



MEMBER BANK
CALL REPORT

NUMBER 102

CONDITION OF MEMBER BANKS
JUNE 29, 1946

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., and by changes in the reserve classification of cities or individual banks.

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON JUNE 29, 1946, COMPARED WITH
DECEMBER 31, 1945, AND JUNE 30, 1945

[Amounts in thousands of dollars]

| | Condition on— | | | Change since— | |
|---|--------------------|--------------------|--------------------|-------------------|-------------------|
| | June 29, 1946 | Dec. 31, 1945 | June 30, 1945 | Dec. 31, 1945 | June 30, 1945 |
| ASSETS | | | | | |
| Loans and investments | 102,031,630 | 107,183,445 | 99,426,010 | -5,151,815 | +2,605,620 |
| Loans (including overdrafts) | 23,302,464 | 22,775,207 | 20,587,878 | +527,257 | +2,714,586 |
| United States Government direct obligations | 72,251,496 | 78,322,769 | 73,206,154 | -6,071,273 | -954,658 |
| Obligations guaranteed by United States Government | 20,013 | 15,705 | 33,165 | +4,308 | -13,152 |
| Obligations of States and political subdivisions | 3,306,835 | 3,254,356 | 3,101,733 | +52,479 | +205,102 |
| Other bonds, notes, and debentures | 2,860,553 | 2,520,773 | 2,198,416 | +339,780 | +662,137 |
| Corporate stocks (including Federal Reserve Bank stock) | 290,269 | 294,635 | 298,664 | -4,366 | -8,395 |
| Reserves, cash, and bank balances | 28,079,483 | 29,845,331 | 25,766,309 | -1,765,848 | +2,313,174 |
| Reserve with Federal Reserve Banks | 16,000,610 | 15,811,292 | 14,806,900 | +189,318 | +1,193,710 |
| Cash in vault | 1,141,017 | 1,437,801 | 1,150,110 | -296,784 | -9,093 |
| Demand balances with banks in United States (except private banks and American branches of foreign banks) | 5,734,475 | 7,077,345 | 6,448,205 | -1,342,870 | -713,730 |
| Other balances with banks in United States | 37,100 | 39,242 | 37,907 | -2,142 | -807 |
| Balances with banks in foreign countries | 33,542 | 23,372 | 24,070 | +10,170 | +9,472 |
| Cash items in process of collection | 5,132,739 | 5,456,279 | 3,299,117 | -323,540 | +1,833,622 |
| Due from own foreign branches | 9,959 | 7,321 | 270 | +2,638 | +9,689 |
| Bank premises owned and furniture and fixtures | 786,748 | 787,692 | 800,589 | -944 | -13,841 |
| Other real estate owned | 16,898 | 19,311 | 27,678 | -2,413 | -10,780 |
| Investments and other assets indirectly representing bank premises or other real estate | 63,512 | 64,738 | 65,525 | -1,226 | -2,013 |
| Customers' liability on acceptances | 90,688 | 65,608 | 40,964 | +25,080 | +49,724 |
| Income accrued but not yet collected | 229,042 | 239,478 | 223,445 | -10,436 | -5,597 |
| Other assets | 92,349 | 90,952 | 84,950 | +1,397 | +7,399 |
| Total assets | 131,400,309 | 138,303,876 | 126,435,740 | -6,903,567 | +4,964,569 |
| LIABILITIES | | | | | |
| Demand deposits | 96,331,901 | 105,395,466 | 96,569,239 | -9,063,565 | -237,338 |
| Individuals, partnerships, and corporations | 65,588,767 | 62,950,086 | 57,416,587 | +2,638,681 | +8,172,180 |
| United States Government: War loan and Series E bond accounts | 11,820,314 | 21,945,123 | 21,713,593 | -10,124,809 | -9,893,279 |
| Other | 188,572 | 233,971 | 253,696 | -45,399 | -65,124 |
| States and political subdivisions | 4,826,211 | 4,240,421 | 3,877,395 | +585,790 | +948,816 |
| Banks in United States | 10,390,585 | 12,333,313 | 11,063,706 | -1,942,728 | -673,121 |
| Banks in foreign countries | 1,338,924 | 1,242,626 | 1,105,851 | +96,298 | +233,073 |
| Certified and officers' checks, cash letters of credit and travelers' checks, etc. | 2,178,528 | 2,449,926 | 1,138,411 | -271,398 | +1,040,117 |
| Time deposits | 26,186,645 | 24,274,368 | 21,808,837 | +1,912,277 | +4,377,808 |
| Individuals, partnerships and corporations | 25,467,562 | 23,712,364 | 21,254,312 | +1,855,198 | +4,313,250 |
| United States Government | 97,413 | 95,742 | 97,889 | +1,671 | -476 |
| Postal savings | 3,358 | 3,487 | 3,633 | -129 | -275 |
| States and political subdivisions | 446,607 | 398,892 | 392,223 | +47,715 | +54,384 |
| Banks in United States | 46,105 | 46,283 | 44,430 | -178 | +1,675 |
| Banks in foreign countries | 25,600 | 17,600 | 16,350 | +8,000 | +9,250 |
| Total deposits | 122,518,546 | 129,669,834 | 118,378,076 | -7,151,288 | +4,140,470 |
| Due to own foreign branches | 208,409 | 211,181 | 196,233 | -2,772 | +12,176 |
| Bills payable, rediscounts, and other liabilities for borrowed money | 72,240 | 208,094 | 51,897 | -135,854 | +20,343 |
| Acceptances outstanding | 108,372 | 75,965 | 48,833 | +32,407 | +59,539 |
| Dividends declared but not yet payable | 46,450 | 53,023 | 45,761 | -6,573 | +689 |
| Income collected but not yet earned | 63,385 | 46,244 | 39,140 | +17,141 | +24,245 |
| Expenses accrued and unpaid | 371,862 | 346,321 | 318,729 | +25,541 | +53,133 |
| Other liabilities | 91,269 | 104,290 | 81,248 | -13,021 | +10,021 |
| Total liabilities | 123,480,533 | 130,714,952 | 119,159,917 | -7,234,419 | +4,320,616 |
| CAPITAL ACCOUNTS | | | | | |
| Capital | 2,628,165 | 2,592,364 | 2,535,815 | +35,801 | +92,350 |
| Surplus | 3,505,260 | 3,383,332 | 3,159,463 | +121,928 | +345,797 |
| Undivided profits | 1,271,291 | 1,115,849 | 1,106,511 | +155,442 | +164,780 |
| Other capital accounts | 515,060 | 497,379 | 474,034 | +17,681 | +41,026 |
| Total capital accounts | 7,919,776 | 7,588,924 | 7,275,823 | +330,852 | +643,953 |
| Total liabilities and capital accounts | 131,400,309 | 138,303,876 | 126,435,740 | -6,903,567 | +4,964,569 |
| MEMORANDA | | | | | |
| Net demand deposits subject to reserve (see page 18) | 73,645,654 | 70,918,241 | 65,110,503 | +2,727,413 | +8,535,151 |
| Demand deposits adjusted ¹ | 67,460,767 | 64,184,154 | 59,133,276 | +3,276,613 | +8,327,491 |
| Number of banks | 6,887 | 6,884 | 6,840 | +3 | +47 |

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 JUNE 29, 1946, 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 | 23,303,953 | 5,166,508 | 37,674,808 | 35,886,361 | 102,031,630 | 66,277,441 | 35,754,189 |
| Loans (including overdrafts) | 6,505,894 | 1,329,185 | 8,862,113 | 6,605,272 | 23,302,464 | 14,468,835 | 8,833,629 |
| United States Government direct obligations | 15,644,704 | 3,484,530 | 26,578,062 | 26,544,200 | 72,251,496 | 47,264,082 | 24,987,414 |
| Obligations guaranteed by United States Government | 1,133 | | 6,762 | 12,118 | 20,013 | 7,401 | 12,612 |
| Obligations of States and political subdivisions | 534,721 | 152,868 | 1,193,690 | 1,425,556 | 3,306,835 | 2,450,487 | 856,348 |
| Other bonds, notes, and debentures | 523,193 | 190,282 | 928,110 | 1,218,968 | 2,860,553 | 1,942,982 | 917,571 |
| Corporate stocks (including Federal Reserve Bank stock) | 94,308 | 9,643 | 106,071 | 80,247 | 290,269 | 143,654 | 146,615 |
| Reserves, cash, and bank balances | 6,528,727 | 1,321,194 | 10,683,754 | 9,545,808 | 28,079,483 | 18,607,225 | 9,472,258 |
| Reserve with Federal Reserve Banks | 4,255,287 | 869,787 | 6,332,090 | 4,543,446 | 16,000,610 | 10,430,646 | 5,569,964 |
| Cash in vault | 85,473 | 25,293 | 399,428 | 630,823 | 1,141,017 | 787,777 | 353,240 |
| Demand balances with banks in United States (except private banks and American branches of foreign banks) | 65,348 | 160,886 | 1,841,934 | 3,666,307 | 5,734,475 | 4,339,333 | 1,395,142 |
| Other balances with banks in United States | 2,617 | 1,402 | 15,832 | 17,249 | 37,100 | 26,219 | 10,881 |
| Balances with banks in foreign countries | 18,051 | 762 | 11,925 | 2,804 | 33,542 | 18,954 | 14,588 |
| Cash items in process of collection | 2,101,951 | 263,064 | 2,082,545 | 685,179 | 5,132,739 | 3,004,296 | 2,128,443 |
| Due from own foreign branches | 2,547 | | 7,412 | | 9,959 | 7,412 | 2,547 |
| Bank premises owned and furniture and fixtures | 169,040 | 15,968 | 274,334 | 327,406 | 786,748 | 493,823 | 292,925 |
| Other real estate owned | 2,162 | | 7,863 | 6,873 | 16,898 | 10,025 | 6,873 |
| Investments and other assets indirectly representing bank premises or other real estate | 2,745 | 177 | 47,060 | 13,530 | 63,512 | 46,915 | 16,597 |
| Customers' liability on acceptances | 53,897 | 2,781 | 30,570 | 3,440 | 90,688 | 58,042 | 32,646 |
| Income accrued but not yet collected | 68,946 | 15,516 | 100,114 | 44,446 | 229,042 | 139,578 | 89,464 |
| Other assets | 11,418 | 2,743 | 46,862 | 31,326 | 92,349 | 57,266 | 35,083 |
| Total assets | 30,143,435 | 6,524,887 | 48,872,777 | 45,859,210 | 131,400,309 | 85,697,727 | 45,702,582 |
| LIABILITIES | | | | | | | |
| Demand deposits | 26,059,876 | 5,310,860 | 35,445,968 | 29,515,197 | 96,331,901 | 62,703,375 | 33,628,526 |
| Individuals, partnerships, and corporations | 16,836,014 | 3,153,263 | 23,005,468 | 22,594,022 | 65,588,767 | 42,466,010 | 23,122,577 |
| Government: War loan and Series E bond accounts | 3,461,211 | 786,810 | 4,460,174 | 3,112,111 | 11,820,314 | 7,418,743 | 4,401,571 |
| Other | 33,317 | 1,733 | 71,224 | 82,298 | 188,572 | 155,593 | 32,979 |
| States and political subdivisions | 292,606 | 261,922 | 2,002,649 | 2,269,034 | 4,826,211 | 3,651,766 | 1,174,445 |
| Banks in United States | 3,126,730 | 1,046,777 | 5,219,593 | 997,485 | 10,390,585 | 7,120,482 | 3,270,103 |
| Banks in foreign countries | 1,178,253 | 23,797 | 129,148 | 7,726 | 1,338,924 | 652,783 | 686,141 |
| Certified and officers' checks, cash letters of credit and travelers' checks, etc. | 1,131,745 | 36,558 | 557,712 | 452,513 | 2,178,528 | 1,237,998 | 940,530 |
| Time deposits | 1,424,486 | 781,459 | 10,447,102 | 13,533,598 | 26,186,645 | 17,508,570 | 8,678,075 |
| Individuals, partnerships, and corporations | 1,372,375 | 778,809 | 10,190,123 | 13,226,255 | 25,567,562 | 17,047,316 | 8,520,246 |
| United States Government | 8,165 | 2,000 | 41,765 | 45,483 | 97,413 | 74,217 | 23,196 |
| Postal savings | | | 750 | 2,608 | 3,358 | 2,877 | 481 |
| States and political subdivisions | 17,326 | 650 | 187,032 | 241,599 | 446,607 | 341,717 | 104,890 |
| Banks in United States | 1,020 | | 27,432 | 17,653 | 46,105 | 35,643 | 10,462 |
| Banks in foreign countries | 25,600 | | | | 25,600 | 6,800 | 18,800 |
| Total deposits | 27,484,362 | 6,092,319 | 45,893,070 | 43,048,795 | 122,518,546 | 80,211,945 | 42,306,601 |
| Due to own foreign branches | 208,409 | | | | 208,409 | 182,539 | 25,870 |
| Bills payable, rediscounts, and other liabilities for borrowed money | 27,000 | | 26,784 | 18,456 | 72,240 | 24,441 | 47,799 |
| Acceptances outstanding | 62,712 | 4,526 | 37,673 | 3,461 | 108,372 | 71,050 | 37,322 |
| Dividends declared but not yet payable | 20,724 | 1,438 | 14,412 | 9,876 | 46,450 | 29,599 | 16,851 |
| Income collected but not yet earned | 10,191 | 2,427 | 31,064 | 19,703 | 63,385 | 43,358 | 20,027 |
| Expenses accrued and unpaid | 126,634 | 25,902 | 146,544 | 72,782 | 371,862 | 220,611 | 151,251 |
| Other liabilities | 27,648 | 4,292 | 46,919 | 12,410 | 91,269 | 52,499 | 38,770 |
| Total liabilities | 27,967,680 | 6,130,904 | 46,196,466 | 43,185,483 | 123,480,533 | 80,836,042 | 42,644,491 |
| CAPITAL ACCOUNTS | | | | | | | |
| Capital | 602,350 | 142,350 | 897,228 | 986,237 | 2,628,165 | 1,678,939 | 949,226 |
| Surplus | 1,096,387 | 157,870 | 1,179,808 | 1,071,195 | 3,505,260 | 2,096,442 | 1,408,818 |
| Undivided profits | 363,419 | 47,008 | 401,250 | 459,614 | 1,271,291 | 787,862 | 483,429 |
| Other capital accounts | 113,599 | 46,755 | 198,025 | 156,681 | 515,060 | 298,442 | 216,618 |
| Total capital accounts | 2,175,755 | 393,983 | 2,676,311 | 2,673,727 | 7,919,776 | 4,861,685 | 3,058,091 |
| Total liabilities and capital accounts | 30,143,435 | 6,524,887 | 48,872,777 | 45,859,210 | 131,400,309 | 85,697,727 | 45,702,582 |
| MEMORANDA | | | | | | | |
| Par or face value of capital | 602,350 | 142,350 | 897,228 | 986,549 | 2,628,477 | 1,679,127 | 949,350 |
| Capital notes and debentures | 1,225 | | 14,300 | 11,131 | 26,656 | | 26,656 |
| First preferred stock | | | 33,113 | 51,613 | 84,726 | 43,994 | 40,732 |
| Second preferred stock | | | 400 | 6,137 | 6,537 | 3,318 | 3,219 |
| Common stock | 601,125 | 142,350 | 849,415 | 917,668 | 2,510,558 | 1,631,815 | 878,743 |
| Retirable value of capital: First preferred stock | | | 37,380 | 105,790 | 143,170 | 59,016 | 84,154 |
| Second preferred stock | | | 400 | 10,695 | 11,095 | 4,466 | 6,629 |
| Net demand deposits subject to reserve (see page 18) | 20,431,366 | 4,100,100 | 27,061,590 | 22,052,598 | 73,645,654 | 47,941,022 | 25,704,632 |
| Demand deposits adjusted (see footnote on page 1) | 16,158,414 | 3,188,679 | 23,483,284 | 24,630,390 | 67,460,767 | 44,351,478 | 23,109,289 |
| Number of banks | 37 | 13 | 355 | 6,482 | 6,887 | 5,012 | 1,875 |

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 29, 1946,
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

| | Total, all districts | Federal Reserve district | | | | | |
|---|----------------------|--------------------------|-------------------|-------------------|-------------------|------------------|------------------|
| | | Boston | New York | Phila- delphia | Cleveland | Richmond | Atlanta |
| ASSETS | | | | | | | |
| Loans and investments | 102,031,630 | 5,153,455 | 30,809,037 | 5,617,665 | 8,165,789 | 4,527,648 | 4,560,836 |
| Loans (including overdrafts) | 23,302,464 | 1,249,429 | 7,938,919 | 1,086,897 | 1,708,758 | 953,751 | 1,006,712 |
| United States Government direct obligations | 72,251,496 | 3,678,746 | 21,214,526 | 4,000,800 | 5,806,435 | 3,353,977 | 3,172,809 |
| Obligations guaranteed by United States Government | 20,013 | 476 | 4,908 | 585 | 3,768 | 1,031 | 210 |
| Obligations of States and political subdivisions | 3,306,835 | 72,242 | 750,174 | 153,665 | 259,581 | 87,749 | 284,195 |
| Other bonds, notes, and debentures | 2,860,553 | 137,189 | 781,115 | 355,795 | 348,391 | 121,827 | 87,985 |
| Corporate stocks (including Federal Reserve Bank stock) | 290,269 | 15,373 | 119,395 | 19,923 | 38,916 | 9,313 | 8,925 |
| Reserves, cash, and bank balances | 28,079,483 | 1,248,703 | 8,027,917 | 1,355,888 | 2,019,065 | 1,367,781 | 1,515,494 |
| Reserve with Federal Reserve Banks | 16,000,610 | 707,356 | 5,096,154 | 806,085 | 1,163,489 | 696,742 | 740,031 |
| Cash in vault | 1,141,017 | 83,199 | 189,209 | 77,716 | 122,927 | 85,479 | 74,328 |
| Demand balances with banks in United States (except private banks and American branches of foreign banks) | 5,734,475 | 225,099 | 408,488 | 284,529 | 448,028 | 385,357 | 493,314 |
| Other balances with banks in United States | 37,100 | 2,075 | 4,110 | 2,528 | 2,694 | 1,672 | 4,027 |
| Balances with banks in foreign countries | 33,542 | 3,052 | 20,504 | 1,029 | 532 | 109 | 370 |
| Cash items in process of collection | 5,132,739 | 227,922 | 2,309,452 | 184,001 | 281,395 | 198,422 | 203,424 |
| Due from own foreign branches | 9,959 | 7,412 | 2,547 | | | | |
| Bank premises owned and furniture and fixtures | 786,748 | 51,440 | 252,874 | 59,930 | 79,601 | 46,193 | 44,603 |
| Other real estate owned | 16,898 | 942 | 3,752 | 2,330 | 407 | 579 | 1,182 |
| Investments and other assets indirectly representing bank premises or other real estate | 63,512 | 3,236 | 6,476 | 4,773 | 2,877 | 2,763 | 2,204 |
| Customers' liability on acceptances | 90,688 | 11,235 | 54,498 | 6,122 | 6,122 | 771 | 3,575 |
| Income accrued but not yet collected | 229,042 | 11,609 | 85,689 | 9,520 | 16,156 | 6,779 | 9,839 |
| Other assets | 92,349 | 3,927 | 19,770 | 13,725 | 5,659 | 9,993 | 5,254 |
| Total assets | 131,400,309 | 6,491,959 | 39,262,560 | 7,069,953 | 10,290,168 | 5,962,507 | 6,142,987 |
| LIABILITIES | | | | | | | |
| Demand deposits | 96,331,901 | 4,697,403 | 31,111,308 | 4,727,395 | 6,627,727 | 4,368,090 | 4,768,620 |
| Individuals, partnerships, and corporations | 65,588,767 | 3,328,985 | 20,387,428 | 3,459,395 | 4,824,727 | 3,084,070 | 3,096,179 |
| U. S. Government: War loan and Series E bond accounts | 11,820,314 | 685,317 | 4,205,502 | 623,209 | 894,040 | 499,742 | 469,320 |
| Other | 188,572 | 9,771 | 45,885 | 3,946 | 8,285 | 25,320 | 12,882 |
| States and political subdivisions | 4,826,211 | 207,770 | 829,843 | 191,423 | 288,580 | 268,881 | 451,890 |
| Banks in United States | 10,390,585 | 348,744 | 3,227,761 | 389,226 | 513,007 | 424,042 | 691,143 |
| Banks in foreign countries | 1,338,924 | 24,546 | 1,180,243 | 10,671 | 3,735 | 9,665 | 11,072 |
| Certified and officers' checks, cash letters of credit and travelers' checks, etc. | 2,178,528 | 92,270 | 1,234,646 | 49,525 | 95,353 | 56,370 | 36,134 |
| Time deposits | 26,186,645 | 1,263,694 | 4,866,698 | 1,732,694 | 2,852,198 | 1,239,574 | 1,057,451 |
| Individuals, partnerships, and corporations | 25,567,562 | 1,256,484 | 4,777,291 | 1,679,584 | 2,746,576 | 1,207,381 | 1,017,723 |
| United States Government | 97,413 | 5,329 | 21,972 | 4,140 | 506 | 15,522 | 10,856 |
| Postal savings | 3,358 | 283 | 15 | 232 | 570 | 123 | 217 |
| States and political subdivisions | 446,607 | 1,173 | 38,179 | 48,475 | 97,627 | 10,942 | 19,267 |
| Banks in United States | 46,105 | 425 | 3,641 | 263 | 6,919 | 5,606 | 9,388 |
| Banks in foreign countries | 25,600 | | 25,600 | | | | |
| Total deposits | 122,518,546 | 5,961,097 | 35,978,006 | 6,460,089 | 9,479,925 | 5,607,664 | 5,826,071 |
| Due to own foreign branches | 208,409 | | 208,409 | | | | |
| Bills payable, rediscounts, and other liabilities for borrowed money | 72,240 | 3,336 | 31,691 | 879 | 4,009 | 1,025 | 1,250 |
| Acceptances outstanding | 108,372 | 12,621 | 63,325 | 8,061 | 614 | 789 | 4,770 |
| Dividends declared but not yet payable | 46,450 | 4,186 | 22,308 | 3,226 | 2,534 | 1,733 | 2,175 |
| Income collected but not yet earned | 63,385 | 4,266 | 17,392 | 2,689 | 3,768 | 2,773 | 3,844 |
| Expenses accrued and unpaid | 371,862 | 24,478 | 148,605 | 17,588 | 33,735 | 11,871 | 13,634 |
| Other liabilities | 91,269 | 5,246 | 31,519 | 1,769 | 7,459 | 4,523 | 937 |
| Total liabilities | 123,480,533 | 6,015,230 | 36,501,255 | 6,494,301 | 9,532,044 | 5,630,378 | 5,852,681 |
| CAPITAL ACCOUNTS | | | | | | | |
| Capital | 2,628,165 | 157,552 | 828,848 | 182,484 | 225,662 | 112,997 | 105,597 |
| Surplus | 3,505,260 | 304,106 | 1,324,681 | 270,893 | 391,419 | 144,311 | 126,612 |
| Undivided profits | 1,271,291 | 76,882 | 455,921 | 95,967 | 83,301 | 53,113 | 40,845 |
| Other capital accounts | 515,060 | 38,189 | 152,078 | 26,308 | 57,742 | 21,708 | 17,252 |
| Total capital accounts | 7,919,776 | 476,729 | 2,761,305 | 575,652 | 758,124 | 332,129 | 290,306 |
| Total liabilities and capital accounts | 131,400,309 | 6,491,959 | 39,262,560 | 7,069,953 | 10,290,168 | 5,962,507 | 6,142,987 |
| MEMORANDA | | | | | | | |
| Par or face value of capital | 2,628,477 | 157,552 | 828,848 | 182,484 | 225,662 | 112,997 | 105,597 |
| Capital notes and debentures | 26,656 | | 9,869 | | 12,148 | 497 | 55 |
| First preferred stock | 84,726 | 1,618 | 29,323 | | 6,425 | 1,832 | 3,032 |
| Second preferred stock | 6,537 | 614 | 3,721 | | 75 | 15 | 50 |
| Common stock | 2,510,558 | 155,320 | 785,935 | 175,221 | 207,014 | 110,653 | 102,466 |
| Retirable value of capital: First preferred stock | 143,170 | 1,834 | 75,817 | 12,944 | 9,425 | 1,957 | 3,386 |
| Second preferred stock | 11,095 | 1,364 | 6,919 | 1,658 | 75 | 15 | 50 |
| Net demand deposits subject to reserve (see page 18) | 73,645,654 | 3,559,158 | 24,187,878 | 3,635,657 | 5,004,427 | 3,284,569 | 3,602,562 |
| Demand deposits adjusted (see footnote on page 1) | 67,460,767 | 3,401,103 | 20,142,465 | 3,516,342 | 4,927,265 | 3,210,899 | 3,380,779 |
| Number of banks | 6,887 | 337 | 803 | 649 | 723 | 475 | 329 |

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 29, 1946,
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 | 15,089,325 | 3,730,246 | 2,667,819 | 4,215,694 | 3,929,917 | 13,564,199 |
| Loans (including overdrafts) | 2,976,793 | 915,327 | 458,940 | 828,377 | 1,148,996 | 3,029,565 |
| United States Government direct obligations | 11,069,055 | 2,529,572 | 2,070,190 | 3,094,577 | 2,589,893 | 9,670,916 |
| Obligations guaranteed by United States Government | 3,482 | 1,780 | 425 | 663 | 229 | 2,516 |
| Obligations of States and political subdivisions | 518,564 | 156,192 | 64,316 | 183,896 | 145,257 | 630,920 |
| Other bonds, notes, and debentures | 497,803 | 112,480 | 69,975 | 99,588 | 38,089 | 213,316 |
| Corporate stocks (including Federal Reserve Bank stock) | 23,538 | 14,895 | 3,973 | 8,599 | 7,453 | 19,966 |
| Reserves, cash, and bank balances | 3,889,944 | 1,153,924 | 766,676 | 1,668,087 | 1,783,148 | 3,282,856 |
| Reserve with Federal Reserve Banks | 2,238,425 | 610,154 | 390,055 | 769,007 | 763,479 | 2,019,633 |
| Cash in vault | 180,927 | 48,406 | 31,776 | 50,166 | 62,541 | 134,403 |
| Demand balances with banks in United States (except private banks and American branches of foreign banks) | 922,529 | 342,417 | 245,549 | 662,277 | 781,497 | 535,391 |
| Other balances with banks in United States | 3,606 | 223 | 762 | 7,125 | 2,347 | 5,931 |
| Balances with banks in foreign countries | 1,760 | 145 | 1,005 | 124 | 776 | 4,136 |
| Cash items in process of collection | 542,697 | 152,579 | 97,529 | 179,448 | 172,508 | 583,362 |
| Due from own foreign branches | | | | | | |
| Bank premises owned and furniture and fixtures | 71,463 | 23,327 | 13,159 | 21,869 | 37,575 | 84,714 |
| Other real estate owned | 822 | 3,161 | 12 | 521 | 2,640 | 550 |
| Investments and other assets indirectly representing bank premises or other real estate | 4,279 | 137 | 3,976 | 1,833 | 5,447 | 25,511 |
| Customers' liability on acceptances | 3,437 | 1,065 | 183 | 871 | 1,140 | 7,177 |
| Income accrued but not yet collected | 32,684 | 5,504 | 6,802 | 5,774 | 2,915 | 35,771 |
| Other assets | 10,557 | 4,093 | 1,535 | 3,058 | 2,232 | 12,546 |
| Total assets | 19,102,511 | 4,921,457 | 3,460,162 | 5,917,707 | 5,765,014 | 17,013,324 |
| LIABILITIES | | | | | | |
| Demand deposits | 13,198,067 | 3,750,865 | 2,443,136 | 4,989,203 | 4,975,118 | 10,674,969 |
| Individuals, partnerships, and corporations | 8,756,316 | 2,410,836 | 1,545,991 | 3,198,484 | 3,503,173 | 7,993,183 |
| United States Government: War loan and Series E bond accounts | 1,772,862 | 399,846 | 299,913 | 413,559 | 395,672 | 1,161,332 |
| Other | 17,577 | 5,149 | 3,967 | 10,536 | 9,984 | 35,270 |
| States and political subdivisions | 882,829 | 200,474 | 211,937 | 376,094 | 280,042 | 636,448 |
| Banks in United States | 1,581,505 | 681,159 | 351,949 | 939,567 | 731,123 | 511,359 |
| Banks in foreign countries | 29,155 | 4,938 | 1,916 | 1,363 | 5,696 | 55,924 |
| Certified and officers' checks, cash letters of credit and travelers' checks, etc. | 157,823 | 48,463 | 27,463 | 49,600 | 49,428 | 281,453 |
| Time deposits | 4,832,741 | 875,790 | 828,465 | 634,885 | 492,742 | 5,509,713 |
| Individuals, partnerships, and corporations | 4,761,793 | 847,203 | 822,619 | 621,986 | 447,441 | 5,381,481 |
| United States Government | 9,711 | 5,661 | 1,047 | 2,281 | 4,894 | 15,494 |
| Postal savings | 431 | 253 | 198 | 208 | 390 | 438 |
| States and political subdivisions | 55,306 | 22,311 | 3,720 | 4,811 | 39,069 | 105,727 |
| Banks in United States | 5,500 | 362 | 881 | 5,599 | 948 | 6,573 |
| Banks in foreign countries | | | | | | |
| Total deposits | 18,030,808 | 4,626,655 | 3,271,601 | 5,624,088 | 5,467,860 | 16,184,682 |
| Due to own foreign branches | | | | | | |
| Bills payable, rediscounts, and other liabilities for borrowed money | 9,700 | 19,200 | | 350 | | 800 |
| Acceptances outstanding | 5,173 | 1,065 | 183 | 871 | 1,236 | 9,664 |
| Dividends declared but not yet payable | 3,688 | 1,588 | 157 | 1,074 | 1,392 | 2,389 |
| Income collected but not yet earned | 8,692 | 2,319 | 2,952 | 1,480 | 713 | 12,497 |
| Expenses accrued and unpaid | 48,126 | 10,158 | 7,713 | 8,123 | 9,205 | 38,626 |
| Other liabilities | 6,575 | 1,629 | 599 | 317 | 672 | 30,024 |
| Total liabilities | 18,112,762 | 4,662,614 | 3,283,205 | 5,636,303 | 5,481,078 | 16,278,682 |
| CAPITAL ACCOUNTS | | | | | | |
| Capital | 352,457 | 101,329 | 61,693 | 99,192 | 112,021 | 288,556 |
| Surplus | 381,896 | 96,743 | 71,189 | 102,981 | 111,317 | 279,112 |
| Undivided profits | 150,330 | 48,571 | 30,088 | 61,168 | 45,588 | 129,517 |
| Other capital accounts | 105,066 | 12,200 | 13,987 | 18,063 | 15,010 | 37,457 |
| Total capital accounts | 989,749 | 258,843 | 176,957 | 281,404 | 283,936 | 734,642 |
| Total liabilities and capital accounts | 19,102,511 | 4,921,457 | 3,460,162 | 5,917,707 | 5,765,014 | 17,013,324 |
| MEMORANDA | | | | | | |
| Par or face value of capital | 352,467 | 101,408 | 61,693 | 99,192 | 112,021 | 288,556 |
| Capital notes and debentures | 2,229 | 1,489 | 102 | | 80 | 187 |
| First preferred stock | 18,622 | 2,407 | 1,501 | 668 | 1,640 | 11,453 |
| Second preferred stock | 365 | 500 | 72 | 55 | | 12 |
| Common stock | 331,251 | 97,012 | 60,018 | 98,469 | 110,301 | 276,904 |
| Retirable value of capital: First preferred stock | 18,727 | 2,417 | 1,501 | 668 | 2,124 | 12,370 |
| Second preferred stock | 365 | 510 | 72 | 55 | | 12 |
| Net demand deposits subject to reserve (see page 18) | 9,960,864 | 2,856,023 | 1,800,145 | 3,733,925 | 3,625,562 | 8,394,884 |
| Demand deposits adjusted (see footnote on page 1) | 9,254,271 | 2,507,194 | 1,687,862 | 3,444,730 | 3,660,135 | 8,327,722 |
| Number of banks | 998 | 493 | 468 | 752 | 589 | 271 |

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

[In thousands of dollars]

| | All member banks on selected call dates | | | | | | |
|---|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | 1941 June 30 | 1942 June 30 | 1943 June 30 | 1944 June 30 | 1945 June 30 | 1945 Dec. 31 | 1946 June 29 |
| Loans | 16,729,381 | 16,928,316 | 14,822,576 | 18,083,742 | 20,587,878 | 22,775,207 | 23,302,464 |
| Commercial and industrial loans, including open-market paper ¹ | 7,807,430 | 8,382,635 | 6,554,116 | 7,022,990 | 7,095,443 | 8,948,919 | 9,685,416 |
| Loans to farmers directly guaranteed by the Commodity Credit Corporation ¹ | 737,818 | 725,589 | 269,798 | 424,693 | 481,031 | 215,502 | 81,222 |
| Other loans to farmers ¹ | | | 584,081 | 597,864 | 644,313 | 639,653 | 796,179 |
| Loans to brokers and dealers in securities | 574,951 | 554,047 | 1,119,938 | 2,200,119 | 3,089,270 | 3,133,229 | 2,395,464 |
| Other loans for purchasing or carrying securities | 634,684 | 562,415 | 602,974 | 2,129,738 | 3,407,101 | 3,378,017 | 2,480,167 |
| Real-estate loans: On farm land | 304,527 | 292,063 | 260,427 | 257,730 | 262,044 | 276,809 | 339,937 |
| On residential property | 2,253,812 | 2,441,386 | 2,435,463 | 2,373,117 | 2,414,885 | 2,522,079 | 3,085,189 |
| On other properties | 806,832 | 767,490 | 655,095 | 576,624 | 571,534 | 656,286 | 841,940 |
| Loans to banks | 44,392 | 28,873 | 30,866 | 60,787 | 55,147 | 47,002 | 54,977 |
| Consumer loans to individuals: | | | | | | | |
| Retail automobile instalment paper | | | 131,222 | 121,894 | 136,225 | 168,876 | 264,056 |
| Other retail and repair-modernization instalment loans | | | 190,328 | 141,377 | 174,145 | 223,767 | 338,761 |
| Personal instalment cash loans | 3,564,935 | 3,173,818 | 231,458 | 220,404 | 251,688 | 291,719 | 392,433 |
| Single-payment loans to individuals | | | 987,172 | 983,785 | 1,126,041 | 1,216,079 | 1,468,950 |
| All other loans (including overdrafts) | | | 769,638 | 762,620 | 879,011 | 1,057,270 | 1,077,773 |
| United States Government direct obligations | 14,238,453 | 21,412,952 | 44,492,693 | 59,452,067 | 73,206,154 | 78,322,769 | 72,251,496 |
| Treasury bills | 1,126,997 | 1,508,974 | 6,278,379 | 4,465,940 | 2,632,874 | 2,274,951 | 1,072,332 |
| Treasury certificates of indebtedness | | 1,872,130 | 9,417,977 | 14,228,404 | 15,583,929 | 16,984,827 | 15,292,036 |
| Treasury notes | 2,630,705 | 3,546,373 | 5,251,448 | 10,639,918 | 14,723,058 | 14,271,270 | 10,467,220 |
| United States savings bonds ² | | 143,862 | 161,018 | 373,598 | 677,215 | 728,671 | 729,464 |
| Other bonds maturing in 5 years or less | 1,380,038 | 1,651,464 | 5,039,400 | 5,095,756 | 6,380,452 | 7,897,223 | 8,598,041 |
| Other bonds maturing in 5 to 10 years | 3,537,901 | 4,947,976 | 9,933,996 | 17,813,415 | 26,637,954 | 28,656,315 | 28,745,752 |
| Other bonds maturing in 10 to 20 years | 5,057,355 | 6,621,102 | 7,155,982 | 5,357,846 | 4,544,660 | 5,357,276 | 5,027,229 |
| Bonds maturing after 20 years | 505,457 | 1,121,071 | 1,254,493 | 1,477,190 | 2,026,012 | 2,152,236 | 2,319,422 |

B class of bank, June 29, 1946

| | 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 | 6,505,894 | 1,329,185 | 8,862,113 | 6,605,272 | 23,302,464 | 14,468,835 | 8,833,629 |
| Commercial and industrial loans, including open-market paper | 3,168,675 | 803,646 | 3,932,385 | 1,780,710 | 9,685,416 | 6,107,231 | 3,578,185 |
| Loans to farmers directly guaranteed by Commodity Credit Corporation | | | 31,745 | 49,477 | 81,222 | 74,335 | 6,887 |
| Other loans to farmers | 254 | 601 | 165,354 | 629,970 | 796,179 | 632,814 | 163,365 |
| Loans to brokers and dealers in securities | 1,851,979 | 188,062 | 321,495 | 33,928 | 2,395,464 | 1,168,064 | 1,227,400 |
| Other loans for purchasing or carrying securities | 798,321 | 185,461 | 1,142,070 | 354,315 | 2,480,167 | 1,394,058 | 1,086,109 |
| Real-estate loans: On farm land | 72 | 876 | 59,412 | 279,577 | 339,937 | 237,487 | 102,450 |
| On residential property | 38,807 | 20,219 | 1,349,716 | 1,676,447 | 3,085,189 | 1,984,353 | 1,100,836 |
| On other properties | 44,084 | 21,814 | 334,030 | 442,012 | 841,940 | 517,979 | 323,961 |
| Loans to banks | 40,015 | 88 | 11,801 | 3,073 | 54,977 | 17,995 | 36,982 |
| Consumer loans to individuals: | | | | | | | |
| Retail automobile instalment paper | 2,893 | 6,366 | 130,479 | 124,318 | 264,056 | 197,238 | 66,818 |
| Other retail and repair-modernization instalment loans | 35,067 | 17,290 | 171,959 | 114,445 | 338,761 | 252,748 | 86,013 |
| Personal instalment cash loans | 48,077 | 6,223 | 145,323 | 192,810 | 392,433 | 273,310 | 119,123 |
| Single-payment loans to individuals | 291,927 | 46,428 | 625,028 | 505,567 | 1,468,950 | 748,120 | 720,830 |
| All other loans (including overdrafts) | 185,723 | 32,111 | 441,316 | 418,623 | 1,077,773 | 863,103 | 214,670 |
| United States Government direct obligations | 15,644,704 | 3,484,530 | 26,578,062 | 26,544,200 | 72,251,496 | 47,264,082 | 24,987,414 |
| Treasury bills | 201,335 | 13,378 | 410,444 | 446,975 | 1,072,332 | 658,101 | 414,231 |
| Treasury certificates of indebtedness | 2,980,341 | 1,041,749 | 6,038,458 | 5,231,488 | 15,292,036 | 10,711,423 | 4,580,613 |
| Treasury notes | 2,228,585 | 529,106 | 4,013,567 | 3,695,962 | 10,467,220 | 6,858,678 | 3,608,542 |
| United States savings bonds | 1,489 | 2,840 | 48,890 | 676,245 | 729,464 | 534,236 | 195,228 |
| Other bonds maturing in 5 years or less | 1,857,150 | 407,087 | 3,191,930 | 3,141,874 | 8,598,041 | 5,310,798 | 3,287,243 |
| Other bonds maturing in 5 to 10 years | 7,163,807 | 996,954 | 10,332,373 | 10,252,618 | 28,745,752 | 18,620,375 | 10,125,377 |
| Other bonds maturing in 10 to 20 years | 1,078,812 | 433,567 | 1,910,178 | 1,604,672 | 5,027,229 | 3,016,419 | 2,010,810 |
| Bonds maturing after 20 years | 133,185 | 59,649 | 632,222 | 1,494,366 | 2,319,422 | 1,554,052 | 765,370 |

¹ During the period December 31, 1942-June 30, 1945 the item corresponding to the present item "Loans to farmers directly guaranteed by the Commodity Credit Corporation" included loans to dealers, processors, and farmers' cooperatives covered by purchase agreements with the Commodity Credit Corporation, which are now classified as commercial and industrial loans, and loans to farmers with similar indirect guarantees which are now classified as other loans to farmers; consequently, December 31, 1945 and subsequent figures may not be entirely comparable with prior figures.

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, June 29, 1946 | | | | | |
|--|----------------------|---|-------------------|------------------|------------------|------------------|------------------|
| | | Boston | New York | Philadelphia | Cleveland | Richmond | Atlanta |
| Loans | 23,302,464 | 1,249,429 | 7,938,919 | 1,086,897 | 1,708,758 | 953,751 | 1,006,712 |
| Commercial and industrial loans, including open-market paper | 9,685,416 | 632,078 | 3,569,772 | 411,180 | 564,318 | 316,897 | 416,093 |
| Loans to farmers directly guaranteed by the Commodity Credit Corporation | 81,222 | 124 | 154 | 120 | 208 | 2,514 | 4,487 |
| Other loans to farmers | 796,179 | 12,673 | 32,026 | 15,229 | 27,579 | 28,419 | 34,360 |
| Loans to brokers and dealers in securities | 2,395,464 | 58,472 | 1,868,186 | 46,704 | 81,901 | 17,735 | 22,454 |
| Other loans for purchasing or carrying securities | 2,480,167 | 75,017 | 896,957 | 65,633 | 270,793 | 112,521 | 179,683 |
| Real-estate loans: On farm land | 339,937 | 7,458 | 18,368 | 19,317 | 45,228 | 26,736 | 15,364 |
| On residential property | 3,085,189 | 136,975 | 486,767 | 191,130 | 349,204 | 151,186 | 67,259 |
| On other properties | 841,940 | 70,251 | 144,113 | 69,491 | 75,445 | 60,316 | 35,819 |
| Loans to banks | 54,977 | 2,019 | 40,389 | 450 | 1,059 | 2,986 | 1,897 |
| Consumer loans to individuals: | | | | | | | |
| Retail automobile instalment paper | 264,056 | 11,411 | 18,328 | 9,604 | 15,801 | 14,290 | 16,241 |
| Other retail and repair-modernization instalment loans | 338,761 | 17,048 | 78,256 | 18,091 | 23,846 | 8,590 | 14,153 |
| Personal instalment cash loans | 392,433 | 25,332 | 97,001 | 29,300 | 36,542 | 22,143 | 21,632 |
| Single-payment loans to individuals | 1,468,950 | 135,769 | 410,083 | 157,806 | 109,806 | 125,025 | 66,982 |
| All other loans (including overdrafts) | 1,077,773 | 64,802 | 278,519 | 52,842 | 107,028 | 64,393 | 110,288 |
| United States Government direct obligations | 72,251,496 | 3,678,746 | 21,214,526 | 4,000,800 | 5,806,435 | 3,353,977 | 3,172,809 |
| Treasury bills | 1,072,332 | 53,787 | 282,686 | 140,700 | 47,489 | 49,722 | 41,972 |
| Treasury certificates of indebtedness | 15,292,036 | 611,717 | 3,753,692 | 551,018 | 1,051,197 | 766,931 | 813,115 |
| Treasury notes | 10,467,220 | 478,376 | 2,845,822 | 520,467 | 817,619 | 402,398 | 447,261 |
| United States savings bonds | 729,464 | 36,701 | 89,382 | 78,970 | 82,208 | 48,738 | 29,601 |
| Other bonds maturing in 5 years or less | 8,598,041 | 408,065 | 2,449,418 | 372,715 | 760,601 | 399,032 | 398,824 |
| Other bonds maturing in 5 to 10 years | 28,745,752 | 1,513,613 | 9,713,985 | 1,736,592 | 2,335,945 | 1,419,569 | 1,118,307 |
| Other bonds maturing in 10 to 20 years | 5,027,229 | 409,834 | 1,526,147 | 348,796 | 440,391 | 151,778 | 137,071 |
| Bonds maturing after 20 years | 2,319,422 | 166,653 | 553,394 | 251,542 | 270,985 | 115,809 | 186,658 |

| | By Federal Reserve districts, June 29, 1946—Continued | | | | | |
|--|---|------------------|------------------|------------------|------------------|------------------|
| | Chicago | St. Louis | Minneapolis | Kansas City | Dallas | San Francisco |
| Loans | 2,976,793 | 915,327 | 458,940 | 828,377 | 1,148,996 | 3,029,565 |
| Commercial and industrial loans, including open-market paper | 1,330,340 | 371,354 | 149,726 | 319,724 | 519,699 | 1,084,235 |
| Loans to farmers directly guaranteed by the Commodity Credit Corporation | 761 | 808 | 788 | 3,770 | 51,305 | 16,183 |
| Other loans to farmers | 86,631 | 45,895 | 55,338 | 157,066 | 118,231 | 182,732 |
| Loans to brokers and dealers in securities | 200,729 | 14,430 | 3,790 | 8,278 | 8,778 | 64,007 |
| Other loans for purchasing or carrying securities | 316,947 | 103,065 | 40,805 | 69,079 | 167,410 | 182,257 |
| Real-estate loans: On farm land | 61,225 | 23,282 | 13,703 | 27,495 | 18,114 | 63,647 |
| On residential property | 473,978 | 137,337 | 81,945 | 78,220 | 51,377 | 879,811 |
| On other properties | 121,603 | 38,106 | 16,383 | 27,136 | 37,181 | 146,096 |
| Loans to banks | 100 | 3,466 | 722 | 223 | 271 | 1,395 |
| Consumer loans to individuals: | | | | | | |
| Retail automobile instalment paper | 31,329 | 12,315 | 10,117 | 15,439 | 24,068 | 85,113 |
| Other retail and repair-modernization instalment loans | 61,891 | 15,603 | 17,040 | 10,970 | 13,446 | 59,827 |
| Personal instalment cash loans | 37,804 | 13,417 | 9,999 | 12,644 | 19,633 | 66,986 |
| Single-payment loans to individuals | 157,822 | 92,775 | 17,656 | 45,827 | 49,072 | 100,327 |
| All other loans (including overdrafts) | 95,633 | 43,474 | 40,928 | 52,506 | 70,411 | 96,949 |
| United States Government direct obligations | 11,069,055 | 2,529,572 | 2,070,190 | 3,094,577 | 2,589,893 | 9,670,916 |
| Treasury bills | 74,708 | 36,877 | 22,668 | 85,869 | 57,072 | 178,782 |
| Treasury certificates of indebtedness | 2,664,948 | 509,969 | 370,511 | 918,482 | 803,630 | 2,476,826 |
| Treasury notes | 1,663,052 | 438,004 | 333,561 | 566,523 | 467,813 | 1,486,324 |
| United States savings bonds | 145,877 | 45,341 | 69,989 | 53,759 | 20,629 | 28,269 |
| Other bonds maturing in 5 years or less | 1,434,581 | 287,494 | 276,285 | 404,829 | 316,429 | 1,089,768 |
| Other bonds maturing in 5 to 10 years | 3,936,629 | 982,097 | 811,758 | 874,673 | 796,961 | 3,505,623 |
| Other bonds maturing in 10 to 20 years | 839,670 | 154,724 | 114,814 | 112,717 | 69,437 | 721,850 |
| Bonds maturing after 20 years | 309,590 | 75,066 | 70,604 | 77,725 | 57,922 | 183,474 |

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

[In thousands of dollars]

| | Total, all reserve city banks | By Federal Reserve districts, June 29, 1946 | | | | | |
|--|--|---|----------------|-------------------|------------------|-----------------------|----------------------|
| | | Boston | New York | Phila- delphia | Cleveland | Richmond ² | Atlanta ² |
| Loans | 8,862,113 | 661,587 | 177,902 | 549,458 | 1,091,968 | 441,941 | 550,149 |
| Commercial and industrial loans, including open-market paper | 3,932,385 | 417,980 | 82,422 | 277,749 | 443,135 | 169,970 | 236,453 |
| Loans to farmers directly guaranteed by the Commodity Credit Corporation | 31,745 | | 16 | | | 692 | 1,402 |
| Other loans to farmers | 165,354 | | 508 | | 97 | 736 | 3,677 |
| Loans to brokers and dealers in securities | 321,495 | 56,589 | 3,679 | 42,994 | 80,781 | 13,168 | 16,129 |
| Other loans for purchasing or carrying securities | 1,142,070 | 35,317 | 18,683 | 42,731 | 238,186 | 79,099 | 141,874 |
| Real-estate loans: On farm land | 59,412 | | 312 | 135 | 1,612 | 2,318 | 1,679 |
| On residential property | 1,349,716 | 16,296 | 36,773 | 14,949 | 129,021 | 43,607 | 17,200 |
| On other properties | 334,030 | 24,214 | 12,852 | 13,399 | 30,104 | 24,932 | 13,021 |
| Loans to banks | 11,801 | 642 | | 400 | 800 | 2,728 | 1,413 |
| Consumer loans to individuals: | | | | | | | |
| Retail automobile instalment paper | 130,479 | 2,152 | 1,228 | 2,549 | 3,920 | 6,976 | 7,868 |
| Other retail and repair-modernization instalment loans | 171,959 | 9,716 | 3,024 | 11,032 | 12,846 | 4,770 | 7,701 |
| Personal instalment cash loans | 145,323 | 4,498 | 2,978 | 7,954 | 17,480 | 7,924 | 9,313 |
| Single-payment loans to individuals | 625,028 | 65,908 | 9,330 | 123,789 | 70,419 | 66,902 | 33,392 |
| All other loans (including overdrafts) | 441,316 | 28,275 | 6,097 | 11,777 | 63,567 | 18,119 | 59,027 |
| United States Government direct obligations | 26,578,062 | 1,308,939 | 542,191 | 1,601,801 | 3,208,841 | 1,635,295 | 1,316,057 |
| Treasury bills | 410,444 | 40,385 | 50 | 71,774 | 13,441 | 17,504 | 24,386 |
| Treasury certificates of indebtedness | 6,038,458 | 221,810 | 84,470 | 208,966 | 611,745 | 375,571 | 311,523 |
| Treasury notes | 4,013,567 | 174,894 | 97,171 | 232,949 | 463,748 | 166,247 | 175,376 |
| United States savings bonds | 48,890 | 837 | 1,615 | 2,225 | 2,447 | 5,366 | 1,820 |
| Other bonds maturing in 5 years or less | 3,191,930 | 131,262 | 79,496 | 126,601 | 456,676 | 172,958 | 188,296 |
| Other bonds maturing in 5 to 10 years | 10,332,373 | 476,692 | 239,316 | 756,549 | 1,282,180 | 790,579 | 470,636 |
| Other bonds maturing in 10 to 20 years | 1,910,178 | 238,043 | 34,126 | 165,641 | 291,774 | 70,336 | 68,902 |
| Bonds maturing after 20 years | 632,222 | 25,016 | 5,947 | 37,096 | 86,830 | 36,734 | 75,118 |

| | By Federal Reserve districts, June 29, 1946—Continued | | | | | |
|--|---|------------------|------------------|------------------|------------------|------------------|
| | Chicago ² | St. Louis | Minne- apolis | Kansas City | Dallas | San Francisco |
| Loans | 868,445 | 571,849 | 205,410 | 500,083 | 707,194 | 2,536,127 |
| Commercial and industrial loans, including open-market paper | 361,685 | 293,259 | 93,008 | 247,472 | 379,510 | 929,742 |
| Loans to farmers directly guaranteed by the Commodity Credit Corporation | 47 | 260 | 192 | 493 | 14,864 | 13,779 |
| Other loans to farmers | 2,935 | 4,425 | 1,285 | 32,041 | 11,251 | 108,399 |
| Loans to brokers and dealers in securities | 11,458 | 13,610 | 3,755 | 8,164 | 8,030 | 63,138 |
| Other loans for purchasing or carrying securities | 100,002 | 71,147 | 30,923 | 62,683 | 147,705 | 173,720 |
| Real-estate loans: On farm land | 3,695 | 1,355 | 89 | 6,159 | 2,755 | 39,303 |
| On residential property | 197,244 | 50,686 | 18,348 | 38,340 | 21,075 | 766,177 |
| On other properties | 46,208 | 20,219 | 2,560 | 14,980 | 23,503 | 108,038 |
| Loans to banks | | 3,346 | 712 | 154 | 256 | 1,350 |
| Consumer loans to individuals: | | | | | | |
| Retail automobile instalment paper | 11,041 | 6,042 | 2,850 | 6,627 | 8,689 | 70,537 |
| Other retail and repair-modernization instalment loans | 31,178 | 12,224 | 12,385 | 7,296 | 10,309 | 49,478 |
| Personal instalment cash loans | 14,455 | 6,784 | 4,102 | 6,252 | 8,579 | 55,004 |
| Single-payment loans to individuals | 54,811 | 63,612 | 4,301 | 31,087 | 23,738 | 77,739 |
| All other loans (including overdrafts) | 33,686 | 24,880 | 30,900 | 38,335 | 46,930 | 79,723 |
| United States Government direct obligations | 3,901,744 | 1,184,863 | 768,540 | 1,751,694 | 1,298,399 | 8,059,698 |
| Treasury bills | 28,888 | 18,324 | 7,274 | 41,916 | 6,296 | 140,206 |
| Treasury certificates of indebtedness | 942,522 | 194,401 | 104,780 | 472,897 | 360,148 | 2,149,625 |
| Treasury notes | 578,965 | 214,566 | 134,746 | 307,473 | 215,148 | 1,252,284 |
| United States savings bonds | 14,164 | 3,568 | 1,801 | 6,940 | 4,201 | 3,906 |
| Other bonds maturing in 5 years or less | 515,017 | 122,548 | 92,546 | 268,029 | 174,888 | 863,613 |
| Other bonds maturing in 5 to 10 years | 1,517,278 | 528,411 | 335,827 | 539,102 | 465,735 | 2,930,068 |
| Other bonds maturing in 10 to 20 years | 213,732 | 82,816 | 56,432 | 75,337 | 33,155 | 579,884 |
| Bonds maturing after 20 years | 91,178 | 20,229 | 35,134 | 40,000 | 38,828 | 140,112 |

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

² See note 3, page 11.

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

[In thousands of dollars]

| | Total, all country banks | By Federal Reserve districts, June 29, 1946 | | | | | |
|---|--------------------------------|---|------------------|-------------------|------------------|-----------------------|----------------------|
| | | Boston | New York | Phila- delphia | Cleveland | Richmond ² | Atlanta ² |
| Loans | 6,605,272 | 587,842 | 1,255,123 | 537,439 | 616,790 | 511,810 | 456,563 |
| Commercial and industrial loans, including open-market paper..... | 1,780,710 | 214,098 | 318,675 | 133,431 | 121,183 | 146,927 | 179,640 |
| Loans to farmers directly guaranteed by the Commodity Credit Corporation..... | 49,477 | 124 | 138 | 120 | 208 | 1,822 | 3,085 |
| Other loans to farmers..... | 629,970 | 12,673 | 31,264 | 15,229 | 27,482 | 27,683 | 30,683 |
| Loans to brokers and dealers in securities..... | 33,928 | 1,883 | 12,528 | 3,710 | 1,120 | 4,567 | 6,325 |
| Other loans for purchasing or carrying securities..... | 354,315 | 39,700 | 79,953 | 22,902 | 32,607 | 33,422 | 37,809 |
| Real-estate loans: On farm land..... | 279,577 | 7,458 | 17,984 | 19,182 | 43,616 | 24,418 | 13,685 |
| On residential property..... | 1,676,447 | 120,679 | 411,187 | 176,181 | 220,183 | 107,579 | 50,059 |
| On other properties..... | 442,012 | 46,037 | 87,177 | 56,092 | 45,341 | 35,384 | 22,798 |
| Loans to banks..... | 3,073 | 1,377 | 374 | 50 | 259 | 258 | 484 |
| Consumer loans to individuals: | | | | | | | |
| Retail automobile instalment paper..... | 124,318 | 9,259 | 14,207 | 7,055 | 11,881 | 7,314 | 8,373 |
| Other retail and repair-modernization instalment loans..... | 114,445 | 7,332 | 40,165 | 7,059 | 11,000 | 3,820 | 6,452 |
| Personal instalment cash loans..... | 192,810 | 20,834 | 45,946 | 21,346 | 19,062 | 14,219 | 12,319 |
| Single-payment loans to individuals..... | 505,567 | 69,861 | 108,826 | 34,017 | 39,387 | 58,123 | 33,590 |
| All other loans (including overdrafts)..... | 418,623 | 36,527 | 86,699 | 41,065 | 43,461 | 46,274 | 51,261 |
| United States Government direct obligations | 26,544,200 | 2,369,807 | 5,027,631 | 2,398,999 | 2,597,594 | 1,718,682 | 1,856,752 |
| Treasury bills..... | 446,975 | 13,402 | 81,301 | 68,926 | 34,048 | 32,218 | 17,586 |
| Treasury certificates of indebtedness..... | 5,231,488 | 389,967 | 688,881 | 342,052 | 439,452 | 391,360 | 501,592 |
| Treasury notes..... | 3,695,962 | 303,482 | 520,066 | 287,518 | 353,871 | 236,151 | 271,885 |
| United States savings bonds..... | 676,245 | 35,864 | 86,278 | 76,745 | 79,761 | 43,372 | 27,781 |
| Other bonds maturing in 5 years or less..... | 3,141,874 | 276,803 | 512,772 | 246,114 | 303,925 | 226,074 | 210,528 |
| Other bonds maturing in 5 to 10 years..... | 10,252,618 | 1,036,921 | 2,310,862 | 980,043 | 1,053,765 | 628,990 | 647,671 |
| Other bonds maturing in 10 to 20 years..... | 1,604,472 | 171,791 | 413,209 | 183,155 | 148,617 | 81,442 | 68,169 |
| Bonds maturing after 20 years..... | 1,494,366 | 141,637 | 414,262 | 214,446 | 184,155 | 79,075 | 111,540 |

| | By Federal Reserve districts, June 29, 1946—Continued | | | | | |
|---|---|------------------|------------------|------------------|------------------|------------------|
| | Chicago ² | St. Louis | Minne- apolis | Kansas City | Dallas | San Francisco |
| Loans | 779,163 | 343,478 | 253,530 | 328,294 | 441,802 | 493,438 |
| Commercial and industrial loans, including open-market paper..... | 165,009 | 78,095 | 56,718 | 72,252 | 140,189 | 154,493 |
| Loans to farmers directly guaranteed by the Commodity Credit Corporation..... | 714 | 548 | 596 | 3,277 | 36,441 | 2,404 |
| Other loans to farmers..... | 83,095 | 41,470 | 54,053 | 125,025 | 106,980 | 74,333 |
| Loans to brokers and dealers in securities..... | 1,209 | 820 | 35 | 114 | 748 | 869 |
| Other loans for purchasing or carrying securities..... | 31,484 | 31,918 | 9,882 | 6,396 | 19,705 | 8,537 |
| Real-estate loans: On farm land..... | 56,654 | 21,927 | 13,614 | 21,336 | 15,359 | 24,344 |
| On residential property..... | 256,515 | 86,651 | 63,597 | 39,880 | 30,302 | 113,634 |
| On other properties..... | 53,581 | 17,887 | 13,823 | 12,156 | 13,678 | 38,058 |
| Loans to banks..... | 12 | 120 | 10 | 69 | 15 | 45 |
| Consumer loans to individuals: | | | | | | |
| Retail automobile instalment paper..... | 13,922 | 6,273 | 7,267 | 8,812 | 15,379 | 14,576 |
| Other retail and repair-modernization instalment loans..... | 13,423 | 3,379 | 4,655 | 3,674 | 3,137 | 10,349 |
| Personal instalment cash loans..... | 17,126 | 6,633 | 5,897 | 6,392 | 11,054 | 11,982 |
| Single-payment loans to individuals..... | 56,583 | 29,163 | 13,355 | 14,740 | 25,334 | 22,588 |
| All other loans (including overdrafts)..... | 29,836 | 18,594 | 10,028 | 14,171 | 23,481 | 17,226 |
| United States Government direct obligations | 3,682,781 | 1,344,709 | 1,301,650 | 1,342,883 | 1,291,494 | 1,611,218 |
| Treasury bills..... | 32,242 | 18,553 | 15,394 | 43,953 | 50,776 | 38,576 |
| Treasury certificates of indebtedness..... | 680,677 | 315,568 | 265,731 | 445,585 | 443,482 | 327,201 |
| Treasury notes..... | 554,981 | 223,438 | 198,815 | 259,050 | 252,665 | 234,040 |
| United States savings bonds..... | 128,873 | 41,773 | 68,188 | 46,819 | 16,428 | 24,363 |
| Other bonds maturing in 5 years or less..... | 512,477 | 164,946 | 183,739 | 136,800 | 141,541 | 226,155 |
| Other bonds maturing in 5 to 10 years..... | 1,422,397 | 453,686 | 475,931 | 335,571 | 331,226 | 575,555 |
| Other bonds maturing in 10 to 20 years..... | 192,371 | 71,908 | 58,382 | 37,380 | 36,282 | 141,966 |
| Bonds maturing after 20 years..... | 158,763 | 54,837 | 35,470 | 37,725 | 19,094 | 43,362 |

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

² See note 3, page 11.

OF BANKS ON JUNE 29, 1946, 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 | | | | | | | | |
| 5,734,475 | 37,100 | 33,542 | 5,132,739 | 786,748 | 16,898 | 63,512 | 90,688 | 229,042 | 102,308 | 131,400,309 | Total, all States |
| 17,911 | 108 | 153 | 9,596 | 1,816 | 99 | 332 | | 370 | 328 | 371,140 | New England: |
| 13,373 | 7 | 15 | 6,440 | 1,645 | 28 | 55 | | 3 | 113 | 207,716 | Maine |
| 7,300 | 20 | 28 | 3,187 | 1,101 | 10 | 5 | | 170 | 49 | 141,064 | New Hampshire |
| 107,475 | 1,218 | 2,291 | 167,263 | 32,142 | 276 | 1,297 | 10,078 | 8,538 | 10,305 | 4,297,863 | Vermont |
| 16,993 | 250 | 546 | 14,944 | 6,229 | 341 | 1,547 | 1,154 | 1,693 | 270 | 665,193 | Massachusetts |
| 74,515 | 503 | 129 | 36,034 | 12,808 | 298 | | 43 | 1,051 | 362 | 1,104,330 | Rhode Island |
| | | | | | | | | | | | Connecticut |
| 250,717 | 3,619 | 20,373 | 2,232,208 | 217,458 | 2,747 | 5,003 | 54,146 | 77,942 | 20,436 | 35,480,117 | Middle Atlantic: |
| 183,880 | 553 | 21 | 79,704 | 39,824 | 1,155 | 1,617 | 5 | 8,648 | 2,596 | 4,247,809 | New York |
| 372,826 | 2,841 | 1,212 | 248,242 | 82,152 | 2,205 | 5,892 | 6,204 | 13,796 | 15,176 | 9,346,414 | New Jersey |
| | | | | | | | | | | | Pennsylvania |
| 264,703 | 1,858 | 349 | 190,192 | 44,711 | 223 | 933 | 508 | 10,057 | 3,091 | 6,497,505 | East North Central: |
| 162,205 | 970 | 37 | 42,833 | 11,281 | 69 | 88 | 46 | 2,650 | 1,263 | 2,152,650 | Ohio |
| 479,635 | 1,799 | 775 | 341,690 | 33,307 | 739 | 1,044 | 3,228 | 19,862 | 4,768 | 10,642,793 | Indiana |
| 176,501 | 773 | 931 | 107,842 | 19,495 | 60 | 590 | 73 | 7,591 | 2,510 | 4,372,833 | Illinois |
| 131,947 | 233 | 19 | 51,071 | 11,100 | 9 | 302 | 151 | 2,672 | 2,300 | 2,071,587 | Michigan |
| | | | | | | | | | | | Wisconsin |
| 134,210 | 463 | 908 | 81,604 | 6,417 | 1 | 3,975 | 183 | 4,728 | 1,152 | 2,156,282 | West North Central: |
| 89,244 | 10 | | 20,488 | 4,236 | 39 | 2,262 | 66 | 4,771 | 430 | 1,177,546 | Minnesota |
| 213,751 | 1,235 | 243 | 164,549 | 11,653 | 3,323 | 441 | 843 | 4,548 | 2,977 | 3,402,002 | Iowa |
| 15,524 | 4 | 64 | 2,756 | 1,095 | | | | 540 | 35 | 2,276,654 | Missouri |
| 25,303 | | | 3,147 | 1,483 | 7 | | | 546 | 199 | 288,323 | North Dakota |
| 87,016 | | | 30,075 | 4,240 | | | 15 | 1,180 | 421 | 981,877 | South Dakota |
| 126,382 | 348 | | 10,040 | 4,391 | 50 | 158 | | 738 | 734 | 1,018,522 | Nebraska |
| | | | | | | | | | | | Kansas |
| 20,329 | 150 | | 10,828 | 1,257 | 49 | 681 | | 407 | 82 | 328,888 | South Atlantic: |
| 55,095 | 2 | 38 | 35,197 | 8,365 | 98 | 9 | 407 | 2,095 | 1,708 | 1,264,202 | Delaware |
| 47,237 | 40 | 71 | 27,008 | 13,407 | | 1,500 | | 1,088 | 2,932 | 1,072,089 | Maryland |
| 99,174 | 1,033 | | 57,817 | 12,262 | 232 | 751 | 100 | 1,883 | 1,883 | 1,555,574 | District of Columbia |
| 66,346 | 165 | | 14,130 | 5,230 | 159 | 460 | | 365 | 772 | 738,557 | Virginia |
| 72,131 | 5 | | 54,431 | 5,431 | 52 | 43 | 264 | 1,614 | 1,281 | 995,555 | West Virginia |
| 52,802 | 457 | | 11,959 | 2,027 | 38 | | | 322 | 1,545 | 451,044 | North Carolina |
| 76,999 | 370 | 5 | 86,133 | 9,685 | 326 | | 114 | 2,157 | 1,253 | 1,299,490 | South Carolina |
| 138,315 | 610 | 45 | 37,726 | 11,685 | 301 | 86 | 29 | 2,659 | 715 | 1,514,781 | Georgia |
| | | | | | | | | | | | Florida |
| 65,377 | 250 | | 26,940 | 4,978 | 29 | | | 1,165 | 381 | 1,021,492 | East South Central: |
| 150,869 | 1,943 | 9 | 31,253 | 10,871 | 206 | 62 | 784 | 1,989 | 1,075 | 1,521,458 | Kentucky |
| 87,612 | 787 | 293 | 22,611 | 7,089 | 178 | 722 | 510 | 1,554 | 1,832 | 1,065,502 | Tennessee |
| 39,897 | 47 | | 4,704 | 2,078 | 7 | | 93 | 21 | 182 | 303,457 | Alabama |
| | | | | | | | | | | | Mississippi |
| 66,057 | 64 | | 11,959 | 2,286 | 45 | 30 | 3 | 236 | 376 | 550,322 | West South Central: |
| 83,835 | 303 | 27 | 45,072 | 9,130 | 175 | 1,548 | 2,147 | 2,272 | 1,321 | 1,263,119 | Arkansas |
| 206,685 | 1,810 | | 24,822 | 6,467 | 17 | 1,275 | 680 | 998 | 399 | 1,364,436 | Louisiana |
| 722,588 | 2,327 | 776 | 165,086 | 35,076 | 2,636 | 5,293 | 1,140 | 2,536 | 1,635 | 5,353,367 | Oklahoma |
| | | | | | | | | | | | Texas |
| 37,464 | 192 | 31 | 6,831 | 2,006 | | | | 738 | 37 | 430,898 | Mountain: |
| 26,712 | 431 | | 6,208 | 1,363 | 2 | | | 8 | 831 | 363,703 | Montana |
| 22,255 | 7 | | 1,668 | 700 | | | | 84 | 37 | 173,434 | Idaho |
| 102,745 | 3,645 | 17 | 26,903 | 2,527 | 2 | | 1 | 1,369 | 709 | 1,002,224 | Wyoming |
| 31,756 | 150 | | 1,542 | 772 | 119 | | 165 | 18 | 30 | 222,500 | Colorado |
| 30,585 | 5 | 366 | 6,018 | 1,370 | 62 | 188 | | 877 | 316 | 340,295 | New Mexico |
| 25,979 | 187 | | 16,886 | 1,789 | 34 | 949 | | 15 | 539 | 462,711 | Arizona |
| 4,832 | 135 | | 2,566 | 813 | 1 | | | 451 | 195 | 152,828 | Utah |
| | | | | | | | | | | | Nevada |
| 85,520 | 938 | 426 | 60,347 | 8,192 | 91 | | 195 | 3,548 | 285 | 1,962,699 | Pacific: |
| 41,858 | 354 | 166 | 44,275 | 6,875 | 2 | | 200 | 3,544 | 854 | 1,282,389 | Washington |
| 322,010 | 3,881 | 3,178 | 447,914 | 64,433 | 358 | 24,374 | 6,782 | 27,328 | 9,588 | 12,492,075 | Oregon |
| | | | | | | | | | | | California |
| 855 | | | 31 | 64 | | | | | | 16,255 | Mutual Savings Banks |

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

| | | | | | | | | | | | |
|---------|-------|-----|---------|--------|-----|-------|-------|--------|-------|-----------|---------------------------|
| 12,468 | 31 | 110 | 9,542 | 4,301 | 110 | | 40 | 216 | 88 | 295,347 | Connecticut—Dist. No. 2 |
| 145,303 | 460 | 21 | 67,702 | 31,115 | 895 | 1,473 | 312 | 7,531 | 1,793 | 3,487,096 | New Jersey—Dist. No. 2 |
| 28,694 | 250 | | 2,012 | 2,173 | | | | 94 | 104 | 312,087 | Kentucky—Dist. No. 4 |
| 147,203 | 556 | 183 | 87,071 | 32,188 | 184 | 1,944 | 106 | 5,800 | 2,336 | 3,366,062 | Pennsylvania—Dist. No. 4 |
| 7,428 | 30 | | 2,120 | 529 | | | | 205 | 128 | 114,514 | West Virginia—Dist. No. 4 |
| 51,581 | 303 | 27 | 39,105 | 7,191 | 171 | 1,394 | 2,147 | 1,893 | 825 | 1,009,065 | Louisiana—Dist. No. 6 |
| 34,000 | 47 | | 4,492 | 1,201 | 4 | | 93 | 11 | 142 | 258,185 | Mississippi—Dist. No. 6 |
| 104,807 | 1,910 | | 13,357 | 7,201 | 202 | 2 | 682 | 1,565 | 487 | 995,964 | Tennessee—Dist. No. 6 |
| 136,227 | 907 | 37 | 39,200 | 8,998 | 50 | 88 | 46 | 2,502 | 984 | 1,865,254 | Indiana—Dist. No. 7 |
| 421,658 | 1,786 | 775 | 327,287 | 7,152 | 668 | 1,038 | 3,101 | 19,408 | 4,445 | 9,972,296 | Illinois—Dist. No. 7 |
| 165,643 | 697 | 929 | 106,530 | 18,373 | 56 | 590 | 73 | 7,568 | 2,485 | 4,210,747 | Michigan—Dist. No. 7 |
| 109,757 | 206 | 19 | 49,192 | 10,064 | 9 | 301 | 151 | 2,435 | 2,213 | 1,876,668 | Wisconsin—Dist. No. 7 |
| 109,988 | 1,185 | 107 | 85,001 | 3,172 | 333 | 400 | 10 | 1,387 | 767 | 1,268,931 | Missouri—Dist. No. 10 |
| 13,261 | 150 | | 1,047 | 536 | 119 | | 165 | 18 | | 133,627 | New Mexico—Dist. No. 10 |
| 200,630 | 1,790 | | 24,714 | 6,303 | 17 | 1,275 | 680 | 998 | 390 | 1,339,092 | Oklahoma—Dist. No. 10 |
| 28,480 | 5 | 366 | 5,166 | 1,249 | 62 | 188 | | 877 | 254 | 296,919 | 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 |
| Total, all States | 96,331,901 | 65,588,767 | 12,008,886 | 4,826,211 | 10,390,585 | 1,338,924 | 2,178,528 | 26,186,645 | 25,567,562 | 97,413 | 3,358 | 446,607 | 46,105 | 25,600 |
| New England: | | | | | | | | | | | | | | |
| Maine | 207,193 | 149,797 | 29,715 | 12,727 | 9,829 | 19 | 5,106 | 135,397 | 134,409 | 558 | 7 | 368 | 55 | |
| New Hampshire | 145,701 | 107,999 | 18,108 | 7,853 | 7,075 | | 4,666 | 43,955 | 43,522 | 312 | 57 | 64 | | |
| Vermont | 65,978 | 53,814 | 7,135 | 2,366 | 1,075 | | 1,588 | 62,221 | 61,705 | 180 | 3 | 333 | | |
| Massachusetts | 3,262,639 | 2,251,891 | 496,779 | 135,299 | 298,529 | 23,359 | 56,782 | 677,717 | 674,791 | 2,363 | 156 | 337 | 70 | |
| Rhode Island | 416,000 | 315,746 | 61,747 | 19,278 | 11,728 | 1,168 | 6,333 | 198,692 | 197,609 | 715 | 50 | 18 | 300 | |
| Connecticut | 785,133 | 585,854 | 111,889 | 38,771 | 26,463 | | 22,156 | 235,469 | 234,048 | 1,274 | 25 | 122 | | |
| Middle Atlantic: | | | | | | | | | | | | | | |
| New York | 29,057,645 | 18,884,302 | 3,926,431 | 692,902 | 3,184,010 | 1,179,907 | 1,190,093 | 3,375,317 | 3,291,907 | 20,012 | | 34,259 | 3,539 | 25,600 |
| New Jersey | 2,336,094 | 1,708,039 | 347,997 | 194,663 | 40,202 | 336 | 44,857 | 1,643,984 | 1,635,571 | 3,079 | | 5,217 | 117 | |
| Pennsylvania | 6,219,507 | 4,585,852 | 771,927 | 174,578 | 617,434 | 11,689 | 58,227 | 2,220,151 | 2,144,078 | 3,157 | 466 | 68,754 | 3,696 | |
| East North Central: | | | | | | | | | | | | | | |
| Ohio | 4,103,642 | 2,900,816 | 628,586 | 225,553 | 274,782 | 2,717 | 71,188 | 2,000,438 | 1,921,315 | 274 | 330 | 75,569 | 3,010 | |
| Indiana | 1,516,391 | 1,046,096 | 169,438 | 176,504 | 105,344 | 80 | 18,929 | 524,907 | 520,045 | 717 | 310 | 27 | 3,808 | |
| Illinois | 7,902,914 | 5,181,281 | 1,067,094 | 401,796 | 1,150,751 | 24,350 | 77,642 | 2,116,239 | 2,046,563 | 2,354 | 116 | 67,187 | 19 | |
| Michigan | 2,466,708 | 1,765,065 | 338,439 | 165,932 | 150,154 | 4,397 | 42,721 | 1,678,636 | 1,668,448 | 3,846 | 63 | 5,191 | 1,090 | |
| Wisconsin | 1,270,144 | 804,198 | 196,960 | 101,631 | 147,922 | 332 | 19,101 | 680,694 | 678,275 | 421 | 39 | 1,292 | 667 | |
| West North Central: | | | | | | | | | | | | | | |
| Minnesota | 1,546,655 | 870,441 | 221,260 | 131,640 | 304,357 | 1,912 | 17,045 | 483,384 | 479,951 | 676 | 121 | 1,760 | 876 | |
| Iowa | 872,538 | 541,090 | 102,664 | 106,090 | 114,378 | | 8,316 | 244,584 | 242,045 | 2,404 | 75 | 60 | | |
| Missouri | 2,722,693 | 1,569,320 | 291,750 | 101,036 | 730,647 | 6,250 | 23,690 | 485,390 | 480,485 | 1,144 | 121 | 3,565 | 75 | |
| North Dakota | 165,450 | 131,923 | 15,814 | 5,601 | 10,541 | | 1,571 | 52,073 | 51,846 | | 5 | 222 | | |
| South Dakota | 221,926 | 168,539 | 18,102 | 23,775 | 9,400 | | 2,110 | 52,873 | 51,918 | | 4 | 899 | | |
| Nebraska | 832,783 | 539,206 | 85,755 | 41,044 | 159,712 | 10 | 7,056 | 102,389 | 102,217 | 122 | 24 | 15 | 11 | |
| Kansas | 881,057 | 606,299 | 67,909 | 101,394 | 96,879 | | 8,576 | 89,527 | 87,847 | 1,496 | 40 | 11 | 133 | |
| South Atlantic: | | | | | | | | | | | | | | |
| Delaware | 270,969 | 217,730 | 44,701 | 1,390 | 2,761 | | 4,387 | 24,625 | 24,601 | 16 | | 8 | | |
| Maryland | 893,106 | 602,611 | 124,278 | 63,704 | 94,951 | 1,228 | 6,334 | 295,189 | 288,603 | 1,821 | 13 | 1,467 | 3,285 | |
| District of Columbia | 802,627 | 633,828 | 103,862 | 47 | 42,763 | 8,326 | 13,801 | 202,398 | 201,373 | 1,000 | 25 | | | |
| Virginia | 1,055,403 | 744,941 | 133,599 | 44,740 | 117,613 | 111 | 14,399 | 400,012 | 383,592 | 7,160 | 19 | 8,302 | 938 | |
| West Virginia | 504,206 | 373,658 | 60,743 | 31,306 | 31,026 | | 7,473 | 181,742 | 179,769 | 957 | 56 | 324 | 636 | |
| North Carolina | 806,708 | 492,201 | 83,486 | 96,232 | 123,950 | | 10,839 | 133,794 | 128,415 | 4,243 | 8 | 296 | 832 | |
| South Carolina | 371,499 | 283,878 | 31,347 | 35,523 | 16,003 | | 4,748 | 60,572 | 59,037 | 340 | 7 | 857 | 331 | |
| Georgia | 1,035,838 | 636,447 | 127,005 | 91,138 | 175,684 | 23 | 5,541 | 194,535 | 192,316 | 1,944 | 35 | 110 | 130 | |
| Florida | 1,212,721 | 864,813 | 99,438 | 96,597 | 137,588 | 2,234 | 12,051 | 227,593 | 209,118 | 2,113 | 50 | 14,202 | 2,110 | |
| East South Central: | | | | | | | | | | | | | | |
| Kentucky | 808,780 | 535,945 | 88,620 | 26,036 | 130,558 | | 27,621 | 140,590 | 137,272 | 2,551 | 16 | 666 | 85 | |
| Tennessee | 1,142,868 | 685,920 | 111,044 | 90,783 | 245,668 | 15 | 9,438 | 299,230 | 288,698 | 4,109 | 58 | 764 | 5,601 | |
| Alabama | 803,854 | 556,643 | 82,592 | 88,897 | 69,981 | 401 | 5,340 | 202,598 | 200,642 | 1,803 | 17 | 181 | 955 | |
| Mississippi | 233,398 | 142,130 | 21,437 | 30,802 | 37,893 | | 1,136 | 54,901 | 53,506 | 1,385 | | | 10 | |
| West South Central: | | | | | | | | | | | | | | |
| Arkansas | 447,978 | 317,113 | 30,267 | 43,650 | 53,479 | | 3,469 | 75,669 | 73,395 | 2,030 | 19 | 145 | 80 | |
| Louisiana | 992,289 | 625,372 | 90,868 | 99,430 | 161,212 | 8,414 | 7,053 | 209,129 | 203,826 | 502 | 69 | 4,027 | 705 | |
| Oklahoma | 1,194,598 | 789,053 | 103,076 | 122,731 | 165,809 | | 13,929 | 92,308 | 84,996 | 390 | 95 | 4,396 | 2,431 | |
| Texas | 4,638,228 | 3,245,369 | 382,610 | 258,750 | 701,142 | 5,696 | 44,661 | 435,616 | 390,349 | 4,892 | 380 | 39,069 | 926 | |
| Mountain: | | | | | | | | | | | | | | |
| Montana | 334,787 | 248,012 | 25,866 | 33,865 | 23,132 | | 3,892 | 77,090 | 76,304 | 302 | 8 | 471 | 5 | |
| Idaho | 272,136 | 220,337 | 15,799 | 28,659 | 4,708 | | 2,633 | 76,906 | 76,073 | 717 | 11 | | 105 | |
| Wyoming | 131,656 | 99,750 | 8,092 | 14,047 | 8,324 | | 1,443 | 32,216 | 31,933 | 87 | 17 | 98 | 81 | |
| Colorado | 762,876 | 573,097 | 70,644 | 33,145 | 78,104 | 26 | 7,860 | 190,451 | 187,232 | 15 | 5 | 281 | 2,918 | |
| New Mexico | 183,269 | 135,294 | 10,754 | 23,985 | 10,272 | | 2,964 | 31,152 | 31,026 | 102 | 11 | 6 | 7 | |
| Arizona | 262,531 | 210,896 | 16,922 | 24,942 | 2,866 | 817 | 6,088 | 64,913 | 64,887 | | 5 | 16 | 5 | |
| Utah | 326,813 | 237,919 | 24,561 | 23,772 | 37,727 | 5 | 2,829 | 112,844 | 112,132 | 525 | 20 | 57 | 110 | |
| Nevada | 101,490 | 77,135 | 7,981 | 12,862 | 788 | | 2,724 | 44,670 | 44,542 | 101 | | 27 | | |
| Pacific: | | | | | | | | | | | | | | |
| Washington | 1,377,400 | 984,304 | 184,558 | 108,416 | 76,550 | 2,358 | 21,214 | 498,382 | 495,240 | 2,588 | 25 | 4 | 525 | |
| Oregon | 872,790 | 661,114 | 107,763 | 48,291 | 37,339 | 622 | 17,661 | 349,370 | 344,003 | 94 | 15 | 5,103 | 155 | |
| California | 7,492,292 | 5,625,689 | 841,514 | 392,238 | 351,482 | 52,122 | 229,247 | 4,374,110 | 4,256,087 | 11,469 | 362 | 100,520 | 5,673 | |
| Mutual Savings Banks | 4 | | 4 | | | | | 14,905 | 14,900 | | | 5 | | |

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

| | | | | | | | | | | | | | | |
|---------------------------------|-----------|-----------|-----------|---------|-----------|--------|--------|-----------|-----------|-------|-----|--------|-------|--|
| Connecticut—Dist. No. 2 | 185,241 | 136,116 | 30,285 | 8,524 | 5,955 | | 4,361 | 89,757 | 89,606 | 73 | 15 | 69 | 102 | |
| New Jersey—Dist. No. 2 | 1,868,422 | 1,367,010 | 294,671 | 128,417 | 37,796 | 336 | 40,192 | 1,401,624 | 1,395,784 | 1,887 | 7 | 3,851 | 45 | |
| Kentucky—Dist. No. 4 | 227,873 | 191,648 | 18,687 | 9,765 | 2,586 | | 5,187 | 63,185 | 62,971 | 225 | 234 | 21,653 | 3,448 | |
| Pennsylvania—Dist. No. 4 | 2,230,753 | 1,685,216 | 242,799 | 50,591 | 233,375 | 1,018 | 17,754 | 754,442 | 728,882 | 225 | 5 | 304 | 416 | |
| West Virginia—Dist. No. 4 | 65,459 | 47,047 | 12,253 | 2,671 | 2,264 | | 1,224 | 34,133 | 33,408 | | | 4,027 | 705 | |
| Louisiana—Dist. No. 6 | 788,599 | 478,803 | 74,606 | 89,177 | 133,158 | 8,414 | 4,441 | 170,416 | 165,123 | 502 | 59 | 747 | 5,478 | |
| Mississippi—Dist. No. 6 | 195,326 | 111,723 | 18,988 | 26,523 | 37,073 | | 1,019 | 50,052 | 48,657 | 1,385 | 56 | 4 | 10 | |
| Tennessee—Dist. No. 6 | 732,282 | 447,750 | 79,573 | 59,558 | 137,659 | | 7,742 | 212,257 | 201,867 | 4,109 | 59 | 747 | 5,478 | |
| Indiana—Dist. No. 7 | 1,314,597 | 898,025 | 149,046 | 159,094 | 91,106 | 80 | 17,246 | 455,058 | 450,306 | 717 | 280 | 74 | 3,743 | |
| Illinois—Dist. No. 7 | 7,448,398 | 4,875,014 | 1,026,148 | 367,138 | 1,082,464 | 24,350 | 73,284 | 1,936,812 | 1,885,319 | 2,340 | 34 | 49,119 | 34 | |
| Michigan—Dist. No. 7 | 2,395,502 | 1,713,471 | 328,663 | 158,029 | 149,550 | 4,393 | 41,396 | 1,597,781 | 1,587,898 | 3,833 | 8 | 4,952 | 1,090 | |
| Wisconsin—Dist. No. 7 | 1,167,032 | 728,716 | 183,918 | 92,478 | 144,007 | 332 | 17,581 | 598,506 | 596,225 | 417 | 34 | 1,163 | 667 | |
| Missouri—Dist. No. 10 | 1,105,681 | 542,809 | 82,213 | 48,055 | 422,293 | 1,327 | 8,984 | 103,772 | 103,641 | 71 | 16 | 4 | 40 | |
| New Mexico—Dist. No. 10 | 102,973 | 65,396 | 7,620 | 19,123 | 8,720 | | 2,114 | 25,721 | 25,604 | 100 | 11 | | | |
| Oklahoma—Dist. No. 10 | 1,172,177 | 771,927 | 101,862 | 119,286 | 165,535 | | 13,567 | | | | | | | |

ON JUNE 29, 1946, 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 |
|----------------|--|-------------------------|-------------------|-------------------|-----------|-----------|-------------------|------------------------|------------------------|--|---|--------------------------|
| 122,518,546 | 72,240 | 108,372 | 781,375 | 123,480,533 | 2,628,165 | 3,505,260 | 1,271,291 | 515,060 | 7,919,776 | 73,645,654 | 67,460,767 | Total, all States |
| 342,590 | | | 1,128 | 343,718 | 10,515 | 10,257 | 5,330 | 1,320 | 27,422 | 150,810 | 158,034 | New England: |
| 189,656 | 120 | | 338 | 190,114 | 5,761 | 7,291 | 3,616 | 934 | 17,602 | 108,790 | 114,078 | Maine |
| 128,199 | 115 | | 488 | 128,802 | 4,721 | 4,116 | 2,244 | 1,181 | 12,262 | 48,655 | 54,581 | New Hampshire |
| 3,940,356 | 1,701 | 11,443 | 27,555 | 3,981,055 | 100,185 | 137,188 | 51,374 | 28,061 | 316,808 | 2,495,566 | 2,276,709 | Vermont |
| 614,692 | | 1,175 | 4,460 | 620,327 | 15,445 | 20,921 | 4,808 | 3,692 | 44,866 | 324,366 | 326,413 | Massachusetts |
| 1,020,602 | 1,500 | 55 | 5,505 | 1,027,662 | 28,620 | 31,357 | 11,886 | 4,805 | 76,668 | 564,282 | 610,747 | Rhode Island |
| | | | | | | | | | | | | Connecticut |
| 32,432,962 | 30,541 | 62,961 | 413,516 | 32,939,980 | 741,839 | 1,236,537 | 424,306 | 137,455 | 2,540,137 | 22,687,072 | 18,535,089 | Middle Atlantic: |
| 3,980,078 | 1,550 | 336 | 15,174 | 3,997,138 | 98,840 | 97,121 | 36,823 | 17,887 | 250,671 | 1,731,978 | 1,867,855 | New York |
| 8,439,658 | 673 | 8,143 | 38,331 | 8,486,805 | 222,486 | 471,487 | 115,759 | 49,877 | 859,609 | 4,831,485 | 4,570,215 | New Jersey |
| | | | | | | | | | | | | Pennsylvania |
| 6,104,080 | 1,315 | 508 | 30,459 | 6,136,362 | 145,444 | 141,068 | 46,977 | 27,654 | 361,143 | 3,025,516 | 3,007,365 | East North Central: |
| 10,019,153 | | 4,974 | 43,487 | 10,067,614 | 206,826 | 222,348 | 80,573 | 65,432 | 575,179 | 6,021,306 | 5,319,029 | Ohio |
| 4,145,346 | 3,200 | 73 | 14,759 | 4,163,378 | 75,804 | 79,927 | 30,501 | 23,223 | 209,455 | 1,846,843 | 1,865,876 | Indiana |
| 1,950,838 | 6,500 | 151 | 4,801 | 1,962,290 | 38,573 | 38,986 | 20,745 | 10,993 | 109,297 | 894,446 | 873,859 | Illinois |
| | | | | | | | | | | | | Michigan |
| 2,030,039 | | 183 | 9,296 | 2,039,518 | 38,365 | 49,558 | 18,592 | 10,249 | 116,764 | 1,111,010 | 937,522 | Wisconsin |
| 1,117,122 | | 66 | 1,637 | 1,118,825 | 19,065 | 24,702 | 9,967 | 4,987 | 58,721 | 661,570 | 635,008 | West North Central: |
| 3,208,083 | 11,200 | 843 | 10,956 | 3,231,082 | 72,097 | 52,839 | 38,812 | 7,172 | 170,920 | 2,054,429 | 1,529,497 | Minnesota |
| 217,523 | | | 530 | 218,053 | 3,446 | 3,412 | 1,938 | 805 | 9,601 | 131,909 | 136,339 | Iowa |
| 274,799 | | | 608 | 275,407 | 4,763 | 4,897 | 2,244 | 1,012 | 12,916 | 176,421 | 191,277 | Missouri |
| 935,172 | | 15 | 1,951 | 937,138 | 16,780 | 15,314 | 8,496 | 4,149 | 44,739 | 630,808 | 557,231 | North Dakota |
| 970,584 | 150 | | 1,514 | 972,248 | 17,655 | 17,530 | 9,271 | 1,818 | 46,274 | 679,654 | 706,229 | South Dakota |
| | | | | | | | | | | | | Nebraska |
| 295,594 | | | 1,168 | 296,762 | 8,417 | 18,729 | 4,809 | 171 | 32,126 | 195,840 | 212,679 | Kansas |
| 1,188,295 | | 405 | 3,284 | 1,191,984 | 22,120 | 32,826 | 10,626 | 6,646 | 72,218 | 680,612 | 637,452 | South Atlantic: |
| 1,005,025 | | | 5,408 | 1,010,433 | 19,800 | 28,350 | 11,262 | 2,244 | 61,656 | 635,978 | 620,668 | Delaware |
| 1,455,415 | 925 | 100 | 5,235 | 1,461,675 | 35,370 | 36,164 | 15,988 | 6,377 | 93,899 | 772,515 | 746,263 | Maryland |
| 685,948 | 2,000 | | 1,918 | 689,866 | 18,457 | 21,076 | 6,941 | 2,217 | 48,691 | 364,186 | 398,307 | District of Columbia |
| 940,502 | 100 | 284 | 4,502 | 945,388 | 15,215 | 24,993 | 6,385 | 3,574 | 50,167 | 597,861 | 544,841 | Virginia |
| 432,071 | | | 1,188 | 433,259 | 6,325 | 7,092 | 3,191 | 1,177 | 17,785 | 277,303 | 312,190 | West Virginia |
| 1,230,373 | | 114 | 5,413 | 1,235,900 | 22,352 | 26,020 | 9,110 | 6,108 | 63,590 | 749,213 | 646,993 | North Carolina |
| 1,440,314 | 750 | 29 | 4,999 | 1,446,092 | 26,600 | 30,817 | 8,128 | 3,144 | 68,689 | 940,537 | 935,735 | South Carolina |
| | | | | | | | | | | | | Georgia |
| 949,370 | 8,400 | | 3,270 | 961,040 | 22,295 | 29,340 | 6,836 | 1,981 | 60,452 | 629,875 | 562,662 | Florida |
| 1,442,098 | | 784 | 4,812 | 1,447,694 | 25,864 | 33,988 | 11,125 | 2,787 | 73,764 | 850,843 | 754,888 | East South Central: |
| 1,006,452 | | 510 | 3,495 | 1,010,457 | 18,686 | 22,506 | 9,784 | 4,069 | 55,045 | 613,351 | 628,269 | Kentucky |
| 288,299 | | 93 | 4,489 | 288,881 | 6,001 | 7,281 | 880 | 414 | 14,576 | 168,791 | 169,364 | Tennessee |
| | | | | | | | | | | | | Alabama |
| 523,647 | | 3 | 972 | 524,622 | 8,353 | 10,624 | 5,369 | 1,354 | 25,700 | 340,511 | 352,273 | Mississippi |
| 1,201,418 | 500 | 3,342 | 4,165 | 1,209,425 | 19,153 | 25,015 | 7,566 | 1,960 | 53,694 | 774,521 | 686,783 | West South Central: |
| 1,286,906 | | 680 | 2,913 | 1,290,499 | 25,282 | 28,597 | 15,697 | 4,361 | 73,937 | 862,753 | 900,891 | Arkansas |
| 5,073,844 | | 1,236 | 10,786 | 5,085,866 | 105,889 | 103,560 | 43,809 | 14,243 | 267,501 | 3,377,184 | 3,383,694 | Louisiana |
| | | | | | | | | | | | | Oklahoma |
| | | | | | | | | | | | | Texas |
| 411,877 | | | 561 | 412,438 | 7,505 | 6,640 | 3,798 | 697 | 18,460 | 265,036 | 278,938 | Mountain: |
| 349,042 | | | 842 | 349,884 | 5,335 | 4,722 | 2,505 | 1,257 | 13,819 | 224,055 | 245,421 | Montana |
| 163,872 | | | 206 | 164,078 | 2,830 | 3,862 | 2,078 | 586 | 9,356 | 100,198 | 113,572 | Idaho |
| 953,327 | 200 | 1 | 2,078 | 955,606 | 13,629 | 17,747 | 11,311 | 3,931 | 46,618 | 564,867 | 587,199 | Wyoming |
| 214,421 | | 165 | 142 | 214,728 | 3,071 | 2,761 | 443 | 1,497 | 7,772 | 140,253 | 160,701 | Colorado |
| 327,444 | | | 1,365 | 328,809 | 4,625 | 4,978 | 1,198 | 685 | 11,486 | 209,430 | 235,908 | New Mexico |
| 439,657 | 500 | | 1,227 | 441,384 | 7,534 | 8,338 | 3,704 | 1,751 | 21,327 | 261,147 | 247,634 | Arizona |
| 146,160 | | | 884 | 147,044 | 2,125 | 2,065 | 1,549 | 45 | 5,784 | 87,026 | 90,155 | Utah |
| | | | | | | | | | | | | Nevada |
| 1,875,782 | | 195 | 6,765 | 1,882,742 | 26,290 | 28,213 | 14,707 | 10,747 | 79,957 | 1,050,934 | 1,053,587 | Pacific: |
| 1,222,160 | | 200 | 4,291 | 1,226,651 | 15,323 | 23,027 | 13,116 | 4,272 | 55,738 | 680,350 | 682,791 | Washington |
| 11,866,403 | 300 | 9,269 | 68,322 | 11,944,294 | 227,574 | 208,619 | 92,888 | 18,700 | 547,781 | 5,906,972 | 5,799,260 | Oregon |
| | | | | | | | | | | | | California |
| 14,909 | | | 48 | 14,957 | | 1,147 | 126 | 25 | 1,298 | | | Mutual Savings Banks |

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

| | | | | | | | | | | | | |
|-----------|-------|-------|--------|-----------|---------|---------|--------|--------|---------|-----------|-----------|---------------------------|
| 274,998 | 100 | 52 | 1,298 | 276,448 | 7,695 | 7,024 | 2,376 | 1,804 | 18,899 | 133,309 | 139,459 | Connecticut—Dist. No. 2 |
| 3,270,046 | 1,050 | 312 | 13,419 | 3,284,827 | 79,091 | 81,120 | 29,239 | 12,819 | 202,269 | 1,367,497 | 1,467,917 | New Jersey—Dist. No. 2 |
| 291,058 | 400 | | 420 | 291,878 | 7,760 | 8,837 | 2,859 | 753 | 20,209 | 178,876 | 204,588 | Kentucky—Dist. No. 4 |
| 2,985,195 | 294 | 106 | 15,982 | 3,001,577 | 68,168 | 235,324 | 32,185 | 28,800 | 364,485 | 1,756,149 | 1,666,490 | Pennsylvania—Dist. No. 4 |
| 99,592 | 2,000 | | 635 | 102,227 | 4,290 | 6,190 | 1,280 | 527 | 12,287 | 43,886 | 48,322 | West Virginia—Dist. No. 4 |
| 959,015 | 500 | 3,342 | 3,178 | 966,035 | 14,971 | 19,803 | 6,491 | 1,765 | 43,030 | 624,813 | 533,316 | Louisiana—Dist. No. 6 |
| 245,378 | | 93 | 475 | 245,946 | 4,986 | 6,187 | 6,698 | 368 | 12,239 | 139,132 | 134,773 | Mississippi—Dist. No. 6 |
| 944,539 | | 682 | 3,030 | 948,251 | 18,002 | 21,279 | 9,218 | 4,419 | 91,723 | 994,483 | 1,035,165 | Tennessee—Dist. No. 6 |
| 1,769,655 | | 36 | 3,840 | 1,773,551 | 32,600 | 35,486 | 19,218 | 6,419 | 539,769 | 5,679,291 | 4,988,149 | Indiana—Dist. No. 7 |
| 9,385,210 | | 4,847 | 42,470 | 9,432,527 | 194,029 | 209,657 | 73,415 | 62,668 | 539,769 | 5,679,291 | 4,988,149 | Illinois—Dist. No. 7 |
| 3,993,283 | 3,200 | 73 | 14,574 | 4,011,130 | 71,998 | 76,416 | 28,411 | 22,792 | 199,617 | 1,797,218 | 1,806,366 | Michigan—Dist. No. 7 |
| 1,765,538 | 6,500 | 151 | 4,560 | 1,776,749 | 34,765 | 35,635 | 19,319 | 10,200 | 99,919 | 828,302 | 789,583 | Louisiana—Dist. No. 7 |
| 1,209,453 | | 10 | 2,239 | 1,211,702 | 21,645 | 18,865 | 14,426 | 2,293 | 57,229 | 829,042 | 514,847 | Mississippi—Dist. No. 10 |
| 128,694 | | 165 | 112 | 128,971 | 1,931 | 1,534 | 191 | 1,000 | 4,656 | 81,680 | 85,586 | New Mexico—Dist. No. 10 |
| 1,262,986 | | 680 | 2,894 | 1,266,560 | 24,722 | 28,129 | 15,395 | 4,286 | 72,532 | 847,686 | 880,066 | Oklahoma—Dist. No. 10 |
| 285,478 | | | 1,205 | 286,683 | 4,375 | 4,128 | 1,048 | 685 | 10,236 | 184,400 | 208,874 | Arizona—Dist. No. 12 |

ALL MEMBER BANKS—RESERVE POSITION ON JUNE 29, 1946
(In thousands of dollars)

| | Gross demand deposits | Deductions allowed in computing reserves | | Net demand deposits subject to reserve | Time deposits | Reserves with Federal Reserve Banks | | | Ratio of total reserves to net demand plus time deposits (per cent) | Ratio of required reserves to net demand plus time deposits (per cent) |
|--|-----------------------|--|--------------------|--|-------------------|-------------------------------------|-----------------------|------------------|---|--|
| | | War loan and Series E bond accounts | Other ¹ | | | Total ² | Required ³ | Excess | | |
| All member banks | 96,331,901 | 11,820,314 | 10,865,933 | 73,645,654 | 26,186,645 | 16,000,610 | 14,977,174 | 1,023,436 | 16.0 | 15.0 |
| Central reserve city banks..... | 31,370,736 | 4,248,021 | 2,591,249 | 24,531,466 | 2,205,945 | 5,125,074 | 5,038,650 | 86,424 | 19.2 | 18.8 |
| Reserve city banks..... | 35,445,968 | 4,460,174 | 3,924,204 | 27,061,590 | 10,447,102 | 6,332,090 | 6,039,144 | 292,946 | 16.9 | 16.1 |
| Country banks..... | 29,515,197 | 3,112,119 | 4,350,480 | 22,052,598 | 13,533,598 | 4,543,446 | 3,899,380 | 644,066 | 12.8 | 11.0 |
| All member banks, by districts: | | | | | | | | | | |
| Boston..... | 4,697,403 | 685,317 | 452,928 | 3,559,158 | 1,263,694 | 707,356 | 675,312 | 32,044 | 14.7 | 14.0 |
| New York..... | 31,111,308 | 4,205,502 | 2,717,928 | 24,187,878 | 4,866,698 | 5,096,154 | 4,931,179 | 164,975 | 17.5 | 17.0 |
| Philadelphia..... | 4,727,395 | 623,209 | 468,529 | 3,635,657 | 1,732,694 | 806,685 | 732,806 | 73,279 | 15.0 | 13.7 |
| Cleveland..... | 6,627,727 | 894,040 | 729,260 | 5,004,427 | 2,852,198 | 1,163,489 | 1,059,500 | 104,439 | 14.8 | 13.5 |
| Richmond..... | 4,368,090 | 499,742 | 583,779 | 3,284,569 | 1,239,574 | 696,742 | 637,298 | 59,444 | 15.4 | 14.1 |
| Atlanta..... | 4,768,620 | 469,320 | 696,738 | 3,602,562 | 1,057,451 | 740,031 | 668,338 | 71,693 | 15.9 | 14.3 |
| Chicago..... | 13,198,067 | 1,772,862 | 1,464,341 | 9,960,864 | 4,832,741 | 2,238,425 | 2,117,695 | 120,730 | 15.1 | 14.3 |
| St. Louis..... | 3,750,865 | 399,846 | 494,996 | 2,856,023 | 875,790 | 610,154 | 544,740 | 65,414 | 16.4 | 14.6 |
| Minneapolis..... | 2,443,136 | 299,913 | 343,078 | 1,800,145 | 828,465 | 390,055 | 349,898 | 40,157 | 14.8 | 13.3 |
| Kansas City..... | 4,989,203 | 413,559 | 841,719 | 3,733,925 | 634,885 | 769,007 | 690,339 | 78,668 | 17.6 | 15.8 |
| Dallas..... | 4,975,118 | 395,672 | 953,884 | 3,625,562 | 492,742 | 763,479 | 646,666 | 116,813 | 18.5 | 15.7 |
| San Francisco..... | 10,674,969 | 1,161,332 | 1,118,753 | 8,394,884 | 5,509,713 | 2,019,633 | 1,923,853 | 95,780 | 14.5 | 13.8 |
| Central reserve city banks: | | | | | | | | | | |
| New York..... | 26,059,876 | 3,461,211 | 2,167,299 | 20,431,366 | 1,424,486 | 4,255,287 | 4,171,742 | 83,545 | 19.5 | 19.1 |
| Chicago..... | 5,310,860 | 786,810 | 423,950 | 4,100,100 | 781,459 | 869,787 | 866,908 | 2,879 | 17.8 | 17.8 |
| Reserve city banks, by districts: | | | | | | | | | | |
| Boston..... | 2,191,195 | 340,109 | 164,286 | 1,686,800 | 188,032 | 352,085 | 348,642 | 3,443 | 18.8 | 18.6 |
| New York..... | 590,302 | 78,134 | 62,302 | 449,866 | 297,711 | 112,222 | 107,836 | 4,386 | 15.0 | 14.4 |
| Philadelphia..... | 2,562,435 | 355,172 | 209,730 | 1,997,533 | 209,384 | 423,529 | 412,070 | 11,459 | 19.2 | 18.7 |
| Cleveland..... | 4,085,558 | 578,260 | 385,661 | 3,121,637 | 1,211,205 | 727,155 | 697,000 | 30,155 | 16.8 | 16.1 |
| Richmond..... | 2,244,894 | 282,389 | 244,434 | 1,718,071 | 443,330 | 384,311 | 370,214 | 14,097 | 18.7 | 17.1 |
| Atlanta..... | 2,227,913 | 253,746 | 298,631 | 1,675,536 | 395,061 | 376,487 | 358,811 | 17,676 | 18.2 | 17.3 |
| Chicago..... | 4,201,477 | 575,084 | 506,335 | 3,120,058 | 1,909,609 | 769,684 | 738,588 | 31,096 | 15.3 | 14.7 |
| St. Louis..... | 2,037,711 | 267,670 | 230,883 | 1,539,158 | 315,733 | 360,288 | 326,776 | 33,512 | 19.4 | 17.6 |
| Minneapolis..... | 1,112,435 | 169,638 | 139,969 | 802,828 | 163,012 | 175,883 | 170,346 | 5,537 | 18.2 | 17.6 |
| Kansas City..... | 2,872,093 | 286,541 | 427,273 | 2,158,279 | 341,826 | 479,532 | 452,165 | 27,367 | 19.2 | 18.1 |
| Dallas..... | 2,471,945 | 255,407 | 391,156 | 1,825,382 | 314,168 | 432,588 | 383,926 | 48,662 | 20.2 | 17.9 |
| San Francisco..... | 8,848,010 | 1,018,024 | 863,544 | 6,966,442 | 4,658,031 | 1,738,326 | 1,672,770 | 65,556 | 15.0 | 14.4 |
| Country banks, by districts: | | | | | | | | | | |
| Boston..... | 2,506,208 | 345,208 | 288,642 | 1,872,358 | 1,075,662 | 355,271 | 326,670 | 28,601 | 12.1 | 11.1 |
| New York..... | 4,461,130 | 666,157 | 488,327 | 3,306,646 | 3,144,501 | 728,645 | 651,601 | 77,044 | 11.3 | 10.1 |
| Philadelphia..... | 2,164,960 | 268,037 | 258,799 | 1,638,124 | 1,523,310 | 382,556 | 320,736 | 61,820 | 12.1 | 10.1 |
| Cleveland..... | 2,542,169 | 315,780 | 343,599 | 1,882,790 | 1,640,993 | 436,334 | 362,050 | 74,284 | 12.4 | 10.3 |
| Richmond..... | 2,123,196 | 217,353 | 339,345 | 1,566,498 | 796,244 | 312,431 | 267,084 | 45,347 | 13.2 | 11.3 |
| Atlanta..... | 2,540,707 | 215,574 | 398,167 | 1,927,026 | 662,390 | 363,544 | 309,527 | 54,017 | 14.0 | 12.0 |
| Chicago..... | 3,685,730 | 410,968 | 534,056 | 2,740,706 | 2,141,673 | 598,954 | 512,199 | 86,755 | 12.3 | 10.5 |
| St. Louis..... | 1,713,154 | 132,176 | 264,113 | 1,316,865 | 560,057 | 249,866 | 217,964 | 31,902 | 13.3 | 11.6 |
| Minneapolis..... | 1,330,701 | 130,275 | 203,109 | 997,317 | 665,453 | 214,172 | 179,552 | 34,620 | 12.9 | 10.8 |
| Kansas City..... | 2,117,110 | 127,018 | 414,446 | 1,575,646 | 293,059 | 289,475 | 238,174 | 51,301 | 15.5 | 12.7 |
| Dallas..... | 2,503,173 | 140,265 | 562,728 | 1,800,180 | 178,574 | 330,891 | 262,740 | 68,151 | 16.7 | 13.3 |
| San Francisco..... | 1,826,959 | 143,308 | 255,209 | 1,428,442 | 851,682 | 281,307 | 251,083 | 30,224 | 12.3 | 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 JUNE 29, 1946
(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 | 4,556,415 | 1,075,920 | 8,643,046 | 7,171,335 | 21,446,716 | 14,595,581 | 6,851,135 |
| United States Government obligations, direct and guaranteed pledged to secure liabilities..... | 4,391,805 | 1,071,402 | 8,350,922 | 6,909,267 | 20,723,396 | 14,118,001 | 6,605,395 |
| Other assets pledged to secure liabilities..... | 4,573 | | 221,688 | 192,167 | 418,428 | 356,174 | 62,254 |
| Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities..... | 104,369 | 4,097 | 54,807 | 67,819 | 231,092 | 107,997 | 123,095 |
| Securities loaned..... | 55,668 | 421 | 15,629 | 2,082 | 73,800 | 13,409 | 60,391 |
| Securities and preferred liabilities—Total | 4,647,544 | 1,071,761 | 6,920,418 | 5,020,207 | 17,659,930 | 11,204,696 | 6,455,234 |
| Deposits secured by pledged assets..... | 3,889,643 | 1,071,527 | 6,787,084 | 4,899,164 | 16,647,418 | 11,180,249 | 5,467,169 |
| Borrowings secured by pledged assets..... | 27,000 | | 26,784 | 18,456 | 72,240 | 24,441 | 47,799 |
| Other liabilities secured by pledged assets..... | 16 | | 7 | 19 | 42 | 6 | 36 |
| Deposits preferred under provisions of law but not secured by pledge of assets..... | 730,885 | 234 | 106,543 | 102,568 | 940,230 | | 940,230 |

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 29, 1946, 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 | 35,754,189 | 1,363,798 | 17,719,454 | 1,705,216 | 3,747,665 | 1,496,446 | 611,466 | 4,172,500 | 1,383,448 | 297,892 | 636,050 | 364,974 | 2,255,280 |
| Loans (including overdrafts) | 8,833,629 | 303,520 | 4,799,836 | 398,786 | 857,242 | 357,404 | 157,868 | 772,403 | 361,290 | 55,092 | 143,259 | 105,686 | 521,243 |
| United States Government direct obligations | 24,987,414 | 1,006,050 | 12,195,583 | 1,186,671 | 2,608,554 | 1,065,657 | 394,866 | 3,040,811 | 936,628 | 230,255 | 442,654 | 235,552 | 1,644,331 |
| Obligations guaranteed by United States Government | 12,612 | 280 | 2,710 | 495 | 3,533 | 678 | 175 | 2,627 | 1,398 | 336 | 255 | 84 | 41 |
| Other bonds, notes, and debentures | 856,348 | 11,124 | 301,878 | 34,516 | 98,014 | 25,081 | 47,378 | 184,848 | 36,813 | 7,679 | 39,839 | 19,302 | 49,876 |
| Obligations of States and political subdivisions | 917,571 | 37,670 | 343,643 | 74,416 | 151,906 | 43,434 | 9,101 | 166,213 | 39,119 | 4,122 | 8,798 | 3,776 | 35,373 |
| Corporate stocks (including Federal Reserve Bank stock) | 146,615 | 5,154 | 75,804 | 10,332 | 28,416 | 4,192 | 2,078 | 5,598 | 8,200 | 408 | 1,245 | 772 | 4,416 |
| Reserves, cash, and bank balances | 9,472,258 | 289,473 | 4,745,334 | 423,945 | 845,418 | 446,139 | 193,742 | 996,710 | 414,989 | 86,329 | 261,217 | 168,473 | 600,489 |
| Reserve with Federal Reserve Banks | 5,569,964 | 167,537 | 2,925,714 | 266,863 | 517,169 | 236,369 | 85,098 | 563,323 | 233,515 | 42,794 | 119,697 | 67,075 | 344,810 |
| Cash in vault | 353,240 | 20,023 | 110,799 | 19,595 | 52,560 | 24,740 | 9,733 | 59,843 | 15,239 | 4,801 | 6,058 | 7,906 | 21,943 |
| Demand balances with banks in United States (except private banks and American branches of foreign banks) | 1,395,142 | 55,409 | 198,177 | 69,948 | 158,723 | 110,795 | 75,052 | 277,441 | 100,995 | 34,811 | 84,721 | 88,224 | 140,846 |
| Other balances with banks in United States | 10,881 | 679 | 3,402 | 2,072 | 754 | 788 | 417 | 1,011 | 110 | 85 | 360 | 89 | 1,114 |
| Balances with banks in foreign countries | 14,588 | 520 | 12,349 | 5 | 171 | 29 | 5 | 320 | 118 | 2 | 101 | 37 | 931 |
| Cash items in process of collection | 2,128,443 | 45,305 | 1,494,893 | 65,462 | 116,041 | 73,418 | 23,437 | 94,772 | 65,012 | 3,836 | 50,280 | 5,142 | 90,845 |
| Due from own foreign branches | 2,547 | | 2,547 | | | | | | | | | | |
| Bank premises owned and furniture and fixtures | 292,925 | 15,577 | 151,073 | 20,994 | 30,522 | 17,883 | 6,129 | 20,789 | 8,277 | 1,292 | 3,091 | 2,285 | 15,013 |
| Other real estate owned | 6,873 | 397 | 1,772 | 1,482 | 407 | 200 | 233 | 115 | 1,983 | 11 | | 123 | 150 |
| Investments and other assets indirectly representing bank premises or other real estate | 16,597 | 2,664 | 3,565 | 4,443 | 1,925 | 1,967 | | 1,707 | | 1 | 151 | | 174 |
| Customers' liability on acceptances | 32,646 | 1,148 | 27,653 | 101 | 286 | 144 | 692 | 431 | 83 | | 10 | | 2,098 |
| Income accrued but not yet collected | 89,464 | 3,208 | 54,351 | 4,112 | 8,356 | 3,116 | 1,205 | 7,163 | 1,955 | 295 | 1,003 | 146 | 4,554 |
| Other assets | 35,083 | 1,225 | 11,777 | 4,148 | 3,204 | 3,146 | 1,546 | 2,946 | 2,208 | 123 | 994 | 356 | 3,410 |
| Total assets | 45,702,582 | 1,677,490 | 22,717,526 | 2,164,441 | 4,637,783 | 1,969,041 | 815,013 | 5,202,361 | 1,812,943 | 385,943 | 902,516 | 536,357 | 2,881,168 |
| LIABILITIES | | | | | | | | | | | | | |
| Demand deposits | 33,628,526 | 1,108,296 | 18,282,239 | 1,642,678 | 2,824,310 | 1,417,972 | 627,634 | 3,075,641 | 1,379,955 | 253,186 | 767,980 | 459,698 | 1,788,937 |
| Individuals, partnerships, and corporations | 23,122,757 | 842,716 | 12,100,832 | 1,276,881 | 2,087,433 | 952,654 | 430,901 | 2,249,902 | 861,286 | 187,334 | 448,934 | 374,271 | 1,309,613 |
| United States Government: War loan and Series E bond accounts | 4,401,571 | 156,782 | 2,471,572 | 246,228 | 435,569 | 166,620 | 65,809 | 385,920 | 175,145 | 20,856 | 49,654 | 26,351 | 201,065 |
| Other | 32,979 | 1,631 | 11,482 | 747 | 1,580 | 6,941 | 1,864 | 1,947 | 1,299 | 145 | 458 | 356 | 4,529 |
| States and political subdivisions | 1,174,445 | 46,120 | 399,702 | 38,566 | 104,917 | 107,395 | 53,024 | 176,383 | 52,253 | 28,058 | 63,248 | 31,028 | 73,751 |
| Banks in United States | 3,270,103 | 29,498 | 1,932,524 | 66,004 | 148,063 | 168,377 | 71,871 | 208,929 | 265,341 | 13,701 | 199,202 | 23,004 | 143,589 |
| Banks in foreign countries | 686,141 | 947 | 651,708 | 18 | 835 | 835 | 172 | 1,452 | 4,474 | 4 | 638 | 201 | 24,857 |
| Certified and officers' checks, cash letters of credit and travelers' checks, etc. | 940,530 | 30,602 | 714,419 | 14,234 | 45,913 | 15,150 | 3,993 | 51,108 | 20,157 | 3,088 | 5,846 | 4,487 | 31,533 |
| Time deposits | 8,678,075 | 434,406 | 2,540,481 | 327,416 | 1,423,368 | 423,563 | 139,199 | 1,852,954 | 317,529 | 114,063 | 88,798 | 51,474 | 964,824 |
| Individuals, partnerships, and corporations | 8,520,246 | 433,302 | 2,485,385 | 317,306 | 1,380,866 | 415,801 | 136,122 | 1,837,472 | 312,751 | 112,864 | 88,352 | 49,523 | 950,502 |
| United States Government | 23,196 | 705 | 13,897 | 355 | 177 | 3,546 | 425 | 532 | 3,196 | 315 | 38 | 6 | 4 |
| Postal savings | 481 | 81 | 10 | 32 | 171 | 38 | 23 | 53 | 18 | 31 | 7 | 6 | 11 |
| States and political subdivisions | 104,890 | 218 | 19,805 | 9,682 | 40,859 | 3,341 | 1,699 | 14,122 | 1,519 | 853 | 141 | 1,929 | 10,722 |
| Banks in United States | 10,462 | 100 | 2,584 | 41 | 1,295 | 837 | 930 | 775 | 45 | | 260 | 10 | 3,585 |
| Banks in foreign countries | 18,800 | | 18,800 | | | | | | | | | | |
| Total deposits | 42,306,601 | 1,542,702 | 20,822,720 | 1,970,094 | 4,247,678 | 1,841,535 | 766,833 | 4,928,595 | 1,697,484 | 367,249 | 856,778 | 511,172 | 2,753,761 |
| Due to own foreign branches | 25,870 | | 25,870 | | | | | | | | | | |
| Bills payable, rediscounts, and other liabilities for borrowed money | 47,799 | 1,300 | 28,100 | 484 | 1,965 | 200 | 500 | 6,700 | 8,400 | | 150 | | |
| Acceptances outstanding | 37,322 | 1,175 | 31,769 | 101 | 286 | 162 | 692 | 495 | 83 | | 10 | | 2,549 |
| Dividends declared but not yet payable | 16,851 | 598 | 11,489 | 932 | 1,394 | 343 | 268 | 599 | 488 | 8 | 72 | 30 | 630 |
| Income collected but not yet earned | 20,027 | 1,348 | 8,877 | 835 | 2,174 | 1,253 | 633 | 1,886 | 974 | 56 | 111 | 33 | 1,847 |
| Expenses accrued and unpaid | 151,251 | 7,776 | 84,273 | 7,843 | 18,528 | 5,703 | 1,725 | 10,820 | 4,582 | 222 | 1,134 | 626 | 8,019 |
| Other liabilities | 38,770 | 1,948 | 21,526 | 637 | 6,481 | 1,214 | 409 | 1,351 | 1,158 | 46 | 63 | 40 | 3,897 |
| Total liabilities | 42,644,491 | 1,556,847 | 21,034,624 | 1,980,926 | 4,278,506 | 1,850,410 | 771,060 | 4,950,446 | 1,713,169 | 367,581 | 858,318 | 511,901 | 2,770,703 |
| CAPITAL ACCOUNTS | | | | | | | | | | | | | |
| Capital | 949,226 | 39,462 | 499,193 | 55,072 | 93,647 | 38,676 | 15,128 | 81,405 | 44,025 | 7,210 | 17,025 | 10,290 | 48,093 |
| Surplus | 1,408,818 | 48,121 | 797,715 | 90,802 | 202,834 | 54,876 | 19,748 | 91,851 | 33,334 | 6,235 | 14,389 | 9,046 | 39,867 |
| Undivided profits | 483,429 | 18,680 | 274,725 | 28,113 | 33,965 | 17,470 | 6,963 | 45,315 | 18,067 | 3,972 | 10,907 | 4,391 | 20,861 |
| Other capital accounts | 216,618 | 14,380 | 111,269 | 9,528 | 28,831 | 7,609 | 2,114 | 33,344 | 4,348 | 9,945 | 1,877 | 729 | 1,644 |
| Total capital accounts | 3,058,091 | 120,643 | 1,682,902 | 183,515 | 359,277 | 118,631 | 43,953 | 251,915 | 99,774 | 18,362 | 44,198 | 24,456 | 110,465 |
| Total liabilities and capital accounts | 45,702,582 | 1,677,490 | 22,717,526 | 2,164,441 | 4,637,783 | 1,969,041 | 815,013 | 5,202,361 | 1,812,943 | 385,943 | 902,516 | 536,357 | 2,881,168 |
| Net demand deposits subject to reserve (see page 18) | 25,704,632 | 850,893 | 14,117,597 | 1,261,640 | 2,114,140 | 1,067,139 | 463,336 | 2,318,393 | 1,038,803 | 193,683 | 583,325 | 340,102 | 1,356,181 |
| Demand deposits adjusted (see footnote on page 1) | 23,109,289 | 874,133 | 11,720,060 | 1,264,219 | 2,122,222 | 1,001,781 | 464,481 | 2,382,621 | 868,684 | 214,644 | 467,748 | 404,644 | 1,324,052 |
| Number of banks | 1,875 | 45 | 257 | 87 | 236 | 133 | 57 | 445 | 172 | 118 | 120 | 124 | 81 |

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES

