

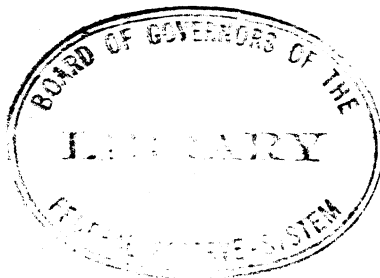


MEMBER BANK
CALL REPORT

NUMBER 133

CONDITION OF MEMBER BANKS

October 7, 1954



**BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON**

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

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

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

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON OCTOBER 7, 1954 COMPARED WITH JUNE 30, 1954 AND SEPTEMBER 30, 1953

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	October 7, 1954	June 30, 1954	September 30, 1953	June 30, 1954	September 30, 1953
ASSETS					
Loans and investments	129,518,867	123,185,251	120,185,482	+6,333,616	+9,333,385
Loans (including overdrafts)	57,232,857	57,197,407	56,633,248	+35,450	+599,609
United States Government direct obligations	58,743,946	53,075,764	51,475,165	+5,668,182	+7,268,781
Obligations guaranteed by United States Government	13,197	35,673	30,461	-22,476	-17,264
Obligations of States and political subdivisions	10,490,023	9,889,555	8,901,737	+600,468	+1,588,286
Other bonds, notes, and debentures	2,682,189	2,637,245	2,802,862	+44,944	-120,673
Corporate stocks (including Federal Reserve Bank stock)	356,655	349,607	342,009	+7,048	+14,646
Reserves, cash, and bank balances	34,748,665	36,722,441	35,918,703	-1,973,776	-1,170,038
Reserve with Federal Reserve Banks	18,907,513	18,925,459	19,214,753	-17,946	-307,240
Cash in vault	1,929,878	2,001,473	2,010,472	-71,595	-80,594
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,867,275	7,032,211	6,297,284	-164,936	+569,991
Other balances with banks in United States	28,868	29,858	26,063	-990	+2,805
Balances with banks in foreign countries	87,898	61,723	51,188	+26,175	+36,710
Cash items in process of collection	6,927,233	8,671,717	8,318,943	-1,744,484	-1,391,710
Due from own foreign branches	46,363	35,739	31,895	+10,624	+14,468
Bank premises owned and furniture and fixtures	1,261,225	1,227,871	1,166,065	+33,354	+95,160
Other real estate owned	21,088	22,675	28,200	-1,587	-7,112
Investments and other assets indirectly representing bank premises or other real estate	86,051	83,344	87,964	+2,707	-1,913
Customers' liability on acceptances	386,192	359,245	340,365	+26,947	+45,827
Income accrued but not yet collected	369,923	386,948	319,618	-17,025	+50,305
Other assets	210,729	179,890	149,322	+30,839	+61,407
Total assets	166,649,103	162,203,404	158,227,614	+4,445,699	+8,421,489
LIABILITIES					
Demand deposits	112,445,973	109,855,632	108,544,430	+2,590,341	+3,901,543
Individuals, partnerships, and corporations	82,775,152	81,034,346	81,131,746	+1,740,806	+1,643,406
United States Government	6,546,446	5,165,090	5,555,127	+1,381,356	+991,319
States and political subdivisions	7,057,892	7,839,264	6,989,302	-781,372	+68,590
Banks in United States	12,279,652	11,955,986	11,152,507	+323,666	+1,127,145
Banks in foreign countries	1,351,608	1,280,112	1,340,840	-71,496	+10,768
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,435,223	2,580,834	2,374,908	-145,611	+60,315
Time deposits	39,271,237	38,396,431	35,258,642	+874,806	+4,012,595
Individuals, partnerships, and corporations	35,370,408	34,687,030	32,824,774	+683,378	+2,545,634
United States Government	304,385	283,073	292,236	+21,312	+12,149
Postal savings	19,267	17,333	17,732	+1,934	+1,535
States and political subdivisions	2,017,425	1,912,140	1,379,698	+105,285	+637,727
Banks in United States	63,342	54,149	31,671	+9,193	+31,671
Banks in foreign countries	1,496,410	1,442,706	712,531	+53,704	+783,879
Total deposits	151,717,210	148,252,063	143,803,072	+3,465,147	+7,914,138
Due to own foreign branches	509,643	480,322	738,002	+29,321	-228,359
Bills payable, rediscounts, and other liabilities for borrowed money	408,595	37,753	591,422	+370,842	-182,827
Acceptances outstanding	402,884	373,612	356,554	+29,272	+46,330
Dividends declared but not yet payable	35,365	60,552	58,078	-25,187	-22,713
Income collected but not yet earned	476,253	456,235	474,954	+20,018	+1,299
Expenses accrued and unpaid	868,874	650,979	759,595	+217,895	+109,279
Other liabilities	217,814	183,310	194,903	+34,504	+22,911
Total liabilities	154,636,638	150,494,826	146,976,580	+4,141,812	+7,660,058
CAPITAL ACCOUNTS					
Capital	3,533,965	3,501,605	3,381,875	+32,360	+152,090
Surplus	5,693,087	5,617,286	5,353,725	+75,801	+339,362
Undivided profits	2,395,119	2,208,536	2,148,081	+186,583	+247,038
Other capital accounts	390,294	381,151	367,353	+9,143	+22,941
Total capital accounts	12,012,465	11,708,578	11,251,034	+303,887	+761,431
Total liabilities and capital accounts	166,649,103	162,203,404	158,227,614	+4,445,699	+8,421,489
MEMORANDA					
Net demand deposits subject to reserve (see page 18)	98,652,695	94,154,214	93,929,660	+4,498,481	+4,723,035
Demand deposits adjusted ¹	85,341,034	82,782,727	82,177,013	+2,558,307	+3,164,021
Pledged assets (and securities loaned)	20,849,522	18,632,817	18,643,382	+2,216,705	+2,206,140
Number of banks	6,703	6,721	6,753	-18	-50

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
NOVEMBER 1, 1949 TO OCTOBER 7, 1954

[Amounts in thousands of dollars]

	1949 Nov. 1	1950 Oct. 4	1951 Oct. 10	1952 Sept. 5	1953 Sept. 30	1954 June 30	1954 Oct. 7
ASSETS							
Loans and investments	100,888,205	104,367,031	108,387,873	114,653,594	120,185,482	123,185,251	129,518,867
Loans (including overdrafts)	35,564,792	41,611,724	47,936,169	51,313,769	56,633,248	57,197,407	57,232,857
United States Government direct obligations		52,612,557	49,632,553	51,366,149	51,475,165	53,075,764	58,743,946
Obligations guaranteed by United States Government	57,052,116	5,865	14,449	15,688	30,461	35,673	13,197
Obligations of States and political subdivisions	5,140,994	6,512,197	7,288,028	8,409,593	8,901,737	9,889,555	10,490,023
Other bonds, notes, and debentures	2,843,437	3,322,242	3,208,533	3,226,888	2,802,862	2,637,245	2,682,189
Corporate stocks (including Federal Reserve Bank stock)	286,866	302,446	308,141	321,507	342,009	349,607	356,655
Reserves, cash, and bank balances	29,092,178	30,110,787	34,580,004	34,681,966	35,918,703	36,722,441	34,748,665
Reserve with Federal Reserve Banks	16,150,429	16,535,570	19,856,587	20,300,446	19,214,753	18,925,459	18,907,513
Cash in vault	1,537,771	1,685,728	1,929,961	1,651,134	2,010,472	2,001,473	1,929,878
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,606,677	5,690,947	6,490,013	6,086,845	6,297,284	7,032,211	6,867,275
Other balances with banks in United States	27,914	27,400	24,507	23,585	26,063	29,858	28,868
Balances with banks in foreign countries	49,447	142,105	57,969	46,386	51,188	51,723	87,898
Cash items in process of collection	5,719,940	6,029,037	6,220,967	6,573,570	8,318,943	8,671,717	6,927,233
Due from own foreign branches	58,888	59,537	56,691	57,808	31,895	35,739	46,363
Bank premises owned and furniture and fixtures	910,803	945,793	1,015,326	1,079,694	1,166,065	1,227,871	1,261,225
Other real estate owned	15,581	17,512	20,926	24,511	28,200	22,675	21,088
Investments and other assets indirectly representing bank premises or other real estate	68,094	81,304	89,937	85,713	87,964	83,344	86,051
Customers' liability on acceptances	137,336	232,721	241,325	287,285	340,365	359,245	386,192
Income accrued but not yet collected	297,436	220,417	225,544	372,526	319,618	386,948	369,923
Other assets	136,710	141,021	139,856	150,361	149,322	179,890	210,729
Total assets	131,605,231	136,176,123	144,757,482	151,393,458	158,227,614	162,203,404	166,649,103
LIABILITIES							
Demand deposits	91,392,587	95,005,066	101,824,841	104,415,478	108,544,430	109,855,632	112,445,973
Individuals, partnerships, and corporations	69,493,173	73,190,017	77,510,721	79,731,215	81,131,746	81,034,346	82,775,152
United States Government	2,986,897	2,481,591	3,847,526	4,023,034	5,355,127	5,165,090	6,546,446
States and political subdivisions	5,912,568	6,048,419	6,058,566	6,591,068	6,989,302	7,839,264	7,057,892
Banks in United States	9,777,981	10,115,169	11,435,459	10,897,184	11,152,507	11,955,986	12,279,652
Banks in foreign countries	1,392,830	1,398,100	1,255,206	1,369,753	1,340,840	1,280,112	1,351,608
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,829,138	1,771,770	1,717,363	1,803,224	2,374,908	2,580,834	2,435,223
Time deposits	29,247,633	29,471,873	30,544,164	32,521,613	35,258,642	38,396,431	39,271,237
Individuals, partnerships, and corporations	27,875,578	27,921,209	28,667,331	30,413,205	32,824,774	34,687,030	35,370,408
United States Government	165,792	172,772	224,389	282,029	292,236	283,073	304,385
Postal savings	4,323	7,017	8,613	17,828	17,732	17,333	19,267
States and political subdivisions	1,043,051	1,135,193	1,223,862	1,309,459	1,379,698	1,912,140	2,017,425
Banks in United States	24,821	25,705	23,445	32,771	31,671	54,149	63,342
Banks in foreign countries	134,068	209,977	396,524	466,321	712,531	1,442,706	1,496,410
Total deposits	120,640,220	124,476,939	132,369,005	136,937,091	143,803,072	148,252,063	151,717,210
Due to own foreign branches	371,788	524,687	616,138	654,508	738,002	480,322	509,643
Bills payable, rediscounts, and other liabilities for borrowed money	416,354	241,129	250,493	1,595,751	591,422	37,753	408,595
Acceptances outstanding	159,428	264,100	262,654	306,302	356,554	373,612	402,884
Dividends declared but not yet payable	8,039	28,746	33,268	44,044	58,078	60,552	35,365
Income collected but not yet earned	198,254	278,437	268,824	360,062	474,954	456,235	476,253
Expenses accrued and unpaid	412,195	445,136	595,689	682,403	759,595	650,979	868,874
Other liabilities	162,468	211,853	184,618	181,671	194,903	183,310	217,814
Total liabilities	122,368,746	126,471,027	134,580,689	140,761,832	146,976,580	150,494,826	154,636,638
CAPITAL ACCOUNTS							
Capital	2,879,895	2,971,983	3,102,949	3,265,401	3,381,875	3,501,605	3,533,965
Surplus	4,039,402	4,399,081	4,698,311	4,971,535	5,353,725	5,617,286	5,693,087
Undivided profits	1,858,684	1,898,212	1,991,558	2,016,093	2,148,081	2,208,536	2,395,119
Other capital accounts	458,504	435,820	383,975	378,597	367,353	381,151	390,294
Total capital accounts	9,236,485	9,705,096	10,176,793	10,631,626	11,251,034	11,708,578	12,012,465
Total liabilities and capital accounts	131,605,231	136,176,123	144,757,482	151,393,458	158,227,614	162,203,404	166,649,103
MEMORANDA							
Par or face value of capital	2,879,895	2,971,983	3,102,949	3,265,401	3,381,875	3,501,605	3,533,965
Capital notes and debentures	10,096	9,514	10,308	14,161	14,470	18,422	18,312
Preferred stock	54,422	46,288	39,778	29,756	21,184	17,702	15,106
Common stock	2,815,377	2,916,181	3,052,863	3,221,484	3,346,221	3,465,481	3,500,547
Retirable value of preferred stock	103,062	90,262	80,895	65,078	51,450	43,127	33,597
Net demand deposits subject to reserve (see page 18)	80,067,617	83,286,713	89,115,277	91,756,521	93,929,660	94,154,214	98,652,695
Demand deposits adjusted (see footnote on page 1)	71,514,939	74,981,169	79,065,683	81,551,937	82,177,013	82,782,727	85,341,034
Pledged assets (and securities loaned)	13,352,268	13,633,081	16,084,510	19,155,395	18,643,382	18,632,817	20,849,522
Number of banks	6,901	6,885	6,846	6,808	6,753	6,721	6,703

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 7, 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	23,794,446	6,342,940	49,675,686	49,705,795	129,518,867	86,594,273	42,924,594
Loans (including overdrafts)	11,633,384	2,473,041	22,530,748	20,595,684	57,232,857	37,333,479	19,899,378
United States Government direct obligations	9,638,813	3,301,822	22,036,003	23,767,308	58,743,946	39,796,718	18,947,228
Obligations guaranteed by United States Government	4,673	.....	5,941	2,583	13,197	3,829	9,368
Obligations of States and political subdivisions	2,016,100	377,516	3,875,482	4,220,925	10,490,023	7,325,145	3,164,878
Other bonds, notes, and debentures	400,870	176,512	1,096,742	1,008,065	2,682,189	1,919,559	762,630
Corporate stocks (including Federal Reserve Bank stock)	100,606	14,049	130,770	111,230	356,655	215,543	141,112
Reserves, cash, and bank balances	6,856,258	1,752,610	13,822,332	12,317,465	34,748,665	23,316,452	11,432,213
Reserve with Federal Reserve Banks	4,636,495	1,135,907	7,723,835	5,411,276	18,907,513	12,320,249	6,587,264
Cash in vault	153,756	26,418	597,890	1,151,814	1,929,878	1,306,729	623,149
Demand balances with banks in United States (except private banks and American branches of foreign banks)	36,656	117,248	2,032,494	4,680,877	6,867,275	5,206,061	1,661,214
Other balances with banks in United States	2,455	1,394	15,947	9,072	28,868	20,648	8,220
Balances with banks in foreign countries	48,444	6,705	30,221	2,528	87,898	41,948	45,950
Cash items in process of collection	1,978,452	464,938	3,421,945	1,061,898	6,927,233	4,420,817	2,506,416
Due from own foreign branches	46,363	.....	.....	.....	46,363	40,295	6,068
Bank premises owned and furniture and fixtures	167,071	14,873	466,358	612,923	1,261,225	864,344	396,881
Other real estate owned	6	.....	6,275	14,807	21,088	16,708	4,380
Investments and other assets indirectly representing bank premises or other real estate	2,675	150	68,401	14,825	86,051	54,190	31,861
Customers' liability on acceptances	273,110	3,045	104,896	5,141	386,192	186,135	200,057
Income accrued but not yet collected	82,091	24,551	183,661	79,620	369,923	248,552	121,371
Other assets	49,051	5,079	98,516	58,083	210,729	125,509	85,220
Total assets	31,271,071	8,143,248	64,426,125	62,808,659	166,649,103	111,446,458	55,202,645
LIABILITIES							
Demand deposits	23,824,708	6,180,312	43,518,723	38,922,230	112,445,973	74,835,990	37,609,983
Individuals, partnerships, and corporations	16,239,868	4,074,361	31,217,305	31,243,618	82,775,152	55,035,751	27,739,401
United States Government	1,993,604	465,154	2,452,887	1,634,801	6,546,446	4,067,059	2,479,387
States and political subdivisions	333,002	265,438	2,391,922	4,067,530	7,057,892	5,105,291	1,952,601
Banks in United States	3,076,355	1,276,403	6,615,743	1,311,151	12,279,652	8,619,081	3,660,571
Banks in foreign countries	1,083,441	41,155	215,844	11,168	1,351,608	692,824	658,784
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,098,438	57,801	625,022	653,962	2,435,223	1,315,984	1,119,239
Time deposits	3,636,083	1,282,367	15,505,007	18,847,780	39,271,237	26,751,984	12,519,253
Individuals, partnerships, and corporations	2,089,788	1,244,637	14,185,566	17,850,417	35,370,408	24,311,035	11,059,373
United States Government	54,450	4,030	98,362	147,543	304,385	265,440	38,945
Postal savings	.....	.....	4,742	14,525	19,267	13,026	6,241
States and political subdivisions	215,933	9,750	976,927	814,815	2,017,425	1,349,486	667,939
Banks in United States	18,950	1,150	25,787	17,455	63,342	45,279	18,063
Banks in foreign countries	1,256,962	22,800	213,623	3,025	1,496,410	767,718	728,692
Total deposits	27,460,791	7,462,679	59,023,730	57,770,010	151,717,210	101,587,974	50,129,236
Due to own foreign branches	359,926	.....	149,717	.....	509,643	500,933	8,710
Bills payable, rediscounts, and other liabilities for borrowed money	146,574	15,000	204,340	42,681	408,595	233,478	175,117
Acceptances outstanding	286,527	3,477	107,739	5,141	402,884	191,957	210,927
Dividends declared but not yet payable	12,221	2,582	16,872	3,690	35,365	24,927	10,438
Income collected but not yet earned	45,608	8,636	209,418	212,591	476,253	322,127	154,126
Expenses accrued and unpaid	187,834	46,837	426,975	207,228	868,874	559,988	308,886
Other liabilities	117,422	11,709	61,516	27,167	217,814	132,580	85,234
Total liabilities	28,616,903	7,550,920	60,200,307	58,268,508	154,636,638	103,553,964	51,082,674
CAPITAL ACCOUNTS							
Capital	720,017	205,555	1,268,671	1,339,722	3,533,965	2,389,061	1,144,904
Surplus	1,410,305	260,955	2,074,934	1,946,893	5,693,087	3,683,223	2,009,864
Undivided profits	495,182	70,714	768,054	1,061,169	2,395,119	1,536,080	859,039
Other capital accounts	28,664	55,104	114,159	192,367	390,294	284,130	106,164
Total capital accounts	2,654,168	592,328	4,225,818	4,540,151	12,012,465	7,892,494	4,119,971
Total liabilities and capital accounts	31,271,071	8,143,248	64,426,125	62,808,659	166,649,103	111,446,458	55,202,645
MEMORANDA							
Par or face value of capital	720,017	205,555	1,268,671	1,339,722	3,533,965	2,389,061	1,144,904
Capital notes and debentures	1,200	.....	5,050	12,062	18,312	.....	18,312
Preferred stock	.....	1,500	1,100	12,506	15,106	4,602	10,504
Common stock	718,817	204,055	1,262,521	1,315,154	3,500,547	2,384,459	1,116,088
Retirable value of preferred stock	.....	1,500	1,100	30,997	33,597	7,109	26,488
Net demand deposits subject to reserve (see page 18)	21,809,600	5,598,126	38,064,653	33,180,316	98,652,695	65,209,112	33,443,583
Demand deposits adjusted (see footnote on page 1)	15,692,856	3,932,662	30,812,304	34,903,212	85,341,034	57,036,209	28,304,825
Pledged assets (and securities loaned)	3,400,797	917,133	9,051,242	7,480,350	20,849,522	14,915,019	5,934,503
Number of banks	22	13	303	6,365	6,703	4,820	1,883

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 OCTOBER 7, 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	129,518,867	5,979,825	33,953,348	6,906,060	10,791,793	5,749,837	6,122,929
Loans (including overdrafts).....	57,232,857	2,906,330	16,267,395	3,144,625	4,317,311	2,553,385	2,478,680
United States Government direct obligations.....	58,743,946	2,459,460	13,988,838	2,826,293	5,291,565	2,697,534	3,010,377
Obligations guaranteed by United States Govern- ment.....	13,197	2,926	6,404	86	1,670	1,468	112
Obligations of States and political subdivisions.....	10,490,023	466,271	2,937,687	674,173	862,739	368,305	539,609
Other bonds, notes, and debentures.....	2,682,189	127,900	623,891	235,642	289,422	116,029	81,240
Corporate stocks (including Federal Reserve Bank stock).....	356,655	16,938	129,133	25,241	29,086	13,116	12,911
Reserves, cash, and bank balances	34,748,665	1,519,763	8,825,501	1,681,292	2,493,240	1,787,966	2,037,205
Reserve with Federal Reserve Banks.....	18,907,513	825,978	5,691,491	878,333	1,411,937	835,223	915,505
Cash in vault.....	1,929,878	122,438	366,759	131,848	200,987	152,329	130,408
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,867,275	248,834	459,111	365,085	486,568	455,885	644,516
Other balances with banks in United States.....	28,868	1,014	3,651	1,783	412	986	2,033
Balances with banks in foreign countries.....	87,898	8,297	50,596	3,988	5,503	489	311
Cash items in process of collection.....	6,927,233	313,202	2,253,893	300,255	387,833	343,054	344,432
Due from own foreign branches.....	46,363	.....	46,363	.....	.....	.....	.....
Bank premises owned and furniture and fixtures.....	1,261,225	76,812	297,212	79,985	110,839	78,876	81,520
Other real estate owned.....	21,088	1,012	1,450	1,707	550	1,706	2,577
Investments and other assets indirectly represent- ing bank premises or other real estate.....	86,051	1,584	6,862	11,313	12,197	4,205	1,497
Customers' liability on acceptances.....	386,192	26,773	274,442	2,576	337	297	7,079
Income accrued but not yet collected.....	369,923	15,269	109,297	12,922	31,745	10,572	15,658
Other assets.....	210,729	8,653	63,360	16,779	11,716	12,722	11,762
Total assets	166,649,103	7,629,691	43,577,835	8,712,634	13,452,417	7,646,181	8,280,227
LIABILITIES							
Demand deposits	112,445,973	5,458,585	30,683,151	5,476,039	8,261,949	5,278,113	6,175,697
Individuals, partnerships, and corporations.....	82,775,152	4,213,103	21,549,004	4,337,120	6,537,400	3,969,756	4,238,992
United States Government.....	6,546,446	303,383	2,369,299	284,176	486,160	267,803	264,381
States and political subdivisions.....	7,057,892	351,522	1,185,215	308,089	536,304	382,728	736,823
Banks in United States.....	12,279,652	427,664	3,235,189	448,356	577,044	571,935	866,483
Banks in foreign countries.....	1,351,608	33,846	1,092,207	17,885	7,428	7,239	10,214
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,435,223	129,067	1,252,237	80,413	117,613	78,652	58,804
Time deposits	39,271,237	1,395,831	8,063,045	2,344,180	3,951,326	1,750,173	1,488,113
Individuals, partnerships, and corporations.....	35,370,408	1,347,751	6,306,527	2,193,094	3,758,341	1,553,276	1,373,019
United States Government.....	304,385	11,548	68,319	8,637	3,374	59,396	24,157
Postal savings.....	19,267	1,834	20	654	1,078	3,565	3,722
States and political subdivisions.....	2,017,425	11,898	408,699	139,661	187,371	113,038	78,841
Banks in United States.....	63,342	110	22,493	359	1,162	3,073	5,374
Banks in foreign countries.....	1,496,410	22,690	1,256,987	1,775	.....	17,825	3,000
Total deposits	151,717,210	6,854,416	38,746,196	7,820,219	12,213,275	7,028,286	7,663,810
Due to own foreign branches.....	509,643	5,751	359,926	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money.....	408,595	18,177	165,067	39,512	35,725	2,856	3,700
Acceptances outstanding.....	402,884	28,143	287,961	2,817	337	297	7,407
Dividends declared but not yet payable.....	35,365	401	13,007	602	1,018	376	707
Income collected but not yet earned.....	476,253	26,945	106,865	24,698	40,263	22,206	32,217
Expenses accrued and unpaid.....	868,874	41,830	240,436	35,306	75,636	31,454	34,702
Other liabilities.....	217,814	7,992	128,755	4,383	7,522	11,802	2,509
Total liabilities	154,636,638	6,983,655	40,048,213	7,927,537	12,373,776	7,097,277	7,745,052
CAPITAL ACCOUNTS							
Capital.....	3,533,965	183,995	1,008,399	204,607	313,550	142,799	160,952
Surplus.....	5,693,087	309,048	1,795,223	419,379	578,829	274,984	240,049
Undivided profits.....	2,395,119	121,862	673,322	144,879	170,967	104,843	101,507
Other capital accounts.....	390,294	31,131	52,678	16,232	15,295	26,278	32,667
Total capital accounts	12,012,465	646,036	3,529,622	785,097	1,078,641	548,904	535,175
Total liabilities and capital accounts	166,649,103	7,629,691	43,577,835	8,712,634	13,452,417	7,646,181	8,280,227
MEMORANDA							
Par or face value of capital.....	3,533,965	183,995	1,008,399	204,607	313,550	142,799	160,952
Capital notes and debentures.....	18,312	.....	17,559	.....	.....	.....	.....
Preferred stock.....	15,106	853	6,802	1,010	.....	345	200
Common stock.....	3,500,547	183,142	984,038	203,597	313,550	142,454	160,752
Retirable value of preferred stock.....	33,597	1,253	24,883	1,010	.....	354	200
Net demand deposits subject to reserve (see page 18)	98,652,695	4,896,663	27,970,147	4,810,699	7,387,548	4,479,174	5,186,749
Demand deposits adjusted (see footnote on page 1)	85,341,034	4,380,490	21,732,563	4,425,367	6,803,484	4,088,082	4,690,187
Pledged assets (and securities loaned).....	20,849,522	619,344	4,638,022	1,161,080	1,795,265	1,160,299	1,698,719
Number of banks.....	6,703	313	687	589	643	477	371

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 7, 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	20,833,620	4,798,005	3,438,278	5,758,433	6,294,426	18,892,313
Loans (including overdrafts)	7,524,594	2,103,603	1,454,322	2,353,684	3,116,911	9,012,017
United States Government direct obligations	11,203,075	2,238,370	1,664,898	2,780,046	2,668,820	7,914,670
Obligations guaranteed by United States Government	105	87	40	158	.....	141
Obligations of States and political subdivisions	1,614,478	351,557	241,971	485,985	410,780	1,536,468
Other bonds, notes, and debentures	453,652	91,926	70,891	127,580	81,024	382,992
Corporate stocks (including Federal Reserve Bank stock)	37,716	12,462	6,156	10,980	16,891	46,025
Reserves, cash, and bank balances	5,187,406	1,506,984	983,824	2,048,283	2,578,219	4,098,982
Reserve with Federal Reserve Banks	2,897,603	707,063	457,885	908,753	982,868	2,394,874
Cash in vault	299,078	81,447	46,778	82,817	118,569	196,420
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,073,279	439,269	285,472	726,439	1,121,074	561,743
Other balances with banks in United States	2,627	189	689	1,579	8,790	5,115
Balances with banks in foreign countries	8,313	73	731	95	2,093	7,409
Cash items in process of collection	906,506	278,943	192,269	328,600	344,825	933,421
Due from own foreign branches	.....	.....	.....	.....	.....	.....
Bank premises owned and furniture and fixtures	130,168	44,068	23,722	42,806	95,919	199,298
Other real estate owned	1,153	738	753	1,120	4,960	3,362
Investments and other assets indirectly representing bank premises or other real estate	5,070	713	4,167	3,682	5,089	29,672
Customers' liability on acceptances	3,215	3,759	795	1,290	20,315	45,314
Income accrued but not yet collected	61,090	11,214	10,792	12,118	10,548	68,698
Other assets	21,105	5,348	2,432	4,718	27,373	24,761
Total assets	26,242,827	6,370,829	4,464,763	7,872,450	9,036,849	23,362,400
LIABILITIES						
Demand deposits	17,022,108	4,698,293	3,025,968	6,240,841	7,253,121	12,872,108
Individuals, partnerships, and corporations	12,489,781	3,272,628	2,132,971	4,359,466	5,297,295	10,377,636
United States Government	1,052,947	196,737	136,876	232,820	234,775	717,089
States and political subdivisions	1,228,867	338,967	273,019	537,891	451,569	726,898
Banks in United States	1,989,229	849,814	444,683	1,061,807	1,180,801	626,647
Banks in foreign countries	47,745	2,875	2,946	1,764	15,862	111,597
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	213,539	37,272	35,473	47,093	72,819	312,241
Time deposits	7,225,365	1,174,188	1,106,319	1,064,109	1,097,711	8,610,877
Individuals, partnerships, and corporations	6,999,534	1,120,708	1,082,810	1,018,159	913,141	7,704,048
United States Government	19,760	11,060	2,529	14,677	24,608	56,320
Postal savings	4,696	656	329	226	1,181	1,306
States and political subdivisions	176,463	41,349	20,512	29,540	153,502	656,551
Banks in United States	2,112	415	139	1,507	5,279	21,319
Banks in foreign countries	22,800	.....	.....	.....	.....	171,333
Total deposits	24,247,473	5,872,481	4,132,287	7,304,950	8,350,832	21,482,985
Due to own foreign branches	.....	.....	.....	.....	.....	143,966
Bills payable, rediscounts, and other liabilities for borrowed money	106,525	8,800	3,206	6,242	489	18,296
Acceptances outstanding	3,647	3,759	795	1,290	20,506	45,925
Dividends declared but not yet payable	4,075	914	14	419	418	13,414
Income collected but not yet earned	75,395	15,080	19,449	11,086	10,279	91,770
Expenses accrued and unpaid	129,381	27,002	20,980	24,701	37,057	170,389
Other liabilities	19,608	6,283	2,734	1,212	99	24,915
Total liabilities	24,586,104	5,934,319	4,179,465	7,349,900	8,419,680	21,991,660
CAPITAL ACCOUNTS						
Capital	499,936	131,077	73,588	147,433	223,425	444,204
Surplus	717,094	188,759	131,392	205,616	247,621	585,093
Undivided profits	327,848	102,259	61,532	141,017	123,510	321,573
Other capital accounts	111,845	14,415	18,786	28,484	22,613	19,870
Total capital accounts	1,656,723	436,510	285,298	522,550	617,169	1,370,740
Total liabilities and capital accounts	26,242,827	6,370,829	4,464,763	7,872,450	9,036,849	23,362,400
MEMORANDA						
Par or face value of capital	499,936	131,077	73,588	147,433	223,425	444,204
Capital notes and debentures	328	425	.....	.....	.....	.....
Preferred stock	4,743	370	100	.....	.....	683
Common stock	494,865	130,282	73,488	147,433	223,425	443,521
Retirable value of preferred stock	4,744	370	100	.....	.....	683
Net demand deposits subject to reserve (see page 18)	15,042,935	3,980,081	2,548,227	5,185,859	5,787,222	11,377,391
Demand deposits adjusted (see footnote on page 1)	13,025,681	3,369,924	2,249,194	4,615,850	5,476,858	10,483,354
Pledged assets (and securities loaned)	2,336,545	654,668	651,129	1,208,576	1,373,589	3,552,286
Number of banks	1,022	491	473	749	636	252

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 Oct. 4	1951 Oct. 10	1952 Sept. 5	1953 Sept. 30	1954 June 30	1954 Oct. 7
Loans—net	34,456,212	41,611,724	47,936,169	51,313,769	56,633,248	57,197,407	57,232,857
Reserves.....	399,130	529,311	638,538	759,057	831,348	876,934	887,388
Loans—gross	34,855,342	42,141,035	48,574,707	52,072,826	57,464,596	58,074,341	58,120,245
Commercial and industrial loans, including open-market paper.....	15,213,034	18,337,433	23,164,679	23,973,048	26,024,505	24,362,485	24,356,525
Loans to farmers directly guar. by CCC.....	341,096	163,993	138,292	249,306	374,760	1,452,519	460,479
Other loans to farmers.....	1,362,506	1,564,980	1,988,378	2,196,273	1,992,960	1,949,662	1,930,469
Loans to brokers and dealers in secs.....	1,958,192	1,382,222	1,138,480	1,472,821	1,783,492	2,411,116	2,451,025
Other loans for purchasing or carrying securities.....	803,489	901,331	839,959	940,605	897,597	1,105,900	1,168,080
Real estate loans:							
On farm land.....	487,686	521,173	559,296	570,639	595,015	609,543	617,798
On residential property:							
Insured by FHA.....				2,993,395	3,313,654	3,423,748	3,472,750
Insured or guaranteed by VA.....	6,364,919	7,934,637	8,754,452	2,478,928	2,542,582	2,629,443	2,725,493
Not ins. or guar. by FHA or VA.....				3,849,134	4,233,030	4,429,369	4,651,623
On other properties.....	1,530,394	1,661,138	1,858,989	1,963,206	2,155,529	2,347,542	2,445,477
Other loans to individuals:							
Retail automobile instalment paper.....	1,330,366	2,188,124	2,231,279	2,579,485	3,626,315	3,507,767	3,485,214
Other retail instalment paper.....	717,949	1,236,201	1,092,531	1,249,085	1,753,195	1,633,200	1,578,452
Repair and modernization instalment.....	680,125	922,712	972,852	1,166,857	1,432,080	1,447,184	1,473,446
Instalment cash loans.....	866,019	1,026,851	1,083,381	1,276,127	1,511,542	1,604,659	1,646,700
Single-payment loans.....	2,264,503	2,801,795	3,060,627	3,327,155	3,495,893	3,646,882	3,730,754
Loans to banks.....	98,059	304,270	333,686	432,204	406,830	174,376	493,679
All other loans (including overdrafts).....	837,005	1,194,175	1,357,826	1,354,558	1,325,628	1,338,946	1,432,281
United States Government direct obligations	53,127,918	52,612,557	49,632,553	51,366,149	51,475,165	53,075,764	58,743,946
Treasury bills.....	2,650,647	3,588,429	4,231,707	4,268,998	4,170,772	3,915,488	4,531,112
Treasury certificates of indebtedness.....	8,468,955	1,867,592	4,738,732	5,475,820	8,602,072	4,416,923	3,740,231
Treasury notes.....	1,638,829	12,632,729	10,191,683	9,461,102	10,909,330	10,374,392	13,012,348
Nonmarketable bonds.....	1,333,909	1,376,407	1,714,356	1,743,631	1,748,809	1,723,625	1,737,707
Other bonds maturing in 5 years or less.....	21,654,832	21,012,120	17,720,644	15,994,362	13,812,779	11,319,071	14,614,291
Other bonds maturing in 5 to 10 years.....	8,704,746	7,355,689	6,428,132	9,506,795	8,262,792	17,011,450	16,557,757
Other bonds maturing in 10 to 20 years.....	6,688,581	2,550,962	2,570,093	2,972,565	3,866,585	4,238,940	4,486,720
Other bonds maturing after 20 years.....	1,987,419	2,228,629	2,037,206	1,942,876	102,026	75,875	63,780

By class of bank, October 7, 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	11,633,384	2,473,041	22,530,748	20,595,684	57,232,857	37,333,479	19,899,378
Reserves.....	191,970	55,954	374,426	265,038	887,388	582,227	305,161
Loans—gross	11,825,354	2,528,995	22,905,174	20,860,722	58,120,245	37,915,706	20,204,539
Commercial and industrial loans, including open-market paper.....	7,304,072	1,833,144	10,127,605	5,091,704	24,356,525	15,849,535	8,506,990
Loans to farmers directly guar. by CCC.....		35	87,155	373,289	460,479	373,897	86,582
Other loans to farmers.....	2,173	5,993	410,196	1,512,107	1,930,469	1,489,115	441,354
Loans to brokers and dealers in secs.....	1,791,715	237,920	346,071	75,319	2,451,025	940,001	1,511,024
Other loans for purchasing or carrying securities.....	364,301	72,743	522,909	208,127	1,168,080	654,062	514,018
Real estate loans:							
On farm land.....		461	100,775	516,562	617,798	435,613	182,185
On residential property:							
Insured by FHA.....	183,788	7,401	2,008,441	1,273,120	3,472,750	2,363,501	1,109,249
Insured or guaranteed by VA.....	59,529	6,828	1,238,804	1,420,332	2,725,493	2,033,456	692,037
Not ins. or guar. by FHA or VA.....	95,072	38,060	1,556,748	2,961,743	4,651,623	2,960,309	1,691,314
On other properties.....	79,565	27,607	955,453	1,382,852	2,445,477	1,608,376	837,101
Other loans to individuals:							
Retail automobile instalment paper.....	105,323	54,724	1,538,209	1,786,958	3,485,214	2,411,096	1,074,118
Other retail instalment paper.....	171,618	53,573	579,163	774,098	1,578,452	1,137,933	440,519
Repair and modernization instalment.....	180,080	25,905	702,009	565,452	1,473,446	1,045,227	428,219
Instalment cash loans.....	265,261	12,099	497,711	871,629	1,646,700	1,145,543	501,157
Single-payment loans.....	493,279	64,966	1,508,375	1,664,134	3,730,754	2,356,860	1,373,894
Loans to banks.....	362,059	10,925	98,809	21,886	493,679	188,185	305,494
All other loans (including overdrafts).....	367,519	76,611	626,741	361,410	1,432,281	922,997	509,284
United States Government direct obligations	9,638,813	3,301,822	22,036,003	23,767,308	58,743,946	39,796,718	18,947,228
Treasury bills.....	844,111	243,983	1,380,630	2,062,388	4,531,112	3,122,678	1,408,434
Treasury certificates of indebtedness.....	551,588	223,229	1,473,679	1,491,735	3,740,231	2,673,566	1,066,665
Treasury notes.....	2,179,451	864,319	5,121,826	4,846,752	13,012,348	8,349,626	4,662,722
Nonmarketable bonds.....	57,576	15,887	263,714	1,400,530	1,737,707	1,307,705	430,002
Other bonds maturing in 5 years or less.....	2,657,239	738,008	5,373,514	5,845,530	14,614,291	9,439,906	5,174,385
Other bonds maturing in 5 to 10 years.....	2,767,814	913,043	6,789,633	6,087,267	16,557,757	11,580,429	4,977,328
Other bonds maturing in 10 to 20 years.....	554,968	303,292	1,618,125	2,010,335	4,486,720	3,268,337	1,218,383
Other bonds maturing after 20 years.....	26,066	61	14,882	22,771	63,780	54,471	9,309

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, October 7, 1954					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—net	57,232,857	2,906,330	16,267,395	3,144,625	4,317,311	2,553,385	2,478,680
Reserves.....	887,388	52,857	278,839	55,874	76,449	30,057	34,274
Loans—gross	58,120,245	2,959,187	16,546,234	3,200,499	4,393,760	2,583,442	2,512,954
Commercial and industrial loans, including open-market paper.....	24,356,525	1,380,549	8,567,997	1,222,066	1,439,432	859,182	1,113,813
Loans to farmers directly guaranteed by CCC.....	460,479	51	2,505	1,662	18,347	4,815	15,410
Other loans to farmers.....	1,930,469	30,893	82,515	54,187	77,101	65,001	78,278
Loans to brokers and dealers in securities.....	2,451,025	33,333	1,859,090	44,037	100,039	26,071	21,647
Other loans for purchasing or carrying securities.....	1,168,080	35,424	415,204	61,769	95,441	97,290	51,162
Real estate loans:							
On farm land.....	617,798	16,403	40,390	45,739	83,221	53,960	32,729
On residential property:							
Insured by FHA.....	3,472,750	76,984	590,437	84,083	197,093	64,837	33,953
Insured or guaranteed by VA.....	2,725,493	107,851	570,465	209,905	282,707	110,191	26,981
Not insured or guaranteed by FHA or VA.....	4,651,623	289,379	744,367	354,787	646,390	296,059	149,746
On other properties.....	2,445,477	176,738	358,815	198,951	283,793	171,677	121,648
Other loans to individuals:							
Retail automobile instalment paper.....	3,485,214	196,767	461,732	258,504	304,270	197,265	206,595
Other retail instalment paper.....	1,578,452	71,074	356,469	88,190	120,039	74,353	98,585
Repair and modernization instalment loans.....	1,473,446	48,905	337,236	94,029	129,004	53,995	89,114
Instalment cash loans.....	1,646,700	105,172	488,835	123,470	137,908	120,790	94,939
Single-payment loans.....	3,730,754	300,817	840,121	270,678	344,102	300,519	269,334
Loans to banks.....	493,679	24,935	364,204	6,045	1,726	14,553	8,814
All other loans (including overdrafts).....	1,432,281	63,912	465,852	82,397	133,147	72,884	100,206
United States Government direct obligations	58,743,946	2,459,460	13,988,838	2,826,293	5,291,565	2,697,534	3,010,377
Treasury bills.....	4,531,112	214,449	1,118,451	175,104	256,281	192,664	303,865
Treasury certificates of indebtedness.....	3,740,231	156,834	754,499	154,089	347,447	146,564	274,587
Treasury notes.....	13,012,348	375,170	2,885,627	487,981	1,208,513	567,576	749,138
Nonmarketable bonds.....	1,737,707	93,985	263,354	158,618	151,883	141,593	80,021
Other bonds maturing in 5 years or less.....	14,614,291	577,315	3,854,631	770,230	1,412,381	683,778	619,395
Other bonds maturing in 5 to 10 years.....	16,557,757	735,999	3,960,475	696,779	1,508,464	757,555	753,656
Other bonds maturing in 10 to 20 years.....	4,486,720	303,450	1,121,655	379,653	400,075	207,069	228,635
Other bonds maturing after 20 years.....	63,780	2,258	30,146	3,839	6,521	735	1,080

	By Federal Reserve districts, October 7, 1954—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—net	7,524,594	2,103,603	1,454,322	2,353,684	3,116,911	9,012,017
Reserves.....	141,273	25,776	18,214	19,168	30,079	124,528
Loans—gross	7,665,867	2,129,379	1,472,536	2,372,852	3,146,990	9,136,545
Commercial and industrial loans, including open-market paper.....	3,182,858	800,263	443,520	891,513	1,572,682	2,882,650
Loans to farmers directly guaranteed by CCC.....	23,256	18,381	38,604	163,847	70,459	103,142
Other loans to farmers.....	265,598	124,729	149,469	349,851	246,254	406,593
Loans to brokers and dealers in securities.....	269,966	18,127	2,446	10,023	13,385	52,861
Other loans for purchasing or carrying securities.....	173,840	35,041	19,085	23,788	120,966	39,070
Real estate loans:						
On farm land.....	98,963	44,202	23,694	37,666	31,212	109,619
On residential property:						
Insured by FHA.....	468,547	148,570	119,430	87,351	27,006	1,574,459
Insured or guaranteed by VA.....	368,522	56,808	123,765	57,930	34,085	776,283
Not insured or guaranteed by FHA or VA.....	798,562	181,957	115,021	112,199	99,549	863,607
On other properties.....	328,393	109,783	56,893	102,899	110,662	425,225
Other loans to individuals:						
Retail automobile instalment paper.....	479,104	121,883	108,227	147,221	197,527	806,119
Other retail instalment paper.....	236,500	57,798	64,721	63,944	88,750	258,029
Repair and modernization instalment loans.....	234,377	68,298	82,989	45,791	67,836	221,872
Instalment cash loans.....	128,321	49,315	32,564	47,934	109,057	208,395
Single-payment loans.....	413,738	224,664	57,562	167,993	277,926	263,300
Loans to banks.....	23,073	7,579	9	2,877	14,679	25,185
All other loans (including overdrafts).....	172,249	61,981	34,537	60,025	64,955	120,136
United States Government direct obligations	11,203,075	2,238,370	1,664,898	2,780,046	2,668,820	7,914,670
Treasury bills.....	723,651	175,783	169,923	344,682	354,804	501,455
Treasury certificates of indebtedness.....	623,770	151,532	151,636	216,678	252,592	510,003
Treasury notes.....	2,654,168	587,328	405,172	708,846	547,550	1,835,279
Nonmarketable bonds.....	326,658	95,478	121,376	115,208	57,845	131,688
Other bonds maturing in 5 years or less.....	2,837,846	495,588	396,874	601,317	598,390	1,766,546
Other bonds maturing in 5 to 10 years.....	3,235,193	637,819	361,953	667,534	707,105	2,535,225
Other bonds maturing in 10 to 20 years.....	796,790	93,787	56,742	123,298	149,483	626,081
Other bonds maturing after 20 years.....	4,999	1,055	1,222	2,483	1,049	8,393

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

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, October 7, 1954					
		Boston	New York	Phila- delphia	Cleveland	Richmond ²	Atlanta ²
Loans—net	22,530,748	1,138,767	655,180	1,433,638	2,532,278	1,169,043	1,096,085
Reserves.....	374,426	26,180	21,912	31,472	54,372	16,057	18,224
Loans—gross	22,905,174	1,164,947	677,092	1,465,110	2,586,650	1,185,100	1,114,309
Commercial and industrial loans, including open-market paper.....	10,127,605	733,240	332,742	813,999	1,127,494	493,900	588,501
Loans to farmers directly guaranteed by CCC.....	87,155	.....	335	.....	.....	1,117	6,587
Other loans to farmers.....	410,196	3,333	2,840	188	730	1,767	9,243
Loans to brokers and dealers in securities.....	346,071	24,899	20,987	37,183	97,848	22,131	18,527
Other loans for purchasing or carrying se- curities.....	522,909	14,601	16,132	38,418	75,900	75,127	30,899
Real estate loans:							
On farm land.....	100,775	26	2,304	303	4,735	2,843	3,735
On residential property:							
Insured by FHA.....	2,008,441	36,451	41,422	22,908	109,950	23,327	6,779
Insured or guaranteed by VA.....	1,238,804	19,986	31,778	23,578	146,345	40,546	5,675
Not insured or guaranteed by FHA or VA.....	1,556,748	44,787	53,485	26,248	250,276	90,583	32,420
On other properties.....	955,453	41,021	36,564	33,437	127,959	66,967	39,061
Other loans to individuals:							
Retail automobile instalment paper.....	1,538,209	53,216	27,434	147,917	113,401	89,204	93,665
Other retail instalment paper.....	579,163	17,114	21,427	41,210	64,761	26,515	35,038
Repair and modernization instalment loans.....	702,009	11,836	15,392	55,004	80,155	30,733	35,531
Instalment cash loans.....	497,711	12,584	19,205	36,700	64,172	39,484	26,323
Single-payment loans.....	1,508,375	114,265	39,213	135,566	214,684	120,908	115,164
Loans to banks.....	98,809	8,975	.....	5,945	1,188	13,975	7,849
All other loans (including overdrafts).....	626,741	28,613	15,832	46,506	107,052	45,973	59,312
United States Government direct obligations	22,036,003	817,594	470,932	917,979	3,057,424	1,223,414	1,265,991
Treasury bills.....	1,380,630	73,444	9,033	57,099	110,193	77,368	141,442
Treasury certificates of indebtedness.....	1,473,679	83,584	25,665	44,994	224,443	67,382	120,014
Treasury notes.....	5,121,826	91,798	105,313	180,864	750,163	267,876	317,170
Nonmarketable bonds.....	263,714	9,510	4,839	5,828	21,589	28,062	9,014
Other bonds maturing in 5 years or less.....	5,373,514	160,122	177,187	270,280	793,901	329,762	274,735
Other bonds maturing in 5 to 10 years.....	6,789,633	299,407	109,886	250,226	918,297	363,669	310,899
Other bonds maturing in 10 to 20 years.....	1,618,125	99,329	38,876	108,599	235,372	89,224	92,704
Other bonds maturing after 20 years.....	14,882	400	133	89	3,466	71	13

	By Federal Reserve districts, October 7, 1954—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ²
Loans—net	2,213,792	1,177,640	551,847	1,275,571	1,754,337	7,532,570
Reserves.....	46,015	16,655	6,684	11,064	16,301	109,490
Loans—gross	2,259,807	1,194,295	558,531	1,286,635	1,770,638	7,642,060
Commercial and industrial loans, including open-market paper.....	810,876	605,549	275,668	674,227	1,089,726	2,581,683
Loans to farmers directly guaranteed by CCC.....	399	3,002	256	17,722	5,299	52,438
Other loans to farmers.....	7,669	18,612	3,460	79,913	20,377	262,064
Loans to brokers and dealers in securities.....	30,454	17,804	2,308	9,787	12,226	51,917
Other loans for purchasing or carrying securities.....	77,393	23,768	11,887	17,071	106,104	35,609
Real estate loans:						
On farm land.....	4,410	1,834	368	4,679	4,178	71,360
On residential property:						
Insured by FHA.....	236,215	62,335	29,465	56,749	9,887	1,372,953
Insured or guaranteed by VA.....	167,724	17,213	45,410	24,912	18,877	696,760
Not insured or guaranteed by FHA or VA.....	211,317	54,774	17,660	48,128	32,287	694,783
On other properties.....	97,641	54,764	14,020	65,565	61,222	317,232
Other loans to individuals:						
Retail automobile instalment paper.....	174,916	53,480	27,646	58,440	59,557	639,333
Other retail instalment paper.....	48,870	28,760	24,174	33,241	43,582	194,471
Repair and modernization instalment loans.....	128,424	47,836	54,141	29,856	40,874	172,227
Instalment cash loans.....	35,226	17,821	9,690	20,559	55,065	160,882
Single-payment loans.....	158,710	127,771	20,392	95,828	157,333	208,541
Loans to banks.....	12,000	7,527	.....	1,930	14,235	25,185
All other loans (including overdrafts).....	57,563	51,445	21,986	48,028	39,809	104,622
United States Government direct obligations	3,643,432	1,022,568	526,245	1,393,251	1,253,985	6,443,188
Treasury bills.....	155,750	76,628	65,891	163,424	112,731	337,627
Treasury certificates of indebtedness.....	148,408	63,049	60,015	95,892	131,627	408,606
Treasury notes.....	821,837	304,624	122,258	396,203	230,221	1,533,499
Nonmarketable bonds.....	54,909	15,155	4,844	17,408	11,178	81,378
Other bonds maturing in 5 years or less.....	985,178	227,498	125,415	284,790	308,136	1,436,510
Other bonds maturing in 5 to 10 years.....	1,236,958	312,970	116,284	376,302	358,940	2,135,795
Other bonds maturing in 10 to 20 years.....	238,962	22,389	31,033	58,705	101,134	501,798
Other bonds maturing after 20 years.....	1,430	255	505	527	18	7,975

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

² See note 3, page 11.

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, October 7, 1954					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—net	20,595,684	1,767,563	3,978,831	1,710,987	1,785,033	1,384,342	1,382,595
Reserves.....	265,038	26,677	64,957	24,402	22,077	14,000	16,050
Loans—gross	20,860,722	1,794,240	4,043,788	1,735,389	1,807,110	1,398,342	1,398,645
Commercial and industrial loans, including open-market paper.....	5,091,704	647,309	931,183	408,067	311,938	365,282	525,312
Loans to farmers directly guaranteed by CCC.....	373,289	51	2,170	1,662	18,347	3,698	8,823
Other loans to farmers.....	1,512,107	27,560	77,502	53,999	76,371	63,234	69,035
Loans to brokers and dealers in securities.....	75,319	8,434	46,388	6,854	2,191	3,940	3,120
Other loans for purchasing or carrying securities.....	208,127	20,823	34,771	23,351	19,541	22,163	20,263
Real estate loans:							
On farm land.....	516,562	16,377	38,086	45,436	78,486	51,117	28,994
On residential property:							
Insured by FHA.....	1,273,120	40,533	365,227	61,175	87,143	41,510	27,174
Insured or guaranteed by VA.....	1,420,332	87,865	479,158	186,327	136,362	69,645	21,306
Not insured or guaranteed by FHA or VA.....	2,961,743	244,592	595,810	328,539	396,114	205,476	117,326
On other properties.....	1,382,852	135,717	242,686	165,514	155,834	104,710	82,587
Other loans to individuals:							
Retail automobile instalment paper.....	1,786,958	143,551	328,975	110,587	190,869	108,061	112,930
Other retail instalment paper.....	774,098	53,960	163,424	46,980	55,278	47,838	63,547
Repair and modernization instalment loans.....	565,452	37,069	141,764	39,025	48,849	23,262	53,583
Instalment cash loans.....	871,629	92,588	204,369	86,770	73,736	81,306	68,616
Single-payment loans.....	1,664,134	186,552	307,629	135,112	129,418	179,611	154,170
Loans to banks.....	21,886	15,960	2,145	100	538	578	965
All other loans (including overdrafts).....	361,410	35,299	82,501	35,891	26,095	26,911	40,894
United States Government direct obligations	23,767,308	1,641,866	3,879,093	1,908,314	2,234,141	1,474,120	1,744,386
Treasury bills.....	2,062,388	141,005	265,307	118,005	146,088	115,296	162,423
Treasury certificates of indebtedness.....	1,491,735	73,250	177,246	109,095	123,004	79,182	154,573
Treasury notes.....	4,846,752	283,372	600,863	307,117	458,350	299,700	431,968
Nonmarketable bonds.....	1,400,530	84,475	200,939	152,790	130,294	113,531	71,007
Other bonds maturing in 5 years or less.....	5,845,530	417,193	1,020,205	499,950	618,480	354,016	344,660
Other bonds maturing in 5 to 10 years.....	6,087,267	436,592	1,082,775	446,553	590,167	393,886	442,757
Other bonds maturing in 10 to 20 years.....	2,010,335	204,121	527,811	271,054	164,703	117,845	135,931
Other bonds maturing after 20 years.....	22,771	1,858	3,947	3,750	3,055	664	1,067

	By Federal Reserve districts, October 7, 1954—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—net	2,837,761	925,963	902,475	1,078,113	1,362,574	1,479,447
Reserves.....	39,304	9,121	11,530	8,104	13,778	15,038
Loans—gross	2,877,065	935,084	914,005	1,086,217	1,376,352	1,494,485
Commercial and industrial loans, including open-market paper.....	538,838	194,714	167,852	217,286	482,956	300,967
Loans to farmers directly guaranteed by CCC.....	22,822	15,379	38,348	146,125	65,160	50,704
Other loans to farmers.....	251,936	106,117	146,009	269,938	225,877	144,529
Loans to brokers and dealers in securities.....	1,592	323	138	236	1,159	944
Other loans for purchasing or carrying securities.....	23,704	11,273	7,198	6,717	14,862	3,461
Real estate loans:						
On farm land.....	94,092	42,368	23,326	32,987	27,034	38,259
On residential property:						
Insured by FHA.....	224,931	86,235	89,965	30,602	17,119	201,506
Insured or guaranteed by VA.....	193,970	39,595	78,355	33,018	15,208	79,523
Not insured or guaranteed by FHA or VA.....	549,185	127,183	97,361	64,071	67,262	168,824
On other properties.....	203,145	55,019	42,873	37,334	49,440	107,993
Other loans to individuals:						
Retail automobile instalment paper.....	249,464	68,403	80,581	88,781	137,970	166,786
Other retail instalment paper.....	134,057	29,038	40,547	30,703	45,168	63,558
Repair and modernization instalment loans.....	80,048	20,462	28,848	15,935	26,962	49,645
Instalment cash loans.....	80,996	31,494	22,874	27,375	53,992	47,513
Single-payment loans.....	190,062	96,893	37,170	72,165	120,593	54,759
Loans to banks.....	148	52	9	947	444	.....
All other loans (including overdrafts).....	38,075	10,536	12,551	11,997	25,146	15,514
United States Government direct obligations	4,257,821	1,215,802	1,138,653	1,386,795	1,414,835	1,471,482
Treasury bills.....	323,918	99,155	104,032	181,258	242,073	163,828
Treasury certificates of indebtedness.....	252,133	88,483	91,621	120,786	120,965	101,397
Treasury notes.....	968,012	282,704	282,914	312,643	317,329	301,780
Nonmarketable bonds.....	255,862	80,323	116,532	97,800	46,667	50,310
Other bonds maturing in 5 years or less.....	1,114,660	268,090	271,459	316,527	290,254	330,036
Other bonds maturing in 5 to 10 years.....	1,085,192	324,849	245,669	291,232	348,165	399,430
Other bonds maturing in 10 to 20 years.....	254,536	71,398	25,709	64,593	48,351	124,283
Other bonds maturing after 20 years.....	3,508	800	717	1,956	1,031	418

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 7, 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	6,703	129,518,867	57,232,857	58,743,946	13,197	10,490,023	2,682,189	356,655	34,748,665	18,907,513	1,929,878
Reserve bank cities ¹	159	54,384,483	26,371,197	22,208,485	7,404	4,440,160	1,170,265	186,972	14,869,174	9,347,163	425,784
1. Boston.....	10	2,153,626	1,138,767	817,594	2,623	163,228	25,073	6,341	612,045	399,876	22,810
2. New York.....	29	24,121,264	11,819,648	9,753,656	4,673	2,034,821	406,955	101,511	6,941,492	4,695,079	162,376
3. Philadelphia*.....	10	2,774,661	1,433,638	917,679		330,233	79,614	13,197	837,801	427,795	33,612
4. Cleveland.....	4	2,177,222	954,324	1,001,570		172,029	44,949	4,350	503,000	305,796	28,986
5. Richmond*.....	6	486,605	229,757	212,089		38,447	5,273	1,039	170,075	81,951	7,959
6. Atlanta.....	5	808,157	414,285	313,532		62,447	16,316	1,577	280,103	139,059	8,615
7. Chicago.....	60	7,984,289	3,008,528	4,225,342	7	503,015	231,120	16,277	2,120,478	1,348,182	53,611
8. St. Louis*.....	6	1,194,383	594,844	493,683	11	80,568	20,769	4,508	379,700	215,087	8,163
9. Minneapolis.....	4	739,904	360,395	309,696		55,062	13,406	1,545	274,326	135,723	5,440
10. Kansas City*.....	9	863,714	384,865	383,476	34	67,154	26,402	1,783	365,642	163,555	6,621
11. Dallas*.....	7	1,243,739	816,014	370,206		44,751	7,128	5,640	486,312	198,011	7,585
12. San Francisco.....	9	9,836,919	5,216,332	3,409,662	56	888,405	293,260	29,204	1,898,200	1,192,049	80,006
Reserve branch cities ¹	119	19,983,720	8,175,907	9,893,885	3,191	1,491,960	371,114	47,663	5,782,907	3,212,246	259,314
2. Buffalo.....	4	932,141	468,916	356,089	12	80,081	23,709	3,334	222,216	131,314	16,844
4. Cincinnati.....	7	918,598	427,506	422,447	220	54,686	11,638	2,101	258,342	148,164	15,018
4. Pittsburgh*.....	6	2,334,880	910,476	1,062,213	1,295	221,322	128,721	10,853	519,331	346,287	25,167
5. Baltimore*.....	7	712,633	278,291	376,694		45,191	10,282	1,675	225,708	130,826	16,253
5. Charlotte.....	4	484,254	258,857	185,207	1,446	23,951	13,647	1,146	190,943	85,767	7,819
6. Birmingham.....	3	393,221	121,116	163,659		43,079	10,752	615	126,784	71,107	5,230
6. Jacksonville*.....	3	295,617	118,817	149,061		22,702	4,330	707	136,244	55,682	3,671
6. Nashville.....	4	393,661	191,989	172,414		20,721	7,045	1,492	142,856	73,262	6,478
6. New Orleans.....	6	758,682	249,878	467,325	104	36,019	4,058	1,298	267,561	148,801	8,608
7. Detroit.....	6	2,953,196	969,197	1,661,819	6	291,967	25,149	5,058	661,936	409,468	44,874
7. Little Rock.....	4	147,071	50,935	77,668	15	14,191	3,962	300	66,667	30,417	1,874
8. Louisville.....	6	457,118	209,219	219,954		15,753	11,058	1,134	163,095	81,713	7,822
8. Memphis.....	3	503,202	296,781	168,329	32	33,714	3,161	1,185	185,270	81,793	8,026
9. Helena.....	2	41,638	13,306	25,347		2,155	564	66	18,366	7,480	199
10. Denver*.....	7	619,129	256,953	328,207		24,483	8,514	972	195,346	102,729	7,264
10. Oklahoma City*.....	4	326,881	155,352	127,338		31,075	12,374	742	124,901	57,037	2,866
10. Omaha.....	5	374,056	162,196	156,069		42,501	12,588	702	148,360	72,917	3,833
11. El Paso.....	9	149,463	88,278	55,774		5,037	50	324	63,166	24,823	2,792
11. Houston*.....	6	1,074,195	517,155	404,726		40,730	9,086	2,498	473,395	207,571	12,028
11. San Antonio*.....	6	333,913	113,751	180,019		20,520	19,069	554	122,810	61,150	5,651
12. Los Angeles*.....	3	2,953,442	909,996	1,906,057	61	111,007	20,585	5,736	715,667	438,782	24,542
12. Portland.....	3	1,274,922	603,126	509,603		153,582	6,115	2,496	280,117	173,856	12,083
12. Salt Lake City ³	6	400,273	183,535	186,199		27,395	2,572	572	120,996	70,972	4,389
12. Seattle*.....	5	1,205,534	619,581	431,667		130,098	22,085	2,103	352,830	200,328	15,999
Other reserve cities ¹	60	5,444,869	2,090,069	2,874,268	19	336,978	132,745	10,790	1,779,119	936,828	92,966
4. Columbus.....	3	487,477	138,456	309,667		37,789	4,740	825	167,694	88,101	9,318
4. Toledo.....	4	380,156	101,516	261,527		12,664	3,876	573	108,492	60,282	9,594
5. Washington*.....	11	922,225	401,638	449,424		44,233	24,797	2,133	269,309	159,106	21,606
7. Cedar Rapids.....	1	78,974	17,260	40,801		20,431	317	165	28,021	14,479	1,488
7. Des Moines*.....	3	237,276	97,964	110,179		22,573	6,222	338	81,471	38,851	3,063
7. Indianapolis.....	5	761,706	229,986	455,463	4	56,672	18,104	1,477	232,224	130,227	13,227
7. Milwaukee*.....	6	795,167	328,891	403,787		27,446	33,390	1,653	235,739	134,085	11,236
7. Sioux City.....	4	89,114	35,007	47,863		4,240	1,839	165	36,774	16,063	1,470
8. National Stock Yards.....	1	95,014	25,861	62,934		26,350	6,033	863	130,058	67,869	2,856
9. St. Paul*.....	3	402,594	178,146	191,202		5,203	1,578	105	25,100	9,811	756
10. Kansas City, Kansas*.....	2	59,518	28,979	23,649	4	2,026	14	74	17,128	5,492	747
10. Pueblo.....	2	35,872	19,761	13,997		11,334	1,071	183	29,239	14,785	1,793
10. Topeka.....	4	93,635	31,611	49,425	11	11,071	14,564	720	140,062	70,306	4,877
10. Tulsa*.....	4	381,413	159,995	177,831		28,303	12,688	436	81,626	42,810	3,692
10. Wichita.....	4	244,038	75,859	133,259		21,796	3,486	870	155,303	66,059	5,868
11. Fort Worth*.....	3	380,690	219,139	143,260		13,935					
Country banks, by districts	6,365	49,705,795	20,595,684	23,767,308	2,583	4,220,925	1,008,065	111,230	12,317,465	5,411,276	1,151,814
1. Boston.....	303	3,826,199	1,767,563	1,641,866	303	303,043	102,827	10,597	907,718	426,102	99,628
2. New York.....	654	8,899,943	3,978,831	3,879,093	1,719	822,785	193,227	24,288	1,664,793	865,098	187,539
3. Philadelphia.....	579	4,131,399	1,710,987	1,908,314	86	345,940	156,028	12,044	843,491	405,538	98,236
4. Cleveland.....	619	4,493,460	1,785,033	2,234,141	155	368,249	95,498	10,384	936,381	463,307	112,904
5. Richmond.....	449	3,144,120	1,384,342	1,474,120	22	216,483	62,030	7,123	1,083,937	377,594	97,806
6. Atlanta.....	350	3,527,591	1,382,595	1,744,386	8	354,641	38,739	7,222	1,790,763	806,248	169,409
7. Chicago.....	937	7,933,898	2,837,761	4,257,821	88	688,134	137,511	12,583	1,931,631	427,594	97,806
8. St. Louis.....	471	2,401,217	925,963	1,215,802	29	201,348	52,950	5,125	671,373	279,551	54,903
9. Minneapolis.....	464	2,254,142	902,475	1,138,653	40	158,404	50,888	3,682	926,879	369,311	50,368
10. Kansas City.....	708	2,760,177	1,078,113	1,386,795	109	252,110	37,787	5,263	930,879	425,254	84,645
11. Dallas.....	608	3,112,426	1,362,574	1,414,835		285,807	42,205	7,005	1,277,232	425,254	84,645
12. San Francisco.....	223	3,221,223	1,479,447	1,471,482	24	225,981	38,375	5,914	731,172	318,887	59,401

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

¹ Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.² Includes both central reserve city and reserve city banks.

For other footnote, see opposite page.

RESERVE CITY BANKS,¹ BY CITIES, AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

ASSETS [In thousands of dollars]

and bank balances				Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	Federal Reserve district numbers, and reserve cities
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection								
6,867,275	28,868	87,898	6,927,233	1,261,225	21,088	86,051	386,192	369,923	257,092	166,649,103	All member banks
875,699	9,914	74,428	4,136,186	393,002	2,123	51,358	366,861	192,301	160,064	70,419,366	Reserve bank cities¹
28,234	755	7,678	152,692	16,975	16	405	26,524	7,545	3,445	2,820,581	1. Boston
45,478	2,578	48,763	1,987,218	168,235	6	3,949	274,052	83,110	95,890	31,687,998	2. New York**
87,722	1,405	3,988	238,279	23,357	76	10,125	2,526	8,766	11,304	3,668,616	3. Philadelphia*
47,665	88	1,011	119,454	8,480		10,072	127	8,622	2,463	2,709,986	4. Cleveland
22,638		36	57,491	5,671		1,862	22	1,507	661	666,407	5. Richmond*
47,493	200		84,736	12,351			655	2,481	1,951	1,105,701	6. Atlanta ³
195,700	1,394	6,712	514,879	23,480	131	549	3,052	30,049	6,639	10,168,667	7. Chicago ²
35,742	12	60	120,636	10,044	155	100	724	4,508	1,774	1,591,388	8. St. Louis*
26,751	218	365	105,829	1,012	345	3,380	732	2,527	424	1,022,650	9. Minneapolis*
57,739	22	84	137,621	4,523		452	15	1,510	482	1,236,338	10. Kansas City*
145,225	384	795	134,312	16,761	235		13,700	2,819	17,816	1,781,382	11. Dallas*
135,312	2,858	4,936	483,039	102,113	1,152	20,464	44,732	38,857	17,215	11,959,652	12. San Francisco
907,701	8,566	10,499	1,384,581	195,953	3,941	15,779	14,072	81,153	31,286	26,108,811	Reserve branch cities¹
22,789	274	1,321	49,674	11,488	46	552		3,157	2,465	1,172,065	1. Buffalo*
35,976	100	115	58,969	12,163	48		67	4,620	1,528	1,195,366	4. Cincinnati
34,240		4,352	109,285	29,275	155	1,177	88	11,197	2,169	2,898,272	7. Pittsburgh*
23,344	104	161	55,020	7,230	86	400	55	2,799	2,275	951,186	5. Baltimore*
17,355			80,002	4,154	188			1,580	1,971	683,090	5. Charlotte ³
28,284			22,163	2,912				1,514	2,281	472,712	6. Birmingham
36,110	10		40,771	4,334				609	135	436,939	6. Jacksonville*
36,291			26,825	5,011	138		37	1,059	896	543,658	6. Nashville
45,553	390	70	64,139	6,986	10	500	2,727	2,681	1,122	1,040,269	6. New Orleans
61,700	689	1,425	143,780	17,700				15,159	3,605	3,651,596	7. Detroit
17,565	50		16,777	1,460				179	643	216,020	8. Little Rock
28,384			45,176	2,811	37	182		1,809	321	625,419	8. Louisville
47,924	112	12	47,403	6,431				1,243	321	699,475	8. Memphis
2,849			7,838	215				269	16	60,504	9. Helena
41,604	200	11	43,538	1,230	177	240		2,794	1,362	820,262	9. Denver*
37,000	270		27,998	5,513		1,686		1,098	106	461,453	10. Oklahoma City*
24,161			47,179	3,543				1,780	306	528,045	10. Omaha
25,095		89	10,367	1,392	130			219	134	214,504	11. El Paso
167,544	4,312	902	81,038	15,547	2,077	4,584	6,352	3,836	5,519	1,585,505	11. Houston*
28,655	283	18	27,053	5,534	47			854	90	463,248	11. San Antonio*
77,214	11	786	174,332	14,077	30	5,473	90	13,524	1,372	3,703,675	12. Los Angeles*
20,483	668	383	72,644	17,710	289		270	4,747	836	1,578,891	12. Portland
15,337	368		29,930	3,574	2	926	6	54	689	526,520	12. Salt Lake City ³
32,244	725	854	102,680	15,663	481	59	104	4,372	1,078	1,580,121	12. Seattle*
402,998	1,316	443	344,568	59,347	217	4,089	118	16,849	7,659	7,312,267	Other reserve cities¹
35,838		16	34,421	7,621				806	806	664,404	4. Columbus
32,052			6,564	1,884		95		2,031	430	493,088	4. Toledo
44,321		283	43,993	16,850	56	1,150		1,812	2,082	1,213,484	5. Washington*
4,666			7,388	843					94	107,931	7. Cedar Rapids
23,854			15,703	677			91		901	322,169	7. Des Moines*
43,061	64	34	44,911	5,801	8			2,604	444	1,002,787	7. Indianapolis
28,284	79	37	62,018	7,233				1,767	1,886	1,041,792	7. Milwaukee*
12,198	71		6,972	1,034				332	33	127,287	7. Sioux City
4,210			17,492					598		136,518	8. National Stock Yards
15,795		73	43,465	2,747		185		1,790	776	538,150	9. St. Paul*
10,666			3,867	446				7	118	85,189	10. Kansas City, Kansas*
9,655	188		1,046	348	7			32	28	53,415	10. Pueblo
8,368			4,293	606				480	60	124,020	10. Topeka
52,876	200		11,803	4,767	1	1,000		1,355	503	529,101	10. Tulsa*
26,556			8,568	1,431	145			1,123	98	328,461	10. Wichita
50,598	714		32,064	7,059				1,211	208	544,471	11. Fort Worth*
4,680,877	9,072	2,528	1,061,898	612,923	14,807	14,825	5,141	79,620	58,083	62,808,659	Country banks, by districts
220,600	259	619	160,510	59,837	996	1,179	249	7,724	5,208	4,809,110	1. Boston
390,844	799	512	217,001	117,489	1,398	2,361	390	23,030	11,368	10,717,772	2. New York
277,363	378		61,976	56,628	1,631	1,188	50	4,156	5,475	5,044,018	3. Philadelphia
300,797	224	9	59,140	51,416	347	853	55	4,469	4,320	5,491,301	4. Cleveland
348,227	882	9	106,548	44,971	1,372	793	220	2,874	5,733	4,132,014	5. Richmond
450,785	1,433	241	105,798	49,926	2,426	997	3,660	7,314	5,377	4,680,948	6. Atlanta
703,816	330	105	110,855	73,400	1,014	2,862	72	10,278	8,311	9,820,598	7. Chicago
305,444	15	1	31,459	23,322	546	431		2,877	2,243	3,102,009	8. St. Louis
240,077	471	293	35,137	19,748	408	602		6,206	1,216	2,843,459	9. Minneapolis
457,814	699		42,687	20,399	790	304		1,939	1,655	3,706,150	10. Kansas City
703,957	3,097	289	59,991	49,626	2,471	505	263	1,609	3,606	4,447,739	11. Dallas
281,153	485	450	70,796	46,161	1,408	2,750	112	7,144	3,571	4,013,541	12. San Francisco

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 7, 1954, OF CENTRAL RESERVE CITY AND

LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Post-al savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks	112,445,973	82,775,152	6,546,446	7,057,892	12,279,652	1,351,608	2,435,223	39,271,237	35,370,408	304,385	19,267	2,017,425	63,342	1,496,410
Reserve bank cities	49,661,674	34,499,117	3,613,476	1,432,894	7,347,491	1,286,491	1,482,205	13,533,862	11,047,373	109,365	3,483	864,438	40,643	1,468,560
1. Boston	2,262,646	1,652,192	140,321	108,932	308,567	32,338	20,296	222,789	195,698	4,395	6	229,683	18,950	22,690
2. New York	24,140,656	16,521,031	2,009,216	342,910	3,077,681	1,087,148	1,102,670	3,701,689	2,141,644	54,450	80	85,031	325	1,256,962
3. Philadelphia*	2,851,010	2,108,659	163,433	103,539	429,066	17,874	28,439	434,222	346,966	45	80	23,536	37	1,775
4. Cleveland	1,632,432	1,271,292	113,353	68,586	154,548	4,517	20,136	862,023	838,065	385	2,000	10,222	110	5
5. Richmond*	471,362	387,169	20,779	29,463	130,068	303	3,580	145,199	128,554	4,313	15	1,758	5	22,800
6. Atlanta*	898,717	580,094	42,398	68,721	202,062	43	5,399	119,685	116,702	1,205	673	46,430	1,160	5
7. Chicago*	7,204,372	5,006,990	517,041	281,958	1,279,810	41,458	77,115	2,164,990	2,089,897	4,030	673	1,250	100	5
8. St. Louis*	1,283,148	815,709	74,399	40,740	342,631	1,973	7,696	172,228	169,668	2,050	510	441,233	19,956	164,333
9. Minneapolis*	829,966	476,214	48,644	47,358	243,984	2,202	11,564	111,249	109,990	9	1	25,295	19,956	164,333
10. Kansas City*	1,053,972	571,993	38,247	28,814	408,213	1,329	5,376	100,819	100,718	9	1	441,233	19,956	164,333
11. Dallas*	1,369,005	783,596	71,446	28,156	472,452	2,079	11,276	243,371	218,076	38,483	198	441,233	19,956	164,333
12. San Francisco	5,664,388	4,424,178	374,199	283,717	298,409	95,227	188,658	5,255,598	4,591,395	38,483	198	441,233	19,956	164,333
Reserve branch cities	18,295,268	13,272,135	999,010	1,117,998	2,638,843	46,033	221,249	5,659,626	5,310,182	24,134	1,133	313,027	4,150	7,000
2. Buffalo*	707,247	551,874	40,848	69,526	31,393	4,167	9,439	373,076	370,274	225	5	2,267	535	80
4. Cincinnati	848,488	652,532	44,720	31,289	108,780	623	10,544	239,040	209,595	225	10	29,360	80	712
4. Pittsburgh*	1,963,233	1,548,779	133,413	46,171	215,355	2,240	17,275	566,349	544,604	225	5	20,798	712	20
5. Baltimore*	747,986	524,637	59,713	61,929	96,452	1,028	4,137	134,126	117,352	600	2	16,154	20	1,690
5. Charlotte*	553,321	319,521	30,256	44,244	149,924	45	9,331	68,391	53,642	2,797	2	10,260	1,690	5
6. Birmingham*	372,203	277,863	17,133	27,648	48,007	57	1,552	65,529	65,529	1,950	36	2,465	5	5
6. Jacksonville*	346,182	191,735	15,525	34,186	103,189	57	1,490	55,151	50,736	66	36	3,869	5	5
6. Nashville	374,962	199,746	32,102	44,888	95,917	82	2,309	129,209	125,269	66	36	10,637	5	5
6. New Orleans	843,483	470,862	29,243	158,384	164,116	6,865	14,013	134,005	123,332	66	36	7,318	5	5
7. Detroit	2,180,631	1,654,205	161,347	108,540	221,918	4,859	29,762	1,150,416	1,140,233	2,865	6	5,335	480	5
8. Little Rock	177,132	100,155	6,176	24,068	46,087	92	5,254	165,136	157,733	225	6	5,325	480	5
8. Louisville	496,924	333,491	27,170	11,385	116,476	42	8,360	78,822	76,644	1,805	5	5,335	480	5
8. Memphis	531,698	287,919	18,859	33,260	188,538	860	2,262	114,289	113,439	805	5	5,335	480	5
9. Helena	49,962	21,866	1,697	10,743	15,329	92	327	7,172	7,117	50	5	5,335	480	5
10. Denver*	603,062	434,087	27,253	23,833	112,543	92	5,254	165,136	157,733	2,055	5	5,335	480	5
10. Okla'ma City*	371,075	211,304	14,479	32,067	109,523	9	3,702	46,441	40,536	100	3	5,325	480	5
10. Omaha	450,654	263,218	24,636	23,598	137,227	9	1,966	41,567	41,564	3	3	5,325	480	5
11. El Paso	155,105	109,434	6,327	6,717	29,048	1,423	2,156	44,056	36,620	1,851	37	5,585	33,738	23,880
11. Houston*	1,328,134	901,155	50,421	64,409	290,650	6,156	15,343	135,457	101,682	1,754	17	118,302	100	50
11. San Antonio*	340,904	246,442	9,004	12,206	66,419	3,671	3,161	95,985	71,834	615	17	118,302	100	50
12. Los Angeles*	2,439,993	2,084,452	122,930	51,927	136,684	5,937	37,964	1,003,303	884,286	62	1,020	17,526	50	50
12. Portland	922,689	758,023	47,635	60,322	30,901	1,685	24,123	522,337	504,699	62	1,020	17,526	50	50
12. Salt Lake City*	375,868	273,092	19,278	33,560	46,364	3,574	5,374	112,563	112,603	2,335	1,020	555	50	50
12. Seattle*	1,114,522	855,743	58,845	103,098	78,003	6,274	12,559	348,039	335,923	3,926	800	390	7,000	7,000
Other reserve cities	5,566,801	3,760,282	299,159	439,470	982,167	7,916	77,807	1,229,969	1,162,436	23,343	126	25,145	1,094	17,825
4. Columbus	509,208	322,667	19,248	101,728	51,018	48	14,499	114,222	99,387	825	5	13,769	236	236
4. Toledo	327,625	262,235	21,660	11,964	22,910	8,856	133,346	130,681	200	55	25	2,410	17,825	17,825
5. Washington*	892,738	762,244	46,832	113	65,538	5,756	12,255	230,435	202,307	10,278	25	18,943	18,943	18,943
7. Cedar Rapids	81,696	39,118	3,751	6,956	31,711	3,028	160	18,943	18,943	17	5	18,943	18,943	18,943
7. Des Moines*	264,731	138,792	13,760	41,106	68,045	371	13,730	35,614	34,137	1,460	17	171,220	2,810	43
7. Indianapolis	761,025	487,936	69,735	89,154	100,099	1,001	12,277	205,737	201,104	4,180	7	205,737	201,104	205,737
7. Milwaukee*	97,962	53,130	3,757	6,028	33,987	875	21,310	21,310	21,283	20	5	21,283	21,283	21,283
8. National Stock Yards	120,739	19,790	3,929	4,449	92,352	219	5,928	1,427	1,427	1	1	4,500	4,500	4,500
9. St. Paul*	420,045	247,125	22,176	48,189	98,682	411	3,462	74,496	74,146	350	1	74,146	74,146	74,146
10. Kansas City, Kansas*	62,015	23,534	2,114	10,668	25,030	669	17,587	17,582	17,582	80	11	1,000	1,000	1,000
10. Pueblo	37,554	27,909	2,212	2,294	4,852	287	10,922	9,842	9,842	80	11	23	23	23
10. Topeka	96,564	53,088	5,229	24,288	13,492	467	18,634	17,690	17,690	910	11	255	360	360
10. Tulsa*	437,290	331,199	18,085	13,939	71,597	329	2,141	50,319	49,219	485	5	255	360	360
10. Wichita	281,668	188,336	11,307	34,124	45,404	2,497	27,126	26,006	26,006	1,120	625	3,185	3,185	3,185
11. Fort Worth*	414,571	264,864	14,378	17,509	115,435	2,385	91,272	87,462	87,462	625	88	3,185	3,185	3,185
Country banks, by districts	38,922,230	31,243,618	1,634,801	4,067,530	1,311,151	11,168	653,962	18,847,780	17,850,417	147,543	14,525	814,815	17,455	3,025
1. Boston	3,195,939	2,560,911	163,062	242,590	119,097	1,508	108,771	1,173,042	1,152,053	7,153	1,828	11,898	110	25
2. New York	5,835,248	4,476,099	319,233	772,779	126,115	892	140,128	3,988,280	3,794,609	13,869	20	176,749	3,008	25
3. Philadelphia	2,625,029	2,228,461	120,743	204,550	19,290	11	51,974	1,909,958	1,846,128	8,592	574	54,630	34	34
4. Cleveland	2,980,963	2,479,895	153,766	276,566	24,433	107	46,303	2,036,346	1,936,009	1,739	1,003	97,498	97	97
5. Richmond	2,612,796	2,076,185	110,223	246,979	129,953	107	49,349	1,172,022	1,051,421	41,408	1,538	76,402	1,253	1,253
6. Atlanta	3,340,150	2,518,692	127,980	402,996	253,192	3,249	34,041	984,534	891,451	20,936	3,671	60,112	5,364	3,000
6. Chicago	5,670,321	4,571,295	242,570	668,164	111,644	56	76,592	3,454,277	3,322,717	4,395	3,994	122,712	459	459
8. St. Louis	2,088,652													

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	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
151,717,210	408,595	402,884	2,107,949	154,636,638	3,533,965	5,693,087	2,395,119	390,294	12,012,465	98,652,695	85,341,034	All member banks
63,195,536	252,614	383,025	1,306,967	65,138,142	1,552,584	2,659,924	927,816	140,900	5,281,224	44,649,903	33,278,030	Reserve bank cities¹
2,485,435	15,000	27,894	34,552	2,562,881	67,875	136,487	37,061	16,277	257,700	2,081,834	1,628,728	1. Boston
27,842,345	148,214	287,571	726,577	29,004,707	729,917	1,424,130	500,409	28,835	2,688,291	22,107,960	15,979,393	2. New York**
3,285,232	29,500	2,767	40,788	3,357,887	75,836	180,253	49,944	4,696	310,729	2,525,009	2,002,358	3. Philadelphia*
2,494,455	12,000	127	31,709	2,538,291	49,750	95,250	25,999	696	171,695	1,465,313	1,240,560	4. Cleveland
616,561	.....	22	8,146	624,729	12,450	20,800	7,496	932	41,678	391,233	262,721	5. Richmond*
1,018,402	.....	655	13,161	1,032,218	20,800	30,608	10,780	11,295	73,483	766,488	569,478	6. Atlanta
9,369,362	18,900	3,484	90,783	9,482,529	237,630	297,416	90,872	60,220	686,138	6,493,793	4,851,184	7. Chicago ²
1,455,376	8,000	724	18,278	1,482,378	42,475	38,225	27,391	919	109,101	1,126,770	743,509	8. St. Louis*
941,215	3,000	732	13,213	958,160	13,000	38,500	7,895	5,095	64,490	697,386	429,307	9. Minneapolis*
1,154,791	.....	15	5,791	1,160,597	21,900	35,400	14,864	3,377	75,741	858,612	468,562	10. Kansas City*
1,612,376	.....	13,700	15,484	1,641,560	57,650	59,381	22,414	3,377	139,822	1,089,468	688,716	11. Dallas*
10,919,986	18,000	45,334	308,885	11,292,205	223,301	303,474	132,691	7,981	667,447	5,046,037	4,413,514	12. San Francisco
23,954,894	105,100	14,600	287,858	24,362,452	510,541	868,514	328,315	38,989	1,746,359	16,003,214	13,226,801	Reserve branch cities¹
1,080,323	.....	.....	12,944	1,093,267	29,794	39,926	3,302	776	78,798	634,784	581,165	2. Buffalo
1,087,528	9,000	67	12,890	1,109,485	25,475	44,525	15,636	185	85,881	753,543	635,396	3. Cincinnati
2,529,582	10,000	88	33,166	2,572,836	85,288	212,563	26,215	1,370	325,436	1,819,708	1,502,940	4. Pittsburgh*
882,022	600	55	6,276	888,953	14,200	35,100	7,788	5,145	62,233	669,532	535,683	5. Baltimore*
621,712	.....	.....	15,150	636,862	8,650	30,350	5,964	1,264	46,228	455,964	293,094	6. Charlotte ³
437,732	.....	.....	5,729	443,461	9,300	11,200	6,199	6,969	29,251	321,756	284,900	6. Birmingham
101,333	.....	.....	4,104	405,437	11,500	12,000	3,486	4,516	31,502	269,301	186,640	6. Jacksonville*
504,171	.....	37	8,921	513,129	11,000	13,500	5,946	83	30,529	311,846	220,118	6. Nashville
977,488	500	3,055	6,034	987,077	11,900	30,550	10,736	6	53,192	733,791	579,120	6. New Orleans
3,331,047	85,000	.....	44,639	3,460,686	47,784	100,800	36,803	5,523	190,910	1,975,151	1,648,727	7. Detroit
202,299	.....	.....	1,297	203,596	4,700	5,300	2,083	341	12,244	142,790	108,092	8. Little Rock
575,746	.....	.....	7,924	583,670	11,750	23,850	5,983	166	41,749	423,364	308,060	8. Louisville
645,987	.....	3,008	6,365	655,360	11,250	28,250	4,615	.....	44,115	436,371	276,038	8. Memphis
57,134	.....	.....	6,694	57,828	1,100	1,100	441	35	2,676	39,275	25,098	9. Helena
768,198	.....	.....	6,531	774,729	12,700	19,500	9,528	3,821	45,549	517,920	419,636	10. Denver*
417,516	.....	1,268	3,017	421,801	12,350	12,350	14,299	653	39,652	306,077	219,075	10. Oklahoma City*
492,221	.....	.....	2,833	495,114	11,700	11,700	5,458	4,073	32,931	379,314	241,603	10. Omaha
199,161	.....	.....	1,931	201,092	3,900	6,900	2,206	406	13,412	119,643	107,940	11. El Paso
1,463,591	.....	6,543	11,066	1,481,200	40,750	42,500	19,833	1,222	104,305	1,079,552	899,869	11. Houston*
436,888	.....	.....	440,400	440,400	6,900	11,550	4,271	127	22,848	285,195	234,756	11. San Antonio*
3,443,197	.....	93	45,314	3,488,604	64,000	78,025	70,708	2,338	215,071	2,188,449	2,000,011	12. Los Angeles*
1,445,026	.....	270	23,914	1,469,210	36,800	46,400	26,481	.....	109,681	829,562	769,824	12. Portland
492,431	.....	6	5,727	498,164	8,750	9,475	9,074	1,057	28,356	330,728	280,296	12. Salt Lake City*
1,462,561	.....	110	17,820	1,480,491	29,000	41,100	26,200	3,330	99,630	979,598	868,270	12. Seattle*
6,796,770	8,200	118	62,448	6,867,536	131,118	217,756	77,819	18,038	444,731	4,819,262	3,932,991	Other reserve cities¹
623,430	.....	.....	5,987	629,417	10,500	17,000	6,777	710	34,987	438,949	404,473	4. Columbus
460,971	3,000	.....	9,075	469,046	9,200	9,900	4,024	918	24,042	289,009	276,491	4. Toledo
1,123,173	500	.....	9,602	1,133,275	22,940	41,510	12,487	3,272	80,209	804,424	730,619	5. Washington*
100,639	.....	.....	100,639	100,639	5,500	5,000	1,792	.....	7,292	69,642	38,846	7. Cedar Rapids
300,345	.....	91	2,167	302,603	5,500	5,750	6,496	.....	19,566	225,174	167,223	7. Des Moines*
935,103	.....	.....	5,744	940,847	18,228	33,000	11,277	1,435	61,940	673,053	545,909	7. Indianapolis
967,107	.....	.....	9,561	976,668	18,200	31,221	11,604	2,099	65,124	671,095	515,350	7. Milwaukee*
119,272	700	.....	684	120,656	1,900	3,700	758	273	6,631	78,792	53,246	7. Sioux City
126,667	.....	27	1,082	127,776	1,000	6,000	1,742	.....	8,742	99,037	6,966	8. National Stock Yards
494,541	.....	.....	9,068	503,609	9,000	19,750	4,261	1,530	34,541	360,785	255,311	9. St. Paul*
79,602	.....	.....	759	80,361	1,500	2,000	1,280	48	4,828	47,482	31,004	10. Kansas City, Kansas*
48,476	.....	.....	215	48,691	1,300	1,125	1,439	860	4,724	26,853	29,444	10. Pueblo
115,198	.....	.....	1,225	116,423	3,200	2,900	1,356	141	7,597	83,903	73,550	10. Topeka
487,609	4,000	.....	4,089	495,698	8,150	15,350	7,876	2,027	33,403	372,611	335,476	10. Tulsa*
308,794	.....	.....	2,568	311,362	5,500	9,050	1,896	653	17,099	246,544	216,389	10. Wichita
505,843	.....	.....	4,622	510,465	14,500	14,500	2,754	2,252	34,006	331,909	252,694	11. Fort Worth*
57,770,010	42,681	5,141	450,676	58,268,508	1,339,722	1,946,893	1,061,169	192,367	4,540,151	33,180,316	34,903,212	Country banks, by districts
4,368,981	3,177	249	48,367	4,420,774	116,120	172,561	84,801	14,854	388,536	2,814,829	2,751,762	1. Boston
9,823,528	16,853	390	109,468	9,950,239	248,688	331,167	164,611	23,067	767,533	5,227,403	5,172,005	2. New York
4,534,987	10,012	50	24,601	4,569,650	128,771	239,126	94,935	11,536	474,368	2,285,690	2,423,009	3. Philadelphia
5,017,309	1,725	55	35,612	5,054,701	133,337	199,591	92,256	11,416	436,600	2,621,026	2,743,624	4. Cleveland
3,784,818	1,756	220	26,664	3,813,458	84,559	147,224	71,108	15,665	318,556	2,158,021	2,265,965	5. Richmond
4,324,684	3,200	3,660	32,186	4,363,730	96,452	142,191	64,360	14,215	317,218	2,783,567	2,849,931	6. Atlanta
9,124,598	1,925	72	74,881	9,201,476	170,194	240,207	168,246	40,475	619,122	4,856,235	5,205,196	7. Chicago
2,866,406	800	.....	14,333	2,881,539	59,902	87,134	60,445	12,989	220,470	1,751,749	1,927,259	8. St. Louis
2,639,397	206	63	20,202	2,659,868	50,488	72,042	48,935	12,126	183,591	1,450,781	1,539,478	9. Minneapolis
3,432,545	2,242	7	10,330	3,445,124	69,133	96,241	83,021	12,631	261,026	2,346,543	2,581,111	10. Kansas City
4,132,973	489	263	11,238	4,144,963	99,725	112,790	72,032	18,229	302,776	2,881,455	3,292,883	11. Dallas
3,719,784	296	112	42,794	3,762,986	82,353	106,619	56,419	5,164	250,555	2,003,017	2,150,989	12. San Francisco

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State or Territory	Number of banks	Loans and investments							Reserves, cash,		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
Total, incl. Alaska.	6,703	129,518,867	57,232,857	58,743,946	13,197	10,490,023	2,682,189	356,655	34,748,665	18,907,513	1,929,878
Total, all States...	6,702	129,515,717	57,231,141	58,742,519	13,197	10,490,023	2,682,189	356,648	34,747,405	18,907,252	1,929,668
New England:											
Maine.....	37	325,481	162,860	134,293	16	16,847	10,574	891	81,352	38,052	9,746
New Hampshire.....	52	193,239	96,781	77,663	33	14,787	3,463	512	57,187	24,917	6,489
Vermont.....	38	145,678	71,506	58,840	13	10,717	4,179	423	33,364	15,551	3,212
Massachusetts.....	138	3,654,793	1,796,970	1,492,533	2,860	264,753	87,528	10,149	974,344	574,575	63,664
Rhode Island.....	6	672,127	332,755	293,040	.....	38,266	5,873	2,193	108,031	63,765	14,681
Connecticut.....	57	1,307,796	574,915	556,447	16	150,071	22,862	3,485	331,579	143,234	32,759
Middle Atlantic:											
New York.....	496	30,126,182	14,698,782	12,288,952	5,384	2,495,881	520,506	116,677	8,107,699	5,322,371	285,195
New Jersey.....	263	4,330,573	1,745,199	1,960,069	1,057	488,474	122,129	13,645	830,360	417,338	94,751
Pennsylvania.....	655	9,257,333	4,010,546	3,922,842	1,471	904,929	381,538	36,007	2,190,654	1,227,305	161,069
East North Central:											
Ohio.....	409	6,933,999	2,808,914	3,470,763	236	528,587	111,614	13,885	1,643,822	908,222	134,635
Indiana.....	236	2,480,955	865,204	1,407,747	32	160,126	43,527	4,319	663,137	326,645	55,219
Illinois.....	515	11,159,834	3,925,220	6,111,046	57	794,106	308,394	21,011	2,901,301	1,702,532	114,601
Michigan.....	230	5,335,677	1,976,538	2,762,917	21	530,276	56,895	9,030	1,130,224	622,125	103,312
Wisconsin.....	168	2,039,415	764,481	1,095,423	18	115,509	60,278	3,706	493,883	251,439	33,521
West North Central:											
Minnesota.....	206	2,074,386	918,313	954,627	7	157,063	40,430	3,946	611,859	295,018	23,512
Iowa.....	166	1,167,079	452,926	569,557	.....	124,401	18,138	2,057	349,357	148,438	20,763
Missouri.....	178	3,139,131	1,422,814	1,420,599	55	172,982	68,628	9,053	1,031,193	503,393	35,562
North Dakota.....	40	238,425	96,134	123,515	5	12,266	6,134	371	60,382	27,221	3,593
South Dakota.....	62	324,746	145,362	156,526	10	17,522	4,817	509	83,238	38,739	4,751
Nebraska.....	139	900,077	350,940	442,137	.....	84,788	20,577	1,635	306,370	144,173	11,124
Kansas.....	211	1,021,331	383,932	490,355	107	120,308	24,810	1,819	327,222	150,289	15,803
South Atlantic:											
Delaware.....	13	310,945	165,298	140,137	.....	2,323	1,798	1,389	66,518	30,198	4,844
Maryland.....	71	1,124,859	440,931	583,322	.....	72,823	25,318	2,465	315,895	173,815	27,079
District of Columbia.....	13	953,015	416,097	465,568	.....	44,363	24,797	2,190	277,238	162,227	22,500
Virginia.....	205	1,726,143	825,807	747,803	17	121,562	27,013	3,941	507,288	218,915	44,261
West Virginia.....	111	712,110	270,904	387,354	.....	42,930	9,094	1,828	210,694	91,115	20,053
North Carolina.....	55	901,738	470,322	347,783	1,446	60,834	19,198	2,155	348,448	143,721	26,032
South Carolina.....	34	431,050	168,407	216,230	5	33,334	12,176	898	152,097	57,035	15,495
Georgia.....	65	1,187,597	611,493	457,406	.....	96,835	19,431	2,432	397,909	183,124	21,932
Florida.....	85	1,614,597	564,923	886,127	.....	139,521	20,756	3,270	503,715	209,258	35,388
East South Central:											
Kentucky.....	109	909,664	414,507	430,162	4	43,825	18,809	2,357	287,599	135,771	21,118
Tennessee.....	84	1,521,354	731,010	666,168	38	100,947	19,266	3,925	534,700	232,984	34,050
Alabama.....	96	1,017,756	411,722	460,528	2	124,550	18,905	2,049	339,214	150,269	25,377
Mississippi.....	32	296,952	121,264	125,145	.....	48,651	1,117	775	108,958	42,649	7,567
West South Central:											
Arkansas.....	70	494,840	186,472	236,177	15	63,431	7,648	1,097	197,440	73,878	10,668
Louisiana.....	52	1,358,437	488,480	749,252	104	111,004	6,614	2,983	462,366	226,297	24,718
Oklahoma.....	222	1,325,110	568,206	586,777	17	133,458	33,938	2,714	493,572	205,951	20,851
Texas.....	580	5,847,087	2,933,586	2,456,771	.....	361,677	79,576	15,477	2,424,828	924,560	106,498
Mountain:											
Montana.....	83	453,818	170,195	240,633	10	28,405	13,904	671	151,287	63,757	7,597
Idaho.....	20	385,730	190,508	179,837	17	13,441	1,332	595	82,226	46,203	5,914
Wyoming.....	40	215,430	84,593	114,988	.....	11,847	3,629	373	77,358	28,104	4,692
Colorado.....	94	1,064,723	441,177	563,005	.....	46,531	12,222	1,788	352,514	161,792	17,077
New Mexico.....	34	269,677	110,798	147,805	.....	9,696	923	455	111,486	45,627	6,738
Arizona.....	5	468,022	229,181	184,720	.....	45,664	7,484	973	90,359	42,099	9,847
Utah.....	29	526,988	249,882	241,190	.....	32,309	2,773	834	154,696	84,402	6,862
Nevada.....	7	214,952	87,194	113,507	.....	7,527	6,466	258	48,337	22,353	5,613
Pacific:											
Washington.....	47	1,780,547	892,309	673,373	.....	186,049	25,688	3,128	479,879	254,941	25,757
Oregon.....	22	1,364,539	636,631	556,501	.....	162,487	6,242	2,678	305,828	184,236	13,958
California.....	122	14,209,780	6,748,152	5,994,359	124	1,096,340	333,178	37,627	2,948,398	1,766,629	129,220
Alaska.....	1	3,150	1,716	1,427	.....	.....	.....	.....	1,260	261	210
Mutual Savings Banks ¹	3	22,337	8,027	12,399	.....	1,465	379	67	2,286	1,286	227

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	15	319,289	129,457	153,356	12	29,170	6,579	715	66,094	34,116	8,113
New Jersey—Dist. No. 2.....	176	3,507,877	1,439,156	1,546,530	1,008	412,636	96,806	11,741	651,700	335,004	73,451
Kentucky—Dist. No. 4.....	56	273,802	132,052	120,051	.....	17,694	3,224	781	71,192	30,606	7,896
Pennsylvania—Dist. No. 4.....	166	3,484,914	1,337,262	1,650,225	1,434	308,917	173,017	14,059	754,532	461,504	55,365
West Virginia—Dist. No. 4.....	12	99,078	39,083	30,526	.....	7,541	1,567	361	23,694	11,605	3,091
Louisiana—Dist. No. 6.....	34	1,087,820	378,572	625,202	104	76,262	5,813	1,867	375,300	191,490	17,757
Mississippi—Dist. No. 6.....	20	250,837	104,266	102,517	.....	42,610	7,795	649	91,786	36,579	6,005
Tennessee—Dist. No. 6.....	71	964,322	407,704	478,597	6	59,831	15,540	2,644	329,281	144,785	23,949
Indiana—Dist. No. 7.....	176	2,184,802	744,044	1,247,773	22	149,278	39,933	3,752	586,703	292,201	48,033
Illinois—Dist. No. 7.....	364	10,453,550	3,710,923	5,717,002	52	721,729	284,014	19,830	2,704,297	1,616,550	100,774
Michigan—Dist. No. 7.....	190	5,167,536	1,917,739	2,671,806	13	514,714	54,552	8,712	1,097,778	608,199	99,559
Wisconsin—Dist. No. 7.....	126	1,860,653	698,962	996,937	18	104,356	57,015	3,365	449,271	232,215	29,949
Missouri—Dist. No. 10.....	46	1,077,412	463,899	492,734	34	86,369	31,957	2,419	434,085	190,068	10,681
New Mexico—Dist. No. 10.....	10	175,546	71,634	97,412	.....	5,691	523	286	68,983	31,204	3,293
Oklahoma—Dist. No. 10.....	209	1,303,914	557,509	579,415	17	130,451	33,862	2,660	481,751	203,123	20,147
Arizona—Dist. No. 10.....	4	406,627	205,625	154,476	.....	38,315	7,313	898	78,358	35,849	8,866

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

OF BANKS ON OCTOBER 7, 1954, BY STATES

ASSETS [In thousands of dollars]

and bank balances				Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	State or Territory
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection								
6,867,275	28,868	87,898	6,927,233	1,261,225	21,088	86,051	386,192	369,923	257,092	166,649,103	Total, including Alaska
6,866,570	28,868	87,898	6,927,149	1,261,129	21,076	86,051	386,192	369,923	257,068	166,644,561	Total, all States
22,815		49	10,690	4,334	161	275		462	549	412,614	New England:
15,535	18	5	10,223	2,478	191	46		7	169	253,317	Maine
10,819	15	24	3,743	1,871	98	23		153	124	181,311	New Hampshire
111,006	769	7,736	216,594	42,224	388	1,240	26,697	11,368	6,104	4,717,158	Vermont
15,817	47	459	13,262	11,700			76	1,816	500	794,250	Massachusetts
88,099	165	33	67,289	19,458	243	52		2,097	1,482	1,662,707	Rhode Island
											Connecticut
299,243	3,423	50,503	2,146,964	246,286	1,017	6,451	274,251	98,252	106,506	38,966,644	Middle Atlantic:
205,621	444	84	112,122	58,821	581	362	191	11,974	4,951	5,237,813	New York
393,461	1,579	8,349	398,891	105,903	1,766	11,474	2,719	22,243	17,688	11,609,780	New Jersey
											Pennsylvania
338,398	298	1,142	261,127	63,935	99	10,984	194	19,777	8,151	8,680,961	East North Central:
209,492	180	34	71,567	22,056	202	313		5,341	2,056	3,174,060	Ohio
510,565	1,494	6,712	565,397	46,450	556	1,428	3,082	33,839	10,076	14,156,566	Indiana
222,341	811	1,536	180,099	49,522	476	517	18	18,178	6,289	6,540,901	Illinois
133,351	79	37	75,456	16,808	83	423	51	3,773	2,946	2,557,382	Michigan
											Wisconsin
131,577	579	557	160,616	11,800	490	4,167	794	7,010	1,658	2,712,164	West North Central:
136,422	71		43,663	7,411	119	2,409	91	1,608	645	1,528,719	Minnesota
218,347	144	145	273,602	24,345	393	970	739	7,986	3,213	4,207,970	Iowa
24,959	4	83	4,522	2,111	156			961	81	302,116	Missouri
34,087			5,661	2,914	32			1,035	274	412,239	North Dakota
90,289	270		60,514	6,721	48			2,457	534	1,216,207	South Dakota
139,904	134		21,092	6,481	205	50		1,657	613	1,357,559	Nebraska
											Kansas
22,072	102		9,302	3,675	160	1,036		724	298	383,356	South Atlantic:
57,377	104	161	57,359	12,647	138	400	55	2,947	3,941	1,460,882	Delaware
47,069		283	45,159	17,539	90	1,150		1,812	2,119	1,252,963	Maryland
143,464	452	45	100,151	23,880	775	2,033	181	2,564	2,342	2,265,206	District of Columbia
82,891	180		16,455	7,804	114	607	7	528	1,580	933,444	Virginia
74,474	65		104,156	12,101	553		54	2,272	2,367	1,267,533	West Virginia
57,912	185		21,470	5,329	36	15		675	528	589,730	North Carolina
96,916	460	5	95,472	18,334	163		665	3,089	2,626	1,610,383	South Carolina
175,968	612	86	82,403	24,790	1,168	139	69	4,782	2,773	2,152,033	Georgia
											Florida
81,136			49,574	8,243	57	195		2,106	723	1,208,587	East South Central:
175,715	112	12	91,827	20,748	419		3,045	3,156	1,608	2,085,030	Kentucky
122,808	468	150	40,142	9,815	516	358		2,607	3,310	1,374,062	Tennessee
48,509			10,233	4,235	231	500	3,095	45	284	414,300	Alabama
											Mississippi
86,258	65		26,571	4,393	68	75		684	1,072	698,572	West South Central:
124,807	493	70	85,981	14,453	192	597	2,727	4,097	2,034	1,844,903	Arkansas
222,381	680		43,709	14,527	201	2,858	1,275	2,538	1,144	1,841,225	Louisiana
1,054,566	8,765	2,082	328,357	90,507	4,634	4,907	20,315	9,681	26,810	8,428,769	Oklahoma
											Texas
61,478	98	85	18,272	3,973	26		1	1,305	257	610,667	Mountain:
19,473	140		10,496	4,287	124		15	56	312	472,750	Montana
37,924			6,638	1,933	334			293	82	295,430	Idaho
122,930	388	11	50,316	4,785	227	240		2,981	1,645	1,427,115	Wyoming
54,072			5,049	4,042	122	85		345	122	385,879	Colorado
20,663		295	17,455	7,690	747	975	95	2,146	681	570,715	New Mexico
30,598	368		32,466	5,124	93	954	6	66	750	688,677	Arizona
15,854			4,517	2,834	39			749	324	267,235	Utah
											Nevada
76,710	736	931	120,804	24,197	578	534	104	5,096	1,556	2,292,491	Pacific:
33,142	727	383	73,382	18,897	293		270	4,799	865	1,695,491	Washington
367,255	3,144	5,811	676,339	136,718	1,674	27,209	44,824	55,786	20,306	17,444,695	Oregon
705			84	96	12				24	4,542	California
											Alaska
762			11	71					7	24,701	Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

15,257		9	8,599	5,253	69	52		634	275	391,666	Connecticut—Dist. No. 2
144,611	228	84	98,330	45,673	364	359	191	10,411	2,942	4,219,525	New Jersey—Dist. No. 2
29,410			3,280	3,739	15	13		134	194	349,089	Kentucky—Dist. No. 4
111,458	114	4,361	121,730	42,741	436	1,200	143	11,608	3,216	4,298,790	Pennsylvania—Dist. No. 4
7,302			1,696	424				226	155	123,577	West Virginia—Dist. No. 4
92,574	493	70	72,916	11,417	82	500	2,727	3,230	1,643	1,482,719	Louisiana—Dist. No. 6
39,488			9,714	3,655	229	500	3,095	40	214	350,356	Mississippi—Dist. No. 6
116,762			43,785	13,509	419		37	1,910	1,196	1,310,674	Tennessee—Dist. No. 6
180,876	180	34	65,379	17,817	199	305		5,057	1,755	2,796,638	Indiana—Dist. No. 7
433,660	1,494	6,712	545,107	41,534	325	1,416	3,055	32,955	9,632	13,246,764	Illinois—Dist. No. 7
208,823	803	1,530	178,864	48,082	459	517	18	18,174	6,230	6,338,794	Michigan—Dist. No. 7
113,498	79	37	73,493	15,324	51	423	51	3,296	2,843	2,331,912	Wisconsin—Dist. No. 7
90,557	132	84	142,563	6,148	1	534	15	1,847	693	1,520,735	Missouri—Dist. No. 10
30,448			4,038	2,421	104			345	56	247,455	New Mexico—Dist. No. 10
214,387	655		43,439	14,317	201	2,858	1,275	2,538	1,095	1,807,949	Oklahoma—Dist. No. 10
18,006		284	15,333	7,145	549	975	95	2,146	624	496,519	Arizona—Dist. No. 12

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State or Territory	Demand deposits						Time deposits							
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total, incl. Alaska	112,445,973	82,775,152	6,546,446	7,057,892	12,279,652	1,351,608	2,435,223	39,271,237	35,370,408	304,385	19,267	2,017,425	63,342	1,496,410
Total, all States	112,443,921	82,773,521	6,546,351	7,057,739	12,279,652	1,351,608	2,435,050	39,269,018	35,369,069	304,285	19,267	2,016,645	63,342	1,496,410
New England:														
Maine	229,931	179,115	12,238	22,107	10,630	17	5,824	141,356	139,438	361	7	1,550		
New Hampshire	178,334	136,622	8,797	15,675	10,809		6,431	48,602	48,194	320	15	73		
Vermont	79,319	66,370	3,206	6,109	1,199		2,435	82,758	81,956	85	3	664	50	
Massachusetts	3,556,596	2,691,240	202,734	199,261	361,889	32,390	69,082	651,188	610,104	7,590	1,625	9,119	60	22,690
Rhode Island	441,496	344,025	23,641	49,835	9,601	1,420	12,974	281,686	279,810	1,294	174	408		
Connecticut	1,215,366	991,576	66,779	74,013	42,689	19	40,290	305,656	303,414	1,933	30	279		
Middle Atlantic:														
New York	28,173,088	19,548,163	2,224,868	967,173	3,156,257	1,091,668	1,184,959	6,324,502	4,598,450	65,547		381,138	22,405	1,256,962
New Jersey	2,872,556	2,282,413	158,578	289,774	73,131	539	68,121	1,957,968	1,914,582	7,230		36,024	107	25
Pennsylvania	7,265,428	5,777,984	409,735	308,770	657,752	20,125	91,062	3,081,034	2,907,274	4,234	829	165,850	1,072	1,775
East North Central:														
Ohio	5,278,236	4,108,784	305,721	415,957	353,759	5,188	88,737	2,715,765	2,562,780	2,662	893	149,055	375	
Indiana	2,134,771	1,562,187	125,056	281,984	134,927	371	30,246	817,869	810,069	4,428	2,389	825	158	
Illinois	9,743,938	7,016,673	601,323	559,647	1,418,619	41,458	106,218	3,348,285	3,179,279	7,021	1,266	136,759	1,160	22,800
Michigan	3,578,418	2,755,406	231,850	291,002	241,389	4,915	53,856	2,419,818	2,352,847	3,533	60	63,041	337	
Wisconsin	1,537,235	1,182,209	83,278	89,992	158,900	1,001	21,855	836,145	822,099	4,680	1,212	7,698	456	
West North Central:														
Minnesota	1,868,744	1,192,740	97,055	168,457	384,278	2,906	23,308	629,307	617,514	470	70	11,124	129	
Iowa	1,085,527	734,896	48,049	141,713	149,542		11,327	330,505	328,704	1,544	83	148	26	
Missouri	3,256,144	2,156,486	143,203	138,072	792,911	3,302	22,170	636,694	627,342	2,255	556	6,246	325	
North Dakota	285,450	171,675	6,580	11,922	11,189	40	2,014	77,713	75,786	657	6	1,264		
South Dakota	285,450	234,245	10,899	26,507	10,924		2,875	98,775	91,588	1,101	5	6,081		
Nebraska	1,007,869	708,449	42,307	68,608	182,260	9	6,236	123,313	123,074	74	28	137		
Kansas	1,097,245	791,934	32,802	166,610	98,540	5	7,354	164,865	160,457	3,243	50	1,107	8	
South Atlantic:														
Delaware	285,555	251,418	14,808	9,136	4,354		5,839	47,533	47,130	240		163		
Maryland	1,026,707	736,893	69,892	114,512	98,498	1,028	5,884	324,734	298,981	6,429	6	19,298	20	
District of Columbia	913,842	782,412	47,367	47,113	65,637		5,756	246,340	212,666	14,824	1,025			17,825
Virginia	1,366,679	1,020,964	55,334	82,731	187,755	3,360	19,538	711,216	625,465	21,968	2,232	61,094	457	
West Virginia	611,011	464,515	30,212	64,533	41,635		10,116	233,214	229,710	1,986	298	893	327	
North Carolina	963,120	657,470	46,947	75,935	160,317	95	22,356	191,361	151,899	5,728	7	31,833	1,894	
South Carolina	468,163	361,704	21,304	53,702	21,670		9,783	78,944	69,100	8,816	7	626	375	
Georgia	1,255,272	866,428	59,040	100,243	221,033	108	8,420	225,184	216,453	4,837	865	3,014	15	
Florida	1,583,311	1,196,367	57,781	146,293	164,400	2,797	15,673	404,278	339,028	9,991	2,610	48,464	1,185	3,000
East South Central:														
Kentucky	909,168	693,555	40,837	39,878	123,043	42	11,813	192,915	180,292	5,947	15	6,586	75	
Tennessee	1,473,172	891,419	72,897	138,174	357,734	860	12,088	458,242	437,068	3,946	176	15,121	1,931	
Alabama	1,002,500	749,768	47,253	104,745	92,334	444	7,956	263,959	256,639	3,993	27	2,110	1,190	
Mississippi	314,921	200,760	11,031	53,644	48,486		1,000	66,291	65,503	778		10		
West South Central:														
Arkansas	535,582	386,128	16,260	61,867	68,447		2,880	108,195	106,401	860	25	779	130	
Louisiana	1,465,013	910,664	47,343	273,299	205,323	6,865	21,519	262,320	248,822	1,623	57	10,750	1,068	
Oklahoma	1,478,497	1,085,853	55,722	125,230	198,960	329	12,403	206,844	193,854	5,592	97	5,910	1,391	
Texas	6,778,306	4,941,703	222,117	384,922	1,148,235	15,862	65,467	1,005,902	822,781	23,432	1,171	153,244	5,274	
Mountain:														
Montana	466,689	372,417	12,619	42,471	34,398		4,784	108,325	107,813	97	3	402	10	
Idaho	310,293	250,437	11,923	38,582	5,324		4,027	132,965	131,790	1,059	11	15	90	
Wyoming	213,993	168,336	6,215	25,981	11,786		1,672	60,733	59,064	1,392	18	259		
Colorado	1,026,773	789,167	40,113	63,391	124,197	92	9,813	304,313	280,570	2,212	10	21,508	13	
New Mexico	295,692	195,462	14,016	69,535	15,544		3,135	66,710	63,548	3,122	11	29		
Arizona	387,649	307,502	19,219	43,961	8,187	1,611	7,169	133,886	131,723	1,953	10	200		
Utah	463,535	338,684	21,494	48,817	49,633		4,907	178,963	174,438	2,350	1,020	555	600	
Nevada	170,776	131,103	6,263	28,721	1,644		3,045	80,283	76,430	1,862		1,991		
Pacific:														
Washington	1,544,536	1,210,045	77,919	142,121	89,819	6,378	18,254	575,774	559,287	8,273	14	810	390	7,000
Oregon	995,384	820,500	49,207	66,903	32,168	1,685	24,921	558,486	539,641	62	13	18,720	50	
California	9,048,671	7,358,565	532,519	365,108	439,899	101,923	250,657	6,967,304	6,108,212	40,661	238	633,671	20,189	164,333
Alaska	2,052	1,631	95	153			173	2,219	1,339	100		780		
Mutual Savings Banks¹	161	58	3	100				22,389	22,336				53	

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	242,457	195,845	14,012	15,478	9,153		7,969	115,415	115,165	35	20	195		
New Jersey—Dist. No. 2	2,267,606	1,804,996	130,419	202,564	69,779	539	59,309	1,623,128	1,592,912	2,737		27,366	88	25
Kentucky—Dist. No. 4	232,410	204,625	8,660	14,522	2,609		1,994	80,698	78,036	7		2,600	55	
Pennsylvania—Dist. No. 4	2,679,894	2,169,699	168,526	97,027	217,102	2,240	25,300	1,119,227	1,082,980	330	175	35,010	732	
West Virginia—Dist. No. 4	71,409	54,202	3,253	8,798	3,574		1,582	35,636	34,545	375	10	706		
Louisiana—Dist. No. 6	1,180,457	705,542	38,432	238,047	175,236	6,865	16,335	210,214	196,846	1,528	47	10,725	1,068	
Mississippi—Dist. No. 6	265,485	160,707	9,269	47,019	47,655		8,835	56,705	55,993	712				
Tennessee—Dist. No. 6	888,672	560,180	52,066	100,476	165,823		9,585	327,773	308,060	3,096	173	14,528	1,916	
Indiana—Dist. No. 7	1,176,512	1,368,716	114,998	245,909	119,473	371	27,045	729,290	722,511	3,973	2,369	304	133	
Illinois—Dist. No. 7	9,146,381	6,610,448	584,495	483,913	1,323,819	41,458	101,948	3,101,806	2,963,482	6,234	1,217	106,913	1,160	22,800
Michigan—Dist. No. 7	3,495,400	2,690,115	227,575	279,002	241,129	4,915	52,664	2,317,142	2,251,486	3,354	30	61,935	337	
Wisconsin—Dist. No. 7	1,418,588	1,085												

OF BANKS ON OCTOBER 7, 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	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State or Territory
151,717,210	408,595	402,884	2,107,949	154,636,638	3,533,965	5,693,087	2,395,119	390,294	12,012,465	98,652,695	85,341,034	Total, including Alaska
151,712,939	408,595	402,884	2,107,943	154,632,361	3,533,762	5,693,053	2,395,091	390,294	12,012,200	98,651,432	85,339,161	Total, all States
371,287	150		3,247	374,534	13,290	13,619	9,804	1,367	38,080	196,426	196,356	New England:
226,936	52		735	227,821	6,169	7,189	1,445	1,445	25,496	152,576	148,505	Maine
162,077	17,075	28,067	1,543	163,672	5,853	6,385	4,008	1,393	17,639	64,757	71,171	New Hampshire
4,207,784	300	76	54,109	4,307,035	110,733	205,229	71,836	22,325	410,123	3,229,110	2,742,989	Vermont
723,182	3,600		9,695	733,253	16,130	33,495	11,289	83	60,997	412,417	393,572	Massachusetts
1,521,022			16,882	1,541,504	41,292	52,176	22,492	5,243	121,203	1,059,978	1,038,590	Rhode Island
34,497,590	156,649	287,770	808,750	35,750,759	911,556	1,655,882	607,203	41,244	3,215,885	25,726,881	19,553,331	Connecticut
4,830,524	5,420	191	42,378	4,878,513	109,083	162,350	74,847	13,020	359,300	2,554,813	2,528,186	Middle Atlantic:
10,346,462	44,800	2,960	95,206	10,489,428	293,263	632,507	175,612	18,970	1,120,352	6,473,076	5,778,925	New York
7,994,001	24,600	194	81,354	8,100,149	179,382	283,232	110,746	7,452	580,812	4,678,711	4,352,441	New Jersey
2,952,640	550		22,073	2,975,263	55,023	84,910	50,613	8,251	198,797	1,853,717	1,802,850	Pennsylvania
13,092,223	18,900	3,514	109,058	13,223,695	297,212	394,209	157,887	83,563	932,871	8,667,976	7,117,141	East North Central:
5,998,236	85,300	18	83,771	6,167,325	110,559	166,995	79,515	16,507	373,576	3,175,978	2,920,165	Ohio
2,373,380	1,275	51	17,101	2,391,807	44,241	75,308	38,591	7,435	165,575	1,329,035	1,218,600	Indiana
2,498,051	3,000	794	31,335	2,533,180	43,065	88,561	33,347	14,011	178,984	1,576,551	1,223,889	Illinois
1,416,032	700	91	4,269	1,421,092	24,068	44,677	33,217	5,665	107,627	905,442	844,273	Michigan
3,892,838	8,500	739	32,248	3,934,325	89,754	107,640	69,967	6,284	273,645	2,174,252	2,043,126	Wisconsin
281,133	6		2,657	283,796	5,150	7,231	4,853	1,086	183,320	1,73,939	181,089	West North Central:
384,225			2,792	387,017	6,673	10,291	6,823	1,435	25,222	145,702	257,966	Minnesota
1,131,182	1,030		4,431	1,136,643	25,545	28,314	19,197	6,508	79,564	857,066	722,779	Iowa
1,262,110	200		5,595	1,267,905	24,705	36,059	26,128	2,762	89,654	936,249	944,806	Missouri
333,088	5,000		4,814	342,902	10,275	24,175	5,923	81	40,454	254,181	257,091	North Dakota
1,351,441	900	55	7,859	1,360,255	23,781	51,664	16,948	8,234	100,627	1,113,971	799,930	South Dakota
1,160,182	500		9,856	1,170,538	23,840	42,510	12,803	3,272	82,425	821,614	749,923	Nebraska
2,077,895	964	181	18,447	2,097,487	48,016	78,037	35,197	6,469	167,719	1,123,064	1,023,082	Kansas
844,225	142	7	4,954	849,328	21,355	38,848	19,743	4,170	84,116	511,665	522,709	South Atlantic:
1,154,481	350	54	20,840	1,175,725	19,625	53,123	15,727	3,333	91,808	784,490	651,605	Delaware
547,107			4,945	552,052	10,537	18,477	6,915	1,749	37,678	388,731	403,719	Maryland
1,480,456		665	16,856	1,497,977	31,608	46,263	20,012	14,523	112,406	1,062,884	879,619	District of Columbia
1,987,589	3,200	69	20,010	2,010,968	51,105	58,590	22,132	9,538	141,165	1,324,940	1,275,930	Virginia
1,102,083	1,135		9,917	1,113,135	26,050	48,408	18,053	2,941	95,452	778,458	695,672	West Virginia
1,931,414		3,045	18,577	1,953,036	38,111	67,229	23,209	3,445	131,994	1,205,630	948,854	North Carolina
1,266,459		486	11,529	1,278,474	26,860	41,210	21,943	5,575	95,588	839,550	822,327	South Carolina
381,212		3,095	1,544	385,851	7,563	18,139	2,454	293	28,449	256,179	245,171	Georgia
643,777			3,239	647,016	15,670	20,876	12,787	2,223	51,556	422,753	424,304	Florida
1,727,333	500	3,055	10,491	1,741,379	28,436	52,453	22,113	5,222	103,524	1,254,225	1,119,501	East South Central:
1,685,341	4,072	1,275	8,792	1,699,480	37,820	52,242	46,474	5,209	141,745	1,212,407	1,179,777	Kentucky
7,784,208	489	20,506	44,623	7,849,826	210,015	231,523	116,511	20,894	578,943	5,395,383	5,063,735	Tennessee
575,014		1	4,574	579,589	9,910	12,195	8,362	611	31,078	386,939	401,400	Alabama
443,258		15	3,460	446,733	9,140	10,720	4,985	1,172	26,017	280,324	282,550	Mississippi
274,726	640		1,505	276,871	3,573	8,335	5,349	1,302	18,559	169,431	189,354	West South Central:
1,331,086	300		8,205	1,339,591	24,090	35,286	22,172	5,976	87,524	853,527	812,055	Arkansas
362,402			1,930	364,332	7,775	7,348	2,509	3,915	21,547	236,371	263,083	Louisiana
521,535		95	10,857	532,487	11,975	20,485	5,668	1,100	38,228	349,331	341,177	Oklahoma
642,498		6	6,612	649,116	11,858	14,869	11,616	1,218	39,561	400,598	359,942	Texas
251,059			2,706	253,765	4,013	4,573	4,769	115	13,470	150,405	158,352	Mountain:
2,120,310	246	110	24,172	2,144,838	42,730	61,392	38,714	4,817	147,653	1,347,022	1,249,616	Montana
1,553,870		270	24,061	1,578,201	39,235	50,090	27,850	115	117,290	888,860	838,342	Idaho
16,015,975	18,050	45,429	373,339	16,452,793	326,050	424,430	228,989	12,433	991,902	8,005,397	7,297,991	Wyoming
4,271			6	4,277	203	34	28		265	1,263	1,873	Colorado
22,550			I	22,551		1,745	375	30	2,150			New Mexico
												Arizona
												Pacific:
												Washington
												Oregon
												California
												Alaska
												Mutual Savings Banks ¹

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

357,872	3,000		3,292	364,164	9,472	12,549	4,756	725	27,502	218,601	210,693	Connecticut—Dist. No. 2
3,890,734	5,418	191	36,947	3,933,290	87,371	126,792	61,363	10,709	286,235	2,024,665	1,968,539	New Jersey—Dist. No. 2
313,108	835		1,560	315,503	9,170	15,061	7,591	1,764	33,586	199,720	217,861	Kentucky—Dist. No. 4
3,799,121	10,290	143	40,462	3,850,016	120,643	272,861	50,140	5,130	448,774	2,446,706	2,170,296	Pennsylvania—Dist. No. 4
107,045			1,063	108,108	4,355	7,675	2,490	949	15,469	62,411	62,886	West Virginia—Dist. No. 4
1,390,671	500	3,055	8,166	1,402,392	19,601	41,693	18,543	490	80,327	1,014,967	887,008	Louisiana—Dist. No. 6
322,190		3,095	1,479	326,764	6,288	15,363	1,787	154	23,592	218,283	198,847	Mississippi—Dist. No. 6
1,216,445		37	12,093	1,228,577	25,490	37,130	17,090	2,387	82,097	728,125	626,456	Tennessee—Dist. No. 6
2,605,802	550		19,323	2,625,677	47,423	73,647	43,380	6,511	170,961	1,630,262	1,576,291	Indiana—Dist. No. 7
12,247,887	18,900	3,487	105,812	12,376,086	282,435	369,581	141,292	77,370	870,678	8,167,314	6,651,202	Illinois—Dist. No. 7
5,812,542	85,300	18	83,340	5,981,200	106,144	160,817	75,091	15,542	357,594	3,107,713	2,842,917	Michigan—Dist. No. 7
2,165,210	1,075	51	13,713	2,182,049	39,866	68,372	34,868	6,757	149,863	1,232,204	1,110,998	Wisconsin—Dist. No. 7
1,418,274		15	7,106	1,425,395	27,500	41,870	21,571	4,399	95,340	1,027,180	637,537	Missouri—Dist. No. 10
232,443			1,829	234,272	4,910	4,598	1,025	2,650	13,183	145,993	152,458	New Mexico—Dist. No. 10
1,655,129	4,072	1,275	8,747	1,669,223	37,110	51,154	45,575	4,887	138,726	1,196,413	1,156,861	Oklahoma—Dist. No. 10
451,744		95	10,098	461,937	10,975	18,985	4,622		34,582	303,512	294,088	Arizona—Dist. No. 12

ALL MEMBER BANKS—DEPOSITS AND RESERVES, OCTOBER 7, 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	112,445,973	13,793,278	98,652,695	39,271,237	18,907,513	18,278,383	629,130	13.7	13.3
Central reserve city banks ³	30,005,020	2,597,294	27,407,726	4,918,450	5,772,402	5,727,468	44,934	17.9	17.7
Reserve city banks ³	43,518,723	5,454,070	38,064,653	15,505,007	7,723,835	7,626,888	96,947	14.4	14.2
Country banks ³	38,922,230	5,741,914	33,180,316	18,847,780	5,411,276	4,924,027	487,249	10.4	9.5
All member banks, by districts:									
Boston.....	5,458,585	561,922	4,896,663	1,395,831	825,978	782,302	43,676	13.1	12.4
New York.....	30,683,151	2,713,004	27,970,147	8,063,045	5,691,491	5,560,326	131,165	15.8	15.4
Philadelphia.....	5,476,039	665,340	4,810,699	2,344,180	878,333	845,994	32,339	12.3	11.8
Cleveland.....	8,261,949	874,401	7,387,548	3,951,326	1,411,937	1,370,063	41,874	12.5	12.1
Richmond.....	5,278,113	798,939	4,479,174	1,750,173	835,223	764,279	70,944	13.4	12.3
Atlanta.....	6,175,697	988,948	5,186,749	1,488,113	915,505	841,007	74,498	13.7	12.6
Chicago.....	17,022,108	1,979,173	15,042,935	7,225,365	2,897,603	2,889,585	8,018	13.0	13.0
St. Louis.....	4,698,293	718,212	3,980,081	1,174,188	707,063	670,019	37,044	13.7	13.0
Minneapolis.....	3,025,968	477,741	2,548,227	1,106,319	457,885	426,950	30,935	12.5	11.7
Kansas City.....	6,240,841	1,054,982	5,185,859	1,064,109	908,753	845,867	62,886	14.5	13.5
Dallas.....	7,253,121	1,465,899	5,787,222	1,097,711	982,868	923,698	59,170	14.3	13.4
San Francisco.....	12,872,108	1,494,717	11,377,391	8,610,877	2,394,874	2,358,293	36,581	12.0	11.8
Central reserve city banks:									
New York.....	23,824,708	2,015,108	21,809,600	3,636,083	4,636,495	4,543,724	92,771	18.2	17.9
Chicago.....	6,180,312	582,186	5,598,126	1,282,367	1,135,907	1,183,744	-47,837	16.5	17.2
Reserve city banks, by districts:									
Boston.....	2,262,646	180,812	2,081,834	222,789	399,876	385,870	14,006	17.4	16.7
New York.....	1,023,195	90,051	933,144	438,682	189,898	189,900	-2	13.8	13.8
Philadelphia.....	2,851,010	326,001	2,525,009	434,222	472,795	476,213	-3,418	16.0	16.1
Cleveland.....	5,280,986	514,464	4,766,522	1,914,980	948,630	953,723	-5,093	14.2	14.3
Richmond.....	2,665,317	344,164	2,321,153	578,151	457,650	446,715	10,935	15.8	15.4
Atlanta.....	2,835,547	432,365	2,403,182	503,579	487,911	457,752	30,159	16.8	15.7
Chicago.....	5,171,475	582,901	4,588,574	2,488,721	955,448	950,379	5,069	13.5	13.4
St. Louis.....	2,609,641	381,309	2,228,332	396,434	427,512	420,922	6,590	16.3	16.0
Minneapolis.....	1,299,973	202,527	1,097,446	192,917	211,072	207,186	3,886	16.4	16.1
Kansas City.....	3,393,854	554,538	2,839,316	478,551	539,442	535,004	4,438	16.3	16.1
Dallas.....	3,607,718	701,951	2,905,767	610,141	557,614	553,545	4,069	15.9	15.7
San Francisco.....	10,517,361	1,142,987	9,374,374	7,245,840	2,075,987	2,049,679	26,308	12.5	12.3
Country banks, by districts:									
Boston.....	3,195,939	381,110	2,814,829	1,173,042	426,102	396,432	29,670	10.7	9.9
New York.....	5,835,248	607,845	5,227,403	3,988,280	865,098	826,702	38,396	9.4	9.0
Philadelphia.....	2,625,029	339,339	2,285,690	1,909,958	405,538	369,781	35,757	9.7	8.8
Cleveland.....	2,980,963	359,937	2,621,026	2,036,346	463,307	416,340	46,967	9.9	8.9
Richmond.....	2,612,796	454,775	2,158,021	1,172,022	377,573	317,564	60,009	11.3	9.5
Atlanta.....	3,340,150	556,583	2,783,567	984,534	427,594	383,255	44,339	11.3	10.2
Chicago.....	5,670,321	814,086	4,856,235	3,454,277	806,248	755,462	50,786	9.7	9.1
St. Louis.....	1,725,995	336,903	1,389,092	777,754	279,551	249,097	30,454	11.1	9.8
Minneapolis.....	2,088,652	275,214	1,813,438	913,402	246,813	219,764	27,049	10.4	9.3
Kansas City.....	2,846,987	500,444	2,346,543	585,558	369,311	310,863	58,448	12.6	10.6
Dallas.....	3,645,403	763,948	2,881,455	487,570	425,254	370,153	55,101	12.6	11.0
San Francisco.....	2,354,747	351,730	2,003,017	1,365,037	318,887	308,614	10,273	9.5	9.2

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

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

Reserves actually required on a given date are based on deposits at the opening of business on that day, which is the same as the close of business the preceding day. Therefore, the figures in the "Required" column represent the reserves required to be maintained on the business day following the call date. Pursuant to the provisions of law, the Board of Governors of the Federal Reserve System prescribed the following requirements for reserves to be maintained by each member bank which were in effect on that date: Time deposits—5% for all member banks; net demand deposits—20% for central reserve city banks, 18% for reserve city banks, and 12% 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 OCTOBER 7, 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	42,924,594	1,609,077	19,303,750	2,634,658	3,923,979	1,843,579	810,440	5,946,252	1,647,296	437,211	867,908	682,378	3,218,066
Loans (including overdrafts)	19,899,378	751,513	9,509,042	1,304,550	1,689,661	886,511	395,095	2,198,140	753,471	183,158	416,137	326,202	1,485,898
United States Government direct obligations	18,947,228	676,984	8,186,248	1,010,097	1,820,185	802,883	338,512	3,035,377	757,720	215,911	532,861	286,309	1,484,141
Obligations guaranteed by United States Government	9,368	169	5,770	13	1,647	1,451	104	91	26	23	64	10	10
Obligations of States and political subdivisions	3,164,878	127,106	1,281,763	236,081	309,226	106,353	70,046	564,885	95,321	28,556	98,358	60,473	186,710
Other bonds, notes, and debentures	762,630	47,579	242,969	70,180	92,756	41,753	4,357	138,297	35,116	8,870	18,506	7,872	54,375
Corporate stocks (including Federal Reserve Bank stock)	141,112	5,726	77,958	13,737	10,504	4,628	2,326	9,462	5,642	693	1,982	1,522	6,932
Reserves, cash, and bank balances	11,432,213	387,400	5,290,955	676,994	869,140	585,524	258,280	1,345,633	498,755	118,809	325,832	283,991	790,900
Cash in vault	6,587,264	207,747	3,389,150	388,719	497,161	281,296	117,240	747,402	245,766	53,072	141,086	97,371	421,254
Demand balances with banks in United States (except private banks and American branches of foreign banks)	623,149	34,542	206,650	38,756	79,580	46,879	18,817	99,589	25,008	7,455	11,127	19,862	34,884
Other balances with banks in United States	1,661,214	65,215	180,602	91,862	179,881	125,246	84,012	345,567	126,626	47,669	96,155	151,093	167,286
Balances with banks in foreign countries	8,220	340	3,345	1,250	100	282	200	597	12	13	335	261	1,485
Cash items in process of collection	45,950	2,351	40,675	442	258	221	20	572	29	4	38	29	1,311
Due from own foreign branches	2,506,416	77,205	1,470,533	155,965	112,160	131,600	37,991	151,906	101,314	10,596	77,091	15,375	164,680
Bank premises owned and furniture and fixtures	6,068		6,068										
Other real estate owned	396,881	23,154	167,774	30,838	30,065	26,345	13,327	43,371	11,325	2,211	4,421	12,163	31,887
Investments and other assets indirectly representing bank premises or other real estate	4,380	319	513	372	484	199	662	216	337	46	199	833	200
Customers' liability on acceptances	31,861	939	4,729	8,202	11,118	3,087		2,006	307	70	92	27	1,284
Income accrued but not yet collected	200,057	142	191,091	1,117	27	61	3,472	507	380		8		3,252
Other assets	121,371	4,468	67,556	6,704	11,717	4,345	1,585	11,372	4,006	566	1,466	311	7,275
	85,220	2,545	47,190	7,008	3,978	5,628	2,138	5,894	1,988	385	1,457	703	6,306
Total assets	55,202,645	2,028,044	25,079,626	3,365,893	4,850,508	2,468,768	1,089,904	7,355,251	2,164,394	559,298	1,201,383	980,406	4,059,170
LIABILITIES													
Demand deposits	37,609,983	1,463,645	18,251,260	2,418,946	2,722,062	1,689,620	776,040	4,230,674	1,587,933	351,456	956,020	788,055	2,374,272
Individuals, partnerships, and corporations	27,739,401	1,192,819	12,669,537	1,977,637	2,234,411	1,219,127	549,663	3,298,524	1,145,145	280,148	619,370	648,355	1,904,665
United States Government	2,479,387	66,470	1,496,834	138,048	156,922	83,173	29,444	244,477	78,737	10,854	28,448	16,044	129,936
States and political subdivisions	1,952,601	108,126	661,574	83,684	155,484	118,404	104,515	348,963	82,726	38,406	78,547	75,357	96,812
Banks in United States	3,660,571	47,824	1,978,869	181,898	129,430	241,525	85,085	270,291	266,446	17,858	221,658	40,809	178,878
Banks in foreign countries	658,784	1,084	626,672	4,390	2,421	2,173	571	3,313	1,459		684	557	15,460
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,119,239	47,322	817,774	33,289	43,394	25,218	6,762	65,126	13,420	4,190	7,290	6,933	48,521
Time deposits	12,519,253	369,400	4,159,051	602,117	1,714,184	570,671	228,062	2,620,228	400,423	169,922	157,061	124,207	1,403,927
Individuals, partnerships, and corporations	11,059,373	362,658	3,148,588	528,022	1,644,825	492,111	202,222	2,570,761	391,060	165,377	152,275	115,912	1,285,562
United States Government	38,945	1,943	11,364	470	792	10,684	2,488	2,450	4,290	57	597	1,024	2,786
Postal savings	6,241	220	15	49	713	2,237	2,586	353	29	7	16	6	10
States and political subdivisions	667,939	4,579	280,336	73,505	67,834	46,429	19,381	46,387	5,039	4,476	4,073	6,965	108,935
Banks in United States	18,063		12,481	71	20	1,385	1,385	277	5	5	100	300	2,034
Banks in foreign countries	728,692		706,267			17,825							4,600
Total deposits	50,129,236	1,833,045	22,410,311	3,021,063	4,436,246	2,260,291	1,004,102	6,850,902	1,988,356	521,378	1,113,081	912,262	3,778,199
Due to own foreign branches	8,710		8,710										
Bills payable, rediscounts, and other liabilities for borrowed money	175,117	1,450	131,232	12,700	17,100	691	500	5,125	5,250		580	489	
Acceptances outstanding	210,927	142	201,861	1,164	27	61	3,472	512	380		8		3,300
Dividends declared but not yet payable	10,438	163	8,483	354	352	193		19	69	3	3		799
Income collected but not yet earned	154,126	8,848	52,727	11,416	14,641	10,550	4,974	22,750	5,399	1,131	1,531	778	19,381
Expenses accrued and unpaid	308,886	13,395	145,155	20,680	29,958	14,030	4,870	32,850	11,289	1,165	4,087	2,247	29,160
Other liabilities	85,234	2,474	56,855	1,013	3,210	7,191	478	5,239	4,473	95	797	32	3,377
Total liabilities	51,082,674	1,859,517	23,015,334	3,068,390	4,501,534	2,293,007	1,018,396	6,917,397	2,015,216	523,772	1,120,087	915,808	3,834,216
CAPITAL ACCOUNTS													
Capital	1,144,904	50,457	555,854	78,968	93,246	44,964	25,008	118,441	48,106	9,997	22,358	23,440	74,065
Surplus	2,009,864	79,071	1,055,411	163,639	187,830	89,385	30,346	174,069	59,311	12,850	34,498	22,834	100,620
Undivided profits	859,039	33,967	422,661	48,937	61,437	32,801	14,252	108,858	39,462	10,793	21,007	16,376	48,488
Other capital accounts	106,164	5,032	30,366	5,959	6,461	8,611	1,902	36,486	2,299	1,886	3,433	1,948	1,781
Total capital accounts	4,119,971	168,527	2,064,292	297,503	348,974	175,761	71,508	437,854	149,178	35,526	81,296	64,598	224,954
Total liabilities and capital accounts	55,202,645	2,028,044	25,079,626	3,365,893	4,850,508	2,468,768	1,089,904	7,355,251	2,164,394	559,298	1,201,383	980,406	4,059,170
Net demand deposits subject to reserve (see page 18)	33,443,583	1,321,339	16,600,125	2,171,119	2,430,021	1,432,774	654,037	3,733,813	1,359,993	293,191	782,831	621,587	2,042,753
Demand deposits adjusted (see footnote on page 1)	28,304,825	1,271,062	12,678,352	1,938,645	2,321,129	1,231,149	622,949	3,560,687	1,139,977	312,148	628,139	715,270	1,885,318
Pledged assets (and securities loaned)	5,934,503	134,963	2,632,185	525,677	554,257	358,315	204,523	473,687	217,439	70,684	155,623	134,686	472,464
Number of banks	1,883	44	210	77	218	139	70	452	168	130	131	151	93

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



DECEMBER 1, 1954

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM