

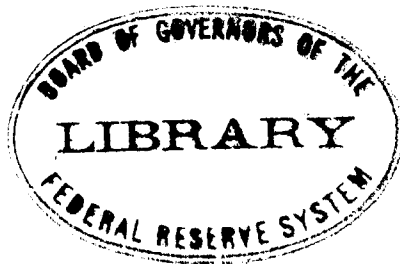


MEMBER BANK CALL REPORT

NUMBER 97

CONDITION OF MEMBER BANKS

JUNE 30, 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 JUNE 30, 1944, COMPARED WITH APRIL 13, 1944, AND
JUNE 30, 1943

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 30, 1944	April 13, 1944	June 30, 1943	April 13, 1944	June 30, 1943
ASSETS					
Loans and investments	83,586,653	78,027,217	67,154,826	+5,559,436	+16,431,827
Loans (including overdrafts)	18,083,742	16,134,776	14,822,576	+1,948,966	+3,261,166
United States Government direct obligations	59,452,067	56,771,128	44,492,693	+3,567,647	+14,939,374
Obligations guaranteed by United States Government	886,708	2,818,179	2,487,018	+15,415	-1,600,310
Obligations of States and political subdivisions	2,833,594	2,818,179	2,876,441	+29,363	-42,847
Other bonds, notes, and debentures	2,019,836	1,990,473	2,127,240	+29,363	-107,404
Corporate stocks (including Federal Reserve Bank stock)	310,706	312,661	348,858	-1,955	-38,152
Reserves, cash, and bank balances	23,796,879	22,589,160	22,310,022	+1,207,719	+1,486,857
Reserve with Federal Reserve Banks	12,812,599	12,497,119	12,093,307	+315,480	+719,292
Cash in vault	1,142,506	1,265,179	1,141,751	-122,673	+755
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,758,042	5,225,385	5,530,094	+532,657	+227,948
Other balances with banks in United States	40,799	40,581	48,480	+218	-7,681
Balances with banks in foreign countries	17,637	18,632	19,077	-995	-1,440
Cash items in process of collection	4,025,296	3,542,264	3,477,313	+483,032	+547,983
Due from own foreign branches	176	12,081	3,580	-11,905	+3,404
Bank premises owned and furniture and fixtures	841,554	855,232	882,776	-13,678	-41,222
Other real estate owned	59,239	70,937	109,233	-11,698	-49,994
Investments and other assets indirectly representing bank premises or other real estate	74,198	75,214	84,774	-1,016	-10,576
Customers' liability on acceptances	51,248	54,237	53,904	-2,989	-2,656
Income accrued but not yet collected	195,765	169,092	146,019	+26,673	+49,746
Other assets	77,822	90,273	76,077	-12,451	+1,745
Total assets	108,683,534	101,943,443	90,821,211	+6,740,091	+17,862,323
LIABILITIES					
Demand deposits	84,328,146	78,465,958	70,150,581	+5,862,188	+14,177,565
Individuals, partnerships, and corporations	30,756,057	52,126,437	47,862,531	-1,370,380	+2,893,526
United States Government: War loan accounts	17,343,991	11,212,379	7,006,232	+6,131,612	+10,337,759
Other	289,668	255,656	229,990	+34,012	+59,678
States and political subdivisions	3,638,179	3,613,295	3,521,860	+24,884	+116,319
Banks in United States	9,903,521	9,263,286	9,648,488	+640,235	+255,033
Banks in foreign countries	936,663	936,999	831,950	-336	+104,713
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	1,460,067	1,057,906	1,049,530	+402,161	+410,537
Time deposits	16,947,405	16,164,854	13,865,508	+782,551	+3,081,897
Individuals, partnerships, and corporations	16,447,652	15,645,126	13,382,304	+802,526	+3,065,348
United States Government	99,596	108,667	64,965	-9,071	+34,631
Postal savings	4,102	4,224	5,875	-122	-1,773
States and political subdivisions	332,927	346,819	341,234	-13,892	-8,307
Banks in United States	51,778	53,668	66,324	-1,890	-14,546
Banks in foreign countries	11,350	6,350	4,806	+5,000	+6,544
Total deposits	101,275,551	94,630,812	84,016,089	+6,644,739	+17,259,462
Due to own foreign branches	209,107	180,943	174,769	+28,164	+34,338
Bills payable, rediscounts, and other liabilities for borrowed money	74,785	99,655	18,183	-24,870	+56,602
Acceptances outstanding	57,802	62,590	60,940	-4,788	-3,138
Dividends declared but not yet payable	42,343	6,044	40,296	+36,299	+2,047
Income collected but not yet earned	35,550	36,578	39,271	-1,028	-3,721
Expenses accrued and unpaid	231,651	219,366	155,457	+12,285	+76,194
Other liabilities	61,150	80,167	64,209	-19,017	-3,059
Total liabilities	101,987,939	95,316,155	84,569,214	+6,671,784	+17,418,725
CAPITAL ACCOUNTS					
Capital	2,441,643	2,434,828	2,376,610	+6,815	+65,033
Surplus	2,856,333	2,784,041	2,578,324	+72,292	+278,009
Undivided profits	966,848	966,625	896,824	+223	+70,024
Other capital accounts	430,771	441,794	400,239	-11,023	+30,532
Total capital accounts	6,695,595	6,627,288	6,251,997	+68,307	+443,598
Total liabilities and capital accounts	108,683,534	101,943,443	90,821,211	6,740,091	17,862,323
MEMORANDA					
Net demand deposits subject to reserve (see page 18)	57,203,316	58,488,849	54,140,078	-1,285,533	+3,063,238
Demand deposits adjusted	51,829,007	53,255,374	48,956,608	-1,426,367	+2,872,399
Number of banks	6,773	6,764	6,703	+9	+70

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, JUNE 30, 1939, TO JUNE 30, 1944

[Amounts in thousands of dollars]

	1939 June 30	1940 June 29	1941 June 30	1942 June 30	1943 June 30	1943 Dec. 31	1944 June 30
ASSETS							
Loans and investments	32,603,419	34,451,007	40,658,948	46,800,225	67,154,826	74,257,603	83,586,653
Loans (including overdrafts)	13,141,068	13,968,770	16,729,381	16,928,316	14,822,576	16,287,520	18,083,742
United States Government direct obligations	10,946,242	11,600,177	14,238,453	21,412,952	44,492,693	50,602,657	59,452,067
Obligations guaranteed by United States Government	2,830,819	3,121,428	3,839,296	2,685,132	2,487,018	2,345,138	886,708
Obligations of States and political subdivisions	2,554,213	2,887,825	2,984,431	2,933,835	2,876,441	2,728,652	2,833,594
Obligations of Government corporations and agencies not guaranteed by United States	380,199	414,151	527,591	585,067	2,127,240	1,972,851	2,019,836
Other bonds, notes, and debentures	2,301,694	2,031,596	1,931,443	1,870,638			
Corporate stocks, (including Federal Reserve Bank stock)	449,184	427,060	408,353	384,285	348,858	320,785	310,706
Reserves, cash, and bank balances¹	17,623,088	22,829,396	22,689,623	21,721,022	22,310,022	23,790,034	23,796,879
Reserve with Federal Reserve Banks	10,010,744	13,750,656	12,959,092	12,295,224	12,093,307	12,835,249	12,812,599
Cash in vault	712,132	788,691	999,433	1,021,745	1,141,751	1,132,172	1,142,506
Demand balances with banks in United States (except private banks and American branches of foreign banks) ¹	4,542,241	5,644,262	6,188,171	5,684,531	5,530,094	5,407,459	5,758,042
Other balances with banks in United States	132,012	107,098	104,487	85,569	48,480	42,508	40,799
Balances with banks in foreign countries	42,887	15,619	9,640	12,425	19,077	20,108	17,637
Cash items in process of collection	2,183,072	1,523,070	2,428,800	2,621,528	3,477,313	4,352,538	4,025,296
Due from own foreign branches	5,776	278	121	275	3,580	9,719	176
Bank premises owned and furniture and fixtures	933,703	916,899	913,030	912,669	882,776	861,253	841,554
Other real estate owned	305,475	246,381	208,477	157,897	109,233	80,654	59,235
Investments and other assets indirectly representing bank premises or other real estate	146,910	124,970	110,642	97,206	84,774	77,164	74,198
Customers' liability on acceptances	101,672	79,191	78,719	58,830	53,904	44,059	51,248
Income accrued but not yet collected	102,595	102,441	105,402	109,348	146,019	170,163	195,765
Other assets	85,491	95,783	92,107	88,383	76,077	80,966	77,822
Total assets	51,908,129	57,846,346	64,857,069	69,945,855	90,821,211	99,371,615	108,683,534
LIABILITIES							
Demand deposits¹	34,153,939	39,659,398	46,016,122	51,168,041	70,150,581	76,932,347	84,328,146
Individuals, partnerships, and corporations	22,448,169	26,396,600	31,428,718	35,646,301	47,862,531	51,820,162	50,756,057
United States Government: War loan accounts					7,006,232	9,185,885	17,343,991
Other	694,001	710,845	618,637	1,724,343	229,990	257,817	289,668
States and political subdivisions	2,531,570	2,528,793	2,940,374	3,230,227	3,521,860	3,601,845	3,638,179
Banks in United States ¹	7,096,824	8,852,375	9,609,657	9,110,454	9,648,488	9,602,817	9,903,521
Banks in foreign countries	593,222	695,744	681,010	746,180	831,950	891,070	936,663
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	790,153	475,041	737,726	710,536	1,049,530	1,572,751	1,460,067
Time deposits	11,719,315	12,069,722	12,495,387	12,236,412	13,865,508	15,330,013	16,947,405
Individuals, partnerships, and corporations:							
Savings deposits	9,662,028	9,985,323	10,353,663	10,357,105			
Certificates of deposit	709,234	670,881	648,517	566,472			
Christmas savings and similar accounts	98,122	113,242	133,419	129,771	13,382,304	14,821,737	16,447,652
Open accounts	593,845	689,535	762,409	619,738			
United States Government	14,140	32,755	36,650	34,465	64,965	115,465	99,596
Postal savings	44,995	25,856	18,115	14,568	5,875	4,652	4,102
States and political subdivisions	441,200	410,049	397,422	400,020	341,234	326,554	332,927
Banks in United States	141,738	134,427	138,090	108,782	66,324	57,555	51,778
Banks in foreign countries	14,013	7,654	7,102	5,491	4,806	4,050	11,350
Total deposits¹	45,873,254	51,729,120	58,511,509	63,404,453	84,016,089	92,262,360	101,275,551
Due to own foreign branches	188,399	177,419	175,129	195,812	174,769	203,508	209,107
Bills payable, rediscounts, and other liabilities for borrowed money	4,662	3,423	2,887	6,007	18,183	39,310	74,785
Acceptances outstanding	120,164	94,195	93,660	68,323	60,940	54,322	57,802
Dividends declared but not yet payable	35,832	36,278	37,152	40,257	40,296	38,713	42,343
Income collected but not yet earned	51,880	61,103	79,695	62,325	39,221	35,992	35,550
Expenses accrued and unpaid	78,451	82,137	92,428	121,830	155,457	185,555	231,651
Other liabilities	59,261	54,919	64,937	56,281	64,209	76,621	61,150
Total liabilities	46,411,903	52,238,594	59,057,397	63,955,288	84,569,214	92,896,381	101,987,939
CAPITAL ACCOUNTS							
Capital	2,390,023	2,357,293	2,358,948	2,379,211	2,376,610	2,416,374	2,441,643
Surplus	2,111,569	2,207,308	2,318,745	2,446,176	2,578,324	2,769,777	2,856,333
Undivided profits	678,033	711,285	768,296	805,612	896,824	865,993	966,848
Reserves for contingencies	276,687	289,600	308,685	318,221	400,239	423,090	430,771
Other capital accounts	39,914	42,266	44,998	41,347			
Total capital accounts	5,496,226	5,607,752	5,799,672	5,990,567	6,251,997	6,475,234	6,695,595
Total liabilities and capital accounts	51,908,129	57,846,346	64,857,069	69,945,855	90,821,211	99,371,615	108,683,534
MEMORANDA							
Par or face value of capital	2,393,808	2,360,314	2,361,495	2,381,083	2,377,812	2,417,531	2,442,563
Capital notes and debentures	42,749	40,556	40,008	37,841	33,950	32,431	31,342
First preferred stock	300,496	259,739	237,349	202,721	189,218	179,834	165,735
Second preferred stock	24,237	19,384	17,862	17,171	15,522	13,311	10,536
Common stock	2,026,326	2,040,635	2,066,276	2,123,350	2,139,122	2,191,955	2,234,950
Retirable value of capital: First preferred stock	368,795	352,596	329,829	290,921	275,677	266,140	251,596
Second preferred stock	29,674	25,435	23,692	23,046	21,217	19,107	16,147
Net demand deposits subject to reserve (see page 18)	27,440,926	32,513,823	37,411,078	42,867,697	54,140,078	57,989,934	57,203,316
Demand deposits adjusted (see note 1, page 1)	23,586,820	27,877,364	32,678,018	36,965,536	48,956,608	52,642,220	51,829,007
Reciprocal bank balances ¹				599,771	478,470		
Number of banks	6,330	6,398	6,556	6,647	6,703	6,738	6,773

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 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	22,669,045	5,124,236	30,943,042	24,850,330	83,586,653	53,342,691	30,243,962
Loans (including overdrafts)	5,479,333	1,064,056	6,760,719	4,779,634	18,083,742	11,213,262	6,870,480
United States Government direct obligations	15,955,696	3,656,973	22,082,238	17,757,460	59,452,067	38,010,666	21,441,401
Obligations guaranteed by United States Government	201,471	30,794	402,181	252,262	886,708	628,887	257,821
Obligations of States and political subdivisions	455,632	203,556	962,545	1,211,861	2,833,594	2,028,741	804,853
Other bonds, notes, and debentures	476,549	150,005	619,708	773,574	2,019,836	1,314,967	704,869
Corporate stocks (including Federal Reserve Bank stock)	100,364	18,852	115,651	75,839	310,706	146,168	164,538
Reserves, cash, and bank balances	5,029,562	1,261,683	9,244,538	8,261,096	23,796,879	15,998,357	7,798,522
Reserve with Federal Reserve Banks	3,454,510	811,108	5,108,548	3,438,433	12,812,599	8,243,583	4,569,016
Cash in vault	85,009	40,771	399,171	617,555	1,142,506	802,786	339,720
Demand balances with banks in United States (except private banks and American branches of foreign banks)	57,436	177,524	1,904,035	3,619,047	5,758,042	4,398,954	1,359,088
Other balances with banks in United States	2,600	1,652	17,915	18,632	40,799	32,248	8,551
Balance with banks in foreign countries	9,828	1,086	4,991	1,732	17,637	11,333	6,304
Cash items in process of collection	1,420,179	229,542	1,809,878	565,697	4,025,296	2,509,453	1,515,843
Due from own foreign branches	176				176		176
Bank premises owned and furniture and fixtures	187,927	17,137	287,800	348,690	841,554	530,397	311,157
Other real estate owned	8,805		21,964	28,470	59,239	25,581	33,658
Investments and other assets indirectly representing bank premises, or other real estate	5,589	233	53,016	15,360	74,198	49,356	24,842
Customers' liability on acceptances	26,578	2,863	18,397	3,410	51,248	33,999	17,249
Income accrued but not yet collected	63,804	15,734	80,261	35,966	195,765	116,385	79,380
Other assets	11,327	5,841	37,676	22,978	77,822	46,078	31,744
Total assets	28,002,813	6,427,727	40,686,694	33,566,300	108,683,534	70,142,844	38,540,690
LIABILITIES							
Demand deposits	24,782,239	5,509,085	31,489,858	22,546,964	84,328,146	54,241,712	30,086,434
Individuals, partnerships, and corporations	13,739,999	3,040,287	18,367,231	15,608,540	50,756,057	32,669,047	18,087,010
United States Government: War loan accounts	6,110,713	1,102,904	6,357,190	3,773,184	17,343,991	10,422,446	6,921,545
Other	39,759	1,738	95,716	152,455	289,668	242,233	47,435
States and political subdivisions	212,595	218,280	1,464,393	1,742,911	3,638,179	2,743,166	895,013
Banks in United States	3,105,445	1,090,011	4,756,885	931,180	9,903,521	6,891,464	3,012,057
Banks in foreign countries	851,852	14,907	64,795	5,109	936,663	471,141	6,465,522
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	721,876	40,958	383,648	313,585	1,460,067	802,215	657,852
Time deposits	896,365	543,904	6,805,631	8,701,505	16,947,405	11,343,537	5,603,868
Individuals, partnerships, and corporations	861,190	543,254	6,566,615	8,476,593	16,447,652	10,977,704	5,469,948
United States Government	6,711		43,795	49,090	99,596	81,213	18,383
Postal savings			821	3,281	4,102	3,520	582
States and political subdivisions	17,469	650	157,737	157,071	332,927	241,571	91,356
Banks in United States	1,145		35,163	15,470	51,778	35,479	16,299
Banks in foreign countries	9,850		1,500		11,350	4,050	7,300
Total deposits	25,678,604	6,052,989	38,295,489	31,248,469	101,275,551	65,585,249	35,690,302
Due to own foreign branches	197,353		11,754		209,107	180,667	28,440
Bills payable, rediscounts, and other liabilities for borrowed money	63,750			11,035	74,785	6,205	68,580
Acceptances outstanding	29,891	3,069	21,362	3,480	57,802	37,863	19,939
Dividends declared but not yet payable	19,662	1,230	13,916	7,535	42,343	27,297	15,046
Income collected but not yet earned	6,002	1,598	17,382	10,568	35,550	23,862	11,688
Expenses accrued and unpaid	75,282	20,210	99,264	36,895	231,651	147,306	84,345
Other liabilities	25,666	6,059	20,132	9,293	61,150	33,531	27,619
Total liabilities	26,096,210	6,085,155	38,479,299	31,327,275	101,987,939	66,041,980	35,945,959
CAPITAL ACCOUNTS							
Capital	581,886	131,000	791,383	937,374	2,441,643	1,549,778	891,865
Surplus	977,665	140,550	931,852	806,266	2,856,333	1,689,350	1,166,983
Undivided profits	264,356	28,082	315,000	359,410	966,848	603,720	363,128
Other capital accounts	82,696	42,940	169,160	135,975	430,771	258,016	172,755
Total capital accounts	1,906,603	342,572	2,207,395	2,239,025	6,695,595	4,100,864	2,594,731
Total liabilities and capital accounts	28,002,813	6,427,727	40,686,694	33,566,300	108,683,534	70,142,844	38,540,690
MEMORANDA							
Par or face value of capital	581,886	131,000	791,383	938,294	2,442,563	1,550,261	892,302
Capital notes and debentures	322		17,302	13,718	31,342		31,342
First preferred stock	8,010		68,478	89,247	165,735	105,273	60,462
Second preferred stock			550	9,986	10,536	6,835	3,701
Common stock	573,554	131,000	705,053	825,343	2,234,950	1,438,153	796,797
Retirable value of capital: First preferred stock	20,025		96,323	135,248	251,596	145,965	105,631
Second preferred stock			550	15,597	16,147	8,237	7,910
Net demand deposits subject to reserve (see page 18)	17,193,911	3,999,421	21,419,479	14,590,505	57,203,316	36,911,080	20,292,236
Demand deposits adjusted (see note 1, page 1)	13,254,291	3,069,983	18,405,394	17,099,339	51,829,007	33,704,975	18,124,032
Number of banks	27	13	355	6,368	6,773	5,036	1,737

¹ See second paragraph on Table of Contents page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 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	83,586,653	4,672,190	28,064,900	4,479,716	6,684,283	3,430,841	3,337,043
Loans (including overdrafts)	18,083,742	983,472	6,515,970	837,408	1,418,314	758,668	791,826
United States Government direct obligations	59,452,067	3,450,344	19,909,023	3,149,581	4,696,118	2,481,443	2,248,104
Obligations guaranteed by United States Government	886,708	24,008	255,468	70,093	63,553	31,522	35,192
Obligations of States and political subdivisions	2,833,594	92,416	643,978	136,153	231,352	81,061	212,463
Other bonds, notes, and debentures	2,019,836	105,803	615,120	262,481	234,200	69,458	40,919
Corporate stocks (including Federal Reserve Bank stock)	310,706	16,147	125,341	24,000	40,746	8,689	8,539
Reserves, cash, and bank balances	23,796,879	1,129,052	6,311,697	1,181,672	1,918,532	1,226,859	1,345,191
Reserve with Federal Reserve Banks	12,812,599	604,353	4,147,154	662,781	1,022,246	553,156	571,108
Cash in vault	1,142,506	89,298	180,403	71,384	125,154	83,133	74,667
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,758,042	257,484	381,352	274,244	518,757	438,610	543,740
Other balances with banks in United States	40,799	1,964	3,807	2,183	3,525	1,492	3,662
Balances with banks in foreign countries	17,637	543	10,461	520	583	211	273
Cash items in process of collection	4,025,296	175,510	1,588,520	170,560	248,267	150,257	151,741
Due from own foreign branches	176		176				
Bank premises owned and furniture and fixtures	841,554	57,438	273,160	68,159	86,890	49,324	46,778
Other real estate owned	59,239	3,415	18,679	17,735	6,329	1,624	1,830
Investments and other assets indirectly representing bank premises or other real estate	74,198	3,437	11,069	8,876	4,303	3,090	3,209
Customers' liability on acceptances	51,248	5,362	27,683	4,152	430	343	2,939
Income accrued but not yet collected	195,765	10,366	78,191	9,602	14,121	5,673	7,389
Other assets	77,822	2,454	17,337	9,486	7,564	7,622	4,181
Total assets	108,683,534	5,883,714	34,802,892	5,779,398	8,722,452	4,725,376	4,748,560
LIABILITIES							
Demand deposits	84,328,146	4,541,455	28,861,832	4,080,992	6,111,041	3,611,977	3,858,593
Individuals, partnerships, and corporations	50,756,057	2,749,834	16,380,448	2,658,911	3,985,718	2,163,778	2,113,110
United States Government: War loan accounts	17,343,991	1,201,097	6,963,178	863,875	1,305,728	768,830	696,773
Other	289,668	12,605	55,724	7,682	11,522	32,398	37,027
States and political subdivisions	3,638,179	178,669	626,089	144,200	217,590	205,737	295,684
Banks in United States	9,903,521	322,938	3,194,049	364,127	514,335	398,997	674,837
Banks in foreign countries	936,663	15,880	853,903	5,909	3,669	1,852	6,815
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	1,460,067	60,432	788,441	36,288	72,479	40,385	34,347
Time deposits	16,947,405	867,310	3,120,442	1,174,953	1,915,643	823,054	638,874
Individuals, partnerships, and corporations	16,447,652	859,637	3,056,015	1,132,806	1,815,671	792,022	605,758
United States Government	99,596	5,478	14,471	3,618	435	15,491	17,200
Postal savings	4,102	323	10	331	752	135	290
States and political subdivisions	332,927	1,275	33,653	37,567	90,110	9,593	10,111
Banks in United States	51,778	597	6,443	631	8,675	5,813	5,515
Banks in foreign countries	11,350		9,850				
Total deposits	101,275,551	5,408,765	31,982,274	5,255,945	8,026,684	4,435,031	4,497,467
Due to own foreign branches	209,107	11,754	197,353				
Bills payable, rediscounts, and other liabilities for borrowed money	74,785	5,255	65,885	1,565		775	50
Acceptances outstanding	57,802	6,256	31,000	4,512	429	343	3,525
Dividends declared but not yet payable	42,343	3,756	20,699	2,767	2,700	1,302	1,614
Income collected but not yet earned	35,550	2,619	9,202	1,870	2,236	1,721	2,090
Expenses accrued and unpaid	231,651	16,188	83,721	11,025	19,401	8,502	6,685
Other liabilities	61,150	3,565	27,969	1,850	5,699	2,066	711
Total liabilities	101,987,939	5,458,158	32,418,103	5,279,534	8,057,149	4,449,740	4,512,142
CAPITAL ACCOUNTS							
Capital	2,441,643	151,309	797,553	178,056	222,686	105,925	99,846
Surplus	2,856,333	180,161	1,140,261	225,087	319,157	105,970	89,924
Undivided profits	966,848	61,357	333,469	75,167	74,235	44,199	30,684
Other capital accounts	430,771	32,729	113,506	21,554	49,225	19,542	15,964
Total capital accounts	6,695,595	425,556	2,384,789	499,864	665,303	275,636	236,418
Total liabilities and capital accounts	108,683,534	5,883,714	34,802,892	5,779,398	8,722,452	4,725,376	4,748,560
MEMORANDA							
Par or face value of capital	2,442,563	151,309	798,164	178,070	222,686	105,925	99,846
Capital notes and debentures	31,342		9,949		13,725	1,312	410
First preferred stock	165,735	6,634	46,669	13,555	12,657	6,215	11,908
Second preferred stock	10,536	1,177	5,167	1,847	350	135	50
Common stock	2,234,950	143,498	736,379	162,668	195,954	98,263	87,478
Retirable value of capital: First preferred stock	251,596	8,676	93,930	21,528	16,252	6,478	13,121
Second preferred stock	16,147	2,427	8,915	2,450	350	135	50
Net demand deposits subject to reserve (see page 18)	57,203,316	2,907,738	19,928,782	2,772,313	4,038,289	2,254,342	2,466,339
Demand deposits adjusted (see note 1, page 1)	51,829,007	2,813,525	16,206,458	2,668,839	4,027,520	2,259,643	2,291,400
Number of banks	6,773	346	815	644	709	468	315

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 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	12,676,990	2,786,898	1,965,968	3,026,562	2,675,497	9,785,765
Loans (including overdrafts)	2,224,334	660,462	355,979	607,259	741,970	2,188,080
United States Government direct obligations	9,373,859	1,880,733	1,484,998	2,151,774	1,766,212	6,859,878
Obligations guaranteed by United States Government	141,312	32,209	18,477	50,499	46,915	117,460
Obligations of States and political subdivisions	541,363	127,378	60,788	157,989	97,354	451,299
Other bonds, notes, and debentures	365,643	64,751	42,073	49,742	17,126	152,520
Corporate stocks (including Federal Reserve Bank stock)	30,479	21,365	3,653	9,299	5,920	16,528
Reserves, cash, and bank balances	3,621,788	939,423	635,061	1,469,242	1,366,954	2,651,408
Reserve with Federal Reserve Banks	1,922,774	422,609	284,940	583,753	535,909	1,501,816
Cash in vault	194,983	46,858	29,066	49,045	61,027	137,488
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,001,908	338,144	245,688	663,490	627,294	467,331
Other balances with banks in United States	4,791	269	644	7,290	2,208	8,964
Balances with banks in foreign countries	1,532	81	446	29	738	2,220
Cash items in process of collection	495,800	131,462	74,277	165,635	139,778	533,589
Due from own foreign branches						
Bank premises owned and furniture and fixtures	74,768	24,678	14,961	24,287	38,653	82,458
Other real estate owned	596	4,261	56	355	1,202	3,157
Investments and other assets indirectly representing bank premises or other real estate	3,233	139	4,570	2,397	3,442	26,433
Customers' liability on acceptances	3,405	1,179	433	351	120	4,851
Income accrued but not yet collected	29,269	4,486	5,120	4,454	2,140	24,954
Other assets	11,003	3,538	529	3,659	1,737	8,712
Total assets	16,421,052	3,764,602	2,626,698	4,531,307	4,089,745	12,587,738
LIABILITIES						
Demand deposits	12,511,453	2,982,858	1,959,450	3,875,285	3,567,445	8,365,765
Individuals, partnerships, and corporations	7,639,976	1,682,303	1,079,007	2,175,145	2,326,737	5,801,090
United States Government: War loan accounts	2,392,763	492,581	394,080	485,249	475,589	1,304,248
Other	26,628	11,870	5,381	19,763	22,613	46,455
States and political subdivisions	701,841	147,822	161,672	273,630	144,741	540,504
Banks in United States	1,609,715	612,741	297,103	888,812	555,985	469,882
Banks in foreign countries	18,024	841	2,614	242	3,444	23,470
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	122,506	34,700	19,593	32,444	38,336	180,116
Time deposits	3,038,785	558,946	510,140	409,734	298,561	3,590,963
Individuals, partnerships, and corporations	3,000,179	541,711	505,604	397,936	273,712	3,466,601
United States Government	6,218	6,889	457	3,645	5,420	20,274
Postal savings	476	376	239	248	443	479
States and political subdivisions	26,092	9,542	3,225	2,102	17,933	91,724
Banks in United States	5,820	428	615	5,803	1,053	10,385
Banks in foreign countries						1,500
Total deposits	15,550,238	3,541,804	2,469,590	4,285,019	3,866,006	11,956,728
Due to own foreign branches						
Bills payable, rediscounts, and other liabilities for borrowed money		1,025		230		
Acceptances outstanding	3,611	1,179	433	351	120	6,043
Dividends declared but not yet payable	2,834	2,037	556	1,016	1,064	1,998
Income collected but not yet earned	5,160	1,210	1,830	737	404	6,471
Expenses accrued and unpaid	32,144	6,309	5,050	5,410	6,119	31,097
Other liabilities	8,316	833	424	82	705	8,930
Total liabilities	15,602,303	3,554,397	2,477,883	4,292,845	3,874,418	12,011,267
CAPITAL ACCOUNTS						
Capital	325,500	91,116	60,196	91,074	90,671	227,711
Surplus	299,494	70,676	54,858	80,607	75,972	214,166
Undivided profits	107,160	38,735	22,964	48,848	36,208	93,822
Other capital accounts	86,595	9,678	10,797	17,933	12,476	40,772
Total capital accounts	818,749	210,205	148,815	238,462	215,327	576,471
Total liabilities and capital accounts	16,421,052	3,764,602	2,626,698	4,531,307	4,089,745	12,587,738
MEMORANDA						
Par or face value of capital	325,557	91,354	60,196	91,074	90,671	227,711
Capital notes and debentures	3,766	1,385	205	146	129	315
First preferred stock	24,386	4,724	2,601	2,793	5,511	28,082
Second preferred stock	778	633	107	264	6	22
Common stock	296,627	84,612	57,283	87,871	85,025	199,292
Retirable value of capital: First preferred stock	24,526	4,818	2,601	2,801	6,003	50,862
Second preferred stock	778	643	107	264	6	22
Net demand deposits subject to reserve (see page 18)	8,622,151	2,020,671	1,245,537	2,560,915	2,324,784	6,061,455
Demand deposits adjusted (see note 1, page 1)	7,968,523	1,733,363	1,185,995	2,315,584	2,370,036	5,988,121
Number of banks	957	466	460	746	577	270

ALL MEMBER BANKS—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	All member banks on selected call dates						
	1939 June 30	1940 June 29	1941 June 30	1942 June 30	1943 June 30	1943 Dec. 31	1944 June 30
Loans	13,141,068	13,968,770	16,729,381	16,928,316	14,822,576	16,287,520	18,083,742
Commercial and industrial loans, including open-market paper.....	5,202,801	5,987,866	7,807,430	8,382,635	6,554,116	7,420,746	7,022,990
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation.....					269,798	461,140	424,693
Other agricultural loans.....	788,451	736,117	737,818	725,589	584,081	561,824	597,864
Loans to brokers and dealers in securities.....	730,774	446,903	574,951	554,047	1,119,938	1,398,236	2,200,119
Other loans for purchasing or carrying securities.....	736,053	667,675	634,684	562,415	602,974	839,330	2,129,738
Real-estate loans: On farm land.....	284,176	295,649	304,527	292,063	260,472	245,598	257,730
On residential property.....	1,775,600	1,978,317	2,253,812	2,441,386	2,435,463	2,418,705	2,373,117
On other properties.....	768,470	794,599	806,832	767,490	655,095	609,907	576,624
Loans to banks.....	58,297	41,877	44,392	28,873	30,866	57,426	60,787
Consumer loans to individuals:							
Retail automobile instalment paper.....					131,222	115,695	121,894
Other retail and repair-modernization instal. loans.....					190,328	156,872	141,377
Personal instalment cash loans.....	2,796,446	3,019,767	3,564,935	3,173,818	231,458	215,534	220,404
Single-payment loans to individuals.....					987,172	995,578	983,785
All other loans (including overdrafts).....					769,638	790,929	972,620
United States Government direct obligations	10,946,242	11,600,177	14,238,453	21,412,952	44,492,693	50,602,657	59,452,067
Treasury bills.....	441,147	796,981	1,126,997	1,508,974	6,278,379	4,360,425	4,465,940
Treasury certificates of indebtedness.....				1,872,130	9,417,977	12,071,167	14,228,404
Treasury notes.....	2,719,567	2,542,666	2,630,705	3,546,373	5,251,448	6,906,023	10,639,918
United States savings bonds.....	781,374	682,227	1,380,038	143,862	161,018	170,761	373,598
Other bonds maturing in 5 years or less.....				1,651,464	5,039,400	5,259,443	5,095,756
Other bonds maturing in 5 to 10 years.....	2,826,145	3,202,398	3,537,901	4,947,976	9,933,996	14,914,737	17,813,415
Other bonds maturing in 10 to 20 years.....	2,889,254	3,775,894	5,057,355	6,621,102	7,155,982	5,563,960	5,357,846
Bonds maturing after 20 years.....	1,288,755	600,011	505,457	1,121,071	1,254,493	1,356,141	1,477,190

	By classes of banks, June 30, 1944						
	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					
Loans	5,479,333	1,064,056	6,760,719	4,779,634	18,083,742	11,213,262	6,870,480
Commercial and industrial loans, including open-market paper.....	2,430,220	709,979	2,787,091	1,095,700	7,022,990	4,492,219	2,530,771
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation.....	64,398	10,033	158,732	191,530	424,693	369,144	55,549
Other agricultural loans.....	44	937	117,826	479,057	597,864	485,464	112,400
Loans to brokers and dealers in securities.....	1,657,361	101,599	408,638	32,521	2,200,119	900,446	1,299,673
Other loans for purchasing or carrying securities.....	751,464	130,333	902,538	345,403	2,129,738	1,321,984	807,754
Real-estate loans: On farm land.....	4	527	60,193	197,006	257,730	184,275	73,455
On residential property.....	52,479	14,737	1,085,443	1,220,458	2,373,117	1,518,928	854,189
On other properties.....	40,950	6,206	239,367	290,101	576,624	329,156	247,468
Loans to banks.....	45,672		13,268	1,847	60,787	31,856	28,931
Consumer loans to individuals:							
Retail automobile instalment paper.....	2,613	3,621	60,940	54,720	121,894	95,385	26,509
Other retail and repair-modernization instal. loans.....	17,424	10,037	67,595	46,321	141,377	105,263	36,114
Personal instalment cash loans.....	21,774	5,476	74,967	118,187	220,404	149,731	70,673
Single-payment loans to individuals.....	190,091	30,143	446,942	316,609	983,785	487,183	496,602
All other loans (including overdrafts).....	204,839	40,428	337,179	390,174	972,620	742,228	230,392
United States Government direct obligations	15,955,696	3,656,973	22,082,238	17,757,160	59,452,067	38,010,666	21,441,401
Treasury bills.....	1,257,891	367,235	1,914,321	926,493	4,465,940	2,849,096	1,616,844
Treasury certificates of indebtedness.....	4,242,399	1,037,973	5,586,014	3,362,018	14,228,404	9,129,933	5,098,471
Treasury notes.....	2,805,474	586,705	3,892,663	3,355,076	10,639,918	6,782,620	3,857,298
United States savings bonds.....	859	2,096	27,072	343,571	373,598	277,443	96,155
Other bonds maturing in 5 years or less.....	1,649,645	354,983	1,764,399	1,326,729	5,095,756	3,245,300	1,850,456
Other bonds maturing in 5 to 10 years.....	4,826,586	694,724	6,400,418	5,891,687	17,813,415	11,095,180	6,718,235
Other bonds maturing in 10 to 20 years.....	1,098,931	466,873	1,982,441	1,809,601	5,357,846	3,527,511	1,830,335
Bonds maturing after 20 years.....	73,911	146,384	514,910	741,985	1,477,190	1,103,583	373,607

¹ See second paragraph on Table of Contents page.

ALL MEMBER BANKS—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, June 30, 1944					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans	18,083,742	983,472	6,515,970	837,408	1,418,314	758,668	791,826
Commercial and industrial loans, including open-market paper.....	7,022,990	438,304	2,712,990	323,573	441,776	196,315	275,915
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation.....	424,693	61,835	64,725	767	2,070	13,409	32,508
Other agricultural loans.....	597,864	8,016	24,111	11,544	19,661	22,231	23,485
Loans to brokers and dealers in securities.....	2,200,119	58,012	1,670,360	44,032	183,315	12,989	12,374
Other loans for purchasing or carrying securities.....	2,129,738	43,278	834,187	38,264	154,920	169,000	229,034
Real-estate loans: On farm land.....	257,730	4,630	12,397	17,169	33,040	19,599	9,678
On residential property.....	2,373,117	116,532	369,632	159,190	280,623	117,224	38,966
On other properties.....	576,624	52,086	116,014	58,833	58,856	45,082	25,119
Loans to banks.....	60,787	2,530	46,108	176	4,223	2,438	2,384
Consumer loans to individuals:							
Retail automobile instalment paper.....	121,894	3,924	7,178	4,426	8,572	4,541	6,665
Other retail and repair-modernization instal. loans.....	141,377	8,572	33,071	10,326	12,956	4,091	4,567
Personal instalment cash loans.....	220,404	15,385	54,464	19,586	21,196	14,293	9,852
Single-payment loans to individuals.....	983,785	103,169	270,319	96,035	88,143	78,749	39,547
All other loans (including overdrafts).....	972,620	67,199	300,414	53,487	108,963	58,707	81,732
United States Government direct obligations	59,452,067	3,450,344	19,909,023	3,149,581	4,696,118	2,481,443	2,248,104
Treasury bills.....	4,465,940	332,004	1,375,643	257,202	350,968	180,620	109,502
Treasury certificates of indebtedness.....	14,228,404	859,920	4,911,946	536,534	1,011,683	511,846	529,028
Treasury notes.....	10,639,918	552,750	3,499,901	463,204	791,510	437,665	505,274
United States savings bonds.....	373,598	17,069	44,830	33,701	40,902	22,330	15,512
Other bonds maturing in 5 years or less.....	5,095,756	240,047	1,872,666	164,782	440,030	186,536	223,585
Other bonds maturing in 5 to 10 years.....	17,813,415	905,540	6,365,565	1,111,319	1,459,592	864,845	666,249
Other bonds maturing in 10 to 20 years.....	5,357,846	396,524	1,527,415	411,533	464,065	225,133	160,643
Bonds maturing after 20 years.....	1,477,190	146,490	311,057	171,306	137,368	52,468	38,311

	By Federal Reserve districts, June 30, 1944—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans	2,224,334	660,462	355,979	607,259	741,970	2,188,080
Commercial and industrial loans, including open-market paper.....	1,111,416	251,341	122,471	208,596	254,419	685,874
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation.....	14,878	19,477	4,612	25,154	146,632	38,626
Other agricultural loans.....	62,235	33,177	46,843	137,988	93,655	114,918
Loans to brokers and dealers in securities.....	118,832	9,011	9,815	4,969	3,656	72,754
Other loans for purchasing or carrying securities.....	222,484	89,419	28,408	53,342	99,930	167,472
Real-estate loans: On farm land.....	46,980	15,533	9,757	18,419	10,515	60,013
On residential property.....	337,569	97,869	57,812	48,886	25,229	723,585
On other properties.....	56,181	23,957	7,086	13,588	14,386	105,436
Loans to banks.....	3	2,527	13	85	275	25
Consumer loans to individuals:						
Retail automobile instalment paper.....	16,468	4,013	5,300	7,457	8,301	45,049
Other retail and repair-modernization instalment loans.....	28,681	4,710	11,176	3,656	3,653	15,918
Personal instalment cash loans.....	22,118	5,320	6,412	6,622	10,327	34,829
Single-payment loans to individuals.....	108,601	62,694	10,904	36,381	30,583	58,660
All other loans (including overdrafts).....	77,888	41,414	35,370	42,116	40,409	64,921
United States Government direct obligations	9,373,859	1,880,733	1,484,998	2,151,774	1,766,212	6,859,878
Treasury bills.....	726,393	106,345	75,200	195,671	144,802	611,590
Treasury certificates of indebtedness.....	2,420,496	458,118	375,573	535,365	458,065	1,619,830
Treasury notes.....	1,697,606	372,000	282,717	458,241	369,877	1,209,173
United States savings bonds.....	81,560	24,628	35,622	31,233	13,322	12,889
Other bonds maturing in 5 years or less.....	837,035	141,456	167,388	220,697	102,157	499,377
Other bonds maturing in 5 to 10 years.....	2,389,078	556,932	445,317	527,678	496,757	2,024,543
Other bonds maturing in 10 to 20 years.....	957,886	182,075	86,204	145,302	140,886	660,180
Bonds maturing after 20 years.....	263,805	39,179	16,977	37,587	40,346	222,296

RESERVE CITY BANKS¹—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, June 30, 1944					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans	6,760,719	561,325	133,387	398,536	969,386	350,625	463,865
Commercial and industrial loans, including open-market paper	2,787,091	291,702	63,008	233,026	368,585	88,492	170,558
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	158,732	61,482	63	59	590	613	9,199
Other agricultural loans	117,826		54	90	63	73	2,263
Loans to brokers and dealers in securities	408,638	56,686	433	39,494	182,095	8,638	7,353
Other loans for purchasing or carrying securities	902,538	20,183	18,923	13,817	111,689	130,798	175,638
Real-estate loans: On farm land	60,193	4	109	166	1,927	300	1,374
On residential property	1,085,443	12,677	15,802	7,032	117,803	39,239	11,903
On other properties	239,367	17,264	10,322	13,632	28,581	20,853	12,768
Loans to banks	13,268	2,355		150	4,056	1,969	2,034
Consumer loans to individuals:							
Retail automobile instalment paper	60,940	962	263	951	2,462	1,038	2,728
Other retail and repair-modernization instal. loans	67,595	5,745	852	5,991	7,811	1,938	2,878
Personal instalment cash loans	74,967	2,423	2,350	4,857	9,053	4,538	4,456
Single-payment loans to individuals	446,942	64,359	6,304	71,535	60,299	41,236	21,571
All other loans (including overdrafts)	337,179	25,483	14,904	7,736	74,372	10,900	39,142
United States Government direct obligations	22,082,238	1,453,145	427,069	1,559,238	3,017,915	1,281,765	1,092,953
Treasury bills	1,914,321	196,486	15,882	143,762	258,669	113,829	63,640
Treasury certificates of indebtedness	5,586,014	415,729	83,837	363,164	722,034	255,769	270,594
Treasury notes	3,892,663	197,694	112,400	187,460	476,395	223,548	243,845
United States savings bonds	27,072	155	451	928	1,278	2,848	1,261
Other bonds maturing in 5 years or less	1,764,399	122,098	23,534	58,203	307,903	81,827	122,883
Other bonds maturing in 5 to 10 years	6,400,418	290,546	156,465	537,699	887,008	499,747	312,408
Other bonds maturing in 10 to 20 years	1,982,441	163,940	22,152	205,157	301,784	87,804	66,431
Bonds maturing after 20 years	514,910	66,497	12,708	62,865	62,844	16,393	11,891

	By Federal Reserve districts, June 30, 1944—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans	623,930	415,803	178,552	374,145	389,440	1,901,725
Commercial and industrial loans, including open-market paper	298,708	199,850	88,850	173,063	195,542	615,707
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	1,658	9,560	303	10,586	34,290	30,419
Other agricultural loans	1,988	3,478	473	35,494	8,907	64,943
Loans to brokers and dealers in securities	16,042	7,982	9,725	4,841	3,122	72,227
Other loans for purchasing or carrying securities	67,530	62,161	20,999	43,721	76,090	160,989
Real-estate loans: On farm land	4,089	1,102	27	4,949	2,646	43,500
On residential property	135,660	39,270	15,171	28,090	12,203	650,593
On other properties	17,102	14,228	671	9,115	9,491	85,340
Loans to banks		2,476		31	197	
Consumer loans to individuals:						
Retail automobile instalment paper	5,219	1,133	1,613	3,075	3,296	38,200
Other retail and repair-modernization instalment loans	12,776	3,523	8,765	2,234	2,578	12,504
Personal instalment cash loans	7,980	2,150	2,696	3,048	3,854	27,562
Single-payment loans to individuals	42,329	45,153	3,038	26,525	15,932	48,661
All other loans (including overdrafts)	12,849	23,737	26,221	29,373	21,382	51,080
United States Government direct obligations	3,259,077	1,046,361	697,176	1,384,953	1,015,862	5,846,724
Treasury bills	270,463	68,440	34,727	130,249	76,521	541,653
Treasury certificates of indebtedness	943,782	295,708	220,241	348,726	269,717	1,396,713
Treasury notes	601,090	215,494	111,975	295,799	214,429	1,012,894
United States savings bonds	9,000	1,651	1,057	4,099	2,697	1,647
Other bonds maturing in 5 years or less	266,525	70,601	83,798	162,368	56,092	408,567
Other bonds maturing in 5 to 10 years	865,129	279,725	194,773	336,303	289,433	1,751,182
Other bonds maturing in 10 to 20 years	260,602	101,845	44,165	90,329	83,953	554,279
Bonds maturing after 20 years	42,486	12,897	6,440	17,080	23,020	179,789

¹ See second paragraph on Table of Contents page.

COUNTRY BANKS¹—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total all country banks	By Federal Reserve districts, June 30, 1944					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans	4,779,634	422,147	903,250	438,872	448,928	408,043	327,961
Commercial and industrial loans, including open-market paper	1,095,700	146,602	219,762	90,547	73,191	107,823	105,357
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	191,530	353	264	708	1,480	12,796	23,309
Other agricultural loans	479,057	8,016	24,013	11,454	19,598	22,158	21,222
Loans to brokers and dealers in securities	32,521	1,326	12,566	4,538	1,220	4,351	5,021
Other loans for purchasing or carrying securities	345,403	23,095	63,800	24,447	43,231	38,202	53,396
Real-estate loans: On farm land	197,006	4,626	12,284	17,003	31,113	19,299	8,304
On residential property	1,220,458	103,855	301,351	152,158	162,820	77,985	27,063
On other properties	290,101	34,822	64,742	45,201	30,275	24,229	12,351
Loans to banks	1,847	175	436	26	167	469	350
Consumer loans to individuals:							
Retail automobile instalment paper	54,720	2,962	4,302	3,475	6,110	3,503	3,937
Other retail and repair-modernization instal. loans	46,321	2,827	14,795	4,335	5,145	2,153	1,689
Personal instalment cash loans	118,187	12,962	30,340	14,729	12,143	9,755	5,396
Single-payment loans to individuals	316,609	38,810	73,924	24,500	27,844	37,513	17,976
All other loans (including overdrafts)	390,174	41,716	80,671	45,751	34,591	47,807	42,590
United States Government direct obligations	17,757,160	1,997,199	3,526,258	1,590,343	1,678,203	1,199,678	1,155,151
Treasury bills	926,493	135,518	101,870	113,440	92,299	66,791	45,862
Treasury certificates of indebtedness	3,362,018	444,191	585,710	173,370	289,649	256,077	258,434
Treasury notes	3,355,076	355,056	582,387	275,744	315,115	214,117	261,429
United States savings bonds	343,571	16,914	43,520	32,773	39,624	19,482	14,251
Other bonds maturing in 5 years or less	1,326,729	117,949	199,487	106,579	132,127	104,709	100,702
Other bonds maturing in 5 to 10 years	5,891,687	614,994	1,382,514	573,620	572,584	365,098	353,841
Other bonds maturing in 10 to 20 years	1,809,601	232,584	406,332	206,376	162,281	137,329	94,212
Bonds maturing after 20 years	741,985	79,993	224,438	108,441	74,524	36,075	26,420

	By Federal Reserve districts, June 30, 1944—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans	536,348	244,659	177,427	233,114	352,530	286,355
Commercial and industrial loans, including open-market paper	102,729	51,491	33,621	35,533	58,877	70,167
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	3,187	9,917	4,309	14,568	112,432	8,207
Other agricultural loans	59,310	29,699	46,370	102,494	84,748	49,975
Loans to brokers and dealers in securities	1,191	1,029	90	128	534	527
Other loans for purchasing or carrying securities	24,621	27,258	7,409	9,621	23,840	6,483
Real-estate loans: On farm land	42,364	14,431	9,730	13,470	7,869	16,513
On residential property	187,172	58,599	42,641	20,796	13,026	72,992
On other properties	32,873	9,729	6,415	4,473	4,895	20,096
Loans to banks	3	51	13	54	78	25
Consumer loans to individuals:						
Retail automobile instalment paper	7,628	2,880	3,687	4,382	5,005	6,849
Other retail and repair-modernization instalment loans	5,868	1,187	2,411	1,422	1,075	3,414
Personal instalment cash loans	8,662	3,170	3,716	3,574	6,473	7,267
Single-payment loans to individuals	36,129	17,541	7,866	9,856	14,651	9,999
All other loans (including overdrafts)	24,611	17,677	9,149	12,743	19,027	13,841
United States Government direct obligations	2,457,809	834,372	787,822	766,821	750,350	1,013,154
Treasury bills	88,695	37,905	40,473	65,422	68,281	69,937
Treasury certificates of indebtedness	438,741	162,410	155,332	186,639	188,348	223,117
Treasury notes	509,811	156,506	170,742	162,442	155,448	196,279
United States Savings bonds	70,464	22,977	34,565	27,134	10,625	11,242
Other bonds maturing in 5 years or less	215,527	70,855	83,590	58,329	46,065	90,810
Other bonds maturing in 5 to 10 years	829,225	277,207	250,544	191,375	207,324	273,361
Other bonds maturing in 10 to 20 years	230,411	80,230	42,039	54,973	56,933	105,901
Bonds maturing after 20 years	74,935	26,282	10,537	20,507	17,326	42,507

¹ See second paragraph on Table of Contents page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 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 obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks	6,773	83,586,653	18,083,742	59,452,067	886,708	2,833,594	2,019,836	310,706	23,796,879	12,812,599	1,142,506
Reserve bank cities¹	175	42,454,304	10,175,554	29,626,895	405,905	1,154,131	916,354	175,465	10,297,717	6,551,767	293,026
1. Boston.....	11	2,073,129	561,325	1,453,145	5,032	30,542	15,980	7,105	482,095	306,514	30,329
2. New York ²	43	22,766,459	5,501,451	16,024,789	202,932	459,506	477,037	100,744	5,054,066	3,470,577	87,076
3. Philadelphia.....	23	2,163,834	398,536	1,559,238	49,315	50,785	92,820	13,140	595,972	370,419	18,920
4. Cleveland.....	4	1,566,660	474,952	1,042,026	19,259	5,369	22,715	2,339	328,546	196,071	17,428
5. Richmond.....	6	293,197	56,292	216,102	4,049	6,680	9,528	546	100,139	53,440	3,312
6. Atlanta.....	3	363,350	137,829	197,115	3,226	17,003	7,456	721	132,866	63,672	2,486
7. Chicago ²	50	5,808,565	1,182,149	4,173,704	37,943	230,203	164,864	19,702	1,504,579	919,162	57,679
8. St. Louis.....	8	900,243	225,143	610,071	6,504	23,531	18,095	16,899	236,399	127,291	5,497
9. Minneapolis.....	4	595,413	111,589	455,125	6,350	11,467	10,027	855	178,023	90,015	4,818
10. Kansas City.....	10	627,115	142,412	418,202	18,637	32,687	10,466	4,711	285,445	114,945	5,871
11. Dallas.....	6	492,086	179,618	299,258	5,761	4,625	1,683	1,141	200,065	94,772	3,754
12. San Francisco.....	7	4,804,253	1,204,258	3,178,120	46,897	281,733	85,683	7,562	1,199,528	744,889	55,856
Reserve branch cities¹	136	12,214,681	2,371,521	9,036,662	166,099	334,212	254,836	51,351	3,761,747	2,076,375	158,776
2. Buffalo.....	5	485,221	111,269	357,976	504	6,356	5,157	3,959	131,441	80,520	7,289
4. Cincinnati.....	10	632,630	192,117	398,192	5,871	20,737	13,016	2,697	214,815	111,900	9,260
5. Pittsburgh.....	12	1,547,461	217,337	1,199,658	9,572	19,476	74,143	27,275	421,360	261,019	15,039
5. Baltimore.....	10	687,596	157,396	514,686	5,994	2,676	5,364	1,480	211,115	120,344	9,533
5. Charlotte.....	3	149,425	34,292	110,818	44	2,754	1,310	207	58,918	28,863	1,340
6. Birmingham.....	2	199,714	40,504	129,704	9,381	16,850	2,454	821	63,519	33,541	2,311
6. Jacksonville.....	4	226,237	61,841	148,421	2,287	10,725	2,558	405	123,608	52,204	3,289
6. Nashville.....	4	239,543	64,348	145,505	1,053	23,360	3,121	2,156	70,281	35,541	3,801
6. New Orleans.....	6	420,967	83,569	306,223	7,364	18,908	4,134	679	152,899	86,752	5,926
6. Detroit.....	6	1,969,824	286,619	1,585,309	20,728	18,096	56,826	2,246	485,272	279,119	26,971
8. Little Rock.....	3	88,619	17,347	57,319	5,022	6,512	2,309	110	35,417	18,271	1,011
8. Louisville.....	6	340,427	100,282	226,951	1,120	4,524	8,033	317	103,303	49,345	4,447
8. Memphis.....	3	254,589	73,031	152,020	7,053	18,597	3,359	529	89,459	49,599	3,659
9. Helena.....	2	31,812	2,265	28,477	392	349	286	43	11,896	6,372	86
10. Denver.....	7	303,645	53,536	233,421	3,119	5,683	7,439	447	123,039	59,688	4,247
10. Oklahoma City.....	5	194,744	42,568	131,226	2,917	17,010	1,376	347	89,479	41,907	1,328
10. Omaha.....	6	268,496	44,906	190,695	2,283	23,198	6,354	360	102,661	57,024	2,429
11. El Paso.....	2	60,844	18,710	38,340	1,582	1,918	811	84	27,415	12,540	1,171
11. Houston.....	12	472,096	74,492	367,155	12,473	11,189	5,976	811	225,046	109,258	6,208
11. San Antonio.....	7	185,861	27,128	143,774	9,704	3,406	1,559	290	74,845	37,652	3,034
12. Los Angeles.....	6	1,746,303	342,787	1,293,320	49,681	42,868	13,646	4,001	461,883	279,485	16,650
12. Portland.....	3	688,791	138,305	497,382	2,683	19,989	29,694	738	178,533	101,135	12,313
12. Salt Lake City.....	6	141,785	22,225	108,263	3,967	6,444	631	255	57,074	30,260	1,347
12. Seattle.....	5	878,051	164,647	671,827	2,305	32,497	5,881	894	248,469	133,936	16,087
Other reserve cities¹	94	4,067,338	757,033	3,031,350	62,442	133,390	75,072	8,051	1,476,319	746,024	73,149
4. Columbus.....	3	264,635	58,290	175,639	174	25,666	4,133	733	93,317	49,028	5,754
4. Toledo.....	4	239,753	26,690	202,400	2,035	5,305	2,954	369	86,109	51,770	5,753
5. Washington.....	17	565,067	102,645	440,159	3,038	881	16,891	1,453	200,429	109,409	14,516
6. Savannah.....	4	251,966	75,774	165,985	910	5,142	3,819	336	75,289	39,619	3,535
7. Cedar Rapids.....	1	52,685	6,599	27,465	1,436	16,951	150	84	20,785	9,666	962
7. Des Moines.....	3	177,993	33,523	127,233	3,869	9,314	3,816	238	57,040	27,943	2,471
7. Dubuque.....	2	25,685	1,861	21,765	412	1,084	530	33	6,237	2,982	399
7. Grand Rapids.....	3	96,043	13,617	69,521	247	7,707	4,780	171	32,566	15,525	2,805
7. Indianapolis.....	7	373,844	54,663	276,456	10,591	21,869	9,612	653	150,129	67,996	8,255
7. Milwaukee.....	6	637,333	90,840	510,160	17,467	7,720	10,109	1,037	178,192	104,051	6,716
7. Peoria.....	3	95,336	7,757	81,473	1,040	2,310	2,565	191	33,644	19,215	1,488
7. Sioux City.....	4	56,136	10,358	42,964	1,501	877	357	79	24,436	11,319	1,175
9. St. Paul.....	3	286,298	64,698	213,574	342	2,317	4,797	570	84,400	40,664	2,194
10. Kansas City, Kansas.....	2	33,248	10,363	20,563	730	1,063	480	49	13,870	5,910	381
10. Lincoln.....	3	80,834	7,061	71,691	819	849	282	132	32,383	15,144	1,189
10. Pueblo.....	1	10,558	313	10,048	30	35	49	83	23,066	3,361	552
10. St. Joseph.....	4	46,330	8,216	35,640	135	894	1,367	78	21,562	8,478	717
10. Topeka.....	4	41,868	7,634	29,574	1,415	3,031	138	76	22,865	9,535	895
10. Tulsa.....	4	174,907	36,555	128,397	2,247	5,675	1,669	364	78,871	35,688	2,387
10. Wichita.....	4	147,886	20,581	115,496	6,852	1,557	3,220	180	57,599	29,782	1,856
11. Fort Worth.....	3	191,251	73,725	108,600	4,525	3,895	255	251	96,348	43,424	3,113
11. Galveston.....	4	44,751	7,411	33,971	860	1,090	1,288	131	24,766	10,915	1,405
11. Waco.....	3	34,755	8,356	24,764	320	1,018	244	53	15,210	7,667	1,083
12. Ogden.....	2	60,835	17,768	38,772	1,151	1,898	1,159	87	19,634	10,956	1,616
12. Spokane.....	3	77,341	11,735	59,040	296	5,242	408	620	27,572	15,977	1,932
Country banks, by districts	6,368	24,850,330	4,779,634	17,757,160	252,262	1,211,861	773,574	75,839	8,261,096	3,438,433	617,555
1. Boston.....	335	2,599,061	422,147	1,997,199	18,976	61,874	89,823	9,042	646,957	297,839	58,996
2. New York.....	767	4,813,220	903,250	3,526,258	52,032	178,116	132,926	20,638	1,126,196	596,057	86,038
3. Philadelphia.....	621	2,315,882	438,872	1,590,343	20,778	85,368	169,661	10,860	585,700	292,362	52,464
4. Cleveland.....	676	2,433,144	448,928	1,678,203	26,642	154,799	117,239	7,333	774,385	352,458	17,920
5. Richmond.....	432	1,735,556	408,043	1,199,678	18,397	68,070	36,356	5,003	656,258	241,100	54,432
6. Atlanta.....	292	1,635,266	327,961	1,155,151	10,971	120,385	17,377	3,421	726,729	259,779	53,319
7. Chicago.....	875	3,383,546	536,348	2,457,809	46,078	225,232	112,034	6,045	1,128,908	665,696	86,062
8. St. Louis.....	445	1,203,020	244,659	834,372	13,510	74,214	32,955	3,310	474,845	178,103	32,244
9. Minneapolis.....	451	1,052,445	177,427	787,822	11,393	46,655	26,963	2,185	360,742	147,889	21,968
10. Kansas City.....	696	1,096,931	233,114	766,821	11,315	66,307	16,902	2,472	618,402	202,291	27,193
11. Dallas.....	540	1,193,853	352,530	750,350	11,690	70,213	5,911	3,159	703,259	219,681	41,259
12. San Francisco.....	238	1,388,406	286,355	1,013,154	10,480	60,628	15,418	2,371	458,715	185,178	31,687

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										Total assets	Federal Reserve district numbers, and reserve cities
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets		
5,758,042	40,799	17,637	4,025,296	841,554	59,239	74,198	51,248	195,765	77,998	108,683,534	All member banks
889,366	11,766	13,622	2,538,170	325,364	22,771	37,486	44,314	118,461	35,862	53,336,279	Reserve bank cities ¹
48,428	1,230	326	95,268	19,607	1,350	256	4,659	5,227	865	2,587,188	1. Boston
60,288	2,600	9,828	1,423,691	189,344	8,858	5,589	26,584	64,179	11,550	28,126,623	2. New York ²
72,784	1,877	515	131,457	21,019	6,299	5,705	4,115	7,380	6,978	2,811,302	3. Philadelphia
47,699	52	156	67,140	8,585	343	476	239	4,146	714	1,909,709	4. Cleveland
18,827			24,560	2,713	68	776		888	257	398,038	5. Richmond
30,698			36,010	4,409				896	278	501,799	6. Atlanta
256,190	1,941	1,090	268,517	20,496	21	411	3,166	17,495	6,579	7,361,312	7. Chicago ²
44,531	50	78	58,952	4,275	3,626	21	800	2,180	2,180	1,149,805	8. St. Louis
44,828	113	167	38,082	536		3,995	68	1,774	117	779,926	9. Minneapolis
90,193	1,104	18	73,314	2,776	169	381		962	580	917,428	10. Kansas City
56,072	317	7	45,143	8,796	90			138	242	701,417	11. Dallas
118,828	2,482	1,437	276,036	42,808	1,947	19,876	4,683	13,196	5,441	6,091,732	12. San Francisco
803,308	5,087	1,982	716,219	114,844	7,093	16,048	3,382	33,286	12,535	16,163,616	Reserve branch cities ¹
18,476	176	332	24,648	10,337	1,766	1,008	14	1,538	1,409	632,734	2. Buffalo
54,115	263	11	39,266	11,401	1,206			1,761	905	862,795	4. Cincinnati
69,323		355	75,624	20,981	2,449	1,699	57	4,559	1,290	1,999,856	4. Pittsburgh
49,828	5	150	31,255	6,639	40			1,917	1,656	908,996	5. Baltimore
17,609	17		11,089	972				476	215	210,006	5. Charlotte
17,960			9,707	2,283	226			754	902	267,398	6. Birmingham
52,065	125		15,925	3,263	88	50		503	154	353,903	6. Jacksonville
25,212			5,727	2,679	211			771	307	313,792	6. Nashville
28,422	511	13	31,275	6,050	270	2,348	2,121	1,424	473	586,552	6. New Orleans
84,681	45	167	94,189	5,178	10	96		5,206	694	2,466,389	7. Detroit
10,912			5,223	680				82	141	124,969	8. Little Rock
23,363			26,148	1,827	168			805	143	446,673	8. Louisville
23,289	33	3	12,876	3,560				162	366	348,365	8. Memphis
3,623			1,815	298				221	109	44,336	9. Helena
33,720	930	11	24,443	995				732	543	428,979	10. Denver
30,006	34		16,204	942		1,760	304	337	49	287,155	10. Oklahoma City
19,209			23,999	2,727				825	973	375,682	10. Omaha
11,353		271	2,080	285				80	38	88,662	11. El Paso
77,877	341	3	31,359	7,723	132	2,974	108	1,012	104	709,195	11. Houston
22,763	361	16	11,019	3,821	46			277	39	264,889	11. San Antonio
53,110	2	525	112,111	11,259	301	5,107	28	4,672	1,054	2,230,607	12. Los Angeles
24,552		27	40,506	5,786	121			2,610	1,000	876,857	12. Portland
14,372	228		10,867	750	50	1,006		4	141	200,810	12. Salt Lake City
37,468	2,016	98	58,864	4,408	9			2,466	76	1,133,556	12. Seattle
446,321	5,314	301	205,210	52,656	905	5,304	142	8,052	6,623	5,617,339	Other reserve cities ¹
19,224		10	19,301	5,670	2	823	4	448	45	364,944	4. Columbus
23,546	13	36	4,991	1,619	57	177		656	2,864	331,235	4. Toledo
55,682	26	61	20,735	14,097	132	1,650		729	761	782,865	5. Washington
12,434	257	4	19,440	4,088	97			537	116	332,160	6. Savannah
5,482			4,675	954						74,424	7. Cedar Rapids
22,651			3,975	441	4	1,888		414	108	237,888	7. Des Moines
1,861	10		985	14		50		3	9	31,998	7. Dubuque
10,155			4,081	1,587					30	130,226	7. Grand Rapids
50,796		27	23,055	2,975				1,079	129	528,156	7. Indianapolis
26,963	840	23	39,599	4,734		62	36	1,407	1,394	823,158	7. Milwaukee
10,365	652		1,924	1,918			5	202	69	131,174	7. Peoria
8,882			3,060	538				104	18	81,249	7. Sioux City
23,925		115	17,502	2,760		550	2	902	9	374,921	9. St. Paul
6,437			1,142	577				1	651	48,347	10. Kansas City, Kansas
14,016			2,034	566				213	1	113,997	10. Lincoln
16,745	2,250		158	123	61					33,808	10. Pueblo
10,708	40		1,619	200	5	94		93	33	68,317	10. St. Joseph
10,775			1,660	664		10		123	136	65,666	10. Topeka
35,219	850		4,727	3,479				526	44	257,827	10. Tulsa
20,765	250		4,946	904				402	78	206,869	10. Wichita
34,323	116		15,372	2,249	340			188	95	290,471	11. Fort Worth
9,698			2,748	1,024	28				5	70,574	11. Galveston
5,145	10		1,305	150	143					50,258	11. Waco
4,534			2,528	820	16			18	7	81,330	12. Ogden
5,990		25	3,648	505	20			7	21	105,477	12. Spokane
3,619,047	18,632	1,732	565,697	348,690	28,470	15,360	3,410	35,966	22,978	33,566,300	Country banks, by districts
209,056	734	217	80,142	37,831	2,065	3,181	703	5,139	1,589	3,296,526	1. Boston
302,588	1,031	301	140,181	73,479	8,055	4,472	1,085	12,474	4,554	6,043,535	2. New York
201,460	306	5	39,103	47,140	11,436	3,171	37	2,222	2,508	2,968,096	3. Philadelphia
304,850	3,197	15	41,945	38,634	2,272	1,128	53	2,551	1,746	3,253,913	4. Cleveland
296,664	1,444		62,618	24,903	1,384	664	310	1,663	4,733	2,425,471	4. Richmond
376,949	2,769	256	33,657	24,006	938	811	751	2,504	1,951	2,392,956	6. Atlanta
523,882	1,303	225	51,740	35,933	561	726	72	3,359	1,973	4,555,078	7. Chicago
236,049	186		28,263	14,336	467	118	187	1,053	764	1,694,790	8. St. Louis
173,312	531	164	16,878	11,367	56	25	142	2,335	403	1,427,515	9. Minneapolis
375,697	1,832		11,389	10,334	120	152	22	240	571	1,726,772	10. Kansas City
410,063	1,063	441	30,752	14,605	423	468	12	445	1,214	1,914,279	11. Dallas
208,477	4,236	108	29,029	16,122	693	•444	36	1,981	972	1,867,369	12. San Francisco

For footnotes see page 10.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 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	84,328,146	50,756,057	17,633,659	3,638,179	9,903,521	936,663	1,460,067	16,947,405	16,447,652	99,596	4,102	332,927	51,778	11,350
Reserve bank cities¹	44,759,293	25,103,149	10,431,518	1,039,262	6,303,345	913,093	968,926	4,731,417	4,563,595	29,470	317	115,998	10,687	11,350
1. Boston	2,251,906	1,256,382	636,888	77,831	251,373	15,258	14,174	116,559	115,358	1,194	6	1		
2. New York ²	24,865,902	13,801,060	6,168,986	214,378	3,106,704	851,852	722,922	928,313	891,395	6,758	70	18,960	1,350	9,850
3. Philadelphia	2,445,244	1,449,891	575,346	45,630	353,495	5,909	14,973	145,235	138,586	379	70	5,886	314	
4. Cleveland	1,394,277	810,734	422,091	31,568	111,641	3,047	15,196	416,561	397,933			18,500	128	
5. Richmond	326,984	146,915	86,619	19,623	68,727	79	5,021	49,439	43,966	4,625		842	6	
6. Atlanta	436,850	186,916	108,531	39,337	98,866	26	3,174	38,748	37,772	871	29	10	66	
7. Chicago ²	6,112,326	3,517,498	1,203,014	225,698	1,094,463	14,922	56,731	835,739	829,232	57		6,450		
8. St. Louis	967,698	480,725	217,000	15,583	249,587	841	3,962	112,915	109,488	3,422	5			
9. Minneapolis	678,832	308,471	170,583	30,693	160,389	2,229	6,467	61,251	61,215	28		2		
10. Kansas City	832,417	311,401	107,171	26,681	382,799	189	4,176	43,882	43,778	41	3		60	
11. Dallas	614,114	289,946	109,997	12,811	195,929	103	5,328	42,858	41,415	115		1,303	25	
12. San Francisco	3,832,743	2,543,210	625,292	299,429	229,372	18,638	116,802	1,939,917	1,853,457	11,980	198	64,044	8,738	1,500
Reserve branch cities¹	12,484,794	7,581,299	2,376,201	532,038	1,852,699	16,414	126,143	2,736,353	2,661,966	12,055	131	45,296	16,905	
2. Buffalo	432,477	310,108	63,744	26,460	25,421	1,450	5,294	160,142	157,978			746	1,418	
4. Cincinnati	666,053	390,590	159,078	13,046	98,168	122	5,049	138,315	133,728	80	5	3,550	952	
4. Pittsburgh	1,541,960	1,022,668	260,753	19,369	227,294	464	11,412	202,525	188,598	58	10	8,787	5,072	
5. Baltimore	770,893	373,108	267,150	36,126	90,657	340	3,512	96,267	91,962	398		565	3,342	
5. Charlotte	191,783	64,790	47,449	10,425	68,617		502	8,581	8,069		1		511	
6. Birmingham	217,590	129,675	37,986	20,890	29,128		711	32,343	32,338			5		
6. Jacksonville	305,141	124,503	54,670	20,949	101,862	85	3,172	33,050	31,589	171		460	830	
6. Nashville	255,518	102,929	56,363	19,300	75,678		1,518	41,647	40,508	1,130		9		
6. New Orleans	484,514	253,980	62,596	42,468	117,589	5,272	2,609	69,738	66,464	1,296	32	1,946		
7. Detroit	1,826,192	1,207,183	393,744	64,596	139,773	2,654	18,242	551,776	550,731	475		205	365	
8. Little Rock	107,306	49,310	13,343	13,132	31,169		354	12,600	11,776	810	6	3	5	
8. Louisville	387,830	157,746	92,807	6,563	118,446		12,268	37,793	36,289	1,474			30	
8. Memphis	279,680	140,533	31,916	22,793	83,102		1,336	47,837	47,837					
9. Helena	39,538	11,072	8,210	10,695	9,241		320	2,718	2,668	50				
10. Denver	333,520	216,640	39,838	11,033	61,890	53	4,066	71,246	67,972	795		32	2,447	
10. Oklahoma City	255,685	101,494	49,640	19,471	82,245		2,835	13,926	11,993	585		500	848	
10. Omaha	334,362	160,217	47,073	9,205	116,335		1,532	24,982	24,977		5			
11. El Paso	71,197	43,942	12,767	2,154	10,976	370	988	13,111	13,011				100	
11. Houston	619,429	394,223	88,101	18,990	113,218	437	4,460	53,782	53,428	15	36	298	5	
11. San Antonio	216,903	138,405	30,182	4,969	40,678	831	1,838	35,872	35,229	974	30	9,639		
12. Los Angeles	1,469,827	1,107,894	230,374	24,622	80,502	2,301	24,134	648,990	633,931	263		14,671	125	
12. Portland	631,741	408,594	137,783	43,662	30,896	646	10,160	207,750	202,390	1,340		3,880	140	
12. Salt Lake City	157,875	104,669	11,904	8,204	32,364	15	719	32,743	32,698		5		40	
12. Seattle	887,778	567,026	178,730	64,086	67,450	1,374	9,112	198,619	195,802	2,141	1		675	
Other reserve cities¹	4,537,095	2,463,069	900,301	323,968	796,297	2,047	51,413	778,130	745,498	8,981	373	14,562	8,716	
4. Columbus	288,892	148,765	49,041	39,223	42,936	36	8,191	56,528	44,406	46	5	10,080	1,991	
4. Toledo	256,757	165,500	68,350	5,247	13,713		3,947	58,791	56,233		60	2,383	115	
5. Washington	592,322	443,031	98,696	60	40,932	1,433	8,240	138,417	137,968	349	25		75	
6. Savannah	280,132	145,618	74,967	7,724	50,815		1,008	38,383	37,656	670	11	31	15	
6. Cedar Rapids	61,188	20,867	7,015	2,060	31,061		185	9,764	9,764					
7. Des Moines	206,622	62,209	50,658	43,364	48,295		2,096	19,804	18,046	1,745	13			
7. Dubuque	19,516	11,469	6,022	1,335	594		96	11,040	11,040					
7. Grand Rapids	70,339	54,427	6,739	4,567	3,874		732	52,294	51,894			200	200	
7. Indianapolis	435,664	227,475	74,624	57,060	71,530	93	4,882	62,574	57,423	1,462	156		3,533	
7. Milwaukee	667,615	334,173	173,111	43,388	109,884	311	6,748	115,089	114,014	300		13	762	
7. Peoria	101,887	70,301	14,837	3,827	11,278		1,644	21,107	20,303	54		750		
7. Sioux City	70,314	26,480	8,681	4,482	30,201		470	7,060	7,599		7			
9. St. Paul	309,370	131,534	85,093	26,569	64,648	173	1,353	40,020	39,645	334	41			
10. Kansas City, Kansas	38,468	11,369	6,232	6,654	13,918		295	7,397	7,332				65	
10. Lincoln	101,983	35,899	17,964	9,933	37,305		882	6,522	6,443	75	4			
10. Pueblo	24,200	14,286	3,166	969	5,720		59	7,043	6,573				470	
10. St. Joseph	53,786	21,728	6,035	2,152	23,365		506	11,945	11,935		10			
10. Topeka	85,869	24,674	9,889	12,925	11,169		212	3,432	3,206	225	1			
10. Tulsa	225,378	140,292	29,146	14,773	39,215		1,952	15,622	14,112			105	1,405	
11. Wichita	188,468	92,468	33,521	14,096	46,327		2,056	10,213	9,199	999			15	
11. Fort Worth	258,037	129,137	39,350	9,623	76,826		3,101	20,463	20,363			100		
11. Galveston	50,817	28,861	7,577	1,153	12,455		771	15,354	14,429		25	900		
11. Waco	42,292	29,140	7,922	2,161	2,253		816	5,649	5,649					
11. Ogden	54,438	34,353	11,475	4,307	3,976		327	22,501	20,621	1,795	15		70	
12. Spokane	79,671	59,013	10,190	5,616	4,007	1	844	20,572	19,645	927				
Country banks, by districts	22,546,964	15,608,540	3,925,639	1,742,911	951,180	5,109	313,585	8,701,505	8,476,593	49,090	3,281	157,071	15,470	
1. Boston	2,289,549	1,493,452	576,814	100,838	71,565	622	46,258	750,571	744,279	4,284	317	1,274	597	
2. New York	3,563,453	2,269,280	786,172	385,251	61,924	601	60,225	2,031,987	2,006,642	7,713	10	13,947	3,675	
3. Philadelphia	1,635,748	1,209,020	296,211	98,570	10,632		21,315	1,029,718	994,220	3,239	261	31,681	317	
4. Cleveland	1,963,102	1,447,461	357,937	108,437	20,583		28,684	1,042,923	994,773	251	672	46,810	417	
5. Richmond	1,729,925	1,135,934	301,314	139,503	130,064		23,110	530,350	510,057	10,119	109	8,186	1,879	
6. Atlanta	1,878,848	1,169,489	338,687	146,186	200,899	1,432	22,155	384,965	359,431	13,062	218	7,650	4,604	
7. Chicago	2,939,790	2,107,894	480,946	251,464	68,762	44	30,680	1,351,992	1,330,133	2,125				

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 18)	Demand deposits adjusted (see note 1, page 1)	Federal Reserve district numbers, and reserve cities
101,275,551	74,785	57,802	579,801	101,987,939	2,441,643	2,856,333	966,848	430,771	6,695,595	57,203,316	51,829,007	All member banks
49,490,710	63,750	50,202	447,927	50,052,589	1,102,523	1,537,617	445,032	198,518	3,283,690	30,982,225	24,573,167	Reserve bank cities ¹
2,368,465		5,488	27,770	2,401,723	56,953	90,998	23,094	14,420	185,465	1,473,654	1,253,119	1. Boston
25,794,215	63,750	29,897	324,321	26,212,183	586,334	979,612	265,199	83,295	1,914,440	17,252,712	13,314,669	2. New York ²
2,590,479		4,474	11,862	2,606,815	61,874	101,046	32,249	9,318	204,487	1,665,939	1,379,037	3. Philadelphia
1,810,838		239	9,705	1,820,782	49,010	24,020	5,347	10,550	88,927	859,487	790,358	4. Cleveland
376,423			1,200	377,623	7,500	7,500	3,521	2,944	20,415	197,720	146,999	5. Richmond
475,598			1,805	477,403	8,850	9,950	2,660	2,936	24,396	262,954	193,417	6. Atlanta
6,948,065		3,372	31,870	6,983,307	144,666	152,648	33,436	47,255	378,005	4,386,739	3,531,410	7. Chicago ²
1,080,613		800	4,814	1,086,227	30,850	16,535	13,686	2,507	63,578	649,274	441,318	8. St. Louis
740,083		68	3,063	743,214	12,300	16,200	4,402	3,810	36,712	425,513	307,549	9. Minneapolis
876,299			1,463	877,762	13,800	13,730	9,026	3,110	39,666	562,709	268,944	10. Kansas City
656,972			1,920	658,892	17,900	17,025	6,566	1,034	42,525	406,688	262,942	11. Dallas
5,772,660		5,864	28,134	5,806,658	112,486	109,403	45,846	17,339	285,074	2,838,836	2,683,405	12. San Francisco
15,221,147		3,978	52,802	15,277,927	289,476	402,594	119,877	73,742	885,689	8,620,124	7,523,261	Reserve branch cities
592,619		18	722	593,359	18,900	15,325	3,492	1,658	39,375	326,624	317,214	1. Buffalo
804,368		77	3,317	807,762	22,575	21,560	8,464	2,434	55,033	414,022	369,419	2. Cincinnati
1,744,485		57	8,986	1,753,528	35,450	168,675	18,702	23,501	246,328	1,137,863	977,825	3. Pittsburgh
867,160		33	3,578	870,771	14,062	15,533	5,686	2,944	38,225	423,363	381,491	5. Baltimore
200,364			616	200,980	2,000	4,250	1,658	1,118	9,026	115,841	64,628	5. Charlotte
249,933			809	250,742	8,548	4,052	2,777	1,279	16,656	153,127	140,769	6. Birmingham
338,191			1,192	339,383	6,100	5,778	997	1,645	14,520	184,105	132,599	6. Jacksonville
297,165			843	298,008	8,300	4,400	1,800	1,284	15,784	169,445	117,750	6. Nashville
554,252		2,702	1,822	558,776	10,608	11,062	4,118	1,988	27,776	362,923	267,782	6. New Orleans
2,377,968		109	6,193	2,384,270	32,865	25,345	14,731	9,178	82,119	1,257,282	1,195,832	7. Detroit
119,908		30	301	120,239	1,623	2,130	453	524	4,730	78,080	57,573	8. Little Rock
425,623			1,494	427,117	6,900	9,650	2,431	575	19,556	247,553	150,429	8. Louisville
327,517		162	1,443	329,122	6,000	9,000	3,828	415	19,243	212,595	151,786	8. Memphis
42,256		221	73	42,550	850	557	322	57	1,786	25,977	20,272	9. Helena
404,766		25	1,123	405,914	6,710	7,310	6,835	2,210	23,065	237,192	207,296	10. Denver
269,611		304	703	270,618	7,400	4,200	5,022	375	16,997	160,556	107,596	10. Oklahoma City
359,344			599	359,943	5,800	6,186	1,819	1,934	15,739	244,828	146,955	10. Omaha
84,308			296	84,604	600	2,200	766	492	4,058	46,075	45,004	11. El Paso
673,211		108	2,336	675,655	14,850	15,525	5,400	1,765	33,540	423,128	386,314	11. Houston
252,775			560	253,335	5,235	3,816	1,594	909	11,554	153,269	134,193	11. San Antonio
2,118,817		39	4,436	2,127,292	41,300	41,150	13,060	7,805	103,315	1,075,705	1,044,539	12. Los Angeles
839,491		16	3,217	842,724	10,800	13,800	6,473	3,060	34,133	432,303	421,910	12. Portland
190,618			405	191,023	4,450	3,900	1,624	623	9,787	121,396	102,725	12. Salt Lake City
1,086,397		77	3,738	1,090,212	17,550	12,000	7,825	5,969	43,344	616,872	581,360	12. Seattle
5,315,225		142	14,781	5,330,148	112,270	109,856	42,529	22,536	287,191	3,010,462	2,633,240	Other reserve cities ¹
345,420		4	993	346,417	8,500	7,132	2,245	650	18,527	202,387	177,578	4. Columbus
315,548			1,244	316,792	6,800	5,585	1,202	856	14,443	160,495	169,703	4. Toledo
730,809			1,987	732,796	16,750	21,125	10,663	1,531	50,069	422,383	430,596	5. Washington
318,515		67	929	319,511	6,415	4,520	1,298	416	12,649	176,652	134,910	6. Savannah
70,952			2	70,954	500	2,500	270	200	3,470	44,050	18,437	7. Cedar Rapids
226,426			427	226,853	4,750	3,200	1,836	1,249	11,035	132,016	103,694	7. Des Moines
30,556			2	30,558	550	550	208	132	1,440	10,746	11,915	7. Dubuque
122,633			205	122,838	2,800	2,900	1,156	532	7,388	49,447	55,645	7. Grand Rapids
498,238			1,212	499,450	9,250	13,250	4,802	1,404	28,706	289,653	266,362	7. Indianapolis
782,704		36	1,913	784,653	15,900	11,300	6,577	4,728	38,505	430,626	344,710	7. Milwaukee
122,994		5	185	123,184	3,260	2,900	1,046	784	7,990	75,010	73,848	7. Peoria
77,920		17	156	78,093	1,500	1,150	344	162	3,156	49,811	28,372	7. Sioux City
349,390		2	2,305	351,697	9,000	10,500	2,121	1,603	23,224	183,962	141,954	9. St. Paul
45,865			115	45,980	1,050	600	402	315	2,367	24,755	17,176	10. Kansas City, Kansas
108,505			313	108,818	2,500	1,410	713	556	5,179	68,102	44,680	10. Lincoln
31,243			29	31,272	500	1,000	359	677	2,536	4,274	15,156	10. Pueblo
65,731			46	65,777	1,100	825	520	95	2,540	35,501	22,767	10. St. Joseph
62,301			135	62,436	1,500	1,020	535	175	3,230	37,432	36,151	10. Topeka
241,000			849	241,849	5,645	6,550	1,537	2,246	15,978	156,758	152,290	10. Tulsa
198,681			651	199,332	2,650	3,350	746	791	7,537	130,426	103,674	10. Wichita
278,500			535	279,035	5,000	3,350	1,555	1,531	11,436	170,311	126,489	11. Fort Worth
66,171			72	66,243	1,650	1,402	871	408	4,331	31,062	28,307	11. Galveston
47,941			38	47,979	850	912	355	162	2,279	28,066	30,812	11. Waco
76,939			289	77,228	1,650	1,275	504	673	4,102	36,443	36,459	12. Ogden
100,243		11	149	100,403	2,200	1,550	664	660	5,074	60,094	61,825	12. Spokane
31,248,469	11,035	3,480	64,291	31,327,275	937,374	806,266	359,410	135,975	2,239,025	14,590,505	17,099,339	Country banks, by districts
3,040,300	5,255	768	10,112	3,056,435	94,356	89,163	38,263	18,309	240,091	1,434,084	1,560,406	1. Boston
5,595,440	2,135	1,085	13,901	5,612,561	192,319	145,324	64,778	28,553	430,974	2,349,446	2,574,575	2. New York
2,665,466	1,565	38	5,650	2,672,719	116,182	124,041	42,918	12,236	295,377	1,106,374	1,289,802	3. Philadelphia
3,006,025		52	5,791	3,011,868	100,351	92,185	38,275	11,234	242,045	1,264,035	1,542,637	4. Cleveland
2,260,275	775	310	6,210	2,267,570	65,613	58,612	22,671	11,005	157,901	1,095,035	1,235,929	5. Richmond
2,263,813	50	756	3,700	2,268,319	51,025	50,162	17,034	6,416	124,637	1,157,133	1,304,173	6. Atlanta
4,291,742		72	6,289	4,298,143	109,459	83,751	42,754	20,971	256,935	1,896,771	2,338,298	7. Chicago
1,588,183	1,025	187	2,337	1,591,692	45,743	33,361	18,337	5,657	103,098	833,169	932,257	8. St. Louis
1,337,861		142	2,419	1,340,422	38,046	27,601	16,119	5,327	87,093	610,085	716,220	9. Minneapolis
1,621,673	230	22	1,219	1,623,144	42,419	34,426	21,334	5,449	103,628	898,382	1,192,899	10. Kansas City
1,806,128		12	2,535	1,808,675	44,586	35,742	19,101	6,175	105,604	1,066,185	1,356,245	11. Dallas
1,771,563		36	4,128	1,775,727	37,275	31,898	17,826	4,643	91,642	879,806	1,055,898	12. San Francisco

For footnotes see page 12.

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

State	Number of banks	Loans and investments							Reserves, cash, and		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
Total, all States	6,773	83,586,653	18,083,742	59,452,067	886,708	2,833,594	2,019,836	310,706	23,796,879	12,812,599	1,142,506
New England:											
Maine.....	40	236,866	35,990	-183,062	2,314	3,228	11,443	829	57,982	27,715	6,468
New Hampshire.....	53	123,509	26,970	85,905	465	3,818	5,969	382	34,694	16,209	3,715
Vermont.....	39	77,839	25,600	42,598	158	2,798	6,411	274	19,962	8,791	1,695
Massachusetts.....	154	3,170,651	747,517	2,290,556	9,818	50,822	61,672	10,266	737,633	433,320	55,175
Rhode Island.....	13	457,184	70,240	364,620	8,819	3,296	7,223	2,986	87,473	50,151	10,142
Connecticut.....	63	752,286	102,191	599,756	4,121	29,637	14,914	1,667	228,704	85,704	15,915
Middle Atlantic:											
New York.....	593	25,845,303	6,111,169	18,273,691	224,381	562,676	559,361	114,025	5,819,581	3,908,803	142,947
New Jersey.....	293	2,497,637	447,741	1,819,215	33,842	99,884	84,144	12,811	570,177	283,779	44,660
Pennsylvania.....	764	6,090,209	1,077,777	4,368,820	78,775	154,293	358,992	51,552	1,655,074	931,015	96,479
East North Central:											
Ohio.....	415	4,192,551	1,022,069	2,851,296	42,579	175,724	91,471	9,412	1,190,580	632,122	79,793
Indiana.....	223	1,193,227	189,075	880,912	23,181	61,606	36,343	2,110	443,278	189,740	32,432
Illinois.....	466	7,225,068	1,373,900	5,223,677	62,511	325,926	216,811	22,243	2,035,685	1,134,918	90,708
Michigan.....	228	3,029,806	469,665	2,326,826	28,994	105,488	94,631	4,202	781,320	409,664	56,193
Wisconsin.....	157	1,233,684	186,620	952,614	23,326	36,400	32,513	2,211	370,303	173,441	19,309
West North Central:											
Minnesota.....	209	1,334,604	256,603	996,454	11,675	39,061	28,331	2,480	404,671	186,509	15,773
Iowa.....	162	689,591	126,273	487,710	9,582	52,714	12,202	1,110	253,287	110,420	13,814
Missouri.....	171	2,004,816	474,064	1,355,596	32,058	79,016	40,660	23,422	698,769	312,896	22,925
North Dakota.....	42	109,733	14,828	90,530	549	2,172	1,479	175	36,553	16,333	1,873
South Dakota.....	60	140,069	28,990	100,384	2,291	7,280	875	249	49,403	22,255	2,815
Nebraska.....	146	531,921	86,072	400,179	5,164	29,984	9,654	868	237,034	112,054	7,028
Kansas.....	213	515,569	95,588	375,440	13,235	22,521	7,862	923	256,119	97,807	9,152
South Atlantic:											
Delaware.....	17	237,263	35,364	177,209	6,298	6,615	10,601	1,176	55,636	25,940	2,808
Maryland.....	79	890,060	196,286	662,614	6,913	6,544	15,629	2,074	269,872	145,941	15,919
District of Columbia.....	18	570,915	104,242	444,022	3,038	881	17,270	1,462	201,910	110,187	14,698
Virginia.....	194	892,451	220,058	611,997	7,983	28,357	21,393	2,663	312,994	138,241	24,398
West Virginia.....	107	380,344	81,247	269,085	6,811	13,984	8,048	1,169	159,671	55,954	11,956
North Carolina.....	54	553,142	127,860	384,958	6,978	24,953	7,239	1,154	210,084	79,182	11,068
South Carolina.....	28	208,731	44,947	149,278	514	10,955	2,612	425	94,627	32,027	7,092
Georgia.....	62	787,930	264,295	474,840	4,660	29,666	12,921	1,548	282,357	128,319	12,584
Florida.....	60	753,783	158,063	544,791	5,043	36,543	7,964	1,379	345,502	132,091	19,492
East South Central:											
Kentucky.....	113	598,143	156,029	410,587	1,353	15,377	13,423	1,374	206,773	90,390	12,087
Tennessee.....	76	830,311	195,670	547,247	9,659	63,922	10,431	3,382	320,813	140,332	17,637
Alabama.....	83	573,914	130,075	367,100	13,649	53,234	8,290	1,566	213,941	87,142	15,080
Mississippi.....	25	145,150	25,136	98,566	778	19,852	468	350	82,977	28,791	4,279
West South Central:											
Arkansas.....	66	262,264	53,957	174,886	7,412	20,957	4,485	567	123,154	49,391	6,398
Louisiana.....	40	662,452	129,061	476,368	9,153	41,176	5,021	1,673	273,821	128,060	13,689
Oklahoma.....	215	628,230	148,562	415,223	5,725	52,413	4,908	1,399	348,647	127,423	11,481
Texas.....	535	2,491,979	697,249	1,641,432	46,212	85,744	16,274	5,068	1,263,656	504,337	55,691
Mountain:											
Montana.....	69	204,973	26,023	167,985	2,732	4,686	3,185	362	85,350	37,467	4,174
Idaho.....	25	178,739	30,623	139,442	3,570	4,311	5,487	246	63,038	25,684	4,492
Wyoming.....	37	77,069	18,906	53,247	807	2,556	1,376	177	41,680	13,505	2,461
Colorado.....	92	480,286	86,044	366,631	4,651	10,622	11,493	845	228,763	91,760	9,289
New Mexico.....	27	95,957	23,430	66,187	1,011	3,877	1,318	134	45,226	16,810	3,045
Arizona.....	7	166,347	40,297	120,853	2,161	1,933	890	213	57,700	24,249	4,935
Utah.....	34	246,934	57,046	172,715	5,426	9,260	2,040	447	93,612	47,830	4,051
Nevada.....	8	79,167	14,644	59,425	593	4,106	315	84	23,597	11,020	1,864
Pacific:											
Washington.....	56	1,210,259	222,581	921,442	3,960	52,623	7,772	1,881	356,962	183,233	23,614
Oregon.....	32	768,230	148,709	561,566	2,872	24,233	29,996	854	206,527	112,499	14,471
California.....	110	7,159,507	1,678,396	4,902,530	98,908	355,870	110,966	12,837	1,859,707	1,101,148	84,742
Mutual Savings Banks¹.....	3	10,301	2,346	6,334	.....	1,143	247	31	1,803	800	140

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	16	146,145	25,036	116,153	1,687	1,183	1,829	257	37,396	17,537	3,812
New Jersey—Dist. No. 2.....	206	2,073,452	379,765	1,519,179	29,400	80,119	53,930	11,059	454,720	220,814	33,644
Kentucky—Dist. No. 4.....	58	154,989	36,564	1,07,827	837	6,495	2,670	596	61,158	24,609	4,444
Pennsylvania—Dist. No. 4.....	224	2,271,941	343,709	1,696,484	19,422	44,520	137,326	30,480	644,495	357,139	38,919
West Virginia—Dist. No. 4.....	12	64,802	15,972	40,511	715	4,613	2,733	258	22,299	8,376	1,998
Louisiana—Dist. No. 6.....	29	545,479	102,478	396,392	8,504	32,722	4,445	938	210,899	110,922	10,794
Mississippi—Dist. No. 6.....	16	126,887	22,140	85,702	767	17,540	432	306	73,156	25,572	3,634
Tennessee—Dist. No. 6.....	65	549,050	114,775	379,279	2,569	42,758	6,867	2,802	219,336	87,062	13,083
Indiana—Dist. No. 7.....	168	1,034,881	161,642	762,257	21,438	55,809	31,952	1,783	374,134	167,622	27,073
Illinois—Dist. No. 7.....	322	6,865,617	1,309,669	4,974,097	59,202	298,541	202,548	21,560	1,901,828	1,084,003	83,025
Michigan—Dist. No. 7.....	187	2,943,452	457,340	2,264,018	28,182	100,855	89,048	4,009	755,198	398,508	53,899
Wisconsin—Dist. No. 7.....	118	1,143,449	169,410	885,777	22,908	33,444	29,893	2,017	337,341	162,221	17,172
Missouri—Dist. No. 10.....	45	740,657	162,579	501,576	19,930	38,135	13,401	5,036	342,414	134,981	8,349
New Mexico—Dist. No. 10.....	8	61,466	12,565	43,653	1,002	3,109	1,059	78	21,038	8,228	1,670
Oklahoma—Dist. No. 10.....	205	619,594	145,505	411,048	5,710	51,062	4,897	1,372	342,194	125,418	11,096
Arizona—Dist. No. 12.....	5	142,929	36,081	102,758	2,131	896	884	179	47,965	20,402	4,254

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

OF BANKS ON JUNE 30, 1944, BY STATES

ASSETS [In thousands of dollars]

bank balances				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	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								
5,758,042	40,799	17,637	4,025,296	841,554	59,239	74,198	51,248	195,765	77,998	108,683,534	Total, all States
18,234	111	55	5,399	2,005	128	373		321	260	297,935	New England:
11,218	3	6	3,543	1,870	65	72		5	72	160,287	Maine
7,734	30	17	1,695	1,133	72			141	60	99,207	New Hampshire
119,217	1,332	350	128,239	35,019	2,450	1,011	4,659	7,885	1,668	3,960,976	Vermont
17,214	70	101	9,795	7,495	400	1,975	703	1,187	241	1,187,241	Massachusetts
94,871	418	124	31,672	12,671	463	9	30	1,057	183	556,658	Rhode Island
										995,403	Connecticut
238,676	3,330	10,313	1,515,512	240,121	13,770	9,289	27,583	71,487	16,277	32,043,411	Middle Atlantic:
166,735	360	38	74,405	40,067	7,498	2,329	70	7,468	1,881	3,127,127	New York
384,565	2,973	877	239,165	92,004	18,691	9,658	4,244	13,543	10,596	7,894,019	New Jersey
											Pennsylvania
315,074	2,307	226	161,058	48,574	2,057	2,250	338	8,523	5,529	5,450,402	East North Central:
180,485	686	28	39,907	11,631	140	2		2,162	603	1,651,043	Ohio
507,615	2,615	1,091	298,738	35,144	325	796	3,420	18,799	7,431	9,326,668	Indiana
202,045	432	390	112,596	20,394	205	225	119	6,139	1,383	3,839,591	Illinois
127,736	1,202	23	48,592	11,697	59	269	36	2,218	1,776	1,620,042	Michigan
											Wisconsin
140,285	236	365	61,503	7,297	8	4,558	207	3,734	271	1,755,350	West North Central:
111,105	17		17,931	4,589	105	1,960	17	680	205	950,434	Minnesota
220,929	1,279		140,644	12,206	3,906	501	800	3,614	3,169	2,727,781	Iowa
15,979	5	12	2,351	1,333				299	41	147,964	Missouri
21,554	7		2,772	1,677	9			387	105	191,650	North Dakota
90,129			27,823	4,632	15			1,104	1,009	775,715	South Dakota
138,916	422		9,822	4,988	16	162		535	945	778,334	Nebraska
											Kansas
17,821			9,067	1,347	103	682		395	74	295,500	South Atlantic:
74,803	5	150	33,054	9,274	280	14	33	1,972	1,937	1,173,442	Delaware
56,203	26	61	20,735	14,178	132	1,650		731	783	790,299	Maryland
104,039	1,073		45,243	13,017	703	947	55	1,335	1,630	1,223,132	District of Columbia
79,092	110		12,559	5,900	766	477		309	799	548,266	Virginia
85,950	27		33,857	5,919	76	2	250	1,333	794	771,600	West Virginia
48,158	281		7,069	1,920	54		5	1,381	1,763	307,281	North Carolina
81,534	427	4	59,489	10,225	195	3	151	1,627	581	1,083,069	South Carolina
168,353	332	33	25,201	12,135	309	50		1,706	715	1,114,200	Georgia
											Florida
76,331	315		27,650	5,464	250	37		945	264	811,876	East South Central:
134,327	1,880	3	26,634	11,560	496	74	162	1,675	745	1,165,836	Kentucky
93,955	540	223	17,001	7,279	418	803	667	1,116	1,451	799,589	Tennessee
46,511	10		3,386	2,035	65			23	144	230,394	Alabama
											Mississippi
60,382	105		6,878	2,433	127	30	30	182	284	388,504	West South Central:
92,277	511	13	39,271	9,680	366	2,525	2,121	1,910	1,362	954,237	Arkansas
185,040	1,623		23,080	7,298	24	1,760	304	894	283	987,440	Louisiana
568,069	2,191	538	132,830	36,157	1,192	3,265	120	1,844	1,071	3,799,284	Oklahoma
											Texas
38,063	311	69	5,266	2,229	9	7	221	505	32	293,326	Mountain:
26,662	1,176		5,024	1,439	3			10	81	243,310	Montana
23,872	161		1,681	829	4			66	11	119,659	Idaho
96,733	3,720	11	27,250	2,825	68		25	760	750	713,477	Wyoming
24,301	152		918	695	63		22	14	10	141,987	Colorado
22,928	15	200	5,373	1,374	86	45		541	232	226,325	New Mexico
27,789	228	1	13,713	1,886	94	1,054		23	156	343,759	Arizona
8,008	135		2,570	838	4			300	122	104,028	Utah
											Nevada
78,582	2,236	171	69,126	7,731	30	2	88	2,965	219	1,578,256	Pacific:
37,109	1,127	27	41,294	6,398	136		16	2,682	1,088	985,077	Washington
270,834	4,047	2,021	396,915	62,942	2,804	25,332	4,747	18,433	6,912	9,140,384	Oregon
											California
813			50	72	35	8				12,219	Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

11,004		110	4,933	2,755	163	3	30	230	30	186,752	Connecticut—Dist. No. 2
131,672	477	38	68,075	30,284	4,746	1,777	70	6,474	1,206	2,572,729	New Jersey—Dist. No. 2
30,843	315		947	2,457	74	37		80	92	218,887	Kentucky—Dist. No. 4
163,205	873	357	84,002	34,975	3,811	2,016	92	5,330	1,859	2,964,519	Pennsylvania—Dist. No. 4
9,635	30		2,260	884	387			188	84	88,644	West Virginia—Dist. No. 4
55,454	511	13	33,205	7,754	365	2,348	2,121	1,617	807	771,390	Louisiana—Dist. No. 6
40,692	5		3,253	1,806	48			15	119	202,031	Mississippi—Dist. No. 6
103,752	1,847		13,592	7,579	495	5		1,308	508	778,281	Tennessee—Dist. No. 6
145,399	626	28	33,886	9,248	102			2,039	515	1,420,919	Indiana—Dist. No. 7
445,430	2,599	1,091	285,680	31,265	155	784	3,233	18,388	7,204	8,828,474	Illinois—Dist. No. 7
190,584	377	390	111,440	19,185	186	225	119	6,124	1,357	3,725,846	Michigan—Dist. No. 7
109,390	1,172	23	47,363	10,481	48	264	36	2,038	1,722	1,495,379	Wisconsin—Dist. No. 7
122,320	1,229	18	75,517	3,440	174	475		1,084	664	1,088,908	Missouri—Dist. No. 10
10,444	150		546	448	59		22	11	1	83,045	New Mexico—Dist. No. 10
181,076	1,608		22,996	7,125	19	1,760	304	894	279	972,169	Oklahoma—Dist. No. 10
18,347	15		4,947	1,224	86	45		541	134	192,924	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	84,328,146	50,756,057	17,633,659	3,638,179	9,903,521	936,663	1,460,067	16,947,405	16,447,652	99,956	4,102	332,927	51,778	11,350
New England:														
Maine.....	174,976	117,134	38,231	10,271	7,323	13	2,004	97,870	97,268	201	16	274	111	
New Hampshire.....	112,832	72,402	25,859	6,725	5,337		2,509	30,958	30,208	308	55	316	71	
Vermont.....	45,404	36,751	4,904	1,918	860		971	42,821	42,400	131	3	287		
Massachusetts.....	3,177,144	1,877,735	850,170	118,035	281,226	15,258	34,720	454,246	451,008	2,614	169	340	115	
Rhode Island.....	386,721	243,405	116,624	13,184	8,513	609	4,386	131,546	130,484	677	50	35	300	
Connecticut.....	773,344	488,163	210,203	33,722	22,691		18,565	156,384	154,692	1,568	40	84		
Middle Atlantic:														
New York.....	27,197,793	15,266,996	6,629,029	527,929	3,160,438	853,684	759,717	2,204,699	2,145,329	12,828		30,338	6,354	9,850
New Jersey.....	1,889,618	1,259,121	423,607	145,968	31,747	219	28,956	1,026,838	1,018,463	3,524		4,748	103	
Pennsylvania.....	5,568,351	3,695,909	1,096,066	132,546	589,355	6,373	48,102	1,533,880	1,472,235	1,900	613	53,133	5,699	
East North Central:														
Ohio.....	3,808,616	2,380,755	929,472	165,330	278,520	3,205	51,334	1,317,930	1,241,466	229	434	72,490	3,311	
Indiana.....	1,229,943	781,653	199,889	130,461	102,544	93	15,303	329,466	323,701	1,542	346	26	3,851	
Illinois.....	7,496,531	4,513,978	1,374,213	319,252	1,204,086	14,922	70,080	1,303,187	1,272,622	1,209	198	29,158		
Michigan.....	2,581,123	1,718,027	539,088	137,455	156,062	2,669	27,822	1,086,836	1,079,956	1,287	76	4,321	1,196	
Wisconsin.....	1,119,304	643,499	263,981	75,963	123,293	311	12,257	409,754	407,393	396	53	1,053	859	
West North Central:														
Minnesota.....	1,344,115	662,439	316,486	93,228	255,641	2,610	13,711	305,950	303,064	372	138	1,775	601	
Iowa.....	739,583	392,789	128,183	86,436	126,438	33	5,704	161,108	159,202	1,805	73	28		
Missouri.....	2,259,961	1,115,755	379,562	77,098	673,167	1,030	13,349	317,392	312,130	3,772	150	1,235	105	
North Dakota.....	110,264	80,724	14,650	4,662	9,216		1,012	29,823	29,664		11	144	4	
South Dakota.....	148,306	100,927	18,630	19,945	7,685		1,119	31,933	31,171	25	8	729		
Nebraska.....	671,990	384,548	90,805	33,371	159,040		4,226	65,100	64,933	105	23	31	8	
Kansas.....	679,448	405,736	94,217	83,381	91,031		5,083	57,488	55,953	1,262	38	64	171	
South Atlantic:														
Delaware.....	246,943	183,026	57,080	857	3,269		2,711	16,846	16,825	15		6		
Maryland.....	913,978	482,825	286,140	48,325	91,783	340	4,565	197,279	190,715	1,717	14	1,482	3,351	
District of Columbia.....	596,343	446,366	99,278	60	40,932	1,433	8,274	141,450	141,001	349	25		1,076	75
Virginia.....	859,286	521,100	180,116	37,565	107,255	79	13,171	276,703	260,082	8,454	21	7,070	1,476	
West Virginia.....	395,694	253,914	80,310	25,313	31,543		4,614	110,031	109,058	220	91	217	445	
North Carolina.....	650,001	320,863	138,210	64,904	117,950		8,074	79,911	75,101	3,461	12	385	952	
South Carolina.....	252,632	173,732	32,117	31,605	12,836		2,342	39,076	36,984	1,290	7	644	151	
Georgia.....	905,747	468,394	217,481	53,723	161,250	26	4,873	120,398	117,866	2,251	77	713	91	
Florida.....	941,018	536,028	179,872	60,551	153,283	1,261	10,023	121,154	108,558	4,584	63	6,864	1,085	
East South Central:														
Kentucky.....	667,550	371,758	130,023	20,462	125,784		19,523	94,545	91,745	2,332	17	371	80	
Tennessee.....	917,750	467,468	154,770	69,363	218,516		7,633	184,529	177,991	1,561	59	863	4,055	
Alabama.....	618,716	381,984	110,869	58,243	58,478	256	8,886	131,740	129,725	1,229	17	338	431	
Mississippi.....	183,696	85,882	33,582	18,828	44,306		1,098	35,157	32,378	2,745	30	4		
West South Central:														
Arkansas.....	320,396	202,574	37,232	32,269	46,643		1,678	46,323	45,244	820	22	82	155	
Louisiana.....	778,244	447,012	96,564	67,869	155,803	5,272	5,724	124,175	117,336	4,830	63	1,946		
Oklahoma.....	858,070	516,392	117,887	73,949	140,794		9,048	64,342	59,312	1,290	123	1,236	2,381	
Texas.....	3,324,467	2,159,709	471,637	131,381	523,906	3,091	34,743	265,263	240,445	5,418	433	17,930	1,037	
Mountain:														
Montana.....	232,486	151,513	28,509	29,609	20,389		2,466	44,818	44,449	52	17	290	10	
Idaho.....	184,391	141,954	17,367	19,321	3,932		1,817	47,664	45,930	1,612	17		105	
Wyoming.....	89,876	62,749	9,473	9,110	7,568		976	21,432	20,513	52	22	614	231	
Colorado.....	551,740	384,528	62,792	27,334	70,417	53	6,616	120,695	116,834	795	5	139	2,922	
New Mexico.....	118,215	80,386	12,114	17,582	6,653		1,480	17,830	17,711	102	11		6	
Arizona.....	179,646	135,970	21,192	17,255	1,849	444	2,936	37,598	37,470		26	87	15	
Utah.....	248,147	166,836	26,327	16,480	36,993	15	1,496	76,886	74,893	1,795	20	68	110	
Nevada.....	70,479	50,540	6,765	10,050	764		2,360	27,951	27,816	108			27	
Pacific:														
Washington.....	1,199,911	801,392	218,296	90,422	76,347	1,382	12,072	310,067	306,178	3,073	21	105	690	
Oregon.....	712,862	473,490	147,628	48,292	32,097	646	10,709	229,998	223,642	1,443	14	4,749	150	
California.....	5,794,495	4,049,226	916,159	340,577	317,968	21,336	149,229	2,868,635	2,758,508	12,243	381	86,688	9,315	1,500
Mutual Savings Banks	13		13					11,114	11,109				5	

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	128,966	85,756	32,289	5,186	3,012		2,723	46,515	46,423	21	10	61		
New Jersey—Dist. No. 2.....	1,535,073	1,027,696	357,584	92,974	30,599	219	26,001	869,228	864,263	1,622		3,254	89	
Kentucky—Dist. No. 4.....	157,621	118,492	25,223	8,028	2,868		3,010	43,234	42,832	7	1	349	45	
Pennsylvania—Dist. No. 4.....	2,088,847	1,451,449	347,612	42,197	229,645	464	17,480	533,083	510,454	199	282	17,066	5,082	
West Virginia—Dist. No. 4.....	55,957	35,022	14,943	2,035	3,302		655	21,396	20,919			35	205	237
Louisiana—Dist. No. 6.....	625,345	352,485	77,220	61,944	125,042	5,272	3,382	103,428	96,599	4,830	53	1,946		
Mississippi—Dist. No. 6.....	159,733	68,633	29,954	16,282	43,822		1,042	32,390	29,522	2,745	23			
Tennessee—Dist. No. 6.....	608,034	305,586	118,404	44,941	132,962		6,141	129,764	123,388	1,561	57	850	3,908	
Indiana—Dist. No. 7.....	1,057,134	666,487	176,232	117,787	85,830	93	10,705	285,127	279,502	1,542	302	16	3,765	
Illinois—Dist. No. 7.....	7,138,588	4,302,578	1,333,093	298,428	1,122,264	14,922	67,303	1,193,576	1,171,382	1,196	37	20,961		
Michigan—Dist. No. 7.....	2,527,044	1,680,523	531,063	130,020	155,484	2,665	27,289	1,035,772	1,029,112	1,281	21	4,162	1,196	
Wisconsin—Dist. No. 7.....	1,049,104	597,599	250,820	69,170	119,699	311	11,505	363,202	360,981	394	43	925	859	
Missouri—Dist. No. 7.....	971,859	394,989	121,914	34,445	414,559	189	5,763	67,562	67,374	41	26	21	100	
New Mexico—Dist. No. 10.....	65,544	35,774	8,963	14,070	5,767		970	14,026	13,915	100	11			
Oklahoma—Dist. No. 10.....	844,828	506,821	116,848	71,919	140,430		8,810	63,431	58,414	1,290	123	1,233	2,371	
Arizona—Dist. No. 12.....	155,480	117,652	18,161	15,362	1,781	91								

ON JUNE 30, 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 18)	Demand deposits adjusted (see note 1, page 1)	State
101,275,551	74,785	57,802	579,801	101,987,939	2,441,643	2,856,333	966,848	430,771	6,695,595	57,203,316	51,829,007	Total, all States
272,846			574	273,420	10,200	8,853	4,363	1,099	24,515	114,094	124,010	New England:
143,790	320		214	144,324	5,876	6,276	3,082	729	15,963	73,426	78,093	Maine
88,225			350	88,575	4,578	3,370	1,928	756	10,632	31,625	37,945	New Hampshire
3,631,390	4,735	5,488	31,720	3,673,333	97,847	125,123	40,760	23,913	287,643	2,085,193	1,902,251	Vermont
518,267		768	2,498	521,533	11,904	16,617	3,353	3,251	35,125	245,907	251,180	Massachusetts
929,728	200	30	2,984	932,942	26,271	23,145	9,137	3,908	62,461	438,763	508,778	Rhode Island
29,402,492	65,285	30,900	333,265	29,831,942	718,357	1,082,605	309,407	101,100	2,211,469	18,863,314	15,039,130	Connecticut
2,916,456	1,275	70	6,355	2,924,156	93,242	65,404	28,199	16,126	202,971	1,233,965	1,359,640	Middle Atlantic:
7,101,931	200	4,603	26,226	7,132,960	219,128	400,771	96,950	44,210	761,059	3,855,446	3,637,392	New York
5,126,546			338	18,456	5,145,340	142,419	104,874	37,267	20,502	305,062	2,410,508	New Jersey
1,559,409			2,833	1,562,242	36,878	32,629	14,144	5,150	88,801	818,516	887,510	Pennsylvania
8,799,718		3,626	34,265	8,837,609	189,521	189,616	53,416	56,506	489,059	5,322,079	4,604,572	East North Central:
3,667,959		119	8,961	3,677,039	69,132	50,610	26,010	16,800	162,552	1,733,896	1,770,708	Ohio
1,529,058		36	2,863	1,531,957	37,361	27,258	15,381	8,085	88,085	683,803	683,127	Indiana
1,650,065		207	6,490	1,656,762	37,900	38,757	13,891	8,040	98,588	828,145	707,875	Illinois
900,691		17	795	901,503	18,666	18,036	8,242	3,987	48,931	486,327	466,998	Michigan
2,577,353	1,000	800	7,301	2,586,454	62,896	41,955	29,968	6,868	141,327	1,523,597	1,065,558	Wisconsin
140,087		5	294	140,386	3,211	2,610	1,277	480	7,578	77,833	84,047	West North Central:
180,239			438	180,677	4,770	3,511	1,957	735	10,973	107,079	119,219	Ohio
737,090			1,047	738,137	15,510	12,755	5,590	3,723	37,578	465,198	394,322	Indiana
736,936			1,139	738,075	17,023	13,798	7,184	2,254	40,259	442,716	484,378	South Atlantic:
263,789	690		1,100	265,579	8,277	16,439	4,944	261	29,921	164,311	177,527	Delaware
1,111,257	25	33	3,912	1,115,227	22,015	22,847	8,564	4,789	58,215	521,800	502,661	Maryland
737,793			2,000	739,793	16,942	21,225	10,680	1,659	50,506	425,236	433,965	District of Columbia
1,135,989	450	55	3,467	1,139,961	34,424	28,857	13,427	6,463	83,171	539,377	526,593	Virginia
505,725	100		1,018	506,843	17,319	16,186	6,267	1,651	41,423	225,411	271,282	West Virginia
729,912	200		2,930	733,292	13,015	16,128	5,020	4,145	38,308	393,854	359,984	North Carolina
291,708			5	292,383	6,200	4,992	2,393	1,313	14,898	178,097	200,610	South Carolina
1,026,145		151	3,083	1,029,379	22,433	20,566	6,528	4,163	53,690	556,095	467,501	Georgia
1,062,172			2,439	1,064,611	20,355	20,742	5,631	2,861	49,589	577,005	581,401	Florida
762,095	25		1,879	763,999	18,736	20,708	6,414	2,019	47,877	437,563	384,093	East South Central:
1,102,279		162	2,825	1,105,266	25,043	23,299	8,736	3,492	60,570	609,996	517,830	Kentucky
750,456	50	672	1,710	752,888	19,840	16,300	7,643	2,918	46,701	402,848	432,112	Tennessee
218,853			286	219,139	5,087	4,999	668	501	11,255	103,273	102,422	Alabama
366,719		30	580	367,329	8,338	7,407	4,238	1,192	21,175	217,903	229,643	Mississippi
902,419		2,702	3,192	908,313	18,464	17,546	7,047	2,867	45,924	554,171	481,334	West South Central:
922,412		304	1,922	924,638	24,348	20,754	13,849	3,851	62,802	536,432	576,309	Arkansas
3,589,730		120	7,186	3,597,036	85,131	70,843	34,404	11,870	202,248	2,173,303	2,193,003	Louisiana
277,304			221	277,876	6,799	5,002	3,098	551	15,450	161,040	178,322	Oklahoma
232,055			411	232,466	4,585	3,522	1,713	1,024	10,844	136,426	158,068	Texas
111,308	30		138	111,476	2,901	2,968	1,785	529	8,183	55,685	71,154	Mountain:
672,435	200	25	1,375	674,035	12,870	13,138	9,711	3,723	39,442	368,762	391,228	Montana
136,045			17	136,084	2,355	2,233	356	959	5,903	82,132	98,530	Idaho
217,244			786	218,030	3,700	3,387	799	409	8,295	131,688	150,788	Wyoming
325,033			722	325,755	7,519	6,164	2,774	1,547	18,004	181,585	171,099	Colorado
98,430			1,002	99,432	1,560	1,247	1,739	50	4,596	54,654	60,380	New Mexico
1,509,978		88	4,341	1,514,407	25,840	19,361	11,557	7,091	63,849	839,708	834,760	Arizona
942,860		16	3,297	946,173	12,474	15,989	7,280	3,161	38,904	490,383	491,197	Utah
8,663,130		5,939	38,094	8,707,163	172,383	165,271	68,077	27,490	433,221	4,243,148	4,142,117	Nevada
11,127			28	11,155		945	82	37	1,064			Pacific:
												Washington
												Oregon
												California
												Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

175,481		30	458	175,969	5,367	3,223	1,266	927	10,783	81,270	88,732	Connecticut—Dist. No. 2
2,404,301	600	70	5,221	2,410,192	73,829	54,433	22,796	11,479	162,537	984,198	1,078,596	New Jersey—Dist. No. 2
200,855			226	201,081	7,515	6,924	2,686	681	17,806	101,137	128,583	Kentucky—Dist. No. 4
2,621,930		91	10,948	2,632,969	68,762	203,094	32,130	27,564	331,550	1,497,211	1,427,124	Pennsylvania—Dist. No. 4
77,353			406	77,759	3,990	4,265	2,152	478	10,885	29,433	35,452	West Virginia—Dist. No. 4
728,773		2,702	2,268	733,743	14,782	14,484	5,742	2,639	37,647	462,707	384,606	Louisiana—Dist. No. 6
192,123			280	192,403	4,260	4,364	534	470	9,628	88,546	82,704	Mississippi—Dist. No. 6
737,798			1,320	739,118	18,176	13,468	4,606	2,913	39,163	379,138	343,076	Tennessee—Dist. No. 6
1,342,261			2,513	1,344,774	30,994	28,844	11,885	4,422	76,145	170,388	761,593	Indiana—Dist. No. 7
8,332,164		3,439	33,609	8,369,212	176,663	179,724	48,383	54,292	459,262	5,079,177	4,382,629	Illinois—Dist. No. 7
3,562,816		119	8,842	3,571,777	65,381	47,951	24,310	16,427	154,069	1,700,116	1,726,392	Michigan—Dist. No. 7
1,412,306		36	2,695	1,415,037	33,596	24,939	14,340	7,467	80,342	646,143	630,911	Wisconsin—Dist. No. 7
1,039,421			1,632	1,041,053	17,575	16,253	10,755	3,272	47,855	653,870	359,680	Missouri—Dist. No. 10
79,570		22	9	79,601	1,375	1,284	150	635	3,444	46,418	50,268	New Mexico—Dist. No. 10
908,259		304	1,905	910,468	23,820	20,411	13,673	3,797	61,701	528,266	564,554	Oklahoma—Dist. No. 10
185,242			629	185,871	3,350	2,612	682	409	7,053	115,551	130,500	Arizona—Dist. No. 12

ALL MEMBER BANKS—RESERVE POSITION ON JUNE 30, 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	84,328,146	17,343,991	9,780,839	57,203,316	16,947,405	11,582,078	12,812,599	1,230,521	15.6	17.3
Central reserve city banks.....	30,291,324	7,213,617	1,884,375	21,193,332	1,440,269	4,325,083	4,265,618	-59,465	19.1	18.8
Reserve city banks.....	31,489,858	6,357,190	3,713,189	21,419,479	6,805,631	4,692,234	5,108,548	416,314	16.6	18.1
Country banks.....	22,546,964	3,773,184	4,183,275	14,590,505	8,701,505	2,564,761	3,438,433	873,672	11.0	14.8
All member banks, by districts:										
Boston.....	4,541,455	1,201,097	432,620	2,907,738	867,310	547,541	604,353	56,812	14.5	16.0
New York.....	28,861,832	6,963,178	1,969,872	19,928,782	3,120,442	4,032,016	4,147,154	115,138	17.5	18.0
Philadelphia.....	4,080,992	863,875	444,804	2,772,313	1,174,932	558,577	662,781	104,204	14.2	16.8
Cleveland.....	6,111,041	1,305,728	767,024	4,038,289	1,915,643	846,754	1,022,246	175,492	14.2	17.2
Richmond.....	3,611,977	768,830	588,805	2,254,342	823,054	434,550	553,156	118,606	14.1	18.0
Atlanta.....	3,858,593	696,773	695,482	2,466,339	638,874	462,173	571,108	108,935	14.9	18.4
Chicago.....	12,511,453	2,392,763	1,496,539	8,622,151	3,038,785	1,792,951	1,922,774	129,823	15.4	16.5
St. Louis.....	2,982,858	492,581	469,606	2,020,671	558,946	387,681	422,609	34,928	15.0	16.4
Minneapolis.....	1,959,450	394,080	319,833	1,245,537	510,140	243,111	284,940	41,829	13.8	16.2
Kansas City.....	3,875,285	485,249	829,121	2,560,915	409,734	482,864	583,753	100,889	10.3	19.7
Dallas.....	3,567,445	475,589	767,072	2,324,784	298,561	418,899	535,909	117,010	10.0	20.4
San Francisco.....	8,365,765	1,304,248	1,000,062	6,061,455	3,590,963	1,374,961	1,501,816	126,855	14.2	15.6
Central reserve city banks:										
New York.....	24,782,239	6,110,713	1,477,615	17,193,911	896,365	3,492,564	3,454,510	-38,054	19.3	19.1
Chicago.....	5,509,085	1,102,904	406,760	3,999,421	543,904	832,519	811,108	-21,411	18.3	17.9
Reserve city banks, by districts:										
Boston.....	2,251,906	634,830	143,422	1,473,654	116,559	301,724	306,514	4,790	19.0	19.3
New York.....	516,140	81,227	49,488	385,425	192,090	88,610	96,587	7,977	15.3	16.7
Philadelphia.....	2,445,244	575,064	204,241	1,665,939	145,235	341,902	370,419	28,517	18.9	20.5
Cleveland.....	4,147,939	953,456	420,229	2,774,254	872,720	607,214	669,788	62,574	16.6	18.4
Richmond.....	1,882,052	493,160	229,585	1,159,307	292,704	249,424	312,056	62,632	17.2	21.5
Atlanta.....	1,979,745	385,664	284,875	1,309,206	253,909	277,076	311,329	34,253	17.7	19.7
Chicago.....	4,062,578	821,765	514,854	2,725,959	1,142,889	613,765	645,970	32,205	15.9	16.9
St. Louis.....	1,742,516	349,720	205,294	1,187,502	211,145	250,169	244,506	-5,663	17.9	17.5
Minneapolis.....	1,027,740	262,513	129,775	635,452	103,989	133,330	137,051	3,721	18.0	18.5
Kansas City.....	2,447,136	342,564	442,039	1,662,533	216,210	345,479	381,462	35,983	18.4	20.3
Dallas.....	1,872,789	287,933	326,257	1,258,599	187,089	262,945	316,228	53,283	18.2	21.9
San Francisco.....	7,114,073	1,169,294	763,130	5,181,649	3,071,092	1,220,596	1,316,638	96,042	14.8	16.0
Country banks, by districts:										
Boston.....	2,289,549	566,267	289,198	1,434,084	750,751	245,817	297,839	52,022	11.3	13.6
New York.....	3,563,453	771,238	442,769	2,349,446	2,031,987	450,842	596,057	145,215	10.3	13.6
Philadelphia.....	1,635,748	288,811	240,563	1,106,374	1,029,718	216,675	292,362	75,687	10.1	13.7
Cleveland.....	1,963,102	352,272	346,795	1,264,035	1,042,923	239,540	352,458	112,910	10.4	15.3
Richmond.....	1,729,925	275,670	359,220	1,095,035	530,350	185,126	241,100	55,974	11.4	14.8
Atlanta.....	1,878,848	311,109	410,606	1,157,133	384,965	185,097	259,779	74,682	12.0	16.8
Chicago.....	2,939,790	468,094	574,925	1,896,771	1,351,992	346,667	465,696	119,029	10.7	14.3
St. Louis.....	1,240,342	142,861	264,312	833,169	347,801	137,512	178,103	40,591	11.6	15.1
Minneapolis.....	931,710	131,567	190,058	610,085	406,151	109,781	147,889	38,108	10.8	14.6
Kansas City.....	1,428,149	142,685	387,082	898,382	193,524	137,385	202,291	64,906	12.6	18.5
Dallas.....	1,694,656	187,656	440,815	1,066,185	111,472	155,954	199,681	63,727	13.2	18.7
San Francisco.....	1,251,692	134,954	236,932	879,806	519,871	154,365	185,178	30,813	11.0	13.2

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—PLEGGED ASSETS AND SECURED AND PREFERRED LIABILITIES ON JUNE 30, 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	7,033,438	1,520,222	9,579,472	6,440,403	24,573,535	15,794,226	8,779,309
United States Government obligations, direct and guaranteed pledged to secure liabilities.....	6,838,645	1,514,357	9,223,878	6,132,539	23,709,419	15,247,190	8,462,229
Other assets pledged to secure liabilities.....	15,234	.....	301,543	242,270	559,047	445,241	113,806
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	156,785	5,313	48,906	64,912	275,916	99,549	176,367
Securities loaned.....	22,774	552	5,145	682	29,153	2,246	26,907
Secured and preferred liabilities—Total	6,932,384	1,339,646	8,212,092	5,316,139	21,800,261	13,285,939	8,514,322
Deposits secured by pledged assets.....	6,334,366	1,339,091	8,139,467	5,214,750	21,027,674	13,279,720	7,747,954
Borrowings secured by pledged assets.....	6,100	.....	.....	10,585	16,685	5,755	10,930
Other liabilities secured by pledged assets.....	516	458	7	347	1,328	464	864
Deposits preferred under provisions of law but not secured by pledge of assets.....	591,402	97	72,618	90,457	754,574	.....	754,574

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1944, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlan- ta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	30,243,962	1,102,916	16,449,437	1,428,974	3,072,125	1,203,419	442,757	3,191,346	908,595	184,142	477,078	188,983	1,594,190
Loans (including overdrafts)	6,870,486	209,661	3,933,752	277,945	700,857	296,730	110,194	542,241	219,583	37,280	106,281	59,066	376,890
United States Government direct obligations	21,441,401	837,481	11,777,597	1,003,377	2,136,263	842,114	282,946	2,273,898	608,836	133,681	309,360	116,595	1,119,253
Obligations guaranteed by United States Government	257,821	10,307	78,908	49,815	26,043	11,898	9,312	35,085	12,092	2,455	16,441	1,882	3,583
Obligations of States and political subdivisions	804,853	11,273	287,569	26,253	80,888	22,510	33,629	200,489	32,225	6,921	34,687	10,494	57,915
Other bonds, notes, and debentures	704,869	28,158	289,990	57,032	98,102	26,045	4,445	134,971	21,121	3,454	8,790	367	32,394
Corporate stocks (including Federal Reserve Bank stock)	164,538	6,036	81,621	14,552	29,972	4,122	2,231	4,662	14,738	351	1,519	579	4,155
Reserves, cash, and bank balances	7,798,522	253,557	3,771,658	358,378	798,983	403,839	166,897	894,570	277,891	67,774	216,143	109,148	479,684
Reserve with Federal Reserve Banks	4,569,016	137,001	2,506,150	210,108	446,186	202,438	69,507	459,830	129,212	28,979	82,852	39,079	257,674
Cash in vault	339,720	20,788	106,048	17,936	53,397	24,434	9,589	59,228	13,171	3,928	5,262	6,370	19,569
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,359,088	58,682	176,144	66,265	195,295	121,518	71,965	281,483	94,732	31,527	81,711	59,665	120,101
Other balances with banks in United States	8,551	304	1,631	1,645	881	784	257	1,294	139	13	320	53	1,104
Balances with banks in foreign countries	6,304	84	5,235	5	107	148	209	209	31	12	18	2	449
Cash items in process of collection	1,515,843	36,698	976,450	62,419	103,117	54,517	15,575	92,526	40,606	3,189	45,980	3,979	80,787
Due from own foreign branches	176		176										
Bank premises owned and furniture and fixtures	311,157	17,746	159,704	23,289	33,521	19,846	6,024	21,371	8,535	1,534	3,284	1,592	14,711
Other real estate owned	33,658	1,706	12,385	9,074	5,423	449	491	424	2,656	26	8	167	849
Investments and other assets indirectly representing bank premises or other real estate	24,842	2,945	7,867	7,823	2,420	2,130		1,251	21	5	136	28	216
Customers' liability on acceptances	17,249	701	14,273	6	144	100	84	121	67	221	25		1,507
Income accrued but not yet collected	79,380	2,548	50,325	3,869	7,416	2,628	902	5,998	1,401	213	805	91	3,184
Other assets	31,744	944	12,464	3,684	5,204	2,194	869	1,867	2,201	141	769	153	1,254
Total assets	38,540,690	1,383,063	20,478,289	1,835,097	3,925,236	1,634,605	618,024	4,116,948	1,201,367	254,056	698,248	300,162	2,095,595
LIABILITIES													
Demand deposits	30,086,434	976,584	17,252,256	1,447,809	2,646,553	1,248,033	497,397	2,712,207	927,822	169,077	607,527	255,688	1,345,481
Individuals, partnerships, and corporations	18,087,010	651,229	9,833,439	990,385	1,749,447	674,139	273,644	1,835,106	541,678	110,779	291,388	193,317	942,459
United States Government: War loan accounts	6,921,545	244,612	4,236,755	360,270	645,387	312,373	105,604	499,339	179,445	20,605	77,232	27,507	212,416
Other	47,435	1,200	19,304	1,511	3,665	3,936	5,871	3,931	3,227	189	618	393	3,590
States and political subdivisions	895,013	35,403	337,401	26,256	79,798	83,983	31,974	138,992	36,742	23,697	43,444	13,340	43,803
Banks in United States	3,012,057	24,346	1,865,258	55,465	134,890	160,616	77,362	196,481	157,930	12,184	190,119	19,158	118,248
Banks in foreign countries	465,522	898	453,605	9	744	189		998	506	4	180	37	8,352
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	657,852	18,896	506,494	13,913	32,442	12,797	2,942	37,360	8,294	1,619	4,546	1,936	16,613
Time deposits	5,603,868	291,314	1,598,772	220,022	947,414	280,332	84,141	1,187,055	197,475	69,506	53,710	27,400	647,087
Individuals, partnerships, and corporations	5,469,948	289,737	1,558,883	211,612	905,520	273,306	79,006	1,176,606	195,207	68,610	53,288	26,156	632,017
United States Government	18,383	1,131	7,924	380	179	2,892	4,405	464	914	54	13	23	4
Postal savings	582	78	5	73	182	35	35	74	23	34	16	16	11
States and political subdivisions	91,356	218	19,816	7,922	40,122	3,112	503	8,695	1,321	760	133	840	7,914
Banks in United States	16,299	150	4,844	35	1,411	987	192	1,216	10	48	260	5	7,141
Banks in foreign countries	7,300		7,300										
Total deposits	35,690,302	1,267,898	18,851,028	1,667,831	3,593,967	1,528,365	581,538	3,899,262	1,125,297	238,583	661,237	282,728	1,992,568
Due to own foreign branches	28,440		28,440										
Bills payable, rediscounts, and other liabilities for borrowed money	68,580	2,700	64,350	250		200	50		1,000		30		
Acceptances outstanding	19,939	766	16,514	7	143	100	84	193	67	221	25		1,819
Dividends declared but not yet payable	15,046	477	9,552	841	1,377	236	243	453	959	6	174	55	673
Income collected but not yet earned	11,688	749	5,336	512	1,264	674	339	1,098	327	32	64	13	1,280
Expenses accrued and unpaid	84,345	4,376	46,916	4,235	11,010	3,187	861	5,548	1,872	139	972	339	4,890
Other liabilities	27,619	943	14,914	848	4,879	1,406	197	1,620	558	11	12	35	2,196
Total liabilities	35,945,959	1,277,909	19,037,050	1,674,524	3,612,640	1,534,168	583,312	3,908,174	1,130,080	238,992	662,514	283,170	2,003,426
CAPITAL ACCOUNTS													
Capital	891,865	36,957	472,429	53,263	92,966	37,908	13,476	77,140	36,186	6,639	12,868	8,034	43,999
Surplus	1,166,983	40,927	688,952	76,066	171,211	38,255	14,171	65,805	18,566	4,852	12,381	5,641	30,156
Undivided profits	363,128	14,629	198,906	24,360	27,000	15,963	5,360	33,652	13,336	2,902	7,343	3,027	16,650
Other capital accounts	172,755	12,641	80,952	6,884	21,419	8,311	1,705	32,177	3,199	671	3,142	2,990	1,364
Total capital accounts	2,594,731	105,154	1,441,239	160,573	312,596	100,437	34,712	208,774	71,287	15,064	35,734	16,992	92,169
Total liabilities and capital accounts	38,540,690	1,383,063	20,478,289	1,835,097	3,925,236	1,634,605	618,024	4,116,948	1,201,367	254,056	698,248	300,162	2,095,595
Net demand deposits subject to reserve (see page 18)	20,292,236	636,866	11,862,907	958,855	1,702,754	759,687	304,253	1,839,943	613,039	113,756	402,604	164,537	933,035
Demand deposits adjusted (see note 1, page 1)	18,124,032	668,830	9,700,884	968,135	1,758,750	716,402	292,985	1,918,932	546,108	132,906	293,398	204,614	922,088
Number of banks	1,737	45	252	82	216	130	51	422	148	103	109	104	75

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES

