



MEMBER BANK CALL REPORT

NUMBER 100

CONDITION OF MEMBER BANKS
JUNE 30, 1945

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

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The Member Bank Call Report is published following each official call upon member banks of the Federal Reserve System for statements of their condition. It contains tables showing assets and liabilities and a classification¹ of loans, investments, and deposits for all member banks (national and State) in the country as a whole, by Federal Reserve districts and by 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.

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

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON JUNE 30, 1945, COMPARED WITH
MARCH 20, 1945, AND JUNE 30, 1944

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 30, 1945	March 20, 1945	June 30, 1944	March 20, 1945	June 30, 1944
ASSETS					
Loans and investments	99,426,010	90,523,939	83,586,653	+8,902,071	+15,839,357
Loans (including overdrafts).....	20,587,878	17,219,067	18,083,742	+3,368,811	+2,504,136
United States Government direct obligations.....	73,206,154	67,915,385	59,452,067	+5,323,934	+13,754,087
Obligations guaranteed by United States Government.....	33,165	886,708	886,708	—	-853,543
Obligations of States and political subdivisions.....	3,101,733	2,989,135	2,833,594	+112,598	+268,139
Other bonds, notes, and debentures.....	2,198,416	2,096,970	2,019,836	+101,446	+178,580
Corporate stocks (including Federal Reserve Bank stock).....	298,664	303,382	310,706	-4,718	-12,042
Reserves, cash, and bank balances	25,766,309	25,328,215	23,796,879	+438,094	+1,969,430
Reserve with Federal Reserve Banks.....	14,806,900	14,604,842	12,812,599	+202,058	+1,994,301
Cash in vault.....	1,150,110	1,364,659	1,142,506	-214,549	+7,604
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,448,205	5,734,031	5,758,042	+714,174	+690,163
Other balances with banks in United States.....	37,907	38,240	40,799	-333	-2,892
Balances with banks in foreign countries.....	24,070	16,816	17,637	+7,254	+6,433
Cash items in process of collection.....	3,299,117	3,569,627	4,025,296	-270,510	-726,179
Due from own foreign branches.....	270	1,633	176	-1,363	+94
Bank premises owned and furniture and fixtures.....	800,589	813,413	841,554	-12,824	-40,965
Other real estate owned.....	27,678	36,639	59,239	-8,961	-31,561
Investments and other assets indirectly representing bank premises or other real estate.....	65,525	69,015	74,198	-3,490	-8,673
Customers' liability on acceptances.....	40,964	47,063	51,248	-6,099	-10,284
Income accrued but not yet collected.....	223,445	168,729	195,765	+54,716	+27,680
Other assets.....	84,950	92,579	77,822	-7,629	+7,128
Total assets	126,435,740	117,081,225	108,683,534	+9,354,515	+17,752,206
LIABILITIES					
Demand deposits	96,569,239	88,419,025	84,328,146	+8,150,214	+12,241,093
Individuals, partnerships, and corporations.....	57,416,587	59,409,352	50,756,057	-1,992,765	+6,660,530
United States Government: War loan and Series E bond accounts.....	21,713,593	12,149,569	17,343,991	+9,564,024	+4,369,602
Other.....	253,696	258,986	289,668	-5,290	-35,972
States and political subdivisions.....	3,877,395	4,029,652	3,638,179	-152,257	+239,216
Banks in United States.....	11,063,706	10,250,299	9,903,521	+813,407	+1,160,185
Banks in foreign countries.....	1,105,851	1,015,799	936,663	+90,052	+169,188
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	1,138,411	1,305,368	1,460,067	-166,957	-321,656
Time deposits	21,808,837	20,547,527	16,947,405	+1,261,310	+4,861,432
Individuals, partnerships, and corporations:					
Savings deposits.....	20,190,338				
Certificates of deposit.....	482,917	20,003,833	16,447,652	+1,250,479	+4,806,660
Christmas savings and similar accounts.....	158,651				
Open accounts.....	422,406				
United States Government.....	97,889	97,421	99,596	+468	-1,707
Postal savings.....	3,633	3,728	4,102	-95	-469
States and political subdivisions.....	392,223	377,871	332,927	+14,352	+59,296
Banks in United States.....	44,430	53,549	51,778	-9,119	-7,348
Banks in foreign countries.....	16,350	11,125	11,350	+5,225	+5,000
Total deposits	118,378,076	108,966,552	101,275,551	+9,411,524	+17,102,525
Due to own foreign branches.....	196,233	182,432	209,107	+13,801	-12,874
Bills payable, rediscounts, and other liabilities for borrowed money.....	51,897	285,124	74,785	-233,227	-22,888
Acceptances outstanding.....	48,833	56,354	57,802	-7,521	-8,969
Dividends declared but not yet payable.....	45,761	26,738	42,343	+19,023	+3,418
Income collected but not yet earned.....	39,140	39,710	35,550	-5,703	+3,590
Expenses accrued and unpaid.....	318,729	288,164	231,651	+30,565	+87,078
Other liabilities.....	81,248	97,959	61,150	-16,711	+20,098
Total liabilities	119,159,917	109,943,033	101,987,939	+9,216,884	+17,171,978
CAPITAL ACCOUNTS					
Capital.....	2,535,815	2,484,156	2,441,643	+51,659	+94,172
Surplus.....	3,159,463	3,084,315	2,856,333	+75,148	+303,130
Undivided profits.....	1,106,511	1,112,062	966,848	-5,551	+139,663
Other capital accounts.....	474,034	457,659	430,771	+16,375	+43,263
Total capital accounts	7,275,823	7,138,192	6,695,595	+137,631	+580,228
Total liabilities and capital accounts	126,435,740	117,081,225	108,683,534	+9,354,515	+17,752,206
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	65,110,503	66,968,747	57,203,316	-1,858,244	+7,907,187
Demand deposits adjusted ¹	59,133,276	61,174,745	51,829,007	-2,041,469	+7,304,269
Number of banks.....	6,840	6,823	6,773	+17	-67

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES, JUNE 29, 1940,
TO JUNE 30, 1945**

[Amounts in thousands of dollars]

	1940 June 29	1941 June 30	1942 June 30	1943 June 30	1944 June 30	1944 Dec. 30	1945 June 30
ASSETS							
Loans and investments	34,451,007	40,658,948	46,800,225	67,154,826	83,586,653	91,569,159	99,426,010
Loans (including overdrafts)	13,968,770	16,729,381	16,928,316	14,822,576	18,083,742	18,676,062	20,587,878
United States Government direct obligations	11,600,177	14,238,453	21,412,952	44,492,693	59,452,067	66,783,630	73,206,154
Obligations guaranteed by United States Government	3,121,428	3,839,296	2,685,132	2,487,018	886,708	901,737	33,165
Obligations of States and political subdivisions	2,887,825	2,984,431	2,933,835	2,876,441	2,833,594	2,857,760	3,101,733
Obligations of Government corporations and agencies not guaranteed by United States	414,151	527,591	585,067				
Other bonds, notes, and debentures	2,031,596	1,931,443	1,870,638	2,127,240	2,019,836	2,031,223	2,198,416
Corporate stocks, (including Federal Reserve Bank stock)	427,060	408,353	384,285	348,858	310,706	318,747	298,664
Reserves, cash, and bank balances¹	21,829,396	22,689,623	21,721,022	22,310,022	23,796,879	25,860,038	25,766,309
Reserve with Federal Reserve Banks	13,750,656	12,959,092	12,295,224	12,093,307	12,812,599	14,260,532	14,806,900
Cash in vault	788,691	999,433	1,021,745	1,141,751	1,142,506	1,270,707	1,150,110
Demand balances with banks in United States (except private banks and American branches of foreign banks) ¹	5,644,262	6,188,171	5,684,531	5,530,094	5,758,042	6,315,142	6,448,205
Other balances with banks in United States	107,098	104,487	85,569	48,480	40,799	39,288	37,907
Balances with banks in foreign countries	15,619	9,640	12,425	19,077	17,637	16,824	24,070
Cash items in process of collection	1,523,070	2,428,800	2,621,528	3,477,313	4,025,296	3,957,545	3,299,117
Due from own foreign branches	278	121	275	3,580	176	217	270
Bank premises owned and furniture and fixtures	916,899	913,030	912,669	882,776	841,554	816,540	800,589
Other real estate owned	246,381	208,477	157,897	109,233	59,239	41,073	27,678
Investments and other assets indirectly representing bank premises or other real estate	124,970	110,642	97,206	84,774	74,198	70,364	65,525
Customers' liability on acceptances	79,191	78,719	58,830	53,904	51,248	62,398	40,964
Income accrued but not yet collected	102,441	105,402	109,348	146,019	195,765	206,043	223,445
Other assets	95,783	92,107	88,383	76,077	77,822	79,922	84,950
Total assets	57,846,346	64,857,069	69,945,855	90,821,211	108,683,534	118,705,754	126,435,740
LIABILITIES							
Demand deposits¹	39,659,398	46,016,122	51,168,041	70,150,581	84,328,146	91,599,715	96,569,239
Individuals, partnerships, and corporations	26,396,600	31,428,718	35,646,301	47,862,531	50,756,057	56,270,259	57,416,587
U. S. Government: War loan and Series E bond accounts	710,845	618,637	1,724,343	7,006,232	17,343,991	18,241,712	21,713,593
Other	2,528,793	2,940,374	3,230,227	3,521,860	3,638,179	3,743,572	3,877,395
States and political subdivisions	8,852,375	9,609,657	9,110,454	9,648,488	9,903,521	10,880,788	11,063,706
Banks in United States ¹	695,744	681,010	746,180	831,950	936,663	944,952	1,105,851
Banks in foreign countries	475,041	737,726	710,536	1,049,530	1,460,067	1,251,244	1,138,411
Certified and officers' checks, cash letters of credit and travelers' checks, etc.							
Time deposits	12,069,722	12,495,387	12,236,412	13,865,508	16,947,405	19,316,831	21,808,837
Individuals, partnerships, and corporations:							
Savings deposits	9,985,323	10,353,663	10,357,105				20,190,338
Certificates of deposit	670,881	648,517	566,472	13,382,304	16,447,652	18,806,720	482,917
Christmas savings and similar accounts	113,242	133,419	129,771				158,651
Open accounts	689,535	762,409	619,738				422,406
United States Government	32,755	36,650	34,465	64,965	99,596	101,121	97,889
Postal savings	25,856	18,115	14,568	5,875	4,102	3,841	3,633
States and political subdivisions	410,049	397,422	400,020	341,234	332,927	347,212	392,223
Banks in United States	134,427	138,090	108,782	66,324	51,778	47,087	44,430
Banks in foreign countries	7,654	7,102	5,491	4,806	11,350	10,850	16,350
Total deposits¹	51,729,120	58,511,509	63,404,453	84,016,089	101,275,551	110,916,546	118,378,076
Due to own foreign branches	177,419	175,129	195,812	174,769	209,107	183,943	196,233
Bills payable, rediscounts, and other liabilities for borrowed money	3,423	2,887	6,007	18,183	74,785	111,255	51,897
Acceptances outstanding	94,195	93,660	68,323	60,940	57,802	72,289	48,833
Dividends declared but not yet payable	36,278	37,152	40,257	40,296	42,343	45,579	45,761
Income collected but not yet earned	61,103	79,695	62,325	39,271	35,550	36,728	39,140
Expenses accrued and unpaid	82,137	92,428	121,830	155,457	231,651	263,348	318,729
Other liabilities	54,919	64,937	56,281	64,209	61,150	108,290	81,248
Total liabilities	52,238,594	59,057,397	63,955,288	84,569,214	101,987,939	111,737,978	119,159,917
CAPITAL ACCOUNTS							
Capital	2,357,293	2,358,948	2,379,211	2,376,610	2,441,643	2,469,041	2,535,815
Surplus	2,207,308	2,318,745	2,446,176	2,578,324	2,856,333	3,047,594	3,159,463
Undivided profits	711,285	768,296	805,612	896,824	966,848	1,008,503	1,106,511
Reserve for contingencies	289,600	308,685	318,221	400,239	430,771	442,638	474,034
Other capital accounts	42,266	44,998	41,347				
Total capital accounts	5,607,752	5,799,672	5,990,567	6,251,997	6,695,595	6,967,776	7,275,823
Total liabilities and capital accounts	57,846,346	64,857,069	69,945,855	90,821,211	108,683,534	118,705,754	126,435,740
MEMORANDA							
Par or face value of capital	2,360,314	2,361,495	2,381,083	2,377,812	2,442,563	2,469,723	2,536,232
Capital notes and debentures	40,556	40,008	37,841	33,950	31,342	29,273	28,285
First preferred stock	259,739	237,349	202,721	189,218	165,735	143,240	127,908
Second preferred stock	19,384	17,862	17,171	15,522	10,536	9,077	7,772
Common stock	2,040,635	2,066,276	2,123,350	2,139,122	2,234,950	2,288,133	2,372,267
Retirable value of capital: First preferred stock	352,596	329,829	290,921	275,677	251,596	227,897	210,067
Second preferred stock	25,435	23,692	23,046	21,217	16,147	14,425	12,972
Net demand deposits subject to reserve (see page 18)	32,513,823	37,411,078	42,867,697	54,140,078	57,203,316	63,087,686	65,110,503
Demand deposits adjusted (see footnote on page 1)	27,877,364	32,678,018	36,965,536	48,956,608	51,829,007	57,307,530	59,133,276
Reciprocal bank balances ¹			599,771	478,470			
Number of banks	6,398	6,556	6,647	6,703	6,773	6,814	6,840

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

ALL MEMBERS BANKS—ASSETS AND LIABILITIES ON JUNE 30, 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	25,756,332	5,729,677	36,572,285	31,367,716	99,426,010	63,176,933	36,249,077
Loans (including overdrafts)	7,069,166	1,249,609	7,154,873	5,114,230	20,587,878	12,368,774	8,219,104
United States Government direct obligations	17,489,867	4,130,152	27,513,123	24,073,012	73,206,154	47,025,779	26,180,375
Obligations guaranteed by United States Government	1,648		10,091	21,426	33,165	25,156	8,009
Obligations of States and political subdivisions	566,645	154,153	1,100,253	1,280,682	3,101,733	2,196,194	905,539
Other bonds, notes, and debentures	535,147	181,674	680,055	801,540	2,198,416	1,419,774	778,642
Corporate stocks (including Federal Reserve Bank stock)	93,859	14,089	113,890	76,826	298,664	141,256	157,408
Reserves, cash, and bank balances	4,762,164	1,336,608	10,128,317	9,539,220	25,766,309	17,544,045	8,222,264
Reserve with Federal Reserve Banks	3,879,411	928,815	5,881,965	4,116,709	14,806,900	9,609,383	5,197,517
Cash in vault	89,319	32,594	395,729	632,468	1,150,110	800,785	349,325
Demand balances with banks in United States (except private banks and American branches of foreign banks)	60,232	178,412	2,013,129	4,196,432	6,448,205	4,906,578	1,541,627
Other balances with banks in United States	3,600	1,525	16,019	16,763	37,907	28,490	9,417
Balances with banks in foreign countries	13,760	1,184	7,303	1,823	24,070	14,896	9,174
Cash items in process of collection	715,842	194,078	1,814,172	575,025	3,299,117	2,183,913	1,115,204
Due from own foreign branches	270				270		270
Bank premises owned and furniture and fixtures	175,923	16,419	273,069	335,178	800,589	501,722	298,867
Other real estate owned	5,353		10,577	11,748	27,678	12,946	14,732
Investments and other assets indirectly representing bank premises or other real estate	4,347	210	47,580	13,388	65,525	45,937	19,588
Customers' liability on acceptances	24,257	1,470	13,200	2,037	40,964	27,167	13,797
Income accrued but not yet collected	71,954	16,994	93,491	41,006	223,445	134,849	88,596
Other assets	11,935	2,301	41,538	29,176	84,950	47,409	37,541
Total assets	30,812,535	7,103,679	47,180,057	41,339,469	126,435,740	81,491,008	44,944,732
LIABILITIES							
Demand deposits	27,238,082	6,038,454	35,751,126	27,541,577	96,569,239	61,910,798	34,658,441
Individuals, partnerships, and corporations	14,788,735	3,123,646	20,558,944	18,945,262	57,416,587	37,031,288	20,385,299
United States Government: War loan and Series E bond accounts	7,581,951	1,493,689	7,563,359	5,074,594	21,713,593	12,848,024	8,865,569
Other	36,494	4,946	91,442	120,814	253,696	211,538	42,158
States and political subdivisions	228,955	193,411	1,515,615	1,939,414	3,877,395	2,844,670	1,032,725
Banks in United States	3,271,380	1,174,382	5,510,415	1,107,529	11,063,706	7,668,009	3,395,697
Banks in foreign countries	989,157	18,964	89,799	7,931	1,105,851	544,899	560,952
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	341,410	29,416	421,552	346,033	1,138,411	762,370	376,041
Time deposits	1,125,415	663,355	8,763,851	11,256,216	21,808,837	14,623,029	7,185,808
Individuals, partnerships, and corporations:							
Savings deposits	793,089	627,474	8,338,239	10,431,536	20,190,338	13,631,451	6,558,887
Certificates of deposit	7,208	31,863	58,329	385,517	482,917	360,701	122,216
Christmas savings and similar accounts	9,783	1,350	36,373	111,145	158,651	100,174	58,477
Open accounts	272,076	2,018	95,568	52,744	422,406	116,444	305,962
United States Government	8,384		37,948	51,557	97,889	78,379	19,510
Postal savings			791	2,842	3,633	3,115	518
States and political subdivisions	19,004	650	165,580	206,989	392,223	294,841	97,382
Banks in United States	1,021		29,523	13,886	44,430	33,874	10,556
Banks in foreign countries	14,850		1,500		16,350	4,050	12,300
Total deposits	28,363,497	6,701,809	44,514,977	38,797,793	118,378,076	76,533,827	41,844,249
Due to own foreign branches	188,958		7,275		196,233	167,903	28,330
Bills payable, rediscounts, and other liabilities for borrowed money	40,000		3,000	8,897	51,897	5,209	46,688
Acceptances outstanding	28,715	1,529	16,483	2,106	48,833	31,752	17,081
Dividends declared but not yet payable	20,960	1,234	15,008	8,559	45,761	29,852	15,909
Income collected but not yet earned	6,269	1,819	18,950	12,102	39,140	26,476	12,664
Expenses accrued and unpaid	109,818	28,436	124,583	55,892	318,729	194,518	124,211
Other liabilities	31,513	6,424	29,554	13,757	81,248	40,270	40,978
Total liabilities	28,789,730	6,741,251	44,729,830	38,899,106	119,159,917	77,029,807	42,130,110
CAPITAL ACCOUNTS							
Capital	588,140	131,500	859,581	956,594	2,535,815	1,619,684	916,131
Surplus	1,017,825	146,350	1,062,650	932,638	3,159,463	1,871,908	1,287,555
Undivided profits	323,057	39,500	335,773	408,181	1,106,511	691,557	414,954
Other capital accounts	93,783	45,078	192,223	142,950	474,034	278,052	195,982
Total capital accounts	2,022,805	362,428	2,450,227	2,440,363	7,275,823	4,461,201	2,814,622
Total liabilities and capital accounts	30,812,535	7,103,679	47,180,057	41,339,469	126,435,740	81,491,008	44,944,732
MEMORANDA							
Par or face value of capital	588,140	131,500	859,581	957,011	2,536,232	1,619,911	916,321
Capital notes and debentures	200		15,456	12,629	28,285		28,285
First preferred stock	7,710		55,500	64,698	127,908	75,184	52,724
Second preferred stock			500	7,272	7,772	4,360	3,412
Common stock	580,230	131,500	788,125	872,412	2,372,267	1,540,367	831,900
Retirable value of capital: First preferred stock	19,274		82,014	108,779	210,067	112,907	97,160
Second preferred stock			500	12,472	12,972	5,608	7,364
Net demand deposits subject to reserve (see page 18)	18,880,057	4,172,538	24,360,866	17,697,042	65,110,503	41,972,717	23,137,786
Demand deposits adjusted (see footnote on page 1)	14,643,258	3,152,395	20,681,939	20,655,684	59,133,276	38,454,415	20,678,861
Number of banks	37	12	360	6,431	6,840	5,015	1,825

¹ See second paragraph on Table of Contents page.

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1945,
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	99,426,010	5,448,510	32,578,950	5,456,938	7,830,377	4,207,138	4,020,929
Loans (including overdrafts)	20,587,878	1,031,570	8,174,221	890,297	1,407,435	753,990	748,599
United States Government direct obligations	73,206,154	4,225,733	22,827,533	4,127,521	5,893,017	3,287,977	2,953,511
Obligations guaranteed by United States Government	33,165	922	5,617	1,664	2,781	401	2,249
Obligations of States and political subdivisions	3,101,733	74,356	770,251	138,376	231,417	83,141	259,965
Other bonds, notes, and debentures	2,198,416	100,765	683,072	277,853	256,611	72,762	48,181
Corporate stocks (including Federal Reserve Bank stock)	298,664	15,164	118,256	21,227	39,116	8,867	8,424
Reserves, cash, and bank balances	25,766,309	1,233,330	6,215,870	1,309,166	2,044,430	1,418,085	1,474,956
Reserve with Federal Reserve Banks	14,806,900	693,740	4,689,057	760,480	1,134,760	662,990	673,693
Cash in vault	1,150,110	91,394	191,681	77,079	126,188	86,287	74,688
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,448,205	286,428	441,094	306,883	532,206	494,780	557,012
Other balances with banks in United States	37,907	1,438	5,286	2,103	3,160	1,522	3,343
Balances with banks in foreign countries	24,070	1,217	14,982	419	3,373	194	398
Cash items in process of collection	3,299,117	159,113	873,770	162,202	247,743	172,312	165,822
Due from own foreign branches	270		270				
Bank premises owned and furniture and fixtures	800,589	53,313	259,140	64,046	81,422	47,418	44,964
Other real estate owned	27,678	2,351	8,352	6,446	2,398	1,172	1,317
Investments and other assets indirectly representing bank premises or other real estate	65,525	3,364	8,959	5,983	3,008	2,956	2,781
Customers' liability on acceptances	40,964	6,263	24,565	1,541	150	677	2,010
Income accrued but not yet collected	223,445	11,630	87,345	10,591	15,490	6,796	8,831
Other assets	84,950	3,423	19,808	10,718	8,270	7,312	4,730
Total assets	126,435,740	6,762,184	39,203,259	6,865,429	9,985,545	5,691,754	5,560,518
LIABILITIES							
Demand deposits	96,569,239	5,197,698	32,247,967	4,852,252	6,823,866	4,336,916	4,415,375
Individuals, partnerships, and corporations	57,416,587	3,006,457	17,854,063	3,088,400	4,444,188	2,595,675	2,560,811
U. S. Government: War loan and Series E bond accounts	21,713,593	1,587,629	8,844,057	1,168,583	1,482,309	971,648	682,808
Other	253,696	11,455	52,150	5,877	11,114	25,817	21,618
States and political subdivisions	3,877,395	172,155	703,450	140,702	233,481	227,896	327,024
Banks in United States	11,063,706	337,094	3,378,514	400,114	581,839	470,185	779,850
Banks in foreign countries	1,105,851	19,232	990,778	9,112	3,683	1,937	8,864
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	1,138,411	63,676	424,955	39,464	67,252	43,758	34,400
Time deposits	21,808,837	1,068,848	3,953,447	1,452,280	2,414,990	1,036,422	864,270
Individuals, partnerships, and corporations:							
Saving deposits	20,190,338	1,042,251	3,520,917	1,294,014	2,220,871	970,229	796,513
Certificates of deposit	482,917	5,783	20,364	52,845	45,012	13,370	24,056
Christmas savings and similar accounts	158,651	9,639	49,052	23,843	15,399	10,640	3,208
Open accounts	422,406	4,340	290,734	30,836	37,051	12,437	3,408
United States Government	97,889	4,981	16,953	5,209	459	13,654	18,319
Postal savings	3,633	302	15	239	658	129	215
States and political subdivisions	392,223	1,094	36,760	44,986	87,652	10,359	12,654
Banks in United States	44,430	458	3,802	308	7,888	5,604	5,897
Banks in foreign countries	16,350		14,850				
Total deposits	118,378,076	6,266,546	36,201,414	6,304,532	9,238,856	5,373,338	5,279,645
Due to own foreign branches	196,233	7,275	188,958				
Bills payable, rediscounts, and other liabilities for borrowed money	51,897	1,880	41,757	200	2,095	615	1,400
Acceptances outstanding	48,833	7,098	29,043	2,215	151	677	2,826
Dividends declared but not yet payable	45,761	4,050	22,381	3,030	2,638	1,444	1,969
Income collected but not yet earned	39,140	2,813	10,057	1,870	2,643	1,900	2,192
Expenses accrued and unpaid	318,729	21,227	123,450	13,966	27,992	11,016	10,803
Other liabilities	81,248	4,009	34,132	1,382	5,556	5,394	602
Total liabilities	119,159,917	6,314,898	36,651,192	6,327,195	9,279,931	5,394,384	5,299,437
CAPITAL ACCOUNTS							
Capital	2,535,815	152,350	807,493	180,344	221,836	106,094	102,257
Surplus	3,159,463	191,874	1,212,714	248,696	352,998	122,525	103,907
Undivided profits	1,106,511	69,032	402,484	84,333	78,290	48,509	37,507
Other capital accounts	474,034	34,030	129,376	24,861	52,490	20,242	17,410
Total capital accounts	7,275,823	447,286	2,552,067	538,234	705,614	297,370	261,081
Total liabilities and capital accounts	126,435,740	6,762,184	39,203,259	6,865,429	9,985,545	5,691,754	5,560,518
MEMORANDA							
Par or face value of capital	2,536,232	152,350	807,794	180,344	221,836	106,094	102,257
Capital notes and debentures	28,285		10,421		12,485	400	392
First preferred stock	127,908	2,790	39,868	9,599	7,717	3,860	8,269
Second preferred stock	7,772	505	4,683	1,155	95	35	50
Common stock	2,372,267	149,055	752,822	169,590	201,539	101,799	93,546
Retirable value of capital: First preferred stock	210,067	3,749	86,367	17,299	11,005	3,985	9,286
Second preferred stock	12,972	1,380	8,395	1,758	95	35	50
Net demand deposits subject to reserve (see page 18)	65,110,503	3,164,742	22,089,076	3,214,970	4,561,608	2,698,176	3,009,733
Demand deposits adjusted (see footnote on page 1)	59,133,276	3,083,175	18,108,698	3,106,364	4,497,178	2,695,017	2,756,413
Number of banks	6,840	342	818	648	713	468	318

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 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	14,849,935	3,450,222	2,371,673	3,720,390	3,444,413	12,046,535
Loans (including overdrafts).....	2,548,278	734,922	396,518	665,499	921,048	2,315,501
United States Government direct obligations.....	11,367,709	2,475,435	1,860,801	2,822,814	2,383,391	8,980,712
Obligations guaranteed by United States Government.....	3,555	2,793	842	1,465	3,295	7,581
Obligations of States and political subdivisions.....	496,076	147,072	58,545	166,539	112,633	563,362
Other bonds, notes, and debentures.....	407,335	66,669	51,262	55,434	17,503	160,969
Corporate stocks (including Federal Reserve Bank stock).....	26,982	23,331	3,705	8,639	6,543	18,410
Reserves, cash, and bank balances	3,901,932	1,108,933	727,698	1,685,081	1,698,416	2,948,412
Reserve with Federal Reserve Banks.....	2,232,524	543,240	333,602	699,739	666,242	1,716,833
Cash in vault.....	183,439	45,541	28,326	49,429	60,644	135,414
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,045,564	380,241	273,823	762,219	830,916	537,039
Other balances with banks in United States.....	4,224	225	638	7,225	2,074	6,669
Balances with banks in foreign countries.....	2,175	140	659	24	706	2,783
Cash items in process of collection.....	434,006	139,546	90,650	166,445	137,834	549,674
Due from own foreign branches.....						
Bank premises owned and furniture and fixtures.....	71,965	23,804	13,908	22,781	37,819	80,009
Other real estate owned.....	327	3,337	35	330	642	971
Investments and other assets indirectly representing bank premises or other real estate.....	3,004	149	4,339	2,129	3,469	25,384
Customers' liability on acceptances.....	1,880	467	126	146	170	2,969
Income accrued but not yet collected.....	32,943	5,476	5,857	5,361	2,566	30,559
Other assets.....	10,188	3,422	842	2,778	2,145	11,114
Total assets	18,872,174	4,595,810	3,124,478	5,438,996	5,189,640	15,145,953
LIABILITIES						
Demand deposits	13,889,131	3,613,094	2,281,776	4,639,174	4,529,274	9,742,716
Individuals, partnerships, and corporations.....	8,242,535	2,050,985	1,241,491	2,653,726	2,906,973	6,771,283
United States Government: War loan and Series E bond accounts.....	3,034,112	611,292	477,439	594,058	631,431	1,628,227
Other.....	23,356	11,384	5,185	17,580	21,895	46,265
States and political subdivisions.....	724,627	162,227	174,111	294,049	195,335	522,338
Banks in United States.....	1,722,172	741,421	354,340	1,042,606	727,128	528,443
Banks in foreign countries.....	24,386	2,255	2,198	723	7,351	35,332
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	117,943	33,530	27,012	36,432	39,161	210,828
Time deposits	4,016,086	729,730	671,582	531,789	404,681	4,664,712
Individuals, partnerships, and corporations:						
Savings deposits.....	3,807,696	643,298	591,153	472,717	349,642	4,481,037
Certificates of deposit.....	113,803	55,638	69,196	42,135	13,959	26,756
Christmas savings and similar accounts.....	20,736	4,867	1,707	1,831	1,003	16,726
Open accounts.....	7,243	1,748	4,777	4,150	4,613	21,069
United States Government.....	4,942	6,729	380	3,463	5,449	17,351
Postal savings.....	464	330	215	217	416	433
States and political subdivisions.....	55,538	16,787	3,293	1,553	28,567	92,980
Banks in United States.....	5,664	333	861	5,723	1,032	6,860
Banks in foreign countries.....						1,500
Total deposits	17,905,217	4,342,824	2,953,358	5,170,963	4,933,955	14,407,428
Due to own foreign branches.....						
Bills payable, rediscounts, and other liabilities for borrowed money.....		3,600		125	225	
Acceptances outstanding.....	1,952	468	126	146	170	3,961
Dividends declared but not yet payable.....	3,502	1,976	512	939	1,170	2,150
Income collected but not yet earned.....	5,785	1,366	2,028	950	410	7,126
Expenses accrued and unpaid.....	46,528	8,366	6,599	6,836	7,254	34,692
Other liabilities.....	8,743	1,375	279	344	787	18,645
Total liabilities	17,971,727	4,359,975	2,962,902	5,180,303	4,943,971	14,474,002
CAPITAL ACCOUNTS						
Capital.....	334,690	98,523	60,872	93,800	98,913	278,643
Surplus.....	346,178	84,700	62,703	90,650	93,921	248,597
Undivided profits.....	124,927	41,641	25,366	54,844	39,906	99,672
Other capital accounts.....	94,652	10,971	19,399	12,635	12,929	45,039
Total capital accounts	900,447	235,835	161,576	258,693	245,669	671,951
Total liabilities and capital accounts	18,872,174	4,595,810	3,124,478	5,438,996	5,189,640	15,145,953
MEMORANDA						
Par or face value of capital.....	334,748	98,581	60,872	93,800	98,913	278,643
Capital notes and debentures.....	2,568	1,497	134	10	101	277
First preferred stock.....	20,978	3,829	1,645	1,226	2,192	25,935
Second preferred stock.....	421	553	102	161		12
Common stock.....	310,781	92,702	58,991	92,403	96,620	252,419
Retirable value of capital: First preferred stock.....	21,114	3,901	1,645	1,226	2,676	47,814
Second preferred stock.....	421	563	102	161		12
Net demand deposits subject to reserve (see page 18).....	9,376,522	2,482,015	1,439,980	3,116,454	2,929,093	7,028,234
Demand deposits adjusted (see footnote on page 1).....	8,651,099	2,107,196	1,351,964	2,817,762	3,003,635	6,954,775
Number of banks.....	978	481	468	749	586	271

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

[In thousands of dollars]

	All member banks on selected call dates						
	1940 June 29	1941 June 30	1942 June 30	1943 June 30	1944 June 30	1944 Dec. 30	1945 June 30
Loans	13,968,770	16,729,381	16,928,316	14,822,576	18,083,742	18,676,062	20,587,878
Commercial and industrial loans, including open-market paper	5,987,866	7,807,430	8,382,635	6,554,116	7,022,990	7,530,983	7,095,443
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	736,117	737,818	725,589	269,798	424,693	629,977	481,031
Other agricultural loans				584,081	597,864	567,698	644,313
Loans to brokers and dealers in securities	446,903	574,951	554,047	1,119,938	2,200,119	2,248,714	3,089,270
Other loans for purchasing or carrying securities	667,675	634,684	562,415	602,974	2,129,738	2,108,273	3,407,101
Real-estate loans: On farm land	295,649	304,527	292,063	260,427	257,730	243,247	262,044
On residential property	1,978,317	2,253,812	2,441,386	2,435,463	2,373,117	2,389,735	2,414,885
On other properties	794,599	806,832	767,490	655,095	576,624	575,513	571,534
Loans to banks	41,877	44,392	28,873	30,866	60,787	58,751	55,147
Consumer loans to individuals:							
Retail automobile instalment paper				131,222	121,894	126,068	136,225
Other retail and repair-modernization instalment loans	3,019,767	3,564,935	3,173,818	190,328	141,377	159,777	174,145
Personal instalment cash loans				231,458	220,404	224,694	251,688
Single-payment loans to individuals				987,172	983,785	994,743	1,126,041
All other loans (including overdrafts)				769,638	972,620	817,869	879,011
United States Government direct obligations	11,600,177	14,238,453	21,412,952	44,492,693	59,452,067	66,783,630	73,206,154
Treasury bills	796,981	1,126,997	1,508,974	6,278,379	4,465,940	3,747,838	2,632,874
Treasury certificates of indebtedness			1,872,130	9,417,977	14,228,404	13,981,536	15,583,929
Treasury notes	2,542,666	2,630,705	3,546,373	5,251,448	10,639,918	14,126,875	14,723,058
United States savings bonds				161,018	373,598	435,407	677,215
Other bonds maturing in 5 years or less	682,227	1,380,038	1,651,464	5,039,400	5,095,756	5,308,973	6,380,452
Other bonds maturing in 5 to 10 years	3,202,398	3,537,901	4,947,976	9,933,996	17,813,415	22,466,622	26,637,954
Other bonds maturing in 10 to 20 years	3,775,894	5,057,355	6,621,102	7,155,982	5,357,846	5,117,870	4,544,660
Bonds maturing after 20 years	600,011	505,457	1,121,071	1,254,493	1,477,190	1,578,489	2,026,012

	By class of bank, June 30, 1945						
	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All State member banks
	New York	Chicago					
Loans	7,069,166	1,249,609	7,154,873	5,114,230	20,587,878	12,368,774	8,219,104
Commercial and industrial loans, including open-market paper	2,380,419	670,464	2,883,047	1,161,513	7,095,443	4,498,731	2,596,712
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	53,089	11,939	171,326	244,677	481,031	423,242	57,789
Other agricultural loans	198	995	132,749	510,371	644,313	517,449	126,864
Loans to brokers and dealers in securities	2,527,851	158,986	370,759	31,674	3,089,270	1,330,040	1,759,230
Other loans for purchasing or carrying securities	1,538,846	299,272	1,147,401	421,582	3,407,101	1,872,333	1,534,768
Real-estate loans: On farm land	3	606	50,803	210,632	262,044	183,043	79,001
On residential property	37,908	15,463	1,098,089	1,263,425	2,414,885	1,562,049	852,836
On other properties	38,291	7,252	229,058	296,933	571,534	331,518	240,016
Loans to banks	41,504		9,385	4,258	55,147	23,367	31,780
Consumer loans to individuals:							
Retail automobile instalment paper	887	3,189	70,920	61,229	136,225	106,723	29,502
Other retail and repair-modernization instalment loans	20,035	11,650	85,298	57,162	174,145	132,095	42,050
Personal instalment cash loans	24,114	5,333	92,452	129,789	251,688	171,712	79,976
Single-payment loans to individuals	224,824	30,213	507,913	363,091	1,126,041	529,870	596,171
All other loans (including overdrafts)	181,197	34,247	305,673	357,894	879,011	686,602	192,409
United States Government direct obligations	17,489,867	4,130,152	27,513,123	24,073,012	73,206,154	47,025,779	26,180,375
Treasury bills	424,244	126,671	1,320,100	761,859	2,632,874	1,701,729	931,145
Treasury certificates of indebtedness	3,538,051	1,253,241	6,598,451	4,194,186	15,583,929	10,000,448	5,583,481
Treasury notes	3,607,143	814,004	5,688,674	4,613,237	14,723,058	9,832,952	4,890,106
United States savings bonds	1,365	2,700	44,582	628,568	677,215	499,978	177,237
Other bonds maturing in 5 years or less	1,729,422	434,184	2,307,630	1,909,216	6,380,452	4,011,222	2,369,230
Other bonds maturing in 5 to 10 years	7,136,614	944,424	8,996,827	9,560,089	26,637,954	16,662,410	9,975,544
Other bonds maturing in 10 to 20 years	852,058	393,250	1,813,769	1,485,583	4,544,660	2,942,806	1,601,854
Bonds maturing after 20 years	200,970	161,678	743,090	920,274	2,026,012	1,374,234	651,778

¹ See second paragraph on Table of Contents page.

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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, June 30, 1945					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans	20,587,878	1,031,570	8,174,221	890,297	1,407,435	753,990	748,599
Commercial and industrial loans, including open-market paper.....	7,095,443	478,315	2,663,020	287,229	439,606	215,000	287,354
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation.....	481,031	17,178	53,507	562	2,120	14,216	45,333
Other agricultural loans.....	644,313	9,515	24,308	11,174	18,801	21,670	26,145
Loans to brokers and dealers in securities.....	3,089,270	75,053	2,545,868	51,577	114,076	17,189	18,764
Other loans for purchasing or carrying securities.....	3,407,101	73,949	1,674,306	87,330	257,446	138,063	138,398
Real-estate loans: On farm land.....	262,044	5,406	12,833	16,460	34,638	19,736	9,976
On residential property.....	2,414,885	115,224	361,861	155,104	278,060	115,249	40,825
On other properties.....	571,534	54,688	115,389	57,659	52,548	43,698	24,051
Loans to banks.....	55,147	1,336	42,330	428	111	2,740	2,322
Consumer loans to individuals:							
Retail automobile instalment paper.....	136,225	4,409	5,779	4,797	8,506	5,684	7,714
Other retail and repair-modernization instalment loans.....	174,145	10,131	39,881	10,731	13,654	4,301	6,364
Personal instalment cash loans.....	251,688	16,757	58,232	21,729	22,413	16,431	12,521
Single-payment loans to individuals.....	1,126,041	114,108	317,831	135,191	82,270	85,665	51,916
All other loans (including overdrafts).....	879,011	55,501	259,076	50,326	83,186	54,348	76,916
United States Government direct obligations	73,206,154	4,225,733	22,827,533	4,127,521	5,893,017	3,287,977	2,953,511
Treasury bills.....	2,632,874	274,428	526,446	209,566	194,687	172,523	76,094
Treasury certificates of indebtedness.....	15,583,929	911,793	4,309,464	584,400	1,171,437	653,765	671,614
Treasury notes.....	14,723,058	804,376	4,498,236	754,752	1,102,588	617,892	603,215
United States savings bonds.....	677,215	34,322	86,204	73,371	77,105	43,190	27,369
Other bonds maturing in 5 years or less.....	6,380,452	277,585	2,127,556	232,082	532,022	314,953	282,478
Other bonds maturing in 5 to 10 years.....	26,637,954	1,373,295	9,598,975	1,749,633	2,126,372	1,273,064	1,113,643
Other bonds maturing in 10 to 20 years.....	4,544,660	371,022	1,193,206	319,027	447,976	150,991	129,633
Bonds maturing after 20 years.....	2,026,012	178,912	487,446	204,690	240,825	61,599	49,465

	By Federal Reserve districts, June 30, 1945—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans	2,548,278	734,922	396,518	665,499	921,048	2,315,501
Commercial and industrial loans, including open-market paper.....	1,060,714	258,017	135,694	230,694	306,165	733,635
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation.....	20,791	44,754	3,446	33,953	199,392	45,779
Other agricultural loans.....	71,140	35,208	53,780	140,405	96,091	136,076
Loans to brokers and dealers in securities.....	177,647	11,156	6,493	6,883	6,270	58,294
Other loans for purchasing or carrying securities.....	468,197	106,939	39,672	58,925	147,726	216,150
Real-estate loans: On farm land.....	50,108	16,809	11,096	20,389	11,912	52,681
On residential property.....	367,781	105,403	62,819	50,930	26,489	735,140
On other properties.....	63,566	23,785	8,234	14,941	18,764	94,211
Loans to banks.....	38	2,751	3	69	397	2,622
Consumer loans to individuals:						
Retail automobile instalment paper.....	16,354	5,422	5,948	7,926	10,765	52,921
Other retail and repair-modernization instalment loans.....	35,692	6,104	12,049	5,158	6,219	23,861
Personal instalment cash loans.....	25,809	8,989	6,630	7,483	11,701	42,993
Single-payment loans to individuals.....	110,922	68,893	12,836	44,352	32,648	69,409
All other loans (including overdrafts).....	79,519	40,692	37,818	43,391	46,509	51,729
United States Government direct obligations	11,367,709	2,475,435	1,860,801	2,822,814	2,383,391	8,980,712
Treasury bills.....	301,921	100,058	54,784	171,650	112,867	437,850
Treasury certificates of indebtedness.....	2,763,126	487,763	351,073	669,711	635,832	2,373,951
Treasury notes.....	2,271,041	550,876	382,494	716,430	530,228	1,890,930
United States savings bonds.....	135,818	43,295	62,974	49,131	19,295	25,141
Other bonds maturing in 5 years or less.....	1,087,783	204,649	190,639	233,809	197,924	698,967
Other bonds maturing in 5 to 10 years.....	3,691,700	876,230	659,689	803,868	751,882	2,619,603
Other bonds maturing in 10 to 20 years.....	776,599	165,146	93,478	129,613	95,786	672,183
Bonds maturing after 20 years.....	339,721	47,418	65,670	48,602	39,577	262,087

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, June 30, 1945					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans	7,154,873	587,839	136,195	452,577	964,291	325,499	421,198
Commercial and industrial loans, including open-market paper.....	2,883,047	334,780	62,073	199,933	363,150	97,380	182,920
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation.....	171,326	17,040	43	31	951	532	12,216
Other agricultural loans.....	132,749	16	57		36	144	2,596
Loans to brokers and dealers in securities.....	370,759	72,194	8,819	46,447	113,079	13,872	13,781
Other loans for purchasing or carrying securities.....	1,147,401	33,511	23,725	56,334	218,719	95,526	97,488
Real-estate loans: On farm land.....	50,803		112	101	1,847	355	1,358
On residential property.....	1,098,089	12,519	15,781	7,885	114,725	35,193	11,004
On other properties.....	229,058	19,124	10,268	12,109	22,587	20,121	11,759
Loans to banks.....	9,385	555		253		1,864	1,770
Consumer loans to individuals:							
Retail automobile instalment paper.....	70,920	719	383	1,068	2,866	1,557	3,839
Other retail and repair-modernization instalment loans.....	85,298	6,693	989	6,488	7,748	1,965	3,817
Personal instalment cash loans.....	92,452	2,977	1,980	6,186	10,334	5,281	5,546
Single-payment loans to individuals.....	507,913	65,805	7,555	108,439	54,317	41,966	32,726
All other loans (including overdrafts).....	305,673	21,906	4,410	7,303	53,932	9,743	40,378
United States Government direct obligations	27,513,123	1,780,870	552,398	1,965,789	3,511,003	1,630,280	1,395,330
Treasury bills.....	1,320,100	186,567	4,206	98,844	128,778	105,932	41,141
Treasury certificates of indebtedness.....	6,598,451	496,658	88,522	338,364	781,848	304,358	332,788
Treasury notes.....	5,688,674	289,756	156,080	410,293	699,062	312,312	282,356
United States savings bonds.....	44,582	737		2,117	2,219	4,346	2,117
Other bonds maturing in 5 years or less.....	2,307,630	119,115	28,929	88,399	339,471	165,129	151,221
Other bonds maturing in 5 to 10 years.....	8,996,827	440,009	241,994	812,186	1,124,233	655,636	507,528
Other bonds maturing in 10 to 20 years.....	1,813,769	180,511	12,323	151,922	291,228	56,790	58,479
Bonds maturing after 20 years.....	743,090	67,517	19,332	63,664	144,164	25,777	19,700

	By Federal Reserve districts, June 30, 1945—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans	698,652	467,902	198,546	408,409	512,295	1,981,470
Commercial and industrial loans, including open-market paper.....	277,492	204,589	99,931	188,475	231,972	640,352
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation.....	2,367	30,392	325	13,247	57,388	36,794
Other agricultural loans.....	2,316	3,691	1,884	31,894	11,101	79,014
Loans to brokers and dealers in securities.....	16,821	10,157	6,326	6,794	4,779	57,690
Other loans for purchasing or carrying securities.....	136,469	76,963	29,058	50,586	123,671	205,351
Real-estate loans: On farm land.....	3,359	1,105	38	5,026	2,977	34,525
On residential property.....	147,090	41,806	15,520	27,900	11,196	657,470
On other properties.....	21,345	13,562	742	9,800	12,885	74,756
Loans to banks.....		1,929			392	2,622
Consumer loans to individuals:						
Retail automobile instalment paper.....	5,294	2,215	1,806	3,049	3,860	44,264
Other retail and repair-modernization instalment loans.....	16,012	4,827	9,020	3,600	4,777	19,362
Personal instalment cash loans.....	9,529	4,880	2,480	3,424	5,013	34,822
Single-payment loans to individuals.....	40,748	47,673	2,741	33,285	14,662	57,996
All other loans (including overdrafts).....	19,810	24,113	28,675	31,329	27,622	36,452
United States Government direct obligations	3,895,822	1,286,389	812,796	1,765,518	1,340,984	7,575,944
Treasury bills.....	118,864	62,504	27,816	115,551	53,627	376,270
Treasury certificates of indebtedness.....	977,909	252,168	163,776	400,500	365,350	2,096,230
Treasury notes.....	750,522	306,138	156,658	442,287	265,592	1,617,618
United States savings bonds.....	13,388	3,287	1,855	6,431	3,981	3,092
Other bonds maturing in 5 years or less.....	372,014	106,140	79,655	156,013	125,517	576,027
Other bonds maturing in 5 to 10 years.....	1,383,434	437,710	268,376	529,189	451,829	2,144,703
Other bonds maturing in 10 to 20 years.....	204,347	100,993	64,662	88,570	52,458	551,486
Bonds maturing after 20 years.....	75,344	17,449	49,998	26,977	22,650	210,518

¹ See second paragraph on Table of Contents page.

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

[In thousands of dollars]

	Total all country banks	By Federal Reserve districts, June 30, 1945					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans	5,114,230	443,731	968,860	437,720	443,144	428,491	327,401
Commercial and industrial loans, including open-market paper.....	1,161,513	143,535	220,528	87,296	76,456	117,620	104,434
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation.....	244,677	138	375	531	1,169	13,684	33,117
Other agricultural loans.....	510,371	9,499	24,053	11,174	18,765	21,526	23,549
Loans to brokers and dealers in securities.....	31,674	2,859	9,198	5,130	997	3,317	4,983
Other loans for purchasing or carrying securities.....	421,582	40,438	111,735	30,996	38,727	42,537	40,910
Real-estate loans: On farm land.....	210,632	5,406	12,718	16,359	32,791	19,381	8,618
On residential property.....	1,263,425	102,705	308,172	147,219	163,335	80,056	29,821
On other properties.....	296,933	35,564	66,830	45,550	29,961	23,577	12,292
Loans to banks.....	4,258	781	826	175	111	876	552
Consumer loans to individuals:							
Retail automobile instalment paper.....	61,229	3,690	4,509	3,729	5,640	4,127	3,875
Other retail and repair-modernization instalment loans.....	57,162	3,438	18,857	4,243	5,906	2,336	2,547
Personal instalment cash loans.....	129,789	13,780	32,138	15,543	12,079	11,150	6,975
Single-payment loans to individuals.....	363,091	48,303	85,452	26,752	27,953	43,699	19,190
All other loans (including overdrafts).....	357,894	33,595	73,469	43,023	29,254	44,605	36,538
United States Government direct obligations	24,073,012	2,444,863	4,785,268	2,161,732	2,382,014	1,657,697	1,558,181
Treasury bills.....	761,859	87,861	97,996	110,722	65,909	66,591	34,953
Treasury certificates of indebtedness.....	4,194,186	415,135	682,891	246,036	389,589	349,407	338,826
Treasury notes.....	4,613,237	514,620	735,013	344,459	403,526	305,580	320,859
United States savings bonds.....	628,568	33,585	83,827	71,254	74,886	38,844	25,252
Other bonds maturing in 5 years or less.....	1,909,216	158,470	369,205	143,683	192,556	149,824	131,257
Other bonds maturing in 5 to 10 years.....	9,560,089	933,286	2,220,367	937,447	1,002,139	617,428	606,115
Other bonds maturing in 10 to 20 years.....	1,485,583	190,511	328,825	167,105	156,748	94,201	71,154
Bonds maturing after 20 years.....	920,274	111,395	267,144	141,026	96,661	35,822	29,765

	By Federal Reserve districts, June 30, 1945—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans	600,017	267,020	197,972	257,090	408,753	334,031
Commercial and industrial loans, including open-market paper.....	112,758	53,428	35,763	42,219	74,193	93,283
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation.....	6,485	14,362	3,121	20,706	142,004	8,985
Other agricultural loans.....	67,829	31,517	51,896	108,511	84,990	57,062
Loans to brokers and dealers in securities.....	1,840	999	167	89	1,491	604
Other loans for purchasing or carrying securities.....	32,456	29,976	10,614	8,339	24,055	10,799
Real-estate loans: On farm land.....	46,143	15,704	11,058	15,363	8,935	18,156
On residential property.....	205,228	63,597	47,299	23,030	15,293	77,670
On other properties.....	34,969	10,223	7,492	5,141	5,879	19,455
Loans to banks.....	38	822	3	69	5	.....
Consumer loans to individuals:						
Retail automobile instalment paper.....	7,871	3,207	4,142	4,877	6,905	8,657
Other retail and repair-modernization instalment loans.....	8,030	1,277	3,029	1,558	1,442	4,499
Personal instalment cash loans.....	10,947	4,109	4,150	4,059	6,688	8,171
Single-payment loans to individuals.....	39,961	21,220	10,095	11,067	17,986	11,413
All other loans (including overdrafts).....	25,462	16,579	9,143	12,062	18,887	15,277
United States Government direct obligations	3,341,735	1,189,046	1,048,005	1,057,296	1,042,407	1,404,768
Treasury bills.....	56,386	37,554	26,968	56,099	59,240	61,580
Treasury certificates of indebtedness.....	531,976	235,595	187,297	269,211	270,502	277,721
Treasury notes.....	706,515	244,738	225,836	274,143	264,636	273,312
United States savings bonds.....	119,730	40,008	61,119	42,700	15,314	22,049
Other bonds maturing in 5 years or less.....	281,585	98,509	110,984	77,796	72,407	122,940
Other bonds maturing in 5 to 10 years.....	1,363,842	438,520	391,313	274,679	300,053	474,900
Other bonds maturing in 10 to 20 years.....	179,002	64,153	28,816	41,043	43,328	120,697
Bonds maturing after 20 years.....	102,699	29,969	15,672	21,625	16,927	51,569

¹ See second paragraph on Table of Contents page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 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 overdrafts)	U. S. Govt. direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks	6,840	99,426,010	20,587,878	73,206,154	33,165	3,101,733	2,198,416	298,664	25,766,309	14,806,900	1,150,110
Reserve bank cities¹	180	48,846,397	12,208,006	34,163,081	9,971	1,246,262	1,054,988	164,089	10,578,349	7,443,898	292,176
1. Boston	11	2,409,176	587,839	1,780,870	.....	20,473	13,682	6,312	528,997	346,705	32,458
2. New York ²	43	25,891,539	7,098,088	17,590,244	1,648	571,701	535,551	94,307	4,797,666	3,904,924	91,478
3. Philadelphia	25	2,583,889	452,577	1,965,789	139	48,443	105,921	11,020	630,779	409,947	21,028
4. Cleveland	4	1,681,388	434,241	1,215,273	.....	4,753	24,717	2,404	361,518	222,941	16,998
5. Richmond	6	335,312	65,419	253,678	.....	6,522	9,144	549	97,585	58,446	3,269
6. Atlanta	3	403,004	97,695	278,697	1	18,880	6,974	757	159,269	80,611	2,176
7. Chicago ²	52	6,660,344	1,388,462	4,877,563	1,647	178,673	198,902	15,097	1,627,908	1,065,996	50,474
8. St. Louis	8	1,037,135	245,480	720,607	339	32,572	19,755	18,382	271,311	159,963	9,106
9. Minneapolis	4	654,436	136,191	490,210	.....	9,399	17,718	918	193,526	105,894	4,319
10. Kansas City	10	732,292	157,854	519,008	496	40,646	10,500	3,788	335,719	150,180	5,906
11. Dallas	7	622,547	269,584	342,889	3	6,849	1,881	1,341	261,892	120,417	3,635
12. San Francisco	7	5,835,335	1,274,576	4,128,253	5,698	307,351	110,243	9,214	1,312,179	817,874	54,329
Reserve branch cities¹	136	14,348,874	2,463,838	11,129,659	1,073	448,725	255,969	49,610	4,017,491	2,383,344	151,464
2. Buffalo	5	580,133	107,273	452,021	.....	8,129	9,694	3,016	135,606	85,436	6,750
4. Cincinnati	10	758,809	201,011	520,698	169	20,492	14,704	1,735	213,912	119,759	10,120
4. Pittsburgh	12	1,645,454	211,682	1,302,278	.....	21,989	82,965	26,540	410,888	280,403	13,769
5. Baltimore	10	796,377	11,156	677,716	.....	1,271	5,695	1,539	190,188	120,040	8,905
5. Charlotte	3	170,231	40,537	125,788	.....	2,494	1,177	235	64,810	30,140	1,041
6. Birmingham	3	255,422	41,987	192,627	154	17,717	2,394	543	73,271	43,335	2,460
6. Jacksonville	4	246,077	59,026	168,665	.....	12,770	5,196	420	101,836	49,322	3,815
6. Nashville	4	307,711	74,229	193,870	192	30,919	6,525	1,976	82,225	46,955	3,857
6. New Orleans	6	490,717	92,396	361,182	.....	32,657	3,774	708	168,597	103,227	5,819
7. Detroit	6	2,140,450	316,557	1,752,557	14	16,749	51,686	2,887	507,856	332,333	24,653
8. Little Rock	4	107,873	17,946	80,404	.....	6,839	2,567	117	44,001	23,756	894
8. Louisville	6	413,919	100,253	296,825	.....	9,082	7,041	718	128,691	72,680	4,054
8. Memphis	3	318,044	104,223	188,553	.....	20,133	4,570	565	107,176	63,678	3,369
9. Helena	2	42,589	2,822	39,267	.....	242	215	43	11,895	6,366	116
10. Denver	7	376,076	59,965	301,416	.....	5,148	9,066	481	141,288	71,311	4,242
10. Oklahoma City	5	237,300	43,445	175,334	.....	16,333	1,819	369	93,301	45,406	1,468
10. Omaha	6	311,680	51,495	227,647	55	24,528	7,564	391	108,926	60,163	2,209
11. El Paso	2	78,051	27,376	48,770	.....	1,809	.....	96	31,352	13,782	1,254
11. Houston	11	633,166	93,395	519,649	.....	13,574	5,548	1,000	271,257	131,252	6,149
11. San Antonio	7	235,205	30,661	198,224	179	4,041	1,801	299	88,667	46,516	2,930
12. Los Angeles	6	2,216,969	372,643	1,785,211	71	43,597	11,446	4,001	519,821	332,690	15,835
12. Portland	3	825,432	100,855	629,957	11	80,123	13,748	738	195,409	116,776	11,068
12. Salt Lake City	6	173,797	26,357	139,244	228	7,453	247	268	64,232	35,394	1,499
12. Seattle	5	987,392	177,548	751,756	.....	50,636	6,927	925	262,286	152,624	15,188
Other reserve cities¹	93	4,863,023	801,804	3,840,402	695	126,064	85,919	8,139	1,631,249	862,949	74,002
4. Columbus	3	336,760	82,435	230,077	.....	19,585	3,972	691	105,575	57,489	5,697
4. Toledo	4	287,279	34,922	242,677	.....	5,312	3,981	387	76,241	44,706	5,423
5. Washington	16	702,692	109,387	573,098	15	1,410	17,349	1,433	254,938	147,249	15,275
6. Savannah	4	267,784	55,865	200,289	20	7,617	3,625	368	86,192	48,699	3,840
7. Cedar Rapids	1	58,284	6,437	34,420	.....	17,010	3,224	93	18,947	10,606	930
7. Des Moines	3	198,311	40,374	145,409	304	8,950	3,025	249	65,120	30,172	2,709
7. Dubuque	2	29,084	1,624	25,925	.....	980	522	33	7,264	3,636	559
7. Grand Rapids	3	121,847	13,888	95,325	60	6,951	5,452	171	37,850	19,264	2,576
7. Indianapolis	4	451,275	66,641	353,401	.....	19,858	10,692	683	155,474	80,257	8,807
7. Milwaukee	6	729,780	93,136	613,418	.....	7,260	15,028	938	185,120	115,152	6,756
7. Peoria	3	82,873	6,463	81,618	278	1,939	2,375	200	28,161	15,599	1,469
7. Sioux City	4	62,184	14,679	46,338	.....	908	173	86	28,451	12,625	699
9. St. Paul	3	351,563	59,533	283,319	.....	2,051	6,030	630	103,841	46,835	2,044
10. Kansas City, Kansas	2	42,974	9,863	30,844	.....	988	1,221	54	15,051	7,873	336
10. Lincoln	3	104,791	9,210	94,358	4	692	381	150	34,991	18,355	1,112
10. Pueblo	1	14,998	4,07	14,475	.....	42	10	64	25,204	4,355	623
10. St. Joseph	4	53,847	7,573	43,793	.....	811	1,587	83	23,423	10,409	767
10. Topeka	4	50,616	6,342	41,203	11	2,775	202	83	26,099	10,630	769
10. Tulsa	4	221,339	39,423	174,528	3	5,212	1,806	367	87,051	42,477	2,366
10. Wichita	4	171,127	22,832	142,912	.....	1,781	3,404	198	64,873	33,878	2,167
11. Fort Worth	3	236,659	77,228	154,548	.....	3,780	786	317	109,330	52,255	3,128
11. Galveston	4	52,030	5,882	43,888	.....	883	1,284	93	27,677	11,726	971
11. Waco	3	42,386	8,169	33,016	.....	997	146	58	17,770	8,485	1,192
12. Ogden	2	76,515	16,105	56,221	.....	2,157	1,937	95	18,598	12,379	1,794
12. Spokane	3	106,025	13,386	85,302	.....	6,115	607	615	28,008	17,338	1,993
Country banks, by districts	6,431	31,367,716	5,114,230	24,073,012	21,426	1,280,682	801,540	76,826	9,539,220	4,116,709	632,468
1. Boston	331	3,039,334	443,731	2,444,863	922	53,883	87,083	8,852	704,333	347,035	58,936
2. New York	770	6,107,278	968,860	4,785,268	3,969	190,421	137,827	20,933	1,282,598	698,697	93,453
3. Philadelphia	623	2,873,049	437,720	2,161,732	1,525	89,933	171,932	10,207	678,387	350,533	56,051
4. Cleveland	680	3,120,687	443,144	2,382,014	2,612	159,286	126,272	7,359	876,296	409,462	74,181
5. Richmond	433	2,202,526	428,491	1,657,697	386	71,444	39,397	5,111	810,564	307,115	57,797
6. Atlanta	294	2,050,214	327,401	1,558,181	1,882	139,405	19,693	3,652	803,566	301,514	52,721
7. Chicago	894	4,305,503	600,017	3,341,735	1,252	236,798	119,156	6,545	1,239,781	546,384	83,807
8. St. Louis	460	1,573,251	267,020	1,189,046	2,454	78,446	32,736	3,549	557,754	223,163	31,118
9. Minneapolis	459	1,323,085	197,972	1,048,005	842	46,853	27,299	2,114	418,436	174,507	21,847
10. Kansas City	699	1,403,350	257,090	1,057,296	896	67,583	17,874	2,611	729,155	244,702	27,464
11. Dallas	549	1,544,369	408,753	1,042,407	3,113	80,700	6,057	3,339	890,471	281,809	41,385
12. San Francisco	239	1,825,070	334,031	1,404,768	1,573	65,930	16,214	2,554	547,879	231,758	33,708

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

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

and bank balances												Federal Reserve district numbers, and reserve cities
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets in-directly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets		
6,448,205	37,907	24,070	3,299,117	800,589	27,678	65,525	40,964	223,445	85,220	126,435,740	All member banks	
1,001,239	12,222	18,867	1,809,947	306,899	13,005	33,517	36,333	133,887	35,093	59,983,480	Reserve bank cities¹	
60,867	964	921	87,082	17,839	1,179	369	5,462	5,988	1,292	2,970,302	1. Boston	
65,098	3,600	13,768	718,798	176,779	5,360	4,347	24,257	72,337	12,342	30,984,627	2. New York ²	
73,330	1,639	414	124,421	19,957	2,279	3,784	1,522	8,081	7,875	3,258,166	3. Philadelphia	
49,208	60	165	72,146	7,956		250	85	4,210	867	2,056,274	4. Cleveland	
12,121			23,749	2,550		761		978	537	437,767	5. Richmond	
37,596			38,886	4,266				705	705	568,661	6. Atlanta	
274,582	1,525	1,192	234,139	19,891	7	648	1,800	19,229	3,146	8,332,973	7. Chicago ²	
44,850	50	136	60,206	4,150	3,040			2,403	1,579	1,319,950	8. St. Louis	
35,884	110	333	46,986	428		3,820	66	1,990	214	854,480	9. Minneapolis	
103,699	1,060	11	74,863	2,732	169	334		1,281	566	1,073,093	10. Kansas City	
99,849	336	27	37,628	8,691	19			157	224	893,530	11. Dallas	
144,155	2,878	1,900	291,043	41,660	645	19,204	2,809	16,079	5,746	7,233,657	12. San Francisco	
781,246	4,050	3,013	694,374	108,230	2,455	14,802	2,443	39,428	16,759	18,550,482	Reserve branch cities¹	
17,926	310	945	24,239	9,619	43	868	61	1,810	2,023	730,163	2. Buffalo	
42,351	253	43	41,386	10,208	437		11	1,994	1,512	986,883	4. Cincinnati	
57,291		86	59,339	20,031	1,407	1,590	8	5,251	3,051	2,087,680	4. Pittsburgh	
33,552	48	110	27,533	6,498	32		322	2,215	909	996,541	5. Baltimore	
19,321	5		14,303	883			82	513	273	236,792	5. Charlotte	
16,709			10,767	2,151	150			930	1,124	333,048	6. Birmingham	
30,109	50		18,540	2,902	94			484	154	351,547	6. Jacksonville	
25,671			5,742	2,511	73			997	256	393,786	6. Nashville	
26,633	363	11	32,544	5,748	176	1,998	1,517	1,506	532	670,791	6. New Orleans	
81,243	94	712	68,821	4,776		97		6,176	1,326	2,660,681	7. Detroit	
13,626			5,725	662				103	156	152,795	8. Little Rock	
25,461			26,496	1,759				1,246	143	545,758	8. Louisville	
22,988	33	4	17,104	3,403				482	468	429,580	8. Memphis	
4,083			1,330	276				134		54,894	9. Helena	
39,758	855	13	25,109	886				892	707	519,849	10. Denver	
30,820	25		15,582	860		1,555	114	336	31	333,497	10. Oklahoma City	
22,725			23,829	2,586				925	177	424,294	10. Omaha	
13,096		330	2,890	260				88	67	109,818	11. El Paso	
97,934	286	13	35,623	7,142		3,024	158	1,205	267	916,219	11. Houston	
26,022	411	20	12,768	3,784	9			381	51	328,097	11. San Antonio	
54,062	5	269	116,960	10,078		4,719	50	5,422	1,638	2,758,697	12. Los Angeles	
25,811	200	35	41,519	5,770	3		7	3,508	1,653	1,031,782	12. Portland	
15,191	188		11,960	7,719		951		1	170	239,870	12. Salt Lake City	
38,863	924	422	54,265	4,078	31		93	2,829	71	1,257,420	12. Seattle	
469,288	4,872	347	219,771	50,282	470	3,818	151	9,124	4,192	6,562,309	Other reserve cities¹	
21,775		26	20,590	5,346			31	297	63	448,072	4. Columbus	
19,871		36	6,205	1,688	1	85		857		366,192	4. Toledo	
60,933	38	84	31,359	13,549	90	1,550		927	914	974,660	5. Washington	
13,947	75	4	19,627	3,968	20		28	700	240	358,932	6. Savannah	
3,076			4,335	928						78,159	7. Cedar Rapids	
24,120			8,119	410		1,498		414	61	265,814	7. Des Moines	
2,109	10		950	14		50		5	9	36,426	7. Dubuque	
11,793			3,716	1,492			10		104	161,303	7. Grand Rapids	
44,238		38	22,134	2,701			2	1,218	177	610,847	7. Indianapolis	
27,716	795	21	34,680	4,605		37		1,502	1,813	922,857	7. Milwaukee	
9,180	487		1,426	1,875				241	60	123,210	7. Peoria	
11,464			3,663	371			15	116	20	91,157	7. Sioux City	
32,631		131	22,200	2,637		500	27	918	26	459,512	9. St. Paul	
5,501			1,341	502				3	118	58,648	10. Kansas City, Kansas	
11,105			4,419	531			18	223	11	140,565	10. Lincoln	
17,823	2,250		1,353	109	59					40,370	10. Pueblo	
10,557	40		1,650	627		89		100	38	77,617	10. St. Joseph	
13,876			824	627		9		186	152	77,689	10. Topeka	
37,468	800		3,940	3,284			14	633	70	312,391	10. Tulsa	
25,559	200		3,069	860				541	85	237,486	10. Wichita	
37,902	167		15,878	2,155	300			242	58	348,744	11. Fort Worth	
11,338			3,642	1,012					24	80,728	11. Galveston	
6,338	10		1,745	150					24	60,330	11. Waco	
3,337			1,088	790				11	24	95,938	12. Ogden	
5,631		28	3,018	558			6	24	41	134,662	12. Spokane	
4,196,432	16,763	1,823	575,025	335,178	11,748	13,388	2,037	41,006	29,176	41,339,469	Country banks, by districts	
225,561	474	296	72,031	35,474	1,172	2,995	801	5,642	2,131	3,791,882	1. Boston	
358,070	1,376	269	130,733	72,742	2,949	3,744	247	13,198	5,713	7,488,469	2. New York	
233,553	464	5	37,781	44,089	4,167	2,199	19	2,510	2,843	3,607,263	3. Philadelphia	
341,710	2,847	19	48,077	36,193	553	1,083	15	2,881	2,736	4,040,444	4. Cleveland	
368,853	1,431		75,368	23,938	1,006	645	273	2,163	4,879	3,045,994	5. Richmond	
406,347	2,855	383	39,716	23,418	541	783	452	3,060	1,719	2,883,753	6. Atlanta	
556,043	1,313	211	52,023	34,902	320	674	53	4,042	3,472	5,588,747	7. Chicago	
273,316	142		30,015	13,830	297	149	128	1,242	1,076	2,147,727	8. St. Louis	
201,225	528	195	20,134	10,567	35	142	33	2,815	602	1,755,592	9. Minneapolis	
443,328	1,995		11,666	9,684	102	142		275	789	2,143,497	10. Kansas City	
538,437	864	316	27,660	14,625	314	445	12	493	1,445	2,452,171	11. Dallas	
249,989	2,474	129	29,821	15,716	292	510	4	2,685	1,771	2,393,927	12. San Francisco	

For footnotes see page 10.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1925, 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 and Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
									Savings	Other				
All member banks	96,569,239	57,416,587	21,967,289	3,877,395	11,063,706	1,105,851	1,138,411	21,808,837	20,190,338	1,063,974	101,522	392,223	44,430	16,350
Reserve bank cities¹	49,791,412	27,369,314	12,861,966	1,008,261	6,880,480	1,072,766	598,625	6,056,822	5,449,966	429,639	29,444	124,038	7,385	16,350
1. Boston	2,598,163	1,349,855	890,701	62,979	2,600,945	18,476	15,207	149,977	147,774	1,403	800			
2. New York ²	27,357,868	14,866,544	7,653,948	230,655	3,273,150	989,157	344,417	1,168,799	833,900	290,052	8,435	20,335	1,227	14,850
3. Philadelphia	2,837,036	1,648,818	738,638	38,990	388,133	9,112	13,345	180,859	143,870	28,685	483	7,692	129	
4. Cleveland	1,422,848	904,050	350,312	39,230	116,449	2,542	10,265	523,695	510,743	6,564	2	6,258	128	
5. Richmond	356,317	263,613	88,354	16,603	83,603	81	4,063	58,768	46,988	6,406	4,525	843	6	
6. Atlanta	487,611	222,816	79,075	45,983	132,588	37	7,112	51,842	49,739	1,799	181	15	108	
7. Chicago ²	6,792,296	3,698,771	1,651,238	199,731	1,180,803	19,613	42,140	1,093,900	1,030,078	38,455	57	24,500		
8. St. Louis	1,107,072	548,233	252,765	17,153	281,898	2,254	4,079	136,259	129,173	3,714	3,372			
9. Minneapolis	730,638	321,981	165,825	33,972	193,476	1,651	13,733	79,815	75,747	4,028	39	1		
10. Kansas City	780,447	361,291	114,797	33,497	455,797	409	4,656	57,237	53,240	3,893	49		55	
11. Dallas	970,548	339,450	154,854	24,201	255,786	370	5,887	59,864	55,751	2,411	130	1,547	25	
12. San Francisco	4,350,568	2,943,202	721,462	265,267	257,852	29,064	133,721	2,496,617	2,372,963	42,229	11,371	62,847	5,707	1,500
Reserve branch cities¹	13,984,143	8,293,565	2,787,863	575,604	2,167,222	23,123	136,766	3,514,218	3,370,690	63,245	9,382	56,070	14,831	
2. Buffalo	482,216	333,255	90,418	23,766	28,145	874	5,758	201,512	198,458	1,749	734		571	
4. Cincinnati	759,265	412,673	209,566	15,016	116,572	254	5,184	164,761	157,715	4,984	90	1,100	872	
4. Pittsburgh	1,598,453	1,045,194	259,993	18,895	266,219	856	7,296	221,126	181,566	25,732	68	9,242	4,518	
5. Baltimore	830,943	390,763	296,020	35,898	103,990	485	2,887	119,007	110,755	3,632	693	565	3,362	
5. Charlotte	215,153	72,077	52,662	7,428	82,384		602	10,727	9,696	619	1		411	
6. Birmingham	270,037	160,010	43,936	28,517	36,477		1,097	43,538	43,452	81			5	
6. Jacksonville	290,034	144,343	24,936	19,638	99,316		97	43,009	40,392	2,005	71	31	510	
6. Nashville	322,588	122,596	84,504	23,066	90,859		1,563	52,741	49,793	2,658	281		9	
6. New Orleans	541,883	279,148	82,025	41,393	129,663	6,859	2,795	95,130	88,703	695	1,709	4,023	100	
7. Detroit	1,821,520	1,200,754	379,344	68,992	147,442	4,363	20,625	728,969	723,257	4,658	375	184	495	
8. Little Rock	130,564	63,606	15,820	10,474	40,207		457	16,703	15,972	160	566		5	
8. Louisville	467,498	190,149	104,661	7,200	151,607		13,881	50,029	47,049	1,815	635	500	30	
9. Helena	344,632	161,842	44,021	22,704	114,204		1,861	62,189	61,507	682				
9. Helena	49,441	12,391	16,065	10,117	10,675		193	3,529	3,376	103	50			
10. Denver	401,136	249,200	64,199	10,446	74,163	33	3,095	92,702	89,631	46	545	32	2,448	
10. Oklahoma City	296,505	118,509	52,180	22,609	100,599		2,608	16,852	14,298	420	535	600	999	
10. Omaha	171,160	177,960	61,956	8,691	120,881		1,672	34,864	34,030	829	5			
11. El Paso	86,245	54,325	12,859	2,512	14,789		963	18,200	17,892	308				
11. Houston	798,409	448,796	154,091	40,387	148,368		6,270	76,168	67,187	1,114	56	7,811		
11. San Antonio	265,883	162,442	39,656	5,825	53,604		2,232	48,652	35,289	552	2,138	10,673		
12. Los Angeles	1,803,191	1,305,666	343,045	29,607	93,058	3,723	28,092	829,646	806,450	6,281	253	16,562	100	
12. Portland	715,266	482,552	133,552	50,299	36,673	426	11,764	273,271	267,086	1,951	90	3,999	145	
12. Salt Lake City	189,166	126,802	17,311	12,145	31,971	8	929	39,637	38,935	652	10		40	
12. Seattle	933,855	578,512	205,043	59,979	75,356	1,619	13,346	271,256	268,201	1,519	1,211		325	
Other reserve cities¹	5,252,107	2,808,446	1,122,052	354,116	908,475	2,031	56,987	981,581	938,146	21,684	8,297	5,126	8,328	
4. Columbus	366,874	168,899	104,530	38,436	46,314	31	8,664	60,493	56,783	1,644	56	85	1,925	
4. Toledo	272,526	169,730	79,048	5,412	14,267		4,069	76,785	73,983	1,512	55	1,173	62	
5. Washington	753,515	535,763	161,134	58	46,633	1,371	8,556	166,225	163,112	3,013	25		75	
6. Savannah	292,765	167,623	52,090	9,914	61,582		1,556	50,189	49,086	1,032	31	25	15	
7. Cedar Rapids	61,392	23,880	6,308	4,021	27,011		172	13,027	12,808	219				
7. Des Moines	227,791	68,771	64,365	50,911	42,702		1,042	25,280	22,574	348	2,358			
7. Dubuque	20,855	12,953	5,595	1,372	814		121	14,001	13,337	664				
7. Grand Rapids	86,589	59,399	17,522	4,677	3,748		1,243	67,032	65,635	981		231	185	
7. Indianapolis	501,120	257,996	92,047	57,852	86,090	99	7,036	78,301	72,742	1,464	717		3,378	
7. Milwaukee	729,901	372,335	172,523	53,521	124,149	287	7,086	146,473	143,624	1,779	300	7	763	
7. Peoria	85,648	57,530	11,786	4,024	10,501		1,807	28,808	25,363	886	59	2,500		
7. Sioux City	77,240	30,271	12,235	4,507	29,759		468	10,270	9,853	411	6			
9. St. Paul	380,310	148,093	119,740	29,255	81,677	233	1,312	51,992	50,418	1,288	286			
10. Kansas City, Kansas	46,411	13,582	6,216	6,854	19,550		209	9,775	9,312	398			65	
10. Lincoln	125,612	40,019	31,720	11,694	41,252		927	8,741	8,422	240	79			
10. Pueblo	29,264	17,051	3,840	1,295	6,923		155	8,311	5,754	2,087			470	
10. St. Joseph	59,646	26,483	6,932	2,189	23,060		982	15,137	14,544	583	10			
10. Topeka	69,026	29,831	12,285	13,468	13,166		276	4,865	4,333	366	226			
10. Tulsa	273,776	163,271	42,322	15,343	49,904		2,936	20,555	17,692	1,453		105	1,305	
10. Wichita	214,396	114,317	27,850	14,445	55,384		2,400	14,593	13,524	52	1,002		15	
11. Fort Worth	306,408	147,975	45,971	10,135	98,913		3,414	28,057	27,235	722		100		
11. Galveston	57,622	33,719	8,489	1,606	13,171		637	18,345	17,358	62	25	900		
11. Waco	50,173	35,927	8,459	2,225	2,856		706	7,536	7,319	217				
12. Ogdén	62,149	39,698	13,051	4,715	4,215		470	28,942	27,053	184	1,635		70	
12. Spokane	101,098	73,330	15,994	6,187	4,834	10	743	27,848	26,282	139	1,427			
Country banks, by districts	27,541,577	18,945,262	5,195,408	1,939,414	1,107,529	7,931	346,033	11,256,216	10,431,536	549,406	54,399	206,989	13,886	
1. Boston	2,599,535	1,656,602	708,383	109,176	76,149	756	48,469	918,871	894,477	18,359	4,483	1,094	458	
2. New York	4,407,883	2,654,264	1,151,844	449,209	77,219	747	74,780	2,583,136	2,488,559	68,349	8,533	15,691	2,004	
3. Philadelphia	2,105,216	1,439,582	435,822	101,712	11,981		26,119	1,271,421	1,150,144	78,339	4,965	37,294	179	
4. Cleveland	2,403,900	1,743,642	489,974	116,492	22,018		31,774	1,368,130	1,240,081	57,026	846	69,794	383	
5. Richmond	2,181,888	1,433,459	399,295	167,909	153,575		27,650	681,695	639,678					

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

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Reserves for contingencies and other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see note 1, page 1)	Federal Reserve district numbers, and reserve cities
118,378,076	51,897	48,833	681,111	119,159,917	2,535,815	3,159,463	1,106,511	474,034	7,275,823	65,110,503	59,133,276	All member banks
55,848,234	40,000	43,309	505,220	56,436,763	1,170,421	1,637,524	517,741	221,031	3,546,717	34,203,292	27,166,253	Reserve bank cities ¹
2,748,140		6,257	24,560	2,778,957	57,063	92,787	25,990	15,505	191,345	1,561,581	1,340,959	1. Boston
28,526,667	40,000	28,715	358,025	28,953,407	592,658	1,020,135	323,933	94,494	2,031,220	18,956,542	14,722,818	2. New York ²
3,017,895		2,196	14,062	3,034,153	64,802	110,832	36,619	11,767	224,013	1,901,002	1,576,732	3. Philadelphia ³
1,946,543		85	12,855	1,959,483	48,530	26,780	7,424	14,057	96,791	952,347	881,399	4. Cleveland
415,085			1,637	416,722	7,150	7,350	3,632	2,913	21,045	232,833	160,530	5. Richmond
539,453			2,279	541,732	8,900	11,100	3,795	3,134	26,929	333,246	237,025	6. Atlanta
7,885,386		1,862	41,450	7,928,698	147,460	161,467	45,179	50,169	404,275	4,637,653	3,706,503	7. Chicago ²
1,243,331		332	6,507	1,250,170	34,025	20,425	12,336	2,994	69,780	751,739	509,949	8. St. Louis
810,453		66	3,986	814,505	12,300	18,300	4,492	4,883	39,975	482,175	322,700	9. Minneapolis
1,027,684			1,601	1,029,285	14,550	14,615	10,005	4,638	43,808	678,777	324,581	10. Kansas City
840,412			2,249	842,661	21,100	20,720	7,533	1,516	50,869	491,643	331,910	11. Dallas
6,847,185		3,796	36,009	6,886,990	161,883	133,013	36,803	14,968	346,667	3,223,754	3,051,147	12. San Francisco
17,498,361	3,000	3,267	66,912	17,571,540	296,189	465,473	132,684	84,596	978,942	9,745,570	8,311,561	Reserve branch cities ¹
683,728		61	1,079	684,868	19,100	20,070	3,526	2,599	45,295	350,234	338,540	2. Buffalo
924,026		12	4,348	928,366	22,400	23,910	9,111	3,076	58,497	466,398	391,487	4. Cincinnati
1,819,579	2,000	8	10,507	1,832,094	35,200	178,203	17,195	24,988	255,586	1,223,361	1,012,046	5. Pittsburgh
949,050		322	3,147	952,519	13,650	20,810	6,309	3,253	44,022	474,783	402,015	5. Baltimore
225,880		82	945	226,907	2,000	5,150	1,574	1,161	9,885	129,054	65,804	5. Charlotte
313,575			1,434	315,009	7,928	5,372	3,114	1,625	18,039	199,629	178,857	6. Birmingham
333,043	1,000		1,634	335,677	6,100	6,740	1,162	1,868	15,870	216,989	147,145	6. Jacksonville
375,329		13	1,409	376,751	8,300	4,400	3,024	1,311	17,035	207,681	141,483	6. Nashville
637,013		2,334	2,313	641,660	10,583	12,378	5,129	1,041	29,131	401,569	290,792	6. New Orleans
2,550,489			9,169	2,559,658	36,014	43,600	10,630	10,779	101,023	1,293,957	1,221,550	7. Detroit
147,267			394	147,661	1,623	2,375	559	577	5,134	95,443	68,812	7. Little Rock
517,527			2,036	519,563	9,200	12,660	3,577	758	26,195	312,659	184,734	8. Louisville
406,821		8	1,238	408,067	6,300	10,200	4,347	666	21,513	261,283	169,303	8. Memphis
52,970			97	53,067	850	600	323	54	1,827	28,064	21,371	9. Helena
493,838			1,590	495,428	6,710	9,390	6,187	2,134	24,421	273,783	237,632	10. Denver
313,357		114	877	314,348	7,700	4,925	6,125	399	19,149	198,707	128,144	10. Omaha
406,024			933	406,957	6,300	6,735	2,591	1,711	17,337	263,259	164,494	10. Oklahoma City
104,445			828	104,773	800	3,300	528	417	5,045	58,540	54,910	11. El Paso
874,577		158	2,649	877,384	16,850	16,180	4,482	1,323	38,835	511,325	459,830	11. Houston
314,535			760	315,295	5,281	4,120	2,378	1,023	12,802	187,791	157,623	11. San Antonio
2,632,837		55	11,244	2,644,136	40,500	43,700	17,943	12,418	114,561	1,290,745	1,246,405	12. Los Angeles
988,537		7	3,764	992,308	10,800	13,800	11,926	3,448	39,474	516,346	503,096	12. Portland
228,803			694	229,497	4,450	3,505	1,672	746	10,373	145,170	127,916	12. Salt Lake City
1,205,111		93	4,323	1,209,527	17,550	13,350	9,772	7,221	47,893	638,800	597,572	12. Seattle
6,233,688		151	18,669	6,252,508	112,611	123,828	47,905	25,457	309,801	3,464,599	2,999,778	Other reserve cities ¹
427,367		31	1,377	428,775	8,500	7,600	2,660	537	19,297	220,804	195,409	4. Columbus
349,311			1,716	351,027	6,800	6,295	1,276	794	15,165	168,011	173,006	4. Toledo
919,740			2,693	922,433	16,450	22,060	11,963	1,754	52,227	508,806	513,018	5. Washington
342,954		28	1,278	344,260	6,405	5,610	1,169	1,488	14,672	209,265	159,466	5. Savannah
74,419			653	74,421	500	2,800	238	200	3,738	47,699	23,738	7. Cedar Rapids
253,071			137	253,724	4,750	3,550	2,194	1,596	12,090	131,753	112,605	7. Des Moines
34,856			10	34,858	550	550	291	177	1,568	12,265	13,496	7. Dubuque
153,621		10	137	153,768	2,800	2,900	1,391	444	7,535	53,565	61,603	7. Grand Rapids
579,421		2	1,393	580,816	8,750	14,000	6,145	1,136	30,031	344,667	300,750	7. Indianapolis
876,374			2,848	879,222	16,001	15,123	6,097	6,414	43,635	497,378	398,262	7. Milwaukee
114,456			283	114,739	3,260	3,200	1,233	778	8,471	63,651	61,935	7. Peoria
87,510		15	196	87,721	1,500	1,430	288	218	3,436	49,963	31,583	7. Sioux City
432,302		27	2,521	434,850	9,000	12,000	2,116	1,546	24,662	206,778	156,460	9. St. Paul
56,186			129	56,315	1,050	750	400	133	2,333	33,413	19,304	10. Kansas City, Kansas
134,353		18	418	134,789	2,600	1,875	713	588	5,776	78,484	48,221	10. Lincoln
37,575			24	37,599	500	1,000	563	708	2,771	7,594	18,348	10. Pueblo
74,783			58	74,841	1,150	1,030	538	58	2,776	40,562	28,004	10. St. Joseph
73,891			179	74,070	1,700	1,135	553	231	3,619	42,662	42,751	10. Topeka
294,331		14	1,117	295,462	5,645	6,650	2,283	2,351	16,929	190,454	177,610	10. Tulsa
228,989			614	229,603	2,900	3,700	835	448	7,883	159,064	128,093	10. Wichita
334,465			465	334,930	5,500	4,850	1,926	1,538	13,814	207,700	145,646	11. Fort Worth
75,967			93	76,060	1,650	1,418	1,004	596	4,668	34,422	32,320	11. Galveston
57,709			45	57,754	850	1,067	500	159	2,576	33,721	37,113	11. Waco
91,091			286	91,377	1,600	1,550	600	811	4,561	45,194	43,795	12. Ogden
128,946		6	142	129,094	2,200	1,685	929	754	5,568	76,724	77,242	12. Spokane
38,797,793	8,897	2,106	90,310	38,899,106	956,594	932,638	408,181	142,950	2,440,363	17,697,042	20,655,684	Country banks, by districts
3,518,406	1,880	841	14,814	3,535,941	95,287	99,087	43,042	18,525	255,941	1,603,161	1,742,216	1. Boston
6,991,019	1,757	207	19,874	7,012,917	195,735	172,509	75,025	32,283	475,552	2,782,300	3,047,340	2. New York
3,286,637	200	15	6,186	3,293,402	115,542	137,864	47,714	13,101	314,221	1,313,968	1,529,632	3. Philadelphia
3,772,030	95	273	11,332	3,785,803	66,844	67,155	25,031	11,161	260,278	1,530,687	1,843,831	4. Cleveland
2,863,583	615	451	8,026	2,874,348	54,041	58,307	20,114	6,943	170,191	1,352,700	1,553,650	5. Richmond
2,738,278	400	63	8,425	2,804,102	113,105	97,558	51,241	22,741	139,405	1,441,354	1,601,645	6. Atlanta
5,295,614		128	2,908	5,304,514	47,375	39,040	20,822	5,976	284,645	2,243,971	2,719,074	7. Chicago
2,027,878	3,600	33	2,814	2,034,480	38,722	31,803	18,435	6,152	113,213	1,060,891	1,174,398	8. St. Louis
1,657,633			1,529	1,660,480	32,722	38,845	24,051	6,000	95,112	722,863	851,433	9. Minneapolis
2,029,952	125		3,032	2,033,606	46,882	42,266	21,555	6,357	111,891	1,149,695	1,500,580	10. Kansas City
2,331,845	225		6,151	2,331,114	39,660	37,994	20,527	4,673	117,060	1,403,951	1,784,283	11. Dallas
2,284,918		4		2,291,073					102,854	1,091,501	1,307,602	12. San Francisco

For footnotes see page 12.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State	Number of banks	Loans and investments							Reserves, cash, and		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stock (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
Total, all States	6,840	99,426,010	20,587,878	73,206,154	33,165	3,101,733	2,198,416	298,664	25,766,309	14,806,900	1,150,110
New England:											
Maine	39	283,864	37,194	232,758	244	3,064	9,802	802	64,235	33,684	6,686
New Hampshire	53	149,007	28,650	109,387	205	3,821	6,553	391	40,176	17,690	4,083
Vermont	40	98,194	27,858	59,521	84	3,332	7,131	268	25,185	12,522	1,910
Massachusetts	150	3,704,856	785,023	2,809,391	322	40,207	60,529	9,384	837,685	509,307	55,919
Rhode Island	13	531,552	68,559	450,656	.....	4,507	4,966	2,864	92,144	54,078	9,648
Connecticut	64	915,471	120,051	758,789	83	20,323	14,266	1,959	225,808	92,697	17,691
Middle Atlantic:											
New York	593	29,720,613	7,722,647	20,586,112	3,976	675,551	625,747	106,580	5,619,574	4,377,130	150,627
New Jersey	295	3,166,074	488,443	2,465,343	1,784	116,079	81,569	12,856	683,552	360,003	48,637
Pennsylvania	768	7,205,799	1,119,626	5,485,434	3,216	159,025	390,544	47,954	1,792,555	1,061,117	100,689
East North Central:											
Ohio	420	5,004,743	1,020,853	3,701,699	998	171,400	101,096	8,697	1,266,987	692,942	80,604
Indiana	231	1,501,257	220,031	1,181,944	700	60,368	35,984	2,230	472,902	216,841	33,428
Illinois	481	8,475,196	1,595,117	6,332,114	2,827	273,836	253,478	17,824	2,216,382	1,321,103	81,969
Michigan	228	3,465,601	521,882	2,732,916	580	111,324	93,860	5,039	835,718	495,808	52,426
Wisconsin	166	1,508,215	198,181	1,233,713	283	36,730	37,000	2,208	409,588	198,851	19,412
West North Central:											
Minnesota	208	1,560,437	286,060	1,196,703	378	36,717	38,123	2,456	462,469	217,944	14,548
Iowa	171	801,133	143,119	589,475	405	54,835	12,127	1,172	261,084	118,277	13,729
Missouri	169	2,391,968	521,291	1,705,085	942	96,929	43,574	24,147	821,243	398,643	22,961
North Dakota	42	138,799	15,689	118,794	21	2,526	1,580	189	44,224	19,093	1,892
South Dakota	60	165,708	32,726	124,000	135	7,578	1,006	263	57,173	23,757	2,725
Nebraska	147	641,360	102,885	494,486	212	32,123	10,716	938	259,489	121,149	6,600
Kansas	214	639,270	95,425	510,977	416	22,362	9,107	983	301,838	119,864	9,015
South Atlantic:											
Delaware	17	259,917	35,324	205,767	47	6,668	10,919	1,192	54,800	28,266	2,856
Maryland	80	1,058,813	151,874	883,697	109	5,261	15,695	2,177	265,544	153,562	15,593
District of Columbia	18	721,076	115,341	584,560	36	1,462	18,215	1,462	258,285	148,999	15,568
Virginia	194	1,077,042	231,282	790,969	185	29,938	21,984	2,684	360,091	162,467	25,285
West Virginia	106	479,625	78,222	377,332	14	13,873	9,023	1,161	179,942	68,964	12,885
North Carolina	54	683,060	139,059	509,473	52	25,549	7,725	1,202	257,299	99,234	12,031
South Carolina	28	266,694	53,842	198,433	5	10,940	3,031	443	117,363	38,623	7,114
Georgia	59	883,161	207,343	628,049	125	34,123	11,915	1,606	330,201	158,411	12,415
Florida	62	905,389	137,738	709,712	478	45,972	9,950	1,539	345,287	138,763	21,592
East South Central:											
Kentucky	113	740,130	153,745	552,897	75	19,974	11,879	1,560	257,749	122,669	11,943
Tennessee	78	1,064,942	242,934	728,223	256	75,553	14,693	3,283	370,144	181,467	17,900
Alabama	83	713,011	131,809	507,559	1,221	58,960	12,123	1,339	245,180	109,214	13,652
Mississippi	26	180,630	29,836	127,640	143	22,319	327	365	83,036	27,122	3,782
West South Central:											
Arkansas	65	340,771	57,984	252,903	1,245	23,666	4,373	600	151,577	63,019	6,117
Louisiana	42	809,917	141,871	599,381	276	61,712	4,907	1,770	314,273	154,135	13,600
Oklahoma	214	800,765	158,689	584,468	235	50,488	5,482	1,403	402,430	152,181	11,774
Texas	543	3,196,907	871,859	2,203,253	3,043	96,607	16,355	5,610	1,567,554	625,179	54,563
Mountain:											
Montana	76	274,553	30,758	235,943	149	4,291	3,017	395	93,770	44,783	4,589
Idaho	26	229,462	38,114	185,970	436	4,162	513	267	72,873	31,425	4,738
Wyoming	38	98,926	19,705	75,190	40	2,283	1,525	183	45,102	16,192	2,801
Colorado	92	601,658	96,590	479,635	23	10,879	13,641	890	260,471	109,576	9,486
New Mexico	27	120,894	30,388	84,448	1	4,283	1,625	149	58,683	20,457	3,333
Arizona	7	218,686	49,753	165,741	28	1,924	1,024	216	70,829	32,185	5,684
Utah	34	306,223	62,077	230,336	234	10,736	2,361	479	101,444	55,689	4,399
Nevada	6	100,198	16,608	78,699	4	4,562	210	115	25,491	13,020	2,253
Pacific:											
Washington	55	1,434,346	243,088	1,107,872	14	72,919	8,523	1,930	387,285	209,278	23,010
Oregon	33	931,608	114,561	716,319	20	85,813	14,031	864	224,917	131,101	12,941
California	112	8,858,489	1,796,174	6,522,388	6,860	384,179	134,312	14,576	2,074,678	1,248,419	83,007
Mutual Savings Banks¹	3	12,358	2,309	8,711		1,074	228	36	1,892	974	109

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	17	234,434	35,765	194,769	16	898	2,482	504	51,903	26,238	4,543
New Jersey—Dist. No. 2	208	2,623,903	415,809	2,046,652	1,625	93,802	54,843	11,172	544,393	285,689	36,511
Kentucky—Dist. No. 4	57	195,513	33,665	152,460	25	6,541	2,268	554	79,656	29,742	4,803
Pennsylvania—Dist. No. 4	224	2,550,949	337,287	1,982,371	1,758	49,594	150,336	29,603	677,348	403,217	38,592
West Virginia—Dist. No. 4	12	79,172	15,630	56,487	.....	3,882	2,911	262	20,439	8,859	2,189
Louisiana—Dist. No. 6	30	650,212	114,433	482,020	50	48,590	4,158	961	233,603	130,881	10,146
Mississippi—Dist. No. 6	17	156,136	26,576	108,752	119	20,061	311	317	72,646	23,010	3,169
Tennessee—Dist. No. 6	67	713,020	130,700	517,419	256	52,259	9,724	2,662	248,039	113,014	13,714
Indiana—Dist. No. 7	170	1,292,485	187,102	1,017,364	289	53,500	32,355	1,875	404,955	191,544	27,733
Illinois—Dist. No. 7	335	8,014,677	1,529,279	5,979,602	2,157	247,120	239,429	17,090	2,060,649	1,256,069	74,711
Michigan—Dist. No. 7	187	3,355,911	509,204	2,645,517	497	106,998	88,860	4,335	806,088	481,990	50,026
Wisconsin—Dist. No. 7	125	1,385,729	179,574	1,135,751	207	33,623	34,564	2,810	369,156	184,644	17,240
Missouri—Dist. No. 10	46	872,841	178,694	629,774	549	46,092	13,552	4,180	398,155	173,845	8,429
New Mexico—Dist. No. 10	8	76,787	17,265	54,536	.....	3,471	1,426	89	27,388	9,831	1,727
Oklahoma—Dist. No. 10	204	789,548	154,935	578,216	225	49,329	5,467	1,376	392,638	149,282	11,371
Arizona—Dist. No. 12	5	186,209	44,879	139,128	13	991	1,019	179	61,724	27,901	5,066

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

OF BANKS ON JUNE 30, 1945, BY STATES

ASSETS [In thousands of dollars]

bank balances											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	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets		
6,448,205	37,907	24,070	3,299,117	800,589	27,678	65,525	40,964	223,445	85,220	126,435,740	Total, all States	
17,470	125	81	6,189	1,850	64	353		350	297	351,013	New England:	
13,962	3	11	4,427	1,726	36	67		17	160	191,189	Maine	
8,638	20	13	2,082	1,123	19			153	58	124,732	New Hampshire	
153,198	1,067	964	117,230	32,672	1,832	1,119	5,476	8,692	2,430	4,594,762	Vermont	
19,274	63	132	8,949	6,718	281	1,825	787	1,491	221	635,019	Massachusetts	
90,728	160	126	24,406	13,590	243	127		1,185	363	1,156,787	Rhode Island	
											Connecticut	
260,280	4,316	14,861	812,360	225,167	6,589	7,223	24,479	80,329	18,481	35,702,455	Middle Atlantic:	
209,216	1,040	11	64,645	38,824	2,469	1,882	86	7,859	2,267	3,903,013	New York	
412,075	2,574	510	215,590	86,726	7,422	6,950	1,564	15,318	13,694	9,130,028	New Jersey	
											Pennsylvania	
313,828	2,160	282	177,171	45,254	541	1,085	127	8,970	4,219	6,331,926	East North Central:	
182,694	681	39	39,219	11,387	64	1	4	2,487	1,255	1,989,357	Ohio	
546,583	2,014	1,193	263,520	33,867	196	1,011	1,969	20,827	4,411	10,753,859	Indiana	
200,730	489	924	85,341	19,635	109	210	19	7,319	2,407	4,331,018	Illinois	
145,908	1,203	21	44,193	11,203	27	223	1	2,472	2,364	1,934,093	Michigan	
											Wisconsin	
152,456	289	571	76,661	6,746	2	4,333	126	4,181	430	2,038,724	West North Central:	
105,921	11		23,146	4,116	62	1,575	15	2,487	253	1,068,955	Minnesota	
253,526	1,235	147	144,731	11,828	3,266	466	332	4,232	2,710	3,236,045	Iowa	
20,262	4	36	2,937	1,197				383	121	184,724	Missouri	
27,838	16		2,837	1,595	12			441	165	225,094	North Dakota	
101,312			30,428	4,403	10			1,226	265	906,771	South Dakota	
165,180	348		7,431	4,620	9	151		708	502	947,098	Nebraska	
											Kansas	
16,495	179		7,004	1,334	51	683		425	71	317,281	South Atlantic:	
66,929	49	110	29,301	9,080	109	11	322	2,271	1,296	1,337,446	Delaware	
61,984	38	84	31,612	13,693	115	1,550		928	967	996,614	Maryland	
122,945	974		48,420	12,422	350	931	71	1,518	1,949	1,454,374	District of Columbia	
82,779	105		15,209	5,380	469	462		332	776	666,986	Virginia	
105,453	25		40,556	5,543	47	2	266	1,632	1,429	949,278	West Virginia	
62,691	361		8,574	1,915	82			288	1,196	387,556	North Carolina	
96,419	210	4	62,742	9,839	326	3	18	2,101	1,123	1,226,782	South Carolina	
151,618	315	35	32,964	11,335	262	12	1	2,005	750	1,265,041	Georgia	
											Florida	
94,286	250		28,601	5,241	2			1,407	314	1,004,843	East South Central:	
139,987	1,875	4	28,911	11,203	327	68	35	2,084	987	1,449,790	Kentucky	
101,736	628	348	19,602	7,136	199	765	436	1,395	1,674	969,796	Tennessee	
47,951	5		4,176	1,992	22			17	106	265,803	Alabama	
											Mississippi	
73,668	55		8,718	2,330	113	30		187	296	495,304	West South Central:	
105,453	363	11	40,711	9,561	201	2,181	1,517	2,110	1,182	1,140,942	Arkansas	
214,717	1,904		21,854	6,824	21	1,555	128	1,003	447	1,213,173	Louisiana	
754,238	2,059	573	130,942	35,187	630	3,286	170	2,189	1,420	4,807,343	Oklahoma	
											Texas	
38,594	222	50	5,532	2,115	1	1		622	53	371,115	Mountain:	
31,742	705		4,263	1,399	4			11	466	304,215	Montana	
24,618	8		1,483	736	2			72	32	144,870	Idaho	
110,447	3,645	13	27,304	2,639	69			926	836	866,599	Wyoming	
33,475	150		1,268	679	56			17	10	180,339	Colorado	
27,228	10	158	5,564	1,344		162		749	298	292,068	New Mexico	
27,852	188		13,316	1,812	23	997		12	203	410,714	Arizona	
6,407	135		3,676	824	2			405	382	127,302	Utah	
											Nevada	
91,087	1,154	462	62,294	7,984	37	1	99	3,462	218	1,833,432	Pacific:	
38,125	351	35	42,364	6,351	13		11	3,573	1,697	1,168,170	Washington	
318,202	4,126	2,261	418,663	60,444	892	24,224	2,859	22,347	7,969	11,051,902	Oregon	
											California	
774			35	68	8	1				14,327	Mutual Savings Banks	

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

16,842		110	4,170	4,366	124	127		258	106	291,318	Connecticut—Dist. No. 2
163,972	970	11	57,240	29,607	1,639	1,609	86	6,758	1,491	3,209,486	New Jersey—Dist. No. 2
43,446	250		1,415	2,322				94	127	277,712	Kentucky—Dist. No. 4
166,931	720	91	67,797	33,231	1,857	1,923	23	6,253	3,823	3,275,407	Pennsylvania—Dist. No. 4
8,001	30		1,360	615				173	101	100,500	West Virginia—Dist. No. 4
57,333	363	11	34,869	7,486	195	1,998	1,517	1,735	608	897,354	Louisiana—Dist. No. 6
42,028			4,039	1,777	9			9	81	230,658	Mississippi—Dist. No. 6
107,878	1,827		11,606	7,391	326	3	28	1,586	494	970,887	Tennessee—Dist. No. 6
150,842	616	39	34,181	9,048	34	1	4	2,329	1,076	1,709,932	Indiana—Dist. No. 7
476,836	2,012	1,193	249,828	30,218	115	1,000	1,841	20,336	4,161	10,132,997	Illinois—Dist. No. 7
188,482	413	922	84,255	18,467	102	210	19	7,300	2,373	4,190,470	Michigan—Dist. No. 7
123,483	1,172	21	42,596	10,116	14	218	1	2,261	2,325	1,769,820	Wisconsin—Dist. No. 7
137,424	1,185	11	77,261	3,288	169	423		1,411	718	1,277,005	Missouri—Dist. No. 10
14,744	150		936	437	54			15		104,681	New Mexico—Dist. No. 10
208,494	1,889		21,602	6,658	17	1,555	128	1,003	425	1,191,972	Oklahoma—Dist. No. 10
23,624	10	25	5,098	1,195		162		749	179	250,218	Arizona—Dist. No. 12

ON JUNE 30, 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 18)	Demand deposits adjusted (see note 1, page 1)	State
118,378,076	51,897	48,833	681,111	119,159,917	2,535,815	3,159,463	1,106,511	474,034	7,275,823	65,110,503	59,133,276	Total, all States
324,145			1,023	325,168	10,515	9,578	4,529	1,223	25,845	129,557	138,850	New England:
174,163	195		265	174,623	5,750	6,629	3,394	793	16,566	84,353	91,102	Maine
112,848	60		370	113,278	4,744	3,714	2,124	872	11,454	39,023	46,269	New Hampshire
4,255,667	1,625	6,271	30,891	4,294,454	97,337	131,581	46,401	24,989	300,308	2,252,066	2,086,751	Vermont
592,361		827	3,466	596,654	12,995	18,360	3,609	3,401	38,365	280,289	286,447	Massachusetts
1,081,022			4,210	1,085,232	28,674	27,798	10,758	4,325	71,555	503,870	568,829	Rhode Island
												Connecticut
												Middle Atlantic:
32,904,910	41,579	28,957	370,307	33,345,753	726,376	1,138,495	376,291	115,540	2,356,702	20,820,887	16,710,796	New York
3,671,178	378	86	9,068	3,680,710	92,775	81,473	30,655	17,400	222,303	1,429,853	1,590,565	New Jersey
8,284,858	2,050	2,238	30,975	8,320,121	220,521	437,192	104,703	47,491	809,907	4,411,100	4,142,778	Pennsylvania
												East North Central:
5,977,459	45	128	24,753	6,002,385	142,679	121,367	42,054	23,441	329,541	2,734,380	2,731,890	Ohio
1,889,648		4	3,353	1,893,005	37,187	36,123	18,232	4,810	96,352	974,400	1,033,398	Indiana
10,180,085		2,031	44,447	10,226,563	193,258	204,546	68,436	61,056	527,296	5,755,799	4,966,726	Illinois
4,129,339		29	12,691	4,142,059	73,856	72,718	23,994	18,391	188,959	1,833,761	1,861,487	Michigan
1,831,258		1	4,148	1,835,407	38,146	34,461	16,249	9,830	98,686	808,374	809,247	Wisconsin
												West North Central:
1,924,289		126	7,760	1,932,175	38,043	43,907	15,093	9,506	106,549	937,438	777,211	Minnesota
1,014,257		15	1,322	1,015,594	18,776	20,359	9,570	4,656	53,361	525,733	516,382	Iowa
3,066,890	3,600	332	9,618	3,080,440	67,905	47,955	30,767	8,978	155,605	1,821,720	1,287,194	Missouri
175,776			385	176,161	3,411	2,974	1,516	662	8,563	91,564	101,240	North Dakota
212,704			520	213,224	4,688	4,180	2,156	846	11,870	118,526	136,018	South Dakota
864,110		18	1,518	865,646	16,305	14,416	6,732	3,672	41,125	521,963	453,355	Nebraska
902,927			1,260	904,187	17,515	15,484	8,068	1,844	42,911	558,264	606,383	Kansas
												South Atlantic:
285,209			1,224	286,433	8,277	17,797	4,593	181	30,848	181,538	194,159	Delaware
1,267,697	15	322	3,513	1,271,547	22,064	29,586	9,604	4,645	65,899	599,854	557,790	Maryland
940,547			2,717	943,264	16,950	22,560	12,071	1,769	53,350	516,829	522,071	District of Columbia
1,362,164	400	71	4,471	1,367,106	34,238	32,972	13,740	6,318	87,268	650,046	631,371	Virginia
621,365			1,425	622,790	17,317	17,570	7,208	2,101	44,196	284,073	326,135	West Virginia
899,995	200	266	7,039	907,500	13,290	18,628	5,599	4,261	41,778	477,681	446,935	North Carolina
370,372		18	1,085	371,475	6,225	5,619	2,653	1,584	16,081	202,890	247,777	South Carolina
1,163,867		28	4,013	1,167,908	22,339	23,503	7,505	5,527	58,874	681,215	566,097	Georgia
1,202,775	1,400		3,935	1,208,110	22,275	24,286	7,360	3,010	56,931	709,386	695,389	Florida
												East South Central:
945,937			2,597	948,534	21,160	25,557	7,420	2,172	56,309	554,849	486,952	Kentucky
1,379,513		36	3,285	1,382,834	25,469	26,453	11,161	3,873	66,956	764,394	622,974	Tennessee
915,754		436	2,446	918,636	19,502	19,520	8,385	3,753	51,160	509,837	536,669	Alabama
252,914			358	253,269	5,676	5,675	786	397	12,534	129,435	129,470	Mississippi
												West South Central:
471,588			722	472,310	8,393	8,559	4,715	1,327	22,994	284,553	294,714	Arkansas
1,084,125		2,334	3,823	1,090,282	19,159	21,020	8,637	1,844	50,660	644,930	562,523	Louisiana
1,142,616		128	2,408	1,145,152	24,723	22,601	16,573	4,124	68,021	689,482	724,139	Oklahoma
4,568,443	225	170	8,430	4,577,268	92,822	87,058	37,856	12,339	230,075	2,726,875	2,767,173	Texas
												Mountain:
353,678			434	354,112	7,115	5,761	3,512	615	17,003	206,265	221,871	Montana
291,280			563	291,843	5,210	3,909	2,156	1,097	12,372	170,098	196,494	Idaho
135,908	125		165	136,198	2,839	3,271	2,014	548	8,672	73,284	89,326	Wyoming
822,182			1,843	823,995	13,048	16,122	9,620	3,814	42,604	439,254	462,968	Colorado
173,845			27	173,872	2,485	2,538	377	1,067	6,467	99,783	122,779	New Mexico
281,076			1,235	282,311	3,700	3,523	1,973	561	9,757	170,120	193,551	Arizona
390,394			1,017	391,411	7,456	7,015	2,999	1,833	19,303	218,368	208,328	Utah
120,522			1,632	122,154	2,020	1,908	1,170	50	5,148	66,772	70,439	Nevada
												Pacific:
1,757,625		99	5,166	1,762,890	25,907	21,665	14,434	8,536	70,542	907,449	905,835	Washington
1,119,505		11	3,858	1,123,374	12,856	15,974	12,423	3,543	44,796	591,826	589,017	Oregon
10,487,319		3,851	49,330	10,540,500	221,844	195,503	64,636	29,419	511,402	4,926,497	4,816,832	California
13,106			34	13,140		1,063	99	25	1,187			<i>Mutual Savings Banks</i>

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

273,660			851	274,511	7,665	5,786	1,783	1,573	16,807	124,416	135,073	Connecticut—Dist. No. 2
3,022,844	178	86	7,820	3,030,928	73,452	68,433	24,410	12,263	178,558	1,143,773	1,262,829	New Jersey—Dist. No. 2
258,726			381	259,107	7,390	7,888	2,662	665	18,605	130,283	169,717	Kentucky—Dist. No. 4
2,913,869	2,050	23	13,199	2,929,141	67,777	219,333	31,208	27,948	346,266	1,663,748	1,578,309	Pennsylvania—Dist. No. 4
88,862			496	89,298	3,990	4,410	2,366	436	11,202	33,197	37,262	West Virginia—Dist. No. 4
851,887			2,846	857,067	14,978	16,447	7,166	1,696	40,287	520,673	429,977	Louisiana—Dist. No. 6
219,550			355	219,905	4,861	4,890	653	349	10,753	109,089	104,237	Mississippi—Dist. No. 6
925,812			1,971	927,811	18,302	15,261	6,438	3,075	43,076	479,533	424,044	Tennessee—Dist. No. 6
1,624,697			3,077	1,627,778	30,906	31,660	15,560	4,028	82,154	839,651	883,504	Indiana—Dist. No. 7
9,592,577			43,639	9,638,119	180,621	192,861	62,643	58,753	494,878	5,455,090	4,695,903	Illinois—Dist. No. 7
3,997,963			1,203	4,010,558	70,064	69,694	22,111	18,043	179,912	1,795,380	1,811,975	Michigan—Dist. No. 7
1,675,723			3,954	1,679,678	34,323	31,604	11,920	4,772	90,142	760,668	743,135	Wisconsin—Dist. No. 7
1,222,386			1,874	1,224,260	18,445	17,608	11,320	682	52,745	789,489	436,827	Missouri—Dist. No. 10
100,852			18	100,870	1,450	1,541	138	68	3,811	55,142	60,867	New Mexico—Dist. No. 10
1,122,628			2,391	1,125,147	24,198	22,208	16,352	4,067	66,825	679,058	707,836	Oklahoma—Dist. No. 10
240,783			1,047	241,830	3,350	2,623	1,854	561	8,388	147,224	167,830	Arizona—Dist. No. 12

ALL MEMBER BANKS—RESERVE POSITION ON JUNE 30, 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 total reserves to net demand plus time deposits (per cent)	Ratio of required reserves to net demand plus time deposits (per cent)
		War loan and Series E bond accounts	Other ¹			Total ²	Required ³	Excess		
All member banks	96,569,239	21,713,593	9,745,143	65,110,503	21,808,837	14,806,900	13,268,808	1,538,092	17.0	15.3
Central reserve city banks.....	33,276,536	9,075,640	1,148,301	23,052,595	1,788,770	4,808,226	4,717,845	90,381	19.4	19.0
Reserve city banks.....	35,751,126	7,563,359	3,826,901	24,360,866	8,763,851	5,881,965	5,398,004	483,961	17.8	16.3
Country banks.....	27,541,577	5,074,594	4,769,941	17,697,042	11,256,216	4,116,709	3,152,959	963,750	14.2	10.9
All member banks, by districts:										
Boston.....	5,197,698	1,587,629	445,327	3,164,742	1,068,848	693,740	600,890	92,850	16.4	14.2
New York.....	32,247,967	8,844,057	1,314,834	22,089,076	3,953,447	4,689,057	4,488,083	200,974	18.0	17.2
Philadelphia.....	4,852,252	1,168,583	468,699	3,214,970	1,452,280	760,480	651,293	109,187	16.3	14.0
Cleveland.....	6,823,866	1,482,309	779,949	4,561,608	2,414,990	1,134,760	965,380	169,380	16.3	13.8
Richmond.....	4,336,916	971,648	667,092	2,698,176	1,036,422	662,990	520,659	142,331	17.8	13.9
Atlanta.....	4,415,375	682,808	722,834	3,009,733	864,270	673,693	567,322	106,371	17.4	14.6
Chicago.....	13,889,131	3,034,112	1,478,497	9,376,522	4,016,086	2,232,524	1,981,631	250,893	16.7	14.8
St. Louis.....	3,613,094	611,292	519,787	2,482,015	729,730	543,240	476,533	66,707	16.9	14.8
Minneapolis.....	2,281,776	477,439	364,457	1,439,880	671,582	333,602	284,898	48,704	15.8	13.5
Kansas City.....	4,639,174	594,058	928,662	3,116,454	531,789	699,739	586,217	113,522	19.2	16.1
Dallas.....	4,529,274	631,431	968,750	2,929,093	404,681	666,242	525,862	140,380	20.0	15.8
San Francisco.....	9,742,710	1,628,227	1,086,255	7,028,234	4,664,712	1,716,833	1,620,040	96,793	14.7	13.9
Central reserve city banks:										
New York.....	27,238,082	7,581,951	776,074	18,880,057	1,125,415	3,879,411	3,843,536	35,875	19.4	19.2
Chicago.....	6,038,454	1,493,689	372,227	4,172,538	663,353	928,815	874,309	54,506	19.2	18.1
Reserve city banks, by districts:										
Boston.....	2,598,163	888,847	147,735	1,561,581	149,977	346,705	321,315	25,390	20.3	18.8
New York.....	602,002	125,296	49,987	426,719	244,896	110,949	100,037	10,912	16.5	14.9
Philadelphia.....	2,837,036	738,283	197,751	1,901,002	180,859	409,947	391,052	18,895	19.7	18.8
Cleveland.....	4,419,966	998,883	390,162	3,030,921	1,046,860	725,298	668,996	56,302	17.8	16.4
Richmond.....	2,155,028	586,681	222,871	1,345,476	354,727	355,875	290,379	65,496	20.9	17.1
Atlanta.....	2,204,918	359,768	276,771	1,568,379	336,449	372,149	333,863	38,286	19.5	17.5
Chicago.....	4,365,898	906,995	498,890	2,960,013	1,541,896	757,325	684,516	72,809	16.8	15.2
St. Louis.....	2,049,766	412,186	216,456	1,421,124	265,180	320,077	300,135	19,942	19.0	17.8
Minneapolis.....	1,160,389	300,258	143,114	717,017	135,336	159,095	151,523	7,572	18.7	17.8
Kansas City.....	2,857,379	416,950	473,670	1,966,759	283,632	455,037	410,370	44,667	20.2	18.2
Dallas.....	2,345,288	417,493	402,653	1,525,142	256,822	384,433	320,438	63,995	21.6	18.0
San Francisco.....	8,155,293	1,411,719	806,841	5,936,733	3,967,217	1,485,075	1,425,380	59,695	15.0	14.4
Country banks, by districts:										
Boston.....	2,599,535	698,782	297,592	1,603,161	918,871	347,035	279,575	67,460	13.8	11.1
New York.....	4,407,883	1,136,810	488,773	2,782,300	2,583,136	698,697	544,510	154,187	13.0	10.1
Philadelphia.....	2,015,216	430,300	270,948	1,313,968	1,271,421	350,533	260,241	90,292	13.6	10.1
Cleveland.....	2,403,900	483,426	389,787	1,530,687	1,368,130	409,462	296,384	113,078	14.1	10.2
Richmond.....	2,181,888	384,967	444,221	1,352,700	681,695	307,115	230,280	76,835	15.1	11.3
Atlanta.....	2,210,457	323,040	446,063	1,441,354	527,821	301,544	233,459	68,085	15.3	11.9
Chicago.....	3,484,779	633,428	607,380	2,243,971	1,810,835	546,384	422,806	123,578	13.5	10.4
St. Louis.....	1,563,328	199,106	303,331	1,060,891	464,550	223,163	176,398	46,765	14.6	11.6
Minneapolis.....	1,121,387	177,181	221,343	722,863	536,246	174,507	133,375	41,132	13.9	10.6
Kansas City.....	1,781,795	177,108	454,992	1,149,695	248,157	244,702	175,847	68,855	17.5	12.6
Dallas.....	2,183,986	213,938	566,097	1,403,951	147,859	281,809	205,424	76,385	18.2	13.2
San Francisco.....	1,587,423	216,508	279,414	1,091,501	697,495	231,758	194,660	37,098	13.0	10.9

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 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.

³ 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.

ALL MEMBER BANKS—PLEGDED ASSETS AND SECURED AND PREFERRED LIABILITIES ON JUNE 30, 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	8,584,458	1,757,359	10,799,420	7,848,464	28,989,701	18,101,017	10,888,684
United States Government obligations, direct and guaranteed pledged to secure liabilities.....	8,384,251	1,747,568	10,534,337	7,581,407	28,247,563	17,642,632	10,604,931
Other assets pledged to secure liabilities.....	25,271		212,094	200,666	438,031	350,177	87,854
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	126,948	4,612	49,382	66,291	247,233	101,277	145,956
Securities loaned.....	47,988	5,179	3,607	100	56,874	6,931	49,943
Securities and preferred liabilities—Total	8,464,005	1,730,995	9,524,620	6,733,960	26,452,680	15,827,286	10,625,394
Deposits secured by pledged assets.....	7,822,548	1,729,896	9,442,122	6,620,215	25,614,781	15,822,070	9,792,711
Borrowings secured by pledged assets.....	40,000		3,000	8,884	51,884	5,209	46,675
Other liabilities secured by pledged assets.....	16		15	18	49	7	42
Deposits preferred under provisions of law but not secured by pledge of assets.....	601,441	199	79,483	104,843	785,966		785,966

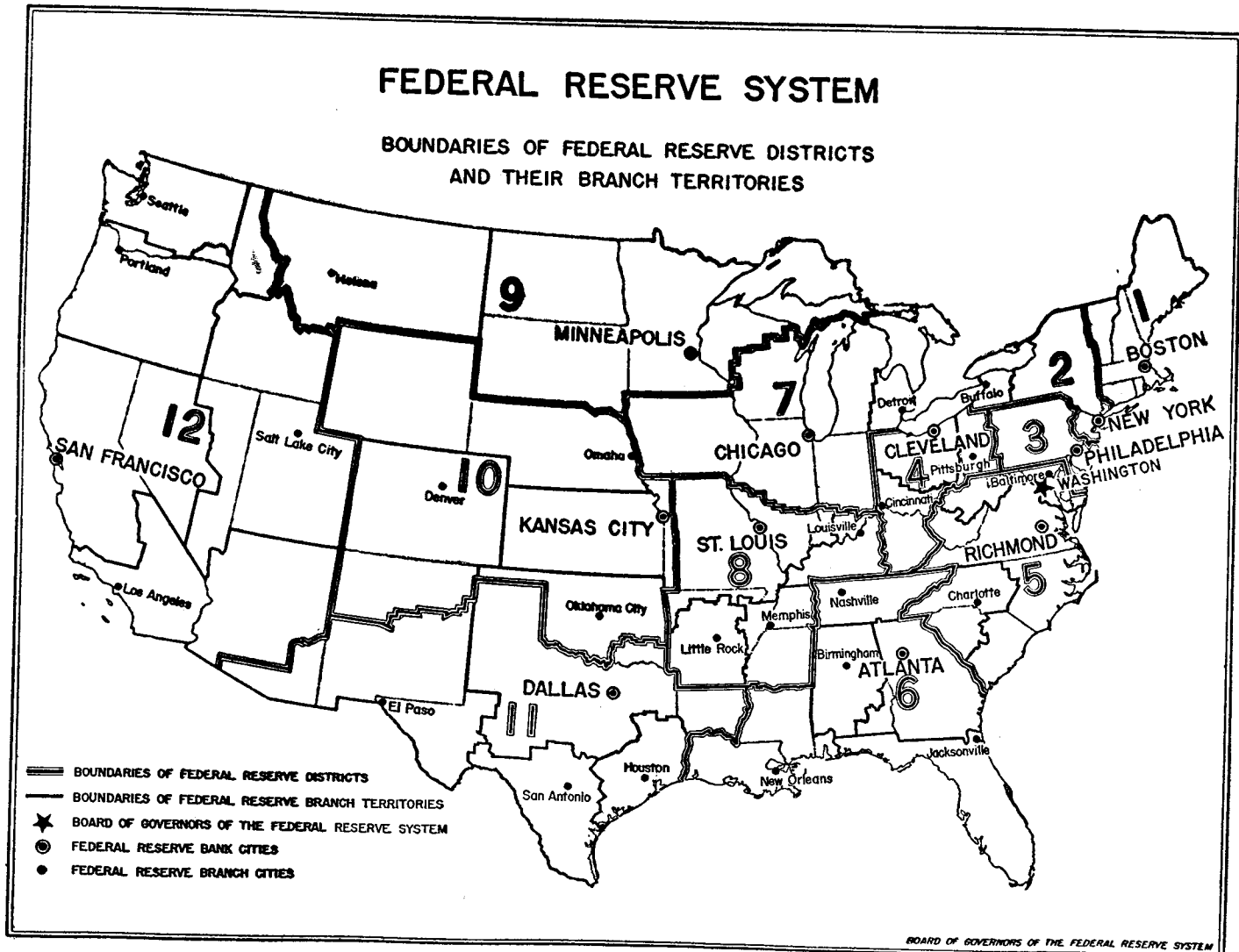
STATE MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1945, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	36,249,077	1,327,325	19,218,037	1,796,674	3,572,158	1,470,199	558,044	3,952,379	1,269,215	238,530	562,540	296,887	1,987,089
Loans (including overdrafts)	8,219,104	236,276	5,030,737	336,614	693,006	293,054	124,734	598,194	281,152	42,882	115,901	83,259	383,295
United States Government direct obligations	26,180,375	1,039,109	13,423,163	1,356,781	2,650,124	1,126,967	382,313	2,996,928	907,716	185,467	400,222	193,658	1,517,227
Obligations guaranteed by United States Government	8,009	194	1,962	219	920	125	834	623	321	125	258	2,122	306
Obligations of States and political subdivisions	905,539	14,385	368,028	26,289	83,805	22,997	43,510	196,611	37,277	6,498	36,754	16,407	53,278
Other bonds, notes, and debentures	778,642	31,638	317,860	64,851	115,682	23,254	4,617	154,779	26,069	3,180	7,149	749	28,814
Corporate stocks (including Federal Reserve Bank stock)	157,408	5,723	76,287	11,920	28,621	4,102	2,036	5,244	16,680	378	1,556	692	4,169
Reserves, cash, and bank balances	8,222,264	273,899	3,650,344	403,364	826,916	465,783	202,063	989,188	396,347	78,807	256,575	157,099	521,879
Reserve with Federal Reserve Banks	5,197,517	157,434	2,765,444	248,753	482,788	227,099	83,837	539,797	207,124	35,818	109,817	56,063	283,543
Cash in vault	349,325	19,877	111,267	19,309	52,216	25,352	9,641	59,742	14,387	4,144	5,363	7,041	20,986
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,541,627	64,199	202,607	72,452	187,133	144,159	91,741	307,577	117,686	35,434	95,885	89,345	133,409
Other balances with banks in United States	9,417	359	2,716	1,654	899	786	258	1,115	112	1	290	41	1,072
Balances with banks in foreign countries	9,174	132	7,332	5	161	113	4	417	108	1	11	16	874
Cash items in process of collection	1,115,204	31,898	560,978	61,191	103,719	68,274	16,582	80,540	56,927	3,298	45,209	4,593	81,995
Due from own foreign branches	270		270										
Bank premises owned and furniture and fixtures	298,867	16,506	153,977	22,364	30,878	19,043	5,937	21,143	8,377	1,418	3,115	1,919	14,190
Other real estate owned	14,732	969	3,926	4,260	2,328	308	264	179	1,983	24	3	90	5,398
Investments and other assets indirectly representing bank premises or other real estate	19,588	2,798	5,949	5,462	1,994	2,027	2	61	31	5	137	47	194
Customers' liability on acceptances	13,797	787	12,113	6	26	116							4
Income accrued but not yet collected	88,596	3,100	55,118	4,245	7,833	3,007	1,264	7,117	1,834	265	1,021	112	3,680
Other assets	37,541	1,089	13,793	4,035	5,080	3,216	1,322	3,153	1,890	125	1,123	301	2,414
Total assets	44,944,732	1,626,473	23,113,527	2,240,410	4,447,213	1,963,699	768,896	4,974,195	1,679,677	319,174	824,514	456,459	2,530,495
LIABILITIES													
Demand deposits	34,658,441	1,135,496	19,344,930	1,780,769	2,894,781	1,487,924	614,894	3,162,476	1,314,914	212,216	711,963	391,948	1,606,130
Individuals, partnerships, and corporations	20,385,299	738,663	10,722,999	1,158,349	1,918,820	817,419	356,025	2,050,109	741,816	139,964	355,457	296,693	1,088,985
United States Government: War loan and Series E bond accounts	8,865,569	308,644	5,458,124	516,975	702,146	370,406	124,926	694,749	240,353	32,358	72,947	45,800	298,141
Other	42,158	2,067	13,497	1,571	3,155	5,568	2,778	2,929	3,495	134	685	637	5,645
States and political subdivisions	1,032,725	39,411	392,428	28,072	87,313	98,976	42,092	158,773	42,273	24,951	50,233	20,872	47,331
Banks in United States	3,395,697	26,236	2,005,204	61,695	153,409	184,272	85,976	213,267	270,666	12,937	27,215	24,659	129,706
Banks in foreign countries	560,952	918	541,119	10	916	291		1,125	1,741	7	645	200	13,980
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	376,041	19,557	211,559	14,097	29,122	10,537	3,097	41,524	14,570	1,868	4,781	3,087	22,342
Time deposits	7,185,808	366,943	2,025,791	275,807	1,196,122	357,890	112,203	1,568,362	265,594	90,022	70,795	41,954	814,325
Individuals, partnerships, and corporations:													
Savings deposits	6,558,887	361,837	1,689,277	237,727	1,115,406	340,640	104,647	1,503,290	244,507	75,989	63,690	37,375	784,502
Certificates of deposit	122,216	1,706	11,911	7,731	13,334	2,793	3,083	38,746	16,336	12,746	6,057	2,751	5,002
Christmas savings and similar accounts	58,477	1,635	27,718	4,848	6,706	4,347	524	8,481	1,163	335	349	130	2,241
Open accounts	305,962	477	253,018	14,404	21,536	2,937	102	1,507	283	47	283	751	10,617
United States Government	19,510	936	8,873	1,011	186	3,049	3,187	391	1,770	62	13	28	4
Postal savings	518	80	10	42	178	32	23	76	18	35	12	6	6
States and political subdivisions	97,382	212	19,824	9,994	37,542	3,234	481	14,918	1,482	808	136	908	7,843
Banks in United States	10,556	60	2,860	50	1,234	858	156	953	15		255	5	4,110
Banks in foreign countries	12,300		12,300										
Total deposits	41,844,249	1,502,439	21,370,721	2,056,576	4,090,903	1,845,814	727,097	4,730,838	1,580,508	302,238	782,758	433,902	2,420,455
Due to own foreign branches	28,330		28,330										
Bills payable, rediscounts, and other liabilities for borrowed money	46,688		40,728	100	2,045	415			3,400				
Acceptances outstanding	17,081	827	15,133	6	27	116	1	71	31			4	865
Dividends declared but not yet payable	15,909	662	10,156	925	1,455	248	245	585	922	8	48	52	603
Income collected but not yet earned	12,664	883	5,310	565	1,548	770	420	1,281	524	41	53	27	1,242
Expenses accrued and unpaid	124,211	6,385	69,397	6,094	15,970	4,909	1,519	8,153	3,603	170	1,041	422	6,548
Other liabilities	40,978	997	23,023	603	4,894	4,363	390	1,899	993	22	102	71	3,621
Total liabilities	42,130,110	1,512,193	21,562,798	2,064,869	4,116,842	1,856,635	729,672	4,742,827	1,589,981	302,479	784,002	434,478	2,433,334
CAPITAL ACCOUNTS													
Capital	916,131	38,876	481,840	55,540	91,307	36,831	14,163	80,948	43,054	6,944	12,990	9,690	43,948
Surplus	1,287,555	44,300	742,454	85,664	183,343	45,006	16,082	82,285	28,291	5,489	13,328	7,802	33,511
Undivided profits	414,954	17,033	232,630	25,865	30,999	16,986	6,558	35,532	14,487	3,532	9,204	3,967	18,161
Other capital accounts	195,982	14,071	93,805	8,472	24,722	8,241	2,421	32,603	3,864	730	4,990	522	1,541
Total capital accounts	2,814,622	114,280	1,550,729	175,541	330,371	107,064	39,224	231,368	89,696	16,695	40,512	21,981	97,161
Total liabilities and capital accounts	44,944,732	1,626,473	23,113,527	2,240,410	4,447,213	1,963,699	768,896	4,974,195	1,679,677	319,174	824,514	456,459	2,530,495
Net demand deposits subject to reserve (see page 18)	23,137,786	730,969	13,123,221	1,130,151	1,901,783	905,085	381,645	2,080,683	899,948	141,126	497,922	252,210	1,093,043
Demand deposits adjusted (see footnote on page 1)	20,678,861	765,733	10,766,008	1,139,327	1,931,436	858,658	384,632	2,169,866	741,732	163,485	365,262	316,059	1,076,663
Number of banks	1,825	45	263	86	221	131	52	442	164	115	112	117	77

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM