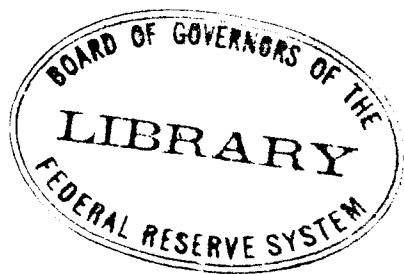


# MEMBER BANK CALL REPORT

Number 88

Condition of Member Banks  
September 24, 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 SEPTEMBER 24, 1941, COMPARED WITH JUNE 30, 1941,  
AND JUNE 30, 1940**

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Sept. 24, 1941	June 30, 1941	June 29, 1940	June 30, 1941	June 29, 1940
<b>ASSETS</b>					
Loans (including overdrafts).....	17,546,100	16,729,381	13,968,770	+816,719	+3,577,330
United States Government direct obligations.....	14,094,632	14,238,453	11,600,177	-143,821	+2,494,455
Obligations guaranteed by United States Government.....	4,243,345	3,839,296	3,121,428	+404,049	+1,121,917
Obligations of States and political subdivisions.....	3,160,573	2,984,431	2,887,825	+176,142	+272,748
Other bonds, notes, and debentures, including obligations of government corporations and agencies not guaranteed by United States <sup>1</sup> .....	2,497,203	2,459,034	2,445,747	+38,169	+51,456
Corporate stocks (including Federal Reserve Bank stock).....	401,496	408,353	427,060	-6,857	-25,564
<b>Total loans and investments</b> .....	<b>41,943,349</b>	<b>40,658,948</b>	<b>34,451,007</b>	<b>+1,284,401</b>	<b>+7,492,342</b>
Reserve with Federal Reserve Banks.....	13,245,857	12,959,092	13,750,656	+286,765	-504,799
Cash in vault.....	1,061,442	999,433	788,691	+62,009	+272,751
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,454,995	6,188,171	5,644,262	+266,824	+810,733
Other balances with banks in United States and foreign countries <sup>1</sup> .....	114,425	114,127	122,717	+298	-8,292
Due from own foreign branches.....	1,535	121	278	+1,414	+1,257
Cash items in process of collection.....	2,146,547	2,428,800	1,523,070	-282,253	+623,477
Bank premises owned and furniture and fixtures.....	914,682	913,030	916,899	+1,652	-2,217
Other real estate owned.....	195,463	208,477	246,381	-13,014	-50,918
Investments and other assets indirectly representing bank premises or other real estate.....	109,334	110,642	124,970	-1,308	-15,636
Customers' liability on acceptances.....	65,265	78,719	79,191	-13,454	-13,926
Income accrued but not yet collected.....	110,877	105,402	102,441	+5,475	+8,436
Other assets.....	133,188	92,107	95,783	+41,081	+37,405
<b>Total assets</b> .....	<b>66,496,959</b>	<b>64,857,069</b>	<b>57,846,346</b>	<b>+1,639,890</b>	<b>+8,650,613</b>
<b>LIABILITIES</b>					
<b>Demand deposits—Total</b> .....	<b>47,546,451</b>	<b>46,016,122</b>	<b>39,659,398</b>	<b>+1,530,329</b>	<b>+7,887,053</b>
Individuals, partnerships, and corporations.....	32,149,203	31,428,718	26,396,600	+720,485	+5,752,603
United States Government <sup>2</sup> .....	780,729	618,637	710,845	+162,092	+69,884
States and political subdivisions.....	3,089,640	2,940,374	2,528,793	+149,266	+560,847
Banks in United States and foreign countries <sup>1</sup> .....	10,979,157	10,290,667	9,548,119	+506,490	+1,249,038
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	729,722	737,726	475,041	-8,004	+254,681
<b>Time deposits—Total</b> .....	<b>12,558,275</b>	<b>12,495,387</b>	<b>12,069,722</b>	<b>+62,888</b>	<b>+488,553</b>
Individuals, partnerships, and corporations <sup>1</sup> .....	11,979,617	11,898,008	11,458,981	+81,609	+520,636
Postal savings <sup>2</sup> .....	49,683	54,765	58,611	-5,082	-8,928
States and political subdivisions.....	381,703	397,422	410,049	-15,719	-28,346
Banks in United States and foreign countries <sup>1</sup> .....	147,272	145,192	142,081	+2,080	+5,191
<b>Total deposits</b> .....	<b>60,104,726</b>	<b>58,511,589</b>	<b>51,729,120</b>	<b>+1,593,217</b>	<b>+8,325,606</b>
Due to own foreign branches.....	163,273	175,129	177,419	-11,856	-14,146
Bills payable, rediscounts, and other liabilities for borrowed money.....	13,155	2,887	3,423	+10,268	+9,732
Acceptances outstanding.....	77,725	93,660	94,195	-15,935	-16,470
Dividends declared but not yet payable.....	30,512	37,152	36,278	-6,640	-5,766
Income collected but not yet earned.....	86,287	79,695	61,103	+6,592	+25,184
Expenses accrued and unpaid.....	108,278	92,428	82,137	+15,850	+26,141
Other liabilities.....	61,343	64,937	54,919	-3,594	+6,424
<b>Total liabilities</b> .....	<b>60,645,299</b>	<b>59,057,397</b>	<b>52,238,594</b>	<b>+1,587,902</b>	<b>+8,406,705</b>
<b>CAPITAL ACCOUNTS</b>					
Capital.....	2,353,086	2,358,948	2,357,293	-5,862	-4,207
Surplus.....	2,339,857	2,318,745	2,207,308	+21,112	+132,549
Undivided profits.....	801,918	768,296	711,285	+33,622	+90,633
Reserves for contingencies and other capital accounts <sup>1</sup> .....	356,799	353,683	331,866	+3,116	+24,933
<b>Total capital accounts</b> .....	<b>5,851,660</b>	<b>5,799,672</b>	<b>5,607,752</b>	<b>+51,988</b>	<b>+243,908</b>
<b>Total liabilities and capital accounts</b> .....	<b>66,496,959</b>	<b>64,857,069</b>	<b>57,846,346</b>	<b>+1,639,890</b>	<b>+8,650,613</b>
Net demand deposits subject to reserve (see page 15).....	38,956,547	37,411,078	32,513,823	+1,545,469	+6,442,724
Demand deposits—adjusted <sup>3</sup> .....	33,822,018	32,678,018	27,877,364	+1,144,000	+5,944,654
Number of banks.....	6,596	6,556	6,398	+40	+198

<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, JUNE 30, 1936, TO  
SEPTEMBER 24, 1941**

[Amounts in thousands of dollars]

	1936 June 30	1937 June 30	1938 Sept. 28	1939 Oct. 2	1940 June 29	1941 June 30	1941 Sept. 24
<b>ASSETS</b>							
Loans (including overdrafts) <sup>1</sup> .....	12,541,845	14,284,875	12,937,437	13,470,421	13,968,770	16,729,381	17,546,100
United States Government direct obligations.....	11,721,475	10,870,404	10,712,818	10,890,726	11,600,177	14,238,453	14,094,632
Obligations guaranteed by United States Government.....	1,950,457	1,818,530	2,298,477	2,191,672	3,121,428	3,839,296	4,243,345
Obligations of States and political subdivisions.....	2,279,877	2,150,039	2,317,492	2,764,373	2,887,825	2,984,431	3,160,573
Other bonds, notes, and debentures, including obligations of Government corporations and agencies not guaranteed by United States <sup>1,2</sup> .....	3,219,839	3,081,416	2,822,289	2,582,455	2,445,747	2,459,034	2,497,203
Corporate stocks (including Federal Reserve Bank stock).....	545,317	533,297	538,376	447,483	427,060	408,353	401,496
Total loans and investments <sup>1</sup> .....	<b>32,258,810</b>	<b>32,738,561</b>	<b>31,626,889</b>	<b>33,075,130</b>	<b>34,451,007</b>	<b>40,658,948</b>	<b>41,943,349</b>
Reserve with Federal Reserve Banks.....	5,607,119	6,896,663	8,192,978	11,616,524	13,750,656	12,959,092	13,245,857
Cash in vault.....	713,421	629,305	774,887	773,514	788,691	999,433	1,061,442
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	3,792,738	3,100,171	3,817,382	5,147,234	5,644,262	6,188,171	6,454,995
Other balances with banks in United States and foreign countries <sup>2</sup> .....	202,472	158,780	193,018	197,020	122,717	114,127	114,425
Due from own foreign branches.....	2,502	4,592	1,261	12,135	278	121	1,535
Cash items in process of collection.....	2,147,493	2,200,829	1,460,367	1,921,302	1,523,070	2,428,800	2,146,547
Bank premises owned and furniture and fixtures.....	994,921	980,375	968,380	931,929	916,899	913,030	914,682
Other real estate owned.....	379,457	353,714	335,567	298,196	246,381	208,477	195,463
Investments and other assets indirectly representing bank premises or other real estate <sup>1</sup> .....				144,948	124,970	110,642	109,334
Customers' liability on acceptances.....	156,954	187,143	112,965	80,663	79,191	78,719	65,265
Income accrued but not yet collected.....				108,999	102,441	105,402	110,877
Other assets.....	267,760	202,168	207,832	93,615	95,783	92,107	133,188
<b>Total assets</b> .....	<b>46,523,647</b>	<b>47,452,301</b>	<b>47,691,526</b>	<b>54,401,209</b>	<b>57,846,346</b>	<b>64,857,069</b>	<b>66,496,959</b>
<b>LIABILITIES</b>							
<b>Demand deposits—Total</b> .....	<b>29,918,691</b>	<b>30,142,898</b>	<b>30,308,304</b>	<b>36,702,798</b>	<b>39,659,398</b>	<b>46,016,122</b>	<b>47,546,451</b>
Individuals, partnerships, and corporations.....	19,321,998	20,272,432	20,438,710	23,983,218	26,396,600	31,428,718	32,149,203
United States Government <sup>3</sup> .....	1,036,575	628,125	707,267	674,652	710,845	618,637	780,729
States and political subdivisions.....	2,320,453	2,577,445	2,079,830	2,390,422	2,528,793	2,940,374	3,089,640
Banks in United States and foreign countries <sup>2</sup> .....	6,450,528	5,913,282	6,544,610	8,988,854	9,548,119	10,290,667	10,797,157
Certified and officers' checks, cash letters of credit and travelers' checks, etc. ....	789,137	751,614	537,887	665,652	475,041	737,726	729,722
<b>Time deposits—Total</b> .....	<b>10,786,873</b>	<b>11,347,148</b>	<b>11,462,315</b>	<b>11,726,788</b>	<b>12,063,722</b>	<b>12,495,387</b>	<b>12,558,275</b>
Individuals, partnerships, and corporations <sup>2</sup> .....	10,099,195	10,817,882	10,788,660	11,103,802	11,458,981	11,898,008	11,979,617
Postal savings <sup>3</sup> .....	152,234	99,736	69,605	51,423	58,611	54,765	49,683
States and political subdivisions.....	377,998	292,280	464,427	417,849	410,049	397,422	381,703
Banks in United States and foreign countries <sup>2</sup> .....	157,446	137,250	139,623	153,714	142,081	145,192	147,272
<b>Total deposits</b> .....	<b>40,705,564</b>	<b>41,490,046</b>	<b>41,770,619</b>	<b>48,429,586</b>	<b>51,729,120</b>	<b>58,511,509</b>	<b>60,104,272</b>
Due to own foreign branches.....	101,159	143,498	117,432	127,731	177,419	175,129	163,273
Bills payable, rediscounts, and other liabilities for borrowed money.....	19,547	17,391	14,001	4,722	3,423	2,887	13,155
Acceptances outstanding.....	178,221	211,799	121,414	99,248	94,195	93,660	77,725
Dividends declared but not yet payable <sup>4</sup> .....	43,999	44,099	35,817	6,365	36,278	37,152	30,512
Income collected but not yet earned.....				55,046	61,103	79,695	86,287
Expenses accrued and unpaid.....				88,743	82,137	92,428	108,278
Other liabilities.....	239,790	206,673	222,359	59,342	54,919	64,937	61,343
<b>Total liabilities</b> .....	<b>41,288,280</b>	<b>42,113,506</b>	<b>42,281,642</b>	<b>48,870,783</b>	<b>52,233,594</b>	<b>59,057,397</b>	<b>60,645,299</b>
<b>CAPITAL ACCOUNTS</b>							
Capital.....	2,567,197	2,444,249	2,425,628	2,385,745	2,357,293	2,358,948	2,353,086
Surplus.....	1,806,516	1,971,464	2,046,844	2,120,960	2,207,308	2,318,745	2,339,857
Undivided profits <sup>4</sup> .....	520,283	587,495	645,543	700,545	711,285	768,296	801,918
Reserves for contingencies and other capital accounts <sup>2</sup> .....	341,371	335,687	291,869	323,176	331,866	353,683	356,799
<b>Total capital accounts</b> .....	<b>5,235,367</b>	<b>5,338,795</b>	<b>5,409,884</b>	<b>5,530,426</b>	<b>5,607,752</b>	<b>5,799,672</b>	<b>5,851,660</b>
<b>Total liabilities and capital accounts</b> .....	<b>46,523,647</b>	<b>47,452,301</b>	<b>47,691,526</b>	<b>54,401,209</b>	<b>57,846,346</b>	<b>64,857,069</b>	<b>66,496,959</b>
Net demand deposits subject to reserve (see page 15).....	23,985,757	24,844,886	25,038,348	29,652,240	32,513,823	37,411,078	38,956,547
Demand deposits—adjusted <sup>3</sup> .....	20,284,095	21,400,662	21,596,060	25,117,990	27,877,364	32,678,018	33,822,018
Number of banks.....	6,400	6,357	6,341	6,339	6,398	6,556	6,596

<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."

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

**ALL MEMBER BANKS—CONDITION ON SEPTEMBER 24, 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).....	17,546,100	11,444,535	6,101,565	3,938,809	918,090	6,860,774	5,828,427
United States Government direct obligations.....	14,094,632	8,567,196	5,527,436	5,411,212	1,145,205	4,668,396	2,869,819
Obligations guaranteed by United States Government.....	4,243,345	2,531,902	1,711,443	1,919,902	158,929	1,245,739	918,775
Obligations of States and political subdivisions.....	3,160,573	2,063,996	1,096,577	819,151	175,319	975,482	1,190,621
Other bonds, notes, and debentures, including obligations of Government corporations and agencies not guaranteed by United States <sup>2</sup> .....	2,497,203	1,602,261	894,942	697,646	150,610	693,656	955,291
Corporate stocks (including Federal Reserve Bank stock).....	401,496	203,925	197,571	143,453	25,028	143,853	89,162
<b>Total loans and investments</b> .....	<b>41,943,349</b>	<b>26,413,815</b>	<b>15,529,534</b>	<b>12,930,173</b>	<b>2,573,181</b>	<b>14,587,900</b>	<b>11,832,095</b>
Reserve with Federal Reserve Banks.....	13,245,857	7,931,842	5,314,015	5,534,303	1,277,533	4,359,423	2,074,598
Cash in vault.....	1,061,442	759,604	301,838	95,839	39,148	425,023	501,432
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,454,995	4,935,503	1,519,492	111,780	267,109	2,847,731	3,228,375
Other balances with banks in United States and foreign countries <sup>2</sup> .....	114,425	87,295	27,130	6,821	3,429	38,439	65,736
Due from own foreign branches.....	1,535	1,465	70	70		1,465	
Cash items in process of collection.....	2,146,547	1,403,080	743,467	731,075	141,965	987,283	286,224
Bank premises owned and furniture and fixtures.....	914,682	589,854	324,828	201,467	19,238	320,761	373,216
Other real estate owned.....	195,463	91,614	103,849	22,670	2,424	71,087	99,282
Investments and other assets indirectly representing bank premises or other real estate.....	109,334	60,629	48,705	10,087	730	76,399	22,118
Customers' liability on acceptances.....	65,265	39,450	25,815	39,714	1,792	20,734	3,025
Income accrued but not yet collected.....	110,877	65,480	45,397	42,714	7,734	41,877	18,552
Other assets.....	133,188	50,438	82,750	21,344	6,430	38,705	66,709
<b>Total assets</b> .....	<b>66,496,959</b>	<b>42,430,069</b>	<b>24,066,890</b>	<b>19,748,057</b>	<b>4,340,713</b>	<b>23,816,827</b>	<b>18,591,362</b>
<b>LIABILITIES</b>							
<b>Demand deposits—Total</b> .....	<b>47,546,451</b>	<b>29,991,339</b>	<b>17,555,112</b>	<b>16,970,693</b>	<b>3,553,799</b>	<b>16,806,809</b>	<b>10,215,150</b>
Individuals, partnerships, and corporations.....	32,149,203	19,914,180	12,235,023	11,595,005	2,112,348	10,637,296	7,804,554
United States Government <sup>3</sup> .....	780,729	556,217	224,512	135,304	95,267	382,539	167,619
States and political subdivisions.....	3,089,640	2,259,721	829,919	300,006	228,368	1,220,642	1,340,624
Banks in United States and foreign countries <sup>2</sup> .....	10,797,157	6,851,644	3,945,513	4,598,121	1,088,819	4,376,673	733,544
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	729,722	400,577	320,145	342,257	28,997	189,659	168,809
<b>Time deposits—Total</b> .....	<b>12,558,275</b>	<b>8,464,814</b>	<b>4,093,461</b>	<b>845,226</b>	<b>490,551</b>	<b>4,905,584</b>	<b>6,316,914</b>
Individuals, partnerships, and corporations <sup>3</sup> .....	11,979,617	8,013,561	3,965,656	810,188	468,751	4,590,829	6,109,849
Postal savings <sup>3</sup> .....	49,683	36,052	13,631			19,305	30,378
States and political subdivisions.....	381,703	310,868	70,835	29,431	21,800	185,778	144,694
Banks in United States and foreign countries <sup>2</sup> .....	147,272	103,933	43,339	5,607		109,672	31,993
<b>Total deposits</b> .....	<b>60,104,726</b>	<b>38,456,153</b>	<b>21,648,573</b>	<b>17,815,919</b>	<b>4,044,350</b>	<b>21,712,393</b>	<b>16,532,064</b>
Due to own foreign branches.....	163,273	127,774	35,499	163,273			
Bills payable, rediscounts, and other liabilities for borrowed money.....	13,155	9,275	3,880	9,711			3,444
Acceptances outstanding.....	77,725	45,889	31,836	48,497	1,947	24,231	3,050
Dividends declared but not yet payable.....	30,512	17,074	13,438	12,230	985	14,797	2,500
Income collected but not yet earned.....	86,287	59,976	26,311	12,023	2,959	44,776	26,529
Expenses accrued and unpaid.....	108,278	68,066	40,212	23,091	9,784	51,494	23,909
Other liabilities.....	61,343	26,072	35,271	28,165	1,322	21,562	10,294
<b>Total liabilities</b> .....	<b>60,645,299</b>	<b>38,810,279</b>	<b>21,835,020</b>	<b>18,112,909</b>	<b>4,061,347</b>	<b>21,869,253</b>	<b>16,601,790</b>
<b>CAPITAL ACCOUNTS</b>							
Capital.....	2,353,056	1,510,906	842,180	547,791	101,600	781,055	922,640
Surplus.....	2,339,857	1,348,090	991,767	828,330	109,140	746,682	655,705
Undivided profits.....	801,918	520,909	281,009	206,877	31,446	265,750	297,845
Reserves for contingencies and other capital accounts <sup>2</sup> .....	356,799	239,885	116,914	52,150	37,180	154,087	113,382
<b>Total capital accounts</b> .....	<b>5,851,660</b>	<b>3,619,790</b>	<b>2,231,870</b>	<b>1,635,148</b>	<b>279,366</b>	<b>1,947,574</b>	<b>1,989,572</b>
<b>Total liabilities and capital accounts</b> .....	<b>66,496,959</b>	<b>42,430,069</b>	<b>24,066,890</b>	<b>19,748,057</b>	<b>4,340,713</b>	<b>23,816,827</b>	<b>18,591,362</b>
Net demand deposits subject to reserve (see page 15).....	38,956,547	23,660,040	15,296,507	16,127,838	3,145,920	12,074,258	6,708,531
Demand deposits—adjusted <sup>4</sup> .....	33,822,018	21,180,398	12,641,620	11,506,193	2,227,748	11,060,314	9,027,763
Number of banks.....	6,596	5,125	1,471	36	13	350	6,197

<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 SEPTEMBER 24, 1941, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all dis- tricts	Federal Reserve district					
		Boston	New York	Philadel- phia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>							
Loans (including overdrafts)	17,546,100	1,199,572	5,178,061	1,131,979	1,384,609	780,270	722,679
United States Government direct obligations	14,094,632	670,645	6,229,912	710,417	1,148,224	494,531	279,759
Obligations guaranteed by United States Government	4,243,345	123,883	2,209,183	185,754	262,734	148,394	124,708
Obligations of States and political subdivisions	3,160,573	110,715	1,053,264	188,204	212,990	75,006	173,899
Other bonds, notes, and debentures, including obligations of Government corporations and agencies not guaranteed by United States <sup>1</sup>	2,497,203	137,178	912,191	351,611	262,328	81,201	50,720
Corporate stocks (including Federal Reserve Bank stock)	401,496	24,857	179,455	33,505	50,287	10,082	9,428
<b>Total loans and investments</b>	<b>41,943,349</b>	<b>2,266,850</b>	<b>15,762,066</b>	<b>2,601,470</b>	<b>3,321,172</b>	<b>1,589,484</b>	<b>1,361,193</b>
Reserve with Federal Reserve Banks	13,245,857	686,077	6,084,545	802,696	964,142	458,815	300,361
Cash in vault	1,061,442	188,843	187,750	75,667	107,911	74,201	49,439
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,454,995	368,536	569,878	461,200	661,806	535,287	515,868
Other balances with banks in United States and foreign countries <sup>1</sup>	114,425	2,869	11,935	8,298	14,307	6,219	10,999
Due from own foreign branches	1,535	1,465	70				
Cash items in process of collection	2,146,547	112,299	804,493	105,535	141,359	92,738	89,844
Bank premises owned and furniture and fixtures	914,682	63,953	291,375	84,027	94,463	50,507	43,512
Other real estate owned	195,463	9,881	58,316	48,641	20,027	9,275	9,661
Investments and other assets indirectly representing bank premises or other real estate	109,334	7,066	21,912	14,160	8,778	3,374	5,265
Customers' liability on acceptances	65,265	9,106	40,533	5,037	530	482	1,642
Income accrued but not yet collected	110,877	5,590	50,222	6,032	7,006	3,026	3,263
Other assets	133,188	4,225	69,384	9,904	7,360	5,232	9,344
<b>Total assets</b>	<b>66,496,959</b>	<b>3,726,760</b>	<b>23,952,479</b>	<b>4,222,667</b>	<b>5,348,861</b>	<b>2,828,640</b>	<b>2,400,391</b>
<b>LIABILITIES</b>							
<b>Demand deposits—Total</b>	<b>47,546,451</b>	<b>2,646,824</b>	<b>19,087,934</b>	<b>2,599,687</b>	<b>3,252,638</b>	<b>1,946,104</b>	<b>1,752,647</b>
Individuals, partnerships, and corporations	32,149,203	1,940,685	13,126,396	1,781,136	2,376,182	1,249,110	1,014,221
United States Government <sup>2</sup>	780,729	23,276	194,696	36,208	58,472	49,315	75,303
States and political subdivisions	3,089,640	162,569	672,896	249,430	219,925	145,187	175,770
Banks in United States and foreign countries <sup>1</sup>	10,797,157	478,020	4,711,045	510,613	559,060	478,237	475,823
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	729,722	42,274	382,901	22,300	38,999	24,255	11,530
<b>Time deposits—Total</b>	<b>12,558,275</b>	<b>1,051,033</b>	<b>2,487,719</b>	<b>1,115,416</b>	<b>1,478,989</b>	<b>634,827</b>	<b>433,973</b>
Individuals, partnerships, and corporations <sup>1</sup>	11,979,617	644,295	2,404,704	1,063,874	1,386,524	609,406	410,448
Postal savings <sup>2</sup>	49,683	2,491	6,610	5,822	1,843	5,482	4,974
States and political subdivisions	381,703	2,893	52,737	28,874	53,442	11,723	10,297
Banks in United States and foreign countries <sup>1</sup>	147,272	1,374	23,668	16,846	37,180	8,216	8,254
<b>Total deposits</b>	<b>60,104,726</b>	<b>3,297,877</b>	<b>21,575,653</b>	<b>3,715,103</b>	<b>4,731,627</b>	<b>2,580,931</b>	<b>2,186,620</b>
Due to own foreign branches	163,273	—	163,273	—	—	—	—
Bills payable, rediscounts, and other liabilities for borrowed money	13,155	505	10,444	181	295	53	49
Acceptances outstanding	77,725	10,438	49,317	6,513	558	490	1,727
Dividends declared but not yet payable	30,512	915	12,880	2,231	2,377	693	986
Income collected but not yet earned	86,287	6,062	21,082	5,170	3,619	3,199	4,937
Expenses accrued and unpaid	108,278	7,475	28,565	6,823	11,671	3,720	3,189
Other liabilities	61,343	2,971	30,220	2,208	6,492	2,138	979
<b>Total liabilities</b>	<b>60,645,299</b>	<b>3,326,243</b>	<b>21,891,434</b>	<b>3,738,229</b>	<b>4,756,639</b>	<b>2,591,224</b>	<b>2,198,487</b>
<b>CAPITAL ACCOUNTS</b>							
Capital	2,353,086	153,616	764,098	181,028	225,286	102,714	96,962
Surplus	2,339,857	158,041	958,092	212,855	261,007	82,178	64,037
Undivided profits	801,918	58,972	261,158	63,711	61,612	37,549	27,951
Reserves for contingencies and other capital accounts <sup>1</sup>	356,799	29,888	77,697	26,844	44,317	14,975	12,954
<b>Total capital accounts</b>	<b>5,851,660</b>	<b>400,517</b>	<b>2,061,045</b>	<b>484,438</b>	<b>592,222</b>	<b>237,416</b>	<b>201,904</b>
<b>Total liabilities and capital accounts</b>	<b>66,496,959</b>	<b>3,726,760</b>	<b>23,952,479</b>	<b>4,222,667</b>	<b>5,348,861</b>	<b>2,828,640</b>	<b>2,400,391</b>
Net demand deposits subject to reserve (see page 15)	38,956,547	2,166,971	17,714,076	2,036,487	2,449,851	1,318,740	1,146,941
Demand deposits—adjusted <sup>3</sup>	33,822,018	2,033,229	13,377,700	1,947,331	2,493,747	1,325,814	1,111,677
Number of banks	6,596	348	794	656	670	441	316

<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 SEPTEMBER 24, 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)	2,209,717	717,571	473,315	743,977	617,892	2,386,458
United States Government direct obligations	2,113,325	367,444	250,304	253,544	260,303	1,316,224
Obligations guaranteed by United States Government	513,571	121,929	67,948	131,238	76,503	277,500
Obligations of States and political subdivisions	471,173	115,274	69,867	158,692	130,749	400,740
Other bonds, notes, and debentures, including obligations of Government corporations and agencies not guaranteed by United States	375,485	79,654	40,688	57,227	20,577	128,343
Corporate stocks (including Federal Reserve Bank stock)	37,069	19,910	3,279	7,789	6,328	19,507
<b>Total loans and investments</b>	<b>5,720,340</b>	<b>1,421,782</b>	<b>905,401</b>	<b>1,352,467</b>	<b>1,112,352</b>	<b>4,528,772</b>
Reserve with Federal Reserve Banks	2,011,923	317,244	167,139	301,893	254,036	896,986
Cash in vault	157,428	37,492	21,995	37,206	38,028	85,482
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,115,449	370,847	235,686	561,795	537,617	521,026
Other balances with banks in United States and foreign countries <sup>1</sup>	12,706	1,327	5,978	11,839	3,569	24,379
Due from own foreign branches	270,023	103,416	46,227	97,565	69,305	213,743
Cash items in process of collection	78,892	26,423	17,330	28,305	37,921	97,974
Bank premises owned and furniture and fixtures	7,802	8,105	392	1,019	4,947	17,397
Other real estate owned						
Investments and other assets indirectly representing bank premises or other real estate	6,120	882	5,580	1,157	4,222	30,818
Customers' liability on acceptances	1,830	492	123	9	322	5,159
Income accrued but not yet collected	14,459	2,826	3,417	2,070	815	12,151
Other assets	11,933	2,333	2,326	1,698	2,091	7,358
<b>Total assets</b>	<b>9,408,905</b>	<b>2,293,169</b>	<b>1,411,594</b>	<b>2,397,023</b>	<b>2,065,225</b>	<b>6,441,245</b>
<b>LIABILITIES</b>						
Demand deposits— <b>Total</b>	<b>6,651,389</b>	<b>1,665,899</b>	<b>910,978</b>	<b>1,870,958</b>	<b>1,634,930</b>	<b>3,526,463</b>
Individuals, partnerships, and corporations	4,329,824	983,571	567,279	1,086,949	1,097,525	2,596,325
United States Government <sup>2</sup>	142,051	30,746	2,766	22,817	47,084	97,995
States and political subdivisions	610,783	109,010	109,882	192,550	127,855	313,783
Banks in United States and foreign countries <sup>1</sup>	1,495,404	525,960	217,918	548,701	338,390	457,986
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	73,327	16,612	13,133	19,941	24,076	60,374
Time deposits— <b>Total</b>	<b>2,051,505</b>	<b>434,641</b>	<b>364,428</b>	<b>317,876</b>	<b>237,743</b>	<b>2,350,105</b>
Individuals, partnerships, and corporations <sup>1</sup>	1,991,973	415,856	354,469	304,231	213,108	2,180,729
Postal savings <sup>2</sup>	4,716	3,350	1,801	2,563	1,400	8,631
States and political subdivisions	43,617	13,192	4,974	4,423	22,245	133,286
Banks in United States and foreign countries <sup>1</sup>	11,199	2,243	3,184	6,659	990	27,459
<b>Total deposits</b>	<b>8,702,894</b>	<b>2,100,540</b>	<b>1,275,406</b>	<b>2,188,834</b>	<b>1,872,673</b>	<b>5,876,568</b>
Due to own foreign branches						
Bills payable, rediscounts, and other liabilities for borrowed money						
Acceptances outstanding						
Dividends declared but not yet payable						
Income collected but not yet earned						
Expenses accrued and unpaid						
Other liabilities						
<b>Total liabilities</b>	<b>8,737,488</b>	<b>2,109,294</b>	<b>1,285,914</b>	<b>2,193,920</b>	<b>1,879,755</b>	<b>5,936,672</b>
<b>CAPITAL ACCOUNTS</b>						
Capital	281,631	89,418	59,512	89,305	82,150	227,366
Surplus	220,651	56,115	40,382	62,261	60,607	163,631
Undivided profits	94,226	31,729	19,739	40,036	34,503	70,732
Reserves for contingencies and other capital accounts <sup>1</sup>	74,909	6,613	6,047	11,501	8,210	42,844
<b>Total capital accounts</b>	<b>671,417</b>	<b>183,875</b>	<b>125,680</b>	<b>203,103</b>	<b>185,470</b>	<b>504,573</b>
<b>Total liabilities and capital accounts</b>	<b>9,408,905</b>	<b>2,293,169</b>	<b>1,411,594</b>	<b>2,397,023</b>	<b>2,065,225</b>	<b>6,441,245</b>
Net demand deposits subject to reserve (see page 15)	5,270,217	1,191,689	629,169	1,211,637	1,028,008	2,792,761
Demand deposits—adjusted <sup>3</sup>	4,743,911	1,005,777	644,067	1,201,875	1,180,151	2,756,739
Number of banks	895	434	452	739	574	277

<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 SEPTEMBER 24, 1941, OF BANKS IN EACH CENTRAL  
ASSETS [in thousands of dollars]**

Federal Reserve district numbers, and reserve cities	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
All member banks	6,596	17,546,100	14,094,632	4,243,345	3,160,573	2,497,203	401,496	41,943,349	13,245,857	1,061,442
<b>Reserve bank cities</b>	<b>174</b>	<b>8,532,101</b>	<b>8,667,082</b>	<b>2,591,639</b>	<b>1,516,828</b>	<b>1,182,940</b>	<b>237,316</b>	<b>22,727,906</b>	<b>8,973,497</b>	<b>375,865</b>
1. Boston	11	578,294	268,478	49,740	27,650	21,607	13,066	568,835	434,182	132,507
2. New York	42	3,962,301	5,424,353	1,922,399	822,240	699,138	143,929	12,974,360	5,549,363	98,055
3. Philadelphia	23	504,069	376,452	87,447	98,409	126,015	18,552	1,210,944	586,830	22,185
4. Cleveland	4	324,455	198,216	79,858	9,148	27,139	2,892	641,708	201,656	15,619
5. Richmond	6	69,305	36,200	13,959	9,991	6,470	761	139,749	60,615	2,487
6. Atlanta	3	99,229	34,760	20,166	13,326	840	174,791	33,060	2,358	
7. Chicago	47	1,041,556	1,212,511	174,338	197,841	162,753	25,695	2,814,694	1,335,421	49,787
8. St. Louis	11	231,850	194,646	46,351	30,150	25,014	15,556	543,567	162,012	6,355
9. Minneapolis	4	126,336	88,532	18,856	13,416	5,991	720	253,851	46,509	3,813
10. Kansas City	10	163,591	43,362	47,542	33,754	23,479	3,647	315,375	67,512	7,675
11. Dallas	6	147,525	53,914	6,456	6,531	3,457	1,472	219,355	49,841	2,606
12. San Francisco	7	1,283,590	735,658	124,527	254,372	72,344	10,186	2,480,677	446,496	32,418
<b>Reserve branch cities</b>	<b>132</b>	<b>2,356,693</b>	<b>1,990,989</b>	<b>563,303</b>	<b>327,100</b>	<b>278,924</b>	<b>64,992</b>	<b>5,582,001</b>	<b>1,653,315</b>	<b>120,679</b>
2. Buffalo	5	115,855	67,826	48,710	13,557	13,663	10,562	270,173	58,145	5,542
4. Cincinnati	10	151,380	119,287	13,496	21,450	16,278	3,662	325,553	77,782	9,931
4. Pittsburgh	12	261,672	494,817	45,573	30,357	76,390	33,124	941,933	406,969	11,453
5. Baltimore	10	86,008	185,918	38,819	5,619	9,819	1,630	327,813	95,370	11,309
5. Charlotte	3	31,172	28,595	16,894	4,410	862	180	82,113	30,665	920
6. Birmingham	2	39,214	12,260	3,233	14,983	3,871	735	74,296	31,194	2,170
6. Jacksonville	3	42,738	28,275	10,742	8,349	5,180	365	95,649	17,507	1,960
6. Nashville	4	65,874	7,517	5,083	10,366	6,706	2,778	98,324	17,052	2,107
6. New Orleans	5	90,726	64,343	21,996	18,083	4,489	811	200,448	69,823	3,625
7. Detroit	6	252,382	288,804	151,129	29,006	64,635	1,814	787,770	220,384	19,431
8. Little Rock	4	19,317	7,016	4,739	6,350	1,062	96	38,580	9,012	728
8. Louisville	6	86,136	37,748	11,413	2,924	9,788	639	148,648	30,785	3,932
8. Memphis	3	88,016	19,634	15,626	14,254	4,513	467	142,510	27,761	3,434
9. Helena	2	4,536	4,704	2,159	711	450	39	12,599	4,296	135
10. Denver	7	65,540	33,539	8,413	8,657	8,515	429	125,093	59,216	4,090
10. Oklahoma City	5	41,171	11,401	7,252	17,465	879	343	78,511	23,516	858
10. Omaha	6	58,235	20,527	7,026	10,770	5,811	319	102,688	23,368	1,835
11. El Paso	2	16,265	7,803	458	2,102	12	70	26,710	5,487	560
11. Houston	11	80,613	73,424	21,551	10,869	5,624	814	192,895	61,986	4,165
11. San Antonio	7	28,992	24,047	11,499	4,890	2,470	259	72,157	16,725	1,784
12. Los Angeles	6	416,892	246,400	77,673	58,746	24,700	4,368	828,779	245,948	13,819
12. Portland	2	111,133	101,690	21,331	7,553	6,189	510	248,406	46,009	6,248
12. Salt Lake City	6	28,126	18,883	4,746	6,878	1,827	300	60,766	13,821	836
12. Seattle	5	174,700	86,531	13,742	18,751	5,191	678	299,593	60,044	9,807
<b>Other Reserve cities</b>	<b>93</b>	<b>828,879</b>	<b>566,742</b>	<b>169,628</b>	<b>126,024</b>	<b>80,048</b>	<b>10,026</b>	<b>1,781,347</b>	<b>544,447</b>	<b>63,466</b>
4. Columbus	3	44,557	25,963	10,799	22,947	5,002	860	110,128	33,621	5,258
4. Toledo	4	37,270	50,566	20,617	2,113	944	344	111,854	36,568	5,629
5. Washington	16	129,559	93,756	27,886	2,021	17,362	1,834	272,418	120,636	14,539
6. Savannah	4	70,692	8,703	3,779	6,244	4,351	294	94,063	26,285	2,973
7. Cedar Rapids	1	9,956	550	4,706	10,341	100	60	25,722	4,529	720
7. Des Moines	3	40,926	14,566	9,447	6,519	4,479	194	76,131	13,799	2,154
7. Dubuque	2	2,053	6,536	1,530	1,449	1,176	31	12,775	1,652	415
7. Grand Rapids	2	15,353	19,754	2,615	6,768	2,476	147	47,113	7,008	1,697
7. Indianapolis	4	53,155	111,907	5,082	14,224	8,418	2,029	194,815	45,686	7,933
7. Milwaukee	7	89,378	82,983	23,174	13,889	18,677	1,521	229,622	108,981	7,330
7. Peoria	3	12,882	18,500	2,655	2,926	2,717	178	39,858	9,843	1,549
7. Sioux City	4	13,824	2,776	2,962	1,004	596	65	21,227	4,737	848
9. St. Paul	3	84,550	38,051	6,349	1,577	4,124	474	135,125	43,815	1,545
10. Kansas City, Kans.	2	10,859	2,815	1,234	802	493	42	16,245	2,499	199
10. Lincoln	3	15,756	13,728	1,294	1,357	1,510	102	33,747	7,362	704
10. Pueblo	1	1,757	4,453	280	149	195	87	5,921	2,246	299
10. St. Joseph	4	11,762	6,816	1,887	777	935	80	22,257	3,614	651
10. Topeka	4	8,206	5,910	3,158	4,309	32	64	21,679	5,195	570
10. Tulsa	4	47,048	16,190	9,652	8,049	988	332	82,259	16,830	1,853
10. Wichita	4	27,934	7,591	14,280	2,072	1,591	144	53,612	12,755	944
11. Fort Worth	3	49,018	11,078	8,311	8,736	934	233	78,310	17,238	2,156
11. Galveston	4	10,866	7,596	1,502	2,835	1,184	133	24,116	6,017	1,015
11. Waco	3	7,692	4,018	1,222	1,370	448	49	14,799	2,899	649
12. Ogden	2	15,821	3,305	2,976	712	566	71	23,451	3,290	693
12. Spokane	3	19,005	8,631	2,231	2,834	750	649	34,100	7,342	1,183
<b>Country banks, by districts</b>	<b>6,197</b>	<b>5,828,427</b>	<b>2,869,819</b>	<b>918,775</b>	<b>1,190,621</b>	<b>955,291</b>	<b>89,162</b>	<b>11,852,095</b>	<b>2,074,598</b>	<b>501,432</b>
1. Boston	337	621,278	402,167	74,143	83,065	115,571	11,791	1,308,015	251,895	56,336
2. New York	747	1,099,905	737,733	238,074	217,467	199,390	24,964	2,517,533	477,037	84,153
3. Philadelphia	633	627,910	333,965	98,307	89,795	225,596	14,953	1,390,526	215,866	53,482
4. Cleveland	637	565,275	259,375	92,391	126,975	136,575	9,405	1,189,996	207,546	60,021
5. Richmond	406	464,226	150,062	50,836	52,965	43,625	5,677	767,391	151,523	44,946
6. Atlanta	295	314,206	123,901	59,709	102,548	19,653	3,605	623,622	105,440	34,246
7. Chicago	816	678,252	354,438	135,933	187,206	109,458	5,326	1,470,613	259,433	65,604
8. St. Louis	410	292,252	108,400	43,800	61,596	39,277	3,152	518,477	87,674	23,043
9. Minneapolis	443	257,893	119,017	40,584	54,163	30,123	2,046	503,826	72,519	16,502
10. Kansas City	689	293,118	87,212	29,220	70,531	12,799	2,200	495,080	77,780	17,528
11. Dallas	538	276,921	78,423	25,504	93,416	6,448	3,298	454,010	93,843	25,093
12. San Francisco	246	337,191	115,126	30,274	50,894	16,776	2,745	553,006	74,036	20,478

<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

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>6,454,995</b>	<b>114,425</b>	<b>2,146,547</b>	<b>914,682</b>	<b>195,463</b>	<b>109,334</b>	<b>65,265</b>	<b>110,877</b>	<b>134,723</b>	<b>66,496,959</b>	All member banks
<b>1,405,020</b>	<b>24,766</b>	<b>1,344,707</b>	<b>358,027</b>	<b>60,562</b>	<b>59,409</b>	<b>59,433</b>	<b>71,654</b>	<b>50,297</b>	<b>35,511,143</b>	Reserve bank cities <sup>1</sup>
87,575	1,683	66,429	23,209	3,298	2,773	7,951	2,905	2,960	1,724,307	1. Boston
121,452	6,829	732,900	202,997	22,968	10,087	39,719	42,811	21,571	19,823,112	2. New York <sup>2</sup>
192,610	3,205	78,544	27,666	14,137	11,560	4,784	4,602	7,166	2,164,233	3. Philadelphia
96,947	1,072	40,595	8,204	2,951	3,972	127	2,225	3,510	1,018,586	4. Cleveland
30,228	1,100	15,671	2,995	370	1,837	2	583	222	255,859	5. Richmond
49,835		15,083	4,757	409			565	403	281,261	6. Atlanta
332,673	3,430	157,836	21,532	2,649	1,210	1,809	8,325	6,824	4,736,190	7. Chicago <sup>2</sup>
88,202	282	45,891	4,951	4,212	673	492	1,490	1,006	859,133	8. St. Louis
56,665	532	23,827	652		4,545	118	1,005	1,635	393,152	9. Minneapolis
113,733	4,100	42,940	3,197	256	606	5	418	422	556,234	10. Kansas City
100,416	243	21,702	7,230	1,348			13	208	402,967	11. Dallas
134,684	2,290	103,289	50,637	7,964	22,146	4,426	6,712	4,370	3,296,109	12. San Francisco
<b>1,283,313</b>	<b>15,591</b>	<b>397,964</b>	<b>125,120</b>	<b>28,663</b>	<b>22,832</b>	<b>2,695</b>	<b>17,375</b>	<b>14,392</b>	<b>9,263,940</b>	Reserve branch cities <sup>1</sup>
36,144	740	15,649	11,543	5,554	3,895	230	969	1,062	409,646	2. Buffalo
96,537	514	23,054	13,049	2,827		281	841	231	550,600	4. Cincinnati
127,433	36	36,733	22,955	5,006	2,099	47	2,322	1,425	1,558,411	4. Pittsburgh
78,541	42	21,553	6,823	304	250	232	1,259	632	544,128	5. Baltimore
29,977	116	11,983	1,036	30			342	302	157,484	5. Charlotte
37,162		9,000	2,520	2,542			366	718	159,968	6. Birmingham
34,395	2,025	7,320	3,514	373	295		255	198	163,491	6. Jacksonville
44,004		8,545	3,123	973		394	273	272	175,067	6. Nashville
54,548	382	22,576	4,333	740	2,691	539	653	5,330	365,738	6. New Orleans
182,551	771	42,063	4,264	690	1,338		2,885	1,443	1,264,040	7. Detroit
19,220	90	6,217	712	21			79	131	74,790	8. Little Rock
35,294	133	17,911	1,938	1,944	21		541	254	241,401	8. Louisville
39,912	35	16,585	3,949	119			190	104	234,599	8. Memphis
3,557	15	1,458	340				75	100	22,575	9. Helena
51,669	972	15,422	1,206	56			397	289	258,410	10. Denver
31,440	91	7,803	1,084		83		140	105	143,631	10. Oklahoma City
23,729		14,774	3,015	41			449	148	170,047	10. Omaha
8,153	127	1,402	246	45		4	26	111	42,871	11. El Paso
115,680	307	15,022	7,008	473	4,016	284	340	174	402,350	11. Houston
27,141		6,254	3,951	117			155	36	128,766	11. San Antonio
67,157	2,132	44,770	16,756	6,591	6,948	414	3,152	866	1,237,332	12. Los Angeles
43,072	1,746	20,772	6,063			57	880	188	373,441	12. Portland
19,960	999	8,355	810	10	1,196			214	106,961	12. Salt Lake City
76,037	3,872	22,743	4,832	207		213	786	59	478,193	12. Seattle
<b>538,287</b>	<b>8,332</b>	<b>117,652</b>	<b>58,319</b>	<b>6,956</b>	<b>4,975</b>	<b>112</b>	<b>3,296</b>	<b>3,325</b>	<b>3,130,514</b>	Other reserve cities <sup>1</sup>
40,714	3	12,813	6,196	15	980	62	96	43	269,929	4. Columbus
13,117	346	5,493	1,937	1,094	145		276	374	176,833	4. Toledo
62,083	286	11,205	14,790	2,709	344	6	367	549	500,022	5. Washington
28,655	56	9,940	4,524	393		11	15	142	167,057	6. Savannah
9,105		3,002	1,055						44,133	7. Cedar Rapids
20,888		2,421	447	15	2,150		277	126	118,408	7. Des Moines
1,952	10	787	29					10	17,630	7. Dubuque
11,141	2	2,659	1,623	175				16	71,434	7. Grand Rapids
56,284	1,345	9,784	4,064	589		1	217	290	320,968	7. Indianapolis
52,786	854	21,526	5,064	619	171	14	851	1,129	428,947	7. Milwaukee
12,258	707	1,582	2,047	156	10	3	37	25	68,075	7. Peoria
8,554		2,358	460	2			62	6	38,254	7. Sioux City
32,947	55	10,199	3,132		950	1	482	42	228,293	9. St. Paul
4,092		633	664		4			13	24,349	10. Kansas City, Kans.
8,781		2,568	737	13		5	64		53,981	10. Lincoln
14,405	2,250	92	159	68				25,440	10. Pueblo	
10,880	40	1,140	253	28	102		61	26	39,052	10. St. Joseph
8,771		1,545	851	1	29	4	240	87	169,052	10. Topeka
59,339	1,150	3,109	4,177	996			86	25	90,929	10. Tulsa
20,880	200	1,431			749		91	50	132,940	10. Wichita
24,490	296	7,053	2,507		117			22	53,652	11. Fort Worth
18,302	518	2,458	1,087		117				25,195	11. Galveston
5,135	10	1,254	170	189	90				34,585	11. Waco
5,197		992	815	20			1	126	12. Ogden	
7,531	204	1,518	535		5			198	52,616	12. Spokane
<b>3,228,375</b>	<b>65,736</b>	<b>286,224</b>	<b>373,216</b>	<b>99,282</b>	<b>22,118</b>	<b>3,025</b>	<b>18,552</b>	<b>66,709</b>	<b>18,591,362</b>	Country banks, by districts
280,961	1,186	45,870	40,744	6,583	4,293	1,155	2,685	2,730	2,002,453	1. Boston
412,282	4,366	55,944	76,835	29,794	7,930	584	6,442	46,821	3,719,721	2. New York
268,590	5,093	26,991	56,361	34,504	2,600	253	1,430	2,738	2,058,434	3. Philadelphia
287,058	12,336	22,671	42,122	8,134	1,582	13	1,246	1,777	1,834,502	4. Cleveland
334,458	4,675	32,236	24,863	5,862	943	242	475	3,527	1,371,147	5. Richmond
267,269	8,536	17,380	20,691	4,231	2,279	698	1,136	2,281	1,057,809	6. Atlanta
427,257	5,587	26,005	38,307	2,907	1,241	3	1,805	2,064	2,308,826	7. Chicago
188,219	787	16,812	14,873	1,809	188		526	838	883,246	8. St. Louis
142,517	5,376	10,743	13,206	392	85	4	1,855	549	767,574	9. Minneapolis
214,076	3,036	6,108	11,966	552	333		142	557	827,158	10. Kansas City
238,300	1,622	14,160	15,722	1,909	116	29	190	1,490	876,484	11. Dallas
167,388	13,136	11,304	17,526	2,605	528	44	620	1,337	862,008	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 SEPTEMBER 24, 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	
All member banks	47,546,451	32,149,203	780,729	3,089,640	10,797,157	729,722	12,558,275	11,979,617	49,683	381,703	147,272	
Reserve bank cities <sup>1</sup>	28,563,869	18,828,036	396,915	1,050,036	7,830,199	458,683	3,698,959	3,464,382	10,191	176,118	48,168	
1. Boston	1,449,100	982,011	6,058	61,750	385,019	14,262	81,055	80,920	31	104	104	
2. New York <sup>2</sup>	17,014,212	11,630,506	137,791	303,494	4,599,675	342,746	868,612	829,377	-----	33,212	6,023	
3. Philadelphia	1,729,668	1,061,281	17,894	146,104	497,337	7,052	229,078	212,631	68	1,833	14,546	
4. Cleveland	658,175	491,511	1,527	40,902	114,296	9,939	277,421	273,638	-----	3,000	783	
5. Richmond	193,967	97,960	2,736	17,598	73,768	1,905	43,325	41,224	500	1,579	22	
6. Atlanta	229,372	123,221	17,788	17,321	70,282	760	28,230	26,893	1,327	10	-----	
7. Chicago <sup>2</sup>	3,729,072	2,326,243	98,610	1,090,319	34,978	632,258	605,288	27,000	-----	2,008	15	
8. St. Louis	694,563	398,815	11,207	19,095	262,366	3,080	101,928	100,406	1,522	1,522	-----	
9. Minneapolis	311,393	188,119	149	22,335	116,478	4,312	47,473	45,211	5	7	2,250	
10. Kansas City	492,186	203,910	3,969	20,771	260,324	3,212	30,571	30,554	7	10	10	
11. Dallas	338,627	167,466	22,162	19,993	122,979	6,027	30,430	28,407	-----	2,008	15	
12. San Francisco	1,673,534	1,176,993	77,024	151,751	237,356	30,410	1,328,448	1,189,833	6,731	107,469	24,415	
Reserve branch cities <sup>1</sup>	6,476,089	4,108,833	177,505	469,614	1,651,030	69,107	1,965,632	1,851,420	6,150	57,105	50,957	
2. Buffalo	246,079	179,614	9,313	22,727	30,517	3,908	126,067	116,651	1,328	8,088	8,088	
4. Cincinnati	382,098	250,674	22,069	21,182	84,471	3,732	116,518	113,486	5	850	2,177	
4. Pittsburgh	1,063,057	712,942	26,788	20,995	297,451	4,881	264,325	219,440	16	15,965	28,904	
5. Baltimore	357,190	241,565	32,829	35,475	125,865	1,456	72,618	67,802	601	574	3,641	
5. Charlotte	140,606	37,016	654	7,907	94,252	777	8,562	7,794	-----	175	593	
6. Birmingham	121,434	80,556	1,781	7,877	30,927	293	23,030	23,025	5	-----	-----	
6. Jacksonville	129,779	50,970	5,940	15,223	55,560	2,086	21,227	19,781	150	706	590	
6. Nashville	125,579	51,394	8,647	16,445	48,371	722	34,386	32,905	664	30	787	
6. New Orleans	291,436	142,838	12,510	24,198	110,712	1,178	48,382	45,065	216	2,871	200	
7. Detroit	357,831	590,115	14,046	105,723	137,992	9,955	331,811	326,827	2,500	1,771	713	
8. Little Rock	61,899	27,031	345	8,158	24,184	2,181	8,847	8,428	406	3	10	
8. Louisville	195,770	103,584	4,171	4,869	80,692	2,454	27,161	27,056	-----	105	-----	
8. Memphis	180,181	79,986	5,735	18,044	73,866	2,550	36,540	32,781	5	3,740	14	
9. Helena	18,185	9,986	19	2,442	5,547	191	2,718	2,418	300	-----	-----	
10. Denver	187,008	121,658	1,297	9,246	52,002	2,805	50,056	47,482	-----	56	2,518	
10. Oklahoma City	112,576	54,199	436	15,700	40,862	1,373	16,607	13,690	400	1,650	867	
10. Omaha	142,706	77,949	1,167	8,056	54,565	969	14,075	14,070	5	-----	155	
11. El Paso	31,616	21,679	1,404	1,571	6,528	434	7,832	7,677	-----	5	-----	
11. Houston	328,243	217,773	9,191	17,816	79,601	3,862	42,760	36,711	41	6,003	133	
11. San Antonio	99,367	65,870	3,375	4,971	24,080	1,071	19,073	16,190	30	2,853	-----	
12. Los Angeles	666,007	549,710	4,588	19,573	80,363	11,773	462,007	447,520	-----	14,322	165	
12. Portland	242,088	166,315	8,456	34,428	27,642	5,247	106,613	101,790	300	4,158	365	
12. Salt Lake City	75,911	47,673	179	7,053	20,548	458	22,234	22,092	5	-----	137	
12. Seattle	339,443	227,736	2,565	39,985	64,432	4,725	102,213	100,739	501	50	923	
Other reserve cities <sup>1</sup>	2,291,343	1,407,780	38,690	229,366	582,384	33,123	576,870	553,966	2,964	3,786	16,154	
4. Columbus	156,642	90,640	127	27,726	33,465	4,684	35,525	31,640	5	132	3,748	
4. Toledo	122,774	98,174	495	7,789	13,173	3,143	40,108	38,830	60	1,085	133	
5. Washington	338,909	295,155	2,160	38	46,310	5,246	114,597	113,937	110	-----	550	
6. Savannah	129,331	74,630	3,188	5,307	45,708	498	24,639	23,491	18	81	1,049	
7. Cedar Rapids	34,287	11,947	29	958	21,268	85	6,979	6,979	-----	755	-----	
7. Des Moines	97,248	40,402	1,374	24,389	30,268	815	11,682	11,670	12	-----	1	
7. Dubuque	7,986	6,205	187	1,000	498	96	8,256	8,286	-----	-----	-----	
7. Grand Rapids	36,399	25,900	175	5,859	3,936	529	29,182	28,986	5	53	138	
7. Indianapolis	235,186	130,943	14,397	27,898	58,385	3,563	59,590	51,669	656	4	7,261	
7. Milwaukee	304,912	183,979	723	29,715	86,069	4,426	91,293	90,093	11	1,189	-----	
7. Peoria	43,527	30,422	449	3,352	7,681	1,623	17,232	16,477	-----	755	-----	
7. Sioux City	30,571	13,251	213	3,298	13,622	187	5,081	5,074	6	6	1	
9. St. Paul	172,127	82,839	597	31,069	56,409	1,213	32,662	31,796	866	-----	-----	
10. Kansas City, Kans.	17,269	4,923	1,105	5,170	5,828	243	5,076	4,938	23	-----	115	
10. Lincoln	45,499	17,940	1,520	8,903	16,739	397	4,255	4,021	234	-----	-----	
10. Pueblo	18,657	12,562	19	1,261	4,798	17	4,489	4,009	-----	10	470	
10. St. Joseph	26,879	12,798	183	1,038	12,585	275	9,833	9,823	10	-----	-----	
10. Topeka	32,508	15,141	1,620	7,504	8,082	152	3,169	2,634	535	455	1,405	
10. Tulsa	139,663	87,833	4,509	10,627	34,999	1,695	14,604	12,744	-----	15	-----	
10. Wichita	80,869	46,675	2,371	6,500	24,259	1,064	3,812	3,797	-----	100	100	
11. Fort Worth	108,885	59,864	331	10,458	36,682	1,520	14,033	13,933	-----	10	10	
11. Galveston	36,167	20,304	1,642	1,589	12,060	572	13,398	11,879	409	1,100	10	
11. Waco	18,478	13,527	621	2,061	1,762	507	4,570	4,570	-----	-----	-----	
12. Ogden	21,034	14,724	448	2,297	3,362	203	10,225	10,140	15	-----	70	
12. Spokane	35,536	27,002	198	3,530	4,436	370	12,550	12,550	-----	-----	-----	
Country banks, by districts	10,215,150	7,804,554	167,619	1,340,624	733,544	168,809	6,316,914	6,109,849	30,378	144,694	31,993	
1. Boston	1,197,724	958,674	17,218	100,819	93,001	28,012	568,998	563,375	2,460	2,893	1,270	
2. New York	1,827,643	1,316,276	47,592	346,675	80,853	36,247	1,493,040	1,458,676	6,610	18,197	9,557	
3. Philadelphia	870,019	719,855	18,314	103,326	13,276	15,248	886,338	851,243	5,754	27,041	2,300	
4. Cleveland	869,892	732,241	7,466	101,381	16,204	12,600	745,092	709,490	1,757	32,410	1,435	
5. Richmond	835,432	587,414	10,936	84,169	138,042	14,871	395,725	378,649	4,271	9,395	3,410	
6. Atlanta	725,716	490,612	25,449	89,399	114,263	5,993	254,109	239,288	2,594	6,599	5,628	
7. Chicago	1,224,370	970,417	11,848	179,669	45,366	17,070	858,081	840,624	1,537	14,023	1,897	
8. St. Louis	533,486	374,155	9,288	58,844	84,852	6,347	260,165	247,185	1,417	9,449	2,114	
9. Minneapolis	409,273	306,335	2,001	54,036	39,484	6,848	7,417	281,575	275,044	630	4,967	
10. Kansas City	575,138	431,361	4,612	97,774	33,658	7,733	161,329	156,469	1,349	2,252	1,259	
11. Dallas	673,547	531,042	8,358	69,366	54,698	10,083	105,647	93,741	920	10,181	805	
12. San Francisco	472,910	386,172	4,537	55,166	19,847	7,188	305,815	296,065	1,079	7,287	1,384	

<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
60,104,726	13,155	77,725	449,693	60,645,299	2,353,086	2,339,857	801,918	356,799	5,851,660	38,956,547	33,822,018	All member banks
32,262,728	9,711	71,706	329,091	32,673,236	1,032,765	1,280,405	373,721	151,016	2,837,907	25,816,048	18,992,048	Reserve bank cities <sup>1</sup>
1,530,155	9,267	8,299	1,547,721	56,753	81,947	24,241	13,645	176,586	1,295,788	991,594	1. Boston	
17,882,824	9,711	48,502	239,148	18,180,284	552,553	829,293	207,658	53,324	1,642,828	16,159,860	11,543,846	2. New York <sup>2</sup>
1,958,746	6,260	11,151	1,976,157	59,723	87,578	27,974	12,801	188,076	1,458,524	1,135,893	3. Philadelphia	
935,586	136	8,623	944,355	51,280	13,934	4,300	4,717	74,231	520,633	501,757	4. Cleveland	
237,292	2	1,212	238,506	7,650	6,015	2,158	1,530	17,353	148,068	101,792	5. Richmond	
257,602	2,055	259,657	8,850	7,355	2,991	2,408	2,408	21,604	164,454	126,219	6. Atlanta	
4,411,360	1,964	17,555	4,430,879	112,278	116,895	35,231	40,907	305,311	3,289,767	2,432,307	7. Chicago <sup>2</sup>	
796,491	500	3,067	800,058	31,600	14,070	12,323	1,082	59,075	560,470	375,099	8. St. Louis	
358,866	118	3,299	362,283	12,300	11,704	5,206	1,659	30,869	230,901	170,939	9. Minneapolis	
522,757	513	523,270	13,038	9,675	8,735	1,516	32,964	335,513	184,953	10. Kansas City		
369,057	5	1,235	370,297	12,400	12,116	7,575	579	32,670	216,509	171,784	11. Dallas	
3,001,982	4,952	32,835	3,033,769	114,340	89,823	35,329	16,848	256,340	1,435,561	1,255,865	12. San Francisco	
8,411,721	2,857	42,602	8,487,180	288,604	322,401	94,429	71,326	776,760	4,796,376	4,249,590	Reserve branch cities <sup>1</sup>	
372,146	230	981	373,357	18,900	14,263	2,414	712	36,289	194,286	190,600	2. Buffalo	
498,616	281	2,332	501,229	23,150	17,400	6,828	1,993	49,371	262,507	252,504	4. Cincinnati	
1,327,382	66	7,096	1,334,544	36,376	146,634	16,321	24,536	223,867	899,891	702,085	4. Pittsburgh	
509,808	232	818	510,888	14,466	10,684	5,633	2,487	33,270	337,096	256,943	5. Baltimore	
149,168	425	149,593	2,000	3,300	1,024	1,567	7,891	98,646	33,717	5. Charlotte		
144,464	530	144,994	10,271	1,734	1,649	1,320	14,974	75,272	79,726	6. Birmingham		
151,066	618	151,624	6,000	3,775	1,033	1,059	11,367	88,064	60,959	6. Jacksonville		
159,965	394	1,139	161,498	8,300	3,050	1,872	347	13,569	73,030	60,016	6. Nashville	
339,788	624	968	341,380	9,658	8,877	3,777	2,046	24,358	214,312	145,638	6. New Orleans	
1,189,642	5,679	1,195,321	30,964	18,935	11,360	7,460	68,719	634,621	663,730	7. Detroit		
70,746	189	70,935	1,633	1,575	377	270	3,855	36,462	31,153	8. Little Rock		
222,931	1,275	224,206	7,185	8,070	1,515	425	17,195	142,565	92,996	8. Louisville		
216,721	1,299	218,020	5,700	6,900	3,448	531	16,579	123,684	83,995	8. Memphis		
20,903	87	20,990	850	465	229	41	1,585	13,170	11,161	9. Helena		
237,064	1,077	238,141	6,910	6,472	5,370	1,517	20,269	119,917	118,287	10. Denver		
129,183	218	129,401	7,400	3,130	3,427	273	14,230	73,333	63,475	10. Oklahoma City		
156,781	579	157,360	5,800	4,833	994	1,060	12,687	104,203	72,200	10. Omaha		
39,448	4	151,393	600	1,750	588	330	3,268	22,061	22,282	11. El Paso		
371,003	284	1,362	372,649	13,500	10,303	4,704	1,194	29,701	197,541	224,429	11. Houston	
118,440	529	118,969	4,891	2,556	1,642	708	9,797	65,972	65,658	11. San Antonio		
1,128,014	459	10,199	1,138,672	47,300	28,255	10,038	13,067	98,660	554,174	536,286	12. Los Angeles	
348,701	63	1,948	350,712	7,500	9,500	2,695	3,034	22,729	178,244	185,218	12. Portland	
98,145	334	98,479	4,200	2,655	1,270	357	8,482	47,662	46,829	12. Salt Lake City		
441,656	220	2,769	444,645	15,050	7,285	6,221	4,992	33,548	240,663	249,703	12. Seattle	
2,868,213	112	14,768	2,883,093	109,077	81,346	35,923	21,075	247,421	1,635,592	1,552,617	Other reserve cities <sup>1</sup>	
192,167	62	649	192,878	8,500	6,178	1,437	936	17,051	103,115	110,237	4. Columbus	
162,882	876	163,758	6,800	4,670	833	772	13,075	104,201	103,613	4. Toledo		
453,506	6	2,165	455,677	16,330	17,110	9,092	1,813	44,345	265,531	279,144	5. Washington	
153,970	11	1,606	155,587	6,435	3,005	1,542	458	11,470	90,736	70,495	6. Savannah	
41,266	1	41,267	500	1,800	366	200	2,866	22,180	9,988	7. Cedar Rapids		
108,930	475	109,405	4,500	1,970	1,646	887	9,003	73,939	63,185	7. Des Moines		
16,272	1	16,273	550	475	183	149	1,357	5,247	6,514	7. Dubuque		
65,551	39	65,620	2,000	2,900	703	211	5,814	22,599	29,629	7. Grand Rapids		
294,776	1	475	295,252	9,085	7,950	5,352	3,329	25,716	169,118	152,620	7. Indianapolis	
396,205	14	1,304	397,523	15,985	6,837	3,790	4,812	31,424	230,751	196,594	7. Milwaukee	
60,759	3	112	60,874	3,260	2,460	836	645	7,201	29,687	33,815	7. Peoria	
35,652	117	35,769	1,200	980	97	2,485	19,659	14,378	7. Sioux City			
204,789	1	4,362	209,152	9,000	6,750	2,215	1,176	19,141	128,981	104,922	9. St. Paul	
22,345	134	22,479	1,025	391	268	186	1,870	12,544	9,703	10. Kansas City, Kans.		
49,754	5	142	49,901	1,978	867	432	803	4,080	34,150	24,672	10. Lincoln	
23,146	52	23,198	500	1,000	174	568	2,242	4,160	13,748	10. Pueblo		
36,712	38	36,750	1,100	789	338	75	2,302	14,859	12,971	10. St. Joseph		
35,677	131	35,808	1,400	731	653	148	2,932	22,192	21,262	10. Topeka		
154,267	4	571	154,842	5,950	5,100	1,704	1,456	14,210	77,215	97,046	10. Tulsa	
84,681	369	85,050	2,400	843	236	5,879	58,558	52,808	52,808	10. Wichita		
122,918	339	123,257	4,450	2,750	1,519	964	9,683	77,342	64,819	11. Fort Worth		
49,565	111	49,676	1,650	1,282	756	288	3,976	15,407	20,007	11. Galveston		
23,048	107	23,155	850	766	294	130	2,040	12,089	14,841	11. Waco		
31,259	218	31,477	1,455	920	327	406	3,108	14,845	16,232	12. Ogden		
48,086	5	374	48,465	2,174	1,265	412	300	4,151	26,487	29,384	12. Spokane	
16,532,064	3,444	3,050	63,232	16,601,790	922,640	655,705	297,845	113,382	1,989,572	6,708,531	9,027,763	Country banks, by districts
1,767,722	505	1,171	9,124	1,778,522	96,863	76,094	34,731	16,243	223,931	871,183	1,041,635	1. Boston
3,326,683	733	585	15,792	3,337,793	192,645	114,536	51,086	23,661	381,928	1,359,930	1,643,254	2. New York
1,756,357	181	253	5,281	1,762,072	121,305	125,277	35,737	14,043	296,362	577,963	811,438	3. Philadelphia
1,614,984	295	13	4,583	1,619,875	99,180	72,191	31,893	11,363	214,627	560,504	823,551	4. Cleveland
1,231,157	53	250	5,130	1,236,590	62,268	45,069	19,642	7,578	134,557	469,399	654,218	5. Richmond
379,825	49	698	3,175	988,747	47,448	36,241	15,087	5,286	104,062	441,073	568,624	6. Atlanta
2,082,431	3	6,851	2,089,306	101,309	59,449	34,551	16,212	211,321	772,649	1,141,151	7. Chicago	
793,651	261	2,163	796,075	43,300	25,500	14,066	4,305	87,171	328,508	422,534	8. St. Louis	
690,848	110	4	2,527	693,489	37,362	21,463	12,089	3,171	74,085	256,117	357,045	9. Minneapolis
736,467	194	1	1,058	737,720	41,804	26,873	17,098	3,663	89,438	354,993	530,760	10. Kansas City
779,194	993	28	1,934	782,149	43,809	29,084	17,425	4,017	94,335	421,087	596,331	11. Dallas
778,725	70	44	5,614	784,453	35,347	23,928	14,440	3,840	77,555	295,125	437,222	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>6,596</b>	<b>17,546,100</b>	<b>14,094,632</b>	<b>4,243,345</b>	<b>3,160,573</b>	<b>2,497,203</b>	<b>401,496</b>	<b>41,943,349</b>	<b>13,245,857</b>	<b>1,061,442</b>
New England:										
Maine.....	41	60,703	40,960	13,154	4,515	16,498	1,219	137,049	21,622	5,319
New Hampshire.....	53	37,930	14,941	3,188	3,372	9,483	463	69,377	12,293	3,619
Vermont.....	40	31,992	7,919	2,264	3,157	6,683	298	52,313	6,149	1,697
Massachusetts.....	153	839,991	429,709	79,214	59,009	79,173	17,470	1,504,566	525,319	156,516
Rhode Island.....	14	113,187	83,357	8,642	7,704	11,103	3,806	227,799	57,653	9,740
Connecticut.....	60	142,055	109,698	23,272	35,038	18,264	1,919	330,246	72,737	15,372
Middle Atlantic:										
New York.....	578	4,715,139	5,900,521	2,087,289	961,543	831,974	165,623	14,662,089	5,871,160	150,503
New Jersey.....	289	531,434	366,558	140,416	108,602	111,199	15,615	1,273,824	247,071	44,300
Pennsylvania.....	777	1,419,647	1,216,355	226,283	215,105	456,869	67,927	3,602,186	1,223,721	96,084
East North Central:										
Ohio.....	375	883,033	527,374	176,040	147,357	103,362	11,145	1,848,311	469,092	68,995
Indiana.....	198	227,786	186,864	41,171	44,468	35,481	3,343	539,113	105,104	25,371
Illinois.....	433	1,307,343	1,375,964	242,741	275,170	210,259	27,931	3,439,408	1,453,465	75,571
Michigan.....	224	474,377	408,726	185,729	103,436	96,847	3,627	1,272,742	307,034	42,326
Wisconsin.....	145	204,027	155,685	46,095	40,738	51,301	2,589	500,435	147,644	16,778
West North Central:										
Minnesota.....	207	324,951	180,978	45,209	44,195	23,819	2,182	621,334	116,113	11,643
Iowa.....	153	165,559	57,199	24,791	41,254	13,786	931	303,520	51,091	10,510
Missouri.....	158	510,921	287,375	114,042	82,218	61,963	20,874	1,077,393	263,065	22,287
North Dakota.....	45	25,938	8,823	3,630	3,093	1,340	159	42,983	6,001	1,245
South Dakota.....	60	42,327	10,157	3,900	7,461	1,170	215	65,230	8,542	1,793
Nebraska.....	147	126,355	47,413	13,599	16,904	10,107	772	215,150	43,553	4,623
Kansas.....	207	124,250	38,608	26,235	23,316	4,302	805	217,516	40,883	5,586
South Atlantic:										
Delaware.....	18	50,084	36,658	13,350	7,209	12,322	1,301	120,924	13,428	2,496
Maryland.....	74	138,345	213,422	44,470	9,129	23,524	2,202	431,092	113,546	16,092
District of Columbia.....	16	129,559	93,756	27,886	2,021	17,362	1,834	272,418	120,636	14,539
Virginia.....	182	252,972	87,148	29,105	25,230	20,918	3,293	418,666	126,503	17,761
West Virginia.....	99	103,542	30,574	16,514	13,990	10,381	2,004	177,005	34,356	11,275
North Carolina.....	54	127,433	59,126	32,621	19,843	8,733	1,023	248,779	55,679	10,424
South Carolina.....	27	49,272	16,145	2,630	10,023	2,981	411	81,462	13,867	6,034
Georgia.....	69	223,459	50,802	26,976	25,788	12,695	2,052	341,772	70,091	10,417
Florida.....	57	104,501	76,732	41,818	30,987	12,608	1,046	267,692	46,250	11,461
East South Central:										
Kentucky.....	113	160,657	64,740	18,031	13,159	16,786	1,534	274,907	50,025	9,408
Tennessee.....	78	226,771	56,452	33,379	42,090	15,893	3,964	378,549	72,450	12,365
Alabama.....	81	121,634	35,347	11,492	45,980	8,641	1,444	224,538	54,156	10,215
Mississippi.....	26	32,108	7,420	1,028	19,889	813	454	61,712	8,546	3,449
West South Central:										
Arkansas.....	59	52,963	19,897	8,861	20,160	3,435	518	105,834	22,347	4,491
Louisiana.....	37	140,739	78,948	32,227	37,532	5,150	1,763	296,359	87,358	10,079
Oklahoma.....	218	160,979	43,800	22,606	62,238	3,929	1,283	294,835	60,477	7,518
Texas.....	531	574,353	249,570	69,649	116,908	19,871	5,483	1,035,834	241,601	32,875
Mountain:										
Montana.....	66	39,920	30,201	7,603	6,976	4,002	351	89,143	21,844	3,718
Idaho.....	28	36,584	22,650	8,429	3,890	1,147	212	72,912	13,914	2,869
Wyoming.....	35	23,793	8,394	2,296	3,916	752	169	39,320	5,767	1,988
Colorado.....	93	108,816	50,912	13,285	14,031	11,786	799	199,629	72,598	7,358
New Mexico.....	27	23,844	10,244	2,626	3,135	1,281	119	41,249	7,019	1,761
Arizona.....	7	38,813	9,016	5,991	3,572	2,072	148	59,612	6,969	2,601
Utah.....	34	60,288	23,515	8,402	8,813	2,505	512	104,055	19,479	2,235
Nevada.....	8	16,978	10,499	3,080	3,418	575	69	34,619	4,304	1,205
Pacific:										
Washington.....	57	248,062	117,838	18,741	27,998	8,490	1,793	422,922	76,454	14,624
Oregon.....	32	125,369	109,631	22,787	12,323	6,610	608	277,328	50,618	7,962
California.....	113	1,865,317	1,026,011	210,468	342,670	106,958	16,194	3,567,618	726,263	54,344
<i>Mutual Savings Banks<sup>1</sup></i>	<i>3</i>	<i>3,403</i>	<i>1,044</i>	<i>426</i>	<i>1,333</i>	<i>425</i>	<i>93</i>	<i>6,664</i>	<i>558</i>	<i>108</i>

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	13	26,286	15,939	5,851	2,080	4,026	318	54,500	9,696	3,420
New Jersey—Dist. No. 2.....	203	436,636	313,452	116,043	89,641	76,191	13,514	1,045,477	203,689	33,827
Kentucky—Dist. No. 4.....	59	48,173	19,508	3,610	7,332	3,680	633	82,936	11,443	3,606
Pennsylvania—Dist. No. 4.....	225	432,550	595,702	78,252	53,071	152,588	37,824	1,349,987	477,835	33,386
West Virginia—Dist. No. 4.....	11	20,853	5,640	4,832	5,230	2,698	685	39,938	5,772	1,924
Louisiana—Dist. No. 6.....	26	113,847	74,021	25,958	28,409	4,792	1,023	248,050	79,757	6,336
Mississippi—Dist. No. 6.....	17	28,201	6,833	831	16,936	727	414	53,942	7,390	2,868
Tennessee—Dist. No. 6.....	66	131,037	36,024	17,633	25,799	11,257	3,449	225,199	42,717	8,142
Indiana—Dist. No. 7.....	152	186,143	177,613	37,210	40,123	30,429	2,992	474,510	96,437	21,864
Illinois—Dist. No. 7.....	295	219,790	1,334,247	227,262	253,764	193,479	27,302	3,255,844	1,424,356	69,546
Michigan—Dist. No. 7.....	183	454,965	397,354	181,415	97,994	90,806	3,427	1,225,961	298,840	40,212
Wisconsin—Dist. No. 7.....	112	183,260	146,912	42,893	38,038	46,985	2,417	460,505	141,199	15,296
Missouri—Dist. No. 10.....	42	187,634	57,043	50,778	37,926	25,404	3,918	362,703	75,415	9,424
New Mexico—Dist. No. 10.....	8	14,883	7,752	2,466	2,264	986	69	28,420	3,942	952
Oklahoma—Dist. No. 10.....	207	158,246	43,422	22,579	60,335	3,890	1,257	289,729	59,735	7,275
Arizona—Dist. No. 12.....	5	33,860	6,080	5,593	1,628	2,058	119	49,338	5,954	2,243

<sup>1</sup>These banks, two in Wisconsin and one in Indiana, are included in the figures for those states.

## BY STATES, ON SEPTEMBER 24, 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	Custo- mers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	State
6,454,995	114,425	2,146,547	914,682	195,463	109,334	65,265	110,877	134,723	66,496,959	Total, all States
30,319	105	3,218	1,945	252	516	-----	118	197	200,660	New England:
16,719	35	3,043	2,074	119	78	-----	1	66	107,424	Maine
10,765	72	1,402	1,009	264	28	-----	132	124	73,955	New Hampshire
185,498	1,826	85,437	39,667	7,216	3,788	7,956	4,258	4,244	2,526,291	Vermont
26,072	242	7,257	8,360	1,057	2,640	1,150	579	946	343,495	Massachusetts
114,308	644	14,227	13,603	1,499	20	69	618	167	563,510	Rhode Island
338,545	9,985	779,110	265,011	40,659	19,038	40,116	47,119	68,026	22,281,361	Connecticut
271,390	4,115	26,746	44,739	23,771	3,752	548	3,717	2,034	1,946,007	Middle Atlantic:
582,828	8,675	136,199	110,623	50,387	15,239	4,897	7,967	11,238	5,850,044	New York
404,563	7,028	98,556	51,488	9,462	6,071	470	3,963	5,073	2,973,072	New Jersey
153,457	4,403	17,417	13,272	1,567	210	1	683	694	861,292	Pennsylvania
556,473	4,779	177,287	37,704	4,141	1,752	1,812	8,971	7,599	5,768,962	Indiana
289,150	2,425	50,290	19,638	1,476	1,658	3	3,435	2,278	1,992,455	Illinois
140,570	2,121	25,914	12,835	1,347	379	14	1,329	1,633	850,999	Michigan
144,871	3,358	37,467	8,683	115	5,521	123	2,316	1,759	953,303	Wisconsin
86,762	28	12,359	4,898	251	2,174	-----	477	217	472,287	East North Central:
266,322	4,561	93,190	13,369	4,952	1,388	492	2,148	1,771	1,750,938	Ohio
13,705	5	1,165	1,667	6	-----	-----	235	80	67,092	Indiana
13,630	54	1,655	1,863	94	48	-----	342	85	93,336	Illinois
56,461	89	18,316	5,345	233	5	557	227	344,559	Michigan	
88,565	436	4,845	5,904	258	187	-----	165	150	364,495	Wisconsin
48,052	1,129	6,294	1,619	704	663	-----	231	111	195,651	West North Central:
109,056	684	22,311	9,573	1,040	262	232	1,277	871	706,036	Minnesota
62,083	286	11,295	14,790	2,709	344	6	367	549	500,022	Iowa
116,324	3,081	27,378	13,050	2,545	2,115	2	724	1,507	729,656	Missouri
79,701	5,132	6,968	6,373	3,067	645	-----	148	572	325,242	North Dakota
124,089	303	21,910	5,621	943	8	208	572	1,143	469,679	South Dakota
53,366	80	4,321	2,032	135	-----	34	48	669	162,048	Kansas
110,303	345	27,239	11,475	1,502	9	71	633	800	574,657	Nebraska
96,968	4,018	10,705	8,224	1,100	1,134	1	892	589	449,034	Georgia
70,567	394	18,834	5,598	2,313	104	-----	616	404	433,470	Florida
155,562	2,953	28,292	12,426	1,841	256	405	619	1,099	666,817	East South Central:
105,527	2,520	14,869	7,741	3,641	1,203	626	591	1,336	426,963	Kentucky
30,388	495	2,082	2,262	595	-----	-----	12	232	109,773	Tennessee
104,726	792	27,689	7,818	1,230	2,764	540	842	6,114	546,311	Alabama
152,880	2,734	11,982	8,665	69	84	4	391	446	540,085	Mississippi
491,698	3,367	64,801	35,515	4,803	4,192	311	682	1,389	1,917,068	Arkansas
37,354	1,924	4,326	2,537	41	11	-----	351	216	161,465	Louisiana
17,552	2,910	2,503	1,608	18	-----	-----	1	239	114,526	Oklahoma
18,189	270	902	780	11	178	-----	48	28	67,481	Colorado
103,706	3,989	16,698	3,304	157	-----	-----	417	331	408,187	New Mexico
12,701	205	551	870	24	-----	-----	2	17	64,399	Arizona
14,786	507	2,165	1,363	233	19	10	165	230	88,860	Utah
30,809	999	9,427	2,019	77	1,251	-----	1	344	170,676	Nevada
8,464	2,455	1,486	799	14	5	-----	107	49	53,507	Pacific:
119,888	5,889	25,673	8,262	482	8	229	886	544	675,861	Washington
55,170	3,658	20,932	6,777	67	57	-----	908	313	423,790	Oregon
277,395	8,088	151,635	77,117	16,613	29,535	4,873	10,083	5,665	4,929,229	California
871	400	11	79	117	12	-----	-----	-----	8,820	Mutual Savings Banks <sup>1</sup>

## OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

15,145	55	2,285	2,705	526	4	69	116	54	88,575	Connecticut—Dist. No. 2
216,188	1,895	23,098	33,659	17,131	2,870	348	2,987	1,374	1,592,543	New Jersey—Dist. No. 2
23,029	206	752	2,748	311	83	-----	37	103	125,254	Kentucky—Dist. No. 4
224,882	3,726	40,606	39,295	9,090	2,624	60	2,896	2,105	2,186,492	Pennsylvania—Dist. No. 4
9,332	3,347	1,445	932	1,164	-----	-----	110	79	64,043	West Virginia—Dist. No. 4
69,092	782	23,489	6,076	1,213	2,734	539	709	5,465	444,242	Louisiana—Dist. No. 6
25,449	425	1,986	2,009	531	-----	-----	10	172	94,782	Mississippi—Dist. No. 6
108,529	2,909	11,556	7,987	1,674	185	405	428	982	410,713	Tennessee—Dist. No. 6
127,989	4,280	14,994	10,792	1,283	193	1	654	615	753,612	Indiana—Dist. No. 7
497,104	4,489	168,080	33,309	3,581	1,716	1,812	8,737	7,376	5,475,950	Illinois—Dist. No. 7
276,621	2,108	49,531	18,303	1,409	1,658	3	3,399	2,219	1,920,264	Michigan—Dist. No. 7
126,973	1,801	25,059	11,590	1,278	379	14	1,192	1,506	756,792	Wisconsin—Dist. No. 7
136,540	4,181	44,497	3,930	287	708	-----	490	526	638,701	Missouri—Dist. No. 10
6,919	150	446	557	13	-----	-----	2	1	41,402	New Mexico—Dist. No. 10
151,415	2,724	11,861	8,485	60	84	4	391	435	532,198	Oklahoma—Dist. No. 10
11,748	380	2,087	1,392	126	19	-----	165	204	73,656	Arizona—Dist. No. 12

## 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	
Total, all States	47,546,451	32,149,203	780,729	3,089,640	10,797,157	729,722	12,558,275	11,979,617	49,683	381,703	147,272	
New England:												
Maine	91,522	68,063	785	10,751	10,461	1,462	84,934	83,137	549	713	535	
New Hampshire	67,004	49,896	950	8,433	5,972	1,753	25,058	24,123	417	168	350	
Vermont	28,174	23,986	313	2,432	818	625	35,203	34,721	165	302	15	
Massachusetts	1,917,682	1,355,217	17,031	100,983	417,903	26,548	317,556	316,366	263	578	349	
Rhode Island	202,591	172,849	1,079	11,391	12,418	4,854	102,486	101,625	504	222	125	
Connecticut	392,662	311,577	4,792	33,568	34,517	8,208	112,570	111,001	603	961	5	
Middle Atlantic:												
New York	18,225,050	12,445,916	171,559	575,302	4,667,252	365,021	1,839,694	1,763,579	6,600	46,036	23,479	
New Jersey	1,007,999	773,379	27,585	146,652	41,745	18,638	746,749	733,180	3,000	9,647	922	
Pennsylvania	3,586,194	2,456,336	59,138	239,396	806,123	25,201	1,516,309	1,415,135	3,448	52,749	44,977	
East North Central:												
Ohio	1,822,488	1,345,950	27,137	165,352	254,070	29,979	872,135	838,046	873	25,732	7,484	
Indiana	552,371	382,118	18,642	66,359	77,845	7,407	232,893	222,005	1,543	52	9,293	
Illinois	4,403,625	2,784,541	105,734	308,441	1,160,900	44,000	946,481	901,196	657	44,448	180	
Michigan	1,184,377	830,217	17,386	168,596	152,519	15,659	662,736	651,710	2,710	6,434	1,882	
Wisconsin	494,705	338,290	3,453	49,917	95,892	7,183	280,026	277,070	443	1,135	1,378	
West North Central:												
Minnesota	640,096	363,133	1,189	73,151	193,508	9,115	221,376	214,345	1,256	2,733	3,042	
Iowa	318,469	185,399	53,591	53,464	73,953	3,062	113,055	112,875	135	39	6	
Missouri	1,381,682	751,191	18,255	57,407	546,510	8,319	240,612	237,161	2,289	1,030	132	
North Dakota	41,339	32,842	135	3,546	4,146	670	19,333	19,067	32	206	28	
South Dakota	60,928	41,729	485	13,459	4,458	797	22,978	22,026	55	862	35	
Nebraska	267,505	160,858	3,215	27,975	73,316	2,441	44,305	44,059	337	67	42	
Kansas	285,602	182,039	6,767	47,191	46,715	2,890	44,376	42,857	956	199	364	
South Atlantic:												
Delaware	147,800	140,354	792	804	2,826	3,024	17,010	16,639	167	4	200	
Maryland	507,725	298,972	33,456	46,651	126,736	1,910	146,072	140,257	747	1,382	3,686	
District of Columbia	338,909	285,155	2,160	38	46,310	5,246	114,597	113,937	110	550		
Virginia	437,904	283,321	6,522	29,382	111,787	6,892	218,193	205,857	887	9,169	2,280	
West Virginia	196,340	149,659	2,200	18,949	22,185	3,347	90,457	88,999	434	282	742	
North Carolina	375,740	169,896	3,196	36,814	159,899	5,935	59,135	53,900	3,320	712	1,203	
South Carolina	122,000	86,451	2,627	17,242	14,025	1,655	27,160	26,640	19	431	70	
Georgia	436,351	259,931	22,386	26,666	125,629	1,739	84,868	81,644	1,535	425	1,264	
Florida	345,713	211,065	11,060	44,173	75,192	4,223	65,887	59,673	231	5,128	855	
East South Central:												
Kentucky	302,893	195,460	5,321	14,120	84,606	3,386	85,161	83,674	248	755	484	
Tennessee	471,381	229,584	21,011	49,021	167,017	4,748	138,457	128,440	806	4,798	4,413	
Alabama	290,943	192,760	11,090	27,581	57,995	1,517	93,157	89,585	992	833	1,747	
Mississippi	69,550	42,362	1,760	12,544	12,414	470	29,654	28,998	637	4	15	
West South Central:												
Arkansas	147,890	87,908	1,175	19,558	35,755	3,494	35,202	34,356	434	231	181	
Louisiana	419,960	227,326	16,063	41,080	133,076	2,415	83,975	79,997	864	2,889	225	
Oklahoma	415,661	263,405	6,006	56,195	84,348	5,707	68,286	61,588	667	3,043	2,988	
Texas	1,524,586	1,021,892	44,866	117,588	317,632	22,608	212,676	188,115	1,380	22,232	949	
Mountain:												
Montana	112,191	85,719	167	11,475	13,052	1,778	35,302	34,087	357	801	57	
Idaho	76,293	57,323	674	14,556	2,828	912	28,568	28,099	319	-----	150	
Wyoming	42,594	30,031	250	6,364	5,339	610	17,498	16,477	138	633	230	
Colorado	284,917	198,678	1,901	21,951	58,452	3,935	87,371	83,951	76	309	3,035	
New Mexico	47,277	30,300	469	12,216	3,647	645	12,226	12,029	168	13	16	
Arizona	61,351	46,305	237	11,125	2,525	1,159	20,704	20,529	26	124	25	
Utah	110,111	72,500	668	11,842	24,191	910	44,469	44,091	77	69	232	
Nevada	31,971	24,717	146	5,463	1,198	447	16,994	16,618	106	40	230	
Pacific:												
Washington	460,700	322,053	3,992	54,376	74,115	6,164	160,175	158,429	684	58	1,004	
Oregon	275,251	193,897	8,509	38,713	28,685	5,447	119,599	113,774	390	4,995	440	
California	2,520,084	1,886,653	83,804	179,387	324,652	45,588	1,964,357	1,803,950	7,029	128,000	25,378	
Mutual Savings Banks							7,870	7,863	7	-----	-----	

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	52,811	40,903	1,674	4,980	4,069	1,176	26,754	26,678	10	61	5
New Jersey—Dist. No. 2	810,073	639,577	21,463	92,605	39,724	16,704	621,271	614,447	-----	6,640	184
Kentucky—Dist. No. 4	65,403	56,532	645	5,867	1,928	431	42,686	41,661	142	571	312
Pennsylvania—Dist. No. 4	1,332,233	949,356	29,844	44,817	300,357	7,859	543,381	486,638	793	26,886	29,069
West Virginia—Dist. No. 4	32,514	24,344	846	3,889	2,705	730	20,787	20,184	35	253	315
Louisiana—Dist. No. 6	342,588	177,019	13,987	36,906	113,207	1,460	67,709	63,751	854	2,889	215
Mississippi—Dist. No. 6	59,511	34,270	1,624	10,983	12,194	440	26,189	25,611	563	-----	15
Tennessee—Dist. No. 6	277,541	139,176	15,156	29,461	91,606	2,142	96,163	90,184	799	1,022	4,158
Indiana—Dist. No. 7	489,905	337,106	17,853	60,640	67,706	6,600	198,451	189,154	1,342	35	7,920
Illinois—Dist. No. 7	4,220,357	2,682,668	101,558	286,417	1,108,088	41,626	862,676	826,108	187	36,346	35
Michigan—Dist. No. 7	1,157,573	809,527	16,913	163,636	152,152	15,345	625,357	614,605	2,662	6,210	1,880
Wisconsin—Dist. No. 7	465,085	315,124	3,136	46,626	93,505	6,694	251,966	249,231	390	987	1,358
Missouri—Dist. No. 10	550,776	239,841	4,316	25,072	277,565	3,982	47,654	47,256	231	152	15
New Mexico—Dist. No. 10	29,545	16,046	416	9,535	3,063	485	9,110	8,929	163	13	5
Oklahoma—Dist. No. 10	409,719	259,456	5,952	54,462	84,251	5,598	67,362	60,702	662	3,030	2,968
Arizona—Dist. No. 12	52,053	39,182	202	9,446	2,317	906	15,943	15,768	26	124	25

## BY STATES, ON SEPTEMBER 24, 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	
60,104,726	13,155	77,725	449,693	60,645,299	2,353,086	2,339,857	801,918	356,799	5,851,660	38,956,547	33,822,018	Total, all States	
												New England:	
												Maine	
126,456			580	177,036	10,821	7,312	4,518	973	23,624	58,049	77,058	New Hampshire	
92,062			188	92,250	6,291	4,962	3,204	717	15,174	47,242	57,039	Vermont	
63,377			340	63,717	4,883	2,693	1,870	792	10,238	16,007	25,641	Massachusetts	
2,255,238	505	9,272	11,757	2,256,772	98,285	110,150	39,807	21,277	269,516	1,647,665	1,397,311	Rhode Island	
305,077		1,166	2,483	308,726	12,466	15,886	2,709	3,708	34,769	169,262	181,837	Connecticut	
505,232	69	2,494	507,795	25,697	19,313	7,685	3,020	55,715	264,127	339,126			
												Middle Atlantic:	
20,064,744	10,444	48,900	249,009	20,373,097	684,231	914,240	241,586	68,207	1,908,264	17,107,840	12,607,129	New York	
1,754,748	548	8,113	1,763,409	95,094	51,429	23,223	12,852	182,598	709,931	911,923	New Jersey		
5,102,503	202	6,392	22,669	5,131,766	223,289	361,063	82,754	51,172	718,278	2,870,800	2,584,734	Pennsylvania	
2,694,623	95	479	15,018	2,710,215	142,790	76,219	29,568	14,280	262,857	1,319,420	1,442,725	East North Central:	
785,264	1	2,072	787,337	33,763	21,377	12,419	6,396	73,955	381,853	438,467	Ohio		
5,356,106	1,967	19,592	5,371,665	154,759	144,757	49,967	47,814	397,297	3,671,376	2,959,704	Indiana		
1,847,113	3	8,754	1,855,870	64,688	38,201	21,295	12,401	136,585	846,381	964,182	Illinois		
774,731	14	2,425	777,170	36,274	18,114	11,402	8,039	73,829	329,258	369,446	Michigan		
861,472	35	123	8,830	870,460	37,519	28,235	12,864	4,225	82,843	457,862	407,932	Wisconsin	
431,524			948	432,472	17,350	12,633	6,614	3,218	39,815	219,348	229,566	Minnesota	
1,622,294	501	4,652	1,627,447	61,464	31,799	26,531	3,697	123,491	41,022,170	723,727	Iowa		
60,672	50		274	60,996	3,252	1,964	733	147	6,016	26,469	35,893	Missouri	
83,966	25		384	84,315	4,697	2,438	1,502	384	9,021	45,643	54,330	North Dakota	
312,310	183	5	828	313,326	14,913	9,808	3,853	2,659	31,233	193,028	172,958	South Dakota	
329,978			761	330,739	16,390	10,206	6,169	991	33,756	192,231	227,275	Kansas	
164,810			982	165,792	8,480	16,736	4,071	572	29,859	93,644	137,888	South Atlantic:	
653,797	232	1,040	655,069	22,368	16,435	8,134	4,030	50,967	376,963	325,222	Delaware		
453,506	6	2,165	455,677	16,330	17,110	9,092	1,813	44,345	265,531	279,144	Maryland		
656,097	53	2	2,752	658,904	32,423	23,226	10,910	4,193	70,752	294,258	District of Columbia		
286,797			880	287,677	16,579	13,896	5,670	1,620	37,565	109,671	164,987	Virginia	
434,875	208	2,739	437,822	12,909	12,048	3,681	3,219	31,857	229,741	190,735	West Virginia		
149,160	42		456	149,658	6,045	3,762	1,919	664	12,390	64,313	101,027	North Carolina	
521,219	49	71	4,144	525,483	22,965	15,699	6,903	3,607	49,174	298,809	261,097	South Carolina	
411,600	1	1,407	413,008	16,074	13,859	4,021	2,072	36,026	238,046	248,756	Georgia		
388,054	179		1,504	389,737	19,183	17,647	5,246	1,657	43,733	213,531	194,132	Florida	
609,838	405	3,059	613,302	25,803	16,735	8,841	2,136	53,515	287,545	255,061	Arkansas		
384,100	626	1,264	385,990	21,448	10,967	6,236	2,322	40,973	170,547	206,989	Louisiana		
99,204		311	99,515	5,226	3,696	790	546	10,258	37,080	53,294	Oklahoma		
183,092	261		378	183,731	7,688	5,521	3,235	754	17,198	82,993	102,781	Mississippi	
503,935	25	625	2,142	506,727	16,611	13,880	6,048	3,045	39,584	287,545	243,132	Arkansas	
483,947	4	1,123	485,074	24,621	16,591	11,089	2,710	55,011	250,799	313,325	Louisiana		
1,737,262	950	310	4,797	1,743,319	76,628	56,118	33,096	7,907	173,749	968,087	1,097,287	Oklahoma	
147,493			434	147,927	6,586	3,999	2,455	498	13,538	70,511	94,646	Mountain:	
104,861			475	105,336	4,430	2,455	1,549	756	9,190	56,238	70,288	Montana	
60,092	11		200	60,303	2,868	2,428	1,501	381	7,178	23,503	36,103	Idaho	
372,288		1,366	373,654	13,314	10,961	7,422	2,836	34,533	164,513	207,866	Wyoming		
59,503	18		21	59,542	2,305	1,708	440	404	4,857	34,025	42,610	Colorado	
82,055	10		971	83,036	2,700	2,206	821	97	5,824	44,400	56,424	New Mexico	
154,580	70		594	155,244	7,291	5,010	2,160	971	15,432	69,986	75,825	Arizona	
48,965			1,004	49,969	1,070	1,186	1,223	59	3,533	22,021	29,141	Utah	
620,875			236	4,413	625,524	23,253	12,173	9,014	5,897	50,337	315,167	356,920	Nevada
394,850	63	2,059	396,972	9,181	11,131	3,361	3,145	26,818	199,149	217,125	Pacific:		
4,484,441	5,444	44,842	4,534,727	179,791	130,075	52,717	31,919	394,502	2,091,982	1,959,993	Washington		
7,870			10	7,880	100	708	125	7	940			Oregon	
												California	
												Mutual Savings Banks	

## OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

79,565	69	419	80,053	4,827	2,275	821	599	8,522	35,381	44,783	Connecticut—Dist. No. 2
1,431,341	348	6,592	1,438,284	75,040	41,577	18,751	8,891	144,258	570,855	725,788	New Jersey—Dist. No. 2
108,089	179	119	108,387	7,761	5,893	2,601	612	16,867	41,661	62,078	Kentucky—Dist. No. 4
1,875,614	21	8,740	1,884,454	70,795	174,796	27,586	28,861	302,038	1,067,033	961,426	Pennsylvania—Dist. No. 4
53,301		282	53,583	3,940	4,099	1,857	564	10,460	21,737	27,518	West Virginia—Dist. No. 4
410,297	624	1,254	412,175	12,928	11,117	5,116	2,906	32,067	250,007	191,905	Louisiana—Dist. No. 6
85,700		302	86,002	4,395	3,199	664	519	8,780	32,076	43,707	Mississippi—Dist. No. 6
373,704	405	1,720	375,829	19,149	9,196	5,011	1,528	34,884	157,456	159,223	Tennessee—Dist. No. 6
688,356	1	1,711	690,068	28,402	18,535	10,693	5,914	63,544	347,283	389,352	Indiana—Dist. No. 7
5,083,033	1,967	19,124	5,104,124	142,375	136,914	46,407	46,130	371,826	3,556,631	2,842,631	Illinois—Dist. No. 7
1,782,930	3	8,619	1,781,552	60,635	36,158	19,866	12,053	128,712	832,865	938,977	Michigan—Dist. No. 7
717,051	14	2,207	719,272	32,869	16,411	10,646	7,594	67,520	314,090	343,385	Wisconsin—Dist. No. 7
598,430	1	599	599,030	16,383	11,680	9,924	1,684	39,671	369,739	224,398	Missouri—Dist. No. 10
38,655		5	38,660	1,375	907	-193	267	2,742	22,180	25,620	N. Mexico—Dist. No. 10
477,051	4	1,123	478,208	24,062	16,271	10,974	2,683	53,990	246,443	307,655	Oklahoma—Dist. No. 10
67,996		904	68,900	2,350	1,601	708	97	4,756	38,218	47,447	Arizona—Dist. No. 12

**STATE MEMBER BANKS—CONDITION ON SEPTEMBER 24, 1941, BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>													
Loans (including overdrafts)	6,101,565	278,660	3,015,569	345,775	660,553	269,811	106,232	604,949	223,694	43,500	109,328	45,032	398,462
United States Government direct obligations	5,527,436	204,254	3,598,140	191,802	511,629	151,982	31,209	366,117	151,392	16,836	23,337	11,700	269,038
Obligations guaranteed by United States Government	1,711,443	22,776	1,162,355	68,430	134,788	55,855	10,889	151,907	28,390	6,228	38,105	2,886	28,834
Obligations of States and political subdivisions	1,096,577	25,808	503,579	65,055	71,060	25,908	28,199	206,236	34,544	7,319	30,779	13,195	84,895
Other bonds, notes and debentures, including obligations of Government corporations and agencies not guaranteed by United States	894,942	29,907	427,702	84,967	87,820	32,972	6,267	134,689	24,726	3,906	19,523	426	42,037
Corporate stocks (including Federal Reserve Bank stock)	197,571	9,404	96,766	20,184	37,329	4,622	3,017	5,874	13,771	305	1,145	652	4,502
<b>Total loans and investments</b>	<b>15,529,334</b>	<b>570,809</b>	<b>8,804,111</b>	<b>776,213</b>	<b>1,503,179</b>	<b>541,150</b>	<b>185,813</b>	<b>1,469,772</b>	<b>476,517</b>	<b>78,094</b>	<b>222,217</b>	<b>73,891</b>	<b>827,768</b>
Reserve with Federal Reserve Banks	5,314,015	129,776	3,632,612	214,406	405,765	135,024	45,183	418,747	94,186	11,346	50,540	11,933	164,497
Cash in vault	301,838	18,384	111,184	19,154	44,862	21,736	6,110	47,554	9,810	2,389	4,112	3,044	13,499
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,519,492	87,546	292,797	137,818	203,022	180,007	77,822	238,080	89,042	23,630	59,219	29,195	101,314
Other balances with banks in United States and foreign countries	27,130	591	4,397	4,131	5,918	1,010	1,427	3,275	497	551	1,140	141	4,052
Due from own foreign branches	70	70											
Cash items in process of collection	743,467	20,909	449,800	35,318	54,233	33,155	13,515	46,504	27,039	2,243	28,188	1,319	31,244
Bank premises owned and furniture and fixtures	324,828	18,173	164,843	26,858	35,416	20,034	6,359	20,714	8,468	1,554	3,694	1,382	17,333
Other real estate owned	103,849	4,636	42,903	20,999	15,015	3,827	2,213	3,448	4,732	182	306	386	5,202
Investments and other assets indirectly representing bank premises or other real estate	48,705	3,863	18,209	12,388	5,063	2,240	2,700	2,997	676	20	264	32	253
Customers' liability on acceptances	25,815	1,185	21,495	143	91	252	319	183	228			1	1,908
Income accrued but not yet collected	45,397	1,517	31,469	2,279	2,914	1,384	420	2,790	853	139	312	22	1,298
Other assets	82,750	1,927	57,519	4,639	5,427	2,330	5,770	1,982	980	152	528	205	1,291
<b>Total assets</b>	<b>24,066,890</b>	<b>\$59,316</b>	<b>13,631,409</b>	<b>1,254,346</b>	<b>2,280,905</b>	<b>942,149</b>	<b>347,651</b>	<b>2,256,046</b>	<b>713,038</b>	<b>120,300</b>	<b>370,520</b>	<b>121,551</b>	<b>1,169,659</b>
<b>LIABILITIES</b>													
<b>Demand deposits—total</b>	<b>17,555,112</b>	<b>545,510</b>	<b>10,951,695</b>	<b>876,700</b>	<b>1,321,426</b>	<b>656,765</b>	<b>250,984</b>	<b>1,354,007</b>	<b>506,411</b>	<b>67,553</b>	<b>306,226</b>	<b>92,832</b>	<b>614,984</b>
Individuals, partnerships, and corporations	12,235,023	453,749	7,399,397	729,353	1,057,513	374,632	150,208	1,019,360	328,669	49,695	142,123	71,159	459,165
United States Government (See page 1, footnote 2)	224,512	6,175	131,237	8,710	22,830	13,851	9,860	5,967	14,216	229	1,680	2,417	7,340
States and political subdivisions	829,919	35,944	383,281	38,587	83,983	51,713	32,329	107,773	19,335	9,628	27,016	10,942	29,388
Banks in United States and foreign countries	3,945,513	37,641	2,801,908	92,202	147,408	210,044	57,499	200,573	139,214	7,235	132,881	7,378	111,530
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	320,145	12,001	235,872	7,857	19,702	6,525	1,088	20,334	4,977	766	2,526	936	7,561
<b>Time deposits—total</b>	<b>4,093,461</b>	<b>209,851</b>	<b>1,312,150</b>	<b>223,745</b>	<b>660,152</b>	<b>206,772</b>	<b>63,176</b>	<b>725,981</b>	<b>142,796</b>	<b>41,215</b>	<b>36,506</b>	<b>15,863</b>	<b>461,254</b>
Individuals, partnerships, and corporations	3,965,656	208,295	1,262,895	217,276	635,013	193,234	61,377	71,948	140,917	39,483	35,765	14,766	438,757
Postal savings (See page 1, footnote 2)	13,631	823	6,005	344	270	6,767	438	1,744	546	392	268	78	47
States and political subdivisions	70,835	633	27,813	5,273	19,476	3,256	1,011	4,725	1,141	1,239	210	944	5,094
Banks in United States and foreign countries	43,339	150	15,437	852	5,393	1,606	350	1,564	192	101	263	75	17,356
<b>Total deposits</b>	<b>21,648,573</b>	<b>755,361</b>	<b>12,263,845</b>	<b>1,100,454</b>	<b>1,991,588</b>	<b>857,537</b>	<b>314,160</b>	<b>2,079,988</b>	<b>649,207</b>	<b>108,768</b>	<b>342,732</b>	<b>108,695</b>	<b>1,076,238</b>
Due to own foreign branches	35,499	35,499											
Bills payable, rediscounts, and other liabilities for borrowed money	3,880	3,279	115	95	53	29				25	11	203	70
Acceptances outstanding	31,836	1,200	27,242	143	91	252	319	223	238			2,128	
Dividends declared but not yet payable	13,438	265	9,787	846	1,166	141	162	180	353	3	75	17	443
Income collected but not yet earned	26,311	1,368	10,643	2,277	1,907	1,358	753	3,404	912	78	106	24	3,481
Expenses accrued and unpaid	40,212	3,036	17,242	2,800	6,803	1,725	607	3,111	1,251	105	358	127	3,047
Other liabilities	35,271	829	21,592	1,044	5,893	1,814	24	1,397	541	6	55	7	2,069
<b>Total liabilities</b>	<b>21,835,020</b>	<b>762,059</b>	<b>12,389,129</b>	<b>1,107,679</b>	<b>2,007,543</b>	<b>862,880</b>	<b>316,054</b>	<b>2,088,303</b>	<b>652,502</b>	<b>108,985</b>	<b>343,337</b>	<b>109,073</b>	<b>1,087,476</b>
<b>CAPITAL ACCOUNTS</b>													
Capital	842,180	36,755	443,040	51,979	92,738	33,899	14,379	68,649	34,394	5,583	11,608	6,169	42,987
Surplus	991,767	36,528	605,644	72,373	140,326	28,581	11,670	46,594	14,282	3,130	7,372	3,996	21,271
Undivided profits	281,009	13,037	151,535	15,064	22,436	10,935	4,213	26,554	9,930	2,061	6,600	2,079	16,565
Reserves for contingencies and other capital accounts	116,914	10,937	42,061	7,251	17,862	5,854	1,335	25,946	1,930	541	1,603	234	1,360
<b>Total capital accounts</b>	<b>2,231,870</b>	<b>97,257</b>	<b>1,242,280</b>	<b>146,667</b>	<b>273,362</b>	<b>79,269</b>	<b>31,597</b>	<b>167,743</b>	<b>60,536</b>	<b>11,315</b>	<b>27,183</b>	<b>12,478</b>	<b>82,183</b>
<b>Total liabilities and capital accounts</b>	<b>24,066,890</b>	<b>\$59,316</b>	<b>13,631,409</b>	<b>1,254,346</b>	<b>2,280,905</b>	<b>942,149</b>	<b>347,651</b>	<b>2,256,046</b>	<b>713,038</b>	<b>120,300</b>	<b>370,520</b>	<b>121,551</b>	<b>1,169,659</b>
Net demand deposits subject to reserve (see page 15)	15,296,507	437,747	10,209,098	703,583	1,074,257	443,603	159,647	1,072,362	390,330	41,680	218,819	62,318	483,063
Demand deposits—adjusted (see page 1, footnote 3)	12,641,620	480,785	7,568,750	740,471	1,106,965	399,715	170,110	1,100,963	325,942	57,846	143,477	81,718	464,870
Number of banks	1,471	43	211	77	170	104	54	358	115	88	88	93	70

## ALL MEMBER BANKS—RESERVE POSITION ON SEPTEMBER 24, 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		
All member banks.....	<b>47,546,451</b>	<b>8,589,904</b>	<b>38,956,547</b>	<b>12,558,275</b>	<b>51,514,822</b>	<b>8,088,212</b>	<b>13,245,857</b>	<b>5,157,645</b>	<b>15.7</b>	<b>25.7</b>
Central reserve city banks.....	20,524,492	1,250,734	19,273,758	1,335,777	20,609,535	4,451,569	6,811,836	2,360,267	21.6	33.1
Reserve city banks.....	16,806,809	3,832,551	12,974,258	4,905,584	17,879,842	2,515,774	4,359,423	1,843,649	14.1	24.4
Country banks.....	10,215,150	3,506,619	6,708,531	6,316,914	13,025,445	1,120,869	2,074,598	953,729	8.6	15.9
All member banks, by districts:										
Boston.....	2,646,824	479,853	2,166,971	651,053	2,818,024	363,858	686,077	322,219	12.9	24.3
New York.....	19,087,934	3,735,858	17,714,076	2,487,719	20,201,795	3,996,265	6,084,545	2,088,280	19.8	30.1
Philadelphia.....	2,599,687	563,200	2,036,487	1,115,416	3,151,903	380,368	802,696	422,328	12.1	25.5
Cleveland.....	3,252,638	802,787	2,449,851	1,478,985	3,928,840	471,845	964,142	492,297	12.0	24.5
Richmond.....	1,946,104	627,364	1,318,740	634,827	1,953,567	236,704	458,815	222,111	12.1	23.5
Atlanta.....	1,752,647	605,706	1,146,941	433,973	1,580,914	198,154	300,361	102,207	12.5	19.0
Chicago.....	6,651,389	1,381,717	5,270,217	2,051,505	7,321,722	1,147,528	2,011,923	864,395	15.7	27.5
St. Louis.....	1,665,899	474,210	1,191,689	434,641	1,626,330	212,209	317,244	105,035	13.0	19.5
Minneapolis.....	910,978	281,809	629,169	364,428	993,597	114,240	167,139	52,899	11.5	16.8
Kansas City.....	1,870,958	659,321	1,211,637	317,876	1,529,513	208,405	301,893	93,488	13.6	19.7
Dallas.....	1,634,930	606,922	1,028,008	237,743	1,265,921	168,629	254,036	85,407	13.3	20.1
San Francisco.....	3,526,463	733,702	2,792,761	2,350,150	5,142,866	590,007	896,986	306,979	11.5	17.4
Central reserve city banks:										
New York.....	16,970,693	842,855	16,127,838	845,226	16,973,064	3,711,345	5,534,303	1,822,958	21.9	32.6
Chicago.....	3,553,799	407,879	3,145,920	490,551	3,636,471	740,224	1,277,533	537,309	20.4	35.1
Reserve city banks, by districts:										
Boston.....	1,449,100	153,312	1,295,788	81,055	1,376,843	230,816	434,182	203,366	16.8	31.5
New York.....	289,598	63,290	226,308	149,453	375,761	47,076	73,205	26,129	12.5	19.5
Philadelphia.....	1,729,666	271,144	1,458,524	229,078	1,687,602	266,696	586,830	320,134	15.8	34.8
Cleveland.....	2,382,746	493,399	1,889,347	733,897	2,623,344	367,330	736,596	389,266	14.0	28.8
Richmond.....	1,110,672	261,331	849,341	239,102	1,088,443	160,590	307,286	146,696	14.8	28.2
Atlanta.....	1,026,931	321,063	705,868	179,864	885,732	132,520	194,921	62,401	15.0	22.0
Chicago.....	1,873,220	521,572	1,351,648	702,783	2,054,521	271,682	474,957	203,275	13.2	23.1
St. Louis.....	1,132,413	260,232	863,181	174,476	1,037,657	159,780	229,570	69,790	15.4	22.1
Minneapolis.....	501,705	128,653	373,052	82,853	455,905	69,427	94,620	25,193	15.2	20.8
Kansas City.....	1,295,820	439,176	856,644	156,547	1,013,191	157,740	224,113	66,373	15.6	22.1
Dallas.....	961,383	354,462	606,921	132,096	739,017	112,816	160,193	47,377	15.3	21.7
San Francisco.....	3,053,553	555,917	2,497,636	2,044,290	5,441,926	539,301	822,950	283,649	11.9	18.1
Country banks, by districts:										
Boston.....	1,197,724	326,541	871,183	569,998	1,441,181	133,042	251,895	118,853	9.2	17.5
New York.....	1,827,643	467,713	1,359,930	1,493,040	2,852,970	237,844	477,037	239,193	8.3	16.7
Philadelphia.....	870,019	292,056	577,963	886,338	1,464,301	113,672	215,866	102,194	7.8	14.7
Cleveland.....	869,892	309,388	560,504	745,092	1,305,596	104,515	207,546	103,031	8.0	15.9
Richmond.....	835,432	366,033	466,399	395,725	865,124	76,114	151,529	75,415	8.8	17.5
Atlanta.....	725,716	284,643	441,073	254,109	695,182	65,634	105,440	39,806	9.4	15.2
Chicago.....	1,224,370	451,721	772,649	858,081	1,630,730	135,622	259,433	123,811	8.3	15.9
St. Louis.....	533,486	204,978	328,508	260,165	588,673	52,429	87,674	35,245	8.9	14.9
Minneapolis.....	409,273	153,156	256,117	281,575	537,692	44,813	72,519	27,706	8.3	13.5
Kansas City.....	573,138	220,145	354,993	161,329	516,322	50,665	77,780	27,115	9.8	15.1
Dallas.....	673,547	252,460	421,087	105,647	526,734	55,813	93,843	38,030	10.6	17.8
San Francisco.....	472,910	177,785	295,125	305,815	600,940	50,706	74,036	23,330	8.4	12.3

<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 or 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—22½ per cent for Central Reserve city banks, 17½ 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—PLEDGED ASSETS AND SECURED AND PREFERRED LIABILITIES ON SEPTEMBER 24, 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		
Pledged assets (and securities loaned)—total.....	<b>4,650,750</b>	<b>3,471,457</b>	<b>1,179,293</b>	<b>663,136</b>	<b>348,980</b>	<b>2,189,198</b>	<b>1,449,436</b>
United States Government obligations, direct and guaranteed, pledged to secure liabilities.....	3,596,072	2,765,283	830,789	483,037	330,088	1,788,076	994,871
Other assets pledged to secure liabilities.....	764,339	577,181	187,158	32,659	1,862	341,458	388,360
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	185,274	101,841	83,433	63,520	6,297	52,149	63,308
Securities loaned.....	105,065	27,152	77,913	83,920	10,733	7,515	2,897
Secured and preferred liabilities—total.....	<b>4,577,365</b>	<b>2,793,352</b>	<b>1,784,013</b>	<b>1,127,793</b>	<b>362,482</b>	<b>1,838,844</b>	<b>1,248,246</b>
Deposits secured by pledged assets.....	3,633,191	2,784,190	849,001	381,689	361,994	1,762,393	1,127,915
Borrowings secured by pledged assets.....	12,491	8,613	3,878	9,311	—	—	3,180
Other liabilities secured by pledged assets.....	1,787	549	1,238	598	488	17	684
Deposits preferred under provisions of law but not secured by pledge of assets.....	929,896	—	929,896	736,195	—	76,434	117,267

## FEDERAL RESERVE DISTRICTS

