

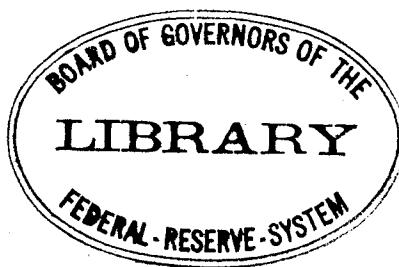


# MEMBER BANK CALL REPORT

NUMBER 95

CONDITION OF MEMBER BANKS

DECEMBER 31, 1943



BOARD OF GOVERNORS  
OF THE FEDERAL RESERVE SYSTEM  
WASHINGTON

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2559  
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The Member Bank Call Report is published following each official call upon member banks of the Federal Reserve System for statements of their condition. It contains tables showing assets and liabilities and a classification<sup>1</sup> of loans, investments, and deposits for all member banks (national and State) in the country as a whole, by Federal Reserve districts and by classes of banks. Tables are also given, by reserve cities and States, showing assets and liabilities of member banks.

Member banks are classed according to the reserves which they are required to carry. Some banks classed as "country banks" are in outlying sections of reserve cities or central reserve cities, and some banks classed as "reserve city banks" are in the outlying sections of central reserve cities. Figures for each class of banks include assets and liabilities of their domestic branches, whether located within or outside the cities in which the parent banks are located.

All figures included in this report relating to the condition of national banks were furnished by the Comptroller of the Currency. The abstract of condition reports of national banks issued by the Comptroller gives detailed statistical data regarding the condition of national banks.

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<sup>1</sup> On some call dates a "short form" of member bank call report is used; on such dates the loan and investment classifications and some other details are not available.

# MEMBER BANK CALL REPORT

**ASSETS AND LIABILITIES OF MEMBER BANKS ON DECEMBER 31, 1943, COMPARED WITH OCTOBER 18, 1943 AND  
DECEMBER 31, 1942**

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Dec. 31, 1943	Oct. 18, 1943	Dec. 31, 1942	Oct. 18, 1943	Dec. 31, 1942
<b>ASSETS</b>					
<b>Loans and investments</b>					
Loans (including overdrafts)	<b>74,257,603</b>	<b>78,112,196</b>	<b>59,263,331</b>	<b>-3,854,593</b>	<b>+14,994,272</b>
United States Government direct obligations	16,287,500	17,715,608	16,088,324	-1,428,088	+199,196
Obligations guaranteed by United States Government	50,602,657	55,254,770	35,006,436	-2,306,975	+15,596,221
Obligations of States and political subdivisions	2,345,138		2,539,753		-194,615
Other bonds, notes, and debentures	2,728,652	2,817,760	2,965,179	-89,108	-236,527
Corporate stocks (including Federal Reserve Bank stock)	1,972,851	2,002,824	2,286,693	-29,973	-313,842
Reserves, cash, and bank balances	320,785	321,234	376,946	-449	-56,161
Reserve with Federal Reserve Banks	<b>23,790,034</b>	<b>22,592,421</b>	<b>24,280,295</b>	<b>+1,197,613</b>	<b>-490,261</b>
Cash in vault	12,835,249	12,127,560	13,072,358	+707,689	-237,109
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,132,172	1,150,202	1,018,612	-18,030	+113,560
Other balances with banks in United States	5,407,459	5,741,684	6,084,146	-334,225	-676,687
Balances with banks in foreign countries	42,508	47,207	62,371	-4,699	-19,863
Cash items in process of collection	20,108	17,826	12,953	+2,282	+7,155
Due from own foreign branches	4,352,538	3,507,942	4,029,855	+844,596	+322,683
Bank premises owned and furniture and fixtures	9,719	3,677	362	+6,042	+9,357
Other real estate owned	861,253	879,849	904,130	-18,596	-42,877
Investments and other assets indirectly representing bank premises or other real estate	80,654	95,776	134,846	-15,122	-54,192
Customers' liability on acceptances	77,164	80,814	92,935	-3,650	-15,771
Income accrued but not yet collected	44,059	49,203	40,507	-5,144	+3,552
Other assets	170,163	178,353	126,287	-8,190	+43,876
<b>Total assets</b>	<b>99,371,615</b>	<b>102,085,083</b>	<b>84,916,580</b>	<b>-2,713,468</b>	<b>+14,455,035</b>
<b>LIABILITIES</b>					
<b>Demand deposits</b>					
Individuals, partnerships, and corporations	<b>76,932,347</b>	<b>80,300,884</b>	<b>65,435,697</b>	<b>-3,368,537</b>	<b>+11,496,650</b>
United States Government: War loan accounts	51,820,162	47,848,550	42,139,236	+3,971,612	+9,680,926
Other	9,185,885	17,295,197	7,923,429	-8,109,312	
States and political subdivisions	257,817	247,181		+10,636	+1,520,273
Banks in United States	3,601,845	3,205,556	3,317,989	+396,289	+283,856
Banks in foreign countries	9,602,817	9,806,245	10,101,306	-203,428	-498,489
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	891,070	832,776	811,439	+58,294	+79,631
<b>Time deposits</b>					
Individuals, partnerships, and corporations	1,572,751	1,065,379	1,142,298	+507,372	+430,453
United States Government	<b>15,330,013</b>	<b>14,666,763</b>	<b>12,840,974</b>	<b>+663,250</b>	<b>+2,489,039</b>
Postal savings	14,821,737	14,175,720	12,365,923	+646,017	+2,455,814
States and political subdivisions	115,465	103,600	47,675	+11,865	+67,790
Banks in United States	4,652	4,930	8,566	-278	-3,914
Banks in foreign countries	326,554	313,739	331,933	+10,815	+5,379
57,555	61,968	82,066	-4,413	-24,511	
4,050	4,806	4,811	-756	-761	
<b>Total deposits</b>	<b>92,262,360</b>	<b>94,967,647</b>	<b>78,276,671</b>	<b>-2,705,287</b>	<b>+13,985,689</b>
Due to own foreign branches	203,508	231,935	216,952	-28,427	-13,444
Bills payable, rediscounts, and other liabilities for borrowed money	39,310	150,118	4,807	-110,808	+34,503
Acceptances outstanding	54,322	55,966	46,175	-1,644	+8,147
Dividends declared but not yet payable	38,713	4,844	37,486	+33,869	+1,227
Income collected but not yet earned	35,992	40,449	46,514	-4,457	-10,522
Expenses accrued and unpaid	185,555	176,338	116,750	+9,217	+68,805
Other liabilities	76,621	69,170	70,372	+7,451	+6,249
<b>Total liabilities</b>	<b>92,896,381</b>	<b>95,696,467</b>	<b>78,815,727</b>	<b>-2,800,086</b>	<b>+14,080,654</b>
<b>CAPITAL ACCOUNTS</b>					
Capital	2,416,374	2,378,587	2,378,674	+37,787	+37,700
Surplus	2,769,777	2,623,338	2,499,071	+146,439	+270,706
Undivided profits	865,993	974,838	846,793	-108,845	+19,200
Other capital accounts	423,090	411,853	376,315	+11,237	+46,775
<b>Total capital accounts</b>	<b>6,475,234</b>	<b>6,388,616</b>	<b>6,100,853</b>	<b>+86,618</b>	<b>+374,381</b>
<b>Total liabilities and capital accounts</b>	<b>99,371,615</b>	<b>102,085,083</b>	<b>84,916,580</b>	<b>-2,713,468</b>	<b>+14,455,035</b>
<b>MEMORANDA</b>					
Net demand deposits subject to reserve (see page 18)	57,989,934	53,759,105	55,325,653	+4,230,829	+2,664,281
Demand deposits adjusted <sup>1</sup>	52,642,220	48,611,543	42,569,668	+4,030,677	+10,072,552
Number of banks	6,738	6,724	6,679	+14	+59

<sup>1</sup> 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, DECEMBER 31, 1938, TO DECEMBER 31, 1943**  
 [Amounts in thousands of dollars]

	1938 Dec. 31	1939 Dec. 30	1940 Dec. 31	1941 Dec. 31	1942 Dec. 31	1943 June 30	1943 Dec. 31
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>32,070,490</b>	<b>33,940,508</b>	<b>37,126,067</b>	<b>43,520,559</b>	<b>59,263,331</b>	<b>67,154,826</b>	<b>74,257,603</b>
Loans (including overdrafts)	13,207,760	13,961,820	15,320,598	18,020,904	16,088,324	14,822,576	16,287,520
United States Government direct obligations	10,882,288	11,184,195	12,337,408	15,706,687	35,006,436	44,492,693	50,602,657
Obligations guaranteed by United States Government	2,340,243	3,143,960	3,485,638	3,832,035	2,539,753	2,487,018	2,345,138
Obligations of States and political subdivisions	2,447,792	2,691,687	3,012,693	3,089,606	2,965,179	2,870,441	2,728,652
Obligations of Government corporations and agencies not guaranteed by United States	330,879	376,697	499,355	557,231	2,286,693	2,127,240	1,972,851
Other bonds, notes, and debentures	2,401,538	2,142,672	2,053,842	1,921,852			
Corporate stocks, (including Federal Reserve Bank stock)	459,990	439,477	416,533	392,244	376,946	348,858	320,785
<b>Reserves, cash, and bank balances<sup>1</sup></b>	<b>15,488,819</b>	<b>19,782,254</b>	<b>23,963,455</b>	<b>23,122,689</b>	<b>24,280,295</b>	<b>22,310,022</b>	<b>23,790,034</b>
Reserve with Federal Reserve banks	8,694,388	11,603,504	13,991,733	12,396,344	13,072,358	12,093,307	12,835,249
Cash in vault	745,650	841,215	991,146	1,086,752	1,018,612	1,141,751	1,132,172
Demand balances with banks in United States (except private banks and American branches of foreign banks) <sup>1</sup>	4,119,695	5,370,257	6,084,424	6,147,354	6,084,146	5,530,094	5,407,459
Other balances with banks in United States	119,824	136,112	100,881	98,519	62,371	48,480	42,508
Balances with banks in foreign countries	50,553	23,796	11,311	11,134	12,953	19,077	20,108
Cash items in process of collection	1,758,709	1,807,370	2,783,960	3,382,586	4,029,855	3,477,313	4,352,538
Due from own foreign branches	4,196	7,827	2,182	4,215	362	3,580	9,719
Bank premises owned and furniture and fixtures	945,037	924,273	914,425	911,213	904,130	882,776	861,253
Other real estate owned	325,634	287,709	228,243	179,139	134,846	109,233	80,964
Investments and other assets indirectly representing bank premises or other real estate	144,508	130,774	111,146	98,449	92,935	84,774	77,164
Customers' liability on acceptances	120,722	107,543	83,052	72,427	40,507	53,904	44,059
Income accrued but not yet collected	100,638	100,159	105,026	110,586	126,287	146,019	170,163
Other assets	129,791	79,902	124,082	101,579	73,887	76,077	
<b>Total assets</b>	<b>49,329,835</b>	<b>55,360,949</b>	<b>62,657,678</b>	<b>68,120,856</b>	<b>84,916,580</b>	<b>90,821,211</b>	<b>99,371,615</b>
<b>LIABILITIES</b>							
<b>Demand deposits<sup>1</sup></b>	<b>31,852,795</b>	<b>37,487,815</b>	<b>44,110,412</b>	<b>49,230,638</b>	<b>65,435,697</b>	<b>70,150,581</b>	<b>76,932,347</b>
Individuals, partnerships, and corporations	21,119,188	24,603,982	29,576,064	33,061,264	42,139,236	47,862,531	51,820,162
United States Government: War loan accounts	789,816	742,566	616,118	1,709,333	7,923,429	7,006,232	9,185,885
Other							229,990
States and political subdivisions	2,385,689	2,321,334	2,723,660	3,065,567	3,317,989	3,521,860	3,601,845
Banks in United States <sup>1</sup>	6,510,303	8,507,394	9,581,199	9,713,951	10,101,306	9,648,488	9,602,817
Banks in foreign countries	500,641	749,251	700,073	671,186	811,439	831,950	891,070
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	547,158	563,288	913,298	1,009,337	1,142,298	1,049,530	1,572,751
<b>Time deposits</b>	<b>11,510,343</b>	<b>11,852,337</b>	<b>12,319,198</b>	<b>12,486,751</b>	<b>12,840,974</b>	<b>13,865,508</b>	<b>15,330,013</b>
Individuals, partnerships, and corporations:							
Savings deposits	9,556,698	9,883,113	10,266,149	10,513,338	12,365,923	13,382,304	14,821,737
Certificates of deposit	702,077	676,529	654,941	611,226			
Christmas savings and similar accounts	20,971	24,434	27,853	30,136			
Open accounts	566,116	631,033	737,865	723,343			
United States Government	1,790	18,050	34,425	34,120	47,675	64,965	115,465
Postal savings	59,498	33,280	21,562	16,353	8,566	5,875	4,652
States and political subdivisions	461,512	432,173	435,075	418,220	331,933	341,234	326,554
Banks in United States	131,637	144,188	135,226	132,923	82,066	66,324	57,555
Banks in foreign countries	10,044	9,537	6,102	7,092	4,811	4,806	4,050
<b>Total deposits<sup>1</sup></b>	<b>43,363,138</b>	<b>49,340,152</b>	<b>56,429,610</b>	<b>61,717,389</b>	<b>78,276,671</b>	<b>84,016,089</b>	<b>92,262,360</b>
Due to own foreign branches							
Bills payable, rediscounts, and other liabilities for borrowed money	6,209	3,241	3,282	4,312	4,807	18,183	39,310
Acceptances outstanding	138,737	123,755	97,461	86,358	46,175	60,940	54,322
Dividends declared but not yet payable	32,664	37,968	38,953	37,902	37,486	40,296	38,713
Income collected but not yet earned	43,649	56,310	67,666	76,373	46,514	39,271	35,992
Expenses accrued and unpaid	69,683	68,690	77,946	98,807	116,750	155,457	185,555
Other liabilities	108,083	58,136	63,177	64,430	70,372	64,209	76,621
<b>Total liabilities</b>	<b>43,905,588</b>	<b>49,839,190</b>	<b>56,960,162</b>	<b>62,234,492</b>	<b>78,815,727</b>	<b>84,569,214</b>	<b>92,896,381</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	2,403,098	2,363,229	2,356,258	2,362,185	2,378,674	2,376,610	2,416,374
Surplus	2,082,726	2,160,392	2,279,621	2,394,336	2,499,071	2,578,324	2,769,777
Undivided profits	635,548	674,734	721,444	775,145	846,793	896,824	865,993
Reserves for contingencies	265,345	276,613	295,839	312,467	376,315	400,239	423,090
Other capital accounts	37,530	40,791	44,354	42,231			
<b>Total capital accounts</b>	<b>5,424,247</b>	<b>5,521,759</b>	<b>5,697,516</b>	<b>5,886,364</b>	<b>6,100,853</b>	<b>6,251,997</b>	<b>6,475,234</b>
<b>Total liabilities and capital accounts</b>	<b>49,329,835</b>	<b>55,360,949</b>	<b>62,657,678</b>	<b>68,120,856</b>	<b>84,916,580</b>	<b>90,821,211</b>	<b>99,371,615</b>
<b>MEMORANDA</b>							
Par or face value of capital	2,409,770	2,366,514	2,359,201	2,364,456	2,380,309	2,377,812	2,417,531
Capital notes and debentures	47,369	43,677	40,758	38,512	36,21	33,950	32,431
First preferred stock	314,626	265,166	247,726	220,587	196,938	189,218	179,834
Second preferred stock	24,473	24,029	18,243	17,716	16,831	15,522	13,311
Common stock	2,023,302	2,033,642	2,052,564	2,087,641	2,130,419	2,139,122	2,191,955
Retirable value of capital: First preferred stock	378,450	335,277	343,093	312,094	285,138	275,677	266,140
Second preferred stock	29,762	29,499	23,894	23,591	22,706	21,217	19,107
Net demand deposits subject to reserve (see page 18)	25,982,672	30,325,868	35,261,636	39,707,549	55,325,653	54,140,078	57,989,934
Demand deposits adjusted (see page 1)	22,293,326	25,681,234	30,429,062	33,753,582	42,569,668	48,956,608	52,642,220
Reciprocal bank balances <sup>1</sup>					513,171	478,470	
Number of banks	6,338	6,362	6,486	6,619	6,679	6,703	6,738

<sup>1</sup> Revised.

<sup>1</sup> Reciprocal bank balances are excluded from assets and liabilities, beginning June 30, 1942, and are shown as a memorandum item for the dates figures are available.

## ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1943, BY CLASSES OF BANKS

(Amounts in thousands of dollars)

	Central reserve city member banks <sup>1</sup>	Reserve city member banks <sup>1</sup>	Country member banks <sup>1</sup>	All member banks	All national member banks	All State member banks
	New York	Chicago				
<b>ASSETS</b>						
<b>Loans and investments</b>	<b>19,994,040</b>	<b>4,554,194</b>	<b>27,521,471</b>	<b>22,187,988</b>	<b>74,257,603</b>	<b>47,498,601</b>
Loans (including overdrafts)	4,428,453	1,004,220	6,200,794	4,654,053	16,287,520	10,116,273
United States Government direct obligations	13,579,281	3,163,101	18,932,891	14,927,384	50,602,657	32,450,770
Obligations guaranteed by United States Government	983,898	74,453	748,976	537,811	2,345,138	1,614,001
Obligations of States and political subdivisions	444,267	157,767	913,092	1,213,526	2,728,652	1,928,627
Other bonds, notes, and debentures	453,834	134,121	607,543	777,353	1,972,851	1,239,869
Corporate stocks (including Federal Reserve Bank stock)	104,307	20,442	118,175	77,861	320,785	149,061
<b>Reserves, cash, and bank balances</b>	<b>5,197,227</b>	<b>1,283,017</b>	<b>9,326,844</b>	<b>7,982,946</b>	<b>23,790,034</b>	<b>16,017,030</b>
Reserve with Federal Reserve Banks	3,595,906	820,622	5,115,643	3,303,078	12,835,249	8,323,142
Cash in vault	91,734	37,929	391,403	611,106	1,132,172	790,411
Demand balances with banks in United States (except private banks and American branches of foreign banks)	59,451	156,050	1,740,548	3,451,410	5,407,459	4,119,804
Other balances with banks in United States	1,250	1,605	17,232	22,421	42,508	33,646
Balances with banks in foreign countries	13,265	1,557	3,626	1,660	20,108	14,588
Cash items in process of collection	1,435,621	265,254	2,058,392	593,271	4,352,538	2,735,439
Due from own foreign branches	320		9,399		9,719	9,399
Bank premises owned and furniture and fixtures	191,943	17,527	297,491	354,292	861,253	545,472
Other real estate owned	11,315		30,207	39,132	80,654	33,989
Investments and other assets indirectly representing bank premises or other real estate	6,141	256	54,391	16,376	77,164	47,275
Customers' liability on acceptances	26,454	1,403	13,187	3,015	44,059	26,070
Income accrued but not yet collected	54,872	13,740	70,360	31,191	170,163	101,257
Other assets	16,189	6,236	35,302	23,239	80,966	47,419
<b>Total assets</b>	<b>25,498,501</b>	<b>5,876,283</b>	<b>37,358,652</b>	<b>30,638,179</b>	<b>99,371,615</b>	<b>64,326,512</b>
<b>LIABILITIES</b>						
<b>Demand deposits</b>	<b>22,405,993</b>	<b>5,014,608</b>	<b>28,918,894</b>	<b>20,592,852</b>	<b>76,932,347</b>	<b>49,721,222</b>
Individuals, partnerships, and corporations	14,372,713	3,097,107	18,789,624	15,560,718	51,820,162	33,184,313
United States Government: War loan accounts	3,359,941	711,557	3,278,163	1,836,224	9,185,885	5,601,356
Other	35,112	1,929	95,322	125,454	257,817	213,462
States and political subdivisions	251,716	174,420	1,448,418	1,727,291	3,601,845	2,678,747
Banks in United States	2,866,938	971,649	4,770,008	994,222	9,602,817	6,691,842
Banks in foreign countries	809,833	13,800	62,798	4,639	891,070	423,999
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	709,740	44,146	474,561	344,304	1,572,751	927,503
<b>Time deposits</b>	<b>850,496</b>	<b>507,971</b>	<b>6,150,644</b>	<b>7,820,902</b>	<b>15,330,013</b>	<b>10,239,446</b>
Individuals, partnerships, and corporations	815,914	505,071	5,902,177	7,598,575	14,821,737	9,859,093
United States Government	5,199	2,250	55,381	52,635	115,465	93,844
Postal savings			901	3,751	4,652	3,912
States and political subdivisions	25,688	650	150,826	149,390	326,554	239,583
Banks in United States	1,145		39,859	16,551	57,555	38,964
Banks in foreign countries	2,550		1,500		4,050	4,050
<b>Total deposits</b>	<b>23,256,489</b>	<b>5,522,579</b>	<b>35,069,538</b>	<b>28,413,754</b>	<b>92,262,360</b>	<b>59,960,668</b>
Due to own foreign branches	203,508				203,508	168,189
Bills payable, rediscounts, and other liabilities for borrowed money	29,200			10,110	39,310	8,155
Acceptances outstanding	33,577	1,630	16,091	3,024	54,322	34,476
Dividends declared but not yet payable	17,036	1,130	12,288	8,259	38,713	23,733
Income collected but not yet earned	6,039	1,611	17,886	10,456	35,992	23,875
Expenses accrued and unpaid	55,941	19,140	79,815	30,659	185,555	118,273
Other liabilities	34,926	4,586	28,386	8,723	76,621	42,079
<b>Total liabilities</b>	<b>23,636,716</b>	<b>5,550,676</b>	<b>35,224,004</b>	<b>28,484,985</b>	<b>92,896,381</b>	<b>60,376,448</b>
<b>CAPITAL ACCOUNTS</b>						
Capital	570,667	131,000	785,156	929,551	2,416,374	1,527,715
Surplus	979,570	130,350	889,242	770,615	2,769,777	1,616,996
Undivided profits	235,441	25,147	283,489	321,916	865,993	541,171
Other capital accounts	76,107	39,110	176,761	131,112	423,090	264,182
<b>Total capital accounts</b>	<b>1,861,785</b>	<b>325,607</b>	<b>2,134,648</b>	<b>2,153,194</b>	<b>6,475,234</b>	<b>3,950,064</b>
<b>Total liabilities and capital accounts</b>	<b>25,498,501</b>	<b>5,876,283</b>	<b>37,358,652</b>	<b>30,638,179</b>	<b>99,371,615</b>	<b>64,326,512</b>
<b>MEMORANDA</b>						
Par or face value of capital	570,667	131,000	785,156	930,708	2,417,531	1,528,296
Capital notes and debentures	322		17,877	14,232	32,431	32,431
First preferred stock	8,426		73,752	97,656	179,834	117,941
Second preferred stock			850	12,461	13,311	9,551
Common stock	561,919	131,000	692,677	806,359	2,191,955	1,400,804
Retirable value of capital: First preferred stock	20,887		102,279	142,974	266,140	159,791
Second preferred stock			850	18,257	19,107	11,258
Net demand deposits subject to reserve (see page 18)	17,550,980	3,882,112	21,843,036	14,713,806	57,989,934	37,264,965
Demand deposits adjusted (see page 1)	13,898,548	3,050,419	18,654,211	17,039,042	52,642,220	34,055,124
Number of banks	37	13	357	6,331	6,738	5,040

<sup>1</sup> See second paragraph on Table of Contents page.

## ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1943, BY FEDERAL RESERVE DISTRICTS

(Amounts in thousands of dollars)

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>74,257,603</b>	<b>4,082,098</b>	<b>24,825,050</b>	<b>4,043,493</b>	<b>5,913,786</b>	<b>3,059,892</b>	<b>2,863,826</b>
Loans (including overdrafts)	16,287,520	925,095	5,432,724	852,051	1,243,905	657,809	663,928
United States Government direct obligations	50,602,657	2,882,951	16,941,017	2,654,657	4,019,739	2,172,651	1,863,633
Obligations guaranteed by United States Government	2,345,138	77,642	1,072,445	109,727	144,829	69,082	77,779
Obligations of States and political subdivisions	2,728,652	65,714	647,168	139,184	230,021	83,149	208,360
Other bonds, notes, and debentures	1,972,851	113,222	599,505	262,680	233,095	68,456	41,524
Corporate stocks (including Federal Reserve Bank stock)	320,785	17,474	132,191	25,194	42,197	8,745	8,602
<b>Reserves, cash, and bank balances</b>	<b>23,790,034</b>	<b>1,216,493</b>	<b>6,451,460</b>	<b>1,167,069</b>	<b>1,880,501</b>	<b>1,169,139</b>	<b>1,267,915</b>
Reserve with Federal Reserve Banks	12,835,249	652,927	4,246,350	642,981	992,474	540,364	542,937
Cash in vault	1,132,172	100,923	193,396	76,442	119,872	83,228	71,945
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,407,459	270,677	385,920	256,191	471,272	377,143	466,183
Other balances with banks in United States	42,508	1,743	2,548	2,166	4,383	2,453	3,347
Balances with banks in foreign countries	20,108	482	13,940	327	230	167	265
Cash items in process of collection	4,352,538	189,741	1,609,306	188,962	292,270	165,784	183,238
Due from own foreign branches	9,719	9,399	320				
Bank premises owned and furniture and fixtures	861,253	58,588	278,428	73,008	88,338	49,523	47,712
Other real estate owned	80,654	3,931	25,921	24,086	9,251	2,257	2,702
Investments and other assets indirectly representing bank premises or other real estate	77,164	4,011	12,087	9,230	4,151	3,594	3,454
Customers' liability on acceptances	44,059	4,883	27,079	2,446	327	1,070	2,337
Income accrued but not yet collected	170,163	9,198	67,265	8,749	11,916	5,043	6,684
Other assets	80,966	2,853	21,902	12,586	3,598	7,523	4,444
<b>Total assets</b>	<b>99,371,615</b>	<b>5,391,454</b>	<b>31,709,512</b>	<b>5,340,667</b>	<b>7,911,868</b>	<b>4,298,041</b>	<b>4,199,074</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>76,932,347</b>	<b>4,147,677</b>	<b>26,125,090</b>	<b>3,745,313</b>	<b>5,490,795</b>	<b>3,269,614</b>	<b>3,399,887</b>
Individuals, partnerships, and corporations	51,820,162	2,952,174	17,079,731	2,709,109	4,090,909	2,173,339	2,037,261
United States Government: War loan accounts	9,185,885	549,959	3,781,843	472,906	595,093	356,723	339,119
Other	257,817	11,077	47,088	7,055	9,503	25,520	31,626
States and political subdivisions	3,601,845	188,568	648,456	147,133	205,972	202,164	305,848
Banks in United States	9,602,817	372,259	2,962,326	359,629	492,231	461,333	644,603
Banks in foreign countries	891,070	17,507	812,412	6,709	2,092	682	4,609
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	1,572,751	56,133	793,234	42,772	94,995	49,853	36,821
<b>Time deposits</b>	<b>15,330,013</b>	<b>794,541</b>	<b>2,864,755</b>	<b>1,085,288</b>	<b>1,749,433</b>	<b>748,524</b>	<b>560,804</b>
Individuals, partnerships, and corporations	14,821,737	787,228	2,799,642	1,047,094	1,648,171	719,211	525,242
United States Government	115,465	4,448	16,698	4,585	392	14,228	19,077
Postal savings	4,652	347	10	426	852	202	311
States and political subdivisions	326,554	1,794	38,656	32,514	89,552	9,081	9,789
Banks in United States	57,555	724	7,199	669	10,466	5,802	6,385
Banks in foreign countries	4,050		2,550				
<b>Total deposits</b>	<b>92,262,360</b>	<b>4,942,218</b>	<b>28,989,845</b>	<b>4,830,601</b>	<b>7,240,228</b>	<b>4,018,138</b>	<b>3,960,691</b>
Due to own foreign branches	203,508		203,508				
Bills payable, rediscounts, and other liabilities for borrowed money	39,310	4,135	32,070	400	265	720	
Acceptances outstanding	54,322	5,930	34,202	2,840	327	1,070	2,784
Dividends declared but not yet payable	38,713	3,766	18,198	2,885	2,490	1,698	1,827
Income collected but not yet earned	35,992	2,338	9,289	2,003	2,150	1,738	2,309
Expenses accrued and unpaid	185,555	11,399	62,615	8,425	15,965	7,210	5,169
Other liabilities	76,621	5,370	37,052	2,419	5,381	1,615	487
<b>Total liabilities</b>	<b>92,896,381</b>	<b>4,975,156</b>	<b>29,386,779</b>	<b>4,849,573</b>	<b>7,266,806</b>	<b>4,032,189</b>	<b>3,973,267</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	2,416,374	151,611	785,339	178,580	223,020	107,160	99,415
Surplus	2,769,777	176,958	1,134,553	213,819	304,587	101,567	83,083
Undivided profits	865,993	55,902	296,837	74,413	69,815	40,369	27,549
Other capital accounts	423,090	31,827	106,004	24,282	47,640	16,756	15,760
<b>Total capital accounts</b>	<b>6,475,234</b>	<b>416,298</b>	<b>2,322,733</b>	<b>491,094</b>	<b>645,062</b>	<b>265,852</b>	<b>225,807</b>
<b>Total liabilities and capital accounts</b>	<b>99,371,615</b>	<b>5,391,454</b>	<b>31,709,512</b>	<b>5,340,667</b>	<b>7,911,868</b>	<b>4,298,041</b>	<b>4,199,074</b>
<b>MEMORANDA</b>							
Par or face value of capital	2,417,531	151,613	786,046	178,597	223,020	107,160	99,415
Capital notes and debentures	32,431		9,977		15,967	1,763	432
First preferred stock	179,834	7,494	49,151	15,702	14,667	7,278	13,264
Second preferred stock	13,311	2,357	5,775	2,450	540	134	75
Common stock	2,191,955	141,702	721,143	160,445	193,846	97,985	85,044
Retirable value of capital: First preferred stock	266,140	9,627	95,995	23,720	18,346	7,541	14,513
Second preferred stock	19,107	3,837	9,478	3,053	540	134	75
Net demand deposits subject to reserve (see page 18)	57,989,934	3,137,605	20,318,021	2,827,293	4,132,160	2,370,280	2,411,347
Demand deposits adjusted (see page 1)	52,642,220	3,007,134	16,912,115	2,710,052	4,099,606	2,259,572	2,196,692
Number of banks	6,738	346	800	646	707	465	316

## ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1943, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>						
<b>Loans and investments</b>						
Loans (including overdrafts)	11,187,187	2,526,499	1,760,572	2,704,232	2,392,881	8,898,087
United States Government direct obligations	2,124,877	634,330	360,560	620,323	666,375	2,105,543
Obligations guaranteed by United States Government	7,875,591	1,612,408	1,251,233	1,785,131	1,522,197	6,021,449
Obligations of States and political subdivisions	322,804	62,997	44,649	83,096	66,206	213,882
Other bonds, notes, and debentures	484,009	127,521	60,791	155,785	114,166	412,784
Corporate stocks (including Federal Reserve Bank stock)	348,277	68,662	39,906	50,744	18,252	128,528
Reserves, cash, and bank balances	3,599,012	973,283	615,673	1,435,972	1,324,841	2,688,676
Reserve with Federal Reserve Banks	1,920,931	433,181	290,952	591,058	521,817	1,459,277
Cash in vault	184,032	43,986	25,106	43,613	57,818	131,811
Demand balances with banks in United States (except private banks and American branches of foreign banks)	918,874	335,543	216,843	611,252	598,767	498,794
Other balances with banks in United States	4,548	268	1,241	7,464	2,533	9,814
Balances with banks in foreign countries	1,977	70	393	59	648	1,550
Cash items in process of collection	568,650	160,235	81,138	182,526	143,258	587,430
Due from own foreign branches	76,065	24,902	15,425	24,842	38,868	85,554
Bank premises owned and furniture and fixtures	780	4,876	62	226	1,471	5,091
Other real estate owned						
Investments and other assets indirectly representing bank premises or other real estate	3,715	188	4,630	2,463	3,328	26,313
Customers' liability on acceptances	1,823	1,027	136	41	514	2,376
Income accrued but not yet collected	25,309	4,246	4,426	3,761	1,829	21,737
Other assets	11,067	2,758	540	3,231	1,817	8,647
<b>Total assets</b>	<b>14,904,958</b>	<b>3,537,779</b>	<b>2,401,464</b>	<b>4,174,768</b>	<b>3,765,549</b>	<b>11,736,481</b>
<b>LIABILITIES</b>						
<b>Demand deposits</b>						
Individuals, partnerships, and corporations	11,365,191	2,824,657	1,795,605	3,570,645	3,291,105	7,906,768
United States Government: War loan accounts	7,724,584	1,745,197	1,138,363	2,112,023	2,221,308	5,836,164
Other	1,397,295	251,015	179,884	255,337	241,762	764,949
States and political subdivisions	24,857	11,216	4,569	16,910	20,674	47,722
Banks in United States	596,416	149,417	150,141	277,324	168,114	562,292
Banks in foreign countries	1,477,747	643,231	299,200	856,882	547,871	485,505
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	15,864	1,056	2,167	300	4,626	23,046
<b>Time deposits</b>						
Individuals, partnerships, and corporations	128,428	23,525	21,281	51,869	86,750	187,090
United States Government	2,711,496	500,105	454,415	368,621	266,067	3,225,964
Postal savings	2,673,242	483,187	448,579	357,440	242,480	3,090,221
States and political subdivisions	9,873	6,940	1,273	3,149	5,839	28,963
Banks in United States	539	395	264	286	541	479
Banks in foreign countries	21,583	9,121	3,467	2,002	16,339	92,656
Other liabilities	6,259	462	832	5,744	868	12,145
<b>Total deposits</b>	<b>14,076,687</b>	<b>3,324,762</b>	<b>2,250,020</b>	<b>3,939,266</b>	<b>3,557,172</b>	<b>11,132,732</b>
Due to own foreign branches						
Bills payable, rediscounts, and other liabilities for borrowed money	45	1,100	500	75		
Acceptances outstanding	2,051	1,027	136	41	514	3,400
Dividends declared but not yet payable	2,985	1,029	168	779	1,194	1,694
Income collected but not yet earned	5,367	1,205	1,875	720	441	6,557
Expenses accrued and unpaid	29,957	4,881	4,683	4,798	4,709	25,744
Other liabilities	6,963	626	384	123	734	15,467
<b>Total liabilities</b>	<b>14,124,055</b>	<b>3,334,630</b>	<b>2,257,766</b>	<b>3,945,802</b>	<b>3,564,764</b>	<b>11,185,594</b>
<b>CAPITAL ACCOUNTS</b>						
Capital	322,691	90,879	59,799	90,476	85,976	221,428
Surplus	279,652	67,357	50,948	78,335	71,457	207,461
Undivided profits	97,389	36,036	22,941	44,301	31,641	68,800
Other capital accounts	81,171	8,877	10,010	15,854	11,711	53,198
<b>Total capital accounts</b>	<b>780,903</b>	<b>203,149</b>	<b>143,698</b>	<b>228,966</b>	<b>200,785</b>	<b>550,887</b>
<b>Total liabilities and capital accounts</b>	<b>14,904,958</b>	<b>3,537,779</b>	<b>2,401,464</b>	<b>4,174,768</b>	<b>3,765,549</b>	<b>11,736,481</b>
<b>MEMORANDA</b>						
Par or face value of capital	322,844	91,157	59,799	90,476	85,976	221,428
Capital notes and debentures	4,068	1,421	169	116	157	361
First preferred stock	25,867	5,053	2,890	3,729	5,789	28,950
Second preferred stock	938	633	117	264	6	22
Common stock	291,971	84,050	56,623	86,367	80,024	192,095
Retirable value of capital: First preferred stock	26,007	5,153	2,890	3,745	6,307	52,296
Second preferred stock	938	643	117	264	6	22
Net demand deposits subject to reserve (see page 18)	8,482,131	2,077,864	1,317,740	2,521,538	2,307,318	6,056,637
Demand deposits adjusted (see page 1)	7,880,778	1,757,904	1,228,647	2,258,690	2,332,914	5,998,116
Number of banks	953	456	454	741	575	273

**ALL MEMBER BANKS—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS**  
 [In thousands of dollars]

	All member banks on selected call dates						
	1938 Dec. 31	1939 Dec. 30	1940 Dec. 31	1941 Dec. 31	1942 Dec. 31	1943 June 30	1943 Dec. 31
<b>Loans.</b>							
Commercial and industrial loans, including open-market paper	13,207,760	13,961,820	15,320,598	18,020,904	16,088,324	14,822,576	16,287,520
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	5,178,739	5,840,746	6,659,572	8,671,114	7,386,885	6,554,116	7,420,746
Other agricultural loans	711,771	729,539	865,091	972,321	525,852	269,798	461,140
Loans to brokers and dealers in securities	973,351	790,316	642,448	594,193	562,919	584,081	561,824
Other loans for purchasing or carrying securities	774,956	700,351	652,121	597,684	538,153	1,119,938	1,398,236
Real-estate loans: On farm land	278,092	288,696	299,188	294,962	265,570	260,427	245,598
On residential property	1,720,434	1,883,553	2,118,475	2,396,116	2,457,679	2,435,463	2,418,705
On other properties	717,390	784,476	810,344	802,831	699,913	655,095	609,907
Loans to banks	124,785	56,350	43,106	39,023	26,384	30,866	57,426
Consumer loans to individuals:							
Retail automobile instalment paper					211,425	131,222	115,695
Other retail and repair-modernization instal. loans					277,685	190,328	156,872
Personal instalment cash loans					284,876	231,458	215,534
Single-payment loans to individuals					1,073,186	987,172	995,578
All other loans (including overdrafts)					843,344	769,638	790,929
<b>United States Government direct obligations.</b>	10,882,288	11,184,195	12,337,408	15,706,687	35,006,436	44,492,693	50,602,657
Treasury bills	285,789	562,737	651,986	970,898	4,363,309	6,278,379	4,360,425
Treasury certificates of indebtedness					6,285,324	9,417,977	12,071,167
Treasury notes					5,409,821	5,251,448	6,906,023
United States savings bonds	3,388,961	2,223,277	2,594,269	3,007,044	151,864	161,018	170,761
Other bonds maturing in 5 years or less	726,907	773,492	1,367,488	1,424,556	2,671,558	5,039,400	5,259,443
Other bonds maturing in 5 to 10 years	2,453,098	3,017,960	2,885,694	3,503,734	9,078,768	9,933,996	14,914,737
Bonds maturing in 10 to 20 years	2,887,835	3,657,326	4,344,955	5,634,165	5,927,930	7,155,982	5,563,960
Bonds maturing after 20 years	1,139,698	949,403	493,016	1,166,290	1,117,862	1,254,493	1,356,141

	By classes of banks, December 31, 1943						
	Central reserve city member banks <sup>1</sup>	Reserve city member banks	Country member banks <sup>1</sup>	All member banks	All national member banks	All State member banks	
New York	Chicago						
<b>Loans.</b>							
Commercial and industrial loans, including open-market paper	4,428,453	1,004,220	6,200,794	4,654,053	16,287,520	10,116,273	6,171,247
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	2,515,262	763,124	3,058,280	1,084,080	7,420,746	4,754,242	2,666,504
Other agricultural loans	22,117	3,713	157,887	277,423	461,140	393,323	67,817
Loans to brokers and dealers in securities	2,047	2,554	121,152	436,071	561,824	452,150	109,674
Other loans for purchasing or carrying securities	1,054,421	102,140	216,857	24,818	1,398,236	517,307	880,929
Real-estate loans: On farm land	323,180	51,905	266,923	197,322	839,330	432,145	407,185
On residential property	26	517	54,211	190,844	245,598	173,475	72,123
On other properties	61,749	14,578	1,109,595	1,232,783	2,418,705	1,541,102	877,603
Loans to banks	45,151	6,840	256,395	301,521	609,907	349,509	260,398
Consumer loans to individuals:	42,063	702	13,029	1,632	57,426	24,804	32,622
Retail automobile instalment paper	2,138	3,376	57,361	52,820	115,695	91,008	24,687
Other retail and repair-modernization instal. loans	21,072	11,076	74,144	50,580	156,872	114,715	42,157
Personal instalment cash loans	21,925	5,888	72,109	115,612	215,534	148,191	67,343
Single-payment loans to individuals	206,849	24,331	454,783	309,615	995,578	501,255	494,323
All other loans (including overdrafts)	110,453	13,476	288,068	378,932	790,929	623,047	167,882
<b>United States Government direct obligations.</b>	13,579,281	3,163,101	18,932,891	14,927,384	50,602,657	32,450,770	18,151,887
Treasury bills	1,327,523	199,283	1,801,973	1,031,646	4,360,425	2,761,718	1,598,707
Treasury certificates of indebtedness	3,408,562	877,362	4,691,130	3,094,113	12,071,167	7,921,329	4,149,838
Treasury notes	1,828,919	484,358	2,496,594	2,096,152	6,906,023	4,531,113	2,374,910
United States savings bonds	472	1,495	12,488	156,306	170,761	124,934	45,827
Other bonds maturing in 5 years or less	1,602,430	325,108	1,993,127	1,338,778	5,259,443	3,121,798	2,137,645
Other bonds maturing in 5 to 10 years	3,889,304	629,735	5,521,952	4,873,746	14,914,737	9,399,533	5,515,204
Bonds maturing in 10 to 20 years	1,436,592	502,938	1,930,168	1,694,262	5,563,960	3,607,743	1,956,217
Bonds maturing after 20 years	85,479	142,822	485,459	642,381	1,356,141	982,602	373,539

<sup>1</sup> See second paragraph on Table of Contents page.

**ALL MEMBER BANKS—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS**  
 [In thousands of dollars]

	<b>Total, all districts</b>	<b>By Federal Reserve districts, December 31, 1943</b>					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
<b>Loans</b>	<b>16,287,520</b>	<b>925,095</b>	<b>5,432,724</b>	<b>852,051</b>	<b>1,243,905</b>	<b>657,809</b>	<b>663,928</b>
Commercial and industrial loans, including open-market paper	7,420,746	460,383	2,783,513	335,354	471,023	224,663	297,215
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	461,140	34,878	22,347	1,405	2,860	18,395	58,553
Other agricultural loans	561,824	7,884	21,990	12,184	19,531	16,226	20,471
Loans to brokers and dealers in securities	1,398,236	26,634	1,068,012	42,209	90,733	10,184	13,426
Other loans for purchasing or carrying securities	839,330	35,926	385,314	28,579	67,102	43,331	49,062
Real-estate loans: On farm land	245,598	4,648	13,079	17,422	31,567	19,785	9,843
On residential property	2,418,705	120,814	383,930	167,535	288,155	119,390	41,144
On other properties	609,907	52,854	124,130	61,001	60,606	46,068	26,545
Loans to banks	57,426	1,577	42,104	48	4,169	1,026	1,657
Consumer loans to individuals:							
Retail automobile instalment paper	115,695	4,198	6,909	4,689	8,742	4,015	6,267
Other retail and repair-modernization instal. loans	156,872	9,266	38,534	12,001	14,118	4,641	6,145
Personal instalment cash loans	215,534	14,278	54,721	20,475	21,236	14,465	9,979
Single-payment loans to individuals	995,578	93,797	289,359	96,273	83,628	79,961	44,038
All other loans (including overdrafts)	790,929	57,958	198,782	52,876	80,434	55,659	79,583
<b>United States Government direct obligations</b>	<b>50,602,657</b>	<b>2,882,951</b>	<b>16,941,017</b>	<b>2,654,657</b>	<b>4,019,739</b>	<b>2,172,651</b>	<b>1,863,633</b>
Treasury bills	4,360,425	229,244	1,483,272	197,157	330,323	190,205	90,288
Treasury certificates of indebtedness	12,071,167	791,899	3,976,418	476,250	854,780	460,122	450,030
Treasury notes	6,906,023	333,592	2,272,595	310,752	525,040	283,712	329,079
United States savings bonds	170,761	7,052	16,307	12,300	18,369	9,197	6,092
Other bonds maturing in 5 years or less	5,259,443	244,313	1,881,013	193,869	554,236	195,296	202,293
Other bonds maturing in 5 to 10 years	14,914,737	716,500	5,206,299	906,933	1,273,535	769,695	562,728
Bonds maturing in 10 to 20 years	5,563,960	420,391	1,812,775	413,357	352,450	210,781	173,325
Bonds maturing after 20 years	1,356,141	139,960	292,338	144,039	111,006	53,643	49,798

**By Federal Reserve districts, December 31, 1943—Continued**

	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>Loans</b>	<b>2,124,877</b>	<b>634,330</b>	<b>360,560</b>	<b>620,323</b>	<b>666,375</b>	<b>2,105,543</b>
Commercial and industrial loans, including open market-paper	1,162,149	298,057	133,192	231,573	246,121	777,502
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	12,696	21,020	25,325	54,564	157,448	51,619
Other agricultural loans	74,002	29,861	45,325	135,428	74,219	104,703
Loans to brokers and dealers in securities	110,588	6,334	2,981	4,873	3,751	18,511
Other loans for purchasing or carrying securities	87,307	28,630	10,665	17,549	42,719	43,146
Real-estate loans: On farm land	46,849	14,923	8,850	18,814	9,293	50,525
On residential property	339,176	96,451	53,094	49,657	24,293	735,066
On other properties	63,563	25,535	7,248	14,790	14,534	113,033
Loans to banks	761	1,753	3,912	192	167	60
Consumer loans to individuals:						
Retail automobile instalment paper	16,088	3,544	5,183	7,339	7,562	41,159
Other retail and repair-modernization instalment loans	31,291	5,296	11,437	3,844	3,037	17,262
Personal instalment cash loans	21,700	4,997	6,162	6,106	9,171	32,244
Single-payment loans to individuals	104,221	56,561	13,174	38,464	30,101	66,001
All other loans (including overdrafts)	54,486	41,368	34,012	37,130	43,959	54,682
<b>United States Government direct obligations</b>	<b>7,875,591</b>	<b>1,612,408</b>	<b>1,251,233</b>	<b>1,785,131</b>	<b>1,522,197</b>	<b>6,021,449</b>
Treasury bills	632,230	97,338	87,427	173,651	135,650	713,640
Treasury certificates of indebtedness	2,023,504	397,543	318,720	466,772	423,581	1,431,548
Treasury notes	1,131,509	227,886	187,789	330,089	235,867	738,113
United States savings bonds	41,737	13,470	14,347	18,436	8,673	4,781
Other bonds maturing in 5 years or less	811,507	150,364	162,332	201,607	114,513	548,100
Other bonds maturing in 5 to 10 years	1,998,603	500,106	373,003	416,054	435,770	1,755,511
Bonds maturing in 10 to 20 years	980,505	194,229	96,769	145,903	130,425	633,050
Bonds maturing after 20 years	255,996	31,472	10,846	32,619	37,718	196,706

**RESERVE CITY BANKS—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS**  
 [In thousands of dollars]

	Total, all reserve city banks <sup>1</sup>	By Federal Reserve districts, December 31, 1943					
		Boston	New York	Philadel- phia	Cleveland	Richmond	Atlanta
<b>Loans</b>	<b>6,200,794</b>	<b>498,611</b>	<b>131,151</b>	<b>404,582</b>	<b>809,474</b>	<b>266,789</b>	<b>384,818</b>
Commercial and industrial loans, including open-market paper	3,058,280	307,845	67,766	240,772	395,084	107,675	202,706
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	157,887	34,353	—	615	1,479	673	28,559
Other agricultural loans	121,152	—	34	15	126	236	4,499
Loans to brokers and dealers in securities	216,857	25,543	3,833	38,630	89,241	7,793	9,292
Other loans for purchasing or carrying securities	266,923	17,081	16,276	8,065	39,045	26,958	30,250
Real-estate loans: On farm land	54,211	—	111	227	1,913	526	1,517
On residential property	1,109,595	14,356	16,363	9,745	124,194	41,713	13,217
On other properties	256,395	17,424	11,158	14,235	27,593	21,330	13,239
Loans to banks	13,029	1,367	—	—	4,090	559	1,189
Consumer loans to individuals:							
Retail automobile instalment paper	57,361	1,013	217	994	2,391	972	2,741
Other retail and repair-modernization instal. loans	74,144	5,946	1,032	7,149	8,816	2,080	4,195
Personal instalment cash loans	72,109	2,244	2,176	4,991	9,130	4,103	4,427
Single-payment loans to individuals	454,783	55,945	7,625	70,065	58,312	41,791	25,489
All other loans (including overdrafts)	288,068	15,489	4,560	9,079	48,060	10,380	43,498
<b>United States Government direct obligations</b>	<b>18,932,891</b>	<b>1,205,921</b>	<b>365,745</b>	<b>1,292,012</b>	<b>2,623,488</b>	<b>1,155,481</b>	<b>904,064</b>
Treasury bills	1,801,973	113,855	17,982	69,351	231,014	126,691	36,102
Treasury certificates of indebtedness	4,691,130	367,091	69,578	284,873	589,812	221,917	223,495
Treasury notes	2,496,594	112,210	80,592	123,642	319,484	140,906	164,310
United States savings bonds	12,488	54	160	231	2,343	933	456
Other bonds maturing in 5 years or less	1,993,127	121,987	39,123	82,615	422,666	80,124	122,065
Other bonds maturing in 5 to 10 years	5,521,952	234,829	142,067	443,757	809,946	465,437	277,801
Bonds maturing in 10 to 20 years	1,930,168	185,063	8,342	229,577	197,620	96,796	64,798
Bonds maturing after 20 years	485,459	70,832	7,901	57,966	50,603	22,677	15,037

		By Federal Reserve districts, December 31, 1943—Continued					
		Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
<b>Loans</b>	<b>590,969</b>	<b>399,901</b>	<b>169,419</b>	<b>381,714</b>	<b>339,738</b>	<b>1,823,628</b>	
Commercial and industrial loans, including open-market paper	302,274	242,702	97,719	199,143	189,390	705,204	
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	2,010	7,517	2,458	17,088	25,319	37,816	
Other agricultural loans	3,186	3,001	642	38,375	9,824	61,214	
Loans to brokers and dealers in securities	7,870	5,555	2,795	41,793	3,363	18,149	
Other loans for purchasing or carrying securities	20,387	16,755	5,004	13,823	35,091	38,188	
Real-estate loans: On farm land	4,790	1,085	30	6,295	2,628	35,084	
On residential property	141,210	36,557	11,756	27,780	11,633	661,071	
On other properties	20,587	15,465	797	10,304	9,603	94,660	
Loans to banks	4	1,661	3,900	110	89	60	
Consumer loans to individuals:							
Retail automobile instalment paper	4,932	934	1,906	3,064	3,387	34,810	
Other retail and repair-modernization instalment loans	13,862	3,773	9,187	2,334	1,874	13,896	
Personal instalment cash loans	8,156	2,068	2,707	3,009	3,729	25,369	
Single-payment loans to individuals	45,797	40,513	5,797	28,683	17,838	56,928	
All other loans (including overdrafts)	15,904	22,315	24,721	26,913	25,970	41,179	
<b>United States Government direct obligations</b>	<b>2,679,635</b>	<b>927,323</b>	<b>586,183</b>	<b>1,149,981</b>	<b>892,856</b>	<b>5,150,202</b>	
Treasury bills	321,822	47,407	41,901	95,952	63,657	636,239	
Treasury certificates of indebtedness	735,445	254,960	157,964	307,150	263,577	1,215,268	
Treasury notes	343,888	142,120	70,845	232,773	148,422	617,402	
United States savings bonds	4,662	645	354	1,513	695	442	
Other bonds maturing in 5 years or less	268,764	82,114	85,681	152,451	69,818	465,719	
Other bonds maturing in 5 to 10 years	693,913	265,075	172,935	249,783	248,550	1,517,859	
Bonds maturing in 10 to 20 years	265,206	120,253	55,828	94,644	74,717	537,324	
Bonds maturing after 20 years	45,935	14,749	675	15,715	23,420	159,949	

<sup>1</sup> See second paragraph on Table of Contents page.

COUNTRY BANKS—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS  
 [In thousands of dollars]

	Total, all country banks <sup>1</sup>	By Federal Reserve districts, December 31, 1943					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
<b>Loans</b>	<b>4,654,053</b>	<b>426,484</b>	<b>873,120</b>	<b>447,469</b>	<b>434,431</b>	<b>391,020</b>	<b>279,110</b>
Commercial and industrial loans, including open-market paper	1,084,080	152,538	200,485	94,582	75,940	116,988	94,509
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	277,423	525	230	790	1,381	17,722	29,994
Other agricultural loans	436,071	7,884	19,909	12,169	19,405	15,990	15,972
Loans to brokers and dealers in securities	24,818	1,091	9,758	3,579	1,492	2,391	4,134
Other loans for purchasing or carrying securities	197,322	18,845	45,858	20,514	28,057	16,373	18,812
Real-estate loans: On farm land	190,844	4,643	12,942	17,195	29,654	19,259	8,326
On residential property	1,232,783	106,458	305,818	157,790	163,961	77,677	27,927
On other properties	301,521	35,430	67,821	46,766	33,013	24,738	13,306
Loans to banks	1,632	210	41	48	79	467	468
Consumer loans to individuals:							
Retail automobile instalment paper	52,820	3,185	4,554	3,695	6,351	3,043	3,526
Other retail and repair-modernization instal. loans	50,580	3,320	16,430	4,852	5,302	2,561	1,950
Personal instalment cash loans	115,612	12,034	30,620	15,484	12,106	10,362	5,552
Single-payment loans to individuals	309,615	37,852	74,885	26,208	25,316	38,170	18,549
All other loans (including overdrafts)	378,932	42,469	83,769	43,797	32,374	45,279	36,085
<b>United States Government direct obligations</b>	<b>14,927,384</b>	<b>1,677,030</b>	<b>2,995,991</b>	<b>1,362,645</b>	<b>1,396,251</b>	<b>1,017,170</b>	<b>959,569</b>
Treasury bills	1,031,646	115,389	137,767	127,806	99,309	63,514	54,186
Treasury certificates of indebtedness	3,094,113	424,808	498,278	191,377	264,968	238,205	226,535
Treasury notes	2,096,152	221,382	363,084	187,110	205,556	142,806	164,769
United States savings bonds	156,306	6,998	15,675	12,069	16,026	8,264	5,636
Other bonds maturing in 5 years or less	1,338,778	122,326	239,460	111,254	131,570	115,172	80,228
Other bonds maturing in 5 to 10 years	4,873,746	481,671	1,174,928	463,176	463,589	304,258	284,927
Bonds maturing in 10 to 20 years	1,694,262	235,328	367,841	183,780	154,830	113,985	108,527
Bonds maturing after 20 years	642,381	69,128	198,955	86,073	60,403	30,966	34,761

By Federal Reserve districts, December 31, 1943—Continued

	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	
<b>Loans</b>	<b>529,688</b>	<b>234,429</b>	<b>191,141</b>	<b>238,609</b>	<b>326,637</b>	<b>281,915</b>	
Commercial and industrial loans, including open-market paper	96,751	55,355	35,473	32,430	56,731	72,298	
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	6,973	13,503	22,867	37,476	132,129	13,833	
Other agricultural loans	68,262	26,860	44,683	97,053	64,395	43,489	
Loans to brokers and dealers in securities	578	779	186	80	388	362	
Other loans for purchasing or carrying securities	15,015	11,875	5,661	3,726	7,628	4,958	
Real-estate loans: On farm land	41,542	13,838	8,820	12,519	6,665	15,441	
On residential property	183,388	59,894	41,338	21,877	12,660	73,995	
On other properties	36,136	10,070	6,451	4,486	4,931	18,373	
Loans to banks	55	92	12	82	78		
Consumer loans to individuals:							
Retail automobile instalment paper	7,780	2,610	3,277	4,275	4,175	6,349	
Other retail and repair-modernization instalment loans	6,353	1,523	2,250	1,510	1,163	3,366	
Personal instalment cash loans	7,656	2,929	3,455	3,097	5,442	6,875	
Single-payment loans to individuals	34,093	16,048	7,377	9,781	12,263	9,073	
All other loans (including overdrafts)	25,106	19,053	9,291	10,217	17,989	13,503	
<b>United States Government direct obligations</b>	<b>2,032,855</b>	<b>685,085</b>	<b>665,050</b>	<b>635,150</b>	<b>629,341</b>	<b>871,247</b>	
Treasury bills	111,125	49,931	45,526	77,699	71,993	77,401	
Treasury certificates of indebtedness	410,697	142,583	160,756	159,622	160,004	216,280	
Treasury notes	303,263	85,766	116,944	97,316	87,445	120,711	
United States savings bonds	35,580	12,825	13,993	16,923	7,978	4,339	
Other bonds maturing in 5 years or less	217,635	68,250	76,651	49,156	44,695	82,381	
Other bonds maturing in 5 to 10 years	674,955	235,031	200,068	166,271	187,220	237,652	
Bonds maturing in 10 to 20 years	212,361	73,976	40,941	51,259	55,708	95,726	
Bonds maturing after 20 years	67,239	16,723	10,171	16,904	14,298	36,757	

<sup>1</sup> See second paragraph on Table of Contents page.

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1943, 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 over-drafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks	6,738	74,257,603	16,287,520	50,602,657	2,345,138	2,728,652	1,972,851	320,785	23,790,034	12,835,249	1,132,172
Reserve bank cities <sup>1</sup>	176	37,513,062	8,762,204	25,247,216	1,404,947	1,036,721	880,956	181,018	10,542,186	6,704,170	296,373
1. Boston	11	1,774,828	498,611	1,205,921	33,858	8,314	19,949	8,175	514,162	326,515	34,158
2. New York <sup>2</sup>	43	20,073,868	4,451,414	13,629,986	985,729	447,488	454,464	104,787	5,220,556	3,610,373	93,932
3. Philadelphia	24	1,920,374	404,582	1,292,012	63,388	54,035	92,766	13,591	607,526	367,418	22,537
4. Cleveland	4	1,306,164	346,871	882,242	46,105	6,256	22,386	2,304	362,643	206,543	16,395
5. Richmond	6	254,727	59,133	171,662	6,397	7,432	9,554	549	88,938	48,765	3,165
6. Atlanta	3	300,016	92,828	170,860	10,769	16,331	8,518	710	136,822	58,176	2,115
7. Chicago <sup>2</sup>	50	5,141,004	1,119,824	3,579,560	90,294	181,258	148,795	21,273	1,515,201	928,111	53,534
8. St. Louis	8	824,390	217,930	539,847	9,416	23,015	18,070	16,312	263,161	141,527	5,494
9. Minneapolis	4	512,411	100,471	370,256	21,385	12,381	7,186	732	169,293	93,700	4,132
10. Kansas City	10	557,546	146,133	342,221	27,397	26,047	11,281	4,467	281,670	120,304	5,071
11. Dallas	6	433,399	164,157	254,795	7,508	3,658	2,320	961	185,296	95,584	3,444
12. San Francisco	7	4,414,135	1,160,250	2,807,854	102,701	250,506	85,667	7,157	1,196,918	707,154	52,396
Reserve branch cities <sup>1</sup>	135	10,931,709	2,158,495	7,852,070	288,106	340,348	238,697	53,993	3,809,523	2,081,165	153,744
2. Buffalo	5	445,971	108,190	315,040	1,714	9,493	6,351	5,183	132,808	72,536	7,474
4. Cincinnati	10	565,825	164,431	356,572	8,775	21,256	11,852	2,939	208,486	113,764	9,300
4. Pittsburgh	12	1,446,139	234,799	1,057,292	28,193	20,872	76,579	28,404	392,412	251,346	12,523
5. Baltimore	10	595,083	78,734	500,946	5,305	3,188	5,414	1,496	183,047	112,291	11,425
5. Charlotte	3	128,969	32,272	88,843	3,505	2,964	1,184	201	66,059	32,149	1,055
6. Birmingham	2	181,317	35,981	110,755	13,008	17,878	2,766	929	70,618	35,770	2,165
6. Jacksonville	4	193,475	53,148	122,290	4,618	10,150	2,876	393	92,293	36,352	2,824
6. Nashville	4	206,301	48,000	123,034	6,889	23,315	2,858	2,205	75,075	38,383	4,009
6. New Orleans	5	373,514	88,376	253,623	8,597	17,660	4,605	653	152,964	92,518	5,624
7. Detroit	6	1,740,105	258,051	1,330,908	68,796	19,764	60,406	2,180	539,030	305,461	26,824
8. Little Rock	4	83,890	15,835	49,803	9,099	6,657	2,391	105	37,841	18,806	901
8. Louisville	6	293,830	70,822	202,747	5,166	5,174	9,370	551	111,224	52,355	4,084
8. Memphis	3	262,855	95,314	134,926	8,526	19,920	3,655	514	100,832	52,717	3,832
9. Helena	2	25,541	2,557	21,292	914	478	258	42	11,671	6,694	101
10. Denver	7	295,125	56,183	215,844	8,584	5,948	8,120	446	132,207	67,485	4,101
10. Oklahoma City	5	145,921	37,779	83,131	5,571	17,861	1,239	340	87,927	40,730	1,219
10. Omaha	6	226,989	46,108	149,524	1,921	22,779	6,308	349	104,348	53,958	2,167
11. El Paso	2	57,644	17,150	36,343	1,610	2,250	210	81	29,029	11,507	1,397
11. Houston	12	418,502	65,620	322,608	11,958	11,934	5,504	878	237,402	111,446	5,821
11. San Antonio	7	163,340	19,851	126,777	10,308	4,245	1,888	271	71,138	34,085	2,773
12. Los Angeles	6	1,587,216	359,306	1,107,340	57,492	44,616	14,350	4,112	484,401	272,938	16,127
12. Portland	3	598,181	93,256	476,197	5,378	18,241	4,386	723	181,452	103,524	11,720
12. Salt Lake City	6	138,548	21,225	103,244	7,695	5,665	476	243	64,340	36,290	1,268
12. Seattle	5	757,428	155,507	562,991	4,484	28,040	5,651	755	242,919	128,060	15,010
Other reserve cities <sup>1</sup>	96	3,624,844	712,768	2,575,987	114,274	138,057	75,845	7,913	1,455,379	746,836	70,949
4. Columbus	3	230,783	35,718	154,899	7,318	28,066	4,048	734	102,353	53,105	6,044
4. Toledo	4	210,600	27,655	172,483	2,707	4,810	2,643	362	73,045	44,050	5,595
5. Washington	17	516,378	96,650	394,030	8,770	708	14,765	1,455	196,793	109,413	13,323
6. Savannah	4	202,925	66,485	123,502	2,651	5,405	4,576	306	83,189	42,559	3,596
7. Cedar Rapids	1	48,443	6,994	23,415	1,633	16,238	85	78	18,368	10,754	829
7. Des Moines	4	143,552	33,655	94,209	2,797	8,670	3,986	235	49,934	22,528	2,426
7. Dubuque	2	21,840	1,480	16,861	1,659	1,123	685	32	5,818	2,908	388
7. Grand Rapids	3	87,545	13,778	61,029	456	8,067	4,044	171	31,396	15,059	2,481
7. Indianapolis	4	345,021	58,814	230,674	21,462	21,805	11,693	573	160,353	70,029	9,409
7. Milwaukee	7	549,692	83,527	417,491	29,053	8,891	9,681	1,049	181,705	99,457	6,525
7. Peoria	3	70,525	8,673	54,749	1,862	2,430	2,622	189	28,090	15,148	1,431
7. Sioux City	4	49,363	10,393	33,840	3,519	699	835	77	20,504	11,221	902
9. St. Paul	3	269,557	66,391	194,635	877	2,120	4,964	570	90,582	46,581	4,108
10. Kansas City, Kans.	2	28,726	9,668	16,409	1,023	894	683	49	15,066	5,555	287
10. Lincoln	3	76,349	7,328	66,579	1,221	785	307	129	29,611	15,952	779
10. Pueblo	1	8,987	341	8,098	333	59	71	85	24,306	5,926	572
10. St. Joseph	4	43,925	8,483	32,723	311	950	1,380	78	22,414	9,015	643
10. Topeka	4	40,426	6,208	29,333	1,685	3,073	56	71	19,176	9,417	571
10. Tulsa	4	158,882	41,759	104,800	3,965	6,219	1,775	364	67,105	35,206	2,538
10. Wichita	4	137,795	21,724	101,319	9,725	1,823	3,027	177	68,837	39,179	2,041
11. Fort Worth	3	171,538	58,907	99,689	6,774	5,592	331	245	82,682	42,487	2,473
11. Galveston	4	41,322	7,748	29,572	898	1,626	1,346	132	24,394	9,067	1,329
11. Waco	3	31,331	6,305	23,072	447	1,209	248	50	14,358	7,463	898
12. Ogden	2	61,317	16,729	38,629	2,649	1,740	1,489	81	18,079	10,463	2,430
12. Spokane	3	77,962	17,355	53,947	479	5,055	505	621	27,281	14,294	1,731
Country banks, by districts <sup>3</sup>	6,331	22,187,988	4,654,053	14,927,384	537,811	1,213,526	777,353	77,861	7,982,946	3,303,078	611,106
1. Boston	335	2,307,270	426,484	1,677,030	43,784	57,400	93,273	9,299	702,331	326,412	66,765
2. New York	758	4,305,211	873,120	2,995,991	85,002	190,187	138,690	22,221	1,098,096	563,441	91,990
3. Philadelphia	622	2,123,119	447,469	1,362,645	46,339	85,149	169,914	11,603	559,543	275,563	53,905
4. Cleveland	674	2,154,215	434,431	1,396,251	51,731	148,761	115,587	7,454	741,562	323,666	70,015
5. Richmond	429	1,564,735	391,020	1,017,170	45,105	68,857	37,539	5,044	634,302	237,746	54,260
6. Atlanta	294	1,406,278	279,110	959,569	31,247	117,621	15,325	3,406	656,954	239,179	51,612
7. Chicago	869	2,299,097	529,688	2,032,855	101,273	215,064	105,445	5,772	1,048,613	440,255	79,283
8. St. Louis	435	1,061,334	234,429	685,085	30,790	72,755	35,176	3,099	460,225	167,776	29,675
9. Minneapolis	445	953,063	191,141	665,050	21,473	45,812	27,498	2,089	344,127	143,977	19,165
10. Kansas City	691	983,561	238,609	635,150	21,360	69,347	16,497	2,598	583,365	188,331	23,624
11. Dallas	538	1,075,805	326,637	629,341	26,703	83,652	6,405	3,067	680,542	210,178	39,683
12. San Francisco	241	1,263,300	281,915	871,247	33,004	58,921	16,004	2,209	473,286	186,554	11,291

<sup>1</sup> See second paragraph on Table of Contents page.

<sup>2</sup> Includes both central reserve city and reserve city banks.

## II

RESERVE AND RESERVE CITY<sup>1</sup> 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 indirectly representing real estate	Custo- mers' liability on accept- ances	Income accrued but not collected	Other assets	Total assets		
5,407,459	42,508	20,108	4,352,538	861,253	80,654	77,164	44,059	170,163	90,685	99,371,615	All member banks	
828,458	9,748	16,727	2,686,710	334,843	28,856	38,715	37,521	102,938	53,450	48,651,573	Reserve bank cities <sup>1</sup>	
49,018	1,014	265	103,192	20,044	1,440	722	4,242	4,722	10,547	2,330,707	1. Boston	
62,579	1,250	13,265	1,439,157	193,390	11,403	6,141	26,458	55,170	16,587	25,603,573	2. New York <sup>2</sup>	
72,719	1,668	322	142,862	24,260	8,532	5,760	2,415	6,729	10,047	2,585,643	3. Philadelphia	
48,510	65	87	91,043	8,885	992	196	222	3,476	642	1,683,220	4. Cleveland	
10,263	100		26,645	2,796	93	794		760	270	348,378	5. Richmond	
33,496			43,035	4,485				918	610	442,851	6. Atlanta	
223,339	1,605	1,560	307,052	20,795	22	641	1,653	15,212	6,827	6,701,355	7. Chicago <sup>2</sup>	
43,485	50	62	72,543	4,353	3,431	25	437	2,077	1,232	1,099,306	8. St. Louis	
28,033	185	149	43,094	547		3,995	42	1,496	72	687,856	9. Minneapolis	
75,019	1,128	46	80,102	2,735		353		717	526	843,547	10. Kansas City	
48,006	276	7	37,979	8,687	147			132	177	627,838	11. Dallas	
133,991	2,407	964	300,006	43,866	2,796	20,088	2,052	11,529	5,913	5,697,297	12. San Francisco	
732,803	5,554	1,436	834,821	118,212	11,257	16,124	3,378	29,133	10,595	14,929,931	Reserve branch cities <sup>1</sup>	
18,169	159	411	34,059	10,627	2,681	1,081	9	1,265	1,473	595,915	2. Buffalo	
43,552	464	15	41,391	11,616	1,776		25	1,457	306	789,491	3. Cincinnati	
52,811		61	75,671	21,288	3,129	1,703		4,202	888	1,869,779	4. Pittsburgh	
25,551	4	109	33,667	6,704	71		18	1,716	941	787,720	5. Baltimore	
14,122	19		18,714	1,060		6	400	397	244	197,135	5. Charlotte	
16,327			16,356	2,345	514			669	1,102	256,565	6. Birmingham	
33,150	125	7	19,835	3,336	111	75		509	117	289,916	6. Jacksonville	
19,488			13,195	2,816	266		17	669	309	285,453	6. Nashville	
19,927	291	10	34,594	6,215	319	2,548	1,720	1,283	437	539,000	6. New Orleans	
85,178	57	172	121,338	5,228		100		4,358	753	2,289,574	7. Detroit	
12,172			5,962	687				76	136	122,630	8. Little Rock	
21,768			33,017	1,854	753			836	231	408,728	8. Louisville	
26,486	33	3	17,761	3,661	66		233	361	227	368,235	8. Memphis	
2,418			2,458	296				88		37,596	9. Helena	
38,150	930	13	21,528	1,012				662	681	429,687	10. Denver	
28,279	23		17,676	961		1,845		282	61	236,997	10. Oklahoma City	
18,824			29,899	2,771				687	786	335,581	10. Omaha	
12,405		184	3,536	300				52	58	87,083	11. El Paso	
85,132	324	3	34,676	7,695	192	2,974	510	893	193	668,361	11. Houston	
22,925	650	9	10,696	3,868	52			252	63	238,713	11. San Antonio	
57,655		305	137,376	12,562	1,244	4,777	219	4,132	795	2,095,340	12. Los Angeles	
24,063		11	42,134	6,001	5		30	2,164	683	788,516	12. Portland	
14,395	438		12,249	764		52	1,021	3	71	204,799	12. Salt Lake City	
40,356	2,337	123	57,033	4,545	20			39	2,120	40	1,007,111	12. Seattle
394,788	4,785	285	237,736	53,906	1,409	5,949	145	6,901	3,401	5,151,934	Other reserve cities <sup>1</sup>	
16,393		16	26,795	5,785	18	840	1	203	31	340,014	4. Columbus	
11,580	28	36	11,756	1,679	299	152		592	27	286,454	4. Toledo	
51,116	17	58	22,866	14,354	205	2,100		685	668	731,183	5. Washington	
16,066	49	4	20,915	4,158	159		29	462	186	291,108	6. Savannah	
2,271			4,514	969						67,780	7. Cedar Rapids	
19,811			5,169	552		1,931		341	72	196,382	7. Des Moines	
1,506	10		1,006	14	50			1	34	27,757	7. Dubuque	
8,953			4,903	1,638			11	3	29	120,622	7. Grand Rapids	
57,141		23	23,751	3,140	52			1,013	286	509,865	7. Indianapolis	
30,778	851	23	44,071	4,784	163	35	1,184	1,218	738,781	7. Milwaukee		
9,197	316		1,998	1,948		2	191	37	100,793	7. Peoria		
4,916			3,465	538		18	97	17	70,537	7. Sioux City		
24,540		97	17,656	2,805	600	3	751	9	364,307	9. St. Paul		
7,569			1,595	590			3	354	44,679	10. Kansas City, Kans.		
8,500			4,380	605		5	214	13	106,797	10. Lincoln		
15,356	2,250		202	128	61				33,482	10. Pueblo		
10,550	40		2,166	207	5	97		84	39	66,771	10. St. Joseph	
8,083			1,105	687		16		118	97	60,520	10. Topeka	
22,375	800		6,186	3,585			36	425	71	230,104	10. Tulsa	
20,997	250		6,370	916				352	108	208,008	10. Wichita	
22,412	164		15,146	2,299	366			152	73	257,110	11. Fort Worth	
9,751			4,247	1,028	51			7	66,802	11. Galveston		
4,723	10		1,264	150	157			4	4	80,256	11. Waco	
3,245			1,941	836	16			4	4	46,003	12. Ogden	
6,959		28	4,269	511	20	5	19	21	105,819	12. Spokane		
3,451,410	22,421	1,660	593,271	354,292	39,132	16,376	3,015	31,191	23,239	30,638,179	Country banks, by districts	
221,659	729	217	86,549	38,544	2,491	3,289	641	4,476	1,705	3,060,747	1. Boston	
305,172	1,139	264	136,090	74,411	11,837	4,865	612	10,830	4,162	5,510,024	2. New York	
183,472	498	5	46,100	48,748	15,554	3,470	31	2,020	2,539	2,755,024	3. Philadelphia	
298,426	3,826	15	45,614	39,083	3,037	1,260	61	1,986	1,704	2,942,910	4. Cleveland	
276,091	2,313		63,892	24,609	1,882	700	512	1,485	5,400	2,233,625	5. Richmond	
327,729	2,882	244	35,308	24,357	1,333	831	571	2,174	5,683	2,094,181	6. Atlanta	
475,784	1,709	199	51,383	36,459	706	830	104	2,909	1,794	4,081,512	7. Chicago	
231,632	185	5	30,952	14,347	626	163	357	896	932	1,538,880	8. St. Louis	
161,852	1,056	147	17,930	11,777	62	35	91	2,091	459	1,311,705	9. Minneapolis	
358,050	2,043		11,317	10,645	160	152		217	495	1,578,595	10. Kansas City	
393,413	1,109	445	35,714	14,841	506	354	4	341	1,246	1,773,639	11. Dallas	
218,130	4,932	119	32,422	16,469	938	427	31	1,766	1,120	1,757,337	12. San Francisco	

For footnotes see page 10.

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1943, OF BANKS IN EACH CENTRAL  
LIABILITIES [In thousands of dollars]**

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	<b>Total</b>	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	<b>Total</b>	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
All member banks	<b>76,932,347</b>	<b>51,820,162</b>	<b>9,443,702</b>	<b>3,601,845</b>	<b>9,602,817</b>	<b>391,070</b>	<b>1,572,751</b>	<b>15,330,013</b>	<b>14,821,737</b>	<b>115,465</b>	<b>4,652</b>	<b>326,554</b>	<b>57,555</b>	<b>4,050</b>
Reserve bank cities <sup>1</sup>	<b>40,635,944</b>	<b>26,039,814</b>	<b>5,755,267</b>	<b>1,030,505</b>	<b>5,959,705</b>	<b>871,732</b>	<b>978,921</b>	<b>4,330,695</b>	<b>4,157,147</b>	<b>37,613</b>	<b>317</b>	<b>119,232</b>	<b>12,336</b>	<b>4,050</b>
1. Boston	2,024,452	1,324,527	318,613	69,024	279,802	17,063	15,423	104,184	103,777	400	6	1	1,350	2,550
2. New York <sup>2</sup>	22,475,479	14,429,800	3,024,947	254,005	2,868,269	809,833	710,625	878,167	842,002	5,246		27,019	313	
3. Philadelphia	2,234,087	1,509,069	304,587	48,178	347,316	6,709	18,228	136,474	134,474	379	71	1,237	313	
4. Cleveland	1,213,254	870,391	188,144	32,429	104,758	1,596	15,936	378,116	359,488		18,500	128		
5. Richmond	282,246	137,717	40,514	21,386	76,435	93	5,901	45,401	39,628	4,925		842	6	
6. Atlanta	383,328	194,239	54,944	31,409	98,057	24	4,655	34,264	32,693	1,289	29	15	238	
7. Chicago <sup>2</sup>	5,546,879	3,557,663	769,904	177,628	973,885	13,815	53,984	763,509	755,720	2,339		5,450		
8. St. Louis	929,134	542,153	110,885	24,870	246,866	1,056	3,310	104,746	101,306	3,435	5			
9. Minneapolis	595,775	332,602	69,466	26,198	158,869	1,826	6,814	54,114	54,075	32	6	1		
10. Kansas City	766,110	301,108	50,408	21,820	378,857	263	13,654	38,495	38,493		2			
11. Dallas	552,612	264,382	60,812	14,557	194,845	597	17,419	36,681	35,350	127		1,189	15	
12. San Francisco	3,632,588	2,576,163	384,043	308,801	231,752	18,857	112,972	1,756,544	1,660,141	19,441	198	64,978	10,286	1,500
Reserve branch cities <sup>1</sup>	<b>11,553,737</b>	<b>7,712,862</b>	<b>1,247,931</b>	<b>546,728</b>	<b>1,875,022</b>	<b>13,797</b>	<b>157,397</b>	<b>2,469,755</b>	<b>2,389,527</b>	<b>16,878</b>	<b>136</b>	<b>43,693</b>	<b>19,521</b>	
2. Buffalo	411,192	318,032	38,259	20,679	25,967	2,039	6,216	146,372	143,871			884	1,617	
4. Cincinnati	605,158	421,271	65,801	8,872	96,159	131	12,924	128,927	124,328	92	5	3,550	952	
4. Pittsburgh	1,417,697	1,018,421	151,813	17,418	209,814	288	19,943	201,195	186,582	19	10	7,935	6,649	
5. Baltimore	660,065	409,836	116,070	28,992	101,666	203	3,297	88,430	84,093	436		565	3,336	
5. Charlotte	179,583	67,144	11,421	18,004	82,384		630	7,951	7,277		2		672	
6. Birmingham	210,369	132,935	23,389	22,013	29,987		2,045	28,487	28,482			5		
6. Jacksonville	245,454	114,717	22,441	20,079	84,926	45	3,246	29,608	26,713	1,125		460	1,310	
6. Nashville	232,433	104,225	34,307	19,732	73,331		838	36,832	35,696	1,125	4	7		
6. New Orleans	447,551	241,925	40,412	31,536	127,902	3,316	2,460	61,557	57,943	967	32	2,615		
7. Detroit	1,712,597	1,251,963	203,028	84,784	146,913	1,743	24,166	492,826	489,127	2,275		949	475	
8. Little Rock	106,512	51,728	8,043	11,031	35,077		633	11,439	10,580	845	6	3	5	
8. Louisville	354,986	191,536	39,959	5,651	114,522		3,318	33,306	31,761	1,490			55	
8. Memphis	304,914	141,577	27,139	18,338	116,136		1,724	42,625	42,468			157		
9. Helena	32,861	12,551	3,728	7,107	9,306		169	2,830	2,530	300				
10. Denver	341,992	237,157	26,174	9,470	66,102	37	3,052	64,382	61,584	300		31	2,467	
10. Oklahoma City	207,167	88,007	21,154	27,466	65,813		4,727	12,797	10,799	650		500	848	
10. Omaha	299,124	161,308	21,380	8,318	106,688		1,430	21,215	21,210				100	
11. El Paso	71,848	45,598	8,836	2,372	13,361	657	1,024	11,091	10,991					
11. Houston	585,586	399,547	36,301	26,497	115,447	557	7,237	48,348	48,042	15	36	250	5	
11. San Antonio	197,457	132,698	19,611	5,670	34,105	1,081	4,292	29,702	21,726	1,266	30	6,680		
12. Los Angeles	1,404,262	1,123,732	148,816	27,085	76,576	2,081	25,972	581,001	565,449	275		15,152	125	
12. Portland	571,103	388,913	74,566	60,699	31,213	329	15,383	182,557	176,872	1,545		3,950	190	
12. Salt Lake City	165,461	104,403	6,362	13,638	39,808		1,250	29,469	29,424		5		40	
12. Seattle	788,365	553,638	98,921	51,277	71,819	1,289	11,421	176,808	171,979	4,153	1		675	
Other reserve cities <sup>1</sup>	<b>4,149,814</b>	<b>2,506,768</b>	<b>478,826</b>	<b>297,321</b>	<b>773,868</b>	<b>902</b>	<b>92,129</b>	<b>708,661</b>	<b>676,488</b>	<b>8,339</b>	<b>448</b>	<b>14,239</b>	<b>9,147</b>	
4. Columbus	269,924	160,188	13,844	39,810	45,366	47	10,669	50,996	38,615	55		10,800	2,241	
4. Toledo	220,354	163,965	41,825	4,159	15,113		6,292	51,020	48,835		60	2,020	105	
5. Washington	551,026	442,821	60,630	79	38,641	385	8,470	128,556	128,112	344	25		75	
6. Savannah	246,039	144,943	31,400	6,605	58,866		4,225	32,050	31,932	20	11	72	15	
7. Cedar Rapids	56,060	20,964	3,875	1,336	29,540		345	8,410	8,410					
7. Des Moines	166,333	60,264	25,884	36,199	42,311		1,675	18,778	17,020	1,745	13			
7. Dubuque	16,375	11,787	2,681	1,188	592		127	9,972	9,972					
7. Grand Rapids	66,903	53,894	1,553	5,901	4,910		645	46,359	45,965			193	201	
7. Indianapolis	423,506	253,022	48,045	39,583	76,130	91	6,635	57,365	57,397	2,187	155		3,626	
7. Milwaukee	588,897	361,912	86,037	33,742	98,074	203	8,929	111,064	110,252			19	793	
7. Peoria	73,408	51,505	7,031	2,373	11,612		887	19,376	18,572	54		750		
7. Sioux City	60,932	27,331	3,963	4,043	24,639		956	6,423	6,415			7		
9. St. Paul	301,464	154,538	44,150	35,114	64,379	157	3,126	37,661	36,761	858	42			
10. Kansas City, Kans.	35,819	10,823	2,960	8,438	13,243		355	6,497	6,417				80	
10. Lincoln	95,711	35,740	12,018	9,771	37,417		705	5,876	5,647	225	4			
10. Pueblo	24,095	16,476	1,472	1,432	610	5,518	59	6,869	6,399				470	
10. St. Joseph	53,150	23,785	2,995	2,227	23,614		529	11,093	11,083					
10. Topeka	54,067	25,253	5,602	11,238	11,648		326	3,188	2,912	275	1			
10. Tulsa	199,471	117,943	22,514	17,491	35,099		6,424	13,924	12,442			105	1,405	
10. Wichita	192,545	108,716	26,162	12,679	42,642		2,346	7,839	7,075	749			15	
11. Fort Worth	228,479	99,381	23,939	10,749	68,395		26,015	17,346	17,246			100	900	50
11. Galveston	48,240	31,184	2,629	1,027	12,908		492	14,143	13,093			100		
11. Waco	38,802	27,603	4,650	1,922	3,944		683	4,986	4,986					
12. Ogden	55,299	35,854	7,392	6,634	5,016		403	20,954	19,074	15			70	
12. Spokane	82,915	66,876	6,615	4,403	4,251	19	751	17,916	17,884	32				
Country banks, by districts	<b>20,592,852</b>	<b>15,560,718</b>	<b>1,961,678</b>	<b>1,727,291</b>	<b>994,222</b>	<b>4,639</b>	<b>344,304</b>	<b>7,820,902</b>	<b>7,598,575</b>	<b>52,635</b>	<b>3,751</b>	<b>149,390</b>	<b>16,551</b>	
1. Boston	2,123,225	1,627,647	242,423	119,544	92,457	444	40,710	690,357	683,451	4,048	341	1,793	724	
2. New York	3,238,419	2,331,899	387,725	373,772	68,090	540	76,393	1,840,216	1,813,769	11,452	10	10,753	4,232	
3. Philadelphia	1,511,226	1,200,040	175,374	98,955	12,313		24,544	948,814	912,620	4,206	355	31,277	356	
4. Cleveland	1,764,408	1,456,673	154,169	103,284	21,021	30	29,231	939,179	890,323	226	772	47,467	391	
5. Richmond	1,596,694	1,115,821	153,608	133,503	162,207		31,555	478,186	460,101	8,523	175	7,674	1,713	
6. Atlanta	1,634,713	1,104,277	163,852	174,474	171,534	1,224	19,352	338,006	311,783	14,551	235	6,615	4,822	
7. Chicago	2,653,301	2,074,279	270,151	209,639	69,141	12	30,079	1,177,414	1,160,392	1,273	364	14,222	1,163	
8. St. Louis	1,129,111	818,203	76,205	89,527	130,636		14,540	307,989	297,072	1,170	384	8,961	402	
9. Minneapolis	865,505	638,672	67,109	81,722	66,646	184	11,172	359,810	355,213	83	216	3,466	832	
10. Kansas City	1,301,394	985,707	79,448	147,796	70,241		18,202	176,446	173,407	950	264	1,366	459	
11. Dallas	1,568,081	1,220,915	103,658</											

**RESERVE AND RESERVE CITY<sup>1</sup> 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	Undivided profits	Reserves for contingencies and other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see page 1)	Federal Reserve district numbers, and reserve cities	
92,262,360	39,310	54,322	540,389	92,896,381	2,416,374	2,769,777	865,993	423,090	6,475,234	57,989,934	52,642,220	All member banks	
44,966,639	29,200	47,319	420,012	45,463,170	1,086,217	1,508,390	393,210	200,584	3,188,401	31,442,006	25,362,530	Reserve bank cities <sup>1</sup>	
2,128,636		5,281	14,214	2,148,131	56,853	90,922	20,898	13,903	182,576	1,556,211	1,305,782	1. Boston	
23,353,646	29,200	33,581	317,759	23,734,186	575,230	981,175	236,227	76,755	1,869,387	17,605,913	13,955,273	2. New York <sup>2</sup>	
2,370,561		2,809	10,807	2,384,177	61,940	92,041	35,613	11,872	201,466	1,714,280	1,432,613	3. Philadelphia	
1,591,370		222	9,018	1,600,610	49,640	18,408	5,538	9,024	82,610	887,464	827,713	4. Cleveland	
327,647			1,135	328,782	7,550	6,400	3,106	2,540	19,596	205,957	138,559	5. Richmond	
417,592			1,739	419,331	8,850	9,350	2,531	2,789	23,520	252,877	187,268	6. Atlanta	
6,310,388		1,880	29,653	6,341,921	144,591	141,913	29,859	43,071	359,434	4,249,016	3,482,223	7. Chicago <sup>2</sup>	
1,033,880		437	2,796	1,037,113	30,850	15,735	13,476	2,132	62,193	704,687	497,790	8. St. Louis	
649,889		42	2,421	652,352	12,300	14,100	5,859	3,245	35,504	455,370	322,520	9. Minneapolis	
804,605			1,149	805,754	13,200	14,200	8,026	2,367	37,793	561,070	256,480	10. Kansas City	
589,293			1,372	590,665	14,150	14,743	7,235	1,045	37,173	410,265	258,379	11. Dallas	
5,389,132		3,067	27,949	5,420,148	111,063	109,403	24,842	31,841	277,149	2,838,896	2,697,936	12. San Francisco	
14,023,492		3,834	49,015	14,076,341	286,817	389,504	108,662	68,607	853,590	8,771,290	7,582,166	Reserve branch cities <sup>1</sup>	
557,564		9	478	558,051	18,900	15,310	2,313	1,341	37,864	320,969	310,868	2. Buffalo	
734,085		25	2,484	736,594	21,825	20,460	8,319	2,293	52,897	454,856	401,676	4. Cincinnati	
1,618,892		18	8,093	1,627,003	36,044	165,432	17,543	23,757	242,776	1,138,851	980,111	4. Pittsburgh	
748,495		158	2,923	751,576	14,312	15,263	5,091	1,478	36,144	485,987	408,458	5. Baltimore	
187,534		400	500	188,434	2,000	4,000	1,593	1,108	8,701	135,539	67,064	5. Charlotte	
238,856			723	239,579	9,472	3,091	2,564	1,859	16,986	155,053	140,637	6. Birmingham	
275,962			1,015	276,077	6,100	5,378	830	1,531	13,839	170,829	118,207	6. Jacksonville	
269,265		17	737	270,019	8,300	4,400	1,454	1,280	15,434	166,875	111,600	6. Nashville	
509,108		2,167	1,690	512,965	9,908	11,002	3,295	1,830	26,035	354,058	241,327	6. New Orleans	
2,205,423		5,721	2,211,144	32,638	24,018	13,446	8,328	78,430	1,307,290	1,239,575	7. Detroit		
117,951			147	118,098	1,623	1,872	569	468	4,532	80,612	57,430	8. Little Rock	
388,292			1,524	389,816	7,050	9,250	1,998	614	18,912	261,997	167,488	8. Louisville	
347,539		233	1,413	349,185	6,000	8,500	4,135	415	19,050	234,548	143,878	8. Memphis	
35,691			60	35,751	850	550	311	134	1,845	24,334	17,369	9. Helena	
406,374		1,109	407,483	6,710	7,285	6,250	1,959	22,204	258,512	228,151	10. Denver		
219,964		619	220,583	7,400	3,950	4,663	401	16,414	140,074	102,524	10. Oklahoma City		
320,339		556	320,895	5,800	5,858	1,420	1,608	14,686	230,511	141,157	10. Omaha		
82,939		278	83,217	600	2,200	613	453	3,866	48,174	45,458	11. El Paso		
633,934		510	1,923	636,367	14,700	11,150	4,848	1,296	31,994	430,207	398,605	11. Houston	
227,159			592	227,751	5,235	3,532	1,338	857	10,962	144,496	131,964	11. San Antonio	
1,985,263		219	9,753	1,995,235	41,300	40,600	11,458	6,753	100,111	1,063,335	1,039,413	12. Los Angeles	
753,660		30	2,778	756,468	10,800	13,300	5,114	2,834	32,048	435,118	422,861	12. Portland	
194,930			415	195,345	4,200	2,953	1,698	603	9,454	133,436	107,042	12. Salt Lake City	
965,173		48	3,484	968,705	15,050	10,150	7,799	5,407	38,406	595,629	559,303	12. Seattle	
4,858,475		145	13,265	4,871,885	113,789	101,268	42,205	22,787	280,049	3,062,832	2,658,482	Other reserve cities <sup>1</sup>	
320,920		1	778	321,699	8,500	6,650	2,141	1,024	18,315	213,720	183,872	4. Columbus	
271,374			1,050	272,424	6,800	5,483	1,036	711	14,030	166,532	162,660	4. Toledo	
679,582			1,982	681,564	18,035	19,750	10,254	1,580	49,619	421,886	428,504	5. Washington	
278,089		29	800	278,918	6,415	3,515	1,907	353	12,190	181,381	134,858	6. Savannah	
64,470			2	64,472	500	3,200	308	200	3,308	45,440	18,131	7. Cedar Rapids	
185,111			414	185,525	4,950	2,950	1,713	1,244	10,857	118,443	92,969	7. Des Moines	
26,347			1	26,348	550	525	204	130	1,409	11,254	12,096	7. Dubuque	
113,262		11	179	113,452	2,800	2,900	1,027	443	7,170	51,552	55,537	7. Grand Rapids	
480,871			1,044	481,915	8,975	9,750	6,957	2,268	27,950	296,631	275,489	7. Indianapolis	
699,361		35	1,688	701,684	16,140	11,363	4,859	4,735	37,097	429,901	360,512	7. Milwaukee	
92,784		2	169	92,955	3,260	2,845	995	738	7,838	55,431	52,767	7. Peoria	
67,355		18	136	67,509	1,500	1,115	255	158	3,028	48,667	28,865	7. Sioux City	
339,125		3	2,396	341,524	9,000	10,000	2,157	1,626	22,783	216,142	175,122	9. St. Paul	
42,316			105	42,421	1,014	575	358	311	2,258	23,772	18,021	10. Kansas City, Kans.	
101,587		5	196	101,788	2,500	1,370	602	537	5,009	70,990	41,896	10. Lincoln	
30,964			40	31,004	500	1,000	326	652	2,478	7,259	16,943	10. Pueblo	
64,243			57	64,300	1,100	820	452	99	2,471	37,582	24,375	10. St. Joseph	
57,255			135	57,390	1,500	1,005	459	166	3,130	40,188	35,712	10. Topeka	
213,395		36	526	213,957	5,950	6,200	1,842	2,155	16,147	148,836	135,672	10. Tulsa	
200,384			666	201,050	2,650	3,250	637	421	6,958	139,878	117,371	10. Wichita	
245,825			336	246,161	5,000	3,115	1,326	1,508	10,949	167,558	120,999	11. Fort Worth	
62,383			130	62,513	1,650	1,302	926	411	4,289	31,881	28,456	11. Galveston	
43,788			45	43,833	850	810	298	212	2,170	28,534	28,944	11. Waco	
76,253			251	76,504	1,450	1,250	466	586	3,752	43,133	40,950	12. Ogden	
100,831		5	139	100,975	2,200	1,425	700	519	4,844	66,241	67,761	12. Spokane	
28,413,754	10,110	3,024	58,097	28,484,985	929,551	770,615	321,916	131,112	2,153,194	14,713,806	17,039,042	Country banks, by districts	
2,813,582	4,135	649	8,659	2,827,025	94,758	80,036	35,004	17,924	233,722	1,581,394	1,701,352	1. Boston	
5,078,635	2,870	612	12,425	5,094,542	191,209	138,068	58,297	27,908	415,482	2,421,139	2,645,974	2. New York	
2,460,040	400	31	4,925	2,465,396	116,640	121,778	38,800	12,410	289,628	1,113,013	1,277,439	3. Philadelphia	
2,703,587		61	4,563	2,708,476	100,211	88,154	35,238	10,831	234,434	1,270,737	1,543,574	4. Cleveland	
2,074,880	720	512	5,721	2,081,833	65,263	56,154	20,325	10,050	151,792	1,120,911	1,216,987	5. Richmond	
1,972,719			571	3,088	1,976,378	50,370	46,347	14,968	6,118	117,803	1,130,274	1,262,795	6. Atlanta
3,830,715	45	105	6,265	3,837,130	106,787	79,973	37,766	19,856	224,382	1,868,506	2,262,614	7. Chicago	
1,437,100	1,100	357	1,861	1,440,418	45,356	32,000	15,858	5,248	98,462	796,020	891,318	8. St. Louis	
1,225,315	500	91	2,233	1,228,139	37,649	26,298	14,614	5,005	83,566	621,894	713,630	9. Minneapolis	
1,477,840	75		1,262	1,479,177	42,152	32,822	19,266	5,178	99,418	862,866	1,140,388	10. Kansas City	
1,671,851		4	2,402	1,674,257	43,791	34,605	15,057	5,929	99,382	1,046,203	1,320,109	11. Dallas	
1,667,490		31	4,693	1,672,214	35,365	28,380	16,723	4,655	85,123	880,849	1,062,856	12. San Francisco	

For footnotes, see page 12.

**ALL MEMBER BANKS—ASSETS AND LIABILITIES**  
**ASSETS [In thousands of dollars]**

State	Number of banks	Loans and investments							Reserves, cash, and		
		Total	Loans (including over- drafts)	U. S. Gov- ernment direct obliga- tions	Obliga- tions guarant- ed by U. S. Gov- ernment	Obliga- tions of States and political subdivi- sions	Other bonds, notes, and de- bentures	Corporate stocks (in- cluding F. R. bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
<b>Total, all States . . . . .</b>	<b>6,738</b>	<b>74,257,603</b>	<b>16,287,520</b>	<b>50,602,657</b>	<b>2,345,138</b>	<b>2,728,652</b>	<b>1,972,851</b>	<b>320,785</b>	<b>23,790,034</b>	<b>12,835,249</b>	<b>1,132,172</b>
New England:											
Maine . . . . .	40	209,184	38,774	150,116	4,827	2,550	12,093	824	63,771	30,360	6,357
New Hampshire . . . . .	53	110,865	27,442	71,102	1,474	4,199	6,265	383	37,549	16,152	3,356
Vermont . . . . .	39	73,118	24,862	38,395	1,107	2,234	6,232	288	21,858	9,460	1,746
Massachusetts . . . . .	154	2,753,184	683,087	1,915,535	47,769	27,302	67,952	11,539	794,693	468,775	62,213
Rhode Island . . . . .	13	388,137	71,623	286,013	15,770	3,668	8,028	3,035	94,516	55,060	11,124
Connecticut . . . . .	62	673,451	102,113	519,155	9,086	26,955	14,465	1,677	241,920	92,192	20,099
Middle Atlantic:											
New York . . . . .	586	22,885,681	5,055,056	15,569,528	1,031,672	566,788	541,860	120,777	5,938,749	3,988,179	153,450
New Jersey . . . . .	292	2,186,105	420,411	1,520,822	50,870	99,279	81,760	12,963	582,667	292,583	47,358
Pennsylvania . . . . .	765	5,519,500	1,114,435	3,695,907	133,081	157,690	364,512	53,869	1,600,040	904,522	98,664
East North Central:											
Ohio . . . . .	414	3,626,857	828,103	2,427,737	97,219	173,799	90,365	9,634	1,197,162	621,119	77,388
Indiana . . . . .	222	1,081,296	190,504	735,798	53,407	60,999	38,593	1,995	436,533	184,066	32,472
Illinois . . . . .	464	6,397,298	1,314,322	4,450,481	142,033	268,096	198,633	23,733	1,990,589	1,124,849	82,514
Michigan . . . . .	227	2,685,224	437,835	1,952,504	89,478	106,271	95,099	4,037	834,675	443,608	55,168
Wisconsin . . . . .	149	1,051,206	173,306	765,069	41,034	37,480	32,161	2,156	350,462	159,170	17,198
West North Central:											
Minnesota . . . . .	209	1,187,721	248,968	840,731	31,325	38,723	25,682	2,292	394,335	192,672	13,165
Iowa . . . . .	162	590,082	128,035	383,965	14,151	50,182	12,678	1,071	224,220	100,327	12,359
Missouri . . . . .	167	1,809,388	464,224	1,158,705	49,551	71,646	42,689	22,573	717,148	328,345	20,867
North Dakota . . . . .	42	100,147	19,537	74,351	2,440	2,182	1,470	167	35,593	15,337	1,655
South Dakota . . . . .	59	130,326	31,108	87,426	3,586	6,973	992	241	45,785	23,008	2,535
Nebraska . . . . .	145	465,200	98,008	321,739	5,994	29,078	9,540	841	221,593	103,875	5,699
Kansas . . . . .	213	467,951	95,892	322,042	18,759	22,733	7,625	900	260,720	104,554	7,981
South Atlantic:											
Delaware . . . . .	17	248,692	35,815	186,874	8,733	6,384	9,711	1,175	57,989	26,964	2,609
Maryland . . . . .	79	778,229	117,467	627,320	8,028	7,559	15,772	2,083	242,816	137,333	17,530
District of Columbia . . . . .	18	521,466	98,332	397,091	8,770	708	15,102	1,463	197,864	109,971	13,447
Virginia . . . . .	193	804,456	216,492	515,137	19,210	29,254	21,630	2,733	295,938	133,919	22,875
West Virginia . . . . .	105	321,638	72,329	215,327	10,916	13,634	8,242	1,190	134,873	50,116	11,248
North Carolina . . . . .	54	493,986	120,628	321,611	17,250	25,495	7,889	1,113	219,250	86,752	12,210
South Carolina . . . . .	28	198,970	49,101	130,549	5,661	10,926	2,312	421	95,182	29,924	7,614
Georgia . . . . .	64	659,250	206,138	391,720	15,222	29,617	15,028	1,525	297,463	123,526	12,157
Florida . . . . .	60	605,303	117,249	429,281	15,687	35,385	6,367	1,334	270,765	105,388	18,435
East South Central:											
Kentucky . . . . .	112	509,039	125,132	342,998	8,658	15,883	14,934	1,434	223,163	89,035	11,794
Tennessee . . . . .	76	765,498	197,549	468,543	19,873	65,420	10,710	3,403	328,211	145,288	18,141
Alabama . . . . .	84	521,793	114,176	320,124	24,022	53,866	7,907	1,698	221,697	90,183	14,180
Mississippi . . . . .	25	126,545	24,808	80,539	1,164	19,108	562	364	69,451	24,419	4,255
West South Central:											
Arkansas . . . . .	63	232,973	49,384	142,792	14,420	21,586	4,241	550	127,851	47,685	5,950
Louisiana . . . . .	38	595,350	136,737	394,952	17,188	39,612	5,244	1,617	263,272	130,186	13,371
Oklahoma . . . . .	213	537,945	144,292	316,707	13,000	57,535	4,999	1,412	306,335	119,584	10,377
Texas . . . . .	533	2,228,578	623,012	1,422,857	59,042	101,296	17,531	4,840	1,224,674	491,244	52,205
Mountain:											
Montana . . . . .	69	189,115	33,110	143,201	4,119	5,116	3,201	368	88,325	40,335	3,838
Idaho . . . . .	26	165,304	32,414	120,601	7,244	4,179	641	225	68,560	28,662	4,452
Wyoming . . . . .	36	69,593	17,388	46,648	1,381	2,994	1,012	170	48,789	14,260	2,586
Colorado . . . . .	92	454,501	91,743	326,668	12,447	10,936	11,871	836	242,688	101,194	8,734
New Mexico . . . . .	27	84,541	19,151	58,784	1,542	3,576	1,358	130	50,621	17,438	2,805
Arizona . . . . .	7	148,025	39,431	91,691	13,654	1,940	1,160	149	54,723	21,260	5,100
Utah . . . . .	34	239,761	53,470	164,349	10,882	8,433	2,193	434	102,832	53,180	4,614
Nevada . . . . .	8	75,891	14,432	55,532	1,835	3,647	362	83	21,989	11,015	1,911
Pacific:											
Washington . . . . .	56	1,062,884	218,258	780,855	7,181	47,240	7,638	1,712	356,103	175,924	22,783
Oregon . . . . .	32	669,339	102,114	533,216	6,232	22,260	4,689	828	208,703	114,805	13,710
California . . . . .	112	6,557,017	1,649,723	4,289,569	167,144	326,230	111,851	12,500	1,885,329	1,057,446	79,873
<i>Mutual Savings Banks<sup>1</sup></i> . . . . .	3	8,834	2,589	4,431	245	1,171	371	27	2,339	797	125

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2 . . . . .	15	125,841	22,806	97,365	2,391	1,194	1,813	272	37,814	19,072	3,972
New Jersey—Dist. No. 2 . . . . .	205	1,813,528	354,862	1,274,124	38,382	79,186	55,832	11,142	474,897	239,099	35,974
Kentucky—Dist. No. 4 . . . . .	58	130,800	35,514	82,796	2,282	6,806	2,768	634	67,825	21,715	4,573
Pennsylvania—Dist. No. 4 . . . . .	223	2,097,276	363,748	1,474,822	44,375	44,989	137,471	31,671	598,730	341,989	36,215
West Virginia—Dist. No. 4 . . . . .	12	58,853	16,540	34,384	753	4,427	2,491	258	16,784	7,651	1,696
Louisiana—Dist. No. 6 . . . . .	27	486,404	108,757	331,244	10,467	30,244	4,809	883	206,102	113,069	10,280
Mississippi—Dist. No. 6 . . . . .	16	110,594	21,645	70,597	1,143	16,394	493	322	58,549	21,557	3,436
Tennessee—Dist. No. 6 . . . . .	65	480,482	95,963	320,667	11,238	42,854	6,920	2,840	213,339	89,214	13,457
Indiana—Dist. No. 7 . . . . .	169	942,565	162,296	640,240	50,327	54,959	33,074	1,669	372,307	161,711	27,568
Illinois—Dist. No. 7 . . . . .	321	6,071,373	1,251,242	4,239,337	130,993	242,914	183,826	23,061	1,868,983	1,075,715	75,652
Michigan—Dist. No. 7 . . . . .	186	2,608,885	425,347	1,901,476	87,784	101,162	89,269	3,847	810,350	433,450	52,941
Wisconsin—Dist. No. 7 . . . . .	115	974,282	157,957	710,573	39,549	34,792	29,430	1,981	323,152	149,728	15,512
Missouri—Dist. No. 10 . . . . .	44	659,724	164,933	413,811	30,126	31,290	14,619	4,945	338,600	140,594	7,321
New Mexico—Dist. No. 10 . . . . .	8	56,890	10,702	40,705	1,413	2,906	1,089	75	23,079	8,713	1,293
Oklahoma—Dist. No. 10 . . . . .	203	530,373	141,657	313,518	12,976	55,848	4,988	1,386	300,443	117,868	9,999
Arizona—Dist. No. 12 . . . . .	5	127,891	35,132	77,327	13,364	795	1,154	119	45,160	18,245	4,468

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

## OF BANKS ON DECEMBER 31, 1943, BY STATES

ASSETS [In thousands of dollars]

bank balances											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	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	
5,407,459	42,508	20,108	4,352,538	861,253	80,654	77,164	44,059	170,163	90,685	99,371,615	Total, all States
21,123	16	59	5,856	2,062	211	380	.....	233	300	276,141	New England:
13,678	3	4	4,356	1,846	95	127	.....	17	66	150,565	Maine
8,443	20	21	2,168	1,143	118	.....	.....	142	43	96,422	New Hampshire
125,643	1,108	294	136,660	35,781	2,755	1,496	4,242	7,024	11,531	3,610,706	Vermont
17,263	218	92	10,759	7,538	350	2,000	641	1,027	162	494,371	Massachusetts
95,364	378	122	33,765	12,907	766	13	30	949	175	930,211	Rhode Island
											Connecticut
223,846	1,840	13,815	1,557,619	244,848	18,587	10,188	26,827	61,472	21,063	29,207,415	Middle Atlantic:
184,339	797	15	57,575	41,174	10,591	2,459	232	6,449	1,826	2,831,503	New York
340,246	2,868	390	253,350	97,021	24,895	10,035	2,497	12,411	13,325	7,279,724	New Jersey
											Pennsylvania
291,449	2,840	167	204,199	49,270	3,778	2,039	266	6,787	1,952	4,888,111	East North Central:
174,293	964	23	44,713	12,041	235	8	17	1,924	878	1,532,932	Ohio
442,635	1,940	1,566	337,085	35,666	507	1,165	2,040	16,403	7,619	8,451,287	Indiana
195,765	467	368	139,299	20,659	164	295	70	5,141	1,285	3,547,513	Illinois
121,501	1,288	23	51,282	11,789	107	274	35	1,899	1,650	1,417,422	Michigan
											Wisconsin
120,345	308	313	67,532	7,593	8	4,615	47	3,233	178	1,597,730	West North Central:
90,798	10	.....	20,726	4,670	136	2,003	18	601	167	821,897	Minnesota
205,170	1,303	108	161,355	12,315	3,561	485	437	3,197	2,106	2,548,637	Iowa
16,384	29	15	2,173	1,375	.....	.....	89	247	86	137,537	Missouri
17,575	37	.....	2,630	1,707	.....	.....	.....	327	136	178,281	North Dakota
75,949	.....	.....	36,070	4,746	21	.....	5	965	819	693,349	South Dakota
136,251	428	.....	11,506	5,174	42	168	.....	482	617	735,154	Nebraska
											Kansas
17,682	121	.....	10,613	1,367	437	695	.....	378	65	309,623	South Atlantic:
52,488	71	109	35,285	9,375	368	14	158	1,764	1,334	1,034,058	Delaware
51,505	17	58	22,866	14,437	205	2,100	.....	685	690	737,447	Maryland
89,656	1,113	.....	48,375	13,145	814	972	18	1,156	1,597	1,118,096	District of Columbia
60,863	1,008	.....	11,638	5,917	1,032	502	.....	251	697	464,910	Virginia
79,210	254	.....	40,824	5,620	268	6	760	1,172	815	721,877	West Virginia
48,914	271	.....	8,459	1,934	59	.....	134	172	2,465	298,916	North Carolina
92,623	224	4	68,929	10,410	315	.....	87	1,561	957	970,043	South Carolina
115,108	352	40	31,442	12,343	439	76	.....	1,511	578	891,015	Georgia
											Florida
86,688	350	.....	35,296	5,500	883	47	.....	967	338	739,937	East South Central:
125,784	1,956	3	37,039	11,868	536	81	250	1,506	735	1,108,685	Kentucky
92,401	544	211	24,178	7,421	890	825	513	1,008	1,626	755,773	Tennessee
37,741	10	.....	3,026	2,070	163	.....	8	141	198,378	Alabama	
											Mississippi
66,149	116	.....	7,951	2,314	141	55	.....	163	297	363,794	West South Central:
74,969	299	10	44,437	9,887	455	2,598	1,720	1,689	1,348	876,319	Arkansas
148,747	1,757	.....	25,870	7,502	26	1,845	36	739	386	854,814	Louisiana
543,907	2,523	467	134,328	36,329	1,457	3,278	514	1,593	1,059	3,497,482	Oklahoma
											Texas
36,776	810	65	6,501	2,342	6	7	.....	422	56	280,273	Mountain:
27,883	1,220	.....	6,343	1,464	8	.....	.....	21	280	235,637	Montana
30,146	166	.....	1,631	841	4	.....	.....	53	29	119,309	Idaho
104,954	3,720	13	24,073	2,889	70	.....	.....	690	762	701,600	Wyoming
29,133	150	.....	1,095	709	68	.....	.....	8	10	135,957	Colorado
21,871	15	181	6,296	1,402	113	44	.....	489	257	205,053	New Mexico
30,383	138	1	14,516	1,922	88	1,085	.....	7	79	345,774	Arizona
6,056	135	.....	2,872	850	6	1	.....	289	78	99,104	Utah
											Nevada
85,447	2,782	181	68,986	7,915	54	2	44	2,552	181	1,429,735	Pacific:
36,216	1,174	11	42,787	6,608	31	.....	30	2,212	777	887,700	Washington
296,099	4,350	1,357	446,204	65,547	4,791	25,181	2,302	16,167	7,064	8,563,398	Oregon
											California
1,138	225	.....	54	73	42	9	.....	.....	.....	11,297	Mutual Savings Banks

## OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

10,837	.....	110	3,823	2,689	364	5	30	194	25	166,962	Connecticut—Dist. No. 2	
151,237	708	15	47,864	30,891	6,970	1,894	222	5,599	1,134	2,335,135	New Jersey—Dist. No. 2	
39,491	350	.....	1,696	2,500	117	47	.....	82	75	201,446	Kentucky—Dist. No. 4	
134,839	912	63	84,712	35,663	4,867	2,065	61	4,890	1,496	2,745,048	Pennsylvania—Dist. No. 4	
5,493	281	.....	1,663	905	489	.....	.....	157	75	77,263	West Virginia—Dist. No. 4	
45,712	299	10	36,732	7,924	451	2,548	1,720	1,454	670	707,273	Louisiana—Dist. No. 6	
30,686	5	.....	2,865	1,836	143	.....	.....	8	111	171,241	Mississippi—Dist. No. 6	
89,653	1,923	.....	19,092	7,778	464	5	17	1,142	502	703,729	Tennessee—Dist. No. 6	
145,008	904	25	37,091	9,642	175	.....	.....	17	1,818	1,327,181	Indiana—Dist. No. 7	
391,565	1,936	1,561	322,554	31,713	246	1,151	1,683	16,047	7,392	7,998,588	Illinois—Dist. No. 7	
184,939	437	.....	368	138,215	19,435	129	295	70	5,108	1,268	3,445,540	Michigan—Dist. No. 7
106,564	1,261	23	50,064	10,605	94	266	35	1,735	1,583	1,311,752	Wisconsin—Dist. No. 7	
106,514	1,253	46	82,932	3,403	5	450	.....	825	619	1,003,686	Missouri—Dist. No. 10	
12,266	150	.....	657	457	63	.....	.....	7	2	80,498	New Mexico—Dist. No. 10	
145,172	1,747	.....	25,657	7,332	21	1,845	36	739	383	841,172	Oklahoma—Dist. No. 10	
16,710	15	.....	5,722	1,248	113	44	.....	489	188	175,133	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 United States	Banks in foreign countries
<b>Total, all States</b>	<b>76,932,347</b>	<b>51,820,162</b>	<b>9,443,702</b>	<b>3,601,845</b>	<b>9,602,817</b>	<b>891,070</b>	<b>1,572,751</b>	<b>15,330,013</b>	<b>14,821,737</b>	<b>115,465</b>	<b>4,652</b>	<b>326,554</b>	<b>57,555</b>	<b>4,050</b>
New England:														
Maine	160,333	121,120	14,082	13,843	8,826	9	2,453	91,386	90,551	325	16	483	11	
New Hampshire	105,923	77,968	9,835	9,152	6,523		2,445	28,571	27,689	309	59	166	348	
Vermont	45,963	39,739	1,697	2,570	1,037		920	39,679	39,217	156	4	302		
Massachusetts	2,891,103	1,986,429	412,560	123,586	316,822	17,063	34,643	411,242	409,140	1,389	188	360	165	
Rhode Island	336,719	256,587	48,627	15,462	11,324	435	4,284	120,513	119,680	427	50	156	200	
Connecticut	724,654	558,500	90,481	29,086	32,352		14,235	142,598	140,334	1,863	40	361		
Middle Atlantic:														
New York	24,612,623	15,929,390	3,611,620	545,133	2,924,646	812,186	759,648	2,047,253	1,986,732	15,326		35,535	7,110	2,550
New Jersey	1,706,322	1,290,918	202,340	144,510	35,001	226	33,327	922,649	913,266	4,598		4,658	127	
Pennsylvania	5,078,219	3,717,392	582,574	144,563	565,881	6,997	60,812	1,428,000	1,371,044	1,461	793	47,412	7,290	
East North Central:														
Ohio	3,393,793	2,509,469	389,777	150,647	273,787	1,774	68,339	1,186,684	1,109,968	247	449	72,485	3,535	
Indiana	1,151,764	806,815	118,086	103,518	104,062	91	19,192	292,875	286,057	2,264	355	35	4,164	
Illinois	6,778,179	4,502,367	860,334	248,973	1,087,221	13,815	65,469	1,172,045	1,144,274	3,482	229	24,060		
Michigan	2,423,898	1,775,249	290,673	156,710	165,632	1,756	33,878	960,709	952,592	2,311	76	4,448	1,282	
Wisconsin	967,577	657,380	130,738	54,494	110,421	203	14,341	363,767	361,779	70	86	939	893	
West North Central:														
Minnesota	1,220,781	713,882	142,355	92,268	254,628	2,166	15,482	275,395	271,362	909	159	2,208	757	
Iowa	631,169	375,607	65,315	73,739	110,294		6,214	143,195	141,320	1,768	72	34	1	
Missouri	2,121,526	1,155,480	189,451	85,887	668,294	1,319	21,095	284,351	279,164	3,738	155	1,236	58	
North Dakota	104,002	83,590	6,227	3,493	9,625		1,067	25,906	25,761	2	10	78	55	
South Dakota	139,550	99,610	11,560	19,396	7,980		1,004	27,936	27,361	25	8	537	5	
Nebraska	599,263	368,834	44,210	32,646	149,528		4,045	57,642	57,347	227	25	35	8	
Kansas	643,857	409,374	56,202	83,925	86,857		5,499	51,539	50,191	1,047	51	64	186	
South Atlantic:														
Delaware	263,060	193,960	60,392	700	4,036		3,972	15,669	15,648	15		6		
Maryland	793,458	521,702	125,396	39,226	102,752	204	4,178	181,345	174,803	1,760	19	1,417	3,346	
District of Columbia	554,225	445,703	60,932	79	38,641	385	8,485	131,197	130,753	344	25		75	
Virginia	782,077	492,772	96,221	47,138	126,917	93	18,936	252,179	237,253	7,299	20	6,652	955	
West Virginia	327,248	222,994	39,289	26,949	30,134		7,882	96,791	95,534	412	143	238	464	
North Carolina	608,977	343,012	50,104	58,574	148,912		8,375	73,064	67,870	3,714	23	393	1,064	
South Carolina	250,238	177,914	19,576	32,723	16,929		3,096	33,737	32,305	699	7	586	140	
Georgia	811,025	474,532	105,580	48,308	172,822	24	9,759	104,199	101,747	1,909	78	202	263	
Florida	740,871	471,073	72,161	68,994	118,107	1,039	9,497	101,897	89,856	4,743	64	5,594	1,640	
East South Central:														
Kentucky	606,112	402,850	56,537	19,981	121,932	30	4,782	85,297	82,440	2,344	17	406	90	
Tennessee	881,133	463,317	96,524	64,436	247,316		9,540	165,688	156,644	3,852	63	1,029	4,100	
Alabama	589,163	388,521	64,470	67,183	62,981	230	5,778	118,725	116,181	1,468	17	524	535	
Mississippi	155,208	86,244	12,036	28,075	27,901		952	32,257	29,479	2,745	31		2	
West South Central:														
Arkansas	301,807	198,089	20,277	29,139	52,047		2,255	41,711	40,585	853	22	101	150	
Louisiana	720,847	423,175	62,587	59,330	166,245	3,316	6,194	107,741	100,688	4,360	78	2,615		
Oklahoma	733,008	447,925	65,585	82,261	117,237		20,000	58,961	53,951	1,358	149	1,161	2,342	
Texas	3,065,555	2,063,235	247,564	515,545	515,669	4,262	82,284	236,924	213,360	5,837	531	16,339	857	
Mountain:														
Montana	223,886	159,351	14,423	24,604	22,971		2,537	40,660	39,988	327	22	308	15	
Idaho	182,930	144,931	12,444	17,760	5,954		1,841	42,103	40,519	1,462	17		105	
Wyoming	92,031	65,050	4,849	11,726	9,330		1,076	19,187	18,233	117	22	584	231	
Colorado	552,404	410,394	38,981	21,769	75,662	37	5,561	109,866	106,470	300	5	149	2,942	
New Mexico	114,150	79,452	7,110	18,017	7,977		1,594	16,277	16,157	102	12		6	
Arizona	166,021	124,889	16,529	18,635	2,351	419	3,198	32,110	31,978	26	91	91	15	
Utah	258,482	169,748	15,293	25,636	45,683		2,122	69,442	67,412	1,795	20	105	110	
Nevada	68,643	50,640	5,573	9,788	1,304		1,338	24,713	24,535	151		27		
Pacific:														
Washington	1,093,248	802,443	121,382	73,303	80,626	1,309	14,185	274,621	269,616	4,191	20	109	685	
Oregon	646,383	450,662	79,716	67,418	32,420	329	15,838	201,948	195,626	1,648	15	4,459	200	
California	5,512,935	4,109,884	563,427	351,947	317,220	21,353	149,104	2,587,769	2,467,277	19,716	381	87,865	11,030	1,500
<i>Mutual Savings Banks.</i>								<b>10,181</b>	<b>10,176</b>			5		

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	117,018	88,169	16,246	5,131	4,625		2,847	39,448	39,383	21	10	34		
New Jersey—Dist. No. 2	1,395,449	1,062,172	171,065	98,192	33,055	226	30,739	778,054	773,527	1,351		3,087	89	
Kentucky—Dist. No. 4	143,554	119,693	11,264	8,352	3,258	30	957	39,984	39,559	7	1	387	30	
Pennsylvania—Dist. No. 4	1,906,839	1,430,989	194,280	44,448	212,234	288	24,600	502,976	479,337	138	367	16,475	6,659	
West Virginia—Dist. No. 4	46,609	30,758	9,275	2,525	2,952		1,099	19,789	19,307		35	205	242	
Louisiana—Dist. No. 6	578,505	334,297	51,140	51,312	135,154	3,316	3,286	89,717	82,674	4,360	68	2,615		
Mississippi—Dist. No. 6	132,359	68,339	10,428	25,378	27,364		850	29,517	26,749	2,745	23			
Tennessee—Dist. No. 6	547,964	300,499	66,966	44,673	128,175		7,651	116,749	108,035	3,852	61	854	3,947	
Indiana—Dist. No. 7	997,837	695,341	107,884	92,177	90,121	91	12,223	253,348	246,665	2,264	311	25	4,083	
Illinois—Dist. No. 7	6,452,096	4,302,937	837,430	229,676	1,005,275	13,815	62,963	1,074,995	1,054,993	3,470	59	16,473		
Michigan—Dist. No. 7	2,376,048	1,738,801	286,670	150,455	164,984	1,755	33,383	914,782	906,936	2,305	21	4,238	1,282	
Wisconsin—Dist. No. 7	908,041	611,898	124,853	50,369	107,073	203	13,645	325,176	323,328	66	76	813	893	
Missouri—Dist. No. 10	897,262	383,156	57,042	30,336	411,349	263	15,116	59,526	59,455	22	9	40		
New Mexico—Dist. No. 10	64,610	36,428	5,852	14,215	7,186		929	12,701	12,589	100	12			
Oklahoma—Dist. No. 10	721,218	438,787	65,111	80,707	116,970	2,298	55	19,643	58,160	53,155	1,358	149	1,161	2,337
Arizona—Dist. No. 12	144,147	107,856	14,836	16,440	2,298	55	2,662	25,368	25,236	26	26	91	15	

ON DECEMBER 31, 1943, 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	Reserves for contingencies and other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see page 1)	State	
92,262,360	39,310	54,322	540,389	92,896,381	2,416,374	2,769,777	865,993	423,090	6,475,234	57,989,934	52,642,220	
											<b>Total, all States</b>	
251,719	558	252,277	10,154	8,600	4,110	1,000	23,864	120,345	131,560	New England:		
134,494	100	205	134,799	6,177	5,795	2,809	985	15,766	79,108	Maine		
85,642	281	85,923	4,712	3,122	1,865	800	10,499	85,209	New Hampshire			
3,302,345	4,035	5,281	17,401	3,329,062	97,764	123,447	37,433	23,000	34,114	Vermont		
457,232	649	2,032	459,913	11,904	16,589	2,826	3,139	34,458	261,884	Massachusetts		
867,252	30	2,779	870,061	26,084	22,325	7,981	3,760	60,150	200,799	Rhode Island		
										Connecticut		
26,659,876	31,890	33,950	325,543	27,051,259	706,484	1,079,829	276,126	93,717	2,156,156	19,231,560	Middle Atlantic:	
2,628,971	230	232	5,695	2,635,128	93,205	62,312	24,493	16,365	196,375	1,269,893	New York	
6,506,219	140	2,891	23,530	6,532,780	220,200	385,303	95,059	46,382	746,944	1,411,180	New Jersey	
										Pennsylvania		
4,580,477	266	15,696	4,596,439	142,065	95,336	35,099	19,172	291,671	2,514,353	2,524,256	East North Central:	
1,444,639	45	2,448	1,447,149	36,485	28,427	14,916	5,955	85,783	820,684	884,812	Ohio	
7,950,224	2,267	32,232	7,984,723	189,290	177,319	48,028	51,927	466,564	5,144,267	4,479,724	Indiana	
3,384,607	71	8,189	3,392,867	67,304	48,437	23,683	15,222	154,646	1,806,965	1,826,538	Illinois	
1,331,344	500	35	2,656	1,334,535	36,044	26,387	12,107	7,749	82,887	668,154	Michigan	
										Wisconsin		
1,496,176	47	5,883	1,502,106	37,785	35,526	15,010	7,303	95,624	892,342	754,100	West North Central:	
774,364	18	791	775,173	18,694	17,031	7,058	3,941	46,724	458,178	434,834	Minnesota	
2,405,877	1,000	437	4,669	2,411,983	62,255	40,715	27,937	5,747	136,654	1,569,855	Iowa	
129,908	89	246	130,243	3,196	2,497	1,161	440	7,294	79,658	85,977	Missouri	
167,486	419	167,905	4,728	3,384	1,644	620	10,376	109,343	117,380	North Dakota		
656,905	25	856	657,791	15,410	12,124	4,712	3,312	35,555	444,895	369,455	South Dakota	
695,396	50	1,131	696,577	17,027	13,211	6,585	1,754	38,577	444,746	489,292	Nebraska	
										Kansas		
278,729	275	1,013	280,017	8,276	16,428	4,534	368	29,606	175,480	188,019	South Atlantic:	
974,803	380	158	3,250	978,591	22,273	22,262	7,696	3,236	55,467	582,462	529,821	Delaware
685,422	1,981	687,406	18,227	19,850	10,263	1,701	5,729	50,041	424,394	431,401	Maryland	
1,034,256	240	18	3,448	1,037,962	34,317	28,006	12,082	80,134	558,760	510,471	District of Columbia	
424,039	100	835	424,974	17,028	15,883	5,540	1,485	39,936	216,747	246,187	Virginia	
682,041	760	2,334	685,135	13,215	15,113	4,626	3,788	36,742	441,525	369,137	West Virginia	
283,975	134	723	284,832	6,090	4,671	2,146	1,177	14,084	176,798	205,274	North Carolina	
915,224	87	2,916	918,227	22,597	18,592	6,713	3,914	51,816	552,321	463,670	South Carolina	
842,768	1,786	844,554	20,055	18,845	4,839	2,722	4,461	528,083	518,122	Georgia		
										Florida		
691,409	300	1,885	693,594	18,742	19,814	5,803	1,984	46,343	430,876	392,317	East South Central:	
1,046,821	250	2,790	1,049,861	24,995	22,019	8,463	3,347	58,824	626,514	500,254	Kentucky	
707,888	513	1,497	709,898	20,693	14,910	6,945	3,327	45,875	414,131	437,304	Tennessee	
187,465	242	187,707	5,106	4,596	380	389	10,671	105,086	112,245	Alabama		
										Mississippi		
343,518	424	343,942	8,163	6,821	3,755	1,113	19,852	209,265	221,532	West South Central:		
828,588	2,167	2,923	833,678	17,334	17,102	5,559	2,646	42,641	545,161	444,262	Arkansas	
791,969	36	1,609	793,614	24,578	19,811	13,048	3,763	61,200	496,222	524,316	Louisiana	
3,302,483	514	6,068	3,309,065	80,497	66,368	30,412	11,140	188,417	2,159,096	2,163,736	Oklahoma	
										Texas		
264,546	315	264,861	6,799	4,909	2,947	757	15,412	166,457	179,991	Mountain:		
225,033	388	225,421	4,360	3,194	1,728	934	10,216	138,634	158,189	Montana		
111,218	130	111,348	2,877	2,874	1,710	500	7,961	56,042	76,221	Idaho		
662,270	1,384	663,654	12,862	12,838	8,805	3,441	37,946	388,680	413,651	Wyoming		
130,427	22	130,449	2,305	2,118	210	875	5,508	77,932	97,968	Colorado		
198,131	749	198,880	2,700	2,379	879	215	6,173	123,126	140,426	New Mexico		
327,924	706	328,630	7,096	5,942	2,655	1,451	17,144	199,727	182,990	Arizona		
93,356	1,318	94,674	1,560	1,214	1,606	50	4,430	54,957	58,894	Utah		
										Nevada		
1,367,869	53	4,197	1,372,119	23,234	16,274	11,322	6,786	57,616	823,898	820,945	Pacific:	
848,331	30	2,839	851,200	12,389	15,230	5,954	2,927	36,500	492,591	491,131	Washington	
8,100,704	3,317	39,374	8,143,395	170,439	163,998	44,731	40,835	420,003	4,238,186	4,164,731	Oregon	
										California		
<b>10,181</b>		34	<b>10,215</b>	60	913	72	37	<b>1,082</b>			<b>Mutual Savings Banks</b>	

## OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

156,466	30	383	156,879	5,184	2,920	1,122	857	10,083	86,423	92,324	Connecticut—Dist. No. 2	
2,173,503	180	222	2,178,641	73,671	51,804	19,589	11,430	156,494	1,030,038	1,143,239	New Jersey—Dist. No. 2	
183,538	200	207	183,945	7,535	6,613	2,648	705	17,501	91,497	127,306	Kentucky—Dist. No. 4	
2,409,815	65	61	9,770	2,419,711	69,430	198,420	30,084	27,403	325,337	1,495,904	1,415,325	Pennsylvania—Dist. No. 4
66,398	313	313	66,711	3,900	4,218	1,984	360	10,552	30,406	32,719	West Virginia—Dist. No. 4	
668,222	2,167	2,041	672,430	13,663	14,048	4,703	2,429	34,843	450,314	352,163	Louisiana—Dist. No. 6	
161,876	231	162,110	4,279	3,969	3,222	561	9,131	90,684	91,702	Mississippi—Dist. No. 6		
664,713	17	1,318	666,048	18,128	12,719	4,027	2,807	37,681	375,814	333,731	Tennessee—Dist. No. 6	
1,251,185	45	17	2,251	1,253,498	30,697	24,770	12,990	5,226	73,683	713,521	762,650	Indiana—Dist. No. 7
7,527,091	1,910	31,632	7,560,633	176,643	167,659	43,730	49,923	437,955	4,905,253	4,273,022	Illinois—Dist. No. 7	
3,290,330	71	8,092	3,298,993	63,549	45,873	22,248	14,877	146,547	1,774,675	1,784,424	Michigan—Dist. No. 7	
1,233,217	35	2,506	1,235,758	33,108	24,319	11,363	7,204	75,994	630,504	625,848	Wisconsin—Dist. No. 7	
956,788	1,307	958,095	16,875	16,624	9,529	2,563	45,591	651,914	345,676	Missouri—Dist. No. 10		
77,311	14	77,325	1,375	1,194	33	571	3,173	46,629	50,915	New Mexico—Dist. No. 10		
779,378	36	1,598	781,012	24,050	19,470	12,927	3,713	60,160	488,632	513,480	Oklahoma—Dist. No. 10	
169,515	640	170,155	2,350	1,609	804	215	4,978	108,644	121,236	Arizona—Dist. No. 12		

**ALL MEMBER BANKS—RESERVE POSITION ON DECEMBER 31, 1943**  
 [In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves		Net demand deposits subject to reserve	Time deposits	Reserves with Federal Reserve Banks			Ratio of required reserves to net demand plus time deposits (per cent)	Ratio of reserves held to net demand plus time deposits (per cent)
		War loan accounts	Other <sup>1</sup>			Required <sup>2</sup>	Held <sup>3</sup>	Excess		
<b>All member banks</b>	<b>76,932,347</b>	<b>9,185,885</b>	<b>9,756,528</b>	<b>57,989,934</b>	<b>15,330,013</b>	<b>11,634,959</b>	<b>12,835,249</b>	<b>1,200,290</b>	<b>15.9</b>	<b>17.5</b>
Central reserve city banks	27,420,601	4,071,498	1,916,011	21,433,092	1,358,467	4,368,126	4,416,528	48,402	19.2	19.4
Reserve city banks	28,018,894	3,278,163	3,797,695	21,843,036	6,150,644	4,737,646	5,115,643	377,997	16.9	18.3
Country banks	20,592,852	1,836,224	4,042,822	14,713,806	7,820,902	2,529,187	3,303,078	773,891	11.2	14.7
All member banks, by districts:										
Boston	4,147,677	549,959	460,113	3,137,605	794,541	580,309	652,927	72,618	14.8	16.6
New York	26,125,090	3,781,843	1,995,226	20,348,021	2,864,755	4,096,221	4,246,350	150,129	17.6	18.3
Philadelphia	3,745,313	472,906	445,114	2,827,293	1,085,288	563,795	642,981	79,186	14.4	16.4
Cleveland	5,490,795	595,093	763,542	4,132,160	1,749,433	855,154	992,474	137,320	14.5	16.9
Richmond	3,269,614	356,723	542,611	2,370,280	748,524	451,713	540,364	88,651	14.5	17.3
Atlanta	3,399,887	339,119	649,421	2,411,347	560,804	448,101	542,937	94,836	15.1	18.3
Chicago	11,365,191	1,397,295	1,485,765	8,482,131	2,711,496	1,747,005	1,920,931	173,926	15.6	17.2
St. Louis	2,824,657	251,015	495,778	2,077,864	500,105	397,818	433,181	35,363	15.4	16.8
Minneapolis	1,795,605	179,884	297,981	1,317,740	454,415	253,500	290,952	37,452	14.3	16.4
Kansas City	3,570,645	255,337	793,770	2,521,538	368,621	474,653	591,058	116,405	16.4	20.5
Dallas	3,291,105	241,762	742,025	2,307,318	266,067	414,656	521,817	107,161	16.1	20.3
San Francisco	7,906,768	764,949	1,085,182	6,056,637	3,225,964	1,352,034	1,459,277	107,243	14.6	15.7
Central reserve city banks:										
New York	22,405,993	3,359,941	1,495,072	17,550,980	850,496	3,561,226	3,595,906	34,680	19.4	19.5
Chicago	5,014,608	711,557	420,939	3,882,112	507,971	806,900	820,622	13,722	18.4	18.7
Reserve city banks, by districts:										
Boston	2,024,452	316,336	151,905	1,556,211	104,184	317,493	326,515	9,022	19.1	19.7
New York	480,678	45,884	58,892	375,902	174,043	85,623	87,003	1,380	15.6	15.8
Philadelphia	2,234,087	304,265	215,542	1,714,280	136,474	351,044	367,418	16,374	19.0	19.9
Cleveland	3,726,387	445,462	419,502	2,861,423	810,254	620,900	668,808	47,908	16.9	18.2
Richmond	1,672,920	220,607	202,944	1,249,369	270,338	266,094	302,618	36,524	17.5	19.9
Atlanta	1,765,174	197,717	286,384	1,281,073	222,798	269,582	303,758	34,176	17.9	20.2
Chicago	3,697,282	426,851	538,918	2,731,513	1,026,111	607,869	660,054	52,185	16.2	17.6
St. Louis	1,695,546	180,508	233,190	1,281,844	192,116	267,896	265,405	-2,491	18.2	18.0
Minneapolis	930,100	116,055	118,199	695,846	94,605	144,846	146,975	2,129	18.3	18.6
Kansas City	2,269,251	186,168	424,411	1,658,672	192,175	343,265	402,727	59,462	18.5	21.8
Dallas	1,723,024	149,011	312,898	1,261,115	162,297	261,961	311,639	49,678	18.4	21.9
San Francisco	6,699,993	689,299	834,906	5,175,788	2,765,249	1,201,073	1,272,723	71,650	15.1	16.0
Country banks, by districts:										
Boston	2,123,225	233,623	308,208	1,581,394	690,357	262,816	326,412	63,596	11.6	14.4
New York	3,238,419	376,018	441,262	2,421,139	1,840,496	449,372	563,441	114,069	10.5	13.2
Philadelphia	1,511,226	168,641	229,572	1,113,013	948,814	212,751	275,563	62,812	10.3	13.4
Cleveland	1,764,408	149,631	344,040	1,270,737	939,179	234,234	323,666	89,412	10.6	14.6
Richmond	1,596,694	136,116	339,667	1,120,911	478,186	185,619	237,746	52,127	11.6	14.9
Atlanta	1,634,713	141,402	363,037	1,130,274	338,006	178,519	239,179	60,660	12.2	16.3
Chicago	2,653,301	258,887	525,908	1,868,506	1,177,414	332,236	440,255	108,019	10.9	14.5
St. Louis	1,129,111	70,507	262,584	796,020	307,989	129,922	167,776	37,854	11.8	15.2
Minneapolis	865,505	63,829	179,782	621,894	359,810	108,654	143,977	35,323	11.1	14.7
Kansas City	1,301,394	69,169	369,359	862,866	176,446	131,388	188,331	56,943	12.6	18.1
Dallas	1,568,081	92,751	429,127	1,046,203	103,770	152,695	210,178	57,483	13.3	18.3
San Francisco	1,206,775	75,650	250,276	880,849	460,715	150,961	186,554	35,593	11.3	13.9

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

<sup>2</sup> 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 Oct. 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.

<sup>3</sup> 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.

**ALL MEMBER BANKS—PLEDGED ASSETS AND SECURED AND PREFERRED LIABILITIES ON DECEMBER 31, 1943**  
 [In thousands of dollars]

	Central Reserve city member banks	Reserve city member banks	Country member banks	All member banks	All national member banks	All State member banks
New York	Chicago					
<b>Pledged assets (and securities loaned)—Total</b>	<b>4,127,488</b>	<b>1,053,607</b>	<b>6,667,441</b>	<b>5,041,807</b>	<b>16,890,343</b>	<b>11,361,185</b>
United States Government obligations, direct and guaranteed pledged to secure liabilities	3,944,555	1,044,167	6,370,844	4,712,965	16,072,531	10,824,810
Other assets pledged to secure liabilities	18,379	.....	242,560	265,085	526,024	424,265
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	134,390	5,206	49,594	63,197	252,387	97,745
Securities loaned	30,164	4,234	4,443	560	39,401	14,365
<b>Secured and preferred liabilities—Total</b>	<b>4,234,647</b>	<b>1,021,220</b>	<b>5,174,371</b>	<b>3,383,194</b>	<b>13,813,432</b>	<b>8,581,951</b>
Deposits secured by pledged assets	3,592,912	1,020,875	5,105,661	3,273,637	12,993,085	8,573,466
Borrowings secured by pledged assets	21	324	11	354	710	8,155
Other liabilities secured by pledged assets	.....	.....	.....	.....	330	380
Deposits preferred under provisions of law but not secured by pledge of assets	641,714	21	68,699	98,593	809,027	809,027

**STATE MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1943, BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>													
<b>Loans and investments</b>	<b>26,759,002</b>	<b>993,534</b>	<b>14,469,583</b>	<b>1,310,697</b>	<b>2,727,244</b>	<b>1,041,737</b>	<b>433,134</b>	<b>2,770,361</b>	<b>808,108</b>	<b>156,362</b>	<b>418,287</b>	<b>168,818</b>	<b>1,461,137</b>
Loans (including overdrafts)	6,171,247	208,407	3,418,456	286,029	615,095	251,418	97,628	528,426	195,197	37,793	113,045	53,597	366,156
United States Government direct obligations	18,151,887	721,106	9,953,067	865,654	1,843,713	708,543	281,864	1,824,996	525,901	104,207	249,305	99,047	974,484
Obligations guaranteed by United States Government	731,137	20,114	395,068	52,192	60,616	25,386	14,476	90,942	20,554	3,697	17,478	2,815	27,799
Obligations of States and political subdivisions	800,025	9,324	302,243	29,804	79,202	24,297	31,878	189,552	30,963	6,744	28,312	12,371	55,335
Other bonds, notes, and debentures	732,982	28,249	312,679	62,006	97,807	27,899	4,912	131,940	21,367	3,583	8,850	432	33,258
Corporate stocks (including Federal Reserve Bank stock)	171,724	6,334	88,070	15,012	30,811	4,194	2,376	4,505	14,126	338	1,297	556	4,105
<b>Reserves, cash, and bank balances</b>	<b>7,773,004</b>	<b>264,367</b>	<b>3,776,194</b>	<b>363,719</b>	<b>781,221</b>	<b>384,083</b>	<b>193,754</b>	<b>870,811</b>	<b>272,963</b>	<b>63,035</b>	<b>211,878</b>	<b>102,160</b>	<b>488,819</b>
Reserve with Federal Reserve Banks	4,512,107	144,051	2,478,172	210,862	440,422	191,241	80,915	447,834	125,339	26,193	82,470	35,735	248,873
Cash in vault	341,761	25,021	110,249	20,129	51,479	24,693	9,956	55,608	11,747	3,466	4,866	5,846	18,701
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,287,655	60,346	181,785	66,662	166,964	102,524	75,984	260,395	87,107	29,615	78,060	56,414	121,799
Other balances with banks in United States	8,862	362	1,518	1,618	1,023	808	413	1,359	134	435	325	73	794
Balances with banks in foreign countries	5,520	54	4,564	5	74	109	4	206	44	15	46	399	
Cash items in process of collection	320		320							3,311	46,111	4,092	98,253
Due from own foreign branches	315,781	17,469	162,928	23,845	33,898	20,267	6,210	21,349	8,483	1,501	3,310	1,557	14,964
Bank premises owned and furniture and fixtures	46,665	1,876	18,100	12,102	7,864	839	656	601	3,036	23	12	204	1,352
Other real estate owned	29,889	3,438	8,817	8,102	2,509	2,602	2,548	1,403	29	8	144	28	261
Investments and other assets indirectly representing bank premises or other real estate	17,989	625	15,259	3	170	610	58	139	70				1,055
Customers' liability on acceptances	68,906	2,240	43,675	3,487	6,176	2,249	1,005	5,171	1,291	194	588	86	2,744
Income accrued but not yet collected	33,547	1,005	17,174	3,457	1,926	2,716	1,303	1,669	1,405	120	870	126	1,776
<b>Total assets</b>	<b>35,045,103</b>	<b>1,284,554</b>	<b>18,512,050</b>	<b>1,725,412</b>	<b>3,561,008</b>	<b>1,455,103</b>	<b>638,668</b>	<b>3,671,504</b>	<b>1,095,385</b>	<b>221,243</b>	<b>635,089</b>	<b>272,979</b>	<b>1,972,108</b>
<b>LIABILITIES</b>													
<b>Demand deposits</b>	<b>27,211,125</b>	<b>908,128</b>	<b>15,471,789</b>	<b>1,358,573</b>	<b>2,380,724</b>	<b>1,095,162</b>	<b>514,679</b>	<b>2,415,994</b>	<b>848,749</b>	<b>149,062</b>	<b>552,975</b>	<b>233,340</b>	<b>1,281,950</b>
Individuals, partnerships, and corporations	18,635,849	695,764	10,219,894	1,016,404	1,817,511	681,509	307,118	1,801,474	555,392	107,309	282,148	184,025	966,701
United States Government: War Loan accounts	3,584,529	113,659	2,241,044	227,217	304,623	126,860	59,533	251,070	93,639	9,329	35,305	12,679	109,571
Other	44,355	1,577	19,388	2,094	2,870	2,718	6,444	2,683	2,093	78	603	311	3,496
States and political subdivisions	923,098	45,522	337,905	38,437	71,399	77,533	54,825	133,975	38,509	18,150	39,019	16,421	51,403
Banks in United States	2,910,975	32,026	1,728,764	57,599	134,370	194,093	82,783	189,433	153,415	12,631	186,840	17,056	121,965
Banks in foreign countries	465,071	910	453,718	6	884	115	164	867	784	1	254	141	9,227
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	5,090,567	268,539	1,472,856	204,371	859,319	257,354	84,900	1,048,911	174,637	57,996	47,420	23,647	590,617
<b>Time deposits</b>	<b>4,962,644</b>	<b>267,374</b>	<b>1,432,864</b>	<b>198,841</b>	<b>819,636</b>	<b>249,588</b>	<b>80,115</b>	<b>1,040,987</b>	<b>172,503</b>	<b>50,731</b>	<b>47,033</b>	<b>22,789</b>	<b>574,183</b>
Individuals, partnerships, and corporations	21,621	591	11,170	310	190	3,264	3,609	1,251	892	309	16	19	
United States Government	740	86	5	81	228	91	60	84	23	43	12	16	11
Postal savings	86,971	438	23,332	5,104	37,673	3,275	920	5,410	1,184	855	99	823	7,858
States and political subdivisions	18,591	50	5,485	35	1,592	1,136	196	1,179	35	58	260		8,565
Banks in United States													
Banks in foreign countries													
<b>Total deposits</b>	<b>32,301,692</b>	<b>1,176,667</b>	<b>16,944,645</b>	<b>1,562,944</b>	<b>3,240,043</b>	<b>1,352,516</b>	<b>599,579</b>	<b>3,464,905</b>	<b>1,023,386</b>	<b>207,058</b>	<b>600,395</b>	<b>256,987</b>	<b>1,872,567</b>
Due to own foreign branches	35,319		35,319										
Bills payable, rediscounts, and other liabilities for borrowed money	31,155		29,845	15	200			45	1,000		50		
Acceptances outstanding	22,846		633	19,791	3	170	610	58	216	70			1,295
Dividends declared but not yet payable	14,980		504	10,000	931	1,277	377	454	483	215	11	83	536
Income collected but not yet earned	12,117		723	5,478	552	1,284	712	347	1,234	316	25	67	17,1362
Expenses accrued and unpaid	67,282		3,511	36,210	3,338	9,027	2,632	914	4,985	1,391	120	851	208,4,095
Other liabilities	34,542		387	22,821	674	4,576	1,093	27	1,504	453	6	22	24,2,955
<b>Total liabilities</b>	<b>32,519,933</b>	<b>1,182,425</b>	<b>17,104,109</b>	<b>1,568,457</b>	<b>3,256,577</b>	<b>1,357,940</b>	<b>601,379</b>	<b>3,473,372</b>	<b>1,026,831</b>	<b>207,220</b>	<b>601,468</b>	<b>257,345</b>	<b>1,882,810</b>
<b>CAPITAL ACCOUNTS</b>													
Capital	888,659	36,807	470,141	53,383	93,079	39,104	14,757	75,552	35,833	6,197	12,538	7,696	43,572
Surplus	1,152,781	40,072	685,890	75,846	166,087	37,156	15,759	63,218	17,455	4,427	12,139	5,371	29,361
Undivided profits	324,822	13,189	177,388	21,118	25,158	13,602	5,113	30,193	12,644	2,639	6,481	2,245	15,052
Other capital accounts	158,908	12,061	74,522	6,608	20,107	7,301	1,660	29,169	2,622	760	2,463	322	1,313
<b>Total capital accounts</b>	<b>2,525,170</b>	<b>102,129</b>	<b>1,407,941</b>	<b>156,955</b>	<b>304,431</b>	<b>97,163</b>	<b>37,289</b>	<b>198,132</b>	<b>68,554</b>	<b>14,023</b>	<b>33,621</b>	<b>15,634</b>	<b>89,298</b>
<b>Total liabilities and capital accounts</b>	<b>35,045,103</b>	<b>1,284,554</b>	<b>18,512,050</b>	<b>1,725,412</b>	<b>3,561,008</b>	<b>1,455,103</b>	<b>638,668</b>	<b>3,671,504</b>	<b>1,095,385</b>	<b>221,243</b>	<b>635,089</b>	<b>272,979</b>	<b>1,972,108</b>
Net demand deposits subject to reserve (see page 18)	20,724,969	699,895	12,049,054	1,000,290	1,787,878	801,386	352,680	1,800,545	619,411	106,807	393,499	160,155	953,369
Demand deposits adjusted (see page 1)	18,587,096	725,423	10,028,969	1,007,214	1,816,718	706,668	339,273	1,866,532	550,226	123,712	283,862	199,061	939,438
Number of banks	1,698	45	241	82	214	128	56	416	138	96	104	102	76

# FEDERAL RESERVE SYSTEM

## BOUNDARIES OF FEDERAL RESERVE DISTRICTS AND THEIR BRANCH TERRITORIES

