



---

MEMBER BANK  
CALL REPORT

NUMBER 89

CONDITION OF MEMBER BANKS  
DECEMBER 31, 1941



---

BOARD OF GOVERNORS  
OF THE FEDERAL RESERVE SYSTEM  
WASHINGTON

---

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

<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 DECEMBER 31, 1941, COMPARED WITH SEPTEMBER 24, 1941 AND DECEMBER 31, 1940

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Dec. 31, 1941	Sept. 24, 1941	Dec. 31, 1940	Sept. 24, 1941	Dec. 31, 1940
<b>ASSETS</b>					
Loans (including overdrafts).....	18,020,904	17,546,100	15,320,598	+474,804	+2,700,306
United States Government direct obligations.....	15,706,687	14,094,632	12,337,408	+1,612,055	+3,369,279
Obligations guaranteed by United States Government.....	3,832,035	4,243,345	3,485,638	-411,310	+346,397
Obligations of States and political subdivisions.....	3,089,606	3,160,573	3,012,693	-70,967	+76,913
Obligations of Government corporations and agencies, not guaranteed by United States.....	557,231	1,249,203	499,355	-18,120	-57,876
Other bonds, notes, and debentures.....	1,921,852	2,053,842	2,053,842	-131,990	-131,990
Corporate stocks (including Federal Reserve Bank stock).....	392,244	401,496	416,533	-9,252	-24,289
<b>Total loans and investments.....</b>	<b>43,520,559</b>	<b>41,943,349</b>	<b>37,126,067</b>	<b>+1,577,210</b>	<b>+6,394,492</b>
Reserve with Federal Reserve Banks.....	12,396,344	13,245,857	13,991,733	-849,513	-1,595,389
Cash in vault.....	1,086,752	1,061,442	991,146	+25,310	+59,606
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	6,147,354	6,454,995	6,084,424	-307,641	+62,930
Other balances with banks in United States.....	98,519	100,881	100,881	-2,362	-2,362
Balances with banks in foreign countries.....	11,134	11,311	11,311	-4,772	-177
Due from own foreign branches.....	4,215	1,535	2,182	+2,680	+2,033
Cash items in process of collection.....	3,382,586	2,146,547	2,783,960	+1,236,039	+598,626
Bank premises owned and furniture and fixtures.....	911,213	914,682	914,425	-3,469	-3,212
Other real estate owned.....	179,139	195,463	228,243	-16,324	-49,104
Investments and other assets indirectly representing bank premises or other real estate.....	98,449	109,334	111,146	-10,885	-12,697
Customers' liability on acceptances.....	72,427	65,265	83,052	+7,162	-10,625
Income accrued but not yet collected.....	110,586	110,877	105,026	-291	+5,560
Other assets.....	101,579	133,188	124,082	-31,609	-22,503
<b>Total assets.....</b>	<b>68,120,856</b>	<b>66,496,959</b>	<b>62,657,678</b>	<b>+1,623,897</b>	<b>+5,463,178</b>
<b>LIABILITIES</b>					
<b>Demand deposits—Total.....</b>	<b>49,230,638</b>	<b>47,546,451</b>	<b>44,110,412</b>	<b>+1,684,187</b>	<b>+5,120,226</b>
Individuals, partnerships and corporations.....	33,061,264	32,149,203	29,576,064	+912,061	+3,485,200
United States Government <sup>2</sup> .....	1,709,333	780,729	616,118	+928,604	+1,093,215
States and political subdivisions.....	3,065,567	3,089,640	2,723,660	-24,073	+341,907
Banks in United States.....	9,713,951	10,797,157	9,581,199	-412,020	+132,752
Banks in foreign countries.....	671,186	700,073	700,073	-28,887	-28,887
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	1,009,337	729,722	913,298	+279,615	+96,039
<b>Time deposits—Total.....</b>	<b>12,486,751</b>	<b>12,558,275</b>	<b>12,319,198</b>	<b>-71,524</b>	<b>+167,553</b>
Individuals, partnerships, and corporations:					
Savings deposits.....	10,513,338	10,266,149	10,266,149	+247,189	+247,189
Certificates of deposit.....	611,226	654,941	654,941	-43,715	-43,715
Christmas savings and similar accounts.....	30,136	27,853	27,853	+2,283	+2,283
Open accounts.....	723,343	737,865	737,865	-14,522	-14,522
Postal savings <sup>2</sup> .....	50,473	49,683	55,987	+790	-5,514
States and political subdivisions.....	418,220	381,703	435,075	+36,517	-16,855
Banks in United States.....	132,923	135,226	135,226	-2,303	-2,303
Banks in foreign countries.....	7,092	6,102	6,102	-490	-490
<b>Total deposits.....</b>	<b>61,717,389</b>	<b>60,104,726</b>	<b>56,429,610</b>	<b>+1,612,663</b>	<b>+5,287,779</b>
Due to own foreign branches.....	148,921	163,273	182,067	-14,352	-33,146
Bills payable, rediscounts, and other liabilities for borrowed money.....	4,312	13,155	3,282	-8,843	-1,030
Acceptances outstanding.....	86,358	77,725	97,461	+8,633	-11,103
Dividends declared but not yet payable.....	37,902	30,512	38,953	+7,390	-1,051
Income collected but not yet earned.....	76,373	86,287	67,666	-9,914	+8,707
Expenses accrued and unpaid.....	98,807	108,278	77,946	-9,471	+20,861
Other liabilities.....	64,430	61,343	63,177	+3,087	+1,253
<b>Total liabilities.....</b>	<b>62,234,492</b>	<b>60,645,299</b>	<b>56,960,162</b>	<b>+1,589,193</b>	<b>+5,274,330</b>
<b>CAPITAL ACCOUNTS</b>					
Capital (See page 3).....	2,362,185	2,353,086	2,356,258	+9,099	+5,927
Surplus.....	2,394,336	2,339,857	2,279,621	+54,479	+114,715
Undivided profits.....	775,145	801,918	721,444	-26,773	+53,701
Reserves for contingencies.....	312,467	295,839	295,839	-2,101	+16,628
Other capital accounts.....	42,231	44,354	44,354	-2,123	-2,123
<b>Total capital accounts.....</b>	<b>5,886,364</b>	<b>5,851,660</b>	<b>5,697,516</b>	<b>+34,704</b>	<b>+188,848</b>
<b>Total liabilities and capital accounts.....</b>	<b>68,120,856</b>	<b>66,496,959</b>	<b>62,657,678</b>	<b>+1,623,897</b>	<b>+5,463,178</b>
Net demand deposits subject to reserve (see page 19).....	39,707,549	38,956,547	35,261,636	+751,002	+4,445,913
Demand deposits-adjusted <sup>3</sup> .....	33,753,582	33,822,018	30,429,062	-68,436	+3,324,520
Number of banks.....	6,619	6,596	6,486	+23	+133

<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, DECEMBER 31, 1936 TO DECEMBER 31, 1941

[Amounts in thousands of dollars]

	1936 Dec. 31	1937 Dec. 31	1938 Dec. 31	1939 Dec. 30	1940 Dec. 31	1941 June 30	1941 Dec. 31
<b>ASSETS</b>							
Loans (including overdrafts) <sup>1</sup>	13,359,853	13,957,823	13,207,760	13,961,820	15,320,598	16,729,381	18,020,904
United States Government direct obligations	11,639,486	10,574,143	10,882,288	11,184,195	12,337,408	14,238,453	15,706,687
Obligations guaranteed by United States Government	1,905,718	1,797,407	2,340,243	3,143,960	3,485,638	3,839,296	3,832,035
Obligations of States and political subdivisions	2,226,412	2,046,611	2,447,792	2,691,687	3,012,693	2,984,431	3,089,606
Obligations of Government corporations and agencies not guaranteed by United States	295,628	280,280	330,879	376,697	499,355	527,591	557,231
Other bonds, notes, and debentures <sup>1</sup>	3,031,028	2,566,080	2,401,538	2,142,672	2,053,842	1,931,443	1,921,852
Corporate stocks (including Federal Reserve Bank stock) <sup>1</sup>	541,559	529,411	459,990	439,477	416,533	408,353	392,244
<b>Total loans and investments</b>	<b>32,999,684</b>	<b>31,751,755</b>	<b>32,070,496</b>	<b>33,940,508</b>	<b>37,126,067</b>	<b>40,658,948</b>	<b>43,520,559</b>
Reserve with Federal Reserve Banks	6,571,694	7,005,209	8,694,388	11,603,504	13,991,733	12,959,092	12,396,344
Cash in vault	697,380	589,457	745,650	841,215	991,146	999,433	1,086,752
Demand balances with banks in United States (except private banks and American branches of foreign banks)	3,918,620	3,319,785	4,119,695	5,370,257	6,084,424	6,188,171	6,147,354
Other balances with banks in United States	147,837	94,605	119,824	136,112	100,881	104,487	98,519
Balances with banks in foreign countries	55,480	69,723	50,553	23,796	11,311	9,640	11,134
Due from own foreign branches	14,209	3,578	4,196	7,827	2,182	121	4,215
Cash items in process of collection	2,533,275	2,259,351	1,758,709	1,807,370	2,783,960	2,428,800	3,382,586
Bank premises owned and furniture and fixtures	981,975	971,465	945,037	924,273	914,425	913,030	911,213
Other real estate owned	367,486	342,694	325,634	287,709	228,243	208,477	179,139
Investments and other assets indirectly representing bank premises or other real estate <sup>1</sup>			144,508	130,774	111,146	110,642	98,449
Customers' liability on acceptances	179,414	154,504	120,722	107,543	83,052	78,719	72,427
Income accrued but not yet collected	240,701	182,160	100,638	100,159	105,026	105,402	110,586
Other assets			129,791	79,902	124,082	92,107	101,579
<b>Total assets</b>	<b>48,707,755</b>	<b>46,744,286</b>	<b>49,329,835</b>	<b>55,360,949</b>	<b>62,657,678</b>	<b>64,857,069</b>	<b>68,120,856</b>
<b>LIABILITIES</b>							
<b>Demand deposits—Total</b>	<b>31,896,215</b>	<b>29,317,024</b>	<b>31,852,795</b>	<b>37,487,815</b>	<b>44,110,412</b>	<b>46,016,122</b>	<b>49,230,638</b>
Individuals, partnerships, and corporations	20,970,304	19,747,450	21,119,188	24,603,982	29,576,064	31,428,718	33,061,264
United States Government <sup>2</sup>	881,961	781,034	789,816	742,566	618,637	618,637	1,709,333
States and political subdivisions	2,329,180	2,131,984	2,385,689	2,321,334	2,723,660	2,940,374	3,065,567
Banks in United States	6,401,831	5,436,442	6,510,303	8,507,394	9,581,199	9,609,657	9,713,951
Banks in foreign countries	431,808	452,772	500,641	749,251	700,073	681,010	671,186
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	881,131	767,342	547,158	563,288	913,298	737,726	1,009,337
<b>Time deposits—Total</b>	<b>10,989,111</b>	<b>11,521,632</b>	<b>11,510,343</b>	<b>11,852,337</b>	<b>12,319,198</b>	<b>12,495,387</b>	<b>12,486,751</b>
Individuals, partnerships, and corporations:							
Savings deposits	8,991,216	9,461,126	9,556,698	9,883,113	10,266,149	10,353,663	10,513,338
Certificates of deposit	765,315	740,327	702,077	676,529	654,941	648,517	611,226
Christmas savings and similar accounts	25,319	28,761	20,971	24,434	27,853	133,419	30,136
Open accounts	647,498	575,832	566,116	631,033	737,865	762,409	723,343
Postal savings <sup>2</sup>	104,369	94,653	61,288	51,330	55,987	54,765	50,473
States and political subdivisions	296,229	481,721	461,512	432,173	435,075	397,422	418,220
Banks in United States	153,372	128,641	131,637	144,188	135,226	138,090	132,923
Banks in foreign countries	5,793	10,571	10,044	9,537	6,102	7,102	7,092
<b>Total deposits</b>	<b>42,885,326</b>	<b>40,838,656</b>	<b>43,363,138</b>	<b>49,340,152</b>	<b>56,429,610</b>	<b>58,511,509</b>	<b>61,717,389</b>
Due to own foreign branches	63,968	117,510	143,425	150,938	182,067	175,129	148,921
Bills payable, rediscounts, and other liabilities for borrowed money	17,135	14,621	6,209	3,241	3,282	2,887	4,312
Acceptances outstanding	201,487	173,611	138,737	123,755	97,461	93,660	86,358
Dividends declared but not yet payable <sup>3</sup>	45,431	43,423	32,664	37,968	38,953	37,152	37,902
Income collected but not yet earned			43,649	56,310	67,666	79,695	76,373
Expenses accrued and unpaid	219,229	185,290	69,683	68,690	77,946	92,428	98,807
Other liabilities			108,083	58,136	63,177	64,937	64,430
<b>Total liabilities</b>	<b>43,432,576</b>	<b>41,373,111</b>	<b>43,905,588</b>	<b>49,839,190</b>	<b>56,960,162</b>	<b>59,057,397</b>	<b>62,234,492</b>
<b>CAPITAL ACCOUNTS</b>							
Capital (See page 3)	2,453,840	2,430,606	2,403,098	2,363,229	2,356,258	2,358,948	2,362,185
Surplus	1,936,370	2,010,421	2,082,726	2,166,392	2,279,621	2,318,745	2,394,336
Undivided profits <sup>3</sup>	560,324	602,430	635,548	674,734	721,444	768,296	775,145
Reserves for contingencies	309,817	311,355	265,345	276,613	295,839	308,685	312,467
Other capital accounts <sup>3</sup>	14,828	16,363	37,530	40,791	44,354	44,998	42,231
<b>Total capital accounts<sup>3</sup></b>	<b>5,275,179</b>	<b>5,371,175</b>	<b>5,424,247</b>	<b>5,521,759</b>	<b>5,697,516</b>	<b>5,799,672</b>	<b>5,886,364</b>
<b>Total liabilities and capital accounts</b>	<b>48,707,755</b>	<b>46,744,286</b>	<b>49,329,835</b>	<b>55,360,949</b>	<b>62,657,678</b>	<b>64,857,069</b>	<b>68,120,856</b>
Net demand deposits subject to reserve (see page 19)	25,449,917	23,740,652	25,982,672	30,325,868	35,261,636	37,411,078	39,707,549
Demand deposits-adjusted <sup>4</sup>	21,647,340	20,387,425	22,293,326	25,681,234	30,429,062	32,678,018	33,753,582
Number of banks	6,376	6,341	6,338	6,362	6,486	6,556	6,619

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

<sup>3</sup> Reserves for dividends payable in common stock, \$5,544,000 on December 31, 1938, were formerly published as part of undivided profits. Reserves for undeclared cash dividends on capital stock and for accrued interest on capital notes and debentures, \$10,691,000 on December 31, 1938, were formerly reported in combination with dividends declared but not yet payable. Beginning December 31, 1938 these two reserves are included in "Other capital accounts."

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

ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, REAL ESTATE, AND CAPITAL ON SELECTED CALL DATES, DECEMBER 31, 1936, TO DECEMBER 31, 1941  
 [In thousands of dollars]

	1936 Dec. 31	1937 Dec. 31	1938 Dec. 31	1939 Dec. 30	1940 Dec. 31	1941 June 30	1941 Dec. 31
<b>Loans—Total</b>	<b>13,359,853</b>	<b>13,957,823</b>	<b>13,207,760</b>	<b>13,961,820</b>	<b>15,320,598</b>	<b>16,729,381</b>	<b>18,020,904</b>
Commercial and industrial loans	382,137	500,058	4,736,645	5,385,773	6,203,515	7,270,191	8,063,757
Agricultural loans	323,742	363,597	711,771	729,539	865,091	737,818	972,321
Commercial paper bought in open market	18,388	22,502	249,329	290,817	321,473	399,290	477,939
Bills, acceptances, etc. payable in foreign countries	160,525	125,835	88,048	9,229	4,291	6,189	6,930
Acceptances of other banks, payable in United States	131,131	129,695	94,730	63,246	55,875	52,444	44,888
Reporting banks' own acceptances	1,410,608	950,202	973,351	91,681	74,418	79,316	77,600
Loans to brokers and dealers in securities	2,784,736	2,752,420	774,956	790,316	642,448	574,951	594,193
Other loans for purchasing or carrying securities <sup>2</sup>	258,227	264,924	278,092	700,351	652,121	634,684	597,684
Real estate loans: On farm land							
On residential property	2,146,305	2,282,503	1,720,434	1,883,553	2,118,475	2,253,812	2,396,116
On other properties	85,109	69,943	717,390	784,476	81,344	806,832	802,831
Loans to banks	5,651,416	6,489,150	2,720,266	2,876,628	3,222,650	3,555,922	3,642,364
All other loans <sup>3</sup>	7,529	6,994	7,976	56,350	43,106	44,392	39,023
Overdrafts	11,665	11,165	11,165	11,165	7,603	9,013	10,296
<b>United States Government direct obligations—Total</b>	<b>11,639,486</b>	<b>10,574,143</b>	<b>10,882,288</b>	<b>11,184,195</b>	<b>12,337,408</b>	<b>14,238,453</b>	<b>15,706,687</b>
Treasury bills	1,052,517	661,772	285,789	562,737	651,986	1,126,997	970,898
Treasury notes	4,526,645	4,277,041	3,388,961	2,223,277	2,594,269	2,630,705	3,007,240
Bonds maturing in 5 years or less <sup>4</sup>			726,907	773,492	1,367,488	1,380,038	1,452,093
Bonds maturing in 5 to 10 years <sup>4</sup>			2,453,098	3,017,960	2,885,694	3,537,901	3,653,914
Bonds maturing in 10 to 20 years <sup>4</sup>			2,887,835	3,657,326	4,344,955	5,057,355	5,456,252
Bonds maturing after 20 years <sup>4</sup>			1,139,698	949,403	493,016	505,457	1,166,290
<b>Obligations guaranteed by United States Government—Total</b>	<b>1,905,718</b>	<b>1,797,407</b>	<b>2,340,243</b>	<b>3,143,960</b>	<b>3,485,638</b>	<b>3,839,296</b>	<b>3,832,035</b>
<i>Total amount maturing in 5 years or less<sup>1,4</sup></i>			<b>963,157</b>	<b>2,082,254</b>	<b>2,329,749</b>	<b>2,591,094</b>	<b>2,602,315</b>
Reconstruction Finance Corporation	210,328	255,432	426,961	833,690	870,575	1,292,205	1,338,847
Home Owners' Loan Corporation	1,238,002	1,143,076	1,323,848	1,500,513	1,490,350	1,398,758	1,427,822
Federal Farm Mortgage Corporation	457,388	398,899	433,588	444,449	463,128	480,398	499,986
Other Government corporations and agencies			155,846	365,308	691,585	667,935	565,380
<b>Obligations of Government corporations and agencies, not guaranteed by United States—Total</b>	<b>295,628</b>	<b>620,280</b>	<b>330,879</b>	<b>376,697</b>	<b>499,355</b>	<b>527,591</b>	<b>557,231</b>
<i>Total amount maturing in 5 years or less<sup>1,4</sup></i>			<b>222,049</b>	<b>280,963</b>	<b>377,790</b>	<b>404,090</b>	<b>432,332</b>
Federal Land banks	184,560	150,106	106,440	94,977	129,171	155,683	167,471
Federal Intermediate Credit Banks	111,068	130,174	126,864	154,365	164,414	193,083	199,042
Other Government corporations and agencies			97,575	127,355	205,770	178,825	190,718
<b>Obligations of States and political subdivisions<sup>5</sup>—Total</b>	<b>2,226,412</b>	<b>2,046,611</b>	<b>2,447,792</b>	<b>2,691,687</b>	<b>3,012,693</b>	<b>2,984,431</b>	<b>3,089,606</b>
In default <sup>1</sup>			9,373	7,022	6,735	3,737	2,872
Without specific maturity <sup>1</sup>			149,374	172,253	220,432	213,650	190,054
Maturing in 5 years or less <sup>1,4</sup>			1,478,409	1,645,051	1,788,648	1,731,460	1,827,730
Maturing after 5 years <sup>1,4</sup>			810,636	867,361	996,878	1,035,584	1,068,950
<b>Other bonds, notes, and debentures—Total</b>	<b>3,031,028</b>	<b>6,256,080</b>	<b>2,401,538</b>	<b>2,142,672</b>	<b>2,053,842</b>	<b>1,931,443</b>	<b>1,921,852</b>
<i>Total amount in default<sup>1</sup></i>			<b>89,239</b>	<b>77,257</b>	<b>55,690</b>	<b>45,829</b>	<b>38,660</b>
<i>Total amount maturing in 5 years or less<sup>1,4</sup></i>			<b>431,610</b>	<b>451,364</b>	<b>579,907</b>	<b>579,340</b>	<b>625,572</b>
Railroads	991,934	885,643	786,594	731,149	701,663	685,623	698,640
Public utilities	1,002,085	794,471	766,456	604,513	499,920	454,248	421,102
Industrials			568,366	527,541	539,702	513,474	527,938
Other domestic corporations	1,037,009	688,966	97,934	93,015	147,774	130,547	137,312
Foreign-public and private <sup>7</sup>			182,188	186,454	164,783	147,551	136,860
<b>Corporate stocks—Total</b>	<b>541,559</b>	<b>529,411</b>	<b>459,990</b>	<b>439,477</b>	<b>416,533</b>	<b>408,353</b>	<b>392,244</b>
Federal Reserve Bank	130,744	132,637	134,494	135,546	138,539	140,318	142,117
Affiliates of reporting banks			104,148	100,069	99,639	97,414	98,174
Other domestic banks			23,430	20,369	18,864	18,141	15,329
Other domestic corporations	410,815	396,774	196,175	181,778	157,977	150,730	135,583
Foreign corporations <sup>7</sup>			1,743	1,715	1,494	1,750	1,041
<b>Bank premises, furniture and fixtures, and other real estate—Total</b>	<b>1,349,461</b>	<b>1,314,159</b>	<b>1,270,671</b>	<b>1,211,982</b>	<b>1,142,668</b>	<b>1,121,507</b>	<b>1,090,352</b>
Bank premises	981,975	971,465	863,883	848,862	842,618	841,635	839,503
Furniture and fixtures			81,154	75,411	71,807	71,395	71,710
Farm land (including improvements)			23,741	21,835	18,446	15,959	12,649
Residential properties	367,486	342,694	136,227	116,135	86,228	76,563	63,736
Other real properties			165,666	149,739	123,569	115,955	102,754
<b>Assets indirectly representing bank premises or other real estate—Total</b>			<b>144,508</b>	<b>130,774</b>	<b>111,146</b>	<b>110,642</b>	<b>98,449</b>
Investments <sup>1</sup>			94,569	85,997	77,831	78,496	72,816
Other assets <sup>1</sup>			49,939	44,777	33,315	32,146	25,633
<b>Capital:</b>							
<b>Par or face value—Total</b>	<b>2,457,606</b>	<b>2,415,007</b>	<b>2,409,770</b>	<b>2,366,514</b>	<b>2,359,291</b>	<b>2,361,495</b>	<b>2,364,456</b>
Capital notes and debentures	74,432	52,006	47,369	43,677	40,758	40,008	38,512
First preferred stock	396,130	342,903	314,626	265,166	247,726	237,349	220,587
Second preferred stock	27,579	25,239	24,473	24,029	18,243	17,862	17,716
Common stock	1,959,465	1,994,859	2,023,302	2,033,642	2,052,564	2,066,276	2,087,641
Retirable value of: First preferred stock	438,314	391,809	378,450	335,277	343,093	329,829	312,077
Second preferred stock	29,421	29,303	29,762	29,499	23,894	23,692	23,591

<sup>1</sup> Not reported separately where no figures are shown.

<sup>2</sup> Figures prior to December 31, 1938 represent all loans on securities, regardless of purpose, excepting only loans to banks and to brokers and dealers.

<sup>3</sup> This is a residual item and, because of revised loan classification beginning December 31, 1938, the residual amounts are not comparable.

<sup>4</sup> Prior to June 30, 1939, the maturities reported were 1939-1943, 1944-1948, 1949-1958, and 1959 or later, respectively.

<sup>5</sup> Includes obligations of territorial and insular possessions, reported separately Mar. 5, 1934 to Sept. 28, 1938, inclusive.

<sup>6</sup> Federal Home Loan Bank debentures are included in "Other bonds, notes, and debentures."

<sup>7</sup> Corporate stocks of foreign corporations were reported in combination with foreign bonds, notes, and debentures prior to December 31, 1938.

## ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 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
				New York	Chicago		
<b>ASSETS</b>							
Loans (including overdrafts)	18,020,904	11,725,496	6,295,408	4,072,172	954,288	7,104,682	5,889,762
United States Government direct obligations	15,706,687	9,755,221	5,951,466	5,585,248	1,311,338	5,293,564	3,516,537
Obligations guaranteed by United States Government	3,832,035	2,283,760	1,548,275	1,679,444	118,811	1,172,961	869,819
Obligations of States and political subdivisions	3,089,606	2,020,413	1,069,193	728,696	182,344	956,473	1,222,093
Obligations of Government corporations and agencies, not guaranteed by United States	557,231	331,566	225,665	217,157	51,340	175,943	112,791
Other bonds, notes, and debentures	1,921,852	1,252,670	669,182	471,271	117,941	504,057	828,583
Corporate stocks (including Federal Reserve Bank stock)	392,244	201,728	190,516	141,625	23,928	139,748	86,943
<b>Total loans and investments</b>	<b>43,520,559</b>	<b>27,570,854</b>	<b>15,949,705</b>	<b>12,895,613</b>	<b>2,759,990</b>	<b>15,347,428</b>	<b>12,517,528</b>
Reserve with Federal Reserve Banks	12,396,344	7,399,238	4,997,106	5,103,316	1,020,645	4,060,488	2,209,895
Cash in vault	1,086,752	779,420	377,332	93,061	42,727	425,150	525,814
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,147,354	4,656,120	1,491,234	139,764	294,423	2,559,516	3,153,651
Other balances with banks in United States	98,519	74,973	23,546	1,588	3,797	30,521	62,613
Balances with banks in foreign countries	11,134	7,582	3,552	6,485	284	3,193	1,172
Due from own foreign branches	4,215	4,078	137	137		4,078	
Cash items in process of collection	3,382,586	2,060,017	1,322,569	1,290,434	204,149	1,439,492	448,511
Bank premises owned and furniture and fixtures	911,213	588,875	322,338	199,920	19,013	324,668	367,612
Other real estate owned	179,139	81,692	97,447	21,127	1,554	68,013	88,415
Investments and other assets indirectly representing bank premises or other real estate	98,449	54,036	44,413	10,169	718	65,648	21,914
Customers' liability on acceptances	72,427	40,112	32,315	43,558	1,675	33,772	3,422
Income accrued but not yet collected	110,586	64,145	46,441	39,927	8,609	41,830	20,220
Other assets	101,579	51,885	49,694	15,330	5,440	35,740	45,069
<b>Total assets</b>	<b>68,120,856</b>	<b>43,433,027</b>	<b>24,687,829</b>	<b>19,862,429</b>	<b>4,363,024</b>	<b>24,429,567</b>	<b>19,465,836</b>
<b>LIABILITIES</b>							
<b>Demand deposits—Total</b>	<b>49,230,638</b>	<b>31,038,022</b>	<b>18,192,616</b>	<b>17,119,289</b>	<b>3,581,284</b>	<b>17,403,048</b>	<b>11,127,017</b>
Individuals, partnerships, and corporations	33,061,264	20,445,710	12,615,554	11,282,381	2,152,174	11,126,938	8,499,771
United States Government <sup>2</sup>	1,709,333	1,988,443	620,890	866,272	127,186	490,642	225,233
States and political subdivisions	3,065,567	2,232,519	833,058	318,656	232,766	1,143,880	1,370,265
Banks in United States	9,713,951	6,356,435	3,357,516	3,594,756	1,026,999	4,302,130	790,066
Banks in foreign countries	671,186	331,113	340,073	607,150	8,264	53,509	2,263
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	1,009,337	583,812	425,525	453,074	33,895	285,949	239,419
<b>Time deposits—Total</b>	<b>12,486,751</b>	<b>8,420,374</b>	<b>4,066,377</b>	<b>8,120,565</b>	<b>475,820</b>	<b>4,910,094</b>	<b>6,288,272</b>
Individuals, partnerships, and corporations:							
Savings deposits	10,513,338	7,185,971	3,327,367	407,729	424,868	4,148,305	5,532,436
Certificates of deposit	611,226	463,574	147,472	9,030	25,982	135,630	440,584
Christmas savings and similar accounts	30,136	20,337	9,799	1,067	203	10,832	18,634
Open accounts	723,343	264,688	458,655	360,202	24,567	247,536	91,338
Postal saving <sup>2</sup>	50,473	36,347	14,126			19,896	30,577
States and political subdivisions	418,220	350,626	67,594	29,015	230	243,402	145,603
Banks in United States	132,923	93,339	39,584	180		102,743	30,000
Banks in foreign countries	7,092	5,312	1,780	5,342		1,750	
<b>Total deposits</b>	<b>61,717,389</b>	<b>39,458,396</b>	<b>22,258,993</b>	<b>17,931,854</b>	<b>4,057,104</b>	<b>22,313,142</b>	<b>17,415,289</b>
Due to own foreign branches	148,921	114,088	34,833	148,921			
Bills payable, rediscounts, and other liabilities for borrowed money	4,312	3,778	534				4,312
Acceptances outstanding	86,358	47,531	38,827	53,002	2,060	27,800	3,496
Dividends declared but not yet payable	37,902	23,459	14,443	17,338	980	11,594	7,990
Income collected but not yet earned	76,373	52,594	23,779	10,908	2,534	39,662	23,269
Expenses accrued and unpaid	98,807	62,497	36,310	26,062	10,217	42,820	19,708
Other liabilities	64,430	30,205	34,225	25,882	1,955	27,235	9,358
<b>Total liabilities</b>	<b>62,234,492</b>	<b>39,792,548</b>	<b>22,441,944</b>	<b>18,213,967</b>	<b>4,074,850</b>	<b>22,462,253</b>	<b>17,483,422</b>
<b>CAPITAL ACCOUNTS</b>							
Capital (see page 5)	2,362,185	1,511,994	850,191	548,091	101,600	789,581	922,913
Surplus	2,394,336	1,386,051	1,008,285	840,674	123,590	763,842	669,230
Undivided profits	775,145	498,624	276,521	212,908	29,089	259,901	273,247
Reserves for contingencies	312,467	210,177	102,290	43,594	36,658	139,338	92,877
Other capital accounts	42,231	33,633	8,598	3,195	237	14,652	24,147
<b>Total capital accounts</b>	<b>5,886,364</b>	<b>3,640,479</b>	<b>2,245,885</b>	<b>1,648,462</b>	<b>288,174</b>	<b>1,967,314</b>	<b>1,982,414</b>
<b>Total liabilities and capital accounts</b>	<b>68,120,856</b>	<b>43,433,027</b>	<b>24,687,829</b>	<b>19,862,429</b>	<b>4,363,024</b>	<b>24,429,567</b>	<b>19,465,836</b>
Net demand deposits subject to reserve (see page 19)	39,707,549	24,325,282	15,382,267	15,689,091	3,083,912	13,405,669	7,528,877
Demand deposits-adjusted <sup>3</sup>	33,753,582	21,202,014	12,551,568	10,760,677	2,214,686	11,117,275	9,660,944
Number of banks	6,619	5,117	1,502	36	13	351	6,219

<sup>1</sup> See second and third paragraphs 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—CLASSIFICATION OF LOANS, INVESTMENTS, REAL ESTATE, AND CAPITAL ON DECEMBER 31, 1941  
BY CLASSES OF BANKS

[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
				New York	Chicago		
<b>Loans—Total</b> .....	<b>18,020,904</b>	<b>11,725,496</b>	<b>6,295,408</b>	<b>4,072,172</b>	<b>954,288</b>	<b>7,104,682</b>	<b>5,889,762</b>
Commercial and industrial loans.....	8,063,757	5,176,981	2,886,776	2,715,736	711,190	3,205,791	1,431,040
Agricultural loans.....	972,321	818,172	154,149	8,096	5,515	299,921	658,789
Commercial paper bought in open market.....	477,939	319,189	158,750	16,195	16,330	205,811	239,603
Bills, acceptances, etc. payable in foreign countries.....	6,930	5,964	966	38	1,652	4,071	1,169
Acceptances of other banks, payable in United States.....	44,888	21,016	23,872	38,802	94	3,652	2,340
Reporting banks' own acceptances.....	77,600	48,970	28,630	36,203	2,699	36,923	1,775
Loans to brokers and dealers in securities.....	594,193	253,949	340,244	411,944	48,120	114,416	19,713
Other loans for purchasing or carrying securities.....	597,684	336,202	261,482	168,594	51,930	194,330	182,830
Real estate loans: On farm land.....	294,962	222,466	72,496	30	323	79,824	214,785
On residential property.....	2,396,116	1,542,503	853,613	62,482	12,701	1,086,631	1,234,302
On other properties.....	802,831	479,517	323,314	60,034	8,478	360,842	373,477
Loans to banks.....	39,023	14,641	24,382	31,955	585	4,215	2,268
All other loans.....	3,642,364	2,478,136	1,164,228	520,041	92,523	1,504,760	1,525,040
Overdrafts.....	10,296	7,790	2,506	2,022	2,148	3,495	2,631
<b>United States Government direct obligations—Total</b> .....	<b>15,706,687</b>	<b>9,755,221</b>	<b>5,951,466</b>	<b>5,585,248</b>	<b>1,311,338</b>	<b>5,293,564</b>	<b>3,516,537</b>
Treasury bills.....	970,898	675,265	295,633	310,707	255,855	294,668	109,668
Treasury notes.....	3,007,041	1,886,439	1,120,602	1,622,670	152,709	750,603	481,059
Bonds maturing in 5 years or less.....	1,452,292	736,185	716,107	804,147	60,563	359,255	228,327
Bonds maturing in 5 to 10 years.....	3,653,798	1,966,265	1,687,533	1,434,799	118,908	1,277,833	822,258
Bonds maturing in 10 to 20 years.....	5,456,368	3,690,358	1,766,010	1,258,371	540,742	2,233,981	1,423,274
Bonds maturing after 20 years.....	1,166,290	800,709	365,581	154,554	182,561	377,224	451,951
<b>Obligations guaranteed by United States Government—Total</b> .....	<b>3,832,035</b>	<b>2,283,760</b>	<b>1,548,275</b>	<b>1,679,444</b>	<b>118,811</b>	<b>1,172,961</b>	<b>860,819</b>
<i>Total amount maturing in 5 years or less</i> .....	<i>2,602,315</i>	<i>1,384,251</i>	<i>1,218,064</i>	<i>1,202,241</i>	<i>114,827</i>	<i>744,557</i>	<i>540,690</i>
Reconstruction Finance Corporation.....	1,338,847	612,017	726,830	703,002	84,219	330,286	221,340
Home Owners' Loan Corporation.....	1,427,822	1,034,358	393,464	574,309	5,857	493,585	354,071
Federal Farm Mortgage Corporation.....	499,986	294,890	205,096	196,421	1,008	166,713	135,844
Other Government corporations and agencies.....	565,380	342,495	222,885	205,712	27,727	182,377	149,564
<b>Obligations of Government corporations and agencies, not guaranteed by United States—Total</b> .....	<b>557,231</b>	<b>331,566</b>	<b>225,665</b>	<b>217,157</b>	<b>51,340</b>	<b>175,943</b>	<b>112,791</b>
<i>Total amount maturing in 5 years or less</i> .....	<i>432,332</i>	<i>233,670</i>	<i>198,662</i>	<i>183,708</i>	<i>36,171</i>	<i>142,196</i>	<i>70,257</i>
Federal Land Banks.....	167,471	110,840	56,631	56,865	16,349	42,318	51,939
Federal Intermediate Credit Banks.....	199,042	111,066	87,976	96,118	18,146	69,031	15,747
Other Government corporations and agencies.....	190,718	109,660	81,058	64,174	16,845	64,594	45,105
<b>Obligations of States and political subdivisions—Total</b> .....	<b>3,089,606</b>	<b>2,020,413</b>	<b>1,069,193</b>	<b>728,696</b>	<b>182,344</b>	<b>956,473</b>	<b>1,222,093</b>
In default.....	2,872	2,457	415	303	.....	728	1,841
Without specific maturity.....	190,054	148,994	41,060	8,221	66,264	55,304	60,265
Maturing in 5 years or less.....	1,827,730	1,059,891	767,839	579,275	78,654	514,189	655,612
Maturing after 5 years.....	1,068,950	809,071	259,879	140,897	37,426	386,252	504,375
<b>Other bonds, notes, and debentures—Total</b> .....	<b>1,921,852</b>	<b>1,252,670</b>	<b>669,182</b>	<b>471,271</b>	<b>117,941</b>	<b>504,057</b>	<b>828,583</b>
<i>Total amount in default</i> .....	<i>38,660</i>	<i>22,789</i>	<i>15,871</i>	<i>9,737</i>	<i>854</i>	<i>14,073</i>	<i>13,996</i>
<i>Total amount maturing in 5 years or less</i> .....	<i>625,572</i>	<i>339,636</i>	<i>285,936</i>	<i>238,571</i>	<i>60,499</i>	<i>169,277</i>	<i>157,225</i>
Railroads.....	698,640	458,285	240,355	162,661	33,159	193,436	309,384
Public utilities.....	421,102	279,102	142,000	57,853	30,393	102,166	230,690
Industrials.....	527,938	352,529	175,409	159,679	41,202	132,228	194,829
Other domestic corporations.....	137,312	73,415	63,897	62,402	5,107	35,088	34,715
Foreign-public and private.....	136,860	89,339	47,521	28,676	8,080	41,139	58,965
<b>Corporate stocks—Total</b> .....	<b>392,244</b>	<b>201,728</b>	<b>190,516</b>	<b>141,625</b>	<b>23,928</b>	<b>139,748</b>	<b>86,943</b>
Federal Reserve Banks.....	142,117	86,562	55,555	41,303	6,660	46,531	47,623
Affiliates of reporting banks.....	98,174	45,928	52,246	40,801	276	51,767	5,330
Other domestic banks.....	15,329	4,643	10,686	1,869	9	6,253	7,198
Other domestic corporations.....	135,583	64,153	71,430	57,036	16,983	34,969	26,595
Foreign corporations.....	1,041	442	599	616	.....	228	197
<b>Bank premises, furniture and fixtures, and other real estate—Total</b> .....	<b>1,090,352</b>	<b>670,567</b>	<b>419,785</b>	<b>221,047</b>	<b>20,567</b>	<b>392,711</b>	<b>456,027</b>
Bank premises.....	839,503	534,309	305,194	199,198	18,819	295,504	325,982
Furniture and fixtures.....	71,710	54,566	17,144	722	194	29,164	41,630
Farm land (including improvements).....	12,649	9,624	3,025	6	49	4,569	8,025
Residential properties.....	63,736	25,373	38,363	7,486	739	19,131	36,380
Other real properties.....	102,754	46,695	56,059	13,635	766	44,343	44,010
<b>Assets indirectly representing bank premises or other real estate—Total</b> .....	<b>98,449</b>	<b>54,036</b>	<b>44,413</b>	<b>10,169</b>	<b>718</b>	<b>65,648</b>	<b>21,914</b>
Investments.....	72,816	47,413	25,403	8,428	613	46,966	16,809
Other assets.....	25,633	6,623	19,010	1,741	105	18,682	5,105
<b>Capital:</b>							
<b>Par or face value—Total</b> .....	<b>2,364,456</b>	<b>1,513,564</b>	<b>850,892</b>	<b>548,091</b>	<b>101,600</b>	<b>789,581</b>	<b>925,184</b>
Capital notes and debentures.....	38,512	.....	38,512	261	.....	22,584	15,667
First preferred stock.....	220,587	155,429	65,158	9,011	1,600	86,631	123,345
Second preferred stock.....	17,716	12,983	4,733	.....	.....	2,150	15,566
Common stock.....	2,087,641	1,345,152	742,489	538,819	100,000	678,216	770,606
Retirable value of: First preferred stock.....	312,077	202,790	109,287	22,350	1,600	119,943	168,181
Second preferred stock.....	23,591	14,931	8,660	.....	.....	2,150	21,441

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

## ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1941, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>							
Loans (including overdrafts)	18,020,904	1,216,610	5,314,754	1,117,938	1,392,647	808,885	773,333
United States Government direct obligations	15,706,687	785,263	6,610,276	844,492	1,298,208	597,748	361,591
Obligations guaranteed by United States Government	3,832,035	111,788	1,934,759	187,557	254,118	152,647	107,447
Obligations of States and political subdivisions	3,089,606	89,587	976,389	185,466	218,425	80,031	181,316
Obligations of Government corporations and agencies, not guaranteed by United States	557,231	19,608	239,916	18,460	34,277	25,102	13,440
Other bonds, notes, and debentures	1,921,852	116,441	660,699	330,654	223,637	55,137	32,126
Corporate stocks (including Federal Reserve Bank stock)	392,244	22,334	174,432	33,561	48,918	10,042	9,336
<b>Total loans and investments</b>	<b>43,520,559</b>	<b>2,361,631</b>	<b>15,911,225</b>	<b>2,718,128</b>	<b>3,470,230</b>	<b>1,729,592</b>	<b>1,478,589</b>
Reserve with Federal Reserve Banks	12,396,344	566,214	5,622,719	658,126	913,537	454,858	322,573
Cash in vault	1,086,752	180,724	188,221	76,007	113,061	74,722	54,581
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,147,354	333,514	533,630	404,944	580,393	483,212	493,706
Other balances with banks in United States	98,519	2,422	6,141	7,603	14,045	6,159	9,716
Balances with banks in foreign countries	11,134	495	6,834	132	118	93	67
Due from own foreign branches	4,215	4,078	137				
Cash items in process of collection	3,382,586	178,895	1,425,159	184,238	212,882	119,118	132,673
Bank premises owned and furniture and fixtures	911,213	64,263	288,910	80,562	96,418	50,717	45,570
Other real estate owned	179,139	7,822	53,629	47,489	17,403	8,257	9,013
Investments and other assets indirectly representing bank premises or other real estate	98,449	5,107	21,721	10,423	5,228	5,104	5,196
Customers' liability on acceptances	72,427	9,316	44,327	4,611	995	1,826	2,280
Income accrued but not yet collected	110,586	5,064	48,464	6,322	7,741	3,697	3,283
Other assets	101,579	2,869	43,718	9,628	7,811	4,687	6,167
<b>Total assets</b>	<b>68,120,856</b>	<b>3,722,414</b>	<b>24,194,835</b>	<b>4,208,213</b>	<b>5,439,862</b>	<b>2,942,042</b>	<b>2,563,414</b>
<b>LIABILITIES</b>							
<b>Demand deposits—Total</b>	<b>49,230,638</b>	<b>2,657,810</b>	<b>19,371,565</b>	<b>2,635,015</b>	<b>3,359,793</b>	<b>2,055,522</b>	<b>1,910,884</b>
Individuals partnerships and corporations	33,061,264	1,998,726	12,946,853	1,893,632	2,526,659	1,326,276	1,068,104
United States Government <sup>1</sup>	1,709,333	29,003	939,811	55,824	70,542	67,719	88,139
States and political subdivisions	3,065,567	157,693	675,759	183,885	179,744	154,387	201,359
Banks in United States	9,713,951	397,239	3,694,183	459,665	527,000	471,834	529,021
Banks in foreign countries	671,186	21,583	608,765	6,075	1,372	523	1,807
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	1,009,337	53,566	506,164	35,934	54,476	34,783	22,454
<b>Time deposits—Total</b>	<b>12,486,751</b>	<b>633,859</b>	<b>2,449,303</b>	<b>1,069,279</b>	<b>1,460,644</b>	<b>632,306</b>	<b>436,998</b>
Individuals, partnerships, and corporations:							
Savings deposits	10,513,338	603,586	1,938,680	865,030	1,219,409	562,289	374,065
Certificates of deposit	611,226	12,320	25,286	73,089	63,310	23,043	33,738
Christmas savings and similar accounts	30,136	3,345	6,298	3,795	3,372	1,927	806
Open accounts	723,343	9,117	393,539	77,885	89,978	20,291	4,654
Postal savings <sup>1</sup>	50,743	2,405	6,610	4,949	1,696	6,270	5,722
States and political subdivisions	418,220	2,528	56,852	28,271	48,045	10,783	9,985
Banks in United States	132,923	558	16,696	16,260	34,834	7,703	8,028
Banks in foreign countries	7,092	5,342	15,342				
<b>Total deposits</b>	<b>61,717,389</b>	<b>3,291,669</b>	<b>21,820,868</b>	<b>3,704,294</b>	<b>4,820,437</b>	<b>2,687,828</b>	<b>2,347,882</b>
Due to own foreign branches	148,921		148,921				
Bills payable, rediscounts, and other liabilities for borrowed money	4,312	770	960	859	286	200	14
Acceptances outstanding	86,358	10,296	53,772	6,122	998	1,845	2,710
Dividends declared but not yet payable	37,902	3,764	18,322	2,975	1,598	1,822	1,716
Income collected but not yet earned	76,373	5,454	18,944	4,552	3,280	2,877	4,429
Expenses accrued and unpaid	98,807	5,980	30,016	5,091	11,439	3,370	2,592
Other liabilities	64,430	3,636	27,991	2,687	8,310	1,967	2,198
<b>Total liabilities</b>	<b>62,234,492</b>	<b>3,321,569</b>	<b>22,119,794</b>	<b>3,726,580</b>	<b>4,846,348</b>	<b>2,699,909</b>	<b>2,361,541</b>
<b>CAPITAL ACCOUNTS</b>							
Capital (see page 8)	2,362,185	153,356	764,649	183,234	224,601	105,277	96,152
Surplus	2,394,336	159,845	973,235	210,764	266,860	86,177	67,039
Undivided profits	775,145	57,369	264,013	61,556	58,058	35,703	25,619
Reserves for contingencies	312,467	28,894	63,119	22,059	39,790	13,334	10,018
Other capital accounts	42,231	1,381	10,025	4,020	4,205	1,642	3,045
<b>Total capital accounts</b>	<b>5,886,364</b>	<b>400,845</b>	<b>2,075,041</b>	<b>481,633</b>	<b>593,514</b>	<b>242,133</b>	<b>201,873</b>
<b>Total liabilities and capital accounts</b>	<b>68,120,856</b>	<b>3,722,414</b>	<b>24,194,835</b>	<b>4,208,213</b>	<b>5,439,862</b>	<b>2,942,042</b>	<b>2,563,414</b>
Net demand deposits subject to reserve (see page 19)	39,707,549	2,146,022	17,412,862	2,046,799	2,566,846	1,453,281	1,284,565
Demand deposits—adjusted <sup>2</sup>	33,753,582	2,031,090	12,703,617	1,929,213	2,547,997	1,396,328	1,159,244
Number of banks	6,619	347	797	659	673	447	317

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



**ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 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).....	2,242,958	740,540	504,748	793,991	663,215	2,451,285
United States Government direct obligations.....	2,434,303	424,044	284,793	291,863	303,804	1,470,302
Obligations guaranteed by United States Government.....	462,524	113,618	61,199	112,464	65,885	268,029
Obligations of States and political subdivisions.....	479,759	118,817	68,748	157,386	136,231	397,451
Obligations of Government corporations and agencies, not guaranteed by United States.....	114,204	26,393	6,813	13,628	6,664	38,726
Other bonds, notes, and debentures.....	276,872	55,624	34,777	35,013	13,487	87,385
Corporate stocks (including Federal Reserve Bank stock).....	35,955	19,872	3,282	9,643	6,340	18,529
<b>Total loans and investments.....</b>	<b>6,046,575</b>	<b>1,498,908</b>	<b>964,360</b>	<b>1,413,988</b>	<b>1,195,626</b>	<b>4,731,707</b>
Reserve with Federal Reserve Banks.....	1,748,323	363,012	178,002	343,747	306,253	918,980
Cash in vault.....	168,342	37,721	22,691	33,523	40,047	97,112
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,122,171	402,955	206,577	498,418	557,258	530,576
Other balances with banks in United States.....	12,231	1,184	5,395	8,838	3,482	21,303
Balances with banks in foreign countries.....	741	26	240	234	371	1,783
Due from own foreign branches.....						
Cash items in process of collection.....	425,418	113,919	57,263	119,418	89,721	323,882
Bank premises owned and furniture and fixtures.....	78,352	25,983	16,829	27,850	38,347	97,412
Other real estate owned.....	6,134	7,654	204	599	4,382	16,553
Investments and other assets indirectly representing bank premises or other real estate.....	5,757	893	5,334	907	3,969	28,810
Customers' liability on acceptances.....	1,767	640	117	156	1,318	5,074
Income accrued but not yet collected.....	15,666	2,492	2,918	2,233	701	12,005
Other assets.....	10,987	2,381	2,828	2,195	2,039	6,269
<b>Total assets.....</b>	<b>9,642,464</b>	<b>2,457,768</b>	<b>1,462,758</b>	<b>2,452,106</b>	<b>2,243,514</b>	<b>6,791,466</b>
<b>LIABILITIES</b>						
<b>Demand deposits—Total.....</b>	<b>6,890,426</b>	<b>1,831,807</b>	<b>960,752</b>	<b>1,932,405</b>	<b>1,816,572</b>	<b>3,808,087</b>
Individuals, partnerships, and corporations.....	4,600,193	1,070,719	611,203	1,090,565	1,150,656	2,777,678
United States Government <sup>1</sup> .....	186,974	37,645	3,317	38,279	56,524	135,526
States and political subdivisions.....	553,517	130,202	114,590	207,477	157,073	349,881
Banks in United States.....	1,448,098	577,626	215,251	562,397	394,169	437,468
Banks in foreign countries.....	9,719	277	1,296	197	1,454	18,118
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	91,925	15,338	15,095	33,490	56,696	89,416
<b>Time deposits—Total.....</b>	<b>2,036,390</b>	<b>433,320</b>	<b>365,255</b>	<b>309,323</b>	<b>235,198</b>	<b>2,424,876</b>
Individuals, partnerships, and corporations:						
Savings deposits.....	1,838,150	345,539	288,892	234,561	182,740	2,060,397
Certificates of deposit.....	120,986	64,999	57,498	52,163	22,523	62,271
Christmas savings and similar accounts.....	3,115	584	334	558	323	5,679
Open accounts.....	36,568	3,831	8,399	8,782	6,968	63,331
Postal savings <sup>1</sup> .....	5,447	3,376	1,764	2,489	1,323	8,422
States and political subdivisions.....	21,152	12,900	5,135	4,141	20,293	198,135
Banks in United States.....	10,972	2,091	3,233	6,629	1,028	24,891
Banks in foreign countries.....						1,750
<b>Total deposits.....</b>	<b>8,926,816</b>	<b>2,265,127</b>	<b>1,326,007</b>	<b>2,241,728</b>	<b>2,051,770</b>	<b>6,232,963</b>
Due to own foreign branches.....						
Bills payable, rediscounts, and other liabilities for borrowed money.....	19		60	1,026	118	
Acceptances outstanding.....	2,151	664	117	156	1,318	6,209
Dividends declared but not yet payable.....	2,731	1,157	147	783	1,158	1,729
Income collected but not yet earned.....	9,871	2,431	4,424	1,484	923	17,704
Expenses accrued and unpaid.....	16,006	2,614	3,002	2,670	3,393	12,634
Other liabilities.....	4,233	774	2,678	174	918	8,864
<b>Total liabilities.....</b>	<b>8,961,827</b>	<b>2,272,767</b>	<b>1,336,435</b>	<b>2,248,021</b>	<b>2,059,598</b>	<b>6,280,103</b>
<b>CAPITAL ACCOUNTS</b>						
Capital (see page 9).....	285,792	90,182	59,252	89,500	83,302	226,888
Surplus.....	237,800	57,426	41,448	64,426	62,808	166,508
Undivided profits.....	83,909	30,404	19,127	38,053	28,983	72,351
Reserves for contingencies.....	67,277	5,229	6,019	10,992	6,580	39,156
Other capital accounts.....	5,859	1,760	477	1,114	2,243	6,460
<b>Total capital accounts.....</b>	<b>680,637</b>	<b>185,001</b>	<b>126,323</b>	<b>204,085</b>	<b>183,916</b>	<b>511,363</b>
<b>Total liabilities and capital accounts.....</b>	<b>9,642,464</b>	<b>2,457,768</b>	<b>1,462,758</b>	<b>2,452,106</b>	<b>2,243,514</b>	<b>6,791,466</b>
Net demand deposits subject to reserve (see page 19).....	5,346,073	1,314,933	697,047	1,314,611	1,169,593	2,954,917
Demand deposits—adjusted <sup>2</sup> .....	4,820,217	1,102,340	683,625	1,212,114	1,274,704	2,893,093
Number of banks.....	899	437	425	741	573	277

<sup>1</sup> United States Treasurer's *time* deposits, open account, are combined with postal savings (time) deposits.

<sup>2</sup> Demand deposits other than interbank and United States Government, less cash items reported as in process of collection.

ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, REAL ESTATE, AND CAPITAL ON DECEMBER 31, 1941  
BY FEDERAL RESERVE DISTRICTS

[In thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
<b>Loans—Total</b>	<b>18,020,904</b>	<b>1,216,610</b>	<b>5,314,754</b>	<b>1,117,938</b>	<b>1,392,647</b>	<b>808,885</b>	<b>773,333</b>
Commercial and industrial loans	8,063,757	546,667	3,060,086	411,425	514,313	280,251	341,938
Agricultural loans	972,321	7,599	30,895	19,437	29,222	21,898	45,654
Commercial paper bought in open market	477,939	130,975	55,538	56,048	35,827	24,473	9,578
Bills, acceptances, etc. payable in foreign countries	6,930	661	38	64			1,691
Acceptances of other banks, payable in United States	44,888	2,319	38,816	534	40	60	676
Reporting banks' own acceptances	77,600	15,017	36,271	4,769	2,423		1,416
Loans to brokers and dealers in securities	594,193	26,564	417,915	29,133	18,841	6,010	9,035
Other loans for purchasing or carrying securities	597,684	29,750	240,956	54,117	43,996	24,948	19,018
Real estate loans: On farm land	294,962	4,762	13,618	21,350	34,299	22,209	12,338
On residential property	2,396,116	133,452	374,237	177,396	293,625	124,501	45,184
On other properties	802,831	61,783	149,973	78,245	79,686	55,948	35,533
Loans to banks	39,023	901	32,043	768	681	257	2,257
All other loans	3,642,364	256,037	862,189	264,576	339,554	248,103	248,282
Overdrafts	10,296	123	2,179	76	140	227	733
<b>United States Government direct obligations—Total</b>	<b>15,706,687</b>	<b>785,263</b>	<b>6,610,276</b>	<b>844,492</b>	<b>1,298,208</b>	<b>597,748</b>	<b>361,591</b>
Treasury bills	970,898	60,138	331,830	22,887	26,135	14,952	32,422
Treasury notes	3,007,041	83,705	1,758,211	66,908	242,278	111,454	73,003
Bonds maturing in 5 years or less	1,452,292	51,650	862,655	42,938	105,336	52,774	28,525
Bonds maturing in 5 to 10 years	3,653,798	153,087	1,657,818	149,496	387,146	175,999	94,503
Bonds maturing in 10 to 20 years	5,456,368	353,310	1,673,926	448,785	449,797	206,631	99,482
Bonds maturing after 20 years	1,166,290	83,373	325,836	113,478	87,516	35,938	33,656
<b>Obligations guaranteed by United States Government—Total</b>	<b>3,832,035</b>	<b>111,788</b>	<b>1,934,759</b>	<b>187,557</b>	<b>254,118</b>	<b>152,647</b>	<b>107,447</b>
<i>Total amount maturing in 5 years or less</i>	<i>2,602,315</i>	<i>88,089</i>	<i>1,376,304</i>	<i>105,617</i>	<i>180,851</i>	<i>108,654</i>	<i>71,870</i>
Reconstruction Finance Corporation	1,338,847	45,638	783,605	42,205	99,147	26,904	32,393
Home Owners' Loan Corporation	1,427,822	30,327	675,139	108,390	87,805	86,524	44,828
Federal Farm Mortgage Corporation	499,986	11,344	231,065	14,951	25,989	20,884	12,743
Other Government corporations and agencies	565,380	24,479	244,950	22,011	41,177	18,353	17,483
<b>Obligations of Government corporations and agencies, not guaranteed by United States—Total</b>	<b>557,231</b>	<b>19,608</b>	<b>239,916</b>	<b>18,460</b>	<b>34,277</b>	<b>25,102</b>	<b>13,440</b>
<i>Total amount maturing in 5 years or less</i>	<i>432,332</i>	<i>16,087</i>	<i>202,125</i>	<i>14,138</i>	<i>22,041</i>	<i>20,078</i>	<i>10,810</i>
Federal Land Banks	167,471	4,355	62,153	6,560	14,903	6,289	3,266
Federal Intermediate Credit Banks	199,042	10,393	100,050	3,625	5,698	5,237	4,589
Other Government corporations and agencies	190,718	4,860	77,713	8,275	13,676	13,576	5,585
<b>Obligations of States and political subdivisions—Total</b>	<b>3,089,606</b>	<b>89,587</b>	<b>976,389</b>	<b>185,466</b>	<b>218,425</b>	<b>80,031</b>	<b>181,316</b>
In default	2,872	135	352	149	448	18	297
Without specific maturity	190,054	607	10,218	96	862	309	5,293
Maturing in 5 years or less	1,827,730	72,431	737,542	89,301	132,772	43,256	87,034
Maturing after 5 years	1,068,950	16,414	228,277	95,920	84,343	36,448	88,692
<b>Other bonds, notes, and debentures—Total</b>	<b>1,921,852</b>	<b>116,441</b>	<b>660,699</b>	<b>330,654</b>	<b>223,637</b>	<b>55,137</b>	<b>32,126</b>
<i>Total amount in default</i>	<i>38,660</i>	<i>3,593</i>	<i>15,249</i>	<i>6,134</i>	<i>4,199</i>	<i>1,912</i>	<i>973</i>
<i>Total amount maturing in 5 years or less</i>	<i>625,572</i>	<i>28,764</i>	<i>277,815</i>	<i>55,852</i>	<i>55,505</i>	<i>11,045</i>	<i>10,294</i>
Railroads	698,640	41,908	241,405	137,085	74,876	20,291	11,649
Public utilities	421,102	38,635	107,116	85,786	53,519	13,743	4,551
Industrials	527,938	18,739	202,011	71,950	73,947	14,020	9,112
Other domestic corporations	137,312	5,534	69,882	6,744	8,039	4,670	5,293
Foreign-public and private	136,860	11,625	40,285	29,089	13,256	2,413	1,521
<b>Corporate stocks—Total</b>	<b>392,244</b>	<b>22,334</b>	<b>174,432</b>	<b>33,561</b>	<b>48,918</b>	<b>10,042</b>	<b>9,336</b>
Federal Reserve Banks	142,117	9,395	51,782	11,924	14,628	5,711	4,876
Affiliates of reporting banks	98,174	2,454	42,119	4,867	20,431	819	1,500
Other domestic banks	15,329	3,312	5,817	3,626	1,089	389	274
Other domestic corporations	135,583	7,111	73,891	13,128	12,705	3,121	2,685
Foreign corporations	1,041	62	823	16	65	2	1
<b>Bank premises, furniture and fixtures, and other real estate—Total</b>	<b>1,090,352</b>	<b>72,085</b>	<b>342,539</b>	<b>128,051</b>	<b>113,821</b>	<b>58,974</b>	<b>54,583</b>
Bank premises	839,503	60,320	281,001	70,801	90,272	45,847	40,998
Furniture and fixtures	71,710	3,943	7,909	9,761	6,146	4,870	4,572
Farm land (including improvements)	12,649	114	761	1,297	587	916	1,777
Residential properties	63,736	2,410	22,395	20,231	6,835	1,906	1,338
Other real properties	102,754	5,298	30,473	25,961	9,981	5,435	5,898
<b>Assets indirectly representing bank premises or other real estate—Total</b>	<b>98,449</b>	<b>5,107</b>	<b>21,721</b>	<b>10,423</b>	<b>5,228</b>	<b>5,104</b>	<b>5,196</b>
Investments	72,816	4,427	14,678	4,259	2,393	3,915	3,697
Other assets	25,633	680	7,043	6,164	2,835	1,189	1,499
<b>Capital:</b>							
<b>Par or face value—Total</b>	<b>2,364,456</b>	<b>153,370</b>	<b>766,182</b>	<b>183,428</b>	<b>224,601</b>	<b>105,277</b>	<b>96,152</b>
Capital notes and debentures	38,512		10,115		16,885	2,242	458
First preferred stock	220,587	10,846	55,705	19,326	18,704	8,915	15,147
Second preferred stock	17,716	2,722	7,087	2,712	1,032	147	90
Common stock	2,087,641	139,802	693,275	161,390	187,980	93,973	79,647
Retirable value of: First preferred stock	312,077	12,266	102,840	27,894	22,443	9,487	16,550
Second preferred stock	23,591	4,077	10,921	3,388	1,032	147	900

ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, REAL ESTATE, AND CAPITAL ON DECEMBER 31, 1941,  
BY FEDERAL RESERVE DISTRICTS

[In thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>Loans—Total</b>	<b>2,242,958</b>	<b>740,540</b>	<b>504,748</b>	<b>793,991</b>	<b>663,215</b>	<b>2,451,285</b>
Commercial and industrial loans	1,114,297	328,590	157,139	264,369	297,943	746,739
Agricultural loans	110,715	67,892	105,457	252,497	127,905	153,150
Commercial paper bought in open market	70,239	33,132	12,509	31,850	3,685	14,085
Bills, acceptances, etc. payable in foreign countries	1,652	151		3	55	2,615
Acceptances of other banks, payable in United States	94	66			527	1,756
Reporting banks' own acceptances	2,859	5		51	206	14,583
Loans to brokers and dealers in securities	53,500	5,868	1,478	4,245	8,821	12,783
Other loans for purchasing or carrying securities	76,825	16,682	11,305	14,803	19,410	45,874
Real estate loans: On farm land	48,368	16,586	10,587	20,038	9,847	80,960
On residential property	311,243	81,142	47,339	41,753	26,544	739,700
On other properties	78,786	36,714	10,059	19,339	17,865	178,900
Loans to banks	866	414	134	398	292	12
All other loans	371,009	153,042	148,500	144,350	148,972	457,750
Overdrafts	2,505	256	241	295	1,143	2,378
<b>United States Government direct obligations—Total</b>	<b>2,434,303</b>	<b>424,044</b>	<b>284,793</b>	<b>291,863</b>	<b>303,804</b>	<b>1,470,302</b>
Treasury bills	277,983	22,252	16,940	24,969	39,013	101,377
Treasury notes	348,082	62,507	30,967	61,945	56,889	111,092
Bonds maturing in 5 years or less	144,888	38,562	30,043	21,655	6,949	66,317
Bonds maturing in 5 to 10 years	406,665	88,831	100,304	66,393	43,484	330,072
Bonds maturing in 10 to 20 years	989,896	180,125	85,978	103,616	128,910	735,912
Bonds maturing after 20 years	266,789	31,767	20,561	13,285	28,559	125,532
<b>Obligations guaranteed by United States Government—Total</b>	<b>462,524</b>	<b>113,618</b>	<b>61,199</b>	<b>112,464</b>	<b>65,885</b>	<b>268,029</b>
<i>Total amount maturing in 5 years or less</i>	<b>322,477</b>	<b>73,604</b>	<b>41,283</b>	<b>84,911</b>	<b>33,907</b>	<b>114,748</b>
Reconstruction Finance Corporation	166,258	27,721	19,104	37,132	16,776	41,964
Home Owners' Loan Corporation	135,612	43,552	19,947	28,481	31,089	136,128
Federal Farm Mortgage Corporation	76,270	23,510	11,346	13,878	6,368	51,638
Other Government corporations and agencies	84,384	18,835	10,802	32,973	11,652	38,299
<b>Obligations of Government corporations and agencies, not guaranteed by United States—Total</b>	<b>114,204</b>	<b>26,393</b>	<b>6,813</b>	<b>13,628</b>	<b>6,664</b>	<b>38,726</b>
<i>Total amount maturing in 5 years or less</i>	<b>87,455</b>	<b>16,445</b>	<b>4,521</b>	<b>8,246</b>	<b>4,219</b>	<b>26,167</b>
Federal Land Banks	30,355	12,357	2,403	7,591	2,655	14,584
Federal Intermediate Credit Banks	43,523	3,312	1,600	3,439	1,897	15,679
Other Government corporations and agencies	40,326	10,724	2,810	2,598	2,112	8,463
<b>Obligations of States and political subdivisions—Total</b>	<b>479,759</b>	<b>118,817</b>	<b>68,748</b>	<b>157,386</b>	<b>136,231</b>	<b>397,451</b>
In default	202	220	40	89	332	590
Without specific maturity	76,557	4,779	5,518	9,445	32,583	43,787
Maturing in 5 years or less	259,038	67,620	37,489	90,999	60,409	149,839
Maturing after 5 years	143,962	46,198	25,701	56,853	42,907	203,235
<b>Other bonds, notes, and debentures—Total</b>	<b>276,872</b>	<b>55,624</b>	<b>34,777</b>	<b>35,013</b>	<b>13,487</b>	<b>87,383</b>
<i>Total amount in default</i>	<b>2,444</b>	<b>1,243</b>	<b>366</b>	<b>722</b>	<b>262</b>	<b>1,565</b>
<i>Total amount maturing in 5 years or less</i>	<b>108,899</b>	<b>13,983</b>	<b>12,432</b>	<b>18,107</b>	<b>3,295</b>	<b>29,551</b>
Railroads	86,770	15,631	14,835	18,222	2,711	33,257
Public utilities	68,881	14,874	5,565	5,231	3,076	20,125
Industrials	84,397	15,639	7,628	7,652	5,367	17,476
Other domestic corporations	16,647	6,716	3,342	1,163	1,952	7,330
Foreign—public and private	20,177	2,764	3,407	2,745	381	9,197
<b>Corporate stocks—Total</b>	<b>35,955</b>	<b>19,872</b>	<b>3,282</b>	<b>9,643</b>	<b>6,340</b>	<b>18,529</b>
Federal Reserve Bank	15,612	4,406	3,000	4,602	4,359	11,822
Affiliates of reporting banks	2,387	14,631	65	4,545	1,151	3,205
Other domestic banks	101	63	14	235	51	358
Other domestic corporations	17,855	772	203	261	779	3,072
Foreign corporations						72
<b>Bank premises, furniture and fixtures, and other real estate—Total</b>	<b>84,486</b>	<b>33,637</b>	<b>17,033</b>	<b>28,449</b>	<b>42,729</b>	<b>113,965</b>
Bank premises	72,256	22,749	15,355	25,694	34,194	80,016
Furniture and fixtures	6,096	3,234	1,474	2,156	4,153	17,396
Farm land (including improvements)	1,111	642	94	312	761	4,277
Residential properties	1,986	799	23	79	588	5,146
Other real properties	3,037	6,213	87	208	3,033	7,130
<b>Assets indirectly representing bank premises or other real estate—Total</b>	<b>5,757</b>	<b>893</b>	<b>5,334</b>	<b>907</b>	<b>3,969</b>	<b>28,810</b>
Investments	3,767	683	5,302	867	3,629	25,199
Other assets	1,990	210	32	40	340	3,611
<b>Capital:</b>						
<b>Par or face value—Total</b>	<b>285,959</b>	<b>90,545</b>	<b>59,252</b>	<b>89,500</b>	<b>83,302</b>	<b>226,888</b>
Capital notes and debentures	6,252	1,485	185	225	242	423
First preferred stock	29,789	6,379	3,619	5,460	7,326	39,371
Second preferred stock	1,395	1,123	293	277	6	22
Common Stock	248,523	81,558	55,155	83,538	75,728	187,072
Retirable value of: First preferred stock	29,890	6,504	3,619	5,460	7,943	67,181
Second preferred stock	1,395	1,133	293	277	6	22

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 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. Gov-ernment direct obligations	Obligations guaranteed by U. S. Gov-ernment	Obligations of States and political subdivisions	Obligations of Gov-ernment agencies, not guar-anteed by U. S.	Other bonds, notes and debentures	Corporate stocks (including F. R. Bank stock)	Total loans and invest-ments	Reserve with Federal Reserve Banks	Cash in vault
<b>All member banks</b> .....	<b>6,619</b>	<b>18,020,904</b>	<b>15,706,687</b>	<b>3,832,035</b>	<b>3,089,606</b>	<b>557,231</b>	<b>1,921,852</b>	<b>392,244</b>	<b>43,520,559</b>	<b>12,396,344</b>	<b>1,086,752</b>
<b>Reserve bank cities<sup>1</sup></b> .....	<b>174</b>	<b>8,804,719</b>	<b>9,270,765</b>	<b>2,267,704</b>	<b>1,411,055</b>	<b>337,743</b>	<b>849,657</b>	<b>233,553</b>	<b>23,175,196</b>	<b>8,057,072</b>	<b>368,059</b>
1. Boston.....	11	601,646	312,079	42,096	17,432	7,763	14,907	11,131	1,007,054	315,383	122,026
2. New York <sup>2</sup> .....	42	4,096,267	5,607,603	1,682,151	730,746	217,368	472,547	142,102	12,948,784	5,116,919	95,154
3. Philadelphia.....	24	491,582	433,659	97,861	96,693	3,055	123,952	18,722	1,265,524	433,387	22,117
4. Cleveland.....	4	328,416	224,846	70,560	11,851	5,867	20,403	2,632	664,575	196,646	15,310
5. Richmond.....	2	70,611	41,924	13,574	10,086	3,668	6,337	759	146,959	48,282	2,332
6. Atlanta.....	3	105,578	36,013	18,712	15,269	2,274	3,431	844	182,121	41,720	2,377
7. Chicago <sup>2</sup> .....	46	1,074,731	1,384,937	133,494	204,559	53,076	128,698	24,580	3,004,075	1,087,831	53,269
8. St. Louis.....	11	227,826	216,676	41,008	27,487	11,693	14,171	15,544	554,405	164,090	5,907
9. Minneapolis.....	4	139,209	98,680	16,771	12,238	660	6,043	724	274,325	69,070	3,845
10. Kansas City.....	10	179,212	48,906	35,863	29,138	3,921	12,519	5,474	315,033	84,591	4,185
11. Dallas.....	6	160,805	57,695	4,463	4,508	557	2,178	1,500	231,706	64,367	2,460
12. San Francisco.....	7	1,328,836	807,747	111,151	251,048	27,841	44,471	9,541	2,580,635	443,786	39,077
<b>Reserve branch cities<sup>1</sup></b> .....	<b>132</b>	<b>2,443,482</b>	<b>2,247,848</b>	<b>533,309</b>	<b>330,815</b>	<b>84,381</b>	<b>187,261</b>	<b>61,743</b>	<b>5,888,839</b>	<b>1,665,663</b>	<b>129,171</b>
2. Buffalo.....	5	119,947	80,875	40,145	13,891		12,169	8,161	275,188	50,444	6,518
4. Cincinnati.....	10	164,310	128,318	14,821	20,782		1,035	14,829	347,667	74,915	10,109
4. Pittsburgh.....	12	259,590	537,564	46,328	30,306	10,445	65,257	32,364	981,854	339,665	12,642
5. Baltimore.....	10	86,268	204,316	46,375	16,372	1,288	7,189	1,594	352,711	102,527	11,758
5. Charlotte.....	3	39,063	34,004	6,491	4,365		837	95	85,035	24,978	825
6. Birmingham.....	2	41,135	26,732	3,221	14,470		3,913	694	90,595	20,284	1,893
6. Jacksonville.....	3	48,591	29,219	9,095	8,974		1,594	2,406	100,244	22,718	2,096
6. Nashville.....	4	66,998	12,024	5,693	12,526	3,035	3,288	2,759	106,323	20,575	2,420
6. New Orleans.....	5	102,245	76,528	19,086	18,240		986	3,156	221,041	65,465	3,598
7. Detroit.....	6	243,759	322,974	135,500	26,728	43,271	20,841	1,939	795,012	211,137	24,257
8. Little Rock.....	4	20,395	8,633	6,318	6,590		424	590	43,046	12,814	679
8. Louisville.....	6	93,359	42,809	12,719	3,560	4,209	7,080	919	164,355	44,436	3,590
8. Memphis.....	3	104,568	23,257	12,192	15,770	3,186	1,483	474	160,930	38,590	3,410
9. Helena.....	2	5,753	5,837	1,761	736		355	40	14,536	4,389	110
10. Denver.....	7	72,746	36,617	10,157	9,096	1,021	7,534	430	137,601	52,453	3,927
10. Oklahoma City.....	5	41,554	12,839	5,209	17,121		631	344	77,925	26,213	703
10. Omaha.....	6	61,321	24,035	6,721	10,588	2,500	3,197	324	108,686	27,097	1,595
11. El Paso.....	2	17,056	9,808	516	2,405		12	70	29,867	6,566	747
11. Houston.....	11	84,667	89,107	18,231	11,434		725	4,970	209,948	65,578	4,347
11. San Antonio.....	7	27,854	24,090	9,813	5,996	1,425	1,039	818	70,475	18,598	1,746
12. Los Angeles.....	6	430,312	281,670	77,339	55,743	1,737	19,227	4,323	870,051	229,095	15,257
12. Portland.....	2	110,042	111,038	22,760	13,218		880	510	263,016	52,522	6,004
12. Salt Lake City.....	6	30,131	21,006	6,855	6,478		375	971	66,115	20,442	859
12. Seattle.....	5	171,818	104,548	16,263	16,117	4,697	2,461	299	316,618	74,162	10,081
<b>Other Reserve cities<sup>1</sup></b> .....	<b>94</b>	<b>882,941</b>	<b>671,537</b>	<b>170,203</b>	<b>125,643</b>	<b>22,316</b>	<b>56,351</b>	<b>10,005</b>	<b>1,938,996</b>	<b>523,714</b>	<b>63,708</b>
4. Columbus.....	3	44,794	33,990	16,008	23,521	1,451	3,398	855	124,017	38,184	5,068
4. Toledo.....	4	38,045	58,918	18,469	1,798		156	853	118,583	33,265	5,678
5. Washington.....	17	133,518	109,633	24,472	2,105	8,006	9,406	1,950	289,090	119,879	13,758
6. Savannah.....	4	77,061	16,699	4,454	6,209		1,975	295	108,107	20,327	3,019
7. Cedar Rapids.....	1	11,152	1,147	4,128	11,347		325	69	28,168	5,981	708
7. Des Moines.....	3	42,516	15,644	9,313	5,958	2,699	1,611	194	77,935	16,314	2,247
7. Dubuque.....	2	2,078	6,951	1,121	1,573		298	732	12,784	2,393	490
7. Grand Rapids.....	2	15,823	21,501	1,613	7,066		103	2,423	48,676	8,002	2,004
7. Indianapolis.....	4	54,372	105,976	14,952	13,002	1,224	7,072	2,030	198,628	50,863	8,326
7. Milwaukee.....	7	95,395	123,214	24,552	14,162		17,928	1,389	276,640	69,475	7,155
7. Peoria.....	3	13,903	21,092	2,238	2,813		664	178	42,792	10,520	1,543
7. Sioux City.....	4	14,010	3,474	3,083	662		113	65	21,850	5,154	813
9. St. Paul.....	3	86,636	42,438	4,943	1,741	2,196	3,087	474	141,515	31,351	1,924
10. Kansas City, Kans.....	2	11,860	3,959	1,234	789		350	132	18,366	3,678	188
10. Lincoln.....	3	17,459	14,032	1,409	1,303		1,371	101	35,675	8,341	587
10. Pueblo.....	1	1,039	4,262	678	136		188	89	6,402	2,447	412
10. St. Joseph.....	4	12,331	7,293	1,576	843		224	753	23,100	4,976	655
10. Topeka.....	4	9,430	5,934	3,273	4,357		32	67	23,095	6,401	465
10. Tulsa.....	4	52,903	23,766	6,238	8,233		639	413	92,525	22,185	1,796
10. Wichita.....	4	34,653	11,945	11,813	2,294		826	23	61,698	15,777	1,116
11. Fort Worth.....	3	57,927	12,886	6,681	8,213		920	183	87,045	24,614	2,196
11. Galveston.....	4	11,416	9,828	1,226	2,677		479	235	26,527	6,512	936
11. Waco.....	3	8,637	4,097	1,478	1,456		147	183	16,047	4,240	697
12. Ogden.....	2	15,495	3,628	3,026	652		150	605	23,628	4,992	733
12. Spokane.....	3	20,488	9,230	2,225	2,733		245	543	36,103	7,843	1,194
<b>Country banks, by districts.</b> .....	<b>6,219</b>	<b>5,889,762</b>	<b>3,516,537</b>	<b>860,819</b>	<b>1,222,093</b>	<b>112,791</b>	<b>828,583</b>	<b>86,943</b>	<b>12,517,528</b>	<b>2,209,895</b>	<b>525,814</b>
1. Boston.....	336	614,964	473,184	69,692	72,155	11,845	101,534	11,203	1,354,577	250,831	58,698
2. New York.....	750	1,098,540	921,798	212,643	231,752	22,548	175,983	24,169	2,687,253	455,356	86,549
3. Philadelphia.....	635	626,556	410,833	89,696	88,773	15,405	206,702	14,839	1,452,604	224,739	53,890
4. Cleveland.....	640	557,492	314,572	87,932	130,167	15,323	118,897	9,151	1,233,534	230,862	64,254
5. Richmond.....	411	479,425	207,871	61,735	57,794	11,303	32,110	5,559	855,797	159,192	46,049
6. Atlanta.....	296	331,725	164,376	47,186	105,628	3,707	13,957	3,379	670,158	131,484	39,178
7. Chicago.....	821	675,219	427,393	132,530	191,889	12,756	94,895	5,333	1,540,015	280,653	67,530
8. St. Louis.....	413	294,392	132,669	41,381	65,410	6,881	32,300	3,139	576,172	103,082	24,135
9. Minneapolis.....	443	273,150	137,838	37,724	54,033	3,903	25,292	2,044	533,984	82,192	16,812
10. Kansas City.....	691	299,483	98,275	28,293	73,488	3,908	8,220	2,215	513,882	89,588	17,894
11. Dallas.....	537	294,853	96,293	23,477	99,542	2,411	4,154	3,281	524,011	115,778	26,918
12. San Francisco.....	246	344,163	131,435	28,710	51,462	2,801	14,539	2,431	575,541	86,138	23,907

<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<sup>1</sup> AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT**  
**Assets [In thousands of dollars]**

Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	Federal Reserve district numbers, and reserve cities
6,147,354	98,519	11,134	3,382,586	911,213	179,139	98,449	72,427	110,586	105,794	68,120,856	All member banks
<b>1,395,238</b>	<b>14,590</b>	<b>8,902</b>	<b>2,188,006</b>	<b>359,363</b>	<b>57,490</b>	<b>49,788</b>	<b>64,477</b>	<b>69,915</b>	<b>44,604</b>	<b>35,852,700</b>	<b>Reserve bank cities<sup>1</sup></b>
90,275	1,356	225	98,093	24,111	2,441	914	8,431	2,388	5,097	1,677,794	1. Boston
143,836	1,596	6,485	1,293,524	201,433	21,282	10,169	43,562	40,150	15,574	19,938,468	2. New York <sup>2</sup>
174,564	2,834	127	142,784	26,224	15,825	7,528	4,302	4,805	7,086	2,107,107	3. Philadelphia
90,740	1,120	24	65,189	11,816	2,575	684	515	2,232	2,480	1,053,906	4. Cleveland
31,766	1,100		16,214	2,976	356	1,801	3	556	188	252,533	5. Richmond
30,824			26,455	4,708	347			543	468	289,563	6. Atlanta
368,606	3,797	285	235,964	21,320	1,735	1,135	1,731	9,314	5,833	4,794,895	7. Chicago <sup>2</sup>
92,545	249	24	51,498	4,894	4,147	671	637	1,263	1,216	881,546	8. St. Louis
36,345		50	27,150	609		4,345	115	817	2,095	409,766	9. Minneapolis
88,910	1,710	226	49,254	3,157	15	553		430	422	548,486	10. Kansas City
90,818	193	8	21,742	7,243	1,285			25	237	420,990	11. Dallas
156,009	635	1,448	160,139	50,872	7,482	21,988	4,275	7,392	3,908	3,477,646	12. San Francisco
<b>1,127,612</b>	<b>13,716</b>	<b>743</b>	<b>564,475</b>	<b>126,369</b>	<b>27,197</b>	<b>20,138</b>	<b>4,394</b>	<b>16,855</b>	<b>11,294</b>	<b>9,536,466</b>	<b>Reserve branch cities<sup>1</sup></b>
31,727	481	183	27,009	11,452	5,427	3,656	271	863	1,142	414,361	2. Buffalo
71,073	469	11	33,919	12,836	2,789		275	754	267	555,084	4. Cincinnati
99,386		20	52,883	22,709	4,413	2,046	158	2,983	1,643	1,520,402	4. Pittsburgh
56,270		34	27,461	6,816	259	175	198	1,497	560,286	5. Baltimore	
35,631	67		13,164	1,071	16		1,021	291	230	162,329	5. Charlotte
35,095			11,087	2,516	2,434			366	868	165,138	6. Birmingham
31,234	1,525	6	13,010	3,480	404	371		220	115	175,423	6. Jacksonville
40,265			8,928	3,087	915			238	246	183,252	6. Nashville
37,032	356	10	30,661	6,723	686	2,691	920	739	2,232	372,154	6. New Orleans
153,263	649	132	80,378	4,460	605	1,181		2,909	1,034	1,275,017	7. Detroit
20,013	65		4,874	712	18			69	127	82,417	8. Little Rock
39,639	133		20,622	1,922	1,845	19		442	165	277,168	8. Louisville
45,321	33	2	14,965	3,883	77			188	147	267,546	8. Memphis
2,051	15		1,838	322				64		23,325	9. Helena
51,756	965	8	20,594	1,146	35			432	631	269,548	10. Denver
24,301	91		10,894	1,063		71	105	162	113	141,641	10. Oklahoma City
15,507			15,951	2,965	30			439	288	172,558	10. Omaha
9,941		64	3,058	267	45		10	26	241	50,812	11. El Paso
100,479	326		25,122	7,196	402	3,694	396	259	105	417,852	11. Houston
32,527	558	3	8,090	3,934	104			121	30	136,186	11. San Antonio
74,435	1,400	190	74,454	16,027	6,487	5,093	406	2,229	680	1,295,804	12. Los Angeles
29,943	1,725	10	24,673	6,111	8		112	767	139	385,022	12. Portland
17,725	1,006		10,445	804	8	1,141		8	216	118,769	12. Salt Lake City
72,998	3,852	70	30,395	4,887	198		267	789	55	514,372	12. Seattle
<b>470,853</b>	<b>7,600</b>	<b>317</b>	<b>181,594</b>	<b>57,869</b>	<b>6,037</b>	<b>6,609</b>	<b>134</b>	<b>3,596</b>	<b>4,827</b>	<b>3,265,854</b>	<b>Other reserve cities<sup>1</sup></b>
27,331		10	20,482	6,148	26	950	30	83	23	222,352	4. Columbus
13,152	320	15	6,929	1,906	917	121		390	1,627	182,923	4. Toledo
63,457	193	43	21,660	15,050	2,349	2,133	4	503	588	528,707	5. Washington
25,278	258	5	17,882	4,472	295		79	24	188	179,934	6. Savannah
8,989			3,802	1,041						48,689	7. Cedar Rapids
18,173			4,199	443	15	2,113		253	133	121,825	7. Des Moines
2,010	10		865	27				1	5	18,585	7. Dubuque
7,759		2	3,517	1,585	121			87	7	71,753	7. Grand Rapids
57,917	1,200	144	17,118	3,974	546			540	294	339,550	7. Indianapolis
50,666	850	17	32,596	5,009	473	177	11	581	1,605	445,255	7. Milwaukee
9,776	487		2,279	2,031	132		4	85	15	69,664	7. Peoria
9,620			2,321	456	1			74	13	40,302	7. Sioux City
28,738		56	14,782	3,025		900	1	365	16	222,673	9. St. Paul
3,818			1,199	641		4		23		27,917	10. Kansas City, Kans.
5,636			2,953	749	11			140		54,092	10. Lincoln
13,271	2,250		113	153	65					25,113	10. Pueblo
10,970	40		1,407	247	20	102		67	23	41,607	10. St. Joseph
8,691			2,123	803		19		87	18	41,702	10. Topeka
35,901	800		4,916	4,098	3			214	70	162,508	10. Tulsa
16,757	200		1,898	962				122	25	98,555	10. Wichita
23,535	272		10,023	2,477	718			66	42	150,988	11. Fort Worth
14,416	510		3,268	1,064	116				4	53,353	11. Galveston
4,684	10		691	165	189	90				26,813	11. Waco
5,351			2,251	816	19			1	11	37,802	12. Ogden
4,957	200	5	2,320	527	21		5		17	53,192	12. Spokane
<b>3,153,651</b>	<b>62,613</b>	<b>1,172</b>	<b>448,511</b>	<b>367,612</b>	<b>88,415</b>	<b>21,914</b>	<b>3,422</b>	<b>20,220</b>	<b>45,069</b>	<b>19,465,836</b>	<b>Country banks, by districts</b>
243,239	1,066	270	80,802	40,152	5,381	4,193	885	2,676	1,850	2,044,620	1. Boston
358,067	4,064	166	104,626	76,025	26,920	7,896	494	7,451	27,139	3,842,006	2. New York
230,380	4,769	5	41,454	54,338	31,664	2,895	309	1,517	2,542	2,101,106	3. Philadelphia
278,711	12,136	18	33,480	41,003	6,683	1,427	17	1,299	1,771	1,905,195	4. Cleveland
296,088	4,799	16	40,619	24,804	5,277	995	600	850	3,101	1,438,187	5. Richmond
293,978	7,577	46	24,650	20,584	3,932	2,134	1,026	1,153	2,050	1,197,950	6. Atlanta
435,392	5,238	161	42,379	38,006	2,506	1,151	21	1,909	1,968	2,416,929	7. Chicago
205,437	704		21,960	14,572	1,567	203	3	530	726	949,091	8. St. Louis
139,443	5,380	134	13,493	12,873	204	89	1	1,672	717	806,994	9. Minneapolis
222,900	2,782		8,116	11,866	420	158	51	140	582	868,379	10. Kansas City
280,858	1,613	296	17,727	16,021	1,523	185	6	204	1,380	986,520	11. Dallas
169,158	12,485	60	19,205	17,368	2,338	588	9	819	1,243	908,859	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 DECEMBER 31, 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	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships and corporations		Postal savings and U. S. Treas.	States and political subdivisions	Banks in United States	Banks in foreign countries
									Savings	Other				
<b>All member banks</b> .....	49,230,638	33,061,264	1,709,333	3,065,567	9,713,951	671,186	1,009,337	12,486,751	10,513,338	1,364,705	50,473	418,220	132,923	7,092
<b>Reserve bank cities<sup>1</sup></b> .....	28,904,927	18,721,771	1,218,793	1,049,778	6,632,646	660,012	621,927	3,687,083	2,775,961	632,004	10,190	221,824	40,012	7,092
1. Boston.....	1,400,922	980,007	8,614	60,193	313,323	21,249	17,536	79,578	76,079	3,414	31	.....	54	.....
2. New York <sup>2</sup> .....	17,164,110	11,317,758	869,141	322,928	3,596,220	607,150	450,903	835,921	425,814	370,934	.....	33,296	535	5,342
3. Philadelphia.....	1,700,953	1,117,528	27,072	89,352	448,448	6,075	12,478	199,512	102,304	80,947	68	2,042	14,151	.....
4. Cleveland.....	684,423	529,958	1,238	29,520	108,286	969	14,452	284,245	264,410	15,521	.....	3,500	814	.....
5. Richmond.....	194,608	90,895	1,881	23,300	75,740	77	2,715	39,329	34,079	3,898	500	830	22	.....
6. Atlanta.....	237,288	114,847	20,263	21,026	75,605	14	5,533	28,451	23,802	3,311	1,328	10	.....	.....
7. Chicago <sup>2</sup> .....	3,839,295	2,396,899	131,143	233,311	1,028,810	8,269	40,863	621,900	561,724	54,876	.....	5,300	.....	.....
8. St. Louis.....	718,717	422,259	10,816	29,872	252,259	277	3,234	100,630	94,107	5,001	1,522	.....	.....	.....
9. Minneapolis.....	328,064	183,475	122	24,000	114,503	997	4,967	46,838	40,284	4,166	6	7	2,375	.....
10. Kansas City.....	485,705	186,500	7,860	19,055	264,832	149	7,309	28,853	25,239	3,598	6	.....	10	.....
11. Dallas.....	355,546	152,674	26,829	23,931	139,216	3	12,893	30,211	25,518	3,058	.....	1,545	90	.....
12. San Francisco.....	1,795,306	1,228,971	113,814	173,290	215,404	14,783	49,044	1,391,615	1,102,601	83,280	6,729	175,294	21,961	1,750
<b>Reserve branch cities<sup>1</sup></b> .....	6,774,319	4,357,938	210,459	424,898	1,678,320	8,238	94,466	1,938,632	1,698,705	139,206	6,145	47,466	47,110	.....
2. Buffalo.....	253,658	197,580	7,033	16,557	27,541	1,040	3,907	124,672	109,844	6,432	.....	1,329	7,067	.....
4. Cincinnati.....	386,963	262,347	15,107	13,708	91,851	84	3,866	115,866	105,373	7,510	5	850	2,128	.....
4. Pittsburgh.....	1,044,815	710,166	43,102	18,424	263,919	284	8,920	244,143	137,265	68,103	10	12,091	26,674	.....
5. Baltimore.....	455,042	264,906	43,639	29,199	114,214	187	2,897	71,253	59,570	6,977	601	574	3,531	.....
5. Charlotte.....	145,046	44,457	2,776	8,316	88,793	.....	704	8,067	5,115	2,309	1	175	467	.....
6. Birmingham.....	126,249	75,992	1,850	12,408	35,374	.....	625	23,038	22,621	407	5	5	.....	.....
6. Jacksonville.....	141,604	53,936	6,927	13,627	64,930	57	2,127	21,186	18,326	1,415	150	705	590	.....
6. Nashville.....	134,854	54,238	8,650	14,123	57,084	.....	755	33,417	28,867	3,222	664	27	637	.....
6. New Orleans.....	298,374	149,535	9,799	23,951	111,647	1,230	2,212	47,137	41,982	2,036	216	2,753	150	.....
7. Detroit.....	870,541	632,688	21,574	73,854	126,061	1,252	15,112	329,939	321,361	3,806	2,500	1,533	739	.....
8. Little Rock.....	69,613	28,900	785	9,804	29,311	.....	813	8,759	8,268	72	406	3	10	.....
8. Louisville.....	232,060	113,350	9,312	8,007	98,699	.....	2,692	26,489	25,279	1,125	.....	.....	85	.....
8. Memphis.....	211,454	87,564	5,001	19,539	98,010	.....	1,340	37,330	33,276	644	5	3,405	.....	.....
9. Helena.....	9,018	9,901	21	2,841	6,084	.....	171	2,627	2,124	203	300	.....	.....	.....
10. Denver.....	200,237	136,199	1,556	6,979	51,639	48	3,816	47,889	44,499	796	.....	56	2,538	.....
10. Oklahoma City.....	110,877	48,693	474	15,102	43,117	.....	3,491	15,947	11,530	1,630	400	1,600	787	.....
10. Omaha.....	145,251	80,481	1,368	7,414	54,965	.....	1,023	13,959	13,319	635	5	.....	.....	.....
11. El Paso.....	39,348	24,816	1,865	1,868	9,785	215	799	7,986	7,259	572	.....	.....	155	.....
11. Houston.....	344,943	222,796	9,583	20,368	86,638	98	5,460	41,397	35,528	1,448	41	4,375	5	.....
11. San Antonio.....	106,422	67,849	3,771	5,780	24,947	561	3,514	19,241	16,361	247	30	2,603	.....	.....
12. Los Angeles.....	728,153	601,309	5,981	20,354	82,025	1,217	17,267	460,947	430,046	19,575	.....	11,166	160	.....
12. Portland.....	250,323	176,211	6,719	35,008	25,125	485	6,775	109,492	99,667	4,994	300	4,166	365	.....
12. Salt Lake City.....	87,575	49,686	209	12,031	25,073	4	572	22,320	20,910	1,268	5	.....	137	.....
12. Seattle.....	371,903	264,338	3,357	35,636	61,488	1,476	5,608	105,531	100,315	3,780	501	50	885	.....
<b>Other reserve cities<sup>1</sup></b> .....	2,424,375	1,481,784	54,848	220,626	612,919	673	53,525	572,764	506,236	43,839	3,561	3,327	15,801	.....
4. Columbus.....	169,559	103,043	192	27,477	32,804	35	6,008	34,970	27,620	3,621	5	127	3,597	.....
4. Toledo.....	129,169	108,089	454	4,805	13,273	.....	2,548	39,673	34,483	4,282	60	655	193	.....
5. Washington.....	362,715	309,339	1,972	56	44,253	259	6,836	115,770	107,525	7,635	110	.....	500	.....
6. Savannah.....	140,630	73,634	9,168	5,354	51,205	.....	1,269	24,886	23,218	551	18	50	1,049	.....
7. Cedar Rapids.....	39,189	12,825	40	717	25,361	.....	246	6,625	6,218	407	.....	.....	.....	.....
7. Des Moines.....	100,841	41,012	1,450	20,332	36,613	.....	1,434	11,656	10,786	858	12	.....	.....	.....
7. Dubuque.....	8,811	6,880	72	1,156	601	.....	102	8,436	7,774	662	.....	.....	.....	.....
7. Grand Rapids.....	37,131	27,041	73	5,142	4,383	.....	492	28,689	28,224	289	5	58	113	.....
7. Indianapolis.....	253,448	144,240	14,133	26,538	64,292	55	4,190	59,434	39,374	11,714	1,251	4	7,091	.....
7. Milwaukee.....	322,545	200,830	1,242	27,659	85,306	134	7,374	89,912	86,633	2,089	.....	13	1,177	.....
7. Peoria.....	45,164	32,475	795	2,311	8,724	.....	859	17,044	15,058	1,231	.....	755	.....	.....
7. Sioux City.....	32,658	14,308	328	2,935	14,668	.....	419	5,051	4,412	631	7	.....	1	.....
9. St. Paul.....	166,250	89,898	604	24,487	49,851	178	1,232	32,442	29,796	1,779	867	.....	.....	.....
10. Kansas City, Kans.....	20,834	5,388	2,375	6,574	6,276	.....	221	5,040	4,451	452	.....	.....	115	.....
10. Lincoln.....	45,805	19,081	1,726	7,957	16,534	.....	507	4,079	3,352	493	234	.....	.....	.....
10. Pueblo.....	18,491	12,644	39	629	5,161	.....	18	4,313	3,813	20	.....	10	470	.....
10. St. Joseph.....	29,458	13,125	196	1,635	14,046	.....	456	9,837	9,227	600	10	.....	.....	.....
10. Topeka.....	35,770	15,690	1,646	9,889	8,373	.....	172	2,947	1,828	584	535	.....	.....	.....
10. Tulsa.....	133,969	73,372	9,108	11,693	35,474	.....	4,322	13,607	8,314	3,433	.....	455	1,405	.....
10. Wichita.....	88,543	48,207	5,758	10,337	22,954	.....	1,287	3,708	3,538	155	.....	.....	15	.....
11. Fort Worth.....	126,899	52,983	352	12,026	49,846	.....	11,692	14,074	12,714	1,260	.....	100	.....	.....
11. Galveston.....	36,221	19,672	1,298	2,374	12,293	.....	584	12,929	11,143	271	410	1,100	5	.....
11. Waco.....	20,200	13,310	1,109	1,931	3,241	.....	609	4,479	4,281	198	.....	.....	.....	.....
12. Ogden.....	24,171	15,773	502	4,004	3,606	.....	286	10,387	10,043	259	15	.....	70	.....
12. Spokane.....	35,904	28,925	216	2,608	3,781	12	362	12,776	12,411	365	.....	.....	.....	.....
<b>Country banks, by districts</b> .....	11,127,017	8,499,771	225,233	1,370,265	790,066	2,263	239,419	6,288,272	5,532,436	549,656	30,577	145,603	30,000	.....
1. Boston.....	1,256,888	1,018,719	20,389	97,500	83,916	334	36,030	554,281	527,507	21,368	2,374	2,528	504	.....
2. New York.....	1,953,807	1,431,515	63,667	336,274	70,422	575	51,354	1,488,710	1,403,022	47,757	6,610	22,227	9,094	.....
3. Philadelphia.....	934,062	776,104	28,752	94,533	11,217	.....	23,456	869,767	762,726	73,822	4,881	26,229	2,109	.....
4. Cleveland.....	944,864	613,056	10,449	85,810	16,867	.....	18,682	741,747	650,258	57,623	1,616	30,822	1,428	.....
5. Richmond.....	898,111	816,679	17,451	93,516	148,834	.....	21,631	397,887	356,000	24,442	5,058	9,204	3,183	.....
6. Atlanta.....	831,889	545,922	31,482	110,										

RESERVE AND RESERVE CITY<sup>1</sup> 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	Un-divided profits	Reserves for contingencies	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve	Demand deposits—adjusted	Federal Reserve district numbers, and reserve cities
61,717,389	4,312	86,358	426,433	62,234,492	2,362,185	2,394,336	775,145	312,467	42,231	5,886,364	39,707,549	33,753,582	All member banks
32,592,010	77,833	311,653	32,981,496	1,036,191	1,310,224	375,007	141,201	8,581	2,871,204	25,323,423	18,205,470	Reserve bank cities <sup>1</sup>	
1,480,500	9,359	10,453	1,500,312	56,753	82,172	25,182	13,355	20	177,482	1,213,081	959,643	1. Boston	
18,000,021	53,006	229,546	18,282,573	552,904	841,827	213,577	44,025	3,562	1,655,895	15,726,740	10,798,065	2. New York <sup>2</sup>	
1,900,465	5,813	9,966	1,916,244	61,623	89,361	27,769	11,519	591	190,863	1,383,618	1,076,574	3. Philadelphia	
968,668	515	9,973	979,156	50,880	15,244	3,257	4,683	686	74,750	528,494	508,741	4. Cleveland	
233,937	3	981	234,921	7,650	6,030	2,266	1,470	196	17,612	146,628	100,696	5. Richmond	
265,739		2,146	267,885	8,850	7,625	2,666	2,327	210	21,678	180,009	114,951	6. Atlanta	
4,461,195	2,116	18,257	4,481,568	112,303	128,319	32,239	39,891	575	313,327	3,235,925	2,435,109	7. Chicago <sup>2</sup>	
619,347	661	2,418	621,426	32,100	14,265	11,715	1,038	2	59,120	574,674	403,867	8. St. Louis	
374,902	115	3,666	378,683	12,300	11,804	5,313	1,666		31,083	264,569	185,292	9. Minneapolis	
514,558		724	515,282	13,388	10,338	8,252	1,125	101	33,204	347,541	163,610	10. Kansas City	
385,757		906	387,647	13,400	13,116	6,302	523	2	33,343	242,986	167,756	11. Dallas	
3,186,921	5,339	22,539	3,214,799	114,040	90,123	36,469	19,579	2,636	262,847	1,479,158	1,291,166	12. San Francisco	
8,712,951	4,895	38,804	8,756,650	290,889	330,457	92,378	58,565	7,527	779,816	5,082,989	4,312,827	Reserve branch cities	
378,330	272	515	379,117	18,900	14,273	1,461	276	334	35,244	194,922	191,035	2. Buffalo	
502,829	278	2,032	505,139	23,150	17,405	6,918	2,079	393	49,945	281,971	246,002	3. Cincinnati	
1,288,958	158	6,589	1,295,705	36,361	149,328	15,505	23,126	377	224,697	892,546	684,627	4. Pittsburgh	
526,295	198	1,233	527,726	14,466	10,814	5,455	1,684	141	32,560	371,311	269,541	5. Baltimore	
153,113	1,021	399	154,533	2,000	3,300	942	1,554		7,796	96,251	40,313	6. Charlotte	
149,287		444	149,731	10,271	1,785	1,540	1,381	430	15,407	80,067	77,938	7. Birmingham	
162,790		650	163,440	6,000	3,800	1,110	1,073		11,983	97,360	56,680	8. Jacksonville	
168,267	255	918	169,440	8,300	3,050	2,060	328	74	13,812	85,657	60,188	9. Nashville	
345,511	1,346	931	347,788	9,408	9,242	3,964	766	986	24,366	230,681	145,037	6. New Orleans	
1,200,480		5,290	1,205,770	33,214	21,435	8,537	5,005	1,056	69,247	637,526	641,276	7. Detroit	
78,372		145	78,517	1,633	1,580	424	86	177	3,900	44,726	34,643	8. Little Rock	
258,549		1,253	259,802	7,185	8,075	1,581	255	270	17,366	171,799	103,427	8. Louisville	
248,784		1,030	249,814	6,000	7,100	4,085	547		17,732	151,168	93,478	8. Memphis	
21,645		60	21,705	850	500	225	45		1,620	15,129	11,075	9. Helena	
248,126		829	248,955	6,710	6,683	5,470	1,632	98	20,593	127,887	126,400	10. Denver	
126,842	105	356	127,285	7,400	3,210	3,457	289		14,356	75,682	56,392	10. Oklahoma City	
159,210		526	159,736	5,800	4,983	986	1,037	16	12,822	113,793	72,967	10. Omaha	
47,334	10	173	47,517	600	1,800	501	376	18	3,295	26,349	24,425	11. El Paso	
386,340	396	1,945	388,681	13,500	10,313	4,396	616	346	29,171	219,342	223,502	11. Houston	
125,663		506	126,169	5,091	2,556	1,718	285	367	10,017	65,805	69,053	11. San Antonio	
1,189,100	474	8,124	1,197,698	47,300	28,755	11,357	8,381	2,313	98,106	579,319	564,476	12. Los Angeles	
359,815	113	1,523	361,451	7,500	9,500	3,392	3,048	131	23,571	195,707	193,321	12. Portland	
109,895		345	110,240	4,200	2,600	1,319	350		8,529	59,481	51,844	12. Salt Lake City	
477,434	209	2,988	480,691	15,050	8,310	5,975	4,346		33,681	268,510	275,187	12. Seattle	
2,997,139	134	15,651	3,012,924	112,192	84,425	34,513	19,824	1,976	252,930	1,772,260	1,574,341	Other reserve cities <sup>1</sup>	
204,529	30	609	205,168	8,500	6,228	1,460	996		17,184	121,746	116,046	4. Columbus	
168,842		919	169,761	6,800	4,870	802	690		13,162	109,275	108,513	4. Toledo	
478,485	4	1,982	480,471	18,330	18,821	9,176	1,838	71	48,236	277,598	294,571	5. Washington	
165,516	79	2,679	168,274	6,435	3,055	1,608	545	17	11,660	97,470	62,375	6. Savannah	
45,814		1	45,815	500	1,800	374	200		2,874	26,398	9,986	7. Cedar Rapids	
112,497		359	112,856	4,750	2,000	1,481	476	262	8,969	78,469	58,579	7. Des Moines	
12,247		1	12,248	550	475	185	77	50	1,337	5,936	7,273	7. Dubuque	
65,820		154	65,974	2,400	2,500	613	260	6	5,779	25,855	29,158	7. Grand Rapids	
312,882		781	313,663	9,085	7,950	5,229	3,108	515	25,887	178,413	157,850	7. Indianapolis	
412,457	11	1,394	413,862	16,450	7,630	3,036	4,094	183	31,393	239,428	203,267	7. Milwaukee	
62,208	4	152	62,364	3,260	2,460	956	624		7,300	33,109	33,366	7. Peoria	
37,709		112	37,821	1,200	1,050	141	90		2,481	20,717	15,341	7. Sioux City	
198,692	1	4,226	202,919	9,000	7,000	2,245	1,480	29	19,754	122,730	100,835	9. St. Paul	
25,874		120	25,994	1,025	391	317	15	175	1,923	15,817	10,984	10. Kansas City, Kans.	
49,884		154	50,038	1,978	878	393	721	84	4,054	37,216	24,592	10. Lincoln	
22,804		49	22,853	500	1,000	177	583		2,260	5,107	13,178	10. Pueblo	
39,295		54	39,349	1,100	792	302	60	4	2,258	17,081	13,809	10. St. Joseph	
38,717		114	38,831	1,400	826	501	144		2,871	24,956	23,628	10. Topeka	
147,576		434	148,010	5,950	5,100	1,864	1,512	72	14,498	93,152	84,471	10. Tulsa	
92,251		384	92,635	2,400	2,400	810	254	56	5,920	69,888	57,933	10. Wichita	
140,973		278	141,251	4,450	2,850	1,259	975	203	9,737	93,341	66,678	11. Fort Worth	
49,150		140	49,290	1,650	1,282	764	347	20	4,063	18,537	19,362	11. Galveston	
24,679		90	24,769	850	772	236	186		2,044	14,825	15,159	11. Waco	
34,558		182	34,740	1,455	1,020	185	385	17	3,062	16,569	17,812	12. Ogden	
48,680	5	283	48,968	2,174	1,275	399	164	212	4,224	28,627	29,575	12. Spokane	
17,415,289	4,312	3,496	17,483,422	922,913	669,230	273,247	92,877	24,147	1,982,414	7,528,877	9,660,944	Country banks, by districts	
1,811,169	770	937	1,821,257	96,603	77,673	32,187	15,539	1,361	223,363	932,941	1,071,447	1. Boston	
3,442,517	960	494	3,458,104	192,845	117,135	48,975	18,818	6,129	383,902	1,491,200	1,714,517	2. New York	
1,803,829	859	309	1,810,336	121,611	121,403	33,787	10,540	3,429	290,770	663,181	852,639	3. Philadelphia	
1,686,611	286	17	1,691,419	98,910	73,785	30,116	8,216	2,749	213,776	632,814	884,068	4. Cleveland	
1,295,998	200	619	1,302,258	62,831	47,212	17,864	6,788	1,234	135,929	561,493	691,207	5. Richmond	
1,090,772	19	1,030	1,094,983	46,888	38,482	12,671	3,598	1,328	102,967	513,321	642,075	6. Atlanta	
2,198,507	14	20	2,204,886	102,080	62,181	31,118	13,452	3,212	212,043	864,297	1,229,012	7. Chicago	
860,075		3	862,208	43,264	26,406	12,599	3,303	1,311	86,883	372,566	466,925	8. St. Louis	
776,768	60	1	773,128	37,102	22,144	11,344	2,828	448	73,866	294,619	386,423	9. Minneapolis	
776,609	1,026	51	779,053	41,849	27,825	15,524	3,620	508	89,326	386,491	564,150	10. Kansas City	
891,874	118	6	894,274	43,761	30,119	13,807	3,272	1,287	92,246	488,408	688,769	11. Dallas	
826,560		9	831,516	35,169	24,865	13,255	2,903	1,151	77,343	327,546	469,712	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	Obligations of government agencies, not guaranteed by U. S.	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>6,619</b>	<b>18,020,904</b>	<b>15,706,687</b>	<b>3,832,035</b>	<b>3,089,606</b>	<b>557,231</b>	<b>1,921,852</b>	<b>392,244</b>	<b>43,520,359</b>	<b>12,396,344</b>	<b>1,086,752</b>
<b>New England:</b>											
Maine.....	40	60,599	42,478	13,256	3,030	352	15,716	1,213	136,644	20,900	5,289
New Hampshire.....	53	37,730	17,901	3,431	3,447	211	8,852	399	71,971	12,622	3,501
Vermont.....	40	31,819	9,861	2,211	2,742	82	6,394	298	53,407	6,611	1,745
Massachusetts.....	153	861,359	503,801	69,646	44,397	14,458	64,001	15,301	1,572,963	413,531	147,183
Rhode Island.....	14	111,635	88,547	7,708	6,085	2,139	9,314	3,515	228,943	52,048	10,632
Connecticut.....	60	139,720	142,390	20,681	31,929	3,829	14,663	1,925	355,137	74,007	15,913
<b>Middle Atlantic:</b>											
New York.....	580	4,858,601	6,175,917	1,830,738	887,482	231,706	588,156	161,144	14,733,744	5,430,021	149,724
New Jersey.....	291	523,239	485,567	118,003	105,276	15,707	94,861	15,093	1,357,746	222,460	45,760
Pennsylvania.....	778	1,401,327	1,386,495	234,854	213,346	24,020	429,289	66,993	3,756,324	1,008,779	98,301
<b>East North Central:</b>											
Ohio.....	379	897,857	609,092	166,422	151,799	18,841	82,762	10,778	1,937,551	479,097	72,135
Indiana.....	201	227,430	199,584	48,656	43,468	5,714	29,590	3,325	557,767	122,218	26,987
Illinois.....	434	1,341,985	1,583,107	202,927	286,485	61,364	168,378	26,837	3,671,083	1,214,979	78,570
Michigan.....	224	465,375	462,327	166,229	102,635	45,034	50,271	3,739	1,295,610	300,860	48,577
Wisconsin.....	145	208,568	215,049	46,111	42,331	1,307	47,679	2,455	563,500	108,561	16,949
<b>West North Central:</b>											
Minnesota.....	207	342,544	202,863	40,076	43,350	4,698	20,486	2,191	656,208	122,482	12,064
Iowa.....	154	170,821	63,410	23,617	40,965	4,749	8,756	930	313,248	60,686	10,756
Missouri.....	160	523,312	320,807	96,346	75,382	19,110	36,618	22,659	1,094,234	287,764	18,694
North Dakota.....	45	33,028	9,364	3,487	2,745	280	1,133	163	50,200	7,369	1,253
South Dakota.....	60	43,883	10,992	3,619	7,446	314	721	217	67,192	11,120	2,030
Nebraska.....	147	134,495	51,944	13,145	16,941	3,490	6,176	776	226,967	50,696	4,188
Kansas.....	209	136,354	46,592	23,330	24,076	2,047	1,721	812	234,932	47,767	5,545
<b>South Atlantic:</b>											
Delaware.....	18	50,845	47,914	12,609	7,587	80	12,083	1,294	123,412	19,680	2,399
Maryland.....	74	138,300	238,719	51,562	9,668	2,606	19,392	2,164	462,411	121,672	16,693
District of Columbia.....	17	133,518	109,633	24,472	2,105	8,006	9,406	1,950	289,090	119,879	13,758
Virginia.....	184	255,235	113,911	35,248	25,146	5,222	16,160	3,159	454,081	108,563	17,904
West Virginia.....	101	100,976	40,920	16,681	14,004	1,203	9,082	1,790	184,656	36,005	10,399
North Carolina.....	55	144,173	80,858	25,994	23,662	7,052	1,632	1,201	284,572	58,182	10,423
South Carolina.....	27	56,742	20,759	3,390	10,641	1,427	1,690	411	95,060	15,775	7,217
Georgia.....	69	238,571	62,049	26,237	27,638	3,904	7,178	2,032	367,609	75,396	10,539
Florida.....	58	117,728	88,726	32,686	32,454	4,288	4,976	1,059	281,917	56,550	13,790
<b>East South Central:</b>											
Kentucky.....	113	166,946	73,224	19,491	14,060	5,133	13,035	1,539	293,428	69,125	9,686
Tennessee.....	77	246,153	80,104	25,460	46,311	6,643	9,095	3,951	417,717	91,833	13,882
Alabama.....	82	127,572	57,282	11,356	46,221	773	8,341	1,404	252,949	52,392	11,051
Mississippi.....	26	32,773	9,724	1,301	20,595	34	744	447	65,618	11,728	3,842
<b>West South Central:</b>											
Arkansas.....	59	53,813	24,656	10,441	21,851	684	2,556	550	114,551	29,400	4,583
Louisiana.....	37	156,488	99,767	27,420	39,196	1,009	3,756	1,746	329,382	86,738	8,952
Oklahoma.....	218	166,207	54,255	17,361	64,215	1,421	2,573	1,286	307,318	71,227	7,334
Texas.....	530	616,918	286,185	60,743	121,798	6,382	13,102	5,494	1,110,622	290,756	35,858
<b>Mountain:</b>											
Montana.....	66	45,963	37,828	6,889	6,754	928	3,237	351	101,950	23,259	3,725
Idaho.....	28	38,269	24,741	7,607	4,260	266	822	218	76,183	12,812	3,100
Wyoming.....	35	23,340	10,538	1,957	3,687	69	571	171	40,333	8,739	2,106
Colorado.....	93	117,602	56,146	14,844	14,770	1,582	10,166	803	215,911	66,695	7,368
New Mexico.....	27	22,692	12,005	3,016	3,039	601	149	121	41,623	7,949	1,857
Arizona.....	7	42,089	9,834	5,650	3,237	1,764	290	147	63,011	10,293	3,453
Utah.....	34	62,109	26,234	10,564	8,183	530	1,681	508	109,809	28,467	2,344
Nevada.....	8	17,319	11,167	3,079	3,394	20	589	67	35,635	4,972	1,611
<b>Pacific:</b>											
Washington.....	57	250,313	141,418	21,285	25,556	5,160	5,263	1,807	450,802	94,211	16,065
Oregon.....	32	123,096	120,300	24,193	18,093	968	4,900	608	292,158	58,091	7,694
California.....	113	1,923,473	1,139,702	196,006	336,124	30,024	73,848	15,203	3,714,380	711,377	63,413
<b>Mutual Savings Banks<sup>1</sup></b> .....	<b>3</b>	<b>3,355</b>	<b>1,216</b>	<b>426</b>	<b>1,359</b>	<b>30</b>	<b>374</b>	<b>33</b>	<b>6,793</b>	<b>680</b>	<b>114</b>

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	13	26,252	19,715	5,145	2,043	1,463	2,499	317	57,434	13,505	3,539
New Jersey—Dist. No. 2.....	204	429,901	414,644	98,876	86,864	6,747	70,044	12,971	1,120,047	179,193	34,958
Kentucky—Dist. No. 4.....	59	47,159	21,224	3,963	7,552	422	3,115	659	84,094	15,622	3,759
Pennsylvania—Dist. No. 4.....	224	427,572	660,840	79,033	53,879	14,600	135,535	36,848	1,408,307	413,600	35,495
West Virginia—Dist. No. 4.....	11	20,059	7,052	4,700	5,195	414	2,225	633	40,278	5,218	1,672
Louisiana—Dist. No. 6.....	26	126,440	88,634	22,897	28,994	1,002	3,426	1,005	272,398	76,976	6,306
Mississippi—Dist. No. 6.....	17	29,015	9,035	1,105	17,670	28	669	407	57,929	10,242	3,125
Tennessee—Dist. No. 6.....	65	134,007	55,865	13,166	28,339	3,445	7,536	3,429	245,787	51,017	9,770
Indiana—Dist. No. 7.....	155	184,583	187,488	44,766	38,841	5,071	25,420	3,001	489,170	111,142	23,246
Illinois—Dist. No. 7.....	295	1,252,941	1,529,775	188,929	263,440	58,636	153,946	26,190	3,473,857	1,180,846	72,433
Michigan—Dist. No. 7.....	183	446,451	449,694	162,323	97,062	44,678	44,767	3,551	1,248,526	293,584	46,439
Wisconsin—Dist. No. 7.....	112	188,162	203,936	42,889	39,451	1,070	43,983	2,283	521,774	102,065	15,468
Missouri—Dist. No. 10.....	42	204,167	63,775	39,075	33,493	4,687	13,706	5,750	364,653	95,166	6,190
New Mexico—Dist. No. 10.....	8	14,022	9,122	2,863	2,231	332	134	71	28,775	4,351	1,060
Oklahoma—Dist. No. 10.....	207	164,011	53,746	17,250	62,188	1,421	2,541	1,260	302,417	70,333	7,066
Arizona—Dist. No. 12.....	5	36,706	6,740	5,295	1,841	1,758	282	118	52,740	9,050	2,975

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



BY STATES, ON DECEMBER 31, 1941

## ASSETS [In thousands of dollars]

Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	State
6,147,354	98,519	11,134	3,382,586	911,213	179,139	98,449	72,427	110,586	105,794	68,120,856	<b>Total, all States</b>
23,874	21	59	5,084	1,907	248	499		132	208	194,865	<b>New England:</b>
12,741	21	4	3,726	2,018	94	151		4	57	106,910	Maine
8,181	15	24	1,851	1,078	235	15		123	82	73,367	New Hampshire
169,007	1,521	288	128,325	40,256	5,854	1,799	8,431	3,743	6,128	2,499,029	Vermont
26,739	271	109	16,202	8,287	586	2,627	885	579	240	348,148	Massachusetts
108,227	586	52	29,710	13,390	1,280	22	64	589	250	599,227	Rhode Island
											Connecticut
339,620	4,137	6,779	1,372,589	253,088	37,832	18,777	43,975	44,673	42,779	22,477,738	<b>Middle Atlantic:</b>
227,217	3,833	14	53,865	44,122	21,606	3,796	509	4,372	1,604	1,986,904	New York
504,868	8,089	156	225,074	106,228	48,170	11,394	4,563	8,981	11,402	5,792,329	New Jersey
											Pennsylvania
355,420	6,786	94	148,856	54,561	8,451	2,643	822	4,020	5,258	3,075,694	<b>East North Central:</b>
160,158	4,382	144	28,828	13,142	1,435	119		1,069	750	916,999	Ohio
591,084	4,773	286	263,509	37,262	2,992	1,665	1,753	10,001	6,571	5,884,528	Indiana
245,666	1,927	294	94,222	19,774	1,259	1,522	3	3,457	1,930	2,015,101	Illinois
132,479	2,071	17	39,150	12,615	1,013	386	11	1,102	2,034	879,888	Michigan
											Wisconsin
125,913	2,865	176	46,951	8,426	10	5,271	117	1,964	2,239	984,686	<b>West North Central:</b>
93,973	10		16,235	4,796	244	2,136		463	196	502,743	Minnesota
254,705	2,127	250	108,107	13,197	4,568	1,334	641	1,941	1,939	1,789,501	Iowa
11,114	4	10	1,408	1,636	6			207	63	73,270	Missouri
16,734	52		1,983	1,807	83	53		285	93	101,432	North Dakota
44,314			19,946	5,228	171			623	371	352,504	South Dakota
84,522	386		6,803	5,752	197	180		216	195	386,495	Nebraska
											Kansas
40,023	1,128		12,001	1,605	682	672		217	71	210,890	<b>South Atlantic:</b>
81,156	657	34	28,663	9,532	915	189	198	1,518	772	724,410	Delaware
63,457	193	43	21,660	15,050	2,349	2,133	4	503	588	528,707	Maryland
114,893	2,848	16	30,600	12,930	2,257	2,063	7	771	1,417	748,350	District of Columbia
61,742	5,281		9,526	6,238	2,712	711		163	553	317,986	Virginia
116,214	301		24,827	5,873	923	8	1,566	782	808	504,479	West Virginia
50,077	230		6,064	2,008	123		51	68	641	177,314	North Carolina
92,159	530	11	48,053	11,335	1,283	8	134	644	868	608,569	South Carolina
102,240	3,120	45	19,839	8,199	1,081	1,151	4	807	519	489,262	Georgia
											Florida
89,573	640		22,710	5,830	2,178	103		530	283	494,086	<b>East South Central:</b>
161,564	2,905	2	29,062	12,268	1,651	214	341	594	1,138	733,171	Kentucky
113,075	2,204	1	16,323	7,730	3,418	1,200	881	600	1,405	463,229	Tennessee
30,654	375		2,482	2,247	569			11	160	117,686	Alabama
											Mississippi
66,041	214		6,881	2,209	335	56		128	248	224,646	<b>West South Central:</b>
89,994	671	10	35,435	10,687	1,199	2,721	920	972	2,888	570,569	Arkansas
122,371	2,347		17,269	8,499	59	72	105	388	427	537,416	Louisiana
507,189	3,407	274	85,993	35,400	4,264	3,939	1,318	550	1,355	2,080,925	Oklahoma
											Texas
29,936	1,909	54	4,760	2,438	18	10		293	258	168,610	<b>Mountain:</b>
17,690	2,966		3,462	1,628	14			2	285	118,052	Montana
22,334	270		1,033	939	10			45	25	75,834	Idaho
103,079	3,904	8	21,903	3,208	132			448	657	423,313	Wyoming
18,232	205		1,026	838	11		50	5	11	71,807	Colorado
15,434	280	97	4,055	1,538	296	19		233	108	98,817	New Mexico
31,422	1,006		12,846	1,996	72	1,196		9	240	189,407	Arizona
7,472	2,315		1,848	795	14	3		170	73	54,908	New Mexico
											Utah
106,815	5,522	85	35,326	8,263	406	4	272	928	321	719,020	Nevada
42,294	3,634	10	24,859	6,847	85		112	803	338	436,925	<b>Pacific:</b>
313,668	5,580	1,688	241,656	76,513	15,749	27,588	4,690	9,860	4,948	5,191,110	Washington
											Oregon
											California
771	350		22	78	124	15				8,947	<b>Mutual Savings Banks</b>

## OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

15,255	13	41	6,003	2,673	475	6	64	106	18	99,132	Connecticut—Dist. No. 2
178,755	1,991	14	46,567	33,149	15,322	2,938	288	3,685	1,058	1,617,965	New Jersey—Dist. No. 2
32,237	452		1,666	2,699	283	84		50	70	141,019	Kentucky—Dist. No. 4
188,409	3,456	24	60,135	38,244	7,647	2,501	173	3,563	2,391	2,163,945	Pennsylvania—Dist. No. 4
4,327	3,351		2,222	914	1,022			108	92	99,204	West Virginia—Dist. No. 4
54,789	661	10	32,269	8,396	1,183	2,691	920	821	2,263	459,683	Illinois—Dist. No. 6
24,489	340		2,319	2,002	512			6	139	101,103	Mississippi—Dist. No. 6
106,977	2,861		13,847	7,908	1,336	146	341	405	973	441,568	Tennessee—Dist. No. 6
136,423	4,265	144	25,726	10,694	1,193	101		1,005	654	803,763	Indiana—Dist. No. 7
536,510	4,523	286	252,246	32,995	2,512	1,612	1,753	9,808	6,348	5,575,729	Illinois—Dist. No. 7
235,388	1,645	294	93,235	18,476	1,204	1,522	3	3,427	1,877	1,945,620	Michigan—Dist. No. 7
119,877	1,788	17	37,976	11,391	981	386	11	963	1,912	814,609	Wisconsin—Dist. No. 7
114,188	1,791	226	51,853	3,874	38	655	1	508	524	639,667	Missouri—Dist. No. 10
9,526	150		770	535			50	5	6	45,228	New Mexico—Dist. No. 10
120,455	2,337		17,110	8,314	51	72	105	388	417	529,065	Oklahoma—Dist. No. 10
11,215	280		3,885	1,370	213	19		233	64	82,044	Arizona—Dist. No. 12

LIABILITIES [In thousands of dollars]

State	Demand deposits							Time deposits						
	Total	Individuals, partnerships and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations		Postal savings and U. S. Treas.	States and political subdivisions	Banks in United States	Banks in foreign countries
									Savings	Other				
<b>Total, all States</b> .....	<b>49,230,638</b>	<b>33,061,264</b>	<b>1,709,333</b>	<b>3,065,567</b>	<b>9,713,951</b>	<b>671,186</b>	<b>1,009,337</b>	<b>12,486,751</b>	<b>10,513,338</b>	<b>1,364,705</b>	<b>50,473</b>	<b>418,220</b>	<b>132,923</b>	<b>7,092</b>
New England:														
Maine	88,591	67,143	821	9,135	8,881	22	2,589	82,365	79,572	1,830	397	541	25	
New Hampshire	67,293	51,090	1,207	7,173	5,431		2,392	24,432	22,667	877	418	122	348	
Vermont	27,907	23,966	613	1,727	704		897	34,972	33,668	816	166	312	10	
Massachusetts	1,894,162	1,371,115	22,284	99,393	345,228	21,249	34,893	310,505	297,887	11,738	277	428	175	
Rhode Island	212,221	179,664	1,296	17,578	9,346	312	4,025	98,666	94,711	3,203	554	198		
Connecticut	430,840	356,489	4,273	26,923	31,712		11,443	109,771	101,226	6,950	603	982	10	
Middle Atlantic:														
New York	18,452,352	12,210,455	909,677	587,784	3,654,626	608,552	481,258	1,811,239	1,318,946	411,856	6,600	51,978	16,517	5,342
New Jersey	1,062,221	825,653	40,770	133,937	37,085	213	24,563	733,498	706,951	16,626	2,000	7,053	868	
Pennsylvania	3,601,543	2,569,834	89,907	174,161	722,170	6,359	39,112	1,448,530	1,123,367	230,713	3,568	48,707	42,175	
East North Central:														
Ohio	1,912,470	1,466,898	21,631	128,249	254,849	1,088	39,755	881,233	779,723	68,731	778	24,600	7,401	
Indiana	606,538	419,636	20,455	71,284	85,559	55	9,549	233,893	183,901	38,579	2,137	50	9,226	
Illinois	4,519,209	2,913,878	140,863	291,395	1,114,487	8,269	50,317	936,743	821,026	92,505	834	22,210	168	
Michigan	1,214,140	895,797	25,071	130,805	140,340	1,268	20,859	656,352	630,319	15,358	2,671	6,270	1,734	
Wisconsin	525,355	371,283	4,251	43,352	95,234	134	11,101	279,077	257,399	18,779	450	1,090	1,359	
West North Central:														
Minnesota	669,541	395,415	1,497	73,063	187,858	1,289	10,419	222,229	171,998	42,951	1,224	2,940	3,116	
Iowa	348,332	204,859	2,890	47,916	88,068		4,599	113,572	86,758	26,649	133	31	1	
Missouri	1,424,564	769,034	22,067	75,035	544,628	426	13,374	236,616	202,353	30,931	2,274	985	73	
North Dakota	46,855	38,314	203	3,462	4,046		830	19,814	13,042	6,565	33	159	15	
South Dakota	68,540	45,039	519	16,191	5,961		830	23,416	14,937	7,487	54	898	40	
Nebraska	275,712	169,120	3,707	26,261	73,834		2,790	44,118	27,674	16,028	337	38	41	
Kansas	308,535	183,612	11,908	64,136	45,672		3,207	43,422	26,801	15,207	899	93	422	
South Atlantic:														
Delaware	163,458	152,367	862	573	2,503		7,153	16,452	15,188	953	107	4	200	
Maryland	528,266	326,824	44,278	38,299	115,091	187	3,587	144,281	130,361	7,945	992	1,402	3,581	
District of Columbia	362,715	309,339	1,972	56	44,253	259	6,836	115,770	107,525	7,635	110		500	
Virginia	460,588	281,597	6,651	41,023	120,224	77	11,014	213,790	188,286	14,705	908	8,232	1,659	
West Virginia	192,043	135,826	5,685	19,664	23,611		7,257	87,649	79,226	6,642	786	292	703	
North Carolina	402,856	197,825	7,339	34,985	157,477		5,230	64,035	49,169	9,180	3,492	708	1,486	
South Carolina	138,018	94,918	2,909	24,105	13,809		2,277	26,263	24,560	1,214	17	402	70	
Georgia	468,530	256,824	31,267	34,328	138,374	14	7,723	85,444	75,009	7,374	1,541	296	1,224	
Florida	385,547	231,318	12,878	49,973	86,153	279	4,946	66,078	56,987	2,883	2,526	5,107	875	
East South Central:														
Kentucky	365,614	227,653	10,676	18,457	104,836		3,992	83,201	68,374	13,425	258	676	468	
Tennessee	536,316	250,641	22,899	47,781	209,750		5,245	139,714	111,981	18,424	798	4,404	4,107	
Alabama	324,317	201,925	13,813	39,409	66,265	284	2,621	95,299	85,644	5,905	1,005	835	1,863	
Mississippi	77,254	47,489	1,387	13,184	14,534		660	30,217	25,364	4,202	632	4	15	
West South Central:														
Arkansas	171,348	101,898	2,981	22,131	42,440		1,898	35,651	29,976	4,805	437	265	168	
Louisiana	444,436	243,796	13,778	45,178	136,565	1,230	3,889	83,262	74,973	3,727	1,615	2,777	170	
Oklahoma	414,954	245,960	11,313	57,189	87,318		13,174	65,818	41,982	17,342	677	2,941	2,876	
Texas	1,691,551	1,066,210	53,714	144,234	371,440	1,298	54,655	210,154	159,815	27,365	1,307	20,280	987	
Mountain:														
Montana	119,343	87,737	239	14,716	14,479		2,172	35,231	28,158	5,870	357	801	45	
Idaho	79,849	58,895	789	16,014	3,114		1,037	28,580	25,282	2,910	238		150	
Wyoming	50,853	33,415	432	8,484	7,896		626	17,413	14,002	2,399	138	649	225	
Colorado	302,126	219,287	2,159	17,268	58,576	48	4,788	84,634	77,092	4,091	76	310	3,065	
New Mexico	54,573	34,553	620	13,407	5,077		916	12,310	9,825	2,284	165	15	21	
Arizona	71,710	53,711	281	13,344	1,928	166	2,280	20,525	19,259	1,074	26	125	41	
Utah	128,401	76,419	805	20,909	29,167	4	1,097	45,010	41,761	2,880	77	60	232	
Nevada	33,030	25,579	210	5,570	1,048		623	17,283	16,342	695	101	40	105	
Pacific:														
Washington	498,601	363,679	4,601	50,835	70,641	1,495	7,350	165,252	156,148	7,499	583	58	964	
Oregon	284,500	204,761	6,877	39,078	26,271	485	7,028	123,017	110,226	6,892	366	5,073	460	
California	2,722,920	2,002,524	122,008	206,411	305,392	16,124	70,461	2,029,955	1,695,897	109,559	7,031	192,779	22,939	1,750
Mutual Savings Banks	4		4					8,005	7,911	87		7		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	63,204	50,741	1,491	4,236	4,063		2,673	26,852	26,145	632	10	55	10	
New Jersey—Dist. No. 2.....	856,009	685,657	28,673	83,739	35,494	213	22,233	611,212	593,589	12,635		4,819	169	
Kentucky—Dist. No. 4.....	82,161	71,143	754	6,701	2,921		642	41,940	35,961	4,981	157	518	323	
Pennsylvania—Dist. No. 4.....	1,336,198	968,565	47,042	41,047	266,599	284	12,661	517,989	386,887	80,888	726	22,674	26,814	
West Virginia—Dist. No. 4.....	28,964	20,053	1,115	3,747	2,631		1,418	19,482	16,838	2,060	35	253	296	
Louisiana—Dist. No. 6.....	358,064	188,857	11,189	39,102	114,882	1,230	2,804	67,003	59,105	3,351	1,605	2,777	165	
Mississippi—Dist. No. 6.....	65,658	38,004	1,268	11,544	14,276		566	26,677	23,045	3,061	556		15	
Tennessee—Dist. No. 6.....	308,768	151,176	17,724	27,003	109,071		3,794	96,497	74,275	16,577	789	970	3,886	
Indiana—Dist. No. 7.....	538,554	371,625	19,767	63,827	74,867	55	8,413	199,303	157,251	32,248	1,932	35	7,837	
Illinois—Dist. No. 7.....	4,320,518	2,801,327	135,854	274,775	1,052,496	8,269	47,797	852,651	767,180	70,993	357	14,063	58	
Michigan—Dist. No. 7.....	1,188,471	875,330	24,499	126,856	140,020	1,261	20,505	619,918	594,735	14,758	2,630	6,063	1,732	
Wisconsin—Dist. No. 7.....	494,551	347,052	3,964	40,143	92,647	134	10,611	250,946	232,226	16,021	395	960	1,344	
Missouri—Dist. No. 10.....	553,377	226,235	8,316	25,215	284,977	149	8,485	45,647	39,724	5,597	203	108	15	
New Mexico—Dist. No. 10.....	33,291	17,288	523	10,560	4,261		659	9,151	7,641	1,331	164	15		
Oklahoma—Dist. No. 10.....	408,511	241,608	11,234	55,553	87,181		12,935	64,938	41,627	16,850	672	2,928	2,861	
Arizona—Dist. No. 12.....	60,786	45,821	236	11,064	1,835	10								

BY STATES, ON DECEMBER 31, 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	Reserve for contingencies	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve	Demand deposits—adjusted	State
61,717,389	4,312	86,358	426,433	62,234,492	2,362,185	2,394,336	775,145	312,467	42,231	5,886,364	39,707,549	33,753,582	<b>Total. all States</b>
170,956			643	171,599	10,691	7,534	4,024	773	244	23,266	59,727	73,783	New England:
91,725	20		225	91,970	6,261	5,153	2,813	560	153	14,940	50,826	56,929	Maine
62,879			330	63,209	4,881	2,741	1,732	700	104	10,158	17,875	24,739	New Hampshire
2,204,667	740	9,359	13,428	2,228,194	98,096	110,873	40,268	20,973	625	270,835	1,597,357	1,377,076	Vermont
310,887			937	313,800	12,466	15,894	2,349	3,610	29	34,348	169,280	185,065	Massachusetts
540,611	10		64	543,311	25,778	19,940	7,072	2,555	571	55,916	292,903	365,143	Rhode Island
													Connecticut
20,263,591	960	53,420	238,075	20,556,046	684,579	927,967	246,027	56,057	7,062	1,921,692	16,740,229	11,906,908	Middle Atlantic:
1,795,719			7,021	1,803,249	95,386	53,030	21,592	8,739	4,908	183,655	781,139	930,288	New York
5,050,073	880	6,074	21,134	5,078,161	224,951	361,682	78,994	45,745	2,796	714,168	2,872,561	2,558,033	New Jersey
													Pennsylvania
2,793,703	165	825	16,069	2,810,762	142,574	79,004	27,744	12,491	3,119	264,932	1,408,461	1,486,046	East North Central:
840,431			2,427	842,858	33,951	21,878	11,439	5,219	1,654	74,141	417,733	471,641	Ohio
5,455,952		2,138	20,626	5,478,716	154,845	157,216	46,188	45,845	1,718	405,812	3,666,051	2,992,081	Indiana
1,870,492			7,967	1,878,461	67,379	41,074	16,912	9,229	2,046	136,640	874,889	953,239	Illinois
804,432			2,275	806,718	36,848	19,292	9,825	6,633	572	73,170	354,709	386,586	Michigan
													Wisconsin
891,770		117	8,995	900,882	37,515	28,921	12,802	4,301	265	83,804	496,730	431,946	West North Central:
461,904	19		786	462,709	17,635	13,071	6,058	2,725	545	40,034	238,124	241,139	Minnesota
1,661,180		665	3,905	1,665,750	62,382	32,944	25,050	2,768	607	123,751	1,061,752	749,336	Iowa
66,669	60		271	67,000	3,252	2,039	769	188	22	6,270	34,333	41,198	Missouri
91,956			377	92,333	4,682	2,652	1,359	334	72	9,099	49,823	60,077	North Dakota
319,830	569		802	321,201	14,913	10,103	3,561	2,567	159	31,303	211,452	178,225	South Dakota
351,957	20		784	352,761	16,475	10,512	5,617	847	283	33,734	217,216	244,152	Nebraska
													Kansas
179,910			1,001	180,911	8,480	16,737	4,194	563	5	29,979	111,501	148,092	South Atlantic:
672,547		198	1,497	674,242	22,334	16,784	7,689	2,887	474	50,168	418,509	340,047	Delaware
478,485		4	1,982	480,471	18,330	18,821	9,176	1,838	71	48,236	277,598	294,571	Maryland
674,378	200		2,887	677,472	32,557	23,729	10,043	4,025	524	70,878	315,122	303,036	District of Columbia
279,692			846	280,538	16,617	14,080	5,082	1,544	125	37,448	120,775	153,221	Virginia
466,891		1,566	2,384	470,841	13,334	12,896	4,038	3,086	284	33,638	261,815	213,213	West Virginia
164,281			70	165,033	6,045	3,970	1,533	569	164	12,281	81,877	115,236	North Carolina
553,974		134	5,344	559,452	22,896	16,055	6,406	3,481	279	49,117	328,318	250,822	South Carolina
451,625	14		1,490	453,133	16,124	14,276	3,524	2,150	55	36,129	263,468	266,398	Georgia
													Florida
448,815	100		1,606	450,521	19,175	17,872	4,879	1,300	339	43,565	253,331	227,392	East South Central:
676,030		341	2,578	678,949	25,546	17,757	8,850	1,622	447	54,222	345,690	274,605	Kentucky
419,616		885	1,201	421,702	21,564	11,766	5,627	1,980	590	41,527	194,979	227,632	Tennessee
107,471			199	107,670	5,126	3,954	426	117	393	10,016	44,118	58,851	Alabama
													Mississippi
206,999			419	207,418	7,684	5,709	2,962	544	329	17,228	98,426	119,046	West South Central:
527,698		1,346	2,181	531,225	16,358	14,372	5,820	1,447	1,347	39,344	319,007	257,428	Arkansas
480,772			1,328	482,205	24,621	16,895	10,733	2,855	107	55,211	275,314	299,054	Louisiana
1,901,705	118	1,318	5,336	1,908,477	77,783	58,149	28,098	6,208	2,210	172,448	1,098,369	1,179,106	Oklahoma
													Texas
154,574			330	154,904	6,586	4,187	2,393	523	17	13,706	84,729	99,865	Mountain:
108,429			403	108,832	4,255	2,959	1,182	641	183	9,220	58,697	72,484	Montana
68,266	85		226	68,577	2,828	2,565	1,430	387	47	7,257	27,522	41,492	Idaho
386,760	352		1,150	388,262	13,114	11,309	7,467	2,836	325	35,051	177,144	219,440	Wyoming
66,883		50	18	66,951	2,305	1,818	158	490	85	4,856	35,315	47,850	Colorado
92,325			879	93,114	2,700	2,209	690	95	9	5,703	52,221	65,280	New Mexico
173,411			575	173,986	7,289	5,193	1,947	917	75	15,421	84,363	85,579	Arizona
50,313			1,028	51,341	1,070	1,189	1,252	56		3,567	23,710	29,924	Utah
													Nevada
663,853		274	4,303	668,430	23,253	13,240	8,697	5,002	398	50,590	356,509	386,538	Pacific:
407,517		113	1,635	409,265	9,181	11,154	4,023	3,140	162	27,660	217,347	226,008	Washington
4,752,875		5,822	32,183	4,790,880	179,490	131,171	54,631	29,305	5,633	400,230	2,168,605	2,037,740	Oregon
													California
<b>8,009</b>			33	<b>8,042</b>	<b>100</b>	<b>740</b>	<b>55</b>	<b>10</b>		<b>905</b>			<i>Mutual Savings Banks</i>

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

90,056		64	394	90,514	4,817	2,290	889	277	345	8,618	41,946	51,647	Connecticut—Dist. No. 2
1,467,221		288	5,725	1,473,234	75,253	42,978	17,097	6,785	2,618	144,731	630,687	745,062	New Jersey—Dist. No. 2
124,101	100		190	124,391	7,757	6,046	2,329	481	15	16,628	48,255	76,817	Kentucky—Dist. No. 4
1,854,187	21	173	8,126	1,862,597	70,330	177,707	26,127	26,203	1,071	301,438	1,087,715	962,138	Pennsylvania—Dist. No. 4
48,446			242	48,688	3,940	4,103	1,858	615		10,516	22,415	22,996	West Virginia—Dist. No. 4
425,067		1,346	1,219	427,637	12,678	11,487	5,238	1,312	1,336	32,051	271,006	198,471	Louisiana—Dist. No. 6
92,335			184	92,519	4,298	3,441	358	97	390	8,584	38,850	47,795	Mississippi—Dist. No. 6
405,265		341	1,497	407,103	18,592	10,014	4,466	998	395	34,465	187,944	168,126	Tennessee—Dist. No. 6
737,857			2,065	739,922	28,592	18,944	9,911	4,842	1,552	63,841	376,586	418,139	Indiana—Dist. No. 7
5,173,169		2,138	20,026	5,195,333	142,555	149,068	43,007	41,521	1,245	380,396	3,533,197	2,871,653	Illinois—Dist. No. 7
1,808,389		2	7,863	1,816,254	63,631	39,099	15,704	8,921	2,011	129,366	860,485	929,456	Michigan—Dist. No. 7
745,497		11	2,101	747,609	33,379	17,618	9,229	6,268	506	67,000	337,681	359,830	Wisconsin—Dist. No. 7
599,024			822	599,847	16,733	12,391	9,319	1,247	130	39,820	387,336	208,082	Missouri—Dist. No. 10
42,442		1	11	42,503	1,375	980	14	291	65	2,725	22,995	27,737	New Mexico—Dist. No. 10
473,449		105	1,316	474,870	24,062	16,566	10,645	2,817	105	54,195	270,946	292,986	Oklahoma—Dist. No. 10
76,565			804	77,369	2,350	1,602	619	95	9	4,675	45,686	54,820	Arizona—Dist. No. 12

STATE MEMBER BANKS—CONDITION ON DECEMBER 31, 1941, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Philadelp- hia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>													
Loans (including overdrafts)	6,295,408	277,767	3,158,265	351,309	657,168	291,579	113,347	598,295	219,665	46,033	120,282	47,489	414,209
United States Government direct obligations	5,951,466	223,538	3,762,018	229,259	581,710	191,879	43,202	425,126	154,828	20,484	26,879	14,093	278,450
Obligations guaranteed by United States Government	1,548,275	21,262	1,050,310	71,410	116,040	49,733	11,258	131,974	27,947	5,698	31,288	3,296	28,059
Obligations of States and political subdivisions	1,069,193	20,957	490,197	62,938	74,461	29,382	28,022	206,239	32,281	7,250	27,476	13,331	76,659
Obligations of Government corporations and agencies, not guaranteed by United States	225,665	3,282	146,536	6,672	15,249	13,713	2,360	14,031	8,413	751	3,648	278	10,732
Other bonds, notes and debentures	669,182	25,921	283,443	81,601	70,519	19,832	3,340	128,692	16,871	3,208	10,454	255	25,046
Corporate stocks (including Federal Reserve Bank stock)	190,516	8,820	91,273	20,344	36,185	4,761	2,955	13,732	307	1,128	655	4,608	
<b>Total loans and investments</b>	<b>15,949,705</b>	<b>581,547</b>	<b>8,982,042</b>	<b>823,533</b>	<b>1,551,332</b>	<b>600,879</b>	<b>204,484</b>	<b>1,510,105</b>	<b>473,737</b>	<b>83,731</b>	<b>221,155</b>	<b>79,397</b>	<b>837,763</b>
Reserve with Federal Reserve Banks	4,997,106	121,017	3,325,414	202,490	376,366	145,338	57,029	411,298	107,822	14,735	58,641	16,946	160,010
Cash in vault	307,332	19,233	108,119	18,041	45,495	21,807	7,185	51,414	9,497	2,627	3,918	3,617	15,689
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,491,234	87,643	302,521	125,550	193,826	155,571	82,091	231,050	101,272	19,173	51,967	34,581	105,989
Other balances with banks in United States	23,546	555	2,875	3,920	5,852	918	1,816	3,150	461	527	286	169	3,017
Balances with banks in foreign countries	3,552	31	2,591	5	67	39	5	102	10	17	226		459
Due from own foreign branches	137		137										
Cash items in process of collection	1,322,569	35,288	871,902	64,784	85,418	44,409	17,002	84,838	31,937	2,762	30,149	2,504	51,576
Bank premises owned and furniture and fixtures	322,338	18,081	164,693	25,549	35,711	20,591	6,244	20,582	8,342	1,473	3,620	1,340	16,112
Other real estate owned	97,447	3,770	39,337	22,697	13,279	3,371	2,064	2,989	4,578	145	69	391	4,757
Investments and other assets indirectly representing bank premises or other real estate	44,413	3,798	17,991	8,314	3,392	4,017	2,699	2,918	677	10	242	30	3,325
Customers' liability on acceptances	32,315	894	26,916	166	1,465	207	225	247					2,035
Income accrued but not yet collected	46,441	1,372	30,028	2,666	3,942	1,753	511	3,584	738	119	376	27	1,323
Other assets	49,694	1,056	27,829	4,467	6,134	1,865	2,878	2,004	1,116	106	866	130	1,243
<b>Total assets</b>	<b>24,687,829</b>	<b>874,975</b>	<b>13,902,395</b>	<b>1,302,176</b>	<b>2,320,980</b>	<b>1,002,025</b>	<b>384,215</b>	<b>2,324,259</b>	<b>740,434</b>	<b>125,425</b>	<b>371,515</b>	<b>139,132</b>	<b>1,200,298</b>
<b>LIABILITIES</b>													
Demand deposits—total	18,192,616	566,313	11,240,085	928,745	1,375,511	704,906	283,841	1,419,706	535,066	72,550	308,385	110,827	646,681
Individuals, partnerships* and corporations	12,615,554	473,169	7,511,300	769,207	1,105,737	415,306	163,406	1,078,296	349,586	51,923	142,604	81,690	473,330
United States Government (see page 1, footnote 2)	620,890	9,215	494,006	15,243	31,991	23,957	10,337	6,551	13,919	21,217	2,143	3,160	10,150
States and political subdivisions	833,058	35,840	379,832	37,873	63,848	50,324	36,618	106,261	29,841	11,396	27,319	15,047	38,859
Banks in United States	3,357,516	32,593	2,219,901	91,168	145,199	207,397	70,706	199,125	138,215	7,972	130,569	9,193	105,478
Banks in foreign countries	340,073	383	330,762	7	530	160	42	516	49	7	142	9	7,466
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	425,525	15,113	304,284	15,247	28,206	7,762	2,732	28,957	3,456	1,035	5,608	1,728	11,397
<b>Time deposits—total</b>	<b>4,066,377</b>	<b>206,032</b>	<b>1,293,783</b>	<b>215,884</b>	<b>655,125</b>	<b>205,858</b>	<b>65,969</b>	<b>728,143</b>	<b>141,912</b>	<b>41,305</b>	<b>35,026</b>	<b>15,872</b>	<b>461,468</b>
Individuals, partnerships, and corporations:													
Savings deposits	3,327,367	198,451	884,920	169,335	561,556	182,004	56,990	681,061	120,452	30,397	28,600	11,666	401,935
Certificates of deposit	147,472	3,279	14,970	16,288	22,755	5,910	5,798	32,267	18,044	9,035	5,385	2,597	11,144
Christmas savings and similar accounts	9,799	1,595	3,233	799	1,709	756	79	991	144	31	105	15	342
Open accounts	458,655	1,240	341,879	23,159	47,541	9,865	515	5,994	1,483	76	246	664	25,993
Postal savings (see page 1, footnote 2)	14,126	823	6,005	136	268	2,670	1,190	1,697	549	391	270	76	51
States and political subdivisions	67,594	569	28,642	5,433	15,887	2,982	782	4,628	1,113	1,281	167	799	5,311
Banks in United States	39,584	75	12,354	734	5,409	1,671	615	1,505	127	94	253	55	16,692
Banks in foreign countries	1,780		1,780										
<b>Total deposits</b>	<b>22,258,993</b>	<b>772,345</b>	<b>12,533,868</b>	<b>1,144,629</b>	<b>2,030,636</b>	<b>910,764</b>	<b>349,810</b>	<b>2,147,849</b>	<b>676,978</b>	<b>113,855</b>	<b>343,411</b>	<b>126,699</b>	<b>1,108,149</b>
Due to own foreign branches	34,833		34,833										
Bills payable, rediscounts, and other liabilities for borrowed money	534		125	130	165			19			85	10	
Acceptances outstanding	38,827	909	32,852	160	166	1,465	207	343	247				2,478
Dividends declared but not yet payable	14,443	459	10,260	1,017	370	423	409	459	364	14	44	74	550
Income collected but not yet earned	23,779	1,124	10,098	1,919	1,680	1,227	612	2,951	784	72	95	20	3,197
Expenses accrued and unpaid	36,310	2,522	17,831	2,279	5,947	1,378	571	2,303	888	63	355	118	2,055
Other liabilities	34,225	520	18,927	1,060	7,585	1,504	46	2,076	436	6	9	25	2,031
<b>Total liabilities</b>	<b>22,441,944</b>	<b>777,879</b>	<b>12,658,794</b>	<b>1,151,194</b>	<b>2,046,549</b>	<b>916,761</b>	<b>351,655</b>	<b>2,156,000</b>	<b>679,697</b>	<b>114,010</b>	<b>343,999</b>	<b>126,946</b>	<b>1,118,460</b>
<b>CAPITAL ACCOUNTS</b>													
Capital	850,191	36,726	444,286	54,279	92,422	36,593	14,428	70,565	34,481	5,561	11,743	6,125	42,982
Surplus	1,008,285	37,059	606,802	74,729	144,326	31,366	12,746	48,621	14,655	3,322	8,559	4,164	21,936
Undivided profits	276,521	11,981	155,688	15,037	20,158	10,835	3,958	24,490	9,632	1,954	5,609	1,623	15,556
Reserves for contingencies	102,290	11,271	34,202	6,503	16,631	5,711	1,058	22,236	1,228	521	1,477	216	1,236
Other capital accounts	8,598	59	2,623	434	894	759	370	2,347	741	57	128	58	128
<b>Total capital accounts</b>	<b>2,245,885</b>	<b>97,096</b>	<b>1,243,601</b>	<b>150,982</b>	<b>274,431</b>	<b>85,264</b>	<b>32,560</b>	<b>168,259</b>	<b>60,737</b>	<b>11,415</b>	<b>27,516</b>	<b>12,186</b>	<b>81,838</b>
<b>Total liabilities and capital accounts</b>	<b>24,687,829</b>	<b>874,975</b>	<b>13,902,395</b>	<b>1,302,176</b>	<b>2,320,980</b>	<b>1,002,025</b>	<b>384,215</b>	<b>2,324,259</b>	<b>740,434</b>	<b>125,425</b>	<b>371,515</b>	<b>139,132</b>	<b>1,200,298</b>
Net demand deposits subject to reserve (see page 19)	15,382,267	443,909	10,065,662	738,424	1,096,473	504,928	184,748	1,105,713	401,857	50,697	226,282	73,742	489,832
Demand deposits—adjusted (see page 1, footnote 3)	12,551,568	488,834	7,323,514	757,543	1,112,373	428,983	185,754	1,128,676	350,946	61,592	145,382	95,961	472,010
Number of banks	1,502	43	217	80	174	110	54	364	118	88	91	93	70

18

## ALL MEMBER BANKS—RESERVE POSITION ON DECEMBER 31, 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 plus time deposits	Reserves with Federal Reserve Banks			Ratio of required reserves to net demand plus time deposits (per cent)	Ratio of reserves held to net demand plus time deposits (per cent)
						Required <sup>2</sup>	Held <sup>3</sup>	Excess		
<b>All member banks</b>	<b>49,230,638</b>	<b>9,523,089</b>	<b>39,707,549</b>	<b>12,486,751</b>	<b>52,194,300</b>	<b>9,365,362</b>	<b>12,396,344</b>	<b>3,030,982</b>	<b>17.9</b>	<b>23.8</b>
Central reserve city banks	20,700,573	1,927,570	18,773,003	1,288,385	20,061,388	4,958,284	6,125,961	1,167,677	24.7	30.5
Reserve city banks	17,403,048	3,997,379	13,405,669	4,910,094	18,315,763	2,975,739	4,060,488	1,084,749	16.2	22.2
Country banks	11,127,017	3,598,140	7,528,877	6,288,272	13,817,149	1,431,339	2,209,895	778,556	10.4	16.0
<b>All member banks, by districts:</b>										
Boston	2,657,810	511,788	2,146,022	633,859	2,779,881	411,259	566,214	154,955	14.8	20.4
New York	19,371,565	1,958,703	17,412,862	2,449,303	19,862,165	4,481,404	5,622,719	1,141,315	22.6	28.3
Philadelphia	2,635,015	588,216	2,046,799	1,069,279	3,116,078	433,725	658,126	224,401	13.9	21.1
Cleveland	3,359,793	792,947	2,566,846	1,460,644	4,027,490	563,039	913,537	350,498	14.0	22.7
Richmond	2,855,522	602,241	1,453,281	632,306	2,085,587	294,905	454,858	159,953	14.1	21.8
Atlanta	1,910,884	626,319	1,284,565	436,998	1,721,563	252,334	322,573	70,239	14.7	18.7
Chicago	6,890,426	1,544,353	5,346,073	2,036,390	7,382,463	1,324,575	1,748,323	423,748	17.9	23.7
St. Louis	1,831,807	516,874	1,314,933	433,320	1,748,253	266,632	363,012	96,380	15.3	20.8
Minneapolis	960,752	263,705	697,047	365,255	1,062,302	143,648	178,002	34,354	13.5	16.8
Kansas City	1,932,405	617,794	1,314,611	309,323	1,623,934	258,292	343,747	85,455	15.9	21.2
Dallas	1,816,572	646,979	1,169,593	235,198	1,404,791	218,726	306,253	87,527	15.6	21.8
San Francisco	3,808,087	853,170	2,954,917	2,424,876	5,379,793	716,823	918,980	202,157	13.3	17.1
Central reserve city banks:										
New York	17,119,289	1,430,198	15,689,091	812,565	16,501,656	4,127,918	5,105,316	977,398	25.0	30.9
Chicago	3,581,284	497,372	3,083,912	475,820	3,559,732	830,366	1,020,645	190,279	23.3	28.7
Reserve city banks, by districts:										
Boston	1,400,922	187,841	1,213,081	79,578	1,292,659	247,390	315,383	67,993	19.1	24.4
New York	298,466	65,898	232,571	148,028	380,599	55,396	62,047	6,651	14.6	16.3
Philadelphia	1,700,953	317,335	1,383,618	199,512	1,583,130	288,694	433,387	144,693	18.2	27.4
Cleveland	2,414,929	480,897	1,934,032	718,897	2,652,929	429,940	682,675	252,735	16.2	25.7
Richmond	1,157,411	265,623	891,788	234,419	1,126,207	192,423	295,666	103,243	17.1	26.3
Atlanta	1,078,995	307,751	771,244	178,115	949,359	164,936	191,089	26,153	17.4	20.1
Chicago	1,968,339	570,475	1,397,864	702,866	2,100,730	321,745	447,025	125,280	15.3	21.3
St. Louis	1,231,844	289,477	942,367	173,208	1,115,575	198,866	259,930	61,064	17.8	23.3
Minneapolis	513,332	110,904	402,428	81,907	484,335	85,400	95,810	10,410	17.6	19.8
Kansas City	1,314,940	386,820	928,120	150,179	1,078,299	194,635	254,159	59,524	18.1	23.6
Dallas	1,029,579	348,394	681,185	130,317	811,502	144,056	190,475	46,419	17.8	23.5
San Francisco	3,293,335	665,964	2,627,371	2,113,068	4,740,439	652,258	832,842	180,584	13.8	17.6
Country banks, by districts:										
Boston	1,256,888	323,947	932,941	554,281	1,487,222	163,869	250,831	86,962	11.0	16.9
New York	1,953,807	462,607	1,491,200	1,488,710	2,979,910	298,090	455,356	157,266	10.0	15.3
Philadelphia	934,062	270,881	663,181	869,767	1,532,948	145,031	224,739	79,708	9.5	14.7
Cleveland	944,864	312,050	632,814	741,747	1,374,561	133,099	230,862	97,763	9.7	16.8
Richmond	898,111	336,618	561,493	397,887	959,380	102,482	159,192	56,710	10.7	16.0
Atlanta	831,889	318,568	513,321	258,883	772,204	87,398	131,484	44,086	11.3	17.6
Chicago	1,340,803	476,506	864,297	857,704	1,722,001	172,464	280,653	108,189	10.0	16.3
St. Louis	599,963	227,397	372,566	260,112	632,678	67,766	103,082	35,316	10.7	16.3
Minneapolis	447,420	152,801	294,619	283,348	577,967	58,248	82,192	23,941	10.1	14.2
Kansas City	617,465	230,974	386,491	159,144	545,635	63,657	89,588	25,931	11.7	16.4
Dallas	786,993	298,585	488,408	104,881	593,289	74,670	115,778	41,108	12.6	19.5
San Francisco	514,752	187,206	327,546	311,808	639,354	64,565	86,138	21,573	10.1	13.5

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

<sup>2</sup> Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. Pursuant to the provisions of law, the Board of Governors of the Federal Reserve System prescribed the following requirements as to reserves to be maintained by each member bank effective Nov. 1, 1941. Time deposits—6 per cent for all member banks; Net demand deposits—26 per cent for Central Reserve city banks, 20 per cent for Reserve city banks and 14 per cent for Country banks.

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

## ALL MEMBER BANKS—PLEGDED ASSETS AND SECURED AND PREFERRED LIABILITIES ON DECEMBER 31, 1941

[In thousands of dollars]

	All member banks	All national member banks	All State member banks	Central Reserve city member banks		Reserve city member banks	Country member banks
				New York	Chicago		
<b>Pledged assets (and securities loaned)—total</b>	<b>5,638,584</b>	<b>4,088,641</b>	<b>1,549,943</b>	<b>1,362,671</b>	<b>395,461</b>	<b>2,382,059</b>	<b>1,498,393</b>
United States Government obligations, direct and guaranteed, pledged to secure liabilities	4,607,492	3,344,002	1,263,490	1,198,843	377,313	1,972,723	1,058,613
Other assets pledged to secure liabilities	802,136	632,640	169,496	58,871	3,282	359,676	380,307
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	173,132	94,481	78,651	60,995	5,296	47,507	59,334
Securities loaned	55,824	17,518	38,306	43,962	9,570	2,153	139
<b>Secured and preferred liabilities—total</b>	<b>5,541,956</b>	<b>3,442,561</b>	<b>2,099,395</b>	<b>1,753,221</b>	<b>420,602</b>	<b>2,010,844</b>	<b>1,357,289</b>
Deposits secured by pledged assets	4,656,754	3,438,853	1,217,901	1,095,557	420,051	1,926,133	1,215,013
Borrowings secured by pledged assets	3,545	3,096	449	1,725	551	12	3,545
Other liabilities secured by pledged assets	2,846	612	2,234	1,725	551	12	558
Deposits preferred under provisions of law but not secured by pledged assets	878,811		878,811	655,939		84,699	138,173

# FEDERAL RESERVE DISTRICTS

