



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
ASSETS					
Loans and investments	107,183,445	99,426,010	91,569,159	+7,757,435	+15,614,286
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
Reserves, cash, and bank balances	29,845,331	25,766,309	25,860,038	+4,079,022	+3,985,293
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
Total assets	138,303,876	126,435,740	118,705,754	+11,868,136	+19,598,122
LIABILITIES					
Demand deposits	105,395,466	96,569,239	91,599,715	+8,826,227	+13,795,751
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
Time deposits	24,274,368	21,808,837	19,316,831	+2,465,531	+4,957,537
Individuals, partnerships and corporations.....	23,712,364	21,254,312	18,806,720	+2,458,052	+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
Total deposits	129,669,834	118,378,076	110,916,546	+11,291,758	+18,753,288
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
Total liabilities	130,714,952	119,159,917	111,737,978	+11,555,035	+18,976,974
CAPITAL ACCOUNTS					
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
Total capital accounts	7,588,924	7,275,823	6,967,776	+313,101	+621,148
Total liabilities and capital accounts	138,303,876	126,435,740	118,705,754	+11,868,136	+19,598,122
MEMORANDA					
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 ¹	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

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES, DECEMBER 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
ASSETS							
Loans and investments	37,126,067	43,520,559	59,263,331	74,257,603	91,569,159	99,426,010	107,183,445
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					
Other bonds, notes, and debentures	2,053,842	1,921,852	2,286,693	1,972,851	2,031,223	2,198,416	2,520,773
Corporate stocks, (including Federal Reserve Bank stock)	416,533	392,244	376,946	320,785	318,747	298,664	294,635
Reserve, cash, and bank balances¹	23,963,455	23,122,689	24,280,295	23,790,034	25,860,038	25,766,309	29,845,331
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) ¹	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	23,377
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 or other real estate	111,146	98,449	92,935	77,164	70,364	65,525	64,738
Customers' liability on acceptances	83,052	72,427	40,507	44,059	62,398	40,964	65,608
Income accrued but not yet collected	105,026	110,586	126,287	170,163	206,043	223,445	239,478
Other assets	124,082	101,579	73,887	80,966	79,922	84,950	90,952
Total assets	62,657,678	68,120,856	84,916,580	99,371,615	118,705,754	126,435,740	138,303,876
LIABILITIES							
Demand deposits¹	44,110,412	49,230,638	65,435,697	76,932,347	91,599,715	96,569,239	105,395,466
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	616,118	1,709,333	7,923,429	9,185,885	18,241,712	21,713,593	21,945,123
Other				257,817	267,188	253,696	233,971
States and political subdivisions	2,723,660	3,065,567	3,317,989	3,601,845	3,743,572	3,877,395	4,240,421
Banks in United States ¹	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
Time deposits	12,319,198	12,486,751	12,840,974	15,330,013	19,316,831	21,808,837	24,274,368
Individuals, partnerships, and corporations:							
Savings deposits	10,266,149	10,513,338				20,190,338	
Certificates of deposit	654,941	611,226	12,365,923	14,821,737	18,806,720	482,917	23,712,364
Christmas savings and similar accounts	27,853	30,136				158,651	
Open accounts	737,865	723,343				422,406	
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	3,487
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
Total deposits¹	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	182,067	148,921	216,952	203,508	183,943	196,233	211,181
Bills payable, rediscounts, and other liabilities for borrowed money	3,282	4,312	4,807	39,310	111,255	51,897	208,094
Acceptances outstanding	97,461	86,358	46,175	54,322	72,289	48,833	75,965
Dividends declared but not yet payable	38,953	37,902	37,486	38,713	45,579	45,761	53,023
Income collected but not yet earned	67,666	76,373	46,514	35,992	36,728	39,140	46,244
Expenses accrued and unpaid	77,946	98,807	116,750	185,555	263,348	318,729	346,321
Other liabilities	63,177	64,430	70,372	76,621	108,290	81,248	104,290
Total liabilities	56,960,162	62,234,492	78,815,727	92,896,381	111,737,978	119,159,917	130,714,952
CAPITAL ACCOUNTS							
Capital	2,356,258	2,362,185	2,378,674	2,416,374	2,469,041	2,535,815	2,592,364
Surplus	2,279,621	2,394,336	2,499,071	2,769,777	3,047,594	3,159,463	3,383,332
Undivided profits	721,444	775,145	846,793	865,993	1,008,503	1,106,511	1,115,849
Reserve for contingencies	295,839	312,467	376,315	423,090	442,638	474,034	497,379
Other capital accounts	44,354	42,231					
Total capital accounts	5,697,516	5,886,364	6,100,853	6,475,234	6,967,776	7,275,823	7,588,924
Total liabilities and capital accounts	62,657,678	68,120,856	84,916,580	99,371,615	118,705,754	126,435,740	138,303,876
MEMORANDA							
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

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

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

[Amounts in thousands of dollars]

	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All State member banks
	New York	Chicago					
ASSETS							
Loans and investments	26,142,821	5,930,699	40,107,711	35,002,214	107,183,445	69,312,139	37,871,306
Loans (including overdrafts)	7,333,512	1,332,525	8,513,659	5,595,511	22,775,207	13,925,223	8,849,984
United States Government direct obligations	17,572,892	4,213,339	29,547,234	26,989,304	78,322,769	51,242,060	27,080,709
Obligations guaranteed by United States Government	1,370		5,023	9,312	15,705	7,746	7,959
Obligations of States and political subdivisions	606,134	181,182	1,125,514	1,341,526	3,254,356	2,337,661	916,695
Other bonds, notes, and debentures	532,978	190,457	808,627	988,711	2,520,773	1,654,136	866,637
Corporate stocks (including Federal Reserve Bank stock)	95,935	13,196	107,654	77,850	294,635	145,313	149,322
Reserves, cash, and bank balances	6,438,501	1,489,059	11,286,020	10,631,751	29,845,331	20,113,836	9,731,495
Reserve with Federal Reserve Banks	4,015,491	942,220	6,326,210	4,527,371	15,811,292	10,411,049	5,400,243
Cash in vault	110,757	36,306	494,349	796,389	1,437,801	992,886	444,915
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	1,662,367
Other balances with banks in United States	2,250	1,452	17,754	17,786	39,242	27,049	12,193
Balances with banks in foreign countries	11,872	751	8,523	2,226	23,372	13,900	9,472
Cash items in process of collection	2,222,575	309,775	2,283,131	640,798	5,456,279	3,253,974	2,202,305
Due from own foreign branches	276		7,045		7,321	7,045	276
Bank premises owned and furniture and fixtures	172,252	16,119	272,494	326,827	787,692	493,062	294,630
Other real estate owned	3,038		7,592	8,681	19,311	10,054	9,257
Investments and other assets indirectly representing bank premises or other real estate	4,109	193	47,052	13,384	64,738	46,383	18,355
Customers' liability on acceptances	37,329	2,965	22,749	2,565	65,608	41,883	23,725
Income accrued but not yet collected	73,344	17,707	103,778	44,649	239,478	147,276	92,202
Other assets	15,374	2,567	43,912	29,099	90,952	48,501	42,451
Total assets	32,887,044	7,459,309	51,898,353	46,059,170	138,303,876	90,220,179	48,083,697
LIABILITIES							
Demand deposits	28,867,222	6,326,556	39,294,621	30,907,067	105,395,466	68,673,537	36,721,929
Individuals, partnerships, and corporations	15,712,237	3,159,556	22,281,403	21,796,890	62,950,086	40,872,719	22,077,367
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	8,123,830
Other	31,474	1,933	92,890	107,674	233,971	191,692	42,279
States and political subdivisions	236,771	237,261	1,762,701	2,003,688	4,240,421	3,171,517	1,068,904
Banks in United States	3,535,071	1,291,965	6,307,326	1,198,951	12,333,313	8,584,391	3,748,922
Banks in foreign countries	1,104,810	19,744	110,443	7,629	1,242,626	603,323	639,303
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	1,021,324
Time deposits	1,253,555	719,467	9,790,499	12,510,827	24,274,368	16,265,810	8,008,558
Individuals, partnerships, and corporations	1,206,471	719,067	9,563,107	12,223,719	23,712,364	15,841,508	7,870,856
United States Government	9,650		36,993	49,099	95,742	75,244	20,498
Postal savings			759	2,728	3,487	2,964	523
States and political subdivisions	20,334	400	159,629	218,529	398,892	304,767	94,125
Banks in United States	1,020		28,511	16,752	46,283	35,527	10,756
Banks in foreign countries	16,100		1,500		17,600	5,800	11,800
Total deposits	30,120,797	7,046,023	49,085,120	43,417,894	129,669,834	84,939,347	44,730,487
Due to own foreign branches	211,181				211,181	183,577	27,604
Bills payable, rediscounts, and other liabilities for borrowed money	195,000		2,350	10,744	208,094	77,969	130,125
Acceptances outstanding	44,084	3,041	26,222	2,618	75,965	47,883	28,082
Dividends declared but not yet payable	24,570	1,310	15,020	12,123	53,023	33,980	19,043
Income collected but not yet earned	7,156	2,005	23,177	13,906	46,244	31,478	14,766
Expenses accrued and unpaid	121,569	28,289	130,785	65,678	346,321	209,659	136,662
Other liabilities	42,214	1,144	49,475	11,457	104,290	52,035	52,255
Total liabilities	30,766,571	7,081,812	49,332,149	43,534,420	130,714,952	85,575,928	45,139,024
CAPITAL ACCOUNTS							
Capital	600,955	141,500	883,126	966,783	2,592,364	1,654,339	938,025
Surplus	1,093,390	147,550	1,131,947	1,010,445	3,383,332	2,007,927	1,375,405
Undivided profits	322,810	41,996	350,204	400,839	1,115,849	688,426	427,423
Other capital accounts	103,318	46,451	200,927	146,683	497,379	293,559	203,820
Total capital accounts	2,120,473	377,497	2,566,204	2,524,750	7,588,924	4,644,251	2,944,673
Total liabilities and capital accounts	32,887,044	7,459,309	51,898,353	46,059,170	138,303,876	90,220,179	48,083,697
MEMORANDA							
Par or face value of capital	600,955	141,500	883,126	967,192	2,592,773	1,654,550	938,223
Capital notes and debentures	700		15,000	11,738	27,438		27,438
First preferred stock			32,930	54,275	107,205	66,534	40,671
Second preferred stock			400	6,635	7,035	3,748	3,287
Common stock	600,255	141,500	814,796	894,544	2,451,095	1,584,268	866,827
Retirable value of capital: First preferred stock			78,998	97,312	176,310	103,502	72,808
Second preferred stock			400	11,548	11,948	4,939	7,009
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	24,734,756
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	21,965,290
Number of banks	37	12	359	6,476	6,884	5,017	1,867

¹ 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]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	107,183,445	5,475,478	33,556,327	5,797,459	8,391,716	4,626,586	4,641,464
Loans (including overdrafts)	22,775,207	1,163,150	8,545,968	934,320	1,542,750	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
Reserves, cash, and bank balances	29,845,331	1,304,059	7,940,500	1,456,104	2,151,839	1,519,781	1,744,957
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
Total assets	138,303,876	6,867,850	41,915,953	7,350,909	10,650,253	6,211,216	6,456,253
LIABILITIES							
Demand deposits	105,395,466	5,180,997	34,177,167	5,175,741	7,191,862	4,731,346	5,184,572
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	11,117	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
Time deposits	24,274,368	1,173,782	4,390,966	1,587,259	2,682,413	1,148,050	974,948
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	67	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				
Total deposits	129,669,834	6,354,779	38,568,133	6,763,000	9,874,275	5,879,396	6,159,520
Due to own foreign branches	211,181		211,181				
Bills payable, rediscounts, and other liabilities for borrowed money	208,094	1,660	197,930	869	2,960	875	450
Acceptances outstanding	75,965	8,594	44,557	5,839	2,609	1,222	5,682
Dividends declared but not yet payable	53,023	4,276	26,523	3,462	2,847	2,153	2,455
Income collected but not yet earned	46,244	3,156	11,887	2,241	2,900	2,210	2,712
Expenses accrued and unpaid	346,321	23,365	139,776	15,493	27,533	11,940	12,261
Other liabilities	104,290	4,709	45,470	3,947	8,632	1,886	877
Total liabilities	130,714,952	6,400,539	39,245,457	6,794,851	9,919,416	5,899,682	6,183,957
CAPITAL ACCOUNTS							
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
Total capital accounts	7,588,924	467,311	2,670,496	556,058	730,837	311,534	272,296
Total liabilities and capital accounts	138,303,876	6,867,850	41,915,953	7,350,909	10,650,253	6,211,216	6,456,253
MEMORANDA							
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
ASSETS						
Loans and investments	15,878,650	3,882,168	2,734,477	4,288,320	4,002,789	13,908,011
Loans (including overdrafts).....	2,762,475	896,386	451,621	780,938	1,138,936	2,663,467
United States Government direct obligations.....	12,106,026	2,726,300	2,156,544	3,253,211	2,702,330	10,446,065
Obligations guaranteed by United States Government.....	1,455	905	312	647	274	3,545
Obligations of States and political subdivisions.....	534,822	149,308	61,523	174,233	132,142	589,787
Other bonds, notes, and debentures.....	447,252	94,656	60,605	69,214	22,290	185,745
Corporate stocks (including Federal Reserve Bank stock).....	26,620	14,613	3,872	10,077	6,817	19,402
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.....	71,052	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
Total assets	20,269,953	5,174,769	3,610,107	6,185,073	6,003,532	17,608,008
LIABILITIES						
Demand deposits	14,778,286	4,098,387	2,664,602	5,313,335	5,285,569	11,613,602
Individuals, partnerships, and corporations.....	8,658,526	2,335,919	1,497,971	3,039,653	3,303,687	7,958,040
United States Government: War loan and Series E bond accounts.....	3,239,967	697,656	544,840	715,042	745,550	1,985,990
Other.....	20,514	9,392	4,864	16,144	14,505	46,510
States and political subdivisions.....	742,895	180,807	160,357	329,835	251,292	642,142
Banks in United States.....	1,911,142	840,800	424,641	1,140,199	863,580	657,015
Banks in foreign countries.....	25,081	2,226	2,375	1,407	5,904	45,585
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	180,161	31,587	29,554	71,055	101,051	278,320
Time deposits	4,479,582	813,145	765,497	594,428	452,895	5,211,403
Individuals, partnerships, and corporations.....	4,415,075	788,203	760,467	584,782	414,298	5,087,711
United States Government.....	5,274	3,830	390	2,392	6,851	16,732
Postal savings.....	457	252	204	207	400	433
States and political subdivisions.....	53,076	20,532	3,576	1,466	30,012	98,911
Banks in United States.....	5,700	328	860	5,581	1,334	6,116
Banks in foreign countries.....						1,500
Total deposits	19,257,868	4,911,532	3,430,099	5,907,763	5,738,464	16,825,005
Due to own foreign branches.....						
Bills payable, rediscounts, and other liabilities for borrowed money.....		3,050		300		
Acceptances outstanding.....	3,535	1,106	146	94	635	4,286
Dividends declared but not yet payable.....	4,090	1,539	295	1,344	1,608	2,431
Income collected but not yet earned.....	6,678	1,803	2,179	1,071	595	8,812
Expenses accrued and unpaid.....	49,485	8,221	7,571	7,312	7,512	35,552
Other liabilities.....	3,784	2,327	424	250	977	31,007
Total liabilities	19,325,440	4,929,578	3,440,714	5,918,134	5,749,791	16,907,393
CAPITAL ACCOUNTS						
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
Total capital accounts	944,513	245,191	169,393	266,939	253,741	700,615
Total liabilities and capital accounts	20,269,953	5,174,769	3,610,107	6,185,073	6,003,532	17,608,008
MEMORANDA						
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	212
First preferred stock.....	18,859	2,947	1,535	821	2,049	25,651
Second preferred stock.....	365	500	87	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		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
Loans	15,320,598	18,020,904	16,088,324	16,287,520	18,676,062	20,587,878	22,775,207
Commercial and industrial loans, including open-market paper ¹	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 ¹	865,091	972,321	525,852	461,140	629,977	481,031	215,502
Other loans to farmers ¹	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.....	299,128	294,962	538,153	839,330	2,108,273	3,407,101	3,378,017
Real-estate loans: On farm land.....	652,121	294,962	265,570	245,598	243,247	262,044	276,809
On residential property.....	2,118,475	2,396,116	2,457,679	2,418,705	2,389,755	2,414,885	2,522,079
On other properties.....	810,344	802,831	699,913	609,907	575,513	571,534	656,286
Loans to banks.....	43,106	39,023	26,384	57,426	58,751	55,147	47,002
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
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
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 ²			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	1,166,290	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 ³		Reserve city member banks ³	Country member banks ³	All member banks	All national member banks	All State member banks
	New York	Chicago					
Loans	7,333,512	1,332,525	8,513,659	5,595,511	22,775,207	13,925,223	8,849,984
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
United States Government direct obligations	17,572,892	4,213,339	29,547,234	26,989,304	78,322,769	51,242,060	27,080,709
Treasury bills.....	477,184	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

¹ 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).

² Not reported separately prior to 1942.

³ 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	Phila- delphia	Cleveland	Richmond	Atlanta
Loans	22,775,207	1,163,150	8,545,968	934,320	1,542,750	890,107	1,005,089
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	159,540	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
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
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

	By Federal Reserve districts, December 31, 1945—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans	2,762,475	896,386	451,621	780,938	1,138,936	2,663,467
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
United States Government direct obligations	12,106,026	2,726,300	2,156,544	3,253,211	2,702,330	10,446,065
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	2,720,997
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—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	Phila- delphia	Cleveland	Richmond ²	Atlanta ²
Loans	8,513,659	661,627	172,682	480,091	1,047,765	453,944	592,258
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		1,656	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	25,956	5,318	7,497	47,378	13,516	59,241
United States Government direct obligations	29,547,234	1,559,675	578,426	1,918,150	3,583,813	1,792,427	1,493,195
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		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 ²	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans	789,795	594,975	235,782	503,655	705,460	2,275,625
Commercial and industrial loans, including open-market paper.....	315,656	325,232	105,301	234,289	347,973	813,766
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	32	9,710	467	9,040	26,165	17,243
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
United States Government direct obligations	4,199,139	1,370,643	884,342	1,948,262	1,453,841	8,765,321
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

¹ See Table of Contents page for basis of and changes in classification of member banks.

² See note 3, page 11.

**COUNTRY BANKS—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	Phila- delphia	Cleveland	Richmond ²	Atlanta ²
Loans	5,595,511	501,523	1,039,774	454,229	494,985	436,163	412,831
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
United States Government direct obligations	26,989,304	2,573,721	5,176,257	2,438,144	2,679,361	1,765,569	1,800,663
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 ²	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans	640,155	301,411	215,839	277,283	433,476	387,842
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
United States Government direct obligations	3,693,548	1,355,657	1,272,202	1,304,949	1,248,489	1,680,744
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	273,330	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

¹ See Table of Contents page for basis of and changes in classification of member banks.

² See note 3, page 11.

TRIAL RESERVE AND RESERVE CITY¹ AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

ASSETS [In thousands of dollars]

and bank balances											Federal Reserve district numbers, and reserve cities
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets in-directly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	
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 ²
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 ²
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 ³
298,364	1,452	759	354,489	19,456		652	3,271	20,473	3,582	8,872,477	7. Chicago ²
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 ²
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 ³
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	796		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
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	1,462,943	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 ²
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	111	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 ³
50,228		43	26,551	2,653				1,258	334	660,367	7. Indianapolis
33,676	800	17	41,049	4,518		188	28	1,660	2,033	937,406	7. Milwaukee
12,405	110		2,223	1,851			12	243	64	136,993	7. Peoria
11,653			3,408	432			1	139	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	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				109	44	88,707	10. St. Joseph
12,906			971	613				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	3,191	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

² 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
Total, all States	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
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	190,305
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	5,137	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	166,868	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	60	207,789	34,144	162,791	149	8,231	2,198	276	73,141	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	115,818	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	773,493	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	818,999	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	604,087	377	68,522	8,379	1,803	369,047	179,538	17,183
Oklahoma	217	908,049	173,273	666,829	22	58,116	8,357	1,452	415,582	155,771	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
Mutual Savings Banks¹	3	13,567	2,192	10,094	.....	1,031	211	39	1,982	1,006	142

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	34,143
Illinois—Dist. No. 7	344	8,545,025	1,665,824	6,326,157	59	277,967	258,656	16,362	2,322,762	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	383,444	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

¹ 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				Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers liability on acceptances	Income accrued but not collected	Other assets	Total assets	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								
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
22,566	54	53	7,986	1,878	46	345	.....	351	357	377,744	New England:
14,904	3	18	5,199	1,666	34	62	.....	11	115	209,191	Maine
8,604	20	30	2,698	1,103	24	.....	.....	169	65	140,457	New Hampshire
131,721	1,120	1,837	151,383	31,595	1,435	1,168	7,048	9,054	10,367	4,606,862	Vermont
19,997	72	286	12,109	6,560	341	1,700	677	1,645	207	673,498	Massachusetts
87,837	972	126	34,188	13,308	202	.....	1	1,173	361	1,163,456	Rhode Island
278,963	3,087	13,713	2,324,956	221,089	3,949	6,383	37,500	82,699	21,760	38,200,540	Connecticut
209,870	614	11	65,578	37,894	1,752	1,690	306	8,474	2,298	4,169,435	Middle Atlantic:
433,474	3,558	859	289,671	83,875	3,636	6,319	5,222	15,855	11,957	9,668,757	New York
318,333	2,101	248	207,716	44,402	303	960	213	10,334	3,408	6,761,589	New Jersey
201,332	661	44	45,269	11,178	50	.....	56	2,659	1,147	2,193,267	Pennsylvania
604,597	1,565	760	389,665	33,243	133	1,013	3,558	22,143	4,908	11,620,181	East North Central:
206,812	539	808	95,761	19,591	82	492	8	7,928	2,352	4,514,114	Ohio
156,886	1,155	17	52,539	10,941	19	341	37	2,726	2,800	2,083,534	Indiana
172,674	348	765	93,862	6,547	1	4,038	146	4,625	1,524	2,301,677	Illinois
123,845	12	.....	24,138	4,057	45	2,256	1	757	411	1,197,367	Michigan
266,016	1,235	152	180,113	11,579	3,198	428	871	4,503	3,293	3,606,743	Wisconsin
22,006	4	39	2,803	1,134	8	.....	.....	468	17	232,656	West North Central:
36,502	5	.....	3,505	1,528	9	.....	.....	15	1,273	320	Minnesota
108,086	.....	.....	43,770	4,270	9	.....	.....	752	476	1,048,178	Iowa
181,985	348	.....	9,567	4,436	15	160	.....	.....	.....	1,069,237	Missouri
24,807	160	.....	10,188	1,302	91	681	.....	436	131	377,180	North Dakota
68,942	75	48	37,181	8,787	76	11	534	2,195	1,243	1,361,193	South Dakota
54,961	36	34	27,976	13,508	57	1,500	.....	1,002	1,056	1,084,769	Nebraska
131,073	959	.....	52,392	12,218	253	752	2	1,590	1,910	1,608,569	Kansas
90,150	105	.....	14,942	5,364	209	461	.....	342	867	748,714	South Atlantic:
86,383	205	.....	47,870	5,444	46	2	666	1,775	825	1,061,380	Delaware
71,301	457	.....	9,700	1,913	96	.....	.....	71	327	459,157	Maryland
97,258	242	5	72,937	9,706	329	86	1	2,305	3,156	1,421,623	District of Columbia
206,299	464	41	43,591	11,105	244	.....	.....	2,438	827	1,502,444	Virginia
110,569	250	.....	37,575	5,093	31	.....	.....	1,539	488	1,138,492	West Virginia
165,053	1,904	3	32,090	10,927	267	66	28	2,197	932	1,624,524	North Carolina
127,572	869	232	25,753	6,967	190	731	734	1,480	1,973	1,333,049	South Carolina
52,930	69	.....	5,191	2,030	14	.....	31	.....	20	321,091	Georgia
81,730	58	.....	11,115	2,297	50	30	.....	277	330	558,853	Florida
121,879	430	13	50,184	9,259	206	2,129	3,956	2,240	1,286	1,327,488	East South Central:
216,046	1,624	.....	29,490	6,556	19	1,375	79	1,018	371	1,333,049	Kentucky
835,614	2,277	688	185,205	35,882	950	4,247	635	2,584	1,499	5,576,002	Tennessee
50,907	1,002	53	8,116	2,005	.....	.....	.....	670	78	446,061	Alabama
37,079	456	.....	7,711	1,359	3	.....	.....	46	174	374,343	Mississippi
34,534	5	.....	1,893	705	2	.....	.....	28	28	180,573	West South Central:
133,965	3,645	10	31,789	2,586	64	.....	.....	1,111	749	1,046,588	Arkansas
42,708	150	.....	1,614	675	124	.....	.....	21	15	221,017	Louisiana
35,177	5	335	7,661	1,222	.....	171	.....	850	370	330,103	Oklahoma
33,691	110	.....	17,871	1,791	17	968	.....	40	219	493,785	Texas
8,721	135	.....	3,140	799	1	.....	.....	484	144	152,439	Mountain:
99,108	1,176	473	73,820	7,988	27	47	136	3,621	234	2,104,743	Montana
56,974	393	28	43,657	6,386	8	2	.....	3,602	818	1,381,386	Idaho
394,904	4,508	1,643	523,149	61,944	661	24,124	3,036	27,104	9,339	12,813,071	Wyoming
799	.....	.....	35	66	.....	.....	.....	.....	.....	15,615	Colorado
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	New Mexico
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Arizona
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pacific:
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Washington
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	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	3,412,055	New Jersey—Dist. No. 2
50,357	250	.....	2,084	2,238	.....	.....	.....	110	155	323,690	Kentucky—Dist. No. 4
167,620	616	334	93,638	32,579	744	1,945	56	6,400	1,858	3,452,408	Pennsylvania—Dist. No. 4
7,281	30	.....	3,142	601	11	.....	.....	180	201	112,566	West Virginia—Dist. No. 4
72,747	13	.....	41,675	7,247	193	1,998	3,956	1,837	802	1,059,003	Louisiana—Dist. No. 6
44,899	64	.....	4,972	1,788	6	.....	.....	8	81	274,224	Mississippi—Dist. No. 6
131,722	1,856	.....	12,780	7,126	263	3	28	1,651	512	1,065,373	Tennessee—Dist. No. 6
166,311	601	44	40,212	8,919	26	.....	56	2,500	1,017	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	10,928,126	Illinois—Dist. No. 7
193,294	459	806	94,183	18,460	77	492	8	7,908	2,322	4,355,232	Michigan—Dist. No. 7
130,023	1,128	9	50,539	9,894	16	340	37	2,496	2,721	1,895,885	Wisconsin—Dist. No. 7
130,077	1,185	17	97,477	3,200	169	385	.....	1,408	950	1,403,626	Missouri—Dist. No. 10
18,946	150	.....	1,186	436	124	.....	.....	2	2	129,203	New Mexico—Dist. No. 10
208,250	1,609	.....	29,207	6,393	16	1,375	79	1,018	329	1,307,668	Oklahoma—Dist. No. 10
31,681	5	335	6,225	1,112	.....	171	.....	850	305	288,253	Arizona—Dist. No. 12

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
349,915	100		1,192	351,207	10,515	9,861	4,950	1,211	26,537	141,974	155,679	New England:
191,953			295	192,248	5,800	7,081	3,223	839	16,943	99,587	106,717	Maine
128,062	175		449	128,686	4,725	3,935	2,025	1,086	11,771	45,912	53,138	New Hampshire
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	Vermont
624,655		707	3,823	629,185	15,495	20,961	4,315	3,542	44,313	313,440	315,610	Massachusetts
1,083,612	800	1	5,228	1,089,641	28,705	29,651	10,903	4,556	73,815	523,684	583,030	Rhode Island
												Connecticut
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	Middle Atlantic:
3,925,727	1,050		12,603	3,939,686	93,015	91,241	29,204	16,286	229,749	1,546,015	1,706,399	New York
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	New Jersey
												Pennsylvania
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	East North Central:
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	Ohio
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	Indiana
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	Illinois
1,974,976		37	4,877	1,979,890	38,492	37,860	16,918	10,374	103,644	809,916	815,542	Michigan
												Wisconsin
2,181,383		146	8,341	2,189,870	38,276	48,837	15,552	9,142	111,807	1,052,940	858,737	West North Central:
1,140,158		1	1,753	1,141,912	18,990	21,902	10,020	4,543	55,455	597,487	577,197	Minnesota
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	Iowa
223,150			447	223,597	3,446	3,313	1,566	734	9,059	127,138	135,164	Missouri
270,315			591	270,906	4,713	4,566	2,101	896	12,276	156,540	179,328	North Dakota
1,003,585	300	15	1,696	1,005,596	16,780	14,935	7,037	3,830	42,582	609,083	527,074	South Dakota
1,024,037			1,293	1,025,330	17,410	16,549	8,237	1,711	43,907	642,900	703,054	Nebraska
												Kansas
344,495			1,294	345,789	8,277	18,602	4,357	155	31,391	232,238	253,063	South Atlantic:
1,289,376		483	4,182	1,294,041	22,035	31,921	9,102	4,094	67,152	665,008	619,433	Delaware
1,025,341			3,303	1,028,644	17,700	25,100	11,293	2,032	56,125	588,633	582,436	Maryland
1,512,786		2	4,953	1,518,616	34,646	34,487	14,159	6,661	89,953	750,592	710,265	District of Columbia
698,615	2,150		1,654	702,419	18,455	19,873	5,778	2,189	46,295	322,178	368,933	Virginia
1,009,759		666	3,599	1,014,024	14,940	22,733	6,100	3,583	47,356	603,117	522,685	West Virginia
441,391		71	1,093	442,555	6,225	5,968	2,582	1,827	16,602	251,298	300,517	North Carolina
1,356,438		40	5,120	1,361,598	22,184	24,330	7,734	5,777	60,025	765,616	619,288	South Carolina
1,434,673	450	1	4,151	1,439,275	23,425	28,246	8,359	3,139	63,169	806,299	820,189	Georgia
												Florida
1,076,740	450		3,090	1,080,280	22,345	27,041	6,768	2,058	58,212	643,540	575,280	East South Central:
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	Kentucky
1,077,836		766	3,076	1,081,678	18,752	21,171	8,221	3,764	51,908	592,078	621,675	Tennessee
307,229		31	426	307,686	5,900	6,713	471	321	13,405	159,903	164,766	Alabama
												Mississippi
534,386			656	535,042	8,428	9,603	4,384	1,396	23,811	321,057	333,852	West South Central:
1,266,844		4,816	4,167	1,275,827	19,189	22,516	7,619	2,337	51,661	740,558	646,339	Arkansas
1,259,808		79	3,028	1,262,915	24,873	25,514	15,462	4,285	70,134	760,774	793,564	Louisiana
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	Oklahoma
												Texas
427,409			608	428,017	7,355	6,115	3,982	592	18,044	253,347	272,135	Mountain:
360,658			696	361,354	5,210	4,488	2,097	1,182	12,977	218,876	249,040	Montana
171,401			161	171,562	2,830	3,620	1,998	563	9,011	93,517	115,852	Idaho
1,000,335		1,998	1,998	1,002,333	13,543	17,328	9,574	3,810	44,255	534,997	560,083	Wyoming
214,232		46	214,278	2,790	2,480	256	1,213	6,739	6,739	125,706	152,866	Colorado
319,476		1,243	320,719	3,600	3,875	1,417	492	9,384	187,377	218,131	218,131	New Mexico
472,648		1,099	473,747	7,551	7,432	3,178	1,877	20,038	20,038	266,862	248,616	Arizona
145,620		1,478	147,098	2,020	2,015	1,261	45	5,341	5,341	79,026	85,421	Utah
												Nevada
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	Pacific:
1,325,415			3,802	1,329,217	15,256	17,924	15,072	3,917	52,169	682,252	697,107	Washington
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	Oregon	
												California
14,334			43	14,377		1,098	115	25	1,238			Mutual Savings Banks

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	11,209	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	13,701	3,096,420	68,408	230,627	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		3,163	1,017,502	15,008	17,307	7,030	2,156	41,501	598,128	494,144	Louisiana—Dist. No. 6
262,422		31	262,866	4,985	5,734	363	276	11,358	131,686	130,845	Mississippi—Dist. No. 6
1,018,628		28	1,021,038	18,727	17,712	5,648	2,248	44,335	525,586	478,451	Tennessee—Dist. No. 6
1,803,540		3,580	1,807,086	31,572	33,771	16,744	4,167	86,257	929,448	971,263	Indiana—Dist. No. 7
10,366,586	3,432	40,895	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		13,224	4,164,401	70,039	73,753	24,858	22,181	89,831	1,771,062	1,788,844	Michigan—Dist. No. 7
1,796,506		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	21,645	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	1,226	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 ¹			Total ²	Required ³	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	23,115,114	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	611,271	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.....	14,778,286	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	672,848	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	455,347	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	1,443,900	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	664,541	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	525,002	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.....	2,544,455	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

¹ Demand balances with banks in United States, except private banks and American branches of foreign banks, plus cash items in process of collection. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" is accounted for by an excess of allowable deductions over gross demand deposits at a number of banks.

² As reported by member banks. These figures differ from those shown by the Federal Reserve Banks' books because of a lack of synchronization of entries on the books of the Federal Reserve Banks and the member banks.

³ Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. Pursuant to the provisions of law, the Board of Governors of the Federal Reserve System prescribed the following requirements as to reserves to be maintained by each member bank effective Oct. 3, 1942: Time deposits—6 per cent for all member banks; Net demand deposits—20 per cent for Central reserve city banks, 20 per cent for Reserve city banks, and 14 per cent for Country banks.

ALL MEMBER BANKS—PLEGDED ASSETS AND SECURED AND PREFERRED LIABILITIES ON 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	10,314,541
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	10,043,508
Other assets pledged to secure liabilities.....	4,885	504	217,836	192,496	415,721	352,297	63,424
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	169,338
Securities loaned.....	38,285	1,378	2,664	328	42,655	4,384	38,271
Securities and preferred liabilities—Total	8,126,525	1,799,608	10,373,991	7,111,035	27,411,159	17,251,912	10,159,247
Deposits secured by pledged assets.....	7,216,897	1,799,301	10,257,398	6,996,731	26,270,327	17,173,933	9,996,394
Borrowings secured by pledged assets.....	195,000	.....	2,350	10,744	208,094	77,969	130,125
Other liabilities secured by pledged assets.....	16	.....	7	52	75	10	65
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	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	37,871,306	1,406,305	19,353,170	1,833,669	3,854,110	1,575,744	621,260	4,195,554	1,450,375	279,969	638,728	333,967	2,328,455
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	271	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	28,474	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
Reserves, cash, and bank balances	9,731,495	298,196	4,620,931	472,281	859,802	488,505	241,037	1,103,894	449,340	97,742	290,742	184,798	624,227
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	9,472	1,140	2,720	2,751	943	856	408	931	110	887	311	47	1,089
Balances with banks in foreign countries	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
Cash items in process of collection	276		276										
Due from own foreign branches	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
Bank premises owned and furniture and fixtures	9,257	469	2,432	2,198	1,058	274	250	132	2,005	14	7	87	331
Other real estate owned	18,355	2,677	4,883	4,819	1,938	1,967		1,776		1	125		169
Investments and other assets indirectly representing bank premises or other real estate	23,225	672	21,323	35	70	567	43	318	48				649
Customers' liability on acceptances	92,202	3,238	56,020	4,538	8,888	3,116	1,205	7,397	2,008	286	1,020	136	4,350
Income accrued but not yet collected	42,451	1,236	16,371	3,693	3,327	2,526	3,343	4,053	2,408	165	1,125	313	3,891
Other assets													
Total assets	48,083,697	1,729,061	24,226,773	2,342,643	4,760,018	2,091,316	873,033	5,333,931	1,914,365	379,505	934,779	521,329	2,976,944
LIABILITIES													
Demand deposits	36,721,929	1,198,393	20,034,638	1,852,892	3,050,348	1,571,229	698,547	3,329,885	1,518,524	257,327	810,782	452,919	1,946,445
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	798,819	25,397	41,378	16,318	4,389	50,929	10,984	2,966	7,565	5,006	31,011
Time deposits	8,008,586	402,779	2,251,967	299,900	1,336,865	397,559	129,785	1,749,163	294,230	104,328	80,613	46,845	914,434
Individuals, partnerships, and corporations	7,870,856	401,556	2,206,061	292,618	1,299,087	391,108	125,360	1,733,369	290,870	103,379	80,172	45,008	902,928
United States Government	20,498	855	11,014	722	166	2,533	2,667	548	1,880	63	38	8	4
Postal savings	523	89	26	37	189	35	28	61	18	30	7	6	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		11,800										
Total deposits	44,730,487	1,601,172	22,286,605	2,152,882	4,387,213	1,968,788	828,332	5,079,048	1,812,754	361,655	891,395	499,764	2,860,879
Due to own foreign branches	27,604		27,604						1,300				
Bills payable, rediscounts, and other liabilities for borrowed money	130,125		125,650	450	2,250	475			48				841
Acceptances outstanding	28,083	709	25,500	35	70	516	43	320	575	27	102	128	707
Dividends declared but not yet payable	19,043	739	12,559	1,107	1,449	433	530	687	764	43	64	27	1,483
Income collected but not yet earned	14,766	991	6,109	659	1,642	1,002	503	1,479	3,610	222	930	474	7,097
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
Total liabilities	45,139,024	1,612,004	22,599,262	2,162,340	4,414,855	1,977,362	831,488	5,092,181	1,820,599	361,980	892,568	500,464	2,873,921
CAPITAL ACCOUNTS													
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	1,375,405	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	17,430	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
Total capital accounts	2,944,673	117,057	1,627,511	180,303	345,163	113,954	41,545	241,750	93,766	17,525	42,211	20,865	103,023
Total liabilities and capital accounts	48,083,697	1,729,061	24,226,773	2,342,643	4,760,018	2,091,316	873,033	5,333,931	1,914,365	379,505	934,779	521,329	2,976,944
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	565,444	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	2,307,448	821,240	201,109	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

