



MEMBER BANK
CALL REPORT

NUMBER 106

CONDITION OF MEMBER BANKS
OCTOBER 6, 1947

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 6, 1947, COMPARED WITH
JUNE 30, 1947, AND SEPTEMBER 30, 1946

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Oct. 6, 1947	June 30, 1947	Sept. 30, 1946	June 30, 1947	Sept. 30, 1946
ASSETS					
Loans and investments	97,328,484	94,801,522	99,706,112	+2,526,962	-2,377,628
Loans (including overdrafts).....	30,738,020	28,655,103	24,775,173	+2,082,917	+5,962,847
United States Government direct obligations.....	59,287,969	59,188,501	68,232,186	+89,605	-8,944,217
Obligations guaranteed by United States Government.....		9,863			
Obligations of States and political subdivisions.....	4,223,782	3,981,637	3,616,739	+242,145	+607,043
Other bonds, notes, and debentures.....	2,800,276	2,688,436	2,807,884	+111,840	-7,608
Corporate stocks (including Federal Reserve Bank stock).....	278,437	277,982	274,130	+455	+4,307
Reserves, cash, and bank balances	29,595,257	28,694,099	27,765,046	+901,158	+1,830,211
Reserve with Federal Reserve Banks.....	16,945,714	16,040,361	15,791,585	+905,353	+1,154,129
Cash in vault.....	1,496,300	1,408,907	1,382,170	+87,393	+114,130
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	5,960,844	5,489,091	5,618,484	+471,753	+342,360
Other balances with banks in United States.....	31,853	31,588	41,151	+265	-9,298
Balances with banks in foreign countries.....	25,149	34,228	61,297	-9,079	-36,148
Cash items in process of collection.....	5,135,397	5,689,924	4,870,359	-554,527	+265,038
Due from own foreign branches.....	950	284	3,109	+666	-2,159
Bank premises owned and furniture and fixtures.....	808,276	798,485	795,047	+9,791	+13,229
Other real estate owned.....	13,880	12,723	17,303	+1,157	-3,423
Investments and other assets indirectly representing bank premises or other real estate.....	62,961	61,294	62,456	+1,667	+505
Customers' liability on acceptances.....	119,355	86,439	96,291	+32,916	+23,064
Income accrued but not yet collected.....	230,790	225,637	231,236	+5,153	-446
Other assets.....	130,172	116,180	103,928	+13,992	+26,244
Total assets	128,290,125	124,796,663	128,780,528	+3,493,462	-490,403
LIABILITIES					
Demand deposits	90,162,036	87,361,458	92,863,522	+2,800,578	-2,701,486
Individuals, partnerships, and corporations.....	69,047,490	67,933,249	67,129,373	+1,114,241	+1,918,117
United States Government.....	2,308,452	1,095,163	7,763,377	+1,213,289	-5,454,925
States and political subdivisions.....	5,059,123	5,375,667	4,762,996	-316,544	+296,127
Banks in United States.....	10,470,997	9,612,469	10,041,713	+858,528	+429,284
Banks in foreign countries.....	1,454,603	1,369,268	1,370,035	+85,335	+84,568
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,821,371	1,975,642	1,796,028	-154,271	+25,343
Time deposits	28,332,752	28,073,648	26,816,731	+259,104	+1,516,021
Individuals, partnerships, and corporations.....	27,511,118	27,259,348	26,149,743	+251,770	+1,361,375
United States Government.....	106,987	102,564	101,142	+4,423	+5,845
Postal savings.....	3,313	3,327	3,322	-14	-9
States and political subdivisions.....	660,914	648,893	490,518	+12,021	+170,396
Banks in United States.....	37,320	38,366	45,206	-1,046	-7,886
Banks in foreign countries.....	13,100	21,150	26,800	-8,050	-13,700
Total deposits	118,494,788	115,435,106	119,680,253	+3,059,682	-1,185,465
Due to own foreign branches.....	252,142	270,208	241,772	-18,066	+10,370
Bills payable, rediscounts, and other liabilities for borrowed money.....	331,849	50,010	76,557	+281,839	+255,292
Acceptances outstanding.....	134,001	99,109	109,351	+34,892	+24,650
Dividends declared but not yet payable.....	8,115	51,031	30,653	-42,916	-22,538
Income collected but not yet earned.....	113,995	101,529	73,421	+12,466	+40,574
Expenses accrued and unpaid.....	364,917	349,235	383,697	+15,682	-18,780
Other liabilities.....	127,335	125,580	108,058	+1,755	+19,277
Total liabilities	119,827,142	116,481,808	120,703,762	+3,345,334	-876,620
CAPITAL ACCOUNTS					
Capital.....	2,723,130	2,718,994	2,684,905	+4,136	+38,225
Surplus.....	3,743,266	3,701,871	3,470,967	+41,395	+272,299
Undivided profits.....	1,498,191	1,401,865	1,402,969	+96,326	+95,222
Other capital accounts.....	498,396	492,125	517,925	+6,271	-19,529
Total capital accounts	8,462,983	8,314,855	8,076,766	+148,128	+386,217
Total liabilities and capital accounts	128,290,125	124,796,663	128,780,528	+3,493,462	-490,403
MEMORANDA					
Net demand deposits subject to reserve (see page 14).....	79,066,969	76,183,919	74,812,420	+2,883,050	+4,254,549
Demand deposits adjusted ¹	70,792,587	69,594,634	68,818,038	+1,197,953	+1,974,549
Pledged assets (and securities loaned).....	10,971,399	9,951,241	17,217,261	+1,020,158	-6,245,862
Number of banks.....	6,929	6,928	6,898	+1	+31

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES, JUNE 30, 1942,
TO OCTOBER 6, 1947**

[Amounts in thousands of dollars]

	1942 June 30	1943 Oct. 18	1944 June 30	1945 June 30	1946 Sept. 30	1947 June 30	1947 Oct. 6
ASSETS							
Loans and investments	46,800,225	78,112,196	83,586,653	99,426,010	99,706,112	94,801,522	97,328,484
Loans (including overdrafts)	16,928,316	17,715,608	18,083,742	20,587,878	24,775,173	28,655,103	30,738,020
United States Government direct obligations	21,412,952	55,254,770	59,452,067	73,206,154	68,232,186	59,188,501	59,287,969
Obligations guaranteed by United States Government	2,685,132		886,708	33,165		9,863	
Obligations of States and political subdivisions	2,933,835	2,817,760	2,833,594	3,101,733	3,616,739	3,981,637	4,223,782
Obligations of Government corporations and agencies not guaranteed by United States	585,067						
Other bonds, notes, and debentures	1,870,638	2,002,824	2,019,836	2,198,416	2,807,884	2,688,436	2,800,276
Corporate stocks (including Federal Reserve Bank stock)	384,285	321,234	310,706	298,664	274,130	277,982	278,437
Reserves, cash, and bank balances	21,721,022	22,592,421	23,796,879	25,766,309	27,765,046	28,694,099	29,595,257
Reserve with Federal Reserve Banks	12,295,224	12,127,560	12,812,599	14,806,900	15,791,585	16,040,361	16,945,714
Cash in vault	1,021,745	1,150,202	1,142,506	1,150,110	1,382,170	1,408,907	1,496,300
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,684,531	5,741,684	5,758,042	6,448,205	5,618,484	5,489,091	5,960,844
Other balances with banks in United States	85,569	47,207	40,799	37,907	41,151	31,588	31,853
Balances with banks in foreign countries	12,425	17,826	17,637	24,070	61,297	34,228	25,149
Cash items in process of collection	2,621,528	3,507,942	4,025,296	3,299,117	4,870,359	5,689,924	5,135,397
Due from own foreign branches	275	3,677	176	270	3,109	284	950
Bank premises owned and furniture and fixtures	912,669	879,849	841,554	800,589	795,047	798,485	808,276
Other real estate owned	157,897	95,776	59,239	27,678	17,303	12,723	13,880
Investments and other assets indirectly representing bank premises or other real estate	97,206	80,814	74,198	65,525	62,456	61,294	62,961
Customers' liability on acceptances	58,830	49,203	51,248	40,964	96,291	86,439	119,355
Income accrued but not yet collected	109,348	178,353	195,765	223,445	231,236	225,377	230,790
Other assets	88,383	92,794	77,822	84,950	103,928	116,180	130,172
Total assets	69,945,855	102,085,083	108,683,534	126,435,740	128,780,528	124,796,663	128,290,125
LIABILITIES							
Demand deposits	51,168,041	80,300,884	84,328,146	96,569,239	92,863,522	87,361,458	90,162,036
Individuals, partnerships, and corporations	35,646,301	47,848,550	50,756,057	57,416,587	67,129,373	67,933,249	69,047,490
U. S. Government: War loan and Series E bond accounts	1,724,343	17,295,197	17,343,991	21,713,593	7,564,365	910,698	2,308,452
Other		247,181	289,668	253,696	199,012	184,465	
States and political subdivisions	3,230,227	3,205,556	3,638,179	3,877,395	4,762,996	5,375,667	5,059,123
Banks in United States	9,110,454	9,806,245	9,903,521	11,063,706	10,041,713	9,612,469	10,470,997
Banks in foreign countries	746,180	832,776	936,663	1,105,851	1,370,035	1,369,268	1,454,603
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	710,536	1,065,379	1,460,067	1,138,411	1,796,028	1,975,642	1,821,371
Time deposits	12,236,412	14,666,763	16,947,405	21,808,837	26,816,731	28,073,648	28,332,752
Individuals, partnerships, and corporations:							
Savings deposits	10,357,105			20,190,338			
Certificates of deposit	566,472			482,917			
Christmas savings and similar accounts	129,771	14,175,720	16,447,652	158,651	26,149,743	27,259,348	27,511,118
Open accounts	619,738			422,406			
United States Government	34,465	103,600	99,596	97,889	101,142	102,564	106,987
Postal savings	14,568	4,930	4,102	3,633	3,322	3,327	3,313
States and political subdivisions	400,020	315,739	332,927	392,223	490,518	648,893	660,914
Banks in United States	108,782	61,968	51,778	44,430	45,206	38,366	37,320
Banks in foreign countries	5,491	4,806	11,350	16,350	26,800	21,150	13,100
Total deposits	63,404,453	94,967,647	101,275,551	118,378,076	119,680,253	115,435,106	118,494,788
Due to own foreign branches	195,812	231,935	209,107	196,233	241,772	270,208	252,142
Bills payable, rediscounts, and other liabilities for borrowed money	6,007	150,118	74,785	51,897	76,557	50,010	331,849
Acceptances outstanding	68,323	55,966	57,802	48,833	109,351	99,109	134,001
Dividends declared but not yet payable	40,257	4,844	42,343	45,761	30,653	51,031	8,115
Income collected but not yet earned	62,325	40,449	35,550	39,140	73,421	101,529	113,995
Expenses accrued and unpaid	121,830	176,338	231,651	318,729	383,697	349,235	364,917
Other liabilities	56,281	69,170	61,150	81,248	108,058	125,580	127,335
Total liabilities	63,955,288	95,696,467	101,987,939	119,159,917	120,703,762	116,481,808	119,827,142
CAPITAL ACCOUNTS							
Capital	2,379,211	2,378,587	2,441,643	2,535,815	2,684,905	2,718,994	2,723,130
Surplus	2,446,176	2,623,338	2,856,333	3,159,463	3,470,967	3,701,871	3,743,266
Undivided profits	805,612	974,838	966,848	1,106,511	1,402,969	1,401,865	1,498,191
Reserve for contingencies	318,221						
Other capital accounts	41,347	411,853	430,771	474,034	517,925	492,125	498,396
Total capital accounts	5,990,567	6,388,616	6,695,595	7,275,823	8,076,766	8,314,855	8,462,983
Total liabilities and capital accounts	69,945,855	102,085,083	108,683,534	126,435,740	128,780,528	124,796,663	128,290,125
MEMORANDA							
Par or face value of capital	2,381,083	2,379,829	2,442,563	2,536,232	2,685,123	2,719,126	2,723,234
Capital notes and debentures	37,841	33,262	31,342	28,285	24,386	19,418	18,637
First preferred stock	202,721	185,103	165,735	127,908	81,330	62,967	60,310
Second preferred stock	17,171	13,591	10,536	7,772	6,200	5,267	5,169
Common stock	2,123,350	2,147,873	2,234,950	2,372,267	2,573,207	2,631,474	2,639,118
Retirable value of capital: First preferred stock	290,921	271,436	251,596	210,067	138,631	118,377	114,877
Second preferred stock	23,046	19,410	16,147	12,972	10,750	9,663	9,565
Net demand deposits subject to reserve (see page 14)	42,867,697	53,759,105	57,203,316	65,110,503	74,812,420	76,183,919	79,066,969
Demand deposits adjusted (see footnote on page 1)	36,965,536	48,611,543	51,829,007	59,133,276	68,818,038	69,594,634	70,792,587
Pledged assets (and securities loaned)	6,304,814	23,581,516	24,573,535	28,989,701	17,217,261	9,951,241	10,971,399
Number of banks	6,647	6,724	6,773	6,840	6,898	6,928	6,929

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 6, 1947, BY CLASS OF BANK

[Amounts in thousands of dollars]

	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All State member banks
	New York	Chicago					
ASSETS							
Loans and investments	20,468,817	5,040,499	35,792,188	36,026,980	97,328,484	64,680,909	32,647,575
Loans (including overdrafts)	6,881,288	1,724,228	12,494,991	9,637,513	30,738,020	20,033,603	10,704,417
United States Government direct and guaranteed obligations	12,305,018	2,935,167	20,883,779	23,164,005	59,287,969	39,465,885	19,822,084
Obligations of States and political subdivisions	694,455	204,783	1,390,119	1,934,425	4,223,782	3,046,830	1,176,952
Other bonds, notes, and debentures	492,181	166,950	933,017	1,208,128	2,800,276	1,978,639	821,637
Corporate stocks (including Federal Reserve Bank stock)	95,875	9,371	90,282	82,909	278,437	155,952	122,485
Reserves, cash, and bank balances	5,995,739	1,476,896	11,608,519	10,514,103	29,595,257	20,164,041	9,431,216
Reserve with Federal Reserve Banks	4,254,062	993,419	6,764,245	4,933,988	16,945,714	11,230,996	5,714,718
Cash in vault	143,233	29,995	494,446	828,626	1,496,300	1,021,100	475,200
Demand balances with banks in United States (except private banks and American branches of foreign banks)	52,507	142,386	1,819,437	3,946,514	5,960,844	4,500,671	1,460,173
Other balances with banks in United States	2,560	1,306	15,424	12,563	31,853	22,589	9,264
Balances with banks in foreign countries	13,521	1,044	8,008	2,576	25,149	15,596	9,553
Cash items in process of collection	1,529,856	308,746	2,506,959	789,836	5,135,397	3,373,089	1,762,308
Due from own foreign branches	40		910		950	910	40
Bank premises owned and furniture and fixtures	159,769	15,184	289,652	343,671	808,276	522,270	286,006
Other real estate owned	594		7,785	5,501	13,880	9,692	4,188
Investments and other assets indirectly representing bank premises or other real estate	3,258	166	48,637	10,900	62,961	48,191	14,770
Customers' liability on acceptances	70,244	3,128	39,849	6,134	119,355	72,885	46,470
Income accrued but not yet collected	66,390	16,344	102,921	45,135	230,790	147,733	83,057
Other assets	26,722	4,014	56,815	42,621	130,172	74,403	55,769
Total assets	26,791,573	6,556,231	47,947,276	46,995,045	128,290,125	85,721,034	42,569,091
LIABILITIES							
Demand deposits	22,307,768	5,217,820	33,379,366	29,257,082	90,162,036	60,229,355	29,932,681
Individuals, partnerships, and corporations	16,463,369	3,547,796	24,508,070	24,528,255	69,047,490	45,692,814	23,354,676
United States Government	563,866	161,329	788,865	794,392	2,308,452	1,509,363	799,089
States and political subdivisions	224,545	322,992	2,024,923	2,486,663	5,059,123	3,787,162	1,271,961
Banks in United States	2,975,317	1,111,351	5,378,361	1,005,968	10,470,997	7,341,389	3,129,608
Banks in foreign countries	1,297,646	24,813	124,959	7,185	1,454,603	776,866	677,737
Certified and officers' checks, cash letters of credit, and travelers' checks, etc	783,025	49,539	554,188	434,619	1,821,371	1,121,761	699,610
Time deposits	1,479,572	879,182	11,354,795	14,619,203	28,332,752	19,237,882	9,094,870
Individuals, partnerships, and corporations	1,436,798	870,832	10,974,836	14,286,652	27,511,118	18,596,915	8,914,203
United States Government	12,396	1,600	45,408	47,583	106,987	85,539	21,448
Postal savings			748	2,565	3,313	2,778	535
States and political subdivisions	16,818	6,750	313,526	323,820	660,914	519,294	141,620
Banks in United States	460		20,277	16,583	37,320	29,806	7,514
Banks in foreign countries	13,100				13,100	3,550	9,550
Total deposits	23,787,340	6,097,002	44,734,161	43,876,285	118,494,788	79,467,237	39,027,551
Due to own foreign branches	252,142				252,142	225,451	26,691
Bills payable, rediscounts, and other liabilities for borrowed money	268,300	600	35,400	27,549	331,849	143,835	188,014
Acceptances outstanding	79,276	3,494	44,889	6,342	134,001	81,040	52,961
Dividends declared but not yet payable	3,485	122	3,040	1,468	8,115	6,906	1,209
Income collected but not yet earned	13,757	3,879	56,640	39,719	113,995	79,415	34,580
Expenses accrued and unpaid	91,579	26,030	164,238	83,070	364,917	239,424	125,493
Other liabilities	45,613	4,671	62,248	14,803	127,335	69,684	57,651
Total liabilities	24,541,492	6,135,798	45,100,616	44,049,236	119,827,142	80,312,992	39,514,150
CAPITAL ACCOUNTS							
Capital	611,997	144,350	953,990	1,012,793	2,723,130	1,770,913	952,217
Surplus	1,186,260	163,625	1,208,438	1,184,943	3,743,266	2,337,412	1,405,854
Undivided profits	379,576	63,177	479,425	576,013	1,498,191	962,337	535,854
Other capital accounts	72,248	49,281	204,807	172,060	498,396	337,380	161,016
Total capital accounts	2,250,081	420,433	2,846,660	2,945,809	8,462,983	5,408,042	3,054,941
Total liabilities and capital accounts	26,791,573	6,556,231	47,947,276	46,995,045	128,290,125	85,721,034	42,569,091
MEMORANDA							
Par or face value of capital	611,997	144,350	953,990	1,012,897	2,723,234	1,771,017	952,217
Capital notes and debentures	1,122		8,500	9,015	18,637		18,637
First preferred stock			21,508	38,802	60,310	24,432	35,878
Second preferred stock			150	5,019	5,169	2,478	2,691
Common stock	610,875	144,350	923,832	960,061	2,639,118	1,744,107	895,011
Retirable value of capital: First preferred stock			25,080	89,797	114,877	37,306	77,571
Second preferred stock			150	9,415	9,565	3,565	6,000
Net demand deposits subject to reserve (see page 14)	20,725,405	4,766,688	29,053,319	24,521,557	79,066,969	52,355,597	26,711,372
Demand deposits adjusted (see footnote on page 1)	15,941,083	3,611,581	24,580,222	26,659,701	70,792,587	47,228,648	23,563,939
Pledged assets (and securities loaned)	1,575,734	640,841	4,538,406	4,216,418	10,971,399	8,102,882	2,868,517
Number of banks	37	14	353	6,525	6,929	5,013	1,916

¹ See Table of Contents page for basis of classification of member banks.

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 6, 1947,
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	97,328,484	4,718,523	27,708,651	5,375,219	7,923,638	4,368,115	4,254,352
Loans (including overdrafts)	30,738,020	1,528,438	8,944,990	1,485,565	2,351,899	1,351,776	1,320,201
United States Government direct and guaranteed obligations	59,287,969	2,928,375	16,891,857	3,298,297	4,812,958	2,763,397	2,530,432
Obligations of States and political subdivisions	4,223,782	121,903	1,011,290	222,069	335,099	105,280	312,001
Other bonds, notes, and debentures	2,800,276	124,782	739,384	348,283	395,563	138,134	82,349
Corporate stocks (including Federal Reserve Bank stock)	278,437	15,025	121,130	21,005	28,119	9,528	9,369
Reserves, cash, and bank balances	29,595,257	1,385,632	7,627,163	1,488,190	2,133,723	1,553,476	1,574,134
Reserve with Federal Reserve Banks	16,945,714	779,552	5,137,072	843,064	1,224,624	783,597	787,174
Cash in vault	1,496,300	111,515	297,750	108,012	166,900	118,859	92,940
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,960,844	237,840	419,961	303,083	454,747	419,909	477,270
Other balances with banks in United States	31,853	1,183	3,916	1,829	2,020	1,159	2,376
Balances with banks in foreign countries	25,149	1,052	15,334	738	405	83	153
Cash items in process of collection	5,135,397	254,490	1,753,130	231,464	285,027	229,869	214,221
Due from own foreign branches	950	910	40				
Bank premises owned and furniture and fixtures	808,276	52,157	245,238	60,766	80,419	46,074	47,202
Other real estate owned	13,880	792	1,866	1,279	254	731	1,130
Investments and other assets indirectly representing bank premises or other real estate	62,961	1,706	6,509	4,607	3,662	2,671	1,741
Customers' liability on acceptances	119,355	17,644	70,536	4,190	563	1,184	4,854
Income accrued but not yet collected	230,790	12,528	83,146	8,948	15,886	6,699	8,903
Other assets	130,172	6,110	35,995	13,367	7,810	11,264	5,905
Total assets	128,290,125	6,196,002	35,779,144	6,956,566	10,165,955	5,990,214	5,898,221
LIABILITIES							
Demand deposits	90,162,036	4,317,022	26,959,736	4,378,489	6,196,111	4,273,044	4,429,653
Individuals, partnerships, and corporations	69,047,490	3,509,701	20,215,225	3,631,152	5,101,869	3,328,117	3,173,986
U. S. Government	2,308,452	106,554	723,839	95,921	180,347	107,528	94,715
States and political subdivisions	5,059,123	263,842	746,515	212,358	324,627	298,091	497,170
Banks in United States	10,470,997	340,791	3,083,798	367,985	498,942	458,124	623,207
Banks in foreign countries	1,454,603	20,600	1,300,990	12,589	5,441	3,927	8,160
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,821,371	75,534	884,369	58,484	84,885	77,257	32,415
Time deposits	28,332,752	1,316,924	5,140,326	1,932,396	3,118,199	1,320,621	1,114,764
Individuals, partnerships, and corporations	27,511,118	1,308,203	5,051,538	1,844,772	2,986,523	1,282,067	1,073,588
United States Government	106,987	6,961	27,470	1,347	1,296	14,396	8,758
Postal savings	3,313	249	15	228	541	193	240
States and political subdivisions	660,914	1,361	44,484	85,802	124,912	18,650	24,714
Banks in United States	37,320	150	3,719	247	4,927	5,315	7,464
Banks in foreign countries	13,100		13,100				
Total deposits	118,494,788	5,633,946	32,100,062	6,310,885	9,314,310	5,593,665	5,544,417
Due to own foreign branches	252,142		252,142				
Bills payable, rediscounts, and other liabilities for borrowed money	331,849	4,770	273,053	3,970	12,779	11,597	4,190
Acceptances outstanding	134,001	18,684	79,568	5,006	713	1,184	5,868
Dividends declared but not yet payable	8,115	352	3,920	130	742	426	399
Income collected but not yet earned	113,995	7,314	28,338	5,136	7,980	4,917	6,669
Expenses accrued and unpaid	364,917	21,522	114,666	17,783	30,820	12,096	14,609
Other liabilities	127,335	9,647	50,559	2,120	3,608	5,821	1,139
Total liabilities	119,827,142	5,696,235	32,902,308	6,345,030	9,370,952	5,629,706	5,577,291
CAPITAL ACCOUNTS							
Capital	2,723,130	157,700	844,224	182,492	275,747	114,747	110,123
Surplus	3,743,266	216,662	1,438,277	294,630	352,191	157,446	138,229
Undivided profits	1,498,191	83,461	485,353	106,287	111,254	64,489	53,873
Other capital accounts	498,396	41,944	108,982	28,127	55,811	23,826	18,705
Total capital accounts	8,462,983	499,767	2,876,836	611,536	795,003	360,508	320,930
Total liabilities and capital accounts	128,290,125	6,196,002	35,779,144	6,956,566	10,165,955	5,990,214	5,898,221
MEMORANDA							
Par or face value of capital	2,723,234	157,700	844,328	182,492	275,747	114,747	110,123
Capital notes and debentures	18,637		8,994		6,405	324	
First preferred stock	60,310	1,059	23,903	4,964	5,767	1,279	1,658
Second preferred stock	5,169	588	2,883	1,017		14	
Common stock	2,639,118	156,053	808,548	176,511	263,575	113,130	108,465
Retirable value of capital: First preferred stock	114,877	1,470	67,426	11,388	8,567	1,404	1,712
Second preferred stock	9,565	1,338	5,929	1,617		14	
Net demand deposits subject to reserve (see page 14)	79,066,969	3,824,804	24,786,645	3,843,942	5,456,337	3,623,266	3,738,162
Demand deposits adjusted (see footnote on page 1)	70,792,587	3,594,587	20,092,979	3,670,530	5,226,354	3,473,596	3,489,350
Pledged assets (and securities loaned)	10,971,399	325,120	2,303,155	653,607	980,024	682,723	873,006
Number of banks	6,929	337	798	648	720	474	340

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 6, 1947,
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	15,077,844	3,622,446	2,755,479	4,250,170	3,953,932	13,320,115
Loans (including overdrafts).....	4,076,732	1,283,241	737,589	1,176,102	1,427,525	5,053,962
United States Government direct and guaranteed obligations.....	9,842,228	2,020,481	1,840,358	2,725,374	2,257,746	7,376,466
Obligations of States and political subdivisions.....	689,153	187,049	90,886	232,409	211,293	705,350
Other bonds, notes, and debentures.....	445,464	121,641	82,373	109,524	49,428	163,351
Corporate stocks (including Federal Reserve Bank stock).....	24,267	10,034	4,273	6,761	7,940	20,986
Reserves, cash, and bank balances	4,324,231	1,278,629	966,219	1,877,418	1,869,591	3,516,851
Reserve with Federal Reserve Banks.....	2,497,895	647,011	453,100	845,975	811,218	2,135,432
Cash in vault.....	225,366	60,157	35,688	58,475	73,665	146,973
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	957,204	348,534	303,224	714,982	792,848	531,242
Other balances with banks in United States.....	2,347	208	665	6,145	3,817	6,188
Balances with banks in foreign countries.....	1,977	101	728	116	1,063	3,399
Cash items in process of collection.....	639,442	222,618	172,814	251,725	186,980	693,617
Due from own foreign branches.....						
Bank premises owned and furniture and fixtures.....	74,338	25,106	13,517	22,777	40,287	100,395
Other real estate owned.....	771	2,030	627	1,695	2,233	472
Investments and other assets indirectly representing bank premises or other real estate.....	4,605	129	3,836	1,666	6,750	25,079
Customers' liability on acceptances.....	3,694	787	349	266	4,682	10,606
Income accrued but not yet collected.....	34,881	5,395	6,712	6,169	3,544	37,979
Other assets.....	14,498	4,809	1,347	5,203	3,897	19,967
Total assets	19,534,862	4,939,331	3,748,086	6,165,364	5,884,916	17,031,464
LIABILITIES						
Demand deposits	13,004,383	3,689,630	2,616,977	5,164,214	5,003,406	10,129,371
Individuals, partnerships, and corporations.....	9,716,862	2,677,756	1,848,297	3,604,239	3,839,202	8,401,084
United States Government.....	433,709	86,560	70,981	107,402	66,512	229,384
States and political subdivisions.....	963,926	215,217	380,720	380,720	323,552	628,371
Banks in United States.....	1,682,268	671,302	453,608	1,025,737	717,540	547,695
Banks in foreign countries.....	30,255	5,856	2,356	574	6,827	57,028
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	177,363	32,939	37,001	45,542	49,773	265,809
Time deposits	5,370,123	942,007	922,385	673,561	542,452	5,938,994
Individuals, partnerships, and corporations.....	5,216,374	900,801	916,292	659,115	482,654	5,789,191
United States Government.....	15,696	3,615	617	3,525	7,100	16,206
Postal savings.....	430	205	195	205	380	432
States and political subdivisions.....	134,821	37,044	4,618	5,817	49,568	129,123
Banks in United States.....	2,802	342	663	4,899	2,750	4,042
Banks in foreign countries.....						
Total deposits	18,374,506	4,631,637	3,539,362	5,837,775	5,545,858	16,068,365
Due to own foreign branches.....						
Bills payable, rediscounts, and other liabilities for borrowed money.....	6,500	4,789	40	500	300	9,361
Acceptances outstanding.....	4,063	787	349	266	4,989	12,524
Dividends declared but not yet payable.....	181	569	7	261	488	640
Income collected but not yet earned.....	16,840	4,400	4,550	2,603	1,386	23,862
Expenses accrued and unpaid.....	54,007	9,912	8,873	8,913	10,510	61,206
Other liabilities.....	7,538	2,252	627	766	648	42,610
Total liabilities	18,463,635	4,654,346	3,553,808	5,851,084	5,564,179	16,218,568
CAPITAL ACCOUNTS						
Capital.....	357,155	103,807	62,731	103,318	119,309	291,777
Surplus.....	414,949	108,360	79,550	113,004	121,851	308,117
Undivided profits.....	188,738	61,186	34,299	77,740	62,125	169,386
Other capital accounts.....	110,385	11,632	17,698	20,218	17,452	43,616
Total capital accounts	1,071,227	284,985	194,278	314,280	320,737	812,896
Total liabilities and capital accounts	19,534,862	4,939,331	3,748,086	6,165,364	5,884,916	17,031,464
MEMORANDA						
Par or face value of capital.....	357,155	103,807	62,731	103,318	119,309	291,777
Capital notes and debentures.....	1,689	1,073	25		70	57
First preferred stock.....	7,666	1,172	1,448	386	1,185	9,823
Second preferred stock.....	300	240	60	55		12
Common stock.....	347,500	101,322	61,198	102,877	118,054	281,885
Retirable value of capital: First preferred stock.....	7,701	1,182	1,448	386	1,643	10,550
Second preferred stock.....	300	240	60	55		12
Net demand deposits subject to reserve (see page 14).....	11,408,495	3,118,478	2,140,939	4,197,509	4,023,639	8,904,753
Demand deposits adjusted (see footnote on page 1).....	10,218,709	2,703,294	1,917,218	3,778,776	4,025,347	8,601,647
Pledged assets (and securities loaned).....	1,342,155	393,606	449,831	719,119	618,142	1,630,911
Number of banks.....	1,003	495	475	757	610	272

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 6, 1947, OF BANKS IN EACH CENTRAL 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. Govt. direct and guaranteed obligations	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.....	6,929	97,328,484	30,738,020	59,287,969	4,223,782	2,800,276	278,437	29,595,257	16,945,714	1,496,300
Reserve bank cities¹.....	183	42,558,867	15,499,048	24,259,471	1,590,461	1,063,243	146,644	12,694,151	8,399,051	378,458
1. Boston.....	11	1,800,422	703,897	1,031,493	41,971	16,416	6,645	579,565	382,962	26,815
2. New York ²	42	20,609,862	6,941,144	12,373,983	701,440	496,957	96,338	6,033,012	4,278,484	147,835
3. Philadelphia.....	23	2,088,750	681,960	1,189,876	81,607	125,121	10,186	729,319	440,785	29,964
4. Cleveland.....	4	1,569,517	530,275	965,435	13,797	37,518	2,492	401,752	264,702	25,094
5. Richmond.....	4	299,938	97,003	184,867	6,862	10,627	579	120,038	64,742	4,311
6. Atlanta ³	4	611,757	252,601	312,051	29,741	16,248	1,116	244,040	128,856	8,372
7. Chicago ³	58	6,180,682	1,953,854	3,779,296	239,942	196,938	10,652	1,804,268	1,181,988	53,383
8. St. Louis.....	7	928,524	449,646	422,033	25,185	27,077	4,583	347,409	198,863	8,499
9. Minneapolis.....	4	616,821	231,623	348,991	12,572	22,582	1,053	266,431	132,290	4,685
10. Kansas City.....	10	700,879	264,503	381,287	37,082	16,893	1,114	356,139	158,206	5,860
11. Dallas.....	7	626,575	387,485	220,140	13,001	4,418	1,531	265,125	143,108	5,445
12. San Francisco.....	7	6,525,140	2,985,057	3,050,019	387,261	92,448	10,355	1,547,053	1,024,065	58,195
Reserve branch cities¹.....	132	14,074,931	4,287,435	8,825,186	545,203	376,857	40,250	4,635,590	2,673,382	201,004
2. Buffalo.....	5	590,569	218,947	344,098	10,234	14,228	3,062	167,288	94,991	10,341
4. Cincinnati.....	10	664,664	249,257	367,158	27,325	19,363	1,561	221,056	124,229	10,880
5. Pittsburgh.....	9	1,551,337	499,403	870,258	35,277	131,674	14,725	418,567	267,548	22,851
5. Baltimore.....	9	589,329	139,049	431,566	5,038	12,148	1,528	202,907	118,782	12,874
5. Charlotte ⁴	4	371,248	145,804	206,133	5,790	12,815	706	165,431	82,870	5,967
6. Birmingham.....	3	237,358	73,925	138,126	19,087	5,791	429	88,390	60,651	4,812
6. Jacksonville.....	3	219,026	88,109	112,345	12,142	5,915	515	93,996	47,438	3,459
6. New Orleans.....	4	255,595	106,192	120,638	20,515	6,451	1,799	101,325	57,976	4,701
7. Detroit.....	6	518,178	140,986	330,733	36,172	9,492	795	205,949	117,543	6,597
8. Little Rock.....	6	1,939,511	479,692	1,371,465	37,991	47,146	3,217	500,395	304,002	33,372
8. Louisville.....	4	109,039	30,343	63,707	7,828	6,990	171	46,195	23,772	1,366
8. Memphis.....	6	326,136	137,108	168,600	8,836	10,771	821	128,484	70,022	5,474
9. Helena.....	3	338,146	143,651	160,080	26,252	7,496	667	138,828	73,173	5,051
9. Denver.....	2	34,453	8,031	25,761	238	373	50	15,038	7,418	197
10. Oklahoma City.....	7	426,291	112,906	293,491	9,269	10,081	544	165,673	94,523	5,120
10. Omaha.....	5	236,462	66,217	147,334	18,046	4,380	485	109,767	57,906	2,129
10. El Paso.....	6	292,118	85,639	170,573	22,204	13,288	414	132,965	64,802	3,015
11. Houston.....	3	93,880	39,427	51,635	2,369	282	167	39,103	18,615	1,403
11. San Antonio.....	10	636,538	228,093	374,712	23,469	8,869	1,395	297,767	150,730	8,527
12. Los Angeles.....	6	264,030	51,082	199,618	6,980	5,989	361	105,974	58,768	3,728
12. Portland.....	3	853,758	558,034	1,723,187	49,383	11,394	4,280	608,592	395,532	18,800
12. Salt Lake City.....	3	203,337	255,008	518,417	72,483	6,775	1,075	266,289	160,220	12,408
12. Seattle.....	6	977,600	60,859	132,067	7,987	1,736	318	79,985	42,031	1,726
			369,673	503,484	80,288	23,410	1,165	335,626	179,839	16,206
Other reserve cities¹.....	89	4,667,706	1,314,024	3,039,307	153,693	152,048	8,634	1,751,413	939,293	88,212
4. Columbus.....	3	282,691	68,969	170,568	18,614	24,015	525	124,728	59,472	7,532
4. Toledo.....	4	268,654	49,646	209,384	4,907	4,268	459	80,199	49,571	7,402
5. Washington.....	14	735,424	200,567	494,588	2,035	36,577	1,657	256,937	161,549	19,981
7. Cedar Rapids.....	1	66,129	11,451	32,863	20,930	771	114	27,355	12,681	909
7. Des Moines.....	3	206,057	59,854	130,117	10,149	5,662	285	76,936	42,038	2,820
7. Dubuque.....	2	33,209	3,726	28,015	1,050	373	36	9,059	5,225	586
7. Grand Rapids ⁵	4	303,003	114,416	173,518	9,178	5,495	396	75,807	44,177	6,841
7. Indianapolis.....	5	437,489	101,770	306,288	18,927	9,779	725	170,625	90,314	10,247
7. Milwaukee.....	6	633,327	163,587	431,291	15,707	21,778	964	220,207	115,083	7,622
7. Peoria.....	3	100,832	20,422	75,092	3,061	2,043	214	35,034	19,914	1,784
7. Sioux City.....	4	75,551	18,384	54,679	1,083	1,303	102	30,068	13,661	1,051
9. St. Paul.....	3	315,883	117,843	186,191	3,081	8,093	675	123,022	59,866	2,486
10. Kansas City, Kansas.....	2	42,408	17,707	21,371	1,355	1,905	70	16,832	7,774	375
10. Lincoln.....	3	91,904	18,918	70,083	1,403	1,336	164	37,509	20,682	1,384
10. Pueblo.....	1	19,263	1,436	17,227	413	124	63	21,725	3,587	609
10. St. Joseph.....	4	59,004	12,412	43,087	1,500	1,919	86	25,810	12,023	944
10. Topeka.....	4	55,065	14,787	34,591	4,476	1,118	93	26,420	13,756	1,154
10. Tulsa.....	4	241,001	68,419	158,884	10,289	3,003	406	90,889	52,161	2,703
10. Wichita.....	4	151,814	43,467	92,304	3,363	12,446	234	65,423	36,994	1,619
11. Fort Worth.....	3	245,602	108,127	121,275	9,594	6,443	463	115,668	56,984	4,300
11. Galveston.....	4	59,282	11,561	42,619	2,148	2,851	103	31,814	14,620	1,257
11. Waco.....	3	48,923	21,181	25,994	1,673	5	70	22,948	10,834	1,342
12. Ogden.....	2	76,003	35,402	38,223	1,853	406	119	21,105	10,203	1,389
12. Spokane.....	3	119,177	29,972	81,055	6,904	635	611	45,293	26,694	1,875
Country banks, by districts.....	6,525	36,026,980	9,637,513	23,164,005	1,934,425	1,208,128	82,909	10,514,103	4,933,988	828,626
1. Boston.....	326	2,918,101	824,541	1,896,882	79,932	108,366	8,380	806,067	396,590	84,700
2. New York.....	751	6,508,220	1,784,899	4,173,776	299,616	228,199	21,730	1,426,863	763,597	139,574
3. Philadelphia.....	625	3,286,469	803,605	2,108,421	140,462	223,162	10,819	758,871	402,279	78,048
4. Cleveland.....	690	3,586,765	934,349	2,230,155	235,179	178,725	8,357	887,421	459,102	93,141
5. Richmond.....	441	2,372,176	769,353	1,446,243	85,555	65,967	5,058	808,163	355,654	75,726
6. Atlanta.....	320	2,412,438	658,388	1,516,539	194,344	38,452	4,715	840,434	374,710	64,999
7. Chicago.....	911	5,102,053	1,149,576	3,459,604	331,135	154,176	7,562	1,374,477	668,812	106,751
8. St. Louis.....	475	1,920,601	522,493	1,206,061	118,948	69,307	3,792	617,713	281,180	39,767
9. Minneapolis.....	466	1,788,322	380,092	1,279,415	74,995	51,325	2,495	561,728	253,496	28,320
10. Kansas City.....	707	1,933,961	469,691	1,295,142	123,009	43,031	3,088	828,266	324,161	33,563
11. Dallas.....	574	1,979,102	580,569	1,221,753	152,059	20,871	3,850	991,192	357,559	47,663
12. San Francisco.....	239	2,218,772	759,957	1,330,014	99,191	26,547	3,063	612,908	296,848	36,374

¹ See Table of 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 AND RESERVE CITY¹ AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

ASSETS [In thousands of dollars]

and bank balances												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	Bank premises, furniture, and fixtures	Other real estate owned	Assets in-directly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets		
5,960,844	31,853	25,149	5,135,397	808,276	13,880	62,961	119,355	230,790	131,122	128,290,125	All member banks	
828,720	11,702	18,749	3,057,471	304,637	5,405	31,983	104,150	131,049	63,982	55,894,224	Reserve bank cities ¹	
30,941	725	469	137,653	16,498	3	376	13,722	6,952	3,085	2,420,623	1. Boston	
55,479	2,560	13,537	1,535,117	160,646	594	3,308	70,250	66,840	26,980	26,971,492	2. New York ²	
79,844	1,429	733	176,564	19,960	138	3,003	4,093	6,359	9,342	2,860,964	3. Philadelphia	
37,683	61	203	74,009	7,765	.....	872	191	4,374	1,387	1,985,858	4. Cleveland
16,976	.....	.....	34,009	2,320	70	723	.....	872	432	424,393	5. Richmond
43,424	51	.....	63,337	7,454	213	.....	26	1,726	945	866,161	6. Atlanta ³
219,602	1,306	1,045	346,944	19,138	.....	901	3,425	19,100	5,065	8,032,579	7. Chicago ²
35,250	51	96	104,650	4,463	1,862	.....	764	2,329	1,875	1,287,226	8. St. Louis
32,239	275	308	96,634	375	578	3,450	302	1,700	2,199	889,876	9. Minneapolis	
83,407	1,000	102	107,564	2,864	1,467	328	.....	1,047	1,591	1,064,315	10. Kansas City
58,760	330	55	57,427	9,308	360	.....	2,066	270	317	904,021	11. Dallas
135,115	3,914	2,201	323,563	53,846	120	19,022	9,311	19,480	12,744	8,186,716	12. San Francisco	
766,915	4,193	3,245	986,851	112,540	1,931	16,069	8,896	44,641	16,785	18,911,383	Reserve branch cities ¹	
20,807	392	1,170	39,587	8,981	26	373	35	1,981	1,677	770,930	2. Buffalo	
32,508	327	28	53,084	9,491	141	.....	50	2,042	972	898,416	4. Cincinnati
54,889	.....	64	73,215	20,101	.....	1,800	72	5,551	1,169	1,998,597	4. Pittsburgh
22,607	5	50	48,589	5,833	.....	.....	391	1,921	1,603	801,984	5. Baltimore
31,068	50	.....	45,476	2,038	.....	.....	435	981	1,054	541,187	5. Charlotte ⁴
13,371	.....	.....	9,556	2,006	140	.....	.....	692	429	329,015	6. Birmingham
23,801	50	.....	19,248	2,435	172	.....	.....	423	154	316,206	6. Jacksonville
19,418	.....	.....	19,230	2,542	139	163	479	596	426	361,265	6. Nashville
37,643	433	10	43,723	5,542	73	784	3,283	1,531	784	736,124	6. New Orleans	
73,475	235	682	88,629	5,705	.....	467	83	7,003	1,663	2,454,827	7. Detroit
10,629	.....	.....	10,427	680	.....	.....	.....	90	109	156,113	8. Little Rock
19,445	.....	.....	33,543	1,759	.....	.....	.....	1,034	407	457,820	8. Louisville
33,479	49	4	27,072	3,263	.....	.....	.....	412	523	481,172	8. Memphis
2,840	.....	.....	4,583	236	.....	.....	.....	156	.....	49,883	9. Helena
32,175	100	14	33,741	891	85	.....	.....	1,495	875	595,310	10. Denver
30,010	.....	.....	19,722	962	.....	600	216	669	33	348,709	10. Oklahoma City
22,678	270	.....	42,200	2,420	.....	.....	.....	811	682	428,996	10. Omaha
12,336	.....	231	6,518	880	.....	.....	.....	122	249	134,234	11. El Paso
98,249	364	179	39,718	7,087	969	6,333	2,562	1,597	667	953,520	11. Houston	
25,098	397	57	17,926	3,382	1	.....	.....	610	29	374,026	11. San Antonio
67,017	48	482	126,713	9,925	.....	4,708	735	8,970	1,092	2,980,300	12. Los Angeles
28,815	215	88	64,543	9,874	.....	.....	481	2,267	1,856	1,134,525	12. Portland
13,274	101	.....	22,853	730	30	841	.....	26	218	285,217	12. Salt Lake City
41,283	1,157	186	96,955	5,777	155	.....	74	3,661	114	1,323,007	12. Seattle
418,695	3,395	579	301,239	47,428	1,043	4,009	175	9,965	7,734	6,489,473	Other reserve cities ¹	
29,154	67	.....	28,503	6,022	.....	.....	1	216	120	413,778	4. Columbus
18,044	37	.....	5,145	1,463	1	163	.....	849	133	351,472	4. Toledo
44,802	1	33	30,571	11,930	130	1,450	.....	1,213	2,673	1,009,757	5. Washington
6,435	.....	.....	7,330	875	.....	.....	.....	5	.....	94,364	7. Cedar Rapids
24,370	.....	.....	7,708	678	.....	1,420	.....	639	167	285,907	7. Des Moines
2,038	.....	.....	1,210	24	.....	50	.....	5	23	42,361	7. Dubuque
11,075	.....	.....	13,714	3,473	.....	.....	32	539	371	383,225	7. Grand Rapids ⁵
35,585	82	.....	34,397	2,822	31	.....	.....	1,272	573	612,812	7. Indianapolis
30,836	84	28	66,554	5,255	.....	19	71	1,740	1,959	862,578	7. Milwaukee
10,151	.....	.....	3,185	1,783	638	.....	.....	378	137	138,802	7. Peoria
8,838	.....	.....	6,518	617	.....	.....	.....	153	16	106,405	7. Sioux City
27,827	.....	300	32,513	2,424	.....	300	45	1,033	233	442,940	9. St. Paul
5,704	.....	.....	2,979	396	.....	.....	.....	1	78	59,715	10. Kansas City, Kansas
6,861	.....	.....	8,582	472	.....	.....	5	227	1	130,118	10. Lincoln
15,079	2,250	.....	200	82	.....	.....	.....	1	.....	41,071	10. Pueblo
9,592	.....	.....	3,251	92	.....	103	.....	106	49	85,164	10. St. Joseph
10,272	.....	.....	1,238	594	9	4	.....	180	181	82,453	10. Topeka
29,047	800	.....	6,178	3,042	.....	500	16	648	169	336,265	10. Tulsa
22,382	200	.....	4,828	864	.....	.....	.....	441	186	218,728	10. Wichita
36,326	50	.....	18,008	1,945	234	.....	.....	306	412	364,167	11. Fort Worth
12,961	.....	.....	2,976	1,030	.....	.....	.....	.....	15	92,141	11. Galveston
8,985	10	.....	1,777	155	.....	.....	.....	.....	90	72,116	11. Waco
3,961	.....	.....	5,552	741	.....	.....	.....	5	83	97,937	12. Ogden
8,370	32	.....	8,322	649	.....	.....	5	13	60	165,197	12. Spokane
3,946,514	12,563	2,576	789,836	343,671	5,501	10,900	6,134	45,135	42,621	46,995,045	Country banks, by districts	
206,899	458	583	116,837	35,659	789	1,330	3,922	5,576	3,935	3,775,379	1. Boston	
343,675	964	627	178,426	75,611	1,246	2,828	251	14,325	7,378	8,036,722	2. New York	
223,239	400	5	54,900	40,806	1,141	1,604	97	2,589	4,025	4,095,602	3. Philadelphia	
282,469	1,632	6	51,071	35,577	112	827	249	2,854	4,029	4,517,834	4. Cleveland	
304,456	1,103	.....	71,224	23,953	531	498	358	1,712	5,502	3,212,893	4. Cleveland
339,613	1,842	143	59,127	27,223	393	794	1,066	3,935	3,167	3,289,450	5. Richmond	
534,799	722	140	63,253	33,968	102	1,748	83	4,052	4,519	6,521,002	5. Atlanta	
249,731	108	1	46,926	14,941	168	129	23	1,530	1,895	2,557,000	7. Chicago	
240,318	390	120	39,084	10,482	49	86	2	3,823	895	2,365,387	8. St. Louis	
447,775	1,525	.....	21,242	10,098	134	131	29	543	1,358	2,774,520	9. Minneapolis
540,133	2,666	541	42,630	16,500	669	417	54	639	2,118	2,990,691	10. Kansas City	
233,407	753	410	45,116	18,853	167	508	.....	3,557	3,800	2,858,565	11. Dallas
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	12. San Francisco

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 6, 1947, OF BANKS IN EACH CENTRAL LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand deposits						Time deposits							
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks..	90,162,036	69,047,490	2,308,452	5,059,123	10,470,997	1,454,603	1,821,371	28,332,752	27,511,118	106,987	3,313	660,914	37,320	13,100
Reserve bank cities¹.....	42,855,830	31,412,730	1,089,207	1,303,928	6,524,633	1,414,213	1,111,119	8,015,216	7,745,884	33,834	291	218,618	3,489	13,100
1. Boston.....	1,980,938	1,534,582	47,680	104,062	256,234	19,344	19,036	198,794	194,740	4,048	6	17,218	460	13,100
2. New York ²	22,420,716	16,568,050	566,585	226,848	2,976,721	1,297,666	784,846	1,533,788	1,490,554	12,456	67	34,219	128	104
3. Philadelphia.....	2,315,411	1,824,225	37,765	68,068	353,472	12,577	19,304	277,744	242,884	446	67	18,414	836	6
4. Cleveland.....	1,179,738	965,985	33,754	49,237	110,115	2,839	17,808	677,548	659,030	845	6	21	37	6
5. Richmond.....	327,861	202,298	11,425	23,772	86,482	111	3,773	70,956	69,271	163	6	59,675	6	25
6. Atlanta ³	699,685	463,595	16,854	61,061	154,840	23	3,312	115,760	114,533	1,659	6	21	37	6
7. Chicago ²	5,984,598	4,259,269	191,887	326,191	1,115,307	25,149	66,795	1,524,479	1,463,145	1,659	6	59,675	6	25
8. St. Louis.....	1,035,494	677,174	25,926	18,925	302,201	5,800	5,468	161,272	160,914	322	5	6	25	6
9. Minneapolis.....	731,945	396,689	19,396	43,510	254,182	1,859	16,309	105,515	105,467	42	6	6	25	6
10. Kansas City.....	939,471	452,386	11,509	42,245	427,134	549	5,648	72,485	72,436	46	3	6	25	6
11. Dallas.....	749,348	444,834	9,833	43,253	241,566	1,338	8,524	83,707	81,898	134	6	1,650	25	6
12. San Francisco.....	4,490,625	3,623,643	116,593	296,756	246,379	46,958	160,296	3,193,166	3,091,012	12,673	198	86,579	2,704	6
Reserve branch cities¹.....	13,217,624	9,822,640	278,423	829,420	2,071,095	29,622	186,424	4,420,949	4,305,916	12,066	105	90,345	12,517	1,145
2. Buffalo.....	462,806	376,793	10,661	39,526	25,650	2,550	7,626	252,837	250,371	154	5	14,205	412	6
4. Cincinnati.....	613,687	471,934	18,269	20,156	91,969	501	7,858	210,178	195,402	95	10	10,402	2,565	6
5. Baltimore.....	603,280	450,752	10,307	26,835	210,566	2,068	9,954	288,982	275,910	806	2	565	3,293	462
5. Charlotte ¹	465,099	253,159	9,459	44,753	90,054	1,268	6,146	139,928	135,264	2,000	2	462	6	6
6. Birmingham.....	252,164	190,262	9,459	62,757	132,760	160	7,078	42,201	39,737	38	5	435	20	6
6. Jacksonville.....	245,342	151,379	2,480	15,387	35,534	1,522	5,100	54,938	54,938	38	5	435	20	6
6. Nashville.....	268,794	155,369	6,262	42,917	62,869	160	1,510	48,634	48,161	38	5	435	20	6
6. New Orleans.....	575,647	339,074	6,101	89,024	130,668	5,998	4,782	121,934	117,480	71	33	4,330	20	6
7. Detroit.....	1,440,276	1,130,016	38,967	91,995	146,694	4,120	28,484	886,631	881,226	3,175	1	1,840	390	6
8. Little Rock.....	126,975	74,689	2,098	14,100	34,975	1,113	21,716	20,702	1,000	6	3	5	20	6
8. Louisville.....	364,597	226,331	4,926	32,718	99,758	56	6,571	81,988	81,988	300	31	2,222	728	6
9. Helena.....	42,701	18,895	987	8,518	13,960	20	4,058	123,704	121,351	100	5	4,100	728	6
10. Denver.....	440,358	329,972	9,095	11,417	85,796	5	3,204	24,855	19,656	371	5	9,309	110	6
10. Oklahoma City.....	298,743	152,851	11,242	36,508	94,938	5	2,027	42,835	42,830	525	36	20,029	145	6
10. Omaha.....	363,725	200,018	8,700	10,168	142,807	5	1,429	25,207	24,682	73	2	19,086	110	6
11. El Paso.....	100,713	72,103	1,792	7,705	17,251	433	7,628	88,207	78,862	73	2	19,086	110	6
11. Houston.....	803,308	569,354	8,105	57,847	158,573	1,801	6,297	88,207	78,862	73	2	19,086	110	6
11. San Antonio.....	289,008	213,055	3,497	9,425	59,403	1,029	2,597	68,338	48,234	73	2	19,086	110	6
12. Los Angeles.....	1,761,630	1,537,654	45,885	41,149	94,272	5,281	37,389	1,059,481	1,039,988	297	8	4,619	145	6
12. Portland.....	743,847	628,611	11,882	39,978	43,651	1,128	18,597	328,529	323,685	80	5	1,840	145	6
12. Salt Lake City.....	225,762	171,396	1,452	15,424	36,034	3	1,453	45,840	45,790	5	1	40	40	6
12. Seattle.....	925,416	715,014	16,901	84,442	87,901	3,201	17,957	330,000	328,374	1,100	1	525	40	6
Other reserve cities¹.....	4,831,500	3,283,855	146,430	439,112	869,301	3,583	89,209	1,277,384	1,230,666	13,504	352	28,131	4,731	1,436
4. Columbus.....	311,848	201,146	4,224	49,387	48,620	33	8,438	79,188	72,614	801	5	4,332	1,436	35
4. Toledo.....	233,952	194,953	8,675	11,954	14,032	4,338	97,502	95,902	95,902	55	11	1,510	35	6
5. Washington.....	750,474	656,328	21,762	44	42,181	2,548	27,211	195,476	194,451	1,000	25	1,510	35	6
7. Cedar Rapids.....	72,934	32,156	1,170	5,238	34,205	165	16,991	16,991	16,991	14	14	880	235	6
7. Des Moines.....	239,956	93,330	30,219	54,706	60,020	1,691	30,437	28,078	2,345	14	14	880	235	6
7. Dubuque.....	21,593	17,994	950	1,391	1,109	154	18,934	18,934	18,934	14	14	880	235	6
7. Grand Rapids ¹	193,994	154,433	7,263	22,369	6,718	26	3,185	168,614	167,279	220	155	880	235	6
7. Indianapolis.....	474,533	301,440	10,394	75,645	79,970	145	6,989	100,806	98,349	1,537	155	17,009	555	6
7. Milwaukee.....	598,786	395,183	25,318	42,137	119,959	499	15,690	209,012	186,952	4,496	7	17,009	555	6
7. Peoria.....	92,031	69,799	2,281	5,005	12,070	2,876	37,035	34,731	54	54	2,250	65	6	
7. Sioux City.....	87,647	45,196	1,458	4,996	35,139	858	14,560	14,553	7	7	65	6	6	
9. St. Paul.....	344,023	181,811	5,757	52,269	102,024	309	1,853	67,175	66,951	183	41	65	6	6
10. Kansas City, Kansas.....	44,603	17,171	799	7,640	18,408	585	11,841	11,776	11,776	100	4	300	6	6
10. Lincoln.....	112,734	56,313	4,060	6,263	45,005	1,093	10,652	10,548	10,548	100	4	200	1,255	6
10. Pueblo.....	27,191	18,699	105	1,312	6,980	95	10,653	10,353	10,353	5	5	300	6	6
10. St. Joseph.....	62,058	35,383	1,149	1,733	22,444	1,359	19,493	19,488	19,488	5	5	200	1,255	6
10. Topeka.....	70,727	40,540	3,476	13,911	12,496	304	7,300	7,049	250	1	1	200	1,255	6
10. Tulsa.....	291,098	217,915	5,312	23,330	42,476	2,065	24,296	22,746	95	1	1	200	1,255	6
10. Wichita.....	192,775	117,752	2,915	21,183	48,446	2,479	15,389	13,767	1,607	1,607	15	15	6	6
11. Fort Worth.....	307,032	199,053	3,963	16,517	83,688	3,811	37,528	37,528	37,528	25	25	1,950	70	6
11. Galveston.....	63,096	42,735	1,456	1,976	16,024	905	24,232	22,257	22,257	25	25	1,950	70	6
11. Waco.....	58,006	47,172	906	3,618	5,301	1,009	10,692	10,692	10,692	485	15	485	15	6
11. Ogden.....	61,097	47,968	749	5,743	6,139	498	30,727	30,157	30,157	485	15	485	15	6
12. Spokane.....	119,637	99,395	2,069	10,745	5,847	23	1,558	38,851	38,520	331	213	18,839	448	6
Country banks, by districts.....	29,257,082	24,528,255	794,392	2,486,663	1,005,968	7,185	434,619	14,619,203	14,228,652	47,583	2,565	323,820	16,583	150
1. Boston.....	2,336,084	1,975,119	58,874	159,780	84,557	1,256	56,498	1,118,130	1,113,463	2,913	243	1,361	150	6
2. New York.....	4,076,214	3,270,382	151,593	480,141	81,427	774	91,897	3,353,701	3,310,613	15,014	15	25,945	2,114	6
3. Philadelphia.....	2,063,078	1,806,927	58,156	144,290	14,513	12	39,180	1,654,652	1,601,888	901	161	51,583	119	6
4. Cleveland.....	2,423,500	2,114,879	84,434	167,058	20,640	36,489	1,764,801	1,687,665	246	466	70,049	375	6	
5. Richmond.....	2,126,730	1,765,580	54,689	166,765	106,647	33,049	872,058	843,344	9,745	166				

RESERVE AND RESERVE CITY¹ 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 14)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
118,494,788	331,849	134,001	866,504	119,827,142	2,723,130	3,743,266	1,498,191	498,396	8,462,983	79,066,969	70,792,587	All member banks
50,871,046	294,400	117,137	606,785	51,889,368	1,221,173	1,910,279	663,853	209,551	4,004,856	38,969,751	30,770,306	Reserve bank cities¹
2,179,732	200	14,707	20,731	2,215,370	59,263	99,387	28,586	18,017	205,253	1,812,456	1,520,027	1. Boston
23,954,504	268,700	79,282	407,966	24,710,452	616,897	1,190,385	380,763	72,995	2,261,040	20,830,120	16,044,627	2. New York ²
2,593,155	1,150	4,909	16,302	2,615,516	64,459	125,901	41,417	13,671	245,448	2,059,003	1,735,033	3. Philadelphia
1,857,286	9,000	191	11,195	1,877,672	43,930	39,130	11,418	13,708	108,186	1,068,046	959,021	4. Cleveland
398,819			2,095	400,914	7,250	8,200	5,370	2,659	23,479	276,876	195,834	5. Richmond
815,445		26	5,192	820,663	14,500	18,500	7,053	5,445	45,498	592,924	464,631	6. Atlanta ³
7,509,077	4,600	3,791	42,004	7,559,472	164,100	181,625	71,519	55,863	473,107	5,418,052	4,305,311	7. Chicago ²
1,196,766	2,000	764	6,228	1,205,758	34,225	25,925	18,361	2,957	81,468	895,594	596,917	8. St. Louis
837,460		302	4,536	842,298	12,300	22,800	5,669	6,809	47,578	603,072	359,874	9. Minneapolis
1,011,956			1,788	1,013,744	17,900	16,750	13,835	2,086	50,571	748,500	392,715	10. Kansas City
833,055		2,066	3,222	838,343	25,350	25,350	12,067	2,911	65,678	633,161	439,184	11. Dallas
7,683,791	8,750	11,099	85,526	7,789,166	160,999	156,326	67,795	12,430	397,550	4,031,947	3,757,132	12. San Francisco
17,638,573	8,400	10,347	94,538	17,751,858	371,404	503,906	195,205	89,010	1,159,525	11,463,950	9,851,633	Reserve branch cities¹
715,643		35	3,251	718,929	20,245	24,770	5,776	1,210	52,001	402,412	384,358	2. Buffalo
823,865	600	50	4,681	829,196	22,900	29,070	12,205	5,045	69,220	528,095	446,864	4. Cincinnati
1,722,368	600	72	10,680	1,733,720	85,850	125,850	27,884	25,293	264,877	1,305,282	1,116,546	4. Pittsburgh
743,208	6,200	391	2,267	752,066	13,756	23,044	8,343	4,775	49,918	532,084	453,062	5. Baltimore
507,300		435	5,557	513,292	7,200	15,800	6,267	2,238	27,895	388,555	277,518	5. Charlotte ²
307,102			2,055	309,157	7,200	7,100	3,831	1,727	19,858	229,237	197,615	6. Birmingham
293,976			2,000	295,976	6,000	10,000	1,933	2,297	20,230	202,293	155,879	6. Jacksonville
338,818		479	2,297	341,594	7,400	9,400	2,856	15	19,671	230,146	180,433	6. Nashville
697,581		4,297	2,148	704,026	9,783	15,892	5,978	445	32,098	494,281	389,157	6. New Orleans
2,326,907		83	12,331	2,339,321	32,970	57,600	12,649	12,287	115,506	1,278,172	1,161,866	7. Detroit
148,691			631	149,322	2,800	2,900	888	203	6,791	105,919	79,475	8. Little Rock
423,622	1,000		3,475	428,097	9,900	15,350	4,034	439	29,723	311,609	217,600	8. Louisville
452,348			2,245	454,593	7,400	12,800	5,384	995	26,579	309,809	238,548	8. Memphis
47,638			207	47,845	850	805	283	100	2,038	35,278	23,171	9. Helena
564,062			2,374	566,436	7,560	10,565	8,237	2,512	28,874	374,442	311,706	10. Denver
323,598		216	1,186	325,000	8,000	8,050	7,068	591	23,709	249,011	172,841	10. Oklahoma City
406,560			1,339	407,899	8,700	7,115	4,814	2,468	21,097	298,847	170,013	10. Omaha
125,920			802	126,722	2,000	3,550	1,404	558	7,512	81,859	74,719	11. El Paso
891,515		2,869	3,328	897,712	23,950	22,550	8,400	908	55,808	665,341	595,111	11. Houston
357,346			1,194	358,540	5,590	6,180	2,548	1,168	15,486	245,984	207,151	11. San Antonio
2,821,111		865	18,203	2,840,179	46,000	47,500	39,931	6,690	140,121	1,567,992	1,489,479	12. Los Angeles
1,072,376		481	5,706	1,078,563	15,200	20,645	14,978	5,139	55,962	650,489	622,643	12. Portland
271,602			977	272,579	4,450	5,250	2,315	623	12,638	189,635	165,240	12. Salt Lake City
1,255,416		74	5,604	1,261,094	17,700	22,120	10,809	11,284	61,913	787,178	720,458	12. Seattle
6,108,884	1,500	175	26,121	6,136,680	117,760	144,138	63,120	27,775	352,793	4,111,711	3,510,947	Other reserve cities¹
391,036		1	1,511	392,548	9,000	8,500	3,116	614	21,230	254,191	230,468	4. Columbus
331,454			1,996	333,450	7,300	8,000	1,616	1,106	18,022	210,763	206,100	4. Toledo
945,550			4,554	950,104	18,900	28,325	9,905	2,523	59,653	674,701	653,012	5. Washington
89,925			3	89,928	500	3,300	636		4,436	59,169	30,229	7. Cedar Rapids
270,403			888	271,291	4,750	4,750	2,331	2,785	14,616	207,888	142,019	7. Des Moines
40,532			27	40,559	550	650	400	202	1,802	18,350	18,329	7. Dubuque
362,608		32	2,396	365,036	7,100	6,100	3,576	1,413	18,189	169,205	166,273	7. Grand Rapids ²
575,389			1,617	577,006	9,250	14,900	10,306	1,350	35,806	404,601	349,677	7. Indianapolis
807,798	1,500	71	3,232	812,601	16,100	15,956	11,392	6,529	49,977	501,541	386,456	7. Milwaukee
129,066			752	129,818	3,260	3,790	1,182	752	8,984	78,695	74,495	7. Peoria
102,207			182	102,389	1,600	1,800	394	222	4,016	72,291	44,532	7. Sioux City
411,198		45	3,678	414,921	9,000	13,500	3,654	1,865	28,019	283,683	203,420	9. St. Paul
56,444			260	56,704	1,150	1,175	610	76	3,011	35,920	22,417	10. Kansas City, Kansas
123,386		5	355	123,746	2,600	2,360	862	550	6,372	97,291	55,087	10. Lincoln
37,844			95	37,939	1,000	1,000	712	420	3,132	11,912	19,906	10. Pueblo
81,561			87	81,648	1,250	1,250	812	204	3,516	49,225	35,224	10. St. Joseph
78,027			322	78,349	1,700	1,405	700	299	4,104	59,217	53,517	10. Topeka
315,394		16	1,365	316,775	5,650	7,880	3,239	2,721	19,490	255,873	237,132	10. Tulsa
208,164			880	209,044	2,900	4,900	1,395	489	9,684	165,565	136,586	10. Wichita
344,560			634	345,194	7,500	7,150	2,515	1,808	18,973	252,698	201,373	11. Fort Worth
87,328			91	87,419	1,850	1,535	1,058	279	4,722	47,159	42,640	11. Galveston
68,698			166	68,864	950	1,352	721	229	3,252	47,244	50,022	11. Waco
91,824			516	92,340	1,700	2,250	919	728	5,597	51,584	48,657	12. Ogden
158,488		5	514	159,007	2,200	2,310	1,069	611	6,190	102,945	103,376	12. Spokane
43,876,285	27,549	6,342	139,060	44,049,236	1,012,793	1,184,943	576,013	172,060	2,945,809	24,521,557	26,659,701	Country banks, by districts
3,454,214	4,570	3,977	18,104	3,480,865	98,437	117,275	54,875	23,927	294,514	2,012,348	2,074,560	1. Boston
7,429,915	4,353	251	38,408	7,472,927	207,882	223,122	98,814	34,777	563,795	3,554,113	3,663,994	2. New York
3,717,730	2,820	97	8,867	3,729,514	118,033	168,729	64,870	14,456	366,088	1,784,939	1,935,497	3. Philadelphia
4,188,301	2,579	399	13,087	4,204,366	106,767	141,641	55,015	10,045	313,468	2,089,960	2,267,355	4. Cleveland
2,998,788	5,397	358	8,787	3,013,330	67,641	82,077	38,214	11,631	199,563	1,751,050	1,894,170	4. Richmond
3,091,495	4,190	1,066	9,124	3,105,875	65,240	77,337	32,222	8,776	183,575	1,989,281	2,101,635	5. Atlanta
6,160,594	400	86	15,134	6,176,214	116,975	124,478	74,353	28,982	344,788	3,200,531	3,539,522	6. Chicago
2,410,210	1,789	23	4,554	2,416,576	49,482	51,385	32,519	7,038	140,424	1,495,547	1,570,754	8. St. Louis
2,243,066	40	2	5,636	2,248,744	40,581	42,445	24,693	8,924	116,643	1,218,906	1,330,753	9. Minneapolis
2,630,779	500	29	2,492	2,633,800	46,900	50,554	35,456	7,802	140,720	1,851,706	2,171,632	10. Kansas City
2,837,436	300	54	3,595	2,841,385	52,119	54,184	33,412	9,591	149,306	2,050,193	2,415,347	11. Dallas
2,713,757	611		11,272									

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State	Number of banks	Loans and investments						Reserves, cash, and		
		Total	Loans (including overdrafts)	U. S. Government direct and guaranteed obligations	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stock (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
Total, all States	6,929	97,328,484	30,738,020	59,287,969	4,223,782	2,800,276	278,437	29,595,257	16,945,714	1,496,300
New England:										
Maine.....	38	276,986	85,854	173,994	5,399	10,947	792	73,236	34,468	7,756
New Hampshire.....	52	150,997	60,308	76,107	6,585	7,579	418	53,675	24,080	5,888
Vermont.....	40	117,076	52,212	49,899	6,405	8,275	285	29,657	14,162	2,248
Massachusetts.....	149	3,093,012	1,050,994	1,889,573	66,149	76,349	9,947	921,571	560,949	65,340
Rhode Island.....	11	525,567	126,655	383,715	7,441	5,701	2,055	109,203	63,317	12,976
Connecticut.....	64	778,439	219,622	498,936	36,024	21,771	2,086	254,060	110,411	23,770
Middle Atlantic:										
New York.....	575	24,746,617	8,202,801	14,970,974	846,635	616,858	109,349	7,000,282	4,795,607	235,528
New Jersey.....	294	3,349,384	801,675	2,192,790	192,290	149,587	13,042	719,146	395,115	71,596
Pennsylvania.....	767	7,193,825	2,042,318	4,318,759	260,720	535,934	36,094	1,968,172	1,137,035	144,989
East North Central:										
Ohio.....	425	4,932,154	1,502,249	3,022,294	241,376	157,158	9,077	1,343,982	770,963	101,664
Indiana.....	238	1,660,069	400,648	1,135,698	74,263	46,939	2,521	519,045	256,503	39,853
Illinois.....	503	8,467,737	2,390,863	5,403,231	386,423	273,458	13,762	2,479,025	1,507,369	95,885
Michigan.....	229	3,471,675	942,320	2,265,534	164,693	93,332	5,796	863,922	497,300	70,466
Wisconsin.....	165	1,571,839	373,109	1,095,328	52,266	48,722	2,414	453,286	218,600	23,135
West North Central:										
Minnesota.....	208	1,644,831	516,982	1,018,222	51,589	55,249	2,789	579,081	280,563	18,073
Iowa.....	163	968,592	231,431	638,821	74,064	22,851	1,425	327,003	161,038	16,768
Missouri.....	180	2,429,247	944,126	1,307,214	98,470	71,809	7,628	955,672	474,907	28,986
North Dakota.....	41	205,613	29,509	165,413	5,216	5,251	224	73,008	30,514	2,895
South Dakota.....	63	269,624	55,427	196,429	10,975	6,471	322	95,355	43,078	3,658
Nebraska.....	145	738,062	172,131	503,346	39,305	22,250	1,030	301,663	144,894	8,778
Kansas.....	215	758,757	179,535	503,661	42,371	32,046	1,144	316,547	142,434	9,759
South Atlantic:										
Delaware.....	17	240,758	71,736	151,510	7,684	8,573	1,255	67,702	33,635	3,805
Maryland.....	78	909,226	230,217	637,964	12,163	26,677	2,205	285,435	157,661	21,286
District of Columbia.....	16	753,964	209,857	503,095	2,087	37,232	1,693	261,935	163,981	20,478
Virginia.....	202	1,163,586	441,323	652,451	34,895	32,165	2,752	387,542	188,246	31,054
West Virginia.....	108	551,463	149,661	364,908	19,633	15,963	1,298	191,401	83,239	18,081
North Carolina.....	53	730,071	260,412	424,281	26,771	17,195	1,412	311,729	141,844	20,341
South Carolina.....	30	344,726	88,724	227,545	15,160	12,808	489	136,386	58,113	10,107
Georgia.....	64	904,531	362,778	477,733	42,909	19,376	1,735	348,409	172,892	17,685
Florida.....	71	1,007,355	244,230	677,509	62,029	21,361	2,226	338,989	159,744	23,952
East South Central:										
Kentucky.....	113	724,126	244,332	432,049	22,490	23,451	1,804	250,969	130,543	15,608
Tennessee.....	81	1,071,317	377,379	592,157	79,370	19,085	3,326	406,792	205,774	22,039
Alabama.....	87	753,472	239,107	421,473	74,408	17,139	1,345	286,281	149,436	19,219
Mississippi.....	31	214,669	60,101	120,319	30,770	3,040	439	85,982	35,382	5,197
West South Central:										
Arkansas.....	66	378,467	102,854	227,328	34,227	13,360	698	156,433	67,879	7,725
Louisiana.....	46	900,238	246,278	562,857	75,214	13,923	1,966	354,998	177,207	16,335
Oklahoma.....	224	951,009	253,284	612,842	72,359	10,824	1,700	433,089	192,653	14,213
Texas.....	560	3,657,414	1,345,968	2,071,553	186,172	46,799	6,922	1,742,051	763,220	66,662
Mountain:										
Montana.....	82	344,547	68,432	258,141	10,353	7,155	466	144,441	65,522	5,718
Idaho.....	26	296,304	77,344	212,186	5,372	1,074	328	87,270	43,677	4,639
Wyoming.....	37	128,473	38,399	80,239	7,102	2,512	221	63,643	21,426	3,106
Colorado.....	92	734,157	193,282	497,820	23,092	18,925	1,038	310,642	146,458	11,617
New Mexico.....	33	157,281	64,007	84,316	7,910	825	223	67,127	26,152	4,630
Arizona.....	5	270,739	124,230	129,795	9,669	6,746	299	69,185	41,419	5,220
Utah.....	34	349,752	135,703	199,724	11,317	2,447	561	123,121	61,158	4,604
Nevada.....	6	129,773	41,305	79,855	8,015	466	132	31,846	17,808	2,767
Pacific:										
Washington.....	54	1,430,503	518,899	776,015	107,363	26,009	2,217	487,610	250,327	23,993
Oregon.....	32	983,854	286,580	605,667	83,435	6,945	1,227	310,818	179,386	14,751
California.....	116	9,896,606	3,880,829	5,396,699	483,154	119,664	16,260	2,416,840	1,547,625	91,457
Mutual Savings Banks¹	3	15,533	2,761	11,445	989	289	49	2,066	1,150	157

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	17	223,554	67,207	143,849	6,100	5,840	558	55,770	27,835	6,463
New Jersey—Dist. No. 2.....	206	2,738,480	674,982	1,777,034	158,555	116,686	11,223	571,111	313,630	55,759
Kentucky—Dist. No. 4.....	58	236,295	66,050	156,089	8,224	5,374	558	73,070	35,083	6,129
Pennsylvania—Dist. No. 4.....	224	2,670,268	755,182	1,587,728	80,070	229,125	18,163	695,719	409,091	56,610
West Virginia—Dist. No. 4.....	13	84,921	28,418	46,847	5,429	3,906	321	20,952	9,487	2,488
Louisiana—Dist. No. 6.....	32	722,053	204,776	446,934	57,674	11,563	1,106	276,952	149,957	12,247
Mississippi—Dist. No. 6.....	19	179,272	49,912	100,685	26,093	2,218	364	71,184	29,497	4,152
Tennessee—Dist. No. 6.....	67	687,669	219,398	406,098	48,888	10,692	2,593	252,319	125,648	15,683
Indiana—Dist. No. 7.....	175	1,438,785	338,963	992,259	65,832	39,572	2,159	449,530	225,915	34,145
Illinois—Dist. No. 7.....	352	7,917,817	2,258,148	5,087,439	345,051	249,234	12,945	2,304,824	1,428,465	86,196
Michigan—Dist. No. 7.....	188	3,337,102	910,812	2,174,804	157,018	88,914	5,534	830,959	481,758	67,644
Wisconsin—Dist. No. 7.....	125	1,415,548	337,378	983,905	47,188	44,893	2,184	411,915	200,719	20,613
Missouri—Dist. No. 10.....	46	863,348	304,591	489,945	44,876	22,411	1,525	424,362	186,738	8,829
New Mexico—Dist. No. 10.....	11	95,107	41,856	46,806	5,551	751	143	36,513	14,320	2,631
Oklahoma—Dist. No. 10.....	211	932,266	246,308	603,557	70,112	10,629	1,660	424,048	189,705	13,755
Arizona—Dist. No. 12.....	4	233,323	113,302	106,320	6,694	6,746	261	59,346	35,451	4,762

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

OF BANKS ON OCTOBER 6, 1947, BY STATES

ASSETS [In thousands of dollars]

bank balances				Bank premises, furniture, and fixtures	Other real estate owned	Assets in-directly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	State
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection								
5,960,844	31,853	25,149	5,135,397	808,276	13,880	62,961	119,355	230,790	131,122	128,290,125	Total, all States
19,835	15	72	11,090	1,791	64	339	.....	335	845	353,596	New England:
15,130	3	3	8,571	1,680	22	48	.....	1	150	206,573	Maine
8,622	20	23	4,582	1,132	20	5	.....	158	80	148,128	New Hampshire
106,713	1,000	488	187,081	32,003	148	1,314	13,731	9,904	5,025	4,076,708	Vermont
18,930	60	453	13,467	7,268	381	.....	3,913	1,354	592	648,278	Massachusetts
81,546	85	22	38,226	12,578	157	.....	69	1,061	449	1,046,813	Rhode Island
272,893	3,625	15,108	1,677,521	209,919	1,207	5,087	70,285	75,560	33,539	32,142,496	Connecticut
173,174	371	217	78,673	39,714	814	1,912	193	8,360	3,396	4,122,919	Middle Atlantic:
388,157	2,200	808	294,983	83,585	1,182	5,372	4,310	13,738	14,324	9,284,508	New York
272,218	1,300	335	197,502	44,781	163	1,723	432	9,272	5,437	6,337,944	New Jersey
170,000	447	82	52,160	11,846	52	55	71	2,626	1,767	2,195,531	Pennsylvania
481,782	1,349	1,046	391,594	33,794	693	1,203	3,448	20,941	7,121	11,013,962	East North Central:
179,423	472	824	115,437	20,548	53	865	127	8,307	3,097	4,368,594	Ohio
131,777	217	28	79,529	11,515	11	269	71	2,895	2,817	2,042,703	Indiana
136,494	530	655	142,766	6,541	608	3,836	349	4,384	822	2,240,452	Illinois
117,637	.....	.....	31,560	4,609	27	2,216	.....	1,030	473	1,303,950	Michigan
221,454	1,136	199	228,990	13,218	3,363	470	764	4,259	4,352	3,411,345	Wisconsin
33,994	9	23	5,573	1,237	.....	.....	.....	602	61	280,521	West North Central:
42,748	5	.....	5,866	1,463	.....	.....	.....	670	187	367,299	Minnesota
93,380	270	.....	54,341	4,236	.....	.....	5	1,151	851	1,045,968	Iowa
151,191	348	.....	12,815	4,248	52	135	.....	642	814	1,081,195	Missouri
22,368	189	.....	7,705	1,429	33	679	.....	533	172	311,306	North Dakota
55,522	5	50	50,911	8,577	51	4	391	1,972	2,206	1,207,862	South Dakota
46,203	1	33	31,239	12,092	154	1,450	.....	1,213	2,687	1,033,495	Nebraska
105,800	701	.....	61,741	12,718	354	756	223	1,459	2,120	1,568,758	Kansas
74,777	125	.....	15,179	5,498	140	457	.....	289	1,038	750,286	South Atlantic:
88,742	50	.....	60,752	5,568	8	4	570	1,511	1,498	1,050,959	Delaware
55,322	307	.....	12,537	2,163	24	.....	.....	396	1,820	485,515	Maryland
88,423	152	5	69,252	10,044	259	.....	87	2,077	1,303	1,266,710	District of Columbia
117,878	276	47	37,092	12,944	346	94	18	2,342	1,255	1,363,343	Virginia
67,965	50	.....	36,803	4,992	26	5	.....	1,204	621	981,943	West Virginia
122,182	822	4	55,971	11,483	229	221	494	1,699	1,364	1,493,599	North Carolina
91,908	741	91	24,886	7,109	165	699	774	1,362	1,069	1,050,931	South Carolina
38,500	.....	.....	6,903	2,229	6	.....	91	19	549	303,545	Georgia
64,373	5	.....	16,451	2,600	39	30	.....	185	358	538,112	Florida
104,099	434	10	56,913	9,307	266	953	3,390	2,281	1,594	1,273,027	East South Central:
194,642	1,897	.....	29,684	6,848	13	1,100	261	1,379	668	1,394,367	Kentucky
730,910	3,805	1,063	176,391	37,607	2,089	6,580	4,682	3,081	3,293	5,456,797	Tennessee
58,819	86	47	14,249	2,114	19	.....	.....	764	127	492,012	Alabama
28,783	155	.....	10,016	1,923	.....	.....	.....	21	877	386,395	Mississippi
35,631	5	.....	3,475	732	5	.....	.....	112	75	193,040	West South Central:
112,000	2,400	14	38,153	2,683	85	.....	.....	1,544	1,033	1,050,144	Arkansas
33,876	152	.....	2,317	1,300	80	.....	.....	139	70	225,997	Louisiana
14,595	.....	275	7,676	1,667	42	190	.....	976	1,172	343,971	Oklahoma
28,397	101	.....	28,861	1,840	31	889	.....	31	306	475,970	Texas
7,910	75	.....	3,286	879	1	.....	.....	476	526	163,501	Mountain:
98,117	1,177	230	113,766	9,240	158	.....	79	4,188	519	1,932,297	Montana
50,767	350	88	65,476	10,657	.....	26	481	2,477	1,939	1,310,252	Idaho
305,237	4,330	2,806	465,385	74,327	240	23,975	10,046	29,810	14,664	12,466,508	Wyoming
738	.....	.....	21	63	.....	.....	.....	.....	14	17,676	Colorado
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	New Mexico
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Arizona
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pacific:
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

12,936	9	8,527	4,295	.....	69	285	121	284,094	Connecticut—Dist. No. 2
134,132	291	67,082	31,024	659	1,422	182	7,301	3,352,554	New Jersey—Dist. No. 2
29,588	50	2,220	2,158	.....	5	.....	91	311,737	Kentucky—Dist. No. 4
146,484	640	82,815	32,938	91	1,934	131	6,382	3,409,613	Pennsylvania—Dist. No. 4
6,457	30	2,490	542	.....	.....	.....	141	106,661	West Virginia—Dist. No. 4
66,040	434	48,264	7,366	131	784	3,390	1,818	1,013,565	Louisiana—Dist. No. 6
31,083	.....	6,452	1,922	1	.....	91	18	252,978	Mississippi—Dist. No. 6
81,938	773	28,275	7,817	228	164	494	1,286	950,694	Tennessee—Dist. No. 6
141,834	387	47,167	9,545	36	55	71	2,522	1,902,115	Indiana—Dist. No. 7
417,702	1,306	370,109	30,283	644	1,200	3,425	20,419	10,285,302	Illinois—Dist. No. 7
166,854	464	113,418	19,454	53	865	127	8,288	4,199,908	Michigan—Dist. No. 7
113,177	190	77,188	10,447	11	269	71	2,622	1,843,587	Wisconsin—Dist. No. 7
115,577	1,085	112,031	3,331	1,469	431	.....	1,202	1,295,880	Missouri—Dist. No. 10
17,969	150	1,443	902	71	.....	.....	139	132,777	New Mexico—Dist. No. 10
189,234	1,887	29,467	6,645	13	1,100	261	1,379	1,366,300	Oklahoma—Dist. No. 10
12,031	.....	6,827	1,529	42	189	.....	976	296,541	Arizona—Dist. No. 12

ALL MEMBER BANKS—ASSETS AND LIABILITIES OF BANKS

LIABILITIES [In thousands of dollars]

State	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total, all States	90,162,036	69,047,490	2,308,452	5,059,123	10,470,997	1,454,603	1,821,371	28,332,752	27,511,118	106,987	3,313	660,914	37,320	13,100
New England:														
Maine.....	185,259	155,425	4,252	16,214	8,107	1	1,260	137,605	136,528	673	7	342	55	
New Hampshire.....	140,766	115,617	3,926	10,631	6,891		3,641	46,283	45,684	312	20	267		
Vermont.....	65,201	57,515	1,047	4,536	1,205		898	68,616	68,003	181	3	429		
Massachusetts.....	2,995,139	2,395,103	70,918	171,587	291,260	19,344	46,927	704,588	699,845	4,230	159	259	95	
Rhode Island.....	384,324	328,276	9,828	27,766	9,946	1,255	7,253	209,365	208,850	447	50	18		
Connecticut.....	715,604	598,342	23,141	43,133	30,446		20,542	244,157	242,847	1,192	25	93		
Middle Atlantic:														
New York.....	25,157,876	18,712,920	671,958	595,418	3,038,491	1,300,605	838,484	3,558,449	3,475,905	25,830		39,964	3,650	13,100
New Jersey.....	2,082,580	1,729,039	59,323	207,408	40,239	385	46,186	1,753,700	1,743,724	2,232		7,651	93	
Pennsylvania.....	5,839,603	4,848,281	126,306	213,479	574,398	14,657	62,482	2,497,234	2,385,546	861	453	107,581	2,793	
East North Central:														
Ohio.....	3,755,346	3,044,681	123,934	238,725	280,716	3,373	63,917	2,160,658	2,057,910	1,073	310	99,326	2,039	
Indiana.....	1,496,100	1,154,618	38,770	174,529	110,564	145	17,474	575,282	570,994	2,645	304	29	1,310	
Illinois.....	7,910,586	5,846,580	252,010	476,714	1,222,144	25,149	87,989	2,423,085	2,280,865	2,234	122	139,864		
Michigan.....	2,317,609	1,842,955	65,501	197,044	164,371	4,464	43,274	1,806,473	1,795,079	3,820	63	6,568	943	
Wisconsin.....	1,157,795	870,667	49,379	76,442	135,079	499	25,729	760,659	735,376	4,625	39	19,985	634	
West North Central:														
Minnesota.....	1,566,255	979,278	41,272	128,263	388,638	2,354	26,450	537,224	533,835	237	120	2,374	658	
Iowa.....	970,573	645,150	53,559	115,304	146,241		10,319	265,687	263,166	2,415	75	31		
Missouri.....	2,697,723	1,737,350	56,905	105,967	772,394	6,349	18,758	513,841	507,542	1,243	70	4,956	30	
North Dakota.....	205,609	178,885	6,128	5,234	13,572		1,790	63,275	63,082	7	5	188		
South Dakota.....	290,737	239,914	8,792	25,388	14,397		2,246	60,410	59,266	52	3	1,089		
Nebraska.....	884,630	626,557	24,531	32,884	194,887	5	6,066	109,640	109,499	102	22	11	6	
Kansas.....	932,061	698,231	22,007	102,834	100,220		8,769	94,992	92,027	1,891	39	947	88	
South Atlantic:														
Delaware.....	250,677	227,410	8,829	1,600	4,147		8,691	26,197	26,155	31		11		
Maryland.....	815,075	633,612	13,632	67,309	91,566	1,268	7,688	307,453	300,917	1,627	13	1,599	3,297	
District of Columbia.....	763,208	668,922	22,032	44	42,207	2,548	27,455	204,519	202,994	1,500	25			
Virginia.....	1,012,742	792,410	28,389	48,538	127,785	111	15,509	440,346	418,621	4,701	115	16,194	715	
West Virginia.....	498,769	407,302	14,237	35,772	33,703		7,755	193,781	190,684	1,925	30	704	438	
North Carolina.....	842,019	558,134	19,390	103,627	145,399		15,469	143,799	139,123	3,803	8	78	787	
South Carolina.....	397,249	314,046	13,224	45,435	20,123		4,421	66,605	64,861	840	7	546	351	
Georgia.....	989,381	713,111	25,461	77,722	168,355	23	4,709	200,548	199,033	1,211	41	211	52	
Florida.....	1,028,803	810,322	17,158	89,615	100,102	1,789	9,817	247,267	225,455	1,327	66	18,704	1,715	
East South Central:														
Kentucky.....	766,741	599,051	16,926	30,389	110,653		9,722	143,684	141,337	1,406	16	855	70	
Tennessee.....	1,090,354	725,728	19,422	114,994	218,651	56	11,503	314,485	305,103	4,181	58	1,329	3,814	
Alabama.....	772,967	580,412	24,638	92,455	69,254	350	5,858	212,797	210,978	782	17	155	865	
Mississippi.....	227,158	147,959	6,202	39,701	32,044		1,252	59,041	58,326	695			20	
West South Central:														
Arkansas.....	431,166	326,150	6,883	41,690	53,606		2,837	76,429	75,167	1,015	20	152	75	
Louisiana.....	984,478	648,804	12,065	142,422	165,717	5,998	9,472	220,702	214,254	562	70	4,691	1,125	
Oklahoma.....	1,209,406	881,835	26,318	130,849	158,239		12,165	97,979	90,620	486	95	4,545	2,233	
Texas.....	4,657,427	3,566,973	61,702	288,565	689,159	6,827	44,201	482,039	422,622	7,098	370	49,204	2,745	
Mountain:														
Montana.....	387,435	312,664	7,365	30,592	32,763		4,051	82,831	81,899	304	7	526	5	
Idaho.....	289,175	249,322	4,304	28,002	4,598		2,949	81,475	80,672	717	11		75	
Wyoming.....	148,501	118,606	2,892	13,663	11,602		1,738	33,871	33,372	390	18	36	55	
Colorado.....	792,363	639,848	15,020	34,192	95,930	20	7,353	202,712	199,807	100	5	278	2,522	
New Mexico.....	181,754	139,799	3,278	27,976	8,012		2,689	33,538	33,024	502	11	1		
Arizona.....	258,286	213,976	3,405	32,805	3,318	175	4,607	70,112	69,857	250	5			
Utah.....	337,902	264,269	2,686	25,545	42,746	3	2,653	112,217	111,552	490	20	45	110	
Nevada.....	102,237	82,647	1,879	14,223	1,185		2,303	52,447	49,914	131		2,402		
Pacific:														
Washington.....	1,326,430	1,052,743	26,549	121,993	99,101	3,227	22,817	509,054	507,048	1,457	20	4	525	
Oregon.....	872,229	745,511	14,298	46,006	45,664	1,128	19,622	367,965	361,930	84	15	5,781	155	
California.....	6,976,788	5,820,540	176,781	364,199	351,162	52,495	211,611	4,757,636	4,620,130	13,077	361	120,891	3,177	
Mutual Savings Banks	1		1					16,202	16,199	1		2		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	169,211	140,577	6,558	10,025	7,064	4,987	93,690	93,554	76	15	47		
New Jersey—Dist. No. 2.....	1,632,649	1,361,728	50,323	141,072	38,243	385	40,898	1,488,187	1,482,079	1,566		4,473	69
Kentucky—Dist. No. 4.....	223,025	199,029	4,823	14,211	3,011		1,951	65,111	64,906	12	1	147	45
Pennsylvania—Dist. No. 4.....	2,161,722	1,811,850	48,214	69,057	212,556	2,068	17,977	856,548	828,574	211	225	24,968	2,570
West Virginia—Dist. No. 4.....	56,018	46,309	3,376	2,634	2,659		1,040	35,882	35,133		5	471	273
Louisiana—Dist. No. 6.....	779,780	495,927	9,163	124,323	138,207	5,998	6,162	180,019	173,942	562	60	4,330	1,125
Mississippi—Dist. No. 6.....	185,931	115,314	4,498	33,732	31,299		1,088	52,626	51,916	695		15	
Tennessee—Dist. No. 6.....	672,791	458,900	13,797	79,323	115,990		4,781	221,507	212,264	4,181	56	1,314	3,692
Indiana—Dist. No. 7.....	1,294,128	993,760	34,551	155,367	94,600	145	15,705	501,373	497,211	2,645	274	18	1,225
Illinois—Dist. No. 7.....	7,431,219	5,501,886	238,143	435,026	1,146,215	25,149	84,800	2,214,576	2,103,662	2,215	39	108,660	
Michigan—Dist. No. 7.....	2,249,345	1,787,786	62,863	188,429	163,577	4,462	42,228	1,717,378	1,706,318	3,800	8	6,309	943
Wisconsin—Dist. No. 7.....	1,059,118	788,280	44,593	69,800	131,635	499	24,311	671,109	646,017	4,821	34	19,803	634
Missouri—Dist. No. 10.....	1,123,104	590,791	14,746	51,108	457,639	549	8,271	108,647	108,574	56	15	2	
New Mexico—Dist. No. 10.....	98,490	67,591	2,192	19,607	7,558		1,542	27,508	26,996	500	11	1	
Oklahoma—Dist. No. 10.....	1,185,065	862,615	26,014	126,732	157,901		11,803	96,191	88,840	486	95	4,542	2,228
Arizona—Dist. No. 12.....	224,610	186,052	2,887	28,403	3,239	175	3,854	58,200	57,9				

ON OCTOBER 6, 1947, BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 14)	Demand deposits adjusted (see footnote on page 1)	State
118,494,788	331,849	134,001	866,504	119,827,142	2,723,130	3,743,266	1,498,191	498,396	8,462,983	79,066,969	70,792,587	Total, all States
322,864	186,989	133,817	1,417	324,281	10,540	10,780	6,526	1,469	29,315	154,334	161,809	New England:
3,699,727	3,420	14,715	216	187,455	5,760	7,789	4,397	1,172	19,118	117,005	121,318	Maine
593,669	1,000	3,969	682	134,599	4,820	4,474	2,935	1,300	13,529	51,997	58,367	New Hampshire
959,761	1,000	69	28,605	3,746,467	100,010	146,962	52,775	30,494	330,241	2,701,457	2,426,536	Vermont
28,716,325	272,453	79,317	4,114	601,772	15,570	21,591	5,357	3,988	46,506	351,927	349,828	Massachusetts
3,836,280	700	193	5,231	966,061	28,758	32,921	14,225	4,848	80,752	595,832	623,791	Rhode Island
8,336,837	4,570	5,126	433,660	29,501,755	757,146	1,341,865	447,140	94,590	2,640,741	23,207,462	18,469,301	Connecticut
5,916,004	11,047	582	17,030	3,854,203	99,128	106,744	44,673	18,171	268,716	1,830,733	1,903,960	Middle Atlantic:
2,071,382	385	71	36,857	8,383,390	274,902	436,092	138,535	51,589	901,118	5,156,463	4,829,259	New York
10,333,671	4,650	3,814	26,842	5,954,475	142,385	157,069	58,966	25,049	383,469	3,285,626	3,149,821	New Jersey
4,124,082	15	130	5,590	2,077,043	39,271	45,160	27,464	6,593	118,488	1,274,090	1,294,461	Pennsylvania
1,918,454	1,500	71	47,331	10,389,466	213,166	234,717	105,878	70,735	624,496	7,037,210	6,019,689	East North Central:
2,103,479	349	10,489	20,390	4,144,617	73,724	95,248	34,105	20,900	223,977	2,022,749	1,967,836	Ohio
1,236,260	385	1,800	5,793	1,925,818	38,224	41,290	26,017	11,354	116,885	947,097	893,309	Indiana
3,211,564	3,300	10,653	10,489	2,114,317	38,641	54,426	20,124	12,944	126,135	1,286,995	991,225	Illinois
268,844	779	269,663	2,912	2,077,043	39,271	45,160	27,464	6,593	118,488	1,274,090	1,294,461	Michigan
351,147	1,089	352,236	1,089	2,522,236	4,893	5,819	2,979	1,380	15,063	242,123	261,682	Wisconsin
994,270	250	5	1,898	996,423	17,175	16,851	10,869	4,650	49,545	736,909	610,866	West North Central:
1,027,053	50	1,789	1,789	1,028,892	18,065	20,186	11,999	2,053	52,303	768,057	797,019	Minnesota
276,874	1,184	278,058	1,184	2,780,558	8,504	19,306	5,268	170	33,248	220,604	229,996	Iowa
1,122,528	6,500	391	2,913	1,132,332	21,937	33,958	13,235	6,400	75,530	708,642	657,698	Missouri
967,727	391	4,647	4,647	972,374	19,500	28,925	10,093	2,603	61,121	685,766	665,182	North Dakota
1,453,088	2,947	223	5,865	1,462,123	37,107	41,704	20,689	7,135	106,635	845,201	794,716	South Dakota
692,550	1,450	1,636	1,636	695,636	18,524	22,779	9,884	3,363	54,650	408,813	435,650	Nebraska
985,818	1,300	570	7,238	994,926	15,469	28,601	8,017	3,946	56,033	692,525	616,478	Kansas
463,854	1,500	1,500	1,500	465,354	6,500	7,764	4,255	1,642	20,161	329,390	351,365	South Atlantic:
1,189,929	420	87	6,218	1,196,654	23,162	28,137	11,829	6,928	70,056	831,706	726,290	Delaware
1,276,070	3,750	18	5,253	1,285,091	29,800	33,099	11,144	4,209	78,252	873,833	872,662	Maryland
910,425	1,742	4,044	4,044	916,211	22,735	31,249	9,869	1,879	65,732	661,973	602,359	District of Columbia
1,404,839	120	494	5,751	1,411,204	26,592	37,930	14,652	3,221	82,395	912,201	796,254	Virginia
985,764	774	4,276	4,276	990,814	19,695	24,503	11,930	3,989	60,117	656,173	653,839	West Virginia
286,199	91	679	679	286,969	6,005	8,314	1,683	574	16,576	181,755	182,009	North Carolina
507,595	29	1,028	1,028	508,652	10,085	11,290	7,045	1,040	29,460	350,342	354,226	South Carolina
1,205,180	300	4,404	4,404	1,213,910	19,283	27,627	10,955	1,252	59,117	823,466	743,785	Georgia
1,307,385	261	3,170	3,170	1,310,816	26,218	30,293	21,860	5,180	83,551	985,080	995,165	Florida
5,139,466	4,989	11,667	11,667	5,156,122	112,152	112,764	59,137	16,622	300,675	3,750,187	3,723,348	East South Central:
470,266	40	959	959	471,265	7,835	7,504	4,538	870	20,747	314,367	333,058	Kentucky
370,650	200	268	268	371,471	5,110	5,812	2,661	1,341	14,924	250,376	270,257	Tennessee
182,372	200	2,796	2,796	182,840	2,830	4,146	2,430	794	10,200	109,395	130,532	Alabama
995,075	200	2,796	2,796	997,871	15,114	19,503	13,646	4,010	52,273	642,210	643,240	Mississippi
215,292	507	215,799	215,799	215,799	4,046	3,366	1,100	1,686	10,198	145,561	168,147	West South Central:
328,398	331	2,860	2,860	331,258	4,600	5,357	2,047	709	12,713	236,015	243,712	Arkansas
450,119	331	1,594	1,594	452,044	7,699	10,032	4,467	1,728	23,926	280,644	263,606	Louisiana
154,684	1,736	1,736	1,736	156,420	2,163	2,234	2,684	.....	7,081	91,041	95,887	Oklahoma
1,835,484	79	7,501	7,501	1,843,064	26,415	32,696	16,913	13,209	89,233	1,114,547	1,083,787	Texas
1,240,194	481	6,028	6,028	1,246,703	17,303	23,667	17,176	5,403	63,549	755,986	745,663	Mountain:
11,734,424	9,030	11,964	108,084	11,863,502	228,737	229,319	123,659	21,291	603,006	6,206,407	5,930,965	Montana
16,203	16	16	16	16,219	.....	1,221	211	25	1,457	.....	.....	Idaho
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Wyoming
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Colorado
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	New Mexico
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Arizona
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Utah
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pacific:
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

262,901	69	1,430	264,400	7,758	2,754	1,327	19,694	147,748	147,062	Connecticut—Dist. No. 2
3,120,836	600	14,535	3,136,153	79,320	88,557	35,459	216,401	1,431,435	1,476,616	New Jersey—Dist. No. 2
288,136	432	402	288,970	8,350	9,782	3,874	22,767	191,217	212,971	Kentucky—Dist. No. 4
3,018,270	700	131	3,034,468	120,722	178,955	46,730	375,145	1,932,423	1,816,069	Pennsylvania—Dist. No. 4
91,900	600	539	93,039	4,290	6,385	1,684	13,622	47,071	47,493	West Virginia—Dist. No. 4
959,799	4,404	3,023	967,226	14,401	21,537	9,196	46,339	665,476	578,148	Louisiana—Dist. No. 6
238,557	91	658	239,306	4,885	7,013	1,268	13,672	148,396	143,822	Mississippi—Dist. No. 6
894,298	20	3,388	898,200	18,180	23,940	8,506	52,494	562,578	514,679	Tennessee—Dist. No. 6
1,795,501	71	4,993	1,800,565	33,379	39,183	23,219	101,550	1,105,277	1,117,665	Indiana—Dist. No. 7
9,645,795	4,600	3,791	9,700,517	200,402	220,731	96,410	584,785	6,643,408	5,651,603	Illinois—Dist. No. 7
3,966,723	15	130	3,986,940	69,820	91,088	31,710	212,968	1,969,073	1,905,025	Michigan—Dist. No. 7
1,730,227	1,500	71	1,737,168	34,399	37,460	24,117	106,419	869,361	805,203	Wisconsin—Dist. No. 7
1,231,751	.....	.....	1,233,922	21,895	20,656	16,844	61,958	895,496	538,139	Missouri—Dist. No. 10
125,998	.....	.....	126,458	2,731	2,006	505	6,319	79,078	87,297	New Mexico—Dist. No. 10
1,281,256	261	3,161	1,284,678	25,508	29,656	21,447	81,682	966,364	971,683	Oklahoma—Dist. No. 10
282,810	.....	2,554	285,364	4,350	4,357	1,826	11,177	205,752	211,482	Arizona—Dist. No. 12

ALL MEMBER BANKS—RESERVE POSITION ON OCTOBER 6, 1947

[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			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 ²	Required ³	Excess		
All member banks.....	90,162,036	11,095,067	79,066,969	28,332,752	16,945,714	16,042,066	903,648	15.8	14.9
Central reserve city banks.....	27,525,588	2,033,495	25,492,093	2,358,754	5,247,481	5,239,944	7,537	18.8	18.8
Reserve city banks.....	33,379,366	4,326,047	29,053,319	11,354,795	6,764,245	6,491,952	272,293	16.7	16.1
Country banks.....	29,257,082	4,735,525	24,521,557	14,619,203	4,933,988	4,310,170	623,818	12.6	11.0
All member banks, by districts:									
Boston.....	4,317,022	492,218	3,824,804	1,316,924	779,552	723,236	56,316	15.2	14.1
New York.....	26,959,736	2,173,091	24,786,645	5,140,326	5,137,072	5,052,502	84,570	17.2	16.9
Philadelphia.....	4,378,489	534,547	3,843,942	1,932,396	843,064	777,636	65,428	14.6	13.5
Cleveland.....	6,196,111	739,774	5,456,337	3,118,199	1,224,624	1,152,961	71,663	14.3	13.4
Richmond.....	4,273,044	649,778	3,623,266	1,320,621	783,597	698,827	84,770	15.8	14.1
Atlanta.....	4,429,653	691,491	3,738,162	1,114,764	787,174	695,162	92,012	16.2	14.3
Chicago.....	13,004,383	1,595,888	11,408,495	5,370,123	2,497,895	2,411,875	86,020	14.9	14.4
St. Louis.....	3,689,630	571,152	3,118,478	942,007	647,011	590,483	56,528	15.9	14.5
Minneapolis.....	2,616,977	476,038	2,140,939	922,385	453,100	410,396	42,704	14.8	13.4
Kansas City.....	5,164,214	966,705	4,197,509	673,561	845,975	768,813	77,162	17.4	15.8
Dallas.....	5,003,406	979,767	4,023,639	542,452	811,218	714,263	96,955	17.8	15.6
San Francisco.....	10,129,371	1,224,618	8,904,753	5,938,994	2,135,432	2,045,912	89,520	14.4	13.8
Central reserve city banks:									
New York.....	22,307,768	1,582,363	20,725,405	1,479,572	4,254,062	4,233,855	20,207	19.2	19.1
Chicago.....	5,217,820	451,132	4,766,688	879,182	993,419	1,006,089	-12,670	17.6	17.8
Reserve city banks, by districts:									
Boston.....	1,980,938	168,482	1,812,456	198,794	382,962	374,419	8,543	19.0	18.6
New York.....	575,754	68,627	507,127	307,053	119,413	119,849	-436	14.7	14.7
Philadelphia.....	2,315,411	256,408	2,059,003	277,744	440,785	428,465	12,320	18.9	18.3
Cleveland.....	3,772,611	406,234	3,366,377	1,353,398	765,522	754,479	11,043	16.2	16.0
Richmond.....	2,146,314	274,098	1,872,216	448,563	427,943	401,357	26,586	18.4	17.3
Atlanta.....	2,041,632	292,751	1,748,881	411,290	412,464	374,454	38,010	19.1	17.3
Chicago.....	3,988,593	547,317	3,441,276	2,128,317	835,664	815,954	19,710	15.0	14.7
St. Louis.....	1,897,426	274,495	1,622,931	324,001	365,831	344,026	21,805	18.8	17.7
Minneapolis.....	1,118,669	196,636	922,033	177,627	199,604	195,064	4,540	18.2	17.7
Kansas City.....	2,843,493	497,690	2,345,803	363,503	521,814	490,971	30,843	19.3	18.1
Dallas.....	2,370,511	397,065	1,973,446	337,911	453,659	414,964	38,695	19.6	18.0
San Francisco.....	8,328,014	946,244	7,381,770	5,026,594	1,838,584	1,777,950	60,634	14.8	14.3
Country banks, by districts:									
Boston.....	2,336,084	323,736	2,012,348	1,118,130	396,590	348,817	47,773	12.7	11.1
New York.....	4,076,214	522,101	3,554,113	3,353,701	763,597	698,798	64,799	11.1	10.1
Philadelphia.....	2,063,078	278,139	1,784,939	1,654,652	402,279	349,171	53,108	11.7	10.2
Cleveland.....	2,423,500	333,540	2,089,960	1,764,801	459,102	398,482	60,620	11.9	10.3
Richmond.....	2,126,730	375,680	1,751,050	872,058	355,654	297,470	58,184	13.6	11.3
Atlanta.....	2,388,021	398,740	1,989,281	703,474	374,710	320,708	54,002	13.9	11.9
Chicago.....	3,797,970	597,439	3,200,531	2,362,624	668,812	589,832	78,980	12.0	10.6
St. Louis.....	1,792,204	296,657	1,495,547	618,006	281,180	246,457	34,723	13.3	11.7
Minneapolis.....	1,498,308	279,402	1,218,906	744,758	253,496	215,332	38,164	12.9	11.0
Kansas City.....	2,320,721	469,015	1,851,706	310,058	324,161	277,842	46,319	15.0	12.9
Dallas.....	2,632,895	582,702	2,050,193	204,541	357,559	299,299	58,260	15.9	13.3
San Francisco.....	1,801,357	278,374	1,522,983	912,400	296,848	267,962	28,886	12.2	11.0

¹ Demand balances with banks in United States, except private banks and American branches of foreign banks, plus cash items in process of collection. War loan and series E bond accounts were also exempt from reserve requirements and were, therefore, deducted in computing net demand deposits subject to reserve for the October 1943-September 1946 call dates shown on pages 1 and 2. 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 As reported by member banks. These figures differ from those shown by the Federal Reserve Banks' books because of a lack of synchronization of entries on the books of the Federal Reserve Banks and the member banks.

³ Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, 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 as to reserves to be maintained by each member bank effective October 3, 1942: Time deposits—6 per cent for all member banks; Net demand deposits—20 per cent for Central reserve city banks, 20 per cent for Reserve city banks, and 14 per cent for Country banks.

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 6, 1947, BY FEDERAL RESERVE DISTRICTS

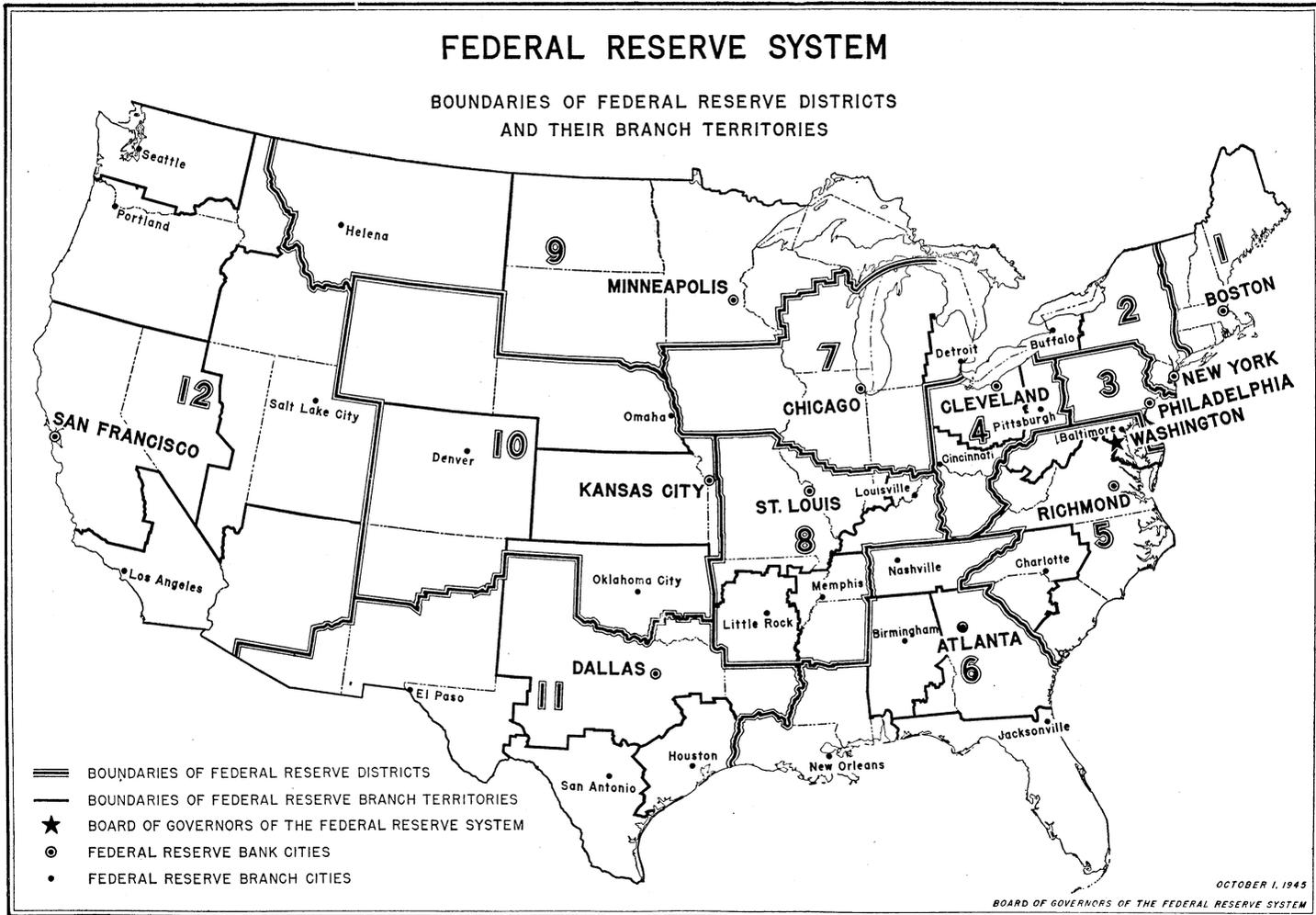
[Amounts in thousands of dollars]

	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	32,647,575	1,272,255	15,821,486	1,647,601	2,810,988	1,480,744	534,444	4,231,449	1,285,215	335,578	662,577	374,423	2,190,815
Loans (including overdrafts)	10,704,417	387,253	5,480,486	521,024	858,085	503,836	204,621	1,095,326	497,714	82,974	228,397	128,467	716,234
United States Government direct and guaranteed obligations	19,822,084	833,045	9,464,602	968,636	1,746,214	893,686	276,976	2,744,284	698,519	232,344	378,592	213,642	1,371,544
Obligations of States and political subdivisions	1,176,952	16,586	467,843	64,987	105,833	29,502	42,940	244,646	42,002	13,516	45,651	29,449	73,997
Other bonds, notes, and debentures	821,637	30,772	331,986	82,075	94,907	49,605	7,864	141,308	41,435	6,289	8,855	2,106	24,435
Corporate stocks (including Federal Reserve Bank stock)	122,485	4,599	76,569	10,879	5,949	4,115	2,043	5,885	5,545	455	1,082	759	4,605
Reserves, cash, and bank balances	9,431,216	326,438	4,414,182	470,244	723,580	512,173	197,642	1,098,420	461,991	115,934	302,477	186,465	621,670
Reserve with Federal Reserve Banks	5,714,718	186,196	2,974,358	284,681	436,616	273,668	89,823	630,560	240,791	52,413	131,767	70,333	343,512
Cash in vault	475,200	29,979	1,72,208	30,266	58,690	36,820	12,141	70,791	19,250	5,156	7,173	9,223	23,503
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,460,173	58,626	198,041	81,979	140,742	112,691	74,124	289,529	106,057	50,791	105,660	98,994	142,939
Other balances with banks in United States	9,264	544	3,470	1,499	794	358	203	690	111	23	350	65	1,157
Balances with banks in foreign countries	9,553	299	7,460	5	108	43	5	323	79	3	98	54	1,076
Cash items in process of collection	1,762,308	50,794	1,058,645	71,814	86,630	88,593	21,346	106,527	95,703	7,548	57,429	7,796	109,483
Due from own foreign branches	40		40										
Bank premises owned and furniture and fixtures	286,006	17,244	144,635	23,127	23,981	16,484	6,206	21,496	8,572	1,367	3,142	2,849	16,903
Other real estate owned	4,188	209	1,366	579	249	242	84	61	947		93	279	79
Investments and other assets indirectly representing bank premises or other real estate	14,770	1,169	3,923	3,844	2,063	1,915		1,551			132	9	164
Customers' liability on acceptances	46,470	4,694	37,800	131	156	178	446	334	78				2,653
Income accrued but not yet collected	83,057	3,302	52,224	3,818	5,146	2,738	945	6,864	2,199	312	837	172	4,500
Other assets	55,769	2,146	24,280	7,139	3,416	4,412	1,644	3,893	2,782	222	2,271	315	3,249
Total assets	42,569,091	1,627,457	20,499,936	2,156,483	3,569,579	2,018,886	741,411	5,364,068	1,761,784	453,413	971,529	564,512	2,840,033
LIABILITIES													
Demand deposits	29,932,681	1,034,034	15,733,896	1,535,074	1,979,143	1,432,646	557,834	3,052,610	1,321,826	302,355	825,254	482,744	1,675,265
Individuals, partnerships, and corporations	23,354,676	882,636	11,967,555	1,365,999	1,656,701	1,065,370	433,078	2,475,139	953,460	245,135	527,359	416,639	1,365,605
United States Government	799,089	29,884	409,452	36,562	69,572	33,342	13,324	107,575	38,034	7,870	12,970	5,407	35,097
States and political subdivisions	1,271,961	66,747	406,949	45,169	108,581	111,981	57,277	198,017	53,296	2,762	67,473	43,163	85,666
Banks in United States	3,129,608	27,384	1,825,496	66,653	108,082	195,883	50,423	216,009	260,747	18,104	211,509	12,080	137,238
Banks in foreign countries	677,737	1,580	650,794	40	1,707	1,086	226	1,911	4,997	2	222	491	14,681
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	699,610	25,803	473,650	20,651	34,500	24,984	3,506	53,959	11,292	3,602	5,721	4,964	36,978
Time deposits	9,094,870	449,696	2,661,055	414,686	1,351,226	444,467	134,356	2,015,491	323,719	129,013	95,069	52,954	1,023,138
Individuals, partnerships, and corporations	8,914,203	448,906	2,613,586	391,824	1,310,890	435,373	129,417	1,986,202	319,825	127,509	94,651	49,193	1,006,827
United States Government	21,448	391	14,581	423	238	3,207	330	238	1,684	323	23	6	4
Postal savings	535	83	10	33	145	112	28	53	18	29	7	6	11
States and political subdivisions	141,620	216	20,978	22,365	39,424	4,973	3,245	28,307	2,167	1,152	183	3,749	14,861
Banks in United States	7,514	100	2,350	41	529	802	1,336	691	25		205		1,435
Banks in foreign countries	9,550		9,550										
Total deposits	39,027,551	1,483,730	18,394,951	1,949,760	3,330,369	1,877,113	692,190	5,068,101	1,645,545	431,368	920,323	535,698	2,698,403
Due to own foreign branches	26,691		26,691										
Bills payable, rediscounts, and other liabilities for borrowed money	188,014	1,500	173,175	250	1,267	4,237	520	1,865	1,579	40	250		3,331
Acceptances outstanding	52,961	4,750	44,033	131	156	178	446	382	78				2,807
Dividends declared but not yet payable	1,209	220	669	70	26	123	2	15	2			1	78
Income collected but not yet earned	34,580	2,307	13,523	1,844	3,465	2,497	1,006	4,126	1,717	135	275	143	3,542
Expenses accrued and unpaid	125,493	7,115	61,293	8,174	12,248	5,300	1,690	13,593	4,349	314	1,232	595	9,590
Other liabilities	57,651	1,762	39,144	887	1,887	4,926	534	2,449	1,790	48	513	33	3,678
Total liabilities	39,514,150	1,561,384	18,753,479	1,961,116	3,349,418	1,894,374	696,388	5,090,516	1,655,073	431,907	922,596	536,470	2,721,429
CAPITAL ACCOUNTS													
Capital	952,217	39,362	512,328	56,239	79,419	38,407	14,557	83,520	43,688	7,626	17,710	10,715	48,646
Surplus	1,405,854	50,862	875,452	95,549	92,791	57,859	20,585	97,915	37,262	7,345	15,456	10,204	44,574
Undivided profits	535,854	20,021	295,294	33,536	33,384	19,736	7,676	55,682	22,011	5,269	13,336	6,144	23,765
Other capital accounts	161,016	15,828	63,383	10,043	14,567	8,510	2,205	36,435	3,750	1,266	2,431	979	1,619
Total capital accounts	3,054,941	126,073	1,746,457	195,367	220,161	124,512	45,023	273,552	106,711	21,506	48,933	28,042	118,604
Total liabilities and capital accounts	42,569,091	1,627,457	20,499,936	2,156,483	3,569,579	2,018,886	741,411	5,364,068	1,761,784	453,413	971,529	564,512	2,840,033
Net demand deposits subject to reserve (see page 14)	26,711,372	924,726	14,477,210	1,381,281	1,751,771	1,231,362	462,364	2,657,312	1,120,066	244,016	662,165	376,015	1,423,084
Demand deposits adjusted (see footnote on page 1)	23,563,939	924,392	11,789,509	1,360,005	1,713,152	1,113,742	472,515	2,620,588	922,345	268,831	543,124	456,970	1,378,766
Pledged assets (and securities loaned)	2,868,517	86,219	1,092,741	240,909	305,628	244,303	98,492	235,524	133,170	48,047	120,756	61,026	201,702
Number of banks	1,916	44	259	89	236	136	64	443	172	128	125	137	83

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FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



OCTOBER 1, 1945

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM