

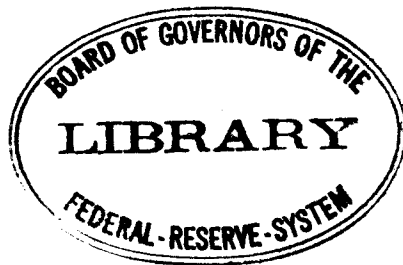


MEMBER BANK CALL REPORT

NUMBER 92

CONDITION OF MEMBER BANKS

DECEMBER 31, 1942



BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

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All Member Banks

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The Member Bank Call Report is published following each official call upon member banks of the Federal Reserve System for statements of their condition. It contains tables showing assets and liabilities and a classification¹ of loans, investments, and deposits for all member banks (national and State) in the country as a whole, by Federal Reserve districts and by classes of banks. Tables are also given, by reserve cities and States, showing assets and liabilities of member banks.

Member banks are classed according to the reserves which they are required to carry. Some banks classed as "country banks" are in outlying sections of reserve cities or central reserve cities, and some banks classed as "reserve city banks" are in the outlying sections of central reserve cities. Figures for each class of banks include assets and liabilities of their domestic branches, whether located within or outside the cities in which the parent banks are located.

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 On some call dates a "short form" of member bank call report is used; on such dates the loan and investment classifications and some other details are not available.

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON DECEMBER 31, 1942, COMPARED WITH JUNE 30, 1942
AND DECEMBER 31, 1941

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Dec. 31, 1942	June 30, 1942	Dec. 31, 1941	June 30, 1942	Dec. 31, 1941
ASSETS					
Loans (including overdrafts).....	16,088,324	16,928,316	18,020,904	-839,992	-1,932,580
United States Government direct obligations.....	35,006,436	21,412,952	15,706,687	+13,593,484	+19,299,749
Obligations guaranteed by United States Government.....	2,539,753	2,685,132	3,832,035	-145,379	-1,292,282
Obligations of States and political subdivisions.....	2,965,179	2,933,835	3,089,606	+31,344	-124,427
Obligations of Government corporations and agencies, not guaranteed by United States.....	2,286,693	585,067	557,231	-169,012	-192,390
Other bonds, notes, and debentures.....		1,870,638	1,921,852	-7,339	-15,298
Corporate stocks (including Federal Reserve Bank stock).....	376,946	384,285	392,244	+12,463,106	+15,742,772
Total loans and investments	59,263,331	46,800,225	43,520,559		
Reserve with Federal Reserve Banks.....	13,072,358	12,295,224	12,396,344	+777,134	+676,014
Cash in Vault.....	1,018,612	1,021,745	1,086,752	-3,133	-68,140
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,608,146	15,684,531	6,147,354	+399,615	+449,963
Other balances with banks in United States.....	62,371	85,569	98,519	-23,198	-36,148
Balances with banks in foreign countries.....	12,953	12,425	11,134	+528	+1,819
Due from own foreign branches.....	362	275	4,215	+87	+3,853
Cash items in process of collection.....	4,029,855	2,621,528	3,382,586	+1,408,327	+647,269
Bank premises owned and furniture and fixtures.....	904,130	912,669	911,213	-8,539	-7,083
Other real estate owned.....	134,846	157,897	179,139	-23,051	-44,293
Investments and other assets indirectly representing bank premises or other real estate.....	92,935	97,206	98,449	-4,271	-5,514
Customers' liability on acceptances.....	40,507	58,830	72,427	-18,323	-31,920
Income accrued but not yet collected.....	126,287	109,348	110,586	+16,939	+15,701
Other assets.....	73,887	88,383	101,579	-14,496	-27,692
Total assets	84,916,580	69,945,855	68,120,856	+14,970,725	+17,308,895
LIABILITIES					
Demand deposits—Total	165,435,697	151,168,041	49,230,638	+14,267,656	+16,718,230
Individuals, partnerships, and corporations.....	42,139,236	35,646,301	33,061,264	+6,492,935	+9,077,972
United States Government.....	7,923,429	1,724,343	1,709,333	+6,199,086	+6,214,096
States and political subdivisions.....	3,317,989	3,230,227	3,065,567	+87,762	+252,422
Banks in United States.....	10,101,306	19,110,454	9,713,951	+990,852	+1,900,526
Banks in foreign countries.....	811,439	746,180	671,186	+65,259	+140,253
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	1,142,298	710,536	1,009,337	+431,762	+132,961
Time deposits—Total	12,840,974	12,236,412	12,486,751	+604,562	+354,223
Individuals, partnerships, and corporations:					
Savings deposits.....		10,357,105	10,513,338		
Certificates of deposit.....		566,472	611,226	+692,837	+487,880
Christmas savings and similar accounts.....		129,771	30,136		
Open accounts.....		619,738	723,343		
United States Government.....	47,675	34,465	34,120	+13,210	+13,555
Postal savings.....	8,566	14,568	16,353	-6,002	-7,787
States and political subdivisions.....	331,933	400,020	418,220	-68,087	-86,287
Banks in United States.....	82,066	108,782	132,923	-26,716	-50,857
Banks in foreign countries.....	4,811	5,491	7,092	-680	-2,281
Total deposits	178,276,671	163,404,453	61,717,389	+14,872,218	+17,072,453
Due to own foreign branches.....	216,952	195,812	148,921	+21,140	+68,031
Bills payable, rediscounts, and other liabilities for borrowed money.....	4,807	6,007	4,312	-1,200	+495
Acceptances outstanding.....	46,175	68,323	86,358	-22,148	-40,183
Dividends declared but not yet payable.....	37,486	40,257	37,902	-2,771	-416
Income collected but not yet earned.....	46,514	62,325	76,373	-15,811	-29,859
Expenses accrued and unpaid.....	116,750	121,830	98,807	-5,080	+17,943
Other liabilities.....	70,372	56,281	64,430	+14,091	+5,942
Total liabilities	78,815,727	63,955,288	62,234,492	+14,860,439	+17,094,406
CAPITAL ACCOUNTS					
Capital.....	2,378,674	2,379,211	2,362,185	-537	+16,489
Surplus.....	2,499,071	2,446,176	2,394,336	+52,895	+104,735
Undivided profits.....	846,793	805,612	775,145	+41,181	+71,648
Reserves for contingencies.....	376,315	318,221	312,467	+16,747	+21,617
Other capital accounts.....		41,347	42,231		
Total capital accounts	6,100,853	5,990,567	5,886,364	+110,286	+214,489
Total liabilities and capital accounts	84,916,580	69,945,855	68,120,856	+14,970,725	+17,308,895
Net demand deposits subject to reserve (see page 16).....	55,425,653	42,867,697	39,707,549	+12,457,956	+15,618,104
Demand deposits—adjusted ²	42,569,668	36,965,536	33,753,582	+5,604,132	+8,816,086
Reciprocal bank balances.....	513,171	628,860		-115,689	
Number of banks.....	6,679	6,647	6,619	+32	+60

¹ Reciprocal bank balances, shown as a memorandum item below liabilities, are excluded beginning June 30, 1942. Changes since prior dates are shown on comparable basis.

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES, DECEMBER 31, 1937, TO DECEMBER 31, 1942
[Amounts in thousands of dollars]

	1937 Dec. 31	1938 Dec. 31	1939 Dec. 30	1940 Dec. 31	1941 Dec. 31	1942 June 30	1942 Dec. 31
ASSETS							
Loans (including overdrafts) ¹	13,957,823	13,207,760	13,961,820	15,320,598	18,020,904	16,928,316	16,088,324
United States Government direct obligations.....	10,574,143	10,882,288	11,184,195	12,337,408	15,706,687	21,412,952	35,006,436
Obligations guaranteed by United States Government.....	1,797,407	2,340,243	3,143,960	3,485,638	3,832,035	2,685,132	2,539,753
Obligations of States and political subdivisions.....	2,046,611	2,447,792	2,691,687	3,012,693	3,089,606	2,933,835	2,965,179
Obligations of Government corporations and agencies not guaranteed by United States.....	280,280	330,879	376,697	499,355	557,231	585,067	2,286,693
Other bonds, notes, and debentures ¹	2,566,080	2,401,538	2,142,672	2,053,842	1,921,852	1,870,638	376,946
Corporate stocks (including Federal Reserve Bank stock) ¹	529,411	459,990	439,477	416,533	392,244	384,285	376,946
Total loans and investments	31,751,755	32,070,490	33,940,508	37,126,067	43,520,559	46,800,225	59,263,331
Reserve with Federal Reserve Banks.....	7,005,209	8,694,388	11,603,504	13,991,733	12,396,344	12,295,224	13,072,358
Cash in vault.....	589,457	745,650	841,215	991,146	1,086,752	1,021,745	1,018,612
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	3,319,785	4,119,695	5,370,257	6,084,424	6,147,354	² 5,684,531	² 6,084,146
Other balances with banks in United States.....	94,605	119,824	136,112	100,881	98,519	85,569	62,371
Balances with banks in foreign countries.....	69,723	50,553	23,796	11,311	11,134	12,425	12,953
Due from own foreign branches.....	3,578	4,196	7,827	2,182	4,215	275	362
Cash items in process of collection.....	2,259,351	1,758,709	1,807,370	2,783,960	3,382,586	2,621,528	4,029,855
Bank premises owned and furniture and fixtures.....	917,465	945,037	924,273	914,425	911,213	912,669	904,130
Other real estate owned.....	342,694	325,634	287,709	228,243	179,139	157,897	134,846
Investments and other assets indirectly representing bank premises or other real estate ¹		144,508	130,774	111,146	98,449	97,206	92,935
Customers' liability on acceptances.....	154,504	120,722	107,543	83,052	72,427	58,830	40,507
Income accrued but not yet collected.....	182,160	100,638	100,159	105,026	110,586	109,348	126,287
Other assets.....		129,791	79,902	124,082	101,579	88,383	73,887
Total assets	46,744,286	49,329,835	55,360,949	62,657,678	68,120,856	69,945,855	84,916,580
LIABILITIES							
Demand deposits—Total	29,317,024	31,852,795	37,487,815	44,110,412	49,230,638	²51,168,041	²65,435,697
Individuals, partnerships, and corporations.....	19,747,450	21,119,188	24,603,982	29,576,064	33,061,264	35,646,301	42,139,236
United States Government.....	781,034	789,816	742,566	616,118	1,709,333	1,724,343	7,923,429
States and political subdivisions.....	2,131,984	2,385,689	2,321,334	2,723,660	3,065,567	3,230,227	3,317,989
Banks in United States.....	5,436,442	6,510,303	8,507,394	9,581,199	9,713,951	² 10,116,454	² 10,101,306
Banks in foreign countries.....	452,772	500,641	749,251	700,073	671,186	746,180	811,439
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	767,342	547,158	563,288	913,298	1,009,337	710,536	1,142,298
Time deposits—Total	11,521,632	11,510,343	11,852,337	12,319,198	12,486,751	12,236,412	12,840,974
Individuals, partnerships, and corporations.....	9,461,126	9,556,698	9,883,113	10,266,149	10,513,338	10,357,105	10,357,105
Savings deposits.....	740,327	702,077	676,529	654,941	611,226	566,472	42,139,236
Certificates of deposit.....	28,761	20,971	24,434	27,853	30,136	129,771	12,365,923
Christmas savings and similar accounts.....	575,832	566,116	631,033	737,865	723,343	619,738	12,840,974
Open accounts.....		1,790	18,050	34,425	34,120	34,465	47,675
United States Government.....	94,653	59,498	33,280	21,562	16,353	14,568	8,566
States and political subdivisions.....	481,721	461,512	432,173	435,075	418,220	400,020	331,933
Banks in United States.....	128,641	131,637	144,188	135,226	132,923	108,782	82,066
Banks in foreign countries.....	10,571	10,044	9,537	6,102	7,092	5,491	4,811
Total deposits	40,838,656	43,363,138	49,340,152	56,429,610	61,717,389	²63,404,453	²78,276,671
Due to own foreign branches.....	117,510	143,425	150,938	182,067	148,921	195,812	216,952
Bills payable, rediscounts, and other liabilities for borrowed money.....	14,621	6,209	3,241	3,282	4,312	6,007	4,807
Acceptances outstanding.....	173,611	138,737	123,755	97,461	86,358	68,323	46,175
Dividends declared but not yet payable ¹	43,423	32,664	37,968	38,953	37,902	40,257	37,486
Income collected but not yet earned.....		43,649	56,310	67,666	76,373	62,325	46,514
Expenses accrued and unpaid.....	185,290	69,683	68,690	77,946	98,807	121,830	116,750
Other liabilities.....		108,083	58,136	63,177	64,430	56,281	70,372
Total liabilities	41,373,111	43,905,588	49,839,190	56,960,162	62,234,492	63,955,288	78,815,727
CAPITAL ACCOUNTS							
Capital.....	2,430,606	2,403,098	2,363,229	2,356,258	2,362,185	2,379,211	2,378,674
Surplus.....	2,010,421	2,082,726	2,166,392	2,279,621	2,394,336	2,446,176	2,499,071
Undivided profits ¹	602,430	635,548	674,734	721,444	775,145	805,612	846,793
Reserves for contingencies.....	311,355	265,345	276,613	295,839	312,467	318,221	376,315
Other capital accounts ¹	16,363	37,530	40,791	44,354	42,231	41,347	
Total capital accounts¹	5,371,175	5,424,247	5,521,759	5,697,516	5,886,364	5,990,567	6,100,853
Total liabilities and capital accounts	46,744,286	49,329,835	55,360,949	62,657,678	68,120,856	69,945,855	84,916,580
MEMORANDA							
Par or face value of capital—Total.....	2,415,007	2,409,770	2,366,514	2,359,291	2,364,456	2,381,083	2,380,309
Capital notes and debentures.....	52,006	47,369	43,677	40,758	38,512	37,841	36,121
First preferred stock.....	342,903	314,626	265,166	247,726	220,587	202,721	196,038
Second preferred stock.....	25,239	24,473	24,029	18,243	17,716	17,171	16,831
Common stock.....	1,994,859	2,023,302	2,033,642	2,052,564	2,087,641	2,123,350	2,130,419
Retirable value of capital: First preferred stock.....	391,809	378,450	335,277	343,093	312,077	290,921	285,127
Second preferred stock.....	29,303	29,762	29,499	23,894	23,591	23,046	22,663
Net demand deposits subject to reserve (see page 16).....	23,740,652	25,982,672	30,325,868	35,261,636	39,707,549	42,867,697	55,325,656
Demand deposits—adjusted ²	20,387,425	22,293,326	25,681,234	30,429,062	33,753,582	36,965,536	42,569,698
Reciprocal bank balances ²						628,860	513,171
Number of banks.....	6,341	6,338	6,362	6,486	6,619	6,647	6,679

¹ Figures beginning December 31, 1938 are not entirely comparable with prior call dates; see previous issues of Member Bank Call Report.

² Reciprocal bank balances, shown as a memorandum item, are excluded beginning June 30, 1942.

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1942 BY CLASSES OF BANKS
[Amounts in thousands of dollars]

	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All State member banks
	New York	Chicago					
ASSETS							
Loans (including overdrafts).....	4,115,544	832,250	6,102,034	5,038,496	16,088,324	10,183,351	5,904,973
United States Government direct obligations.....	11,475,702	2,705,788	12,226,637	8,598,309	35,006,436	22,195,181	12,811,255
Obligations guaranteed by United States Government.....	1,070,979	83,463	811,223	574,088	2,539,753	1,548,901	990,852
Obligations of States and political subdivisions.....	592,894	166,131	954,088	1,252,066	2,965,179	2,017,376	947,803
Other bonds, notes, and debentures.....	556,174	165,222	691,111	874,186	2,286,693	1,437,294	849,399
Corporate stocks (including Federal Reserve Bank stock).....	145,283	20,554	129,622	81,487	376,946	193,757	183,189
Total loans and investments.....	17,956,576	3,973,408	20,914,715	16,418,632	59,263,331	37,575,860	21,687,471
Reserve with Federal Reserve Banks.....	4,388,001	902,216	4,940,388	2,841,753	13,072,358	8,204,834	4,867,524
Cash in vault.....	72,480	39,087	365,419	541,626	1,018,612	721,246	297,366
Demand balances with banks in United States (except private banks and American branches of foreign banks) ²	80,849	162,417	2,178,762	3,662,118	6,084,146	4,644,976	1,439,170
Other balances with banks in United States.....	1,250	1,464	22,838	36,819	62,371	49,467	12,904
Balances with banks in foreign countries.....	8,365	389	2,679	1,520	12,953	9,605	3,348
Due from own foreign branches.....	362				362		362
Cash items in process of collection.....	1,313,275	246,622	1,915,566	554,392	4,029,855	2,553,839	1,476,016
Bank premises owned and furniture and fixtures.....	198,825	18,267	319,341	367,697	904,130	578,656	325,474
Other real estate owned.....	17,819	1,228	53,007	62,792	134,846	61,039	73,807
Investments and other assets indirectly representing bank premises or other real estate.....	10,414	617	61,580	20,324	92,935	51,340	41,595
Customers' liability on acceptances.....	22,330	1,356	13,818	3,003	40,507	23,285	17,222
Income accrued but not yet collected.....	44,148	11,126	48,617	22,396	126,287	74,604	51,683
Other assets.....	12,748	5,741	31,672	23,726	73,887	42,188	31,699
Total assets.....	24,127,442	5,363,938	30,868,402	24,556,798	84,916,580	54,590,939	30,325,641
LIABILITIES							
Demand deposits—Total².....	21,340,195	4,585,096	23,640,987	15,869,419	65,435,697	41,841,026	23,594,671
Individuals, partnerships, and corporations.....	12,501,442	2,587,969	15,060,803	11,989,022	42,139,236	26,669,426	15,469,810
United States Government.....	4,186,231	664,671	1,982,419	1,090,108	7,923,429	4,745,829	3,177,600
States and political subdivisions.....	262,619	177,637	1,319,254	1,558,479	3,317,989	2,414,381	903,608
Banks in United States ²	3,208,852	1,105,295	4,830,532	956,627	10,101,306	6,943,223	3,158,083
Banks in foreign countries.....	732,836	11,862	63,182	3,559	811,439	398,873	412,566
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	448,215	37,662	384,797	271,624	1,142,298	669,294	473,004
Time deposits—Total.....	737,844	455,278	5,058,710	6,589,142	12,840,974	8,627,436	4,213,538
Individuals, partnerships, and corporations.....	711,239	452,878	4,804,933	6,396,873	12,365,923	8,259,153	4,106,770
United States Government.....		2,250	20,270	25,155	47,675	35,565	12,110
Postal savings.....			1,447	7,119	8,566	7,247	1,319
States and political subdivisions.....	23,134	150	168,605	140,044	331,933	267,935	63,998
Banks in United States.....	160		61,955	19,951	82,066	53,486	28,580
Banks in foreign countries.....	3,311		1,500		4,811	4,050	761
Total deposits².....	22,078,039	5,040,374	28,699,697	22,458,561	78,276,671	50,468,462	27,808,209
Due to own foreign branches.....	215,398		1,554		216,952	189,596	27,356
Bills payable, rediscounts, and other liabilities for borrowed money.....			2,007	2,800	4,807	3,516	1,291
Acceptances outstanding.....	26,050	1,568	15,557	3,000	46,175	25,999	20,176
Dividends declared but not yet payable.....	16,957	982	12,036	7,511	37,486	22,776	14,710
Income collected but not yet earned.....	7,472	1,825	23,459	13,758	46,514	30,114	16,400
Expenses accrued and unpaid.....	28,662	12,491	53,265	22,332	116,750	75,036	41,714
Other liabilities.....	27,445	3,029	32,746	7,152	70,372	46,082	24,290
Total liabilities.....	22,400,023	5,060,269	28,840,321	22,515,114	78,815,727	50,861,581	27,954,146
CAPITAL ACCOUNTS							
Capital.....	567,834	101,300	783,148	926,392	2,378,674	1,499,882	878,792
Surplus.....	865,987	126,590	803,513	702,981	2,499,071	1,435,949	1,063,122
Undivided profits.....	240,625	36,735	278,562	290,871	846,793	540,071	306,722
Reserves for contingencies and other capital accounts.....	52,973	39,044	162,858	121,440	376,315	253,456	122,859
Total capital accounts.....	1,727,419	303,669	2,028,081	2,041,684	6,100,853	3,729,358	2,371,495
Total liabilities and capital accounts.....	24,127,442	5,363,938	30,868,402	24,556,798	84,916,580	54,590,939	30,325,641
MEMORANDA							
Par or face value of capital—Total.....	567,834	101,300	783,148	928,027	2,380,309	1,501,041	879,268
Capital notes and debentures.....	197		21,417	14,507	36,121		36,121
First preferred stock.....	8,718	1,300	76,139	110,781	196,938	133,795	63,143
Second preferred stock.....			2,150	14,681	16,831	12,137	4,694
Common stock.....	558,919	100,000	683,442	788,058	2,130,419	1,355,109	775,310
Retirable value of capital: First preferred stock.....	21,617	1,300	106,402	155,808	285,127	177,888	107,239
Second preferred stock.....			2,150	20,556	22,706	14,085	8,621
Net demand deposits subject to reserve (see page 16).....	19,946,071	4,176,458	19,547,715	11,655,409	55,325,653	34,643,268	20,682,385
Demand deposits—adjusted ³	11,899,001	2,556,646	14,849,288	13,264,733	42,569,668	27,199,262	15,370,406
Reciprocal bank balances.....	43,415	32,550	376,872	60,334	513,171	348,964	164,207
Number of banks.....	37	13	354	6,275	6,679	5,081	1,598

¹ See second paragraph on Table of Contents page.

² Excludes reciprocal bank balances, shown as a memorandum item.

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

596,703, 387,642 81,072 3,520

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 1942, BY FEDERAL RESERVE DISTRICT'S

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans (including overdrafts).....	16,088,324	1,003,156	5,179,718	925,385	1,196,005	673,505	636,328
United States Government direct obligations.....	35,006,436	1,885,831	13,606,426	1,728,442	2,524,143	1,424,806	1,163,616
Obligations guaranteed by United States Government.....	2,539,753	89,495	1,208,512	112,306	190,483	80,733	76,665
Obligations of States and political subdivisions.....	2,965,179	91,106	828,353	169,142	238,953	86,332	193,298
Other bonds, notes, and debentures.....	2,286,693	130,217	740,601	323,654	247,980	82,546	46,819
Corporate stocks (including Federal Reserve Bank stock).....	376,946	20,197	175,991	29,644	44,563	9,250	9,299
Total loans and investments	59,263,331	3,220,092	21,739,601	3,288,573	4,442,127	2,357,172	2,126,025
Reserve with Federal Reserve Banks.....	13,072,358	676,800	4,984,685	649,790	918,652	525,177	487,822
Cash in vault.....	1,018,212	100,730	163,425	71,550	110,735	79,449	58,121
Demand balances with banks in United States (except private banks and American branches of foreign banks) ¹	6,084,146	289,187	448,852	304,859	569,628	438,292	522,988
Other balances with banks in United States.....	62,371	1,697	3,234	3,507	6,530	3,935	3,972
Balances with banks in foreign countries.....	12,953	764	8,789	182	184	58	111
Due from own foreign branches.....	362		362				
Cash items in process of collection.....	4,029,855	197,658	1,462,737	187,062	249,033	159,685	162,302
Bank premises owned and furniture and fixtures.....	904,130	63,247	288,445	77,441	94,072	50,836	49,494
Other real estate owned.....	134,846	5,965	41,101	35,794	13,256	4,995	7,249
Investments and other assets indirectly representing bank premises or other real estate.....	92,935	6,038	19,468	10,500	4,653	4,518	3,464
Customers' liability on acceptances.....	40,507	6,406	22,621	2,102	355	1,618	1,622
Income accrued but not yet collected.....	126,287	6,606	53,256	6,560	8,364	3,767	4,382
Other assets.....	73,887	2,368	18,726	8,819	4,759	5,924	3,984
Total assets	84,916,580	4,577,468	29,255,302	4,646,739	6,422,348	3,635,426	3,431,196
LIABILITIES							
Demand deposits—Total¹	65,435,697	3,466,395	24,315,789	3,171,420	4,309,961	2,714,885	2,749,335
Individuals, partnerships, and corporations.....	42,139,236	2,432,098	14,613,545	2,293,627	3,235,236	1,787,602	1,572,187
United States Government.....	7,923,429	390,249	4,528,458	277,162	299,338	197,409	254,628
States and political subdivisions.....	3,317,989	179,995	633,063	187,940	198,271	200,139	243,895
Banks in United States ²	10,101,306	382,387	3,301,807	369,131	517,487	482,169	648,866
Banks in foreign countries.....	811,439	24,803	734,637	6,759	2,497	1,494	3,024
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	1,142,298	56,863	504,279	36,801	57,132	46,072	26,735
Time deposits—Total	12,840,974	675,227	2,441,846	973,621	1,474,749	657,633	456,489
Individuals, partnerships, and corporations.....	12,365,923	668,853	2,374,390	940,688	1,408,720	629,856	434,329
United States Government.....	47,675	2,845	7,000	3,645		10,095	6,155
Postal savings.....	8,566	479	10	1,441	1,283	564	802
States and political subdivisions.....	331,933	2,339	48,852	26,135	46,676	9,981	9,249
Banks in United States.....	82,066	711	8,283	1,712	18,070	7,137	5,954
Banks in foreign countries.....	4,811		3,311				
Total deposits	78,276,671	4,141,622	26,757,635	4,145,041	5,784,710	3,372,518	3,205,824
Due to own foreign branches.....	216,952	1,554	215,398				
Bills payable, rediscounts, and other liabilities for borrowed money.....	4,807	807	535	2,090	281	225	
Acceptances outstanding.....	46,175	6,818	26,341	2,564	355	1,621	1,989
Dividends declared but not yet payable.....	37,486	3,782	17,979	2,816	2,435	1,640	1,654
Income collected but not yet earned.....	46,514	2,941	12,033	2,713	2,747	1,960	2,800
Expenses accrued and unpaid.....	116,750	7,914	33,080	6,467	12,083	3,985	3,044
Other liabilities.....	70,372	6,313	29,358	4,368	3,311	1,924	2,848
Total liabilities	78,815,727	4,169,051	27,092,359	4,166,059	5,805,922	3,383,873	3,218,159
CAPITAL ACCOUNTS							
Capital.....	2,378,674	153,587	783,023	180,511	223,531	105,903	100,023
Surplus.....	2,499,071	163,373	1,004,069	209,294	282,297	91,152	73,491
Undivided profits.....	846,793	59,291	295,893	66,466	65,293	38,560	25,511
Reserves for contingencies and other capital accounts.....	376,315	32,166	79,958	24,409	45,305	15,938	14,012
Total capital accounts	6,100,853	408,417	2,162,943	480,680	616,426	251,553	213,037
Total liabilities and capital accounts	84,916,580	4,577,468	29,255,302	4,646,739	6,422,348	3,635,426	3,431,196
MEMORANDA							
Par or face value of capital—Total.....	2,380,309	153,594	784,287	180,557	223,531	105,903	100,023
Capital notes and debentures.....	36,121		9,604		15,646	2,115	440
First preferred stock.....	196,938	9,223	52,859	17,102	17,009	8,159	14,138
Second preferred stock.....	16,831	2,722	6,624	2,620	858	147	900
Common stock.....	2,130,419	141,649	715,200	160,835	190,018	95,482	84,545
Retirable value of capital: First preferred stock.....	285,127	10,610	100,028	25,292	20,773	8,713	15,423
Second preferred stock.....	22,706	4,077	10,458	3,296	858	147	900
Net demand deposits subject to reserve (see page 16).....	55,325,653	2,979,902	22,404,252	2,679,783	3,491,373	2,116,945	2,064,045
Demand deposits—adjusted ²	42,569,668	2,471,298	14,288,150	2,331,306	3,241,606	1,874,128	1,680,515
Reciprocal bank balances.....	513,171	18,313	55,662	63,745	34,345	51,054	59,671
Number of banks.....	6,679	348	799	652	685	460	318

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 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).....	1,969,154	625,850	406,829	702,922	599,354	2,170,118
United States Government direct obligations.....	5,438,453	1,117,839	809,094	996,858	883,745	3,427,183
Obligations guaranteed by United States Government.....	341,112	64,497	36,552	80,681	56,184	202,533
Obligations of States and political subdivisions.....	489,479	126,247	64,403	156,355	126,165	395,346
Other bonds, notes, and debentures.....	388,740	85,604	41,037	53,054	21,104	125,337
Corporate stocks (including Federal Reserve Bank stock).....	32,689	20,093	3,299	8,666	5,700	17,555
Total loans and investments.....	8,659,627	2,040,130	1,361,214	1,998,536	1,692,252	6,338,072
Reserve with Federal Reserve Banks.....	1,914,860	449,033	282,844	491,682	476,754	1,214,599
Cash in vault.....	172,815	40,545	23,154	37,752	47,742	112,594
Demand balances with banks in United States (except private banks and American branches of foreign banks) ¹	1,045,488	375,405	242,346	656,990	661,896	528,215
Other balances with banks in United States.....	7,040	733	3,932	7,560	2,929	17,302
Balances with banks in foreign countries.....	894	25	287	44	521	1,094
Due from own foreign branches.....						
Cash items in process of collection.....	530,550	147,606	75,415	147,201	131,453	579,153
Bank premises owned and furniture and fixtures.....	78,938	25,674	16,430	26,537	38,834	94,182
Other real estate owned.....	3,518	6,467	130	399	3,179	12,793
Investments and other assets indirectly representing bank premises or other real estate.....	4,368	790	5,015	2,686	3,375	28,060
Customers' liability on acceptances.....	1,710	375	60	182	326	3,130
Income accrued but not yet collected.....	19,264	3,041	3,028	2,615	1,027	14,377
Other assets.....	11,146	2,666	904	3,038	2,514	9,039
Total assets.....	12,450,218	3,092,490	2,014,759	3,375,222	3,062,802	8,952,610
LIABILITIES						
Demand deposits—Total¹.....	9,508,861	2,455,365	1,488,055	2,836,929	2,640,285	5,778,417
Individuals, partnerships, and corporations.....	6,199,216	1,466,219	897,921	1,632,789	1,671,380	4,337,416
United States Government.....	1,019,859	158,625	131,516	165,688	200,016	300,481
States and political subdivisions.....	553,763	144,123	144,805	231,467	167,409	433,119
Banks in United States ¹	1,622,889	666,457	295,569	763,458	527,826	523,260
Banks in foreign countries.....	13,467	478	1,083	207	3,252	19,738
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	99,667	19,463	17,161	43,320	70,402	164,403
Time deposits—Total.....	2,181,552	436,839	386,400	319,719	227,604	2,609,295
Individuals, partnerships, and corporations.....	2,146,097	424,930	377,004	308,848	209,692	2,442,516
United States Government.....	6,985	1,400	1,150	1,650	750	6,000
Postal savings.....	706	586	462	508	1,112	613
States and political subdivisions.....	19,382	9,191	4,603	2,718	15,183	137,624
Banks in United States.....	8,382	732	3,181	5,995	867	21,042
Banks in foreign countries.....						1,500
Total deposits¹.....	11,690,413	2,892,204	1,874,455	3,156,648	2,867,889	8,387,712
Due to own foreign branches.....						
Bills payable, rediscounts, and other liabilities for borrowed money.....		770		70	7	22
Acceptances outstanding.....	1,922	391	60	182	326	3,606
Dividends declared but not yet payable.....	2,709	939	143	694	1,059	1,636
Income collected but not yet earned.....	7,258	1,448	2,729	902	533	8,450
Expenses accrued and unpaid.....	19,769	3,455	3,619	3,408	3,898	16,028
Other liabilities.....	5,394	737	578	198	921	17,122
Total liabilities.....	11,727,465	2,899,944	1,881,584	3,162,102	2,874,633	8,434,576
CAPITAL ACCOUNTS						
Capital.....	288,345	90,336	59,590	89,679	83,504	220,642
Surplus.....	257,420	61,685	43,272	68,197	65,255	179,566
Undivided profits.....	96,803	32,727	22,017	41,640	30,167	72,425
Reserves for contingencies and other capital accounts.....	80,185	7,798	8,296	13,604	9,243	45,401
Total capital accounts.....	722,753	192,546	133,175	213,120	188,169	518,034
Total liabilities and capital accounts.....	12,450,218	3,092,490	2,014,759	3,375,222	3,062,802	8,952,610
MEMORANDA						
Par or face value of capital—Total.....	288,452	90,547	59,590	89,679	83,504	220,642
Capital notes and debentures.....	6,021	1,296	243	206	196	354
First preferred stock.....	27,553	5,762	3,245	4,938	6,211	30,739
Second preferred stock.....	1,360	1,123	184	265	6	22
Common stock.....	253,518	82,366	55,918	84,270	77,091	189,527
Retirable value of capital: First preferred stock.....	27,644	5,885	3,245	4,955	6,806	55,753
Second preferred stock.....	1,360	1,133	184	265	6	22
Net demand deposits subject to reserve (see page 16).....	7,934,996	1,932,354	1,170,352	2,032,768	1,846,936	4,671,947
Demand deposits—adjusted ²	6,322,096	1,482,199	984,472	1,760,375	1,777,738	4,355,785
Reciprocal bank balances.....	46,602	37,866	11,617	44,445	19,744	70,107
Number of banks.....	925	450	454	744	570	274

¹ Excludes reciprocal bank balances shown as a memorandum item.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 AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	All member banks on selected call dates						
	1937 Dec. 31	1938 Dec. 31	1939 Dec. 30	1940 Dec. 31	1941 Dec. 31	1942 June 30	1942 Dec. 31
Loans—Total	13,957,823	13,207,760	13,961,820	15,320,598	18,020,904	16,928,316	16,088,324
Commercial and industrial loans, including open market paper ¹		5,178,739	5,840,746	6,659,572	8,671,114	8,382,635	7,386,885
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation.....	500,058	711,771	729,539	865,091	972,321	725,589	525,852
Other agricultural loans.....	950,202	973,351	790,316	642,448	594,193	554,047	562,918
Loans to brokers and dealers in securities.....	2,752,420	774,956	700,351	652,121	597,684	562,415	934,453
Other loans for purchasing or carrying securities ²	264,924	278,092	288,696	299,188	294,962	292,063	538,153
Real estate loans: On farm land.....		1,720,434	1,883,553	2,118,475	2,396,116	2,441,386	2,657,079
On residential property.....	2,282,503	717,390	784,476	810,344	802,831	767,490	2,457,679
On other properties.....	69,943	124,785	56,350	43,106	39,023	28,873	699,913
Loans to banks.....							26,384
Consumer loans to individuals:							
Retail automobile instalment paper.....							211,425
Other retail and repair-modernization instal. loans.....	7,137,773	2,728,242	2,887,793	3,230,253	3,652,660	3,173,818	277,685
Personal instalment cash loans.....							284,870
Single-payment loans to individuals.....							1,073,186
All other loans (including overdrafts) ³							843,344
United States Government direct obligations—Total	10,574,143	10,882,288	11,184,195	12,337,408	15,706,687	21,412,952	35,006,436
Treasury bills.....	661,772	285,789	562,737	651,986	970,898	1,508,974	4,363,309
Treasury certificates of indebtedness.....						1,872,130	6,285,324
Treasury notes.....	4,277,041	3,388,961	2,223,277	2,594,269	3,007,044	3,546,373	5,409,821
United States savings bonds.....		726,907	773,492	1,367,488	1,424,556	143,862	151,864
Other bonds maturing in 5 years or less.....		2,453,098	3,017,960	2,885,694	3,503,734	4,947,976	2,671,558
Other bonds maturing in 5 to 10 years.....	5,635,330	2,887,835	3,657,326	4,344,955	5,634,165	6,621,102	9,078,768
Bonds maturing in 10 to 20 years.....		1,139,698	949,403	493,016	1,166,290	1,121,071	5,927,930
Bonds maturing after 20 years.....							1,117,862

	By classes of banks, December 31, 1942						
	Central reserve city member banks ⁴		Reserve city member banks ⁴	Country member banks ⁴	All member banks	All national member banks	All State member banks
	New York	Chicago					
Loans—Total	4,115,544	832,250	6,102,034	5,038,496	16,088,324	10,183,351	5,904,973
Commercial and industrial loans, including open market paper.....	2,546,454	657,765	2,957,136	1,225,530	7,386,885	4,742,709	2,644,176
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation.....	20,649	3,971	162,487	338,745	525,852	443,072	82,780
Other agricultural loans.....	90	2,523	127,524	432,782	562,919	466,702	96,217
Loans to brokers and dealers in securities.....	787,374	33,634	96,585	16,860	934,453	302,878	631,575
Other loans for purchasing or carrying securities.....	192,519	31,615	153,086	160,933	538,153	295,031	243,122
Real estate loans: On farm land.....	60	284	66,060	199,166	265,570	196,935	68,635
On residential property.....	65,460	14,841	1,116,779	1,260,599	2,457,679	1,570,788	886,891
On other properties.....	51,794	7,492	303,069	337,558	699,913	411,006	288,907
Loans to banks.....	21,133	2	3,546	1,703	26,384	10,095	16,289
Consumer loans to individuals:							
Retail automobile instalment paper.....	7,872	5,197	108,555	89,801	211,425	159,922	51,503
Other retail and repair-modernization instal. loans.....	45,548	14,435	126,335	91,367	277,685	197,924	79,761
Personal instalment cash loans.....	37,166	9,098	93,315	145,297	284,876	193,954	90,922
Single-payment loans to individuals.....	212,740	33,659	479,581	347,206	1,073,186	560,339	512,847
All other loans (including overdrafts) ³	126,685	17,734	307,976	390,949	843,344	631,996	211,348
United States Government direct obligations—Total	11,475,702	2,705,788	12,226,637	8,598,309	35,006,436	22,195,181	12,811,255
Treasury bills.....	1,854,983	396,547	1,440,825	670,954	4,363,309	2,826,020	1,537,289
Treasury certificates of indebtedness.....	2,144,006	636,938	2,253,147	1,251,233	6,285,324	4,050,715	2,234,609
Treasury notes.....	2,056,453	390,592	1,722,555	1,240,221	5,409,821	3,387,047	2,022,774
United States savings bonds.....	267	865	8,510	142,222	151,864	115,624	36,240
Other bonds maturing in 5 years or less.....	1,229,603	86,941	823,060	531,954	2,671,558	1,433,708	1,237,850
Other bonds maturing in 5 to 10 years.....	2,635,678	530,709	3,251,624	2,660,757	9,078,768	5,710,632	3,368,136
Bonds maturing in 10 to 20 years.....	1,454,531	483,326	2,349,266	1,640,807	5,927,930	3,863,267	2,064,663
Bonds maturing after 20 years.....	100,181	179,870	377,650	460,161	1,117,862	808,168	309,694

¹ Not reported separately where no figures are shown.² Figures prior to Dec. 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 classifications beginning Dec. 31, 1938 and Dec. 31, 1942, the residual amounts are not comparable.⁴ See second paragraph on Table of Contents page.

ALL MEMBER BANKS—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS—
Continued

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, December 31, 1942					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans—Total	16,088,324	1,003,156	5,179,718	925,385	1,196,005	673,505	636,328
Commercial and industrial loans, including open market paper	7,386,885	531,340	2,829,328	343,257	472,382	248,791	319,125
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	525,852	15,056	21,023	1,984	4,835	9,933	32,218
Other agricultural loans	562,919	7,072	20,080	13,845	21,854	15,488	22,025
Loans to brokers and dealers in securities	934,453	16,462	794,977	31,009	17,796	6,651	6,543
Other loans for purchasing or carrying securities	538,153	27,234	249,894	32,004	39,055	24,340	15,856
Real estate loans: On farm land	265,570	4,785	14,259	19,584	31,311	20,010	10,750
On residential property	2,457,679	130,024	389,317	180,735	300,138	126,585	40,245
On other properties	699,913	57,888	136,775	69,822	65,048	47,579	28,039
Loans to banks	26,384	1,549	21,448	225	320	511	1,090
Consumer loans to individuals:							
Retail automobile instalment paper	211,425	7,588	19,210	11,357	18,101	10,358	10,142
Other retail and repair-modernization instal. loans	277,685	16,767	78,835	22,453	19,297	6,741	11,247
Personal instalment cash loans	284,876	19,185	78,081	32,333	31,042	17,450	12,936
Single-payment loans to individuals	1,073,186	107,795	311,786	101,114	102,066	82,039	51,876
All other loans (including overdrafts)	843,344	60,411	214,705	65,663	72,760	57,029	74,236
United States Government direct obligations—Total	35,006,436	1,885,831	13,606,426	1,728,442	2,524,143	1,424,806	1,163,616
Treasury bills	4,363,309	227,162	1,967,566	177,311	150,484	137,798	111,743
Treasury certificates of indebtedness	6,285,324	362,751	2,413,035	218,742	410,957	210,452	243,638
Treasury notes	5,409,821	267,726	2,343,988	188,861	382,742	193,529	202,218
United States savings bonds	151,864	6,989	15,489	12,241	15,454	8,826	5,999
Other bonds maturing in 5 years or less	2,671,558	115,717	1,334,543	83,736	240,554	104,813	99,893
Other bonds maturing in 5 to 10 years	9,078,768	425,263	3,374,968	463,002	742,534	514,100	338,625
Bonds maturing in 10 to 20 years	5,927,930	379,261	1,894,317	469,168	501,736	214,400	133,677
Bonds maturing after 20 years	1,117,862	100,962	262,520	115,381	79,682	40,888	27,823

	By Federal Reserve districts, December 31, 1942 (continued)					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans—Total	1,969,154	625,850	406,829	702,922	599,354	2,170,118
Commercial and industrial loans, including open market paper	1,020,312	304,991	138,612	221,466	246,522	710,759
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	40,944	14,123	55,960	144,691	122,091	62,994
Other agricultural loans	76,984	31,282	43,184	142,236	72,455	96,414
Loans to brokers and dealers in securities	39,722	4,182	909	3,094	1,752	11,356
Other loans for purchasing or carrying securities	51,581	17,655	8,972	11,945	19,775	39,842
Real estate loans: On farm land	45,417	15,346	9,382	18,601	8,937	67,188
On residential property	329,246	91,202	47,652	39,724	24,778	758,033
On other properties	72,617	31,156	9,637	18,195	14,504	148,653
Loans to banks	49	639	38	242	137	136
Consumer loans to individuals:						
Retail automobile instalment paper	29,616	7,502	8,907	10,235	8,613	69,796
Other retail and repair-modernization instal. loans	42,717	9,719	20,606	7,073	4,576	37,654
Personal instalment cash loans	30,109	5,700	7,891	7,655	10,223	32,271
Single-payment loans to individuals	102,266	57,148	19,442	40,832	31,808	65,014
All other loans (including overdrafts)	87,574	35,205	35,637	36,933	33,183	70,008
United States Government direct obligations—Total	5,438,453	1,117,839	809,094	996,858	883,745	3,427,183
Treasury bills	631,398	122,182	132,589	138,482	93,544	473,050
Treasury certificates of indebtedness	1,139,804	246,176	159,359	198,798	175,828	505,784
Treasury notes	776,859	160,850	103,934	192,725	158,731	437,658
United States savings bonds	29,428	12,302	13,971	17,576	8,714	4,875
Other bonds maturing in 5 years or less	265,368	67,307	81,528	49,115	31,557	197,427
Other bonds maturing in 5 to 10 years	1,338,286	265,829	217,094	244,511	241,989	912,567
Bonds maturing in 10 to 20 years	988,516	212,478	85,251	134,793	144,662	769,671
Bonds maturing after 20 years	268,794	30,715	15,368	20,858	28,720	126,151

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

Table with columns: Total deposits, Bills payable and other borrowed money, Acceptances outstanding, Other liabilities, Total liabilities, Capital, Surplus, Un-divided profits, Reserves for contingencies and other capital accounts, Total capital accounts, Net demand deposits subject to reserve, Demand deposits—adjusted, Federal Reserve district numbers, and reserve cities. Rows list various banks and their financial details.

1 See second paragraph on Table of Contents page.
2 Excludes reciprocal bank balances shown on page 9.
3 Includes both central reserve city and reserve city banks.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State	Number of banks	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. bank stock)	Total loans and investments	Reserve with Federal Reserve Banks	Cash in vault
Total, all States	6,679	16,088,324	35,006,436	2,539,753	2,965,179	2,286,693	376,946	59,263,331	13,072,358	1,018,612
New England:										
Maine.....	40	47,927	92,806	6,495	3,409	13,618	1,036	165,291	26,211	5,841
New Hampshire.....	53	31,595	38,034	1,923	4,055	8,463	386	84,456	15,435	3,510
Vermont.....	40	27,393	22,004	1,451	2,683	6,559	295	60,385	8,100	1,714
Massachusetts.....	154	720,255	1,283,392	56,586	42,387	77,796	13,670	2,194,086	514,757	65,993
Rhode Island.....	14	88,281	200,449	13,245	6,324	10,777	3,208	322,284	54,234	10,593
Connecticut.....	60	110,053	302,890	12,853	33,762	15,961	1,892	477,411	76,082	16,254
Middle Atlantic:										
New York.....	584	4,787,694	12,741,525	1,155,453	745,237	667,633	163,565	20,261,107	4,757,928	127,552
New Jersey.....	289	446,104	959,184	63,945	100,672	100,187	14,110	1,684,202	256,240	42,954
Pennsylvania.....	771	1,184,689	2,484,018	148,274	194,769	423,300	59,763	4,494,813	954,824	95,273
East North Central:										
Ohio.....	391	763,955	1,426,028	130,250	173,886	100,067	10,225	2,604,411	515,077	69,140
Indiana.....	215	187,755	457,599	44,487	53,227	40,918	3,426	787,412	168,667	28,091
Illinois.....	447	1,163,951	3,426,180	148,170	275,806	230,716	23,688	5,268,511	1,147,908	78,380
Michigan.....	225	422,064	1,168,722	111,043	112,005	98,390	3,761	1,915,985	459,783	54,804
Wisconsin.....	147	183,125	431,086	36,460	40,678	35,184	2,175	728,708	134,079	15,752
West North Central:										
Minnesota.....	209	266,541	571,068	22,595	40,152	25,250	2,196	927,802	201,545	11,986
Iowa.....	158	145,824	201,740	19,466	45,986	14,940	996	428,852	84,842	10,585
Missouri.....	164	445,651	829,752	53,847	78,079	56,862	21,834	1,486,025	342,783	17,727
North Dakota.....	43	30,729	34,708	2,216	2,842	1,679	161	72,335	10,609	1,328
South Dakota.....	60	38,729	48,373	2,954	6,681	1,496	229	98,462	18,391	2,269
Nebraska.....	147	127,170	174,792	6,986	20,404	11,913	792	342,057	82,574	5,044
Kansas.....	211	131,782	153,038	17,559	24,023	5,476	849	332,727	76,761	6,918
South Atlantic:										
Delaware.....	18	39,202	127,358	5,290	8,251	11,955	1,277	193,333	27,685	2,018
Maryland.....	79	109,169	426,817	10,057	10,318	20,223	2,130	578,714	137,221	17,747
District of Columbia.....	17	108,011	264,339	11,437	1,901	19,694	1,539	406,921	99,206	14,733
Virginia.....	190	225,509	319,794	20,059	28,715	22,110	3,023	619,210	137,633	20,003
West Virginia.....	103	80,783	116,465	12,897	13,793	9,977	1,313	235,228	46,069	10,402
North Carolina.....	55	118,269	231,682	25,549	25,346	10,655	1,122	412,623	85,805	11,021
South Carolina.....	28	49,632	82,487	3,217	11,124	2,711	420	149,591	26,027	7,296
Georgia.....	68	195,204	234,236	17,895	26,171	13,529	1,702	488,737	120,392	10,084
Florida.....	58	96,226	239,400	15,946	31,388	7,345	1,373	391,678	83,441	14,104
East South Central:										
Kentucky.....	112	127,036	228,519	9,107	14,148	19,039	1,516	399,365	87,135	10,809
Tennessee.....	76	214,387	297,772	20,688	59,135	16,876	3,780	612,638	131,774	14,652
Alabama.....	83	107,855	211,676	17,716	51,246	8,461	1,465	398,419	84,051	12,734
Mississippi.....	26	26,465	44,120	878	21,175	707	432	93,777	20,339	4,154
West South Central:										
Arkansas.....	63	45,740	93,271	10,494	22,422	3,881	546	176,354	43,719	5,675
Louisiana.....	38	134,661	291,666	13,152	37,935	5,221	1,864	484,499	119,830	10,132
Oklahoma.....	217	149,908	164,066	11,889	60,742	5,091	1,308	393,004	92,653	8,575
Texas.....	527	558,198	826,372	53,673	112,041	20,400	4,829	1,575,513	451,538	43,227
Mountain:										
Montana.....	67	38,773	91,626	4,157	6,051	3,374	351	144,332	34,860	3,626
Idaho.....	26	33,620	65,298	6,731	4,731	796	221	111,397	19,845	3,616
Wyoming.....	36	17,455	27,036	1,273	3,293	804	168	50,029	11,804	2,216
Colorado.....	93	99,665	175,712	12,999	12,997	11,583	819	313,775	93,085	8,187
New Mexico.....	27	19,278	32,369	2,281	3,299	523	126	57,876	13,401	2,381
Arizona.....	7	37,372	48,513	2,797	2,282	4,562	150	95,676	19,519	4,242
Utah.....	34	49,210	100,935	10,547	8,743	3,146	427	173,008	46,378	3,590
Nevada.....	8	14,607	30,343	1,849	3,535	440	80	50,854	7,799	2,268
Pacific:										
Washington.....	57	222,158	420,389	33,475	42,041	7,008	1,670	726,741	152,604	19,558
Oregon.....	31	102,424	318,899	7,638	14,654	4,241	685	448,541	103,960	10,548
California.....	113	1,716,240	2,447,888	139,804	320,635	105,156	14,353	4,744,076	867,755	69,306
Mutual Savings Banks ¹	3	3,049	2,345	334	1,204	400	24	7,356	825	113

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	13	22,348	53,744	3,058	1,514	2,957	290	83,911	18,019	3,175
New Jersey—Dist. No. 2.....	202	369,676	811,157	50,001	81,602	70,011	12,136	1,394,583	208,738	32,698
Kentucky—Dist. No. 4.....	58	39,248	50,376	2,548	7,254	3,312	671	103,409	16,570	3,845
Pennsylvania—Dist. No. 4.....	224	374,934	1,030,961	55,202	52,948	141,777	33,370	1,689,192	380,221	35,997
West Virginia—Dist. No. 4.....	12	17,868	16,778	2,483	4,865	2,824	207	45,115	6,784	1,753
Louisiana—Dist. No. 6.....	27	109,096	249,310	11,115	27,965	4,827	1,105	403,418	106,189	7,658
Mississippi—Dist. No. 6.....	17	23,367	38,357	848	18,314	630	391	81,907	18,228	3,393
Tennessee—Dist. No. 6.....	65	104,580	190,637	13,145	38,214	12,027	3,263	361,966	75,181	10,148
Indiana—Dist. No. 7.....	163	155,817	402,185	41,530	47,683	35,908	3,034	686,208	151,742	23,709
Illinois—Dist. No. 7.....	307	1,094,381	3,298,039	137,243	251,804	213,556	23,034	5,019,057	1,101,853	71,910
Michigan—Dist. No. 7.....	184	406,929	1,138,227	108,698	106,056	92,311	3,576	1,855,797	451,193	52,468
Wisconsin—Dist. No. 7.....	113	166,203	398,262	34,175	37,950	32,025	1,998	670,613	125,230	14,143
Missouri—Dist. No. 10.....	43	167,742	279,780	27,860	34,476	17,962	4,685	532,505	129,718	5,938
New Mexico—Dist. No. 10.....	8	11,039	24,107	2,139	2,504	239	72	40,100	6,591	1,172
Oklahoma—Dist. No. 10.....	206	148,069	162,393	11,865	58,658	5,077	1,281	387,343	91,149	8,277
Arizona—Dist. No. 12.....	25	31,859	43,431	2,489	1,007	4,550	119	83,455	16,258	3,708

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

OF BANKS ON DECEMBER 31, 1942, BY STATES

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 indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	State
6,084,146	513,171	62,371	12,953	4,029,855	904,130	134,846	92,935	40,507	126,287	74,249	84,916,580	Total, all States
26,244	290	11	63	6,050	1,874	218	828		135	245	233,011	New England:
15,173	35	18	4	3,930	1,959	98	139		4	69	124,795	Maine
10,400		15	13	2,008	1,152	255			118	44	84,204	New Hampshire
134,516	16,728	666	448	140,460	39,947	4,312	2,474	5,132	5,049	1,613	3,109,453	Vermont
23,029	850	94	218	15,369	7,986	457	2,582	1,274	725	238	439,083	Massachusetts
90,222	410	893	81	33,190	12,941	1,086	20		716	194	709,090	Rhode Island
												Connecticut
266,300	51,839	2,114	8,709	1,413,326	253,654	30,187	16,791	22,522	49,137	17,942	27,227,269	Middle Atlantic:
214,294	4,307	1,386	17	55,645	42,826	15,390	3,390	171	4,643	1,725	2,322,883	New York
431,092	74,929	4,607	276	236,961	102,596	36,099	11,363	2,103	9,595	10,282	6,389,884	New Jersey
												Pennsylvania
340,357	22,542	4,010	90	173,605	53,071	6,329	2,339	282	4,290	2,442	3,775,443	East North Central:
171,020	3,028	2,542	129	35,557	12,726	925	100	122	1,321	710	1,209,322	Ohio
481,786	33,583	2,494	390	316,093	37,261	1,984	1,593	1,661	12,804	6,903	7,357,768	Indiana
238,903	3,611	785	359	135,516	21,015	682	275	1	3,945	1,791	2,833,844	Illinois
147,678	5,359	1,574	16	45,136	12,329	394	376	18	1,198	1,849	1,089,107	Michigan
												Wisconsin
135,881	10,600	2,453	214	62,267	8,104	10	4,990	60	2,142	496	1,357,950	West North Central:
119,642	1,627	7	7	19,048	4,771	126	2,095		482	318	670,868	Minnesota
233,421	41,531	1,378	59	140,938	12,741	3,933	1,091	283	2,373	1,909	2,244,661	Iowa
18,633	78	4	14	1,604	1,546				173	62	106,308	Missouri
23,948	482	37		2,631	1,847	36	2		267	129	148,019	North Dakota
82,223	2,858			28,431	5,097	71		5	764	973	547,239	South Dakota
133,283	6,257	631		7,103	5,486	113	165		263	285	563,735	Nebraska
												Kansas
15,464	110	240		11,901	1,610	603	664		204	94	253,816	South Atlantic:
57,365	8,556	500	14	35,684	9,568	553	16	134	1,192	829	839,537	Delaware
62,633	6,767	50	21	29,224	14,897	1,341	2,100	4	585	1,028	632,743	Maryland
118,734	12,991	1,396	23	43,666	13,167	1,341	1,745	11	840	1,596	959,365	District of Columbia
64,332	242	1,982		9,537	6,215	2,046	651		169	713	377,344	Virginia
85,936	19,597	134		35,829	5,976	523	6	1,443	987	1,097	641,380	West Virginia
55,700	2,901	225		7,157	1,988	90		26	100	731	248,931	North Carolina
108,311	21,191	229	4	57,656	11,049	947		102	1,005	806	799,322	South Carolina
117,823	8,117	361	33	27,088	12,372	919	126		935	405	649,285	Georgia
												Florida
91,206	6,985	607		33,592	5,714	1,858	89		629	343	631,347	East South Central:
145,804	17,766	1,875	2	36,718	12,420	1,269	71	71	957	934	959,185	Kentucky
105,534	7,282	1,041	62	19,862	7,652	2,712	916	394	768	1,347	635,492	Tennessee
42,105	729	105		3,230	2,235	369			13	130	166,457	Alabama
												Mississippi
80,038	2,901	130		6,362	2,268	219	58		132	271	315,226	West South Central:
90,577	11,848	412	12	43,003	10,357	1,167	2,445	1,055	1,150	1,380	766,019	Arkansas
156,698	11,081	1,642		17,479	8,072	40	2,020	139	457	747	681,526	Louisiana
601,189	18,396	2,864	428	122,906	36,130	3,072	3,346	326	832	1,806	2,843,177	Oklahoma
												Texas
38,594	436	1,345	59	6,240	2,409	16	9		294	132	231,916	Mountain:
30,799	270	2,149		5,827	1,597	10			14	165	175,419	Montana
31,757	66	155		1,543	905	7			39	27	98,482	Idaho
111,117	3,600	3,852	8	25,832	3,095	99			474	530	560,054	Wyoming
31,595	544	205		1,223	760	75		38	4	16	107,574	Colorado
25,711	92	40	93	5,031	1,464	239	44		274	166	152,499	New Mexico
43,189	1,600	986		17,667	1,966	73	1,154		22	503	288,536	Arizona
12,733	386	1,340		3,059	846	42	2		195	523	79,661	Utah
												Nevada
89,677	13,042	4,574	117	59,266	8,454	116	3	113	1,595	209	1,063,027	Pacific:
38,120	5,049	3,749	16	39,316	6,744	62		128	1,164	1,380	653,728	Washington
293,360	49,682	4,464	961	449,089	73,271	12,333	26,857	2,889	11,113	6,122	6,561,596	Oregon
												California
969		200		42	76	72	14				9,667	Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

10,397			63	3,349	2,612	461	5		141	35	122,168	Connecticut—Dist. No. 2
172,155	3,823	1,120	17	46,062	32,179	10,453	2,672	99	3,978	1,111	1,905,865	New Jersey—Dist. No. 2
39,027	25	562		2,633	2,614	183	69			76	169,052	Kentucky—Dist. No. 4
183,836	11,778	1,606	94	71,383	37,412	5,845	2,245	73	3,904	2,171	2,413,979	Pennsylvania—Dist. No. 4
6,408		352		1,412	975	899			106	70	63,874	West Virginia—Dist. No. 4
54,870	10,516	412	12	35,310	8,266	1,157	2,416	1,055	955	724	62,442	Louisiana—Dist. No. 6
34,628	689	95		3,050	1,993	324			8	107	143,733	Mississippi—Dist. No. 6
101,822	11,876	1,834		19,336	8,162	1,190	6	71	595	711	580,922	Tennessee—Dist. No. 6
140,832	3,003	2,290	129	30,320	10,276	747	79	122	1,250	607	1,048,311	Indiana—Dist. No. 7
423,723	33,023	2,477	390	303,203	33,071	1,637	1,557	1,569	12,541	6,666	6,978,654	Illinois—Dist. No. 7
228,228	3,611	730	359	134,129	19,728	640	275	1	3,918	1,758	2,749,224	Michigan—Dist. No. 7
133,063	5,338	1,536	16	43,850	11,092	368	362	18	1,073	1,797	1,003,161	Wisconsin—Dist. No. 7
129,943	20,041	1,140	36	66,342	3,575	9	501		614	483	870,804	Missouri—Dist. No. 10
15,986	544	150		66,663	5,500	66		38	4	6	65,276	New Mexico—Dist. No. 10
152,681	11,079	1,632		17,287	7,879	34	2,020	139	457	734	669,632	Oklahoma—Dist. No. 10
20,337	78	40		4,929	1,304	157	44		274	137	130,643	Arizona—Dist. No. 12

¹ Excludes reciprocal bank balances, shown in next column.

ALL MEMBER BANKS—RESERVE POSITION ON DECEMBER 31, 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 Banks			Ratio of required reserves to net demand plus time deposits (per cent)	Ratio of reserves held to net demand plus time deposits (per cent)
						Required ²	Held ³	Excess		
All member banks	65,435,697	10,110,044	55,325,653	12,840,974	68,166,627	11,136,265	13,072,358	1,936,093	16.3	19.2
Central reserve city banks.....	25,925,291	1,802,762	24,122,529	1,193,122	25,315,651	4,896,093	5,290,217	394,124	19.3	20.9
Reserve city banks.....	23,640,987	4,093,272	19,547,715	5,058,710	24,606,425	4,213,066	4,940,388	727,322	17.1	20.1
Country banks.....	15,869,419	4,214,010	11,655,409	6,589,142	18,244,551	2,027,106	2,841,753	814,647	11.1	15.6
All member banks, by districts:										
Boston.....	3,466,395	486,493	2,979,902	675,227	3,655,129	556,178	676,800	120,622	15.2	18.5
New York.....	24,315,789	1,911,537	22,404,252	2,441,846	24,846,098	4,500,309	4,984,685	484,376	18.1	20.1
Philadelphia.....	3,171,420	491,637	2,679,783	973,621	3,653,404	537,062	649,790	112,728	14.7	17.8
Cleveland.....	4,309,961	818,588	3,491,373	1,474,749	4,966,122	727,736	918,652	190,916	14.7	18.5
Richmond.....	2,714,885	597,940	2,116,945	657,633	2,774,578	407,413	525,177	117,764	14.7	18.9
Atlanta.....	2,749,335	685,290	2,064,045	456,489	2,520,534	388,324	487,482	99,158	15.4	19.3
Chicago.....	9,508,861	1,373,865	7,934,996	2,181,552	10,116,548	1,633,789	1,914,860	281,071	16.1	18.9
St. Louis.....	2,455,365	523,011	1,932,354	436,839	2,369,193	376,398	449,033	72,635	15.9	19.0
Minneapolis.....	1,488,055	317,702	1,170,352	386,400	1,556,752	227,351	282,844	55,493	14.6	18.2
Kansas City.....	2,836,929	804,161	2,032,768	319,719	2,352,487	388,595	491,682	103,087	16.5	20.9
Dallas.....	2,640,285	793,349	1,846,936	227,604	2,074,540	337,140	476,754	139,614	16.3	23.0
San Francisco.....	5,778,417	1,106,470	4,671,947	2,609,295	7,281,242	1,055,970	1,214,599	158,629	14.5	16.7
Central reserve city banks:										
New York.....	21,340,195	1,394,124	19,946,071	737,844	20,683,915	4,033,485	4,388,001	354,516	19.5	21.2
Chicago.....	4,585,096	408,638	4,176,458	455,278	4,631,736	862,608	902,216	39,608	18.6	19.5
Reserve city banks, by districts:										
Boston.....	1,794,112	152,815	1,641,297	86,717	1,728,014	333,463	385,178	51,715	19.3	22.3
New York.....	398,422	57,785	340,637	144,226	484,863	76,781	83,403	6,622	15.8	17.2
Philadelphia.....	1,967,088	242,501	1,724,587	120,489	1,845,076	352,147	394,736	42,589	19.1	21.4
Cleveland.....	2,975,271	467,613	2,507,658	707,781	3,215,439	543,998	647,491	103,493	16.9	20.1
Richmond.....	1,432,007	238,966	1,193,041	242,225	1,435,266	253,142	310,087	56,945	17.6	21.6
Atlanta.....	1,488,829	289,364	1,199,465	178,502	1,377,967	250,603	286,321	35,718	18.2	20.8
Chicago.....	2,970,807	614,002	2,356,805	787,742	3,144,547	518,626	640,456	121,830	16.5	20.4
St. Louis.....	1,576,018	248,385	1,327,633	173,674	1,501,307	275,947	307,049	31,102	18.4	20.5
Minneapolis.....	794,645	122,679	671,966	83,047	755,013	139,376	160,032	20,656	18.5	21.2
Kansas City.....	1,871,840	458,094	1,413,746	157,601	1,571,347	292,205	352,790	60,585	18.6	22.5
Dallas.....	1,462,146	380,266	1,081,880	128,121	1,210,001	224,063	298,030	73,967	18.5	24.6
San Francisco.....	4,909,802	820,802	4,089,000	2,248,585	6,337,585	952,715	1,074,815	122,100	15.0	17.0
Country banks, by districts:										
Boston.....	1,672,283	333,678	1,338,605	588,510	1,927,115	222,715	291,622	68,907	11.6	15.1
New York.....	2,577,172	459,628	2,117,544	1,559,776	3,677,320	390,043	513,281	123,238	10.6	14.0
Philadelphia.....	1,204,332	249,136	955,196	853,132	1,808,328	184,915	255,054	70,139	10.2	14.1
Cleveland.....	1,334,690	350,975	983,715	766,968	1,750,683	183,738	271,161	87,423	10.5	15.5
Richmond.....	1,282,878	358,974	923,904	415,408	1,339,312	154,271	215,090	60,819	11.5	16.1
Atlanta.....	1,260,506	395,926	864,580	277,987	1,142,567	137,721	201,161	63,440	12.1	17.6
Chicago.....	1,952,958	551,225	1,401,733	938,532	2,340,265	252,555	372,188	119,633	10.8	15.9
St. Louis.....	879,347	274,626	604,721	263,165	867,886	100,451	147,984	41,533	11.6	16.4
Minneapolis.....	693,410	195,024	498,386	303,353	801,739	87,975	122,812	34,837	11.0	15.3
Kansas City.....	965,089	346,067	619,022	162,118	781,140	96,390	138,892	42,502	12.4	17.8
Dallas.....	1,178,139	413,083	765,056	99,483	864,539	113,077	178,724	65,647	13.1	20.7
San Francisco.....	868,615	285,668	582,947	360,710	943,657	103,255	139,784	36,529	10.9	14.8

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 Oct. 3, 1942. Time deposits—6 per cent for all member banks; Net demand deposits—20 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—PLEGDED ASSETS AND SECURED AND PREFERRED LIABILITIES ON DECEMBER 31, 1942

[In thousands of dollars]

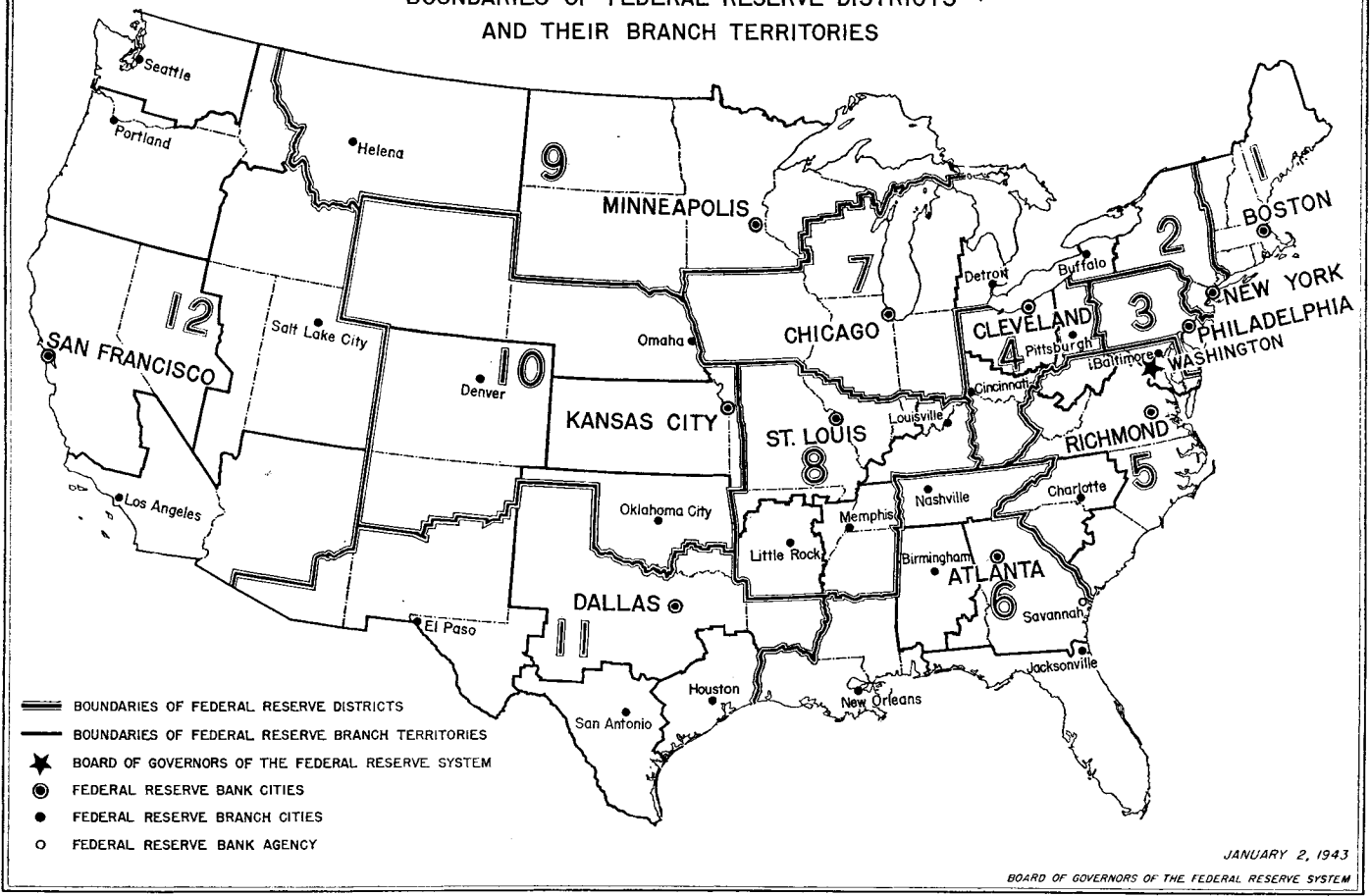
	Central Reserve city member banks		Reserve city member banks	Country member banks	All member banks	All national member banks	All State member banks
	New York	Chicago					
Pledged assets (and securities loaned)—Total	4,823,307	927,901	4,139,376	2,640,045	12,530,629	8,154,901	4,375,728
United States Government obligations, direct and guaranteed, pledged to secure liabilities.....	4,683,658	917,706	3,806,891	2,252,861	11,661,116	7,546,830	4,114,286
Other assets pledged to secure liabilities.....	22,315		284,146	328,048	634,509	504,783	129,726
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	97,329	5,379	47,143	58,139	207,990	92,811	115,179
Securities loaned.....	20,005	4,816	1,196	997	27,014	10,477	16,537
Secured and preferred liabilities—Total	5,088,565	939,365	3,556,653	2,373,149	11,957,732	7,198,105	4,759,627
Deposits secured by pledged assets.....	4,391,883	938,963	3,489,583	2,236,698	11,057,127	7,194,110	3,863,017
Borrowings secured by pledged assets.....			2,000	3,061	5,061	3,485	1,576
Other liabilities secured by pledged assets.....	47	378	12	1,144	1,581	510	1,071
Deposits preferred under provisions of law but not secured by pledge of assets.....	696,635	24	65,058	132,246	893,963		893,963

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON DECEMBER 31, 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)	5,904,973	232,571	3,159,355	296,045	573,843	246,765	97,449	538,107	188,574	41,789	113,087	46,817	370,571
United States Government direct obligations	12,811,255	464,489	7,850,133	517,898	1,095,091	453,884	166,351	1,094,570	355,000	56,876	150,355	42,579	564,029
Obligations guaranteed by United States Government	990,852	20,911	598,493	44,212	92,032	38,885	11,086	109,457	21,681	3,912	22,866	2,215	25,102
Obligations of States and political subdivisions	947,803	15,771	413,953	43,495	82,207	28,981	28,362	194,090	33,969	7,408	26,944	12,328	60,295
Other bonds, notes, and debentures	849,399	29,962	367,604	93,212	98,701	34,885	6,097	143,438	26,769	4,166	12,250	607	31,708
Corporate stocks (including Federal Reserve Bank stock)	183,189	7,181	92,837	17,900	32,595	4,380	2,604	5,763	13,827	317	1,059	506	4,220
Total loans and investments	21,687,471	770,885	12,482,375	1,012,762	1,974,469	807,780	311,949	2,085,425	639,820	114,468	326,561	105,052	1,055,925
Reserve with Federal Reserve Banks	4,867,524	138,946	2,983,264	218,127	381,589	186,681	72,810	420,363	143,148	21,442	76,676	25,948	198,530
Cash in vault	297,366	21,590	91,484	17,738	45,104	23,536	7,473	52,495	10,225	3,018	4,064	4,385	16,254
Demand balances with banks in United States (except private banks and American branches of foreign banks) (see page 3, footnote 2)	1,439,170	73,343	217,014	75,426	217,599	118,799	78,202	282,806	102,183	31,231	73,128	50,507	118,932
Other balances with banks in United States	12,904	323	1,760	2,192	1,445	978	727	1,735	532	477	345	108	2,282
Balances with banks in foreign countries	3,348	43	2,737	5	57	16	4	76	8	16	36	.....	350
Due from own foreign branches	362	.....	362	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Cash items in process of collection	1,476,016	35,935	926,048	58,872	103,551	60,704	22,330	102,085	45,834	3,777	35,793	3,077	78,010
Bank premises owned and furniture and fixtures	325,474	17,409	168,106	24,838	34,888	20,637	6,246	22,679	8,678	1,530	3,400	1,339	15,724
Other real estate owned	73,807	2,801	29,560	17,155	10,497	1,978	1,740	4,041	7,580	22	331	3,695	3,695
Investments and other assets indirectly representing bank premises or other real estate	41,595	4,806	15,988	9,237	2,828	3,453	2,416	1,768	583	16	151	34	315
Customers' liability on acceptances	17,222	1,528	12,554	72	139	1,320	104	169	90	.....	.....	.....	1,246
Income accrued but not yet collected	51,683	1,665	33,731	2,563	4,056	1,949	692	4,059	868	134	429	37	1,500
Other assets	31,699	1,082	13,870	4,180	2,733	2,733	885	1,908	1,268	146	649	112	2,133
Total assets	30,325,641	1,070,356	16,978,853	1,443,167	2,778,955	1,230,564	505,740	2,977,315	957,278	176,333	521,254	190,930	1,494,896
LIABILITIES													
Demand deposits—Total (see page 3, footnote 2)	23,594,671	739,549	14,319,682	1,110,505	1,780,100	914,491	401,786	1,950,053	739,323	114,500	452,896	160,794	910,992
Individuals, partnerships, and corporations	15,469,810	583,608	8,776,002	885,412	1,400,315	547,440	234,559	1,469,423	474,179	80,241	214,464	122,044	682,123
United States Government	3,177,600	65,519	2,487,854	112,949	137,583	60,268	38,269	124,144	63,479	6,355	33,354	9,024	38,802
States and political subdivisions	903,608	42,521	359,939	46,089	72,954	81,442	45,739	121,325	39,944	14,114	28,341	15,040	36,160
Banks in United States (see page 3, footnote 2)	3,158,083	30,298	1,965,287	50,287	136,792	213,013	79,474	204,168	153,906	12,541	171,488	12,621	126,208
Banks in foreign countries	412,566	459	401,770	5	824	392	160	628	117	3	161	54	7,993
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	473,004	17,144	328,830	15,763	31,632	11,936	3,585	30,365	5,698	1,246	5,088	2,011	19,706
Time deposits—Total	4,213,538	225,188	1,247,031	174,662	697,785	220,589	68,152	835,076	150,231	48,770	38,210	16,971	490,873
Individuals, partnerships, and corporations	4,106,770	224,129	1,210,634	169,979	677,905	212,873	65,410	827,849	148,901	46,975	37,728	15,936	468,451
United States Government	12,110	550	6,000	.....	.....	2,450	1,310	1,100	400	300	.....	.....	.....
Postal savings	1,319	90	5	146	191	194	255	173	49	87	32	81	16
States and political subdivisions	63,998	369	23,674	4,377	16,996	3,131	776	4,603	791	1,350	172	939	6,820
Banks in United States	28,580	50	5,957	160	2,693	1,941	401	1,351	90	58	278	15	15,586
Banks in foreign countries	761	.....	761	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total deposits (see page 3, footnote 2)	27,808,209	964,737	15,566,713	1,285,167	2,477,885	1,135,080	469,938	2,785,129	889,554	163,270	491,106	177,765	1,401,865
Due to own foreign branches	27,356	.....	27,356	.....	.....	.....	.....	.....	700	.....	.....	.....	.....
Bills payable, rediscounts, and other liabilities for borrowed money	1,291	.....	400	.....	191	.....	.....	.....	.....	.....	.....	.....	1,454
Acceptances outstanding	20,176	1,537	15,268	72	139	1,320	104	207	75	.....	.....	.....	559
Dividends declared but not yet payable	14,710	498	9,896	924	1,249	340	422	467	202	12	66	75	2,045
Income collected but not yet earned	16,400	791	6,860	931	1,737	826	368	2,324	391	43	70	14	2,831
Expenses accrued and unpaid	41,714	2,910	19,871	2,576	6,337	1,875	621	2,923	1,074	90	452	154	2,831
Other liabilities	24,290	412	15,677	641	2,550	1,000	64	1,458	402	14	26	5	2041
Total liabilities	27,954,146	970,885	15,662,041	1,290,311	2,490,088	1,140,441	471,517	2,792,508	892,398	163,429	491,720	178,013	1,410,795
CAPITAL ACCOUNTS													
Capital	878,792	37,389	465,157	53,767	92,693	37,630	14,611	74,509	35,426	6,107	12,087	6,331	43,085
Surplus	1,063,122	38,907	634,344	74,909	155,345	33,816	13,580	54,810	15,847	3,894	9,170	4,527	23,973
Undivided profits	306,722	11,592	172,434	17,111	22,610	12,079	4,677	28,517	11,323	2,240	6,607	1,820	15,712
Reserves for contingencies and other capital accounts	122,859	11,583	44,877	7,069	18,219	6,598	1,355	26,971	2,284	663	1,670	239	1,331
Total capital accounts	2,371,495	99,471	1,316,812	152,856	288,867	90,123	34,223	184,807	64,880	12,904	29,534	12,917	84,101
Total liabilities and capital accounts	30,325,641	1,070,356	16,978,853	1,443,167	2,778,955	1,230,564	505,740	2,977,315	957,278	176,333	521,254	190,930	1,494,896
Net demand deposits subject to reserve (see page 16)	20,682,385	630,623	13,176,620	976,220	1,458,979	735,025	301,254	1,566,729	591,306	79,493	343,978	107,210	714,948
Demand deposits—adjusted (see page 2, footnote 3)	15,370,406	607,338	8,538,723	888,392	1,401,350	580,114	261,553	1,519,028	473,987	91,824	212,100	136,018	659,979
Reciprocal bank balances	164,207	1,995	47,088	25,489	14,259	23,584	8,403	8,837	15,824	505	7,395	244	10,582
Number of banks	1,598	44	225	80	190	123	55	392	132	94	96	95	72

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS
AND THEIR BRANCH TERRITORIES



JANUARY 2, 1943

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM