



MEMBER BANK
CALL REPORT

NUMBER 129

CONDITION OF MEMBER BANKS
September 30, 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 SEPTEMBER 30, 1953 COMPARED WITH JUNE 30, 1953 AND SEPTEMBER 5, 1952

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	September 30, 1953	June 30, 1953	Sept. 5, 1952	June 30, 1953	Sept. 5, 1952
ASSETS					
Loans and investments	120,185,482	115,789,352	114,653,594	+4,396,130	+5,531,888
Loans (including overdrafts).....	56,633,248	55,613,354	51,313,769	+1,019,894	+5,319,479
United States Government direct obligations.....	51,475,165	48,289,300	51,366,149	+3,185,865	+109,016
Obligations guaranteed by United States Government.....	30,461	28,777	15,688	+1,684	+14,773
Obligations of States and political subdivisions.....	8,901,737	8,679,517	8,409,593	+222,220	+492,144
Other bonds, notes, and debentures.....	2,802,862	2,838,235	3,226,888	-35,373	-424,026
Corporate stocks (including Federal Reserve Bank stock).....	342,009	340,169	321,507	+1,840	+20,502
Reserves, cash, and bank balances	35,918,703	36,466,876	34,681,966	-548,173	+1,236,737
Reserve with Federal Reserve Banks.....	19,214,753	19,447,746	20,300,444	-232,993	-1,085,693
Cash in vault.....	2,010,472	1,955,861	1,651,134	+54,611	+359,338
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,297,284	6,350,861	6,086,845	-53,577	+210,439
Other balances with banks in United States.....	26,063	27,077	23,585	-1,014	+2,478
Balances with banks in foreign countries.....	51,188	57,971	46,386	+6,783	+4,802
Cash items in process of collection.....	8,318,943	8,627,360	6,573,570	-308,417	+1,745,373
Due from own foreign branches.....	31,895	38,450	57,808	-6,555	-25,913
Bank premises owned and furniture and fixtures.....	1,166,065	1,140,690	1,079,694	+25,375	+86,371
Other real estate owned.....	28,200	26,918	24,511	+1,282	+3,689
Investments and other assets indirectly representing bank premises or other real estate.....	87,964	87,464	85,713	+500	+2,251
Customers' liability on acceptances.....	340,365	274,838	287,285	+65,527	+53,080
Income accrued but not yet collected.....	319,618	282,447	372,526	+37,171	-52,908
Other assets.....	149,322	151,223	150,361	-1,901	-1,039
Total assets	158,227,614	154,258,258	151,393,458	+3,969,356	+6,834,156
LIABILITIES					
Demand deposits	108,544,430	106,027,227	104,415,478	+2,517,203	+4,128,952
Individuals, partnerships, and corporations.....	81,131,746	80,741,460	79,731,215	+390,286	+1,400,531
United States Government.....	5,555,127	3,378,367	4,023,034	+2,176,760	+1,532,093
States and political subdivisions.....	6,989,302	7,403,489	6,591,068	-414,187	+398,234
Banks in United States.....	11,152,507	10,947,447	10,897,184	+205,060	+255,323
Banks in foreign countries.....	1,340,840	1,300,145	1,369,753	+40,695	-28,913
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,374,908	2,256,319	1,803,224	+118,589	+571,684
Time deposits	35,258,642	34,802,786	32,521,613	+455,856	+2,737,029
Individuals, partnerships, and corporations.....	32,824,774	32,412,420	30,413,205	+412,354	+2,411,569
United States Government.....	292,236	291,779	282,029	+457	+10,207
Postal savings.....	17,732	17,748	17,828	-16	-96
States and political subdivisions.....	1,379,698	1,399,242	1,309,459	-15,544	+70,239
Banks in United States.....	31,671	32,172	32,771	-501	-1,100
Banks in foreign countries.....	712,531	653,425	466,321	+59,106	+246,210
Total deposits	143,803,072	140,830,013	136,937,091	+2,973,059	+6,865,981
Due to own foreign branches.....	738,002	699,262	654,508	+38,740	+83,494
Bills payable, rediscounts, and other liabilities for borrowed money.....	591,422	75,075	1,595,751	+516,347	-1,004,329
Acceptances outstanding.....	356,554	292,734	306,302	+63,820	+50,252
Dividends declared but not yet payable.....	58,078	55,192	44,044	+2,886	+14,034
Income collected but not yet earned.....	474,954	458,418	360,062	+16,536	+114,892
Expenses accrued and unpaid.....	759,595	598,991	682,403	+160,604	+77,192
Other liabilities.....	194,903	178,462	181,671	+16,441	+13,232
Total liabilities	146,976,580	143,188,147	140,761,832	+3,788,433	+6,214,748
CAPITAL ACCOUNTS					
Capital.....	3,381,875	3,367,325	3,265,401	+14,550	+116,474
Surplus.....	5,353,725	5,315,256	4,971,535	+38,469	+382,190
Undivided profits.....	2,148,081	2,010,631	2,016,093	+137,450	+131,988
Other capital accounts (See footnote on page 19).....	367,353	376,899	378,597	-9,546	-11,244
Total capital accounts	11,251,034	11,070,111	10,631,626	+180,923	+619,408
Total liabilities and capital accounts	158,227,614	154,258,258	151,393,458	+3,969,356	+6,834,156
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	93,929,660	91,050,780	91,756,521	+2,878,880	+2,173,139
Demand deposits adjusted ¹	82,177,013	81,773,908	81,551,937	+403,105	+625,076
Pledged assets (and securities loaned).....	18,643,382	16,720,252	19,155,395	+1,923,130	-512,013
Number of banks.....	6,753	6,765	6,808	-12	-55

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES
JUNE 30, 1948 TO SEPTEMBER 30, 1953

[Amounts in thousands of dollars]

	1948 June 30	1949 Nov. 1	1950 Oct. 4	1951 Oct. 10	1952 Sept. 5	1953 June 30	1953 Sept. 30
ASSETS							
Loans and investments	95,449,273	100,888,205	104,367,031	108,387,873	114,653,594	115,789,352	120,185,482
Loans (including overdrafts)	33,871,224	35,564,792	41,611,724	47,936,169	51,313,769	55,613,354	56,633,248
United States Government direct obligations	54,130,980		52,612,557	49,632,553	51,366,149	48,289,300	51,475,165
Obligations guaranteed by United States Government	8,416	57,052,116	5,865	14,449	15,688	28,777	30,461
Obligations of States and political subdivisions	4,435,849	5,140,994	6,512,197	7,288,028	8,409,593	8,679,517	8,901,737
Other bonds, notes, and debentures	2,723,653	2,843,437	3,322,242	3,208,533	3,226,888	2,838,235	2,802,862
Corporate stocks (including Federal Reserve Bank stock)	279,151	286,866	302,446	308,141	321,507	340,169	342,009
Reserves, cash, and bank balances	30,303,148	29,092,178	30,110,787	34,580,004	34,681,966	36,466,876	35,918,703
Reserve with Federal Reserve Banks	17,356,081	16,150,429	16,535,570	19,856,587	20,300,446	19,447,746	19,214,753
Cash in vault	1,605,925	1,537,771	1,685,728	1,929,961	1,651,134	1,955,861	2,010,472
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,386,644	5,606,677	5,690,947	6,490,013	6,086,845	6,350,861	6,297,284
Other balances with banks in United States	32,392	27,914	27,400	24,507	23,585	27,077	26,063
Balances with banks in foreign countries	23,047	49,447	142,105	57,969	46,386	57,971	51,188
Cash items in process of collection	5,899,059	5,719,940	6,029,037	6,220,967	6,573,570	8,627,360	8,318,943
Due from own foreign branches	6,931	58,888	59,537	56,691	57,808	38,450	31,895
Bank premises owned and furniture and fixtures	846,506	910,803	945,793	1,015,326	1,079,694	1,140,690	1,166,065
Other real estate owned	12,679	15,581	17,512	20,926	24,511	26,918	28,200
Investments and other assets indirectly representing bank premises or other real estate	59,850	68,094	81,304	89,937	85,713	87,464	87,964
Customers' liability on acceptances	191,642	137,336	232,721	241,325	287,285	274,838	340,365
Income accrued but not yet collected	225,541	297,436	220,417	225,544	372,526	282,447	319,618
Other assets	201,905	136,710	141,021	139,856	150,361	151,223	149,322
Total assets	127,297,475	131,605,231	136,176,123	144,757,482	151,393,458	154,258,258	158,227,614
LIABILITIES							
Demand deposits	88,582,788	91,392,587	95,005,066	101,824,841	104,415,478	106,027,227	108,544,430
Individuals, partnerships, and corporations	68,204,256	69,493,173	73,190,017	77,510,721	79,731,215	80,741,460	81,131,746
United States Government	1,845,653	2,986,897	2,481,591	3,847,526	4,023,034	3,378,367	5,555,127
States and political subdivisions	5,873,317	5,912,568	6,048,419	6,058,566	6,591,068	7,403,489	6,989,302
Banks in United States	9,433,286	9,777,981	10,115,169	11,435,459	10,897,184	10,947,447	11,152,507
Banks in foreign countries	1,353,415	1,392,830	1,398,100	1,255,206	1,369,753	1,300,145	1,340,840
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,872,861	1,829,138	1,771,770	1,717,363	1,803,224	2,256,319	2,374,908
Time deposits	28,869,445	29,247,633	29,471,873	30,544,164	32,521,613	34,802,786	35,258,642
Individuals, partnerships, and corporations	27,805,454	27,875,578	27,921,209	28,667,331	30,413,205	32,412,420	32,824,774
United States Government	101,651	165,792	172,772	224,389	282,029	291,779	292,236
Postal savings	3,893	4,323	7,017	8,613	17,828	17,748	17,732
States and political subdivisions	911,936	1,043,051	1,135,193	1,223,862	1,309,459	1,395,242	1,379,698
Banks in United States	30,990	24,821	25,705	23,445	32,771	32,172	31,671
Banks in foreign countries	15,521	134,068	209,977	396,524	466,321	653,425	712,531
Total deposits	117,452,233	120,640,220	124,476,939	132,369,005	136,937,091	140,830,013	143,803,072
Due to own foreign branches	269,015	371,788	524,687	616,138	654,508	699,262	738,002
Bills payable, rediscounts, and other liabilities for borrowed money	52,833	416,354	241,129	250,493	1,595,751	75,075	591,422
Acceptances outstanding	214,368	159,428	264,100	262,654	306,302	292,734	356,554
Dividends declared but not yet payable	51,839	8,039	28,746	33,268	44,044	55,192	58,078
Income collected but not yet earned	144,876	198,254	278,437	268,824	360,062	458,418	474,954
Expenses accrued and unpaid	313,648	412,195	445,136	595,689	682,403	598,991	759,595
Other liabilities	174,656	162,468	211,853	184,618	181,671	178,462	194,903
Total liabilities	118,673,468	122,368,746	126,471,027	134,580,689	140,761,832	143,188,147	146,976,580
CAPITAL ACCOUNTS							
Capital	2,754,141	2,879,895	2,971,983	3,102,949	3,265,401	3,367,325	3,381,875
Surplus	3,885,248	4,039,402	4,399,081	4,698,311	4,971,535	5,315,256	5,353,725
Undivided profits	1,524,489	1,858,684	1,898,212	1,991,558	2,016,093	2,010,631	2,148,081
Other capital accounts (See footnote on page 19)	460,129	458,504	435,820	383,975	378,597	367,899	367,353
Total capital accounts	8,624,007	9,236,485	9,705,096	10,176,793	10,631,626	11,070,111	11,251,034
Total liabilities and capital accounts	127,297,475	131,605,231	136,176,123	144,757,482	151,393,458	154,258,258	158,227,614
MEMORANDA							
Par or face value of capital	2,754,200	2,879,895	2,971,983	3,102,949	3,265,401	3,367,325	3,381,875
Capital notes and debentures	15,426	10,096	9,514	10,308	14,161	14,570	14,470
Preferred stock	59,368	54,422	46,288	39,778	29,756	21,531	21,184
Common stock	2,679,406	2,815,377	2,916,181	3,052,863	3,221,484	3,331,224	3,346,221
Retirable value of preferred stock	114,006	103,062	90,262	80,895	65,078	51,872	51,450
Net demand deposits subject to reserve (see page 18)	77,298,285	80,067,617	83,286,713	89,115,277	91,756,521	91,050,780	93,929,660
Demand deposits adjusted (see footnote on page 1)	70,051,375	71,514,939	74,981,169	79,065,683	81,551,937	81,773,908	82,177,013
Pledged assets (and securities loaned)	11,332,915	13,352,268	13,633,081	16,084,510	19,155,395	16,720,252	18,643,382
Number of banks	6,925	6,901	6,885	6,846	6,808	6,765	6,753

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SEPTEMBER 30, 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	21,568,140	5,972,907	45,905,634	46,738,801	120,185,482	80,708,446	39,477,036
Loans (including overdrafts)	12,114,479	2,609,151	22,493,103	19,416,515	56,633,248	36,935,768	19,697,480
United States Government direct obligations	7,434,493	2,804,205	18,935,095	22,301,372	51,475,165	35,183,041	16,292,124
Obligations guaranteed by United States Government	1,459		24,402	4,600	30,461	25,429	5,032
Obligations of States and political subdivisions	1,421,866	383,989	3,220,358	3,875,524	8,901,737	6,336,080	2,565,657
Other bonds, notes, and debentures	495,079	161,999	1,111,646	1,034,138	2,802,862	2,026,320	776,342
Corporate stocks (including Federal Reserve Bank stock)	100,764	13,563	121,030	106,652	342,009	201,808	140,201
Reserves, cash, and bank balances	7,598,307	2,083,448	14,195,957	12,040,991	35,918,703	23,969,934	11,948,769
Reserve with Federal Reserve Banks	4,884,686	1,366,599	7,498,689	5,464,779	19,214,753	12,534,753	6,680,000
Cash in vault	134,500	28,210	626,386	1,221,376	2,010,472	1,371,240	639,232
Demand balances with banks in United States (except private banks and American branches of foreign banks)	47,018	111,665	2,056,243	4,082,358	6,297,284	4,783,291	1,513,993
Other balances with banks in United States	2,385	1,403	14,310	7,965	26,063	19,057	7,006
Balances with banks in foreign countries	25,651	2,963	20,181	2,393	51,188	27,971	23,217
Cash items in process of collection	2,504,067	572,608	3,980,148	1,262,120	8,318,943	5,233,622	3,085,321
Due from own foreign branches	31,895				31,895	30,687	1,208
Bank premises owned and furniture and fixtures	158,230	15,406	431,800	560,629	1,166,065	792,241	373,824
Other real estate owned	6		16,721	11,473	28,200	24,992	3,208
Investments and other assets indirectly representing bank premises or other real estate	2,735	151	70,207	14,871	87,964	59,596	28,368
Customers' liability on acceptances	233,832	4,069	99,282	3,182	340,365	171,439	168,926
Income accrued but not yet collected	73,398	21,840	155,433	68,947	319,618	209,604	110,014
Other assets	25,212	4,263	68,730	51,117	149,327	89,595	59,727
Total assets	29,691,755	8,102,084	60,943,764	59,490,011	158,227,614	106,056,534	52,171,080
LIABILITIES							
Demand deposits	23,478,081	6,125,932	41,718,616	37,221,801	108,544,430	72,204,804	36,339,626
Individuals, partnerships, and corporations	16,381,496	4,125,088	30,431,930	30,193,232	81,131,746	53,684,255	27,447,491
United States Government	1,694,400	368,219	2,063,045	1,429,463	5,555,127	3,566,779	1,988,348
States and political subdivisions	331,977	300,899	2,488,708	3,867,718	6,989,302	5,131,142	1,858,160
Banks in United States	2,969,003	1,233,492	5,894,760	1,055,252	11,152,507	7,783,246	3,369,261
Banks in foreign countries	1,089,284	37,161	202,488	11,907	1,340,840	742,394	598,446
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,011,921	61,073	637,685	664,229	2,374,908	1,296,988	1,077,920
Time deposits	2,517,819	1,211,613	13,994,689	17,534,521	35,258,642	24,130,977	11,127,665
Individuals, partnerships, and corporations	1,844,148	1,191,213	12,979,906	16,809,507	32,824,774	22,445,170	10,379,604
United States Government	49,323	3,150	100,658	139,105	292,236	255,730	36,506
Postal savings			2,763	14,969	17,732	13,416	4,316
States and political subdivisions	37,492	9,500	775,451	557,255	1,379,698	1,064,815	314,883
Banks in United States	5,500	3,750	8,736	13,685	31,671	24,356	7,315
Banks in foreign countries	581,356	4,000	127,175		712,531	327,490	385,041
Total deposits	25,995,900	7,337,545	55,713,305	54,756,322	143,803,072	96,335,781	47,467,291
Due to own foreign branches	553,642		184,360		738,002	724,068	13,934
Bills payable, rediscounts, and other liabilities for borrowed money	1,550	132,800	353,616	103,456	591,422	483,231	108,191
Acceptances outstanding	244,166	4,220	104,763	3,405	356,554	179,501	177,053
Dividends declared but not yet payable	19,020	4,882	27,630	6,546	58,078	37,167	20,911
Income collected but not yet earned	47,173	9,305	219,612	198,864	474,954	324,535	150,419
Expenses accrued and unpaid	173,270	43,721	360,310	182,294	759,595	499,381	260,214
Other liabilities	93,866	12,556	62,842	25,639	194,903	136,277	58,626
Total liabilities	27,128,587	7,545,029	57,026,438	55,276,526	146,976,580	98,719,941	48,256,639
CAPITAL ACCOUNTS							
Capital	712,586	203,303	1,198,065	1,267,921	3,381,875	2,268,305	1,113,570
Surplus	1,379,121	247,002	1,904,712	1,822,890	5,353,725	3,418,012	1,935,713
Undivided profits	448,851	56,739	700,153	942,338	2,148,081	1,383,732	764,349
Other capital accounts	22,610	50,011	114,396	180,336	367,353	266,544	100,809
Total capital accounts	2,563,168	557,055	3,917,326	4,213,485	11,251,034	7,336,593	3,914,441
Total liabilities and capital accounts	29,691,755	8,102,084	60,943,764	59,490,011	158,227,614	106,056,534	52,171,080
MEMORANDA							
Par or face value of capital	712,586	203,303	1,198,065	1,267,921	3,381,875	2,268,305	1,113,570
Capital notes and debentures	1,300		5,250	7,920	14,470		14,470
Preferred stock		1,500	1,478	18,206	21,184	5,444	15,740
Common stock	711,286	201,803	1,191,337	1,241,795	3,346,221	2,262,861	1,083,360
Retirable value of preferred stock		1,500	1,483	48,467	51,450	8,547	42,903
Net demand deposits subject to reserve (see page 18)	20,926,996	5,441,659	35,682,587	31,878,418	93,929,660	62,187,891	31,741,769
Demand deposits adjusted (see footnote on page 1)	15,221,327	3,914,452	29,578,175	33,463,059	82,177,013	54,878,763	27,298,250
Pledged assets (and securities loaned)	2,651,389	927,639	8,165,557	6,898,797	18,643,382	13,741,508	4,901,874
Number of banks	22	13	319	6,399	6,753	4,863	1,890

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 SEPTEMBER 30, 1953
BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	120,185,482	5,656,013	30,990,527	6,502,034	10,200,816	5,345,211	5,513,963
Loans (including overdrafts)	56,633,248	2,826,940	16,500,947	3,014,585	4,354,069	2,382,892	2,315,646
United States Government direct obligations	51,475,165	2,253,712	11,352,722	2,688,451	4,827,178	2,527,646	2,618,259
Obligations guaranteed by United States Government	30,461	318	4,050	89	390	1,847	170
Obligations of States and political subdivisions	8,901,737	406,903	2,260,138	514,436	711,860	314,330	498,762
Other bonds, notes, and debentures	2,802,862	151,446	743,839	259,570	281,771	106,323	69,063
Corporate stocks (including Federal Reserve Bank stock)	342,009	16,694	128,831	24,903	25,548	12,173	12,063
Reserves, cash, and bank balances	35,918,703	1,565,446	9,578,285	1,707,236	2,749,970	1,733,863	1,857,744
Reserve with Federal Reserve Banks	19,214,753	780,787	5,877,178	887,181	1,497,496	789,353	821,406
Cash in vault	2,010,472	142,978	354,522	137,464	215,886	158,635	129,724
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,297,284	255,666	424,785	316,639	518,296	409,517	548,401
Other balances with banks in United States	26,063	889	3,394	1,101	603	884	1,505
Balances with banks in foreign countries	51,188	5,541	27,496	2,451	902	427	227
Cash items in process of collection	8,318,943	379,585	2,890,910	362,400	516,787	375,047	356,481
Due from own foreign branches	31,895		31,895				
Bank premises owned and furniture and fixtures	1,166,065	72,433	280,357	70,874	101,062	71,815	76,543
Other real estate owned	28,200	862	959	1,399	437	1,322	2,219
Investments and other assets indirectly representing bank premises or other real estate	87,964	1,635	7,615	8,575	19,644	3,010	1,033
Customers' liability on acceptances	340,365	27,081	235,052	3,894	365	548	4,151
Income accrued but not yet collected	319,618	13,340	97,930	12,373	26,588	8,751	12,920
Other assets	149,322	8,601	38,895	12,024	9,804	10,964	7,490
Total assets	158,227,614	7,345,411	41,261,515	8,318,409	13,108,686	7,175,484	7,476,063
LIABILITIES							
Demand deposits	108,544,430	5,252,407	30,010,721	5,336,367	8,303,746	5,006,317	5,580,428
Individuals, partnerships, and corporations	81,131,746	4,126,345	21,492,874	4,257,563	6,615,372	3,845,028	3,949,302
United States Government	5,555,127	235,312	2,014,528	264,976	458,967	202,062	182,901
States and political subdivisions	6,989,302	345,903	1,116,250	292,780	523,793	371,030	674,785
Banks in United States	11,152,507	383,576	3,098,307	428,162	578,487	492,862	718,558
Banks in foreign countries	1,340,840	28,981	1,097,420	17,438	8,348	7,419	9,389
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,374,908	132,290	1,191,342	75,448	118,779	87,916	45,493
Time deposits	35,258,642	1,350,054	6,602,501	2,142,846	3,685,299	1,550,935	1,310,156
Individuals, partnerships, and corporations	32,824,774	1,317,537	5,841,150	2,054,648	3,497,878	1,391,689	1,243,508
United States Government	292,236	12,365	58,899	7,301	2,968	59,967	26,872
Postal savings	17,732	1,846	20	653	1,185	1,561	4,059
States and political subdivisions	1,379,698	10,281	112,638	79,635	182,498	78,831	32,358
Banks in United States	31,671	25	8,438	109	770	1,812	3,109
Banks in foreign countries	712,531	8,000	581,356	500		17,075	250
Total deposits	143,803,072	6,602,461	36,613,222	7,479,213	11,989,045	6,557,252	6,890,584
Due to own foreign branches	738,002	1,326	553,642				
Bills payable, rediscounts, and other liabilities for borrowed money	591,422	8,610	14,856	16,415	10,085	55,743	34,650
Acceptances outstanding	356,554	29,374	245,472	3,909	365	548	5,351
Dividends declared but not yet payable	58,078	3,331	20,902	2,730	2,022	1,105	2,319
Income collected but not yet earned	474,954	26,006	104,513	22,907	37,062	20,053	28,784
Expenses accrued and unpaid	759,595	39,180	218,504	31,594	59,967	27,796	30,058
Other liabilities	194,903	10,961	102,955	6,255	7,330	9,717	1,476
Total liabilities	146,976,580	6,721,249	37,874,066	7,563,023	12,105,876	6,672,214	6,993,222
CAPITAL ACCOUNTS							
Capital	3,381,875	176,411	987,195	201,143	300,562	132,841	148,788
Surplus	5,353,725	298,195	1,744,776	393,357	528,056	247,119	219,323
Undivided profits	2,148,081	118,211	608,870	144,326	156,842	97,088	87,146
Other capital accounts	367,353	32,345	46,608	16,560	17,350	26,222	27,584
Total capital accounts	11,251,034	624,162	3,387,449	755,386	1,002,810	503,270	482,841
Total liabilities and capital accounts	158,227,614	7,345,411	41,261,515	8,318,409	13,108,686	7,175,484	7,476,063
MEMORANDA							
Par or face value of capital	3,381,875	176,411	987,195	201,143	300,562	132,841	148,788
Capital notes and debentures	14,470		13,437		75	100	
Preferred stock	21,184	878	11,662	1,530		445	
Common stock	3,346,221	175,533	962,096	199,613	300,487	132,296	148,788
Retirable value of preferred stock	51,450	1,503	41,088	1,530		454	
Net demand deposits subject to reserve (see page 18)	93,929,660	4,617,321	26,695,026	4,657,328	7,268,663	4,221,753	4,675,546
Demand deposits adjusted (see footnote on page 1)	82,177,013	4,224,953	20,909,556	4,263,391	6,741,157	3,928,927	4,313,099
Pledged assets (and securities loaned)	18,643,382	568,631	3,745,647	977,152	1,655,002	1,048,405	1,481,389
Number of banks	6,753	318	705	609	657	476	363

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SEPTEMBER 30, 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	19,672,590	4,504,806	3,204,415	5,432,451	5,671,708	17,490,948
Loans (including overdrafts).....	7,389,455	2,087,919	1,423,567	2,212,750	2,891,624	9,232,854
United States Government direct obligations.....	10,298,857	1,995,158	1,459,339	2,654,286	2,337,518	6,462,039
Obligations guaranteed by United States Government.....	7,272	273	49	156	8	15,839
Obligations of States and political subdivisions.....	1,487,110	315,498	226,432	440,185	372,467	1,353,616
Other bonds, notes, and debentures.....	454,906	93,494	89,174	114,675	56,043	382,558
Corporate stocks (including Federal Reserve Bank stock).....	34,990	12,464	5,854	10,399	14,048	44,042
Reserves, cash, and bank balances	5,706,485	1,449,472	977,999	1,982,618	2,408,486	4,201,099
Reserve with Federal Reserve Banks.....	3,175,249	677,839	462,534	869,650	952,971	2,423,109
Cash in vault.....	317,454	83,320	48,961	86,830	120,999	213,699
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,029,782	382,810	254,095	697,494	977,831	481,968
Other balances with banks in United States.....	2,542	162	387	1,374	7,158	6,064
Balances with banks in foreign countries.....	4,584	92	762	116	2,005	6,585
Cash items in process of collection.....	1,176,874	305,249	211,260	327,154	347,522	1,069,674
Due from own foreign branches.....						
Bank premises owned and furniture and fixtures.....	118,684	39,398	21,831	41,058	92,113	179,897
Other real estate owned.....	795	683	669	608	14,921	3,326
Investments and other assets indirectly representing bank premises or other real estate.....	4,531	461	3,619	2,717	6,559	28,565
Customers' liability on acceptances.....	4,571	1,322	716	1,255	8,778	52,632
Income accrued but not yet collected.....	49,257	8,977	9,938	9,292	9,169	61,083
Other assets.....	19,432	4,168	2,462	4,607	5,205	25,670
Total assets	25,576,345	6,009,287	4,221,649	7,474,606	8,216,939	22,043,220
LIABILITIES						
Demand deposits	16,875,809	4,450,823	2,854,041	5,941,453	6,669,002	12,263,316
Individuals, partnerships, and corporations.....	12,456,544	3,204,803	2,042,087	4,203,558	5,022,024	9,916,246
United States Government.....	1,016,806	163,924	136,073	187,934	162,647	528,997
States and political subdivisions.....	1,231,926	319,116	259,967	538,191	476,177	839,384
Banks in United States.....	1,904,154	726,883	379,206	959,970	921,509	560,833
Banks in foreign countries.....	44,534	2,748	2,760	1,536	13,629	106,638
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	221,845	33,349	33,948	50,264	73,016	311,218
Time deposits	6,814,771	1,086,571	1,038,201	968,762	914,537	7,794,009
Individuals, partnerships, and corporations.....	6,652,929	1,038,740	1,021,772	923,990	768,533	7,072,400
United States Government.....	20,159	9,382	2,255	14,889	21,302	55,877
Postal savings.....	4,672	664	347	233	1,180	1,312
States and political subdivisions.....	128,098	37,380	13,678	28,836	117,730	557,735
Banks in United States.....	4,913	405	149	814	5,792	5,335
Banks in foreign countries.....	4,000					101,350
Total deposits	23,690,580	5,537,394	3,892,242	6,910,215	7,583,539	20,057,325
Due to own foreign branches.....						183,034
Bills payable, rediscounts, and other liabilities for borrowed money.....	170,100	16,520	24,536	41,112	14,804	183,991
Acceptances outstanding.....	4,722	1,404	716	1,255	8,890	54,548
Dividends declared but not yet payable.....	6,609	1,889	26	839	1,397	14,909
Income collected but not yet earned.....	75,535	15,427	19,552	10,349	10,039	104,727
Expenses accrued and unpaid.....	103,023	23,139	17,232	23,797	33,248	152,057
Other liabilities.....	19,780	4,548	3,292	1,233	239	27,117
Total liabilities	24,070,349	5,600,321	3,957,596	6,988,800	7,652,156	20,777,708
CAPITAL ACCOUNTS						
Capital.....	468,878	126,957	71,362	143,873	209,775	414,090
Surplus.....	655,581	173,370	123,870	190,629	231,014	548,435
Undivided profits.....	281,636	95,116	51,795	128,310	102,317	277,424
Other capital accounts.....	99,901	13,523	17,026	22,994	21,677	25,563
Total capital accounts	1,505,996	408,966	264,053	485,806	564,783	1,265,512
Total liabilities and capital accounts	25,576,345	6,009,287	4,221,649	7,474,606	8,216,939	22,043,220
MEMORANDA						
Par or face value of capital.....	468,878	126,957	71,362	143,873	209,775	414,090
Capital notes and debentures.....	523	335				
Preferred stock.....	4,725	370	100	13	200	1,261
Common stock.....	463,630	126,252	71,262	143,860	209,575	412,829
Retirable value of preferred stock.....	4,731	370	100	13	400	1,261
Net demand deposits subject to reserve (see page 18).....	14,669,976	3,762,764	2,388,686	4,916,841	5,343,649	10,712,107
Demand deposits adjusted (see footnote on page 1).....	12,733,441	3,252,019	2,124,742	4,464,859	5,223,695	9,997,174
Pledged assets (and securities loaned).....	2,357,561	593,762	612,176	1,141,536	1,213,236	3,248,885
Number of banks.....	1,014	493	472	754	635	257

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

[In thousands of dollars]

	All member banks on selected call dates						
	1948 June 30	1949 June 30	1950 Oct. 4	1951 Oct. 10	1952 Sept. 5	1953 June 30	1953 Sept. 30
Loans—net	33,871,224	34,456,212	41,611,724	47,936,169	51,313,769	55,613,354	56,633,248
Reserves.....	296,438	399,130	529,311	638,538	759,057	828,699	831,348
Loans—gross	34,167,662	34,855,342	42,141,035	48,574,707	52,072,826	56,442,053	57,464,596
Commercial and industrial loans, including open-market paper.....	16,733,811	15,213,034	18,337,433	23,164,679	23,973,048	25,762,966	26,024,505
Loans to farmers directly guar. by CCC.....	15,316	341,096	163,993	138,292	249,306	149,082	374,760
Other loans to farmers.....	1,225,463	1,362,506	1,564,980	1,988,378	2,196,273	2,085,069	1,992,949
Loans to brokers and dealers in secs.....	1,171,482	1,958,192	1,382,222	1,138,480	1,472,821	1,686,773	1,783,492
Other loans for purchasing or carrying securities.....	956,267	803,489	901,331	839,959	940,605	933,003	897,597
Real estate loans:							
On farm land.....	479,551	487,686	521,173	559,296	570,639	592,263	595,015
On residential property:							
Insured by FHA.....					{ 2,993,395	3,250,572	3,313,654
Insured or guaranteed by VA.....	5,882,780	6,364,919	7,934,637	8,754,452	2,478,928	2,520,257	2,542,582
Not ins. or guar. by FHA or VA.....					{ 3,849,134	4,135,922	4,233,030
On other properties.....	1,414,249	1,530,394	1,661,138	1,858,989	1,963,206	2,128,849	2,155,529
Other loans to individuals:							
Retail automobile instalment paper.....	993,911	1,330,366	2,188,124	2,231,279	2,579,485	3,462,902	3,626,315
Other retail instalment paper.....	598,303	717,949	1,236,201	1,092,531	1,249,085	1,743,742	1,753,195
Repair and modernization instalment.....	559,719	680,125	922,712	972,852	1,166,857	1,369,158	1,432,080
Instalment cash loans.....	787,116	866,019	1,026,851	1,083,381	1,276,127	1,486,362	1,511,542
Single-payment loans.....	2,309,726	2,264,503	2,801,795	3,060,627	3,327,155	3,549,871	3,495,893
Loans to banks.....	159,261	98,059	304,270	333,686	432,204	152,933	406,830
All other loans (including overdrafts).....	880,707	837,005	1,194,175	1,357,826	1,354,558	1,432,329	1,325,628
United States Government direct obligations	54,130,980	53,127,918	52,612,557	49,632,553	51,366,149	48,289,300	51,475,165
Treasury bills.....	2,188,224	2,650,647	3,588,429	4,231,707	4,268,998	4,063,689	4,170,772
Treasury certificates of indebtedness.....	7,597,146	8,468,955	1,867,592	4,738,732	5,475,820	3,807,132	8,602,072
Treasury notes.....	4,103,753	1,638,829	12,632,729	10,191,683	9,461,102	9,242,025	10,909,330
Nonmarketable bonds.....	1,086,599	1,333,909	1,376,407	1,714,356	1,743,631	1,761,352	1,748,809
Other bonds maturing in 5 years or less.....	11,319,207	21,654,832	21,012,120	17,720,644	15,994,362	17,277,009	13,812,779
Other bonds maturing in 5 to 10 years.....	19,906,607	8,704,746	7,355,689	6,428,132	9,506,795	8,182,415	8,262,792
Other bonds maturing in 10 to 20 years.....	5,984,322	6,688,581	2,550,962	2,570,093	2,972,563	3,853,970	3,866,585
Other bonds maturing after 20 years.....	1,945,122	1,987,419	2,228,629	2,037,206	1,942,876	101,708	102,026

	By class of bank, September 30, 1953						
	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					
Loans—net	12,114,479	2,609,151	22,493,103	19,416,515	56,633,248	36,935,768	19,697,480
Reserves.....	185,363	54,103	345,224	246,658	831,348	542,448	288,900
Loans—gross	12,299,842	2,663,254	22,838,327	19,663,173	57,464,596	37,478,216	19,986,380
Commercial and industrial loans, including open-market paper.....	8,475,457	2,041,039	10,717,587	4,790,422	26,024,505	16,592,000	9,432,505
Loans to farmers directly guar. by CCC.....		3	36,582	338,175	374,760	300,659	74,101
Other loans to farmers.....	1,455	6,313	440,569	1,544,612	1,992,949	1,546,153	446,796
Loans to brokers and dealers in secs.....	1,382,744	145,004	203,416	52,328	1,783,492	747,437	1,036,055
Other loans for purchasing or carrying securities.....	211,067	71,322	409,461	205,747	897,597	543,189	354,408
Real estate loans:							
On farm land.....		545	102,485	491,985	595,015	415,217	179,798
On residential property:							
Insured by FHA.....	229,047	4,309	1,847,406	1,232,892	3,313,654	2,191,923	1,121,731
Insured or guaranteed by VA.....	17,865	5,078	1,130,617	1,389,022	2,542,582	1,898,178	644,404
Not ins. or guar. by FHA or VA.....	74,127	33,686	1,448,220	2,676,997	4,233,030	2,672,980	1,560,050
On other properties.....	74,295	24,289	829,540	1,227,405	2,155,529	1,396,858	758,671
Other loans to individuals:							
Retail automobile instalment paper.....	153,447	61,281	1,635,091	1,776,496	3,626,315	2,564,460	1,061,855
Other retail instalment paper.....	272,700	58,434	768,462	743,599	1,753,195	1,222,476	530,719
Repair and modernization instalment.....	187,032	25,517	671,984	517,547	1,432,080	1,017,107	414,973
Instalment cash loans.....	214,873	19,217	496,228	781,224	1,511,542	1,043,996	467,546
Single-payment loans.....	447,369	78,024	1,410,158	1,560,342	3,495,893	2,227,330	1,268,563
Loans to banks.....	203,413	3,806	194,074	5,537	406,830	207,555	199,275
All other loans (including overdrafts).....	354,951	85,387	556,447	328,843	1,325,628	890,698	434,930
United States Government direct obligations	7,434,493	2,804,205	18,935,095	22,301,372	51,475,165	35,183,041	16,292,124
Treasury bills.....	828,388	118,853	1,167,409	2,056,122	4,170,772	2,980,339	1,190,433
Treasury certificates of indebtedness.....	1,131,752	540,791	3,493,763	3,435,766	8,602,072	6,040,337	2,561,735
Treasury notes.....	1,143,464	686,218	4,334,998	4,744,650	10,909,330	7,365,360	3,543,970
Nonmarketable bonds.....	57,589	13,457	265,620	1,412,143	1,748,809	1,317,033	431,776
Other bonds maturing in 5 years or less.....	2,023,794	613,580	5,145,128	6,030,277	13,812,779	9,416,184	4,396,595
Other bonds maturing in 5 to 10 years.....	1,821,785	560,248	3,058,028	2,822,731	8,262,792	5,246,124	3,016,668
Other bonds maturing in 10 to 20 years.....	400,570	265,319	1,442,757	1,757,939	3,866,585	2,733,243	1,133,342
Other bonds maturing after 20 years.....	27,151	5,739	27,392	41,744	102,026	84,421	17,605

For footnote, see opposite page.

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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, September 30, 1953					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans—net	56,633,248	2,826,940	16,500,947	3,014,585	4,354,069	2,382,892	2,315,646
Reserves.....	831,348	47,667	264,895	50,536	72,752	26,595	33,228
Loans—gross	57,464,596	2,874,607	16,765,842	3,065,121	4,426,821	2,409,487	2,348,874
Commercial and industrial loans, including open-market paper.....	26,024,505	1,409,859	9,734,380	1,251,138	1,740,341	831,057	1,032,450
Loans to farmers directly guaranteed by CCC.....	374,760	171	1,328	1,307	21,652	7,204	15,408
Other loans to farmers.....	1,992,949	28,072	81,573	52,104	71,218	65,479	87,502
Loans to brokers and dealers in securities.....	1,783,492	15,486	1,418,674	33,121	45,612	17,486	17,198
Other loans for purchasing or carrying securities.....	897,597	36,422	262,191	31,374	93,848	78,327	50,517
Real estate loans:							
On farm land.....	595,015	16,089	39,351	44,870	80,361	50,395	30,306
On residential property:							
Insured by FHA.....	3,313,654	62,991	651,515	84,822	182,955	62,797	31,373
Insured or guaranteed by VA.....	2,542,582	99,345	511,732	197,133	261,054	100,114	22,838
Not insured or guaranteed by FHA or VA.....	4,233,030	273,153	644,677	324,922	587,467	263,812	133,337
On other properties.....	2,155,529	169,734	318,362	169,171	237,333	157,171	103,848
Other loans to individuals:							
Retail automobile instalment paper.....	3,626,315	176,744	489,880	234,918	294,884	184,409	210,599
Other retail instalment paper.....	1,753,195	70,938	461,032	92,130	114,612	78,842	93,005
Repair and modernization instalment loans.....	1,432,080	47,744	323,998	95,212	120,577	46,052	80,936
Instalment cash loans.....	1,511,542	100,367	409,011	128,017	127,046	104,084	84,760
Single-payment loans.....	3,495,893	268,939	772,125	253,158	316,945	274,650	255,848
Loans to banks.....	406,830	25,883	208,011	3,479	36,964	20,695	8,223
All other loans (including overdrafts).....	1,325,628	22,670	438,002	68,245	93,952	66,913	90,726
United States Government direct obligations	51,475,165	2,253,712	11,352,722	2,688,451	4,827,178	2,527,646	2,618,259
Treasury bills.....	4,170,772	214,194	1,072,027	163,527	306,596	214,382	242,370
Treasury certificates of indebtedness.....	8,602,072	292,891	1,541,625	333,035	884,768	418,201	581,053
Treasury notes.....	10,909,330	260,012	1,661,174	414,417	1,209,486	563,043	643,897
Nonmarketable bonds.....	1,748,809	97,164	258,057	159,255	155,557	141,364	83,076
Other bonds maturing in 5 years or less.....	13,812,779	569,367	3,338,147	713,395	1,236,583	676,299	613,443
Other bonds maturing in 5 to 10 years.....	8,262,792	500,006	2,482,487	490,442	665,323	356,165	249,254
Other bonds maturing in 10 to 20 years.....	3,866,585	317,466	960,888	407,427	361,417	155,573	202,866
Other bonds maturing after 20 years.....	102,026	2,612	38,317	6,953	7,448	2,619	2,300

	By Federal Reserve districts, September 30, 1953—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—net	7,389,455	2,087,919	1,423,567	2,212,750	2,891,624	9,232,854
Reserves.....	124,757	24,111	17,641	18,732	30,284	120,150
Loans—gross	7,514,212	2,112,030	1,441,208	2,231,482	2,921,908	9,353,004
Commercial and industrial loans, including open-market paper.....	3,429,162	827,007	444,681	818,786	1,442,904	3,062,740
Loans to farmers directly guaranteed by CCC.....	26,416	21,594	44,799	144,222	34,273	56,386
Other loans to farmers.....	246,831	129,142	150,962	363,664	276,222	440,180
Loans to brokers and dealers in securities.....	162,459	9,828	2,265	9,573	9,270	42,520
Other loans for purchasing or carrying securities.....	149,019	31,369	17,170	26,162	91,257	29,941
Real estate loans:						
On farm land.....	94,755	41,658	22,584	36,507	29,061	109,078
On residential property:						
Insured by FHA.....	430,371	138,063	110,834	80,312	29,219	1,448,402
Insured or guaranteed by VA.....	310,733	51,465	112,402	45,141	27,256	803,369
Not insured or guaranteed by FHA or VA.....	703,769	176,270	104,956	95,398	89,828	835,441
On other properties.....	278,955	103,088	52,713	84,474	96,543	384,137
Other loans to individuals:						
Retail automobile instalment paper.....	510,110	127,351	108,824	144,887	211,404	932,305
Other retail instalment paper.....	233,121	60,110	61,036	62,260	98,991	327,118
Repair and modernization instalment loans.....	216,110	70,939	82,912	42,341	63,888	241,371
Instalment cash loans.....	127,243	48,034	29,341	44,196	92,824	216,619
Single-payment loans.....	393,448	213,094	60,190	161,892	271,034	254,370
Loans to banks.....	25,509	19,786	5	16,698	1,500	40,777
All other loans (including overdrafts).....	176,201	43,232	35,534	54,969	56,434	128,750
United States Government direct obligations	10,298,857	1,995,158	1,459,339	2,654,286	2,337,518	6,462,039
Treasury bills.....	712,750	162,657	95,648	416,339	317,085	253,197
Treasury certificates of indebtedness.....	1,678,933	442,619	250,825	540,954	490,354	1,146,814
Treasury notes.....	2,648,552	515,569	393,849	681,794	520,199	1,397,338
Nonmarketable bonds.....	324,614	97,425	124,693	115,480	60,416	131,708
Other bonds maturing in 5 years or less.....	2,525,422	452,249	408,103	580,742	608,662	2,090,367
Other bonds maturing in 5 to 10 years.....	1,789,066	236,466	131,560	225,703	228,276	908,044
Other bonds maturing in 10 to 20 years.....	604,100	86,760	53,654	89,304	109,350	517,780
Other bonds maturing after 20 years.....	15,420	1,413	1,007	3,970	3,176	16,791

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.

**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, September 30, 1953					
		Boston	New York	Phila- delphia	Cleveland	Richmond ²	Atlanta ²
Loans—net	22,493,103	1,146,554	645,094	1,383,628	2,646,176	1,061,091	1,071,707
Reserves.....	345,224	22,936	21,241	29,143	52,173	13,664	17,976
Loans—gross	22,838,327	1,169,490	666,335	1,412,771	2,698,349	1,074,755	1,089,683
Commercial and industrial loans, including open-market paper.....	10,717,587	762,498	362,376	845,529	1,432,014	483,426	569,211
Loans to farmers directly guaranteed by CCC.....	36,582	.....	165	.....	.....	7	5,181
Other loans to farmers.....	440,569	200	3,053	372	.....	1,993	10,318
Loans to brokers and dealers in securities.....	203,416	11,603	3,354	28,899	44,594	13,279	13,526
Other loans for purchasing or carrying securi- ties.....	409,461	17,381	10,183	11,164	74,023	55,035	32,323
Real estate loans:							
On farm land.....	102,485	56	2,356	160	4,543	2,591	2,854
On residential property:							
Insured by FHA.....	1,847,406	25,175	41,618	20,036	104,222	21,029	7,849
Insured or guaranteed by VA.....	1,130,617	12,990	29,504	3,003	121,520	29,945	5,059
Not insured or guaranteed by FHA or VA.....	1,448,220	40,591	45,751	22,959	221,390	80,690	34,059
On other properties.....	829,540	43,843	33,270	19,822	97,711	61,741	33,953
Other loans to individuals:							
Retail automobile instalment paper.....	1,635,091	49,911	28,252	125,752	108,105	75,311	96,447
Other retail instalment paper.....	678,462	18,038	22,472	48,152	59,854	31,030	39,498
Repair and modernization instalment loans.....	701,984	11,619	14,346	58,902	75,239	23,381	37,421
Instalment cash loans.....	496,228	13,795	16,311	53,255	59,182	32,608	28,294
Single-payment loans.....	1,410,158	97,195	37,690	139,092	185,723	107,016	111,070
Loans to banks.....	194,074	24,491	4,000	3,479	36,949	19,195	6,231
All other loans (including overdrafts).....	556,447	40,104	11,634	32,195	72,608	36,478	56,689
United States Government direct obligations	18,935,095	634,232	392,231	761,914	2,670,889	1,110,426	1,069,664
Treasury bills.....	1,167,409	64,947	12,028	18,382	127,415	81,404	128,277
Treasury certificates of indebtedness.....	3,493,763	130,223	46,052	112,864	568,607	187,567	237,266
Treasury notes.....	4,334,998	44,944	20,062	105,940	706,634	274,406	236,087
Nonmarketable bonds.....	265,620	11,610	4,774	3,163	22,847	28,110	9,973
Other bonds maturing in 5 years or less.....	5,145,128	109,438	187,887	198,762	591,858	285,266	244,180
Other bonds maturing in 5 to 10 years.....	3,058,028	160,490	67,105	172,687	430,405	188,231	125,864
Other bonds maturing in 10 to 20 years.....	1,442,757	112,180	54,118	148,926	219,318	64,423	87,388
Other bonds maturing after 20 years.....	27,392	400	205	1,190	3,805	1,019	629

	By Federal Reserve districts, September 30, 1953—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ²
Loans—net	2,155,705	1,205,203	567,511	1,237,929	1,599,411	7,773,094
Reserves.....	33,712	15,730	6,685	11,433	16,937	103,594
Loans—gross	2,189,417	1,220,933	574,196	1,249,362	1,616,348	7,876,688
Commercial and industrial loans, including open-market paper.....	888,438	652,645	287,949	649,634	1,004,450	2,779,417
Loans to farmers directly guaranteed by CCC.....	352	9,358	85	4,773	2,260	14,401
Other loans to farmers.....	6,608	19,581	3,877	84,088	23,028	286,779
Loans to brokers and dealers in securities.....	16,954	9,527	2,178	9,232	8,170	42,100
Other loans for purchasing or carrying securities.....	54,644	18,959	10,311	21,291	77,842	26,305
Real estate loans:						
On farm land.....	4,887	2,158	130	6,832	4,103	71,815
On residential property:						
Insured by FHA.....	225,004	56,275	29,951	52,670	13,905	1,249,672
Insured or guaranteed by VA.....	120,119	13,004	39,853	19,608	10,865	725,147
Not insured or guaranteed by FHA or VA.....	187,648	59,298	16,239	41,400	25,854	672,341
On other properties.....	74,972	53,724	14,865	53,329	54,459	287,851
Other loans to individuals:						
Retail automobile instalment paper.....	182,096	55,336	29,196	61,734	69,864	753,087
Other retail instalment paper.....	61,147	29,519	25,684	35,913	54,154	253,001
Repair and modernization instalment loans.....	114,424	51,388	55,615	30,360	37,108	192,481
Instalment cash loans.....	33,883	16,777	9,575	20,260	41,956	170,332
Single-payment loans.....	141,238	119,409	24,035	95,245	154,157	198,288
Loans to banks.....	21,700	19,786	.....	16,666	1,500	40,077
All other loans (including overdrafts).....	55,303	34,189	24,653	46,327	32,673	113,594
United States Government direct obligations	3,471,780	827,133	394,196	1,431,390	1,015,147	5,156,093
Treasury bills.....	209,851	43,184	7,604	243,176	97,263	133,878
Treasury certificates of indebtedness.....	496,348	216,588	62,634	288,523	211,963	935,128
Treasury notes.....	949,146	216,418	103,313	365,202	162,549	1,150,297
Nonmarketable bonds.....	52,762	15,377	4,992	21,354	11,892	78,766
Other bonds maturing in 5 years or less.....	838,256	182,401	136,952	313,551	322,041	1,734,536
Other bonds maturing in 5 to 10 years.....	750,079	128,947	48,394	146,852	134,331	704,643
Other bonds maturing in 10 to 20 years.....	170,210	23,932	29,975	51,085	74,909	406,293
Other bonds maturing after 20 years.....	5,128	286	332	1,647	199	12,552

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, September 30, 1953					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
		Loans—net	19,416,515	1,680,386	3,741,374	1,630,957	1,707,893	1,321,801	1,243,939
Reserves.....	246,658	24,731	58,291	21,393	20,579	12,931	15,252
Loans—gross	19,663,173	1,705,117	3,799,665	1,652,350	1,728,472	1,334,732	1,259,191
Commercial and industrial loans, including open-market paper.....	4,790,422	647,361	896,547	405,609	308,327	347,631	463,239
Loans to farmers directly guaranteed by CCC.....	338,175	171	1,163	1,307	21,652	7,197	10,227
Other loans to farmers.....	1,544,612	27,872	77,065	51,732	70,546	63,486	77,184
Loans to brokers and dealers in securities.....	52,328	3,883	32,576	4,222	1,018	4,207	3,672
Other loans for purchasing or carrying securities.....	205,747	19,041	40,941	20,210	19,825	23,292	18,194
Real estate loans:							
On farm land.....	491,985	16,033	36,995	44,710	75,818	47,804	27,452
On residential property:							
Insured by FHA.....	1,232,892	37,816	380,850	64,786	78,733	41,768	23,524
Insured or guaranteed by VA.....	1,389,022	86,355	464,363	194,130	139,534	70,169	17,779
Not insured or guaranteed by FHA or VA.....	2,676,997	232,562	524,799	301,963	366,077	183,122	99,278
On other properties.....	1,227,405	125,891	210,797	149,349	139,622	95,430	69,895
Other loans to individuals:							
Retail automobile instalment paper.....	1,776,496	126,833	308,181	109,166	186,779	109,098	114,152
Other retail instalment paper.....	743,599	52,900	165,860	43,978	54,758	47,812	53,507
Repair and modernization instalment loans.....	517,547	36,125	122,620	36,310	45,338	22,671	43,815
Instalment cash loans.....	781,224	86,572	177,827	74,762	67,864	71,476	56,466
Single-payment loans.....	1,560,342	171,744	287,066	114,066	131,222	167,634	144,778
Loans to banks.....	5,537	1,392	598	.....	15	1,500	1,992
All other loans (including overdrafts).....	328,843	32,566	71,417	36,050	21,344	30,435	34,037
United States Government direct obligations	22,301,372	1,619,480	3,525,998	1,926,537	2,156,289	1,417,220	1,548,595
Treasury bills.....	2,056,122	149,247	231,611	145,145	179,181	132,978	114,093
Treasury certificates of indebtedness.....	3,435,766	162,668	363,821	220,171	316,161	230,634	343,787
Treasury notes.....	4,744,650	215,068	497,648	308,477	502,852	288,637	407,810
Nonmarketable bonds.....	1,412,143	85,554	195,694	156,092	132,710	113,254	73,103
Other bonds maturing in 5 years or less.....	6,030,277	459,929	1,126,466	514,633	644,725	391,033	369,263
Other bonds maturing in 5 to 10 years.....	2,822,731	339,516	593,597	317,755	234,918	167,934	123,390
Other bonds maturing in 10 to 20 years.....	1,757,939	205,286	506,200	258,501	142,099	91,150	115,478
Other bonds maturing after 20 years.....	41,744	2,212	10,961	5,763	3,643	1,600	1,671

	By Federal Reserve districts, September 30, 1953—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
	Loans—net	2,624,599	882,716	856,056	974,821	1,292,213	1,459,760
Reserves.....	36,942	8,381	10,956	7,299	13,347	16,556
Loans—gross	2,661,541	891,097	867,012	982,120	1,305,560	1,476,316
Commercial and industrial loans, including open-market paper.....	499,685	174,362	156,732	169,152	438,454	283,323
Loans to farmers directly guaranteed by CCC.....	26,061	12,236	44,714	139,449	32,013	41,985
Other loans to farmers.....	233,910	109,561	147,085	279,576	253,194	153,401
Loans to brokers and dealers in securities.....	501	301	87	341	1,100	420
Other loans for purchasing or carrying securities.....	23,053	12,410	6,859	4,871	13,415	3,636
Real estate loans:						
On farm land.....	89,323	39,500	22,454	29,675	24,958	37,263
On residential property:						
Insured by FHA.....	201,058	81,788	80,883	27,642	15,314	198,730
Insured or guaranteed by VA.....	185,536	38,461	72,549	25,533	16,391	78,222
Not insured or guaranteed by FHA or VA.....	482,435	116,972	88,717	53,998	63,974	163,100
On other properties.....	179,694	49,364	37,848	31,145	42,084	96,286
Other loans to individuals:						
Retail automobile instalment paper.....	266,733	72,015	79,628	83,153	141,540	179,218
Other retail instalment paper.....	113,540	30,591	35,352	26,347	44,837	74,117
Repair and modernization instalment loans.....	76,169	19,551	27,297	11,981	26,780	48,890
Instalment cash loans.....	74,143	31,257	19,766	23,936	50,868	46,287
Single-payment loans.....	174,186	93,685	36,155	66,647	116,877	56,282
Loans to banks.....	3	.....	5	32	.....	.....
All other loans (including overdrafts).....	35,511	9,043	10,881	8,642	23,761	15,156
United States Government direct obligations	4,022,872	1,168,025	1,065,143	1,222,896	1,322,371	1,305,946
Treasury bills.....	384,046	119,473	88,044	173,163	219,822	119,319
Treasury certificates of indebtedness.....	641,794	226,031	188,191	252,431	278,391	211,686
Treasury notes.....	1,013,188	299,151	290,536	316,592	357,650	247,041
Nonmarketable bonds.....	258,395	82,048	119,701	94,126	48,524	52,942
Other bonds maturing in 5 years or less.....	1,073,586	269,848	271,151	267,191	286,621	355,831
Other bonds maturing in 5 to 10 years.....	478,759	107,519	83,166	78,851	93,945	203,401
Other bonds maturing in 10 to 20 years.....	168,571	62,828	23,679	38,219	34,441	111,487
Other bonds maturing after 20 years.....	4,553	1,127	675	2,323	2,977	4,239

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SEPTEMBER 30, 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	6,753	120,185,482	56,633,248	51,475,165	30,461	8,901,737	2,802,862	342,009	35,918,703	19,214,753	2,010,472
Reserve bank cities ¹	161	49,763,669	26,978,868	17,814,789	17,182	3,466,573	1,304,021	182,236	16,113,081	9,723,668	418,144
1. Boston.....	10	1,960,559	1,146,554	634,232		135,710	37,995	6,068	609,940	367,484	25,369
2. New York ^{2*}	29	21,865,356	12,283,996	7,529,877	1,459	1,439,945	508,474	101,605	7,689,764	4,933,098	141,499
3. Philadelphia ^{3*}	10	2,427,315	1,383,628	761,914		185,406	84,170	12,197	830,850	436,216	32,776
4. Cleveland.....	4	2,055,394	958,387	896,447		129,817	66,753	3,990	581,431	315,008	32,626
5. Richmond.....	6	363,800	171,961	162,621		23,034	5,379	805	151,976	72,189	5,416
6. Atlanta ⁴	5	758,527	408,386	267,946		65,751	14,914	1,530	282,438	129,988	7,826
7. Chicago ⁵	61	7,519,189	3,098,828	3,706,012	7	480,196	218,526	15,620	2,468,248	1,587,684	53,792
8. St. Louis ⁶	6	1,132,252	649,459	393,590	31	58,087	25,943	5,142	387,973	204,944	10,248
9. Minneapolis ⁷	4	690,038	369,626	237,780		54,891	26,226	1,515	278,533	126,888	6,124
10. Kansas City ⁸	9	792,006	352,372	359,227	34	63,051	15,661	1,661	370,701	158,890	7,396
11. Dallas ⁹	8	1,025,806	701,196	275,771	3	39,536	6,090	3,210	479,702	193,348	8,983
12. San Francisco.....	9	9,173,427	5,454,475	2,589,372	15,648	791,149	293,890	28,893	1,981,525	1,197,931	86,089
Reserve branch cities ¹	121	18,461,011	8,194,938	8,634,349	8,605	1,253,511	326,871	42,737	5,923,213	3,106,176	269,186
2. Buffalo ¹⁰	4	867,996	475,577	296,847	12	64,988	27,103	3,469	243,528	135,215	17,582
3. Cincinnati.....	7	860,510	425,410	372,392	234	48,082	12,341	2,051	282,884	143,164	15,695
4. Pittsburgh ¹¹	6	2,113,446	1,032,157	859,609		121,937	91,332	8,411	594,506	383,527	27,350
5. Baltimore ¹²	8	665,423	263,554	346,517		44,744	8,992	1,616	240,246	125,089	18,078
6. Charlotte ¹³	4	456,759	262,221	156,859	1,631	24,535	10,435	1,078	178,268	68,810	7,159
7. Birmingham.....	3	299,858	118,537	137,474		36,913	6,349	585	106,742	43,975	4,943
8. Jacksonville ¹⁴	3	267,166	100,331	140,127		19,724	6,322	662	129,506	48,816	3,565
9. Nashville.....	4	359,775	200,241	135,955		17,055	4,983	1,541	121,729	57,124	5,554
6. New Orleans.....	6	675,971	244,212	388,162	105	37,331	4,978	1,183	235,572	125,048	8,900
7. Detroit.....	6	2,915,545	1,002,510	1,614,957	6,479	252,803	34,444	4,352	784,985	437,715	48,374
8. Little Rock.....	4	132,268	46,770	67,290		14,101	3,861	246	59,044	25,404	1,680
9. Louisville.....	6	432,491	206,243	199,767		13,599	11,834	1,048	149,153	58,886	6,915
6. Memphis.....	3	434,098	280,203	114,039		37,640	1,100	1,116	162,501	77,585	6,886
9. Helena.....	2	40,549	13,144	24,448		2,262	629	66	17,571	8,663	216
10. Denver ¹⁵	7	556,901	227,292	303,276		16,896	8,519	918	205,502	97,461	7,723
10. Oklahoma City ¹⁶	4	317,094	151,681	121,421		33,633	9,617	742	114,970	43,019	2,787
10. Omaha.....	6	357,895	143,889	161,738		40,216	11,320	732	151,840	72,516	3,586
11. El Paso.....	3	134,332	85,068	43,739		5,151	50	324	58,883	25,414	2,756
11. Houston ¹⁷	9	964,048	495,459	423,189		36,245	6,842	2,313	464,060	187,944	12,288
11. San Antonio ¹⁸	6	297,262	101,820	159,822		26,608	8,496	516	117,358	54,968	5,441
12. Los Angeles ¹⁹	6	2,754,297	973,211	1,651,336	141	105,868	18,320	5,421	747,371	450,026	25,210
12. Portland.....	3	1,056,501	566,312	374,267		105,788	8,152	1,982	285,138	175,485	12,046
12. Salt Lake City ²⁰	6	364,234	176,509	158,916	3	25,675	2,560	571	112,299	62,275	4,891
12. Seattle ²¹	5	1,136,592	602,587	382,202		121,717	28,292	1,794	359,557	198,047	19,561
Other reserve cities ¹	72	5,222,001	2,042,927	2,724,655	74	306,129	137,832	10,384	1,841,418	920,130	101,766
4. Columbus.....	3	455,836	132,751	279,609		36,253	6,443	780	164,306	84,177	9,502
4. Toledo.....	4	377,198	97,471	262,832		23,833	2,525	537	123,558	68,164	10,361
5. Washington ²²	13	853,193	363,355	444,429		23,383	20,060	1,966	268,088	158,408	21,719
7. Cedar Rapids.....	1	74,172	14,550	38,010		21,080	367	165	28,813	14,172	1,517
7. Des Moines ²³	3	217,996	90,903	99,504		20,987	6,294	308	67,974	24,775	3,645
7. Dubuque.....	2	38,423	8,950	26,349		1,293	1,768	63	10,233	4,394	543
7. Indianapolis.....	5	645,378	210,523	368,336	8	48,716	16,601	1,194	246,280	122,574	15,441
7. Milwaukee ²⁴	6	744,855	306,455	379,366	51	26,721	30,716	1,546	255,836	131,973	13,199
7. Sioux City.....	4	81,122	32,137	43,451		4,130	1,251	153	35,733	15,220	1,552
8. National Stock Yards.....	1	81,842	22,528	52,447		6,539	148	180	43,035	18,313	6,686
9. St. Paul ²⁵	3	350,520	184,741	131,968		24,673	8,343	795	132,889	62,716	3,785
10. Kansas City, Kansas ²⁶	2	53,397	25,558	22,290	4	4,780	663	102	23,500	9,779	796
10. Lincoln ²⁷	3	107,077	36,957	57,872		9,898	2,150	200	38,500	21,503	1,492
10. Pueblo.....	2	33,413	17,883	14,565		870	22	73	16,888	5,980	925
10. St. Joseph.....	5	67,683	23,630	38,516		3,991	1,234	312	25,473	11,682	1,175
10. Topeka.....	4	84,038	31,996	41,853	11	8,795	1,210	173	31,709	16,953	1,779
10. Tulsa ²⁸	4	388,518	157,063	187,810		25,628	17,393	624	119,835	40,503	4,371
10. Wichita.....	4	221,820	69,608	122,822		12,452	16,580	358	76,973	42,608	3,330
11. Fort Worth ²⁹	3	345,520	215,868	112,626		12,107	4,064	855	131,795	66,236	5,948
Country banks, by districts ³	6,399	46,738,801	19,416,515	22,301,372	4,600	3,875,524	1,034,138	106,652	12,040,991	5,464,779	1,221,376
1. Boston.....	308	3,695,454	1,680,386	1,619,480	318	271,193	113,451	10,626	955,506	413,303	117,609
2. New York.....	672	8,257,175	3,741,374	3,525,998	2,579	755,205	208,262	23,757	1,644,993	808,865	195,441
3. Philadelphia.....	599	4,074,719	1,630,957	1,926,537	89	329,030	175,400	12,706	676,386	450,965	104,688
4. Cleveland.....	633	4,338,432	1,707,893	2,156,289	156	361,938	102,377	9,779	1,003,285	503,456	120,352
5. Richmond.....	445	3,006,036	1,321,801	1,417,220	216	198,634	61,457	6,708	895,285	364,857	106,263
6. Atlanta.....	342	3,152,666	1,243,939	1,548,595	65	321,988	31,517	6,562	981,757	416,455	179,391
7. Chicago.....	926	7,435,910	2,624,599	4,022,872	727	631,184	144,939	11,589	1,808,383	836,742	198,936
8. St. Louis.....	473	2,291,855	882,716	1,168,025	242	185,532	50,608	4,732	647,766	292,707	56,905
9. Minneapolis.....	463	2,123,308	856,056	1,065,143	49	144,606	53,976	3,478	549,006	264,267	38,836
10. Kansas City.....	704	2,452,609	974,821	1,222,896	107	219,975	30,306	4,504	806,727	348,756	51,470
11. Dallas.....	606	2,904,740	1,292,213	1,322,371	5	252,820	30,501	6,830	1,156,688	425,061	85,583
12. San Francisco.....	228	3,005,897	1,459,760	1,305,946	47	203,419	31,344	5,381	715,209	359,345	65,902

* 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								
6,297,284	26,063	51,188	8,318,943	1,166,065	28,200	87,964	340,365	319,618	181,217	158,227,614	All member banks
893,001	10,295	42,458	5,025,515	365,569	10,664	45,379	326,715	173,333	99,442	66,897,852	Reserve bank cities¹
40,322	621	4,979	171,165	17,496		415	26,592	6,375	4,074	2,625,451	1. Boston
57,647	2,385	25,728	2,529,407	160,106	6	3,288	234,615	74,128	57,422	30,084,685	2. New York ^{2*}
79,269	865	2,451	279,273	17,761		7,381	3,843	8,676	7,821	3,303,647	3. Philadelphia*
70,305	160	553	162,779	8,215		9,972	18	8,148	2,374	2,665,552	4. Cleveland
13,485		11	60,875	3,505	4	676		1,036	513	521,510	5. Richmond
49,073	200		95,351	12,151	71			2,153	1,217	1,056,557	6. Atlanta ³
187,226	1,403	2,991	635,152	23,729	76	308	4,089	26,537	5,479	10,047,655	7. Chicago ²
36,672	15	88	136,006	7,761	200	100	813	3,963	1,385	1,534,447	8. St. Louis*
28,684	253	459	116,125	1,051	350	2,780	622	2,443	459	976,276	9. Minneapolis*
70,835	13	107	133,460	4,759		470		1,032	402	1,169,370	10. Kansas City*
140,885	530	680	135,276	17,034	8,666		4,395	2,248	580	1,538,431	11. Dallas*
118,598	3,850	4,411	570,646	92,001	1,291	19,989	51,728	36,594	17,716	11,374,271	12. San Francisco
917,282	6,934	5,984	1,617,651	181,376	5,406	24,466	10,308	63,127	23,406	24,692,313	Reserve branch cities¹
26,003	287	1,454	62,987	11,056		559		3,452	2,836	1,129,427	2. Buffalo*
39,272	200	65	84,488	11,520			19	3,657	1,130	1,159,720	4. Cincinnati
43,041		252	140,336	25,269	11	8,897	159	8,587	1,161	2,752,036	4. Pittsburgh*
30,788	2	288	66,001	6,899		410	51	2,468	2,170	917,667	5. Baltimore*
18,264			84,035	4,233	220		27	1,473	2,223	643,203	5. Charlotte ³
27,265			30,559	2,809	203			1,170	486	411,268	6. Birmingham
40,685			36,440	4,497	78			601	70	401,918	6. Jacksonville*
29,575			29,476	4,938	327		247	768	511	488,295	6. Nashville
28,707	416	22	72,479	6,690	52	500	2,795	2,494	1,060	925,134	6. New Orleans
66,123	766	1,292	230,715	15,238		10	160	9,362	4,302	3,729,602	7. Detroit
16,126			15,834	957				227	127	192,623	8. Little Rock
24,862	14		58,476	2,764	38	160		1,409	335	586,350	8. Louisville
39,654	103	3	38,270	5,970				451	777	603,989	8. Memphis
2,645			6,047	221				242	13	58,596	9. Helena
53,242	201	9	46,866	957		240	204	2,482	1,165	767,451	10. Denver*
41,680			27,484	5,902		1,686	1,033	921	165	441,771	10. Oklahoma City*
28,437	270		47,031	3,320				861	225	514,141	10. Omaha
18,487		332	11,894	1,173	130			249	104	191,871	11. El Paso
170,621	2,564	538	90,105	15,681	3,558	6,084	4,263	3,422	907	1,462,023	11. Houston*
35,913	297	32	20,707	5,302	68			804	64	420,858	11. San Antonio*
72,538	15	620	198,962	13,114	46	5,059	151	9,797	1,845	3,531,680	12. Los Angeles*
18,775	661	431	77,740	14,728	256			4,230	742	1,361,894	12. Portland
14,965	368		29,800	3,258		861		41	437	481,130	12. Salt Lake City ³
29,614	770	646	110,919	14,880	419		449	3,633	1,136	1,516,666	12. Seattle*
404,643	869	353	413,657	58,491	657	3,248	160	14,211	7,252	7,147,438	Other reserve cities¹
27,788		9	42,830	7,199				832	897	629,070	4. Columbus
34,806			10,227	1,544			96	1,681	435	504,512	4. Toledo
47,817		117	40,027	16,497	333	1,150		1,239	1,177	1,141,677	5. Washington*
5,254			7,870	956						103,941	7. Cedar Rapids
21,218			18,336	729		1,715		748	240	289,402	7. Des Moines*
2,400			2,896	306				2	6	48,970	7. Dubuque
47,151	97	28	60,989	5,239				2,054	506	899,457	7. Indianapolis
28,942		136	81,586	6,629			99	1,727	2,164	1,011,310	7. Milwaukee*
11,014	149		7,798	965				294	49	118,163	7. Sioux City
4,194			19,842	2,795			205	303	58	125,238	8. National Stock Yards
17,881		63	48,444	3,428				1,278	762	488,452	9. St. Paul*
9,497			9,162	811				2	82	77,377	10. Kansas City, Kansas*
6,343			1,211	314				323	72	146,783	10. Lincoln*
8,772			4,323	584		82		6	4	50,625	10. Pueblo
8,253	40		4,242	620	3			167	41	94,030	10. St. Joseph
8,735			15,087	4,307	1			415	211	116,996	10. Topeka
59,674	200		7,735	1,345	186			1,090	295	514,046	10. Tulsa*
23,300			27,624	7,255	134			923	104	301,351	10. Wichita
31,604	383							1,127	207	486,038	11. Fort Worth*
4,082,358	7,965	2,393	1,262,120	560,629	11,473	14,871	3,182	68,947	51,117	59,490,011	Country banks, by districts
215,344	268	562	208,420	54,937	862	1,220	489	6,965	4,527	4,719,960	1. Boston
341,135	722	314	298,516	109,195	953	3,768	437	20,350	10,532	10,047,403	2. New York
237,370	236		83,127	53,113	1,399	1,194	51	3,697	4,203	5,014,762	3. Philadelphia
303,084	243	23	76,127	47,315	426	679	169	3,683	3,807	5,397,796	4. Cleveland
299,163	882	11	124,109	40,681	765	774	470	2,535	4,881	3,951,427	5. Richmond
373,096	889	205	92,176	45,458	1,488	533	1,109	5,734	4,146	4,192,891	6. Atlanta
660,454	127	137	131,532	64,893	719	2,498	223	8,533	6,686	9,327,845	7. Chicago
261,302	30	1	36,821	21,946	445	201		2,298	2,129	2,966,640	8. St. Louis
204,885	134	240	40,644	17,764	319	639	91	5,975	1,228	2,698,325	9. Minneapolis
378,726	650		27,125	17,743	418	234	18	1,070	1,841	3,280,665	10. Kansas City
580,321	3,384	423	61,916	45,668	2,365	475	120	1,319	3,343	4,114,718	11. Dallas
227,478	400	477	81,607	41,916	1,314	2,656	5	6,788	3,794	3,777,579	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 SEPTEMBER 30, 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	108,544,430	81,131,746	5,555,127	6,989,302	11,152,507	1,340,840	2,374,908	35,258,642	32,824,774	292,236	17,732	1,379,698	31,671	712,531
Reserve bank cities¹	48,401,723	34,336,133	2,950,883	1,567,944	6,865,637	1,279,038	1,402,088	11,282,905	9,948,694	104,319	1,481	527,140	14,065	687,206
1. Boston	2,134,207	1,613,482	95,292	97,751	278,573	27,294	21,815	178,415	164,214	6,195	6	6	8,000	8,000
2. New York ^{2*}	23,794,735	16,662,531	1,709,314	339,089	2,969,832	1,092,681	1,021,288	2,562,149	1,884,703	49,323	78	41,267	5,500	581,356
3. Philadelphia ^{3*}	2,699,120	2,024,213	127,154	100,743	411,982	17,425	17,603	261,685	240,049	25	78	20,958	75	500
4. Cleveland	1,692,000	1,333,953	113,907	63,868	153,190	5,295	19,787	785,751	763,443	375	15	21,896	37	100
5. Richmond	385,202	239,304	14,889	25,144	102,502	209	3,154	89,979	84,054	3,285	15	2,630	10	100
6. Atlanta ³	858,595	563,318	33,604	81,173	176,319	41	4,140	111,072	108,879	2,155	15	15	8	100
7. Chicago ²	7,132,921	5,040,290	425,020	314,742	1,235,791	37,474	79,604	2,046,506	1,991,478	3,150	673	43,445	3,760	4,000
8. St. Louis ²	1,247,473	830,879	68,025	23,194	316,770	2,189	6,416	165,707	163,647	1,550	510	250	50	100
9. Minneapolis ²	771,984	458,973	44,793	47,814	208,027	2,094	10,283	107,749	107,490	9	1	1	50	100
10. Kansas City ²	1,003,702	557,877	24,537	38,847	376,090	1,093	5,258	89,794	89,743	9	1	13,187	50	100
11. Dallas ²	1,211,507	724,315	38,044	64,860	368,921	2,907	12,460	185,195	172,008	198	1	383,492	4,625	93,350
12. San Francisco	5,470,277	4,286,998	256,304	370,719	265,640	90,336	200,280	4,698,903	4,178,986	38,252	198	198	4,625	93,350
Reserve branch cities¹	17,453,877	12,866,162	932,148	1,110,130	2,292,751	41,736	210,950	5,265,310	4,960,335	22,503	1,137	270,372	2,713	8,250
2. Buffalo	690,611	548,105	36,305	66,742	26,308	3,884	9,267	350,887	348,021	2,866	10	2,321	545	100
4. Cincinnati	830,916	634,865	42,421	31,183	107,212	2,592	14,643	235,967	203,272	32,695	5	32,510	180	100
4. Pittsburgh ²	1,939,527	1,555,646	106,058	41,957	221,622	2,416	11,828	490,284	467,237	230	10	22,482	325	100
5. Baltimore ²	727,611	516,098	43,244	68,646	89,114	1,405	9,104	123,214	122,594	600	2	22,655	940	100
5. Charlotte ²	481,361	300,872	15,557	25,726	129,353	54	7,999	74,293	47,944	2,752	2	22,655	940	100
6. Birmingham	315,317	247,944	12,691	16,149	37,091	1,442	1,442	64,454	64,454	1,950	166	2,952	5	100
6. Jacksonville ²	315,396	174,356	10,588	42,633	85,853	80	1,886	53,624	51,674	1,950	166	2,952	5	100
6. Nashville	330,198	185,338	11,699	48,214	83,587	134,225	5,034	123,566	118,893	300	35	4,088	250	100
6. New Orleans	719,266	425,943	25,138	122,854	118,587	207,366	5,285	33,789	1,110,559	1,130	35	4,008	40	100
7. Detroit	2,417,933	1,770,536	282,370	118,587	134,225	6,072	5,034	123,566	118,893	300	35	4,088	250	100
8. Little Rock	157,966	90,048	3,477	30,624	32,800	747	747	23,052	22,596	450	6	4,008	40	100
8. Louisville	467,951	315,246	26,839	11,035	108,426	49	6,356	71,347	69,523	1,800	4	4,008	20	100
8. Memphis	448,874	271,069	9,815	37,132	127,801	510	2,547	100,508	99,658	850	50	5,335	13	100
9. Helena	48,383	21,091	1,083	14,471	11,487	90	2,577	7,068	7,013	50	5	5,335	13	100
10. Denver ²	559,046	400,804	26,619	25,388	98,207	90	7,938	155,247	147,849	2,050	100	8,350	30	100
10. Okla' ma City ²	333,629	202,962	7,702	31,770	87,599	3	3,614	41,311	32,831	100	3	8,350	13	100
10. Omaha	433,560	255,573	24,832	20,755	129,989	1,485	2,998	43,974	43,966	3	5	2,514	30	100
11. El Paso	143,886	103,888	3,816	8,615	24,716	1,485	1,366	36,997	32,033	2,150	37	2,514	30	100
11. Houston ²	1,223,329	875,310	33,365	67,774	232,206	5,286	9,388	120,100	94,712	1,754	17	28,682	100	100
11. San Antonio ²	311,694	235,587	5,487	12,892	53,330	1,657	2,741	84,867	54,414	1,754	17	28,682	100	100
12. Los Angeles ²	2,326,334	2,012,029	112,665	41,813	113,214	6,231	40,382	963,603	863,271	615	45	99,617	100	100
12. Portland	823,217	650,481	22,952	88,764	38,575	1,404	21,041	424,366	415,773	45	1	8,498	50	100
12. Salt Lake City ³	340,683	258,209	9,978	29,759	40,002	1	2,734	109,677	104,277	3,325	1,020	1,005	50	100
12. Seattle ²	1,067,459	814,162	57,447	106,647	72,682	5,232	11,289	336,681	325,908	2,183	1,020	1,005	390	8,000
Other reserve cities¹	5,467,029	3,736,219	242,633	443,510	938,867	8,159	97,641	1,175,906	1,106,238	26,309	145	24,931	1,208	17,075
4. Columbus	479,138	302,283	18,780	92,223	48,738	45	17,069	111,670	96,350	645	5	14,504	166	100
4. Toledo	347,832	278,776	21,871	16,096	21,397	13	9,692	130,228	127,388	195	55	2,590	78	100
5. Washington ²	865,998	757,238	33,216	128	56,510	5,659	13,247	186,973	157,901	11,894	25	790	17,075	100
7. Cedar Rapids	78,534	36,594	1,850	6,470	33,493	127	1,277	18,580	18,580	2,245	16	2,245	16	100
7. Des Moines ²	237,920	123,698	8,520	45,383	58,042	2,277	31,609	181,580	181,580	2,245	16	2,245	16	100
7. Dubuque	24,553	19,807	1,491	2,041	1,072	142	142	21,423	21,423	5	5	203	434	100
7. Indianapolis	685,313	446,230	24,963	93,336	104,906	244	15,634	155,360	152,357	2,795	5	203	434	100
7. Milwaukee ²	730,316	514,105	42,892	26,867	126,241	1,452	18,759	201,151	196,268	4,445	4	434	100	100
7. Sioux City	92,644	50,715	2,718	6,060	32,642	519	519	18,868	18,868	6	7	6	7	100
8. National Stock Yards	108,974	19,392	1,316	1,661	86,587	18	18	7,033	1,532	1	1	5,500	1	100
9. St. Paul ²	376,861	223,336	30,698	34,638	84,661	409	3,119	70,367	70,092	275	1	5,500	1	100
10. Kansas City, Kansas ²	55,931	22,089	1,309	10,812	22,093	428	428	15,372	15,367	5	15	5	5	100
10. Lincoln ²	124,244	69,775	4,637	10,055	35,343	1,634	1,634	13,776	13,761	15	15	1,000	15	100
10. Pueblo	36,168	27,097	1,535	2,899	4,332	305	305	9,729	8,654	75	75	1,000	75	100
10. St. Joseph	62,283	37,285	1,322	2,808	19,215	1,653	25,578	25,578	25,573	5	5	250	5	100
10. Topeka	91,540	47,347	6,287	26,057	11,282	567	567	17,301	15,910	1,130	11	250	11	100
10. Tulsa	433,348	326,684	19,616	13,813	70,636	350	2,249	43,035	42,480	1,600	5	385	15	100
10. Wichita	259,743	176,054	10,739	29,470	40,152	2,948	2,948	24,499	22,659	1,825	1	625	15	100
11. Fort Worth ²	375,689	257,714	8,873	20,693	81,535	7,254	7,254	73,354	71,734	820	625	1,000	15	100
Country banks, by districts	37,221,801	30,193,232	1,429,463	3,867,718	1,055,252	11,907	664,229	17,534,521	16,809,507	139,105	14,969	557,255	13,685	13,685
1. Boston	3,118,200	2,512,863	140,020	248,152	105,003	1,687	110,475	1,171,639	1,153,323	6,170	1,840	10,281	25	100
2. New York	5,525,375	4,282,238	268,909	710,419	102,167	855	160,787	3,689,465	3,608,426	9,576	20	69,050	2,393	100
3. Philadelphia	2,637,247	2,233,350	137,822	192,037	16,180	13	57,845	1,881,161	1,814,599	7,276	575	58,677	34	100
4. Cleveland	3,014,333	2,509,849	155,930	278,466	24,328	92	45,							

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
143,803,072	591,422	356,554	2,225,532	146,976,580	3,381,875	5,353,725	2,148,081	367,353	11,251,034	93,929,660	82,177,013	All member banks
59,684,628	354,306	341,697	1,504,767	61,885,398	1,515,326	2,549,468	817,531	130,129	5,012,454	42,483,372	32,280,650	Reserve bank cities ¹
2,312,622	1,700	28,885	33,277	2,374,784	64,375	130,817	37,816	17,659	250,667	1,922,885	1,561,883	1. Boston
26,356,884	10,000	245,035	890,473	27,494,092	722,286	1,391,046	453,950	23,311	2,590,593	21,207,681	15,493,501	2. New York ^{2*}
2,960,805	18	3,858	41,161	3,015,824	70,487	159,302	53,071	4,963	287,823	2,340,578	1,863,286	3. Philadelphia*
2,477,751	8,000	18	27,276	2,505,045	47,500	85,500	23,880	3,627	160,507	1,458,196	1,254,829	4. Cleveland
475,181	8,000	18	5,463	489,146	8,650	16,800	5,196	1,718	32,364	310,842	206,727	5. Richmond
969,667	136,000	4,240	12,964	990,631	20,200	29,558	7,429	8,739	65,926	714,171	553,280	6. Atlanta ³
9,179,427	100	895	89,469	9,409,136	232,678	279,551	71,828	54,462	638,519	6,310,543	4,799,484	7. Chicago ³
1,413,180	22,500	622	16,289	1,430,464	42,400	37,900	22,711	972	103,983	1,074,795	724,483	8. St. Louis*
879,733	600	4,500	13,228	916,083	12,500	38,000	5,056	4,637	60,193	627,175	400,945	9. Minneapolis*
1,093,496	13,192	5,253	5,253	1,099,349	21,400	31,850	14,452	2,319	70,217	799,407	468,522	10. Kansas City*
1,396,702	53,644	4,500	13,192	1,414,394	52,150	53,779	17,662	446	124,837	935,346	666,359	11. Dallas*
10,169,180	166,906	53,740	356,720	10,746,450	220,700	295,365	104,480	7,276	627,821	4,781,033	4,287,351	12. San Francisco
22,719,187	111,210	11,292	252,284	23,093,973	473,553	778,619	305,290	40,878	1,598,340	14,919,031	12,569,591	Reserve branch cities ¹
1,041,498	500	19	11,391	1,052,889	29,944	38,926	7,151	517	76,538	601,621	561,127	2. Buffalo*
1,066,883	1,000	159	11,677	1,079,079	25,175	43,175	11,829	462	80,641	707,156	596,203	3. Cincinnati
2,429,811	1,300	51	24,189	2,455,159	83,600	186,000	26,430	847	296,877	1,756,150	1,496,095	4. Pittsburgh*
850,825	29,000	27	6,028	858,204	14,640	29,899	9,912	5,012	59,463	630,822	572,847	5. Baltimore*
555,654	3,906	51	16,250	600,931	8,250	27,650	5,166	1,206	42,272	379,062	252,362	6. Charlotte ³
379,771	247	160	3,906	385,124	10,000	10,200	5,278	1,366	26,144	257,943	234,976	7. Birmingham
369,020	24,000	3,772	8,920	373,016	10,500	12,000	2,940	3,962	28,282	238,271	182,435	8. Jacksonville*
450,362	3,000	160	33,336	459,529	10,500	12,200	5,981	85	28,766	271,147	205,436	9. Nashville
842,832	810	451	1,210	875,734	11,700	26,925	10,770	5	49,400	618,080	481,352	10. New Orleans
3,528,492	6,200	451	7,523	3,564,988	39,194	85,884	34,501	5,035	164,614	2,121,095	1,692,197	7. Detroit
1,808,748	1,000	160	5,876	1,811,958	3,600	4,600	2,149	316	10,665	125,736	105,585	8. Little Rock
539,298	810	451	7,523	547,631	10,350	21,400	6,905	64	38,719	384,613	274,161	8. Louisville
549,382	3,000	160	5,876	561,909	11,250	25,000	5,830	6	42,080	370,950	272,788	8. Memphis
55,451	3,000	204	7,301	56,115	1,100	1,100	275	2	2,481	39,691	39,691	9. Helena
714,293	26,500	1,033	3,099	724,798	12,700	17,900	9,113	2,940	42,653	458,938	387,264	10. Denver*
374,940	1,000	1,033	3,099	405,572	12,350	12,350	10,937	562	36,199	264,465	210,862	10. Oklahoma City*
477,534	10,000	4,270	2,990	481,524	12,200	12,200	5,439	427	32,617	358,092	231,695	10. Omaha
180,583	1,000	1,033	2,016	182,599	9,900	6,900	1,045	427	12,272	115,505	101,975	11. El Paso
1,343,429	1,900	151	10,534	1,368,233	37,750	39,250	16,118	672	93,790	962,603	862,367	11. Houston*
396,561	1,900	151	3,310	399,871	6,550	10,650	3,455	332	20,987	235,074	230,513	11. San Antonio*
3,289,937	1,900	151	38,573	3,330,561	56,250	75,275	68,101	1,493	201,119	2,054,921	1,895,262	12. Los Angeles*
1,247,583	12,200	99	22,015	1,269,897	29,700	36,350	25,947	999	91,997	726,702	682,544	12. Portland
1,450,360	3,000	449	5,381	1,455,741	8,750	7,785	7,855	999	25,389	295,588	260,902	12. Salt Lake City*
1,403,940	3,000	449	15,522	1,422,911	24,800	35,000	22,163	11,792	93,755	926,926	821,179	12. Seattle*
6,642,935	22,450	160	55,138	6,720,683	125,075	202,748	82,922	16,010	426,755	4,648,839	3,863,713	Other reserve cities ¹
590,808	6,750	160	5,384	596,192	10,000	16,000	6,168	710	32,878	408,520	368,745	4. Columbus
478,060	1,000	160	4,354	482,414	8,700	9,200	3,251	947	22,098	302,799	294,337	4. Toledo
1,052,971	1,000	160	6,871	1,066,592	20,150	38,150	13,922	2,863	75,085	778,154	730,586	5. Washington*
97,114	1,000	160	97,115	97,115	5,000	5,000	1,266	100	6,826	65,410	35,321	7. Cedar Rapids
269,529	1,000	160	1,859	271,388	5,000	5,250	6,263	1,471	18,014	198,366	153,022	7. Des Moines*
45,976	1,000	160	38	46,014	1,100	1,000	756	100	2,956	19,257	19,094	7. Dubuque
840,673	12,200	99	5,274	845,947	13,025	26,750	12,724	1,011	53,510	577,173	494,211	7. Indianapolis
931,467	12,200	99	7,106	950,872	17,200	30,693	11,359	1,186	60,438	619,862	478,145	7. Milwaukee*
111,512	1,000	160	578	112,090	1,900	3,200	690	283	6,073	73,832	49,496	7. Sioux City
116,007	58	3	743	116,808	1,000	5,000	2,430	1,521	8,430	84,938	81,229	8. National Stock Yards
447,228	1,000	160	8,821	456,052	9,000	17,500	4,379	1,521	32,400	310,536	212,649	9. St. Paul*
71,303	1,000	160	706	73,009	1,500	1,900	929	39	4,368	43,006	29,101	10. Kansas City, Kansas*
138,020	1,000	160	554	138,574	3,200	2,950	1,501	558	8,209	108,739	75,102	10. Lincoln*
45,897	500	160	205	46,102	1,300	1,100	1,292	831	4,523	26,185	29,090	10. Pueblo
87,861	500	160	259	88,620	1,650	1,880	1,670	210	5,410	49,743	37,423	10. St. Joseph
108,841	2,000	160	1,086	109,927	2,950	2,825	1,144	150	7,069	78,563	69,729	10. Topeka*
476,383	2,000	160	4,419	482,802	8,150	12,650	8,831	1,613	31,244	358,587	327,659	10. Wichita
284,242	1,000	160	2,260	286,502	4,500	7,450	2,322	577	14,849	228,708	200,737	11. Fort Worth*
449,043	1,000	160	4,620	453,663	14,250	14,250	1,935	1,940	32,375	316,461	258,037	
54,756,322	103,456	3,405	413,343	55,276,526	1,267,921	1,822,890	942,338	180,336	4,213,485	31,878,418	33,463,059	Country banks, by districts
4,289,839	8,610	489	47,527	4,346,465	112,036	167,378	79,395	14,686	373,495	2,694,436	2,663,070	1. Boston
9,214,840	13,156	437	98,652	9,327,085	234,965	314,804	147,760	22,780	720,318	4,885,724	4,854,928	2. New York
4,518,408	6,415	51	22,325	4,547,199	130,656	234,055	91,255	11,597	467,563	2,316,750	2,400,105	3. Philadelphia
4,945,732	8,585	169	33,501	4,987,987	125,587	188,181	85,284	10,757	409,809	2,635,122	2,757,948	4. Cleveland
3,622,621	10,193	470	24,057	3,657,341	81,151	134,620	62,892	15,423	294,086	2,122,873	2,211,405	5. Richmond
3,878,932	2,650	1,332	26,274	3,909,188	87,088	128,440	54,748	13,427	283,703	2,576,384	2,655,620	6. Atlanta
8,686,390	18,900	223	67,286	8,772,799	158,281	218,253	142,159	36,353	555,046	4,684,438	5,012,471	7. Chicago
2,738,779	9,410	1,332	13,362	2,761,551	58,357	79,470	55,091	12,173	205,089	1,721,732	1,874,083	8. St. Louis
2,509,830	2,036	91	17,389	2,529,346	48,762	67,270	42,085	10,862	168,979	1,411,284	1,481,376	9. Minneapolis
3,037,405	6,512	18	8,086	3,052,021	61,973	85,574	70,680	10,417	228,644	2,142,408	2,397,675	10. Kansas City
3,817,221	4,804	120	11,251	3,833,396	95,175	106,185	62,102	17,860	281,322	2,760,660	3,104,444	11. Dallas
3,496,325	12,185	5	43,633	3,552,148	73,890	98,660	48,878	4,003	225,431	1,926,607	2,049,934	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

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...	6,753	120,185,482	56,633,248	51,475,165	30,461	8,901,737	2,802,862	342,009	35,918,703	19,214,753	2,010,472
New England:											
Maine.....	38	312,413	154,764	128,195	17	15,848	12,721	868	82,916	33,708	10,094
New Hampshire.....	52	182,340	90,258	72,633	39	13,894	5,019	497	58,568	24,243	7,056
Vermont.....	38	138,770	70,531	53,128	39	10,167	4,497	408	33,065	14,852	3,640
Massachusetts.....	139	3,429,837	1,777,099	1,313,489	214	226,824	102,350	9,861	994,845	541,557	76,392
Rhode Island.....	8	657,344	321,727	296,925	5	27,133	9,155	2,399	118,390	63,191	17,250
Connecticut.....	59	1,245,971	537,823	542,549	16	136,744	25,483	3,356	349,017	132,766	37,670
Middle Atlantic:											
New York.....	512	27,329,476	14,983,153	9,726,473	2,700	1,867,451	633,060	116,639	8,861,188	5,529,996	269,840
New Jersey.....	264	4,132,921	1,664,358	1,887,832	1,380	435,223	130,552	13,576	817,958	411,593	96,548
Pennsylvania.....	685	8,663,304	4,031,421	3,577,363	187	653,263	368,161	32,909	2,313,275	1,273,431	171,674
East North Central:											
Ohio.....	412	6,590,066	2,742,951	3,220,841	250	476,722	136,334	12,968	1,800,032	938,257	144,758
Indiana.....	237	2,314,980	824,540	1,296,050	53	145,189	45,254	3,894	700,417	330,434	61,584
Illinois.....	512	10,514,720	3,947,527	5,509,974	11	746,069	291,111	20,028	3,255,064	1,955,567	117,387
Michigan.....	227	5,141,383	1,922,725	2,653,535	7,166	475,484	74,535	7,938	1,250,017	654,675	107,930
Wisconsin.....	168	1,922,407	710,229	1,040,273	77	108,161	60,175	3,492	524,202	254,482	37,614
West North Central:											
Minnesota.....	205	1,900,656	905,460	785,403	7	146,046	59,966	3,774	625,667	287,991	24,932
Iowa.....	164	1,078,337	423,007	521,551	.....	115,373	16,493	1,913	338,040	144,789	22,325
Missouri.....	178	2,936,426	1,415,396	1,265,525	280	184,679	61,509	9,287	1,042,595	495,133	38,863
North Dakota.....	41	232,909	97,730	117,396	.....	12,112	5,312	352	52,951	29,067	3,406
South Dakota.....	62	302,599	138,101	141,089	7	17,190	5,740	466	76,229	40,386	5,026
Nebraska.....	140	861,791	327,167	434,323	3	80,719	17,773	1,606	312,852	152,655	10,970
Kansas.....	213	962,258	353,118	475,347	102	102,558	29,453	1,680	815,841	154,398	16,331
South Atlantic:											
Delaware.....	14	300,586	158,724	132,153	.....	5,616	2,715	1,378	71,426	33,673	5,113
Maryland.....	72	1,055,276	413,046	544,361	50	69,573	25,865	2,381	325,744	168,301	29,837
District of Columbia.....	15	883,027	377,267	459,773	.....	23,513	20,460	2,014	274,597	161,830	23,131
Virginia.....	204	1,516,682	731,149	660,828	161	95,258	25,748	3,538	463,071	199,156	43,777
West Virginia.....	109	690,789	261,790	374,693	.....	43,577	8,976	1,753	206,996	91,891	21,139
North Carolina.....	55	876,497	471,305	324,194	1,631	62,201	15,129	2,037	332,405	120,059	26,387
South Carolina.....	33	422,353	167,849	214,198	5	27,490	12,003	808	157,432	60,485	17,317
Georgia.....	66	1,117,281	596,031	402,308	.....	98,452	18,144	2,346	393,651	176,004	21,789
Florida.....	76	1,399,085	463,978	793,505	.....	121,840	16,902	2,860	447,945	190,258	33,750
East South Central:											
Kentucky.....	110	884,705	402,233	419,265	4	39,739	21,225	2,239	277,244	119,009	20,691
Tennessee.....	84	1,369,204	708,258	548,356	8	96,619	12,123	3,840	471,685	214,342	32,176
Alabama.....	96	929,008	399,639	399,181	57	111,741	16,455	1,935	309,585	128,472	26,321
Mississippi.....	32	252,477	108,027	98,546	.....	43,779	1,436	689	96,901	35,974	7,440
West South Central:											
Arkansas.....	70	450,934	178,179	207,053	.....	58,173	6,541	988	169,976	69,666	11,245
Louisiana.....	51	1,217,094	467,512	635,718	105	104,274	6,713	2,772	416,246	197,876	25,854
Oklahoma.....	224	1,292,959	550,529	578,924	17	129,260	31,676	2,553	450,330	166,340	22,452
Texas.....	580	5,260,501	2,710,450	2,151,157	3	331,105	55,061	12,225	2,266,496	896,174	107,931
Mountain:											
Montana.....	82	433,165	164,486	228,111	10	27,130	12,784	644	142,030	67,203	8,003
Idaho.....	20	368,075	186,519	166,927	.....	12,622	1,470	537	80,239	43,599	6,364
Wyoming.....	40	203,261	83,172	104,717	.....	12,121	2,900	351	67,762	26,738	4,901
Colorado.....	94	973,214	414,438	511,073	.....	34,111	11,895	1,697	349,480	156,775	17,735
New Mexico.....	34	259,563	109,859	139,547	.....	8,993	724	440	91,970	41,554	7,103
Arizona.....	34	422,201	220,670	159,349	40	35,720	5,716	706	92,326	44,947	10,986
Utah.....	29	478,395	239,274	205,639	3	29,927	2,736	816	144,488	76,507	7,829
Nevada.....	6	185,094	78,379	93,547	.....	7,276	5,651	241	44,583	22,316	5,248
Pacific:											
Washington.....	48	1,669,413	872,794	588,762	.....	172,692	32,414	2,751	490,031	259,399	31,640
Oregon.....	27	640,870	312,257	450,239	.....	121,540	8,308	2,300	329,866	197,090	15,801
California.....	123	13,200,478	7,017,736	4,823,197	15,801	980,546	326,439	36,759	3,031,069	1,785,944	137,222
Mutual Savings Banks¹.....	3	21,211	7,106	12,425	.....	1,207	409	64	2,456	1,332	244

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	16	310,662	125,262	153,207	12	23,707	7,779	695	71,355	29,530	9,124
New Jersey—Dist. No. 2.....	177	3,350,389	1,392,532	1,473,042	1,338	368,980	103,000	11,497	645,742	317,652	75,558
Kentucky—Dist. No. 4.....	56	266,949	124,218	120,081	.....	17,170	4,721	759	73,875	33,006	7,862
Pennsylvania—Dist. No. 4.....	177	3,244,388	1,447,386	1,435,855	140	210,686	138,858	11,463	849,681	513,864	60,313
West Virginia—Dist. No. 4.....	12	99,413	39,514	50,401	.....	7,282	1,858	358	26,382	12,369	2,953
Louisiana—Dist. No. 6.....	34	974,957	362,032	528,726	105	76,382	5,989	1,723	332,426	166,764	18,384
Mississippi—Dist. No. 6.....	20	209,168	91,970	77,727	.....	37,770	1,130	571	81,662	29,751	6,144
Tennessee—Dist. No. 6.....	71	884,464	401,996	416,812	8	52,577	10,443	2,628	292,475	130,157	23,336
Indiana—Dist. No. 7.....	176	2,021,375	704,325	1,138,740	34	134,062	40,877	3,337	618,163	293,271	53,738
Illinois—Dist. No. 7.....	677	9,844,174	3,746,959	5,132,098	7	677,984	268,198	18,928	3,057,185	1,865,919	103,441
Michigan—Dist. No. 7.....	187	4,980,564	1,868,159	2,564,321	7,154	461,264	72,029	7,637	1,214,769	637,156	104,131
Wisconsin—Dist. No. 7.....	126	1,748,140	647,005	942,147	77	98,427	57,309	3,175	478,328	234,114	33,817
Missouri—Dist. No. 10.....	46	992,510	426,773	463,903	34	79,186	20,336	2,278	441,050	190,182	11,545
New Mexico—Dist. No. 10.....	10	167,306	67,918	93,118	.....	5,315	674	281	54,767	25,558	3,812
Oklahoma—Dist. No. 10.....	211	1,272,111	540,164	571,605	17	126,175	31,644	2,506	440,866	163,344	21,536
Arizona—Dist. No. 12.....	4	366,236	197,282	133,728	35	29,013	5,540	638	80,823	38,254	9,595

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

OF BANKS ON SEPTEMBER 30, 1953, BY STATES

ASSETS [In thousands of dollars]

and bank balances											Total assets	State
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets in-directly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets			
6,297,284	26,063	51,188	8,318,943	1,166,065	28,200	87,964	340,365	319,618	181,217	158,227,614	Total, all States	
22,461	25	97	16,531	2,827	40	356	.....	375	378	399,305	New England:
13,664	18	13	13,574	2,477	114	46	.....	19	142	243,706	Maine
9,785	15	24	4,749	1,838	129	23	.....	159	88	174,072	New Hampshire
117,719	648	5,024	253,505	40,047	383	1,210	26,776	9,683	6,477	4,509,258	Vermont	
15,851	28	365	21,705	11,959	.....	.....	.....	2,036	428	790,462	Massachusetts
91,415	155	27	86,984	18,411	246	57	.....	1,573	1,241	1,616,516	Rhode Island
273,438	3,182	27,457	2,757,275	232,038	487	7,093	234,906	87,961	67,896	36,821,045	Connecticut	
177,654	297	30	131,836	53,959	559	480	146	10,803	3,926	5,020,752	Middle Atlantic:	
375,582	1,029	2,726	488,833	95,237	1,347	16,448	4,222	19,275	12,407	11,125,515	New York	
360,915	490	627	354,985	59,066	118	10,706	37	17,263	7,607	8,484,895	New Jersey	
215,569	188	28	92,614	20,524	125	106	38	4,443	2,268	3,042,901	Pennsylvania	
482,413	1,453	2,991	695,253	44,046	662	1,237	4,167	29,602	7,905	13,857,403	East North Central:	
209,927	767	1,434	275,284	42,324	213	477	188	11,783	6,452	6,452,837	Ohio	
131,436	.....	136	100,534	15,549	179	272	235	3,315	3,065	2,469,214	Indiana
132,673	340	639	179,092	11,266	396	3,619	715	6,283	1,544	2,550,146	West North Central:	
122,030	149	.....	48,747	7,090	72	2,461	1	1,393	696	1,428,090	Minnesota
221,309	128	196	286,966	21,898	282	757	813	6,528	2,564	4,011,863	Iowa	
16,104	4	37	4,333	1,546	153	.....	.....	934	113	288,606	Missouri
24,455	.....	.....	6,362	2,712	.....	.....	.....	1,104	424	383,068	North Dakota
89,480	270	.....	59,477	6,266	4	.....	.....	1,328	539	1,182,780	South Dakota
125,941	158	.....	19,013	6,411	205	30	.....	1,377	872	1,286,994	Nebraska
18,400	100	.....	14,140	3,253	142	1,036	.....	780	284	377,507	Kansas
58,146	2	288	69,170	12,282	8	410	51	2,587	3,257	1,399,615	South Atlantic:	
48,563	.....	117	40,956	17,115	340	1,150	.....	1,239	1,191	1,178,659	Delaware
111,355	487	21	108,275	19,866	470	793	365	1,906	2,126	2,005,279	Maryland	
73,015	190	.....	20,761	6,854	106	617	73	459	1,048	906,942	District of Columbia
74,902	20	.....	111,037	11,121	370	21	59	2,163	2,996	1,225,632	Virginia
51,874	185	1	27,570	4,935	28	19	.....	577	513	585,857	West Virginia
89,918	270	3	105,667	17,883	155	.....	24	2,761	1,676	1,533,431	North Carolina
155,314	449	126	68,048	22,703	762	102	10	3,521	1,469	1,875,597	South Carolina	
73,828	14	.....	63,702	7,703	140	184	.....	1,674	643	1,172,293	Georgia
142,039	103	7	83,022	19,415	591	.....	705	2,266	1,254	1,865,120	Florida
105,935	369	36	48,412	9,285	601	431	1,025	2,079	1,467	1,253,481	East South Central:	
42,527	.....	.....	10,960	3,991	24	.....	43	45	425	353,906	Kentucky
63,145	15	.....	25,905	3,799	11	74	.....	489	470	625,753	Tennessee
99,500	417	22	92,577	13,470	155	591	2,795	3,788	1,826	1,655,965	Alabama	
214,370	657	.....	46,511	14,003	153	1,895	1,051	2,108	979	1,763,478	Mississippi
920,271	7,133	2,005	332,982	86,899	14,691	6,380	8,778	8,409	4,893	7,657,047	West South Central:	
49,630	43	81	17,070	3,818	6	.....	1	1,259	218	580,497	Arkansas
16,950	40	.....	13,286	4,100	86	.....	.....	69	480	453,049	Louisiana
29,563	.....	.....	6,560	1,741	18	.....	.....	299	74	273,155	Oklahoma
121,582	201	9	53,178	4,485	101	240	204	2,619	1,339	1,331,682	Texas	
38,879	.....	.....	4,434	3,677	138	88	.....	322	270	356,028	Mountain:
16,623	.....	283	19,487	6,743	653	607	.....	2,041	749	525,320	Montana
28,033	368	.....	31,751	4,623	14	889	.....	46	448	628,903	Idaho
10,359	.....	.....	6,660	2,252	45	.....	.....	716	308	232,998	Wyoming
67,351	782	756	130,103	22,358	486	700	449	4,251	1,540	2,189,228	Colorado	
36,622	709	431	79,213	17,084	281	.....	299	4,533	856	1,576,176	New Mexico
308,769	4,165	5,115	789,854	123,116	1,911	26,369	51,884	49,427	21,334	16,505,588	Arizona	
850	.....	30	.....	67	.....	.....	.....	.....	15	23,749	Utah
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pacific:
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

15,229	.....	9	17,463	5,126	50	57	.....	505	153	387,908	Connecticut—Dist. No. 2
136,118	212	30	116,172	43,193	422	465	146	9,464	2,741	4,052,562	New Jersey—Dist. No. 2
30,164	.....	.....	2,843	3,256	92	14	.....	124	178	344,488	Kentucky—Dist. No. 4
118,879	113	275	156,237	38,382	227	8,924	328	9,021	1,852	4,152,803	Pennsylvania—Dist. No. 4
8,338	.....	.....	2,722	358	.....	.....	.....	180	167	126,500	West Virginia—Dist. No. 4
67,077	417	22	79,762	10,535	86	500	2,795	3,028	1,611	1,325,938	Louisiana—Dist. No. 6
35,268	.....	.....	10,499	3,471	24	.....	43	43	268	294,679	Mississippi—Dist. No. 6
94,889	.....	.....	44,093	12,666	591	.....	254	1,488	999	1,192,937	Tennessee—Dist. No. 6
186,677	173	28	84,276	16,592	121	106	38	4,114	1,895	2,662,404	Indiana—Dist. No. 7
410,945	1,453	2,991	672,436	39,618	324	1,225	4,109	29,010	7,487	12,983,132	Illinois—Dist. No. 7
197,914	767	1,429	273,370	41,062	206	477	188	11,779	6,380	6,255,425	Michigan—Dist. No. 7
112,216	.....	136	98,045	14,322	72	262	235	2,961	2,974	2,247,294	Wisconsin—Dist. No. 7
100,077	113	107	139,026	6,375	.....	552	.....	1,291	534	1,442,312	Missouri—Dist. No. 10
21,806	.....	.....	3,591	1,981	127	.....	.....	270	284	224,735	New Mexico—Dist. No. 10
209,045	632	.....	46,309	13,799	153	1,895	1,051	2,108	965	1,732,948	Oklahoma—Dist. No. 10
13,884	.....	283	18,807	6,364	503	607	.....	2,041	704	457,278	Arizona—Dist. No. 12

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Post-savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total, all States	108,544,430	81,131,746	5,555,127	6,989,302	11,152,507	1,340,840	2,374,908	35,258,642	32,824,774	292,236	17,732	1,379,698	31,671	712,531
New England:														
Maine	223,669	179,795	7,223	20,435	9,407	4	6,805	135,706	134,277	531	6	892		
New Hampshire	169,583	133,625	7,570	14,699	7,833		5,856	48,611	48,111	290	15	195		
Vermont	75,988	64,322	2,321	6,001	1,093		2,251	79,387	78,807	148	3	429		
Massachusetts	3,414,187	2,647,636	152,992	192,458	325,564	27,323	68,214	615,489	588,572	8,925	1,639	8,328	25	8,000
Rhode Island	434,026	339,260	17,285	50,310	11,680	1,623	13,868	281,504	280,245	743	173	343		
Connecticut	1,180,871	959,052	64,204	76,110	35,153	31	46,321	302,015	299,657	1,738	30	590		
Middle Atlantic:														
New York	27,607,708	19,572,540	1,893,289	903,939	3,032,469	1,096,877	1,108,594	4,900,452	4,163,687	56,501		90,558	8,350	581,356
New Jersey	2,735,917	2,188,199	132,203	274,066	61,208	543	79,698	1,905,183	1,871,553	5,051		28,472	107	
Pennsylvania	7,142,457	5,760,878	336,056	300,829	645,606		79,234	2,811,111	2,693,786	4,740	935	110,715	435	500
East North Central:														
Ohio	5,320,996	4,154,254	312,430	403,903	349,412	5,932	95,065	2,545,125	2,398,953	2,294	892	142,591	395	
Indiana	2,063,344	1,538,178	82,237	273,029	137,543	244	32,113	778,264	769,389	5,689	2,361	522	303	
Illinois	9,585,768	7,003,157	495,174	577,938	1,365,600	37,474	106,425	3,163,217	3,023,437	5,553	1,266	125,201	3,760	4,000
Michigan	3,766,341	2,841,233	345,573	291,485	226,604	5,344	56,102	2,269,540	2,236,030	2,833	86	30,181	410	
Wisconsin	1,482,703	1,138,919	86,357	85,741	142,111	1,472	28,103	808,092	799,778	4,746	1,212	1,916	440	
West North Central:														
Minnesota	1,741,476	1,132,805	101,995	150,448	332,222	2,739	21,267	588,985	581,617	383	68	6,778	139	
Iowa	1,019,981	698,123	37,673	135,505	139,700		8,980	305,814	303,328	2,885	81	95	25	
Missouri	3,126,532	2,128,183	117,219	125,266	732,320	3,282	20,262	589,686	580,547	1,648	555	6,721	215	
North Dakota	194,733	168,059	4,728	11,732	7,958	21	2,235	74,648	73,427	657	6	558		
South Dakota	268,914	221,935	7,772	27,966	8,678		2,543	87,348	81,043	1,026	5	5,274		
Nebraska	978,105	700,877	36,679	63,376	170,773	3	6,397	122,784	122,573	34	33	144		
Kansas	1,048,651	758,958	29,463	163,849	88,348		8,033	149,331	144,414	3,988	52	854	23	
South Atlantic:														
Delaware	288,229	231,869	37,384	6,433	3,855		8,688	46,078	45,800	195		83		
Maryland	991,626	722,325	49,875	116,161	90,910	1,405	10,950	302,916	294,306	7,316	5	1,269	20	
District of Columbia	885,212	775,644	33,638	128	56,667	5,659	13,476	201,430	166,911	16,341	1,025			17,075
Virginia	1,232,563	943,331	43,881	74,381	148,417	251	22,302	595,871	538,680	21,256	230	35,259	446	
West Virginia	603,206	457,615	23,840	71,885	39,105		10,761	219,897	216,852	1,583	297	938	227	
North Carolina	897,346	644,602	30,214	59,304	140,134	104	22,988	189,835	141,882	5,566	7	41,436	944	
South Carolina	471,645	356,569	25,266	60,285	20,308		9,217	76,244	67,230	8,275	7	557	175	
Georgia	1,196,707	898,746	46,869	109,858	194,576	65	6,593	209,127	200,647	6,287	1,160	1,015	18	
Florida	1,432,031	1,093,708	38,952	146,450	135,982	2,761	14,178	305,144	277,147	8,607	2,655	16,415	320	
East South Central:														
Kentucky	896,570	685,874	39,587	46,464	115,224	49	9,372	173,383	165,455	5,657	16	2,205	50	
Tennessee	1,303,072	848,017	36,437	137,586	269,354	510	11,168	413,504	397,200	4,015	173	11,087	1,029	
Alabama	903,080	697,537	32,982	89,737	74,312	491	8,021	250,524	244,956	4,408	27	329	804	
Mississippi	267,740	179,466	7,811	47,277	32,068		1,118	59,498	58,751	737		10		
West South Central:														
Arkansas	483,069	357,119	9,210	63,816	50,108		2,816	93,146	91,536	470	35	925	180	
Louisiana	1,281,405	831,116	38,300	225,303	166,797	6,072	13,817	241,971	232,820	3,787	56	4,105	953	250
Oklahoma	1,411,995	1,057,801	45,246	122,839	173,231	350	12,528	178,945	164,230	5,219	97	8,666	733	
Texas	6,229,167	4,689,302	153,210	412,575	895,809	13,629	64,642	832,904	688,154	20,196	1,170	117,597	5,787	
Mountain:														
Montana	446,709	358,741	11,888	44,091	26,629		5,360	101,289	100,755	65	3	456	10	
Idaho	302,482	238,640	8,712	47,584	4,572		2,974	125,119	123,507	1,473	11	88	40	
Wyoming	197,679	156,565	3,481	26,587	9,484		1,562	56,310	54,220	1,392	18	680		
Colorado	957,306	737,836	34,372	65,724	106,773	90	12,511	279,576	260,042	2,147	10	17,364	13	
New Mexico	275,224	183,882	12,323	65,832	10,616		2,571	58,470	55,290	3,037	11	132		
Arizona	363,232	289,166	12,342	46,516	6,119	2,445	6,644	112,169	110,134	2,025	10			
Utah	419,888	318,279	11,228	44,987	41,774	1	3,619	166,437	161,022	3,340	1,020	1,005	50	
Nevada	147,305	113,360	4,551	25,424	1,306		2,664	70,637	68,793	1,802		42		
Pacific:														
Washington	1,479,912	1,157,252	73,979	142,380	84,537	5,410	16,354	546,319	531,921	5,978	15	15	390	8,000
Oregon	962,236	697,882	26,644	102,039	40,054	1,404	22,213	483,292	473,395	45	14	9,788	50	
California	8,635,844	7,067,494	392,462	438,571	382,504		257,435	6,306,315	5,619,907	41,214	242	546,797	4,805	93,350
Mutual Savings Banks¹	57	52	5					21,704	21,601			103		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	245,917	197,345	16,283	14,110	7,154		11,025	112,658	112,132	10	20	496		
New Jersey—Dist. No. 2	2,157,096	1,722,989	104,956	198,201	58,684	543	71,723	1,589,391	1,565,331	2,388		21,584	88	
Kentucky—Dist. No. 4	234,329	205,666	6,174	18,429	2,573		1,487	74,781	73,593	7	1	1,150	30	
Pennsylvania—Dist. No. 4	2,673,140	2,200,394	135,711	90,347	223,823	2,416	20,449	1,030,135	991,160	297	282	38,051	345	
West Virginia—Dist. No. 4	75,281	55,058	4,652	11,114	2,679		1,778	35,258	34,172	3,970	10	706		
Louisiana—Dist. No. 6	1,021,952	641,102	32,008	192,515	142,874	6,072	7,381	194,852	185,801	3,670	46	4,105	953	250
Mississippi—Dist. No. 6	220,690	141,677	6,195	40,318	31,562		938	51,869	51,161	708				
Tennessee—Dist. No. 6	805,968	536,532	25,895	95,907	139,252		8,382	298,640	283,796	3,165	171	10,494	1,014	
Indiana—Dist. No. 7	1,800,572	1,335,128	73,937	239,962	122,859	244	28,442	690,178	681,719	5,888	2,341	252	278	
Illinois—Dist. No. 7	9,008,421	6,603,668	482,956	504,963	1,276,599	37,474	102,761	2,927,078	2,817,004	4,831	1,217	96,266	3,760	4,000
Michigan—Dist. No. 7	3,682,185	2,776,219	341,333	278,231	226,240	5,344	54,818	2,171,752	2,138,662	2,709	31	29,940	410	
Wisconsin—Dist. No. 7	1,364,650	1,043,406	80,907	73,265	138,756	1,472	26,844	719,949	712,216	4,746	1,002	1,545	440	
Missouri—Dist. No. 10	1,205,292	712,520	28,594	52,681	402,489	1,093	7,915	141,58						

OF BANKS ON SEPTEMBER 30, 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
143,803,072	591,422	356,554	2,225,532	146,976,580	3,381,875	5,353,725	2,148,081	367,353	11,251,034	93,929,660	82,177,013	Total, all States
359,375	450		3,219	363,044	12,540	13,302	9,187	1,232	36,261	184,677	190,504	New England:
218,194	700		627	219,521	6,169	10,213	6,556	1,247	24,185	142,345	140,606	Maine
155,375			1,620	156,995	5,753	5,982	4,079	1,263	17,077	61,454	67,825	New Hampshire
4,029,676	2,160	29,069	52,314	4,113,219	106,603	196,152	69,904	23,380	396,039	3,043,128	2,654,803	Vermont
715,530	4,200	305	9,641	729,676	14,880	35,241	10,598	67	60,786	396,470	381,733	Massachusetts
1,482,886	1,400		16,670	1,500,956	39,724	49,352	20,800	5,684	115,560	1,002,472	994,499	Rhode Island
												Connecticut
32,508,160	11,356	245,326	962,498	33,727,340	893,941	1,611,613	551,788	36,363	3,093,705	24,576,995	18,827,798	Middle Atlantic:
4,641,100	3,800	146	38,956	4,684,002	106,008	152,430	65,770	12,542	336,750	2,426,427	2,410,127	New York
9,953,568	17,990	4,237	85,986	10,061,781	287,023	583,082	175,615	18,014	1,063,734	6,278,042	5,652,108	New Jersey
												Pennsylvania
7,866,121	5,710	37	72,800	7,944,668	169,807	261,232	98,805	10,383	540,227	4,605,096	4,298,237	East North Central:
2,841,608	1,700	38	21,515	2,864,861	48,200	77,175	45,744	6,921	178,040	1,755,330	1,750,706	Ohio
12,748,985	136,050	4,318	105,035	12,994,388	289,350	367,833	130,995	74,837	863,015	8,408,102	6,992,267	Indiana
6,035,881	19,650	188	68,538	6,124,257	96,291	145,012	72,157	15,120	328,580	3,281,130	2,913,536	Illinois
2,290,795	12,700	235	13,421	2,317,151	42,476	69,981	33,707	5,899	152,063	1,251,387	1,152,229	Michigan
												Wisconsin
2,330,461	23,300	715	29,654	2,384,130	41,824	84,200	27,407	12,585	166,016	1,429,711	1,125,428	West North Central:
1,325,795		1	3,708	1,329,504	23,058	40,764	28,832	5,932	98,586	849,204	793,861	Minnesota
3,716,218	10,200	895	28,945	3,756,258	88,604	99,821	62,136	5,044	255,605	2,618,293	1,986,745	Iowa
269,381	386		2,066	271,833	4,750	6,982	4,061	980	16,773	174,296	177,693	Missouri
356,262	700		7,223	359,685	6,498	9,027	6,433	1,425	23,383	238,097	246,102	North Dakota
1,100,889	2,250		4,347	1,107,486	25,170	27,701	17,480	4,943	75,294	829,148	711,173	South Dakota
1,197,982	1,750		4,984	1,204,716	23,505	32,601	23,847	2,325	82,278	903,697	911,827	Nebraska
												Kansas
334,307			4,561	338,868	9,388	23,869	5,271	111	38,639	255,689	232,850	South Atlantic:
1,294,542	2,270	51	7,533	1,304,396	24,271	45,514	17,721	7,713	95,219	864,310	780,266	Delaware
1,086,642	7,850		7,077	1,101,569	20,950	38,950	14,327	2,863	77,090	795,693	748,292	Maryland
1,828,434	11,725	365	14,871	1,855,395	42,958	68,394	30,545	7,987	149,884	1,012,933	931,739	District of Columbia
823,103	2,100	73	4,240	829,516	20,655	36,926	16,180	3,665	77,426	509,430	519,500	Virginia
1,087,181	31,798	59	21,438	1,140,476	18,600	49,242	14,027	3,287	85,156	711,407	615,857	West Virginia
547,889			4,545	552,434	9,762	15,663	6,328	1,670	33,423	392,201	398,501	North Carolina
1,405,834	8,800	24	16,509	1,431,167	30,433	44,422	15,802	11,607	102,264	1,001,122	849,530	South Carolina
1,737,175	1,750		15,523	1,754,458	42,930	52,216	17,739	8,254	121,139	1,208,669	1,186,288	Georgia
												Florida
1,069,953	3,320		9,268	1,082,541	24,450	45,032	17,699	2,571	89,752	759,040	678,008	East South Central:
1,716,576	6,200	705	17,437	1,740,918	36,886	60,734	23,020	3,562	124,202	1,078,011	913,749	Kentucky
1,153,604	100	1,248	10,582	1,165,534	25,957	38,278	19,139	4,573	87,947	748,733	746,883	Tennessee
327,238		43	1,498	328,779	7,113	15,688	2,056	270	25,127	214,253	216,901	Alabama
												Mississippi
576,215	100		2,586	578,901	13,845	18,445	12,373	2,189	46,852	394,019	397,846	West South Central:
1,523,376	24,100	3,772	9,468	1,560,716	27,740	46,225	20,750	534	95,249	1,089,328	977,659	Arkansas
1,590,940	30,454	1,051	9,078	1,631,523	37,195	47,960	41,871	4,929	131,955	1,151,114	1,146,657	Louisiana
7,062,071	14,500	8,890	41,642	7,127,107	197,075	217,287	95,782	19,796	529,940	4,975,914	4,833,537	Oklahoma
												Texas
547,998	150	1	4,015	552,164	9,775	11,590	6,506	462	28,333	380,009	391,122	Mountain:
427,601	1,000		2,772	431,373	8,065	9,810	3,549	252	21,676	272,246	275,912	Montana
253,989			1,416	256,845	3,358	7,815	4,308	829	16,310	161,556	178,154	Idaho
1,236,882	4,118	204	8,756	1,249,960	23,755	32,864	20,263	4,840	81,722	782,546	762,893	Wyoming
333,694	200		1,522	335,416	7,515	7,230	2,075	3,792	20,612	231,911	247,851	Colorado
475,401	10,400		11,422	497,223	8,525	15,000	4,472	100	28,097	327,122	322,839	New Mexico
586,325			6,228	592,553	11,808	12,710	10,638	1,194	36,350	360,104	335,134	Arizona
217,942			2,919	220,861	3,751	4,275	4,036	75	12,137	130,286	134,788	Utah
												Nevada
2,026,231	3,435	449	21,522	2,051,637	37,530	54,079	32,807	13,175	137,591	1,282,458	1,185,883	Pacific:
1,445,528		299	24,803	1,470,630	34,035	42,628	28,641	242	105,546	846,401	814,921	Washington
14,942,159	169,156	53,800	413,034	15,578,149	311,376	411,183	194,255	10,625	927,439	7,537,654	6,973,646	Oregon
												California
21,761			2	21,763		1,643	298	45	1,986			Mutual Savings Banks¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

358,575	300		3,287	362,162	9,258	12,047	3,913	528	25,746	213,225	205,017	Connecticut—Dist. No. 2
3,746,487	3,200	146	34,731	3,784,564	83,996	121,116	53,169	9,717	267,998	1,904,806	1,876,741	New Jersey—Dist. No. 2
309,110	2,200		1,262	312,572	9,120	14,346	6,836	1,614	31,916	201,322	227,739	Kentucky—Dist. No. 4
3,703,275	2,175	328	31,286	3,737,064	117,280	244,908	49,161	4,390	415,739	2,398,024	2,154,953	Pennsylvania—Dist. No. 4
110,539			1,033	111,572	4,355	7,570	2,040	963	14,928	64,221	65,228	West Virginia—Dist. No. 4
1,216,804	24,000	3,772	7,144	1,251,720	19,365	37,279	17,115	459	74,218	875,113	761,236	Louisiana—Dist. No. 6
272,559			1,441	274,043	5,838	13,205	1,487	106	20,636	174,923	172,434	Mississippi—Dist. No. 6
1,104,608			11,438	1,116,300	24,265	33,923	15,864	2,585	76,637	666,988	596,276	Tennessee—Dist. No. 6
2,490,750	1,700	38	18,439	2,510,927	40,850	65,908	39,246	5,473	151,477	1,529,788	1,519,258	Indiana—Dist. No. 7
11,935,499	136,050	4,260	102,485	12,178,294	274,718	345,987	115,082	69,051	804,838	7,925,040	6,538,956	Illinois—Dist. No. 7
5,853,937	19,650	188	68,113	5,941,888	92,201	139,227	68,101	14,158	313,537	3,210,901	2,835,898	Michigan—Dist. No. 7
2,084,599	12,700	235	12,202	2,109,736	38,051	63,695	30,375	5,287	137,558	1,155,043	1,045,470	Wisconsin—Dist. No. 7
1,346,873	1,100		6,216	1,354,189	26,700	37,989	20,392	3,042	88,123	966,225	634,090	Missouri—Dist. No. 10
210,310			1,462	211,772	4,900	4,565	893	2,605	12,963	139,473	141,524	New Mexico—Dist. No. 10
1,563,290	30,454	1,051	9,037	1,603,832	36,485	47,094	41,127	4,410	129,116	1,134,196	1,125,198	Oklahoma—Dist. No. 10
411,539	10,400		10,566	432,505	7,525	13,750	3,498		24,773	282,958	276,890	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, SEPTEMBER 30, 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	108,544,430	14,614,770	93,929,660	35,258,642	19,214,753	18,840,509	374,244	14.9	14.6
Central reserve city banks ³	29,604,013	3,235,358	26,368,655	3,729,432	6,251,285	6,024,870	226,415	20.8	20.0
Reserve city banks ³	41,718,616	6,036,029	35,682,587	13,994,689	7,498,689	7,619,373	-120,684	15.1	15.3
Country banks ³	37,221,801	5,343,383	31,878,418	17,534,521	5,464,779	5,196,266	268,513	11.1	10.5
All member banks, by districts:									
Boston.....	5,252,407	635,086	4,617,321	1,350,054	780,787	796,628	-15,841	13.1	13.3
New York.....	30,010,721	3,315,695	26,695,026	6,602,501	5,877,178	5,802,871	74,307	17.7	17.4
Philadelphia.....	5,336,367	679,039	4,657,328	2,142,846	887,181	874,458	12,723	13.0	12.9
Cleveland.....	8,303,746	1,035,083	7,268,663	3,685,299	1,497,496	1,444,057	53,439	13.7	13.2
Richmond.....	5,006,317	784,564	4,221,753	1,550,935	789,353	767,817	21,536	13.7	13.3
Atlanta.....	5,580,428	904,882	4,675,546	1,310,156	821,406	812,379	9,027	13.7	13.6
Chicago.....	16,875,809	2,205,833	14,669,976	6,814,771	3,175,249	3,078,366	96,883	14.8	14.3
St. Louis.....	4,450,823	688,059	3,762,764	1,086,571	677,839	676,816	1,023	14.0	14.0
Minneapolis.....	2,854,041	465,355	2,388,686	1,038,201	462,534	431,465	31,069	13.5	12.6
Kansas City.....	5,941,453	1,024,612	4,916,841	968,762	869,650	863,781	5,869	14.8	14.7
Dallas.....	6,669,002	1,325,353	5,343,649	914,537	952,971	904,526	48,445	15.2	14.5
San Francisco.....	12,263,316	1,551,209	10,712,107	7,794,009	2,423,109	2,387,345	35,764	13.1	12.9
Central reserve city banks:									
New York.....	23,478,081	2,551,085	20,926,996	2,517,819	4,884,686	4,755,008	129,678	20.8	20.3
Chicago.....	6,125,932	684,273	5,441,659	1,211,613	1,366,599	1,269,862	96,737	20.5	19.1
Reserve city banks, by districts:									
Boston.....	2,134,207	211,322	1,922,885	178,415	367,484	376,053	-8,569	17.5	17.9
New York.....	1,007,265	124,959	882,306	395,217	183,627	191,351	-7,724	14.4	15.0
Philadelphia.....	2,699,120	358,542	2,340,578	261,685	436,216	460,411	-24,195	16.8	17.7
Cleveland.....	5,289,413	655,872	4,633,541	1,753,900	994,040	985,607	8,433	15.6	15.4
Richmond.....	2,460,172	361,292	2,098,880	474,459	424,496	427,255	-2,759	16.5	16.6
Atlanta.....	2,538,772	439,610	2,099,162	472,880	404,951	427,213	-22,262	15.7	16.6
Chicago.....	5,274,202	730,323	4,543,879	2,392,443	971,908	1,006,884	-34,976	14.0	14.5
St. Louis.....	2,430,968	389,936	2,041,032	367,647	385,132	409,855	-24,723	16.0	17.0
Minneapolis.....	1,197,228	219,826	977,402	185,184	198,267	196,817	1,450	17.1	16.9
Kansas City.....	3,393,194	618,761	2,774,433	479,616	520,894	555,919	-35,025	16.0	17.1
Dallas.....	3,266,105	683,116	2,582,989	500,213	527,910	520,781	7,129	17.1	16.9
San Francisco.....	10,027,970	1,242,470	8,785,500	6,533,030	2,083,764	2,061,227	22,537	13.6	13.5
Country banks, by districts:									
Boston.....	3,118,200	423,764	2,694,436	1,171,639	413,303	420,575	-7,272	10.7	10.9
New York.....	5,525,375	639,651	4,885,724	3,689,465	808,865	856,512	-47,647	9.4	10.0
Philadelphia.....	2,637,247	320,497	2,316,750	1,881,161	450,965	414,047	36,918	10.7	9.9
Cleveland.....	3,014,333	379,211	2,635,122	1,931,399	503,456	458,450	45,006	11.0	10.0
Richmond.....	2,546,145	423,272	2,122,873	1,076,476	364,857	340,562	24,295	11.4	10.6
Atlanta.....	3,041,656	465,272	2,576,384	837,276	416,455	385,166	31,289	12.2	11.3
Chicago.....	5,475,675	791,237	4,684,438	3,210,715	836,742	801,620	35,122	10.6	10.2
St. Louis.....	2,019,855	298,123	1,721,732	718,924	292,707	266,961	25,746	12.0	10.9
Minneapolis.....	1,656,813	245,529	1,411,284	853,017	264,267	234,648	29,619	11.7	10.4
Kansas City.....	2,548,259	405,851	2,142,408	489,146	348,756	307,862	40,894	13.3	11.7
Dallas.....	3,402,897	642,237	2,760,660	414,324	425,061	383,745	41,316	13.4	12.1
San Francisco.....	2,235,346	308,739	1,926,607	1,260,979	339,345	326,118	13,227	10.6	10.2

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—22% for central reserve city banks, 19% for reserve city banks, and 13% 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 SEPTEMBER 30, 1953, BY FEDERAL RESERVE DISTRICTS

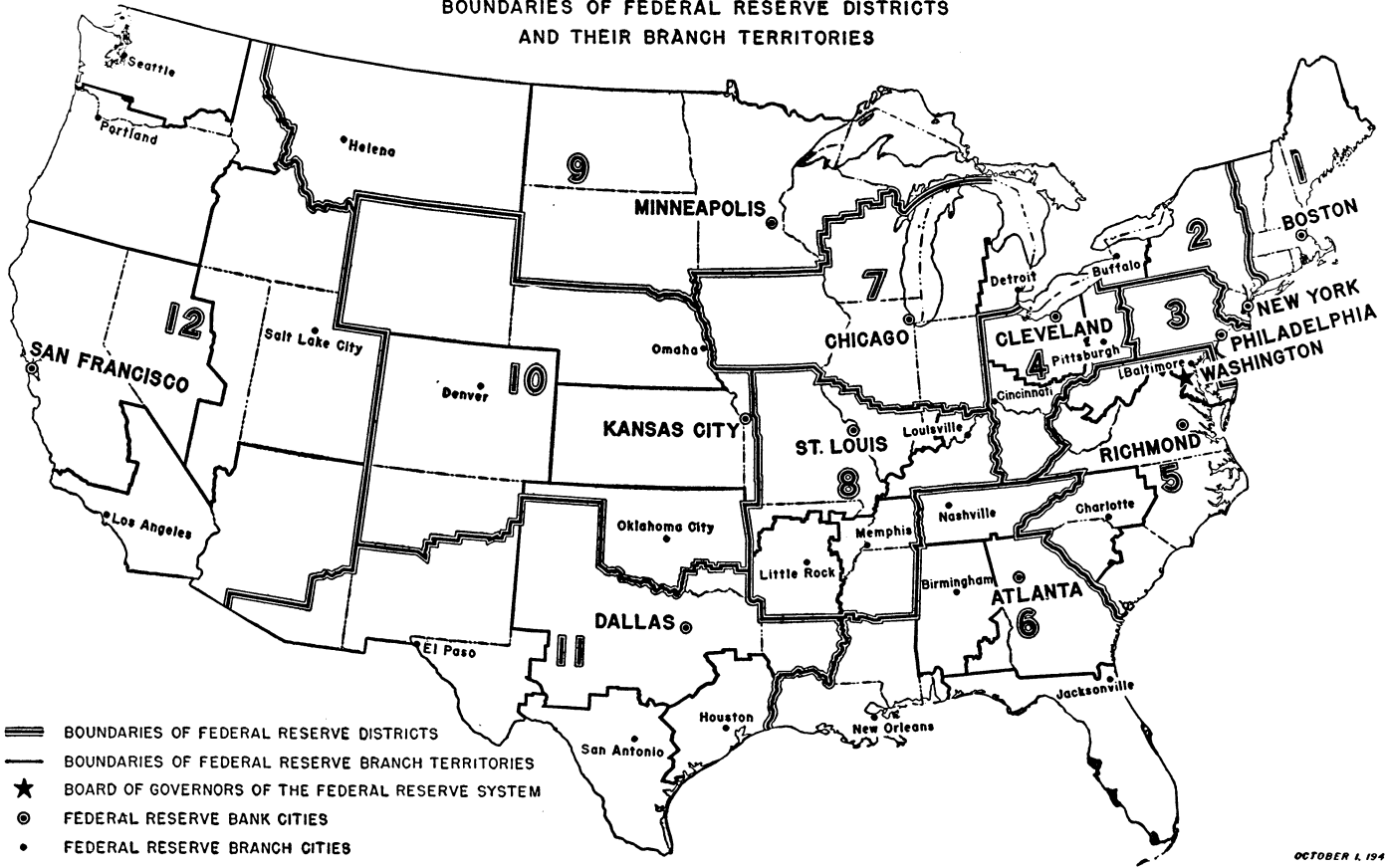
[Amount in thousands of dollars]

	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	39,477,036	1,771,668	17,235,553	2,416,843	3,619,473	1,777,152	746,277	5,593,247	1,558,880	413,209	799,968	636,921	2,907,845
Loans (including overdrafts)	19,697,480	853,218	9,620,423	1,237,548	1,571,726	870,478	374,654	2,094,393	761,158	173,785	382,542	316,103	1,441,452
United States Government direct obligations	16,292,124	742,900	6,350,749	935,594	1,675,066	765,415	293,774	2,848,191	673,534	205,762	317,762	255,138	1,228,239
Obligations guaranteed by United States Government	5,032	173	1,482	10	367	1,830	107	754	228	26	29	21	21
Obligations of States and political subdivisions	2,565,657	115,737	928,280	149,605	255,828	92,009	71,761	528,324	80,820	24,084	86,311	57,983	174,915
Other bonds, notes, and debentures	776,542	53,063	255,409	80,129	108,644	42,740	3,655	112,828	37,014	8,890	11,464	6,147	56,559
Corporate stocks (including Federal Reserve Bank stock)	140,201	6,577	79,210	13,957	7,842	4,680	2,326	8,757	6,126	662	1,860	1,545	6,659
Reserves, cash, and bank balances	11,948,769	438,603	5,720,592	673,207	934,876	575,984	236,684	1,433,691	476,791	116,481	318,448	252,701	770,711
Reserve with Federal Reserve Banks	6,680,000	215,676	3,480,890	368,729	510,369	272,514	106,989	803,793	212,586	56,903	134,656	96,791	420,104
Cash in vault	639,232	48,066	199,959	38,738	83,302	49,492	18,368	101,637	24,819	7,654	12,101	20,692	34,404
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,513,993	65,771	188,371	73,459	181,969	109,304	74,470	315,634	115,770	42,078	97,730	120,285	129,152
Other balances with banks in United States	7,006	334	3,211	711	220	120	15	425	44	5	275	272	1,389
Balances with banks in foreign countries	23,217	456	20,376	236	168	302	15	631	57	1	63	89	823
Cash items in process of collection	3,085,321	108,300	1,827,785	191,334	158,848	144,252	36,842	211,571	123,515	9,840	73,623	14,572	184,839
Due from own foreign branches	1,208	1,208	1,208	1,208	1,208	1,208	1,208	1,208	1,208	1,208	1,208	1,208	1,208
Bank premises owned and furniture and fixtures	373,824	26,208	157,174	26,596	27,970	26,096	12,067	39,609	11,117	2,179	4,321	10,745	29,742
Other real estate owned	3,208	307	277	434	335	196	482	186	68	33	1	830	59
Investments and other assets indirectly representing bank premises or other real estate	28,368	803	4,369	7,278	10,948	1,854	1,637	1,637	58	74	96	32	1,219
Customers' liability on acceptances	168,926	448	159,126	1,051	9,170	202	292	151	260	530	204	213	6,809
Income accrued but not yet collected	110,014	4,420	60,173	7,238	9,773	4,023	1,662	10,004	3,878	238	940	310	7,063
Other assets	59,727	2,491	24,391	6,418	4,184	6,375	1,957	4,786	1,779	1,216	610	5,282	5,282
Total assets	52,171,080	2,244,948	23,362,863	3,139,065	4,607,729	2,391,882	999,421	7,083,311	2,052,831	532,744	1,125,194	902,362	3,728,730
LIABILITIES													
Demand deposits	36,339,626	1,520,735	17,702,390	2,297,765	2,683,869	1,620,719	722,706	4,114,953	1,517,477	339,560	897,223	727,893	2,194,336
Individuals, partnerships, and corporations	27,447,491	1,253,363	12,728,638	1,892,513	2,201,167	1,230,546	536,911	3,241,864	1,120,375	269,098	589,091	605,621	1,778,304
United States Government	1,988,348	60,289	1,157,812	125,213	146,318	52,931	20,326	219,724	63,462	9,457	17,773	10,418	104,625
States and political subdivisions	1,858,160	108,569	602,298	81,988	162,580	105,625	99,558	322,697	75,103	41,485	85,855	71,701	100,701
Banks in United States	3,369,261	44,712	1,861,839	165,338	131,308	203,571	60,206	256,437	245,861	14,506	196,504	32,653	156,326
Banks in foreign countries	598,446	2,165	564,110	6,111	2,352	1,871	446	2,433	1,338	.....	443	689	16,578
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,077,920	51,637	787,693	26,602	40,144	26,175	5,259	71,888	11,338	5,014	7,557	6,811	37,802
Time deposits	11,127,665	505,362	3,268,012	519,748	1,570,727	528,424	199,482	2,487,714	367,613	158,070	144,402	110,948	1,267,163
Individuals, partnerships, and corporations	10,379,604	500,938	2,847,887	457,085	1,500,338	464,976	186,505	2,451,023	360,202	155,105	141,003	102,807	1,171,735
United States Government	36,506	1,327	6,926	215	755	11,618	4,432	2,495	4,276	52	597	1,038	2,775
Postal savings	4,316	219	15	48	717	234	2,631	359	28	31	16	6	12
States and political subdivisions	314,883	2,878	47,263	22,329	68,784	33,716	4,709	33,656	3,102	2,877	2,786	6,347	86,436
Banks in United States	7,315	2,955	71	133	153	805	1,205	181	5	.....	.....	750	1,205
Banks in foreign countries	385,041	362,966	.....	.....	17,075	.....	.....	.....	.....	.....	.....	.....	5,000
Total deposits	47,467,291	2,026,097	20,970,402	2,817,513	4,254,596	2,149,143	922,188	6,602,667	1,885,090	497,630	1,041,625	838,841	3,461,499
Due to own foreign branches	13,934	13,934	13,934	13,934	13,934	13,934	13,934	13,934	13,934	13,934	13,934	13,934	13,934
Bills payable, rediscounts, and other liabilities for borrowed money	108,191	5,850	5,823	1,200	2,710	42,095	900	26,850	8,960	200	1,533	864	11,206
Acceptances outstanding	177,053	448	167,159	1,052	170	202	292	151	315	.....	204	213	6,847
Dividends declared but not yet payable	20,911	1,071	14,975	1,427	699	316	287	819	9	9	91	.....	520
Income collected but not yet earned	150,419	9,561	52,061	10,714	13,097	9,857	4,569	22,983	5,680	1,066	1,428	833	18,570
Expenses accrued and unpaid	260,214	13,462	120,875	19,111	24,798	12,664	5,054	26,529	10,106	929	4,161	2,408	20,135
Other liabilities	58,626	3,924	29,803	1,861	2,209	7,542	365	6,343	2,810	75	733	67	2,894
Total liabilities	48,256,639	2,060,413	21,375,032	2,852,878	4,298,279	2,221,801	933,655	6,686,342	1,913,658	499,909	1,049,775	843,226	3,521,671
CAPITAL ACCOUNTS													
Capital	1,113,570	53,553	544,533	78,071	90,288	42,757	22,147	108,916	47,556	9,797	22,133	22,290	71,529
Surplus	1,935,713	188,516	1,049,858	154,294	157,151	87,355	29,217	159,572	53,982	12,019	30,759	20,786	92,204
Undivided profits	764,349	36,715	367,725	47,889	52,896	31,451	12,007	94,902	35,168	9,369	19,658	14,194	42,375
Other capital accounts	100,809	15,751	25,715	5,933	9,115	8,518	2,395	33,579	2,467	1,650	2,869	1,866	951
Total capital accounts	3,914,441	184,535	1,987,831	286,187	309,450	170,081	65,766	396,969	139,173	32,835	75,419	59,136	207,059
Total liabilities and capital accounts	52,171,080	2,244,948	23,362,863	3,139,065	4,607,729	2,391,882	999,421	7,083,311	2,052,831	532,744	1,125,194	902,362	3,728,730
Net demand deposits subject to reserve (see page 18)	31,741,769	1,346,829	15,686,234	2,032,972	2,343,052	1,367,163	611,394	3,588,571	1,278,192	287,642	725,906	593,036	1,880,778
Demand deposits adjusted (see footnote on page 1)	27,298,250	1,305,269	12,290,844	1,809,769	2,245,043	1,218,094	604,886	3,424,878	1,083,301	305,757	608,880	669,561	1,731,968
Pledged assets (and securities loaned)	4,901,874	140,846	1,927,736	407,075	512,762	325,795	173,366	471,277	177,236	65,300	146,538	122,640	431,303
Number of banks	1,890	46	216	82	221	138	72	447	168	130	131	151	88

Surplus includes guaranty funds of approximately \$14,500,000 previously included in "Other capital accounts."

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



OCTOBER 1, 1945

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM