MEMBER BANK

CALL REPORT

NUMBER 125

CONDITION OF MEMBER BANKS

September 5, 1952

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

CONTENTS

	PAGE
Assets and Liabilities:	
Of All Member Banks September 5, 1952, June 30, 1952 and October 10, 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 SEPTEMBER 5, 1952 COMPARED WITH JUNE 30, 1952 AND OCTOBER 10, 1951

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Sept. 5, 1952	June 30, 1952	Oct. 10, 1951	June 30, 1952	Oct. 10, 1951
ASSETS					
Loans and investments	**114,653.594**	**113,501,965**	**108,387,873**	**+1,151,629**	**+6,265,721**
Loans (including overdrafts)	51,313,769	50,525,899	47,936,169	+787,870	+3,377,600
United States Government direct obligations	51,366,149	51,239,860	49,632,553	+126,289	+1,733,596
Obligations guaranteed by United States Government	15,688	21,191	14,449	−5,503	+1,239
Obligations of States and political subdivisions	8,409,593	8,124,992	7,288,028	+284,601	+1,121,565
Other bonds, notes, and debentures	3,226,888	3,268,257	3,208,533	−41,369	+18,355
Corporate stocks (including Federal Reserve Bank stock)	321,507	321,766	308,141	−259	+13,366
Reserves, cash, and bank balances	**34,681,966**	**36,046,065**	**34,580,004**	**−1,364,099**	**+101,962**
Reserve with Federal Reserve Banks	20,300,446	19,332,503	19,856,587	+967,943	+443,859
Cash in vault	1,651,134	1,821,471	1,929,961	−170,337	−278,827
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,086,845	6,444,390	6,490,013	−357,545	−403,168
Other balances with banks in United States	23,585	25,202	24,507	−1,617	−922
Balances with banks in foreign countries	46,386	39,572	57,969	+6,814	−11,583
Cash items in process of collection	6,573,570	8,382,927	6,220,967	−1,809,357	+352,603
Due from own foreign branches	57,808	67,448	56,691	−9,640	+1,117
Bank premises owned and furniture and fixtures	1,079,694	1,065,764	1,015,326	+13,930	+64,368
Other real estate owned	24,511	25,273	20,926	−762	+3,585
Investments and other assets indirectly representing bank premises or other real estate	85,713	85,466	89,937	+247	−4,224
Customers' liability on acceptances	287,285	285,651	241,325	+1,634	+45,960
Income accrued but not yet collected	372,526	304,502	225,544	+68,024	+146,982
Other assets	150,361	158,340	139,856	−7,979	+10,505
Total assets	**151,393,458**	**151,540,474**	**144,757,482**	**−147,016**	**+6,635,976**
LIABILITIES					
Demand deposits	**104,415,478**	**106,511,727**	**101,824,841**	**−2,096,249**	**+2,590,637**
Individuals, partnerships, and corporations	79,731,215	79,186,489	77,510,721	+544,726	+2,220,494
United States Government	4,023,034	5,439,351	3,847,526	−1,416,317	+175,508
States and political subdivisions	6,591,068	6,988,800	6,058,566	−397,732	+532,502
Banks in United States	10,897,184	11,013,318	11,435,459	−116,134	−538,275
Banks in foreign countries	1,369,753	1,329,175	1,255,206	+40,578	+114,547
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,803,224	2,554,594	1,717,363	−751,370	+85,861
Time deposits	**32,521,613**	**32,256,916**	**30,544,164**	**+264,697**	**+1,977,449**
Individuals, partnerships, and corporations	30,413,205	30,196,168	28,667,331	+217,037	+1,745,874
United States Government	282,029	271,226	224,389	+10,803	+57,640
Postal savings	17,828	17,265	8,613	+563	+9,215
States and political subdivisions	1,309,459	1,303,184	1,223,862	+6,275	+85,597
Banks in United States	32,771	28,331	23,445	+4,440	+9,326
Banks in foreign countries	466,321	440,742	396,524	+25,579	+69,797
Total deposits	**136,937,091**	**138,768,643**	**132,369,005**	**−1,831,552**	**+4,568,086**
Due to own foreign branches	654,508	721,696	616,138	−67,188	+38,370
Bills payable, rediscounts, and other liabilities for borrowed money	1,595,751	68,517	250,493	+1,527,234	+1,345,258
Acceptances outstanding	306,302	303,708	262,654	+2,594	+43,648
Dividends declared but not yet payable	44,044	56,968	33,268	−12,924	+10,776
Income collected but not yet earned	360,062	322,284	268,824	+37,778	+91,238
Expenses accrued and unpaid	682,403	561,396	595,689	+121,007	+86,714
Other liabilities	181,671	211,184	184,618	−29,513	−2,947
Total liabilities	**140,761,832**	**141,014,396**	**134,580,689**	**−252,564**	**+6,181,143**
CAPITAL ACCOUNTS					
Capital	3,265,401	3,260,076	3,102,949	+5,325	+162,452
Surplus	4,971,535	4,950,223	4,698,311	+21,312	+273,224
Undivided profits	2,016,093	1,941,649	1,991,558	+74,444	+24,535
Other capital accounts	378,597	374,130	383,975	+4,467	−5,378
Total capital accounts	**10,631,626**	**10,526,078**	**10,176,793**	**+105,548**	**+454,833**
Total liabilities and capital accounts	**151,393,458**	**151,540,474**	**144,757,482**	**−147,016**	**+6,635,976**
MEMORANDA					
Net demand deposits subject to reserve (see page 18)	91,756,521	91,686,602	89,115,277	+69,919	+2,641,244
Demand deposits adjusted [1]	81,551,937	80,346,956	79,065,683	+1,204,981	+2,486,254
Pledged assets (and securities loaned)	19,155,395	17,934,570	16,084,510	+1,220,825	+3,070,885
Number of banks	6,808	6,815	6,846	−7	−38

[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 OCTOBER 6, 1947 TO SEPTEMBER 5, 1952

[Amounts in thousands of dollars]

	1947 Oct. 6	1948 June 30	1949 Nov. 1	1950 Oct. 4	1951 Oct. 10	1952 June 30	1952 Sept. 5
ASSETS							
Loans and investments	**97,328,484**	**95,449,273**	**100,888,205**	**104,367,031**	**108,387,873**	**113,501,965**	**114,653,594**
Loans (including overdrafts)	30,738,020	33,871,224	35,564,792	41,611,724	47,936,169	50,525,899	51,313,769
United States Government direct obligations	59,287,969	54,130,980	57,052,116	52,612,557	49,632,553	51,239,860	51,366,149
Obligations guaranteed by United States Government		8,416		5,865	14,449	21,191	15,688
Obligations of States and political subdivisions	4,223,782	4,435,849	5,140,994	6,512,197	7,288,028	8,124,992	8,409,593
Other bonds, notes, and debentures	2,800,276	2,723,653	2,843,437	3,322,242	3,208,533	3,268,257	3,226,888
Corporate stocks (including Federal Reserve Bank stock)	278,437	279,151	286,866	302,446	308,141	321,766	321,507
Reserves, cash, and bank balances	**29,595,257**	**30,303,148**	**29,092,178**	**30,110,787**	**34,580,004**	**36,046,065**	**34,681,966**
Reserve with Federal Reserve Banks	16,945,714	17,356,081	16,150,429	16,535,570	19,856,587	19,332,503	20,300,446
Cash in vault	1,496,300	1,605,925	1,537,771	1,685,728	1,929,961	1,821,471	1,651,134
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,960,844	5,386,644	5,606,677	5,690,947	6,490,013	6,444,390	6,086,845
Other balances with banks in United States	31,853	32,392	27,914	27,400	24,507	25,202	23,585
Balances with banks in foreign countries	25,149	23,047	49,447	142,105	57,969	39,572	46,386
Cash items in process of collection	5,135,397	5,899,059	5,719,940	6,029,037	6,220,967	8,382,927	6,573,570
Due from own foreign branches	950	6,931	58,888	59,537	56,691	67,448	57,808
Bank premises owned and furniture and fixtures	808,276	846,506	910,803	945,793	1,015,326	1,065,764	1,079,694
Other real estate owned	13,880	12,679	15,581	17,512	20,926	25,273	24,511
Investments and other assets indirectly representing bank premises or other real estate	62,961	59,850	68,094	81,304	89,937	85,466	85,713
Customers' liability on acceptances	119,355	191,642	137,336	232,721	241,325	285,651	287,285
Income accrued but not yet collected	230,790	225,541	297,436	220,417	225,544	304,502	372,526
Other assets	130,172	201,905	136,710	141,021	139,856	158,340	150,361
Total assets	**128,290,125**	**127,297,475**	**131,605,231**	**136,176,123**	**144,757,482**	**151,540,474**	**151,393,458**
LIABILITIES							
Demand deposits	**90,162,036**	**88,582,788**	**91,392,587**	**95,005,066**	**101,824,841**	**106,511,727**	**104,415,478**
Individuals, partnerships, and corporations	69,047,490	68,204,256	69,493,173	73,190,017	77,510,721	79,186,489	79,731,215
U. S. Government	2,308,452	1,845,653	2,986,897	2,481,591	3,847,526	5,439,351	4,023,034
States and political subdivisions	5,059,123	5,873,317	5,912,568	6,048,419	6,058,566	6,988,800	6,591,068
Banks in United States	10,470,997	9,433,286	9,777,981	10,115,169	11,435,459	11,013,318	10,897,184
Banks in foreign countries	1,454,603	1,353,415	1,392,830	1,398,100	1,255,206	1,329,175	1,369,753
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,821,371	1,872,861	1,829,138	1,771,770	1,717,363	2,554,594	1,803,224
Time deposits	**28,332,752**	**28,869,445**	**29,247,633**	**29,471,873**	**30,544,164**	**32,256,916**	**32,521,613**
Individuals, partnerships, and corporations	27,511,118	27,805,454	27,875,578	27,921,209	28,667,331	30,196,168	30,413,205
United States Government	106,987	101,651	165,792	172,772	224,389	271,226	282,029
Postal savings	3,313	3,893	4,323	7,017	8,613	17,265	17,828
States and political subdivisions	660,914	911,936	1,043,051	1,135,193	1,223,862	1,303,184	1,309,459
Banks in United States	37,320	30,990	24,821	25,705	23,445	28,331	32,771
Banks in foreign countries	13,100	15,521	134,068	209,977	396,524	440,742	466,321
Total deposits	**118,494,788**	**117,452,233**	**120,640,220**	**124,476,939**	**132,369,005**	**138,768,643**	**136,937,091**
Due to own foreign branches	252,142	269,015	371,788	524,687	616,138	721,696	654,508
Bills payable, rediscounts, and other liabilities for borrowed money	331,849	52,833	416,354	241,129	250,493	68,517	1,595,751
Acceptances outstanding	134,001	214,368	159,428	264,100	262,654	303,708	306,302
Dividends declared but not yet payable	8,115	51,839	8,039	28,746	33,268	56,968	44,044
Income collected but not yet earned	113,995	144,876	198,254	278,437	268,824	322,284	360,062
Expenses accrued and unpaid	364,917	313,648	412,195	445,136	595,689	561,396	682,403
Other liabilities	127,335	174,656	162,468	211,853	184,618	211,184	181,671
Total liabilities	**119,827,142**	**118,673,468**	**122,368,746**	**126,471,027**	**134,580,689**	**141,014,396**	**140,761,832**
CAPITAL ACCOUNTS							
Capital	2,723,130	2,754,141	2,879,895	2,971,983	3,102,949	3,260,076	3,265,401
Surplus	3,743,266	3,885,248	4,039,402	4,399,081	4,698,311	4,950,223	4,971,535
Undivided profits	1,498,191	1,524,489	1,858,684	1,898,212	1,991,558	1,941,649	2,016,093
Other capital accounts	498,396	460,129	458,504	435,820	383,975	374,130	378,597
Total capital accounts	**8,462,983**	**8,624,007**	**9,236,485**	**9,705,096**	**10,176,793**	**10,526,078**	**10,631,626**
Total liabilities and capital accounts	**128,290,125**	**127,297,475**	**131,605,231**	**136,176,123**	**144,757,482**	**151,540,474**	**151,393,458**
MEMORANDA							
Par or face value of capital	2,723,234	2,754,200	2,879,895	2,971,983	3,102,949	3,260,076	3,265,401
Capital notes and debentures	18,637	15,426	10,096	9,514	10,308	14,240	14,161
First preferred stock	60,310	55,294	51,440	43,598	37,365	27,441	28,054
Second preferred stock	5,169	4,074	2,982	2,690	2,413	1,706	1,702
Common stock	2,639,118	2,679,406	2,815,377	2,916,181	3,052,863	3,216,689	3,221,484
Retirable value of capital: First preferred stock	114,877	106,138	97,131	84,675	75,625	60,676	61,164
Second preferred stock	9,565	7,868	5,931	5,587	5,270	3,925	3,914
Net demand deposits subject to reserve (see page 18)	79,066,969	77,298,285	80,067,617	83,286,713	89,115,277	91,686,602	91,756,521
Demand deposits adjusted (see footnote on page 1)	70,792,587	70,051,375	71,514,939	74,981,169	79,065,683	80,346,956	81,551,937
Pledged assets (and securities loaned)	10,971,399	11,332,915	13,352,268	13,633,081	16,084,510	17,934,570	19,155,395
Number of banks	6,929	6,925	6,901	6,885	6,846	6,815	6,808

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SEPTEMBER 5, 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	**20,901,046**	**5,738,204**	**43,899,829**	**44,114,515**	**114,653,594**	**77,059,686**	**37,593,908**
Loans (including overdrafts)	10,943,808	2,418,832	20,401,328	17,549,801	**51,313,769**	33,667,464	17,646,305
United States Government direct obligations	7,662,695	2,749,411	19,157,403	21,796,640	**51,366,149**	34,873,777	16,492,372
Obligations guaranteed by United States Government	....	....	11,651	4,037	**15,688**	11,753	3,935
Obligations of States and political subdivisions	1,578,641	359,508	2,925,490	3,545,954	**8,409,593**	5,978,166	2,431,427
Other bonds, notes, and debentures	617,681	197,292	1,295,560	1,116,355	**3,226,888**	2,340,414	886,474
Corporate stocks (including Federal Reserve Bank stock)	98,221	13,161	108,397	101,728	**321,507**	188,112	133,395
Reserves, cash, and bank balances	**6,778,263**	**1,925,689**	**13,808,778**	**12,169,236**	**34,681,966**	**23,492,210**	**11,189,756**
Reserve with Federal Reserve Banks	5,049,858	1,331,577	8,045,677	5,873,334	**20,300,446**	13,319,168	6,981,278
Cash in vault	134,047	25,777	507,393	983,917	**1,651,134**	1,129,792	521,342
Demand balances with banks in United States (except private banks and American branches of foreign banks)	31,748	116,825	1,724,604	4,213,668	**6,086,845**	4,603,607	1,483,238
Other balances with banks in United States	2,478	1,424	12,384	7,299	**23,585**	15,719	7,866
Balances with banks in foreign countries	26,867	1,623	15,858	2,038	**46,386**	21,328	25,058
Cash items in process of collection	1,533,265	448,463	3,502,862	1,088,980	**6,573,570**	4,402,596	2,170,974
Due from own foreign branches	57,808	....	....	....	**57,808**	57,404	404
Bank premises owned and furniture and fixtures	155,384	15,337	396,178	512,795	**1,079,694**	724,485	355,209
Other real estate owned	14	....	14,618	9,879	**24,511**	21,183	3,328
Investments and other assets indirectly representing bank premises or other real estate	1,812	432	71,002	12,467	**85,713**	58,394	27,319
Customers' liability on acceptances	195,447	3,545	84,151	4,142	**287,285**	138,026	149,259
Income accrued but not yet collected	89,525	25,586	176,171	81,244	**372,526**	238,805	133,721
Other assets	24,057	5,401	67,049	53,854	**150,361**	91,193	59,168
Total assets	**28,203,356**	**7,714,194**	**58,517,776**	**56,958,132**	**151,393,458**	**101,881,386**	**49,512,072**
LIABILITIES							
Demand deposits	**22,102,457**	**5,866,402**	**40,316,746**	**36,129,873**	**104,415,478**	**69,900,332**	**34,515,146**
Individuals, partnerships, and corporations	16,364,648	4,038,538	29,689,183	29,638,846	**79,731,215**	52,967,667	26,763,548
United States Government	1,070,554	259,677	1,499,114	1,193,689	**4,023,034**	2,524,551	1,498,483
States and political subdivisions	262,313	285,132	2,441,057	3,602,566	**6,591,068**	4,839,547	1,751,521
Banks in United States	2,791,498	1,188,449	5,864,434	1,052,803	**10,897,184**	7,646,640	3,250,544
Banks in foreign countries	1,103,340	41,878	211,260	13,275	**1,369,753**	751,575	618,178
Certified and officers' checks, cash letters of credit, and travelers' checks, etc	510,104	52,728	611,698	628,694	**1,803,224**	1,170,352	632,872
Time deposits	**2,085,496**	**1,152,348**	**12,982,658**	**16,301,111**	**32,521,613**	**22,330,519**	**10,191,094**
Individuals, partnerships, and corporations	1,624,001	1,133,598	12,035,030	15,620,576	**30,413,205**	20,803,026	9,610,179
United States Government	55,455	3,900	95,323	127,351	**282,029**	245,747	36,282
Postal savings	....	....	2,758	15,070	**17,828**	13,675	4,153
States and political subdivisions	24,094	10,500	748,951	525,914	**1,309,459**	1,012,111	297,348
Banks in United States	8,000	3,350	9,721	11,700	**32,771**	22,232	10,539
Banks in foreign countries	373,946	1,000	90,875	500	**466,321**	233,728	232,593
Total deposits	**24,187,953**	**7,018,750**	**53,299,404**	**52,430,984**	**136,937,091**	**92,230,851**	**44,706,240**
Due to own foreign branches	530,537	....	123,971	....	**654,508**	636,348	18,160
Bills payable, rediscounts, and other liabilities for borrowed money	483,120	101,000	750,036	261,595	**1,595,751**	1,069,238	526,513
Acceptances outstanding	209,964	3,746	88,316	4,276	**306,302**	145,336	160,966
Dividends declared but not yet payable	16,055	2,388	22,151	3,450	**44,044**	29,291	14,753
Income collected but not yet earned	37,205	7,600	171,658	143,599	**360,062**	246,137	113,925
Expenses accrued and unpaid	176,580	37,723	315,960	152,140	**682,403**	448,529	233,874
Other liabilities	89,662	10,805	61,367	19,837	**181,671**	125,772	55,899
Total liabilities	**25,731,076**	**7,182,012**	**54,832,863**	**53,015,881**	**140,761,832**	**94,931,502**	**45,830,330**
CAPITAL ACCOUNTS							
Capital	703,674	197,500	1,149,511	1,214,716	**3,265,401**	2,202,596	1,062,805
Surplus	1,275,385	239,400	1,755,416	1,701,334	**4,971,535**	3,189,700	1,781,835
Undivided profits	472,705	44,286	659,845	839,257	**2,016,093**	1,293,787	722,306
Other capital accounts	20,516	50,996	120,141	186,944	**378,597**	263,801	114,796
Total capital accounts	**2,472,280**	**532,182**	**3,684,913**	**3,942,251**	**10,631,626**	**6,949,884**	**3,681,742**
Total liabilities and capital accounts	**28,203,356**	**7,714,194**	**58,517,776**	**56,958,132**	**151,393,458**	**101,881,386**	**49,512,072**
MEMORANDA							
Par or face value of capital	703,674	197,500	1,149,511	1,214,716	**3,265,401**	2,202,596	1,062,805
Capital notes and debentures	1,400	....	5,450	7,311	**14,161**	....	14,161
First preferred stock	....	1,500	7,022	19,532	**28,054**	5,752	22,302
Second preferred stock	....	....	....	1,702	**1,702**	567	1,135
Common stock	702,274	196,000	1,137,039	1,186,171	**3,221,484**	2,196,277	1,025,207
Retirable value of capital: First preferred stock	....	1,500	7,585	52,079	**61,164**	9,515	51,649
Second preferred stock	....	....	....	3,914	**3,914**	822	3,092
Net demand deposits subject to reserve (see page 18)	20,537,444	5,301,114	35,089,788	30,828,175	**91,756,521**	60,894,129	30,862,392
Demand deposits adjusted (see footnote on page 1)	15,603,800	3,927,935	29,239,076	32,781,126	**81,551,937**	54,574,970	26,976,967
Pledged assets (and securities loaned)	2,809,878	914,035	8,622,973	6,808,509	**19,155,395**	13,834,572	5,320,823
Number of banks	22	13	319	6,454	**6,808**	4,920	1,888

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SEPTEMBER 5, 1952 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	**114,653,594**	**5,540,915**	**29,736,042**	**6,194,663**	**9,682,908**	**5,199,911**	**5,264,126**
Loans (including overdrafts)	51,313,769	2,523,501	14,741,209	2,638,974	4,027,125	2,180,560	2,067,996
United States Government direct obligations	51,366,149	2,451,549	11,667,691	2,757,701	4,625,923	2,577,578	2,636,322
Obligations guaranteed by United States Government	15,688	296	2,306	96	395	1,578	116
Obligations of States and political subdivisions	8,409,593	376,679	2,325,650	483,635	682,644	284,089	467,288
Other bonds, notes, and debentures	3,226,888	173,276	873,716	291,579	322,330	144,444	81,166
Corporate stocks (including Federal Reserve Bank stock)	321,507	15,614	125,470	22,678	24,491	11,662	11,238
Reserves, cash, and bank balances	**34,681,966**	**1,529,020**	**8,737,652**	**1,622,726**	**2,588,197**	**1,760,280**	**1,887,265**
Reserve with Federal Reserve Banks	20,300,446	898,957	6,174,452	924,867	1,526,487	902,587	930,314
Cash in vault	1,651,134	104,557	305,182	109,158	169,297	126,054	108,480
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,086,845	207,940	392,639	326,691	466,819	411,155	521,988
Other balances with banks in United States	23,585	995	3,877	1,635	481	1,071	1,407
Balances with banks in foreign countries	46,386	3,594	28,674	1,341	969	278	162
Cash items in process of collection	6,573,570	312,977	1,832,828	259,034	424,144	319,135	324,914
Due from own foreign branches	57,808	....	57,808	....	....	....	....
Bank premises owned and furniture and fixtures	1,079,694	69,336	269,282	66,465	95,687	65,181	71,504
Other real estate owned	24,511	748	1,234	1,610	212	1,203	1,686
Investments and other assets indirectly representing bank premises or other real estate	85,713	1,508	5,362	7,649	19,115	3,014	1,189
Customers' liability on acceptances	287,285	30,575	196,689	3,679	1,082	507	5,659
Income accrued but not yet collected	372,526	17,820	119,329	13,813	31,102	11,104	16,179
Other assets	150,361	8,215	39,017	11,696	8,721	9,074	8,829
Total assets	**151,393,458**	**7,198,137**	**39,162,415**	**7,922,301**	**12,427,024**	**7,050,274**	**7,256,437**
LIABILITIES							
Demand deposits	**104,415,478**	**5,112,386**	**28,282,183**	**5,022,251**	**7,861,473**	**4,983,412**	**5,515,593**
Individuals, partnerships, and corporations	79,731,215	4,045,636	21,279,720	4,127,140	6,379,265	3,878,837	3,880,728
United States Government	4,023,034	212,517	1,327,916	177,241	316,733	168,828	183,801
States and political subdivisions	6,591,068	331,848	983,474	251,761	502,744	356,784	659,442
Banks in United States	10,897,184	360,431	2,918,254	390,160	544,344	493,436	733,160
Banks in foreign countries	1,369,753	33,000	1,112,279	13,583	8,103	8,567	9,879
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,803,224	128,954	660,540	62,366	110,284	76,960	48,583
Time deposits	**32,521,613**	**1,340,254**	**5,915,702**	**2,043,195**	**3,419,731**	**1,468,308**	**1,213,034**
Individuals, partnerships, and corporations	30,413,205	1,308,402	5,369,230	1,952,490	3,237,626	1,317,452	1,157,715
United States Government	282,029	14,955	65,712	6,983	2,905	53,539	26,283
Postal savings	17,828	2,147	20	648	1,187	1,559	4,051
States and political subdivisions	1,309,459	6,672	96,072	82,020	176,972	77,800	21,325
Banks in United States	32,771	78	10,722	554	1,041	1,183	3,660
Banks in foreign countries	466,321	8,000	373,946	500	....	16,775	....
Total deposits	**136,937,091**	**6,452,640**	**34,197,885**	**7,065,446**	**11,281,204**	**6,451,720**	**6,728,627**
Due to own foreign branches	654,508	3,853	530,537	....	....	....	....
Bills payable, rediscounts, and other liabilities for borrowed money	1,595,751	44,625	565,125	87,885	95,225	72,490	24,355
Acceptances outstanding	306,302	32,981	211,225	3,689	1,082	507	6,228
Dividends declared but not yet payable	44,044	500	16,460	433	3,397	587	1,251
Income collected but not yet earned	360,062	18,631	78,265	17,201	26,710	14,977	21,628
Expenses accrued and unpaid	682,403	34,281	214,011	25,961	53,748	26,224	27,267
Other liabilities	181,671	7,823	97,465	3,089	14,583	11,620	2,079
Total liabilities	**140,761,832**	**6,595,334**	**35,910,973**	**7,203,704**	**11,475,949**	**6,578,125**	**6,811,435**
CAPITAL ACCOUNTS							
Capital	3,265,401	174,170	967,235	193,957	293,344	129,299	136,468
Surplus	4,971,535	266,443	1,618,427	377,664	497,137	232,283	207,222
Undivided profits	2,016,093	115,471	618,513	130,484	144,026	85,042	75,818
Other capital accounts	378,597	46,719	47,267	16,492	16,568	25,525	25,494
Total capital accounts	**10,631,626**	**602,803**	**3,251,442**	**718,597**	**951,075**	**472,149**	**445,002**
Total liabilities and capital accounts	**151,393,458**	**7,198,137**	**39,162,415**	**7,922,301**	**12,427,024**	**7,050,274**	**7,256,437**
MEMORANDA							
Par or face value of capital	3,265,401	174,170	967,235	193,957	293,344	129,299	136,468
Capital notes and debentures	14,161	....	12,958	....	75	100	....
First preferred stock	28,054	882	13,106	1,540	....	455	....
Second preferred stock	1,702	....	1,227	195	....	15	....
Common stock	3,221,484	173,288	939,944	192,222	293,269	128,729	136,468
Retirable value of capital: First preferred stock	61,164	1,509	44,817	1,540	....	464	....
Second preferred stock	3,914	....	3,439	195	....	15	....
Net demand deposits subject to reserve (see page 18)	91,756,521	4,591,744	26,056,716	4,436,526	6,970,510	4,253,122	4,668,691
Demand deposits adjusted (see footnote on page 1)	81,551,937	4,193,461	21,090,906	4,182,233	6,568,149	3,993,446	4,263,839
Pledged assets (and securities loaned)	19,155,395	628,370	3,946,031	1,031,202	1,754,323	1,101,793	1,390,645
Number of banks	6,808	322	725	627	675	476	357

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SEPTEMBER 5, 1952 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	**18,452,618**	**4,313,620**	**3,068,430**	**5,295,056**	**5,467,458**	**16,437,847**
Loans (including overdrafts)	6,629,311	1,952,021	1,290,368	2,220,630	2,726,099	8,315,975
United States Government direct obligations	9,922,911	1,955,316	1,474,370	2,542,800	2,330,320	6,423,668
Obligations guaranteed by United States Government	6,642	360	64	153	8	3,674
Obligations of States and political subdivisions	1,344,941	282,218	196,009	401,091	337,922	1,227,427
Other bonds, notes, and debentures	515,737	111,473	102,143	120,685	60,398	429,941
Corporate stocks (including Federal Reserve Bank stock)	33,076	12,232	5,476	9,697	12,711	37,162
Reserves, cash, and bank balances	**5,444,422**	**1,413,910**	**1,005,481**	**2,077,282**	**2,387,804**	**4,227,927**
Reserve with Federal Reserve Banks	3,196,307	716,803	483,994	986,741	1,047,071	2,511,866
Cash in vault	253,148	72,185	44,152	76,391	106,167	176,363
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,039,445	353,041	278,901	665,324	920,205	502,697
Other balances with banks in United States	2,379	151	533	1,540	3,843	5,673
Balances with banks in foreign countries	2,893	147	411	204	1,520	6,193
Cash items in process of collection	950,250	271,583	197,490	347,082	308,998	1,025,135
Due from own foreign branches	...	...	...	...	...	...
Bank premises owned and furniture and fixtures	106,944	35,594	20,447	37,736	79,347	162,171
Other real estate owned	864	868	558	778	11,721	3,029
Investments and other assets indirectly representing bank premises or other real estate	5,279	197	3,649	2,316	9,782	26,653
Customers' liability on acceptances	3,924	2,968	713	624	5,997	34,868
Income accrued but not yet collected	60,479	10,143	11,112	10,794	10,208	60,443
Other assets	20,823	4,231	2,286	5,098	5,870	26,501
Total assets	**24,095,353**	**5,781,531**	**4,112,676**	**7,429,684**	**7,978,187**	**20,979,439**
LIABILITIES						
Demand deposits	**15,943,595**	**4,237,653**	**2,848,077**	**5,975,744**	**6,616,283**	**12,016,828**
Individuals, partnerships, and corporations	11,949,708	3,102,509	2,021,960	4,241,977	5,030,018	9,793,717
United States Government	683,030	138,877	119,494	164,027	147,191	383,379
States and political subdivisions	1,202,874	275,998	237,544	544,993	450,073	793,533
Banks in United States	1,854,719	676,639	431,608	974,977	903,871	615,585
Banks in foreign countries	48,621	2,642	2,902	2,089	12,918	115,170
Certified and officers' checks, cash letters of credit, and travelers' checks, etc	204,643	40,988	34,569	47,681	72,212	315,444
Time deposits	**6,296,904**	**1,027,531**	**965,397**	**848,122**	**767,845**	**7,215,590**
Individuals, partnerships, and corporations	6,127,500	971,040	951,455	815,347	653,596	6,551,352
United States Government	21,476	8,015	2,145	12,566	19,899	47,551
Postal savings	4,478	675	342	230	1,179	1,312
States and political subdivisions	137,874	47,421	11,266	19,091	89,576	543,370
Banks in United States	4,576	380	189	888	3,595	5,905
Banks in foreign countries	1,000	...	...	...	...	66,100
Total deposits	**22,240,499**	**5,265,184**	**3,813,474**	**6,823,866**	**7,384,128**	**19,232,418**
Due to own foreign branches	...	...	...	...	...	120,118
Bills payable, rediscounts, and other liabilities for borrowed money	279,650	94,080	14,275	124,337	32,943	160,761
Acceptances outstanding	4,125	2,984	713	624	6,025	36,119
Dividends declared but not yet payable	3,693	1,549	313	863	729	14,269
Income collected but not yet earned	57,240	11,461	15,445	7,880	7,458	83,166
Expenses accrued and unpaid	88,688	20,792	18,396	21,470	29,452	122,113
Other liabilities	16,685	3,359	2,344	999	95	21,530
Total liabilities	**22,690,580**	**5,399,409**	**3,864,960**	**6,980,039**	**7,460,830**	**19,790,494**
CAPITAL ACCOUNTS						
Capital	447,924	124,517	69,552	135,534	191,075	402,326
Surplus	616,177	163,536	112,949	176,118	208,233	495,346
Undivided profits	240,932	81,356	48,608	115,437	95,464	264,942
Other capital accounts	99,740	12,713	16,607	22,556	22,585	26,331
Total capital accounts	**1,404,773**	**382,122**	**247,716**	**449,645**	**517,357**	**1,188,945**
Total liabilities and capital accounts	**24,095,353**	**5,781,531**	**4,112,676**	**7,429,684**	**7,978,187**	**20,979,439**
MEMORANDA						
Par or face value of capital	447,924	124,517	69,552	135,534	191,075	402,326
Capital notes and debentures	548	480	...	...	...	...
First preferred stock	4,604	370	75	13	200	6,809
Second preferred stock	90	150	25	...	...	...
Common stock	442,682	123,517	69,452	135,521	190,875	395,517
Retirable value of capital: First preferred stock	4,614	370	75	13	400	7,362
Second preferred stock	90	150	25	...	...	...
Net demand deposits subject to reserve (see page 18)	13,954,595	3,613,029	2,371,686	4,963,371	5,387,080	10,489,451
Demand deposits adjusted (see footnote on page 1)	12,406,975	3,147,912	2,096,583	4,487,569	5,243,305	9,877,559
Pledged assets (and securities loaned)	2,353,266	638,689	620,467	1,199,032	1,179,478	3,312,099
Number of banks	1,010	494	475	752	634	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	1948 June 30	1949 June 30	1950 Oct. 4	1951 Oct. 10	1952 June 30	1952 Sept. 5
Loans—net	**28,655,103**	**33,871,224**	**34,456,212**	**41,611,724**	**47,936,169**	**50,525,899**	**51,313,769**
Reserves	....	296,438	399,130	529,311	638,538	751,589	759,057
Loans—gross [1]	....	**34,167,662**	**34,855,342**	**42,141,035**	**48,574,707**	**51,277,488**	**52,072,826**
Commercial and industrial loans, including open-market paper	13,819,662	16,733,811	15,213,034	18,337,433	23,164,679	23,731,663	23,973,048
Loans to farmers directly guar. by CCC	11,872	15,316	341,096	163,993	138,292	43,177	249,306
Other loans to farmers	960,573	1,225,463	1,362,506	1,564,980	1,988,378	2,220,668	2,196,273
Loans to brokers and dealers in secs	1,506,695	1,171,482	1,958,192	1,382,222	1,138,480	2,083,719	1,472,821
Other loans for purchasing or carrying securities	1,153,632	956,267	803,489	901,331	839,959	828,724	940,605
Real estate loans:							
On farm land	429,968	479,551	487,686	521,173	559,296	569,915	570,639
On residential property:							
Insured by FHA						2,918,496	2,993,395
Insured or guaranteed by VA	4,619,673	5,882,780	6,364,919	7,934,637	8,754,452	2,462,524	2,478,928
Not ins. or guar. by FHA or VA						3,738,415	3,849,134
On other properties	1,190,294	1,414,249	1,530,394	1,661,138	1,858,989	1,938,800	1,963,206
Consumer loans to individuals:							
Retail automobile instalment paper	600,297	993,911	1,330,366	2,188,124	2,231,279	2,471,456	2,579,485
Other retail instalment paper	368,298	598,303	717,949	1,236,201	1,092,531	1,168,408	1,249,085
Repair and modernization instalment	345,316	559,719	680,125	922,712	972,852	1,092,304	1,166,857
Instalment cash loans	636,610	787,116	866,019	1,026,851	1,083,381	1,243,594	1,276,127
Single-payment less than $3,000			639,792	770,711	784,132	815,203	808,660
Other loans to individuals: Single-payment loans of $3,000 and over	2,047,419	2,309,726	1,624,711	2,031,084	2,276,495	2,476,946	2,518,495
Loans to banks	99,637	159,261	98,059	304,270	333,686	151,715	432,204
All other loans (including overdrafts)	865,157	880,707	837,005	1,194,175	1,357,826	1,321,761	1,354,558
United States Government direct obligations	**59,188,501**	**54,130,980**	**53,127,918**	**52,612,557**	**49,632,553**	**51,239,860**	**51,366,149**
Treasury bills	773,086	2,188,224	2,650,647	3,588,429	4,231,707	5,422,761	4,268,998
Treasury certificates of indebtedness	7,544,066	7,597,146	8,468,955	1,867,592	4,738,732	6,133,862	5,475,820
Treasury notes	4,368,940	4,103,753	1,638,829	12,632,729	10,191,683	9,467,745	9,461,102
Nonmarketable bonds [2]	709,330	1,086,599	1,333,909	1,376,407	1,714,356	1,730,845	1,743,631
Other bonds maturing in 5 years or less	12,424,149	11,319,207	21,654,832	21,012,120	17,720,644	16,332,794	15,994,362
Other bonds maturing in 5 to 10 years	24,610,897	19,906,607	8,704,746	7,355,689	6,428,132	7,279,554	9,506,795
Other bonds maturing in 10 to 20 years	6,309,017	5,984,322	6,688,581	2,550,962	2,570,093	2,900,941	2,972,565
Bonds maturing after 20 years	2,449,016	1,945,122	1,987,419	2,228,629	2,037,206	1,971,358	1,942,876

	By class of bank, September 5, 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	**10,943,808**	**2,418,832**	**20,401,328**	**17,549,801**	**51,313,769**	**33,667,464**	**17,646,305**
Reserves	180,573	46,658	305,236	226,590	**759,057**	497,302	261,755
Loans—gross	**11,124,381**	**2,465,490**	**20,706,564**	**17,776,391**	**52,072,826**	**34,164,766**	**17,908,060**
Commercial and industrial loans, including open-market paper	7,660,810	1,872,470	9,999,983	4,439,785	**23,973,048**	15,487,227	8,485,821
Loans to farmers directly guar. by CCC	....	....	15,796	233,510	**249,306**	196,847	52,459
Other loans to farmers	209	10,974	525,112	1,659,978	**2,196,273**	1,722,281	473,992
Loans to brokers and dealers in secs	1,087,196	147,288	201,917	36,420	**1,472,821**	652,427	820,394
Other loans for purchasing or carrying securities	273,200	66,933	413,798	186,674	**940,605**	549,893	390,712
Real estate loans:							
On farm land	....	598	97,746	472,295	**570,639**	400,249	170,390
On residential property:							
Insured by FHA	296,183	7,787	1,582,151	1,107,274	**2,993,395**	1,956,713	1,036,682
Insured or guaranteed by VA	5,707	4,985	1,147,134	1,321,102	**2,478,928**	1,859,440	619,488
Not ins. or guar. by FHA or VA	53,810	31,470	1,328,592	2,435,262	**3,849,134**	2,439,007	1,410,127
On other properties	53,476	23,546	767,700	1,118,484	**1,963,206**	1,288,239	674,967
Consumer loans to individuals:							
Retail automobile instalment paper	106,702	49,579	1,142,892	1,280,312	**2,579,485**	1,817,771	761,714
Other retail instalment paper	146,839	30,403	507,403	564,440	**1,249,085**	900,160	348,925
Repair and modernization instalment	147,404	24,695	581,042	413,716	**1,166,857**	825,726	341,131
Instalment cash loans	173,667	11,932	428,638	661,890	**1,276,127**	892,416	383,711
Single-payment less than $3,000	14,170	4,543	213,568	576,379	**808,660**	580,788	227,872
Other loans to individuals: Single-payment loans of $3,000 and over	432,941	65,410	1,083,150	936,994	**2,518,495**	1,535,272	983,223
Loans to banks	257,859	38,164	118,859	17,322	**432,204**	177,278	254,926
All other loans (including overdrafts)	414,208	74,713	551,083	314,554	**1,354,558**	883,032	471,526
United States Government direct obligations	**7,662,695**	**2,749,411**	**19,157,403**	**21,796,640**	**51,366,149**	**34,873,777**	**16,492,372**
Treasury bills	568,815	314,498	1,503,134	1,882,551	**4,268,998**	3,042,116	1,226,882
Treasury certificates of indebtedness	466,900	340,635	2,170,998	2,497,287	**5,475,820**	3,694,553	1,781,267
Treasury notes	1,408,296	516,550	3,678,537	3,857,719	**9,461,102**	6,631,749	2,829,353
Nonmarketable bonds	60,295	15,503	265,442	1,402,391	**1,743,631**	1,312,587	431,044
Other bonds maturing in 5 years or less	2,254,820	663,834	6,286,413	6,789,295	**15,994,362**	11,022,491	4,971,871
Other bonds maturing in 5 to 10 years	2,268,332	527,710	3,436,325	3,274,428	**9,506,795**	5,780,837	3,725,958
Other bonds maturing in 10 to 20 years	549,551	335,937	1,109,723	977,354	**2,972,565**	1,972,470	1,000,095
Bonds maturing after 20 years	85,686	34,744	706,831	1,115,615	**1,942,876**	1,416,974	525,902

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, September 5, 1952					
		Boston	New York	Phila-delphia	Cleveland	Richmond	Atlanta
Loans—net	**51,313,769**	**2,523,501**	**14,741,209**	**2,638,974**	**4,027,125**	**2,180,560**	**2,067,996**
Reserves	759,057	44,417	251,017	42,426	66,327	25,085	30,593
Loans—gross	**52,072,826**	**2,567,918**	**14,992,226**	**2,681,400**	**4,093,452**	**2,205,645**	**2.098,589**
Commercial and industrial loans, including open-market paper	23,973,048	1,303,426	8,816,058	1,100,547	1,715,482	747,053	928,103
Loans to farmers directly guaranteed by CCC	249,306	....	186	478	9,073	1,226	1,100
Other loans to farmers	2,196,273	27,126	75,703	49,379	69,965	66,280	90,686
Loans to brokers and dealers in securities	1,472,821	12,981	1,109,573	38,729	59,093	11,404	17,079
Other loans for purchasing or carrying securities	940,605	34,976	316,451	45,380	98,072	94,706	54,367
Real estate loans:							
On farm land	570,639	15,064	36,159	39,944	78,635	47,608	28,875
On residential property:							
Insured by FHA	2,993,395	52,696	672,527	92,023	167,449	56,096	40,538
Insured or guaranteed by VA	2,478,928	90,615	434,625	188,679	248,454	100,656	25,753
Not insured or guaranteed by FHA or VA	3,849,134	247,739	546,517	285,899	541,754	255,579	118,844
On other properties	1,963,206	150,875	275,569	142,925	216,552	148,353	98,798
Consumer loans to individuals:							
Retail automobile instalment paper	2,579,485	109,229	327,201	153,294	207,159	139,334	165,727
Other retail instalment paper	1,249,085	50,818	276,741	60,904	80,100	53,498	62,981
Repair and modernization instalment loans	1,166,857	39,259	264,864	76,784	93,048	32,191	63,078
Instalment cash loans	1,276,127	86,603	335,481	98,654	108,037	87,196	70,238
Single-payment loans of less than $3,000	808,660	53,485	97,873	48,315	67,496	91,200	83,633
Other loans to individuals: Single-payment loans of $3,000 and over	2,518,495	197,457	647,467	185,436	228,552	188,456	156,075
Loans to banks	432,204	22,934	258,462	8,070	13,516	15,084	4,692
All other loans (including overdrafts)	1,354,558	72,635	500,769	65,960	91,015	69,725	88,022
United States Government direct obligations	**51,366,149**	**2,451,549**	**11,667,691**	**2,757,701**	**4,625,923**	**2,577,578**	**2,636,322**
Treasury bills	4,268,998	180,883	784,193	158,016	336,791	322,100	252,614
Treasury certificates of indebtedness	5,475,820	228,572	684,355	211,126	570,097	282,787	474,377
Treasury notes	9,461,102	324,815	1,955,579	388,947	935,026	420,722	554,073
Nonmarketable bonds	1,743,631	97,466	256,914	163,197	155,794	139,006	83,300
Other bonds maturing in 5 years or less	15,994,362	648,502	3,539,489	804,676	1,502,995	851,940	741,326
Other bonds maturing in 5 to 10 years	9,506,795	571,552	3,160,971	542,571	662,385	383,142	286,290
Other bonds maturing in 10 to 20 years	2,972,565	299,591	821,896	272,244	256,387	102,577	77,127
Bonds maturing after 20 years	1,942,876	100,168	464,294	216,924	206,448	75,304	167,215

	By Federal Reserve districts, September 5, 1952—Continued					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco
Loans—net	**6,629,311**	**1,952,021**	**1,290,368**	**2,220,630**	**2,726,099**	**8,315,975**
Reserves	110,948	21,534	16,847	18,052	28,632	103,179
Loans—gross	**6,740,259**	**1,973,555**	**1,307,215**	**2,238,682**	**2,754,731**	**8,419,154**
Commercial and industrial loans, including open-market paper	3,125,357	782,391	427,569	803,358	1,372,449	2,851,255
Loans to farmers directly guaranteed by CCC	4,144	2,268	16,097	168,407	21,489	24,838
Other loans to farmers	274,505	136,252	159,700	465,060	303,071	478,546
Loans to brokers and dealers in securities	157,804	9,571	2,296	7,577	13,714	33,000
Other loans for purchasing or carrying securities	110,010	29,038	15,844	28,651	81,627	31,483
Real estate loans:						
On farm land	91,222	39,836	22,520	35,012	28,558	107,206
On residential property:						
Insured by FHA	375,251	144,822	98,932	76,670	25,302	1,191,089
Insured or guaranteed by VA	314,148	59,463	96,913	46,089	30,161	843,372
Not insured or guaranteed by FHA or VA	639,897	158,649	99,011	85,431	87,158	782,656
On other properties	263,147	98,688	47,832	78,244	89,712	352,511
Consumer loans to individuals:						
Retail automobile instalment paper	359,179	96,053	77,452	114,234	174,150	656,473
Other retail instalment paper	173,090	46,877	51,817	44,957	80,345	266,957
Repair and modernization instalment loans	181,064	58,893	63,094	33,943	48,355	212,284
Instalment cash loans	106,388	39,161	26,227	37,019	79,840	201,283
Single-payment loans of less than $3,000	95,231	53,801	24,652	42,632	78,250	72,092
Other loans to individuals: Single-payment loans of $3,000 and over	278,212	157,753	33,808	109,681	173,410	162,188
Loans to banks	46,289	24,522	4,475	8,532	6,649	18,979
All other loans (including overdrafts)	145,321	35,517	38,976	53,185	60,491	132,942
United States Government direct obligations	**9,922,911**	**1,955,316**	**1,474,370**	**2,542,800**	**2,330,320**	**6,423,668**
Treasury bills	860,604	188,412	111,261	407,139	349,931	317,054
Treasury certificates of indebtedness	1,121,225	309,189	190,788	452,887	394,799	555,618
Treasury notes	2,050,135	349,745	285,777	477,321	422,323	1,296,639
Nonmarketable bonds	326,648	96,060	126,666	113,271	58,919	126,390
Other bonds maturing in 5 years or less	2,924,053	625,567	502,275	690,165	688,572	2,474,802
Other bonds maturing in 5 to 10 years	1,886,129	278,675	191,678	263,960	286,251	993,191
Other bonds maturing in 10 to 20 years	535,602	62,404	44,983	83,111	44,018	372,625
Bonds maturing after 20 years	218,515	45,264	20,942	54,946	85,507	287,349

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

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

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

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, September 5, 1952					
		Boston	New York	Phila-delphia	Cleveland	Richmond [2]	Atlanta [2]
Loans—net	**20,401,328**	**1,015,799**	**547,448**	**1,177,665**	**2,503,072**	**959,236**	**979,686**
Reserves	305,236	20,572	18,455	24,358	47,527	12,681	16,224
Loans—gross	**20,706,564**	**1,036,371**	**565,903**	**1,202,023**	**2,550,599**	**971,917**	**995,910**
Commercial and industrial loans, including open-market paper	9,999,983	714,201	325,125	720,660	1,430,955	421,536	516,266
Loans to farmers directly guaranteed by CCC	15,796	....	5	....	....	52	584
Other loans to farmers	525,112	53	2,314	....	738	2,396	11,211
Loans to brokers and dealers in securities	201,917	10,588	2,406	35,646	57,920	8,214	13,435
Other loans for purchasing or carrying securities	413,798	17,629	9,992	25,102	79,958	72,272	36,114
Real estate loans:							
On farm land	97,746	63	2,145	122	4,091	2,816	2,987
On residential property:							
Insured by FHA	1,582,151	18,540	38,389	19,870	95,096	15,358	19,241
Insured or guaranteed by VA	1,147,134	11,999	25,032	4,146	106,603	27,822	5,813
Not insured or guaranteed by FHA or VA	1,328,592	29,321	34,815	23,232	206,664	85,990	25,344
On other properties	767,700	39,592	28,237	14,616	92,043	59,247	36,290
Consumer loans to individuals:							
Retail automobile instalment paper	1,142,892	28,365	14,767	81,622	76,127	58,540	75,805
Other retail instalment paper	507,403	10,630	13,849	29,101	37,381	19,335	27,523
Repair and modernization instalment loans	581,042	9,886	10,932	47,838	59,799	14,946	30,149
Instalment cash loans	428,638	11,437	15,213	35,243	48,871	26,963	23,445
Single-payment loans of less than $3,000	213,568	7,010	3,993	8,057	13,044	18,977	31,925
Other loans to individuals: Single-payment loans of $3,000 and over	1,083,150	71,131	29,285	118,148	157,785	87,149	76,678
Loans to banks	118,859	15,326	....	4,040	13,480	11,619	3,800
All other loans (including overdrafts)	551,083	40,600	9,404	34,580	70,044	38,685	59,300
United States Government direct obligations	**19,157,403**	**756,628**	**399,668**	**814,092**	**2,560,157**	**1,174,208**	**1,111,281**
Treasury bills	1,503,134	44,787	13,080	30,153	188,558	159,127	123,207
Treasury certificates of indebtedness	2,170,998	124,374	5,000	48,223	355,538	125,192	222,471
Treasury notes	3,678,537	106,405	40,023	113,223	527,528	207,586	201,135
Nonmarketable bonds	265,442	12,095	5,054	4,631	23,605	29,000	10,574
Other bonds maturing in 5 years or less	6,286,413	147,920	171,093	257,671	773,887	356,849	291,975
Other bonds maturing in 5 to 10 years	3,436,325	170,489	99,089	198,430	400,748	224,778	150,455
Other bonds maturing in 10 to 20 years	1,109,723	146,606	45,450	112,171	173,821	54,934	34,860
Bonds maturing after 20 years	706,831	3,952	20,879	49,590	116,472	16,742	76,604

	By Federal Reserve districts, September 5, 1952—Continued					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco[2]
Loans—net	**1,859,251**	**1,127,842**	**528,228**	**1,223 758**	**1,475,911**	**7,003,432**
Reserves	30,945	13,851	6,487	10,712	15,283	88,141
Loans—gross	**1,890,196**	**1,141,693**	**534,715**	**1,234,470**	**1,491,194**	**7,091,573**
Commercial and industrial loans, including open-market paper	805,776	621,143	284,191	639,029	951,654	2,569,447
Loans to farmers directly guaranteed by CCC	100	25	10	6,747	11	8,262
Other loans to farmers	9,715	20,838	4,848	139,299	24,152	309,548
Loans to brokers and dealers in securities	9,498	9,270	2,266	7,308	12,913	32,453
Other loans for purchasing or carrying securities	22,952	17,560	9,975	24,333	68,875	29,036
Real estate loans:						
On farm land	3,893	1,840	128	5,899	4,746	69,016
On residential property:						
Insured by FHA	196,091	63,932	29,207	50,240	11,141	1,025,046
Insured or guaranteed by VA	120,582	18,786	30,229	19,791	11,058	765,273
Not insured or guaranteed by FHA or VA	168,658	46,412	16,475	35,826	25,654	630,201
On other properties	72,436	52,832	13,093	48,917	48,911	261,486
Consumer loans to individuals:						
Retail automobile instalment paper	121,208	41,227	16,444	49,466	51,978	527,343
Other retail instalment paper	45,835	22,129	22,956	24,823	44,558	209,283
Repair and modernization instalment loans	93,895	43,541	42,398	25,635	28,849	173,174
Instalment cash loans	30,430	13,817	9,174	16,888	34,869	162,288
Single-payment loans of less than $3,000	22,273	14,784	3,925	14,858	23,798	50,924
Other loans to individuals: Single-payment loans of $3,000 and over	117,668	103,270	17,001	73,334	100,766	130,935
Loans to banks	8,050	24,522	4,475	8,499	6,599	18,449
All other loans (including overdrafts)	41,136	25,765	27,920	43,578	40,662	119,409
United States Government direct obligations	**3,423,408**	**842,500**	**429,577**	**1,411,947**	**1,043,900**	**5,190,037**
Treasury bills	232,830	79,318	25,279	265,438	153,304	188,053
Treasury certificates of indebtedness	335,299	135,949	48,383	223,380	127,480	419,709
Treasury notes	770,713	130,252	74,725	251,362	152,951	1,102,634
Nonmarketable bonds	55,578	15,058	5,227	20,646	12,163	71,811
Other bonds maturing in 5 years or less	1,030,232	302,646	151,251	382,764	331,737	2,088,388
Other bonds maturing in 5 to 10 years	819,895	143,733	88,775	174,901	179,248	785,784
Other bonds maturing in 10 to 20 years	117,176	25,263	28,284	63,808	22,882	284,468
Bonds maturing after 20 years	61,685	10,281	7,653	29,648	64,135	249,190

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

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, September 5, 1952					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans—net	**17,549,801**	**1,507,702**	**3,249,953**	**1,461,309**	**1,524,053**	**1,221,324**	**1,088,310**
Reserves	226,590	23,845	51,989	18,068	18,800	12,404	14,369
Loans—gross	**17,776,391**	**1,531,547**	**3,301,942**	**1,479,377**	**1,542,853**	**1,233,728**	**1,102,679**
Commercial and industrial loans, including open-market paper	4,439,785	589,225	830,123	379,887	284,527	325,517	411,837
Loans to farmers directly guaranteed by CCC	233,510	....	181	478	9,073	1,174	516
Other loans to farmers	1,659,978	27,073	73,180	49,379	69,227	63,884	79,475
Loans to brokers and dealers in securities	36,420	2,393	19,971	3,083	1,173	3,190	3,644
Other loans for purchasing or carrying securities	186,674	17,347	33,259	20,278	18,114	22,434	18,253
Real estate loans:							
On farm land	472,295	15,001	34,014	39,822	74,544	44,792	25,888
On residential property:							
Insured by FHA	1,107,274	34,156	337,955	72,153	72,353	40,738	21,297
Insured or guaranteed by VA	1,321,102	78,616	403,886	184,533	141,851	72,834	19,940
Not insured or guaranteed by FHA or VA	2,435,262	218,418	457,892	262,667	335,090	169,589	93,500
On other properties	1,118,484	111,283	193,856	128,309	124,509	89,106	62,508
Consumer loans to individuals:							
Retail automobile instalment paper	1,280,312	80,864	205,732	71,672	131,032	80,794	89,922
Other retail instalment paper	564,440	40,188	116,053	31,803	42,719	34,163	35,458
Repair and modernization instalment loans	413,716	29,373	106,528	28,946	33,249	17,245	32,929
Instalment cash loans	661,890	75,166	146,601	63,411	59,166	60,233	46,793
Single-payment loans of less than $3,000	576,379	46,475	79,710	40,258	54,452	72,223	51,708
Other loans to individuals: Single-payment loans of $3,000 and over	936,994	126,326	185,241	67,288	70,767	101,307	79,397
Loans to banks	17,322	7,608	603	4,030	36	3,465	892
All other loans (including overdrafts)	314,554	32,035	77,157	31,380	20,971	31,040	28,722
United States Government direct obligations	**21,796,640**	**1,694,921**	**3,605,328**	**1,943 609**	**2,065,766**	**1,403 370**	**1,525,041**
Treasury bills	1,882,551	136,096	202,298	127,863	148,233	162,973	129,407
Treasury certificates of indebtedness	2,497,287	104,198	212,455	162,903	214,559	157,595	251,906
Treasury notes	3,857,719	218,410	507,260	275,724	407,498	213,136	352,938
Nonmarketable bonds	1,402,391	85,371	191,565	158,566	132,189	110,006	72,726
Other bonds maturing in 5 years or less	6,789,295	500,582	1,113,576	547,005	729,108	495,091	449,351
Other bonds maturing in 5 to 10 years	3,274,428	401,063	793,550	344,141	261,637	158,364	135,835
Other bonds maturing in 10 to 20 years	977,354	152,985	226,895	160,073	82,566	47,643	42,267
Bonds maturing after 20 years	1,115,615	96,216	357,729	167,334	89,976	58,562	90,611

	By Federal Reserve districts, September 5, 1952—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—net	**2,351,228**	**824,179**	**762,140**	**996,872**	**1,250,188**	**1,312,543**
Reserves	33,345	7,683	10,360	7,340	13,349	15,038
Loans—gross	**2,384,573**	**831,862**	**772,500**	**1,004,212**	**1,263,537**	**1,327,581**
Commercial and industrial loans, including open-market paper	447,111	161,248	143,378	164,329	420,795	281,808
Loans to farmers directly guaranteed by CCC	4,044	2,243	16,087	161,660	21,478	16,576
Other loans to farmers	253,816	115,414	154,852	325,761	278,919	168,998
Loans to brokers and dealers in securities	1,018	301	30	269	801	547
Other loans for purchasing or carrying securities	20,125	11,478	5,869	4,318	12,752	2,447
Real estate loans:						
On farm land	86,731	37,996	22,392	29,113	23,812	38,190
On residential property:						
Insured by FHA	171,373	80,890	69,725	26,430	14,161	166,043
Insured or guaranteed by VA	188,581	40,677	66,684	26,298	19,103	78,099
Not insured or guaranteed by FHA or VA	439,769	112,237	82,536	49,605	61,504	152,455
On other properties	167,165	45,856	34,739	29,327	40,801	91,025
Consumer loans to individuals:						
Retail automobile instalment paper	188,392	54,826	61,008	64,768	122,172	129,130
Other retail instalment paper	96,852	24,748	28,861	20,134	35,787	57,674
Repair and modernization instalment loans	62,474	15,352	20,696	8,308	19,506	39,110
Instalment cash loans	64,026	25,344	17,053	20,131	44,971	38,995
Single-payment loans of less than $3,000	68,415	39,017	20,727	27,774	54,452	21,168
Other loans to individuals: Single-payment loans of $3,000 and over	95,134	54,483	16,807	36,347	72,644	31,253
Loans to banks	75	....	....	33	50	530
All other loans (including overdrafts)	29,472	9,752	11,056	9,607	19,829	13,533
United States Government direct obligations	**3,750,092**	**1,112,816**	**1,044,793**	**1,130,853**	**1,286,420**	**1,233,631**
Treasury bills	313,276	109,094	85,982	141,701	196,627	129,001
Treasury certificates of indebtedness	445,291	173,240	142,405	229,507	267,319	135,909
Treasury notes	762,872	219,493	211,052	225,959	269,372	194,005
Nonmarketable bonds	255,567	81,002	121,439	92,625	46,756	54,579
Other bonds maturing in 5 years or less	1,229,987	322,921	351,024	307,401	356,835	386,414
Other bonds maturing in 5 to 10 years	538,524	134,942	102,903	89,059	107,003	207,407
Other bonds maturing in 10 to 20 years	82,489	37,141	16,699	19,303	21,136	88,157
Bonds maturing after 20 years	122,086	34,983	13,289	25,298	21,372	38,159

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SEPTEMBER 5, 1952, OF BANKS IN EACH CENTRAL

ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments: 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)	Reserves, cash, ...: Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks	6,808	114,653,594	51,313,769	51,366,149	15,688	8,409,593	3,226,888	321,507	34,681,966	20,300,446	1,651,134
Reserve bank cities[1]	159	47,863,371	24,457,681	18,246,721	2,743	3,439,076	1,547,877	169,273	14,879,580	10,070,875	367,869
1. Boston	10	1,949,412	1,015,799	756,628	....	124,617	46,669	5,699	607,171	409,612	18,270
2. New York[2]	29	21,176,096	11,093,413	7,755,865	....	1,596,724	631,067	99,027	6,866,170	5,108,864	139,283
3. Philadelphia	11	2,278,231	1,177,665	814,092	....	172,386	104,102	9,986	740,473	458,227	22,870
4. Cleveland	4	1,973,652	906,859	861,639	....	125,584	75,730	3,840	531,621	327,589	24,081
5. Richmond	6	357,950	152,701	168,981	....	27,030	8,408	830	149,025	79,083	4,536
6. Atlanta[3]	5	764,206	378,033	306,968	....	61,196	16,603	1,406	295,814	158,947	7,878
7. Chicago[2]	60	7,207,835	2,847,557	3,646,822	7	444,157	254,226	15,066	2,308,519	1,558,222	49,941
8. St. Louis	6	1,105,220	618,430	401,216	15	52,333	27,983	5,243	365,450	209,673	8,601
9. Minneapolis	4	678,663	349,441	247,776	....	49,068	31,058	1,320	283,752	139,787	5,540
10. Kansas City	9	823,998	370,074	365,408	28	66,648	20,341	1,499	371,100	173,482	6,591
11. Dallas	8	955,155	648,674	274,837	3	23,923	4,952	2,766	395,256	202,568	7,001
12. San Francisco	7	8,592,953	4,899,035	2,646,489	2,690	695,410	326,738	22,591	1,965,229	1,244,821	73,277
Reserve branch cities[1]	123	17,620,279	7,437,327	8,574,051	8,834	1,151,351	407,783	40,933	5,770,851	3,335,932	215,115
2. Buffalo	4	790,605	397,843	306,498	12	52,203	30,601	3,448	216,390	130,482	14,030
4. Cincinnati	8	855,017	388,972	402,558	235	44,655	16,581	2,016	273,812	153,654	11,343
4. Pittsburgh	6	2,040,935	999,435	804,506	....	126,719	102,228	8,047	549,894	385,883	23,568
5. Baltimore	8	663,602	245,464	368,056	....	27,338	21,186	1,558	230,788	137,895	11,476
5. Charlotte[3]	4	440,496	236,331	159,509	1,544	28,346	13,760	1,006	181,603	88,766	5,563
6. Birmingham	3	289,966	107,168	137,016	....	33,330	11,963	489	105,527	70,482	4,583
6. Jacksonville	3	271,244	94,190	149,718	....	19,831	6,872	633	124,549	62,838	3,910
6. Nashville	4	353,579	198,094	129,749	....	19,374	4,821	1,541	122,736	66,763	5,394
6. New Orleans	6	631,821	202,201	387,830	105	34,949	5,712	1,024	236,286	132,651	7,130
7. Detroit	6	2,642,019	832,830	1,527,026	6,477	222,978	48,587	4,121	730,220	440,865	34,289
8. Little Rock	4	128,706	40,666	70,881	....	13,483	3,436	240	59,773	31,215	1,409
8. Louisville	6	410,175	187,514	194,879	....	9,611	17,173	998	162,510	84,278	6,038
8. Memphis	3	425,655	253,103	130,852	....	34,412	6,283	1,005	142,763	73,538	6,269
9. Helena	2	41,995	13,372	26,298	....	1,489	780	56	19,141	9,713	226
10. Denver	7	537,782	217,044	294,537	....	14,814	10,532	855	206,358	111,347	7,708
10. Oklahoma City	4	326,046	143,405	140,743	....	31,768	9,394	736	128,713	63,827	2,684
10. Omaha	6	342,389	146,814	145,911	....	37,778	11,289	597	149,972	74,113	2,852
11. El Paso	3	132,242	73,862	53,371	....	4,666	50	293	59,196	27,526	2,276
11. Houston	10	938,072	457,383	437,234	....	32,751	8,464	2,240	419,647	211,548	9,525
11. San Antonio	6	294,111	97,239	163,331	....	21,773	11,318	450	132,737	70,100	5,492
12. Los Angeles	6	2,611,425	889,356	1,599,949	128	96,260	20,401	5,331	743,006	459,418	18,759
12. Portland	3	1,005,293	528,206	368,199	....	95,360	11,548	1,980	289,789	173,179	10,810
12. Salt Lake City[3]	6	339,517	159,604	151,135	333	23,983	3,987	475	117,649	72,322	4,275
12. Seattle	5	1,107,587	527,231	424,265	....	123,480	30,817	1,794	367,792	203,529	15,506
Other reserve cities[1]	72	5,055,429	1,868,960	2,748,737	74	273,212	154,873	9,573	1,862,299	1,020,305	84,233
4. Columbus	3	417,884	125,411	242,791	....	35,898	13,064	720	160,605	88,647	7,575
4. Toledo	4	343,837	82,395	248,663	....	8,602	3,700	477	110,613	65,161	8,018
5. Washington	13	855,860	324,740	477,662	....	23,264	28,294	1,900	288,590	180,498	20,256
7. Cedar Rapids	1	70,680	14,740	33,422	....	21,772	581	165	26,611	12,499	1,000
7. Des Moines	3	214,322	83,540	101,078	....	21,492	7,927	285	85,302	41,363	3,336
7. Dubuque	2	36,996	8,536	24,906	....	1,635	1,856	63	10,760	5,208	577
7. Indianapolis	5	617,847	190,999	364,908	14	43,966	16,834	1,126	222,785	117,209	11,791
7. Milwaukee	6	752,967	267,358	430,982	43	22,567	30,763	1,254	257,559	146,334	9,954
7. Sioux City	4	81,083	32,523	43,675	....	3,409	1,338	138	35,401	16,299	1,133
8. National Stock Yards	1	76,380	28,129	44,672	....	3,246	153	180	36,999	14,006	493
9. St. Paul	3	352,998	165,415	155,503	....	21,252	10,033	795	124,252	66,860	2,544
10. Kansas City, Kansas	2	48,597	26,054	17,859	4	3,863	724	93	23,096	9,084	517
10. Lincoln	3	110,572	41,075	58,878	....	8,205	2,224	190	43,920	25,712	1,605
10. Pueblo	2	30,641	16,751	13,063	....	733	22	72	14,613	5,630	687
10. St. Joseph	5	62,822	22,571	36,424	....	2,418	1,100	309	25,234	12,820	713
10. Topeka	4	78,472	34,096	34,594	11	8,248	1,356	167	35,684	17,567	1,560
10. Tulsa	4	364,077	138,497	187,085	2	22,213	15,671	609	142,163	79,881	3,918
10. Wichita	4	210,086	67,377	117,445	....	9,671	15,268	325	82,618	46,137	2,775
11. Fort Worth	3	329,308	198,753	115,127	....	10,758	3,965	705	135,494	69,390	5,781
Country banks, by districts	6,454	44,114,515	17,549,801	21,796,640	4,037	3,545,954	1,116,355	101,728	12,169,236	5,873,334	983,917
1. Boston	312	3,591,503	1,507,702	1,694,921	296	252,062	126,607	9,915	921,849	489,345	86,287
2. New York	692	7,769,341	3,249,953	3,605,328	2,294	676,723	212,048	22,995	1,655,092	935,106	151,869
3. Philadelphia	616	3,916,432	1,461,309	1,943,609	96	311,249	187,477	12,692	882,253	466,640	86,288
4. Cleveland	650	4,051,583	1,524,053	2,065,766	160	341,186	111,027	9,391	961,652	505,553	94,712
5. Richmond	445	2,882,003	1,221,324	1,403,370	34	178,111	72,796	6,368	910,274	416,345	84,223
6. Atlanta	336	2,953,310	1,088,310	1,525,041	11	298,608	35,195	6,145	1,002,353	438,633	79,585
7. Chicago	923	6,828,869	2,351,228	3,750,092	101	562,965	153,625	10,858	1,767,265	858,308	141,127
8. St. Louis	474	2,167,484	824,179	1,112,816	345	169,133	56,445	4,566	646,415	304,093	49,375
9. Minneapolis	466	1,994,774	762,140	1,044,793	64	124,200	60,272	3,305	578,336	267,634	35,842
10. Kansas City	702	2,359,574	996,872	1,130,853	108	194,732	32,764	4,245	853,811	367,141	44,781
11. Dallas	604	2,818,570	1,250,188	1,286,420	5	244,051	31,649	6,257	1,245,474	465,939	76,092
12. San Francisco	234	2,781,072	1,312,543	1,233,631	523	192,934	36,450	4,991	744,462	358,597	53,736

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

ASSETS [In thousands of dollars]

and bank balances											
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	**Total assets**	Federal Reserve district numbers, and reserve cities
6,086,845	**23,585**	**46,386**	**6,573,570**	**1,079,694**	**24,511**	**85,713**	**287,285**	**372,526**	**208,169**	**151,393,458**	**All member banks**
742,817	**10,510**	**38,389**	**3,649,120**	**346,684**	**8,237**	**42,839**	**271,062**	**196,037**	**125,455**	**63,733,265**	**Reserve bank cities [1]**
24,895	646	3,054	150,694	16,958	...	425	29,962	8,326	3,124	**2,615,378**	1. Boston
39,677	2,478	26,966	1,548,902	157,132	14	2,086	196,179	90,380	82,424	**28,570,481**	2. New York [2]
70,239	1,424	1,341	186,372	16,365	329	6,341	3,597	9,280	7,049	**3,061,665**	3. Philadelphia
41,485	136	609	137,721	7,398	...	9,872	32	10,424	2,157	**2,535,156**	4. Cleveland
14,178	...	38	51,190	3,157	7	683	...	1,469	495	**512,786**	5. Richmond
39,846	100	...	89,043	12,024	66	...	...	2,993	2,139	**1,077,242**	6. Atlanta [3]
193,818	1,424	1,635	503,479	23,840	78	570	3,547	31,206	6,589	**9,582,184**	7. Chicago [2]
28,057	14	139	118,966	6,230	114	...	2,818	3,803	1,139	**1,484,774**	8. St. Louis
27,713	252	176	110,284	1,047	400	2,791	539	2,469	467	**970,128**	9. Minneapolis
50,234	39	193	140,561	4,846	...	245	401	1,472	695	**1,202,757**	10. Kansas City
98,130	382	251	86,924	15,148	5,937	...	348	2,574	579	**1,374,997**	11. Dallas
114,545	3,615	3,987	524,984	82,539	1,292	19,826	33,639	31,641	18,598	**10,745,717**	12. San Francisco
756,664	**5,007**	**5,701**	**1,452,432**	**169,813**	**5,476**	**23,566**	**11,822**	**77,964**	**20,273**	**23,700,044**	**Reserve branch cities [1]**
21,194	240	1,461	48,983	10,692	34	515	...	3,576	2,279	**1,024,091**	2. Buffalo
38,963	103	68	69,681	11,562	...	...	103	4,180	868	**1,145,542**	4. Cincinnati
37,416	...	235	102,792	24,696	...	8,450	77	9,626	1,372	**2,635,050**	4. Pittsburgh
24,594	7	114	56,702	6,667	...	450	87	3,415	2,080	**907,089**	5. Baltimore
19,396	...	...	67,878	3,578	...	...	...	1,731	1,343	**628,751**	5. Charlotte [3]
19,526	...	...	10,936	2,598	...	...	...	1,423	588	**400,102**	6. Birmingham
23,425	...	...	34,376	4,214	88	...	...	783	125	**401,003**	6. Jacksonville
24,253	...	...	26,326	4,803	146	...	692	1,048	443	**483,447**	6. Nashville
30,644	447	19	65,395	5,888	95	500	3,869	2,843	1,305	**882,607**	6. New Orleans
75,335	576	1,147	178,008	10,988	6	982	...	13,389	3,703	**3,401,307**	7. Detroit
14,468	25	...	12,656	795	...	...	...	166	77	**189,517**	8. Little Rock
22,650	...	...	49,544	2,285	439	25	...	2,254	358	**578,046**	8. Louisville
24,044	27	3	38,882	5,777	...	...	107	933	166	**575,401**	8. Memphis
3,476	...	...	5,726	226	...	...	...	268	4	**61,634**	9. Helena
35,545	217	11	51,530	1,110	4	...	209	2,460	1,136	**749,059**	10. Denver
34,634	...	...	27,568	6,540	...	1,655	...	1,086	129	**464,169**	10. Oklahoma City
26,313	270	...	46,424	3,359	...	...	...	1,270	247	**497,237**	10. Omaha
18,128	...	364	10,902	1,228	140	...	...	191	123	**193,120**	11. El Paso
109,955	1,281	498	86,840	15,750	4,055	5,684	5,458	3,684	713	**1,393,063**	11. Houston
22,532	255	32	34,326	4,652	...	...	...	1,016	73	**432,589**	11. San Antonio
68,374	39	522	195,894	11,988	...	4,489	689	11,852	1,642	**3,385,091**	12. Los Angeles
19,365	648	392	85,395	13,932	256	...	416	5,313	694	**1,315,693**	12. Portland
13,123	103	...	27,826	2,782	...	816	...	8	405	**461,177**	12. Salt Lake City [3]
29,311	769	835	117,842	13,703	213	...	115	5,449	400	**1,495,259**	12. Seattle
373,696	**769**	**258**	**383,038**	**50,402**	**919**	**6,841**	**259**	**17,281**	**8,587**	**7,002,017**	**Other reserve cities [1]**
23,374	...	50	40,959	7,240	...	...	...	578	502	**586,809**	4. Columbus
28,310	...	...	9,124	1,509	...	102	...	1,902	260	**458,223**	4. Toledo
50,821	...	125	36,890	15,051	517	1,200	...	1,661	1,017	**1,163,896**	5. Washington
3,977	...	...	9,135	979	...	...	...	...	...	**98,270**	7. Cedar Rapids
24,844	...	...	15,759	640	...	1,735	...	793	82	**302,874**	7. Des Moines
2,359	...	...	2,616	277	...	...	...	1	27	**48,061**	7. Dubuque
39,323	...	14	54,448	4,878	...	...	...	2,507	643	**848,660**	7. Indianapolis
31,035	50	26	70,160	5,532	...	1	152	2,735	3,960	**1,022,906**	7. Milwaukee
11,162	97	...	6,710	854	...	...	...	341	19	**117,698**	7. Sioux City
2,128	...	...	20,372	...	...	...	43	408	...	**113,830**	8. National Stock Yards
15,314	...	43	39,491	2,803	...	226	64	1,735	599	**482,677**	9. St. Paul
9,593	...	...	3,902	421	...	...	...	4	168	**72,286**	10. Kansas City, Kansas
6,326	...	...	10,277	783	...	...	...	484	...	**155,759**	10. Lincoln
6,598	...	...	1,698	282	...	...	...	...	15	**45,551**	10. Pueblo
7,844	40	...	3,817	495	...	85	...	215	103	**88,954**	10. St. Joseph
10,653	...	...	5,904	646	7	...	...	422	150	**115,381**	10. Topeka
44,154	200	...	14,010	2,963	191	...	...	1,335	526	**511,255**	10. Tulsa
20,010	...	...	13,696	1,126	204	...	...	973	309	**295,316**	10. Wichita
35,871	382	...	24,070	3,923	...	3,492	...	1,187	207	**473,611**	11. Fort Worth
4,213,668	**7,299**	**2,038**	**1,088,980**	**512,795**	**9,879**	**12,467**	**4,142**	**81,244**	**53,854**	**56,958,132**	**Country banks, by districts**
183,045	349	540	162,283	52,378	748	1,083	613	9,494	5,091	**4,582,759**	1. Boston
331,768	1,159	247	234,943	101,458	1,186	2,761	510	25,373	12,122	**9,567,843**	2. New York
256,452	211	...	72,662	50,100	1,281	1,308	82	4,533	4,647	**4,860,636**	3. Philadelphia
297,271	242	7	63,867	43,282	212	691	870	4,392	3,562	**5,066,244**	4. Cleveland
302,166	1,064	1	106,475	36,728	679	681	420	2,828	4,139	**3,837,752**	5. Richmond
384,294	860	143	98,838	41,977	1,291	689	1,098	7,089	4,229	**4,012,036**	6. Atlanta
657,592	232	71	109,935	58,956	780	1,991	225	9,507	5,800	**8,673,393**	7. Chicago
261,694	85	5	31,163	20,507	315	172	...	2,579	2,491	**2,839,963**	8. St. Louis
232,398	281	192	41,989	16,371	158	632	110	6,640	1,216	**2,598,237**	9. Minneapolis
413,420	774	...	27,695	15,165	372	331	14	1,073	1,620	**3,231,960**	10. Kansas City
635,589	1,543	375	65,936	38,646	1,589	606	191	1,556	4,175	**4,110,807**	11. Dallas
257,979	499	457	73,194	37,227	1,268	1,522	9	6,180	4,762	**3,576,502**	12. San Francisco

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SEPTEMBER 5, 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	**104,415,478**	**79,731,215**	**4,023,034**	**6,591,068**	**10,897,184**	**1,369,753**	**1,803,224**	**32,521,613**	**30,413,205**	**282,029**	**17,828**	**1,309,459**	**32,771**	**466,321**
Reserve bank cities [1]	**46,125,967**	**33,872,061**	**2,017,239**	**1,459,324**	**6,592,614**	**1,305,438**	**879,291**	**10,221,215**	**9,135,895**	**106,890**	**1,470**	**511,119**	**16,795**	**449,046**
1. Boston	2,105,942	1,607,490	73,494	116,801	258,524	31,392	18,241	**188,539**	171,838	8,695	6	...	...	8,000
2. New York [2]	22,397,453	16,632,128	1,082,837	269,720	2,792,411	1,106,837	513,520	**2,120,663**	1,657,118	55,455	...	26,144	8,000	373,946
3. Philadelphia	2,451,163	1,892,733	81,956	75,154	373,899	13,574	13,847	**249,321**	223,211	30	74	25,477	529	...
4. Cleveland	1,588,265	1,264,759	81,728	70,037	148,022	5,477	18,242	**713,729**	692,881	...	...	20,779	69	...
5. Richmond	390,911	245,804	9,871	24,563	107,517	282	2,874	**81,846**	75,900	3,310	...	2,630	6	...
6. Atlanta [3]	892,493	552,353	45,279	101,878	189,875	36	3,072	**105,782**	103,579	2,155	15	27	6	...
7. Chicago [2]	6,848,155	4,938,656	298,209	304,340	1,191,296	42,088	73,566	**1,929,776**	1,874,051	3,900	665	46,800	3,360	1,000
8. St. Louis	1,154,532	785,465	47,626	15,077	298,596	2,408	5,360	**163,588**	161,228	1,850	510	...	...	...
9. Minneapolis	791,056	459,380	38,021	34,739	245,286	2,046	11,584	**101,831**	101,580	...	1	250	...	...
10. Kansas City	1,006,690	561,816	27,156	31,714	378,669	1,531	5,804	**86,445**	86,394	...	1	...	50	...
11. Dallas	1,110,087	686,136	34,937	58,956	317,881	1,559	10,618	**140,363**	131,981	...	...	8,382	...	...
12. San Francisco	5,389,220	4,245,341	196,125	356,345	290,638	98,208	202,563	**4,339,332**	3,856,134	31,495	198	380,630	4,775	66,100
Reserve branch cities [1]	**16,765,122**	**12,527,252**	**606,036**	**1,087,234**	**2,293,935**	**42,261**	**208,404**	**4,896,184**	**4,620,372**	**22,581**	**1,143**	**249,130**	**2,958**	...
2. Buffalo	631,148	510,177	22,543	58,833	26,071	4,382	9,142	**302,174**	300,357	...	...	1,222	595	...
4. Cincinnati	814,303	627,958	43,067	29,819	104,683	583	8,193	**233,734**	200,577	...	5	32,922	230	...
4. Pittsburgh	1,861,820	1,549,526	47,940	49,895	200,423	2,005	12,031	**448,215**	432,856	278	16	14,601	464	...
5. Baltimore	715,097	524,642	38,828	57,549	87,735	1,399	4,944	**124,289**	123,669	600	...	...	20	...
5. Charlotte [3]	471,729	299,105	10,350	27,918	125,285	101	8,970	**68,176**	44,050	2,552	2	21,280	292	...
6. Birmingham	308,616	240,760	10,766	13,223	42,202	...	1,665	**62,342**	62,342	...	...	...	...	...
6. Jacksonville	317,182	176,776	8,058	37,850	93,153	86	1,259	**53,154**	51,204	1,950	...	...	...	...
6. Nashville	332,646	182,272	29,297	41,505	78,019	...	1,553	**111,346**	107,927	716	...	2,698	5	...
6. New Orleans	697,762	420,474	14,705	117,484	130,564	5,445	9,090	**124,974**	116,633	...	35	8,056	250	...
7. Detroit	2,124,234	1,610,737	133,840	137,816	205,208	5,544	31,089	**989,278**	979,936	2,705	...	6,597	40	...
8. Little Rock	157,150	92,804	2,063	27,311	34,308	...	664	**21,426**	21,195	225	6	...	...	...
8. Louisville	461,397	298,493	17,320	11,478	118,970	39	15,097	**67,665**	65,841	1,800	...	4	20	...
8. Memphis	418,415	279,896	11,238	29,164	95,609	186	2,322	**91,340**	88,930	...	...	2,410	...	...
9. Helena	52,016	21,208	1,731	15,264	13,512	...	301	**6,952**	6,897	50	...	...	5	...
10. Denver	560,835	408,290	17,560	29,322	100,377	88	5,198	**136,782**	135,186	1,550	...	34	12	...
10. Oklahoma City	359,149	205,432	8,698	37,948	104,126	...	2,945	**38,043**	29,558	100	...	8,350	35	...
10. Omaha	415,999	245,564	16,835	22,375	129,382	3	1,840	**44,026**	44,018	3	5	...	...	...
11. El Paso	146,291	103,078	2,833	8,925	27,380	2,145	1,930	**33,532**	29,365	2,130	...	2,037	...	...
11. Houston	1,148,762	831,276	22,056	69,402	212,857	3,680	9,491	**124,819**	98,498	...	37	26,284	...	...
11. San Antonio	345,497	245,398	8,150	12,405	74,050	2,002	3,492	**64,978**	46,362	1,754	17	16,845	...	...
12. Los Angeles	2,193,260	1,911,393	70,229	46,842	119,465	6,433	38,898	**968,039**	869,662	615	...	97,662	100	...
12. Portland	834,265	670,309	22,235	71,978	47,523	1,570	20,650	**376,212**	368,744	45	...	7,373	50	...
12. Salt Lake City [3]	331,609	243,943	8,531	35,714	40,923	2	2,496	**98,450**	93,300	3,325	1,020	755	50	...
12. Seattle	1,065,940	827,741	37,163	97,214	82,110	6,568	15,144	**306,238**	303,265	2,183	...	...	790	...
Other reserve cities [1]	**5,394,516**	**3,693,056**	**206,070**	**441,944**	**957,832**	**8,779**	**86,835**	**1,103,103**	**1,036,362**	**25,207**	**145**	**23,296**	**1,318**	**16,775**
4. Columbus	449,234	288,749	12,556	85,172	47,621	38	15,098	**103,763**	91,225	820	5	11,477	236	...
4. Toledo	312,226	260,738	12,833	9,971	21,940	...	6,744	**121,486**	117,559	195	55	3,677	...	...
5. Washington	889,522	778,266	29,403	211	59,362	6,745	15,535	**190,927**	163,272	10,647	25	208	...	16,775
7. Cedar Rapids	74,078	38,709	1,538	4,631	29,083	...	117	**17,917**	17,917	...	...	...	...	...
7. Des Moines	253,858	122,058	9,945	64,164	54,760	...	2,931	**27,989**	25,828	2,145	16	...	...	...
7. Dubuque	24,897	20,773	1,371	1,570	941	...	242	**20,320**	20,320	...	...	...	...	...
7. Indianapolis	634,657	429,170	20,844	82,100	87,685	185	14,673	**149,657**	146,774	2,610	5	...	268	...
7. Milwaukee	763,354	522,053	41,742	29,789	156,718	756	12,296	**193,762**	189,154	4,195	...	4	409	...
7. Sioux City	93,504	51,546	1,639	4,119	35,538	...	662	**17,886**	17,879	...	7	...	...	...
8. National Stock Yards	96,391	18,588	1,952	322	75,452	...	77	**8,051**	1,550	...	1	6,500	...	...
9. St. Paul	375,923	217,618	25,864	34,060	94,754	588	3,039	**65,894**	65,619	275	...	...	...	...
10. Kansas City, Kansas	53,795	20,961	975	10,180	21,000	...	679	**13,918**	13,913	...	...	...	5	...
10. Lincoln	129,952	69,891	7,399	11,470	39,303	...	1,889	**13,370**	13,355	...	15	...	...	...
10. Pueblo	33,033	24,895	561	2,560	4,903	...	114	**8,075**	7,650	...	...	425	...	...
10. St. Joseph	61,105	38,818	1,115	3,122	17,214	...	836	**21,976**	21,971	...	5	...	...	...
10. Topeka	93,228	48,777	5,424	25,801	12,758	...	468	**14,506**	13,365	1,130	11	...	...	...
10. Tulsa	413,042	318,108	13,447	17,127	61,056	467	2,837	**34,805**	34,320	95	...	5	385	...
10. Wichita	258,404	172,104	7,603	34,987	40,963	...	2,747	**20,942**	18,727	2,200	...	...	15	...
11. Fort Worth	384,313	251,234	9,859	20,588	96,781	...	5,851	**57,859**	55,964	895	...	1,000	...	...
Country banks, by districts	**36,129,873**	**29,638,846**	**1,193,689**	**3,602,566**	**1,052,803**	**13,275**	**628,694**	**16,301,111**	**15,620,576**	**127,351**	**15,070**	**525,914**	**11,700**	**500**
1. Boston	3,006,444	2,438,146	139,023	215,047	101,907	1,608	110,713	**1,151,715**	1,136,564	6,260	2,141	6,672	78	...
2. New York	5,253,582	4,137,415	222,536	654,921	99,772	1,060	137,878	**3,492,865**	3,411,755	10,257	20	68,706	2,127	...
3. Philadelphia	2,571,088	2,234,407	95,285	176,607	16,261	9	48,519	**1,793,874**	1,729,279	6,953	574	56,543	25	500
4. Cleveland	2,835,625	2,387,535	118,609	257,850	21,655	...	49,976	**1,798,804**	1,702,528	1,612	1,106	93,516	42	...
5. Richmond	2,516,153	2,031,020	80,376	246,543	113,537	40	44,637	**1,003,070**	910,561	36,430	1,532	53,682	865	...
6. Atlanta	2,966,894	2,308,093	75,696	347,502	199,347	4,312	31,944	**755,436**	716,030	21,462	4,001	10,544	3,399	...
7. Chicago	5,126,858	4,216,006	173,902	574,345	93,490	48	69,067	**2,950,319**	2,855,641	5,921	3,785	84,473	499	...
8. St. Louis	1,949,768	1,627,263	58,678	192,646	53,704	9	17,468	**675,461**	632,296	4,140	158	38,507	360	...
9. Minneapolis	1,629,082	1,323,754	53,878	153,481	78,056	268	19,645	**790,720**	777,359	1,820	341	11,016	184	...
10. Kansas City	2,590,512	2,127,321	57,254	318,387	65,226	...	22,324	**415,234**	396,890	7,488	193	10,277	386	...
11. Dallas	3,481,333	2,912,896	69,356	279,797	174,922	3,532	40,830	**346,294**	291,426	15,120	1,125	35,028	3,595	...
12. San Francisco	2,202,534	1,894,990	49,096	185,440	34,926	2,389	35,693	**1,127,319**	1,060,247	9,888	94	56,950	140	...

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

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

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
136,937,091	1,595,751	306,302	1,922,688	140,761,832	3,265,401	4,971,535	2,016,093	378,597	10,631,626	91,756,521	81,551,937	All member banks
												Reserve bank cities[1]
56,347,182	986,506	289,422	1,331,797	58,954,907	1,473,990	2,346,652	824,986	132,730	4,778,358	41,734,305	32,561,556	
2,294,481	14,800	32,365	28,378	2,370,024	64,375	118,575	42,108	20,296	245,354	1,930,628	1,591,838	1. Boston
24,518,116	491,005	210,715	853,217	26,073,053	712,824	1,286,760	477,136	20,708	2,497,428	20,808,874	15,866,466	2. New York[2]
2,700,484	60,800	3,607	29,432	2,794,323	65,257	149,822	47,177	5,086	267,342	2,194,552	1,795,362	3. Philadelphia
2,301,994	61,000	32	24,577	2,387,603	45,500	82,500	15,962	3,591	147,553	1,409,059	1,215,317	4. Cleveland
472,757	4,500	....	4,964	482,221	8,385	16,285	4,186	1,709	30,565	325,543	222,051	5. Richmond
998,275	7,000	....	12,135	1,017,410	17,200	28,058	6,733	7,841	59,832	763,604	568,260	6. Atlanta[3]
8,777,931	119,100	3,748	73,720	8,974,499	224,320	269,182	57,613	56,570	607,685	6,150,858	4,813,083	7. Chicago[2]
1,318,120	50,700	2,834	12,628	1,384,282	42,150	37,650	19,602	1,090	100,492	1,007,509	686,936	8. St. Louis
892,887	8,000	539	12,071	913,497	12,500	31,500	7,557	5,074	56,631	653,059	395,419	9. Minneapolis
1,093,135	38,976	401	4,522	1,137,034	21,050	26,860	15,771	2,042	65,723	815,895	458,773	10. Kansas City
1,250,450	2,300	348	11,690	1,264,788	45,650	45,767	17,480	1,312	110,209	925,033	668,786	11. Dallas
9,728,552	128,325	34,833	264,463	10,156,173	214,779	253,693	113,661	7,411	589,544	4,749,691	4,279,265	12. San Francisco
												Reserve branch cities[1]
21,661,306	292,950	12,345	223,925	22,190,526	456,970	738,839	273,306	40,403	1,509,518	14,556,134	12,370,458	
933,322	6,700	....	8,301	948,323	30,094	36,850	8,424	400	75,768	560,971	529,169	2. Buffalo
1,048,037	7,900	103	9,660	1,065,700	26,025	41,175	12,463	179	79,842	705,659	596,289	4. Cincinnati
2,310,035	7,500	77	30,447	2,348,059	83,200	174,150	28,939	702	286,991	1,721,612	1,508,660	4. Pittsburgh
839,386	6,500	87	5,170	851,143	13,931	28,869	8,516	4,630	55,946	633,801	530,433	5. Baltimore
539,905	33,800	....	15,972	589,677	7,950	25,550	4,369	1,205	39,074	384,455	268,115	5. Charlotte[3]
370,958	....	....	4,589	375,547	9,200	10,100	3,857	1,398	24,555	278,154	244,712	6. Birmingham
370,336	....	....	3,270	373,606	6,500	14,500	2,432	3,965	27,397	259,381	181,509	6. Jacksonville
443,992	4,000	692	7,345	456,029	10,500	12,200	4,694	24	27,418	282,067	199,004	6. Nashville
822,736	6,750	4,307	4,357	838,150	11,000	22,330	11,125	2	44,457	601,723	481,653	6. New Orleans
3,113,512	110,100	....	28,699	3,252,311	36,820	81,320	26,944	3,912	148,996	1,870,891	1,601,634	7. Detroit
178,576	....	....	1,018	179,594	3,600	4,400	1,712	211	9,923	130,026	108,123	8. Little Rock
529,062	6,000	....	6,644	541,706	10,350	20,800	5,131	59	36,340	389,203	275,524	8. Louisville
509,755	23,200	107	5,403	538,465	10,250	20,750	5,936	....	36,936	355,489	272,500	8. Memphis
58,968	....	....	542	59,510	850	1,000	271	3	2,124	42,814	31,047	9. Helena
697,617	5,500	209	6,216	709,542	10,100	18,400	8,153	2,864	39,517	473,760	391,280	10. Denver
397,192	30,000	....	2,962	430,154	12,250	12,250	8,925	590	34,015	296,947	218,757	10. Oklahoma City
460,025	5,500	....	2,742	468,267	9,700	10,200	5,767	3,303	28,970	343,262	223,355	10. Omaha
179,823	....	....	1,603	181,426	3,650	6,125	1,469	450	11,694	117,261	103,031	11. El Paso
1,273,581	15,000	5,486	9,400	1,303,467	36,700	37,950	13,837	1,109	89,596	951,967	823,329	11. Houston
410,475	....	....	2,615	413,090	5,800	9,210	3,583	906	19,499	288,639	226,969	11. San Antonio
3,161,299	....	721	32,887	3,194,907	56,250	72,275	59,976	1,683	190,184	1,929,100	1,801,239	12. Los Angeles
1,210,477	....	416	17,248	1,228,141	29,700	36,310	21,542	....	87,552	729,505	677,542	12. Portland
430,059	3,000	....	4,205	437,264	7,750	7,125	7,807	1,231	23,913	290,660	254,327	12. Salt Lake City
1,372,178	21,500	140	12,630	1,406,448	24,800	35,000	17,434	11,577	88,811	918,787	822,257	12. Seattle
												Other reserve cities[1]
6,497,619	54,700	259	47,940	6,600,518	119,725	184,710	78,544	18,520	401,499	4,637,907	3,838,797	
552,997	....	....	4,156	557,153	10,000	14,000	4,716	940	29,656	384,901	348,060	4. Columbus
433,712	....	....	3,542	437,254	7,700	8,200	4,216	853	20,969	274,792	268,329	4. Toledo
1,080,449	5,000	....	6,836	1,092,285	20,150	35,950	12,515	2,996	71,611	801,811	757,122	5. Washington
91,995	....	....	7	92,002	500	5,000	768	....	6,268	60,966	34,322	7. Cedar Rapids
281,847	2,200	....	1,658	285,705	4,750	4,750	4,538	3,131	17,169	213,255	173,394	7. Des Moines
45,217	....	....	41	45,258	1,100	1,000	543	160	2,803	19,922	19,969	7. Dubuque
784,314	10,000	....	3,984	798,298	12,525	25,000	11,883	954	50,362	540,886	471,495	7. Indianapolis
957,116	1,500	152	5,675	964,443	16,600	25,175	15,141	1,547	58,463	662,251	493,978	7. Milwaukee
111,390	....	....	527	111,917	1,900	2,700	906	275	5,781	75,632	49,617	7. Sioux City
104,442	500	43	873	105,858	1,000	5,000	1,972	....	7,972	73,891	[4] −1,385	8. National Stock Yards
441,817	500	64	8,648	451,029	9,000	17,500	3,643	1,505	31,648	321,118	215,226	9. St. Paul
67,713	....	....	593	68,306	1,350	1,750	843	37	3,980	40,300	27,918	10. Kansas City Kansas
143,322	4,500	....	328	148,150	3,050	2,770	1,238	551	7,609	113,349	72,973	10. Lincoln
41,108	....	....	173	41,281	1,300	1,060	1,193	717	4,270	24,737	25,871	10. Pueblo
83,081	500	....	223	83,804	1,650	1,780	1,479	241	5,150	49,477	38,959	10. St. Joseph
107,734	....	....	1,040	108,774	2,950	2,625	853	179	6,607	76,671	69,142	10. Topeka
447,847	30,000	....	4,140	481,987	7,950	12,350	7,267	1,701	29,268	354,878	324,062	10. Tulsa
279,346	....	....	1,990	281,336	4,500	6,350	2,596	534	13,980	224,698	196,142	10. Wichita
442,172	....	....	3,506	445,678	11,750	11,750	2,234	2,199	27,933	324,372	253,603	11. Fort Worth
												Country banks, by districts
52,430,984	261,595	4,276	319,026	53,015,881	1,214,716	1,701,334	839,257	186,944	3,942,251	30,828,175	32,781,126	
4,158,159	29,825	616	36,710	4,225,310	109,795	147,868	73,363	26,423	357,449	2,661,116	2,601,623	1. Boston
8,746,447	67,420	510	75,220	8,889,597	224,317	294,817	132,953	26,159	678,246	4,686,871	4,695,271	2. New York
4,364,962	27,085	82	17,252	4,409,381	128,700	227,842	83,307	11,406	451,255	2,241,974	2,386,871	3. Philadelphia
4,634,429	18,825	870	26,056	4,680,180	120,919	177,112	77,730	10,303	386,064	2,474,487	2,631,494	4. Cleveland
3,519,223	22,690	420	20,466	3,562,799	78,883	125,629	55,456	14,985	274,953	2,107,512	2,215,725	5. Richmond
3,722,330	6,605	1,229	20,529	3,750,693	82,068	120,034	46,977	12,264	261,343	2,483,762	2,588,701	6. Atlanta
8,077,177	36,750	225	51,995	8,166,147	149,409	202,050	122,596	33,191	507,246	4,359,934	4,749,483	7. Chicago
2,625,229	13,680	....	10,595	2,649,504	57,167	74,936	47,003	11,353	190,459	1,656,911	1,806,214	8. St. Louis
2,419,802	5,775	110	15,237	2,440,924	47,202	62,949	37,137	10,025	157,313	1,354,695	1,454,891	9. Minneapolis
3,005,746	9,361	14	6,283	3,021,404	59,684	79,723	61,352	9,797	210,556	2,149,397	2,440,337	10. Kansas City
3,827,627	15,643	191	8,920	3,852,381	87,525	97,431	56,861	16,609	258,426	2,779,808	3,167,587	11. Dallas
3,329,853	7,936	9	29,763	3,367,561	69,047	90,943	44,522	4,429	208,941	1,871,708	2,042,929	12. San Francisco

[3] Includes figures for a bank with its head office in a nonreserve city, which has a branch in this reserve city; see contents page.
[4] Cash items reported in process of collection were in excess of demand deposits other than interbank and United States Government.
For other footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [in thousands of dollars]

State	Number of banks	Loans and investments: 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)	Reserves, cash, : Total	Reserve with Federal Reserve Banks	Cash in vault
Total, all States...	**6,808**	**114,653,594**	**51,313,769**	**51,366,149**	**15,688**	**8,409,593**	**3,226,888**	**321,507**	**34,681,966**	**20,300,446**	**1,651,134**
New England:											
Maine	38	302,666	135,618	135,988	17	17,066	13,096	881	78,690	38,029	8,937
New Hampshire	52	176,086	81,502	77,200	39	12,099	4,782	464	60,600	26,909	5,813
Vermont	38	134,265	63,282	57,497	42	8,625	4,460	359	34,227	17,925	2,899
Massachusetts	139	3,380,928	1,592,643	1,445,875	194	214,806	118,216	9,194	964,152	607,104	52,727
Rhode Island	8	650,181	281,142	341,248	....	17,019	8,619	2,153	117,491	76,441	12,386
Connecticut	63	1,185,385	484,502	536,418	16	129,306	31,974	3,169	341,826	169,652	29,041
Middle Atlantic:											
New York	529	26,264,192	13,369,665	10,043,906	1,335	1,970,730	764,957	113,599	8,001,437	5,757,779	238,320
New Jersey	269	3,911,653	1,480,347	1,895,704	1,001	392,115	129,059	13,427	841,467	471,967	77,231
Pennsylvania	711	8,295,833	3,646,629	3,579,256	198	625,458	414,072	30,220	2,179,552	1,317,033	138,917
East North Central:											
Ohio	418	6,209,896	2,498,093	3,087,139	251	451,354	160,748	12,311	1,686,523	962,895	108,649
Indiana	237	2,141,398	730,089	1,226,137	55	132,775	48,599	3,743	646,525	323,425	48,216
Illinois	512	10,013,394	3,629,121	5,350,140	11	682,478	332,481	19,163	3,083,674	1,931,578	102,899
Michigan	229	4,642,888	1,640,362	2,482,612	6,544	419,106	86,782	7,482	1,196,958	670,414	80,889
Wisconsin	166	1,854,642	636,253	1,060,427	77	92,467	62,308	3,110	536,434	275,520	27,952
West North Central:											
Minnesota	206	1,833,733	836,814	795,576	7	127,976	69,862	3,498	612,002	301,971	21,637
Iowa	160	1,009,802	400,322	476,327	....	111,014	20,348	1,791	337,477	158,075	18,299
Missouri	178	2,878,198	1,384,863	1,240,940	353	171,404	71,505	9,133	1,013,619	518,431	33,223
North Dakota	42	226,647	78,499	131,913	7	9,769	6,127	332	64,317	31,326	3,102
South Dakota	62	296,281	123,519	148,118	13	16,728	7,451	452	95,747	43,988	4,895
Nebraska	139	838,454	336,657	409,991	3	72,660	17,732	1,411	321,794	160,681	9,820
Kansas	215	937,063	389,334	429,531	103	88,278	28,225	1,592	348,202	168,289	13,605
South Atlantic:											
Delaware	15	295,767	145,986	135,427	....	8,681	4,270	1,403	69,199	32,699	4,523
Maryland	73	1,037,802	379,634	567,301	3	49,253	39,316	2,295	321,790	185,396	21,252
District of Columbia	15	884,375	338,123	492,215	....	23,394	28,695	1,948	295,343	183,591	21,040
Virginia	204	1,438,265	669,535	641,647	26	88,967	34,677	3,413	479,933	230,821	34,758
West Virginia	109	664,948	242,784	367,728	....	41,325	11,428	1,683	197,942	94,630	17,524
North Carolina	54	844,136	430,824	328,114	1,544	62,920	18,855	1,879	331,670	148,484	19,712
South Carolina	33	423,948	156,208	228,262	5	25,314	13,381	778	157,121	71,494	14,205
Georgia	65	1,113,408	552,222	446,150	....	90,315	22,535	2,186	411,655	207,015	19,873
Florida	74	1,306,442	386,587	787,454	....	109,905	19,815	2,681	463,613	222,115	27,474
East South Central:											
Kentucky	111	844,009	368,681	415,099	4	31,063	26,994	2,168	299,262	148,090	17,835
Tennessee	84	1,324,556	655,860	551,395	6	94,382	19,270	3,643	459,135	220,082	26,882
Alabama	95	887,295	363,644	400,688	2	102,931	18,244	1,786	303,087	155,014	22,130
Mississippi	31	244,168	95,844	99,383	3	46,598	1,721	619	94,043	38,331	7,037
West South Central:											
Arkansas	69	437,583	160,699	214,013	8	54,963	6,952	948	171,061	77,412	9,306
Louisiana	49	1,142,644	396,499	638,663	105	96,701	8,186	2,490	415,498	210,540	20,039
Oklahoma	223	1,256,687	516,583	590,288	19	117,314	30,028	2,455	502,852	230,766	18,787
Texas	581	5,065,838	2,563,828	2,133,832	3	297,701	58,982	11,492	2,239,652	984,524	95,428
Mountain:											
Montana	84	406,480	145,954	226,571	15	20,532	12,811	597	153,200	70,388	8,165
Idaho	21	339,802	165,034	159,983	491	11,115	2,654	525	90,803	48,607	6,023
Wyoming	39	188,787	83,889	92,361	....	9,341	2,867	329	68,726	30,563	4,479
Colorado	93	928,031	400,256	479,084	....	32,031	15,066	1,594	350,508	170,682	16,998
New Mexico	34	241,385	104,052	127,418	....	8,231	1,270	414	92,201	39,090	6,794
Arizona	5	394,476	195,199	154,840	33	35,390	8,361	653	98,483	54,035	9,306
Utah	30	448,988	226,060	189,733	333	27,964	4,184	714	151,800	86,043	7,549
Nevada	6	162,990	65,572	85,578	....	7,327	4,308	205	40,011	23,588	4,599
Pacific:											
Washington	51	1,614,693	769,119	631,628	....	176,336	34,874	2,736	508,352	269,163	24,326
Oregon	29	1,173,544	604,388	445,562	....	109,758	11,571	2,265	340,236	196,715	14,091
California	120	12,358,962	6,311,449	4,783,789	2,822	866,608	364,170	30,124	3,012,076	1,841,136	111,542
Mutual Savings Banks [1]	*3*	*19,155*	*6,161*	*11,637*	....	*1,058*	*240*	*59*	*2,299*	*1,283*	*183*

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

State	Number of banks	Loans and investments: 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)	Reserves, cash, : Total	Reserve with Federal Reserve Banks	Cash in vault
Connecticut—Dist. No. 2	16	288,596	115,188	142,677	12	22,242	7,871	606	67,966	37,103	7,246
New Jersey—Dist. No. 2	180	3,183,254	1,256,356	1,481,108	959	332,678	100,888	11,265	668,249	379,570	59,616
Kentucky—Dist. No. 4	57	254,113	114,852	119,517	....	14,265	4,740	739	78,912	34,501	6,314
Pennsylvania—Dist. No. 4	188	3,125,336	1,377,632	1,371,578	144	209,941	154,934	11,107	799,243	517,262	51,897
West Virginia—Dist. No. 4	12	93,563	36,548	47,689	....	7,084	1,908	334	23,519	11,829	2,437
Louisiana—Dist. No. 6	34	904,452	305,789	521,026	105	68,962	7,049	1,521	330,480	174,691	14,248
Mississippi—Dist. No. 6	19	202,466	81,344	78,469	3	41,010	1,132	508	78,554	31,898	5,821
Tennessee—Dist. No. 6	70	850,063	378,410	402,535	6	54,165	12,391	2,556	299,876	139,581	18,934
Indiana—Dist. No. 7	176	1,875,963	625,204	1,081,633	36	122,436	43,454	3,200	559,502	284,321	41,446
Illinois—Dist. No. 7	360	9,374,612	3,432,752	4,994,104	7	620,922	308,737	18,090	2,894,266	1,844,298	90,915
Michigan—Dist. No. 7	189	4,499,337	1,591,387	2,403,397	6,532	406,383	84,451	7,187	1,163,098	654,372	77,510
Wisconsin—Dist. No. 7	125	1,692,904	579,646	967,450	67	84,186	58,747	2,808	490,079	255,241	24,978
Missouri—Dist. No. 10	46	1,012,469	440,574	465,533	28	78,647	25,595	2,092	442,299	205,947	9,783
New Mexico—Dist. No. 10	10	153,346	63,572	82,781	....	5,505	1,217	271	53,391	23,032	3,576
Oklahoma—Dist. No. 10	210	1,236,906	506,348	583,519	19	114,629	29,983	2,408	492,362	227,547	18,130
Arizona—Dist. No. 12	4	338,868	174,353	127,395	28	28,319	8,180	593	84,649	46,614	8,233

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

OF BANKS ON SEPTEMBER 5, 1952, BY STATES

ASSETS [in thousands of dollars]

and bank balances: Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	**Total assets**	State
6,086,845	**23,585**	**46,386**	**6,573,570**	**1,079,694**	**24,511**	**85,713**	**287,285**	**372,526**	**208,169**	**151,393,458**	**Total, all States**
											New England:
19,338	8	28	12,350	2,354	62	277	....	541	654	**385,244**	Maine
16,537	18	13	11,310	2,060	66	47	....	4	167	**239,030**	New Hampshire
8,483	15	41	4,864	1,826	114	23	....	162	122	**170,739**	Vermont
89,301	675	3,104	211,241	38,060	316	1,161	30,176	12,770	5,934	**4,433,497**	Massachusetts
12,946	27	392	15,299	12,095	....	....	399	2,928	663	**783,757**	Rhode Island
75,944	252	25	66,912	18,208	240	57	150	1,950	861	**1,548,677**	Connecticut
											Middle Atlantic:
252,164	3,435	28,601	1,721,138	224,286	824	4,869	196,415	106,225	92,519	**34,890,767**	New York
173,088	491	64	118,626	49,839	412	613	124	14,386	5,342	**4,823,836**	New Jersey
373,179	1,598	1,583	347,242	90,521	1,660	14,921	3,954	21,447	12,217	**10,620,105**	Pennsylvania
											East North Central:
309,682	369	727	304,201	55,400	49	10,615	807	20,549	6,343	**7,990,182**	Ohio
193,617	106	14	81,147	18,384	102	50	155	5,142	2,360	**2,814,116**	Indiana
487,668	1,484	1,635	558,410	43,504	553	987	3,590	34,766	9,001	**13,189,469**	Illinois
228,202	682	1,222	215,549	35,951	321	1,437	28	15,705	5,531	**5,898,819**	Michigan
148,010	50	26	84,876	13,042	80	384	194	4,826	4,763	**2,414,365**	Wisconsin
											West North Central:
122,384	437	329	165,244	10,437	508	3,600	711	7,084	1,448	**2,469,523**	Minnesota
116,413	97	....	44,593	6,373	45	2,481	....	1,500	419	**1,358,097**	Iowa
186,515	153	332	274,965	19,592	164	433	3,219	7,021	2,810	**3,925,056**	Missouri
24,707	4	35	5,143	1,388	16	....	....	1,055	133	**293,556**	North Dakota
40,098	....	....	6,766	2,498	....	....	....	1,159	451	**396,136**	South Dakota
90,835	270	....	60,188	6,024	22	....	....	1,926	373	**1,168,593**	Nebraska
137,709	158	....	28,441	5,665	239	115	....	1,424	1,091	**1,293,799**	Kansas
											South Atlantic:
20,510	100	....	11,367	2,726	57	1,036	....	669	353	**369,807**	Delaware
55,755	7	114	59,266	11,359	67	451	92	3,554	3,112	**1,378,227**	Maryland
51,938	....	125	38,649	15,352	525	1,200	....	1,661	1,056	**1,199,512**	District of Columbia
123,674	543	38	90,099	18,173	370	699	405	2,444	1,944	**1,942,233**	Virginia
68,049	310	....	17,429	6,491	52	613	5	631	892	**871,574**	West Virginia
72,590	20	....	90,864	9,956	45	10	5	2,406	1,722	**1,189,950**	North Carolina
46,333	191	1	24,897	4,223	145	41	....	687	480	**586,645**	South Carolina
83,751	160	3	100,853	17,086	194	....	15	3,559	2,740	**1,548,657**	Georgia
146,626	334	36	67,028	20,387	718	215	5	4,710	1,502	**1,797,592**	Florida
											East South Central:
79,643	....	....	53,694	6,873	459	40	....	2,605	620	**1,153,868**	Kentucky
128,558	37	3	83,573	18,585	215	28	799	3,130	1,125	**1,807,573**	Tennessee
98,592	431	104	26,816	8,725	378	474	949	2,315	1,444	**1,204,667**	Alabama
36,370	....	....	12,305	3,747	50	....	60	55	240	**342,363**	Mississippi
											West South Central:
63,964	70	5	20,304	3,424	8	30	....	459	387	**612,952**	Arkansas
95,647	472	19	88,781	12,321	163	570	3,938	4,263	2,441	**1,581,838**	Louisiana
207,485	629	....	45,185	12,883	342	1,871	14	2,502	1,148	**1,778,299**	Oklahoma
862,828	3,818	1,520	291,534	74,511	11,554	9,606	5,997	9,297	5,437	**7,421,892**	Texas
											Mountain:
57,817	92	43	16,695	3,690	5	....	2	1,407	109	**564,893**	Montana
24,245	60	....	11,868	3,594	44	....	....	52	559	**434,854**	Idaho
29,053	....	....	4,631	1,750	24	....	....	280	114	**259,681**	Wyoming
103,427	219	11	59,171	3,963	45	....	209	2,544	1,417	**1,286,717**	Colorado
41,301	150	....	4,866	3,347	123	106	....	335	147	**337,644**	New Mexico
18,027	....	138	16,977	6,022	949	....	....	1,773	1,847	**503,550**	Arizona
28,113	103	....	29,992	3,898	29	844	....	20	419	**605,998**	Utah
7,807	....	....	4,017	1,928	37	....	....	640	303	**205,909**	Nevada
											Pacific:
76,867	769	950	136,277	21,029	296	475	115	6,054	834	**2,151,848**	Washington
41,359	702	392	86,977	15,865	329	31	416	5,713	895	**1,537,029**	Oregon
309,696	4,039	4,713	740,950	110,279	1,495	25,303	34,337	46,191	21,680	**15,610,323**	California
812	....	....	*21*	*61*	....	....	....	....	*14*	***21,529***	*Mutual Savings Banks* [1]

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

14,609	....	9	8,999	5,267	50	57	150	535	186	**362,807**	Connecticut—Dist. No. 2
125,866	442	64	102,691	39,729	360	436	124	12,569	4,120	**3,908,841**	New Jersey—Dist. No. 2
35,733	....	....	2,364	3,022	3	15	....	154	150	**336,369**	Kentucky—Dist. No. 4
114,220	112	242	115,510	36,892	159	8,485	275	10,120	2,096	**3,982,606**	Pennsylvania—Dist. No. 4
7,184	....	....	2,069	373	1	....	....	279	132	**117,867**	West Virginia—Dist. No. 4
66,625	472	19	74,425	9,672	163	500	3,938	3,352	2,138	**1,254,695**	Louisiana—Dist. No. 6
29,169	....	....	11,666	3,397	20	....	60	47	191	**284,735**	Mississippi—Dist. No. 6
97,225	10	....	44,126	12,237	213	....	692	2,196	814	**1,166,091**	Tennessee—Dist. No. 6
158,456	76	14	75,189	15,211	86	39	155	4,891	1,725	**2,457,572**	Indiana—Dist. No. 7
422,259	1,474	1,635	533,685	38,801	361	987	3,547	33,964	8,530	**12,355,068**	Illinois—Dist. No. 7
215,224	682	1,218	214,092	34,703	318	1,437	28	15,705	5,458	**5,720,084**	Michigan—Dist. No. 7
127,093	50	26	82,691	11,856	54	335	194	4,419	4,691	**2,204,532**	Wisconsin—Dist. No. 7
80,452	139	193	145,785	5,847	....	330	401	1,783	902	**1,464,031**	Missouri—Dist. No. 10
22,754	150	....	3,879	1,806	112	....	....	335	64	**209,054**	New Mexico—Dist. No. 10
201,094	604	....	44,987	12,681	336	1,871	14	2,502	1,137	**1,747,809**	Oklahoma—Dist. No. 10
14,610	....	138	15,054	5,578	799	....	....	1,773	1,811	**433,478**	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS — ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State	Demand deposits: Total	Demand deposits: Individuals, partnerships, and corporations	Demand deposits: United States Government	Demand deposits: States and political subdivisions	Demand deposits: Banks in United States	Demand deposits: Banks in foreign countries	Demand deposits: Certified and officers' checks, etc.	Time deposits: Total	Time deposits: Individuals, partnerships, and corporations	Time deposits: United States Government	Time deposits: Postal savings	Time deposits: States and political subdivisions	Time deposits: Banks in U. S.	Time deposits: Banks in foreign countries
Total, all States	**104,415,478**	**79,731,215**	**4,023,034**	**6,591,068**	**10,897,184**	**1,369,753**	**1,803,224**	**32,521,613**	**30,413,205**	**282,029**	**18,828**	**1,309,459**	**32,771**	**466,321**
New England:														
Maine	**216,585**	178,435	7,147	16,918	9,340	3	4,742	**129,988**	129,085	531	6	366	......	......
New Hampshire	**168,424**	131,144	7,000	15,170	8,596	......	6,514	**47,024**	46,254	545	20	205	......	......
Vermont	**76,803**	65,599	2,267	4,772	1,064	......	3,101	**76,505**	76,072	133	3	297	......	......
Massachusetts	**3,311,167**	2,591,163	128,840	193,383	305,009	31,400	61,372	**628,709**	602,137	11,425	1,638	5,431	78	8,000
Rhode Island	**440,341**	354,948	20,806	42,742	9,624	1,567	10,654	**276,237**	275,015	488	470	264	......	......
Connecticut	**1,131,802**	914,326	58,508	74,488	34,650	30	49,800	**286,152**	283,659	1,843	30	620	......	......
Middle Atlantic:														
New York	**25,996,213**	19,434,954	1,231,183	765,036	2,857,352	1,111,600	596,088	**4,283,715**	3,758,596	63,518	......	77,171	10,484	373,946
New Jersey	**2,606,460**	2,112,529	102,895	270,901	55,373	679	64,083	**1,821,015**	1,791,439	5,202	......	24,126	248	......
Pennsylvania	**6,776,741**	5,618,541	216,588	270,425	586,236	15,588	69,363	**2,669,532**	2,555,922	4,074	934	107,594	1,008	......
East North Central:														
Ohio	**4,986,999**	3,948,440	236,030	377,700	337,411	6,098	81,320	**2,354,323**	2,205,974	2,184	890	144,728	547	......
Indiana	**1,911,109**	1,444,504	64,444	252,555	119,591	185	29,830	**710,527**	701,807	5,267	2,318	697	438	......
Illinois	**9,176,781**	6,823,307	363,303	544,221	1,303,862	42,088	100,000	**2,986,100**	2,832,051	5,998	1,269	142,412	3,370	1,000
Michigan	**3,357,291**	2,604,863	175,889	294,683	224,083	5,592	52,181	**2,045,584**	2,012,969	4,051	86	28,075	403	......
Wisconsin	**1,493,184**	1,131,612	77,249	89,816	171,756	756	21,995	**763,159**	754,674	4,813	1,056	2,201	415	......
West North Central:														
Minnesota	**1,722,224**	1,105,137	87,981	127,440	375,821	2,891	22,954	**550,129**	542,799	382	70	6,699	179	......
Iowa	**982,027**	676,146	31,824	130,620	132,732	......	10,705	**278,509**	275,972	2,185	81	271	......	......
Missouri	**3,004,198**	2,061,950	99,483	105,625	714,632	3,939	18,569	**552,897**	544,483	1,953	558	5,708	195	......
North Dakota	**203,108**	173,862	4,836	12,125	10,593	11	1,681	**71,673**	70,717	554	6	396	......	......
South Dakota	**292,299**	238,807	7,580	32,089	11,510	......	2,313	**78,557**	74,202	1,020	5	3,330	......	......
Nebraska	**965,476**	686,038	33,139	65,763	174,268	3	6,265	**118,058**	117,908	49	33	66	2	......
Kansas	**1,087,709**	790,791	28,207	171,551	88,705	......	8,455	**124,881**	120,492	3,779	53	534	23	......
South Atlantic:														
Delaware	**262,133**	231,341	14,418	6,276	3,984	......	6,114	**44,755**	43,939	235	......	81	......	500
Maryland	**978,658**	732,277	45,986	102,847	89,745	1,399	6,404	**295,193**	287,357	6,870	5	941	20	......
District of Columbia	**909,945**	797,877	29,897	211	59,493	6,745	15,722	**204,039**	172,049	13,982	1,025	208	......	16,775
Virginia	**1,233,492**	949,326	32,623	79,257	154,822	322	17,142	**544,909**	489,494	19,632	227	35,201	355	......
West Virginia	**580,792**	450,123	18,696	67,842	36,106	......	8,025	**207,439**	204,775	1,406	297	634	327	......
North Carolina	**873,358**	631,153	22,554	61,255	135,575	101	22,720	**177,647**	131,544	5,364	8	40,430	301	......
South Carolina	**476,044**	369,603	22,493	56,081	19,810	......	8,057	**72,874**	65,216	6,655	7	816	180	......
Georgia	**1,235,422**	835,769	58,730	127,668	206,794	68	6,393	**196,761**	187,062	6,435	1,155	2,097	12	......
Florida	**1,397,946**	1,070,677	27,906	141,316	141,305	3,752	12,990	**270,552**	256,375	8,323	2,655	2,809	390	......
East South Central:														
Kentucky	**892,410**	660,077	32,424	49,154	125,954	39	24,762	**160,475**	152,168	5,197	16	3,044	50	......
Tennessee	**1,276,519**	853,919	53,455	122,313	235,663	186	10,983	**373,405**	357,594	3,540	170	10,967	1,134	......
Alabama	**876,832**	683,570	28,047	80,582	76,730	614	7,289	**235,154**	229,993	4,034	27	346	754	......
Mississippi	**260,548**	172,410	8,417	46,707	31,621	......	1,393	**58,262**	57,546	706	......	10	......	......
West South Central:														
Arkansas	**482,813**	361,601	8,367	59,720	50,064	9	3,052	**83,499**	82,187	243	40	879	150	......
Louisiana	**1,238,442**	812,241	27,747	209,700	165,363	5,445	17,946	**232,554**	219,699	3,338	56	8,076	1,385	......
Oklahoma	**1,436,083**	1,072,500	34,506	133,993	181,568	467	13,049	**150,218**	136,397	4,126	91	8,798	806	......
Texas	**6,171,599**	4,685,960	138,603	394,518	875,747	12,918	63,853	**696,361**	583,269	18,797	1,169	89,536	3,590	......
Mountain:														
Montana	**441,323**	352,209	10,684	43,202	30,185	......	5,043	**94,547**	94,086	65	3	383	10	......
Idaho	**300,424**	238,711	7,902	43,893	6,504	......	3,414	**105,637**	104,088	1,424	11	74	40	......
Wyoming	**194,635**	156,213	2,906	24,844	8,913	......	1,759	**46,495**	45,584	385	18	508	......	......
Colorado	**953,815**	743,560	23,927	68,030	109,162	88	9,048	**242,442**	231,180	2,118	10	9,122	12	......
New Mexico	**266,639**	187,700	11,349	54,029	10,717	......	2,844	**50,772**	47,717	3,033	11	11	......	......
Arizona	**369,387**	303,504	5,511	45,810	5,596	1,625	7,341	**97,517**	95,940	1,450	10	117	......	......
Utah	**413,309**	305,643	9,493	50,688	43,978	2	3,505	**150,673**	145,452	3,340	1,020	791	70	......
Nevada	**130,432**	101,568	2,755	21,518	1,674	......	2,917	**62,039**	60,495	1,297	......	247	......	......
Pacific:														
Washington	**1,478,693**	1,177,852	48,253	131,060	93,925	6,652	20,951	**503,690**	497,198	5,673	15	14	790	......
Oregon	**987,060**	804,815	25,925	82,984	49,333	1,570	22,433	**430,828**	421,600	47	14	9,117	50	......
California	**8,389,784**	6,901,920	284,261	427,547	414,645	105,321	256,090	**5,879,602**	5,240,974	34,320	242	533,011	4,955	66,100
Mutual Savings Banks[1]	*139*	*33*	*6*	*100*	......	......	......	*19,528*	*19,525*	......	......	*3*	......	......

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

State	Demand deposits: Total	Demand deposits: Individuals, partnerships, and corporations	Demand deposits: United States Government	Demand deposits: States and political subdivisions	Demand deposits: Banks in United States	Demand deposits: Banks in foreign countries	Demand deposits: Certified and officers' checks, etc.	Time deposits: Total	Time deposits: Individuals, partnerships, and corporations	Time deposits: United States Government	Time deposits: Postal savings	Time deposits: States and political subdivisions	Time deposits: Banks in U. S.	Time deposits: Banks in foreign countries
Connecticut—Dist. No. 2	**232,736**	189,979	12,051	15,625	7,852	......	7,229	**104,361**	103,820	10	20	511	......	......
New Jersey—Dist. No. 2	**2,053,234**	1,654,787	84,682	202,813	53,050	679	57,223	**1,527,626**	1,506,814	2,184	......	18,390	238	......
Kentucky—Dist. No. 4	**235,748**	198,819	5,304	21,307	2,435	......	7,883	**67,134**	66,673	7	1	423	30	......
Pennsylvania—Dist. No. 4	**2,569,849**	2,180,484	71,978	93,028	202,383	2,005	19,971	**964,481**	931,996	344	286	31,391	464	......
West Virginia—Dist. No. 4	**68,877**	51,522	3,421	10,709	2,115	......	1,110	**33,793**	32,983	370	10	430	......	......
Louisiana—Dist. No. 6	**980,315**	619,105	21,764	182,972	138,731	5,445	12,298	**190,389**	177,634	3,248	46	8,076	1,385	......
Mississippi—Dist. No. 6	**214,450**	136,284	6,156	39,649	31,099	......	1,262	**50,956**	50,253	703	......	......	......	......
Tennessee—Dist. No. 6	**810,628**	535,323	41,198	87,255	138,501	......	8,351	**269,222**	256,398	3,540	168	7,997	1,119	......
Indiana—Dist. No. 7	**1,663,487**	1,254,457	57,556	221,059	104,029	185	26,201	**628,294**	620,006	5,170	2,293	427	398	......
Illinois—Dist. No. 7	**8,636,729**	6,434,575	348,925	489,384	1,225,618	42,088	96,139	**2,751,849**	2,633,530	5,381	1,220	107,358	3,360	1,000
Michigan—Dist. No. 7	**3,282,625**	2,546,475	172,008	283,799	223,729	5,592	51,022	**1,955,881**	1,923,556	3,927	31	27,964	403	......
Wisconsin—Dist. No. 7	**1,378,727**	1,038,055	72,717	78,012	168,611	756	20,576	**682,371**	674,436	4,813	853	1,854	415	......
Missouri—Dist. No. 10	**1,205,683**	715,801	31,877	45,643	403,066	1,531	7,765	**130,179**	129,936	88	14	91	50	......
New Mexico—Dist. No. 10	**156,184**	95,972	9,897	38,772	9,762	......	1,781	**39,759**	37,712	2,025	11	11	......	......
Oklahoma—Dist. No. 10	**1,412,242**	1,053,602	34,074	130,390	181,101	467	12,608	**146,308**	132,535	4,122	91	8,759	801	......
Arizona—Dist. No. 12	**317,126**	263,208	4,790	35,843	5,526	1,625	6,134	**83,121**	81,545	1,450	10	116	......	......

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

OF BANKS ON SEPTEMBER 5, 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	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State
136,937,091	1,595,751	306,302	1,922,688	**140,761,832**	3,265,401	4,971,535	2,016,093	378,597	**10,631,626**	91,756,521	81,551,937	**Total, all States**
												New England:
346,573	1,700	....	2,247	**350,520**	12,390	12,860	8,201	1,273	**34,724**	184,897	187,745	Maine
215,448	100	....	505	**216,053**	6,169	9,295	6,239	1,274	**22,977**	140,577	141,518	New Hampshire
153,308	50	....	1,307	**154,665**	5,532	5,709	3,663	1,170	**16,074**	63,456	68,608	Vermont
3,939,876	32,975	32,579	43,429	**4,048,859**	106,278	174,885	71,379	32,096	**384,638**	3,010,900	2,634,677	Massachusetts
716,578	....	402	7,836	**724,816**	14,695	28,690	9,199	6,357	**58,941**	412,096	393,045	Rhode Island
1,417,954	9,800	150	12,543	**1,440,447**	37,264	45,188	20,550	5,228	**108,230**	988,946	971,702	Connecticut
												Middle Atlantic:
30,279,928	519,560	210,951	905,888	**31,916,327**	877,991	1,494,113	567,231	35,105	**2,974,440**	24,022,911	19,074,940	New York
4,427,475	46,265	124	31,331	**4,505,195**	102,133	143,513	58,804	14,191	**318,641**	2,314,746	2,328,887	New Jersey
9,446,273	76,560	3,964	75,735	**9,602,532**	279,352	555,825	164,785	17,611	**1,017,573**	6,056,320	5,611,087	Pennsylvania
												East North Central:
7,341,322	82,550	807	60,852	**7,485,531**	164,629	244,641	85,119	10,262	**504,651**	4,373,116	4,103,259	Ohio
2,621,636	11,225	155	16,214	**2,649,230**	46,545	73,009	39,694	5,638	**164,886**	1,636,439	1,645,742	Indiana
12,162,881	122,250	3,791	86,179	**12,375,101**	278,007	350,601	109,419	76,341	**814,368**	8,130,703	6,909,118	Illinois
5,402,875	140,400	28	56,160	**5,599,463**	90,695	135,968	60,056	12,637	**299,356**	2,913,540	2,736,178	Michigan
2,256,343	4,100	194	10,571	**2,271,208**	41,276	61,742	34,478	5,661	**143,157**	1,260,899	1,158,547	Wisconsin
												West North Central:
2,272,353	12,000	711	27,468	**2,312,532**	40,959	75,855	27,704	12,473	**156,991**	1,434,596	1,090,287	Minnesota
1,260,536	3,950	....	3,210	**1,267,696**	21,743	38,005	23,166	7,487	**90,401**	821,021	772,878	Iowa
3,557,095	100,576	3,235	23,059	**3,683,965**	87,019	93,110	55,961	5,001	**241,091**	2,542,751	1,911,179	Missouri
274,781	1,000	....	2,039	**277,820**	4,720	6,366	3,745	905	**15,736**	173,258	182,525	North Dakota
370,856	1,200	....	2,652	**374,708**	6,323	8,716	4,992	1,397	**21,428**	245,435	266,443	South Dakota
1,083,534	12,904	....	3,693	**1,100,131**	22,243	24,434	16,364	5,421	**68,462**	814,453	697,878	Nebraska
1,212,590	775	....	4,403	**1,217,768**	23,095	30,112	20,615	2,209	**76,031**	921,559	942,356	Kansas
												South Atlantic:
306,888	21,100	....	3,519	**331,507**	9,013	24,191	4,979	117	**38,300**	230,256	232,364	Delaware
1,273,851	8,000	92	6,506	**1,288,449**	22,962	44,379	15,313	7,124	**89,778**	863,637	782,262	Maryland
1,113,984	5,000	....	7,037	**1,126,021**	20,950	36,750	12,795	2,996	**73,491**	819,358	775,161	District of Columbia
1,778,401	9,900	405	12,536	**1,801,242**	41,825	63,648	27,681	7,837	**140,991**	1,019,719	955,626	Virginia
788,231	6,750	5	3,576	**798,562**	20,540	34,645	14,073	3,754	**73,012**	495,314	508,561	West Virginia
1,051,005	41,040	5	20,186	**1,112,236**	17,600	45,045	11,933	3,136	**77,714**	709,904	624,264	North Carolina
548,918	1,800	....	4,415	**555,133**	9,662	14,716	5,536	1,598	**31,512**	404,814	408,844	South Carolina
1,432,183	7,930	15	15,048	**1,455,176**	27,138	42,016	13,668	10,659	**93,481**	1,050,818	868,977	Georgia
1,668,498	5,300	5	11,729	**1,685,532**	37,280	52,064	15,137	7,579	**112,060**	1,184,292	1,157,955	Florida
												East South Central:
1,052,885	8,585	....	7,868	**1,069,338**	24,350	43,197	14,725	2,258	**84,530**	759,073	680,299	Kentucky
1,649,924	28,300	799	14,712	**1,693,735**	35,321	54,612	20,740	3,165	**113,838**	1,064,388	903,642	Tennessee
1,111,986	75	1,080	9,099	**1,122,240**	25,022	37,280	15,598	4,527	**82,427**	751,424	744,625	Alabama
318,810	100	60	1,179	**320,149**	6,465	13,984	1,565	200	**22,214**	211,873	208,205	Mississippi
												West South Central:
566,312	770	....	2,166	**569,248**	13,550	17,346	10,810	1,998	**43,704**	398,545	404,069	Arkansas
1,470,996	13,650	4,376	7,711	**1,496,733**	24,053	40,980	19,629	443	**85,105**	1,054,014	951,106	Louisiana
1,586,301	60,719	14	8,442	**1,655,476**	36,183	45,836	35,790	5,014	**122,823**	1,183,413	1,174,357	Oklahoma
6,867,960	25,936	6,025	35,231	**6,935,152**	180,925	194,845	90,151	20,819	**486,740**	5,017,237	4,852,797	Texas
												Mountain:
535,870	75	2	3,106	**539,053**	9,160	10,572	5,696	412	**25,840**	366,811	383,759	Montana
406,061	4,500	....	2,480	**413,041**	8,365	9,140	3,732	576	**21,813**	264,311	274,150	Idaho
241,130	2,345	....	1,142	**244,617**	3,258	7,205	3,827	774	**15,064**	160,951	178,185	Wyoming
1,196,257	7,568	209	7,138	**1,211,172**	20,845	32,345	17,781	4,574	**75,545**	791,217	761,467	Colorado
317,411	107	....	1,150	**318,668**	7,165	6,646	1,720	3,445	**18,976**	220,472	239,707	New Mexico
466,904	2,400	....	8,237	**477,541**	8,275	13,500	4,134	100	**26,009**	334,383	339,678	Arizona
563,982	3,256	....	4,722	**571,960**	10,503	11,871	10,297	1,367	**34,038**	355,204	329,844	Utah
192,471	....	....	2,066	**194,537**	2,738	4,088	4,486	60	**11,372**	118,608	121,986	Nevada
												Pacific:
1,982,383	21,600	140	17,256	**2,021,379**	37,655	53,414	26,207	13,193	**130,469**	1,265,549	1,193,586	Washington
1,417,888	....	416	18,867	**1,437,171**	33,850	41,655	24,183	170	**99,858**	858,724	823,255	Oregon
14,269,386	129,005	35,563	308,243	**14,742,197**	301,690	362,928	192,543	10,965	**868,126**	7,339,593	6,844,607	California
19,667	....	....	*2*	***19,669***	....	*1,585*	*267*	*8*	***1,860***	....	....	*Mutual Savings Banks* [1]

OF BANKS LOCATED IN FEDERAL DISTRICT SPECIFIED

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve	Demand deposits adjusted	State
337,097	....	150	2,779	**340,026**	8,158	10,184	3,760	679	**22,781**	209,128	203,834	Connecticut—Dist. No. 2
3,580,860	45,565	124	28,071	**3,654,620**	81,086	114,130	47,522	11,483	**254,221**	1,824,677	1,812,132	New Jersey—Dist. No. 2
302,882	2,200	....	908	**305,990**	9,020	13,861	6,056	1,442	**30,379**	197,651	225,645	Kentucky—Dist. No. 4
3,534,330	10,475	275	35,830	**3,580,910**	115,455	231,735	50,562	3,944	**401,696**	2,340,119	2,177,973	Pennsylvania—Dist. No. 4
102,670	....	....	848	**103,518**	4,240	6,900	2,289	920	**14,349**	59,624	61,272	West Virginia—Dist. No. 4
1,170,704	6,750	4,376	5,988	**1,187,818**	17,828	32,030	16,608	411	**66,877**	839,265	739,950	Louisiana—Dist. No. 6
265,406	....	60	1,134	**266,600**	5,235	11,694	1,135	71	**18,135**	173,615	165,529	Mississippi—Dist. No. 6
1,079,850	4,300	692	9,227	**1,094,069**	23,965	32,138	13,672	2,247	**72,022**	669,277	586,803	Tennessee—Dist. No. 6
2,291,781	11,150	155	14,050	**2,317,136**	39,175	62,274	34,273	4,714	**140,436**	1,429,936	1,426,528	Indiana—Dist. No. 7
11,388,578	120,050	3,748	83,548	**11,595,924**	263,425	329,628	95,430	70,661	**759,144**	7,680,785	6,486,413	Illinois—Dist. No. 7
5,238,506	140,400	28	55,864	**5,434,798**	86,505	130,328	56,650	11,803	**285,286**	2,853,309	2,667,204	Michigan—Dist. No. 7
2,061,098	4,100	194	9,634	**2,075,026**	37,076	55,942	31,413	5,075	**129,506**	1,169,544	1,053,952	Wisconsin—Dist. No. 7
1,335,862	40,026	401	5,349	**1,381,638**	25,920	32,728	20,992	2,753	**82,393**	979,479	623,424	Missouri—Dist. No. 10
195,943	....	....	1,081	**197,024**	4,700	4,320	699	2,311	**12,030**	129,551	132,646	New Mexico—Dist. No. 10
1,558,550	60,719	14	8,406	**1,627,689**	35,473	44,974	35,159	4,514	**120,120**	1,166,161	1,151,613	Oklahoma—Dist. No. 10
400,247	2,400	....	7,562	**410,209**	7,525	12,250	3,494	....	**23,269**	287,462	290,131	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, SEPTEMBER 5, 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	**104,415,478**	**12,658,957**	**91,756,521**	**32,521,613**	**20,300,446**	**19,486,452**	**813,994**	**16.3**	**15.7**
Central reserve city banks	27,968,859	2,130,301	25,838,558	3,237,844	6,381,435	6,395,524	−14,089	21.9	22.0
Reserve city banks	40,316,746	5,226,958	35,089,788	12,982,658	8,045,677	7,796,917	248,760	16.7	16.2
Country banks	36,129,873	5,301,698	30,828,175	16,301,111	5,873,334	5,294,011	579,323	12.5	11.2
All member banks, by districts:									
Boston	5,112,386	520,642	4,591,744	1,340,254	898,957	839,097	59,860	15.2	14.1
New York	28,282,183	2,225,467	26,056,716	5,915,702	6,174,452	6,106,571	67,881	19.3	19.1
Philadelphia	5,022,251	585,725	4,436,526	2,043,195	924,867	875,379	49,488	14.3	13.5
Cleveland	7,861,473	890,963	6,970,510	3,419,731	1,526,487	1,450,816	75,671	14.7	14.0
Richmond	4,983,412	730,290	4,253,122	1,468,308	902,587	812,272	90,315	15.8	14.2
Atlanta	5,515,593	846,902	4,668,691	1,213,034	930,314	857,495	72,819	15.8	14.6
Chicago	15,943,595	1,989,000	13,954,595	6,296,904	3,196,307	3,119,181	77,126	15.8	15.4
St. Louis	4,237,653	624,624	3,613,029	1,027,531	716,803	684,843	31,960	15.4	14.8
Minneapolis	2,848,077	476,391	2,371,686	965,397	483,994	450,979	33,015	14.5	13.5
Kansas City	5,975,744	1,012,373	4,963,371	848,122	986,741	914,598	72,143	17.0	15.7
Dallas	6,616,283	1,229,203	5,387,080	767,845	1,047,071	956,698	90,373	17.0	15.5
San Francisco	12,016,828	1,527,377	10,489,451	7,215,590	2,511,866	2,418,523	93,343	14.2	13.7
Central reserve city banks:									
New York	22,102,457	1,565,013	20,537,444	2,085,496	5,049,858	5,054,116	−4,258	22.3	22.3
Chicago	5,866,402	565,288	5,301,114	1,152,348	1,331,577	1,341,408	−9,831	20.6	20.8
Reserve city banks, by districts:									
Boston	2,105,942	175,314	1,930,628	188,539	409,612	397,438	12,174	19.3	18.8
New York	926,144	93,743	832,401	337,341	189,488	186,721	2,767	16.2	16.0
Philadelphia	2,451,163	256,611	2,194,552	249,321	458,227	453,870	4,357	18.7	18.6
Cleveland	5,025,848	529,825	4,496,023	1,620,927	1,020,934	996,460	24,474	16.7	16.3
Richmond	2,467,259	321,649	2,145,610	465,238	486,242	457,036	29,206	18.6	17.5
Atlanta	2,548,699	363,770	2,184,929	457,598	491,681	464,442	27,239	18.6	17.6
Chicago	4,950,335	656,788	4,293,547	2,194,237	1,006,422	990,363	16,059	15.5	15.3
St. Louis	2,287,885	331,767	1,956,118	352,070	412,710	412,348	362	17.9	17.9
Minneapolis	1,218,995	202,004	1,016,991	174,677	216,360	213,879	2,481	18.2	17.9
Kansas City	3,385,232	571,258	2,813,974	432,888	619,600	588,768	30,832	19.1	18.1
Dallas	3,134,950	527,678	2,607,272	421,551	581,132	546,747	34,385	19.2	18.1
San Francisco	9,814,294	1,196,551	8,617,743	6,088,271	2,153,269	2,088,845	64,424	14.6	14.2
Country banks, by districts:									
Boston	3,006,444	345,328	2,661,116	1,151,715	489,345	441,659	47,686	12.8	11.6
New York	5,253,582	566,711	4,686,871	3,492,865	935,106	865,734	69,372	11.4	10.6
Philadelphia	2,571,088	329,114	2,241,974	1,793,874	466,640	421,509	45,131	11.6	10.4
Cleveland	2,835,625	361,138	2,474,487	1,798,804	505,553	454,356	51,197	11.8	10.6
Richmond	2,516,153	408,641	2,107,512	1,003,070	416,345	355,236	61,109	13.4	11.4
Atlanta	2,966,894	483,132	2,483,762	755,436	438,633	393,053	45,580	13.5	12.1
Chicago	5,126,858	766,924	4,359,934	2,950,319	858,308	787,410	70,898	11.7	10.8
St. Louis	1,949,768	292,857	1,656,911	675,461	304,093	272,495	31,598	13.0	11.7
Minneapolis	1,629,082	274,387	1,354,695	790,720	267,634	237,100	30,534	12.5	11.1
Kansas City	2,590,512	441,115	2,149,397	415,234	367,141	325,830	41,311	14.3	12.7
Dallas	3,481,333	701,525	2,779,808	346,294	465,939	409,951	55,988	14.9	13.1
San Francisco	2,202,534	330,826	1,871,708	1,127,319	358,597	329,678	28,919	12.0	11.0

[1] Demand balances with banks in United States, except private banks and American branches of foreign banks, plus cash items in process of collection. 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.

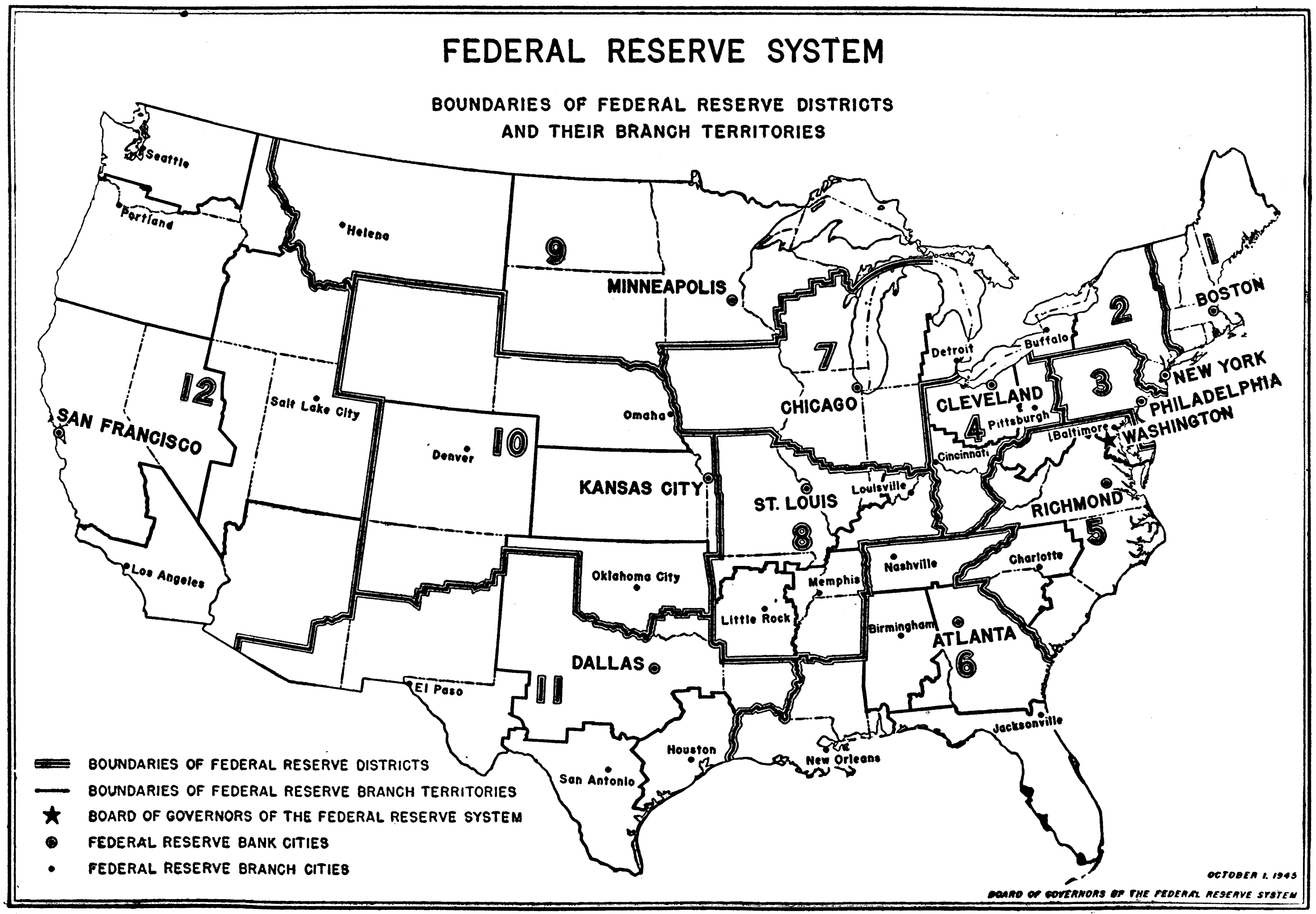
Reserves actually required on a given date are based on deposits at the opening of business on that day, which is the same as the close of business the preceding day. Therefore, the figures in the "Required" column represent the reserves required to be maintained on the business day following the call 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 SEPTEMBER 5, 1952, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	37,593,908	1,728,523	16,669,131	2,159,478	3,426,039	1,726,767	715,239	5,142,600	1,501,462	384,893	822,984	606,962	2,709,830
Loans (including overdrafts)	17,646,305	774,755	8,562,880	1,018,406	1,450,620	793,062	341,641	1,834,145	717,001	157,134	401,084	299,813	1,295,764
United States Government direct obligations	16,492,372	788,346	6,797,793	903,377	1,607,288	784,867	293,783	2,686,264	664,725	198,576	321,660	245,913	1,199,780
Obligations guaranteed by United States Government	3,935	149	1,217	10	368	1,558	108	140	316	41	23	5	....
Obligations of States and political subdivisions	2,431,427	100,677	933,269	134,150	238,245	94,851	71,307	472,200	70,048	19,552	83,916	54,600	158,612
Other bonds, notes, and debentures	886,474	58,608	296,231	91,933	121,961	47,864	6,162	141,886	43,391	8,975	14,599	5,227	49,637
Corporate stocks (including Federal Reserve Bank stock)	133,395	5,988	77,741	11,602	7,557	4,565	2,238	7,965	5,981	615	1,702	1,404	6,037
Reserves, cash, and bank balances	11,189,756	427,134	5,124,065	590,093	884,815	585,285	237,398	1,370,507	493,550	121,788	320,888	264,039	770,194
Reserve with Federal Reserve Banks	6,981,278	252,409	3,643,698	361,918	519,612	307,519	118,096	797,276	254,020	57,904	148,083	105,170	415,573
Cash in vault	521,342	36,313	168,231	27,597	63,462	39,671	15,856	81,181	22,725	7,216	10,461	17,468	31,161
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,483,238	54,241	167,327	81,164	169,388	118,174	64,916	319,673	108,536	46,442	86,347	127,065	139,965
Other balances with banks in United States	7,866	331	3,375	1,245	123	344	....	610	69	5	279	313	1,172
Balances with banks in foreign countries	25,058	515	22,490	181	148	82	17	466	66	2	135	39	917
Cash items in process of collection	2,170,974	83,325	1,118,944	117,988	132,082	119,495	38,513	171,301	108,134	10,219	75,583	13,984	181,406
Due from own foreign branches	404	....	404	....	....	....	....	....	....	....	....	....	....
Bank premises owned and furniture and fixtures	355,209	25,424	154,381	25,383	26,995	23,930	10,408	35,752	10,650	2,046	3,961	9,921	26,358
Other real estate owned	3,328	290	796	360	154	231	362	288	18	31	12	702	84
Investments and other assets indirectly representing bank premises or other real estate	27,319	819	3,188	7,408	11,008	1,829	....	1,628	61	....	101	107	1,170
Customers' liability on acceptances	149,259	333	141,381	657	247	10	755	431	1,716	....	209	134	3,386
Income accrued but not yet collected	133,721	6,120	75,418	6,949	12,363	5,113	1,761	12,934	4,080	583	1,160	327	6,913
Other assets	59,168	2,818	22,803	5,713	3,600	5,037	2,919	5,739	1,793	123	1,367	495	6,761
Total assets	49,512,072	2,191,461	22,191,567	2,796,041	4,365,221	2,348,202	968,842	6,569,879	2,013,330	509,464	1,150,682	882,687	3,524,696
LIABILITIES													
Demand deposits	34,515,146	1,478,216	16,699,270	1,994,693	2,564,715	1,615,881	713,127	3,878,587	1,481,089	333,052	908,123	729,593	2,118,800
Individuals, partnerships, and corporations	26,763,548	1,217,646	12,585,071	1,703,923	2,122,437	1,237,315	519,516	3,089,198	1,087,751	262,527	603,450	609,576	1,725,138
United States Government	1,498,483	59,383	852,727	76,318	115,744	43,802	28,894	156,820	52,707	9,246	18,658	11,535	72,649
States and political subdivisions	1,751,521	106,030	541,037	66,645	162,156	107,133	96,258	312,561	68,575	39,904	81,126	69,176	100,920
Banks in United States	3,250,544	41,066	1,776,903	124,804	126,751	201,272	62,764	252,402	253,823	17,163	196,619	30,423	166,554
Banks in foreign countries	618,178	2,226	582,277	3,099	2,528	1,663	489	2,496	1,683	....	710	1,144	19,863
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	632,872	51,865	361,255	19,904	35,099	24,696	5,206	65,110	16,550	4,212	7,560	7,739	33,676
Time deposits	10,191,094	496,931	2,916,459	491,925	1,442,525	497,841	176,791	2,267,704	345,642	144,562	125,981	95,780	1,188,953
Individuals, partnerships, and corporations	9,610,179	493,982	2,649,202	467,868	1,376,331	440,569	162,850	2,229,021	338,390	141,906	123,972	88,993	1,097,095
United States Government	36,282	1,327	8,996	230	460	10,824	3,978	2,890	3,647	52	90	1,041	2,747
Postal savings	4,153	218	15	41	715	231	2,631	209	27	31	17	6	12
States and political subdivisions	297,348	1,404	42,283	23,211	64,857	29,717	5,999	35,435	3,573	2,568	1,802	4,975	81,524
Banks in United States	10,539	....	6,145	75	162	225	1,333	149	5	5	100	765	1,575
Banks in foreign countries	232,593	....	209,818	500	....	16,275	....	....	....	....	....	....	6,000
Total deposits	44,706,240	1,975,147	19,615,729	2,486,618	4,007,240	2,113,722	889,918	6,146,291	1,826,731	477,614	1,034,104	825,373	3,307,753
Due to own foreign branches	18,160	....	18,160	....	....	....	....	....	....	....	....	....	....
Bills payable, rediscounts, and other liabilities for borrowed money	526,513	16,800	298,880	31,325	29,200	45,625	9,080	13,250	39,150	225	41,736	486	756
Acceptances outstanding	160,966	336	152,934	657	247	10	755	465	1,716	....	209	134	3,503
Dividends declared but not yet payable	14,753	52	12,524	116	447	50	2	448	655	10	12	30	407
Income collected but not yet earned	113,925	7,165	39,522	8,268	10,030	7,203	3,321	17,862	4,093	757	1,339	559	13,806
Expenses accrued and unpaid	233,874	12,018	118,744	14,376	19,506	11,891	4,256	21,138	8,243	811	3,760	1,995	17,136
Other liabilities	55,899	3,033	25,118	1,185	5,014	9,299	1,057	6,029	2,029	83	551	33	2,468
Total liabilities	45,830,330	2,014,551	20,281,611	2,542,545	4,071,684	2,187,800	908,389	6,205,483	1,882,617	479,500	1,081,711	828,610	3,345,829
CAPITAL ACCOUNTS													
Capital	1,062,805	52,099	536,284	67,992	87,253	41,651	18,160	97,904	46,706	9,205	19,843	20,210	65,498
Surplus	1,781,835	71,882	977,641	138,964	147,418	83,272	30,243	147,072	51,523	10,964	27,897	19,177	75,782
Undivided profits	722,306	33,156	370,966	40,582	50,506	26,750	9,672	84,209	29,886	8,208	18,652	12,956	36,763
Other capital accounts	114,796	19,773	25,065	5,958	8,360	8,729	2,378	35,211	2,598	1,587	2,579	1,734	824
Total capital accounts	3,681,742	176,910	1,909,956	253,496	293,537	160,402	60,453	364,396	130,713	29,964	68,971	54,077	178,867
Total liabilities and capital accounts	49,512,072	2,191,461	22,191,567	2,796,041	4,365,221	2,348,202	968,842	6,569,879	2,013,330	509,464	1,150,682	882,687	3,524,696
Net demand deposits subject to reserve (see page 18)	30,862,392	1,340,925	15,412,999	1,795,541	2,263,245	1,378,212	609,698	3,388,308	1,264,419	276,391	746,226	588,544	1,797,884
Demand deposits adjusted (see footnote on page 1)	26,976,967	1,292,216	12,368,419	1,672,484	2,187,610	1,249,649	582,467	3,295,568	1,064,742	296,424	616,553	672,507	1,678,328
Pledged assets (and securities loaned)	5,320,823	184,968	2,241,860	421,433	562,094	351,689	190,857	431,747	196,680	66,243	165,759	118,346	389,147
Number of banks	1,888	46	221	84	224	138	70	443	168	130	129	151	84


FEDERAL RESERVE SYSTEM
BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES
Seattle
Portland
Helena
9
MINNEAPOLIS
1
BOSTON
2
Buffalo
NEW YORK
3
PHILADELPHIA
Detroit
7
CHICAGO
CLEVELAND
4
Pittsburgh
Baltimore
WASHINGTON
Cincinnati
12
SAN FRANCISCO
Salt Lake City
Denver
10
Omaha
KANSAS CITY
ST. LOUIS
Louisville
RICHMOND
5
8
Los Angeles
Oklahoma City
Memphis
Nashville
Charlotte
Little Rock
Birmingham
ATLANTA
6
DALLAS
11
El Paso
Jacksonville
Houston
New Orleans
San Antonio
BOUNDARIES OF FEDERAL RESERVE DISTRICTS
BOUNDARIES OF FEDERAL RESERVE BRANCH TERRITORIES
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
FEDERAL RESERVE BANK CITIES
FEDERAL RESERVE BRANCH CITIES
OCTOBER 1, 1945
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM