

FEDERAL RESERVE BANK

OF DALLAS

Dallas, Texas, July 26, 1945

CONDITION OF MEMBER BANKS, JUNE 30, 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 June 30, 1945, show total deposits of \$4,933,863,000, reflecting an increase of \$449,617,000 since March 20, 1945, and a gain of \$1,067,857,000 since June 30, 1944. Loans, including overdrafts, as compared with March 20, 1945, reflect an increase of \$105,108,000, while total loans and investments show a net gain of \$297,377,000 for the same period.

As compared with the call of March 20, 1945, individual demand deposits reflect a net increase of \$15,386,000, while individual time deposits show a gain of \$29,856,000. Total capital accounts show an increase of \$31,904,000 during the past twelve months. Member banks show total borrowings of \$225,000, as of June 30, 1945.

COMPARATIVE STATEMENT

	June 30, 1945	March 20, 1945 (Revised)	June 30, 1944 (Revised)
Member banks in Eleventh District	586	580	577
Loans, including overdrafts	920,902,000	815,794,000	741,970,000
U. S. Government obligations, direct and guaranteed	2,386,674,000	2,202,830,000	1,813,127,000
Obligations of States and political subdivisions	112,517,000	103,472,000	97,354,000
Other securities	24,201,000	24,821,000	23,046,000
TOTAL LOANS AND INVESTMENTS	3,444,294,000	3,146,917,000	2,675,497,000
Individual—Demand Deposits	2,906,982,000	2,891,596,000	2,326,737,000
Individual—Time Deposits	369,742,000	339,886,000	273,712,000
Deposits of U. S. Government, including Postal Savings	658,539,000	349,829,000	504,065,000
Deposits of States and political subdivisions	224,017,000	219,892,000	162,674,000
Deposits of banks	735,520,000	631,449,000	560,482,000
Other deposits	39,063,000	51,594,000	38,336,000
TOTAL DEPOSITS	4,933,863,000	4,484,246,000	3,866,006,000
TOTAL CAPITAL ACCOUNTS	247,231,000	239,085,000	215,327,000
Ratio of loans to deposits	18.66%	18.19%	19.19%
Borrowings from Federal Reserve Bank	75,000	—0—	—0—
All other borrowings	150,000	—0—	—0—

Yours very truly,

R. R. GILBERT

President