



MEMBER BANK CALL REPORT

NUMBER 105

CONDITION OF MEMBER BANKS

JUNE 30, 1947

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

TABLE OF CONTENTS

Assets and Liabilities:	
Of All Member Banks June 30, 1947, December 31, 1946, and June 29, 1946.....	1
Of All Member Banks on Selected Call Dates, 1942-1947	2
By Class of Bank.....	3
By Federal Reserve Districts.....	4-5
Classification of Loans and Investments:	
Of All Member Banks by Class of Bank, and on Selected Call Dates, 1942-1947.....	6
Of All Member Banks, by Federal Reserve Districts	7
Of Reserve City and Country Member Banks, by Federal Reserve Districts.....	8-9
Assets and Liabilities of Member Banks in Each Central Reserve and Reserve City and of Country Banks in Each Federal Reserve District	10-13
Assets and Liabilities of Member Banks by States.....	14-17
Reserve Position by Class of Bank and Federal Reserve Districts.....	18
Assets and Liabilities of State Member Banks by Federal Reserve Districts.....	19

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 30, 1947, COMPARED WITH DECEMBER 31, 1946, AND JUNE 29, 1946

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 30, 1947	Dec. 31, 1946	June 29, 1946	Dec. 31, 1946	June 29, 1946
ASSETS					
Loans and investments	94,801,522	96,361,989	102,031,630	-1,560,467	-7,230,108
Loans (including overdrafts).....	28,655,103	26,695,670	23,302,464	+1,959,433	+5,352,639
United States Government direct obligations.....	59,188,501	63,030,370	72,251,496	-3,841,869	-13,062,995
Obligations guaranteed by United States Government.....	9,863	11,445	20,013	-1,582	-10,150
Obligations of States and political subdivisions.....	3,981,637	3,547,509	3,306,835	+434,128	+674,802
Other bonds, notes, and debentures.....	2,688,436	2,803,256	2,860,553	-114,820	-172,117
Corporate stocks (including Federal Reserve Bank stock).....	277,982	273,739	290,269	+4,243	-12,287
Reserves, cash, and bank balances	28,694,099	29,586,897	28,079,483	-892,798	+614,616
Reserve with Federal Reserve Banks.....	16,040,361	16,014,569	16,000,610	+25,792	+39,751
Cash in vault.....	1,408,907	1,575,556	1,141,017	-166,649	+267,890
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	5,489,091	5,900,492	5,734,475	-411,401	-245,384
Other balances with banks in United States.....	31,588	35,202	37,100	-3,614	-5,512
Balances with banks in foreign countries.....	34,228	56,143	33,542	-21,915	+686
Cash items in process of collection.....	5,689,924	6,004,935	5,132,739	-315,011	+557,185
Due from own foreign branches.....	284	6,353	9,959	-6,069	-9,675
Bank premises owned and furniture and fixtures.....	798,485	789,239	786,748	+9,246	+111,737
Other real estate owned.....	12,723	14,235	16,898	-1,512	-4,175
Investments and other assets indirectly representing bank premises or other real estate.....	61,294	60,573	63,512	+721	-2,218
Customers' liability on acceptances.....	86,439	116,995	90,688	-30,556	-4,249
Income accrued but not yet collected.....	225,637	218,481	229,042	+7,156	-3,405
Other assets.....	116,180	85,964	92,349	+30,216	+23,831
Total assets	124,796,663	127,240,726	131,400,309	-2,444,063	-6,603,646
LIABILITIES					
Demand deposits	87,361,458	90,917,359	96,331,901	-3,555,901	-8,970,443
Individuals, partnerships, and corporations.....	67,933,249	69,126,705	65,588,767	-1,193,456	+2,344,482
United States Government: War loan and Series E bond accounts.....	910,698	2,473,253	11,820,314	-1,562,555	-10,909,616
Other.....	184,465	198,748	188,572	-14,283	-4,107
States and political subdivisions.....	5,375,667	4,914,500	4,826,211	+461,167	+549,456
Banks in United States.....	9,612,469	10,644,127	10,390,585	-1,031,658	-778,116
Banks in foreign countries.....	1,369,268	1,353,444	1,338,924	+13,824	+30,344
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,975,642	2,206,582	2,178,528	-230,940	-202,886
Time deposits	28,073,648	27,252,542	26,186,645	+821,106	+1,887,003
Individuals, partnerships, and corporations.....	27,259,348	26,525,446	25,567,562	+733,902	+1,691,786
United States Government.....	102,564	110,499	97,413	-7,935	+3,151
Postal savings.....	3,327	3,481	3,358	-154	-31
States and political subdivisions.....	648,893	550,970	446,607	+97,923	+202,286
Banks in United States.....	38,366	43,346	46,105	-4,980	-7,739
Banks in foreign countries.....	21,150	18,800	25,600	+2,350	-4,450
Total deposits	115,435,106	118,169,901	122,518,546	-2,734,795	-7,083,440
Due to own foreign branches.....	270,208	194,878	208,409	+75,330	+61,799
Bills payable, rediscounts, and other liabilities for borrowed money.....	50,010	30,129	72,240	+19,881	-22,230
Acceptances outstanding.....	99,109	132,104	108,372	-32,995	-9,263
Dividends declared but not yet payable.....	51,031	53,132	46,450	-2,101	+4,581
Income collected but not yet earned.....	101,529	81,354	63,385	+20,175	+38,144
Expenses accrued and unpaid.....	349,235	356,375	371,862	-7,140	-22,627
Other liabilities.....	125,580	128,062	91,269	-2,482	+34,311
Total liabilities	116,481,808	119,145,935	123,480,533	-2,664,127	-6,998,725
CAPITAL ACCOUNTS					
Capital.....	2,718,994	2,691,775	2,628,165	+27,219	+90,829
Surplus.....	3,701,871	3,595,445	3,505,260	+106,426	+196,611
Undivided profits.....	1,401,865	1,287,268	1,271,291	+114,597	+130,574
Other capital accounts.....	492,125	520,303	515,060	-28,178	-22,935
Total capital accounts	8,314,855	8,094,791	7,919,776	+220,064	+395,079
Total liabilities and capital accounts	124,796,663	127,240,726	131,400,309	-2,444,063	-6,603,646
MEMORANDA					
Net demand deposits subject to reserve (see page 18).....	76,183,919	76,540,041	73,645,654	-356,122	+2,538,265
Demand deposits adjusted ¹	69,594,634	70,242,852	67,460,767	-648,218	+2,133,867
Pledged assets (and securities loaned).....	9,951,241	11,764,847	21,440,716	-1,813,606	-11,495,475
Number of banks.....	6,928	6,900	6,887	+28	+41

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES, JUNE 30, 1942,
TO JUNE 30, 1947**

[Amounts in thousands of dollars]

	1942 June 30	1943 June 30	1944 June 30	1945 June 30	1946 June 29	1946 Dec. 31	1947 June 30
ASSETS							
Loans and investments							
Loans (including overdrafts)	46,800,225	67,154,826	83,586,653	99,426,010	102,031,630	96,361,989	94,801,522
United States Government direct obligations	16,928,316	14,822,576	18,083,742	20,587,878	23,302,464	26,695,670	28,655,103
Obligations guaranteed by United States Government	21,412,952	44,492,693	59,452,067	73,206,154	72,251,496	63,030,370	59,188,501
Obligations of States and political subdivisions	2,685,132	2,487,018	886,708	33,165	20,013	11,445	9,863
Obligations of Government corporations and agencies not guaranteed by United States	2,933,835	2,876,441	2,833,594	3,101,733	3,306,835	3,547,509	3,981,637
Other bonds, notes, and debentures	585,067	1,870,638	2,127,240	2,019,836	2,198,416	2,860,553	2,803,256
Corporate stocks (including Federal Reserve Bank stock)	384,285	348,858	310,706	298,664	290,269	273,739	277,982
Reserves, cash, and bank balances							
Reserve with Federal Reserve Banks	21,721,022	22,310,022	23,796,879	25,766,309	28,079,483	29,586,897	28,694,099
Cash in vault	12,295,224	12,093,307	12,812,599	14,806,900	16,000,610	16,014,569	16,040,361
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,021,745	1,141,751	1,142,506	1,150,110	1,141,017	1,575,556	1,408,907
Other balances with banks in United States	5,684,531	5,530,094	5,758,042	6,448,205	5,734,475	5,900,492	5,489,091
Balances with banks in foreign countries	85,569	48,480	40,799	37,907	37,100	35,202	31,588
Cash items in process of collection	12,425	19,077	17,637	24,070	33,542	56,143	34,228
Due from own foreign branches	2,621,528	3,477,313	4,025,296	3,299,117	5,132,739	6,004,935	5,689,924
Bank premises owned and furniture and fixtures	275	3,580	176	270	9,959	6,353	284
Other real estate owned	912,669	882,776	841,554	800,589	786,748	789,239	798,485
Investments and other assets indirectly representing bank premises or other real estate	157,897	109,233	59,239	27,678	16,898	14,235	12,723
Customers' liability on acceptances	97,206	84,774	74,198	65,525	63,512	60,573	61,294
Income accrued but not yet collected	58,830	53,904	51,248	40,964	90,688	116,995	86,439
Other assets	109,348	146,019	195,765	223,445	229,042	218,481	225,637
Total assets	69,945,855	90,821,211	108,683,534	126,435,740	131,400,309	127,240,726	124,796,663
LIABILITIES							
Demand deposits							
Individuals, partnerships, and corporations	51,168,041	70,150,581	84,328,146	96,569,239	96,331,901	90,917,359	87,361,458
U. S. Government: War loan and Series E bond accounts	35,646,301	47,862,531	50,756,057	57,416,587	65,588,767	69,126,705	67,933,249
Other	1,724,343	7,006,232	17,343,991	21,713,593	11,820,314	2,473,253	910,698
States and political subdivisions	229,990	289,668	253,696	188,572	198,748	184,465	
Banks in United States	3,230,227	3,521,860	3,638,179	3,877,395	4,826,211	4,914,500	5,375,667
Banks in foreign countries	9,110,454	9,648,488	9,903,521	11,063,706	10,399,585	10,644,127	9,612,469
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	746,180	831,950	936,663	1,105,851	1,338,924	1,353,444	1,369,268
710,536	1,049,530	1,460,067	1,138,411	2,178,528	2,206,582	1,975,642	
Time deposits	12,236,412	13,865,508	16,947,405	21,808,837	26,186,645	27,252,542	28,073,648
Individuals, partnerships, and corporations:							
Savings deposits	10,357,105	13,382,304	16,447,652	20,190,338	24,821,917	25,567,562	26,525,446
Certificates of deposit	566,472						
Christmas savings and similar accounts	129,771						
Open accounts	619,738						
United States Government	34,465	64,965	99,596	97,889	97,413	110,499	102,564
Postal savings	14,568	5,875	4,102	3,633	3,358	3,481	3,327
States and political subdivisions	400,020	341,234	332,927	392,223	446,607	550,970	648,893
Banks in United States	108,782	66,324	51,778	44,430	46,105	43,346	38,366
Banks in foreign countries	5,491	4,806	11,350	16,350	25,600	18,800	21,150
Total deposits	63,404,453	84,016,089	101,275,551	118,378,076	122,518,546	118,169,901	115,435,106
Due to own foreign branches	195,812	174,769	209,107	196,233	208,409	194,878	270,208
Bills payable, rediscounts, and other liabilities for borrowed money	6,007	18,183	74,785	51,897	72,240	30,129	50,010
Acceptances outstanding	68,323	60,940	57,802	48,833	108,372	132,104	99,109
Dividends declared but not yet payable	40,257	40,296	42,343	45,761	46,450	53,132	51,031
Income collected but not yet earned	62,325	39,271	35,550	39,140	63,385	81,354	101,529
Expenses accrued and unpaid	121,830	155,457	231,651	318,729	371,862	356,375	349,235
Other liabilities	56,281	64,209	61,150	81,248	91,269	128,062	125,580
Total liabilities	63,955,288	84,569,214	101,987,939	119,159,917	123,480,533	119,145,935	116,481,808
CAPITAL ACCOUNTS							
Capital	2,379,211	2,376,610	2,441,643	2,535,815	2,628,165	2,691,775	2,718,994
Surplus	2,446,176	2,578,324	2,856,333	3,159,463	3,505,260	3,595,445	3,701,871
Undivided profits	805,612	896,824	966,848	1,106,511	1,271,291	1,287,268	1,401,865
Reserve for contingencies	318,221	400,239	430,771	474,034	515,060	520,303	492,125
Other capital accounts	41,347						
Total capital accounts	5,990,567	6,251,997	6,695,595	7,275,823	7,919,776	8,094,791	8,314,855
Total liabilities and capital accounts	69,945,855	90,821,211	108,683,534	126,435,740	131,400,309	127,240,726	124,796,663
MEMORANDA							
Par or face value of capital	2,381,083	2,377,812	2,442,563	2,536,232	2,628,477	2,691,986	2,719,126
Capital notes and debentures	37,841	33,950	31,342	28,285	26,656	21,642	19,418
First preferred stock	202,721	189,218	165,735	127,908	84,726	77,382	62,967
Second preferred stock	17,171	15,522	10,536	7,772	6,537	6,045	5,267
Common stock	2,123,350	2,139,122	2,234,950	2,372,267	2,510,558	2,586,917	2,631,474
Retirable value of capital: First preferred stock	290,921	275,677	251,596	210,067	143,170	133,945	118,377
Second preferred stock	23,046	21,217	16,147	12,972	11,095	10,558	9,663
Net demand deposits subject to reserve (see page 18)	42,867,697	54,140,078	57,203,316	65,110,503	73,645,654	76,540,041	76,183,919
Demand deposits adjusted (see footnote on page 1)	36,965,536	48,956,608	51,829,007	59,133,276	67,460,767	70,242,852	69,594,634
Pledged assets (and securities loaned)	6,304,814	13,876,989	24,573,535	28,989,701	21,446,716	11,764,847	9,951,241
Number of banks	6,647	6,703	6,773	6,840	6,887	6,900	6,928

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1947, 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	20,331,642	4,801,652	34,611,405	35,056,823	94,801,522	62,981,961
Loans (including overdrafts)	6,547,930	1,564,556	11,440,998	9,101,619	28,655,103	18,763,913
United States Government direct obligations	12,569,672	2,889,775	20,841,668	22,887,386	59,188,501	39,264,818
Obligations guaranteed by United States Government	1,133		3,429	5,301	9,863	6,378
Obligations of States and political subdivisions	630,773	174,544	1,363,722	1,812,598	3,981,637	2,897,741
Other bonds, notes, and debentures	486,095	163,406	871,656	1,167,279	2,688,436	1,893,773
Corporate stocks (including Federal Reserve Bank stock)	96,039	9,371	89,932	82,640	277,982	153,338
Reserves, cash, and bank balances	6,243,349	1,520,752	11,241,354	9,688,644	28,694,099	19,341,575
Reserve with Federal Reserve Banks	4,165,945	972,657	6,274,093	4,627,666	16,040,361	10,603,176
Cash in vault	123,432	35,670	469,986	779,819	1,408,907	966,198
Demand balances with banks in United States (except private banks and American branches of foreign banks)	47,341	160,956	1,850,439	3,430,355	5,489,091	4,169,589
Other balances with banks in United States	2,540	1,427	13,859	13,762	31,588	23,065
Balances with banks in foreign countries	20,260	962	10,157	2,849	34,228	21,128
Cash items in process of collection	1,883,831	349,080	2,622,820	834,193	5,689,924	3,558,419
Due from own foreign branches		284			284	284
Bank premises owned and furniture and fixtures	161,074	15,336	284,663	337,412	798,485	515,112
Other real estate owned	589		7,012	5,122	12,723	8,571
Investments and other assets indirectly representing bank premises or other real estate	3,295	169	47,191	10,639	61,294	46,257
Customers' liability on acceptances	55,377	2,498	25,857	2,707	86,439	52,247
Income accrued but not yet collected	66,617	15,589	98,636	44,795	225,637	140,444
Other assets	28,016	2,788	52,185	33,191	116,180	63,314
Total assets	26,890,243	6,358,784	46,368,303	45,179,333	124,796,663	83,149,481
LIABILITIES						
Demand deposits	22,682,581	5,037,070	31,983,269	27,658,538	87,361,458	58,088,124
Individuals, partnerships, and corporations	17,202,217	3,417,078	23,934,305	23,379,649	67,933,249	44,670,432
United States Government: War loan and Series E bond accounts						23,262,817
Other	143,485	177,897	231,945	357,371	910,698	610,708
States and political subdivisions	35,749	2,756	79,431	66,529	184,465	151,264
Banks in United States	260,055	303,940	2,300,769	2,510,903	5,375,667	4,042,089
Banks in foreign countries	2,898,186	1,056,347	4,773,283	884,653	9,612,469	6,685,943
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	1,227,726	23,972	109,360	8,210	1,369,268	708,049
915,163	55,080	554,176	451,223	1,975,642	1,219,639	756,003
Time deposits	1,459,184	870,828	11,268,894	14,474,742	28,073,648	19,058,287
Individuals, partnerships, and corporations	1,406,793	863,728	10,887,829	14,100,998	27,259,348	18,427,749
United States Government	14,241	1,600	40,396	46,327	102,564	80,641
Postal savings			749	2,578	3,327	2,789
States and political subdivisions	16,540	5,500	319,171	307,682	648,893	508,984
Banks in United States	460		20,749	17,157	38,366	31,074
Banks in foreign countries	21,150				21,150	7,050
Total deposits	24,141,765	5,907,898	43,252,163	42,133,280	115,435,106	77,146,411
Due to own foreign branches			5,285		270,208	222,565
Bills payable, rediscounts, and other liabilities for borrowed money	1,300		10,800	37,910	50,010	27,860
Acceptances outstanding	63,425	2,865	29,805	3,014	99,109	58,923
Dividends declared but not yet payable	21,107	1,658	16,643	11,623	51,031	33,439
Income collected but not yet earned	12,436	3,547	51,392	34,154	101,529	71,422
Expenses accrued and unpaid	105,452	22,524	143,846	77,413	349,235	221,147
Other liabilities	46,187	4,349	62,106	12,938	125,580	71,461
Total liabilities	24,656,595	5,942,841	43,572,040	42,310,332	116,481,808	77,853,228
CAPITAL ACCOUNTS						
Capital	611,997	144,350	952,851	1,009,796	2,718,994	1,766,321
Surplus	1,162,435	163,625	1,200,976	1,174,835	3,701,871	2,325,826
Undivided profits	391,390	59,209	440,343	510,923	1,401,865	873,921
Other capital accounts	67,826	48,759	202,093	173,447	492,125	330,185
Total capital accounts	2,233,648	415,943	2,796,263	2,869,001	8,314,855	5,296,253
Total liabilities and capital accounts	26,890,243	6,358,784	46,368,303	45,179,333	124,796,663	83,149,481
MEMORANDA						
Par or face value of capital	611,997	144,350	952,851	1,009,928	2,719,126	1,766,446
Capital notes and debentures	1,122		9,700	8,596	19,418	19,418
First preferred stock			21,669	41,298	62,967	25,690
Second preferred stock			150	5,117	5,267	2,569
Common stock	610,875	144,350	921,332	954,917	2,631,474	1,738,187
Retirable value of capital: First preferred stock			25,241	93,136	118,377	38,757
Second preferred stock			150	9,513	9,663	3,656
Net demand deposits subject to reserve (see page 18)	20,751,409	4,527,034	27,510,260	23,395,216	76,183,919	50,360,119
Demand deposits adjusted (see footnote on page 1)	16,493,604	3,427,018	24,166,430	25,507,582	69,594,634	46,373,741
Pledged assets (and securities loaned)	1,009,617	552,164	4,236,323	4,153,137	9,951,241	7,597,552
Number of banks	37	14	353	6,524	6,928	5,012

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

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1947,
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	94,801,522	4,642,502	27,407,380	5,266,327	7,753,072	4,240,735	4,177,967
Loans (including overdrafts)	28,655,103	1,445,836	8,498,458	1,409,002	2,156,756	1,263,448	1,226,932
United States Government direct obligations	59,188,501	2,951,028	17,141,343	3,279,732	4,860,724	2,731,959	2,563,837
Obligations guaranteed by United States Government	9,863	548	4,135	331	535	387	45
Obligations of States and political subdivisions	3,981,637	110,529	926,497	207,248	337,670	100,335	299,859
Other bonds, notes, and debentures	2,688,436	119,247	715,597	349,146	369,354	135,137	77,970
Corporate stocks (including Federal Reserve Bank stock)	277,982	15,314	121,350	20,868	28,033	9,469	9,324
Reserves, cash, and bank balances	28,694,099	1,317,837	7,884,994	1,451,553	2,081,096	1,391,302	1,508,502
Reserve with Federal Reserve Banks	10,040,361	707,924	5,044,508	784,611	1,157,376	708,968	741,900
Cash in vault	1,408,907	102,854	267,778	97,988	153,867	103,271	86,963
Demand balances with banks in United States (except private banks and American branches of foreign banks)	5,489,091	227,276	389,686	272,900	443,852	349,600	442,986
Other balances with banks in United States	31,588	1,123	4,021	1,475	1,952	1,148	3,131
Balances with banks in foreign countries	34,228	1,584	22,133	1,477	54	82	186
Cash items in process of collection	5,689,924	277,076	2,156,868	293,102	323,505	228,233	233,336
Due from own foreign branches	284	284					
Bank premises owned and furniture and fixtures	798,485	51,961	245,802	59,647	79,649	45,522	46,146
Other real estate owned	12,723	802	1,628	1,258	320	683	1,044
Investments and other assets indirectly representing bank premises or other real estate	61,294	1,731	6,512	4,555	3,346	2,671	1,750
Customers' liability on acceptances	86,439	10,953	55,735	5,482	597	1,137	2,829
Income accrued but not yet collected	225,637	10,730	83,364	9,511	15,962	6,355	9,420
Other assets	116,180	4,546	36,005	15,846	6,139	8,148	6,456
Total assets	124,796,663	6,041,062	35,721,704	6,814,179	9,940,181	5,696,553	5,754,114
LIABILITIES							
Demand deposits	87,361,458	4,171,620	27,203,430	4,263,252	6,036,091	4,001,087	4,298,874
Individuals, partnerships, and corporations	67,933,249	3,484,270	20,869,834	3,592,887	5,085,904	3,196,543	3,095,786
U. S. Government: War loan and Series E bond accounts	910,698	39,145	246,449	36,229	71,296	34,868	28,245
Other	184,465	7,474	46,812	7,706	11,874	21,064	10,788
States and political subdivisions	5,375,667	222,382	793,598	198,545	318,164	302,610	541,164
Banks in United States	9,612,469	324,696	2,994,629	358,493	458,634	375,978	579,251
Banks in foreign countries	1,369,268	19,786	1,229,536	10,054	4,079	4,018	7,387
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	1,975,642	73,867	1,022,572	59,338	86,140	66,006	36,253
Time deposits	28,073,648	1,313,874	5,094,235	1,912,121	3,062,953	1,313,600	1,116,972
Individuals, partnerships, and corporations	27,259,348	1,304,977	4,997,798	1,827,271	2,935,665	1,275,516	1,075,940
United States Government	102,564	6,948	29,233	1,462	1,206	13,687	8,865
Postal savings	3,327	249	15	230	547	194	240
States and political subdivisions	648,893	1,550	42,309	82,922	120,413	18,685	24,015
Banks in United States	38,366	150	3,730	236	5,122	5,518	7,912
Banks in foreign countries	21,150	21,150					
Total deposits	115,435,106	5,485,494	32,297,665	6,175,373	9,099,044	5,314,687	5,415,846
Due to own foreign branches	270,208	5,285	264,923				
Bills payable, rediscounts, and other liabilities for borrowed money	50,010	5,233	19,960	3,099	10,633	3,230	200
Acceptances outstanding	99,109	12,333	63,783	6,879	597	1,137	3,026
Dividends declared but not yet payable	51,031	4,198	23,213	3,272	3,817	1,872	2,420
Income collected but not yet earned	101,529	6,696	24,871	4,455	6,770	4,437	5,840
Expenses accrued and unpaid	349,235	22,068	126,584	17,582	30,722	12,280	13,497
Other liabilities	125,580	6,127	49,982	2,432	2,917	6,288	1,286
Total liabilities	116,481,808	5,547,434	32,870,981	6,213,092	9,154,500	5,343,931	5,442,115
CAPITAL ACCOUNTS							
Capital	2,718,994	157,584	843,138	182,462	276,468	115,091	109,852
Surplus	3,701,871	215,693	1,410,412	293,700	350,363	156,377	137,449
Undivided profits	1,401,865	78,844	490,633	96,550	102,851	58,001	46,239
Other capital accounts	492,125	41,507	106,540	28,375	55,999	23,153	18,459
Total capital accounts	8,314,855	493,628	2,850,723	601,087	785,681	352,622	311,999
Total liabilities and capital accounts	124,796,663	6,041,062	35,721,704	6,814,179	9,940,181	5,696,553	5,754,114
MEMORANDA							
Par or face value of capital	2,719,126	157,584	843,263	182,462	276,468	115,091	109,852
Capital notes and debentures	19,418	8,470	5,037	7,424	462		
First preferred stock	62,967	1,063	25,374	5,767	1,529		1,708
Second preferred stock	5,267	596	2,916	1,018	15		50
Common stock	2,631,474	155,925	806,503	176,407	263,277	113,085	108,094
Retirable value of capital: First preferred stock	118,377	1,477	69,701	11,461	8,567	1,654	1,763
Second preferred stock	9,663	1,346	5,962	1,618	15		
Net demand deposits subject to reserve (see page 18)	76,183,919	3,667,273	24,656,876	3,697,250	5,268,734	3,423,254	3,622,552
Demand deposits adjusted (see footnote on page 1)	69,594,634	3,503,443	20,529,136	3,557,668	5,166,703	3,336,926	3,439,867
Pledged assets (and securities loaned)	9,951,241	267,063	1,733,575	622,269	892,594	665,753	839,663
Number of banks	6,928	336	800	648	723	476	338

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1947,
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	14,513,934	3,537,605	2,592,947	4,018,751	3,751,100	12,899,202
Loans (including overdrafts)	3,772,155	1,153,808	664,834	1,086,383	1,319,387	4,658,104
United States Government direct obligations	9,648,566	2,083,437	1,765,797	2,603,901	2,189,709	7,368,468
Obligations guaranteed by United States Government	1,161	474	97	524	148	1,478
Obligations of States and political subdivisions	636,765	178,326	84,158	218,504	188,282	693,464
Other bonds, notes, and debentures	431,195	111,661	73,831	102,758	45,750	156,790
Corporate stocks (including Federal Reserve Bank stock)	24,092	9,899	4,230	6,681	7,824	20,898
Reserves, cash, and bank balances	4,312,715	1,132,065	794,221	1,687,603	1,800,632	3,331,579
Reserve with Federal Reserve Banks	2,394,781	571,445	391,637	772,134	769,382	1,995,695
Cash in vault	225,809	56,570	35,042	56,583	68,803	153,379
Demand balances with banks in United States (except private banks and American branches of foreign banks)	965,399	303,188	232,707	622,489	762,296	476,712
Other balances with banks in United States	2,569	187	647	6,445	3,899	4,991
Balances with banks in foreign countries	2,208	147	1,146	211	1,279	3,231
Cash items in process of collection	721,949	200,528	133,042	229,741	194,973	697,571
Due from own foreign branches						
Bank premises owned and furniture and fixtures	74,034	24,525	13,174	22,242	39,026	96,757
Other real estate owned	782	2,027	574	1,310	1,933	362
Investments and other assets indirectly representing bank premises or other real estate	4,618	134	3,775	1,299	5,835	25,068
Customers' liability on acceptances	2,769	1,094	215	247	1,182	4,199
Income accrued but not yet collected	32,873	5,199	6,601	5,095	2,990	37,537
Other assets	11,096	4,606	1,174	4,641	2,518	15,005
Total assets	18,952,821	4,707,255	3,412,681	5,741,188	5,605,216	16,409,709
LIABILITIES						
Demand deposits	12,540,870	3,474,759	2,301,668	4,753,387	4,737,389	9,579,031
Individuals, partnerships, and corporations	9,456,834	2,567,419	1,673,274	3,343,293	3,648,410	7,918,795
United States Government: War loan and Series E bond accounts	266,038	33,103	27,144	44,901	25,711	57,569
Other	21,937	5,643	4,324	9,759	6,153	30,931
States and political subdivisions	1,006,938	213,122	241,095	426,729	331,079	780,241
Banks in United States	1,577,175	602,542	323,080	875,243	661,543	481,205
Banks in foreign countries	29,544	6,347	2,288	725	5,685	49,819
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	182,404	46,583	30,463	52,737	58,808	260,471
Time deposits	5,287,064	935,925	907,100	663,036	543,830	5,922,938
Individuals, partnerships, and corporations	5,139,353	895,069	901,044	649,481	480,840	5,776,394
United States Government	12,108	4,576	897	2,694	6,306	14,582
Postal savings	431	206	197	205	380	433
States and political subdivisions	132,155	35,723	4,306	5,579	53,711	127,525
Banks in United States	3,017	351	656	5,077	2,593	4,004
Banks in foreign countries						
Total deposits	17,827,934	4,410,684	3,208,768	5,416,423	5,281,219	15,501,969
Due to own foreign branches						
Bills payable, rediscounts, and other liabilities for borrowed money	165	1,390		5,900	200	
Acceptances outstanding	3,153	1,112	215	247	1,232	5,395
Dividends declared but not yet payable	4,607	1,748	192	1,206	1,557	2,929
Income collected but not yet earned	14,452	3,943	5,054	2,200	1,218	21,593
Expenses accrued and unpaid	45,324	8,695	7,989	8,553	10,928	43,013
Other liabilities	7,224	1,501	1,290	876	647	43,010
Total liabilities	17,902,859	4,429,073	3,223,508	5,435,405	5,297,001	15,621,909
CAPITAL ACCOUNTS						
Capital	356,780	103,945	62,526	102,618	116,534	291,996
Surplus	412,634	107,940	78,544	112,274	121,209	305,276
Undivided profits	171,510	54,724	30,603	70,305	53,070	148,535
Other capital accounts	109,038	11,573	17,500	20,586	17,402	41,993
Total capital accounts	1,049,962	278,182	189,173	305,783	308,215	787,800
Total liabilities and capital accounts	18,952,821	4,707,255	3,412,681	5,741,188	5,605,216	16,409,709
MEMORANDA						
Par or face value of capital	356,782	103,950	62,526	102,618	116,534	291,996
Capital notes and debentures	1,771	1,132	30	70	70	59
First preferred stock	8,396	1,194	1,463	389	1,207	9,840
Second preferred stock	300	245	60	55	55	12
Common stock	346,315	101,379	60,973	102,174	115,257	282,085
Retirable value of capital: First preferred stock	8,466	1,204	1,463	389	1,665	10,567
Second preferred stock	300	245	60	55	55	12
Net demand deposits subject to reserve (see page 18)	10,854,533	2,971,109	1,935,919	3,901,160	3,780,120	8,405,139
Demand deposits adjusted (see footnote on page 1)	9,924,227	2,626,596	1,811,790	3,593,018	3,843,324	8,261,936
Pledged assets (and securities loaned)	1,150,697	375,114	462,729	694,468	600,793	1,646,523
Number of banks	1,002	498	473	757	605	272

ALL MEMBER BANKS—CLASSIFICATION OF LOANS AND INVESTMENTS, BY CLASS OF BANK AND ON SELECTED CALL DATES

[In thousands of dollars]

	By class of bank, June 30, 1947						All member banks on selected call dates							
	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	1942 June 30	1943 June 30	1944 June 30	1945 June 30	1946 June 29	1946 Dec. 31	1947 June 30
	New York	Chicago												
Loans	6,547,930	1,564,556	11,440,998	9,101,619	28,655,103	18,763,913	9,891,190	16,928,316	14,822,576	18,083,742	20,587,878	23,302,464	26,695,670	28,655,103
Commercial and industrial loans, including open-market paper ²	4,171,462	1,178,191	5,725,708	2,744,301	13,819,662	9,022,400	4,797,262	8,382,635	6,554,116	7,022,990	7,095,443	9,685,416	13,154,271	13,819,662
Loans to farmers directly guaranteed by Commodity Credit Corporation ²			3,100	8,772	11,872	9,345	2,527	725,589	269,798	424,693	481,031	81,222	74,303	11,872
Other loans to farmers ²	25	1,228	194,026	765,294	960,573	758,733	201,840	554,047	1,119,938	2,200,119	3,089,270	2,395,464	1,505,534	1,506,695
Loans to brokers and dealers in securities	1,196,147	99,687	185,357	25,504	1,506,695	769,003	737,692	562,415	602,974	2,129,738	3,407,101	2,480,167	1,466,920	1,153,632
Other loans for purchasing or carrying securities	286,000	83,916	540,014	243,702	1,153,632	670,362	483,270	292,063	260,427	257,730	262,044	339,937	385,049	429,968
Real-estate loans: On farm land	134	907	73,744	355,183	429,966	307,173	122,795	2,441,386	9,435,463	2,373,117	2,414,885	3,085,189	3,903,481	4,619,673
On residential property	56,579	26,836	2,155,890	2,380,368	4,619,673	3,139,226	1,480,447	767,490	655,095	576,624	571,534	841,940	1,068,778	1,190,294
On other properties	47,237	14,305	483,321	645,431	1,190,294	769,325	420,969	28,873	30,866	60,787	55,147	54,977	79,473	99,637
Loans to banks	78,935	88	16,045	4,569	99,637	38,566	61,071							
Other loans to individuals:														
Retail automobile instalment paper	14,661	29,046	271,773	284,817	600,299	435,260	165,037							
Other retail instalment paper	52,273	22,995	178,622	114,408	368,298	278,161	90,137							
Repair and modernization instalment loans	26,296	13,601	171,762	133,657	345,316	251,601	93,715	3,173,818	190,328	141,377	174,145	338,761	281,449	368,298
Instalment cash loans	79,333	7,558	230,369	319,350	636,610	458,296	178,314							
Single-payment loans	327,148	57,199	822,100	840,972	2,047,419	1,242,816	804,603							
All other loans (including overdrafts)	211,700	28,999	389,167	235,291	865,157	613,646	251,511							
United States Government direct obligations	12,569,672	2,889,775	20,841,668	22,887,386	189,180	39,264,818	19,923,683	21,412,952	44,492,693	59,452,067	73,206,154	72,251,496	63,030,370	59,188,501
Treasury bills	136,544	106,155	333,586	196,801	773,086	517,037	256,049	1,508,974	6,278,379	4,465,940	2,632,874	1,072,332	1,166,986	773,086
Treasury certificates of indebtedness	1,103,141	368,095	3,038,235	3,034,595	7,544,066	5,438,228	2,105,838	1,872,130	9,417,977	14,228,404	15,583,929	15,292,036	10,042,725	7,544,066
Treasury notes	775,000	131,632	1,502,518	1,959,790	4,368,940	2,994,882	1,374,058	3,546,373	5,251,448	10,639,918	14,723,058	10,467,220	5,601,684	4,368,940
United States savings bonds	3,502	2,807	47,339	655,682	709,330	514,909	194,421	143,862	161,018	373,598	677,215	729,464	725,447	709,330
Other bonds maturing in 5 years or less	2,573,541	589,306	4,363,975	4,897,327	12,424,149	8,189,445	4,234,704	1,651,464	5,039,400	5,095,756	6,380,452	8,598,041	10,939,012	12,424,149
Other bonds maturing in 5 to 10 years	6,295,821	1,077,354	8,636,331	8,601,391	24,610,897	16,153,075	8,457,822	4,947,976	9,933,996	17,813,415	26,637,954	28,745,752	26,333,697	24,610,897
Other bonds maturing in 10 to 20 years	1,524,648	554,781	2,239,831	1,989,757	6,309,017	3,814,052	2,494,965	6,621,102	7,155,982	5,357,846	4,544,660	5,027,229	5,853,030	6,309,017
Bonds maturing after 20 years	157,475	59,645	679,853	1,552,043	2,449,016	1,643,190	805,826	1,121,071	1,254,493	1,477,190	2,026,012	2,319,422	2,367,789	2,449,016
Obligations of States and political subdivisions	630,773	174,544	1,363,722	1,812,598	3,981,637	2,897,741	1,083,896	2,933,835	2,876,441	2,833,594	3,101,733	3,306,835	3,547,509	3,981,637
Maturing within 1 year (including warrants without specific maturity)	198,333	61,514	239,059	226,797	725,703	492,822	232,881	1,858,898	.....	.....	.....	.....	.....	725,703
Maturing in 1 to 5 years	122,108	44,625	462,166	556,009	1,184,908	874,065	310,843	1,058,739	.....	.....	.....	.....	.....	1,184,908
Maturing in 5 to 10 years	152,981	37,191	304,605	533,578	1,028,355	768,245	260,110	1,074,937	.....	.....	.....	.....	.....	1,028,355
Maturing in 10 to 20 years	74,321	26,832	227,055	400,183	728,391	548,984	179,407	.....	.....	.....	.....	.....	.....	728,391
Maturing after 20 years	83,030	4,382	130,837	96,031	314,280	213,625	100,655	.....	.....	.....	.....	.....	.....	314,280
Other bonds, notes, and debentures	486,095	163,406	871,656	1,167,279	2,688,436	1,893,773	794,663	2,455,705	2,127,240	2,019,836	2,198,416	2,860,553	2,803,256	2,688,436
Maturing within 1 year or less	147,883	43,926	188,589	157,246	537,644	330,151	207,493	.....	.....	.....	.....	.....	.....	537,644
Maturing in 1 to 5 years	138,048	73,331	266,573	299,063	777,015	558,798	218,217	1,058,739	.....	.....	.....	.....	.....	777,015
Maturing in 5 to 10 years	95,762	20,618	193,628	209,180	519,188	372,376	146,812	.....	.....	.....	.....	.....	.....	519,188
Maturing in 10 to 20 years	43,135	20,565	98,304	173,122	335,126	249,830	85,296	1,396,966	.....	.....	.....	.....	.....	335,126
Maturing after 20 years	61,267	4,966	124,562	328,668	519,463	382,618	136,845	.....	.....	.....	.....	.....	.....	519,463

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

² 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.

ALL MEMBER BANKS—CLASSIFICATION OF LOANS AND INVESTMENTS, JUNE 30, 1947, BY FEDERAL RESERVE DISTRICTS

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts											
		Boston	New York	Philadel- phia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
Loans	28,655,103	1,445,836	8,498,458	1,409,002	2,156,756	1,263,448	1,226,932	3,772,155	1,153,808	664,834	1,086,383	1,319,387	4,658,104
Commercial and industrial loans, including open-market paper.	13,819,662	752,371	4,804,504	611,283	887,549	470,761	563,600	1,945,097	506,665	267,567	479,156	697,232	1,833,877
Loans to farmers directly guaranteed by Commodity Credit Corporation	11,872		281	12	32	215	706	2,546	191	602	2,600	3,798	889
Other loans to farmers	960,573	15,717	40,376	21,489	38,235	36,240	44,866	98,078	58,453	65,490	190,543	138,885	212,201
Loans to brokers and dealers in securities	1,506,695	38,491	1,211,372	23,722	43,982	8,204	9,325	109,553	7,138	2,595	4,665	6,365	41,283
Other loans for purchasing or carrying securities	1,153,632	44,856	350,023	31,663	133,251	69,373	102,979	144,815	54,477	19,488	33,194	77,165	92,348
Real-estate loans: On farm land	429,968	9,278	27,420	25,244	56,911	36,185	20,711	67,314	30,417	17,512	32,069	23,502	83,405
On residential property	4,619,673	171,220	646,575	275,637	478,650	240,684	111,058	675,664	190,590	116,739	113,377	83,860	1,515,619
On other properties	1,190,294	94,528	184,959	88,348	111,327	94,131	56,419	150,985	27,017	44,865	51,672	229,231	2,800
Loans to banks	99,637	4,999	79,792	1,250	363	3,324	4,673	426	1,307	180	312	211	
Other loans to individuals:													
Retail automobile instalment paper	600,297	26,684	58,293	26,344	43,190	32,370	36,751	94,216	30,225	20,742	31,697	43,286	156,499
Other retail instalment paper	368,298	19,483	80,669	24,406	23,966	9,153	16,640	56,134	19,140	17,714	14,559	14,562	71,872
Repair and modernization instalment loans	345,316	17,446	81,622	19,403	26,004	11,315	14,143	58,907	13,495	22,985	9,114	8,274	62,608
Instalment cash loans	636,610	40,742	161,120	49,201	58,407	43,041	32,923	57,335	22,577	13,314	18,475	31,868	107,607
Single-payment loans	2,047,419	160,518	500,155	179,977	182,141	165,478	147,178	220,732	126,123	33,550	91,105	100,919	139,563
All other loans (including overdrafts)	865,157	49,503	271,297	31,023	72,748	42,974	64,980	90,353	36,198	39,339	20,652	37,788	108,302
United States Government direct obligations	59,188,501	2,951,028	17,141,343	3,279,732	4,860,724	2,731,959	2,563,837	9,648,566	2,083,437	1,765,797	2,603,931	2,189,709	7,368,468
Treasury bills	773,086	29,530	160,603	76,819	30,206	30,232	15,305	196,528	18,715	16,814	64,999	32,380	100,955
Treasury certificates of indebtedness	7,544,066	295,295	1,359,762	257,689	385,089	391,994	503,273	1,217,223	285,203	212,546	639,951	548,432	1,447,609
Treasury notes	4,368,940	156,125	1,047,316	188,555	299,044	174,358	223,987	772,862	244,358	174,199	290,483	245,784	551,869
United States savings bonds	709,330	35,891	90,166	76,569	80,889	46,934	28,582	140,748	43,956	68,194	50,299	19,743	27,359
Other bonds maturing in 5 years or less	12,424,149	550,915	3,408,389	551,758	1,079,894	579,450	546,775	2,167,840	456,781	395,392	597,419	512,995	1,576,541
Other bonds maturing in 5 to 10 years	24,610,897	1,186,537	8,290,413	1,382,816	2,107,558	1,202,816	913,465	3,743,638	828,665	711,721	736,129	686,108	2,821,031
Other bonds maturing in 10 to 20 years	6,309,017	548,862	2,114,943	474,536	595,225	195,347	161,171	1,091,074	140,976	119,718	148,663	83,373	635,129
Bonds maturing after 20 years	2,449,016	147,873	669,751	270,990	282,819	110,828	171,279	318,653	64,783	67,213	75,958	60,894	207,975
Obligations of States and political subdivisions	3,981,637	110,529	926,497	207,248	337,670	100,335	299,859	636,765	178,326	84,158	218,504	188,282	693,464
Maturing within 1 year (including warrants without specific maturity)	725,703	57,713	241,945	21,163	38,144	11,295	30,764	128,992	26,885	12,543	29,727	23,847	102,685
Maturing in 1 to 5 years	1,184,908	20,971	198,513	58,481	106,591	32,591	94,087	213,487	59,456	33,240	85,722	66,159	215,610
Maturing in 5 to 10 years	1,028,355	17,133	226,211	48,511	83,359	29,182	98,636	183,014	45,259	24,975	62,536	60,316	149,223
Maturing in 10 to 20 years	728,391	11,545	148,597	46,649	75,099	20,420	60,476	100,254	34,697	12,091	35,616	35,239	147,708
Maturing after 20 years	314,280	3,167	111,231	32,444	34,477	6,847	15,896	11,018	12,029	1,309	4,903	2,721	78,238
Other bonds, notes, and debentures	2,688,436	119,247	715,597	349,146	369,354	135,137	77,970	431,195	111,661	73,831	102,758	45,750	156,790
Maturing within 1 year or less	537,644	26,145	176,960	26,714	40,569	42,361	20,921	94,555	23,438	16,933	28,408	12,191	28,449
Maturing in 1 to 5 years	777,015	27,961	181,329	69,476	90,631	36,467	30,579	165,466	33,150	33,161	40,708	19,508	48,579
Maturing in 5 to 10 years	519,188	15,218	141,241	56,458	66,412	23,339	14,986	82,068	23,662	15,816	24,349	9,063	46,576
Maturing in 10 to 20 years	335,126	17,133	82,334	60,565	77,774	9,464	5,322	47,509	10,613	3,981	4,010	3,141	13,280
Maturing after 20 years	519,463	32,790	133,733	135,933	93,968	23,506	6,162	41,597	20,798	3,940	5,283	1,847	19,906

RESERVE CITY BANKS¹—CLASSIFICATION OF LOANS AND INVESTMENTS, JUNE 30, 1947, BY FEDERAL RESERVE DISTRICTS

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts											
		Boston	New York	Philadel- phia	Cleve- land	Rich- mond ²	Atlanta ²	Chicago ²	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
Loans.	11,440,993	662,266	247,441	648,874	1,276,291	537,708	611,122	1,123,811	664,505	302,890	637,292	774,768	3,949,030
Commercial and industrial loans, including open-market paper.	5,725,708	433,212	123,809	396,537	690,271	255,065	305,167	504,995	375,018	172,222	366,013	503,239	1,600,160
Loans to farmers directly guaranteed by Commodity Credit Corporation.	3,106					2	36	132	15	32	153	1,977	753
Other loans to farmers.	194,026		598	3	302	612	5,018	2,388	4,953	1,507	43,447	8,294	126,904
Loans to brokers and dealers in securities.	185,357	37,693	2,758	22,079	43,129	5,546	6,611	8,475	6,555	2,561	4,539	5,024	40,387
Other loans for purchasing or carrying securities.	549,014	24,542	13,761	10,264	107,892	43,046	78,695	39,980	27,235	12,364	28,372	66,737	87,126
Real-estate loans: On farm land.	73,745		426	188	1,642	2,121	1,859	3,788	1,870	323	6,175	3,692	51,660
On residential property.	2,155,890	19,176	48,469	23,076	163,834	66,051	27,323	289,002	71,079	25,666	52,072	31,192	1,338,950
On other properties.	483,321	30,854	16,412	16,854	45,159	39,150	21,763	56,407	25,916	5,151	23,978	32,446	169,231
Loans to banks.	16,945	3,922		1,250	100	2,289	4,120	50	1,107		251	156	2,800
Other loans to individuals:													
Retail automobile instalment paper.	271,773	6,038	4,360	8,733	11,353	13,141	17,496	30,324	15,209	6,456	13,976	14,799	129,888
Other retail instalment paper.	178,622	10,943	4,202	17,826	12,047	2,783	9,148	19,406	13,215	11,418	8,954	8,065	60,615
Repair and modernization instalment loans.	171,762	7,720	2,365	9,559	14,223	7,287	7,312	29,850	9,538	18,606	6,697	5,274	53,331
Instalment cash loans.	230,369	6,621	5,014	15,942	24,284	16,304	11,796	22,042	12,168	4,751	8,901	14,189	88,357
Single-payment loans.	822,106	57,222	20,859	114,133	109,390	60,924	69,924	81,868	74,195	11,497	60,455	55,522	106,111
All other loans (including overdrafts).	389,167	24,323	4,408	12,430	52,665	23,387	44,854	40,104	20,332	30,336	13,309	24,162	92,757
United States Government direct obligations.	20,841,666	1,036,253	434,926	1,174,999	2,629,055	1,301,377	1,026,651	3,391,031	883,705	534,536	1,370,061	1,015,528	6,038,585
Treasury bills.	333,586	10,875	2,719	47,462	13,893	22,350	9,356	71,650	6,374	10,173	45,509	4,953	88,272
Treasury certificates of indebtedness.	3,038,235	153,851	15,157	70,879	175,754	179,559	187,681	422,807	69,162	22,964	265,200	196,397	1,278,824
Treasury notes.	1,502,518	34,848	34,724	33,628	106,307	60,455	89,843	309,517	108,675	52,445	130,640	102,745	438,691
United States savings bonds.	47,339	922	1,816	2,263	2,212	4,618	1,738	13,709	3,232	1,747	6,675	4,095	4,312
Other bonds maturing in 5 years or less.	4,363,975	130,324	66,974	164,987	587,628	252,463	252,463	756,296	192,522	112,141	349,798	247,022	1,250,968
Other bonds maturing in 5 to 10 years.	8,636,331	406,854	206,012	567,521	1,259,468	652,209	346,313	1,389,166	423,676	248,943	430,387	377,038	2,328,744
Other bonds maturing in 10 to 20 years.	2,239,831	289,095	78,370	228,819	390,728	94,419	71,705	321,064	69,631	53,359	104,728	43,214	494,699
Bonds maturing after 20 years.	679,853	9,484	29,154	59,401	93,065	35,304	67,163	106,822	15,433	32,764	37,124	40,064	154,075
Obligations of States and political subdivisions.	1,363,722	38,751	16,572	77,329	111,139	18,438	114,588	144,108	63,954	15,431	107,963	52,605	602,844
Maturing within 1 year (including warrants without specific maturity).	239,059	27,851	2,063	9,504	21,862	3,751	13,897	25,755	11,655	2,772	19,024	8,530	92,395
Maturing in 1 to 5 years.	462,166	4,091	2,495	21,625	41,568	5,992	37,035	57,051	24,862	8,062	48,256	20,822	190,307
Maturing in 5 to 10 years.	394,605	5,719	2,423	15,326	21,040	4,962	38,269	37,727	13,356	3,524	27,441	14,767	120,051
Maturing in 10 to 20 years.	227,055	922	4,365	14,243	12,277	2,350	16,973	21,793	8,620	1,073	11,321	7,689	125,429
Maturing after 20 years.	139,837	168	5,226	16,631	14,392	1,383	8,414	1,782	5,461		1,921	797	74,662
Other bonds, notes, and debentures.	871,656	13,797	14,539	126,494	193,206	71,563	41,351	115,271	45,890	29,841	61,999	25,175	132,530
Maturing within 1 year or less.	188,589	7,135	1,106	7,655	29,782	31,050	14,829	31,216	9,682	6,962	19,058	7,055	23,059
Maturing in 1 to 5 years.	266,573	3,545	3,876	32,099	55,249	19,385	13,605	38,422	10,882	14,730	24,335	8,929	42,116
Maturing in 5 to 10 years.	193,628	1,721	3,939	26,149	37,459	11,382	8,549	26,227	8,018	6,890	15,181	5,235	42,878
Maturing in 10 to 20 years.	93,304	453	3,728	21,992	39,927	2,413	3,038	8,201	4,423	771	1,367	2,626	9,365
Maturing after 20 years.	124,562	943	1,890	38,599	30,789	7,333	1,930	11,205	12,885	488	2,058	1,330	15,112

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

² See note 3, page 11.

COUNTRY BANKS¹—CLASSIFICATION OF LOANS AND INVESTMENTS, JUNE 30, 1947, BY FEDERAL RESERVE DISTRICTS

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts											
		Boston	New York	Philadel- phia	Cleve- land	Rich- mond ²	Atlanta ²	Chicago ²	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
Loans	9,101,619	783,570	1,703,037	760,128	889,465	725,740	615,810	1,078,783	489,303	361,944	449,091	544,619	709,074
Commercial and industrial loans; including open-market paper	2,744,391	319,159	509,233	214,740	197,278	215,696	258,433	261,911	131,647	95,345	113,143	193,993	233,717
Loans to farmers directly guaranteed by Commodity Credit Corporation	8,772		281	12	32	213	670	2,414	176	570	2,447	1,821	136
Other loans to farmers	765,294	15,717	39,753	21,486	37,933	35,628	39,848	94,462	53,500	63,983	147,096	130,591	85,297
Loans to brokers and dealers in securities	25,504	798	12,467	1,643	853	2,658	2,714	1,391	583	34	126	1,341	896
Other loans for purchasing or carrying securities	2,3702	20,314	50,262	21,399	25,359	26,327	24,284	20,919	27,242	7,124	4,822	10,428	5,222
Real-estate loans: On farm land	355,183	9,278	26,860	25,050	55,269	34,061	18,852	62,619	28,547	17,189	25,891	19,810	31,745
On residential property	2,389,368	152,044	541,527	252,561	314,816	174,633	83,735	359,826	119,511	91,073	61,305	52,688	176,669
On other properties	645,431	63,674	121,310	71,494	66,168	54,931	34,656	80,273	30,895	21,866	20,887	19,226	60,000
Loans to banks	4,569	1,077	857	.....	263	1,035	533	288	200	180	61	55	.....
Other loans to individuals:													
Retail automobile instalment paper	284,817	20,646	39,272	17,611	31,837	19,229	19,255	34,846	15,016	14,286	17,721	28,487	26,611
Other retail instalment paper	114,408	8,540	24,193	6,580	11,919	6,370	7,492	13,733	5,925	6,296	5,605	6,497	11,257
Repair and modernization instalment loans	133,657	9,726	52,961	9,844	11,781	4,028	6,831	15,456	3,957	4,379	2,417	3,000	9,277
Instalment cash loans	319,350	34,121	76,773	33,259	34,123	26,737	21,127	27,735	10,409	8,563	9,574	17,679	19,250
Single-payment loans	840,972	103,296	152,148	65,844	72,751	104,554	77,234	81,665	51,928	22,053	30,650	45,397	33,452
All other loans (including overdrafts)	235,291	25,180	55,189	18,593	20,083	19,587	20,126	21,250	9,766	9,003	7,343	13,626	15,545
United States Government direct obligations	22,887,336	1,914,775	4,136,745	2,104,772	2,231,669	1,430,532	1,537,186	3,367,760	1,191,732	1,231,261	1,233,840	1,174,181	1,329,883
Treasury bills	196,801	18,655	21,340	29,357	16,313	7,882	5,919	18,723	12,341	6,641	19,490	27,427	12,683
Treasury certificates of indebtedness	3,034,595	141,444	241,464	186,810	209,335	212,435	315,502	426,321	216,011	189,582	374,751	352,035	168,785
Treasury notes	1,959,790	121,277	237,592	154,927	192,737	113,903	134,144	331,713	135,683	121,754	159,813	143,039	113,178
United States savings bonds	655,682	34,969	84,848	74,306	78,677	42,316	26,844	124,232	40,724	66,447	43,624	15,648	23,047
Other bonds maturing in 5 years or less	4,897,327	420,591	767,874	386,771	492,266	326,987	293,923	822,238	261,259	283,251	247,621	265,973	325,573
Other bonds maturing in 5 to 10 years	8,601,391	779,683	1,788,580	815,295	848,090	550,607	567,152	1,277,118	404,989	462,778	305,742	309,070	492,287
Other bonds maturing in 10 to 20 years	1,989,755	259,767	511,925	245,717	204,497	100,928	89,466	215,229	71,345	66,359	43,935	40,159	140,430
Bonds maturing after 20 years	1,552,643	138,389	483,122	211,589	189,754	75,524	104,116	152,185	49,350	34,449	38,834	20,830	53,900
Obligations of States and political subdivisions	1,812,593	71,778	279,152	129,919	226,531	81,897	185,271	318,113	114,372	68,727	110,541	135,677	90,620
Maturing within 1 year (including warrants without specific maturity)	226,797	29,862	41,549	11,659	16,282	7,544	16,867	41,723	15,230	9,771	10,703	15,317	10,293
Maturing in 1 to 5 years	556,069	16,880	73,910	36,856	65,023	26,599	57,052	111,811	34,594	25,178	37,466	45,337	25,303
Maturing in 5 to 10 years	533,578	11,414	70,807	33,185	62,319	24,220	60,367	108,096	31,903	21,451	35,095	45,549	29,172
Maturing in 10 to 20 years	400,183	10,623	69,911	32,406	62,822	18,070	43,503	51,629	26,077	11,018	24,295	27,550	22,279
Maturing after 20 years	96,031	2,999	22,975	15,813	20,085	5,464	7,482	4,854	6,568	1,309	2,982	1,924	3,576
Other bonds, notes, and debentures	1,167,279	105,450	214,963	222,652	176,148	63,574	36,619	152,518	65,771	43,990	40,759	20,575	24,260
Maturing within 1 year or less	157,246	19,010	27,971	19,059	10,787	11,311	6,092	19,413	13,756	9,971	9,350	5,136	5,390
Maturing in 1 to 5 years	299,063	24,416	39,405	37,377	35,382	17,082	17,574	53,713	22,268	18,431	16,373	10,579	6,463
Maturing in 5 to 10 years	209,180	13,497	41,540	30,309	28,953	11,957	6,437	35,223	15,644	8,926	9,168	3,828	3,698
Maturing in 10 to 20 years	173,122	16,680	35,471	38,573	37,847	7,051	2,284	18,743	6,190	3,210	2,643	515	3,915
Maturing after 20 years	328,668	31,847	70,576	97,334	63,179	16,173	4,232	25,426	7,913	3,452	3,225	517	4,794

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

² See note 3, page 11.

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1947, OF BANKS IN EACH CENTRAL
ASSETS [In thousands of dollars]**

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments							Reserves, cash,		
		Total	Loans (including over-drafts)	U. S. Govt. direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
All member banks	6,928	94,801,522	28,655,103	59,188,501	9,863	3,981,637	2,688,436	277,982	28,694,099	16,040,361	1,408,907
Reserve bank cities ¹	183	41,590,387	14,429,948	24,488,577	2,978	1,485,248	1,036,919	146,717	12,843,199	8,042,440	352,521
1. Boston	11	1,757,764	662,266	1,036,253		38,751	13,797	6,697	577,725	361,442	23,507
2. New York ²	42	20,468,213	6,603,939	12,640,714	1,518	637,968	487,572	96,502	6,280,709	4,190,448	126,771
3. Philadelphia	23	2,037,779	648,874	1,174,960		77,329	126,494	10,122	744,427	409,481	26,549
4. Cleveland	4	1,535,553	525,742	959,375		12,981	34,962	2,493	390,752	242,752	22,472
5. Richmond	6	268,890	93,119	156,347		7,242	11,617	565	105,436	52,987	3,639
6. Atlanta ³	4	582,401	229,891	309,323		26,060	16,011	1,116	245,864	115,531	7,457
7. Chicago ²	58	5,895,669	1,781,762	3,704,562	6	208,573	190,134	10,632	1,832,793	1,144,930	60,681
8. St. Louis	7	912,371	392,599	471,758	349	21,892	21,182	4,591	304,299	158,473	8,252
9. Minneapolis	4	554,254	186,501	332,643		12,452	21,620	1,038	213,951	102,105	4,264
10. Kansas City	10	653,311	219,570	380,117	343	36,708	15,456	1,117	316,070	148,578	5,014
11. Dallas	7	583,246	357,607	207,844	3	11,922	4,339	1,531	297,612	146,655	4,619
12. San Francisco	7	6,340,936	2,728,078	3,114,681	759	393,370	93,735	10,313	1,533,561	969,058	59,296
Reserve branch cities ¹	132	13,600,246	3,907,120	8,773,162	453	538,395	341,087	40,023	4,453,403	2,482,847	192,366
2. Buffalo	5	580,828	191,432	363,884	11	9,377	13,062	3,062	173,999	93,224	10,747
4. Cincinnati	10	648,343	235,510	364,084	201	27,251	19,745	1,552	203,866	113,191	10,013
4. Pittsburgh	9	1,492,162	407,037	909,071		46,830	114,538	14,686	430,785	248,968	22,639
5. Baltimore	9	577,851	124,416	439,672		3,655	8,580	1,528	192,043	104,797	12,349
5. Charlotte ³	4	345,821	132,517	193,954		6,000	12,653	697	150,905	78,033	3,977
6. Birmingham	3	229,944	67,397	136,805		19,182	6,108	452	79,363	56,669	4,363
6. Jacksonville	4	228,572	82,575	129,192		12,035	4,265	505	112,462	55,213	3,611
6. Nashville	4	252,217	98,498	125,662		20,544	5,713	1,800	91,720	51,396	4,094
6. New Orleans	6	505,242	132,761	325,669		36,767	9,254	791	190,764	113,982	6,011
7. Detroit	6	1,885,129	455,679	1,346,799	14	35,065	44,436	3,136	531,968	294,790	31,103
8. Little Rock	4	104,812	27,489	62,682		7,708	6,773	160	44,162	22,574	1,129
8. Louisville	6	324,661	125,711	179,693		8,359	10,080	818	123,027	67,537	4,591
8. Memphis	3	327,795	118,706	174,572		25,995	7,855	667	114,731	62,833	4,901
9. Helena	2	29,816	7,139	22,186		122	319	50	13,999	7,131	142
10. Denver	7	388,513	107,334	262,975		8,097	9,564	543	142,969	75,320	4,869
10. Oklahoma City	5	228,798	66,147	139,867		18,211	4,093	480	119,881	52,192	1,691
10. Omaha	6	282,522	71,875	174,487		22,355	13,391	414	123,816	64,200	2,819
11. El Paso	2	89,652	33,846	53,685		1,971		150	36,431	17,230	1,252
11. Houston	10	608,427	204,371	372,876		22,074	7,771	1,335	283,501	142,940	7,896
11. San Antonio	6	251,236	52,354	188,679		5,164	4,679	360	93,462	48,469	3,099
12. Los Angeles	6	2,288,343	542,295	1,684,360	71	47,631	9,706	4,280	583,914	367,830	19,229
12. Portland	3	814,987	225,766	511,894	3	69,734	6,515	1,075	236,408	141,130	12,815
12. Salt Lake City	6	199,130	58,430	132,188	153	6,751	1,291	317	66,592	34,018	1,787
12. Seattle	6	915,439	337,835	478,226		77,517	20,696	1,165	312,635	169,180	17,239
Other reserve cities ¹	89	4,554,072	1,216,416	3,039,376	1,131	145,396	143,151	8,602	1,708,853	887,408	84,201
4. Columbus	3	278,986	65,983	174,420		18,463	19,596	524	115,594	57,860	6,176
4. Toledo	4	274,562	42,019	222,105		5,614	4,365	459	84,766	51,078	6,698
5. Washington	14	740,967	187,656	511,404		1,541	38,713	1,653	243,478	152,272	18,853
7. Cedar Rapids	1	66,010	10,778	34,285		20,040	796	111	24,518	12,604	1,279
7. Des Moines	3	195,076	57,215	123,119	304	9,441	4,712	285	76,788	37,183	2,798
7. Dubuque	2	32,992	3,298	28,222		1,047	389	36	8,114	4,092	562
7. Grand Rapids ³	4	277,170	105,687	157,097	7	8,571	5,412	396	70,980	38,910	5,947
7. Indianapolis	5	422,407	94,674	299,650	6	17,904	9,448	725	180,850	87,523	9,447
7. Milwaukee	6	642,443	148,368	458,142	258	14,318	20,392	965	217,262	114,208	7,864
7. Peoria	3	98,571	19,164	74,243		2,719	2,232	213	31,946	18,014	1,927
7. Sioux City	4	73,623	16,742	54,687	395	974	726	99	31,235	14,513	1,159
9. St. Paul	3	300,391	109,250	179,707		2,857	7,902	675	108,036	55,833	2,888
10. Kansas City, Kansas	2	41,997	17,093	21,722	4	1,367	1,744	67	14,108	7,331	383
10. Lincoln	3	90,898	17,312	71,002		1,182	1,238	164	32,883	17,864	1,328
10. Pueblo	1	16,627	1,252	14,717		276	334	48	23,375	3,638	669
10. St. Joseph	4	57,226	12,558	41,315		1,518	1,749	86	23,799	10,914	893
10. Topeka	4	52,441	15,342	31,058	11	4,826	1,114	90	23,663	12,382	1,178
10. Tulsa	4	229,323	66,906	148,639	3	10,240	3,129	406	91,626	45,557	2,586
10. Wichita	4	139,669	41,903	84,162		3,183	10,187	234	61,549	32,744	1,828
11. Fort Worth	3	241,752	98,786	228,450		8,370	5,683	463	136,731	59,035	3,781
11. Galveston	4	53,711	8,945	40,080		1,909	2,674	103	32,493	12,019	1,461
11. Waco	3	44,067	18,859	23,914		1,195	29	70	21,603	10,565	858
12. Ogden	2	71,502	31,298	38,706	143	1,235	1	119	18,171	10,770	1,469
12. Spokane	3	111,661	25,328	78,530		6,606	586	611	35,285	20,499	2,169
Country banks, by districts	6,524	35,056,823	9,101,619	22,887,386	5,301	1,812,598	1,167,279	82,640	9,688,644	4,627,666	779,819
1. Boston	325	2,884,738	783,570	1,914,775	548	71,778	105,450	8,617	1,740,112	346,482	79,347
2. New York	753	6,358,339	1,703,087	4,136,745	2,606	279,152	214,963	21,786	1,430,286	760,836	130,260
3. Philadelphia	625	3,228,548	760,128	2,104,772	331	129,919	222,652	10,746	707,126	375,130	71,439
4. Cleveland	693	3,523,466	880,465	2,231,669	334	226,531	176,148	8,319	855,333	443,527	85,869
5. Richmond	443	2,307,206	725,740	1,430,582	387	81,897	63,574	5,026	699,440	320,879	64,453
6. Atlanta	317	2,379,591	615,810	1,537,186	45	185,271	36,619	4,660	788,329	349,109	61,427
7. Chicago	910	4,924,844	1,078,788	3,367,760	171	318,113	152,518	7,494	1,306,261	628,014	103,042
8. St. Louis	478	1,867,966	489,303	1,194,732	125	114,372	65,771	3,663	545,846	260,028	37,697
9. Minneapolis	464	1,708,486	361,944	1,231,261	97	68,727	43,990	2,467	458,235	226,568	27,748
10. Kansas City	707	1,837,426	449,091	1,233,840	163	110,541	40,759	3,032	713,864	301,414	33,325
11. Dallas	570	1,879,009	544,619	1,174,181	145	135,677	20,575	3,812	898,799	332,469	45,837
12. San Francisco	239	2,157,204	709,074	1,329,883	349	90,620	24,260	3,018	545,013	283,210	39,375

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

² Includes both central reserve city and reserve city banks.

For other footnote, see opposite page.

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

and bank balances										Federal Reserve district numbers, and reserve cities
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	
5,489,091	31,588	34,228	5,689,924	798,485	12,723	61,294	86,439	225,637	116,464	124,795,663
										All member banks
859,213	10,372	27,111	3,551,542	303,126	4,894	32,037	77,775	129,513	63,880	55,044,811
40,159	735	1,003	150,879	16,625		376	9,894	5,319	2,147	2,369,850
49,805	2,540	20,286	1,890,859	161,884	589	3,345	55,380	67,086	28,509	27,065,715
79,879	1,058	1,472	225,988	19,259	55	3,018	5,424	6,956	12,595	2,829,513
34,311	16	341	90,860	7,747		872	401	4,143	1,058	1,940,526
11,175			37,635	2,341	29	723		811	599	378,829
38,099	52		84,725	7,433	2,0		40	1,561	1,857	839,396
233,257	1,427	963	391,535	19,247		914	2,610	18,636	3,697	7,773,566
32,312	50	143	105,069	4,290	1,892		688	2,360	2,091	1,227,391
34,623	292	614	72,053	369	531	3,450	163	1,892	216	774,826
68,123	1,000	188	93,167	2,841	1,077	330		459	1,664	975,752
90,609	336	180	55,213	9,200	343			184	187	890,772
146,861	2,866	1,921	353,559	51,890	138	19,009	3,175	20,106	9,260	7,978,075
										Reserve bank cities ¹
768,262	3,888	3,720	1,002,320	110,983	1,658	15,103	5,788	42,172	14,230	18,243,577
23,649	392	1,332	44,655	9,070	31	373	32	1,838	1,446	767,617
28,904	227	24	51,507	9,451	166		50	1,922	760	864,558
70,006		78	89,094	19,530		1,791	23	5,393	1,198	1,950,882
24,284	7	47	50,559	5,837			174	1,788	1,586	779,279
33,099			35,796	2,051			602	940	925	501,244
10,579			7,752	2,008	141			882	375	312,713
31,080	50		22,508	2,486	190			557	122	344,389
15,799			20,431	2,570	35	144	592	756	399	348,433
28,540	468	7	41,756	5,511	73	784	1,608	1,852	696	706,530
88,016	234	1,006	116,819	5,522		428	20	6,245	1,306	2,430,618
12,065			8,394	660				127	94	149,855
20,259			30,640	1,709				819	228	450,444
28,418	48	3	18,528	3,246			334	475	655	447,236
3,319			3,407	236				134		44,185
33,071	50	23	29,636	893	85			1,521	636	534,617
38,683			27,315	946		730	164	416	66	351,001
22,603	270		33,924	2,427				822	652	410,239
13,118		247	4,584	668				82	145	126,978
80,675	368	200	51,422	6,940	851	5,284	1,182	1,290	393	907,868
23,042	449	16	18,387	3,368	2			535	19	348,622
58,419	7	399	138,030	9,906		4,728	720	7,854	986	2,890,451
28,315	162	192	53,794	9,596			197	3,210	1,005	1,065,403
11,569	101		19,117	712	30	841		52	402	267,759
40,730	1,055	146	84,265	5,640	54			2,662	136	1,236,656
										Other reserve cities ¹
431,261	3,566	548	301,869	46,964	1,049	3,515	169	9,157	5,163	6,328,942
21,451		59	30,048	5,991			1	315	104	409,991
20,045		37	6,908	1,488	1	166		898	63	361,944
39,343	11	35	32,964	11,931	130	1,450		1,200	1,185	1,000,341
4,043			6,592	875						91,403
27,639			9,168	583		1,420		443	39	274,349
2,130			1,330	20		50		2	12	41,190
11,290			14,833	3,323			41	361	396	352,271
46,845		55	36,980	2,806	20		1,240	326	607,649	7, Grand Rapids ³
30,991	86	22	64,091	5,223		21	4	1,424	1,764	868,141
8,897			3,108	1,763	640			386	94	133,400
10,646			4,917	600				154	4	105,616
21,896		296	27,123	2,425		300	50	961	202	412,365
3,414			2,980	401				1	293	56,800
6,534			7,157	471			5	222	2	124,481
16,577	2,250		241	85				2		40,089
8,867	40		3,085	92		103		112	36	81,368
8,806			1,297	598	9	5		182	47	76,945
34,857	800		7,826	2,919			63	576	183	324,690
22,230	200		4,547	869				422	115	202,624
49,941	169		23,805	1,965	249			250	225	381,172
15,364			3,649	983					14	87,201
8,962	10		1,208	152					15	65,837
3,222			2,710	748					17	90,438
7,271		44	5,302	653			5	6	27	147,1637
										Country banks, by districts
3,430,355	13,762	2,849	834,193	337,412	5,122	10,639	2,707	44,795	33,191	45,179,333
187,117	388	581	126,197	35,336	802	1,355	1,059	5,411	2,399	3,671,212
316,232	1,089	515	221,354	74,848	1,008	2,794	323	14,440	6,334	7,888,372
193,021	417	5	67,114	40,388	1,203	1,537	58	2,555	3,251	3,984,666
269,135	1,709	5	55,088	35,442	153	517	122	3,291	2,956	4,421,280
241,699	1,130		71,279	23,362	524	498	361	1,616	3,853	3,036,860
318,889	2,561	179	56,164	26,138	365	822	589	3,812	3,007	3,202,653
501,645	822	162	72,576	34,072	122	1,785	94	3,982	3,458	6,274,618
210,134	89	1	37,897	14,620	135	134	72	1,418	1,538	2,431,729
172,869	355	236	30,459	10,144	43	25	2	3,614	756	2,181,305
358,724	1,835		18,566	9,700	139	131	15	360	947	2,562,582
480,585	2,567	636	36,705	15,750	488	551		649	1,520	2,796,766
180,305	800	529	40,794	17,612	140	490	12	3,647	3,172	2,727,290

* Includes figures for a bank with its head office in a nonreserve city, that has a branch in this reserve city; see Table of Contents page.
For other footnotes, see opposite page.

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1947, OF BANKS IN EACH CENTRAL
LIABILITIES [In thousands of dollars]**

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U.S.	Banks in foreign countries
		All member banks	87,351,453	67,933,249	1,095,163	5,375,667	9,612,469	1,369,268	1,975,642	28,073,643	27,259,348	102,564	3,327	648,893	33,356	21,150
Reserve bank cities¹	42,398,921	31,719,232	489,953	1,478,479	6,135,020	1,332,399	1,243,850	7,954,255	7,678,344	34,112	291	216,833	3,520	21,150
1. Boston	1,930,074	1,542,006	14,750	92,650	243,151	18,528	18,989	199,993	195,939	4,048	6			
2. New York ²	22,791,493	17,301,369	181,491	264,189	2,899,494	1,227,745	917,216	1,513,347	1,460,486	14,301		16,950	460	21,150
3. Philadelphia	2,283,935	1,829,987	9,740	69,034	345,129	10,037	20,028	277,092	242,695	438	67	33,764	128	
4. Cleveland	1,143,590	954,368	12,108	53,082	107,481	2,331	14,130	678,790	658,748			19,928	114	
5. Richmond	233,556	184,596	4,520	24,779	63,090	174	6,397	70,037	68,342			844	6	
6. Atlanta ³	673,057	445,356	7,260	87,612	129,750	26	3,024	116,336	115,176	1,124	6	21	59	
7. Chicago ²	5,757,525	4,105,323	189,520	306,127	1,061,266	24,254	72,035	1,507,503	1,419,694	1,659		56,150		
8. St. Louis	931,639	668,518	11,648	19,989	268,988	6,282	6,234	169,163	159,811	317	5	6	25	
9. Minneapolis	619,610	381,073	6,129	43,723	177,244	1,721	9,720	103,787	103,742	37				
10. Kansas City	851,817	434,512	4,083	47,486	358,893	697	6,146	72,174	72,125	46	3			
11. Dallas	739,346	439,247	4,266	49,265	236,471	683	9,414	83,411	81,607	129		1,650	25	
12. San Francisco	4,313,290	3,432,847	44,438	420,522	245,054	39,912	160,517	3,171,569	3,069,979	11,168	198	87,518	2,703	
Reserve branch cities¹	12,611,245	9,601,733	120,639	862,636	1,807,213	24,597	194,377	4,389,885	4,269,595	12,331	105	95,345	12,509	
2. Buffalo	457,541	379,610	12,913	31,772	23,295	1,113	8,838	255,095	254,003			937	1,065	
4. Cincinnati	535,130	474,430	4,234	17,290	82,438	402	7,386	204,374	194,229	77	5	10,150	413	
4. Pittsburgh	1,403,951	1,165,084	9,606	22,714	197,538	1,254	10,865	252,327	244,046	92	10	16,104	2,375	
5. Baltimore	586,821	452,619	4,401	45,391	79,544	835	4,091	140,374	135,722	798		565	3,289	
5. Charlotte ²	427,034	234,698	4,848	75,639	106,211		5,638	41,467	39,003	2,000	2		462	
6. Birmingham	233,903	182,465	2,248	20,415	30,644	190		831	54,319	54,319				
6. Jacksonville	271,167	157,492	2,081	36,511	72,691	190	2,202	51,227	50,686	31			510	
6. Nashville	255,113	149,325	1,457	37,317	66,352		1,662	70,051	68,576	1,481		4		
6. New Orleans	559,551	334,509	2,414	87,136	115,690	4,984	5,818	129,335	116,013	66	33	4,223		
7. Detroit	1,432,315	1,168,018	13,557	88,146	131,636	3,917	28,541	873,093	868,262	3,175		1,181	390	
8. Little Rock	120,167	70,021	616	19,571	28,978		19,488	59,252	58,285	420		500	30	
8. Louisville	353,714	217,858	3,932	7,539	109,887									
8. Memphis	335,330	219,817	1,401	28,989	84,417	65	1,691	82,313	82,313					
9. Helena	37,377	16,765	257	10,274	9,750		331	4,655	4,365	300				
10. Denver	330,931	309,053	6,431	9,627	63,436	23	4,411	122,327	119,974	100		31	2,222	
10. Oklahoma City	302,107	145,886	11,701	46,925	92,225		5,370	24,235	19,054	371		4,100	728	
10. Omaha	345,565	209,010	5,218	11,983	125,877	5	2,542	42,616	42,611	5				
11. El Paso	94,033	69,159	620	7,950	14,307	690	1,307	25,311	24,816	525				
11. Houston	753,820	562,194	5,672	56,341	124,035	982	9,596	99,792	79,227			36	11,533	
11. San Antonio	261,733	202,589	1,148	9,091	45,257	1,269	2,434	70,633	48,421	77	2	22,183		
12. Los Angeles	1,672,390	1,485,537	13,710	43,099	85,454	4,635	38,961	1,059,593	1,050,423	284		19,081	110	
12. Portland	678,493	578,732	5,177	49,172	28,151	1,334	15,924	327,115	322,145	75		4,750	145	
12. Salt Lake City	207,947	162,817	832	15,516	27,430	4	1,348	46,421	46,371	5	5		40	
12. Seattle	843,500	669,915	6,165	84,377	66,090	2,895	14,118	327,270	325,640	1,104	1		525	
Other reserve cities¹	4,692,751	3,232,635	60,671	523,599	785,533	4,071	86,192	1,251,771	1,210,411	9,794	353	29,033	5,180	
4. Columbus	302,479	201,778	2,488	48,186	41,071	92	8,861	75,609	71,997	801	5	1,225	1,581	
4. Toledo	245,037	211,530	4,821	12,362	11,808		4,516	93,966	95,181			55	1,686	44
5. Washington	735,001	662,744	13,497	62	41,222	3,009	17,557	195,554	195,529	1,000		25		
7. Cedar Rapids	70,095	31,682	360	4,428	33,455		171	16,933	16,983					
7. Des Moines	228,793	92,011	8,190	75,911	51,016		1,670	39,457	38,098	2,345	14			
7. Dubuque	20,523	17,419	376	1,471	1,136		121	18,945	18,945					
7. Grand Rapids ²	176,655	149,853	3,178	14,936	5,441	18	3,229	155,478	155,065	220		888	305	
7. Indianapolis	470,601	287,328	3,202	98,819	72,256	112	8,854	100,034	97,477	1,632	155		820	
7. Milwaukee	609,448	402,899	9,673	73,822	105,018	470	17,566	205,773	184,459	1,000		20,759	555	
7. Peoria	86,833	66,891	1,010	4,656	12,310		1,965	36,933	34,629	54		2,250		
7. Sioux City	87,310	43,720	680	4,736	37,645		529	14,126	14,119	7				
9. St. Paul	311,454	170,605	2,083	62,610	73,895	343	1,978	67,408	66,887	479	42			
10. Kansas City, Kansas	41,823	16,988	263	8,238	15,793		541	11,331	11,766				65	
10. Lincoln	102,456	53,684	1,173	8,521	37,729		1,349	10,374	10,270	100	4			
10. Pueblo	25,709	19,424	166	1,256	5,803		60	10,156	9,686				470	
10. St. Joseph	58,448	31,498	260	2,340	23,236		1,114	19,403	19,403			5		
10. Topeka	65,918	37,155	1,693	15,818	10,542		6,717	6,466	6,466	250	1			
10. Tulsa	280,043	205,626	2,259	27,446	40,606		4,106	24,113	22,488	95		275	1,255	
10. Wichita	178,127	114,628	1,562	20,722	38,543		2,672	14,212	13,195	1,002		15		
11. Fort Worth	324,450	199,955	1,697	14,921	102,676		5,201	37,709	37,709					
11. Galveston	58,914	42,829	428	1,831	13,083		743	23,431	21,456			25	1,950	
11. Waco	52,194	44,475	501	3,409	2,750		1,059	10,348	10,348				70	
11. Ogden	53,295	41,311	335	6,612	4,503		535	31,065	30,498	485	15			
12. Spokane	103,138	86,602	866	10,396	4,136	27	1,111	38,088	37,757	331				
Country banks, by districts	27,658,533	23,379,649	423,900	2,510,903	884,653	8,210	451,223	14,474,742	14,100,993	46,327	2,578	307,682	17,157	
1. Boston	2,241,546	1,942,261	31,869	129,732	81,545	1,258	54,878	1,113,881	1,109,038	2,900	243	1,550	150	
2. New York	3,954,394	3,188,855	98,857	497,646	71,840	678	96,518	3,324,883	3,283,309	14,932	15	24,422	2,205	
3. Philadelphia	1,979,297	1,762,900	34,195	129,511	13,364	17	39,310	1,655,029	1,584,576	1,024	163	49,158	108	
4. Cleveland	2,350,834	2,077,714	49,913	164,530	18,298		40,379	1,743,887	1,671,464	236	472	71,320	395	
5. Richmond	1,905,675	1,661,856	28,756	156,829	85,911		32,323	865,165	836,920	9,044	167	17,276	1,761	
6. Atlanta	2,311,373	1,826,639	23,573	272,143	164,115	2,187	22,716	704,614	671,170	6,163	201	19,767	7,343	
7. Chicago	3,600,266	3,091,660	58,229	333,856	68,026	773	47,722	2,325,774	2,271,622	2,023	255	50,927	947	
8. St. Louis	1,677,809	1,391,165	21,149	137,034	110,272		18,189	611,758	573,569	2,489	195	35,214	291	
9. Minneapolis	1,333,227	1,104,831	22,999	124,458	62,281	224	18,434	731,240	726,050	81	149	4,304	656	
10. Kansas City	2,119,293	1,783,799	19,851	226,337	65,560		23,746	304,855	302,443	730	187	1,173	322	
11. Dallas	2,447,844	2,087,962	17,532	188,271	122,964	2,061	29,054	202,111	177,256	5,575	317	16,395	2,568	
12. San Francisco	1,676,9													

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

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	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)	Federal Reserve district numbers, and reserve cities
115,435,106	50,010	99,109	897,583	116,481,808	2,718,994	3,701,871	1,401,865	492,125	8,314,855	76,183,919	69,594,634	All member banks
50,353,174	1,300	89,925	641,889	51,086,288	1,222,334	1,882,650	649,021	204,518	3,958,523	37,988,174	30,890,019	Reserve bank cities ¹
2,130,067		11,019	25,137	2,166,223	59,263	99,387	27,381	17,596	203,627	1,739,041	1,502,766	1. Boston
24,304,842	1,300	63,428	451,371	24,820,941	617,097	1,166,460	392,425	68,792	2,244,774	20,850,831	16,591,906	2. New York ²
2,561,047		6,821	18,087	2,585,955	64,469	125,458	39,707	13,924	243,559	1,978,088	1,693,061	3. Philadelphia
1,822,290		401	10,104	1,832,795	44,930	38,130	10,606	14,065	107,731	1,018,329	930,720	4. Cleveland
353,593			1,972	355,565	7,400	8,100	5,450	2,314	23,264	234,746	178,137	5. Richmond
789,453		40	5,293	794,786	14,500	18,500	6,094	5,516	44,610	550,243	451,297	6. Atlanta ³
7,265,028		2,977	38,266	7,306,271	163,900	181,465	66,631	55,299	467,295	5,132,733	4,091,950	7. Chicago ²
1,141,853		706	5,713	1,148,272	34,225	25,925	16,669	2,900	79,719	844,308	589,702	8. St. Louis
723,397		163	4,267	727,827	12,300	22,300	5,521	6,878	46,999	512,934	362,463	9. Minneapolis
923,991			1,835	925,826	17,900	16,750	13,003	2,273	49,926	690,527	394,977	10. Kansas City
822,757		50	3,185	825,992	25,350	25,350	11,484	2,596	64,730	593,524	442,713	11. Dallas
7,514,856		4,320	76,659	7,595,835	161,000	154,825	54,050	12,365	382,240	3,842,870	3,660,327	12. San Francisco
17,001,130	5,300	6,001	90,847	17,103,278	369,104	500,696	183,325	87,174	1,149,325	10,840,747	9,656,476	Reserve branch cities ¹
713,546		32	2,717	716,295	20,245	24,770	5,150	1,157	51,322	389,237	375,565	2. Buffalo
791,054		50	4,959	796,363	22,900	28,770	11,605	4,920	68,195	505,769	447,599	4. Cincinnati
1,670,888	5,000	23	11,649	1,687,560	85,850	125,750	26,461	25,261	263,322	1,248,961	1,110,569	4. Pittsburgh
727,195		174	2,650	730,019	13,756	23,044	7,898	4,562	49,250	511,978	451,482	5. Baltimore
468,501		602	4,665	473,768	7,200	15,600	2,475	2,201	27,476	358,139	280,179	5. Charlotte ³
299,922			2,095	293,017	7,200	7,100	3,665	1,731	19,696	218,272	195,959	6. Birmingham
322,394		1,897	324,291	6,100	10,070	1,618	2,310	2,310	20,093	217,579	173,697	6. Jacksonville
320,174		592	2,463	329,229	7,400	9,400	2,379	2,379	19,204	219,883	167,873	6. Nashville
670,886		1,753	2,699	675,338	9,783	15,892	4,909	608	31,192	480,255	385,707	6. New Orleans
2,305,823		37	11,435	2,317,295	32,970	56,100	11,992	12,261	113,323	1,227,980	1,167,916	7. Detroit
142,622		604	143,226	2,800	2,900	741	188	6,629	99,708	82,179	8. Little Rock	
417,949		3,046	420,995	9,900	15,350	3,759	440	29,449	307,815	214,255	8. Louisville	
418,693		334	1,960	420,987	7,400	12,800	5,143	906	26,249	289,434	231,969	8. Memphis
42,042		166	42,208	850	805	232	90	1,977	30,651	23,963	9. Helena	
503,308		2,738	506,046	7,560	10,565	7,866	2,580	28,571	318,274	284,455	10. Denver	
326,360		164	1,326	327,850	8,000	8,025	6,501	625	23,151	236,109	170,866	10. Oklahoma City
388,281		1,346	389,627	6,700	7,110	4,488	2,314	20,612	289,138	180,641	10. Omaha	
119,374		741	120,115	1,600	3,400	1,293	570	6,863	76,331	73,832	11. El Paso	
849,416		1,182	4,295	855,093	21,950	22,550	7,198	1,077	52,775	626,723	576,709	11. Houston
332,471		1,012	333,483	5,590	6,180	2,319	1,050	15,139	220,359	195,727	11. San Antonio	
2,742,288		771	2,758,506	46,000	47,500	39,037	5,408	137,945	1,476,025	1,430,561	12. Los Angeles	
1,005,605		197	1,011,008	15,200	20,645	13,669	4,881	54,395	596,381	599,034	12. Portland	
254,368		1,034	255,402	4,450	5,250	2,042	615	12,357	177,261	160,564	12. Salt Lake City	
1,170,770		90	4,697	1,175,557	17,700	21,120	10,885	11,394	61,099	718,485	684,175	12. Seattle
5,947,522	5,500	169	28,719	5,981,910	117,760	143,690	58,596	26,986	347,032	3,959,782	3,540,557	Other reserve cities ¹
378,088		1	1,742	379,831	9,000	8,450	3,100	610	21,160	250,980	228,780	4. Columbus
342,003		2,255	344,258	7,300	8,000	1,461	925	17,686	218,084	221,500	4. Toledo	
934,555	500	6,150	941,205	18,900	28,225	9,689	2,322	59,136	665,694	647,399	5. Washington	
87,079		3	87,082	500	3,300	521	4,321	59,461	29,689	7. Cedar Rapids		
259,255		862	260,117	4,750	4,750	2,159	2,573	14,232	191,991	160,424	7. Des Moines	
39,468		3	39,471	550	650	317	202	1,719	17,063	17,681	7. Dubuque	
333,133		41	1,716	334,890	7,100	6,100	2,979	1,202	17,381	150,532	153,185	7. Grand Rapids ³
570,685		1,764	572,449	9,250	14,900	9,712	1,338	35,200	386,776	358,051	7. Indianapolis	
816,221		4	2,825	819,050	16,100	15,932	10,754	6,305	49,091	514,527	430,196	7. Milwaukee
123,766		710	124,476	3,260	3,740	1,188	736	8,924	74,828	70,405	7. Peoria	
101,436		191	101,627	1,600	1,700	430	259	3,939	71,747	44,068	7. Sioux City	
378,862		50	5,495	384,407	9,000	13,500	3,619	1,839	27,958	262,435	208,100	9. St. Paul
53,654		195	53,849	1,150	1,075	650	76	2,951	35,429	22,787	10. Kansas City, Kansas	
112,830	5,000	512	118,147	2,600	2,350	816	568	6,334	88,765	56,397	10. Lincoln	
36,865		92	36,957	1,000	1,000	713	419	3,132	9,891	20,499	10. Pueblo	
77,856		94	77,950	1,250	1,250	755	163	3,418	46,496	31,867	10. St. Joseph	
72,635		287	72,922	1,700	1,405	633	285	4,023	55,815	52,386	10. Topeka	
304,156		63	1,322	305,541	5,650	7,870	2,921	2,708	19,149	237,360	229,352	10. Tulsa
192,339		789	193,128	2,900	4,900	1,175	521	9,496	151,350	133,475	10. Wichita	
362,159		722	362,881	7,500	7,150	1,698	1,943	18,291	250,704	196,272	11. Fort Worth	
82,345		114	82,459	1,850	1,531	1,013	348	4,742	39,901	41,754	11. Galveston	
62,542		140	62,682	950	1,352	617	236	3,155	42,024	47,735	11. Waco	
84,364		488	84,852	1,700	2,250	839	797	5,586	47,364	45,748	12. Ogden	
141,226		5	448	141,679	2,200	2,310	837	611	5,958	90,565	92,807	12. Spokane
42,133,280	37,910	3,014	136,128	42,310,332	1,009,796	1,174,835	510,923	173,447	2,869,001	23,395,216	25,507,582	Country banks, by districts
3,355,427	5,233	1,314	19,237	3,381,211	98,321	116,306	51,463	23,911	290,001	1,928,232	2,000,677	1. Boston
7,279,277	18,660	323	35,485	7,333,745	205,796	219,182	93,058	36,591	554,627	3,416,808	3,561,665	2. New York
3,614,326	3,099	58	9,654	3,627,137	117,993	168,242	56,843	14,451	357,529	1,719,162	1,864,697	3. Philadelphia
4,094,721	5,333	122	13,517	4,113,693	106,488	141,263	49,618	10,218	307,587	2,026,611	2,227,535	4. Cleveland
2,830,843	2,730	361	9,440	2,843,374	67,835	81,408	32,489	11,754	193,486	1,652,697	1,779,729	5. Richmond
3,616,017	200	641	8,590	3,025,454	64,869	76,487	27,574	8,269	177,199	1,936,320	2,065,334	6. Atlanta
5,926,040	165	94	13,832	5,940,131	116,800	123,997	64,827	28,863	334,487	3,026,895	3,400,662	7. Chicago
2,289,567	1,390	72	4,564	2,295,593	49,620	50,965	28,412	7,139	136,136	1,429,844	1,508,491	8. St. Louis
2,064,467		2	4,597	2,069,066	40,376	41,939	21,231	8,693	112,239	1,129,899	1,217,264	9. Minneapolis
2,424,148	900	15	2,499	2,427,562	46,208	49,974	30,784	8,054	135,020	1,742,006	2,015,316	10. Kansas City
2,649,955	200	4,141	2,654,296	51,744	53,696	27,448	9,582	142,470	1,930,554	2,268,582	11. Dallas	
2,588,492		12	10,566	2,599,070	43,746	51,376	27,176	5,922	128,220	1,456,188	1,597,720	12. San Francisco

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

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

State	Number of banks	Loans and investments							Reserves, cash, and		
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stock (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks	Cash in vault
Total, all States	6,928	94,801,522	28,655,103	59,188,501	9,863	3,981,637	2,688,436	277,982	28,694,099	16,040,361	1,408,907
New England:											
Maine	38	272,613	76,745	178,760	13	5,788	10,515	792	67,137	32,671	7,801
New Hampshire	52	146,653	56,670	76,164	35	5,741	7,627	416	45,895	20,333	5,358
Vermont	40	114,515	50,793	49,352	142	6,030	7,914	284	26,235	12,550	2,322
Massachusetts	149	3,025,753	991,821	1,892,543	354	58,853	72,223	9,959	884,626	517,931	59,523
Rhode Island	11	532,360	121,016	397,015		6,295	5,695	2,339	104,398	58,106	11,892
Connecticut	63	766,105	211,727	498,584	16	32,629	21,060	2,089	245,725	93,530	21,925
Middle Atlantic:											
New York	576	24,510,517	7,783,495	15,240,067	3,423	774,663	599,497	109,372	7,265,258	4,720,586	209,934
New Jersey	295	3,272,908	774,804	2,164,747	749	177,791	141,596	13,221	698,894	371,655	68,557
Pennsylvania	767	7,024,672	1,868,738	4,342,993	573	257,659	518,771	35,938	1,937,830	1,062,855	131,326
East North Central:											
Ohio	428	4,846,945	1,418,106	3,032,966	244	235,938	150,622	9,069	1,298,519	732,061	92,832
Indiana	239	1,604,412	377,842	1,106,571	120	71,725	45,658	2,496	504,718	243,587	37,141
Illinois	503	8,092,947	2,184,091	5,276,845	12	351,470	266,811	13,718	2,467,366	1,447,121	100,966
Michigan	228	3,360,981	890,010	2,217,805	58	155,532	91,837	5,739	859,617	468,826	66,867
Wisconsin	165	1,551,346	346,792	1,106,697	321	48,319	46,812	2,405	446,790	215,678	23,762
West North Central:											
Minnesota	208	1,542,655	450,983	989,553	20	50,019	49,311	2,769	497,263	242,208	17,784
Iowa	163	927,409	218,506	618,735	722	68,734	19,337	1,375	312,824	149,592	17,573
Missouri	181	2,336,970	833,821	1,342,413	692	92,311	60,117	7,616	847,599	416,885	27,305
North Dakota	41	191,815	28,946	153,525	9	4,583	4,532	220	48,484	26,728	2,435
South Dakota	63	244,774	53,603	175,304	13	9,663	5,875	316	75,908	37,858	3,550
Nebraska	145	702,077	149,595	493,135	49	37,089	21,187	1,022	273,835	137,809	8,291
Kansas	215	714,722	173,684	473,906	112	37,645	28,245	1,130	270,319	130,632	10,490
South Atlantic:											
Delaware	17	237,604	67,271	151,829		7,811	9,466	1,227	73,989	30,963	3,264
Maryland	79	887,804	209,157	642,717	54	9,423	24,286	2,167	266,649	141,968	20,782
District of Columbia	16	758,877	196,735	519,524	21	1,593	39,315	1,689	248,000	154,436	19,280
Virginia	203	1,119,664	420,927	629,272	83	34,523	32,125	2,734	339,444	163,452	26,651
West Virginia	108	537,088	141,045	361,127	224	19,124	14,250	1,318	168,653	73,982	16,012
North Carolina	53	695,182	240,608	409,413		26,911	16,852	1,398	270,943	128,665	14,284
South Carolina	30	325,969	82,266	217,573	5	13,985	11,657	483	118,037	55,420	8,716
Georgia	64	868,845	335,358	475,100	3	37,564	19,071	1,749	336,116	156,575	16,144
Florida	71	1,019,631	227,624	711,191		59,815	18,815	2,186	359,768	168,337	23,410
East South Central:											
Kentucky	13	721,528	224,545	451,613	4	21,246	22,444	1,676	234,636	124,948	13,434
Tennessee	82	1,048,094	337,190	610,408	37	78,756	18,383	3,320	376,125	186,817	20,506
Alabama	86	734,364	222,357	421,301	2	72,091	17,260	1,353	243,507	129,517	18,065
Mississippi	30	212,141	55,456	124,022	3	29,301	2,926	433	80,658	31,575	4,776
West South Central:											
Arkansas	66	372,881	93,461	231,760	89	33,120	13,762	689	141,098	64,361	6,780
Louisiana	45	882,616	229,093	564,724	145	73,408	13,293	1,953	323,854	170,420	15,293
Oklahoma	224	905,533	248,834	574,398	20	70,576	10,021	1,684	435,958	173,735	13,544
Texas	556	3,458,366	1,242,938	1,999,652	3	165,593	43,370	6,810	1,689,428	723,866	61,851
Mountain:											
Montana	80	330,620	66,983	248,896	15	8,255	6,015	456	104,815	53,208	5,786
Idaho	25	279,490	67,039	205,970	337	5,230	599	315	73,755	39,483	5,045
Wyoming	37	126,303	37,783	79,642		6,145	2,525	208	44,960	20,277	3,392
Colorado	92	682,914	182,317	460,572		20,347	18,671	1,007	262,941	122,573	11,400
New Mexico	33	155,954	63,045	83,639		7,152	1,897	221	57,803	25,332	3,899
Arizona	5	270,953	109,465	147,807		9,266	4,116	299	68,445	42,851	5,511
Utah	34	340,235	127,347	201,001	296	9,334	1,704	553	103,018	53,370	4,724
Nevada	6	123,422	39,398	74,921		8,532	441	130	30,416	16,766	2,959
Pacific:											
Washington	55	1,365,639	481,857	755,303		102,895	23,355	2,229	437,324	231,792	25,990
Oregon	32	941,483	256,382	598,120	3	79,088	6,672	1,218	270,584	159,589	15,229
California	116	9,615,173	3,586,834	5,409,326	842	482,076	119,903	16,192	2,355,935	1,456,881	94,546
<i>Mutual Savings Banks¹</i>	<i>3</i>	<i>15,145</i>	<i>2,553</i>	<i>11,290</i>		<i>965</i>	<i>290</i>	<i>47</i>	<i>2,340</i>	<i>1,167</i>	<i>160</i>

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	17	215,497	62,936	141,390	12	4,807	5,787	565	56,179	27,197	5,967
New Jersey—Dist. No. 2	207	2,681,366	652,027	1,759,886	700	147,027	110,313	11,413	563,557	296,725	51,877
Kentucky—Dist. No. 4	58	234,787	61,576	160,140		7,522	5,010	539	66,550	32,223	5,299
Pennsylvania—Dist. No. 4	224	2,587,491	649,784	1,619,951	291	88,986	210,374	18,105	65,603	384,137	53,282
West Virginia—Dist. No. 4	13	83,849	27,290	47,667		5,224	3,348	320	20,424	8,955	2,454
Louisiana—Dist. No. 6	32	706,641	190,926	445,667		57,766	11,187	1,095	255,523	144,289	11,216
Mississippi—Dist. No. 6	18	176,605	46,325	102,984	3	24,911	2,022	360	67,749	26,360	3,783
Tennessee—Dist. No. 7	67	671,881	204,342	407,594	37	47,712	9,615	2,581	245,839	116,822	14,345
Indiana—Dist. No. 7	176	1,391,424	319,740	967,189	94	63,583	38,680	2,138	441,822	214,413	31,652
Illinois—Dist. No. 7	351	7,565,857	2,061,426	4,936,659	6	312,235	242,627	12,904	2,319,413	1,377,907	91,442
Michigan—Dist. No. 7	187	3,231,189	860,359	2,129,245	46	148,718	87,323	5,498	830,867	454,753	63,985
Wisconsin—Dist. No. 7	125	1,398,055	312,124	996,738	293	43,495	43,228	2,177	407,789	198,116	21,157
Missouri—Dist. No. 10	46	810,814	259,189	485,629	343	43,640	20,486	1,527	378,762	176,124	7,817
New Mexico—Dist. No. 10	11	94,889	41,594	46,230		5,105	1,818	142	30,695	13,987	2,253
Oklahoma—Dist. No. 10	211	887,032	242,221	564,787	20	68,533	9,826	1,645	426,091	170,732	12,940
Arizona—Dist. No. 12	4	233,760	99,247	123,827		6,309	4,116	261	60,547	37,814	4,886

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

OF BANKS ON JUNE 30, 1947, BY STATES

ASSETS [In thousands of dollars]

bank balances										State
Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	
5,489,091	31,588	34,228	5,689,924	798,485	12,723	61,294	86,439	225,637	116,464	124,796,663
										Total, all States
15,919	14	83	10,649	1,763	63	333	.....	319	399	342,627
11,680	3	7	8,514	1,650	22	49	.....	1	131	194,401
6,605	20	28	4,710	1,109	33	5	.....	160	58	142,115
104,557	797	1,054	200,764	31,869	150	1,324	9,903	7,827	3,349	3,964,801
17,686	129	391	16,194	7,282	342	20	1,050	1,666	279	647,397
82,657	160	30	47,423	12,582	192	.....	25	991	416	1,026,036
242,870	3,638	22,080	2,066,150	210,485	983	5,160	55,447	75,459	34,577	32,157,886
167,503	428	44	90,707	39,606	805	1,842	.....	8,699	2,572	4,025,589
377,410	1,768	1,560	362,911	81,985	1,167	5,377	5,527	14,681	16,908	9,088,147
252,562	1,343	461	219,260	44,750	209	1,361	552	9,071	3,845	6,205,252
165,896	497	55	57,542	11,541	38	55	69	2,549	1,233	2,124,615
482,101	1,451	964	434,763	33,593	686	1,189	2,663	20,470	5,371	10,624,285
176,314	518	1,171	145,921	20,928	62	887	86	7,370	2,394	4,252,325
128,452	221	22	78,655	11,436	7	275	4	2,544	2,427	2,014,829
124,332	495	1,036	111,408	6,404	555	3,775	215	4,436	671	2,055,974
114,613	13	.....	31,033	4,388	42	2,216	.....	812	241	1,247,932
189,622	1,175	332	212,280	12,854	2,987	475	707	3,619	4,584	3,209,795
15,745	4	76	3,496	1,171	.....	.....	.....	548	40	242,058
29,362	5	.....	5,133	1,439	.....	.....	.....	596	242	322,959
83,548	274	.....	43,913	4,194	62	887	86	1,140	744	981,995
116,817	348	.....	12,032	4,233	54	136	.....	625	710	990,799
20,413	191	.....	19,158	1,345	42	673	.....	425	111	314,189
50,725	7	47	53,120	8,482	59	5	174	1,848	2,089	1,167,110
40,726	11	35	33,512	12,083	140	1,450	.....	1,200	1,218	1,022,968
82,216	593	.....	66,532	12,541	312	756	161	1,323	2,051	1,476,252
62,698	260	.....	15,701	5,343	142	455	.....	306	887	712,874
78,653	.....	.....	49,341	5,500	10	1	802	1,496	1,416	975,350
41,275	307	.....	12,319	2,095	20	4	.....	346	597	447,068
72,888	317	5	90,187	9,936	268	21	98	1,852	2,182	1,219,318
127,344	415	43	40,219	12,292	391	96	50	2,588	1,375	1,396,191
62,625	50	.....	33,579	4,853	26	.....	.....	987	383	962,413
114,228	1,232	3	53,339	11,468	125	204	926	1,869	1,354	1,440,165
76,940	746	131	18,108	7,043	169	703	415	1,436	955	988,592
38,741	.....	.....	5,566	2,178	2	.....	16	17	435	295,447
57,484	5	.....	12,468	2,541	36	30	.....	240	297	517,123
84,323	469	7	53,342	9,103	226	953	1,658	2,593	1,369	1,222,372
205,745	2,188	.....	38,746	6,542	18	730	242	1,036	528	1,348,587
713,163	3,875	1,279	185,394	36,474	1,789	5,665	1,182	2,535	1,955	5,197,394
36,625	96	30	9,070	2,013	19	.....	.....	735	102	438,304
21,956	195	.....	7,076	1,751	.....	.....	.....	3	563	355,562
18,298	5	.....	2,988	712	6	.....	.....	110	71	172,162
93,125	2,520	23	33,300	2,611	85	.....	.....	1,562	813	950,926
26,242	9	.....	2,321	1,184	79	.....	.....	13	47	215,080
11,953	.....	392	7,738	1,483	1	190	.....	1,157	980	343,209
22,445	101	.....	22,378	1,809	31	889	.....	52	428	446,462
7,032	75	.....	3,584	877	1	.....	.....	474	349	155,539
81,461	1,080	217	96,784	9,071	54	.....	95	3,210	481	1,815,874
40,762	304	192	54,508	10,302	3	197	.....	3,440	1,052	1,227,061
292,754	3,236	2,430	506,088	71,591	275	23,987	3,907	29,201	11,185	12,111,254
978	.....	.....	35	62	.....	.....	.....	8	17,555	Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

11,828	9	11,178	4,294	25	234	86	276,315	Connecticut—Dist. No. 2		
134,988	383	44	79,540	31,023	645	1,352	7,671	1,626	3,287,503	
27,159	50	.....	1,819	2,111	.....	.....	104	65	303,617	
157,438	529	83	100,134	32,266	111	1,985	45	6,623	2,119	3,326,243
6,693	30	.....	2,292	522	.....	.....	164	110	105,069	
54,346	469	7	45,196	7,223	91	784	1,658	2,138	893	74,951
32,353	.....	.....	5,253	1,875	1	.....	16	13	390	246,649
79,115	1,184	.....	34,373	7,777	124	146	592	1,393	661	928,413
142,265	437	55	53,000	9,310	25	55	69	2,410	1,134	1,846,249
430,398	1,427	964	417,275	30,119	646	1,185	2,610	20,023	5,019	9,944,872
166,190	498	1,167	144,274	19,841	62	887	86	7,351	2,370	4,092,653
111,933	194	22	76,367	10,376	7	275	4	2,277	2,332	1,821,115
96,219	1,125	188	97,289	3,311	1,077	433	.....	609	1,782	1,196,788
12,833	.....	.....	1,622	833	70	.....	.....	13	10	126,510
201,649	2,173	.....	38,597	6,348	18	730	242	1,036	511	1,322,008
10,302	392	7,153	1,356	1	189	.....	1,157	947	297,957	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 ...	87,361,458	67,933,249	1,095,163	5,375,667	9,612,469	1,369,258	1,975,642	28,073,648	27,259,348	102,564	3,327	648,893	38,366	21,150
New England:														
Maine.....	174,880	150,712	1,953	12,883	7,658	4	1,670	137,286	136,182	676	7	366	55	...
New Hampshire.....	129,141	109,501	2,365	7,841	6,093	...	3,341	45,474	44,939	312	20	203	...	...
Vermont.....	59,516	54,511	855	2,293	1,027	...	830	68,227	67,704	181	3	337	...	...
Massachusetts.....	2,886,426	2,381,152	22,518	138,848	278,434	18,528	46,946	705,132	700,325	4,228	159	325	95	...
Rhode Island.....	386,338	323,061	15,218	30,642	10,065	1,254	6,098	209,069	208,566	435	50	18	...	...
Connecticut.....	698,224	606,202	6,085	38,964	27,276	...	19,697	241,278	239,721	1,188	25	344	...	...
Middle Atlantic:														
New York.....	25,459,004	19,368,288	270,675	663,679	2,951,516	1,229,144	975,702	3,522,297	3,431,851	27,654	...	37,982	3,660	21,150
New Jersey.....	2,004,271	1,701,255	24,766	191,267	39,703	392	47,200	1,739,609	1,730,347	2,172	7,007	83	...	...
Pennsylvania.....	5,698,611	4,841,533	47,722	181,178	552,477	11,308	64,393	2,447,602	2,333,440	974	454	109,931	2,803	...
East North Central:														
Ohio.....	3,655,730	3,029,701	61,005	246,491	254,595	2,825	61,113	2,140,634	2,047,096	986	317	90,011	2,224	...
Indiana.....	1,437,100	1,095,244	16,385	206,446	99,118	112	19,795	566,831	562,408	2,739	304	25	1,355	...
Illinois.....	7,570,540	5,633,063	214,225	450,110	1,155,475	24,254	93,413	2,392,969	2,257,282	2,047	122	133,518	...	...
Michigan.....	2,246,576	1,852,157	27,193	174,852	143,850	4,642	43,882	1,768,468	1,756,846	3,816	64	6,634	1,108	...
Wisconsin.....	1,147,257	863,263	21,930	114,915	119,907	470	26,772	748,730	724,608	1,120	39	22,324	639	...
West North Central:														
Minnesota.....	1,390,443	918,539	16,407	154,983	278,738	2,275	19,501	529,505	525,930	526	121	2,277	651	...
Iowa.....	918,648	620,749	19,776	130,437	140,358	79	7,249	264,050	261,494	2,418	75	63	...	...
Missouri.....	2,509,857	1,678,017	23,987	113,215	668,058	6,979	19,601	507,306	500,930	1,237	72	5,037	30	...
North Dakota.....	169,443	149,429	2,479	6,152	9,631	...	1,752	61,508	61,302	5	201	...	...	...
South Dakota.....	248,986	202,868	4,961	28,953	10,273	...	1,931	58,723	57,750	52	3	918	...	...
Nebraska.....	818,705	592,849	11,404	37,969	169,689	5	6,789	107,730	107,589	102	22	12	5	...
Kansas.....	846,654	632,393	8,555	115,542	80,749	...	9,415	91,804	89,621	1,285	39	771	88	...
South Atlantic:														
Delaware.....	253,751	232,017	8,665	1,644	2,975	...	8,450	26,103	26,063	31	9	...	...	...
Maryland.....	783,029	624,219	6,233	64,748	81,090	835	5,904	306,086	299,597	1,614	13	1,567	3,295	...
District of Columbia.....	750,603	675,030	13,502	62	41,248	3,009	17,752	205,031	204,006	1,000	25	...	...	...
Virginia.....	926,146	745,382	16,627	46,581	99,098	174	18,284	438,530	416,193	3,250	116	16,101	870	...
West Virginia.....	463,041	385,454	5,838	35,922	27,870	...	7,957	191,355	188,388	1,930	30	519	488	...
North Carolina.....	769,574	518,388	8,851	114,230	115,148	...	12,957	143,226	138,535	3,803	8	93	787	...
South Carolina.....	361,243	293,411	6,384	43,814	13,448	...	4,186	64,705	63,354	90	7	903	351	...
Georgia.....	943,071	683,835	10,355	104,602	139,892	26	4,361	201,275	199,803	1,167	41	190	74	...
Florida.....	1,064,591	818,556	9,471	113,981	108,707	2,089	11,787	250,550	228,605	1,341	66	18,648	1,890	...
East South Central:														
Kentucky.....	749,534	559,810	9,952	33,372	116,450	...	29,950	144,299	141,488	2,032	16	683	80	...
Tennessee.....	1,036,271	708,246	7,036	103,989	207,635	65	9,300	316,648	307,142	4,180	58	809	4,459	...
Alabama.....	713,042	555,591	8,140	87,003	57,251	288	4,769	212,074	210,207	825	17	160	865	...
Mississippi.....	220,346	139,091	3,548	44,749	32,095	...	863	58,764	57,964	795	5	...	...	...
West South Central:														
Arkansas.....	409,196	311,803	3,221	46,670	44,538	...	2,964	78,153	76,543	1,360	20	150	80	...
Louisiana.....	940,140	630,844	4,923	142,818	145,550	4,984	11,021	218,638	212,908	557	70	4,363	740	...
Oklahoma.....	1,167,056	829,599	18,168	149,335	152,887	...	17,067	96,799	89,394	486	95	4,577	2,247	...
Texas.....	4,410,466	3,388,178	29,474	297,177	636,842	5,685	53,110	483,704	420,885	6,304	370	53,568	2,577	...
Mountain:														
Montana.....	335,967	272,195	3,495	34,928	20,540	...	4,809	82,050	81,231	302	8	504	5	...
Idaho.....	259,842	218,340	2,306	32,563	3,788	...	2,845	80,223	79,420	717	11	...	75	...
Wyoming.....	128,242	102,887	1,137	15,069	7,582	...	1,567	33,514	33,016	390	17	36	55	...
Colorado.....	696,833	579,022	9,269	31,714	68,975	23	7,830	209,062	197,087	100	5	178	2,692	...
New Mexico.....	172,155	130,713	1,752	30,507	6,664	...	2,519	32,851	32,551	277	11	6	6	...
Arizona.....	258,290	213,998	1,544	35,463	2,208	493	4,584	70,322	70,064	250	5	...	3	...
Utah.....	308,441	244,643	1,534	27,108	32,589	4	2,563	112,996	112,326	490	20	50	110	...
Nevada.....	97,550	76,017	1,264	16,465	805	...	2,999	49,462	49,303	131	28	...	...	...
Pacific:														
Washington.....	1,210,890	979,540	10,810	124,283	74,831	2,926	18,500	510,250	508,240	1,461	20	4	525	...
Oregon.....	793,884	629,929	6,259	55,632	29,728	1,334	17,002	365,761	359,575	79	15	5,937	155	...
California.....	6,681,602	5,528,024	64,941	493,578	337,345	45,062	212,652	4,745,987	4,609,529	11,454	362	121,506	3,136	...
<i>Mutual Savings Banks.....</i>	<i>2</i>	<i>2</i>	<i>...</i>	<i>...</i>	<i>...</i>	<i>...</i>	<i>...</i>	<i>16,124</i>	<i>16,122</i>	<i>...</i>	<i>2</i>	<i>...</i>	<i>...</i>	<i>...</i>

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2...	162,905	140,869	2,375	9,089	5,857	...	4,715	92,590	92,460	72	15	43	...	...
New Jersey—Dist. No. 2...	1,581,521	1,360,677	20,211	120,830	37,256	392	42,155	1,479,348	1,473,487	1,507	...	4,284	70	...
Kentucky—Dist. No. 4...	215,640	189,621	3,655	14,212	2,709	...	5,443	65,141	64,920	12	1	163	45	...
Pennsylvania—Dist. No. 4...	2,112,172	1,821,241	17,007	54,714	199,406	1,254	18,550	821,845	789,092	208	224	29,741	2,580	...
West Virginia—Dist. No. 4...	52,549	45,341	1,503	2,747	1,924	...	1,034	35,333	34,557	5	498	273	...	...
Louisiana—Dist. No. 6...	746,629	484,249	3,691	124,729	121,782	4,984	7,194	178,228	172,648	557	60	4,223	740	...
Mississippi—Dist. No. 6...	180,550	106,880	2,123	39,326	31,485	...	7,406	222,321	212,953	4,180	56	794	4,338	...
Tennessee—Dist. No. 6...	1,249,204	945,912	14,491	186,121	84,916	112	17,652	493,273	488,977	2,739	274	13	1,270	...
Illinois—Dist. No. 7...	7,136,014	5,304,996	208,711	416,692	1,092,042	24,254	89,319	2,187,857	2,082,259	2,032	39	103,527	...	...
Michigan—Dist. No. 7...	2,183,842	1,800,379	25,625	166,972	143,455	4,629	42,782	1,682,366	1,671,080	3,803	9	6,366	1,108	...
Wisconsin—Dist. No. 7...	1,053,162	784,798	19,372	106,716	116,404	470	23,402	659,518	635,543	1,116	34	22,186	639	...
Missouri—Dist. No. 10...	1,025,686	633,771	5,375	57,555	389,541	697	8,747	107,929	107,855	56	16	2	...	...
New Mexico—Dist. No. 10...	93,271	60,990	971	23,596	6,071	...	1,643	26,874	26,582	275	11	6	...	...
Oklahoma—Dist. No. 10...	1,143,996	811,381	17,949	145,284	152,636	16,746	16,746	95,123	87,731	486	95	4,574	2,237	...
Arizona—Dist. No. 12....	226,822	188,302	1,386	30,612	2,119	493	3,910	58,259	58,001	250	5	3	...	...

ON JUNE 30, 1947, 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
115,435,106	50,010	99,109	897,583	116,481,808	2,718,994	3,701,871	1,401,865	492,125	8,314,855	76,183,919	69,594,634	Total, all States
312,166	425		1,267	313,858	10,540	10,779	5,857	1,593	28,769	148,312	154,616	New England:
174,615	745		413	175,773	5,761	7,804	3,977	1,086	18,628	108,947	112,169	Maine
127,741	415		735	128,891	4,828	4,435	2,654	1,307	13,224	48,201	52,924	New Hampshire
3,591,558	2,348	11,028	32,929	3,637,863	100,010	146,393	50,541	29,994	326,938	2,581,110	2,366,182	Vermont
595,407		1,305	4,798	601,510	15,495	21,266	5,146	3,980	45,887	352,458	343,607	Massachusetts
939,502	1,300	25	5,721	946,548	28,708	32,861	13,123	4,796	79,488	568,144	617,440	Rhode Island
28,981,301	19,760	63,495	474,722	29,539,278	755,804	1,314,619	455,782	92,403	2,618,608	23,149,984	18,941,519	Connecticut
3,744,192	1,490	263	15,599	3,761,544	99,394	105,943	40,570	18,138	264,045	1,746,373	1,849,015	New York
8,146,213	6,869	6,924	40,331	8,200,337	274,662	434,883	126,742	51,523	887,810	4,958,290	4,724,193	New Jersey
5,796,364	2,175	552	26,835	5,825,926	143,606	155,762	54,647	25,311	379,326	3,183,908	3,118,045	Pennsylvania
2,003,931		69	5,488	2,009,488	39,236	44,687	24,673	6,531	115,127	1,213,844	1,263,943	Ohio
9,963,509	130	3,030	43,575	10,010,244	212,871	234,324	96,992	69,854	614,041	6,653,742	5,741,823	Indiana
4,015,044		103	18,132	4,033,279	73,814	93,990	30,315	20,927	219,046	1,924,341	1,924,970	Illinois
1,895,987	50	4	4,891	1,900,932	38,260	41,076	23,531	11,030	113,897	940,979	926,295	Michigan
1,919,948		215	11,743	1,931,906	38,621	53,795	18,754	12,898	124,068	1,154,703	981,615	Wisconsin
1,182,698	75		1,817	1,184,590	19,365	26,405	11,482	6,090	63,342	773,002	727,402	West North Central:
3,017,163	1,100	725	9,737	3,028,725	72,726	60,647	40,965	6,732	181,070	2,107,955	1,598,553	Minnesota
230,951			696	231,647	3,633	3,762	1,999	1,017	10,411	150,202	153,837	Iowa
307,709			846	308,555	4,893	5,713	2,437	1,361	14,404	214,491	228,619	Missouri
926,435	5,500	5	1,913	933,853	16,975	16,755	9,807	4,605	48,142	691,244	593,694	North Dakota
938,458	200		1,753	940,411	18,040	19,865	10,461	2,022	50,388	717,808	745,318	South Dakota
279,854			1,402	281,256	8,504	19,306	4,953	170	32,933	214,180	222,953	Nebraska
1,089,115	100	174	3,255	1,092,644	22,010	34,020	12,158	6,278	74,466	679,184	641,751	Kansas
955,634	500		6,261	962,395	19,500	28,825	9,846	2,402	60,573	676,365	659,332	Delaware
1,364,676	1,705	161	6,094	1,372,166	37,210	41,240	18,527	6,639	103,616	777,398	743,715	Maryland
654,396	3,525		2,001	659,922	18,627	22,660	8,276	3,389	52,952	384,642	413,632	District of Columbia
912,800	600	802	6,434	920,636	15,534	28,218	6,952	4,010	54,714	641,580	596,234	Virginia
425,948			1,459	427,407	6,500	7,729	3,816	1,616	19,661	307,649	329,092	West Virginia
1,144,346	200	98	6,292	1,150,936	23,162	28,116	10,008	7,096	68,382	779,996	702,611	North Carolina
1,315,141		50	4,866	1,320,057	29,780	32,831	9,692	3,831	76,134	897,028	904,105	South Carolina
893,833	398		3,836	898,067	22,435	31,169	8,661	2,081	64,346	653,330	589,553	Georgia
1,352,919		926	5,649	1,359,494	26,692	37,710	13,230	3,039	80,671	868,704	768,196	Florida
925,116		467	4,263	929,846	19,494	24,413	10,911	3,928	58,746	617,994	629,255	East South Central:
279,110		16	607	279,733	5,956	8,273	904	581	15,714	176,039	179,137	Tennessee
487,349			1,155	488,504	10,060	11,273	6,264	1,022	28,619	339,244	348,969	Alabama
1,158,778	200	1,803	4,608	1,165,389	19,232	27,518	8,838	1,395	56,983	802,475	731,341	Mississippi
1,263,855		242	3,363	1,267,460	26,018	30,205	19,600	5,304	81,127	922,565	957,255	Arkansas
4,894,170		1,232	12,865	4,908,267	109,452	112,214	50,897	16,564	289,127	3,511,909	3,553,071	Louisiana
418,017			722	418,739	7,650	7,341	3,706	868	19,555	290,272	302,862	Oklahoma
340,065			1,094	341,159	5,085	5,797	2,169	1,352	14,403	230,810	246,672	Texas
161,756	200		280	162,236	2,830	4,121	2,136	839	9,926	106,956	116,535	Mountain:
896,895			3,163	900,058	14,814	19,282	12,680	4,092	50,868	570,408	585,266	Montana
205,006			254	205,260	4,046	3,367	660	1,747	9,820	143,592	161,418	Idaho
328,612		2,383	330,995	4,600	5,357	1,590	667	12,214	238,599	246,307	Wyoming	
421,437		1,622	423,059	7,699	10,032	3,888	1,784	23,403	263,618	251,936	Colorado	
147,012		1,833	148,845	2,163	2,234	2,297	6,694	6,694	86,934	91,897	91,897	Arizona
1,721,140		95	6,479	1,727,714	26,665	31,860	16,447	13,188	88,160	1,032,645	1,025,539	Utah
1,159,645		197	5,590	1,165,432	17,295	23,630	15,543	5,161	61,629	698,614	702,055	Nevada
11,427,589		5,103	95,812	11,528,504	228,739	227,366	106,761	19,884	582,750	5,883,151	5,728,166	Pacific:
16,126			46	16,172		1,221	137	25	1,383			Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

255,495	25	1,489	257,009	7,758	7,845	2,454	1,249	19,306	139,899	143,495	Connecticut—Dist. No. 2	
3,060,869	200	263	13,362	3,074,694	79,576	87,948	32,397	12,888	212,809	1,366,993	1,444,122	New Jersey—Dist. No. 2
280,781	198		535	281,514	8,050	9,802	3,312	939	22,103	186,662	207,457	Kentucky—Dist. No. 4
2,934,017	5,060	45	16,229	2,955,351	120,522	178,484	43,318	28,568	370,892	1,854,600	1,794,371	Pennsylvania—Dist. No. 4
87,882	3,200		627	91,709	4,290	6,315	1,574	1,181	13,360	43,564	46,830	West Virginia—Dist. No. 4
924,857		1,803	3,484	930,144	14,400	21,497	7,564	1,346	44,807	617,087	570,976	Louisiana—Dist. No. 6
233,074		16	583	233,673	4,836	6,972	658	510	12,976	142,944	141,689	Mississippi—Dist. No. 6
873,312		592	3,555	877,459	18,180	23,620	7,406	1,748	50,954	537,503	491,231	Tennessee—Dist. No. 6
1,742,477		69	4,920	1,747,466	33,328	38,770	21,019	5,666	98,783	1,054,121	1,096,685	Indiana—Dist. No. 7
9,323,871	40	2,977	42,365	9,369,253	199,742	220,326	88,870	66,681	575,619	6,288,341	5,393,732	Illinois—Dist. No. 7
3,866,208		103	17,921	3,884,232	69,910	89,850	28,207	20,454	208,421	1,873,378	1,865,859	Michigan—Dist. No. 7
1,712,680	50	4	4,584	1,717,318	34,435	37,283	21,932	10,147	103,797	865,691	840,549	Wisconsin—Dist. No. 7
1,133,615		2,202		1,135,817	21,895	20,653	15,700	2,723	60,971	832,178	532,784	Missouri—Dist. No. 10
120,145		200		120,345	2,731	2,006	319	1,109	6,165	78,816	84,607	New Mexico—Dist. No. 10
1,239,119		242	3,324	1,242,685	25,333	29,592	19,202	5,196	79,323	903,750	934,814	Oklahoma—Dist. No. 10
285,081		2,115	2,115	287,196	4,350	4,357	1,430	624	10,761	209,367	215,671	Arizona—Dist. No. 12

ALL MEMBER BANKS—RESERVE POSITION ON JUNE 30, 1947

[In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves ¹	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)
					Total ²	Required ³	Excess		
All member banks.....	87,361,458	11,177,539	76,183,919	28,073,648	16,040,361	15,517,490	522,871	15.4	14.9
Central reserve city banks.....	27,719,651	2,441,208	25,278,443	2,330,012	5,138,602	5,195,489	-56,887	18.6	18.8
Reserve city banks.....	31,983,269	4,473,009	27,510,260	11,268,894	6,274,093	6,178,186	95,907	16.2	15.9
Country banks.....	27,658,538	4,263,322	23,395,216	14,474,742	4,627,666	4,143,815	483,851	12.2	10.9
All member banks, by districts:									
Boston.....	4,171,620	504,347	3,667,273	1,313,874	707,924	696,593	11,331	14.2	14.0
New York.....	27,203,430	2,546,554	24,656,876	5,094,235	5,044,508	5,032,021	12,487	17.0	16.9
Philadelphia.....	4,263,252	566,002	3,697,250	1,912,121	784,611	751,027	33,584	14.0	13.4
Cleveland.....	6,036,091	767,357	5,268,734	3,062,953	1,157,376	1,115,928	41,448	13.9	13.4
Richmond.....	4,001,087	577,833	3,423,254	1,313,600	708,968	664,305	44,663	15.0	14.0
Atlanta.....	4,298,874	676,322	3,622,552	1,116,972	741,900	675,350	66,550	15.7	14.2
Chicago.....	12,540,870	1,686,337	10,854,533	5,287,064	2,394,781	2,306,517	88,264	14.8	14.3
St. Louis.....	3,474,759	503,650	2,971,109	935,925	571,445	564,587	6,858	14.6	14.5
Minneapolis.....	2,301,668	365,749	1,935,919	907,100	391,637	373,816	17,821	13.8	13.1
Kansas City.....	4,753,387	852,227	3,901,160	663,036	772,134	715,494	56,640	16.9	15.7
Dallas.....	4,737,389	957,269	3,780,120	543,830	769,382	672,820	96,562	17.8	15.6
San Francisco.....	9,579,031	1,173,892	8,405,139	5,922,938	1,995,695	1,949,032	46,663	13.9	13.6
Central reserve city banks:									
New York.....	22,682,581	1,931,172	20,751,409	1,459,184	4,165,945	4,237,833	-71,888	18.8	19.1
Chicago.....	5,037,070	510,036	4,527,034	870,828	972,657	957,656	15,001	18.0	17.7
Reserve city banks, by districts:									
Boston.....	1,930,074	191,033	1,739,041	199,993	361,442	359,808	1,634	18.6	18.6
New York.....	566,455	77,796	488,659	310,168	117,727	116,342	1,385	14.7	14.6
Philadelphia.....	2,283,955	305,867	1,978,088	277,092	409,481	412,243	-2,762	18.2	18.3
Cleveland.....	3,685,257	443,134	3,242,123	1,319,066	713,849	727,569	-13,720	15.7	16.0
Richmond.....	2,035,412	264,855	1,770,557	448,432	388,089	381,017	7,072	17.5	17.2
Atlanta.....	1,987,501	301,269	1,686,232	412,328	392,791	361,986	30,805	18.7	17.2
Chicago.....	3,903,534	602,930	3,300,604	2,090,462	794,110	785,549	8,561	14.7	14.6
St. Louis.....	1,796,950	255,685	1,541,265	324,167	311,417	327,703	-16,286	16.7	17.6
Minneapolis.....	968,441	162,421	806,020	175,860	165,069	171,756	-6,687	16.8	17.5
Kansas City.....	2,634,094	474,940	2,159,154	358,181	470,720	453,322	17,398	18.7	18.0
Dallas.....	2,289,545	439,979	1,849,566	341,719	436,913	390,416	46,497	19.9	17.8
San Francisco.....	7,902,051	953,100	6,948,951	5,011,426	1,712,485	1,690,475	22,010	14.3	14.1
Country banks, by districts:									
Boston.....	2,241,546	313,314	1,928,232	1,113,881	346,482	336,785	9,697	11.4	11.1
New York.....	3,954,394	537,586	3,416,808	3,324,883	760,836	677,846	82,990	11.3	10.1
Philadelphia.....	1,979,297	260,135	1,719,162	1,635,029	375,130	338,784	36,346	11.2	10.1
Cleveland.....	2,350,834	324,223	2,026,611	1,743,887	443,527	388,359	55,168	11.8	10.3
Richmond.....	1,965,675	312,978	1,652,697	865,168	320,879	283,288	37,591	12.7	11.3
Atlanta.....	2,311,373	375,053	1,936,320	704,644	349,109	313,364	35,745	13.2	11.9
Chicago.....	3,600,266	573,371	3,026,855	2,325,774	628,014	563,312	64,702	11.7	10.5
St. Louis.....	1,677,809	247,965	1,429,844	611,758	260,028	236,884	23,144	12.7	11.6
Minneapolis.....	1,333,227	203,328	1,129,899	731,240	226,568	202,060	24,508	12.2	10.9
Kansas City.....	2,119,293	377,287	1,742,006	304,855	301,414	262,172	39,242	14.7	12.8
Dallas.....	2,447,844	517,290	1,930,554	202,111	332,469	282,404	50,065	15.6	13.2
San Francisco.....	1,676,980	220,792	1,456,188	911,512	283,210	258,557	24,653	12.0	10.9

¹ Demand balances with banks in United States, except private banks and American branches of foreign banks, plus cash items in process of collection. War loan and series E bond accounts were also exempt from reserve requirements and were, therefore, deducted in computing net demand deposits subject to reserve for the June 1943–December 1946 call dates shown on pages 1 and 2. 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, i.e., on July 1, 1947, when war loan and series E bond accounts were no longer exempt from reserve requirements. 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 October 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.

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1947, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans and investments	31,819,561	1,260,986	15,483,136	1,616,463	2,780,027	1,415,850	516,560	4,058,431	1,269,909	320,441	625,728	357,677	2,114,353
Loans (including overdrafts)	9,891,190	366,971	5,040,440	494,990	797,138	469,025	189,445	1,010,243	455,218	79,711	195,342	122,416	670,251
United States Government direct obligations	19,923,683	844,969	9,628,685	966,824	1,778,142	863,682	276,888	2,671,669	738,256	223,374	377,369	206,103	1,347,722
Obligations guaranteed by United States Government	3,484	162	2,452	37	364	29	6	163	102	62	105	.....	3
Obligations of States and political subdivisions	794,663	27,863	316,735	83,666	93,552	50,736	6,875	142,283	31,749	5,509	7,828	2,340	25,527
Other bonds, notes, and debentures	122,644	4,908	76,782	10,814	5,975	4,044	2,050	5,783	5,423	449	1,082	748	4,586
Corporate stocks (including Federal Reserve Bank stock)	9,352,524	308,930	4,619,287	474,521	687,176	463,163	178,579	1,067,471	407,380	89,681	269,613	159,193	627,530
Reserves, cash, and bank balances	5,437,185	170,379	2,905,123	267,911	398,797	248,751	78,388	596,831	209,764	45,680	123,387	65,880	326,294
Reserve with Federal Reserve Banks	442,709	27,431	154,352	26,595	54,617	31,611	11,451	72,642	17,949	5,225	6,988	9,149	24,699
Cash in vault	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,319,502	58,414	189,276	74,095	135,739	103,578	68,535	275,660	93,301	33,370	82,620	77,383	127,501
Other balances with banks in United States	8,523	331	3,454	1,113	772	250	303	737	110	35	350	65	1,003
Balances with banks in foreign countries	13,100	346	10,679	5	229	28	5	242	125	4	179	47	1,211
Cash items in process of collection	2,131,505	51,999	1,356,403	104,802	97,022	78,945	19,897	121,359	86,131	5,367	56,089	6,669	146,822
Due from own foreign branches	283,373	17,113	144,931	22,264	23,810	16,454	6,100	21,025	8,403	1,322	3,106	2,583	16,262
Bank premises owned and furniture and fixtures	4,152	220	1,385	609	306	241	86	53	932	.....	92	136	92
Other real estate owned	15,037	1,154	3,915	3,912	2,071	1,914	.....	1,625	.....	.....	135	147	164
Investments and other assets indirectly representing bank premises or other real estate	34,192	1,017	30,475	48	63	180	457	477	63	.....	.....	.....	1,412
Customers' liability on acceptances	85,193	3,072	53,727	4,427	5,548	2,984	879	7,046	1,963	275	330	171	4,771
Income accrued but not yet collected	52,866	986	26,259	5,415	2,390	3,832	2,656	3,321	2,931	208	2,159	218	2,491
Other assets	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total assets	41,647,182	1,593,478	20,363,399	2,127,659	3,501,391	1,904,618	705,317	5,159,449	1,691,581	411,927	901,163	520,125	2,767,075
LIABILITIES													
Demand deposits	29,273,334	1,004,925	15,770,348	1,511,068	1,918,377	1,325,388	523,038	2,893,185	1,257,288	264,683	756,756	440,765	1,607,513
Individuals, partnerships, and corporations	23,262,817	868,987	12,242,244	1,364,606	1,644,798	1,010,041	410,236	2,401,059	916,248	214,589	486,806	379,987	1,323,216
United States Government: War loan and Series E bond accounts	299,990	17,858	147,826	15,266	33,087	12,135	4,425	32,753	13,803	4,216	6,128	2,471	10,022
Other	33,201	964	9,795	2,640	1,716	7,758	800	2,178	1,159	166	407	310	5,308
States and political subdivisions	1,333,578	61,917	448,269	42,032	109,158	124,051	58,103	194,526	56,801	30,396	75,451	41,458	91,416
Banks in United States	2,926,526	28,759	1,751,649	65,482	98,188	152,087	45,442	205,609	243,884	11,371	180,824	11,981	131,250
Banks in foreign countries	661,219	1,371	633,430	84	1,200	809	113	2,050	5,604	13	298	160	16,087
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	756,003	23,069	537,135	20,958	30,230	18,507	3,919	55,010	19,789	3,932	6,842	4,398	30,214
Time deposits	9,015,361	449,411	2,629,763	411,467	1,344,234	442,739	134,716	1,981,150	321,421	126,472	94,332	51,921	1,027,735
Individuals, partnerships, and corporations	8,831,599	448,614	2,577,298	389,427	1,303,653	433,597	130,128	1,954,560	316,953	124,947	93,914	48,456	1,010,052
United States Government	21,923	385	14,539	419	169	3,209	369	234	2,252	314	23	6	4
Postal savings	538	83	10	33	145	113	28	54	18	30	7	6	11
States and political subdivisions	139,909	229	21,470	21,558	39,725	5,013	3,240	25,466	2,163	1,181	183	3,448	16,233
Banks in United States	7,292	100	2,346	30	542	807	951	836	35	205	5	1,435	.....
Banks in foreign countries	14,100	.....	14,100	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total deposits	38,288,695	1,454,336	18,400,111	1,922,535	3,262,611	1,768,127	657,754	4,874,335	1,578,709	391,155	851,088	492,686	2,635,248
Due to own foreign branches	47,643	47,643	.....	.....	.....	.....	.....	.....	.....	.....	300	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money	22,150	1,000	14,400	150	2,975	1,750	200	75	1,300	.....	300	.....	.....
Acceptances outstanding	40,186	1,272	36,083	75	63	180	457	479	63	.....	99	43	1,514
Dividends declared but not yet payable	17,592	588	12,065	969	1,219	317	250	912	476	7	99	43	647
Income collected but not yet earned	30,107	2,083	11,921	1,677	2,818	2,257	869	3,497	1,559	109	245	113	2,959
Expenses accrued and unpaid	128,088	7,605	68,700	8,064	11,815	5,532	1,473	11,122	3,678	262	1,151	646	8,040
Other liabilities	54,119	1,593	38,512	975	1,624	3,958	732	2,445	1,102	43	566	49	2,520
Total liabilities	38,628,580	1,468,477	18,629,435	1,934,445	3,283,125	1,782,121	661,735	4,892,865	1,586,887	391,576	853,449	493,537	2,650,928
CAPITAL ACCOUNTS													
Capital	952,673	39,362	511,777	56,239	80,790	38,751	14,562	83,025	43,827	7,476	17,685	10,555	48,624
Surplus	1,376,045	50,107	849,400	95,414	91,542	57,258	20,466	97,740	37,165	7,258	15,395	10,075	44,225
Undivided profits	527,944	19,599	308,390	31,228	30,867	18,431	6,304	50,021	19,973	4,407	12,158	4,918	21,648
Other capital accounts	161,940	15,933	64,397	10,333	15,067	8,057	2,250	35,798	3,729	1,210	2,476	1,040	1,650
Total capital accounts	3,018,602	125,001	1,733,964	193,214	218,266	122,497	43,582	266,584	104,694	20,351	47,714	26,588	116,147
Total liabilities and capital accounts	41,647,182	1,593,478	20,363,399	2,127,659	3,501,391	1,904,618	705,317	5,159,449	1,691,581	411,927	901,163	520,125	2,767,075
Net demand deposits subject to reserve (see page 18)	25,823,800	894,487	14,224,669	1,332,171	1,685,616	1,142,865	434,606	2,497,177	1,077,922	225,946	618,047	356,713	1,333,581
Demand deposits adjusted (see footnote on page 1)	23,220,893	903,974	11,871,245	1,322,794	1,687,164	1,073,654	452,361	2,529,236	906,707	243,550	513,010	419,174	1,298,024
Pledged assets (and securities loaned)	2,353,689	52,818	751,807	231,004	282,348	231,078	90,093	186,949	121,252	48,420	112,814	59,099	186,007
Number of banks	1,916	44	260	89	238	137	64	443	174	126	125	134	82

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES

