MEMBER BANK

CALL REPORT

NUMBER 130

CONDITION OF MEMBER BANKS

December 31, 1953

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

CONTENTS

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 DECEMBER 31, 1953 COMPARED WITH SEPTEMBER 30, 1953 AND DECEMBER 31, 1952

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	December 31, 1953	September 30, 1953	December 31, 1952	September 30, 1953	December 31, 1952
ASSETS					
Loans and investments	**122,421,613**	**120,185,482**	**119,547,412**	**+2,236,131**	**+2,874,201**
Loans (including overdrafts)	57,762,037	56,633,248	55,033,612	+1,128,789	+2,728,425
United States Government direct obligations	52,571,395	51,475,165	52,743,575	+1,096,230	−172,180
Obligations guaranteed by United States Government	31,321	30,461	19,295	+860	+12,026
Obligations of States and political subdivisions	8,871,426	8,901,737	8,408,621	−30,311	+462,805
Other bonds, notes, and debentures	2,841,332	2,802,862	3,010,078	+38,470	−168,746
Corporate stocks (including Federal Reserve Bank stock)	344,102	342,009	332,231	+2,093	+11,871
Reserves, cash, and bank balances	**39,381,408**	**35,918,703**	**39,254,535**	**+3,462,705**	**+126,873**
Reserve with Federal Reserve Banks	19,996,858	19,214,753	19,810,476	+782,105	+186,382
Cash in vault	1,869,961	2,010,472	2,080,744	−140,511	−210,783
Demand balances with banks in United States (except private banks and American branches of foreign banks)	7,527,787	6,297,284	7,349,051	+1,230,503	+178,736
Other balances with banks in United States	26,603	26,063	28,812	+540	−2,209
Balances with banks in foreign countries	63,150	51,188	74,653	+11,962	−11,503
Cash items in process of collection	9,897,049	8,318,943	9,910,799	+1,578,106	−13,750
Due from own foreign branches	37,837	31,895	47,666	+5,942	−9,829
Bank premises owned and furniture and fixtures	1,178,677	1,166,065	1,100,420	+12,612	+78,257
Other real estate owned	34,006	28,200	25,336	+5,806	+8,670
Investments and other assets indirectly representing bank premises or other real estate	80,375	87,964	86,169	−7,589	−5,794
Customers' liability on acceptances	375,227	340,365	323,972	+34,862	+51,255
Income accrued but not yet collected	333,150	319,618	290,796	+13,532	+42,354
Other assets	140,255	149,322	149,940	−9,067	−9,685
Total assets	**163,982,548**	**158,227,614**	**160,826,246**	**+5,754,934**	**+3,156,302**
LIABILITIES					
Demand deposits	**113,929,894**	**108,544,430**	**114,045,008**	**+5,385,464**	**−115,114**
Individuals, partnerships, and corporations	85,710,678	81,131,746	85,680,237	+4,578,932	+30,441
United States Government	3,756,360	5,555,127	4,566,950	−1,798,767	−810,590
States and political subdivisions	7,530,303	6,989,302	7,029,457	+541,001	+500,846
Banks in United States	12,858,318	11,152,507	12,593,672	+1,705,811	+264,646
Banks in foreign countries	1,291,105	1,340,840	1,431,081	−49,735	−139,976
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,783,130	2,374,908	2,743,611	+408,222	+39,519
Time deposits	**36,234,225**	**35,258,642**	**33,482,402**	**+975,583**	**+2,751,823**
Individuals, partnerships, and corporations	33,310,562	32,824,774	31,266,362	+485,788	+2,044,200
United States Government	290,403	292,236	302,812	−1,833	−12,409
Postal savings	17,709	17,732	17,723	−23	−14
States and political subdivisions	1,594,503	1,379,698	1,303,176	+214,805	+291,327
Banks in United States	37,608	31,671	32,259	+5,937	+5,349
Banks in foreign countries	983,440	712,531	560,070	+270,909	+423,370
Total deposits	**150,164,119**	**143,803,072**	**147,527,410**	**+6,361,047**	**+2,636,709**
Due to own foreign branches	569,952	738,002	660,869	−168,050	−90,917
Bills payable, rediscounts, and other liabilities for borrowed money	42,839	591,422	164,581	−548,583	−121,742
Acceptances outstanding	400,234	356,554	343,277	+43,680	+56,957
Dividends declared but not yet payable	73,321	58,078	63,485	+15,243	+9,836
Income collected but not yet earned	470,862	474,954	406,393	−4,092	+64,469
Expenses accrued and unpaid	755,555	759,595	671,953	−4,040	+83,602
Other liabilities	189,726	194,903	227,497	−5,177	−37,771
Total liabilities	**152,666,608**	**146,976,580**	**150,065,465**	**+5,690,028**	**+2,601,143**
CAPITAL ACCOUNTS					
Capital	3,416,094	3,381,875	3,294,025	+34,219	+122,069
Surplus	5,480,850	5,353,725	5,188,281	+127,125	+292,569
Undivided profits	2,053,369	2,148,081	1,895,200	−94,712	+158,169
Other capital accounts (See footnote on page 2)	365,627	367,353	383,275	−1,726	−17,648
Total capital accounts	**11,315,940**	**11,251,034**	**10,760,781**	**+64,906**	**+555,159**
Total liabilities and capital accounts	**163,982,548**	**158,227,614**	**160,826,246**	**+5,754,934**	**+3,156,302**
MEMORANDA					
Net demand deposits subject to reserve (see page 18)	96,506,521	93,929,660	96,786,455	+2,576,861	−279,934
Demand deposits adjusted [1]	86,127,062	82,177,013	85,542,506	+3,950,049	+584,556
Pledged assets (and securities loaned)	17,166,398	18,643,382	17,333,288	−1,476,984	−166,890
Number of banks	6,743	6,753	6,798	−10	−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 DECEMBER 31, 1948 TO DECEMBER 31, 1953

[Amounts in thousands of dollars]

	1948 Dec. 31	1949 Dec. 31	1950 Dec. 30	1951 Dec. 31	1952 Dec. 31	1953 Sept. 30	1953 Dec. 31
ASSETS							
Loans and Investments	**95,616,170**	**101,527,652**	**107,424,138**	**112,247,105**	**119,547,412**	**120,185,482**	**122,421,613**
Loans (including overdrafts)	36,060 317	36,230,459	44,704,923	49,560,596	55,033,612	56,633,248	57,762,037
United States Government direct obligations	52,148,672	56,879,051	52,356,668	51,605,887	52,743,575	51,475,165	52,571,395
Obligations guaranteed by United States Government	4,930	4,200	8,011	15,260	19,295	30,461	31,321
Obligations of States and political subdivisions	4,479,920	5,273,685	6,640,204	7,527,790	8,408,621	8,901,737	8,871,426
Other bonds, notes, and debentures	2,641,521	2,851,249	3,413,279	3,223,252	3,010,078	2,802,862	2,841,332
Corporate stocks (including Federal Reserve Bank stock)	280,810	289,008	301,053	314,320	332,231	342,009	344,102
Reserves, cash, and bank balances	**34,201,796**	**31,317,298**	**35,524,306**	**39,252,126**	**39,254,535**	**35,918,703**	**39,381,408**
Reserve with Federal Reserve Banks	20,405,686	16,428,505	17,459,016	19,911,777	19,810,476	19,214,753	19,996,858
Cash in vault	1,485,771	1,521,177	1,642,670	2,061,866	2,080,744	2,010,472	1,869,961
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,643,423	6,167,313	6,840,520	7,435,198	7,349,051	6,297,284	7,527,787
Other balances with banks in United States	30,697	26,420	27,334	27,582	28,812	26,063	26,603
Balances with banks in foreign countries	28,659	41,307	141,534	48,608	74,653	51,188	63,150
Cash items in process of collection	6,607,560	7,132,576	9,413,232	9,767,095	9,910,799	8,318,943	9,897,049
Due from own foreign branches	54,521	48,124	62,015	69,524	47,666	31,895	37,837
Bank premises owned and furniture and fixtures	872,265	907,387	956,861	1,023,130	1,100,420	1,166,065	1,178,677
Other real estate owned	13,446	14,932	16,578	21,171	25,336	28,200	34,006
Investments and other assets indirectly representing bank premises or other real estate	58,445	68,681	83,221	91,017	86,169	87,964	80,375
Customers' liability on acceptances	179,504	169,724	208,500	325,456	323,972	340,365	375,227
Income accrued but not yet collected	237,105	260,497	263,458	268,162	290,796	319,618	333,150
Other assets	158,271	116,633	121,133	141,478	149,940	149,322	140,255
Total assets	**131,391,523**	**134,430,928**	**144,660,210**	**153,439,169**	**160,826,246**	**158,227,614**	**163,982,548**
LIABILITIES							
Demand deposits	**92,459,455**	**94,560,897**	**103,412,014**	**109,970,466**	**114,045,008**	**108,544,430**	**113,929,894**
Individuals, partnerships, and corporations	70,946,667	71,588,593	78,659,463	83,240,152	85,680,237	81,131,746	85,710,678
United States Government	2,121,969	2,837,587	2,522,592	3,100,730	4,566,950	5,555,127	3,756,360
States and political subdivisions	5,850,375	6,017,370	6,399,988	6,665,709	7,029,457	6,989,302	7,530,303
Banks in United States	10,098,396	10,623,190	11,669,294	12,634,017	12,593,672	11,152,507	12,858,318
Banks in foreign countries	1,479,632	1,309,597	1,437,095	1,368,777	1,431,081	1,340,840	1,291,105
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,962,416	2,184,560	2,723,582	2,961,081	2,743,611	2,374,908	2,783,130
Time deposits	**28,902,421**	**29,323,701**	**29,676,886**	**31,045,022**	**33,482,402**	**35,258,642**	**36,234,225**
Individuals, partnerships, and corporations	27,801,151	27,934,245	28,031,649	29,128,499	31,266,362	32,824,774	33,310,562
United States Government	107,156	170,923	175,569	243,210	302,812	292,236	290,403
Postal savings	3,793	4,255	7,224	13,557	17,723	17,732	17,709
States and political subdivisions	927,324	1,050,523	1,121,117	1,237,846	1,303,176	1,379,698	1,594,503
Banks in United States	29,990	24,361	23,716	22,357	32,259	31,671	37,608
Banks in foreign countries	33,007	139,394	317,611	399,553	560,070	712,531	983,440
Total deposits	**121,361,876**	**123,884,598**	**133,088,900**	**141,015,488**	**147,527,410**	**143,803,072**	**150,164,119**
Due to own foreign branches	262,262	391,123	552,032	714,706	660,869	738,002	569,952
Bills payable, rediscounts, and other liabilities for borrowed money	45,407	11,030	78,997	25,612	164,581	591,422	42,839
Acceptances outstanding	201,322	198,763	240,037	352,668	343,277	356,554	400,234
Dividends declared but not yet payable	56,225	59,558	58,900	60,754	63,485	58,078	73,321
Income collected but not yet earned	159,704	203,350	260,531	270,139	406,393	474,954	470,862
Expenses accrued and unpaid	317,882	350,381	454,338	570,879	671,953	759,595	755,555
Other liabilities	185,731	158,223	231,757	210,436	227,497	194,903	189,726
Total liabilities	**122,590,409**	**125,257,026**	**134,965,492**	**143,220,682**	**150,065,465**	**146,976,580**	**152,666,608**
CAPITAL ACCOUNTS							
Capital	2,781,808	2,886,969	2,990,319	3,142,240	3,294,025	3,381,875	3,416,094
Surplus	3,969,572	4,215,117	4,560,620	4,809,311	5,188,281	5,353,725	5,480,850
Undivided profits	1,601,946	1,647,547	1,751,580	1,884,390	1,895,200	2,148,081	2,053,369
Other capital accounts[1]	447,788	424,269	392,199	382,546	383,275	367,353	365,627
Total capital accounts	**8,801,114**	**9,173,902**	**9,694,718**	**10,218,487**	**10,760,781**	**11,251,034**	**11,315,940**
Total liabilities and capital accounts	**131,391,523**	**134,430,928**	**144,660,210**	**153,439,169**	**160,826,246**	**158,227,614**	**163,982,548**
MEMORANDA							
Par or face value of capital	2,781,808	2,886,969	2,990,319	3,142,240	3,294,025	3,381,875	3,416,094
Capital notes and debentures	10,604	9,498	9,424	9,025	15,418	14,470	14,371
Preferred stock	58,598	49,636	45,151	35,364	21,799	21,184	20,112
Common stock	2,712,606	2,827,835	2,935,744	3,097,851	3,256,808	3,346,221	3,381,611
Retirable value of preferred stock	112,488	98,088	88,918	76,078	52,379	51,450	49,264
Net demand deposits subject to reserve (see page 18)	80,209,758	81,262,608	87,159,995	92,770,176	96,786,455	93,929,660	96,506,521
Demand deposits adjusted (see footnote on page 1)	72,151,898	72,657,947	78,369,801	83,099,847	85,542,506	82,177,013	86,127,062
Pledged assets (and securities loaned)	11,671,462	12,820,538	13,348,262	15,470 522	17,333,288	18,643,382	17,166,398
Number of banks	6,918	6,892	6,873	6,840	6,798	6,753	6,743

[1] Beginning September 30, 1953, Surplus includes guaranty funds of approximately $14,500,000 previously included in "Other capital accounts."

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 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	**22,057,948**	**6,204,056**	**46,755,445**	**47,404,164**	**122,421,613**	**81,912,938**	**40,508,675**
Loans (including overdrafts)	12,289,275	2,775,995	22,762,756	19,934,011	**57,762,037**	37,831,123	19,930,914
United States Government direct obligations	7,763,413	2,855,997	19,533,969	22,418,016	**52,571,395**	35,456,408	17,114,987
Obligations guaranteed by United States Government	1,459		24,610	5,252	**31,321**	25,429	5,892
Obligations of States and political subdivisions	1,364,702	400,075	3,196,089	3,910,560	**8,871,426**	6,317,919	2,553,507
Other bonds, notes, and debentures	539,169	158,204	1,114,890	1,029,069	**2,841,332**	2,077,678	763,654
Corporate stocks (including Federal Reserve Bank stock)	99,930	13,785	123,131	107,256	**344,102**	204,381	139,721
Reserves, cash, and bank balances	**8,073,635**	**2,115,185**	**15,924,806**	**13,267,782**	**39,381 408**	**26,478,858**	**12,902,550**
Reserve with Federal Reserve Banks	4,846,244	1,287,080	8,083,638	5,779,896	**19,996,858**	13,094,098	6,902,760
Cash in vault	128,991	33,729	567,701	1,139,540	**1,869,961**	1,276,170	593,791
Demand balances with banks in United States (except private banks and American branches of foreign banks)	67,942	164,209	2,448,257	4,847,379	**7,527,787**	5,794,828	1,732,959
Other balances with banks in United States	2,351	1,445	14,949	7,858	**26,603**	19,493	7,110
Balances with banks in foreign countries	34,852	3,244	22,487	2,567	**63,150**	29,593	33,557
Cash items in process of collection	2,993,255	625,478	4,787,774	1,490,542	**9,897,049**	6,264,676	3,632,373
Due from own foreign branches	37,837				**37,837**	35,429	2,408
Bank premises owned and furniture and fixtures	158,018	15,053	441,371	564,235	**1,178,677**	803,766	374,911
Other real estate owned	6		22,332	11,668	**34,006**	30,764	3,242
Investments and other assets indirectly representing bank premises or other real estate	2,682	150	63,655	13,888	**80,375**	51,635	28,740
Customers' liability on acceptances	252,591	4,711	113,665	4,260	**375,227**	191,856	183,371
Income accrued but not yet collected	76,512	23,327	160,628	72,683	**333,150**	215,893	117,257
Other assets	24,898	3,867	64,684	46,806	**140,255**	82,775	57,480
Total assets	**30,684,127**	**8,366,349**	**63,546,586**	**61,385,486**	**163,982,548**	**109,803,914**	**54,178,634**
LIABILITIES							
Demand deposits	**24,056,186**	**6,473,145**	**44,365,171**	**39,035,392**	**113,929,894**	**76,026,109**	**37,903,785**
Individuals, partnerships, and corporations	17,508,657	4,500,438	32,065,319	31,636,264	**85,710,678**	56,503,320	29,207,358
United States Government	778,488	258,539	1,503,761	1,215,572	**3,756,360**	2,524,609	1,231,751
States and political subdivisions	314,733	272,086	2,880,410	4,063,074	**7,530,303**	5,629,104	1,901,199
Banks in United States	3,362,681	1,339,027	6,868,736	1,287,874	**12,858,318**	8,958,050	3,900,268
Banks in foreign countries	1,020,612	38,791	219,258	12,444	**1,291,105**	724,886	566,219
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,071,015	64,264	827,687	820,164	**2,783,130**	1,686,140	1,096,990
Time deposits	**2,981,223**	**1,250,839**	**14,297,952**	**17,704,211**	**36,234,225**	**24,628,337**	**11,605,888**
Individuals, partnerships, and corporations	1,957,536	1,228,789	13,202,830	16,921,407	**33,310,562**	22,758,599	10,551,963
United States Government	53,213	3,150	95,712	138,328	**290,403**	255,378	35,025
Postal savings			2,764	14,945	**17,709**	13,422	4,287
States and political subdivisions	139,413	9,750	830,351	614,989	**1,594,503**	1,132,233	462,270
Banks in United States	11,500	3,650	8,916	13,542	**37,608**	23,873	13,735
Banks in foreign countries	819,561	5,500	157,379	1,000	**983,440**	444,832	538,608
Total deposits	**27,037,409**	**7,723,984**	**58,663,123**	**56,739,603**	**150,164,119**	**100,654,446**	**49,509,673**
Due to own foreign branches	432,866		137,086		**569,952**	560,504	9,448
Bills payable, rediscounts, and other liabilities for borrowed money	23,050		155	19,634	**42,839**	14,851	27,988
Acceptances outstanding	268,957	4,886	121,966	4,425	**400,234**	203,910	196,324
Dividends declared but not yet payable	24,296	2,518	21,079	25,428	**73,321**	43,424	29,897
Income collected but not yet earned	45,475	8,581	214,579	202,227	**470,862**	320,333	150,529
Expenses accrued and unpaid	191,696	48,276	339,449	176,134	**755,555**	490,180	265,375
Other liabilities	88,545	11,963	65,391	23,827	**189,726**	125,500	64,226
Total liabilities	**28,112,294**	**7,800,208**	**59,562,828**	**57,191,278**	**152,666,608**	**102,413,148**	**50,253,460**
CAPITAL ACCOUNTS							
Capital	715,126	203,303	1,217,856	1,279,809	**3,416,094**	2,296,179	1,119,915
Surplus	1,379,521	254,402	1,970,375	1,876,552	**5,480,850**	3,515,723	1,965,127
Undivided profits	456,200	58,223	690,329	848,617	**2,053,369**	1,307,884	745,485
Other capital accounts	20,986	50,213	105,198	189,230	**365,627**	270,980	94,647
Total capital accounts	**2,571,833**	**566,141**	**3,983,758**	**4,194,208**	**11,315,940**	**7,390,766**	**3,925,174**
Total liabilities and capital accounts	**30,684,127**	**8,366,349**	**63,546,586**	**61,385,486**	**163,982,548**	**109,803,914**	**54,178,634**
MEMORANDA							
Par or face value of capital	715,126	203,303	1,217,856	1,279,809	**3,416,094**	2,296,179	1,119,915
Capital notes and debentures	1,300		5,250	7,821	**14,371**		14,371
Preferred stock		1,500	1,478	17,134	**20,112**	5,211	14,901
Common stock	713,826	201,803	1,211,128	1,254,854	**3,381,611**	2,290,968	1,090,643
Retirable value of preferred stock		1,500	1,483	46,281	**49,264**	8,268	40,996
Net demand deposits subject to reserve (see page 18)	20,994,989	5,683,458	37,129,483	32,698,591	**96,506,521**	63,966,739	32,539,782
Demand deposits adjusted (see footnote on page 1)	15,901,150	4,211,310	30,985,642	35,028,960	**86,127,062**	57,553,888	28,573,174
Pledged assets (and securities loaned)	1,884,567	793,430	7,654,713	6,833,688	**17,166,398**	12,817,569	4,348,829
Number of banks	22	13	319	6,389	**6,743**	4,856	1,887

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1953 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district: Boston	New York	Phila-delphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and Investments	**122,421,613**	**5,739,061**	**31,549,366**	**6,543,803**	**10,331,248**	**5,432,035**	**5,694,685**
Loans (including overdrafts)	**57,762,037**	2,793,175	16,717,466	3,042,956	4,404,069	2,411,713	2,429,120
United States Government direct obligations	**52,571,395**	2,420,896	11,718,772	2,697,161	4,886,270	2,574,348	2,685,508
Obligations guaranteed by United States Government	**31,321**	376	4,648	89	389	1,778	327
Obligations of States and political subdivisions	**8,871,426**	353,344	2,210,706	527,468	728,079	319,478	502,433
Other bonds, notes, and debentures	**2,841,332**	154,439	769,600	251,365	286,321	112,316	65,078
Corporate stocks (including Federal Reserve Bank stock)	**344,102**	16,831	128,174	24,764	26,120	12,402	12,219
Reserves, cash, and bank balances	**39,381,408**	**1,690,611**	**10,258,770**	**1,911,974**	**2,900,754**	**1,855,367**	**2,185,735**
Reserve with Federal Reserve Banks	**19,996,858**	852,974	5,967,182	961,559	1,525,044	834,108	885,173
Cash in vault	**1,869,961**	122,151	324,429	124,156	202,221	140,112	129,507
Demand balances with banks in United States (except private banks and American branches of foreign banks)	**7,527,787**	257,675	506,377	367,447	555,884	463,430	677,368
Other balances with banks in United States	**26,603**	900	3,355	1,103	530	1,158	1,576
Balances with banks in foreign countries	**63,150**	5,846	36,575	2,753	1,357	408	254
Cash items in process of collection	**9,897,049**	451,065	3,420,852	454,956	615,718	416,151	491,857
Due from own foreign branches	**37,837**	...	37,837	...	...	...	...
Bank premises owned and furniture and fixtures	**1,178,677**	72,716	281,703	72,739	104,420	72,260	76,778
Other real estate owned	**34,006**	817	882	1,618	312	1,467	2,338
Investments and other assets indirectly representing bank premises or other real estate	**80,375**	1,716	6,158	8,624	12,507	3,010	998
Customers' liability on acceptances	**375,227**	26,501	254,288	2,097	338	779	6,414
Income accrued but not yet collected	**333,150**	12,907	102,270	13,077	27,563	9,202	15,227
Other assets	**140,255**	8,373	36,663	11,440	8,876	9,932	7,224
Total assets	**163,982,548**	**7,552,702**	**42,527,937**	**8,565,372**	**13,386,018**	**7,384,052**	**7,989,399**
LIABILITIES							
Demand deposits	**113,929,894**	**5,494,270**	**30,832,101**	**5,627,143**	**8,554,649**	**5,251,544**	**6,108,882**
Individuals, partnerships, and corporations	**85,710,678**	4,318,803	22,921,807	4,548,701	6,990,573	3,978,149	4,160,050
United States Government	**3,756,360**	195,872	1,049,802	207,379	312,759	179,553	153,896
States and political subdivisions	**7,530,303**	380,000	1,062,303	293,173	469,724	399,552	774,102
Banks in United States	**12,858,318**	412,971	3,506,834	475,579	634,696	569,711	927,075
Banks in foreign countries	**1,291,105**	32,264	1,030,780	13,685	9,304	9,816	12,240
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	**2,783,130**	154,360	1,260,575	88,626	137,593	114,763	81,519
Time deposits	**36,234,225**	**1,317,111**	**7,102,187**	**2,111,368**	**3,713,171**	**1,560 980**	**1,324,292**
Individuals, partnerships, and corporations	**33,310,562**	1,292,436	5,948,757	2,035,903	3,551,865	1,398,035	1,254,655
United States Government	**290,403**	10,715	63,390	7,002	3,147	58,418	24,978
Postal savings	**17,709**	1,833	20	653	1,184	1,564	4,055
States and political subdivisions	**1,594,503**	5,702	256,239	66,200	155,705	84,841	36,371
Banks in United States	**37,608**	25	14,220	110	1,270	1,697	3,233
Banks in foreign countries	**983,440**	6,400	819,561	1,500	...	16,425	1,000
Total deposits	**150,164,119**	**6,811,381**	**37,934,288**	**7,738,511**	**12,267,820**	**6,812,524**	**7,433,174**
Due to own foreign branches	**569,952**	3,910	432,866	...	...	...	...
Bills payable, rediscounts, and other liabilities for borrowed money	**42,839**	2,050	27,628	3,330	1,400	3,280	350
Acceptances outstanding	**400,234**	29,352	270,726	2,418	338	779	8,040
Dividends declared but not yet payable	**73,321**	6,353	28,134	5,460	3,244	3,208	4,433
Income collected but not yet earned	**470,862**	26,239	103,938	23,308	37,413	20,540	29,215
Expenses accrued and unpaid	**755,555**	41,591	234,714	31,367	58,516	30,341	30,340
Other liabilities	**189,726**	8,552	97,973	5,828	8,037	9,478	1,579
Total liabilities	**152,666,608**	**6,929,428**	**39,130,267**	**7,810,222**	**12,376,768**	**6,880,150**	**7,507,131**
CAPITAL ACCOUNTS							
Capital	**3,416,094**	178,461	992,162	202,378	303,167	133,516	150,774
Surplus	**5,480,850**	304,330	1,752,900	403,615	548,259	260,332	228,713
Undivided profits	**2,053,369**	108,627	607,656	131,987	143,334	85,224	74,545
Other capital accounts	**365,627**	31,856	44,952	17,170	14,490	24,830	28,236
Total capital accounts	**11,315,940**	**623,274**	**3,397,670**	**755,150**	**1,009,250**	**503,902**	**482,268**
Total liabilities and capital accounts	**163,982,548**	**7,552,702**	**42,527,937**	**8,565,372**	**13,386,018**	**7,384,052**	**7,989,399**
MEMORANDA							
Par or face value of capital	**3,416,094**	178,461	992,162	202,378	303,167	133,516	150,774
Capital notes and debentures	**14,371**	...	13,413	...	...	...	...
Preferred stock	**20,112**	878	11,315	1,130	...	345	...
Common stock	**3,381,611**	177,583	967,434	201,248	303,167	133,171	150,774
Retirable value of preferred stock	**49,264**	1,503	39,627	1,130	...	354	...
Net demand deposits subject to reserve (see page 18)	**96,506,521**	4,785,640	26,904,872	4,804,740	7,383,181	4,371,963	4,939,657
Demand deposits adjusted (see footnote on page 1)	**86,127,062**	4,402,098	21,823,833	4,475,544	6,982,172	4,076,313	4,523,814
Pledged assets (and securities loaned)	**17,166,398**	507,296	2,966,837	951,990	1,543,778	999,558	1,477,416
Number of banks	**6,743**	317	700	607	652	477	363

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 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	**20,045,606**	**4,636,525**	**3,281,866**	**5,524,008**	**5,985,691**	**17,657,719**
Loans (including overdrafts)	7,747,825	2,170,378	1,453,719	2,272,952	3,099,116	9,219,548
United States Government direct obligations	10,289,478	2,045,427	1,517,747	2,670,023	2,426,995	6,638,770
Obligations guaranteed by United States Government	7,352	278	49	182	8	15,845
Obligations of States and political subdivisions	1,510,519	316,867	225,298	454,797	381,635	1,340,802
Other bonds, notes, and debentures	454,208	90,972	79,091	115,532	63,963	398,447
Corporate stocks (including Federal Reserve Bank stock)	36,224	12,603	5,962	10,522	13,974	44,307
Reserves, cash, and bank balances	**6,004,900**	**1,657,838**	**1,018,782**	**2,272,201**	**3,040,350**	**4,584,126**
Reserve with Federal Reserve Banks	3,203,343	764,745	467,623	955,331	1,043,824	2,535,952
Cash in vault	305,611	79,915	47,708	79,307	119,843	195,001
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,166,177	443,244	283,284	821,160	1,367,993	617,748
Other balances with banks in United States	2,619	125	359	1,355	6,895	6,628
Balances with banks in foreign countries	4,946	95	1,191	155	1,691	7,879
Cash items in process of collection	1,322,204	369,714	218,617	414,893	500,104	1,220,918
Due from own foreign branches	...	...	...	...	...	...
Bank premises owned and furniture and fixtures	119,137	39,900	22,166	41,248	91,804	183,806
Other real estate owned	1,143	613	566	534	20,632	3,084
Investments and other assets indirectly representing bank premises or other real estate	4,862	437	3,874	2,699	6,602	28,888
Customers' liability on acceptances	5,297	9,397	1,057	2,095	24,488	42,476
Income accrued but not yet collected	52,517	10,937	9,487	9,708	9,856	60,399
Other assets	17,670	4,475	2,027	4,478	5,343	23,754
Total assets	**26,251,132**	**6,360,122**	**4,339,825**	**7,856,971**	**9,184,766**	**22,584,252**
LIABILITIES						
Demand deposits	**17,538,348**	**4,789,015**	**2,972,874**	**6,341,960**	**7,566,332**	**12,852,776**
Individuals, partnerships, and corporations	13,343,885	3,375,029	2,161,458	4,407,189	5,344,633	10,160,401
United States Government	741,145	135,268	94,518	164,721	150,061	371,386
States and political subdivisions	1,131,922	347,061	268,992	625,798	579,156	1,198,520
Banks in United States	2,012,208	888,190	408,387	1,071,044	1,323,758	627,865
Banks in foreign countries	45,232	2,300	2,693	2,982	12,384	117,425
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	263,956	41,167	36,826	70,226	156,340	377,179
Time deposits	**6,969,457**	**1,103,253**	**1,057,008**	**988,561**	**989,925**	**7,996,912**
Individuals, partnerships, and corporations	6,795,887	1,055,039	1,040,699	943,808	797,952	7,195,526
United States Government	19,222	9,196	2,251	14,887	21,252	55,945
Postal savings	4,695	656	325	232	1,180	1,312
States and political subdivisions	139,386	38,037	13,584	28,804	164,204	605,430
Banks in United States	4,767	325	149	830	5,337	5,645
Banks in foreign countries	5,500	...	...	...	...	133,054
Total deposits	**24,507,805**	**5,892,268**	**4,029,882**	**7,330,521**	**8,556,257**	**20,849,688**
Due to own foreign branches	...	...	...	...	...	133,176
Bills payable, rediscounts, and other liabilities for borrowed money	1,000	1,025	1,211	1,060	...	505
Acceptances outstanding	5,472	9,438	1,057	2,095	24,491	46,028
Dividends declared but not yet payable	7,888	2,729	709	2,442	4,055	4,666
Income collected but not yet earned	74,992	16,271	19,769	10,140	9,992	99,045
Expenses accrued and unpaid	100,503	22,832	18,592	23,788	31,593	131,378
Other liabilities	20,360	5,460	3,128	1,256	307	27,768
Total liabilities	**24,718,020**	**5,950,023**	**4,074,348**	**7,371,302**	**8,626,695**	**21,292,254**
CAPITAL ACCOUNTS						
Capital	480,021	127,657	71,687	145,013	210,115	421,143
Surplus	691,048	180,778	128,004	193,968	234,087	554,816
Undivided profits	262,614	87,465	47,696	121,603	89,815	292,803
Other capital accounts	99,429	14,199	18,090	25,085	24,054	23,236
Total capital accounts	**1,533,112**	**410,099**	**265,477**	**485,669**	**558,071**	**1,291,998**
Total liabilities and capital accounts	**26,251,132**	**6,360,122**	**4,339,825**	**7,856,971**	**9,184,766**	**22,584,252**
MEMORANDA						
Par or face value of capital	480,021	127,657	71,687	145,013	210,115	421,143
Capital notes and debentures	523	435	...	...	...	...
Preferred stock	4,700	370	100	13	200	1,061
Common stock	474,798	126,852	71,587	145,000	209,915	420,082
Retirable value of preferred stock	4,706	370	100	13	400	1,061
Net demand deposits subject to reserve (see page 18)	15,050,651	3,976,057	2,470,973	5,105,955	5,698,235	11,014,597
Demand deposits adjusted (see footnote on page 1)	13,417,559	3,393,543	2,248,659	4,688,320	5,580,025	10,515,182
Pledged assets (and securities loaned)	1,973,574	587,569	564,030	1,125,108	1,224,362	3,244,880
Number of banks	1,014	493	472	754	635	259

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

[In thousands of dollars]

	All member banks on selected call dates						
	1948 Dec. 31	1949 Dec. 31	1950 Dec. 30	1951 Dec. 31	1952 Dec. 31	1953 Sept. 30	1953 Dec. 31
Loans—net	**36,060,317**	**36,230,459**	**44,704,923**	**49,560,596**	**55,033,612**	**56,633,248**	**57,762,037**
Reserves	363,012	484,328	595,404	720,038	798,021	831,348	849,869
Loans—gross	**36,423,329**	**36,714.787**	**45,300,327**	**50,280,634**	**55,831,633**	**57,464,596**	**58,611,906**
Commercial and industrial loans, including open-market paper	17,630,827	15,856,820	20,521,067	24,346,546	26,232,500	26,024,505	25,519,308
Loans to farmers directly guar. by CCC	582,390	700,704	247,612	153,615	403,060	374,760	1,536,817
Other loans to farmers	1,217,300	1,244,047	1,560,862	1,986,539	2,012,988	1,992,949	1,725,805
Loans to brokers and dealers in secs	1,324,123	1,736,674	1,770,105	1,550,667	2,031,524	1,783,492	2,320,997
Other loans for purchasing or carrying securities	834,381	757,517	927,325	850,547	965,925	897,597	1,060,003
Real estate loans:							
On farm land	476,332	497,681	525,548	544,088	572,337	595,015	585,387
On residential property:							
Insured by FHA				2,893,028	3,139,269	3,313,654	3,364,357
Insured or guaranteed by VA	6,263,724	6,758,420	8,246,757	2,448,040	2,511,310	2,542,582	2,563,374
Not ins. or guar. by FHA or VA				3,536,461	3,957,659	4,233,030	4,296,593
On other properties	1,503,928	1,577,809	1,749,253	1,912,776	2,032,422	2,155,529	2,210,206
Other loans to individuals:							
Retail automobile instalment paper	1,143,320	1,549,461	2,177,308	2,175,602	2,864,456	3,626,315	3,610,043
Other retail instalment paper	692,214	876,780	1,270,658	1,123,250	1,492,694	1,753,195	1,790,765
Repair and modernization instalment	628,165	796,538	943,834	1,007,389	1,286,810	1,432,080	1,474,171
Instalment cash loans	815,677	891,412	1,020,519	1,118,180	1,357,699	1,511,542	1,518,612
Single-payment loans	2,305,170	2,437,224	2,901,322	3,099,163	3,394,410	3,495,893	3,516,973
Loans to banks	119,962	96,814	88,135	147,531	155,000	406,830	160,949
All other loans (including overdrafts)	885,816	936,886	1,350,022	1,387,212	1,421,570	1,325,628	1,357,546
United States Government Direct Obligations	**52,148,672**	**56,879,051**	**52,356,668**	**51,605,887**	**52,743,575**	**51,475,165**	**52,571,395**
Treasury bills	2,587,686	3,388,597	3,665,226	6,398,840	6,565,452	4,170,772	4,095,494
Treasury certificates of indebtedness	7,999,315	10,408,817	1,467,749	6,009,989	4,255,435	8,602,072	8,286,603
Treasury notes	2,800,214	5,085,145	14,053,961	9,596,163	9,835,192	10,909,330	10,299,634
Nonmarketable bonds	1,348,923	1,383,781	1,582,058	1,695,398	1,774,238	1,748,809	1,723,678
Other bonds maturing in 5 years or less	16,515,388	23,704,246	19,776,756	16,862,676	15,541,629	13,812,779	14,996,060
Other bonds maturing in 5 to 10 years	13,388,994	6,895,477	7,051,093	6,431,828	10,087,508	8,262,792	9,183,309
Other bonds maturing in 10 to 20 years	5,859,845	3,955,049	2,541,702	2,594,077	4,684,121	3,866,585	3,883,426
Other bonds maturing after 20 years	1,648,307	2,057,939	2,218,123	2,016,916	....	102,026	103,191

	By class of bank December 31, 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	**12,289,275**	**2,775,995**	**22,762,756**	**19,934,011**	**57,762,037**	**37,831,123**	**19,930,914**
Reserves	192,515	54,833	349,609	252,912	**849,869**	553,527	296,342
Loans—gross	**12,481,790**	**2,830,828**	**23,112,365**	**20,186,923**	**58,611,906**	**38,384,650**	**20,227,256**
Commercial and industrial loans, including open-market paper	8,217,618	1,911,622	10,568,042	4,822,026	**25,519,308**	16,448,960	9,070,348
Loans to farmers directly guar. by CCC	124,673	151,970	400,534	859,640	**1,536,817**	1,167,349	369,468
Other loans to farmers	1,167	6,192	373,600	1,344,846	**1,725,805**	1,329,901	395,904
Loans to brokers and dealers in secs	1,666,882	286,451	308,376	59,288	**2,320,997**	1,044,316	1,276,681
Other loans for purchasing or carrying securities	319,664	74,883	455,720	209,736	**1,060,003**	606,805	453,198
Real estate loans:							
On farm land	80	494	97,359	487,454	**585,387**	408,205	177,182
On residential property:							
Insured by FHA	218,537	4,390	1,905,378	1,236,052	**3,364,357**	2,251,941	1,112,416
Insured or guaranteed by VA	24,965	4,697	1,136,257	1,397,455	**2,563,374**	1,918,439	644,935
Not ins. or guar. by FHA or VA	66,059	34,330	1,467,511	2,728,693	**4,296,593**	2,705,532	1,591,061
On other properties	73,275	26,523	846,008	1,264,400	**2,210,206**	1,437,619	772,587
Other loans to individuals:							
Retail automobile instalment paper	149,585	57,578	1,616,495	1,786,385	**3,610,043**	2,543,413	1,066,630
Other retail instalment paper	283,676	58,523	681,370	767,196	**1,790,765**	1,248,753	542,012
Repair and modernization instalment	192,759	25,985	718,505	536,922	**1,474,171**	1,049,581	424,590
Instalment cash loans	218,249	19,473	487,124	793,766	**1,518,612**	1,048,042	470,570
Single-payment loans	449,341	72,086	1,438,884	1,556,662	**3,516,973**	2,220,916	1,296,057
Loans to banks	116,533	926	39,542	3,948	**160,949**	72,531	88,418
All other loans (including overdrafts)	358,727	94,705	571,660	332,454	**1,357,546**	882,347	475,199
United States Government direct obligations	**7,763,413**	**2,855,997**	**19,533,969**	**22,418,016**	**52,571,395**	**35,456,408**	**17,114,987**
Treasury bills	924,091	123,216	1,229,606	1,818,581	**4,095,494**	2,567,760	1,527,734
Treasury certificates of indebtedness	1,104,494	450,257	3,357,462	3,374,390	**8,286,603**	5,797,061	2,489,542
Treasury notes	1,129,861	684,418	4,200,651	4,284,704	**10,299,634**	6,832,301	3,467,333
Nonmarketable bonds	57,491	13,380	254,232	1,398,575	**1.723,678**	1,297,672	426,006
Other bonds maturing in 5 years or less	2,105,742	683,443	5,644,152	6,562,723	**14,996,060**	10,240,809	4,755,251
Other bonds maturing in 5 to 10 years	1,994,875	625,322	3,390,769	3,172,343	**9,183,309**	5,881,764	3,301,545
Other bonds maturing in 10 to 20 years	419,760	271,050	1,430,307	1,762,309	**3,883,426**	2,752,394	1,131,032
Other bonds maturing after 20 years	27,099	4,911	26,790	44,391	**103,191**	86,647	16,544

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, December 31, 1953					
		Boston	New York	Phila-delphia	Cleveland	Richmond	Atlanta
Loans—net	**57,762,037**	**2,793,175**	**16,717,466**	**3,042,956**	**4,404,069**	**2,411,713**	**2,429,120**
Reserves	**849,869**	48,894	276,058	55,237	73,108	27,702	32,527
Loans—gross	**58,611,906**	**2,842,069**	**16,993,524**	**3,098,193**	**4,477,177**	**2,439,415**	**2,461,647**
Commercial and industrial loans, including open-market paper	**25,519,308**	1,343,672	9,440,950	1,213,194	1,654,623	827,270	1,079,836
Loans to farmers directly guaranteed by CCC	**1,536,817**	5,973	150,027	11,042	64,989	34,635	90,818
Other loans to farmers	**1,725,805**	26,436	76,084	51,948	73,177	53,324	69,251
Loans to brokers and dealers in securities	**2,320,997**	28,137	1,719,337	49,126	84,930	26,507	15,552
Other loans for purchasing or carrying securities	**1,060,003**	37,136	369,323	39,574	98,434	87,204	57,594
Real estate loans:							
On farm land	**585,387**	16,226	38,639	43,651	79,395	50,593	29,512
On residential property:							
Insured by FHA	**3,364,357**	71,357	635,982	85,467	184,012	58,812	29,471
Insured or guaranteed by VA	**2,563,374**	100,131	528,294	197,903	261,433	104,694	22,923
Not insured or guaranteed by FHA or VA	**4,296,593**	278,613	656,672	334,114	606,134	265,649	134,449
On other properties	**2,210,206**	173,744	325,396	173,269	242,621	159,440	109,477
Other loans to individuals:							
Retail automobile instalment paper	**3,610,043**	180,747	493,314	241,905	301,010	185,583	208,959
Other retail instalment paper	**1,790,765**	75,042	480,851	97,551	122,583	78,832	98,279
Repair and modernization instalment loans	**1,474,171**	49,995	333,427	96,840	126,162	49,164	84,512
Instalment cash loans	**1,518,612**	101,537	415,079	131,634	127,429	106,227	87,917
Single-payment loans	**3,516,973**	272,781	772,508	263,379	322,868	280,928	255,254
Loans to banks	**160,949**	11,937	116,642	1,470	1,132	5,930	2,054
All other loans (including overdrafts)	**1,357,546**	68,605	440,999	66,126	126,245	64,623	85,789
United States Government direct obligations	**52,571,395**	**2,420,896**	**11,718,772**	**2,697,161**	**4,886,270**	**2,574,348**	**2,685,508**
Treasury bills	**4,095,494**	278,821	1,146,538	164,474	240,576	251,557	234,335
Treasury certificates of indebtedness	**8,286,603**	303,241	1,477,365	303,795	857,432	409,316	579,049
Treasury notes	**10,299,634**	231,364	1,631,678	388,096	1,120,527	484,120	575,532
Nonmarketable bonds	**1,723,678**	93,911	257,643	157,319	151,289	140,250	81,685
Other bonds maturing in 5 years or less	**14,996,060**	628,498	3,435,472	746,882	1,412,986	748,438	695,726
Other bonds maturing in 5 to 10 years	**9,183,309**	550,557	2,747,056	528,894	743,922	381,508	315,115
Other bonds maturing in 10 to 20 years	**3,883,426**	331,244	986,636	400,808	349,158	156,514	201,258
Other bonds maturing after 20 years	**103,191**	3,260	36,384	6,893	10,380	2,645	2,808

	By Federal Reserve districts, December 31, 1953—Continued					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco
Loans—net	**7,747,825**	**2,170,378**	**1,453,719**	**2,272,952**	**3,099,116**	**9,219,548**
Reserves	128,752	24,366	17,372	19,053	28,510	118,290
Loans—gross	**7,876,577**	**2,194,744**	**1,471,091**	**2,292,005**	**3,127,626**	**9,337,838**
Commercial and industrial loans, including open-market paper	3,329,670	846,882	404,168	821,397	1,498,881	3,058,765
Loans to farmers directly guaranteed by CCC	301,308	119,272	128,510	235,683	237,193	157,367
Other loans to farmers	231,529	98,284	127,234	341,246	209,981	367,311
Loans to brokers and dealers in securities	304,334	11,599	2,523	9,148	14,219	55,585
Other loans for purchasing or carrying securities	163,593	32,029	18,242	23,876	100,142	32,856
Real Estate loans:						
On farm land	93,858	40,672	22,181	35,940	29,475	105,245
On residential property:						
Insured by FHA	447,694	140,963	114,144	81,289	27,205	1,487,961
Insured or guaranteed by VA	316,122	53,396	115,538	45,063	30,774	787,103
Not insured or guaranteed by FHA or VA	720,043	173,755	105,102	95,714	91,032	835,316
On other properties	294,211	104,318	52,910	88,061	96,673	390,086
Other loans to individuals:						
Retail automobile instalment paper	501,234	126,870	106,795	143,468	208,643	911,515
Other retail instalment paper	240,076	60,107	60,918	63,885	98,349	314,292
Repair and modernization instalment loans	228,383	67,662	88,336	44,292	65,439	239,959
Instalment cash loans	128,347	48,259	29,424	42,949	91,473	208,337
Single-payment loans	390,692	210,990	59,444	161,258	267,214	259,657
Loans to banks	929	5,570	781	3,900	594	10,010
All other loans (including overdrafts)	184,554	54,116	34,841	54,836	60,339	116,473
United States Government direct obligations	**10,289,478**	**2,045,427**	**1,517,747**	**2,670,023**	**2,426,995**	**6,638,770**
Treasury bills	550,749	148,214	109,112	369,752	341,579	259,787
Treasury certificates of indebtedness	1,510,047	420,446	272,593	530,580	495,312	1,127,427
Treasury notes	2,547,217	504,474	374,289	620,256	460,884	1,361,197
Nonmarketable bonds	320,841	94,987	120,348	115,453	59,422	130,530
Other bonds maturing in 5 years or less	2,795,929	531,770	442,379	683,471	655,807	2,218,702
Other bonds maturing in 5 to 10 years	1,941,378	258,757	144,696	259,336	317,805	994,285
Other bonds maturing in 10 to 20 years	609,401	85,072	53,173	87,280	92,621	530,261
Other bonds maturing after 20 years	13,916	1,707	1,157	3,895	3,565	16,581

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, December 31, 1953					
		Boston	New York	Phila-delphia	Cleveland	Richmond [2]	Atlanta [2]
Loans—net	**22,762,756**	**1,102,641**	**634,102**	**1,377,950**	**2,671,175**	**1,075,553**	**1,114,992**
Reserves	**349,609**	24,003	21,667	31,646	52,250	14,412	17,511
Loans—gross	**23,112,365**	**1,126,644**	**655,769**	**1,409,596**	**2,723,425**	**1,089,965**	**1,132,503**
Commercial and industrial loans, including open-market paper	**10,568,042**	708,207	333,844	806,762	1,351,261	480,443	587,127
Loans to farmers directly guaranteed by CCC	**400,534**	856	6,314	2,730	24,431	9,801	38,812
Other loans to farmers	**373,600**	....	1,907	282	4,484	1,334	11,932
Loans to brokers and dealers in securities	**308,376**	23,610	16,021	44,920	83,256	22,743	12,566
Other loans for purchasing or carrying securities	**455,720**	17,443	10,317	16,790	79,140	64,337	36,403
Real estate loans:							
On farm land	**97,359**	56	2,506	152	4,498	2,469	2,961
On residential property:							
Insured by FHA	**1,905,378**	33,287	43,444	20,818	103,738	16,801	6,152
Insured or guaranteed by VA	**1,136,257**	13,072	30,060	3,002	124,509	35,228	5,931
Not insured or guaranteed by FHA or VA	**1,467,511**	42,314	47,864	25,734	234,426	79,929	32,679
On other properties	**846,008**	44,206	33,349	19,794	99,559	61,697	35,755
Other loans to individuals:							
Retail automobile instalment paper	**1,616,495**	51,540	28,413	128,692	110,107	74,803	94,818
Other retail instalment paper	**681,370**	19,943	23,884	50,058	64,264	29,930	41,370
Repair and modernization instalment loans	**718,505**	12,256	14,944	58,431	79,230	26,064	38,044
Instalment cash loans	**487,124**	14,281	16,471	54,215	58,965	32,214	28,969
Single-payment loans	**1,438,884**	97,810	36,634	143,542	197,853	112,344	107,129
Loans to banks	**39,542**	9,753	....	1,470	1,117	5,250	1,268
All other loans (including overdrafts)	**571,660**	38,010	9,797	32,204	102,587	34,578	50,587
United States Government direct obligations	**19,533,969**	**768,636**	**430,465**	**797,830**	**2,734,812**	**1,133,450**	**1,086,235**
Treasury bills	**1,229,606**	128,348	40,297	43,396	88,360	118,220	96,890
Treasury certificates of indebtedness	**3,357,462**	130,041	37,045	96,366	554,269	180,738	237,290
Treasury notes	**4,200,651**	40,091	32,548	108,617	663,304	232,328	227,451
Nonmarketable bonds	**254,232**	9,310	4,780	2,961	20,355	26,502	8,624
Other bonds maturing in 5 years or less	**5,644,152**	162,059	180,903	208,210	712,507	317,499	273,637
Other bonds maturing in 5 to 10 years	**3,390,769**	174,365	80,633	196,249	481,669	191,398	153,801
Other bonds maturing in 10 to 20 years	**1,430,307**	124,022	54,054	141,642	210,707	65,747	87,615
Other bonds maturing after 20 years	**26,790**	400	205	389	3,641	1,018	927

	By Federal Reserve districts, December 31, 1953—Continued					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco[2]
Loans—net	**2,239,789**	**1,244,815**	**553,789**	**1,263,800**	**1,751,497**	**7,732,653**
Reserves	35,987	15,646	6,480	11,812	15,877	102,318
Loans—gross	**2,275,776**	**1,260,461**	**560,269**	**1,275,612**	**1,767,374**	**7,834,971**
Commercial and industrial loans, including open-market paper	913,922	661,617	254,653	650,236	1,056,812	2,763,158
Loans to farmers directly guaranteed by CCC	28,021	53,797	13,503	49,724	92,635	79,910
Other loans to farmers	6,545	10,909	3,216	80,492	17,589	234,910
Loans to brokers and dealers in securities	17,049	10,998	2,496	8,476	11,311	54,930
Other loans for purchasing or carrying securities	65,768	19,293	11,053	19,037	86,165	29,974
Real Estate loans:						
On farm land	4,678	1,902	191	5,961	3,840	68,145
On residential property:						
Insured by FHA	235,694	57,255	30,914	52,971	11,850	1,292,454
Insured or guaranteed by VA	126,005	15,054	41,536	19,876	14,658	707,326
Not insured or guaranteed by FHA or VA	192,247	54,646	16,002	41,323	26,415	673,932
On other properties	83,156	54,337	14,402	55,747	54,191	289,815
Other loans to individuals:						
Retail automobile instalment paper	180,837	56,494	29,750	59,747	69,888	731,406
Other retail instalment paper	62,997	29,809	25,773	36,885	54,345	242,112
Repair and modernization instalment loans	123,180	47,178	59,461	31,486	38,341	189,890
Instalment cash loans	32,906	17,341	9,265	18,306	39,556	164,635
Single-payment loans	149,533	119,365	24,773	95,057	152,495	202,349
Loans to banks	....	5,570	775	3,735	594	10,010
All other loans (including overdrafts)	53,238	44,896	22,506	46,553	36,689	100,015
United States Government direct obligations	**3,457,269**	**868,752**	**448,279**	**1,449,303**	**1,077,516**	**5,281,422**
Treasury bills	163,480	41,479	39,125	213,906	120,707	135,398
Treasury certificates of indebtedness	438,738	198,025	74,543	283,936	204,490	921,981
Treasury notes	932,709	240,719	105,130	348,170	152,597	1,116,987
Nonmarketable bonds	52,233	14,170	5,136	21,258	11,456	77,447
Other bonds maturing in 5 years or less	930,947	228,850	134,102	355,569	315,982	1,823,887
Other bonds maturing in 5 to 10 years	764,036	123,710	59,467	174,731	214,751	775,959
Other bonds maturing in 10 to 20 years	169,975	21,295	30,227	50,363	57,336	417,324
Other bonds maturing after 20 years	5,151	504	549	1,370	197	12,439

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

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, December 31, 1953					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans—net	**19,934,011**	**1,690,534**	**3,794,089**	**1,665,006**	**1,732,894**	**1,336,160**	**1,314,128**
Reserves	252,912	24,891	61,876	23,591	20,858	13,290	15,016
Loans—gross	**20,186,923**	**1,715,425**	**3,855,965**	**1,688,597**	**1,753,752**	**1,349,450**	**1,329,144**
Commercial and industrial loans, including open-market paper	4,822,026	635,465	889,488	406,432	303,362	346,827	492,709
Loans to farmers directly guaranteed by CCC	859,640	5,117	19,040	8,312	40,558	24,834	52,006
Other loans to farmers	1,344,846	26,436	73,010	51,666	68,693	51,990	57,319
Loans to brokers and dealers in securities	59,288	4,527	36,434	4,206	1,674	3,764	2,986
Other loans for purchasing or carrying securities	209,736	19,693	39,342	22,784	19,294	22,867	21,191
Real estate loans:							
On farm land	487,454	16,170	36,053	43,499	74,897	48,124	26,551
On residential property:							
Insured by FHA	1,236,052	38,070	374,001	64,649	80,274	42,011	23,319
Insured or guaranteed by VA	1,397,455	87,059	473,269	194,901	136,924	69,466	16,992
Not insured or guaranteed by FHA or VA	2,728,693	236,299	542,749	308,380	371,708	185,720	101,770
On other properties	1,264,400	129,538	218,772	153,475	143,062	97,743	73,722
Other loans to individuals:							
Retail automobile instalment paper	1,786,385	129,207	315,316	113,213	190,903	110,780	114,141
Other retail instalment paper	767,196	55,099	173,291	47,493	58,319	48,902	56,909
Repair and modernization instalment loans	536,922	37,739	125,724	38,409	46,932	23,100	46,468
Instalment cash loans	793,766	87,256	180,359	77,419	68,464	74,013	58,948
Single-payment loans	1,556,662	174,971	286,533	119,837	125,015	168,584	148,125
Loans to banks	3,948	2,184	109	....	15	680	786
All other loans (including overdrafts)	332,454	30,595	72,475	33,922	23,658	30,045	35,202
United States Government direct obligations	**22,418,016**	**1,652,260**	**3,524,894**	**1,899,331**	**2,151,458**	**1,440,898**	**1,599,273**
Treasury bills	1,818,581	150,473	182,150	121,078	152,216	133,337	137,445
Treasury certificates of indebtedness	3,374,390	173,200	335,826	207,429	303,163	228,578	341,759
Treasury notes	4,284,704	191,273	469,269	279,479	457,223	251,792	348,081
Nonmarketable bonds	1,398,575	84,601	195,372	154,358	130,934	113,748	73,061
Other bonds maturing in 5 years or less	6,562,723	466,439	1,148,827	538,672	700,479	430,939	422,089
Other bonds maturing in 5 to 10 years	3,172,343	376,192	671,548	332,645	262,253	190,110	161,314
Other bonds maturing in 10 to 20 years	1,762,309	207,222	512,822	259,166	138,451	90,767	113,643
Other bonds maturing after 20 years	44,391	2,860	9,080	6,504	6,739	1,627	1,881

	By Federal Reserve districts, December 31, 1953—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—net	**2,732,041**	**925,563**	**899,930**	**1,009,152**	**1,347,619**	**1,486,895**
Reserves	37,932	8,720	10,892	7,241	12,633	15,972
Loans—gross	**2,769,973**	**934,283**	**910,822**	**1,016,393**	**1,360,252**	**1,502,867**
Commercial and industrial loans, including open-market paper	504,126	185,265	149,515	171,161	442,069	295,607
Loans to farmers directly guaranteed by CCC	121,317	65,475	115,007	185,959	144,558	77,457
Other loans to farmers	218,792	87,375	124,018	260,754	192,392	132,401
Loans to brokers and dealers in securities	834	601	27	672	2,908	655
Other loans for purchasing or carrying securities	22,942	12,736	7,189	4,839	13,977	2,882
Real Estate loans:						
On farm land	88,686	38,770	21,990	29,979	25,635	37,100
On residential property:						
Insured by FHA	207,610	83,708	83,230	28,318	15,355	195,507
Insured or guaranteed by VA	185,420	38,342	74,002	25,187	16,116	79,777
Not insured or guaranteed by FHA or VA	493,466	119,109	89,100	54,391	64,617	161,384
On other properties	184,532	49,981	38,508	32,314	42,482	100,271
Other loans to individuals:						
Retail automobile instalment paper	262,819	70,376	77,045	83,721	138,755	180,109
Other retail instalment paper	118,556	30,298	35,145	27,000	44,004	72,180
Repair and modernization instalment loans	79,218	20,484	28,875	12,806	27,098	50,069
Instalment cash loans	75,968	30,918	20,159	24,643	51,917	43,702
Single-payment loans	169,073	91,625	34,671	66,201	114,719	57,308
Loans to banks	3	....	6	165	....	....
All other loans (including overdrafts)	36,611	9,220	12,335	8,283	23,650	16,458
United States Government direct obligations	**3,976,212**	**1,176,675**	**1,069,468**	**1,220,720**	**1,349,479**	**1,357,348**
Treasury bills	264,053	106,735	69,987	155,846	220,872	124,389
Treasury certificates of indebtedness	621,052	222,421	198,050	246,644	290,822	205,446
Treasury notes	930,090	263,755	269,159	272,086	308,287	244,210
Nonmarketable bonds	255,228	80,817	115,212	94,195	47,966	53,083
Other bonds maturing in 5 years or less	1,181,539	302,920	308,277	327,902	339,825	394,815
Other bonds maturing in 5 to 10 years	552,020	135,047	85,229	84,605	103,054	218,326
Other bonds maturing in 10 to 20 years	168,376	63,777	22,946	36,917	35,285	112,937
Other bonds maturing after 20 years	3,854	1,203	608	2,525	3,368	4,142

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 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	**6,743**	**122,421,613**	**57,762,037**	**52,571,395**	**31,321**	**8,871,426**	**2,841,332**	**344,102**	**39,381,408**	**19,996,858**	**1,869,961**
Reserve bank cities [1]	**161**	**50,918,847**	**27,331,383**	**18,650,343**	**17,194**	**3,395,569**	**1,342,138**	**182,220**	**17,493,961**	**9,857,873**	**392,802**
1. Boston	10	**2,013,065**	1,102,641	768,636	....	94,621	40,886	6,281	**671,518**	394,341	20,068
2. New York [2]*	29	**22,374,629**	12,452,801	7,883,650	1,459	1,383,056	552,869	100,794	**8,179,932**	4,910,057	135,362
3. Philadelphia*	10	**2,464,423**	1,377,950	797,830	....	194,908	81,436	12,299	**964,200**	490,664	26,504
4. Cleveland	4	**2,147,870**	992,017	945,415	....	147,544	58,769	4,125	**612,891**	315,610	28,879
5. Richmond	6	**365,012**	169,291	167,092	....	21,959	5,829	841	**149,190**	64,601	5,096
6. Atlanta [3]	5	**755,691**	409,608	273,028	....	57,908	13,619	1,528	**315,751**	132,816	6,808
7. Chicago [2]	61	**7,792,843**	3,294,281	3,758,701	7	502,186	221,823	15,845	**2,548,651**	1,515,936	60,236
8. St. Louis*	6	**1,121,129**	627,646	410,622	37	55,941	21,738	5,145	**450,598**	238,604	9,581
9. Minneapolis*	4	**711,502**	356,923	283,608	....	51,548	17,908	1,515	**285,326**	127,277	5,806
10. Kansas City*	9	**827,998**	357,118	389,782	34	60,788	18,585	1,691	**415,457**	180,983	6,433
11. Dallas*	8	**1,164,526**	797,159	316,969	3	43,433	3,761	3,201	**631,511**	199,489	8,132
12. San Francisco	9	**9,180,159**	5,393,948	2,655,010	15,654	781,677	304,915	28,955	**2,268,936**	1,287,495	79,897
Reserve branch cities [1]	**121**	**18,760,407**	**8,349,898**	**8,760,079**	**8,801**	**1,260,842**	**336,891**	**43,896**	**6,481,226**	**3,328,528**	**243,930**
2. Buffalo*	4	**880,942**	470,576	310,228	12	71,199	25,458	3,469	**257,262**	139,797	16,373
4. Cincinnati	7	**888,942**	428,413	397,489	234	49,241	11,491	2,074	**326,800**	168,914	14,697
4. Pittsburgh*	6	**2,108,806**	1,014,530	853,796	....	125,461	106,278	8,741	**593,110**	373,342	27,831
5. Baltimore*	8	**671,659**	278,248	337,467	....	44,758	9,573	1,613	**261,832**	138,903	14,342
5. Charlotte [3]	4	**481,771**	252,122	189,714	1,615	23,774	13,438	1,108	**171,406**	65,779	6,622
6. Birmingham	3	**312,015**	121,437	141,038	....	45,698	3,257	585	**119,900**	62,268	3,451
6. Jacksonville*	3	**273,480**	112,797	135,157	....	19,681	5,183	662	**166,283**	57,583	3,807
6. Nashville	4	**377,041**	202,752	148,224	212	18,718	5,597	1,538	**141,337**	63,004	5,967
6. New Orleans	6	**700,267**	268,398	388,788	105	36,670	5,099	1,207	**269,217**	128,043	8,393
7. Detroit	6	**2,866,971**	996,134	1,590,442	6,479	246,583	22,371	4,962	**842,206**	476,023	43,366
8. Little Rock	4	**139,573**	52,547	68,854	....	14,074	3,852	246	**66,403**	28,211	1,466
8. Louisville	6	**466,502**	224,383	217,156	....	13,620	10,219	1,124	**202,246**	97,098	6,579
8. Memphis	3	**476,206**	313,374	124,556	....	35,874	1,269	1,133	**188,196**	77,674	7,221
9. Helena	2	**41,264**	13,319	25,331	....	1,938	610	66	**19,973**	7,965	220
10. Denver*	7	**560,611**	237,370	294,616	....	18,564	9,121	940	**206,557**	95,692	6,182
10. Oklahoma City*	4	**304,547**	147,622	111,337	....	34,787	10,059	742	**148,060**	48,868	2,343
10. Omaha	6	**367,665**	149,123	164,005	....	41,437	12,368	732	**162,002**	79,143	3,178
11. El Paso	3	**150,612**	94,052	50,792	....	4,894	550	324	**71,153**	28,437	3,198
11. Houston*	9	**1,002,645**	525,504	432,320	....	35,125	7,386	2,310	**580,356**	224,554	10,843
11. San Antonio*	6	**301,337**	108,492	152,357	....	24,857	15,100	531	**127,686**	59,467	4,573
12. Los Angeles*	6	**2,787,572**	1,004,167	1,661,849	141	96,113	19,881	5,421	**802,108**	464,174	21,719
12. Portland	3	**1,074,144**	540,971	409,283	....	110,249	11,656	1,985	**290,784**	185,158	11,090
12. Salt Lake City [3]	6	**375,523**	182,096	166,658	3	23,561	2,676	529	**123,387**	73,269	4,377
12. Seattle*	5	**1,150,312**	611,471	388,622	....	123,966	24,399	1,854	**342,962**	185,162	16,092
Other reserve cities [1]	**72**	**5,338,195**	**2,146,745**	**2,742,957**	**74**	**304,455**	**133,234**	**10,730**	**2,138,439**	**1,030,561**	**93,689**
4. Columbus	3	**458,618**	132,368	284,379	....	34,780	6,311	780	**178,875**	89,904	7,780
4. Toledo	4	**375,419**	103,847	253,733	....	13,744	3,558	537	**129,198**	67,924	9,424
5. Washington*	13	**862,408**	375,892	439,177	....	25,679	19,627	2,033	**311,083**	178,784	18,943
7. Cedar Rapids	1	**75,904**	16,572	38,930	....	19,845	392	165	**26,164**	11,701	1,342
7. Des Moines*	3	**194,931**	92,393	70,047	....	23,015	9,138	338	**81,104**	33,227	3,356
7. Dubuque	2	**40,034**	9,401	27,412	....	1,281	1,874	66	**10,257**	4,431	556
7. Indianapolis	5	**702,427**	224,763	412,508	8	46,700	17,098	1,350	**273,631**	133,793	15,604
7. Milwaukee*	6	**771,072**	346,592	372,301	51	21,234	29,347	1,547	**277,611**	141,264	12,290
7. Sioux City	4	**84,513**	35,648	42,925	....	4,193	1,591	156	**38,113**	17,153	1,458
8. National Stock Yards	1	**80,594**	26,865	47,564	....	5,829	156	180	**39,761**	17,503	917
9. St. Paul*	3	**354,287**	183,547	139,340	....	24,071	6,474	855	**142,437**	67,917	2,706
10. Kansas City, Kansas*	2	**51,880**	25,076	20,779	4	5,035	884	102	**35,107**	9,966	597
10. Lincoln*	3	**107,500**	34,191	60,674	....	10,221	2,202	212	**44,385**	22,873	1,473
10. Pueblo	2	**34,350**	19,362	13,944	....	942	29	73	**15,848**	6,157	875
10. St. Joseph	5	**71,280**	23,525	41,928	....	4,607	908	312	**29,652**	13,930	1,108
10. Topeka	4	**86,928**	32,306	43,089	11	10,119	1,222	181	**35,028**	16,912	1,487
10. Tulsa*	4	**388,377**	166,970	180,543	....	24,606	15,628	630	**196,263**	76,289	4,397
10. Wichita	4	**229,343**	71,137	128,606	....	15,629	13,613	358	**83,040**	43,130	2,724
11. Fort Worth*	3	**368,330**	226,290	125,078	....	12,925	3,182	855	**190,882**	77,703	6,652
Country banks, by districts	**6,389**	**47,404,164**	**19,934,011**	**22,418,016**	**5,252**	**3,910,560**	**1,029,069**	**107,256**	**13,267,782**	**5,779,896**	**1,139,540**
1. Boston	307	**3,725,996**	1,690,534	1,652,260	376	258,723	113,553	10,550	**1,019,093**	458,633	102,083
2. New York	667	**8,293,795**	3,794,089	3,524,894	3,177	756,451	191,273	23,911	**1,821,576**	917,328	172,694
3. Philadelphia	597	**4,079,380**	1,665,006	1,899,331	89	332,560	169,929	12,465	**947,774**	470,895	97,652
4. Cleveland	628	**4,351,593**	1,732,894	2,151,458	155	357,309	99,914	9,863	**1,059,880**	509,350	113,610
5. Richmond	446	**3,051,185**	1,336,160	1,440,898	163	203,308	63,849	6,807	**961,856**	386,041	95,109
6. Atlanta	342	**3,276,191**	1,314,128	1,599,273	10	323,758	32,323	6,699	**1,173,247**	441,459	101,081
7. Chicago	926	**7,516,911**	2,732,041	3,976,212	807	645,482	150,574	11,795	**1,907,163**	869,815	167,403
8. St. Louis	473	**2,352,521**	925,563	1,176,675	241	191,529	53,738	4,775	**710,634**	305,655	54,151
9. Minneapolis	463	**2,174,813**	899,930	1,069,468	49	147,741	54,099	3,526	**571,046**	264,464	38,976
10. Kansas City	704	**2,493,529**	1,009,152	1,220,720	133	228,062	30,913	4,549	**900,802**	361,388	48,510
11. Dallas	606	**2,998,241**	1,347,619	1,349,479	5	260,401	33,984	6,753	**1,438,762**	454,174	86,445
12. San Francisco	230	**3,090,009**	1,486,895	1,357,348	47	205,236	34,920	5,563	**755,949**	340,694	61,826

* 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											
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	**Total assets**	Federal Reserve district numbers, and reserve cities
7,527,787	**26,603**	**63,150**	**9,897,049**	**1,178,677**	**34,006**	**80,375**	**375,227**	**333,150**	**178,092**	**163,982,548**	**All member banks**
1,152,927	**10,929**	**54,039**	**6,025,391**	**369,688**	**16,485**	**45,624**	**349,348**	**178,157**	**103,461**	**69,475,571**	**Reserve bank cities [1]**
38,733	691	5,223	212,462	17,021	5	413	25,300	5,940	4,451	**2,737,713**	1. Boston
77,740	2,351	35,048	3,019,374	159,873	6	3,208	253,626	77,268	63,110	**31,111,652**	2. New York [2]*
92,558	870	2,753	350,851	19,130	....	7,471	2,059	8,792	7,561	**3,473,636**	3. Philadelphia*
59,405	137	887	207,973	8,288	....	9,972	3	9,710	2,055	**2,790,789**	4. Cleveland
10,386	....	19	69,088	3,668	4	712	....	1,302	453	**520,341**	5. Richmond
46,539	200	....	129,388	12,269	4	....	....	2,438	1,007	**1,087,160**	6. Atlanta [3]
253,390	1,445	3,260	714,384	23,299	175	310	4,723	27,813	5,134	**10,402,948**	7. Chicago [2]
36,995	11	84	165,323	8,425	311	100	1,571	4,779	1,715	**1,588,628**	8. St. Louis*
34,226	219	833	116,965	1,013	328	3,080	982	2,043	471	**1,004,745**	9. Minneapolis*
66,873	17	144	161,007	4,701	....	466	753	976	426	**1,250,777**	10. Kansas City*
217,343	636	226	205,685	17,513	14,431	....	18,791	2,824	642	**1,850,238**	11. Dallas*
218,739	4,352	5,562	672,891	94,488	1,221	19,892	41,540	34,272	16,436	**11,656,944**	12. San Francisco
1,007,691	**6,841**	**6,092**	**1,888,144**	**185,367**	**5,354**	**17,655**	**21,367**	**67,158**	**20,780**	**25,559,314**	**Reserve branch cities [1]**
27,170	274	1,229	72,419	11,316	....	560	....	3,483	2,000	**1,155,563**	2. Buffalo*
44,490	150	71	98,478	11,512	....	....	91	3,605	829	**1,231,779**	4. Cincinnati
40,578	....	340	151,019	28,140	....	1,771	141	7,555	1,758	**2,741,281**	4. Pittsburgh*
41,034	1	196	67,356	6,995	....	400	22	2,417	1,970	**945,295**	5. Baltimore*
14,405	....	....	84,600	3,842	264	....	4	1,424	1,483	**660,194**	5. Charlotte [3]
22,348	....	....	31,833	2,793	302	....	....	1,083	376	**436,469**	6. Birmingham
41,069	....	....	63,824	4,455	68	....	....	765	114	**445,165**	6. Jacksonville*
28,202	....	....	44,164	5,070	153	....	423	673	432	**525,129**	6. Nashville
36,751	448	15	95,567	6,682	31	500	5,038	3,721	998	**986,454**	6. New Orleans
67,196	712	1,370	253,539	15,914	....	10	100	11,108	3,689	**3,739,998**	7. Detroit
15,902	....	....	20,824	960	....	....	....	288	296	**207,520**	8. Little Rock
35,839	....	....	62,730	2,706	38	160	....	1,683	351	**673,686**	8. Louisville
46,139	99	11	57,052	5,998	....	....	7,769	1,023	237	**679,429**	8. Memphis
4,726	....	....	7,062	211	....	....	....	260	5	**61,713**	9. Helena
42,747	251	11	61,674	953	....	240	204	2,490	1,276	**772,331**	10. Denver*
55,627	....	....	41,222	5,774	....	1,686	1,123	827	154	**462,171**	10. Oklahoma City*
28,473	270	....	50,938	3,389	....	....	....	920	334	**534,310**	10. Omaha
26,535	....	421	12,562	1,170	130	....	....	362	179	**223,606**	11. El Paso
214,646	2,469	613	127,231	15,678	3,615	6,084	5,518	3,200	782	**1,617,878**	11. Houston*
34,432	320	61	28,833	5,323	68	....	....	1,082	70	**435,566**	11. San Antonio*
75,556	15	619	240,025	13,236	30	5,373	62	10,815	1,163	**3,620,359**	12. Los Angeles*
19,961	696	344	73,535	14,874	267	....	660	4,861	681	**1,386,271**	12. Portland
17,016	368	....	28,357	3,279	....	871	....	11	333	**503,404**	12. Salt Lake City [3]
26,849	768	791	113,300	15,097	388	....	212	3,502	1,270	**1,513,743**	12. Seattle*
519,790	**975**	**452**	**492,972**	**59,387**	**499**	**3,208**	**252**	**15,152**	**7,045**	**7,562,177**	**Other reserve cities [1]**
27,046	....	49	54,096	7,354	....	....	....	1,103	658	**646,608**	4. Columbus
38,507	....	....	13,343	1,545	....	92	....	1,579	81	**507,914**	4. Toledo
57,997	....	183	55,176	16,522	351	1,150	....	1,293	1,523	**1,194,330**	5. Washington*
3,398	....	....	9,723	850	....	....	....	....	98	**103,016**	7. Cedar Rapids
25,189	....	....	19,332	722	....	1,687	91	514	101	**279,150**	7. Des Moines*
2,272	....	....	2,998	317	....	....	....	3	42	**50,653**	7. Dubuque
56,887	97	28	67,222	5,573	....	....	....	2,358	566	**984,555**	7. Indianapolis
35,419	....	124	88,514	6,795	....	....	101	1,760	2,162	**1,059,501**	7. Milwaukee*
11,250	238	....	8,014	994	....	....	....	336	52	**124,008**	7. Sioux City
2,789	....	....	18,552	....	....	....	57	405	....	**120,817**	8. National Stock Yards
22,442	....	68	49,304	2,808	....	200	3	1,474	772	**501,981**	9. St. Paul*
16,052	....	....	8,492	385	....	....	....	2	29	**87,403**	10. Kansas City, Kansas*
8,568	....	....	11,471	805	....	....	....	377	49	**153,116**	10. Lincoln*
7,544	....	....	1,272	344	....	....	....	6	2	**50,550**	10. Pueblo
9,921	40	....	4,653	569	....	79	....	181	45	**101,806**	10. St. Joseph
9,926	....	....	6,703	584	....	....	....	468	100	**123,108**	10. Topeka
92,787	200	....	22,590	4,659	1	....	....	1,195	324	**590,819**	10. Tulsa*
28,207	....	....	8,979	1,353	147	....	....	1,247	196	**315,326**	10. Wichita
63,589	400	....	42,538	7,208	....	....	....	851	245	**567,516**	11. Fort Worth*
4,847,379	**7,858**	**2,567**	**1,490,542**	**564,235**	**11,668**	**13,888**	**4,260**	**72,683**	**46,806**	**61,385,486**	**Country banks, by districts**
218,942	209	623	238,603	55,695	812	1,303	1,201	6,967	3,922	**4,814,989**	1. Boston
401,467	730	298	329,059	110,514	876	2,390	662	21,519	9,390	**10,260,722**	2. New York
274,889	233	....	104,105	53,609	1,618	1,153	38	4,285	3,879	**5,091,736**	3. Philadelphia
345,858	243	10	90,809	47,581	312	672	103	4,011	3,495	**5,467,647**	4. Cleveland
339,608	1,157	10	139,931	41,233	848	748	753	2,766	4,503	**4,063,892**	5. Richmond
502,459	928	239	127,081	45,509	1,780	498	953	6,547	4,297	**4,509,022**	6. Atlanta
711,176	127	164	158,478	64,673	968	2,855	282	8,625	5,826	**9,507,303**	7. Chicago
305,580	15	....	45,233	21,811	264	177	....	2,759	1,876	**3,090,042**	8. St. Louis
221,890	140	290	45,286	18,134	238	594	72	5,710	779	**2,771,386**	9. Minneapolis
454,435	577	....	35,892	17,732	386	228	15	1,019	1,543	**3,415,254**	10. Kansas City
811,448	3,070	370	83,255	44,912	2,388	518	179	1,537	3,425	**4,489,962**	11. Dallas
259,627	429	563	92,810	42,832	1,178	2,752	2	6,938	3,871	**3,903,531**	12. San Francisco

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 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	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks	**113,929,894**	**85,710,678**	**3,756,360**	**7,530,303**	**12,858,318**	**1,291,105**	**2,783,130**	**36,234,225**	**33,310,562**	**290,403**	**17,709**	**1,594,503**	**37,608**	**983,440**
Reserve bank cities[1]	**50,721,374**	**36,562,495**	**1,692,847**	**1,871,514**	**7,797,787**	**1,223,724**	**1,573,007**	**11,969,662**	**10,213,172**	**105,315**	**1,482**	**671,673**	**20,005**	**958,015**
1. Boston	**2,248,782**	1,688,805	77,928	130,794	299,028	30,292	21,935	**171,453**	160,651	4,395	7	...	...	6,400
2. New York[2]*	**24,406,746**	17,827,962	790,538	321,873	3,364,071	1,025,998	1,076,304	**3,025,888**	1,996,926	53,213	...	144,688	11,500	819,561
3. Philadelphia*	**2,885,452**	2,183,758	101,398	105,805	457,947	13,666	22,878	**253,936**	239,275	25	78	12,983	75	1,500
4. Cleveland	**1,781,662**	1,444,348	68,358	66,158	176,325	4,855	21,618	**818,426**	795,743	377	...	22,269	37	...
5. Richmond	**392,554**	231,681	11,882	18,541	122,950	200	7,300	**89,312**	82,764	3,418	...	3,130	...	...
6. Atlanta[3]	**897,402**	563,330	28,838	85,582	196,402	24	23,226	**110,392**	109,143	755	15	471	8	...
7. Chicago[2]	**7,549,986**	5,491,556	306,004	287,090	1,341,527	39,089	84,720	**2,109,624**	2,053,461	3,150	673	43,180	3,660	5,500
8. St. Louis*	**1,298,716**	847,226	50,310	46,562	345,938	1,892	6,788	**165,602**	163,507	1,550	510	35	...	...
9. Minneapolis*	**821,821**	511,550	27,970	46,470	222,409	1,823	11,599	**107,345**	107,336	9	...	...	...	...
10. Kansas City*	**1,081,940**	593,545	24,640	44,686	409,194	2,439	7,436	**91,917**	91,866	...	1	...	50	...
11. Dallas*	**1,488,293**	775,305	36,579	68,519	563,459	1,533	42,898	**206,762**	176,218	...	...	30,544	...	...
12. San Francisco	**5,868,020**	4,403,429	168,402	649,434	298,537	101,913	246,305	**4,819,005**	4,236,282	38,423	198	414,373	4,675	125,054
Reserve branch cities[1]	**18,317,330**	**13,492,745**	**665,860**	**1,139,128**	**2,734,832**	**44,827**	**239,938**	**5,340,859**	**5,022,588**	**22,041**	**1,137**	**284,140**	**2,953**	**8,000**
2. Buffalo*	**711,998**	582,895	28,917	57,787	26,077	3,753	12,569	**354,325**	351,891	...	...	1,899	535	...
4. Cincinnati	**905,840**	709,909	28,278	23,651	134,618	704	8,680	**232,441**	205,333	...	5	26,923	180	...
4. Pittsburgh*	**1,934,361**	1,584,298	62,089	44,326	224,345	3,710	15,593	**482,955**	470,946	230	10	10,944	825	...
5. Baltimore*	**759,961**	571,576	37,669	54,826	90,473	1,281	4,136	**119,030**	118,410	600	...	...	20	...
5. Charlotte[3]	**527,366**	326,088	14,050	29,334	147,008	38	10,848	**73,312**	48,558	2,752	2	21,310	690	...
6. Birmingham	**339,152**	251,612	11,405	28,594	44,107	...	3,434	**65,275**	65,275	...	...	...	...	...
6. Jacksonville*	**358,564**	179,572	7,848	44,910	124,550	65	1,619	**53,194**	51,244	1,950	...	...	...	...
6. Nashville	**369,835**	200,369	11,910	49,421	106,133	...	2,002	**117,577**	113,829	166	...	3,577	5	...
6. New Orleans	**801,433**	466,070	16,273	115,017	189,009	7,747	7,317	**122,049**	118,913	...	35	3,101	...	...
7. Detroit	**2,397,858**	1,846,366	184,726	118,084	203,661	5,174	39,847	**1,128,672**	1,122,097	1,130	...	5,405	40	...
8. Little Rock	**171,809**	98,525	3,212	23,691	45,118	...	1,263	**23,735**	23,504	225	6	...	...	...
8. Louisville	**556,048**	341,414	20,059	14,917	173,691	43	5,924	**71,272**	68,890	1,800	...	562	20	...
8. Memphis	**517,892**	298,698	8,147	28,789	178,551	365	3,342	**105,431**	104,581	850	...	...	...	...
9. Helena	**51,515**	21,516	896	14,367	13,691	...	1,045	**7,085**	7,030	50	...	...	5	...
10. Denver*	**566,340**	410,753	17,288	25,296	104,512	80	8,411	**155,018**	147,620	2,050	...	5,335	13	...
10. Okla'ma City*	**377,562**	212,907	5,553	37,805	116,291	...	5,006	**43,450**	34,970	100	...	8,350	30	...
10. Omaha	**455,052**	286,960	18,081	19,559	128,230	2	2,220	**43,351**	43,343	3	5	...	...	...
11. El Paso	**169,928**	115,636	3,404	10,757	36,663	1,412	2,056	**39,536**	33,409	2,163	...	3,964	...	...
11. Houston*	**1,364,636**	938,172	29,354	76,228	295,750	5,621	19,511	**143,353**	96,860	...	37	46,456	...	...
11. San Antonio*	**324,356**	237,388	5,539	15,420	57,298	2,312	6,399	**86,502**	58,209	1,754	17	26,522	...	...
12. Los Angeles*	**2,397,998**	2,071,840	86,688	53,510	138,898	5,837	41,225	**982,192**	874,866	615	...	106,611	100	...
12. Portland	**835,179**	635,181	18,925	119,223	36,307	1,494	24,049	**438,187**	425,766	45	...	12,326	50	...
12. Salt Lake City[3]	**360,524**	260,518	7,722	45,014	44,256	1	3,013	**111,705**	106,455	3,325	1,020	855	50	...
12. Seattle*	**1,062,123**	844,482	37,827	88,602	75,595	5,188	10,429	**341,212**	330,589	2,233	...	...	390	8,000
Other reserve cities[1]	**5,855,798**	**4,019,174**	**182,081**	**456,587**	**1,037,825**	**10,110**	**150,021**	**1,219,493**	**1,153,395**	**24,719**	**145**	**23,701**	**1,108**	**16,425**
4. Columbus	**498,184**	327,845	14,974	88,535	51,906	35	14,889	**109,863**	97,598	815	5	11,279	166	...
4. Toledo	**350,901**	283,791	17,497	10,129	22,204	...	17,280	**130,677**	127,941	195	55	2,486	...	...
5. Washington*	**911,098**	787,596	30,460	152	66,066	8,185	18,639	**199,687**	173,093	10,144	25	...	...	16,425
7. Cedar Rapids	**77,796**	36,362	1,820	4,696	34,306	...	612	**18,382**	18,382	...	...	...	...	...
7. Des Moines*	**226,956**	117,620	8,370	34,710	58,001	...	8,255	**31,600**	29,339	2,245	16	...	...	...
7. Dubuque	**25,637**	21,441	1,341	1,429	1,107	...	319	**22,131**	22,131	...	...	...	...	...
7. Indianapolis	**747,467**	503,921	21,166	100,039	98,092	274	23,975	**173,171**	170,403	2,645	5	...	118	...
7. Milwaukee*	**791,876**	570,586	26,768	37,496	136,024	641	20,361	**203,733**	198,709	4,585	...	5	434	...
7. Sioux City	**97,901**	54,244	2,223	5,096	35,459	...	879	**19,444**	19,437	...	7	...	...	...
8. National Stock Yards	**104,349**	20,698	647	1,173	81,744	...	87	**6,995**	1,494	...	1	5,500	...	...
9. St. Paul*	**388,502**	246,988	15,585	36,716	85,871	514	2,828	**70,944**	70,669	275	...	...	...	...
10. Kansas City, Kansas*	**66,486**	23,643	838	12,263	29,219	...	523	**15,915**	15,910	...	...	...	5	...
10. Lincoln*	**130,320**	74,383	3,842	13,752	35,337	...	3,006	**13,959**	13,944	...	15	...	...	...
10. Pueblo	**36,070**	28,018	1,137	1,708	4,815	...	392	**9,839**	8,764	75	...	1,000	...	...
10. St. Joseph	**69,784**	39,129	1,426	3,443	23,526	...	2,260	**26,383**	26,378	...	5	...	...	...
10. Topeka	**97,441**	51,355	4,400	27,710	13,512	...	464	**17,568**	16,176	1,130	11	251	...	...
10. Tulsa*	**511,434**	389,509	13,009	15,791	82,130	461	10,534	**43,540**	42,985	165	...	5	385	...
10. Wichita	**272,895**	180,785	8,743	34,421	45,824	...	3,122	**25,318**	23,493	1,825	...	...	...	...
11. Fort Worth*	**450,701**	261,260	7,835	27,328	132,682	...	21,596	**80,344**	76,549	620	...	3,175	...	...
County banks, by districts	**39,035,392**	**31,636,264**	**1,215,572**	**4,063,074**	**1,287,874**	**12,444**	**820,164**	**17,704,211**	**16,921,407**	**138,328**	**14,945**	**614,989**	**13,542**	**1,000**
1. Boston	**3,245,488**	2,629,998	117,944	249,206	113,943	1,972	132,425	**1,145,658**	1,131,785	6,320	1,826	5,702	25	...
2. New York	**5,713,357**	4,510,950	230,347	682,643	116,686	1,029	171,702	**3,721,974**	3,599,940	10,177	20	109,652	2,185	...
3. Philadelphia	**2,741,691**	2,364,943	105,981	187,368	17,632	19	65,748	**1,857,432**	1,796,628	6,977	575	53,217	35	...
4. Cleveland	**3,083,701**	2,640,382	121,563	236,925	25,298	...	59,533	**1,938,809**	1,854,304	1,530	1,109	81,804	62	...
5. Richmond	**2,660,565**	2,061,208	85,492	296,699	143,214	112	73,840	**1,079,639**	975,210	41,504	1,537	60,401	987	...
6. Atlanta	**3,342,496**	2,499,097	77,622	450,578	266,874	4,404	43,921	**855,805**	796,251	22,107	4,005	29,222	3,220	1,000
7. Chicago	**5,622,871**	4,701,789	188,727	543,282	104,031	54	84,988	**3,262,700**	3,161,928	5,467	3,994	90,796	515	...
8. St. Louis	**2,140,201**	1,768,468	52,893	231,929	63,148	...	23,763	**730,218**	693,063	4,771	139	31,940	305	...
9. Minneapolis	**1,711,036**	1,381,404	50,067	171,439	86,416	356	21,354	**871,634**	855,664	1,917	325	13,584	144	...
10. Kansas City	**2,676,636**	2,116,202	65,764	389,364	78,454	...	26,852	**502,303**	478,359	9,539	195	13,863	347	...
11. Dallas	**3,768,418**	3,016,872	67,350	380,904	237,906	1,506	63,880	**433,428**	356,707	16,715	1,126	53,543	5,337	...
12. San Francisco	**2,328,932**	1,944,951	51,822	242,737	34,272	2,992	52,158	**1,304,611**	1,221,568	11,304	94	71,265	380	...

* 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

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
150,164,119	**42,839**	**400,234**	**2,059,416**	**152,666,608**	**3,416,094**	**5,480,850**	**2,053,369**	**365,627**	**11,315,940**	**96,506,521**	**86,127,062**	**All member banks**
												Reserve bank cities [1]
62,691,036	**23,205**	**372,726**	**1,328,401**	**64,415,368**	**1,525,864**	**2,573,609**	**836,930**	**123,800**	**5,060,203**	**43,543,166**	**33,981,625**	
2,420,235	...	28,151	38,077	**2,486,463**	66,875	135,477	32,430	16,468	**251,250**	1,997,697	1,629,072	1. Boston
27,432,634	23,200	270,064	786,264	**28,512,162**	724,826	1,392,571	460,970	21,123	**2,599,490**	21,309,632	16,206,765	2. New York [2]*
3,139,388	...	2,380	40,120	**3,181,888**	71,737	163,302	52,335	4,374	**291,748**	2,442,043	1,961,590	3. Philadelphia*
2,600,088	...	3	25,023	**2,625,114**	49,750	87,750	27,534	641	**165,675**	1,514,284	1,324,151	4. Cleveland
481,866	...	...	5,477	**487,343**	8,650	18,000	5,261	1,087	**32,998**	313,080	188,434	5. Richmond
1,007,794	...	...	12,658	**1,020,452**	20,200	29,558	7,694	9,256	**66,708**	721,475	542,750	6. Atlanta [3]
9,659,610	...	4,898	90,165	**9,754,673**	233,428	287,718	72,506	54,623	**648,275**	6,582,212	5,148,982	7. Chicago [2]
1,464,318	...	1,612	17,709	**1,483,639**	42,400	38,150	23,466	973	**104,989**	1,096,398	735,253	8. St. Louis*
929,166	...	982	13,534	**943,682**	12,500	38,000	5,672	4,891	**61,063**	670,630	452,654	9. Minneapolis*
1,173,857	...	753	5,254	**1,179,864**	21,900	32,375	13,916	2,722	**70,913**	854,060	484,660	10. Kansas City*
1,695,055	...	18,791	11,592	**1,725,438**	52,150	53,881	18,422	347	**124,800**	1,065,265	681,037	11. Dallas*
10,687,025	5	45,092	282,528	**11,014,650**	221,448	296,827	116,724	7,295	**642,294**	4,976,390	4,626,277	12. San Francisco
												Reserve branch cities [1]
23,658,189	...	**22,831**	**249,395**	**23,930,415**	**483,193**	**817,659**	**290,414**	**37,633**	**1,628,899**	**15,421,615**	**12,983,667**	
1,066,323	...	...	12,210	**1,078,533**	29,944	38,926	7,483	677	**77,030**	612,409	580,832	2. Buffalo*
1,138,281	...	91	12,452	**1,150,824**	25,175	43,925	11,670	185	**80,955**	762,872	643,762	4. Cincinnati
2,417,316	...	141	24,843	**2,442,300**	83,600	197,500	16,953	928	**298,981**	1,742,764	1,493,198	4. Pittsburgh*
878,991	...	22	6,716	**885,729**	14,640	32,999	7,998	3,929	**59,566**	651,571	563,182	5. Baltimore*
600,678	...	4	16,483	**617,165**	8,500	28,400	4,929	1,200	**43,029**	428,361	281,670	5. Charlotte [3]
404,427	...	...	5,256	**409,683**	9,300	10,200	5,830	1,456	**26,786**	284,971	251,807	6. Birmingham
411,758	...	...	3,974	**415,732**	10,000	13,000	2,341	4,092	**29,433**	253,671	162,277	6. Jacksonville*
487,412	...	423	8,639	**496,474**	10,500	12,200	5,955	...	**28,655**	297,469	207,628	6. Nashville
923,482	...	6,499	6,379	**936,360**	11,900	29,800	8,168	226	**50,094**	669,115	492,837	6. New Orleans
3,526,530	...	100	32,317	**3,558,947**	46,034	99,384	30,734	4,899	**181,051**	2,077,123	1,750,758	7. Detroit
195,544	...	...	1,264	**196,808**	3,600	4,600	2,303	209	**10,712**	135,083	102,655	8. Little Rock
627,320	...	...	7,202	**634,522**	10,600	23,700	4,791	73	**39,164**	457,479	299,525	8. Louisville
623,323	...	7,769	5,785	**636,877**	11,250	26,000	5,302	...	**42,552**	414,701	273,777	8. Memphis
58,600	...	...	637	**59,237**	1,100	1,100	267	9	**2,476**	39,727	29,866	9. Helena
721,358	...	204	7,583	**729,145**	12,700	18,425	9,181	2,880	**43,186**	461,919	382,786	10. Denver*
421,012	...	1,123	3,498	**425,633**	12,350	12,350	11,224	614	**36,538**	280,713	214,496	10. Oklahoma City*
498,403	...	...	3,034	**501,437**	12,200	12,200	5,479	2,994	**32,873**	375,641	257,801	10. Omaha
209,464	...	...	1,441	**210,905**	3,900	6,900	1,441	460	**12,701**	130,831	115,887	11. El Paso
1,507,989	...	5,521	11,804	**1,525,314**	37,750	39,250	14,991	573	**92,564**	1,022,759	906,680	11. Houston*
410,858	...	...	3,441	**414,299**	6,550	11,200	3,146	371	**21,267**	261,091	230,374	11. San Antonio*
3,380,190	...	62	35,633	**3,415,885**	56,250	75,275	71,474	1,475	**204,474**	2,082,537	1,926,550	12. Los Angeles
1,273,366	...	660	17,909	**1,291,935**	29,800	36,375	28,161	...	**94,336**	741,683	704,918	12. Portland
472,229	...	...	5,582	**477,811**	8,750	8,950	6,822	1,071	**25,593**	315,151	280,188	12. Salt Lake City
1,403,335	...	212	15,313	**1,418,860**	26,800	35,000	23,771	9,312	**94,883**	921,974	830,213	12. Seattle*
												Other reserve cities [1]
7,075,291	...	252	**54,004**	**7,129,547**	**127,228**	**213,030**	**77,408**	**14,964**	**432,630**	**4,843,149**	**4,132,810**	
608,047	...	...	5,339	**613,386**	10,000	16,000	6,512	710	**33,222**	417,042	377,173	4. Columbus
481,578	...	...	4,153	**485,731**	8,700	9,300	3,467	716	**22,183**	299,051	297,857	4. Toledo
1,110,785	...	...	7,507	**1,118,292**	20,150	40,900	12,046	2,942	**76,038**	797,925	751,211	5. Washington*
96,178	...	...	1	**96,179**	500	5,000	1,337	...	**6,837**	64,675	31,947	7. Cedar Rapids
258,556	...	91	1,844	**260,491**	5,500	5,750	5,919	1,490	**18,659**	182,435	141,253	7. Des Moines*
47,768	...	...	4	**47,772**	1,100	1,100	581	100	**2,881**	20,367	20,191	7. Dubuque
920,638	...	...	5,987	**926,625**	14,228	30,750	11,492	1,460	**57,930**	623,358	560,713	7. Indianapolis
995,609	...	101	4,875	**1,000,585**	17,200	30,710	10,907	99	**58,916**	668,008	539,929	7. Milwaukee*
117,345	...	...	589	**117,934**	1,900	3,300	689	185	**6,074**	78,637	52,205	7. Sioux City
111,344	...	57	828	**112,229**	1,000	5,000	2,588	...	**8,588**	83,008	3,406	8. National Stock Yards
459,446	...	3	9,388	**468,837**	9,000	19,750	2,873	1,521	**33,144**	316,756	237,228	9. St. Paul*
82,401	...	...	606	**83,007**	1,500	1,900	956	40	**4,396**	41,942	27,937	10. Kansas City, Kansas*
144,279	...	...	374	**144,653**	3,400	3,165	1,340	558	**8,463**	110,281	79,670	10. Lincoln*
45,909	...	...	204	**46,113**	1,300	1,125	1,218	794	**4,437**	27,254	28,846	10. Pueblo
96,167	...	...	309	**96,476**	1,650	1,880	1,581	219	**5,330**	55,258	40,179	10. St. Joseph
115,009	...	...	1,098	**116,107**	3,200	2,850	854	97	**7,001**	80,812	72,826	10. Topeka
554,974	...	...	4,343	**559,317**	8,150	12,850	8,936	1,566	**31,502**	396,057	393,244	10. Tulsa*
298,213	...	...	2,052	**300,265**	4,500	7,450	2,458	653	**15,061**	235,709	209,349	10. Wichita
531,045	...	...	4,503	**535,548**	14,250	14,250	1,654	1,814	**31,968**	344,574	267,646	11. Fort Worth*
												Country banks, by districts
56,739,603	**19,634**	**4,425**	**427,616**	**57,191,278**	**1,279,809**	**1,876,552**	**848,617**	**189,230**	**4,194,208**	**32,698,591**	**35,028,960**	
4,391,146	2,050	1,201	48,568	**4,442,965**	111,586	168,853	76,197	15,388	**372,024**	2,787,943	2,773,026	1. Boston
9,435,331	4,428	662	99,151	**9,539,572**	237,392	321,403	139,203	23,152	**721,150**	4,982,831	5,036,236	2. New York
4,599,123	3,330	38	25,843	**4,628,334**	130,641	240,313	79,652	12,796	**463,402**	2,362,697	2,513,954	3. Philadelphia
5,022,510	1,400	103	35,400	**5,059,413**	125,942	193,784	77,198	11,310	**408,234**	2,647,168	2,846,031	4. Cleveland
3,740,204	3,280	753	27,384	**3,771,621**	81,576	140,033	54,990	15,672	**292,271**	2,181,026	2,291,816	5. Richmond
4,198,301	350	1,118	28,661	**4,228,430**	88,874	133,955	44,557	13,206	**280,592**	2,712,956	2,866,515	6. Atlanta
8,885,571	1,000	282	67,961	**8,954,814**	160,131	227,336	128,449	36,573	**552,489**	4,753,836	5,171,581	7. Chicago
2,870,419	1,025	...	14,504	**2,885,948**	58,807	83,328	49,015	12,944	**204,094**	1,789,388	1,978,927	8. St. Louis
2,582,670	1,211	72	18,639	**2,602,592**	49,087	69,154	38,884	11,669	**168,794**	1,443,860	1,528,911	9. Minneapolis
3,178,939	1,060	15	9,271	**3,189,285**	62,163	87,398	64,460	11,948	**225,969**	2,186,309	2,496,526	10. Kansas City
4,201,846	...	179	13,166	**4,215,191**	95,515	108,606	50,161	20,489	**274,771**	2,873,715	3,378,401	11. Dallas
3,633,543	500	2	39,068	**3,673,113**	78,095	102,389	45,851	4,083	**230,418**	1,976,862	2,147,036	12. San Francisco

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State	Number of banks	Loans and investments: Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Reserves, cash: Total	Reserve with Federal Reserve Banks	Cash in vault
Total, all States	**6,743**	**122,421,613**	**57,762,037**	**52,571,395**	**31,321**	**8,871,426**	**2,841,332**	**344,102**	**39,381,408**	**19,996,858**	**1,869,961**
New England:											
Maine	38	**304,570**	154,485	123,471	17	13,583	12,147	867	**79,534**	35,612	8,393
New Hampshire	52	**182,084**	91,493	73,464	39	11,706	4,883	499	**60,331**	25,995	6,015
Vermont	38	**137,805**	67,920	55,550	39	8,928	4,960	408	**32,902**	15,411	3,107
Massachusetts	139	**3,480,444**	1,744,980	1,444,005	273	173,470	107,637	10,079	**1,062,257**	580,225	61,952
Rhode Island	7	**652,644**	311,439	303,543	4	29,538	5,802	2,318	**138,986**	74,820	15,264
Connecticut	59	**1,295,596**	549,280	576,527	16	140,223	26,195	3,355	**398,285**	152,674	36,205
Middle Atlantic:											
New York	507	**27,887,407**	15,178,279	10,109,188	2,704	1,807,518	673,773	115,945	**9,425,701**	5,558,765	247,815
New Jersey	264	**4,125,700**	1,706,814	1,841,792	1,974	446,202	115,581	13,337	**937,588**	469,687	87,078
Pennsylvania	678	**8,679,100**	4,021,031	3,578,943	186	671,223	374,349	33,368	**2,499,715**	1,335,024	159,806
East North Central:											
Ohio	412	**6,730,219**	2,807,609	3,291,397	250	489,825	127,931	13,207	**1,933,903**	982,098	130,848
Indiana	237	**2,401,813**	852,780	1,351,271	53	146,351	47,252	4,106	**766,493**	347,511	60,023
Illinois	512	**10,826,653**	4,182,726	5,546,807	56	774,992	301,787	20,285	**3,337,970**	1,894,297	119,843
Michigan	227	**5,079,814**	1,941,835	2,587,741	7,201	474,367	60,050	8,620	**1,335,402**	702,700	98,353
Wisconsin	168	**1,956,029**	768,598	1,021,477	77	104,109	58,247	3,521	**573,989**	268,184	34,299
West North Central:											
Minnesota	205	**1,948,894**	907,804	842,264	7	143,897	51,075	3,847	**651,361**	294,906	23,474
Iowa	164	**1,082,263**	455,134	487,796	....	116,655	20,686	1,992	**358,429**	155,889	21,250
Missouri	178	**2,991,577**	1,414,437	1,322,137	285	183,809	61,576	9,333	**1,174,588**	558,180	35,567
North Dakota	41	**234,842**	103,120	113,633	7	12,518	5,211	353	**55,835**	29,477	3,458
South Dakota	62	**315,251**	147,085	144,945	13	17,441	5,282	485	**84,661**	41,482	4,836
Nebraska	140	**886,783**	344,386	439,351	3	83,111	18,306	1,626	**333,519**	160,695	10,297
Kansas	213	**973,970**	369,592	467,070	122	109,454	26,032	1,700	**370,048**	159,994	15,024
South Atlantic:											
Delaware	14	**320,294**	156,611	156,805	....	2,606	2,894	1,378	**79,630**	37,223	4,432
Maryland	72	**1,056,726**	431,194	527,639	....	70,137	25,373	2,383	**353,570**	182,871	24,774
District of Columbia	15	**892,028**	390,205	453,906	....	25,809	20,027	2,081	**317,406**	182,037	19,756
Virginia	204	**1,549,744**	734,574	684,516	158	96,194	30,701	3,601	**493,646**	198,801	40,338
West Virginia	110	**684,901**	262,844	368,071	....	42,865	9,348	1,773	**208,705**	87,426	20,029
North Carolina	55	**914,280**	459,463	368,834	1,615	64,127	18,140	2,101	**330,220**	122,252	23,455
South Carolina	33	**428,761**	172,074	217,272	5	28,110	10,478	822	**170,884**	68,209	14,996
Georgia	65	**1,116,779**	599,718	407,860	....	89,228	17,613	2,360	**444,021**	181,378	20,429
Florida	77	**1,460,311**	524,430	794,919	....	123,539	14,501	2,922	**571,367**	209,553	37,121
East South Central:											
Kentucky	110	**927,325**	427,748	438,169	4	40,219	18,853	2,332	**365,553**	155,893	21,859
Tennessee	84	**1,445,682**	751,665	579,280	220	97,476	13,175	3,866	**559,904**	222,842	33,757
Alabama	96	**964,659**	404,725	423,174	2	121,058	13,729	1,971	**333,626**	149,648	23,767
Mississippi	32	**268,647**	118,681	104,129	....	43,467	1,673	697	**111,019**	37,021	7,422
West South Central:											
Arkansas	70	**479,642**	201,261	211,740	....	58,746	6,901	994	**194,102**	75,763	10,481
Louisiana	51	**1,265,953**	497,608	654,819	105	103,380	7,236	2,805	**516,709**	212,411	25,340
Oklahoma	224	**1,291,746**	560,058	565,584	17	132,349	31,169	2,569	**586,052**	212,975	21,486
Texas	580	**5,557,247**	2,912,841	2,230,145	3	338,860	62,759	12,639	**2,841,702**	980,147	106,055
Mountain:											
Montana	82	**450,851**	173,415	238,098	10	26,215	12,462	651	**146,261**	65,416	8,531
Idaho	20	**370,228**	188,473	166,657	....	12,889	1,654	555	**89,177**	42,878	6,236
Wyoming	40	**212,556**	82,098	114,425	....	12,064	3,617	352	**76,268**	31,401	4,180
Colorado	94	**980,539**	426,448	502,659	6	37,134	12,562	1,730	**349,818**	153,231	15,188
New Mexico	34	**262,220**	110,756	140,664	....	9,615	736	449	**121,808**	43,998	7,376
Arizona	5	**439,670**	217,949	180,870	40	33,983	6,012	816	**112,984**	47,240	10,894
Utah	29	**493,766**	244,438	218,457	3	27,182	2,902	784	**160,583**	87,944	7,073
Nevada	6	**189,401**	81,665	93,983	....	7,473	6,036	244	**40,929**	21,769	5,506
Pacific:											
Washington	48	**1,694,331**	888,068	598,606	....	175,518	29,323	2,816	**469,368**	244,292	26,623
Oregon	27	**1,244,668**	614,539	489,378	....	126,592	11,851	2,308	**335,642**	207,067	14,744
California	125	**13,285,200**	7,007,661	4,918,364	15,807	965,671	340,845	36,852	**3,388,957**	1,891,546	125,206
Mutual Savings Banks [1]	*3*	***21,551***	*7,401*	*12,303*	....	*1,264*	*519*	*64*	***2,594***	*1,489*	*248*

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	16	**314,082**	126,422	155,664	12	24,104	7,185	695	**81,684**	31,763	8,785
New Jersey—Dist. No. 2	177	**3,347,877**	1,412,765	1,453,920	1,932	379,084	88,642	11,534	**751,385**	376,654	67,829
Kentucky—Dist. No. 4	56	**273,210**	129,084	122,524	....	17,011	3,822	769	**94,213**	31,737	8,806
Pennsylvania—Dist. No. 4	172	**3,233,414**	1,428,735	1,426,459	139	213,479	152,817	11,785	**853,574**	503,721	59,331
West Virginia—Dist. No. 4	12	**94,405**	38,641	45,890	....	7,764	1,751	359	**19,064**	7,488	3,236
Louisiana—Dist. No. 6	34	**1,014,332**	388,014	542,058	105	75,878	6,527	1,750	**394,066**	176,300	17,361
Mississippi—Dist. No. 6	20	**221,796**	100,263	82,301	....	37,311	1,342	579	**92,581**	30,095	5,967
Tennessee—Dist. No. 6	71	**916,808**	411,970	435,196	220	55,419	11,366	2,637	**350,074**	138,199	24,862
Indiana—Dist. No. 7	176	**2,109,459**	728,138	1,200,012	34	135,001	42,728	3,546	**672,244**	308,511	52,932
Illinois—Dist. No. 7	361	**10,150,069**	3,976,415	5,171,259	52	705,614	277,558	19,171	**3,145,500**	1,804,401	106,186
Michigan—Dist. No. 7	187	**4,920,691**	1,885,446	2,502,451	7,189	459,458	57,832	8,315	**1,301,748**	685,831	94,468
Wisconsin—Dist. No. 7	126	**1,783,124**	702,692	927,960	77	93,791	55,404	3,200	**526,979**	248,711	30,775
Missouri—Dist. No. 10	46	**1,033,472**	433,050	496,814	34	77,837	23,429	2,308	**497,179**	213,819	10,284
New Mexico—Dist. No. 10	10	**165,895**	67,178	91,985	....	5,849	599	284	**72,277**	26,412	3,756
Oklahoma—Dist. No. 10	211	**1,270,793**	550,200	557,719	17	129,348	30,987	2,522	**573,092**	209,779	20,578
Arizona—Dist. No. 12	4	**380,125**	194,704	153,325	35	25,477	5,836	748	**99,470**	40,456	9,613

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

OF BANKS ON DECEMBER 31, 1953, BY STATES

ASSETS [In thousands of dollars]

and bank balances											
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	**Total assets**	State
7,527,787	**26,603**	**63,150**	**9,897,049**	**1,178,677**	**34,006**	**80,375**	**375,227**	**333,150**	**178,092**	**163,982,548**	**Total, all States**
											New England:
20,869	17	90	14,553	3,277	39	294	....	404	291	**388,409**	Maine
14,006	18	20	14,277	2,413	127	46	....	15	137	**245,153**	New Hampshire
9,383	15	26	4,960	1,803	127	23	....	144	98	**172,902**	Vermont
112,780	708	5,276	301,316	39,958	355	1,353	25,502	9,328	6,123	**4,625,320**	Massachusetts
21,868	51	417	26,566	11,760	15	....	999	1,904	388	**806,696**	Rhode Island
99,200	91	26	110,089	18,585	201	52	....	1,613	1,504	**1,715,836**	Connecticut
											Middle Atlantic:
314,712	3,143	36,519	3,264,747	233,270	599	5,641	254,002	91,152	72,186	**37,969,958**	New York
219,032	288	47	161,456	54,593	522	466	286	12,102	3,269	**5,134,526**	New Jersey
422,819	1,040	3,103	577,923	99,084	1,407	9,382	2,338	18,570	12,519	**11,322,115**	Pennsylvania
											East North Central:
378,342	417	1,007	441,191	59,787	54	10,699	97	19,253	5,980	**8,759,992**	Ohio
248,233	173	28	110,525	20,672	204	316	104	4,754	1,983	**3,196,339**	Indiana
539,910	1,495	3,260	779,165	43,825	507	1,224	4,800	31,152	7,144	**14,253,275**	Illinois
226,349	713	1,535	305,752	43,072	481	487	122	13,400	5,842	**6,478,620**	Michigan
159,378	....	124	112,004	15,629	99	422	237	3,505	3,002	**2,552,912**	Wisconsin
											West North Central:
146,844	317	1,029	184,791	11,248	372	3,874	1,056	6,120	1,548	**2,624,473**	Minnesota
125,946	238	....	55,106	7,011	41	2,433	91	1,178	562	**1,452,008**	Iowa
231,846	128	228	348,639	22,417	425	728	2,324	7,531	2,866	**4,202,456**	Missouri
18,166	4	62	4,668	1,632	147	....	....	823	78	**293,357**	North Dakota
31,527	....	....	6,816	2,863	....	....	....	929	136	**403,840**	South Dakota
95,816	270	....	66,441	6,321	7	....	....	1,468	536	**1,228,634**	Nebraska
165,531	118	....	29,381	6,305	160	32	....	1,767	639	**1,352,921**	Kansas
											South Atlantic:
19,058	100	....	18,817	3,353	127	1,036	....	1,026	320	**405,786**	Delaware
75,138	1	196	70,590	12,282	18	400	22	2,559	3,059	**1,428,636**	Maryland
58,666	....	183	56,764	17,202	357	1,150	....	1,293	1,576	**1,231,012**	District of Columbia
129,898	662	28	123,919	20,236	506	828	702	2,233	1,983	**2,069,878**	Virginia
74,087	190	....	26,973	6,899	110	617	3	454	968	**902,657**	West Virginia
73,779	120	....	110,614	11,045	445	....	52	2,194	1,959	**1,260,195**	North Carolina
58,131	185	1	29,362	4,944	34	15	....	627	532	**605,797**	South Carolina
97,240	270	4	144,700	18,003	198	....	73	3,127	1,531	**1,583,732**	Georgia
209,476	198	138	114,881	22,895	847	75	10	4,181	1,624	**2,061,310**	Florida
											East South Central:
117,246	....	....	70,555	7,720	96	173	....	2,024	682	**1,303,573**	Kentucky
179,499	99	11	123,696	19,607	466	....	8,200	2,559	1,235	**2,037,653**	Tennessee
109,115	659	97	50,340	9,179	735	423	852	1,966	1,151	**1,312,591**	Alabama
55,641	....	....	10,935	4,017	31	....	10	44	298	**384,066**	Mississippi
											West South Central:
78,690	15	....	29,153	3,668	6	74	....	662	574	**678,728**	Arkansas
156,462	449	15	122,032	13,294	167	596	5,038	5,390	1,876	**1,809,023**	Louisiana
281,974	624	....	68,993	14,162	174	1,882	1,138	2,129	1,048	**1,898,331**	Oklahoma
1,267,465	6,870	1,691	479,474	86,718	20,265	6,418	24,488	8,840	5,103	**8,550,781**	Texas
											Mountain:
54,652	38	99	17,525	3,761	5	....	1	1,238	182	**602,299**	Montana
24,445	40	....	15,578	4,049	133	....	....	6	153	**463,746**	Idaho
34,720	....	....	5,967	1,614	31	....	....	265	51	**290,785**	Wyoming
112,155	251	11	68,982	4,450	42	240	204	2,587	1,430	**1,339,310**	Colorado
61,944	....	....	8,490	3,925	128	88	....	241	281	**388,691**	New Mexico
28,748	....	322	25,780	6,909	633	615	....	2,031	1,568	**564,410**	Arizona
34,348	368	....	30,850	4,646	14	899	....	25	348	**660,281**	Utah
7,758	....	....	5,896	2,341	41	....	....	631	222	**233,565**	Nevada
											Pacific:
63,676	778	914	133,085	22,602	474	835	212	4,167	1,638	**2,193,627**	Washington
37,659	750	344	75,078	17,180	291	....	660	5,246	758	**1,604,445**	Oregon
423,560	4,692	6,299	937,654	126,451	1,743	26,539	41,604	48,293	19,111	**16,937,898**	California
812	....	....	*45*	*65*	....	....	....	....	*7*	***24,217***	*Mutual Savings Banks* [1]

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

Demand balances with banks in U. S.	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	State
20,431	....	9	20,696	5,080	47	52	....	501	168	**401,614**	Connecticut—Dist. No. 2
171,234	212	47	135,409	43,353	236	465	286	10,617	2,146	**4,156,365**	New Jersey—Dist. No. 2
49,045	....	....	4,625	3,347	53	13	....	148	229	**371,213**	Kentucky—Dist. No. 4
122,228	113	350	167,831	40,938	202	1,795	241	8,004	2,522	**4,140,690**	Pennsylvania—Dist. No. 4
6,269	....	....	2,071	348	3	....	....	158	145	**114,123**	West Virginia—Dist. No. 4
94,076	449	15	105,865	10,419	61	500	5,038	4,374	1,720	**1,430,510**	Louisiana—Dist. No. 6
46,258	....	....	10,261	3,438	31	....	10	44	237	**318,137**	Mississippi—Dist. No. 6
121,203	....	....	65,810	12,844	466	....	431	1,535	961	**1,283,119**	Tennessee—Dist. No. 6
212,846	173	28	97,754	16,804	200	307	104	4,362	1,557	**2,805,037**	Indiana—Dist. No. 7
473,753	1,495	3,260	756,405	39,283	364	1,213	4,743	30,449	6,790	**13,378,411**	Illinois—Dist. No. 7
215,452	713	1,534	303,750	41,748	459	487	122	13,390	5,815	**6,284,460**	Michigan—Dist. No. 7
138,180	....	124	109,189	14,291	79	422	237	3,138	2,946	**2,331,216**	Wisconsin—Dist. No. 7
104,716	117	144	168,099	6,310	8	545	753	1,251	533	**1,540,051**	Missouri—Dist. No. 10
34,594	....	....	7,515	2,285	112	....	....	241	248	**241,058**	New Mexico—Dist. No. 10
273,628	599	....	68,508	13,963	174	1,882	1,138	2,129	1,041	**1,864,212**	Oklahoma—Dist. No. 10
26,302	....	322	22,777	6,537	388	615	....	2,031	1,524	**490,690**	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total, all States	**113,929,894**	**85,710,678**	**3,756,360**	**7,530,303**	**12,858,318**	**1,291,105**	**2,783,130**	**36,234,225**	**33,310,562**	**290,403**	**17,709**	**1,594,503**	**37,608**	**983,440**
New England:														
Maine	**215,789**	174,373	6,182	19,140	9,492	11	6,591	**133,323**	132,324	356	7	636	......	......
New Hampshire	**173,063**	131,578	6,825	17,900	9,380	......	7,380	**46,902**	46,474	290	15	123	......	......
Vermont	**75,448**	63,311	2,388	6,260	1,335	......	2,154	**78,925**	78,286	148	3	488	......	......
Massachusetts	**3,549,951**	2,734,727	125,952	233,909	348,623	30,334	76,406	**590,844**	571,317	7,450	1,625	4,027	25	6,400
Rhode Island	**457,325**	368,152	14,049	45,153	12,029	1,885	16,057	**279,106**	277,820	743	173	370	......	......
Connecticut	**1,284,277**	1,062,464	53,534	70,001	41,000	34	57,244	**298,584**	296,506	1,738	30	310	......	......
Middle Atlantic:														
New York	**28,288,944**	20,876,605	947,286	839,126	3,426,502	1,030,133	1,169,292	**5,419,752**	4,291,005	60,467	......	234,587	14,132	819,561
New Jersey	**2,873,458**	2,304,919	111,880	290,891	74,430	647	90,691	**1,884,582**	1,850,568	5,811	......	28,095	108	......
Pennsylvania	**7,395,852**	6,035,855	256,215	297,269	695,074	17,395	94,044	**2,768,247**	2,677,519	4,196	935	83,162	935	1,500
East North Central:														
Ohio	**5,549,674**	4,473,138	214,355	348,777	401,154	5,594	106,656	**2,589,935**	2,455,354	2,473	892	130,821	395	......
Indiana	**2,190,754**	1,643,160	71,575	295,008	132,255	274	48,482	**799,533**	790,869	5,537	2,385	524	218	......
Illinois	**10,017,852**	7,551,930	367,461	481,889	1,463,460	39,089	114,023	**3,250,731**	3,105,046	5,553	1,266	129,706	3,660	5,500
Michigan	**3,762,575**	2,960,156	235,168	275,810	221,554	5,228	64,659	**2,305,943**	2,266,255	1,909	60	37,270	449	......
Wisconsin	**1,574,969**	1,243,663	59,359	87,231	152,546	641	31,529	**816,682**	807,937	4,886	1,214	2,205	440	......
West North Central:														
Minnesota	**1,826,183**	1,228,851	65,177	153,267	353,238	2,673	22,977	**598,360**	591,318	379	69	6,455	139	......
Iowa	**1,038,186**	731,971	35,097	106,701	145,314	......	19,103	**310,874**	308,357	2,285	81	126	25	......
Missouri	**3,316,163**	2,203,167	97,229	188,631	798,752	4,331	24,053	**595,341**	587,007	1,648	556	5,915	215	......
North Dakota	**198,064**	171,153	4,773	10,542	9,376	20	2,200	**75,920**	74,790	657	6	467	......	......
South Dakota	**285,916**	235,543	7,240	29,332	10,891	......	2,910	**91,626**	84,755	1,026	5	5,840	......	......
Nebraska	**1,026,064**	750,499	31,705	66,809	169,024	2	8,025	**122,552**	122,385	49	33	85	......	......
Kansas	**1,113,248**	759,363	25,865	215,038	104,162	......	8,820	**152,783**	147,871	3,988	51	865	8	......
South Atlantic:														
Delaware	**317,014**	281,242	17,260	5,996	3,903	......	8,613	**45,311**	45,023	205	......	83	......	......
Maryland	**1,025,734**	783,894	43,865	98,213	92,117	1,281	6,364	**298,653**	289,793	7,270	6	1,564	20	......
District of Columbia	**930,649**	806,410	30,753	152	66,188	8,185	18,961	**214,267**	182,226	14,591	1,025	......	......	16,425
Virginia	**1,298,529**	944,406	36,834	90,808	192,578	262	33,641	**603,134**	541,097	21,513	231	39,862	431	......
West Virginia	**608,408**	436,969	22,015	78,372	45,219	......	25,833	**211,605**	208,632	1,583	298	865	227	......
North Carolina	**958,853**	687,446	26,249	64,346	157,636	88	23,088	**193,020**	144,047	5,561	7	42,661	744	......
South Carolina	**493,608**	361,660	23,362	78,963	18,351	......	11,272	**74,066**	64,919	8,270	7	595	275	......
Georgia	**1,256,374**	853,431	41,856	119,567	214,710	72	26,738	**208,351**	200,972	4,697	1,163	1,501	18	......
Florida	**1,606,087**	1,155,428	31,509	194,050	201,434	4,015	19,651	**317,362**	284,354	8,607	2,647	20,434	320	1,000
East South Central:														
Kentucky	**1,029,738**	751,839	33,445	50,996	184,058	43	9,357	**174,288**	166,669	5,657	15	1,897	50	......
Tennessee	**1,467,364**	920,804	33,135	132,717	364,941	365	15,402	**420,641**	403,893	4,016	175	11,528	1,029	......
Alabama	**960,626**	719,570	27,414	116,455	84,835	406	11,946	**252,026**	246,379	4,408	27	383	829	......
Mississippi	**297,851**	200,161	7,234	45,461	43,029	......	1,966	**59,796**	59,017	769	......	10	......	......
West South Central:														
Arkansas	**531,440**	393,370	9,622	55,628	67,824	......	4,996	**97,426**	96,437	245	25	619	100	......
Louisiana	**1,453,468**	909,606	30,361	246,329	239,123	7,747	20,302	**242,523**	234,808	3,488	56	3,119	1,052	......
Oklahoma	**1,570,229**	1,146,670	37,987	141,742	218,205	461	25,164	**185,101**	170,362	5,202	97	8,676	764	......
Texas	**7,055,054**	4,972,589	140,040	503,533	1,283,205	12,384	143,303	**905,419**	715,361	20,146	1,170	163,410	5,332	......
Mountain:														
Montana	**465,133**	363,525	8,912	55,343	31,472	......	5,881	**103,767**	103,233	65	3	456	10	......
Idaho	**311,243**	233,690	6,886	61,053	6,255	......	3,359	**126,767**	125,345	1,314	11	97	......	......
Wyoming	**214,504**	160,532	3,154	37,094	11,847	......	1,877	**58,491**	56,470	1,392	18	611	......	......
Colorado	**964,399**	756,181	25,288	54,165	115,240	80	13,445	**283,261**	263,142	2,147	10	17,949	13	......
New Mexico	**306,213**	200,006	14,466	72,985	14,900	......	3,856	**60,613**	57,443	3,037	11	122	......	......
Arizona	**403,684**	322,541	7,596	51,685	7,905	2,420	11,537	**120,498**	117,809	2,028	10	651	......	......
Utah	**447,169**	321,295	8,954	66,124	46,800	1	3,995	**170,243**	164,678	3,340	1,020	855	350	......
Nevada	**146,763**	111,919	3,327	27,890	709	......	2,918	**71,626**	69,283	1,802	......	541	......	......
Pacific:														
Washington	**1,474,681**	1,192,897	48,482	125,778	86,214	5,288	16,022	**558,679**	544,231	6,029	15	14	390	8,000
Oregon	**976,284**	750,249	21,450	140,229	37,459	1,494	25,403	**499,089**	485,290	47	14	13,688	50	......
California	**9,145,040**	7,267,770	275,589	735,945	442,570	108,222	314,944	**6,467,657**	5,705,886	41,385	242	590,235	4,855	125,054
Mutual Savings Banks[1]	***174***	*66*	*8*	*100*	......	......	......	***22,026***	*22,023*	......	......	*3*	......	......

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

State	Demand: 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.	Time: Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Connecticut—Dist. No. 2	**261,583**	215,802	13,058	12,363	8,888	......	11,472	**110,573**	110,291	10	20	252	......	......
New Jersey—Dist. No. 2	**2,281,574**	1,829,400	89,458	210,814	71,444	647	79,811	**1,571,862**	1,547,461	2,913	......	21,400	88	......
Kentucky—Dist. No. 4	**263,131**	230,884	6,361	19,476	4,780	......	1,630	**74,561**	74,086	7	......	438	30	......
Pennsylvania—Dist. No. 4	**2,677,607**	2,243,915	88,518	90,169	226,384	3,710	24,911	**1,014,910**	989,746	297	282	23,740	845	......
West Virginia—Dist. No. 4	**64,237**	42,636	3,525	11,302	2,378	......	4,396	**33,765**	32,679	370	10	706	......	......
Louisiana—Dist. No. 6	**1,146,732**	697,836	23,425	206,569	201,272	7,747	9,883	**194,327**	186,712	3,398	46	3,119	1,052	......
Mississippi—Dist. No. 6	**244,186**	155,963	5,900	38,513	42,143	......	1,667	**51,937**	51,235	702	......	......	......	......
Tennessee—Dist. No. 6	**894,877**	577,822	23,792	98,948	182,681	......	11,634	**300,289**	285,003	3,166	172	10,934	1,014	......
Indiana—Dist. No. 7	**1,916,825**	1,434,645	64,116	258,750	116,542	274	42,498	**711,746**	703,699	5,435	2,365	54	193	......
Illinois—Dist. No. 7	**9,443,371**	7,135,836	355,821	423,938	1,379,662	39,089	109,025	**3,011,547**	2,896,242	4,831	1,217	100,097	3,660	5,500
Michigan—Dist. No. 7	**3,682,171**	2,896,673	231,333	264,312	221,351	5,228	63,274	**2,207,398**	2,168,081	1,785	30	37,053	449	......
Wisconsin—Dist. No. 7	**1,457,795**	1,144,760	54,778	78,221	149,339	641	30,056	**727,892**	719,508	4,886	1,002	2,056	440	......
Missouri—Dist. No. 10	**1,299,757**	754,252	28,443	63,644	440,321	2,439	10,658	**144,423**	143,634	88	12	639	50	......
New Mexico—Dist. No. 10	**179,723**	99,716	12,587	51,617	13,036	......	2,767	**47,271**	45,214	2,025	11	21	......	......
Oklahoma—Dist. No. 10	**1,544,265**	1,126,646	37,679	137,431	217,414	461	24,634	**179,780**	165,092	5,198	97	8,634	759	......
Arizona—Dist. No. 12	**351,596**	282,581	6,698	41,501	7,858	2,420	10,538	**102,851**	100,813	2,028	10	......	......	......

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

OF BANKS ON DECEMBER 31, 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	Undivided profits	Other capital accounts	**Total capital accounts**	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State
150,164,119	**42,839**	**400,234**	**2,059,416**	**152,666,608**	**3,416,094**	**5,480,850**	**2,053,369**	**365,627**	**11,315,940**	**96,506,521**	**86,127,062**	**Total, all States**
												New England:
349,112	....	....	3,287	**352,399**	12,540	13,412	8,760	1,298	**36,010**	180,367	185,551	Maine
219,965	350	....	782	**221,097**	6,169	10,475	6,066	1,346	**24,056**	144,780	142,581	New Hampshire
154,373	....	....	1,722	**156,095**	5,753	6,227	3,630	1,197	**16,807**	61,105	66,765	Vermont
4,140,795	1,550	28,353	57,180	**4,227,878**	109,153	202,210	63,615	22,464	**397,442**	3,135,965	2,743,726	Massachusetts
736,431	....	999	10,080	**747,510**	14,380	34,271	10,402	133	**59,186**	408,891	402,796	Rhode Island
1,582,861	150	....	17,285	**1,600,296**	39,724	49,835	19,977	6,004	**115,540**	1,074,988	1,079,620	Connecticut
												Middle Atlantic:
33,708,696	27,578	270,440	859,129	**34,865,843**	898,284	1,617,619	553,735	34,477	**3,104,115**	24,709,485	19,620,276	New York
4,758,040	1,450	286	39,275	**4,799,051**	106,332	157,014	59,604	12,525	**335,475**	2,492,970	2,525,045	New Jersey
10,164,099	2,105	2,659	88,644	**10,257,507**	288,008	602,935	154,530	19,135	**1,064,608**	6,395,110	5,849,245	Pennsylvania
												East North Central:
8,139,609	750	97	72,557	**8,213,013**	172,962	268,691	98,305	7,021	**546,979**	4,730,275	4,487,380	Ohio
2,990,287	1,000	104	22,663	**3,014,054**	50,253	82,803	41,487	7,742	**182,285**	1,832,077	1,876,125	Indiana
13,268,583	....	4,975	107,371	**13,380,929**	290,340	378,900	127,054	76,052	**872,346**	8,698,777	7,368,677	Illinois
6,068,518	....	122	66,448	**6,135,088**	103,926	161,338	63,121	15,147	**343,532**	3,230,474	2,994,873	Michigan
2,391,651	....	237	11,096	**2,402,984**	42,566	71,291	31,209	4,862	**149,928**	1,304,190	1,250,419	Wisconsin
												West North Central:
2,424,543	150	1,056	30,809	**2,456,558**	41,924	86,928	25,895	13,168	**167,915**	1,494,548	1,220,304	Minnesota
1,349,060	....	91	4,013	**1,353,164**	23,608	43,312	26,668	5,256	**98,844**	857,134	802,669	Iowa
3,911,504	1,000	2,365	30,381	**3,945,250**	89,304	102,278	60,287	5,337	**257,206**	2,735,726	2,067,212	Missouri
273,984	211	....	2,345	**276,540**	4,950	6,919	3,897	1,051	**16,817**	175,230	179,227	North Dakota
377,542	....	....	3,132	**380,674**	6,498	9,830	5,272	1,566	**23,166**	247,573	260,969	South Dakota
1,148,616	225	....	4,452	**1,153,293**	25,395	28,302	16,281	5,363	**75,341**	863,807	758,892	Nebraska
1,266,031	535	....	4,826	**1,271,392**	23,755	33,027	21,961	2,786	**81,529**	918,336	953,840	Kansas
												South Atlantic:
362,325	....	....	4,764	**367,089**	9,388	23,934	5,175	200	**38,697**	279,139	277,034	Delaware
1,324,387	580	22	8,348	**1,333,337**	24,221	49,061	14,996	7,021	**95,299**	880,006	817,881	Maryland
1,144,916	400	....	7,743	**1,153,059**	20,950	41,700	12,361	2,942	**77,953**	815,219	768,759	District of Columbia
1,901,663	2,000	702	16,246	**1,920,611**	42,883	71,770	27,686	6,928	**149,267**	1,044,712	944,936	Virginia
820,013	500	3	4,932	**825,448**	20,905	38,030	14,341	3,933	**77,209**	507,348	514,201	West Virginia
1,151,873	....	52	22,445	**1,174,370**	18,950	51,115	12,420	3,340	**85,825**	774,460	664,266	North Carolina
567,674	....	....	4,923	**572,597**	9,962	16,331	5,311	1,596	**33,200**	406,115	422,533	South Carolina
1,464,725	....	73	16,384	**1,481,182**	30,933	44,939	14,255	12,423	**102,550**	1,014,434	855,036	Georgia
1,923,449	300	10	16,217	**1,939,976**	43,455	54,890	14,559	8,430	**121,334**	1,281,730	1,254,248	Florida
												East South Central:
1,204,026	300	....	9,533	**1,213,859**	24,700	48,183	14,049	2,782	**89,714**	841,937	741,637	Kentucky
1,888,005	....	8,200	17,278	**1,913,483**	37,086	62,755	20,795	3,534	**124,170**	1,164,169	945,227	Tennessee
1,212,652	50	1,017	11,251	**1,224,970**	26,332	39,468	17,618	4,203	**87,621**	801,171	797,631	Alabama
357,647	....	10	1,788	**359,445**	7,263	16,660	461	237	**24,621**	231,275	236,653	Mississippi
												West South Central:
628,866	....	....	3,160	**632,026**	13,945	18,954	11,626	2,177	**46,702**	423,597	424,841	Arkansas
1,695,991	....	6,499	11,667	**1,714,157**	28,001	49,910	16,252	703	**94,866**	1,174,974	1,054,205	Louisiana
1,755,330	....	1,138	10,357	**1,766,825**	37,345	48,677	40,336	5,148	**131,506**	1,219,262	1,244,583	Oklahoma
7,960,473	....	24,491	42,024	**8,026,988**	197,240	219,759	84,654	22,140	**523,793**	5,308,115	5,139,951	Texas
												Mountain:
568,900	850	1	4,234	**573,985**	9,775	11,915	6,086	538	**28,314**	392,956	407,224	Montana
438,010	....	....	2,405	**440,415**	9,140	9,890	4,018	283	**23,331**	271,220	282,524	Idaho
272,995	....	....	1,278	**274,273**	3,373	7,955	4,177	1,007	**16,512**	173,817	193,536	Wyoming
1,247,660	300	204	9,083	**1,257,247**	23,755	33,856	19,612	4,840	**82,063**	783,262	754,809	Colorado
366,826	....	....	1,499	**368,325**	7,665	7,305	1,157	4,239	**20,366**	235,779	268,357	New Mexico
524,182	....	....	9,047	**533,229**	10,975	16,235	3,871	100	**31,181**	349,156	359,983	Arizona
617,412	....	....	6,501	**623,913**	11,808	14,262	9,101	1,197	**36,368**	381,971	360,564	Utah
218,389	....	....	2,952	**221,341**	3,751	4,385	4,013	75	**12,224**	133,109	136,831	Nevada
												Pacific:
2,033,360	400	212	20,831	**2,054,803**	39,630	54,587	33,986	10,621	**138,824**	1,277,920	1,201,612	Washington
1,475,373	....	660	20,503	**1,496,536**	34,135	42,919	30,608	247	**107,909**	863,547	840,803	Oregon
15,612,697	105	45,156	334,546	**15,992,504**	312,704	413,788	208,089	10,813	**945,394**	7,784,313	7,381,005	California
22,200	....	....	*73*	***22,273***	....	*1,694*	*221*	*29*	***1,944***	....	....	*Mutual Savings Banks* [1]

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	**Total liabilities**	Capital	Surplus	Undivided profits	Other capital accounts	**Total capital accounts**	Net demand deposits subject to reserve	Demand deposits adjusted	State
372,156	....	....	3,691	**375,847**	9,258	12,100	3,823	586	**25,767**	220,456	218,941	Connecticut—Dist. No. 2
3,853,436	50	286	34,805	**3,888,577**	84,620	123,181	50,098	9,889	**267,788**	1,974,931	1,984,616	New Jersey—Dist. No. 2
337,692	275	....	1,668	**339,635**	9,120	14,806	5,914	1,738	**31,578**	209,461	247,365	Kentucky—Dist. No. 4
3,692,517	175	241	31,915	**3,724,848**	116,730	257,087	37,224	4,801	**415,842**	2,387,548	2,191,164	Pennsylvania—Dist. No. 4
98,002	200	....	1,070	**99,272**	4,355	7,675	1,891	930	**14,851**	55,897	56,263	West Virginia—Dist. No. 4
1,341,059	....	6,499	8,717	**1,356,275**	19,601	40,540	13,448	646	**74,235**	946,791	808,423	Louisiana—Dist. No. 6
296,123	....	10	1,656	**297,789**	5,988	13,959	355	46	**20,348**	187,667	185,882	Mississippi—Dist. No. 6
1,195,166	....	431	11,342	**1,206,939**	24,465	34,917	14,310	2,488	**76,180**	707,864	622,594	Tennessee—Dist. No. 6
2,628,571	1,000	104	19,545	**2,649,220**	42,853	71,352	35,560	6,052	**155,817**	1,606,306	1,638,139	Indiana—Dist. No. 7
12,454,918	....	4,918	104,319	**12,564,155**	275,608	356,167	112,602	69,879	**814,256**	8,213,213	6,912,394	Illinois—Dist. No. 7
5,889,569	....	122	66,009	**5,955,700**	99,661	155,417	59,566	14,116	**328,760**	3,162,969	2,920,509	Michigan—Dist. No. 7
2,185,687	....	237	9,857	**2,195,781**	38,291	64,800	28,218	4,126	**135,435**	1,211,029	1,143,848	Wisconsin—Dist. No. 7
1,444,180	....	753	6,352	**1,451,285**	27,200	38,554	19,553	3,459	**88,766**	1,026,990	660,455	Missouri—Dist. No. 10
226,994	....	....	1,374	**228,368**	4,900	4,585	300	2,905	**12,690**	137,614	146,585	New Mexico—Dist. No. 10
1,724,045	....	1,138	10,261	**1,735,444**	36,635	47,689	39,719	4,725	**128,768**	1,202,129	1,220,203	Oklahoma—Dist. No. 10
454,447	....	....	8,295	**462,742**	9,975	14,985	2,988	....	**27,948**	302,517	311,843	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, DECEMBER 31, 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	**113,929,894**	**17,423,373**	**96,506,521**	**36,234,225**	**19,996,858**	**19,348,730**	**648,128**	**15.1**	**14.6**
Central reserve city banks [3]	30,529,331	3,850,884	26,678,447	4,232,062	6,133,324	6,123,182	10,142	19.8	19.8
Reserve city banks [3]	44,365,171	7,235,688	37,129,483	14,297,952	8,083,638	7,912,479	171,159	15.7	15.4
Country banks [3]	39,035,392	6,336,801	32,698,591	17,704,211	5,779,896	5,313,069	466,827	11.5	10.5
All member banks, by districts:									
Boston	5,494,270	708,630	4,785,640	1,317,111	852,974	821,022	31,952	14.0	13.5
New York	30,832,101	3,927,229	26,904,872	7,102,187	5,967,182	5,868,936	98,246	17.5	17.3
Philadelphia	5,627,143	822,403	4,804,740	2,111,368	961,559	897,821	63,738	13.9	13.0
Cleveland	8,554,649	1,171,468	7,383,181	3,713,171	1,525,044	1,466,764	58,280	13.7	13.2
Richmond	5,251,544	879,581	4,371,963	1,560,980	834,108	793,471	40,637	14.1	13.4
Atlanta	6,108,882	1,169,225	4,939,657	1,324,292	885,173	855,214	29,959	14.1	13.7
Chicago	17,538,348	2,487,697	15,050,651	6,969,457	3,203,343	3,163,065	40,278	14.5	14.4
St. Louis	4,789,015	812,958	3,976,057	1,103,253	764,745	714,282	50,463	15.1	14.1
Minneapolis	2,972,874	501,901	2,470,973	1,057,008	467,623	446,274	21,349	13.3	12.6
Kansas City	6,341,960	1,236,005	5,105,955	988,561	955,331	898,266	57,065	15.7	14.7
Dallas	7,566,332	1,868,097	5,698,235	989,925	1,043,824	969,638	74,186	15.6	14.5
San Francisco	12,852,776	1,838,179	11,014,597	7,996,912	2,535,952	2,453,977	81,975	13.3	12.9
Central reserve city banks:									
New York	24,056,186	3,061,197	20,994,989	2,981,223	4,846,244	4,797,771	48,473	20.2	20.0
Chicago	6,473,145	789,687	5,683,458	1,250,839	1,287,080	1,325,411	−38,331	18.6	19.1
Reserve city banks, by districts:									
Boston	2,248,782	251,085	1,997,697	171,453	394,341	389,850	4,491	18.2	18.0
New York	1,062,558	135,506	927,052	398,990	203,610	200,079	3,531	15.4	15.1
Philadelphia	2,885,452	443,409	2,442,043	253,936	490,664	479,224	11,440	18.2	17.8
Cleveland	5,470,948	734,935	4,736,013	1,774,362	1,015,694	1,006,304	9,390	15.6	15.5
Richmond	2,590,979	400,042	2,190,937	481,341	448,067	445,159	2,908	16.8	16.7
Atlanta	2,766,386	539,685	2,226,701	468,487	443,714	451,182	−7,468	16.5	16.7
Chicago	5,442,332	828,975	4,613,357	2,455,918	1,046,448	1,023,893	22,555	14.8	14.5
St. Louis	2,648,814	462,145	2,186,669	373,035	459,090	437,849	21,241	17.9	17.1
Minneapolis	1,261,838	234,725	1,027,113	185,374	203,159	206,274	−3,115	16.8	17.0
Kansas City	3,665,324	745,678	2,919,646	486,258	593,943	583,908	10,035	17.4	17.1
Dallas	3,797,914	973,394	2,824,520	556,497	589,650	570,049	19,601	17.4	16.9
San Francisco	10,523,844	1,486,109	9,037,735	6,692,301	2,195,258	2,118,708	76,550	14.0	13.5
Country banks, by districts:									
Boston	3,245,488	457,545	2,787,943	1,145,658	458,633	431,172	27,461	11.7	11.0
New York	5,713,357	730,526	4,982,831	3,721,974	917,328	871,086	46,242	10.5	10.0
Philadelphia	2,741,691	378,994	2,362,697	1,857,432	470,895	418,597	52,298	11.2	9.9
Cleveland	3,083,701	436,533	2,647,168	1,938,809	509,350	460,460	48,890	11.1	10.0
Richmond	2,660,565	479,539	2,181,026	1,079,639	386,041	348,312	37,729	11.8	10.7
Atlanta	3,342,496	629,540	2,712,956	855,805	441,459	404,032	37,427	12.4	11.3
Chicago	5,622,871	869,035	4,753,836	3,262,700	869,815	813,761	56,054	10.9	10.2
St. Louis	2,140,201	350,813	1,789,388	730,218	305,655	276,433	29,222	12.1	11.0
Minneapolis	1,711,036	267,176	1,443,860	871,634	264,464	240,000	24,464	11.4	10.4
Kansas City	2,676,636	490,327	2,186,309	502,303	361,388	314,358	47,030	13.4	11.7
Dallas	3,768,418	894,703	2,873,715	433,428	454,174	399,589	54,585	13.7	12.1
San Francisco	2,328,932	352,070	1,976,862	1,304,611	340,694	335,269	5,425	10.4	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 DECEMBER 31, 1953, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	**40,508,675**	**1,810,436**	**17,826,454**	**2,460,191**	**3,706,859**	**1,806,026**	**768,478**	**5,662,897**	**1,590,913**	**428,309**	**837,291**	**659,803**	**2,951,018**
Loans (including overdrafts)	**19,930,914**	859,417	9,675,817	1,235,603	1,615,016	861,559	381,911	2,184,561	781,611	185,120	386,318	320,914	1,443,067
United States Government direct obligations	**17,114,987**	779,529	6,948,849	978,351	1,714,351	800,059	309,838	2,803,939	683,742	207,895	345,678	269,341	1,273,415
Obligations guaranteed by United States Government	**5,892**	171	2,091	10	366	1,761	319	834	233	26	55	5	21
Obligations of States and political subdivisions	**2,553,507**	112,328	880,939	155,152	268,474	92,322	69,189	543,075	81,875	25,294	89,237	61,698	173,924
Other bonds, notes, and debentures	**763,654**	52,361	240,244	77,279	100,704	45,604	4,905	121,531	37,271	9,309	14,122	6,381	53,943
Corporate stocks (including Federal Reserve Bank stock)	**139,721**	6,630	78,514	13,796	7,948	4,721	2,316	8,957	6,181	665	1,881	1,464	6,648
Reserves, cash, and bank balances	**12,902,550**	**492,312**	**6,086,446**	**786,156**	**1,008,741**	**594,257**	**250,339**	**1,498,772**	**566,850**	**117,517**	**339,161**	**315,173**	**846,826**
Reserve with Federal Reserve Banks	**6,902,760**	249,157	3,501,768	417,767	524,473	277,632	102,650	814,997	271,674	56,686	137,309	103,712	444,935
Cash in vault	**593,791**	43,148	179,919	33,115	80,019	43,843	19,144	97,571	24,402	7,864	10,949	21,773	32,044
Demand balances with banks in United States (except private banks and American branches of foreign banks)	**1,732,959**	71,315	231,438	86,934	198,700	120,035	79,995	342,108	129,850	42,446	100,529	166,506	163,103
Other balances with banks in United States	**7,110**	347	3,170	713	170	330	....	340	11	5	285	297	1,442
Balances with banks in foreign countries	**33,557**	534	29,656	301	197	220	20	845	20	....	93	82	1,589
Cash items in process of collection	**3,632,373**	127,811	2,140,495	247,326	205,182	152,197	48,530	242,911	140,893	10,516	89,996	22,803	203,713
Due from own foreign branches	**2,408**	....	2,408	....	....	....	....	....	....	....	....	....	....
Bank premises owned and furniture and fixtures	**374,911**	26,669	157,603	27,573	28,266	25,597	11,831	39,667	10,948	2,131	4,141	10,712	29,773
Other real estate owned	**3,242**	300	380	400	238	241	372	197	78	32	1	884	119
Investments and other assets indirectly representing bank premises or other real estate	**28,740**	885	4,199	7,359	10,925	1,889	....	2,015	54	50	93	31	1,240
Customers' liability on acceptances	**183,371**	780	175,643	948	172	200	468	160	628	....	204	....	4,168
Income accrued but not yet collected	**117,257**	4,332	63,356	7,498	10,731	4,141	1,536	11,607	4,707	522	828	320	7,679
Other assets	**57,480**	2,513	23,740	5,631	3,647	6,081	1,959	4,523	2,027	172	1,399	782	5,006
Total assets	**54,178,634**	**2,338,227**	**24,340,229**	**3,295,756**	**4,769,579**	**2,438,432**	**1,034,983**	**7,219,838**	**2,176,205**	**548,733**	**1,183,118**	**987,705**	**3,845,829**
LIABILITIES													
Demand Deposits	**37,903,785**	**1,626,549**	**18,248,958**	**2,467,633**	**2,812,473**	**1,713,817**	**758,704**	**4,228,241**	**1,642,284**	**352,716**	**951,484**	**811,311**	**2,289,615**
Individuals, partnerships, and corporations	**29,207,358**	1,343,358	13,611,356	2,068,543	2,371,299	1,283,978	552,220	3,419,461	1,169,902	277,546	609,263	650,721	1,849,711
United States Government	**1,231,751**	50,454	620,835	87,825	102,458	44,358	18,765	150,249	51,764	7,961	19,042	10,717	67,323
States and political subdivisions	**1,901,199**	120,953	581,949	79,473	136,823	117,281	105,300	295,924	96,420	45,373	99,794	91,064	130,845
Banks in United States	**3,900,268**	50,072	2,154,881	193,236	150,622	231,689	73,328	277,668	310,386	17,165	213,405	48,077	179,739
Banks in foreign countries	**566,219**	3,209	526,845	4,479	2,438	5,105	567	3,212	1,247	....	706	323	18,088
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	**1,096,990**	58,503	753,092	34,077	48,833	31,406	8,524	81,727	12,565	4,671	9,274	10,409	43,909
Time deposits	**11,605,888**	**497,675**	**3,629,715**	**508,773**	**1,604,554**	**522,825**	**200,983**	**2,538,974**	**372,354**	**161,151**	**148,419**	**115,692**	**1,304,773**
Individuals, partnerships, and corporations	**10,551,963**	494,356	2,904,358	490,484	1,543,913	462,024	186,947	2,496,874	364,222	158,032	144,662	106,442	1,199,649
United States Government	**35,025**	1,477	7,076	215	753	9,990	4,443	2,346	4,277	52	597	1,024	2,775
Postal savings	**4,287**	220	15	48	717	236	2,623	358	29	7	16	6	12
States and political subdivisions	**462,270**	1,622	191,452	17,455	59,038	33,535	5,666	39,240	3,821	3,055	3,144	7,460	96,782
Banks in United States	**13,735**	....	9,131	71	133	615	1,304	156	5	5	....	760	1,555
Banks in foreign countries	**538,608**	....	517,683	500	....	16,425	....	....	....	....	....	....	4,000
Total deposits	**49,509,673**	**2,124,224**	**21,878,673**	**2,976,406**	**4,417,027**	**2,236,642**	**959,687**	**6,767,215**	**2,014,638**	**513,867**	**1,099,903**	**927,003**	**3,594,388**
Due to own foreign branches	**9,448**	....	9,448	....	....	....	....	....	....	....	....	....	....
Bills payable, rediscounts, and other liabilities for borrowed money	**27,988**	....	24,273	300	375	650	50	....	1,000	....	835	....	505
Acceptances outstanding	**196,324**	780	188,557	966	172	200	468	160	633	....	204	....	4,184
Dividends declared but not yet payable	**29,897**	1,207	19,260	2,339	1,095	494	789	2,042	872	119	246	520	914
Income collected but not yet earned	**150,529**	9,828	51,911	10,620	12,929	9,990	4,745	22,641	5,861	1,117	1,403	818	18,666
Expenses accrued and unpaid	**265,375**	14,099	133,696	18,941	23,371	13,419	4,612	24,257	9,552	939	4,098	2,264	16,127
Other liabilities	**64,226**	2,607	36,434	1,556	2,461	7,376	317	5,893	3,789	74	741	67	2,911
Total liabilities	**50,253,460**	**2,152,745**	**22,342,252**	**3,011,128**	**4,457,430**	**2,268,771**	**970,668**	**6,822,208**	**2,036,345**	**516,116**	**1,107,430**	**930,672**	**3,637,695**
CAPITAL ACCOUNTS													
Capital	**1,119,915**	53,553	547,527	77,846	90,788	42,932	22,558	110,386	48,006	9,822	22,148	22,315	72,034
Surplus	**1,965,127**	91,046	1,053,807	155,655	161,403	90,469	30,036	166,659	57,281	12,427	31,557	21,393	93,394
Undivided profits	**745,485**	35,790	371,994	45,492	54,207	28,248	9,781	87,493	32,170	8,575	18,763	11,307	41,665
Other capital accounts	**94,647**	5,093	24,649	5,635	5,751	8,012	1,940	33,092	2,403	1,793	3,220	2,018	1,041
Total capital accounts	**3,925,174**	**185,482**	**1,997,977**	**284,628**	**312,149**	**169,661**	**64,315**	**397,630**	**139,860**	**32,617**	**75,688**	**57,033**	**208,134**
Total liabilities and capital accounts	**54,178,634**	**2,338,227**	**24,340,229**	**3,295,756**	**4,769,579**	**2,438,432**	**1,034,983**	**7,219,838**	**2,176,205**	**548,733**	**1,183,118**	**987,705**	**3,845,829**
Net demand deposits subject to reserve (see page 18)	**32,539,782**	1,427,533	15,877,025	2,133,373	2,408,591	1,441,585	630,179	3,643,906	1,371,541	299,754	761,007	622,002	1,923,286
Demand deposits adjusted (see footnote on page 1)	**28,573,174**	1,395,003	12,805,902	1,934,767	2,351,773	1,280,468	617,514	3,554,201	1,137,994	317,074	628,335	729,391	1,820,752
Pledged assets (and securities loaned)	**4,348,829**	134,220	1,579,002	392,250	476,240	298,657	174,153	388,581	178,550	67,811	159,254	129,450	370,661
Number of banks	**1,887**	46	213	80	221	139	71	447	168	130	131	151	90

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES