,796	Illinois—Dist. No. 7
5,167,070		280	49,751	5,217,101	87,205	131,756	54,716	11,556	285,233	2,799,652	2,544,364	Michigan—Dist. No. 7
2,020,824	65	272	8,344	2,029,505	37,076	55,702	29,448	4,853	127,079	1,121,996	1,000,913	Wisconsin—Dist. No. 7
1,321,957	200	771	4,266	1,327,194	25,720	32,589	19,594	2,424	80,327	958,014	641,497	Missouri—Dist. No. 10
194,561			908	195,469	4,700	4,320	371	2,277	11,668	126,801	135,434	New Mexico—Dist. No. 10
1,581,712	19	488	7,052	1,589,271	35,498	45,023	32,671	4,584	117,776	1,152,284	1,159,046	Oklahoma—Dist. No. 10
403,642			5,999	409,641	7,525	12,250	3,647		23,422	282,752	291,995	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, JUNE 30, 1952

[In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves ¹	Net demand deposits subject to reserve	Time deposits	Reserves with Federal Reserve Banks ²			Ratio of total reserves to net demand plus time deposits (per cent)	Ratio of required reserves to net demand plus time deposits (per cent)
					Total	Required	Excess		
All member banks	106,511,727	14,825,125	91,686,602	32,256,916	19,332,503	19,561,106	-228,603	15.6	15.8
Central reserve city banks	30,457,021	3,284,119	27,172,902	3,314,986	6,525,035	6,720,396	-195,361	21.4	22.0
Reserve city banks	40,569,962	6,032,020	34,537,942	12,855,284	7,312,388	7,678,905	-366,517	15.4	16.2
Country banks	35,484,744	5,508,986	29,975,758	16,086,646	5,495,080	5,161,805	333,275	11.9	11.2
All member banks, by districts:									
Boston	5,300,156	672,631	4,627,525	1,322,383	860,832	846,909	13,923	14.5	14.2
New York	30,846,283	3,472,370	27,373,913	5,938,439	6,300,251	6,430,574	-130,323	18.9	19.3
Philadelphia	5,155,122	717,367	4,437,755	2,007,465	864,263	877,178	-12,915	13.4	13.6
Cleveland	8,021,167	1,032,491	6,988,676	3,403,138	1,435,614	1,455,215	-19,601	13.8	14.0
Richmond	4,922,823	799,795	4,123,028	1,447,698	811,062	789,927	21,135	14.6	14.2
Atlanta	5,487,460	927,431	4,560,029	1,214,622	883,996	837,150	46,846	15.3	14.5
Chicago	15,757,714	2,085,573	13,672,141	6,247,243	6,012,476	3,068,839	-56,363	15.1	15.4
St. Louis	4,209,399	662,136	3,547,263	1,025,134	679,394	673,888	5,506	14.9	14.7
Minneapolis	2,691,999	464,212	2,227,787	953,947	428,957	424,989	3,968	13.5	13.4
Kansas City	5,814,387	1,051,942	4,762,445	825,290	859,465	880,096	-20,631	15.4	15.8
Dallas	6,626,168	1,370,511	5,255,657	743,953	987,050	932,356	54,694	16.5	15.5
San Francisco	11,679,049	1,568,666	10,110,383	7,127,604	2,209,143	2,343,985	-134,842	12.8	13.6
Central reserve city banks:									
New York	24,600,312	2,678,762	21,921,550	2,144,886	5,266,067	5,389,865	-123,798	21.9	22.4
Chicago	5,856,709	605,357	5,251,352	1,170,100	1,258,968	1,330,531	-71,563	19.6	20.7
Reserve city banks, by districts:									
Boston	2,210,750	215,541	1,995,209	183,677	409,007	410,062	-1,055	18.8	18.8
New York	957,028	127,609	829,419	330,518	179,308	185,715	-6,407	15.5	16.0
Philadelphia	2,615,414	358,009	2,257,405	239,666	426,898	465,861	-38,963	17.1	18.7
Cleveland	5,202,626	659,085	4,543,541	1,610,183	944,139	1,005,319	-61,180	15.3	16.3
Richmond	2,467,308	369,956	2,097,352	462,121	419,818	447,198	-27,380	16.4	17.5
Atlanta	2,543,576	445,769	2,097,807	464,679	455,477	447,442	8,035	17.8	17.5
Chicago	4,970,632	724,479	4,246,153	2,176,013	958,931	979,791	-20,860	14.9	15.3
St. Louis	2,297,887	368,500	1,929,387	350,759	387,263	406,923	-19,660	17.0	17.8
Minneapolis	1,149,551	218,522	931,029	171,864	175,529	196,518	-20,989	15.9	17.8
Kansas City	3,352,418	621,821	2,730,597	424,476	515,479	571,588	-56,109	16.3	18.1
Dallas	3,195,167	663,039	2,532,128	404,282	550,506	530,682	19,824	18.7	18.1
San Francisco	9,607,605	1,259,690	8,347,915	6,037,046	1,890,033	2,031,806	-141,773	13.1	14.1
Country banks, by districts:									
Boston	3,089,406	457,090	2,632,316	1,138,706	451,825	436,847	14,978	12.0	11.6
New York	5,288,943	665,999	4,622,944	3,463,035	854,876	854,994	-118	10.6	10.6
Philadelphia	2,539,708	359,358	2,180,350	1,767,799	437,365	411,317	26,048	11.1	10.4
Cleveland	2,818,541	373,406	2,445,135	1,792,955	491,475	449,896	41,579	11.6	10.6
Richmond	2,455,515	429,839	2,025,676	985,577	391,244	342,729	48,515	13.0	11.4
Atlanta	2,943,884	481,662	2,462,222	749,943	428,519	389,708	38,811	13.3	12.1
Chicago	4,930,373	755,737	4,174,636	2,901,130	794,577	758,517	36,060	11.2	10.7
St. Louis	1,911,512	293,636	1,617,876	674,375	292,131	266,965	25,166	12.7	11.6
Minneapolis	1,542,448	245,690	1,296,758	782,083	253,428	228,471	24,957	12.2	11.0
Kansas City	2,461,969	430,121	2,031,848	400,814	343,986	308,508	35,478	14.1	12.7
Dallas	3,431,001	707,472	2,723,529	339,671	436,544	401,674	34,870	14.3	13.1
San Francisco	2,071,444	308,976	1,762,468	1,090,558	319,110	312,179	6,931	11.2	10.9

¹ Demand balances with banks in United States, except private banks and American branches of foreign banks, plus cash items in process of collection. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" is accounted for by an excess of allowable deductions over gross demand deposits at a number of banks.

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

Reserves actually required on a given date are based on deposits at the opening of business on that day, which is the same as the close of business the preceding day. Therefore, the figures in the "Required" column represent the reserves required to be maintained on the business day following the call date. Pursuant to the provisions of law, the Board of Governors of the Federal Reserve System prescribed the following requirements for reserves to be maintained by each member bank which were in effect on that date: Time deposits—6% for all member banks; net demand deposits—24% for central reserve city banks, 20% for reserve city banks, and 14% for country banks.

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

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 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
ASSETS													
Loans and investments	37,466,217	1,711,974	16,988,988	2,147,051	3,422,045	1,684,232	696,889	5,026,005	1,443,755	376,299	764,175	592,001	2,612,863
Loans (including overdrafts)	17,472,105	751,371	8,685,958	981,627	1,402,999	755,780	339,473	1,817,774	682,524	151,453	366,355	293,524	1,243,267
United States Government direct obligations	16,652,323	794,006	7,098,208	918,157	1,646,808	786,917	286,690	2,584,130	645,367	195,525	298,033	239,484	1,158,998
Obligations guaranteed by United States Government	4,764	151	1,584	10	368	1,560	108	137	522	31	281	5	7
Obligations of States and political subdivisions	2,324,936	100,826	831,919	140,084	237,502	90,992	61,878	480,368	69,519	20,051	83,643	53,688	154,466
Other bonds, notes, and debentures	877,562	58,086	293,705	95,584	126,822	44,480	6,531	135,543	39,850	8,623	14,367	3,915	50,056
Corporate stocks (including Federal Reserve Bank stock)	134,527	7,534	77,614	11,589	7,546	4,503	2,209	8,053	5,973	616	1,496	1,385	6,009
Reserves, cash, and bank balances	12,118,514	487,465	6,052,835	631,449	892,931	484,297	234,921	1,326,977	489,123	111,475	307,767	257,363	761,911
Reserve with Federal Reserve Banks	6,835,273	234,090	3,742,858	335,724	480,402	258,207	110,019	736,832	241,896	55,756	133,708	100,807	404,974
Cash in vault	581,798	42,942	201,831	32,520	66,539	42,264	16,367	85,827	23,077	7,446	10,742	18,007	34,236
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,560,518	70,026	233,587	83,583	180,601	124,414	69,555	303,147	38,402	87,701	123,049	136,762	
Other balances with banks in United States	8,038	488	3,510	1,039	123	246	19	727	69	5	275	317	
Balances with banks in foreign countries	20,740	518	17,852	164	180	80	80	575	40	17	313	42	
Cash items in process of collection	3,112,147	139,401	1,853,197	178,419	165,086	139,086	38,961	199,869	114,350	9,849	75,028	15,141	183,760
Due from own foreign branches	328		328										
Bank premises owned and furniture and fixtures	351,682	24,982	154,147	25,124	26,655	23,489	10,251	35,232	10,530	1,966	3,863	9,729	25,714
Other real estate owned	5,305	276	1,244	369	156	272	357	277	1,518	62	12	680	82
Investments and other assets indirectly representing bank premises or other real estate	27,430	819	3,163	7,426	11,032	1,829	179	1,615	63		101	60	1,143
Customers' liability on acceptances	144,136	1,597	136,205	800	218	51	622	321	1,421		9	225	2,667
Income accrued but not yet collected	108,571	4,216	61,505	6,559	9,247	3,811	1,446	9,796	3,503	462	1,034	362	6,300
Other assets	65,212	2,639	26,843	5,482	4,350	5,660	2,144	3,500	2,340	192	1,814	440	9,808
Total assets	50,287,395	2,233,968	23,425,258	2,824,260	4,366,634	2,283,641	946,809	6,403,723	1,952,253	490,456	1,078,775	860,860	3,420,758
LIABILITIES													
Demand deposits	35,925,510	1,542,574	18,220,807	2,066,856	2,605,389	1,606,885	698,418	3,764,327	1,466,479	315,368	884,201	710,688	2,043,518
Individuals, partnerships, and corporations	27,051,460	1,227,593	13,176,534	1,742,077	2,127,121	1,190,244	503,733	2,981,694	1,061,288	241,725	579,363	582,652	1,637,436
United States Government	2,045,790	104,796	1,181,446	105,167	180,397	78,704	20,318	177,342	73,781	8,286	19,470	10,471	85,612
States and political subdivisions	1,793,224	103,140	578,094	54,785	137,468	121,822	110,589	293,269	71,440	45,263	97,167	75,170	105,017
Banks in United States	3,374,064	45,421	1,959,550	132,577	115,668	187,644	58,530	239,955	246,102	15,886	179,165	33,251	160,315
Banks in foreign countries	63,621	2,007	602,851	3,090	2,706	1,910	652	2,265	1,999		508	841	18,792
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,023,351	59,617	722,332	29,160	42,029	26,561	4,596	69,802	11,869	4,208	8,528	8,303	36,346
Time deposits	10,123,494	492,017	2,928,795	480,223	1,439,834	492,715	181,083	2,237,808	340,334	144,038	121,928	94,952	1,169,767
Individuals, partnerships, and corporations	9,576,876	489,052	2,689,814	460,042	1,380,535	436,601	163,937	2,198,147	333,305	141,278	120,148	86,912	1,077,105
United States Government	35,337	1,327	8,091	230	543	10,692	3,988	2,889	3,648	52	90	1,040	2,747
Postal savings	4,151	217	15	41	715	230	2,631	209	27	31	17	6	12
States and political subdivisions	291,683	1,363	40,074	19,335	57,879	28,967	9,194	36,415	3,349	2,672	1,573	6,214	84,648
Banks in United States	8,892	58	4,746	75	162	225	1,333	148	5	5	100	780	1,255
Banks in foreign countries	206,555		186,055	500	16,000								4,000
Total deposits	46,049,004	2,034,591	21,149,604	2,547,079	4,045,223	2,099,600	879,501	6,002,135	1,806,813	459,406	1,006,129	805,640	3,213,285
Due to own foreign branches	15,773		15,773										100
Bills payable, rediscounts, and other liabilities for borrowed money	26,471	45	22,240	550	990	750	470	65	200		1,061		225
Acceptances outstanding	156,662	1,626	148,404	800	218	51	622	352	1,466		9	225	2,889
Dividends declared but not yet payable	20,929	1,066	13,855	1,499	902	420	412	1,040	784	27	121	110	693
Income collected but not yet earned	103,221	6,741	35,604	7,560	9,243	6,454	2,987	16,278	3,804	727	1,258	489	12,076
Expenses accrued and unpaid	202,654	10,994	103,436	13,786	18,747	10,174	3,235	16,995	7,047	613	2,716	1,684	13,227
Other liabilities	65,353	3,638	36,410	1,925	1,473	9,005	831	5,301	3,112	83	417	64	3,094
Total liabilities	46,640,067	2,058,701	21,525,324	2,573,199	4,076,796	2,126,454	888,058	6,042,166	1,823,226	460,856	1,011,711	808,212	3,245,364
CAPITAL ACCOUNTS													
Capital	1,062,135	52,099	535,699	67,952	87,163	41,551	18,085	98,904	46,706	9,305	19,643	20,149	64,879
Surplus	1,781,729	71,882	977,526	138,904	147,410	82,862	30,118	148,756	51,478	11,038	27,782	19,175	74,798
Undivided profits	690,902	31,870	361,514	38,556	47,042	24,300	8,225	79,864	28,144	7,662	17,104	11,569	35,052
Other capital accounts	112,562	19,416	25,195	5,649	8,223	8,474	2,323	34,033	2,699	1,595	2,535	1,755	665
Total capital accounts	3,647,328	175,267	1,899,934	251,061	289,838	157,187	58,751	361,557	129,027	29,600	67,064	52,648	175,394
Total liabilities and capital accounts	50,287,395	2,233,968	23,425,258	2,824,260	4,366,634	2,283,641	946,809	6,403,723	1,952,253	490,456	1,078,775	860,860	3,420,758
Net demand deposits subject to reserve (see page 18)	31,255,037	1,333,497	16,134,023	1,804,854	2,259,702	1,343,385	589,902	3,262,108	1,242,438	267,117	721,472	572,498	1,724,041
Demand deposits adjusted (see footnote on page 1)	26,755,888	1,250,949	12,623,763	1,647,603	2,141,532	1,199,541	579,957	3,144,896	1,030,247	281,347	610,030	650,984	1,595,039
Pledged assets (and securities loaned)	5,067,326	170,437	2,207,981	397,313	539,723	335,936	165,878	390,713	182,466	65,837	139,868	117,660	353,514
Number of banks	1,890	46	222	84	225	137	70	444	168	131	128	151	84

