



MEMBER BANK CALL REPORT

NUMBER 93

CONDITION OF MEMBER BANKS

JUNE 30, 1943

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

TABLE OF CONTENTS

All Member Banks

Assets and Liabilities:

On June 30, 1943, Compared with December 31, 1942 and June 30, 1942	1
On Selected Call Dates, June 30, 1938 to June 30, 1943	2
On June 30, 1943, by Classes of Banks.....	3
On June 30, 1943, by Federal Reserve Districts.....	4-5
Classification of Loans, United States Government Direct Obligations.....	6-7
Assets and Liabilities on June 30, 1943, of Banks in Each Central Reserve and Reserve City and of Country Banks in Each Federal Reserve District.....	8-II
Assets and Liabilities on June 30, 1943, by States.....	12-15
Reserve Position on June 30, 1943.....	16
Assets and Liabilities on June 30, 1943, by Federal Reserve Districts.....	17

State Member Banks

Assets and Liabilities on June 30, 1943, by Federal Reserve Districts.....

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 JUNE 30, 1943, COMPARED WITH DECEMBER 31, 1942
AND JUNE 30, 1942

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 30, 1943	Dec. 31, 1942	June 30, 1942	Dec. 31, 1942	June 30, 1942
ASSETS					
Loans (including overdrafts).....	14,822,576	16,088,324	16,928,316	-1,265,748	-2,105,740
United States Government direct obligations.....	44,492,693	35,006,436	21,412,952	+9,486,257	+23,079,741
Obligations guaranteed by United States Government.....	2,487,018	2,539,753	2,685,132	-52,735	-198,114
Obligations of States and political subdivisions.....	2,876,441	2,965,179	2,933,835	-88,738	-57,394
Other bonds, notes, and debentures.....	2,127,240	2,286,693	2,455,705	-159,453	-328,465
Corporate stocks (including Federal Reserve Bank stock).....	348,858	376,946	384,285	-28,088	-35,427
Total loans and investments	67,154,826	59,263,331	46,800,225	+7,891,495	+20,354,601
Reserve with Federal Reserve Banks.....	12,093,307	13,072,358	12,295,224	-979,051	-201,917
Cash in vault.....	1,141,751	1,018,612	1,021,745	+123,139	+120,006
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	5,530,094	6,084,146	5,684,531	-554,052	-154,437
Other balances with banks in United States.....	48,480	62,371	85,569	-13,891	-37,089
Balances with banks in foreign countries.....	19,077	12,953	12,425	+6,124	+6,652
Due from own foreign branches.....	3,580	362	275	+3,218	+3,305
Cash items in process of collection.....	3,477,313	4,029,855	2,621,528	-532,542	+853,785
Bank premises owned and furniture and fixtures.....	882,776	904,130	912,669	-21,354	-29,893
Other real estate owned.....	109,233	134,846	157,897	-25,613	-48,664
Investments and other assets indirectly representing bank premises or other real estate.....	84,774	92,935	97,206	-8,161	-12,432
Customers' liability on acceptances.....	53,904	40,507	58,830	+13,397	-4,926
Income accrued but not yet collected.....	146,019	126,287	109,348	+19,732	+36,671
Other assets.....	76,077	73,887	88,383	+2,190	-12,306
Total assets	90,821,211	84,916,580	69,945,855	+5,904,631	+20,875,356
LIABILITIES					
Demand deposits—Total	70,150,581	65,435,697	51,168,041	+4,714,884	+18,982,540
Individuals, partnerships, and corporations.....	47,862,531	42,139,236	35,646,301	+5,723,295	+12,216,230
United States Government: War loan accounts.....	7,006,232	7,923,429	1,724,343	-687,207	+5,511,879
Other.....	229,990				
States and political subdivisions.....	3,521,860	3,317,989	-3,230,227	+203,871	+291,633
Banks in United States.....	9,648,488	10,101,306	9,110,454	-452,818	+538,034
Banks in foreign countries.....	831,950	811,439	746,180	+20,511	+85,770
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	1,049,530	1,142,298	710,536	-92,768	+338,994
Time deposits—Total	13,865,508	12,840,974	12,236,412	+1,024,534	+1,629,096
Individuals, partnerships, and corporations.....	13,382,304	12,365,923	11,673,086	+1,016,381	+1,709,218
United States Government.....	64,965	47,675	34,465	+17,290	+30,500
Postal savings.....	5,875	8,566	14,568	-2,691	-8,693
States and political subdivisions.....	341,234	331,933	400,020	+9,301	-58,786
Banks in United States.....	66,324	82,066	108,782	-15,742	-42,458
Banks in foreign countries.....	4,806	4,811	5,491	-5	685
Total deposits	84,016,089	78,276,671	63,404,453	+5,739,418	20,611,636
Due to own foreign branches.....	174,769	216,952	195,812	-42,183	-21,043
Bills payable, rediscounts, and other liabilities for borrowed money.....	18,183	4,807	6,007	+13,376	+12,176
Acceptances outstanding.....	60,940	46,175	68,323	+14,765	-7,383
Dividends declared but not yet payable.....	40,296	37,486	40,257	+2,810	+39
Income collected but not yet earned.....	39,271	46,514	62,325	-7,243	-23,054
Expenses accrued and unpaid.....	155,457	116,750	121,830	+38,707	+33,627
Other liabilities.....	64,209	70,372	56,281	-6,163	+7,928
Total liabilities	84,569,214	78,815,727	63,955,288	+5,753,487	+20,613,926
CAPITAL ACCOUNTS					
Capital.....	2,376,610	2,378,674	2,379,211	-2,064	-2,601
Surplus.....	2,578,324	2,499,071	2,446,176	+79,253	+132,148
Undivided profits.....	896,824	7847,007	805,612	+49,817	+91,212
Other capital accounts.....	400,239	376,101	359,568	+24,138	+40,671
Total capital accounts	6,251,997	6,100,853	5,990,567	+151,144	+261,430
Total liabilities and capital accounts	90,821,211	84,916,580	69,945,855	+5,904,631	+20,875,356
MEMORANDA					
Net demand deposits subject to reserve (see page 16).....	54,140,078	55,325,653	42,867,697	-1,185,575	+11,272,381
Demand deposits—adjusted ¹	48,956,608	42,569,668	36,965,536	+6,386,940	+11,991,072
Reciprocal bank balances (excluded from assets and liabilities).....	478,470	513,171	599,771	-34,701	-121,301
Number of banks.....	6,703	6,679	6,647	+24	+56

¹ Revised.

¹ 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, JUNE 30, 1938, TO JUNE 30, 1943
 [Amounts in thousands of dollars]

	1938 June 30	1939 June 30	1940 June 29	1941 June 30	1942 June 30	1942 Dec. 31	1943 June 30
ASSETS							
Loans (including overdrafts) ¹	12,937,600	13,141,068	13,968,770	16,729,381	16,928,316	16,088,324	14,822,576
United States Government direct obligations.....	10,215,007	10,946,242	11,600,177	14,238,453	21,412,952	35,006,436	44,492,693
Obligations guaranteed by United States Government.....	2,127,964	2,830,819	3,121,428	3,839,296	2,685,132	2,539,753	2,487,018
Obligations of States and political subdivisions.....	2,143,454	2,554,213	2,887,825	2,984,431	2,933,835	2,965,179	2,876,441
Obligations of Government corporations and agencies not guaranteed by United States.....	288,441	380,199	414,151	527,591	585,067	2,286,693	2,127,240
Other bonds, notes, and debentures ¹	2,471,819	2,301,694	2,031,596	1,931,443	1,870,638		
Corporate stocks (including Federal Reserve Bank stock) ¹	536,224	449,184	427,060	408,353	384,285	376,946	348,858
Total loans and investments¹	30,720,509	32,603,419	34,451,007	40,658,948	46,800,225	59,263,351	67,154,826
Reserve with Federal Reserve Banks.....	8,004,090	10,010,744	13,750,656	12,959,092	12,295,224	13,072,358	12,093,307
Cash in vault.....	712,030	712,132	788,691	999,433	1,021,745	1,018,612	1,141,751
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	3,972,795	4,542,241	5,644,262	6,188,171	5,684,531	6,084,146	5,530,094
Other balances with banks in United States.....	110,876	132,012	107,098	104,487	85,569	62,371	48,480
Balances with banks in foreign countries.....	116,236	42,887	15,619	9,640	12,425	12,953	19,077
Due from own foreign branches.....	1,830	5,776	278	121	275	362	3,589
Cash items in process of collection.....	1,899,371	2,183,072	1,523,070	2,428,800	2,621,528	4,029,855	3,477,313
Bank premises owned and furniture and fixtures.....	966,978	933,703	916,899	913,030	912,669	904,130	882,776
Other real estate owned.....	336,819	305,475	246,381	208,477	157,897	134,846	109,233
Investments and other assets indirectly representing bank premises or other real estate ¹		146,910	124,970	110,642	97,206	92,935	84,774
Customers' liability on acceptances.....	109,083	101,672	79,191	78,719	58,830	40,507	53,904
Income accrued but not yet collected.....	{ 192,955	102,595	102,441	105,402	109,348	126,287	146,019
Other assets.....		85,491	95,783	92,107	88,383	73,887	76,077
Total assets	47,143,572	51,908,129	57,846,346	64,857,069	69,945,855	84,916,580	90,821,211
LIABILITIES							
Demand deposits—Total	29,752,261	34,153,939	39,659,398	46,016,122	51,168,041	65,435,697	70,150,581
Individuals, partnerships, and corporations.....	19,816,196	22,448,169	26,396,600	31,428,718	35,646,301	42,139,236	47,862,531
United States Government: War loan accounts.....							7,006,232
Other.....	542,852	694,001	710,845	618,637	1,724,343	7,923,429	229,990
States and political subdivisions.....	2,313,673	2,531,570	2,528,793	2,940,374	3,230,227	3,317,989	3,521,860
Banks in United States.....	6,096,156	7,096,824	8,852,375	9,609,657	9,110,454	10,101,306	9,648,488
Banks in foreign countries.....	321,141	593,222	695,744	681,010	746,180	811,439	831,950
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	662,243	790,153	475,041	737,726	710,536	1,142,298	1,049,530
Time deposits—Total	11,556,057	11,719,315	12,069,722	12,495,387	12,236,412	12,840,974	13,865,508
Individuals, partnerships, and corporations:							
Savings deposits.....	9,458,043	9,662,028	9,985,323	10,353,663	10,357,105		
Certificates of deposit.....	744,215	709,234	670,881	648,517	566,472	12,365,923	13,382,304
Christmas savings and similar accounts.....	93,281	98,122	113,242	133,419	129,771		
Open accounts.....	578,444	593,845	689,535	762,409	619,738		
United States Government.....		14,140	32,755	36,650	34,465	47,675	64,965
Postal savings.....	82,859	44,995	25,856	18,115	14,568	8,566	5,875
States and political subdivisions.....	453,878	441,200	410,049	397,422	400,020	331,933	341,234
Banks in United States.....	135,379	141,738	134,427	138,090	108,782	82,066	66,324
Banks in foreign countries.....	9,958	14,013	7,654	7,102	5,491	4,811	4,806
Total deposits	41,308,318	45,873,254	51,729,120	58,511,509	63,404,453	78,276,671	84,016,089
Due to own foreign branches.....	102,541	188,399	177,419	175,129	195,812	216,952	174,769
Bills payable, rediscounts, and other liabilities for borrowed money.....	11,798	4,662	3,423	2,887	6,007	4,807	18,183
Acceptances outstanding.....	120,160	120,164	94,195	93,660	68,323	46,175	60,940
Dividends declared but not yet payable ¹	43,009	35,832	36,278	37,152	40,257	37,486	40,296
Income collected but not yet earned.....		51,880	61,103	79,695	62,325	46,514	39,271
Expenses accrued and unpaid.....	190,197	78,451	82,137	92,428	121,830	116,750	155,457
Other liabilities.....		59,261	54,919	64,937	56,281	70,372	64,209
Total liabilities	41,776,023	46,411,903	52,238,594	59,057,397	63,955,288	78,815,727	84,569,214
CAPITAL ACCOUNTS							
Capital.....	2,429,406	2,390,023	2,357,293	2,358,948	2,379,211	2,378,674	2,376,610
Surplus.....	2,035,073	2,111,569	2,207,308	2,318,745	2,446,176	2,499,071	2,578,324
Undivided profits ¹	616,062	678,033	711,285	768,296	805,612	r847,007	896,824
Reserves for contingencies.....	268,214	276,687	289,600	308,685	318,221	r376,101	400,239
Other capital accounts ¹	18,794	39,914	42,266	44,998	41,347		
Total capital accounts¹	5,367,549	5,496,226	5,607,752	5,799,672	5,990,567	6,100,853	6,251,997
Total liabilities and capital accounts	47,143,572	51,908,129	57,846,346	64,857,069	69,945,855	84,916,580	90,821,211
MEMORANDA							
Par or face value of capital—Total.....	2,412,945	2,393,808	2,360,314	2,361,495	2,381,083	2,380,309	2,377,812
Capital notes and debentures.....	50,742	42,749	40,556	40,008	37,841	36,121	33,950
First preferred stock.....	323,651	300,496	259,739	237,349	202,721	196,938	189,218
Second preferred stock.....	24,902	24,237	19,384	17,862	17,171	16,831	15,522
Common stock.....	2,013,650	2,026,326	2,040,635	2,066,276	2,123,350	2,130,419	2,139,122
Retirable value of capital: First preferred stock.....	378,247	368,795	352,596	329,829	290,921	r285,138	275,677
Second preferred stock.....	29,090	29,674	25,435	23,692	23,046	22,706	21,217
Net demand deposits subject to reserve (see page 16).....	23,890,173	27,440,926	32,513,823	37,411,078	42,867,697	55,325,653	54,140,078
Demand deposits—adjusted ²	20,892,741	23,586,820	27,877,364	32,678,018	36,965,536	42,569,668	48,956,608
Reciprocal bank balances (excluded from assets and liabilities beginning June 30, 1942).....					r599,771	513,171	478,470
Number of banks.....	6,338	6,330	6,398	6,556	6,647	6,679	6,703

¹ Revised.² Figures beginning Dec. 31, 1938 are not entirely comparable with prior call dates; see previous issues of Member Bank Call Report.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 JUNE 30, 1943 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).....	4,008,874	783,623	5,532,901	4,497,178	14,822,576	9,173,277	5,649,299
United States Government direct obligations.....	12,913,254	3,091,308	16,559,695	11,928,166	44,492,693	28,440,831	16,051,862
Obligations guaranteed by United States Government.....	973,542	75,359	857,278	580,839	2,487,018	1,661,258	825,760
Obligations of States and political subdivisions.....	484,382	209,458	941,724	1,240,877	2,876,441	2,021,365	855,076
Other bonds, notes, and debentures.....	472,959	153,565	662,284	838,432	2,127,240	1,336,339	790,901
Corporate stocks (including Federal Reserve Bank stock).....	129,479	18,332	122,861	78,186	348,858	171,742	177,116
Total loans and investments	18,982,490	4,331,645	24,677,013	19,163,678	67,154,826	42,804,812	24,350,014
Reserve with Federal Reserve Banks.....	3,473,334	785,255	4,848,091	2,986,627	12,093,307	7,803,050	4,290,257
Cash in vault.....	91,559	39,355	394,573	616,264	1,141,751	792,827	348,924
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	50,599	171,490	1,874,329	3,433,676	5,530,094	4,248,277	1,281,817
Other balances with banks in United States.....	1,250	1,667	17,400	28,163	48,480	38,689	9,791
Balances with banks in foreign countries.....	12,298	897	3,849	2,033	19,077	13,564	5,513
Due from own foreign branches.....	321		3,259		3,580	3,259	321
Cash items in process of collection.....	1,110,746	217,603	1,658,217	490,747	3,477,313	2,258,034	1,219,279
Bank premises owned and furniture and fixtures.....	192,947	18,030	310,443	361,356	882,776	564,675	318,101
Other real estate owned.....	14,279	1,055	42,496	51,403	109,233	47,509	61,724
Investments and other assets indirectly representing bank premises or other real estate.....	7,704	582	57,335	19,153	84,774	49,285	35,489
Customers' liability on acceptances.....	29,432	2,098	19,227	3,147	53,904	30,473	23,431
Income accrued but not yet collected.....	49,073	12,399	58,227	26,320	146,019	85,759	60,260
Other assets.....	13,384	5,961	34,339	22,393	76,077	42,833	33,244
Total assets	24,029,416	5,588,037	33,998,798	27,204,960	90,821,211	58,783,046	32,038,165
LIABILITIES							
Demand deposits—Total	21,156,373	4,771,227	26,264,385	17,958,596	70,150,581	45,309,748	24,840,833
Individuals, partnerships, and corporations.....	14,000,959	2,981,181	17,276,118	13,604,273	47,862,531	30,454,584	17,407,947
United States Government: War loan accounts.....	2,793,689	505,083	2,297,778	1,409,682	7,006,232	4,288,581	2,717,651
Other.....	26,105	1,413	84,871	117,601	229,990	201,999	27,991
States and political subdivisions.....	249,023	202,009	1,452,226	1,618,602	3,521,860	2,627,524	894,336
Banks in United States.....	2,939,052	1,032,211	4,749,395	927,830	9,648,488	6,692,427	2,956,061
Banks in foreign countries.....	743,659	12,964	71,294	4,033	831,950	412,177	419,773
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	403,886	36,366	332,703	276,575	1,049,530	632,456	417,074
Time deposits—Total	780,196	479,504	5,517,579	7,088,229	13,865,508	9,279,701	4,585,807
Individuals, partnerships, and corporations.....	754,920	477,104	5,264,558	6,885,722	13,382,304	8,913,521	4,468,783
United States Government.....		2,250	30,545	32,170	64,965	51,530	13,435
Postal savings.....			913	4,962	5,875	5,071	804
States and political subdivisions.....	20,825	150	172,363	147,890	341,234	258,693	82,541
Banks in United States.....	1,145		47,700	17,479	66,324	46,836	19,488
Banks in foreign countries.....	3,306		1,500		4,806	4,050	756
Total deposits	21,936,569	5,250,731	31,781,964	25,046,825	84,016,089	54,589,449	29,426,640
Due to own foreign branches.....	174,769				174,769	149,390	25,379
Bills payable, rediscounts, and other liabilities for borrowed money.....	11,400			6,783	18,183	4,231	13,952
Acceptances outstanding.....	33,990	2,215	21,535	3,200	60,940	34,343	26,597
Dividends declared but not yet payable.....	19,692	1,130	12,614	6,860	40,296	25,790	14,506
Income collected but not yet earned.....	6,717	1,649	19,428	11,477	39,271	25,617	13,654
Expenses accrued and unpaid.....	46,772	14,054	67,413	27,218	155,457	98,661	56,796
Other liabilities.....	25,097	5,827	24,784	8,501	64,209	39,274	24,935
Total liabilities	22,255,006	5,275,606	31,927,738	25,110,864	84,569,214	54,966,755	29,602,459
CAPITAL ACCOUNTS							
Capital.....	569,967	101,200	780,978	924,465	2,376,610	1,494,208	882,402
Surplus.....	905,655	126,990	821,269	724,410	2,578,324	1,471,952	1,106,372
Undivided profits.....	239,331	43,363	297,152	316,978	896,824	583,819	313,005
Other capital accounts.....	59,457	40,878	171,661	128,243	400,239	266,312	133,927
Total capital accounts	1,774,410	312,431	2,071,060	2,094,096	6,251,997	3,816,291	2,435,706
Total liabilities and capital accounts	24,029,416	5,588,037	33,998,798	27,204,960	90,821,211	58,783,046	32,038,165
MEMORANDA							
Par or face value of capital—Total.....	569,967	101,200	780,978	925,667	2,377,812	1,494,880	882,932
Capital notes and debentures.....	122		19,417	14,411	33,950		33,950
First preferred stock.....	8,426	700	75,230	104,862	189,218	126,084	63,134
Second preferred stock.....			1,656	13,866	15,522	10,877	4,645
Common stock.....	561,419	100,500	684,675	792,528	2,139,122	1,357,919	781,203
Retirable value of capital: First preferred stock.....	20,887	700	103,903	150,187	275,677	168,829	106,848
Second preferred stock.....			1,656	19,561	21,217	12,645	8,572
Net demand deposits subject to reserve (see page 16).....	17,201,339	3,877,752	20,434,972	12,626,015	54,140,078	34,515,504	19,624,574
Demand deposits—adjusted ²	13,543,122	3,001,953	17,402,830	15,008,703	48,956,608	31,456,530	17,500,078
Reciprocal bank balances (excluded from assets and liabilities).....	44,096	39,058	344,085	51,231	478,470	327,356	151,114
Number of banks.....	37	15	352	6,299	6,703	5,060	1,643

¹ See second paragraph on Table of Contents page.

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 JUNE 30, 1943, BY FEDERAL RESERVE DISTRICTS
 [Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans (including overdrafts).....	14,822,576	911,262	4,997,131	854,177	1,111,660	598,307	524,997
United States Government direct obligations.....	44,492,693	2,513,199	15,708,360	2,324,499	3,498,989	1,881,541	1,660,947
Obligations guaranteed by United States Government.....	2,487,018	98,349	1,082,749	121,104	177,025	79,265	85,956
Obligations of States and political subdivisions.....	2,876,441	104,148	692,297	146,316	241,922	88,272	201,546
Other bonds, notes, and debentures.....	2,127,240	123,786	640,579	300,044	231,353	77,636	46,906
Corporate stocks (including Federal Reserve Bank stock).....	348,858	19,393	157,578	26,433	43,391	8,700	8,923
Total loans and investments	67,154,826	3,770,137	23,278,694	3,772,573	5,304,340	2,733,721	2,529,275
Reserve with Federal Reserve Banks.....	12,093,307	639,508	4,066,574	634,464	989,945	508,033	493,538
Cash in vault.....	1,141,751	99,515	197,756	81,161	125,659	88,632	68,194
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	5,530,094	258,970	374,017	260,763	514,941	395,089	488,905
Other balances with banks in United States.....	48,480	1,663	2,580	2,859	6,587	2,878	4,277
Balances with banks in foreign countries.....	19,077	538	12,885	348	159	184	267
Due from own foreign branches.....	3,580	3,259	321				
Cash items in process of collection.....	3,477,313	163,790	1,259,961	178,058	212,700	141,661	141,558
Bank premises owned and furniture and fixtures.....	882,776	62,101	281,033	75,995	92,425	50,547	48,469
Other real estate owned.....	109,233	4,879	33,994	30,053	11,550	3,724	5,223
Investments and other assets indirectly representing bank premises or other real estate.....	84,774	5,770	14,373	9,986	4,426	4,351	3,441
Customers' liability on acceptances.....	53,904	7,554	29,709	3,652	551	1,724	2,394
Income accrued but not yet collected.....	146,019	8,014	59,609	7,631	10,267	4,187	5,474
Other assets.....	76,077	3,265	19,120	9,877	5,330	5,739	4,066
Total assets	90,821,211	5,028,963	29,630,626	5,067,420	7,278,880	3,940,470	3,795,081
LIABILITIES							
Demand deposits—Total	70,150,581	3,849,584	24,475,435	3,536,781	5,012,118	2,977,171	3,062,967
Individuals, partnerships, and corporations.....	47,862,531	2,813,596	16,396,294	2,578,366	3,808,507	2,009,097	1,848,836
United States Government: War loan accounts.....	7,006,232	395,718	3,164,990	334,406	422,050	251,594	250,371
Other.....	229,990	14,203	36,636	9,668	9,663	21,195	28,105
States and political subdivisions.....	3,521,860	178,214	627,183	190,552	197,597	21,681	267,065
Banks in United States.....	9,648,488	368,298	3,034,397	379,211	509,439	438,132	641,192
Banks in foreign countries.....	831,950	27,875	745,934	6,704	1,761	1,518	3,663
Certified and officers' checks, cash letters of credit and travelers' checks, etc.	1,049,530	51,680	470,001	37,874	63,101	37,954	23,735
Time deposits—Total	13,865,508	733,240	2,602,367	1,026,522	1,609,625	694,445	499,807
Individuals, partnerships, and corporations.....	13,382,304	726,317	2,548,010	990,882	1,502,290	668,035	470,746
United States Government.....	64,965	3,420	7,645	3,940		11,090	12,005
Postal savings.....	5,875	399	10	1,041	1,033	320	335
States and political subdivisions.....	341,234	2,427	35,556	29,603	92,656	8,788	10,114
Banks in United States.....	66,324	677	7,840	1,056	13,646	6,212	6,607
Banks in foreign countries.....	4,806		3,306				
Total deposits	84,016,089	4,582,824	27,077,802	4,563,303	6,621,743	3,671,616	3,562,774
Due to own foreign branches.....	174,769		174,769				
Bills payable, rediscounts, and other liabilities for borrowed money.....	18,183	3,651	13,117		40	150	
Acceptances outstanding.....	60,940	8,486	34,267	4,043	548	1,728	2,626
Dividends declared but not yet payable.....	40,296	3,690	20,565	2,763	2,566	1,242	1,543
Income collected but not yet earned.....	39,271	2,696	10,369	2,280	2,343	1,733	2,233
Expenses accrued and unpaid.....	155,457	9,946	52,107	9,059	15,953	5,305	4,262
Other liabilities.....	64,209	4,615	27,243	1,417	5,010	1,479	1,704
Total liabilities	84,569,214	4,615,908	27,410,239	4,582,865	6,648,203	3,683,253	3,575,142
CAPITAL ACCOUNTS							
Capital.....	2,376,610	153,173	783,277	179,304	223,485	105,727	99,834
Surplus.....	2,578,324	164,703	1,049,426	209,339	291,249	93,989	76,659
Undivided profits.....	896,824	62,433	299,152	71,624	69,045	41,059	27,601
Other capital accounts.....	400,239	32,746	88,532	24,288	46,898	16,442	15,845
Total capital accounts	6,251,997	413,055	2,220,387	484,555	630,677	257,217	219,939
Total liabilities and capital accounts	90,821,211	5,028,963	29,630,626	5,067,420	7,278,880	3,940,470	3,795,081
MEMORANDA							
Par or face value of capital—Total.....	2,377,812	153,180	784,091	179,326	223,485	105,727	99,834
Capital notes and debentures.....	33,950		9,366		15,085	2,133	438
First preferred stock.....	189,218	8,625	50,290	16,320	16,078	7,617	14,034
Second preferred stock.....	15,522	2,722	6,359	2,502	760	135	900
Common stock.....	2,139,122	141,833	718,076	160,504	191,562	95,842	84,462
Retirable value of capital: First preferred stock.....	275,677	9,978	97,659	24,475	19,836	7,905	15,319
Second preferred stock.....	21,217	4,077	10,086	3,105	760	135	900
Net demand deposits subject to reserve (see page 16).....	54,140,078	3,031,318	19,676,467	2,763,644	3,862,427	2,188,989	2,182,133
Demand deposits—adjusted ¹	48,956,608	2,879,700	16,233,517	2,628,734	3,856,505	2,123,071	1,998,078
Reciprocal bank balances (excluded from assets and liabilities).....	478,470	20,190	55,477	56,662	31,607	46,151	48,330
Number of banks.....	6,703	346	801	649	699	462	316

¹ 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 JUNE 30, 1943, 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).....	1,853,741	545,359	342,498	583,540	544,657	1,955,247
United States Government direct obligations.....	6,907,399	1,417,327	1,026,719	1,489,973	1,261,795	4,801,945
Obligations guaranteed by United States Government.....	353,761	67,891	45,037	78,326	84,390	213,165
Obligations of States and political subdivisions.....	538,544	130,969	64,758	154,703	117,453	395,513
Other bonds, notes, and debentures.....	376,975	78,893	41,550	53,893	19,489	136,136
Corporate stocks (including Federal Reserve Bank stock).....	30,604	20,675	3,455	7,513	5,612	16,581
Total loans and investments.	10,061,024	2,261,114	1,524,017	2,367,948	2,033,396	7,518,587
Reserve with Federal Reserve Banks.....	1,788,274	401,521	255,101	536,175	465,448	1,314,726
Cash in vault.....	185,230	43,302	25,508	45,751	57,388	123,655
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	963,581	333,873	222,600	641,529	597,829	477,997
Other balances with banks in United States.....	5,580	428	2,491	7,714	2,567	8,856
Balances with banks in foreign countries.....	1,301	39	369	34	1,199	1,754
Due from own foreign branches.....						
Cash items in process of collection.....	452,625	113,259	70,561	149,298	112,560	481,282
Bank premises owned and furniture and fixtures.....	77,868	25,320	16,197	25,763	38,741	88,317
Other real estate owned.....	2,808	5,826	81	306	2,103	8,686
Investments and other assets indirectly representing bank premises or other real estate.....	3,980	646	5,008	2,573	3,341	26,879
Customers' liability on acceptances.....	2,450	659	212	195	580	4,224
Income accrued but not yet collected.....	22,099	3,696	3,704	3,122	1,235	16,981
Other assets.....	11,898	2,395	637	3,915	1,978	7,857
Total assets.	13,578,718	3,192,078	2,126,486	3,784,323	3,318,365	10,079,801
LIABILITIES						
Demand deposits—Total.	10,384,262	2,527,130	1,575,064	3,222,670	2,873,907	6,653,492
Individuals, partnerships, and corporations.....	7,075,876	1,538,822	948,543	1,920,577	1,972,452	4,951,565
United States Government: War loan accounts.....	998,511	196,233	150,146	171,784	190,680	479,759
Other.....	19,761	9,871	6,014	16,819	19,667	38,388
States and political subdivisions.....	623,525	142,825	170,524	255,540	143,700	507,454
Banks in United States.....	1,536,819	610,561	280,831	829,332	513,104	507,172
Banks in foreign countries.....	14,840	701	1,771	312	3,309	23,562
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	114,930	28,127	17,235	28,306	30,995	145,592
Time deposits—Total.	2,405,248	457,847	406,818	335,630	241,211	2,852,748
Individuals, partnerships, and corporations.....	2,369,797	446,170	398,976	324,870	220,857	2,715,354
United States Government.....	8,780	3,735	1,150	2,150	1,125	9,925
Postal savings.....	600	404	302	399	544	488
States and political subdivisions.....	18,465	6,999	3,803	2,326	17,813	112,684
Banks in United States.....	7,606	539	2,587	5,885	872	12,797
Banks in foreign countries.....						1,500
Total deposits.	12,789,510	2,984,977	1,981,882	3,558,300	3,115,118	9,506,240
Due to own foreign branches.....						
Bills payable, rediscounts, and other liabilities for borrowed money.....		950	200	50	25	
Acceptances outstanding.....	2,578	691	212	195	580	4,986
Dividends declared but not yet payable.....	2,589	1,836	101	735	873	1,793
Income collected but not yet earned.....	5,881	1,203	2,184	793	473	7,083
Expenses accrued and unpaid.....	22,612	4,676	3,903	3,963	4,772	18,899
Other liabilities.....	8,426	884	395	115	940	11,981
Total liabilities.	12,831,596	2,995,217	1,988,877	3,564,151	3,122,781	9,550,982
CAPITAL ACCOUNTS						
Capital.....	288,545	90,514	59,682	89,473	84,200	219,396
Surplus.....	262,589	64,046	46,353	71,352	66,506	182,113
Undivided profits.....	113,686	34,034	22,875	44,616	34,585	76,114
Other capital accounts.....	82,302	8,267	8,699	14,731	10,293	51,196
Total capital accounts.	747,122	196,861	137,609	220,172	195,584	528,819
Total liabilities and capital accounts.	13,578,718	3,192,078	2,126,486	3,784,323	3,318,365	10,079,801
MEMORANDA						
Par or face value of capital—Total.....	288,610	90,808	59,682	89,473	84,200	219,396
Capital notes and debentures.....	4,537	1,443	213	200	169	366
First preferred stock.....	27,758	5,498	3,043	4,416	6,072	29,467
Second preferred stock.....	1,038	629	184	265	6	22
Common stock.....	255,277	83,238	56,242	84,592	77,953	189,541
Retirable value of capital: First preferred stock.....	27,898	5,624	3,043	4,432	6,667	52,841
Second preferred stock.....	1,038	639	184	265	6	22
Net demand deposits subject to reserve (see page 16).....	7,971,268	1,883,775	1,131,839	2,260,069	1,972,838	5,215,311
Demand deposits—adjusted ¹	7,361,706	1,596,515	1,065,741	2,055,125	2,034,587	5,123,329
Reciprocal bank balances (excluded from assets and liabilities).....	52,751	31,369	14,156	36,246	16,674	68,857
Number of banks.....	934	454	456	741	570	275

¹ 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						
	1938 June 30	1939 June 30	1940 June 29	1941 June 30	1942 June 30	1942 Dec. 31	1943 June 30
Loans—Total	12,937,600	13,141,068	13,968,770	16,729,381	16,928,316	16,088,324	14,822,576
Commercial and industrial loans, including open-market paper ¹		5,202,801	5,987,866	7,807,430	8,382,635	7,386,885	6,554,116
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	572,841	788,451	736,117	737,818	725,589	525,852	269,798
Other agricultural loans	701,444	739,774	446,903	574,951	554,047	562,919	584,081
Loans to brokers and dealers in securities	2,614,194	736,053	667,675	634,684	562,415	934,453	1,119,938
Other loans for purchasing or carrying securities ²	272,726	284,176	295,649	304,527	292,063	538,153	602,974
Real-estate loans: On farm land						265,570	260,427
On residential property	2,339,840	1,775,600	1,978,317	2,253,812	2,441,386	2,457,679	2,435,463
On other properties	120,357	768,470	794,599	806,832	767,490	699,913	655,095
Loans to banks		58,297	41,877	44,392	28,873	26,384	30,866
Consumer loans to individuals:							
Retail automobile instalment paper						211,425	131,222
Other retail and repair-modernization instal. loans	6,316,198	2,796,446	3,019,767	3,564,935	3,173,818	277,685	190,328
Personal instalment cash loans						284,876	231,458
Single-payment loans to individuals						1,073,186	987,172
All other loans (including overdrafts) ³						843,344	769,638
United States Government direct obligations—Total	10,215,007	10,946,242	11,600,177	14,238,453	21,412,952	35,006,436	44,492,693
Treasury bills	316,153	441,147	796,981	1,126,997	1,508,974	4,363,309	6,278,379
Treasury certificates of indebtedness					1,872,130	6,285,324	9,417,977
Treasury notes	3,653,305	2,719,567	2,542,666	2,630,705	3,546,373	5,409,821	5,251,448
United States savings bonds		781,374	682,227	1,380,038	143,862	151,864	161,018
Other bonds maturing in 5 years or less					1,651,464	2,671,558	5,039,400
Other bonds maturing in 5 to 10 years	6,245,549	2,826,145	3,202,398	3,537,901	4,947,976	9,078,768	9,933,996
Bonds maturing in 10 to 20 years		2,889,254	3,775,894	5,057,355	6,621,102	5,927,930	7,155,982
Bonds maturing after 20 years		1,288,755	600,011	505,457	1,121,071	1,117,862	1,254,493

	By classes of banks, June 30, 1943						
	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	4,008,874	783,623	5,532,901	4,497,178	14,822,576	9,173,277	5,649,299
Commercial and industrial loans, including open market paper		2,273,508	611,570	2,652,467	1,016,571	6,554,116	4,172,283
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	23,459	25	88,179	158,135	269,798	223,174	46,624
Other agricultural loans	64	2,268	117,110	464,639	584,081	479,751	104,330
Loans to brokers and dealers in securities	955,223	40,077	107,209	17,429	1,119,938	368,370	751,568
Other loans for purchasing or carrying securities	240,075	41,367	157,240	164,292	602,974	312,968	290,006
Real estate loans: On farm land	29	286	63,872	196,240	260,427	187,963	72,464
On residential property	62,243	15,375	1,123,823	1,234,022	2,435,463	1,560,745	874,718
On other properties	50,890	7,193	277,216	319,796	655,095	380,059	275,036
Loans to banks	23,124		5,815	1,927	30,866	16,750	14,116
Consumer loans to individuals:							
Retail automobile instalment paper	3,425	4,149	63,226	60,422	131,222	101,898	29,324
Other retail and repair-modernization instal. loans	26,857	11,880	89,504	62,087	190,328	136,957	53,371
Personal instalment cash loans	26,558	6,960	77,441	120,499	231,458	157,743	73,715
Single-payment loans to individuals	206,985	27,866	439,999	312,322	987,172	501,451	485,721
All other loans (including overdrafts)	116,434	14,607	269,800	368,797	769,638	573,165	196,473
United States Government direct obligations—Total	12,913,254	3,091,308	16,559,965	11,928,166	44,492,693	28,440,831	16,051,862
Treasury bills	1,981,853	473,425	2,626,369	1,193,732	6,278,379	4,250,427	2,027,952
Treasury certificates of indebtedness	2,818,230	795,413	3,528,814	2,275,520	9,417,977	6,105,374	3,312,603
Treasury notes	1,656,088	398,793	1,828,396	1,368,171	5,251,448	3,349,781	1,901,667
United States savings bonds	270	1,611	9,551	149,586	161,018	121,272	39,746
Other bonds maturing in 5 years or less	1,860,790	294,554	1,679,823	1,204,233	5,039,400	3,013,519	2,025,881
Other bonds maturing in 5 to 10 years	2,599,014	454,793	3,629,819	3,250,370	9,933,996	6,150,214	3,783,782
Bonds maturing in 10 to 20 years	1,913,850	530,064	2,828,672	1,883,396	7,155,982	4,539,465	2,616,517
Bonds maturing after 20 years	80,159	142,655	428,521	603,158	1,254,493	910,779	343,714

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, June 30, 1943					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans—Total	14,822,576	911,262	4,997,131	854,177	1,111,660	598,307	524,997
Commercial and industrial loans, including open-market paper	6,554,116	461,671	2,534,703	314,664	419,494	195,313	254,474
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	269,798	18,283	23,701	2,376	1,371	7,822	11,794
Other agricultural loans	584,081	6,794	21,356	12,693	19,615	20,037	23,395
Loans to brokers and dealers in securities	1,119,938	19,964	960,881	31,686	16,065	5,267	8,299
Other loans for purchasing or carrying securities	602,974	27,305	293,908	28,639	36,618	25,340	19,856
Real-estate loans: On farm land	260,427	4,595	13,837	18,359	32,091	20,530	9,682
On residential property	2,435,463	124,950	377,975	174,274	299,343	124,307	41,893
On other properties	655,095	54,070	132,922	65,949	63,742	47,268	25,186
Loans to banks	30,866	430	23,370	758	4,328	465	567
Consumer loans to individuals:							
Retail automobile instalment paper	131,222	4,678	9,624	6,380	11,029	5,402	6,131
Other retail and repair-modernization instal. loans	190,328	10,862	48,787	14,788	16,390	5,609	7,947
Personal instalment cash loans	231,458	14,397	61,247	26,088	22,923	14,308	10,049
Single-payment loans to individuals	987,172	99,917	297,261	97,759	94,587	76,516	42,912
All other loans (including overdrafts)	769,638	63,346	197,559	59,764	83,064	50,123	62,807
United States Government direct obligations—Total	44,492,693	2,513,199	15,708,360	2,324,499	3,498,989	1,881,541	1,660,947
Treasury bills	6,278,379	307,742	2,218,784	307,978	495,512	234,222	173,845
Treasury certificates of indebtedness	9,417,977	609,865	3,271,213	426,550	617,596	396,365	432,030
Treasury notes	5,251,448	269,852	1,967,334	222,282	396,021	205,045	231,670
United States savings bonds	161,018	6,957	15,753	12,176	16,127	9,014	6,033
Other bonds maturing in 5 years or less	5,039,400	239,142	2,103,609	174,242	427,572	183,665	180,342
Other bonds maturing in 5 to 10 years	9,933,996	469,323	3,458,008	588,678	880,611	542,748	396,043
Bonds maturing in 10 to 20 years	7,155,982	493,097	2,372,719	475,774	572,300	265,603	184,151
Bonds maturing after 20 years	1,254,493	117,221	300,940	116,819	93,250	44,879	56,833

By Federal Reserve districts, June 30, 1943—Continued

	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—Total	1,853,741	545,359	342,498	583,540	544,657	1,955,247
Commercial and industrial loans, including open-market paper	966,178	242,584	120,956	204,668	217,546	621,865
Loans on agricultural commodities covered by purchase agreements of Commodity Credit Corporation	11,250	9,017	25,233	43,821	90,513	24,617
Other agricultural loans	71,043	33,690	45,781	142,077	86,309	101,291
Loans to brokers and dealers in securities	46,838	4,673	2,332	3,624	1,824	18,485
Other loans for purchasing or carrying securities	69,340	17,972	9,650	12,474	21,456	40,416
Real-estate loans: On farm land	46,203	15,136	8,984	17,973	9,178	63,859
On residential property	329,611	96,193	47,299	52,527	23,018	753,068
On other properties	70,816	28,005	8,668	15,216	14,362	128,891
Loans to banks	44	446	140	160	91	67
Consumer loans to individuals:						
Retail automobile instalment paper	19,168	4,321	6,291	6,766	7,585	43,847
Other retail and repair-modernization instalment loans	33,456	6,283	13,656	4,921	3,615	24,014
Personal instalment cash loans	24,102	5,053	7,092	6,533	9,162	30,504
Single-payment loans to individuals	93,174	48,618	12,638	40,395	26,111	57,284
All other loans (including overdrafts)	72,518	33,368	33,778	32,385	33,887	47,039
United States Government direct obligations—Total	6,907,399	1,417,327	1,026,719	1,489,973	1,261,795	4,801,945
Treasury bills	997,496	163,824	162,910	229,279	171,813	814,974
Treasury certificates of indebtedness	1,590,338	329,119	218,038	336,646	311,461	878,756
Treasury notes	818,216	164,626	111,164	230,139	160,774	474,325
United States savings bonds	35,973	13,116	14,207	17,958	8,699	5,005
Other bonds maturing in 5 years or less	709,932	138,326	144,786	159,501	102,913	475,370
Other bonds maturing in 5 to 10 years	1,359,470	326,171	252,338	309,428	322,688	1,028,490
Bonds maturing in 10 to 20 years	1,159,371	254,863	109,841	172,719	153,976	941,568
Bonds maturing after 20 years	236,603	27,282	13,435	34,303	29,471	183,457

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1943, OF BANKS IN EACH CENTRAL ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total loans and investments	Reserve with Federal Reserve Banks	Cash in vault
All member banks.....	6,703	14,822,576	44,492,693	2,487,018	2,876,441	2,127,240	348,858	67,154,826	12,093,307	1,141,751
Reserve bank cities¹.....	177	7,815,181	23,481,907	1,436,626	1,159,426	957,874	205,697	35,056,711	6,446,041	293,783
1. Boston.....	11	463,596	1,144,445	40,480	25,685	23,089	9,367	1,706,662	338,292	31,421
2. New York ²	43	4,029,488	12,955,495	975,983	487,726	473,986	129,958	19,052,636	3,487,951	93,744
3. Philadelphia.....	24	383,311	1,224,873	70,812	59,866	116,621	14,336	1,869,819	376,360	23,975
4. Cleveland.....	4	264,684	795,447	57,341	7,881	23,056	2,436	1,150,845	198,234	18,639
5. Richmond.....	6	49,195	161,882	9,234	9,276	10,963	556	241,106	52,354	3,306
6. Atlanta.....	3	78,390	147,931	15,561	16,225	7,366	738	266,211	49,610	2,365
7. Chicago ²	50	889,366	3,426,891	91,883	234,172	167,931	19,117	4,829,360	871,733	53,573
8. St. Louis.....	9	194,890	494,613	10,551	26,739	22,035	16,371	765,199	141,763	5,995
9. Minneapolis.....	4	89,660	340,031	17,374	13,050	8,620	730	469,465	86,225	4,692
10. Kansas City.....	10	133,963	321,700	24,350	27,370	15,448	3,195	526,026	115,009	5,187
11. Dallas.....	6	137,122	225,906	18,222	5,279	2,543	928	390,000	87,873	3,291
12. San Francisco.....	7	1,101,516	2,242,693	104,835	246,157	86,216	7,965	3,789,382	640,637	47,595
Reserve branch cities¹.....	132	1,879,543	6,838,381	335,352	333,276	251,762	55,669	9,693,983	1,989,455	157,753
2. Buffalo.....	5	100,332	265,903	12,390	8,769	8,068	6,131	401,593	62,864	7,682
4. Cincinnati.....	10	133,272	336,799	9,867	20,770	12,140	3,074	515,922	100,899	10,385
4. Pittsburgh.....	12	224,997	970,588	34,139	27,599	73,719	29,150	1,360,192	287,643	13,375
5. Baltimore.....	10	57,284	440,787	5,698	4,798	6,696	1,487	516,750	110,604	12,640
5. Charlotte.....	3	28,127	85,733	9,209	3,258	1,303	201	127,831	30,311	1,050
6. Birmingham.....	2	33,723	101,294	10,406	17,200	4,611	899	168,133	34,705	2,174
6. Jacksonville.....	3	41,796	111,570	4,899	9,592	3,236	373	171,466	36,360	3,026
6. Nashville.....	4	42,906	120,603	7,472	24,020	5,521	2,508	203,030	39,640	3,373
6. New Orleans.....	5	63,991	253,179	9,594	15,176	4,029	665	346,634	82,323	5,367
7. Detroit.....	6	237,884	1,116,824	85,938	22,827	62,971	2,062	1,528,506	288,976	28,446
8. Little Rock.....	4	13,579	47,858	9,119	6,641	1,787	104	79,088	17,436	1,004
8. Louisville.....	6	55,142	195,302	3,231	6,196	11,501	575	271,947	48,035	4,914
8. Memphis.....	3	64,126	139,673	11,011	18,446	4,438	514	238,208	47,706	3,284
9. Helena.....	2	2,906	16,586	958	572	227	42	21,291	4,408	92
10. Denver.....	7	43,380	168,297	8,528	6,877	8,608	434	236,124	72,602	4,266
10. Oklahoma City.....	5	37,506	90,410	4,621	17,172	752	335	150,796	39,324	1,403
10. Omaha.....	6	41,351	131,895	5,210	20,074	6,649	336	205,515	48,864	2,089
11. El Paso.....	2	15,556	34,357	1,647	2,256	220	75	54,111	10,574	1,086
11. Houston.....	11	57,344	257,136	17,358	11,814	5,481	847	349,980	95,988	5,911
11. San Antonio.....	7	15,653	119,597	11,569	3,518	2,024	251	152,612	31,304	2,696
12. Los Angeles.....	6	346,698	894,900	49,099	45,066	17,324	4,035	1,357,122	270,854	17,501
12. Portland.....	2	70,172	394,256	7,908	9,518	3,322	600	485,776	85,821	10,931
12. Salt Lake City.....	6	18,038	84,745	7,681	5,379	848	240	116,931	29,844	1,470
12. Seattle.....	5	133,780	460,089	7,800	25,738	6,287	731	634,425	112,370	13,588
Other reserve cities¹.....	95	630,674	2,244,239	134,201	142,862	79,172	9,306	3,240,454	671,184	73,951
4. Columbus.....	3	32,894	117,195	16,713	30,740	4,399	736	202,677	48,181	6,158
4. Toledo.....	4	23,100	158,017	3,208	5,723	3,142	359	193,549	38,257	6,387
5. Washington.....	17	97,989	345,628	9,469	1,401	16,932	1,472	472,891	99,833	15,890
6. Savannah.....	4	37,289	136,913	3,422	5,289	4,326	305	187,544	35,648	3,487
7. Cedar Rapids.....	1	5,567	19,241	1,633	15,269	75	75	41,860	9,156	851
7. Des Moines.....	3	27,730	84,329	8,463	8,209	4,689	210	133,630	25,587	2,659
7. Dubuque.....	2	1,457	13,429	1,662	1,162	867	32	18,609	2,592	466
7. Grand Rapids.....	3	14,356	48,654	456	8,013	3,895	171	75,545	13,416	2,377
7. Indianapolis.....	4	50,473	212,973	23,801	21,057	10,991	2,053	321,348	66,330	8,905
7. Milwaukee.....	7	86,023	348,447	31,030	9,705	9,372	1,062	485,639	88,809	6,753
7. Peoria.....	3	8,560	46,673	1,668	2,674	2,496	188	62,259	13,602	1,398
7. Sioux City.....	4	8,934	27,915	3,219	816	2,028	68	42,980	9,807	795
9. St. Paul.....	3	57,812	165,502	1,418	2,545	4,172	541	231,990	41,046	2,015
10. Kansas City, Kans.....	2	10,251	13,092	1,045	843	748	48	26,027	4,679	316
10. Lincoln.....	3	7,686	59,757	1,260	859	385	103	70,050	15,797	827
10. Pueblo.....	1	481	7,737	378	63	120	84	8,863	4,415	456
10. St. Joseph.....	4	8,256	27,196	341	910	1,343	80	38,126	7,885	774
10. Topeka.....	4	6,746	22,417	1,430	3,563	151	70	34,377	7,666	689
10. Tulsa.....	4	36,462	91,251	3,536	6,619	2,182	364	140,414	27,620	2,255
10. Wichita.....	4	23,208	87,891	7,775	1,780	2,319	154	123,127	28,046	2,363
11. Fort Worth.....	3	49,215	90,397	6,874	6,694	733	245	154,158	44,552	2,634
11. Galveston.....	4	5,651	28,092	926	1,783	1,337	131	37,920	8,744	1,287
11. Waco.....	3	5,420	16,297	499	1,238	273	50	23,777	7,372	1,080
12. Ogden.....	2	13,124	33,710	2,677	1,662	1,562	79	52,814	9,193	1,483
12. Spokane.....	3	11,990	41,486	1,298	4,245	635	626	60,280	12,951	1,646
Country banks, by districts.....	6,299	4,497,178	11,928,166	580,839	1,240,877	838,432	78,186	19,163,678	2,986,627	616,264
1. Boston.....	335	447,666	1,368,754	57,869	78,463	100,697	10,026	2,063,475	301,216	68,094
2. New York.....	753	867,311	2,486,962	94,376	195,802	158,525	21,489	3,824,465	515,759	96,330
3. Philadelphia.....	625	470,866	1,099,626	50,292	86,450	183,423	12,097	1,902,754	258,104	57,186
4. Cleveland.....	666	432,713	1,120,943	55,757	149,209	114,897	7,636	1,881,155	316,731	70,715
5. Richmond.....	426	365,712	847,511	45,655	69,539	41,742	4,984	1,375,143	214,931	55,746
6. Atlanta.....	295	226,902	789,457	34,602	114,044	17,817	3,435	1,186,257	215,252	48,402
7. Chicago.....	851	523,391	1,562,023	104,008	214,640	111,660	5,566	2,521,288	398,266	79,007
8. St. Louis.....	432	217,622	539,881	33,979	72,947	39,132	3,111	906,672	146,581	28,105
9. Minneapolis.....	447	192,120	504,600	25,287	48,591	28,531	2,142	801,271	123,422	18,709
10. Kansas City.....	691	234,250	468,330	19,852	68,573	15,188	2,310	808,503	164,268	25,126
11. Dallas.....	534	258,696	490,013	27,295	84,871	6,878	3,085	870,838	179,041	39,403
12. San Francisco.....	244	259,929	650,066	31,867	57,748	19,942	2,305	1,021,857	153,056	29,441

¹ See second paragraph on Table of Contents 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 indirectly representing real estate	Customers' liability on acceptances	Income accrued but not collected	Other assets	Total assets	Federal Reserve district numbers, and reserve cities
5,530,094	478,470	48,480	19,077	3,477,313	882,776	109,233	84,774	53,904	146,019	79,657	90,821,211	All member banks
847,396	263,332	8,568	15,209	2,142,356	344,596	37,433	43,076	45,904	90,597	40,744	45,412,414	Reserve bank cities ¹
48,699	18,166	1,015	357	88,539	23,647	1,628	1,043	6,210	4,258	4,461	2,256,232	1. Boston
54,191	44,196	1,250	12,298	1,113,243	194,466	14,390	7,704	29,437	49,333	13,768	24,124,411	2. New York ³
70,272	55,186	2,002	343	136,023	25,274	10,351	6,304	3,573	5,909	6,949	2,537,154	3. Philadelphia
49,428	13,370	90	60	65,564	11,046	1,519	267	319	2,810	597	1,499,418	4. Cleveland
23,110	8,189	100	.....	24,280	2,965	100	1,415	.....	674	295	349,705	5. Richmond
42,319	7,637	.....	.....	32,669	4,552	170	.....	.....	754	570	399,220	6. Atlanta
236,148	39,367	1,667	897	248,412	21,245	1,097	922	2,184	13,502	6,471	6,287,211	7. Chicago ³
46,672	16,548	189	36	50,916	4,784	3,641	487	562	1,904	1,087	1,023,235	8. St. Louis
28,623	7,274	104	132	36,737	580	.....	4,170	207	1,195	152	632,282	9. Minneapolis
84,148	11,479	1,060	28	70,114	2,813	.....	365	.....	606	768	806,124	10. Kansas City
57,808	10,113	240	7	28,773	8,336	360	.....	.....	60	217	576,965	11. Dallas
105,978	31,807	851	1,051	247,086	44,888	4,177	20,399	3,412	9,592	5,409	4,920,457	12. San Francisco
798,598	125,764	5,847	1,567	659,775	121,442	17,338	16,258	4,764	23,406	11,921	13,502,107	Reserve branch cities ¹
17,656	4,411	164	336	26,037	10,866	3,522	1,149	1	1,063	1,205	534,138	2. Buffalo
67,322	5,863	493	9	36,971	11,950	2,109	1,266	828	748,280	4. Cincinnati		
64,376	11,500	.....	36	51,176	22,044	3,531	1,757	36	3,722	2,188	1,810,076	4. Pittsburgh
26,166	8,579	6	81	27,863	6,768	96	49	1,307	602	702,932	5. Baltimore	
11,709	8,084	16	.....	12,825	1,174	7	929	426	323	186,601	5. Charlotte	
13,951	3,401	.....	.....	9,850	2,404	1,703	.....	.....	625	683	234,228	6. Birmingham
34,730	4,161	125	.....	14,449	3,401	184	100	.....	298	144	264,283	6. Jacksonville
22,423	3,544	.....	.....	11,026	2,985	420	443	643	335	284,318	6. Nashville	
25,698	11,066	257	21	31,730	6,352	651	2,476	1,570	970	501	504,550	6. New Orleans
107,917	3,500	51	199	95,310	5,185	285	65	3,838	681	2,059,459	7. Detroit	
12,822	2,035	.....	.....	4,964	699	12	67	140	116,232	8. Little Rock		
20,511	5,620	.....	.....	21,741	1,887	1,283	.....	.....	675	235	371,228	8. Louisville
28,418	5,501	33	3	11,949	3,711	69	319	150	333,850	8. Memphis		
2,313	49	.....	.....	1,899	310	.....	75	.....	30,388	9. Helena		
40,032	4,152	971	6	19,048	1,043	1	4	548	592	375,237	10. Denver	
28,315	5,327	98	.....	10,879	991	1,940	190	259	105	234,300	10. Oklahoma City	
20,503	2,938	.....	.....	25,407	2,828	.....	578	1,222	307,006	10. Omaha		
10,366	316	.....	336	2,588	310	.....	45	124	79,540	11. El Paso		
85,756	1,836	366	.....	28,059	7,450	243	2,974	565	525	281	578,098	11. Houston
24,795	295	723	10	11,203	3,889	46	190	47	227,515	11. San Antonio		
59,517	16,902	.....	405	112,353	13,632	3,165	4,797	505	2,764	656	1,843,271	12. Los Angeles
22,317	4,813	250	15	40,452	6,001	.....	58	1,542	766	37	180,376	12. Portland
18,165	2,157	131	.....	11,976	761	1,061	.....	.....	1,661	76	842,272	12. Salt Lake City
32,820	9,712	2,163	110	40,020	4,801	11	227	1,661	.....	76	101,504	12. Seattle
450,424	38,143	5,902	268	184,435	55,382	3,059	6,287	89	5,696	4,599	4,701,730	Other reserve cities
19,319	600	.....	3	18,282	5,889	9	890	1	353	47	301,809	4. Columbus
17,034	135	53	36	4,993	1,739	536	176	442	442	24	263,226	4. Toledo
50,707	6,632	21	78	20,681	14,772	962	2,100	5	609	708	679,257	5. Washington
13,834	4,378	57	4	17,204	4,242	214	20	353	224	224	262,831	6. Savannah
5,920	231	.....	.....	4,187	980	.....	.....	.....	62,954	7. Cedar Rapids		
20,284	722	.....	.....	3,486	486	1,980	307	602	189,021	7. Des Moines		
1,659	.....	.....	756	16	50	50	1	4	24,153	7. Dubuque		
11,763	1	3,384	1,703	91	.....	.....	97	97	108,377	7. Grand Rapids		
47,476	2,287	1,200	21	22,648	3,481	337	.....	874	184	472,804	7. Indianapolis	
35,532	5,950	855	17	30,828	4,851	36	171	42	864	1,497	655,894	7. Milwaukee
11,093	100	.....	.....	1,225	1,960	.....	.....	110	388	92,135	7. Peoria	
12,024	423	.....	.....	2,715	442	5	6	85	19	68,878	7. Sioux City	
27,737	4,306	89	16,307	2,866	.....	800	5	596	18	323,469	9. St. Paul	
6,039	471	.....	.....	1,302	606	.....	.....	340	18	39,309	10. Kansas City, Kans.	
9,943	238	.....	4,004	698	.....	5	173	7	101,504	10. Lincoln		
14,940	2,250	.....	118	136	63	63	.....	.....	31,241	10. Pueblo		
10,914	1,132	40	1,610	215	7	99	76	30	59,776	10. St. Joseph		
9,290	297	.....	1,891	710	2	21	93	114	54,853	10. Topeka		
42,598	6,429	800	.....	3,212	3,738	14	.....	341	45	221,037	10. Tulsa	
32,305	2,319	400	.....	2,509	929	.....	.....	261	55	189,995	10. Wichita	
21,851	1,211	116	.....	13,659	2,347	491	.....	139	49	239,996	11. Fort Worth	
10,783	29	.....	.....	3,440	1,057	85	.....	.....	7	63,323	11. Galveston	
8,433	8	10	1,240	150	168	.....	.....	12	107	42,230	11. Waco	
3,642	.....	.....	1,678	841	16	.....	.....	12	69,786	12. Ogden		
5,304	345	19	3,076	528	23	5	7	33	83,872	12. Spokane		
3,433,676	51,231	28,163	2,033	490,747	361,356	51,403	19,153	3,147	26,320	22,393	27,204,960	Country banks, by districts
210,271	2,024	648	181	75,251	38,454	3,251	4,727	1,344	3,756	2,063	2,772,731	1. Boston
302,170	6,870	1,166	251	120,681	75,701	16,082	5,520	271	9,213	4,468	4,972,077	2. New York
190,491	1,476	857	5	42,035	50,721	19,702	3,682	79	1,722	2,928	2,530,266	3. Philadelphia
207,462	139	5,951	15	35,714	39,757	3,846	1,336	69	1,674	1,646	2,656,071	4. Cleveland
283,397	14,667	2,735	25	56,012	24,868	2,559	836	741	1,171	3,811	2,021,975	5. Richmond
335,950	14,143	3,838	242	24,630	24,533	1,881	865	361	1,831	1,609	1,845,651	6. Atlanta
473,765	271	1,707	166	39,674	37,519	957	857	153	2,518	1,955	3,557,832	7. Chicago
225,450	1,665	206	.....	23,689	14,239	821	159	97	731	783	1,347,533	8. St. Louis
163,927	2,527	2,387	148	15,618	12,441	81	38	.....	1,838	467	1,140,347	9. Minneapolis
342,502	1,464	2,095	9	204	11,056	219	144	.....	187	637	1,363,941	10. Kansas City
378,037	2,866	1,112	846	23,598	15,202	710	367	15	276	1,253	1,510,698	11. Dallas
230,254	3,119	5,461	154	24,641	16,865	1,294	622	17	1,403	773	1,485,838	12. San Francisco

¹ See second paragraph on Table of Contents page.

² Excludes reciprocal bank balances, shown in next column.

³ Includes both central reserve city and reserve city banks.

IO
**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1943, OF BANKS IN EACH CENTRAL
 LIABILITIES [In thousands of dollars]**

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total²	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	United States Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
All member banks.....	70,150,581	47,862,531	7,236,222	3,521,860	9,648,488	831,950	1,049,530	13,865,508	13,382,304	64,965	5,875	341,234	66,324	4,806
Reserve bank cities¹														
1. Boston.....	38,007,892	24,940,254	4,471,772	1,076,052	6,100,010	813,838	605,966	3,916,901	3,748,753	16,850	315	131,322	14,855	4,806
2. New York ³	1,959,548	1,328,668	240,136	69,950	280,610	27,411	12,773	94,872	94,465	400	6	1		
3. Philadelphia.....	21,219,189	14,053,203	2,826,083	251,277	2,940,489	743,659	404,478	804,580	777,768			22,156	1,350	3,306
4. Cleveland.....	2,197,465	1,489,485	219,088	100,308	367,703	6,704	14,177	127,773	125,728	71	1,407	567		
5. Richmond.....	1,074,968	809,682	111,022	29,659	107,289	1,284	16,032	336,615	317,988		18,500	127		
6. Atlanta.....	285,370	143,809	33,011	32,175	72,320	40	4,015	44,377	39,539	4,000		822	16	
7. Chicago ³	344,429	190,913	33,150	26,068	92,135	22	2,141	29,887	28,931	700	28	11	217	
8. St. Louis.....	5,226,176	3,380,715	542,802	205,443	1,034,983	12,979	49,254	689,222	682,722	2,250		4,250		
9. Minneapolis.....	857,466	500,775	83,002	20,357	248,978	701	3,653	101,229	100,224	1,000	5			
10. Kansas City.....	546,487	291,051	59,926	36,362	152,501	1,437	5,210	49,594	47,686	6	2	1,900		
11. Dallas.....	733,883	310,183	32,634	21,317	365,364	256	4,129	35,083	35,081		2			
12. San Francisco.....	506,766	272,283	44,654	14,820	170,440	8	4,561	32,737	31,601			1,121	15	
	3,056,145	2,169,487	246,264	268,316	267,198	19,337	85,543	1,570,932	1,467,020	8,500	197	83,052	10,663	1,500
Reserve branch cities¹														
2. Buffalo.....	10,408,780	6,990,079	890,516	529,904	1,864,486	13,338	120,457	2,218,116	2,137,421	10,240	142	46,909	23,404	
4. Cincinnati.....	365,552	280,013	37,320	15,324	26,590	1,659	4,646	132,041	129,171		715	2,155		
4. Pittsburgh.....	571,245	406,428	58,024	9,269	93,347	113	4,064	121,970	117,588		5	3,350	1,027	
5. Baltimore.....	1,355,039	987,682	107,968	18,688	232,571	329	7,801	207,114	187,936		10	9,748	9,420	
5. Charlotte.....	585,778	361,266	76,641	42,971	100,887	1,169	2,844	80,503	75,964	400		565	3,574	
6. Birmingham.....	169,148	63,698	11,426	16,490	77,004		530	7,597	6,874		2		721	
6. Jacksonville.....	224,277	103,357	16,420	15,467	87,786	60	1,187	26,309	26,299		5	5		
6. Nashville.....	235,085	99,513	30,423	27,524	76,690		935	33,051	31,978	1,060	5	8		
6. New Orleans.....	421,016	217,646	27,800	34,724	136,188	2,638	2,020	54,955	52,135	895	32	1,743	150	
7. Detroit.....	1,545,637	1,169,891	143,055	60,283	147,525	1,656	23,227	432,952	429,783	2,200		509	460	
8. Little Rock.....	100,760	47,499	6,673	12,295	33,587		706	10,836	9,977	845	6	3	5	
8. Louisville.....	321,055	162,050	30,347	5,483	110,878		12,297	30,435	29,285	1,045			105	
8. Memphis.....	274,969	133,641	22,082	23,022	95,191		1,033	38,937	38,432			505		
9. Helena.....	25,938	11,292	1,821	5,964	6,524		337	2,633	2,333	300				
10. Denver.....	295,707	207,822	12,184	10,902	61,731	56	3,012	56,880	53,997	300		36	2,547	
10. Oklahoma City.....	205,252	94,082	16,925	26,559	65,557		2,129	12,901	10,833	650		571	847	
10. Omaha.....	274,264	141,238	14,822	8,367	108,367		1,470	18,161	18,156					
11. El Paso.....	66,039	41,031	7,617	2,620	12,973	320	1,478	9,569	9,469				100	
11. Houston.....	504,634	333,256	31,124	22,282	113,287	306	4,379	40,824	40,499		36	284	5	
11. San Antonio.....	189,033	121,112	19,112	5,721	40,091	1,151	1,846	27,481	19,724	375	30	7,352		
12. Los Angeles.....	1,210,847	970,673	109,754	27,177	77,453	2,423	23,367	526,013	508,694			17,159	160	
12. Portland.....	477,795	344,485	42,341	46,115	33,346	271	11,237	147,401	142,555	725		3,881	240	
12. Salt Lake City.....	144,453	95,830	2,624	12,220	32,953	4	822	26,343	26,298		5		40	
12. Seattle.....	655,142	469,484	48,932	61,924	63,014	1,183	8,605	147,149	145,970	500	1		678	
Other reserve cities¹														
4. Columbus.....	3,775,313	2,327,925	346,651	297,302	756,162	741	46,532	642,262	610,408	5,705	456	15,107	10,586	
4. Toledo.....	202,496	154,141	24,892	4,439	14,420		4,604	45,895	34,255		5	10,002	2,471	
5. Washington.....	505,623	421,543	36,854	60	39,464	309	7,393	122,507	122,407		60	3,112	109	
6. Savannah.....	220,383	135,440	27,755	6,375	49,336		1,477	28,726	28,592		25		75	
7. Cedar Rapids.....	51,958	19,310	2,174	1,029	29,333		112	7,849	7,849					
7. Des Moines.....	162,735	62,318	18,408	36,335	44,292		1,382	15,967	14,210	1,745	12			
7. Dubuque.....	13,466	10,332	989	1,207	817		121	9,326	9,326					
7. Grand Rapids.....	60,631	50,309	1,536	4,222	4,104		460	40,428	40,135		100		193	
7. Indianapolis.....	392,036	229,609	38,311	47,814	69,504	74	6,724	52,925	46,003	2,140	155		4,627	
7. Milwaukee.....	517,909	311,662	64,658	35,378	101,973	122	4,116	100,908	99,923		20	965		
7. Peoria.....	66,539	45,947	6,490	3,285	10,137		680	17,866	17,116			750		
7. Sioux City.....	60,454	24,662	2,461	3,804	28,990		537	5,641	5,633		7		1	
9. St. Paul.....	265,848	127,861	34,087	38,961	62,589	169	2,181	33,626	32,760	825	41			
10. Kansas City, Kans.....	31,177	11,021	2,209	5,486	12,266		195	5,887	5,762		10		115	
10. Lincoln.....	92,161	32,459	9,066	9,464	40,448		724	4,721	4,492	225	4			
10. Pueblo.....	24,101	15,930	738	973	5,243		1,217	4,673	4,193		10		470	
10. St. Joseph.....	46,822	21,586	1,861	2,071	20,850		454	10,524	10,514		10			
10. Topeka.....	48,654	23,073	4,203	9,000	12,162		216	3,071	2,795	275	1			
10. Tulsa.....	191,766	127,946	15,905	12,983	33,237		1,695	13,229	11,614		210		1,405	
10. Wichita.....	176,448	103,576	14,603	14,153	42,084		2,032	6,386	5,876	495			15	
11. Fort Worth.....	213,376	115,193	17,701	9,036	69,619		1,827	15,579	15,479		100			
11. Galveston.....	46,195	28,799	2,841	1,080	12,947		528	12,739	11,889		100	700	50	
11. Waco.....	35,066	27,400	3,087	1,878	2,002		699	5,017	5,017					
12. Ogden.....	49,385	33,613	6,989	4,702	3,630		451	16,681	16,506		15		70	
12. Spokane.....	63,886	51,069	2,215	5,336	4,524	32	710	15,358	15,358					
Country banks, by districts														
1. Boston.....	17,958,596	13,604,273	1,527,283	1,618,602	927,830	4,033	276,575	7,088,229	6,885,722	32,170	4,962	147,896	17,479	
2. New York.....	1,890,036	1,484,928	169,785	108,264	87,688	464	38,907	638,368	631,852	3,020	393	2,426	677	
2. New York.....	2,890,694	2,063,078	338,223	360,582	67,318	616	60,877	1,665,746	1,641,071	7,645	10	12,685	4,335	
3. Philadelphia.....	1,339,316	1,088,881	124,986	90,244	11,508		23,697	898,749	865,154	3,940	970	28,196	489	
4. Cleveland.....	1,572,172	1,307,448	123,189	97,311	19,621		24,603	851,298	801,909		953	47,944	492	
5. Richmond.....	1,431,252	1,018,781	114,857	125,985	148,457		23,172	439,461	423,251	6,690	293	7,401	1,826	
6. Atlanta.....	1,427,662	974,877	127,847	138,394	170,111	943	15,490	300,818	279,340	8,405	254	7,769	5,050	
7. Chicago.....	2,286,721	1,771,121	197,388	224,725	65,161	9	28,317	1,032,164	1,017,097	445	426	12,836	1,360	
8. St. Louis.....	972,880	694,857	63,990	81,668	121,927		10,438	276,410	268,252	845	393	6,491	429	
9. Minneapolis.....	736,791	518,339	60,326	89,237	59,217	165	9,507	320,965	316,197	25	255	3,801	687	
10. Kansas City.....	1,102,435	831,661	63,453	134,265	62,023		11,033	164,114	161,557	205	367	1,499	486	
11. Dallas.....	1,312,798	1,033,378	84,211	86,263	91,745	1,524	15,677	97,						

II

 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 and other capital accounts	Total capital accounts	Net demand deposits subject to reserve	Demand deposits adjusted	Federal Reserve district numbers, and reserve cities
84,016,089	18,183	60,940	474,002	84,569,214	2,376,610	2,578,324	896,824	400,239	6,251,997	54,140,078	48,956,608	All member banks
41,924,793	11,400	52,584	360,893	42,349,670	1,054,723	1,391,209	434,838	181,974	3,062,744	30,603,966	24,479,916	Reserve bank cities ¹
2,054,420	7,109	12,412	2,073,941	56,853	82,187	28,020	15,231	182,291	1,584,905	1,322,852	1. Boston	
22,023,769	11,400	33,995	273,331	22,342,495	574,630	907,071	239,994	60,221	1,781,916	17,251,826	13,595,715	2. New York ³
2,325,238	3,964	10,502	2,339,704	61,582	89,925	34,287	11,656	197,450	1,772,560	1,467,947	3. Philadelphia	
1,411,583	319	7,276	1,419,178	49,800	17,440	4,955	8,045	80,240	850,601	789,809	4. Cleveland	
329,747		928	330,675	7,600	6,080	3,083	2,267	19,030	205,570	155,719	5. Richmond	
374,316		1,987	376,303	8,850	7,850	3,591	2,626	22,917	237,217	186,453	6. Atlanta	
5,915,398	2,301	25,631	5,943,330	113,391	137,452	47,857	45,181	343,881	4,201,219	3,387,000	7. Chicago ³	
958,695	586	3,642	962,923	31,250	15,065	12,617	1,380	60,312	677,973	473,869	8. St. Louis	
596,081	207	2,106	598,394	12,300	12,050	6,521	3,017	33,888	421,370	295,886	9. Minneapolis	
768,966		990	769,956	13,334	11,090	9,758	1,986	36,168	547,258	265,515	10. Kansas City	
539,503		1,405	540,908	14,050	13,596	7,775	636	36,057	378,214	262,891	11. Dallas	
4,627,077		4,103	20,683	4,651,863	111,083	91,403	36,380	29,728	268,594	2,475,233	2,276,260	12. San Francisco
12,626,896	5,067	45,428	12,677,391	284,941	367,859	103,461	68,455	824,716	8,094,721	6,980,665	Reserve branch cities ¹	
497,593	1	558	498,152	18,900	14,300	1,877	909	35,986	285,122	273,946	2. Buffalo	
693,215	126	2,613	695,954	22,575	19,210	8,274	2,267	52,326	409,305	382,790	4. Cincinnati	
1,562,153	36	8,805	1,570,994	36,219	160,538	18,422	23,903	239,082	1,133,212	962,995	4. Pittsburgh	
666,281	49	2,022	668,352	14,312	12,133	5,895	2,240	34,580	456,807	379,218	5. Baltimore	
176,745	929	503	178,177	2,000	4,000	1,326	1,098	8,424	133,363	67,893	5. Charlotte	
216,424		542	216,966	9,796	2,768	1,875	2,823	17,262	152,523	136,238	6. Birmingham	
250,338		760	251,098	6,000	4,750	972	1,463	18,195	159,220	105,562	6. Jacksonville	
268,136	442	767	269,345	8,300	3,900	1,734	1,039	14,973	172,223	116,946	6. Nashville	
475,971	1,803	1,137	478,911	9,908	10,867	3,131	1,733	25,639	336,373	222,660	6. New Orleans	
1,978,589	65	5,226	1,983,880	32,738	22,693	12,504	7,644	75,579	1,202,619	1,158,091	7. Detroit	
111,596	268	111,864	1,623	1,863	424	458	4,368	77,034	55,536	8. Little Rock		
351,490	1,265	352,755	7,075	9,040	1,612	746	18,473	251,008	158,089	8. Louisville		
313,906	1,362	315,268	6,000	8,500	3,570	512	18,582	212,954	145,747	8. Memphis		
28,571	56	28,627	850	525	269	117	1,761	19,971	15,694	9. Helena		
352,587	983	353,570	6,710	6,860	6,148	1,949	21,667	227,060	202,688	10. Denver		
218,153	190	569	218,912	7,400	3,725	4,008	255	15,388	149,767	111,891	10. Oklahoma City	
292,425		599	293,024	5,800	5,400	1,345	1,437	13,982	214,989	125,668	10. Omaha	
75,608	248	75,856	600	2,100	560	424	3,684	46,594	42,541	11. El Paso		
545,458	565	1,872	547,895	13,650	10,724	4,556	1,273	30,203	360,619	331,858	11. Houston	
216,514	424	216,938	4,935	2,762	2,077	803	10,577	134,849	117,476	11. San Antonio		
1,736,860	573	9,588	1,747,021	41,300	38,310	10,395	6,245	96,250	934,586	908,864	12. Los Angeles	
625,196	58	2,021	627,275	9,000	11,000	4,046	2,608	26,654	376,128	361,385	12. Portland	
170,796	370	171,175	4,200	2,886	1,491	624	9,201	112,162	96,896	12. Salt Lake City		
802,291	230	2,861	805,382	15,050	9,005	6,950	5,885	36,890	536,233	499,993	12. Seattle	
4,417,575	89	13,625	4,431,289	112,481	94,846	41,547	21,567	270,441	2,815,376	2,487,324	Other reserve cities ¹	
282,931	1	845	283,777	8,500	6,553	1,963	1,016	18,032	192,483	169,072	4. Columbus	
248,391	1,057	249,448	6,800	5,280	968	730	13,778	156,084	158,191	4. Toledo		
628,130	5	1,698	629,833	17,995	19,576	10,266	1,587	49,424	398,088	408,315	5. Washington	
249,109	20	1,904	251,033	6,421	3,504	1,573	300	11,798	165,154	126,088	6. Savannah	
59,807	3	59,810	500	2,100	344	200	3,144	39,715	16,264	7. Cedar Rapids		
178,702	309	179,011	4,750	2,525	1,750	985	10,010	123,529	96,549	7. Des Moines		
22,792	1	22,793	550	510	172	128	1,360	10,139	10,904	7. Dubuque		
101,059	314	101,373	2,800	2,900	927	377	7,004	43,969	51,607	7. Grand Rapids		
444,961	796	445,757	9,005	9,060	7,081	1,901	27,047	285,603	261,499	7. Indianapolis		
618,817	42	1,634	620,493	16,150	9,038	5,090	5,123	35,401	388,336	320,328	7. Milwaukee	
84,405	125	84,530	3,260	2,820	812	713	7,605	47,597	48,687	7. Peoria		
66,095	6	106	66,207	1,200	1,075	251	145	2,671	43,401	26,288	7. Sioux City	
299,474	5	2,459	301,938	9,000	9,000	2,506	1,025	21,531	188,836	152,696	9. St. Paul	
37,064	106	37,170	1,050	575	253	261	2,139	21,740	15,400	10. Kansas City, Kans.		
96,882	5	151	97,038	2,000	1,060	528	878	4,466	71,698	38,643	10. Lincoln	
28,774	19	28,793	500	1,000	311	637	2,448	8,460	18,002	10. Pueblo		
57,346	52	57,398	1,100	814	383	81	2,376	32,489	22,501	10. St. Joseph		
51,725	105	51,830	1,400	941	510	172	3,023	34,299	30,398	10. Topeka		
204,995	355	205,350	5,950	6,175	1,493	2,069	15,687	130,351	139,412	10. Tulsa		
182,834	615	183,449	2,400	2,750	1,046	350	6,546	127,657	117,252	10. Wichita		
228,955	451	229,406	5,000	2,910	1,365	1,315	10,590	160,563	112,397	11. Fort Worth		
58,934	170	59,104	1,650	1,297	869	403	4,219	29,407	26,967	11. Galveston		
40,083	47	40,130	850	808	269	173	2,100	22,874	28,737	11. Waco		
66,066	171	66,237	1,450	1,175	343	581	3,549	38,815	37,088	12. Ogden		
79,244	5	132	79,381	2,200	1,400	474	4,491	53,689	54,039	12. Spokane		
25,046,825	6,783	3,200	54,056	25,110,864	924,465	724,410	316,978	128,243	2,094,096	12,626,015	15,008,703	Country banks, by districts
2,528,404	3,651	1,377	8,535	2,541,967	96,320	82,516	34,413	17,515	230,764	1,446,413	1,556,848	1. Boston
4,556,440	1,717	271	11,164	4,569,592	189,747	128,055	57,281	27,402	402,485	2,139,519	2,363,856	2. New York
2,238,065	79	5,017	2,243,161	117,722	119,414	37,337	12,632	287,105	991,084	1,160,787	3. Philadelphia	
2,423,470	40	66	5,276	2,428,852	99,591	82,228	34,463	10,937	227,219	1,120,742	1,393,648	4. Cleveland
1,870,713	150	745	4,608	1,876,216	63,820	52,200	20,489	9,250	145,759	995,161	1,111,926	5. Richmond
1,728,480	361	2,645	1,731,486	50,559	43,020	14,725	5,861	114,165	959,423	1,104,131	6. Atlanta	
3,318,885	164	5,363	3,324,412	104,201	72,416	36,898	19,905	233,420	1,584,741	1,984,489	7. Chicago	
1,249,290	950	105	2,062	1,251,407	44,566	29,578	15,811	5,171	95,126	664,806	763,274	8. St. Louis
1,057,756	200	1,962	1,059,918	37,532	24,778	13,579	4,540	80,429	501,662	601,465	9. Minneapolis	
1,266,549	50	1,062	1,267,661	41,829	30,962	18,833	4,656	96,280	694,301	967,755	10. Kansas City	
1,410,063	25	15	2,441	1,412,544	43,465	32,309	17,114	5,266	98,154	839,718	1,111,720	11. Dallas
1,398,710	17	3,921	1,402,648	35,113	26,934	16,035	5,108	83,190	688,445	888,804	12. San Francisco	

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.....	6,703	14,822,576	44,492,693	2,487,018	2,876,441	2,127,240	348,858	67,154,826	12,093,307	1,141,751
New England:										
Maine.....	40	40,442	127,006	5,140	3,752	12,913	1,038	190,291	28,653	6,784
New Hampshire.....	53	28,585	54,423	2,268	4,331	7,518	388	97,513	16,124	4,270
Vermont.....	39	25,838	28,054	1,207	3,353	6,274	290	65,016	9,368	1,841
Massachusetts.....	154	658,524	1,724,584	55,765	51,950	75,187	12,998	2,579,008	466,001	61,752
Rhode Island.....	14	79,814	241,638	24,953	4,866	9,382	3,225	363,878	52,859	10,736
Connecticut.....	60	99,129	411,695	12,006	37,388	14,527	1,729	576,474	84,089	18,149
Middle Atlantic:										
New York.....	584	4,637,440	14,553,170	1,041,288	610,586	574,292	145,627	21,562,403	3,837,147	156,448
New Jersey.....	290	408,133	1,280,848	55,221	98,762	93,296	13,551	1,949,811	262,254	48,987
Pennsylvania.....	767	1,104,421	3,282,333	152,738	171,053	392,958	55,908	5,159,411	932,895	104,156
East North Central:										
Ohio.....	407	705,773	2,100,201	121,041	179,430	93,253	9,928	3,209,626	588,456	82,220
Indiana.....	215	179,428	610,202	55,799	59,671	40,015	3,413	948,528	168,578	30,178
Illinois.....	460	1,080,238	4,000,737	147,678	324,158	220,888	21,519	5,885,218	1,047,986	83,270
Michigan.....	225	413,694	1,604,426	105,169	107,400	97,201	3,878	2,331,768	415,790	56,951
Wisconsin.....	147	175,875	623,535	45,979	39,164	34,072	2,132	920,757	143,054	17,923
West North Central:										
Minnesota.....	209	229,463	721,617	29,455	41,347	26,600	2,261	1,050,743	172,005	14,135
Iowa.....	158	122,212	302,644	19,761	48,645	15,856	1,022	510,140	93,429	12,573
Missouri.....	164	425,233	1,026,364	47,062	75,165	51,781	21,191	1,646,796	311,877	21,032
North Dakota.....	43	20,653	48,168	2,272	2,669	1,604	230	75,596	12,065	1,490
South Dakota.....	60	31,112	66,934	4,288	6,880	1,053	236	110,503	19,614	2,343
Nebraska.....	146	89,795	265,219	9,354	26,317	9,905	798	401,388	97,258	5,684
Kansas.....	210	96,767	255,154	16,147	23,571	6,471	861	398,971	83,171	8,803
South Atlantic:										
Delaware.....	17	34,981	142,545	4,420	7,369	10,668	1,193	201,176	25,475	2,664
Maryland.....	79	97,815	544,362	9,047	9,244	18,651	2,087	681,206	133,023	19,300
District of Columbia.....	18	99,545	348,272	9,469	1,401	17,211	1,478	477,376	100,442	16,064
Virginia.....	192	199,053	447,404	22,620	31,008	23,397	2,709	726,191	129,640	22,673
West Virginia.....	103	74,083	188,934	11,325	14,060	8,667	1,152	298,221	47,575	11,444
North Carolina.....	54	104,855	280,814	22,812	25,899	9,664	1,121	445,165	77,838	13,450
South Carolina.....	28	39,683	100,829	4,790	11,285	2,582	419	159,588	26,799	7,568
Georgia.....	65	154,709	365,172	21,412	29,172	13,803	1,576	585,844	106,152	12,395
Florida.....	59	85,515	375,545	17,410	33,124	7,782	1,279	520,655	102,702	17,843
East South Central:										
Kentucky.....	112	107,092	312,837	6,973	17,316	17,615	1,483	463,316	81,870	11,965
Tennessee.....	76	156,249	430,501	24,479	63,984	15,103	3,710	694,026	133,066	15,866
Alabama.....	84	97,954	270,471	21,174	52,705	9,902	1,670	453,876	81,730	13,706
Mississippi.....	25	20,467	63,592	1,012	19,978	599	392	106,040	19,199	3,989
West South Central:										
Arkansas.....	63	39,955	126,463	15,171	21,598	4,328	544	208,059	44,381	5,481
Louisiana.....	38	99,468	367,331	18,261	36,115	4,829	1,633	527,637	118,867	12,492
Oklahoma.....	214	140,127	279,687	11,671	56,099	5,137	1,323	494,044	108,126	11,226
Texas.....	529	513,203	1,179,361	77,089	104,695	18,683	4,770	1,897,801	436,709	51,954
Mountain:										
Montana.....	69	32,162	107,712	4,334	5,709	3,171	366	153,454	33,027	3,576
Idaho.....	26	27,497	91,679	7,194	3,982	879	225	131,456	19,971	3,551
Wyoming.....	36	18,961	35,202	1,473	3,082	770	170	59,658	11,356	2,304
Colorado.....	93	77,148	247,268	12,114	12,037	12,331	819	361,717	99,445	9,005
New Mexico.....	27	17,234	46,299	1,716	3,437	1,159	129	69,974	15,051	2,869
Arizona.....	7	34,397	74,005	9,963	2,163	4,575	150	125,253	23,345	3,956
Utah.....	34	45,199	135,446	10,840	7,922	2,616	424	202,447	43,901	3,981
Nevada.....	8	13,851	47,048	1,847	3,413	456	81	66,696	8,879	2,069
Pacific:										
Washington.....	58	186,426	624,744	12,073	42,491	8,692	1,682	876,108	152,085	21,327
Oregon.....	32	79,111	438,041	8,733	13,422	3,657	706	543,670	95,927	12,850
California.....	112	1,573,267	3,402,177	163,005	323,273	115,267	13,344	5,590,333	974,053	76,458
Mutual Savings Banks¹.....	3	2,854	3,316	259	1,183	385	26	8,023	846	122

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2.....	14	21,070	74,201	2,990	1,492	2,015	275	102,043	17,586	4,017
New Jersey—Dist. No. 2.....	203	338,621	1,080,989	38,471	80,219	64,272	11,676	1,614,248	211,841	37,291
Kentucky—Dist. No. 4.....	58	34,423	69,476	2,382	7,218	2,958	654	117,111	19,886	4,217
Pennsylvania—Dist. No. 4.....	222	354,737	1,300,238	52,804	50,649	132,606	32,543	1,923,577	374,319	37,355
West Virginia—Dist. No. 4.....	12	16,727	29,074	798	4,625	2,536	266	54,026	7,284	1,867
Louisiana—Dist. No. 6.....	27	81,550	313,280	11,612	26,743	4,312	900	438,397	103,169	9,197
Mississippi—Dist. No. 6.....	16	18,004	55,349	983	17,112	527	350	92,325	16,996	3,242
Tennessee—Dist. No. 6.....	65	87,265	281,130	13,365	42,690	10,580	3,148	438,178	82,789	11,811
Indiana—Dist. No. 7.....	162	151,126	534,066	52,344	53,818	34,043	3,074	828,471	150,141	25,279
Illinois—Dist. No. 7.....	317	1,019,942	3,925,016	135,196	297,670	204,925	20,860	5,603,609	1,004,250	76,468
Michigan—Dist. No. 7.....	184	401,011	1,562,869	103,190	101,894	91,076	3,691	2,263,731	405,798	54,784
Wisconsin—Dist. No. 7.....	113	159,450	582,804	43,270	36,517	31,075	1,957	855,073	134,656	16,126
Missouri—Dist. No. 10.....	43	152,543	378,332	26,013	32,393	18,403	3,491	611,175	131,374	7,462
New Mexico—Dist. No. 10.....	8	10,575	31,401	1,578	2,689	890	75	47,208	6,978	1,631
Oklahoma—Dist. No. 10.....	205	137,751	277,397	11,647	54,614	5,123	1,299	487,831	106,593	10,862
Arizona—Dist. No. 12.....	5	29,896	62,810	9,473	1,010	4,569	119	107,877	19,910	3,419

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

OF BANKS ON JUNE 30, 1943, 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
5,530,094	478,470	48,480	19,077	3,477,313	882,776	109,233	84,774	53,904	146,019	79,657	90,821,211	Total, all States
New England:												
20,835	189	13	45	5,622	1,845	254	693	.....	181	291	255,507	Maine
11,931	50	3	3	3,694	1,924	96	133	.....	6	65	135,762	New Hampshire
9,212	39	8	2,027	1,140	175	.....	.....	.....	126	37	88,989	Vermont
130,309	18,700	1,073	407	116,218	39,211	3,518	2,434	6,210	6,081	5,667	3,417,889	Massachusetts
17,272	832	101	59	11,669	7,862	358	2,502	1,344	936	287	469,863	Rhode Island
80,853	419	434	126	30,339	12,792	891	13	.....	823	214	805,197	Connecticut
Middle Atlantic:												
223,182	51,816	1,839	12,765	1,209,627	246,939	24,592	11,791	29,559	54,680	18,159	27,389,131	New York
173,389	4,089	883	10	52,797	41,954	13,480	3,248	160	5,530	1,866	2,554,369	New Jersey
368,677	67,694	3,931	386	217,066	100,641	30,296	10,817	3,744	10,921	12,042	6,954,983	Pennsylvania
318,375	20,008	4,666	121	151,395	52,322	5,312	2,201	449	5,722	2,263	4,423,128	Ohio
151,907	2,312	2,102	21	35,658	12,445	670	38	132	1,628	802	1,352,687	Indiana
465,567	39,976	1,811	898	273,439	36,704	1,648	1,377	2,300	14,505	7,601	7,822,324	Illinois
223,991	3,622	527	366	109,336	20,958	596	222	67	4,536	1,345	3,166,453	Michigan
125,508	5,981	1,357	17	36,934	12,122	189	.....	326	1,480	1,901	1,261,610	Wisconsin
129,976	13,558	1,155	297	58,841	7,947	9	4,990	212	2,617	292	1,443,219	West North Central:
108,726	1,422	1	.....	15,903	4,692	162	2,053	6	531	669	748,885	Minnesota
207,659	29,753	1,324	64	128,047	12,533	3,807	963	562	2,806	2,155	2,339,625	Iowa
13,755	55	4	9	1,861	1,526	.....	.....	.....	226	87	106,619	Missouri
21,884	202	28	.....	2,283	1,799	1	1	.....	313	148	158,917	North Dakota
85,809	3,216	.....	.....	30,930	4,981	32	.....	5	808	1,249	628,144	South Dakota
139,126	3,366	608	.....	7,570	5,322	64	165	.....	361	651	644,812	Nebraska
14,598	114	136	.....	11,572	1,397	595	664	.....	286	93	258,656	Kansas
51,354	8,628	347	81	29,299	9,497	476	15	49	1,349	920	926,916	South Atlantic:
51,119	6,632	21	78	20,681	14,853	962	2,100	5	609	730	685,040	Delaware
109,857	10,839	1,224	25	41,328	13,201	958	1,609	24	957	1,719	1,049,406	Maryland
64,895	4	1,290	.....	9,125	6,128	1,666	620	.....	243	677	441,890	District of Columbia
75,748	19,121	46	.....	34,466	5,855	334	7	1,179	1,063	1,047	566,198	Virginia
49,371	927	225	.....	8,290	1,967	79	.....	467	117	735	255,206	West Virginia
96,218	14,049	248	4	52,897	10,619	628	.....	89	1,259	957	867,510	North Carolina
130,838	6,593	998	33	22,260	12,191	563	100	.....	1,198	611	809,992	South Carolina
73,184	5,645	290	.....	23,152	5,630	1,475	59	.....	797	373	662,111	Georgia
127,465	15,251	1,908	3	27,440	12,230	819	66	445	1,306	745	1,015,385	Florida
89,419	6,009	704	209	15,667	7,581	2,235	860	290	919	1,216	668,412	East South Central:
38,726	796	25	.....	2,432	2,154	223	.....	.....	14	137	172,939	Tennessee
66,964	3,026	105	.....	6,657	2,247	202	58	.....	133	268	334,555	Alabama
84,391	12,533	437	21	37,144	10,128	880	2,528	1,570	1,305	1,258	798,658	Mississippi
170,100	12,109	1,832	.....	15,701	7,787	59	1,940	190	623	446	812,074	Oklahoma
543,109	15,311	2,555	808	107,405	36,115	2,080	3,289	580	1,037	1,164	3,084,066	Texas
30,355	320	1,177	62	5,288	2,430	9	9	.....	382	44	229,813	Mountain:
24,987	1,373	.....	.....	3,255	1,502	9	.....	.....	24	81	186,209	Montana
22,513	73	155	.....	1,432	883	8	.....	.....	47	30	98,386	Idaho
103,173	4,152	3,844	6	20,897	3,010	78	4	.....	570	704	602,455	Wyoming
26,005	221	152	.....	1,469	741	68	.....	.....	7	8	116,344	Colorado
25,547	195	20	391	5,016	1,424	131	43	.....	375	222	185,723	New Mexico
32,583	2,157	131	1	13,857	1,947	47	1,128	.....	12	152	300,187	Arizona
6,132	400	135	.....	2,429	834	2	2	.....	227	93	87,502	Utah
82,953	11,665	2,608	158	49,208	8,256	58	3	243	1,994	198	1,195,199	Nevada
37,152	4,815	1,574	15	41,131	6,688	34	63	58	1,580	796	741,538	Pacific:
273,393	49,625	3,015	1,580	366,559	67,822	8,401	25,640	3,923	12,769	6,442	7,410,388	Washington
1,003	.....	200	.....	23	75	42	14	.....	.....	.....	10,348	Oregon
												California
												Mutual Savings Banks

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

11,442	3,661	741	10	5,779	2,673	413	5	139	37	1,245	1,44,244	Connecticut—Dist. No. 2
139,393	25	290	.....	44,555	31,421	8,989	2,577	150	4,790	1,245	2,097,251	New Jersey—Dist. No. 2
32,803	1,350	38	.....	955	2,573	158	59	.....	78	99	178,229	Kentucky—Dist. No. 4
156,508	11,374	.....	.....	58,822	36,576	5,329	2,166	102	4,316	2,879	2,603,537	Pennsylvania—Dist. No. 4
7,255	281	.....	.....	1,528	954	751	.....	.....	151	89	74,186	West Virginia—Dist. No. 4
51,880	11,174	437	21	33,076	8,083	868	2,476	1,570	1,107	579	650,860	Louisiana—Dist. No. 6
32,130	760	15	.....	2,332	1,912	186	.....	.....	8	114	149,260	Mississippi—Dist. No. 6
88,420	9,745	1,875	.....	15,326	8,083	743	5	445	983	589	649,247	Tennessee—Dist. No. 6
124,492	2,287	21	31,285	9,998	545	28	132	1,537	649	1,174,605	Indiana—Dist. No. 7	
407,494	39,460	1,795	898	261,455	32,593	1,378	1,359	2,203	14,181	7,400	7,415,083	Illinois—Dist. No. 7
213,151	3,622	436	365	108,183	19,687	543	222	67	4,508	1,330	3,072,805	Michigan—Dist. No. 7
109,718	5,960	1,321	17	35,799	10,898	180	318	42	1,342	1,850	1,167,340	Wisconsin—Dist. No. 7
112,260	13,113	1,135	28	72,213	3,464	8	464	.....	706	835	941,124	Missouri—Dist. No. 10
12,068	221	150	.....	702	485	63	.....	.....	7	4	69,296	New Mexico—Dist. No. 10
166,578	12,105	1,822	.....	15,554	7,618	53	1,940	190	623	442	800,106	Oklahoma—Dist. No. 10
20,797	195	20	.....	4,843	1,268	131	43	375	95	158,778	Arizona—Dist. No. 12	

¹ Excludes reciprocal bank balances, shown in next column.

ALL MEMBER BANKS—ASSETS AND LIABILITIES 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	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Total, all States	70,150,581	47,862,531	7,236,222	3,521,860	9,648,488	831,950	1,049,530	13,865,508	13,382,304	64,965	5,875	341,234	66,324	4,806
New England:														
Maine	144,928	109,548	8,980	15,995	7,812	12	2,581	86,212	85,522	250	51	383	6	
New Hampshire	92,781	69,426	7,612	7,528	5,674		2,541	27,102	26,046	300	58	342	356	
Vermont	40,801	35,704	1,356	1,643	1,049		1,049	37,497	37,034	150	15	298		
Massachusetts	2,735,083	1,943,281	304,985	111,270	317,467	27,411	30,669	378,895	377,003	1,200	188	389	115	
Rhode Island	320,148	252,758	35,274	13,773	12,064	452	5,827	110,910	110,149	350	54	157	200	
Connecticut	616,531	481,389	62,388	33,095	28,053		11,606	126,502	124,390	1,170	43	899		
Middle Atlantic:														
New York	23,130,761	15,363,162	3,042,373	535,533	3,000,059	745,751	443,883	1,870,594	1,819,862	7,645		32,042	7,739	3,306
New Jersey	1,527,112	1,159,646	175,563	133,697	32,101	183	25,922	831,492	823,156	3,145		5,006	185	
Pennsylvania	4,828,920	3,561,478	429,469	180,239	608,894	7,033	41,807	1,363,572	1,304,069	795	1,484	46,781	10,443	
East North Central:														
Ohio	3,058,032	2,314,918	273,993	150,176	268,946	1,432	48,567	1,065,464	987,901			463	73,212	3,888
Indiana	1,010,894	694,190	92,500	112,843	97,590	74	13,697	258,233	250,546	2,140		376	29	5,142
Illinois	6,295,269	4,169,410	616,684	299,025	1,136,606	12,979	60,565	1,050,046	1,027,319	2,695		257	19,760	15
Michigan	2,166,810	1,644,435	200,930	122,237	164,343	1,667	33,198	842,686	834,867	2,200		87	4,083	1,449
Wisconsin	854,885	569,461	97,656	64,206	115,426	122	8,014	324,561	322,387			91	992	1,091
West North Central:														
Minnesota	1,099,685	607,111	121,777	112,224	244,645	1,769	12,159	246,486	240,529	825	171	2,429	2,532	
Iowa	573,611	333,587	46,377	71,083	117,897		4,667	130,398	128,542	1,745	71	39	1	
Missouri	1,944,179	1,072,760	138,900	68,504	651,447	957	11,611	257,381	255,853	1,000	161	303	64	
North Dakota	77,230	60,011	5,225	4,116	7,132			746	22,243	22,077		18	113	35
South Dakota	123,381	83,900	8,914	20,978	8,625			963	25,196	24,646	25	8	512	5
Nebraska	541,395	319,053	31,937	32,087	154,443			3,875	51,950	51,648	225	27	42	8
Kansas	559,994	358,218	40,325	71,862	84,682		4,907	46,904	45,716	770	117	68	233	
South Atlantic:														
Delaware	213,703	174,394	29,370	1,327	3,651		4,961	14,861	14,855			6		
Maryland	706,022	460,258	85,405	53,347	102,109	1,169	3,734	165,016	158,705	1,250	23	1,454	3,584	
District of Columbia	508,656	424,303	37,113	60	39,464	309	7,407	124,893	124,793		25		75	
Virginia	733,660	477,432	77,349	49,156	117,119	40	12,564	236,290	222,775	5,940	32	6,477	1,066	
West Virginia	312,885	233,841	29,823	21,944	31,337		5,940	89,663	88,387	350	212	269	445	
North Carolina	550,752	302,093	36,465	67,427	137,464		7,303	66,605	61,658	3,500	57	232	1,158	
South Carolina	209,271	154,409	12,086	27,746	13,332		1,698	31,190	30,430	50	6	608	96	
Georgia	719,741	445,422	75,372	39,286	155,303	22	4,336	92,663	91,255	850	76	240	242	
Florida	677,982	432,625	54,199	49,656	135,320	729	5,453	86,934	75,113	3,485	64	6,762	1,310	
East South Central:														
Kentucky	532,939	333,626	47,049	17,328	117,641		17,295	81,793	79,112	1,890	108	498	185	
Tennessee	806,097	420,301	81,727	70,589	226,115		7,365	148,798	141,906	1,480	68	1,356	3,988	
Alabama	511,711	344,461	47,185	56,611	58,707	274	4,473	109,618	107,275	1,920	22	526	875	
Mississippi	132,646	74,096	10,238	25,375	22,225			712	29,506	1,900		27		
West South Central:														
Arkansas	275,074	178,082	15,223	30,688	49,364		1,717	39,608	38,501	845	22	85	155	
Louisiana	655,981	380,334	43,535	57,732	167,794	2,638	3,948	96,307	90,947	3,370	97	1,743	150	
Oklahoma	693,699	444,095	50,115	77,835	114,140		7,514	57,770	53,266	650	183	1,314	2,357	
Texas	2,680,050	1,830,629	199,589	128,086	486,083	2,976	28,687	214,644	194,314	1,125	534	17,810	861	
Mountain:														
Montana	177,947	126,353	11,449	21,640	16,323		2,182	36,775	35,959	300	40	461	15	
Idaho	140,923	110,338	9,035	15,884	4,380		1,286	35,146	34,924	100	17		105	
Wyoming	72,891	32,227	3,849	9,046	6,867		902	17,630	16,629	105	22	644	230	
Colorado	467,015	345,384	21,133	25,564	69,307	56	5,571	97,152	93,629	300	17	184	3,022	
New Mexico	96,276	66,862	5,714	16,239	6,601		860	14,691	14,571	100	12	2	6	
Arizona	151,069	118,579	7,977	18,831	2,761	395	2,526	27,878	27,734		26	93	25	
Utah	223,847	153,909	10,786	20,424	37,127	4	1,597	59,202	58,987		25	80	110	
Nevada	60,202	44,049	5,398	8,849	960		946	21,832	21,695	100		37		
Pacific:														
Washington	906,316	672,846	62,487	83,609	74,777	1,216	11,381	229,849	228,493	500	22	104	730	
Oregon	543,570	399,656	46,408	50,954	34,527	271	11,754	164,698	158,646	725	19	4,790	518	
California	4,647,226	3,468,480	376,925	310,513	352,735	22,009	116,564	2,320,172	2,190,904	8,500	379	107,580	11,309	1,500
Mutual Savings Banks	8			8				9,320	9,313			7		

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	100,688	78,510	10,674	5,090	3,821		2,593	33,878	33,827		10	41		
New Jersey—Dist. No. 2	1,243,986	954,622	148,579	86,560	30,517	183	23,525	697,895	694,321		92	3,473	101	
Kentucky—Dist. No. 4	121,043	97,820	10,519	7,271	2,882		2,551	39,441	38,799		92	475	75	
Pennsylvania—Dist. No. 4	1,788,968	1,362,530	141,749	38,151	234,918	329	11,291	485,508	456,877		443	18,717	9,471	
West Virginia—Dist. No. 4	44,075	33,239	5,452	1,990	2,693		692	19,212	18,713		35	252	212	
Louisiana—Dist. No. 6	533,360	298,503	35,312	52,536	141,785	2,638	2,586	79,939	74,589	3,370	87	1,743	150	
Mississippi—Dist. No. 6	113,301	59,716	8,256	22,795	21,856		678	26,693	24,773	1,900	20			
Tennessee—Dist. No. 6	506,872	268,109	58,152	46,181	128,221		6,209	103,960	97,741	1,480	66	843	3,830	
Indiana—Dist. No. 7	881,394	601,556	83,410	101,073	82,857	74	12,424	221,631	214,085	2,140	332	19	5,055	
Illinois—Dist. No. 7	6,004,383	3,998,004	598,694	276,492	1,060,402	12,979	57,812	962,090	945,681	2,695	84	13,620	10	
Michigan—Dist. No. 7	2,123,241	1,612,119	197,006	116,194	163,615	1,665	32,642	800,849	793,230	2,200	32	3,938	1,449	
Wisconsin—Dist. No. 7	801,633	530,610	92,785	58,683	112,048	122	7,385	290,280	288,259		81	849	1,091	
Missouri—Dist. No. 10	842,975	378,438	37,196	27,715	394,209	256	5,161	53,703	53,567		21	75	40	
New Mexico—Dist. No. 10	54,879	30,822	4,428	13,155	5,881		593	11,333	11,219	100	12	2		
Oklahoma—Dist. No. 10	683,521	436,435	49,735	76,111	113,943		7,297	56,958	52,462	650	183	1,311	2,352	
Arizona—Dist. No. 12	131,408	102,287	7,108	17,221	2,666	62	2,064	21,849	21,705		26	93	25	

¹ Excludes reciprocal bank balances shown on page 13.

ON JUNE 30, 1943, BY STATES

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 and other capital accounts	Total capital accounts	Net demand deposits subject to reserve	Demand deposits—adjusted	State
84,016,089	18,183	60,940	474,002	84,569,214	2,376,610	2,578,324	896,824	400,239	6,251,997	54,140,078	48,956,608	Total, all States
231,140	621	231,764	10,412	8,129	4,137	1,065	23,743	110,860	122,502	New England:	Maine	
119,883	110	225	120,219	6,248	5,517	2,887	891	15,543	70,589	75,801	New Hampshire	
78,298	261	78,559	4,810	2,992	1,868	760	10,430	28,491	36,369	Vermont		
3,113,978	1,535	15,109	3,138,142	98,646	113,153	44,271	23,677	279,747	2,191,798	1,969,002	Massachusetts	
431,058	1,377	2,131	434,566	12,404	15,983	3,100	3,810	35,297	258,043	260,689	Rhode Island	
743,033	2,006	2,475	747,515	25,495	21,745	7,087	3,355	57,682	444,716	495,751	Connecticut	
25,001,355	12,867	34,117	280,823	25,329,159	705,497	999,739	278,081	76,655	2,059,972	18,687,991	15,132,951	Middle Atlantic:
2,358,604	250	160	4,977	2,363,991	92,674	57,166	24,728	15,810	190,378	1,132,872	1,266,468	New York
6,192,492	40	4,135	24,328	6,220,995	220,609	373,529	93,248	46,602	733,988	3,820,600	3,566,458	New Jersey
4,123,496	446	14,410	4,138,352	142,583	89,957	33,817	18,419	284,776	2,320,215	2,362,266	Pennsylvania	
1,269,127	132	2,109	1,271,368	34,997	25,081	15,259	5,982	81,319	734,908	785,072	East North Central:	
7,345,315	2,425	27,669	7,375,409	157,628	170,390	65,008	53,889	446,915	4,945,706	4,255,561	Ohio	
3,009,496	200	78	7,637	3,017,411	67,197	45,402	22,343	14,100	149,042	1,639,098	1,690,534	Indiana
1,179,446	42	2,441	1,181,929	36,342	22,393	12,732	8,214	79,681	597,845	604,747	Illinois	
1,346,171	212	5,472	1,351,855	37,686	32,167	15,362	6,149	91,364	791,278	672,653	Michigan	
704,009	6	613	704,628	17,975	6,847	3,645	4,257	406,579	393,434	Wisconsin		
2,201,560	950	586	5,600	2,208,696	61,911	35,816	28,627	4,575	130,929	1,471,828	Kansas	
99,473	237	99,710	3,229	2,246	1,018	416	6,909	57,676	1,024,828	Minnesota		
148,577	341	148,918	4,671	3,138	1,595	595	9,999	91,701	63,012	Iowa		
593,345	5	855	594,205	14,905	11,047	4,588	3,399	33,939	397,297	103,559	Missouri	
606,898	50	1,066	608,014	16,598	12,013	6,827	1,360	36,798	376,532	324,085	South Dakota	
228,564	787	229,351	8,276	16,247	4,360	422	29,305	160,371	169,110	Nebraska		
871,039	49	2,246	873,333	22,318	18,567	8,672	4,026	53,583	542,138	488,040	Kansas	
633,549	5	1,711	635,265	18,137	19,634	10,290	1,714	49,775	400,450	411,089	Delaware	
969,950	150	24	2,679	972,803	33,385	26,123	11,819	5,276	76,688	514,447	Maryland	
402,548	751	403,339	16,572	14,836	5,713	1,430	38,551	210,375	242,600	District of Columbia		
617,357	1,179	2,045	620,581	13,215	14,613	4,392	3,397	35,617	408,493	497,824	Virginia	
240,461	471	645	241,577	6,090	4,393	2,165	981	13,629	143,181	342,357	West Virginia	
812,404	89	4,209	816,702	22,609	16,881	7,502	3,616	50,608	502,316	175,563	North Carolina	
764,916	1,353	766,309	19,645	16,672	4,600	2,766	43,683	478,105	436,147	South Carolina		
614,732	1,886	616,628	18,827	19,231	5,415	2,010	45,483	393,008	345,097	Georgia		
954,895	444	2,617	957,956	25,341	20,727	8,131	3,230	57,429	573,897	470,815	Florida	
621,329	290	1,246	622,865	21,217	14,093	6,164	4,073	45,547	365,272	389,878	Kentucky	
162,152	256	162,408	5,092	4,226	639	574	10,531	84,368	97,751	Tennessee		
314,682	536	315,218	8,063	6,693	3,485	1,096	19,337	188,231	203,830	Alabama		
752,288	1,803	2,552	756,643	17,350	16,805	5,403	2,457	42,015	493,170	404,870	Mississippi	
751,469	190	1,277	752,936	24,466	19,294	11,922	3,456	59,138	461,270	513,743	Arkansas	
2,894,694	25	580	5,819	2,901,118	78,761	61,695	33,228	9,804	183,488	1,848,783	Louisiana	
214,722	287	215,009	6,820	4,582	2,728	674	14,804	131,522	144,887	Oklahoma		
176,069	233	176,302	3,860	3,166	1,596	1,285	9,907	104,503	124,253	New Mexico		
90,521	119	90,640	2,877	2,770	1,657	442	7,746	45,685	60,743	Arizona		
564,167	1,192	565,359	12,981	12,118	8,539	3,458	37,096	325,454	355,622	Utah		
110,967	23	110,990	2,305	1,956	320	773	5,354	63,722	82,492	Nevada		
178,947	652	179,599	2,700	2,268	895	261	6,124	113,031	134,920	Pacific:		
283,049	586	283,635	7,096	5,707	2,305	1,444	16,552	168,875	162,073	Washington		
82,034	1,394	83,428	1,500	1,231	1,292	51	4,074	46,801	51,415	Oregon		
1,136,165	246	3,484	1,139,895	23,393	14,351	10,461	7,099	55,304	716,375	718,628	California	
708,268	58	2,081	710,407	10,689	12,845	4,879	2,718	31,131	422,463	421,233	Mutual Savings Banks	
6,967,398	4,682	31,433	7,003,513	170,508	143,207	54,822	38,338	406,875	3,657,149	3,528,998		
9,328		22	9,350	70	818	73	37	998				

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

134,566	291	134,857	4,842	2,816	917	812	9,387	73,179	80,414	Connecticut—Dist. No. 2
1,941,881	250	150	3,942	1,946,223	72,938	46,871	20,154	11,065	151,028	New Jersey—Dist. No. 2
160,484	473	160,957	7,595	6,383	2,678	616	17,272	77,215	106,687	Kentucky—Dist. No. 4
2,274,476	40	102	10,631	2,285,249	69,317	190,732	30,558	27,481	318,088	Pennsylvania—Dist. No. 4
63,287	358	63,645	3,990	4,177	1,992	382	10,541	30,095	34,402	West Virginia—Dist. No. 4
613,299	1,803	1,442	616,544	13,669	13,836	4,532	2,279	34,316	414,688	Louisiana—Dist. No. 6
139,994	250	140,244	4,265	3,654	550	547	9,016	73,024	80,857	Mississippi—Dist. No. 6
610,832	444	1,202	612,478	18,429	11,523	4,253	2,504	36,769	348,728	Tennessee—Dist. No. 6
1,103,025	132	1,879	1,105,036	29,192	21,695	13,328	5,354	69,569	645,959	Indiana—Dist. No. 7
6,966,473	2,320	27,184	6,995,977	145,115	161,529	60,608	51,854	419,106	4,741,449	4,070,853
2,924,090	78	7,529	2,931,697	63,457	42,974	20,947	13,730	141,108	1,611,021	1,652,772
1,091,913	42	2,303	1,094,258	32,806	20,601	11,956	7,719	73,082	566,260	560,879
896,678	1,096	897,774	16,749	13,334	11,113	2,154	43,350	621,796	339,101	Illinois—Dist. No. 7
66,212	11	66,223	1,375	1,098	104	496	3,073	38,194	43,868	Michigan—Dist. No. 7
740,479	190	1,267	741,936	23,988	18,972	11,788	3,422	58,170	455,111	504,289
153,257	545	153,802	2,350	1,606	759	261	4,976	99,145	116,729	Oklahoma—Dist. No. 10
¹ Excludes reciprocal bank balances shown on page 13.										

ALL MEMBER BANKS—RESERVE POSITION ON JUNE 30, 1943

(In thousands of dollars)

	Gross demand deposits	Deductions allowed in computing reserves		Net demand deposits subject to reserve	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)
		War loan accounts	Other ¹			Required ²	Held ³	Excess		
All member banks.....	70,150,581	7,006,232	9,004,271	54,140,078	13,865,508	10,902,385	12,093,307	1,190,922	16.0	17.8
Central reserve city banks.....	25,927,600	3,298,772	1,549,737	21,079,091	1,259,700	4,291,400	4,258,589	-32,811	19.2	19.1
Reserve city banks.....	26,264,385	2,297,778	3,531,635	20,434,972	5,517,579	4,418,049	4,848,091	430,042	17.0	18.7
Country banks.....	17,958,596	1,409,682	3,922,899	12,626,015	7,088,229	2,192,936	2,986,627	793,691	11.1	15.1
All member banks, by districts:										
Boston.....	3,849,584	395,718	422,548	3,031,318	733,240	563,473	639,508	76,035	15.0	17.0
New York.....	24,475,435	3,164,990	1,633,978	19,670,467	2,602,367	3,963,064	4,066,574	103,510	17.8	18.3
Philadelphia.....	3,536,781	334,406	438,731	2,763,644	1,026,522	554,855	634,464	79,609	14.6	16.7
Cleveland.....	5,012,118	422,050	727,641	3,862,427	1,609,625	801,818	989,945	188,127	14.7	18.1
Richmond.....	2,977,171	251,594	536,584	2,182,133	694,445	419,755	508,033	88,278	14.6	17.6
Atlanta.....	3,062,967	250,371	630,463	2,971,268	499,807	408,850	493,538	84,688	15.2	18.4
Chicago.....	10,384,262	998,511	1,414,483	7,726,248	2,405,248	1,643,484	1,788,274	144,790	15.8	17.2
St. Louis.....	2,527,130	196,223	447,132	1,883,775	457,847	364,337	401,521	37,184	15.6	17.1
Minneapolis.....	1,575,064	150,146	293,079	1,131,839	406,818	220,678	255,101	34,423	16.3	16.6
Kansas City.....	3,222,670	171,784	790,817	2,260,069	335,630	430,493	536,175	105,682	20.7	
Dallas.....	2,873,907	190,080	710,389	1,972,838	241,211	358,657	465,448	106,791	16.2	21.0
San Francisco.....	6,653,492	479,759	958,422	5,215,311	2,852,748	1,172,921	1,314,726	141,805	14.5	16.3
Central reserve city banks:										
New York.....	21,156,373	2,793,689	1,161,345	17,201,339	780,196	3,487,080	3,473,334	-13,746	19.4	19.3
Chicago.....	4,771,227	505,083	388,392	3,877,752	479,504	804,320	785,255	-19,065	18.5	18.0
Reserve city banks, by districts:										
Boston.....	1,959,548	237,617	137,026	1,584,905	94,872	322,673	338,292	15,619	19.2	20.1
New York.....	428,368	42,977	49,782	333,609	156,425	76,507	77,481	974	15.5	15.7
Philadelphia.....	2,197,465	218,618	206,287	1,772,560	127,773	362,178	376,360	14,182	19.1	19.8
Cleveland.....	3,439,946	303,796	394,465	2,741,685	758,327	593,836	673,214	79,378	17.0	19.2
Richmond.....	1,545,919	154,750	197,341	1,193,828	254,984	254,065	293,102	39,037	17.5	20.2
Atlanta.....	1,635,305	142,712	269,883	1,222,710	198,989	256,482	278,286	21,804	18.0	19.6
Chicago.....	3,326,314	304,000	513,539	2,508,775	893,580	555,370	604,753	49,383	16.3	17.8
St. Louis.....	1,554,250	137,288	197,993	1,218,969	181,437	254,680	254,940	260	18.2	18.2
Minneapolis.....	838,273	94,480	113,616	630,177	85,853	131,187	131,679	492	18.3	18.4
Kansas City.....	2,120,235	115,346	439,121	1,565,768	171,516	323,444	371,907	48,463	18.6	21.4
Dallas.....	1,561,109	119,235	308,754	1,133,120	143,946	235,261	286,407	51,146	18.4	22.4
San Francisco.....	5,657,653	426,959	703,828	4,526,866	2,449,877	1,052,366	1,161,670	109,304	15.1	16.7
Country banks, by districts:										
Boston.....	1,890,036	158,101	285,522	1,446,413	638,368	240,800	301,216	60,416	11.6	14.4
New York.....	2,890,694	328,324	422,851	2,139,519	1,665,746	399,477	515,759	116,282	10.5	13.6
Philadelphia.....	1,339,316	115,788	232,444	991,084	898,749	192,677	258,104	65,427	10.2	13.7
Cleveland.....	1,572,172	118,254	333,176	1,120,742	851,298	207,982	316,731	108,749	10.5	16.1
Richmond.....	1,431,252	96,844	339,247	995,161	439,461	165,690	214,931	49,241	11.5	15.0
Atlanta.....	1,427,662	107,659	360,580	959,423	300,818	152,368	215,252	62,884	12.1	17.1
Chicago.....	2,286,721	189,428	512,552	1,584,741	1,032,164	283,794	398,266	114,472	10.8	15.2
St. Louis.....	972,880	58,935	249,139	664,806	276,410	109,657	146,581	36,924	11.7	15.6
Minneapolis.....	736,791	55,666	179,463	501,662	320,965	89,491	123,422	33,931	10.9	15.0
Kansas City.....	1,102,435	56,438	351,696	694,301	164,114	107,049	164,268	57,219	12.5	19.1
Dallas.....	1,312,798	71,445	401,635	839,718	97,265	123,396	179,041	55,645	13.2	19.1
San Francisco.....	995,839	52,800	254,594	688,445	402,871	120,555	153,056	32,501	11.0	14.0

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—PLEDGED ASSETS AND SECURED AND PREFERRED LIABILITIES ON JUNE 30, 1943

(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.....	3,666,364	838,064	5,431,828	3,940,733	13,876,989	9,401,354	4,475,635
United States Government obligations, direct and guaranteed, pledged to secure liabilities.....	3,487,686	831,725	5,112,277	3,589,724	13,021,412	8,822,894	4,198,518
Other assets pledged to secure liabilities.....	12,175		266,388	291,680	570,243	472,504	97,739
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	110,317	5,421	51,626	59,059	226,423	94,353	132,070
Securities loaned.....	56,186	918	1,537	270	58,911	11,603	47,308
Secured and preferred Liabilities—Total.....	3,659,092	794,245	4,117,191	2,928,070	11,498,598	7,238,464	4,260,134
Deposits secured by pledged assets.....	3,035,053	793,462	4,048,614	2,843,535	10,720,664	7,233,760	3,486,904
Borrowings secured by pledged assets.....				6,682	6,682	4,075	2,607
Other liabilities secured by pledged assets.....	42	623	11	534	1,210	629	581
Deposits preferred under provisions of law but not secured by pledge of assets.....	623,997	160	68,566	77,319	770,042		770,042

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 30, 1943, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans (including overdrafts).....	5,649,299	209,340	3,111,720	280,978	550,322	219,255	82,417	500,840	172,129	38,556	100,914	42,241	340,587
United States Government direct obligations.....	16,051,862	594,848	9,214,162	730,132	1,591,644	617,810	241,298	1,524,432	444,244	78,622	189,985	69,734	754,951
Obligations guaranteed by United States Government.....	825,760	26,567	439,771	53,134	77,050	31,808	111,037	21,046	3,914	20,766	2,176	26,156	
Obligations of States and political subdivisions.....	855,076	14,490	320,553	33,768	85,549	26,514	30,207	207,958	33,517	7,358	26,685	11,035	57,442
Other bonds, notes, and debentures.....	790,901	33,014	328,619	84,431	90,676	31,822	5,174	142,765	24,494	3,968	10,631	410	34,897
Corporate stocks (including Federal Reserve Bank stock).....	177,116	7,001	89,720	15,982	31,729	4,111	2,600	5,765	14,173	336	1,045	507	4,147
Total loans and investments.	24,350,014	885,260	13,504,545	1,198,282	2,426,970	931,320	374,031	2,492,797	709,603	132,754	350,026	126,103	2,181,180
Reserve with Federal Reserve Banks.....	4,299,257	149,047	2,379,290	203,979	414,116	186,077	78,464	417,153	124,497	22,793	84,620	27,378	212,923
Cash in vault.....	348,924	22,458	113,094	21,588	54,611	27,455	9,423	57,797	11,489	3,019	5,003	5,172	17,815
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,281,817	62,887	170,319	60,880	184,130	106,781	73,464	270,540	89,602	26,725	76,941	49,428	110,120
Other balances with banks in United States.....	9,791	369	1,549	2,051	1,172	844	462	1,516	284	438	300	57	749
Balances with banks in foreign countries.....	5,513	83	4,493	5	82	82	4	195	17	17	28		507
Due from own foreign branches.....	321		321										
Cash items in process of collection.....	1,219,279	30,369	743,607	61,367	83,977	48,355	19,345	78,897	34,137	3,235	38,864	2,185	74,941
Bank premises owned and furniture and fixtures.....	318,101	17,155	162,691	24,340	34,559	20,550	6,198	22,561	8,618	1,564	3,318	1,331	15,216
Other real estate owned.....	61,724	2,266	24,428	14,560	9,615	1,573	1,309	1,439	3,638	31	17	199	2,649
Investments and other assets indirectly representing bank premises or other real estate.....	35,489	4,689	11,092	8,750	2,666	3,298	2,476	1,555	493	9	150	30	281
Customers' liability on acceptances.....	23,431	1,648	18,084	20	207	1,044	251	136	71				1,970
Income accrued but not yet collected.....	60,260	1,904	39,022	3,073	5,064	2,033	840	4,782	1,114	162	484	42	1,740
Other assets.....	33,244	1,435	13,625	4,151	3,613	2,557	1,212	1,653	1,212	105	1,004	171	2,506
Total assets.	32,038,165	1,170,570	17,186,070	1,603,189	3,220,782	1,331,969	567,479	3,351,021	984,685	190,852	560,755	212,096	1,658,697
LIABILITIES													
Demand deposits—Total.	24,840,833	817,417	14,384,686	1,250,927	2,132,412	999,060	455,825	2,211,837	754,569	124,889	487,845	179,867	1,041,499
Individuals, partnerships, and corporations.....	17,407,947	653,999	9,781,680	963,770	1,691,282	626,072	279,332	1,651,955	489,091	87,398	251,442	143,185	788,741
United States Government: War Loan accounts.....	2,717,651	70,692	1,793,982	163,996	202,183	82,269	39,724	196,121	76,018	9,548	19,555	10,317	53,216
Other													485
States and political subdivisions.....	27,991	1,350	10,954	2,593	2,536	3,968	3,095	528	1,790	151	437	104	
Banks in United States.....	894,336	40,886	331,082	46,129	67,459	93,136	48,966	126,531	30,768	16,789	34,097	11,581	46,912
Banks in foreign countries.....	2,956,061	32,326	1,793,818	57,832	135,723	182,726	82,196	195,275	148,999	9,610	178,999	13,016	125,541
Certified and officers' checks, cash letters of credit and travelers' checks, etc.....	419,773	623	407,550	5	810	77	169	1,009	346	2	248	66	8,868
Time deposits—Total.	4,585,807	243,917	1,332,357	192,296	776,354	235,087	74,273	938,885	159,930	52,300	41,175	18,398	520,835
Individuals, partnerships, and corporations.....	4,468,783	242,885	1,299,328	187,824	735,073	228,280	70,487	932,074	158,532	50,906	40,766	17,445	505,183
United States Government.....	13,435	550	6,000			2,450	2,633	1,100	400	300			
Postal savings.....	804	88	5	91	196	135	63	105	30	53	12	11	15
States and political subdivisions.....	82,541	344	20,474	4,241	39,505	2,924	737	4,373	877	983	137	932	7,014
Banks in United States.....	19,488	50	5,794	140	1,580	1,298	351	1,233	91	58	260	10	8,623
Banks in foreign countries.....	756		756										
Total deposits.	29,426,640	1,061,334	15,717,043	1,443,223	2,908,766	1,234,147	530,098	3,150,722	914,499	177,189	529,020	198,265	1,562,334
Due to own foreign branches.....	25,379		25,379										
Bills payable, rediscounts, and other liabilities for borrowed money.....													
Acceptances outstanding.....	13,952	1,000	11,952										
Dividends declared but not yet payable.....	26,597	1,681	21,095	20	204	1,044	250	156	78	5	101	33	2,069
Income collected but not yet earned.....	14,506	459	9,493	863	1,329	193	255	362	777	5	101	33	636
Expenses accrued and unpaid.....	13,654	755	6,337	685	1,471	692	305	1,414	311	35	60	11	1,578
Other liabilities.....	56,796	3,242	29,645	3,295	8,423	1,963	748	3,544	1,516	112	585	139	3,584
	24,935	1,000	12,865	747	3,752	1,033	100	1,759	443	17	59	68	3,092
Total liabilities.	29,602,459	1,069,471	15,833,809	1,448,833	2,923,945	1,239,072	531,756	3,157,957	918,574	177,358	529,875	198,516	1,573,293
CAPITAL ACCOUNTS													
Capital.....	882,402	37,383	466,970	53,803	93,382	37,781	14,705	74,948	35,612	6,227	12,112	6,377	43,102
Surplus.....	1,106,372	39,204	667,291	75,457	158,604	35,025	14,646	56,942	16,473	4,197	9,497	4,573	24,463
Undivided profits.....	313,005	12,663	165,981	18,663	25,572	13,168	4,819	32,018	11,527	2,349	7,336	2,362	16,547
Other capital accounts.....	133,927	11,849	52,019	6,433	19,279	6,923	1,553	29,156	2,499	721	1,935	268	1,292
Total capital accounts.	2,435,706	101,099	1,352,261	154,356	296,837	92,897	35,723	193,064	66,111	13,494	30,880	13,580	85,404
Total liabilities and capital accounts.	32,038,165	1,170,570	17,186,070	1,603,189	3,220,782	1,331,969	567,479	3,351,021	984,685	190,852	560,755	212,096	1,658,697
Net demand deposits subject to reserve (see page 16).....	19,624,574	653,681	11,676,778	964,692	1,662,122	761,817	323,292	1,667,528	554,812	85,381	352,485	117,937	804,049
Demand deposits—adjusted (see page 1, footnote 1).....	17,500,078	682,057	9,634,775	965,134	1,707,183	681,665	311,296	1,740,007	493,279	102,343	219,742	154,179	778,418
Reciprocal bank balances (excluded from assets and liabilities).....	151,114	2,127	47,262	20,567	13,297	23,316	6,519	9,372	10,337	347	5,759	125	12,086
Number of banks.....	1,643	44	230	82	206	125	56	401	135	96	97	97	74

FEDERAL RESERVE SYSTEM

BOUNDARIES OF FEDERAL RESERVE DISTRICTS AND THEIR BRANCH TERRITORIES

