

CONFIDENTIAL

CHAIN BANKING<sup>1/</sup>--NUMBER, DEPOSITS, AND BRANCHES OF CHAIN BANKS, DECEMBER 31, 1945

Geographic division and State <sup>2/</sup>	Number of chains <sup>3/</sup>	Number of chain banks					Deposits of chain banks (in thousands of dollars)					Chain banks operating branches or additional offices						
		Total	National	State member	Non-member		Total	National	State member	Non-member		Number of banks	Number of branches <sup>4/</sup>				Number of offices at military reservations	
					In-sured	Non-in-sured				In-sured	Non-in-sured		Total	In head office city	In head office county	In contiguous counties		In non-contiguous counties
<b>United States</b>	115	522	205	50	228	39	4,628,101	2,973,755	941,782	579,469	133,095	45	74	23	35	15	1	10
<b>New England</b>	3	11	4	1	1	5	126,466	35,454	8,460	3,221	79,331	3	3	1	1	1	--	--
New Hampshire	2	6	2	--	--	4	95,756	26,771	--	--	68,985	--	--	--	--	--	--	--
Massachusetts	1	5	2	1	1	1	30,710	8,683	8,460	3,221	10,346	3	3	1	1	1	--	--
<b>Middle Atlantic</b>	5	32	23	6	3	--	405,397	294,230	91,529	19,638	--	8	17	4	11	2	--	2
New York	1	4	1	2	1	--	22,030	10,410	10,269	1,351	--	2	2	--	2	--	--	1
New Jersey	2	6	2	4	--	--	119,011	37,751	81,260	--	--	2	7	3	4	--	--	--
Pennsylvania	2	22	20	--	2	--	24,356	24,069	--	18,287	--	4	8	1	5	2	--	1
<b>East North Central</b>	21	71	30	11	26	4	783,265	547,086	146,743	73,891	15,545	9	25	17	5	2	1	--
Indiana	3	7	3	1	2	1	192,986	112,613	3,954	35,962	10,457	2	4	4	--	--	--	--
Illinois	7	28	18	4	4	2	317,484	298,877	5,683	7,836	5,088	--	--	--	--	--	--	--
Michigan	4	12	1	4	7	--	150,699	6,585	133,583	10,531	--	4	16	13	1	1	1	--
Wisconsin	7	24	8	2	13	1	122,096	99,011	3,523	19,562	--	3	5	--	4	1	--	--
<b>West North Central</b>	46	232	64	12	129	27	1,931,381	1,012,828	569,325	315,614	33,614	16	25	1	17	7	--	1
Minnesota	14	73	23	1	44	5	349,330	253,677	1,179	91,021	3,453	--	--	--	--	--	--	--
Iowa	8	39	7	2	26	4	208,660	19,196	83,216	66,330	9,918	10	17	--	14	3	--	--
Missouri	7	30	6	2	19	3	698,081	195,537	446,494	54,468	1,582	1	--	--	--	--	--	1
North Dakota	2	17	6	--	11	--	56,625	22,477	--	34,148	--	1	4	--	3	1	--	--
South Dakota	3	12	--	3	9	--	24,747	--	6,534	18,213	--	3	3	--	--	3	--	--
Nebraska	6	29	10	1	11	7	251,110	212,436	3,509	27,428	7,737	1	1	1	--	--	--	--
Kansas	6	32	12	3	9	8	342,828	279,505	28,393	24,006	10,924	--	--	--	--	--	--	--
<b>South Atlantic</b>	5	33	16	1	16	--	585,661	487,907	23,453	74,301	--	4	--	--	--	--	--	4
Georgia	1	4	--	--	4	--	18,190	--	--	18,190	--	--	--	--	--	--	--	--
Florida	4	29	16	1	12	--	567,471	487,907	23,453	56,111	--	4	--	--	--	--	--	4
<b>East South Central</b>	3	10	4	--	6	--	19,794	12,775	--	7,019	--	--	--	--	--	--	--	--
Alabama	3	10	4	--	6	--	19,794	12,775	--	7,019	--	--	--	--	--	--	--	--
<b>West South Central</b>	19	79	43	7	26	3	436,329	358,159	32,239	41,326	4,605	2	--	--	--	--	--	2
Oklahoma	7	30	23	--	7	--	158,505	151,892	--	6,713	--	--	--	--	--	--	--	--
Texas	12	49	20	7	19	3	277,724	206,267	32,239	34,613	4,605	2	--	--	--	--	--	2
<b>Mountain</b>	8	31	12	9	10	--	249,572	163,400	63,028	23,144	--	3	4	--	1	3	--	1
Montana	1	8	1	5	2	--	40,843	12,000	23,670	5,173	--	--	--	--	--	--	--	--
Idaho	1	5	2	--	3	--	36,193	32,592	--	3,601	--	2	4	--	1	3	--	--
Wyoming	1	2	2	--	--	--	27,462	27,462	--	--	--	--	--	--	--	--	--	--
Colorado	3	11	6	1	4	--	101,247	56,632	31,801	12,814	--	--	--	--	--	--	--	--
Utah	2	5	1	3	1	--	43,827	34,714	7,557	1,556	--	1	--	--	--	--	--	1
<b>Pacific</b>	5	23	9	3	11	--	90,236	61,916	7,005	21,315	--	--	--	--	--	--	--	--
Washington	2	7	2	1	4	--	17,904	9,748	1,099	7,057	--	--	--	--	--	--	--	--
Oregon	1	8	2	1	5	--	22,974	14,837	1,491	6,646	--	--	--	--	--	--	--	--
California	2	8	5	1	2	--	49,358	37,331	4,415	7,612	--	--	--	--	--	--	--	--

- <sup>1/</sup> The term "chain banking" indicates a type of multiple office banking structure in which three or more independently incorporated banks are controlled by the same individual or individuals.
- <sup>2/</sup> Only those States are listed in which one or more "chain banks" were in operation.
- <sup>3/</sup> A chain operating in more than one State has been assigned to the State in which the principal banking office of the controlling interest is located, but each constituent bank has been assigned to the State in which it operates.
- <sup>4/</sup> Includes all branches and other additional offices at which deposits are received, checks paid, or money lent, except offices at military reservations. The latter consist mostly of "banking facilities" provided through arrangements made by the Treasury Department with banks designated as depositories and financial agents of the Government; they are shown in the last column.

BOARD OF GOVERNORS OF THE  
FEDERAL RESERVE SYSTEM,  
DIVISION OF BANK OPERATIONS,  
JANUARY 28, 1947.