MEMBER BANK

CALL REPORT

NUMBER 132

CONDITION OF MEMBER BANKS

June 30, 1954

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 JUNE 30, 1954 COMPARED WITH APRIL 15, 1954 AND JUNE 30, 1953

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 30, 1954	April 15, 1954	June 30, 1953	April 15, 1954	June 30, 1953
ASSETS					
Loans and investments	**123,185,251**	**120,813,876**	**115,789,352**	**+2,371,375**	**+7,395,899**
Loans (including overdrafts)	57,197,407	57,406,808	55,613,354	−209,401	+1,584,053
United States Government direct obligations	53,075,764	50,766,692	48,289,300	+2,309,072	+4,786,464
Obligations guaranteed by United States Government	35,673	34,453	28,777	+1,220	+6,896
Obligations of States and political subdivisions	9,889,555	9,597,621	8,679,517	+291,934	+1,210,038
Other bonds, notes, and debentures	2,637,245	2,660,124	2,838,235	−22,879	−200,990
Corporate stocks (including Federal Reserve Bank stock)	349,607	348,178	340,169	+1,429	+9,438
Reserves, cash, and bank balances	**36,722,441**	**35,857,792**	**36,466,876**	**+864,649**	**+255,565**
Reserve with Federal Reserve Banks	18,925,459	19,229,190	19,447,746	−303,731	−522,287
Cash in vault	2,001,473	1,824,335	1,955,861	+177,138	+45,612
Demand balances with banks in United States (except private banks and American branches of foreign banks)	7,032,211	6,348,009	6,350,861	+684,202	+681,350
Other balances with banks in United States	29,858	28,549	27,077	+1,309	+2,781
Balances with banks in foreign countries	61,723	50,509	57,971	+11,214	+3,752
Cash items in process of collection	8,671,717	8,377,200	8,627,360	+294,517	+44,357
Due from own foreign branches	35,739	27,647	38,450	+8,092	−2,711
Bank premises owned and furniture and fixtures	1,227,871	1,211,647	1,140,690	+16,224	+87,181
Other real estate owned	22,675	21,989	26,918	+686	−4,243
Investments and other assets indirectly representing bank premises or other real estate	83,344	81,806	87,464	+1,538	−4,120
Customers' liability on acceptances	359,245	402,692	274,838	−43,447	+84,407
Income accrued but not yet collected	386,948	326,636	282,447	+60,312	+104,501
Other assets	179,890	205,173	151,223	−25,283	+28,667
Total assets	**162,203,404**	**158,949,258**	**154,258,258**	**+3,254,146**	**+7,945,146**
LIABILITIES					
Demand deposits	**109,855,632**	**107,089,088**	**106,027,227**	**+2,766,544**	**+3,828,405**
Individuals, partnerships, and corporations	81,034,346	81,145,699	80,741,460	−111,353	+292,886
United States Government	5,165,090	3,268,017	3,378,367	+1,897,073	+1,786,723
States and political subdivisions	7,839,264	7,623,106	7,403,489	+216,158	+435,775
Banks in United States	11,955,986	11,245,624	10,947,447	+710,362	+1,008,539
Banks in foreign countries	1,280,112	1,270,093	1,300,145	+10,019	−20,033
Certified and officers' checks, cash letters of credit, and travelers' checks, etc	2,580,834	2,536,549	2,256,319	+44,285	+324,515
Time deposits	**38,396,431**	**37,346,609**	**34,802,786**	**+1,049,822**	**+3,593,645**
Individuals, partnerships, and corporations	34,687,030	33,932,155	32,412,420	+754,875	+2,274,610
United States Government	283,073	289,772	291,779	−6,699	−8,706
Postal savings	17,333	17,498	17,748	−165	−415
States and political subdivisions	1,912,140	1,754,326	1,395,242	+157,814	+516,898
Banks in United States	54,149	50,837	32,172	+3,312	+21,977
Banks in foreign countries	1,442,706	1,302,021	653,425	+140,685	+789,281
Total deposits	**148,252,063**	**144,435,697**	**140,830,013**	**+3,816,366**	**+7,422,050**
Due to own foreign branches	480,322	488,749	699,262	−8,427	−218,940
Bills payable, rediscounts, and other liabilities for borrowed money	37,753	587,442	75,075	−549,689	−37,322
Acceptances outstanding	373,612	420,655	292,734	−47,043	+80,878
Dividends declared but not yet payable	60,552	32,692	55,192	+27,860	+5,360
Income collected but not yet earned	456,235	468,194	458,418	−11,959	−2,183
Expenses accrued and unpaid	650,979	757,100	598,991	−106,121	+51,988
Other liabilities	183,310	173,152	178,462	+10,158	+4,848
Total liabilities	**150,494,826**	**147,363,681**	**143,188,147**	**+3,131,145**	**+7,306,679**
CAPITAL ACCOUNTS					
Capital	3,501,605	3,477,556	3,367,325	+24,049	+134,280
Surplus	5,617,286	5,571,744	5,315,256	+45,542	+302,030
Undivided profits	2,208,536	2,170,137	2,010,631	+38,399	+197,905
Other capital accounts	381,151	366,140	376,899	+15,011	+4,252
Total capital accounts	**11,708,578**	**11,585,577**	**11,070,111**	**+123,001**	**+638,467**
Total liabilities and capital accounts	**162,203,404**	**158,949,258**	**154,258,258**	**+3,254,146**	**+7,945,146**
MEMORANDA					
Net demand deposits subject to reserve (see page 18)	94,154,214	92,365,312	91,050,780	+1,788,902	+3,103,434
Demand deposits adjusted [1]	82,782,727	82,928,154	81,773,908	−145,427	+1,008,819
Pledged assets (and securities loaned)	18,632,817	17,533,389	16,720,252	+1,099,428	+1,912,565
Number of banks	6,721	6,731	6,765	−10	−44

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES JUNE 30, 1949 TO JUNE 30, 1954

[Amounts in thousands of dollars]

	1949 June 30	1950 June 30	1951 June 30	1952 June 30	1953 June 30	1954 April 15	1954 June 30
ASSETS							
Loans and investments	**95,314,997**	**102,745,433**	**106,563,375**	**113,501,965**	**115,789,352**	**120,813,876**	**123,185,251**
Loans (including overdrafts)	34,456,212	37,658,430	46,865,609	50,525,899	55,613,354	57,406,808	57,197,407
United States Government direct obligations	53,127,918	55,753,293	49,100,769	51,239,860	48,289,300	50,766,692	53,075,764
Obligations guaranteed by United States Government	4,079	5,265	7,174	21,191	28,777	34,453	35,673
Obligations of States and political subdivisions	4,710,463	6,039,858	6,978,398	8,124,992	8,679,517	9,597,621	9,889,555
Other bonds, notes, and debentures	2,732,448	2,992,716	3,304,431	3,268,257	2,838,235	2,660,124	2,637,245
Corporate stocks (including Federal Reserve Bank stock)	283,877	295,871	306,994	321,766	340,169	348,178	349,607
Reserves, cash, and bank balances	**30,422,825**	**29,379,934**	**33,244,410**	**36,046,065**	**36,466,876**	**35,857,792**	**36,722,441**
Reserve with Federal Reserve Banks	17,807,784	15,864,291	18,945,745	19,332,503	19,447,746	19,229,190	18,925,459
Cash in vault	1,567,867	1,358,380	1,402,586	1,821,471	1,955,861	1,824,335	2,001,473
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,038,538	5,450,490	5,542,882	6,444,390	6,350,861	6,348,009	7,032,211
Other balances with banks in United States	26,108	27,494	24,589	25,202	27,077	28,549	29,858
Balances with banks in foreign countries	17,958	50,274	119,294	39,572	57,971	50,509	61,723
Cash items in process of collection	5,964,570	6,629,005	7,209,314	8,382,927	8,627,360	8,377,200	8,671,717
Due from own foreign branches	42,205	47,801	62,555	67,448	38,450	27,647	35,739
Bank premises owned and furniture and fixtures	892,921	925,152	992,595	1,065,764	1,140,690	1,211,647	1,227,871
Other real estate owned	15,974	16,823	18,169	25,273	26,918	21,989	22,675
Investments and other assets indirectly representing bank premises or other real estate	64,930	79,708	87,154	85,466	87,464	81,806	83,344
Customers' liability on acceptances	134,606	170,827	235,648	285,651	274,838	402,692	359,245
Income accrued but not yet collected	232,700	266,705	251,564	304,502	282,447	326,636	386,948
Other assets	137,468	109,880	156,460	158,340	151,223	205,173	179,890
Total assets	**127,258,626**	**133,742,263**	**141,611,930**	**151,540,474**	**154,258,258**	**158,949,258**	**162,203,404**
LIABILITIES							
Demand deposits	**87,575,505**	**92,877,530**	**99,664,029**	**106,511,727**	**106,027,227**	**107,089,088**	**109,855,632**
Individuals, partnerships, and corporations	67,156,574	70,462,827	74,061,363	79,186,489	80,741,460	81,145,699	81,034,346
United States Government	1,980,201	3,339,982	5,811,429	5,439,351	3,378,367	3,268,017	5,165,090
States and political subdivisions	5,983,185	6,428,099	6,712,772	6,988,800	7,403,489	7,623,106	7,839,264
Banks in United States	8,864,202	9,368,073	9,658,624	11,013,318	10,947,447	11,245,624	11,955,986
Banks in foreign countries	1,369,426	1,277,558	1,327,194	1,329,175	1,300,145	1,270,093	1,280,112
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,221,917	2,000,991	2,092,647	2,554,594	2,256,319	2,536,549	2,580,834
Time deposits	**29,404,765**	**29,829,069**	**30,073,341**	**32,256,916**	**34,802,786**	**37,346,609**	**38,396,431**
Individuals, partnerships, and corporations	28,037,754	28,328,248	28,262,907	30,196,168	32,412,420	33,932,155	34,687,030
United States Government	153,571	175,507	197,960	271,226	291,779	289,772	283,073
Postal savings	3,880	6,309	8,281	17,265	17,748	17,498	17,333
States and political subdivisions	1,068,970	1,115,220	1,242,832	1,303,184	1,395,242	1,754,326	1,912,140
Banks in United States	23,861	26,222	22,501	28,331	32,172	50,837	54,149
Banks in foreign countries	116,729	177,563	338,860	440,742	653,425	1,302,021	1,442,706
Total deposits	**116,980,270**	**122,706,599**	**129,737,370**	**138,768,643**	**140,830,013**	**144,435,697**	**148,252,063**
Due to own foreign branches	329,214	470,296	456,308	721,696	699,262	488,749	480,322
Bills payable, rediscounts, and other liabilities for borrowed money	21,344	29,810	55,219	68,517	75,075	587,442	37,753
Acceptances outstanding	149,450	189,512	265,826	303,708	292,734	420,655	373,612
Dividends declared but not yet payable	52,512	53,074	53,706	56,968	55,192	32,692	60,552
Income collected but not yet earned	171,983	241,183	251,377	322,284	458,418	468,194	456,235
Expenses accrued and unpaid	343,032	381,682	481,231	561,396	598,991	757,100	650,979
Other liabilities	188,803	146,672	323,555	211,184	178,462	173,152	183,310
Total liabilities	**118,236,608**	**124,218,828**	**131,624,592**	**141,014,396**	**143,188,147**	**147,363,681**	**150,494,826**
CAPITAL ACCOUNTS							
Capital	2,873,769	2,958,830	3,084,114	3,260,076	3,367,325	3,477,556	3,501,605
Surplus	3,999,503	4,375,971	4,665,052	4,950,223	5,315,256	5,571,744	5,617,286
Undivided profits	1,698,357	1,759,598	1,859,884	1,941,649	2,010,631	2,170,137	2,208,536
Other capital accounts	450,389	429,036	378,288	374,130	376,899	366,140	381,151
Total capital accounts	**9,022,018**	**9,523,435**	**9,987,338**	**10,526,078**	**11,070,111**	**11,585,577**	**11,708,578**
Total liabilities and capital accounts	**127,258,626**	**133,742,263**	**141,611,930**	**151,540,474**	**154,258,258**	**158,949,258**	**162,203,404**
MEMORANDA							
Par or face value of capital	2,873,769	2,958,830	3,084,114	3,260,076	3,367,325	3,477,556	3,501,605
Capital notes and debentures	9,762	9,068	10,618	14,240	14,570	13,693	18,422
Preferred stock	56,080	48,151	40,341	29,147	21,531	19,811	17,702
Common stock	2,807,927	2,901,611	3,033,155	3,216,689	3,331,224	3,444,052	3,465,481
Retirable value of preferred stock	106,337	93,677	81,933	64,601	51,872	48,524	43,127
Net demand deposits subject to reserve (see page 18)	76,573,576	80,799,706	86,913,472	91,686,602	91,050,780	92,365,312	94,154,214
Demand deposits adjusted (see footnote on page 1)	69,397,106	72,262,912	75,657,468	80,346,956	81,773,908	82,928,154	82,782,727
Pledged assets (and securities loaned)	12,034,677	13,739,076	17,096,873	17,934,570	16,720,252	17,533,389	18,632,817
Number of banks	6,903	6,885	6,859	6,815	6,765	6,731	6,721

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1954 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	**22,680,769**	**5,974,689**	**47,056,123**	**47,473,670**	**123,185,251**	**82,481,530**	**40,703,721**
Loans (including overdrafts)	11,618,758	2,588,682	22,452,855	20,537,112	**57,197,407**	37,672,405	19,525,002
United States Government direct obligations	8,689,592	2,824,909	19,786,454	21,774,809	**53,075,764**	35,732,182	17,343,582
Obligations guaranteed by United States Government	5,610		26,092	3,971	**35,673**	26,417	9,256
Obligations of States and political subdivisions	1,850,528	386,760	3,584,805	4,067,462	**9,889,555**	6,940,717	2,948,838
Other bonds, notes, and debentures	415,729	160,331	1,080,843	980,342	**2,637,245**	1,898,967	738,278
Corporate stocks (including Federal Reserve Bank stock)	100,552	14,007	125,074	109,974	**349,607**	210,842	138,765
Reserves, cash, and bank balances	**7,523,839**	**2,036,164**	**14,656,059**	**12,506,379**	**36,722,441**	**24,636,082**	**12,086,359**
Reserve with Federal Reserve Banks	4,613,997	1,290,381	7,553,126	5,467,955	**18,925,459**	12,365,125	6,560,334
Cash in vault	131,030	29,774	610,571	1,230,098	**2,001,473**	1,369,763	631,710
Demand balances with banks in United States (except private banks and American branches of foreign banks)	57,212	152,546	2,335,778	4,486,675	**7,032,211**	5,360,809	1,671,402
Other balances with banks in United States	2,492	1,391	16,501	9,474	**29,858**	22,141	7,717
Balances with banks in foreign countries	34,763	2,770	21,969	2,221	**61,723**	29,533	32,190
Cash items in process of collection	2,684,345	559,302	4,118,114	1,309,956	**8,671,717**	5,488,711	3,183,006
Due from own foreign branches	35,739				**35,739**	33,917	1,822
Bank premises owned and furniture and fixtures	161,252	14,915	458,017	593,687	**1,227,871**	843,547	384,324
Other real estate owned	6		9,713	12,956	**22,675**	18,500	4,175
Investments and other assets indirectly representing bank premises or other real estate	3,501	150	64,754	14,939	**83,344**	52,610	30,734
Customers' liability on acceptances	248,993	4,569	100,476	5,207	**359,245**	175,048	184,197
Income accrued but not yet collected	91,339	26,163	187,275	82,171	**386,948**	252,395	134,553
Other assets	25,474	7,268	91,576	55,572	**179,890**	117,181	62,709
Total assets	**30,770,912**	**8,063,918**	**62,623,993**	**60,744,581**	**162,203,404**	**108,610,810**	**53,592,594**
LIABILITIES							
Demand deposits	**23,762,773**	**6,134,138**	**42,494,768**	**37,463,953**	**109,855,632**	**73,127,399**	**36,728,233**
Individuals, partnerships, and corporations	16,601,278	4,031,546	30,503,118	29,898,404	**81,034,346**	53,684,292	27,350,054
United States Government	1,377,904	409,720	2,015,155	1,362,311	**5,165,090**	3,325,328	1,839,762
States and political subdivisions	404,173	296,927	2,877,399	4,260,765	**7,839,264**	5,710,027	2,129,237
Banks in United States	3,237,256	1,287,384	6,219,785	1,211,561	**11,955,986**	8,303,129	3,652,857
Banks in foreign countries	1,033,322	34,063	201,980	10,747	**1,280,112**	671,537	608,575
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,108,840	74,498	677,331	720,165	**2,580,834**	1,433,086	1,147,748
Time deposits	**3,461,982**	**1,284,709**	**15,170,652**	**18,479,088**	**38,396,431**	**26,234,390**	**12,162,041**
Individuals, partnerships, and corporations	2,013,994	1,252,904	13,866,636	17,553,496	**34,687,030**	23,872,722	10,814,308
United States Government	51,050	3,955	94,603	133,465	**283,073**	251,109	31,964
Postal savings			2,752	14,581	**17,333**	13,050	4,283
States and political subdivisions	151,164	9,750	992,180	759,046	**1,912,140**	1,322,087	590,053
Banks in United States	20,000	3,400	15,274	15,475	**54,149**	35,866	18,283
Banks in foreign countries	1,225,774	14,700	199,207	3,025	**1,442,706**	739,556	703,150
Total deposits	**27,224,755**	**7,418,847**	**57,665,420**	**55,943,041**	**148,252,063**	**99,361,789**	**48,890,274**
Due to own foreign branches	341,545		138,777		**480,322**	462,159	18,163
Bills payable, rediscounts, and other liabilities for borrowed money	975		11,140	25,638	**37,753**	28,751	9,002
Acceptances outstanding	258,646	4,709	104,743	5,514	**373,612**	182,793	190,819
Dividends declared but not yet payable	16,464	4,760	20,797	18,531	**60,552**	40,308	20,244
Income collected but not yet earned	43,277	8,120	201,466	203,372	**456,235**	310,546	145,689
Expenses accrued and unpaid	163,758	33,871	300,041	153,309	**650,979**	406,886	244,093
Other liabilities	91,822	10,958	57,351	23,179	**183,310**	131,565	51,745
Total liabilities	**28,141,242**	**7,481,265**	**58,499,735**	**56,372,584**	**150,494,826**	**100,924,797**	**49,570,029**
CAPITAL ACCOUNTS							
Capital	720,017	204,555	1,250,995	1,326,038	**3,501,605**	2,365,653	1,135,952
Surplus	1,410,205	260,655	2,021,353	1,925,073	**5,617,286**	3,637,645	1,979,641
Undivided profits	474,922	62,580	738,131	932,903	**2,208,536**	1,401,644	806,892
Other capital accounts	24,526	54,863	113,779	187,983	**381,151**	281,071	100,080
Total capital accounts	**2,629,670**	**582,653**	**4,124,258**	**4,371,997**	**11,708,578**	**7,686,013**	**4,022,565**
Total liabilities and capital accounts	**30,770,912**	**8,063,918**	**62,623,993**	**60,744,581**	**162,203,404**	**108,610,810**	**53,592,594**
MEMORANDA							
Par or face value of capital	720,017	204,555	1,250,995	1,326,038	**3,501,605**	2,365,653	1,135,952
Capital notes and debentures	1,200		5,050	12,172	**18,422**		18,422
Preferred stock		1,500	1,448	14,754	**17,702**	4,793	12,909
Common stock	718,817	203,055	1,244,497	1,299,112	**3,465,481**	2,360,860	1,104,621
Retirable value of preferred stock		1,500	1,448	40,179	**43,127**	7,400	35,727
Net demand deposits subject to reserve (see page 18)	21,021,216	5,422,290	36,041,075	31,669,633	**94,154,214**	62,278,585	31,875,629
Demand deposits adjusted (see footnote on page 1)	15,429,946	3,843,669	29,939,734	33,569,378	**82,782,727**	55,338,694	27,444,033
Pledged assets (and securities loaned)	2,512,735	904,073	8,176,957	7,039,052	**18,632,817**	13,610,547	5,022,270
Number of banks	22	13	310	6,376	**6,721**	4,835	1,886

[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 JUNE 30, 1954 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	**123,185,251**	**5,657,962**	**32,424,200**	**6,623,924**	**10,345,216**	**5,367,481**	**5,760,529**
Loans (including overdrafts)	**57,197,407**	2,902,524	16,202,946	3,118,807	4,301,459	2,430,142	2,476,667
United States Government direct obligations	**53,075,764**	2,192,396	12,716,262	2,626,079	4,926,127	2,472,500	2,660,775
Obligations guaranteed by United States Government	**35,673**	386	8,381	124	389	1,730	114
Obligations of States and political subdivisions	**9,889,555**	405,949	2,739,315	613,081	823,328	337,909	533,141
Other bonds, notes, and debentures	**2,637,245**	139,842	628,148	240,776	267,135	112,376	77,053
Corporate stocks (including Federal Reserve Bank stock)	**349,607**	16,865	129,148	25,057	26,778	12,824	12,779
Reserves, cash, and bank balances	**36,722,441**	**1,550,108**	**9,600,665**	**1,788,973**	**2,713,891**	**1,720,313**	**2,063,990**
Reserve with Federal Reserve Banks	**18,925,459**	785,470	5,646,572	889,397	1,453,909	775,077	839,701
Cash in vault	**2,001,473**	140,198	356,000	138,300	211,962	151,247	131,882
Demand balances with banks in United States (except private banks and American branches of foreign banks)	**7,032,211**	222,836	492,932	353,533	507,375	411,955	649,576
Other balances with banks in United States	**29,858**	1,064	3,788	1,283	490	1,026	1,797
Balances with banks in foreign countries	**61,723**	5,138	36,907	3,655	1,467	507	267
Cash items in process of collection	**8,671,717**	395,402	3,064,466	402,805	538,688	380,501	440,767
Due from own foreign branches	**35,739**	...	35,739	...	...	...	...
Bank premises owned and furniture and fixtures	**1,227,871**	75,194	288,581	77,658	107,577	75,593	80,101
Other real estate owned	**22,675**	1,121	1,232	1,492	984	1,840	3,323
Investments and other assets indirectly representing bank premises or other real estate	**83,344**	1,531	7,891	9,112	12,785	2,988	1,490
Customers' liability on acceptances	**359,245**	32,186	250,403	3,218	347	241	7,744
Income accrued but not yet collected	**386,948**	15,438	121,043	14,956	29,455	10,483	16,884
Other assets	**179,890**	8,932	39,465	15,667	10,356	12,053	8,571
Total assets	**162,203,404**	**7,342,472**	**42,769,219**	**8,535,000**	**13,220,611**	**7,190,992**	**7,942,632**
LIABILITIES							
Demand deposits	**109,855,632**	**5,225,394**	**30,460,701**	**5,414,665**	**8,188,344**	**4,942,766**	**5,929,389**
Individuals, partnerships, and corporations	**81,034,346**	4,051,511	21,775,508	4,322,738	6,494,084	3,757,448	4,069,651
United States Government	**5,165,090**	262,406	1,674,077	252,227	484,751	209,483	180,210
States and political subdivisions	**7,839,264**	352,774	1,299,611	272,135	512,304	411,936	828,157
Banks in United States	**11,955,986**	390,671	3,384,357	465,416	567,475	467,342	784,046
Banks in foreign countries	**1,280,112**	28,873	1,041,985	15,748	8,549	6,449	11,236
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	**2,580,834**	139,159	1,285,163	86,401	121,181	90,108	56,089
Time deposits	**38,396,431**	**1,365,565**	**7,789,246**	**2,283,826**	**3,880,519**	**1,664,126**	**1,427,109**
Individuals, partnerships, and corporations	**34,687,030**	1,332,286	6,158,824	2,132,585	3,695,051	1,480,103	1,325,032
United States Government	**283,073**	11,221	59,485	8,561	3,154	57,018	23,128
Postal savings	**17,333**	1,835	20	654	1,076	1,565	3,748
States and political subdivisions	**1,912,140**	10,688	322,450	139,392	180,062	105,007	67,977
Banks in United States	**54,149**	145	22,668	109	1,176	2,608	3,974
Banks in foreign countries	**1,442,706**	9,390	1,225,799	2,525	...	17,825	3,250
Total deposits	**148,252,063**	**6,590,959**	**38,249,947**	**7,698,491**	**12,068,863**	**6,606,892**	**7,356,498**
Due to own foreign branches	**480,322**	7,039	341,545	...	...	...	...
Bills payable, rediscounts, and other liabilities for borrowed money	**37,753**	2,243	6,733	5,128	2,195	4,568	1,619
Acceptances outstanding	**373,612**	33,980	260,109	3,498	347	241	8,353
Dividends declared but not yet payable	**60,552**	4,473	19,854	5,028	2,662	2,487	3,294
Income collected but not yet earned	**456,235**	26,493	102,398	23,530	38,068	19,837	29,597
Expenses accrued and unpaid	**650,979**	32,572	203,418	27,085	60,742	23,364	26,471
Other liabilities	**183,310**	8,007	101,158	4,669	6,513	9,521	1,810
Total liabilities	**150,494,826**	**6,705,766**	**39,285,162**	**7,767,429**	**12,179,390**	**6,666,910**	**7,427,642**
CAPITAL ACCOUNTS							
Capital	**3,501,605**	182,610	1,006,538	204,486	309,737	137,857	159,077
Surplus	**5,617,286**	308,306	1,789,996	413,609	564,756	267,806	237,156
Undivided profits	**2,208,536**	115,078	638,209	133,619	151,683	93,686	87,014
Other capital accounts	**381,151**	30,712	49,314	15,857	15,045	24,733	31,743
Total capital accounts	**11,708,578**	**636,706**	**3,484,057**	**767,571**	**1,041,221**	**524,082**	**514,990**
Total liabilities and capital accounts	**162,203,404**	**7,342,472**	**42,769,219**	**8,535,000**	**13,220,611**	**7,190,992**	**7,942,632**
MEMORANDA							
Par or face value of capital	**3,501,605**	182,610	1,006,538	204,486	309,737	137,857	159,077
Capital notes and debentures	**18,422**	...	17,659	...	...	...	...
Preferred stock	**17,702**	853	9,190	1,070	...	345	...
Common stock	**3,465,481**	181,757	979,689	203,416	309,737	137,512	159,077
Retirable value of preferred stock	**43,127**	1,253	34,205	1,070	...	354	...
Net demand deposits subject to reserve (see page 18)	**94,154,214**	4,607,193	26,903,303	4,658,327	7,142,281	4,150,310	4,839,752
Demand deposits adjusted (see footnote on page 1)	**82,782,727**	4,148,042	21,295,816	4,278,469	6,588,881	3,878,991	4,513,130
Pledged assets (and securities loaned)	**18,632,817**	548,802	3,704,254	1,048,754	1,688,519	1,053,350	1,525,726
Number of banks	**6,721**	315	688	596	647	480	368

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1954 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	**19,895,678**	**4,506,620**	**3,223,188**	**5,498,749**	**5,993,537**	**17,888,167**
Loans (including overdrafts)	7,661,844	2,108,969	1,460,786	2,287,044	3,190,935	9,055,284
United States Government direct obligations	10,189,775	1,954,988	1,447,972	2,600,776	2,334,198	6,953,916
Obligations guaranteed by United States Government	6,657	85	49	154	5	17,599
Obligations of States and political subdivisions	1,565,076	337,490	236,097	476,714	387,833	1,433,622
Other bonds, notes, and debentures	434,868	92,920	72,172	123,208	66,273	382,474
Corporate stocks (including Federal Reserve Bank stock)	37,458	12,168	6,112	10,853	14,293	45,272
Reserves, cash, and bank balances	**5,652,893**	**1,513,125**	**972,268**	**2,185,075**	**2,722,498**	**4,238,642**
Reserve with Federal Reserve Banks	3,084,691	696,032	456,169	915,207	970,255	2,412,979
Cash in vault	318,894	82,210	51,894	87,370	118,675	212,841
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,095,988	442,463	271,501	833,030	1,190,165	560,857
Other balances with banks in United States	2,777	288	620	1,662	9,128	5,935
Balances with banks in foreign countries	4,098	100	907	141	1,386	7,150
Cash items in process of collection	1,146,445	292,032	191,177	347,665	432,889	1,038,880
Due from own foreign branches	....	....	....	....	....	....
Bank premises owned and furniture and fixtures	126,243	42,652	22,982	41,823	95,963	193,504
Other real estate owned	1,115	658	660	909	6,056	3,285
Investments and other assets indirectly representing bank premises or other real estate	4,906	680	3,856	3,683	5,104	29,318
Customers' liability on acceptances	5,070	2,926	948	749	6,686	48,727
Income accrued but not yet collected	59,959	13,584	10,567	10,660	11,452	72,467
Other assets	24,584	5,435	2,459	6,000	22,638	23,730
Total assets	**25,770,448**	**6,085,680**	**4,236,928**	**7,747,648**	**8,863,934**	**22,497,840**
LIABILITIES						
Demand deposits	**16,786,931**	**4,460,873**	**2,835,182**	**6,156,418**	**7,143,708**	**12,311,261**
Individuals, partnerships, and corporations	12,339,532	3,133,950	1,949,335	4,199,365	5,181,188	9,760,036
United States Government	916,166	192,062	123,187	200,692	193,982	475,847
States and political subdivisions	1,316,727	351,197	347,129	641,067	491,068	1,015,159
Banks in United States	1,921,856	742,779	379,370	1,052,771	1,181,523	618,380
Banks in foreign countries	40,512	2,188	3,849	1,892	11,173	107,658
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	252,138	38,697	32,312	60,631	84,774	334,181
Time deposits	**7,183,435**	**1,155,265**	**1,083,426**	**1,047,156**	**1,083,808**	**8,432,950**
Individuals, partnerships, and corporations	6,980,275	1,102,060	1,063,938	996,127	880,632	7,540,117
United States Government	18,137	9,996	2,280	14,340	20,801	54,952
Postal savings	4,727	656	329	231	1,181	1,311
States and political subdivisions	161,256	42,178	16,740	34,726	175,272	656,392
Banks in United States	4,340	375	139	1,732	5,922	10,961
Banks in foreign countries	14,700	....	....	....	....	169,217
Total deposits	**23,970,366**	**5,616,138**	**3,918,608**	**7,203,574**	**8,227,516**	**20,744,211**
Due to own foreign branches	....	....	....	....	....	131,738
Bills payable, rediscounts, and other liabilities for borrowed money	1,840	505	4,756	3,217	449	4,500
Acceptances outstanding	5,210	3,066	948	749	6,950	50,161
Dividends declared but not yet payable	9,886	2,745	346	2,138	2,844	4,795
Income collected but not yet earned	72,294	15,169	19,065	10,308	9,834	89,642
Expenses accrued and unpaid	91,349	18,618	15,791	18,732	28,507	104,330
Other liabilities	18,976	3,643	2,717	1,207	214	24,875
Total liabilities	**24,169,921**	**5,659,884**	**3,962,231**	**7,239,925**	**8,276,314**	**21,154,252**
CAPITAL ACCOUNTS						
Capital	494,837	130,202	73,128	146,708	218,030	438,395
Surplus	708,330	185,803	129,513	203,253	240,643	568,115
Undivided profits	289,465	95,714	53,192	130,788	107,292	312,796
Other capital accounts	107,895	14,077	18,864	26,974	21,655	24,282
Total capital accounts	**1,600,527**	**425,796**	**274,697**	**507,723**	**587,620**	**1,343,588**
Total liabilities and capital accounts	**25,770,448**	**6,085,680**	**4,236,928**	**7,747,648**	**8,863,934**	**22,497,840**
MEMORANDA						
Par or face value of capital	494,837	130,202	73,128	146,708	218,030	438,395
Capital notes and debentures	328	435	....	....	....	....
Preferred stock	4,743	370	100	....	....	1,031
Common stock	489,766	129,397	73,028	146,708	218,030	437,364
Retirable value of preferred stock	4,744	370	100	....	....	1,031
Net demand deposits subject to reserve (see page 18)	14,545,332	3,726,378	2,372,504	4,975,770	5,520,654	10,712,410
Demand deposits adjusted (see footnote on page 1)	12,761,952	3,231,812	2,137,599	4,553,398	5,324,141	10,070,496
Pledged assets (and securities loaned)	2,198,141	605,466	615,502	1,151,075	1,263,732	3,229,496
Number of banks	1,019	494	471	751	637	255

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

[In thousands of dollars]

	All member banks on selected call dates						
	1949 June 30	1950 June 30	1951 June 30	1952 June 30	1953 June 30	1954 April 15	1954 June 30
Loans—net	**34,456,212**	**37,658,430**	**46,865,609**	**50,525,899**	**55,613,354**	**57,406,808**	**57,197,407**
Reserves	399,130	518,605	629,874	751,589	828,699	859,292	876,934
Loans—gross	**34,855,342**	**38,177,035**	**47,495,483**	**51,277,488**	**56,442,053**	**58,266,100**	**58,074,341**
Commercial and industrial loans, including open-market paper	15,213,034	15,707,683	22,161,261	23,731,663	25,762,966	24,836,879	24,362,485
Loans to farmers directly guar. by CCC	341,096	327,283	25,850	43,177	149,082	1,878,231	1,452,519
Other loans to farmers	1,362,506	1,443,014	1,893,485	2,220,668	2,085,069	1,778,327	1,949,662
Loans to brokers and dealers in secs	1,958,192	1,839,788	1,600,507	2,083,719	1,686,773	1,938,917	2,411,116
Other loans for purchasing or carrying securities	803,489	806,740	882,471	828,724	933,003	1,035,612	1,105,900
Real estate loans:							
On farm land	487,686	505,847	552,449	569,915	592,263	601,385	609,543
On residential property:							
Insured by FHA				2,918,496	3,250,572	3,388,109	3,423,748
Insured or guaranteed by VA	6,364,919	7,452,455	8,604,429	2,462,524	2,520,257	2,597,974	2,629,443
Not ins. or guar. by FHA or VA				3,738,415	4,135,922	4,320,156	4,429,369
On other properties	1,530,394	1,588,479	1,818,417	1,938,800	2,128,849	2,287,628	2,347,542
Other loans to individuals:							
Retail automobile instalment paper	1,330,366	1,907,899	2,196,754	2,471,456	3,462,902	3,471,642	3,507,767
Other retail instalment paper	717,949	1,040,304	1,183,111	1,168,408	1,743,742	1,639,879	1,633,200
Repair and modernization instalment	680,125	844,997	931,064	1,092,304	1,369,158	1,436,874	1,447,184
Instalment cash loans	866,019	976,640	1,065,518	1,243,594	1,486,362	1,556,509	1,604,659
Single-payment loans	2,264,503	2,631,138	3,081,184	3,292,149	3,549,871	3,544,797	3,646,882
Loans to banks	98,059	100,576	152,435	151,715	152,933	608,382	174,376
All other loans (including overdrafts)	837,005	1,004,192	1,346,548	1,321,761	1,432,329	1,344,799	1,338,946
United States Government direct obligations	**53,127,918**	**55,753,293**	**49,100,769**	**51,239,860**	**48,289,300**	**50,766,692**	**53,075,764**
Treasury bills	2,650,647	3,538,646	3,485,076	5,422,761	4,063,689	3,957,003	3,915,488
Treasury certificates of indebtedness	8,468,955	4,820,503	2,524,111	6,133,862	3,807,132	4,973,262	4,416,923
Treasury notes	1,638,829	9,989,718	12,313,238	9,467,745	9,242,025	7,487,978	10,374,392
Nonmarketable bonds	1,333,909	1,323,251	1,676,963	1,730,845	1,761,352	1,723,166	1,723,625
Other bonds maturing in 5 years or less	21,654,832	23,985,796	17,919,094	16,332,794	17,277,009	11,728,843	11,319,071
Other bonds maturing in 5 to 10 years	8,704,746	7,370,112	6,565,736	7,279,554	8,182,415	16,655,070	17,011,450
Other bonds maturing in 10 to 20 years	6,688,581	2,556,713	2,590,926	2,900,941	3,853,970	4,153,404	4,238,940
Other bonds maturing after 20 years	1,987,419	2,168,554	2,025,625	1,971,358	101,708	87,966	75,875

	By class of bank, June 30, 1954						
	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	**11,618,758**	**2,588,682**	**22,452,855**	**20,537,112**	**57,197,407**	**37,672,405**	**19,525,002**
Reserves	190,443	54,859	368,812	262,820	**876,934**	574,608	302,326
Loans—gross	**11,809,201**	**2,643,541**	**22,821,667**	**20,799,932**	**58,074,341**	**38,247,013**	**19,827,328**
Commercial and industrial loans, including open-market paper	7,447,260	1,834,508	10,009,803	5,070,914	**24,362,485**	15,848,698	8,513,787
Loans to farmers directly guar. by CCC	142,290	129,595	555,802	624,832	**1,452,519**	1,122,406	330,113
Other loans to farmers	2,161	4,415	397,567	1,545,519	**1,949,662**	1,505,197	444,465
Loans to brokers and dealers in secs	1,777,574	241,538	325,891	66,113	**2,411,116**	1,054,999	1,356,117
Other loans for purchasing or carrying securities	364,471	73,568	468,279	199,582	**1,105,900**	612,299	493,601
Real estate loans:							
On farm land	69	493	98,368	510,613	**609,543**	427,925	181,618
On residential property:							
Insured by FHA	202,851	5,902	1,964,315	1,250,680	**3,423,748**	2,328,355	1,095,393
Insured or guaranteed by VA	51,123	11,706	1,178,422	1,388,192	**2,629,443**	1,973,817	655,626
Not ins. or guar. by FHA or VA	63,449	34,696	1,487,639	2,843,585	**4,429,369**	2,832,248	1,597,121
On other properties	72,117	27,834	910,069	1,337,522	**2,347,542**	1,547,275	800,267
Other loans to individuals:							
Retail automobile instalment paper	110,714	51,919	1,548,882	1,796,252	**3,507,767**	2,440,265	1,067,502
Other retail instalment paper	209,603	54,581	600,829	768,187	**1,633,200**	1,163,295	469,905
Repair and modernization instalment	179,680	23,796	692,982	550,726	**1,447,184**	1,030,689	416,495
Instalment cash loans	263,731	11,983	477,921	851,024	**1,604,659**	1,116,730	487,929
Single-payment loans	456,046	63,228	1,475,971	1,651,637	**3,646,882**	2,332,774	1,314,108
Loans to banks	137,544	37	31,115	5,680	**174,376**	80,046	94,330
All other loans (including overdrafts)	328,518	73,742	597,812	338,874	**1,338,946**	829,995	508,951
United States Government direct obligations	**8,689,592**	**2,824,909**	**19,786,454**	**21,774,809**	**53,075,764**	**35,732,182**	**17,343,582**
Treasury bills	1,014,070	112,833	1,241,049	1,547,536	**3,915,488**	2,573,192	1,342,296
Treasury certificates of indebtedness	711,486	260,515	1,589,754	1,855,168	**4,416,923**	2,976,378	1,440,545
Treasury notes	1,453,980	720,694	4,182,606	4,017,112	**10,374,392**	6,715,509	3,658,883
Nonmarketable bonds	57,588	15,795	256,955	1,393,287	**1,723,625**	1,302,241	421,384
Other bonds maturing in 5 years or less	1,723,021	479,206	4,257,913	4,858,931	**11,319,071**	7,396,331	3,922,740
Other bonds maturing in 5 to 10 years	3,247,891	943,087	6,682,755	6,137,717	**17,011,450**	11,598,330	5,413,120
Other bonds maturing in 10 to 20 years	455,515	292,609	1,553,217	1,937,599	**4,238,940**	3,107,194	1,131,746
Other bonds maturing after 20 years	26,041	170	22,205	27,459	**75,875**	63,007	12,868

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, June 30, 1954					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans—net	**57,197,407**	**2,902,524**	**16,202,946**	**3,118,807**	**4,301,459**	**2,430,142**	**2,476,667**
Reserves	**876,934**	50,749	276,466	57,027	76,028	29,000	33,844
Loans—gross	**58,074,341**	**2,953,273**	**16,479,412**	**3,175,834**	**4,377,487**	**2,459,142**	**2,510,511**
Commercial and industrial loans, including open-market paper	**24,362,485**	1,398,936	8,740,161	1,207,748	1,517,444	786,087	1,067,534
Loans to farmers directly guaranteed by CCC	**1,452,519**	17,936	165,095	14,035	58,193	40,833	115,425
Other loans to farmers	**1,949,662**	28,601	82,748	53,444	74,198	72,420	86,758
Loans to brokers and dealers in securities	**2,411,116**	34,631	1,836,306	60,870	89,334	20,931	19,056
Other loans for purchasing or carrying securities	**1,105,900**	34,382	411,459	59,747	86,542	88,826	51,665
Real estate loans:							
On farm land	**609,543**	16,457	40,482	44,953	82,059	53,427	32,365
On residential property:							
Insured by FHA	**3,423,748**	70,302	607,841	82,498	189,811	56,198	29,654
Insured or guaranteed by VA	**2,629,443**	104,090	546,802	205,298	266,468	106,763	25,043
Not insured or guaranteed by FHA or VA	**4,429,369**	285,730	685,742	340,764	619,270	279,125	138,975
On other properties	**2,347,542**	174,722	340,151	188,999	264,812	166,861	115,071
Other loans to individuals:							
Retail automobile instalment paper	**3,507,767**	191,751	464,950	259,417	303,502	181,559	205,606
Other retail instalment paper	**1,633,200**	74,999	397,628	91,571	117,017	73,204	93,619
Repair and modernization instalment loans	**1,447,184**	48,639	334,477	92,934	125,125	50,501	85,793
Instalment cash loans	**1,604,659**	104,224	482,146	119,060	135,803	112,955	90,877
Single-payment loans	**3,646,882**	290,342	793,590	261,770	331,631	295,223	263,299
Loans to banks	**174,376**	3,523	137,807	3,279	940	7,241	3,343
All other loans (including overdrafts)	**1,338,946**	74,008	412,027	89,447	115,338	66,988	86,428
United States Government direct obligations	**53,075,764**	**2,192,396**	**12,716,262**	**2,626,079**	**4,926,127**	**2,472,500**	**2,660,775**
Treasury bills	**3,915,488**	118,384	1,327,351	141,499	242,444	159,978	230,858
Treasury certificates of indebtedness	**4,416,923**	149,513	895,810	188,184	394,925	228,657	312,575
Treasury notes	**10,374,392**	292,061	1,954,675	372,450	1,037,030	464,782	597,882
Nonmarketable bonds	**1,723,625**	93,344	257,690	158,786	150,811	140,334	79,284
Other bonds maturing in 5 years or less	**11,319,071**	447,048	2,600,614	607,042	1,251,976	565,550	522,022
Other bonds maturing in 5 to 10 years	**17,011,450**	760,802	4,614,796	772,244	1,491,880	731,329	705,429
Other bonds maturing in 10 to 20 years	**4,238,940**	328,011	1,035,407	381,547	347,491	181,114	211,603
Other bonds maturing after 20 years	**75,875**	3,233	29,919	4,327	9,570	756	1,122

	By Federal Reserve districts, June 30, 1954—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—net	**7,661,844**	**2,108,969**	**1,460,786**	**2,287,044**	**3,190,935**	**9,055,284**
Reserves	137,152	25,789	18,001	19,779	29,259	123,840
Loans—gross	**7,798,996**	**2,134,758**	**1,478,787**	**2,306,823**	**3,220,194**	**9,179,124**
Commercial and industrial loans, including open-market paper	3,189,313	742,463	441,690	871,488	1,479,999	2,919,622
Loans to farmers directly guaranteed by CCC	330,111	118,594	66,564	124,911	281,860	118,962
Other loans to farmers	247,090	123,263	150,581	362,752	256,443	411,364
Loans to brokers and dealers in securities	268,735	13,345	2,953	6,384	8,790	49,781
Other loans for purchasing or carrying securities	147,606	35,103	18,883	24,928	109,729	37,030
Real estate loans:						
On farm land	97,157	43,565	22,926	37,183	29,983	108,986
On residential property:						
Insured by FHA	459,605	145,353	114,850	84,081	26,687	1,556,868
Insured or guaranteed by VA	339,052	54,587	117,627	50,997	28,629	784,087
Not insured or guaranteed by FHA or VA	755,054	173,332	109,073	106,074	93,456	842,774
On other properties	319,123	107,356	54,514	98,835	107,725	409,373
Other loans to individuals:						
Retail automobile instalment paper	482,336	122,740	108,676	146,683	208,923	831,624
Other retail instalment paper	237,445	58,427	62,513	63,590	93,128	270,059
Repair and modernization instalment loans	224,066	64,203	82,287	45,966	65,738	227,455
Instalment cash loans	125,192	49,504	32,372	48,431	96,007	208,088
Single-payment loans	410,948	225,674	58,742	169,514	275,275	270,874
Loans to banks	163	910	250	2,921	397	13,602
All other loans (including overdrafts)	166,000	56,339	34,286	62,085	57,425	118,575
United States Government direct obligations	**10,189,775**	**1,954,988**	**1,447,972**	**2,600,776**	**2,334,198**	**6,953,916**
Treasury bills	488,876	110,460	96,144	313,076	276,635	409,783
Treasury certificates of indebtedness	749,968	210,665	169,336	282,505	278,916	555,869
Treasury notes	2,317,057	488,685	342,467	628,109	452,886	1,426,308
Nonmarketable bonds	325,449	95,339	119,976	114,841	57,965	129,806
Other bonds maturing in 5 years or less	2,234,905	361,769	334,119	512,748	479,243	1,402,035
Other bonds maturing in 5 to 10 years	3,313,187	599,416	329,071	634,764	638,602	2,419,930
Other bonds maturing in 10 to 20 years	755,497	87,651	56,274	112,198	148,619	593,528
Other bonds maturing after 20 years	4,836	1,003	585	2,535	1,332	16,657

[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, June 30, 1954					
		Boston	New York	Phila-delphia	Cleveland	Richmond [2]	Atlanta [2]
Loans—net	22,452,855	1,144,390	640,258	1,418,877	2,544,678	1,048,337	1,116,882
Reserves	368,812	24,575	21,874	32,308	54,035	15,078	18,090
Loans—gross	22,821,667	1,168,965	662,132	1,451,185	2,598,713	1,063,415	1,134,972
Commercial and industrial loans, including open-market paper	10,009,803	740,869	322,553	789,786	1,200,449	434,153	572,650
Loans to farmers directly guaranteed by CCC	555,802	13,320	8,345	7,715	40,563	17,522	64,906
Other loans to farmers	397,567	2,738	2,691	215	740	2,092	9,638
Loans to brokers and dealers in securities	325,891	24,969	20,549	56,120	86,089	17,283	15,683
Other loans for purchasing or carrying securities	468,279	14,064	15,153	38,242	66,990	66,210	31,720
Real estate loans:							
On farm land	98,368	26	2,564	338	4,769	2,435	3,111
On residential property:							
Insured by FHA	1,964,315	30,612	41,325	21,148	105,661	14,901	4,708
Insured or guaranteed by VA	1,178,422	16,374	30,998	18,030	132,663	37,438	5,475
Not insured or guaranteed by FHA or VA	1,487,639	43,053	52,119	21,796	237,682	84,074	33,874
On other properties	910,069	42,505	33,916	28,568	114,569	64,700	38,056
Other loans to individuals:							
Retail automobile instalment paper	1,548,882	52,250	27,774	146,398	112,881	73,298	92,399
Other retail instalment paper	600,829	19,457	22,202	44,038	60,711	26,043	36,524
Repair and modernization instalment loans	692,982	11,871	14,714	54,651	78,376	27,558	36,811
Instalment cash loans	477,921	12,961	19,258	34,721	61,996	33,249	28,910
Single-payment loans	1,475,971	105,121	36,380	132,932	204,283	117,759	106,709
Loans to banks	31,115	1,639	....	3,279	915	5,325	2,487
All other loans (including overdrafts)	597,812	37,136	11,591	53,208	89,376	39,375	51,311
United States Government direct obligations	19,786,454	694,824	426,596	870,078	2,828,232	1,146,952	1,079,607
Treasury bills	1,241,049	37,915	17,488	80,894	127,841	92,361	112,833
Treasury certificates of indebtedness	1,589,754	73,173	20,042	65,638	223,317	112,065	122,477
Treasury notes	4,182,606	77,811	73,096	120,969	647,486	214,282	225,456
Nonmarketable bonds	256,955	9,510	4,836	5,812	20,754	27,315	8,672
Other bonds maturing in 5 years or less	4,257,913	133,198	116,553	208,806	698,619	268,222	228,088
Other bonds maturing in 5 to 10 years	6,682,755	245,373	155,227	274,945	906,645	355,419	290,937
Other bonds maturing in 10 to 20 years	1,553,217	117,444	39,221	112,625	197,232	77,205	91,138
Other bonds maturing after 20 years	22,205	400	133	389	6,338	83	6

	By Federal Reserve districts, June 30, 1954—Continued					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco[2]
Loans—net	2,178,807	1,157,132	556,816	1,260,835	1,775,330	7,610,513
Reserves	43,004	16,616	6,613	11,626	15,936	109,057
Loans—gross	2,221,811	1,173,748	563,429	1,272,461	1,791,266	7,719,570
Commercial and industrial loans, including open-market paper	828,759	553,983	268,313	649,966	1,028,797	2,619,525
Loans to farmers directly guaranteed by CCC	37,151	67,732	15,874	52,465	134,121	96,088
Other loans to farmers	6,677	14,234	3,906	73,226	18,042	263,368
Loans to brokers and dealers in securities	26,130	13,136	2,891	5,790	8,129	49,122
Other loans for purchasing or carrying securities	52,309	24,229	11,709	18,396	95,520	33,737
Real estate loans:						
On farm land	4,333	1,719	151	4,749	3,634	70,539
On residential property:						
Insured by FHA	234,306	60,003	29,693	53,363	10,071	1,358,524
Insured or guaranteed by VA	137,365	16,378	42,391	19,778	13,436	708,096
Not insured or guaranteed by FHA or VA	201,399	49,023	16,057	43,629	26,886	678,047
On other properties	92,719	53,884	13,947	61,699	61,024	304,482
Other loans to individuals:						
Retail automobile instalment paper	176,063	52,386	27,583	57,288	69,352	661,210
Other retail instalment paper	53,257	28,703	23,841	33,488	48,327	204,238
Repair and modernization instalment loans	123,501	43,958	53,999	30,409	39,088	178,046
Instalment cash loans	34,535	17,743	9,826	20,302	42,206	162,214
Single-payment loans	155,804	128,969	21,025	95,375	157,713	213,901
Loans to banks	....	885	150	2,436	397	13,602
All other loans (including overdrafts)	57,503	46,783	22,073	50,102	34,523	104,831
United States Government direct obligations	3,501,687	843,269	418,912	1,302,313	1,052,629	5,621,355
Treasury bills	181,285	37,696	30,070	155,094	91,339	276,233
Treasury certificates of indebtedness	170,536	89,611	46,100	111,702	103,746	451,347
Treasury notes	767,436	246,710	93,839	355,325	176,206	1,183,990
Nonmarketable bonds	53,815	14,692	4,833	17,344	11,025	78,347
Other bonds maturing in 5 years or less	788,810	124,332	95,809	222,978	230,362	1,142,136
Other bonds maturing in 5 to 10 years	1,312,692	306,802	116,527	385,598	344,243	1,988,347
Other bonds maturing in 10 to 20 years	225,526	23,193	31,629	53,746	95,686	488,572
Other bonds maturing after 20 years	1,587	233	105	526	22	12,383

[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, June 30, 1954					
		Boston	New York	Phila-delphia	Cleveland	Richmond	Atlanta
Loans—net	**20,537,112**	**1,758,134**	**3,943,930**	**1,699,930**	**1,756,781**	**1,381,805**	**1,359,785**
Reserves	262,820	26,174	64,149	24,719	21,993	13,922	15,754
Loans—gross	**20,799,932**	**1,784,308**	**4,008,079**	**1,724,649**	**1,778,774**	**1,395,727**	**1,375,539**
Commercial and industrial loans, including open-market paper	5,070,914	658,067	970,348	417,962	316,995	351,934	494,884
Loans to farmers directly guaranteed by CCC	624,832	4,616	14,460	6,320	17,630	23,311	50,519
Other loans to farmers	1,545,519	25,863	77,896	53,229	73,458	70,328	77,120
Loans to brokers and dealers in securities	66,113	9,662	38,183	4,750	3,245	3,648	3,373
Other loans for purchasing or carrying securities	199,582	20,318	31,835	21,505	19,552	22,616	19,945
Real estate loans:							
On farm land	510,613	16,431	37,849	44,615	77,290	50,992	29,254
On residential property:							
Insured by FHA	1,250,680	39,690	363,665	61,350	84,150	41,297	24,946
Insured or guaranteed by VA	1,388,192	87,716	464,681	187,268	133,805	69,325	19,568
Not insured or guaranteed by FHA or VA	2,843,585	242,677	570,174	318,968	381,588	195,051	105,101
On other properties	1,337,522	132,217	234,118	160,431	150,243	102,161	77,015
Other loans to individuals:							
Retail automobile instalment paper	1,796,252	139,501	326,462	113,019	190,621	108,261	113,207
Other retail instalment paper	768,187	55,542	165,823	47,533	56,306	47,161	57,095
Repair and modernization instalment loans	550,726	36,768	140,083	38,283	46,749	22,943	48,982
Instalment cash loans	851,024	91,263	199,157	84,339	73,807	79,706	61,967
Single-payment loans	1,651,637	185,221	301,164	128,838	127,348	177,464	156,590
Loans to banks	5,680	1,884	263	....	25	1,916	856
All other loans (including overdrafts)	338,874	36,872	71,918	36,239	25,962	27,613	35,117
United States Government direct obligations	**21,774,809**	**1,497,572**	**3,600,074**	**1,756,001**	**2,097,895**	**1,325,548**	**1,581,168**
Treasury bills	1,547,536	80,469	295,793	60,605	114,603	67,617	118,025
Treasury certificates of indebtedness	1,855,168	76,340	164,282	122,546	171,608	116,592	190,098
Treasury notes	4,017,112	214,250	427,599	251,481	389,544	250,500	372,426
Nonmarketable bonds	1,393,287	83,834	195,266	152,974	130,057	113,019	70,612
Other bonds maturing in 5 years or less	4,858,931	313,850	761,040	398,236	553,357	297,328	293,934
Other bonds maturing in 5 to 10 years	6,137,717	515,429	1,211,678	497,299	585,235	375,910	414,492
Other bonds maturing in 10 to 20 years	1,937,599	210,567	540,671	268,922	150,259	103,909	120,465
Other bonds maturing after 20 years	27,459	2,833	3,745	3,938	3,232	673	1,116

	By Federal Reserve districts, June 30, 1954—Continued					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco
Loans—net	**2,894,355**	**951,837**	**903,970**	**1,026,209**	**1,415,605**	**1,444,771**
Reserves	39,289	9,173	11,388	8,153	13,323	14,783
Loans—gross	**2,933,644**	**961,010**	**915,358**	**1,034,362**	**1,428,928**	**1,459,554**
Commercial and industrial loans, including open-market paper	526,046	188,480	173,377	221,522	451,202	300,097
Loans to farmers directly guaranteed by CCC	163,365	50,862	50,690	72,446	147,739	22,874
Other loans to farmers	235,998	109,029	146,675	289,526	238,401	147,996
Loans to brokers and dealers in securities	1,067	209	62	594	661	659
Other loans for purchasing or carrying securities	21,729	10,874	7,174	6,532	14,209	3,293
Real estate loans:						
On farm land	92,331	41,846	22,775	32,434	26,349	38,447
On residential property:						
Insured by FHA	219,397	85,350	85,157	30,718	16,616	198,344
Insured or guaranteed by VA	189,981	38,209	75,236	31,219	15,193	75,991
Not insured or guaranteed by FHA or VA	518,959	124,309	93,016	62,445	66,570	164,727
On other properties	198,570	53,472	40,567	37,136	46,701	104,891
Other loans to individuals:						
Retail automobile instalment paper	254,354	70,354	81,093	89,395	139,571	170,414
Other retail instalment paper	129,607	29,724	38,672	30,102	44,801	65,821
Repair and modernization instalment loans	76,769	20,245	28,288	15,557	26,650	49,409
Instalment cash loans	78,674	31,761	22,546	28,129	53,801	45,874
Single-payment loans	191,916	96,705	37,717	74,139	117,562	56,973
Loans to banks	126	25	100	485	....	....
All other loans (including overdrafts)	34,755	9,556	12,213	11,983	22,902	13,744
United States Government direct obligations	**3,863,179**	**1,111,719**	**1,029,060**	**1,298,463**	**1,281,569**	**1,332,561**
Treasury bills	194,758	72,764	66,074	157,982	185,296	133,550
Treasury certificates of indebtedness	318,917	121,054	123,236	170,803	175,170	104,522
Treasury notes	828,927	241,975	248,628	272,784	276,680	242,318
Nonmarketable bonds	255,839	80,647	115,143	97,497	46,940	51,459
Other bonds maturing in 5 years or less	966,889	237,437	238,310	289,770	248,881	259,899
Other bonds maturing in 5 to 10 years	1,057,408	292,614	212,544	249,166	294,359	431,583
Other bonds maturing in 10 to 20 years	237,362	64,458	24,645	58,452	52,933	104,956
Other bonds maturing after 20 years	3,079	770	480	2,009	1,310	4,274

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1954, 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	**6,721**	**123,185,251**	**57,197,407**	**53,075,764**	**35,673**	**9,889,555**	**2,637,245**	**349,607**	**36,722,441**	**18,925,459**	**2,001,473**
Reserve bank cities [1]	**162**	**51,605,605**	**26,406,699**	**19,688,283**	**22,708**	**4,117,102**	**1,186,879**	**183,934**	**16,248,714**	**9,465,497**	**411,885**
1. Boston	10	1,999,945	1,144,390	694,824		123,352	31,038	6,341	605,329	372,240	20,946
2. New York [2]*	29	22,997,463	11,794,810	8,803,410	5,610	1,870,520	421,678	101,435	7,616,880	4,670,521	137,831
3. Philadelphia*	10	2,665,802	1,418,877	870,078		278,620	85,168	13,059	904,595	460,039	33,980
4. Cleveland	4	2,106,150	954,884	922,625		176,730	47,636	4,275	569,285	315,572	32,330
5. Richmond	6	378,907	160,053	184,063		26,701	7,219	871	139,022	63,570	5,185
6. Atlanta [3]	5	753,614	420,354	253,724		63,675	14,289	1,572	301,170	135,484	7,534
7. Chicago [2]	61	7,576,418	3,115,459	3,724,598	7	505,265	214,713	16,376	2,416,387	1,496,393	55,346
8. St. Louis*	6	1,109,025	584,553	421,752	43	74,129	24,032	4,516	410,621	229,024	9,860
9. Minneapolis*	4	684,757	361,407	246,490		56,841	18,489	1,530	278,627	131,372	6,476
10. Kansas City*	9	822,317	375,658	352,834	34	66,410	25,628	1,753	433,673	189,629	6,942
11. Dallas*	9	1,172,306	811,178	301,487	3	48,978	7,412	3,248	591,782	205,452	8,696
12. San Francisco	9	9,338,901	5,265,076	2,912,398	17,011	825,881	289,577	28,958	1,981,343	1,196,201	86,759
Reserve branch cities [1]	**121**	**18,907,995**	**8,216,189**	**8,903,249**	**8,920**	**1,392,668**	**341,777**	**45,192**	**6,042,946**	**3,062,057**	**263,787**
2. Buffalo*	4	882,850	464,206	312,778	12	78,220	24,311	3,323	257,669	133,608	18,529
4. Cincinnati	7	875,340	431,328	376,472	234	53,562	11,643	2,101	277,871	153,756	15,393
4. Pittsburgh*	6	2,198,274	929,163	977,967		177,945	104,398	8,801	567,016	350,147	24,089
5. Baltimore*	8	674,667	263,466	353,764		46,013	9,721	1,703	230,032	118,830	17,825
5. Charlotte [3]	4	438,646	240,471	159,523	1,560	22,930	13,016	1,146	179,805	79,713	5,585
6. Birmingham	3	322,724	122,336	145,922		45,069	8,812	585	104,067	42,877	4,324
6. Jacksonville*	3	287,491	118,562	139,858		22,338	6,025	708	156,296	45,187	4,253
6. Nashville	4	370,893	195,248	147,278		19,985	6,790	1,592	139,282	50,643	5,580
6. New Orleans	6	697,155	260,382	392,825	104	37,451	5,118	1,275	276,559	140,851	9,442
7. Detroit	6	2,880,351	975,802	1,603,954	6,479	264,697	24,374	5,045	748,284	410,481	47,065
8. Little Rock	4	136,742	59,299	60,196		13,408	3,561	278	66,057	26,082	1,786
8. Louisville	6	428,974	205,614	195,698		16,320	10,223	1,119	182,565	83,711	7,047
8. Memphis	3	439,100	284,020	123,251		29,463	1,241	1,125	152,152	55,242	7,047
9. Helena	2	41,079	14,280	4,262		1,991	480	66	16,993	7,793	285
10. Denver*	7	564,922	242,501	290,798		22,807	7,845	971	192,600	90,539	7,588
10. Oklahoma City*	4	330,054	159,733	124,615		33,224	11,740	742	138,081	44,468	2,730
10. Omaha	6	349,639	163,349	131,550		43,043	10,965	732	139,729	67,152	4,112
11. El Paso	3	144,426	98,781	40,315		4,956	50	324	63,684	24,610	2,986
11. Houston*	9	1,010,511	525,726	435,574		39,445	7,416	2,350	501,955	188,181	12,098
11. San Antonio*	6	315,354	116,485	157,692		24,338	16,291	548	117,082	51,490	5,135
12. Los Angeles*	6	2,826,364	973,639	1,713,942	141	108,699	24,207	5,736	784,891	452,461	25,200
12. Portland	3	1,192,120	597,627	441,728	387	141,802	8,080	2,496	277,919	177,899	13,706
12. Salt Lake City [3]	6	366,956	180,590	161,422	3	22,392	1,977	572	121,036	65,723	4,862
12. Seattle*	5	1,133,363	593,581	391,865		122,570	23,493	1,854	351,321	200,613	17,120
Other reserve cities [1]	**62**	**5,197,981**	**2,037,407**	**2,709,423**	**74**	**312,323**	**128,247**	**10,507**	**1,924,402**	**929,950**	**95,703**
4. Columbus	3	467,399	138,894	287,833		34,749	5,098	825	172,007	82,704	9,499
4. Toledo	4	368,854	90,409	263,335		11,869	2,695	546	126,934	62,625	9,910
5. Washington*	13	890,932	384,347	449,602		32,398	22,507	2,078	276,013	152,654	20,700
7. Cedar Rapids	1	70,608	16,876	32,942		20,303	322	165	24,622	12,450	1,371
7. Des Moines*	3	218,579	94,487	95,123		21,966	6,665	338	84,195	32,898	3,613
7. Indianapolis	5	726,314	224,572	430,671	8	50,111	19,475	1,477	255,325	129,257	15,959
7. Milwaukee*	6	757,710	300,584	402,137	51	23,189	30,201	1,548	277,467	155,101	12,033
7. Sioux City	4	82,385	39,709	37,171		4,110	1,236	159	31,354	14,464	1,515
8. National Stock Yards	1	71,867	23,646	42,372		5,654	15	180	39,051	13,873	636
9. St. Paul*	3	361,203	181,129	148,160		25,766	5,285	863	132,009	65,020	3,364
10. Kansas City, Kansas*	2	59,973	28,444	24,769	4	5,314	1,337	105	25,498	8,992	686
10. Pueblo	2	31,922	20,717	10,176		941	14	74	18,790	3,647	802
10. Topeka	4	88,813	33,305	42,075	11	11,964	1,275	183	32,978	16,840	1,987
10. Tulsa*	4	380,088	158,718	175,864		27,967	16,849	690	164,443	62,635	4,520
10. Wichita	4	263,202	78,410	149,632		23,021	11,733	406	93,824	46,007	3,023
11. Fort Worth*	3	358,132	223,160	117,561		13,001	3,540	870	169,892	70,783	6,085
Country banks, by districts	**6,376**	**47,473,670**	**20,537,112**	**21,774,809**	**3,971**	**4,067,462**	**980,342**	**109,974**	**12,506,379**	**5,467,955**	**1,230,098**
1. Boston	305	3,658,017	1,758,134	1,497,572	386	282,597	108,804	10,524	944,779	413,230	119,252
2. New York	655	8,543,887	3,943,930	3,600,074	2,759	790,575	182,159	24,390	1,726,116	842,443	199,640
3. Philadelphia	586	3,958,122	1,699,930	1,756,001	124	334,461	155,608	11,998	884,378	429,358	104,320
4. Cleveland	623	4,329,199	1,756,781	2,097,895	155	368,473	95,665	10,230	1,000,778	489,105	120,741
5. Richmond	449	2,984,329	1,381,805	1,325,548	170	209,867	59,913	7,026	895,441	360,310	101,952
6. Atlanta	347	3,328,652	1,359,785	1,581,168	10	344,623	36,019	7,047	1,086,616	424,659	100,749
7. Chicago	933	7,583,313	2,894,355	3,863,179	112	675,435	137,882	12,350	1,815,259	833,647	181,992
8. St. Louis	474	2,320,912	951,837	1,111,719	42	198,516	53,848	4,950	662,679	288,100	55,834
9. Minneapolis	462	2,136,149	903,970	1,029,060	49	151,499	47,918	3,653	544,639	251,984	41,769
10. Kansas City	709	2,607,819	1,026,209	1,298,463	105	242,023	35,822	5,197	945,459	385,298	54,980
11. Dallas	607	2,992,808	1,415,605	1,281,569	2	257,115	31,564	6,953	1,278,103	429,739	83,675
12. San Francisco	226	3,030,463	1,444,771	1,332,561	57	212,278	35,140	5,656	722,132	320,082	65,194

* 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
7,032,211	**29,858**	**61,723**	**8,671,717**	**1,227,871**	**22,675**	**83,344**	**359,245**	**386,948**	**215,629**	**162,203,404**	**All member banks**
1,032,073	**10,808**	**53,299**	**5,275,152**	**383,302**	**2,561**	**47,686**	**343,536**	**211,680**	**125,705**	**68,968,789**	**Reserve bank cities[1]**
25,069	806	4,563	181,705	16,977	15	408	31,874	7,475	4,018	**2,666,041**	1. Boston
67,693	2,615	35,012	2,703,208	162,433	6	4,787	250,066	92,439	61,633	**31,185,707**	2. New York[2]*
84,997	998	3,655	320,926	22,663	....	7,923	3,109	10,672	10,722	**3,625,486**	3. Philadelphia*
51,207	156	985	169,035	8,452	457	10,072	28	9,758	2,154	**2,706,356**	4. Cleveland
12,852	....	31	57,384	4,148	4	699	....	1,538	596	**524,914**	5. Richmond
46,530	200	....	111,422	12,400	3	....	125	2,719	1,416	**1,071,447**	6. Atlanta[3]
236,835	1,391	2,784	623,638	23,524	132	299	4,570	31,838	8,695	**10,061,863**	7. Chicago[2]
45,900	11	83	125,743	9,694	155	100	1,487	5,814	1,782	**1,538,678**	8. St. Louis*
32,687	184	585	107,323	1,005	345	3,080	892	2,063	504	**971,273**	9. Minneapolis*
89,289	20	134	147,659	4,559	....	456	33	1,320	777	**1,263,135**	10. Kansas City*
193,691	713	482	182,748	18,065	235	....	3,757	3,436	16,720	**1,806,301**	11. Dallas*
145,323	3,714	4,985	544,361	99,382	1,209	19,862	47,595	42,608	16,688	**11,547,588**	12. San Francisco
1,019,074	**8,318**	**5,760**	**1,683,950**	**192,107**	**6,539**	**16,631**	**10,263**	**77,386**	**25,737**	**25,279,604**	**Reserve branch cities[1]**
37,307	273	1,348	66,604	11,431	....	553	....	3,961	2,142	**1,158,606**	2. Buffalo*
35,449	150	158	72,965	12,125	53	....	80	3,813	1,140	**1,170,422**	4. Cincinnati
34,059	....	293	158,428	28,244	151	1,917	139	9,088	1,131	**2,805,960**	4. Pittsburgh*
27,106	111	179	65,981	7,078	87	400	199	2,509	2,112	**917,084**	5. Baltimore*
20,559	....	....	73,948	4,084	260	....	....	1,904	2,539	**627,238**	5. Charlotte[3]
19,031	....	....	37,835	2,773	1,004	....	....	1,350	615	**432,533**	6. Birmingham
61,838	10	....	45,008	4,380	58	....	....	677	117	**449,019**	6. Jacksonville*
34,042	....	....	49,017	5,131	138	....	141	1,123	413	**517,121**	6. Nashville
38,385	441	63	87,377	6,841	11	500	3,650	3,503	1,317	**989,536**	6. New Orleans
64,818	731	1,088	224,101	17,247	....	10	175	12,494	4,494	**3,663,055**	7. Detroit
18,360	....	....	19,829	1,200	....	....	....	274	548	**204,821**	8. Little Rock
41,837	....	....	49,970	2,702	37	182	....	1,842	632	**616,934**	8. Louisville
50,652	252	16	38,943	6,295	....	....	1,398	2,201	287	**601,433**	8. Memphis
3,771	....	....	5,144	212	....	....	....	268	10	**58,562**	9. Helena
47,923	200	7	46,343	1,218	7	240	....	2,417	1,704	**763,108**	10. Denver*
58,443	....	....	32,440	5,597	....	1,686	702	853	129	**477,102**	10. Oklahoma City*
26,465	270	....	41,730	3,427	....	....	....	1,270	301	**494,366**	10. Omaha
22,280	....	184	13,624	1,186	130	....	....	304	126	**209,856**	11. El Paso
185,336	3,771	550	112,019	15,755	3,593	4,583	2,859	3,605	2,398	**1,545,259**	11. Houston*
36,141	322	9	23,985	5,485	47	....	....	1,347	64	**439,379**	11. San Antonio*
84,435	15	819	221,961	13,838	90	5,634	397	12,095	1,277	**3,644,586**	12. Los Angeles*
18,561	676	451	66,626	17,358	371	....	428	5,865	577	**1,494,638**	12. Portland
18,547	368	....	31,536	3,116	2	926	....	16	704	**492,756**	12. Salt Lake City[3]
33,729	728	595	98,536	15,384	500	....	95	4,607	960	**1,506,230**	12. Seattle*
494,389	**1,258**	**443**	**402,659**	**58,775**	**619**	**4,088**	**239**	**15,711**	**8,615**	**7,210,430**	**Other reserve cities[1]**
30,973	....	22	48,809	7,584	9	....	....	657	1,119	**648,775**	4. Columbus
43,507	....	....	10,892	1,629	....	89	....	1,455	275	**499,236**	4. Toledo
52,479	....	282	49,898	16,775	448	1,150	....	1,532	1,697	**1,188,547**	5. Washington*
4,009	....	....	6,792	843	....	....	....	....	93	**96,166**	7. Cedar Rapids
30,040	....	....	17,644	697	....	1,659	87	682	122	**306,021**	7. Des Moines*
53,058	57	51	56,943	5,724	8	....	....	2,869	695	**990,935**	7. Indianapolis
34,744	106	30	75,453	7,137	....	....	108	1,825	2,273	**1,046,520**	7. Milwaukee*
9,052	172	....	6,151	1,038	....	....	....	341	38	**115,156**	7. Sioux City
5,968	....	....	18,574	....	....	....	41	386	....	**111,345**	8. National Stock Yards
25,671	....	58	37,896	2,777	....	190	3	1,738	824	**498,744**	9. St. Paul*
11,464	....	....	4,356	431	....	....	....	7	435	**86,344**	10. Kansas City, Kansas*
13,252	....	....	1,089	347	8	....	....	34	9	**51,110**	10. Pueblo
10,266	....	....	3,885	607	....	....	....	460	63	**122,921**	10. Topeka
78,883	200	....	18,205	4,638	1	1,000	....	1,461	537	**552,168**	10. Tulsa*
35,479	....	....	9,315	1,436	145	....	....	1,007	211	**359,825**	10. Wichita
55,544	723	....	36,757	7,112	....	....	....	1,257	224	**536,617**	11. Fort Worth*
4,486,675	**9,474**	**2,221**	**1,309,956**	**593,687**	**12,956**	**14,939**	**5,207**	**82,171**	**55,572**	**60,744,581**	**Country banks, by districts**
197,767	258	575	213,697	58,217	1,106	1,123	312	7,963	4,914	**4,676,431**	1. Boston
387,932	900	547	294,654	114,717	1,226	2,551	337	24,643	11,429	**10,424,906**	2. New York
268,536	285	....	81,879	54,995	1,492	1,189	109	4,284	4,945	**4,909,514**	3. Philadelphia
312,180	184	9	78,559	49,543	314	707	100	4,684	4,537	**5,389,862**	4. Cleveland
298,959	915	15	133,290	43,508	1,041	739	42	3,000	5,109	**3,933,209**	5. Richmond
449,750	1,146	204	110,108	48,576	2,109	990	3,828	7,512	4,693	**4,482,976**	6. Atlanta
663,432	320	145	135,723	70,033	975	2,938	130	9,910	8,174	**9,490,732**	7. Chicago
279,746	25	1	38,973	22,761	466	398	....	3,067	2,186	**3,012,469**	8. St. Louis
209,372	436	264	40,814	18,988	315	586	53	6,498	1,121	**2,708,349**	9. Minneapolis
461,566	972	....	42,643	19,563	748	301	14	1,831	1,834	**3,577,569**	10. Kansas City
697,173	3,599	161	63,756	48,360	2,051	521	70	1,503	3,106	**4,326,522**	11. Dallas
260,262	434	300	75,860	44,426	1,113	2,896	212	7,276	3,524	**3,812,042**	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 JUNE 30, 1954, OF CENTRAL RESERVE CITY AND

LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand 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.	Time deposits: 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	**109,855,632**	**81,034,346**	**5,165,090**	**7,839,264**	**11,955,986**	**1,280,112**	**2,580,834**	**38,396,431**	**34,687,030**	**283,073**	**17,333**	**1,912,140**	**54,149**	**1,442,706**
Reserve bank cities[1]	**49,165,490**	**34,383,319**	**2,711,289**	**1,860,142**	**7,454,635**	**1,217,113**	**1,538,992**	**13,091,945**	**10,738,542**	**104,759**	**1,484**	**799,197**	**33,357**	**1,414,606**
1. Boston	**2,138,731**	1,578,088	106,900	128,014	277,537	27,112	21,080	**204,796**	191,004	4,395	7	...	...	9,390
2. New York[2]*	**24,083,718**	16,891,290	1,388,598	413,184	3,238,463	1,037,429	1,114,754	**3,522,972**	2,064,584	51,050	...	161,564	20,000	1,225,774
3. Philadelphia*	**2,875,142**	2,136,119	140,665	108,451	445,090	15,721	29,096	**400,242**	309,254	45	80	88,263	75	2,525
4. Cleveland	**1,646,569**	1,284,354	115,440	61,278	160,868	4,531	20,098	**863,085**	838,543	379	...	24,126	37	...
5. Richmond	**392,033**	238,359	17,216	40,361	92,823	150	3,124	**93,886**	87,623	3,633	...	2,630	...	...
6. Atlanta[3]	**870,089**	553,747	38,845	106,584	166,824	39	4,050	**116,390**	114,197	905	15	1,268	5	...
7. Chicago[2]	**7,136,939**	4,953,966	450,007	313,862	1,290,271	34,406	94,427	**2,172,630**	2,103,562	3,955	673	46,330	3,410	14,700
8. St. Louis*	**1,245,907**	778,608	90,532	43,679	321,973	1,466	9,649	**170,555**	167,995	2,050	510	...	...	...
9. Minneapolis*	**781,588**	454,594	44,798	61,039	209,247	2,957	8,953	**110,145**	108,886	9	...	1,250	...	...
10. Kansas City*	**1,086,758**	570,816	36,254	46,338	425,239	1,335	6,776	**98,614**	98,563	...	1	...	50	...
11. Dallas*	**1,427,087**	796,177	54,043	37,758	519,511	1,469	18,129	**234,550**	199,465	...	...	34,985	100	...
12. San Francisco	**5,480,929**	4,147,201	227,991	499,594	306,789	90,498	208,856	**5,104,080**	4,454,866	38,338	198	438,781	9,680	162,217
Reserve branch cities[1]	**17,726,170**	**13,019,928**	**850,767**	**1,177,173**	**2,405,431**	**45,282**	**227,589**	**5,601,625**	**5,242,244**	**21,490**	**1,143**	**325,144**	**4,354**	**7,250**
2. Buffalo*	**701,529**	556,863	34,941	69,292	25,273	3,700	11,460	**367,015**	364,254	...	...	2,226	535	...
4. Cincinnati	**839,764**	648,993	51,594	28,818	100,208	899	9,252	**234,022**	207,453	...	5	26,484	80	...
4. Pittsburgh*	**1,944,510**	1,529,899	137,711	40,502	214,656	3,084	18,658	**530,281**	510,373	210	10	18,862	826	...
5. Baltimore*	**713,055**	516,438	42,814	65,442	82,365	1,066	4,930	**136,948**	116,673	600	...	19,655	20	...
5. Charlotte[3]	**499,404**	302,696	22,398	43,473	119,697	30	11,110	**69,690**	52,686	2,752	2	12,810	1,440	...
6. Birmingham	**332,970**	262,356	14,621	16,171	38,397	...	1,425	**66,025**	66,025	...	...	...	...	...
6. Jacksonville*	**358,641**	183,358	7,168	52,414	114,059	55	1,587	**56,109**	51,694	1,950	...	2,465	...	...
6. Nashville	**351,795**	193,320	10,254	63,777	79,947	...	4,497	**127,201**	122,695	66	...	4,435	5	...
6. New Orleans	**796,569**	464,767	17,678	149,531	148,703	8,077	7,813	**131,700**	120,195	...	36	11,219	...	250
7. Detroit	**2,289,467**	1,747,589	171,127	106,757	222,057	5,022	36,915	**1,150,381**	1,144,501	1,130	...	4,710	40	...
8. Little Rock	**166,469**	96,582	3,258	26,774	39,199	...	656	**24,892**	24,661	225	6	...	...	...
8. Louisville	**496,281**	310,191	31,208	16,652	131,764	40	6,426	**73,419**	71,375	1,800	...	224	20	...
8. Memphis	**437,479**	266,171	9,648	38,021	120,291	682	2,666	**114,038**	113,188	850	...	...	...	...
9. Helena	**48,437**	19,812	1,046	14,249	13,019	...	311	**7,024**	6,969	50	...	...	5	...
10. Denver*	**552,669**	396,522	26,949	26,375	97,013	279	5,531	**159,503**	152,105	2,050	...	5,335	13	...
10. Okla'ma City*	**384,596**	208,943	7,609	39,653	123,447	...	4,944	**50,586**	39,106	100	...	10,600	780	...
10. Omaha	**413,308**	257,666	20,387	21,799	110,681	8	2,767	**43,441**	43,433	3	5	...	...	...
11. El Paso	**152,263**	111,582	4,845	7,100	25,672	1,518	1,546	**42,765**	35,052	1,850	...	5,863	...	...
11. Houston*	**1,287,570**	903,853	41,297	60,236	265,184	4,820	12,180	**144,191**	102,935	...	37	41,219	...	...
11. San Antonio*	**319,284**	238,965	7,672	12,452	55,620	1,686	2,889	**94,076**	69,551	1,754	17	22,754	...	...
12. Los Angeles*	**2,386,148**	2,038,497	109,086	55,774	133,036	6,541	43,214	**1,011,608**	893,978	615	5	116,910	100	...
12. Portland	**855,194**	689,154	25,870	81,618	34,489	1,473	22,590	**509,981**	491,766	47	...	18,118	50	...
12. Salt Lake City[3]	**345,759**	257,208	10,399	35,642	40,077	1	2,432	**115,604**	111,754	2,325	1,020	455	50	...
12. Seattle*	**1,053,009**	818,503	41,187	104,651	70,577	6,301	11,790	**341,125**	329,822	3,113	...	800	390	7,000
Other reserve cities[1]	**5,500,019**	**3,732,695**	**240,723**	**541,184**	**884,359**	**6,970**	**94,088**	**1,223,773**	**1,152,748**	**23,359**	**125**	**28,753**	**963**	**17,825**
4. Columbus	**492,533**	313,443	14,320	103,060	47,089	35	14,586	**116,138**	98,683	815	5	16,489	146	...
4. Toledo	**338,086**	266,235	27,045	16,672	19,405	...	8,729	**132,853**	130,385	195	55	2,218	...	...
5. Washington*	**878,077**	762,092	34,903	100	61,109	5,119	14,754	**224,674**	196,745	10,079	25	...	...	17,825
7. Cedar Rapids	**70,195**	36,825	2,364	6,389	24,447	...	170	**18,887**	18,887	...	...	...	...	...
7. Des Moines*	**250,849**	138,765	7,991	53,352	48,304	...	2,437	**34,517**	33,046	1,455	16	...	...	...
7. Indianapolis	**745,356**	474,479	31,597	135,932	85,983	345	17,020	**179,773**	176,955	2,795	5	...	18	...
7. Milwaukee*	**771,462**	540,509	49,214	34,616	131,953	682	14,488	**204,799**	199,777	4,585	...	3	434	...
7. Sioux City	**87,459**	51,974	1,524	6,103	27,084	...	774	**20,729**	20,722	...	7	...	...	...
8. National Stock Yards	**94,841**	18,602	1,260	1,724	73,184	...	71	**6,933**	1,432	...	1	5,500	...	...
9. St. Paul*	**383,599**	211,678	23,790	59,880	84,746	519	2,986	**72,878**	72,603	275	...	...	...	...
10. Kansas City, Kansas*	**63,341**	22,128	1,054	12,277	27,167	...	715	**17,747**	17,742	...	...	...	5	...
10. Pueblo	**35,509**	27,670	1,726	1,867	3,944	...	302	**10,732**	9,657	75	...	1,000	...	...
10. Topeka	**95,851**	46,635	5,211	28,707	14,801	...	497	**18,690**	17,671	905	11	103	...	...
10. Tulsa*	**467,767**	345,252	16,578	17,559	79,239	270	8,869	**48,570**	47,515	440	...	255	360	...
10. Wichita	**314,769**	212,747	10,686	41,704	46,997	...	2,635	**26,518**	25,398	1,120	...	...	...	...
11. Fort Worth*	**410,325**	263,661	11,460	21,242	108,907	...	5,055	**89,335**	85,530	620	...	3,185	...	...
Country banks, by districts	**37,463,953**	**29,898,404**	**1,362,311**	**4,260,765**	**1,211,561**	**10,747**	**720,165**	**18,479,088**	**17,553,496**	**133,465**	**14,581**	**759,046**	**15,475**	**3,025**
1. Boston	**3,086,663**	2,473,423	155,506	224,760	113,134	1,761	118,079	**1,160,769**	1,141,282	6,826	1,828	10,688	145	...
2. New York	**5,675,454**	4,327,355	250,538	817,135	120,621	856	158,949	**3,899,259**	3,729,986	8,435	20	158,660	2,133	25
3. Philadelphia	**2,539,523**	2,186,619	111,562	163,684	20,326	27	57,305	**1,883,584**	1,823,331	8,516	574	51,129	34	...
4. Cleveland	**2,926,882**	2,451,160	138,641	261,974	25,249	...	49,858	**2,004,140**	1,909,614	1,555	1,001	91,883	87	...
5. Richmond	**2,460,197**	1,937,863	92,152	262,560	111,348	84	56,190	**1,138,928**	1,026,376	39,954	1,538	69,912	1,148	...
6. Atlanta	**3,219,325**	2,412,103	91,644	439,680	236,116	3,065	36,717	**929,684**	850,226	20,207	3,697	48,590	3,964	3,000
7. Chicago	**5,435,204**	4,395,425	202,342	659,716	91,757	57	85,907	**3,401,719**	3,282,825	4,217	4,026	110,213	438	...
8. St. Louis	**2,019,896**	1,663,796	56,156	224,347	56,368	...	19,229	**765,428**	723,409	5,071	139	36,454	355	...
9. Minneapolis	**1,621,558**	1,263,251	53,553	211,961	72,358	373	20,062	**893,379**	875,480	1,946	329	15,490	134	...
10. Kansas City	**2,741,850**	2,110,986	74,238	404,788	124,243	...	27,595	**572,755**	544,937	9,647	214	17,433	524	...
11. Dallas	**3,547,179**	2,866,950	74,665	352,280	206,629	1,680	44,975	**478,891**	388,099	16,577	1,127	67,266	5,822	...
12. San Francisco	**2,190,222**	1,809,473	61,314	237,880	33,412	2,844	45,299	**1,350,552**	1,257,931	10,514	88	81,328	691	...

* 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
148,252,063	**37,753**	**373,612**	**1,831,398**	**150,494,826**	**3,501,605**	**5,617,286**	**2,208,536**	**381,151**	**11,708,578**	**94,154,214**	**82,782,727**	**All member banks**
62,257,435	**11,615**	**357,275**	**1,140,095**	**63,766,420**	**1,540,306**	**2,637,513**	**888,779**	**135,771**	**5,202,369**	**42,858,302**	**32,507,301**	**Reserve bank cities**[1]
2,343,527	...	33,668	33,477	2,410,672	67,875	136,487	34,847	16,160	255,369	1,931,994	1,545,477	1. Boston
27,606,690	1,115	259,772	660,084	28,527,661	729,917	1,423,280	479,917	24,932	2,658,046	21,312,817	15,716,020	2. New York[2]*
3,275,384	3,000	3,389	37,353	3,319,126	75,836	174,864	51,258	4,402	306,360	2,469,219	1,952,740	3. Philadelphia*
2,509,654	...	28	25,872	2,535,554	49,750	95,250	24,320	1,482	170,802	1,426,327	1,196,695	4. Cleveland
485,919	...	...	4,834	490,753	8,650	19,000	5,776	735	34,161	321,797	224,460	5. Richmond
986,479		125	12,827	999,431	20,800	30,608	9,430	11,178	72,016	712,137	552,959	6. Atlanta[3]
9,309,569	...	4,710	75,492	9,389,771	235,705	295,741	80,939	59,707	672,092	6,276,466	4,738,617	7. Chicago[2]
1,416,462	...	1,627	13,282	1,431,371	42,475	38,225	25,688	919	107,307	1,074,264	706,193	8. St. Louis*
891,733	3,000	892	12,237	907,862	13,000	38,000	7,026	5,385	63,411	641,578	417,263	9. Minneapolis*
1,185,372	...	33	4,162	1,189,567	21,900	34,400	14,370	2,898	73,568	849,810	476,271	10. Kansas City*
1,661,637	...	4,015	11,300	1,676,952	52,950	54,531	21,500	368	129,349	1,050,648	669,316	11. Dallas*
10,585,009	4,500	49,016	249,175	10,887,700	221,448	297,127	133,708	7,605	659,888	4,791,245	4,311,290	12. San Francisco
23,327,795	...	**10,584**	**241,505**	**23,579,884**	**507,093**	**842,194**	**308,818**	**41,615**	**1,699,720**	**15,023,235**	**12,740,740**	**Reserve branch cities**[1]
1,068,544	...	...	12,009	1,080,553	29,794	38,926	8,577	756	78,053	597,618	571,011	2. Buffalo*
1,073,786	...	80	11,940	1,085,806	25,475	44,525	14,431	185	84,616	731,350	614,098	4. Cincinnati
2,474,791	...	139	26,069	2,500,999	84,100	198,500	21,449	912	304,961	1,752,023	1,430,631	4. Pittsburgh*
850,003	...	199	6,179	856,381	14,890	33,249	8,272	4,292	60,703	619,968	520,829	5. Baltimore*
569,094	...	...	12,863	581,957	8,650	29,500	5,893	1,238	45,281	404,897	283,331	5. Charlotte[3]
398,995	...	...	5,082	404,077	9,300	11,200	5,853	2,103	28,456	276,104	242,117	6. Birmingham
414,750	...	...	3,429	418,179	11,500	12,000	2,615	4,725	30,840	251,795	192,351	6. Jacksonville*
478,996	...	141	8,026	487,163	11,000	13,500	5,428	30	29,958	268,736	212,577	6. Nashville
928,269	...	3,952	5,195	937,416	11,900	30,050	9,941	229	52,120	670,807	534,734	6. New Orleans
3,439,848	...	175	37,004	3,477,027	47,784	100,384	32,493	5,367	186,028	2,000,548	1,667,160	7. Detroit
191,361	...	...	1,198	192,559	4,700	5,300	1,919	343	12,262	128,280	104,183	8. Little Rock
569,700	...	...	6,631	576,331	10,600	24,200	5,730	73	40,603	404,474	283,299	8. Louisville
551,517	...	1,398	4,843	557,758	11,250	26,250	6,175	...	43,675	347,884	267,915	8. Memphis
55,461	...	...	547	56,008	1,100	1,100	339	15	2,554	39,522	29,228	9. Helena
712,172	...	...	6,244	718,416	12,700	19,475	9,011	3,506	44,692	458,403	382,085	10. Denver*
435,182	...	702	2,852	438,736	12,350	12,350	13,094	572	38,366	293,713	221,100	10. Oklahoma City*
456,749	...	...	2,748	459,497	12,200	12,200	6,149	4,320	34,869	345,113	240,502	10. Omaha
195,028	...	...	1,738	196,766	3,900	6,900	1,890	400	13,090	116,359	106,604	11. El Paso
1,431,761	...	2,865	10,207	1,444,833	40,750	42,250	17,003	423	100,426	990,215	864,250	11. Houston*
413,360	...	...	3,426	416,786	6,800	11,450	4,092	251	22,593	259,158	230,321	11. San Antonio*
3,397,756	...	410	35,559	3,433,725	64,000	78,025	67,353	1,483	210,861	2,079,841	1,915,524	12. Los Angeles*
1,365,175	...	428	19,256	1,384,859	36,800	46,385	26,594	...	109,779	770,007	726,736	12. Portland
461,363	...	...	4,413	465,776	8,750	9,475	7,694	1,061	26,980	295,676	263,746	12. Salt Lake City[3]
1,394,134	...	95	14,047	1,408,276	26,800	35,000	26,823	9,331	97,954	920,744	836,408	12. Seattle*
6,723,792	**500**	**239**	**51,407**	**6,775,938**	**128,168**	**212,506**	**78,036**	**15,782**	**434,492**	**4,603,044**	**3,965,308**	**Other reserve cities**[1]
608,671	...	...	5,885	614,556	10,500	17,000	6,009	710	34,219	412,751	382,280	4. Columbus
470,939	...	...	4,707	475,646	9,200	9,800	3,752	838	23,590	283,687	280,744	4. Toledo
1,102,751	500	...	6,693	1,109,944	21,990	40,660	12,827	3,126	78,603	775,700	727,048	5. Washington*
89,082	...	...	1	89,083	500	5,000	1,583	...	7,083	59,394	36,592	7. Cedar Rapids
285,366	...	87	1,381	286,834	5,500	5,750	6,190	1,747	19,187	203,165	176,910	7. Des Moines*
925,129	...	...	5,429	930,558	18,228	31,000	9,964	1,185	60,377	635,355	570,488	7. Indianapolis
976,261	...	108	6,963	983,332	17,200	30,721	14,168	1,099	63,188	661,338	514,160	7. Milwaukee*
108,188	...	...	578	108,766	1,900	3,400	825	265	6,390	72,256	52,700	7. Sioux City
101,774	...	41	913	102,728	1,000	5,000	2,617	...	8,617	70,299	1,823	8. National Stock Yards
456,477	...	3	7,930	464,410	9,000	19,750	4,064	1,520	34,334	320,032	236,648	9. St. Paul*
81,088	...	...	540	81,628	1,500	2,000	1,171	45	4,716	47,521	30,764	10. Kansas City, Kansas*
46,241	...	...	260	46,501	1,300	1,125	1,348	836	4,609	21,168	28,750	10. Pueblo
114,541	...	...	1,027	115,568	3,200	2,900	1,126	127	7,353	81,700	71,954	10. Topeka
516,337	...	...	3,083	519,420	8,150	14,850	8,221	1,527	32,748	370,679	353,475	10. Tulsa*
341,287	...	...	1,991	343,278	4,500	9,050	2,344	653	16,547	269,975	247,771	10. Wichita
499,660	...	...	4,026	503,686	14,500	14,500	1,827	2,104	32,931	318,024	253,201	11. Fort Worth*
55,943,041	**25,638**	**5,514**	**398,391**	**56,372,584**	**1,326,038**	**1,925,073**	**932,903**	**187,983**	**4,371,997**	**31,669,633**	**33,569,378**	**Country banks, by districts**
4,247,432	2,243	312	45,107	4,295,094	114,735	171,819	80,231	14,552	381,337	2,675,199	2,602,565	1. Boston
9,574,713	5,618	337	96,280	9,676,948	246,827	327,790	149,715	23,626	747,958	4,992,868	5,008,785	2. New York
4,423,107	2,128	109	22,959	4,448,303	128,650	238,745	82,361	11,455	461,211	2,189,108	2,325,729	3. Philadelphia
4,931,022	2,195	100	33,512	4,966,829	130,712	199,681	81,722	10,918	423,033	2,536,143	2,684,433	4. Cleveland
3,599,125	4,068	42	24,640	3,627,875	83,677	145,397	60,918	15,342	305,334	2,027,948	2,123,323	5. Richmond
4,149,009	1,619	4,135	26,613	4,181,376	94,577	139,798	53,747	13,478	301,600	2,660,173	2,778,392	6. Atlanta
8,836,923	1,840	130	65,657	8,904,550	168,020	236,334	143,303	38,525	586,182	4,636,810	5,005,325	7. Chicago
2,785,324	505	...	13,308	2,799,137	60,177	86,828	53,585	12,742	213,332	1,701,177	1,868,399	8. St. Louis
2,514,937	1,756	53	17,205	2,533,951	50,028	70,663	41,763	11,944	174,398	1,371,372	1,454,460	9. Minneapolis
3,314,605	3,217	14	9,478	3,327,314	68,908	94,903	73,954	12,490	250,255	2,237,688	2,500,726	10. Kansas City
4,026,070	449	70	10,702	4,037,291	99,130	111,012	60,980	18,109	289,231	2,786,250	3,200,449	11. Dallas
3,540,774	...	212	32,930	3,573,916	80,597	102,103	50,624	4,802	238,126	1,854,897	2,016,792	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 or Territory	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, incl. Alaska	**6,721**	**123,185,251**	**57,197,407**	**53,075,764**	**35,673**	**9,889,555**	**2,637,245**	**349,607**	**36,722,441**	**18,925,459**	**2,001,473**
Total, all States	**6,720**	**123,182,747**	**57,195,827**	**53,074,847**	**35,673**	**9,889,555**	**2,637,245**	**349,600**	**36,721,243**	**18,925,150**	**2,001,205**
New England:											
Maine	37	**309,141**	160,288	119,721	24	17,354	10,875	879	**76,940**	32,468	10,406
New Hampshire	52	**179,443**	96,283	64,056	39	14,150	4,405	510	**55,996**	21,972	7,738
Vermont	38	**139,392**	72,821	50,882	39	10,690	4,537	423	**31,446**	14,336	3,565
Massachusetts	139	**3,430,379**	1,803,266	1,304,854	280	215,555	96,281	10,143	**962,091**	530,644	72,685
Rhode Island	6	**660,255**	325,455	296,789	...	29,700	6,117	2,194	**102,793**	50,163	17,001
Connecticut	59	**1,253,870**	572,766	507,295	16	145,645	24,624	3,524	**395,269**	168,720	38,456
Middle Atlantic:											
New York	496	**28,749,625**	14,627,897	11,157,581	7,309	2,305,772	534,423	116,643	**8,832,585**	5,274,821	270,210
New Jersey	263	**4,125,619**	1,753,555	1,766,611	1,141	478,578	112,160	13,574	**877,171**	426,735	99,022
Pennsylvania	664	**8,874,323**	4,002,456	3,670,608	182	803,749	363,638	33,690	**2,343,927**	1,236,508	166,570
East North Central:											
Ohio	411	**6,670,030**	2,781,440	3,229,319	250	533,608	111,670	13,743	**1,798,204**	936,173	143,923
Indiana	237	**2,405,318**	871,258	1,330,674	53	151,802	47,217	4,314	**704,306**	329,935	60,414
Illinois	514	**10,592,166**	4,064,330	5,424,058	61	792,973	289,776	20,968	**3,198,303**	1,860,343	119,420
Michigan	229	**5,120,594**	1,961,863	2,585,627	6,506	500,178	57,506	8,914	**1,233,678**	629,742	109,330
Wisconsin	168	**1,938,296**	727,989	1,040,873	77	108,645	57,094	3,618	**559,137**	277,045	37,174
West North Central:											
Minnesota	205	**1,932,635**	932,487	796,802	7	155,314	44,116	3,909	**620,837**	291,491	25,761
Iowa	165	**1,114,653**	496,297	477,730	...	120,966	17,626	2,034	**324,911**	143,956	22,691
Missouri	178	**2,969,834**	1,408,616	1,273,075	87	208,690	70,500	8,866	**1,121,458**	544,125	37,880
North Dakota	40	**219,908**	86,439	116,224	7	11,474	5,402	362	**57,522**	27,072	3,961
South Dakota	62	**305,195**	148,293	133,736	13	18,049	4,602	502	**74,104**	38,347	5,375
Nebraska	140	**855,951**	356,282	396,558	3	83,817	17,640	1,651	**290,644**	139,123	11,836
Kansas	211	**980,868**	338,768	493,668	94	122,635	23,931	1,772	**365,506**	157,217	16,422
South Atlantic:											
Delaware	13	**292,597**	161,127	125,861	...	2,298	1,923	1,388	**75,370**	37,101	5,174
Maryland	72	**1,064,136**	424,447	539,987	...	72,489	24,730	2,483	**314,441**	160,318	29,849
District of Columbia	15	**920,198**	398,892	463,736	...	32,528	22,907	2,135	**283,382**	155,821	21,517
Virginia	205	**1,539,642**	747,162	655,012	161	104,242	29,361	3,704	**464,317**	193,937	43,072
West Virginia	111	**695,504**	275,351	364,015	4	44,417	9,893	1,824	**207,846**	91,197	21,736
North Carolina	55	**836,693**	451,993	304,514	1,560	59,524	16,956	2,146	**322,630**	129,013	21,780
South Carolina	34	**410,083**	172,240	194,128	5	32,587	10,230	893	**154,579**	56,856	16,415
Georgia	65	**1,110,232**	619,378	374,137	...	96,358	17,931	2,428	**412,146**	180,701	21,590
Florida	82	**1,541,883**	537,317	846,353	...	133,569	21,498	3,146	**547,050**	194,801	37,383
East South Central:											
Kentucky	111	**879,112**	406,912	407,679	4	43,417	18,757	2,343	**314,475**	143,379	21,004
Tennessee	84	**1,401,296**	725,607	562,026	8	95,236	14,480	3,939	**506,108**	185,778	32,484
Alabama	96	**956,426**	410,175	401,921	2	124,661	17,656	2,011	**297,291**	123,238	24,465
Mississippi	32	**278,733**	130,865	97,426	...	48,118	1,562	762	**101,636**	37,781	7,409
West South Central:											
Arkansas	70	**472,726**	212,862	191,853	...	60,690	6,255	1,066	**182,937**	69,332	11,022
Louisiana	51	**1,266,748**	492,221	660,091	104	103,929	7,485	2,918	**480,247**	221,546	25,880
Oklahoma	223	**1,301,355**	560,741	571,992	17	130,561	35,383	2,661	**563,773**	196,967	22,550
Texas	582	**5,558,948**	3,001,325	2,132,281	5	347,266	65,156	12,915	**2,565,649**	908,618	106,239
Mountain:											
Montana	82	**434,510**	167,711	228,122	10	25,400	12,606	661	**137,712**	63,220	8,579
Idaho	20	**361,166**	176,332	170,789	7	12,267	1,194	577	**77,024**	39,490	6,476
Wyoming	40	**207,796**	87,111	105,633	...	11,205	3,474	373	**68,345**	28,891	5,042
Colorado	94	**979,672**	424,970	499,648	6	41,648	11,624	1,776	**340,598**	146,193	17,555
New Mexico	34	**261,224**	121,060	130,402	...	8,719	588	455	**105,256**	50,776	6,800
Arizona	5	**451,482**	227,561	173,967	35	42,357	6,739	823	**100,604**	51,985	10,064
Utah	29	**485,664**	243,701	212,535	3	26,461	2,131	833	**154,612**	79,456	7,847
Nevada	7	**203,063**	86,637	102,576	...	7,506	6,087	257	**47,879**	23,660	5,954
Pacific:											
Washington	48	**1,671,588**	840,450	624,770	...	175,691	27,818	2,859	**478,169**	254,787	28,572
Oregon	22	**1,276,796**	631,679	484,133	387	149,651	8,271	2,675	**303,054**	187,344	15,939
California	124	**13,495,979**	6,871,151	5,212,519	17,167	1,027,416	330,410	37,316	**3,087,285**	1,782,028	138,968
Alaska	1	**2,504**	1,580	917	...	...	...	7	**1,198**	309	268
Mutual Savings Banks[1]	*3*	***21,765***	*7,722*	*12,228*	...	*1,429*	*319*	*67*	***2,676***	*1,438*	*244*

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

State or Territory	Number of banks	Loans and investments: Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Reserves, cash,: Total	Reserve with Federal Reserve Banks	Cash in vault
Connecticut—Dist. No. 2	16	**314,518**	128,355	151,201	12	27,145	6,997	808	**74,427**	32,833	9,653
New Jersey—Dist. No. 2	176	**3,360,057**	1,446,694	1,407,480	1,060	406,398	86,728	11,697	**693,653**	338,918	76,137
Kentucky—Dist. No. 4	56	**267,853**	128,439	118,395	...	16,696	3,547	776	**74,963**	33,642	8,588
Pennsylvania—Dist. No. 4	168	**3,308,558**	1,351,637	1,529,521	139	265,146	150,217	11,898	**813,842**	472,029	56,329
West Virginia—Dist. No. 4	12	**98,775**	39,943	48,892	...	7,878	1,701	361	**26,882**	12,065	3,122
Louisiana—Dist. No. 6	34	**1,009,834**	385,230	538,302	104	77,548	6,812	1,838	**383,419**	185,272	18,786
Mississippi—Dist. No. 6	20	**233,038**	110,589	78,842	...	42,247	722	638	**85,991**	31,773	5,948
Tennessee—Dist. No. 6	71	**909,116**	413,978	421,220	8	58,758	12,434	2,718	**338,093**	123,916	23,710
Indiana—Dist. No. 7	176	**2,117,949**	747,393	1,183,143	34	140,737	42,905	3,737	**613,272**	291,966	52,334
Illinois—Dist. No. 7	363	**9,935,126**	3,854,158	5,075,490	52	720,410	265,183	19,833	**3,003,988**	1,778,021	105,583
Michigan—Dist. No. 7	189	**4,960,799**	1,903,339	2,502,470	6,494	484,844	55,050	8,602	**1,199,073**	613,621	105,089
Wisconsin—Dist. No. 7	126	**1,767,151**	660,657	950,942	77	98,119	54,104	3,252	**511,649**	257,127	33,197
Missouri—Dist. No. 10	46	**1,029,483**	456,924	454,713	34	84,588	30,836	2,388	**499,791**	215,323	11,260
New Mexico—Dist. No. 10	10	**164,816**	73,737	85,353	...	5,002	438	286	**67,189**	34,417	3,626
Oklahoma—Dist. No. 10	210	**1,280,163**	549,252	565,203	17	127,819	35,265	2,607	**553,002**	194,043	21,629
Arizona—Dist. No. 12	4	**391,407**	203,754	145,677	35	34,630	6,563	748	**89,421**	45,905	8,817

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

OF BANKS ON JUNE 30, 1954, 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 or Territory
7,032,211	**29,858**	**61,723**	**8,671,717**	**1,227,871**	**22,675**	**83,344**	**359,245**	**386,948**	**215,629**	**162,203,404**	**Total, including Alaska**
7,031,645	**29,858**	**61,723**	**8,671,662**	**1,227,776**	**22,675**	**83,344**	**359,245**	**386,948**	**215,604**	**162,199,582**	**Total, all States**
											New England:
19,776	....	84	14,206	4,033	72	266	....	453	540	**391,445**	Maine
12,641	18	7	13,620	2,440	173	46	....	13	159	**238,270**	New Hampshire
8,936	15	25	4,569	1,853	72	23	....	159	86	**173,031**	Vermont
90,649	831	4,616	262,666	41,322	541	1,196	32,015	11,345	6,475	**4,485,364**	Massachusetts
14,090	29	372	21,138	11,650	....	....	171	2,228	579	**777,676**	Rhode Island
96,027	171	43	91,852	19,184	263	52	....	1,788	1,423	**1,671,849**	Connecticut
											Middle Atlantic:
320,542	3,472	36,782	2,926,758	238,343	839	7,307	250,226	108,798	71,934	**38,259,657**	New York
207,332	446	116	143,520	57,217	619	533	177	13,257	4,620	**5,079,213**	New Jersey
389,964	1,167	3,957	545,761	103,208	1,539	10,015	3,454	22,144	15,848	**11,374,458**	Pennsylvania
											East North Central:
359,279	376	1,165	357,288	62,209	536	10,832	111	19,522	7,926	**8,569,370**	Ohio
224,133	173	51	89,600	21,734	149	316	64	5,416	2,528	**3,139,831**	Indiana
529,785	1,491	2,784	684,480	45,286	610	1,173	4,611	35,614	11,744	**13,889,507**	Illinois
222,956	843	1,234	269,573	47,378	458	597	200	15,157	7,307	**6,425,369**	Michigan
150,956	106	30	93,826	16,414	100	423	149	3,900	3,317	**2,521,736**	Wisconsin
											West North Central:
141,087	560	775	161,163	11,507	422	3,856	947	6,793	1,647	**2,578,644**	Minnesota
113,635	172	....	44,457	7,239	62	2,405	87	1,430	681	**1,451,468**	Iowa
247,234	131	218	291,870	23,883	348	951	1,520	9,065	3,619	**4,130,678**	Missouri
21,047	4	54	5,384	1,951	149	....	....	974	124	**280,628**	North Dakota
25,247	....	....	5,135	2,918	15	....	....	1,086	290	**383,608**	South Dakota
84,736	270	....	54,679	6,453	3	....	....	1,886	476	**1,155,413**	Nebraska
170,157	113	....	21,597	6,456	178	50	....	1,523	1,109	**1,355,690**	Kansas
											South Atlantic:
20,094	100	....	12,901	3,490	160	1,036	....	801	265	**373,719**	Delaware
54,504	111	179	69,480	12,382	110	400	199	2,652	3,564	**1,397,884**	Maryland
53,985	....	282	51,777	17,449	475	1,150	....	1,532	1,748	**1,225,934**	District of Columbia
118,033	485	46	108,744	21,579	699	814	31	2,552	2,242	**2,031,876**	Virginia
70,702	180	....	24,031	7,521	103	609	9	592	1,198	**913,382**	West Virginia
75,125	65	....	96,647	11,847	407	....	2	2,716	3,020	**1,177,315**	North Carolina
46,749	185	....	34,374	5,209	46	15	....	681	444	**571,057**	South Carolina
86,507	475	30	122,843	18,381	169	....	129	3,347	2,068	**1,546,472**	Georgia
225,411	322	76	89,057	23,630	1,211	75	24	4,827	2,281	**2,120,981**	Florida
											East South Central:
95,215	....	....	54,877	8,041	57	195	....	2,158	866	**1,204,904**	Kentucky
178,586	252	16	108,992	20,465	369	....	1,539	4,281	1,091	**1,935,149**	Tennessee
95,283	458	98	53,749	9,457	1,513	415	695	2,464	1,656	**1,269,917**	Alabama
46,439	....	....	10,007	4,594	29	500	3,105	39	235	**388,871**	Mississippi
											West South Central:
73,060	25	....	29,498	3,979	47	74	....	813	903	**661,479**	Arkansas
126,130	542	63	106,086	14,177	115	597	3,650	4,927	1,942	**1,772,403**	Louisiana
288,205	984	....	55,067	14,142	156	2,858	716	2,471	1,156	**1,886,627**	Oklahoma
1,119,722	9,103	1,386	420,581	90,816	5,671	4,922	6,686	10,661	22,240	**8,265,593**	Texas
											Mountain:
50,425	48	77	15,363	3,749	29	....	1	1,261	257	**577,519**	Montana
20,535	40	....	10,483	4,207	128	....	15	20	251	**442,811**	Idaho
28,511	....	....	5,901	1,707	357	....	....	278	85	**278,568**	Wyoming
123,776	200	7	52,867	4,661	61	240	....	2,572	2,070	**1,329,874**	Colorado
41,970	....	....	5,710	4,035	165	85	....	305	98	**371,168**	New Mexico
19,142	....	105	19,308	7,084	543	975	197	2,138	711	**563,734**	Arizona
33,167	368	....	33,774	4,596	99	954	....	29	731	**646,685**	Utah
12,822	....	....	5,443	2,572	39	11	....	733	329	**254,626**	Nevada
											Pacific:
77,658	738	697	115,717	23,731	609	475	95	5,282	1,378	**2,181,327**	Washington
30,838	735	451	67,747	18,521	375	....	428	5,910	609	**1,605,693**	Oregon
368,842	4,054	5,897	787,496	133,076	1,785	26,903	47,992	58,355	19,734	**16,871,109**	California
566	....	....	55	95	....	....	....	....	25	**3,822**	Alaska
960	....	....	*34*	*64*	....	....	....	....	*8*	***24,513***	*Mutual Savings Banks* [1]

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

19,283	....	9	12,649	5,288	....	52	....	548	330	**395,163**	Connecticut—Dist. No. 2
153,107	316	116	125,059	44,950	393	532	177	11,697	2,940	**4,114,399**	New Jersey—Dist. No. 2
30,203	....	....	2,530	3,667	15	13	....	142	141	**346,794**	Kentucky—Dist. No. 4
110,750	114	302	174,318	41,307	433	1,940	236	9,549	2,126	**4,177,991**	Pennsylvania—Dist. No. 4
7,143	....	....	4,552	394	....	....	....	242	163	**126,456**	West Virginia—Dist. No. 4
82,674	542	63	96,082	11,225	34	500	3,650	4,136	1,630	**1,414,428**	Louisiana—Dist. No. 6
38,594	....	....	9,676	4,024	27	500	3,105	34	176	**326,895**	Mississippi—Dist. No. 6
121,107	....	....	69,360	13,384	369	....	141	2,076	760	**1,263,939**	Tennessee—Dist. No. 6
187,520	173	51	81,228	17,451	143	308	64	5,017	2,157	**2,756,361**	Indiana—Dist. No. 7
454,616	1,491	2,784	661,493	40,618	397	1,173	4,570	34,908	11,263	**13,032,043**	Illinois—Dist. No. 7
210,369	835	1,233	267,926	45,974	437	597	200	15,153	7,253	**6,229,486**	Michigan—Dist. No. 7
129,848	106	30	91,341	14,961	76	423	149	3,451	3,230	**2,301,090**	Wisconsin—Dist. No. 7
119,949	120	134	153,005	6,186	....	535	33	1,625	1,054	**1,538,707**	Missouri—Dist. No. 10
24,338	....	....	4,808	2,424	154	....	....	305	59	**234,947**	New Mexico—Dist. No. 10
281,563	959	....	54,808	13,936	156	2,858	716	2,471	1,147	**1,854,449**	Oklahoma—Dist. No. 10
16,429	....	105	18,165	6,706	250	975	197	2,138	673	**491,767**	Arizona—Dist. No. 12

For footnote, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State or Territory	Demand deposits: Total	Demand deposits: Individuals, partnerships, and corporations	Demand deposits: United States Government	Demand deposits: States and political subdivisions	Demand deposits: Banks in United States	Demand deposits: Banks in foreign countries	Demand deposits: Certified and officers' checks, etc.	Time deposits: Total	Time deposits: Individuals, partnerships, and corporations	Time deposits: United States Government	Time deposits: Postal savings	Time deposits: States and political subdivisions	Time deposits: Banks in U. S.	Time deposits: Banks in foreign countries
Total, incl. Alaska	**109,855,632**	**81,034,346**	**5,165,090**	**7,839,264**	**11,955,986**	**1,280,112**	**2,580,834**	**38,396,431**	**34,687,030**	**283,073**	**17,333**	**1,912,140**	**54,149**	**1,442,706**
Total, all States	**109,854,110**	**81,033,117**	**5,165,042**	**7,839,118**	**11,955,986**	**1,280,112**	**2,580,735**	**38,394,386**	**34,685,885**	**282,973**	**17,333**	**1,911,340**	**54,149**	**1,442,706**
New England:														
Maine	**213,836**	173,195	8,630	15,931	10,128	11	5,941	**137,677**	136,473	246	7	951	......	....
New Hampshire	**165,034**	127,899	7,743	12,823	9,589	....	6,980	**47,382**	47,003	310	15	54	......	....
Vermont	**72,676**	61,372	3,750	4,027	1,184	....	2,343	**81,431**	80,656	78	3	644	50	....
Massachusetts	**3,362,881**	2,577,114	161,869	203,254	324,681	27,186	68,777	**630,128**	602,848	7,450	1,626	8,719	95	9,390
Rhode Island	**428,739**	330,129	20,146	51,972	11,057	1,635	13,800	**279,132**	277,437	1,279	174	242	......	....
Connecticut	**1,230,664**	988,723	71,951	79,014	41,835	41	49,100	**306,071**	303,170	1,868	30	1,003	......	....
Middle Atlantic:														
New York	**28,015,950**	19,796,605	1,560,066	1,107,574	3,303,894	1,041,544	1,206,267	**6,066,204**	4,463,668	57,127	......	297,055	22,580	1,225,774
New Jersey	**2,760,922**	2,230,527	122,354	251,247	75,931	441	80,422	**1,930,639**	1,891,850	6,841	......	31,816	107	25
Pennsylvania	**7,213,841**	5,771,620	372,118	276,620	674,515	18,832	100,136	**2,987,777**	2,815,090	4,105	827	164,294	936	2,525
East North Central:														
Ohio	**5,232,800**	4,086,294	308,122	399,874	344,871	5,465	88,174	**2,691,791**	2,542,318	2,500	893	145,805	275	....
Indiana	**2,108,564**	1,510,790	86,379	355,942	118,431	345	36,677	**818,472**	809,620	5,135	2,414	1,180	123	....
Illinois	**9,537,951**	6,890,274	513,701	575,281	1,398,997	34,406	125,292	**3,348,100**	3,186,253	6,358	1,267	136,112	3,410	14,700
Michigan	**3,613,064**	2,797,826	229,601	276,237	239,632	5,079	64,689	**2,382,755**	2,334,976	1,509	60	45,843	367	....
Wisconsin	**1,519,110**	1,161,332	86,550	98,026	147,019	682	25,501	**830,070**	813,568	4,885	1,218	9,959	440	....
West North Central:														
Minnesota	**1,757,566**	1,096,781	90,760	216,964	329,547	3,838	19,676	**614,055**	605,150	385	70	8,321	129	....
Iowa	**1,017,903**	720,006	31,998	141,774	113,054	....	11,071	**326,993**	325,183	1,498	82	205	25	....
Missouri	**3,213,006**	2,083,841	151,408	165,337	783,201	2,801	26,418	**625,076**	613,671	2,148	556	8,486	215	....
North Dakota	**183,372**	151,155	5,244	14,750	9,826	11	2,386	**77,379**	75,397	657	6	1,319	......	....
South Dakota	**260,985**	206,448	7,183	36,722	7,978	....	2,654	**95,884**	89,121	1,026	5	5,732	......	....
Nebraska	**945,345**	678,051	32,811	76,792	150,656	8	7,027	**124,575**	124,317	74	33	151	......	....
Kansas	**1,102,871**	756,882	30,064	202,586	105,198	....	8,141	**161,980**	157,333	3,153	50	1,436	8	....
South Atlantic:														
Delaware	**282,793**	241,840	24,906	6,404	4,349	....	5,294	**46,921**	46,616	240	......	65	......	....
Maryland	**967,367**	716,763	49,646	109,072	83,862	1,066	6,958	**324,843**	294,859	6,359	6	23,599	20	....
District of Columbia	**897,590**	780,799	35,458	100	61,198	5,119	14,916	**240,148**	206,747	14,551	1,025	....	......	17,825
Virginia	**1,224,916**	913,460	47,929	99,289	141,556	184	22,498	**636,030**	568,495	20,660	232	46,311	332	....
West Virginia	**598,082**	447,737	21,163	76,821	39,824	....	12,537	**229,840**	226,647	1,683	298	885	327	....
North Carolina	**877,569**	612,091	38,229	75,545	128,271	80	23,353	**191,337**	150,076	5,559	7	34,051	1,644	....
South Carolina	**452,981**	340,526	21,040	63,879	15,433	....	12,103	**76,686**	66,951	8,576	7	867	285	....
Georgia	**1,199,063**	821,576	52,883	136,997	180,385	42	7,180	**219,917**	212,351	4,397	865	2,289	15	....
Florida	**1,612,860**	1,182,660	38,723	184,780	187,395	2,714	16,588	**358,953**	306,274	9,047	2,636	37,191	805	3,000
East South Central:														
Kentucky	**917,531**	674,248	44,405	49,048	139,524	40	10,266	**185,234**	176,551	5,657	15	2,936	75	....
Tennessee	**1,336,234**	840,731	38,031	170,770	270,665	682	15,355	**453,376**	432,541	3,916	176	15,637	1,106	....
Alabama	**903,511**	693,620	32,353	98,158	71,725	403	7,252	**262,866**	255,128	4,408	27	2,213	1,090	....
Mississippi	**292,276**	190,794	6,915	54,328	37,609	....	2,630	**64,900**	64,111	779	......	10	......	....
West South Central:														
Arkansas	**502,700**	370,238	10,268	61,102	57,882	....	3,210	**105,346**	104,020	245	25	906	150	....
Louisiana	**1,401,890**	887,315	32,634	268,457	190,473	8,077	14,934	**257,142**	243,055	1,568	57	11,239	973	250
Oklahoma	**1,534,727**	1,094,103	47,984	147,923	222,547	270	21,900	**206,118**	187,654	5,465	97	11,236	1,666	....
Texas	**6,674,020**	4,831,691	181,986	423,597	1,147,932	11,173	77,641	**994,841**	793,014	19,715	1,171	175,024	5,917	....
Mountain:														
Montana	**437,467**	342,236	10,474	51,686	28,503	....	4,568	**107,153**	106,621	88	3	431	10	....
Idaho	**284,353**	215,411	7,405	54,209	4,632	....	2,696	**131,307**	130,192	1,029	11	35	40	....
Wyoming	**198,103**	148,813	3,948	34,734	8,524	....	2,084	**60,340**	58,534	1,392	18	396	......	....
Colorado	**941,288**	721,326	37,218	65,215	107,857	279	9,393	**295,776**	272,716	2,147	10	20,890	13	....
New Mexico	**284,889**	186,483	9,629	74,481	10,839	....	3,457	**63,782**	60,685	3,037	11	49	......	....
Arizona	**391,038**	310,669	9,383	55,825	6,786	1,894	6,481	**131,264**	129,094	1,953	10	207	......	....
Utah	**426,946**	314,998	11,786	53,128	43,492	1	3,541	**176,602**	172,337	2,340	1,020	455	450	....
Nevada	**163,120**	123,214	5,270	29,476	1,673	....	3,487	**76,380**	73,387	1,802	......	1,191	......	....
Pacific:														
Washington	**1,448,821**	1,139,085	54,797	149,745	81,658	6,404	17,132	**569,413**	550,551	7,030	14	4,428	390	7,000
Oregon	**923,363**	745,154	27,536	90,333	35,539	1,473	23,328	**545,445**	525,821	47	13	19,514	50	....
California	**8,721,532**	6,948,672	360,595	591,269	444,629	97,886	278,481	**6,818,855**	5,975,755	40,651	243	629,958	10,031	162,217
Alaska	**1,522**	1,229	48	146	....	....	99	**2,045**	1,145	100	......	800	......	....
Mutual Savings Banks[1]	*160*	*52*	*8*	*100*	....	....	....	**22,273**	*22,220*	......	......	*53*	......	....

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

State and District	Demand deposits: Total	Demand deposits: Individuals, partnerships, and corporations	Demand deposits: United States Government	Demand deposits: States and political subdivisions	Demand deposits: Banks in United States	Demand deposits: Banks in foreign countries	Demand deposits: Certified and officers' checks, etc.	Time deposits: Total	Time deposits: Individuals, partnerships, and corporations	Time deposits: United States Government	Time deposits: Postal savings	Time deposits: States and political subdivisions	Time deposits: Banks in U. S.	Time deposits: Banks in foreign countries
Connecticut—Dist. No. 2	**248,436**	206,921	11,683	14,247	7,803	....	7,782	**116,256**	115,301	10	20	925	......	....
New Jersey—Dist. No. 2	**2,196,315**	1,771,982	102,328	177,790	72,660	441	71,114	**1,606,786**	1,579,855	2,348	......	24,470	88	25
Kentucky—Dist. No. 4	**233,229**	204,595	7,824	15,314	3,083	....	2,413	**79,245**	77,945	7	......	1,238	55	....
Pennsylvania—Dist. No. 4	**2,646,576**	2,149,267	164,823	84,346	216,719	3,084	28,337	**1,074,725**	1,041,116	277	173	32,313	846	....
West Virginia—Dist. No. 4	**75,739**	53,928	3,982	12,770	2,802	....	2,257	**34,758**	33,672	370	10	706	......	....
Louisiana—Dist. No. 6	**1,119,101**	685,085	23,570	233,103	159,051	8,077	10,215	**206,383**	192,376	1,498	47	11,239	973	250
Mississippi—Dist. No. 6	**244,309**	152,071	5,375	47,264	37,112	....	2,487	**55,548**	54,836	712	......	....	......	....
Tennessee—Dist. No. 6	**850,545**	534,639	27,306	127,855	148,378	....	12,367	**323,442**	304,067	3,066	173	15,045	1,091	....
Indiana—Dist. No. 7	**1,844,129**	1,314,860	78,069	315,054	102,557	345	33,244	**729,584**	721,700	4,733	2,394	659	98	....
Illinois—Dist. No. 7	**8,988,517**	6,498,223	499,474	512,643	1,323,110	34,406	120,661	**3,102,988**	2,972,497	5,636	1,218	105,527	3,410	14,700
Michigan—Dist. No. 7	**3,533,121**	2,737,382	225,496	262,659	239,428	5,079	63,077	**2,282,392**	2,235,183	1,385	30	45,427	367	....
Wisconsin—Dist. No. 7	**1,403,261**	1,069,061	81,129	84,597	143,707	682	24,085	**741,478**	725,712	4,885	1,003	9,438	440	....
Missouri—Dist. No. 10	**1,286,660**	722,578	40,997	62,481	449,290	1,335	9,979	**154,432**	153,662	88	12	620	50	....
New Mexico—Dist. No. 10	**170,753**	96,024	8,013	54,864	9,402	....	2,450	**49,800**	47,725	2,025	11	39	......	....
Oklahoma—Dist. No. 10	**1,511,398**	1,075,691	47,641	144,395	221,844	270	21,557	**200,253**	181,840	5,461	97	11,194	1,661	....
Arizona—Dist. No. 12	**341,604**	272,273	8,410	46,853	6,757	1,894	5,417	**112,903**	110,929	1,953	10	11	......	....

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

OF BANKS ON JUNE 30, 1954, 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 or Territory
148,252,063	**37,753**	**373,612**	**1,831,398**	**150,494,826**	**3,501,605**	**5,617,286**	**2,208,536**	**381,151**	**11,708,578**	**94,154,214**	**82,782,727**	**Total, including Alaska**
148,248,496	**37,753**	**373,612**	**1,831,392**	**150,491,253**	**3,501,402**	**5,617,252**	**2,208,524**	**381,151**	**11,708,329**	**94,153,313**	**82,781,308**	**Total, all States**
												New England:
351,513	100	....	2,847	**354,460**	13,265	13,617	8,759	1,344	**36,985**	179,854	180,861	Maine
212,416	300	....	875	**213,591**	6,169	10,693	6,456	1,361	**24,679**	138,773	134,082	New Hampshire
154,107	143	....	1,639	**155,889**	5,853	6,330	3,604	1,355	**17,142**	59,171	63,173	Vermont
3,993,009	1,600	33,809	51,982	**4,080,400**	110,583	205,053	67,367	21,961	**404,964**	3,009,603	2,586,479	Massachusetts
707,871	....	171	9,350	**717,392**	16,130	33,495	10,586	73	**60,284**	393,511	374,763	Rhode Island
1,536,735	150	....	15,230	**1,552,115**	40,282	51,744	22,463	5,245	**119,734**	1,042,785	1,024,985	Connecticut
												Middle Atlantic:
34,082,154	6,093	259,932	732,816	**35,080,995**	909,705	1,651,600	578,933	38,424	**3,178,662**	24,768,650	19,183,688	New York
4,691,561	1,793	177	36,918	**4,730,449**	108,873	161,088	66,143	12,660	**348,764**	2,410,070	2,418,676	New Jersey
10,201,618	3,985	3,734	84,021	**10,293,358**	291,560	613,330	158,563	17,647	**1,081,100**	6,278,116	5,602,615	Pennsylvania
												East North Central:
7,924,591	1,400	111	72,885	**7,998,987**	178,007	282,902	101,245	8,229	**570,383**	4,516,233	4,217,054	Ohio
2,927,036	225	64	21,184	**2,948,509**	55,023	84,800	43,912	7,587	**191,322**	1,794,915	1,813,809	Indiana
12,886,051	300	4,751	91,495	**12,982,597**	294,467	389,754	140,706	81,983	**906,910**	8,323,686	6,906,367	Illinois
5,995,819	300	200	71,154	**6,067,473**	109,430	165,063	67,330	16,073	**357,896**	3,120,535	2,869,179	Michigan
2,349,180	390	149	12,974	**2,362,693**	43,241	72,313	37,412	6,077	**159,043**	1,275,078	1,191,033	Wisconsin
												West North Central:
2,371,621	4,100	947	27,914	**2,404,582**	42,865	87,625	29,437	14,135	**174,062**	1,455,316	1,172,258	Minnesota
1,344,896	650	87	3,156	**1,348,789**	23,943	43,915	29,320	5,501	**102,679**	859,811	828,394	Iowa
3,838,082	100	1,660	24,244	**3,864,086**	89,729	106,495	64,872	5,496	**266,592**	2,673,949	1,983,726	Missouri
260,751	6	....	2,280	**263,037**	5,125	6,964	4,423	1,079	**17,591**	156,941	162,907	North Dakota
356,869	250	....	2,413	**359,532**	6,573	10,165	5,893	1,445	**24,076**	230,603	240,689	South Dakota
1,069,920	2,070	....	4,223	**1,076,213**	25,845	28,461	18,176	6,718	**79,200**	805,930	707,191	Nebraska
1,264,851	40	....	4,601	**1,269,492**	23,705	35,705	24,112	2,676	**86,198**	911,117	946,012	Kansas
												South Atlantic:
329,714	100	....	4,304	**334,118**	9,419	24,154	5,940	88	**39,601**	249,798	240,637	Delaware
1,292,210	400	199	7,631	**1,300,440**	24,471	49,704	15,987	7,282	**97,444**	843,383	763,313	Maryland
1,137,738	500	....	6,867	**1,145,105**	22,890	41,660	13,153	3,126	**80,829**	791,828	744,038	District of Columbia
1,860,946	2,616	31	13,871	**1,877,464**	43,484	74,847	29,913	6,168	**154,412**	998,139	926,503	Virginia
827,922	302	9	4,290	**832,523**	21,355	38,798	16,737	3,969	**80,859**	503,349	513,064	West Virginia
1,068,906	750	2	18,312	**1,087,970**	19,475	52,055	14,514	3,301	**89,345**	705,797	614,342	North Carolina
529,667	....	....	5,140	**534,807**	10,537	18,417	5,529	1,767	**36,250**	371,858	382,134	South Carolina
1,418,980	1,619	129	16,103	**1,436,831**	31,608	46,263	17,388	14,382	**109,641**	989,713	842,910	Georgia
1,971,813	....	24	15,714	**1,987,551**	49,230	56,875	17,874	9,451	**133,430**	1,299,098	1,294,971	Florida
												East South Central:
1,102,765	845	....	8,676	**1,112,286**	25,100	48,858	15,890	2,770	**92,618**	767,439	678,685	Kentucky
1,789,610	....	1,539	15,398	**1,806,547**	38,111	64,592	22,633	3,266	**128,602**	1,048,656	917,864	Tennessee
1,166,377	....	1,002	10,525	**1,177,904**	26,860	41,090	19,152	4,911	**92,013**	754,479	745,281	Alabama
357,176	....	3,105	1,343	**361,624**	7,563	18,111	1,329	244	**27,247**	235,830	237,745	Mississippi
												West South Central:
608,046	170	....	3,017	**611,233**	15,670	20,675	11,583	2,318	**50,246**	400,142	405,052	Arkansas
1,659,032	....	3,952	9,411	**1,672,395**	28,336	50,755	20,222	695	**100,008**	1,169,674	1,064,620	Louisiana
1,740,845	....	716	7,850	**1,749,411**	37,870	51,342	43,305	4,699	**137,216**	1,191,455	1,208,859	Oklahoma
7,668,861	449	6,950	38,280	**7,714,540**	204,720	225,650	100,778	19,905	**551,053**	5,133,717	4,912,348	Texas
												Mountain:
544,620	400	1	3,709	**548,730**	9,775	12,000	6,455	559	**28,789**	371,679	383,127	Montana
415,660	....	15	2,333	**418,008**	9,140	10,645	4,351	667	**24,803**	253,335	261,833	Idaho
258,443	1,000	....	1,259	**260,702**	3,573	8,335	4,751	1,207	**17,866**	163,691	179,730	Wyoming
1,237,064	107	....	7,667	**1,244,838**	24,015	35,030	20,343	5,648	**85,036**	764,645	743,067	Colorado
348,671	....	....	1,809	**350,480**	7,775	7,348	1,621	3,944	**20,688**	237,209	258,711	New Mexico
522,302	....	197	7,823	**530,322**	10,975	16,485	5,852	100	**33,412**	352,588	353,667	Arizona
603,548	....	....	5,193	**608,741**	11,858	14,819	10,053	1,214	**37,944**	360,005	337,893	Utah
239,500	....	....	1,999	**241,499**	4,013	4,573	4,434	107	**13,127**	144,855	150,734	Nevada
												Pacific:
2,018,234	....	95	18,932	**2,037,261**	40,155	55,047	37,865	10,999	**144,066**	1,255,446	1,190,245	Washington
1,468,808	....	428	19,369	**1,488,605**	39,235	49,950	27,682	221	**117,088**	824,778	791,068	Oregon
15,540,387	4,500	49,426	300,366	**15,894,679**	323,816	418,062	223,478	11,074	**976,430**	7,566,080	7,030,926	California
3,567	....	....	6	**3,573**	203	34	12	....	**249**	901	1,419	Alaska
22,433	....	....	*70*	*22,503*	....	*1,746*	*234*	*30*	*2,010*	....	....	*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 or Territory
364,692	50	....	3,339	**368,081**	9,672	12,626	4,157	627	**27,082**	216,504	216,301	Connecticut—Dist. No. 2
3,803,101	590	177	32,218	**3,836,086**	87,161	125,770	55,119	10,263	**278,313**	1,918,149	1,895,827	New Jersey—Dist. No. 2
312,474	635	....	1,485	**314,594**	9,170	14,986	6,383	1,661	**32,200**	200,496	219,792	Kentucky—Dist. No. 4
3,721,301	160	236	32,713	**3,754,410**	118,205	259,193	41,908	4,275	**423,581**	2,361,508	2,087,632	Pennsylvania—Dist. No. 4
110,497	....	....	902	**111,399**	4,355	7,675	2,147	880	**15,057**	64,044	64,403	West Virginia—Dist. No. 4
1,325,484	....	3,952	7,131	**1,336,567**	19,601	41,100	16,499	661	**77,861**	940,345	832,321	Louisiana—Dist. No. 6
299,857	....	3,105	1,284	**304,246**	6,288	15,335	912	114	**22,649**	196,039	192,146	Mississippi—Dist. No. 6
1,173,987	....	141	10,415	**1,184,543**	25,490	36,493	15,189	2,224	**79,396**	660,078	605,501	Tennessee—Dist. No. 6
2,573,713	200	64	18,304	**2,592,281**	47,323	73,292	37,437	6,028	**164,080**	1,575,465	1,581,930	Indiana—Dist. No. 7
12,091,505	300	4,710	88,520	**12,185,035**	279,690	366,506	124,950	75,862	**847,008**	7,872,408	6,470,034	Illinois—Dist. No. 7
5,815,513	300	200	70,806	**5,886,819**	105,015	159,090	63,470	15,092	**342,667**	3,054,826	2,795,192	Michigan—Dist. No. 7
2,144,739	390	149	11,719	**2,156,997**	38,866	65,527	34,288	5,412	**144,093**	1,182,822	1,086,402	Wisconsin—Dist. No. 7
1,441,092	....	33	5,174	**1,446,299**	27,500	40,870	20,340	3,698	**92,408**	1,013,753	642,033	Missouri—Dist. No. 10
220,553	....	....	1,678	**222,231**	4,910	4,598	558	2,650	**12,716**	141,607	148,530	New Mexico—Dist. No. 10
1,711,651	....	716	7,783	**1,720,150**	37,160	50,254	42,508	4,377	**134,299**	1,175,027	1,186,835	Oklahoma—Dist. No. 10
454,507	....	197	7,182	**461,886**	9,975	14,985	4,921	....	**29,881**	307,010	306,378	Arizona—Dist. No. 12

[1] For footnote, see opposite page.

ALL MEMBER BANKS—DEPOSITS AND RESERVES, JUNE 30, 1954

[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	**109,855,632**	**15,701,418**	**94,154,214**	**38,396,431**	**18,925,459**	**18,437,815**	**487,644**	**14.3**	**13.9**
Central reserve city banks [3]	29,896,911	3,453,405	26,443,506	4,746,691	5,904,378	5,790,471	113,907	18.9	18.6
Reserve city banks [3]	42,494,768	6,453,693	36,041,075	15,170,652	7,553,126	7,606,337	−53,211	14.7	14.9
Country banks [3]	37,463,953	5,794,320	31,669,633	18,479,088	5,467,955	5,041,007	426,948	10.9	10.1
All member banks, by districts:									
Boston	5,225,394	618,201	4,607,193	1,365,565	785,470	783,133	2,337	13.2	13.1
New York	30,460,701	3,557,398	26,903,303	7,789,246	5,646,572	5,621,943	24,629	16.3	16.2
Philadelphia	5,414,665	756,338	4,658,327	2,283,826	889,397	867,927	21,470	12.8	12.5
Cleveland	8,188,344	1,046,063	7,142,281	3,880,519	1,453,909	1,398,891	55,018	13.2	12.7
Richmond	4,942,766	792,456	4,150,310	1,664,126	775,077	750,089	24,988	13.3	12.9
Atlanta	5,929,389	1,089,637	4,839,752	1,427,109	839,701	831,298	8,403	13.4	13.3
Chicago	16,786,931	2,241,599	14,545,332	7,183,435	3,084,691	2,953,021	131,670	14.2	13.6
St. Louis	4,460,873	734,495	3,726,378	1,155,265	696,032	663,705	32,327	14.3	13.6
Minneapolis	2,835,182	462,678	2,372,504	1,083,426	456,169	422,664	33,505	13.2	12.2
Kansas City	6,156,418	1,180,648	4,975,770	1,047,156	915,207	863,493	51,714	15.2	14.3
Dallas	7,143,708	1,623,054	5,520,654	1,083,808	970,255	935,940	34,315	14.7	14.2
San Francisco	12,311,261	1,598,851	10,712,410	8,432,950	2,412,979	2,345,711	67,268	12.6	12.3
Central reserve city banks:									
New York	23,762,773	2,741,557	21,021,216	3,461,982	4,613,997	4,587,555	26,442	18.8	18.7
Chicago	6,134,138	711,848	5,422,290	1,284,709	1,290,381	1,202,916	87,465	19.2	17.9
Reserve city banks, by districts:									
Boston	2,138,731	206,737	1,931,994	204,796	372,240	377,319	−5,079	17.4	17.7
New York	1,022,474	133,255	889,219	428,005	190,132	190,352	−220	14.4	14.5
Philadelphia	2,875,142	405,923	2,469,219	400,242	460,039	489,164	−29,125	16.0	17.0
Cleveland	5,261,462	655,324	4,606,138	1,876,379	964,804	968,985	−4,181	14.9	14.9
Richmond	2,482,569	360,207	2,122,362	525,198	414,767	429,509	−14,742	15.7	16.2
Atlanta	2,710,064	530,485	2,179,579	497,425	415,042	438,991	−23,949	15.5	16.4
Chicago	5,217,589	731,357	4,486,232	2,497,007	960,663	977,234	−16,571	13.8	14.0
St. Louis	2,440,977	415,776	2,025,201	389,837	407,932	404,280	3,652	16.9	16.7
Minneapolis	1,213,624	212,492	1,001,132	190,047	204,185	199,717	4,468	17.1	16.8
Kansas City	3,414,568	676,486	2,738,082	474,401	529,909	543,956	−14,047	16.5	16.9
Dallas	3,596,529	862,125	2,734,404	604,917	540,516	549,783	−9,267	16.2	16.5
San Francisco	10,121,039	1,263,526	8,857,513	7,082,398	2,092,897	2,037,047	55,850	13.1	12.8
Country banks, by districts:									
Boston	3,086,663	411,464	2,675,199	1,160,769	413,230	405,814	7,416	10.8	10.6
New York	5,675,454	682,586	4,992,868	3,899,259	842,443	844,036	−1,593	9.5	9.5
Philadelphia	2,539,523	350,415	2,189,108	1,883,584	429,358	378,763	50,595	10.5	9.3
Cleveland	2,926,882	390,739	2,536,143	2,004,140	489,105	429,906	58,199	10.8	9.5
Richmond	2,460,197	432,249	2,027,948	1,138,928	360,310	320,580	39,730	11.4	10.1
Atlanta	3,219,325	559,152	2,660,173	929,684	424,659	392,307	32,352	11.8	10.9
Chicago	5,435,204	798,394	4,636,810	3,401,719	833,647	772,871	60,776	10.4	9.6
St. Louis	2,019,896	318,719	1,701,177	765,428	288,100	259,425	29,675	11.7	10.5
Minneapolis	1,621,558	250,186	1,371,372	893,379	251,984	222,947	29,037	11.1	9.8
Kansas City	2,741,850	504,162	2,237,688	572,755	385,298	319,537	65,761	13.7	11.4
Dallas	3,547,179	760,929	2,786,250	478,891	429,739	386,157	43,582	13.2	11.8
San Francisco	2,190,222	335,325	1,854,897	1,350,552	320,082	308,664	11,418	10.0	9.6

[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—5% for all member banks; net demand deposits—21% for central reserve city banks, 19% for reserve city banks, and 13% for country banks.

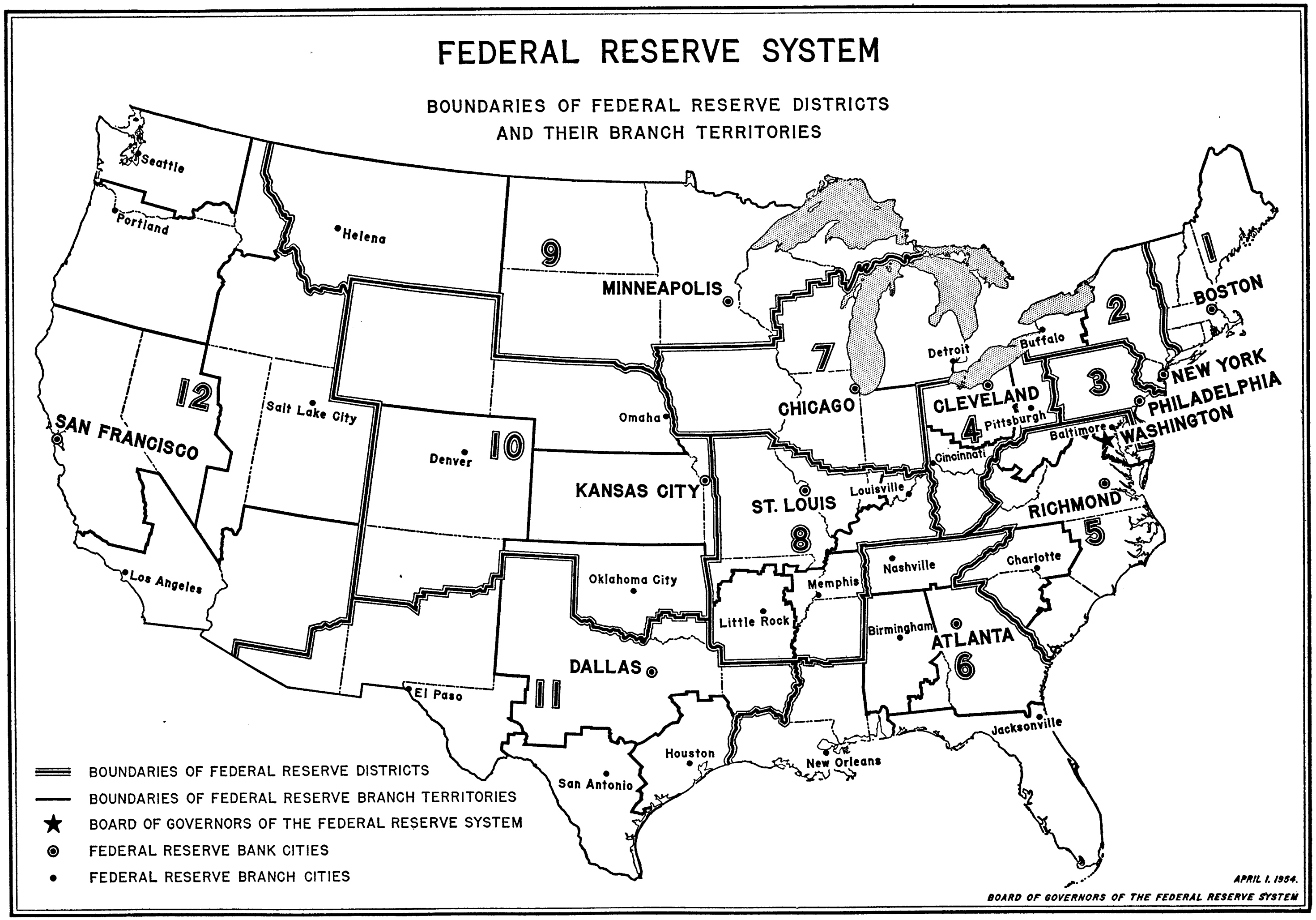
The figures shown in the "Excess" column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.

[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 JUNE 30, 1954, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Phila-delphia	Cleve-land	Rich-mond	Atlanta	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	**40,703,721**	**1,514,444**	**18,339,456**	**2,482,442**	**3,702,565**	**1,780,236**	**776,842**	**5,674,233**	**1,555,076**	**420,386**	**811,045**	**649,873**	**2,997,123**
Loans (including overdrafts)	19,525,002	751,120	9,293,500	1,287,785	1,623,812	857,924	392,663	2,201,715	759,244	183,384	387,512	330,198	1,456,145
United States Government direct obligations	17,343,582	590,653	7,565,470	913,801	1,692,973	774,005	304,675	2,770,970	666,668	201,648	307,850	253,835	1,301,034
Obligations guaranteed by United States Government	9,256	168	6,603	49	366	1,706	106	139	35	26	35	2	21
Obligations of States and political subdivisions	2,948,838	115,254	1,173,066	194,540	289,511	96,514	72,139	562,067	88,880	26,976	94,856	58,962	176,073
Other bonds, notes, and debentures	738,278	51,586	222,697	72,635	87,672	45,260	4,839	130,081	34,616	7,638	18,818	5,337	57,099
Corporate stocks (including Federal Reserve Bank stock)	138,765	5,663	78,120	13,632	8,231	4,827	2,420	9,261	5,633	714	1,974	1,539	6,751
Reserves, cash, and bank balances	**12,086,359**	**411,910**	**5,650,536**	**727,009**	**931,369**	**583,126**	**242,661**	**1,434,338**	**538,424**	**110,590**	**358,906**	**274,844**	**822,646**
Reserve with Federal Reserve Banks	6,560,334	201,613	3,287,655	373,945	506,809	280,450	111,446	802,322	268,649	54,393	156,263	95,304	421,485
Cash in vault	631,710	39,315	197,564	39,625	82,794	47,715	18,346	103,589	24,862	8,091	12,437	20,150	37,222
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,671,402	60,682	221,977	85,104	182,850	117,821	75,207	328,442	139,063	38,933	108,091	142,242	170,990
Other balances with banks in United States	7,717	333	3,396	858	150	318	....	630	21	13	285	262	1,451
Balances with banks in foreign countries	32,190	433	28,833	287	308	284	42	517	26	....	84	24	1,352
Cash items in process of collection	3,183,006	109,534	1,911,111	227,190	158,458	136,538	37,620	198,838	105,803	9,160	81,746	16,862	190,146
Due from own foreign branches	1,822	....	1,822	....	....	....	....	....	....	....	....	....	....
Bank premises owned and furniture and fixtures	384,324	22,586	160,863	29,983	28,671	26,864	13,232	41,770	11,133	2,243	4,393	11,450	31,136
Other real estate owned	4,175	240	454	399	486	286	547	189	302	31	30	932	279
Investments and other assets indirectly representing bank premises or other real estate	30,734	907	5,767	7,372	10,951	1,870	....	2,103	287	50	89	43	1,295
Customers' liability on acceptances	184,197	287	174,458	1,433	89	11	3,380	553	612	....	19	....	3,355
Income accrued but not yet collected	134,553	3,532	75,894	8,842	11,465	4,867	1,722	12,483	4,930	645	1,028	296	8,849
Other assets	62,709	2,341	22,059	8,339	3,634	7,287	1,592	7,076	2,150	296	1,794	534	5,607
Total assets	**53,592,594**	**1,956,247**	**24,431,309**	**3,265,819**	**4,689,230**	**2,404,547**	**1,039,976**	**7,172,745**	**2,112,914**	**534,241**	**1,177,304**	**937,972**	**3,870,290**
LIABILITIES													
Demand Deposits	**36,728,233**	**1,399,269**	**18,023,499**	**2,353,146**	**2,657,765**	**1,637,971**	**737,320**	**4,097,429**	**1,560,475**	**332,830**	**937,536**	**750,444**	**2,240,549**
Individuals, partnerships, and corporations	27,350,054	1,140,652	12,808,366	1,936,369	2,192,215	1,217,454	521,744	3,212,154	1,088,727	257,070	582,180	612,191	1,780,932
United States Government	1,839,762	60,035	1,020,131	109,944	149,281	63,384	22,469	190,119	89,346	10,064	26,484	12,163	86,342
States and political subdivisions	2,129,237	104,446	751,822	75,547	153,457	136,918	112,338	349,714	100,834	46,241	100,435	75,941	121,544
Banks in United States	3,652,857	43,595	2,038,336	192,279	118,335	190,028	72,432	268,932	268,488	15,471	219,295	41,336	184,330
Banks in foreign countries	608,575	1,305	574,195	4,894	2,291	2,273	447	3,385	882	....	567	274	18,062
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,147,748	49,236	830,649	34,113	42,186	27,914	7,890	73,125	12,198	3,984	8,575	8,539	49,339
Time deposits	**12,162,041**	**366,750**	**3,952,529**	**589,475**	**1,665,988**	**560,589**	**220,100**	**2,604,167**	**389,833**	**165,679**	**155,434**	**122,582**	**1,368,915**
Individuals, partnerships, and corporations	10,814,308	360,720	3,039,240	511,755	1,599,428	487,746	195,583	2,555,490	380,866	162,111	150,399	113,371	1,257,599
United States Government	31,964	1,903	5,939	410	755	10,303	2,403	1,520	4,277	57	597	1,024	2,776
Postal savings	4,283	220	15	49	718	237	2,612	359	29	7	16	6	15
States and political subdivisions	590,053	3,907	214,204	76,440	64,953	43,213	18,242	46,562	4,631	3,499	4,322	7,681	102,399
Banks in United States	18,283	....	13,156	71	134	1,265	1,260	236	30	5	100	500	1,526
Banks in foreign countries	703,150	....	679,975	750	....	17,825	....	....	....	....	....	....	4,600
Total deposits	**48,890,274**	**1,766,019**	**21,976,028**	**2,942,621**	**4,323,753**	**2,198,560**	**957,420**	**6,701,596**	**1,950,308**	**498,509**	**1,092,970**	**873,026**	**3,609,464**
Due to own foreign branches	18,163	....	18,163	....	....	....	....	....	....	....	....	....	....
Bills payable, rediscounts, and other liabilities for borrowed money	9,002	1,500	2,633	....	600	2,118	845	290	275	....	292	449	....
Acceptances outstanding	190,819	287	181,041	1,[illegible]35	89	11	3,380	553	646	....	19	....	3,358
Dividends declared but not yet payable	20,244	673	12,075	2,248	914	416	547	1,495	842	39	139	93	763
Income collected but not yet earned	145,689	8,617	49,778	10,623	13,403	9,391	4,561	21,939	5,306	1,181	1,371	781	18,738
Expenses accrued and unpaid	244,093	10,286	122,903	16,242	24,251	10,916	3,727	23,216	7,803	821	2,834	1,721	19,373
Other liabilities	51,745	2,017	28,790	1,341	2,451	5,712	394	5,107	1,993	98	719	35	3,088
Total liabilities	**49,570,029**	**1,789,399**	**22,391,411**	**2,974,510**	**4,365,461**	**2,227,124**	**970,874**	**6,754,196**	**1,967,173**	**500,648**	**1,098,344**	**876,105**	**3,654,784**
CAPITAL ACCOUNTS													
Capital	1,135,952	49,247	554,657	78,202	91,783	44,072	24,958	115,666	48,056	9,997	22,358	23,270	73,686
Surplus	1,979,641	78,520	1,052,232	158,514	172,402	93,094	30,216	170,953	59,216	12,675	34,256	22,607	94,956
Undivided profits	806,892	34,119	405,515	48,859	53,713	31,641	12,183	96,692	36,108	9,012	18,972	14,173	45,905
Other capital accounts	100,080	4,962	27,494	5,734	5,871	8,616	1,745	35,238	2,361	1,909	3,374	1,817	959
Total capital accounts	**4,022,565**	**166,848**	**2,039,898**	**291,309**	**323,769**	**177,423**	**69,102**	**418,549**	**145,741**	**33,593**	**78,960**	**61,867**	**215,506**
Total liabilities and capital accounts	**53,592,594**	**1,956,247**	**24,431,309**	**3,265,819**	**4,689,230**	**2,404,547**	**1,039,976**	**7,172,745**	**2,112,914**	**534,241**	**1,177,304**	**937,972**	**3,870,290**
Net demand deposits subject to reserve (see page 18)	31,875,629	1,229,090	15,890,411	2,040,852	2,316,457	1,383,612	624,493	3,570,983	1,315,609	284,737	747,746	591,340	1,880,299
Demand deposits adjusted (see footnote on page 1)	27,444,033	1,184,800	12,479,726	1,818,839	2,229,400	1,245,748	604,352	3,436,155	1,095,956	298,135	609,444	679,809	1,761,669
Pledged assets (and securities loaned)	5,022 270	129,169	2,018,608	456,841	515,452	330,579	190,689	409,434	217,577	68,831	159,306	126,462	399,322
Number of banks	1,886	45	209	78	220	140	71	450	168	130	131	151	93


FEDERAL RESERVE SYSTEM
BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES
Seattle
Portland
Helena
9
MINNEAPOLIS
1
BOSTON
2
Buffalo
NEW YORK
3
PHILADELPHIA
WASHINGTON
Baltimore
Detroit
7
CHICAGO
CLEVELAND
Pittsburgh
4
Cincinnati
12
SAN FRANCISCO
Salt Lake City
Denver
10
Omaha
KANSAS CITY
ST. LOUIS
Louisville
RICHMOND
5
8
Nashville
Charlotte
Memphis
Little Rock
Oklahoma City
Los Angeles
Birmingham
ATLANTA
6
DALLAS
11
El Paso
Houston
San Antonio
New Orleans
Jacksonville
BOUNDARIES OF FEDERAL RESERVE DISTRICTS
BOUNDARIES OF FEDERAL RESERVE BRANCH TERRITORIES
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
FEDERAL RESERVE BANK CITIES
FEDERAL RESERVE BRANCH CITIES
APRIL 1, 1954.
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM