

MEMBER BANK CALL REPORT

Number 88

Condition of Member Banks September 24, 1941



BOARD OF GOVERNORS
of the
FEDERAL RESERVE SYSTEM
WASHINGTON

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THE MEMBER BANK CALL REPORT is published following each official call upon member banks of the Federal Reserve System for statements of their condition. It contains tables showing assets and liabilities and a classification¹ 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.

¹ 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
ASSETS					
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 govern- ment corporations and agencies not guaranteed by United States ¹	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
Total loans and investments.....	41,943,349	40,658,948	34,451,007	+1,284,401	+7,492,342
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 ¹	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
Total assets.....	66,496,959	64,857,069	57,846,346	+1,639,890	+8,650,613
LIABILITIES					
Demand deposits—Total.....	47,546,451	46,016,122	39,659,395	+1,530,329	+7,887,053
Individuals, partnerships, and corporations.....	32,149,203	31,428,718	26,396,600	+720,485	+5,752,603
United States Government ²	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 ¹	10,797,157	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
Time deposits—Total.....	12,558,275	12,495,337	12,069,722	+62,888	+488,553
Individuals, partnerships, and corporations ¹	11,979,617	11,898,008	11,458,981	+81,609	+520,636
Postal savings ²	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 ¹	147,272	145,192	142,081	+2,080	+5,191
Total deposits.....	60,104,726	58,511,509	51,729,120	+1,593,217	+8,375,606
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
Total liabilities.....	60,645,299	59,057,397	52,238,594	+1,587,902	+8,406,705
CAPITAL ACCOUNTS					
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 ¹	356,799	353,683	331,866	+3,116	+24,933
Total capital accounts.....	5,851,660	5,799,672	5,607,752	+51,988	+243,908
Total liabilities and capital accounts.....	66,496,959	64,857,069	57,846,346	+1,639,890	+8,650,613
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 ³	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

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

² United States Treasurer's time deposits, open account, are combined with postal savings (time) deposits.

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

**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
ASSETS							
Loans (including overdrafts) ¹	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	2,919,672	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 ²	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 ¹.....	32,258,810	32,738,561	31,626,889	33,075,130	34,451,007	40,658,948	41,943,349
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 ²	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 ¹				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.....	267,760	202,168	207,832	108,999	102,441	105,402	110,877
Other assets.....				93,615	95,783	92,107	133,188
Total assets.....	46,523,647	47,452,301	47,691,526	54,401,209	57,846,346	64,857,069	66,496,959
LIABILITIES							
Demand deposits—Total.....	29,918,691	30,142,898	30,308,304	36,702,798	39,659,398	46,016,122	47,546,451
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 ³	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 ²	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
Time deposits—Total.....	10,786,873	11,347,148	11,462,315	11,726,788	12,069,722	12,495,387	12,558,275
Individuals, partnerships, and corporations ²	10,099,195	10,817,882	10,788,660	11,103,802	11,458,981	11,898,008	11,979,617
Postal savings ³	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 ²	157,446	137,250	139,623	153,714	142,081	145,192	147,272
Total deposits.....	40,705,564	41,490,046	41,770,619	48,429,586	51,729,120	58,511,509	60,104,726
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 ⁴	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.....	239,790	206,673	222,359	88,743	82,137	92,428	108,278
Other liabilities.....				59,342	54,919	64,937	61,343
Total liabilities.....	41,288,280	42,113,506	42,281,642	48,870,783	52,238,594	59,057,397	60,645,299
CAPITAL ACCOUNTS							
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 ⁴	520,283	587,495	645,543	700,545	711,285	768,296	801,918
Reserves for contingencies and other capital accounts ²	341,371	335,587	291,869	323,176	331,866	353,683	356,799
Total capital accounts.....	5,235,367	5,338,795	5,409,884	5,530,426	5,607,752	5,799,672	5,851,660
Total liabilities and capital accounts.....	46,523,647	47,452,301	47,691,526	54,401,209	57,846,346	64,857,069	66,496,959
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 ⁵	20,284,095	21,400,692	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

¹ Figures of loans and investments beginning December 31, 1938 are not entirely comparable with prior call dates because investments and other assets (principally loans) indirectly representing bank premises and other real estate are now reported separately. Such investments and other assets amounted to \$94,569,000, and \$49,939,000 respectively, on December 31, 1938.

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

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

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

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

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 ¹		Reserve city member banks ¹	Country member banks ¹
				New York	Chicago		
ASSETS							
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 ²	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
Total loans and investments.....	41,943,349	26,413,815	15,529,534	12,930,173	2,573,181	14,587,900	11,852,095
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 ²	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	1,465	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
Total assets.....	66,496,959	42,430,069	24,066,890	19,748,057	4,340,713	23,816,827	18,591,362
LIABILITIES							
Demand deposits—Total.....	47,546,451	29,991,339	17,555,112	16,970,693	3,553,799	16,806,809	10,215,150
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 ³	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	1,340,024
Banks in United States and foreign countries ²	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	409,577	320,145	342,257	28,997	189,659	168,809
Time deposits—Total.....	12,558,275	8,464,814	4,093,461	845,226	490,551	4,905,584	6,316,914
Individuals, partnerships, and corporations ⁴	11,979,617	8,013,961	3,965,656	810,188	468,751	4,590,820	6,109,849
Postal savings ⁴	49,683	36,052	13,631	19,305	19,305	19,305	30,378
States and political subdivisions.....	381,703	310,868	70,835	29,431	21,800	155,778	144,694
Banks in United States and foreign countries ²	147,272	103,933	43,339	5,607	5,607	109,672	31,993
Total deposits.....	60,104,726	38,456,153	21,648,573	17,815,919	4,044,350	21,712,393	16,532,064
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
Total liabilities.....	60,645,299	38,810,279	21,835,020	18,112,909	4,061,347	21,869,253	16,601,790
CAPITAL ACCOUNTS							
Capital.....	2,353,086	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 ²	356,799	239,885	116,914	52,150	37,180	154,087	113,382
Total capital accounts.....	5,851,660	3,619,790	2,231,870	1,635,148	279,366	1,947,574	1,989,572
Total liabilities and capital accounts.....	66,496,959	42,430,069	24,066,890	19,748,057	4,340,713	23,816,827	18,591,362
Net demand deposits subject to reserve (see page 15).....	38,956,547	23,660,040	15,296,507	16,127,838	3,145,920	12,974,258	6,708,531
Demand deposits—adjusted ⁴	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

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

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

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

⁴ 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	Phila- delphia	Cleveland	Richmond	Atlanta
ASSETS							
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 guar- anteed by United States ¹	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
Total loans and investments.....	41,943,349	2,266,850	15,762,066	2,601,470	3,321,172	1,589,484	1,361,193
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 ¹	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
Total assets.....	66,496,959	3,726,760	23,952,479	4,222,667	5,348,861	2,828,640	2,400,391
LIABILITIES							
Demand deposits—Total.....	47,546,451	2,646,824	19,087,934	2,599,687	3,252,638	1,946,104	1,752,647
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 ²	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 ¹	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
Time deposits—Total.....	12,558,275	651,053	2,487,719	1,115,416	1,478,989	634,827	433,973
Individuals, partnerships, and corporations ¹	11,979,617	644,265	2,404,704	1,063,874	1,386,524	609,406	410,448
Postal savings ²	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 ¹	147,272	1,374	23,668	16,846	37,180	8,216	8,254
Total deposits.....	60,104,726	3,297,877	21,575,653	3,715,103	4,731,627	2,580,931	2,186,620
Due to own foreign branches.....	163,273		163,273				
Bills payable, rediscounts, and other liabilities for bor- rowed 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
Total liabilities.....	60,645,299	3,326,243	21,891,434	3,738,229	4,756,639	2,591,224	2,198,487
CAPITAL ACCOUNTS							
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 ¹	356,799	29,888	77,697	26,844	44,317	14,975	12,954
Total capital accounts.....	5,851,660	400,517	2,061,045	484,438	592,222	237,416	201,904
Total liabilities and capital accounts.....	66,496,959	3,726,760	23,952,479	4,222,667	5,348,861	2,828,640	2,400,391
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 ³	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

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

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
ASSETS						
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 ¹	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
Total loans and investments	5,720,349	1,421,782	905,401	1,352,467	1,112,352	4,528,772
Reserve with Federal Reserve Banks.....	2,011,923	317,244	167,130	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 ¹	12,706	1,327	5,978	11,839	3,569	24,379
Due from own foreign branches.....						
Cash items in process of collection.....	270,023	103,416	46,227	97,565	69,305	213,743
Bank premises owned and furniture and fixtures.....	78,823	26,423	17,330	28,305	37,921	97,974
Other real estate owned.....	7,802	8,105	392	1,019	4,947	17,397
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
Total assets	9,408,905	2,293,169	1,411,594	2,397,023	2,065,225	6,441,245
LIABILITIES						
Demand deposits—Total	6,651,389	1,665,899	910,978	1,870,958	1,634,930	3,526,463
Individuals, partnerships, and corporations.....	4,329,824	983,571	567,279	1,086,949	1,097,525	2,596,325
United States Government ²	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 ¹	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—Total	2,651,505	434,641	364,428	317,876	237,743	2,350,165
Individuals, partnerships, and corporations ¹	1,991,973	415,856	354,469	304,231	213,108	2,180,729
Postal savings ²	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 ¹	11,199	2,243	3,184	6,659	990	27,459
Total deposits	8,702,894	2,100,540	1,275,406	2,188,834	1,872,673	5,876,568
Due to own foreign branches.....		261	110	194	993	70
Bills payable, rediscounts, and other liabilities for borrowed money.....		500	123	10	321	5,743
Acceptances outstanding.....	1,985	1,031	31	367	882	6,679
Dividends declared but not yet payable.....	1,440	2,689	4,777	1,666	943	21,433
Income collected but not yet earned.....	10,710	3,349	2,944	2,629	3,270	17,840
Expenses accrued and unpaid.....	16,803	924	2,523	220	673	8,339
Other liabilities.....	3,656					
Total liabilities	8,737,488	2,109,294	1,285,914	2,193,920	1,879,755	5,936,672
CAPITAL ACCOUNTS						
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 ¹	74,909	6,613	6,047	11,501	8,210	42,844
Total capital accounts	671,417	183,875	125,680	203,103	185,470	504,573
Total liabilities and capital accounts	9,408,905	2,293,169	1,411,594	2,397,023	2,065,225	6,441,245
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 ³	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

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

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

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

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
Reserve bank cities¹	174	8,532,101	8,667,082	2,591,639	1,516,828	1,182,940	237,316	22,727,906	8,973,497	375,865
1. Boston	11	578,294	268,478	49,740	27,650	21,607	13,066	958,835	434,182	132,507
2. New York ²	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	79,857	9,148	27,139	2,892	641,708	201,656	15,619
5. Richmond	6	69,305	36,200	13,959	9,991	9,533	761	139,749	60,615	2,487
6. Atlanta	3	99,229	34,760	20,166	13,326	6,470	840	174,791	33,060	2,358
7. Chicago ²	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
Reserve branch cities¹	132	2,356,693	1,990,989	563,303	327,100	278,924	64,992	5,582,001	1,653,315	120,679
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	1,670	327,813	95,370	11,309
5. Charlotte	3	31,172	28,595	16,894	4,410	862	1,800	82,113	30,065	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. Little Rock	4	252,382	288,804	151,129	29,006	64,635	1,814	787,770	220,834	19,431
8. Louisville	4	19,317	7,016	4,739	6,350	1,062	96	38,580	9,012	728
8. Memphis	3	86,136	37,748	11,413	2,924	9,788	639	148,648	30,785	3,932
9. Helena	2	88,016	19,634	15,626	14,254	4,513	467	142,510	27,761	3,434
10. Denver	7	4,536	4,704	2,159	711	450	39	12,599	4,296	135
10. Oklahoma City	5	65,540	33,539	8,413	8,657	8,515	429	125,093	59,216	4,090
10. Omaha	6	41,171	11,401	7,252	17,465	879	343	78,511	23,516	858
11. El Paso	2	58,235	20,527	7,026	10,770	5,811	319	102,688	23,368	1,835
11. Houston	11	16,205	7,803	458	2,102	12	70	26,710	5,487	560
11. San Antonio	7	50,613	73,424	21,551	10,869	5,624	814	192,895	61,986	4,165
12. Los Angeles	6	111,133	101,690	11,499	4,890	2,992	1,470	72,157	16,725	1,784
12. Portland	2	416,892	246,400	77,673	58,746	24,700	4,368	828,779	245,948	13,819
12. Salt Lake City	6	28,126	18,883	21,331	7,553	6,189	510	248,406	46,009	6,248
12. Seattle	5	174,700	86,531	13,742	18,751	1,827	300	60,760	13,821	836
						5,191	678	299,593	60,044	9,807
Other Reserve cities¹	93	828,879	566,742	169,628	126,024	80,048	10,026	1,781,347	544,447	63,466
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
6. 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	69	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	7,893
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	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	1,602	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
Country banks, by districts	6,197	5,828,427	2,869,819	918,775	1,190,621	955,291	89,162	11,852,095	2,074,598	501,432
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	151,529	44,946
6. Chicago	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	548,477	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	484,010	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

¹ See second and third paragraphs on back of title page.² 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
6,454,995	114,425	2,146,547	914,682	195,463	109,334	65,265	110,877	134,723	66,496,959	All member banks
1,405,020	24,766	1,344,707	358,027	60,562	59,409	59,433	71,654	50,297	35,511,143	Reserve bank cities ¹
127,575	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 ²
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	255,559	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 ²
88,202	282	45,891	4,951	4,212	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		418	422	556,234	10. Kansas City
100,416	243	21,702	7,230	1,348		5	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
1,283,313	15,591	397,964	125,120	28,663	22,832	2,695	17,375	14,392	9,263,940	Reserve branch cities ¹
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				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	4,383	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	31		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	446	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
538,287	8,332	117,652	58,319	6,956	4,975	112	3,296	3,325	3,130,514	Other reserve cities ¹
40,714	3	12,813	6,196	15	980	62	96	43	209,929	4. Columbus
13,117	346	5,493	1,937	1,094	145		276	374	176,533	4. Toledo
62,083	286	11,295	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	5. Savannah
9,105		3,002	1,055						44,133	7. Cedar Rapids
20,888		2,421	447	15	2,150			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			217	129	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			6	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					53,981	10. Lincoln
14,405	2,250	92	159	68					25,440	10. Pueblo
10,880	40	1,140	253	28			61	26	39,052	10. St. Joseph
8,771		1,545	851	1	29			73	38,740	10. Topeka
59,339	1,150	3,109	4,177	4			240	87	169,052	10. Tulsa
20,880	200	1,431	996				86	25	90,929	10. Wichita
24,490	296	7,053	2,507	749			91	50	132,940	11. Fort Worth
18,302	518	2,458	1,087	117				22	53,652	11. Galveston
5,135	10	1,254	170	189	90				25,195	11. Waco
5,197		992	815	20				126	34,585	12. Oden
7,531	204	1,518	535			5		198	52,616	12. Spokane
3,228,375	65,736	286,224	373,216	99,282	22,118	3,025	18,552	66,709	18,591,362	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	2,300,826	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		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		190	1,490	876,454	11. Dallas
167,388	13,136	11,304	17,526	2,605	528		620	1,337	862,008	12. San Francisco

¹ See second and third paragraphs on back of title page.² 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
Total, all States	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
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	57,109	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	7,693	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	1,989
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	104,035	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
Mutual Savings Banks ¹	3	3,403	1,044	426	1,333	425	33	6,664	558	108

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	1,219,790	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	6,086	5,593	1,628	2,058	119	49,338	5,954	2,243

¹These 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	Customers' 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	75,955	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	255,011	40,659	19,038	40,116	47,119	68,026	22,281,361	Connecticut
271,300	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	East North Central:
289,150	2,425	50,290	19,638	1,476	1,658	3	3,435	2,278	1,992,455	Ohio
140,570	2,121	25,914	12,835	1,347	379	14	1,329	1,633	850,999	North Carolina
144,871	3,358	37,467	8,683	115	5,521	123	2,316	1,759	953,303	Illinois
86,762	28	12,359	4,898	251	2,174	-----	477	217	472,287	Michigan
266,322	4,561	93,190	13,369	4,952	1,388	492	2,148	1,771	1,750,938	Wisconsin
13,705	5	1,165	1,667	6	-----	-----	235	80	67,092	Minnesota
13,630	54	1,655	1,863	94	48	-----	342	85	93,336	Iowa
56,461	89	18,316	5,345	233	-----	-----	557	227	344,559	Missouri
88,565	436	4,845	5,904	258	187	-----	165	150	364,495	North Dakota
48,052	1,129	6,294	1,619	704	663	-----	-----	-----	364,495	South Dakota
109,056	684	22,311	9,573	1,040	262	232	1,277	871	195,651	Nebraska
62,083	286	11,295	14,790	2,709	344	6	367	549	706,036	Kansas
116,324	3,081	27,378	13,050	2,545	2,115	2	724	1,507	500,022	South Atlantic:
79,701	5,132	6,968	6,373	3,067	645	-----	148	572	729,656	Delaware
124,089	303	21,910	5,621	943	8	208	572	1,143	325,242	Maryland
53,366	80	4,321	2,032	135	-----	34	48	669	469,679	District of Columbia
110,303	345	27,239	11,475	1,502	9	71	633	800	162,048	Virginia
96,968	4,018	10,705	8,224	1,100	1,134	1	892	589	574,657	West Virginia
70,567	394	18,834	5,898	2,313	104	-----	616	404	433,470	North Carolina
155,562	2,953	28,292	12,426	1,841	256	405	619	1,090	666,817	Georgia
105,527	2,520	14,869	7,741	3,641	1,203	626	591	1,336	574,657	Florida
30,388	495	2,082	2,262	595	-----	-----	12	232	109,773	East South Central:
56,718	232	8,179	2,267	363	57	-----	133	308	200,929	Kentucky
104,726	792	27,689	7,818	1,230	2,764	540	842	6,114	546,311	Tennessee
152,880	2,734	11,982	8,665	69	84	4	391	446	540,085	Alabama
491,698	3,367	64,801	35,515	4,803	4,192	311	682	1,389	1,917,065	Mississippi
37,354	1,924	4,326	2,537	41	11	-----	351	216	161,465	West South Central:
17,552	2,910	2,503	1,608	18	-----	-----	1	239	114,526	Arkansas
18,189	270	902	780	11	178	-----	48	28	67,481	Louisiana
103,706	3,989	16,698	3,304	157	-----	-----	417	331	408,187	Texas
12,701	205	551	870	24	-----	-----	2	17	64,399	Mountain:
14,786	507	2,165	1,563	233	19	10	165	230	88,860	Montana
30,809	999	9,427	2,019	77	1,251	-----	348	313	423,790	Idaho
8,464	2,455	1,486	799	14	5	-----	107	49	53,507	Wyoming
119,888	5,889	25,673	8,262	482	8	229	886	544	675,861	Colorado
55,170	3,658	20,932	6,777	67	-----	57	908	313	423,790	New Mexico
277,395	8,088	151,635	77,117	16,613	29,535	4,873	10,083	5,665	4,929,229	Arizona
871	400	11	79	117	12	-----	-----	-----	3,820	Utah
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Nevada
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Pacific:
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Washington
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Oregon
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	California
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Mutual Savings Banks ¹

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	64,403	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	786,792	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	232	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	44,009	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	7,153	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	2,591	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.....	267,905	160,858	3,215	27,975	73,316	2,441	44,505	44,059	337	67	42
Kansas.....	285,602	182,089	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.....	122,600	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	128,447	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	14,566	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	653	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	4,989	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	486,633	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	1,469	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. 7.....	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	809,627	16,913	63,636	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.....	559,776	239,841	4,316	25,072	27,565	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

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
ASSETS													
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
Total loans and investments.....	15,529,534	570,809	8,804,111	776,213	1,503,179	541,150	185,813	1,469,772	476,517	78,094	222,217	73,891	827,768
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												
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	238			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
Total assets.....	24,066,890	859,316	13,631,409	1,254,346	2,280,905	942,149	347,651	2,256,046	713,038	120,300	370,520	121,551	1,169,659
LIABILITIES													
Demand deposits—total.....	17,555,112	545,510	10,951,695	876,709	1,331,436	656,765	250,984	1,354,007	506,411	67,553	306,226	92,832	614,984
Individuals, partnerships, and corporations.....	12,235,023	463,749	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
Time deposits—total.....	4,093,461	209,851	1,312,150	223,745	660,152	200,772	63,176	725,951	142,796	41,215	36,506	15,863	461,254
Individuals, partnerships, and corporations.....	3,965,656	208,225	1,262,895	217,276	635,013	193,234	61,377	717,948	140,917	39,483	35,765	14,766	438,757
Postal savings (See page 1, footnote 2).....	13,631	823	6,005	344	270	2,676	438	1,744	546	392	268	78	47
States and political subdivisions.....	70,835	653	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
Total deposits.....	21,648,573	755,361	12,263,845	1,100,454	1,991,588	857,537	314,160	2,079,988	649,207	108,768	342,732	108,695	1,076,238
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.....	31,856	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
Total liabilities.....	21,835,020	762,059	12,389,129	1,107,679	2,007,543	862,880	316,054	2,088,303	652,502	108,985	343,337	109,073	1,087,476
CAPITAL ACCOUNTS													
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
Total capital accounts.....	2,231,870	97,257	1,242,280	146,667	273,362	79,269	31,597	167,743	60,536	11,315	27,183	12,478	82,183
Total liabilities and capital accounts.....	24,066,890	859,316	13,631,409	1,254,346	2,280,905	942,149	347,651	2,256,046	713,038	120,300	370,520	121,551	1,169,659
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	740,479	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 ¹	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 ²	Held ³	Excess		
All member banks	47,546,451	8,589,904	38,956,547	12,558,275	51,514,822	8,088,212	13,245,857	5,157,645	15.7	25.7
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	1,373,858	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	1,478,989	3,928,840	471,845	964,142	492,297	12.0	24.5
Richmond.....	1,946,104	627,864	1,318,240	634,827	1,953,067	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	1,381,172	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	1,265,751	168,629	254,036	85,407	13.3	20.1
San Francisco.....	3,526,463	733,702	2,792,761	2,350,105	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.....	1,729,668	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	2,623,244	367,330	756,596	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	702,873	2,054,521	271,682	474,957	203,275	13.2	23.1
St. Louis.....	1,132,413	269,232	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	4,541,926	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	469,399	395,725	865,124	76,114	151,529	75,415	8.8	17.5
Atlanta.....	1,725,716	284,643	1,441,073	254,109	1,695,182	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.....	575,138	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

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

² Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. Pursuant to the provisions of law, the Board of Governors of the Federal Reserve System has prescribed the following requirements as to reserves to be maintained by each member bank: Time deposits—5 per cent for all member banks; Net demand deposits—22½ per cent for Central Reserve city banks, 17½ per cent for Reserve city banks and 12 per cent for Country banks.

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

ALL MEMBER BANKS—PLEGDED 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	4,650,750	3,471,457	1,179,293	663,136	348,980	2,189,198	1,449,436
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	4,577,365	2,793,352	1,784,013	1,127,793	362,482	1,838,844	1,248,246
Deposits secured by pledged assets.....	3,633,191	2,784,190	849,001	381,689	361,994	1,762,393	1,127,115
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

