

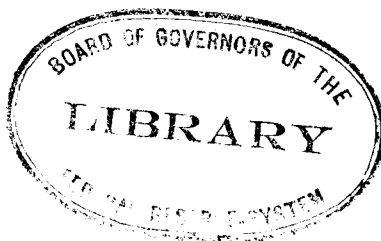


MEMBER BANK CALL REPORT

NUMBER 98

CONDITION OF MEMBER BANKS

DECEMBER 30, 1944



BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

TABLE OF CONTENTS

All Member Banks:

Assets and Liabilities:

On December 30, 1944, Compared with June 30, 1944, and December 31, 1943	1
On Selected Call Dates, December 30, 1939, to December 30, 1944.....	2
On December 30, 1944, by Classes of Banks	3
On December 30, 1944, by Federal Reserve Districts.....	4-5
Classification of Loans and United States Government Direct Obligations:	
On Selected Call Dates, December 30, 1939, to December 30, 1944.....	6
On December 30, 1944, by Classes of Banks	6
On December 30, 1944, by Federal Reserve Districts.....	7
On December 30, 1944, Reserve City Banks by Federal Reserve Districts	8
On December 30, 1944, Country Banks by Federal Reserve Districts.....	9
Assets and Liabilities on December 30, 1944, of Banks in Each Central Reserve and Reserve City and of Country Banks in Each Federal Reserve District	10-13
Assets and Liabilities on December 30, 1944, by States	14-17
Reserve Position on December 30, 1944.....	18

State Member Banks:

Assets and Liabilities on December 30, 1944, by Federal Reserve Districts.....	19
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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 DECEMBER 30, 1944, COMPARED WITH JUNE 30, 1944,
DECEMBER 31, 1943

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Dec. 30, 1944	June 30, 1944	Dec. 31, 1943	June 30, 1944	Dec. 31, 1943
ASSETS					
Loans and investments	91,569,159	83,586,653	74,257,603	+7,982,506	+17,311,556
Loans (including overdrafts)	18,676,062	18,083,742	16,287,520	+592,320	+2,388,542
United States Government direct obligations	66,783,630	59,452,067	50,602,657	+7,331,563	+16,180,973
Obligations guaranteed by United States Government	901,737	886,708	2,345,138	+15,029	-1,443,401
Obligations of States and political subdivisions	2,837,760	2,833,594	2,728,652	+24,166	+129,108
Other bonds, notes, and debentures	2,031,223	2,019,836	1,972,851	+11,387	+58,372
Corporate stocks (including Federal Reserve Bank stock)	318,747	310,706	320,785	+8,041	-2,038
Reserves, cash, and bank balances	25,860,038	23,796,879	23,790,034	+2,063,159	+2,070,004
Reserve with Federal Reserve Banks	14,260,532	12,812,599	12,835,249	+1,447,933	+1,425,283
Cash in vault	1,270,707	1,142,506	1,132,172	+128,201	+138,535
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,315,142	5,758,042	5,407,459	+557,100	+907,683
Other balances with banks in United States	39,288	40,799	42,508	-1,511	-3,220
Balances with banks in foreign countries	16,824	17,637	20,108	-813	-3,284
Cash items in process of collection	3,957,545	4,025,296	4,352,538	-67,751	-394,993
Due from own foreign branches	217	176	9,719	+41	-9,502
Bank premises owned and furniture and fixtures	816,540	841,554	861,253	-25,014	-44,713
Other real estate owned	41,073	59,239	80,654	-18,166	-39,581
Investments and other assets indirectly representing bank premises or other real estate	70,364	74,198	77,164	-3,834	-6,800
Customers' liability on acceptances	62,398	51,248	44,059	+11,150	+18,339
Income accrued but not yet collected	206,043	195,765	170,163	+10,278	+35,880
Other assets	79,922	77,822	80,966	+2,100	-1,044
Total assets	118,705,754	108,683,534	99,371,615	+10,022,220	+19,334,139
LIABILITIES					
Demand deposits	91,599,715	84,328,146	76,932,347	+7,271,569	+14,667,368
Individuals, partnerships, and corporations	56,270,259	50,756,057	51,820,162	+5,514,202	+4,450,097
United States Government: War loan and Series E bond accounts	18,241,712	17,343,991	9,185,885	+897,721	+9,055,827
Other	267,188	289,668	257,817	-22,480	+9,371
States and political subdivisions	3,743,572	3,638,179	3,601,845	+105,393	+141,727
Banks in United States	10,880,788	9,903,521	9,602,817	+977,267	+1,277,971
Banks in foreign countries	944,952	936,663	891,070	+8,289	+53,882
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	1,251,244	1,460,067	1,572,751	-208,823	-321,507
Time deposits	19,316,831	16,947,405	15,330,013	+2,369,426	+3,986,818
Individuals, partnerships, and corporations	18,806,720	16,447,652	14,821,737	+2,359,068	+3,984,983
United States Government	101,121	99,596	115,465	+1,525	-14,344
Postal savings	3,841	4,102	4,652	-261	-811
States and political subdivisions	347,212	332,927	326,554	+14,285	+20,658
Banks in United States	47,087	51,778	57,555	-4,691	-10,468
Banks in foreign countries	10,850	11,350	4,050	-500	+6,800
Total deposits	110,916,546	101,275,551	92,262,360	+9,640,995	+18,654,186
Due to own foreign branches	183,943	209,107	203,508	-25,164	-19,565
Bills payable, rediscounts, and other liabilities for borrowed money	111,255	74,785	39,310	+36,470	+71,945
Acceptances outstanding	72,289	57,802	54,322	+14,487	+17,967
Dividends declared but not yet payable	45,579	42,343	38,713	+3,236	+6,866
Income collected but not yet earned	36,728	35,550	35,992	+1,178	+736
Expenses accrued and unpaid	263,348	231,651	185,555	+31,697	+77,793
Other liabilities	108,290	61,150	76,621	+47,140	+31,669
Total liabilities	111,737,978	101,987,939	92,896,381	+9,750,039	+18,841,597
CAPITAL ACCOUNTS					
Capital	2,469,041	2,441,643	2,416,374	+27,398	+52,667
Surplus	3,047,594	2,856,333	2,769,777	+191,261	+277,817
Undivided profits	1,008,503	966,848	865,993	+41,655	+142,510
Other capital accounts	442,638	430,771	423,090	+11,867	+19,548
Total capital accounts	6,967,776	6,695,595	6,475,234	+272,181	+492,542
Total liabilities and capital accounts	118,705,754	108,683,534	99,371,615	+10,022,220	+19,334,139
MEMORANDA					
Net demand deposits subject to reserve (see page 18)	63,087,686	57,203,316	57,989,934	+5,884,370	+5,097,752
Demand deposits adjusted ¹	57,307,530	51,829,007	52,642,220	+5,478,523	+4,665,310
Number of banks	6,814	6,773	6,738	+41	+76

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, DECEMBER 30, 1939, TO DECEMBER 30, 1944
[Amounts in thousands of dollars]

	1939 Dec. 30	1940 Dec. 31	1941 Dec. 31	1942 Dec. 31	1943 Dec. 31	1944 June 30	1944 Dec. 30
ASSETS							
Loans and investments	33,940,508	37,126,067	43,520,559	59,263,331	74,257,603	83,586,653	91,569,159
Loans (including overdrafts)	13,961,820	15,320,598	18,020,904	16,088,324	16,287,520	18,083,742	18,676,062
United States Government direct obligations	11,184,195	12,337,408	15,706,687	35,006,436	50,602,657	59,452,067	66,783,630
Obligations guaranteed by United States Government	3,143,960	3,485,638	3,832,035	2,539,753	2,345,138	886,708	901,737
Obligations of States and political subdivisions	2,691,687	3,012,693	3,089,606	2,965,179	2,728,652	2,833,594	2,857,760
Obligations of Government corporations and agencies not guaranteed by United States	376,697	499,355	557,231	2,286,693	1,972,851	2,019,836	2,031,223
Other bonds, notes, and debentures	2,142,672	2,053,842	1,921,852				
Corporate stocks, (including Federal Reserve Bank stock)	439,477	416,533	392,244	376,946	320,785	310,706	318,747
Reserves, cash, and bank balances¹	19,783,254	23,963,455	23,122,689	24,280,295	23,790,034	23,796,879	25,860,038
Reserve with Federal Reserve Banks	11,603,504	13,991,733	12,396,344	13,072,358	12,835,249	12,812,599	14,260,532
Cash in vault	841,215	991,146	1,086,752	1,018,612	1,132,172	1,142,506	1,270,707
Demand balances with banks in United States (except private banks and American branches of foreign banks) ¹	5,370,257	6,084,424	6,147,354	6,084,146	5,407,459	5,758,042	6,315,142
Other balances with banks in United States	136,112	100,881	98,519	62,371	42,508	40,799	39,288
Balances with banks in foreign countries	23,796	11,311	11,134	12,953	20,108	17,637	16,824
Cash items in process of collection	1,807,370	2,783,960	3,382,586	4,029,855	4,352,538	4,025,296	3,957,545
Due from own foreign branches	7,827	2,182	4,215	362	9,719	176	217
Bank premises owned and furniture and fixtures	924,273	914,425	911,213	904,130	861,253	841,554	816,540
Other real estate owned	287,709	228,243	179,139	134,846	80,654	59,239	41,073
Investments and other assets indirectly representing bank premises or other real estate	130,774	111,146	98,449	92,935	77,164	74,198	70,364
Customers' liability on acceptances	107,543	83,052	72,427	40,507	44,059	51,248	62,398
Income accrued but not yet collected	100,159	105,026	110,586	126,287	170,163	195,765	206,043
Other assets	79,902	124,082	101,579	73,887	80,966	77,822	79,922
Total assets	55,360,949	62,657,678	68,120,856	84,916,580	99,371,615	108,683,534	118,705,754
LIABILITIES							
Demand deposits¹	37,487,815	44,110,412	49,230,638	65,435,697	76,932,347	84,328,146	91,599,715
Individuals, partnerships, and corporations	24,603,982	29,576,064	33,061,264	42,139,236	51,820,162	50,756,057	56,270,259
U. S. Government: War loan and Series E bond accounts	742,566	616,118	1,709,333	7,923,429	9,185,885	17,343,991	18,241,712
Other	2,321,334	2,723,660	3,065,567	3,317,989	257,817	289,668	267,188
States and political subdivisions	8,507,394	9,581,199	9,713,951	10,101,306	3,601,845	3,638,179	3,743,572
Banks in United States	749,251	700,073	671,186	811,439	9,602,817	9,903,521	10,880,788
Banks in foreign countries	563,288	913,298	1,009,337	1,142,298	891,070	936,663	944,952
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	11,852,337	12,319,198	12,486,751	12,840,974	15,330,013	16,947,405	19,316,831
Time deposits	11,852,337	12,319,198	12,486,751	12,840,974	15,330,013	16,947,405	19,316,831
Individuals, partnerships, and corporations:							
Savings deposits	9,883,113	10,266,149	10,513,338	12,365,923	14,821,737	16,447,652	18,806,720
Certificates of deposit	676,529	654,941	611,226				
Christmas savings and similar accounts	24,434	27,853	30,136				
Open accounts	631,033	737,865	723,343				
United States Government	18,050	34,425	34,120	47,675	115,465	99,596	101,121
Postal savings	33,280	21,562	16,353	8,566	4,652	4,102	3,841
States and political subdivisions	432,173	435,075	418,220	331,933	326,554	332,927	347,212
Banks in United States	144,188	135,226	132,923	82,066	57,555	51,778	47,087
Banks in foreign countries	9,537	6,102	7,092	4,811	4,050	11,350	10,850
Total deposits¹	49,340,152	56,429,610	61,717,389	78,276,671	92,262,360	101,275,551	110,916,546
Due to own foreign branches	150,938	182,067	148,921	216,952	203,508	209,107	183,943
Bills payable, rediscounts, and other liabilities for borrowed money	3,241	3,282	4,312	4,807	39,310	74,785	111,255
Acceptances outstanding	123,755	97,461	86,358	46,175	54,322	57,802	72,289
Dividends declared but not yet payable	37,968	38,953	37,902	37,486	38,713	42,343	45,579
Income collected but not yet earned	56,310	67,666	76,373	46,514	35,992	35,550	36,728
Expenses accrued and unpaid	68,690	77,946	98,807	116,750	185,555	231,651	263,348
Other liabilities	58,136	63,177	64,430	70,372	76,621	61,150	108,290
Total liabilities	49,839,190	56,960,162	62,234,492	78,815,727	92,896,381	101,987,939	111,737,978
CAPITAL ACCOUNTS							
Capital	2,363,229	2,356,258	2,362,185	2,378,674	2,416,374	2,441,643	2,469,041
Surplus	2,166,392	2,279,621	2,394,336	2,499,071	2,769,777	2,856,333	3,047,594
Undivided profits	674,734	721,444	775,145	846,793	865,993	966,848	1,008,503
Reserves for contingencies	276,613	295,839	312,467	376,315	423,090	430,771	442,638
Other capital accounts	40,791	44,354	42,231				
Total capital accounts	5,521,759	5,697,516	5,886,364	6,100,853	6,475,234	6,695,595	6,967,776
Total liabilities and capital accounts	55,360,949	62,657,678	68,120,856	84,916,580	99,371,615	108,683,534	118,705,754
MEMORANDA							
Par or face value of capital	2,366,514	2,359,291	2,364,456	2,380,309	2,417,531	2,442,563	2,469,723
Capital notes and debentures	43,677	40,758	38,512	36,121	32,431	31,342	29,273
First preferred stock	265,166	247,726	220,587	196,938	179,834	165,735	143,240
Second preferred stock	24,029	18,243	17,716	16,831	13,311	10,536	9,077
Common stock	2,033,642	2,052,564	2,087,641	2,130,419	2,191,955	2,234,950	2,288,133
Retirable value of capital: First preferred stock	335,277	343,093	312,094	285,138	266,140	251,596	227,897
Second preferred stock	29,499	23,894	23,591	22,706	19,107	16,147	14,425
Net demand deposits subject to reserve (see page 18)	30,325,868	35,261,636	39,707,549	55,325,653	57,989,934	57,203,316	63,087,686
Demand deposits adjusted (see note 1, page 1)	25,681,234	30,429,062	33,753,582	42,569,668	52,642,220	51,829,007	57,307,530
Number of banks	6,362	6,486	6,619	6,679	6,738	6,773	6,814

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 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	24,003,083	5,442,561	33,603,290	28,520,225	91,569,159	58,308,000	33,261,159
Loans (including overdrafts)	5,759,951	1,184,243	6,821,805	4,910,063	18,676,062	11,479,900	7,196,162
United States Government direct obligations	16,989,524	3,882,244	24,601,493	21,310,369	66,783,630	42,655,114	24,128,516
Obligations guaranteed by United States Government	189,108	30,778	440,497	241,354	901,737	636,862	264,875
Obligations of States and political subdivisions	468,150	160,324	999,516	1,229,770	2,857,760	2,052,310	805,450
Other bonds, notes, and debentures	483,306	168,570	626,892	752,455	2,031,223	1,342,365	688,858
Corporate stocks (including Federal Reserve Bank stock)	113,044	16,402	113,087	76,214	318,747	141,449	177,298
Reserves, cash, and bank balances	4,921,356	1,378,332	10,237,585	9,322,765	25,860,038	17,569,598	8,290,440
Reserve with Federal Reserve Banks	3,765,700	898,684	5,686,769	3,909,379	14,260,532	9,248,647	5,011,885
Cash in vault	102,421	42,617	441,457	684,212	1,270,707	882,545	388,162
Demand balances with banks in United States (except private banks and American branches of foreign banks)	72,788	175,551	1,986,580	4,080,223	6,315,142	4,810,686	1,504,456
Other balances with banks in United States	3,600	1,509	17,442	16,737	39,288	29,472	9,816
Balances with banks in foreign countries	10,257	509	4,386	1,672	16,824	9,567	7,257
Cash items in process of collection	966,590	259,462	2,100,951	630,542	3,957,545	2,588,681	1,368,864
Due from own foreign branches	217		217				217
Bank premises owned and furniture and fixtures	179,532	16,784	278,247	341,977	816,540	511,577	304,963
Other real estate owned	6,782		15,467	18,824	41,073	18,157	22,916
Investments and other assets indirectly representing bank premises or other real estate	4,942	224	50,676	14,522	70,364	47,640	22,724
Customers' liability on acceptances	35,724	2,458	22,275	1,941	62,398	42,715	19,683
Income accrued but not yet collected	68,422	15,504	84,056	38,061	206,043	121,655	84,388
Other assets	10,073	4,126	40,160	25,563	79,922	48,140	31,782
Total assets	29,230,131	6,859,989	44,331,756	38,283,878	118,705,754	76,667,482	42,038,272
LIABILITIES							
Demand deposits	25,760,138	5,848,495	34,016,103	25,974,979	91,599,715	58,918,523	32,681,192
Individuals, partnerships, and corporations	14,448,406	3,100,251	20,371,251	18,350,351	56,270,259	36,233,192	20,037,067
U. S. Government: War loan and Series E bond accounts	6,669,801	1,398,090	6,070,076	4,103,745	18,241,712	10,796,413	7,445,299
Other	51,805	2,169	86,979	126,235	267,188	221,120	46,068
States and political subdivisions	198,755	167,347	1,509,159	1,868,311	3,743,572	2,800,945	942,627
Banks in United States	3,179,348	1,131,974	5,420,687	1,148,779	10,880,788	7,555,274	3,325,514
Banks in foreign countries	850,624	16,088	70,077	8,163	944,952	463,372	481,580
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	361,399	32,576	487,874	369,395	1,251,244	848,207	403,037
Time deposits	1,012,549	619,772	7,788,247	9,896,263	19,316,831	12,939,028	6,377,803
Individuals, partnerships, and corporations	976,691	619,122	7,560,516	9,650,391	18,806,720	12,561,603	6,245,117
United States Government	7,384		39,623	54,114	101,121	80,252	20,869
Postal savings			793	3,048	3,841	3,300	541
States and political subdivisions	17,479	650	154,477	174,606	347,212	256,240	90,972
Banks in United States	1,145		31,838	14,104	47,087	34,083	13,004
Banks in foreign countries	9,850		1,000		10,850	3,550	7,300
Total deposits	26,772,687	6,468,267	41,804,350	35,871,242	110,916,546	71,857,551	39,058,995
Due to own foreign branches	179,081		4,862		183,943	175,149	8,794
Bills payable, rediscounts, and other liabilities for borrowed money	95,750			15,505	111,255	54,180	57,075
Acceptances outstanding	41,832	2,512	25,967	1,978	72,289	48,463	23,826
Dividends declared but not yet payable	21,467	1,310	13,018	9,784	45,579	29,641	15,938
Income collected but not yet earned	5,876	1,679	18,097	11,076	36,728	24,560	12,168
Expenses accrued and unpaid	86,088	25,899	106,051	45,310	263,348	168,053	95,295
Other liabilities	61,180	6,597	32,580	7,933	108,290	45,265	63,025
Total liabilities	27,263,961	6,506,264	42,004,925	35,962,828	111,737,978	72,402,862	39,335,116
CAPITAL ACCOUNTS							
Capital	587,160	133,000	803,816	945,065	2,469,041	1,563,055	905,986
Surplus	1,001,255	146,605	1,023,424	876,265	3,047,594	1,805,960	1,241,634
Undivided profits	293,098	32,514	319,223	363,668	1,008,503	631,385	377,118
Other capital accounts	84,657	41,561	180,368	136,052	442,638	264,220	178,418
Total capital accounts	1,966,170	353,725	2,326,831	2,321,050	6,967,776	4,264,220	2,703,156
Total liabilities and capital accounts	29,230,131	6,859,989	44,331,756	38,283,878	118,705,754	76,667,482	42,038,272
MEMORANDA							
Par or face value of capital	587,160	133,000	803,816	945,747	2,469,723	1,563,342	906,381
Capital notes and debentures	322		16,390	12,561	29,273		29,273
First preferred stock	8,010		62,116	73,114	143,240	86,386	56,854
Second preferred stock			550	8,527	9,077	5,468	3,609
Common stock	578,828	133,000	724,760	851,545	2,288,133	1,471,488	816,645
Retirable value of capital: First preferred stock	20,025		89,396	118,476	227,897	125,342	102,555
Second preferred stock			550	13,875	14,425	6,731	7,694
Net demand deposits subject to reserve (see page 18)	18,050,959	4,015,715	23,859,071	17,161,941	63,087,686	49,723,198	22,364,488
Demand deposits adjusted (see note 1, page 1)	14,041,970	3,040,712	20,267,333	19,957,515	57,307,530	37,293,663	20,013,867
Number of banks	37	13	356	6,408	6,814	5,025	1,789

¹ See second paragraph on Table of Contents page

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 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	91,569,159	4,947,987	30,170,684	4,817,783	7,168,211	3,920,305	3,613,640
Loans (including overdrafts)	18,676,062	988,900	6,804,873	807,886	1,338,821	773,892	701,281
United States Government direct obligations	66,783,630	3,775,342	21,704,020	3,534,625	5,262,245	2,960,887	2,590,807
Obligations guaranteed by United States Government	901,737	19,869	241,755	75,758	59,563	28,371	32,460
Obligations of States and political subdivisions	2,857,760	54,568	664,444	127,841	228,415	81,247	240,582
Other bonds, notes, and debentures	2,031,223	93,420	617,931	248,210	240,115	67,145	40,166
Corporate stocks (including Federal Reserve Bank stock)	318,747	15,888	137,661	23,433	39,052	8,763	8,344
Reserves, cash, and bank balances	25,860,038	1,241,299	6,320,805	1,276,890	2,067,573	1,395,648	1,471,722
Reserve with Federal Reserve Banks	14,260,532	672,309	4,518,899	707,746	1,112,161	624,057	632,278
Cash in vault	1,270,707	103,332	215,647	85,362	137,506	94,467	81,656
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,315,142	273,445	433,248	293,636	533,109	493,261	554,543
Other balances with banks in United States	39,288	2,028	4,899	2,191	3,134	1,407	2,843
Balances with banks in foreign countries	16,824	517	11,206	325	250	174	277
Cash items in process of collection	3,957,545	189,668	1,136,906	187,630	281,113	182,282	197,125
Due from own foreign branches	217		217				
Bank premises owned and furniture and fixtures	816,540	54,829	265,333	65,209	83,550	48,307	45,883
Other real estate owned	41,073	2,549	13,284	10,884	3,814	1,323	1,291
Investments and other assets indirectly representing bank premises or other real estate	70,364	3,409	10,153	8,008	3,813	2,966	3,150
Customers' liability on acceptances	62,398	11,132	35,969	5,504	298	293	2,473
Income accrued but not yet collected	206,043	10,770	83,185	9,463	14,723	5,936	8,027
Other assets	79,922	2,886	16,140	9,084	7,465	6,761	5,685
Total assets	118,705,754	6,274,861	36,915,770	6,202,825	9,349,447	5,381,539	5,151,871
LIABILITIES							
Demand deposits	91,599,715	4,830,547	30,393,109	4,383,878	6,481,382	4,167,131	4,150,090
Individuals, partnerships, and corporations	56,270,259	2,978,208	17,488,802	2,956,056	4,450,836	2,506,842	2,432,455
U. S. Government: War loan and Series E bond accounts	18,241,712	1,211,110	7,614,013	848,934	1,168,339	839,763	536,606
Other	267,188	11,644	65,803	6,782	11,718	22,130	23,307
States and political subdivisions	3,743,572	198,801	655,372	138,186	209,033	221,719	328,273
Banks in United States	10,880,788	348,370	3,277,367	388,356	566,109	520,704	783,705
Banks in foreign countries	944,952	17,788	852,854	8,714	2,948	2,175	5,985
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	1,251,244	64,626	438,898	36,850	72,399	53,798	39,759
Time deposits	19,316,831	962,388	3,533,533	1,283,259	2,153,965	915,306	739,549
Individuals, partnerships, and corporations	18,806,720	954,873	3,468,667	1,242,665	2,059,303	885,956	703,246
United States Government	101,121	5,624	16,026	4,714	522	14,355	20,519
Postal savings	3,841	303	15	289	680	133	249
States and political subdivisions	347,212	1,104	33,498	35,164	85,238	9,271	10,365
Banks in United States	47,087	484	5,477	427	8,222	5,591	5,170
Banks in foreign countries	10,850		9,850				
Total deposits	110,916,546	5,792,935	33,926,642	5,667,137	8,635,347	5,082,437	4,889,639
Due to own foreign branches	183,943	4,862	179,081				
Bills payable, rediscounts, and other liabilities for borrowed money	111,255	2,535	106,165	255		650	
Acceptances outstanding	72,289	12,514	42,075	6,498	298	293	3,154
Dividends declared but not yet payable	45,579	3,923	22,965	3,087	2,515	1,809	1,971
Income collected but not yet earned	36,728	2,592	9,351	1,945	2,482	2,174	2,112
Expenses accrued and unpaid	263,348	19,166	96,423	11,704	21,764	9,119	8,135
Other liabilities	108,290	2,648	63,665	1,210	4,047	2,247	1,470
Total liabilities	111,737,978	5,841,175	34,446,367	5,691,836	8,666,453	5,098,729	4,906,484
CAPITAL ACCOUNTS							
Capital	2,469,041	150,979	804,970	177,335	222,643	104,801	100,294
Surplus	3,047,594	186,381	1,184,838	236,896	333,761	115,379	97,469
Undivided profits	1,008,503	64,386	362,560	73,809	76,039	43,480	31,254
Other capital accounts	442,638	31,940	117,035	22,949	50,551	19,150	16,370
Total capital accounts	6,967,776	433,686	2,469,403	510,989	682,994	282,810	245,387
Total liabilities and capital accounts	118,705,754	6,274,861	36,915,770	6,202,825	9,349,447	5,381,539	5,151,871
MEMORANDA							
Par or face value of capital	2,469,723	150,979	805,360	177,339	222,643	104,801	100,294
Capital notes and debentures	29,273		9,608		13,293	509	405
First preferred stock	143,240	4,020	42,741	10,266	10,008	4,466	10,547
Second preferred stock	9,077	938	4,986	1,434	195	125	50
Common stock	2,288,133	146,021	748,025	165,639	199,147	99,701	89,292
Retirable value of capital: First preferred stock	227,897	5,185	90,466	18,087	13,463	4,665	11,745
Second preferred stock	14,425	1,938	8,721	2,037	195	125	50
Net demand deposits subject to reserve (see page 18)	63,087,686	3,156,581	21,208,951	3,053,793	4,498,521	2,651,825	2,861,816
Demand deposits adjusted (see note 1, page 1)	57,307,530	3,051,967	17,446,166	2,943,462	4,451,155	2,600,077	2,603,362
Number of banks	6,814	347	816	647	710	468	316

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 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	13,841,525	3,204,852	2,236,641	3,343,785	3,088,512	11,215,234
Loans (including overdrafts)	2,400,166	718,589	407,684	664,030	815,977	2,253,963
United States Government direct obligations	10,414,979	2,234,982	1,704,890	2,410,427	2,108,948	8,081,478
Obligations guaranteed by United States Government	121,847	31,665	19,415	48,372	40,958	181,704
Obligations of States and political subdivisions	495,680	133,142	57,340	163,210	100,822	510,469
Other bonds, notes, and debentures	380,403	61,862	43,777	48,096	15,695	171,373
Corporate stocks (including Federal Reserve Bank stock)	28,430	21,612	3,535	9,650	6,112	16,247
Reserves, cash, and bank balances	3,921,530	1,131,528	703,373	1,635,828	1,616,970	3,076,872
Reserve with Federal Reserve Banks	2,133,789	524,660	315,263	669,963	646,914	1,702,493
Cash in vault	203,306	50,452	29,927	48,935	69,054	148,063
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,048,040	395,734	272,646	716,605	730,114	570,461
Other balances with banks in United States	5,110	251	721	7,110	2,245	7,349
Balances with banks in foreign countries	1,207	68	528	43	602	1,627
Cash items in process of collection	530,078	160,363	84,288	193,172	168,041	646,879
Due from own foreign branches						
Bank premises owned and furniture and fixtures	73,071	24,217	14,182	23,439	37,698	80,822
Other real estate owned	461	3,895	31	375	1,377	1,789
Investments and other assets indirectly representing bank premises or other real estate	2,888	156	4,348	2,284	3,458	25,731
Customers' liability on acceptances	2,976	670	46	233	126	2,678
Income accrued but not yet collected	30,353	4,776	5,316	4,604	2,221	26,669
Other assets	10,660	2,749	732	3,922	1,803	12,035
Total assets	17,883,464	4,372,843	2,964,669	5,014,470	4,752,165	14,441,830
LIABILITIES						
Demand deposits	13,427,638	3,494,591	2,209,228	4,293,868	4,178,859	9,589,394
Individuals, partnerships, and corporations	8,205,980	2,037,869	1,252,119	2,491,854	2,674,727	6,794,511
United States Government: War loan and Series E bond accounts	2,738,936	476,294	451,590	484,207	491,572	1,380,348
Other	24,820	10,338	5,387	19,610	20,821	44,798
States and political subdivisions	633,612	166,035	143,990	270,422	188,314	589,815
Banks in United States	1,680,434	772,592	323,228	974,999	702,038	542,886
Banks in foreign countries	20,000	1,327	2,696	410	6,035	24,020
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	123,856	30,136	30,218	52,336	95,352	213,016
Time deposits	3,543,797	640,614	590,979	467,091	342,142	4,144,208
Individuals, partnerships, and corporations	3,488,822	617,977	585,990	455,499	315,464	4,028,258
United States Government	6,058	6,806	458	3,645	5,692	16,702
Postal savings	478	365	229	234	434	432
States and political subdivisions	42,703	15,098	3,368	1,916	19,505	89,982
Banks in United States	5,736	368	934	5,797	1,047	7,834
Banks in foreign countries						1,000
Total deposits	16,971,435	4,135,205	2,800,207	4,760,959	4,521,001	13,733,602
Due to own foreign branches						
Bills payable, rediscounts, and other liabilities for borrowed money		1,000		450	200	
Acceptances outstanding	3,049	673	50	232	126	3,327
Dividends declared but not yet payable	3,455	1,230	226	1,012	1,115	2,268
Income collected but not yet earned	5,231	1,238	1,857	779	551	6,416
Expenses accrued and unpaid	41,240	6,269	6,178	6,091	6,268	30,991
Other liabilities	8,664	1,661	225	123	722	21,608
Total liabilities	17,033,074	4,147,276	2,808,743	4,769,646	4,529,983	13,798,212
CAPITAL ACCOUNTS						
Capital	330,230	94,894	60,677	91,365	92,548	238,305
Surplus	328,487	79,889	58,354	85,291	85,264	255,585
Undivided profits	106,065	40,231	24,805	50,778	31,870	103,226
Other capital accounts	85,608	10,553	12,090	17,390	12,500	46,502
Total capital accounts	850,390	225,567	155,926	244,824	222,182	643,618
Total liabilities and capital accounts	17,883,464	4,372,843	2,964,669	5,014,470	4,752,165	14,441,830
MEMORANDA						
Par or face value of capital	330,320	95,092	60,677	91,365	92,548	238,305
Capital notes and debentures	3,283	1,425	209	116	129	296
First preferred stock	22,186	4,277	2,291	1,399	4,025	27,011
Second preferred stock	503	558	102	164		22
Common stock	304,348	88,832	58,072	89,686	88,394	210,976
Retirable value of capital: First preferred stock	22,326	4,370	2,294	1,408	4,517	49,371
Second preferred stock	503	568	102	164		22
Net demand deposits subject to reserve (see page 18)	9,111,830	2,462,200	1,400,832	2,899,889	2,789,132	6,992,316
Demand deposits adjusted (see note 1, page 1)	8,433,370	2,073,677	1,342,039	2,621,440	2,790,352	6,950,463
Number of banks	969	475	407	749	580	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 Dec. 30	1940 Dec. 31	1941 Dec. 31	1942 Dec. 31	1943 Dec. 31	1944 June 30	1944 Dec. 30
Loans	13,961,820	15,320,598	18,020,904	16,088,324	16,287,520	18,083,742	18,676,062
Commercial and industrial loans, including open-market paper	5,840,746	6,659,572	8,671,114	7,386,885	7,420,746	7,022,990	7,530,983
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	729,539	865,091	972,321	525,852	461,140	424,693	629,977
Other agricultural loans	790,316	642,448	594,193	562,919	561,824	597,864	567,698
Loans to brokers and dealers in securities	700,351	652,121	597,684	934,453	1,398,236	2,200,119	2,248,714
Other loans for purchasing or carrying securities	288,696	299,188	294,962	538,153	839,330	2,129,738	2,108,273
Real-estate loans: On farm land	1,883,553	2,118,475	2,396,116	2,457,679	2,418,705	2,373,117	2,389,755
On residential property	784,476	810,344	802,831	699,913	609,907	576,624	575,513
On other properties	56,350	43,106	39,023	26,384	57,426	60,787	58,751
Loans to banks							
Consumer loans to individuals:							
Retail automobile instalment paper				211,425	115,695	121,894	126,068
Other retail and repair-modernization instal. loans				277,685	156,872	141,377	159,777
Personal instalment cash loans	2,887,793	3,230,253	3,652,660	284,876	215,534	220,404	224,694
Single-payment loans to individuals				1,073,186	995,578	983,785	994,743
All other loans (including overdrafts)				843,344	790,929	972,620	817,869
United States Government direct obligations	11,184,195	12,337,408	15,706,687	35,006,436	50,602,657	59,452,067	66,783,630
Treasury bills	562,737	651,986	970,898	4,363,309	4,360,425	4,465,940	3,747,838
Treasury certificates of indebtedness				6,285,324	12,071,167	14,228,404	13,981,556
Treasury notes	2,223,277	2,594,269	3,007,044	5,409,821	6,906,023	10,639,918	14,126,875
United States savings bonds ¹				151,864	170,761	373,598	455,407
Other bonds maturing in 5 years or less	773,492	1,367,488	1,424,556	2,671,558	5,259,443	5,095,756	5,308,973
Other bonds maturing in 5 to 10 years	3,017,960	2,885,694	3,503,734	9,078,768	14,914,737	17,813,415	22,466,622
Other bonds maturing in 10 to 20 years	3,657,326	4,344,955	5,634,165	5,927,930	5,563,960	5,357,846	5,117,870
Bonds maturing after 20 years	949,403	493,016	1,166,290	1,117,862	1,356,141	1,477,190	1,578,489

	By classes of banks, December 30, 1944						
	Central reserve city member banks ²		Reserve city member banks ²	Country member banks ²	All member banks	All national member banks	All State member banks
	New York	Chicago					
Loans	5,759,951	1,184,243	6,821,805	4,910,063	18,676,062	11,479,900	7,196,162
Commercial and industrial loans, including open-market paper	2,610,285	737,937	3,033,519	1,149,242	7,530,983	4,763,493	2,767,490
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	29,968	14,309	233,699	352,001	629,977	539,613	90,364
Other agricultural loans	87	2,633	114,632	450,346	567,698	458,964	108,734
Loans to brokers and dealers in securities	1,742,487	163,000	311,331	31,896	2,248,714	984,058	1,264,656
Other loans for purchasing or carrying securities	858,725	163,220	776,538	309,790	2,108,273	1,166,623	941,651
Real-estate loans: On farm land	8	631	47,124	195,484	243,247	168,473	74,774
On residential property	46,072	13,659	1,096,005	1,234,019	2,389,755	1,536,117	853,638
On other properties	40,295	9,647	235,960	289,611	575,513	335,001	240,512
Loans to banks	40,828	1,500	14,307	2,116	58,751	21,430	37,321
Consumer loans to individuals:							
Retail automobile instalment paper	815	3,269	66,116	55,868	126,068	99,228	26,840
Other retail and repair-modernization instal. loans	21,628	11,818	76,068	50,263	159,777	118,372	41,405
Personal instalment cash loans	22,538	5,347	78,783	118,026	224,694	153,382	71,312
Single-payment loans to individuals	208,144	25,000	438,582	323,017	994,743	471,670	523,073
All other loans (including overdrafts)	138,071	32,273	299,141	348,384	817,869	663,477	154,392
United States Government direct obligations	16,989,524	3,882,244	24,601,493	21,310,369	66,783,630	42,655,114	24,128,516
Treasury bills	912,512	249,581	1,703,737	882,008	3,747,838	2,379,872	1,367,966
Treasury certificates of indebtedness	3,739,991	1,045,321	5,729,926	3,466,318	13,981,556	8,946,691	5,034,865
Treasury notes	3,745,074	778,544	5,180,862	4,422,395	14,126,875	9,239,526	4,887,279
United States savings bonds	2,961	2,222	30,466	421,758	455,407	336,327	119,080
Other bonds maturing in 5 years or less	1,457,518	394,148	1,999,989	1,457,318	5,308,973	3,499,271	1,809,702
Other bonds maturing in 5 to 10 years	6,191,635	778,990	7,470,907	8,025,090	22,466,622	13,673,101	8,793,521
Other bonds maturing in 10 to 20 years	886,995	484,285	1,946,781	1,799,809	5,117,870	3,400,866	1,717,004
Bonds maturing after 20 years	54,838	149,153	538,825	835,673	1,578,489	1,179,390	399,099

¹ Not reported separately prior to 1942.² 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, December 30, 1944					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans	18,676,062	988,900	6,804,873	807,886	1,338,821	773,892	701,281
Commercial and industrial loans, including open-market paper.....	7,530,983	449,055	2,898,815	305,615	451,875	252,154	295,420
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation.....	629,977	66,840	30,571	1,483	3,664	20,323	67,896
Other agricultural loans.....	567,698	8,830	20,824	10,894	18,634	15,500	18,659
Loans to brokers and dealers in securities.....	2,248,714	56,850	1,757,210	38,645	101,733	17,540	12,593
Other loans for purchasing or carrying securities.....	2,108,273	50,256	952,024	37,027	193,698	136,843	89,386
Real-estate loans: On farm land.....	243,247	5,111	12,657	16,151	32,177	18,980	9,560
On residential property.....	2,389,755	116,325	367,932	157,347	280,224	116,007	38,440
On other properties.....	575,513	54,129	115,502	56,478	56,071	45,348	23,696
Loans to banks.....	58,751	3,136	41,238	26	4,385	1,039	377
Consumer loans to individuals:							
Retail automobile instalment paper.....	126,068	3,964	5,523	4,780	8,323	4,405	7,143
Other retail and repair-modernization instal. loans.....	159,777	9,838	39,481	10,516	13,403	3,845	5,453
Personal instalment cash loans.....	224,694	15,456	51,601	19,902	20,248	15,007	10,825
Single-payment loans to individuals.....	994,743	96,449	296,061	99,425	78,322	77,543	40,740
All other loans (including overdrafts).....	817,869	52,661	212,434	48,997	76,064	49,358	81,093
United States Government direct obligations	66,783,630	3,775,342	21,704,020	3,534,625	5,262,245	2,960,887	2,590,807
Treasury bills.....	3,747,838	275,970	1,027,102	231,179	296,779	211,086	86,929
Treasury certificates of indebtedness.....	13,981,556	886,263	4,405,941	467,576	1,008,724	533,721	491,913
Treasury notes.....	14,126,875	662,648	4,587,218	573,401	990,974	602,395	638,840
United States savings bonds.....	455,407	21,758	54,306	43,305	48,884	28,471	19,215
Other bonds maturing in 5 years or less.....	5,308,973	280,427	1,695,278	180,471	417,176	213,913	267,944
Other bonds maturing in 5 to 10 years.....	22,466,622	1,135,347	8,306,197	1,434,239	1,870,693	1,086,578	916,639
Other bonds maturing in 10 to 20 years.....	5,117,870	357,332	1,301,487	407,179	468,565	227,947	133,289
Bonds maturing after 20 years.....	1,578,489	155,597	326,491	197,275	160,450	56,776	36,038

	By Federal Reserve districts, December 30, 1944—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans	2,400,166	718,589	407,684	664,030	815,977	2,253,963
Commercial and industrial loans, including open-market paper.....	1,133,070	316,571	135,573	236,585	293,980	762,270
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation.....	27,372	29,754	26,439	62,578	202,641	90,416
Other agricultural loans.....	73,290	30,398	47,787	140,346	78,882	103,654
Loans to brokers and dealers in securities.....	175,303	9,615	7,256	5,227	6,295	60,447
Other loans for purchasing or carrying securities.....	291,469	69,275	40,454	39,430	84,088	123,723
Real-estate loans: On farm land.....	46,931	15,620	10,292	18,118	10,603	47,047
On residential property.....	338,616	101,435	59,784	49,951	26,387	737,307
On other properties.....	61,456	23,061	7,604	15,179	16,282	100,707
Loans to banks.....	1,508	2,579	3,371	779	154	159
Consumer loans to individuals:						
Retail automobile instalment paper.....	16,309	5,019	5,152	7,457	9,360	48,633
Other retail and repair-modernization instalment loans.....	33,997	5,412	11,737	4,263	4,681	17,151
Personal instalment cash loans.....	22,306	5,920	6,544	6,817	10,197	36,871
Single-payment loans to individuals.....	102,792	66,681	11,086	39,580	28,426	57,638
All other loans (including overdrafts).....	75,747	37,249	34,605	37,720	44,001	67,940
United States Government direct obligations	10,414,979	2,234,982	1,704,890	2,410,427	2,108,948	8,081,478
Treasury bills.....	506,235	110,312	74,502	150,777	121,109	655,858
Treasury certificates of indebtedness.....	2,341,260	475,681	333,909	552,156	500,748	1,983,661
Treasury notes.....	2,256,299	545,307	405,724	604,669	505,158	1,754,242
United States savings bonds.....	95,636	31,032	42,063	38,609	15,476	16,652
Other bonds maturing in 5 years or less.....	954,854	151,208	174,042	236,428	169,063	568,169
Other bonds maturing in 5 to 10 years.....	3,019,836	693,332	571,782	642,068	627,491	2,162,420
Other bonds maturing in 10 to 20 years.....	952,687	183,877	83,980	146,571	135,045	719,911
Bonds maturing after 20 years.....	288,172	44,233	18,888	39,149	34,858	220,562

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, December 30, 1944					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans	6,821,805	563,708	134,458	379,862	908,781	352,583	391,190
Commercial and industrial loans, including open-market paper	3,033,519	301,915	72,858	217,452	380,512	114,911	190,196
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	233,699	63,980	17	133	1,644	565	27,167
Other agricultural loans	114,632	22	39	30	40	78	3,009
Loans to brokers and dealers in securities	311,331	54,804	3,475	34,698	100,143	14,237	8,091
Other loans for purchasing or carrying securities	776,538	22,029	17,394	12,805	159,841	102,302	59,949
Real-estate loans: On farm land	47,124	2	115	154	1,711	358	1,318
On residential property	1,096,005	13,006	15,586	7,756	115,275	39,511	10,160
On other properties	235,960	18,622	9,557	11,744	26,499	21,270	11,092
Loans to banks	14,307	2,285			4,250	753	198
Consumer loans to individuals:							
Retail automobile instalment paper	66,116	814	361	1,054	2,709	1,065	3,258
Other retail and repair-modernization instal. loans	76,068	6,723	1,030	6,299	8,355	2,030	3,386
Personal instalment cash loans	78,783	2,621	1,668	5,330	8,706	5,365	4,920
Single-payment loans to individuals	438,582	56,142	7,718	74,831	52,566	41,295	22,876
All other loans (including overdrafts)	299,141	20,743	4,640	7,576	46,530	8,843	45,570
United States Government direct obligations	24,601,493	1,502,389	496,014	1,652,336	3,220,002	1,474,286	1,248,171
Treasury bills	1,703,737	162,647	14,179	128,804	200,614	135,019	53,328
Treasury certificates of indebtedness	5,729,926	482,251	81,902	287,291	702,583	251,123	242,944
Treasury notes	5,180,862	197,744	127,053	248,180	600,219	290,948	331,993
United States savings bonds	30,466	237	463	1,029	1,409	3,256	1,494
Other bonds maturing in 5 years or less	1,999,989	137,034	35,921	64,424	290,820	102,290	147,486
Other bonds maturing in 5 to 10 years	7,470,907	330,692	199,158	637,770	1,061,552	590,488	408,390
Other bonds maturing in 10 to 20 years	1,946,781	125,825	27,043	210,773	286,362	82,082	48,647
Bonds maturing after 20 years	538,825	63,959	10,295	74,065	76,443	19,080	13,889

	By Federal Reserve districts, December 30, 1944—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans	655,792	463,509	205,739	400,432	424,422	1,941,329
Commercial and industrial loans, including open-market paper	288,773	259,787	101,895	198,983	226,844	679,393
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	3,614	12,800	1,963	16,899	41,451	63,466
Other agricultural loans	3,035	3,322	1,020	35,336	8,988	59,713
Loans to brokers and dealers in securities	11,500	8,662	7,142	5,087	3,537	59,955
Other loans for purchasing or carrying securities	105,893	44,621	32,626	33,495	68,372	117,211
Real-estate loans: On farm land	3,658	1,175	32	4,840	2,544	31,217
On residential property	133,454	41,423	15,152	28,135	12,816	663,731
On other properties	19,043	13,215	756	10,447	11,283	82,432
Loans to banks		2,534	3,350	650	128	159
Consumer loans to individuals:						
Retail automobile instalment paper	5,380	1,989	1,608	2,960	3,591	41,327
Other retail and repair-modernization instalment loans	15,344	4,091	9,036	3,030	3,229	13,515
Personal instalment cash loans	8,017	2,202	2,786	3,142	4,124	29,902
Single-payment loans to individuals	41,846	47,882	2,677	29,809	12,929	48,011
All other loans (including overdrafts)	16,235	19,806	25,696	27,619	24,586	51,297
United States Government direct obligations	3,566,115	1,186,363	773,764	1,496,107	1,174,173	6,811,773
Treasury bills	170,926	67,002	43,018	90,066	53,312	584,822
Treasury certificates of indebtedness	846,875	293,913	184,755	351,420	281,247	1,723,622
Treasury notes	794,179	310,146	170,971	365,570	273,768	1,470,091
United States savings bonds	9,758	2,245	1,160	4,281	2,910	2,224
Other bonds maturing in 5 years or less	313,833	73,351	87,568	168,830	115,485	462,947
Other bonds maturing in 5 to 10 years	1,136,345	326,024	237,939	406,790	351,849	1,783,910
Other bonds maturing in 10 to 20 years	242,362	100,226	41,856	93,658	79,853	608,094
Bonds maturing after 20 years	51,837	13,456	6,497	15,492	15,749	176,063

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, December 30, 1944					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans	4,910,063	425,192	910,464	428,024	430,040	421,309	310,091
Commercial and industrial loans, including open-market paper	1,149,242	147,140	215,672	88,163	71,363	137,243	105,224
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	352,001	2,860	586	1,350	2,020	19,758	40,729
Other agricultural loans	450,346	8,808	20,698	10,864	18,594	15,422	15,650
Loans to brokers and dealers in securities	31,896	2,046	11,248	3,947	1,590	3,303	4,502
Other loans for purchasing or carrying securities	309,790	28,227	75,905	24,822	33,857	34,541	29,437
Real-estate loans: On farm land	195,484	5,109	12,534	15,997	30,466	18,622	8,242
On residential property	1,234,019	103,319	306,274	149,591	164,949	76,496	28,280
On other properties	289,611	35,507	65,650	44,734	29,572	24,078	12,604
Loans to banks	2,116	851	410	26	135	286	179
Consumer loans to individuals:							
Retail automobile instalment paper	55,868	3,150	4,347	3,726	5,614	3,340	3,885
Other retail and repair-modernization instal. loans	50,263	3,115	16,823	4,217	5,048	1,815	2,067
Personal instalment cash loans	118,026	12,835	30,395	14,572	11,542	9,642	5,905
Single-payment loans to individuals	323,017	40,307	80,199	24,594	25,756	36,248	17,864
All other loans (including overdrafts)	348,384	31,918	69,723	41,421	29,534	40,515	35,523
United States Government direct obligations	21,310,369	2,272,953	4,218,482	1,882,289	2,042,243	1,486,601	1,342,636
Treasury bills	882,008	113,323	100,411	102,375	96,165	76,067	33,601
Treasury certificates of indebtedness	3,466,318	404,012	584,048	180,285	306,141	282,598	248,969
Treasury notes	4,422,395	464,904	715,091	325,221	390,755	311,447	306,847
United States savings bonds	421,758	21,521	52,882	42,276	47,475	25,215	17,721
Other bonds maturing in 5 years or less	1,457,318	143,393	201,839	116,047	126,356	111,623	120,458
Other bonds maturing in 5 to 10 years	8,025,090	804,655	1,915,404	796,469	809,141	496,090	508,249
Other bonds maturing in 10 to 20 years	1,799,809	231,507	387,449	196,406	182,203	145,865	84,642
Bonds maturing after 20 years	835,673	89,638	261,358	123,210	84,007	37,696	22,149

	By Federal Reserve districts, December 30, 1944—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans	560,131	255,080	201,945	263,598	391,555	312,634
Commercial and industrial loans, including open-market paper	106,360	56,784	33,678	37,602	67,136	82,877
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	9,449	16,954	24,476	45,679	161,190	26,950
Other agricultural loans	67,622	27,076	46,767	105,010	69,894	43,941
Loans to brokers and dealers in securities	803	953	114	140	2,758	492
Other loans for purchasing or carrying securities	22,356	24,654	7,828	5,935	15,716	6,512
Real-estate loans: On farm land	42,642	14,445	10,260	13,278	8,059	15,830
On residential property	191,503	60,012	44,632	21,816	13,571	73,576
On other properties	32,766	9,846	6,848	4,732	4,999	18,275
Loans to banks	8	45	21	129	26	
Consumer loans to individuals:						
Retail automobile instalment paper	7,660	3,030	3,544	4,497	5,769	7,306
Other retail and repair-modernization instalment loans	6,835	1,321	2,701	1,233	1,452	3,636
Personal instalment cash loans	8,942	3,718	3,758	3,675	6,073	6,969
Single-payment loans to individuals	35,946	18,799	8,409	9,771	15,497	9,627
All other loans (including overdrafts)	27,239	17,443	8,909	10,101	19,415	16,643
United States Government direct obligations	2,966,620	1,048,619	931,126	914,320	934,775	1,269,705
Treasury bills	85,728	43,310	31,484	60,711	67,797	71,036
Treasury certificates of indebtedness	449,064	181,768	149,154	200,736	219,501	260,042
Treasury notes	683,576	235,161	234,753	239,099	231,390	284,151
United States Savings bonds	83,656	28,787	40,903	34,328	12,566	14,428
Other bonds maturing in 5 years or less	246,873	77,857	86,474	67,598	53,578	105,222
Other bonds maturing in 5 to 10 years	1,104,501	367,308	333,843	235,278	275,642	378,510
Other bonds maturing in 10 to 20 years	226,040	83,651	42,124	52,913	55,192	111,817
Bonds maturing after 20 years	87,182	30,777	12,391	23,657	19,109	44,499

¹ See second paragraph on Table of Contents page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 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	6,814	91,569,159	18,676,062	66,783,630	901,737	2,857,760	2,031,223	318,747	25,860,038	14,260,532	1,270,707
Reserve bank cities ¹	177	45,206,988	10,630,858	31,871,521	443,341	1,119,545	956,641	185,082	10,884,284	7,235,888	336,000
1. Boston	11	2,093,530	563,708	1,502,389	4,296	6,842	9,622	6,673	523,217	323,487	36,460
2. New York ²	43	24,120,745	5,788,598	17,071,407	189,568	474,052	483,688	113,432	4,953,089	3,787,192	105,237
3. Philadelphia	23	2,226,374	379,862	1,652,336	56,022	40,567	84,700	12,887	626,748	384,354	25,254
4. Cleveland	4	1,525,461	404,122	1,071,932	18,292	4,627	24,088	2,400	394,341	243,048	19,374
5. Richmond	6	333,219	76,590	236,496	4,177	6,713	8,684	559	114,516	58,581	3,560
6. Atlanta	3	361,142	98,354	233,481	3,276	18,727	6,553	751	154,733	68,736	2,667
7. Chicago ²	51	6,263,489	1,314,037	4,524,770	37,342	186,665	183,360	17,315	1,665,579	1,033,141	61,757
8. St. Louis	8	961,238	241,235	651,306	6,643	24,742	20,399	16,913	288,062	162,039	6,092
9. Minneapolis	4	678,026	136,346	512,714	6,352	9,429	12,327	858	194,112	98,499	5,042
10. Kansas City	10	672,352	154,939	419,445	18,448	35,048	9,568	4,904	312,592	133,372	5,659
11. Dallas	7	552,214	222,102	321,672	658	4,665	1,949	1,168	242,658	125,202	3,605
12. San Francisco	7	5,419,198	1,250,965	3,643,573	98,267	307,468	111,703	7,222	1,414,637	818,237	61,300
Reserve branch cities ¹	135	13,443,606	2,362,256	10,229,359	171,597	383,541	247,512	49,341	4,084,850	2,300,037	173,171
2. Buffalo	5	533,369	105,811	414,131	4,842	5,304	3,281	138,751	85,767	7,762	
4. Cincinnati	10	681,164	190,858	449,301	5,870	19,901	13,388	1,846	221,750	120,307	10,984
4. Pittsburgh	12	1,611,201	214,815	1,258,652	9,569	23,427	78,262	26,476	403,400	257,648	16,430
5. Baltimore	10	740,480	132,090	598,143	3,092	1,508	4,193	1,454	207,431	115,500	10,725
5. Charlotte	3	180,126	43,598	132,203	44	2,880	1,167	234	68,845	32,094	1,796
6. Birmingham	2	223,081	36,527	159,536	6,550	17,824	2,047	597	72,329	40,961	2,611
6. Jacksonville	4	232,494	59,255	155,347	2,787	12,012	2,681	412	115,991	54,661	4,314
6. Nashville	4	262,668	51,008	175,701	1,048	27,765	5,081	2,065	89,784	41,747	4,544
6. New Orleans	6	473,314	89,501	346,929	5,229	27,403	3,571	681	160,270	93,796	6,355
7. Detroit	6	2,074,679	292,664	1,687,581	20,728	17,420	53,795	2,491	511,672	310,395	29,031
8. Little Rock	4	102,980	16,675	72,132	5,018	6,656	2,386	113	42,097	21,543	1,157
8. Louisville	6	386,006	89,054	283,585	121	4,913	7,620	713	127,521	66,172	4,425
8. Memphis	3	328,026	116,545	179,340	7,039	20,547	3,996	559	109,069	63,719	4,459
9. Helena	2	34,833	2,390	31,479	392	294	236	42	11,720	6,385	92
10. Denver	7	337,367	60,898	259,704	3,115	5,427	7,746	477	146,805	74,232	4,431
10. Oklahoma City	5	198,497	37,008	139,407	3,194	17,122	1,408	358	93,803	49,183	1,468
10. Omaha	6	277,279	48,280	197,062	3,013	23,191	5,373	360	111,285	55,850	2,131
11. El Paso	2	74,126	20,772	49,890	1,582	1,798	.....	84	31,908	13,201	1,621
11. Houston	11	534,786	81,336	423,452	11,361	12,285	5,435	911	268,868	127,517	7,069
11. San Antonio	7	211,084	23,499	171,084	10,115	5,073	1,022	291	85,451	41,468	3,061
12. Los Angeles	6	2,030,263	349,715	1,562,162	59,723	43,278	11,389	3,996	518,496	314,845	18,318
12. Portland	3	756,916	104,399	574,711	8,201	43,919	24,948	738	198,449	119,824	12,591
12. Salt Lake City	6	160,243	24,748	127,153	1,501	6,138	445	258	73,080	37,783	1,384
12. Seattle	5	998,630	170,810	780,674	2,305	37,918	6,019	904	276,075	155,433	16,412
Other reserve cities ¹	94	4,398,340	772,885	3,372,381	45,445	124,904	74,615	8,110	1,568,139	815,228	77,317
4. Columbus	3	298,983	67,333	206,047	174	21,069	3,612	748	98,077	54,881	5,827
4. Toledo	4	275,071	31,653	234,070	2,035	4,190	2,748	375	75,460	45,435	6,170
5. Washington	17	629,403	100,305	507,444	3,038	799	16,360	1,457	227,229	130,614	15,505
6. Savannah	4	243,420	56,545	177,177	852	5,298	3,178	370	82,959	47,167	4,207
7. Cedar Rapids	1	59,582	7,472	32,668	1,436	17,692	224	90	20,114	11,751	815
7. Des Moines	3	175,604	40,785	117,174	4,162	9,431	3,806	246	54,531	24,093	2,634
7. Dubuque	2	28,407	1,395	25,089	412	1,038	440	33	8,114	4,618	544
7. Grand Rapids	3	111,781	13,613	85,987	147	7,111	4,752	171	34,469	16,788	2,983
7. Indianapolis	4	415,232	63,308	310,665	10,655	20,694	9,227	683	166,650	74,504	9,038
7. Milwaukee	6	653,208	84,293	547,482	2,107	7,146	11,261	919	178,469	102,544	6,904
7. Peoria	3	92,605	8,402	79,068	487	2,129	2,327	192	29,572	14,465	1,607
7. Sioux City	4	54,764	14,066	37,875	1,497	911	331	84	22,637	10,710	1,041
9. St. Paul	3	304,636	67,003	229,571	342	1,886	5,249	585	94,118	44,375	2,170
10. Kansas City, Kansas	2	35,571	9,251	23,839	729	1,049	654	49	21,592	8,570	366
10. Lincoln	3	83,920	6,965	74,685	817	832	480	141	31,611	15,456	1,431
10. Pueblo	1	12,654	384	12,078	30	51	28	83	25,487	5,228	604
10. St. Joseph	4	50,245	8,382	39,166	135	923	1,557	82	24,751	9,561	751
10. Topeka	4	43,888	6,704	32,762	1,315	2,940	90	77	25,986	11,653	855
10. Tulsa	4	190,155	41,966	140,496	243	5,541	1,543	366	81,259	43,649	2,398
10. Wichita	4	165,800	25,655	127,463	7,879	1,444	3,170	189	65,068	35,542	2,097
11. Fort Worth	3	210,177	61,220	140,905	4,330	2,647	799	276	103,015	51,151	3,446
11. Galveston	4	49,812	8,297	38,407	860	990	1,124	134	25,872	11,780	1,214
11. Waco	3	37,499	7,196	28,763	320	1,018	149	53	19,935	10,158	888
12. Ogden	2	76,948	19,747	52,834	1,151	2,115	1,012	89	19,784	11,547	1,792
12. Spokane	3	98,975	20,945	70,666	292	5,960	494	618	31,380	18,958	2,030
Country banks, by districts	6,408	28,520,225	4,910,063	21,310,369	241,354	1,229,770	752,455	76,214	9,322,765	3,909,379	684,212
1. Boston	336	2,854,457	425,192	2,272,953	15,573	47,726	83,798	9,215	718,082	348,822	66,872
1. New York	768	5,516,570	910,464	4,218,482	52,187	185,550	128,939	20,948	1,228,965	645,940	102,648
3. Philadelphia	624	2,591,409	428,024	1,882,289	19,736	87,274	63,540	10,546	650,142	323,392	60,108
4. Cleveland	677	2,776,331	430,040	2,042,243	23,623	155,201	118,017	7,207	874,545	390,842	78,721
5. Richmond	432	2,037,077	421,309	1,486,601	18,020	69,347	36,741	5,059	777,627	287,262	62,881
6. Atlanta	293	1,817,521	310,091	1,342,636	12,718	131,553	17,055	3,468	795,656	285,210	59,958
7. Chicago	886	3,912,174	560,131	2,966,620	42,874	225,443	110,880	6,226	1,229,723	530,750	86,952
8. St. Louis	454	1,426,602	255,080	1,048,619	12,844	76,284	30,461	3,314	564,779	211,187	34,319
9. Minneapolis	458	1,219,146	201,945	931,126	12,329	45,731	25,965	2,050	403,423	166,004	22,623
10. Kansas City	699	1,276,057	263,598	914,320	9,454	69,642	16,479	2,564	695,589	227,667	26,744
11. Dallas	543	1,418,820	391,555	934,775	11,732	72,346	5,217	3,195	839,263	266,437	48,150
12. San Francisco	238	1,674,061	312,634	1,269,705	10,264	63,673	15,363	2,422	544,971	225,866	34,236

¹ See second paragraph on Table of Contents page.

² Includes both central reserve city and reserve city banks.

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

and bank balances											Federal Reserve district numbers, and reserve cities
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets in- directly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	
6,315,142	39,288	16,824	3,957,545	816,540	41,073	70,364	62,398	206,043	80,139	118,705,754	All member banks
989,700	12,917	12,854	2,296,918	312,937	16,531	35,469	57,708	124,049	33,057	56,671,023	Reserve bank cities ¹
59,256	1,123	317	102,574	18,600	1,253	276	10,417	5,381	1,251	2,653,925	1. Boston
76,768	3,600	10,257	970,035	180,930	6,790	4,942	35,724	68,805	10,360	29,381,385	2. New York ²
66,412	1,702	320	148,706	19,673	3,423	5,207	5,472	7,258	6,507	2,900,662	3. Philadelphia
51,194	81	105	80,539	8,267		250	169	4,340	650	1,933,478	4. Cleveland
18,501			33,874	2,629	44	760		884	319	452,371	5. Richmond
34,606			48,724	4,338				1,088	1,137	522,438	6. Atlanta
265,655	1,952	519	302,555	20,199	55	368	2,926	17,577	4,799	7,974,992	7. Chicago ²
52,234	50	65	67,582	4,200	3,542	2	527	2,209	1,284	1,261,064	8. St. Louis
47,546	127	224	42,674	431		3,820	27	1,875	232	878,523	9. Minneapolis
82,677	1,060	30	89,794	2,780	169	370		1,029	1,139	990,431	10. Kansas City
61,214	288	6	52,343	8,660	20			128	175	803,855	11. Dallas
173,637	2,934	1,011	357,518	42,230	1,235	19,474	2,446	13,475	5,204	6,917,899	12. San Francisco
811,282	4,332	1,952	794,076	110,172	5,047	15,606	2,643	35,813	15,220	17,712,957	Reserve branch cities ¹
16,108	312	639	28,163	10,044	1,136	941	26	1,659	1,433	687,359	2. Buffalo
44,606	254	18	45,581	10,429	928		66	1,884	356	916,577	4. Cincinnati
59,717		57	69,548	20,405	1,784	1,645	37	4,737	2,104	2,045,313	4. Pittsburgh
49,222	2	97	31,879	6,581	35		12	2,047	749	957,335	5. Baltimore
16,743	5		18,207	891				514	216	250,592	5. Charlotte
14,463			14,294	2,189	150			853	1,208	299,810	6. Birmingham
36,079	50		20,887	2,943	65	25		448	108	352,074	6. Jacksonville
37,625			5,868	2,552	109		18	809	294	356,234	6. Nashville
19,225	276	21	40,597	5,914	236	2,348	1,933	1,377	382	645,774	6. New Orleans
86,783	86	419	84,958	4,901		98		5,832	787	2,597,969	7. Detroit
12,542			6,855	668				94	140	145,979	8. Little Rock
23,124	2		33,798	1,787				921	137	516,372	8. Louisville
22,075	33	3	18,780	3,509				416	318	441,338	8. Memphis
3,241			2,002	273				116		46,942	9. Helena
43,557	880	13	23,692	916				771	857	486,716	10. Denver
25,266	20		17,866	876		1,670	218	303	49	295,416	10. Oklahoma City
29,108			24,196	2,617				821	945	392,947	10. Omaha
13,227		192	3,667	275				81	41	106,431	11. El Paso
91,859	279	5	42,139	7,091	512	3,025	126	1,052	99	815,553	11. Houston
27,397	532	8	12,985	3,808	13			293	79	300,728	11. San Antonio
53,086	6	236	132,005	10,601	3	4,878	28	5,116	1,114	2,570,496	12. Los Angeles
22,075		23	43,936	5,823			24	2,942	3,564	967,721	12. Portland
18,798	138		14,977	735	49	976			181	235,264	12. Salt Lake City
45,356	1,457	221	57,196	4,344	27		155	2,727	59	1,282,017	12. Seattle
433,937	5,302	346	236,009	51,454	671	4,767	106	8,120	6,299	6,037,896	Other reserve cities ¹
15,213		16	22,140	5,484		740	4	275	26	403,589	4. Columbus
13,652		36	10,167	1,741	2	129		725	1,585	354,713	4. Toledo
58,145	16	77	22,872	13,878	145	1,550		641	1,055	873,901	5. Washington
10,374	25	4	21,182	4,044	13		33	606	291	331,366	6. Savannah
2,508			5,040	943						80,639	7. Cedar Rapids
20,840			6,964	424		1,646		412	83	232,700	7. Des Moines
1,972	10		940	12		50		3	18	36,604	7. Dubuque
10,404			4,294	1,543					106	147,899	7. Grand Rapids
58,396		35	24,677	2,812				1,115	198	586,007	7. Indianapolis
29,328	830	15	38,848	4,645		54	11	1,456	2,224	840,067	7. Milwaukee
10,774	899		1,827	1,903			6	229	76	124,391	7. Peoria
7,565			3,321	374			21	105	14	77,915	7. Sioux City
27,114		128	20,331	2,691		500	10	823	13	402,791	9. St. Paul
10,084			2,572	515					58	57,736	10. Kansas City, Kansas
10,401			4,323	552			14	208	1	116,306	10. Lincoln
17,227	2,250		178	115	59					38,315	10. Pueblo
12,078	40		2,321	178		89		97	49	75,409	10. St. Joseph
12,557			921	648		9		126	126	70,783	10. Topeka
28,059	800		6,353	3,369				568	35	275,386	10. Tulsa
19,136	200		8,093	866				455	80	232,269	10. Wichita
28,419	222		19,777	2,202	319			224	97	316,034	11. Fort Worth
9,909			2,969	1,003					4	76,691	11. Galveston
8,043	10		836	150	133				38	57,755	11. Waco
4,729			1,716	807				47	113	97,699	12. Ogden
7,010		35	3,347	555			7	5	9	130,931	12. Spokane
4,080,223	16,737	1,672	630,542	341,977	18,824	14,522	1,941	38,061	25,563	38,283,878	Country banks, by districts
214,189	905	200	87,094	36,229	1,296	3,133		5,389	1,635	3,620,936	1. Boston
340,372	987	310	138,708	74,359	5,358	4,270	219	12,721	4,564	6,847,026	2. New York
227,224	489	5	38,924	45,536	7,461	2,801	32	2,205	2,577	3,302,163	3. Philadelphia
349,027	2,799	18	53,138	37,224	1,100	1,049	22	2,762	2,744	3,695,777	4. Cleveland
350,650	1,384		75,450	24,328	1,099	656	281	1,850	4,422	2,847,340	5. Richmond
402,171	2,492	252	45,573	23,903	718	777	489	2,846	2,265	2,644,175	6. Atlanta
553,815	1,333	219	56,654	35,315	406	672	12	3,624	2,355	5,184,281	7. Chicago
285,759	166		33,348	14,053	353	154	143	1,136	870	2,008,090	8. St. Louis
194,745	594	176	19,281	10,787	31	28	9	2,502	487	1,636,413	9. Minneapolis
426,455	1,860		12,863	10,007	147	146	1	226	583	1,982,756	10. Kansas City
490,046	914	391	33,325	14,509	380	433		443	1,270	2,275,118	11. Dallas
245,770	2,814	101	36,184	15,727	475	403	18	2,357	1,791	2,239,803	12. San Francisco

For footnotes see page 10.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 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	91,599,715	56,270,259	18,508,900	3,743,572	10,880,788	944,952	1,251,244	19,316,831	18,806,720	101,121	3,841	347,212	47,087	10,850
Reserve bank cities¹	47,182,701	26,812,012	11,095,161	1,010,645	6,703,167	916,866	644,850	5,410,761	5,247,153	29,362	289	114,715	8,392	10,850
1. Boston	2,300,619	1,309,070	614,062	78,384	266,988	16,944	15,171	132,009	130,808	1,194	6	1	1	
2. New York ²	25,865,915	14,519,785	6,751,030	201,533	3,180,680	850,624	362,263	1,049,553	1,012,112	7,431		18,810	1,350	9,850
3. Philadelphia	2,518,798	1,562,373	521,119	38,575	377,152	8,714	10,865	154,751	152,787	376	67	1,307	214	
4. Cleveland	1,350,388	927,336	254,738	28,253	125,904	2,212	11,945	481,539	462,909	2		843	128	
5. Richmond	378,311	154,506	102,594	19,753	97,094	88	4,276	52,111	46,638	4,625		18	5	
6. Atlanta	449,822	217,285	59,061	46,710	119,810	18	6,948	45,228	44,231	871	5	15	106	
7. Chicago ²	6,564,812	3,659,638	1,530,049	178,531	1,135,293	16,415	44,886	976,702	962,395	57		14,250		
8. St. Louis	1,065,644	554,517	190,610	29,610	282,723	1,326	6,858	123,673	120,246	3,422	5			
9. Minneapolis	765,993	336,730	215,371	24,708	172,082	1,330	15,772	70,940	70,899	33	6	2		
10. Kansas City	898,303	331,426	107,285	17,419	431,406	239	10,528	49,847	49,744	46			55	
11. Dallas	707,995	300,649	114,181	20,406	252,518	200	20,041	50,538	49,085	137		1,291	25	
12. San Francisco	4,316,101	2,938,697	635,071	32,763	261,517	18,756	135,297	2,223,870	2,145,299	11,168	198	59,696	6,509	1,000
Reserve branch cities¹	13,599,865	8,390,373	2,318,480	569,236	2,161,199	17,559	143,018	3,127,050	3,057,871	9,651	131	43,456	15,941	
2. Buffalo	465,326	352,435	54,495	25,498	24,878	1,584	6,436	178,962	176,386			962	1,614	
3. Cincinnati	703,624	436,287	140,908	8,738	110,615	233	6,843	152,759	148,247	85	5	3,550	872	
4. Pittsburgh	1,578,905	1,051,430	261,063	18,768	240,513	453	6,678	205,789	196,388	58	10	4,565	4,768	
5. Baltimore	808,616	409,822	260,898	31,214	102,507	426	3,749	106,107	101,394	798		565	3,350	
6. Charlotte	231,234	137,086	47,837	12,102	97,472		1,737	9,291	8,779		1		411	
7. Birmingham	244,362	144,133	31,339	29,988	37,664		1,238	37,190	37,185			5		
8. Jacksonville	297,868	143,139	30,439	23,499	98,566	77	2,148	37,852	37,105	176		61	510	
9. Nashville	292,711	119,733	65,050	19,549	87,098		1,281	46,636	45,720	906		10		
10. New Orleans	529,581	286,372	63,902	32,424	139,567	4,233	3,083	82,204	77,786	1,291	32	3,095		
11. Detroit	1,852,500	1,231,572	357,071	84,030	155,525	3,091	21,211	652,968	651,618	475		510	365	
12. Little Rock	126,303	60,118	12,152	10,469	42,786		5,778	14,603	13,779	810	6	3	5	
13. Louisville	447,157	215,431	79,749	6,511	140,284		5,182	41,991	41,586	375			30	
14. Memphis	364,538	162,396	44,793	17,396	138,376		1,577	54,468	54,468					
15. Helena	41,841	13,743	5,900	10,620	11,250		328	3,122	3,072	50				
16. Denver	379,166	246,228	40,923	6,412	82,055	58	3,490	82,446	79,171	795		32	2,448	
17. Oklahoma City	261,591	100,206	39,808	25,981	90,042		5,534	15,054	13,021	585		500	948	
18. Omaha	346,676	180,393	51,581	8,219	104,927		1,556	29,617	29,612		5			
19. El Paso	86,339	52,712	10,806	2,391	17,589	906	1,935	15,513	15,513					
20. Houston	716,876	425,365	102,877	35,748	144,404	509	7,973	60,789	60,448	20	36	285		
21. San Antonio	246,720	155,005	30,838	5,455	48,939	1,097	5,386	41,270	30,142	2,233	30	8,865		
22. Los Angeles	1,711,319	1,314,221	245,949	26,468	93,864	2,694	28,123	739,220	722,241	263		16,606	110	
23. Portland	684,150	469,670	107,101	56,784	37,359	423	12,813	244,179	240,077	115		3,842	145	
24. Salt Lake City	187,399	121,051	13,223	12,704	39,232	4	1,185	37,278	37,233		5		40	
25. Seattle	995,063	625,825	219,778	58,268	75,667	1,771	13,754	237,742	236,800	616	1		325	
Other reserve cities¹	4,842,170	2,717,523	865,279	295,380	867,643	2,364	93,981	882,757	851,305	7,994	373	14,435	8,650	
1. Columbus	319,334	168,459	54,630	36,455	50,928	50	8,812	64,437	62,341	46	5	10,085	1,960	
2. Toledo	270,877	173,998	70,695	4,876	16,167		5,141	67,744	66,079		60	1,510	95	
3. Washington	667,481	509,826	102,581	7,799	44,968	1,661	8,366	152,602	152,483	19	25		75	
4. Savannah	273,956	158,157	36,905	8,462	67,910		2,522	42,992	42,923	20	11	23	15	
5. Cedar Rapids	65,663	23,226	7,136	3,751	31,145		405	11,359	11,359					
6. Des Moines	199,195	61,238	55,384	38,452	42,669		1,852	21,692	19,934	1,745	13			
7. Dubuque	22,693	13,146	7,438	1,279	7,24		106	12,390	12,390					
8. Grand Rapids	80,628	59,420	11,257	4,372	4,334		845	59,382	58,996					
9. Indianapolis	484,893	255,683	89,482	46,637	85,072	139	7,880	70,299	65,140	1,462	155	201	3,533	
10. Milwaukee	666,111	364,295	145,621	31,101	113,960	291	10,843	131,079	130,006	300		11	762	
11. Peoria	91,101	61,730	12,393	2,564	12,837		1,677	24,728	23,174	54		1,500		
12. Sioux City	65,565	29,332	9,685	4,327	21,606		615	8,866	8,859		7			
13. St. Paul	329,614	144,037	87,290	24,994	71,565	209	1,519	46,486	46,120	324	42			
14. Kansas City, Kansas	46,817	13,345	6,731	8,446	18,003		292	8,582	8,517				65	
15. Lincoln	103,268	41,050	19,676	6,970	34,447		1,125	7,517	7,438	75	4			
16. Pueblo	27,968	17,041	3,259	1,893	7,051		44	7,691	7,221				470	
17. St. Joseph	59,295	26,814	5,908	1,570	23,584		1,069	13,426	13,416		10			
18. Topeka	63,071	30,828	8,269	12,586	11,065		323	4,034	3,808					
19. Tulsa	240,591	143,444	29,163	14,846	46,650		6,598	17,504	15,994	225	1			
20. Wichita	211,536	118,937	28,185	15,780	46,306		2,328	12,789	11,772	1,002		105	1,405	
21. Fort Worth	279,828	121,327	32,549	10,644	86,578		28,730	23,796	23,696			100	15	
22. Galveston	55,327	31,778	7,251	1,256	14,432		160	16,833	15,908		25	900		
23. Waco	48,900	33,915	7,398	2,027	4,660		864	6,429	6,429					
24. Odessa	67,315	39,142	14,868	6,264	6,586		455	25,766	23,886	1,795	15		70	
25. Spokane	101,043	77,425	11,525	6,559	4,560	14	960	24,343	23,416	927				
Country banks, by districts	25,974,979	18,350,351	4,229,980	1,868,311	1,148,779	8,163	369,395	9,896,263	9,650,391	54,114	3,048	174,606	14,104	
1. Boston	2,529,928	1,669,138	608,692	120,347	81,382	844	49,455	830,379	824,065	4,430	297	1,103	484	
2. New York	4,061,868	2,616,582	874,291	428,411	71,809	646	70,199	2,305,018	2,280,169	8,595	15	13,726	2,513	
3. Philadelphia	1,865,080	1,093,683	334,597	99,611	11,204		25,985	1,128,508	1,089,878	4,338	222	33,857	213	
4. Cleveland	2,258,254	1,693,326	398,023	111,943	21,982		32,980	1,181,697	1,133,339	331	600	47,028	399	
5. Richmond	2,081,489	1,359,602	347,983	158,571	178,663		36,670	595,195	576,562	8,913	107	7,863	1,750	
6. Atlanta	2,061,790	1,363,636	273,227	167,641	233,090	1,657	22,539	447,447	418,296	17,255	201	7,156	4,539	
7. Chicago	3,334,377	2,446,700	538,240	238,368	77,469	64	33,536	1,574,341	1,544,951	1,965	303	26,231	891	
8. St. Louis	1,490,949	1,045,407	159,328	102,049	168,423	1	15,741	405,879	387,898	2,199	354	15,095	333	
9. Minneapolis	1,071,786	757,609	148,416	83,668	68,331	1,157	12,599	470,431	465,899	51	181	3,366	934	
10. Kansas City	1,655,580	1,242,212	363,059	151,310	79,443	113	19,449	218,584	215,785	917	212	1,279	391	
11. Dallas	2,036,874	1,553,976	206,493	110,387	132,882	3,323	29,813	126,974	114,243	3,302	343	8,064	1,022	
12. San Francisco	1,527,004	1,208,480	177,631	96,005	24,101	358	20,429	611,810	599,306	1,818	213	9,838	635	

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
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)	Federal Reserve district numbers, and reserve cities
110,916,546	111,255	72,289	637,888	111,737,978	2,469,041	3,047,594	1,008,503	442,638	6,967,776	63,087,686	57,307,530	All member banks
52,593,462	95,750	66,897	488,176	53,244,285	1,119,921	1,616,478	484,322	206,017	3,426,738	32,895,103	26,170,589	Reserve bank cities¹
2,432,628		11,774	21,463	2,465,865	57,063	91,488	24,649	14,860	188,060	1,527,149	1,300,051	1. Boston
26,915,468	95,750	41,832	354,098	27,407,148	591,628	1,003,488	293,913	85,208	1,974,237	18,119,912	14,113,546	2. New York ²
2,673,549		6,467	12,020	2,692,036	61,664	105,211	31,203	10,548	208,626	1,782,983	1,463,107	3. Philadelphia
1,831,927		169	8,862	1,840,958	48,730	24,980	6,531	12,279	92,520	965,418	886,995	4. Cleveland
430,422			1,516	431,938	7,250	7,250	3,127	2,806	20,433	224,063	144,661	5. Richmond
495,050			1,642	496,692	8,900	10,900	3,027	2,919	25,746	308,614	222,219	6. Atlanta
7,541,514		2,999	38,889	7,583,402	147,680	160,517	37,692	45,701	391,590	4,469,156	3,580,500	7. Chicago ²
1,189,317		530	4,737	1,194,584	30,850	18,950	13,765	2,915	66,480	756,803	523,403	8. St. Louis
836,933		31	3,068	840,032	12,300	17,300	4,578	4,315	38,491	460,583	334,536	9. Minneapolis
948,150			1,524	949,674	13,550	13,995	10,127	3,085	40,757	619,916	269,579	10. Kansas City
758,533			1,728	760,261	18,100	17,711	1,169	1,169	43,594	483,422	288,753	11. Dallas
6,539,971		3,095	38,629	6,581,695	122,206	144,688	49,096	20,214	336,204	3,177,084	3,043,239	12. San Francisco
16,726,915		3,308	58,903	16,789,126	291,430	436,116	118,401	77,884	923,831	9,698,603	8,308,551	Reserve branch cities¹
644,288		26	673	644,987	18,900	17,540	3,479	2,454	42,372	367,344	356,206	2. Buffalo
856,383		66	3,639	860,088	22,575	23,650	7,990	2,274	56,489	473,154	406,287	3. Cincinnati
1,784,694		37	9,737	1,794,468	35,420	172,525	18,465	21,435	250,845	1,190,247	1,007,328	4. Pittsburgh
914,723		12	3,391	918,126	12,750	18,175	5,821	2,463	39,209	467,437	412,906	5. Baltimore
240,525			706	241,231	2,000	5,100	1,133	1,128	9,361	118,619	67,718	6. Charlotte
281,552			1,027	282,579	8,248	4,752	2,901	1,330	17,231	184,864	161,065	6. Birmingham
335,720			1,425	337,145	6,100	6,440	862	1,527	14,929	211,092	147,899	6. Jacksonville
339,347		18	1,006	340,371	8,300	4,400	2,140	1,023	15,863	185,175	134,695	6. Nashville
611,785		2,598	3,040	617,423	10,408	11,387	4,470	2,086	28,351	406,626	281,282	6. New Orleans
2,505,468			6,842	2,512,310	32,765	34,102	8,867	9,925	85,659	1,325,474	1,251,855	7. Detroit
140,906			150	141,056	1,623	2,150	590	560	4,923	94,921	64,510	7. Little Rock
489,148			1,851	490,999	9,400	12,300	3,059	614	25,373	311,357	193,326	8. Louisville
419,006			1,279	420,285	6,300	9,700	4,453	600	21,053	279,625	162,589	8. Memphis
44,963			101	45,064	850	570	371	87	1,878	30,780	22,689	9. Helena
461,612			1,399	463,011	6,710	8,360	6,514	2,121	23,705	272,277	232,438	9. Denver
276,645		218	816	277,679	7,400	4,575	5,373	389	17,737	179,263	113,855	10. Oklahoma City
376,293			719	377,012	5,800	6,225	2,130	1,780	15,935	242,350	165,972	10. Omaha
101,852			320	102,172	600	2,600	562	497	4,259	59,691	53,371	11. El Paso
777,665		126	2,092	779,883	16,000	14,795	3,593	1,282	35,670	480,727	426,947	11. Houston
287,990			793	288,783	5,181	4,050	1,784	930	11,945	175,768	152,861	11. San Antonio
2,450,539		28	10,932	2,460,599	41,300	42,750	15,749	10,098	109,897	1,282,063	1,236,807	12. Los Angeles
928,329		24	3,361	931,714	10,800	13,800	8,174	3,233	36,007	512,870	495,331	12. Portland
224,677			546	225,223	4,450	3,420	1,520	651	10,041	141,082	119,963	12. Salt Lake City
1,232,805		155	3,958	1,236,918	17,550	12,750	8,401	6,398	45,099	675,797	640,651	12. Seattle
5,724,927		106	16,706	5,741,739	112,625	118,735	42,112	22,685	296,157	3,332,039	2,870,875	Other reserve cities¹
383,971		4	1,050	384,825	8,500	7,565	2,058	641	18,764	228,532	191,586	4. Columbus
338,621			1,356	339,977	6,800	6,090	1,124	722	14,736	176,867	173,848	4. Toledo
820,083			2,655	822,738	16,750	21,925	10,925	1,563	51,163	489,561	495,399	5. Washington
316,948		33	1,054	318,035	6,415	5,550	792	574	13,331	207,161	147,959	6. Savannah
77,022			2	77,024	500	2,600	315	200	3,615	50,992	22,342	7. Cedar Rapids
220,887			508	221,395	4,750	3,450	1,780	1,325	11,305	118,773	94,578	7. Des Moines
35,083			2	35,085	550	550	280	139	1,519	12,409	13,591	7. Dubuque
140,010			159	140,169	2,800	2,900	1,375	635	7,730	54,685	60,543	7. Grand Rapids
555,183			1,313	556,496	9,250	13,500	5,306	1,455	29,511	316,723	285,523	7. Indianapolis
797,190		11	2,471	799,672	15,900	14,565	4,989	4,941	40,395	455,178	367,391	7. Milwaukee
115,929		6	273	116,208	3,260	2,950	1,203	770	8,183	66,314	64,144	7. Peoria
74,431		21	164	74,616	1,500	1,350	255	194	3,299	45,051	30,953	7. Sioux City
376,100		10	2,573	378,683	9,000	10,500	2,877	1,731	24,108	195,889	150,219	9. St. Paul
55,399			129	55,528	1,050	700	325	133	2,208	27,472	19,511	10. Kansas City, Kansas
110,785		14	287	111,086	2,600	1,565	555	500	5,220	69,011	44,822	10. Lincoln
35,659			44	35,703	500	1,000	432	680	2,612	7,462	17,480	10. Pueblo
72,721			53	72,774	1,150	895	505	85	2,635	39,069	27,482	10. St. Joseph
67,105			180	67,285	1,700	1,075	536	187	3,498	42,038	42,816	10. Topeka
258,095			951	259,046	5,650	6,600	1,831	2,259	16,340	177,415	158,425	10. Tulsa
224,325			492	224,817	2,650	3,650	789	363	7,452	157,345	128,952	10. Wichita
303,624			449	304,073	5,000	4,325	1,222	1,414	11,961	199,956	140,924	11. Fort Worth
72,160			62	72,222	1,650	1,405	920	494	4,469	35,465	30,675	11. Galveston
55,329			43	55,372	850	965	365	203	2,383	32,717	35,970	11. Waco
93,081			301	93,382	1,650	1,450	473	744	4,317	46,531	44,145	12. Ogden
125,386		7	135	125,528	2,200	1,610	880	713	5,403	79,423	81,597	12. Spokane
35,871,242	15,505	1,978	74,103	35,962,828	945,065	876,265	363,668	136,052	2,321,050	17,161,941	19,957,515	Country banks, by districts
3,360,307	2,535	740	11,728	3,375,310	93,916	94,893	39,737	17,080	245,626	1,629,432	1,751,916	1. Boston
6,366,886	10,415	217	16,714	6,394,232	194,442	163,810	65,168	29,374	452,794	2,721,695	2,976,414	2. New York
2,993,588	255	31	5,926	2,999,800	115,671	131,685	42,606	12,401	302,363	1,270,810	1,480,355	3. Philadelphia
3,439,951		22	6,164	3,446,137	100,618	98,951	39,871	10,200	249,640	1,464,303	1,785,111	4. Cleveland
2,676,684	650	281	7,081	2,684,696	66,051	62,929	22,474	11,190	162,644	1,322,145	1,479,393	5. Richmond
2,509,237		505	4,497	2,514,239	51,923	54,040	17,062	6,911	129,936	1,358,284	1,508,243	6. Atlanta
4,908,718		12	7,967	4,916,697	111,275	92,003	44,003	20,303	267,584	2,197,075	2,661,950	7. Chicago
1,896,828	1,000	143	2,381	1,900,352	46,721	36,789	18,364	5,864	107,738	1,019,494	1,129,849	8. St. Louis
1,542,211		9	2,744	1,544,964	38,527	29,984	16,979	5,959	91,449	713,580	834,595	9. Minneapolis
1,874,170	450		1,411	1,876,031	42,605	36,651	21,661	5,808	106,725	1,066,271	1,400,108	10. Kansas City
2,163,848	200		3,169	2,167,217	45,167	39,413	16,810	6,511	107,901	1,321,386	1,660,851	11. Dallas
2,138,814		18	4,321	2,143,153	38,149	35,117	18,933	4,451	96,650	1,077,466	1,288,730	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	6,814	91,569,159	18,676,062	66,783,630	901,737	2,857,760	2,031,223	318,747	25,860,038	14,260,532	1,270,707
New England:											
Maine	40	259,150	39,033	203,883	2,314	2,214	10,901	805	65,499	33,663	6,397
New Hampshire	53	137,777	26,084	101,111	437	3,576	6,184	385	40,525	19,304	4,039
Vermont	40	90,411	26,061	54,775	156	2,577	6,526	310	24,182	10,951	2,057
Massachusetts	154	3,313,499	752,397	2,468,957	7,675	21,618	52,751	10,101	809,119	470,556	64,105
Rhode Island	13	490,777	70,513	400,900	6,856	3,873	5,766	2,869	104,772	62,778	11,742
Connecticut	64	872,491	109,906	720,316	4,620	21,678	14,080	1,891	249,622	101,853	20,806
Middle Atlantic:											
New York	593	27,585,610	6,388,339	19,722,584	210,168	575,082	563,326	126,111	5,750,286	4,220,602	167,997
New Jersey	293	2,855,071	448,474	2,171,513	34,002	108,189	80,094	12,799	642,314	336,266	54,949
Pennsylvania	767	6,516,997	1,044,845	4,834,683	83,010	151,176	353,200	50,083	1,733,651	982,953	112,602
East North Central:											
Ohio	417	4,491,848	947,993	3,234,898	40,230	168,115	91,910	8,702	1,310,188	707,510	87,156
Indiana	228	1,367,430	200,059	1,047,062	22,980	61,237	33,907	2,185	501,840	214,450	35,072
Illinois	474	7,915,644	1,519,519	5,805,987	59,045	277,183	233,995	19,915	2,239,737	1,273,092	94,062
Michigan	228	3,286,135	481,922	2,570,135	28,491	108,323	92,706	4,538	829,308	460,580	58,491
Wisconsin	163	1,348,091	181,621	1,086,560	7,988	36,722	33,081	2,119	397,696	186,900	20,018
West North Central:											
Minnesota	209	1,486,201	290,342	1,115,853	11,612	35,345	30,707	2,342	441,498	203,078	15,639
Iowa	161	746,333	142,575	526,791	9,642	54,510	11,679	1,136	247,421	110,989	14,022
Missouri	176	2,193,159	505,457	1,508,028	31,344	83,677	41,030	23,623	812,454	379,257	23,268
North Dakota	42	135,951	21,416	109,437	998	2,471	1,450	179	41,539	19,506	2,025
South Dakota	60	156,952	33,305	112,341	2,281	7,561	1,105	256	52,796	21,511	3,040
Nebraska	147	571,376	102,398	424,055	5,054	30,298	8,687	884	238,936	109,233	6,645
Kansas	214	588,739	109,447	435,715	13,515	21,626	7,490	946	298,039	119,854	8,899
South Atlantic:											
Delaware	17	246,707	35,090	186,458	6,080	7,351	9,665	1,163	73,289	28,909	2,904
Maryland	80	977,861	173,412	778,296	3,988	5,589	14,487	2,089	273,362	144,898	17,684
District of Columbia	18	636,198	101,935	512,128	3,038	799	16,830	1,468	228,771	131,369	15,674
Virginia	194	1,022,207	239,576	722,428	8,050	28,971	20,523	2,659	363,944	159,486	26,307
West Virginia	106	440,518	73,726	337,613	6,463	12,966	8,586	1,164	173,178	98,110	12,721
North Carolina	54	661,712	150,117	471,919	6,033	25,509	6,929	1,205	257,174	98,110	15,120
South Carolina	28	255,056	50,426	188,720	1,313	11,219	2,742	436	119,688	35,554	8,803
Georgia	59	799,923	204,672	546,173	4,634	31,667	11,176	1,601	325,457	144,050	14,524
Florida	61	789,195	134,849	596,749	6,614	41,895	7,645	1,443	352,894	133,801	22,105
East South Central:											
Kentucky	113	674,417	147,402	496,413	1,299	15,182	12,584	1,537	262,242	111,517	13,448
Tennessee	78	977,854	225,138	655,432	9,649	71,747	12,553	3,335	370,337	172,189	21,463
Alabama	83	640,307	120,260	442,072	11,520	56,207	8,884	1,364	252,403	104,647	16,694
Mississippi	26	168,678	32,230	111,860	770	23,148	330	340	82,590	28,729	4,358
West South Central:											
Arkansas	66	313,852	54,110	226,542	7,237	20,828	4,555	580	151,507	57,487	7,343
Louisiana	40	754,236	138,896	551,956	6,979	50,210	4,513	1,682	304,335	141,366	16,311
Oklahoma	215	698,079	152,140	480,385	4,570	54,734	4,829	1,421	375,098	150,363	11,747
Texas	538	2,873,655	708,871	1,955,854	40,301	88,543	14,859	5,227	1,488,408	610,589	61,227
Mountain:											
Montana	74	250,157	31,747	207,434	3,339	4,356	2,908	373	102,004	45,966	4,542
Idaho	26	222,897	39,726	175,432	2,570	4,325	598	246	81,768	31,688	4,600
Wyoming	37	91,530	17,655	69,388	208	2,776	1,327	176	54,016	15,540	2,813
Colorado	92	537,565	97,155	412,141	4,637	11,050	11,702	880	270,719	112,670	9,460
New Mexico	27	106,429	25,660	73,863	659	4,467	1,642	138	59,177	17,626	3,639
Arizona	7	191,191	43,223	142,010	2,998	1,678	1,069	213	66,139	27,356	5,766
Utah	34	288,254	62,989	210,565	3,060	9,556	1,623	461	113,894	57,284	4,224
Nevada	7	93,599	14,617	73,337	594	4,669	282	100	23,881	12,718	1,870
Pacific:											
Washington	56	1,404,509	246,264	1,086,368	3,312	58,865	7,803	1,897	405,925	213,362	24,615
Oregon	32	854,867	115,049	656,591	8,321	48,819	25,233	854	230,950	133,547	14,835
California	110	8,188,064	1,736,421	5,759,899	160,880	383,583	134,771	12,510	2,165,466	1,230,984	92,879
Mutual Savings Banks¹	3	11,163	2,336	7,456		1,115	224	32	1,979	929	134

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	17	216,118	35,094	174,600	2,189	968	2,788	479	52,420	26,796	5,814
New Jersey—Dist. No. 2	206	2,368,956	381,440	1,806,836	29,398	88,394	51,817	11,071	518,099	271,501	41,836
Kentucky—Dist. No. 4	57	171,080	35,545	125,937	683	6,013	2,351	551	82,651	26,869	5,251
Pennsylvania—Dist. No. 4	224	2,432,036	339,983	1,851,193	17,936	50,481	142,902	29,541	654,265	368,881	43,257
West Virginia—Dist. No. 4	12	73,247	15,300	50,217	714	3,806	2,952	258	20,469	8,901	1,842
Louisiana—Dist. No. 6	29	617,534	111,388	453,725	6,369	41,249	3,887	916	226,655	120,614	11,669
Mississippi—Dist. No. 6	17	147,397	29,139	95,957	749	20,943	314	295	69,877	25,017	3,609
Tennessee—Dist. No. 6	67	619,284	100,973	456,131	2,574	48,621	8,260	2,725	244,436	104,149	16,055
Indiana—Dist. No. 7	170	1,180,099	171,869	900,180	21,214	54,692	30,305	1,839	424,082	187,967	29,050
Illinois—Dist. No. 7	329	7,488,247	1,452,953	5,491,118	55,694	249,040	220,239	19,203	2,088,559	1,212,255	86,406
Michigan—Dist. No. 7	187	3,186,902	468,867	2,494,475	27,748	103,840	87,629	4,343	802,390	449,061	56,055
Wisconsin—Dist. No. 7	122	1,239,944	163,902	1,002,415	7,549	33,598	30,551	1,929	359,078	173,517	17,773
Missouri—Dist. No. 10	46	800,075	174,847	547,019	19,745	40,551	12,623	5,290	379,574	155,804	8,191
New Mexico—Dist. No. 10	8	66,189	13,051	47,278	652	3,685	1,443	80	28,533	8,995	1,576
Oklahoma—Dist. No. 10	205	688,311	149,477	474,831	4,561	53,224	4,824	1,394	366,011	147,867	11,351
Arizona—Dist. No. 12	5	163,044	38,897	119,286	2,967	652	1,063	179	54,988	22,910	5,040

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

OF BANKS ON DECEMBER 30, 1944, BY STATES

ASSETS [In thousands of dollars]

bank balances											State
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	
6,315,142	39,288	16,824	3,957,545	816,540	41,073	70,364	62,398	206,043	80,139	118,705,754	Total, all States
18,807	68	62	1,650	1,924	76	361	.....	329	232	327,571	New England:
13,096	3	7	14,076	1,802	45	72	.....	6	86	180,313	Maine
9,393	15	15	1,751	1,115	29	1	.....	159	42	115,939	New Hampshire
136,396	1,509	342	136,211	33,720	1,975	1,075	10,417	8,084	2,179	4,180,068	Vermont
16,337	95	75	13,745	6,805	302	1,900	715	1,319	201	606,791	Massachusetts
94,358	338	126	32,141	13,900	257	128	31	1,106	194	1,137,729	Rhode Island
263,983	4,305	11,085	1,082,314	230,604	9,803	8,337	35,806	76,466	15,092	33,712,004	Connecticut
193,301	674	11	57,113	39,781	5,446	2,060	132	7,493	1,882	3,554,179	Middle Atlantic:
384,760	2,651	386	250,299	88,297	11,414	8,872	5,563	13,660	11,121	8,389,575	New York
316,175	2,135	189	197,023	46,600	1,099	1,874	239	8,895	4,470	5,865,213	New Jersey
206,060	690	36	45,532	11,538	85	1	.....	2,252	778	1,883,924	Pennsylvania
533,680	2,851	520	335,532	34,499	285	736	3,083	19,038	5,742	10,218,764	East North Central:
205,837	476	628	103,296	19,880	150	215	4	6,852	1,506	4,144,050	Ohio
140,974	1,240	25	48,539	11,345	29	239	11	2,332	2,754	1,762,497	Indiana
151,929	286	442	70,124	6,903	3	4,333	46	3,855	438	1,943,277	Illinois
99,769	21	.....	22,620	4,218	69	1,718	21	699	244	1,000,723	Michigan
241,773	1,250	95	166,811	12,027	3,792	506	527	3,729	2,800	3,028,994	Wisconsin
17,902	4	12	2,090	1,260	.....	.....	.....	.....	61	179,149	West North Central:
24,946	8	.....	2,991	1,608	12	.....	.....	384	106	211,858	Minnesota
92,148	3	.....	30,907	4,527	13	.....	14	1,096	1,005	816,967	Iowa
154,885	358	.....	14,043	4,759	12	155	1	589	400	892,694	Missouri
31,918	179	.....	9,379	1,359	67	683	.....	369	69	322,543	North Dakota
77,564	3	97	33,116	9,197	203	12	12	2,098	1,141	1,263,886	South Dakota
58,763	16	77	22,872	13,957	145	1,550	.....	643	1,110	882,374	Nebraska
120,447	938	.....	56,766	12,665	538	931	60	1,396	1,729	1,403,470	Kansas
83,529	104	.....	13,283	5,494	314	471	.....	295	703	920,973	South Atlantic:
96,405	15	.....	47,524	5,718	58	2	203	1,442	677	926,986	Delaware
63,915	361	.....	11,055	1,909	75	.....	18	232	1,485	378,463	Maryland
91,598	249	4	75,032	10,025	88	3	70	1,916	1,580	1,139,062	District of Columbia
158,208	309	34	38,437	11,579	259	25	.....	1,826	670	1,156,448	Virginia
99,964	252	.....	37,061	5,370	13	20	.....	1,064	343	943,469	West Virginia
143,675	1,388	3	31,619	11,441	371	71	18	1,847	816	1,362,755	North Carolina
106,107	589	218	24,148	7,314	224	770	445	1,251	2,206	904,920	South Carolina
45,832	5	.....	3,666	2,020	38	.....	7	17	142	253,492	Georgia
77,053	86	.....	9,538	2,361	109	30	.....	189	317	468,365	Florida
95,054	341	21	51,242	9,501	328	2,518	1,933	1,898	1,125	1,075,874	East South Central:
184,447	1,730	.....	26,811	7,020	23	1,670	218	896	291	1,083,295	Kentucky
655,592	2,230	360	158,410	35,281	1,369	3,288	126	1,917	1,113	4,405,157	Tennessee
44,843	315	72	6,266	2,115	1	6	.....	527	70	354,880	Alabama
36,366	964	.....	8,150	1,407	2	.....	.....	35	391	306,500	Mississippi
33,575	11	.....	2,077	769	5	.....	.....	56	10	146,386	West South Central:
118,708	3,688	13	26,180	2,676	100	.....	.....	801	980	812,841	Arkansas
36,198	150	.....	1,564	683	60	.....	.....	13	87	166,449	Louisiana
25,647	10	242	7,118	1,341	43	45	.....	616	235	259,610	Oklahoma
35,272	138	1	16,975	1,842	75	1,024	.....	47	298	405,434	Texas
6,009	135	.....	3,149	829	4	.....	.....	338	450	119,101	Mountain:
98,348	1,598	272	67,730	7,644	33	1	162	3,249	154	1,821,677	Montana
37,752	131	23	44,662	6,408	15	.....	24	3,002	3,636	1,098,902	Idaho
335,844	4,373	1,331	500,055	61,503	1,617	24,661	2,492	19,382	6,978	10,470,163	Wyoming
873	.....	.....	43	70	34	6	.....	.....	.....	13,252	Colorado
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	New Mexico
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Arizona
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Utah
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pacific:
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

14,942	.....	110	4,758	4,437	135	128	31	233	48	273,550	Connecticut—Dist. No. 2
154,323	594	11	49,834	30,292	3,346	1,688	132	6,486	1,217	2,930,216	New Jersey—Dist. No. 2
47,852	250	.....	2,429	2,381	8	20	.....	85	140	256,365	Kentucky—Dist. No. 4
162,020	719	61	79,327	33,936	2,697	1,919	59	5,573	2,771	3,133,256	Pennsylvania—Dist. No. 4
7,362	30	.....	2,334	633	10	.....	.....	170	84	94,613	West Virginia—Dist. No. 4
50,428	341	21	43,582	7,648	327	2,348	1,933	1,596	637	858,678	Louisiana—Dist. No. 6
37,871	.....	.....	3,380	1,801	23	.....	.....	9	114	219,228	Mississippi—Dist. No. 6
110,331	1,355	.....	12,546	7,516	370	4	18	1,429	478	873,535	Tennessee—Dist. No. 6
168,276	630	36	38,123	9,187	65	.....	.....	2,128	683	1,616,244	Indiana—Dist. No. 7
466,210	2,851	520	320,317	30,737	163	725	2,940	18,554	5,530	9,635,455	Illinois—Dist. No. 7
194,176	401	626	102,071	18,710	141	215	4	6,833	1,493	4,016,688	Michigan—Dist. No. 7
119,609	1,207	25	46,947	10,219	23	230	11	2,139	2,710	1,614,354	Wisconsin—Dist. No. 7
121,763	1,185	30	92,601	3,417	169	459	.....	1,155	1,244	1,186,093	Missouri—Dist. No. 10
16,928	150	.....	884	441	57	.....	.....	11	3	95,234	New Mexico—Dist. No. 10
178,598	1,715	.....	26,480	6,850	19	1,670	218	896	280	1,064,255	Oklahoma—Dist. No. 10
20,870	10	.....	6,158	1,189	43	45	.....	616	128	220,053	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	91,599,715	56,270,259	18,508,900	3,743,572	10,880,788	944,952	1,251,244	19,316,831	18,806,720	101,121	3,841	347,212	47,087	10,850
New England:														
Maine	195,963	132,891	41,211	11,853	7,384	19	2,605	106,286	105,671	195	16	383	21	
New Hampshire	130,414	83,121	29,208	9,159	6,194		2,732	33,244	32,738	308	55	75	68	
Vermont	56,222	43,357	7,639	2,926	1,082		1,218	48,228	47,801	131	3	290		
Massachusetts	3,340,680	1,996,187	855,113	134,121	300,386	16,944	37,929	506,156	502,972	2,612	169	308	95	
Rhode Island	420,130	278,549	106,281	17,049	10,695	825	6,731	147,583	146,540	677	50	16	300	
Connecticut	873,356	571,888	225,081	31,068	28,948		16,371	190,905	188,963	1,774	25	143		
Middle Atlantic:														
New York	28,440,365	16,214,533	7,216,092	518,906	3,235,487	852,600	402,747	2,476,246	2,417,221	13,971		29,822	5,382	9,850
New Jersey	2,170,338	1,416,480	502,899	176,997	37,342	254	36,366	1,164,554	1,155,705	3,685		5,050	114	
Pennsylvania	5,917,513	4,019,635	1,085,951	136,034	626,728	9,167	39,998	1,660,806	1,605,106	3,198	553	46,763	5,186	
East North Central:														
Ohio	4,021,781	2,719,846	776,094	149,733	315,818	2,495	57,795	1,509,314	1,433,672	313	410	71,759	3,160	
Indiana	1,404,377	917,378	228,215	120,524	118,891	139	19,230	383,856	378,129	1,545	341	13	3,828	
Illinois	8,138,668	4,801,827	1,720,148	262,292	1,278,760	16,415	59,226	1,527,258	1,475,443	1,231	193	50,391		
Michigan	2,690,261	1,802,344	518,981	159,259	174,621	3,116	31,940	1,274,609	1,267,293	1,093	76	5,013	1,134	
Wisconsin	1,190,790	740,347	250,687	53,949	128,287	291	17,229	475,828	473,428	414	53	1,074	859	
West North Central:														
Minnesota	1,482,962	736,410	367,601	78,136	275,937	1,742	23,136	350,359	347,194	367	128	1,746	924	
Iowa	769,757	428,006	140,680	84,103	110,392	40	6,536	179,502	177,601	1,803	73	25		
Missouri	2,515,456	1,280,894	357,734	93,496	758,757	1,566	23,009	358,033	352,478	3,777	144	1,516	118	
North Dakota	135,055	102,673	17,870	3,528	9,824		1,158	35,682	35,534		10	133	5	
South Dakota	163,332	116,504	19,153	18,453	6,975	953	1,294	36,612	35,806	25	9	772		
Nebraska	702,344	428,620	96,810	28,199	143,968		4,747	74,700	74,540	100	24	28	8	
Kansas	783,382	498,054	88,059	94,449	97,078		5,742	67,152	65,651	1,258	39	62	142	
South Atlantic:														
Delaware	271,654	213,062	47,305	2,523	3,134		5,630	19,054	19,037	15		2		
Maryland	978,893	543,200	283,808	42,725	103,645	426	5,089	221,134	214,600	1,609	18	1,548	3,359	
District of Columbia	671,992	513,700	103,196	79	44,968	1,661	8,388	156,106	155,987	19	25		75	
Virginia	1,012,963	583,399	209,166	46,785	153,901	88	19,624	300,819	284,629	8,401	21	6,891	874	
West Virginia	453,684	271,777	105,413	32,809	35,140		8,545	123,781	122,848	212	61	216	444	
North Carolina	790,780	406,358	141,186	67,496	165,949		9,791	93,310	88,734	3,471	6	267	832	
South Carolina	318,644	219,817	40,768	34,303	20,054		3,702	43,645	42,213	640	7	554	231	
Georgia	941,733	537,677	125,829	64,847	202,756	18	10,606	138,691	135,985	2,398	39	143	126	
Florida	960,474	595,800	120,595	76,377	155,040	1,452	11,010	140,985	130,456	3,726	56	6,032	715	
East South Central:														
Kentucky	781,200	489,348	115,339	19,806	148,900		7,803	105,395	103,111	1,978	17	194	95	
Tennessee	1,081,050	548,891	168,485	58,423	295,310		9,941	215,026	204,377	5,620	58	839	4,132	
Alabama	703,536	452,559	94,370	75,210	76,432	282	4,683	149,857	147,876	1,361	22	268	330	
Mississippi	202,154	107,496	25,665	20,296	47,432		1,265	39,286	36,600	2,595	31			
West South Central:														
Arkansas	392,722	256,329	38,436	31,233	64,115		2,609	53,173	51,857	1,090	22	94	110	
Louisiana	876,588	516,420	94,780	63,471	189,520	4,233	8,164	144,835	136,858	4,819	63	3,095		
Oklahoma	945,511	572,241	112,577	80,450	158,242	113	21,888	70,660	65,600	1,294	113	1,053	2,540	
Texas	3,885,120	2,472,049	487,560	170,338	600,458	5,160	89,555	303,783	277,133	5,690	424	19,505	1,031	
Mountain:														
Montana	284,286	196,312	26,217	32,323	26,346		3,058	53,685	53,235	52	17	376	5	
Idaho	237,732	186,928	21,520	21,978	5,177		2,129	56,552	54,824	1,612	11		105	
Wyoming	113,562	80,556	10,701	10,877	10,382		1,043	24,336	23,576	52	22	605	81	
Colorado	631,906	448,461	64,999	19,216	93,448	58	5,724	138,502	134,614	795	5	165	2,923	
New Mexico	139,695	99,371	12,802	16,636	9,099		1,787	20,593	20,473	102	11	1	6	
Arizona	205,333	158,509	24,507	15,278	2,407	941	3,688	44,758	44,652	3	5	88	13	
Utah	297,850	193,552	31,446	23,995	46,754	4	2,099	88,130	86,144	1,795	20	58	113	
Nevada	81,925	58,261	10,817	10,450	641		1,756	31,788	31,653	108		27		
Pacific:														
Washington	1,377,104	919,865	267,104	84,663	86,151	1,787	17,534	373,101	370,470	1,563	21	722	325	
Oregon	783,262	548,503	118,266	63,803	38,779	423	13,488	271,117	266,125	193	14	4,630	155	
California	6,635,218	4,750,274	954,503	372,748	363,050	21,737	172,906	3,287,816	3,183,444	11,431	361	84,457	7,123	1,000
Mutual Savings Banks	7							12,090	12,085					

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	186,218	127,785	41,779	7,375	6,319		2,960	70,014	69,815	73	15	111		
New Jersey—Dist. No. 2	1,766,526	1,146,484	421,945	129,091	35,561	254	33,191	987,273	981,631	1,982		3,565	95	
Kentucky—Dist. No. 4	190,675	152,944	23,825	8,545	4,051		1,310	47,280	47,024	7	1	188	60	
Pennsylvania—Dist. No. 4	2,209,101	1,546,637	358,949	48,277	213,287	453	11,953	573,882	555,552	202	264	13,086	4,778	
West Virginia—Dist. No. 4	59,825	31,409	21,644	2,478	2,953		1,341	23,489	23,055		5	205	224	
Louisiana—Dist. No. 6	693,220	402,415	78,378	54,637	119,399	4,233	4,158	120,751	112,784	4,819	53	3,095		
Mississippi—Dist. No. 6	172,635	84,972	22,014	17,806	46,698		1,145	36,255	33,637	2,595	23			
Tennessee—Dist. No. 6	678,492	359,032	118,727	39,196	153,380		8,157	153,010	142,508	5,620	56	827	3,999	
Indiana—Dist. No. 7	1,203,183	778,241	201,880	108,005	101,363	139	13,555	331,031	325,431	1,545	306	6	3,743	
Illinois—Dist. No. 7	7,717,242	4,557,262	1,677,634	239,846	1,169,917	16,415	56,168	1,397,468	1,359,290	1,217	35	36,926	1,134	
Michigan—Dist. No. 7	2,629,824	1,761,230	507,887	152,258	174,002	3,115	31,332	1,216,571	1,209,537	1,083	21	4,796	1,134	
Wisconsin—Dist. No. 7	1,107,632	681,241	235,675	49,400	124,760	291	16,265	419,225	416,963	410	43	950	859	
Missouri—Dist. No. 10	1,058,809	431,843	123,310	26,637	46,168	239	12,612	76,369	76,188	46	20	2	113	
New Mexico—Dist. No. 10	75,268	44,664	8,708	12,664	8,176		1,056	16,364	16,252	100	11			
Oklahoma—Dist. No. 10	928,597	559,656	111,257	78,380	157,779	113	21,412	69,668	64,678	1,294	113	1,053	2,550	
Arizona—Dist. No. 12	176,303	137,128	21,490	12,178	2,334	69	3,104	35,704	35,598		5	88	13	

ON DECEMBER 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
110,916,546	111,255	72,289	637,888	111,737,978	2,469,041	3,047,594	1,008,503	442,638	6,967,776	63,087,686	57,307,530	Total, all States
302,249			695	302,944	9,961	9,181	4,481	1,001	24,627	130,362	140,847	New England:
163,658	265		231	164,154	5,800	6,573	3,062	724	16,159	85,173	90,936	Maine
104,450			368	104,818	4,777	3,563	1,970	811	11,121	38,067	45,750	New Hampshire
3,846,836	2,270	11,774	26,165	3,887,045	97,644	128,642	43,169	23,568	293,023	2,218,140	2,032,026	Vermont
567,713		740	2,592	571,045	11,995	17,052	3,383	3,316	35,746	286,646	288,584	Massachusetts
1,064,261	650	31	3,936	1,068,878	28,369	26,690	9,849	3,943	68,851	523,201	587,186	Rhode Island
												Connecticut
30,916,611	105,425	41,914	364,162	31,428,112	724,032	1,115,179	340,772	103,909	2,283,892	19,937,591	16,053,872	Middle Atlantic:
3,334,892	190	130	7,675	3,342,887	92,441	76,194	25,828	16,829	211,292	1,425,761	1,572,730	New York
7,578,319	155	6,557	27,318	7,612,349	218,336	417,365	95,829	45,096	777,226	4,202,717	3,945,368	New Jersey
												Pennsylvania
5,531,095		239	18,169	5,549,503	142,865	112,106	39,292	21,447	315,710	2,740,116	2,730,351	East North Central:
1,788,233			3,158	1,791,391	37,313	34,723	15,594	4,903	92,533	932,728	1,011,600	Ohio
9,665,926		3,156	41,814	9,710,896	192,627	201,223	58,534	55,484	507,868	5,556,294	4,787,813	Indiana
3,964,870			9,987	3,974,861	70,270	61,699	20,308	16,912	169,189	1,866,339	1,890,247	Illinois
1,666,618		11	8,879	1,670,508	37,828	32,448	13,487	8,226	91,989	755,697	762,986	Michigan
												Wisconsin
1,833,321		50	6,881	1,840,252	38,003	40,884	15,091	9,047	103,025	895,356	767,558	West North Central:
949,259		21	1,059	950,339	18,621	19,187	8,341	4,235	50,384	510,486	496,025	Minnesota
2,873,489	1,000	530	7,193	2,882,212	63,215	45,076	31,817	7,174	146,782	1,754,477	1,230,588	Iowa
170,735			331	171,066	3,286	2,735	1,524	538	8,083	97,901	105,269	Missouri
199,944			511	200,455	4,753	3,884	1,934	832	11,403	117,857	133,260	North Dakota
777,044	450	14	1,157	778,665	15,705	13,236	5,815	3,546	38,302	484,267	430,659	South Dakota
850,534			1,086	851,620	17,257	14,786	7,312	1,719	41,074	531,808	584,202	Nebraska
												Kansas
290,708			1,367	292,075	8,277	17,692	4,308	191	30,468	184,259	211,836	South Atlantic:
1,200,027		12	3,805	1,203,844	21,190	26,234	8,716	3,902	60,042	586,296	557,898	Delaware
828,098			2,662	830,760	16,950	22,100	10,936	1,628	51,614	492,848	499,295	Maryland
1,313,782	650	60	4,336	1,318,828	34,143	31,287	12,733	6,479	84,642	635,209	593,042	District of Columbia
577,465			1,174	578,639	17,243	16,800	6,349	1,942	42,334	253,011	299,848	Virginia
884,090		203	2,834	887,127	13,040	17,989	4,619	4,211	39,859	508,744	436,121	West Virginia
362,289		18	926	363,233	6,225	5,379	2,225	1,401	15,230	204,500	246,767	North Carolina
1,080,424		70	3,140	1,083,634	22,262	22,732	5,986	4,448	55,428	654,610	538,098	South Carolina
1,101,459			2,950	1,104,409	20,705	22,654	5,659	3,021	52,039	650,048	644,950	Georgia
												Florida
886,595			2,384	888,979	21,361	24,132	6,959	2,038	54,490	530,768	479,896	East South Central:
1,296,076		18	3,023	1,299,117	25,493	24,856	9,831	3,458	63,638	740,159	585,636	Kentucky
853,393		461	2,046	855,900	17,966	17,966	8,086	3,113	49,020	483,567	508,304	Tennessee
241,440		7	348	241,795	5,363	5,584	358	392	11,697	129,621	125,391	Alabama
												Mississippi
445,895			519	446,414	8,353	7,927	4,444	1,227	21,951	270,817	280,633	West South Central:
1,021,423		2,598	4,524	1,028,545	18,279	19,163	7,076	2,811	47,329	638,735	536,813	Arkansas
1,016,171		218	2,254	1,018,643	24,403	21,748	14,495	4,006	64,652	626,883	647,768	Louisiana
4,188,903	200	126	7,481	4,196,710	87,009	78,885	30,512	12,041	208,447	2,602,536	2,573,532	Oklahoma
												Texas
337,971			417	338,388	7,049	5,389	3,393	661	16,492	207,453	225,427	Mountain:
294,284			504	294,788	4,910	3,673	2,071	1,058	11,712	172,824	202,885	Montana
137,898			113	138,011	2,801	3,115	1,915	544	8,375	68,512	90,399	Idaho
770,408			1,716	772,124	12,882	14,613	9,461	3,761	40,717	424,852	447,221	Wyoming
160,288			30	160,318	2,405	2,495	230	1,001	6,131	90,638	116,230	Colorado
250,091			916	251,007	3,700	3,458	1,114	331	8,603	149,677	170,357	New Mexico
385,980			892	386,872	7,510	6,758	2,636	1,658	18,562	215,399	202,671	Arizona
113,713			536	114,249	1,570	1,783	1,449	50	4,852	63,580	67,318	Utah
												Nevada
1,750,205		162	4,675	1,755,042	25,828	20,545	12,615	7,647	66,635	948,435	954,332	Pacific:
1,054,379		24	3,467	1,057,870	12,781	15,839	9,049	3,363	41,032	584,541	581,132	Washington
9,923,034		3,141	50,482	9,976,657	182,356	204,369	74,386	32,395	493,506	4,878,180	4,795,873	Oregon
												California
12,097			34	12,131		1,005	91	25	1,121			Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

256,232	650	31	796	257,709	7,567	5,323	1,528	1,423	15,841	125,008	133,362	Connecticut—Dist. No. 2
2,753,799	90	130	6,527	2,760,546	73,371	64,336	20,260	11,703	169,670	1,146,352	1,258,932	New Jersey—Dist. No. 2
237,955			364	238,319	7,440	7,226	2,753	627	18,046	117,030	160,370	Kentucky—Dist. No. 4
2,782,983		59	11,887	2,794,929	68,348	210,019	31,896	28,064	338,327	1,612,592	1,527,540	Pennsylvania—Dist. No. 4
83,314			388	83,702	3,990	4,410	2,098	413	10,911	28,783	32,894	West Virginia—Dist. No. 4
813,971		2,598	3,565	820,134	14,598	15,025	6,153	2,768	38,544	523,024	417,628	Louisiana—Dist. No. 6
208,890		7	333	209,230	4,548	4,820	278	352	9,998	111,622	100,543	Mississippi—Dist. No. 6
831,502		18	1,657	833,177	18,326	14,272	5,092	2,668	40,358	438,945	393,839	Tennessee—Dist. No. 6
1,534,214			2,931	1,537,145	31,168	30,467	13,359	4,105	79,099	802,541	861,678	Indiana—Dist. No. 7
9,114,710		3,013	41,080	9,158,803	179,929	190,148	53,433	53,142	476,652	5,259,032	4,532,959	Illinois—Dist. No. 7
3,846,395		4	9,872	3,856,271	66,524	58,894	18,468	16,531	160,417	1,829,390	1,842,749	Michigan—Dist. No. 7
1,526,857		11	3,648	1,530,516	33,988	29,791	12,464	7,595	83,838	710,381	699,959	Wisconsin—Dist. No. 7
1,135,178			1,676	1,136,854	17,420	16,699	11,891	3,229	49,239	723,944	378,491	Missouri—Dist. No. 10
91,632			16	91,648	1,425	1,480	39	642	3,586	49,503	57,500	New Mexico—Dist. No. 10
998,265		218	2,241	1,000,724	23,875	21,362	14,345	3,949	63,531	617,453	632,968	Oklahoma—Dist. No. 10
212,007			727	212,734	3,350	2,618	1,020	331	7,319	129,357	146,252	Arizona—Dist. No. 12

ALL MEMBER BANKS—RESERVE POSITION ON DECEMBER 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 and Series E bond accounts	Other ¹			Required ²	Held ³	Excess		
All member banks	91,599,715	18,241,712	10,270,317	63,087,686	19,316,831	12,746,831	14,260,532	1,513,701	15.5	17.3
Central reserve city banks	31,608,633	8,067,891	1,474,068	22,066,674	1,632,321	4,511,274	4,664,384	153,110	19.0	19.7
Reserve city banks	34,016,103	6,070,076	4,086,956	23,859,071	7,788,247	5,239,109	5,686,769	447,660	16.6	18.0
Country banks	25,974,979	4,103,745	4,709,293	17,161,941	9,896,263	2,996,448	3,909,379	912,931	11.1	14.4
All member banks, by districts:										
Boston	4,830,547	1,211,110	462,856	3,156,581	962,388	591,293	672,309	81,016	14.4	16.3
New York	30,393,109	7,614,013	1,570,145	21,208,951	3,533,533	4,290,500	4,518,899	228,399	17.3	18.3
Philadelphia	4,383,878	848,934	481,151	3,053,793	1,283,259	611,506	707,746	96,240	14.1	16.3
Cleveland	6,481,382	1,168,339	814,522	4,498,521	2,153,965	941,084	1,112,161	171,077	14.1	16.7
Richmond	4,167,131	839,763	675,543	2,651,825	915,306	505,955	624,057	118,102	14.2	17.5
Atlanta	4,150,090	536,606	751,668	2,861,816	739,549	535,240	632,278	97,038	14.9	17.6
Chicago	13,427,638	2,738,936	1,576,872	9,111,830	3,543,797	1,903,169	2,133,789	230,620	15.0	16.9
St. Louis	3,491,591	476,294	556,097	2,462,200	640,614	469,707	524,660	54,953	15.1	16.9
Minneapolis	2,209,228	451,590	356,806	1,400,832	590,979	272,810	315,263	42,453	13.7	15.8
Kansas City	4,293,868	484,207	909,772	2,899,889	467,091	544,027	669,963	125,936	16.2	19.9
Dallas	4,178,859	494,572	898,155	2,789,132	342,142	499,072	646,914	147,842	15.9	20.7
San Francisco	9,589,394	1,380,348	1,216,730	6,992,316	4,144,208	1,582,468	1,702,493	120,025	14.2	15.3
Central reserve city banks:										
New York	25,760,138	6,669,801	1,039,378	18,050,959	1,012,549	3,670,945	3,765,700	94,755	19.3	19.8
Chicago	5,848,495	1,398,090	434,690	4,015,715	619,772	840,329	898,684	58,355	18.1	19.4
Reserve city banks, by districts:										
Boston	2,400,619	611,798	161,672	1,527,149	132,009	313,350	323,487	10,137	18.9	19.5
New York	571,103	83,110	51,696	436,297	125,966	100,217	107,259	7,042	16.4	16.4
Philadelphia	2,518,798	520,697	215,118	1,782,983	154,751	365,882	384,354	18,472	18.9	19.8
Cleveland	4,223,128	776,553	412,357	3,034,218	972,268	665,180	721,319	56,139	16.6	18.0
Richmond	2,085,642	506,519	249,443	1,329,680	320,111	285,143	336,795	51,652	17.3	20.4
Atlanta	2,088,300	280,844	303,924	1,503,532	292,102	318,233	347,068	28,835	17.7	19.3
Chicago	1,244,766	813,246	532,480	2,899,040	1,349,684	660,789	704,355	43,566	15.6	16.6
St. Louis	2,003,642	323,946	236,990	1,442,706	234,735	302,625	313,473	10,848	18.0	18.7
Minneapolis	1,137,448	307,288	142,908	687,252	120,548	144,683	149,259	4,576	17.9	18.5
Kansas City	2,638,282	334,205	470,459	1,833,618	248,507	381,634	442,296	60,662	18.3	21.2
Dallas	2,141,985	299,455	374,784	1,467,746	215,168	306,459	380,477	74,018	18.2	22.6
San Francisco	8,062,390	1,212,415	935,125	5,914,850	3,532,398	1,394,914	1,476,627	81,713	14.8	15.6
Country banks, by districts:										
Boston	2,529,928	599,312	301,184	1,629,432	830,379	277,943	348,822	70,879	11.3	14.2
New York	1,061,868	861,102	479,071	2,721,695	2,305,018	519,338	645,940	126,602	10.3	12.9
Philadelphia	1,865,080	328,237	266,033	1,270,810	1,128,508	245,624	323,392	77,768	10.3	13.5
Cleveland	2,258,254	391,786	402,165	1,464,303	1,181,697	275,904	390,842	114,938	10.4	14.8
Richmond	2,081,489	333,244	426,100	1,322,145	595,195	220,812	287,262	66,450	11.5	15.0
Atlanta	2,061,790	255,762	447,744	1,358,284	447,447	217,007	285,210	68,203	12.0	15.8
Chicago	3,334,377	527,600	609,702	2,197,075	1,574,341	402,051	530,750	128,699	10.7	14.1
St. Louis	1,490,949	152,348	319,107	1,019,494	405,879	167,082	211,187	44,105	11.7	14.8
Minneapolis	1,071,780	144,302	213,898	713,580	470,431	128,127	166,004	37,877	10.8	14.0
Kansas City	1,655,586	150,002	439,313	1,066,271	218,584	162,393	227,667	65,274	12.6	17.7
Dallas	2,036,874	192,117	523,371	1,321,386	126,974	192,613	266,437	73,824	13.3	18.4
San Francisco	1,527,004	167,933	281,605	1,077,466	611,810	187,554	225,866	38,312	11.1	13.4

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—PLEGDED ASSETS AND SECURED AND PREFERRED LIABILITIES ON DECEMBER 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	7,636,344	1,685,049	9,268,688	6,926,029	25,516,110	16,187,972	9,328,138
United States Government obligations, direct and guaranteed pledged to secure liabilities	7,444,976	1,676,048	8,994,545	6,638,391	24,753,960	15,701,502	9,052,458
Other assets pledged to secure liabilities	4,541		226,073	221,989	452,603	382,948	69,655
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	157,517	5,245	47,870	65,454	276,086	99,097	176,989
Securities loaned	29,310	3,756	200	195	33,461	4,425	29,036
Secured and preferred liabilities—Total	7,659,870	1,635,480	8,023,123	5,740,862	23,059,335	13,882,498	9,176,837
Deposits secured by pledged assets	6,969,589	1,635,073	7,940,583	5,615,902	22,161,147	13,834,115	8,327,032
Borrowings secured by pledged assets	68,000			15,548	83,548	48,180	35,368
Other liabilities secured by pledged assets	16	192	7	57	272	203	69
Deposits preferred under provisions of law but not secured by pledge of assets	622,265	215	82,533	109,355	814,368		814,368

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

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	33,261,159	1,182,196	17,815,910	1,531,538	3,260,927	1,378,013	492,424	3,605,515	1,173,434	210,547	520,195	246,704	1,843,756
Loans (including overdrafts)	7,196,162	218,240	4,170,215	279,608	656,994	325,318	106,104	563,670	263,745	41,258	121,256	72,178	377,576
United States Government direct obligations	24,128,516	916,829	12,892,747	1,103,826	2,364,732	994,224	329,853	2,670,324	822,707	156,422	338,342	159,609	1,378,901
Obligations guaranteed by United States Government	264,875	6,632	83,402	58,886	24,670	8,812	10,267	34,363	12,134	2,689	16,461	2,552	4,007
Obligations of States and political subdivisions	805,450	8,186	298,887	23,080	82,627	22,814	39,781	190,565	33,604	6,696	35,351	11,402	52,457
Other bonds, notes, and debentures	688,858	26,151	275,077	52,080	103,251	22,698	4,393	141,597	26,049	3,129	7,241	354	26,727
Corporate stocks (including Federal Reserve Bank stock)	177,298	6,158	95,582	13,947	28,653	4,147	2,026	4,996	15,195	353	1,544	609	4,088
Reserves, cash, and bank balances	8,290,440	281,020	3,734,612	408,110	869,713	441,983	193,182	1,000,274	377,980	75,985	240,866	137,601	529,114
Reserve with Federal Reserve Banks	5,011,885	155,551	2,665,977	230,193	494,377	215,672	78,559	530,685	185,605	32,884	96,579	50,311	275,492
Cash in vault	388,162	23,479	126,117	22,491	59,547	29,006	10,423	62,327	15,395	4,218	5,349	6,969	22,841
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,504,456	67,306	204,912	82,235	193,266	126,179	83,144	305,275	113,162	35,458	84,990	74,746	133,783
Other balances with banks in United States	9,816	359	2,724	1,648	840	773	257	1,515	125	149	318	59	1,049
Balances with banks in foreign countries	7,257	67	6,226	5	95	100	4	249	47	1	29	6	428
Cash items in process of collection	1,368,864	34,258	728,656	71,538	121,588	70,253	20,795	100,223	63,646	3,275	53,601	5,510	95,521
Due from own foreign branches	217		217										
Bank premises owned and furniture and fixtures	304,963	16,834	158,481	22,086	31,915	19,444	5,937	21,247	8,424	1,388	3,193	1,594	14,420
Other real estate owned	22,916	1,094	8,022	5,959	3,557	404	325	315	2,469	26	39	102	604
Investments and other assets indirectly representing bank premises or other real estate	22,724	2,898	7,044	7,093	2,111	2,023		1,173	2	9	139	29	203
Customers' liability on acceptances	19,683	693	17,566	7	161	53	35	95	34		1		1,038
Income accrued but not yet collected	84,388	2,734	53,580	3,748	7,926	2,780	1,091	6,474	1,625	225	839	99	3,267
Other assets	31,782	956	9,906	3,264	4,799	2,263	2,093	2,583	1,475	155	1,169	165	2,954
Total assets	42,038,272	1,488,425	21,805,338	1,981,805	4,181,109	1,846,963	695,087	4,637,676	1,565,443	288,335	766,441	386,294	2,395,356
LIABILITIES													
Demand deposits	32,681,192	1,049,589	18,287,832	1,567,353	2,768,715	1,421,773	560,776	3,029,755	1,241,809	194,407	665,451	335,475	1,558,257
Individuals, partnerships, and corporations	20,037,067	720,099	10,557,108	1,099,104	1,957,331	785,516	332,160	2,026,623	730,684	134,342	339,851	252,956	1,101,293
United States Government: War loan and Series E bond accounts	7,445,299	233,886	4,728,222	361,752	556,641	311,045	93,383	606,914	198,995	21,490	67,556	32,746	232,669
Other	46,068	1,292	20,798	2,288	3,709	3,558	3,310	2,951	2,415	139	673	479	4,456
States and political subdivisions	942,627	44,004	345,905	31,773	71,576	86,610	42,730	145,403	46,793	23,295	34,978	20,005	49,555
Banks in United States	3,325,514	27,128	1,931,346	59,730	144,024	221,246	85,539	208,880	252,908	13,019	214,970	25,945	140,779
Banks in foreign countries	481,580	956	468,529	9	670	297		1,071	995	1	342	162	8,548
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	403,037	22,224	235,924	12,697	34,764	13,501	3,654	37,913	9,019	2,121	7,081	3,182	20,957
Time deposits	6,377,893	323,788	1,811,366	242,395	1,072,294	315,593	96,367	1,380,471	232,674	77,980	61,832	31,943	731,100
Individuals, partnerships, and corporations	6,245,117	322,295	1,771,855	234,851	1,033,460	308,365	91,523	1,365,352	229,415	77,016	61,409	31,042	718,534
United States Government	20,869	1,125	8,668	974	192	3,372	4,184	480	1,765	60	17	28	4
Postal savings	541	78	10	41	182	34	35	79	18	35	12	11	6
States and political subdivisions	90,972	230	19,441	6,489	36,938	2,975	464	13,408	1,466	869	117	857	7,718
Banks in United States	13,004	60	4,092	40	1,522	847	161	1,152	10		277	5	4,838
Banks in foreign countries	7,300		7,300										
Total deposits	39,058,995	1,373,377	20,099,198	1,809,748	3,841,009	1,737,366	657,143	4,410,226	1,474,483	272,387	727,283	367,418	2,289,357
Due to own foreign branches	8,794		8,794										
Bills payable, rediscounts, and other liabilities for borrowed money	57,075		55,200			500			1,000		175	200	
Acceptances outstanding	23,826	719	21,599	6	161	53	35	97	34				1,122
Dividends declared but not yet payable	15,938	532	10,630	934	1,244	387	421	531	390	18	65	100	686
Income collected but not yet earned	12,168	740	5,298	592	1,513	728	410	1,109	456	31	62	24	1,205
Expenses accrued and unpaid	95,295	4,981	52,044	5,002	12,716	3,737	1,134	6,312	2,560	165	1,022	385	5,237
Other liabilities	63,025	501	51,509	472	3,480	1,058	88	1,577	1,422	5	31	58	2,824
Total liabilities	39,335,116	1,380,850	20,304,272	1,816,754	3,860,123	1,743,829	659,231	4,419,852	1,480,345	272,606	728,638	368,185	2,300,431
CAPITAL ACCOUNTS													
Capital	905,986	37,106	479,908	53,437	92,670	36,995	13,520	79,614	40,272	6,766	13,012	8,438	44,248
Surplus	1,241,634	42,678	720,415	81,497	178,608	43,505	15,226	77,292	26,360	5,036	12,906	6,576	31,535
Undivided profits	377,118	14,557	217,024	21,706	26,330	14,715	5,162	31,007	14,784	3,157	8,401	2,753	17,522
Other capital accounts	178,418	13,234	83,719	8,411	23,378	7,919	1,948	29,911	3,682	770	3,484	342	1,620
Total capital accounts	2,703,156	107,575	1,501,066	165,051	320,986	103,134	35,856	217,824	85,098	15,729	37,803	18,109	94,925
Total liabilities and capital accounts	42,038,272	1,488,425	21,805,338	1,981,805	4,181,109	1,846,963	695,087	4,637,676	1,565,443	288,335	766,441	386,294	2,395,356
Net demand deposits subject to reserve (see page 18)	22,364,488	714,297	12,626,042	1,051,828	1,897,220	914,296	363,454	2,018,490	866,006	134,184	459,304	222,473	1,096,894
Demand deposits adjusted (see note 1, page 1)	20,013,867	752,069	10,410,281	1,072,036	1,942,083	815,374	357,749	2,109,716	722,850	156,483	328,309	270,633	1,076,284
Number of banks	1,789	46	259	84	219	131	51	433	157	111	112	110	76

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES

