



# MEMBER BANK CALL REPORT

NUMBER 101

CONDITION OF MEMBER BANKS

DECEMBER 31, 1945

BOARD OF GOVERNORS  
OF THE FEDERAL RESERVE SYSTEM  
WASHINGTON

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These statistics are tabulated from condition reports submitted by member banks following each official call, a minimum of three of which are required by law each year. The Comptroller of the Currency tabulates the national bank reports and publishes the results in the *Abstract of Reports of Condition of National Banks*. The Board of Governors of the Federal Reserve System tabulates the reports of State member banks and publishes the combined statistics of national and State member banks in the *Member Bank Call Report*.

Member banks are classified according to their reserve requirements as central reserve city banks, reserve city banks, or non-reserve city ("country") banks. A member bank that has an office in a central reserve city is classified as a central reserve city bank; a member bank that has an office in a reserve city, but not in a central reserve city, is classified as a reserve city bank; a member bank that does not have an office in a reserve or central reserve city is classified as a country bank. However, some banks in outlying sections of central reserve cities have permission to maintain the reserves required of reserve city banks or country banks; and some banks in outlying sections of reserve cities have permission to maintain the reserves required of country banks. Condition reports of member banks are tabulated in accordance with the reserve classifications of the banks. Since a member bank that has two or more offices, whether in the same city or in different cities, submits a consolidated condition report, the report is tabulated according to a single location (that of the bank's head office, unless it has a branch in a city where banks are subject to higher reserve requirements.)

The comparability of figures for succeeding call dates is affected somewhat by changes in Federal Reserve membership, mergers, etc. It is also affected by changes in the reserve classification of cities or individual banks, such as the termination on October 1, 1945 of the reserve city designation of Savannah, Georgia, and the amendment effective August 1, 1945 of Regulation D, described on page 645 of the *Federal Reserve BULLETIN* for July 1945.

# MEMBER BANK CALL REPORT

**ASSETS AND LIABILITIES OF MEMBER BANKS ON DECEMBER 31, 1945, COMPARED WITH  
JUNE 30, 1945, AND DECEMBER 30, 1944**

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Dec. 31, 1945	June 30, 1945	Dec. 30, 1944	June 30, 1945	Dec. 30, 1944
<b>ASSETS</b>					
<b>Loans and investments</b> .....	<b>107,183,445</b>	<b>99,426,010</b>	<b>91,569,159</b>	<b>+7,757,435</b>	<b>+15,614,286</b>
Loans (including overdrafts).....	22,775,207	20,587,878	18,676,062	+2,187,329	+4,099,145
United States Government direct obligations.....	78,322,769	73,206,154	66,783,630	+5,116,615	+11,539,139
Obligations guaranteed by United States Government.....	15,705	33,165	901,737	-17,460	-886,032
Obligations of States and political subdivisions.....	3,254,356	3,101,733	2,857,760	+152,623	+396,596
Other bonds, notes, and debentures.....	2,520,773	2,198,416	2,031,223	+322,357	+489,550
Corporate stocks (including Federal Reserve Bank stock).....	294,635	298,664	318,747	-4,029	-24,112
<b>Reserves, cash, and bank balances</b> .....	<b>29,845,331</b>	<b>25,766,309</b>	<b>25,860,038</b>	<b>+4,079,022</b>	<b>+3,985,293</b>
Reserve with Federal Reserve Banks.....	15,811,292	14,806,900	14,260,532	+1,004,392	+1,550,760
Cash in vault.....	1,437,801	1,150,110	1,270,707	+287,691	+167,094
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	7,077,345	6,448,205	6,315,142	+629,140	+762,203
Other balances with banks in United States.....	39,242	37,907	39,288	+1,335	-46
Balances with banks in foreign countries.....	23,372	24,070	16,824	-698	+6,548
Cash items in process of collection.....	5,456,279	3,299,117	3,957,545	+2,157,162	+1,498,734
Due from own foreign branches.....	7,321	270	217	+7,051	+7,104
Bank premises owned and furniture and fixtures.....	787,692	800,589	816,540	-12,897	-28,848
Other real estate owned.....	19,311	27,678	41,073	-8,367	-21,762
Investments and other assets indirectly representing bank premises or other real estate.....	64,738	65,525	70,364	-787	-5,626
Customers' liability on acceptances.....	65,608	40,964	62,398	+24,644	+3,210
Income accrued but not yet collected.....	239,478	223,445	206,043	+16,033	+33,435
Other assets.....	90,952	84,950	79,922	+6,002	+11,030
<b>Total assets</b> .....	<b>138,303,876</b>	<b>126,435,740</b>	<b>118,705,754</b>	<b>+11,868,136</b>	<b>+19,598,122</b>
<b>LIABILITIES</b>					
<b>Demand deposits</b> .....	<b>105,395,466</b>	<b>96,569,239</b>	<b>91,599,715</b>	<b>+8,826,227</b>	<b>+13,795,751</b>
Individuals, partnerships, and corporations.....	62,950,086	57,416,587	56,270,259	+5,533,499	+6,679,827
United States Government: War loan and Series E bond accounts.....	21,945,123	21,713,593	18,241,712	+231,530	+3,703,411
Other.....	233,971	253,696	267,188	-19,725	-33,217
States and political subdivisions.....	4,240,421	3,877,395	3,743,572	+363,026	+496,849
Banks in United States.....	12,333,313	11,063,706	10,880,788	+1,269,607	+1,452,525
Banks in foreign countries.....	1,242,626	1,105,851	944,952	+136,775	+297,674
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	2,449,926	1,138,411	1,251,244	+1,311,515	+1,198,682
<b>Time deposits</b> .....	<b>24,274,368</b>	<b>21,808,837</b>	<b>19,316,831</b>	<b>+2,465,531</b>	<b>+4,957,537</b>
Individuals, partnerships and corporations.....	23,712,364	21,254,312	18,806,720	+2,488,052	+4,905,644
United States Government.....	95,742	97,889	101,121	-2,147	-5,379
Postal savings.....	3,487	3,633	3,841	-146	-354
States and political subdivisions.....	398,892	392,223	347,212	+6,669	+51,680
Banks in United States.....	46,283	44,430	47,087	+1,853	-804
Banks in foreign countries.....	17,600	16,350	10,850	+1,250	+6,750
<b>Total deposits</b> .....	<b>129,669,834</b>	<b>118,378,076</b>	<b>110,916,546</b>	<b>+11,291,758</b>	<b>+18,753,288</b>
Due to own foreign branches.....	211,181	196,233	183,943	+14,948	+27,238
Bills payable, rediscounts, and other liabilities for borrowed money.....	208,094	51,897	111,255	+156,197	+96,839
Acceptances outstanding.....	75,965	48,833	72,289	+27,132	+3,676
Dividends declared but not yet payable.....	53,023	45,761	45,579	+7,262	+7,444
Income collected but not yet earned.....	46,244	39,140	36,728	+7,104	+9,516
Expenses accrued and unpaid.....	346,321	318,729	263,348	+27,592	+82,973
Other liabilities.....	104,290	81,248	108,290	+23,042	-4,000
<b>Total liabilities</b> .....	<b>130,714,952</b>	<b>119,159,917</b>	<b>111,737,978</b>	<b>+11,555,035</b>	<b>+18,976,974</b>
<b>CAPITAL ACCOUNTS</b>					
Capital.....	2,592,364	2,535,815	2,469,041	+56,549	+123,323
Surplus.....	3,383,332	3,159,463	3,047,594	+223,869	+335,738
Undivided profits.....	1,115,849	1,106,511	1,008,503	+9,338	+107,346
Other capital accounts.....	497,379	474,034	442,638	+23,345	+54,741
<b>Total capital accounts</b> .....	<b>7,588,924</b>	<b>7,275,823</b>	<b>6,967,776</b>	<b>+313,101</b>	<b>+621,148</b>
<b>Total liabilities and capital accounts</b> .....	<b>138,303,876</b>	<b>126,435,740</b>	<b>118,705,754</b>	<b>+11,868,136</b>	<b>+19,598,122</b>
<b>MEMORANDA</b>					
Net demand deposits subject to reserve (see page 18).....	70,918,241	65,110,503	63,087,686	+5,807,738	+7,830,555
Demand deposits adjusted <sup>1</sup> .....	64,184,154	59,133,276	57,307,530	+5,050,878	+6,876,624
Number of banks.....	6,884	6,840	6,814	+44	+70

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES, DECEMBER 31, 1940,  
TO DECEMBER 31, 1945**

(Amounts in thousands of dollars)

	1940 Dec. 31	1941 Dec. 31	1942 Dec. 31	1943 Dec. 31	1944 Dec. 30	1945 June 30	1945 Dec. 31
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>37,126,067</b>	<b>43,520,559</b>	<b>59,263,331</b>	<b>74,257,603</b>	<b>91,569,159</b>	<b>99,426,010</b>	<b>107,183,445</b>
Loans (including overdrafts)	15,320,598	18,020,904	16,088,324	16,287,520	18,676,062	20,587,878	22,775,207
United States Government direct obligations	12,337,408	15,706,687	35,006,436	50,602,657	66,783,630	73,206,154	78,322,769
Obligations guaranteed by United States Government	3,485,638	3,832,035	2,539,753	2,345,138	901,737	33,165	15,705
Obligations of States and political subdivisions	3,012,693	3,089,606	2,965,179	2,728,652	2,857,760	3,101,733	3,254,356
Obligations of Government corporations and agencies not guaranteed by United States	499,355	557,231	2,286,693	1,972,851	2,031,223	2,198,416	2,520,773
Other bonds, notes, and debentures	2,053,842	1,921,852					
Corporate stocks, (including Federal Reserve Bank stock)	416,533	392,244	376,946	320,785	318,747	298,664	294,635
<b>Reserves, cash, and bank balances<sup>1</sup></b>	<b>23,963,455</b>	<b>23,122,689</b>	<b>24,280,295</b>	<b>23,790,034</b>	<b>25,860,038</b>	<b>25,766,309</b>	<b>29,845,331</b>
Reserve with Federal Reserve Banks	13,991,733	12,396,344	13,072,358	12,835,249	14,260,532	14,806,900	15,811,292
Cash in vault	991,146	1,086,752	1,018,612	1,132,172	1,270,707	1,150,110	1,437,801
Demand balances with banks in United States (except private banks and American branches of foreign banks) <sup>1</sup>	6,084,424	6,147,354	6,084,146	5,407,459	6,315,142	6,448,205	7,077,345
Other balances with banks in United States	100,881	98,519	62,371	42,508	39,288	37,907	39,242
Balances with banks in foreign countries	11,311	11,134	12,953	20,108	16,824	24,070	23,372
Cash items in process of collection	2,783,960	3,382,586	4,029,855	4,352,538	3,957,545	3,299,117	5,456,279
Due from own foreign branches	2,182	4,215	362	9,719	217	270	7,321
Bank premises owned and furniture and fixtures	914,425	911,213	904,130	861,253	816,540	800,589	787,692
Other real estate owned	228,243	179,139	134,846	80,654	41,073	27,678	19,311
Investments and other assets indirectly representing bank premises of other real estate							
Customers' liability on acceptances	111,146	98,449	92,935	77,164	70,364	65,525	64,738
Income accrued but not yet collected	83,052	72,427	40,507	44,059	62,398	40,964	65,608
Other assets	105,026	110,586	126,287	170,163	206,043	223,445	239,478
	124,082	101,579	73,887	80,966	79,922	84,950	90,952
<b>Total assets</b>	<b>62,657,678</b>	<b>68,120,856</b>	<b>84,916,580</b>	<b>99,371,615</b>	<b>118,705,754</b>	<b>126,435,740</b>	<b>138,303,876</b>
<b>LIABILITIES</b>							
<b>Demand deposits<sup>1</sup></b>	<b>44,110,412</b>	<b>49,230,638</b>	<b>65,435,697</b>	<b>76,932,347</b>	<b>91,599,715</b>	<b>96,569,239</b>	<b>105,395,466</b>
Individuals, partnerships, and corporations	29,576,064	33,061,264	42,139,236	51,820,162	56,270,259	57,416,587	62,950,086
U. S. Government: War loan and Series E bond accounts				9,185,885	18,241,712	21,713,593	21,945,123
Other	616,118	1,709,333	7,923,429	257,817	267,188	253,696	233,971
States and political subdivisions	2,723,660			3,065,567	3,317,989	3,743,572	3,877,395
Banks in United States <sup>1</sup>	9,581,199	9,713,951	10,101,306	9,602,817	10,880,788	11,063,706	12,333,313
Banks in foreign countries	700,073	671,186	811,439	891,070	944,952	1,105,851	1,242,626
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	913,298	1,009,337	1,142,298	1,572,751	1,251,244	1,138,411	2,449,926
<b>Time deposits</b>	<b>12,319,198</b>	<b>12,486,751</b>	<b>12,840,974</b>	<b>15,330,013</b>	<b>19,316,831</b>	<b>21,808,837</b>	<b>24,274,368</b>
Individuals, partnerships, and corporations:							
Savings deposits	10,266,149	10,513,338				20,190,338	
Certificates of deposit			654,941	611,226		482,917	
Christmas savings and similar accounts	27,853	30,136		12,365,923	14,821,737	18,806,720	23,712,364
Open accounts	737,865	723,343				158,651	
United States Government	34,425	34,120	47,675	115,465	101,121	97,889	95,742
Postal savings	21,562	16,353		8,566	4,652	3,841	3,633
States and political subdivisions	435,075	418,220	331,933	326,554	347,212	392,223	398,892
Banks in United States	135,226	132,923	82,066	57,555	47,087	44,430	46,283
Banks in foreign countries	6,102	7,092	4,811	4,050	10,850	16,350	17,600
	56,429,610	61,717,389	78,276,671	92,262,360	110,916,546	118,378,076	129,669,834
Due to own foreign branches							
Bills payable, rediscounts, and other liabilities for borrowed money	182,067	148,921	216,952	203,508	183,943	196,233	211,181
Acceptances outstanding	3,282	4,312	4,807	39,310	111,255	51,897	208,094
Dividends declared but not yet payable	97,461	86,358	46,175	54,322	72,289	48,833	75,965
Income collected but not yet earned	38,953	37,902	37,486	38,713	45,579	45,761	53,023
Expenses accrued and unpaid	67,666	76,373	46,514	35,992	36,728	39,140	46,244
Other liabilities	77,946	98,807	116,750	185,555	263,348	318,729	346,321
	63,177	64,430	70,372	76,621	108,290	81,248	104,290
<b>Total deposits<sup>1</sup></b>	<b>56,429,610</b>	<b>61,717,389</b>	<b>78,276,671</b>	<b>92,262,360</b>	<b>110,916,546</b>	<b>118,378,076</b>	<b>129,669,834</b>
Due to own foreign branches							
Bills payable, rediscounts, and other liabilities for borrowed money							
Acceptances outstanding							
Dividends declared but not yet payable							
Income collected but not yet earned							
Expenses accrued and unpaid							
Other liabilities							
	56,960,162	62,234,492	78,815,727	92,896,381	111,737,978	119,159,917	130,714,952
<b>CAPITAL ACCOUNTS</b>							
Capital							
Surplus	2,356,258	2,362,185	2,378,674	2,416,374	2,469,041	2,535,815	2,592,364
Undivided profits	2,279,621	2,394,336	2,499,071	2,769,777	3,047,594	3,159,463	3,383,332
Reserve for contingencies	721,444	775,145	846,793	865,993	1,008,503	1,106,511	1,115,849
Other capital accounts	295,839	312,467		376,315	423,090	442,638	474,034
	44,354	42,231					497,379
<b>Total capital accounts</b>	<b>5,697,516</b>	<b>5,886,364</b>	<b>6,100,853</b>	<b>6,475,234</b>	<b>6,967,776</b>	<b>7,275,823</b>	<b>7,588,924</b>
<b>Total liabilities and capital accounts</b>	<b>62,657,678</b>	<b>68,120,856</b>	<b>84,916,580</b>	<b>99,371,615</b>	<b>118,705,754</b>	<b>126,435,740</b>	<b>138,303,876</b>
<b>MEMORANDA</b>							
Par or face value of capital	2,359,291	2,364,456	2,380,309	2,417,531	2,469,723	2,536,232	2,592,773
Capital notes and debentures	40,758	38,512	36,121	32,431	29,273	28,285	27,438
First preferred stock	247,726	220,587	196,938	179,834	143,240	127,908	107,205
Second preferred stock	18,243	17,716	16,831	13,311	9,077	7,772	7,035
Common stock	2,052,564	2,087,641	2,130,419	2,191,955	2,288,133	2,372,267	2,451,095
Retirable value of capital: First preferred stock	343,093	312,094	285,138	266,140	227,897	210,067	176,310
Second preferred stock	23,894	23,591	22,706	19,107	14,425	12,972	11,948
Net demand deposits subject to reserve (see page 18)	35,261,636	39,707,549	55,325,653	57,989,934	63,087,686	65,110,503	70,918,241
Demand deposits adjusted (see footnote on page 1)	30,429,062	33,753,582	42,569,668	52,642,220	57,307,530	59,133,276	64,184,154
Number of banks	6,486	6,619	6,679	6,738	6,814	6,840	6,884

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

## ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1945, BY CLASS OF BANK

(Amounts in thousands of dollars)

	Central reserve city member banks <sup>1</sup>	Reserve city member banks <sup>1</sup>	Country member banks <sup>1</sup>	All member banks	All national member banks	All State member banks
	New York	Chicago				
<b>ASSETS</b>						
<b>Loans and investments</b>	<b>26,142,821</b>	<b>5,930,699</b>	<b>40,107,711</b>	<b>35,002,214</b>	<b>107,183,445</b>	<b>69,312,139</b>
Loans (including overdrafts)	7,333,512	1,332,525	8,513,659	5,595,511	22,775,207	13,925,223
United States Government direct obligations	17,572,892	4,213,339	29,547,234	26,989,304	78,322,769	51,242,060
Obligations guaranteed by United States Government	1,370		5,023	9,312	15,705	7,746
Obligations of States and political subdivisions	606,134	181,182	1,125,514	1,341,526	3,254,356	2,337,661
Other bonds, notes, and debentures	532,978	190,457	808,627	988,711	2,520,773	1,654,136
Corporate stocks (including Federal Reserve Bank stock)	95,935	13,196	107,654	77,850	294,635	145,313
<b>Reserves, cash, and bank balances</b>	<b>6,438,501</b>	<b>1,489,059</b>	<b>11,286,020</b>	<b>10,631,751</b>	<b>29,845,331</b>	<b>20,113,836</b>
Reserve with Federal Reserve Banks	4,015,491	942,220	6,326,210	4,527,371	15,811,292	10,411,049
Cash in vault	110,757	36,306	494,349	796,389	1,437,801	992,886
Demand balances with banks in United States (except private banks and American branches of foreign banks)	75,556	198,555	2,156,053	4,647,181	7,077,345	5,414,978
Other balances with banks in United States	2,250	1,452	17,754	17,786	39,242	27,049
Balances with banks in foreign countries	11,872	751	8,523	2,226	23,372	13,900
Cash items in process of collection	2,222,575	309,775	2,283,131	640,798	5,456,279	3,253,974
Due from own foreign branches	276		7,045		7,321	7,045
Bank premises owned and furniture and fixtures	172,252	16,119	272,494	326,827	787,692	493,062
Other real estate owned	3,038		7,592	8,681	19,311	10,054
Investments and other assets indirectly representing bank premises or other real estate	4,109	193	47,052	13,384	64,738	46,383
Customers' liability on acceptances	37,329	2,965	22,749	2,565	65,608	41,883
Income accrued but not yet collected	73,344	17,707	103,778	44,649	239,478	147,276
Other assets	15,374	2,567	43,912	29,099	90,952	48,501
<b>Total assets</b>	<b>32,887,044</b>	<b>7,459,309</b>	<b>51,898,353</b>	<b>46,059,170</b>	<b>138,303,876</b>	<b>90,220,179</b>
<b>LIABILITIES</b>						
<b>Demand deposits</b>	<b>28,867,222</b>	<b>6,326,556</b>	<b>39,294,621</b>	<b>30,907,067</b>	<b>105,395,466</b>	<b>68,673,537</b>
Individuals, partnerships, and corporations	15,712,237	3,159,556	22,281,403	21,796,890	62,950,086	40,872,719
United States Government: War loan and Series E bond accounts	6,908,704	1,550,503	8,128,601	5,357,315	21,945,123	13,821,293
Other	31,474	1,933	92,890	107,674	233,971	191,692
States and political subdivisions	236,771	237,261	1,762,701	2,003,688	4,240,421	3,171,517
Banks in United States	3,535,071	1,291,965	6,307,326	1,198,951	12,333,313	8,584,391
Banks in foreign countries	1,104,810	19,744	110,443	7,629	1,242,626	603,323
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	1,338,155	65,594	611,257	434,920	2,449,926	1,428,602
<b>Time deposits</b>	<b>1,253,575</b>	<b>719,467</b>	<b>9,790,499</b>	<b>12,510,827</b>	<b>24,274,368</b>	<b>16,265,810</b>
Individuals, partnerships, and corporations	1,206,471	719,067	9,563,107	12,223,719	23,712,364	15,841,508
United States Government	9,650		36,993	49,099	95,742	75,244
Postal savings			759	2,728	3,487	2,964
States and political subdivisions	20,334	400	159,629	218,529	398,892	304,767
Banks in United States	1,020		28,511	16,752	46,283	35,527
Banks in foreign countries	16,100		1,500		17,600	5,800
<b>Total deposits</b>	<b>30,120,797</b>	<b>7,046,023</b>	<b>49,085,120</b>	<b>43,417,894</b>	<b>129,669,834</b>	<b>84,939,347</b>
Due to own foreign branches	211,181				211,181	183,577
Bills payable, rediscounts, and other liabilities for borrowed money	195,000		2,350	10,744	208,094	77,969
Acceptances outstanding	44,084	3,041	26,222	2,618	75,965	47,883
Dividends declared but not yet payable	24,570	1,310	15,020	12,123	53,023	33,980
Income collected but not yet earned	7,156	2,005	23,177	13,906	46,244	31,478
Expenses accrued and unpaid	121,569	28,289	130,785	65,678	346,321	209,659
Other liabilities	42,214	1,144	49,475	11,457	104,290	52,035
<b>Total Liabilities</b>	<b>30,766,571</b>	<b>7,081,812</b>	<b>49,332,149</b>	<b>43,534,420</b>	<b>130,714,952</b>	<b>85,575,928</b>
<b>CAPITAL ACCOUNTS</b>						
Capital	600,955	141,500	883,126	966,783	2,592,364	1,654,339
Surplus	1,093,390	147,550	1,131,947	1,010,445	3,383,332	2,007,927
Undivided profits	322,810	41,996	350,204	400,839	1,115,849	688,426
Other capital accounts	103,318	46,451	200,927	146,683	497,379	293,559
<b>Total capital accounts</b>	<b>2,120,473</b>	<b>377,497</b>	<b>2,566,204</b>	<b>2,524,750</b>	<b>7,588,924</b>	<b>4,644,251</b>
<b>Total Liabilities and Capital Accounts</b>	<b>32,887,044</b>	<b>7,459,309</b>	<b>51,898,353</b>	<b>46,059,170</b>	<b>138,303,876</b>	<b>90,220,179</b>
<b>MEMORANDA</b>						
Par or face value of capital	600,955	141,500	883,126	967,192	2,592,773	1,654,550
Capital notes and debentures	700		15,000	11,738	27,438	27,438
First preferred stock			52,930	54,275	107,205	66,534
Second preferred stock			400	6,635	7,035	3,748
Common stock	600,255	141,500	814,796	894,544	2,451,095	1,584,268
Retirable value of capital: First preferred stock			78,998	97,312	176,310	103,502
Second preferred stock			400	11,548	11,948	4,939
Net demand deposits subject to reserve (see page 18)	19,660,387	4,267,775	26,727,400	20,262,679	70,918,241	46,183,485
Demand deposits adjusted (see footnote on page 1)	15,064,588	3,152,636	22,372,230	23,594,700	64,184,154	42,218,864
Number of banks	37	12	359	6,476	6,884	5,017

<sup>1</sup> See Table of Contents page for basis of and changes in classification of member banks.

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1945,  
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	<b>Total, all districts</b>	<b>Federal Reserve district</b>					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>							
<b>Loans and investments</b>	<b>107,183,445</b>	<b>5,475,478</b>	<b>33,556,327</b>	<b>5,797,459</b>	<b>8,391,716</b>	<b>4,626,586</b>	<b>4,641,464</b>
Loans (including overdrafts)	22,775,207	1,163,150	8,545,968	934,320	1,542,730	890,107	1,005,089
United States Government direct obligations	78,322,769	4,133,396	23,327,575	4,356,294	6,263,174	3,557,996	3,293,858
Obligations guaranteed by United States Government	15,705	449	5,139	474	1,340	743	422
Obligations of States and political subdivisions	3,254,356	52,858	819,228	146,650	238,163	82,716	272,926
Other bonds, notes, and debentures	2,520,773	109,992	738,212	338,994	307,076	86,107	60,630
Corporate stocks (including Federal Reserve Bank stock)	294,635	15,633	120,205	20,727	39,213	8,917	8,539
<b>Reserves, cash, and bank balances</b>	<b>29,845,331</b>	<b>1,304,059</b>	<b>7,940,500</b>	<b>1,456,104</b>	<b>2,151,839</b>	<b>1,519,781</b>	<b>1,744,957</b>
Reserve with Federal Reserve Banks	15,811,292	707,061	4,833,568	795,782	1,137,657	725,282	760,473
Cash in vault	1,437,801	115,470	246,118	101,580	160,432	110,162	98,063
Demand balances with banks in United States (except private banks and American branches of foreign banks)	7,077,345	269,748	456,629	338,746	543,591	495,529	680,497
Other balances with banks in United States	39,242	2,241	3,630	3,173	2,997	1,807	3,925
Balances with banks in foreign countries	23,372	2,240	13,834	525	582	82	291
Cash items in process of collection	5,456,279	207,299	2,386,721	216,298	306,580	186,919	201,708
Due from own foreign branches	7,321	7,045	276				
Bank premises owned and furniture and fixtures	787,692	51,808	254,413	61,470	79,820	46,633	43,929
Other real estate owned	19,311	1,972	5,381	3,413	1,058	726	1,225
Investments and other assets indirectly representing bank premises or other real estate	64,738	3,275	7,877	5,251	2,905	2,726	2,818
Customers' liability on acceptances	65,608	7,725	37,807	5,166	269	1,273	4,790
Income accrued but not yet collected	239,478	12,135	90,323	11,009	17,024	7,051	9,719
Other assets	90,952	4,353	23,049	11,037	5,622	6,440	7,351
<b>Total assets</b>	<b>138,303,876</b>	<b>6,867,850</b>	<b>41,915,953</b>	<b>7,350,909</b>	<b>10,650,253</b>	<b>6,211,216</b>	<b>6,456,253</b>
<b>LIABILITIES</b>							
<b>Demand deposits</b>	<b>105,395,466</b>	<b>5,180,997</b>	<b>34,177,167</b>	<b>5,175,741</b>	<b>7,191,862</b>	<b>4,731,346</b>	<b>5,184,572</b>
Individuals, partnerships, and corporations	62,950,086	3,188,164	19,071,267	3,378,890	4,643,006	2,951,781	2,923,182
U. S. Government: War loan and Series E bond accounts	21,945,123	1,293,927	8,218,800	1,124,234	1,592,371	903,772	882,974
Other	233,971	11,742	48,222	6,117	10,263	28,004	17,694
States and political subdivisions	4,240,421	210,719	670,865	171,739	246,251	233,984	399,535
Banks in United States	12,333,313	374,473	3,637,694	426,864	604,304	545,265	907,336
Banks in foreign countries	1,242,626	24,919	1,106,688	11,206	3,819	3,148	10,268
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	2,449,926	77,053	1,423,631	56,691	91,848	65,392	43,583
<b>Time deposits</b>	<b>24,274,368</b>	<b>1,173,782</b>	<b>4,390,966</b>	<b>1,587,259</b>	<b>2,682,413</b>	<b>1,148,050</b>	<b>974,948</b>
Individuals, partnerships, and corporations	23,712,364	1,167,965	4,312,768	1,541,799	2,585,486	1,119,154	934,656
United States Government	95,742	3,986	20,154	4,898	474	12,493	18,268
Postal savings	3,487	290	31	232	637	124	220
States and political subdivisions	398,892	1,274	38,174	40,033	87,991	10,454	13,393
Banks in United States	46,283	267	3,739	297	7,825	5,825	8,411
Banks in foreign countries	17,600		16,100				
<b>Total deposits</b>	<b>129,669,834</b>	<b>6,354,779</b>	<b>38,568,133</b>	<b>6,763,000</b>	<b>9,874,275</b>	<b>5,879,396</b>	<b>6,159,520</b>
Due to own foreign branches	211,181		211,181				
Bills payable, rediscounts, and other liabilities for borrowed money							
Acceptances outstanding	208,094	1,660	197,930	869	2,960	875	450
Dividends declared but not yet payable	75,965	8,594	44,557	5,839	269	1,222	5,682
Income collected but not yet earned	53,023	4,276	26,523	3,462	2,847	2,153	2,455
Expenses accrued and unpaid	46,244	3,156	11,887	2,241	2,900	2,210	2,712
Other liabilities	346,321	23,365	139,776	15,493	27,533	11,940	12,261
<b>Total liabilities</b>	<b>130,714,952</b>	<b>6,400,539</b>	<b>39,245,457</b>	<b>6,794,851</b>	<b>9,919,416</b>	<b>5,899,682</b>	<b>6,183,957</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	2,592,364	156,952	821,137	181,722	223,814	109,661	103,081
Surplus	3,383,332	199,888	1,308,583	263,535	378,551	134,172	114,500
Undivided profits	1,115,849	72,107	402,990	84,239	74,490	47,830	37,355
Other capital accounts	497,379	38,364	137,786	26,562	53,982	19,871	17,360
<b>Total capital accounts</b>	<b>7,588,924</b>	<b>467,311</b>	<b>2,670,496</b>	<b>556,058</b>	<b>730,837</b>	<b>311,534</b>	<b>272,296</b>
<b>Total liabilities and capital accounts</b>	<b>138,303,876</b>	<b>6,867,850</b>	<b>41,915,953</b>	<b>7,350,909</b>	<b>10,650,253</b>	<b>6,211,216</b>	<b>6,456,253</b>
<b>MEMORANDA</b>							
Par or face value of capital	2,592,773	156,952	821,388	181,722	223,814	109,661	103,081
Capital notes and debentures	27,438		10,302		12,309	501	87
First preferred stock	107,205	2,314	28,378	8,107	6,765	3,044	6,735
Second preferred stock	7,035	493	4,294	1,108	50	15	50
Common stock	2,451,095	154,145	778,414	172,507	204,690	106,101	96,209
Retirable value of capital: First preferred stock	176,310	3,272	62,956	15,272	9,865	3,169	7,410
Second preferred stock	11,948	1,368	7,722	1,708	50	15	50
Net demand deposits subject to reserve (see page 18)	70,918,241	3,410,415	23,115,114	3,496,552	4,749,320	3,145,126	3,419,393
Demand deposits adjusted (see footnote on page 1)	64,184,154	3,268,637	18,779,042	3,391,022	4,674,525	3,064,238	3,164,592
Number of banks	6,884	340	814	647	721	472	325

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1945,  
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>						
<b>Loans and investments</b>						
Loans (including overdrafts)	15,878,650	3,882,168	2,734,477	4,288,320	4,002,789	13,908,011
United States Government direct obligations	2,762,475	896,386	451,621	780,938	1,138,936	2,663,467
Obligations guaranteed by United States Government	12,106,026	2,726,300	2,156,544	3,253,211	2,702,330	10,446,065
Obligations of States and political subdivisions	1,455	905	312	647	274	3,545
Other bonds, notes, and debentures	534,822	149,308	61,523	174,233	132,142	589,787
Corporate stocks (including Federal Reserve Bank stock)	447,252	94,656	60,605	69,214	22,290	185,745
Reserves, cash, and bank balances	4,266,151	1,254,844	849,586	1,863,810	1,951,263	3,542,437
Reserve with Federal Reserve Banks	2,310,416	597,809	380,913	771,741	759,333	2,031,257
Cash in vault	221,712	60,400	32,012	54,376	73,289	164,187
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,146,120	426,214	322,470	815,843	919,800	662,158
Other balances with banks in United States	3,762	224	1,466	6,942	2,292	6,783
Balances with banks in foreign countries	1,627	146	859	19	688	2,479
Cash items in process of collection	582,514	170,051	111,866	214,889	195,861	675,573
Due from own foreign branches						
Bank premises owned and furniture and fixtures	71,032	23,354	13,392	22,026	38,416	81,379
Other real estate owned	218	3,225	17	399	960	717
Investments and other assets indirectly representing bank premises or other real estate	4,092	145	4,039	1,920	4,378	25,312
Customers' liability on acceptances	3,425	1,106	146	94	635	3,172
Income accrued but not yet collected	35,332	5,990	6,510	5,650	2,988	35,747
Other assets	11,033	3,937	1,940	2,854	2,103	11,233
<b>Total assets</b>	<b>20,269,953</b>	<b>5,174,769</b>	<b>3,610,107</b>	<b>6,185,073</b>	<b>6,003,532</b>	<b>17,608,008</b>
<b>LIABILITIES</b>						
<b>Demand deposits</b>						
Individuals, partnerships, and corporations	14,778,286	4,098,387	2,664,602	5,313,335	5,285,569	11,613,602
United States Government: War loan and Series E bond accounts	8,658,526	2,335,919	1,497,971	3,039,653	3,303,687	7,958,040
Other	3,239,967	697,656	544,840	715,042	745,550	1,985,990
States and political subdivisions	20,514	9,392	4,864	16,144	14,505	46,510
Banks in United States	742,895	180,807	160,357	329,835	251,292	642,142
Banks in foreign countries	1,911,142	840,800	424,641	1,140,199	863,580	657,015
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	25,081	2,226	2,375	1,407	5,904	45,585
180,161	31,587	29,554	71,055	101,051	278,320	
<b>Time deposits</b>						
Individuals, partnerships, and corporations	4,479,582	813,145	765,497	594,428	452,895	5,211,403
United States Government	4,415,075	788,203	760,467	584,782	414,298	5,087,711
Postal savings	5,274	3,830	390	2,392	6,851	16,732
States and political subdivisions	457	252	204	207	400	433
Banks in United States	53,076	20,532	3,576	1,466	30,012	98,911
Banks in foreign countries	5,700	328	860	5,581	1,334	6,116
						1,500
<b>Total deposits</b>	<b>19,257,868</b>	<b>4,911,532</b>	<b>3,430,099</b>	<b>5,907,763</b>	<b>5,738,464</b>	<b>16,825,005</b>
Due to own foreign branches						
Bills payable, rediscounts, and other liabilities for borrowed money						
Acceptances outstanding	3,535	3,050		300		
Dividends declared but not yet payable	4,090	1,106	146	94	635	4,286
Income collected but not yet earned	6,678	1,539	295	1,344	1,608	2,431
Expenses accrued and unpaid	49,485	1,803	2,179	1,071	595	8,812
Other liabilities	3,784	8,221	7,571	7,312	7,512	35,852
	2,327	424	250	977	977	31,007
<b>Total liabilities</b>	<b>19,325,440</b>	<b>4,929,578</b>	<b>3,440,714</b>	<b>5,918,134</b>	<b>5,749,791</b>	<b>16,907,393</b>
<b>CAPITAL ACCOUNTS</b>						
Capital	348,205	99,877	61,389	98,306	102,458	285,762
Surplus	361,906	89,564	69,440	97,318	100,911	264,964
Undivided profits	132,833	44,440	26,063	54,449	35,233	103,820
Other capital accounts	101,569	11,310	12,501	16,866	15,139	46,069
<b>Total capital accounts</b>	<b>944,513</b>	<b>245,191</b>	<b>169,393</b>	<b>266,939</b>	<b>253,741</b>	<b>700,615</b>
<b>Total liabilities and capital accounts</b>	<b>20,269,953</b>	<b>5,174,769</b>	<b>3,610,107</b>	<b>6,185,073</b>	<b>6,003,532</b>	<b>17,608,008</b>
<b>MEMORANDA</b>						
Par or face value of capital	348,227	100,013	61,389	98,306	102,458	285,762
Capital notes and debentures	2,318	1,493	122	94	94	212
First preferred stock	18,859	2,947	1,535	821	2,049	25,651
Second preferred stock	365	500	87	61	61	12
Common stock	326,685	95,073	59,645	97,424	100,315	259,887
Retirable value of capital: First preferred stock	18,994	2,957	1,535	821	2,533	47,526
Second preferred stock	365	510	87	61	61	12
Net demand deposits subject to reserve (see page 18)	9,810,570	2,804,466	1,685,426	3,567,568	3,424,358	8,289,933
Demand deposits adjusted (see footnote on page 1)	8,999,068	2,378,262	1,576,016	3,225,654	3,460,169	8,202,929
Number of banks	995	490	472	751	585	272

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

[In thousands of dollars]

	All member banks on selected call dates						
	1940 Dec. 31	1941 Dec. 31	1942 Dec. 31	1943 Dec. 31	1944 Dec. 30	1945 June 30	1945 Dec. 31
<b>Loans.....</b>	<b>15,320,598</b>	<b>18,020,904</b>	<b>16,088,324</b>	<b>16,287,520</b>	<b>18,676,062</b>	<b>20,587,878</b>	<b>22,775,207</b>
Commercial and industrial loans, including open-market paper <sup>1</sup>	6,659,572	8,671,114	7,386,885	7,420,746	7,530,983	7,095,443	8,948,919
Loans to farmers directly guaranteed by the Commodity Credit Corporation <sup>1</sup>	865,091	972,321	525,852	461,140	629,977	481,031	215,502
Other loans to farmers <sup>1</sup>	642,448	594,193	562,919	561,824	567,698	644,313	639,653
Loans to brokers and dealers in securities	652,121	597,684	934,453	1,398,236	2,248,714	3,089,270	3,133,229
Other loans for purchasing or carrying securities	299,188	294,962	265,570	245,598	243,247	3,407,101	3,378,017
Real-estate loans: On farm land	2,118,475	2,396,116	2,457,679	2,418,705	2,389,755	2,414,885	2,522,079
On residential property	810,344	802,831	699,913	609,907	575,513	571,534	656,286
On other properties	43,106	39,023	26,384	57,426	58,751	55,147	47,002
Loans to banks.....							
Consumer loans to individuals:							
Retail automobile instalment paper			211,425	115,695	126,068	136,225	168,876
Other retail and repair-modernization instalment loans	3,230,253	3,652,660	277,685	156,872	159,777	174,145	223,767
Personal instalment cash loans			284,876	215,534	224,694	251,688	291,719
Single-payment loans to individuals			1,073,186	995,578	994,743	1,126,041	1,216,079
All other loans (including overdrafts)			843,344	790,929	817,869	879,011	1,057,270
<b>United States Government direct obligations.....</b>	<b>12,337,408</b>	<b>15,706,687</b>	<b>35,006,436</b>	<b>50,602,657</b>	<b>66,783,630</b>	<b>73,206,154</b>	<b>78,322,769</b>
Treasury bills	651,986	970,898	4,363,309	4,360,425	3,747,838	2,632,874	2,274,951
Treasury certificates of indebtedness			6,285,324	12,071,167	13,981,556	15,583,929	16,984,827
Treasury notes	2,594,269	3,007,044	5,409,821	6,906,023	14,126,875	14,723,058	14,271,270
United States savings bonds <sup>2</sup>			151,864	170,761	455,407	677,215	728,671
Other bonds maturing in 5 years or less	1,367,488	1,424,556	2,671,558	5,259,443	5,308,973	6,380,452	7,897,223
Other bonds maturing in 5 to 10 years	2,885,694	3,503,734	9,078,768	14,914,737	22,466,622	26,637,954	28,656,315
Other bonds maturing in 10 to 20 years	4,344,955	5,634,165	5,927,930	5,563,960	5,117,870	4,544,660	5,357,276
Bonds maturing after 20 years	493,016	1,160,290	1,117,862	1,356,141	1,578,489	2,026,012	2,152,236

	By class of bank, December 31, 1945						
	Central reserve city member banks <sup>3</sup>	Reserve city member banks <sup>3</sup>	Country member banks <sup>3</sup>	All member banks	All national member banks	All State member banks	
	New York	Chicago					
<b>Loans.....</b>	<b>7,333,512</b>	<b>1,332,525</b>	<b>8,513,659</b>	<b>5,595,511</b>	<b>22,775,207</b>	<b>13,925,223</b>	<b>8,849,984</b>
Commercial and industrial loans, including open-market paper	3,043,826	760,177	3,661,405	1,483,511	8,948,919	5,672,967	3,275,952
Loans to farmers directly guaranteed by Commodity Credit Corporation	215	.....	65,411	149,876	215,502	193,275	22,227
Other loans to farmers	48	2,019	139,412	498,174	639,653	512,625	127,028
Loans to brokers and dealers in securities	2,453,037	210,714	427,240	42,238	3,133,229	1,424,389	1,708,840
Other loans for purchasing or carrying securities	1,171,554	233,033	1,502,614	470,816	3,378,017	1,994,096	1,383,921
Real-estate loans: On farm land	3	588	52,394	223,824	276,809	192,938	83,871
On residential property	36,686	15,845	1,145,487	1,324,061	2,522,079	1,618,421	903,658
On other properties	43,113	19,101	261,005	333,067	656,286	388,219	268,067
Loans to banks.....	26,018	.....	16,985	3,999	47,002	26,536	20,466
Consumer loans to individuals:							
Retail automobile instalment paper	1,351	3,296	87,232	76,997	168,876	130,717	38,159
Other retail and repair-modernization instalment loans	24,747	13,388	112,029	73,603	223,767	168,300	55,467
Personal instalment cash loans	29,595	5,338	109,792	146,994	291,719	197,149	94,570
Single-payment loans to individuals	231,801	28,966	546,059	409,253	1,216,079	598,532	617,547
All other loans (including overdrafts)	271,518	40,060	386,594	359,098	1,057,270	807,059	250,211
<b>United States Government direct obligations.....</b>	<b>17,572,892</b>	<b>4,213,339</b>	<b>29,547,234</b>	<b>26,989,304</b>	<b>78,322,769</b>	<b>51,242,060</b>	<b>27,080,709</b>
Treasury bills	47,184	133,361	1,033,952	630,454	2,274,951	1,396,522	878,429
Treasury certificates of indebtedness	3,433,058	1,467,146	6,982,302	5,102,321	16,984,827	11,656,245	5,328,582
Treasury notes	3,325,337	748,755	5,653,217	4,543,961	14,271,270	9,533,418	4,737,852
United States savings bonds.....	1,483	2,799	47,407	676,982	728,671	534,664	194,007
Other bonds maturing in 5 years or less	1,973,188	417,382	2,743,982	2,762,671	7,897,223	5,045,353	2,851,870
Other bonds maturing in 5 to 10 years	7,421,192	895,611	10,380,444	9,959,068	28,656,315	18,125,903	10,530,412
Other bonds maturing in 10 to 20 years	842,044	487,779	2,173,338	1,854,115	5,357,276	3,468,111	1,889,165
Bonds maturing after 20 years	99,406	60,506	532,592	1,459,732	2,152,236	1,481,844	670,392

<sup>1</sup> The classifications of certain of these loans were revised somewhat as of December 31, 1945; consequently, the items for that date may not be entirely comparable with prior figures. Loans to farmers directly guaranteed by the Commodity Credit Corporation now include only those loans that are guaranteed as to interest and principal by the Commodity Credit Corporation and certificates of interest representing participation in a pool of similarly guaranteed cotton producers' notes; during the period December 31, 1942 through June 30, 1945, the corresponding former item included (a) loans to dealers, processors, and farmers' cooperatives which were covered by purchase agreements of the Commodity Credit Corporation (now classified as commercial and industrial loans), and (b) loans to farmers with similar indirect guarantees (now classified as other loans to farmers).

<sup>2</sup> Not reported separately prior to 1942.

<sup>3</sup> See Table of Contents page for basis of and changes in classification of member banks.

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

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, December 31, 1945					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
<b>Loans</b>	<b>22,775,207</b>	<b>1,163,150</b>	<b>8,545,968</b>	<b>934,320</b>	<b>1,542,750</b>	<b>890,107</b>	<b>1,005,089</b>
Commercial and industrial loans, including open-market paper	8,948,919	575,265	3,366,552	329,142	485,680	303,381	404,929
Loans to farmers directly guaranteed by the Commodity Credit Corporation	215,502	4,618	357	571	301	7,175	20,080
Other loans to farmers	639,653	10,281	23,011	12,616	21,003	17,354	22,611
Loans to brokers and dealers in securities	3,133,229	82,220	2,491,003	51,789	116,696	19,755	24,251
Other loans for purchasing or carrying securities	3,378,017	82,985	1,302,932	86,020	300,473	159,450	241,162
Real-estate loans: On farm land	276,809	5,794	14,812	16,235	36,734	20,883	11,947
On residential property	2,522,079	120,061	386,576	157,615	287,791	122,451	43,957
On other properties	656,286	59,970	126,668	59,222	60,659	48,609	27,195
Loans to banks	47,002	6,968	26,293	367	942	3,717	3,022
Consumer loans to individuals:							
Retail automobile instalment paper	168,876	6,098	9,316	5,794	9,774	8,101	10,093
Other retail and repair-modernization instalment loans	223,767	12,399	53,200	12,878	16,165	5,793	8,190
Personal instalment cash loans	291,719	19,093	67,480	26,763	30,846	17,823	14,507
Single-payment loans to individuals	1,216,079	119,802	330,714	134,545	96,609	99,635	66,051
All other loans (including overdrafts)	1,057,270	57,596	347,054	40,763	79,077	55,980	107,094
<b>United States Government direct obligations</b>	<b>78,322,769</b>	<b>4,133,396</b>	<b>23,327,575</b>	<b>4,356,294</b>	<b>6,263,174</b>	<b>3,557,996</b>	<b>3,293,858</b>
Treasury bills	2,274,951	117,961	551,493	216,498	109,011	138,991	79,430
Treasury certificates of indebtedness	16,984,827	823,134	4,256,818	605,563	1,232,835	784,809	815,076
Treasury notes	14,271,270	704,141	4,094,209	672,623	1,119,524	562,300	584,983
United States savings bonds	728,671	36,854	88,530	77,530	82,680	47,389	29,166
Other bonds maturing in 5 years or less	7,897,223	340,250	2,526,182	350,496	615,150	330,703	376,781
Other bonds maturing in 5 to 10 years	28,656,315	1,497,472	9,983,328	1,800,997	2,279,599	1,426,321	1,125,681
Other bonds maturing in 10 to 20 years	5,357,276	451,961	1,329,685	374,586	558,065	163,634	131,026
Bonds maturing after 20 years	2,152,236	161,623	497,330	258,001	266,310	103,849	151,715

		By Federal Reserve districts, December 31, 1945—Continued					
		Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>Loans</b>		<b>2,762,475</b>	<b>896,386</b>	<b>451,621</b>	<b>780,938</b>	<b>1,138,936</b>	<b>2,663,467</b>
Commercial and industrial loans, including open-market paper		1,206,682	404,081	150,610	290,374	500,313	931,910
Loans to farmers directly guaranteed by the Commodity Credit Corporation		1,598	15,066	9,178	29,131	97,861	29,566
Other loans to farmers		82,322	34,603	47,874	140,165	86,318	141,495
Loans to brokers and dealers in securities		228,301	13,875	6,517	8,936	10,303	79,583
Other loans for purchasing or carrying securities		408,787	132,507	67,992	106,614	225,615	263,480
Real-estate loans: On farm land		51,115	18,854	11,465	22,206	13,307	53,457
On residential property		389,163	109,718	66,847	57,280	33,471	747,149
On other properties		88,072	26,895	10,594	17,967	22,584	107,851
Loans to banks		36	432	561	802	1,467	2,395
Consumer loans to individuals:							
Retail automobile instalment paper		19,040	7,200	6,418	9,687	14,267	63,088
Other retail and repair-modernization instalment loans		44,912	8,578	11,580	7,114	8,866	34,092
Personal instalment cash loans		27,979	10,774	7,302	8,480	12,937	47,735
Single-payment loans to individuals		125,523	72,826	14,974	38,972	41,037	75,391
All other loans (including overdrafts)		88,945	40,977	39,709	43,210	70,590	86,275
<b>United States Government direct obligations</b>		<b>12,106,026</b>	<b>2,726,300</b>	<b>2,156,544</b>	<b>3,253,211</b>	<b>2,702,330</b>	<b>10,446,065</b>
Treasury bills		305,972	66,768	49,064	146,708	106,702	386,353
Treasury certificates of indebtedness		3,113,476	537,413	412,725	882,095	799,986	2,720,897
Treasury notes		2,199,020	612,657	396,331	752,776	555,839	2,016,867
United States savings bonds		147,050	45,938	70,501	54,861	20,243	27,929
Other bonds maturing in 5 years or less		1,301,027	246,643	238,119	339,146	293,663	939,063
Other bonds maturing in 5 to 10 years		3,750,999	957,378	802,146	886,189	790,188	3,356,017
Other bonds maturing in 10 to 20 years		978,902	189,088	114,329	130,283	90,673	845,044
Bonds maturing after 20 years		309,580	70,415	73,329	61,153	45,036	153,895

**RESERVE CITY BANKS<sup>1</sup>—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT  
DIRECT OBLIGATIONS**

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, December 31, 1945					
		Boston	New York	Philadel- phia	Cleveland	Richmond <sup>2</sup>	Atlanta <sup>2</sup>
<b>Loans</b>	<b>8,513,659</b>	<b>661,627</b>	<b>172,682</b>	<b>480,091</b>	<b>1,047,765</b>	<b>453,944</b>	<b>592,258</b>
Commercial and industrial loans, including open-market paper	3,661,405	407,095	73,662	226,041	395,792	174,620	241,978
Loans to farmers directly guaranteed by the Commodity Credit Corporation	65,411	1	18	3	578	2,154	
Other loans to farmers	139,412	63	—	75	241	3,167	
Loans to brokers and dealers in securities	427,240	79,255	19,485	47,614	115,519	16,062	17,260
Other loans for purchasing or carrying securities	1,502,614	34,050	25,439	57,980	253,543	114,710	188,810
Real-estate loans: On farm land	52,394	—	120	91	1,577	1,656	1,637
On residential property	1,145,487	13,509	25,068	6,953	115,203	38,816	10,097
On other properties	261,005	21,645	10,394	12,984	26,158	23,106	11,200
Loans to banks	16,985	5,347	—	255	700	2,553	2,637
Consumer loans to individuals:							
Retail automobile instalment paper	87,232	1,024	757	1,324	2,433	3,085	4,703
Other retail and repair-modernization instalment loans	112,029	7,708	1,981	7,766	9,532	3,233	4,489
Personal instalment cash loans	109,792	3,531	2,235	7,259	16,543	6,552	6,082
Single-payment loans to individuals	546,059	62,507	8,159	104,309	63,309	55,216	38,803
All other loans (including overdrafts)	386,594	23,956	5,318	7,497	47,378	13,516	59,241
<b>United States Government direct obligations</b>	<b>29,547,234</b>	<b>1,559,675</b>	<b>578,426</b>	<b>1,918,150</b>	<b>3,583,813</b>	<b>1,792,427</b>	<b>1,493,195</b>
Treasury bills	1,033,952	82,032	7,993	96,245	55,960	96,737	50,824
Treasury certificates of indebtedness	6,982,302	375,376	86,754	285,958	780,863	365,508	397,406
Treasury notes	5,653,217	236,109	120,374	352,669	706,086	254,545	250,391
United States savings bonds	47,407	537	1,379	2,218	2,439	4,640	1,835
Other bonds maturing in 5 years or less	2,743,982	105,441	37,783	139,528	343,645	161,583	170,413
Other bonds maturing in 5 to 10 years	10,380,444	502,372	278,771	827,244	1,262,017	812,791	508,832
Other bonds maturing in 10 to 20 years	2,173,338	245,923	40,225	174,520	359,720	62,533	55,767
Bonds maturing after 20 years	532,592	11,885	5,147	39,768	73,083	34,090	57,727

		By Federal Reserve districts, December 31, 1945—Continued					
		Chicago <sup>2</sup>	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
<b>Loans</b>							
Commercial and industrial loans, including open-market paper	789,795	594,975	235,782	503,655	705,460	2,275,625	
Loans to farmers directly guaranteed by the Commodity Credit Corporation	315,656	325,232	105,301	234,289	347,973	813,766	
Other loans to farmers	3,342	3,539	1,052	32,182	9,465	86,286	
Loans to brokers and dealers in securities	16,384	13,266	6,465	8,834	8,190	78,906	
Other loans for purchasing or carrying securities	134,460	94,048	56,340	97,697	194,812	250,725	
Real-estate loans: On farm land	3,348	1,092	23	5,737	2,802	34,311	
On residential property	170,984	43,538	16,681	31,321	14,878	658,439	
On other properties	30,364	14,626	871	11,279	14,713	83,665	
Loans to banks	19	370	550	717	1,447	2,390	
Consumer loans to individuals:							
Retail automobile instalment paper	7,438	3,278	2,055	3,743	4,892	52,500	
Other retail and repair-modernization instalment loans	22,668	6,760	8,428	4,826	6,792	27,846	
Personal instalment cash loans	11,053	5,117	3,087	3,802	5,363	39,168	
Single-payment loans to individuals	51,574	50,541	3,904	27,463	19,438	60,836	
All other loans (including overdrafts)	22,473	23,858	30,558	32,725	48,530	69,544	
<b>United States Government direct obligations</b>	<b>4,199,139</b>	<b>1,370,643</b>	<b>884,342</b>	<b>1,948,262</b>	<b>1,453,841</b>	<b>8,765,321</b>	
Treasury bills	125,586	35,922	24,875	91,222	50,429	316,127	
Treasury certificates of indebtedness	999,309	248,489	163,209	490,423	402,729	2,386,278	
Treasury notes	766,344	352,801	165,952	446,561	282,209	1,719,176	
United States savings bonds	14,525	3,160	1,906	6,998	4,137	3,633	
Other bonds maturing in 5 years or less	458,447	106,295	91,917	213,780	167,270	747,880	
Other bonds maturing in 5 to 10 years	1,486,861	505,772	344,305	586,112	470,941	2,794,426	
Other bonds maturing in 10 to 20 years	259,902	102,202	53,533	86,210	50,597	682,206	
Bonds maturing after 20 years	88,165	16,002	38,645	26,956	25,529	115,595	

<sup>1</sup> See Table of Contents page for basis of and changes in classification of member banks.

<sup>2</sup> See note 3, page 11.

**COUNTRY BANKS<sup>1</sup>—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT  
DIRECT OBLIGATIONS**

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, December 31, 1945					
		Boston	New York	Philadel- phia	Cleveland	Richmond <sup>2</sup>	Atlanta <sup>2</sup>
<b>Loans</b>	<b>5,595,511</b>	<b>501,523</b>	<b>1,039,774</b>	<b>454,229</b>	<b>494,985</b>	<b>436,163</b>	<b>412,831</b>
Commercial and industrial loans, including open-market paper	1,483,511	168,170	249,064	103,101	89,888	128,761	162,951
Loans to farmers directly guaranteed by the Commodity Credit Corporation	149,876	4,618	141	553	298	6,597	17,926
Other loans to farmers	498,174	10,281	22,900	12,616	20,928	17,113	19,444
Loans to brokers and dealers in securities	42,238	2,965	18,481	4,175	1,177	3,693	6,991
Other loans for purchasing or carrying securities	470,816	48,935	105,939	28,040	46,930	44,740	52,352
Real-estate loans: On farm land	223,824	5,794	14,689	16,144	35,157	19,227	10,310
On residential property	1,324,061	106,552	324,822	150,662	172,588	83,635	33,860
On other properties	333,067	38,325	73,161	46,238	34,501	25,503	15,995
Loans to banks	3,999	1,621	275	112	242	1,164	385
Consumer loans to individuals:							
Retail automobile instalment paper	76,997	5,074	7,208	4,470	7,341	5,016	5,390
Other retail and repair-modernization instalment loans	73,603	4,691	26,472	5,112	6,633	2,560	3,701
Personal instalment cash loans	146,994	15,562	35,650	19,504	14,303	11,271	8,425
Single-payment loans to individuals	409,253	57,295	90,754	30,236	33,300	44,419	27,248
All other loans (including overdrafts)	359,098	31,640	70,218	33,266	31,699	42,464	47,853
<b>United States Government direct obligations</b>	<b>26,989,304</b>	<b>2,573,721</b>	<b>5,176,257</b>	<b>2,438,144</b>	<b>2,679,361</b>	<b>1,765,569</b>	<b>1,800,663</b>
Treasury bills	630,454	35,929	66,316	120,253	53,051	42,254	28,606
Treasury certificates of indebtedness	5,102,321	447,758	737,006	319,605	451,972	419,301	417,670
Treasury notes	4,543,961	468,032	648,498	319,954	413,438	307,755	334,592
United States savings bonds	676,982	36,317	85,668	75,312	80,241	42,749	27,331
Other bonds maturing in 5 years or less	2,762,671	234,809	515,211	210,968	271,505	169,120	206,368
Other bonds maturing in 5 to 10 years	9,959,068	995,100	2,283,365	973,753	1,017,582	613,530	616,849
Other bonds maturing in 10 to 20 years	1,854,115	206,038	447,416	200,066	198,345	101,101	75,259
Bonds maturing after 20 years	1,459,732	149,738	392,777	218,233	193,227	69,759	93,988

By Federal Reserve districts, December 31, 1945—Continued

	Chicago <sup>2</sup>	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco	
<b>Loans</b>	<b>640,155</b>	<b>301,411</b>	<b>215,839</b>	<b>277,283</b>	<b>433,476</b>	<b>387,842</b>	
Commercial and industrial loans, including open-market paper	130,849	78,849	45,309	56,085	152,340	118,144	
Loans to farmers directly guaranteed by the Commodity Credit Corporation	1,566	5,356	8,711	20,091	71,696	12,323	
Other loans to farmers	76,961	31,064	46,822	107,983	76,853	55,209	
Loans to brokers and dealers in securities	1,203	609	52	102	2,113	677	
Other loans for purchasing or carrying securities	41,294	38,459	11,652	8,917	30,803	12,755	
Real-estate loans: On farm land	47,179	17,762	11,442	16,469	10,505	19,146	
On residential property	202,334	66,180	50,166	25,959	18,593	88,710	
On other properties	38,607	12,269	9,723	6,688	7,871	24,186	
Loans to banks	17	62	11	85	20	5	
Consumer loans to individuals:							
Retail automobile instalment paper	8,306	3,922	4,363	5,944	9,375	10,588	
Other retail and repair-modernization instalment loans	8,856	1,818	3,152	2,288	2,074	6,246	
Personal instalment cash loans	11,588	5,657	4,215	4,678	7,574	8,567	
Single-payment loans to individuals	44,983	22,285	11,070	11,509	21,599	14,555	
All other loans (including overdrafts)	26,412	17,119	9,151	10,485	22,060	16,731	
<b>United States Government direct obligations</b>	<b>3,693,548</b>	<b>1,355,657</b>	<b>1,272,202</b>	<b>1,304,949</b>	<b>1,248,489</b>	<b>1,680,744</b>	
Treasury bills	47,025	30,846	24,189	55,486	56,273	70,226	
Treasury certificates of indebtedness	647,021	288,924	249,516	391,672	397,257	334,619	
Treasury notes	683,921	259,856	230,379	306,215	273,630	297,691	
United States savings bonds	129,726	42,778	68,595	47,863	16,106	24,296	
Other bonds maturing in 5 years or less	425,198	140,348	146,202	125,366	126,393	191,183	
Other bonds maturing in 5 to 10 years	1,368,527	451,606	457,841	300,077	319,247	561,591	
Other bonds maturing in 10 to 20 years	231,221	86,886	60,796	44,073	40,076	162,838	
Bonds maturing after 20 years	160,909	54,413	34,684	34,197	19,507	38,300	

<sup>1</sup> See Table of Contents page for basis of and changes in classification of member banks.

<sup>2</sup> See note 3, page 11.

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1945, OF BANKS IN EACH CEN**  
 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.....	6,884	107,183,445	22,775,207	78,322,769	15,705	3,254,356	2,520,773	294,635	29,845,331	15,811,292	1,437,801
<b>Reserve bank cities<sup>1</sup></b> .....											
1. Boston.....	183	51,237,788	13,250,936	35,365,015	5,460	1,325,069	1,132,337	158,971	13,034,270	7,880,254	363,164
2. New York <sup>2</sup> .....	11	2,253,821	661,627	1,559,675	43	11,082	14,635	6,759	546,531	347,380	36,854
3. Philadelphia.....	43	26,299,901	7,369,567	17,678,355	1,712	611,168	533,783	96,396	6,475,059	4,040,297	114,130
4. Cleveland.....	25	2,593,252	480,091	1,918,150		51,203	133,336	10,472	697,367	417,384	28,742
5. Richmond.....	4	1,770,645	462,744	1,269,919		3,789	31,674	2,519	367,679	213,262	22,840
6. Atlanta <sup>3</sup> .....	6	351,078	82,395	252,324		6,403	9,404	552	105,654	61,871	3,386
7. Chicago <sup>2</sup> .....	4	763,987	231,999	498,508	1	21,779	10,668	1,032	243,954	124,701	7,169
8. St. Louis.....	8	1,140,058	300,812	774,816	339	29,610	24,790	9,691	313,511	174,587	8,342
9. Minneapolis.....	5	759,917	160,260	567,679		9,352	21,642	984	212,872	111,076	4,109
10. Kansas City.....	10	810,425	201,088	554,531	386	38,581	10,784	5,055	348,983	160,114	6,227
11. Dallas.....	7	757,085	379,336	364,933	3	7,611	3,714	1,488	307,075	142,989	4,289
12. San Francisco.....	7	6,744,531	1,421,410	4,858,553	2,970	326,902	124,923	9,773	1,592,550	977,416	68,282
<b>Reserve branch cities<sup>1</sup></b> .....											
2. Buffalo.....	135	15,832,954	3,062,461	11,946,043	612	466,152	308,026	49,660	4,515,087	2,540,734	190,970
4. Cincinnati.....	5	634,869	136,627	472,963		7,952	14,714	2,613	140,900	86,021	9,389
4. Pittsburgh.....	10	801,390	224,592	537,790	169	20,050	17,046	1,743	226,936	118,628	12,365
5. Baltimore.....	12	1,660,847	252,772	1,268,540		22,011	91,439	26,085	414,989	255,211	18,779
5. Charlotte <sup>3</sup> .....	9	764,874	148,720	609,536		1,100	4,006	1,512	204,597	120,359	11,232
6. Birmingham.....	4	395,664	113,509	267,073		5,322	9,144	616	138,277	76,990	5,025
6. Jacksonville.....	3	293,824	60,912	211,312	153	18,939	2,826	582	85,677	51,042	3,250
6. Nashville.....	4	290,673	74,705	196,645		12,317	6,559	447	125,629	57,537	3,754
6. New Orleans.....	6	319,642	87,770	193,952		28,402	7,625	1,893	104,120	49,524	4,766
7. Detroit.....	6	575,810	137,772	392,778		37,623	6,925	712	194,290	118,705	6,878
8. Little Rock.....	4	117,019	20,818	85,000		22,365	54,988	2,916	491,324	296,142	30,050
8. Louisville.....	6	457,998	117,348	318,686	45	6,862	4,216	123	48,487	25,751	1,356
8. Memphis.....	3	377,921	155,997	192,141		7,132	14,025	762	140,595	73,517	5,295
9. Helena.....	2	43,919	3,271	40,117		22,437	6,781	565	112,867	66,849	4,839
10. Denver.....	7	456,211	77,184	363,366		5,548	9,573	540	164,394	83,998	4,787
10. Oklahoma City.....	5	266,933	52,115	192,849		18,453	3,120	396	90,589	39,505	1,673
10. Omaha.....	6	360,478	63,300	264,218		24,000	8,564	396	132,154	62,252	2,430
11. El Paso.....	2	98,754	39,562	57,093		1,976	...	123	43,559	16,942	1,692
11. Houston.....	10	709,047	135,209	550,558		16,970	5,286	1,024	293,396	139,369	8,393
11. San Antonio.....	7	271,584	37,385	225,108		6,136	2,640	315	106,186	54,163	3,440
12. Los Angeles.....	6	2,454,302	394,867	2,000,897	71	44,169	10,172	4,126	615,729	371,792	19,999
12. Portland.....	3	976,482	154,964	742,982	7	65,794	11,877	858	234,662	140,969	12,235
12. Salt Lake City.....	6	209,434	31,370	169,706	153	7,414	524	267	77,664	44,471	1,762
12. Seattle.....	5	1,138,898	233,918	825,399		62,970	15,702	999	315,174	184,111	17,463
<b>Other reserve cities<sup>1</sup></b> .....											
4. Columbus.....	90	5,110,489	866,299	4,022,407	321	121,609	91,699	8,154	1,664,223	862,933	87,278
4. Toledo.....	3	328,791	69,385	234,091		20,235	4,427	653	117,402	64,577	7,988
5. Washington.....	16	795,070	109,320	663,494		5,310	4,038	396	72,726	44,547	7,336
7. Cedar Rapids.....	1	70,259	7,430	43,847		1,588	19,135	1,533	248,579	146,886	19,831
7. Des Moines.....	3	203,773	50,153	140,343	308	18,484	3,399	99	23,154	12,922	1,039
7. Dubuque.....	2	33,866	1,722	30,864		9,225	3,481	263	61,170	27,807	2,748
7. Grand Rapids <sup>3</sup> .....	4	295,327	60,747	221,522	7	805	442	33	8,370	4,417	559
7. Indianapolis.....	4	477,547	72,903	374,394		7,150	5,565	336	64,321	36,108	6,471
7. Milwaukee.....	6	745,699	93,984	626,401		19,220	10,347	683	178,555	91,695	10,038
7. Peoria.....	3	101,110	8,237	88,064		6,334	17,956	1,024	183,271	100,178	7,551
7. Sioux City.....	4	72,141	18,863	52,047		1,977	2,634	198	33,713	17,076	1,899
9. St. Paul.....	3	358,861	72,251	276,546		871	2,68	92	28,903	12,871	971
10. Kansas City, Kansas.....	2	47,047	10,397	34,528	4	2,244	7,175	645	118,600	50,922	2,287
10. Lincoln.....	3	112,321	10,836	99,945		717	673	150	20,5	8,899	348
10. Pueblo.....	1	19,212	456	18,544		157	9	46	26,385	4,981	850
10. St. Joseph.....	4	60,689	8,275	50,043		919	1,362	90	27,681	11,507	730
10. Topeka.....	4	58,627	7,184	48,442		2,916	...	85	27,724	12,902	945
10. Tulsa.....	4	239,498	46,276	175,874	2	5,406	2,571	369	90,645	43,377	2,543
10. Wichita.....	4	180,800	26,544	145,922		2,165	5,956	213	67,081	35,758	1,853
11. Fort Worth.....	3	274,151	95,043	173,188		4,504	1,095	321	114,497	56,370	3,416
11. Galveston.....	4	56,019	8,384	44,576		1,010	1,948	101	31,902	13,914	1,350
11. Waco.....	3	50,053	10,541	38,385		997	72	58	26,925	9,942	1,136
12. Ogden.....	2	92,361	20,461	69,306		2,116	380	98	20,645	13,222	2,030
12. Spokane.....	3	124,778	18,635	98,568		6,280	682	613	33,524	21,955	2,114
<b>Country banks, by districts</b> .....	6,476	35,002,214	5,595,511	26,989,304	9,312	1,341,526	988,711	77,850	10,631,751	4,527,371	796,389
1. Boston.....	329	3,221,657	501,523	2,573,721	406	41,776	95,357	8,874	757,528	359,681	78,616
2. New York.....	766	6,630,477	1,039,774	5,176,257	3,427	200,108	189,715	21,196	1,324,541	707,250	122,599
3. Philadelphia.....	622	3,204,207	454,229	2,438,144	474	95,447	205,658	10,255	758,737	378,398	72,838
4. Cleveland.....	688	3,508,554	494,985	2,679,361	1,171	166,768	158,452	7,817	952,107	441,432	91,124
5. Richmond.....	437	2,319,900	436,163	1,765,569	743	68,303	44,418	4,704	822,674	319,176	70,688
6. Atlanta.....	304	2,397,528	412,831	1,800,663	268	153,866	26,027	3,873	991,287	358,964	72,246
7. Chicago.....	909	4,720,539	640,153	3,693,548	1,120	240,802	138,188	6,726	1,370,335	602,023	101,592
8. St. Louis.....	469	1,789,172	301,411	1,355,657	521	83,267	44,844	3,472	639,384	257,105	40,568
9. Minneapolis.....	462	1,571,780	215,839	1,272,202	312	49,717	31,514	2,196	505,145	212,029	25,498
10. Kansas City.....	701	1,685,079	277,283	1,304,949	255	74,392	25,518	2,682	829,801	288,348	30,745
11. Dallas.....	549	1,786,096	433,476	1,248,489	271	92,938	7,535	3,387	1,027,723	325,644	49,573
12. San Francisco.....	240	2,167,225	387,842	1,680,744	344	74,142	21,485	2,668	652,489	277,321	40,302

<sup>1</sup> See Table of Contents page for basis of and changes in classification of member banks.

<sup>2</sup> Includes both central reserve city and reserve city banks.

For other footnote, see opposite page.

TRAL RESERVE AND RESERVE CITY<sup>1</sup> 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 indirectly representing real estate	Custo- mers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	
7,077,345	39,242	23,372	5,456,279	787,692	19,311	64,738	65,608	239,478	98,273	138,303,876	All member banks
1,050,170	12,574	17,048	3,711,060	305,221	9,043	32,616	57,022	141,992	51,637	64,869,589	Reserve bank cities <sup>1</sup>
43,893	1,054	1,771	115,579	16,975	1,087	414	7,035	6,146	9,085	2,841,094	1. Boston
80,011	2,250	11,878	2,226,493	173,110	3,045	4,109	37,353	73,834	15,814	33,073,305	2. New York <sup>2</sup>
79,980	2,711	520	168,030	18,964	635	3,385	5,137	8,358	7,886	3,334,984	3. Philadelphia
42,426	53	147	88,951	7,986		200	170	4,834	847	2,152,361	4. Cleveland
12,251			28,146	2,480	14	726		981	410	461,343	5. Richmond
44,571	112		67,401	7,239	297		29	1,960	2,823	1,020,289	6. Atlanta <sup>3</sup>
298,364	1,452	759	354,489	19,456		652	3,271	20,473	3,582	8,872,477	7. Chicago <sup>2</sup>
54,340	50	143	76,049	4,007	2,987		871	2,672	1,933	1,466,039	8. St. Louis
37,634	193	513	59,347	390		3,625	136	2,221	1,109	980,270	9. Minneapolis
86,949	1,060	9	94,624	2,668	169	301		1,271	828	1,164,645	10. Kansas City
97,440	392	33	61,932	8,560	415		139	237	1,073,511	11. Dallas	
172,311	3,247	1,275	370,019	43,386	394	19,204	3,020	19,103	7,083	8,429,271	12. San Francisco
897,138	4,490	3,676	878,079	108,494	1,165	15,033	5,937	43,601	12,736	20,535,007	Reserve branch cities <sup>1</sup>
18,691	322	1,682	24,795	9,485	46	373	35	2,107	1,519	789,334	2. Buffalo
42,152	447	31	53,313	9,856	197		24	2,247	617	1,041,267	4. Cincinnati
56,661		329	84,009	19,667	419	1,586	10	5,338	1,099	2,103,955	4. Pittsburgh
37,320	75	48	35,563	6,270	30		530	2,126	816	979,243	5. Baltimore
21,440	5		34,817	2,568			516	1,153	479	538,657	5. Charlotte <sup>3</sup>
15,846			15,539	2,145	150		964	1,289	384,049	6. Birmingham	
42,007	50		22,281	2,722	77		557	123	419,781	6. Jacksonville	
43,468			6,362	2,374	64		28	933	267	427,428	6. Nashville
29,995	429	13	38,270	5,615	154	1,998	3,956	1,578	604	784,005	6. New Orleans
86,720	101	557	77,754	4,708		112		6,584	1,309	2,660,418	7. Detroit
13,655			7,725	665			132		152	166,455	8. Little Rock
27,191			34,592	1,725			1,352		255	601,925	8. Louisville
22,155	33	3	18,988	3,364			542		405	495,099	8. Memphis
3,149			2,739	226			144			57,181	9. Helena
45,993	855	10	28,751	850			1,067		596	623,118	10. Denver
31,314	24		18,073	790		1,375	79	400	41	360,213	10. Oklahoma City
31,522			35,950	2,534			1,014		249	496,429	10. Omaha
19,773		235	4,917	675			102		71	143,161	11. El Paso
93,842	310	16	51,466	7,646		4,012	612	1,515	187	1,016,415	11. Houston
27,688	529	34	20,332	3,744	6		465	35	382,020	11. San Antonio	
84,399	18	271	139,250	9,611		4,609	16	6,899	1,552	3,092,718	12. Los Angeles <sup>3</sup>
38,017	236	28	43,177	5,822			3,410		766	1,221,142	12. Portland
15,595	110		15,726	708		921		19	205	288,951	12. Salt Lake City
48,545	946	419	63,690	4,718	22	47	131	2,953	100	1,462,043	12. Seattle
482,856	4,392	422	226,342	47,150	422	3,705	84	9,236	4,801	6,840,110	Other reserve cities <sup>1</sup>
19,540	33	25,261	5,203				19	301	42	451,758	4. Columbus
17,301	37	3,505	1,636	1				885	52	396,789	4. Toledo
54,042	36	34	27,750	13,354	57	1,500		1,001	1,013	1,060,574	5. Washington
4,274			4,919	916						94,329	7. Cedar Rapids
23,296			7,319	394		1,475		417	114	267,343	7. Des Moines
2,202	10		1,182	11		50		3	32	42,332	7. Dubuque
15,631		74	6,037	3,101	7			475	283	363,514	7. Grand Rapids <sup>3</sup>
50,228		43	26,551	2,653				1,258	354	660,367	7. Indianapolis
33,676	800	17	41,049	4,518		188	28	1,669	2,033	937,496	7. Milwaukee
12,405	110		2,223	1,851			12	243	64	136,993	7. Peoria
11,653			3,408	432			1	129	35	101,641	7. Sioux City
40,002		159	25,307	2,572		400	4	951	166	481,631	9. St. Paul
9,255			2,014	439			2	33	3	68,037	10. Kansas City, Kansas
11,104			5,408	511			15	168	3	150,875	10. Lincoln
18,070	2,250		234	101	57		6			45,761	10. Pueblo
13,413	40		1,991	100		84		109	44	88,707	10. St. Joseph
12,906			971	613		8		177	144	87,293	10. Topeka
35,523	800		8,402	3,199				592	70	325,004	10. Tulsa
25,413	200		3,857	899				562	175	249,517	10. Wichita
36,219	136		18,356	2,107	300			254	62	391,371	11. Fort Worth
13,557			3,081	995				8		88,924	11. Galveston
13,563	10		2,274	150					35	77,163	11. Waco
3,577			1,816	775				21	10	113,812	12. Ogden
6,006		25	3,424	620		5	13	29		158,969	12. Spokane
4,647,181	17,786	2,226	640,798	326,827	8,681	13,384	2,565	44,649	29,099	46,059,170	Country banks, by districts
225,855	1,187	469	91,720	34,833	885	2,861	690	5,989	2,313	4,026,756	1. Boston
357,927	1,058	274	135,433	71,818	2,290	3,395	419	14,382	5,992	8,053,314	2. New York
258,766	462	5	48,268	42,506	2,778	1,866	29	2,651	3,151	4,015,925	3. Philadelphia
365,511	2,497	5	51,538	35,472	441	1,119	46	3,419	2,965	4,504,123	4. Cleveland
370,476	1,691		60,643	21,961	625	500	227	1,790	3,722	3,171,399	5. Richmond
504,610	3,334	278	51,855	23,834	483	820	777	3,727	2,245	3,420,701	6. Atlanta
607,671	1,289	177	57,583	33,012	211	1,615	113	4,081	3,227	6,133,133	7. Chicago
308,873	141		32,697	13,593	238	145	235	1,292	1,192	2,445,251	8. St. Louis
241,685	1,273	187	24,473	10,204	17	14	6	3,194	665	2,091,025	9. Minneapolis
494,381	1,713		14,614	9,316	173	152		282	671	2,525,474	10. Kansas City
617,718	915	370	33,503	14,539	239	366	23	513	1,468	2,830,967	11. Dallas
293,708	2,226	461	38,471	15,739	301	531		3,329	1,488	2,841,102	12. San Francisco

<sup>3</sup> Includes figures for a bank with its head office in a non-reserve city, that has a branch in this reserve city; see Table of Contents page. For other footnotes, see opposite page.

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1945, OF BANKS IN EACH CENTRAL  
LIABILITIES [In thousands of dollars]**

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks..	105,395,466	62,950,086	22,179,094	4,240,421	12,333,313	1,242,626	2,449,926	24,274,368	23,712,364	95,742	3,487	398,892	46,283	17,600
Reserve bank cities <sup>1</sup> ...	53,547,556	29,298,796	12,413,578	1,212,018	7,700,163	1,206,293	1,716,708	6,780,643	6,608,491	27,670	292	119,941	6,649	17,600
1. Boston.....	2,445,317	1,378,050	657,451	74,252	287,505	23,809	24,250	170,896	170,091	799	6	.....	.....	.....
2. New York <sup>2</sup> .....	28,994,925	15,801,372	6,973,533	238,796	3,536,435	1,104,825	1,339,964	1,302,598	1,254,506	9,701	21,065	1,226	16,100	.....
3. Philadelphia.....	2,886,672	1,725,144	669,964	49,387	414,307	11,200	16,670	192,165	189,802	424	69	1,743	127	.....
4. Cleveland.....	1,444,329	879,817	387,274	38,378	119,272	2,478	17,110	591,727	583,841	.....	.....	7,758	128	.....
5. Richmond.....	375,983	169,117	77,846	20,494	104,083	99	4,344	62,053	57,104	4,100	.....	843	6	.....
6. Atlanta <sup>3</sup> .....	870,740	393,681	192,567	56,847	219,859	31	7,755	104,981	103,965	881	6	20	109	.....
7. Chicago <sup>2</sup> .....	7,196,963	3,825,345	1,725,270	244,126	1,300,068	20,573	81,581	1,212,691	1,192,984	57	.....	19,650	.....	.....
8. St. Louis.....	1,241,335	562,136	301,334	31,614	336,395	2,226	7,630	144,429	144,097	327	5	.....	.....	.....
9. Minneapolis.....	845,631	354,384	221,663	28,499	227,622	1,814	11,649	87,942	87,898	37	6	1	.....	.....
10. Kansas City.....	1,054,313	382,588	134,978	31,112	488,152	1,371	13,112	63,809	63,706	46	2	.....	55	.....
11. Dallas.....	946,869	359,141	210,640	38,305	318,384	451	19,948	68,128	66,435	130	.....	1,538	25	.....
12. San Francisco.....	5,244,479	3,468,021	861,058	357,208	348,081	37,416	172,695	2,779,224	2,694,062	11,168	198	67,323	4,973	1,500
Reserve branch cities <sup>1</sup> ...	15,527,252	9,010,215	3,122,845	684,637	2,480,995	25,329	203,231	3,889,568	3,806,916	11,959	114	56,073	14,506	.....
2. Buffalo.....	512,187	345,160	106,560	27,901	24,695	1,031	6,840	228,176	226,673	.....	.....	936	567	.....
4. Cincinnati.....	794,216	444,341	200,852	12,335	129,904	261	6,523	180,552	175,424	80	5	4,250	250	793
4. Pittsburgh.....	1,606,347	1,005,817	296,481	20,884	264,015	1,046	18,104	226,565	216,890	35	10	5,221	4,389	.....
5. Baltimore.....	799,399	436,824	213,298	31,757	109,311	461	7,748	131,388	126,781	698	.....	565	3,344	.....
5. Charlotte <sup>3</sup> .....	474,849	202,837	70,806	47,659	149,743	.....	3,804	36,453	34,690	1,350	2	.....	411	.....
6. Birmingham.....	315,099	168,214	59,868	35,764	50,267	.....	986	49,024	49,019	.....	.....	5	.....	.....
6. Jacksonville.....	353,886	157,207	41,162	26,318	126,493	105	2,601	46,589	45,997	76	.....	6	510	.....
6. Nashville.....	350,973	141,483	83,747	28,421	96,092	1,230	57,862	57,551	302	.....	9	.....	.....	.....
6. New Orleans.....	639,595	308,714	118,494	40,673	158,329	8,008	5,377	107,099	101,518	1,676	32	3,873	.....	.....
7. Detroit.....	1,754,713	1,089,023	388,970	97,060	149,035	3,955	26,670	788,594	786,839	625	.....	560	570	.....
8. Little Rock.....	141,659	68,236	18,729	10,641	43,051	.....	1,002	19,302	18,623	665	6	3	5	.....
8. Louisville.....	517,597	226,604	111,107	6,318	167,884	.....	5,684	54,737	53,567	640	.....	500	30	.....
8. Memphis.....	400,159	187,885	51,976	20,770	137,149	.....	2,379	69,675	69,675	.....	.....	.....	.....	.....
9. Helena.....	51,061	16,069	13,180	8,569	12,943	.....	300	4,097	4,047	50	.....	.....	.....	.....
10. Denver.....	489,915	292,764	91,433	8,689	92,074	36	4,919	106,123	103,588	50	.....	37	2,448	.....
10. Oklahoma City.....	321,847	117,785	62,311	31,629	102,217	.....	7,905	17,449	15,615	405	.....	600	829	.....
10. Omaha.....	437,752	199,573	87,897	9,958	137,112	.....	3,212	39,256	39,251	5	.....	.....	.....	.....
11. El Paso.....	115,571	68,939	15,930	4,058	23,870	1,196	1,578	22,052	21,152	900	.....	.....	.....	75
11. Houston.....	898,089	487,886	160,541	45,260	178,967	587	16,847	83,166	75,126	320	36	7,684	.....	.....
11. San Antonio.....	313,313	192,898	48,273	6,714	57,844	1,792	5,792	54,459	41,592	1,613	12	11,242	.....	.....
12. Los Angeles.....	2,046,571	1,486,336	386,668	28,080	102,903	4,031	38,553	911,905	894,955	258	.....	16,592	100	.....
12. Portland.....	870,176	556,893	195,881	60,232	37,745	383	19,042	301,099	296,874	90	.....	3,990	145	.....
12. Salt Lake City.....	233,428	146,305	23,641	17,926	43,995	5	1,556	44,006	43,956	5	5	.....	40	.....
12. Seattle.....	1,096,851	662,422	275,040	57,021	85,357	2,432	14,579	309,940	307,513	2,101	1	.....	325	.....
Other reserve cities <sup>1</sup> ...	5,413,591	2,844,185	1,177,682	340,078	953,204	3,375	95,067	1,093,330	1,073,238	7,014	353	4,349	8,376	.....
4. Columbus.....	363,254	179,367	81,272	43,999	51,365	34	7,217	67,225	65,179	51	5	90	1,900	.....
4. Toledo.....	294,899	177,237	90,284	5,191	17,717	.....	4,470	84,791	84,141	.....	55	535	60	.....
5. Washington.....	820,414	587,920	171,342	80	47,181	2,588	11,303	181,899	181,799	.....	25	.....	75	.....
7. Cedar Rapids.....	76,037	24,842	9,125	3,760	37,849	.....	461	14,413	14,413	.....	.....	.....	.....	.....
7. Des Moines.....	226,099	69,198	62,598	36,679	55,242	.....	2,382	27,821	25,463	2,345	13	.....	.....	.....
7. Dubuque.....	24,898	15,045	7,360	1,284	899	135	175	15,783	15,783	.....	.....	759	275	.....
7. Grand Rapids <sup>3</sup> .....	214,024	133,516	57,784	12,906	7,137	20	2,661	133,875	132,841	.....	.....	759	275	.....
7. Indianapolis.....	540,716	270,831	100,727	58,720	102,655	82	7,701	86,882	82,731	617	156	3,378	.....	.....
7. Milwaukee.....	724,620	355,063	198,240	31,830	129,346	316	9,825	164,321	163,248	300	.....	10	763	.....
7. Peoria.....	96,299	63,468	14,337	2,805	13,785	.....	1,904	31,624	29,765	59	1,800	.....	.....	.....
7. Sioux City.....	85,978	37,067	13,057	4,321	31,043	.....	490	11,923	11,916	7	.....	.....	.....	.....
9. St. Paul.....	394,914	161,802	99,248	35,130	96,828	198	1,708	58,058	57,767	249	42	.....	.....	65
10. Kansas City, Kansas.....	54,782	16,274	7,289	2,843	22,555	.....	421	10,834	10,769	.....	.....	.....	.....	.....
10. Lincoln.....	134,636	48,755	29,141	10,576	44,968	.....	1,196	9,913	9,834	75	4	.....	470	.....
10. Pueblo.....	32,547	18,265	5,622	451	8,152	.....	57	10,318	9,848	.....	.....	.....	.....	.....
10. St. Joseph.....	68,749	30,333	7,941	2,118	27,351	.....	1,006	16,974	16,969	5	.....	470	.....	.....
10. Topeka.....	77,784	35,255	13,414	15,336	13,243	.....	536	5,611	5,385	225	1	.....	.....	.....
10. Tulsa.....	284,602	148,453	56,055	19,530	51,511	.....	9,053	21,818	20,263	145	105	1,305	.....	.....
10. Wichita.....	225,216	115,203	33,840	17,560	55,619	6	2,994	15,418	14,402	1,001	.....	15	.....	.....
11. Fort Worth.....	345,315	142,714	56,130	13,647	106,875	.....	25,949	31,390	31,290	.....	100	.....	.....	.....
11. Galveston.....	64,158	36,987	8,877	2,079	15,469	2,124	746	19,913	18,938	25	950	.....	.....	.....
11. Waco.....	65,797	42,674	14,404	1,908	5,750	.....	1,061	8,712	8,712	.....	.....	.....	.....	.....
12. Ogden.....	76,629	44,665	18,963	6,842	5,443	2	1,035	31,715	31,388	327	.....	70	.....	.....
12. Spokane.....	121,224	89,251	20,632	5,083	5,221	.....	1,035	31,715	31,388	327	.....	.....	.....	.....
Country banks, by districts.....	30,907,067	21,796,890	5,464,989	2,003,688	1,198,951	7,629	434,920	12,510,827	12,223,719	49,099	2,728	218,529	16,752	.....
1. Boston.....	2,735,680	1,810,114	648,218	136,467	86,968	1,110	52,803	1,002,886	997,874	3,187	284	1,274	267	.....
2. New York.....	4,670,055	1,862,735	1,186,500	404,168	76,564	832	76,827	2,860,192	1,821,589	10,453	31	16,173	1,946	.....
3. Philadelphia.....	2,289,069	1,653,746	460,387	122,352	12,557	6	40,021	1,395,094	1,351,997	4,474	163	38,290	170	.....
4. Cleveland.....	2,688,817	1,956,427	546,471	125,464	22,031	.....	38,424	1,531,553	1,460,011	288	562	70,137	555	.....
5. Richmond.....	2,260,701	1,555,083	398,484	133,994	134,947	.....	38,193	736,257	718,780	6,345	97	9,046	1,989	.....
6. Atlanta.....	2,654,279	1,753,883	404,830	211,512	256,296	2,124	25,634	609,393	576,606	15,333	182	9,480	7,792	.....
7. Chicago.....	3,837,939	2,775,128	683,013	249,404	84,083	.....	46,311	1,991,655	1,959,092	1,271	281	30,297	714	.....
8. St. Louis.....	1,797,637	2,291,058	223,902	111,464	156,321	.....	14,892	525,002	502,241	2,198	241	20,029	293	.....
9. Minneapolis.....	1,372,996	965,716	215,613	88,159	87,248	363	15,897	615,400	610,755	54	156	3,575	860	.....
10. Kansas City.....	2,131,192	1,634,405	201,265	171,633	97,245	.....	26,644	276,905	275,152	445	190	724	394	.....
11. Dallas.....	2,544,													

**RESERVE AND RESERVE CITY<sup>1</sup> AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT**  
**LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]**

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see foot-note on page 1)	Federal Reserve district numbers, and reserve cities
129,669,834	208,094	75,965	761,059	130,714,952	2,592,364	3,383,332	1,115,849	497,379	7,588,924	70,918,241	64,184,154	All member banks
60,328,199	195,450	66,513	565,986	61,156,148	1,207,849	1,743,135	527,205	235,252	3,711,444	36,451,444	28,516,462	Reserve bank cities <sup>1</sup>
2,616,213		7,874	18,711	2,642,798	59,063	93,987	27,239	18,007	198,296	1,631,045	1,360,973	1. Boston
30,297,523	195,000	44,109	407,427	30,944,059	605,730	1,096,105	323,650	103,761	2,129,246	19,746,408	15,153,639	2. New York <sup>2</sup>
3,078,837	450	5,810	18,016	3,103,113	65,485	114,272	38,394	13,720	231,871	1,969,775	1,623,171	3. Philadelphia
2,036,056		170	14,909	2,051,135	48,330	31,730	6,971	14,195	101,226	2,692,691	846,354	4. Cleveland
438,036			1,847	439,883	7,300	7,250	4,079	2,831	21,460	258,803	165,809	5. Richmond
975,721		29	4,433	980,183	13,900	16,300	5,216	4,690	40,106	568,738	390,882	6. Atlanta <sup>3</sup>
8,409,654	3,380	37,715	8,450,749	158,560	163,945	47,286	51,937	421,728	4,820,963	3,796,563	7. Chicago <sup>2</sup>	
1,385,764	871	6,442	1,393,077	34,025	20,725	14,807	3,405	72,962	811,700	525,331	8. St. Louis	
933,573	136	3,927	937,636	12,100	21,400	4,345	4,489	42,634	527,217	335,185	9. Minneapolis	
1,118,122		1,556	1,119,678	17,600	15,275	10,339	1,753	44,967	738,290	335,188	10. Kansas City	
1,014,997		2,167	1,017,164	23,600	23,600	7,491	1,656	56,347	578,889	355,462	11. Dallas	
8,023,703	4,134	48,836	8,076,673	161,856	138,546	37,388	14,808	352,598	3,872,925	3,627,905	12. San Francisco	
19,416,820	1,900	6,750	71,951	19,497,421	307,472	501,956	137,494	90,754	1,037,586	10,653,454	9,020,004	Reserve branch cities <sup>1</sup>
740,363		35	1,157	741,555	19,305	22,625	4,077	1,772	47,779	362,695	355,106	2. Buffalo
974,768		24	4,265	979,057	22,400	25,285	9,491	5,034	62,210	498,185	409,886	4. Cincinnati
1,832,912	10	10,590	1,843,512	35,200	184,853	15,422	24,968	260,443	1,171,714	960,796	4. Pittsburgh	
930,787		483	3,577	934,847	13,506	22,344	5,878	2,668	44,396	515,492	440,766	5. Baltimore
511,302		516	2,300	514,118	7,000	12,650	2,741	2,148	24,539	348,303	219,483	5. Charlotte <sup>3</sup>
364,123			1,834	365,957	7,100	6,200	3,109	1,683	18,092	224,431	189,425	6. Birmingham
400,475	150	1,752	402,377	6,100	8,360	1,106	1,838	17,404	249,082	163,845	6. Jacksonville	
408,835		28	1,585	410,448	7,800	5,900	2,644	636	16,980	218,280	164,772	6. Nashville
746,694		4,816	2,488	753,998	10,583	12,532	5,237	1,643	30,007	453,768	316,494	6. New Orleans
2,543,307		8,820	2,552,127	35,364	45,487	12,705	14,735	10,291	203,791	1,134,999	7. Detroit	
160,961		199	161,160	1,623	2,500	584	588	5,295	101,637	72,154	8. Little Rock	
572,334		2,465	574,799	10,200	13,200	3,048	678	27,126	345,894	204,014	8. Louisville	
469,834	1,750	1,414	472,998	6,300	10,200	4,985	616	22,101	307,277	192,046	8. Memphis	
55,158		142	55,300	850	700	307	24	1,881	32,071	22,199	9. Helena	
596,038		1,649	597,687	7,210	9,990	6,173	2,058	25,431	325,687	277,621	10. Denver	
339,296	79	923	340,298	7,700	5,800	6,005	410	19,915	211,033	139,246	10. Oklahoma City	
477,008		1,031	478,039	6,700	7,000	2,835	1,855	18,390	282,984	176,793	10. Omaha	
137,623		307	137,930	1,100	3,150	476	505	5,231	74,998	69,658	11. El Paso	
973,254	612	3,085	976,951	17,000	17,250	4,109	1,105	39,464	584,670	498,527	11. Houston	
367,772		1,002	368,774	5,231	4,850	2,022	1,143	13,246	217,309	185,072	11. San Antonio	
2,958,476	16	12,269	2,970,761	44,000	45,880	19,807	12,270	121,957	1,438,161	1,413,719	12. Los Angeles	
1,171,275		3,612	1,174,887	13,200	15,600	13,692	3,763	46,255	594,948	592,990	12. Portland	
277,434		746	278,180	4,450	3,750	1,812	1,759	10,771	179,353	150,061	12. Salt Lake City	
1,406,791	131	4,739	1,411,661	17,550	15,850	9,129	7,853	50,382	711,691	670,332	12. Seattle	
6,506,921		84	19,958	6,526,963	110,260	127,796	50,401	24,690	313,147	3,550,664	3,052,988	Other reserve cities <sup>1</sup>
430,479	19	1,498	431,996	8,500	7,650	3,090	522	19,762	238,078	205,319	4. Columbus	
379,690		1,631	381,321	6,800	6,700	1,245	723	15,468	184,312	183,393	4. Toledo	
1,002,313		3,253	1,005,566	17,200	24,600	11,195	2,013	55,008	578,928	571,553	5. Washington	
90,450		2	90,452	500	3,000	377	3,877	57,737	24,144	7. Cedar Rapids		
253,920		834	254,754	4,750	4,000	2,217	1,622	12,589	133,465	100,940	7. Des Moines	
40,681		53	40,734	550	550	321	177	1,598	14,239	15,322	7. Dubuque	
347,899		965	348,864	5,800	5,400	2,831	619	14,650	134,905	143,046	7. Grand Rapids <sup>3</sup>	
627,598		1,517	629,115	8,750	14,000	7,305	1,197	31,252	364,744	310,701	7. Indianapolis	
888,941	28	2,936	891,905	16,000	15,753	7,340	6,408	45,501	454,229	355,669	7. Milwaukee	
127,923	12	457	128,392	3,200	3,250	1,384	707	8,601	67,730	65,954	7. Peoria	
97,901	1	215	98,117	1,600	1,490	280	154	3,524	57,917	38,470	7. Sioux City	
452,972	4	2,773	455,749	9,000	12,500	2,796	1,586	25,882	231,221	173,333	9. St. Paul	
65,616		154	65,770	1,050	800	387	30	2,267	36,276	22,924	10. Kansas City, Kansas	
144,549	15	466	145,030	2,600	1,900	782	563	5,845	89,075	55,119	10. Lincoln	
42,865		71	42,936	500	1,000	613	712	2,825	8,778	18,539	10. Pueblo	
85,723		89	88,812	1,250	1,030	532	83	2,895	45,540	31,466	10. St. Joseph	
83,395		214	83,609	1,700	1,185	569	230	3,684	51,319	50,156	10. Topeka	
306,420		1,268	307,688	5,650	7,700	1,600	2,366	17,316	184,743	168,634	10. Tulsa	
240,634		561	241,195	2,900	4,200	826	396	8,322	163,320	131,900	10. Wichita	
376,705		403	377,108	5,500	5,000	1,526	2,237	14,263	235,661	163,954	11. Fort Worth	
84,071		89	84,160	1,650	1,678	853	583	4,764	38,863	36,731	11. Galveston	
74,509		69	74,578	850	1,100	461	174	2,585	35,625	43,369	11. Waco	
108,728		301	109,029	1,700	1,550	704	829	4,783	52,867	50,407	12. Ogden	
152,939	5	139	153,083	2,200	1,760	1,167	759	5,886	91,392	91,945	12. Spokane	
43,417,894	10,744	2,618	103,164	43,534,420	966,783	1,010,445	400,839	146,683	2,524,750	20,262,679	23,594,700	Country banks, by districts
3,738,566	1,660	720	16,795	3,757,741	97,889	105,901	44,868	20,357	269,015	1,779,370	1,907,664	1. Boston
7,530,247	2,930	413	26,253	7,559,843	196,102	189,853	75,263	32,253	493,471	3,006,011	3,270,297	2. New York
3,684,163	419	29	7,127	3,691,738	116,237	149,263	45,845	12,842	324,187	1,526,777	1,767,851	3. Philadelphia
4,220,370	2,960	46	9,019	4,232,395	102,584	122,333	38,271	8,540	271,728	1,730,340	2,068,777	4. Cleveland
2,996,958	875	223	7,212	3,005,268	64,655	67,328	23,937	10,211	166,131	1,443,900	1,666,627	5. Richmond
3,263,672	300	809	6,213	3,270,994	57,598	65,208	20,033	6,868	149,707	1,705,094	1,939,174	6. Atlanta
5,289,594		114	10,523	5,840,231	113,071	105,031	50,787	24,013	292,902	2,500,850	3,013,263	7. Chicago
2,322,639	1,300	235	3,370	2,327,544	47,729	42,939	21,016	6,023	117,707	1,237,958	1,384,717	8. St. Louis
1,988,396		6	3,627	1,992,029	39,139	34,840	18,615	6,402	98,996	894,917	1,045,299	9. Minneapolis
2,408,097	300	1,995	2,410,392	43,446	41,438	23,788	6,410	115,082	1,430,523	1,818,068	10. Kansas City	
2,709,533	23	3,570	2,713,126	47,527	44,283	18,295	7,736	117,841	1,658,343	2,107,396	11. Dallas	
2,725,659		7,460	2,733,119	40,806	42,028	20,121	5,028	107,983	1,348,596	1,605,570	12. San Francisco	

<sup>1</sup> Includes figures for a bank with its head office in a non-reserve city, that has a branch in this reserve city; see Table of Contents page. For other footnotes, see opposite page.

**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
<b>Total, all States</b>	<b>6,884</b>	<b>107,183,445</b>	<b>22,775,207</b>	<b>78,322,769</b>	<b>15,705</b>	<b>3,254,356</b>	<b>2,520,773</b>	<b>294,635</b>	<b>29,845,331</b>	<b>15,811,292</b>	<b>1,437,801</b>
New England:											
Maine.....	38	303,318	45,482	244,708	17	2,300	10,029	782	71,449	33,102	7,688
New Hampshire.....	53	161,016	32,314	116,996	36	3,251	8,017	402	46,287	21,121	5,042
Vermont.....	40	112,490	30,049	70,600	72	3,127	8,370	272	26,606	13,006	2,248
Massachusetts.....	150	3,678,579	883,132	2,695,053	270	24,028	66,216	9,880	867,616	510,615	70,940
Rhode Island.....	12	558,029	78,882	468,484	.....	3,214	4,626	2,823	104,339	58,760	13,115
Connecticut.....	64	906,294	132,624	737,679	66	17,790	16,145	1,990	242,117	96,332	22,662
Middle Atlantic:											
New York.....	590	30,490,678	8,074,321	20,925,050	3,812	721,455	657,370	108,667	7,336,482	4,525,458	199,305
New Jersey.....	294	3,420,431	506,524	2,671,775	1,457	121,969	105,963	12,743	696,596	356,225	64,292
Pennsylvania.....	770	7,609,437	1,209,012	5,709,539	1,107	167,767	474,878	47,134	1,932,456	1,072,779	132,115
East North Central:											
Ohio.....	424	5,364,555	1,092,261	3,962,933	529	175,269	124,549	9,014	1,337,414	706,091	102,925
Indiana.....	234	1,640,722	241,800	1,295,530	269	59,510	41,336	2,277	537,455	249,300	40,849
Illinois.....	491	9,065,214	1,745,526	6,720,635	78	305,199	276,668	17,108	2,489,969	1,394,878	98,504
Michigan.....	231	3,648,712	547,981	2,874,717	745	118,837	101,275	5,157	834,949	466,356	64,673
Wisconsin.....	168	1,635,804	214,131	1,339,701	96	35,470	44,032	2,374	430,866	197,400	22,869
West North Central:											
Minnesota.....	210	1,760,769	330,496	1,344,623	16	38,055	45,006	2,573	524,027	240,037	16,341
Iowa.....	162	895,528	166,898	654,418	415	57,627	14,982	1,218	294,312	130,703	15,614
Missouri.....	182	2,666,608	624,157	1,879,055	1,080	93,039	52,667	16,610	916,263	440,471	28,276
North Dakota.....	42	178,888	18,802	155,077	9	2,768	2,032	200	52,149	24,860	2,435
South Dakota.....	69	207,789	34,144	162,791	149	8,231	2,198	276	73,148	30,101	3,035
Nebraska.....	146	750,254	123,366	579,309	49	32,798	13,773	959	292,037	132,861	7,320
Kansas.....	213	729,197	102,114	590,178	156	22,431	13,308	1,010	334,201	132,862	9,439
South Atlantic:											
Delaware.....	17	299,550	42,503	237,006	26	7,016	11,779	1,220	74,989	35,926	3,908
Maryland.....	80	1,065,879	192,538	851,134	253	4,503	15,295	2,156	282,468	157,073	19,149
District of Columbia.....	18	815,265	113,818	675,793	21	1,588	20,482	1,563	252,381	149,076	20,298
Virginia.....	197	1,200,263	270,386	870,745	135	29,886	26,602	2,509	391,581	177,774	29,383
West Virginia.....	108	512,780	86,269	429,277	229	13,542	12,258	1,205	198,691	77,330	16,164
North Carolina.....	54	773,393	180,415	555,536	100	25,142	10,887	1,313	279,229	127,982	16,789
South Carolina.....	28	318,058	64,351	237,704	5	11,232	4,313	453	137,952	45,815	10,679
Georgia.....	59	1,055,344	301,677	709,398	3	29,711	12,982	1,573	350,743	163,251	17,050
Florida.....	66	1,042,187	182,947	791,801	.....	50,576	15,216	1,647	445,556	167,942	27,219
East South Central:											
Kentucky.....	113	834,301	180,658	613,930	64	18,170	19,853	1,626	297,040	132,666	15,980
Tennessee.....	82	1,195,750	319,499	774,812	40	79,338	18,813	3,248	414,357	192,350	22,957
Alabama.....	83	818,099	161,325	578,252	215	64,036	12,872	1,399	303,412	129,009	19,977
Mississippi.....	28	218,502	42,923	149,330	14	24,863	991	381	100,378	36,428	5,760
West South Central:											
Arkansas.....	66	384,704	65,524	285,305	88	24,835	8,331	621	171,165	69,817	8,445
Louisiana.....	43	939,371	196,203	664,087	377	68,522	8,379	1,803	369,047	179,358	17,183
Oklahoma.....	217	908,049	173,273	666,829	22	58,116	8,357	1,452	415,582	155,731	12,691
Texas.....	543	3,728,361	1,090,022	2,496,785	32	114,632	21,017	5,873	1,801,844	712,478	65,582
Mountain:											
Montana.....	78	322,465	33,238	280,941	67	4,706	3,104	409	120,843	55,637	5,128
Idaho.....	26	281,043	42,761	232,023	310	4,601	1,068	280	91,706	41,588	4,872
Wyoming.....	38	120,220	21,158	94,360	3	2,433	2,078	188	59,550	19,957	3,161
Colorado.....	92	729,847	119,734	581,650	23	11,650	15,850	940	312,231	131,986	10,836
New Mexico.....	27	145,874	32,744	105,790	.....	5,061	2,124	155	74,308	25,763	4,073
Arizona.....	6	242,724	59,191	179,944	28	2,432	919	210	84,766	35,331	6,257
Utah.....	34	366,199	73,534	279,941	157	10,842	1,241	484	124,551	67,807	5,072
Nevada.....	6	121,604	19,910	94,870	4	6,245	454	121	29,407	14,727	2,684
Pacific:											
Washington.....	55	1,640,319	314,036	1,218,074	.....	86,963	19,235	2,011	452,371	250,617	27,177
Oregon.....	33	1,097,630	169,133	842,466	7	72,878	12,159	987	272,940	157,306	14,582
California.....	113	10,191,352	1,989,448	7,626,135	3,054	406,702	150,674	15,339	2,495,511	1,467,249	104,058
<i>Mutual Savings Banks<sup>1</sup></i> .....	3	<b>13,567</b>	<b>2,192</b>	<b>10,094</b>	.....	<b>1,031</b>	<b>211</b>	<b>39</b>	<b>1,982</b>	<b>1,006</b>	<b>142</b>

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	17	244,248	39,333	200,124	12	852	3,411	516	54,355	25,875	6,225
New Jersey—Dist. No. 2.....	207	2,821,401	432,311	2,202,401	1,315	96,921	77,431	11,022	549,663	282,235	49,588
Kentucky—Dist. No. 4.....	57	227,551	39,411	178,423	10	6,536	2,602	569	93,636	34,885	6,060
Pennsylvania—Dist. No. 4.....	227	2,710,558	391,408	2,059,625	801	53,181	176,195	29,348	698,268	386,913	49,147
West Virginia—Dist. No. 4.....	13	89,052	19,670	62,193	.....	3,177	3,730	282	22,521	9,768	2,300
Louisiana—Dist. No. 6.....	31	764,250	167,913	533,299	150	54,526	7,385	977	278,730	151,490	12,375
Mississippi—Dist. No. 6.....	18	188,100	39,020	126,124	14	21,706	910	326	84,210	29,748	4,527
Tennessee—Dist. No. 6.....	68	773,484	152,207	554,984	40	52,371	11,265	2,617	282,306	119,033	16,915
Indiana—Dist. No. 7.....	172	1,418,147	202,612	1,124,145	211	52,684	36,572	1,923	462,678	221,367	34,113
Illinois—Dist. No. 7.....	344	8,545,025	1,665,824	6,326,157	59	277,967	258,656	16,362	2,322,765	1,324,868	89,496
Michigan—Dist. No. 7.....	190	3,522,913	533,043	2,773,650	678	114,664	95,929	4,949	803,052	452,364	61,946
Wisconsin—Dist. No. 7.....	127	1,497,037	194,128	1,227,656	92	31,880	41,113	2,168	383,344	181,114	20,523
Missouri—Dist. No. 10.....	47	971,326	224,627	682,464	394	44,382	13,998	5,461	426,188	188,200	9,240
New Mexico—Dist. No. 10.....	8	92,843	19,907	66,900	.....	4,067	1,875	94	35,778	13,348	2,148
Oklahoma—Dist. No. 10.....	207	894,633	170,032	658,350	22	56,472	8,332	1,425	403,825	152,527	12,232
Arizona—Dist. No. 12.....	5	209,864	54,645	152,556	13	1,556	914	180	75,951	31,963	5,742

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

## OF BANKS ON DECEMBER 31, 1945, BY STATES

ASSETS [In thousands of dollars]

bank balances										State
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	
7,077,345	39,242	23,372	5,456,279	787,692	19,311	64,738	65,608	239,478	98,273	138,303,876
										Total, all States
										New England:
										Maine
22,566	54	53	7,986	1,878	46	345	351	357	377,744	New Hampshire
14,904	3	18	5,199	1,666	34	62	11	115	209,191	Vermont
8,604	20	30	2,698	1,103	24	.....	169	65	140,457	Massachusetts
131,721	1,120	1,837	151,383	31,595	1,435	1,168	7,048	9,054	4,606,862	Rhode Island
19,997	72	286	12,109	6,560	341	1,700	677	1,645	673,498	Connecticut
87,837	972	126	34,188	13,308	202	.....	1	1,173	1,163,456	
										Middle Atlantic:
278,963	3,087	13,713	2,324,956	221,089	3,949	6,383	37,500	82,699	21,760	New York
209,870	614	11	65,578	37,894	1,752	1,690	306	8,474	2,298	New Jersey
433,474	3,558	859	289,671	83,875	3,636	6,319	5,222	15,855	11,957	Pennsylvania
318,333	2,101	248	207,716	44,402	303	960	213	10,334	3,408	6,761,589
201,332	661	44	45,269	11,178	50	.....	56	2,659	1,147	Ohio
604,597	1,565	760	389,665	33,243	133	1,013	3,558	22,143	4,908	Indiana
206,812	539	808	95,761	19,591	82	492	8	7,928	2,352	Illinois
156,886	1,155	17	52,539	10,941	19	341	37	2,726	2,800	Michigan
										Wisconsin
172,674	348	765	93,862	6,547	1	4,038	146	4,625	1,524	2,301,677
123,845	12	.....	24,138	4,057	45	2,256	1	757	411	Iowa
266,016	1,235	152	180,113	11,579	3,198	428	871	4,503	3,293	Missouri
22,006	4	39	2,805	1,134	.....	.....	.....	468	17	North Dakota
36,502	5	.....	3,505	1,528	8	.....	.....	497	212	South Dakota
108,086	.....	.....	43,770	4,270	9	.....	15	1,273	320	Nebraska
181,985	348	.....	9,567	4,436	15	160	.....	752	476	Kansas
24,807	160	.....	10,188	1,302	91	681	436	131	377,180	West North Central:
68,942	75	48	37,181	8,787	76	11	534	2,195	1,243	Minnesota
54,961	36	34	27,976	13,508	57	1,500	1,002	1,056	1,197,367	Iowa
131,073	959	.....	52,392	12,218	253	752	2	1,500	3,293	Missouri
90,150	105	.....	14,942	5,364	209	461	342	867	232,656	North Dakota
86,383	205	.....	47,870	5,444	46	2	666	1,775	825	South Dakota
71,301	457	.....	9,700	1,913	96	.....	71	327	459,157	Nebraska
97,258	242	5	72,937	9,706	329	.....	40	2,305	3,156	Kansas
206,299	464	41	43,591	11,105	244	86	1	2,438	827	
110,569	250	.....	37,575	5,093	31	.....	.....	1,539	488	South Atlantic:
165,053	1,904	3	32,090	10,927	267	66	28	2,197	932	Delaware
127,572	869	232	25,753	6,967	190	731	734	1,480	1,973	Maryland
52,930	69	.....	5,191	2,030	14	.....	31	20	321,091	District of Columbia
81,730	58	.....	11,115	2,297	50	30	277	330	558,853	West South Central:
121,879	430	13	50,184	9,259	200	2,129	3,956	2,240	1,286	Arkansas
216,046	1,624	.....	29,490	6,556	19	1,375	79	1,018	371	Louisiana
835,614	2,277	688	185,205	35,882	950	4,247	635	2,584	1,499	Oklahoma
										Texas
50,907	1,002	53	8,116	2,005	.....	.....	670	78	446,061	Mountain:
37,079	456	.....	7,711	1,359	3	.....	46	174	374,331	Montana
34,534	5	.....	1,893	705	2	.....	68	28	180,573	Idaho
133,965	3,645	10	31,789	2,586	64	.....	1,111	749	1,046,588	Wyoming
42,708	150	.....	1,614	675	124	.....	21	15	221,017	Colorado
35,177	5	335	7,661	1,222	.....	171	.....	850	370	New Mexico
33,691	110	.....	17,871	1,791	17	968	40	219	330,103	Arizona
8,721	135	.....	3,140	799	1	.....	484	144	493,785	Utah
										Nevada
99,108	1,176	473	73,820	7,988	27	47	136	3,621	234	Pacific:
56,974	393	28	43,657	6,386	8	2	.....	3,602	818	Washington
394,904	4,508	1,643	523,149	61,944	661	24,124	3,036	27,104	9,339	Oregon
										California
799	.....	.....	35	66	.....	.....	.....	.....	15,615	Mutual Savings Banks

## OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

15,881	.....	110	6,264	4,302	110	1	268	74	303,358	Connecticut—Dist. No. 2
161,785	543	11	55,501	29,022	1,322	1,494	306	7,356	1,491	New Jersey—Dist. No. 2
50,357	250	.....	2,084	2,238	.....	.....	.....	110	155	Kentucky—Dist. No. 4
167,620	616	334	93,638	32,579	744	1,945	56	6,400	1,858	Pennsylvania—Dist. No. 4
7,281	30	.....	3,142	601	11	.....	.....	180	201	West Virginia—Dist. No. 4
72,747	430	13	41,675	7,237	193	1,998	3,956	1,837	802	Louisiana—Dist. No. 6
44,899	64	.....	4,972	1,788	6	.....	28	1,651	512	Mississippi—Dist. No. 6
131,722	1,856	.....	12,780	7,126	263	3	28	1,651	1,017	Tennessee—Dist. No. 6
166,311	601	44	40,212	8,919	26	.....	56	2,500	1,893,343	Indiana—Dist. No. 7
532,647	1,562	760	373,442	29,722	54	1,004	3,323	21,671	4,562	Illinois—Dist. No. 7
193,294	459	806	94,183	18,460	77	492	8	7,908	2,322	Michigan—Dist. No. 7
130,023	1,128	17	50,539	9,894	16	340	37	2,496	2,721	Wisconsin—Dist. No. 7
150,077	1,185	9	97,477	3,200	169	385	.....	1,408	950	Missouri—Dist. No. 10
18,946	150	.....	1,186	436	124	.....	20	2	129,203	New Mexico—Dist. No. 10
208,250	1,609	.....	29,207	6,393	16	1,375	79	1,018	329	Oklahoma—Dist. No. 10
31,681	5	335	6,225	1,112	.....	171	.....	850	305	Arizona—Dist. No. 12

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

State	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
<b>Total, all States</b>	<b>105,395,466</b>	<b>62,950,086</b>	<b>22,179,094</b>	<b>4,240,421</b>	<b>12,333,313</b>	<b>1,242,626</b>	<b>2,449,926</b>	<b>24,274,368</b>	<b>23,712,364</b>	<b>95,742</b>	<b>3,487</b>	<b>398,892</b>	<b>46,283</b>	<b>17,606</b>
New England:														
Maine	224,381	146,511	52,930	13,922	7,761	25	3,232	125,534	124,932	95	17	485	5	
New Hampshire	151,464	99,048	32,741	9,866	6,807		3,002	40,489	39,984	311	56	71	67	
Vermont	70,294	51,480	13,426	3,189	1,032		1,167	57,768	57,292	130	3	343		
Massachusetts	3,635,170	2,152,460	947,289	137,696	324,027	23,809	49,889	626,160	624,003	1,591	155	316	95	
Rhode Island	443,002	299,768	99,967	22,571	14,231	1,085	5,380	181,653	180,826	660	49	18	100	
Connecticut	856,863	569,434	212,476	30,195	27,169		17,589	226,749	225,340	1,256	41	112		
Middle Atlantic:														
New York	31,992,638	17,704,698	7,656,568	543,019	3,593,333	1,106,396	1,388,624	3,075,081	3,002,686	17,879		34,780	3,636	16,100
New Jersey	2,471,794	1,557,159	659,731	179,256	39,794	292	35,562	1,453,933	1,445,645	3,410		4,761	117	
Pennsylvania	6,746,180	4,405,597	1,406,978	165,820	688,633	12,252	66,900	2,044,867	1,983,198	3,869	478	52,645	4,677	
East North Central:														
Ohio	4,501,464	2,808,447	1,117,049	178,753	331,293	2,773	63,149	1,888,781	1,811,739	260		385	73,431	2,966
Indiana	1,601,229	1,015,321	286,365	140,351	140,028	82	19,082	487,200	482,511	718	322	16	3,633	
Illinois	9,084,132	5,188,157	2,006,893	338,712	1,429,155	20,573	100,642	1,939,453	1,874,269	350	116	64,718		
Michigan	2,718,019	1,720,773	606,723	177,872	167,864	3,979	40,808	1,582,521	1,574,370	1,394	76	5,395	1,286	
Wisconsin	1,346,693	793,762	332,095	55,789	146,201	316	18,530	628,283	625,840	419	39	1,124	861	
West North Central:														
Minnesota	1,734,027	836,966	416,170	95,351	362,955	2,303	20,282	447,356	444,295	296	128	1,782	855	
Iowa	912,843	508,367	168,962	83,851	142,411	135	9,117	227,315	224,782	2,422	75	36		
Missouri	2,984,733	1,446,228	519,892	113,334	873,748	3,597	27,934	449,084	445,971	907	120	1,986	100	
North Dakota	175,436	132,306	24,287	4,078	13,180		1,585	47,714	47,503		5	206		
South Dakota	221,738	163,395	26,603	17,593	12,302		1,845	48,577	47,756		3	791		
Kansas	907,419	528,238	148,345	35,575	188,230		7,031	96,166	96,014	102	24	18	8	
South Atlantic:								8,617	85,104	83,513	1,347	39	62	143
Delaware	321,437	249,334	55,321	2,141	2,865		11,776	23,058	23,030	20		8		
Maryland	1,015,373	601,528	247,527	45,552	110,771	461	9,534	274,003	267,884	1,268	13	1,485	3,353	
District of Columbia	835,876	508,803	175,659	80	47,217	2,588	11,529	189,465	189,365		25			
Virginia	1,144,987	693,151	219,598	49,912	162,633	99	19,594	367,799	351,642	6,980	15	8,148	1,014	
West Virginia	531,627	337,586	105,721	34,008	42,031		12,281	166,988	165,699	262	62	330	635	
North Carolina	883,937	488,193	148,957	72,683	164,425		9,679	125,822	121,140	3,643	8	199	832	
South Carolina	385,571	270,954	54,456	35,100	20,898		4,163	55,820	54,548	340	6	595	331	
Georgia	1,175,815	612,323	245,125	70,092	238,434	31	9,810	180,623	178,348	1,984	38	125	128	
Florida	1,234,410	761,316	90,327	185,948	1,721	12,137	200,263	185,309	4,313	50	8,352	2,239		
East South Central:														
Kentucky	945,214	581,165	155,835	22,972	176,524		8,718	131,526	128,648	2,066	16	706	90	
Tennessee	1,271,646	657,226	210,345	75,802	318,612		9,661	277,915	266,822	5,127	58	781	5,127	
Alabama	887,356	548,894	144,616	91,954	94,804	508	6,580	190,480	188,351	802	17	280	1,030	
Mississippi	256,112	138,622	41,444	30,161	44,711		1,174	51,117	49,307	1,800				
West South Central:														
Arkansas	465,199	311,392	52,917	30,103	67,315		3,472	69,187	67,993	945	19	150	80	
Louisiana	1,071,442	604,621	161,251	80,886	205,660	8,008	11,016	195,402	187,218	4,242	69	3,873		
Oklahoma	1,175,369	697,025	172,832	96,695	179,483		29,334	84,439	80,377	620	96	1,004	2,342	
Texas	4,927,812	3,048,357	727,396	228,796	822,812	5,904	94,547	399,607	361,041	6,849	390	30,009	1,318	
Mountain:														
Montana	355,825	245,386	43,922	31,305	31,584	68	3,560	71,584	71,064	52	8	455	5	
Idaho	288,127	226,519	25,356	27,465	6,020		2,767	72,531	71,523	892	11		105	
Wyoming	141,287	102,921	11,918	13,315	11,624		1,509	30,114	29,831	87	17	99	80	
Colorado	821,019	561,051	123,643	22,647	105,468	36	8,174	179,316	176,043	65	5	280	2,923	
New Mexico	186,087	132,289	17,125	19,466	14,482		2,725	28,145	28,020	102	11	6	6	
Arizona	259,881	201,773	30,565	17,681	2,486	1,038	6,338	59,595	59,561		5	19	10	
Utah	336,896	232,611	47,000	31,074	50,404	5	2,802	108,752	106,953	1,625	20	44	110	
Nevada	104,591	74,552	14,763	11,727	1,267		2,282	41,029	40,901	101				
Pacific:														
Washington	1,541,567	994,374	349,695	79,933	95,966	2,437	19,162	483,061	480,184	2,577	21	4	325	
Oregon	990,286	652,918	209,397	67,627	39,742	383	20,219	335,129	329,934	94	15	4,931	155	
California	8,095,265	5,597,779	1,359,690	409,428	461,230	41,722	225,416	4,121,810	4,009,209	11,443	361	93,886	5,411	1,500
<b>Mutual Savings Banks</b>	<b>2</b>							<b>14,332</b>	<b>14,327</b>			<b>5</b>		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2...	200,177	130,537	53,160	6,720	6,554		3,206	84,571	84,412	57	31	71		
New Jersey—Dist. No. 2...	1,984,352	1,236,032	557,294	121,126	37,807	292	31,801	1,231,314	1,225,670	2,218			3,323	103
Kentucky—Dist. No. 4...	245,055	198,957	31,058	9,795	3,680		1,565	58,500	58,219	31	1	199	50	
Pennsylvania—Dist. No. 4...	2,379,318	1,597,168	434,385	54,352	266,621	1,046	25,746	703,285	684,404	183	246	14,058	4,394	
West Virginia—Dist. No. 4...	66,025	38,434	20,142	3,351	2,710		1,388	31,847	31,124		5	303	415	
Louisiana—Dist. No. 6...	850,426	460,660	139,601	68,208	166,998	8,008	6,951	159,097	150,923	4,242	59	3,873		
Mississippi—Dist. No. 6...	215,848	108,190	36,054	26,615	43,977		1,012	46,574	44,764	1,800				
Tennessee—Dist. No. 6...	820,717	431,799	152,311	52,339	177,175		7,093	197,911	186,961	5,127	56	763	5,004	
Indiana—Dist. No. 7...	1,382,327	869,028	250,993	125,558	119,777		82	16,889	421,123	416,553	718	292	7	3,553
Illinois—Dist. No. 7...	8,595,980	4,886,514	1,940,430	311,855	1,339,509	20,573	97,099	1,770,606	1,723,739	336	35	46,856		
Michigan—Dist. No. 7...	2,643,913	1,672,262	589,584	170,901	167,327	3,975	39,864	1,507,255	1,499,402	1,383	21	5,163	1,286	
Wisconsin—Dist. No. 7...	1,243,223	722,355	310,512	50,730	142,118	316	17,192	553,283	550,959	415	34	1,014	861	
Missouri—Dist. No. 10...	1,249,951	507,704	155,797	44,466	525,175	1,371	15,438	97,623	97,442	71	15		95	
New Mexico—Dist. No. 10...	102,208	61,084	12,191	14,518	12,900		1,515	22,956	22,839	100	11	6		
Oklahoma—Dist. No. 10...	1,152,518	679,347	170,723	94,618	179,059		28,771	83,149	79,100	620	96	1,001	2,332	
Arizona—Dist. No. 12...	229,870	179,287	26,599	14,888	2,386	1,038	5,672	49,091	49,057		5	19	10	

## ON DECEMBER 31, 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	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	State
129,669,834	208,094	75,965	761,059	130,714,952	2,592,364	3,383,332	1,115,849	497,379	7,588,924	70,918,241	64,184,154	Total, all States
<b>New England:</b>												
349,915	100	.....	1,192	351,207	10,515	9,861	4,950	1,211	26,537	141,974	155,679	Maine
191,953	.....	295	192,248	5,800	7,081	3,223	839	16,943	99,587	106,717	New Hampshire	
128,062	175	449	128,686	4,725	3,935	2,025	1,086	11,771	45,912	53,138	Vermont	
4,261,330	585	7,887	25,678	4,295,480	99,342	134,748	48,602	28,690	311,382	2,410,921	2,188,662	Massachusetts
624,655	707	3,823	629,185	15,495	29,961	4,315	3,542	44,313	313,440	315,610	Rhode Island	
1,083,612	800	1	5,228	1,089,641	28,705	29,651	10,903	4,556	73,815	523,684	583,030	Connecticut
<b>Middle Atlantic:</b>												
35,067,719	197,230	44,250	422,469	35,731,668	740,226	1,225,213	378,201	125,232	2,468,872	21,772,467	17,311,385	New York
3,925,727	1,050	306	12,603	3,939,686	93,015	91,241	29,204	16,286	229,749	1,546,015	1,706,399	New Jersey
8,791,047	579	5,895	36,156	8,833,677	222,119	461,337	102,331	49,293	835,080	4,623,151	4,348,046	Pennsylvania
<b>East North Central:</b>												
6,390,245	300	213	27,184	6,417,942	143,506	133,537	42,055	24,549	343,647	2,864,270	2,842,633	Ohio
2,088,429	56	3,862	2,092,347	37,862	38,633	19,290	5,135	100,920	1,073,235	1,129,485	Indiana	
11,023,585	3,667	41,937	11,069,189	205,682	209,977	71,887	63,446	550,992	6,090,468	5,237,846	Illinois	
4,300,540	9	13,414	4,313,963	73,820	77,100	26,641	22,590	200,151	1,813,335	1,843,692	Michigan	
1,974,976	37	4,877	1,979,890	38,492	37,860	16,918	10,374	103,644	809,916	815,542	Wisconsin	
<b>West North Central:</b>												
2,181,383	146	8,341	2,189,870	38,276	48,837	15,552	9,142	111,807	1,052,940	858,737	Minnesota	
1,140,158	1	1,753	1,141,912	18,990	21,902	10,020	4,543	55,455	597,487	577,197	Iowa	
3,433,817	1,300	871	9,514	3,445,502	70,990	50,493	33,446	6,312	161,241	2,023,037	1,407,383	Missouri
223,150	.....	447	223,597	3,446	3,313	1,566	734	9,059	127,138	135,164	North Dakota	
270,315	.....	591	270,906	4,713	4,566	2,101	896	12,276	156,540	179,328	South Dakota	
1,003,585	300	15	1,005,596	16,780	14,955	7,037	3,830	42,582	609,083	527,074	Nebraska	
1,024,037	.....	1,293	1,025,330	17,410	16,549	8,237	1,711	43,907	642,900	703,054	Kansas	
<b>South Atlantic:</b>												
344,495	.....	1,294	345,789	8,277	18,602	4,357	155	31,391	232,238	253,063	Delaware	
1,289,376	483	4,182	1,294,041	22,035	31,921	9,102	4,094	67,152	665,008	619,433	Maryland	
1,025,341	.....	3,303	1,028,644	17,700	25,100	11,293	2,032	56,125	588,633	582,436	District of Columbia	
1,512,786	875	2	4,953	1,518,616	34,646	34,487	14,159	89,953	750,592	710,265	Virginia	
698,615	2,150	1,654	702,419	18,455	19,873	5,778	2,189	46,295	322,178	368,933	West Virginia	
1,009,759	666	3,599	1,014,024	14,940	22,733	6,100	3,583	47,356	603,117	522,685	North Carolina	
441,391	71	1,093	442,555	6,225	5,968	2,582	1,827	16,602	251,298	300,517	South Carolina	
1,356,438	40	5,120	1,361,598	22,184	24,330	7,734	5,777	60,025	765,616	619,288	Georgia	
1,434,673	450	1	1,439,275	23,425	28,246	8,359	3,139	63,169	806,299	820,189	Florida	
<b>East South Central:</b>												
1,076,740	450	3,090	1,080,280	22,345	27,041	6,768	2,058	58,212	643,540	575,280	Kentucky	
1,549,561	1,750	28	3,901	1,555,240	26,089	29,095	11,060	3,040	69,284	866,189	710,599	Tennessee
1,077,836	766	3,076	1,081,678	18,752	21,171	8,221	3,764	51,908	592,078	621,675	Alabama	
307,229	.....	31	426	307,686	5,900	6,713	471	321	13,405	159,903	164,766	Mississippi
<b>West South Central:</b>												
534,386	.....	656	535,042	8,428	9,603	4,384	1,396	23,811	321,057	333,852	Arkansas	
1,266,844	4,816	4,167	1,275,827	19,189	22,516	7,619	2,337	51,661	740,558	646,339	Louisiana	
1,259,808	79	3,028	1,262,915	24,873	25,514	15,462	4,285	70,134	760,774	793,564	Oklahoma	
5,327,419	635	9,518	5,337,572	96,462	93,429	34,075	14,464	238,430	3,193,050	3,186,495	Texas	
<b>Mountain:</b>												
427,409	.....	608	428,017	7,355	6,115	3,982	592	18,044	253,347	272,135	Montana	
360,658	.....	696	361,354	5,210	4,488	2,097	1,182	12,977	218,876	249,040	Idaho	
171,401	.....	161	171,562	2,830	3,620	1,998	563	9,011	93,517	115,852	Wyoming	
1,000,335	.....	1,998	1,002,333	13,543	17,328	9,574	3,810	44,255	534,997	560,083	Colorado	
214,232	.....	46	214,278	2,790	2,480	256	1,213	6,739	125,706	152,866	New Mexico	
319,476	.....	1,243	320,719	3,600	3,875	1,417	492	9,384	187,377	218,131	Arizona	
472,648	.....	1,099	473,747	7,551	7,432	3,178	1,877	20,038	266,862	248,616	Utah	
145,620	.....	1,478	147,098	2,020	2,015	1,261	45	5,341	79,026	85,421	Nevada	
<b>Pacific:</b>												
2,024,628	136	5,762	2,030,526	26,077	24,755	13,986	9,399	74,217	1,022,826	1,019,649	Washington	
1,325,415	.....	3,802	1,329,217	15,256	17,924	15,072	3,917	52,169	682,252	697,107	Oregon	
12,217,075	4,150	64,153	12,285,378	226,298	205,225	67,000	29,170	527,693	5,853,827	5,709,474	California	
<b>14,334</b>	.....	43	<b>14,377</b>	.....	1,098	115	25	<b>1,238</b>	.....	.....	<b>Mutual Savings Banks</b>	

## OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

284,748	1	1,159	285,908	7,630	6,349	1,911	1,560	17,450	125,103	134,199	Connecticut—Dist. No. 2	
3,215,666	700	306	3,227,881	73,281	77,021	22,878	10,994	184,174	1,217,544	1,333,458	New Jersey—Dist. No. 2	
303,555	450	432	304,437	7,560	8,477	2,476	740	19,253	162,042	208,233	Kentucky—Dist. No. 4	
3,082,603	60	56	3,170,1	3,096,420	68,408	230,620	28,775	28,178	355,988	1,687,308	1,583,628	Pennsylvania—Dist. No. 4
97,872	2,150	595	100,617	4,340	5,910	1,184	515	11,949	35,700	40,031	West Virginia—Dist. No. 4	
1,009,523	.....	4,816	1,017,502	15,008	17,307	7,030	2,156	41,501	598,128	494,144	Louisiana—Dist. No. 6	
262,422	31	413	262,866	4,985	5,734	363	276	11,358	131,686	130,845	Mississippi—Dist. No. 6	
1,018,628	28	2,382	1,021,038	18,727	17,712	5,648	2,248	44,335	525,586	478,451	Tennessee—Dist. No. 6	
1,803,450	56	3,580	1,807,086	31,572	33,773	16,744	4,167	86,257	929,448	971,263	Indiana—Dist. No. 7	
10,366,586	.....	3,432	10,410,913	192,930	197,879	65,372	61,032	517,213	5,755,845	4,922,026	Illinois—Dist. No. 7	
4,151,168	9	13,224	4,164,401	70,039	73,753	24,858	22,181	190,831	1,771,062	1,788,844	Michigan—Dist. No. 7	
1,796,506	37	4,585	1,801,128	34,674	34,598	15,839	9,646	94,757	756,728	739,738	Wisconsin—Dist. No. 7	
1,347,574	.....	1,794	1,349,368	21,643	18,415	12,263	1,935	54,258	868,356	470,131	Missouri—Dist. No. 10	
125,164	.....	35	125,199	1,750	1,371	81	802	4,004	70,640	75,931	New Mexico—Dist. No. 10	
1,235,667	79	3,000	1,238,746	24,348	25,100	15,259	4,215	68,922	748,075	773,529	Oklahoma—Dist. No. 10	
278,961	.....	1,112	280,073	3,350	3,125	1,220	479	8,180	166,264	193,622	Arizona—Dist. No. 12	

**ALL MEMBER BANKS—RESERVE POSITION ON DECEMBER 31, 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 <sup>1</sup>			Total <sup>2</sup>	Required <sup>3</sup>	Excess		
All member banks.....	105,395,466	21,945,123	12,532,102	70,918,241	24,274,368	15,811,292	14,424,350	1,386,942	16.6	15.2
Central reserve city banks.....	35,193,778	8,459,207	2,806,409	23,928,162	1,973,042	4,957,711	4,904,015	53,696	19.1	18.9
Reserve city banks.....	39,294,621	8,128,601	4,438,620	26,727,400	9,790,499	6,326,210	5,932,910	393,300	17.3	16.2
Country banks.....	30,907,067	5,357,315	5,287,073	20,262,679	12,510,827	4,527,371	3,587,425	939,946	13.8	10.9
All member banks, by districts:										
Boston.....	5,180,997	1,293,927	476,655	3,410,415	1,173,782	707,061	645,748	61,313	15.4	14.1
New York.....	34,177,167	8,218,800	2,843,253	23,113,114	4,390,966	4,833,568	4,706,120	127,448	17.6	17.1
Philadelphia.....	5,175,741	1,124,234	554,955	3,496,552	1,587,259	795,782	702,940	92,842	15.7	13.8
Cleveland.....	7,191,862	1,592,371	850,171	4,749,320	2,682,413	1,137,657	1,006,989	130,668	15.3	13.5
Richmond.....	4,731,346	903,772	682,448	3,145,126	1,148,050	725,282	611,274	114,008	16.9	14.2
Atlanta.....	5,184,572	882,974	882,205	3,419,393	974,948	760,473	640,070	120,403	17.3	14.6
Chicago.....	14,728,286	3,239,967	1,727,749	9,810,570	4,479,582	2,310,416	2,080,838	229,578	16.2	14.6
St. Louis.....	4,098,387	697,656	596,265	2,804,466	813,145	597,809	535,404	62,405	16.5	14.8
Minneapolis.....	2,664,602	544,840	434,336	1,685,426	765,497	380,913	329,320	51,593	15.5	13.4
Kansas City.....	5,313,335	715,042	1,030,725	3,567,568	594,428	771,741	663,348	108,393	18.5	15.9
Dallas.....	5,285,569	745,550	1,115,661	3,424,358	452,895	759,333	612,545	146,788	19.6	15.8
San Francisco.....	11,613,602	1,985,990	1,337,679	8,289,933	5,211,403	2,031,257	1,889,754	141,503	15.0	14.0
Central reserve city banks:										
New York.....	28,867,222	6,908,704	2,298,131	19,660,387	1,253,575	4,015,491	4,007,292	8,199	19.2	19.2
Chicago.....	6,326,556	1,550,503	508,278	4,267,775	719,467	942,220	896,723	45,497	18.9	18.0
Reserve city banks, by districts:										
Boston.....	2,445,317	655,192	159,080	1,631,045	170,896	347,380	336,463	10,917	19.3	18.7
New York.....	639,890	139,315	51,859	448,716	277,199	110,827	106,375	4,452	15.3	14.7
Philadelphia.....	2,886,672	668,887	248,010	1,969,775	192,165	417,384	405,485	11,899	19.3	18.8
Cleveland.....	4,503,045	1,050,943	433,122	3,018,980	1,150,860	696,225	672,818	23,377	16.7	16.1
Richmond.....	2,470,645	518,090	251,329	1,701,226	411,793	406,106	364,953	41,153	19.2	17.3
Atlanta.....	2,530,293	490,254	325,740	1,714,299	365,555	401,509	364,793	36,716	19.3	17.5
Chicago.....	4,613,791	1,016,916	554,930	3,041,945	1,768,460	766,173	714,497	51,676	15.9	14.9
St. Louis.....	2,300,750	479,547	254,695	1,566,508	288,143	340,704	330,590	10,114	18.4	17.8
Minneapolis.....	1,291,606	332,919	168,178	790,509	150,097	168,884	167,108	1,776	18.0	17.8
Kansas City.....	3,182,143	523,361	521,737	2,137,045	317,523	483,393	446,460	36,933	19.7	18.2
Dallas.....	2,741,111	510,656	464,440	1,766,015	287,820	433,689	370,472	63,217	21.1	18.0
San Francisco.....	9,689,358	1,742,521	1,005,500	6,941,337	4,409,988	1,753,936	1,652,866	101,070	15.5	14.6
Country banks, by districts:										
Boston.....	2,735,680	638,735	317,575	1,779,370	1,002,886	359,681	309,285	50,396	12.9	11.1
New York.....	4,670,055	1,170,781	493,263	3,006,011	2,860,192	707,250	592,453	114,797	12.1	10.1
Philadelphia.....	2,289,069	455,317	306,945	1,526,777	1,395,094	378,398	297,455	80,943	13.0	10.2
Cleveland.....	2,688,817	541,428	417,049	1,730,340	1,531,553	441,432	334,141	107,291	13.5	10.2
Richmond.....	2,260,701	385,682	431,119	1,413,900	736,257	319,176	246,321	72,855	14.6	11.3
Atlanta.....	2,654,279	392,720	556,465	1,705,094	609,393	358,964	275,277	83,687	15.5	11.9
Chicago.....	3,837,939	672,548	604,541	2,500,850	1,991,655	602,023	469,618	132,405	13.4	10.5
St. Louis.....	1,797,637	218,109	341,570	1,237,958	525,022	257,105	204,814	52,291	14.6	11.6
Minneapolis.....	1,372,996	211,921	266,158	894,917	615,400	212,029	162,212	49,817	14.0	10.7
Kansas City.....	2,131,192	191,681	508,988	1,430,523	276,905	288,348	216,888	71,460	16.9	12.7
Dallas.....	2,544,458	234,894	651,221	1,658,343	165,075	325,644	242,073	83,571	17.9	13.3
San Francisco.....	1,924,244	243,469	332,179	1,348,596	801,415	277,321	236,888	40,433	12.9	11.0

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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—PLEDGED ASSETS AND SECURED AND PREFERRED LIABILITIES ON DECEMBER 31, 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.....	8,058,949	1,838,705	11,679,791	8,295,008	29,872,453	19,557,912
United States Government obligations, direct and guaranteed pledged to secure liabilities.....	7,865,497	1,832,212	11,402,759	8,034,832	29,135,300	19,091,792
Other assets pledged to secure liabilities.....	4,885	504	217,836	192,496	415,721	352,297
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	150,282	4,611	56,532	67,352	278,777	109,439
Securities loaned.....	38,285	1,378	2,664	328	42,655	4,384
<b>8,126,525</b>	<b>1,799,608</b>	<b>10,373,991</b>	<b>7,111,035</b>	<b>27,411,159</b>	<b>17,251,912</b>	<b>10,159,247</b>
Deposits secured by pledged assets.....	7,216,897	1,799,301	10,257,398	6,996,731	26,270,327	17,173,933
Borrowings secured by pledged assets.....	195,000	.....	2,350	10,744	208,094	77,969
Other liabilities secured by pledged assets.....	16	.....	7	52	75	10
Deposits preferred under provisions of law but not secured by pledge of assets.....	714,612	307	114,236	103,508	932,663	932,663

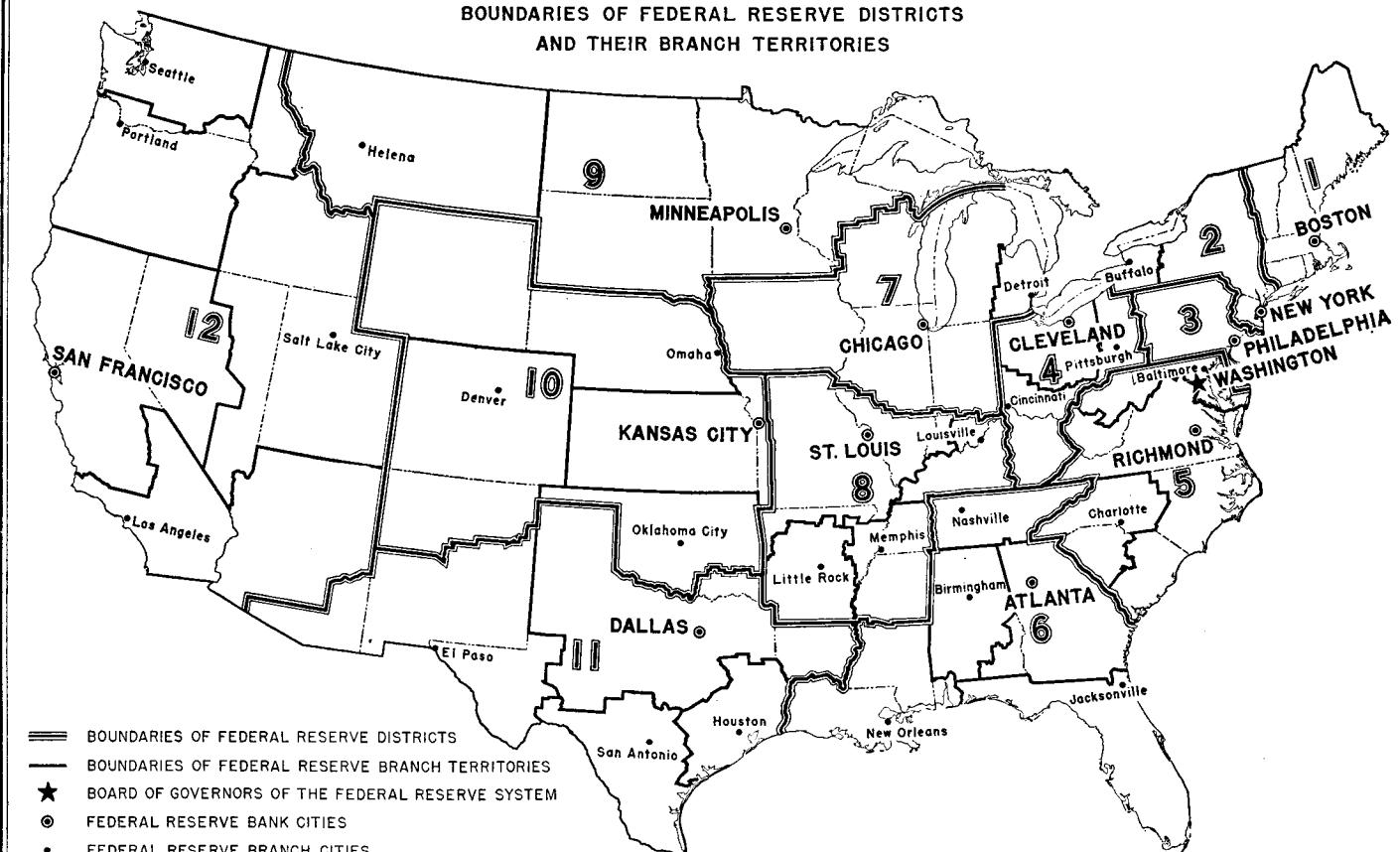
**STATE MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1945, BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>													
<b>Loans and investments.</b>	<b>37,871,306</b>	<b>1,406,305</b>	<b>19,353,170</b>	<b>1,833,669</b>	<b>3,854,110</b>	<b>1,575,744</b>	<b>621,260</b>	<b>4,195,554</b>	<b>1,450,375</b>	<b>279,969</b>	<b>638,728</b>	<b>333,967</b>	<b>2,328,455</b>
Loans (including overdrafts)	8,849,984	272,102	5,203,331	334,920	772,966	358,719	157,067	680,299	328,260	45,985	142,830	96,191	457,314
United States Government direct obligations	27,080,709	1,086,780	13,358,501	1,376,998	2,827,385	1,161,191	411,572	3,145,159	1,040,392	223,393	418,637	217,173	1,783,528
Obligations guaranteed by United States Government	7,959	271	3,141	379	1,149	410	387	1,137	529	170	241	129	16
Obligations of States and political subdivisions	916,695	10,144	374,535	29,740	86,408	22,883	45,238	197,770	38,105	6,966	37,789	18,098	49,019
Other bonds, notes, and debentures	866,637	31,553	336,580	80,377	137,701	28,174	4,870	165,418	35,056	3,063	7,515	1,723	34,307
Corporate stocks (including Federal Reserve Bank stock)	149,322	5,455	77,082	11,255	28,501	4,067	2,126	5,771	8,033	392	1,716	653	4,271
<b>Reserves, cash, and bank balances.</b>	<b>9,731,495</b>	<b>298,196</b>	<b>4,620,931</b>	<b>472,281</b>	<b>859,802</b>	<b>488,505</b>	<b>241,037</b>	<b>1,103,894</b>	<b>449,349</b>	<b>97,742</b>	<b>290,742</b>	<b>184,798</b>	<b>624,227</b>
Reserve with Federal Reserve Banks	5,400,243	162,654	2,748,793	265,568	491,238	261,639	98,156	580,042	221,236	41,911	121,045	65,851	312,110
Cash in vault	444,915	28,172	141,347	26,790	67,071	32,424	12,186	71,503	19,003	4,671	6,489	8,525	26,734
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,662,367	66,436	216,104	91,581	179,696	118,877	106,441	349,789	131,812	45,431	103,578	103,778	148,844
Other balances with banks in United States	12,193	1,140	2,720	2,751	943	856	408	931	110	887	311	47	1,089
Balances with banks in foreign countries	9,472	344	7,751	5	154	41	5	304	126	1	6	59	676
Cash items in process of collection	2,202,305	39,450	1,504,216	85,586	120,700	74,668	23,841	101,325	77,053	4,841	59,313	6,538	104,774
Due from own foreign branches	276		276										
Bank premises owned and furniture and fixtures	294,630	16,268	151,367	21,410	30,825	18,617	5,895	20,807	8,181	1,328	3,032	2,028	14,872
Other real estate owned	9,257	469	2,432	2,198	1,058	274	250	132	2,005	14	7	87	331
Investments and other assets indirectly representing bank premises or other real estate	18,355	2,677	4,883	4,819	1,938	1,967		1,776		1	125		169
Customers' liability on acceptances	23,725	672	21,323	35	70	567	43	318	48				649
Income accrued but not yet collected	92,202	3,238	56,020	4,538	8,888	3,116	1,205	7,397	2,008	286	1,020	136	4,350
Other assets	42,451	1,236	16,371	3,693	3,327	2,526	3,343	4,053	2,408	165	1,125	313	3,891
<b>Total assets.</b>	<b>48,083,697</b>	<b>1,729,061</b>	<b>24,226,773</b>	<b>2,342,643</b>	<b>4,760,018</b>	<b>2,091,316</b>	<b>873,033</b>	<b>5,333,931</b>	<b>1,914,365</b>	<b>379,505</b>	<b>934,779</b>	<b>521,329</b>	<b>2,976,944</b>
<b>LIABILITIES</b>													
<b>Demand deposits.</b>	<b>36,721,929</b>	<b>1,198,393</b>	<b>20,034,638</b>	<b>1,852,892</b>	<b>3,050,348</b>	<b>1,571,229</b>	<b>698,547</b>	<b>3,329,885</b>	<b>1,518,524</b>	<b>257,327</b>	<b>810,782</b>	<b>452,919</b>	<b>1,946,445</b>
Individuals, partnerships, and corporations	22,077,367	806,970	11,315,460	1,290,827	2,017,616	926,640	419,118	2,200,841	840,280	179,926	420,956	346,421	1,312,312
United States Government: War loan and Series E bond accounts	8,123,830	279,117	4,779,631	422,665	730,183	301,329	124,085	679,918	296,191	34,345	82,447	46,003	347,916
Other	42,279	2,600	11,694	2,491	2,271	8,156	2,608	2,680	1,765	174	561	389	6,890
States and political subdivisions	1,068,904	54,332	378,699	34,927	88,579	90,019	55,161	157,003	47,029	23,148	56,404	28,353	55,250
Banks in United States	3,748,922	27,379	2,133,955	76,579	169,444	228,435	93,136	237,413	320,795	16,764	242,485	26,504	176,033
Banks in foreign countries	639,303	1,433	616,380	6	877	332	50	1,101	1,480	4	364	243	17,033
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	1,021,324	26,562	789,819	25,397	41,378	16,318	4,389	50,929	10,984	2,966	7,565	5,006	31,011
<b>Time deposits.</b>	<b>8,008,558</b>	<b>402,779</b>	<b>2,251,967</b>	<b>299,990</b>	<b>1,336,865</b>	<b>397,559</b>	<b>129,785</b>	<b>1,749,163</b>	<b>294,230</b>	<b>104,328</b>	<b>80,613</b>	<b>46,845</b>	<b>914,434</b>
Individuals, partnerships, and corporations	7,870,856	401,556	2,206,001	292,018	1,299,087	391,108	125,360	1,733,369	290,870	103,379	89,172	45,008	902,928
United States Government	20,498	855	11,014	722	166	2,533	2,667	548	1,880	63	38	4	
Postal savings	523	80	26	37	189	35	28	61	18	30	7	6	
States and political subdivisions	94,125	238	20,346	7,168	36,134	3,021	931	14,210	1,447	856	136	1,517	8,121
Banks in United States	10,756	50	2,780	45	1,289	862	799	975	15	260	306	3,375	
Banks in foreign countries	11,800												
<b>Total deposits.</b>	<b>44,730,487</b>	<b>1,601,172</b>	<b>22,286,005</b>	<b>2,152,882</b>	<b>4,387,213</b>	<b>1,968,788</b>	<b>828,332</b>	<b>5,079,048</b>	<b>1,812,754</b>	<b>361,655</b>	<b>891,395</b>	<b>499,764</b>	<b>2,860,879</b>
Due to own foreign branches	27,604		27,604										
Bills payable, rediscounts, and other liabilities for borrowed money	130,125		125,650	450	2,250	475			1,300				
Acceptances outstanding	28,082	709	25,500	35	70	516	43	320	48				841
Dividends declared but not yet payable	19,043	739	12,559	1,107	1,449	433	530	687	575	27	102	128	707
Income collected but not yet earned	14,766	991	6,109	659	1,642	1,002	503	1,479	764	43	64	27	1,483
Expenses accrued and unpaid	136,662	7,375	79,345	6,356	15,250	5,240	1,691	9,072	3,610	222	930	474	7,097
Other liabilities	52,255	1,018	35,890	851	6,981	908	389	1,575	1,548	33	77	71	2,914
<b>Total liabilities.</b>	<b>45,139,024</b>	<b>1,612,004</b>	<b>22,599,262</b>	<b>2,162,340</b>	<b>4,414,855</b>	<b>1,977,362</b>	<b>831,488</b>	<b>5,092,181</b>	<b>1,820,599</b>	<b>361,980</b>	<b>892,568</b>	<b>500,464</b>	<b>2,873,921</b>
<b>CAPITAL ACCOUNTS</b>													
Capital	938,025	39,027	493,144	55,390	92,965	38,421	15,159	81,310	43,238	7,156	16,785	9,433	45,997
Surplus	1,375,495	46,256	790,926	88,965	197,080	50,982	17,610	88,135	30,239	5,941	13,953	7,669	37,649
Undivided profits	427,423	17,130	243,977	25,517	28,056	16,972	6,637	38,243	16,137	3,633	9,787	3,215	17,819
Other capital accounts	203,820	14,344	99,464	10,431	27,062	7,579	2,139	34,062	4,152	795	1,686	548	1,558
<b>Total capital accounts.</b>	<b>2,944,673</b>	<b>117,057</b>	<b>1,627,511</b>	<b>180,303</b>	<b>345,163</b>	<b>113,954</b>	<b>41,545</b>	<b>241,750</b>	<b>93,766</b>	<b>17,525</b>	<b>42,211</b>	<b>20,865</b>	<b>103,023</b>
<b>Total liabilities and capital accounts.</b>	<b>48,083,697</b>	<b>1,729,061</b>	<b>24,226,773</b>	<b>2,342,643</b>	<b>4,760,018</b>	<b>2,091,316</b>	<b>873,033</b>	<b>5,333,931</b>	<b>1,914,365</b>	<b>379,505</b>	<b>934,779</b>	<b>521,329</b>	<b>2,976,944</b>
Net demand deposits subject to reserve (see page 18)	24,734,756	813,782	13,534,687	1,253,060	2,019,769	1,076,355	444,180	2,199,738	1,013,468	172,710	565,441	296,600	1,344,963
Demand deposits adjusted (see footnote on page 1)	21,965,290	848,414	10,988,762	1,265,565	2,026,873	958,309	454,827	2,070,418	821,100	201,199	425,612	373,242	1,293,799
Number of banks	1,867	45	263	86	232	133	57	446	171	117	118	118	81

# FEDERAL RESERVE SYSTEM

## BOUNDARIES OF FEDERAL RESERVE DISTRICTS AND THEIR BRANCH TERRITORIES



OCTOBER 1, 1945

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM