Member Bank Call Report

No. 80

Condition of Member Banks
June 30, 1939

BOARD OF GOVERNORS

of the

FEDERAL RESERVE SYSTEM

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Federal Reserve Bank of St. Louis

THE MEMBER BANK CALL REPORT is published following each official call upon member banks of the Federal Reserve System for statements of their condition. It contains tables showing assets and liabilities and a classification of loans, investments, and deposits for all member banks (national and State) in the country as a whole, by Federal Reserve districts and by classes of banks. Tables are also given, by reserve cities and States, showing assets and liabilities and a classification of deposits for all member banks.

The figures shown for central reserve city banks are exclusive of assets and liabilities of any member banks located in outlying sections of such cities which have been granted permission to carry either the same reserves as are required to be maintained by reserve city banks or the same reserves as are required to be carried by country banks. The figures shown for reserve city banks are exclusive of assets and liabilities of any member banks located in outlying sections of such cities which have been granted permission to carry the same reserves as are required to be carried by country banks.

In the tabulations presented herewith the figures for all domestic branches are consolidated with those of their head offices. Consequently, the figures for some reserve cities as shown in the Call Report include assets and liabilities of many branches located outside of such cities.

All figures included in this report relating to the condition of national banks were furnished by the Comptroller of the Currency. The abstract of condition reports of national banks issued by the Comptroller gives detailed statistical data regarding the condition of national banks.

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MEMBER BANK CALL REPORT

CONDITION OF MEMBER BANKS ON JUNE 30, 1939, COMPARED WITH MARCH 29, 1939 AND JUNE 30, 1938

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 30, 1939	Mar. 29, 1939	June 30, 1938	Mar. 29, 1939	June 30, 1938
ASSETS					
Loans (including overdrafts) [1]	13,141,068	13,047,275	12,937,600	+93,793	[1] +203,468
United States Government direct obligations	10,946,242	10,690,610	10,215,007	+255,632	+731,235
Obligations guaranteed by United States Government	2,830,819	2,660,145	2,127,964	+170,674	+702,855
Obligations of Government corporations and agencies, not guaranteed by United States [1]	380,199	370,438	288,441	+9,761	[1] +91,758
Obligations of States and political subdivisions	2,554,213	2,554,651	2,143,454	−438	+410,759
Other bonds, notes, and debentures [1]	2,301,694	2,317,535	2,471,819	−15,841	[1] −170,125
Corporate stocks (including Federal Reserve bank stock) [1]	449,184	454,331	536,224	−5,147	[1] −87,040
Total loans and investments [1]	**32,603,419**	**32,094,985**	**30,720,509**	**+508,434**	[1] **+1,882,910**
Reserve with Federal Reserve banks	10,010,744	9,112,434	8,004,090	+898,310	+2,006,654
Cash in vault	712,132	776,978	712,030	−64,846	+102
Demand balances with banks in United States (except private banks and American branches of foreign banks)	4,542,241	4,280,654	3,972,795	+261,587	+569,446
Other balances with banks in United States	132,012	122,262	110,876	+9,750	+21,136
Balances with banks in foreign countries	42,887	45,917	116,236	−3,030	−73,349
Due from own foreign branches	5,776	3,551	1,830	+2,225	+3,946
Cash items in process of collection	2,183,072	1,481,467	1,899,371	+701,605	+283,701
Bank premises owned and furniture and fixtures	933,703	941,876	966,978	−8,173	−33,275
Other real estate owned	305,475	314,835	336,819	−9,360	−31,344
Investments and other assets indirectly representing bank premises or other real estate [1]	146,910	146,451	(1)	+459	(1)
Customers' liability on acceptances	101,672	106,764	109,083	−5,092	−7,411
Income accrued but not yet collected	102,595	105,397	192,955	−2,802	−4,869
Other assets	85,491	111,097		−25,606	
Total assets	**51,908,129**	**49,644,668**	[2] **47,143,572**	**+2,263,461**	**+4,764,557**
LIABILITIES					
Demand deposits—Total	**34,153,939**	**32,051,080**	**29,752,261**	**+2,102,859**	**+4,401,678**
Individuals, partnerships, and corporations	22,448,169	20,845,004	19,816,196	+1,603,165	+2,631,973
United States Government [3]	694,001	774,701	542,852	−80,700	+151,149
States and political subdivisions	2,531,570	2,466,695	2,313,673	+64,875	+217,897
Banks in United States	7,096,824	6,815,969	6,096,156	+280,855	+1,000,668
Banks in foreign countries	593,222	615,226	321,141	−22,004	+272,081
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	790,153	533,485	662,243	+256,668	+127,910
Time deposits—Total	**11,719,315**	**11,615,416**	**11,556,057**	**+103,899**	**+163,258**
Individuals, partnerships, and corporations:					
Savings deposits	9,662,028	9,592,969	9,458,043	+69,059	+203,985
Certificates of deposit	709,234	704,324	744,215	+4,910	−34,981
Christmas savings and similar accounts	98,122	64,759	93,281	+33,363	+4,841
Open accounts	593,845	577,495	578,444	+16,350	+15,401
Postal savings [3]	59,135	68,276	82,859	−9,141	−23,724
States and political subdivisions	441,200	461,156	453,878	−19,956	−12,678
Banks in United States	141,738	133,157	135,379	+8,581	+6,359
Banks in foreign countries	14,013	13,280	9,958	+733	+4,055
Total deposits	**45,873,254**	**43,666,496**	**41,308,318**	**+2,206,758**	**+4,564,936**
Due to own foreign branches	188,399	151,175	102,541	+37,224	+85,858
Bills payable, rediscounts, and other liabilities for borrowed money	4,662	7,455	11,798	−2,793	−7,136
Acceptances outstanding	120,164	120,768	120,160	−604	+4
Dividends declared but not yet payable [4]	35,832	30,951	43,009	+4,881	[4] −7,177
Income collected but not yet earned	51,880	48,168	190,197	+3,712	−605
Expenses accrued and unpaid	78,451	92,205		−13,754	
Other liabilities	59,261	60,381		−1,120	
Total liabilities	**46,411,903**	**44,177,599**	[2] **41,776,023**	**+2,234,304**	**+4,635,880**
CAPITAL ACCOUNTS					
Capital (see page 3)	2,390,023	2,394,184	2,429,406	−4,161	−39,383
Surplus	2,111,569	2,096,664	2,035,073	+14,905	+76,496
Undivided profits [4]	678,033	670,798	616,062	+7,235	[4] +61,971
Reserves for contingencies	276,687	274,471	268,214	+2,216	+8,473
Other capital accounts	39,914	30,952	18,794	+8,962	[4] +21,120
Total capital accounts	**5,496,226**	**5,467,069**	**5,367,549**	**+29,157**	[4] **+128,677**
Total liabilities and capital accounts	**51,908,129**	**49,644,668**	[2] **47,143,572**	**+2,263,461**	**+4,764,557**
Net demand deposits subject to reserve (see page 19)	27,440,926	26,301,964	23,890,173	+1,138,962	+3,550,753
Demand deposits—adjusted [5]	23,586,820	22,363,717	20,892,741	+1,223,103	+2,694,079
Number of banks	6,330	6,331	6,338	−1	−8

[1] Figures of loans and investments beginning December 31, 1938 are not entirely comparable with prior call dates because investments and other assets (principally loans) indirectly representing bank premises and other real estate are now reported separately. Such investments and other assets amounted to $94,569,000 and $49,939,000, respectively, on December 31, 1938. Federal Home Loan bank debentures, now reported as "Obligations of Government corporations and agencies, not guaranteed by United States," were heretofore included in "Other bonds, notes, and debentures."

[2] Revised to exclude acceptances of other banks and bills sold with endorsement, now reported as contingent liabilities.

[3] United States Treasurer's *time* deposits, open account, are combined with postal savings (time) deposits.

[4] Reserves for dividends payable in common stock, $5,544,000 on December 31, 1938, were formerly published as part of undivided profits. Reserves for undeclared cash dividends on capital stock and for accrued interest on capital notes and debentures, $10,691,000 on December 31, 1938, were formerly reported in combination with dividends declared but not yet payable. Beginning December 31, 1938 these two reserves are included in "Other capital accounts."

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

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ALL MEMBER BANKS—CONDITION ON SELECTED CALL DATES, JUNE 30, 1934, TO JUNE 30, 1939

[Amounts in thousands of dollars]

	1934 June 30	1935 June 29	1936 June 30	1937 June 30	1938 June 30	1939 Mar. 29	1939 June 30
ASSETS							
Loans (including overdrafts) [1]	12,522,980	11,927,966	12,541,845	14,284,875	12,937,600	13,047,275	13,141,068
United States Government direct obligations	9,136,684	9,871,126	11,721,475	10,870,404	10,215,007	10,690,610	10,946,242
Obligations guaranteed by United States Government	276,144	1,558,381	1,950,457	1,818,530	2,127,964	2,660,145	2,830,819
Obligations of Government corporations and agencies, not guaranteed by United States [1]	471,153	303,225	345,364	289,374	288,441	370,438	380,199
Obligations of States and political subdivisions	1,850,787	2,118,311	2,279,877	2,150,039	2,143,454	2,554,651	2,554,213
Other bonds, notes, and debentures [1]	2,367,144	2,476,341	2,874,475	2,792,042	2,471,819	2,317,535	2,301,694
Corporate stocks (including Federal Reserve bank stock) [1]	549,947	529,268	545,317	533,297	536,224	454,331	449,184
Total loans and investments [1]	**27,174,839**	**28,784,618**	**32,258,810**	**32,738,561**	**30,720,509**	**32,094,985**	**32,603,419**
Reserve with Federal Reserve banks	3,819,410	4,933,277	5,607,119	6,896,663	8,004,090	9,112,434	10,010,744
Cash in vault	472,643	537,010	713,421	629,305	712,030	776,978	712,132
Demand balances with banks in United States (except private banks and American branches of foreign banks)	2,666,277	3,285,403	3,792,738	3,100,171	3,972,795	4,280,654	4,542,241
Other balances with banks in United States	[6] 94,009	[6] 110,700	150,774	106,803	110,876	122,262	132,012
Balances with banks in foreign countries	140,680	71,244	51,698	51,977	116,236	45,917	42,887
Due from own foreign branches	91,926	10,958	2,502	4,592	1,830	3,551	5,776
Cash items in process of collection	[7] 1,056,779	[7] 1,183,373	2,147,493	2,200,829	1,899,371	1,481,467	2,183,072
Bank premises owned and furniture and fixtures	997,817	998,645	994,921	980,375	966,978	941,876	933,703
Other real estate owned	286,348	339,086	379,457	353,714	336,819	314,835	305,475
Investments and other assets indirectly representing bank premises or other real estate [1]						146,451	146,910
Customers' liability on acceptances	252,916	157,751	156,954	187,143	109,083	106,764	101,672
Income accrued but not yet collected	329,247	306,537	267,760	202,168	192,955	105,397	102,595
Other assets						111,097	85,491
Total assets	[2] **37,382,891**	[2] **40,718,602**	[2] **46,523,647**	[2] **47,452,301**	[2] **47,143,572**	**49,644,668**	**51,908,129**
LIABILITIES							
Demand deposits—Total	**21,201,214**	**24,743,783**	**29,918,691**	**30,142,898**	**29,752,261**	**32,051,080**	**34,153,939**
Individuals, partnerships, and corporations	13,348,724	16,206,243	19,321,998	20,272,432	19,816,196	20,845,004	22,448,169
United States Government	1,657,793	778,716	1,036,575	628,125	542,852	[3] 774,701	694,001
States and political subdivisions	1,597,870	2,090,608	2,320,453	2,577,445	2,313,673	2,466,695	2,531,570
Banks in United States	4,070,319	4,978,426	5,985,886	5,298,023	6,096,156	6,815,969	7,096,824
Banks in foreign countries	154,842	273,179	464,642	615,259	321,141	615,226	593,222
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	371,666	416,611	789,137	751,614	662,243	533,485	790,153
Time deposits—Total	**9,811,153**	**10,194,344**	**10,786,873**	**11,347,148**	**11,556,057**	**11,615,416**	**11,719,315**
Individuals, partnerships, and corporations:							
Savings deposits	7,168,239	7,985,646	8,565,632	9,244,567	9,458,043	9,592,969	9,662,028
Certificates of deposit	930,705	868,780	843,255	757,618	744,215	704,324	709,234
Christmas savings and similar accounts	59,449	64,733	77,295	91,593	93,281	64,759	98,122
Open accounts	[8] 604,845	542,607	613,013	724,104	578,444	577,495	593,845
Postal savings	585,027	306,603	152,234	99,736	82,859	[3] 68,276	[3] 59,135
States and political subdivisions	332,674	285,076	377,998	292,280	453,878	461,156	441,200
Banks in United States	122,078	135,750	151,248	123,208	135,379	133,157	141,738
Banks in foreign countries	8,136	5,149	6,198	14,042	9,958	13,280	14,013
Total deposits	**31,012,367**	**34,938,127**	**40,705,564**	**41,490,046**	**41,308,318**	**43,666,496**	**45,873,254**
Due to own foreign branches		4,241	101,159	143,498	102,541	151,175	188,399
Bills payable, rediscounts, and other liabilities for borrowed money	40,154	16,276	19,547	17,391	11,798	7,455	4,662
Acceptances outstanding	277,998	174,569	178,221	211,799	120,160	120,768	120,164
Dividends declared but not yet payable [4]		36,276	43,999	44,099	43,009	30,951	35,832
Income collected but not yet earned						48,168	51,880
Expenses accrued and unpaid	947,448	435,487	239,790	206,673	190,197	92,205	78,451
Other liabilities						60,381	59,261
Total liabilities	[2] **32,277,967**	[2] **35,604,976**	[2] **41,288,280**	[2] **42,113,506**	[2] **41,776,023**	**44,177,599**	**46,411,903**
CAPITAL ACCOUNTS							
Capital (see page 3)	2,652,182	2,683,319	2,567,197	2,444,249	2,429,406	2,394,184	2,390,023
Surplus	1,690,560	1,647,024	1,806,516	1,971,464	2,035,073	2,096,664	2,111,569
Undivided profits [4]	387,228	436,366	520,283	587,495	616,062	670,798	678,033
Reserves for contingencies	374,257	343,528	331,310	319,648	268,214	274,471	276,687
Other capital accounts [4]	697	3,389	10,061	15,939	18,794	30,952	39,914
Total capital accounts [4]	**5,104,924**	**5,113,626**	**5,235,367**	**5,338,795**	**5,367,549**	**5,467,069**	**5,496,226**
Total liabilities and capital accounts	[2] **37,382,891**	[2] **40,718,602**	[2] **46,523,647**	[2] **47,452,301**	[2] **47,143,572**	**49,644,668**	**51,90 ,129**
Net demand deposits subject to reserve (see page 19)	17,066,519	21,045,206	23,985,757	24,844,886	23,890,173	26,301,964	27,440,926
Demand deposits—adjusted [5]	14,261,481	17,530,089	20,284,095	21,400,662	20,892,741	22,363,717	23,586,820
Number of banks	6,375	6,410	6,400	6,357	6,338	6,331	6,330

For footnotes 1 to 5, see page 1.

[6] Balances with private banks and American branches of foreign banks were not reported separately on these dates and are included in "Other assets."

[7] Includes some cash items not in process of collection.

[8] Includes $14,473,000 reported separately as deposits the payment of which was deferred by agreement or otherwise.

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ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, REAL ESTATE, AND CAPITAL ON SELECTED CALL DATES, JUNE 30, 1934, TO JUNE 30, 1939

[In thousands of dollars]

	1934 June 30	1935 June 29	1936 June 30	1937 June 30	1938 June 30	1939 Mar. 29	1939 June 30
Loans [1]—Total	**12, 522, 980**	**11, 927, 966**	**12, 541, 845**	**14, 284, 875**	**12, 937, 600**	**13, 047, 275**	**13, 141, 068**
Commercial and industrial loans [2]						4, 760, 339	4, 782, 742
Agricultural loans [2]			420, 614	459, 746	572, 841	770, 805	788, 451
Commercial paper bought in open market	200, 004	247, 104	277, 947	376, 929	293, 188	254, 244	244, 623
Bills, acceptances, etc., payable in foreign countries	20, 202	17, 292	17, 695	15, 148	13, 317	9, 293	8, 564
Acceptances of other banks, payable in United States	263, 740	200, 627	144, 067	130, 698	73, 398	71, 099	66, 526
Reporting banks' own acceptances	210, 158	135, 218	117, 191	113, 247	112, 100	91, 982	100, 346
Loans to brokers and dealers in securities	1, 289, 165	1, 166, 441	1, 345, 217	1, 536, 032	701, 444	838, 028	730, 774
Other loans for purchasing or carrying securities [3]	3, 308, 858	2, 931, 098	2, 863, 452	2, 829, 362	2, 614, 194	732, 980	736, 053
Real estate loans: On farm land	288, 480	258, 529	256, 156	264, 505	272, 726	278, 784	284, 176
On residential property	2, 068, 220	2, 018, 808	2, 084, 022	2, 240, 866	2, 339, 840	1, 726, 358	1, 775, 600
On other properties						743, 391	768, 470
Loans to banks	153, 066	119, 054	80, 692	114, 650	120, 357	99, 389	58, 297
All other loans [4]	4, 715, 586	4, 828, 984	4, 929, 139	6, 195, 176	5, 817, 032	2, 653, 219	2, 783, 455
Overdrafts	5, 501	4, 811	5, 653	8, 516	7, 163	17, 364	12, 991
United States Government direct obligations—Total	**9, 136, 684**	**9, 871, 126**	**11, 721, 475**	**10, 870, 404**	**10, 215, 007**	**10, 690, 610**	**10, 946, 242**
Treasury bills	[5] 1, 427, 343	1, 099, 255	1, 265, 941	820, 615	316, 153	303, 361	441, 147
Treasury notes	2, 870, 898	4, 313, 905	5, 160, 685	4, 360, 617	3, 653, 305	2, 604, 124	2, 719, 567
Bonds maturing in 5 years or less [2] [10]						713, 087	781, 374
Bonds maturing in 5 to 10 years [2] [10]	4, 838, 443	4, 457, 966	5, 294, 849	5, 689, 172	6, 245, 549	2, 519, 552	2, 826, 145
Bonds maturing in 10 to 20 years [2] [10]						3, 029, 112	2, 889, 254
Bonds maturing after 20 years [2] [10]						1, 521, 374	1, 288, 755
Obligations guaranteed by United States Government—Total	**276, 144**	**1, 558, 381**	**1, 950, 457**	**1, 818, 530**	**2, 127, 964**	**2, 660, 145**	**2, 830, 819**
Total amount maturing in 5 years or less [2] [10]						*1, 143, 817*	*1, 370, 239*
Reconstruction Finance Corporation	235, 020	243, 724	236, 082	219, 602	260, 821	645, 334	642, 034
Home Owners' Loan Corporation	(2)	981, 410	1, 255, 984	1, 212, 703	1, 291, 274	1, 315, 603	1, 458, 144
Federal Farm Mortgage Corporation	41, 124	333, 247	458, 391	386, 225	420, 165	458, 845	487, 010
Other Government corporations and agencies					155, 704	240, 363	243, 631
Obligations of Government corporations and agencies, not guaranteed by United States—Total	**471, 153**	**303, 225**	**345, 364**	**289, 374**	[6] **288, 441**	**370, 438**	**380, 199**
Total amount maturing in 5 years or less [2] [10]						*226, 891*	*282, 723*
Federal Land banks	238, 654	162, 469	208, 363	161, 838	129, 415	101, 585	96, 823
Federal Intermediate Credit banks		133, 367	137, 001	127, 536	159, 026	126, 655	141, 010
Other Government corporations and agencies	[7] 232, 499	7, 389			(6)	142, 198	142, 366
Obligations of States and political subdivisions [8]—Total	**1, 850, 787**	**2, 118, 311**	**2, 279, 877**	**2, 150, 039**	**2, 143, 454**	**2, 554, 651**	**2, 554, 213**
In default [2]						8, 917	8, 566
Without specific maturity [2]						146, 641	144, 018
Maturing in 5 years or less [2]						1, 572, 727	1, 531, 203
Maturing after 5 years [2]						826, 366	870, 426
Other bonds, notes, and debentures [1]—Total	**2, 367, 144**	**2, 476, 341**	**2, 874, 475**	**2, 792, 042**	[6] **2, 471, 819**	**2, 317, 535**	**2, 301, 694**
Total amount in default						*87, 869*	*87, 275*
Total amount maturing in 5 years or less [2] [10]						*409, 345*	*447, 948*
Railroads	735, 608	825, 058	948, 338	956, 941	832, 560	772, 618	746, 545
Public utilities	711, 601	764, 677	926, 155	870, 733	762, 791	712, 786	704, 622
Industrials [2]						553, 567	566, 391
Other domestic corporations	919, 935	886, 606	999, 982	964, 368	[6] 876, 468	98, 119	95, 469
Foreign—public and private [9]						180, 445	188, 667
Corporate stocks [1]—Total	**549, 947**	**529, 268**	**545, 317**	**533, 297**	**536, 224**	**454, 331**	**449, 184**
Federal Reserve banks	145, 990	146, 382	130, 810	132, 238	133, 510	134, 855	134, 942
Affiliates of reporting banks						104, 001	103, 543
Other domestic banks	403, 957	382, 886	414, 507	401, 059	402, 714	23, 039	22, 169
Other domestic corporations						190, 188	186, 554
Foreign corporations [9]						2, 248	1, 976
Bank premises, furniture and fixtures, and other real estate—Total	**1, 284, 165**	**1, 337, 731**	**1, 374, 378**	**1, 334, 089**	**1, 303, 797**	**1, 256, 711**	**1, 239, 178**
Bank premises	997, 817	998, 645	994, 921	980, 375	966, 978	861, 340	855, 728
Furniture and fixtures						80, 536	77, 975
Farm land (including improvements)						23, 571	23, 557
Residential properties	286, 348	339, 086	379, 457	353, 714	336, 819	130, 916	126, 261
Other real properties						160, 348	155, 657
Assets indirectly representing bank premises or other real estate [1]—Total						**146, 451**	**146, 910**
Investments [1]						96, 734	96, 688
Other assets [1]						49, 717	50, 222
Capital:							
Par or face value—total	**2, 654, 666**	**2, 689, 797**	**2, 571, 249**	**2, 429, 976**	**2, 412, 945**	**2, 399, 272**	**2, 393, 808**
Capital notes and debentures	154, 839	117, 332	106, 844	62, 453	50, 742	43, 666	42, 749
First preferred stock	459, 047	577, 269	497, 228	357, 226	323, 651	305, 420	300, 496
Second preferred stock	15, 758	28, 881	28, 791	25, 197	24, 902	24, 644	24, 237
Common stock	2, 025, 022	1, 966, 315	1, 938, 386	1, 985, 100	2, 013, 650	2, 025, 542	2, 026, 326
Retirable value of: First preferred stock	476, 369	590, 470	519, 503	406, 468	378, 247	374, 991	368, 795
Second preferred stock	16, 765	30, 181	30, 764	28, 625	29, 090	29, 996	29, 674

[1] See footnote 1 on page 1.
[2] Not reported separately where no figures are shown.
[3] Figures prior to December 31, 1938 represent all loans on securities, regardless of purpose, excepting only loans to banks and to brokers and dealers.
[4] This is a residual item and, because of revised loan classification beginning December 31, 1938, the residual amounts are not comparable.
[5] Includes certificates of indebtedness.
[6] Federal Home Loan bank debentures are included in "Other bonds, notes, and debentures."
[7] Home Owners' Loan Corporation bonds guaranteed as to interest but not principal.
[8] Includes obligations of territorial and insular possessions.
[9] Corporate stocks of foreign corporations were reported in combination with foreign bonds notes, and debentures prior to December 31, 1938.
[10] Prior to June 30, 1939, the maturities reported were 1939-1943, 1944-1948, 1949-1958, and 1959 or later, respectively.

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ALL MEMBER BANKS—CONDITION ON JUNE 30, 1939, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	All member banks	All national member banks	All State member banks	Central reserve city member banks[1]		Reserve city member banks[1]	Country member banks[1]
				New York	Chicago		
ASSETS							
Loans (including overdrafts)	13,141,068	8,553,015	4,588,053	2,988,075	544,206	5,004,282	4,604,505
United States Government direct obligations	10,946,242	6,884,452	4,061,790	3,360,281	1,039,800	4,102,082	2,444,079
Obligations guaranteed by United States Government	2,830,819	1,869,185	961,634	1,123,468	135,109	888,862	683,380
Obligations of Government corporations and agencies, not guaranteed by United States	380,199	266,180	114,019	143,590	26,610	116,208	93,791
Obligations of States and political subdivisions	2,554,213	1,690,667	863,546	480,144	153,797	894,859	1,025,413
Other bonds, notes, and debentures	2,301,694	1,592,685	709,009	425,587	123,163	593,722	1,159,222
Corporate stocks (including Federal Reserve bank stock)	449,184	225,058	224,126	166,512	28,897	155,594	98,181
Total loans and investments	**32,603,419**	**21,081,242**	**11,522,177**	**8,687,657**	**2,051,582**	**11,755,609**	**10,108,571**
Reserve with Federal Reserve banks	10,010,744	5,640,067	4,370,677	4,975,097	897,319	2,735,155	1,403,173
Cash in vault	712,132	526,738	185,394	60,840	26,099	318,247	306,946
Demand balances with banks in United States (except private banks and American branches of foreign banks)	4,542,241	3,514,263	1,027,978	109,314	222,164	2,150,846	2,059,917
Other balances with banks in United States	132,012	98,868	33,144	2,275	13,215	59,284	57,238
Balances with banks in foreign countries	42,887	23,954	18,933	26,138	2,199	11,911	2,639
Due from own foreign branches	5,776	2,937	2,839	2,839	----------	2,937	----------
Cash items in process of collection	2,183,072	1,256,694	926,378	1,029,002	117,730	754,659	281,681
Bank premises owned and furniture and fixtures	933,703	607,484	326,219	209,821	20,731	324,342	378,809
Other real estate owned	305,475	141,212	164,263	30,183	4,904	115,184	155,204
Investments and other assets indirectly representing bank premises or other real estate	146,910	70,417	76,493	20,464	902	97,337	28,207
Customers' liability on acceptances	101,672	51,655	50,017	75,088	2,339	22,606	1,639
Income accrued but not yet collected	102,595	60,381	42,214	32,989	8,225	41,703	19,678
Other assets	85,491	43,050	42,441	20,486	6,299	36,167	22,539
Total assets	**51,908,129**	**33,118,962**	**18,789,167**	**15,282,193**	**3,373,708**	**18,425,987**	**14,826,241**
LIABILITIES							
Demand deposits—Total	**34,153,939**	**21,258,188**	**12,895,751**	**12,632,817**	**2,601,814**	**11,806,120**	**7,113,188**
Individuals, partnerships, and corporations	22,448,169	13,625,703	8,822,466	8,280,594	1,564,810	7,330,844	5,271,921
United States Government[2]	694,001	488,537	205,464	84,010	59,560	414,683	135,748
States and political subdivisions	2,531,570	1,930,608	600,962	288,071	196,756	917,221	1,129,522
Banks in United States	7,096,824	4,515,244	2,581,580	2,991,945	746,411	2,919,531	438,937
Banks in foreign countries	593,222	255,314	337,908	515,730	12,133	63,460	1,899
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	790,153	442,782	347,371	472,467	22,144	160,381	135,161
Time deposits—Total	**11,719,315**	**8,157,495**	**3,561,820**	**707,831**	**488,375**	**4,693,271**	**5,829,838**
Individuals, partnerships, and corporations:							
Savings deposits	9,662,028	6,753,237	2,908,791	376,478	414,979	3,859,714	5,010,857
Certificates of deposit	709,234	550,670	158,564	24,783	24,418	179,929	480,104
Christmas savings and similar accounts	98,122	68,353	29,769	6,023	899	32,789	58,411
Open accounts	593,845	269,258	324,587	246,036	30,629	247,810	69,370
Postal savings[2]	59,135	51,360	7,775	----------	----------	19,225	39,910
States and political subdivisions	441,200	353,891	87,309	45,856	17,450	233,062	144,832
Banks in United States	141,738	102,543	39,195	327	----------	115,057	26,354
Banks in foreign countries	14,013	8,183	5,830	8,328	----------	5,685	----------
Total deposits	**45,873,254**	**29,415,683**	**16,457,571**	**13,340,648**	**3,090,189**	**16,499,391**	**12,943,026**
Due to own foreign branches	188,399	133,878	54,521	188,399	----------	----------	----------
Bills payable, rediscounts, and other liabilities for borrowed money	4,662	3,540	1,122	----------	----------	102	4,560
Acceptances outstanding	120,164	57,635	62,529	90,247	2,597	25,645	1,675
Dividends declared but not yet payable	35,832	22,610	13,222	17,759	750	10,869	6,454
Income collected but not yet earned	51,880	35,261	16,619	9,436	1,506	26,102	14,836
Expenses accrued and unpaid	78,451	45,906	32,545	18,894	7,365	33,726	18,466
Other liabilities	59,261	22,659	36,602	30,698	993	18,594	8,976
Total liabilities	**46,411,903**	**29,737,172**	**16,674,731**	**13,696,081**	**3,103,400**	**16,614,429**	**12,997,993**
CAPITAL ACCOUNTS							
Capital (see page 5)	2,390,023	1,559,181	830,842	548,312	126,500	794,564	920,647
Surplus	2,111,569	1,168,553	943,016	808,614	72,383	658,015	572,557
Undivided profits	678,033	449,079	228,954	170,188	38,847	233,170	235,828
Reserves for contingencies	276,687	173,816	102,871	55,652	32,158	112,529	76,348
Other capital accounts	39,914	31,161	8,753	3,346	420	13,280	22,868
Total capital accounts	**5,496,226**	**3,381,790**	**2,114,436**	**1,586,112**	**270,308**	**1,811,558**	**1,828,248**
Total liabilities and capital accounts	**51,908,129**	**33,118,962**	**18,789,167**	**15,282,193**	**3,373,708**	**18,425,987**	**14,826,241**
Net demand deposits subject to reserve (see page 19)	27,440,926	16,493,696	10,947,230	11,494,501	2,263,226	8,903,883	4,779,316
Demand deposits—adjusted[3]	23,586,820	14,742,399	8,844,421	8,012,130	1,665,980	7,653,787	6,254,923
Number of banks	6,330	5,203	1,127	36	13	346	5,935

[1] See second and third paragraphs on back of title page.
[2] United States Treasurer's *time* deposits, open account, are combined with postal savings (time) deposits.
[3] Demand deposits other than interbank and United States Government, less cash items reported as in process of collection.

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ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, REAL ESTATE, AND CAPITAL ON JUNE 30, 1939, BY CLASSES OF BANKS

[In thousands of dollars]

	All member banks	All national member banks	All State member banks	Central reserve city member banks[1]		Reserve city member banks[1]	Country member banks[1]
				New York	Chicago		
Loans—Total	**13,141,068**	**8,553,015**	**4,588,053**	**2,988,075**	**544,206**	**5,004,282**	**4,604,505**
Commercial and industrial loans	4,782,742	3,139,218	1,643,524	1,473,941	329,275	1,884,388	1,095,138
Agricultural loans	788,451	679,559	108,892	5,332	18,727	233,831	530,561
Commercial paper bought in open market	244,623	167,725	76,898	6,049	10,975	92,076	135,523
Bills, acceptances, etc., payable in foreign countries	8,564	6,516	2,048	548	1,364	5,065	1,587
Acceptances of other banks, payable in United States	66,526	31,806	34,720	57,466	225	7,565	1,270
Reporting banks' own acceptances	100,346	60,802	39,544	63,615	2,104	33,034	1,593
Loans to brokers and dealers in securities	730,774	289,907	440,867	555,426	39,006	114,641	21,701
Other loans for purchasing or carrying securities	736,053	443,184	292,869	214,710	71,420	220,915	229,008
Real estate loans:							
On farm land	284,176	229,808	54,368	879	237	95,786	187,274
On residential property	1,775,600	1,138,353	637,247	60,691	6,758	811,067	897,084
On other properties	768,470	453,414	315,056	68,464	4,597	377,420	317,989
Loans to banks	58,297	24,438	33,859	40,739	126	12,093	5,339
All other loans	2,783,455	1,883,604	899,851	432,346	59,235	1,113,394	1,178,480
Overdrafts	12,991	4,681	8,310	7,869	157	3,007	1,958
U. S. Government direct obligations—Total	**10,946,242**	**6,884,452**	**4,061,790**	**3,360,281**	**1,039,800**	**4,102,082**	**2,444,079**
Treasury bills	441,147	320,611	120,536	167,684	184,562	78,346	10,555
Treasury notes	2,719,567	1,796,315	923,252	908,325	234,351	1,013,583	563,308
Bonds maturing in 5 years or less	781,374	509,297	272,077	327,978	36,131	272,838	144,427
Bonds maturing in 5 to 10 years	2,826,145	1,678,419	1,147,726	827,266	119,483	1,223,964	655,432
Bonds maturing in 10 to 20 years	2,889,254	1,833,452	1,055,802	755,766	301,162	1,091,254	741,072
Bonds maturing after 20 years	1,288,755	746,358	542,397	373,262	164,111	422,097	329,285
Obligations guaranteed by United States Government—Total	**2,830,819**	**1,869,185**	**961,634**	**1,123,468**	**135,109**	**888,862**	**683,380**
Total amount maturing in 5 years or less	*1,370,239*	*808,217*	*562,022*	*708,197*	*119,430*	*309,453*	*233,159*
Reconstruction Finance Corporation	642,034	389,271	252,763	361,768	93,766	111,647	74,853
Home Owners' Loan Corporation	1,458,144	977,392	480,752	503,755	18,116	541,043	395,230
Federal Farm Mortgage Corporation	487,010	355,773	131,237	165,446	6,337	153,794	161,433
Other Government corporations and agencies	243,631	146,749	96,882	92,499	16,890	82,378	51,864
Obligations of Government corporations and agencies, not guaranteed by United States—Total	**380,199**	**266,180**	**114,019**	**143,590**	**26,610**	**116,208**	**93,791**
Total amount maturing in 5 years or less	*282,723*	*186,268*	*96,455*	*134,070*	*16,416*	*85,848*	*46,389*
Federal Land banks	96,823	79,912	16,911	9,522	10,195	29,948	47,158
Federal Intermediate Credit banks	141,010	85,335	55,675	80,332	10,977	43,442	6,259
Other Government corporations and agencies	142,366	100,933	41,433	53,736	5,438	42,818	40,374
Obligations of States and political subdivisions—Total	**2,554,213**	**1,690,667**	**863,546**	**480,144**	**153,797**	**894,859**	**1,025,413**
In default	8,566	6,026	2,540	963	244	3,897	3,462
Without specific maturity	144,018	117,796	26,222	3,310	37,880	48,538	54,290
Maturing in 5 years or less	1,531,203	927,799	603,404	390,135	88,728	513,163	539,177
Maturing after 5 years	870,426	639,046	231,380	85,736	26,945	329,261	428,484
Other bonds, notes, and debentures—Total	**2,301,694**	**1,592,685**	**709,009**	**425,587**	**123,163**	**593,722**	**1,159,222**
Total amount in default	*87,275*	*52,617*	*34,658*	*25,352*	*1,867*	*28,781*	*31,275*
Total amount maturing in 5 years or less	*447,948*	*263,013*	*184,935*	*95,059*	*48,982*	*138,618*	*165,289*
Railroads	746,545	533,167	213,378	121,241	20,383	182,665	422,256
Public utilities	704,622	477,111	227,511	119,351	48,193	168,077	369,001
Industrials	566,391	405,355	161,036	105,733	37,669	158,541	264,448
Other domestic corporations	95,469	51,809	43,660	15,075	1,105	36,562	42,727
Foreign—public and private	188,667	125,243	63,424	64,187	15,813	47,877	60,790
Corporate stocks—Total	**449,184**	**225,058**	**224,126**	**166,512**	**28,897**	**155,594**	**98,181**
Federal Reserve banks	134,942	81,786	53,156	40,709	5,965	43,376	44,892
Affiliates of reporting banks	103,543	47,046	56,497	48,002	276	48,797	6,468
Other domestic banks	22,169	9,135	13,034	2,819	20	10,421	8,909
Other domestic corporations	186,554	86,200	100,354	74,371	22,609	52,177	37,397
Foreign corporations	1,976	891	1,085	611	27	823	515
Bank premises, furniture and fixtures, and other real estate—Total	**1,239,178**	**748,696**	**490,482**	**240,004**	**25,635**	**439,526**	**534,013**
Bank premises	855,728	546,739	308,989	209,013	20,649	290,822	335,244
Furniture and fixtures	77,975	60,745	17,230	808	82	33,520	43,565
Farm land (including improvements)	23,557	17,093	6,464	29	474	7,894	15,160
Residential properties	126,261	52,197	74,064	11,218	1,456	41,336	72,251
Other real properties	155,657	71,922	83,735	18,936	2,974	65,954	67,793
Assets indirectly representing bank premises or other real estate—Total	**146,910**	**70,417**	**76,493**	**20,464**	**902**	**97,337**	**28,207**
Investments	96,688	51,780	44,908	18,130	842	59,857	17,859
Other assets	50,222	18,637	31,585	2,334	60	37,480	10,348
Capital:							
Par or face value—Total	**2,393,808**	**1,562,228**	**831,580**	**548,312**	**126,500**	**794,564**	**924,432**
Capital notes and debentures	42,749	----------	42,749	489	----------	25,394	16,866
First preferred stock	300,496	230,035	70,461	9,428	25,700	105,504	159,864
Second preferred stock	24,237	16,417	7,820	----------	----------	8,100	16,137
Common stock	2,026,326	1,315,776	710,550	538,395	100,800	655,566	731,565
Retirable value of—							
First preferred stock	368,795	261,464	107,331	23,271	25,700	126,601	193,223
Second preferred stock	29,674	18,408	11,266	----------	----------	8,500	21,174

[1] See second and third paragraphs on back of title page.

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ALL MEMBER BANKS—CONDITION ON JUNE 30, 1939, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans (including overdrafts)	13,141,068	936,816	4,001,308	919,820	1,066,288	582,732	554,901
United States Government direct obligations	10,946,242	589,748	4,047,449	581,536	1,032,399	435,731	232,497
Obligations guaranteed by United States Government	2,830,819	81,168	1,295,581	167,283	165,430	86,671	91,794
Obligations of Government corporations and agencies, not guaranteed by United States	380,199	13,852	162,103	19,095	29,094	16,741	10,883
Obligations of States and political subdivisions	2,554,213	101,612	689,980	152,952	182,797	72,835	138,138
Other bonds, notes, and debentures	2,301,694	163,105	710,730	417,327	290,065	62,239	38,685
Corporate stocks (including Federal Reserve bank stock)	449,184	25,178	211,812	38,408	54,460	10,899	9,432
Total loans and investments	**32,603,419**	**1,911,479**	**11,118,963**	**2,296,421**	**2,820,533**	**1,267,848**	**1,076,330**
Reserve with Federal Reserve banks	10,010,744	496,827	5,341,105	494,012	551,639	237,192	194,322
Cash in vault	712,132	156,807	114,100	43,718	68,268	38,162	28,992
Demand balances with banks in United States (except private banks and American branches of foreign banks)	4,542,241	257,214	394,390	352,533	438,136	280,687	334,706
Other balances with banks in United States	132,012	2,761	7,524	13,909	20,357	6,379	8,387
Balances with banks in foreign countries	42,887	2,484	28,331	1,544	1,220	58	283
Due from own foreign branches	5,776	2,937	2,839				
Cash items in process of collection	2,183,072	97,387	1,133,562	94,512	106,032	71,146	67,597
Bank premises owned and furniture and fixtures	933,703	66,782	301,132	81,660	96,360	49,409	40,901
Other real estate owned	305,475	17,484	89,622	71,321	33,602	14,162	14,362
Investments and other assets indirectly representing bank premises or other real estate	146,910	8,447	39,008	24,680	13,024	3,381	5,334
Customers' liability on acceptances	101,672	8,283	75,679	5,165	891	184	910
Income accrued but not yet collected	102,595	5,043	41,182	7,251	8,358	2,356	3,788
Other assets	85,491	2,720	26,245	12,636	5,568	3,797	8,501
Total assets	**51,908,129**	**3,036,655**	**18,713,682**	**3,499,362**	**4,163,988**	**1,974,761**	**1,784,413**
LIABILITIES							
Demand deposits—total	**34,153,939**	**1,958,401**	**14,113,465**	**1,859,708**	**2,196,729**	**1,199,210**	**1,193,199**
Individuals, partnerships, and corporations	22,448,169	1,414,433	9,313,037	1,254,493	1,583,136	753,802	677,890
United States Government [1]	694,001	26,498	129,879	73,603	49,289	37,156	56,185
States and political subdivisions	2,531,570	145,800	575,761	147,844	181,776	116,238	145,881
Banks in United States	7,096,824	309,446	3,071,233	351,485	353,193	269,744	302,419
Banks in foreign countries	593,222	28,116	517,534	13,439	1,706	475	1,203
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	790,153	34,108	506,021	18,844	27,635	21,795	9,621
Time deposits—total	**11,719,315**	**659,655**	**2,246,350**	**1,126,693**	**1,399,777**	**555,223**	**399,064**
Individuals, partnerships, and corporations:							
Savings deposits	9,662,028	601,204	1,795,069	868,608	1,126,500	482,856	328,587
Certificates of deposit	709,234	25,661	51,516	91,385	79,074	28,512	35,719
Christmas savings and similar accounts	98,122	6,816	24,696	13,656	10,549	7,155	4,108
Open accounts	593,845	15,943	273,100	90,834	83,097	13,317	6,348
Postal savings [1]	59,135	3,677	59	12,610	6,610	3,495	6,135
States and political subdivisions	441,200	4,918	71,698	31,785	53,795	12,408	11,904
Banks in United States	141,738	986	21,884	17,815	40,152	7,480	6,263
Banks in foreign countries	14,013	450	8,328				
Total deposits	**45,873,254**	**2,618,056**	**16,359,815**	**2,986,401**	**3,596,506**	**1,754,433**	**1,592,263**
Due to own foreign branches	188,399		188,399				
Bills payable, rediscounts, and other liabilities for borrowed money	4,662	828	646	210	104	841	127
Acceptances outstanding	120,164	9,379	90,838	5,781	900	184	1,102
Dividends declared but not yet payable	35,832	3,784	18,529	2,726	1,242	1,318	1,412
Income collected but not yet earned	51,880	3,890	14,409	2,807	2,222	1,708	2,741
Expenses accrued and unpaid	78,451	7,171	22,197	6,078	11,352	2,412	1,829
Other liabilities	59,261	2,219	32,482	3,298	2,378	956	553
Total liabilities	**46,411,903**	**2,645,327**	**16,727,315**	**3,007,301**	**3,614,704**	**1,761,852**	**1,600,027**
CAPITAL ACCOUNTS							
Capital (see page 8)	2,390,023	157,998	766,269	189,112	227,463	101,892	100,102
Surplus	2,111,569	155,008	924,227	217,097	228,637	67,643	51,109
Undivided profits	678,033	50,996	214,554	59,099	51,463	31,315	21,742
Reserves for contingencies	276,687	25,943	71,571	23,225	37,071	10,435	8,504
Other capital accounts	39,914	1,383	9,746	3,528	4,650	1,624	2,929
Total capital accounts	**5,496,226**	**391,328**	**1,986,367**	**492,061**	**549,284**	**212,909**	**184,386**
Total liabilities and capital accounts	**51,908,129**	**3,036,655**	**18,713,682**	**3,499,362**	**4,163,988**	**1,974,761**	**1,784,413**
Net demand deposits subject to reserve (see page 19)	27,440,926	1,604,771	12,586,427	1,413,983	1,653,141	849,331	790,911
Demand deposits—adjusted [2]	23,586,820	1,496,954	9,261,257	1,326,669	1,686,509	820,689	765,795
Number of banks	6,330	355	767	652	619	405	316

[1] United States Treasurer's *time* deposits, open account, are combined with postal savings (time) deposits.
[2] Demand deposits other than interbank and United States Government, less cash items reported as in process of collection.

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ALL MEMBER BANKS—CONDITION ON JUNE 30, 1939, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans (including overdrafts)	1,413,027	514,753	307,068	498,139	474,688	1,871,528
United States Government direct obligations	1,890,382	301,406	251,602	279,501	215,370	1,088,621
Obligations guaranteed by United States Government	388,678	92,214	45,393	86,237	64,628	265,742
Obligations of Government corporations and agencies, not guaranteed by United States	56,669	15,967	6,307	19,181	8,750	21,557
Obligations of States and political subdivisions	394,795	105,653	75,514	156,457	106,383	377,097
Other bonds, notes, and debentures	328,926	70,674	53,740	43,564	17,497	105,142
Corporate stocks (including Federal Reserve bank stock)	40,280	19,385	3,266	6,207	6,401	23,456
Total loans and investments	**4,512,757**	**1,120,052**	**742,890**	**1,089,286**	**893,717**	**3,753,143**
Reserve with Federal Reserve banks	1,337,363	246,764	139,315	231,566	185,661	554,978
Cash in vault	102,605	23,508	17,218	27,156	26,459	65,139
Demand balances with banks in United States (except private banks and American branches of foreign banks)	785,251	255,413	195,516	467,624	401,264	379,507
Other balances with banks in United States	20,437	1,610	6,797	12,592	7,069	24,190
Balances with banks in foreign countries	3,778	125	649	477	156	3,782
Due from own foreign branches						
Cash items in process of collection	231,664	60,292	38,735	77,055	45,335	159,755
Bank premises owned and furniture and fixtures	80,882	26,638	19,617	29,891	34,884	105,547
Other real estate owned	15,770	11,716	1,757	2,750	6,156	26,773
Investments and other assets indirectly representing bank premises or other real estate	5,027	995	4,765	1,922	5,011	35,316
Customers' liability on acceptances	2,457	416	170	61	300	7,156
Income accrued but not yet collected	14,221	3,064	2,886	2,072	802	11,572
Other assets	10,567	2,615	3,256	1,675	2,178	5,733
Total assets	**7,122,779**	**1,753,208**	**1,173,571**	**1,944,127**	**1,608,992**	**5,132,591**
LIABILITIES						
Demand deposits—total	**4,724,921**	**1,160,982**	**689,055**	**1,442,763**	**1,201,669**	**2,413,837**
Individuals, partnerships, and corporations	3,048,352	690,669	410,436	816,466	800,399	1,685,056
United States Government [1]	117,671	25,979	2,829	26,582	36,260	112,070
States and political subdivisions	484,778	93,817	120,424	173,051	106,120	240,086
Banks in United States	1,005,433	335,489	141,197	407,670	241,930	307,585
Banks in foreign countries	13,235	206	779	186	481	15,862
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	55,452	14,822	13,390	18,808	16,479	53,178
Time deposits—total	**1,772,064**	**417,045**	**359,937**	**314,556**	**235,308**	**2,233,643**
Individuals, partnerships, and corporations:						
Savings deposits	1,561,887	316,385	283,237	227,321	184,315	1,886,059
Certificates of deposit	112,406	74,225	60,887	58,898	26,551	64,400
Christmas savings and similar accounts	10,362	2,360	1,854	2,707	842	13,017
Open accounts	35,712	2,784	3,402	7,983	4,950	56,375
Postal savings [1]	5,563	4,355	2,564	3,164	2,142	8,761
States and political subdivisions	35,362	14,519	5,354	6,745	15,634	177,078
Banks in United States	10,772	2,417	2,639	7,738	874	22,718
Banks in foreign countries						5,235
Total deposits	**6,496,985**	**1,578,027**	**1,048,992**	**1,757,319**	**1,436,977**	**4,647,480**
Due to own foreign branches						
Bills payable, rediscounts, and other liabilities for borrowed money	31	275	16	402	540	642
Acceptances outstanding	2,715	462	170	61	302	8,270
Dividends declared but not yet payable	1,872	1,518	64	728	916	1,723
Income collected but not yet earned	5,328	1,982	3,294	1,122	723	11,654
Expenses accrued and unpaid	11,163	2,338	2,273	1,986	2,540	7,112
Other liabilities	2,332	1,623	3,833	137	643	8,807
Total liabilities	**6,520,426**	**1,586,225**	**1,058,642**	**1,761,755**	**1,442,641**	**4,685,688**
CAPITAL ACCOUNTS						
Capital (see page 9)	301,209	87,782	62,560	88,289	84,892	222,455
Surplus	155,513	45,008	34,015	53,728	48,843	130,741
Undivided profits	86,077	26,841	13,571	30,441	24,571	67,363
Reserves for contingencies	54,207	5,711	3,666	8,684	5,807	21,863
Other capital accounts	5,347	1,641	1,117	1,230	2,238	4,481
Total capital accounts	**602,353**	**166,983**	**114,929**	**182,372**	**166,351**	**446,903**
Total liabilities and capital accounts	**7,122,779**	**1,753,208**	**1,173,571**	**1,944,127**	**1,608,992**	**5,132,591**
Net demand deposits subject to reserve (see page 19)	3,711,816	845,461	456,289	898,454	755,070	1,875,272
Demand deposits—adjusted [2]	3,356,918	739,016	505,515	931,270	877,663	1,818,565
Number of banks	798	392	460	737	545	284

[1] United States Treasurer's *time* deposits, open account, are combined with postal savings (time) deposits.
[2] Demand deposits other than interbank and United States Government, less cash items reported as in process of collection.

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ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, REAL ESTATE, AND CAPITAL ON JUNE 30, 1939, BY FEDERAL RESERVE DISTRICTS

[In thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans—total	**13,141,068**	**936,816**	**4,001,308**	**919,820**	**1,066,288**	**582,732**	**554,901**
Commercial and industrial loans	4,782,742	357,085	1,730,005	298,619	307,945	183,158	211,686
Agricultural loans	788,451	7,293	27,150	17,260	22,549	24,736	74,910
Commercial paper bought in open market	244,623	66,500	28,821	30,826	7,888	11,723	4,329
Bills, acceptances, etc., payable in foreign countries	8,564	801	548	338	----------	2	1,181
Acceptances of other banks, payable in United States	66,526	3,299	57,679	1,027	272	600	476
Reporting banks' own acceptances	100,346	19,712	64,796	4,250	1,171	111	789
Loans to brokers and dealers in securities	730,774	27,612	564,804	22,145	23,178	4,029	10,151
Other loans for purchasing or carrying securities	736,053	39,829	305,642	62,956	60,287	25,872	16,809
Real estate loans:							
On farm land	284,176	4,500	13,578	19,026	28,326	20,356	11,924
On residential property	1,775,600	126,932	297,643	140,035	233,184	90,637	34,476
On other properties	768,470	62,100	163,333	76,998	71,895	40,670	26,990
Loans to banks	58,297	2,035	41,199	1,290	5,166	883	1,686
All other loans	2,783,455	218,977	698,081	245,006	304,311	179,844	159,169
Overdrafts	12,991	141	8,029	44	116	111	325
U. S. Government direct obligations—total	**10,946,242**	**589,748**	**4,047,449**	**581,536**	**1,032,399**	**435,731**	**232,497**
Treasury bills	441,147	400	169,242	1,282	14,860	100	8,526
Treasury notes	2,719,567	91,314	1,020,223	77,856	259,607	210,817	61,082
Bonds maturing in 5 years or less	781,374	36,926	352,462	33,931	74,221	43,581	7,757
Bonds maturing in 5 to 10 years	2,826,145	131,170	1,032,744	144,355	350,185	66,707	84,294
Bonds maturing in 10 to 20 years	2,889,254	234,620	987,216	189,789	260,447	86,187	55,358
Bonds maturing after 20 years	1,288,755	95,318	485,562	134,323	73,079	28,339	15,480
Obligations guaranteed by United States Government—total	**2,830,819**	**81,168**	**1,295,581**	**167,283**	**165,430**	**86,671**	**91,794**
Total amount maturing in 5 years or less	*1,370,239*	*46,690*	*774,604*	*42,780*	*82,370*	*26,765*	*34,524*
Reconstruction Finance Corporation	642,034	21,272	388,206	9,343	29,591	8,677	8,033
Home Owners' Loan Corporation	1,458,144	30,097	608,732	123,955	88,904	58,909	53,511
Federal Farm Mortgage Corporation	487,010	12,344	190,325	27,520	26,717	14,645	23,450
Other Government corporations and agencies	243,631	17,455	108,318	6,465	20,218	4,440	6,800
Obligations of Government corporations and agencies, not guaranteed by United States—total	**380,199**	**13,852**	**162,103**	**19,095**	**29,094**	**16,741**	**10,883**
Total amount maturing in 5 years or less	*282,723*	*11,786*	*149,165*	*8,835*	*12,388*	*8,783*	*8,980*
Federal Land banks	96,823	1,971	12,827	10,157	16,687	7,947	1,891
Federal Intermediate Credit banks	141,010	7,771	82,043	880	3,770	1,060	3,208
Other Government corporations and agencies	142,366	4,110	67,233	8,058	8,637	7,734	5,784
Obligations of States and political subdivisions—total	**2,554,213**	**101,612**	**689,980**	**152,952**	**182,797**	**72,835**	**138,138**
In default	8,566	181	1,413	524	1,626	162	1,030
Without specific maturity	144,018	1,306	4,090	3,909	2,329	336	3,815
Maturing in 5 years or less	1,531,203	84,986	511,983	65,873	117,572	39,827	63,225
Maturing after 5 years	870,426	15,139	172,494	82,646	61,270	32,510	70,068
Other bonds, notes, and debentures—total	**2,301,694**	**163,105**	**710,730**	**417,327**	**290,065**	**62,239**	**38,685**
Total amount in default	*87,275*	*5,067*	*38,001*	*14,626*	*9,205*	*2,504*	*1,828*
Total amount maturing in 5 years or less	*447,948*	*33,716*	*136,819*	*51,440*	*53,109*	*8,243*	*7,930*
Railroads	746,545	55,072	240,584	163,237	93,973	22,124	13,697
Public Utilities	704,622	61,474	206,607	130,811	83,931	16,613	7,438
Industrials	566,391	25,371	162,769	85,139	86,783	15,922	12,398
Other domestic corporations	95,469	8,793	22,307	10,157	11,429	4,326	3,330
Foreign—public and private	188,667	12,395	78,463	27,983	13,949	3,254	1,822
Corporate stocks—total	**449,184**	**25,178**	**211,812**	**38,408**	**54,460**	**10,899**	**9,432**
Federal Reserve banks	134,942	9,399	50,826	12,046	13,657	5,077	4,529
Affiliates of reporting banks	103,543	2,366	49,829	4,698	21,577	965	1,512
Other domestic banks	22,169	4,612	7,462	5,188	1,283	519	311
Other domestic corporations	186,554	8,318	102,629	16,427	17,845	4,335	3,073
Foreign corporations	1,976	483	1,066	49	98	3	7
Bank premises, furniture and fixtures, and other real estate—total	**1,239,178**	**84,266**	**390,754**	**152,981**	**129,962**	**63,571**	**55,263**
Bank premises	855,728	62,343	292,944	70,706	89,607	44,920	36,600
Furniture and fixtures	77,975	4,439	8,188	10,954	6,753	4,489	4,301
Farm land (including improvements)	23,557	210	1,376	2,029	2,216	1,851	2,442
Residential properties	126,261	7,704	41,583	33,877	15,539	4,990	2,972
Other real properties	155,657	9,570	46,663	35,415	15,847	7,321	8,948
Assets indirectly representing bank premises or other real estate—total	**146,910**	**8,447**	**39,008**	**24,680**	**13,024**	**3,381**	**5,334**
Investments	96,688	7,712	27,107	11,379	4,726	1,769	3,443
Other assets	50,222	735	11,901	13,301	8,298	1,612	1,891
Capital:							
Par or face value—total	**2,393,808**	**158,005**	**769,232**	**189,258**	**227,463**	**101,892**	**100,102**
Capital notes and debentures	42,749	----------	10,327	----------	20,394	2,620	521
First preferred stock	300,496	15,685	61,086	23,427	25,545	12,555	19,627
Second preferred stock	24,237	2,272	7,958	5,358	988	238	3,475
Common stock	2,026,326	140,048	689,861	160,473	180,536	86,479	76,479
Retirable value of—							
First preferred stock	368,795	17,160	96,965	33,659	29,501	13,531	21,292
Second preferred stock	29,674	3,627	10,957	6,031	988	238	3,475

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ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, REAL ESTATE, AND CAPITAL ON JUNE 30, 1939, BY FEDERAL RESERVE DISTRICTS

[In thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—total	**1,413,027**	**514,753**	**307,068**	**498,139**	**474,688**	**1,871,528**
Commercial and industrial loans	579,319	178,240	103,831	177,968	194,900	459,986
Agricultural loans	121,330	90,953	45,477	124,544	106,866	125,383
Commercial paper bought in open market	45,315	8,101	8,268	23,003	2,108	7,741
Bills, acceptances, etc., payable in foreign countries	1,376	94	----------	----------	----------	4,224
Acceptances of other banks, payable in United States	225	44	----------	102	896	1,906
Reporting banks' own acceptances	2,155	1	855	24	261	6,221
Loans to brokers and dealers in securities	45,321	6,188	980	5,309	4,966	16,091
Other loans for purchasing or carrying securities	101,656	18,084	13,286	15,206	17,100	59,326
Real estate loans:						
On farm land	36,562	14,408	9,455	18,852	11,060	96,129
On residential property	183,396	63,607	23,472	28,918	19,225	534,075
On other properties	53,862	27,859	7,039	14,280	15,322	208,122
Loans to banks	1,549	2,842	131	667	491	358
All other loans	240,595	104,099	94,101	88,981	100,770	349,521
Overdrafts	366	233	173	285	723	2,445
U. S. Government direct obligations—total	**1,890,382**	**301,406**	**251,602**	**279,501**	**215,370**	**1,088,621**
Treasury bills	192,197	13,195	128	6,016	30,981	4,220
Treasury notes	538,720	71,545	71,755	98,233	63,376	155,039
Bonds maturing in 5 years or less	112,517	39,402	6,585	26,027	4,435	43,530
Bonds maturing in 5 to 10 years	346,026	89,471	85,206	67,675	39,232	389,080
Bonds maturing in 10 to 20 years	474,672	70,570	78,725	53,844	53,474	344,352
Bonds maturing after 20 years	226,250	17,223	9,203	27,706	23,872	152,400
Obligations guaranteed by United States Government—total	**388,678**	**92,214**	**45,393**	**86,237**	**64,628**	**265,742**
Total amount maturing in 5 years or less	*196,590*	*23,749*	*15,185*	*39,501*	*27,703*	*59,778*
Reconstruction Finance Corporation	116,225	6,889	3,771	16,097	11,091	22,839
Home Owners' Loan Corporation	167,505	51,017	22,243	37,202	37,616	178,453
Federal Farm Mortgage Corporation	68,786	25,661	12,773	24,927	8,568	51,294
Other Government corporations and agencies	36,162	8,647	6,606	8,011	7,353	13,156
Obligations of Government corporations and agencies, not guaranteed by United States—total	**56,669**	**15,967**	**6,307**	**19,181**	**8,750**	**21,557**
Total amount maturing in 5 years or less	*39,695*	*9,227*	*2,504*	*10,545*	*4,508*	*16,312*
Federal Land banks	17,090	6,643	3,788	8,327	4,247	5,248
Federal Intermediate Credit banks	20,854	2,137	1,105	6,311	2,894	8,977
Other Government corporations and agencies	18,725	7,187	1,414	4,543	1,609	7,332
Obligations of States and political subdivisions—total	**394,795**	**105,653**	**75,514**	**156,457**	**106,383**	**377,097**
In default	873	732	235	247	233	1,310
Without specific maturity	49,321	3,994	7,043	6,186	20,606	41,083
Maturing in 5 years or less	231,600	61,962	43,484	98,110	51,927	160,654
Maturing after 5 years	113,001	38,965	24,752	51,914	33,617	174,050
Other bonds, notes, and debentures—total	**328,926**	**70,674**	**53,740**	**43,564**	**17,497**	**105,142**
Total amount in default	*5,305*	*2,832*	*1,145*	*1,440*	*554*	*4,768*
Total amount maturing in 5 years or less	*85,415*	*14,248*	*12,592*	*15,396*	*3,821*	*25,219*
Railroads	74,508	19,318	18,757	13,149	2,755	29,371
Public utilities	114,321	21,746	12,954	10,986	3,700	34,041
Industrials	100,235	22,327	15,655	11,374	7,286	21,132
Other domestic corporations	12,218	4,917	1,631	2,326	3,255	10,780
Foreign—public and private	27,644	2,366	4,743	5,729	501	9,818
Corporate stocks—total	**40,280**	**19,385**	**3,266**	**6,207**	**6,401**	**23,456**
Federal Reserve bank	13,677	3,988	2,911	4,263	4,025	10,544
Affiliates of reporting banks	2,371	14,140	69	1,249	1,215	3,552
Other domestic banks	108	115	19	236	540	1,776
Other domestic corporations	24,096	1,139	262	459	601	7,370
Foreign corporations	28	3	5	----------	20	214
Bank premises, furniture and fixtures, and other real estate—total	**96,652**	**38,354**	**21,374**	**32,641**	**41,040**	**132,320**
Bank premises	74,787	22,841	17,777	27,183	30,732	85,288
Furniture and fixtures	6,095	3,797	1,840	2,708	4,152	20,259
Farm land (including improvements)	2,350	1,380	828	1,784	1,484	5,607
Residential properties	5,319	2,438	236	423	859	10,321
Other real properties	8,101	7,898	693	543	3,813	10,845
Assets indirectly representing bank premises or other real estate—total	**5,027**	**995**	**4,765**	**1,922**	**5,011**	**35,316**
Investments	2,832	722	4,703	1,591	4,656	26,048
Other assets	2,195	273	62	331	355	9,268
Capital:						
Par or face value—total	**301,273**	**88,338**	**62,560**	**88,338**	**84,892**	**222,455**
Capital notes and debentures	5,530	1,908	245	51	325	828
First preferred stock	68,938	8,342	8,821	9,582	11,785	35,103
Second preferred stock	1,269	1,147	1,200	304	6	22
Common stock	225,536	76,941	52,294	78,401	72,776	186,502
Retirable value of—						
First preferred stock	69,094	8,493	9,223	9,582	12,442	47,853
Second preferred stock	1,269	1,157	1,600	304	6	22

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ALL MEMBER BANKS—CONDITION ON JUNE 30, 1939, OF BANKS IN EACH CENTRAL RESERVE

ASSETS [in thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans (including over drafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of Government agencies not guaranteed by U. S.	Obligations of States and political subdivisions	Other bonds, notes and debentures	Corporate stocks (including F. R. bank stock)	**Total loans and investments**	Reserve with Federal Reserve banks	Cash in vault
All member banks	**6,330**	**13,141,068**	**10,946,242**	**2,830,819**	**380,199**	**2,554,213**	**2,301,694**	**449,184**	**32,603,419**	**10,010,744**	**712,132**
Reserve bank cities [1]	**173**	**6,172,814**	**6,240,940**	**1,653,031**	**222,134**	**1,093,608**	**843,247**	**270,572**	**16,496,346**	**7,327,837**	**287,089**
1. Boston	11	410,029	256,850	30,339	7,638	31,873	21,478	12,350	**770,557**	342,565	125,769
2. New York [2]	42	3,001,324	3,368,146	1,126,094	143,855	482,484	428,509	166,855	**8,717,267**	4,980,191	61,563
3. Philadelphia	24	354,813	312,419	85,696	4,898	79,512	133,442	22,165	**992,945**	340,071	11,636
4. Cleveland	4	221,622	168,084	39,792	5,461	8,038	29,818	3,583	**476,398**	129,063	9,884
5. Richmond	6	55,340	35,029	10,104	2,454	9,381	5,524	786	**118,618**	24,633	1,297
6. Atlanta	3	67,726	38,374	12,178	2,269	10,267	1,640	922	**133,376**	27,994	1,329
7. Chicago [2]	46	612,186	1,099,664	144,394	27,888	174,586	138,872	29,446	**2,227,036**	938,216	34,476
8. St. Louis	11	148,705	161,916	45,400	6,094	32,706	17,671	15,030	**427,522**	137,289	4,257
9. Minneapolis	4	75,297	84,266	6,979	1,125	11,899	7,200	719	**187,485**	39,247	3,042
10. Kansas City	9	88,641	58,284	18,280	4,754	35,660	10,957	2,251	**218,827**	48,216	4,526
11. Dallas	6	102,660	42,120	8,253	1,117	6,094	3,526	1,956	**165,726**	34,102	2,031
12. San Francisco	7	1,034,471	615,788	125,522	14,581	211,108	44,610	14,509	**2,060,589**	286,250	27,279
Reserve branch cities [1]	**131**	**1,790,075**	**1,756,751**	**349,549**	**39,466**	**312,578**	**223,584**	**70,866**	**4,542,869**	**911,503**	**77,240**
2. Buffalo	5	107,308	63,942	11,056	37	17,465	22,238	13,705	**235,751**	41,923	4,004
4. Cincinnati	10	117,527	94,570	11,994	1,073	18,956	19,952	4,803	**268,875**	52,980	6,190
4. Pittsburgh	12	227,346	498,816	12,780	2,550	31,479	78,488	34,476	**885,935**	170,534	6,917
5. Baltimore	11	56,681	193,725	4,800	503	5,207	8,719	1,988	**271,623**	62,355	6,464
5. Charlotte	3	21,836	6,883	9,579	75	6,276	162	158	**44,969**	10,670	457
6. Birmingham	2	38,797	11,663	5,815	429	9,995	3,076	855	**70,630**	12,116	1,127
6. Jacksonville	3	24,141	19,780	12,181	2,432	5,845	3,609	320	**68,308**	13,978	1,301
6. Nashville	4	54,399	4,430	1,656	95	7,708	3,325	2,822	**74,435**	10,956	1,509
6. New Orleans	5	77,680	55,632	21,999	1,514	15,288	3,116	610	**175,839**	41,659	2,675
7. Detroit	5	154,500	221,189	90,529	16,897	19,311	9,479	1,547	**513,452**	98,237	11,301
8. Little Rock	4	19,606	3,578	2,205	91	4,478	558	91	**30,607**	6,382	472
8. Louisville	6	57,405	24,747	7,727	1,921	2,293	7,995	721	**102,809**	23,193	2,184
8. Memphis	3	71,035	16,156	5,361	1,499	11,685	1,655	419	**107,810**	18,382	1,830
9. Helena	2	2,396	4,914	881	54	1,069	545	40	**9,899**	2,891	77
10. Denver	7	42,992	43,537	5,471	1,313	8,267	9,608	416	**111,604**	39,439	3,171
10. Oklahoma City	5	28,931	12,679	3,695	802	14,794	777	295	**61,973**	21,791	625
10. Omaha	6	37,200	21,371	5,720	2,512	13,048	4,461	308	**84,620**	16,052	1,112
11. El Paso	2	14,718	5,696	678	----------	1,618	4	49	**22,763**	3,993	394
11. Houston	10	57,759	56,259	21,195	1,359	6,045	5,137	770	**148,524**	43,781	3,042
11. San Antonio	7	19,303	25,210	7,009	61	5,059	1,199	239	**58,080**	12,986	1,460
12. Los Angeles	6	363,117	213,151	69,551	1,360	79,900	28,041	4,801	**759,921**	135,318	10,814
12. Portland	2	69,792	64,819	22,883	150	8,291	5,336	396	**171,667**	28,432	3,736
12. Salt Lake City	6	21,087	17,542	3,385	402	6,147	1,758	358	**50,679**	9,929	553
12. Seattle	5	104,519	76,462	11,399	2,337	12,354	4,346	679	**212,096**	33,526	5,825
Other Reserve cities [1]	**91**	**573,674**	**504,472**	**144,859**	**24,808**	**122,614**	**75,641**	**9,565**	**1,455,633**	**368,231**	**40,857**
4. Columbus	4	35,347	24,113	5,858	5,360	19,933	4,334	648	**95,593**	27,999	3,784
4. Toledo	4	22,574	20,492	24,253	176	3,829	1,552	310	**73,186**	43,064	4,840
5. Washington	13	80,040	76,995	24,542	6,506	2,106	10,791	1,816	**202,796**	46,890	7,354
6. Savannah	4	50,658	2,994	1,137	1,426	4,575	4,206	298	**65,294**	13,916	1,512
7. Cedar Rapids	1	7,996	2,535	1,821	----------	8,928	147	60	**21,487**	3,477	463
7. Des Moines	3	33,682	12,865	6,919	35	6,312	2,155	193	**62,161**	11,133	1,636
7. Dubuque	1	383	5,160	1,307	298	521	316	18	**8,003**	1,263	165
7. Grand Rapids	3	14,056	21,528	5,197	105	6,503	3,945	180	**51,514**	10,380	1,480
7. Indianapolis	4	36,094	93,096	9,048	586	17,247	6,881	2,044	**164,996**	32,822	4,419
7. Milwaukee	5	58,151	106,613	10,679	----------	12,209	28,840	1,868	**218,360**	55,840	4,819
7. Peoria	3	9,726	17,513	1,991	523	3,449	1,756	171	**35,129**	8,003	868
7. Sioux City	4	10,644	2,227	2,038	136	957	624	64	**16,690**	2,916	502
9. St. Paul	3	58,084	31,808	11,541	1,066	2,371	2,030	440	**107,340**	38,507	1,341
10. Kansas City, Kans.	2	5,532	3,392	1,852	338	1,120	493	45	**12,772**	2,640	171
10. Lincoln	3	9,364	15,507	861	201	1,249	1,220	96	**28,498**	5,628	582
10. Pueblo	1	725	4,780	519	10	123	368	90	**6,615**	1,616	327
10. St. Joseph	5	10,037	4,466	2,556	424	1,245	863	92	**19,683**	4,016	472
10. Topeka	4	5,451	6,771	2,545	42	4,374	47	62	**19,292**	3,991	366
10. Tulsa	4	39,536	15,341	9,082	1,121	9,221	1,320	331	**75,952**	14,815	1,265
10. Wichita	4	11,403	11,246	4,994	2,796	1,211	204	128	**31,982**	7,932	681
11. Fort Worth	3	33,163	8,695	8,594	2,681	5,752	642	242	**59,769**	13,635	1,377
11. Galveston	4	9,944	4,405	744	630	3,358	818	136	**20,035**	5,305	671
11. Waco	3	6,104	3,763	1,611	147	1,275	114	56	**13,070**	2,619	380
12. Oakland	1	1,560	282	----------	----------	580	----------	12	**2,434**	255	102
12. Ogden	2	11,155	2,171	3,639	----------	1,113	879	64	**19,021**	2,648	435
12. Spokane	3	12,265	5,714	1,531	201	3,053	1,096	101	**23,961**	6,921	845
Country banks, by districts	**5,935**	**4,604,505**	**2,444,079**	**683,380**	**93,791**	**1,025,413**	**1,159,222**	**98,181**	**10,108,571**	**1,403,173**	**306,946**
1. Boston	344	526,787	332,898	50,829	6,214	69,739	141,627	12,828	**1,140,922**	154,262	31,038
2. New York	720	892,676	615,361	158,431	18,211	190,031	259,983	31,252	**2,165,945**	318,991	48,533
3. Philadelphia	628	565,007	269,117	81,587	14,197	73,440	283,885	16,243	**1,303,476**	153,941	32,082
4. Cleveland	585	441,872	226,324	70,753	14,474	100,562	155,921	10,640	**1,020,546**	127,999	36,653
5. Richmond	372	368,835	123,099	37,646	7,203	49,865	37,043	6,151	**629,842**	92,644	22,590
6. Atlanta	295	241,500	99,624	36,828	2,718	84,460	19,713	3,605	**488,448**	73,703	19,539
7. Chicago	723	475,609	307,992	114,755	10,201	144,772	135,911	4,689	**1,193,929**	175,076	42,476
8. St. Louis	368	218,002	95,009	31,521	6,362	54,491	42,795	3,124	**451,304**	61,518	14,765
9. Minneapolis	451	171,291	130,614	25,992	4,062	60,175	43,965	2,067	**438,166**	58,670	12,758
10. Kansas City	687	218,327	82,127	30,662	4,868	66,145	13,246	2,093	**417,468**	65,430	13,858
11. Dallas	510	231,037	69,222	16,544	2,755	77,182	6,057	2,953	**405,750**	69,240	17,104
12. San Francisco	252	253,562	92,692	27,832	2,526	54,551	19,076	2,536	**452,775**	51,699	15,550

[1] See second and third paragraphs on back of title page. [2] Includes both central reserve city and reserve city banks.

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Federal Reserve Bank of St. Louis

AND RESERVE CITY [1] AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

ASSETS [in thousands of dollars]

Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	Federal Reserve district numbers, and reserve cities
4,542,241	**132,012**	**42,887**	**2,183,072**	**933,703**	**305,475**	**146,910**	**101,672**	**102,595**	**91,267**	**51,908,129**	**All member banks**
1,184,756	**41,814**	**36,203**	**1,506,582**	**365,230**	**94,041**	**84,018**	**97,791**	**63,356**	**51,977**	**27,637,040**	**Reserve bank cities [1]**
75,934	2,110	1,966	55,339	24,146	4,969	4,183	7,597	2,424	3,680	**1,421,239**	1. Boston
111,873	2,292	26,138	1,031,085	210,642	30,371	20,464	75,113	33,118	23,365	**15,323,482**	2. New York [2]
170,836	9,290	1,539	68,677	22,602	28,730	22,771	5,086	5,538	9,147	**1,688,868**	3. Philadelphia
73,718	2,633	695	26,338	7,013	8,044	7,927	633	2,039	906	**745,291**	4. Cleveland
19,789	1,611	1	10,839	2,674	383	2,022	1	504	113	**182,485**	5. Richmond
22,899	204		13,194	4,468	745			459	429	**205,097**	6. Atlanta
273,422	13,215	2,207	133,065	23,073	5,845	1,656	2,345	8,906	6,527	**3,669,989**	7. Chicago [2]
74,358	300	56	29,616	5,161	4,644	763	414	1,626	1,529	**687,535**	8. St. Louis
61,998	1,391	400	20,319	672	136	3,600	155	745	2,785	**321,975**	9. Minneapolis
123,162	3,350	451	29,628	2,693	771	747	1	494	120	**432,986**	10. Kansas City
76,073	1,676	12	11,064	6,555	1,664	1		19	182	**299,105**	11. Dallas
100,694	3,742	2,738	77,418	55,531	7,739	19,884	6,446	7,484	3,194	**2,658,988**	12. San Francisco
898,770	**23,746**	**3,302**	**290,101**	**127,882**	**46,471**	**29,954**	**1,911**	**16,122**	**13,553**	**6,983,424**	**Reserve branch cities [1]**
26,040	904	1,026	12,241	11,859	6,982	3,758	51	823	1,064	**346,426**	2. Buffalo
47,394	1,146	119	17,459	13,771	4,352		199	844	566	**413,895**	4. Cincinnati
98,911	2,856	60	28,716	24,339	6,793	2,187	9	3,627	1,323	**1,232,207**	4. Pittsburgh
35,191		18	14,930	6,976	422	535	119	753	530	**399,916**	5. Baltimore
20,796	90		8,747	1,025	82			200	208	**87,244**	5. Charlotte
12,139			4,932	850	4,341			579	501	**107,215**	6. Birmingham
30,454	1,825	23	5,788	3,557	486	525		237	73	**126,555**	6. Jacksonville
26,468	550		5,726	2,870	1,362		58	225	287	**124,446**	6. Nashville
46,231	784	70	18,935	4,661	787	2,416	554	1,065	5,679	**301,355**	6. New Orleans
135,578	1,260	945	32,183	3,656	1,706	1,285	10	2,054	392	**802,059**	7. Detroit
6,746	182		2,210	708	62			69	115	**47,553**	8. Little Rock
35,852	344	42	12,558	2,020	2,992			437	151	**182,582**	8. Louisville
23,135	24	1	5,817	4,112	165			322	151	**161,749**	8. Memphis
3,859	20		856	363	7			65	9	**18,046**	9. Helena
37,711	1,464	17	12,179	1,368	186	228		433	315	**208,115**	10. Denver
26,811	75		8,053	1,227		270	46	175	104	**121,150**	10. Oklahoma City
13,054			11,371	3,293	120			382	551	**130,555**	10. Omaha
6,819		45	1,348	210	45			20	32	**35,669**	11. El Paso
78,290	1,869	11	11,730	6,078	432	4,119	160	226	246	**298,508**	11. Houston
25,562	731		4,193	3,455	100	321		112	35	**107,035**	11. San Antonio
69,107	1,465	475	36,804	20,319	14,558	12,904	284	2,135	967	**1,065,071**	12. Los Angeles
28,037	2,231	151	9,828	5,738	81		116	773	51	**250,841**	12. Portland
14,391	1,054		6,542	921	45	1,406			114	**85,634**	12. Salt Lake City
50,194	4,872	299	16,955	4,506	365		305	566	89	**329,598**	12. Seattle
398,798	**9,214**	**743**	**104,708**	**61,782**	**9,759**	**4,731**	**331**	**3,439**	**3,198**	**2,461,424**	**Other Reserve cities [1]**
37,871	502	206	11,468	6,309	474	1,578	14	92	850	**186,740**	4. Columbus
12,915	300	47	4,254	2,181	1,272	159		343	22	**142,583**	4. Toledo
36,723	177	35	12,455	14,365	3,775		27	384	321	**325,302**	5. Washington
19,411	273	5	7,649	4,777	509		96	253	85	**113,780**	6. Savannah
2,968			1,943	1,116						**31,454**	7. Cedar Rapids
9,655			3,555	2,072	56	655	11	305	20	**91,259**	7. Des Moines
797			494	53	14				16	**10,805**	7. Dubuque
6,597	105	30	2,428	1,530	409			31	66	**74,570**	7. Grand Rapids
42,235	1,200	267	10,544	4,210	688	107	1	306	223	**262,018**	7. Indianapolis
41,314	1,063	36	17,875	4,904	1,022		22	711	1,194	**347,160**	7. Milwaukee
8,391	530		1,769	2,141	199			1	113	**57,144**	7. Peoria
5,446			1,124	473	2			80	28	**27,261**	7. Sioux City
23,664		70	9,430	4,166		1,000	15	374	21	**185,928**	9. St. Paul
4,022			778	721	38				4	**21,146**	10. Kansas City, Kans.
7,465			1,866	777	21			71		**44,908**	10. Lincoln
11,696	2,250		84	185	72					**22,845**	10. Pueblo
6,422	40		559	296	75	102		39	8	**31,712**	10. St. Joseph
7,505	12		3,036	664	36	18		90	20	**35,030**	10. Topeka
39,934	1,166		2,851	4,717	35	1	11	203	49	**140,999**	10. Tulsa
19,711	200		1,682	1,145				53	27	**63,413**	10. Wichita
22,601	417		4,607	2,719	688	301		86	58	**106,258**	11. Fort Worth
15,667	503	6	1,229	1,143	125		134	3	6	**44,827**	11. Galveston
4,759	15		460	240	195	90			42	**21,870**	11. Waco
585			76	28				12	1	**3,493**	12. Oakland
3,723	261		840	287	46	720			5	**27,986**	12. Ogden
6,721	200	41	1,652	563	8			2	19	**40,933**	12. Spokane
2,059,917	**57,238**	**2,639**	**281,681**	**378,809**	**155,204**	**28,207**	**1,639**	**19,678**	**22,539**	**14,826,241**	**Country banks, by districts**
181,280	651	518	42,048	42,636	12,515	4,264	686	2,619	1,977	**1,615,416**	1. Boston
256,477	4,328	1,167	90,236	78,631	52,269	14,786	515	7,241	4,655	**3,043,774**	2. New York
181,697	4,619	5	25,835	59,058	42,591	1,909	79	1,713	3,489	**1,810,494**	3. Philadelphia
167,327	12,920	93	17,797	42,747	12,667	1,173	36	1,413	1,901	**1,443,272**	4. Cleveland
168,188	4,501	4	24,175	24,369	9,500	824	37	515	2,625	**979,814**	5. Richmond
177,104	4,751	185	11,373	19,718	6,132	2,393	202	970	1,447	**805,965**	6. Atlanta
258,848	3,064	293	26,684	37,654	5,829	1,324	68	1,827	1,988	**1,749,060**	7. Chicago
115,322	760	26	10,091	14,637	3,853	232	2	610	669	**673,789**	8. St. Louis
105,995	5,386	179	8,130	14,416	1,614	165		1,702	441	**647,622**	9. Minneapolis
170,131	4,035	9	4,968	12,805	1,396	556	3	132	477	**691,268**	10. Kansas City
171,493	1,858	82	10,704	14,484	2,907	179	6	336	1,577	**695,720**	11. Dallas
106,055	10,365	78	9,640	17,654	3,931	402	5	600	1,293	**670,047**	12. San Francisco

[1] See second and third paragraphs on back of title page.

[2] Includes both central reserve city and reserve city banks.

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Federal Reserve Bank of St. Louis

ALL MEMBER BANKS—CONDITION ON JUNE 30, 1939, 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	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships and corporations		Postal savings and U. S. Treas.	States and political subdivisions	Banks in United States	Banks in foreign countries
									Savings	Other				
All member banks	**34, 153, 939**	**22, 448, 169**	**694, 001**	**2, 531, 570**	**7, 096, 824**	**593, 222**	**790, 153**	**11, 719, 315**	**9, 662, 028**	**1, 401, 201**	**59, 135**	**441, 200**	**141, 738**	**14, 013**
Reserve bank cities [1]	**20, 989, 009**	**13, 424, 042**	**354, 915**	**862, 941**	**5, 191, 363**	**584, 234**	**571, 514**	**3, 488, 929**	**2, 623, 619**	**584, 628**	**10, 672**	**215, 102**	**40, 895**	**14, 013**
1. Boston	**1, 131, 922**	763, 665	11, 667	69, 408	246, 536	27, 771	12, 875	**100, 032**	82, 540	16, 089	562		391	450
2. New York [2]	**12, 656, 390**	8, 300, 500	85, 420	289, 452	2, 992, 427	515, 764	472, 827	**720, 050**	387, 389	277, 671		46, 235	427	8, 328
3. Philadelphia	**1, 233, 758**	745, 718	50, 710	74, 991	342, 836	13, 439	6, 064	**246, 671**	117, 164	107, 983	1, 187	3, 925	16, 412	
4. Cleveland	**409, 248**	299, 768	5, 121	30, 542	68, 746	1, 287	3, 784	**258, 949**	237, 755	17, 287		3, 050	857	
5. Richmond	**125, 951**	64, 166	2, 077	14, 986	42, 666	76	1, 980	**39, 847**	34, 146	3, 527	10	2, 148	16	
6. Atlanta	**155, 920**	80, 186	9, 688	16, 392	48, 427	9	1, 218	**28, 182**	24, 360	3, 146	626	50		
7. Chicago [2]	**2, 753, 361**	1, 708, 270	61, 775	197, 246	747, 688	12, 148	26, 234	**610, 634**	530, 366	58, 177	5	22, 086		
8. St. Louis	**525, 062**	306, 057	14, 397	14, 193	187, 225	206	2, 984	**102, 977**	95, 811	5, 644	1, 522			
9. Minneapolis	**238, 916**	131, 413	204	26, 354	74, 966	558	5, 421	**50, 873**	45, 601	3, 170	12	5	2, 085	
10. Kansas City	**374, 299**	154, 868	8, 270	12, 775	195, 347	134	2, 905	**29, 272**	24, 484	4, 372	6	100	310	
11. Dallas	**239, 036**	121, 541	17, 726	13, 740	82, 674	5	3, 350	**30, 196**	26, 735	1, 581		1, 860	20	
12. San Francisco	**1, 145, 146**	747, 890	87, 860	102, 862	161, 825	12, 837	31, 872	**1, 271, 246**	1, 017, 268	85, 981	6, 742	135, 643	20, 377	5, 235
Reserve branch cities [1]	**4, 381, 186**	**2, 766, 953**	**158, 623**	**317, 776**	**1, 076, 758**	**6, 445**	**54, 631**	**1, 852, 561**	**1, 552, 148**	**162, 604**	**4, 568**	**74, 410**	**58, 831**	
2. Buffalo	**173, 557**	124, 116	10, 658	12, 413	22, 701	1, 068	2, 601	**134, 080**	110, 974	9, 752		3, 298	10, 056	
4. Cincinnati	**245, 531**	164, 438	12, 440	10, 980	54, 999	117	2, 557	**119, 772**	107, 384	9, 254	5	845	2, 284	
4. Pittsburgh	**738, 288**	499, 492	23, 129	24, 425	185, 548	258	5, 436	**279, 127**	145, 865	78, 182	46	22, 673	32, 361	
5. Baltimore	**300, 038**	160, 658	25, 938	20, 274	91, 409	86	1, 673	**67, 371**	55, 135	8, 006	1	662	3, 567	
5. Charlotte	**72, 239**	21, 611	681	7, 287	42, 227		433	**8, 588**	4, 370	2, 902	1	175	1, 140	
6. Birmingham	**71, 237**	47, 068	1, 186	3, 620	19, 044		319	**20, 123**	19, 759	343	21			
6. Jacksonville	**94, 640**	35, 642	4, 531	8, 356	45, 741	29	341	**21, 186**	17, 095	2, 471	5	655	960	
6. Nashville	**77, 942**	36, 531	6, 640	9, 944	24, 254		573	**32, 984**	26, 249	4, 071	14	850	1, 800	
6. New Orleans	**227, 824**	102, 448	14, 863	29, 564	79, 058	806	1, 085	**49, 285**	40, 231	4, 047	530	4, 268	209	
7. Detroit	**513, 519**	363, 567	19, 618	35, 925	86, 233	940	7, 236	**232, 179**	226, 498	2, 321	2, 500	100	760	
8. Little Rock	**36, 507**	16, 429	247	6, 238	13, 241		352	**7, 606**	6, 888	247	406		65	
8. Louisville	**135, 281**	62, 610	2, 141	10, 345	54, 262		5, 923	**28, 598**	25, 378	2, 130	5	1, 000	85	
8. Memphis	**110, 623**	57, 084	2, 174	14, 121	36, 253		991	**35, 337**	30, 899	1, 551	5	2, 757	125	
9. Helena	**13, 763**	6, 925	24	2, 874	3, 776		164	**2, 710**	2, 446	249			15	
10. Denver	**141, 173**	92, 344	1, 066	7, 232	37, 151	49	3, 331	**47, 185**	42, 494	2, 064	22	50	2, 555	
10. Oklahoma City	**89, 433**	42, 443	246	10, 526	34, 322		1, 896	**18, 231**	14, 528	1, 748	400	500	1, 055	
10. Omaha	**105, 175**	57, 613	1, 263	7, 620	37, 606	3	1, 070	**13, 922**	12, 660	1, 257	5			
11. El Paso	**23, 967**	16, 212	671	2, 022	4, 538	110	414	**8, 842**	8, 175	512			155	
11. Houston	**233, 343**	150, 702	6, 577	12, 674	61, 297	66	2, 027	**35, 701**	32, 037	1, 613	41	2, 010		
11. San Antonio	**76, 164**	49, 410	3, 895	4, 709	16, 970	136	1, 044	**21, 406**	18, 345	710	34	2, 317		
12. Los Angeles	**492, 811**	397, 501	10, 098	21, 383	53, 026	986	9, 817	**470, 818**	424, 222	21, 143	20	25, 163	270	
12. Portland	**139, 578**	95, 982	5, 422	16, 750	18, 423	560	2, 441	**90, 859**	78, 623	4, 943	1	7, 087	205	
12. Salt Lake City	**54, 602**	32, 712	8	6, 597	14, 837		448	**21, 835**	20, 827	767	5		236	
12. Seattle	**213, 951**	133, 415	5, 107	31, 897	39, 842	1, 231	2, 459	**84, 816**	81, 066	2, 321	501		928	
Other reserve cities [1]	**1, 670, 556**	**985, 253**	**44, 715**	**221, 331**	**389, 766**	**644**	**28, 847**	**547, 987**	**475, 404**	**46, 084**	**3, 985**	**6, 856**	**15, 658**	
4. Columbus	**131, 327**	72, 405	54	29, 909	24, 557	44	4, 358	**37, 362**	26, 112	5, 775	1, 440	372	3, 663	
4. Toledo	**88, 413**	66, 074	917	11, 275	8, 075		2, 072	**41, 115**	35, 988	4, 175	60	769	123	
5. Washington	**193, 861**	156, 494	1, 189	49	30, 213	304	5, 612	**90, 319**	82, 554	6, 925	300		540	
6. Savannah	**78, 885**	48, 945	2, 285	4, 221	22, 855		579	**23, 252**	21, 391	1, 584	88	145	44	
7. Cedar Rapids	**22, 383**	9, 934	23	1, 020	11, 291		115	**6, 611**	6, 388	223				
7. Des Moines	**71, 855**	33, 081	2, 402	19, 193	16, 251		928	**10, 882**	10, 267	603	12			
7. Dubuque	**4, 561**	3, 527	141	525	281		87	**5, 473**	4, 875	598				
7. Grand Rapids	**37, 027**	23, 901	129	7, 385	5, 029		583	**30, 421**	29, 124	1, 114	5	43	135	
7. Indianapolis	**185, 187**	95, 562	11, 916	35, 329	39, 544	55	2, 781	**52, 634**	35, 673	9, 282	155	4	7, 520	
7. Milwaukee	**229, 219**	129, 492	9, 638	26, 003	60, 085	83	3, 918	**85, 562**	81, 063	3, 296		17	1, 186	
7. Peoria	**32, 421**	23, 740	929	2, 804	4, 197		751	**17, 869**	15, 725	1, 385	1	758		
7. Sioux City	**20, 146**	9, 821	145	2, 365	7, 540		275	**4, 584**	4, 019	559	6			
9. St. Paul	**129, 622**	64, 352	783	27, 559	35, 286	143	1, 499	**35, 505**	33, 323	1, 591	591			
10. Kansas City, Kans.	**14, 933**	3, 878	723	6, 255	3, 931		146	**4, 578**	4, 035	356	22		165	
10. Lincoln	**36, 182**	15, 853	843	6, 075	12, 864		547	**5, 209**	4, 502	473	234			
10. Pueblo	**15, 842**	11, 281	21	596	3, 915		29	**4, 865**	4, 363	22		10	470	
10. St. Joseph	**21, 404**	9, 859	126	2, 247	8, 925		247	**7, 644**	7, 007	582	55			
10. Topeka	**29, 424**	14, 444	489	7, 963	6, 343		185	**2, 846**	1, 840	469	537			
10. Tulsa	**107, 568**	64, 634	7, 403	9, 587	24, 844		1, 100	**20, 445**	10, 712	4, 448	10	3, 538	1, 737	
10. Wichita	**54, 057**	27, 012	2, 048	5, 974	18, 013		1, 010	**3, 782**	3, 612	154	1		15	
11. Fort Worth	**82, 131**	46, 670	338	5, 047	28, 869	7	1, 200	**15, 431**	14, 295	1, 036		100		
11. Galveston	**26, 992**	15, 696	1, 450	885	8, 855		106	**13, 712**	12, 086	362	409	850	5	
11. Waco	**15, 071**	11, 013	493	2, 189	1, 097		279	**4, 712**	4, 625	87				
12. Oakland	**1, 506**	1, 271		148	69		18	**1, 569**	1, 116	203		250		
12. Ogden	**15, 387**	9, 807	76	2, 902	2, 502		100	**9, 497**	9, 106	282	59		50	
12. Spokane	**25, 152**	16, 507	154	3, 826	4, 335	8	322	**12, 108**	11, 603	500			5	
Country banks, by districts	**7, 113, 188**	**5, 271, 921**	**135, 748**	**1, 129, 522**	**438, 937**	**1, 899**	**135, 161**	**5, 829, 838**	**5, 010, 857**	**607, 885**	**39, 910**	**144, 832**	**26, 354**	
1. Boston	**826, 479**	650, 768	14, 831	76, 392	62, 910	345	21, 233	**559, 623**	518, 664	32, 331	3, 115	4, 918	595	
2. New York	**1, 283, 518**	888, 421	33, 801	273, 896	56, 105	702	30, 593	**1, 392, 220**	1, 296, 706	61, 889	59	22, 165	11, 401	
3. Philadelphia	**625, 950**	508, 775	22, 893	72, 853	8, 649		12, 780	**880, 022**	751, 444	87, 892	11, 423	27, 860	1, 403	
4. Cleveland	**583, 922**	480, 959	7, 628	74, 639	11, 268		9, 428	**663, 452**	573, 396	58, 047	5, 059	26, 086	864	
5. Richmond	**507, 121**	350, 873	7, 271	73, 642	63, 229	9	12, 097	**349, 098**	306, 651	27, 624	3, 183	9, 423	2, 217	
6. Atlanta	**486, 751**	327, 070	16, 992	73, 784	63, 040	359	5, 506	**224, 052**	179, 502	30, 513	4, 851	5, 936	3, 250	
7. Chicago	**855, 242**	647, 457	10, 955	156, 983	27, 294	9	12, 544	**715, 215**	617, 889	80, 922	2, 879	12, 354	1, 171	
8. St. Louis	**353, 509**	248, 489	7, 020	48, 920	44, 508		4, 572	**242, 527**	157, 409	69, 797	2, 417	10, 762	2, 142	
9. Minneapolis	**306, 754**	207, 746	1, 818	63, 637	27, 169	78	6, 306	**270, 849**	201, 867	61, 133	1, 961	5, 349	539	
10. Kansas City	**453, 273**	322, 237	4, 084	96, 201	24, 409		6, 342	**156, 577**	97, 084	53, 643	1, 872	2, 547	1, 431	
11. Dallas	**504, 965**	389, 155	5, 110	64, 854	37, 630	157	8, 059	**105, 308**	68, 017	26, 442	1, 658	8, 497	694	
12. San Francisco	**325, 704**	249, 971	3, 345	53, 721	12, 726	240	5, 701	**270, 895**	242, 228	17, 652	1, 433	8, 935	647	

[1] See second and third paragraphs on back of title page. [2] Includes both central reserve city and reserve city banks.

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Federal Reserve Bank of St. Louis

RESERVE AND RESERVE CITY [1] 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	Reserve for contingencies	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve	Demand deposits-adjusted	Federal reserve district numbers, and reserve cities
45,873,254	**4,662**	**120,164**	**413,823**	**46,411,903**	**2,390,023**	**2,111,569**	**678,033**	**276,687**	**39,914**	**5,496,226**	**27,440,926**	**23,586,820**	**All member banks**
24,477,938	**2**	**116,008**	**326,290**	**24,920,238**	**1,060,905**	**1,192,273**	**326,222**	**130,626**	**6,776**	**2,716,802**	**18,300,530**	**13,351,915**	**Reserve bank cities [1]**
1,231,954	2	8,660	8,084	**1,248,700**	56,753	81,901	20,774	13,091	20	**172,539**	1,001,393	790,609	1. Boston
13,376,440	-------	90,272	265,468	**13,732,180**	551,462	809,487	170,849	55,994	3,510	**1,591,302**	11,513,432	8,031,694	2. New York [2]
1,480,429	-------	5,702	8,119	**1,494,250**	65,788	91,512	23,957	12,687	674	**194,618**	994,256	758,096	3. Philadelphia
668,197	-------	636	4,193	**673,026**	54,305	11,373	2,791	2,715	1,081	**72,265**	309,192	307,756	4. Cleveland
165,798	-------	1	713	**166,512**	7,900	5,515	1,563	920	75	**15,973**	95,323	70,293	5. Richmond
184,102	-------	-------	1,204	**185,306**	8,875	6,360	2,331	2,093	132	**19,791**	119,827	84,602	6. Atlanta
3,363,995	-------	2,603	12,083	**3,378,681**	136,449	77,928	41,953	34,310	668	**291,308**	2,348,978	1,798,685	7. Chicago [2]
628,039	-------	460	2,491	**630,990**	31,600	11,765	10,710	2,467	3	**56,545**	421,088	293,618	8. St. Louis
289,789	-------	155	4,413	**294,357**	13,843	10,048	2,802	873	52	**27,618**	156,599	142,869	9. Minneapolis
403,571	-------	1	519	**404,091**	12,750	7,765	6,886	1,479	15	**28,895**	221,509	140,920	10. Kansas City
269,232	-------	-------	742	**269,974**	15,400	8,176	5,202	312	41	**29,131**	151,899	127,567	11. Dallas
2,416,392	-------	7,518	18,261	**2,442,171**	105,780	70,443	36,404	3,685	505	**216,817**	967,034	805,206	12. San Francisco
6,233,747	**100**	**2,150**	**28,072**	**6,264,069**	**292,747**	**277,499**	**84,644**	**57,132**	**7,333**	**719,355**	**3,193,953**	**2,849,259**	**Reserve branch cities [1]**
307,637	-------	51	627	**308,315**	18,400	16,255	2,577	837	42	**38,111**	135,276	126,889	2. Buffalo
365,303	-------	199	1,718	**367,220**	24,675	14,610	4,980	1,977	433	**46,675**	180,678	160,516	4. Cincinnati
1,017,415	-------	14	5,896	**1,023,325**	36,648	130,662	17,283	23,961	328	**208,882**	610,661	500,637	4. Pittsburgh
367,409	-------	119	945	**368,473**	14,920	9,273	5,071	2,076	103	**31,443**	249,917	167,675	5. Baltimore
80,827	-------	-------	238	**81,065**	2,000	2,200	1,200	779	-------	**6,179**	42,696	20,584	5. Charlotte
91,360	-------	-------	302	**91,662**	12,243	1,292	482	1,296	240	**15,553**	54,166	46,075	6. Birmingham
115,826	-------	-------	278	**116,104**	6,000	2,525	1,057	869	-------	**10,451**	58,398	38,551	6. Jacksonville
110,926	-------	58	696	**111,680**	8,550	2,680	1,320	196	20	**12,766**	45,748	41,322	6. Nashville
277,109	-------	746	986	**278,841**	10,158	6,680	3,792	617	1,267	**22,514**	162,658	114,162	6. New Orleans
745,698	-------	10	2,448	**748,156**	27,160	14,550	8,036	3,527	630	**53,903**	346,974	374,545	7. Detroit
44,113	-------	-------	138	**44,251**	1,653	1,003	386	141	119	**3,302**	27,551	20,809	8. Little Rock
163,879	-------	-------	2,082	**165,961**	7,505	6,535	2,011	114	456	**16,621**	86,871	66,320	8. Louisville
145,960	-------	-------	634	**146,594**	5,500	5,750	3,313	592	-------	**15,155**	81,671	66,379	8. Memphis
16,473	-------	-------	39	**16,512**	1,080	255	156	13	30	**1,534**	9,048	9,107	9. Helena
188,358	-------	-------	811	**189,169**	6,160	6,545	4,313	1,579	349	**18,946**	91,283	90,728	10. Denver
107,664	-------	46	235	**107,945**	7,350	2,350	3,291	214	-------	**13,205**	54,569	46,812	10. Oklahoma City
119,097	-------	-------	386	**119,483**	5,900	3,773	635	742	22	**11,072**	80,750	54,932	10. Omaha
32,809	100	-------	110	**33,019**	600	1,100	532	403	15	**2,650**	15,800	17,300	11. El Paso
269,044	-------	160	1,415	**270,619**	14,150	8,320	3,571	1,524	324	**27,889**	143,323	153,673	11. Houston
97,570	-------	-------	314	**97,884**	5,045	2,141	1,439	239	287	**9,151**	46,409	50,970	11. San Antonio
963,629	-------	319	4,942	**968,890**	49,800	24,875	9,330	9,807	2,369	**96,181**	387,092	391,897	12. Los Angeles
230,437	-------	116	1,011	**231,564**	7,500	5,700	3,774	2,172	131	**19,277**	101,713	105,345	12. Portland
76,437	-------	-------	526	**76,963**	4,700	2,190	1,307	306	168	**8,671**	33,899	33,215	12. Salt Lake City
298,767	-------	312	1,295	**300,374**	15,050	6,235	4,788	3,151	-------	**29,224**	146,802	150,816	12. Seattle
2,218,543	-------	**331**	**10,729**	**2,229,603**	**115,724**	**69,240**	**31,339**	**12,581**	**2,937**	**231,821**	**1,167,127**	**1,130,723**	**Other reserve cities [1]**
168,689	-------	14	502	**169,205**	9,300	5,814	1,314	746	361	**17,535**	81,988	95,204	4. Columbus
129,528	-------	-------	822	**130,350**	6,800	3,569	1,108	756	-------	**12,233**	71,321	75,167	4. Toledo
284,180	-------	27	1,224	**285,431**	15,730	13,915	8,602	1,518	106	**39,871**	144,683	149,700	5. Washington
102,137	-------	96	920	**103,153**	6,485	2,730	1,121	275	16	**10,627**	51,825	46,096	6. Savannah
28,994	-------	-------	-------	**28,994**	500	1,500	260	200	-------	**2,460**	17,472	9,126	7. Cedar Rapids
82,737	-------	11	247	**82,995**	5,000	1,445	1,097	443	279	**8,264**	58,645	49,647	7. Des Moines
10,034	-------	-------	-------	**10,034**	300	300	112	59	-------	**771**	3,270	3,645	7. Dubuque
67,448	-------	-------	88	**67,536**	3,455	2,410	894	130	145	**7,034**	28,002	29,441	7. Grand Rapids
237,821	-------	1	646	**238,468**	9,270	7,755	4,299	1,843	383	**23,550**	132,408	123,128	7. Indianapolis
314,781	-------	22	1,022	**315,825**	20,755	4,510	3,823	1,883	364	**31,335**	170,030	141,538	7. Milwaukee
50,290	-------	-------	93	**50,383**	3,260	2,200	734	494	73	**6,761**	22,261	25,526	7. Peoria
24,730	-------	-------	55	**24,785**	1,225	896	232	82	41	**2,476**	13,576	11,337	7. Sioux City
165,127	-------	15	3,488	**168,630**	8,143	6,410	1,956	473	316	**17,298**	96,528	83,980	9. St. Paul
19,511	-------	-------	66	**19,577**	934	366	174	-------	95	**1,569**	10,133	9,501	10. Kansas City, Kans.
41,391	-------	-------	84	**41,475**	1,838	710	233	603	49	**3,433**	26,851	20,609	10. Lincoln
20,707	-------	-------	48	**20,755**	500	1,000	213	377	-------	**2,090**	4,062	11,822	10. Pueblo
29,048	-------	-------	31	**29,079**	1,300	978	250	102	3	**2,633**	14,423	11,794	10. St. Joseph
32,270	-------	-------	66	**32,336**	1,400	583	592	119	-------	**2,694**	18,883	19,556	10. Topeka
128,013	-------	11	372	**128,396**	6,143	4,825	781	828	26	**12,603**	64,783	72,470	10. Tulsa
57,839	-------	-------	253	**58,092**	2,400	1,880	863	138	40	**5,321**	32,664	32,314	10. Wichita
97,562	-------	-------	202	**97,764**	4,250	2,015	1,056	666	507	**8,494**	54,923	48,310	11. Fort Worth
40,704	-------	134	188	**41,026**	1,650	1,169	762	203	17	**3,801**	10,096	15,458	11. Galveston
19,783	-------	-------	73	**19,856**	1,050	624	206	109	25	**2,014**	9,852	13,021	11. Waco
3,075	-------	-------	12	**3,087**	329	66	11	-------	-------	**406**	845	1,361	12. Oakland
24,884	-------	-------	106	**24,990**	1,510	585	432	412	57	**2,996**	10,824	11,969	12. Ogden
37,260	-------	-------	121	**37,381**	2,197	985	214	122	34	**3,552**	16,779	19,003	12. Spokane
12,943,026	**4,560**	**1,675**	**48,732**	**12,997,993**	**920,647**	**572,557**	**235,828**	**76,348**	**22,868**	**1,828,248**	**4,779,316**	**6,254,923**	**Country banks, by districts**
1,386,102	826	719	8,980	**1,396,627**	101,245	73,107	30,222	12,852	1,363	**218,789**	603,378	706,345	1. Boston
2,675,738	646	515	9,921	**2,686,820**	196,407	98,485	41,128	14,740	6,194	**356,954**	937,719	1,102,674	2. New York
1,505,972	210	79	6,790	**1,513,051**	123,324	125,585	35,142	10,538	2,854	**297,443**	419,727	568,573	3. Philadelphia
1,247,374	104	37	4,063	**1,251,578**	95,735	62,609	23,987	6,916	2,447	**191,694**	399,301	547,229	4. Cleveland
856,219	841	37	3,274	**860,371**	61,342	36,740	14,879	5,142	1,340	**119,443**	316,712	412,437	5. Richmond
710,803	127	202	2,149	**713,281**	47,791	28,842	11,639	3,158	1,254	**92,684**	298,289	394,987	6. Atlanta
1,570,457	31	68	4,013	**1,574,569**	93,835	42,019	24,637	11,236	2,764	**174,491**	570,200	790,300	7. Chicago
596,036	275	2	2,116	**598,429**	41,524	19,955	10,421	2,397	1,063	**75,360**	228,280	291,890	8. St. Louis
577,603	16	-------	1,524	**579,143**	39,494	17,302	8,657	2,307	719	**68,479**	194,114	269,559	9. Minneapolis
609,850	402	3	1,102	**611,357**	41,614	22,953	12,210	2,503	631	**79,911**	278,544	419,812	10. Kansas City
610,273	440	8	1,778	**612,499**	42,747	25,298	11,803	2,351	1,022	**83,221**	322,768	451,364	11. Dallas
596,599	642	5	3,022	**600,268**	35,589	19,662	11,103	2,208	1,217	**69,779**	210,284	299,753	12. San Francisco

[1] See second and third paragraphs on back of title page.

[2] Includes both central reserve city and reserve city banks.

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Federal Reserve Bank of St. Louis

ALL MEMBER BANKS—CONDITION OF BANKS

ASSETS [in thousands of dollars]

State	Number of banks	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of Government agencies not guaranteed by U. S.	Obligations of States and political subdivisions	Other bonds, notes and debentures	Corporate stocks (including F. R. bank stock)	**Total loans and investments**	Reserve with Federal Reserve banks	Cash in vault
Total, all States	**6,330**	**13,141,068**	**10,946,242**	**2,830,819**	**380,199**	**2,554,213**	**2,301,694**	**449,184**	**32,603,419**	**10,010,744**	**712,132**
New England:											
Maine	44	53,702	37,688	6,679	382	4,502	24,964	1,258	**129,175**	16,922	3,483
New Hampshire	53	32,359	12,618	2,027	243	2,627	12,172	527	**62,573**	7,772	2,276
Vermont	42	25,923	8,122	2,439	379	3,526	9,343	319	**50,051**	5,809	1,173
Massachusetts	155	629,650	406,183	49,875	9,848	53,897	89,241	17,513	**1,256,207**	401,215	138,435
Rhode Island	14	92,472	72,554	8,432	511	4,166	12,904	3,850	**194,889**	30,557	5,162
Connecticut	58	121,361	59,569	13,980	2,873	34,621	18,369	1,945	**252,718**	45,827	7,556
Middle Atlantic:											
New York	562	3,641,414	3,768,055	1,223,523	155,043	616,555	606,686	196,789	**10,208,065**	5,208,587	93,993
New Jersey	277	420,863	302,217	92,426	13,695	85,740	127,799	17,412	**1,060,152**	150,394	23,977
Pennsylvania	774	1,170,881	1,111,983	171,776	18,562	178,026	552,597	74,287	**3,278,112**	666,857	57,317
East North Central:											
Ohio	326	630,293	423,769	122,841	20,925	123,890	106,505	12,905	**1,441,128**	322,718	44,465
Indiana	146	144,963	162,997	35,846	4,080	35,858	36,622	3,161	**423,527**	72,143	15,465
Illinois	401	802,150	1,250,482	193,291	33,815	238,837	187,380	31,445	**2,737,400**	1,019,305	51,524
Michigan	211	310,651	327,162	129,102	19,445	81,365	57,718	3,288	**928,731**	158,172	26,336
Wisconsin	134	134,765	168,743	28,714	1,264	33,316	78,002	2,860	**447,664**	85,806	11,360
West North Central:											
Minnesota	205	211,079	176,188	30,539	4,113	46,684	26,636	2,113	**497,352**	99,878	9,216
Iowa	144	136,361	53,492	18,868	1,896	36,147	11,302	847	**258,913**	37,521	7,306
Missouri	143	324,862	259,432	81,673	14,271	86,300	42,009	18,966	**827,513**	210,446	14,125
North Dakota	50	15,040	10,823	3,202	139	4,435	2,060	175	**35,874**	4,521	910
South Dakota	63	26,306	10,517	2,775	376	8,756	1,876	201	**50,807**	7,020	1,399
Nebraska	149	86,780	49,725	12,248	4,093	19,600	8,319	751	**181,516**	32,905	3,379
Kansas	202	74,009	41,733	17,613	4,478	21,559	2,986	762	**163,140**	31,093	4,260
South Atlantic:											
Delaware	19	43,599	23,881	8,506	155	7,392	12,837	1,318	**97,688**	10,844	1,329
Maryland	74	102,806	214,394	9,733	2,061	8,585	24,058	2,594	**364,231**	74,095	9,488
District of Columbia	13	80,040	76,995	24,542	6,506	2,106	10,791	1,816	**202,796**	46,890	7,354
Virginia	158	204,767	75,893	20,963	4,430	22,485	16,574	3,451	**348,563**	66,377	9,197
West Virginia	96	92,826	27,807	11,427	1,296	13,843	11,227	2,515	**160,941**	21,268	6,501
North Carolina	51	90,488	35,230	19,900	2,173	22,903	1,473	1,156	**173,323**	26,535	4,926
South Carolina	24	31,190	12,137	2,412	691	6,950	996	338	**54,714**	6,937	1,938
Georgia	70	163,952	47,966	15,081	3,917	19,686	8,752	2,163	**261,517**	48,663	5,373
Florida	56	62,411	62,916	28,986	3,721	21,486	8,101	903	**188,524**	37,133	6,795
East South Central:											
Kentucky	109	122,139	49,263	14,836	3,586	13,766	16,730	1,742	**222,062**	39,604	6,077
Tennessee	77	186,433	45,599	14,231	2,268	36,500	10,356	4,083	**299,470**	44,445	7,329
Alabama	83	107,144	26,318	12,686	751	33,959	8,437	1,562	**190,857**	27,765	5,703
Mississippi	25	21,541	5,036	896	206	16,281	1,525	382	**45,867**	6,343	2,068
West South Central:											
Arkansas	56	50,483	11,620	4,369	502	15,678	3,954	543	**87,149**	17,356	2,486
Louisiana	37	121,677	68,576	29,698	1,605	34,064	3,863	1,608	**261,091**	56,220	5,593
Oklahoma	222	128,011	44,210	18,942	2,571	55,640	4,417	1,202	**254,993**	53,621	5,693
Texas	502	435,307	203,994	60,203	8,393	95,213	16,950	5,547	**825,607**	176,172	24,117
Mountain:											
Montana	67	24,633	31,568	4,231	778	7,611	4,582	354	**73,757**	17,654	2,663
Idaho	28	24,396	17,521	7,474	197	5,660	1,371	180	**56,799**	10,092	2,304
Wyoming	35	18,485	8,358	1,523	114	3,198	1,144	162	**32,984**	6,314	1,570
Colorado	90	74,553	60,260	10,908	2,013	14,227	13,823	769	**176,553**	49,988	5,835
New Mexico	27	17,517	9,296	2,766	468	3,713	458	120	**34,338**	5,329	1,510
Arizona	7	25,689	10,857	5,681	1,432	3,331	1,723	139	**48,852**	6,094	1,862
Utah	33	44,790	21,041	7,879	402	8,436	2,881	563	**85,992**	14,210	1,559
Nevada	7	10,710	7,096	3,122	59	2,835	892	54	**24,768**	2,549	1,042
Pacific:											
Washington	61	154,221	101,035	15,308	2,810	22,784	9,217	1,519	**306,894**	48,207	9,422
Oregon	34	80,996	70,077	24,551	283	13,766	5,829	489	**195,991**	31,512	4,920
California	116	1,534,380	863,246	202,096	16,380	321,708	83,243	20,538	**3,041,591**	443,059	44,361

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	11	18,651	6,986	2,264	384	1,727	3,888	234	**34,134**	11,275	1,278
New Jersey—Dist. No. 2	194	341,243	272,408	69,794	6,676	71,698	100,156	14,789	**876,764**	121,243	18,829
Kentucky—Dist. No. 4	58	42,330	17,768	4,652	1,112	8,362	4,930	764	**79,918**	11,171	2,485
Pennsylvania—Dist. No. 4	224	374,280	584,137	35,631	6,641	46,508	175,750	39,820	**1,262,767**	212,840	20,076
West Virginia—Dist. No. 4	11	19,385	6,725	2,306	416	4,037	2,880	971	**36,720**	4,910	1,242
Louisiana—Dist. No. 6	26	95,498	61,989	25,940	1,541	26,726	3,481	851	**216,026**	50,507	4,361
Mississippi—Dist. No. 6	16	17,003	4,628	658	196	13,153	1,331	343	**37,312**	5,220	1,697
Tennessee—Dist. No. 6	65	108,893	28,680	8,443	757	23,128	8,583	3,610	**182,094**	25,034	5,063
Indiana—Dist. No. 7	107	116,179	151,243	32,584	3,435	32,515	30,527	2,819	**369,302**	65,677	13,047
Illinois—Dist. No. 7	277	745,081	1,212,248	184,056	31,530	219,480	169,963	30,889	**2,593,247**	1,000,429	47,586
Michigan—Dist. No. 7	173	295,618	313,035	126,584	18,780	76,565	47,318	3,051	**880,951**	152,556	24,699
Wisconsin—Dist. No. 7	97	119,788	160,364	26,586	1,028	30,088	69,816	2,674	**410,344**	81,180	9,967
Missouri—Dist. No. 10	42	108,332	68,456	22,535	5,731	40,929	12,568	2,512	**261,063**	55,347	5,688
New Mexico—Dist. No. 10	8	10,261	7,034	2,518	181	2,695	389	74	**23,152**	2,924	923
Oklahoma—Dist. No. 10	211	125,719	43,935	18,892	2,571	54,249	4,335	1,177	**250,878**	52,995	5,501
Arizona—Dist. No. 12	5	22,035	8,605	5,312	1,426	1,908	1,709	113	**41,108**	5,349	1,531

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Federal Reserve Bank of St. Louis

BY STATES, ON JUNE 30, 1939

ASSETS [in thousands of dollars]

Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	**Total assets**	State
4,542,241	**132,012**	**42,887**	**2,183,072**	**933,703**	**305,475**	**146,910**	**101,672**	**102,595**	**91,267**	**51,908,129**	**Total, all States**
											New England:
20,573	29	69	3,584	2,033	434	478	----------	133	250	**177,163**	Maine
9,403	18	29	3,647	2,229	225	76	----------	5	63	**88,316**	New Hampshire
6,231	23	56	1,079	1,034	292	34	----------	129	52	**65,963**	Vermont
140,246	2,164	2,066	72,999	41,277	11,897	5,144	7,613	3,718	4,417	**2,087,398**	Massachusetts
17,987	206	211	4,283	8,589	3,164	2,694	670	568	580	**269,560**	Rhode Island
73,881	347	53	13,723	14,133	2,342	29	27	571	346	**411,553**	Connecticut
											Middle Atlantic:
259,270	4,850	28,252	1,104,580	263,896	63,842	34,581	75,465	37,907	28,261	**17,411,549**	New York
163,530	4,787	79	32,588	45,904	33,776	4,714	250	4,003	1,194	**1,525,348**	New Jersey
433,149	17,007	1,668	115,482	110,194	74,791	26,375	5,139	10,520	14,087	**4,810,698**	Pennsylvania
											East North Central:
259,512	9,823	1,071	72,237	51,093	18,263	10,303	854	3,875	3,465	**2,238,807**	Ohio
102,900	3,174	293	18,162	13,341	2,191	344	37	837	628	**653,042**	Indiana
407,763	14,054	2,208	147,174	38,771	8,541	2,260	2,359	9,491	7,392	**4,448,242**	Illinois
202,843	2,170	1,272	41,840	19,049	3,947	1,528	21	2,586	1,247	**1,389,742**	Michigan
97,203	1,550	36	21,863	12,514	2,286	298	22	1,248	1,387	**683,237**	Wisconsin
											West North Central:
128,980	4,333	562	32,870	10,048	788	4,664	170	1,921	2,906	**793,688**	Minnesota
45,847	14	----------	9,891	6,624	542	681	18	496	178	**368,031**	Iowa
238,683	3,906	507	63,067	13,136	7,069	1,624	417	2,376	1,886	**1,384,755**	Missouri
8,474	3	36	834	1,903	257	----------	----------	202	58	**53,072**	North Dakota
10,633	93	----------	1,152	1,920	198	100	----------	274	124	**73,720**	South Dakota
40,339	----------	----------	13,871	5,872	437	----------	----------	501	593	**279,413**	Nebraska
74,115	607	9	6,555	6,325	731	181	----------	156	211	**287,383**	Kansas
											South Atlantic:
34,041	383	----------	5,514	1,623	982	724	----------	236	45	**153,409**	Delaware
54,487	637	18	16,004	9,800	1,419	560	119	763	692	**532,313**	Maryland
36,723	177	35	12,455	14,365	3,775	----------	27	384	321	**325,302**	District of Columbia
61,833	3,403	4	18,744	12,429	3,854	2,043	17	642	1,267	**528,373**	Virginia
45,596	6,259	----------	5,703	6,544	4,769	771	----------	157	517	**259,026**	West Virginia
63,751	246	----------	17,033	5,707	1,512	7	21	497	750	**294,308**	North Carolina
24,853	76	1	2,221	1,583	278	----------	----------	18	327	**92,946**	South Carolina
61,753	514	11	22,364	11,521	2,334	46	130	807	690	**415,723**	Georgia
91,230	2,472	146	8,319	7,540	1,252	1,456	2	636	291	**345,796**	Florida
											East South Central:
63,173	944	67	13,582	6,191	3,745	8	----------	545	350	**356,348**	Kentucky
91,569	3,703	1	15,013	12,486	2,771	287	58	686	711	**478,529**	Tennessee
45,820	421	56	7,125	6,188	5,889	1,122	166	822	1,088	**293,022**	Alabama
15,422	375	----------	1,183	1,738	978	----------	----------	26	193	**74,193**	Mississippi
											West South Central:
27,968	333	----------	3,004	2,281	723	66	----------	154	226	**141,746**	Arkansas
81,086	1,014	70	21,866	7,183	1,560	2,606	554	1,432	6,373	**446,648**	Louisiana
120,782	3,308	----------	11,727	9,474	183	477	60	392	347	**461,057**	Oklahoma
370,081	6,334	156	42,678	33,343	5,924	4,898	300	522	1,470	**1,491,602**	Texas
											Mountain:
27,471	2,129	46	2,494	2,857	106	----------	----------	306	106	**129,589**	Montana
11,687	2,841	----------	1,927	1,528	32	----------	----------	4	213	**87,427**	Idaho
14,869	405	----------	688	772	38	183	----------	33	22	**57,878**	Wyoming
75,060	4,601	17	13,336	3,514	428	232	----------	444	333	**330,341**	Colorado
10,520	230	----------	558	947	51	----------	----------	4	63	**53,550**	New Mexico
13,689	910	----------	1,684	1,607	341	150	----------	150	106	**75,445**	Arizona
22,301	1,321	----------	7,519	1,660	245	2,183	----------	----------	131	**137,121**	Utah
4,901	2,440	----------	805	731	21	----------	----------	107	52	**37,416**	Nevada
											Pacific:
78,047	6,177	399	19,744	8,267	867	----------	305	682	553	**479,564**	Washington
35,066	3,183	151	9,950	6,546	215	27	116	790	91	**288,558**	Oregon
216,900	8,018	3,232	118,351	85,393	25,170	32,956	6,735	9,839	4,614	**4,040,219**	California

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

11,107	26	----------	1,928	2,513	870	8	27	81	51	**63,298**	Connecticut—Dist. No. 2
124,013	2,648	79	27,054	34,723	24,910	4,419	187	3,194	772	**1,238,835**	New Jersey—Dist. No. 2
17,894	495	25	763	2,910	576	7	----------	64	108	**116,416**	Kentucky—Dist. No. 4
154,174	5,620	124	32,018	41,338	13,318	2,714	37	4,314	1,918	**1,751,258**	Pennsylvania—Dist. No. 4
6,556	4,419	----------	1,014	1,019	1,445	----------	----------	105	77	**57,507**	West Virginia—Dist. No. 4
57,909	994	70	19,636	6,330	1,494	2,493	554	1,152	5,771	**367,297**	Louisiana—Dist. No. 6
12,613	355	----------	1,097	1,482	881	----------	----------	7	119	**60,783**	Mississippi—Dist. No. 6
65,381	3,631	----------	9,056	7,840	2,512	217	58	364	542	**301,792**	Tennessee—Dist. No. 6
84,936	3,079	267	16,249	10,828	1,810	321	37	779	541	**566,873**	Indiana—Dist. No. 7
374,380	13,863	2,208	143,206	34,756	7,593	2,200	2,359	9,295	7,276	**4,238,398**	Illinois—Dist. No. 7
193,779	1,948	1,267	41,287	17,528	3,794	1,527	21	2,538	1,218	**1,323,113**	Michigan—Dist. No. 7
86,309	1,533	36	21,031	11,146	2,031	298	22	1,113	1,354	**626,364**	Wisconsin—Dist. No. 7
136,861	3,456	451	30,522	3,490	930	849	1	542	185	**499,385**	Missouri—Dist. No. 10
6,871	236	----------	446	620	15	----------	----------	4	4	**35,189**	New Mexico—Dist. No. 10
119,509	3,293	----------	11,637	9,298	171	477	6	392	327	**454,538**	Oklahoma—Dist. No. 10
10,605	210	----------	1,459	1,422	223	150	----------	150	79	**62,286**	Arizona—Dist. No. 12

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ALL MEMBER BANKS—CONDITION OF BANKS

LIABILITIES [in thousands of dollars]

State	Demand deposits							Time deposits						
	Total	Individuals, partnerships and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships and corporations: Savings	Individuals, partnerships and corporations: Other	Postal savings and U. S. Treas.	States and political subdivisions	Banks in United States	Banks in foreign countries
Total, all States	**34,153,939**	**22,448,169**	**694,001**	**2,531,570**	**7,096,824**	**593,222**	**790,153**	**11,719,315**	**9,662,028**	**1,401,201**	**59,135**	**441,200**	**141,738**	**14,013**
New England:														
Maine	**67,128**	50,829	1,108	7,902	6,072	1	1,216	**86,287**	82,430	1,982	921	905	49	
New Hampshire	**48,898**	36,089	566	5,925	4,563		1,755	**24,336**	21,643	1,582	457	304	350	
Vermont	**19,821**	16,159	386	1,907	782		587	**35,830**	34,735	613	211	261	10	
Massachusetts	**1,469,739**	1,026,117	21,816	97,723	273,744	27,771	22,568	**333,663**	302,783	28,121	1,027	705	577	450
Rhode Island	**130,305**	109,794	525	10,549	6,877	344	2,216	**101,608**	93,776	6,760	453	619		
Connecticut	**255,415**	198,599	3,414	26,455	19,935		7,012	**100,469**	86,929	10,613	667	2,260		
Middle Atlantic:														
New York	**13,547,214**	8,868,052	118,056	507,273	3,043,726	517,189	492,918	**1,654,169**	1,236,754	325,948		61,338	21,801	8,328
New Jersey	**663,605**	504,003	15,569	103,891	26,389	345	13,408	**688,130**	642,907	27,430	3,000	14,103	690	
Pennsylvania	**2,538,459**	1,723,857	93,816	147,876	536,145	13,697	23,068	**1,537,615**	1,131,623	282,383	12,552	61,626	49,431	
East North Central:														
Ohio	**1,204,479**	867,482	21,512	133,617	162,276	1,448	18,144	**782,618**	683,351	69,803	2,860	19,304	7,300	
Indiana	**399,273**	249,073	14,784	78,018	51,512	55	5,831	**190,438**	147,173	32,693	1,457	37	9,078	
Illinois	**3,179,367**	2,020,160	67,991	262,897	784,426	12,148	31,745	**883,102**	742,400	98,417	918	41,187	180	
Michigan	**745,713**	533,704	22,411	80,225	97,196	954	11,223	**526,771**	503,508	14,876	3,179	3,719	1,489	
Wisconsin	**365,924**	232,022	12,991	48,250	66,319	83	6,259	**248,121**	222,756	21,807	1,205	960	1,393	
West North Central:														
Minnesota	**494,328**	273,919	1,476	83,587	124,674	774	9,898	**216,462**	168,477	41,298	1,781	2,405	2,501	
Iowa	**232,505**	140,058	3,592	45,375	40,548		2,932	**100,647**	75,583	24,751	266	37	10	
Missouri	**1,038,180**	564,302	25,162	42,471	398,108	340	7,797	**228,533**	189,790	34,704	2,760	770	509	
North Dakota	**27,209**	21,127	157	2,640	2,706		579	**19,646**	12,209	6,973	121	343		
South Dakota	**45,221**	28,401	406	12,147	3,553		714	**20,250**	12,214	7,160	74	774	28	
Nebraska	**205,597**	123,616	2,632	24,363	52,283	3	2,700	**44,932**	26,944	17,456	504	24	4	
Kansas	**214,758**	124,806	5,145	48,400	34,070		2,337	**41,834**	24,337	15,868	1,017	139	473	
South Atlantic:														
Delaware	**105,274**	100,327	636	985	1,366		1,960	**17,968**	15,480	1,858	439	6	185	
Maryland	**345,855**	196,668	26,490	28,531	92,002	86	2,078	**137,157**	121,858	9,678	348	1,696	3,577	
District of Columbia	**193,861**	156,494	1,189	49	30,213	304	5,612	**90,319**	82,554	6,925	300		540	
Virginia	**270,100**	174,398	4,958	25,076	59,742	76	5,850	**193,476**	165,641	16,286	617	9,429	1,503	
West Virginia	**133,016**	100,159	2,253	17,457	10,842		2,305	**89,450**	78,551	9,244	1,052	40	563	
North Carolina	**215,363**	102,311	2,331	31,666	73,520		5,535	**50,237**	38,267	8,377	1,329	802	1,462	
South Carolina	**64,133**	42,721	438	14,838	5,302	9	825	**19,073**	16,962	1,574	25	444	68	
Georgia	**286,385**	168,232	13,494	24,968	77,436	9	2,246	**80,814**	70,084	8,805	1,408	358	159	
Florida	**253,147**	154,280	7,034	29,346	60,031	141	2,315	**61,136**	51,115	3,919	259	4,668	1,175	
East South Central:														
Kentucky	**221,617**	133,582	4,013	18,958	56,943		8,121	**90,587**	70,914	16,995	395	1,881	402	
Tennessee	**298,366**	158,593	15,424	34,950	86,258		3,141	**129,129**	98,490	20,453	1,769	4,592	3,825	
Alabama	**171,288**	112,767	5,575	20,655	30,553	247	1,491	**81,523**	71,719	6,630	1,254	759	1,161	
Mississippi	**41,360**	24,491	1,258	11,148	4,264		199	**24,229**	19,509	4,131	560	4	25	
West South Central:														
Arkansas	**92,877**	55,312	869	16,563	19,218		915	**33,292**	25,855	6,245	640	174	378	
Louisiana	**324,883**	164,411	16,759	47,847	92,954	806	2,106	**82,794**	70,104	7,027	1,102	4,332	229	
Oklahoma	**331,931**	203,385	8,546	48,433	66,192		5,375	**78,548**	47,542	20,820	793	5,708	3,685	
Texas	**1,119,739**	744,252	35,072	95,458	229,268	428	15,261	**211,199**	162,530	30,112	2,119	15,579	859	
Mountain:														
Montana	**80,535**	55,749	268	14,515	8,600		1,403	**35,857**	27,941	6,682	85	1,074	75	
Idaho	**54,137**	36,479	257	14,642	2,262		497	**24,709**	20,984	3,302	284	4	135	
Wyoming	**34,481**	21,605	210	8,100	4,213		353	**16,794**	13,334	2,714	144	371	231	
Colorado	**216,237**	152,861	1,222	15,885	42,070	49	4,150	**81,712**	72,839	5,399	147	282	3,045	
New Mexico	**39,179**	22,077	352	13,822	2,266		662	**10,065**	7,871	1,961	159	74		
Arizona	**48,899**	35,179	149	10,850	1,771	73	877	**19,984**	18,575	1,195	26	183	5	
Utah	**80,261**	49,857	108	12,014	17,553		729	**41,268**	38,759	1,944	127	132	306	
Nevada	**20,919**	14,765	164	4,625	851		514	**13,403**	12,655	595	67	86		
Pacific:														
Washington	**294,099**	191,535	6,472	44,065	47,066	1,440	3,521	**138,612**	130,395	6,325	919	4	969	
Oregon	**160,550**	112,443	5,445	20,568	18,871	560	2,663	**103,863**	87,843	7,169	230	8,416	205	
California	**1,762,309**	1,251,067	99,500	134,065	219,293	13,842	44,542	**1,896,656**	1,581,335	113,598	7,108	168,282	21,098	5,235

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	**32,905**	23,154	1,317	4,661	2,527		1,246	**22,538**	21,092	1,251	59	136		
New Jersey—Dist. No. 2	**533,346**	421,831	10,506	63,827	24,980	345	11,857	**569,643**	537,223	22,113		10,224	83	
Kentucky—Dist. No. 4	**54,848**	44,842	1,362	5,693	1,605		1,346	**45,293**	37,993	6,134	193	762	211	
Pennsylvania—Dist. No. 4	**914,284**	651,863	25,912	41,081	187,435	258	7,735	**547,377**	384,179	93,683	3,381	33,726	32,408	
West Virginia—Dist. No. 4	**23,118**	18,949	503	1,379	1,877		410	**24,489**	20,977	3,100	176	3	233	
Louisiana—Dist. No. 6	**268,867**	128,378	15,718	41,793	80,875	806	1,297	**66,980**	54,893	6,439	1,092	4,332	224	
Mississippi—Dist. No. 6	**33,198**	18,432	1,158	9,239	4,181		188	**20,470**	17,210	2,798	447		15	
Tennessee—Dist. No. 6	**180,314**	95,801	13,206	19,880	49,343		2,084	**88,141**	63,566	17,584	1,675	1,787	3,529	
Indiana—Dist. No. 7	**355,388**	218,505	14,391	72,075	45,262	55	5,100	**157,484**	122,817	25,664	1,088	15	7,900	
Illinois—Dist. No. 7	**3,067,153**	1,955,303	64,808	246,388	757,772	12,148	30,734	**806,763**	699,619	75,412	328	31,389	15	
Michigan—Dist. No. 7	**726,535**	519,059	22,077	76,650	96,950	949	10,850	**486,841**	465,300	13,984	2,889	3,179	1,489	
Wisconsin—Dist. No. 7	**343,340**	215,427	12,803	44,290	64,901	83	5,836	**220,329**	198,568	18,669	992	742	1,358	
Missouri—Dist. No. 10	**419,157**	181,961	8,597	17,913	207,077	134	3,475	**44,114**	36,541	6,677	413	173	310	
New Mexico—Dist. No. 10	**25,352**	11,359	321	11,186	1,955		531	**7,431**	6,130	1,091	156	54		
Oklahoma—Dist. No. 10	**327,181**	200,258	8,455	47,204	66,002		5,262	**77,739**	47,196	20,383	783	5,702	3,675	
Arizona—Dist. No. 12	**41,562**	28,910	124	10,107	1,689	20	712	**15,132**	14,088	859	26	154	5	

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Federal Reserve Bank of St. Louis

BY STATES, ON JUNE 30, 1939

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	Reserve for contingencies	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve	Demand deposits-adjusted	State
45,873,254	**4,662**	**120,164**	**413,823**	**46,411,903**	**2,390,023**	**2,111,569**	**678,033**	**276,687**	**39,914**	**5,496,226**	**27,440,926**	**23,586,820**	**Total, all States**
													New England:
153,415	-------	-------	473	**153,888**	11,406	6,981	3,641	844	403	**23,275**	43,130	56,363	Maine
73,234	203	-------	226	**73,663**	6,319	4,902	2,821	516	95	**14,653**	35,848	40,122	New Hampshire
55,651	90	-------	204	**55,945**	5,229	2,674	1,500	547	68	**10,018**	12,579	17,574	Vermont
1,803,402	535	8,676	11,137	**1,823,750**	101,007	108,502	34,621	18,950	568	**263,648**	1,257,238	1,073,409	Massachusetts
231,913	-------	703	3,234	**235,850**	12,515	15,762	2,043	3,356	34	**33,710**	108,035	118,276	Rhode Island
355,884	-------	27	2,057	**357,968**	26,020	18,136	6,996	2,005	428	**53,585**	167,811	218,343	Connecticut
													Middle Atlantic:
15,201,383	646	90,624	271,812	**15,564,465**	686,178	886,756	200,479	66,613	7,058	**1,847,084**	12,183,870	8,763,663	New York
1,351,735	115	250	5,182	**1,357,282**	95,484	44,664	17,502	6,288	4,128	**168,066**	467,895	588,714	New Jersey
4,076,074	154	5,760	20,410	**4,102,398**	231,943	348,180	77,577	47,742	2,858	**708,300**	1,991,581	1,779,319	Pennsylvania
													East North Central:
1,987,097	16	858	9,328	**1,997,299**	144,359	62,584	21,703	9,522	3,340	**241,508**	872,828	947,006	Ohio
589,711	-------	37	1,660	**591,408**	30,521	17,077	9,131	3,709	1,196	**61,634**	278,211	314,760	Indiana
4,062,469	3	2,617	13,596	**4,078,685**	176,670	98,687	53,517	39,015	1,668	**369,557**	2,626,893	2,167,628	Illinois
1,272,484	-------	21	4,083	**1,276,588**	61,302	27,908	14,742	7,281	1,921	**113,154**	502,902	583,312	Michigan
614,045	-------	22	1,653	**615,720**	40,026	13,533	9,397	3,807	754	**67,517**	247,477	264,668	Wisconsin
													West North Central:
710,790	-------	170	8,550	**719,510**	38,515	24,360	8,394	2,275	634	**74,178**	332,843	334,534	Minnesota
333,152	28	18	531	**333,729**	17,329	9,552	4,827	2,103	491	**34,302**	176,767	178,474	Iowa
1,266,713	122	463	4,090	**1,271,388**	60,793	26,368	21,238	4,549	419	**113,367**	736,430	551,503	Missouri
46,855	-------	-------	155	**47,010**	3,763	1,655	470	121	53	**6,062**	17,901	23,512	North Dakota
65,471	-------	-------	267	**65,738**	5,156	1,396	1,033	245	152	**7,982**	33,436	40,110	South Dakota
250,529	134	-------	549	**251,212**	15,012	8,255	2,754	2,018	162	**28,201**	151,387	136,808	Nebraska
256,592	85	-------	571	**257,248**	16,167	8,323	4,845	539	261	**30,135**	134,088	168,988	Kansas
													South Atlantic:
123,242	-------	-------	608	**123,850**	8,670	16,458	3,960	468	3	**29,559**	65,719	97,758	Delaware
483,012	-------	119	1,114	**484,245**	23,171	14,392	7,221	3,014	270	**48,068**	276,560	211,273	Maryland
284,180	-------	27	1,224	**285,431**	15,730	13,915	8,602	1,518	106	**39,871**	144,683	149,700	District of Columbia
463,576	346	17	1,961	**465,900**	31,543	20,028	7,754	2,877	271	**62,473**	190,281	186,580	Virginia
222,466	120	-------	747	**223,333**	17,617	11,810	4,233	1,702	331	**35,693**	81,717	114,218	West Virginia
265,600	235	21	1,322	**267,178**	12,835	8,832	3,464	1,551	448	**27,130**	134,579	122,479	North Carolina
83,206	140	-------	282	**83,628**	4,936	2,562	1,434	188	198	**9,318**	37,059	56,163	South Carolina
367,199	93	130	2,433	**369,855**	23,438	13,773	5,441	3,000	216	**45,868**	202,268	173,082	Georgia
314,283	2	2	786	**315,073**	15,926	9,710	3,174	1,661	252	**30,723**	153,613	177,622	Florida
													East South Central:
312,204	44	-------	2,507	**314,755**	19,706	15,115	4,793	1,127	852	**41,593**	144,911	147,079	Kentucky
427,495	22	58	1,760	**429,335**	26,077	13,912	7,590	1,297	318	**49,194**	191,784	181,671	Tennessee
252,811	10	166	903	**253,890**	23,414	9,534	3,718	2,106	360	**39,132**	118,343	127,788	Alabama
65,589	-------	-------	217	**65,806**	4,918	2,446	691	47	285	**8,387**	24,755	34,655	Mississippi
													West South Central:
126,169	163	-------	414	**126,746**	7,447	4,180	2,772	344	257	**15,000**	62,065	69,786	Arkansas
407,677	-------	746	1,985	**410,408**	17,452	10,783	5,228	1,210	1,567	**36,240**	221,931	192,498	Louisiana
410,479	24	60	1,042	**411,605**	24,823	14,517	8,280	1,717	115	**49,452**	199,422	245,466	Oklahoma
1,330,938	500	302	3,937	**1,335,677**	79,346	45,003	23,844	5,550	2,182	**155,925**	706,980	812,293	Texas
													Mountain:
116,392	16	-------	247	**116,655**	6,941	3,378	2,041	528	46	**12,934**	50,570	69,173	Montana
78,846	5	-------	246	**79,097**	4,152	1,696	1,636	619	227	**8,330**	40,523	49,691	Idaho
51,275	50	-------	142	**51,467**	2,885	2,069	1,145	260	52	**6,411**	19,263	29,370	Wyoming
297,949	84	-------	1,046	**299,079**	12,369	10,302	5,682	2,355	554	**31,262**	127,872	159,560	Colorado
49,244	40	-------	40	**49,324**	2,260	1,319	329	259	59	**4,226**	28,101	36,003	New Mexico
68,883	-------	-------	727	**69,610**	2,809	1,729	779	139	379	**5,835**	33,526	45,222	Arizona
121,529	15	-------	661	**122,205**	7,907	3,818	2,119	805	267	**14,916**	50,671	55,081	Utah
34,322	-------	-------	361	**34,683**	1,020	756	871	43	43	**2,733**	15,213	19,099	Nevada
													Pacific:
432,711	52	312	1,789	**434,864**	23,881	10,556	6,606	3,552	105	**44,700**	196,308	219,377	Washington
264,413	-------	116	1,085	**265,614**	9,335	6,953	4,277	2,206	173	**22,944**	115,534	125,724	Oregon
3,658,965	570	7,842	24,469	**3,691,846**	173,701	105,768	51,118	14,499	3,287	**348,373**	1,427,525	1,311,323	California

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

55,443	-------	27	267	**55,737**	4,498	1,949	626	275	213	**7,561**	19,870	27,133	Connecticut—Dist. No. 2
1,102,989	-------	187	3,937	**1,107,113**	75,593	35,522	13,449	4,683	2,475	**131,722**	382,687	470,461	New Jersey—Dist. No. 2
100,141	29	-------	256	**100,426**	7,772	5,474	1,876	544	324	**15,990**	36,240	51,118	Kentucky—Dist. No. 4
1,461,661	59	42	7,354	**1,469,116**	71,392	156,683	26,491	26,590	986	**282,142**	728,525	668,661	Pennsylvania—Dist. No. 4
47,607	-------	-------	256	**47,863**	3,940	3,896	1,393	415	-------	**9,644**	15,548	19,724	West Virginia—Dist. No. 4
335,847	-------	746	1,164	**337,757**	13,753	8,344	4,842	1,057	1,544	**29,540**	191,322	151,832	Louisiana—Dist. No. 6
53,668	-------	-------	159	**53,827**	4,023	2,083	558	29	263	**6,956**	19,488	26,762	Mississippi—Dist. No. 6
268,455	22	58	1,090	**269,625**	19,548	7,665	4,009	651	294	**32,167**	105,877	108,709	Tennessee—Dist. No. 6
512,872	-------	37	1,433	**514,342**	25,409	14,674	8,004	3,400	1,044	**52,531**	254,203	279,431	Indiana—Dist. No. 7
3,873,916	3	2,617	13,240	**3,889,776**	165,328	93,072	50,740	38,113	1,369	**348,622**	2,552,006	2,089,219	Illinois—Dist. No. 7
1,213,376	-------	21	3,966	**1,217,363**	57,030	26,075	13,784	7,045	1,816	**105,750**	492,776	565,272	Michigan—Dist. No. 7
563,669	-------	22	1,525	**565,216**	36,113	12,140	8,722	3,546	627	**61,148**	236,064	244,522	Wisconsin—Dist. No. 7
463,271	25	1	605	**463,902**	16,270	9,809	7,704	1,640	60	**35,483**	251,774	172,827	Missouri—Dist. No. 10
32,783	-------	-------	34	**32,817**	1,330	731	120	158	33	**2,372**	18,035	22,630	New Mexico—Dist. No. 10
404,920	24	60	1,026	**406,030**	24,256	14,239	8,191	1,714	108	**48,508**	196,035	241,087	Oklahoma—Dist. No. 10
56,694	-------	-------	685	**57,379**	2,459	1,194	736	139	379	**4,907**	29,498	38,270	Arizona—Dist. No. 12

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STATE MEMBER BANKS—CONDITION ON JUNE 30, 1939, 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 (including overdrafts)	4,588,053	227,727	2,387,342	255,771	496,458	183,998	74,187	388,230	146,807	22,409	60,102	25,651	319,371
United States Government direct obligations	4,061,790	182,363	2,460,225	141,601	401,318	108,340	28,637	340,308	114,841	14,694	32,360	6,114	230,989
Obligations guaranteed by United States Government	961,634	14,776	595,114	68,173	80,912	33,699	8,034	91,946	26,294	3,372	12,263	1,288	25,763
Obligations of Government corporations and agencies, not guaranteed by United States	114,019	1,951	66,622	7,585	7,690	6,164	110	8,269	3,669	493	3,632	141	7,693
Obligations of States and political subdivisions	863,546	22,584	332,845	55,431	57,729	27,502	18,252	190,299	33,630	7,057	33,370	7,334	77,513
Other bonds, notes, and debentures	709,009	36,558	285,264	88,275	89,827	19,777	3,960	117,966	21,662	5,015	8,155	392	32,158
Corporate stocks (including Federal Reserve bank stock)	224,126	10,246	116,886	22,541	41,526	5,048	2,844	5,552	13,209	252	1,159	279	4,584
Total loans and investments	**11,522,177**	**496,205**	**6,244,298**	**639,377**	**1,175,460**	**384,528**	**136,024**	**1,142,570**	**360,112**	**53,292**	**151,041**	**41,199**	**698,071**
Reserve with Federal Reserve banks	4,370,677	77,291	3,268,055	150,515	261,375	68,188	29,453	272,505	86,003	9,845	35,045	6,868	105,534
Cash in vault	185,394	10,300	66,276	10,597	28,462	11,887	3,209	33,046	5,771	1,645	2,750	1,887	9,564
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,027,978	56,831	202,690	119,331	127,758	91,296	34,534	158,541	68,755	14,743	62,738	16,705	74,056
Other balances with banks in United States	33,144	765	4,334	5,677	9,252	612	1,263	3,702	431	507	1,606	38	4,957
Balances with banks in foreign countries	18,933	264	16,428	36	599	31	5	341	73	4	409		743
Due from own foreign branches	2,839		2,839										
Cash items in process of collection	926,378	17,016	692,106	27,505	42,342	26,877	8,224	44,867	17,545	1,179	17,691	1,079	29,947
Bank premises owned and furniture and fixtures	326,219	17,959	173,110	23,190	35,588	19,654	4,947	19,009	8,303	1,544	3,118	1,089	18,708
Other real estate owned	164,263	8,603	64,139	35,865	23,134	5,607	2,983	6,838	6,352	254	1,003	354	9,131
Investments and other assets indirectly representing bank premises or other real estate	76,493	3,587	34,884	21,761	7,128	2,347	2,439	3,020	800		313	1	213
Customers' liability on acceptances	50,017	697	46,159	48	197	21	113	126	118				2,538
Income accrued but not yet collected	42,214	1,455	25,770	3,280	4,145	1,199	381	3,278	959	105	436	70	1,136
Other assets	42,441	1,178	18,139	6,869	2,944	1,639	6,271	1,624	1,639	57	325	160	1,596
Total assets	**18,789,167**	**692,151**	**10,859,227**	**1,044,051**	**1,718,384**	**613,886**	**229,846**	**1,689,467**	**556,861**	**83,175**	**276,475**	**69,450**	**956,194**
LIABILITIES													
Demand deposits—total	**12,895,751**	**388,307**	**8,394,586**	**647,947**	**865,488**	**385,441**	**147,584**	**945,577**	**369,187**	**43,728**	**222,685**	**49,458**	**435,763**
Individuals, partnerships, and corporations	8,822,466	317,765	5,587,268	520,572	673,720	223,198	89,684	701,990	230,348	29,165	99,845	38,737	310,174
United States Government (See page 1, footnote 3)	205,464	9,372	88,893	21,220	23,881	9,277	7,061	17,331	16,437	200	2,427	916	8,449
States and political subdivisions	600,962	29,222	254,089	18,998	66,435	40,834	26,939	78,667	20,231	9,303	19,786	5,854	30,604
Banks in United States	2,581,580	22,781	1,853,266	80,614	90,581	105,069	22,780	131,717	98,724	4,476	98,557	3,207	69,808
Banks in foreign countries	337,908	475	330,113	29	472	124	7	532	36	5	134		5,981
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	347,371	8,692	280,957	6,514	10,399	6,939	1,113	15,340	3,411	579	1,936	744	10,747
Time deposits—total	**3,561,820**	**203,584**	**1,087,055**	**233,795**	**591,874**	**157,823**	**53,127**	**598,863**	**130,528**	**30,680**	**30,966**	**12,075**	**131,450**
Individuals, partnerships, and corporations:													
Savings deposits	2,908,791	190,494	770,037	170,553	495,547	139,430	42,930	557,028	108,027	21,738	24,928	9,671	378,408
Certificates of deposit	158,564	6,484	21,577	25,171	27,342	6,358	5,236	24,064	18,228	7,571	4,209	1,477	10,847
Christmas savings and similar accounts	29,769	2,009	12,084	2,654	4,764	2,631	363	2,810	493	152	398	40	1,371
Open accounts	324,587	1,366	224,329	27,191	38,827	3,542	185	8,705	608	42	327	235	19,230
Postal savings (See page 1, footnote 3)	7,775	1,330		622	540	1,402	704	1,647	793	143	371	58	165
States and political subdivisions	87,309	1,628	39,122	6,918	20,019	2,883	3,316	3,399	2,102	963	206	579	6,174
Banks in United States	39,195	273	16,176	686	4,835	1,577	393	1,210	277	71	527	15	13,155
Banks in foreign countries	5,830		3,730										2,100
Total deposits	**16,457,571**	**591,891**	**9,481,641**	**881,742**	**1,457,362**	**543,264**	**200,711**	**1,544,440**	**499,715**	**74,408**	**253,651**	**61,533**	**367,213**
Due to own foreign branches	54,521		54,521										
Bills payable, rediscounts, and other liabilities for borrowed money	1,122					395	77	28	97		21	49	455
Acceptances outstanding	62,529	711	58,368	48	197	21	113	211	118				2,742
Dividends declared but not yet payable	13,222	428	9,921	884	389	156	133	252	506	4	15	21	513
Income collected but not yet earned	16,619	953	7,087	1,093	1,368	700	409	2,405	645	25	48	17	1,869
Expenses accrued and unpaid	32,545	3,817	13,336	2,757	6,564	1,083	355	1,909	907	61	254	101	1,401
Other liabilities	36,602	497	26,787	2,557	1,949	702	73	632	1,279	1	1	4	2,120
Total liabilities	**16,674,731**	**598,297**	**9,651,661**	**889,081**	**1,467,829**	**546,321**	**201,871**	**1,549,877**	**503,267**	**74,499**	**253,990**	**61,725**	**376,313**
CAPITAL ACCOUNTS													
Capital	830,842	38,161	437,149	57,043	91,952	32,554	13,973	63,018	32,702	5,135	10,650	4,366	44,139
Surplus	943,016	36,080	600,020	75,431	124,845	22,303	8,752	34,992	10,953	1,886	5,762	2,420	19,572
Undivided profits	228,954	10,024	126,792	14,459	17,452	9,192	3,237	20,222	7,631	1,147	4,412	786	13,600
Reserves for contingencies	102,871	9,553	40,784	7,411	15,140	2,831	1,477	19,555	1,532	451	1,616	130	2,391
Other capital accounts	8,753	36	2,821	626	1,166	685	536	1,803	776	57	45	23	179
Total capital accounts	**2,114,436**	**93,854**	**1,207,566**	**154,970**	**250,555**	**67,565**	**27,975**	**139,590**	**53,594**	**8,676**	**22,485**	**7,725**	**79,881**
Total liabilities and capital accounts	**18,789,167**	**692,151**	**10,859,227**	**1,044,051**	**1,718,384**	**613,886**	**229,846**	**1,689,467**	**556,861**	**83,175**	**276,475**	**69,450**	**956,194**
Net demand deposits subject to reserve (see page 19)	10,947,230	315,204	7,500,097	501,122	695,465	267,626	104,826	745,823	282,887	27,806	142,319	31,674	332,381
Demand deposits—adjusted (see page 1, footnote 5)	8,844,421	338,663	5,430,208	518,579	708,212	244,094	109,512	751,130	236,445	37,868	103,876	44,256	321,578
Number of banks	1,127	42	171	66	114	71	50	260	76	72	73	63	69

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ALL MEMBER BANKS—RESERVE POSITION ON JUNE 30, 1939

[In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves[1]	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)	Ratio of reserves held to net demand plus time deposits (per cent)
						Required[2]	Held[3]	Excess		
All member banks	**[4]34,153,387**	**[4]6,712,461**	**27,440,926**	**11,719,315**	**39,160,241**	**5,847,547**	**10,010,744**	**4,163,197**	**14.9**	**25.6**
Central reserve city banks	[4]15,234,079	[4]1,476,352	13,757,727	1,196,206	14,953,933	3,189,694	5,872,416	2,682,722	21.3	39.3
Reserve city banks	11,806,120	2,902,237	8,903,883	4,693,271	13,597,154	1,792,843	2,735,155	942,312	13.2	20.1
Country banks	7,113,188	2,333,872	4,779,316	5,829,838	10,609,154	865,010	1,403,173	538,163	8.2	13.2
All member banks, by districts:										
Boston	1,958,401	353,630	1,604,771	659,655	2,264,426	280,632	496,827	216,195	12.4	21.9
New York	14,113,465	1,527,038	12,586,427	2,246,350	14,832,777	2,866,829	5,341,105	2,474,276	19.3	36.0
Philadelphia	1,859,708	445,725	1,413,983	1,126,693	2,540,676	280,696	494,012	213,316	11.0	19.4
Cleveland	2,196,729	543,588	1,653,141	1,399,777	3,052,918	337,327	551,639	214,312	11.0	18.1
Richmond	1,199,210	349,879	849,331	555,223	1,404,554	158,975	237,192	78,217	11.3	16.9
Atlanta	1,193,199	402,288	790,911	399,064	1,189,975	141,956	194,322	52,366	11.9	16.3
Chicago	[4]4,724,369	[4]1,012,553	3,711,816	1,772,064	5,483,880	825,630	1,337,363	511,733	15.1	24.4
St. Louis	1,160,982	315,521	845,461	417,045	1,262,506	156,253	246,764	90,511	12.4	19.5
Minneapolis	689,055	232,766	456,289	359,937	816,226	87,171	139,315	52,144	10.7	17.1
Kansas City	1,442,763	544,309	898,454	314,556	1,213,010	157,638	231,566	73,928	13.0	19.1
Dallas	1,201,669	446,599	755,070	235,308	990,378	126,151	185,661	59,510	12.7	18.7
San Francisco	2,413,837	538,565	1,875,272	2,233,643	4,108,915	428,289	554,978	126,689	10.4	13.5
Central reserve city banks:										
New York	12,632,817	1,138,316	11,494,501	707,831	12,202,332	2,650,391	4,975,097	2,324,706	21.7	40.8
Chicago	[4]2,601,262	[4]338,036	2,263,226	488,375	2,751,601	539,303	897,319	358,016	19.6	32.6
Reserve city banks, by districts:										
Boston	1,131,922	130,529	1,001,393	100,032	1,101,425	180,245	342,565	162,320	16.4	31.1
New York	197,130	42,923	154,207	146,299	300,506	34,301	47,017	12,716	11.4	15.6
Philadelphia	1,233,758	239,502	994,256	246,671	1,240,927	186,328	340,071	153,743	15.0	27.4
Cleveland	1,612,807	358,967	1,253,840	736,325	1,990,165	256,238	423,640	167,402	12.9	21.3
Richmond	692,089	159,470	532,619	206,125	738,744	103,515	144,548	41,033	14.0	19.6
Atlanta	706,448	213,826	492,622	175,012	667,634	94,959	120,619	25,660	14.2	18.1
Chicago	1,267,865	389,475	878,390	568,474	1,446,864	182,142	264,968	82,826	12.6	18.3
St. Louis	807,473	190,292	617,181	174,518	791,699	116,733	185,246	68,513	14.7	23.4
Minneapolis	382,301	120,126	262,175	89,088	351,263	50,335	80,645	30,310	14.3	23.0
Kansas City	989,490	369,580	619,910	157,979	777,889	116,384	166,136	49,752	15.0	21.4
Dallas	696,704	264,402	432,302	130,006	562,302	82,153	116,421	34,268	14.6	20.7
San Francisco	2,088,133	423,145	1,664,988	1,962,748	3,627,736	389,510	503,279	113,769	10.7	13.9
Country banks, by districts:										
Boston	826,479	223,101	603,378	559,623	1,163,001	100,387	154,262	53,875	8.6	13.3
New York	1,283,518	345,799	937,719	1,392,220	2,329,939	182,137	318,991	136,854	7.8	13.7
Philadelphia	625,950	206,223	419,727	880,022	1,299,749	94,368	153,941	59,573	7.3	11.8
Cleveland	583,922	184,621	399,301	663,452	1,062,753	81,089	127,999	46,910	7.6	12.0
Richmond	507,121	190,409	316,712	349,098	665,810	55,460	92,644	37,184	8.3	13.9
Atlanta	486,751	188,462	298,289	224,052	522,341	46,997	73,703	26,706	9.0	14.1
Chicago	855,242	285,042	570,200	715,215	1,285,415	104,185	175,076	70,891	8.1	13.6
St. Louis	353,509	125,229	228,280	242,527	470,807	39,520	61,518	21,998	8.4	13.1
Minneapolis	306,754	112,640	194,114	270,849	464,963	36,836	58,670	21,834	7.9	12.6
Kansas City	453,273	174,729	278,544	156,577	435,121	41,254	65,430	24,176	9.5	15.0
Dallas	504,965	182,197	322,768	105,308	428,076	43,998	69,240	25,242	10.3	16.2
San Francisco	325,704	115,420	210,284	270,895	481,179	38,779	51,699	12,920	8.1	10.7

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

[2] Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. Pursuant to the provisions of law, the Board of Governors of the Federal Reserve System has prescribed the following requirements as to reserves to be maintained by each member bank: Time deposits—5 per cent for all member banks; Net demand deposits—22¾ per cent for Central Reserve city banks, 17½ per cent for Reserve city banks and 12 per cent for Country banks.

[3] 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.

[4] "Gross demand deposits" and "Deductions", as shown in this table but not elsewhere, exclude uninvested trust funds and balances due from banks, respectively, reported by one bank that has no commercial department.

ALL MEMBER BANKS—PLEDGED ASSETS AND SECURED AND PREFERRED LIABILITIES ON JUNE 30, 1939

[In thousands of dollars]

	All member banks	All national member banks	All State member banks	Central Reserve city member banks		Reserve city member banks	Country member banks
				New York	Chicago		
Pledged assets (and securities loaned)—total	**3,767,289**	**2,857,930**	**909,359**	**426,063**	**249,724**	**1,912,373**	**1,179,129**
United States Government obligations, direct and guaranteed, pledged to secure liabilities	2,834,162	2,180,066	654,096	261,464	241,876	1,541,355	789,467
Other assets pledged to secure liabilities	726,359	578,488	147,871	72,567	594	321,215	331,983
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	171,118	93,378	77,740	59,193	4,944	49,432	57,549
Securities loaned	35,650	5,998	29,652	32,839	2,310	371	130
Secured and preferred liabilities—total	**3,717,534**	**2,316,274**	**1,401,260**	**832,639**	**235,829**	**1,603,460**	**1,045,606**
Deposits secured by pledged assets	2,960,237	2,312,392	647,845	257,739	235,829	1,521,455	945,214
Borrowings secured by pledged assets	18,723	2,915	15,808	----------	----------	14,685	4,038
Other liabilities secured by pledged assets	15,322	967	14,355	9,250	----------	1,965	4,107
Deposits preferred under provisions of law but not secured by pledge of assets	723,252	----------	723,252	565,650	----------	65,355	92,247

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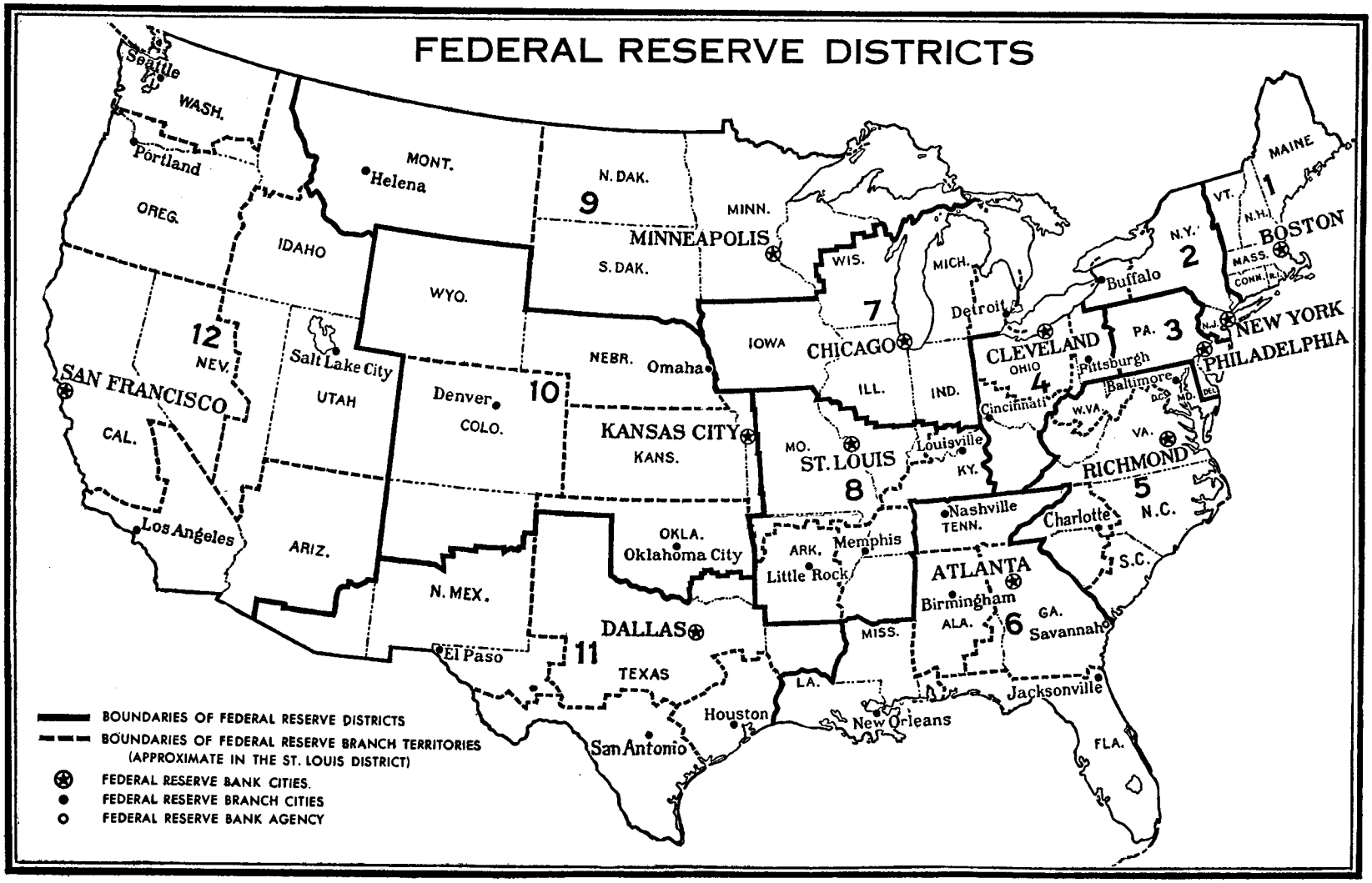

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