

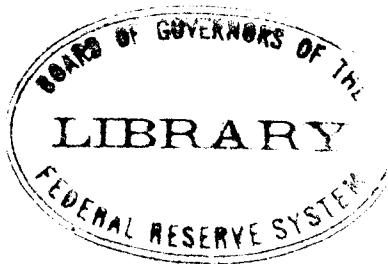


MEMBER BANK CALL REPORT

NUMBER 91

CONDITION OF MEMBER BANKS

JUNE 30, 1942



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 classification¹ of loans, investments, and deposits for all member banks (national and State) in the country as a whole, by Federal Reserve districts and by classes of banks. Tables are also given, by reserve cities and States, showing assets and liabilities and a classification of deposits for all member banks.

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

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

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

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

MEMBER BANK CALL REPORT

CONDITION OF MEMBER BANKS ON JUNE 30, 1942, COMPARED WITH APRIL 4, 1942 AND JUNE 30, 1941

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 30, 1942	April 4, 1942	June 30, 1941	April 4, 1942	June 30, 1941
ASSETS					
Loans (including overdrafts).....	16,928,316	17,833,654	16,729,381	-905,338	+198,935
United States Government direct obligations.....	21,412,952	16,978,062	14,238,453	+4,434,890	+7,174,499
Obligations guaranteed by United States Government.....	2,685,132	3,470,761	3,839,296	-785,629	-1,154,164
Obligations of States and political subdivisions.....	2,933,835	3,172,920	2,984,431	-239,085	-50,596
Obligations of Government corporations and agencies, not guaranteed by United States.....	585,067	12,447,781	527,591	+7,924	+57,476
Other bonds, notes, and debentures.....	1,870,638	1,931,443	1,931,443	-	-60,805
Corporate stocks (including Federal Reserve Bank stock).....	384,285	383,384	408,353	+901	-24,068
Total loans and investments	46,800,225	44,286,562	40,658,948	+2,513,663	+6,141,277
Reserve with Federal Reserve Banks.....	12,295,224	12,725,262	12,959,092	-430,038	-663,868
Cash in vault.....	1,021,745	884,262	999,433	+137,483	+22,312
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	25,684,531	6,184,254	6,188,171	+212,917	+212,917
Other balances with banks in United States.....	85,569	197,667	104,487	+327	-18,918
Balances with banks in foreign countries.....	12,425	4,958	9,640	-4,683	+2,785
Due from own foreign branches.....	275	1,805,684	121	+154	+154
Cash items in process of collection.....	2,621,528	913,094	2,428,800	+815,844	+192,728
Bank premises owned and furniture and fixtures.....	912,669	169,930	913,030	-425	-361
Other real estate owned.....	157,897	169,930	208,477	-12,053	-50,580
Investments and other assets indirectly representing bank premises or other real estate.....	97,206	98,170	110,642	-964	-13,436
Customers' liability on acceptances.....	58,830	62,101	78,719	-3,271	-19,889
Income accrued but not yet collected.....	109,348	126,656	105,402	-17,308	+3,946
Other assets.....	88,383	99,709	92,107	-11,326	-3,724
Total assets	69,945,855	67,458,329	64,857,069	+3,116,386	+5,717,646
LIABILITIES					
Demand deposits—Total	251,168,041	48,925,916	46,016,122	+2,870,985	+5,780,779
Individuals, partnerships, and corporations.....	35,646,301	32,601,796	31,428,718	+3,044,505	+4,217,583
United States Government.....	1,724,343	2,164,463	618,637	+440,120	+1,105,706
States and political subdivisions.....	3,230,227	3,285,267	2,940,374	-55,040	+289,853
Banks in United States.....	29,110,454	10,285,818	9,609,657	+219,676	+129,657
Banks in foreign countries.....	746,180		681,010		+65,170
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	710,536	588,572	737,726	+121,964	-27,190
Time deposits—Total	12,236,412	12,086,687	12,495,387	+149,725	-258,975
Individuals, partnerships, and corporations:					
Savings deposits.....	10,357,105		10,353,663		+3,442
Certificates of deposit.....	566,472		648,517		-82,045
Christmas savings and similar accounts.....	129,771	11,520,256	133,419	+152,830	-3,648
Open accounts.....	619,738		762,409		-142,671
United States Government and postal savings.....	49,033	48,553	54,765	+480	-5,732
States and political subdivisions.....	400,020	394,640	397,422	+5,380	+2,598
Banks in United States.....	108,782	123,238	138,090	-8,965	-29,308
Banks in foreign countries.....	5,491		7,102		-1,611
Total deposits	263,404,453	61,012,603	58,511,509	+2,870,710	+5,521,804
Due to own foreign branches.....	195,812	156,202	175,129	+39,610	+20,683
Bills payable, rediscounts, and other liabilities for borrowed money.....	6,007	14,152	2,887	-8,145	+3,120
Acceptances outstanding.....	68,323	73,729	93,660	-5,406	-25,337
Dividends declared but not yet payable.....	40,257	7,593	37,152	+32,664	+3,105
Income collected but not yet earned.....	62,325	71,233	79,695	-8,908	-17,370
Expenses accrued and unpaid.....	121,830	119,599	92,428	+2,231	+29,402
Other liabilities.....	56,281	73,660	64,937	-17,379	-8,656
Total liabilities	63,955,288	61,528,771	59,057,397	+3,055,377	+5,526,751
CAPITAL ACCOUNTS					
Capital (see page 3).....	2,379,211	2,361,187	2,358,948	+18,024	+20,263
Surplus.....	2,446,176	2,406,873	2,318,745	+39,303	+127,431
Undivided profits.....	805,612	802,177	768,296	+3,435	+37,316
Reserves for contingencies.....	318,221	359,321	308,685	+247	+9,536
Other capital accounts.....	41,347		44,998		-3,651
Total capital accounts	5,990,567	5,929,558	5,799,672	+61,009	+190,895
Total liabilities and capital accounts	69,945,855	67,458,329	64,857,069	+3,116,386	+5,717,646
Net demand deposits subject to reserve (see page 19).....	42,867,697	40,943,231	37,411,078	+1,924,466	+5,456,619
Demand deposits—adjusted ³	36,965,536	34,669,951	32,678,018	+2,295,585	+4,287,518
Number of banks.....	6,447	6,629	6,556	+18	+91

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

² Excludes reciprocal bank balances of \$628,860,000 heretofore reported gross. Changes since prior dates are on shown comparable basis.

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

NOTE.—Changes in assets and liabilities of member banks are affected from time to time by admissions of banks to membership and of banks liquidating or withdrawing from membership. Of the increase of 896 million dollars in total loans and investments in New York City during the period April 4 to June 30, 472 million is due to the admission to membership of one large bank, which on June 30 had total loans of 67 million dollars and total investments of 405 million.

ALL MEMBER BANKS—CONDITION ON SELECTED CALL DATES, JUNE 30, 1937, TO JUNE 30, 1942

[Amounts in thousands of dollars]

ASSETS	1937 June 30	1938 June 30	1939 June 30	1940 June 29	1941 June 30	1941 Dec. 31	1942 June 30
Loans (including overdrafts) ¹	14,284,875	12,937,600	13,141,068	13,968,779	16,729,381	18,020,904	16,928,316
United States Government direct obligations	10,870,404	10,215,007	10,946,242	11,600,177	14,238,453	15,706,687	21,412,952
Obligations guaranteed by United States Government	1,818,530	2,127,964	2,830,819	3,121,428	3,839,296	3,832,035	2,685,132
Obligations of States and political subdivisions	2,150,039	2,143,454	2,554,213	2,887,825	2,984,431	3,089,606	2,933,835
Obligations of Government corporations and agencies not guaranteed by United States	289,374	288,441	380,199	414,151	527,591	557,231	585,067
Other bonds, notes, and debentures ¹	2,792,042	2,471,819	2,301,694	2,031,596	1,931,443	1,921,852	1,870,638
Corporate stocks (including Federal Reserve Bank stock) ¹	533,297	536,224	449,184	427,060	408,353	392,244	384,285
Total loans and investments	32,738,561	30,720,509	32,603,419	34,451,007	40,658,948	43,520,559	46,800,225
Reserve with Federal Reserve Banks	6,896,663	8,004,090	10,010,744	13,750,656	12,959,092	12,396,344	12,295,224
Cash in vault	629,305	712,030	712,132	788,691	999,433	1,086,752	1,021,745
Demand balances with banks in United States (except private banks and American branches of foreign banks)	3,100,171	3,972,795	4,542,241	5,644,262	6,188,171	6,147,354	² 5,684,531
Other balances with banks in United States	106,803	110,876	132,012	107,098	104,487	98,519	85,569
Balances with banks in foreign countries	51,977	116,236	42,887	15,619	9,640	11,134	12,425
Due from own foreign branches	4,592	1,830	5,776	278	121	4,215	275
Cash items in process of collection	2,200,829	1,899,371	2,183,072	1,523,070	2,428,800	3,382,586	2,621,528
Bank premises owned and furniture and fixtures	980,375	966,978	933,703	916,899	913,030	911,213	912,669
Other real estate owned	353,714	336,819	305,475	246,381	208,477	179,139	157,897
Investments and other assets indirectly representing bank premises or other real estate ¹			146,910	124,970	110,642	98,449	97,206
Customers' liability on acceptances	187,143	109,083	101,672	79,191	78,719	72,427	58,830
Income accrued but not yet collected	202,168	192,955	102,595	102,441	105,402	110,586	109,348
Other assets			85,491	95,783	92,107	101,579	88,383
Total assets	47,452,301	47,143,572	51,908,129	57,846,346	64,857,069	68,120,856	69,945,855
LIABILITIES							
Demand deposits—Total	30,142,898	29,752,261	34,153,939	39,659,398	46,016,122	49,230,638	²51,168,041
Individuals, partnerships, and corporations	20,272,432	19,816,196	22,448,169	26,396,600	31,428,718	33,061,264	35,646,301
United States Government	628,125	542,852	694,001	710,845	618,637	1,709,333	1,724,343
States and political subdivisions	2,577,445	2,313,673	2,531,570	2,528,793	2,940,374	3,065,567	3,230,227
Banks in United States	5,298,023	6,096,156	7,096,824	8,852,375	9,609,657	9,713,951	² 9,110,454
Banks in foreign countries	615,259	321,141	593,222	695,744	681,010	671,186	746,180
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	751,614	662,243	790,153	475,041	737,726	1,009,337	710,536
Time deposits—Total	11,347,148	11,556,057	11,719,315	12,069,722	12,495,387	12,486,757	12,236,412
Individuals, partnerships, and corporations:							
Savings deposits	9,244,567	9,458,043	9,662,028	9,985,343	10,353,663	10,513,338	10,357,105
Certificates of deposit	757,618	744,215	709,234	670,881	648,517	611,226	566,472
Christmas savings and similar accounts	91,593	93,281	98,122	113,242	133,419	30,136	129,771
Open accounts	724,104	578,444	593,845	689,535	762,409	723,343	619,738
United States Government and postal savings	99,736	82,859	59,135	58,611	54,765	50,473	49,033
States and political subdivisions	292,280	453,878	441,200	410,049	397,422	418,220	400,020
Banks in United States	123,208	135,379	141,738	134,427	138,090	132,923	108,782
Banks in foreign countries	14,042	9,958	14,013	7,654	7,102	7,092	5,491
Total deposits	41,490,046	41,308,318	45,873,254	51,729,120	58,511,509	61,717,389	²63,404,453
Due to own foreign branches	143,498	102,541	188,399	177,419	175,129	148,921	195,812
Bills payable, rediscounts, and other liabilities for borrowed money	17,391	11,798	4,662	3,423	2,887	4,312	6,007
Acceptances outstanding	211,799	120,160	120,164	94,195	93,660	86,358	68,323
Dividends declared but not yet payable ³	44,099	43,009	35,832	36,278	37,152	37,902	40,257
Income collected but not yet earned			51,880	61,103	79,695	76,373	62,325
Expenses accrued and unpaid	206,673	190,197	78,451	82,137	92,428	98,807	121,830
Other liabilities			59,261	54,919	64,937	64,430	56,281
Total liabilities	42,113,506	41,776,023	46,411,903	52,238,594	59,057,397	62,234,492	63,955,288
CAPITAL ACCOUNTS							
Capital (see page 3)	2,444,249	2,429,406	2,390,023	2,357,293	2,358,948	2,362,185	2,379,211
Surplus	1,971,464	2,035,073	2,111,569	2,207,308	2,318,745	2,394,336	2,446,176
Undivided profits ³	587,495	616,062	678,033	711,285	768,296	775,145	805,612
Reserves for contingencies	319,648	268,214	276,687	289,600	308,685	312,467	318,221
Other capital accounts ³	15,939	18,794	39,914	42,266	44,998	42,231	41,347
Total capital accounts³	5,338,795	5,367,549	5,496,226	5,607,752	5,799,672	5,886,364	5,990,567
Total liabilities and capital accounts	47,452,301	47,143,572	51,908,129	57,846,346	64,857,069	68,120,856	69,945,855
Net demand deposits subject to reserve (see page 19)	24,844,886	23,890,173	27,440,926	32,513,823	37,411,078	39,707,549	42,867,697
Demand deposits—adjusted ⁴	21,400,662	20,892,741	23,586,820	27,877,364	32,678,018	33,753,582	36,965,536
Number of banks	6,357	6,338	6,330	6,398	6,556	6,619	6,647

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

² Excludes reciprocal bank balances of \$628,860,000 heretofore reported gross.

³ 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".

⁴ 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, JUNE 30, 1937 TO JUNE 30, 1942
[In thousands of dollars]

	1937 June 30	1938 June 30	1939 June 30	1940 June 29	1941 June 30	1941 Dec. 31	1942 June 30
Loans—Total	14,284,875	12,937,600	13,141,068	13,968,770	16,729,381	18,020,904	16,928,316
Commercial and industrial loans ¹			4,782,742	5,538,009	7,270,191	8,063,757	7,887,812
Agricultural loans	459,746	572,841	788,451	736,117	737,818	972,321	725,589
Commercial paper bought in open market	376,929	293,188	244,623	308,751	399,290	477,939	383,800
Bills, acceptances, etc. payable in foreign countries	15,148	13,317	8,564	5,261	6,189	6,930	4,935
Acceptances of other banks, payable in United States	130,698	73,398	66,526	46,406	52,444	44,888	37,755
Reporting banks' own acceptances	113,247	112,100	100,346	89,439	79,316	77,600	68,333
Loans to brokers and dealers in securities	1,536,032	701,444	730,774	446,903	574,951	594,193	554,047
Other loans for purchasing or carrying securities ²	2,829,362	2,614,194	736,053	667,675	634,684	597,684	562,415
Real estate loans: On farm land	264,505	272,726	284,176	295,649	304,527	294,962	292,063
On residential property			1,775,600	1,978,317	2,253,812	2,396,116	2,441,386
On other properties	2,240,866	2,339,840	768,470	794,599	806,832	802,831	767,490
Loans to banks	114,650	120,357	58,297	41,877	44,392	39,023	28,873
All other loans ³	6,195,176	5,817,032	2,783,455	3,012,034	3,555,922	3,642,364	3,164,051
Overdrafts	8,516	7,163	12,991	7,733	9,013	10,296	9,767
United States Government direct obligations—Total	10,870,404	10,215,007	10,946,242	11,600,177	14,238,453	15,706,687	21,412,952
Treasury bills	820,615	316,153	441,147	796,981	1,126,997	970,898	1,508,974
Treasury certificates of indebtedness							1,872,130
Treasury notes	4,360,617	3,653,305	2,719,567	2,542,666	2,630,705	3,007,044	3,546,373
United States savings bonds ⁴							143,862
Other bonds maturing in 5 years or less			781,374	682,227	1,380,038	1,424,556	1,651,464
Other bonds maturing in 5 to 10 years			2,826,145	3,202,398	3,537,901	3,503,734	4,947,976
Bonds maturing in 10 to 20 years	5,689,172	6,245,549	2,889,254	3,775,894	5,057,355	5,634,165	6,621,102
Bonds maturing after 20 years			1,288,755	600,011	505,457	1,166,290	1,121,071
Obligations guaranteed by United States Government—Total	1,818,530	2,127,964	2,830,819	3,121,428	3,839,296	3,832,035	2,685,132
<i>Total amount maturing in 5 years or less¹</i>			1,370,239	2,051,374	2,591,094	2,602,357	2,048,684
Reconstruction Finance Corporation	219,602	260,821	642,034	839,909	1,292,205	1,338,847	878,374
Home Owners' Loan Corporation	1,212,703	1,291,274	1,458,144	1,456,090	1,398,758	1,427,822	843,911
Federal Farm Mortgage Corporation	386,225	420,165	487,010	445,017	480,398	499,986	377,976
Other Government corporations and agencies		155,704	243,631	380,412	667,935	565,380	584,871
Obligations of Government corporations and agencies, not guaranteed by United States—Total	289,374	528,441	380,199	414,151	527,591	557,231	585,067
<i>Total amount maturing in 5 years or less¹</i>			282,723	316,173	404,090	410,357	441,190
Federal Land Banks	161,838	129,415	96,823	101,346	155,683	167,471	162,837
Federal Intermediate Credit Banks	127,536	159,026	141,010	160,216	193,083	199,042	232,826
Other Government corporations and agencies		5	142,366	152,589	178,825	190,718	189,404
Obligations of States and political subdivisions⁴—Total	2,150,039	2,143,454	2,554,213	2,887,825	2,984,431	3,089,606	2,933,835
In default ¹			8,566	6,898	3,737	2,872	2,704
Without specific maturity ¹			144,018	190,554	213,650	190,054	124,671
Maturing in 5 years or less ¹			1,531,203	1,752,532	1,731,460	1,825,167	1,734,227
Maturing after 5 years ¹			870,426	937,841	1,035,584	1,071,513	1,072,233
Other bonds, notes, and debentures—Total	2,792,042	52,471,819	2,301,694	2,031,596	1,931,443	1,921,852	1,870,638
<i>Total amount in default¹</i>			87,275	65,014	45,829	38,660	30,564
<i>Total amount maturing in 5 years or less¹</i>			447,948	511,424	479,940	621,059	617,549
Railroads	956,941	832,560	746,545	693,328	685,623	698,640	686,083
Public utilities	870,733	762,791	704,622	513,753	454,248	421,102	384,798
Industrials			566,391	496,582	513,474	527,938	523,057
Other domestic corporations	964,368	6876,468	95,469	154,983	130,547	137,312	127,313
Foreign-public and private ⁶			188,667	172,950	147,551	136,860	149,387
Corporate stocks—Total	533,297	536,224	449,184	427,060	408,353	392,244	384,285
Federal Reserve Banks	132,238	133,510	134,942	136,861	140,318	142,117	144,761
Affiliates of reporting banks			103,543	100,507	97,414	98,174	96,668
Other domestic banks			22,169	19,212	18,141	15,329	14,732
Other domestic corporations	401,059	402,714	186,554	168,960	150,730	135,583	123,213
Foreign corporations ⁶			1,976	1,520	1,750	1,041	4,911
Bank premises, furniture and fixtures, and other real estate—Total	1,334,089	1,303,797	1,239,178	1,163,280	1,121,507	1,090,352	1,070,566
Bank premises	980,375	966,978	855,728	842,609	841,635	839,503	840,502
Furniture and fixtures			77,975	74,290	71,395	71,710	72,167
Farm land (including improvements)			23,557	20,448	15,959	12,649	11,282
Residential properties	353,714	336,819	126,261	95,987	76,563	63,736	51,947
Other real properties			155,657	129,946	115,955	102,754	94,668
Assets indirectly representing bank premises or other real estate¹—Total			146,910	124,970	110,642	98,449	97,206
Investments ¹			96,688	84,540	78,496	72,816	71,568
Other assets ¹			50,222	40,430	32,146	25,633	25,638
Capital:							
Par or face value—Total	2,429,976	2,412,945	2,393,808	2,360,314	2,361,495	2,364,456	*2,381,083
Capital notes and debentures	62,453	50,742	42,749	40,556	40,008	38,512	37,841
First preferred stock	357,226	323,651	300,496	259,739	237,349	220,587	202,721
Second preferred stock	25,197	24,902	24,237	19,384	17,862	17,716	17,471
Common stock	1,985,100	2,013,650	2,026,326	2,040,635	2,066,276	2,087,641	2,123,350
Retirable value of: First preferred stock	406,468	378,247	368,795	352,596	329,829	312,077	290,921
Second preferred stock	28,625	29,090	29,674	25,435	23,692	23,591	23,406

⁷ Revised figures.

¹ Not reported separately where no figures are shown.

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

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

⁴ Includes obligations of territorial and insular possessions, reported separately March 5, 1934 to September 28, 1938, inclusive.

⁵ Federal Home Loan Bank debentures are included in "Other bonds, notes, and debentures."

⁶ 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 JUNE 30, 1942 BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	All member banks	All national member banks	All State member banks	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹
				New York	Chicago		
ASSETS							
Loans (including overdrafts).....	16,928,316	10,880,073	6,048,243	4,065,980	905,844	6,563,862	5,392,630
United States Government direct obligations.....	21,412,952	13,254,011	8,158,941	7,383,354	1,768,498	7,382,904	4,878,196
Obligations guaranteed by United States Government.....	2,685,132	1,623,726	1,061,406	1,166,483	89,545	895,572	623,532
Obligations of States and political subdivisions.....	2,933,835	1,955,746	978,089	623,011	163,838	924,594	1,222,392
Obligations of Government corporations and agencies, not guaranteed by United States.....	585,067	353,101	231,966	186,498	47,565	224,281	126,723
Other bonds, notes, and debentures.....	1,870,638	1,202,159	668,479	452,282	118,485	497,741	802,130
Corporate stocks (including Federal Reserve Bank stock).....	384,285	194,949	189,336	141,862	22,357	135,894	84,172
Total loans and investments.....	46,800,225	29,463,765	17,336,460	14,019,470	3,116,132	16,534,848	13,129,775
Reserve with Federal Reserve Banks.....	12,295,224	7,464,826	4,830,398	4,761,501	973,427	4,253,927	2,306,369
Cash in vault.....	1,021,745	715,044	306,701	87,918	42,898	357,456	533,473
Demand balances with banks in United States (except private banks and American branches of foreign banks) ²	5,684,531	4,346,319	1,338,212	102,148	216,356	2,250,779	3,115,248
Other balances with banks in United States.....	85,569	67,345	18,224	1,250	3,762	27,938	52,619
Balances with banks in foreign countries.....	12,425	9,068	3,357	8,053	244	2,593	1,535
Due from own foreign branches.....	275		275				
Cash items in process of collection.....	2,621,528	1,671,543	949,985	846,887	163,077	1,205,385	406,179
Bank premises owned and furniture and fixtures.....	912,669	586,934	325,735	201,760	18,625	324,305	367,979
Other real estate owned.....	157,897	72,490	85,407	19,627	1,326	60,658	76,286
Investments and other assets indirectly representing bank premises or other real estate.....	97,206	52,526	44,680	10,081	658	65,257	21,210
Customers' liability on acceptances.....	58,830	32,306	26,524	32,055	1,499	21,835	3,441
Income accrued but not yet collected.....	109,348	63,349	45,999	39,610	9,018	41,043	19,677
Other assets.....	88,383	38,820	49,563	11,871	5,510	30,958	40,044
Total assets.....	69,945,855	44,584,335	25,361,520	20,142,506	4,552,532	25,176,982	20,073,835
LIABILITIES							
Demand deposits—Total².....	51,168,041	32,278,438	18,889,603	17,383,702	3,781,032	18,250,268	11,753,039
Individuals, partnerships, and corporations.....	35,646,301	21,899,019	13,747,282	12,013,545	2,292,475	12,198,937	9,141,344
United States Government.....	1,724,343	1,123,813	600,530	863,492	201,006	422,469	237,376
States and political subdivisions.....	3,230,227	2,397,259	832,968	271,406	226,365	1,303,678	1,428,778
Banks in United States ³	9,110,454	6,047,806	3,062,588	3,283,799	1,027,701	4,052,370	746,584
Banks in foreign countries.....	746,180	369,843	376,337	678,810	9,835	54,977	2,588
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	710,536	440,638	269,898	272,650	23,680	217,837	196,369
Time deposits—Total.....	12,236,412	8,255,229	3,981,183	738,011	460,236	4,795,669	6,242,496
Individuals, partnerships, and corporations: Savings deposits.....	10,357,105	7,060,271	3,296,834	400,871	408,538	4,091,299	5,456,397
Certificates of deposit.....	566,472	428,296	138,176	6,894	25,749	117,389	416,440
Christmas savings and similar accounts.....	129,771	87,373	42,398	6,476	999	42,284	89,012
Open accounts.....	619,738	230,158	389,580	302,583	24,750	203,145	89,260
United States Government and Postal savings.....	49,033	35,576	13,457			18,493	30,540
States and political subdivisions.....	400,020	333,992	66,028	17,286	200	239,499	143,035
Banks in United States.....	108,782	74,851	33,931	160		81,810	26,812
Banks in foreign countries.....	5,491	4,712	779	3,741		1,750	
Total deposits².....	63,404,453	40,533,667	22,870,786	18,121,713	4,241,268	23,045,937	17,995,535
Due to own foreign branches.....	195,812	168,452	27,360	193,767		2,045	
Bills payable, rediscounts, and other liabilities for borrowed money.....	6,007	2,014	3,993	3,000			3,007
Acceptances outstanding.....	68,323	37,222	31,101	37,334	1,554	25,865	3,570
Dividends declared but not yet payable.....	40,257	25,865	14,392	19,629	990	12,848	6,790
Income collected but not yet earned.....	62,325	42,035	20,290	9,891	2,463	31,327	18,644
Expenses accrued and unpaid.....	121,830	73,375	48,455	36,179	9,948	52,294	23,409
Other liabilities.....	56,281	31,100	25,181	22,649	3,438	21,800	8,394
Total liabilities.....	63,955,288	40,913,730	23,041,558	18,444,162	4,259,661	23,192,116	18,059,349
CAPITAL ACCOUNTS							
Capital (See page 5).....	2,379,211	1,503,870	875,341	567,734	101,400	784,309	925,768
Surplus.....	2,446,176	1,408,751	1,037,425	860,678	120,899	781,094	683,514
Undivided profits.....	805,612	515,619	289,993	222,279	32,497	264,848	285,988
Reserves for contingencies.....	318,221	210,703	107,518	47,532	37,802	139,385	93,502
Other capital accounts.....	41,347	31,662	9,685	121	282	15,230	25,714
Total capital accounts.....	5,990,567	3,670,605	2,319,962	1,698,344	292,871	1,984,866	2,014,486
Total liabilities and capital accounts.....	69,945,855	44,584,335	25,361,520	20,142,506	4,552,532	25,176,982	20,073,835
Net demand deposits subject to reserve (See page 19).....	42,867,697	26,263,006	16,604,691	16,434,667	3,402,550	14,795,811	8,234,669
Demand deposits-adjusted ³	36,965,536	23,065,373	13,900,163	11,710,714	2,379,443	12,515,067	10,360,312
Reciprocal bank balances.....	628,860	438,685	190,175	56,383	43,708	457,512	71,257
Number of banks.....	6,647	5,101	1,546	37	13	353	6,244

¹ See second and third paragraphs on back of title page.² Excludes reciprocal bank balances, shown as a memorandum item below liabilities.³ 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 JUNE 30, 1942
BY CLASSES OF BANKS**

[In thousands of dollars]

	All member banks	All national member banks	All State member banks	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹
				New York	Chicago		
Loans—Total	16,928,316	10,880,073	6,048,243	4,065,980	905,844	6,563,862	5,392,630
Commercial and industrial loans.....	7,887,812	5,085,055	2,892,757	2,774,514	696,930	3,102,603	1,313,765
Agricultural loans.....	725,589	600,112	125,477	8,653	2,780	151,794	562,362
Commercial paper bought in open market.....	383,800	267,381	116,419	6,717	10,161	173,838	193,084
Bills, acceptances, etc. payable in foreign countries.....	4,935	4,283	652	47	2,723	1,673	492
Acceptances of other banks, payable in United States.....	37,755	19,589	18,166	31,759	10	3,499	2,487
Reporting banks' own acceptances.....	68,333	45,373	22,960	27,701	2,259	36,188	2,185
Loans to brokers and dealers in securities.....	554,047	186,986	367,061	430,474	29,066	78,493	16,014
Other loans for purchasing or carrying securities.....	562,415	307,361	255,054	166,772	50,114	176,723	168,806
Real estate loans: On farm land.....	292,063	220,039	72,024	26	286	79,565	212,188
On residential property.....	2,441,386	1,557,486	883,900	66,313	13,721	1,102,342	1,259,010
On other properties.....	767,490	459,609	307,881	54,369	8,014	341,831	363,276
Loans to banks.....	28,873	10,156	18,717	23,411	3	3,132	2,327
All other loans.....	3,164,051	2,109,711	1,054,340	472,935	89,277	1,307,798	1,294,041
Overdrafts.....	9,767	6,932	2,835	2,289	500	4,385	2,593
United States Government direct obligations—Total	21,412,952	13,254,011	8,158,941	7,383,354	1,768,498	7,382,904	4,878,196
Treasury bills.....	1,508,974	1,136,715	372,259	402,007	357,125	579,164	170,678
Treasury certificates of indebtedness.....	1,872,130	1,172,571	699,559	662,705	180,738	673,618	355,069
Treasury notes.....	3,546,373	2,170,409	1,375,964	1,746,463	162,413	980,761	656,736
United States Savings Bonds.....	143,862	111,509	32,353	265	220	7,582	135,795
Other bonds maturing in 5 years or less.....	1,651,464	854,432	797,032	897,184	57,553	417,923	278,834
Other bonds maturing in 5 to 10 years.....	4,947,976	2,823,304	2,124,672	1,722,113	248,182	1,789,054	1,188,627
Bonds maturing in 10 to 20 years.....	6,621,102	4,217,732	2,403,370	1,821,882	581,221	2,544,064	1,673,935
Bonds maturing after 20 years.....	1,121,071	767,339	353,732	130,735	181,046	390,738	418,552
Obligations guaranteed by United States Government—Total	2,685,132	1,623,726	1,061,406	1,166,483	89,545	805,572	623,532
<i>Total amount maturing in 5 years or less</i>	<i>2,048,684</i>	<i>1,221,744</i>	<i>826,940</i>	<i>853,892</i>	<i>89,499</i>	<i>640,593</i>	<i>464,700</i>
Reconstruction Finance Corporation.....	878,374	420,382	457,992	408,358	51,467	232,597	185,952
Home Owners' Loan Corporation.....	843,911	650,195	193,716	368,686	1,937	280,913	192,375
Federal Farm Mortgage Corporation.....	377,976	218,892	159,084	196,957	240	93,478	87,301
Other Government corporations and agencies.....	584,871	334,257	250,614	192,482	35,901	198,584	157,904
Obligations of Government corporations and agencies, not guaranteed by United States—Total	585,067	353,101	231,966	186,498	47,565	224,281	126,723
<i>Total amount maturing in 5 years or less</i>	<i>441,190</i>	<i>257,757</i>	<i>183,433</i>	<i>137,651</i>	<i>32,379</i>	<i>186,190</i>	<i>84,970</i>
Federal Land Banks.....	162,837	106,945	55,892	49,755	16,350	46,447	50,285
Federal Intermediate Credit Banks.....	232,826	138,880	93,946	86,280	17,163	102,777	26,606
Other Government corporations and agencies.....	189,404	107,276	82,128	50,463	14,052	75,057	49,832
Obligations of States and political subdivisions—Total	2,933,835	1,955,746	978,089	623,011	163,838	924,594	1,222,392
In default.....	2,704	2,314	393	299		826	1,579
Without specific maturity.....	124,671	106,241	18,430	5,322	56,303	15,083	47,963
Maturing in 5 years or less.....	1,734,227	1,033,759	700,468	466,891	75,092	536,985	655,259
Maturing after 5 years.....	1,072,233	813,432	258,801	150,499	32,443	371,700	517,591
Other bonds, notes, and debentures—Total	1,870,638	1,202,159	668,479	452,282	118,485	497,741	802,130
<i>Total amount in default</i>	<i>30,564</i>	<i>18,302</i>	<i>12,262</i>	<i>9,128</i>	<i>642</i>	<i>9,797</i>	<i>10,997</i>
<i>Total amount maturing in 5 years or less</i>	<i>617,549</i>	<i>334,094</i>	<i>283,455</i>	<i>223,739</i>	<i>58,838</i>	<i>181,256</i>	<i>153,716</i>
Railroads.....	686,083	443,622	242,461	164,856	32,547	194,150	294,530
Public utilities.....	384,798	253,143	131,655	50,683	29,608	93,560	210,947
Industrials.....	523,057	342,617	180,440	150,279	42,583	128,121	202,074
Other domestic corporations.....	127,313	63,266	64,047	53,276	2,462	37,430	34,145
Foreign-public and private.....	149,387	99,511	49,876	33,188	11,285	44,480	60,434
Corporate stocks—Total	384,285	194,949	189,336	141,862	22,357	135,894	84,172
Federal Reserve Banks.....	144,761	87,459	57,302	42,855	6,663	46,988	48,255
Affiliates of reporting banks.....	96,668	44,624	52,044	40,280	277	50,954	5,157
Other domestic banks.....	14,732	4,423	10,309	1,799	9	6,127	6,797
Other domestic corporations.....	123,213	57,958	65,255	52,485	15,408	31,598	23,722
Foreign corporations.....	4,911	485	4,426	4,443		227	241
Bank premises, furniture and fixtures, and other real estate—Total	1,070,566	659,424	411,142	221,387	19,951	384,963	444,265
Bank premises.....	840,502	531,865	308,637	201,015	18,436	295,418	325,633
Furniture and fixtures.....	72,167	55,069	17,098	745	189	28,887	42,346
Farm land (including improvements).....	11,282	8,645	2,637	5	10	4,995	6,272
Residential properties.....	51,947	21,474	30,473	6,275	673	15,022	29,977
Other real properties.....	94,668	42,371	52,297	13,347	643	40,641	40,037
Assets indirectly representing bank premises or other real estate—Total	97,206	52,526	44,680	10,081	658	65,257	21,210
Investments.....	71,568	45,770	25,798	8,452	559	46,901	15,656
Other assets.....	25,638	6,756	18,882	1,629	99	18,356	5,554
Capital:							
Par or face value—Total	2,381,083	1,505,100	875,983	567,734	101,400	784,309	927,640
Capital notes and debentures.....	37,841		37,841	197		22,267	15,377
First preferred stock.....	202,721	139,810	62,911	8,718	1,400	76,997	115,606
Second preferred stock.....	17,171	12,451	4,720			2,150	15,021
Common stock.....	2,123,350	1,352,839	770,511	558,819	100,000	682,895	781,636
Retirable value of: First preferred stock.....	290,921	184,225	106,696	21,617	1,400	107,403	160,501
Second preferred stock.....	23,046	14,399	8,647			2,150	20,896

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

ALL MEMBER BANKS—CONDITION ON JUNE 30, 1942, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans (including overdrafts)	16,928,316	1,172,870	5,239,918	1,055,272	1,332,285	744,608	666,228
United States Government direct obligations	21,412,952	1,114,496	8,746,363	1,064,069	1,718,009	823,090	594,040
Obligations guaranteed by United States Government	2,685,132	80,432	1,326,891	116,793	197,810	82,251	76,906
Obligations of States and political subdivisions	2,933,835	120,763	847,391	168,691	234,442	84,649	179,671
Obligations of Government corporations and agencies, not guaranteed by United States	585,067	26,827	209,523	20,640	42,130	29,000	14,970
Other bonds, notes, and debentures	1,870,638	110,821	636,191	324,021	220,012	55,090	34,284
Corporate stocks (including Federal Reserve Bank stock)	384,285	21,748	172,940	31,674	47,514	9,712	9,368
Total loans and investments	46,800,225	2,647,957	17,179,217	2,781,160	3,792,202	1,828,400	1,575,467
Reserve with Federal Reserve Banks	12,295,224	591,352	5,286,430	664,931	876,650	465,559	359,337
Cash in vault	1,021,745	111,226	183,790	74,382	108,733	78,299	53,452
Demand balances with banks in United States (except private banks and American branches of foreign banks) ¹	5,684,531	280,577	428,597	305,488	556,695	432,042	456,269
Other balances with banks in United States	85,569	1,871	5,177	5,533	10,420	6,157	7,633
Balances with banks in foreign countries	12,425	700	8,429	281	135	383	65
Due from own foreign branches	275		275				
Cash items in process of collection	2,621,528	136,501	978,456	137,951	179,184	116,655	105,176
Bank premises owned and furniture and fixtures	912,669	64,053	290,156	79,768	95,749	51,210	46,564
Other real estate owned	157,897	7,092	47,378	42,654	15,262	6,377	8,047
Investments and other assets indirectly representing bank premises or other real estate	97,206	5,272	21,854	10,629	5,101	4,884	4,196
Customers' liability on acceptances	58,830	9,948	33,816	3,290	525	1,096	2,421
Income accrued but not yet collected	109,348	5,231	47,931	6,034	7,117	3,188	3,218
Other assets	88,383	2,924	35,886	10,778	5,466	5,362	3,955
Total assets	69,945,855	3,864,704	24,547,392	4,122,879	5,653,239	2,999,612	2,625,800
LIABILITIES							
Demand deposits—Total¹	51,168,041	2,796,695	19,714,451	2,640,136	3,609,829	2,108,875	1,973,206
Individuals, partnerships, and corporations	35,646,301	2,145,605	13,767,138	1,976,494	2,837,508	1,439,797	1,204,688
United States Government	1,724,343	44,522	939,228	79,062	46,584	40,472	66,804
States and political subdivisions	3,230,227	164,465	637,975	220,073	190,361	199,472	207,148
Banks in United States ¹	9,110,454	373,977	3,373,249	374,486	488,071	398,264	476,703
Banks in foreign countries	746,180	20,782	680,498	6,492	1,585	433	2,597
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	710,536	47,344	316,363	23,529	45,720	30,437	15,266
Time deposits—Total	12,236,412	629,829	2,365,652	979,846	1,416,323	633,668	430,723
Individuals, partnerships, and corporations:							
Savings deposits	10,357,105	598,325	1,912,045	806,243	1,188,546	558,788	370,703
Certificates of deposit	566,472	9,431	21,484	62,353	63,678	20,783	30,673
Christmas savings and similar accounts	129,771	9,282	32,958	15,812	12,621	10,095	4,739
Open accounts	619,738	7,387	331,887	57,832	71,965	19,647	3,202
United States Government and postal savings	49,033	2,554	7,010	4,401	1,605	6,011	5,096
States and political subdivisions	400,020	2,001	44,437	25,816	50,717	10,540	9,180
Banks in United States	108,782	849	12,090	7,389	27,191	7,804	7,130
Banks in foreign countries	5,491		3,741				
Total deposits¹	63,404,453	3,426,524	22,080,103	3,619,982	5,026,152	2,742,543	2,403,929
Due to own foreign branches	195,812	2,045	193,767				
Bills payable, rediscounts, and other liabilities for borrowed money	6,007	865	3,835	375	20	230	
Acceptances outstanding	68,323	11,481	39,095	4,786	552	1,101	2,656
Dividends declared but not yet payable	40,257	3,729	20,495	2,717	2,614	1,232	1,598
Income collected but not yet earned	62,325	4,069	16,152	3,740	2,874	2,433	3,738
Expenses accrued and unpaid	121,830	8,341	40,585	7,671	13,927	3,994	3,413
Other liabilities	56,281	4,042	24,612	2,269	4,786	1,773	1,774
Total liabilities	63,955,288	3,461,096	22,418,644	3,641,540	5,050,925	2,753,306	2,417,108
CAPITAL ACCOUNTS							
Capital (See page 8)	2,379,211	153,138	783,757	181,992	224,124	105,516	99,741
Surplus	2,446,176	161,105	996,010	209,579	269,937	88,550	70,212
Undivided profits	805,612	58,528	274,408	64,176	63,218	36,855	25,330
Reserves for contingencies	318,221	29,384	67,273	21,575	40,471	13,589	10,105
Other capital accounts	41,347	1,453	7,300	4,017	4,564	1,796	3,304
Total capital accounts	5,990,567	403,608	2,128,748	481,339	602,314	246,306	208,692
Total liabilities and capital accounts	69,945,855	3,864,704	24,547,392	4,122,879	5,653,239	2,999,612	2,625,800
Net demand deposits subject to reserve (See page 19)	42,867,697	2,380,466	18,307,506	2,197,077	2,874,126	1,560,297	1,411,761
Demand deposits—adjusted ²	36,965,536	2,220,913	13,743,020	2,082,145	2,894,405	1,553,051	1,321,926
Reciprocal bank balances	628,860	21,247	69,505	95,959	42,917	61,452	78,969
Number of banks	6,647	347	799	656	677	450	317

¹ Exclusive of reciprocal bank balances, shown as a memorandum item below liabilities.² Demand deposits other than interbank and United States Government, less cash items reported as in process of collection.

ALL MEMBER BANKS—CONDITION ON JUNE 30, 1942, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans (including overdrafts)	2,137,736	637,778	418,953	650,520	591,477	2,280,671
United States Government direct obligations	3,413,578	651,009	415,816	508,768	440,653	1,923,061
Obligations guaranteed by United States Government	357,446	63,966	38,815	85,259	59,381	199,182
Obligations of States and political subdivisions	475,525	118,342	66,734	149,997	126,767	360,863
Obligations of Government corporations and agencies, not guaranteed by United States	133,854	34,681	7,423	18,372	9,221	38,426
Other bonds, notes, and debentures	271,052	54,333	32,132	33,480	13,553	85,669
Corporate stocks (including Federal Reserve Bank stock)	34,623	20,320	3,306	8,654	6,457	17,969
Total loans and investments	6,823,814	1,580,429	983,179	1,455,050	1,247,509	4,905,841
Reserve with Federal Reserve Banks	1,786,496	367,479	189,193	384,360	331,793	991,644
Cash in vault	172,973	37,207	23,418	37,082	44,178	97,005
Demand balances with banks in United States (except private banks and American branches of foreign banks) ¹	1,025,403	358,398	227,667	597,725	540,303	475,367
Other balances with banks in United States	11,165	712	4,725	8,401	2,821	20,954
Balances with banks in foreign countries	689	25	254	47	422	995
Due from own foreign branches						
Cash items in process of collection	349,947	98,577	52,773	111,535	72,942	281,831
Bank premises owned and furniture and fixtures	79,290	25,590	16,997	27,310	39,366	96,256
Other real estate owned	4,731	6,899	187	532	3,764	14,974
Investments and other assets indirectly representing bank premises or other real estate	5,804	851	5,215	744	3,713	28,943
Customers' liability on acceptances	1,660	399	165	67	799	4,644
Income accrued but not yet collected	15,786	2,471	2,873	2,042	728	12,729
Other assets	11,200	2,386	640	1,647	2,144	5,995
Total assets	10,288,958	2,481,783	1,507,286	2,626,542	2,290,482	6,937,178
LIABILITIES						
Demand deposits—Total¹	7,523,694	1,859,573	1,010,232	2,106,729	1,866,307	3,958,314
Individuals, partnerships, and corporations	5,044,777	1,110,885	606,020	1,217,286	1,278,888	3,017,215
United States Government	292,815	46,226	8,025	33,066	60,950	106,589
States and political subdivisions	630,887	132,627	149,220	218,547	137,006	342,446
Banks in United States ¹	1,466,673	547,838	233,368	616,810	363,709	397,306
Banks in foreign countries	11,680	380	1,235	211	1,739	18,548
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	76,862	21,617	12,364	20,809	24,015	76,210
Time deposits—Total	2,030,269	425,580	360,039	306,000	228,450	2,430,033
Individuals, partnerships, and corporations:						
Savings deposits	1,830,526	341,126	283,562	232,116	176,384	2,058,741
Certificates of deposit	111,739	60,535	56,466	49,998	19,257	60,075
Christmas savings and similar accounts	14,959	3,160	1,731	2,721	931	20,762
Open accounts	35,249	3,765	8,115	9,354	6,597	64,738
United States Government and postal savings	5,392	2,729	1,718	2,354	1,933	8,230
States and political subdivisions	22,779	12,461	5,016	3,093	22,348	192,132
Banks in United States	10,125	1,804	3,431	6,364	1,000	23,605
Banks in foreign countries						1,750
Total deposits¹	9,553,963	2,285,153	1,370,271	2,412,729	2,094,757	6,388,347
Due to own foreign branches					135	195
Bills payable, rediscounts, and other liabilities for borrowed money		325			799	5,473
Acceptances outstanding	1,715	433	165	67	856	1,763
Dividends declared but not yet payable	2,567	1,770	96	820	766	12,866
Income collected but not yet earned	8,756	1,948	3,720	1,263	4,049	13,537
Expenses accrued and unpaid	16,596	3,684	3,190	2,843	832	7,820
Other liabilities	6,465	854	940	114		
Total liabilities	9,590,062	2,294,167	1,378,382	2,417,863	2,102,194	6,430,001
CAPITAL ACCOUNTS						
Capital (See page 9)	287,186	90,225	59,469	89,576	83,746	220,741
Surplus	244,094	59,306	42,289	66,127	64,129	174,838
Undivided profits	91,075	30,858	19,414	40,005	31,675	70,070
Reserves for contingencies	70,036	5,428	7,228	11,767	6,758	34,607
Other capital accounts	6,505	1,799	504	1,204	1,980	6,921
Total capital accounts	698,896	187,616	128,904	208,679	188,288	507,177
Total liabilities and capital accounts	10,288,958	2,481,783	1,507,286	2,626,542	2,290,482	6,937,178
Net demand deposits subject to reserve (See page 19)	6,151,078	1,402,598	729,836	1,397,583	1,253,062	3,202,307
Demand deposits—adjusted ²	5,402,579	1,166,552	714,831	1,345,107	1,366,967	3,154,040
Reciprocal bank balances	58,109	41,269	11,102	41,944	34,550	71,837
Number of banks	913	441	454	744	572	277

¹ Exclusive of reciprocal bank balances shown as a memorandum item below liabilities.² 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 JUNE 30, 1942,
BY FEDERAL RESERVE DISTRICTS**

[In thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans—Total	16,928,316	1,172,870	5,239,918	1,055,272	1,332,285	744,608	666,228
Commercial and industrial loans	7,887,812	557,959	3,100,788	397,408	506,002	250,114	313,066
Agricultural loans	725,589	7,470	32,876	16,825	25,211	23,439	34,861
Commercial paper bought in open market	383,800	114,469	27,733	42,236	24,541	19,513	10,456
Bills, acceptances, etc. payable in foreign countries	4,935	691	51	65			398
Acceptances of other banks, payable in United States	37,755	2,718	31,775	385	8	20	503
Reporting banks' own acceptances	68,333	22,048	27,946	5,089	2,358	637	581
Loans to brokers and dealers in securities	554,047	11,902	435,924	27,763	13,693	4,435	6,318
Other loans for purchasing or carrying securities	562,415	26,615	230,360	52,287	39,684	23,322	18,059
Real estate loans: On farm land	292,063	4,698	13,529	20,754	34,052	21,874	11,671
On residential property	2,441,386	130,815	391,216	178,787	299,116	125,129	42,904
On other properties	767,490	59,780	141,923	76,078	75,111	54,243	30,585
Loans to banks	28,873	1,214	23,874	389	454	234	1,618
All other loans	3,164,051	232,416	779,446	237,165	311,870	221,355	194,153
Overdrafts	9,767	75	2,477	41	185	293	1,055
United States Government direct obligations—Total	21,412,952	1,114,496	8,746,363	1,064,069	1,718,009	823,090	594,040
Treasury bills	1,508,974	111,044	428,007	38,213	65,221	33,263	52,967
Treasury certificates of indebtedness	1,872,130	114,555	743,249	59,800	148,116	52,424	72,489
Treasury notes	3,546,373	105,255	1,928,025	95,284	293,420	113,358	108,952
United States Savings bonds	143,862	6,834	15,303	11,842	14,936	8,348	5,915
Other bonds maturing in 5 years or less	1,651,464	58,905	975,098	46,345	114,004	84,042	37,813
Other bonds maturing in 5 to 10 years	4,947,976	213,066	2,064,231	211,646	481,808	270,714	162,110
Bonds maturing in 10 to 20 years	6,621,102	417,793	2,300,113	499,533	517,311	225,918	123,980
Bonds maturing after 20 years	1,121,071	87,044	292,337	101,406	83,193	35,023	29,814
Obligations guaranteed by United States Government—Total	2,685,132	80,432	1,326,891	116,793	197,810	82,251	76,906
Total amount maturing in 5 years or less	2,048,684	64,925	984,139	77,242	162,552	56,112	58,969
Reconstruction Finance Corporation	878,374	33,355	475,396	26,841	74,398	21,859	26,987
Home Owners' Loan Corporation	843,911	13,839	404,664	61,086	51,005	30,860	21,484
Federal Farm Mortgage Corporation	377,976	7,820	215,337	8,818	17,707	10,367	10,012
Other Government corporations and agencies	584,871	25,418	231,494	20,048	54,700	19,165	18,423
Obligations of Government corporations and agencies, not guaranteed by United States—Total	585,067	26,827	209,523	20,640	42,130	29,000	14,970
Total amount maturing in 5 years or less	441,190	23,041	156,291	15,158	29,816	24,249	12,355
Federal Land Banks	162,837	4,311	54,736	7,354	14,701	6,369	3,783
Federal Intermediate Credit Banks	232,826	13,664	90,995	4,808	9,767	8,075	5,748
Other Government corporations and agencies	189,404	8,852	63,792	8,478	17,662	14,556	5,439
Obligations of States and political subdivisions—Total	2,933,835	120,763	847,391	168,691	234,442	84,649	179,671
In default	2,704	70	427	121	287	20	198
Without specific maturity	124,671	1,002	5,607	143	548	361	2,989
Maturing in 5 years or less	1,734,227	102,266	601,356	79,743	142,803	47,419	84,298
Maturing after 5 years	1,072,233	17,425	240,001	88,684	90,804	36,849	92,186
Other bonds, notes, and debentures—Total	1,870,638	110,821	636,191	324,021	220,012	55,090	34,284
Total amount in default	30,564	2,893	13,689	3,800	2,671	1,709	776
Total amount maturing in 5 years or less	617,549	28,332	261,293	60,229	58,960	11,511	10,967
Railroads	686,083	39,807	239,762	127,305	70,959	20,250	12,319
Public utilities	384,798	33,882	97,087	79,674	51,365	12,802	4,953
Industrials	523,057	19,733	194,607	71,176	75,378	15,158	9,816
Other domestic corporations	127,313	5,404	60,373	14,862	8,819	4,173	5,518
Foreign—public and private	149,387	11,995	44,362	31,004	13,491	2,707	1,678
Corporate stocks—Total	384,285	21,748	172,940	31,674	47,514	9,712	9,368
Federal Reserve Banks	144,761	9,431	53,427	11,786	14,809	5,814	4,970
Affiliates of reporting banks	96,668	2,336	41,413	5,001	20,085	819	1,512
Other domestic banks	14,732	3,385	5,530	3,471	1,067	395	224
Other domestic corporations	123,213	6,551	67,869	11,403	11,490	2,680	2,659
Foreign corporations	4,911	45	4,701	13	63	4	3
Bank premises, furniture and fixtures, and other real estate—Total	1,070,566	71,145	337,534	122,422	111,011	57,587	54,611
Bank premises	840,502	59,844	282,149	70,057	89,729	46,102	41,777
Furniture and fixtures	72,167	4,209	8,007	9,711	6,020	5,108	4,787
Farm land (including improvements)	11,282	85	649	1,166	749	699	1,405
Residential properties	51,947	1,937	17,967	17,298	4,680	1,381	1,073
Other real properties	94,668	5,070	28,762	24,190	9,833	4,297	5,569
Assets indirectly representing bank premises or other real estate—Total	97,206	5,272	21,854	10,629	5,101	4,884	4,196
Investments	71,568	4,266	14,707	4,170	2,597	3,868	2,828
Other assets	25,638	1,006	7,147	6,459	2,504	1,016	1,368
Capital:							
Par or face value—Total	2,381,083	153,146	785,119	182,023	224,124	105,516	99,741
Capital notes and debentures	37,841		9,946		16,614	2,152	440
First preferred stock	202,721	9,522	53,895	18,407	17,559	8,327	14,768
Second preferred stock	17,171	2,722	6,859	2,587	913	148	900
Common stock	2,123,350	140,902	714,419	161,029	189,038	94,889	83,633
Retirable value of: First preferred stock	290,921	10,937	100,926	26,635	21,321	8,881	16,094
Second preferred stock	23,046	4,077	10,693	3,263	913	148	900

ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, REAL ESTATE, AND CAPITAL ON JUNE 30, 1942.
BY FEDERAL RESERVE DISTRICTS
(In thousands of dollars)

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—Total	2,137,736	637,778	418,953	650,520	591,477	2,280,671
Commercial and industrial loans.....	1,080,297	294,389	152,788	239,093	276,668	719,240
Agricultural loans.....	101,281	37,095	53,409	153,643	118,385	121,094
Commercial paper bought in open market.....	56,264	25,177	13,490	35,849	2,872	11,200
Bills, acceptances, etc. payable in foreign countries.....	2,748	286		13	29	654
Acceptances of other banks, payable in United States.....	11			200	1,677	458
Reporting banks' own acceptances.....	2,303	13	6	35	121	7,196
Loans to brokers and dealers in securities.....	33,698	4,130	994	3,487	2,874	8,829
Other loans for purchasing or carrying securities.....	72,565	16,754	10,224	13,124	18,488	40,933
Real estate loans: On farm land.....	47,438	16,458	10,353	20,229	9,726	81,281
On residential property.....	322,445	83,423	48,873	39,860	25,749	753,069
On other properties.....	79,651	34,988	9,799	20,530	17,474	167,328
Loans to banks.....	221	114	33	228	375	119
All other loans.....	337,910	124,596	118,774	123,916	115,958	366,492
Overdrafts.....	904	355	210	313	1,081	2,978
United States Government direct obligations—Total	3,413,578	651,009	415,816	508,768	440,653	1,923,061
Treasury bills.....	457,505	47,986	54,328	59,292	55,640	105,508
Treasury certificates of indebtedness.....	323,799	85,029	42,176	56,288	59,822	114,383
Treasury notes.....	400,557	92,224	46,208	114,406	64,183	184,501
United States Savings bonds.....	25,321	11,450	13,839	17,273	8,091	4,710
Other bonds maturing in 5 years or less.....	150,007	41,659	28,055	24,301	7,611	83,621
Other bonds maturing in 5 to 10 years.....	680,536	120,866	118,400	97,178	76,952	450,469
Bonds maturing in 10 to 20 years.....	1,122,071	222,682	96,214	122,118	142,473	830,896
Bonds maturing after 20 years.....	253,782	29,113	16,596	17,909	25,881	148,973
Obligations guaranteed by United States Government—Total	357,446	63,966	38,815	85,259	59,381	199,182
<i>Total amount maturing in 5 years or less</i>	282,937	50,461	28,931	70,345	52,289	159,782
Reconstruction Finance Corporation.....	120,235	19,753	9,653	28,477	12,028	29,392
Home Owners' Loan Corporation.....	93,411	15,535	9,933	15,504	25,051	101,539
Federal Farm Mortgage Corporation.....	50,721	8,318	8,310	8,590	5,945	26,031
Other Government corporations and agencies.....	93,079	20,360	10,919	32,688	16,357	42,220
Obligations of Government corporations and agencies, not guaranteed by United States—Total	133,854	34,681	7,423	18,372	9,221	38,426
<i>Total amount maturing in 5 years or less</i>	106,198	22,994	5,361	12,962	6,766	25,999
Federal Land Banks.....	30,439	13,870	2,211	7,787	2,624	14,652
Federal Intermediate Credit Banks.....	64,389	8,516	2,423	7,089	2,815	14,537
Other Government corporations and agencies.....	39,026	12,295	2,789	3,496	3,782	9,237
Obligations of States and political subdivisions—Total	475,525	118,342	66,734	149,997	126,767	360,863
In default.....	174	190	32	92	302	791
Without specific maturity.....	68,237	4,107	4,974	4,293	28,352	4,058
Maturing in 5 years or less.....	270,747	65,641	37,388	93,569	56,321	152,676
Maturing after 5 years.....	136,367	48,404	24,340	52,043	41,792	203,338
Other bonds, notes, and debentures—Total	271,052	54,333	32,132	33,480	13,553	65,669
<i>Total amount in default</i>	1,749	1,062	288	687	331	909
<i>Total amount maturing in 5 years or less</i>	111,624	12,319	13,256	18,116	4,781	26,161
Railroads.....	89,743	16,301	15,102	17,687	2,338	34,310
Public utilities.....	59,176	13,627	4,806	4,837	2,911	19,678
Industrials.....	83,442	16,089	7,463	6,896	5,913	17,386
Other domestic corporations.....	13,466	5,415	1,293	1,532	1,799	4,659
Foreign—public and private.....	25,225	2,901	3,468	2,528	392	9,636
Corporate stocks—Total	34,623	20,320	3,306	8,654	6,457	17,969
Federal Reserve Banks.....	15,922	4,481	3,057	4,672	4,435	11,957
Affiliates of reporting banks.....	2,372	15,068	65	3,538	1,274	3,185
Other domestic banks.....	66	55	13	220	38	268
Other domestic corporations.....	16,263	706	171	224	710	2,487
Foreign corporations.....		10				72
Bank premises, furniture and fixtures, and other real estate—Total	84,021	32,849	17,184	27,842	43,130	111,230
Bank premises.....	72,984	23,025	15,395	25,294	35,066	79,080
Furniture and fixtures.....	6,306	2,925	1,602	2,016	4,300	17,176
Farm land (including improvements).....	718	546	72	225	623	4,345
Residential properties.....	1,555	667	39	68	503	4,779
Other real properties.....	2,458	5,686	76	239	2,638	5,850
Assets indirectly representing bank premises or other real estate—Total	5,804	851	5,215	744	3,713	28,943
Investments.....	4,033	645	5,159	714	3,457	25,124
Other assets.....	1,771	206	56	30	256	3,819
Capital:						
Par or face value—Total	287,319	90,563	59,469	89,576	83,746	220,741
Capital notes and debentures.....	6,254	1,421	219	213	211	371
First preferred stock.....	28,222	6,088	3,382	5,108	6,569	30,874
Second preferred stock.....	1,380	1,123	234	277	6	22
Common Stock.....	251,463	81,931	55,634	83,978	76,960	189,474
Retirable value of: First preferred stock.....	28,313	6,223	3,382	5,108	7,166	55,935
Second preferred stock.....	1,380	1,133	234	277	6	22

ALL MEMBER BANKS—CONDITION ON JUNE 30, 1942, OF BANKS IN EACH CENTRAL ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	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
All member banks	6,647	16,928,316	21,412,952	2,685,132	2,933,835	585,067	1,870,638	384,285	46,800,225	12,295,224	1,021,745
Reserve bank cities¹	177	8,528,909	12,461,221	1,584,443	1,262,471	317,397	831,723	230,004	25,216,168	7,717,304	289,103
1. Boston	11	600,076	490,052	31,483	36,384	12,018	13,667	11,084	1,194,764	326,507	49,888
2. New York ²	43	4,090,883	7,408,192	1,168,633	624,498	186,698	453,356	142,337	14,074,597	4,775,691	89,386
3. Philadelphia	24	466,882	553,739	58,682	77,812	5,162	130,964	17,602	1,310,843	451,698	20,270
4. Cleveland	4	306,919	365,504	64,182	14,799	9,038	17,403	2,560	780,405	179,848	15,150
5. Richmond	6	66,790	69,126	7,044	10,709	4,054	6,249	754	164,726	48,616	2,163
6. Atlanta	3	89,550	57,563	11,434	13,767	2,510	3,815	841	179,480	40,156	55,373
7. Chicago ²	48	1,030,185	1,895,226	103,330	186,985	49,882	129,900	23,102	3,418,610	1,040,869	5,371
8. St. Louis	11	208,720	310,018	14,904	27,321	14,692	12,689	15,898	604,242	164,314	3,642
9. Minneapolis	4	110,841	141,116	10,399	11,098	512	5,509	725	280,200	62,144	4,734
10. Kansas City	10	145,636	106,811	28,263	28,632	5,037	11,561	4,418	300,358	84,652	2,487
11. Dallas	6	144,522	86,515	3,397	6,485	1,707	2,170	1,513	246,309	66,788	38,585
12. San Francisco	7	1,267,905	977,359	82,692	223,981	26,087	44,440	9,170	2,631,634	476,021	
Reserve branch cities¹	132	2,222,085	3,130,424	351,276	319,351	104,804	190,453	60,098	6,378,491	1,686,124	134,507
2. Buffalo	5	109,323	127,619	22,366	12,448	11,688	7,558	291,002	54,821	6,513	
4. Cincinnati	10	154,233	152,804	13,766	21,303	1,179	14,323	3,289	360,897	79,302	10,097
4. Pittsburgh	12	271,180	608,468	33,845	27,468	12,734	66,017	31,655	1,051,367	301,867	12,136
5. Baltimore	10	74,150	254,491	8,707	6,886	1,493	6,696	1,576	353,999	97,372	13,177
5. Charlotte	3	33,682	40,497	8,141	3,790	1,151	95	180	87,536	29,123	1,233
6. Birmingham	2	39,176	41,274	3,974	15,069	250	4,913	713	105,369	24,298	1,778
6. Jacksonville	3	43,459	43,999	5,162	9,797	1,270	2,573	372	106,632	25,049	2,055
6. Nashville	4	57,995	32,977	3,278	12,656	4,298	3,330	2,725	117,259	24,305	2,407
6. New Orleans	5	85,190	119,064	8,893	16,036	1,220	3,000	811	234,214	73,007	4,223
7. Detroit	6	243,346	524,123	90,883	31,998	54,328	25,371	1,947	971,996	255,938	27,003
8. Little Rock	4	16,094	14,704	6,839	6,785	622	845	98	45,987	14,490	765
8. Louisville	6	77,966	75,160	4,136	3,219	6,908	6,297	607	174,293	44,890	3,702
8. Memphis	3	77,023	39,894	8,558	15,262	3,505	1,782	477	146,501	35,679	2,816
9. Helena	2	3,425	7,326	1,044	641	54	331	41	12,862	4,109	73
10. Denver	7	56,301	63,666	9,467	7,405	1,365	7,214	432	145,850	61,081	3,653
10. Oklahoma City	5	38,584	22,070	4,751	17,096	119	581	348	83,549	32,303	837
10. Omaha	6	48,612	48,235	3,613	11,079	3,337	3,421	331	118,628	30,178	1,757
11. El Paso	2	15,831	9,868	554	2,671	11	72	29	29,007	6,248	738
11. Houston	11	74,521	127,188	14,049	11,501	834	5,044	847	233,984	72,807	4,679
12. San Antonio	7	24,025	37,505	8,951	3,878	1,627	949	259	77,194	21,150	2,020
12. Los Angeles	6	404,528	359,405	52,012	49,103	1,834	17,872	4,157	888,911	229,596	14,051
12. Portland	2	93,051	157,778	12,544	9,729	1,600	4,629	585	279,916	63,692	7,318
12. Salt Lake City	6	27,402	27,557	6,513	6,059	460	917	299	69,207	20,216	952
12. Seattle	5	152,988	194,752	19,230	17,472	4,616	2,554	719	392,331	84,603	10,515
Other Reserve cities¹	94	784,692	943,111	125,881	129,621	36,143	46,332	10,011	2,075,791	585,427	64,662
4. Columbus	3	42,241	55,794	9,498	25,486	3,090	3,735	854	140,698	40,519	5,573
4. Toledo	4	31,147	85,639	3,873	3,612	275	1,466	350	126,362	32,799	5,076
5. Washington	17	124,424	143,002	15,646	2,136	9,524	9,566	1,933	306,231	127,393	15,147
6. Savannah	4	60,925	33,093	3,660	5,630	1,948	1,837	295	107,388	29,663	2,725
7. Cedar Rapids	1	8,312	4,854	3,084	14,412	335	69	69	31,066	7,235	642
7. Des Moines	3	36,741	35,469	6,856	6,435	4,088	969	207	90,765	19,740	2,014
7. Dubuque	2	1,791	8,199	1,145	1,561	307	712	32	13,747	1,811	413
7. Grand Rapids	2	15,706	22,310	1,604	6,828	102	2,324	147	49,021	9,534	1,712
7. Indianapolis	4	48,738	120,202	17,587	13,307	4,501	7,726	2,022	214,083	55,217	8,117
7. Milwaukee	7	96,005	158,506	23,053	12,926	1,202	9,647	1,375	302,714	83,307	7,067
7. Peoria	3	13,051	22,434	1,969	2,619	726	1,987	188	42,974	9,940	1,664
7. Sioux City	4	13,036	8,069	2,453	735	1,048	1,388	67	25,796	6,399	663
9. St. Paul	3	77,409	68,971	2,711	2,037	2,169	1,400	482	155,179	34,844	1,963
10. Kansas City, Kans.	2	9,682	4,568	1,071	754	349	127	44	16,595	4,334	288
10. Lincoln	3	12,562	25,784	795	1,083	100	184	89	40,694	10,433	634
10. Pueblo	1	1,250	5,237	378	133	10	268	102	7,281	2,495	386
10. St. Joseph	4	11,576	9,803	561	848	300	827	80	23,995	4,538	554
10. Topeka	4	7,690	8,413	2,265	4,285	2	32	67	22,754	6,839	470
10. Tulsa	4	45,978	33,217	4,068	7,977	1,618	588	333	93,779	21,870	1,905
10. Wichita	4	23,853	34,815	9,967	2,429	1,965	23	144	73,196	19,391	1,640
11. Fort Worth	3	55,275	18,508	7,006	7,076	1,083	140	238	89,326	29,012	2,192
11. Galveston	4	9,717	11,804	1,174	2,128	1,149	802	133	26,907	8,056	1,173
11. Waco	3	8,013	6,442	1,434	1,284	147	151	50	17,521	4,478	925
12. Ogdén	2	14,353	6,453	2,306	1,091	150	613	75	25,041	5,157	591
12. Spokane	3	15,217	11,525	1,717	2,809	290	485	635	32,678	10,423	1,128
Country banks, by districts	6,244	5,392,630	4,878,196	623,532	1,222,392	126,723	802,130	84,172	13,129,775	2,306,369	533,473
1. Boston	336	572,794	624,444	48,949	84,379	14,809	97,154	10,664	1,453,193	264,845	61,838
2. New York	751	1,039,712	1,210,552	135,892	210,445	22,825	171,147	23,045	2,813,618	455,918	87,441
3. Philadelphia	632	588,390	510,330	58,111	90,879	15,478	193,057	14,072	1,470,317	213,233	54,112
4. Cleveland	644	526,565	449,800	72,646	141,774	15,814	117,068	8,806	1,332,473	242,315	60,701
5. Richmond	414	445,562	315,974	42,713	61,128	12,778	32,484	5,269	915,908	163,055	46,579
6. Atlanta	296	289,933	266,070	40,505	106,716	3,474	14,816	3,611	725,125	142,859	38,160
7. Chicago	833	630,825	614,186	105,482	197,719	17,670	91,693	5,467	1,663,042	296,506	68,305
8. St. Louis	417	257,975	211,233	29,529	65,755	8,954	32,720	3,240	609,406	108,106	24,553
9. Minneapolis	445	227,278	198,403	24,661	52,938	4,688	24,892	2,058	534,938	88,096	17,740
10. Kansas City	694	248,796	146,149	20,060	68,276	4,170	8,654	2,266	498,371	106,246	20,224
11. Dallas	536	259,573	142,823	22,816	91,744	2,674	4,286	3,345	527,261	123,254	29,955
12. San Francisco	246	305,227	188,232	22,168	50,619	3,389	14,159	2,329	586,123	101,936	23,865

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

RESERVE AND RESERVE CITY¹ 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.) ²	Reciprocal bank balances	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 in- directly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	Federal Reserve district numbers, and reserve cities
5,684,531	628,860	85,569	12,425	2,621,528	912,669	157,897	97,206	58,830	109,348	88,658	69,945,855	All member banks
1,148,766	347,721	12,835	9,853	1,592,242	362,114	52,479	49,994	49,466	69,570	34,554	36,604,448	Reserve bank cities ¹
56,573	18,664	809	459	73,121	24,290	2,380	1,162	8,165	2,573	1,168	1,741,359	1. Boston
105,697	56,483	1,250	8,053	849,397	203,262	19,765	10,081	32,062	39,840	12,261	20,221,792	2. New York ³
105,238	94,566	2,220	276	102,461	26,135	13,997	7,713	3,092	4,642	8,048	2,056,633	3. Philadelphia
81,554	19,790	1,124	25	53,987	11,635	2,273	569	285	1,447	427	1,128,729	4. Cleveland
27,675	8,556	1,100		19,393	2,968	256	1,739		527	188	269,351	5. Richmond
37,976	12,504			24,031	4,709	345			434	515	289,750	6. Atlanta
292,722	44,124	3,762	244	189,352	21,944	1,394	1,238	1,502	9,747	6,216	5,042,973	7. Chicago ³
64,397	17,891	169	22	48,163	4,956	3,759	583	399	1,266	1,238	898,879	8. St. Louis
49,699	7,194		63	25,266	618	2	4,345	116	775	89	426,959	9. Minneapolis
123,622	15,338	1,310	40	49,821	3,090		427		387	315	598,756	10. Kansas City
80,474	18,748	181	7	19,442	8,119	968			27	436	425,238	11. Dallas
123,139	33,863	910	664	137,808	50,388	7,340	22,137	3,845	7,905	3,653	3,504,029	12. San Francisco
923,970	166,072	12,996	725	475,428	125,285	24,240	19,553	5,816	16,545	9,538	9,813,218	Reserve Branch cities ¹
16,095	4,903	421	186	19,573	11,300	4,836	3,561	1,410	892	1,316	411,926	1. Buffalo
75,541	6,315	455	27	32,532	12,546	2,499		151	917	281	575,245	2. Cincinnati
87,484	15,345		24	43,562	22,676	4,110	2,041	53	3,025	1,560	1,529,905	3. Pittsburgh
31,350	10,095		51	25,222	6,841	188	110	369	1,110	781	530,570	4. Baltimore
22,694	8,944	31		10,969	1,212	16		479		297	153,894	5. Charlotte
16,388	8,121			9,157	2,489	2,294			404	768	162,945	6. Birmingham
27,502	8,074	1,501	1	11,427	3,462	387	220		226	133	178,595	6. Jacksonville
38,287	7,994			9,226	3,067	796		211	267	280	191,105	6. Nashville
28,553	16,186	380	19	20,090	6,633	587	2,691	1,517	723	576	373,213	6. New Orleans
124,178	4,675	624	100	71,304	4,496	534	1,133		2,617	863	1,460,786	7. Detroit
19,550	3,290	32		4,392	703	17			65	139	86,140	8. Little Rock
24,888	9,330			19,064	1,913	1,756	57		418	219	271,200	8. Louisville
41,054	8,805	33	3	9,356	3,854	80			176	90	239,642	8. Memphis
3,267	71	5		1,598	329				64	1	22,308	9. Helena
47,718	4,130	965	7	16,111	1,112	15			405	296	277,213	10. Denver
27,707	4,723	99		6,902	1,035		47	42	170	97	152,788	10. Oklahoma City
23,481	3,145			17,895	2,921	11			368	227	195,466	10. Omaha
10,034	305		58	3,088	335	45		4	24	110	49,691	11. El Paso
87,846	7,030	308		16,359	7,297	358	3,489	795	276	163	428,361	11. Houston
30,055	1,205	396	3	6,548	3,924	95			118	36	141,548	11. San Antonio
52,789	16,901	1,000	142	58,243	15,231	5,433	5,088	236	2,191	754	1,273,665	12. Los Angeles
32,727	4,729	1,725	23	20,427	6,102			193	729	289	413,141	12. Portland
21,727	1,542	1,079		7,784	789	5	1,116			135	123,010	12. Salt Lake City
38,055	10,214	3,942	81	34,599	5,018	178		356	1,063	120	570,861	12. Seattle
496,547	43,810	7,119	312	147,679	57,291	4,892	6,449	107	3,556	4,522	3,454,354	Other Reserve cities ¹
25,286	1,127		8	13,415	6,086	51	950		147	42	232,775	4. Columbus
11,827	73	20	36	5,887	1,849	844	132		239	1000	186,071	4. Toledo
59,044	8,726	219	28	19,349	15,051	1,563	2,104	4	520	713	547,366	5. Washington
25,444	5,646	259	4	12,888	4,388	324		13	52	212	183,360	6. Savannah
9,017	223			3,719	1,026						52,705	7. Cedar Rapids
19,283	558			3,313	447	4	2,070		247	183	138,066	7. Des Moines
1,798		10		775	18		50			4	18,626	7. Dubuque
9,341	347		2	2,752	1,592	78				165	74,197	7. Grand Rapids
61,184	2,614	1,200	144	16,112	3,939	484		1	583	163	361,227	7. Indianapolis
52,244	3,906	846	21	24,540	4,970	336	180	25	547	1,687	478,484	7. Milwaukee
10,559		348		2,012	2,007	126			92	44	69,766	7. Peoria
10,447	1,098			1,985	454	2			70	17	45,833	7. Sioux City
33,042	1,981		58	13,142	3,031	6	800	44	423	18	242,550	9. St. Paul
5,695	558			1,103	628	12				34	28,689	10. Kansas City, Kans.
9,928	287			3,091	736			5	131		65,652	10. Lincoln
13,126		2,250		131	147	66					25,882	10. Pueblo
12,041	1,399	40		1,027	239	15	100		56	24	42,629	10. St. Joseph
8,380	1,386			2,489	759		18		76	24	41,809	10. Topeka
40,832	5,510	800		2,706	3,986			10	202	58	166,148	10. Tulsa
19,621	4,056	400		1,855	949				102	69	117,223	10. Wichita
26,202	3,293	207		7,912	2,424	646			66	30	158,017	11. Fort Worth
14,788	152	510		2,429	1,068	115				5	55,051	11. Galveston
4,748	7	10		914	160	179	45				28,980	11. Waco
4,957				1,725	803	20			3	11	38,308	12. Ogden
7,713	863		11	2,408	534	21		5		19	54,940	12. Spokane
3,115,248	71,257	52,619	1,535	406,179	367,979	76,286	21,210	3,441	19,677	40,044	20,073,835	County banks, by districts
224,004	2,583	1,062	241	63,380	39,763	4,712	4,110	1,783	2,658	1,756	2,123,345	1. Boston
306,805	8,119	3,506	190	109,486	75,594	22,777	8,212	344	7,199	22,584	3,913,674	2. New York
200,250	1,393	3,313	5	35,490	53,633	28,657	2,916	198	1,392	2,730	2,066,246	3. Philadelphia
275,003	267	8,821	15	29,801	40,957	5,485	1,409	36	1,342	2,156	2,000,514	4. Cleveland
291,279	25,131	4,807	304	41,722	25,138	4,354	931	244	734	3,376	1,498,431	5. Richmond
287,119	20,444	5,493	41	18,357	21,816	3,314	1,285	680	1,112	1,471	1,246,832	6. Atlanta
434,609	564	4,375	178	34,083	38,397	1,773	1,133	132	1,883	1,858	2,546,295	7. Chicago
208,509	1,933	478		17,602	14,524	1,287	211		546	700	985,922	8. St. Louis
141,659	1,856	4,720	133	12,767	13,019	179	70	5	1,611	532	815,469	9. Minneapolis
265,574	1,412	2,537		8,404	11,708	413	152	10	145	503	914,287	10. Kansas City
286,156	3,810	1,209	354	16,250	16,039	1,358	179		217	1,364	1,003,596	11. Dallas
194,260	3,725	12,298	74	18,837	17,391	1,977	602	9	838	1,014	959,224	12. San Francisco

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

² Excludes reciprocal bank balances, shown in next column.

³ Includes both central reserve city and reserve city banks.

**ALL MEMBER BANKS—CONDITION ON JUNE 30, 1942, OF BANKS IN EACH CENTRAL
LIABILITIES [In thousands of dollars]**

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total ²	Individuals, partnerships and corporations	U. S. Government	States and political subdivisions	Banks in United States ²	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships and corporations		U. S. Government and postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
									Savings	Other				
All member banks	51,168,841	35,646,301	1,724,343	3,230,227	9,110,454	746,180	710,536	12,236,412	10,357,105	1,315,981	49,033	400,020	108,782	5,491
Reserve bank cities ¹	29,694,738	20,070,044	1,245,369	1,050,484	6,192,346	733,628	402,867	3,550,011	2,733,398	570,173	9,095	201,075	30,779	5,491
1. Boston	1,460,333	1,043,275	19,486	73,390	289,863	20,352	13,967	79,048	76,622	2,340	31	1	54	
2. New York ³	17,431,058	12,051,866	866,988	274,680	3,285,626	678,810	273,088	762,015	418,877	316,815		22,067	515	3,741
3. Philadelphia	1,707,455	1,172,427	18,390	136,161	363,835	6,492	10,150	141,113	78,967	54,440	69	1,678	5,959	
4. Cleveland	766,595	517,486	5,958	34,631	94,486	1,171	12,863	279,815	256,715	18,828		3,500	772	
5. Richmond	210,768	106,507	1,206	36,308	64,624	66	2,057	39,718	33,542	4,805	500	849	22	
6. Atlanta	239,235	134,881	6,612	25,224	71,179	14	1,325	26,291	23,371	2,193	727			
7. Chicago ³	4,073,035	2,569,780	205,957	227,130	1,029,629	9,820	30,719	626,371	563,147	56,474		6,750		
8. St. Louis	737,440	440,695	13,342	25,290	255,020	336	2,757	97,783	92,416	4,345	1,022			
9. Minneapolis	347,361	185,367	768	31,581	124,815	947	3,883	45,813	38,329	4,897		6	2,575	
10. Kansas City	534,717	215,316	5,204	21,297	289,483	160	3,257	29,304	24,559	4,729	6		10	
11. Dallas	360,927	191,147	27,769	17,865	120,906	12	3,228	29,234	24,519	3,151		1,549	15	
12. San Francisco	1,825,814	1,341,297	73,689	146,927	202,880	15,448	45,573	1,393,506	1,102,334	97,156	6,734	164,675	20,857	1,750
Reserve branch cities ¹	7,098,973	4,832,333	172,571	470,149	1,541,198	9,322	73,400	1,882,835	1,671,295	116,764	5,741	51,953	37,082	
2. Buffalo	257,206	210,883	7,050	12,040	22,772	1,068	3,393	117,676	108,489	3,942		1,005	4,240	
4. Cincinnati	407,653	298,559	7,810	14,023	84,459	150	2,652	113,990	101,862	9,295	5	850	1,978	
4. Pittsburgh	1,083,644	799,025	21,696	17,574	239,243	234	5,872	210,412	128,803	48,094	10	13,584	19,921	
5. Baltimore	427,212	274,674	15,670	40,827	93,618	131	2,292	69,139	58,814	5,807	401	574	3,543	
5. Charlotte	137,125	47,218	2,850	12,684	73,687		686	7,770	4,776	2,100	1		893	
6. Birmingham	124,066	86,305	2,055	12,042	23,303		361	22,953	22,695	233	5	20		
6. Jacksonville	144,753	63,044	6,198	13,501	61,429	29	552	20,896	17,822	1,524	150	705	695	
6. Nashville	145,426	63,057	8,336	16,442	56,526		1,065	30,362	27,134	2,607	559	17	45	
6. New Orleans	300,277	166,009	5,482	26,988	98,145	2,003	1,650	45,522	41,343	2,051	217	1,761	150	
7. Detroit	1,057,208	788,113	35,091	85,523	133,828	1,659	12,994	327,244	321,089	2,692	2,200	627	636	
7. Little Rock	73,274	34,293	629	10,776	27,256		320	8,595	7,959	217	406	3	10	
8. Louisville	226,958	101,605	13,287	7,037	95,316		9,713	25,428	23,778	1,545				
8. Memphis	184,107	87,144	4,755	21,409	69,883		916	36,512	33,159	711	5	2,637	105	
9. Helena	18,150	8,530	24	3,423	6,039		134	2,424	1,935	189	300			
10. Denver	207,469	140,999	854	8,813	54,888	51	1,864	47,977	43,870	1,234	300	35	2,538	
10. Oklahoma City	123,306	58,274	285	17,100	45,965		1,682	14,401	11,108	1,401	300	720	872	
10. Omaha	167,956	88,898	2,811	8,329	67,041		877	13,902	13,088	809	5			
11. El Paso	38,611	24,566	1,135	2,823	9,198	492	397	7,433	6,816	462			155	
11. Houston	353,952	242,024	8,340	19,197	81,687	158	2,546	42,073	34,303	1,317	41	6,397	15	
11. San Antonio	111,177	75,562	2,787	4,135	27,313	429	951	19,881	15,608	425	30	3,818		
12. Los Angeles	714,372	606,326	9,364	18,197	65,531	1,504	13,450	457,735	421,945	20,435		15,195	160	
12. Portland	277,590	198,088	10,836	37,792	26,059	225	4,590	109,758	100,746	4,442	300	3,955	315	
12. Salt Lake City	91,516	55,424	171	9,848	25,681	4	388	22,583	21,110	1,331	501		137	
12. Seattle	425,965	313,713	5,055	49,626	52,331	1,185	4,055	108,169	103,043	3,901	50	674		
Other Reserve cities ¹	2,621,291	1,602,580	69,027	280,816	630,326	642	37,900	561,070	496,015	43,332	3,657	3,957	14,109	
4. Columbus	180,920	110,488	154	27,373	38,783	30	4,092	33,889	26,656	3,815	5	127	3,286	
4. Toledo	131,187	106,431	966	5,149	14,589		4,052	40,446	34,090	4,900	60	1,215	181	
5. Washington	379,452	329,236	1,908	50	41,692	236	6,330	117,216	107,569	9,237	110		300	
6. Savannah	144,992	86,416	9,622	5,386	42,839		719	24,642	23,169	819	16	104	534	
7. Cedar Rapids	42,609	14,329	77	888	27,196		119	7,164	6,654	510				
7. Des Moines	116,427	44,365	4,078	29,902	36,986		1,096	11,965	11,128	825	12			
7. Dubuque	8,980	6,964	314	1,113	537		52	8,304	7,634	670				
7. Grand Rapids	39,791	30,644	714	4,399	3,600		434	28,198	27,260	710	5	117	106	
7. Indianapolis	280,591	157,922	15,807	38,148	62,969	47	5,698	53,741	38,849	7,026	1,401	4	6,461	
7. Milwaukee	358,212	208,704	5,223	49,091	88,648	145	6,401	86,227	82,499	2,543	20	2	1,165	
7. Peoria	45,850	32,123	910	3,164	8,879		774	16,411	14,243	1,418		750		
7. Sioux City	38,227	15,884	526	3,426	18,130		261	4,970	4,358	604	7		1	
9. St. Paul	187,938	86,396	3,457	40,054	57,032	175	824	30,804	28,131	1,807	866			
10. Kansas City, Kans.	21,370	5,810	1,388	6,021	8,029		122	5,214	4,582	507	10		115	
10. Lincoln	57,416	22,215	1,541	8,933	24,035		692	4,022	3,243	545	234			
10. Pueblo	19,334	13,491	37	802	4,894		110	4,207	3,707	20		10	470	
10. St. Joseph	30,682	13,660	442	1,592	14,612		376	9,609	8,925	674	10			
10. Topeka	36,634	16,388	1,021	9,813	8,634		178	2,757	1,855	626	276			
10. Tulsa	137,495	85,944	6,846	14,397	29,038		1,270	13,365	8,344	3,206		410	1,405	
11. Wichita	106,428	60,141	4,784	11,182	28,766		1,555	4,249	3,843	171	220		15	
11. Fort Worth	134,192	68,289	4,826	8,708	51,088		1,281	13,715	12,487	1,128		100		
11. Galveston	38,420	23,158	1,901	1,678	11,370		313	12,353	10,587	256	410	1,100		
11. Waco	22,579	17,001	1,435	1,851	1,730		562	4,275	4,114	161				
12. Ogden	24,084	16,998	762	3,297	2,767		260	10,955	10,116	754	15		70	
12. Spokane	38,081	29,583	288	4,399	3,483	9	319	12,372	11,972	400				
Country banks, by districts	11,753,039	9,141,344	237,376	1,428,778	746,584	2,588	196,369	6,242,496	5,456,397	585,712	30,540	143,035	26,812	
1. Boston	1,336,362	1,102,330	25,036	91,075	84,114	430	33,377	550,781	521,703	23,760	2,523	2,000	795	
2. New York	2,026,187	1,504,389	65,190	351,255	64,851	620	39,882	1,485,961	1,384,679	65,572	7,010	21,365	7,335	
3. Philadelphia	932,681	804,067	20,672	83,912	10,651		13,379	838,763	727,276	81,557	4,332	24,138	1,430	
4. Cleveland	1,039,830	905,519	10,000	91,611	16,511		16,189	737,771	640,420	63,332	1,525	31,441	1,053	
5. Richmond	954,318	682,162	18,838	109,603	124,643		19,072	399,825	354,087	28,576	4,999	9,117	3,046	
6. Atlanta	874,457	604,976	28,499	107,565	123,282	551	9,584	260,057	215,169	29,187	3,422	6,573	5,706	
7. Chicago	1,462,764	1,175,949	24,118	188,103										

RESERVE AND RESERVE CITY¹ AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT
LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits ²	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided 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
63,404,453	6,007	68,323	476,505	63,955,288	2,379,211	2,446,176	805,612	318,221	41,347	5,990,567	42,867,697	36,965,536	All member banks
33,244,749	3,000	58,516	361,993	33,668,258	1,054,975	1,333,227	390,576	150,376	7,036	2,936,190	26,955,285	19,931,153	Reserve bank cities ¹
1,539,381		9,574	13,195	1,562,150	56,853	82,177	25,918	14,241	20	179,209	1,331,237	1,057,511	1. Boston
18,193,073	3,000	37,341	282,492	18,515,906	572,547	861,854	222,989	47,991	505	1,705,886	16,475,964	11,750,237	2. New York ³
1,848,568		4,588	11,468	1,864,624	61,623	89,397	28,968	11,534	487	192,009	1,499,762	1,216,277	3. Philadelphia
1,046,410		285	5,929	1,052,624	50,720	15,626	3,464	5,320	975	76,105	631,054	610,993	4. Cleveland
250,486			1,001	251,487	7,600	6,080	2,406	1,558	220	17,864	163,700	125,479	5. Richmond
265,526			2,348	267,874	8,850	7,695	2,898	2,196	237	21,876	177,228	137,399	6. Atlanta
4,699,406		1,557	19,933	4,720,896	113,391	129,964	36,666	41,381	675	322,077	3,591,912	2,638,277	7. Chicago ³
835,223		433	3,649	839,305	32,100	14,695	11,752	1,025	2	59,574	624,880	420,579	8. St. Louis
393,174		116	1,948	395,238	12,300	11,860	5,224	2,337		31,721	272,396	195,565	9. Minneapolis
564,021			837	564,858	13,384	10,346	8,645	1,412	111	33,898	361,274	190,049	10. Kansas City
390,161			1,140	391,301	13,400	13,130	6,838	567		33,937	261,011	192,798	11. Dallas
3,219,320		4,622	18,053	3,241,995	112,207	90,403	34,808	20,814	3,802	262,034	1,564,867	1,395,989	12. San Francisco
8,981,808		6,130	42,244	9,030,182	286,210	343,316	92,911	54,124	6,475	783,036	5,700,465	4,900,454	Reserve branch cities ¹
374,882		1,410	597	376,889	18,900	14,280	1,088	372	397	35,037	221,538	206,743	2. Buffalo
521,643		151	3,097	524,891	22,975	17,800	7,170	2,023	386	50,354	299,580	282,702	3. Cincinnati
1,294,056		80	8,545	1,302,681	36,244	149,618	17,852	23,303	207	227,224	952,598	778,909	4. Pittsburgh
496,351		369	1,094	497,814	14,412	11,380	5,221	1,554	189	32,756	370,640	292,571	5. Baltimore
144,895		479	518	145,892	2,000	3,300	1,121	1,581		8,002	103,462	49,619	6. Charlotte
147,019			545	147,564	10,020	1,985	1,538	1,526	312	15,381	98,521	89,551	7. Birmingham
165,649			741	166,390	6,000	4,025	953	1,227		12,205	105,824	65,670	8. Jacksonville
345,799		211	986	346,985	8,300	3,300	1,872	440	208	14,120	102,913	71,338	9. Nashville
1,384,452		1,752	998	1,389,856	33,034	21,868	9,468	5,518	1,021	24,664	251,634	174,557	10. New Orleans
81,860			224	82,093	1,633	1,693	371	148	202	70,930	862,188	815,326	11. Detroit
252,386			1,188	253,574	7,145	8,300	1,568	339	274	4,047	49,332	40,997	12. Little Rock
220,619			1,109	221,728	6,000	7,600	3,771	543		17,914	133,697	100,113	13. Louisville
20,574			64	20,638	850	503	252	65		1,670	13,285	10,489	14. Memphis
255,446			844	256,290	6,710	6,743	5,700	1,659	111	20,923	143,640	135,565	15. Helena
137,707		42	365	138,114	7,400	3,325	3,660	289		14,674	88,697	70,154	16. Denver
181,858			496	182,354	5,800	5,234	909	1,154	15	13,112	126,580	80,209	17. Oklahoma City
46,044		4	197	46,245	600	1,850	581	392	23	3,446	25,489	24,698	18. Omaha
396,025		795	1,911	398,731	13,750	10,577	4,313	613	377	29,630	249,747	247,408	19. El Paso
131,058			424	131,482	4,979	2,668	1,795	306	318	10,066	74,574	74,100	20. Houston
1,172,107		279	8,822	1,181,208	41,300	34,785	11,547	3,563	1,262	92,457	603,429	579,730	21. San Antonio
387,348		193	1,348	388,889	9,000	10,300	2,312	2,309	131	24,252	224,436	220,043	22. Los Angeles
114,099			377	114,476	4,200	2,720	1,290	324		8,534	62,344	57,876	23. Portland
534,134		365	2,350	536,849	15,050	8,505	6,071	4,386		34,012	353,311	332,795	24. Salt Lake City
3,182,361		107	15,031	3,197,499	112,258	86,119	36,137	20,219	2,122	256,855	1,977,278	1,773,617	25. Seattle
214,809			599	215,408	8,500	6,305	1,582	980		17,367	142,219	128,538	Other Reserve cities ¹
171,633			1,079	172,712	6,800	4,875	942	740	2	13,359	113,552	109,745	4. Columbus
496,668		4	2,226	498,898	18,155	19,141	9,269	1,824	79	48,468	301,059	316,267	5. Toledo
169,634		13	1,960	171,607	6,401	3,129	1,728	470	5	11,753	106,660	79,643	6. Washington
49,773			3	49,776	500	1,900	329	200		2,929	29,873	11,617	7. Savannah
128,592			465	128,857	4,750	2,150	1,308	534	267	9,209	93,831	72,050	8. Cedar Rapids
17,284			3	17,287	500	500	162	77	50	1,339	6,407	7,354	9. Des Moines
67,989			168	68,157	2,400	2,500	800	284	56	6,040	27,698	32,725	10. Dubuque
334,332		1	728	335,061	9,045	8,005	5,511	3,066	539	26,166	203,295	185,656	11. Grand Rapids
444,439		25	1,532	445,996	16,450	8,189	3,338	4,189	322	32,488	281,562	239,656	12. Indianapolis
62,261			134	62,395	3,260	2,790	735	553	33	7,371	33,279	34,049	13. Milwaukee
43,197			109	43,306	1,200	1,050	174	103		2,527	25,795	17,586	14. Peoria
218,742		44	3,677	222,463	9,000	7,000	2,433	1,613	41	20,087	141,754	114,132	15. Sioux City
26,584			115	26,699	1,025	441	291	15	218	1,990	14,572	10,850	16. St. Paul
61,438		5	133	61,576	2,000	890	380	727	79	4,076	44,397	28,749	17. Kansas City, Kans.
23,541			27	23,568	500	1,000	218	596		2,314	6,077	14,272	18. Lincoln
40,291			44	40,335	1,100	797	329	68		2,294	17,614	14,601	19. Pueblo
38,791			112	38,903	1,400	842	518	146		2,906	25,165	23,890	20. St. Joseph
150,860		10	383	151,253	5,945	5,105	2,084	1,680	81	14,895	93,957	98,905	21. Topeka
110,677			487	111,164	2,400	2,403	900	295	61	6,059	84,952	71,023	22. Tulsa
147,907			356	148,263	4,750	2,655	1,281	1,068		9,754	100,078	70,366	23. Wichita
50,773			169	50,942	1,650	1,290	804	345	20	4,109	21,203	22,720	24. Fort Worth
26,854			97	26,951	850	807	247	125		2,029	16,917	18,500	25. Galveston
35,039			213	35,252	1,450	1,025	247	310	24	3,056	17,402	18,830	26. Waco
50,453		5	212	50,670	2,157	1,330	327	211	245	4,270	27,960	31,893	27. Ogden
17,995,535	3,007	3,570	57,237	18,059,349	925,768	683,514	285,988	93,502	25,714	2,014,486	8,234,669	10,360,312	Country banks, by districts
1,887,143	865	1,907	9,031	1,898,946	96,285	78,928	32,610	15,143	1,433	224,399	1,049,229	1,163,402	1. Boston
3,512,148	835	344	12,522	3,525,849	192,310	119,876	50,331	18,910	6,398	387,825	1,610,004	1,786,040	2. New York
1,771,414	375	198	4,929	1,776,916	120,369	120,182	35,208	10,041	3,530	289,330	697,315	865,868	3. Philadelphia
1,777,601	20	36	4,952	1,782,609	98,885	75,713	32,208	8,105	2,994	217,905	735,123	983,518	4. Cleveland
1,354,143	230	249	4,593	1,359,215	63,349	48,649	18,838	7,072	1,308	139,216	621,436	769,115	5. Richmond
1,134,514		680	2,945	1,138,139	50,242	39,321	13,853	3,756	1,521	108,693	568,981	703,768	6. Atlanta
2,322,438		132	5,905	2,328,475	102,606	65,178	32,384	14,131	3,521	217,820	995,238	1,348,283	7. Chicago
895,056	325		2,086	897,467	43,347	27,018	13,396	3,373	1,321	88,455	411,683	505,572	8. St. Louis
737,781			5	740,043	37,319	22,926	11,505	3,213	463	75,426	302,401	394,645	9. Minneapolis
821,515	27	10	1,197	822,749	41,912	29,001	16,371	3,726	528	91,538	390,658	606,840	10. Kansas City
905,935	135		2,209	908,279	43,767	31,152	15,816	3,342	1,240	95,317	504,043	716,377	11. Dallas
875,847	195	9	4,611	880,662	35,377	25,570	13,468	2,690	1,457	78,562	348,558	516,884	12. San Francisco

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

² Excludes reciprocal bank balances shown on page 11.

³ 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
Total, all States	6,647	16,928,316	21,412,952	2,685,132	2,933,835	585,067	1,870,638	384,285	46,800,225	12,295,224	1,021,745
New England:											
Maine	40	54,269	57,682	7,731	4,382	622	15,030	1,155	140,871	26,446	5,481
New Hampshire	53	36,115	22,310	2,118	3,940	201	8,659	397	73,740	13,388	3,994
Vermont	40	30,756	11,735	1,608	3,419	118	6,280	300	54,216	6,738	1,665
Massachusetts	153	841,895	746,768	47,421	64,923	20,453	59,902	15,076	1,796,438	434,496	74,601
Rhode Island	14	103,958	122,956	8,792	6,631	2,834	9,034	3,214	257,419	56,798	10,893
Connecticut	60	130,829	186,408	16,462	39,132	3,926	14,107	1,898	392,762	67,566	18,255
Middle Atlantic:											
New York	583	4,807,958	8,175,052	1,259,460	761,502	201,325	564,454	160,154	15,929,905	5,099,321	145,748
New Jersey	290	494,642	626,470	79,129	103,236	13,908	93,665	14,506	1,425,556	211,890	45,248
Pennsylvania	774	1,349,095	1,684,048	156,242	192,596	29,945	421,501	64,196	3,897,623	978,198	95,053
East North Central:											
Ohio	385	838,731	908,404	129,540	170,292	24,013	81,377	10,427	2,162,784	482,441	69,854
Indiana	205	208,035	269,640	43,330	47,075	10,410	30,421	3,384	612,295	131,630	26,824
Illinois	439	1,271,236	2,178,010	160,559	270,900	60,427	170,972	25,433	4,137,537	1,174,093	81,803
Michigan	223	447,992	710,618	113,193	108,239	56,760	54,025	3,739	1,494,566	350,133	50,057
Wisconsin	147	203,539	282,187	40,050	40,602	3,623	34,469	2,440	606,910	124,991	17,742
West North Central:											
Minnesota	210	293,667	297,673	24,507	42,015	4,762	18,562	2,207	683,393	131,132	12,710
Iowa	158	155,777	108,057	18,772	44,941	7,266	8,312	968	344,093	66,950	10,781
Missouri	163	463,384	499,258	55,928	74,105	24,156	34,645	22,066	1,173,542	289,432	18,476
North Dakota	44	20,165	16,713	2,763	2,784	589	1,343	165	44,522	8,099	1,171
South Dakota	60	36,121	21,189	2,078	7,307	610	781	227	68,313	13,449	2,124
Nebraska	147	105,754	93,592	7,870	16,922	4,391	5,210	787	234,526	60,269	4,709
Kansas	210	100,394	87,717	18,649	24,390	3,397	1,833	827	237,207	58,259	6,612
South Atlantic:											
Delaware	18	48,676	60,206	6,350	8,825	686	11,729	1,286	137,758	19,723	2,271
Maryland	75	122,747	299,300	12,181	11,301	3,366	19,046	2,176	470,117	115,013	18,016
District of Columbia	17	124,424	143,002	15,646	2,136	9,524	9,566	1,933	306,231	127,393	15,147
Virginia	186	243,386	176,985	21,521	27,753	5,602	17,146	3,049	495,442	111,280	18,233
West Virginia	101	96,817	67,473	14,353	14,313	1,672	8,537	1,718	204,885	37,481	10,447
North Carolina	55	128,928	108,006	19,685	23,974	8,008	1,702	1,051	291,354	64,501	10,941
South Carolina	27	48,578	37,499	3,153	10,289	1,242	1,379	417	102,557	16,494	7,114
Georgia	68	200,609	108,051	17,517	26,452	4,612	7,329	2,035	366,605	85,599	10,126
Florida	59	99,050	136,608	25,913	32,097	3,871	5,076	1,096	303,711	61,870	13,063
East South Central:											
Kentucky	112	143,705	121,673	8,861	13,795	8,278	12,238	1,503	310,053	70,262	9,170
Tennessee	77	200,998	137,892	17,422	47,245	8,225	10,444	3,918	426,144	91,911	12,796
Alabama	82	116,796	103,151	11,977	46,877	518	9,489	1,443	290,251	62,613	11,321
Mississippi	26	28,145	16,437	806	21,441	30	648	440	67,947	12,330	3,766
West South Central:											
Arkansas	61	44,566	44,707	9,836	22,286	1,599	2,756	541	126,291	31,775	4,946
Louisiana	37	133,179	153,047	18,174	35,814	1,418	3,711	1,737	347,080	95,429	9,019
Oklahoma	218	150,865	82,847	12,519	58,514	2,333	2,638	1,307	311,023	80,568	8,126
Texas	529	550,325	415,603	52,798	113,620	8,764	13,011	5,610	1,159,731	314,194	39,895
Mountain:											
Montana	66	31,891	46,893	4,287	6,337	699	3,132	347	93,586	22,540	3,568
Idaho	28	31,535	31,207	5,692	4,403	261	807	224	74,129	14,153	3,006
Wyoming	35	20,231	14,081	1,560	3,513	69	597	172	40,223	8,588	2,234
Colorado	94	93,864	90,287	12,850	12,770	1,937	10,055	814	222,577	77,692	7,990
New Mexico	27	20,087	16,219	1,984	2,977	446	152	126	41,991	8,827	2,217
Arizona	7	34,265	20,087	4,167	2,491	2,410	258	150	63,828	14,398	3,421
Utah	34	56,382	36,608	9,371	8,192	615	1,668	492	113,328	28,585	2,335
Nevada	8	17,087	17,099	1,851	3,733	20	530	80	40,400	9,303	1,949
Pacific:											
Washington	57	218,873	247,454	23,452	27,637	5,113	4,970	1,713	529,212	110,347	16,515
Oregon	32	104,257	170,618	13,551	14,305	1,688	4,922	687	310,028	69,521	9,069
California	113	1,823,738	1,403,425	141,451	301,412	28,325	72,520	14,654	3,785,525	747,115	61,243
Mutual Savings Banks ¹	3	3,234	1,630	334	1,202	30	370	34	6,834	719	114

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	13	24,952	33,363	3,700	1,664	1,327	2,191	292	67,489	14,080	3,663
New Jersey—Dist. No. 2	203	407,008	537,948	63,731	84,225	6,871	69,546	12,494	1,181,823	173,029	34,379
Kentucky—Dist. No. 4	58	43,149	31,723	2,783	7,292	675	3,021	635	89,278	15,755	3,460
Pennsylvania—Dist. No. 4	223	430,133	768,707	61,197	51,741	17,028	133,328	35,820	1,497,954	371,851	33,811
West Virginia—Dist. No. 4	11	20,272	9,175	4,290	5,117	414	2,286	632	42,186	6,603	1,599
Louisiana—Dist. No. 6	26	107,377	136,001	12,102	26,306	1,236	3,218	1,002	287,242	84,632	6,552
Mississippi—Dist. No. 6	17	24,830	14,238	638	18,622	25	575	399	59,327	10,863	2,999
Tennessee—Dist. No. 6	65	117,566	95,991	8,759	29,317	4,708	8,597	3,393	268,331	53,760	9,291
Indiana—Dist. No. 7	159	171,980	246,555	40,708	42,229	9,786	26,341	3,059	540,658	120,440	22,762
Illinois—Dist. No. 7	300	1,195,557	2,099,509	149,903	247,805	57,182	156,219	24,777	3,930,952	1,137,955	75,476
Michigan—Dist. No. 7	183	430,663	693,690	110,512	102,559	56,439	48,635	3,554	1,446,052	342,853	48,058
Wisconsin—Dist. No. 7	113	183,759	265,767	37,551	37,991	3,181	31,545	2,265	562,059	118,298	15,896
Missouri—Dist. No. 10	43	169,209	128,592	29,985	33,240	6,068	13,038	4,702	384,834	95,181	6,577
New Mexico—Dist. No. 10	8	12,698	12,351	1,850	2,202	177	136	72	29,486	4,729	1,090
Oklahoma—Dist. No. 10	207	148,370	82,148	12,495	56,960	2,333	2,611	1,280	309,197	79,642	7,870
Arizona—Dist. No. 12	5	28,799	16,650	3,814	1,181	2,404	252	119	53,219	12,620	2,888

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

BY STATES, ON JUNE 30, 1942

ASSETS [In thousands of dollars]

Demand balances with banks in U. S. (except private banks, etc.) ¹	Reciprocal bank balances	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 in directly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	State
-5,684,531	628,860	85,569	12,425	2,621,528	912,669	157,897	97,206	58,830	109,348	88,658	69,945,855	Total, all States
21,816	249	10	39	4,188	1,896	215	490		119	219	201,790	New England:
13,707	35	22	2	3,484	2,005	88	148		2	53	110,633	Maine
8,400		15	18	1,467	1,149	250		5	112	44	74,079	New Hampshire
136,969	19,227	908	492	97,337	40,293	5,338	2,009	8,165	3,871	2,123	2,603,040	Vermont
23,173	1,181	212	137	8,974	8,165	497	2,609	1,778	627	356	371,638	Massachusetts
87,416	561	714	75	24,118	13,207	1,162	21	3	623	162	606,084	Rhode Island
												Connecticut
264,786	64,964	3,520	8,352	940,902	254,612	33,988	18,963	33,612	44,288	34,891	22,812,888	Middle Atlantic:
193,166	4,995	2,363	14	42,090	43,689	18,404	3,824	331	4,161	1,821	1,992,557	New York
408,230	110,868	6,410	307	171,060	105,297	43,121	11,528	3,237	8,800	12,434	5,741,298	New Jersey
												Pennsylvania
356,781	27,368	5,767	109	127,709	54,190	7,486	2,523	448	3,355	2,875	3,276,322	East North Central:
168,405	2,614	3,761	144	25,021	13,099	1,152	96	81	1,103	592	984,203	Ohio
513,619	44,813	4,411	245	212,953	37,817	2,445	1,764	1,554	10,491	6,985	6,185,717	Indiana
220,009	5,504	1,623	270	82,414	20,194	995	1,464		3,151	1,754	2,226,630	Illinois
135,041	3,951	1,815	21	29,823	12,559	716	423	25	1,029	2,136	933,231	Michigan
												Wisconsin
142,642	9,745	2,848	187	43,086	8,426	20	5,169	165	1,946	180	1,031,904	West North Central:
100,597	1,929	10	9	13,830	4,835	169	2,143		444	253	544,114	Minnesota
260,316	35,226	1,624	62	102,882	13,151	4,024	1,133	399	1,888	1,802	1,868,731	Iowa
13,889	74		12	1,092	1,646				191	42	70,664	Missouri
18,647	841	48		2,169	1,915	52	11		285	97	107,110	North Dakota
70,045	3,442			22,164	5,176	105		5	541	246	397,784	South Dakota
103,442	6,246	596		6,966	5,584	171	169		185	201	419,392	Nebraska
												Kansas
25,855	158	1,122		8,621	1,636	670	664		178	54	198,552	South Atlantic:
56,348	10,153	338	51	26,374	9,578	755	126	369	1,129	957	699,171	Delaware
59,044	8,726	219	28	19,349	15,051	1,563	2,104	4	520	713	547,366	Maryland
115,832	12,984	3,355	304	32,832	13,175	1,777	1,970	10	711	1,503	796,424	District of Columbia
66,276	3	3,226		8,116	6,239	2,451	677		186	807	340,791	Virginia
95,869	26,119	220		24,677	6,087	700	7	684	713	1,081	496,834	West Virginia
46,393	3,467	230		6,627	1,985	118		29	57	477	182,081	North Carolina
97,380	22,050	639	7	39,534	11,225	1,200	7	67	582	931	613,902	South Carolina
105,729	11,117	2,178	38	15,853	9,013	993	221	5	760	379	513,813	Georgia
												Florida
64,246	9,352	542		20,295	5,796	1,988	134		507	386	483,379	East South Central:
140,625	24,811	2,312	3	22,416	12,603	1,463	176	211	626	657	711,943	Kentucky
88,262	12,444	1,751	1	14,173	7,737	3,099	1,168	621	622	1,326	482,945	Tennessee
32,673	1,113	165		1,477	2,243	450			9	149	121,209	Alabama
												Mississippi
64,374	4,430	152		5,916	2,242	267	59		115	276	236,413	West South Central:
75,723	18,173	650	19	24,142	10,564	1,025	2,721	1,517	958	1,274	570,121	Arkansas
145,692	10,546	2,277		11,006	8,291	54	49	52	381	454	567,973	Louisiana
494,471	32,665	2,746	337	69,572	36,483	3,653	3,682	799	569	1,441	2,127,573	Oklahoma
												Texas
28,780	412	1,613	55	4,413	2,476	17	11		308	132	157,499	Mountain:
21,177	410	2,768		3,227	1,613	11			31	153	120,240	Montana
18,089	70	205		1,034	926	9			51	23	71,382	Idaho
103,749	4,130	3,793	7	18,672	3,215	110			420	329	438,554	Wyoming
18,107	256	205		789	780	86		10	5	13	73,030	Colorado
20,798	137	275	85	3,724	1,505	276	36		216	130	108,692	New Mexico
35,792	1,542	1,079		9,646	1,985	71	1,184		3	150	194,158	Arizona
7,359	392	1,950		2,848	828	13	3		178	119	64,950	Utah
												Nevada
80,969	12,581	5,737	97	40,420	8,482	298	5	361	1,222	331	793,996	Pacific:
46,588	4,729	3,623	23	21,022	6,849	64		193	765	383	468,128	Washington
267,235	52,057	5,522	875	201,024	75,157	14,320	27,715	4,090	10,342	4,764	5,204,927	Oregon
												California
843		300		14	77	86	17				9,004	Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

10,904	6	10	63	3,067	2,662	458	5	123	33	102,560	Connecticut—Dist. No. 2
152,907	4,535	1,647	14	34,487	32,882	12,932	2,886	201	3,520	1,631,944	New Jersey—Dist. No. 2
23,338	22	507		822	2,682	180	77		49	136,278	Kentucky—Dist. No. 4
168,856	15,527	2,715	26	49,333	37,972	6,609	2,501	77	3,585	2,177,584	Pennsylvania—Dist. No. 4
7,720		1,431		1,320	905	987			128	63,055	West Virginia—Dist. No. 4
45,880	16,299	640	19	21,272	8,299	1,012	2,691	1,517	799	461,276	Louisiana—Dist. No. 6
27,560	1,058	155		1,405	2,002	396			5	104,849	Mississippi—Dist. No. 6
91,458	16,001	2,270		12,939	8,288	1,347	109	211	450	449,015	Tennessee—Dist. No. 6
138,580	2,614	3,655	144	22,947	10,667	941	80	81	1,046	862,464	Indiana—Dist. No. 7
454,885	44,141	4,278	245	202,946	33,569	2,008	1,718	1,554	10,259	5,862,628	Illinois—Dist. No. 7
209,317	5,504	1,485	270	81,356	18,902	946	1,464		3,124	2,155,550	Michigan—Dist. No. 7
122,024	3,921	1,737	21	28,868	11,317	667	399	25	913	864,202	Wisconsin—Dist. No. 7
150,039	17,254	1,390	40	51,324	3,793	18	527		459	694,578	Missouri—Dist. No. 10
8,666	256	150		474	521	75		10	5	45,212	New Mexico—Dist. No. 10
143,695	10,546	2,267		10,901	8,095	46	48	52	381	559,640	Oklahoma—Dist. No. 10
16,247	126	275		3,644	1,342	197	36		216	90,779	Arizona—Dist. No. 12

¹ Excludes reciprocal bank balances, shown in next column.

ALL MEMBER BANKS—CONDITION OF BANKS

LIABILITIES [In thousands of dollars]

State	Demand deposits							Time deposits						
	Total ¹	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States ¹	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations		U. S. Government and Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
									Savings	Other				
Total, all States	51,168,041	35,646,301	1,724,343	3,230,227	9,110,454	746,180	710,536	12,236,412	10,357,105	1,315,981	49,033	400,020	108,782	5,491
New England:														
Maine	97,815	75,982	1,441	10,305	8,430	23	1,634	79,664	76,934	1,846	349	405	130	
New Hampshire	70,324	54,680	1,345	7,238	5,395		1,666	24,869	22,574	1,424	421	105	345	
Vermont	28,832	25,234	340	1,705	788		765	34,648	33,252	993	165	238		
Massachusetts	1,990,846	1,483,290	31,237	105,871	323,181	20,352	26,915	312,935	298,260	13,767	271	463	174	
Rhode Island	234,366	199,808	7,632	12,098	10,854	407	3,567	98,405	94,407	3,192	429	177	200	
Connecticut	440,735	360,712	4,852	31,323	29,410		14,438	106,624	99,183	5,861	929	641	10	
Middle Atlantic:														
New York	18,782,967	12,998,731	910,558	553,998	3,340,249	680,242	299,189	1,723,116	1,299,355	361,786	7,000	39,288	11,946	3,741
New Jersey	1,067,675	855,536	36,643	128,185	30,054	256	17,001	732,992	694,295	29,309	2,000	6,865	523	
Pennsylvania	3,669,400	2,761,316	51,922	207,711	612,072	6,726	29,653	1,324,846	1,054,155	193,316	2,958	47,531	26,886	
East North Central:														
Ohio	2,111,694	1,669,648	19,971	144,488	241,661	1,351	34,575	880,674	769,180	77,420	762	26,648	6,664	
Indiana	676,221	463,274	25,357	88,940	87,678	47	10,925	229,574	183,753	34,978	2,437	55	8,351	
Illinois	4,805,146	3,112,824	217,723	310,685	1,114,736	9,864	39,314	939,645	820,624	93,817	767	24,309	128	
Michigan	1,428,151	1,079,900	40,822	139,186	148,035	1,686	18,522	651,463	625,734	16,248	2,352	5,528	1,601	
Wisconsin	580,831	388,017	9,689	73,683	99,883	145	9,414	275,039	251,648	20,469	439	1,146	1,337	
West North Central:														
Minnesota	719,507	396,281	5,772	103,194	204,795	1,215	8,250	219,864	168,709	43,764	1,183	2,870	3,338	
Iowa	386,592	221,264	7,124	59,580	95,270		3,354	115,064	88,088	26,817	121	37	1	
Missouri	1,501,995	830,043	23,472	66,673	572,811	496	8,500	234,966	200,790	31,310	1,620	1,185	61	
North Dakota	44,607	33,560	244	3,936	6,297		570	19,373	12,849	6,340	33	123	28	
South Dakota	74,412	49,385	679	17,494	6,099		755	22,961	15,090	6,938	55	853	25	
Nebraska	321,194	190,433	4,855	28,927	94,183		2,796	43,800	27,525	15,892	307	39	37	
Kansas	340,593	209,086	10,293	61,342	56,562		3,310	43,225	27,277	14,724	772	93	359	
South Atlantic:														
Delaware	153,772	148,303	808	658	2,718		1,285	14,162	13,173	786	100	3	100	
Maryland	503,398	338,398	16,189	51,185	94,593	131	2,902	143,232	129,273	8,172	833	1,371	3,583	
District of Columbia	379,452	329,236	1,908	50	41,692	236	6,330	117,216	107,569	9,237	110		300	
Virginia	503,258	330,425	6,749	53,159	104,720	66	8,139	217,767	189,215	17,750	844	8,154	1,804	
West Virginia	215,812	162,181	5,766	19,296	24,916		3,653	85,942	77,582	6,591	766	274	729	
North Carolina	398,878	205,483	6,089	55,805	123,757		7,744	61,157	46,813	8,794	3,425	516	1,609	
South Carolina	141,620	100,430	4,297	23,156	11,476		2,261	26,902	24,369	1,912	68	478	75	
Georgia	476,908	296,606	17,959	36,025	123,653	14	2,651	82,625	74,394	6,335	898	324	674	
Florida	405,820	259,450	15,273	41,899	85,852	329	3,017	65,876	56,204	2,997	373	5,342	960	
East South Central:														
Kentucky	358,538	212,132	16,419	16,560	100,429		12,998	79,221	64,977	13,237	227	405	375	
Tennessee	517,823	267,713	17,956	55,623	171,139		5,392	136,255	110,647	17,840	671	3,540	3,557	
Alabama	340,445	232,012	12,440	39,712	53,036	251	2,994	98,532	88,674	6,131	852	915	1,960	
Mississippi	82,332	48,383	1,745	17,658	14,171		375	28,320	22,245	5,279	776	5	15	
West South Central:														
Arkansas	182,232	114,538	2,409	24,901	39,227		1,157	36,009	30,196	4,994	433	222	164	
Louisiana	445,600	265,433	9,569	46,469	118,746	2,003	3,380	80,390	72,986	3,868	1,616	1,765	155	
Oklahoma	447,766	283,470	8,845	65,208	84,643		5,600	62,531	40,986	16,351	566	1,952	2,676	
Texas	1,740,754	1,188,650	57,860	125,684	345,201	1,547	21,812	204,008	153,926	24,867	1,913	22,338	964	
Mountain:														
Montana	109,596	79,088	270	15,522	12,916	2	1,798	33,845	26,983	5,699	351	782	30	
Idaho	82,939	61,914	1,709	15,261	3,141		914	27,819	25,015	2,335	144		125	
Wyoming	47,323	32,817	395	8,033	5,570		508	16,541	13,397	2,110	138	670	226	
Colorado	317,157	228,887	1,890	20,481	61,740	51	4,108	84,712	76,355	4,708	357	231	3,061	
New Mexico	55,418	37,238	890	12,186	4,345		759	12,533	10,067	2,332	116	2	16	
Arizona	80,764	63,086	339	13,308	2,130	253	1,648	21,265	19,999	1,104	26	111	25	
Utah	131,790	84,834	999	16,080	28,926	4	947	46,265	42,615	3,305	35	88	222	
Nevada	41,919	33,126	251	7,237	729		576	18,046	17,081	524	101	40	300	
Pacific:														
Washington	570,667	424,265	6,577	72,752	60,585	1,196	5,292	168,342	159,398	7,571	571	50	752	
Oregon	315,036	229,237	11,016	42,525	27,219	225	4,814	123,047	111,300	6,203	321	4,850	373	
California	2,747,121	2,129,962	85,755	177,232	274,741	17,062	62,369	2,030,105	1,687,984	124,538	7,032	186,993	21,808	1,750
Mutual Savings Banks	5		5					8,024	7,940	77		7		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	66,223	54,101	2,325	4,075	4,081		1,641	27,316	26,285	983	10	28	10	
New Jersey—Dist. No. 2	865,261	714,306	26,345	79,902	28,919	256	15,533	615,220	586,405	23,560		5,121	134	
Kentucky—Dist. No. 4	79,142	67,149	2,121	6,115	2,081		1,676	40,167	34,358	5,059	151	354	245	
Pennsylvania—Dist. No. 4	1,385,450	1,074,355	23,966	36,579	241,439	234	8,877	476,934	368,975	63,854	657	23,462	19,986	
West Virginia—Dist. No. 4	33,543	26,356	526	3,179	2,890		592	18,548	16,033	1,931	35	253	296	
Louisiana—Dist. No. 6	360,964	207,839	6,734	41,358	101,149	2,003	1,881	64,698	57,655	3,522	1,606	1,765	150	
Mississippi—Dist. No. 6	70,683	39,429	1,493	15,443	13,976		342	25,095	20,669	3,706	705		15	
Tennessee—Dist. No. 6	318,386	169,352	12,905	32,711	99,037		4,381	93,897	73,107	15,923	662	834	3,371	
Indiana—Dist. No. 7	599,018	409,860	23,827	81,016	74,548	47	9,720	195,777	157,610	28,691	2,282	41	7,153	
Illinois—Dist. No. 7	4,591,212	2,993,442	212,413	286,496	1,052,198	9,820	36,843	856,922	767,377	73,293	294	15,915	43	
Michigan—Dist. No. 7	1,400,203	1,057,969	40,208	134,659	147,697	1,668	18,002	615,797	591,188	15,442	2,309	5,257	1,601	
Wisconsin—Dist. No. 7	546,669	362,242	9,243	69,136	96,960	145	8,943	246,709	226,263	17,704	386	1,029	1,327	
Missouri—Dist. No. 10	606,273	258,790	6,096	26,632	310,513	160	4,082	46,552	38,985	7,323	108	116	20	
New Mexico—Dist. No. 10	32,842	18,273	762	9,591	3,689		527	9,497	7,969	1,415	11			
Oklahoma—Dist. No. 10	441,347	279,000	8,775	63,541	84,553		5,478	61,673	40,608	15,901	561	1,942	2,661	
Arizona—Dist. No. 12	68,842	53,877	282	11,359	1,965	61	1,298	16,409	15,348	899	26	111	25	

¹ Excludes reciprocal bank balances shown on page 15.

BY STATES, ON JUNE 30, 1942

LIABILITIES AND CAPITAL ACCOUNTS (In thousands of dollars)

Total deposits ¹	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Reserves for contingencies	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve	Demand deposits—adjusted	State
63,404,453	6,007	68,323	476,505	63,955,288	2,379,211	2,446,176	805,612	318,221	41,347	5,990,567	42,867,697	36,965,536	Total, all States
177,479	100		661	178,240	10,668	7,624	4,228	738	292	23,550	72,062	83,733	New England:
95,193	50		256	95,499	6,255	5,365	2,727	619	168	15,134	53,133	60,100	Maine
63,480	15		299	63,799	4,900	2,790	1,834	699	57	10,280	18,965	26,237	New Hampshire
2,303,781	690	9,574	16,435	2,330,480	98,036	111,660	40,810	21,419	635	272,560	1,757,138	1,518,739	Vermont
332,771		1,902	2,384	337,057	12,410	15,935	2,540	3,650	46	34,581	202,219	206,499	Massachusetts
547,359	10	3	2,533	549,905	25,633	20,160	7,133	2,541	712	56,179	329,201	382,355	Rhode Island
													Connecticut
20,506,083	3,835	38,891	290,532	20,839,341	704,052	949,669	256,026	59,874	3,926	1,973,547	17,577,387	12,911,016	Middle Atlantic:
1,800,667	90	331	5,886	1,806,974	94,840	54,067	22,071	9,138	5,467	185,583	832,419	958,632	New York
4,994,246	305	4,760	25,004	5,024,315	223,472	360,887	84,964	45,207	2,453	716,983	3,090,587	2,827,620	New Jersey
													Pennsylvania
2,992,368		448	13,260	3,006,076	142,674	81,476	29,404	13,126	3,566	270,246	1,627,283	1,721,002	East North Central:
905,795		81	2,216	908,092	34,298	22,562	12,072	5,326	1,853	76,111	483,050	538,118	Ohio
5,744,791	25	1,609	22,019	5,768,444	156,463	160,103	51,235	47,597	1,875	417,273	4,079,525	3,249,870	Indiana
2,079,614			7,986	2,087,600	66,733	42,281	18,057	9,829	2,130	139,030	1,126,201	1,155,194	Illinois
855,870		25	2,349	858,244	36,679	20,373	10,356	6,858	732	74,987	416,902	441,291	Michigan
													Wisconsin
939,371		165	6,636	946,172	37,742	29,321	13,035	5,374	260	85,732	533,823	464,639	West North Central:
501,656			841	502,497	17,836	13,847	6,497	2,847	590	41,617	272,225	270,368	Minnesota
1,736,961	300	433	5,394	1,743,088	62,509	33,597	25,781	3,103	653	125,643	1,138,797	802,334	Iowa
63,980			236	64,216	3,218	2,140	809	249	32	6,448	29,626	36,974	Missouri
97,373			466	97,839	4,687	2,806	1,322	336	120	9,271	53,596	65,465	North Dakota
364,994		5	788	365,787	14,930	10,436	3,713	2,759	159	31,997	228,985	199,992	South Dakota
383,818			916	384,734	16,540	10,855	6,047	866	350	34,658	230,204	266,772	Nebraska
													Kansas
167,934			654	168,588	8,480	16,741	4,243	498	2	29,964	119,296	141,625	South Atlantic:
646,630		369	1,312	648,311	22,340	17,546	7,615	2,815	544	50,860	420,773	366,111	Delaware
496,668		4	2,226	498,898	18,155	19,141	9,269	1,824	79	48,468	301,059	316,267	Maryland
721,025		10	2,638	723,673	32,988	24,621	10,414	4,208	520	72,751	354,616	358,891	District of Columbia
301,754	230		906	302,890	16,568	14,229	5,399	1,612	93	37,901	141,420	177,014	Virginia
460,035		684	1,873	462,592	13,365	13,058	4,261	3,207	351	34,242	278,332	244,355	West Virginia
168,522		34	778	169,334	6,040	4,061	1,838	599	209	12,747	88,600	119,220	North Carolina
559,533		67	4,722	564,322	22,853	16,229	6,923	3,273	302	49,580	339,994	295,748	South Carolina
471,696		5	1,533	473,234	19,505	14,902	3,826	2,269	77	40,579	284,238	288,513	Georgia
													Florida
437,759			1,582	439,341	19,028	18,231	4,993	1,442	344	44,038	273,997	221,395	East South Central:
654,078		211	2,554	656,843	25,529	18,688	8,417	1,821	645	55,100	354,782	306,312	Kentucky
438,977		621	1,334	440,932	21,300	12,228	5,743	2,226	516	42,013	238,010	260,545	Tennessee
110,652			311	110,963	5,211	3,881	592	115	447	10,246	48,182	64,939	Alabama
													Mississippi
218,241			514	218,755	7,773	6,023	2,894	635	333	17,658	111,942	134,680	West South Central:
525,990		1,752	2,217	529,990	16,826	16,008	4,787	1,162	1,379	40,162	345,735	291,140	Arkansas
510,297		52	1,126	511,475	24,589	17,438	11,337	3,027	107	56,498	291,068	343,272	Louisiana
1,944,762	135	799	5,440	1,951,136	78,208	59,347	30,540	6,386	1,956	176,437	1,176,711	1,266,574	Oklahoma
													Texas
143,441			335	143,776	6,582	4,260	2,337	536	8	13,723	76,403	91,995	Mountain:
110,758			349	111,107	4,055	3,041	1,254	533	250	9,133	58,535	74,862	Montana
63,864	27		195	64,086	2,827	2,583	1,443	398	45	7,296	28,215	40,324	Idaho
401,869			1,090	402,959	13,073	11,671	7,702	2,845	304	35,595	194,816	234,804	Wyoming
67,951		10	13	67,974	2,305	1,838	252	561	100	5,056	36,522	49,394	Colorado
102,029			831	102,860	2,700	2,264	678	95	95	5,832	56,242	74,318	New Mexico
178,055			624	178,679	7,245	5,304	2,038	823	69	15,479	86,731	92,215	Arizona
59,965			1,241	61,206	1,470	1,201	1,017	56		3,744	31,712	38,091	Utah
													Nevada
739,009		370	3,316	742,695	23,314	13,563	8,888	5,048	488	51,301	449,278	461,889	Pacific:
438,083		193	1,429	439,705	10,676	12,190	3,011	2,369	177	28,423	247,426	255,554	Washington
4,777,226	195	4,910	28,265	4,810,596	171,631	137,935	53,240	25,683	5,842	394,331	2,279,674	2,168,539	Oregon
													California
8,029			26	8,055	90	764	58	37		949			Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

93,539	3	342	93,884	4,764	2,429	744	282	457	8,676	52,252	56,750	Connecticut—Dist. No. 2
1,480,481	201	4,737	1,485,419	74,941	43,912	17,638	7,117	2,917	146,525	677,867	775,254	New Jersey—Dist. No. 2
119,309		230	119,539	7,651	6,151	2,409	518	10	16,739	54,982	74,118	Kentucky—Dist. No. 4
1,862,384	20	104	1,872,918	69,859	178,204	29,464	26,151	988	304,666	1,167,358	1,070,478	Pennsylvania—Dist. No. 4
52,091			52,392	3,940	4,106	1,941	676		10,663	24,503	28,807	West Virginia—Dist. No. 4
425,662	1,752	1,244	428,658	13,125	13,065	4,012	1,042	1,374	32,618	293,812	229,806	Louisiana—Dist. No. 6
95,778		305	96,083	4,383	3,357	489	95	442	8,766	41,718	53,809	Mississippi—Dist. No. 6
412,283		211	413,779	18,575	10,431	4,337	1,200	593	35,136	213,989	193,505	Tennessee—Dist. No. 6
794,795		81	796,806	28,943	19,568	10,489	4,927	1,731	65,658	437,746	477,649	Indiana—Dist. No. 7
5,448,134	1,609	21,551	5,471,294	144,235	151,787	47,587	46,308	1,417	391,334	3,934,332	3,113,835	Illinois—Dist. No. 7
2,016,000		7,857	2,023,857	63,052	40,255	16,794	9,487	2,105	131,693	1,110,003	1,129,274	Michigan—Dist. No. 7
793,378	25	2,205	795,608	33,120	18,637	9,708	6,467	662	68,594	396,772	411,453	Wisconsin—Dist. No. 7
652,825		933	653,758	16,799	12,485	9,815	1,563	158	40,820	490,910	238,180	Missouri—Dist. No. 10
42,339	10	4	42,353	1,375	992	67	343	82	2,859	23,702	27,917	New Mexico—Dist. No. 10
503,020	52	1,114	504,186	24,032	17,105	11,218	2,993	106	55,454	286,751	337,118	Oklahoma—Dist. No. 10
85,251		762	86,013	2,350	1,604	622	95	95	4,766	48,951	62,890	Arizona—Dist. No. 12

¹ Excluding reciprocal bank balances shown on page 15.

STATE MEMBER BANKS—CONDITION ON JUNE 30, 1942, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans (including overdrafts)	6,048,243	264,703	3,089,619	334,724	647,888	269,392	103,002	570,778	200,318	40,100	100,110	43,951	383,658
United States Government direct obligations	8,158,941	279,963	5,190,570	296,669	783,397	264,238	82,482	605,998	207,991	28,763	68,966	20,902	329,002
Obligations guaranteed by United States Government	1,061,406	18,481	675,803	43,302	88,751	33,333	9,869	116,201	23,042	3,870	24,082	2,640	22,032
Obligations of States and political subdivisions	978,089	21,764	433,189	46,042	82,437	29,957	27,437	196,041	32,504	7,787	25,873	12,507	62,551
Obligations of Government corporations and agencies, not guaranteed by United States	231,966	4,477	134,151	7,753	19,655	15,746	-2,635	18,870	11,916	664	3,754	241	12,104
Other bonds, notes and debentures	668,479	25,932	277,061	88,402	72,105	19,090	4,043	129,564	15,268	3,373	9,883	257	23,501
Corporate stocks (including Federal Reserve Bank stock)	189,336	8,295	92,652	19,285	35,291	4,606	2,948	5,982	13,836	306	1,092	680	4,363
Total loans and investments	17,336,460	623,615	9,893,045	836,177	1,729,524	636,362	232,416	1,643,434	504,875	84,863	233,760	81,178	837,211
Reserve with Federal Reserve Banks	4,830,398	130,895	3,136,677	202,436	354,673	147,320	53,056	416,302	126,072	16,131	63,167	17,208	166,461
Cash in vault	306,701	19,299	104,579	19,071	44,798	23,634	7,068	53,804	9,317	2,867	4,003	3,636	14,625
Demand balances with banks in United States (except private banks and American branches of foreign banks) (See page 4, footnote 2)	1,338,212	73,772	227,972	77,785	193,400	126,935	67,248	240,519	94,326	21,803	70,399	33,098	110,955
Other balances with banks in United States	18,224	417	2,588	3,279	3,070	1,442	1,087	2,614	366	508	288	122	2,443
Balances with banks in foreign countries	3,357	59	2,705	5	80	51	4	100	16	16	40	.....	281
Due from own foreign branches	275	.....	275	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cash items in process of collection	949,985	26,932	578,449	44,185	70,063	43,187	14,199	65,617	29,565	2,387	29,528	1,833	44,040
Bank premises owned and furniture and fixtures	325,735	17,631	167,599	25,317	35,383	20,686	6,384	21,818	8,422	1,534	3,581	1,419	15,961
Other real estate owned	85,407	3,350	34,003	20,538	12,020	2,403	1,967	2,336	4,156	115	45	385	4,089
Investments and other assets indirectly representing bank premises or other real estate	44,680	4,013	18,283	8,401	3,256	3,799	2,698	3,084	602	35	153	30	326
Customers' liability on acceptances	26,524	2,061	21,402	176	171	578	107	137	70	.....	.....	.....	1,822
Income accrued but not yet collected	45,999	1,391	30,603	2,489	3,159	1,690	512	3,513	801	141	327	36	1,337
Other assets	49,563	1,216	31,887	4,399	3,601	2,394	1,102	1,930	1,209	172	364	114	1,175
Total assets	25,361,520	904,651	14,250,067	1,244,258	2,453,198	1,010,481	387,848	2,455,208	779,797	130,572	405,655	139,059	1,200,726
LIABILITIES													
Demand deposits—Total (See page 4, footnote 2)	18,889,603	594,530	11,610,572	906,186	1,517,430	708,518	287,824	1,517,323	574,633	74,749	340,951	110,071	646,816
Individuals, partnerships, and corporations	13,747,282	510,778	8,233,979	789,185	1,272,487	438,200	180,797	1,161,463	371,327	52,734	158,511	85,834	491,987
United States Government	600,530	8,017	473,033	13,567	18,575	14,524	7,763	31,444	19,471	281	1,341	2,458	10,056
States and political subdivisions	832,968	32,443	340,492	40,537	70,222	82,593	38,629	111,884	30,341	13,318	30,747	12,724	29,038
Banks in United States (See page 4, footnote 2)	3,062,588	29,876	2,024,478	55,337	130,410	164,670	59,026	189,219	147,550	7,396	147,688	7,871	99,067
Banks in foreign countries	376,337	311	366,831	5	692	92	82	641	119	18	153	.....	7,393
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	269,898	13,105	171,759	7,555	25,044	8,439	1,527	22,672	5,825	1,002	2,511	1,184	9,275
Time deposits—Total	3,981,183	204,804	1,230,352	180,733	641,933	209,917	64,983	752,046	140,041	43,573	35,615	15,869	461,317
Individuals, partnerships, and corporations:													
Savings deposits	3,296,834	197,225	875,982	140,621	551,194	183,153	56,656	700,807	119,857	32,362	28,473	11,970	398,534
Certificates of deposit	13,747,282	2,450	10,500	13,347	24,882	4,764	5,016	32,326	16,166	9,098	5,707	2,279	11,641
Christmas savings and similar accounts	42,398	2,784	17,448	2,963	5,706	4,131	523	5,321	744	253	492	66	1,967
Open accounts	389,580	1,069	286,609	18,643	37,488	9,973	407	6,029	1,563	63	359	598	26,779
United States Government and postal savings	13,457	675	6,005	136	252	2,619	1,065	1,506	533	390	170	80	26
States and political subdivisions	66,028	451	24,452	4,618	18,155	3,276	786	4,680	1,073	1,334	161	841	6,201
Banks in United States	33,931	150	8,577	405	4,256	2,001	530	1,377	105	73	253	35	16,169
Banks in foreign countries	779	.....	779	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total deposits (See page 4, footnote 2)	22,870,786	799,334	12,840,924	1,086,919	2,159,363	918,435	352,807	2,269,369	714,674	118,322	376,566	125,940	1,108,133
Due to own foreign branches	27,360	.....	27,360	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money	3,993	150	3,130	30	.....	230	.....	.....	300	.....	27	15	111
Acceptances outstanding	31,101	2,185	25,453	176	171	578	107	165	70	.....	.....	.....	2,196
Dividends declared but not yet payable	14,392	421	9,456	832	1,212	190	245	482	757	3	121	37	636
Income collected but not yet earned	20,290	968	8,915	1,422	1,594	951	580	2,456	577	59	83	22	2,663
Expenses accrued and unpaid	48,455	3,167	25,480	2,915	7,295	1,728	633	2,563	1,440	93	426	190	2,525
Other liabilities	25,181	1,190	13,736	582	4,035	795	124	2,353	488	9	17	9	1,843
Total liabilities	23,041,558	807,415	12,954,454	1,092,876	2,173,670	922,907	354,496	2,277,388	718,306	118,486	377,240	126,213	1,118,107
CAPITAL ACCOUNTS													
Capital	875,341	36,808	464,981	54,099	92,856	37,097	14,615	73,040	34,655	5,909	11,919	6,290	43,072
Surplus	1,037,425	37,529	628,010	74,817	146,077	32,373	13,151	51,490	15,105	3,570	8,856	4,323	22,124
Undivided profits	289,993	11,957	161,827	15,557	22,121	11,444	4,263	26,974	9,740	1,964	6,051	1,993	16,102
Reserves for contingencies	107,518	10,885	37,934	6,523	17,157	5,742	1,017	23,572	1,267	593	1,446	187	1,195
Other capital accounts	9,685	57	2,861	386	1,317	918	306	2,744	724	50	143	53	126
Total capital accounts	2,319,962	97,236	1,295,613	151,382	279,528	87,574	33,352	177,820	61,491	12,086	28,415	12,846	82,619
Total liabilities and capital accounts	25,361,520	904,651	14,250,067	1,244,258	2,453,198	1,010,481	387,848	2,455,208	779,797	130,572	405,655	139,059	1,200,726
Net demand deposits subject to reserve (See page 19)	16,604,691	494,424	10,804,151	784,222	1,254,046	538,396	206,377	1,212,784	450,742	50,559	241,039	75,140	492,811
Demand deposits—adjusted (See page 1, footnote 3)	13,900,163	529,394	8,167,781	793,092	1,297,690	486,045	206,754	1,230,402	377,928	64,667	162,241	97,909	486,260
Reciprocal bank balances (See page 4, footnote 2)	190,175	3,709	59,432	24,705	18,356	30,704	13,920	10,237	11,043	519	6,411	1,420	9,719
Number of banks	1,546	43	223	80	181	113	55	378	122	92	94	94	71

ALL MEMBER BANKS--RESERVE POSITION ON JUNE 30, 1942

(In thousands of dollars)

	Gross demand deposits	Deductions allowed in computing reserves ¹	Net demand deposits subject to reserve	Time deposits	Net demand deposits plus time deposits	Reserves with Federal Reserve Bank ²			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 ³	Held ³	Excess		
All member banks	51,168,041	8,300,344	42,867,697	12,236,412	55,104,109	10,003,876	12,295,224	2,291,348	18.2	22.3
Central reserve city banks	21,164,734	1,327,517	19,837,217	1,198,247	21,035,464	5,229,571	5,734,928	505,357	24.9	27.3
Reserve city banks	18,250,268	3,454,457	14,795,811	4,795,669	19,591,480	3,246,902	4,253,927	1,007,025	16.6	21.7
Country banks	11,753,039	3,518,370	8,234,669	6,242,496	14,477,165	1,527,403	2,306,369	778,966	10.6	15.9
All member banks, by districts:										
Boston	2,796,695	416,229	2,380,466	629,829	3,010,295	450,929	591,352	140,423	15.0	19.6
New York	19,714,451	1,406,945	18,307,506	2,365,652	20,673,158	4,692,921	5,286,430	593,509	22.7	25.6
Philadelphia	2,640,136	445,059	2,195,077	979,846	3,174,923	456,367	664,931	208,564	14.4	20.9
Cleveland	3,609,829	735,703	2,874,126	1,416,323	4,290,449	615,697	876,650	260,953	14.4	20.4
Richmond	2,108,875	548,578	1,560,297	633,668	2,193,965	312,794	465,559	152,765	14.3	21.2
Atlanta	1,973,206	561,443	1,411,761	430,723	1,842,484	274,056	359,337	85,281	14.9	19.5
Chicago	7,523,694	1,372,616	6,151,078	2,030,269	8,181,347	1,496,469	1,786,496	290,027	18.3	21.8
St. Louis	1,859,573	456,975	1,402,598	425,580	1,828,178	281,354	367,479	86,125	15.4	20.1
Minneapolis	1,010,232	280,396	729,836	360,039	1,089,875	149,425	189,193	39,768	13.7	17.4
Kansas City	2,106,729	709,146	1,397,583	306,000	1,703,583	274,437	384,360	109,923	16.1	22.6
Dallas	1,866,307	613,245	1,253,062	228,450	1,481,512	234,077	331,793	97,716	15.8	22.4
San Francisco	3,958,314	756,007	3,202,307	2,430,033	5,632,340	765,350	991,644	226,294	13.6	17.6
Central reserve city banks:										
New York	17,383,702	949,035	16,434,667	738,011	17,172,678	4,317,294	4,761,501	444,207	25.1	27.7
Chicago	3,781,032	378,482	3,402,550	460,236	3,862,786	912,277	973,427	61,150	23.6	25.2
Reserve city banks, by districts:										
Boston	1,460,333	129,096	1,331,237	79,048	1,410,285	270,990	326,507	55,517	19.2	23.2
New York	304,562	41,727	262,835	141,680	404,515	61,068	69,011	7,943	15.1	17.1
Philadelphia	1,707,455	207,693	1,499,762	141,113	1,640,875	308,419	451,698	143,279	18.8	27.5
Cleveland	2,569,999	430,996	2,139,003	678,552	2,817,555	468,514	634,335	165,821	16.6	22.5
Richmond	1,154,557	215,696	938,861	233,843	1,172,704	201,803	302,504	100,701	17.2	25.8
Atlanta	1,098,749	255,969	842,780	170,666	1,013,446	178,796	216,478	37,682	17.6	21.4
Chicago	2,279,898	526,608	1,753,290	710,359	2,463,649	393,279	516,563	123,284	16.0	21.0
St. Louis	1,221,779	230,864	990,915	168,318	1,159,233	208,282	259,373	51,091	18.0	22.4
Minneapolis	553,449	126,014	427,435	79,041	506,476	90,229	101,097	10,868	17.8	20.0
Kansas City	1,442,207	435,282	1,006,925	149,007	1,155,932	210,325	278,114	67,789	18.2	24.1
Dallas	1,059,858	310,839	749,019	128,964	877,983	157,542	208,539	50,997	17.9	23.8
San Francisco	3,397,422	543,673	2,853,749	2,115,078	4,968,827	697,655	889,708	192,053	14.0	17.9
Country banks, by districts:										
Boston	1,336,362	287,133	1,049,229	550,781	1,600,010	179,939	264,845	84,906	11.2	16.6
New York	2,026,187	416,183	1,610,004	1,485,961	3,095,965	314,559	455,918	141,359	10.2	14.7
Philadelphia	932,681	235,366	697,315	838,733	1,536,048	147,948	213,233	65,285	9.6	13.9
Cleveland	1,039,830	304,707	735,123	737,771	1,472,894	147,183	242,315	95,132	10.0	16.5
Richmond	954,318	332,882	621,436	399,825	1,021,261	110,991	163,055	52,064	10.9	16.0
Atlanta	874,457	305,476	568,981	260,057	829,038	95,260	142,859	47,599	11.5	17.2
Chicago	1,462,764	467,526	995,238	859,674	1,854,912	190,913	296,506	105,593	10.3	16.0
St. Louis	637,794	226,111	411,683	257,262	668,945	73,072	108,106	35,034	10.9	16.2
Minneapolis	456,783	154,382	302,401	280,998	583,399	59,196	88,096	28,900	10.1	15.1
Kansas City	664,522	273,864	390,658	156,993	547,651	64,112	106,246	42,134	11.7	19.4
Dallas	806,449	302,406	504,043	99,486	603,529	76,535	123,254	46,719	12.7	20.4
San Francisco	560,892	212,334	348,558	314,955	663,513	67,695	101,936	34,241	10.2	15.4

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

² Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. Pursuant to the provisions of law, the Board of Governors of the Federal Reserve System 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.

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

ALL MEMBER BANKS--PLEDGED ASSETS AND SECURED AND PREFERRED LIABILITIES ON JUNE 30, 1942

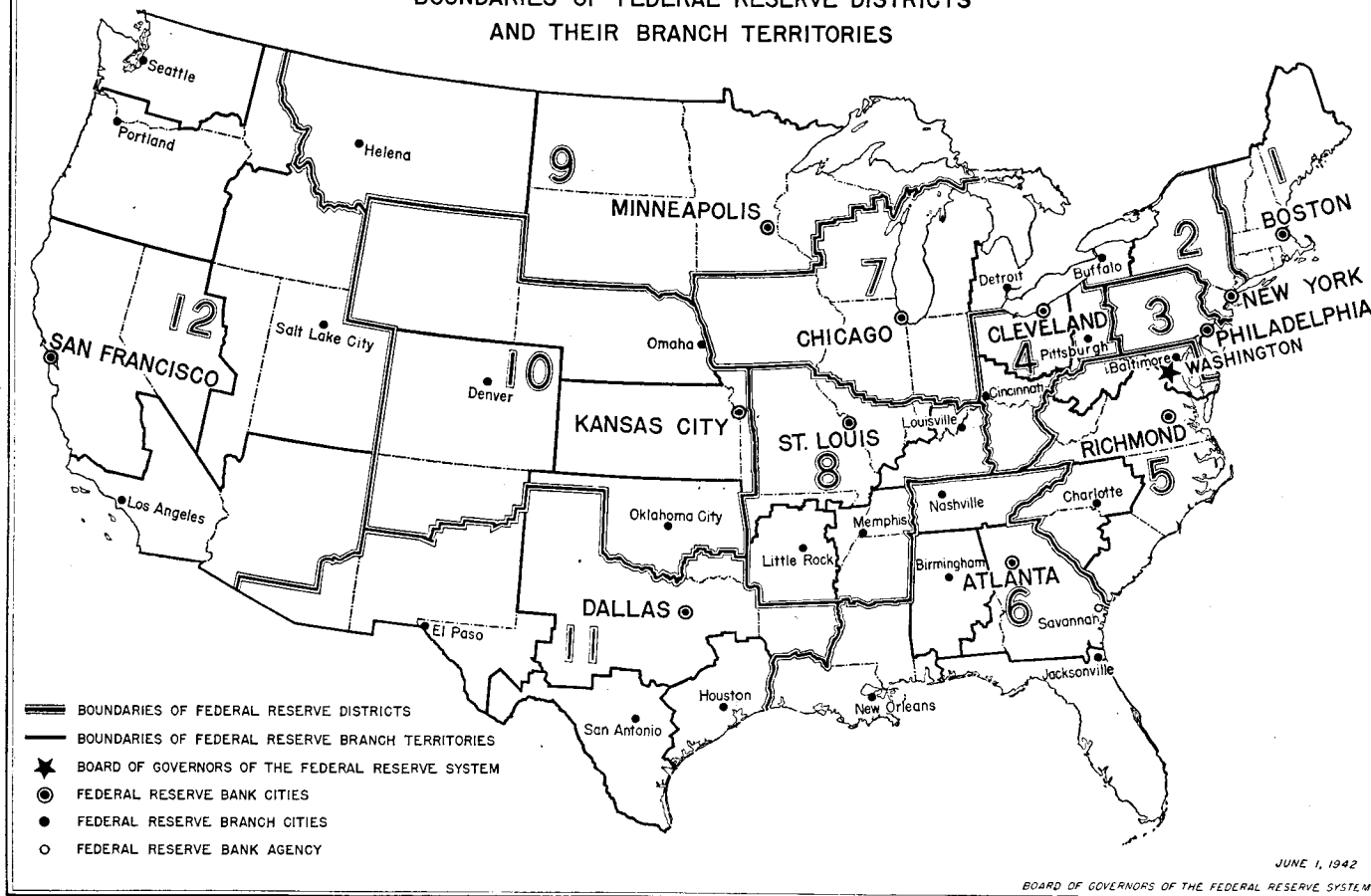
(In thousands of dollars)

(Revised figures)

	All member banks	All national member banks	All State member banks	Central reserve city member banks		Reserve city member banks	Country member banks
				New York	Chicago		
Pledged assets (and securities loaned)--total	6,304,814	4,406,354	1,898,460	1,662,969	463,059	2,523,085	1,655,701
United States Government obligations, direct and guaranteed, pledged to secure liabilities	5,363,358	3,754,613	1,608,745	1,504,162	446,905	2,178,864	1,233,427
Other assets pledged to secure liabilities	698,635	537,818	160,817	33,496	4,017	296,670	364,452
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	175,103	92,981	82,122	65,958	5,303	46,125	57,717
Securities loaned	67,718	20,942	46,776	59,353	6,834	1,426	105
Secured and preferred liabilities--total	5,632,915	3,492,258	2,140,657	1,757,295	484,484	2,005,609	1,385,527
Deposits secured by pledged assets	4,756,421	3,489,776	1,266,615	1,080,635	484,154	1,933,611	1,257,971
Borrowings secured by pledged assets	3,070	1,965	1,105	--	--	--	3,070
Other liabilities secured by pledged assets	1,333	517	816	404	322	12	595
Deposits preferred under provisions of law but not secured by pledge of assets	872,091	--	872,091	676,206	8	71,986	123,891

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



JUNE 1, 1942

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM