



MEMBER BANK
CALL REPORT

NUMBER 127

CONDITION OF MEMBER BANKS

April 20, 1953

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

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

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

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

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON APRIL 20, 1953 COMPARED WITH DECEMBER 31, 1952 AND MARCH 31, 1952

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	April 20, 1953	Dec. 31, 1952	March 31, 1952	Dec. 31, 1952	March 31, 1952
ASSETS					
Loans and investments	116,489,072	119,547,412	110,996,937	-3,058,340	+5,492,135
Loans (including overdrafts).....	55,645,919	55,033,612	49,428,768	+612,307	+6,217,151
United States Government direct obligations.....	48,772,326	52,743,575	50,160,164	-3,971,249	-1,387,838
Obligations guaranteed by United States Government.....	25,815	19,295	14,212	+6,520	+11,603
Obligations of States and political subdivisions.....	8,859,627	8,408,621	7,960,083	+451,006	+899,544
Other bonds, notes, and debentures.....	2,849,918	3,010,078	3,114,369	-160,160	-264,451
Corporate stocks (including Federal Reserve Bank stock).....	335,467	332,231	319,341	+3,236	+16,126
Reserves, cash, and bank balances	35,860,476	39,254,535	35,061,482	-3,394,059	+798,994
Reserve with Federal Reserve Banks.....	19,881,753	19,810,476	19,586,318	+71,277	+295,435
Cash in vault.....	1,882,949	2,080,744	1,772,485	-197,795	+110,464
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	5,934,904	7,349,051	6,348,172	-1,414,147	-413,268
Other balances with banks in United States.....	26,490	28,812	23,931	-2,322	+2,559
Balances with banks in foreign countries.....	46,219	74,653	41,123	-28,434	+5,096
Cash items in process of collection.....	8,088,161	9,910,799	7,289,453	-1,822,638	+798,708
Due from own foreign branches.....	53,058	47,666	72,221	+5,392	-19,163
Bank premises owned and furniture and fixtures.....	1,130,259	1,100,420	1,047,820	+29,839	+82,439
Other real estate owned.....	25,073	25,336	24,341	-263	+732
Investments and other assets indirectly representing bank premises or other real estate.....	86,880	86,169	86,888	+711	-8
Customers' liability on acceptances.....	307,460	323,972	349,790	-16,512	-42,330
Income accrued but not yet collected.....	281,241	290,796	266,140	-9,555	+15,101
Other assets.....	167,351	149,940	158,155	+17,411	+9,196
Total assets	154,400,870	160,826,246	148,063,774	-6,425,376	+6,337,096
LIABILITIES					
Demand deposits	105,740,367	114,045,008	103,600,241	-8,304,641	+2,140,126
Individuals, partnerships, and corporations.....	80,998,411	85,680,237	77,007,144	-4,681,826	+3,991,267
United States Government.....	3,044,486	4,566,950	5,408,776	-1,522,464	-2,364,290
States and political subdivisions.....	7,234,437	7,029,457	6,816,001	+204,980	+418,436
Banks in United States.....	10,593,304	12,593,672	10,841,054	-2,000,368	-247,750
Banks in foreign countries.....	1,349,502	1,431,081	1,307,926	-81,579	+41,576
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,520,227	2,743,611	2,219,340	-223,384	+300,887
Time deposits	34,054,728	33,482,402	31,564,857	+572,326	+2,489,871
Individuals, partnerships, and corporations.....	31,782,842	31,266,362	29,555,889	+516,480	+2,226,953
United States Government.....	293,064	302,812	255,067	-9,748	+37,997
Postal savings.....	17,708	17,723	16,770	-15	+938
States and political subdivisions.....	1,336,594	1,303,176	1,291,221	+33,418	+45,373
Banks in United States.....	29,384	32,259	24,168	-2,875	+5,216
Banks in foreign countries.....	595,136	560,070	421,742	+35,066	+173,394
Total deposits	139,795,095	147,527,410	135,165,098	-7,732,315	+4,629,997
Due to own foreign branches.....	705,527	660,869	728,389	+44,658	-22,862
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,213,250	164,581	298,688	+1,048,669	+914,562
Acceptances outstanding.....	326,422	343,277	371,834	-16,855	-45,412
Dividends declared but not yet payable.....	32,242	63,485	53,274	-31,243	-21,032
Income collected but not yet earned.....	454,602	406,393	277,622	+48,209	+176,980
Expenses accrued and unpaid.....	688,417	671,953	585,872	+16,464	+102,545
Other liabilities.....	226,899	227,497	197,557	-598	+29,342
Total liabilities	143,442,454	150,065,465	137,678,334	-6,623,011	+5,764,120
CAPITAL ACCOUNTS					
Capital.....	3,345,083	3,294,025	3,230,241	+51,058	+114,842
Surplus.....	5,243,250	5,188,281	4,857,201	+34,969	+386,049
Undivided profits.....	1,998,185	1,895,200	1,926,843	+102,985	+71,342
Other capital accounts.....	371,898	383,275	371,155	-11,377	+743
Total capital accounts	10,958,416	10,760,781	10,385,440	+197,635	+572,976
Total liabilities and capital accounts	154,400,870	160,826,246	148,063,774	-6,425,376	+6,337,096
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	91,719,213	96,786,455	89,964,157	-5,067,242	+1,755,056
Demand deposits adjusted ¹	82,664,914	85,542,506	78,753,032	-2,877,592	+3,911,882
Pledged assets (and securities loaned).....	17,817,299	17,333,288	17,381,407	+484,011	+435,892
Number of banks.....	6,770	6,798	6,826	-28	-56

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
APRIL 12, 1948 TO APRIL 20, 1953

[Amounts in thousands of dollars]

	1948 April 12	1949 April 11	1950 April 24	1951 April 9	1952 March 31	1952 Dec. 31	1953 April 20
ASSETS							
Loans and investments	95,895,763	93,834,682	101,521,024	105,705,343	110,996,937	119,547,412	116,489,072
Loans (including overdrafts)	33,061,636	34,905,095	36,784,591	46,318,042	49,428,768	55,033,612	55,645,919
United States Government direct obligations							
Obligations guaranteed by United States Government	55,363,506	51,361,882	55,575,473	48,853,862	50,160,164	52,743,575	48,772,326
Obligations of States and political subdivisions	4,452,284	4,636,598	5,954,395	6,925,878	7,960,083	8,408,621	8,859,627
Other bonds, notes, and debentures	2,738,540	2,649,015	2,913,797	3,297,618	3,114,369	3,010,078	2,849,918
Corporate stocks (including Federal Reserve Bank stock)	279,797	282,092	292,768	303,299	319,341	332,231	335,467
Reserves, cash, and bank balances	29,343,289	30,978,407	27,932,502	32,688,508	35,061,482	39,254,535	35,860,476
Reserve with Federal Reserve Banks	16,749,500	19,186,013	15,642,560	19,305,272	19,586,318	19,810,476	19,881,753
Cash in vault	1,562,802	1,609,386	1,652,695	1,713,063	1,772,485	2,080,744	1,882,949
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,342,333	5,028,933	5,260,916	5,503,914	6,348,172	7,349,051	5,934,904
Other balances with banks in United States	32,145	27,588	26,940	29,290	23,931	28,112	26,490
Balances with banks in foreign countries	19,489	21,185	36,110	110,301	41,123	74,653	46,219
Cash items in process of collection	5,637,020	5,105,302	5,313,281	6,026,668	7,289,453	9,910,799	8,088,161
Due from own foreign branches	11,829	40,758	35,519	54,616	72,221	47,666	53,058
Bank premises owned and furniture and fixtures	836,586	887,672	922,994	977,613	1,047,820	1,100,420	1,130,259
Other real estate owned	13,056	14,427	16,847	17,872	24,341	25,336	25,073
Investments and other assets indirectly representing bank premises or other real estate	58,705	59,737	68,770	86,815	86,888	86,169	86,880
Customers' liability on acceptances	155,961	149,491	147,420	277,793	349,790	323,972	307,460
Income accrued but not yet collected	218,579	223,092	258,785	229,729	266,140	290,796	281,241
Other assets	141,002	162,200	128,133	149,545	158,155	149,940	167,351
Total assets	126,674,770	126,350,466	131,031,994	140,187,834	148,063,774	160,826,246	154,400,870
LIABILITIES							
Demand deposits	88,040,639	86,906,468	90,361,101	98,588,309	103,600,241	114,045,008	105,740,367
Individuals, partnerships, and corporations	68,093,185	66,766,174	69,364,512	73,118,322	77,007,144	85,680,237	80,998,411
United States Government	2,115,433	2,563,280	2,686,514	6,255,604	5,408,776	4,566,950	3,044,486
States and political subdivisions	5,569,956	5,848,945	6,099,572	6,190,229	6,816,001	7,029,457	7,234,437
Banks in United States	9,133,001	8,855,023	9,150,132	9,739,092	10,841,054	12,593,672	10,593,304
Banks in foreign countries	1,374,534	1,410,930	1,342,534	1,443,610	1,307,926	1,431,081	1,349,502
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,754,530	1,462,116	1,717,837	1,841,452	2,219,340	2,743,611	2,520,227
Time deposits	28,631,741	29,104,984	29,605,473	29,640,388	31,564,857	33,482,402	34,054,728
Individuals, partnerships, and corporations	27,615,909	27,885,483	28,212,782	27,891,436	29,555,889	31,266,362	31,782,842
United States Government	98,270	118,340	164,641	182,487	255,067	302,812	293,064
Postal savings	3,328	4,416	4,916	7,449	16,770	17,723	17,708
States and political subdivisions	872,364	1,029,969	1,073,538	1,200,923	1,291,221	1,303,176	1,336,594
Banks in United States	32,749	27,315	26,509	24,689	24,168	32,259	29,384
Banks in foreign countries	9,121	39,461	123,087	333,404	421,742	560,070	595,136
Total deposits	116,672,380	116,011,452	119,966,574	128,228,697	135,165,098	147,527,410	139,795,095
Due to own foreign branches	280,726	315,187	498,555	412,288	728,389	660,869	705,527
Bills payable, rediscounts, and other liabilities for borrowed money	234,747	199,084	252,143	309,064	298,688	164,581	1,213,250
Acceptances outstanding	172,431	163,584	160,668	310,435	371,834	343,277	326,422
Dividends declared but not yet payable	10,694	14,233	23,871	31,626	53,274	63,485	32,242
Income collected but not yet earned	140,536	162,894	228,750	261,680	277,622	406,393	454,602
Expenses accrued and unpaid	328,854	355,438	404,318	496,884	585,872	671,953	688,417
Other liabilities	224,066	179,986	149,893	296,908	197,557	227,497	226,899
Total liabilities	118,064,434	117,401,858	121,684,772	130,347,582	137,678,334	150,065,465	143,442,454
CAPITAL ACCOUNTS							
Capital	2,751,651	2,868,904	2,917,728	3,031,005	3,230,241	3,294,025	3,345,083
Surplus	3,848,392	3,945,344	4,261,297	4,587,126	4,857,201	5,188,281	5,243,250
Undivided profits	1,512,005	1,688,444	1,742,036	1,839,676	1,926,843	1,895,200	1,998,185
Other capital accounts	498,288	445,916	426,161	382,445	371,155	371,275	371,898
Total capital accounts	8,610,336	8,948,608	9,347,222	9,840,252	10,385,440	10,760,781	10,958,416
Total liabilities and capital accounts	126,674,770	126,350,466	131,031,994	140,187,834	148,063,774	160,826,246	154,400,870
MEMORANDA							
Par or face value of capital	2,751,727	2,868,904	2,917,728	3,031,005	3,230,241	3,294,025	3,345,083
Capital notes and debentures	15,585	9,993	9,298	9,081	8,975	15,418	14,777
Preferred stock	61,165	56,246	48,633	42,901	32,428	21,799	21,442
Common stock	2,674,977	2,802,665	2,859,777	2,979,023	3,188,838	3,256,808	3,308,864
Retirable value of preferred stock	115,627	107,947	95,187	84,792	71,711	52,379	51,850
Net demand deposits subject to reserve (see page 18)	77,062,588	76,773,757	79,789,023	87,059,935	89,964,157	96,786,455	91,719,213
Demand deposits adjusted (see footnote on page 1)	69,780,651	68,971,933	71,868,640	75,123,335	78,753,032	85,542,506	82,664,914
Pledged assets (and securities loaned)	11,174,295	12,390,765	13,552,424	16,865,825	17,381,407	17,333,288	17,817,299
Number of banks	6,932	6,913	6,891	6,869	6,826	6,798	6,770

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 20, 1953

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	20,578,547	5,634,639	44,666,268	45,609,618	116,489,072	78,388,116	38,100,956
Loans (including overdrafts).....	12,169,343	2,590,733	22,093,811	18,792,032	55,645,919	36,449,524	19,196,395
United States Government direct obligations.....	6,264,167	2,461,370	18,123,320	21,923,469	48,772,326	33,350,413	15,421,913
Obligations guaranteed by United States Government.....	1,819		20,568	3,428	25,815	21,283	4,532
Obligations of States and political subdivisions.....	1,505,584	409,471	3,188,074	3,756,498	8,859,627	6,304,230	2,555,397
Other bonds, notes, and debentures.....	536,843	159,697	1,123,999	1,029,379	2,849,918	2,063,377	786,541
Corporate stocks (including Federal Reserve Bank stock).....	100,791	13,368	116,496	104,812	335,467	199,289	136,178
Reserves, cash, and bank balances	7,695,720	1,944,377	14,189,189	12,031,190	35,860,476	23,923,250	11,937,226
Reserve with Federal Reserve Banks.....	5,051,564	1,323,348	7,742,672	5,764,169	19,881,753	12,982,079	6,899,674
Cash in vault.....	143,152	31,816	583,339	1,124,642	1,882,949	1,273,839	609,110
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	39,844	126,101	1,902,560	3,866,399	5,934,904	4,517,952	1,416,952
Other balances with banks in United States.....	2,361	1,416	15,105	7,608	26,490	18,550	7,940
Balances with banks in foreign countries.....	22,551	2,351	19,137	2,180	46,219	25,352	20,867
Cash items in process of collection.....	2,436,248	459,345	3,926,376	1,266,192	8,068,161	5,105,478	2,982,683
Due from own foreign branches.....	53,058				53,058	52,677	381
Bank premises owned and furniture and fixtures.....	158,101	15,669	416,362	540,127	1,130,259	765,575	364,684
Other real estate owned.....	6		15,158	9,909	25,073	22,097	2,976
Investments and other assets indirectly representing bank premises or other real estate.....	2,537	151	70,655	13,537	86,880	58,539	28,341
Customers' liability on acceptances.....	201,011	3,493	98,477	4,479	307,460	146,297	161,163
Income accrued but not yet collected.....	62,524	19,512	138,321	60,884	281,241	185,674	95,567
Other assets.....	27,779	9,272	75,486	54,814	167,351	102,362	64,989
Total assets	28,779,283	7,627,113	59,669,916	58,324,558	154,400,870	103,644,587	50,756,283
LIABILITIES							
Demand deposits	22,451,465	5,781,252	40,806,098	36,701,552	105,740,367	70,688,761	35,051,606
Individuals, partnerships, and corporations.....	16,716,157	4,064,477	30,416,107	29,801,670	80,998,411	53,615,006	27,383,405
United States Government.....	468,625	187,222	1,221,085	1,167,554	3,044,486	2,079,459	965,027
States and political subdivisions.....	335,678	299,442	2,677,798	3,921,519	7,234,437	5,413,087	1,821,350
Banks in United States.....	2,898,090	1,132,657	5,525,419	1,037,138	10,593,304	7,358,611	3,234,693
Banks in foreign countries.....	1,076,970	34,409	227,337	10,786	1,349,502	755,473	594,029
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	955,945	63,045	738,352	762,885	2,520,227	1,467,125	1,053,102
Time deposits	2,320,273	1,180,965	13,585,065	16,968,425	34,054,728	23,373,077	10,681,651
Individuals, partnerships, and corporations.....	1,751,812	1,161,915	12,591,668	16,277,447	31,782,842	21,781,010	10,001,832
United States Government.....	53,029	3,350	100,996	135,689	293,064	256,933	36,131
Postal savings.....			2,761	14,947	17,708	13,403	4,305
States and political subdivisions.....	32,321	8,250	768,307	527,716	1,336,594	1,010,355	326,239
Banks in United States.....	4,500	3,450	8,808	12,626	29,384	23,013	6,371
Banks in foreign countries.....	478,611	4,000	112,525		595,136	288,363	306,773
Total deposits	24,771,738	6,962,217	54,391,163	53,669,977	139,795,095	94,061,838	45,733,257
Due to own foreign branches.....	536,219		169,308		705,527	694,283	11,244
Bills payable, rediscounts, and other liabilities for borrowed money.....	391,922	52,500	562,605	206,223	1,213,250	626,840	586,410
Acceptances outstanding.....	212,024	3,929	105,630	4,839	326,422	158,443	167,979
Dividends declared but not yet payable.....	8,013	4,175	17,215	2,839	32,242	29,378	2,864
Income collected but not yet earned.....	45,211	9,566	215,904	183,921	454,602	312,428	142,174
Expenses accrued and unpaid.....	167,841	40,181	325,185	155,210	688,417	447,934	240,483
Other liabilities.....	113,365	12,849	76,750	23,935	226,899	154,312	72,587
Total liabilities	26,246,333	7,085,417	55,863,760	54,246,944	143,442,454	96,485,456	46,956,998
CAPITAL ACCOUNTS							
Capital.....	712,586	202,750	1,178,540	1,251,207	3,345,083	2,249,467	1,095,616
Surplus.....	1,378,916	241,050	1,842,357	1,780,927	5,243,250	3,350,325	1,892,925
Undivided profits.....	420,045	49,186	669,489	859,465	1,998,185	1,297,894	700,291
Other capital accounts.....	21,403	48,710	115,770	186,015	371,898	261,445	110,453
Total capital accounts	2,532,950	541,696	3,806,156	4,077,614	10,958,416	7,159,131	3,799,285
Total liabilities and capital accounts	28,779,283	7,627,113	59,669,916	58,324,558	154,400,870	103,644,587	50,756,283
MEMORANDA							
Par or face value of capital.....	712,586	202,750	1,178,540	1,251,207	3,345,083	2,249,467	1,095,616
Capital notes and debentures.....	1,300		5,400	8,077	14,777		14,777
Preferred stock.....		1,500	1,482	18,460	21,442	5,619	15,823
Common stock.....	711,286	201,250	1,171,658	1,224,670	3,308,864	2,243,848	1,065,016
Retirable value of preferred stock.....		1,500	1,492	48,858	51,850	8,851	42,999
Net demand deposits subject to reserve (see page 18)	19,975,373	5,195,806	34,977,890	31,570,144	91,719,213	61,065,331	30,653,882
Demand deposits adjusted (see footnote on page 1)	15,571,532	3,967,619	29,905,881	33,219,882	82,664,914	55,389,740	27,275,174
Pledged assets (and securities loaned).....	2,105,694	781,377	8,090,673	6,839,555	17,817,299	13,052,376	4,764,923
Number of banks.....	22	13	321	6,414	6,770	4,883	1,887

¹ Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 20, 1953
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	116,489,072	5,609,239	29,748,058	6,319,577	9,984,680	5,235,538	5,494,836
Loans (including overdrafts).....	55,645,919	2,782,189	16,346,157	2,860,300	4,281,933	2,339,635	2,285,979
United States Government direct obligations.....	48,772,326	2,258,215	10,184,033	2,642,313	4,652,923	2,464,896	2,650,141
Obligations guaranteed by United States Government.....	25,815	310	3,987	89	390	1,678	118
Obligations of States and political subdivisions.....	8,859,627	391,196	2,304,525	526,696	720,821	305,437	475,892
Other bonds, notes, and debentures.....	2,849,918	161,121	780,762	267,797	303,297	111,894	70,816
Corporate stocks (including Federal Reserve Bank stock).....	335,467	16,208	128,594	22,382	25,316	11,998	11,890
Reserves, cash, and bank balances	35,860,476	1,640,016	9,821,169	1,742,765	2,697,638	1,693,029	1,931,692
Reserve with Federal Reserve Banks.....	19,881,753	866,366	6,170,071	921,480	1,461,346	842,375	908,806
Cash in vault.....	1,882,949	110,547	357,235	131,643	196,508	150,176	125,951
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	5,934,904	219,354	428,276	318,662	477,150	361,873	538,986
Other balances with banks in United States.....	26,490	1,086	3,577	1,517	513	838	1,491
Balances with banks in foreign countries.....	46,219	4,898	24,477	1,941	1,156	202	242
Cash items in process of collection.....	8,088,161	437,765	2,837,533	367,522	560,965	337,565	356,216
Due from own foreign branches.....	53,058	.....	53,058	.....	.....	.....	.....
Bank premises owned and furniture and fixtures.....	1,130,259	71,374	276,939	68,590	98,880	67,916	75,113
Other real estate owned.....	25,073	800	1,043	1,278	274	911	2,084
Investments and other assets indirectly representing bank premises or other real estate.....	86,880	1,591	7,121	8,462	19,671	2,944	1,080
Customers' liability on acceptances.....	307,460	26,793	203,063	2,093	707	440	7,444
Income accrued but not yet collected.....	281,241	12,922	83,680	9,999	26,537	7,825	12,302
Other assets.....	167,351	11,582	44,696	12,351	11,065	10,053	8,156
Total assets	154,400,870	7,374,317	40,238,827	8,165,115	12,839,452	7,018,656	7,532,707
LIABILITIES							
Demand deposits	105,740,367	5,245,506	28,978,690	5,237,413	8,080,723	4,891,195	5,735,749
Individuals, partnerships, and corporations.....	80,998,411	4,179,038	21,853,335	4,260,836	6,584,997	3,769,077	4,081,035
United States Government.....	3,044,486	187,658	700,672	172,721	309,909	183,736	118,597
States and political subdivisions.....	7,234,437	346,950	1,164,618	271,200	482,841	375,126	751,608
Banks in United States.....	10,593,304	346,296	3,024,801	427,869	535,471	456,616	718,966
Banks in foreign countries.....	1,349,502	31,592	1,084,471	13,919	11,764	7,566	10,195
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,520,227	153,972	1,150,793	90,868	155,741	99,074	55,348
Time deposits	34,054,728	1,343,729	6,276,262	2,073,029	3,560,790	1,511,368	1,260,224
Individuals, partnerships, and corporations.....	31,782,842	1,313,156	5,614,240	1,997,067	3,369,881	1,358,871	1,208,995
United States Government.....	293,064	12,645	61,830	7,320	2,814	58,636	26,336
Postal savings.....	17,708	1,850	20	650	1,177	1,559	4,056
States and political subdivisions.....	1,336,594	8,003	114,748	67,863	186,018	72,933	17,429
Banks in United States.....	29,384	75	6,813	129	900	1,794	3,158
Banks in foreign countries.....	595,136	8,000	478,611	.....	.....	17,575	250
Total deposits	139,795,095	6,589,235	35,254,952	7,310,442	11,641,513	6,402,563	6,995,973
Due to own foreign branches.....	705,527	5,367	536,219	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,213,250	65,632	465,887	67,619	103,275	72,480	7,000
Acceptances outstanding.....	326,422	29,687	214,109	2,136	710	440	8,432
Dividends declared but not yet payable.....	32,242	424	8,428	793	1,317	315	608
Income collected but not yet earned.....	454,602	23,598	98,153	21,361	33,232	19,197	27,461
Expenses accrued and unpaid.....	688,417	35,977	205,325	25,989	60,209	26,317	25,970
Other liabilities.....	226,899	9,736	122,903	5,759	15,874	9,249	1,897
Total liabilities	143,442,454	6,759,656	36,905,976	7,434,099	11,856,130	6,530,561	7,067,341
CAPITAL ACCOUNTS							
Capital.....	3,345,083	176,611	984,205	196,279	298,737	131,188	147,473
Surplus.....	5,243,250	283,211	1,739,731	385,699	522,511	241,570	215,763
Undivided profits.....	1,998,185	108,231	565,419	133,279	145,018	89,724	75,550
Other capital accounts.....	371,898	46,608	43,496	15,759	17,056	25,613	26,580
Total capital accounts	10,958,416	614,661	3,332,851	731,016	983,322	488,095	465,366
Total liabilities and capital accounts	154,400,870	7,374,317	40,238,827	8,165,115	12,839,452	7,018,656	7,532,707
MEMORANDA							
Par or face value of capital.....	3,345,083	176,611	984,205	196,279	298,737	131,188	147,473
Capital notes and debentures.....	14,777	.....	13,729	.....	75	100	.....
Preferred stock.....	21,442	878	11,681	1,665	.....	445	.....
Common stock.....	3,308,864	175,733	958,795	194,614	298,662	130,643	147,473
Retirable value of preferred stock.....	51,850	1,503	41,245	1,665	.....	454	.....
Net demand deposits subject to reserve (see page 18).....	91,719,213	4,588,503	25,712,881	4,551,229	7,042,608	4,191,757	4,840,547
Demand deposits adjusted (see footnote on page 1).....	82,664,914	4,242,195	21,331,213	4,255,382	6,662,614	3,905,712	4,531,775
Pledged assets (and securities loaned).....	17,817,299	639,871	3,209,385	1,035,680	1,714,112	1,083,588	1,393,031
Number of banks.....	6,770	320	709	618	662	476	362

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 20, 1953
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	18,756,556	4,396,275	3,089,592	5,306,220	5,606,988	16,941,513
Loans (including overdrafts).....	7,236,170	2,037,405	1,359,320	2,242,367	2,891,000	8,983,464
United States Government direct obligations.....	9,525,092	1,957,985	1,415,517	2,513,560	2,287,973	6,219,678
Obligations guaranteed by United States Government.....	6,657	391	49	145	8	11,993
Obligations of States and political subdivisions.....	1,506,304	293,909	220,220	431,624	365,596	1,317,407
Other bonds, notes, and debentures.....	448,150	94,081	88,691	108,424	48,946	365,939
Corporate stocks (including Federal Reserve Bank stock).....	34,183	12,504	5,795	10,100	13,465	43,032
Reserves, cash, and bank balances	5,495,430	1,436,657	838,401	2,023,703	2,433,833	4,106,143
Reserve with Federal Reserve Banks.....	3,174,778	722,093	408,807	948,580	1,021,007	2,436,044
Cash in vault.....	293,809	81,585	47,591	81,715	108,979	197,210
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	970,352	357,404	205,307	662,556	933,704	461,280
Other balances with banks in United States.....	2,505	123	366	1,532	6,444	6,498
Balances with banks in foreign countries.....	3,602	112	783	115	1,686	7,005
Cash items in process of collection.....	1,050,384	275,340	175,547	329,205	362,013	998,106
Due from own foreign branches.....						
Bank premises owned and furniture and fixtures.....	112,683	36,366	20,847	39,341	89,011	173,199
Other real estate owned.....	668	640	606	716	12,510	3,543
Investments and other assets indirectly representing bank premises or other real estate.....	5,500	303	3,636	2,697	6,480	27,395
Customers' liability on acceptances.....	3,880	7,237	719	729	36,661	36,661
Income accrued but not yet collected.....	47,296	8,338	9,532	9,125	8,041	45,644
Other assets.....	24,028	5,634	2,542	6,491	5,439	25,314
Total assets	24,446,041	5,891,450	3,965,875	7,389,022	8,179,996	21,359,412
LIABILITIES						
Demand deposits	16,022,645	4,330,488	2,637,357	5,889,810	6,719,736	11,971,055
Individuals, partnerships, and corporations.....	12,213,205	3,190,548	1,926,913	4,154,494	5,030,900	9,754,033
United States Government.....	606,520	122,333	76,466	137,639	129,381	298,854
States and political subdivisions.....	1,170,122	293,552	277,378	645,230	540,330	915,482
Banks in United States.....	1,739,972	682,467	316,184	892,582	921,280	530,800
Banks in foreign countries.....	41,332	3,702	4,043	1,871	11,008	128,039
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	251,494	37,886	36,373	57,994	86,837	343,847
Time deposits	6,597,290	1,049,296	1,014,297	921,867	856,870	7,589,706
Individuals, partnerships, and corporations.....	6,440,495	1,005,179	1,000,660	881,675	724,421	6,868,202
United States Government.....	22,295	9,056	2,255	14,339	21,233	54,305
Postal savings.....	4,658	664	347	235	1,180	1,312
States and political subdivisions.....	121,166	33,937	10,851	24,721	105,093	573,832
Banks in United States.....	4,676	460	184	897	4,943	5,355
Banks in foreign countries.....	4,000					86,700
Total deposits	22,619,935	5,379,784	3,651,654	6,811,677	7,576,606	19,560,761
Due to own foreign branches.....						163,941
Bills payable, rediscounts, and other liabilities for borrowed money.....	182,580	64,600	21,840	76,437	8,125	77,775
Acceptances outstanding.....	4,317	7,244	719	729	18,619	39,280
Dividends declared but not yet payable.....	5,419	710	30	543	709	12,946
Income collected but not yet earned.....	69,704	13,774	17,623	9,585	10,037	110,877
Expenses accrued and unpaid.....	93,581	20,726	15,996	20,410	27,462	130,455
Other liabilities.....	19,780	7,435	2,920	1,839	162	29,345
Total liabilities	22,995,316	5,494,273	3,710,782	6,921,220	7,641,720	20,125,380
CAPITAL ACCOUNTS						
Capital.....	461,385	126,457	70,849	139,643	201,495	410,761
Surplus.....	635,823	170,923	122,077	184,458	220,783	520,701
Undivided profits.....	255,771	86,911	45,586	120,799	94,850	277,047
Other capital accounts.....	97,746	12,886	16,581	22,902	21,148	25,523
Total capital accounts	1,450,725	397,177	255,093	467,802	538,276	1,234,032
Total liabilities and capital accounts	24,446,041	5,891,450	3,965,875	7,389,022	8,179,996	21,359,412
MEMORANDA						
Par or face value of capital.....	461,385	126,457	70,849	139,643	201,495	410,761
Capital notes and debentures.....	523	350				
Preferred stock.....	4,675	520	100	13	200	1,265
Common stock.....	456,187	125,587	70,749	139,630	201,295	409,496
Retirable value of preferred stock.....	4,685	520	100	13	400	1,265
Net demand deposits subject to reserve (see page 18).....	14,002,809	3,697,744	2,256,503	4,898,084	5,424,019	10,512,529
Demand deposits adjusted (see footnote on page 1).....	12,584,437	3,246,646	2,065,117	4,528,513	5,296,054	10,015,256
Pledged assets (and securities loaned).....	2,212,805	640,317	577,575	1,144,820	1,170,978	2,995,137
Number of banks.....	1,010	492	474	754	634	259

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

[In thousands of dollars]

	All member banks on selected call dates						
	1947 Dec. 31	1948 Dec. 31	1949 Dec. 31	1951 April 9	1952 March 31	1952 Dec. 31	1953 April 20
Loans—net	32,627,985	36,060,317	36,230,459	46,318,042	49,428,768	55,033,612	55,645,919
Reserves.....	363,012	363,012	484,328	617,073	741,683	798,021	814,984
Loans—gross	36,423,329	36,714,787	36,714,787	46,935,115	50,170,451	55,831,633	56,460,903
Commercial and industrial loans, including open-market paper.....	16,962,393	17,630,827	15,856,820	22,157,817	24,275,968	26,232,500	26,117,804
Loans to farmers directly guar. by CCC.....	43,548	582,390	700,704	127,158	105,031	403,060	336,685
Other loans to farmers.....	1,002,663	1,217,300	1,244,047	1,719,172	2,049,539	2,012,988	2,018,647
Loans to brokers and dealers in secs.....	810,737	1,324,123	1,736,674	1,275,703	1,201,632	2,031,524	1,718,657
Other loans for purchasing or carrying securities.....	1,064,666	834,381	757,517	891,833	837,033	965,925	969,939
Real estate loans:							
On farm land.....	447,431	476,332	497,681	541,880	553,575	2 572,337	584,675
On residential property:							
Insured by FHA.....					2,897,404	3,139,269	3,188,372
Insured or guaranteed by VA.....	5,380,658	6,263,724	6,758,420	8,387,040	2,450,069	2,511,310	2,514,482
Not ins. or guar. by FHA or VA.....					3,578,202	3,957,659	4,041,278
On other properties.....	1,302,410	1,503,928	1,577,809	1,791,068	1,925,679	2,032,422	2,087,569
Other loans to individuals:							
Retail automobile instalment paper.....	756,608	1,143,320	1,549,461	2,161,764	2,180,802	2,864,456	3,198,549
Other retail instalment paper.....	479,516	692,214	876,780	1,219,492	1,107,695	1,492,694	1,666,520
Repair and modernization instalment.....	479,017	628,165	796,538	917,199	995,128	1,286,810	1,302,718
Instalment cash loans.....	711,897	815,677	891,412	1,049,263	1,176,736	1,357,699	1,433,483
Single-payment loans.....	2,234,633	2,305,170	2,437,224	2,994,368	3,155,830	3,394,410	3,503,094
Loans to banks.....	113,026	119,962	96,814	346,723	303,686	155,000	291,339
All other loans (including overdrafts).....	838,782	885,816	936,886	1,354,635	1,376,442	1,421,570	1,487,092
United States Government direct obligations	57,904,405	52,148,672	56,879,051	48,853,862	50,160,164	52,743,575	48,772,326
Treasury bills.....	1,987,334	2,587,686	3,388,597	2,693,732	5,115,403	6,565,452	3,598,705
Treasury certificates of indebtedness.....	5,816,421	7,999,315	10,408,817	.....	6,125,192	4,255,435	3,725,166
Treasury notes.....	4,814,950	2,800,214	5,085,145	14,005,175	9,499,012	9,835,192	9,580,843
Nonmarketable bonds.....	1,101,937	1,348,923	1,383,781	1,633,907	1,704,264	1,774,238	1,769,866
Other bonds maturing in 5 years or less.....	15,727,684	16,515,388	23,704,246	18,901,153	16,363,166	15,541,629	15,748,946
Other bonds maturing in 5 to 10 years.....	19,674,381	13,388,994	6,895,477	6,999,596	6,777,254	10,087,508	9,670,416
Other bonds maturing in 10 to 20 years.....	6,673,306	5,859,845	3,955,049	2,597,045	2,627,577	4,684,121	4,678,384
Other bonds maturing after 20 years.....	2,108,392	1,648,307	2,057,939	2,023,254	1,948,296	.....	.....

By class of bank, April 20, 1953

	Central reserve city member banks ²		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	12,169,343	2,590,733	22,093,811	18,792,032	55,645,919	36,449,524	19,196,395
Reserves.....	183,039	54,335	333,404	244,206	814,984	530,705	284,279
Loans—gross	12,352,382	2,645,068	22,427,215	19,036,238	56,460,903	36,980,229	19,480,674
Commercial and industrial loans, including open-market paper.....	8,580,887	1,987,692	10,768,296	4,780,929	26,117,804	16,763,816	9,353,988
Loans to farmers directly guar. by CCC.....	.....	3	13,615	323,067	336,685	251,773	84,912
Other loans to farmers.....	1,085	10,567	445,186	1,561,809	2,018,647	1,569,061	449,586
Loans to brokers and dealers in secs.....	1,275,550	180,965	211,098	51,044	1,718,657	827,400	891,257
Other loans for purchasing or carrying securities.....	270,206	66,712	440,471	192,550	969,939	567,517	402,422
Real estate loans:							
On farm land.....	.....	616	100,948	483,111	584,675	408,832	175,843
On residential property:							
Insured by FHA.....	267,527	6,992	1,733,361	1,180,492	3,188,372	2,102,539	1,085,833
Insured or guaranteed by VA.....	8,181	5,222	1,146,940	1,354,139	2,514,482	1,888,765	625,717
Not ins. or guar. by FHA or VA.....	62,329	30,031	1,383,498	2,565,420	4,041,278	2,553,769	1,487,509
On other properties.....	54,041	24,178	815,993	1,193,357	2,087,569	1,373,096	714,473
Other loans to individuals:							
Retail automobile instalment paper.....	134,343	59,599	1,449,780	1,554,827	3,198,549	2,262,632	935,917
Other retail instalment paper.....	266,057	52,436	659,093	688,934	1,666,520	1,165,224	501,296
Repair and modernization instalment.....	170,175	25,897	648,345	458,301	1,302,718	925,293	377,425
Instalment cash loans.....	198,488	14,495	484,072	736,428	1,433,483	992,488	440,995
Single-payment loans.....	471,259	74,222	1,396,663	1,560,950	3,503,094	2,232,783	1,270,311
Loans to banks.....	139,048	2,893	129,160	20,238	291,339	141,883	149,456
All other loans (including overdrafts).....	453,246	102,548	600,696	330,642	1,487,092	953,358	533,734
United States Government direct obligations	6,264,167	2,461,370	18,123,320	21,923,469	48,772,326	33,350,413	15,421,913
Treasury bills.....	203,847	56,332	1,273,232	2,065,294	3,598,705	2,558,216	1,040,489
Treasury certificates of indebtedness.....	201,411	198,005	1,475,041	1,850,709	3,725,166	2,710,184	1,014,982
Treasury notes.....	1,082,336	606,634	3,687,708	4,204,165	9,580,843	6,583,429	2,997,414
Nonmarketable bonds.....	55,750	15,465	270,379	1,428,272	1,769,866	1,328,232	441,634
Other bonds maturing in 5 years or less.....	2,024,301	651,704	6,060,422	7,012,519	15,748,946	10,830,596	4,918,350
Other bonds maturing in 5 to 10 years.....	2,075,833	563,296	3,575,524	3,455,763	9,670,416	6,099,418	3,570,998
Other bonds maturing in 10 to 20 years.....	620,689	369,934	1,781,014	1,906,747	4,678,384	3,240,338	1,438,046

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, April 20, 1953					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—net	55,645,919	2,782,189	16,346,157	2,860,300	4,281,933	2,339,635	2,285,979
Reserves.....	814,984	47,353	261,611	47,958	71,706	26,163	33,182
Loans—gross	56,460,903	2,829,542	16,607,768	2,908,258	4,353,639	2,365,798	2,319,161
Commercial and industrial loans, including open-market paper.....	26,117,804	1,417,314	9,820,886	1,206,232	1,811,175	829,391	1,044,143
Loans to farmers directly guaranteed by CCC.....	336,685	87	635	524	8,833	3,047	3,737
Other loans to farmers.....	2,018,647	25,124	78,389	51,764	68,531	63,126	88,575
Loans to brokers and dealers in securities.....	1,718,657	18,877	1,311,981	40,677	50,246	15,877	19,408
Other loans for purchasing or carrying securities.....	969,939	40,140	312,456	35,593	94,749	103,886	56,619
Real estate loans:							
On farm land.....	584,675	15,543	37,020	41,565	80,030	48,979	29,994
On residential property:							
Insured by FHA.....	3,188,372	62,686	670,633	80,791	169,986	58,139	38,776
Insured or guaranteed by VA.....	2,514,482	99,658	464,428	195,980	258,711	99,624	24,519
Not insured or guaranteed by FHA or VA.....	4,041,278	258,455	599,600	305,406	562,273	256,767	127,254
On other properties.....	2,087,569	159,819	297,044	153,968	224,600	157,393	103,768
Other loans to individuals:							
Retail automobile instalment paper.....	3,198,549	140,084	416,863	190,794	249,277	164,320	196,091
Other retail instalment paper.....	1,666,520	65,612	445,426	80,300	109,654	72,699	84,407
Repair and modernization instalment loans.....	1,302,718	44,268	292,958	87,139	105,242	37,124	70,581
Instalment cash loans.....	1,433,483	93,957	376,332	115,914	119,932	97,274	80,336
Single-payment loans.....	3,503,094	269,117	792,133	240,426	329,630	283,532	246,713
Loans to banks.....	291,339	45,996	149,127	3,321	988	10,871	11,013
All other loans (including overdrafts).....	1,487,092	72,805	541,857	77,864	109,782	63,749	93,227
United States Government direct obligations	48,772,326	2,258,215	10,184,033	2,642,313	4,652,923	2,464,896	2,650,141
Treasury bills.....	3,598,705	150,385	429,260	164,259	379,428	230,631	331,918
Treasury certificates of indebtedness.....	3,725,166	136,835	345,449	138,017	466,123	200,376	358,668
Treasury notes.....	9,580,843	270,968	1,607,313	384,260	1,020,262	465,895	585,326
Nonmarketable bonds.....	1,769,866	98,223	260,880	162,150	158,368	144,039	83,303
Other bonds maturing in 5 years or less.....	15,748,946	682,793	3,419,667	769,747	1,535,437	825,932	745,300
Other bonds maturing in 5 to 10 years.....	9,670,416	541,345	2,899,234	546,439	668,169	423,578	342,138
Other bonds maturing in 10 to 20 years.....	4,678,384	377,666	1,222,230	477,441	425,136	174,445	203,488

	By Federal Reserve districts, April 20, 1953—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—net	7,236,170	2,037,405	1,359,320	2,242,367	2,891,000	8,983,464
Reserves.....	124,005	23,920	17,518	18,935	30,619	112,014
Loans—gross	7,360,175	2,061,325	1,376,838	2,261,302	2,921,619	9,095,478
Commercial and industrial loans, including open-market paper.....	3,367,824	829,161	428,947	828,531	1,464,035	3,070,165
Loans to farmers directly guaranteed by CCC.....	80,205	10,758	46,463	134,203	27,977	20,216
Other loans to farmers.....	264,570	120,374	140,977	424,494	274,242	418,481
Loans to brokers and dealers in securities.....	191,642	13,741	2,173	11,228	10,930	31,877
Other loans for purchasing or carrying securities.....	134,348	31,064	13,839	27,390	89,756	30,099
Real estate loans:						
On farm land.....	93,289	40,665	22,261	34,710	29,490	111,129
On residential property:						
Insured by FHA.....	401,985	143,506	106,202	77,863	27,874	1,349,931
Insured or guaranteed by VA.....	311,657	55,323	106,231	44,885	33,253	820,213
Not insured or guaranteed by FHA or VA.....	676,529	166,252	101,796	91,952	89,333	805,661
On other properties.....	278,278	101,091	50,791	84,444	93,096	383,277
Other loans to individuals:						
Retail automobile instalment paper.....	440,019	115,373	94,932	134,845	200,984	854,967
Other retail instalment paper.....	218,421	53,564	58,777	59,574	99,824	318,262
Repair and modernization instalment loans.....	195,279	69,772	73,542	38,669	57,726	230,418
Instalment cash loans.....	118,284	44,675	29,548	40,672	93,122	223,437
Single-payment loans.....	384,459	204,656	64,489	160,966	264,995	261,978
Loans to banks.....	17,968	14,641	412	10,591	9,636	16,775
All other loans (including overdrafts).....	185,418	46,709	35,458	56,285	55,346	148,592
United States Government direct obligations	9,525,092	1,957,985	1,415,517	2,513,560	2,287,973	6,219,678
Treasury bills.....	523,729	218,760	98,621	396,444	328,785	346,485
Treasury certificates of indebtedness.....	726,010	221,533	126,957	321,524	298,116	385,558
Treasury notes.....	2,257,678	429,223	332,124	570,782	474,810	1,182,202
Nonmarketable bonds.....	331,323	94,676	127,733	116,312	60,850	132,009
Other bonds maturing in 5 years or less.....	2,889,731	602,708	479,327	652,846	684,142	2,461,316
Other bonds maturing in 5 to 10 years.....	2,056,399	299,219	187,443	331,629	305,016	1,069,807
Other bonds maturing in 10 to 20 years.....	740,222	91,866	63,312	124,023	136,254	642,301

¹ December 31, 1947 figures for various loan items are shown net (i.e., after deduction of valuation reserves) and are not entirely comparable with subsequent figures.

² Revised.

³ Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, April 20, 1953					
		Boston	New York	Phila- delphia	Cleveland	Richmond ²	Atlanta ²
Loans—net	22,093,811	1,152,323	601,975	1,301,808	2,656,604	1,054,029	1,085,155
Reserves.....	333,404	22,792	21,057	27,054	51,317	13,307	17,953
Loans—gross	22,427,215	1,175,115	623,032	1,328,862	2,707,921	1,067,336	1,103,108
Commercial and industrial loans, including open-market paper.....	10,768,296	772,332	346,619	803,567	1,507,260	481,927	580,308
Loans to farmers directly guaranteed by CCC.....	13,615	.....	51	.....	.....	37	37
Other loans to farmers.....	445,186	96	2,344	5	698	1,716	11,105
Loans to brokers and dealers in securities.....	211,098	15,623	2,056	37,148	49,782	12,319	15,680
Other loans for purchasing or carrying securities.....	440,471	22,944	11,002	14,543	75,695	80,160	37,661
Real estate loans:							
On farm land.....	100,948	59	2,342	159	4,444	2,484	3,021
On residential property:							
Insured by FHA.....	1,733,361	26,257	39,958	15,743	93,468	16,790	14,983
Insured or guaranteed by VA.....	1,146,940	15,966	28,446	3,738	116,527	28,468	5,647
Not insured or guaranteed by FHA or VA.....	1,383,498	31,660	43,181	22,597	212,450	79,748	29,695
On other properties.....	815,993	42,021	31,082	15,107	91,584	63,504	36,342
Other loans to individuals:							
Retail automobile instalment paper.....	1,449,780	37,885	21,284	101,729	91,419	67,666	90,022
Other retail instalment paper.....	659,093	16,541	20,960	40,113	56,700	29,958	38,965
Repair and modernization instalment loans.....	648,345	11,177	12,102	55,298	66,804	17,122	33,626
Instalment cash loans.....	484,072	12,826	16,336	46,265	53,002	30,595	28,308
Single-payment loans.....	1,396,663	91,548	34,619	127,834	200,286	111,528	109,159
Loans to banks.....	129,160	39,070	.....	3,290	948	9,451	9,517
All other loans (including overdrafts).....	600,696	39,110	10,650	41,726	86,854	33,863	59,032
United States Government direct obligations	18,123,320	642,108	405,114	729,081	2,529,663	1,075,139	1,016,825
Treasury bills.....	1,273,232	38,656	19,506	34,629	178,058	93,723	125,968
Treasury certificates of indebtedness.....	1,475,041	80,403	12,499	15,123	300,599	80,883	140,117
Treasury notes.....	3,687,708	70,918	29,046	108,907	568,824	227,284	216,721
Nonmarketable bonds.....	270,379	11,610	5,150	3,758	24,148	28,564	10,125
Other bonds maturing in 5 years or less.....	6,060,422	150,295	176,501	208,134	795,395	332,368	259,544
Other bonds maturing in 5 to 10 years.....	3,575,524	146,190	97,713	186,494	388,103	228,705	166,074
Other bonds maturing in 10 to 20 years.....	1,781,014	144,036	64,699	172,036	274,536	83,612	98,276

By Federal Reserve districts, April 20, 1953—Continued

	By Federal Reserve districts, April 20, 1953—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ²
Loans—net	2,066,467	1,186,613	547,007	1,257,834	1,614,566	7,569,430
Reserves.....	32,887	15,586	6,636	11,521	17,298	95,996
Loans—gross	2,099,354	1,202,199	553,643	1,269,355	1,631,864	7,665,426
Commercial and industrial loans, including open-market paper.....	884,104	658,177	281,310	653,800	1,024,784	2,774,108
Loans to farmers directly guaranteed by CCC.....	2,954	208	285	8,361	26	1,656
Other loans to farmers.....	9,671	14,857	3,035	113,757	23,233	264,669
Loans to brokers and dealers in securities.....	10,085	13,471	2,139	10,920	10,454	31,421
Other loans for purchasing or carrying securities.....	46,256	18,969	8,290	22,016	75,679	27,256
Real estate loans:						
On farm land.....	4,026	1,860	136	5,426	4,583	72,408
On residential property:						
Insured by FHA.....	208,691	63,265	29,285	51,145	13,095	1,160,681
Insured or guaranteed by VA.....	119,154	16,302	36,511	19,300	16,883	739,998
Not insured or guaranteed by FHA or VA.....	184,109	51,605	16,596	39,345	25,427	647,085
On other properties.....	77,809	52,138	13,577	53,622	51,555	287,652
Other loans to individuals:						
Retail automobile instalment paper.....	151,322	50,847	24,297	57,968	65,248	690,093
Other retail instalment paper.....	60,908	25,874	28,451	35,001	57,527	248,095
Repair and modernization instalment loans.....	101,891	52,835	48,853	28,281	34,187	186,169
Instalment cash loans.....	31,742	15,802	9,922	17,935	42,443	178,896
Single-payment loans.....	139,791	113,947	25,758	95,191	143,203	203,799
Loans to banks.....	15,072	14,518	340	10,544	9,636	16,774
All other loans (including overdrafts).....	51,769	37,524	24,858	46,743	33,901	134,666
United States Government direct obligations	3,316,937	816,134	370,680	1,348,257	931,528	4,941,854
Treasury bills.....	162,815	89,598	9,016	234,772	70,195	216,296
Treasury certificates of indebtedness.....	211,015	87,840	26,034	158,460	94,453	267,615
Treasury notes.....	816,596	163,982	78,910	294,002	146,785	965,733
Nonmarketable bonds.....	56,573	13,935	5,249	21,687	12,167	77,413
Other bonds maturing in 5 years or less.....	1,007,726	275,560	132,616	336,788	327,423	2,058,072
Other bonds maturing in 5 to 10 years.....	883,096	159,233	81,483	218,562	179,316	840,555
Other bonds maturing in 10 to 20 years.....	179,116	25,986	37,372	83,986	101,189	516,170

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

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, April 20, 1953					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—net	18,792,032	1,629,866	3,574,839	1,558,492	1,625,329	1,285,606	1,200,824
Reserves.....	244,206	24,561	57,515	20,904	20,389	12,856	15,229
Loans—gross	19,036,238	1,654,427	3,632,354	1,579,396	1,645,718	1,298,462	1,216,053
Commercial and industrial loans, including open-market paper.....	4,780,929	644,982	893,380	402,665	303,915	347,464	463,835
Loans to farmers directly guaranteed by CCC.....	323,067	87	584	524	8,833	3,010	3,700
Other loans to farmers.....	1,561,809	25,028	74,960	51,759	67,833	61,410	77,470
Loans to brokers and dealers in securities.....	51,044	3,254	34,375	3,529	464	3,558	3,728
Other loans for purchasing or carrying securities.....	192,550	17,196	31,248	21,050	19,054	23,726	18,958
Real estate loans:							
On farm land.....	483,111	15,484	34,678	41,406	75,586	46,495	26,973
On residential property:							
Insured by FHA.....	1,180,492	36,429	363,148	65,048	76,518	41,349	23,793
Insured or guaranteed by VA.....	1,354,139	83,692	427,801	192,242	142,184	71,156	18,872
Not insured or guaranteed by FHA or VA.....	2,565,420	226,795	494,090	282,809	349,823	177,019	97,559
On other properties.....	1,193,357	117,798	211,921	138,861	133,016	93,889	67,426
Other loans to individuals:							
Retail automobile instalment paper.....	1,554,827	102,199	261,236	89,065	157,858	96,654	106,069
Other retail instalment paper.....	688,934	49,071	158,409	40,187	52,954	42,741	45,442
Repair and modernization instalment loans.....	458,301	33,091	110,681	31,841	38,438	20,002	36,955
Instalment cash loans.....	736,428	81,131	161,508	69,649	66,930	66,679	52,028
Single-payment loans.....	1,560,950	177,569	286,255	112,592	129,344	172,004	137,554
Loans to banks.....	20,238	6,926	10,079	31	40	1,420	1,496
All other loans (including overdrafts).....	330,642	33,695	78,001	36,138	22,928	29,886	34,195
United States Government direct obligations	21,923,469	1,616,107	3,514,752	1,913,232	2,123,260	1,389,757	1,633,316
Treasury bills.....	2,065,294	111,729	205,907	129,630	201,370	136,908	205,950
Treasury certificates of indebtedness.....	1,850,709	56,432	131,539	122,894	165,524	119,493	218,551
Treasury notes.....	4,204,165	200,050	495,931	275,353	451,438	238,611	368,605
Nonmarketable bonds.....	1,428,272	86,613	199,980	158,392	134,220	115,475	73,178
Other bonds maturing in 5 years or less.....	7,012,519	532,498	1,218,865	561,613	740,042	493,564	485,756
Other bonds maturing in 5 to 10 years.....	3,455,763	395,155	725,688	359,945	280,066	194,873	176,064
Other bonds maturing in 10 to 20 years.....	1,906,747	233,630	536,842	305,405	150,600	90,833	105,212

By Federal Reserve districts, April 20, 1953—Continued

	By Federal Reserve districts, April 20, 1953—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—net	2,578,970	850,792	812,313	984,533	1,276,434	1,414,034
Reserves.....	36,783	8,334	10,882	7,414	13,321	16,018
Loans—gross	2,615,753	859,126	823,195	991,947	1,289,755	1,430,052
Commercial and industrial loans, including open-market paper.....	496,028	170,984	147,637	174,731	439,251	296,057
Loans to farmers directly guaranteed by CCC.....	77,248	10,550	46,178	125,842	27,951	18,560
Other loans to farmers.....	244,332	105,517	137,942	310,737	251,009	153,812
Loans to brokers and dealers in securities.....	592	270	34	308	476	456
Other loans for purchasing or carrying securities.....	21,380	12,095	5,549	5,374	14,077	2,843
Real estate loans:						
On farm land.....	88,647	38,805	22,125	29,284	24,907	38,721
On residential property:						
Insured by FHA.....	186,302	80,241	76,917	26,718	14,779	189,250
Insured or guaranteed by VA.....	187,281	39,021	69,720	25,585	16,370	80,215
Not insured or guaranteed by FHA or VA.....	462,389	114,647	85,200	52,607	63,906	158,576
On other properties.....	176,291	48,953	37,214	30,822	41,541	59,625
Other loans to individuals:						
Retail automobile instalment paper.....	229,098	64,526	70,635	76,877	135,736	164,874
Other retail instalment paper.....	105,077	27,690	30,326	24,573	42,297	70,167
Repair and modernization instalment loans.....	67,491	16,937	24,689	10,388	23,539	44,249
Instalment cash loans.....	72,047	28,873	19,626	22,737	50,679	44,541
Single-payment loans.....	170,446	90,709	38,731	65,775	121,792	58,179
Loans to banks.....	3	123	72	47	.....	1
All other loans (including overdrafts).....	31,101	9,185	10,600	9,542	21,445	13,926
United States Government direct obligations	3,746,785	1,141,851	1,044,837	1,165,303	1,356,445	1,277,824
Treasury bills.....	304,582	129,162	89,605	161,672	258,590	130,189
Treasury certificates of indebtedness.....	316,990	133,693	100,923	163,064	203,663	117,943
Treasury notes.....	834,448	265,241	253,214	276,780	328,025	216,469
Nonmarketable bonds.....	259,285	80,741	122,484	94,625	48,683	54,596
Other bonds maturing in 5 years or less.....	1,230,301	327,148	346,711	316,058	356,719	403,244
Other bonds maturing in 5 to 10 years.....	610,007	139,986	105,960	113,067	125,700	229,252
Other bonds maturing in 10 to 20 years.....	191,172	65,880	25,940	40,037	35,065	126,131

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 20, 1953, OF CENTRAL RESERVE CITY AND

ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments							Reserves, cash,		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks	6,770	116,489,072	55,645,919	48,772,326	25,815	8,859,627	2,849,918	335,467	35,860,476	19,881,753	1,882,949
Reserve bank cities ¹	160	47,871,085	26,822,357	15,960,531	13,487	3,570,264	1,325,984	178,462	16,007,432	9,968,422	407,317
1. Boston.....	10	1,963,431	1,152,323	642,108		123,778	39,186	6,036	655,990	405,049	17,498
2. New York ^{2*}	29	20,877,689	12,324,116	6,376,618	1,819	1,522,948	550,557	101,631	7,796,957	5,113,394	149,863
3. Philadelphia*.....	11	2,331,304	1,301,808	729,081		201,266	89,484	9,665	847,543	461,815	29,800
4. Cleveland.....	4	2,039,540	983,297	838,092		143,247	70,914	3,990	558,812	303,902	27,103
5. Richmond.....	6	363,454	170,423	164,420		22,761	5,022	1,828	137,771	70,797	5,904
6. Atlanta ³	5	730,444	412,824	246,594		56,040	13,456	1,530	280,914	139,573	10,150
7. Chicago ⁴	59	7,134,288	3,063,757	3,334,093		512,440	208,634	15,357	2,348,072	1,556,543	59,437
8. St. Louis ⁵	6	1,109,009	645,661	377,396	31	54,681	26,005	5,235	382,393	217,740	9,702
9. Minneapolis*.....	4	661,071	357,329	222,021		54,063	26,158	1,500	223,229	95,007	5,900
10. Kansas City*.....	9	813,786	360,165	367,692	28	66,925	17,377	1,599	363,079	169,672	6,522
11. Dallas*.....	8	987,208	720,231	217,504	3	42,898	3,627	2,945	473,381	203,563	8,177
12. San Francisco.....	9	8,859,861	5,330,423	2,444,912	11,599	769,217	275,564	28,146	1,939,291	1,231,367	77,261
Reserve branch cities ¹	124	17,889,206	8,011,390	8,247,381	8,824	1,223,743	355,767	42,101	5,923,993	3,180,892	258,897
2. Buffalo*.....	4	834,612	447,202	292,663	12	60,642	30,600	3,493	255,835	134,245	16,826
4. Cincinnati.....	8	854,683	415,076	376,839	234	46,719	13,764	2,051	284,181	143,427	13,553
4. Pittsburgh*.....	6	2,074,365	1,032,982	798,828		125,940	108,238	8,377	588,818	357,771	28,387
5. Baltimore*.....	8	649,464	270,910	329,570		38,333	9,091	1,560	247,992	126,798	18,284
5. Charlotte ³	4	430,158	248,841	142,830	1,639	24,576	11,266	1,006	164,928	77,309	6,261
6. Birmingham.....	3	294,581	125,744	125,457		36,114	6,717	549	107,827	58,945	4,959
6. Jacksonville*.....	3	288,164	112,539	149,894		19,521	5,052	648	143,212	62,894	3,941
6. Nashville.....	4	358,656	210,947	124,401		17,713	4,564	1,541	115,393	59,056	5,474
6. New Orleans.....	6	636,372	223,101	370,479	105	36,998	4,514	1,175	270,829	140,762	8,933
7. Detroit.....	6	2,751,772	944,466	1,499,628	6,479	257,633	39,327	4,239	804,403	454,352	44,871
8. Little Rock.....	4	133,746	43,882	72,785		13,532	3,301	246	59,562	29,886	1,903
8. Louisville.....	6	432,351	201,695	204,513		11,606	13,520	1,017	168,138	87,784	7,099
8. Memphis.....	3	425,566	270,545	118,814		33,499	1,553	1,155	149,800	73,124	6,793
9. Helena.....	2	38,167	12,413	22,859		2,218	611	66	15,051	7,726	7,229
10. Denver*.....	7	532,387	233,016	272,634		17,312	8,555	870	190,956	103,214	7,198
10. Oklahoma City*.....	4	305,290	151,828	110,602		33,449	8,669	742	123,489	54,648	3,058
10. Omaha.....	6	339,094	149,968	135,832		40,471	12,196	627	146,997	69,223	3,786
11. El Paso.....	3	140,661	89,260	44,837		6,205	50	309	58,051	28,394	2,293
11. Houston*.....	11	923,837	477,549	404,480		32,441	7,108	2,259	437,319	193,741	10,378
11. San Antonio*.....	6	297,454	110,419	152,494		26,480	7,545	516	108,403	58,280	5,411
12. Los Angeles*.....	6	2,696,753	962,918	1,610,777	141	97,103	20,453	5,361	746,919	427,396	24,061
12. Portland.....	3	1,009,037	546,469	351,071		100,545	8,970	1,982	270,326	170,776	12,015
12. Salt Lake City ⁴	6	358,257	170,538	160,773	214	23,394	2,820	518	111,399	66,929	4,401
12. Seattle*.....	5	1,083,779	559,082	374,321		121,299	27,283	1,794	354,660	193,712	18,690
Other reserve cities ¹	72	5,119,163	2,020,140	2,640,945	76	309,122	138,788	10,092	1,897,861	968,270	92,093
4. Columbus.....	3	439,074	135,074	258,154		38,432	6,649	765	164,966	85,283	7,801
4. Toledo.....	4	364,243	90,175	257,750		12,733	3,048	537	232,570	67,994	8,642
5. Washington*.....	13	854,421	363,855	438,319		26,050	24,235	1,962	294,825	180,605	22,504
7. Cedar Rapids.....	1	70,907	14,516	34,526		21,253	447	165	24,179	12,404	1,125
7. Des Moines*.....	3	198,667	90,713	80,007		21,326	6,313	308	74,180	27,920	3,549
7. Dubuque.....	2	38,363	8,847	26,004		1,609	1,840	63	10,366	4,616	637
7. Indianapolis.....	5	640,124	203,670	369,872	8	47,905	17,505	1,164	240,703	121,657	13,939
7. Milwaukee*.....	6	750,646	296,511	396,767	51	25,908	30,012	1,397	269,112	139,289	10,452
7. Sioux City.....	4	77,216	34,720	37,410		3,838	1,107	141	26,461	12,778	1,367
8. National Stock Yards.....	1	72,687	24,830	42,626		4,903	148	180	33,347	12,555	677
9. St. Paul*.....	3	339,386	177,265	125,800		25,437	10,089	795	105,901	47,770	2,727
10. Kansas City, Kansas*.....	2	53,004	24,735	23,346	4	4,138	679	102	24,337	10,105	642
10. Lincoln*.....	3	101,833	35,415	54,008		9,953	2,258	199	37,819	20,318	1,407
10. Pueblo.....	2	32,112	17,881	13,333		8,032	22	73	15,756	6,452	930
10. St. Joseph.....	5	65,696	22,715	38,943		2,374	1,352	312	24,500	11,144	1,158
10. Topeka.....	4	86,635	33,847	43,382	11	8,257	965	173	31,235	14,989	1,561
10. Tulsa*.....	4	366,227	156,026	166,937	2	28,225	14,419	618	170,637	77,787	4,114
10. Wichita.....	4	222,104	72,238	121,548		13,983	13,990	343	86,980	45,562	3,298
11. Fort Worth*.....	3	345,818	217,107	112,213		11,993	3,710	795	139,407	69,042	5,563
Country banks, by districts	6,414	45,609,618	18,792,032	21,923,469	3,428	3,756,498	1,029,379	104,812	12,031,190	5,764,169	1,124,642
1. Boston.....	310	3,645,808	1,629,866	1,616,107	310	267,418	121,935	10,172	984,026	461,317	93,049
2. New York.....	676	8,035,757	3,574,839	3,514,752	2,156	720,935	199,605	23,470	1,768,377	522,432	190,546
3. Philadelphia.....	607	3,988,273	1,558,492	1,913,232	89	325,430	178,313	12,717	895,222	459,665	101,843
4. Cleveland.....	637	4,212,775	1,625,329	2,123,260	156	353,750	100,684	9,596	977,711	502,969	111,022
4. Richmond.....	445	2,938,041	1,285,606	1,389,757	39	193,717	62,280	6,642	847,513	386,866	97,223
6. Atlanta.....	341	3,186,619	1,200,824	1,633,316	13	309,506	36,513	6,447	1,013,517	447,576	92,494
7. Chicago.....	924	7,094,573	2,578,970	3,746,785	112	614,392	142,965	11,349	1,697,954	845,219	158,432
8. St. Louis.....	472	2,222,916	850,792	1,141,851	360	175,688	49,554	4,671	643,417	301,004	55,321
9. Minneapolis.....	465	2,050,968	812,313	1,044,837	49	138,502	5,833	3,434	494,220	258,304	38,735
10. Kansas City.....	704	2,388,052	984,533	1,165,303	100	205,732	27,942	4,442	808,418	365,466	48,041
11. Dallas.....	603	2,912,010	1,276,434	1,356,445	5	245,579	26,906	6,641	1,217,267	467,487	77,154
12. San Francisco.....	230	2,933,826	1,414,034	1,277,824	39	205,849	30,849	5,231	683,548	345,864	60,782

* Excludes figures for one or more banks classified as "Country".

¹ Banks are classified according to their reserve requirements and not necessarily according to location; 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 CITY BANKS,¹ BY CITIES, AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

ASSETS [In thousands of dollars]

and bank balances				Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	Federal Reserve district numbers, and reserve cities
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection								
5,934,904	26,490	46,219	8,088,161	1,130,259	25,073	86,880	307,460	281,241	220,409	154,400,870	All member banks
829,812	12,027	37,784	4,752,070	358,728	8,607	44,822	283,868	143,822	132,789	64,851,153	Reserve bank cities¹
27,112	727	4,301	201,303	17,432		443	25,456	6,434	6,514	2,675,700	1. Boston
49,973	2,361	22,702	2,458,664	159,987	6	3,012	202,066	63,417	81,228	29,184,362	2. New York**
84,086	1,192	1,941	268,709	16,508		7,155	1,920	6,537	7,844	3,218,811	3. Philadelphia*
49,048	60	783	177,916	7,614		9,872		8,541	3,372	2,627,763	4. Cleveland
11,838		12	49,220	3,262		688		1,090	567	506,858	5. Richmond
43,306	200		87,685	12,098	11			2,137	1,809	1,027,515	6. Atlanta ²
207,015	1,416	2,360	521,301	24,161	78	309	3,582	23,956	10,705	9,545,151	7. Chicago ³
29,808	20	107	125,016	7,008	160		1,984	3,298	1,524	1,505,376	8. St. Louis*
27,621	204	523	93,974	1,038	350		2,780	2,318	669	892,023	9. Minneapolis*
57,819	10	103	128,953	4,875			476	212	656	1,184,039	10. Kansas City*
122,799	1,631	238	136,973	16,140	6,646		12,693	1,778	773	1,498,619	11. Dallas*
119,387	4,206	4,714	502,356	88,605	1,243	20,087	35,360	23,361	17,128	10,984,936	12. San Francisco
827,665	5,943	6,003	1,644,593	175,917	5,704	25,241	18,965	62,534	25,282	24,126,842	Reserve branch cities¹
24,448	301	1,474	78,541	10,816		559		3,302	3,138	1,108,484	2. Buffalo*
40,176	200	83	86,742	11,720				222	244	1,155,808	4. Cincinnati
45,581		243	156,836	25,087		8,988	360	8,904	1,707	2,708,229	8. Pittsburgh*
27,899	2	111	74,898	6,803		440	263	2,233	2,441	909,636	5. Baltimore*
12,830	25		68,503	3,354	33		6	1,234	1,453	601,166	5. Charlotte*
20,096			23,827	3,044				1,080	410	406,942	6. Birmingham
35,663			40,714	4,308	88			480	134	436,386	6. Jacksonville*
23,205			27,658	4,790	316			827	623	481,097	6. Nashville
44,232	430	14	76,458	6,385	73	500	5,447	2,383	1,315	923,304	6. New Orleans
70,706	544	1,076	232,854	13,048	1	969		10,104	3,618	3,583,959	7. Detroit
14,358			13,325	864				131	115	194,418	8. Little Rock
26,968	20		46,267	2,583	39	125		1,457	363	605,056	8. Louisville
34,747	28	2	35,106	5,718			5,200	1,006	270	587,560	8. Memphis
2,147			4,949	219				207	5	53,649	9. Helena
39,872	201	12	40,459	984		122	204	2,358	2,774	729,785	10. Denver*
39,506			26,277	6,119		1,684	301	911	95	437,889	10. Oklahoma City*
23,961	270		49,257	3,327				919	186	490,023	10. Omaha
15,707		354	10,803	1,290	130			162	151	200,445	11. El Paso
127,421	1,780	660	103,339	15,746	4,040	6,084	4,881	2,928	794	1,395,629	11. Houston*
21,879	359	19	22,457	5,370	68			809	73	412,182	11. San Antonio*
75,765	36	912	218,749	12,539	107	4,909	372	10,444	2,340	3,474,383	12. Los Angeles*
18,874	660	360	67,641	14,186	394			3,054	837	1,298,586	12. Portland
13,011	353		26,705	3,172		861		72	322	474,083	12. Salt Lake City*
28,613	734	683	112,228	14,445	415			177	890	1,458,143	12. Seattle*
411,028	912	252	425,306	55,487	853	3,280	148	14,001	7,524	7,098,317	Other reserve cities¹
23,289		40	48,553	7,214				409	912	612,575	4. Columbus
33,697			12,817	1,545		103		1,549	416	491,006	4. Toledo
45,719		78	45,919	15,816	333	1,150		1,057	1,236	1,168,838	5. Washington*
2,836			7,814	971						96,057	7. Cedar Rapids
26,114			16,597	722		1,730		765	239	276,303	7. Des Moines*
2,769			2,344	294				25	18	49,066	7. DuBuque
46,785	99	29	58,194	4,874				2,181	635	888,517	7. Indianapolis
32,819	98	21	86,433	5,843			92	1,838	2,021	1,029,553	7. Milwaukee*
7,184	85		5,047	885				293	25	104,880	7. Sioux City
2,302			17,813				53	347		106,434	8. National Stock Yards
15,442		84	39,878	2,792		214	3	1,380	677	450,353	9. St. Paul*
9,846			3,744	413				20	257	78,031	10. Kansas City, Kansas*
6,624			9,470	815				338	49	140,854	10. Lincoln*
6,665			1,709	291				8	7	48,174	10. Pueblo
8,442	40		3,716	566		82		176	31	91,051	10. St. Joseph
9,631			5,054	628				336	289	119,128	10. Topeka
68,269	200		20,267	3,122	150			1,170	351	541,697	10. Tulsa*
24,766			13,354	1,336	186			1,021	159	311,786	10. Wichita
37,829	390		26,583	7,360	139			1,088	202	494,014	11. Fort Worth*
3,866,399	7,608	2,180	1,266,192	540,127	9,909	13,537	4,479	60,884	54,814	58,324,558	Country banks, by districts
192,242	359	597	236,462	53,942	800	1,148	1,337	6,488	5,068	4,698,617	1. Boston
353,855	915	301	300,328	106,136	1,037	3,550	775	16,961	13,388	9,945,981	2. New York
234,576	325		98,813	52,082	1,278	1,307	173	3,462	4,507	4,946,304	3. Philadelphia
285,359	253	7	78,101	45,700	274	708	91	3,382	3,430	5,244,071	4. Cleveland
263,587	811	1	99,025	38,681	534	666	156	2,211	4,356	3,832,158	5. Richmond
372,484	861	228	99,874	44,488	1,494	580	1,505	5,395	3,865	4,257,463	6. Atlanta
574,124	263	116	119,800	61,885	589	2,491	162	8,134	6,767	8,872,555	7. Chicago
249,221	55	3	37,813	20,193	441	178		2,099	3,362	2,892,606	8. St. Louis
160,097	162	176	36,746	16,798	256	642	148	5,627	1,191	2,569,850	9. Minneapolis
367,155	811		26,945	16,865	335	333		913	1,637	3,216,565	10. Kansas City
608,069	2,284	415	61,858	43,105	1,487	396		1,276	3,446	4,179,107	11. Dallas
205,630	509	336	70,427	40,252	1,384	1,538		4,936	3,797	3,669,281	12. San Francisco

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 20, 1953, OF CENTRAL RESERVE CITY AND

LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Post-savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks	105,740,367	80,998,411	3,044,486	7,234,437	10,593,304	1,349,502	2,520,227	34,054,728	31,782,842	293,064	17,708	1,336,594	29,384	595,136
Reserve bank cities¹	46,638,956	34,583,350	1,178,555	1,694,116	6,512,288	1,287,212	1,383,435	10,804,612	9,585,640	106,597	1,479	526,702	12,883	571,311
1. Boston	2,159,092	1,654,897	60,262	148,071	243,391	29,670	22,801	181,858	167,657	6,195	6	36,372	4,500	8,000
2. New York ^{2*}	22,784,432	17,024,747	477,831	342,525	2,898,923	1,080,518	959,888	2,360,961	1,788,449	53,029	75	12,003	105	478,611
3. Philadelphia ^{3*}	2,623,361	2,020,681	70,620	91,379	409,966	13,903	16,812	235,448	223,235	30	75	24,772	37	105
4. Cleveland	1,636,045	1,330,883	72,428	62,529	142,580	5,053	22,572	739,923	715,114	3	1	2,630	10	37
5. Richmond	379,409	230,436	11,385	39,430	94,544	219	3,395	85,497	79,447	3,410	1	7	6	10
6. Atlanta ³	842,158	569,217	23,101	87,947	157,951	51	3,891	108,510	106,327	2,155	15	7	6	10
7. Chicago ²	6,783,672	4,983,753	230,188	314,599	1,135,046	34,616	85,470	1,987,291	1,936,813	3,350	673	38,995	3,460	4,000
8. St. Louis ^{3*}	1,180,392	811,351	43,908	28,072	286,829	3,385	6,847	164,665	162,605	1,550	510	1	50	90
9. Minneapolis ^{3*}	699,651	447,686	18,850	46,273	171,720	3,220	11,902	106,739	106,729	9	1	1	50	90
10. Kansas City ^{3*}	982,039	556,497	15,638	42,988	354,713	1,347	10,856	90,829	90,778	1	1	12,932	90	80,700
11. Dallas ^{3*}	1,184,636	728,899	20,316	60,142	361,806	1,375	12,098	174,872	161,850	1	1	398,991	4,625	80,700
12. San Francisco	5,384,069	4,224,303	134,028	430,161	254,819	113,855	226,903	4,568,019	4,046,636	36,869	198	398,991	4,625	80,700
Reserve branch cities¹	16,965,250	12,868,149	532,084	1,114,414	2,177,801	43,264	229,538	5,132,395	4,834,195	23,172	1,137	265,084	2,557	6,250
2. Buffalo ³	683,021	543,886	22,689	80,626	213,556	3,134	9,130	332,104	330,481	1	5	1,078	545	180
4. Cincinnati	788,260	619,111	26,044	21,677	104,590	854	16,344	243,386	208,103	258	10	35,098	180	465
4. Pittsburgh ^{3*}	1,909,513	1,593,421	64,677	34,436	195,756	5,813	15,410	475,537	449,511	258	10	25,293	20	640
5. Baltimore ³	702,758	519,310	38,035	56,377	82,605	1,156	5,275	122,931	122,311	600	2	23,330	20	640
5. Charlotte ³	451,027	292,723	13,401	21,238	109,711	26	13,928	72,723	45,999	2,752	2	23,330	20	640
6. Birmingham	312,175	238,249	10,733	23,282	37,087	124	2,824	64,564	64,564	1	1	1,950	5	250
6. Jacksonville ³	351,278	186,359	4,400	60,896	97,679	124	1,820	53,362	51,412	1,950	35	4,025	5	250
6. Nashville	329,568	189,762	6,437	45,874	83,340	4	4,155	115,208	111,848	266	35	3,089	5	250
6. New Orleans	736,284	459,881	9,845	115,947	138,525	6,631	5,455	123,861	119,251	300	35	4,025	5	250
7. Detroit	2,269,928	1,787,922	126,982	113,344	200,033	5,421	36,256	1,077,386	1,069,966	2,005	6	5,375	40	600
8. Little Rock	160,665	96,926	2,388	21,031	39,423	897	22,398	22,398	22,167	225	6	1,800	4	20
8. Louisville	479,024	317,642	16,580	15,593	121,417	22	7,770	69,281	67,457	1,700	4	1,800	4	20
8. Memphis	440,702	284,531	6,279	32,970	114,413	295	2,214	94,916	94,166	750	5	1,800	4	20
9. Helena	43,216	19,650	860	12,801	9,478	96	427	7,002	6,947	50	1	503	12	35
10. Denver ³	527,802	392,911	17,441	25,967	83,650	96	7,737	149,295	142,198	2,050	5	5,035	12	35
10. Okla'ma City ^{3*}	348,125	206,266	4,191	44,141	89,001	4	4,526	36,822	31,337	100	3	5,350	35	35
10. Omaha	399,846	251,761	11,492	27,875	106,600	4	2,114	43,984	43,976	3	5	2,437	37	26,002
11. El Paso	150,086	106,140	3,251	10,193	27,910	1,218	1,374	36,279	31,701	2,141	37	2,437	37	26,002
11. Houston ^{3*}	1,163,244	849,789	22,485	65,140	210,672	4,375	10,783	120,276	94,237	31,701	17	17,035	100	305
11. San Antonio ^{3*}	323,260	242,272	4,856	14,388	55,994	2,168	3,582	64,946	46,140	1,754	17	100,305	100	305
12. Los Angeles ³	2,266,526	1,989,564	71,779	42,357	111,765	5,834	45,227	967,457	866,437	615	45	10,623	50	50
12. Portland	781,122	623,904	14,254	90,699	32,655	1,329	18,281	407,887	397,169	3,325	1,020	1,005	50	50
12. Salt Lake City ³	331,877	249,437	4,640	37,766	37,481	1	2,552	106,649	101,249	3,325	1,020	1,005	50	50
12. Seattle ^{3*}	1,015,583	806,762	28,345	99,796	64,460	4,763	11,457	324,141	315,568	2,183	390	6,000	390	6,000
Other reserve cities¹	5,434,609	3,745,242	166,293	504,388	866,077	8,240	144,369	1,149,296	1,085,560	27,606	145	17,092	1,318	17,575
4. Columbus	470,565	293,537	12,295	93,952	46,969	44	23,768	104,810	95,802	820	5	7,997	186	186
4. Toledo	339,839	276,130	13,867	8,627	21,079	20	20,136	125,704	123,117	195	55	2,337	98	17,575
5. Washington ³	885,348	763,672	33,858	193	57,163	6,100	24,362	192,640	163,191	11,751	25	98	17,575	17,575
7. Cedar Rapids	71,277	35,758	1,189	7,396	26,815	119	119	18,176	18,176	1	1	1	1	1
7. Des Moines ^{3*}	225,318	125,937	7,769	44,419	44,837	2	2,356	30,519	28,258	2,245	16	1	1	1
7. Dubuque	25,254	20,457	1,206	2,445	951	195	195	20,864	20,864	1	1	1	1	1
7. Indianapoeis ³	675,860	434,219	15,519	105,018	90,882	234	29,988	156,096	151,928	3,860	5	303	424	424
7. Milwaukee ^{3*}	738,393	515,127	34,358	38,380	127,271	802	22,455	197,089	192,715	3,945	7	5	424	424
7. Sioux City	79,948	45,968	1,682	5,864	25,879	555	555	18,460	18,453	7	1	4,875	1	1
8. National Stock Yards	86,964	17,452	412	1,949	66,644	507	507	6,450	1,574	1	1	4,875	1	1
9. St. Paul ^{3*}	338,666	208,143	11,020	44,483	71,503	636	2,881	69,012	68,737	275	1	1	1	1
10. Kansas City, Kansas ^{3*}	58,309	21,974	789	13,680	21,379	487	487	15,023	15,018	5	5	5	5	5
10. Lincoln ^{3*}	119,087	66,086	2,219	16,695	31,660	2,427	2,427	13,471	13,456	15	15	775	775	775
10. Pueblo	34,485	26,315	537	2,654	4,832	147	147	9,115	8,265	75	75	775	775	775
10. St. Joseph	61,336	37,635	968	3,188	17,668	1,877	1,877	24,159	24,154	5	5	775	775	775
10. Topeka	93,817	49,161	3,945	27,846	12,661	604	604	16,249	15,108	1,130	11	1	1	1
10. Tulsa ^{3*}	468,177	364,221	9,748	22,535	68,490	424	2,759	37,908	37,353	165	5	385	15	15
10. Wichita	271,520	183,330	6,786	39,228	39,428	2,680	2,680	23,845	21,580	2,250	94	62,908	140	140
11. Fort Worth ^{3*}	390,446	260,120	8,126	25,768	90,366	6,066	6,066	69,706	67,811	895	94	62,908	140	140
Country banks, by districts	36,701,552	29,801,670	1,167,554	3,921,519	1,037,138	10,786	762,885	16,968,425	16,277,447	135,689	14,947	527,716	12,626	12,626
1. Boston	3,086,414	2,524,141	127,396	198,879	102,905	1,922	131,171	1,161,871	1,145,499	6,450	1,844	8,003	75	75
2. New York	5,511,237	4,284,702	200,152	741,467	102,322	819	181,775	3,583,197	3,495,310	8,801	20	77,298	1,768	1,768
3. Philadelphia	2,614,052	2,240,155	102,101	179,821	17,903	16	74,056	1,837,581	1,773,832	7,290	575	55,860	24	24
4. Cleveland	2,936,141	2,471,915	120,598	261,620	24,497	57	57,511	1,871,430	1,778,234	1,291	1,102	90,521	32	32

RESERVE CITY BANKS¹, BY CITIES, AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
139,795,095	1,213,250	326,422	2,107,687	143,442,454	3,345,083	5,243,250	1,998,185	371,898	10,958,416	91,719,213	82,664,914	All member banks
57,443,568	746,907	301,563	1,453,288	59,945,326	1,502,057	2,503,174	771,100	129,496	4,905,827	41,057,597	32,908,831	Reserve bank cities¹
2,340,950	24,000	28,350	34,589	2,427,889	64,375	129,775	34,255	19,406	247,811	1,930,793	1,624,466	1. Boston
25,145,393	392,382	213,112	873,911	26,624,798	722,286	1,390,816	424,688	21,774	2,559,564	20,275,795	15,868,496	2. New York^{2*}
2,858,809	54,350	1,963	34,760	2,949,882	65,476	152,122	46,689	4,642	268,929	2,270,566	1,860,163	3. Philadelphia³
2,375,968	65,500	12	29,666	2,471,146	47,500	85,500	20,004	3,613	156,617	1,409,081	1,238,068	4. Cleveland
464,906	5,000	15	12,759	475,337	8,395	16,295	5,120	1,711	31,521	318,351	224,041	5. Richmond
950,668	5,416	15	12,759	963,427	20,200	29,558	5,777	8,553	64,088	711,167	573,370	6. Atlanta³
8,770,963	66,350	4,018	84,484	8,925,815	230,175	272,707	62,311	54,143	619,336	6,055,356	4,862,524	7. Chicago³
1,345,057	38,700	1,991	16,725	1,402,473	42,400	37,900	21,649	954	102,903	1,025,558	721,254	8. St. Louis⁴
806,390	14,000	568	12,109	833,067	12,500	37,500	4,352	4,604	58,956	578,056	411,887	9. Minneapolis⁴
1,072,868	38,000	212	5,084	1,116,164	21,400	29,825	14,701	1,949	67,875	795,267	481,388	10. Kansas City⁴
1,359,508	13,377	10,358	10,358	1,383,243	48,650	48,776	17,220	730	115,376	924,864	664,166	11. Dallas⁴
9,952,088	48,625	37,945	333,427	10,372,085	218,700	272,400	114,334	7,417	612,851	4,762,733	4,379,011	12. San Francisco
22,097,645	211,120	19,872	238,261	22,566,898	467,944	764,854	286,783	40,363	1,559,944	14,493,105	12,567,508	Reserve branch cities¹
1,015,125	7,500	222	10,034	1,032,881	30,094	38,926	6,383	200	75,603	580,032	555,101	2. Buffalo⁴
1,032,006	29,800	244	11,713	1,073,763	26,175	42,175	13,516	179	82,045	661,702	570,390	4. Cincinnati
2,385,050	1,000	363	29,597	2,416,010	83,600	184,750	23,065	804	292,219	1,707,096	1,486,431	4. Pittsburgh⁴
825,689	20,900	263	5,673	852,525	14,031	29,169	9,315	4,596	57,111	599,961	506,064	5. Baltimore⁴
523,750	23,000	6	14,557	561,313	7,950	25,550	5,173	1,180	39,853	369,694	259,386	5. Charlotte²
376,739	.....	.....	4,660	381,399	9,200	10,100	4,759	1,484	25,543	268,252	240,528	6. Birmingham
404,640	.....	.....	3,545	408,185	10,000	11,500	2,800	3,901	28,201	274,901	208,361	6. Jacksonville⁴
444,776	.....	.....	7,841	453,109	10,500	12,200	5,278	10	27,988	278,705	212,133	6. Nashville
860,145	5,000	6,076	4,473	875,694	11,700	26,675	9,233	2	47,610	615,594	504,825	6. New Orleans
3,347,314	48,000	44	31,953	3,427,311	37,744	83,584	30,719	4,601	156,648	1,966,368	1,574,638	7. Detroit
183,063	.....	.....	1,031	184,094	3,600	4,600	1,892	232	10,324	132,982	105,529	8. Little Rock
548,305	12,570	.....	6,464	567,339	10,350	21,200	6,097	70	37,717	405,789	294,738	8. Louisville
535,618	5,200	.....	5,569	546,387	11,250	24,750	5,173	.....	41,173	370,849	284,609	8. Memphis
50,218	500	.....	553	51,271	1,100	1,100	173	5	2,378	36,120	27,929	9. Helena
677,997	5,850	204	5,942	689,093	11,200	17,800	8,744	2,948	40,692	447,471	386,156	10. Denver⁴
384,947	15,000	301	2,333	402,581	12,350	12,350	10,090	518	35,308	282,342	228,656	10. Oklahoma City⁴
443,830	12,000	.....	3,378	459,208	10,200	10,700	6,369	3,546	30,845	326,628	232,493	10. Omaha
186,365	.....	.....	1,540	187,905	3,900	6,400	1,772	468	12,510	123,576	106,904	11. El Paso
1,283,520	6,000	5,122	9,908	1,304,550	36,950	38,350	14,950	829	91,079	932,484	822,373	11. Houston⁴
388,206	.....	.....	3,148	391,354	6,550	10,650	3,173	455	20,828	278,924	237,785	11. San Antonio⁴
3,233,983	6,000	383	36,886	3,277,252	56,250	73,275	66,121	1,485	197,131	1,972,110	1,858,399	12. Los Angeles⁴
1,189,009	.....	770	18,544	1,208,323	29,700	36,350	24,213	.....	90,263	694,607	665,243	12. Portland
438,526	6,000	.....	4,768	449,294	8,750	7,700	7,280	1,059	24,789	292,176	263,050	12. Salt Lake City³
1,339,724	12,000	182	14,151	1,366,057	24,800	35,000	20,495	11,791	92,086	874,742	805,787	12. Seattle⁴
6,583,905	49,000	148	50,233	6,683,286	123,875	194,295	80,837	16,024	415,031	4,598,367	3,968,693	Other reserve cities¹
575,375	.....	.....	5,043	580,418	10,000	15,500	5,712	945	32,157	398,723	362,704	4. Columbus
465,543	.....	.....	4,008	469,551	8,700	9,200	2,740	815	21,455	293,325	292,076	4. Toledo
1,077,988	11,300	.....	6,353	1,095,641	20,150	38,050	12,082	2,915	73,197	793,710	742,308	5. Washington⁴
89,453	.....	.....	2	89,455	500	5,000	1,102	.....	6,602	60,627	35,459	7. Cedar Rapids
255,837	1,000	.....	1,725	258,562	5,000	5,250	6,113	1,378	17,741	182,607	156,115	7. Des Moines⁴
46,118	.....	.....	122	46,240	1,100	1,000	626	100	2,826	20,141	20,753	7. Dubuque
831,956	.....	.....	4,485	836,441	13,025	25,750	12,215	1,086	52,076	570,881	511,031	7. Indianapolis
935,482	28,500	92	6,099	970,173	17,200	25,685	15,074	1,421	59,380	619,198	489,529	7. Milwaukee⁴
98,408	.....	.....	546	98,954	1,900	2,900	858	268	5,926	67,717	47,340	7. Sioux City
93,414	4,000	53	790	98,257	1,000	5,000	2,177	.....	8,177	66,849	2,095	8. National Stock Yards
407,678	2,000	3	8,623	418,304	9,000	17,500	4,035	1,514	32,049	283,346	215,629	9. St. Paul⁴
73,332	.....	.....	584	73,916	1,500	1,900	677	38	4,115	44,719	32,397	10. Kansas City, Kansas⁴
132,558	.....	.....	383	132,941	3,200	2,930	1,209	574	7,913	102,993	75,738	10. Lincoln⁴
43,600	.....	.....	192	43,792	1,300	1,100	1,273	709	4,382	26,111	27,407	10. Pueblo
85,495	.....	.....	262	85,757	1,650	1,880	1,553	211	5,294	49,213	38,984	10. St. Joseph
110,066	1,200	.....	1,007	112,273	2,950	2,800	981	124	6,855	79,132	72,557	10. Topeka
506,085	1,000	.....	4,323	511,408								

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [in thousands of dollars]

State	Number of banks	Loans and investments							Reserves, cash,		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
Total, all States...	6,770	116,489,072	55,645,919	48,772,326	25,815	8,859,627	2,849,918	335,467	35,860,476	19,881,753	1,882,949
New England:											
Maine.....	38	306,033	145,089	131,548	11	15,696	12,822	867	70,572	34,967	7,517
New Hampshire.....	52	173,878	86,853	69,519	35	11,732	5,251	488	55,278	22,324	6,853
Vermont.....	38	135,291	68,297	53,449	42	8,134	4,989	380	29,497	13,832	3,158
Massachusetts.....	139	3,399,638	1,769,172	1,302,453	218	210,745	107,426	9,624	1,025,231	597,127	48,907
Rhode Island.....	8	651,666	308,597	312,224	.....	19,452	9,187	2,206	147,120	81,387	16,023
Connecticut.....	61	1,242,364	525,425	536,130	16	150,060	27,419	3,314	392,361	153,457	36,716
Middle Atlantic:											
New York.....	516	26,173,482	14,875,248	8,574,361	3,054	1,927,402	676,876	116,541	9,046,290	5,759,073	278,460
New Jersey.....	264	4,007,868	1,600,722	1,852,459	963	416,373	123,937	13,414	864,172	460,581	90,875
Pennsylvania.....	698	8,477,957	3,889,602	3,492,917	187	669,701	395,166	30,384	2,337,792	1,286,840	168,900
East North Central:											
Ohio.....	413	6,436,326	2,696,416	3,102,303	250	484,179	140,380	12,798	1,751,165	924,320	122,772
Indiana.....	237	2,227,218	792,374	1,242,248	53	142,485	46,202	3,856	676,200	332,130	58,103
Illinois.....	509	9,980,584	3,907,668	4,997,423	19	776,301	279,509	19,664	3,074,300	1,922,150	117,697
Michigan.....	227	4,848,229	1,814,689	2,471,707	6,551	468,713	78,854	7,715	1,240,276	670,172	95,116
Wisconsin.....	168	1,889,000	686,315	1,035,627	77	104,257	59,406	3,318	528,690	262,148	30,939
West North Central:											
Minnesota.....	207	1,823,901	876,398	741,776	7	143,441	58,537	3,742	515,774	237,052	23,773
Iowa.....	163	1,041,589	451,719	458,049	.....	113,352	16,579	1,890	313,158	145,591	20,372
Missouri.....	177	2,295,814	1,417,401	1,230,351	384	176,018	62,382	9,278	1,019,039	519,059	36,464
North Dakota.....	41	224,964	82,869	125,190	7	11,295	5,256	347	51,596	29,876	3,630
South Dakota.....	62	295,905	129,445	141,461	13	17,338	7,186	462	74,347	41,259	5,100
Nebraska.....	140	829,758	341,993	389,265	3	78,383	18,624	1,490	300,203	151,128	10,960
Kansas.....	214	946,151	371,786	450,461	95	97,051	25,100	1,658	338,121	162,569	15,527
South Atlantic:											
Delaware.....	14	289,298	150,000	127,642	.....	7,426	2,852	1,378	78,397	37,057	4,565
Maryland.....	72	1,024,722	413,921	520,870	3	61,794	25,815	2,319	337,550	172,990	29,768
District of Columbia.....	15	884,169	377,870	453,474	.....	26,180	24,635	2,010	301,050	183,777	23,543
Virginia.....	204	1,494,251	709,203	659,192	26	95,297	27,003	3,530	450,754	210,508	41,614
West Virginia.....	109	674,483	254,695	365,590	5	42,424	10,022	1,747	189,826	88,692	21,364
North Carolina.....	55	834,564	454,300	301,588	1,639	60,308	14,785	1,944	300,561	135,832	21,575
South Carolina.....	33	421,970	167,841	215,138	5	26,683	11,499	804	137,252	62,314	15,390
Georgia.....	66	1,083,868	600,914	378,009	.....	85,404	17,195	2,346	385,934	187,784	23,111
Florida.....	76	1,477,102	461,132	876,858	.....	115,598	20,706	2,808	525,928	233,835	33,348
East South Central:											
Kentucky.....	110	891,032	385,511	446,148	4	34,391	22,780	2,198	303,992	152,632	21,452
Tennessee.....	84	1,352,387	694,986	549,370	8	92,626	11,535	3,862	447,634	211,560	29,881
Alabama.....	96	914,413	400,775	386,080	2	109,176	16,495	1,885	293,701	139,700	24,729
Mississippi.....	31	258,844	105,352	106,219	3	44,823	1,803	644	94,255	38,305	7,342
West South Central:											
Arkansas.....	69	455,455	167,160	224,877	.....	56,508	5,936	974	177,346	77,884	10,908
Louisiana.....	49	1,173,068	434,112	628,386	105	101,242	6,477	2,746	453,472	217,882	24,507
Oklahoma.....	224	1,244,321	537,198	547,968	19	129,166	27,444	2,526	514,502	218,115	21,097
Texas.....	581	5,188,738	2,717,938	2,086,111	3	324,550	47,965	12,171	2,283,104	960,512	96,453
Mountain:											
Montana.....	82	426,370	161,489	226,460	10	25,311	12,470	630	122,688	64,829	8,132
Idaho.....	21	360,859	174,406	171,419	.....	12,760	1,719	555	79,400	45,213	5,999
Wyoming.....	40	197,814	82,081	102,338	.....	10,548	2,502	345	68,698	29,660	4,474
Colorado.....	94	930,180	419,618	462,357	.....	34,460	12,100	1,645	327,701	163,399	16,097
New Mexico.....	34	263,584	105,828	148,162	.....	8,476	691	427	95,723	43,747	7,412
Arizona.....	5	433,151	216,451	171,274	40	37,921	6,812	653	99,079	51,992	9,704
Utah.....	29	469,641	235,208	203,241	214	27,221	2,999	758	142,681	81,003	7,139
Nevada.....	6	174,925	72,486	89,975	.....	7,619	4,606	239	37,102	22,488	5,150
Pacific:											
Washington.....	49	1,600,094	811,401	581,181	.....	174,101	30,662	2,749	482,442	254,208	29,930
Oregon.....	29	1,178,623	625,900	424,900	.....	116,526	8,999	2,298	313,293	193,505	15,951
California.....	121	12,783,530	6,870,065	4,606,578	11,744	948,980	310,323	35,840	2,965,229	1,795,288	124,452
Mutual Savings Banks ¹	3	20,199	6,757	11,954	.....	1,085	342	61	2,602	1,372	183

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2...	16	299,631	121,244	147,108	12	24,623	5,973	671	80,043	36,728	8,627
New Jersey—Dist. No. 2...	177	3,274,945	1,349,665	1,462,564	921	352,500	97,913	11,382	694,836	374,270	70,148
Kentucky—Dist. No. 4.....	56	269,132	116,963	131,523	.....	15,089	4,807	750	79,749	36,560	8,109
Pennsylvania—Dist. No. 4...	181	3,180,601	1,430,359	1,368,141	140	214,304	156,245	11,412	842,760	488,728	62,549
West Virginia—Dist. No. 4..	12	98,621	38,195	50,956	.....	7,249	1,865	356	23,964	11,738	3,078
Louisiana—Dist. No. 6.....	34	928,405	333,092	513,935	105	73,801	5,758	1,714	366,895	184,544	17,491
Mississippi—Dist. No. 6.....	19	215,420	90,103	84,641	3	38,891	1,256	526	77,595	31,634	6,010
Tennessee—Dist. No. 6.....	71	875,628	399,963	410,618	8	53,022	9,406	2,611	281,639	131,309	21,262
Indiana—Dist. No. 7.....	176	1,947,630	677,096	1,094,471	34	131,154	41,570	3,305	586,483	292,104	50,120
Illinois—Dist. No. 7.....	358	9,348,560	3,715,470	4,645,868	7	711,663	256,983	18,569	2,900,819	1,840,554	104,218
Michigan—Dist. No. 7.....	187	4,697,179	1,763,427	2,387,731	6,539	455,355	76,713	7,414	1,209,602	654,016	91,635
Wisconsin—Dist. No. 7.....	126	1,721,598	628,458	938,973	77	94,780	56,305	3,005	485,368	242,513	27,464
Missouri—Dist. No. 10.....	45	1,008,689	433,452	471,530	28	79,424	22,044	2,211	429,824	199,466	10,543
New Mexico—Dist. No. 10..	10	169,973	66,741	96,937	.....	5,382	641	272	55,487	27,360	3,770
Oklahoma—Dist. No. 10....	211	1,223,655	526,696	540,672	19	126,376	27,413	2,479	503,669	214,998	20,344
Arizona—Dist. No. 12.....	4	373,841	193,998	142,384	35	30,200	6,631	593	85,996	44,339	8,589

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

OF BANKS ON APRIL 20, 1953, BY STATES

ASSETS [in thousands of dollars]

and bank balances				Bank premises, furniture, and fixtures	Other real estate owned	Assets in-directly representing real estate	Cus-tomers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	State
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection								
5,934,904	26,490	46,219	8,088,161	1,130,259	25,073	86,880	307,460	281,241	220,409	154,400,870	Total, all States
15,380	13	78	12,617	2,600	60	353	361	374	380,353	New England:	
11,698	18	9	14,376	2,373	64	46	9	139	231,787	Maine	
7,935	15	40	4,517	1,787	124	23	129	76	166,927	New Hampshire	
92,220	748	4,344	281,885	39,303	372	1,169	25,700	9,784	4,510,518	Vermont	
16,547	28	409	32,726	11,993	.....	.....	1,093	1,740	814,321	Massachusetts	
94,979	264	27	106,918	18,505	205	57	.....	1,315	1,655,974	Rhode Island	
277,478	3,285	24,440	2,703,554	229,482	603	6,573	202,911	75,126	94,243	35,828,710	Connecticut
174,047	357	28	138,284	52,319	552	645	300	9,366	4,670	4,939,892	Middle Atlantic:
378,836	1,424	2,191	499,601	93,397	1,188	16,290	2,396	17,214	12,977	10,959,211	New York
319,914	390	906	382,863	57,464	111	10,639	256	16,934	8,460	8,281,355	New Jersey
197,323	205	29	88,410	19,004	56	25	79	4,416	3,182	2,930,180	Pennsylvania
455,571	1,477	2,360	575,045	43,840	472	1,248	3,635	26,736	13,005	13,143,820	East North Central:
200,513	680	1,195	272,600	38,794	301	1,423	66	12,578	5,619	6,147,286	Ohio
129,380	98	21	106,104	14,108	127	328	153	3,381	3,304	2,439,091	Indiana
103,894	318	687	150,050	10,718	388	3,634	672	6,193	1,750	2,363,030	Illinois
104,413	85	.....	42,997	6,818	64	2,476	.....	1,407	728	1,366,240	Michigan
190,258	130	210	272,918	20,809	248	652	2,196	5,634	3,124	3,947,516	Wisconsin
14,629	4	36	3,421	1,403	122	.....	.....	842	84	279,011	West North Central:
23,017	.....	.....	4,971	2,617	.....	2	.....	983	394	374,248	Minnesota
75,563	270	.....	62,282	6,098	21	.....	.....	1,405	419	1,137,904	Iowa
132,302	158	.....	27,565	6,115	23	110	.....	1,409	1,123	1,293,242	Missouri
16,046	151	.....	20,578	3,073	93	1,036	.....	877	324	373,098	North Dakota
57,090	2	111	77,589	12,024	9	441	263	2,360	3,371	1,380,740	South Dakota
46,589	.....	78	47,063	16,302	340	1,150	.....	1,057	1,279	1,205,347	Nebraska
106,207	461	12	91,952	18,988	372	704	168	1,818	2,115	1,969,170	Kansas
61,124	100	.....	18,546	6,481	54	609	3	372	941	872,769	South Atlantic:
57,705	85	.....	85,364	9,870	107	21	6	1,753	1,936	1,148,818	Delaware
39,768	190	1	19,589	4,609	29	19	.....	647	553	565,079	Maryland
77,476	260	3	97,300	17,629	202	.....	.....	2,716	2,270	1,492,624	District of Columbia
178,785	400	87	79,473	21,994	780	103	5	3,339	1,637	2,030,894	Virginia
78,538	20	.....	51,350	7,335	76	139	.....	1,734	663	1,204,971	West Virginia
126,865	28	2	79,298	18,805	506	54	5,692	2,497	1,490	1,829,065	North Carolina
86,847	399	138	41,888	9,391	451	477	1,445	1,925	1,178	1,222,981	South Carolina
38,990	.....	.....	9,618	3,798	73	.....	44	31	415	357,460	Georgia
66,929	15	3	21,607	3,400	14	30	.....	414	366	637,025	Florida
113,068	432	14	97,569	12,811	151	550	5,447	3,575	2,196	1,651,270	East South Central:
224,802	606	.....	49,882	12,949	303	1,895	313	2,118	941	1,777,342	Kentucky
871,355	6,444	1,686	346,654	84,052	12,319	6,337	17,694	7,281	5,130	7,604,655	Tennessee
36,164	44	57	13,462	3,683	14	.....	47	1,139	138	554,079	Alabama
20,609	60	.....	7,519	3,681	48	.....	.....	95	334	444,417	Mississippi
31,017	.....	.....	3,547	1,737	21	.....	.....	220	143	268,633	West South Central:
99,804	238	12	48,151	4,501	99	122	204	2,499	3,003	1,268,309	Arkansas
39,688	150	.....	4,726	3,692	76	105	.....	263	100	363,543	Louisiana
17,686	.....	178	19,519	6,702	1,085	4	.....	1,438	812	542,271	Oklahoma
26,363	353	.....	27,823	4,503	13	889	.....	78	329	618,134	Texas
5,426	.....	.....	4,038	2,066	33	.....	.....	536	353	215,015	Mountain:
65,541	744	747	131,272	21,829	496	523	177	4,250	1,300	2,111,111	Montana
33,860	714	360	68,903	16,463	424	.....	752	3,252	947	1,513,754	Idaho
294,665	4,627	5,720	740,477	118,344	1,594	25,979	35,732	35,995	21,277	15,987,680	Wyoming
1,039	.....	.....	.....	68	.....	.....	.....	.....	10	22,879	Colorado
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	New Mexico
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Arizona
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pacific:
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

19,405	.....	9	15,274	5,187	25	57	.....	416	204	385,563	Connecticut—Dist. No. 2
131,393	292	.....	118,705	42,270	415	491	152	8,138	3,307	4,024,554	New Jersey—Dist. No. 2
31,752	.....	.....	3,328	3,129	23	14	.....	101	150	352,298	Kentucky—Dist. No. 4
118,874	123	250	172,236	37,929	140	9,018	451	9,320	2,313	4,082,532	Pennsylvania—Dist. No. 4
6,610	.....	.....	2,538	358	.....	.....	.....	182	142	123,267	West Virginia—Dist. No. 4
79,490	432	14	84,924	10,171	127	500	5,447	2,815	1,970	1,316,330	Louisiana—Dist. No. 6
30,921	.....	.....	9,030	3,504	18	.....	44	25	193	296,799	Mississippi—Dist. No. 6
85,467	.....	.....	43,601	12,424	506	.....	492	1,482	908	1,173,079	Tennessee—Dist. No. 6
164,973	175	29	79,082	15,877	45	25	79	4,194	1,968	2,556,301	Indiana—Dist. No. 7
398,676	1,467	2,360	553,544	39,512	213	1,248	3,582	26,111	12,585	12,332,630	Illinois—Dist. No. 7
190,743	680	1,192	271,336	37,539	294	1,423	66	12,573	5,549	5,964,225	Michigan—Dist. No. 7
111,547	98	21	103,725	12,937	52	328	153	3,011	3,198	2,226,645	Wisconsin—Dist. No. 7
85,281	110	103	134,321	6,179	.....	558	212	1,211	807	1,447,480	Missouri—Dist. No. 10
20,519	150	.....	3,688	1,972	63	12	.....	263	66	227,836	New Mexico—Dist. No. 10
218,070	606	.....	49,651	12,739	299	1,895	313	2,118	930	1,745,618	Oklahoma—Dist. No. 10
14,816	.....	178	18,074	6,313	935	4	.....	1,438	774	469,301	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS — ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total, all States . . .	105,740,367	80,998,411	3,044,486	7,234,437	10,593,304	1,349,502	2,520,227	34,054,728	31,782,842	293,064	17,708	1,336,594	29,384	595,136
New England:														
Maine	206,744	169,647	6,772	16,745	8,761	11	4,808	133,469	132,205	531	6	727		
New Hampshire	159,532	125,180	7,145	11,713	8,057		7,437	47,254	46,611	545	20	78		
Vermont	70,844	61,502	2,105	3,704	1,209		2,324	78,079	77,542	148	3	386		
Massachusetts	3,387,011	2,664,722	111,681	216,589	288,529	29,684	75,806	616,830	591,929	8,925	1,638	6,263	75	8,000
Rhode Island	462,914	372,242	16,354	46,952	10,423	1,867	15,076	281,554	280,428	488	173	465		
Connecticut	1,207,041	992,466	55,801	63,788	37,022	30	57,934	294,944	292,517	2,018	30	379		
Middle Atlantic:														
New York	26,594,733	19,901,599	610,518	971,540	2,959,635	1,084,005	1,067,436	4,613,041	3,975,758	59,432		92,515	6,725	478,611
New Jersey	2,680,038	2,177,239	97,174	261,230	60,206	466	83,723	1,852,429	1,818,936	5,051		28,345	97	
Pennsylvania	7,040,021	5,821,811	230,173	262,013	617,747	19,732	88,545	2,734,161	2,625,664	4,782	925	102,205	585	
East North Central:														
Ohio	5,131,151	4,080,774	211,783	372,047	331,258	5,951	129,338	2,449,491	2,302,309	2,107	891	143,779	405	
Indiana	1,984,419	1,470,069	66,146	271,555	124,695	234	51,720	750,323	740,311	6,751	2,335	503	423	
Illinois	9,060,043	6,912,564	293,760	469,947	1,234,359	34,819	114,594	3,072,030	2,942,078	5,733	1,276	115,453	3,470	4,000
Michigan	3,509,417	2,777,352	177,149	275,054	216,988	5,477	57,197	2,187,498	2,152,218	3,710	86	31,080	404	
Wisconsin	1,462,496	1,111,175	67,429	110,083	141,138	802	31,869	787,200	778,864	4,743	1,210	1,954	429	
West North Central:														
Minnesota	1,573,959	1,072,541	47,831	151,878	274,567	4,026	23,116	578,416	571,536	383	71	6,252	174	
Iowa	969,940	673,039	30,606	145,219	111,687		9,389	296,019	293,533	2,285	81	120		
Missouri	3,008,401	2,079,527	78,714	143,591	676,118	4,732	25,719	574,026	566,992	1,648	558	4,613	215	
North Dakota	186,585	155,422	4,669	15,889	8,550	17	2,038	74,219	73,273	657	6	283		
South Dakota	265,557	213,247	7,005	34,510	7,722		3,073	82,782	78,302	1,026	5	3,449		
Nebraska	927,345	675,819	25,272	76,341	143,110	4	6,799	120,766	120,542	49	33	142		
Kansas	1,068,157	743,395	27,270	201,847	87,089		8,556	140,210	135,735	3,903	53	496	23	
South Atlantic:														
Delaware	283,710	241,800	12,641	8,115	5,149		16,005	45,542	45,257	205		80		
Maryland	962,546	726,321	44,535	98,855	84,340	1,156	7,339	296,644	288,476	7,087	5	1,056	20	
District of Columbia	908,530	783,099	34,196	193	57,277	6,100	24,665	206,834	172,104	16,032	1,025	98		17,575
Virginia	1,226,693	921,473	37,629	100,361	144,040	234	22,956	571,566	517,497	21,260	228	31,858	723	
West Virginia	572,481	439,006	19,868	63,496	37,925		12,186	213,884	211,213	1,408	297	739	227	
North Carolina	841,266	616,872	27,047	52,662	118,963	76	25,646	183,600	138,287	5,564	7	39,093	649	
South Carolina	454,191	334,932	24,175	69,264	17,443		7,677	73,637	76,653	7		659	175	
Georgia	1,174,891	841,384	35,176	117,645	174,523	75	6,088	201,624	193,376	6,285	1,158	793	12	
Florida	1,614,232	1,211,858	23,060	203,981	153,457	3,005	18,871	286,056	271,892	8,347	2,655	2,842	320	
East South Central:														
Kentucky	928,637	706,434	29,465	52,900	129,147	22	10,669	167,700	159,599	5,657	16	2,378	50	
Tennessee	1,293,636	868,591	22,683	130,515	255,738	295	15,814	393,577	378,424	3,940	172	9,957	1,084	
Alabama	881,712	673,614	23,970	103,756	71,703	484	8,185	244,168	238,909	4,108	27	320	804	
Mississippi	274,315	175,426	6,231	57,202	34,092		1,364	58,607	57,861	736		10		
West South Central:														
Arkansas	501,874	378,684	8,925	55,225	55,785		3,255	87,452	86,135	245	35	827	210	
Louisiana	1,302,923	869,018	20,867	215,668	174,068	6,631	16,671	237,947	228,812	3,788	56	4,088	953	250
Oklahoma	1,462,472	1,085,104	24,826	166,005	172,101	424	14,012	162,349	150,565	5,193	96	5,678	817	
Texas	6,258,799	4,677,612	121,890	480,754	892,719	11,008	74,816	778,809	647,520	20,132	1,170	105,049	4,938	
Mountain:														
Montana	425,839	340,850	9,000	48,445	21,984		5,560	99,000	98,542	65	3	380		
Idaho	298,807	231,948	5,540	53,301	5,135		2,883	120,904	119,286	1,473	11	94	40	
Wyoming	198,669	154,159	3,046	29,939	9,786		1,739	51,803	51,056	392	18	337		
Colorado	908,544	712,870	25,368	66,790	92,359	96	11,061	267,703	248,366	2,699	10	16,622	12	
New Mexico	286,494	191,558	14,667	65,759	11,005		3,505	56,285	52,832	3,032	11	410		
Arizona	394,803	321,293	6,474	49,420	7,154	1,799	8,663	105,717	103,681	2,025	10	1		
Utah	409,999	306,460	5,595	54,848	39,558	1	3,537	161,178	155,731	3,340	1,020	1,017	70	
Nevada	133,428	103,217	3,706	22,293	1,347		2,865	67,375	65,311	1,802		262		
Pacific:														
Washington	1,410,609	1,138,504	37,273	138,557	73,928	4,821	17,526	533,422	521,080	5,923	15	14	390	6,000
Oregon	920,856	743,237	17,322	105,855	33,845	1,329	19,438	467,098	454,783	47	14	12,204	50	
California	8,456,063	6,951,555	223,954	499,868	369,863	120,089	290,734	6,149,506	5,463,823	39,695	242	560,241	4,805	80,700
Mutual Savings Banks¹	147	44	3	100				20,776	20,773			3		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	248,580	206,721	12,200	12,541	7,705		9,413	108,401	108,076	10	20	295		
New Jersey—Dist. No. 2	2,135,377	1,745,015	77,954	180,537	57,461	466	73,944	1,554,820	1,530,406	2,388		21,938	88	
Kentucky—Dist. No. 4	247,081	216,598	5,099	20,768	3,069		1,547	72,219	71,341	7	1	840	30	
Pennsylvania—Dist. No. 4	2,630,979	2,234,999	89,313	79,621	197,772	5,813	23,461	1,004,283	962,384	330	275	40,829	465	
Virginia—Dist. No. 4	71,512	52,626	3,714	10,405	3,372		1,395	34,797	33,847	370	10	570		
Louisiana—Dist. No. 6	1,035,632	672,708	16,322	185,094	147,143	6,631	7,734	192,397	183,362	3,698	46	4,088	953	250
Mississippi—Dist. No. 6	225,551	137,903	4,744	48,336	33,372		1,196	51,064	50,356	708				
Tennessee—Dist. No. 6	803,731	543,568	15,325	92,796	138,768		13,274	284,915	271,100	3,190	170	9,386	1,069	
Indiana—Dist. No. 7	1,724,056	1,272,780	57,946	239,835	108,095	234	45,166	665,029	655,448	6,650	2,315	233	383	
Illinois—Dist. No. 7	8,542,153	6,523,512	281,351	426,587	1,165,425	34,819	110,459	2,841,424	2,739,439	5,031	1,228	88,266	3,460	4,000
Michigan—Dist. No. 7	3,435,920	2,721,557	173,209	262,968	216,630	5,477	56,079	2,092,746	2,057,769	3,586	31	30,956	404	
Wisconsin—Dist. No. 7	1,350,576	1,022,317	63,408	95,513	138,135	802	30,401	702,072	694,306	4,743	1,003	1,591	429	
Missouri—Dist. No. 10	1,178,265	706,386	19,126	59,061	378,738	1,347	13,607	339,768	338,537					

OF BANKS ON APRIL 20, 1953, BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State
139,795,095	1,213,250	326,422	2,107,687	143,442,454	3,345,083	5,243,250	1,998,185	371,898	10,958,416	91,719,213	82,664,914	Total, all States
340,213	1,950	.....	2,704	344,867	12,515	13,244	8,604	1,123	35,486	178,747	178,583	New England:
206,786	840	.....	463	208,089	6,169	10,079	6,195	1,255	23,698	133,458	129,954	Maine
148,923	127	.....	1,405	150,455	5,753	5,864	3,411	1,444	16,472	58,392	63,013	New Hampshire
4,003,841	36,425	28,594	50,951	4,119,811	106,603	188,134	64,327	31,643	390,707	3,013,022	2,675,232	Vermont
744,468	1,093	.....	9,096	754,657	14,805	28,720	9,665	6,474	59,664	413,641	401,544	Massachusetts
1,501,985	27,090	.....	12,976	1,542,051	39,974	48,460	20,303	5,186	113,923	1,005,144	1,007,270	Rhode Island
31,207,774	420,992	213,957	936,767	32,779,490	892,156	1,609,391	513,868	33,805	3,049,220	23,613,701	19,237,021	Connecticut
4,532,467	47,864	300	35,271	4,615,902	104,648	148,997	58,596	11,749	323,990	2,367,707	2,383,908	Middle Atlantic:
9,774,182	64,450	2,442	82,736	9,923,810	281,214	576,023	161,007	17,157	1,035,401	6,161,584	5,672,768	New York
7,580,642	98,475	256	72,821	7,752,194	169,197	256,641	92,797	10,526	529,161	4,428,374	4,199,296	New Jersey
2,734,742	5,450	79	18,258	2,758,529	48,165	75,385	41,857	6,244	171,651	1,698,789	1,704,934	Pennsylvania
12,132,073	74,850	4,072	98,908	12,309,903	286,147	359,366	114,074	74,330	833,917	8,029,427	6,922,060	East North Central:
5,696,915	75,300	66	63,011	5,835,292	92,341	141,177	64,742	13,734	311,994	3,036,304	2,837,203	Ohio
2,249,696	29,930	153	11,500	2,291,279	42,551	64,203	35,397	5,861	113,812	1,227,809	1,147,023	Indiana
7,580,642	98,475	256	72,821	7,752,194	169,197	256,641	92,797	10,526	529,161	4,428,374	4,199,296	Illinois
2,734,742	5,450	79	18,258	2,758,529	48,165	75,385	41,857	6,244	171,651	1,698,789	1,704,934	Michigan
12,132,073	74,850	4,072	98,908	12,309,903	286,147	359,366	114,074	74,330	833,917	8,029,427	6,922,060	Wisconsin
5,696,915	75,300	66	63,011	5,835,292	92,341	141,177	64,742	13,734	311,994	3,036,304	2,837,203	West North Central:
2,249,696	29,930	153	11,500	2,291,279	42,551	64,203	35,397	5,861	113,812	1,227,809	1,147,023	Minnesota
1,252,375	19,850	672	27,641	2,200,538	41,511	83,220	25,447	12,314	162,492	1,320,015	1,097,485	Iowa
2,165,959	1,400	.....	3,481	1,270,840	22,893	40,160	26,513	5,834	95,400	822,830	784,950	Missouri
3,582,427	86,000	2,203	28,405	3,699,035	88,174	97,194	58,359	4,754	248,481	2,545,260	1,975,919	North Dakota
260,804	1,500	.....	1,954	262,908	4,750	6,830	3,566	957	16,103	168,535	169,828	South Dakota
348,339	1,000	.....	2,603	351,942	6,498	8,975	5,473	1,360	22,306	237,569	245,959	Nebraska
1,048,111	13,550	.....	4,526	1,066,187	23,145	25,816	16,888	5,868	71,717	789,500	696,677	Kansas
1,208,367	1,703	.....	4,301	1,214,371	23,480	31,726	21,267	2,398	78,871	908,290	926,233	South Atlantic:
329,252	2,000	.....	3,503	334,755	9,388	23,868	4,971	116	38,343	247,086	245,342	Delaware
1,259,190	22,300	263	7,179	1,288,932	23,662	44,590	16,632	6,924	91,808	827,867	754,926	Maryland
1,112,364	11,300	.....	6,523	1,130,187	20,950	38,850	12,445	2,915	75,160	811,878	760,894	District of Columbia
1,798,259	9,480	168	14,875	1,822,782	42,314	67,041	28,770	8,263	146,388	1,028,534	952,838	Virginia
786,365	7,350	3	3,765	797,483	20,590	36,700	14,258	3,738	75,286	492,811	496,142	West Virginia
1,024,866	23,100	6	19,338	1,067,360	18,200	46,532	13,669	3,057	81,458	698,197	609,816	North Carolina
527,828	300	.....	4,362	532,490	9,762	15,442	5,751	1,634	32,589	394,834	392,984	South Carolina
1,376,515	850	5	16,001	1,393,371	30,413	44,370	13,104	11,366	99,253	1,000,115	867,817	Georgia
1,900,288	1,100	11	12,874	1,914,273	42,205	51,230	15,327	7,859	116,621	1,355,974	1,355,237	Florida
1,096,337	13,400	.....	7,832	1,117,569	24,450	44,092	16,414	2,446	87,402	798,749	718,653	East South Central:
1,687,213	40	5,692	15,723	1,708,668	36,886	59,826	20,299	3,386	120,397	1,087,473	935,622	Kentucky
1,125,880	10	1,804	9,757	1,137,451	25,827	37,913	17,476	4,314	85,530	752,977	743,667	Tennessee
332,922	.....	44	1,266	334,232	6,735	14,540	1,722	231	23,228	225,707	224,374	Alabama
589,326	.....	.....	2,341	591,667	13,680	18,003	11,583	2,092	45,358	413,338	415,557	Mississippi
1,540,870	5,600	6,076	8,207	1,560,753	27,228	45,737	17,033	519	90,517	1,092,286	1,003,788	West South Central:
1,624,821	16,234	313	7,984	1,649,352	36,795	47,356	39,048	4,791	127,990	1,187,788	1,215,239	Arkansas
7,037,608	7,525	18,619	35,310	7,099,062	189,295	207,246	89,692	19,360	505,593	5,040,790	4,886,528	Louisiana
524,839	590	47	2,970	528,446	9,575	11,205	4,437	416	25,633	376,213	381,393	Oklahoma
419,711	.....	.....	2,465	422,176	8,415	10,075	3,376	375	22,241	270,679	280,613	Texas
250,472	.....	.....	1,262	252,634	3,358	7,660	4,129	852	15,999	164,105	182,290	Mountain:
1,176,247	5,950	204	7,158	1,189,559	22,255	32,523	19,287	4,685	78,750	760,589	742,570	Montana
342,779	.....	.....	1,302	344,081	7,265	6,970	1,932	3,295	19,462	242,080	256,096	Idaho
500,520	5,000	.....	9,780	515,300	8,525	13,500	4,846	100	26,971	357,598	359,857	Wyoming
571,177	6,000	.....	5,733	582,910	11,767	12,606	9,632	1,219	35,224	355,828	337,022	Colorado
200,803	.....	.....	2,653	203,456	3,751	4,200	3,533	75	11,559	123,964	124,337	New Mexico
1,944,031	12,150	182	20,138	1,976,501	37,615	53,911	30,019	13,065	134,610	1,213,796	1,163,315	Pacific:
1,387,954	.....	770	21,279	1,410,003	34,085	42,506	26,956	204	103,751	818,093	799,457	Washington
14,605,569	54,625	38,328	386,329	15,084,851	307,603	385,153	199,488	10,585	902,829	7,421,766	7,001,680	Oregon
20,923	.....	.....	3	20,926	.....	1,615	325	13	1,953	.....	.....	California

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

356,981	800	.....	2,493	360,274	9,208	11,290	4,274	517	25,289	213,901	213,404	Connecticut—Dist. No. 2
3,690,197	44,095	152	31,768	3,766,212	82,841	119,050	47,277	9,174	258,342	1,885,279	1,880,791	New Jersey—Dist. No. 2
319,300	800	.....	1,007	321,107	9,120	14,146	6,402	1,523	31,191	212,001	235,585	Kentucky—Dist. No. 4
3,635,262	2,600	454	35,840	3,674,156	116,130	244,139	44,018	4,089	408,376	2,339,869	2,165,845	Pennsylvania—Dist. No. 4
106,309	1,400	.....	964	108,673	4,290	7,585	1,801	918	14,594	62,364	61,888	West Virginia—Dist. No. 4
1,228,029	5,000	6,076	6,084	1,245,189	19,303	36,926	14,440	472	71,141	871,218	780,612	Louisiana—Dist. No. 6
276,615	40	44	1,211	277,870	5,460	12,057	1,366	46	18,929	185,600	178,405	Mississippi—Dist. No. 6
1,088,646	492	10,009	15,505	1,099,187	24,265	33,267	13,837	2,523	73,892	674,663	606,037	Tennessee—Dist. No. 6
2,389,085	70,750	4,019	96,388	2,410,119	40,800	64,414	35,808	5,160	146,182	1,480,104	1,478,699	Indiana—Dist. No. 7
11,383,577	75,300	66	62,655	5,666,687	88,101	135,409	61,228	12,800	777,896	7,589,933	6,507,014	Illinois—Dist. No. 7
5,528,666	29,680	153	10,455	2,092,936	38,076	58,124	32,248	5,261	133,709	2,973,841	2,769,268	Michigan—Dist. No. 7
2,052,648	38,100	212	5,968	1,362,313	26,620	35,883	20,010	2,654	85,167	1,136,101	1,044,506	Wisconsin—Dist. No. 7
1,318,033	.....	.....	1,225	215,715	4,700	4,360	897	2,164	12,121	146,243	144,733	Missouri—Dist. No. 10
214,490	.....	.....	7,937	1,620,441	36,085	46,490	38,321	4,281	125,177	1,170,659	1,192,087	New Mexico—Dist. No. 10
1,595,957	16,234	313	8,967	445,483	7,525	12,250	4,043	.....	23,818	308,403	308,832	Oklahoma—Dist. No. 10
431,516	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, APRIL 20, 1953

[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	105,740,367	14,021,154	91,719,213	34,054,728	19,881,753	19,499,765	381,988	15.8	15.5
Central reserve city banks ³	28,232,717	3,061,538	25,171,179	3,501,238	6,374,912	6,251,157	123,755	22.2	21.8
Reserve city banks ³	40,806,098	5,828,208	34,977,890	13,585,065	7,742,672	7,810,682	-68,010	15.9	16.1
Country banks ³	36,701,552	5,131,408	31,570,144	16,968,425	5,764,169	5,437,926	326,243	11.9	11.2
All member banks, by districts:									
Boston	5,245,506	657,003	4,588,503	1,343,729	866,366	838,862	27,504	14.6	14.1
New York	28,978,690	3,265,809	25,712,881	6,276,262	6,170,071	6,026,743	143,328	19.3	18.8
Philadelphia	5,237,413	686,184	4,551,229	2,073,029	921,480	897,808	23,672	13.9	13.6
Cleveland	8,080,723	1,038,115	7,042,608	3,560,790	1,461,346	1,407,808	-54,538	13.8	13.8
Richmond	4,891,195	699,438	4,191,757	1,511,368	842,375	802,431	39,944	14.8	14.1
Atlanta	5,735,749	895,202	4,840,547	1,260,224	908,806	882,207	26,599	14.9	14.5
Chicago	16,022,645	2,019,836	14,002,809	6,597,290	3,174,778	3,136,637	38,141	15.4	15.2
St. Louis	4,330,488	632,744	3,697,744	1,049,296	722,093	700,764	21,329	15.2	14.8
Minneapolis	2,637,357	380,854	2,256,503	1,014,297	408,807	430,620	-21,813	12.5	13.2
Kansas City	5,889,810	991,726	4,898,084	1,921,867	948,580	907,058	41,522	16.3	15.6
Dallas	6,719,736	1,295,717	5,424,019	856,870	1,021,007	965,928	55,079	16.3	15.4
San Francisco	11,971,055	1,458,526	10,512,529	7,589,706	2,436,044	2,442,919	-6,875	13.5	13.5
Central reserve city banks:									
New York	22,451,465	2,476,092	19,975,373	2,320,273	5,051,564	4,933,306	118,258	22.7	22.1
Chicago	5,781,252	585,446	5,195,806	1,180,965	1,323,348	1,317,851	5,497	20.8	20.7
Reserve city banks, by districts:									
Boston	2,159,092	228,299	1,930,793	181,858	405,049	397,070	7,979	19.2	18.8
New York	1,015,988	135,534	880,454	372,792	196,075	198,458	-2,383	15.6	15.8
Philadelphia	2,623,361	352,795	2,270,566	2,235,448	461,815	468,240	-6,425	18.4	18.7
Cleveland	5,144,582	674,655	4,469,927	1,689,360	958,377	995,347	-36,970	15.6	16.2
Richmond	2,418,542	336,826	2,081,716	473,791	455,509	444,771	10,738	17.8	17.4
Atlanta	2,571,463	422,844	2,148,619	465,505	461,230	457,654	3,576	17.6	17.5
Chicago	5,088,398	741,309	4,347,089	2,324,916	1,006,211	1,008,913	-2,702	15.1	15.1
St. Louis	2,347,747	345,710	2,002,037	357,710	421,089	421,870	-781	17.8	17.9
Minneapolis	1,081,533	184,011	897,522	182,753	150,503	190,470	-39,967	13.9	17.6
Kansas City	3,364,543	597,626	2,766,917	460,700	583,114	581,025	2,089	18.1	18.0
Dallas	3,211,672	625,790	2,585,882	466,079	553,520	545,141	8,379	18.1	17.9
San Francisco	9,779,177	1,182,809	8,596,368	6,374,153	2,090,180	2,101,723	-11,543	14.0	14.0
Country banks, by districts:									
Boston	3,086,414	428,704	2,657,710	1,161,871	461,317	441,792	19,525	12.1	11.6
New York	5,511,237	654,183	4,857,054	3,583,197	922,432	894,979	27,453	10.9	10.6
Philadelphia	2,614,052	333,389	2,280,663	1,837,581	459,665	429,548	30,117	11.2	10.4
Cleveland	2,936,141	363,460	2,572,681	1,871,430	502,969	472,461	30,508	11.3	10.6
Richmond	2,472,653	362,612	2,110,041	1,037,577	386,866	357,660	29,206	12.3	11.4
Atlanta	3,164,286	472,358	2,691,928	794,719	447,576	424,553	23,023	12.8	12.2
Chicago	5,152,995	693,081	4,459,914	3,091,409	845,219	809,873	35,346	11.2	10.7
St. Louis	1,982,741	287,034	1,695,707	691,586	301,004	278,894	22,110	12.6	11.7
Minneapolis	1,555,824	196,843	1,358,981	831,544	258,304	240,150	18,154	11.8	11.0
Kansas City	2,525,267	394,100	2,131,167	461,167	365,466	326,033	39,433	14.1	12.6
Dallas	3,508,064	669,927	2,838,137	390,791	467,487	420,787	46,700	14.5	13.0
San Francisco	2,191,878	275,717	1,916,161	1,215,553	345,864	341,196	4,668	11.0	10.9

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

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

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

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

³ Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.

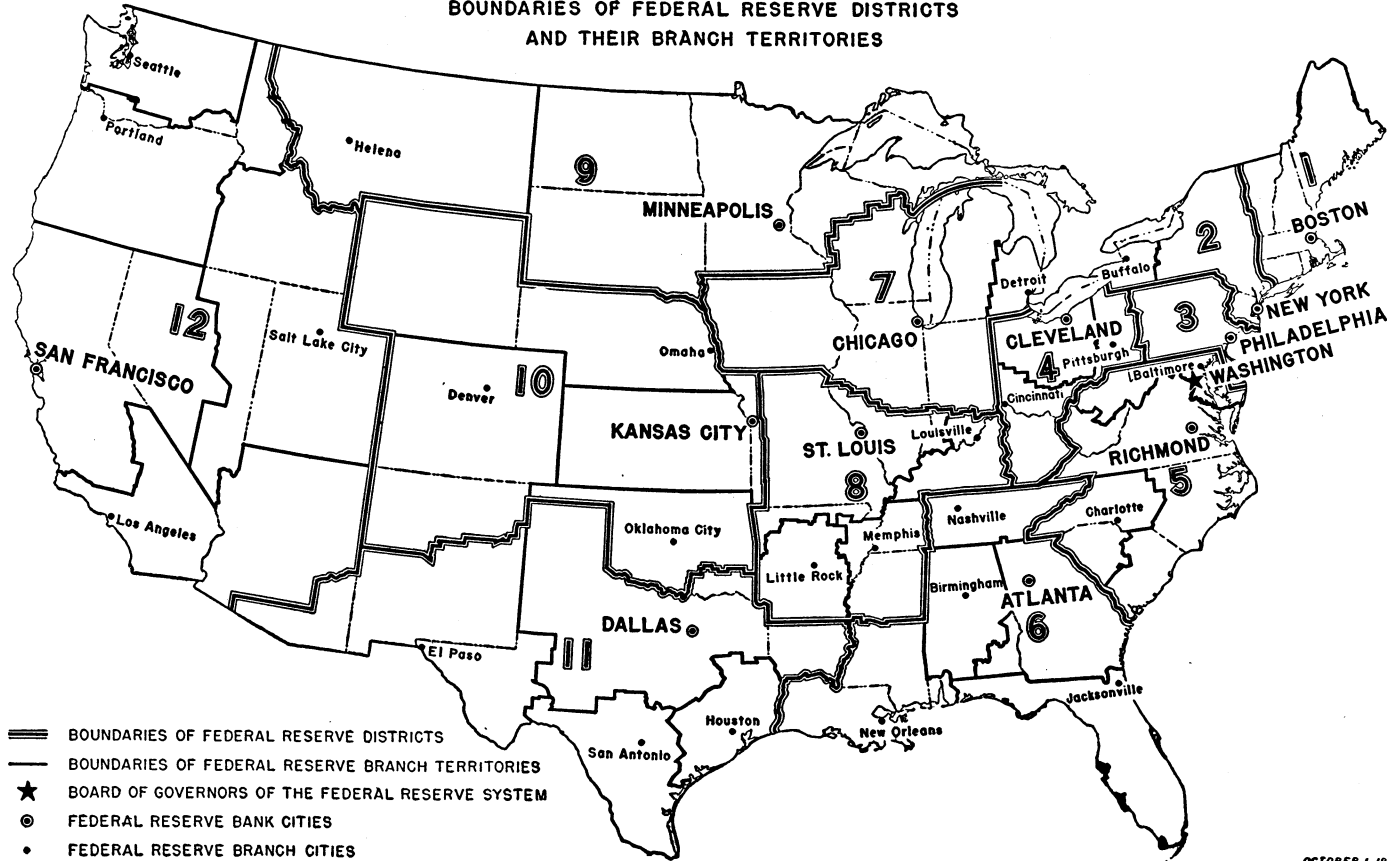
STATE MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 20, 1953, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	38,100,956	1,790,114	16,558,473	2,211,843	3,546,969	1,732,080	737,176	5,323,147	1,533,449	401,873	815,115	647,288	2,803,429
Loans (including overdrafts).....	19,196,395	854,811	9,416,504	1,112,258	1,546,723	835,453	376,346	2,041,346	751,566	171,807	385,053	313,768	1,390,760
United States Government direct obligations.....	15,421,913	751,807	5,861,393	853,968	1,620,502	757,634	289,704	2,640,851	660,910	199,490	327,455	271,893	1,186,306
Obligations guaranteed by United States Government.....	4,532	160	1,477	10	367	1,653	69	139	338	26	23	5	1
Obligations of States and political subdivisions.....	2,555,397	116,940	945,577	152,986	256,133	90,116	64,392	518,211	76,351	22,506	88,729	56,091	167,365
Other bonds, notes, and debentures.....	786,541	60,268	254,295	81,521	115,522	42,608	4,320	113,954	38,250	7,392	12,116	4,033	52,262
Corporate stocks (including Federal Reserve Bank stock).....	136,178	6,128	79,227	11,100	7,722	4,616	2,304	8,646	6,034	652	1,739	1,498	6,512
Reserves, cash, and bank balances	11,937,226	485,710	5,804,421	648,814	899,769	571,514	232,624	1,351,301	509,311	102,119	313,826	259,407	758,410
Reserve with Federal Reserve Banks.....	6,899,674	251,185	3,618,432	360,457	491,724	292,456	117,748	788,268	264,556	54,504	146,484	106,710	413,150
Cash in vault.....	609,110	40,033	203,713	34,445	73,777	49,181	17,828	93,762	25,563	7,254	10,902	18,267	34,385
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,416,952	59,438	180,885	75,747	170,372	100,484	66,341	284,139	111,826	31,297	82,076	121,085	133,262
Other balances with banks in United States.....	7,940	327	3,265	1,089	220	204	.....	531	70	5	313	274	1,642
Balances with banks in foreign countries.....	20,867	469	18,218	161	206	52	22	569	70	1	69	60	989
Cash items in process of collection.....	2,982,683	134,258	1,779,908	176,915	163,470	129,137	36,655	184,032	107,245	9,058	73,982	13,011	174,982
Due from own foreign branches.....	381	.....	381	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bank premises owned and furniture and fixtures.....	364,684	25,764	156,509	24,866	27,829	24,511	11,858	37,680	10,774	2,059	4,206	10,231	28,397
Other real estate owned.....	2,976	302	282	330	251	189	488	205	70	36	6	702	115
Investments and other assets indirectly representing bank premises or other real estate.....	28,341	815	4,106	7,325	11,244	1,775	.....	1,598	54	74	96	35	1,219
Customers' liability on acceptances.....	161,163	1,289	150,838	529	96	3	552	343	1,028	.....	204	242	6,039
Income accrued but not yet collected.....	95,567	4,178	52,228	4,992	9,729	3,261	1,391	9,492	3,011	492	884	322	5,587
Other assets.....	64,989	3,557	28,316	6,103	4,547	5,796	2,000	4,664	2,122	255	1,474	750	5,405
Total assets	50,756,283	2,311,729	22,755,554	2,904,802	4,500,434	2,339,129	986,089	6,728,430	2,059,819	506,908	1,135,811	918,977	3,608,601
LIABILITIES													
Demand deposits	35,051,606	1,579,196	17,038,414	2,097,853	2,592,883	1,585,115	725,663	3,864,019	1,504,851	321,303	885,918	747,698	2,108,693
Individuals, partnerships, and corporations.....	27,383,405	1,278,060	12,950,120	1,788,902	2,175,955	1,214,709	542,240	3,124,371	1,117,003	253,152	576,965	612,030	1,749,898
United States Government.....	965,027	57,522	413,519	61,735	100,103	49,394	14,307	135,032	44,470	8,436	16,486	11,042	52,981
States and political subdivisions.....	1,821,350	133,328	568,599	63,852	144,218	105,498	103,517	296,976	77,784	42,284	99,771	81,670	103,903
Banks in United States.....	3,234,693	43,348	1,819,362	145,852	121,747	181,902	58,908	231,703	249,472	12,365	185,169	34,412	150,453
Banks in foreign countries.....	594,029	3,247	559,623	3,038	2,545	1,696	404	2,512	2,773	.....	635	444	17,112
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,053,102	63,691	727,191	34,474	48,315	31,916	6,287	73,425	13,349	5,066	6,942	8,100	34,346
Time deposits	10,681,651	504,342	3,086,201	489,980	1,513,138	515,376	187,282	2,383,476	357,223	153,109	138,097	110,569	1,242,858
Individuals, partnerships, and corporations.....	10,001,832	500,662	2,737,455	473,472	1,439,242	452,443	176,202	2,343,897	350,032	150,257	134,492	98,648	1,145,030
United States Government.....	36,131	1,327	6,926	230	393	10,979	4,133	3,647	4,051	52	597	1,041	2,755
Postal savings.....	4,305	218	15	41	716	232	2,631	359	27	31	17	6	12
States and political subdivisions.....	326,239	2,135	55,042	16,161	72,674	34,172	3,115	35,427	3,108	2,764	2,891	10,114	88,636
Banks in United States.....	6,371	.....	2,065	76	113	475	1,201	146	5	5	100	760	1,425
Banks in foreign countries.....	306,773	.....	284,698	.....	17,075	.....	.....	.....	.....	.....	.....	.....	5,000
Total deposits	45,733,257	2,083,538	20,124,615	2,587,833	4,106,021	2,100,491	912,945	6,247,495	1,862,074	474,412	1,024,015	858,267	3,351,551
Due to own foreign branches.....	11,244	.....	11,244	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money.....	586,410	19,340	301,262	34,865	51,065	46,250	360	48,530	42,520	90	34,378	600	7,150
Acceptances outstanding.....	167,979	1,289	157,295	529	96	3	552	381	1,028	.....	204	242	6,360
Dividends declared but not yet payable.....	2,864	354	1,144	385	297	275	5	68	23	8	8	20	307
Income collected but not yet earned.....	142,174	8,907	49,153	10,125	12,166	9,457	4,225	21,613	5,263	952	1,415	795	18,103
Expenses accrued and unpaid.....	240,483	12,592	116,972	14,179	24,270	11,524	4,047	24,410	7,964	612	3,812	2,033	18,068
Other liabilities.....	72,587	3,439	35,473	2,154	3,935	6,692	798	6,801	6,123	67	655	24	6,426
Total liabilities	46,956,998	2,129,459	20,797,128	2,650,070	4,197,850	2,174,692	922,932	6,349,298	1,924,995	476,141	1,064,487	861,981	3,407,965
CAPITAL ACCOUNTS													
Capital.....	1,095,616	53,553	543,504	68,467	89,753	42,093	21,665	106,630	47,121	9,797	20,503	22,095	70,435
Surplus.....	1,892,925	74,118	1,048,058	140,815	153,610	84,769	28,864	157,934	52,946	11,656	28,429	20,356	91,370
Undivided profits.....	700,291	34,630	342,669	39,870	50,697	29,221	10,343	82,746	32,158	7,684	19,621	12,741	37,911
Other capital accounts.....	110,453	19,669	24,195	5,580	8,524	8,354	2,285	31,822	2,599	1,630	2,771	1,804	920
Total capital accounts	3,799,285	182,270	1,958,426	254,732	302,584	164,437	63,157	379,132	134,824	30,767	71,324	56,996	200,636
Total liabilities and capital accounts	50,756,283	2,311,729	22,755,554	2,904,802	4,500,434	2,339,129	986,089	6,728,430	2,059,819	506,908	1,135,811	918,977	3,608,601
Net demand deposits subject to reserve (see page 18).....	30,653,882	1,385,616	15,077,621	1,845,191	2,259,041	1,355,494	622,637	3,396,748	1,285,780	280,948	729,895	613,602	1,801,309
Demand deposits adjusted (see footnote on page 1).....	27,275,174	1,340,821	12,466,002	1,710,313	2,205,018	1,222,986	615,359	3,310,740	1,100,891	291,444	609,646	688,789	1,713,165
Pledged assets (and securities loaned).....	4,764,923	166,171	1,700,810	415,692	577,346	349,984	164,914	467,820	202,955	63,554	148,136	128,116	379,425
Number of banks.....	1,887	46	219	82	222	138	72	444	167	130	130	151	86

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



OCTOBER 1, 1945
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM