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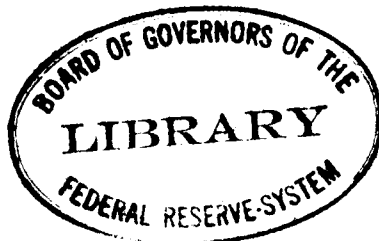
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MEMBER BANK CALL REPORT

NUMBER 99

CONDITION OF MEMBER BANKS

MARCH 20, 1945



BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

61609

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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 class of bank. 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.

¹On 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 MARCH 20, 1945, COMPARED WITH
DECEMBER 30, 1944, AND APRIL 13, 1944

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	March 20, 1945	Dec. 30, 1944	April 13, 1944	Dec. 30, 1944	April 13, 1944
ASSETS					
Loans and investments	90,523,939	91,569,159	78,027,217	-1,045,220	+12,496,722
Loans (including overdrafts).....	17,219,067	18,676,062	16,134,776	-1,456,995	+1,084,291
United States Government direct obligations.....	67,915,385	66,783,630	56,771,128	+230,018	+11,144,257
Obligations guaranteed by United States Government.....	2,989,135	2,857,760	2,818,179	+131,375	+170,956
Obligations of States and political subdivisions.....	2,096,970	2,031,223	1,990,473	+65,747	+106,497
Other bonds, notes, and debentures.....	303,382	318,747	312,661	-15,365	-9,279
Corporate stocks (including Federal Reserve Bank stock).....					
Reserves, cash, and bank balances	25,328,215	25,860,038	22,589,160	-531,823	+2,739,055
Reserve with Federal Reserve Banks.....	14,604,842	14,260,532	12,497,119	+344,310	+2,107,723
Cash in vault.....	1,364,659	1,270,707	1,265,179	+93,952	+99,480
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	5,734,031	6,315,142	5,225,385	-581,111	+508,646
Other balances with banks in United States.....	38,240	39,288	40,581	-1,048	-2,341
Balances with banks in foreign countries.....	16,816	16,824	18,632	-8	-1,816
Cash items in process of collection.....	3,569,627	3,957,545	3,542,264	-387,918	+27,363
Due from own foreign branches.....	1,633	217	12,081	+1,416	-10,448
Bank premises owned and furniture and fixtures.....	813,413	816,540	855,232	-3,127	-41,819
Other real estate owned.....	36,639	41,073	70,937	-4,334	-34,298
Investments and other assets indirectly representing bank premises or other real estate.....	69,015	70,364	75,214	-1,349	-6,199
Customers' liability on acceptances.....	47,063	62,398	54,237	-15,335	-7,174
Income accrued but not yet collected.....	168,729	206,043	169,092	-37,314	-363
Other assets.....	92,579	79,922	90,273	+12,657	+2,306
Total assets	117,081,225	118,705,754	101,943,443	-1,624,529	+15,137,782
LIABILITIES					
Demand deposits	88,419,025	91,599,715	78,465,958	-3,180,690	+9,953,067
Individuals, partnerships, and corporations.....	59,409,352	56,270,259	52,126,437	+3,139,093	+7,282,915
United States Government: War loan and Series E bond accounts.....	12,149,569	18,241,712	11,212,379	-6,092,143	+937,190
Other.....	258,986	267,188	255,656	-8,202	-3,330
States and political subdivisions.....	4,029,652	3,743,572	3,613,295	+286,080	+416,357
Banks in United States.....	10,250,299	10,880,788	9,263,286	-630,489	+987,013
Banks in foreign countries.....	1,015,799	944,952	936,999	+70,847	+78,800
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	1,305,368	1,251,244	1,057,906	+54,124	+247,462
Time deposits	20,547,527	19,316,831	16,164,854	+1,230,696	+4,382,673
Individuals, partnerships, and corporations.....	20,003,833	18,806,720	15,645,126	+1,197,113	+4,358,707
United States Government.....	97,421	101,121	108,667	-3,700	-11,246
Postal savings.....	3,728	3,841	4,224	-113	-496
States and political subdivisions.....	377,871	347,212	346,819	+30,659	+31,052
Banks in United States.....	53,549	47,087	53,668	+6,462	-119
Banks in foreign countries.....	11,125	10,850	6,350	+275	+4,775
Total deposits	108,966,552	110,916,546	94,630,812	-1,949,994	+14,335,740
Due to own foreign branches.....	182,432	183,943	180,943	-1,511	+1,489
Bills payable, rediscounts, and other liabilities for borrowed money.....	285,124	111,255	99,655	+173,869	+185,469
Acceptances outstanding.....	56,354	72,289	62,590	-15,935	-6,236
Dividends declared but not yet payable.....	26,738	45,579	6,044	-18,841	+20,694
Income collected but not yet earned.....	39,710	36,728	36,578	+2,982	+3,132
Expenses accrued and unpaid.....	288,164	263,348	219,366	+24,816	+68,798
Other liabilities.....	97,959	108,290	108,167	-10,331	+17,792
Total liabilities	109,943,033	111,737,978	95,316,155	-1,794,945	+14,626,878
CAPITAL ACCOUNTS					
Capital.....	2,484,156	2,469,041	2,434,828	+15,115	+49,328
Surplus.....	3,084,315	3,047,594	2,784,041	+36,721	+300,274
Undivided profits.....	1,112,062	1,008,503	966,625	+103,559	+145,437
Other capital accounts.....	457,659	442,638	441,794	+15,021	+15,865
Total capital accounts	7,138,192	6,967,776	6,627,288	+170,416	+510,904
Total liabilities and capital accounts	117,081,225	118,705,754	101,943,443	-1,624,529	+15,137,782
MEMORANDA					
Net demand deposits subject to reserve (see page 14).....	66,968,747	63,087,686	58,488,849	+3,881,061	+8,479,898
Demand deposits adjusted ¹	61,174,745	57,307,530	53,255,374	+3,867,215	+7,919,371
Number of banks.....	6,823	6,814	6,764	+9	+59

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES, MARCH 26, 1940,
TO MARCH 20, 1945**

[Amounts in thousands of dollars]

	1940 March 26	1941 April 4	1942 April 4	1942 Dec. 31	1944 April 13	1944 Dec. 30	1945 March 20
ASSETS							
Loans and investments	34,163,057	38,982,596	44,286,562	59,263,331	78,027,217	91,569,159	90,523,939
Loans (including overdrafts).....	13,939,408	15,878,348	17,833,654	16,088,324	16,134,776	18,676,062	17,219,067
United States Government direct obligations.....	11,313,710	13,501,298	16,978,062	35,006,436	56,771,128	66,783,630	67,915,385
Obligations guaranteed by United States Government.....	3,107,056	3,486,598	3,470,761	2,539,753	2,818,179	901,737	2,989,135
Obligations of States and political subdivisions.....	2,904,862	3,205,694	3,172,920	2,965,179	2,818,179	2,857,760	2,989,135
Other bonds, notes, and debentures.....	2,464,916	2,499,059	2,447,781	2,286,693	1,990,473	2,031,223	2,096,970
Corporate stocks, (including Federal Reserve Bank stock).....	433,105	411,599	383,384	376,946	312,661	318,747	303,382
Reserves, cash, and bank balances¹	20,360,375	22,511,645	21,697,129	24,280,295	22,589,160	25,860,038	25,328,215
Reserve with Federal Reserve Banks.....	12,279,162	13,531,403	12,725,262	13,072,358	12,497,119	14,260,532	14,604,842
Cash in vault.....	862,162	837,055	884,262	1,018,612	1,265,179	1,270,707	1,364,659
Demand balances with banks in United States (except private banks and American branches of foreign banks) ¹	5,499,427	6,235,245	6,184,254	6,084,146	5,225,385	6,315,142	5,734,031
Other balances with banks in United States.....	157,902	111,876	97,667	62,371	40,581	39,288	38,240
Balances with banks in foreign countries.....	1,561,722	1,796,066	1,805,684	4,029,855	3,542,264	3,957,545	3,569,627
Cash items in process of collection.....							
Due from own foreign branches.....	3,400	51	4,958	362	12,081	217	1,633
Bank premises owned and furniture and fixtures.....	922,049	918,872	913,094	904,130	855,232	816,540	813,413
Other real estate owned.....	271,712	219,227	169,950	134,846	70,937	41,073	36,639
Investments and other assets indirectly representing bank premises or other real estate.....	132,005	111,982	98,170	92,935	75,214	70,364	69,015
Customers' liability on acceptances.....	97,936	81,011	62,101	46,507	54,237	62,398	47,063
Income accrued but not yet collected.....	105,442	116,274	126,656	126,287	169,092	206,043	168,729
Other assets.....	177,061	146,328	99,709	73,887	90,273	79,922	92,579
Total assets	56,233,037	63,087,986	67,458,329	84,916,580	101,943,443	118,705,754	117,081,225
LIABILITIES							
Demand deposits¹	38,197,036	44,393,324	48,925,916	65,435,697	78,465,958	91,599,715	88,419,025
Individuals, partnerships, and corporations.....	24,965,017	29,752,260	32,601,796	42,139,236	52,126,437	56,270,259	59,409,352
U. S. Government: War loan and Series E bond accounts.....	725,496	523,133	2,164,463	7,923,429	11,212,379	18,241,712	12,149,569
Other.....					255,656	267,188	258,986
States and political subdivisions.....	2,498,759	2,957,252	3,285,267	3,317,989	3,613,295	3,743,572	4,029,652
Banks in United States ¹	9,449,292	10,498,201	10,285,818	10,101,306	9,263,286	10,880,788	10,250,299
Banks in foreign countries.....				811,439	936,999	944,952	1,015,799
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	558,472	662,478	588,572	1,142,298	1,057,906	1,251,244	1,305,368
Time deposits	11,980,466	12,430,507	12,086,687	12,840,974	16,164,854	19,316,831	20,547,527
Individuals, partnerships, and corporations:	11,367,680	11,837,267	11,520,256	12,365,923	15,645,126	18,806,720	20,003,833
United States Government.....	51,924	54,422	48,553	47,673	108,667	101,121	97,421
Postal savings.....				8,566	4,224	3,841	3,728
States and political subdivisions.....	411,210	392,143	394,640	331,933	346,819	347,212	377,871
Banks in United States.....	149,652	146,675	123,238	82,066	53,668	47,087	53,549
Banks in foreign countries.....				4,811	6,350	10,850	11,125
Total deposits¹	50,177,502	56,823,831	61,012,603	78,276,671	94,630,812	110,916,546	108,966,552
Due to own foreign branches.....	142,555	175,211	156,202	216,952	180,943	183,943	182,432
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,247	2,586	14,152	4,807	99,655	111,255	285,124
Acceptances outstanding.....	108,670	93,457	73,729	46,175	62,590	72,289	56,354
Dividends declared but not yet payable.....	30,500	7,838	7,593	37,486	6,044	45,579	26,738
Income collected but not yet earned.....	60,492	73,116	71,233	46,514	36,578	36,728	39,710
Expenses accrued and unpaid.....	88,916	94,800	119,599	116,750	219,366	263,348	288,164
Other liabilities.....	60,479	63,493	73,660	70,372	80,167	108,290	97,959
Total liabilities	50,671,361	57,334,332	61,528,771	78,815,727	95,316,155	111,737,978	109,943,033
CAPITAL ACCOUNTS							
Capital.....	2,348,205	2,357,134	2,361,187	2,378,674	2,434,828	2,469,041	2,484,156
Surplus.....	2,179,505	2,294,271	2,406,873	2,499,071	2,784,041	3,047,594	3,084,315
Undivided profits.....	714,549	757,605	802,177	846,793	966,625	1,008,503	1,112,062
Other capital accounts.....	319,417	344,614	359,321	376,315	441,794	442,638	457,659
Total capital accounts	5,561,676	5,753,654	5,929,558	6,100,853	6,627,288	6,967,776	7,138,192
Total liabilities and capital accounts	56,233,037	63,087,986	67,458,329	84,916,580	101,943,443	118,705,754	117,081,225
MEMORANDA							
Par or face value of capital	2,351,371	2,359,886	2,363,332	2,380,309	2,435,886	2,469,723	2,484,765
Capital notes and debentures.....	40,631	40,345	37,851	36,121	31,816	29,273	29,142
First preferred stock.....	252,355	240,294	210,472	196,938	171,509	143,240	135,035
Second preferred stock.....	20,147	18,031	17,465	18,831	12,276	9,077	8,484
Common stock.....	2,038,238	2,061,216	2,097,544	2,130,419	2,220,285	2,288,133	2,312,104
Retirable value of capital: First preferred stock	321,121	333,446	299,328	285,138	257,309	227,897	218,825
Second preferred stock.....	25,663	23,741	23,340	22,706	18,076	14,425	13,825
Net demand deposits subject to reserve (see page 14)	31,159,647	36,380,607	40,943,231	55,325,653	58,488,849	63,087,686	66,968,747
Demand deposits adjusted (see footnote on page 1)	26,460,526	31,575,924	34,669,951	42,569,668	53,255,374	57,307,530	61,174,745
Number of banks	6,377	6,528	6,629	6,679	6,764	6,814	6,823

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 MARCH 20, 1945, BY CLASS OF BANK

[Amounts in thousands of dollars]

	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All State member banks
	New York	Chicago					
ASSETS							
Loans and investments	22,734,243	5,211,513	33,452,325	29,125,858	90,523,939	57,966,023	32,557,916
Loans (including overdrafts)	5,053,651	1,012,125	6,346,335	4,806,956	17,219,067	10,525,626	6,693,441
United States Government direct and guaranteed obligations	16,567,734	3,839,793	25,303,537	22,204,321	67,915,385	43,801,212	24,114,173
Obligations of States and political subdivisions	514,750	176,575	1,034,052	1,263,758	2,989,135	2,124,786	864,349
Other bonds, notes, and debentures	501,044	167,336	654,692	773,898	2,096,970	1,369,441	727,529
Corporate stocks (including Federal Reserve Bank stock)	97,064	15,684	113,709	76,925	303,382	144,958	158,424
Reserves, cash, and bank balances	5,217,894	1,312,095	9,938,299	8,859,927	25,328,215	17,143,364	8,184,851
Reserve with Federal Reserve Banks	3,949,351	891,770	5,836,233	3,927,488	14,604,842	9,491,332	5,113,510
Cash in vault	104,141	44,951	470,359	745,208	1,364,659	946,817	417,842
Demand balances with banks in United States (except private banks and American branches of foreign banks)	58,878	141,968	1,857,884	3,675,301	5,734,031	4,364,881	1,369,150
Other balances with banks in United States	2,750	1,649	16,435	17,406	38,240	28,478	9,762
Balances with banks in foreign countries	9,844	538	4,903	1,531	16,816	9,196	7,620
Cash items in process of collection	1,092,930	231,219	1,752,485	492,993	3,569,627	2,302,660	1,266,967
Due from own foreign branches	284		1,349		1,633	1,349	284
Bank premises owned and furniture and fixtures	178,375	16,677	277,053	341,308	813,413	509,751	303,662
Other real estate owned	6,172		13,510	16,957	36,639	16,783	19,856
Investments and other assets indirectly representing bank premises or other real estate	4,725	218	50,144	13,928	69,015	47,643	21,372
Customers' liability on acceptances	25,035	2,965	16,465	2,598	47,063	30,138	16,925
Income accrued but not yet collected	50,778	11,925	74,867	31,159	168,729	102,961	65,768
Other assets	20,399	3,002	38,198	30,980	92,579	50,522	42,057
Total assets	28,237,905	6,558,395	43,862,210	38,422,715	117,081,225	75,868,534	41,212,691
LIABILITIES							
Demand deposits	24,607,958	5,528,633	32,919,698	25,362,736	88,419,025	57,156,405	31,262,620
Individuals, partnerships, and corporations	15,614,419	3,324,275	21,456,350	19,014,308	59,409,352	38,291,433	21,114,919
United States Government: War loan and Series E bond accounts	4,248,852	893,267	4,171,089	2,836,361	12,149,569	7,243,485	4,906,081
Other	47,051	7,198	88,878	115,859	258,986	217,117	41,869
States and political subdivisions	293,499	161,670	1,615,415	1,959,068	4,029,652	2,973,106	1,056,546
Banks in United States	2,996,044	1,092,067	5,093,911	1,068,277	10,250,299	7,114,183	3,136,116
Banks in foreign countries	913,793	16,261	78,065	7,680	1,015,799	494,454	521,345
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	494,300	33,895	415,990	361,183	1,305,368	819,627	485,741
Time deposits	1,101,214	631,883	8,277,402	10,537,028	20,547,527	13,746,449	6,801,078
Individuals, partnerships, and corporations	1,064,843	631,233	8,028,290	10,279,467	20,003,833	13,346,497	6,657,336
United States Government	7,842		36,813	52,766	97,421	77,756	19,665
Postal savings			789	2,939	3,728	3,211	517
States and political subdivisions	17,659	650	178,573	180,989	377,871	278,800	99,071
Banks in United States	1,020		31,937	20,592	53,549	36,635	16,914
Banks in foreign countries	9,850		1,000	275	11,125	3,550	7,575
Total deposits	25,709,172	6,160,516	41,197,100	35,899,764	108,966,552	70,902,854	38,063,698
Due to own foreign branches	182,432				182,432	156,152	26,280
Bills payable, rediscounts, and other liabilities for borrowed money	164,100		70,050	50,974	285,124	130,389	154,735
Acceptances outstanding	28,918	3,456	21,376	2,604	56,354	36,448	19,906
Dividends declared but not yet payable	11,669	2,235	10,196	2,638	26,738	13,418	13,320
Income collected but not yet earned	6,454	1,831	19,207	12,218	39,710	26,328	13,382
Expenses accrued and unpaid	93,494	28,525	118,082	48,063	288,164	179,038	109,126
Other liabilities	46,451	8,967	31,415	11,126	97,959	47,876	50,083
Total liabilities	26,242,690	6,205,530	41,467,426	36,027,387	109,943,033	71,492,503	38,450,530
CAPITAL ACCOUNTS							
Capital	588,438	131,500	811,950	952,268	2,484,156	1,572,359	911,797
Surplus	1,001,820	146,350	1,044,429	891,716	3,084,315	1,830,843	1,253,472
Undivided profits	309,811	31,845	353,861	416,545	1,112,062	703,257	408,805
Other capital accounts	95,146	43,170	184,544	134,799	457,659	269,572	188,087
Total capital accounts	1,995,215	352,865	2,394,784	2,395,328	7,138,192	4,376,031	2,762,161
Total liabilities and capital accounts	28,237,905	6,558,395	43,862,210	38,422,715	117,081,225	75,868,534	41,212,691
MEMORANDA							
Par on face value of capital	588,438	131,500	811,950	952,877	2,484,765	1,572,594	912,171
Capital notes and debentures	200		15,708	13,234	29,142		29,142
First preferred stock	8,010		58,061	68,964	135,035	79,380	55,655
Second preferred stock			550	7,934	8,484	4,875	3,609
Common stock	580,228	131,500	737,631	862,745	2,312,104	1,488,339	823,765
Retirable value of capital: First preferred stock	20,025		84,861	113,939	218,825	117,488	101,337
Second preferred stock			550	13,275	13,825	6,138	7,687
Net demand deposits subject to reserve (see page 14)	19,207,298	4,262,452	25,139,200	18,359,797	66,968,747	43,245,628	23,723,119
Demand deposits adjusted (see footnote on page 1)	15,309,288	3,288,621	21,735,270	20,841,566	61,174,745	39,784,506	21,390,239
Number of banks	37	12	359	6,415	6,823	5,019	1,804

¹ See second paragraph on Table of Contents page.

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 20, 1945,
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	90,523,939	4,833,453	28,963,359	4,906,154	7,205,007	3,903,740	3,689,471
Loans (including overdrafts)	17,219,067	941,871	6,057,873	789,873	1,242,689	687,349	649,850
United States Government direct and guaranteed obligations	67,915,385	3,709,523	21,430,772	3,689,158	5,446,712	3,057,509	2,737,884
Obligations of States and political subdivisions	2,989,135	67,521	715,266	139,245	231,900	80,559	249,594
Other bonds, notes, and debentures	2,096,970	98,801	637,837	264,482	244,627	69,465	43,631
Corporate stocks (including Federal Reserve Bank stock)	303,382	15,737	121,611	23,396	39,079	8,858	8,512
Reserves, cash, and bank balances	25,328,215	1,200,694	6,529,932	1,245,857	2,038,896	1,281,438	1,439,083
Reserve with Federal Reserve Banks	14,604,842	685,223	4,692,634	734,334	1,151,963	617,538	648,111
Cash in vault	1,364,659	117,335	230,082	96,125	153,445	104,660	88,636
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,734,031	235,890	381,611	276,365	496,314	404,492	553,348
Other balances with banks in United States	38,240	1,331	4,405	2,198	3,117	1,433	3,604
Balances with banks in foreign countries	16,816	680	10,828	415	363	155	297
Cash items in process of collection	3,569,627	160,235	1,210,372	136,420	233,694	153,160	145,087
Due from own foreign branches	1,633	1,349	284				
Bank premises owned and furniture and fixtures	813,413	54,469	263,893	65,166	83,040	48,020	45,577
Other real estate owned	36,639	2,569	11,524	9,494	3,187	1,419	1,117
Investments and other assets indirectly representing bank premises or other real estate	69,015	3,437	9,606	7,266	3,601	2,962	2,799
Customers' liability on acceptances	47,063	6,931	25,228	3,051	491	308	2,591
Income accrued but not yet collected	168,729	9,545	62,320	8,091	11,338	4,605	7,264
Other assets	92,579	4,193	28,079	9,351	8,038	8,880	4,990
Total assets	117,081,225	6,116,640	35,894,225	6,254,430	9,353,598	5,251,372	5,192,892
LIABILITIES							
Demand deposits	88,419,025	4,618,278	29,020,556	4,345,777	6,321,664	3,962,897	4,121,262
Individuals, partnerships, and corporations	59,409,352	3,143,832	18,708,678	3,185,889	4,671,104	2,615,974	2,605,276
U. S. Government: War loan and Series E bond accounts	12,149,569	855,568	4,887,130	583,596	794,008	555,516	365,580
Other	258,986	10,138	60,684	5,534	9,295	23,681	24,355
States and political subdivisions	4,029,652	176,980	790,310	154,607	223,721	239,034	344,562
Banks in United States	10,250,299	347,844	3,089,011	364,261	553,644	468,801	746,650
Banks in foreign countries	1,015,799	19,116	916,023	9,522	3,090	2,016	6,738
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	1,305,368	64,800	568,720	42,368	66,802	57,875	28,101
Time deposits	20,547,527	1,012,524	3,774,712	1,357,965	2,288,659	975,332	798,673
Individuals, partnerships, and corporations	20,003,833	1,005,008	3,700,097	1,317,032	2,180,362	946,166	762,948
United States Government	97,421	5,364	16,406	4,744	457	13,582	18,862
Postal savings	3,728	305	15	284	660	133	222
States and political subdivisions	377,871	1,367	36,502	35,491	98,976	9,842	11,078
Banks in United States	53,549	480	11,567	414	8,204	5,609	5,563
Banks in foreign countries	11,125		10,125				
Total deposits	108,966,552	5,630,802	32,795,268	5,703,742	8,610,323	4,938,229	4,919,935
Due to own foreign branches	182,432		182,432				
Bills payable, rediscounts, and other liabilities for borrowed money	285,124	9,330	196,569	800	11,450	4,350	800
Acceptances outstanding	56,354	7,724	29,113	3,931	383	308	3,746
Dividends declared but not yet payable	26,738	813	12,387	2,227	2,664	626	1,292
Income collected but not yet earned	39,710	2,971	10,209	1,938	2,950	1,981	2,296
Expenses accrued and unpaid	288,164	18,833	106,251	12,063	24,735	9,983	8,723
Other liabilities	97,959	3,038	49,342	1,653	5,075	2,744	1,027
Total liabilities	109,943,033	5,673,511	33,381,571	5,726,354	8,657,580	4,958,221	4,937,819
CAPITAL ACCOUNTS							
Capital	2,484,156	151,525	807,701	179,875	222,423	106,063	101,991
Surplus	3,084,315	187,472	1,188,124	241,155	337,019	118,811	100,024
Undivided profits	1,112,062	70,032	389,522	83,634	84,813	49,240	36,415
Other capital accounts	457,659	34,100	127,307	23,412	51,763	19,037	16,643
Total capital accounts	7,138,192	443,129	2,512,654	528,076	696,018	293,151	255,073
Total liabilities and capital accounts	117,081,225	6,116,640	35,894,225	6,254,430	9,353,598	5,251,372	5,192,892
MEMORANDA							
Par or face value of capital	2,484,765	151,525	808,032	179,875	222,423	106,063	101,991
Capital notes and debentures	29,142		10,531		12,852	500	406
First preferred stock	135,035	3,138	41,835	9,885	9,378	3,912	9,164
Second preferred stock	8,484	580	4,889	1,378	145	100	50
Common stock	2,312,104	147,807	750,777	168,612	200,048	101,551	92,371
Retirable value of capital: First preferred stock	218,825	4,297	89,322	17,672	12,829	4,037	10,361
Second preferred stock	13,825	1,580	8,617	1,981	145	100	50
Net demand deposits subject to reserve (see page 14)	66,968,747	3,367,023	22,541,501	3,349,583	4,797,648	2,849,729	3,057,247
Demand deposits adjusted (see footnote on page 1)	61,174,745	3,225,377	18,857,336	3,246,444	4,727,933	2,759,723	2,832,852
Number of banks	6,823	346	819	648	711	468	318

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 20, 1945,
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	13,713,378	3,212,130	2,188,533	3,419,190	3,146,917	11,342,607
Loans (including overdrafts)	2,186,469	668,812	375,314	649,861	815,794	2,153,312
United States Government direct and guaranteed obligations	10,585,466	2,318,137	1,704,914	2,543,661	2,202,830	8,488,819
Obligations of States and political subdivisions	530,047	136,189	59,290	164,320	103,472	511,732
Other bonds, notes, and debentures	383,377	67,159	45,332	52,792	18,389	171,078
Corporate stocks (including Federal Reserve Bank stock)	28,019	21,833	3,683	8,556	6,432	17,666
Reserves, cash, and bank balances	3,816,846	1,095,542	625,282	1,558,902	1,537,951	2,957,792
Reserve with Federal Reserve Banks	2,162,362	541,162	313,741	642,572	639,197	1,776,005
Cash in vault	224,727	54,719	30,765	52,875	67,725	143,565
Demand balances with banks in United States (except private banks and American branches of foreign banks)	944,235	354,149	207,053	694,522	683,559	502,493
Other balances with banks in United States	4,444	222	727	7,239	2,091	7,429
Balances with banks in foreign countries	1,162	114	528	15	644	1,615
Cash items in process of collection	479,916	145,176	72,468	161,679	144,735	526,685
Due from own foreign branches						
Bank premises owned and furniture and fixtures	73,036	24,191	14,081	23,368	37,809	80,763
Other real estate owned	386	3,827	33	337	1,206	1,540
Investments and other assets indirectly representing bank premises or other real estate	3,323	356	4,341	2,233	3,480	25,611
Customers' liability on acceptances	3,455	918	179	311	571	3,029
Income accrued but not yet collected	25,872	4,698	4,930	4,257	2,451	23,358
Other assets	9,898	2,894	685	2,834	2,401	10,336
Total assets	17,646,194	4,344,556	2,838,064	5,011,432	4,732,786	14,445,036
LIABILITIES						
Demand deposits	12,949,819	3,386,155	2,019,322	4,248,819	4,110,664	9,313,812
Individuals, partnerships, and corporations	8,634,750	2,134,742	1,249,400	2,630,457	2,891,596	6,937,654
United States Government: War loan and Series E bond accounts	1,835,477	316,196	285,406	342,351	324,294	1,004,447
Other	29,134	10,501	5,444	21,675	19,721	38,824
States and political subdivisions	683,463	171,655	160,993	299,374	193,038	591,915
Banks in United States	1,600,848	731,594	294,418	918,328	624,907	509,993
Banks in foreign countries	19,884	1,507	1,735	258	5,514	30,396
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	146,263	19,960	21,926	36,376	51,594	200,583
Time deposits	3,755,576	682,345	627,451	498,414	373,582	4,402,294
Individuals, partnerships, and corporations	3,698,164	659,352	622,602	487,239	339,886	4,284,977
United States Government	5,309	6,916	380	3,376	5,385	16,640
Postal savings	468	333	223	223	429	431
States and political subdivisions	45,817	15,416	3,401	1,845	26,854	91,282
Banks in United States	5,818	328	845	5,729	1,028	7,964
Banks in foreign countries						1,000
Total deposits	16,705,395	4,068,500	2,646,773	4,747,233	4,484,246	13,716,106
Due to own foreign branches						
Bills payable, rediscounts, and other liabilities for borrowed money	2,025	31,600	24,250	3,925		25
Acceptances outstanding	3,958	912	179	315	571	5,214
Dividends declared but not yet payable	2,695	693	24	698	1,448	1,171
Income collected but not yet earned	5,703	1,290	1,927	841	446	7,158
Expenses accrued and unpaid	46,235	7,088	6,303	5,903	5,774	36,273
Other liabilities	11,001	1,181	405	134	1,216	21,143
Total liabilities	16,777,012	4,111,264	2,679,861	4,759,049	4,493,701	13,787,090
CAPITAL ACCOUNTS						
Capital	330,606	95,257	60,725	91,522	97,172	239,296
Surplus	331,391	85,006	60,756	86,811	90,275	257,471
Undivided profits	119,184	42,088	24,554	56,208	40,146	116,226
Other capital accounts	88,001	10,941	12,168	17,842	11,492	44,953
Total capital accounts	869,182	233,292	158,203	252,383	239,085	657,946
Total liabilities and capital accounts	17,646,194	4,344,556	2,838,064	5,011,432	4,732,786	14,445,036
MEMORANDA						
Par or face value of capital	330,678	95,463	60,725	91,522	97,172	239,296
Capital notes and debentures	2,765	1,555	175	10	124	224
First preferred stock	21,434	3,856	2,047	1,283	2,350	26,753
Second preferred stock	496	558	102	164		22
Common stock	305,983	89,494	58,401	90,065	94,698	212,297
Retirable value of capital: First preferred stock	21,575	3,928	2,047	1,283	2,841	48,633
Second preferred stock	496	568	102	164		22
Net demand deposits subject to reserve (see page 14)	9,691,403	2,570,634	1,454,395	3,050,271	2,958,076	7,281,237
Demand deposits adjusted (see footnote on page 1)	8,984,560	2,181,181	1,359,851	2,804,528	2,991,493	7,203,467
Number of banks	972	477	465	749	580	270

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 20, 1945, OF BANKS IN EACH CENTRAL

ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments					Reserves, cash,			
		Total	Loans (including over-drafts)	U. S. Govt. direct and guaranteed obligations	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks	6,823	90,523,939	17,219,067	67,915,385	2,989,135	2,096,970	303,382	25,328,215	14,604,842	1,364,659
Reserve bank cities¹	177	43,625,542	9,589,088	31,703,396	1,178,134	985,959	168,965	10,873,324	7,478,568	347,521
1. Boston	11	1,997,717	522,842	1,440,525	16,773	10,924	6,653	532,452	349,216	41,059
2. New York ²	43	22,852,479	5,078,243	16,656,856	518,542	501,379	97,459	5,246,861	3,968,995	106,770
3. Philadelphia	24	2,264,783	373,991	1,730,597	49,059	98,183	12,953	620,333	414,229	27,579
4. Cleveland	4	1,494,819	380,161	1,082,965	5,811	23,471	2,411	379,240	246,404	21,451
5. Richmond	6	318,386	67,456	235,105	6,305	8,969	551	89,656	49,763	3,766
6. Atlanta	3	359,342	88,524	245,892	17,558	6,617	751	137,542	67,975	3,130
7. Chicago ²	50	6,058,904	1,139,013	4,515,295	204,964	182,983	16,649	1,590,337	1,026,869	64,571
8. St. Louis	8	945,500	229,690	653,080	26,921	18,759	17,050	283,053	164,721	7,377
9. Minneapolis	4	629,117	114,876	490,180	9,524	13,619	918	163,012	96,018	5,028
10. Kansas City	10	662,013	158,746	450,177	39,828	9,515	3,747	302,241	132,327	6,825
11. Dallas	7	537,898	218,957	309,920	5,945	1,749	1,327	226,538	117,470	4,114
12. San Francisco	7	5,504,584	1,216,589	3,892,804	276,904	109,791	8,496	1,302,059	844,581	55,851
Reserve branch cities¹	136	13,387,468	2,134,167	10,528,820	417,685	257,458	49,338	4,033,590	2,395,561	182,660
2. Buffalo	5	530,281	97,030	417,190	5,803	7,145	3,113	131,599	86,823	7,906
4. Cincinnati	10	677,538	160,151	480,535	20,346	14,771	1,735	222,469	126,721	12,879
5. Pittsburgh	12	1,628,173	210,616	1,287,883	23,843	79,352	26,479	416,091	278,549	18,537
6. Baltimore	10	693,821	82,744	603,166	1,387	4,982	1,542	181,116	115,784	12,544
5. Charlotte	3	165,483	35,956	125,998	2,612	683	234	63,384	33,923	1,460
6. Birmingham	3	227,109	35,599	171,517	17,391	1,999	603	74,892	44,106	3,764
6. Jacksonville	4	240,801	55,391	168,470	12,967	3,557	416	104,370	47,943	3,877
6. Nashville	4	259,406	45,463	178,859	27,106	5,915	2,063	85,792	45,217	4,275
6. New Orleans	6	465,226	78,211	353,060	29,339	3,908	703	147,933	89,581	6,309
7. Detroit	6	2,036,604	281,944	1,682,658	17,789	51,700	2,513	530,799	339,487	32,084
8. Little Rock	4	101,312	16,192	75,792	6,598	2,617	113	42,189	24,576	1,283
8. Louisville	6	386,162	76,106	293,033	8,490	7,816	717	138,427	78,973	5,369
8. Memphis	3	314,439	102,564	187,730	19,283	4,297	565	108,956	63,108	4,282
9. Helena	2	31,451	2,084	28,854	277	191	45	10,426	6,613	111
10. Denver	7	348,617	54,529	279,713	5,090	8,818	467	136,921	71,167	4,092
10. Oklahoma City	5	206,624	36,123	152,448	15,984	1,703	366	88,664	42,793	1,671
10. Omaha	6	277,704	44,812	202,528	23,185	6,818	361	103,869	53,676	2,452
11. El Paso	2	74,813	23,699	49,179	1,839	96	96	32,010	13,896	1,264
11. Houston	11	552,390	77,866	455,329	12,350	5,871	974	250,379	122,913	7,554
11. San Antonio	7	211,917	22,644	182,341	4,811	1,825	296	86,073	43,166	3,188
12. Los Angeles	6	2,059,970	334,088	1,663,383	46,260	12,238	4,001	526,453	330,654	18,539
12. Portland	3	756,988	86,428	583,282	62,178	24,362	738	220,500	147,493	11,893
12. Salt Lake City	2	168,279	23,561	137,468	6,668	316	266	63,899	36,702	1,404
12. Seattle	5	972,360	150,366	768,404	46,089	6,574	927	266,379	151,697	15,923
Other reserve cities¹	95	4,385,071	688,856	3,478,848	129,558	79,655	8,154	1,561,374	803,225	89,270
4. Columbus	3	277,868	46,715	206,666	19,844	3,952	691	102,379	55,585	6,959
4. Toledo	4	268,488	25,842	234,335	4,619	3,305	387	76,704	44,999	7,343
5. Washington	17	654,382	99,044	535,693	1,461	16,735	1,149	217,655	127,899	18,344
6. Savannah	4	245,704	49,171	185,986	6,550	3,678	368	81,570	46,430	5,388
7. Cedar Rapids	1	55,717	5,883	31,706	17,736	299	93	18,407	10,465	1,010
7. Des Moines	3	177,504	33,164	130,965	9,304	3,825	246	55,717	24,747	2,869
7. Dubuque	2	28,572	1,521	25,481	997	540	33	7,306	3,806	510
7. Grand Rapids	3	114,950	13,500	89,104	7,312	4,863	171	33,562	16,403	2,928
7. Indianapolis	4	398,776	54,836	311,541	21,288	10,428	683	161,397	75,422	10,438
7. Milwaukee	7	668,271	76,921	570,729	7,805	11,883	933	207,796	116,125	8,640
7. Peoria	3	90,011	8,334	77,099	2,024	2,360	194	25,292	12,763	1,613
7. Sioux City	4	54,030	12,350	40,386	907	302	85	20,564	10,126	1,006
9. St. Paul	3	293,622	61,557	223,857	2,397	5,196	615	88,449	45,550	2,435
10. Kansas City, Kansas	2	38,962	8,993	27,912	1,002	1,001	54	13,947	6,778	401
10. Lincoln	3	82,654	6,396	75,012	728	377	141	31,200	15,749	1,320
10. Pueblo	1	12,087	411	11,530	31	35	80	26,576	5,430	717
10. St. Joseph	4	50,997	7,473	41,091	728	1,632	73	21,383	9,374	857
10. Topeka	4	45,444	5,965	36,419	2,796	181	83	21,250	10,419	841
10. Tulsa	4	202,388	39,175	155,837	5,545	1,463	368	97,102	36,999	2,712
10. Wichita	4	159,033	24,293	129,343	1,644	3,564	189	61,940	26,094	2,396
11. Fort Worth	3	207,307	61,686	141,100	3,396	809	316	95,284	49,600	4,272
11. Galveston	4	49,088	6,952	39,851	891	1,261	133	25,422	12,102	1,246
11. Waco	3	79,204	6,551	31,432	1,027	139	55	19,502	9,343	1,167
12. Ogden	2	32,761	14,595	53,571	3,365	1,137	93	19,329	11,414	1,760
12. Spokane	3	97,251	17,528	72,208	6,161	733	621	31,641	19,203	2,098
Country banks, by districts	6,415	29,125,858	4,806,956	22,204,321	1,263,758	773,898	76,925	8,859,927	3,927,488	745,208
1. Boston	335	2,835,736	419,029	2,268,998	50,748	87,877	9,084	668,242	336,007	76,276
2. New York	771	5,580,599	882,600	4,356,726	190,921	129,313	21,039	1,151,472	636,816	115,406
3. Philadelphia	624	2,641,371	415,882	1,958,561	90,186	166,299	10,443	625,524	320,103	68,546
4. Cleveland	678	2,858,121	419,204	2,154,328	157,437	119,776	7,376	842,913	399,405	86,276
5. Richmond	432	2,071,668	402,149	1,557,547	68,794	38,096	5,082	729,627	290,169	68,546
6. Atlanta	294	1,891,883	297,491	1,434,106	138,683	18,000	3,603	806,984	306,859	61,893
7. Chicago	889	4,030,039	559,003	3,110,502	239,921	114,194	6,419	1,165,669	526,149	99,058
8. St. Louis	456	1,464,717	244,260	1,108,502	74,897	33,670	3,388	522,917	209,784	36,408
9. Minneapolis	456	1,234,343	196,797	962,023	47,092	26,326	2,105	363,395	165,460	23,191
10. Kansas City	699	1,332,667	262,945	991,651	67,759	17,685	2,627	653,809	231,766	28,591
11. Dallas	543	1,474,300	397,439	983,678	73,213	6,735	3,235	802,743	270,707	44,920
12. San Francisco	238	1,710,414	310,157	1,317,699	64,107	15,927	2,524	527,932	234,261	36,097

¹ See second paragraph on Table of Contents page.² Includes both central reserve city and reserve city banks.

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

and bank balances											Total assets	Federal Reserve district numbers, and reserve cities
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets			
5,734,031	38,240	16,816	3,569,627	813,413	36,639	69,015	47,063	168,729	94,212	117,081,225	All member banks	
884,433	11,491	12,765	2,138,546	311,527	14,997	35,202	41,402	97,674	43,959	55,043,627	Reserve bank cities ¹	
49,967	847	458	90,905	18,366	1,240	369	6,013	5,373	3,060	2,564,590	1. Boston	
62,838	2,750	9,844	1,095,664	179,770	6,179	4,725	25,035	51,042	20,838	28,386,929	2. New York ²	
73,513	1,709	410	102,893	19,761	2,799	4,648	3,036	6,283	6,226	2,927,869	3. Philadelphia	
47,754	80	183	63,368	8,217		250	266	3,605	1,006	1,887,403	4. Cleveland	
11,084			25,043	2,611	44	760		843	284	412,584	5. Richmond	
38,798			27,639	4,316				911	608	502,719	6. Atlanta	
233,709	1,649	541	262,998	20,119	20	820	3,378	13,396	3,669	7,690,643	7. Chicago ²	
42,894	53	109	67,899	4,180	3,503		714	2,217	1,273	1,240,440	8. St. Louis	
27,671	98	219	33,978	432		3,820	62	1,700	123	798,266	9. Minneapolis	
101,232	1,060	4	60,793	2,811	169	359		861	550	969,004	10. Kansas City	
61,456	382	51	43,065	8,682	21			241	303	773,683	11. Dallas	
133,517	2,863	946	264,301	42,262	1,022	19,451	2,898	11,202	6,019	6,889,497	12. San Francisco	
728,102	4,424	2,128	720,715	109,472	4,155	15,297	2,901	32,143	14,474	17,599,500	Reserve branch cities ¹	
16,936	316	708	18,910	9,870	671	926	30	1,190	1,396	675,963	2. Buffalo	
41,353	243	18	41,255	10,340	770		46	1,793	1,233	914,189	4. Cincinnati	
52,675		89	66,241	20,270	1,610	1,643	7	2,746	2,425	2,072,965	4. Pittsburgh	
21,335	1	20	31,432	6,778	35		37	1,649	1,105	884,341	5. Baltimore	
14,624	5		13,372	889				400	323	230,479	5. Charlotte	
16,502			10,520	2,202	150			515	1,021	305,889	6. Birmingham	
31,700	50		20,800	2,918	57	25		508	216	348,895	6. Jacksonville	
31,287			5,013	2,536	75		8	785	327	348,929	6. Nashville	
23,188	366	13	28,476	5,905	203	1,998	1,853	1,271	501	624,890	6. New Orleans	
78,498	127	396	80,207	4,852		94		6,025	1,149	2,579,523	7. Detroit	
11,194			5,136	666				87	158	144,412	7. Little Rock	
24,431			29,654	1,779		202		1,069	182	527,821	8. Louisville	
23,620	33	5	17,908	3,470			7	414	299	427,585	8. Memphis	
2,054			1,648	274				91	91	42,242	9. Helena	
38,877	885	11	21,889	908			31	655	744	487,876	10. Denver	
28,915	20		15,265	869		1,630		385	36	298,430	10. Oklahoma City	
18,975			28,766	2,611			222	671	285	385,140	10. Omaha	
12,693		278	3,879	275				85	38	107,221	11. El Paso	
85,129	286	2	34,495	7,155	500	3,024	553	1,064	251	815,316	11. Houston	
23,410	435	30	15,844	3,804	9			410	83	302,296	11. San Antonio	
53,426	6	301	123,527	10,411		4,779	23	5,404	1,162	2,608,202	12. Los Angeles	
25,139		24	35,951	5,798	3		10	1,797	1,327	986,423	12. Portland	
14,698	169		10,926	7,35	47	976		9	138	234,083	12. Salt Lake City	
37,443	1,482	233	59,601	4,357	25		74	3,120	75	1,246,390	12. Seattle	
446,195	4,919	392	217,373	51,106	530	4,588	162	7,753	4,799	6,015,383	Other reserve cities ¹	
17,936		19	21,580	5,409		690	6	201	28	386,581	4. Columbus	
20,416		36	3,910	1,716	1		108	731	651	348,399	4. Toledo	
51,072	10	135	20,195	13,726	130	1,550		619	1,161	889,223	5. Washington	
13,322	159	4	16,267	4,011	21			466	203	331,975	6. Savannah	
2,346			4,586	948					47	75,067	7. Cedar Rapids	
22,694			5,407	413		1,646			519	235,851	7. Des Moines	
1,893	10		1,087	13		50			13	35,954	7. Dubuque	
11,020		1	3,210	1,543			10		34	150,099	7. Grand Rapids	
51,586		35	23,916	2,805				962	145	564,085	7. Indianapolis	
30,712	784	19	51,516	4,688			54	1,453	1,530	885,792	7. Milwaukee	
8,671	554		1,691	1,895				153	99	117,450	7. Peoria	
6,179			3,253	374				84	18	75,080	7. Sioux City	
20,708		116	19,540	2,673		500		840	57	386,141	9. St. Paul	
5,410			1,358	512				9	104	53,534	10. Kansas City, Kansas	
9,702			4,429	548			14	176	11	114,603	10. Lincoln	
18,030	2,250		149	113	59					38,835	10. Pueblo	
9,397	40		1,715	177		89		107	93	72,846	10. St. Joseph	
9,392			598	640		9		113	134	67,590	10. Topeka	
51,763	800		4,828	3,325			8	466	111	303,400	10. Tulsa	
22,977	200		10,273	865				613	61	222,512	10. Wichita	
30,734	102		10,576	2,185	319			222	78	305,395	11. Fort Worth	
10,358			1,716	1,011					12	75,533	11. Galveston	
7,783	10		1,199	150					13	58,869	11. Waco	
4,746			1,409	805					12	93,069	12. Ogden	
7,348		27	2,965	561			6		34	129,500	12. Spokane	
3,675,301	17,406	1,531	492,993	341,308	16,957	13,928	2,598	31,159	30,980	38,422,715	Country banks, by districts	
185,923	484	222	69,330	36,103	1,329	3,068	918	4,172	2,482	3,552,050	1. Boston	
301,837	1,339	276	95,798	74,253	4,674	3,955	163	10,088	6,129	6,831,333	2. New York	
202,852	489	5	33,527	45,405	6,695	2,618	15	1,808	3,125	3,326,561	3. Philadelphia	
316,180	2,794	18	37,340	37,088	806	1,018	58	2,262	2,695	3,744,061	4. Cleveland	
306,377	1,417		63,118	24,216	1,210	652	271	1,094	6,007	2,834,745	5. Richmond	
398,551	3,029	280	36,372	23,689	611	776	730	2,808	2,114	2,729,595	6. Atlanta	
496,927	1,320	170	42,045	35,386	366	659	57	3,280	3,194	5,238,658	7. Chicago	
252,010	136		24,579	14,096	324	154	197	911	982	2,004,298	8. St. Louis	
156,620	629	193	17,302	10,702	33	21	117	2,299	505	1,611,415	9. Minneapolis	
379,852	1,984		11,616	9,989	109	146	36	201	705	1,997,662	10. Kansas City	
451,996	876	283	33,961	14,547	357	456	18	429	1,623	2,294,473	11. Dallas	
226,176	2,909	84	28,005	15,834	443	405	18	1,807	1,419	2,287,872	12. San Francisco	

For footnotes see page 6.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 20, 1935, 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	88,419,025	59,409,352	12,408,555	4,029,652	10,250,299	1,015,799	1,305,368	20,547,527	20,003,833	97,421	3,728	377,871	53,549	11,125
Reserve bank cities¹	45,071,405	28,721,943	7,259,798	1,081,371	6,291,522	988,630	728,141	5,741,553	5,574,433	28,995	290	118,805	8,180	10,850
1. Boston	2,211,770	1,415,256	429,406	70,195	262,066	18,446	16,401	139,960	138,760	1,194	6	18,990	1,225	9,850
2. New York ²	24,708,556	15,690,571	4,314,412	296,686	2,997,768	913,793	495,326	1,141,041	1,103,083	7,893	68	18,500	1,484	215
3. Philadelphia	2,529,531	1,732,157	365,101	55,993	352,734	9,522	14,024	163,559	161,393	399	2	18,500	128	5
4. Cleveland	1,272,626	949,893	169,313	27,170	112,581	2,166	11,503	506,074	487,444	2	5	842	15	81
5. Richmond	334,111	168,397	66,665	15,156	80,326	3,469	56,135	50,763	4,525	176	5	16,250	2	55
6. Atlanta	426,771	235,533	38,853	38,869	111,761	25	1,730	47,618	47,341	27	5	1,301	25	1,000
7. Chicago ²	6,230,133	3,905,717	995,720	167,299	1,096,319	16,741	48,337	1,018,165	1,001,858	57	5	61,421	6,446	1,000
8. St. Louis	1,014,624	598,565	124,899	28,892	256,890	1,507	3,871	129,993	126,621	3,367	5	3,550	872	215
9. Minneapolis	861,369	337,723	134,474	27,304	153,353	1,317	7,198	75,084	75,043	33	6	1,401	25	1,000
10. Kansas City	869,025	370,753	74,166	19,584	400,207	223	4,092	53,386	53,283	46	2	3,357	411	510
11. Dallas	666,529	352,763	75,243	18,929	213,180	282	6,132	54,734	53,278	130	170	1,301	25	1,000
12. San Francisco	4,146,360	2,964,615	471,546	315,294	254,337	24,510	116,058	2,355,804	2,275,566	11,173	198	61,421	6,446	1,000
Reserve branch cities¹	13,234,962	8,753,869	1,592,567	647,285	2,087,826	17,503	135,912	3,331,565	3,243,941	8,055	132	63,190	16,247	1,415
2. Buffalo	444,617	343,372	38,456	34,888	22,172	1,508	4,221	187,102	184,826	85	5	861	1,415	872
4. Cincinnati	691,776	453,794	94,787	15,860	121,774	181	5,380	160,275	155,763	85	5	3,550	872	215
4. Pittsburgh	1,578,671	1,140,548	173,616	18,383	237,786	704	7,634	224,073	202,782	58	10	16,456	4,767	3,575
5. Baltimore	723,862	406,919	167,066	44,491	101,708	426	3,252	111,898	107,283	693	2	565	3,357	411
5. Charlotte	210,000	79,136	29,891	11,435	86,675	.....	2,863	9,941	9,528	.....	2	5	510	60
6. Birmingham	246,265	157,831	21,118	30,545	36,179	.....	592	40,284	40,279	.....	.....	6	510	60
6. Jacksonville	292,001	148,519	20,794	27,654	93,818	84	1,132	39,881	39,240	701	.....	9	510	60
6. Nashville	881,895	124,615	44,680	20,295	91,012	.....	1,293	49,435	48,920	506	.....	6	510	60
6. New Orleans	503,248	284,610	43,475	41,012	126,927	4,838	2,386	87,570	83,070	1,101	32	3,367	259	465
7. Detroit	1,790,239	1,277,485	246,418	93,655	145,296	2,359	24,826	691,019	689,920	375	.....	3	465	30
8. Little Rock	123,480	61,772	8,303	14,229	38,687	.....	489	15,536	14,962	560	6	3	5	30
8. Louisville	448,448	218,265	54,133	10,004	163,288	.....	2,758	45,074	44,669	375	.....	3	5	30
8. Memphis	346,974	168,017	30,613	21,582	125,502	.....	1,260	57,740	57,740	.....	.....	.....	.....	.....
9. Helena	37,074	12,944	3,658	9,961	10,211	.....	300	3,327	3,277	50	.....	.....	.....	.....
10. Denver	374,676	235,955	28,910	13,203	72,826	35	3,747	87,593	84,569	545	.....	32	2,447	998
10. Oklahoma City	263,240	122,610	26,326	25,265	85,915	.....	3,124	15,885	13,852	535	.....	500	998	.....
10. Omaha	335,514	179,099	37,151	11,170	106,227	.....	1,867	32,097	32,092	.....	5	.....	.....	.....
11. El Paso	85,818	56,604	8,049	3,372	15,878	789	1,126	16,727	16,727	.....	.....	.....	.....	.....
11. Houston	701,419	466,050	65,102	28,643	135,220	204	6,200	72,980	64,381	20	36	8,543	8,382	75
11. San Antonio	246,042	167,063	20,399	6,650	48,918	1,125	1,887	43,109	42,589	2,108	30	16,608	110	145
12. Los Angeles	1,695,341	1,355,893	189,930	28,802	84,470	3,037	33,209	793,100	773,123	253	.....	3,990	145	40
12. Portland	685,997	510,170	74,726	54,177	33,814	374	12,736	259,338	255,113	90	5	40	675	.....
12. Salt Lake City	185,890	128,952	9,159	12,149	34,775	4	851	37,536	37,486	5	.....	.....	.....	.....
12. Seattle	942,475	633,646	155,807	69,860	68,748	1,635	12,779	253,045	251,744	625	.....	.....	.....	.....
Other reserve cities¹	4,749,922	2,919,232	603,970	341,928	802,674	1,986	80,132	937,381	905,992	7,605	367	14,887	8,530	1,960
4. Columbus	299,066	174,046	35,351	36,761	44,391	39	8,478	67,333	55,232	51	5	10,085	1,960	80
4. Toledo	260,062	182,891	48,011	8,347	14,471	.....	6,342	71,829	69,784	.....	25	1,910	75	15
5. Washington	673,187	539,772	75,339	70	45,428	1,427	11,151	160,726	160,626	.....	55	80	75	15
6. Savannah	269,374	172,704	26,993	11,314	55,720	.....	2,643	46,371	46,264	20	11	61	15	.....
7. Cedar Rapids	59,148	24,715	4,781	3,809	25,644	.....	199	12,190	12,190	.....	.....	.....	.....	.....
7. Des Moines	199,859	74,922	43,142	44,937	35,501	.....	1,357	23,697	21,339	2,345	13	.....	.....	.....
7. Dubuque	21,240	13,932	4,932	1,615	675	.....	86	13,129	13,129	.....	.....	.....	.....	.....
7. Grand Rapids	79,375	60,947	8,163	5,491	3,803	.....	971	62,975	62,575	.....	.....	215	185	.....
7. Indianapolis	459,786	267,683	56,633	48,415	79,244	73	7,738	73,542	69,297	562	155	3,528	762	.....
7. Milwaukee	698,361	417,988	95,968	49,110	113,720	219	21,356	140,697	139,624	300	.....	11	762	.....
7. Peoria	82,565	58,680	9,442	2,015	11,077	.....	1,351	26,258	24,699	59	.....	1,500	.....	.....
7. Sioux City	62,013	30,355	6,636	4,362	20,236	.....	424	9,527	9,520	.....	.....	.....	.....	.....
9. St. Paul	305,367	149,239	55,086	29,470	69,484	211	1,877	48,933	48,648	244	41	.....	.....	.....
10. Kansas City, Kansas	41,914	12,672	4,378	7,727	16,943	.....	194	9,228	9,163	.....	.....	65	.....	.....
10. Lincoln	100,704	42,529	13,084	9,730	34,435	.....	926	8,099	8,020	75	4	.....	.....	.....
10. Pueblo	27,907	16,711	2,116	1,627	7,371	.....	82	8,186	7,716	.....	.....	470	.....	.....
10. St. Joseph	55,672	28,204	4,136	1,887	21,105	.....	340	14,370	14,360	.....	10	.....	.....	.....
10. Topeka	59,408	29,577	6,521	12,106	10,841	.....	363	4,472	4,246	225	1	.....	.....	.....
10. Tulsa	266,860	179,490	21,144	19,376	44,464	.....	2,386	18,906	17,496	.....	.....	105	1,305	15
10. Wichita	200,771	105,847	30,723	16,358	44,514	.....	3,329	13,538	12,521	1,002	.....	.....	.....	.....
11. Fort Worth	265,383	151,329	23,088	8,966	76,872	.....	5,128	25,880	25,780	.....	.....	100	900	70
11. Galveston	53,441	33,139	4,944	1,547	13,166	.....	645	17,491	16,566	.....	25	.....	.....	.....
11. Waco	49,325	37,192	5,170	2,619	3,255	.....	1,019	6,924	6,924	.....	.....	.....	.....	.....
12. Oden	60,985	40,084	9,596	5,061	5,463	.....	781	27,442	25,562	.....	15	.....	.....	.....
12. Spokane	98,149	74,584	8,593	9,208	4,851	17	896	25,638	24,711	927	.....	.....	.....	.....
Country banks, by districts	25,362,736	19,014,308	2,952,220	1,959,068	1,068,277	7,680	361,183	10,537,028	10,279,467	52,766	2,939	180,989	20,592	275
1. Boston	2,406,508	1,728,576	436,300	106,785	85,778	670	48,399	872,564	866,248	4,170	299	1,367	480	275
2. New York	3,867,383	2,674,735	594,946	458,736	69,071	722	69,173	2,446,569	2,412,188	8,513	15	16,651	8,927	275
3. Philadelphia	1,816,246	1,453,732	224,029	98,614	11,527	.....	28,344	1,194,406	1,155,639	4,345	216	34,007	199	397
4. Cleveland	2,219,466	1,769,932	282,225	117,200	22,641	.....	27,465	1,259,075	1,209,357	261	585	4		

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

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Reserves for contingencies and other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 14)	Demand deposits adjusted (see note 1, page 1)	Federal Reserve district numbers, and reserve cities
108,966,552	285,124	56,354	635,003	109,943,033	2,484,156	3,084,315	1,112,062	457,659	7,138,192	66,968,747	61,174,745	All member banks
50,812,958	207,850	49,571	481,163	51,551,542	1,124,922	1,627,831	520,087	219,245	3,492,085	34,879,969	28,392,909	Reserve bank cities ¹
2,351,730		6,777	14,830	2,373,337	57,063	91,488	26,059	16,643	191,253	1,643,827	1,410,947	1. Boston
25,849,597	164,100	28,918	340,910	26,383,525	592,906	1,004,105	310,625	95,768	2,003,404	19,282,732	15,386,919	2. New York ²
2,693,090		3,916	12,825	2,709,831	64,302	108,551	34,206	10,979	218,038	1,988,528	1,699,281	3. Philadelphia
1,778,700		266	12,546	1,791,512	48,730	24,980	9,185	12,996	95,891	992,708	925,198	4. Cleveland
390,246			1,675	391,921	7,150	7,350	3,463	2,700	20,663	231,982	161,979	5. Richmond
474,389			1,697	476,086	8,900	10,900	3,849	2,984	26,633	322,629	248,493	6. Atlanta
7,248,298	1,000	3,881	45,262	7,298,441	146,260	160,292	38,072	47,578	392,202	4,746,302	3,858,355	7. Chicago ³
1,144,617	20,500	737	4,612	1,170,466	31,025	22,325	13,424	3,200	69,974	780,821	563,429	8. St. Louis
736,453	19,250	62	3,201	758,966	12,300	18,300	4,214	4,486	39,300	465,340	338,247	9. Minneapolis
922,411	3,000		1,424	926,835	13,550	14,060	11,146	3,413	42,169	634,423	333,636	10. Kansas City
721,263			2,145	723,408	20,850	20,470	7,733	1,222	50,275	490,293	334,759	11. Dallas
6,502,164		5,014	40,036	6,547,214	121,886	145,010	58,111	17,276	342,283	3,300,384	3,131,666	12. San Francisco
16,566,527	20,200	4,122	62,046	16,652,895	294,053	443,355	128,775	80,422	946,605	10,216,650	8,816,351	Reserve branch cities ¹
631,719		30	1,191	632,940	18,900	17,540	4,082	2,501	43,023	370,786	363,571	2. Buffalo
852,051	200	46	4,433	856,730	22,400	23,750	8,558	2,751	57,459	514,828	433,779	3. Cincinnati
1,802,744	9,500	7	9,195	1,821,446	35,420	172,528	19,077	24,494	251,519	1,287,888	1,100,324	4. Pittsburgh
435,760	2,000	37	3,000	480,797	13,750	20,175	6,803	2,816	43,544	504,773	423,230	5. Baltimore
219,941			916	220,857	2,000	5,150	1,336	1,136	9,622	152,231	80,062	6. Charlotte
286,549			1,294	287,843	8,448	4,852	3,089	1,657	18,046	198,931	178,448	7. Birmingham
331,882			1,355	333,237	6,100	6,540	1,120	1,898	15,658	219,313	156,505	6. Jacksonville
331,330		8	1,166	332,504	8,300	4,400	2,484	1,241	16,425	201,736	141,190	6. Nashville
590,818		3,008	2,230	596,056	10,708	12,063	5,116	947	28,834	408,942	299,532	6. New Orleans
2,481,258	1,000		7,705	2,489,963	33,513	35,097	10,414	10,536	89,560	1,387,323	1,315,759	7. Detroit
139,016			182	139,198	1,623	2,150	753	688	5,214	98,949	71,354	8. Little Rock
493,522	7,000		1,689	502,211	9,200	6,222	3,222	588	25,610	341,717	201,373	8. Louisville
404,714		7	1,601	406,322	6,300	10,200	3,963	800	21,263	275,669	172,951	8. Memphis
40,401			81	40,482	850	600	260	50	1,760	29,730	21,557	9. Helena
462,269		31	1,462	463,762	7,710	8,860	6,325	2,219	24,114	286,504	251,016	10. Denver
279,125		222	910	280,257	6,400	4,775	5,648	350	18,173	193,319	135,734	10. Oklahoma City
367,611	500		708	368,819	5,800	6,225	2,401	1,895	16,321	251,152	163,700	10. Omaha
102,545			278	102,823	600	2,600	718	480	4,398	62,163	57,223	11. El Paso
774,399		553	2,298	777,250	16,750	15,970	4,459	887	38,066	517,219	466,398	11. Houston
289,151			842	289,993	5,181	4,060	2,173	889	12,303	186,552	159,756	11. San Antonio
2,485,441		89	10,854	2,496,384	41,300	42,900	16,315	11,303	111,818	1,329,549	1,294,377	12. Los Angeles
945,335		10	4,308	949,653	10,800	13,800	9,027	3,143	36,770	552,718	541,132	12. Portland
223,426			4,450	223,876	4,450	3,420	1,682	655	10,207	151,867	131,026	12. Salt Lake City
1,195,520		74	3,898	1,199,492	17,550	13,100	9,750	6,498	46,898	692,791	656,684	12. Seattle
5,687,303	6,100	57	17,749	5,711,209	112,913	121,413	46,655	23,193	304,174	3,512,331	3,123,919	Other reserve cities ¹
366,399		6	1,139	367,544	8,500	7,600	2,400	537	19,037	225,025	197,705	4. Columbus
331,891			1,565	333,456	6,800	6,095	1,193	855	14,943	188,202	193,670	4. Toledo
833,913	500		3,090	837,503	16,750	22,185	11,134	1,651	51,720	533,503	530,798	5. Washington
315,745	600		1,200	317,545	6,415	5,600	1,078	1,337	14,430	215,766	170,394	6. Savannah
71,348			1	71,339	500	2,600	428	200	3,728	47,451	24,137	7. Cedar Rapids
223,556			540	224,096	4,750	3,450	2,205	1,350	11,755	133,080	115,809	7. Des Moines
34,369			3	34,372	550	550	321	161	1,582	13,387	14,546	7. Dubuque
142,350		10	2,360	142,610	2,800	2,900	1,360	429	7,489	56,985	64,199	7. Grand Rapids
533,328			1,161	534,489	8,750	14,000	5,827	1,019	29,596	329,349	299,920	7. Indianapolis
839,058			2,723	841,781	16,243	14,665	6,150	4,953	42,011	522,410	436,938	7. Milwaukee
108,823			315	109,138	3,260	3,000	1,263	789	8,312	63,195	60,355	7. Peoria
71,540		10	163	71,713	1,500	1,350	323	194	3,367	46,012	31,888	7. Sioux City
354,300	5,000		2,530	361,830	9,000	11,500	2,004	1,807	24,311	211,121	161,046	9. St. Paul
51,142			126	51,268	1,050	750	335	131	2,266	30,831	19,235	10. Kansas City, Kansas
108,803		14	299	109,116	2,600	1,565	822	500	5,487	73,578	48,756	10. Lincoln
36,093			43	36,143	500	1,000	486	706	2,692	7,768	18,271	10. Pueblo
70,042			50	70,085	1,150	905	604	102	2,761	40,496	28,716	10. St. Joseph
63,880			127	64,007	1,700	1,080	586	217	3,583	43,536	41,448	10. Topeka
285,766		8	969	286,743	5,645	6,045	2,139	2,273	16,657	189,501	196,424	10. Tulsa
214,309			543	214,852	2,650	3,650	917	443	7,660	141,968	115,261	10. Wichita
291,263			317	291,580	5,500	4,825	2,074	1,416	13,815	201,949	154,847	11. Fort Worth
70,932			76	71,008	1,650	1,418	992	465	4,525	36,672	33,615	11. Galveston
56,249			31	56,280	850	965	582	192	2,589	35,241	39,701	11. Waco
88,427			363	88,790	1,600	1,500	435	744	4,279	45,783	44,517	12. Odgen
123,787		9	125	123,921	2,200	1,660	997	722	5,579	79,522	81,723	12. Spokane
35,899,764	50,974	2,604	74,045	36,027,387	952,268	891,716	416,545	134,799	2,395,328	18,359,797	20,841,566	Country banks, by districts
3,279,072	9,330	947	10,825	3,300,174	94,462	95,984	43,973	17,457	251,876	1,723,196	1,814,430	1. Boston
6,313,952	32,469	165	18,520	6,365,106	195,895	166,479	74,815	29,038	466,227	2,887,983	3,106,846	2. New York
3,010,652	800	15	5,056	3,016,523	115,573	132,604	49,428	12,433	310,038	1,361,055	1,547,163	3. Philadelphia
3,478,538	1,750	58	6,546	3,486,892	100,573	102,066	44,400	10,130	257,169	1,589,002	1,877,257	4. Cleveland
2,658,369	1,850	271	6,653	2,667,143	66,413	63,951	26,504	10,734	167,602	1,427,235	1,563,564	5. Richmond
2,589,222	200	730	4,396	2,594,548	53,120	55,669	19,679	6,579	135,047	1,489,930	1,638,290	6. Atlanta
4,951,477	25	57	7,511	4,959,070	112,480	93,487	52,821	20,792	279,580	2,345,909	2,762,654	7. Chicago
1,886,631	4,100	168	2,168	1,893,067	47,109	37,731	20,726	5,665	111,231	1,073,478	1,172,074	8. St. Louis
1,515,619		117	2,847	1,518,583	38,575	30,356	18,076	5,825	92,832	748,204	839,001	9. Minneapolis
1,885,782	425	40	915	1,887,162	42,767	37,341	24,799	5,593	110,500	1,157,195	1,452,661	10. Kansas City
2,178,444		18	2,897	2,181,359	45,791	37,967	37,341	5,941	113,114	1,427,987	1,745,194	11. Dallas
2,152,006	25	18	5,711	2,157,760	39,510	36,081	19,909	4,612	100,112	1,128,623	1,322,342	12. San Francisco

For footnotes see page 8.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State	Number of banks	Loans and investments						Reserves, cash, and		
		Total	Loans (including overdrafts)	U. S. Government direct and guaranteed obligations	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
Total, all States	6,823	90,523,939	17,219,067	67,915,385	2,989,135	2,096,970	303,382	25,328,215	14,604,842	1,364,659
New England:										
Maine	40	258,979	35,769	209,885	2,277	10,241	807	60,936	28,519	6,935
New Hampshire	53	136,697	26,334	99,695	3,836	6,441	391	37,068	16,785	4,763
Vermont	40	92,333	26,427	55,741	2,884	6,987	294	22,702	11,381	2,163
Massachusetts	153	3,217,078	708,480	2,407,196	33,860	57,548	9,994	799,578	492,729	73,239
Rhode Island	13	500,346	69,929	418,091	3,816	5,715	2,795	98,558	62,322	12,526
Connecticut	64	841,732	109,503	693,856	22,114	14,311	1,948	229,911	97,798	23,533
Middle Atlantic:										
New York	594	26,362,434	5,660,581	19,385,450	622,959	583,526	109,918	6,000,480	4,409,369	177,746
New Jersey	295	2,879,099	426,430	2,247,275	113,090	79,406	12,898	594,727	320,169	61,149
Pennsylvania	768	6,634,190	1,023,157	5,028,669	161,547	370,751	50,066	1,735,175	1,033,480	125,470
East North Central:										
Ohio	418	4,480,260	865,633	3,339,582	170,753	95,609	8,683	1,275,396	722,358	98,541
Indiana	227	1,369,293	189,382	1,080,213	61,866	35,613	2,219	457,259	210,575	39,205
Illinois	475	7,740,793	1,342,301	5,841,696	302,584	234,871	19,341	2,130,761	1,268,219	101,520
Michigan	228	3,288,234	467,559	2,611,900	112,420	91,759	4,596	842,156	490,456	64,542
Wisconsin	165	1,386,072	173,343	1,139,351	37,340	33,866	2,172	416,585	195,234	23,250
West North Central:										
Minnesota	208	1,430,128	263,448	1,094,377	37,382	32,477	2,444	386,046	200,589	16,405
Iowa	162	758,442	133,695	554,844	55,841	12,899	1,163	233,019	109,605	15,521
Missouri	178	2,194,374	497,491	1,542,316	90,005	41,942	22,620	781,176	380,314	26,966
North Dakota	42	136,542	19,925	112,360	2,623	1,449	185	35,832	18,553	2,058
South Dakota	59	158,647	33,208	116,550	7,731	898	260	48,363	21,986	3,069
Nebraska	147	575,556	96,439	437,498	30,807	9,915	897	234,708	109,670	7,382
Kansas	214	599,776	103,876	464,194	21,487	9,248	971	269,479	105,579	9,770
South Atlantic:										
Delaware	17	248,638	34,863	195,611	6,745	10,218	1,201	56,228	30,336	3,930
Maryland	80	937,388	122,822	791,678	5,357	15,346	2,185	247,455	145,313	19,392
District of Columbia	18	661,398	100,668	540,615	1,461	17,194	1,460	219,308	128,806	18,581
Virginia	194	1,013,582	222,137	738,502	28,798	21,481	2,664	330,256	150,370	28,169
West Virginia	106	452,119	68,973	362,351	11,718	7,904	1,173	156,713	62,644	15,953
North Carolina	54	660,046	136,330	489,414	25,884	7,224	1,194	234,241	102,068	14,374
South Carolina	28	253,036	50,324	188,389	10,936	2,943	444	112,052	36,405	9,819
Georgia	60	807,113	187,957	573,975	31,902	11,659	1,620	296,796	143,220	16,963
Florida	61	825,054	127,727	639,401	48,018	8,429	1,479	370,711	156,821	23,052
East South Central:										
Kentucky	113	693,694	126,029	533,986	19,142	12,968	1,569	280,109	130,337	14,539
Tennessee	78	980,662	200,639	692,742	70,046	13,875	3,360	365,918	171,837	20,467
Alabama	83	658,567	118,632	471,399	57,439	9,697	1,400	245,717	104,898	18,472
Mississippi	26	167,577	27,223	117,687	21,940	368	359	85,944	27,199	4,347
West South Central:										
Arkansas	66	319,099	53,216	238,954	21,722	4,608	599	143,494	59,587	7,582
Louisiana	41	760,667	125,255	575,906	52,772	5,008	1,726	280,030	136,723	15,217
Oklahoma	215	737,380	153,020	526,425	51,303	5,195	1,437	375,925	139,250	12,685
Texas	538	2,921,926	769,485	2,037,165	92,264	17,470	5,542	1,418,262	601,111	60,704
Mountain:										
Montana	74	248,419	28,592	212,253	4,222	2,955	397	93,512	46,589	4,715
Idaho	26	228,084	36,462	186,840	3,996	920	266	74,293	33,582	4,831
Wyoming	37	93,886	18,220	71,445	2,437	1,604	180	44,948	15,721	2,539
Colorado	92	556,673	89,086	442,903	10,766	13,037	881	257,224	110,376	9,529
New Mexico	27	113,226	27,462	80,021	4,364	1,231	148	53,731	19,386	3,629
Arizona	7	202,049	47,321	151,643	1,851	1,019	215	73,643	34,153	5,636
Utah	34	293,149	55,329	224,527	11,198	1,620	475	102,142	55,636	4,175
Nevada	7	94,694	15,057	74,856	4,451	213	117	28,154	13,071	2,429
Pacific:										
Washington	54	1,380,973	222,104	1,080,120	68,132	8,691	1,926	389,087	211,603	24,455
Oregon	33	857,358	96,942	667,555	67,276	24,722	863	249,196	161,726	14,049
California	111	8,316,477	1,684,282	6,128,283	355,773	134,299	13,840	2,053,211	1,270,182	88,673
Mutual Savings Banks ¹	3	11,464	2,348	7,758	1,083	239	36	2,163	1,085	139

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	17	213,712	34,571	174,941	1,266	2,442	492	48,059	24,311	5,824
New Jersey—Dist. No. 2	208	2,387,213	362,721	1,870,381	91,041	51,869	11,201	481,393	258,954	46,512
Kentucky—Dist. No. 4	57	182,358	31,295	141,674	6,456	2,367	566	86,033	30,840	5,364
Pennsylvania—Dist. No. 4	224	2,468,560	331,856	1,912,016	51,096	144,024	29,568	658,880	477,372	47,372
West Virginia—Dist. No. 4	12	78,829	13,905	53,440	3,595	2,627	262	18,587	8,068	2,168
Louisiana—Dist. No. 6	30	618,912	99,228	469,934	44,482	4,309	959	210,241	114,724	11,330
Mississippi—Dist. No. 6	17	144,701	24,369	99,891	19,778	351	312	74,398	23,658	3,605
Tennessee—Dist. No. 6	67	635,124	91,937	483,284	47,975	9,186	2,742	241,220	104,590	15,214
Indiana—Dist. No. 7	169	1,178,018	162,098	926,749	55,462	31,840	1,869	392,983	184,790	32,572
Illinois—Dist. No. 7	330	7,317,409	1,279,915	5,521,996	276,316	220,566	18,616	1,993,632	1,208,301	93,360
Michigan—Dist. No. 7	187	3,186,223	455,262	2,531,677	108,136	86,753	4,395	616,082	390,697	47,350
Wisconsin—Dist. No. 7	124	1,273,286	155,499	1,050,200	34,292	31,319	1,976	381,130	182,106	20,924
Missouri—Dist. No. 10	46	795,752	177,855	555,863	45,129	12,776	4,129	360,853	154,727	9,792
New Mexico—Dist. No. 10	8	70,671	14,612	51,344	3,595	1,032	88	24,157	9,655	1,576
Oklahoma—Dist. No. 10	205	726,876	149,773	520,414	50,099	5,180	1,410	367,533	136,634	12,287
Arizona—Dist. No. 12	5	171,872	43,136	126,638	906	1,013	179	61,709	30,205	4,953

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

OF BANKS ON MARCH 20, 1945, BY STATES

ASSETS [In thousands of dollars]

bank balances				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	State
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection								
5,734,031	38,240	16,816	3,569,627	813,413	36,639	69,015	47,063	168,729	94,212	117,081,225	Total, all States
19,601	62	58	5,761	1,918	72	362		221	260	322,748	New England:
11,516	3	7	3,994	1,804	44	67		3	111	175,794	Maine
7,279	16	15	1,848	1,141	29			143	87	116,435	New Hampshire
114,498	958	482	117,672	33,391	1,999	1,133	6,023	7,694	4,225	4,071,121	Vermont
15,278	105	104	8,223	6,778	292	1,875	908	800	542	610,099	Massachusetts
79,748	187	124	28,521	13,860	270	128	4	870	417	1,087,192	Rhode Island
											Connecticut
231,722	3,585	10,697	1,167,361	229,245	8,533	7,814	25,106	56,789	26,213	32,716,614	Middle Atlantic:
171,984	900	21	40,504	39,678	4,884	2,038	118	6,122	2,910	3,529,576	New York
375,606	2,658	508	197,453	88,161	9,671	8,114	3,085	10,551	11,607	8,500,554	New Jersey
											Pennsylvania
293,683	2,118	270	158,426	46,234	915	1,696	426	7,637	4,539	5,817,103	East North Central:
171,215	681	36	35,547	11,560	88	1		1,869	918	1,840,988	Ohio
468,163	2,204	542	290,113	34,363	227	1,184	3,593	14,550	4,994	9,930,465	Indiana
193,011	523	567	93,057	19,912	145	210	20	7,250	2,009	4,159,936	Illinois
136,988	1,187	19	59,907	11,357	23	229		2,149	2,090	1,818,505	Michigan
											Wisconsin
108,906	289	438	59,419	6,836	3	4,333	179	3,567	393	1,831,485	West North Central:
88,631	19		19,243	4,229	69	1,718	10	758	338	998,583	Minnesota
236,889	1,243	113	135,651	12,088	3,746	493	714	3,473	2,379	2,998,443	Iowa
12,547	4	19	2,651	1,234				315	68	173,991	Missouri
20,375	20		2,913	1,617	12			380	98	209,117	North Dakota
82,380	1		35,275	4,489	12			911	393	816,083	South Dakota
139,543	348		14,239	4,729	10	155		743	509	875,401	Nebraska
											Kansas
13,850	179		8,473	1,350	65	683		307	86	307,357	South Atlantic:
49,457	2	20	32,731	9,197	171	12	37	1,689	1,503	1,197,452	Delaware
51,581	10	135	20,195	13,807	130	1,550		619	1,184	897,996	Maryland
110,461	970		40,286	12,646	507	931		1,268	1,877	1,361,067	District of Columbia
65,791	100		12,225	5,486	480	466		206	756	616,226	Virginia
75,737	20		42,042	5,596	55	3	203	1,183	774	902,101	West Virginia
58,280	361		7,187	1,923	76	3	68	167	2,478	369,800	North Carolina
89,686	284	4	46,439	9,968	92	3	17	1,669	963	1,116,621	South Carolina
154,461	350	35	35,992	11,427	227	25		1,972	901	1,210,317	Georgia
											Florida
103,856	250		31,127	5,356	2	202	31	1,158	450	981,002	East South Central:
143,026	2,093	5	28,490	11,370	335	71	30	1,755	915	1,361,056	Kentucky
104,675	548	245	16,879	7,236	213	769		596	1,599	915,559	Tennessee
49,997	5		4,396	2,023	34			102	155	255,843	Alabama
											Mississippi
67,691	55		8,579	2,363	83	30	29	168	300	465,566	West South Central:
92,742	367	13	34,968	9,496	233	2,167	1,853	1,739	1,309	1,057,494	Arkansas
200,092	1,895		22,003	6,968	23	1,630	230	878	349	1,121,383	Louisiana
614,247	2,066	516	139,618	35,401	1,199	3,311	571	2,132	1,720	4,384,522	Oklahoma
											Texas
36,471	310	69	5,358	2,104	1	1		474	28	344,539	Mountain:
29,707	888		5,285	1,404	2			29	146	303,958	Montana
24,797	10		1,881	770	6			30	37	139,677	Idaho
109,439	3,675	11	24,194	2,697	64		31	696	841	818,226	Wyoming
29,291	150		1,275	690	59		36	5	23	167,770	Colorado
28,459	10	128	5,255	1,364	44	47		332	278	277,757	New Mexico
29,645	169	1	12,516	1,844	74	1,024		21	307	398,561	Arizona
10,013	135		2,506	826	15			235	298	124,222	Utah
											Nevada
82,913	1,711	281	68,124	7,652	31	1	80	3,658	244	1,781,726	Pacific:
36,557	152	24	36,688	6,386	14		10	1,838	1,436	1,116,238	Washington
291,546	4,364	1,309	397,137	61,439	1,360	24,539	2,939	17,245	7,746	10,484,956	Oregon
											California
919			20	70	11	3			4	13,715	Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

12,030	110	5,784	4,423	137	128	4	186	100	266,749	Connecticut—Dist. No. 2
137,859	820	37,227	30,225	2,854	1,664	118	5,345	2,050	2,910,862	New Jersey—Dist. No. 2
48,600	250	979	2,373			31	39	196	271,030	Kentucky—Dist. No. 4
147,216	719	72,783	33,798	2,272	1,905	34	3,544	3,202	3,172,195	Pennsylvania—Dist. No. 4
6,815	30	1,506	635				118	101	93,270	West Virginia—Dist. No. 4
52,732	367	31,075	7,659	232	1,998	1,853	1,421	8	843,103	Louisiana—Dist. No. 6
42,844		4,291	1,803	19		102	8	132	221,163	Mississippi—Dist. No. 6
108,950	2,055	10,411	7,484	334	4	23	1,332	608	886,129	Tennessee—Dist. No. 6
141,925	616	33,044	9,211	45			1,746	816	1,582,819	Indiana—Dist. No. 7
412,434	2,203	276,792	30,617	121	1,173	3,425	14,163	4,743	9,365,283	Illinois—Dist. No. 7
182,991	446	92,170	18,743	133	210	20	7,239	1,966	4,030,616	Michigan—Dist. No. 7
118,254	1,160	58,667	10,236	18	222		1,966	2,035	1,668,893	Wisconsin—Dist. No. 7
131,935	1,185	63,210	3,444	169	448		995	722	1,162,383	Missouri—Dist. No. 10
11,590	150	976	442	57			4	2	95,369	New Mexico—Dist. No. 10
194,838	1,870	21,904	6,797	19	1,630	230	878	330	1,104,293	Oklahoma—Dist. No. 10
22,112	10	4,429	1,212	44	47		332	159	235,375	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	88,419,025	59,409,352	12,408,555	4,029,652	10,250,299	1,015,799	1,305,368	20,547,527	20,003,833	97,421	3,728	377,871	53,549	11,125
New England:														
Maine.....	184,573	134,501	27,737	11,110	8,376	19	2,830	111,294	110,662	110	17	490	15	
New Hampshire.....	122,902	84,818	20,175	8,420	6,010		3,479	35,097	34,578	308	56	85	70	
Vermont.....	54,409	45,038	5,032	2,072	989		1,278	50,215	49,737	131	12	345		
Massachusetts.....	3,206,822	2,129,764	604,662	116,919	298,517	18,446	38,514	533,758	530,655	2,447	170	391	95	
Rhode Island.....	414,248	300,414	83,039	15,735	9,659	651	4,750	155,629	154,596	667	50	16	300	
Connecticut.....	810,086	576,789	155,739	29,553	30,552		17,453	200,357	198,408	1,769	25	155		
Middle Atlantic:														
New York.....	27,182,140	17,392,096	4,639,399	655,530	3,047,451	915,786	531,878	2,651,295	2,582,619	14,149		32,937	11,465	10,125
New Jersey.....	2,049,670	1,469,340	329,074	177,674	37,012		36,333	1,237,878	1,229,139	3,892		4,726	121	
Pennsylvania.....	5,896,915	4,359,398	738,807	145,389	599,162	10,226	43,933	1,766,754	1,697,886	3,226	543	59,927	5,172	
East North Central:														
Ohio.....	3,870,746	2,804,206	535,733	169,676	306,123	2,386	52,622	1,596,157	1,519,476	245	395	72,855	3,186	
Indiana.....	1,336,770	938,729	153,276	119,062	109,391	73	16,239	406,569	401,749	645	326	14	3,835	
Illinois.....	7,751,357	5,078,718	1,133,868	238,376	1,219,060	16,741	64,594	1,612,923	1,557,928	880	194	53,921		
Michigan.....	2,618,528	1,867,390	366,395	181,160	163,071	2,852	37,660	1,353,157	1,346,003	978	76	4,891	1,209	
Wisconsin.....	1,214,454	788,300	169,700	97,987	129,505	219	28,743	504,575	502,153	414	53	1,096	859	
West North Central:														
Minnesota.....	1,323,062	737,581	230,705	87,791	250,257	1,734	14,994	372,143	369,123	287	127	1,771	835	
Iowa.....	1,342,342	938,729	103,270	95,955	94,580		5,771	193,499	190,980	2,420	73	26		
Missouri.....	2,427,630	1,381,644	241,033	93,260	697,061	1,730	12,902	382,214	376,267	4,212	124	1,511	100	
North Dakota.....	127,366	99,388	12,780	5,100	9,056		1,042	37,962	37,824	167	62	5	128	5
South Dakota.....	158,008	116,635	13,045	19,520	7,513		1,295	38,837	38,056	27	9	745		
Nebraska.....	694,357	440,291	68,907	34,663	145,739		4,757	80,023	79,864	100	24	28	7	
Kansas.....	760,290	492,748	74,799	92,672	92,783		7,288	71,908	70,406	1,258	38	63	143	
South Atlantic:														
Delaware.....	255,660	204,332	37,262	2,560	3,630		7,876	19,961	19,933	20		8		
Maryland.....	893,856	545,078	182,099	59,175	102,919	426	4,159	233,014	226,592	1,501	18	1,537	3,366	
District of Columbia.....	677,723	543,765	75,846	70	45,428		1,427	164,527	164,427		25	25	75	
Virginia.....	948,551	623,412	140,990	38,577	131,161	98	14,313	321,018	304,391	8,254	18	7,475	880	
West Virginia.....	436,397	299,248	68,934	29,424	33,392	65	5,334	133,991	133,124	167	62	222	416	
North Carolina.....	756,788	419,389	97,290	79,660	140,354		20,095	100,799	96,319	3,320	8	229	833	
South Carolina.....	306,383	222,016	28,046	34,219	18,411		5,311	46,961	45,800	340	7	584	230	
Georgia.....	904,863	574,849	86,577	58,401	179,700	25	5,311	149,540	147,536	1,703	39	161	101	
Florida.....	997,604	673,033	84,892	76,437	152,223	1,550	9,469	155,320	143,957	4,260	56	6,332	715	
East South Central:														
Kentucky.....	803,418	524,432	77,748	24,506	172,345		4,387	112,572	110,365	1,903	17	202	85	
Tennessee.....	1,062,282	581,401	116,990	68,567	287,969		7,355	230,233	219,545	5,220	58	870	4,540	
Alabama.....	700,646	483,473	64,610	77,342	71,660	325	3,236	161,153	159,194	1,252	17	360	330	
Mississippi.....	201,337	108,053	18,984	25,003	48,377		920	41,686	39,441	2,245				
West South Central:														
Arkansas.....	385,271	266,062	27,128	33,361	56,521		2,199	56,960	55,921	840	22	97	80	
Louisiana.....	846,250	520,257	66,408	74,360	174,546	4,838	5,841	156,038	148,425	4,182	64	3,367		
Oklahoma.....	979,032	652,004	77,199	87,587	151,386		10,856	75,782	70,533	1,240	110	1,008	2,491	
Texas.....	3,819,369	2,681,367	325,907	175,617	584,972	4,477	47,029	331,980	298,313	5,383	418	26,854	1,012	
Mountain:														
Montana.....	270,928	196,956	17,758	30,108	23,207		2,899	57,250	56,760	52	17	416	5	
Idaho.....	230,331	186,759	15,437	20,952	5,006		2,177	61,018	59,340	1,562	11		105	
Wyoming.....	105,296	78,344	6,865	10,724	8,472		891	25,720	24,951	87	17	584	81	
Colorado.....	627,501	459,413	45,001	33,370	83,864	35	5,818	147,168	143,535	545	5	161	2,922	
New Mexico.....	139,346	101,638	9,288	17,927	7,802		2,691	22,011	21,890	102	12	1	6	
Arizona.....	218,833	179,335	16,565	13,911	3,281	1,205	4,536	49,300	49,194	6	6	85	15	
Utah.....	286,840	201,654	20,774	21,561	40,840	4	2,007	92,024	90,039	1,800	20	55	110	
Nevada.....	84,481	62,731	7,495	10,947	972		2,336	33,187	33,052	108		27		
Pacific:														
Washington.....	1,311,938	924,267	188,795	102,129	78,693	1,652	16,402	395,932	393,660	1,572	21	4	675	
Oregon.....	781,699	589,962	82,728	60,650	35,109	374	13,326	288,084	282,952	1,691	14	4,794	155	
California.....	6,430,727	4,816,568	714,214	364,883	346,192	28,198	160,672	3,492,544	3,386,535	11,429	359	86,317	6,904	1,000
Mutual Savings Banks.....	2		2					12,495	12,490			5		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	174,762	127,492	30,678	6,829	6,259		3,504	73,826	73,628	68	15	115		
New Jersey—Dist. No. 2.....	1,663,654	1,189,090	277,737	127,951	35,301	237	33,338	1,049,591	1,043,850	2,189		3,450	102	
Kentucky—Dist. No. 4.....	201,303	171,873	15,286	8,889	4,415		840	50,577	50,323	7	1	196	50	
Pennsylvania—Dist. No. 4.....	2,192,814	1,658,991	238,276	43,065	240,242	704	12,436	617,037	586,076	205	259	25,720	4,777	
West Virginia—Dist. No. 4.....	56,801	36,934	14,008	2,091	2,864		904	24,888	24,487		5	205	191	
Louisiana—Dist. No. 6.....	667,991	403,033	54,345	66,270	136,221	4,838	3,284	129,866	122,263	4,182	54	3,367		
Mississippi—Dist. No. 6.....	171,705	85,137	16,427	21,548	47,738		855	38,409	36,164	2,245				
Tennessee—Dist. No. 6.....	678,453	385,751	83,084	44,564	159,108		5,946	164,385	153,834	5,220	56	858	4,417	
Indiana—Dist. No. 7.....	1,148,595	797,783	136,341	106,766	93,703	73	13,929	350,567	345,869	645	296	6	3,750	
Illinois—Dist. No. 7.....	7,356,858	4,828,351	1,105,467	220,069	1,124,374	16,741	61,856	1,475,037	1,433,998	866	35	40,138		
Michigan—Dist. No. 7.....	2,560,038	1,825,950	359,706	172,205	162,354	2,851	36,972	1,291,469	1,284,595	968	21	4,676	1,209	
Wisconsin—Dist. No. 7.....	1,132,986	730,900	159,827	88,468	125,837	219	27,735	445,004	442,722	410	43	970	859	
Missouri—Dist. No. 10.....	1,024,996	475,402	85,725	28,644	429,792	223	5,210	81,837	81,676	46	20		95	
New Mexico—Dist. No. 10.....	74,167	45,435	6,368	13,859	6,662		1,843	17,448	17,336	100	11	1		
Oklahoma—Dist. No. 10.....	962,212	638,824	76,361	85,442	151,016		10,569	74,310	69,471	1,240	110	6	1,008	2,481
Arizona—Dist. No. 12.....	187,796	155,713	14,278	10,79										

ON MARCH 20, 1945, BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Reserves for contingencies and other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 14)	Demand deposits adjusted (see note 1, page 1)	State
108,966,552	285,124	56,354	635,003	109,943,033	2,484,156	3,084,315	1,112,062	457,659	7,138,192	66,968,747	61,174,745	Total, all States
295,867	375		599	296,841	10,627	9,304	4,740	1,236	25,907	132,321	142,680	New England:
157,999	1,105		140	159,244	5,800	6,579	3,463	708	16,550	88,499	92,723	Maine
104,624			391	105,015	4,771	3,563	2,238	848	11,420	40,520	46,540	New Hampshire
3,740,580	5,450	6,787	19,581	3,772,398	97,323	129,295	46,693	25,412	298,723	2,374,720	2,167,525	Vermont
569,877	900		2,095	573,809	11,995	17,058	3,793	3,444	36,290	310,267	312,676	Massachusetts
1,010,443	2,150	4	3,793	1,016,390	28,691	27,131	11,000	3,980	70,802	547,157	595,274	Rhode Island
29,833,435	179,679	28,990	352,636	30,394,740	726,482	114,369	44,953	114,935	2,321,874	21,198,468	17,412,143	Connecticut
3,287,548	16,740	119	8,169	3,312,576	92,552	77,286	31,265	15,897	217,000	1,515,636	1,642,843	Middle Atlantic:
7,663,669	9,800	3,965	26,880	7,704,314	220,820	422,413	106,799	46,208	796,240	4,590,732	4,351,267	New York
5,466,903	1,750	318	23,391	5,492,362	142,756	114,369	44,953	22,663	324,741	2,888,726	2,868,078	New Jersey
1,743,339			2,904	1,746,243	37,003	35,329	18,102	4,311	94,745	982,225	1,038,483	Pennsylvania
9,364,280	1,025	4,096	47,904	9,417,305	191,845	201,992	61,731	57,592	513,160	5,872,179	5,091,575	East North Central:
3,971,685	1,000	20	10,955	3,983,660	71,255	65,017	24,463	17,541	176,276	1,970,299	1,993,153	Ohio
1,719,029			4,021	1,723,050	38,178	32,745	16,280	8,252	95,455	851,862	855,123	Indiana
1,695,205	24,250	179	7,017	1,726,651	38,041	42,924	14,641	9,228	104,834	925,743	780,947	Illinois
944,841		10	1,094	945,945	18,831	19,459	10,075	4,273	52,638	545,504	534,249	Michigan
2,809,844	27,600	737	7,039	2,845,220	63,701	48,645	32,931	7,946	153,225	1,819,689	1,352,155	Wisconsin
165,328			363	165,691	3,336	2,783	1,560	621	8,300	100,569	102,879	West North Central:
196,845			599	197,444	4,728	3,915	2,209	821	11,673	123,391	134,537	Minnesota
774,380	925	14	1,130	776,449	15,805	13,464	6,680	3,685	39,634	509,523	444,436	Iowa
832,198		4	979	833,181	17,265	15,144	8,077	1,734	42,220	540,373	578,469	Missouri
275,621			1,122	276,743	8,277	17,779	4,365	193	30,614	197,181	206,295	North Dakota
1,126,870	2,000	37	3,243	1,132,150	22,173	28,470	10,475	4,184	65,302	631,597	575,681	South Dakota
842,250	500		3,097	845,847	16,950	22,360	11,178	1,661	52,149	537,028	534,827	Nebraska
1,269,569	850		3,927	1,274,346	34,238	31,637	14,685	6,161	86,721	665,079	636,016	Kansas
570,388	1,000		1,088	572,476	17,277	16,919	7,672	1,882	43,750	290,742	321,781	South Atlantic:
857,497		203	3,635	861,335	13,190	18,335	5,129	4,112	40,766	544,476	477,102	Delaware
353,344		68	838	354,250	6,225	5,500	2,350	1,475	15,550	215,502	252,739	Maryland
1,054,403	600	17	3,270	1,058,290	22,453	23,132	7,560	5,186	58,331	688,507	592,122	District of Columbia
1,152,924			3,359	1,156,283	21,305	23,147	6,445	3,137	54,034	729,018	722,947	Virginia
915,990	7,200	31	2,075	925,296	21,210	24,598	7,973	1,925	55,706	593,131	522,198	West Virginia
1,292,515		30	3,343	1,295,888	25,469	25,491	10,450	3,758	65,168	777,158	628,833	North Carolina
861,799	200	596	2,217	864,812	20,022	18,714	8,506	3,505	50,747	519,011	547,172	South Carolina
243,023		102	221	243,346	5,676	5,581	915	325	12,497	130,456	129,580	Georgia
442,231			432	442,663	8,368	8,303	4,858	1,374	22,903	284,660	293,043	Florida
1,002,288		3,008	3,459	1,008,755	18,730	20,061	8,260	1,688	48,739	655,124	565,490	East South Central:
1,054,414		230	2,144	1,056,788	24,395	21,967	16,337	3,896	66,595	684,122	728,444	Kentucky
4,151,349		571	7,857	4,159,777	91,635	83,848	38,218	11,044	224,745	2,758,018	2,764,395	Tennessee
328,178			304	328,482	6,995	5,563	2,976	523	16,057	211,769	224,605	Alabama
291,349			552	291,901	5,160	3,734	2,092	1,071	12,057	180,796	204,603	Mississippi
131,016			93	131,109	2,789	3,178	2,065	536	8,568	72,311	88,078	West South Central:
774,669		31	1,679	776,379	12,923	15,196	9,865	3,863	41,847	451,821	474,407	Arkansas
161,357		36	14	161,407	2,405	2,494	521	943	6,363	100,835	120,981	Louisiana
268,133			871	269,004	3,700	3,508	1,141	404	8,753	169,528	192,527	Oklahoma
378,864			844	379,708	7,463	6,835	2,886	1,669	18,853	225,240	212,706	Texas
117,668			1,603	119,271	2,070	1,813	1,017	51	4,951	66,061	73,508	Mountain:
1,707,870		83	4,725	1,712,678	25,857	21,069	14,417	7,705	69,048	976,760	974,674	Montana
1,069,783		10	4,426	1,074,219	12,856	15,890	10,758	3,215	42,019	628,824	627,250	Idaho
9,923,271	25	5,121	52,885	9,981,302	182,540	205,512	84,764	30,838	503,654	5,055,615	4,944,986	Wyoming
12,497			8	12,505		1,030	155	25	1,210			Colorado
												New Mexico
												Arizona
												Utah
												Nevada
												Pacific:
												Washington
												Oregon
												California
												Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

248,588	650	4	944	250,186	5,458	1,895	1,528	16,563	126,461	132,041	Connecticut—Dist. No. 2
2,713,245	16,240	119	7,041	2,736,645	73,537	65,400	24,436	10,844	174,217	1,216,572	New Jersey—Dist. No. 2
251,880	200	31	290	252,401	7,440	7,317	3,252	620	18,629	136,833	Kentucky—Dist. No. 4
2,809,851	9,500	34	11,249	2,830,634	68,237	210,923	34,359	28,042	341,561	1,737,394	Pennsylvania—Dist. No. 4
81,689			494	82,183	3,990	4,410	2,249	438	11,087	34,695	West Virginia—Dist. No. 4
797,857		3,008	2,600	803,465	15,048	15,923	7,026	1,641	39,638	531,997	Louisiana—Dist. No. 6
210,114			102	210,433	4,861	4,803	771	295	10,730	110,243	Mississippi—Dist. No. 7
842,838			23	844,536	18,302	14,305	6,107	2,879	41,593	478,471	Tennessee—Dist. No. 6
1,499,162			2,667	1,501,829	30,833	31,067	15,495	3,595	80,990	842,445	Indiana—Dist. No. 7
8,831,851	1,025	3,928	47,273	8,884,121	179,134	190,674	56,039	55,315	481,162	5,574,216	Illinois—Dist. No. 7
3,851,507	1,000	20	10,803	3,863,330	67,463	60,140	22,521	17,162	167,286	1,929,106	Michigan—Dist. No. 7
1,577,990			3,797	1,581,787	34,345	30,051	15,054	7,656	87,106	900,132	Wisconsin—Dist. No. 7
1,106,833	3,000		1,544	1,111,377	17,445	16,767	13,208	3,586	51,006	746,630	Missouri—Dist. No. 10
91,615			9	91,660	1,425	1,480	204	600	3,709	56,130	New Mexico—Dist. No. 10
1,036,522			2,142	1,038,894	23,870	21,582	16,109	3,838	65,399	673,483	Oklahoma—Dist. No. 10
227,301			710	228,011	3,350	2,618	992	404	7,364	147,941	Arizona—Dist. No. 12

ALL MEMBER BANKS—RESERVE POSITION ON MARCH 20, 1945
(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	88,419,025	12,149,569	9,300,709	66,968,747	20,547,527	13,525,013	14,604,842	1,079,829	15.5	16.7
Central reserve city banks.....	30,136,591	5,142,119	1,524,722	23,469,750	1,733,097	4,797,936	4,841,121	43,185	19.0	19.2
Reserve city banks.....	32,919,698	4,171,089	3,609,409	25,139,200	8,277,402	5,524,484	5,836,233	311,749	16.5	17.5
Country banks.....	25,362,736	2,836,361	4,166,578	18,359,797	10,537,028	3,202,593	3,927,488	724,895	11.1	13.6
All member banks, by districts:										
Boston.....	4,618,278	855,568	395,687	3,367,023	1,012,524	630,764	685,223	54,459	14.4	15.6
New York.....	29,020,556	4,887,130	1,591,925	22,541,501	3,774,712	4,561,505	4,692,634	131,129	17.3	17.8
Philadelphia.....	4,345,777	583,596	412,598	3,349,583	1,357,965	669,731	734,334	64,603	14.2	15.6
Cleveland.....	6,321,664	794,008	730,008	4,797,648	2,288,659	1,001,509	1,151,963	150,544	14.1	16.3
Richmond.....	3,962,897	555,516	557,652	2,849,729	975,332	542,832	617,538	74,706	14.2	16.1
Atlanta.....	4,121,262	365,580	698,435	3,057,247	798,673	569,974	648,111	78,137	14.8	16.8
Chicago.....	12,949,819	1,835,477	1,422,939	9,691,403	3,755,576	2,022,860	2,162,362	139,502	15.0	16.1
St. Louis.....	3,386,155	316,196	499,325	2,570,634	682,345	490,659	541,162	50,503	15.1	16.6
Minneapolis.....	2,019,322	285,406	279,521	1,454,395	627,451	283,634	313,741	30,107	13.6	15.1
Kansas City.....	4,248,819	342,351	856,197	3,050,271	498,414	570,527	642,572	72,045	16.1	18.1
Dallas.....	4,110,664	324,294	828,294	2,958,076	373,582	528,350	639,197	110,847	15.9	19.2
San Francisco.....	9,313,812	1,004,447	1,028,128	7,281,237	4,402,294	1,652,668	1,776,005	123,337	14.1	15.2
Central reserve city banks:										
New York.....	24,607,958	4,248,852	1,151,808	19,207,298	1,101,214	3,907,533	3,949,351	41,818	19.2	19.4
Chicago.....	5,528,633	893,267	372,914	4,262,452	631,883	890,403	911,770	1,367	18.2	18.2
Reserve city banks, by districts:										
Boston.....	2,211,770	427,509	140,434	1,643,827	139,960	337,163	349,216	12,053	18.9	19.6
New York.....	545,215	56,455	42,540	446,220	226,929	102,860	106,467	3,607	15.3	15.8
Philadelphia.....	2,529,531	364,597	176,406	1,988,528	1,357,965	407,519	414,229	6,710	18.9	19.2
Cleveland.....	4,102,201	517,067	376,488	3,208,646	1,029,584	703,504	752,558	49,054	16.6	17.8
Richmond.....	1,941,160	330,509	188,157	1,422,494	338,700	304,821	327,369	22,548	17.3	18.6
Atlanta.....	2,019,554	188,725	263,512	1,567,317	311,159	332,133	341,252	9,119	17.7	18.2
Chicago.....	4,154,086	559,188	511,856	3,083,042	1,439,316	702,967	744,443	41,476	15.5	16.5
St. Louis.....	1,933,526	213,634	222,736	1,497,156	248,343	314,332	331,378	17,046	18.0	19.0
Minneapolis.....	1,003,810	192,020	105,599	706,191	127,344	148,879	148,281	-598	17.9	17.8
Kansas City.....	2,595,691	237,882	464,733	1,893,076	265,760	394,561	410,806	16,245	18.3	19.0
Dallas.....	2,067,957	195,531	342,337	1,530,089	237,845	320,288	368,490	48,202	18.1	20.8
San Francisco.....	7,815,197	887,972	774,611	6,152,614	3,748,903	1,455,457	1,541,744	86,287	14.7	15.6
Country banks, by districts:										
Boston.....	2,406,508	428,059	255,253	1,723,196	872,564	293,601	336,007	42,406	11.3	12.9
New York.....	3,867,383	581,823	397,577	2,887,983	2,446,569	551,112	636,816	85,704	10.3	11.9
Philadelphia.....	1,816,246	218,999	236,192	1,361,055	1,194,406	262,212	320,105	57,893	10.3	12.5
Cleveland.....	2,219,463	276,941	353,520	1,589,002	1,259,075	298,005	399,405	101,400	10.5	14.0
Richmond.....	2,021,737	225,007	369,495	1,427,235	636,632	238,011	290,169	52,158	11.5	14.1
Atlanta.....	2,101,708	176,855	434,923	1,489,930	487,514	237,841	306,859	69,018	12.0	15.5
Chicago.....	3,267,100	383,022	538,169	2,345,909	1,684,377	429,490	526,149	96,659	10.7	13.1
St. Louis.....	1,452,629	102,562	276,589	1,073,478	434,002	176,327	209,784	33,457	11.7	13.9
Minneapolis.....	1,015,512	93,386	173,922	748,204	500,107	134,755	165,460	30,705	10.8	13.3
Kansas City.....	1,653,128	104,469	391,464	1,157,195	232,654	175,966	231,766	55,800	12.7	16.7
Dallas.....	2,042,707	128,763	485,957	1,427,987	135,737	208,062	270,707	62,645	13.3	17.3
San Francisco.....	1,498,615	116,475	253,517	1,128,623	653,391	197,211	234,261	37,050	11.1	13.1

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 MARCH 20, 1945
(In thousands of dollars)

	Central reserve city member banks		Reserve city member banks	Country member banks	All member banks	All national member banks	All State member banks
	New York	Chicago					
Pledged assets (and securities loaned)—Total	5,881,687	1,180,920	8,207,941	6,623,841	21,894,389	14,018,788	7,875,601
United States Government obligations, direct and guaranteed pledged to secure liabilities.....	5,659,128	1,168,747	7,932,877	6,346,737	21,107,489	13,534,856	7,572,633
Other assets pledged to secure liabilities.....	7,195		216,176	209,643	433,014	363,386	69,628
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	158,243	4,637	54,253	65,626	282,759	105,598	777,161
Securities loaned.....	57,121	7,536	4,635	1,835	71,127	14,948	56,179
Secured and preferred liabilities—Total	5,257,047	1,125,402	6,305,550	4,609,868	17,297,867	10,521,731	6,776,136
Deposits secured by pledged assets.....	4,543,894	1,125,328	6,156,398	4,461,258	16,286,878	10,398,630	5,888,248
Borrowings secured by pledged assets.....	93,100		70,050	49,176	212,326	123,091	89,235
Other liabilities secured by pledged assets.....	16		21	726	763	10	753
Deposits preferred under provisions of law but not secured by pledge of assets.....	620,037	74	79,081	98,708	797,900		797,900

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 20, 1945, BY FEDERAL RESERVE DISTRICTS

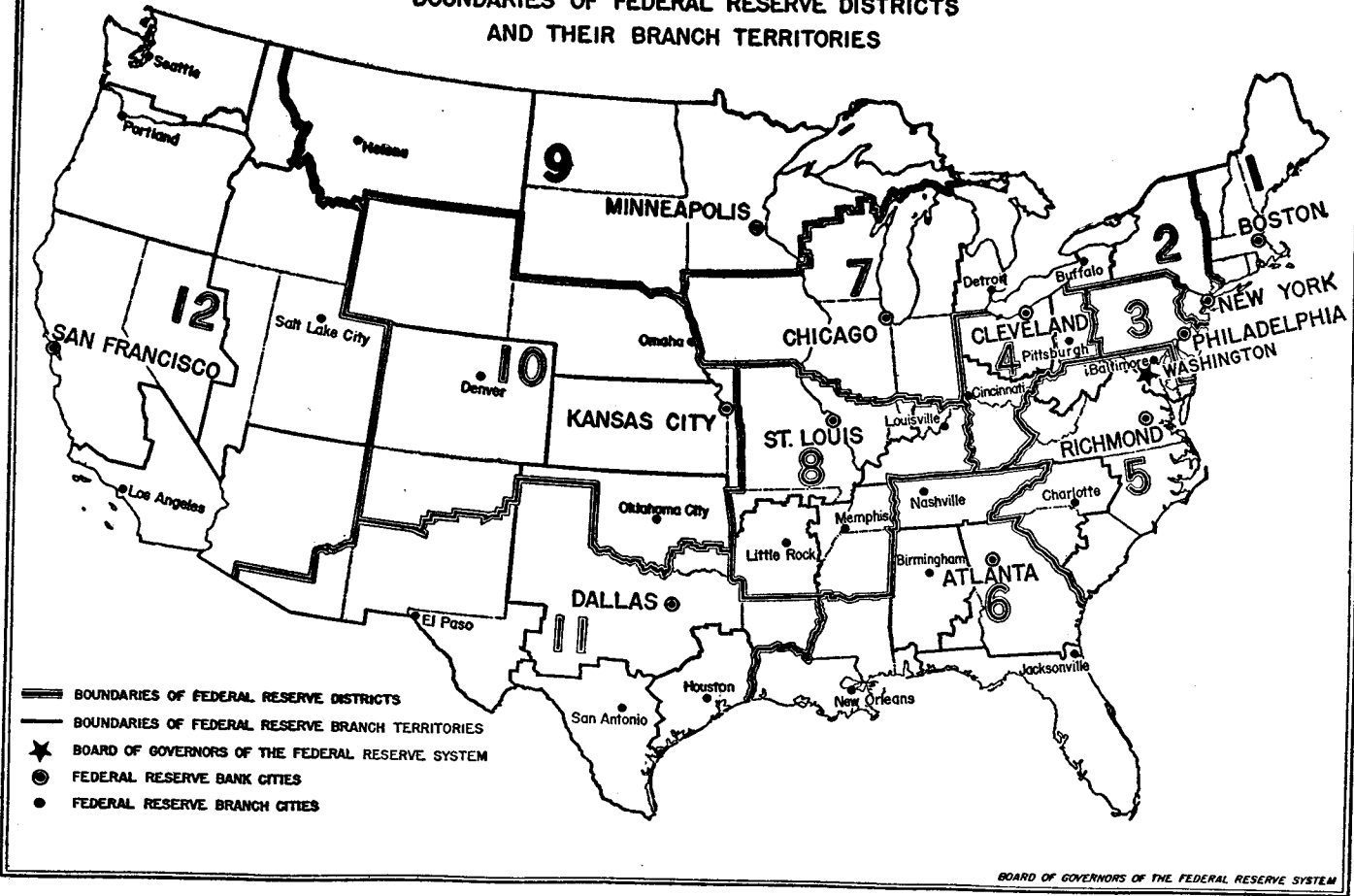
[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments.....	32,557,916	1,198,077	16,962,221	1,566,875	3,290,311	1,358,534	485,272	3,661,114	1,199,496	213,403	515,179	264,929	1,842,505
Loans (including overdrafts).....	6,693,441	218,029	3,819,107	279,200	619,779	273,527	100,241	539,622	249,614	40,054	125,334	77,783	351,151
United States Government direct and guaranteed obligations.....	24,114,173	932,487	12,417,199	1,188,781	2,450,250	1,035,726	338,851	2,784,624	875,235	163,222	342,851	175,046	1,409,901
Obligations of States and political subdivisions.....	864,349	11,433	352,682	24,995	84,166	22,208	40,143	192,262	32,398	6,752	38,499	10,870	47,941
Other bonds, notes, and debentures.....	727,529	30,167	296,726	59,983	107,478	22,950	3,980	139,468	26,878	2,998	6,934	612	29,355
Corporate stocks (including Federal Reserve Bank stock).....	158,424	5,961	76,507	13,916	28,638	4,123	2,057	5,138	15,371	377	1,561	618	4,157
Reserves, cash, and bank balances.....	8,184,851	266,964	3,809,459	377,079	828,829	418,051	193,877	946,068	389,207	72,510	235,558	131,606	515,643
Reserve with Federal Reserve Banks.....	5,113,510	157,441	2,736,732	238,824	499,729	216,510	78,639	525,697	202,071	32,618	97,238	51,831	276,180
Cash in vault.....	417,842	26,020	132,681	26,062	64,204	31,755	11,626	69,084	17,144	4,016	5,729	7,180	22,341
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,369,150	56,311	185,153	67,085	176,231	106,331	88,735	270,299	107,772	32,471	85,992	67,705	125,065
Other balances with banks in United States.....	9,762	362	3,064	1,633	799	257	1,089	120	149	290	55	1,177	55
Balances with banks in foreign countries.....	7,620	89	6,668	5	99	26	4	215	90	2	4	15	403
Cash items in process of collection.....	1,266,967	26,741	745,161	43,470	87,767	62,662	14,616	79,684	62,010	3,254	46,305	4,820	90,477
Due from own foreign branches.....	284		284										
Bank premises owned and furniture and fixtures.....	303,662	16,892	157,502	22,213	31,506	19,259	5,939	21,320	8,457	1,391	3,193	1,629	14,361
Other real estate owned.....	19,856	1,124	6,470	5,203	3,067	371	286	224	2,492	25	4	89	501
Investments and other assets indirectly representing bank premises or other real estate.....	21,372	2,862	6,520	6,478	1,962	2,019		1,157		7	137	27	203
Customers' liability on acceptances.....	16,925	838	14,174	8	236	53	119	204	57		31		1,205
Income accrued but not yet collected.....	65,768	2,124	42,645	3,428	5,310	1,649	937	4,451	1,718	197	562	97	2,650
Other assets.....	42,057	1,426	20,466	3,676	5,231	3,002	1,156	2,510	1,564	125	1,024	260	1,617
Total assets.....	41,212,691	1,490,307	21,019,741	1,984,960	4,166,452	1,802,938	687,586	4,637,048	1,602,991	287,658	755,688	398,637	2,378,685
LIABILITIES													
Demand deposits.....	31,262,620	1,023,960	17,283,706	1,550,784	2,694,361	1,350,704	543,168	2,929,809	1,230,143	188,363	646,404	342,866	1,498,332
Individuals, partnerships, and corporations.....	21,114,919	755,557	11,219,465	1,179,103	2,024,004	836,147	351,100	2,102,164	767,152	135,714	353,344	274,331	1,116,838
United States Government: War loan and Series E bond accounts.....	4,906,084	171,688	3,030,181	262,041	387,326	202,492	61,683	411,657	133,298	13,242	46,379	21,478	164,619
Other.....	41,869	1,295	18,458	1,342	2,376	3,691	2,970	3,649	2,519	220	534	475	4,340
States and political subdivisions.....	1,056,546	42,905	400,559	37,044	83,697	99,381	43,019	161,999	54,066	24,795	39,985	20,839	48,257
Banks in United States.....	3,136,116	31,014	1,805,838	55,318	143,156	188,191	80,666	201,533	264,582	12,338	201,648	22,556	129,276
Banks in foreign countries.....	521,345	799	505,677	18	715	342	1,081	1,115	1	213	280	11,104	
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	485,741	20,702	303,528	15,918	33,087	20,460	3,730	47,726	7,411	2,053	4,301	2,927	23,898
Time deposits.....	6,801,078	346,148	1,953,219	255,767	1,133,541	336,330	103,826	1,467,915	248,077	83,129	66,016	35,518	771,592
Individuals, partnerships, and corporations.....	6,657,336	344,804	1,907,439	247,825	1,088,823	329,488	99,528	1,452,864	245,092	82,135	65,637	34,634	759,067
United States Government.....	19,665	926	8,869	996	185	3,047	3,635	390	1,510	62	13	28	4
Postal savings.....	517	79	10	42	177	35	23	74	18	35	11	7	6
States and political subdivisions.....	99,071	279	21,225	6,864	42,808	2,908	489	13,460	1,447	897	95	844	7,755
Banks in United States.....	16,914	60	8,101	40	1,548	852	151	1,127	10		260	5	4,760
Banks in foreign countries.....	7,575		7,575										
Total deposits.....	38,063,698	1,370,108	19,236,925	1,806,551	3,807,902	1,687,034	646,994	4,397,724	1,478,220	271,492	712,420	378,404	2,269,924
Due to own foreign branches.....	26,280		26,280										
Bills payable, rediscounts, and other liabilities for borrowed money.....	154,735	900	102,660	300	10,000	3,500	600	2,000	31,600		3,175		
Acceptances outstanding.....	19,906	867	16,840	8	128	53	119	501	28		31		1,331
Dividends declared but not yet payable.....	13,320	289	9,831	794	1,296	198	192	259	231	9	40	25	156
Income collected but not yet earned.....	13,382	1,076	5,403	557	1,885	901	450	1,203	457	103	53	24	1,270
Expenses accrued and unpaid.....	109,126	4,784	59,863	5,072	14,895	4,221	1,210	8,030	3,014	112	1,019	359	6,547
Other liabilities.....	50,083	732	37,574	571	4,436	1,388	97	1,446	856	18	51	604	2,310
Total liabilities.....	38,450,530	1,378,756	19,495,376	1,813,853	3,840,542	1,697,295	649,662	4,411,163	1,514,406	271,734	716,789	379,416	2,281,538
CAPITAL ACCOUNTS													
Capital.....	911,797	37,813	481,927	54,845	91,915	36,931	14,172	80,760	40,353	6,807	12,990	8,583	44,701
Surplus.....	1,253,472	42,841	722,146	83,216	179,274	43,883	15,361	79,380	30,222	5,178	13,096	6,739	32,136
Undivided profits.....	408,805	17,029	229,728	24,405	30,557	17,088	6,178	35,486	13,887	3,267	9,078	3,565	18,537
Other capital accounts.....	188,087	13,868	90,564	8,641	24,164	7,741	2,213	30,259	4,123	672	3,735	334	1,773
Total capital accounts.....	2,762,161	111,551	1,524,365	171,107	325,910	105,643	37,924	225,885	88,585	15,924	38,899	19,221	97,147
Total liabilities and capital accounts.....	41,212,691	1,490,307	21,019,741	1,984,960	4,166,452	1,802,938	687,586	4,637,048	1,602,991	287,658	755,688	398,637	2,378,685
Net demand deposits subject to reserve (see page 14).....	23,723,119	769,658	13,323,211	1,178,188	2,023,037	979,219	378,134	2,169,381	927,063	139,396	467,728	248,883	1,119,221
Demand deposits adjusted (see footnote on page 1).....	21,390,239	792,423	11,178,391	1,188,595	2,053,021	893,326	383,233	2,232,205	766,619	159,308	351,325	293,277	1,098,516
Number of banks.....	1,804	46	263	85	219	131	52	437	159	112	112	111	77

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FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM