

# MEMBER BANK CALL REPORT

Number 86

## Condition of Member Banks April 4, 1941

BOARD OF GOVERNORS OF THE  
FEDERAL RESERVE SYSTEM

JUN 11 1941

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BOARD OF GOVERNORS  
of the  
FEDERAL RESERVE SYSTEM  
WASHINGTON

**T**HE 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 <sup>1</sup> 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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<sup>1</sup> Beginning with the October, 1939, call a "short form" of Member Bank Call Report has been used for spring and autumn calls. As a result, the loan and investment classifications published on pages 3, 5, 8 and 9 of the June and December issues of the "Member Bank Call Report" are not available for the spring and autumn calls. Likewise, some of the items of assets and liabilities shown separately on June and December call dates are combined with other items on spring and autumn call dates.

# MEMBER BANK CALL REPORT

CONDITION OF MEMBER BANKS ON APRIL 4, 1941, COMPARED WITH DECEMBER 31, 1940,  
AND MARCH 26, 1940

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	April 4, 1941	Dec. 31, 1940	Mar. 26, 1940	Dec. 31, 1940	Mar. 26, 1940
<b>ASSETS</b>					
Loans (including overdrafts).....	15, 878, 348	15, 320, 598	13, 939, 408	+557, 750	+1, 938, 940
United States Government direct obligations.....	13, 501, 298	12, 337, 408	11, 313, 710	+1, 163, 890	+2, 187, 588
Obligations guaranteed by United States Government.....	3, 486, 598	3, 485, 638	3, 107, 056	+960	+379, 542
Obligations of States and political subdivisions.....	3, 205, 694	3, 012, 693	2, 904, 862	+193, 001	+300, 832
Other bonds, notes, and debentures, including obligations of government corporations and agencies not guaranteed by United States <sup>1</sup> .....	2, 499, 059	2, 553, 197	2, 464, 916	-54, 138	+34, 143
Corporate stocks (including Federal Reserve Bank stock).....	411, 599	416, 533	433, 105	-4, 934	-21, 506
<b>Total loans and investments.....</b>	<b>38, 982, 596</b>	<b>37, 126, 067</b>	<b>34, 163, 057</b>	<b>+1, 856, 529</b>	<b>+4, 819, 539</b>
Reserve with Federal Reserve Banks.....	13, 531, 403	13, 991, 733	12, 279, 162	-460, 330	+1, 252, 241
Cash in vault.....	837, 055	991, 146	862, 162	-154, 091	-25, 107
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6, 235, 245	6, 084, 424	5, 499, 427	+150, 821	+735, 818
Other balances with banks in United States and foreign countries <sup>1</sup> .....	111, 876	112, 192	157, 902	-316	-46, 026
Due from own foreign branches.....	51	2, 182	3, 400	-2, 131	-3, 349
Cash items in process of collection.....	1, 796, 066	2, 783, 960	1, 561, 722	-987, 894	+234, 344
Bank premises owned and furniture and fixtures.....	918, 872	914, 425	922, 049	+4, 447	-3, 177
Other real estate owned.....	219, 227	228, 243	271, 712	-9, 016	-52, 485
Investments and other assets indirectly representing bank premises or other real estate.....	111, 982	111, 146	132, 005	+836	-20, 023
Customers' liability on acceptances.....	81, 011	83, 052	97, 936	-2, 041	-16, 925
Income accrued but not yet collected.....	116, 274	105, 026	105, 442	+11, 248	+10, 832
Other assets.....	146, 328	124, 082	177, 061	+22, 246	-30, 733
<b>Total assets.....</b>	<b>63, 037, 986</b>	<b>62, 657, 678</b>	<b>56, 233, 037</b>	<b>+430, 308</b>	<b>+6, 854, 949</b>
<b>LIABILITIES</b>					
<b>Demand deposits—Total.....</b>	<b>44, 393, 324</b>	<b>44, 110, 412</b>	<b>38, 197, 036</b>	<b>+282, 912</b>	<b>+6, 196, 288</b>
Individuals, partnerships, and corporations.....	29, 752, 260	29, 576, 064	24, 965, 017	+176, 196	+4, 787, 243
United States Government <sup>2</sup> .....	523, 133	616, 118	725, 496	-92, 985	-202, 363
States and political subdivisions.....	2, 957, 252	2, 723, 660	2, 498, 759	+233, 592	+458, 493
Banks in United States and foreign countries <sup>1</sup> .....	10, 498, 201	10, 281, 272	9, 449, 292	+216, 929	+1, 048, 909
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	662, 478	913, 298	558, 472	-250, 820	+104, 006
<b>Time deposits—Total.....</b>	<b>12, 430, 507</b>	<b>12, 319, 198</b>	<b>11, 980, 466</b>	<b>+111, 309</b>	<b>+450, 941</b>
Individuals, partnerships, and corporations <sup>1</sup> .....	11, 837, 267	11, 686, 808	11, 367, 680	+150, 459	+469, 587
Postal savings <sup>2</sup> .....	54, 422	55, 987	51, 924	-1, 565	+2, 498
States and political subdivisions.....	392, 143	435, 075	411, 210	-42, 932	-19, 067
Banks in United States and foreign countries <sup>1</sup> .....	146, 675	141, 328	149, 652	+5, 347	-2, 977
<b>Total deposits.....</b>	<b>56, 823, 831</b>	<b>56, 429, 610</b>	<b>50, 177, 502</b>	<b>+394, 221</b>	<b>+6, 646, 329</b>
Due to own foreign branches.....	175, 211	182, 067	142, 555	-6, 856	+32, 656
Bills payable, rediscounts, and other liabilities for borrowed money.....	2, 586	3, 282	2, 247	-696	+339
Acceptances outstanding.....	93, 457	97, 461	108, 670	-4, 004	-15, 213
Dividends declared but not yet payable.....	7, 838	38, 953	30, 500	-31, 115	-22, 662
Income collected but not yet earned.....	73, 116	67, 666	60, 492	+5, 450	+12, 624
Expenses accrued and unpaid.....	94, 800	77, 946	88, 916	+16, 854	+5, 884
Other liabilities.....	63, 493	63, 177	60, 479	+316	+3, 014
<b>Total liabilities.....</b>	<b>57, 334, 332</b>	<b>56, 960, 162</b>	<b>50, 671, 361</b>	<b>+374, 170</b>	<b>+6, 662, 971</b>
<b>CAPITAL ACCOUNTS</b>					
Capital.....	2, 357, 134	2, 356, 258	2, 348, 205	+876	+8, 929
Surplus.....	2, 294, 271	2, 279, 621	2, 179, 505	+14, 650	+114, 766
Undivided profits.....	757, 605	721, 444	714, 549	+36, 161	+43, 056
Reserves for contingencies and other capital accounts <sup>1</sup> .....	344, 644	340, 193	319, 417	+4, 451	+25, 227
<b>Total capital accounts.....</b>	<b>5, 753, 654</b>	<b>5, 697, 516</b>	<b>5, 561, 676</b>	<b>+56, 138</b>	<b>+191, 978</b>
<b>Total liabilities and capital accounts.....</b>	<b>63, 087, 986</b>	<b>62, 657, 678</b>	<b>56, 233, 037</b>	<b>+430, 308</b>	<b>+6, 854, 949</b>
Net demand deposits subject to reserve (see page 15).....	36, 380, 607	35, 261, 636	31, 159, 647	+1, 118, 971	+5, 220, 960
Demand deposits—adjusted <sup>3</sup> .....	31, 575, 924	30, 429, 062	26, 460, 526	+1, 146, 862	+5, 115, 398
Number of banks.....	6, 528	6, 486	6, 377	+42	+151

<sup>1</sup> This is a combination of two or more items shown separately on June and December call dates. See note on back of title page.

<sup>2</sup> United States Treasurer's *time* deposits, open account, are combined with postal savings (time) deposits.

<sup>3</sup> Demand deposits other than interbank and United States Government, less cash items reported as in process of collection.

## ALL MEMBER BANKS—CONDITION ON SELECTED CALL DATES, MARCH 4, 1936, TO APRIL 4, 1941

[Amounts in thousands of dollars]

	1936 March 4	1937 March 31	1938 March 7	1939 March 29	1940 March 26	1940 Dec. 31	1941 April 4
<b>ASSETS</b>							
Loans (including overdrafts) <sup>1</sup> .....	12,098,516	13,699,294	13,546,245	13,047,275	13,939,408	15,320,598	15,878,348
United States Government direct obligations.....	10,564,400	10,856,351	10,625,221	10,690,610	11,313,710	12,337,408	13,501,298
Obligations guaranteed by United States Government.....	1,879,722	1,861,336	1,826,966	2,660,145	3,107,056	3,485,638	3,486,598
Obligations of States and political subdivisions.....	2,270,099	2,350,032	2,208,781	2,554,651	2,904,862	3,012,693	3,205,694
Other bonds, notes, and debentures, including obligations of Government corporations and agencies not guaranteed by United States <sup>1,2</sup> .....	2,971,585	3,215,554	2,768,800	2,687,973	2,464,916	2,553,197	2,499,059
Corporate stocks (including Federal Reserve Bank stock).....	503,666	542,436	545,156	454,331	433,105	416,533	411,599
<b>Total loans and investments <sup>1</sup>.....</b>	<b>30,287,988</b>	<b>32,525,003</b>	<b>31,521,169</b>	<b>32,094,985</b>	<b>34,163,057</b>	<b>37,126,067</b>	<b>38,982,596</b>
Reserve with Federal Reserve Banks.....	5,784,077	6,613,340	7,248,811	9,112,434	12,279,162	13,991,733	13,531,403
Cash in vault.....	623,518	662,310	603,541	776,978	862,162	991,146	837,055
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	3,813,065	3,312,519	3,461,582	4,280,654	5,499,427	6,084,424	6,235,245
Other balances with banks in United States and foreign countries <sup>2</sup> .....	213,532	185,494	181,263	168,179	157,902	112,192	111,876
Due from own foreign branches.....	3,000	3,787	2,326	3,551	3,400	2,182	51
Cash items in process of collection.....	1,718,306	1,973,621	1,406,710	1,481,467	1,561,722	2,783,960	1,796,066
Bank premises owned and furniture and fixtures.....	998,653	981,712	971,875	941,876	922,049	914,425	918,872
Other real estate owned.....	371,344	368,868	341,875	314,835	271,712	228,243	219,227
Investments and other assets indirectly representing bank premises or other real estate <sup>1</sup> .....				146,451	132,005	111,146	111,982
Customers' liability on acceptances.....	167,534	202,067	134,473	106,764	97,936	83,052	81,011
Income accrued but not yet collected.....	252,460	226,756	252,212	105,397	105,442	105,026	116,274
Other assets.....				111,097	177,061	124,082	146,328
<b>Total assets.....</b>	<b>44,233,477</b>	<b>47,055,477</b>	<b>46,125,837</b>	<b>49,644,668</b>	<b>56,233,037</b>	<b>62,657,678</b>	<b>63,087,986</b>
<b>LIABILITIES</b>							
<b>Demand deposits—Total.....</b>	<b>28,021,554</b>	<b>29,950,160</b>	<b>28,652,321</b>	<b>32,051,080</b>	<b>38,197,036</b>	<b>44,110,412</b>	<b>44,393,324</b>
Individuals, partnerships, and corporations.....	17,927,045	20,084,779	19,116,334	20,845,004	24,965,017	29,576,064	29,752,260
United States Government <sup>3</sup> .....	599,587	414,722	752,141	774,701	725,496	616,118	523,133
States and political subdivisions.....	2,173,455	2,564,303	2,236,537	2,466,695	2,498,759	2,723,660	2,957,252
Banks in United States and foreign countries <sup>2</sup> .....	6,542,170	6,209,707	5,980,911	7,431,195	9,449,292	10,281,272	10,498,201
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	779,297	676,649	566,398	533,485	558,472	913,298	662,478
<b>Time deposits—Total.....</b>	<b>10,451,894</b>	<b>11,164,318</b>	<b>11,594,357</b>	<b>11,615,416</b>	<b>11,980,466</b>	<b>12,319,195</b>	<b>12,430,507</b>
Individuals, partnerships, and corporations <sup>2</sup> .....	9,783,716	10,639,144	10,845,173	10,939,547	11,367,680	11,686,808	11,837,267
Postal savings <sup>2</sup> .....	167,114	97,371	89,588	68,276	51,924	55,987	54,422
States and political subdivisions.....	343,873	268,739	512,129	461,156	411,210	435,075	392,143
Banks in United States and foreign countries <sup>2</sup> .....	157,191	159,064	147,467	146,437	149,652	141,328	146,675
<b>Total deposits.....</b>	<b>38,473,448</b>	<b>41,114,478</b>	<b>40,246,678</b>	<b>43,666,496</b>	<b>50,177,502</b>	<b>56,429,610</b>	<b>56,823,831</b>
Due to own foreign branches.....	70,831	84,142	129,332	151,175	142,555	182,067	175,211
Bills payable, rediscounts, and other liabilities for borrowed money.....	24,269	23,613	32,866	7,455	2,247	3,282	2,586
Acceptances outstanding.....	183,582	226,089	145,231	120,768	108,670	97,461	93,457
Dividends declared but not yet payable <sup>4</sup> .....	16,830	33,216	17,762	30,951	30,500	38,953	7,838
Income collected but not yet earned.....				48,168	60,492	67,666	73,116
Expenses accrued and unpaid.....	282,292	249,264	202,121	92,205	88,916	77,946	94,800
Other liabilities.....				60,381	60,479	63,177	63,493
<b>Total liabilities.....</b>	<b>39,051,252</b>	<b>41,730,802</b>	<b>40,773,990</b>	<b>44,177,599</b>	<b>50,671,361</b>	<b>56,960,162</b>	<b>57,334,332</b>
<b>CAPITAL ACCOUNTS</b>							
Capital.....	2,621,711	2,454,266	2,427,058	2,394,184	2,348,205	2,356,258	2,357,134
Surplus.....	1,721,348	1,952,805	2,020,279	2,096,664	2,179,505	2,279,621	2,294,271
Undivided profits <sup>4</sup> .....	493,141	580,907	611,508	670,798	714,549	721,444	757,605
Reserves for contingencies and other capital accounts <sup>2</sup> .....	346,025	336,697	293,002	305,423	319,417	340,193	344,644
<b>Total capital accounts.....</b>	<b>5,182,225</b>	<b>5,324,675</b>	<b>5,351,847</b>	<b>5,467,069</b>	<b>5,561,676</b>	<b>5,697,516</b>	<b>5,753,654</b>
<b>Total liabilities and capital accounts.....</b>	<b>44,233,477</b>	<b>47,055,477</b>	<b>46,125,837</b>	<b>49,644,668</b>	<b>56,233,037</b>	<b>62,657,678</b>	<b>63,087,986</b>
Net demand deposits subject to reserve (see page 15).....	22,498,578	24,668,338	23,789,968	26,301,964	31,159,647	35,261,636	36,380,607
Demand deposits—adjusted <sup>5</sup> .....	19,161,491	21,352,110	20,512,559	22,363,717	26,460,526	30,429,062	31,575,924
Number of banks.....	6,377	6,367	6,335	6,331	6,377	6,486	6,528

<sup>1</sup> 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.

<sup>2</sup> This is a combination of two or more items shown separately on June and December call dates. See note on back of title page.

<sup>3</sup> United States Treasurer's time deposits, open account, are combined with postal savings (time) deposits.

<sup>4</sup> 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."

<sup>5</sup> Demand deposits other than interbank and United States Government, less cash items reported as in process of collection.

**ALL MEMBER BANKS—CONDITION ON APRIL 4, 1941  
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 <sup>1</sup>		Reserve city member banks <sup>1</sup>	Country member banks <sup>1</sup>
				New York	Chicago		
<b>ASSETS</b>							
Loans (including overdrafts).....	15,878,348	10,402,899	5,475,449	3,502,095	779,914	6,165,150	5,431,189
United States Government direct obligations.....	13,501,298	8,465,549	5,035,749	5,004,946	1,341,539	4,393,264	2,761,549
Obligations guaranteed by United States Government.....	3,486,598	2,113,125	1,373,473	1,620,413	124,946	1,046,765	694,474
Obligations of States and political subdivisions.....	3,205,694	2,143,641	1,062,053	770,675	225,594	1,033,902	1,175,523
Other bonds, notes, and debentures, including obligations of Government corporations and agencies not guaranteed by United States <sup>2</sup> .....	2,499,059	1,631,560	867,499	651,850	150,949	705,237	991,023
Corporate stocks (including Federal Reserve Bank stock).....	411,599	209,432	202,167	145,783	26,229	149,299	90,288
<b>Total loans and investments</b> .....	<b>38,982,596</b>	<b>24,966,206</b>	<b>14,016,390</b>	<b>11,695,762</b>	<b>2,649,171</b>	<b>13,493,617</b>	<b>11,144,046</b>
Reserve with Federal Reserve Banks.....	13,531,403	7,620,089	5,911,314	6,715,464	814,925	4,106,816	1,894,198
Cash in vault.....	837,055	604,713	232,342	84,976	19,729	360,844	371,506
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,235,245	4,771,574	1,463,671	152,419	278,782	2,823,016	2,981,028
Other balances with banks in United States and foreign countries <sup>2</sup> .....	111,876	84,690	27,186	6,072	3,737	37,234	64,833
Due from own foreign branches.....	51	51	51	51	51	51	51
Cash items in process of collection.....	1,796,066	1,140,833	655,233	587,988	136,873	792,392	278,813
Bank premises owned and furniture and fixtures.....	918,872	597,036	321,836	203,291	19,561	321,328	374,692
Other real estate owned.....	219,227	103,062	116,165	22,896	3,372	80,910	112,049
Investments and other assets indirectly representing bank premises or other real estate.....	111,982	62,439	49,543	10,771	741	79,217	21,253
Customers' liability on acceptances.....	81,011	45,705	35,306	54,222	1,892	21,483	3,414
Income accrued but not yet collected.....	116,274	68,039	48,235	44,676	10,157	43,243	18,198
Other assets.....	146,328	49,018	97,310	46,623	6,464	35,226	58,015
<b>Total assets</b> .....	<b>63,087,986</b>	<b>40,113,404</b>	<b>22,974,582</b>	<b>19,625,211</b>	<b>3,945,404</b>	<b>22,195,326</b>	<b>17,322,045</b>
<b>LIABILITIES</b>							
<b>Demand deposits—Total</b> .....	<b>44,393,324</b>	<b>27,733,201</b>	<b>16,660,123</b>	<b>16,856,065</b>	<b>3,157,620</b>	<b>15,271,058</b>	<b>9,108,581</b>
Individuals, partnerships, and corporations.....	29,752,260	18,045,405	11,706,855	11,629,036	1,685,373	9,552,336	6,885,515
United States Government <sup>3</sup> .....	523,133	429,495	93,638	28,646	107,724	272,786	113,977
States and political subdivisions.....	2,957,252	2,206,517	750,735	302,006	180,677	1,206,041	1,268,528
Banks in United States and foreign countries <sup>2</sup> .....	10,498,201	6,645,996	3,852,205	4,594,401	1,157,578	4,069,159	677,063
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	662,478	405,788	256,690	301,976	26,268	170,736	163,498
<b>Time deposits—Total</b> .....	<b>12,430,507</b>	<b>8,483,209</b>	<b>3,947,298</b>	<b>848,499</b>	<b>500,414</b>	<b>4,871,562</b>	<b>6,210,032</b>
Individuals, partnerships, and corporations <sup>2</sup> .....	11,837,267	8,021,376	3,815,891	806,277	485,614	4,539,563	6,005,813
Postal savings <sup>3</sup> .....	54,422	40,800	13,622	—	4,500	18,639	31,283
States and political subdivisions.....	392,143	317,839	74,304	38,131	10,300	202,021	141,691
Banks in United States and foreign countries <sup>2</sup> .....	146,675	103,194	43,481	4,091	—	111,339	31,245
<b>Total deposits</b> .....	<b>56,823,831</b>	<b>36,216,410</b>	<b>20,607,421</b>	<b>17,704,564</b>	<b>3,658,034</b>	<b>20,142,620</b>	<b>15,318,613</b>
Due to own foreign branches.....	175,211	138,465	36,746	172,376	—	2,835	—
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,586	2,430	156	—	—	1	2,585
Acceptances outstanding.....	93,457	52,340	41,117	62,399	2,074	25,570	3,414
Dividends declared but not yet payable.....	7,838	7,026	812	227	825	5,528	1,258
Income collected but not yet earned.....	73,116	51,285	21,831	10,061	2,170	38,398	22,487
Expenses accrued and unpaid.....	94,800	59,683	35,117	18,398	10,873	43,778	21,751
Other liabilities.....	63,493	21,715	41,778	34,515	1,004	19,229	8,745
<b>Total liabilities</b> .....	<b>57,334,332</b>	<b>36,549,354</b>	<b>20,784,978</b>	<b>18,002,540</b>	<b>3,674,980</b>	<b>20,277,959</b>	<b>15,378,853</b>
<b>CAPITAL ACCOUNTS</b>							
Capital.....	2,357,134	1,523,139	833,995	548,023	101,700	785,664	921,747
Surplus.....	2,294,271	1,316,796	977,475	827,250	103,840	726,452	636,729
Undivided profits.....	757,605	490,901	266,704	196,768	28,269	257,671	274,897
Reserves for contingencies and other capital accounts <sup>2</sup> .....	344,644	233,214	111,430	50,630	36,615	147,580	109,819
<b>Total capital accounts</b> .....	<b>5,753,654</b>	<b>3,564,050</b>	<b>2,189,604</b>	<b>1,622,671</b>	<b>270,424</b>	<b>1,917,367</b>	<b>1,943,192</b>
<b>Total liabilities and capital accounts</b> .....	<b>63,087,986</b>	<b>40,113,404</b>	<b>22,974,582</b>	<b>19,625,211</b>	<b>3,945,404</b>	<b>22,195,326</b>	<b>17,322,045</b>
Net demand deposits subject to reserve (see page 15).....	36,380,607	21,835,795	14,544,812	16,115,658	2,743,096	11,658,959	5,862,894
Demand deposits—adjusted <sup>4</sup> .....	31,575,924	19,516,877	12,059,047	11,645,030	1,755,445	10,136,721	8,038,728
Number of banks.....	6,528	5,138	1,390	36	13	346	6,133

<sup>1</sup> See second and third paragraphs on back of title page.

<sup>2</sup> This is a combination of two or more items shown separately on June and December call dates. See note on back of title page.

<sup>3</sup> United States Treasurer's time deposits, open account, are combined with postal savings (time) deposits.

<sup>4</sup> Demand deposits other than interbank and United States Government, less cash items reported as in process of collection.

## ALL MEMBER BANKS—CONDITION ON APRIL 4, 1941, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all dis- tricts	Federal Reserve district					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>							
Loans (including overdrafts).....	15,878,348	1,077,439	4,641,050	1,044,052	1,323,365	734,028	681,529
United States Government direct obligations.....	13,501,298	617,874	5,835,728	690,792	1,038,606	475,839	273,410
Obligations guaranteed by United States Government.....	3,486,598	95,283	1,818,049	152,611	197,573	91,500	87,952
Obligations of States and political subdivisions.....	3,205,694	114,401	1,011,495	184,046	212,113	74,352	168,755
Other bonds, notes, and debentures, including obligations of Government corporations and agencies not guaranteed by United States <sup>1</sup> .....	2,499,059	143,705	875,556	368,476	266,086	81,088	54,812
Corporate stocks (including Federal Reserve Bank stock).....	411,699	25,275	183,666	34,348	51,037	10,266	9,514
<b>Total loans and investments.....</b>	<b>38,982,596</b>	<b>2,073,977</b>	<b>14,365,544</b>	<b>2,474,325</b>	<b>3,088,780</b>	<b>1,467,073</b>	<b>1,275,972</b>
Reserve with Federal Reserve Banks.....	13,531,403	784,576	7,194,438	767,473	926,429	383,205	277,539
Cash in vault.....	837,055	167,480	149,418	55,378	84,345	54,555	39,958
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,235,245	345,907	544,176	418,009	629,563	486,316	530,583
Other balances with banks in United States and foreign countries <sup>1</sup> .....	111,876	2,573	11,050	8,298	15,031	5,918	10,874
Due from own foreign branches.....	51		51				
Cash items in process of collection.....	1,796,066	100,310	660,764	97,795	106,738	80,755	77,592
Bank premises owned and furniture and fixtures.....	918,872	64,073	293,376	83,637	95,571	50,131	43,448
Other real estate owned.....	219,227	12,099	62,342	54,515	22,789	10,653	10,689
Investments and other assets indirectly representing bank premises or other real estate.....	111,982	6,713	22,763	13,928	8,476	3,162	5,440
Customers' liability on acceptances.....	81,011	9,036	54,741	6,576	855	545	2,318
Income accrued but not yet collected.....	116,274	4,913	51,868	6,363	8,007	2,326	3,452
Other assets.....	146,328	3,251	87,215	9,603	6,882	4,690	7,618
<b>Total assets.....</b>	<b>63,087,986</b>	<b>3,574,908</b>	<b>23,497,746</b>	<b>3,995,900</b>	<b>4,993,466</b>	<b>2,549,329</b>	<b>2,285,483</b>
<b>LIABILITIES</b>							
<b>Demand deposits—Total.....</b>	<b>44,393,324</b>	<b>2,498,516</b>	<b>18,702,764</b>	<b>2,377,710</b>	<b>2,917,389</b>	<b>1,691,314</b>	<b>1,648,384</b>
Individuals, partnerships, and corporations.....	29,752,260	1,823,642	12,943,132	1,631,829	2,166,844	1,071,527	917,720
United States Government <sup>2</sup> .....	523,133	20,002	60,660	28,187	40,521	35,516	54,667
States and political subdivisions.....	2,957,252	155,987	655,334	216,061	184,976	139,440	179,482
Banks in United States and foreign countries <sup>1</sup> .....	10,498,201	460,597	4,698,142	490,374	495,231	424,995	482,260
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	662,478	38,288	345,496	21,259	29,817	19,836	14,255
<b>Time deposits—Total.....</b>	<b>12,430,507</b>	<b>650,773</b>	<b>2,443,739</b>	<b>1,113,718</b>	<b>1,467,897</b>	<b>618,966</b>	<b>429,197</b>
Individuals, partnerships, and corporations <sup>1</sup> .....	11,837,267	642,696	2,354,590	1,061,186	1,372,269	593,079	406,034
Postal savings <sup>2</sup> .....	54,422	2,491	6,605	6,041	2,036	5,697	5,046
States and political subdivisions.....	392,143	3,877	58,648	29,829	56,005	12,269	10,796
Banks in United States and foreign countries <sup>1</sup> .....	146,675	1,709	23,896	16,662	37,587	7,921	7,321
<b>Total deposits.....</b>	<b>56,823,831</b>	<b>3,149,289</b>	<b>21,146,503</b>	<b>3,491,428</b>	<b>4,385,286</b>	<b>2,310,280</b>	<b>2,077,581</b>
Due to own foreign branches.....	175,211	2,835	172,376				
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,586	734	540	90	47	313	57
Acceptances outstanding.....	93,457	10,162	62,918	8,119	861	548	2,745
Dividends declared but not yet payable.....	7,838	339	564	99	586	373	263
Income collected but not yet earned.....	73,116	5,010	18,089	4,172	3,003	2,592	4,462
Expenses accrued and unpaid.....	94,800	6,147	23,136	5,056	12,184	3,076	2,597
Other liabilities.....	63,493	2,988	36,667	1,581	6,306	1,678	683
<b>Total liabilities.....</b>	<b>57,334,332</b>	<b>3,177,504</b>	<b>21,460,793</b>	<b>3,510,545</b>	<b>4,408,273</b>	<b>2,318,860</b>	<b>2,088,388</b>
<b>CAPITAL ACCOUNTS</b>							
Capital.....	2,357,134	153,968	763,521	182,085	226,706	102,392	97,314
Surplus.....	2,294,271	157,201	953,028	212,586	252,314	78,038	61,926
Undivided profits.....	757,605	56,993	246,270	64,521	62,466	36,730	25,592
Reserves for contingencies and other capital accounts <sup>1</sup> .....	344,644	29,242	74,134	26,163	43,707	13,309	12,263
<b>Total capital accounts.....</b>	<b>5,753,654</b>	<b>397,404</b>	<b>2,036,953</b>	<b>485,355</b>	<b>585,193</b>	<b>230,469</b>	<b>197,095</b>
<b>Total liabilities and capital accounts.....</b>	<b>63,087,986</b>	<b>3,574,908</b>	<b>23,497,746</b>	<b>3,995,900</b>	<b>4,993,466</b>	<b>2,549,329</b>	<b>2,285,483</b>
Net demand deposits subject to reserve (see page 15).....	36,380,607	2,055,443	17,498,688	1,867,414	2,182,217	1,125,059	1,040,436
Demand deposits—adjusted <sup>3</sup> .....	31,575,924	1,917,607	13,283,198	1,771,354	2,274,899	1,150,048	1,033,865
Number of banks.....	6,528	349	781	653	663	434	317

<sup>1</sup> This is a combination of two or more items shown separately on June and December call dates. See note on back of title page.<sup>2</sup> United States Treasurer's time deposits, open account, are combined with postal savings (time) deposits.<sup>3</sup> Demand deposits other than interbank and United States Government, less cash items reported as in process of collection.

## ALL MEMBER BANKS—CONDITION ON APRIL 4, 1941, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>						
Loans (including overdrafts).....	1,924,258	639,745	424,006	629,381	578,611	2,180,884
United States Government direct obligations.....	2,260,912	369,477	236,490	259,602	254,935	1,187,633
Obligations guaranteed by United States Government.....	414,062	97,179	59,453	109,431	53,424	310,081
Obligations of States and political subdivisions.....	531,397	123,305	74,658	156,831	125,736	428,605
Other bonds, notes, and debentures, including obligations of Government corporations and agencies not guaranteed by United States <sup>1</sup> .....	381,504	79,103	41,806	55,773	19,666	131,484
Corporate stocks (including Federal Reserve Bank stock).....	38,088	19,656	3,274	7,766	6,720	21,989
<b>Total loans and investments</b> .....	<b>5,550,221</b>	<b>1,328,465</b>	<b>839,687</b>	<b>1,218,784</b>	<b>1,039,092</b>	<b>4,260,676</b>
Reserve with Federal Reserve Banks.....	1,475,425	255,163	166,163	289,644	238,580	772,768
Cash in vault.....	111,423	27,194	17,417	31,390	31,919	66,578
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,074,884	374,747	232,239	526,305	539,101	533,415
Other balances with banks in United States and foreign countries <sup>1</sup> .....	12,678	1,117	6,134	10,525	3,752	23,926
Due from own foreign branches.....						
Cash items in process of collection.....	256,004	72,490	37,290	77,062	52,698	176,568
Bank premises owned and furniture and fixtures.....	78,077	26,210	17,500	28,816	37,406	100,627
Other real estate owned.....	9,559	8,873	915	1,495	5,066	20,232
Investments and other assets indirectly representing bank premises or other real estate.....	6,448	914	5,553	1,222	4,403	32,960
Customers' liability on acceptances.....	1,933	475	120	60	332	4,020
Income accrued but not yet collected.....	16,698	2,976	3,418	2,059	853	13,341
Other assets.....	12,496	2,202	1,190	1,876	1,967	7,338
<b>Total assets</b> .....	<b>8,605,846</b>	<b>2,100,826</b>	<b>1,327,626</b>	<b>2,189,238</b>	<b>1,955,169</b>	<b>6,012,449</b>
<b>LIABILITIES</b>						
<b>Demand deposits—Total</b> .....	<b>5,944,549</b>	<b>1,484,203</b>	<b>827,172</b>	<b>1,664,784</b>	<b>1,527,036</b>	<b>3,109,503</b>
Individuals, partnerships, and corporations.....	3,652,489	867,786	503,478	953,850	996,209	2,223,754
United States Government <sup>2</sup> .....	145,939	18,235	2,583	12,392	32,414	72,017
States and political subdivisions.....	544,698	106,855	110,537	182,937	148,551	332,394
Banks in United States and foreign countries <sup>1</sup> .....	1,533,601	480,198	198,334	498,515	332,053	413,901
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	67,822	11,129	12,240	17,090	17,809	67,437
<b>Time deposits—Total</b> .....	<b>1,983,709</b>	<b>430,631</b>	<b>371,190</b>	<b>322,692</b>	<b>243,304</b>	<b>2,354,691</b>
Individuals, partnerships, and corporations <sup>1</sup> .....	1,931,781	411,610	361,392	306,860	218,485	2,177,285
Postal savings <sup>2</sup> .....	9,080	3,451	1,520	2,635	1,442	8,378
States and political subdivisions.....	31,283	13,381	5,134	6,483	22,332	142,106
Banks in United States and foreign countries <sup>1</sup> .....	11,565	2,189	3,144	6,714	1,045	26,922
<b>Total deposits</b> .....	<b>7,928,258</b>	<b>1,914,834</b>	<b>1,198,362</b>	<b>1,987,476</b>	<b>1,770,340</b>	<b>5,464,194</b>
Due to own foreign branches.....						
Bills payable, rediscounts, and other liabilities for borrowed money.....	63	129	159	186	268	
Acceptances outstanding.....	2,115	490	120	60	332	4,987
Dividends declared but not yet payable.....	957	218	23	341	432	3,643
Income collected but not yet earned.....	8,233	2,479	4,372	1,432	918	18,354
Expenses accrued and unpaid.....	17,083	2,856	2,400	2,153	2,303	15,809
Other liabilities.....	3,089	1,364	1,001	146	943	7,047
<b>Total liabilities</b> .....	<b>7,959,798</b>	<b>1,922,370</b>	<b>1,206,437</b>	<b>1,991,794</b>	<b>1,775,536</b>	<b>5,514,034</b>
<b>CAPITAL ACCOUNTS</b>						
Capital.....	282,079	88,832	60,037	89,388	82,044	228,768
Surplus.....	206,634	53,193	39,738	60,169	59,436	160,008
Undivided profits.....	84,656	30,119	15,756	36,986	30,417	67,099
Reserves for contingencies and other capital accounts <sup>1</sup> .....	72,679	6,312	5,658	10,901	7,736	42,540
<b>Total capital accounts</b> .....	<b>646,048</b>	<b>178,456</b>	<b>121,189</b>	<b>197,444</b>	<b>179,633</b>	<b>498,415</b>
<b>Total liabilities and capital accounts</b> .....	<b>8,605,846</b>	<b>2,100,826</b>	<b>1,327,626</b>	<b>2,189,238</b>	<b>1,955,169</b>	<b>6,012,449</b>
Net demand deposits subject to reserve (see page 15).....	4,617,861	1,037,204	557,926	1,061,776	935,237	2,401,346
Demand deposits—adjusted <sup>3</sup> .....	4,009,005	913,280	588,965	1,076,815	1,109,871	2,447,017
Number of banks.....	869	420	456	737	570	279

<sup>1</sup> This is a combination of two or more items shown separately on June and December call dates. See note on back of title page.<sup>2</sup> United States Treasurer's time deposits, open account, are combined with postal savings (time) deposits.<sup>3</sup> Demand deposits other than interbank and United States Government, less cash items reported as in process of collection.





## AND RESERVE CITY 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. and 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
<b>6,235,245</b>	<b>111,876</b>	<b>1,796,066</b>	<b>918,872</b>	<b>219,227</b>	<b>111,982</b>	<b>81,011</b>	<b>116,274</b>	<b>146,379</b>	<b>63,087,986</b>	<b>All member banks</b>
<b>1,464,056</b>	<b>23,044</b>	<b>1,103,798</b>	<b>360,276</b>	<b>66,861</b>	<b>62,391</b>	<b>74,218</b>	<b>76,707</b>	<b>70,409</b>	<b>34,262,802</b>	<b>Reserve bank cities <sup>1</sup></b>
32,363	1,444	52,582	22,928	3,318	2,796	7,384	2,389	1,272	1,693,103	1. Boston
157,024	6,080	590,223	204,835	23,196	10,771	54,222	44,844	46,760	19,694,255	2. New York <sup>2</sup>
177,864	3,364	71,213	26,368	17,639	11,882	6,374	4,839	6,463	2,043,179	3. Philadelphia
115,511	1,146	31,028	8,308	3,719	4,096	503	2,074	2,420	946,684	4. Cleveland
27,458	1,100	12,598	3,671	1,867	1,867	1	520	167	224,641	5. Richmond
42,950		13,110	4,629	476			551	392	254,943	6. Atlanta
334,739	3,738	153,353	21,805	3,730	1,270	1,897	10,788	6,744	4,305,823	7. Chicago <sup>2</sup>
110,633	61	33,414	4,890	4,265	703	467	1,430	1,107	789,043	8. St. Louis
58,378	683	18,100	655	39	4,545	90	1,073	331	363,788	9. Minneapolis
125,192	2,929	30,664	3,147	436	639		412	660	506,575	10. Kansas City
95,061	199	15,841	7,026	1,376		3	15	238	366,552	11. Dallas
135,164	2,300	81,672	52,748	8,300	23,822	3,277	7,772	3,855	3,074,216	12. San Francisco
<b>1,255,795</b>	<b>15,623</b>	<b>311,928</b>	<b>125,272</b>	<b>32,601</b>	<b>23,663</b>	<b>3,243</b>	<b>17,926</b>	<b>14,920</b>	<b>8,575,494</b>	<b>Reserve branch cities <sup>1</sup></b>
32,363	581	11,703	11,655	6,026	3,907	6	880	2,143	374,846	2. Buffalo
83,793	514	18,268	13,108	3,104		230	697	236	507,664	4. Cincinnati
111,945	124	22,803	23,072	5,271	2,105	61	3,745	1,911	1,467,826	4. Pittsburgh
92,841	11	17,081	6,767	3,622	275	135	655	670	499,035	5. Baltimore
26,424	128	10,659	1,029	56			128	333	135,386	5. Charlotte
30,155		6,067	2,541	2,656			443	548	138,003	6. Birmingham
49,146	2,026	9,340	3,461	4,452	335		267	155	177,921	6. Jacksonville
42,491		6,142	3,122	1,105		263	285	226	158,858	6. Nashville
55,101	358	16,316	4,429	730	2,716	1,456	861	4,092	345,130	6. New Orleans
155,473	758	33,426	3,539	740	1,371		2,559	1,219	1,111,106	7. Detroit
14,614	70	3,874	711	21			72	130	68,796	8. Little Rock
46,851	129	11,760	1,938	2,289	37		512	205	230,506	8. Louisville
38,048		9,388	3,931	129			401	82	214,066	8. Memphis
3,016	15	1,481	3,336			6	74	100	20,994	9. Helena
46,193	973	14,789	1,234	72			423	255	242,585	10. Denver
28,311	95	5,747	1,105		115	43	146	135	133,969	10. Oklahoma City
18,107		11,052	3,068	58			434	114	151,159	10. Omaha
12,217	2	1,678	2,249	45		10	22	59	45,272	11. El Paso
110,475	315	12,425	6,966	500	4,226	310	349	148	370,151	11. Houston
27,760	454	5,042	3,958	113			168	35	123,335	11. San Antonio
83,558	2,138	44,106	17,522	8,727	7,330	415	3,139	1,732	1,180,187	12. Los Angeles
48,388	1,736	14,993	6,026	9		145	860	171	331,879	12. Portland
21,324	1,119	5,119	829	9	1,246		149	149	103,146	12. Salt Lake City
77,201	4,077	18,669	4,676	136		163	806	72	443,674	12. Seattle
<b>534,366</b>	<b>8,376</b>	<b>101,527</b>	<b>58,632</b>	<b>7,716</b>	<b>4,675</b>	<b>136</b>	<b>3,443</b>	<b>3,035</b>	<b>2,927,645</b>	<b>Other reserve cities <sup>1</sup></b>
43,137	11	11,108	6,160	38	1,000	15	78	24	206,206	4. Columbus
15,277	452	2,260	1,980	1,117	148		216	155	162,393	4. Toledo
56,694	294	11,524	14,756	3,110		5	489	503	452,561	5. Washington
28,260	70	8,998	4,556	439		56	29	118	157,754	6. Savannah
8,292		2,789	1,071						42,352	7. Cedar Rapids
29,040		2,392	434	17	2,189		225	149	110,011	7. Des Moines
1,724	10	687	29	13				4	17,283	7. Dubuque
8,896	2	2,041	1,623	203				17	66,717	7. Grand Rapids
53,108	1,203	7,704	4,101	602	19	3	293	327	301,115	7. Indianapolis
59,563	871	22,738	5,103	688	144	26	952	1,387	421,629	7. Milwaukee
13,107	725	1,471	2,064	165	11	1	42	32	65,347	7. Peoria
6,949		1,458	463	2			63	9	33,653	7. Sioux City
42,801	53	9,062	3,124		950	8	465	27	216,450	9. St. Paul
3,897		527	697	11	4			10	22,031	10. Kansas City, Kans.
10,053		2,466	718	13			82		50,567	10. Lincoln
15,744	2,250	81	163	68					25,508	10. Pueblo
11,410	40	932	260	36	102		50	11	37,212	10. St. Joseph
7,078		1,784	856	21	18		74	23	36,824	10. Topeka
39,089	1,150	1,881	4,283	6		12	253	104	143,445	10. Tulsa
22,774	200	1,243	1,031				55	39	77,645	10. Wichita
23,797	223	4,992	2,552	824			77	31	125,970	11. Fort Worth
17,735	508	1,038	1,084	118				5	51,515	11. Galveston
4,481	110	565	175	192	90				23,494	11. Waco
3,772		648	816	33				33	30,759	12. Ogden
7,679	204	1,138	533			5		27	49,204	12. Spokane
<b>2,981,028</b>	<b>64,833</b>	<b>278,813</b>	<b>374,692</b>	<b>112,049</b>	<b>21,253</b>	<b>3,414</b>	<b>18,198</b>	<b>58,015</b>	<b>17,322,045</b>	<b>Country banks, by districts</b>
261,825	1,129	47,728	41,145	8,781	3,917	1,652	2,524	1,979	1,881,805	1. Boston
354,789	4,389	58,838	76,886	33,120	8,085	513	6,144	38,363	3,428,645	2. New York
240,145	4,934	26,582	57,269	36,876	2,046	202	1,524	3,140	1,952,721	3. Philadelphia
259,900	12,784	21,271	42,943	9,540	1,127	46	1,197	2,136	1,702,693	4. Cleveland
282,899	4,385	28,893	24,642	6,758	1,020	404	534	3,017	1,237,706	5. Richmond
282,471	8,420	17,619	20,710	4,831	2,389	543	1,016	2,087	1,052,874	6. Atlanta
403,993	5,371	27,946	37,845	3,399	1,444	6	1,776	2,608	2,130,810	7. Chicago
164,601	5,857	14,054	14,740	2,169	174	2	561	678	798,415	8. St. Louis
128,044	5,883	8,647	13,385	876	58	22	1,806	732	726,394	9. Minneapolis
198,457	2,888	5,896	12,264	774	344		130	525	761,718	10. Kansas City
247,575	1,941	11,117	15,396	1,898	87	9	222	1,451	848,880	11. Dallas
156,329	12,352	10,223	17,477	3,027	562	15	764	1,299	799,384	12. San Francisco

<sup>1</sup> See second and third paragraphs on back of title page.<sup>2</sup> Includes both central reserve city and reserve city banks.

ALL MEMBER BANKS—CONDITION ON APRIL 4, 1941, 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 and foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships and corporations	Postal savings and U. S. Treasurer	States and political subdivisions	Banks in United States and foreign countries
<b>All member banks</b> .....	<b>44,393,324</b>	<b>29,752,260</b>	<b>523,133</b>	<b>2,957,252</b>	<b>10,498,201</b>	<b>662,478</b>	<b>12,430,507</b>	<b>11,837,267</b>	<b>54,422</b>	<b>392,143</b>	<b>146,675</b>
<b>Reserve bank cities</b> <sup>1</sup> .....	<b>27,349,770</b>	<b>17,966,672</b>	<b>250,916</b>	<b>990,740</b>	<b>7,728,969</b>	<b>412,473</b>	<b>3,706,224</b>	<b>3,461,911</b>	<b>14,680</b>	<b>182,973</b>	<b>46,650</b>
1. Boston.....	1,416,470	963,731	7,229	70,604	362,902	11,914	82,076	81,942	31	41,412	4,506
2. New York <sup>2</sup> .....	16,895,288	11,661,098	30,075	305,546	4,595,983	302,586	870,572	824,654	67	2,142	14,737
3. Philadelphia.....	1,612,876	981,807	12,203	143,456	468,672	6,758	228,475	211,529	7	3,000	783
4. Cleveland.....	592,789	457,970	1,018	28,847	100,085	4,869	271,812	268,029	1	1,630	22
5. Richmond.....	164,041	81,591	2,273	13,904	64,779	1,494	42,564	40,410	502	3,000	22
6. Atlanta.....	204,255	106,250	11,754	14,590	70,293	1,368	27,893	26,530	1,326	37	100
7. Chicago <sup>2</sup> .....	3,349,026	1,867,383	109,311	181,130	1,159,264	31,938	642,698	622,598	4,500	15,500	100
8. St. Louis.....	624,071	353,669	4,550	23,696	239,001	3,155	103,729	102,207	1,522	2	2,375
9. Minneapolis.....	284,070	154,301	136	22,623	103,139	3,871	48,475	46,093	5	10	70
10. Kansas City.....	442,557	190,153	707	14,802	234,404	2,401	31,296	31,281	5	1,978	70
11. Dallas.....	304,414	148,734	15,745	21,903	115,220	2,812	30,144	28,096	1	1,978	70
12. San Francisco.....	1,459,913	999,985	55,915	149,549	215,247	39,217	1,326,400	1,178,542	6,732	117,272	23,944
<b>Reserve branch cities</b> <sup>1</sup> .....	<b>5,840,244</b>	<b>3,641,498</b>	<b>129,255</b>	<b>468,977</b>	<b>1,542,077</b>	<b>58,437</b>	<b>1,941,419</b>	<b>1,820,098</b>	<b>5,697</b>	<b>62,271</b>	<b>53,353</b>
2. Buffalo.....	215,923	156,574	4,910	23,187	28,244	3,008	122,251	111,415	5	1,524	9,312
3. Cincinnati.....	339,358	224,579	15,298	18,140	78,699	2,642	116,748	113,711	5	855	2,177
4. Pittsburgh.....	966,623	667,327	18,007	16,266	260,401	4,622	274,312	224,087	17	20,893	29,315
5. Baltimore.....	394,152	213,714	24,112	35,120	119,423	1,783	72,095	67,211	601	574	3,709
5. Charlotte.....	119,183	31,019	258	7,842	79,778	1,286	8,064	7,334	1	175	554
6. Birmingham.....	100,653	64,355	719	6,252	28,396	331	22,822	22,817	5	675	570
6. Jacksonville.....	145,205	47,737	4,046	18,657	72,529	2,236	20,846	19,451	150	825	1,488
6. Nashville.....	108,391	45,087	8,515	11,536	42,298	955	36,088	33,111	664	2,662	200
6. New Orleans.....	269,337	122,938	9,011	25,027	111,002	1,359	49,108	46,030	216	1,026	751
7. Detroit.....	758,404	516,103	12,280	99,185	123,339	7,497	288,391	284,114	2,500	3,559	85
8. Little Rock.....	55,922	25,336	160	7,339	21,805	1,282	8,933	8,644	406	3	30
8. Louisville.....	185,275	91,762	2,726	8,272	80,920	1,595	27,077	26,633	5	3,442	10
8. Memphis.....	160,378	71,533	3,946	15,527	68,536	836	36,328	32,881	150	56	2,517
8. Helena.....	16,602	8,600	5	2,805	5,062	2,306	2,793	2,633	400	2,200	841
10. Denver.....	171,906	110,813	1,339	9,317	48,131	1,309	50,017	47,444	5	155	155
10. Oklahoma City.....	102,872	47,900	402	14,848	38,413	1,302	17,127	13,686	400	2,200	841
10. Omaha.....	124,181	62,547	1,157	8,253	50,922	1,302	14,348	14,348	499	9,072	8,917
11. El Paso.....	32,921	21,274	789	2,260	8,099	499	9,072	8,917	41	6,855	30
11. Houston.....	295,369	190,236	6,654	18,194	77,638	2,647	43,897	37,001	30	2,920	190
11. San Antonio.....	93,780	62,424	1,942	4,540	23,965	909	19,413	16,463	5	13,470	370
12. Los Angeles.....	597,473	481,414	5,364	22,080	77,296	11,319	475,933	462,273	5	3,707	162
12. Portland.....	204,520	131,392	5,388	38,859	24,070	4,811	163,932	99,875	5	22,478	162
12. Salt Lake City.....	71,783	41,382	11	10,092	19,831	467	22,645	22,478	5	501	50
12. Seattle.....	310,633	205,452	2,216	45,379	53,280	4,306	99,109	97,641	501	50	917
<b>Other reserve cities</b> <sup>1</sup> .....	<b>2,094,729</b>	<b>1,258,575</b>	<b>28,985</b>	<b>229,007</b>	<b>550,092</b>	<b>28,070</b>	<b>572,832</b>	<b>549,445</b>	<b>2,752</b>	<b>5,208</b>	<b>15,427</b>
4. Columbus.....	153,550	86,591	54	32,920	30,374	3,611	34,827	30,893	5	132	3,797
4. Toledo.....	108,161	87,128	380	7,517	12,066	1,070	40,240	38,932	60	1,100	148
5. Washington.....	298,209	250,738	1,735	93	42,890	3,753	109,162	108,512	100	100	550
6. Savannah.....	121,277	66,743	2,920	4,601	46,491	522	23,869	23,705	18	92	54
7. Cedar Rapids.....	32,734	11,789	26	1,535	19,278	106	6,876	6,876	12	12	12
7. Des Moines.....	89,441	40,875	711	17,233	29,483	1,139	11,511	11,499	12	12	12
7. Dubuque.....	7,445	5,575	94	1,197	444	135	8,520	8,520	5	5	98
7. Grand Rapids.....	31,537	21,893	135	5,625	3,562	322	29,475	29,320	5	5	98
7. Indianapolis.....	216,753	120,790	13,404	29,243	49,859	3,457	58,750	50,587	655	5	7,503
7. Milwaukee.....	293,802	165,066	473	34,842	88,446	4,975	89,849	88,644	14	1,191	1,191
7. Peoria.....	40,769	29,925	284	2,017	7,190	1,353	17,374	16,619	755	755	755
7. Sioux City.....	26,099	11,422	200	3,039	11,268	170	5,013	5,006	6	6	6
9. St. Paul.....	160,182	76,140	596	28,061	53,951	1,434	34,038	33,347	691	691	691
10. Kansas City, Kans.....	15,155	4,338	552	4,964	5,117	184	5,051	4,926	10	10	115
10. Lincoln.....	41,899	17,973	826	6,959	15,711	430	4,430	4,196	234	234	234
10. Pueblo.....	18,580	11,847	16	1,339	5,369	9	4,667	4,187	10	10	470
10. St. Joseph.....	24,969	12,059	69	1,188	11,288	326	9,990	9,980	10	10	10
10. Topeka.....	30,761	14,687	497	7,167	8,280	130	3,124	2,589	535	535	535
10. Tulsa.....	112,445	68,838	2,530	11,568	28,616	893	16,649	13,396	1,848	1,848	1,405
10. Wichita.....	68,036	36,819	1,368	6,426	22,034	1,359	3,560	3,544	1	1	15
11. Fort Worth.....	102,119	51,977	186	10,125	38,603	1,228	14,292	14,192	100	100	100
11. Galveston.....	33,459	18,387	1,425	1,331	11,832	514	13,980	12,460	410	410	410
11. Waco.....	16,716	11,878	294	2,698	1,477	369	4,674	4,674	1,100	1,100	1,100
12. Ogden.....	17,205	11,123	33	2,920	2,922	207	10,254	10,184	70	70	70
12. Spokane.....	32,405	23,974	147	4,399	3,541	344	12,657	12,657			
<b>Country banks, by districts</b> .....	<b>9,108,581</b>	<b>6,885,515</b>	<b>113,977</b>	<b>1,268,528</b>	<b>677,063</b>	<b>163,498</b>	<b>6,210,032</b>	<b>6,005,813</b>	<b>31,283</b>	<b>141,691</b>	<b>31,245</b>
1. Boston.....	1,082,046	859,911	12,773	85,293	97,695	26,374	568,697	560,754	2,460	3,877	1,606
2. New York.....	1,581,553	1,125,460	25,675	326,601	73,915	39,902	1,450,916	1,418,521	6,605	15,712	10,078
3. Philadelphia.....	764,834	650,022	15,984	72,605	11,722	14,501	885,243	849,657	5,974	27,687	1,925
4. Cleveland.....	756,908	643,249	5,764	81,286	13,606	13,003	729,958	696,617	1,949	30,025	1,367
5. Richmond.....	714,729	494,465	7,138	82,481	118,125	12,520	387,081	369,612	4,493	9,890	3,086
6. Atlanta.....	699,866	464,610	17,702	98,819	111,251	7,484	248,571	234,390	2,667	6,505	5,009
7. Chicago.....	1,098,539	861,668	9,021	169,652	41,468	16,730	825,252	807,998	1,402	13,931	1,921
8. St. Louis.....	458,557	325,486	6,853	52,021	69,936	4,261	254,514	241,345	1,518	9,577	2,074
9. Minneapolis.....	366,318	264,437	1,846	57,048	36,182	6,805	285,884	279,319	674	5,132	759
10. Kansas City.....	511,432	375,876	2,899	96,106	30,230	6,321	162,433	157,283	1,440	2,369	1,341
11. Dallas.....	648,228	491,299	5,379	87,500	55,219	8,831	107,832	96,682	961	9,379	810
12. San Francisco.....	415,571	329,032	2,943	59,116	17,714	6,766	303,651	293,635	1,140	7,607	1,269

<sup>1</sup> See second and third paragraphs on back of title page.

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

RESERVE AND RESERVE CITY 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, etc.	Total capital accounts	Net demand deposits subject to reserve	Demand deposits adjusted	Federal reserve district numbers, and reserve cities
56,823,831	2,586	93,457	414,458	57,334,332	2,357,134	2,294,271	757,605	344,644	5,753,654	36,380,607	31,575,924	All member banks
31,055,994	1	86,157	313,821	31,455,973	1,033,865	1,270,705	355,681	146,575	2,806,829	24,784,095	18,266,087	Reserve bank cities <sup>1</sup>
1,498,546	8,499	9,735	1,516,781	56,753	81,933	24,271	13,365	176,322	1,280,438	993,757	1	Boston
17,765,860	62,399	235,921	18,064,180	553,086	828,170	197,404	51,415	1,630,075	16,148,041	11,679,007	2	New York <sup>2</sup>
1,841,351	7,917	6,161	1,855,429	59,748	87,347	28,565	12,000	187,750	1,363,834	1,060,808	3	Philadelphia
864,601	514	1	8,684	873,299	51,760	13,327	3,648	4,150	72,885	446,250	4	Cleveland
206,605	1	1,004	207,610	7,700	9,500	2,000	1,381	17,031	123,985	84,391	5	Richmond
232,148		1,686	237,834	8,850	7,300	2,649	2,310	21,109	148,195	109,098	6	Atlanta
3,991,724	2,079	17,305	4,011,108	112,083	111,285	31,414	39,933	294,715	2,862,446	1,927,098	7	Chicago <sup>2</sup>
727,800	482	2,700	730,982	31,600	13,225	12,260	976	58,061	480,024	347,106	8	St. Louis
332,545	90	1,657	334,292	12,300	11,700	3,943	1,553	29,496	207,592	162,695	9	Minneapolis
473,853		446	474,299	13,088	8,915	8,938	1,335	32,276	286,701	176,782	10	Kansas City
334,558		3	335,128	12,400	11,800	6,646	4,888	31,424	193,512	157,608	11	Dallas
2,786,403	4,173	27,955	2,818,331	114,500	89,683	33,943	17,579	255,685	1,243,077	1,107,079	12	San Francisco
7,781,663	3,750	34,298	7,819,711	287,538	309,331	91,958	66,956	755,783	4,274,782	3,856,984	Reserve branch cities <sup>1</sup>	
338,174	6	891	339,071	18,900	14,263	2,215	397	35,775	171,857	171,066	2	Buffalo
458,106	230	2,196	458,532	23,600	17,110	6,563	1,859	49,132	237,297	227,063	4	Cincinnati
1,240,935	77	5,067	1,246,079	36,376	140,962	19,734	24,675	221,747	831,875	665,412	5	Pittsburgh
466,247	136	659	467,042	14,520	10,410	5,417	1,646	31,993	284,230	233,536	8	Baltimore
127,247		567	127,814	2,000	2,600	1,408	1,564	7,572	82,100	28,488	5	Charlotte
122,875		511	123,386	10,406	1,599	1,350	1,262	14,617	63,821	64,871	6	Birmingham
166,051		358	166,409	6,000	3,550	898	1,064	11,512	86,719	59,290	6	Jacksonville
144,449	263	806	145,548	8,300	3,050	1,673	287	13,310	59,985	51,436	6	Nashville
318,445	1,875	986	321,306	9,658	8,867	3,459	1,840	23,824	197,920	133,008	6	New Orleans
1,046,795		4,092	1,050,887	27,902	16,698	9,762	5,857	60,219	371,160	589,359	7	Detroit
64,905		160	65,065	1,636	1,420	394	281	3,731	37,434	30,083	7	Little Rock
212,352		1,086	213,438	7,425	7,790	1,295	558	17,068	126,664	89,869	8	Louisville
196,706	6	1,061	197,773	5,700	6,400	3,679	514	16,293	112,942	78,508	8	Memphis
19,395		60	19,455	850	465	189	35	1,539	12,105	10,054	9	Helena
221,928		757	222,680	6,910	6,370	5,080	1,545	19,905	110,924	107,647	9	Denver
119,998	43	336	120,378	7,400	2,980	2,942	209	13,591	68,814	58,310	10	Oklahoma City
138,529		389	138,918	5,800	4,781	684	976	12,241	95,022	61,050	10	Omaha
41,993		146	42,149	600	1,700	526	297	3,123	19,026	22,355	11	El Paso
339,266	310	1,471	341,047	13,550	10,237	4,155	1,162	29,104	172,699	198,652	11	Houston
113,193		504	113,697	4,955	2,501	1,536	646	9,636	60,978	62,831	11	San Antonio
1,073,406	478	8,347	1,082,231	48,300	27,225	9,739	12,692	87,956	469,965	470,707	12	Los Angeles
308,472	147	1,606	310,225	7,500	8,700	2,436	3,018	21,654	141,139	160,069	12	Portland
94,428		228	94,656	4,200	2,580	1,309	401	8,496	45,563	46,822	12	Salt Lake City
409,742	169	2,014	411,925	15,050	7,073	5,515	4,111	31,749	214,763	236,468	12	Seattle
2,667,561	136	12,098	2,679,795	113,981	77,506	35,069	21,294	247,850	1,458,836	1,414,125	Other reserve cities <sup>1</sup>	
188,377	15	635	189,025	8,600	5,991	1,672	918	17,181	99,305	112,014	4	Columbus
148,401		982	149,383	6,800	4,365	983	862	13,010	90,624	93,455	4	Toledo
408,371	5	1,348	409,724	15,865	19,920	9,417	1,635	42,837	230,991	243,060	5	Washington
145,146	56	1,082	146,284	6,439	2,946	1,587	498	11,470	84,010	62,868	6	Savannah
39,610		1	39,611	500	1,700	341	200	2,741	21,653	10,641	7	Cedar Rapids
100,952		377	101,329	4,500	1,960	1,392	830	8,682	58,009	56,855	7	Des Moines
15,865		1	15,866	2,550	425	186	156	1,317	5,034	6,220	7	Dubuque
61,012		1	61,013	2,150	960	608	196	5,704	20,600	25,799	7	Grand Rapids
278,503	3	371	278,874	9,125	7,910	5,073	3,130	25,238	155,941	145,786	7	Indianapolis
388,651	26	1,022	389,699	20,985	5,460	4,563	5,922	36,936	211,501	182,145	7	Milwaukee
59,143	1	138	59,282	3,260	2,440	798	657	7,065	26,191	31,824	7	Peoria
31,112		102	31,214	1,200	965	194	80	2,439	17,692	13,173	7	Sioux City
194,220	8	3,995	198,223	9,000	6,750	1,561	916	18,227	108,319	96,573	9	St. Paul
26,206		105	26,311	1,025	391	166	138	1,730	10,731	8,959	9	Kansas City, Kans.
46,329	5	146	46,480	1,978	857	456	796	4,087	29,380	22,896	10	Lincoln
23,247		61	23,308	1,100	1,000	143	557	2,200	2,755	13,114	10	Pueblo
34,850		33	34,883	1,500	786	276	67	2,229	12,618	12,641	10	St. Joseph
35,858		105	35,963	1,400	702	606	126	2,834	21,899	20,200	10	Topeka
129,694	12	449	129,555	5,950	5,100	1,475	1,365	13,890	71,475	79,418	10	Tulsa
71,596		350	71,946	2,400	2,365	731	569	5,699	44,019	43,391	10	Wichita
116,411		207	116,618	4,550	2,530	1,373	899	9,352	73,320	58,338	11	Fort Worth
47,469		39	47,508	1,650	1,277	720	363	4,007	14,716	19,194	11	Galveston
21,390		90	21,480	1,850	1,271	272	131	2,014	11,670	14,380	11	Waco
27,459		272	27,731	1,430	895	314	389	3,028	12,785	13,602	12	Ogden
45,067	5	188	45,255	2,174	1,260	252	263	3,949	23,588	27,579	12	Spokane
15,318,612	2,585	3,414	54,241	15,378,853	921,747	636,729	274,897	109,819	1,943,192	5,862,894	8,038,728	Country banks, by districts
1,650,742	733	1,663	7,584	1,060,723	97,215	75,268	32,722	15,877	221,082	923,850	1	Boston
3,042,469	540	513	14,020	3,057,542	191,535	110,595	46,651	22,322	371,103	1,433,125	2	New York
1,650,077	90	202	4,747	1,655,116	122,337	125,239	35,956	14,073	297,605	503,580	3	Philadelphia
1,486,866	47	25	4,517	1,491,455	99,570	70,559	29,866	11,243	211,238	476,866	4	Cleveland
1,101,810	313	406	4,141	1,106,670	62,307	43,158	18,488	7,083	131,036	403,753	5	Richmond
948,437	57	551	2,576	951,621	47,661	34,614	13,976	5,002	101,253	399,776	6	Atlanta
1,923,791	63	6	5,952	1,929,512	99,824	55,041	30,415	15,718	200,998	667,634	7	Chicago
713,071	129	2	1,910	715,112	42,471	24,358	12,491	3,983	83,305	280,140	8	St. Louis
652,202	159	22	2,084	654,467	37,887	20,823	10,063	3,154	71,927	229,910	9	Minneapolis
673,865	186		876	674,967	41,837	25,922	15,489	3,524	86,772	307,438	10	Kansas City
756,060	268	9	1,572	757,909	43,489	28,540	15,189	3,753	90,971	389,536	11	Dallas
719,222		15	4,243	723,480	35,614	22,612	13,591	4,087	75,904	250,466	12	San Francisco

<sup>1</sup> See second and third paragraphs on back of title page.

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

## 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 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
<b>Total, all States</b> .....	<b>6,528</b>	<b>15,878,348</b>	<b>13,501,298</b>	<b>3,486,598</b>	<b>3,205,694</b>	<b>2,499,059</b>	<b>411,599</b>	<b>38,982,596</b>	<b>13,531,403</b>	<b>837,055</b>
<b>New England:</b>										
Maine.....	42	56,501	29,988	14,208	3,957	17,516	1,243	<b>123,413</b>	23,530	3,742
New Hampshire.....	53	35,468	15,566	2,374	3,648	9,982	511	<b>67,549</b>	9,209	2,639
Vermont.....	41	31,195	8,122	1,671	3,252	7,599	303	<b>52,142</b>	6,047	1,220
Massachusetts.....	153	738,680	403,905	54,293	58,951	82,623	17,696	<b>1,356,145</b>	620,670	145,956
Rhode Island.....	14	107,790	76,534	8,082	4,059	11,390	3,822	<b>211,677</b>	49,740	6,447
Connecticut.....	59	132,637	99,060	17,841	42,638	17,818	2,078	<b>312,072</b>	84,543	9,219
<b>Middle Atlantic:</b>										
New York.....	570	4,221,220	5,489,794	1,748,918	920,750	792,046	170,054	<b>13,342,782</b>	6,999,179	123,988
New Jersey.....	283	485,692	378,841	83,830	106,811	112,116	15,565	<b>1,182,855</b>	223,888	30,499
Pennsylvania.....	774	1,329,881	1,178,624	178,837	221,665	479,308	68,444	<b>3,456,759</b>	1,144,069	73,655
<b>East North Central:</b>										
Ohio.....	368	831,822	441,279	135,614	135,671	105,472	11,766	<b>1,661,624</b>	478,531	53,287
Indiana.....	189	207,727	181,807	33,637	42,236	38,292	3,317	<b>507,016</b>	89,377	19,552
Illinois.....	426	1,118,788	1,568,325	188,096	330,524	210,718	29,055	<b>3,445,506</b>	974,278	50,940
Michigan.....	220	412,831	357,794	159,743	116,136	86,673	3,410	<b>1,136,587</b>	294,458	30,876
Wisconsin.....	140	182,728	174,690	34,472	38,906	65,428	2,736	<b>498,960</b>	117,207	12,460
<b>West North Central:</b>										
Minnesota.....	208	282,792	169,890	39,603	47,265	23,370	2,175	<b>565,095</b>	116,937	9,429
Iowa.....	148	158,448	47,324	19,688	39,721	13,665	907	<b>279,753</b>	46,946	7,879
Missouri.....	151	426,743	308,646	93,968	83,465	59,829	20,622	<b>993,273</b>	204,403	17,193
North Dakota.....	45	26,132	8,297	3,218	3,331	1,279	158	<b>42,415</b>	5,127	919
South Dakota.....	61	38,600	9,775	3,488	8,035	1,357	216	<b>61,471</b>	8,228	1,511
Nebraska.....	147	111,990	49,130	11,905	17,791	9,243	762	<b>200,821</b>	40,160	3,626
Kansas.....	206	100,067	37,170	17,359	23,463	4,880	797	<b>183,736</b>	39,329	4,682
<b>South Atlantic:</b>										
Delaware.....	19	48,156	38,086	10,840	7,308	11,352	1,300	<b>117,042</b>	13,413	1,903
Maryland.....	74	123,609	217,562	13,354	8,151	24,340	2,443	<b>389,459</b>	92,807	12,198
District of Columbia.....	15	116,752	89,052	23,811	2,426	18,255	1,805	<b>252,101</b>	101,656	11,429
Virginia.....	178	242,842	84,130	23,354	23,457	18,571	3,259	<b>395,613</b>	98,333	13,473
West Virginia.....	98	98,526	26,837	13,626	13,971	10,455	2,218	<b>165,633</b>	30,241	8,018
North Carolina.....	54	125,401	49,706	19,750	20,785	9,222	1,011	<b>225,875</b>	54,672	6,590
South Carolina.....	26	47,404	13,842	1,865	10,900	2,941	404	<b>77,356</b>	13,326	4,269
Georgia.....	69	212,993	46,080	23,966	24,989	12,171	2,088	<b>322,287</b>	61,362	7,516
Florida.....	57	99,640	83,681	23,195	31,539	10,199	1,032	<b>249,286</b>	56,034	10,793
<b>East South Central:</b>										
Kentucky.....	112	144,731	59,750	14,741	14,176	17,282	1,613	<b>252,293</b>	52,220	6,944
Tennessee.....	78	214,406	53,048	23,310	40,644	14,688	3,988	<b>350,084</b>	69,072	10,072
Alabama.....	82	110,551	33,145	10,119	43,139	8,464	1,485	<b>206,903</b>	43,295	7,364
Mississippi.....	26	28,211	6,439	679	946	445	445	<b>55,956</b>	8,454	2,610
<b>West South Central:</b>										
Arkansas.....	57	48,146	15,711	6,542	21,377	3,823	507	<b>96,106</b>	22,409	3,040
Louisiana.....	37	139,731	73,767	27,104	35,999	13,367	1,763	<b>291,731</b>	74,899	6,595
Oklahoma.....	218	145,342	41,924	22,039	63,996	3,950	1,275	<b>278,526</b>	58,642	6,130
Texas.....	527	534,944	245,617	46,383	113,590	18,963	5,870	<b>965,367</b>	225,035	29,030
<b>Mountain:</b>										
Montana.....	67	37,720	27,737	7,251	6,995	4,197	352	<b>84,252</b>	20,365	2,768
Idaho.....	28	33,835	21,389	7,123	4,334	1,330	209	<b>68,220</b>	11,185	2,386
Wyoming.....	35	20,757	8,397	2,061	3,809	763	165	<b>35,952</b>	7,339	1,396
Colorado.....	93	95,247	51,794	8,583	14,076	12,277	794	<b>182,771</b>	71,670	6,716
New Mexico.....	27	19,752	9,877	2,631	2,809	731	127	<b>35,927</b>	6,483	1,563
Arizona.....	7	35,549	10,415	5,658	4,228	2,679	140	<b>58,669</b>	7,485	2,095
Utah.....	34	55,185	22,665	7,415	7,839	2,918	508	<b>96,530</b>	20,837	1,706
Nevada.....	8	15,144	9,546	3,070	3,245	736	56	<b>31,797</b>	5,022	1,076
<b>Pacific:</b>										
Washington.....	57	208,192	111,752	18,653	33,576	7,709	1,819	<b>381,701</b>	76,257	10,718
Oregon.....	32	99,792	83,070	30,152	16,019	9,713	581	<b>239,327</b>	44,712	6,650
California.....	115	1,738,058	931,718	238,478	360,806	106,413	18,705	<b>3,394,178</b>	608,322	42,288

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	13	24,832	15,301	3,186	2,104	3,223	378	<b>49,024</b>	9,163	1,743
New Jersey—Dist. No. 2.....	198	394,988	330,633	65,945	88,641	80,287	13,234	<b>975,758</b>	186,096	23,687
Kentucky—Dist. No. 4.....	59	46,358	17,911	2,748	8,007	3,905	670	<b>79,599</b>	12,267	2,644
Pennsylvania—Dist. No. 4.....	225	424,679	574,126	54,951	63,097	154,013	37,727	<b>1,308,593</b>	427,801	26,992
West Virginia—Dist. No. 4.....	11	20,506	5,290	4,280	5,338	2,686	874	<b>38,964</b>	7,830	1,422
Louisiana—Dist. No. 6.....	26	110,887	70,166	20,695	28,102	12,961	1,026	<b>245,837</b>	66,224	4,890
Mississippi—Dist. No. 6.....	17	24,777	5,952	508	16,429	842	406	<b>48,914</b>	7,240	2,116
Tennessee—Dist. No. 6.....	66	122,681	34,386	9,469	24,557	10,175	3,477	<b>204,745</b>	43,384	7,179
Indiana—Dist. No. 7.....	144	167,900	173,251	30,648	38,095	33,144	2,965	<b>446,008</b>	82,278	16,813
Illinois—Dist. No. 7.....	292	1,041,113	1,528,644	175,404	307,571	194,197	28,443	<b>3,275,372</b>	950,042	46,185
Michigan—Dist. No. 7.....	180	394,264	345,895	156,136	110,075	80,146	3,211	<b>1,089,727</b>	285,635	29,276
Wisconsin—Dist. No. 7.....	105	162,533	165,798	32,186	35,935	60,352	2,562	<b>459,366</b>	110,524	11,270
Missouri—Dist. No. 10.....	41	146,178	64,105	45,017	33,694	24,212	3,330	<b>317,136</b>	69,839	8,120
New Mexico—Dist. No. 10.....	8	12,243	7,437	2,490	1,885	501	69	<b>24,625</b>	3,374	910
Oklahoma—Dist. No. 10.....	207	142,899	41,569	22,016	62,113	3,897	1,249	<b>273,743</b>	57,933	5,940
Arizona—Dist. No. 12.....	5	30,678	7,493	5,190	2,786	2,665	111	<b>48,923</b>	6,433	1,754

BY STATES, ON APRIL 4, 1941

ASSETS [in thousands of dollars]

Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S. and 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
<b>6, 235, 245</b>	<b>111, 876</b>	<b>1, 796, 066</b>	<b>918, 872</b>	<b>219, 227</b>	<b>111, 982</b>	<b>81, 011</b>	<b>116, 274</b>	<b>146, 379</b>	<b>63, 087, 986</b>	<b>Total, all States</b>
34, 686	55	2, 955	1, 967	301	473	-----	88	232	<b>191, 442</b>	New England:
10, 649	39	3, 059	2, 099	141	76	-----	2	64	<b>95, 526</b>	Maine
8, 538	47	969	1, 019	271	28	-----	115	82	<b>70, 478</b>	New Hampshire
173, 437	1, 593	73, 631	39, 582	8, 134	3, 480	7, 394	3, 587	2, 308	<b>2, 435, 920</b>	Vermont
26, 978	363	6, 519	8, 444	2, 089	2, 640	1, 642	686	434	<b>317, 659</b>	Massachusetts
108, 992	530	14, 313	13, 656	1, 756	20	118	556	149	<b>545, 924</b>	Rhode Island
356, 995	9, 165	633, 128	256, 904	42, 772	19, 783	54, 481	48, 859	85, 823	<b>21, 973, 859</b>	Connecticut
213, 544	4, 019	32, 949	45, 093	25, 879	3, 320	2, 255	3, 605	1, 926	<b>1, 767, 832</b>	Middle Atlantic:
527, 202	8, 889	112, 214	110, 313	56, 780	15, 547	6, 542	9, 673	11, 873	<b>5, 533, 516</b>	New York
396, 571	7, 268	78, 078	52, 159	11, 234	5, 627	776	3, 550	3, 802	<b>2, 752, 507</b>	New Jersey
136, 073	4, 087	15, 273	13, 438	1, 625	243	9	776	759	<b>785, 223</b>	Pennsylvania
532, 342	5, 227	170, 778	37, 716	5, 504	1, 790	1, 898	11, 406	7, 731	<b>5, 245, 116</b>	East North Central:
258, 023	2, 382	42, 473	18, 849	1, 688	1, 704	12	3, 105	2, 086	<b>1, 792, 243</b>	Ohio
141, 470	2, 023	26, 977	12, 580	1, 578	543	26	1, 463	1, 913	<b>817, 200</b>	Indiana
153, 628	3, 613	30, 273	8, 784	437	5, 521	108	2, 338	530	<b>896, 693</b>	Illinois
97, 868	52	10, 772	4, 879	314	2, 221	-----	404	472	<b>451, 560</b>	Michigan
295, 571	3, 164	69, 245	13, 292	5, 386	1, 451	469	2, 080	2, 048	<b>1, 607, 575</b>	Wisconsin
7, 964	5	927	1, 649	63	-----	-----	250	73	<b>59, 392</b>	West North Central:
11, 414	10	1, 325	1, 901	142	20	-----	310	106	<b>86, 438</b>	Minnesota
50, 428	5	14, 287	5, 421	287	-----	-----	546	184	<b>315, 770</b>	Iowa
81, 524	449	4, 691	6, 058	422	184	-----	135	176	<b>321, 386</b>	Missouri
45, 056	1, 131	5, 790	1, 630	826	664	-----	290	72	<b>187, 817</b>	North Dakota
119, 922	665	17, 849	9, 535	1, 109	287	151	662	874	<b>645, 518</b>	South Dakota
56, 694	294	11, 524	14, 756	3, 110	-----	5	489	503	<b>452, 561</b>	Nebraska
103, 369	2, 757	21, 902	12, 868	2, 982	2, 189	24	658	1, 429	<b>655, 597</b>	Kansas
71, 889	5, 187	6, 245	6, 307	3, 453	679	-----	149	604	<b>298, 405</b>	South Atlantic:
94, 861	282	20, 323	5, 615	1, 078	7	357	415	931	<b>411, 006</b>	Delaware
49, 354	80	4, 313	2, 015	143	-----	8	56	436	<b>151, 256</b>	Maryland
102, 209	295	24, 375	11, 410	1, 675	35	76	639	735	<b>532, 614</b>	District of Columbia
145, 630	4, 630	15, 966	8, 159	1, 266	1, 200	8	802	509	<b>494, 283</b>	Virginia
85, 144	675	12, 875	5, 988	2, 711	259	-----	590	392	<b>420, 091</b>	West Virginia
141, 176	3, 056	18, 455	12, 424	2, 099	263	269	809	895	<b>608, 674</b>	North Carolina
87, 673	1, 706	8, 993	7, 774	3, 903	1, 241	515	652	1, 202	<b>371, 221</b>	South Carolina
32, 823	440	1, 999	2, 255	714	-----	-----	15	203	<b>105, 469</b>	Georgia
51, 672	212	5, 070	2, 268	394	52	-----	129	247	<b>181, 599</b>	Florida
103, 593	821	19, 256	7, 856	1, 312	2, 793	1, 456	1, 090	4, 750	<b>516, 152</b>	East South Central:
122, 095	2, 655	8, 623	8, 862	79	115	55	406	484	<b>486, 672</b>	Kentucky
493, 253	3, 309	50, 047	34, 991	4, 936	4, 374	332	706	1, 338	<b>1, 812, 718</b>	Tennessee
33, 307	1, 942	3, 206	2, 559	57	11	-----	344	302	<b>149, 113</b>	Alabama
15, 524	2, 683	1, 996	1, 606	9	-----	-----	12	237	<b>103, 558</b>	Mississippi
19, 760	275	766	772	11	181	-----	55	16	<b>66, 523</b>	West South Central:
97, 971	3, 980	16, 077	3, 368	217	1	-----	441	286	<b>383, 498</b>	Arkansas
16, 436	205	594	861	25	-----	-----	2	16	<b>62, 112</b>	Louisiana
17, 531	648	2, 600	1, 588	255	-----	-----	242	168	<b>91, 281</b>	Oklahoma
31, 675	1, 119	5, 872	2, 033	104	1, 302	-----	190	161	<b>368, 686</b>	Texas
5, 943	2, 605	964	820	17	5	-----	142	71	<b>48, 462</b>	Mountain:
114, 532	5, 662	21, 017	8, 230	474	-----	168	901	446	<b>620, 106</b>	Montana
58, 893	3, 227	15, 139	6, 718	85	-----	145	887	295	<b>376, 078</b>	Idaho
293, 363	8, 350	129, 494	79, 801	19, 380	31, 653	3, 707	11, 157	5, 977	<b>4, 627, 670</b>	Wyoming
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Colorado
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	New Mexico
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Arizona
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Utah
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Nevada
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Pacific:
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Washington
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Oregon
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	California

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

17, 373	54	1, 136	2, 694	593	4	118	121	18	<b>82, 041</b>	Connecticut—Dist. No. 2
169, 808	1, 831	26, 500	33, 778	18, 977	2, 976	142	2, 888	1, 425	<b>1, 441, 846</b>	New Jersey—Dist. No. 2
25, 234	506	701	2, 826	340	222	-----	37	150	<b>124, 526</b>	Kentucky—Dist. No. 4
197, 985	3, 910	26, 658	39, 621	9, 993	2, 627	79	4, 317	2, 843	<b>2, 051, 419</b>	Pennsylvania—Dist. No. 4
9, 773	3, 347	1, 301	965	1, 222	-----	-----	103	87	<b>65, 014</b>	West Virginia—Dist. No. 4
70, 604	811	17, 379	6, 103	1, 297	2, 764	1, 456	943	4, 195	<b>420, 503</b>	Louisiana—Dist. No. 6
27, 480	420	1, 952	2, 006	638	-----	-----	9	174	<b>91, 049</b>	Mississippi—Dist. No. 6
96, 987	3, 012	8, 927	7, 996	1, 910	200	263	407	803	<b>375, 313</b>	Indiana—Dist. No. 7
114, 246	3, 957	13, 469	10, 976	1, 307	225	9	728	675	<b>690, 686</b>	Illinois—Dist. No. 7
489, 203	4, 828	163, 872	33, 400	4, 888	1, 756	1, 898	11, 174	7, 529	<b>4, 990, 147</b>	Michigan—Dist. No. 7
245, 505	2, 114	41, 881	17, 514	1, 588	1, 703	-----	3, 064	2, 037	<b>1, 720, 044</b>	Wisconsin—Dist. No. 7
128, 062	1, 727	26, 010	11, 308	1, 462	543	26	1, 328	1, 783	<b>753, 409</b>	Missouri—Dist. No. 10
146, 904	3, 021	32, 284	3, 967	477	741	-----	474	742	<b>583, 705</b>	New Mexico—Dist. No. 10
9, 342	150	437	545	14	-----	-----	2	-----	<b>39, 339</b>	Oklahoma—Dist. No. 10
120, 376	2, 645	8, 520	8, 685	67	115	55	406	472	<b>478, 957</b>	Arizona—Dist. No. 12
13, 485	280	2, 086	1, 419	163	-----	-----	242	122	<b>74, 907</b>	

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 and foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships and corporations	Postal savings and U. S. Treasurer	States and political subdivisions	Banks in United States and foreign countries
<b>Total, all States</b> .....	<b>44,393,324</b>	<b>29,752,260</b>	<b>523,133</b>	<b>2,957,252</b>	<b>10,498,201</b>	<b>662,478</b>	<b>12,430,507</b>	<b>11,837,267</b>	<b>54,422</b>	<b>392,143</b>	<b>146,675</b>
New England:											
Maine.....	80,446	58,124	648	7,961	12,766	947	86,976	84,671	573	857	875
New Hampshire.....	55,302	41,845	703	7,098	4,100	1,556	24,863	23,861	372	269	361
Vermont.....	23,014	19,315	239	1,816	994	650	36,863	36,292	165	326	20
Massachusetts.....	1,829,601	1,288,427	15,058	102,995	398,785	24,336	317,268	316,011	288	641	328
Rhode Island.....	178,127	148,772	1,361	12,758	12,602	2,634	101,277	100,265	500	387	125
Connecticut.....	379,715	303,500	3,323	27,903	35,221	9,768	109,228	107,120	598	1,504	6
Middle Atlantic:											
New York.....	17,959,791	12,353,583	48,851	573,148	4,659,150	325,059	1,817,103	1,733,990	6,600	52,717	23,796
New Jersey.....	859,342	664,062	15,931	122,030	36,756	20,563	723,536	710,610	3,000	9,129	797
Pennsylvania.....	3,267,466	2,261,450	42,598	200,739	738,774	23,905	1,525,813	1,418,369	3,804	58,461	45,179
East North Central:											
Ohio.....	1,627,968	1,213,951	19,127	145,011	228,431	21,388	849,530	817,935	906	23,159	7,530
Indiana.....	492,001	337,512	16,055	65,002	66,155	7,277	223,155	212,275	1,398	35	9,447
Illinois.....	3,892,718	2,288,983	114,867	228,491	1,219,584	40,793	948,551	909,489	5,184	33,698	1,810
Michigan.....	1,043,972	723,435	15,160	157,112	136,522	11,743	616,139	606,336	2,699	5,189	1,915
Wisconsin.....	468,501	293,345	2,801	67,190	97,673	7,492	269,761	266,878	462	1,066	1,355
West North Central:											
Minnesota.....	566,584	328,604	1,169	70,579	177,521	8,711	223,520	216,700	1,097	2,719	3,004
Iowa.....	301,705	172,258	1,547	56,291	68,253	3,356	111,118	110,903	160	30	25
Missouri.....	1,242,668	674,087	7,469	60,067	493,603	7,443	239,998	236,380	2,372	1,034	212
North Dakota.....	33,990	26,358	145	3,797	2,962	728	19,326	19,048	36	214	28
South Dakota.....	54,090	35,934	419	13,151	3,987	599	23,180	22,233	54	856	37
Nebraska.....	239,375	140,690	2,424	24,743	68,607	2,911	45,205	44,776	347	45	37
Kansas.....	244,410	148,401	3,457	47,918	41,908	2,726	43,821	42,225	960	220	416
South Atlantic:											
Delaware.....	139,384	132,068	565	1,367	2,525	2,859	17,840	17,445	187	3	205
Maryland.....	450,931	259,909	24,569	43,955	120,317	2,181	143,989	138,017	745	1,483	3,744
District of Columbia.....	299,209	250,738	1,735	93	42,890	3,753	109,162	108,512	100		550
Virginia.....	371,986	236,957	5,144	27,713	96,820	5,352	211,833	199,537	982	9,337	1,977
West Virginia.....	169,577	129,774	1,520	16,718	19,032	2,533	91,413	89,950	537	294	632
North Carolina.....	319,390	144,276	1,255	34,273	134,343	5,153	58,488	52,928	3,848	984	1,278
South Carolina.....	112,413	74,848	1,705	20,473	13,846	1,541	26,459	25,900	20	474	65
Georgia.....	398,000	228,033	15,843	24,365	127,202	2,557	82,586	80,604	1,521	462	269
Florida.....	391,917	232,030	8,120	49,159	97,026	5,582	66,703	60,712	230	4,966	795
East South Central:											
Kentucky.....	289,326	180,845	3,658	17,809	84,674	2,344	86,140	84,276	251	1,139	474
Tennessee.....	415,631	198,381	17,003	44,792	151,975	3,480	138,050	127,088	832	5,340	4,790
Alabama.....	239,749	153,766	6,623	28,605	49,199	1,556	89,834	86,482	1,078	877	1,497
Mississippi.....	66,230	37,329	1,499	13,595	13,471	336	29,020	28,368	614	3	35
West South Central:											
Arkansas.....	129,736	78,798	721	16,932	31,381	1,904	35,108	34,147	453	292	216
Louisiana.....	388,830	198,981	10,804	43,048	132,691	3,306	84,693	80,945	863	2,670	215
Oklahoma.....	360,663	222,462	3,650	55,353	74,902	4,296	71,565	62,779	710	5,080	2,996
Texas.....	1,422,593	926,106	31,109	138,231	311,594	15,553	217,502	192,757	1,427	22,304	1,014
Mountain:											
Montana.....	99,775	74,898	157	11,857	11,325	1,538	36,082	35,005	211	809	57
Idaho.....	66,265	48,343	270	14,009	3,050	593	28,446	27,982	339		125
Wyoming.....	41,295	27,413	303	7,216	5,812	551	18,038	17,025	133	649	231
Colorado.....	261,232	180,631	1,465	20,851	55,187	3,148	87,462	84,031	66	336	3,029
New Mexico.....	45,178	29,527	301	11,355	3,390	605	12,153	11,932	161	29	11
Arizona.....	63,199	47,982	215	11,480	1,938	1,584	21,197	20,965	26	191	15
Utah.....	101,155	61,287	67	15,820	23,082	899	44,568	44,158	62	96	252
Nevada.....	27,577	21,132	136	4,915	1,029	365	16,938	16,536	106	41	255
Pacific:											
Washington.....	412,960	280,441	3,022	62,318	61,738	5,461	155,855	154,112	704	57	982
Oregon.....	232,022	152,131	5,416	44,720	24,764	4,991	116,655	111,475	113	4,642	425
California.....	2,216,394	1,620,538	62,906	180,434	298,644	53,872	1,976,187	1,807,212	7,028	137,079	24,868

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	47,689	36,341	1,330	4,544	3,871	1,603	25,642	25,524	5	107	6
New Jersey—Dist. No. 2.....	695,284	553,208	10,479	77,642	35,121	18,834	600,994	595,076		5,824	94
Kentucky—Dist. No. 4.....	64,151	55,375	554	5,747	1,987	518	43,512	42,407	145	653	307
Pennsylvania—Dist. No. 4.....	1,195,198	872,543	20,428	30,433	262,500	7,234	552,477	490,162	950	31,940	29,425
West Virginia—Dist. No. 4.....	32,102	24,975	412	3,785	2,253	677	22,378	21,765	35	253	325
Louisiana—Dist. No. 6.....	317,827	155,023	9,605	38,173	113,361	1,665	68,088	64,355	853	2,670	210
Mississippi—Dist. No. 6.....	56,790	30,045	1,455	11,732	13,237	311	25,492	24,928	549		15
Tennessee—Dist. No. 6.....	244,111	118,823	13,021	27,448	82,235	2,584	96,124	88,953	815	1,821	4,535
Indiana—Dist. No. 7.....	438,757	299,546	15,774	59,457	57,390	6,620	189,228	179,855	1,195	22	8,156
Illinois—Dist. No. 7.....	3,744,317	2,201,689	111,350	215,801	1,176,302	39,275	866,545	836,215	4,686	25,512	1,312
Michigan—Dist. No. 7.....	1,019,825	705,100	14,722	152,341	136,215	11,447	575,807	566,452	2,657	4,786	1,912
Wisconsin—Dist. No. 7.....	439,915	273,996	2,546	60,808	95,441	7,124	241,011	238,356	382	933	1,340
Missouri—Dist. No. 10.....	495,932	222,771	883	19,644	249,494	3,140	48,490	48,055	263	152	20
New Mexico—Dist. No. 10.....	27,628	15,459	244	8,783	2,724	418	9,016	8,841	161	9	5
Oklahoma—Dist. No. 10.....	354,862	218,485	3,616	53,782	74,783	4,196	70,660	61,907	705	5,072	2,976
Arizona—Dist. No. 12.....	53,110	39,882	200	10,178	1,594	1,256	16,042	15,810	26	191	15

BY STATES, ON APRIL 4, 1941

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	Reserves for contingencies, and other capital accounts	Total capital accounts	Net demand deposits subject to reserve	Demand deposits-adjusted	State
<b>56,823,831</b>	<b>2,586</b>	<b>93,457</b>	<b>414,458</b>	<b>57,334,332</b>	<b>2,357,134</b>	<b>2,294,271</b>	<b>757,605</b>	<b>344,644</b>	<b>5,753,654</b>	<b>36,380,607</b>	<b>31,575,924</b>	<b>Total, all States</b>
167,422			504	167,926	10,871	7,217	4,261	1,167	23,516	45,222	64,077	New England:
80,165	173		131	80,469	6,295	4,921	3,105	736	15,057	41,594	47,440	Maine
59,817	10		171	59,998	5,044	2,783	1,813	840	10,480	13,534	20,812	New Hampshire
2,146,869	526	8,509	12,388	2,168,292	98,493	109,682	38,830	20,623	267,628	1,583,233	1,342,127	Vermont
279,404			2,419	283,476	12,472	15,868	2,293	3,550	34,183	144,630	157,645	Massachusetts
488,943	25	118	2,017	491,103	25,574	18,974	7,420	2,853	54,821	256,410	326,858	Rhode Island
												Connecticut
19,776,894	540	62,658	244,908	20,055,000	683,852	910,498	229,098	65,411	1,888,859	16,969,884	12,618,662	Middle Atlantic:
1,582,878	10	255	6,962	1,590,105	94,896	49,979	20,884	11,968	177,727	613,497	773,706	New York
4,793,279	103	8,101	15,758	4,817,241	224,475	354,908	86,215	50,677	716,275	2,634,128	2,373,880	New Jersey
												Pennsylvania
2,477,438	24	766	15,076	2,493,304	144,022	73,683	28,008	13,490	259,203	1,153,461	1,302,272	East North Central:
715,156		9	1,630	716,795	33,487	19,708	11,924	6,314	71,433	340,655	394,518	Ohio
4,841,269	129	2,080	19,408	4,862,886	153,930	137,637	43,945	46,718	382,230	3,191,862	2,387,489	Indiana
1,660,111	36	12	6,790	1,666,949	61,643	35,005	18,250	10,396	125,294	745,329	849,817	Illinois
738,262		26	1,846	740,134	40,837	16,063	11,139	9,027	77,066	300,150	341,050	Michigan
												Wisconsin
810,104		108	6,592	816,804	37,755	27,060	10,348	3,826	79,889	402,966	377,621	West North Central:
412,823	27		797	413,647	17,125	11,956	5,802	3,080	37,913	193,065	221,133	Minnesota
1,452,667		484	4,002	1,457,153	61,206	29,832	26,055	3,329	120,422	877,853	672,352	Iowa
53,316	99		211	53,626	3,248	1,956	147	147	5,766	25,099	29,956	Missouri
77,270	60		362	77,692	4,807	2,259	1,248	432	8,746	41,351	48,359	North Dakota
284,580	155	5	630	285,370	14,923	9,661	3,219	2,597	30,400	174,660	154,057	South Dakota
288,231	28		649	288,908	16,418	9,800	5,363	897	32,478	158,217	194,354	Nebraska
												Kansas
157,224			520	157,744	8,553	16,733	4,151	636	30,073	88,789	130,504	South Atlantic:
494,920	25	152	933	496,030	22,536	15,969	7,841	3,142	49,488	313,786	288,196	Delaware
408,371		5	1,348	409,724	15,865	15,920	9,417	1,635	42,837	230,991	243,060	Maryland
583,819	270	24	2,531	586,644	32,267	22,754	10,091	3,841	68,953	246,905	248,120	District of Columbia
260,990	18		747	261,755	16,498	13,290	5,304	1,558	36,650	91,443	142,780	Virginia
377,788		357	2,079	380,224	13,191	10,645	3,940	3,006	30,782	204,116	163,379	West Virginia
138,872		76	300	139,182	5,975	3,556	1,860	683	12,074	58,846	92,649	North Carolina
480,856	10	7	3,187	484,129	23,026	15,514	6,485	3,460	48,485	271,416	230,580	South Carolina
458,620		8	1,000	459,628	16,037	12,844	3,740	2,034	34,655	230,321	270,805	Georgia
												Florida
375,466			1,249	376,715	19,481	17,200	4,789	1,906	43,376	191,413	188,119	East South Central:
553,681		269	2,322	556,272	25,875	15,991	8,601	1,935	52,402	256,227	228,198	Kentucky
329,683		523	1,051	331,257	21,631	10,594	5,480	2,259	39,964	143,083	174,934	Tennessee
95,250			289	95,539	5,260	3,561	727	382	9,930	31,408	49,261	Alabama
												Mississippi
164,844			347	165,191	7,511	5,164	3,010	723	16,408	73,219	92,564	West South Central:
473,523	47	1,875	2,051	477,496	16,675	13,684	5,375	2,922	38,656	265,981	226,079	Arkansas
432,228	3	55	1,075	433,361	24,622	16,211	9,978	2,500	53,311	229,945	273,488	Louisiana
1,640,095	208	332	3,690	1,644,385	76,518	55,019	29,281	7,515	168,333	879,293	1,029,843	Oklahoma
												Texas
135,857			308	136,165	6,615	3,970	1,920	443	12,948	63,262	85,087	Mountain:
94,711			236	94,947	4,455	2,319	1,373	764	8,911	48,745	60,949	Montana
59,333			168	59,501	2,862	2,381	1,402	377	7,022	21,076	34,414	Idaho
348,744			1,026	349,770	13,340	10,690	6,924	2,774	33,728	147,264	188,553	Wyoming
57,331			33	57,364	2,305	1,622	476	345	4,748	28,148	40,893	Colorado
84,396			758	85,154	2,778	1,800	960	589	6,127	43,068	58,446	New Mexico
145,723			529	146,252	7,275	4,844	2,002	995	15,116	63,975	72,134	Arizona
44,515			530	45,045	1,070	778	1,509	60	3,417	20,670	25,448	Utah
												Nevada
568,835		174	3,271	572,280	23,280	11,898	7,767	4,881	47,826	277,438	327,203	Pacific:
348,677		147	1,703	350,527	9,182	10,212	3,017	3,140	25,551	157,990	186,703	Washington
4,192,551		4,666	37,926	4,235,173	181,078	128,758	50,550	32,111	392,497	1,794,989	1,725,350	Oregon
												California

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

73,331		118	311	73,760	4,781	2,244	729	527	8,281	29,180	41,352	Connecticut—Dist. No. 2
1,296,278		142	5,613	1,302,033	74,888	40,286	16,443	8,196	139,813	499,624	623,184	New Jersey—Dist. No. 2
107,693			65	107,758	7,793	5,787	2,449	739	16,768	38,352	60,939	Kentucky—Dist. No. 4
1,745,675	23	95	6,719	1,752,512	70,951	168,748	30,286	28,922	298,907	969,376	883,552	Pennsylvania—Dist. No. 4
54,450			219	54,699	3,940	4,096	1,723	556	10,315	21,028	28,136	West Virginia—Dist. No. 4
385,915	47	1,875	1,264	389,101	12,989	10,923	4,702	2,788	31,402	229,844	177,482	Louisiana—Dist. No. 6
82,272			271	82,543	4,425	3,079	640	362	8,506	27,348	40,136	Indiana—Dist. No. 6
340,235		263	1,232	341,730	19,206	8,972	4,545	1,360	34,083	138,424	139,928	Tennessee—Dist. No. 6
628,015		9	1,299	629,323	28,204	16,927	10,377	5,855	61,363	311,072	352,154	Illinois—Dist. No. 7
4,610,862		2,080	18,953	4,631,895	141,882	130,276	40,913	45,181	358,252	3,093,493	2,292,793	Michigan—Dist. No. 7
1,595,632	36		6,648	1,602,316	57,561	33,046	17,091	10,030	117,728	734,292	827,007	Wisconsin—Dist. No. 7
680,826		26	1,665	682,617	37,307	14,429	10,473	8,583	70,792	285,939	315,918	Missouri—Dist. No. 7
544,422			510	544,932	16,408	10,859	10,008	1,498	38,773	316,744	213,271	New Mex.—Dist. No. 10
36,644			14	36,658	1,375	881	201	284	2,741	17,849	24,223	Oklahoma—Dist. No. 10
425,522	3	55	1,075	426,655	24,062	15,897	9,869	2,474	52,302	225,966	267,943	Arizona—Dist. No. 12
69,152			658	69,810	2,428	1,199	881	589	5,097	37,539	49,230	

STATE MEMBER BANKS—CONDITION ON APRIL 4, 1941, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
<b>ASSETS</b>													
Loans (including overdrafts).....	5,475,449	250,309	2,682,791	304,717	631,536	254,584	98,045	512,003	193,202	41,446	87,690	40,639	378,487
United States Government direct obligations.....	5,035,749	196,207	3,321,006	190,382	429,537	128,408	30,745	304,319	133,456	15,431	22,374	11,612	252,272
Obligations guaranteed by United States Government.....	1,373,473	20,300	951,396	60,868	102,143	40,191	7,958	102,919	20,819	6,254	36,564	2,182	21,879
Obligations of States and political subdivisions.....	1,062,053	20,208	478,081	64,870	75,980	24,951	27,274	214,019	39,778	7,654	26,366	9,779	73,093
Other bonds, notes and debentures, including obligations of Government corporations and agencies not guaranteed by United States.....	867,499	31,835	410,574	86,506	86,091	31,098	6,209	125,879	23,895	4,495	19,028	444	41,445
Corporate stocks (including Federal Reserve Bank stock).....	202,167	9,452	100,661	20,517	38,130	4,825	3,032	5,625	13,518	298	1,168	483	4,458
<b>Total loans and investments.....</b>	<b>14,016,390</b>	<b>528,311</b>	<b>7,944,509</b>	<b>727,860</b>	<b>1,363,417</b>	<b>484,057</b>	<b>173,263</b>	<b>1,264,764</b>	<b>424,663</b>	<b>75,578</b>	<b>193,190</b>	<b>65,139</b>	<b>771,634</b>
Reserve with Federal Reserve Banks.....	5,911,314	143,400	4,290,956	223,414	416,576	124,297	39,024	376,289	78,631	11,507	47,163	11,415	148,642
Cash in vault.....	232,342	13,281	90,498	13,098	34,450	15,719	4,983	35,721	6,746	2,072	3,452	2,552	9,770
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,463,671	78,236	303,530	133,636	210,278	148,670	70,763	208,469	94,575	20,468	63,021	30,509	101,516
Other balances with banks in United States and foreign countries.....	27,186	568	4,370	4,552	6,324	906	1,261	3,086	295	467	1,117	183	4,057
Due from own foreign branches.....	51	51	51	51	51	51	51	51	51	51	51	51	51
Cash items in process of collection.....	655,233	19,784	408,244	28,981	40,349	32,113	10,185	47,983	19,910	1,882	19,552	1,630	24,620
Bank premises owned and furniture and fixtures.....	321,836	18,034	164,932	25,454	35,598	19,774	6,366	19,430	8,216	1,705	3,624	1,268	17,435
Other real estate owned.....	116,165	6,370	44,916	24,664	16,757	4,255	2,431	4,237	5,140	228	549	382	6,236
Investments and other assets indirectly representing bank premises or other real estate.....	49,543	3,519	19,084	12,739	5,187	2,003	2,728	3,004	706	20	264	31	258
Customers' liability on acceptances.....	35,306	1,579	31,261	91	198	235	156	203	161	1	1	1	1,422
Income accrued but not yet collected.....	48,235	1,570	33,044	2,537	3,789	1,069	534	3,111	781	133	374	25	1,268
Other assets.....	97,310	1,209	74,776	4,599	4,733	2,125	4,665	1,884	875	219	479	101	1,645
<b>Total assets.....</b>	<b>22,974,582</b>	<b>815,861</b>	<b>13,410,171</b>	<b>1,201,625</b>	<b>2,137,656</b>	<b>835,223</b>	<b>316,359</b>	<b>1,968,181</b>	<b>640,704</b>	<b>114,279</b>	<b>332,785</b>	<b>113,235</b>	<b>1,088,503</b>
<b>LIABILITIES</b>													
<b>Demand deposits—total.....</b>	<b>16,660,123</b>	<b>506,305</b>	<b>10,797,690</b>	<b>827,775</b>	<b>1,201,945</b>	<b>562,534</b>	<b>220,100</b>	<b>1,147,991</b>	<b>441,377</b>	<b>60,649</b>	<b>269,563</b>	<b>85,955</b>	<b>538,189</b>
Individuals, partnerships, and corporations.....	11,706,855	415,861	7,425,683	693,811	977,077	320,318	133,777	827,861	280,085	43,522	126,649	66,514	395,697
United States Government (See page 1, footnote 2).....	93,638	4,206	33,364	6,406	15,279	9,146	6,426	4,103	6,998	205	444	1,416	5,645
States and political subdivisions.....	750,735	33,529	359,966	30,059	64,989	48,371	28,715	93,523	21,091	9,851	22,285	10,212	28,144
Banks in United States and foreign countries.....	3,852,205	41,161	2,796,588	89,871	133,055	179,028	49,472	203,605	130,050	6,322	117,893	6,968	98,192
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	256,690	11,548	182,089	7,628	11,545	5,721	1,710	18,899	3,153	749	2,292	845	10,511
<b>Time deposits—total.....</b>	<b>3,947,298</b>	<b>207,751</b>	<b>1,259,201</b>	<b>221,565</b>	<b>649,876</b>	<b>192,556</b>	<b>63,768</b>	<b>661,051</b>	<b>138,231</b>	<b>42,277</b>	<b>36,483</b>	<b>15,555</b>	<b>458,954</b>
Individuals, partnerships, and corporations.....	3,815,891	205,739	1,206,581	215,285	624,142	185,046	61,046	653,661	135,910	40,661	35,735	14,506	467,579
Postal savings (See page 1, footnote 2).....	13,622	825	6,005	356	297	2,723	463	1,729	583	241	278	70	52
States and political subdivisions.....	74,304	1,057	30,454	4,832	19,788	3,215	1,794	4,286	1,471	1,247	202	929	5,029
Banks in United States and foreign countries.....	43,481	130	16,161	1,092	5,649	1,572	465	1,405	267	128	268	50	16,294
<b>Total deposits.....</b>	<b>20,607,421</b>	<b>714,056</b>	<b>12,056,891</b>	<b>1,049,340</b>	<b>1,851,821</b>	<b>755,140</b>	<b>283,868</b>	<b>1,809,072</b>	<b>579,608</b>	<b>102,926</b>	<b>306,046</b>	<b>101,510</b>	<b>997,143</b>
Due to own foreign branches.....	36,746	36,746	36,746	36,746	36,746	36,746	36,746	36,746	36,746	36,746	36,746	36,746	36,746
Bills payable, rediscounts, and other liabilities for borrowed money.....	156	156	156	156	156	156	156	156	156	156	156	156	156
Acceptances outstanding.....	41,117	1,701	36,395	91	177	236	156	210	161	1	1	1	1,990
Dividends declared but not yet payable.....	812	211	311	16	74	68	2	13	15	4	5	18	75
Income collected but not yet earned.....	21,831	1,172	9,278	1,692	1,497	1,125	641	2,302	832	62	91	25	3,114
Expenses accrued and unpaid.....	35,117	2,932	13,459	2,176	7,191	1,265	590	3,175	1,092	69	302	130	2,736
Other liabilities.....	41,778	544	29,664	853	5,579	1,359	82	1,167	1,011	11	10	5	1,493
<b>Total liabilities.....</b>	<b>20,784,978</b>	<b>720,616</b>	<b>12,182,744</b>	<b>1,054,173</b>	<b>1,866,363</b>	<b>759,193</b>	<b>285,349</b>	<b>1,816,002</b>	<b>582,719</b>	<b>103,092</b>	<b>306,488</b>	<b>101,688</b>	<b>1,006,551</b>
<b>CAPITAL ACCOUNTS</b>													
Capital.....	833,995	36,361	440,651	51,527	93,606	33,510	14,488	63,841	33,706	5,883	11,562	5,859	43,001
Surplus.....	977,475	36,310	603,351	72,200	138,578	25,962	11,435	41,610	13,024	2,976	7,102	3,853	21,074
Undivided profits.....	266,704	11,830	143,879	16,460	20,879	11,209	3,801	23,109	9,410	1,731	6,144	1,627	16,625
Reserves for contingencies and other capital accounts.....	111,430	10,744	39,546	7,265	18,230	5,349	1,286	23,619	1,845	597	1,489	208	1,252
<b>Total capital accounts.....</b>	<b>2,189,604</b>	<b>95,245</b>	<b>1,227,427</b>	<b>147,452</b>	<b>271,293</b>	<b>76,030</b>	<b>31,010</b>	<b>152,179</b>	<b>57,985</b>	<b>11,187</b>	<b>26,297</b>	<b>11,547</b>	<b>81,952</b>
<b>Total liabilities and capital accounts.....</b>	<b>22,974,582</b>	<b>815,861</b>	<b>13,410,171</b>	<b>1,201,625</b>	<b>2,137,656</b>	<b>835,223</b>	<b>316,359</b>	<b>1,968,181</b>	<b>640,704</b>	<b>114,279</b>	<b>332,785</b>	<b>113,235</b>	<b>1,088,503</b>
Net demand deposits subject to reserve (see page 15).....	14,544,812	408,917	10,085,978	665,193	951,390	381,958	139,152	893,457	326,892	38,299	186,990	53,816	412,770
Demand deposits—adjusted (see page 1, footnote 3).....	12,059,047	441,154	7,559,494	702,517	1,013,262	342,297	154,017	892,300	284,419	52,240	131,674	75,941	409,732
Number of banks.....	1,390	42	196	71	163	98	55	332	101	88	86	88	70



## ALL MEMBER BANKS—RESERVE POSITION ON APRIL 4, 1941

[In thousands of dollars]

	Gross demand deposits	Deductions allowed in computing reserves <sup>1</sup>	Net demand deposits subject to reserve	Time deposits	Net demand deposits plus time deposits	Reserves 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 <sup>2</sup>	Held <sup>3</sup>	Excess		
<b>All member banks</b> .....	<b>44,393,324</b>	<b>8,012,717</b>	<b>36,380,607</b>	<b>12,430,507</b>	<b>48,811,114</b>	<b>7,655,756</b>	<b>13,531,403</b>	<b>5,875,647</b>	<b>15.7</b>	<b>27.7</b>
Central reserve city banks.....	20,013,685	1,154,931	18,858,754	1,348,913	20,207,667	4,357,812	7,530,389	3,172,577	21.6	37.3
Reserve city banks.....	15,271,058	3,612,099	11,658,959	4,871,562	16,530,521	2,283,895	4,106,816	1,822,921	13.8	24.8
Country banks.....	9,108,581	3,245,687	5,862,894	6,210,032	12,072,926	1,014,049	1,894,198	880,149	8.4	15.7
<b>All member banks, by districts:</b>										
Boston.....	2,498,516	443,073	2,055,443	650,773	2,706,216	349,615	784,576	434,961	12.9	29.0
New York.....	18,702,764	1,204,076	17,498,688	2,443,739	19,942,427	3,965,696	7,194,438	3,228,742	19.9	36.1
Philadelphia.....	2,377,710	510,296	1,867,414	1,113,718	2,981,132	354,787	767,473	412,686	11.9	25.7
Cleveland.....	2,917,389	735,172	2,182,217	1,467,897	3,650,114	429,055	926,429	497,374	11.8	25.4
Richmond.....	1,691,314	566,255	1,125,059	618,966	1,744,025	205,627	383,205	177,578	11.8	22.0
Atlanta.....	1,648,384	607,948	1,040,436	429,197	1,469,633	181,549	277,539	95,990	12.4	18.9
Chicago.....	5,944,549	1,326,688	4,617,861	1,983,709	6,601,570	1,014,604	1,475,425	460,821	15.4	22.3
St. Louis.....	1,484,203	446,999	1,037,204	430,631	1,467,835	187,635	255,163	67,528	12.8	17.4
Minneapolis.....	1,827,172	269,246	1,557,926	371,190	1,929,116	103,551	166,163	62,612	11.1	17.9
Kansas City.....	1,664,784	603,008	1,061,776	322,692	1,384,468	185,036	289,644	104,608	13.4	20.9
Dallas.....	1,527,036	591,799	935,237	243,304	1,178,541	154,407	238,580	84,173	13.1	20.2
San Francisco.....	3,109,503	708,157	2,401,346	2,354,691	4,756,037	524,194	772,768	248,574	11.0	16.2
Central reserve city banks:										
New York.....	16,856,065	740,407	16,115,658	848,499	16,964,157	3,708,737	6,715,464	3,006,727	21.9	39.6
Chicago.....	3,157,620	414,524	2,743,096	500,414	3,243,510	649,075	814,925	165,850	20.0	25.1
Reserve city banks, by districts:										
Boston.....	1,416,470	136,032	1,280,438	82,076	1,362,514	228,180	538,240	310,060	16.7	39.5
New York.....	255,146	50,906	204,240	144,324	348,564	42,958	54,008	11,050	12.3	15.5
Philadelphia.....	1,612,876	449,042	1,163,834	228,475	1,392,309	250,095	573,077	320,982	15.7	36.0
Cleveland.....	2,160,481	255,130	1,905,351	737,939	2,643,290	335,333	743,754	408,421	13.7	36.4
Richmond.....	978,585	285,279	693,306	231,885	925,191	137,823	260,885	123,062	14.5	27.4
Atlanta.....	948,518	307,858	640,660	180,626	821,286	121,147	163,171	42,024	14.8	19.9
Chicago.....	1,688,390	481,259	1,207,131	658,043	1,865,174	244,150	430,789	186,639	13.1	23.1
St. Louis.....	1,025,646	268,582	757,064	176,117	933,181	141,292	176,768	35,476	15.1	18.9
Minneapolis.....	460,854	132,838	328,016	85,306	413,322	61,668	95,420	33,752	14.9	23.1
Kansas City.....	1,153,352	399,014	754,338	160,259	914,597	140,022	216,503	76,481	15.3	23.7
Dallas.....	878,808	333,107	545,701	135,472	681,173	102,271	147,782	45,511	15.0	21.7
San Francisco.....	2,693,932	543,052	2,150,880	2,051,040	4,201,920	478,956	706,419	227,463	11.4	16.8
Country banks, by districts:										
Boston.....	1,082,046	307,041	775,005	568,697	1,343,702	121,435	246,336	124,901	9.0	18.3
New York.....	1,591,553	412,763	1,178,790	1,450,916	2,629,706	214,001	424,966	210,965	8.1	16.2
Philadelphia.....	764,834	261,254	503,580	885,243	1,388,823	104,692	194,396	89,704	7.5	14.0
Cleveland.....	756,908	280,042	476,866	729,958	1,206,824	93,722	182,675	88,953	7.8	15.5
Richmond.....	714,729	310,976	403,753	387,081	790,834	67,804	122,320	54,516	8.6	17.6
Atlanta.....	699,866	300,080	399,776	245,571	645,347	60,402	114,368	53,966	9.3	17.6
Chicago.....	1,098,539	430,905	667,634	825,252	1,492,886	121,379	229,711	108,332	8.1	15.4
St. Louis.....	458,557	178,417	280,140	254,514	534,654	46,349	78,395	32,052	8.7	14.7
Minneapolis.....	366,318	136,408	229,910	285,884	515,794	41,883	70,743	28,860	8.1	13.7
Kansas City.....	511,432	203,994	307,438	162,433	469,871	45,014	73,141	28,127	9.6	15.6
Dallas.....	648,228	258,692	389,536	107,832	497,368	52,136	90,798	38,662	10.5	18.3
San Francisco.....	415,571	165,105	250,466	303,651	554,117	45,238	66,349	21,111	8.2	12.0

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

<sup>2</sup> 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—23/4 per cent for Central Reserve city banks, 17/2 per cent for Reserve city banks and 12 per cent for Country banks.

<sup>3</sup> As reported by member banks. These figures differ from those shown by the Federal Reserve Banks' books because of a lack of synchronization of entries on the books of the Federal Reserve Banks and the member banks.

## ALL MEMBER BANKS—PLEGDED ASSETS, AND SECURED AND PREFERRED LIABILITIES ON APRIL 4, 1941

[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		
<b>Pledged assets (and securities loaned)—total</b> .....	<b>4,139,333</b>	<b>3,198,606</b>	<b>940,727</b>	<b>492,618</b>	<b>310,417</b>	<b>2,022,082</b>	<b>1,314,216</b>
United States Government obligations, direct and guaranteed, pledged to secure liabilities.....	3,099,036	2,469,354	629,682	331,203	295,674	1,598,054	874,105
Other assets pledged to secure liabilities.....	813,942	625,702	188,240	43,085	7,512	378,726	384,619
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	159,912	89,113	70,799	58,910	5,246	40,706	55,050
Securities loaned.....	66,443	14,437	52,006	59,420	1,985	4,596	442
<b>Secured and preferred liabilities—total</b> .....	<b>4,296,211</b>	<b>2,654,703</b>	<b>1,641,508</b>	<b>1,052,833</b>	<b>313,371</b>	<b>1,764,708</b>	<b>1,165,299</b>
Deposits secured by pledged assets.....	3,333,908	2,652,154	681,754	282,408	313,010	1,674,692	1,063,798
Borrowings secured by pledged assets.....	2,190	2,064	126	—	—	—	2,190
Other liabilities secured by pledged assets.....	2,355	485	1,870	597	361	107	1,290
Deposits preferred under provisions of law but not secured by pledge of assets.....	957,758	—	957,758	769,828	—	89,909	98,021

# FEDERAL RESERVE DISTRICTS

