

# FEDERAL RESERVE BANK

OF DALLAS

Dallas, Texas, April 16, 1945

## CONDITION OF MEMBER BANKS, MARCH 20, 1945

To the Member Banks of the  
Eleventh Federal Reserve District:

Condition reports of all member banks in the Eleventh Federal Reserve District, as of March 20, 1945, show total deposits of \$4,484,270,000, reflecting a decrease of \$34,041,000 since December 30, 1944, but a gain of \$857,360,000 since April 13, 1944. Loans, including overdrafts, as compared with December 30, 1944, reflect an increase of \$1,396,000, while total loans and investments show a net gain of \$4,908,000 for the same period.

As compared with the call of December 30, 1944, individual demand deposits reflect a net increase of \$219,423,000, while individual time deposits show a gain of \$24,489,000. Total capital accounts show an increase of \$30,189,000 during the past eleven months. No borrowed money was reported for the current call.

### COMPARATIVE STATEMENT

	March 20, 1945	December 30, 1944	April 13, 1944 (Revised)
Member banks in Eleventh District.....	580	579	576
Loans, including overdrafts.....	815,550,000	814,154,000	672,662,000
U. S. Government obligations, direct and guaranteed.....	2,182,803,000	2,183,614,000	1,722,605,000
Obligations of States and political sub- divisions.....	103,472,000	100,829,000	103,100,000
Other bonds, notes and debentures.....	18,390,000	17,035,000	17,533,000
Corporate stocks.....	6,431,000	6,106,000	5,840,000
<b>TOTAL LOANS AND INVESTMENTS</b>	<b>3,126,646,000</b>	<b>3,121,738,000</b>	<b>2,521,740,000</b>
Individual—Demand deposits.....	2,891,713,000	2,672,290,000	2,319,713,000
Individual—Time deposits.....	339,888,000	315,399,000	258,938,000
Deposits of U. S. Government, including Postal Savings.....	349,787,000	518,625,000	311,365,000
Deposits of States and political subdivi- sions.....	219,833,000	207,484,000	189,451,000
Deposits of banks.....	631,468,000	709,124,000	512,051,000
Other deposits.....	51,581,000	95,389,000	35,392,000
<b>TOTAL DEPOSITS</b>	<b>4,484,270,000</b>	<b>4,518,311,000</b>	<b>3,626,910,000</b>
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>240,773,000</b>	<b>224,470,000</b>	<b>210,584,000</b>
Ratio of loans to deposits.....	18.19%	18.02%	17.01%
Borrowings from Federal Reserve Bank	—0—	200,000	—0—
All other borrowings.....	—0—	—0—	—0—

Yours very truly,

R. R. GILBERT

President