



MEMBER BANK CALL REPORT

NUMBER 96

CONDITION OF MEMBER BANKS

APRIL 13, 1944

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

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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 classification¹ 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.

¹ 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 APRIL 13, 1944, COMPARED WITH DECEMBER 31, 1943, AND
DECEMBER 31, 1942

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Apr. 13, 1944	Dec. 31, 1943	Dec. 31, 1942	Dec. 31, 1943	Dec. 31, 1942
ASSETS					
Loans and investments	78,027,217	74,257,603	59,263,331	+3,769,614	+18,763,886
Loans (including overdrafts)	16,134,776	16,287,520	16,088,324	-152,744	+46,452
United States Government direct obligations		50,602,657	35,006,436		
Obligations guaranteed by United States Government	56,771,128	2,345,138	2,539,753	+3,823,333	+19,224,939
Obligations of States and political subdivisions	2,818,179	2,728,652	2,965,179	+89,527	-147,000
Other bonds, notes, and debentures	1,990,473	1,972,851	2,286,693	+17,622	-296,220
Corporate stocks (including Federal Reserve Bank stock)	312,661	320,785	376,946	-8,124	-64,285
Reserves, cash, and bank balances	22,589,160	23,790,034	24,280,295	-1,200,874	-1,691,135
Reserve with Federal Reserve Banks	12,497,119	12,835,249	13,072,358	-338,130	-575,239
Cash in vault	1,265,179	1,132,172	1,018,612	+133,007	+246,567
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,225,385	5,407,459	6,084,146	-182,074	-858,761
Other balances with banks in United States	40,581	42,508	62,371	-1,927	-21,790
Balances with banks in foreign countries	18,632	20,108	12,953	-1,476	+5,679
Cash items in process of collection	3,542,264	4,352,538	4,029,855	-810,274	-487,591
Due from own foreign branches	12,081	9,719	362	+2,362	+11,719
Bank premises owned and furniture and fixtures	855,232	861,253	904,130	-6,021	-48,898
Other real estate owned	70,937	80,654	134,846	-9,717	-63,909
Investments and other assets indirectly representing bank premises or other real estate	75,214	77,164	92,935	-1,950	-17,721
Customers' liability on acceptances	54,237	44,059	40,507	+10,178	+13,730
Income accrued but not yet collected	169,092	170,163	126,287	-1,071	+42,805
Other assets	90,273	80,966	73,887	+9,307	+16,386
Total assets	101,943,443	99,371,615	84,916,580	+2,571,828	+17,026,863
LIABILITIES					
Demand deposits	78,465,958	76,932,347	65,435,697	+1,533,611	+13,030,261
Individuals, partnerships, and corporations	52,126,437	51,820,162	42,139,236	+306,275	+9,987,201
United States Government: War loan accounts	11,212,379	9,185,885	7,923,429	+2,026,494	+3,544,606
Other	255,656	257,817		-2,161	
States and political subdivisions	3,613,295	3,601,845	3,317,989	+11,450	+295,306
Banks in United States	9,263,286	9,602,817	10,101,306	-339,531	-838,020
Banks in foreign countries	936,999	891,070	811,439	+45,929	+125,560
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	1,057,906	1,572,751	1,142,298	-514,845	-84,392
Time deposits	16,164,854	15,330,013	12,840,974	+834,841	+3,323,880
Individuals, partnerships, and corporations	15,645,126	14,821,737	12,365,923	+823,389	+3,279,203
United States Government	108,667	115,465	47,675	-6,798	+60,992
Postal savings	4,224	4,652	8,566	-428	-4,342
States and political subdivisions	346,819	326,554	331,933	+20,265	+14,886
Banks in United States	53,668	57,555	82,066	-3,887	-28,398
Banks in foreign countries	6,350	4,050	4,811	+2,300	+1,539
Total deposits	94,630,812	92,262,360	78,276,671	+2,368,452	+16,354,141
Due to own foreign branches	180,943	203,508	216,952	-22,565	-36,009
Bills payable, rediscounts, and other liabilities for borrowed money	99,655	39,310	4,807	+60,343	+94,848
Acceptances outstanding	62,590	54,322	46,175	+8,268	+16,415
Dividends declared but not yet payable	6,044	38,713	37,486	-32,669	-31,442
Income collected but not yet earned	36,578	35,992	46,514	+586	-9,936
Expenses accrued and unpaid	219,366	185,555	116,750	+33,811	+102,616
Other liabilities	80,167	76,621	70,372	+3,546	+9,795
Total liabilities	95,316,155	92,896,381	78,815,727	+2,419,774	+16,500,428
CAPITAL ACCOUNTS					
Capital	2,434,828	2,416,374	2,378,674	+18,454	+56,154
Surplus	2,784,041	2,769,777	2,499,071	+14,264	+284,970
Undivided profits	966,625	865,993	846,793	+100,632	+119,832
Other capital accounts	441,794	423,090	376,315	+18,704	+65,479
Total capital accounts	6,627,288	6,475,234	6,100,853	+152,054	+526,435
Total liabilities and capital accounts	101,943,443	99,371,615	84,916,580	+2,571,828	+17,026,863
MEMORANDA					
Net demand deposits subject to reserve (see page 14)	58,488,849	57,989,934	55,325,653	+498,915	+3,163,196
Demand deposits adjusted ¹	53,255,374	52,642,220	42,569,668	+613,154	+10,685,706
Number of banks	6,764	6,738	6,679	+26	+85

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES, MARCH 29, 1939, TO APRIL 13, 1944

[Amounts in thousands of dollars]

	1939 Mar. 29	1940 Mar. 26	1941 Apr. 4	1942 Apr. 4	1942 Dec. 31	1943 Dec. 31	1944 Apr. 13
ASSETS							
Loans and investments	32,094,985	34,163,057	38,982,596	44,286,562	59,263,331	74,257,603	78,027,217
Loans (including overdrafts)	13,047,275	13,939,408	15,878,348	17,833,654	16,088,324	16,287,520	16,134,776
United States Government direct obligations	10,690,610	11,313,710	13,501,298	16,978,062	35,006,436	50,602,657	56,771,128
Obligations guaranteed by United States Government	2,660,145	3,107,056	3,486,598	3,470,761	2,539,753	2,345,138	2,818,179
Obligations of States and political subdivisions	2,554,651	2,904,862	3,205,694	3,172,920	2,965,179	2,728,652	1,990,473
Other bonds, notes, and debentures	2,687,973	2,464,916	2,499,059	2,447,781	2,286,693	1,972,851	312,661
Corporate stocks, (including Federal Reserve Bank stock)	454,331	433,105	411,599	383,384	376,946	320,785	22,589,160
Reserves, cash, and bank balances¹	15,819,712	20,360,375	22,511,645	21,697,129	24,280,295	23,790,034	12,497,119
Reserve with Federal Reserve Banks	9,112,434	12,279,162	13,531,403	12,725,262	13,072,358	12,835,249	1,265,179
Cash in vault	776,978	862,162	837,055	884,262	1,018,612	1,132,172	5,225,385
Demand balances with banks in United States (except private banks and American branches of foreign banks) ¹	4,280,654	5,499,427	6,235,245	6,184,254	6,084,146	5,407,459	40,581
Other balances with banks in United States	122,262	157,902	111,876	97,667	62,371	42,508	18,632
Balances with banks in foreign countries	45,917	1,561,722	1,796,066	1,805,684	4,029,855	4,352,108	3,542,264
Cash items in process of collection	1,481,467	3,400	51	4,958	362	9,719	12,081
Due from own foreign branches	3,551	918,872	918,872	913,094	904,130	861,253	855,232
Bank premises owned and furniture and fixtures	941,876	271,712	219,227	169,950	134,846	80,654	70,937
Other real estate owned	314,835	132,005	111,982	98,170	92,935	77,164	75,214
Investments and other assets indirectly representing bank premises or other real estate	106,764	97,936	81,011	62,101	40,507	44,059	54,237
Customers' liability on acceptances	105,397	105,442	116,274	126,656	126,287	170,163	169,092
Income accrued but not yet collected	111,097	177,061	146,328	99,709	73,887	80,966	90,273
Other assets							
Total assets	49,644,668	56,233,037	63,087,986	67,458,329	84,916,580	99,371,615	101,943,443
LIABILITIES							
Demand deposits¹	32,051,080	38,197,036	44,393,324	48,925,916	65,435,697	76,932,347	78,465,958
Individuals, partnerships, and corporations	20,845,004	24,965,017	29,752,260	32,601,796	42,139,236	51,820,162	52,126,437
United States Government: War loan accounts	774,701	725,496	523,133	2,164,463	7,923,429	9,185,885	11,212,379
Other	2,466,695	2,498,759	2,957,252	3,285,267	3,317,989	257,817	255,656
States and political subdivisions	6,815,969	9,449,292	10,498,201	10,285,818	10,101,306	3,601,845	3,613,295
Banks in United States ¹	615,226	533,485	662,478	588,572	1,142,298	9,602,817	9,263,286
Banks in foreign countries	11,615,416	11,980,466	12,430,507	12,086,687	12,840,974	891,070	936,999
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	533,485	558,472	662,478	588,572	1,142,298	1,572,751	1,057,906
Time deposits	11,615,416	11,980,466	12,430,507	12,086,687	12,840,974	15,330,013	16,164,854
Individuals, partnerships, and corporations:							
Savings deposits	9,592,969	11,367,680	11,837,267	11,520,256	12,365,923	14,821,737	15,645,126
Certificates of deposit	704,324						
Christmas savings and similar accounts	64,759						
Open accounts	577,495						
United States Government	68,276	51,924	54,422	48,553	47,675	115,465	108,667
Postal savings					8,566	4,652	4,224
States and political subdivisions	461,156	411,210	392,143	394,640	331,933	326,554	346,819
Banks in United States	133,157	149,652	146,675	123,238	82,066	57,555	53,668
Banks in foreign countries	13,280				4,811	4,050	6,350
Total deposits¹	43,666,496	50,177,502	56,823,831	61,012,603	78,276,671	92,262,360	94,630,812
Due to own foreign branches	151,175	142,555	175,211	156,202	216,952	203,508	180,943
Bills payable, rediscounts, and other liabilities for borrowed money	7,455	2,247	2,586	14,152	4,807	39,310	99,655
Acceptances outstanding	120,768	108,670	93,457	73,729	46,175	54,322	62,590
Dividends declared but not yet payable	30,951	30,500	7,838	7,593	37,486	38,713	6,044
Income collected but not yet earned	48,168	60,492	73,116	71,233	46,514	35,992	36,578
Expenses accrued and unpaid	92,205	88,916	94,800	119,599	116,750	185,555	219,366
Other liabilities	60,381	60,479	63,493	73,660	70,372	76,621	80,167
Total liabilities	44,177,599	50,671,361	57,334,332	61,528,771	78,815,727	92,896,381	95,316,155
CAPITAL ACCOUNTS							
Capital	2,394,184	2,348,205	2,357,134	2,361,187	2,378,674	2,416,374	2,434,828
Surplus	2,096,664	2,179,505	2,294,271	2,406,873	2,499,071	2,769,777	2,784,041
Undivided profits	670,798	714,549	757,605	802,177	846,793	865,993	966,625
Reserves for contingencies	274,471	319,417	344,644	359,321	376,315	423,090	441,794
Other capital accounts	30,952						
Total capital accounts	5,467,069	5,561,676	5,753,654	5,929,558	6,100,853	6,475,234	6,627,288
Total liabilities and capital accounts	49,644,668	56,233,037	63,087,986	67,458,329	84,916,580	99,371,615	101,943,443
MEMORANDA							
Par or face value of capital	2,399,272	2,351,371	2,359,886	2,363,332	2,380,309	2,417,531	2,435,886
Capital notes and debentures	43,666	40,631	40,345	37,851	36,121	32,431	31,816
First preferred stock	305,420	252,355	240,294	210,472	196,938	179,834	171,509
Second preferred stock	24,644	20,147	18,031	17,465	16,831	13,311	12,276
Common stock	2,025,542	2,038,238	2,061,216	2,097,544	2,130,419	2,191,955	2,220,285
Retirable value of capital: First preferred stock	374,991	321,121	333,446	299,328	285,138	266,140	257,401
Second preferred stock	29,996	25,663	23,741	23,340	22,706	19,107	18,076
Net demand deposits subject to reserve (see page 14)	26,301,964	31,159,647	36,380,607	40,943,231	55,325,653	57,989,934	58,488,849
Demand deposits adjusted (see page 1)	22,363,717	26,460,526	31,575,924	34,669,951	42,569,668	52,642,220	53,255,374
Number of banks	6,331	6,377	6,528	6,629	6,679	6,738	6,764

¹ Beginning June 30, 1942, assets and liabilities exclude reciprocal bank balances, which on Dec. 31, 1942, aggregated \$513,171,000.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 13, 1944, BY CLASSES OF BANKS
 [Amounts in thousands of dollars]

	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All State member banks
	New York	Chicago					
ASSETS							
Loans and investments	20,804,669	4,727,038	28,676,257	23,819,253	78,027,217	49,954,854	28,072,363
Loans (including overdrafts)	4,594,165	962,192	5,996,691	4,581,728	16,134,776	9,934,013	6,200,763
United States Government direct and guaranteed obligations	15,175,448	3,416,672	21,009,053	17,169,955	56,771,128	36,595,036	20,176,092
Obligations of States and political subdivisions	486,789	185,671	933,375	1,212,344	2,818,179	1,992,046	826,133
Other bonds, notes, and debentures	446,608	143,147	621,469	779,249	1,990,473	1,287,573	702,900
Corporate stocks (including Federal Reserve Bank stock)	101,659	19,356	115,669	75,977	312,661	146,186	166,475
Reserves, cash, and bank balances	4,799,556	1,275,241	8,951,778	7,562,585	22,589,160	15,339,879	7,249,281
Reserve with Federal Reserve Banks	3,529,593	795,794	4,998,317	3,173,415	12,497,119	8,132,732	4,364,387
Cash in vault	111,147	40,443	442,409	671,180	1,265,179	877,259	387,920
Demand balances with banks in United States (except private banks and American branches of foreign banks)	55,977	181,263	1,766,336	3,221,809	5,225,385	3,981,592	1,243,793
Other balances with banks in United States	1,250	1,602	17,911	19,818	40,581	32,059	8,522
Balances with banks in foreign countries	11,427	1,795	3,770	1,640	18,632	14,090	4,542
Cash items in process of collection	1,090,162	254,344	1,723,035	474,723	3,542,264	2,302,147	1,240,117
Due from own foreign branches	313		11,768		12,081	11,768	313
Bank premises owned and furniture and fixtures	190,351	17,345	294,543	352,993	855,232	540,459	314,773
Other real estate owned	10,310		26,170	34,457	70,937	30,762	40,175
Investments and other assets indirectly representing bank premises or other real estate	5,739	245	53,057	16,173	75,214	49,374	25,840
Customers' liability on acceptances	30,490	2,568	17,665	3,514	54,237	32,553	21,684
Income accrued but not yet collected	52,162	14,607	73,332	28,991	169,092	102,152	66,940
Other assets	24,263	7,061	35,830	23,119	90,273	47,317	42,956
Total assets	25,917,853	6,044,105	38,140,400	31,841,085	101,943,443	66,109,118	35,834,325
LIABILITIES							
Demand deposits	22,753,266	5,164,420	29,286,986	21,261,286	78,465,958	50,789,712	27,676,246
Individuals, partnerships, and corporations	14,482,435	3,088,305	18,878,574	15,677,123	52,126,437	33,483,411	18,643,026
United States Government: War loan accounts	3,990,741	864,862	3,886,049	2,470,727	11,212,379	6,843,976	4,368,403
Other	35,750	1,484	88,521	129,901	255,656	212,568	43,088
States and political subdivisions	201,358	155,459	1,495,735	1,760,747	3,613,295	2,683,708	929,587
Banks in United States	2,791,869	1,010,713	4,531,385	929,319	9,263,286	6,476,540	2,786,746
Banks in foreign countries	855,436	13,568	62,435	5,560	936,999	467,597	469,402
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	395,677	30,029	344,291	287,909	1,057,906	621,912	435,994
Time deposits	881,329	514,711	6,497,902	8,270,912	16,164,854	10,807,044	5,357,810
Individuals, partnerships, and corporations	846,294	514,061	6,236,991	8,047,780	15,645,126	10,421,386	5,223,740
United States Government	6,211		53,906	48,550	108,667	92,062	16,605
Postal savings			825	3,399	4,224	3,637	587
States and political subdivisions	22,829	650	167,177	156,163	346,819	249,690	97,129
Banks in United States	1,145		37,503	15,020	53,668	36,219	17,449
Banks in foreign countries	4,850		1,500		6,350	4,050	2,300
Total deposits	23,634,595	5,679,131	35,784,888	29,532,198	94,630,812	61,596,756	33,034,056
Due to own foreign branches	180,943				180,943	153,644	27,299
Bills payable, rediscounts, and other liabilities for borrowed money	67,800		3,700	28,155	99,655	56,600	43,055
Acceptances outstanding	34,536	2,751	21,753	3,550	62,590	37,806	24,784
Dividends declared but not yet payable	200	1,085	3,399	1,360	6,044	4,848	1,196
Income collected but not yet earned	6,158	1,706	17,915	10,799	36,578	24,467	12,111
Expenses accrued and unpaid	63,675	23,102	97,964	34,625	219,366	138,570	80,796
Other liabilities	39,376	7,203	24,563	9,025	80,167	40,786	39,381
Total liabilities	24,027,283	5,714,978	35,954,182	29,619,712	95,316,155	62,053,477	33,262,678
CAPITAL ACCOUNTS							
Capital	581,085	131,000	788,325	934,418	2,434,828	1,543,980	890,848
Surplus	969,325	130,550	901,245	782,921	2,784,041	1,625,799	1,158,242
Undivided profits	255,070	25,631	313,475	372,449	966,625	611,994	354,631
Other capital accounts	85,090	41,946	183,173	131,585	441,794	273,868	167,926
Total capital accounts	1,890,570	329,127	2,186,218	2,221,373	6,627,288	4,055,641	2,571,647
Total liabilities and capital accounts	25,917,853	6,044,105	38,140,400	31,841,085	101,943,443	66,109,118	35,834,325
MEMORANDA							
Par or face value of capital	581,085	131,000	788,325	935,476	2,435,886	1,544,498	891,388
Capital notes and debentures	322		17,442	14,052	31,816		31,816
First preferred stock	8,010		70,862	92,637	171,509	110,309	61,200
Second preferred stock			550	11,726	12,276	8,645	3,631
Common stock	572,753	131,000	699,471	817,061	2,220,285	1,425,544	794,741
Retirable value of capital: First preferred stock	20,025		98,823	138,553	257,401	151,335	106,066
Second preferred stock			550	17,526	18,076	10,356	7,720
Net demand deposits subject to reserve (see page 14)	17,616,386	3,864,535	21,912,526	15,095,402	58,488,849	37,662,562	20,826,287
Demand deposits adjusted (see page 1)	13,989,308	3,019,449	18,995,561	17,251,056	53,255,374	34,486,884	18,768,490
Number of banks	37	13	357	6,357	6,764	5,042	1,722

¹ See second paragraph on Table of Contents page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 13, 1944, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	78,027,217	4,337,267	25,976,707	4,259,578	6,211,118	3,202,870	3,062,399
Loans (including overdrafts)	16,134,776	922,393	5,603,274	858,143	1,246,103	650,812	595,836
United States Government direct and guaranteed obligations	56,771,128	3,203,905	18,976,458	2,977,079	4,459,791	2,392,517	2,207,053
Obligations of States and political subdivisions	2,818,179	86,618	680,697	137,597	231,086	81,140	209,009
Other bonds, notes, and debentures	1,990,473	107,955	588,940	262,407	232,406	69,623	41,885
Corporate stocks (including Federal Reserve Bank stock)	312,661	16,396	127,338	24,352	41,732	8,778	8,616
Reserves, cash, and bank balances	22,589,160	1,100,470	5,920,194	1,106,907	1,793,137	1,113,933	1,283,977
Reserve with Federal Reserve Banks	12,497,119	603,905	4,129,162	623,552	943,553	514,131	553,098
Cash in vault	1,265,179	99,916	225,884	88,809	135,041	97,518	84,286
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,225,385	223,651	330,434	247,693	458,677	357,769	488,288
Other balances with banks in United States	40,581	1,981	2,451	2,121	3,866	1,793	3,440
Balances with banks in foreign countries	18,632	401	12,123	639	276	81	263
Cash items in process of collection	3,542,264	170,616	1,220,140	144,093	251,724	142,641	154,602
Due from own foreign branches	12,081	11,768	313				
Bank premises owned and furniture and fixtures	855,232	58,187	276,768	71,745	87,707	49,337	47,398
Other real estate owned	70,937	3,694	22,628	21,567	7,604	1,978	2,252
Investments and other assets indirectly representing bank premises or other real estate	75,214	3,583	11,393	9,045	4,498	3,111	3,243
Customers' liability on acceptances	54,237	6,399	31,576	3,857	453	1,078	2,676
Income accrued but not yet collected	169,092	9,993	62,475	7,604	12,542	4,941	6,489
Other assets	90,273	3,511	30,446	9,750	5,165	6,437	4,704
Total assets	101,943,443	5,534,872	32,332,500	5,490,053	8,122,224	4,383,685	4,413,138
LIABILITIES							
Demand deposits	78,465,958	4,236,545	26,544,336	3,832,742	5,596,981	3,311,504	3,563,122
Individuals, partnerships, and corporations	52,126,437	2,875,763	17,125,338	2,726,133	4,074,304	2,193,069	2,159,717
United States Government: War loan accounts	11,212,379	768,048	4,544,032	567,068	758,560	441,485	383,075
Other	255,656	10,928	49,329	6,696	9,137	24,588	34,097
States and political subdivisions	3,613,295	179,532	633,097	173,641	209,917	213,805	309,032
Banks in United States	9,263,286	324,760	2,881,425	319,415	474,301	394,689	646,872
Banks in foreign countries	936,999	17,701	856,653	6,268	2,250	1,241	5,424
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	1,057,906	59,813	454,462	33,521	68,512	42,627	24,905
Time deposits	16,164,854	833,306	3,003,424	1,133,181	1,837,610	786,718	602,508
Individuals, partnerships, and corporations	15,645,126	825,679	2,938,722	1,089,098	1,729,370	758,234	567,171
United States Government	108,667	5,358	13,372	4,078	399	13,749	19,617
Postal savings	4,224	332	10	341	806	131	295
States and political subdivisions	346,819	1,621	39,647	39,045	98,032	8,919	9,370
Banks in United States	53,668	316	6,823	619	9,003	5,685	6,055
Banks in foreign countries	6,350		4,850				
Total deposits	94,630,812	5,069,851	29,547,760	4,965,923	7,434,591	4,098,222	4,165,630
Due to own foreign branches	180,943		180,943				
Bills payable, rediscounts, and other liabilities for borrowed money	99,655	10,065	80,325	5,976	500		664
Acceptances outstanding	62,590	7,310	35,622	4,385	457	1,074	3,449
Dividends declared but not yet payable	6,044	285	584	358	781	271	422
Income collected but not yet earned	36,578	2,842	9,474	1,965	2,196	1,643	2,253
Expenses accrued and unpaid	219,366	14,369	72,471	9,807	19,932	7,501	6,018
Other liabilities	80,167	5,628	41,661	1,454	5,293	2,168	616
Total liabilities	95,316,155	5,110,350	29,968,840	4,989,868	7,463,750	4,110,879	4,179,052
CAPITAL ACCOUNTS							
Capital	2,434,828	151,556	796,974	177,702	223,896	105,912	100,179
Surplus	2,784,041	177,286	1,127,962	216,192	308,665	103,270	85,360
Undivided profits	966,625	62,200	324,505	82,660	77,467	45,284	33,170
Other capital accounts	441,794	33,480	114,219	23,631	48,446	18,340	15,377
Total capital accounts	6,627,288	424,522	2,363,660	500,185	658,474	272,806	234,086
Total liabilities and capital accounts	101,943,443	5,534,872	32,332,500	5,490,053	8,122,224	4,383,685	4,413,138
MEMORANDA							
Par or face value of capital	2,435,886	151,556	797,623	177,716	223,896	105,912	100,179
Capital notes and debentures	31,816		10,401		13,795	1,233	410
First preferred stock	171,509	7,249	47,067	14,408	13,805	6,561	12,462
Second preferred stock	12,276	2,357	5,313	1,966	525	135	50
Common stock	2,220,285	141,950	734,842	161,342	195,771	97,983	87,257
Retirable value of capital: First preferred stock	257,401	9,376	94,127	22,385	17,479	6,824	13,711
Second preferred stock	18,076	3,837	9,016	2,573	525	135	50
Net demand deposits subject to reserve (see page 14)	58,488,849	3,074,732	20,449,730	2,873,924	4,128,020	2,369,609	2,537,157
Demand deposits adjusted (see page 1)	53,255,374	2,944,492	16,992,757	2,789,202	4,101,009	2,306,860	2,339,052
Number of banks	6,764	346	815	646	707	467	314

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 13, 1944, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	11,813,022	2,633,704	1,837,975	2,879,774	2,521,740	9,291,063
Loans (including overdrafts)	2,049,808	592,398	330,058	567,137	672,662	2,046,152
United States Government direct and guaranteed obligations	8,853,514	1,828,026	1,398,061	2,101,300	1,722,605	6,650,819
Obligations of States and political subdivisions	522,679	124,040	61,250	153,097	103,100	427,866
Other bonds, notes, and debentures	356,229	134,219	45,010	50,386	17,533	149,880
Corporate stocks (including Federal Reserve Bank stock)	30,792	21,021	3,596	7,854	5,840	16,346
Reserves, cash, and bank balances	3,512,516	953,728	597,703	1,388,984	1,274,572	2,543,039
Reserve with Federal Reserve Banks	1,892,233	429,063	284,529	568,386	524,336	1,431,171
Cash in vault	208,956	49,376	29,378	50,708	60,363	134,944
Demand balances with banks in United States (except private banks and American branches of foreign banks)	917,289	331,667	210,949	613,694	577,920	467,354
Other balances with banks in United States	4,687	269	696	7,389	2,162	9,726
Balances with banks in foreign countries	2,254	49	417	31	564	1,534
Cash items in process of collection	487,097	143,304	71,734	148,776	109,227	498,310
Due from own foreign branches						
Bank premises owned and furniture and fixtures	75,666	24,835	15,310	24,764	38,962	84,553
Other real estate owned	731	4,559	63	380	1,293	4,188
Investments and other assets indirectly representing bank premises or other real estate	3,546	176	4,625	2,417	3,455	26,122
Customers' liability on acceptances	3,005	865	830	206	332	2,960
Income accrued but not yet collected	27,877	4,376	4,686	4,230	1,690	22,189
Other assets	12,620	2,495	473	2,547	1,866	10,259
Total assets	15,448,983	3,624,738	2,461,665	4,303,302	3,843,910	11,984,373
LIABILITIES						
Demand deposits	11,737,337	2,873,114	1,821,454	3,670,761	3,343,246	7,934,816
Individuals, partnerships, and corporations	7,762,650	1,800,681	1,109,068	2,190,708	2,319,713	5,789,293
United States Government: War loan accounts	1,709,110	301,925	239,760	309,118	284,068	906,130
Other	21,591	10,329	4,755	18,209	21,442	44,555
States and political subdivisions	631,950	142,911	142,980	277,759	171,419	527,252
Banks in United States	1,492,711	599,012	304,431	843,876	506,613	475,181
Banks in foreign countries	16,482	859	2,347	318	4,599	22,857
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	102,843	17,397	18,113	30,773	35,392	169,548
Time deposits	2,854,522	531,626	485,223	389,940	283,664	3,423,132
Individuals, partnerships, and corporations	2,818,006	514,398	480,292	378,417	258,938	3,286,801
United States Government	5,924	6,889	710	3,383	5,412	29,776
Postal savings	500	384	242	263	443	477
States and political subdivisions	24,120	9,491	3,293	2,138	18,032	93,111
Banks in United States	5,972	464	686	5,739	839	11,467
Banks in foreign countries						1,500
Total deposits	14,591,859	3,404,740	2,306,677	4,060,701	3,626,910	11,357,948
Due to own foreign branches						
Bills payable, rediscounts, and other liabilities for borrowed money	400	1,000		225		500
Acceptances outstanding	3,188	885	830	206	332	4,852
Dividends declared but not yet payable	1,222	351	22	501	458	789
Income collected but not yet earned	5,363	1,176	1,777	763	433	6,693
Expenses accrued and unpaid	36,849	6,133	4,847	4,783	4,594	32,062
Other liabilities	10,387	921	416	110	599	10,914
Total liabilities	14,649,268	3,415,206	2,314,569	4,067,289	3,633,326	11,413,758
CAPITAL ACCOUNTS						
Capital	324,373	91,145	60,198	90,934	88,090	223,869
Surplus	281,183	68,793	53,622	78,916	72,542	210,250
Undivided profits	108,577	40,066	22,944	48,965	38,337	82,450
Other capital accounts	85,582	9,528	10,332	17,198	11,615	54,046
Total capital accounts	799,715	209,532	147,096	236,013	210,584	570,615
Total liabilities and capital accounts	15,448,983	3,624,738	2,461,665	4,303,302	3,843,910	11,984,373
MEMORANDA						
Par or face value of capital	324,504	91,409	60,198	90,934	88,090	223,869
Capital notes and debentures	3,798	1,373	222	116	134	334
First preferred stock	25,401	4,979	2,810	2,913	5,744	28,110
Second preferred stock	888	633	117	264	6	22
Common stock	294,417	84,424	57,049	87,641	82,206	195,403
Retirable value of capital: First preferred stock	25,541	5,074	2,810	2,921	6,263	50,890
Second preferred stock	888	643	117	264	6	22
Net demand deposits subject to reserve (see page 14)	8,625,508	2,096,218	1,299,117	2,599,182	2,372,031	6,063,621
Demand deposits adjusted (see page 1)	8,010,346	1,817,685	1,198,427	2,350,464	2,417,297	5,987,783
Number of banks	956	462	459	743	576	273

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 13, 1944, OF BANKS IN EACH CENTRAL ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments						Reserves, cash,		
		Total	Loans (including overdrafts)	U. S. Government direct and guaranteed obligations	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks	6,764	78,027,217	16,134,776	56,771,128	2,818,179	1,990,473	312,661	22,589,160	12,497,119	1,265,179
Reserve bank cities¹	175	39,056,582	8,881,369	27,985,071	1,135,997	878,160	175,985	9,946,153	6,560,143	333,924
1. Boston	11	1,877,422	499,504	1,328,919	24,730	16,998	7,271	499,041	313,799	33,410
2. New York ²	43	20,893,109	4,616,427	15,237,275	490,039	447,225	102,143	4,823,099	3,544,991	113,693
3. Philadelphia	23	2,011,493	416,874	1,437,779	52,017	91,477	13,346	568,820	355,314	25,633
4. Cleveland	4	1,345,921	381,868	934,600	5,563	21,580	2,310	341,022	196,383	20,840
5. Richmond	6	270,795	53,030	200,850	7,135	9,233	547	84,559	48,236	4,013
6. Atlanta	3	293,641	79,878	188,809	16,371	7,873	710	134,390	99,810	2,760
7. Chicago ²	50	5,356,384	1,073,731	3,893,630	211,113	157,715	20,195	1,519,382	901,308	58,636
8. St. Louis	8	864,437	210,704	596,006	22,196	18,824	16,707	266,543	146,761	6,733
9. Minneapolis	4	536,311	94,838	419,579	11,507	9,535	852	175,740	96,588	5,541
10. Kansas City	10	581,628	132,352	407,895	27,454	10,630	3,297	269,887	118,922	5,621
11. Dallas	6	440,348	160,054	272,995	4,155	2,123	1,021	187,680	93,245	3,715
12. San Francisco	7	4,585,093	1,162,109	3,066,734	263,717	84,947	7,586	1,075,990	684,786	53,329
Reserve branch cities¹	136	11,338,292	2,010,694	8,688,216	332,757	253,872	52,753	3,693,735	2,049,598	178,697
2. Buffalo	5	453,547	100,876	334,818	7,549	5,942	4,362	120,011	73,414	7,988
3. Cincinnati	10	580,940	153,519	392,361	20,578	11,763	2,719	194,463	101,621	11,073
4. Pittsburgh	12	1,476,636	217,250	1,136,095	20,094	75,031	28,166	391,210	248,144	13,654
5. Baltimore	10	593,419	87,654	495,937	2,901	5,393	1,534	182,182	99,572	13,355
6. Charlotte	3	124,826	30,210	90,320	2,793	1,302	201	55,825	29,678	1,417
7. Birmingham	2	184,432	29,065	134,927	16,992	2,535	913	70,079	35,878	3,205
8. Jacksonville	4	205,664	51,160	141,447	10,154	2,504	399	101,548	46,767	3,934
9. Nashville	4	212,246	42,131	139,947	24,776	3,223	2,169	73,920	38,904	3,953
10. New Orleans	6	394,455	75,296	295,382	18,361	4,737	679	153,320	92,228	7,120
11. Detroit	6	1,808,038	250,897	1,480,217	18,965	55,743	2,216	508,664	313,387	35,062
12. Little Rock	4	85,981	15,400	61,662	5,953	2,856	110	34,245	17,740	1,256
13. Louisville	6	298,854	62,268	222,988	4,548	8,524	526	111,014	53,531	5,095
14. Memphis	3	246,216	76,816	146,850	18,283	3,738	529	92,072	47,571	4,375
15. Helena	2	27,487	2,307	24,451	393	293	43	8,732	5,259	138
16. Denver	7	301,196	51,021	236,010	5,721	7,997	447	126,531	66,677	4,527
17. Oklahoma City	5	170,933	33,437	118,639	17,271	1,242	344	79,950	37,654	1,507
18. Omaha	6	247,918	38,694	180,246	22,756	5,872	350	97,199	50,009	2,587
19. El Paso	2	63,060	18,603	42,143	2,020	210	84	26,493	11,023	1,069
20. Houston	12	447,366	65,848	363,648	11,358	5,616	896	216,301	106,872	7,452
21. San Antonio	7	175,584	21,180	148,355	4,043	1,724	282	74,437	37,022	2,755
22. Los Angeles	6	1,686,440	343,432	1,281,741	42,985	14,267	4,015	476,263	260,999	17,184
23. Portland	3	623,665	82,889	496,626	15,714	27,698	738	187,442	105,528	12,294
24. Salt Lake City	6	137,223	20,919	109,315	6,248	489	252	64,262	31,868	1,367
25. Seattle	5	792,166	139,822	614,091	32,301	5,173	779	247,569	140,272	16,330
Other reserve cities¹	96	3,813,090	660,985	2,927,886	137,081	79,192	7,946	1,386,689	713,963	81,378
4. Columbus	3	238,270	41,241	166,077	26,138	4,081	733	88,931	44,597	6,347
5. Toledo	4	233,820	26,224	199,014	5,377	2,836	369	74,034	41,209	6,316
6. Washington	17	544,735	94,624	431,436	827	16,401	1,447	194,854	107,782	17,368
7. Savannah	4	216,895	44,044	163,349	5,005	4,192	305	73,678	39,042	4,402
8. Cedar Rapids	1	51,644	6,099	28,441	16,870	150	84	19,372	10,395	1,012
9. Des Moines	2	164,015	29,658	121,261	8,850	4,008	238	51,899	25,098	2,724
10. Dubuque	4	22,912	1,588	19,609	1,112	570	33	6,862	3,774	499
11. Grand Rapids	3	90,355	13,746	64,102	7,871	4,465	171	29,994	14,131	2,698
12. Indianapolis	4	358,463	55,398	269,160	23,174	10,159	572	147,455	71,476	9,458
13. Milwaukee	7	584,802	81,364	483,668	8,376	10,342	1,052	177,815	104,075	7,338
14. Peoria	3	83,969	8,222	70,555	2,495	2,506	191	28,614	15,910	1,388
15. Sioux City	4	54,045	8,900	43,537	759	770	79	22,909	11,283	1,144
16. St. Paul	3	263,065	59,092	193,501	2,360	7,542	570	79,875	41,636	2,210
17. Kansas City, Kansas	2	32,154	9,895	20,490	1,046	674	49	12,090	5,620	345
18. Lincoln	3	77,835	6,008	70,275	917	502	133	30,174	16,249	1,179
19. Pueblo	1	10,829	523	10,132	35	56	83	22,527	3,726	537
20. St. Joseph	4	43,994	7,825	33,872	839	1,380	78	20,053	8,181	732
21. Topeka	4	43,036	7,504	32,326	3,021	110	75	17,025	9,568	730
22. Tulsa	4	171,731	38,982	124,678	5,923	1,784	364	76,572	33,968	2,340
23. Wichita	4	142,204	19,378	117,755	1,719	3,175	177	54,096	24,713	3,411
24. Fort Worth	3	174,409	59,834	109,396	4,623	306	250	77,257	39,162	3,012
25. Galveston	4	43,093	6,873	33,445	1,322	1,322	131	22,994	10,450	1,229
26. Waco	3	32,374	6,469	24,481	1,129	245	50	15,168	7,456	1,009
27. Oden	2	59,955	16,447	40,159	1,961	1,301	87	16,779	10,390	1,621
28. Spokane	3	74,486	11,047	57,167	5,332	315	625	25,662	14,072	2,379
Country banks, by districts	6,357	23,819,253	4,581,728	17,169,955	1,212,344	779,249	75,977	7,562,585	3,173,415	671,180
1. Boston	335	2,459,845	422,889	1,874,986	61,888	90,957	9,125	601,429	290,106	66,506
2. New York	767	4,630,051	885,971	3,404,365	183,109	135,773	20,833	977,084	510,757	104,203
3. Philadelphia	623	2,248,085	441,269	1,539,300	85,580	170,930	11,006	538,087	268,238	63,176
4. Cleveland	674	2,335,531	426,001	1,631,644	153,336	117,115	7,435	703,477	311,599	76,811
5. Richmond	431	1,669,095	385,294	1,173,974	67,484	37,294	5,049	596,513	230,883	61,365
6. Atlanta	291	1,555,066	274,262	1,143,192	117,350	16,821	3,441	677,042	240,469	58,912
7. Chicago	872	3,238,395	520,205	2,379,334	223,094	109,801	5,961	999,550	421,396	89,047
8. St. Louis	441	1,138,216	227,210	800,520	73,060	34,277	3,149	499,854	163,460	31,917
9. Minneapolis	450	1,011,112	173,821	760,530	46,990	27,640	2,131	333,356	141,046	21,489
10. Kansas City	693	1,056,316	221,518	748,982	66,395	16,964	2,457	582,880	293,099	27,192
11. Dallas	539	1,145,506	333,801	728,142	74,450	5,987	3,126	654,242	219,106	40,122
12. San Francisco	241	1,332,035	269,487	984,986	59,608	15,690	2,264	449,071	183,256	30,440

¹ See second paragraph on Table of Contents page.

² Includes both central reserve city and reserve city banks.

RESERVE AND RESERVE CITY¹ AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT
ASSETS [In thousands of dollars]

and bank balances											Federal Reserve district numbers, and reserve cities
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets in-directly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	
5,225,385	40,581	18,632	3,542,264	855,232	70,937	75,214	54,237	169,092	102,354	101,943,443	All member banks
883,261	10,071	15,413	2,143,341	331,962	26,293	37,836	46,302	101,294	63,537	49,609,959	Reserve bank cities ¹
51,220	1,318	196	99,098	19,922	1,404	266	5,745	5,798	13,302	2,422,900	1. Boston
58,524	1,250	11,427	1,093,214	191,785	10,391	5,739	30,490	52,374	24,706	26,031,693	2. New York ²
78,009	1,647	634	107,583	23,520	7,670	5,847	3,837	5,884	7,104	2,634,175	3. Philadelphia
47,791	53	143	75,812	8,733	680	195	195	3,742	784	1,701,272	4. Cleveland
12,857	100	.....	19,353	2,774	88	794	.....	764	308	360,082	5. Richmond
41,590	.....	.....	30,230	4,449	.....	.....	.....	890	557	433,927	6. Atlanta
262,727	1,602	1,801	293,308	20,593	21	611	2,823	16,003	7,746	6,923,563	7. Chicago ²
42,569	50	46	70,384	4,314	3,394	21	418	2,052	1,148	1,142,327	8. St. Louis
34,178	86	149	39,198	544	.....	3,995	27	1,647	82	718,346	9. Minneapolis
80,406	1,128	17	63,793	2,824	169	342	.....	1,064	438	856,352	10. Kansas City
55,562	301	6	34,851	8,765	97	.....	.....	99	316	637,305	11. Dallas
117,828	2,536	994	216,517	43,739	2,379	20,026	2,767	10,977	7,046	5,748,017	12. San Francisco
720,665	5,248	1,282	738,243	116,895	9,116	15,696	4,318	31,041	10,754	15,219,845	Reserve branch cities ¹
14,060	173	365	24,011	10,536	2,137	1,058	21	1,129	1,383	589,822	2. Buffalo
41,200	263	8	40,298	11,506	1,293	41	41	1,674	459	790,376	4. Cincinnati
58,277	.....	60	71,075	21,128	2,862	1,701	37	4,222	1,399	1,899,195	4. Pittsburgh
30,056	1	14	39,184	6,701	62	.....	105	1,627	787	784,883	5. Baltimore
12,883	18	.....	13,849	976	6	.....	600	412	271	182,916	5. Charlotte
18,144	.....	.....	12,852	2,340	433	.....	.....	660	845	258,789	6. Birmingham
31,034	125	7	19,681	3,296	97	65	.....	404	152	311,226	6. Jacksonville
19,338	.....	.....	11,725	2,738	227	.....	24	698	369	290,222	6. Nashville
26,074	454	6	27,438	6,208	310	2,347	1,861	981	526	560,008	6. New Orleans
81,414	59	203	78,539	5,289	10	96	.....	5,390	984	2,328,471	7. Detroit
10,709	.....	.....	4,540	685	.....	.....	93	56	155	121,215	7. Little Rock
25,365	.....	.....	27,023	1,838	555	.....	.....	981	219	413,461	8. Louisville
25,605	33	3	14,485	3,617	61	.....	151	386	207	342,710	8. Memphis
1,809	.....	.....	1,526	298	.....	.....	748	90	.....	37,355	9. Helena
34,017	930	14	20,366	1,022	.....	.....	.....	673	491	429,913	10. Denver
26,735	23	.....	14,031	954	.....	1,815	178	300	48	254,178	10. Oklahoma City
20,673	.....	.....	23,930	2,761	.....	.....	.....	774	219	348,871	10. Omaha
11,417	.....	196	2,788	300	.....	.....	.....	71	53	89,977	11. El Paso
76,059	367	3	25,548	7,731	156	2,976	294	643	194	675,661	11. Houston
22,398	257	23	11,982	3,842	46	.....	.....	326	45	254,280	11. San Antonio
53,984	8	227	143,861	11,914	796	4,617	57	4,951	1,099	2,186,137	12. Los Angeles
25,448	.....	35	44,137	5,959	5	.....	15	1,961	679	819,726	12. Portland
16,249	148	.....	14,631	760	51	1,021	.....	4	87	203,409	12. Salt Lake City
37,717	2,389	118	50,743	4,496	9	.....	93	2,628	83	1,047,044	12. Seattle
399,650	5,444	297	185,957	53,382	1,071	5,509	103	7,766	4,944	5,272,554	Other reserve cities ¹
18,296	.....	13	19,678	5,721	3	840	2	368	25	334,160	4. Columbus
21,978	28	36	4,467	1,644	137	186	.....	686	784	311,291	4. Toledo
50,924	18	67	18,695	14,210	173	1,650	.....	749	884	757,255	5. Washington
13,285	224	5	16,720	4,128	116	.....	36	459	225	295,537	6. Savannah
3,480	.....	.....	4,485	969	.....	.....	.....	.....	.....	71,985	7. Cedar Rapids
19,185	.....	.....	4,892	540	.....	1,917	.....	556	437	219,364	7. Des Moines
1,789	10	.....	840	14	.....	50	.....	2	2	29,842	7. Dubuque
9,270	.....	.....	3,895	1,607	.....	.....	.....	.....	26	121,982	7. Grand Rapids
44,797	.....	24	21,700	3,132	.....	.....	.....	1,042	146	510,238	7. Indianapolis
29,591	851	20	35,940	4,768	.....	158	31	1,480	1,257	770,311	7. Milwaukee
8,945	841	.....	1,530	1,933	.....	.....	.....	147	49	114,712	7. Peoria
7,462	.....	.....	3,020	537	.....	.....	11	91	30	77,623	7. Sioux City
19,982	.....	110	15,937	2,781	.....	600	3	776	24	347,124	9. St. Paul
4,894	.....	.....	1,231	586	.....	.....	.....	3	494	45,327	10. Kansas City, Kansas
10,404	.....	.....	2,342	576	.....	.....	.....	155	1	108,741	10. Lincoln
15,866	2,250	.....	148	125	61	.....	.....	.....	.....	33,542	10. Pueblo
9,274	40	.....	1,826	201	12	94	.....	77	56	64,487	10. St. Joseph
5,973	.....	.....	754	675	.....	14	.....	105	183	61,038	10. Topeka
34,069	800	.....	5,395	3,524	.....	.....	10	364	100	252,301	10. Tulsa
20,014	250	.....	5,708	910	.....	.....	.....	521	53	197,784	10. Wichita
25,053	122	.....	9,908	2,277	340	.....	.....	165	61	254,509	11. Fort Worth
9,961	.....	.....	1,354	1,027	36	.....	.....	.....	7	67,157	11. Galveston
5,632	10	.....	1,061	150	157	.....	.....	.....	.....	47,849	11. Waco
3,366	.....	.....	1,402	835	16	.....	.....	1	68	77,654	12. Ogden
6,160	.....	22	3,029	512	20	.....	10	19	32	100,741	12. Spokane
3,221,809	19,818	1,640	474,723	352,993	34,457	16,173	3,514	28,991	23,119	31,841,085	Country banks, by districts
172,431	663	205	71,518	38,265	2,290	3,317	654	4,195	1,977	3,111,972	1. Boston
257,850	1,028	331	102,915	74,447	10,100	4,596	1,065	8,972	4,670	5,710,985	2. New York
169,684	474	5	36,510	48,225	13,897	3,198	20	1,720	2,646	2,855,878	3. Philadelphia
271,135	3,522	16	40,394	38,975	2,629	1,576	178	1,850	1,714	3,085,930	4. Cleveland
251,049	1,656	.....	51,560	24,676	1,649	667	373	1,389	4,187	2,298,549	5. Richmond
338,823	2,637	245	35,956	24,239	1,069	831	755	2,397	2,030	2,263,429	6. Atlanta
448,629	1,324	206	38,948	36,284	700	714	140	3,166	1,943	4,280,892	7. Chicago
227,419	186	.....	26,872	14,381	549	155	203	901	766	1,605,025	8. St. Louis
154,980	.....	158	15,073	11,687	63	30	52	2,173	367	1,358,840	9. Minneapolis
351,369	1,968	.....	9,252	10,606	138	152	18	194	464	1,650,768	10. Kansas City
371,838	1,105	336	21,735	14,870	461	479	38	386	1,190	1,817,172	11. Dallas
206,602	4,645	138	23,990	16,338	912	458	18	1,648	1,165	1,801,645	12. San Francisco

For footnotes see page 6.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 13, 1944, OF BANKS IN EACH CENTRAL LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
All member banks	78,465,958	52,126,437	11,468,035	3,613,295	9,263,286	936,999	1,057,906	16,164,854	15,645,126	108,667	4,224	346,819	53,668	6,350
Reserve bank cities¹	41,299,217	26,161,795	6,882,323	935,135	5,801,356	916,079	602,529	4,537,554	4,356,465	38,470	316	124,331	11,622	6,350
1. Boston	2,104,118	1,325,507	424,494	77,797	245,805	16,921	13,594	111,191	109,990	1,194	6	1		
2. New York ²	22,829,183	14,543,858	4,035,739	204,443	2,793,325	855,436	396,382	911,084	874,466	6,258	71	24,160	1,350	4,850
3. Philadelphia	2,267,788	1,502,622	364,807	77,386	307,551	6,268	9,154	145,274	136,243	379		8,267	314	
4. Cleveland	1,209,799	846,007	220,746	24,218	100,076	1,783	16,969	395,883	377,256			18,500	127	
5. Richmond	291,208	146,610	54,387	18,506	67,985	55	3,665	47,692	42,219	4,625		842	15	
6. Atlanta	372,237	198,714	49,069	25,995	96,924	20	1,515	35,990	34,923	871	28	5,950	153	
7. Chicago ²	5,733,824	3,569,654	936,285	159,654	1,014,235	13,583	40,413	785,872	779,865	57	5			
8. St. Louis	964,695	559,005	137,881	19,932	243,335	859	3,683	109,681	106,254	3,422	6	2		
9. Minneapolis	621,145	330,561	94,369	24,260	164,892	1,991	5,072	58,307	58,277	28	3			
10. Kansas City	774,322	328,468	63,688	15,696	362,151	273	4,046	41,426	41,382	44				
11. Dallas	557,329	304,090	63,887	13,689	171,229	163	4,271	39,639	38,298	115		1,201	25	
12. San Francisco	3,573,569	2,506,699	436,971	273,559	233,848	18,727	103,765	1,855,515	1,757,298	21,480	197	65,393	9,647	1,500
Reserve branch cities¹	11,673,931	7,746,044	1,433,959	577,008	1,787,664	13,520	115,736	2,613,715	2,530,266	13,216	137	51,897	18,199	
2. Buffalo	597,847	304,909	38,269	25,350	24,335	569	4,415	152,405	150,085			708	1,612	
4. Cincinnati	598,875	403,769	79,986	13,417	97,424	120	4,159	133,550	128,963	80	5	3,550	952	
5. Pittsburgh	1,438,240	1,036,119	170,601	16,562	205,353	283	9,322	208,658	187,181	19	10	16,089	5,359	
6. Baltimore	651,147	380,671	138,132	38,761	89,426	251	3,906	93,232	88,930	398		565	3,339	
7. Charlotte	164,448	69,085	15,676	13,827	65,253		607	8,230	7,602		2		626	
8. Birmingham	210,714	132,913	22,488	24,420	30,333		560	30,504	30,499					
9. Jacksonville	263,919	127,292	21,121	25,022	88,179	77	2,228	31,955	29,064	1,121		460	1,310	
10. Nashville	234,270	104,127	29,571	24,372	75,460		740	39,391	38,248	1,130				
11. New Orleans	462,386	248,629	39,341	43,515	123,493	4,262	3,146	65,894	62,530	1,296	32	2,036		
12. Detroit	1,721,297	1,249,905	254,714	69,661	126,700	2,233	18,084	519,361	518,192	475		204	490	
13. Little Rock	104,146	52,382	9,541	10,390	31,258		575	12,031	11,207	810	6	3	5	
14. Louisville	357,111	194,111	41,259	6,296	113,003		2,442	35,573	34,044	1,474				
15. Memphis	276,848	144,589	24,689	20,383	86,191		996	44,936	44,887			49	55	
16. Helena	31,938	11,845	4,892	5,538	9,480		183	2,877	2,577					
17. Denver	337,569	225,821	29,727	11,096	67,756	45	3,124	68,720	65,426	795		31	2,468	
18. Oklahoma City	223,359	105,733	23,273	25,045	66,702		2,606	13,332	11,399	585		500	848	
19. Omaha	309,688	155,944	28,807	10,284	112,765		1,888	23,337	23,332		5			
20. El Paso	73,560	46,831	8,839	3,072	13,303	674	841	12,177	12,077					
21. Houston	588,392	400,558	44,113	25,754	109,867	553	7,547	51,682	50,830	15	36	796	100	
22. San Antonio	209,364	140,889	19,700	5,709	40,613	795	1,658	32,892	23,575	974	30	8,313		
23. Los Angeles	1,451,810	1,131,947	186,480	26,637	79,868	2,118	24,760	620,123	605,085	263		14,650	125	
24. Portland	589,038	420,620	73,265	52,771	30,370	381	11,631	194,823	189,363	1,340		3,930	190	
25. Salt Lake City	162,168	106,977	7,163	14,066	33,218	5	739	31,185	31,140		5		40	
26. Seattle	815,797	550,378	122,312	65,060	67,314	1,154	9,579	186,847	184,030	2,141	1		675	
Other reserve cities¹	4,231,524	2,541,475	551,125	340,405	744,947	1,840	51,732	742,673	710,615	8,431	372	14,428	8,827	
4. Columbus	260,862	151,611	25,693	37,747	38,464	64	7,283	54,128	41,911	46	5	10,080	2,086	
5. Toledo	241,030	169,526	45,057	7,874	13,369		5,204	54,827	52,412		60	2,250	105	
6. Washington	574,001	457,179	67,591	71	38,657	935	9,568	132,456	132,007	349	25		75	
7. Savannah	266,604	150,937	41,096	5,710	48,171		690	35,466	34,739	670	11	31	15	
8. Cedar Rapids	59,458	22,027	5,089	2,757	29,430		155	9,151	9,151					
9. Des Moines	187,002	68,362	31,152	40,356	46,188		944	20,179	18,421	1,745	13			
10. Dubuque	17,944	12,155	3,435	1,617	610		127	10,425	10,425					
11. Grand Rapids	65,078	54,157	1,634	5,171	3,680		436	49,318	48,896			196		
12. Indianapolis	421,340	247,419	48,398	49,535	70,266	92	5,630	59,430	54,280	1,462	155		2,226	
13. Milwaukee	617,569	354,885	98,167	62,640	95,765	566	5,546	112,577	111,799			16	762	
14. Peoria	68,306	63,575	8,244	1,580	11,339		1,568	20,250	19,446	54		750		
15. Sioux City	67,249	28,170	5,055	4,862	28,752		410	7,078	7,071		7			
16. St. Paul	283,241	129,077	54,710	30,094	66,502	173	2,685	38,658	38,283	334	41			
17. Kansas City, Kansas	35,947	11,349	3,170	7,769	13,436		223	6,968	6,903				65	
18. Lincoln	97,190	36,164	11,705	10,754	37,634		933	6,110	6,031	75	4			
19. Pueblo	24,012	14,219	2,058	1,463	6,220		52	6,978	6,508				470	
20. St. Joseph	50,518	23,514	3,466	1,876	21,178		484	11,409	11,399		10			
21. Topeka	54,492	24,973	7,411	10,822	11,041		245	3,241	3,015	225	1			
22. Tulsa	220,812	147,661	21,009	17,204	33,010		1,928	14,906	13,396			105	1,405	
23. Wichita	180,889	95,882	23,718	14,754	44,448		2,087	8,918	8,154	749		100	15	
24. Fort Worth	223,667	123,733	22,198	11,218	63,464		3,054	19,038	18,938			900		
25. Galveston	48,062	29,980	3,624	1,493	12,315		650	14,810	13,885		25			
26. Waco	40,170	29,910	4,877	2,615	2,220		548	5,349	5,349					
27. Ogden	52,002	35,016	6,924	5,098	4,477		487	21,533	19,653	1,795	15		70	
28. Spokane	76,079	59,994	5,644	5,325	4,311	10	795	19,470	18,543	927				
Country banks, by districts	21,261,286	15,677,123	2,600,628	1,760,747	929,319	5,560	287,909	8,270,912	8,047,780	48,550	3,399	156,163	15,020	
1. Boston	2,132,427	1,550,256	354,482	101,735	78,955	780	46,219	722,115	715,689	4,164	326	1,620	316	
2. New York	3,317,306	2,276,571	519,353	403,304	63,765	648	53,665	1,939,935	1,914,171	7,114	10	14,779	3,861	
3. Philadelphia	1,564,954	1,223,511	208,957	96,255	11,864		24,367	987,907	952,855	3,699	270	30,778	305	
4. Cleveland	1,848,175	1,467,272	225,614	110,099	19,615		25,575	990,564	941,647	254	726	47,563	374	
5. Richmond	1,630,700	1,139,524	190,287	142,460	133,368		24,881	505,108	487,476	8,377	104	7,512	1,639	
6. Atlanta	1,772,992	1,197,105	214,486	159,998	184,312	1,065	16,026	363,308	337,168	14,529	219	6,815	4,577	
7. Chicago	2,760,270	2,092,341	338,528	234,117	65,746	8	29,530	1,260,881	1,240,460	2,131	325	17,004	961	
8. St. Louis	1,170,314	850,594	98,884	85,910	125,225		9,701	329,405	318,006	1,183	373	9,439	404	
9. Minneapolis	885,130	637,585	90,544	83,088	63,557	183	10,173	385,381	381,161	48	195	3,291	686	
10. Kansas City	1,361,963	1,020,980	109,295	150,996	67,535		13,157	184,595	181,472	913	240	1,502	468	
11. Dallas	1,602,702	1,243,722	138,272	107,869	93,602	2,414	16,823	108,077	95,986	4,308	352	6,722	709	
12. San Francisco	1,214,353	977,662	111,926	84,736	21,775	462	17,792	493,636	481,689	1,830	259	9,138	720	

¹ See second paragraph on Table of Contents page.

² Includes central reserve city and reserve city banks.

RESERVE AND RESERVE CITY¹ AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT
LIABILITIES AND CAPITAL ACCOUNTS (In thousands of dollars)

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Reserves for contingencies and other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 14)	Demand deposits adjusted (see page 1)	Federal Reserve district numbers, and reserve cities
94,630,812	99,655	62,590	523,098	95,316,155	2,434,828	2,784,041	966,625	441,794	6,627,288	58,488,849	53,255,374	All member banks
45,836,771	71,100	53,841	401,005	46,362,717	1,099,887	1,503,626	429,518	214,211	3,247,242	31,464,420	25,556,118	Reserve bank cities ¹
2,215,309		6,620	15,021	2,236,950	56,953	90,972	22,611	15,414	185,950	1,531,780	1,317,800	1. Boston
23,740,267	67,800	34,536	290,802	24,133,405	585,648	971,002	255,836	85,802	1,898,288	17,677,466	14,051,469	2. New York ²
2,413,062	3,300	4,365	9,286	2,430,013	61,544	93,691	37,266	11,661	204,162	1,717,592	1,481,579	3. Philadelphia
1,605,682		195	10,990	1,616,867	49,640	19,625	5,329	9,811	84,405	866,628	811,382	4. Cleveland
338,900			1,239	340,139	7,500	6,450	3,505	2,488	19,943	205,210	149,428	5. Richmond
408,227			1,415	409,642	8,850	9,350	3,214	2,871	24,285	252,433	195,994	6. Atlanta
6,519,696		3,006	36,827	6,559,529	144,666	142,123	30,981	46,264	364,034	4,243,691	3,476,413	7. Chicago ²
1,074,376		434	3,531	1,078,341	30,850	15,935	14,737	2,464	63,986	715,920	512,236	8. St. Louis
679,452		27	2,378	681,857	12,300	16,100	4,549	3,540	36,489	453,501	320,695	9. Minneapolis
815,748			1,169	816,917	13,800	13,725	9,029	2,881	39,435	567,161	284,417	10. Kansas City
596,968			1,237	598,205	15,650	15,250	7,086	1,114	39,100	407,068	287,199	11. Dallas
5,429,084		4,658	27,110	5,460,852	112,486	109,403	35,375	29,901	287,165	2,825,970	2,667,506	12. San Francisco
14,287,646	400	5,096	51,807	14,344,949	288,088	394,457	119,490	72,861	874,896	8,811,231	7,700,545	Reserve branch cities ¹
550,252		21	978	551,251	18,900	15,310	2,950	1,411	38,571	321,712	310,663	2. Buffalo
732,425		41	3,409	735,875	22,575	21,450	8,231	2,245	54,501	437,753	381,047	4. Cincinnati
1,646,898		37	6,868	1,653,803	35,988	165,874	19,638	23,892	245,392	1,139,972	990,928	4. Pittsburgh
744,379		105	2,849	747,333	14,062	15,513	5,787	2,188	37,550	444,527	384,154	5. Baltimore
172,678		600	689	173,967	2,000	4,000	1,810	1,139	8,949	122,225	69,670	5. Charlotte
241,218			858	242,076	8,872	3,692	2,864	1,285	16,713	158,411	145,041	6. Birmingham
295,874			986	296,860	6,106	5,578	1,082	1,606	14,366	192,762	134,861	6. Jacksonville
273,661		24	794	274,479	8,300	4,400	1,782	1,261	15,743	174,917	117,514	6. Nashville
528,280		2,634	1,393	532,307	10,608	11,022	4,394	1,677	27,701	370,402	267,852	6. New Orleans
2,240,658	400	93	6,229	2,247,287	32,865	24,345	15,115	8,859	81,184	1,310,314	1,259,111	7. Detroit
116,177			252	116,522	1,623	2,047	516	507	4,693	79,574	58,807	8. Little Rock
392,684			1,421	394,105	7,050	9,250	2,425	631	19,356	264,758	175,826	8. Louisville
321,784		155	1,733	323,672	6,000	9,000	3,621	417	19,038	213,213	151,483	8. Memphis
34,815		748	50	35,613	850	557	284	51	1,742	23,735	16,040	9. Helena
406,289			906	407,195	6,710	7,285	6,669	2,054	22,718	255,492	219,675	9. Denver
236,691		178	641	237,510	7,400	4,050	4,817	401	16,668	159,947	119,353	9. Oklahoma City
333,025			526	333,551	5,800	5,857	1,657	2,006	15,320	237,404	144,186	10. Omaha
85,737			263	86,000	600	2,200	746	431	3,977	51,613	47,956	11. El Paso
640,074		294	1,744	642,112	14,950	11,415	5,741	1,443	33,549	443,457	408,311	11. Houston
242,256			646	242,902	5,235	3,532	1,730	881	11,378	155,598	136,274	11. San Antonio
2,071,933		57	10,945	2,082,935	41,300	40,650	12,068	9,184	103,202	1,068,965	1,039,483	12. Los Angeles
783,861		15	2,834	786,710	10,800	13,800	5,597	2,819	33,016	449,678	440,885	12. Portland
193,353			374	193,727	4,450	2,980	1,635	617	9,682	124,893	107,151	12. Salt Lake City
1,002,644		94	4,419	1,007,157	15,050	10,650	8,331	5,856	39,887	609,909	574,274	12. Seattle
4,974,197		103	14,477	4,988,777	112,435	103,037	45,168	23,137	283,777	3,117,796	2,747,655	Other reserve cities ¹
314,990		2	872	315,864	8,500	6,682	2,439	675	18,296	198,012	176,963	4. Columbus
295,857			1,170	297,027	6,800	5,485	1,152	827	14,264	169,882	178,137	4. Toledo
706,457			1,840	708,297	16,650	20,740	9,983	1,585	48,958	441,911	448,123	5. Washington
282,070		36	793	282,899	6,415	3,520	2,269	434	12,638	178,049	140,617	6. Savannah
68,609			3	68,612	500	2,300	373	200	3,373	46,435	20,454	7. Cedar Rapids
207,181			1,020	208,201	4,950	2,950	1,957	1,306	11,163	134,628	104,770	7. Des Moines
28,369			1	28,370	550	550	214	158	1,472	11,930	13,059	7. Dubuque
114,396			173	114,569	2,800	2,900	1,187	526	7,413	50,344	55,869	7. Grand Rapids
480,770			1,060	481,830	8,975	9,750	7,529	2,154	28,408	308,743	280,884	7. Indianapolis
730,146		31	1,889	732,066	16,240	11,413	5,806	4,786	38,245	456,429	387,131	7. Milwaukee
106,556			274	106,830	3,260	2,900	941	781	7,882	67,850	65,193	7. Peoria
74,327		11	151	74,489	1,500	1,135	334	165	3,134	51,801	30,422	7. Sioux City
321,899		3	2,313	324,215	9,000	10,000	2,240	1,669	22,909	193,654	145,919	9. St. Paul
42,915			108	43,023	1,050	600	342	312	2,304	26,730	18,110	10. Kansas City, Kansas
103,300			318	103,618	2,500	1,400	667	556	5,123	72,935	45,509	10. Lincoln
30,990			51	31,041	500	1,000	333	668	2,501	6,097	15,586	10. Pueblo
61,927			38	61,965	1,100	820	509	93	2,522	36,056	24,048	10. St. Joseph
57,733			94	57,827	1,500	1,005	530	176	3,211	41,176	35,286	10. Topeka
235,718		10	834	236,562	5,645	6,500	1,382	2,212	15,739	160,819	161,398	10. Tulsa
189,807			648	190,455	2,650	3,350	648	681	7,329	132,327	107,015	10. Wichita
242,705			339	243,044	5,000	3,125	1,953	1,387	11,465	167,461	128,097	11. Fort Worth
62,872			28	62,900	1,650	1,302	965	340	4,257	33,375	30,769	11. Galveston
45,519			36	45,555	850	810	437	197	2,294	28,799	32,012	11. Waco
73,535			244	73,779	1,650	1,275	310	640	3,875	40,860	39,199	12. Ogden
95,549		10	180	95,739	2,200	1,525	668	609	5,002	61,493	63,085	12. Spokane
29,532,198	28,155	3,550	55,809	29,619,712	934,418	782,921	372,449	131,585	2,221,373	15,095,402	17,251,056	Country banks, by districts
2,854,542	10,065		8,103	2,873,400	94,603	86,314	39,589	18,066	238,572	1,542,952	1,626,692	1. Boston
5,257,241	12,525	1,065	13,353	5,284,184	192,426	141,650	65,719	27,006	426,801	2,450,552	2,630,625	2. New York
2,552,861	2,676	20	4,298	2,559,855	116,158	122,501	45,394	11,970	296,023	1,156,332	1,307,623	3. Philadelphia
2,838,739	500	182	4,893	2,844,314	100,393	89,549	40,678	10,996	241,616	1,315,773	1,562,552	4. Cleveland
2,135,808		369	4,966	2,141,143	65,700	56,567	24,199	10,940	157,406	1,155,736	1,255,485	5. Richmond
2,136,300	664	755	3,070	2,140,789	51,034	47,798	17,565	6,243	122,640	1,210,183	1,337,173	6. Atlanta
4,021,151		140	6,194	4,027,485	108,067	80,817	44,140	20,383	253,407	1,943,343	2,317,040	7. Chicago
1,499,719	1,000	203	1,644	1,502,566	45,622	32,561	18,767	5,509	102,459	822,753	919,333	8. St. Louis
1,270,511		52	2,321	1,272,884	38,048	26,965	15,871	5,072	85,956	628,227	715,773	9. Minneapolis
1,546,558	225	18	824	1,547,625	42,279	33,324	22,382	5,158	103,143	903,038	1,175,881	10. Kansas City
1,710,779		38	1,791	1,712,608	44,155	34,908	19,679	5,822	104,564	1,084,660	1,346,679	11. Dallas
1,707,989	500	18	4,352	1,712,859	35,933	29,967	18,466	4,420	88,786	881,853	1,056,200	12. San Francisco

For footnotes see page 8.

ALL MEMBER BANKS—ASSETS AND LIABILITIES
ASSETS (In thousands of dollars)

State	Number of banks	Loans and investments						Reserves, cash, and		
		Total	Loans (including overdrafts)	U. S. Government direct and guaranteed obligations	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
Total, all States	6,764	78,027,217	16,134,776	56,771,128	2,818,179	1,990,473	312,661	22,589,160	12,497,119	1,265,179
New England:										
Maine	40	223,214	36,870	170,798	2,900	11,814	832	55,992	26,739	7,017
New Hampshire	53	117,051	27,345	79,142	4,008	6,171	385	33,179	15,180	3,964
Vermont	39	75,270	25,188	40,899	2,579	6,320	284	19,497	8,759	1,817
Massachusetts	154	2,922,064	684,751	2,120,456	43,302	63,135	10,420	742,282	439,325	61,583
Rhode Island	13	421,451	69,178	338,604	3,252	7,368	3,049	84,901	50,134	10,875
Connecticut	63	718,988	103,371	567,114	31,806	14,980	1,717	207,587	84,615	18,908
Middle Atlantic:										
New York	593	23,871,823	5,213,213	17,409,395	600,612	532,697	115,906	5,467,378	3,900,730	177,615
New Jersey	293	2,362,345	431,409	1,737,544	98,926	81,557	12,909	509,784	258,351	56,870
Pennsylvania	765	5,788,831	1,099,736	4,118,097	155,787	362,385	52,826	1,547,705	880,494	112,368
East North Central:										
Ohio	414	3,826,236	856,261	2,696,268	175,062	89,214	9,431	1,123,013	577,724	89,112
Indiana	222	1,150,922	186,554	862,017	63,477	36,843	2,031	404,495	176,242	33,997
Illinois	466	6,698,562	1,259,079	4,903,221	304,383	209,159	22,720	1,994,532	1,093,528	91,628
Michigan	229	2,830,903	428,932	2,199,683	105,593	92,550	4,145	774,375	437,523	66,006
Wisconsin	154	1,136,863	171,254	893,287	37,003	33,124	2,195	341,213	164,885	19,656
West North Central:										
Minnesota	209	1,230,816	232,792	925,540	39,280	30,772	2,432	381,535	189,860	16,255
Iowa	162	650,591	118,511	466,222	52,061	12,697	1,100	234,659	104,958	14,517
Missouri	169	1,902,486	444,964	1,321,988	71,749	42,129	21,656	704,227	331,940	24,107
North Dakota	42	105,491	13,899	87,654	2,279	1,487	172	34,976	15,375	1,748
South Dakota	60	136,684	28,078	100,328	7,116	915	247	49,102	22,489	2,843
Nebraska	146	503,137	79,996	383,494	29,408	9,381	858	222,685	102,923	7,309
Kansas	213	494,697	87,568	375,562	22,528	8,123	916	238,664	90,019	10,377
South Atlantic:										
Delaware	17	244,269	35,367	190,748	6,404	10,575	1,175	49,126	27,372	2,980
Maryland	79	789,167	126,125	638,146	6,850	15,920	2,126	236,018	123,208	19,845
District of Columbia	18	549,915	96,251	434,638	827	16,743	1,456	196,250	108,422	17,563
Virginia	194	844,492	207,985	583,842	28,731	21,218	2,716	285,739	128,304	27,829
West Virginia	106	360,873	71,320	266,721	13,419	8,215	1,198	129,723	49,748	13,074
North Carolina	54	515,529	121,265	360,221	24,986	7,936	1,121	192,853	78,033	12,844
South Carolina	28	206,624	43,338	149,459	11,032	2,376	419	89,954	33,201	8,169
Georgia	62	676,663	169,630	463,127	28,421	13,970	1,515	279,278	121,645	14,442
Florida	60	700,084	116,995	538,241	36,269	7,205	1,374	316,718	123,212	22,907
East South Central:										
Kentucky	112	542,657	111,085	400,944	15,204	14,019	1,405	216,678	93,823	13,086
Tennessee	76	781,878	168,587	534,140	64,390	11,373	3,388	308,658	139,202	19,782
Alabama	83	540,620	109,717	368,025	53,433	7,759	1,686	216,798	86,370	16,515
Mississippi	25	139,511	22,496	96,726	19,411	527	351	69,408	23,944	4,228
West South Central:										
Arkansas	65	252,589	48,029	178,431	20,690	4,875	564	120,004	45,836	6,373
Louisiana	39	626,191	118,528	461,245	39,214	5,543	1,661	265,041	130,714	16,094
Oklahoma	214	595,933	140,691	395,187	53,697	4,963	1,395	310,973	118,627	11,317
Texas	534	2,346,898	631,148	1,602,790	91,238	16,733	4,989	1,172,188	491,616	54,306
Mountain:										
Montana	69	195,632	26,183	160,833	4,926	3,329	361	79,816	36,861	4,295
Idaho	26	173,186	28,047	139,888	4,391	613	247	64,099	26,617	4,019
Wyoming	36	73,530	17,924	51,702	2,584	1,145	175	43,983	13,998	2,617
Colorado	92	470,885	81,675	365,614	10,818	11,937	841	236,026	99,123	9,873
New Mexico	27	91,189	21,261	64,790	3,599	1,405	134	47,555	17,062	2,963
Arizona	7	158,461	39,229	116,683	1,799	597	153	60,451	24,877	4,833
Utah	34	240,471	53,122	175,712	9,106	2,072	459	97,258	48,212	3,897
Nevada	8	77,462	14,264	59,192	3,601	321	84	23,167	11,309	1,913
Pacific:										
Washington	56	1,108,491	194,866	852,621	52,171	7,065	1,768	351,240	187,089	24,498
Oregon	32	700,605	91,838	560,003	19,897	28,021	846	213,786	116,243	14,109
California	112	6,854,987	1,628,861	4,764,146	337,960	111,197	12,823	1,744,611	1,020,658	82,236
Mutual Savings Banks ¹	3	9,592	2,592	5,536	1,139	294	31	1,963	776	127

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	16	140,771	24,310	113,108	1,229	1,833	291	42,968	20,847	4,248
New Jersey—Dist. No. 2	206	1,964,113	365,751	1,453,955	78,856	54,410	11,141	409,848	207,585	44,021
Kentucky—Dist. No. 4	58	149,398	31,752	107,658	6,655	2,707	626	63,680	23,964	4,735
Pennsylvania—Dist. No. 4	223	2,171,754	342,618	1,615,355	44,664	137,700	31,417	589,860	335,080	39,388
West Virginia—Dist. No. 4	12	63,730	15,472	40,510	4,705	2,785	258	16,584	6,785	1,806
Louisiana—Dist. No. 6	28	513,150	93,813	382,820	30,562	5,029	926	207,771	112,662	12,395
Mississippi—Dist. No. 6	16	120,741	19,624	83,562	16,770	478	307	60,242	20,872	3,549
Tennessee—Dist. No. 6	65	511,141	86,057	371,278	43,554	7,444	2,808	203,170	88,337	14,478
Indiana—Dist. No. 7	168	1,000,812	159,251	750,191	57,611	32,059	1,700	343,014	158,349	28,965
Illinois—Dist. No. 7	322	6,363,205	1,200,966	4,667,837	278,060	194,306	22,036	1,871,529	1,046,462	84,049
Michigan—Dist. No. 7	188	2,748,116	416,838	2,139,694	100,842	86,790	3,952	750,310	427,157	63,851
Wisconsin—Dist. No. 7	116	1,050,298	154,242	829,570	34,105	30,377	2,004	313,004	155,307	17,574
Missouri—Dist. No. 10	44	689,604	150,746	488,915	32,614	13,712	3,617	322,639	137,468	8,049
New Mexico—Dist. No. 10	8	60,284	11,527	44,709	2,834	1,136	78	20,337	8,134	1,469
Oklahoma—Dist. No. 10	204	587,637	137,701	391,304	52,311	4,952	1,369	304,650	116,721	11,014
Arizona—Dist. No. 12	5	135,861	35,154	99,257	740	591	119	48,878	21,043	4,272

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

OF BANKS ON APRIL 13, 1944, 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 in-directly representing real estate	Custom-ers' liability on accept-ances	Income accrued but not collected	Other assets	Total assets	
5,225,385	40,581	18,632	3,542,264	855,232	70,937	75,214	54,237	169,092	102,354	101,943,443	Total, all States
17,526	17	81	4,612	2,051	143	427	.....	228	236	282,291	New England:
40,736	3	6	3,290	1,848	82	127	.....	6	94	152,387	Maine
7,204	20	19	1,678	1,144	100	.....	.....	124	63	96,198	New Hampshire
107,903	1,464	217	131,790	35,511	2,677	1,036	5,751	7,960	14,310	3,731,591	Vermont
13,712	85	64	10,031	7,498	347	1,985	648	958	349	518,137	Massachusetts
76,705	392	124	26,843	12,918	644	11	8	892	278	941,326	Rhode Island
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Connecticut
203,997	1,966	11,992	1,171,078	243,232	16,433	9,561	31,423	57,998	29,384	29,727,232	Middle Atlantic:
146,401	569	21	47,572	40,624	9,302	2,391	145	5,007	2,018	2,931,616	New York
343,315	2,836	701	207,991	95,976	22,385	9,848	3,952	11,393	10,990	7,491,080	New Jersey
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pennsylvania
282,054	2,319	214	171,590	48,827	2,666	2,413	296	7,419	2,967	5,013,837	East North Central:
157,252	666	25	36,313	11,946	262	5	31	1,927	733	1,570,321	Ohio
485,517	2,464	1,802	319,593	35,437	385	1,022	3,095	17,151	8,579	8,758,763	Indiana
178,968	472	407	90,999	20,715	181	271	40	6,554	1,464	3,634,503	Illinois
112,200	1,229	20	43,223	11,713	92	285	31	2,171	1,711	1,494,079	Michigan
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Wisconsin
114,264	180	338	60,638	7,503	7	4,609	32	3,395	229	1,628,126	West North Central:
97,194	14	.....	17,976	4,638	103	1,990	11	800	529	893,321	Minnesota
205,335	1,253	63	141,529	12,353	3,700	468	418	3,461	1,942	2,629,055	Iowa
15,636	29	12	2,176	1,352	.....	.....	22	273	25	142,139	Missouri
21,323	33	.....	2,414	1,698	9	.....	28	379	113	188,013	North Dakota
84,401	.....	.....	28,052	4,711	19	.....	.....	990	246	731,788	South Dakota
128,464	423	.....	9,381	5,116	21	166	.....	635	838	740,137	Nebraska
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Kansas
10,784	117	.....	7,873	1,365	184	683	.....	448	82	296,157	South Atlantic:
52,198	75	14	40,678	9,375	341	14	105	1,650	1,184	1,037,854	Delaware
51,465	18	67	18,695	14,292	173	1,650	.....	749	906	763,915	Maryland
93,772	1,033	.....	34,801	13,183	814	966	84	1,175	1,661	1,148,114	District of Columbia
57,360	361	.....	9,180	5,964	876	476	.....	220	686	498,818	Virginia
66,764	306	.....	34,906	5,485	154	5	885	1,136	695	716,742	West Virginia
42,604	281	.....	5,699	1,935	59	.....	4	143	1,396	300,115	North Carolina
92,051	349	5	50,786	10,323	233	3	36	1,565	946	969,047	South Carolina
136,217	289	40	34,053	12,267	390	65	.....	1,619	898	1,032,041	Georgia
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Florida
81,235	350	.....	28,184	5,501	657	37	62	1,083	340	767,015	East South Central:
115,849	1,815	3	32,007	11,733	460	78	175	1,556	804	1,105,342	Kentucky
93,838	560	212	19,303	7,379	733	823	755	1,007	1,314	769,429	Tennessee
37,727	10	.....	3,499	2,063	109	.....	.....	7	139	211,237	Alabama
60,396	105	.....	7,294	2,348	140	54	93	122	290	375,640	Mississippi
83,065	455	6	34,707	9,866	409	2,525	1,869	1,400	1,415	908,716	West South Central:
158,401	1,771	.....	20,857	7,445	25	1,815	188	694	341	917,414	Arkansas
520,711	2,134	391	103,030	36,436	1,283	3,277	324	1,412	1,224	3,563,042	Louisiana
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oklahoma
34,042	372	67	4,179	2,315	8	6	748	451	35	279,011	Texas
29,028	1,211	.....	3,221	1,454	3	.....	.....	9	178	238,929	Mountain:
25,588	157	.....	1,623	839	7	.....	.....	44	17	118,420	Montana
101,230	3,700	14	22,086	2,895	69	.....	.....	699	554	711,128	Idaho
26,548	163	.....	819	707	67	.....	18	2	9	139,547	Wyoming
24,981	15	173	5,572	1,391	102	45	.....	454	197	221,101	Colorado
28,708	148	1	16,292	1,914	87	1,085	.....	5	162	340,982	New Mexico
6,995	135	.....	2,815	850	6	1	.....	201	63	101,750	Arizona
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Utah
78,562	2,684	188	58,219	7,864	31	2	103	3,052	273	1,471,056	Nevada
37,276	1,151	40	44,967	6,568	26	.....	15	2,018	773	923,791	Pacific:
267,883	4,382	1,305	368,147	64,664	3,933	24,989	2,842	16,450	8,674	8,721,150	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon
1,038	.....	.....	22	75	35	8	.....	.....	.....	11,673	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

10,135	.....	110	7,628	2,783	299	3	8	175	51	187,058	Connecticut—Dist. No. 2
116,302	485	21	41,434	30,753	5,896	1,829	145	4,302	1,324	2,418,210	New Jersey—Dist. No. 2
33,724	350	.....	907	2,516	91	37	62	49	91	215,924	Kentucky—Dist. No. 4
136,505	916	62	77,909	35,467	4,408	2,048	95	4,942	2,016	2,810,590	Pennsylvania—Dist. No. 4
6,394	281	.....	1,318	897	439	.....	.....	132	91	81,873	West Virginia—Dist. No. 4
52,607	455	6	29,646	7,914	408	2,347	1,861	1,123	845	735,419	Louisiana—Dist. No. 6
32,391	5	.....	3,425	1,829	398	5	24	6	114	183,022	Mississippi—Dist. No. 6
81,184	1,782	.....	17,389	7,686	221	.....	.....	1,169	587	724,180	Tennessee—Dist. No. 6
124,291	606	25	30,778	9,545	221	.....	31	1,854	638	1,356,115	Indiana—Dist. No. 7
430,320	2,448	1,802	306,448	31,497	173	1,010	2,892	16,686	8,349	8,295,341	Illinois—Dist. No. 7
168,575	417	407	89,903	19,493	155	271	40	6,541	1,454	3,526,380	Michigan—Dist. No. 7
96,909	1,202	20	41,992	10,493	79	275	31	1,996	1,650	1,377,826	Wisconsin—Dist. No. 7
109,734	1,203	17	66,168	3,473	181	436	.....	1,167	553	1,018,053	Missouri—Dist. No. 10
9,905	150	.....	679	459	63	.....	18	2	1	81,164	New Mexico—Dist. No. 10
154,372	1,756	.....	20,787	7,271	20	1,815	188	693	338	902,612	Oklahoma—Dist. No. 10
18,902	15	.....	4,646	1,239	102	45	.....	454	136	186,715	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
Total, all States	78,465,958	52,126,437	11,468,035	3,613,295	9,263,286	936,999	1,057,906	16,164,854	15,645,126	108,667	4,224	346,819	53,668	6,350
New England:														
Maine	161,186	118,446	21,678	11,089	7,273		2,700	94,586	93,892	201	16	471	6	
New Hampshire	105,717	74,548	15,362	8,019	5,007		2,781	29,801	29,071	308	60	295	67	
Vermont	43,884	36,970	3,124	1,975	837		978	41,125	40,707	131	4	283		
Massachusetts	2,980,520	1,966,070	561,253	119,984	278,419	17,221	37,573	434,310	431,371	2,195	173	428	143	
Rhode Island	351,368	252,289	65,713	18,039	10,416		4,431	126,761	125,813	677	49	122	100	
Connecticut	725,438	527,331	132,173	25,467	26,821		13,646	151,249	149,262	1,862	40	85		
Middle Atlantic:														
New York	24,994,374	16,007,082	4,330,999	526,415	2,846,574	856,373	426,931	2,131,209	2,071,970	11,743		35,912	6,734	4,850
New Jersey	1,739,063	1,246,111	282,077	149,481	33,357		27,757	978,498	968,823	4,365		5,212	98	
Pennsylvania	5,210,510	3,767,092	714,377	163,312	520,601	6,551	38,577	1,490,540	1,420,451	1,466	667	61,977	5,979	
East North Central:														
Ohio	3,444,484	2,454,381	512,587	160,936	260,875	1,967	53,738	1,250,449	1,173,900	237	444	72,501	3,367	
Indiana	1,168,288	807,687	137,159	112,325	97,955	92	13,070	311,285	305,539	1,542	355	25	3,824	
Illinois	7,015,490	4,558,409	1,052,344	216,669	1,121,329	13,583	53,156	1,226,272	1,197,471	1,219	214	27,368		
Michigan	2,441,882	1,759,801	359,619	149,267	143,168	2,242	27,785	1,022,403	1,015,594	1,282	76	4,079	1,372	
Wisconsin	1,024,728	646,571	155,824	102,922	108,413	566	10,432	380,337	378,345	97	53	985	857	
West North Central:														
Minnesota	1,232,526	685,975	190,575	80,675	260,406	2,346	12,549	291,968	288,884	379	142	1,902	661	
Iowa	691,399	392,363	81,402	93,720	119,546		4,368	152,188	150,284	1,801	72	31		
Missouri	2,178,527	1,210,381	238,298	72,654	644,590	1,132	11,472	302,364	297,135	3,772	155	1,252	50	
North Dakota	106,423	81,729	9,150	5,100	9,591		853	27,956	27,834		10	97	15	
South Dakota	146,292	102,991	13,231	19,893	9,161		1,016	30,448	29,694	25	8	721		
Nebraska	632,046	377,585	56,880	36,336	156,192		5,053	61,811	61,640	102	25	36		
Kansas	644,997	402,885	65,935	82,158	88,671		5,348	54,207	52,932	1,002	39	63	171	
South Atlantic:														
Delaware	248,555	190,349	47,962	737	3,697		5,810	16,305	16,279	15		11		
Maryland	786,838	489,275	150,714	51,475	90,527	251	4,596	190,311	183,823	1,723	14	1,407	3,344	
District of Columbia	577,344	460,208	67,896	71	38,657	935	9,577	135,324	134,875	349	25		75	
Virginia	797,334	518,972	119,126	39,127	108,850	55	11,204	264,796	250,375	7,009	20	6,476	916	
West Virginia	352,415	247,207	50,004	22,498	28,906		3,800	104,375	102,767	412	90	662	444	
North Carolina	599,264	334,577	69,926	67,609	115,980		11,172	75,878	71,549	2,966	10	360	993	
South Carolina	247,969	176,769	18,993	34,853	14,451		2,903	37,101	34,991	1,290	7	663	150	
Georgia	800,565	486,991	114,389	39,350	156,861	20	2,954	112,154	109,547	2,444	76	109	178	
Florida	867,860	559,928	91,928	72,802	132,748	892	9,562	113,775	100,928	5,144	64	5,999	1,640	
East South Central:														
Kentucky	627,716	417,930	64,010	21,285	120,366		4,125	89,765	86,904	2,332	17	422	90	
Tennessee	865,798	472,312	96,193	71,937	219,129		6,227	176,317	167,529	3,865	64	914	3,945	
Alabama	594,992	392,923	71,329	67,233	60,499	250	2,758	125,103	123,032	1,229	17	375	450	
Mississippi	166,267	86,043	22,448	20,092	36,845		839	33,502	30,723	2,745	30	4		
West South Central:														
Arkansas	310,150	206,125	25,870	29,348	46,828		1,979	44,011	42,914	820	22	100	155	
Louisiana	742,554	437,186	64,381	69,464	160,849	4,262	6,412	115,626	109,137	4,390	63	2,036		
Oklahoma	791,572	510,478	71,544	85,703	115,549		8,298	61,646	56,577	1,291	138	1,284	2,356	
Texas	3,108,029	2,153,043	287,670	157,434	474,532	3,796	31,554	251,937	227,234	5,410	433	18,032	828	
Mountain:														
Montana	219,932	157,427	18,022	20,789	21,201		2,493	43,091	42,485	302	17	277	10	
Idaho	182,528	144,713	13,859	17,587	4,667		1,702	45,487	43,753	1,612	17		105	
Wyoming	89,830	63,093	6,898	10,630	8,328		881	20,204	19,317	52	22	587	226	
Colorado	554,825	397,442	47,250	28,415	76,661	45	5,012	116,242	112,355	795	5	144	2,943	
New Mexico	116,559	136,056	8,800	16,888	7,357		1,469	36,768	16,985	102	11	1	6	
Arizona	178,725	136,056	20,213	15,428	2,916	899	3,213	35,154	35,031		26	87	10	
Utah	249,638	170,078	16,415	23,104	38,236	5	1,800	73,128	71,129	1,795	20	74	110	
Nevada	69,768	50,285	6,872	9,822	750		2,039	26,315	26,180	108		27		
Pacific:														
Washington	1,114,211	786,444	146,732	91,414	75,981	1,166	12,474	291,455	287,565	3,075	21	104	690	
Oregon	667,479	484,673	80,856	58,108	31,395	381	12,066	215,608	209,146	1,443	15	4,804	200	
California	5,498,099	4,037,168	667,975	313,656	321,318	21,209	136,773	2,743,372	2,621,384	21,743	378	88,015	10,352	1,500
Mutual Savings Banks	3		3					10,571	10,565			0		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	131,568	99,891	20,327	5,041	4,013		2,296	44,526	44,437	16	10	63		
New Jersey—Dist. No. 2	1,418,394	1,018,365	242,033	101,641	30,838	280	25,235	827,689	822,315	1,613		3,672	89	
Kentucky—Dist. No. 4	155,845	126,930	15,907	8,905	3,342		761	41,621	41,184	7	1	399	30	
Pennsylvania—Dist. No. 4	1,946,992	1,459,054	228,617	38,248	207,402	283	13,388	524,473	494,140	155	326	24,483	5,369	
West Virginia—Dist. No. 4	49,660	33,939	10,586	1,828	2,682		625	21,067	20,146		35	649	237	
Louisiana—Dist. No. 6	597,925	345,302	51,299	63,192	130,115	4,262	3,755	95,965	89,486	4,390	53	2,036		
Mississippi—Dist. No. 6	142,409	68,568	19,673	16,884	36,498		786	36,768	28,000	2,745	23			
Tennessee—Dist. No. 6	559,371	306,005	68,554	49,571	130,151		5,090	124,743	116,178	3,865	62	851	3,787	
Indiana—Dist. No. 7	1,008,796	693,568	120,452	100,902	83,040	92	10,742	269,328	263,717	1,542	311	15	3,743	
Illinois—Dist. No. 7	6,686,813	4,351,293	1,026,941	201,662	1,042,616	13,583	50,718	1,122,026	1,101,461	1,206	53	19,306		
Michigan—Dist. No. 7	2,390,909	1,723,822	353,704	141,379	142,515	2,241	27,248	973,799	967,217	1,280	21	3,909	1,372	
Wisconsin—Dist. No. 7	959,420	601,604	148,202	94,287	104,994	566	9,767	337,181	335,327	95	43	859	857	
Missouri—Dist. No. 10	905,888	411,842	72,541	23,475	392,383	273	5,374	63,404	63,277	41	23	23	40	
New Mexico—Dist. No. 10	64,407	36,792	6,940	13,268	6,384		1,023	13,309	13,197	100	11	1		
Oklahoma—Dist. No. 10	778,768	501,069	70,883	83,477	115,257		8,082	60,763	55,699	1,291	138	1,284	2,351	
Arizona—Dist. No. 12	153,093	115,932	17,976	13,561	2,834	96	2,694	27,767	27,644		26	87	10	

ON JANUARY 13, 1944, BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Reserves for contingencies and other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 14)	Demand deposits adjusted (see page 1)	State
94,630,812	99,655	62,590	523,098	95,316,155	2,434,828	2,784,041	966,625	441,794	6,627,288	58,488,849	53,255,374	Total, all States
255,772	1,680		405	257,857	10,136	8,608	4,718	972	24,434	118,375	127,623	New England:
135,518	570		88	136,176	6,166	5,800	3,232	1,013	16,211	77,364	82,058	Maine
85,009	165		259	85,433	4,704	3,152	2,089	820	10,765	32,333	38,245	New Hampshire
3,414,830	5,100	6,626	18,290	3,444,846	97,754	123,692	40,733	24,566	286,745	2,185,309	1,991,837	Vermont
478,129	2,250	684	2,023	483,086	11,904	16,599	3,330	3,218	35,051	264,088	264,728	Massachusetts
876,687	300	8	2,381	879,376	26,259	22,593	9,318	3,780	61,950	490,996	539,601	Rhode Island
												Connecticut
27,125,583	74,000	35,469	299,878	27,534,930	717,705	1,072,053	300,268	102,276	2,192,302	19,332,673	15,789,350	Middle Atlantic:
2,717,561	7,175	145	5,989	2,730,870	93,079	63,290	28,805	15,572	200,746	1,269,675	1,375,777	New York
6,701,050	4,445	4,484	20,530	6,730,509	219,574	388,608	105,940	46,449	760,571	3,951,700	3,760,990	New Jersey
												Pennsylvania
4,694,933	300	296	19,019	4,714,548	143,071	98,395	38,250	19,573	299,289	2,483,441	2,497,465	East North Central:
1,479,573		31	2,314	1,481,918	36,609	28,746	17,312	5,736	88,403	843,833	896,769	Ohio
8,241,762		3,278	39,328	8,284,368	189,402	178,189	51,120	55,684	474,395	5,164,236	4,508,641	Indiana
3,464,285	400	40	8,901	3,473,626	68,705	48,642	27,367	16,163	160,877	1,817,474	1,845,854	Illinois
1,405,065		31	2,876	1,407,972	37,064	26,634	14,451	7,958	86,107	717,824	716,702	Michigan
												Wisconsin
1,524,494		32	5,754	1,530,280	37,875	37,939	14,315	7,717	97,846	868,767	718,561	West North Central:
843,587		11	1,431	845,029	18,706	17,162	8,458	3,966	48,292	498,377	472,475	Minnesota
2,480,891	1,000	434	5,481	2,487,806	62,865	40,666	31,112	6,606	141,249	1,597,675	1,152,978	Iowa
134,379		22	268	134,669	3,196	2,520	1,342	412	7,470	79,970	85,506	Missouri
176,740		28	442	177,210	4,787	3,413	1,911	692	10,803	111,075	121,486	North Dakota
693,857			941	694,798	15,510	12,303	5,401	3,776	36,990	464,923	390,922	South Dakota
699,204	25		965	700,194	17,063	13,461	7,301	2,118	39,943	446,642	481,010	Nebraska
												Kansas
264,860	681		724	266,265	8,276	16,434	4,823	359	29,892	183,065	189,023	South Atlantic:
977,149		105	3,093	980,347	22,021	22,529	8,958	3,999	57,507	544,977	504,668	Delaware
712,668			1,855	714,523	16,842	20,840	9,998	1,712	49,392	444,413	451,161	Maryland
1,062,130		84	3,183	1,065,397	34,374	28,170	14,267	5,906	82,717	561,024	534,502	District of Columbia
456,790			813	457,603	17,275	15,795	6,540	1,605	41,215	237,301	264,325	Virginia
675,142		885	2,416	678,443	13,215	15,416	5,318	4,350	38,299	429,988	378,452	West Virginia
285,070			556	285,626	6,175	4,774	2,320	1,220	14,489	183,566	208,826	North Carolina
112,719	264	36	2,518	915,537	22,512	18,789	8,146	4,063	53,510	550,777	478,509	South Carolina
981,635			2,080	983,715	20,355	19,606	5,477	2,888	48,326	615,778	608,239	Georgia
												Florida
717,481	200	62	1,621	719,364	18,711	19,844	7,068	2,028	47,651	457,141	415,156	East South Central:
1,042,115		179	3,019	1,045,313	24,980	22,814	8,813	3,422	60,029	626,051	518,469	Kentucky
720,095	400	755	1,631	722,881	20,164	15,634	7,986	2,764	46,548	418,063	443,611	Tennessee
199,769			199	199,968	5,205	4,698	896	470	11,269	105,340	103,475	Alabama
												Mississippi
354,161		93	399	354,653	8,288	7,229	4,291	1,179	20,987	218,351	230,158	West South Central:
858,180		2,642	2,450	863,272	18,339	17,335	7,223	2,547	45,444	564,714	478,355	Arkansas
853,218		188	1,703	855,109	24,323	20,264	13,913	3,805	62,305	544,605	583,622	Louisiana
3,359,966		324	5,155	3,365,445	82,600	67,439	36,502	11,056	197,597	2,216,550	2,239,001	Oklahoma
												Texas
263,023		748	292	264,063	6,799	4,967	2,684	498	14,948	164,026	176,530	Mountain:
228,015			317	228,332	4,610	3,454	1,558	975	10,597	137,398	160,778	Montana
110,034	200		107	110,341	2,871	2,913	1,843	452	8,079	56,316	72,981	Idaho
671,067			1,134	672,201	12,845	12,938	9,653	3,491	38,927	388,235	408,783	Wyoming
133,664		18	10	133,692	2,305	2,128	555	867	5,855	81,785	99,583	Colorado
213,879			848	214,727	2,700	2,379	1,009	286	6,374	129,740	149,125	New Mexico
322,766			636	323,402	7,529	6,016	2,529	1,506	17,580	189,691	178,690	Arizona
96,083			1,067	97,150	1,560	1,244	1,746	50	4,600	54,174	59,331	Utah
												Nevada
1,405,666		104	5,138	1,410,908	23,324	17,703	12,168	6,953	60,148	837,346	832,113	Pacific:
883,087		15	2,911	886,013	12,474	15,865	6,526	2,913	37,778	507,988	509,880	Washington
8,241,471	500	4,733	39,660	8,286,364	172,022	164,359	57,042	41,363	434,786	4,223,696	4,119,450	Oregon
												California
10,574			9	10,583		913	140	37	1,090			Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

176,094		8	322	176,424	5,367	3,158	1,220	889	10,634	93,733	99,600	Connecticut—Dist. No. 2
2,246,083	6,325	145	4,933	2,257,486	73,902	52,751	23,017	11,054	160,724	1,023,324	1,103,807	New Jersey—Dist. No. 2
197,466	200	62	124	197,852	7,510	6,627	3,209	726	18,072	105,727	135,689	Kentucky—Dist. No. 4
2,471,465		99	8,726	2,480,290	69,325	199,389	33,891	27,695	336,300	1,507,192	1,432,781	Pennsylvania—Dist. No. 4
70,727		69	333	71,060	3,990	4,254	2,117	452	10,813	31,660	35,074	West Virginia—Dist. No. 4
693,890		2,634	1,648	698,172	14,657	14,277	5,981	2,332	37,247	467,847	382,603	Louisiana—Dist. No. 6
173,177			197	173,374	4,378	4,069	759	442	9,648	89,401	82,813	Mississippi—Dist. No. 6
684,114			1,235	685,373	18,113	12,985	4,821	2,888	38,807	395,291	343,277	Tennessee—Dist. No. 6
1,278,124		24	2,161	1,280,316	30,767	25,069	14,934	5,034	75,799	739,062	774,434	Indiana—Dist. No. 7
7,808,839	3,075	38,758	38,758	7,850,672	176,677	168,459	46,059	53,474	444,669	4,928,050	4,297,225	Illinois—Dist. No. 7
3,364,708	400	40	8,776	3,373,924	64,954	46,409	25,697	15,756	152,456	1,783,614	1,802,546	Michigan—Dist. No. 7
1,296,601		31	2,695	1,299,327	33,275	24,444	13,429	7,352	78,499	676,405	663,666	Wisconsin—Dist. No. 7
969,292			1,305	970,597	17,475	16,184	10,764	3,033	47,456	658,878	374,523	Missouri—Dist. No. 10
77,716		18	5	77,739	1,375	1,194	289	567	3,425	47,698	50,404	New Mexico—Dist. No. 10
839,531		188	1,700	841,419	23,795	19,923	13,714	3,761	61,193	536,490	571,841	Oklahoma—Dist. No. 10
180,860			729	181,589	2,350	1,609	881	286	5,126	113,328	127,541	Arizona—Dist. No. 12

ALL MEMBER BANKS—RESERVE POSITION ON APRIL 13, 1944
[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 ¹			Required ²	Held ³	Excess		
All member banks.....	78,465,958	11,212,379	8,764,730	58,488,849	16,164,854	11,761,937	12,497,119	735,182	15.8	16.7
Central reserve city banks.....	27,917,686	4,855,603	1,581,162	21,480,921	1,396,040	4,379,947	4,325,387	-54,560	19.1	18.9
Reserve city banks.....	29,286,986	3,886,049	3,488,411	21,912,526	6,497,902	4,772,379	4,998,317	225,938	16.8	17.6
Country banks.....	21,261,286	2,470,727	3,695,157	15,095,402	8,270,912	2,609,611	3,173,415	563,804	11.2	13.6
All member banks, by districts:										
Boston.....	4,236,545	768,048	393,765	3,074,732	833,306	572,367	603,905	31,538	14.6	15.5
New York.....	26,544,336	4,544,032	1,550,574	20,449,730	3,003,424	4,123,118	4,129,162	6,044	17.6	17.6
Philadelphia.....	3,832,742	567,068	391,750	2,873,924	1,133,181	573,396	623,552	50,156	14.3	15.6
Cleveland.....	5,596,981	758,560	710,401	4,128,020	1,837,610	856,914	943,553	86,639	14.4	15.8
Richmond.....	3,311,504	441,485	500,410	2,369,609	786,718	451,781	514,131	62,350	14.3	16.3
Atlanta.....	3,563,122	383,075	642,890	2,537,157	602,508	470,971	553,098	82,127	15.0	17.6
Chicago.....	11,737,337	1,709,110	1,402,719	8,625,508	2,854,522	1,779,773	1,892,233	112,460	15.5	16.5
St. Louis.....	2,873,114	301,925	474,971	2,096,218	531,626	401,776	429,063	27,287	15.3	16.3
Minneapolis.....	1,821,454	239,760	282,577	1,299,117	485,223	251,244	284,529	33,285	14.1	15.9
Kansas City.....	3,670,761	309,118	762,461	2,599,182	389,940	489,051	568,386	79,335	16.4	19.0
Dallas.....	3,343,246	284,068	687,147	2,372,031	283,664	426,346	524,336	97,990	16.1	19.7
San Francisco.....	7,934,816	906,130	965,065	6,063,621	3,423,132	1,365,200	1,431,171	65,971	14.4	15.1
Central reserve city banks:										
New York.....	22,753,266	3,990,741	1,146,139	17,616,386	881,329	3,576,157	3,529,593	-46,564	19.3	19.1
Chicago.....	5,164,420	864,862	435,023	3,864,535	514,711	803,790	795,794	-7,996	18.4	18.2
Reserve city banks, by districts:										
Boston.....	2,104,118	422,522	149,816	1,531,780	111,191	313,027	313,799	772	19.1	19.1
New York.....	473,764	47,302	43,670	382,792	182,160	87,488	88,812	1,324	15.5	15.7
Philadelphia.....	2,267,788	364,604	185,592	1,717,592	145,274	352,235	355,314	3,079	18.9	19.1
Cleveland.....	3,748,806	537,687	398,872	2,812,247	847,046	613,272	631,954	18,682	16.8	17.3
Richmond.....	1,680,804	269,130	197,801	1,213,873	281,610	259,671	283,248	23,577	17.4	18.9
Atlanta.....	1,790,130	195,045	268,111	1,326,974	239,200	279,747	312,629	32,882	17.9	20.0
Chicago.....	3,812,647	513,979	481,038	2,817,630	1,078,930	628,262	675,043	46,781	16.1	17.3
St. Louis.....	1,702,800	208,655	220,680	1,273,465	202,221	266,826	265,603	-1,223	18.1	18.0
Minneapolis.....	936,324	152,804	112,630	670,890	99,842	140,169	143,483	3,314	18.2	18.6
Kansas City.....	2,308,798	210,805	401,849	1,696,144	205,345	351,550	375,287	23,737	18.5	19.7
Dallas.....	1,740,544	159,599	293,574	1,287,371	175,587	268,009	305,230	37,221	18.3	20.9
San Francisco.....	6,720,463	803,917	734,778	5,181,768	2,929,496	1,212,123	1,247,915	35,792	14.9	15.4
Country banks, by districts:										
Boston.....	2,132,427	345,526	243,949	1,542,952	722,115	259,340	290,106	30,766	11.4	12.8
New York.....	3,317,306	505,989	360,765	2,450,552	1,939,935	459,473	510,757	51,284	10.5	11.6
Philadelphia.....	1,564,954	202,464	206,158	1,156,332	987,907	221,161	268,238	47,077	10.3	12.5
Cleveland.....	1,848,175	220,873	311,529	1,315,773	990,564	243,642	311,599	67,957	10.6	13.5
Richmond.....	1,630,700	172,355	302,609	1,155,736	505,108	192,110	230,883	38,773	11.6	13.9
Atlanta.....	1,772,992	188,030	374,779	1,210,183	363,308	191,224	240,469	49,245	12.2	15.3
Chicago.....	2,760,270	330,269	486,658	1,943,343	1,260,881	347,721	421,396	73,675	10.9	13.2
St. Louis.....	1,170,314	93,270	254,291	822,753	329,405	134,950	163,460	28,510	11.7	14.2
Minneapolis.....	885,130	86,956	169,947	628,227	385,381	111,075	141,046	29,971	11.0	13.9
Kansas City.....	1,361,963	98,313	360,612	903,038	184,595	137,501	193,099	55,598	12.6	17.8
Dallas.....	1,602,702	124,469	393,573	1,084,660	108,077	158,337	219,106	60,769	13.3	18.4
San Francisco.....	1,214,353	102,213	230,287	881,853	493,636	153,077	183,256	30,179	11.1	13.3

¹ 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.

² 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.

³ 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 APRIL 13, 1944
[In thousands of dollars]

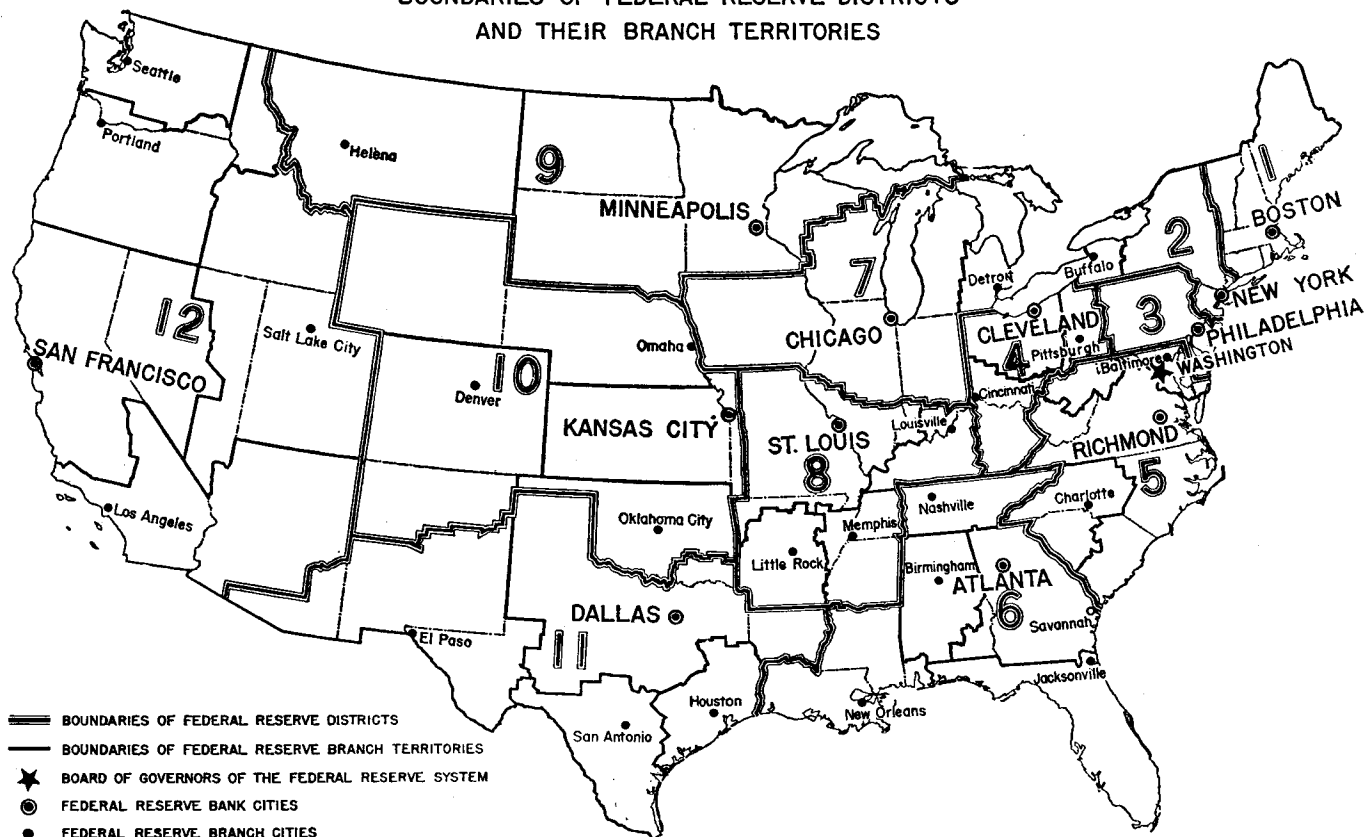
	Central reserve city member banks		Reserve city member banks	Country member banks	All member banks	All national member banks	All State member banks
	New York	Chicago					
Pledged assets (and securities loaned)—Total.....	5,614,980	1,216,000	7,613,891	5,685,604	20,130,475	13,191,016	6,939,459
United States Government obligations, direct and guaranteed pledged to secure liabilities.....	5,397,677	1,205,867	7,314,091	5,368,097	19,285,732	12,659,471	6,626,261
Other assets pledged to secure liabilities.....	20,567		245,849	252,721	519,137	418,035	101,102
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	144,730	5,297	53,602	64,696	268,325	100,960	167,365
Securities loaned.....	52,006	4,836	349	90	57,281	12,550	44,731
Secured and preferred liabilities—Total.....	4,844,372	1,088,868	5,774,089	4,068,195	15,775,524	9,762,050	6,013,474
Deposits secured by pledged assets.....	4,224,726	1,088,218	5,704,652	3,937,903	14,955,499	9,709,876	5,245,623
Borrowings secured by pledged assets.....	33,800		3,700	28,105	65,605	51,600	14,005
Other liabilities secured by pledged assets.....		568	5	378	951	574	377
Deposits preferred under provisions of law but not secured by pledge of assets.....	585,846	82	65,732	101,809	753,469		753,469

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 13, 1944, BY FEDERAL RESERVE DISTRICTS
 [Amounts in thousands of dollars]

	Federal Reserve district												
	Total	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	28,072,363	1,033,638	15,107,367	1,367,465	2,861,726	1,109,637	412,226	2,996,603	852,893	173,334	435,479	182,311	1,539,684
Loans (including overdrafts)	6,200,763	208,975	3,459,529	294,314	618,839	259,004	87,614	524,675	197,513	36,297	102,836	56,499	354,668
United States Government direct and guaranteed obligations	20,176,092	780,664	10,954,077	970,816	2,033,813	795,844	283,198	2,140,032	588,747	126,205	293,738	114,162	1,094,796
Obligations of States and political subdivisions	826,133	10,357	325,219	27,506	81,650	23,542	34,227	193,586	29,560	6,867	29,069	10,707	53,843
Other bonds, notes, and debentures	702,900	27,519	285,193	60,161	96,849	27,089	4,911	133,702	22,541	3,617	8,681	375	32,262
Corporate stocks (including Federal Reserve Bank stock)	166,475	6,123	83,349	14,668	30,575	4,158	2,276	4,608	14,532	348	1,155	568	4,115
Reserves, cash, and bank balances	7,249,281	243,062	3,461,561	330,658	738,142	350,886	178,065	840,682	283,124	62,361	203,989	99,272	457,479
Reserve with Federal Reserve Banks	4,364,387	134,771	2,416,206	205,243	413,154	173,142	74,504	436,963	132,627	26,283	82,909	36,203	232,382
Cash in vault	387,920	23,552	130,836	21,674	60,332	29,437	10,907	63,234	13,563	3,849	5,343	5,916	19,277
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,243,793	53,759	157,813	54,724	169,571	94,155	75,250	258,253	90,889	29,617	78,193	54,198	127,371
Other balances with banks in United States	8,522	347	1,644	1,582	1,022	795	352	1,072	139	194	270	59	1,046
Balances with banks in foreign countries	4,542	59	3,763	5	85	20	5	167	21	14	16		387
Cash items in process of collection	1,240,117	30,574	751,299	47,430	93,978	53,337	17,047	80,993	45,885	2,404	37,258	2,896	77,016
Due from own foreign branches	313		313										
Bank premises owned and furniture and fixtures	314,773	17,968	162,022	23,747	33,540	20,027	6,167	21,434	8,515	1,543	3,308	1,596	14,906
Other real estate owned	40,175	1,811	15,343	10,750	6,490	610	598	475	2,818	28	19	176	1,057
Investments and other assets indirectly representing bank premises or other real estate	25,840	2,978	8,170	7,945	2,872	2,130		1,305	26	10	141	30	233
Customers' liability on acceptances	21,684	611	17,543	4	191	739		225	27	748		8	1,588
Income accrued but not yet collected	66,940	2,459	42,550	2,990	6,387	2,063	774	4,821	1,283	204	816	79	2,514
Other assets	42,956	1,299	23,981	4,391	3,238	2,388	1,057	1,780	1,164	127	585	135	2,811
Total assets	35,834,325	1,303,826	18,838,850	1,747,950	3,652,586	1,488,480	598,887	3,867,325	1,149,850	238,355	644,337	283,607	2,020,272
LIABILITIES													
Demand deposits	27,676,246	911,336	15,701,060	1,367,223	2,420,330	1,115,310	479,843	2,540,566	887,926	156,828	557,830	241,303	1,296,691
Individuals, partnerships, and corporations	18,643,026	674,452	10,222,814	1,028,347	1,800,557	687,767	297,928	1,825,231	569,872	110,330	291,543	190,373	943,812
United States Government: War loan accounts	4,368,403	148,459	2,669,865	239,868	380,653	163,257	62,975	358,912	121,133	14,052	45,348	16,953	146,928
Other	43,088	1,492	18,858	1,373	2,421	3,565	6,296	2,409	2,263	207	565	260	3,379
States and political subdivisions	929,587	38,571	364,763	40,931	73,581	88,108	36,066	137,041	32,862	18,149	33,349	15,268	50,898
Banks in United States	2,786,746	27,996	1,683,641	43,949	128,555	157,362	72,806	182,939	156,353	12,428	182,939	16,024	122,547
Banks in foreign countries	469,402	933	456,955	11	747	107		1,068	468	1	264	112	8,736
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	435,994	19,433	284,164	12,744	33,816	15,144	3,772	33,759	4,975	1,661	3,822	2,313	20,391
Time deposits	5,357,810	280,507	1,546,358	215,158	904,155	268,762	82,328	1,111,086	187,270	65,865	50,346	25,515	620,460
Individuals, partnerships, and corporations	5,223,740	279,310	1,507,383	205,811	859,941	262,284	77,657	1,102,460	185,012	64,710	49,958	24,614	604,600
United States Government	16,605	711	7,338	293	178	2,399	3,965	463	914	307	14	19	4
Postal savings	587	77	5	74	182	30	40	79	23	38	12	16	11
States and political subdivisions	97,129	359	24,123	8,945	42,451	3,027	490	6,828	1,281	762	107	866	7,890
Banks in United States	17,449	50	5,209	35	1,403	1,022	176	1,256	40	48	255		7,955
Banks in foreign countries	2,300		2,300										
Total deposits	33,034,056	1,191,843	17,247,418	1,582,381	3,324,485	1,384,072	562,171	3,651,652	1,075,196	222,693	608,176	266,818	1,917,151
Due to own foreign branches	27,299		27,299										
Bills payable, rediscounts, and other liabilities for borrowed money	43,055	1,400	38,275	1,355			100	400	1,000		25		500
Acceptances outstanding	24,784	647	20,083	4	191	735		252	27	748		8	2,089
Dividends declared but not yet payable	1,196	160	306	250	100	145	29	39	109	4	21	33	
Income collected but not yet earned	12,111	969	5,415	541	1,287	599	340	1,213	303	27	63	11	1,343
Expenses accrued and unpaid	80,796	3,711	42,351	3,754	11,900	2,438	861	7,117	1,659	122	946	246	5,691
Other liabilities	39,381	875	28,118	798	3,655	1,386	98	1,578	749	15	28	28	2,053
Total liabilities	33,262,678	1,199,605	17,409,265	1,589,083	3,341,618	1,389,375	563,599	3,662,251	1,079,043	223,609	609,259	267,144	1,928,827
CAPITAL ACCOUNTS													
Capital	890,848	36,857	471,733	53,221	93,906	38,060	13,929	76,410	36,008	6,631	12,688	7,839	43,566
Surplus	1,158,242	40,148	687,537	75,819	168,807	37,882	14,145	64,014	18,011	4,761	12,235	5,400	29,483
Undivided profits	354,631	14,740	191,440	23,059	27,242	15,505	5,455	33,675	13,624	2,754	7,176	2,915	17,046
Other capital accounts	167,926	12,476	78,875	6,768	21,013	7,658	1,759	30,975	3,164	600	2,979	309	1,350
Total capital accounts	2,571,647	104,221	1,429,585	158,867	310,968	99,105	35,288	205,074	70,807	14,746	35,078	16,463	91,445
Total liabilities and capital accounts	35,834,325	1,303,826	18,838,850	1,747,950	3,652,586	1,488,480	598,887	3,867,325	1,149,850	238,355	644,337	283,607	2,020,272
Net demand deposits subject to reserve (see page 14)	20,826,287	679,046	12,122,083	1,025,201	1,776,128	804,561	324,571	1,843,661	630,019	110,755	397,031	167,256	945,575
Demand deposits adjusted (see page 1)	18,768,490	701,882	10,120,442	1,034,592	1,813,976	737,682	320,719	1,915,038	561,824	127,736	291,456	205,058	938,085
Number of banks	1,722	45	250	82	214	129	53	420	143	102	105	103	76

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



- == BOUNDARIES OF FEDERAL RESERVE DISTRICTS
- BOUNDARIES OF FEDERAL RESERVE BRANCH TERRITORIES
- ★ BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
- FEDERAL RESERVE BANK CITIES
- FEDERAL RESERVE BRANCH CITIES
- FEDERAL RESERVE BANK AGENCY

JANUARY 2, 1943

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM