Member Bank Call Report

No. 41

Condition of all Member Banks
October 3, 1928

FEDERAL RESERVE BOARD

WASHINGTON

UNITED STATES
GOVERNMENT PRINTING OFFICE
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THE MEMBER BANK CALL REPORT is published following each official call upon member banks for statements of their condition. It contains tables of resources and liabilities for the country as a whole and by Federal reserve districts for all member banks and for National and State bank members. Tables by States and cities are given for all member banks and for State bank members. Information in greater detail regarding the condition of national banks is published in the abstract of condition reports issued by the Comptroller of the Currency.

MEMBER BANK CALL REPORT

Washington, December 3, 1928.

CONDITION OF ALL MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Oct. 3, 1928	June 30, 1928	Oct. 10, 1927	June 30, 1928	Oct. 10, 1927
RESOURCES					
Loans and discounts (including overdrafts)	24,758,678	24,739,273	23,491,520	+19,405	+1,267,158
United States Government securities	4,385,830	4,224,730	3,856,149	+161,100	+529,681
Other bonds, stocks, and securities	6,218,145	6,533,656	6,103,119	−315,511	+115,026
Total loans and investments	**35,362,653**	**35,497,659**	**33,450,788**	**−135,006**	**+1,911,865**
Customers' liability on account of acceptances	727,258	710,207	576,223	+17,051	+151,035
Banking house, furniture, and fixtures	1,105,558	1,099,210	1,059,930	+6,348	+45,628
Other real estate owned	178,443	184,109	180,546	−5,666	−2,103
Cash in vault	519,126	449,198	539,137	+69,928	−20,011
Reserve with Federal reserve banks	2,348,018	2,342,045	2,319,736	+5,973	+28,282
Items with Federal reserve banks in process of collection	856,655	680,492	739,871	+176,163	+116,784
Due from banks and trust companies	2,026,873	1,897,231	2,077,441	+129,642	−50,568
Exchanges for clearing house and checks on other banks in same place	1,634,689	1,447,219	1,564,796	+187,470	+69,893
Outside checks and other cash items	163,527	217,291	157,841	−53,764	+5,686
Redemption fund and due from United States Treasurer	33,001	33,025	33,054	−24	−53
Securities borrowed	36,551	37,733	29,464	−1,182	+7,087
Other assets	491,345	496,430	426,891	−5,085	+64,454
Total	45,483,697	45,091,849	43,155,718	+391,848	+2,327,979
LIABILITIES					
Capital stock paid in	2,453,859	2,415,376	2,304,708	+38,483	+149,151
Surplus	2,382,393	2,285,536	2,049,325	+96,857	+333,068
Undivided profits—net	886,025	924,012	940,505	+82,033	+65,540
Reserves for dividends, contingencies, etc.	120,020				
Reserves for interest, taxes, and other expenses accrued and unpaid	150,438	145,458	152,531	+4,980	−2,093
Due to Federal reserve banks	65,379	49,823	54,402	+15,556	+10,977
Due to other banks and trust companies	3,942,431	3,867,342	4,148,273	+75,089	−205,842
Certified and cashiers' or treasurers' checks outstanding	1,041,114	787,770	977,944	+253,344	+63,170
Letters of credit and travelers' checks sold for cash and outstanding [1]	27,338	43,177	26,391	−15,839	+947
Demand deposits	17,501,430	17,606,564	17,374,426	−105,134	+127,004
Time deposits	13,409,608	13,438,585	12,459,248	−28,977	+950,360
United States deposits	158,761	256,681	435,475	−97,920	−276,714
Total deposits	**36,146,061**	**36,049,942**	**35,476,159**	**+96,119**	**+669,902**
Agreements to repurchase United States Government or other securities sold	95,161	18,103	17,845	+77,058	+77,316
Bills payable and rediscounts	1,153,916	1,209,437	528,215	−55,521	+625,701
Acceptances of other banks and bills of exchange or drafts sold with indorsement	433,665	436,486	265,007	−2,821	+168,658
Acceptances executed for customers	717,931	716,270	575,636	+1,661	+142,295
Acceptances executed by other banks for account of reporting banks	41,417	28,235	26,075	+13,182	+15,342
National-bank notes outstanding	648,046	648,602	649,390	−556	−1,344
Securities borrowed	36,556	37,782	29,471	−1,226	+7,085
Other liabilities	218,209	176,610	140,851	+41,599	+77,358
Total	45,483,697	45,091,849	43,155,718	+391,848	+2,327,979
Number of banks	8,896	8,929	9,087	−33	−191

[1] Not included in deposits in statements issued prior to Oct. 3, 1928.

ALL MEMBER BANKS—CONDITION OF NATIONAL AND STATE MEMBERS ON OCTOBER 3, 1928, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	All member banks				National banks[1]				State bank members			
	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks
RESOURCES												
Loans and discounts (including overdrafts)	24,758,678	7,118,254	8,755,389	8,885,035	15,126,184	3,415,467	5,088,351	6,622,366	9,632,494	3,702,787	3,667,038	2,262,669
United States Government securities	4,385,830	1,320,703	1,702,907	1,362,220	3,010,088	758,219	1,134,781	1,117,088	1,375,742	562,484	568,126	245,132
Other bonds, stocks, and securities	6,218,145	1,026,439	1,826,848	3,364,858	4,100,677	484,569	993,543	2,622,565	2,117,468	541,870	833,305	742,293
Total loans and investments	**35,362,653**	**9,465,396**	**12,285,144**	**13,612,113**	**22,236,949**	**4,658,255**	**7,216,675**	**10,362,019**	**13,125,704**	**4,807,141**	**5,068,469**	**3,250,094**
Customers' liability on account of acceptances	727,258	554,543	163,663	9,052	429,034	293,386	130,807	4,841	298,224	261,157	32,856	4,211
Banking house, furniture, and fixtures	1,105,558	177,435	412,486	515,637	732,330	89,970	242,271	400,089	373,228	87,465	170,215	115,548
Other real estate owned	178,443	5,648	58,419	114,376	122,767	1,509	31,081	90,177	55,676	4,139	27,338	24,199
Cash in vault	519,126	64,089	153,450	301,587	363,266	30,895	94,304	238,067	155,860	33,194	59,146	63,520
Reserve with Federal reserve banks	2,348,018	891,743	793,098	663,177	1,467,535	459,248	494,747	513,540	880,483	432,495	298,351	149,637
Items with Federal reserve banks in process of collection	856,655	272,179	455,193	129,283	567,942	161,068	315,691	91,183	288,713	111,111	139,502	38,100
Due from banks and trust companies	2,026,873	202,161	834,959	989,753	1,554,119	112,301	606,703	835,115	472,754	89,860	228,256	154,638
Exchanges for clearing house and checks on other banks in same place	1,634,689	1,229,044	328,995	76,650	989,881	711,859	225,256	52,766	644,808	517,185	103,739	23,884
Outside checks and other cash items	163,527	59,909	74,209	29,409	99,129	29,534	45,813	23,782	64,398	30,375	28,396	5,627
Redemption fund and due from United States Treasurer	33,001	2,039	8,174	22,788	33,001	2,039	8,174	22,788	-	-	-	-
Securities borrowed	36,551	350	22,432	13,769	18,414	350	9,772	8,292	18,137	-	12,660	5,477
Other assets	491,345	303,658	136,695	50,992	295,148	171,354	94,220	29,574	196,197	132,304	42,475	21,418
Total	45,483,697	13,228,194	15,726,917	16,528,586	28,909,515	6,721,768	9,515,514	12,672,233	16,574,182	6,506,426	6,211,403	3,856,353
LIABILITIES												
Capital stock paid in	2,453,859	659,138	817,585	977,136	1,614,869	341,750	508,995	764,124	838,990	317,388	308,590	213,012
Surplus	2,382,393	807,277	775,340	799,776	1,449,509	407,445	424,216	617,848	932,884	399,832	351,124	181,928
Undivided profits—net	886,025	269,163	251,432	365,430	549,395	112,598	147,934	288,863	336,630	156,565	103,498	76,567
Reserves for dividends, contingencies, etc	120,020	50,864	41,150	28,006	58,025	22,561	18,676	16,788	61,995	28,303	22,474	11,218
Reserves for interest, taxes, and other expenses accrued and unpaid	150,438	44,969	60,077	45,392	81,454	17,079	35,665	28,710	68,984	27,890	24,412	16,682
Due to Federal reserve banks	65,379	152	16,800	48,427	49,745	-	14,431	35,314	15,634	152	2,369	13,113
Due to other banks and trust companies	3,942,431	1,726,960	1,781,859	433,612	2,842,004	1,110,717	1,374,031	357,256	1,100,427	616,243	407,828	76,356
Certified and cashiers' or treasurers' checks outstanding	1,041,114	794,931	155,372	90,811	602,211	440,429	97,037	64,745	438,903	354,502	58,335	26,066
Letters of credit and travelers' checks sold for cash and outstanding[2]	27,338	19,867	6,809	662	12,389	5,908	6,122	359	14,949	13,959	687	303
Demand deposits	17,501,430	5,599,663	5,860,787	6,040,980	11,066,580	2,734,203	3,698,903	4,633,474	6,434,850	2,865,460	2,161,884	1,407,506
Time deposits	13,409,608	1,768,614	4,843,181	6,797,813	8,308,216	722,889	2,463,776	5,121,551	5,101,392	1,045,725	2,379,405	1,676,262
United States deposits	158,761	35,622	86,740	36,399	110,990	19,844	59,535	31,611	47,771	15,778	27,205	4,788
Total deposits	**36,146,061**	**9,945,809**	**12,751,548**	**13,448,704**	**22,992,135**	**5,033,990**	**7,713,835**	**10,244,310**	**13,153,926**	**4,911,819**	**5,037,713**	**3,204,394**
Agreements to repurchase United States Government or other securities sold	95,161	58,877	30,868	5,416	35,591	25,719	5,360	4,512	59,570	33,158	25,508	904
Bills payable and rediscounts	1,153,916	329,192	490,518	334,206	707,581	206,478	268,223	232,880	446,335	122,714	222,295	101,326
Acceptances of other banks and bills of exchange or drafts sold with indorsement	433,665	358,781	74,380	504	222,508	162,182	59,940	386	211,157	196,599	14,440	118
Acceptances executed for customers	717,931	546,142	164,171	7,618	420,754	289,306	127,541	3,907	297,177	256,836	36,630	3,711
Acceptances executed by other banks for account of reporting banks	41,417	27,401	12,683	1,333	26,133	16,110	9,055	968	15,284	11,291	3,628	365
National-bank notes outstanding	648,046	39,835	160,381	447,830	648,046	39,835	160,381	447,830	-	-	-	-
Securities borrowed	36,556	350	22,432	13,774	18,414	350	9,772	8,292	18,142	-	12,660	5,482
Other liabilities	218,209	90,396	74,352	53,461	85,101	46,365	25,921	12,815	133,108	44,031	48,431	40,646
Total	45,483,697	13,228,194	15,726,917	16,528,586	28,909,515	6,721,768	9,515,514	12,672,233	16,574,182	6,506,426	6,211,403	3,856,353
Number of banks	8,896	79	523	8,294	7,670	36	370	7,264	1,226	43	153	1,030

[1] Member banks only, i. e., exclusive of national banks in Alaska and Hawaii.

[2] Not included in deposits in statements issued prior to Oct. 3, 1928.

ALL MEMBER BANKS—CONDITION ON OCTOBER 3, 1928, JUNE 30, 1928, AND OCTOBER 10, 1927, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago								
	Oct. 3, 1928	June 30, 1928	Oct. 10, 1927	Oct. 3, 1928	June 30, 1928	Oct. 10, 1927	Oct. 3, 1928	June 30, 1928	Oct. 10, 1927	Oct. 3, 1928	June 30, 1928	Oct. 10, 1927
RESOURCES												
Loans and discounts (including overdrafts)	5,609,890	5,788,837	5,226,674	1,508,364	1,465,375	1,381,015	8,755,389	8,727,086	8,440,674	8,885,035	8,757,975	8,443,157
United States Government securities	1,129,700	1,102,406	886,925	191,003	211,280	162,773	1,702,907	1,598,697	1,482,115	1,362,220	1,312,347	1,324,336
Other bonds, stocks, and securities	812,577	907,702	822,504	213,862	236,850	180,099	1,826,848	1,936,205	1,832,224	3,364,858	3,452,899	3,268,292
Total loans and investments	**7,552,167**	**7,798,945**	**6,936,103**	**1,913,229**	**1,913,505**	**1,723,887**	**12,285,144**	**12,261,988**	**11,755,013**	**13,612,113**	**13,523,221**	**13,035,785**
Customers' liability on account of acceptances	526,535	514,774	403,487	28,008	29,840	26,067	163,663	155,643	135,228	9,052	9,950	11,441
Banking house, furniture, and fixtures	142,850	138,060	128,244	34,585	34,002	32,361	412,486	414,666	403,030	515,637	512,482	496,295
Other real estate owned	5,208	5,320	2,696	440	2,765	169	58,419	59,656	57,740	114,376	116,368	119,941
Cash in vault	52,614	48,835	59,882	11,475	12,206	12,932	153,450	146,462	161,843	301,587	241,695	304,480
Reserve with Federal reserve banks	722,187	765,225	734,574	169,556	154,605	171,005	793,098	783,528	766,152	663,177	638,687	648,005
Items with Federal reserve banks in process of collection	233,224	189,971	180,208	38,955	34,785	28,793	455,193	349,454	410,007	129,283	106,282	120,863
Due from banks and trust companies	81,565	96,693	91,619	120,596	129,205	103,311	834,959	805,579	844,294	989,753	865,754	1,038,217
Exchanges for clearing house and checks on other banks in same place	1,170,722	993,736	1,114,268	58,322	74,394	73,537	328,995	290,055	293,555	76,650	89,034	83,436
Outside checks and other cash items	38,810	63,451	32,925	21,099	23,107	16,115	74,209	99,953	80,826	29,409	30,780	27,975
Redemption fund and due from United States Treasurer	1,704	1,679	1,651	335	335	223	8,174	8,113	7,870	22,788	22,898	23,310
Securities borrowed	350	367	850	-------	-------	-------	22,432	22,471	14,735	13,769	14,895	13,879
Other assets	279,114	286,102	210,498	24,544	39,094	30,566	136,695	123,094	142,749	50,992	48,140	43,078
Total	10,807,050	10,903,158	9,897,005	2,421,144	2,447,843	2,218,966	15,726,917	15,520,662	15,073,042	16,528,586	16,220,186	15,966,705
LIABILITIES												
Capital stock paid in	543,988	512,238	451,750	115,150	111,150	99,650	817,585	817,806	783,106	977,136	974,182	970,202
Surplus	689,357	611,850	505,226	117,920	113,420	100,405	775,340	767,033	690,542	799,776	793,233	753,152
Undivided profits—net	229,658	236,820	227,164	39,505	54,799	49,044	251,432	275,558	280,160	365,430	356,835	384,137
Reserves for dividends, contingencies, etc	29,022			21,842			41,150			28,006		
Reserves for interest, taxes, and other expenses accrued and unpaid	30,393	36,450	29,981	14,576	16,463	17,141	60,077	52,336	61,658	45,392	40,209	43,751
Due to Federal reserve banks	152	27	28	-------	-------	-------	16,800	14,230	14,387	48,427	35,566	39,987
Due to other banks and trust companies	1,370,659	1,575,393	1,480,342	356,301	331,582	372,340	1,781,859	1,562,801	1,818,506	433,612	397,566	477,085
Certified and cashiers' or treasurers' checks outstanding	765,605	499,371	738,784	29,326	23,776	25,429	155,372	161,117	136,744	90,811	103,506	76,987
Letters of credit and travelers' checks sold for cash and outstanding [1]	17,679	29,014	17,915	2,188	3,023	2,098	6,809	10,375	6,027	662	765	351
Demand deposits	4,548,326	4,826,133	4,442,314	1,051,337	1,063,129	1,025,696	5,860,787	5,862,976	5,843,742	6,040,980	5,854,326	6,062,674
Time deposits	1,201,142	1,185,767	1,034,451	567,472	602,023	452,074	4,843,181	4,912,450	4,586,403	6,797,813	6,738,345	6,386,320
United States deposits	28,110	57,788	133,002	7,512	3,955	21,793	86,740	150,179	217,020	36,399	44,759	63,660
Total deposits	**7,931,673**	**8,173,493**	**7,846,836**	**2,014,136**	**2,027,488**	**1,899,430**	**12,751,548**	**12,674,128**	**12,622,829**	**13,448,704**	**13,174,833**	**13,107,064**
Agreements to repurchase United States Government or other securities sold	56,867	201	-------	2,010	10	83	30,868	14,788	16,165	5,416	3,104	1,597
Bills payable and rediscounts	285,305	340,102	136,338	43,887	64,452	4,686	490,518	444,307	194,473	334,206	360,576	192,718
Acceptances of other banks and bills of exchange or drafts sold with indorsement	355,393	361,195	205,568	3,388	4,182	7,992	74,380	69,715	50,888	504	1,394	559
Acceptances excuted for customers	518,472	516,686	397,091	27,670	30,234	26,761	164,171	160,287	142,711	7,618	9,063	9,073
Acceptances excuted by other banks for account of reporting banks	24,786	19,609	19,418	2,615	595	704	12,683	6,965	4,638	1,333	1,066	1,315
National-bank notes outstanding	33,233	32,435	32,290	6,602	6,624	4,383	160,381	159,127	154,122	447,830	450,416	458,595
Securities borrowed	350	367	850	-------	-------	-------	22,432	22,471	14,735	13,774	14,944	13,886
Other liabilities	78,553	61,712	44,493	11,843	18,426	8,687	74,352	56,141	57,015	53,461	40,331	30,656
Total	10,807,050	10,903,158	9,897,005	2,421,144	2,447,843	2,218,966	15,726,917	15,520,662	15,073,042	16,528,586	16,220,186	15,966,705
Number of banks	57	53	60	22	21	22	523	530	528	8,294	8,325	8,477

[1] Not included in deposits in statements issued prior to Oct. 3, 1928.

ALL MEMBER BANKS—CONDITION ON CALL DATES SEPTEMBER 28, 1925, TO OCTOBER 3, 1928

[Amounts in thousands of dollars]

	Sept. 28, 1925	Dec. 31, 1925	Apr. 12, 1926	June 30, 1926	Dec. 31, 1926	Mar. 23, 1927	June 30, 1927	Oct. 10, 1927	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
RESOURCES												
Loans and discounts (including overdrafts)	21,450,373	22,275,285	22,006,308	22,267,479	22,906,550	22,532,419	23,148,726	23,491,520	24,318,361	23,553,894	24,739,273	24,758,678
United States Government securities	3,760,933	3,728,359	3,805,467	3,744,929	3,388,963	3,835,151	3,796,347	3,856,149	3,977,557	4,215,822	4,224,730	4,385,830
Other bonds, stocks, and securities	5,129,347	5,159,541	5,228,564	5,378,479	5,600,708	5,786,776	6,021,927	6,103,119	6,382,962	6,373,630	6,533,656	6,218,145
Total loans and investments	**30,340,653**	**31,163,185**	**31,040,339**	**31,390,887**	**31,896,221**	**32,154,346**	**32,967,000**	**33,450,788**	**34,678,880**	**34,143,346**	**35,497,659**	**35,362,653**
Customers' liability on account of acceptances	383,873	498,143	486,259	431,307	512,945	500,232	502,024	576,223	699,701	695,319	710,207	727,258
Banking house, furniture, and fixtures	919,046	927,357	955,563	969,380	998,212	1,012,103	1,036,731	1,059,930	1,067,200	1,077,529	1,099,210	1,105,558
Other real estate owned	171,741	170,763	173,906	172,986	173,727	178,230	175,829	180,546	177,229	180,511	184,109	178,443
Cash in vault	524,592	574,532	540,261	534,120	522,596	538,305	537,856	539,137	523,370	525,992	449,198	519,126
Reserve with Federal reserve banks	2,147,111	2,238,233	2,135,948	2,236,172	2,210,048	2,321,414	2,280,439	2,319,736	2,514,465	2,366,605	2,342,045	2,348,018
Items with Federal reserve banks in process of collection	647,432	825,543	722,055	732,161	810,250	673,512	740,816	739,871	784,391	686,881	680,492	856,655
Due from banks and trust companies	2,031,130	2,155,306	1,933,501	1,980,051	2,065,518	1,896,383	1,968,326	2,077,441	2,209,831	1,940,619	1,897,231	2,026,873
Exchanges for clearing house and checks on other banks in same place	1,268,087	2,195,466	1,450,457	1,762,736	2,077,090	1,222,670	1,912,942	1,564,796	1,508,418	1,311,817	1,447,219	1,634,689
Outside checks and other cash items	103,369	159,060	142,939	137,866	181,593	101,676	177,771	157,841	200,159	134,916	217,291	163,527
Redemption fund and due from United States Treasurer	32,850	32,982	32,879	32,997	32,785	32,480	32,891	33,054	33,281	32,823	33,025	33,001
Securities borrowed	42,946	49,643	45,304	44,631	44,345	41,521	33,539	29,464	35,212	29,248	37,733	36,551
Other assets	440,524	435,082	416,029	419,895	504,314	445,592	444,028	426,891	456,003	456,050	496,430	491,345
Total	39,053,354	41,425,295	40,075,440	40,845,189	42,029,644	41,118,464	42,810,192	43,155,718	44,888,140	43,581,656	45,091,849	45,483,697
LIABILITIES												
Capital stock paid in	2,092,909	2,105,308	2,162,434	2,169,484	2,203,447	2,248,210	2,273,737	2,304,708	2,337,780	2,345,519	2,415,376	2,453,859
Surplus	1,760,076	1,832,691	1,880,620	1,899,565	1,955,349	1,992,174	2,030,342	2,049,325	2,124,020	2,144,182	2,285,536	2,382,393
Undivided profits—net	834,802	739,934	783,012	763,156	785,517	845,596	843,319	940,505	879,480	914,114	924,012	886,025
Reserves for dividends, contingencies, etc.												120,020
Reserves for interest, taxes, and other expenses accrued and unpaid	133,387	108,903	132,688	124,484	120,386	139,315	128,142	152,531	128,757	137,345	145,458	150,438
Due to Federal reserve banks	49,933	51,112	47,893	45,214	51,445	47,221	53,043	54,402	52,073	45,360	49,823	65,379
Due to other banks and trust companies	3,827,575	4,169,470	3,801,513	3,935,113	4,002,995	3,834,194	4,070,610	4,148,273	4,541,516	4,131,048	3,867,342	3,942,431
Certified and cashiers' or treasurers' checks outstanding	808,756	1,225,758	863,466	962,694	1,141,102	788,522	1,064,605	977,944	839,556	848,064	787,770	1,041,114
Letters of credit and travelers' checks sold for cash and outstanding [1]	25,643	21,965	23,266	38,415	20,499	25,015	41,696	26,391	21,641	29,015	43,177	27,338
Demand deposits	16,617,456	17,824,702	16,823,148	17,380,041	17,638,648	16,830,709	17,735,244	17,374,426	18,170,140	17,304,646	17,606,564	17,501,430
Time deposits	10,467,237	10,653,028	10,954,747	11,172,863	11,439,859	11,817,694	12,209,834	12,459,248	12,764,798	12,922,638	13,438,585	13,409,608
United States deposits	278,211	304,131	379,450	227,647	234,116	406,850	217,622	435,475	266,981	86,032	256,681	158,761
Total deposits	**32,074,811**	**34,250,166**	**32,893,483**	**33,761,987**	**34,528,664**	**33,750,205**	**35,392,654**	**35,476,159**	**36,656,705**	**35,366,803**	**36,049,942**	**36,146,061**
Agreements to repurchase United States Government or other securities sold	5,081	7,081	15,800	5,632	32,537	13,248	17,967	17,845	32,785	21,375	18,103	95,161
Bills payable and rediscounts	711,554	732,824	619,568	611,619	759,866	546,433	541,248	528,215	663,475	580,892	1,209,437	1,153,916
Acceptances of other banks and bills of exchange or drafts sold with indorsement	165,108	278,988	221,290	207,292	254,506	205,382	210,519	265,007	431,968	454,958	436,486	433,665
Acceptances executed for customers	384,993	486,548	470,292	425,751	515,046	505,586	503,595	575,636	721,473	705,001	716,270	717,931
Acceptances executed by other banks for account of reporting banks	40,334	53,608	55,002	42,054	35,917	29,013	32,042	26,075	22,318	26,008	28,235	41,417
National-bank notes outstanding	648,719	647,951	648,954	650,662	645,956	642,067	650,445	649,390	649,877	646,162	648,602	648,046
Securities borrowed	42,946	49,643	45,304	44,631	44,345	41,546	33,564	29,471	35,936	29,352	37,782	36,556
Other liabilities	158,634	131,650	146,993	138,872	148,108	159,689	152,618	140,851	203,566	209,945	176,610	218,209
Total	39,053,354	41,425,295	40,075,440	40,845,189	42,029,644	41,118,464	42,810,192	43,155,718	44,888,140	43,581,656	45,091,849	45,483,697
Number of banks	9,539	9,489	9,412	9,375	9,260	9,144	9,099	9,087	9,034	8,983	8,929	8,896

[1] Not included in deposits in statements issued prior to Oct. 3, 1928.

NATIONAL BANKS [1]—CONDITION ON CALL DATES, SEPTEMBER 28, 1925, TO OCTOBER 3, 1928

[Amounts in thousands of dollars]

	Sept. 28, 1925	Dec. 31, 1925	Apr. 12, 1926	June 30, 1926	Dec. 31, 1926	Mar. 23, 1927	June 30, 1927	Oct. 10, 1927	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
RESOURCES												
Loans and discounts (including overdrafts)	13,145,564	13,541,803	13,307,802	13,422,556	13,577,314	13,654,914	13,959,796	14,375,565	14,835,603	14,405,632	15,148,918	15,126,184
United States Government securities	2,484,726	2,487,344	2,512,058	2,466,147	2,279,427	2,649,199	2,593,114	2,672,464	2,744,827	2,897,859	2,888,672	3,010,088
Other bonds, stocks, and securities	3,236,669	3,246,503	3,263,094	3,371,013	3,505,850	3,669,252	3,794,926	3,939,406	4,149,498	4,177,478	4,252,725	4,100,677
Total loans and investments	**18,866,959**	**19,275,650**	**19,082,954**	**19,259,716**	**19,362,591**	**19,973,365**	**20,347,836**	**20,987,435**	**21,729,928**	**21,480,969**	**22,290,315**	**22,236,949**
Customers' liability on account of acceptances	201,083	277,513	265,066	232,460	255,464	246,250	253,131	283,589	369,855	375,185	414,573	429,034
Banking house, furniture, and fixtures	592,731	605,935	621,236	632,230	644,258	663,336	679,593	697,898	699,725	711,666	721,102	732,330
Other real estate owned	114,670	113,723	113,969	115,851	114,100	117,569	115,815	122,150	122,878	123,646	125,674	122,767
Cash in vault	361,411	388,856	366,715	358,937	351,420	372,830	363,157	374,194	360,071	369,115	314,020	363,266
Reserve with Federal reserve banks	1,324,326	1,376,992	1,288,664	1,381,171	1,359,386	1,400,317	1,406,052	1,413,792	1,509,253	1,457,431	1,453,383	1,467,535
Items with Federal reserve banks in process of collection	456,666	572,090	487,345	501,409	543,268	443,145	496,916	502,036	520,399	454,166	448,182	567,942
Due from banks and trust companies	1,512,892	1,616,534	1,449,278	1,480,273	1,545,969	1,418,237	1,469,044	1,584,237	1,649,557	1,484,120	1,436,308	1,554,119
Exchanges for clearing house and checks on other banks in same place	792,086	1,236,439	8[illegible]8,016	996,890	1,086,474	700,910	1,048,819	876,876	781,537	715,948	862,873	989,881
Outside checks and other cash items	54,089	71,311	68,800	69,281	72,897	47,103	89,458	86,672	106,321	76,897	100,314	99,129
Redemption fund and due from United States Treasurer	32,850	32,982	32,879	32,997	32,785	32,480	32,891	33,054	33,281	32,823	33,025	33,001
Securities borrowed	28,405	36,331	29,664	27,615	26,986	21,532	21,447	17,628	24,193	17,657	21,103	18,414
Other assets	219,332	235,094	215,528	213,778	273,471	247,787	242,349	219,730	241,559	258,853	272,032	295,148
Total	24,557,500	25,839,450	24,880,114	25,302,608	25,669,069	25,684,861	26,566,508	27,199,291	28,148,557	27,558,476	28,492,904	28,909,515
LIABILITIES												
Capital stock paid in	1,374,209	1,378,301	1,409,634	1,412,072	1,409,923	1,459,691	1,473,373	1,498,584	1,527,709	1,536,364	1,592,981	1,614,869
Surplus	1,124,775	1,165,879	1,187,968	1,198,061	1,216,141	1,238,960	1,256,090	1,272,174	1,313,483	1,329,121	1,418,710	1,449,509
Undivided profits—net	543,369	476,001	500,294	477,450	477,010	519,470	508,182	571,166	530,576	558,511	557,215	549,395
Reserves for dividends, contingencies, etc												58,025
Reserves for interest, taxes, and other expenses accrued and unpaid	69,787	59,161	63,318	64,608	61,297	70,401	70,314	78,510	76,440	73,620	83,742	81,454
Due to Federal reserve banks	31,820	38,321	35,785	33,794	38,179	35,281	36,379	36,107	39,381	33,732	35,618	49,745
Due to other banks and trust companies	2,834,416	2,973,248	2,765,785	2,864,518	2,799,580	2,745,146	2,819,294	2,970,936	3,154,684	2,907,838	2,700,746	2,842,004
Certified and cashiers' or treasurers' checks outstanding	465,969	675,878	481,816	505,554	584,578	402,116	538,805	508,525	456,119	454,083	414,816	602,211
Letters of credit and travelers' checks sold for cash and outstanding [2]	9,056	7,523	7,753	12,877	7,778	9,812	15,441	10,677	9,218	12,155	17,934	12,389
Demand deposits	10,422,754	11,145,805	10,451,412	10,772,668	10,762,262	10,424,639	10,916,659	10,918,564	11,223,602	10,820,292	10,997,288	11,066,580
Time deposits	5,992,782	6,045,762	6,197,861	6,312,173	6,531,355	7,054,105	7,313,145	7,588,432	7,805,787	7,989,714	8,294,248	8,308,216
United States deposits	172,575	190,948	231,863	142,729	135,713	239,086	137,929	252,726	167,314	60,805	184,005	110,990
Total deposits	**19,929,372**	**21,077,485**	**20,172,275**	**20,644,313**	**20,859,445**	**20,910,185**	**21,777,652**	**22,285,967**	**22,856,105**	**22,278,619**	**22,644,655**	**22,992,135**
Agreements to repurchase United States Government or other securities sold	4,057	1,984	2,497	3,489	18,485	4,480	3,529	3,045	12,843	12,524	7,217	35,591
Bills payable and rediscounts	473,434	526,244	405,869	421,956	530,309	399,043	368,042	316,330	481,382	394,698	801,185	707,581
Acceptances of other banks and bills of exchange or drafts sold with indorsement	88,730	122,638	118,434	100,652	95,349	95,035	111,010	157,422	194,530	208,867	227,745	222,508
Acceptances executed for customers	191,873	257,929	246,199	221,131	250,361	242,265	248,184	278,967	374,852	375,075	411,763	420,754
Acceptances executed by other banks for account of reporting banks	28,542	39,595	39,493	29,801	23,268	17,636	20,353	18,444	14,506	17,121	19,173	26,133
National-bank notes outstanding	648,719	647,951	648,954	650,662	645,956	642,067	650,445	649,390	649,877	646,162	648,602	648,046
Securities borrowed	28,405	36,331	29,664	27,615	26,986	21,557	21,472	17,635	24,417	17,657	21,103	18,414
Other liabilities	52,228	49,951	55,515	50,798	54,539	64,071	57,862	51,657	91,837	110,137	58,813	85,101
Total	24,557,500	25,839,450	24,880,114	25,302,608	25,669,069	25,684,861	26,566,508	27,199,291	28,148,557	27,558,476	28,492,904	28,909,515
Number of banks	8,079	8,048	7,994	7,972	7,906	7,822	7,790	7,798	7,759	7,728	7,685	7,670

[1] Member banks only, i. e., exclusive of national banks in Alaska and Hawaii.

[2] Not included in deposits in statements issued prior to Oct. 3, 1928.

STATE BANK MEMBERS—CONDITION ON CALL DATES, SEPTEMBER 28, 1925, TO OCTOBER 3, 1928

[Amounts in thousands of dollars]

	Sept. 28, 1925	Dec. 31, 1925	Apr. 12, 1926	June 30, 1926	Dec. 31, 1926	Mar. 23, 1927	June 30, 1927	Oct. 10, 1927	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
RESOURCES												
Loans and discounts (including overdrafts)	8, 304, 809	8, 733, 482	8, 698, 506	8, 844, 923	9, 329, 236	8, 877, 505	9, 188, 930	9, 115, 955	9, 482, 758	9, 148, 262	9, 590, 355	9, 632, 494
United States Government securities	1, 276, 207	1, 241, 015	1, 293, 409	1, 278, 782	1, 109, 536	1, 185, 952	1, 203, 233	1, 183, 685	1, 232, 730	1, 317, 963	1, 336, 058	1, 375, 742
Other bonds, stocks, and securities	1, 892, 678	1, 913, 038	1, 965. 470	2, 007, 466	2, 094, 858	2, 117, 524	2, 227, 001	2, 163, 713	2, 233, 464	2, 196, 152	2, 280, 931	2, 117, 468
Total loans and investments	**11, 473, 694**	**11, 887, 535**	**11, 957, 385**	**12, 131, 171**	**12, 533, 630**	**12, 180, 981**	**12, 619, 164**	**12, 463, 353**	**12, 948, 952**	**12, 662, 377**	**13, 207, 344**	**13, 125, 704**
Customers' liability on account of acceptances	182, 790	220, 630	221, 193	198, 847	257, 481	253, 982	248, 893	292, 634	329, 846	320. 134	295, 634	298, 224
Banking house, furniture, and fixtures	326, 315	321, 422	334, 327	337, 150	353, 954	348, 767	357, 138	362, 032	367, 475	365, 863	378, 108	373, 228
Other real estate owned	57, 071	57, 040	59, 937	57, 135	59, 627	60, 661	60, 014	58, 396	54, 351	56, 865	58, 435	55, 676
Gold and gold certificates	17, 315	18, 436	17, 499	20, 326	19, 009	17, 555	18, 559	17, 683	18, 728	16, 974	15, 540	19, 652
All other cash in vault	145, 866	167, 240	156 047	154 857	152 167	147, 920	156, 140	147, 260	144, 571	139, 903	119, 638	136, 208
Reserve with Federal reserve banks	822, 785	861, 241	847, 284	855, 001	850, 662	921, 097	874, 387	905, 944	1, 005, 212	909, 174	888, 662	880, 483
Items with Federal reserve banks in process of collection	190, 766	253, 453	234, 710	230, 752	266, 982	230, 367	243, 900	237 835	263, 992	232, 715	232, 310	288, 713
Due from banks and trust companies	518, 238	538, 772	484, 223	499, 778	519, 549	478, 146	499, 282	493, 204	560, 274	456, 499	460, 923	472, 754
Exchanges for clearing house and checks on other banks in same place	476, 001	959, 027	592, 441	765, 846	990, 616	521, 760	864, 123	687, 920	726, 881	595, 869	584, 346	644, 808
Outside checks and other cash items	49, 280	87, 749	74, 139	68, 585	108, 696	54, 573	88, 313	71, 169	93, 838	58, 019	116, 977	64, 398
Securities borrowed	14, 541	13, 312	15, 640	17, 016	17, 359	19, 989	12, 092	11, 836	11, 019	11, 591	16, 630	18, 137
Other assets	221, 192	199, 988	200, 501	206, 117	230, 843	197, 805	201, 679	207, 161	214, 444	197, 197	224, 398	196, 197
Total	14, 495, 854	15, 585, 845	15, 195, 326	15, 542. 581	16, 360, 575	15, 433, 603	16, 243, 684	15. 956, 427	16, 739, 583	16, 023, 180	16, 598, 945	16, 574, 182
LIABILITIES												
Capital stock paid in	718, 700	727, 007	752, 800	757, 412	793, 524	788, 519	800, 364	806, 124	810, 071	809, 155	822, 395	838, 990
Surplus	635, 301	666, 812	692, 652	701, 504	739, 208	753, 214	774, 252	777, 151	810, 537	815, 061	866, 826	932, 884
Undivided profits—net	291, 433	263, 933	282, 718	285, 706	308, 507	326, 126	335, 137	369, 339	348, 904	355, 603	366, 797	336, 630
Reserves for dividends, contingencies, etc												61, 995
Reserves for interest, taxes, and other expenses accrued and unpaid	63, 600	49, 742	69, 370	59, 876	59, 089	68, 914	57, 828	74, 021	52, 317	63, 725	61, 716	68, 984
Due to Federal reserve banks	18, 113	12, 791	12, 108	11, 420	13, 266	11, 940	16, 664	18, 295	12, 692	11, 628	14, 205	15, 634
Due to other banks and trust companies	993, 159	1, 196, 222	1, 035, 728	1, 070, 595	1, 203, 415	1, 089, 048	1, 251, 316	1, 177, 337	1, 386, 832	1, 223, 210	1, 166, 596	1, 100, 427
Certified and cashiers' or treasurers' checks outstanding	342, 787	549, 880	381, 650	457, 140	556, 524	386, 406	525, 800	469, 419	383, 437	393, 981	372, 954	438, 903
Letters of credit and travelers' checks sold for cash and outstanding [1]	16, 587	14, 442	15, 513	25, 538	12, 721	15, 203	26, 255	15, 714	12, 423	16, 860	25, 243	14, 949
Demand deposits	6, 194, 702	6, 678, 897	6, 371, 736	6, 607, 373	6, 876, 386	6, 406, 070	6, 818, 585	6, 455, 862	6, 946, 538	6, 484, 354	6, 609, 276	6, 434, 850
Time deposits	4, 474, 455	4, 607, 266	4, 756, 886	4, 860, 690	4, 908, 504	4, 763, 589	4, 896, 689	4, 870, 816	4, 959, 011	4, 932, 924	5, 144, 337	5, 101, 392
United States deposits	105, 636	113, 183	147, 587	84, 918	98, 403	167, 764	79, 693	182, 749	99, 667	25, 227	72, 676	47, 771
Total deposits	**12, 145, 439**	**13, 172, 681**	**12, 721, 208**	**13, 117, 674**	**13, 669, 219**	**12, 840, 020**	**13, 615, 002**	**13, 190, 192**	**13, 80, 0600**	**13, 088, 184**	**13, 405, 287**	**13, 153, 926**
Agreements to repurchase United States Government or other securities sold	1, 024	5, 097	13, 303	2, 143	14, 052	8, 768	14, 438	14, 800	19, 942	8, 851	10, 886	59, 570
Bills payable and rediscounts	238, 120	206, 580	213, 699	189, 663	229, 557	147, 390	173, 206	211, 885	182, 093	186, 194	408, 252	446, 335
Acceptances of other banks and bills of exchange or drafts sold with indorsement	76, 378	156, 350	102, 856	106, 640	159, 157	110, 347	99, 509	107, 585	237, 438	246, 091	208, 741	211, 157
Acceptances executed for customers	193, 120	228, 619	224, 093	204, 620	264, 685	263, 321	255, 411	296, 669	346, 621	329, 926	304, 507	297, 177
Acceptances executed by other banks for account of reporting banks	11, 792	14, 013	15, 509	12, 253	12, 649	11, 377	11, 689	7, 631	7, 812	8, 887	9, 062	15, 284
Securities borrowed	14, 541	13, 312	15, 640	17, 016	17, 359	19, 989	12, 092	11, 836	11, 519	11, 695	16, 679	18, 142
Other liabilities	106, 406	81, 699	91, 478	88, 074	93, 569	95, 618	94, 756	89, 194	111, 729	99, 808	117, 797	133, 108
Total	14, 495, 854	15, 585, 845	15, 195, 326	15, 542, 581	16, 360, 575	15, 433, 603	16, 243, 684	15, 956, 427	16, 739, 583	16, 023, 180	16, 598, 945	16, 574, 182
Number of banks	1, 460	1, 441	1, 418	1, 403	1, 354	1, 322	1, 309	1, 289	1, 275	1, 255	1, 244	1, 226

[1] Not included in deposits in statements issued prior to Oct. 3, 1928.

24134—28——2

ALL MEMBERS BANKS—CONDITION ON OCTOBER 3, 1928, 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
RESOURCES													
Loans and discounts (including overdrafts)	24,758,678	1,842,848	7,946,060	1,732,284	2,282,425	1,024,781	902,667	3,775,498	973,693	557,642	806,155	727,518	2,187,107
United States Government securities	4,385,830	269,057	1,399,687	249,598	447,786	131,460	134,003	559,299	149,654	146,729	206,458	156,541	535,558
Other bonds, stocks, and securities	6,218,145	511,604	1,836,733	713,919	704,727	184,384	152,370	805,939	278,135	223,735	229,094	78,028	499,477
Total loans and investments	**35,362,653**	**2,623,509**	**11,182,480**	**2,695,801**	**3,434,938**	**1,340,625**	**1,189,040**	**5,140,736**	**1,401,482**	**928,106**	**1,241,707**	**962,087**	**3,222,142**
Customers' liability on account of acceptances	727,258	75,543	531,117	17,730	10,652	5,210	11,456	29,487	1,458	2,998	427	5,826	35,354
Banking house, furniture, and fixtures	1,105,558	70,734	249,009	93,096	139,548	61,619	61,504	167,305	43,224	24,358	45,045	43,902	106,214
Other real estate owned	178,443	6,948	17,300	14,368	22,010	15,458	13,238	27,080	9,573	10,511	10,875	11,669	19,413
Cash in vault	519,126	42,144	109,298	41,129	57,107	26,961	24,564	81,460	22,631	18,341	25,373	25,703	44,415
Reserve with Federal reserve banks	2,348,018	157,605	891,999	142,438	191,919	70,995	64,351	344,880	81,855	55,323	94,286	68,974	183,393
Items with Federal reserve banks in process of collection	856,655	73,965	300,753	62,681	78,950	43,219	28,867	92,322	45,112	10,574	43,940	33,807	42,465
Due from banks and trust companies	2,026,873	92,218	191,928	119,703	182,543	104,668	127,258	335,282	116,803	121,438	220,264	161,291	253,477
Exchanges for clearing house and checks on other banks in same place	1,634,689	49,149	1,198,028	63,762	36,523	18,546	17,162	106,725	19,389	12,791	20,687	14,951	76,976
Outside checks and other cash items	163,527	7,034	45,578	3,073	10,775	3,559	9,815	38,440	4,229	11,513	7,120	4,322	18,069
Redemption fund and due from United States Treasurer	33,001	2,215	4,373	2,786	3,976	2,761	2,126	4,437	2,031	1,433	1,666	2,333	2,864
Securities borrowed	36,551	361	695	5,057	9,239	2,122	2,961	7,085	6,244	103	542	480	1,662
Other assets	491,345	46,001	301,140	18,545	18,544	5,267	5,660	37,862	5,918	7,298	5,416	3,147	36,547
Total	45,483,697	3,247,426	15,023,698	3,280,169	4,196,724	1,701,010	1,558,002	6,413,101	1,759,949	1,204,787	1,717,348	1,338,492	4,042,991
LIABILITIES													
Capital stock paid in	2,453,859	172,482	747,570	173,206	220,405	113,640	102,185	335,530	113,527	63,505	93,208	95,122	223,479
Surplus	2,382,393	163,223	891,060	313,983	257,550	87,822	69,614	276,152	64,521	34,306	43,156	45,305	135,701
Undivided profits—net	886,025	81,253	327,809	84,231	76,796	32,463	26,506	104,984	31,488	17,702	22,911	24,762	55,120
Reserves for dividends, contingencies, etc	120,020	7,249	38,649	10,639	15,111	3,799	3,572	31,400	2,072	1,079	1,771	1,373	3,306
Reserves for interest, taxes, and other expenses accrued and unpaid	150,438	11,566	44,729	9,534	17,607	5,539	5,551	26,960	4,798	4,938	2,999	2,896	13,321
Due to Federal reserve banks	65,379	8,911	21,448	7,514	4,470	6,092	2,137	3,267	322	477	7,779	1,694	1,268
Due to other banks and trust companies	3,942,431	186,036	1,468,982	204,247	270,605	127,375	135,838	571,444	179,272	119,213	260,080	160,288	259,051
Certified and cashiers' or treasurers' checks outstanding	1,041,114	21,965	788,226	22,093	24,250	12,634	8,334	56,948	10,888	13,843	17,660	14,348	49,925
Letters of credit and travelers' checks sold for cash and outstanding [1]	27,338	382	18,019	176	4,702	63	58	2,650	82	36	82	123	965
Demand deposits	17,501,430	1,384,864	6,011,441	1,118,187	1,450,933	569,412	539,773	2,443,007	653,994	430,633	828,412	680,799	1,389,975
Time deposits	13,409,608	973,494	3,069,337	1,106,901	1,645,637	599,678	466,823	2,256,640	544,774	468,509	374,313	214,665	1,688,837
United States deposits	158,761	14,936	34,636	8,499	12,773	10,798	12,186	16,454	5,517	4,579	7,737	9,463	21,183
Total deposits	**36,146,061**	**2,590,588**	**11,412,089**	**2,467,617**	**3,413,370**	**1,326,052**	**1,165,149**	**5,350,410**	**1,394,849**	**1,037,290**	**1,496,063**	**1,081,380**	**3,411,204**
Agreements to repurchase United States Government or other securities sold	95,161	250	72,380	5,054	3,454	1,312	5,667	3,499	705	25	678	1,700	437
Bills payable and rediscounts	1,153,916	51,850	391,150	113,808	78,368	63,165	110,903	132,964	70,135	13,951	20,613	29,910	77,099
Acceptances of other banks and bills of exchange or drafts sold with indorsement	433,665	36,353	355,563	2,340	7,960	1,644	1,527	3,388	970	120	-------	2,033	21,767
Acceptances executed for customers	717,931	73,937	522,116	12,919	10,583	5,172	16,165	29,099	1,458	2,928	425	5,826	37,303
Acceptances executed by other banks for account of reporting banks	41,417	3,479	25,599	5,682	626	71	2,515	2,649	2	80	2	-------	712
National-bank notes outstanding	648,046	43,363	85,475	54,620	78,508	53,823	41,971	87,857	39,629	27,370	32,913	45,955	56,562
Securities borrowed	36,556	361	695	5,057	9,239	2,127	2,961	7,085	6,244	103	542	480	1,662
Other liabilities	218,209	11,472	108,814	21,479	7,147	4,381	3,716	21,124	29,551	1,390	2,067	1,750	5,318
Total	45,483,697	3,247,426	15,023,698	3,280,169	4,196,724	1,701,010	1,558,002	6,413,101	1,759,949	1,204,787	1,717,348	1,338,492	4,042,991
Number of banks	8,896	408	934	784	818	554	454	1,260	590	722	941	787	644

[1] Not included in deposits in statements issued prior to Oct. 3, 1928.

NATIONAL BANKS[1]—CONDITION ON OCTOBER 3, 1928, 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
RESOURCES													
Loans and discounts (including overdrafts)	15,126,184	1,223,688	3,801,716	1,233,607	1,100,879	850,806	678,439	2,085,256	608,549	519,831	748,662	691,162	1,583,589
United States Government securities	3,010,088	173,772	832,862	177,761	269,223	118,428	113,532	317,430	107,789	138,374	182,756	154,079	424,082
Other bonds, stocks, and securities	4,100,677	359,172	1,050,067	495,187	464,363	148,866	111,529	458,421	169,427	208,345	207,855	75,077	352,368
Total loans and investments	**22,236,949**	**1,756,632**	**5,684,645**	**1,906,555**	**1,834,465**	**1,118,100**	**903,500**	**2,861,107**	**885,765**	**866,550**	**1,139,273**	**920,318**	**2,360,039**
Customers' liability on account of acceptances	429,034	68,490	278,578	17,259	2,484	1,889	3,869	17,955	820	2,998	427	5,826	28,439
Banking house, furniture, and fixtures	732,330	52,393	119,845	65,950	79,698	52,484	39,761	107,410	26,311	23,108	42,131	42,303	80,936
Other real estate owned	122,767	4,669	9,274	9,153	10,816	11,862	9,492	19,165	5,721	9,505	8,790	10,460	13,860
Cash in vault	363,266	28,138	60,336	32,886	35,389	23,284	20,200	48,662	15,570	16,687	23,885	24,080	34,149
Reserve with Federal reserve banks	1,467,535	105,011	452,129	99,385	102,972	58,097	50,137	209,046	52,199	51,508	85,341	65,409	136,301
Items with Federal reserve banks in process of collection	567,942	55,175	168,938	45,083	41,084	30,590	23,787	63,196	30,392	10,023	35,016	33,449	31,209
Due from banks and trust companies	1,554,119	68,306	94,441	94,115	124,397	84,810	105,141	235,273	82,430	112,454	200,572	152,132	200,048
Exchanges for clearing house and checks on other banks in same place	989,881	32,732	687,977	50,313	16,217	14,632	11,297	56,387	11,260	12,313	18,131	14,509	64,113
Outside checks and other cash items	99,129	5,274	29,863	2,561	3,416	3,288	3,497	14,339	2,038	11,245	5,445	4,128	14,035
Redemption fund and due from U. S. Treasurer	33,001	2,215	4,373	2,786	3,976	2,761	2,126	4,437	2,031	1,433	1,666	2,333	2,864
Securities borrowed	18,414	361	545	1,557	5,763	1,934	2,581	1,519	1,416	72	542	478	1,646
Other assets	295,148	40,585	168,636	12,521	7,876	4,418	2,761	16,872	2,768	7,232	2,312	2,605	26,562
Total	28,909,515	2,219,981	7,759,580	2,340,124	2,268,553	1,408,149	1,178,149	3,655,368	1,118,721	1,125,128	1,563,531	1,278,030	2,994,201
LIABILITIES													
Capital stock paid in	1,614,869	124,957	391,338	117,028	125,275	94,217	78,240	202,938	74,267	59,668	84,628	89,670	172,643
Surplus	1,449,509	111,784	462,480	207,683	135,656	73,485	54,490	140,496	38,060	32,647	39,897	43,088	109,743
Undivided profits—net	549,395	57,917	152,460	57,298	49,750	27,230	19,642	60,771	19,340	16,850	20,715	24,062	43,360
Reserves for dividends, contingencies, etc	58,025	4,751	21,641	4,766	6,097	2,711	1,218	9,616	1,117	983	1,687	1,364	2,074
Reserves for interest, taxes, and other expenses accrued and unpaid	81,454	7,153	16,078	6,282	7,692	4,249	3,757	14,091	2,242	4,710	2,654	2,838	9,708
Due to Federal reserve banks	49,745	7,877	13,011	4,794	3,112	4,822	2,108	2,669	196	477	7,779	1,694	1,206
Due to other banks and trust companies	2,842,004	153,726	895,710	174,819	157,143	97,380	98,905	418,902	141,078	114,921	223,012	156,288	210,120
Certified and cashiers' or treasurers' checks outstanding	602,211	13,616	438,097	12,384	9,242	6,911	6,557	28,248	5,927	13,208	16,535	13,909	37,577
Letters of credit and travelers' checks sold for cash and outstanding[2]	12,389	379	3,937	76	4,580	55	6	2,319	57	36	77	123	744
Demand deposits	11,066,580	880,163	2,893,857	751,747	845,971	468,516	421,219	1,511,080	419,591	401,097	755,393	641,212	1,076,734
Time deposits	8,308,216	663,587	1,623,174	844,908	780,909	506,868	369,845	1,048,157	321,630	430,636	352,849	208,387	1,157,266
United States deposits	110,990	8,318	19,701	4,079	8,586	9,173	9,024	10,499	3,450	4,485	5,336	9,422	18,917
Total deposits	**22,992,135**	**1,727,666**	**5,887,487**	**1,792,807**	**1,809,543**	**1,093,725**	**907,664**	**3,021,874**	**891,929**	**964,860**	**1,360,981**	**1,031,035**	**2,502,564**
Agreements to repurchase United States Government or other securities sold	35,591	250	27,141	14	77	924	3,917	146	613	25	678	1,517	289
Bills payable and rediscounts	707,581	29,857	218,697	73,132	40,266	49,510	57,876	87,556	44,564	13,446	17,532	28,477	46,668
Acceptances of other banks and bills of exchange or drafts sold with indorsement	222,508	33,979	159,224	2,253	4,693	558	473	2,994	948	120	-------	2,033	15,233
Acceptances executed for customers	420,754	67,130	274,150	12,758	2,589	1,857	4,679	17,576	820	2,928	425	5,826	30,016
Acceptances executed by other banks for account of reporting banks	26,133	2,954	14,263	5,372	78	71	93	2,604	-------	80	2	-------	616
National-bank notes outstanding	648,046	43,363	85,475	54,620	78,508	53,823	41,971	87,857	39,629	27,370	32,913	45,955	56,562
Securities borrowed	18,414	361	545	1,557	5,763	1,934	2,581	1,519	1,416	72	542	478	1,646
Other liabilities	85,101	7,859	48,601	4,554	2,566	3,855	1,548	5,330	3,776	1,369	877	1,687	3,079
Total	28,909,515	2,219,981	7,759,580	2,340,124	2,268,553	1,408,149	1,178,149	3,655,368	1,118,721	1,125,128	1,563,531	1,278,030	2,994,201
Number of banks	7,670	372	771	691	714	506	378	964	482	665	920	693	514

[1] Member banks only, i. e., exclusive of national banks in Alaska and Hawaii.

[2] Not included in deposits in statements issued prior to Oct. 3, 1928.

STATE BANK MEMBERS—CONDITION ON OCTOBER 3, 1928, 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
RESOURCES													
Loans and discounts (including overdrafts)	9,632,494	619,160	4,144,344	498,677	1,181,546	173,975	224,228	1,690,242	365,144	37,811	57,493	36,356	603,518
United States Government securities	1,375,742	95,285	566,825	71,837	178,563	13,032	20,471	241,869	41,865	8,355	23,702	2,462	111,476
Other bonds, stocks, and securities	2,117,468	152,432	786,666	218,732	240,364	35,518	40,841	347,518	108,708	15,390	21,239	2,951	147,109
Total loans and investments	**13,125,704**	**866,877**	**5,497,835**	**789,246**	**1,600,473**	**222,525**	**285,540**	**2,279,629**	**515,717**	**61,556**	**102,434**	**41,769**	**862,103**
Customers' liability on account of acceptances	298,224	7,053	252,539	471	8,168	3,321	7,587	11,532	638	-----	-----	-----	6,915
Banking house, furniture, and fixtures	373,228	18,341	129,164	27,146	59,850	9,135	21,743	59,895	16,913	1,250	2,914	1,599	25,278
Other real estate owned	55,676	2,279	8,026	5,215	11,194	3,596	3,746	7,915	3,852	1,006	2,085	1,209	5,553
Gold and gold certificates	19,652	1,408	9,583	971	939	171	211	3,238	619	165	179	96	2,072
All other cash in vault	136,208	12,598	39,379	7,272	20,779	3,506	4,153	29,560	6,442	1,489	1,309	1,527	8,194
Reserve with Federal reserve banks	880,483	52,594	439,870	43,053	88,947	12,898	14,214	135,834	29,656	3,815	8,945	3,565	47,092
Items with Federal reserve banks in process of collection	288,713	18,790	131,815	17,598	37,866	12,629	5,080	29,126	14,720	551	8,924	358	11,256
Due from banks and trust companies	472,754	23,912	97,487	25,588	58,146	19,858	22,117	100,009	34,373	8,984	19,692	9,159	53,429
Exchanges for clearing house and checks on other banks in same place	644,808	16,417	510,051	13,449	20,306	3,914	5,865	50,338	8,129	478	2,556	442	12,863
Outside checks and other cash items	64,398	1,760	15,715	512	7,359	271	6,318	24,101	2,191	268	1,675	194	4,034
Securities borrowed	18,137	-----	150	3,500	3,476	188	380	5,566	4,828	31	-----	2	16
Other assets	196,197	5,416	132,504	6,024	10,668	849	2,899	20,990	3,150	66	3,104	542	9,985
Total	16,574,182	1,027,445	7,264,118	940,045	1,928,171	292,861	379,853	2,757,733	641,228	79,659	153,817	60,462	1,048,790
LIABILITIES													
Capital stock paid in	838,990	47,525	356,232	56,178	95,130	19,423	23,945	132,592	39,260	3,837	8,580	5,452	50,836
Surplus	932,884	51,439	428,580	106,300	121,894	14,337	15,124	135,656	26,461	1,659	3,259	2,217	25,958
Undivided profits—net	336,630	23,336	175,349	26,933	27,046	5,233	6,864	44,213	12,148	852	2,196	700	11,760
Reserves for dividends, contingencies, etc	61,995	2,498	17,008	5,873	9,014	1,088	2,354	21,784	955	96	84	9	1,232
Reserves for interest, taxes, and other expenses accrued and unpaid	68,984	4,413	28,651	3,252	9,915	1,290	1,794	12,869	2,556	228	345	58	3,613
Due to Federal reserve banks	15,634	1,034	8,437	2,720	1,358	1,270	29	598	126	-----	-----	-----	62
Due to other banks and trust companies	1,100,427	32,310	573,272	29,428	113,462	29,995	36,933	152,542	38,194	4,292	37,068	4,000	48,931
Certified and cashiers' or treasurers' checks outstanding	438,903	8,349	350,129	9,709	15,008	5,723	1,777	28,700	4,961	635	1,125	439	12,348
Letters of credit and travelers' checks sold for cash and outstanding [1]	14,949	3	14,082	100	122	8	52	331	25	-----	5	-----	221
Demand deposits	6,434,850	504,701	3,117,584	366,440	604,962	100,896	118,554	931,927	234,403	29,536	73,019	39,587	313,241
Time deposits	5,101,392	309,907	1,446,163	261,993	864,728	92,810	96,978	1,208,483	223,144	37,873	21,464	6,278	531,571
United States deposits	47,771	6,618	14,935	4,420	4,187	1,625	3,162	5,955	2,067	94	2,401	41	2,266
Total deposits	**13,153,926**	**862,922**	**5,524,602**	**674,810**	**1,603,827**	**232,327**	**257,485**	**2,328,536**	**502,920**	**72,430**	**135,082**	**50,345**	**908,640**
Agreements to repurchase United States Government or other securities sold	59,570	-----	45,239	5,040	3,377	388	1,750	3,353	92	-----	-----	183	148
Bills payable and rediscounts	446,335	21,993	172,453	40,676	38,102	13,655	53,027	45,408	25,571	505	3,081	1,433	30,431
Acceptances of other banks and bills of exchange or drafts sold with indorsement	211,157	2,374	196,339	87	3,267	1,086	1,054	394	22	-----	-----	-----	6,534
Acceptances executed for customers	297,177	6,807	247,966	161	7,994	3,315	11,486	11,523	638	-----	-----	-----	7,287
Acceptances executed by other banks for account of reporting banks	15,284	525	11,336	310	548	-----	2,422	45	2	-----	-----	-----	96
Securities borrowed	18,142	-----	150	3,500	3,476	193	380	5,566	4,828	31	-----	2	16
Other liabilities	133,108	3,613	60,213	16,925	4,581	526	2,168	15,794	25,775	21	1,190	63	2,239
Total	16,574,182	1,027,445	7,264,118	940,045	1,928,171	292,861	379,853	2,757,733	641,228	79,659	153,817	60,462	1,048,790
Number of banks	1,226	36	163	93	104	48	76	296	108	57	21	94	130

[1] Not included in deposits in statements issued prior to Oct. 3, 1928.

ALL MEMBER BANKS—RESERVE POSITION ON OCTOBER 3, 1928

[Amounts in thousands of dollars]

Class of bank and Federal reserve district	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits [1]	Due to banks, net [2]	Total			Required	Held	Excess [3]	
All member banks	17, 501, 430	1, 493, 654	18, 995, 084	13, 409, 608	32, 404, 692	2, 312, 459	2, 348, 018	35, 559	7. 1
Central reserve city banks	5, 599, 663	878, 705	6, 478, 368	1, 768, 614	8, 246, 982	895, 246	891, 743	−3, 503	10. 9
Reserve city banks	5, 860, 787	532, 950	6, 393, 737	4, 843, 181	11, 236, 918	784, 670	793, 098	8, 428	7. 0
Country banks	6, 040, 980	81, 999	6, 122, 979	6, 797, 813	12, 920, 792	632, 543	663, 177	30, 634	4. 9
All member banks:									
Boston	1, 384, 864	55, 267	1, 440, 131	973, 494	2, 413, 625	151, 959	157, 605	5, 646	6. 3
New York	6, 011, 441	729, 993	6, 741, 434	3, 069, 337	9, 810, 771	889, 235	891, 999	2, 764	9. 1
Philadelphia	1, 118, 187	59, 499	1, 177, 686	1, 106, 901	2, 284, 587	135, 022	142, 438	7, 416	5. 9
Cleveland	1, 450, 933	102, 779	1, 553, 712	1, 645, 637	3, 199, 349	187, 006	191, 919	4, 913	5. 8
Richmond	569, 412	28, 904	598, 316	599, 678	1, 197, 994	68, 059	70, 995	2, 936	5. 7
Atlanta	539, 773	24, 624	564, 397	466, 823	1, 031, 220	62, 317	64, 351	2, 034	6. 0
Chicago	2, 443, 007	222, 940	2, 665, 947	2, 256, 640	4, 922, 587	348, 980	344, 880	−4, 100	7. 1
St. Louis	653, 994	58, 643	712, 637	544, 774	1, 257, 411	78, 722	81, 855	3, 133	6. 3
Minneapolis	430, 633	41, 571	472, 204	468, 509	940, 713	52, 952	55, 323	2, 371	5. 6
Kansas City	828, 412	78, 470	906, 882	374, 313	1, 281, 195	90, 077	94, 286	4, 209	7. 0
Dallas	680, 799	40, 826	721, 625	214, 665	936, 290	65, 809	68, 974	3, 165	7. 0
San Francisco	1, 389, 975	50, 138	1, 440, 113	1, 688, 837	3, 128, 950	182, 321	183, 393	1, 072	5. 8
Central reserve city banks:									
New York	4, 548, 326	708, 338	5, 256, 664	1, 201, 142	6, 457, 806	719, 400	722, 187	2, 787	11. 1
Chicago	1, 051, 337	170, 367	1, 221, 704	567, 472	1, 789, 176	175, 846	169, 556	−6, 290	9. 8
Reserve city banks:									
Boston	682, 529	48, 986	731, 515	280, 482	1, 011, 997	81, 566	83, 757	2, 191	8. 1
New York	315, 612	12, 885	328, 497	304, 703	633, 200	41, 991	41, 653	−338	6. 6
Philadelphia	588, 709	57, 178	645, 887	248, 694	894, 581	72, 050	74, 293	2, 243	8. 1
Cleveland	862, 100	100, 487	962, 587	829, 469	1, 792, 056	121, 142	123, 481	2, 339	6. 8
Richmond	252, 423	20, 479	272, 902	167, 443	440, 345	32, 313	33, 646	1, 333	7. 3
Atlanta	274, 701	18, 759	293, 460	208, 396	501, 856	35, 598	35, 072	−526	7. 1
Chicago	672, 683	39, 401	712, 084	743, 271	1, 455, 355	93, 503	91, 905	−1, 601	6. 4
St. Louis	373, 421	43, 071	416, 492	257, 471	673, 963	49, 373	50, 216	843	7. 3
Minneapolis	156, 336	38, 391	194, 727	101, 498	296, 225	22, 518	22, 580	62	7. 6
Kansas City	440, 796	71, 400	512, 196	182, 358	694, 554	56, 690	58, 460	1, 770	8. 2
Dallas	258, 615	36, 509	295, 124	124, 055	419, 179	33, 236	33, 586	350	7. 9
San Francisco	982, 862	45, 404	1, 028, 266	1, 395, 341	2, 423, 607	144, 687	144, 449	−238	6. 0
Country banks:									
Boston	702, 335	6, 281	708, 616	693, 012	1, 401, 628	70, 393	73, 848	3, 455	5. 0
New York	1, 147, 503	8, 770	1, 156, 273	1, 563, 492	2, 719, 765	127, 844	128, 159	315	4. 7
Philadelphia	529, 478	2, 321	531, 799	858, 207	1, 390, 006	62, 972	68, 145	5, 173	4. 5
Cleveland	588, 833	2, 292	591, 125	816, 168	1, 407, 293	65, 864	68, 438	2, 574	4. 7
Richmond	316, 989	8, 425	325, 414	432, 235	757, 649	35, 746	37, 349	1, 603	4. 7
Atlanta	265, 072	5, 865	270, 937	258, 427	529, 364	26, 719	29, 279	2, 560	5. 0
Chicago	718, 987	13, 172	732, 159	945, 897	1, 678, 056	79, 628	83, 419	3, 791	4. 7
St. Louis	280, 573	15, 572	296, 145	287, 303	583, 448	29, 349	31, 639	2, 290	5. 0
Minneapolis	274, 297	3, 180	277, 477	367, 011	644, 488	30, 434	32, 743	2, 309	4. 7
Kansas City	387, 616	7, 070	394, 686	191, 955	586, 641	33, 387	35, 826	2, 439	5. 7
Dallas	422, 184	4, 317	426, 501	90, 610	517, 111	32, 573	35, 388	2, 815	6. 3
San Francisco	407, 113	4, 734	411, 847	293, 496	705, 343	37, 634	38, 944	1, 310	5. 3

[1] Exclusive also of certified and cashiers' or treasurers' checks outstanding and of letters of credit and travelers' checks sold for cash and outstanding.

[2] Combined excess of amounts due to banks over amounts due from banks as shown by individual bank reports. When for a given bank amounts due from banks exceed amounts due to banks, the excess due from can not be deducted in determining deposits on which reserves are computed, and for this reason amounts in this column do not agree with the difference between aggregate amounts due to banks and due from banks. In this calculation the amounts due to banks include due to Federal reserve banks, bankers, and trust companies, certified and cashiers' or treasurers' checks outstanding, and letters of credit and travelers' checks sold for cash and outstanding, while amounts due from banks include items with Federal reserve banks in process of collection, amounts due from banks, bankers, and trust companies, and exchanges for clearing house and checks on other banks in same place.

[3] Deficiencies in reserves indicated by a minus (−) sign.

STATE BANK MEMBERS—RESERVE POSITION ON OCTOBER 3, 1928

[Amounts in thousands of dollars]

Class of bank and Federal reserve district	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits [1]	Due to banks, net [1]	Total			Required	Held	Excess [1]	
All member banks	6,434,850	409,952	6,844,802	5,101,392	11,946,194	889,958	880,483	−9,475	7.4
Central reserve city banks	2,865,460	305,365	3,170,825	1,045,725	4,216,550	443,579	432,495	−11,084	10.5
Reserve city banks	2,161,884	89,130	2,251,014	2,379,405	4,630,419	296,484	298,351	1,867	6.4
Country banks	1,407,506	15,457	1,422,963	1,676,262	3,099,225	149,895	149,637	−258	4.8
All member banks:									
Boston	504,701	1,572	506,273	309,907	816,180	52,625	52,594	−31	6.4
New York	3,117,584	268,729	3,386,313	1,446,163	4,832,476	448,898	439,870	−9,028	9.3
Philadelphia	366,440	4,795	371,235	261,993	633,228	41,172	43,053	1,881	6.5
Cleveland	604,962	37,534	642,496	864,728	1,507,224	86,473	88,947	2,474	5.7
Richmond	100,896	6,232	107,128	92,810	199,938	12,366	12,898	532	6.2
Atlanta	118,554	12,419	130,973	96,978	227,951	15,355	14,214	−1,141	6.7
Chicago	931,927	53,682	985,609	1,208,483	2,194,092	143,310	135,834	−7,476	6.5
St. Louis	234,403	5,173	239,576	223,144	462,720	28,508	29,656	1,148	6.2
Minneapolis	29,536	90	29,626	37,873	67,499	3,295	3,815	520	4.9
Kansas City	73,019	10,210	83,229	21,464	104,693	8,728	8,945	217	8.3
Dallas	39,587	825	40,412	6,278	46,690	3,177	3,565	388	6.8
San Francisco	313,241	8,691	321,932	531,571	853,503	46,051	47,092	1,041	5.4
Central reserve city banks:									
New York	2,439,652	259,601	2,699,253	688,374	3,387,627	371,554	367,125	−4,429	11.0
Chicago	425,808	45,764	471,572	357,351	828,923	72,025	65,370	−6,655	8.7
Reserve city banks:									
Boston	262,132	824	262,956	82,534	345,490	28,772	28,840	68	8.3
New York	213,440	3,769	217,209	254,702	471,911	29,362	28,585	−777	6.2
Philadelphia	240,066	4,107	244,173	116,152	360,325	27,902	28,447	545	7.7
Cleveland	481,465	37,080	518,545	635,193	1,153,738	70,910	73,650	2,740	6.1
Richmond	65,881	3,537	69,418	55,410	124,828	8,604	8,889	285	6.9
Atlanta	97,192	12,084	109,276	75,391	184,667	13,189	11,989	−1,200	7.1
Chicago	319,473	6,142	325,615	518,294	843,909	48,110	46,903	−1,207	5.7
St. Louis	164,387	3,753	168,140	140,652	308,792	21,033	21,586	553	6.8
Minneapolis	2,835	3	2,838	2,275	5,113	352	362	10	6.9
Kansas City	66,400	8,890	75,290	17,439	92,729	8,052	8,106	54	8.7
Dallas	4,864	391	5,255	1,918	7,173	585	582	−3	8.2
San Francisco	243,749	8,550	252,299	479,445	731,744	39,613	40,412	799	5.4
Country banks:									
Boston	242,569	748	243,317	227,373	470,690	23,853	23,754	−99	5.1
New York	464,492	5,359	469,851	503,087	972,938	47,982	44,160	−3,822	4.9
Philadelphia	126,374	688	127,062	145,841	272,903	13,270	14,606	1,336	4.9
Cleveland	123,497	454	123,951	229,535	353,486	15,563	15,297	−266	4.4
Richmond	35,015	2,695	37,710	37,400	75,110	3,762	4,009	247	5.0
Atlanta	21,362	335	21,697	21,587	43,284	2,166	2,225	59	5.0
Chicago	186,646	1,776	188,422	332,838	521,260	23,175	23,561	386	4.4
St. Louis	70,016	1,420	71,436	82,492	153,928	7,475	8,070	595	4.9
Minneapolis	26,701	87	26,788	35,598	62,386	2,943	3,453	510	4.7
Kansas City	6,619	1,320	7,939	4,025	11,964	676	839	163	5.7
Dallas	34,723	434	35,157	4,360	39,517	2,592	2,983	391	6.6
San Francisco	69,492	141	69,633	52,126	121,759	6,438	6,680	242	5.3

[1] See notes on p. 10.

ALL MEMBER BANKS—CONDITION OF BANKS IN CENTRAL RESERVE CITIES,

RESOURCES (in thousands of dollars)

	Number of banks	Loans and discounts, including overdrafts	United States Government securities	Other bonds, stocks, and securities	Total loans and investments	Customers' liability on account of acceptances	Banking house, furniture and fixtures	Other real estate owned	Cash in vault
Federal reserve bank cities—Total	284	11, 421, 887	2, 091, 007	1, 916, 070	15, 428, 964	693, 196	348, 393	30, 495	126, 728
Central reserve cities—									
New York	57	5, 609, 890	1, 129, 700	812, 577	7, 552, 167	526, 535	142, 850	5, 208	52, 614
Chicago	22	1, 508, 364	191, 003	213, 862	1, 913, 229	28, 008	34, 585	440	11, 475
Reserve cities—									
Boston	20	876, 781	104, 844	114, 327	1, 095, 952	72, 940	31, 049	3, 203	8, 952
New York (Brooklyn and Bronx)	21	120, 057	12, 975	26, 253	159, 285	1, 380	5, 590	364	4, 620
Philadelphia	44	770, 693	109, 115	223, 705	1, 103, 513	16, 883	26, 124	3, 278	11, 845
Cleveland	7	597, 688	71, 735	102, 945	772, 368	10, 106	26, 193	4, 846	8, 488
Richmond	8	89, 672	8, 650	12, 196	110, 518	362	1, 769	600	884
Atlanta	6	74, 936	18, 788	14, 704	108, 428		5, 491	1, 463	923
Chicago	41	143, 314	20, 792	63, 362	227, 468	54	7, 301	1, 197	5, 723
St. Louis	23	367, 918	49, 857	88, 538	506, 313	1, 182	13, 249	933	4, 110
Minneapolis	7	118, 270	42, 068	29, 289	189, 627	2, 714	2, 066	870	2, 008
Kansas City	11	118, 653	33, 366	35, 650	187, 669	91	4, 654	2, 004	2, 090
Dallas	7	108, 123	25, 128	11, 544	144, 795	3, 628	4, 948	712	1, 295
San Francisco	10	917, 528	272, 986	167, 118	1, 357, 632	29, 313	42, 524	5, 377	11, 701
Federal reserve branch cities—Total	196	3, 390, 588	733, 314	729, 572	4, 853, 474	23, 497	177, 434	25, 886	59, 761
Reserve cities—									
Buffalo	8	337, 526	37, 170	81, 097	455, 793	1, 058	13, 801	1, 067	2, 715
Pittsburgh	18	369, 731	190, 607	157, 313	717, 651	371	25, 975	4, 603	6, 005
Cincinnati	11	199, 462	18, 515	50, 282	268, 259	82	9, 680	2, 438	4, 886
Baltimore	11	150, 220	16, 197	37, 620	204, 037	3, 611	7, 608	2, 049	2, 616
Charlotte	7	35, 078	3, 878	3, 173	42, 129		2, 483	33	357
Jacksonville	3	34, 810	17, 151	11, 976	63, 937		3, 277	282	988
Birmingham	5	70, 987	7, 250	6, 494	84, 731		3, 413	942	1, 210
Nashville	5	49, 614	3, 652	4, 231	57, 497	12	1, 970	271	528
New Orleans	6	168, 807	19, 442	29, 171	217, 420	9, 349	17, 781	608	2, 504
Detroit	12	598, 270	115, 579	78, 267	792, 116	1, 168	30, 261	1, 406	11, 015
Louisville	8	131, 745	22, 388	20, 708	174, 841	276	3, 071	176	1, 245
Memphis	3	55, 005	3, 018	9, 212	67, 235		3, 942	1, 802	1, 031
Little Rock	6	32, 611	3, 910	3, 412	39, 933		1, 332	612	398
Helena	4	7, 733	1, 419	2, 735	11, 887		194	50	216
Omaha	7	55, 390	13, 851	12, 112	81, 353	13	3, 258	338	939
Oklahoma City	6	45, 462	13, 475	16, 901	75, 838	300	2, 757	80	719
Denver	9	84, 216	25, 021	26, 231	135, 468		1, 896	548	3, 019
El Paso	3	15, 289	4, 484	2, 911	22, 684	381	1, 093	192	457
Houston	10	90, 437	24, 803	12, 643	127, 883	863	6, 471	240	2, 206
San Antonio	10	43, 636	9, 866	2, 519	56, 021	4	3, 741	990	1, 270
Salt Lake City	8	38, 771	4, 730	9, 312	52, 813		1, 243	897	477
Seattle	10	73, 434	24, 876	20, 097	118, 407	1, 019	3, 476	160	2, 192
Spokane	6	34, 943	3, 923	6, 655	45, 521	30	2, 631	381	615
Portland	8	55, 126	34, 811	31, 539	121, 476	105	3, 537	262	1, 618
Los Angeles	12	612, 285	113, 298	92, 961	818, 544	4, 855	22, 543	5, 459	10, 535
All other reserve cities—Total	122	1, 061, 168	199, 289	207, 645	1, 468, 102	1, 513	64, 094	7, 686	31, 050
Albany	3	64, 051	7, 817	25, 735	97, 603	27	2, 146	330	1, 200
Columbus	6	73, 222	9, 351	18, 134	100, 707	8	6, 384	180	2, 474
Toledo	4	71, 489	21, 107	11, 606	104, 202		3, 860	58	1, 810
Washington	13	92, 644	21, 319	13, 617	127, 580		10, 288	1, 429	3, 533
Savannah	4	57, 306	1, 839	2, 962	62, 107	17	2, 421	1, 314	1, 314
Indianapolis	5	64, 846	14, 242	16, 816	95, 904	32	4, 387	230	3, 885
Peoria	4	20, 127	5, 651	5, 877	31, 655		2, 428	33	726
Grand Rapids	5	63, 975	2, 126	7, 942	74, 043	10	5, 172	208	1, 821
Cedar Rapids	3	14, 758	2, 282	7, 151	24, 191	11	1, 439	63	449
Des Moines	5	30, 065	5, 378	8, 951	44, 394	63	831	910	1, 314
Dubuque	2	5, 690	1, 575	3, 498	10, 763		264	111	231
Sioux City	5	16, 952	3, 640	3, 960	24, 552		896	161	617
Milwaukee	9	163, 818	24, 052	18, 010	205, 880	106	5, 704	1, 041	3, 245
St. Paul	5	73, 347	22, 495	10, 080	105, 922	257	1, 671		1, 473
St. Joseph	5	18, 684	3, 241	2, 384	24, 309	1	384	52	688
Lincoln	4	14, 915	1, 807	2, 606	19, 328		920	77	356
Kansas City, Kans	2	7, 146	2, 899	873	10, 918		835	23	182
Topeka	6	8, 026	5, 109	5, 361	18, 496		734	21	459
Wichita	4	18, 429	4, 732	5, 517	28, 678		2, 000		523
Pueblo	2	6, 173	1, 063	4, 649	11, 885		299	50	453
Muskogee	3	5, 303	3, 942	2, 003	11, 248		370	34	311
Tulsa	6	60, 113	9, 640	12, 692	82, 445	20	5, 148	79	1, 219
Fort Worth	5	47, 993	9, 292	6, 044	63, 329		3, 002	890	976
Galveston	4	20, 851	5, 156	2, 712	28, 719	950	997	166	603
Waco	4	12, 241	4, 136	1, 907	18, 284		771	155	593
Oakland	2	23, 690	3, 845	5, 245	32, 780	11	516	29	485
Ogden	2	5, 314	1, 553	1, 313	8, 180		227	42	110
Banks outside reserve cities (country banks)—Total.	8, 294	8, 885, 035	1, 362, 220	3, 364, 858	13, 612, 113	9, 052	515, 637	114, 376	301, 587
District No. 1	388	966, 067	164, 213	397, 277	1, 527, 557	2, 603	39, 685	3, 745	33, 192
District No. 2	845	1, 814, 536	212, 025	891, 071	2, 917, 632	2, 117	84, 622	10, 331	48, 149
District No. 3	740	961, 591	140, 483	490, 214	1, 592, 288	847	66, 972	11, 090	29, 284
District No. 4	772	970, 833	136, 471	364, 447	1, 471, 751	85	67, 456	9, 885	33, 444
District No. 5	515	657, 167	81, 416	117, 778	856, 361	1, 237	39, 471	11, 347	19, 571
District No. 6	425	446, 207	65, 881	82, 832	594, 920	2, 078	27, 151	8, 358	17, 097
District No. 7	1, 147	1, 145, 319	172, 979	378, 243	1, 696, 541	35	74, 037	21, 280	40, 959
District No. 8	550	386, 414	70, 481	156, 265	613, 160		21, 630	6, 050	15, 847
District No. 9	706	358, 292	80, 747	181, 631	620, 670	27	20, 427	9, 591	14, 644
District No. 10	876	363, 645	88, 312	102, 115	554, 072	2	21, 790	7, 569	14, 415
District No. 11	744	388, 948	73, 676	37, 748	500, 372		22, 879	8, 324	18, 303
District No. 12	586	426, 016	75, 536	165, 237	666, 789	21	29, 517	6, 806	16, 682

RESERVE CITIES, AND OUTSIDE SUCH CITIES ON OCTOBER 3, 1928

RESOURCES (in thousands of dollars)

Reserve with Federal reserve banks	Items with Federal reserve banks in process of collection	Due from banks and trust companies	Exchanges for clearing house and checks on other banks in same place	Outside checks and other cash items	Redemption fund and due from U. S. Treasurer	Securities borrowed	Other assets	Total	
1,277,649	494,459	524,587	1,421,964	89,575	5,072	13,820	405,400	20,860,302	Federal reserve bank cities—Total.
									Central reserve cities—
722,187	233,224	81,565	1,170,722	38,810	1,704	350	279,114	10,807,050	New York.
169,556	38,955	120,596	58,322	21,099	335	----------	24,544	2,421,144	Chicago.
									Reserve cities—
83,757	50,085	33,071	40,452	4,270	171	----------	40,171	1,464,073	Boston.
12,154	3,209	1,958	5,040	1,616	59	----------	892	196,167	New York (Brooklyn, Bronx).
74,293	48,712	58,508	58,270	1,198	337	3,845	15,148	1,421,954	Philadelphia.
43,746	24,282	25,243	9,771	5,971	180	3,873	7,864	942,931	Cleveland.
7,031	10,408	6,338	1,480	149	50	----------	468	140,057	Richmond.
6,739	6,529	14,155	1,757	342	125	155	610	146,717	Atlanta.
13,634	2,243	11,938	3,816	798	131	----------	2,329	276,632	Chicago.
34,938	29,409	32,864	10,877	789	491	4,470	2,328	641,953	St. Louis.
13,870	4,333	25,845	7,395	5,069	152	----------	1,674	255,623	Minneapolis.
17,283	20,437	36,284	6,068	2,046	48	----------	3,193	281,867	Kansas City.
8,724	11,279	15,071	3,697	1,058	317	----------	192	195,716	Dallas.
69,737	11,354	61,151	44,297	6,360	972	1,127	26,873	1,668,418	San Francisco.
299,545	178,832	342,167	106,951	33,481	3,387	6,491	29,562	6,140,468	Federal reserve branch cities—Total.
									Reserve cities—
22,169	11,929	13,687	6,195	920	75	----------	2,933	532,342	Buffalo.
48,380	28,759	26,606	9,420	726	715	260	5,803	875,274	Pittsburgh.
17,674	13,011	15,244	6,057	1,021	113	1,843	537	340,845	Cincinnati.
14,358	13,275	11,653	6,987	254	204	----------	1,383	268,035	Baltimore.
2,236	3,416	6,462	606	87	73	57	24	57,963	Charlotte.
3,874	2,421	6,767	728	174	48	557	80	83,133	Jacksonville.
5,212	4,187	8,983	1,132	507	218	----------	96	110,631	Birmingham.
3,462	4,545	6,741	993	312	160	265	87	76,843	Nashville.
11,891	4,523	16,183	6,692	5,953	78	370	1,667	295,019	New Orleans.
43,638	22,831	25,082	23,982	9,497	222	2,156	4,911	968,285	Detroit.
8,167	6,494	8,457	1,851	312	225	441	886	206,442	Louisville.
4,551	2,769	11,661	2,115	1,027	2	----------	1,053	97,188	Memphis.
2,560	3,240	5,035	997	363	----------	----------	307	54,777	Little Rock.
987	1,273	2,631	253	44	10	----------	10	17,555	Helena.
6,960	5,127	19,129	3,473	827	57	12	81	121,567	Omaha.
5,773	6,012	14,886	1,026	276	4	100	137	107,908	Oklahoma City.
9,871	7,701	16,226	3,237	1,323	33	----------	836	180,158	Denver.
1,827	920	2,888	304	95	40	----------	101	30,982	El Paso.
9,761	7,386	17,649	3,742	263	265	----------	461	177,190	Houston.
4,655	2,168	7,930	1,055	118	145	----------	366	78,463	San Antonio.
4,036	4,760	6,383	1,364	446	53	----------	185	72,657	Salt Lake City.
9,408	3,086	18,193	4,111	273	183	430	1,250	162,188	Seattle.
3,209	2,495	6,233	909	469	145	----------	298	62,936	Spokane.
7,924	3,228	12,053	2,953	312	93	----------	716	154,277	Portland.
46,962	13,276	55,405	16,769	7,882	226	----------	5,354	1,007,810	Los Angeles.
107,647	54,081	170,366	29,124	11,062	1,754	2,471	5,391	1,954,341	All other reserve cities—Total.
7,330	6,070	6,939	745	291	62	----------	530	123,273	Albany.
7,960	6,246	9,554	2,076	654	91	300	105	136,739	Columbus.
5,721	2,000	6,114	1,560	149	25	----------	860	126,359	Toledo.
10,021	3,665	12,278	4,032	743	237	340	607	174,753	Washington.
3,894	2,540	10,023	1,909	870	----------	----------	17	86,426	Savannah.
5,811	5,668	8,588	1,605	524	186	756	661	128,237	Indianapolis.
2,094	470	2,487	467	46	92	----------	1	40,499	Peoria.
4,418	1,718	5,580	1,748	264	85	587	152	95,806	Grand Rapids.
1,888	1,892	4,238	278	67	50	----------	3	34,564	Cedar Rapids.
3,934	2,642	5,312	945	93	28	488	----------	60,954	Des Moines.
619	209	793	95	70	20	----------	85	13,260	Dubuque.
1,879	563	3,660	694	322	54	----------	114	33,512	Sioux City.
13,995	4,629	21,006	4,157	1,523	217	----------	810	262,313	Milwaukee.
7,723	2,816	11,930	2,027	4,420	30	----------	1,070	139,339	St. Paul.
2,322	315	4,175	509	55	17	----------	26	32,853	St. Joseph.
1,707	568	4,720	303	86	16	----------	----------	28,081	Lincoln.
898	658	1,251	172	27	40	----------	2	15,006	Kansas City, Kans.
1,734	295	3,237	331	80	30	----------	22	25,439	Topeka.
2,431	1,268	5,027	665	65	----------	----------	76	40,733	Wichita.
1,206	----------	7,009	123	8	25	----------	----------	21,058	Pueblo.
717	133	1,518	119	84	38	----------	20	14,592	Muskogee.
7,558	635	13,972	1,243	244	24	----------	49	112,636	Tulsa.
5,108	7,616	9,116	2,088	241	127	----------	47	92,540	Fort Worth.
2,079	427	3,449	433	62	68	----------	18	37,971	Galveston.
1,432	803	2,395	146	66	83	----------	13	24,741	Waco.
2,367	----------	3,650	555	6	75	----------	59	40,533	Oakland.
806	235	2,345	99	2	34	----------	44	12,124	Ogden.
663,177	129,283	989,753	76,650	29,409	22,788	13,769	50,992	16,528,586	Banks outside reserve cities (country banks)—Total.
73,848	23,880	59,147	8,697	2,764	2,044	361	5,830	1,783,353	District No. 1.
128,159	46,321	87,779	15,326	3,941	2,473	345	17,671	3,364,866	District No. 2.
68,145	13,969	61,195	5,492	1,875	2,449	1,212	3,397	1,858,215	District No. 3.
68,438	4,652	99,782	7,639	2,254	2,852	2,963	3,375	1,774,576	District No. 4.
37,349	12,455	67,937	5,441	2,326	2,197	1,725	2,785	1,060,202	District No. 5.
29,279	4,122	64,406	3,951	1,657	1,497	1,614	3,103	759,233	District No. 6.
83,419	10,502	126,002	10,616	4,137	3,017	3,098	4,252	2,077,895	District No. 7.
31,639	3,200	58,786	3,549	1,738	1,313	1,333	1,344	759,589	District No. 8.
32,743	2,152	81,032	3,116	1,980	1,241	103	4,544	792,270	District No. 9.
35,826	791	92,830	3,418	1,999	1,334	430	974	735,450	District No. 10.
35,388	3,208	102,793	3,486	2,419	1,288	480	1,949	700,889	District No. 11.
38,944	4,031	88,064	5,919	2,319	1,083	105	1,768	862,048	District No. 12.

ALL MEMBER BANKS—CONDITION OF BANKS IN CENTRAL RESERVE CITIES,

LIABILITIES (in thousands of dollars)

	Capital stock paid in	Surplus	Undivided profits—net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	Demand deposits, including amounts due to banks: Due to Federal reserve banks	Due to other banks and trust companies	Certified and cashiers' or treasurers' checks	Letters of credit and travelers' checks sold for cash	Individual deposits subject to check	All other	Net demand deposits	Time deposits
Federal reserve bank cities—Total.	1,078,908	1,216,094	388,635	69,013	73,105	1,021	2,575,080	880,093	21,305	7,910,099	556,379	9,621,157	3,991,334
Central reserve cities—													
New York	543,988	689,357	229,658	29,022	30,393	152	1,370,659	765,605	17,679	4,298,563	249,763	5,256,664	1,201,142
Chicago	115,150	117,920	39,505	21,842	14,576	—	356,301	29,326	2,188	943,194	108,143	1,221,704	567,472
Reserve cities—													
Boston	83,650	75,168	25,385	3,370	4,118	—	145,421	14,528	376	631,479	51,050	731,515	280,482
New York (Brooklyn and Bronx).	13,550	14,575	3,088	133	408	103	12,914	2,026	20	104,188	3,907	115,010	27,648
Philadelphia	64,150	152,414	29,720	8,678	5,015	363	188,041	16,352	156	557,907	30,802	645,887	248,694
Cleveland	43,650	28,140	8,607	2,245	5,968	403	69,453	8,383	22	234,926	25,525	283,295	469,433
Richmond	10,250	7,950	2,946	431	460	—	24,467	531	—	41,915	9,575	58,424	33,540
Atlanta	10,200	6,400	4,996	167	948	—	14,811	669	—	49,691	3,993	53,684	40,740
Chicago	17,350	7,230	4,066	2,364	1,773	—	4,424	2,792	80	78,237	10,262	88,703	139,233
St. Louis	43,770	24,291	11,808	52	1,104	—	87,661	3,947	62	249,771	12,525	292,155	158,781
Minneapolis	11,500	7,860	1,942	2	850	—	57,420	6,690	11	85,636	6,741	120,072	61,890
Kansas City	13,050	5,376	5,213	95	285	—	92,819	2,614	20	114,617	16,345	163,679	19,096
Dallas	13,650	4,350	5,388	338	606	—	37,641	3,894	96	72,758	3,037	88,373	30,353
San Francisco	95,000	75,063	16,313	274	6,601	—	113,048	22,736	595	447,217	24,711	501,992	712,830
Federal reserve branch cities—Total.	295,013	294,478	101,480	18,544	23,126	6,213	634,435	53,817	5,165	1,961,909	228,124	2,353,754	2,122,236
Reserve cities—													
Buffalo	20,950	26,375	12,836	567	2,465	302	24,677	3,325	21	141,373	11,750	153,123	250,568
Pittsburgh	37,050	96,800	12,786	9,932	5,009	—	121,107	2,607	4,557	337,701	38,465	440,827	162,990
Cincinnati	20,720	17,800	8,741	256	1,244	—	34,648	3,312	7	100,361	16,432	127,087	121,836
Baltimore	15,200	13,300	4,870	821	793	—	35,440	2,225	9	92,794	11,759	114,805	73,827
Charlotte	4,000	3,300	2,068	70	336	—	9,864	192	3	16,692	1,667	19,271	13,503
Jacksonville	4,000	2,250	1,581	10	261	5	13,177	1,280	—	22,324	1,814	28,684	32,403
Birmingham	5,950	5,805	2,249	345	728	84	7,255	410	42	41,154	3,321	44,475	27,850
Nashville	5,200	4,230	1,034	29	291	—	10,561	305	—	22,157	2,413	24,615	22,532
New Orleans	13,750	9,850	3,227	1,999	972	—	38,026	1,577	10	82,226	15,776	111,068	55,718
Detroit	45,500	50,750	12,817	554	2,829	—	49,408	8,745	159	314,911	13,662	332,026	417,599
Louisville	10,000	8,500	2,244	349	1,368	—	24,932	908	5	51,470	5,103	66,628	54,288
Memphis	6,500	2,500	1,438	453	191	—	13,480	811	—	31,456	7,606	39,062	27,837
Little Rock	2,700	1,100	392	45	185	1	11,749	400	—	11,462	4,028	18,647	16,565
Helena	850	550	327	—	—	—	3,620	200	2	6,483	715	7,527	4,580
Omaha	4,950	2,515	920	784	370	5,821	33,922	2,023	17	44,996	5,395	64,445	15,953
Oklahoma City	5,350	840	952	19	247	—	23,141	1,301	—	34,438	7,538	44,546	31,239
Denver	6,150	5,213	4,114	55	221	—	18,261	1,729	3	69,243	11,403	80,771	59,998
El Paso	1,600	800	96	—	48	—	2,664	537	4	13,790	1,980	15,814	7,231
Houston	8,850	4,745	2,191	325	544	—	39,283	2,329	1	59,721	9,681	83,197	35,515
San Antonio	5,450	2,250	1,137	41	281	—	10,294	730	5	34,168	2,987	38,588	15,987
Salt Lake City	4,350	1,927	806	375	180	—	12,547	613	—	27,489	2,668	32,456	20,368
Seattle	9,493	3,163	1,792	480	734	—	22,037	1,882	23	65,882	9,620	77,730	39,558
Spokane	4,400	1,025	615	125	242	—	10,117	614	7	18,456	3,292	23,846	20,454
Portland	7,300	3,516	2,374	164	773	—	18,345	1,593	29	50,305	4,783	59,393	62,794
Los Angeles	44,750	25,374	19,873	746	2,814	—	45,880	14,169	261	270,857	34,266	305,123	531,043
All other reserve cities—Total.	102,802	72,045	30,480	4,457	8,815	9,718	299,304	16,393	206	677,953	125,986	897,194	498,225
Albany	4,500	6,000	3,611	359	322	3,584	15,518	622	—	29,289	25,105	60,364	26,487
Columbus	7,500	6,850	1,844	27	246	1,356	16,050	709	31	47,708	21,258	70,323	26,576
Toledo	7,600	5,925	1,964	261	864	1,162	8,191	1,653	—	33,117	6,607	41,055	48,634
Washington	10,527	7,915	2,817	741	240	1,187	14,581	932	46	76,315	1,706	80,402	46,573
Savannah	5,300	3,625	1,268	68	239	39	14,848	289	—	29,157	675	30,934	29,153
Indianapolis	9,150	4,650	3,100	227	664	751	21,742	848	22	49,382	4,557	61,441	25,419
Peoria	2,475	3,275	926	397	86	—	4,274	377	—	11,507	2,728	15,742	12,467
Grand Rapids	3,700	3,225	1,293	268	149	—	6,428	420	18	25,053	7,496	32,733	43,450
Cedar Rapids	1,300	800	192	40	335	—	10,947	135	—	7,241	1,208	13,214	11,346
Des Moines	3,950	1,650	391	2	55	—	11,971	913	—	23,350	4,317	32,294	10,178
Dubuque	700	300	192	47	—	—	751	94	—	3,110	968	4,234	6,694
Sioux City	2,050	600	161	8	41	—	9,043	421	—	9,355	1,737	15,961	8,250
Milwaukee	11,350	10,150	3,618	1,225	1,827	1,035	38,513	1,510	61	90,805	12,797	115,736	68,635
St. Paul	5,750	3,825	3,615	400	2,166	—	25,885	1,039	9	50,540	6,221	67,128	35,028
St. Joseph	1,300	1,020	383	43	57	—	11,031	178	4	8,967	1,505	17,145	7,779
Lincoln	1,500	490	225	67	63	—	8,626	298	3	10,766	2,045	16,431	3,571
Kansas City, Kans	950	320	43	—	9	—	4,172	106	—	3,508	1,749	7,454	3,227
Topeka	1,650	515	391	—	17	—	4,555	151	—	12,084	2,339	16,053	2,715
Wichita	2,400	1,280	180	—	417	—	10,283	649	—	15,507	2,498	22,250	6,910

RESERVE CITIES, AND OUTSIDE SUCH CITIES ON OCTOBER 3, 1928—Continued

LIABILITIES (in thousands of dollars)

	United States deposits	Agreements to repurchase securities sold	Bills payable and rediscounts: Total	Bills payable: With Federal reserve banks	Bills payable: All other	Rediscounts: With Federal reserve banks	Rediscounts: All other	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for account of reporting banks	National bank notes outstanding	Securities borrowed	Other liabilities	Total
Federal reserve bank cities—Total.	85,883	67,579	573,580	503,184	21,653	38,899	9,844	423,203	680,237	37,503	99,402	13,820	118,029	20,860,302
Central reserve cities—														
New York.	28,110	56,867	285,305	257,540	12,167	5,789	9,809	355,393	518,472	24,786	33,233	350	78,553	10,807,050
Chicago.	7,512	2,010	43,887	42,991		896		3,388	27,670	2,615	6,602		11,843	2,421,144
Reserve cities—														
Boston.	10,689		16,785	3,920	200	12,665		36,350	71,552	3,190	3,355		7,125	1,464,073
New York (Brooklyn and Bronx).	406		9,478	6,660	585	2,233		131	1,030	370	1,154		1,038	196,167
Philadelphia.	4,770	5,000	72,496	67,001	3,070	2,425		2,228	12,460	5,294	6,577	3,845	6,992	1,421,954
Cleveland.	3,342	3,077	13,240	12,000	700	540		7,203	10,086	519	3,507	3,873	1,329	942,931
Richmond.	482		5,000	4,701	200	99		543	375		1,001		591	140,057
Atlanta.	2,631		7,140	5,330	147	1,628	35	117			2,464	155	1,595	146,717
Chicago.	649		4,332	2,979	100	1,253				5	2,568		1,267	276,632
St. Louis.	3,121		27,122	17,062	3,900	6,160			1,182	2	9,612	4,470	2,672	641,953
Minneapolis.	1,871		6,839	5,980		859			2,659	55	3,021		636	255,623
Kansas City.	2,889	500	6,407	4,620		1,787			91		944		1,506	281,867
Dallas.	5,298	125	6,900	6,600		300		1,294	3,628		6,259		101	195,716
San Francisco.	14,113		68,649	65,800	584	2,265		16,556	31,032	667	19,105	1,127	2,781	1,668,418
Federal reserve branch cities—Total.	27,053	20,194	194,488	129,931	25,672	38,210	675	8,363	28,571	2,548	66,917	6,491	41,303	6,140,468
Reserve cities—														
Buffalo.	1,369	14,091	12,555	12,530	25				1,062	22	1,477		6,557	532,342
Pittsburgh.	6,671		21,688	19,681	400	1,607		747	371		14,012	260	2,521	875,274
Cincinnati.	920	300	9,065	7,152	1,050	863			107	35	2,232	1,843	986	340,845
Baltimore.	2,850		4,643	2,700	1,795	148		1,027	3,605		4,057		815	268,035
Charlotte.	20		4,753	3,594	500	659					1,438	57		57,963
Jacksonville.	504	1,943						18			960	557	46	83,133
Birmingham.	345		10,693	5,819		4,404	470				4,196		204	110,631
Nashville.	77		4,172	1,788		2,384			12		3,187	265	378	76,843
New Orleans.	3,812	1,750	46,220	15,855	15,550	14,815		1,297	14,136	2,446	1,560	370	297	295,019
Detroit.	2,267	1,290	39,463	36,400	1,903	1,050	110		1,202		4,369	2,156	604	968,285
Louisville.	722	200	14,582	7,255	250	7,077		923	276		4,469	441	25,662	206,442
Memphis.	72		4,059	1,151	1,200	1,708					50		735	97,188
Little Rock.	84		6,005	3,464	2,289	157	95						61	54,777
Helena.	28										200			17,555
Omaha.	591		2,066	1,705		361			13		1,143	12	76	121,567
Oklahoma City.	183		2,185	350		1,835			300		75	100		107,908
Denver.	351		2,725	2,725							648		44	180,158
El Paso.	438	452						174	381		787			30,982
Houston.	1,128		5,899	5,210	500	189		548	863		5,240		327	177,190
San Antonio.	70		2,105	1,662	210	233			4		2,868		86	78,463
Salt Lake City.	11	18	252	190		62					1,043		10	72,657
Seattle.	844							1,294	1,129	14	3,656	430	157	162,188
Spokane.	12		658			658			30		2,862		27	62,936
Portland.	110							127	104	2	1,957		1	154,277
Los Angeles.	3,574	150	700	700				2,208	4,976	29	4,431		1,709	1,007,810
All other reserve cities—Total.	9,426	1,972	51,642	18,410	2,385	30,706	141	1,595	1,505	33	33,897	2,471	5,416	1,954,341
Albany.	49	1,319	5,008	3,100	500	1,408			36	6	1,230		228	123,273
Columbus.	292		4,172	1,590	223	2,359				8	1,806	300	6	136,739
Toledo.	214		9,579	4,520		5,059					485		103	126,359
Washington.	3,339	453	791	491	300						3,913	340	2,337	174,753
Savannah.	75		1,558		894	664		15	17				100	86,426
Indianapolis.	938		1,669			1,669			20	12	3,802	756	528	128,237
Peoria.	139										1,839		9	40,499
Grand Rapids.	125		1,695	312		1,383			10		1,680	587	209	95,806
Cedar Rapids.	12								11		996		1	34,564
Des Moines.	430		2,220	1,435		785			63		551	488	425	60,954
Dubuque.	3										400		1	13,260
Sioux City.	53		682			682					1,071		40	33,512
Milwaukee.	1,420		14,368	4,450	100	9,818			99	7	4,292		601	262,313
St. Paul.	435		3,230			3,230			267		594		335	139,339
St. Joseph.	73								1		338		174	32,853
Lincoln.	104										319		4	28,081
Kansas City, Kans.	134										788			15,006
Topeka.	406										600		16	25,439
Wichita.	65		490			490							54	40,733

ALL MEMBER BANKS—CONDITION OF BANKS IN CENTRAL RESERVE CITIES,

LIABILITIES (in thousands of dollars)

	Capital stock paid in	Surplus	Undivided profits—net	Reserves for dividends, contingencies, etc	Reserves for interest, taxes, and other expenses accrued and unpaid	Demand deposits, including amounts due to banks: Due to Federal reserve banks	Due to other banks and trust companies	Certified and cashiers' or treasurers' checks	Letters of credit and travelers' checks sold for cash	Individual deposits subject to check	All other	Net demand deposits	Time deposits
All other reserve cities—Total—Continued.													
Pueblo	600	1,150	138		146		3,598	313		8,338	1,131	9,718	5,226
Muskogee	900	270	111	21	37		1,780	394		4,197	1,360	6,165	4,592
Tulsa	6,450	2,500	1,417	121	328	74	15,769	1,804	2	55,565	5,262	63,538	22,052
Fort Worth	4,450	2,600	976	70	264	178	19,655	1,813	2	37,783	3,503	44,979	14,652
Galveston	2,150	850	339	49	105	120	8,110	125		7,088	1,765	13,680	13,697
Waco	1,650	440	339		25	232	2,915	123		8,272	2,082	10,493	6,620
Oakland	2,200	1,670	903	6			5,493	443	8	16,001	3,116	21,286	6,789
Ogden	750	150	43	10	113		4,575	34		3,948	251	6,441	1,505
Banks outside reserve cities (county banks)—Total	977,136	799,776	365,430	28,006	45,392	48,427	433,612	90,811	662	5,176,916	864,064	6,122,979	6,797,813
District No. 1	88,832	88,055	55,868	3,879	7,448	8,911	40,615	7,437	6	637,395	64,940	708,616	693,012
District No. 2	164,582	154,753	78,616	8,568	11,141	17,307	45,214	16,648	299	1,010,880	136,623	1,156,273	1,563,492
District No. 3	109,056	161,569	54,511	1,961	4,519	7,151	16,206	5,741	20	456,192	73,286	531,799	858,207
District No. 4	103,885	102,035	42,854	2,390	4,276	1,549	21,156	7,586	85	475,977	112,856	591,125	816,168
District No. 5	73,663	55,357	19,762	1,736	3,710	4,905	43,023	8,754	5	279,001	37,988	325,414	432,235
District No. 6	57,785	37,454	12,151	954	2,112	2,009	37,160	3,804	6	227,303	37,769	270,937	258,427
District No. 7	122,855	75,602	38,723	4,426	4,625	1,481	57,642	11,367	122	596,533	122,454	732,159	945,897
District No. 8	50,557	28,130	15,606	1,173	1,950	321	41,450	4,822	15	243,934	36,639	296,145	287,303
District No. 9	45,405	22,071	11,818	677	1,922	477	32,288	5,914	14	225,903	48,394	277,477	367,011
District No. 10	47,958	21,667	8,824	566	802	1,884	32,123	6,100	33	312,054	75,562	394,686	191,955
District No. 11	57,322	29,270	14,296	550	1,023	1,164	39,726	4,797	15	368,674	53,510	426,501	90,610
District No. 12	55,236	23,813	12,401	1,126	1,864	1,268	27,009	7,841	42	343,070	64,043	411,847	293,496

RESERVE CITIES, AND OUTSIDE SUCH CITIES ON OCTOBER 3, 1928—Continued

LIABILITIES (in thousands of dollars)

United States deposits	Agreements to repurchase securities sold	Bills payable and rediscounts					Acceptances of other banks and bills of exchange or drafts sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for account of reporting banks	National bank notes outstanding	Securities borrowed	Other liabilities	Total	
		Total	Bills payable		Rediscounts									
			With Federal reserve banks	All other	With Federal reserve banks	All other								
														All other reserve cities—Total—Continued.
12										397		9	21,058	Pueblo.
84		100	100							745		1	14,592	Muskogee.
355		443			443			20		472		2	112,636	Tulsa.
286		3,649	812	268	2,569					2,503		156	92,540	Fort Worth.
101	200	925	925					950		1,339		58	37,971	Galveston.
65		381	200	100	81					1,597			24,741	Waco.
207		616	475			141	1,580	11		1,471		19	40,533	Oakland.
10		66			66					669			12,124	Ogden.
36,399	5,416	334,206	161,511	66,550	98,938	7,207	504	7,618	1,333	447,830	13,774	53,461	16,528,586	Banks outside reserve cities (country banks)—Total.
4,247	250	35,065	20,812	4,710	9,492	51	3	2,385	289	40,008	361	4,347	1,783,353	District No. 1.
4,702	103	78,804	56,823	13,477	7,999	505	39	1,516	415	48,381	345	22,438	3,364,866	District No. 2.
3,729	54	41,312	25,281	8,114	7,699	218	112	459	388	48,043	1,212	14,487	1,858,215	District No. 3.
1,334	77	20,624	9,553	5,215	5,155	701	10	19	64	56,466	2,963	2,202	1,774,576	District No. 4.
4,107	859	47,978	13,749	11,225	20,808	2,196	74	1,192	71	43,414	1,730	638	1,060,202	District No. 5.
4,742	1,974	41,120	9,591	7,706	22,729	1,094	80	2,000	69	29,604	1,614	1,096	759,233	District No. 6.
2,906	199	24,648	10,376	5,824	7,368	1,080		24	10	59,687	3,098	5,596	2,077,895	District No. 7.
1,518	505	18,367	7,367	4,537	5,942	521	47			25,498	1,333	421	759,589	District No. 8.
2,245	25	3,882	1,442	576	1,739	125	120	2	25	23,555	103	419	792,270	District No. 9
2,490	178	6,197	1,595	817	3,683	102			2	26,444	430	181	735,450	District No. 10.
2,077	923	10,051	1,880	3,016	4,867	288	17			25,362	480	1,022	700,889	District No. 11.
2,302	269	6,158	3,042	1,333	1,457	326	2	21		21,368	105	614	862,048	District No. 12.

ALL MEMBER BANKS—CONDITION OF BANKS,

RESOURCES (in thousands of dollars)

	Number of banks	Loans and discounts, including overdrafts	United States Government securities	Other bonds, stocks, and securities	Total loans and investments	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Cash in vault
Total	8,896	24,758,678	4,385,830	6,218,145	35,362,653	727,258	1,105,558	178,443	519,126
New England:									
Maine	57	83,260	10,734	60,091	154,085		2,365	294	2,196
New Hampshire	56	44,214	11,352	18,287	73,853		2,819	60	2,064
Vermont	46	40,545	5,516	23,094	69,155		1,201	156	1,161
Massachusetts	179	1,289,809	165,076	287,979	1,742,864	72,940	47,977	5,037	22,903
Rhode Island	15	191,546	54,346	84,465	330,357	2,588	4,429	650	8,212
Connecticut	68	232,571	29,615	54,820	317,006	15	13,824	2,852	7,480
Middle Atlantic:									
New York	669	7,081,778	1,289,736	1,476,607	9,848,121	529,284	207,679	11,089	86,670
New Jersey	364	1,002,650	121,250	407,494	1,531,394	1,833	51,679	7,391	25,973
Pennsylvania	970	2,225,175	471,646	988,281	3,685,102	18,101	129,353	19,344	53,778
East North Central:									
Ohio	405	1,457,982	187,273	332,179	1,977,434	10,215	83,382	12,901	35,517
Indiana	242	288,446	53,522	87,750	429,718	33	20,699	3,803	13,679
Illinois	562	2,052,722	290,920	418,934	2,762,576	28,062	69,325	8,237	32,948
Michigan	289	1,043,584	159,660	258,195	1,461,439	1,209	59,817	5,234	26,044
Wisconsin	176	343,837	54,098	98,120	496,055	109	17,008	3,439	8,944
West North Central:									
Minnesota	292	334,310	93,063	115,628	543,001	2,998	11,725	4,559	8,791
Iowa	327	256,285	44,684	68,391	369,360	74	14,546	9,691	9,297
Missouri	191	624,886	108,714	181,961	915,561	1,274	24,989	4,128	11,532
North Dakota	135	46,364	9,288	17,755	73,407		3,099	2,029	1,775
South Dakota	105	41,375	11,150	16,617	69,142		2,474	1,657	1,725
Nebraska	162	133,215	28,996	26,457	188,668	13	7,170	2,421	3,150
Kansas	255	138,766	34,935	36,357	210,058		9,668	2,386	4,851
South Atlantic:									
Delaware	22	55,816	4,275	15,592	75,683		1,930	146	985
Maryland	88	215,660	23,847	77,953	317,460	3,611	10,391	2,899	4,366
District of Columbia	13	92,644	21,319	13,617	127,580		10,288	1,429	3,533
Virginia	177	317,709	35,979	38,443	392,131	779	13,644	3,379	6,640
West Virginia	136	153,319	19,796	25,171	198,286	2	10,242	2,745	4,655
North Carolina	85	188,609	23,617	15,370	227,596	120	13,216	2,146	5,715
South Carolina	68	82,150	11,894	18,723	112,767	700	5,388	2,960	2,774
Georgia	129	207,412	30,760	24,503	262,675	42	11,454	5,530	5,313
Florida	68	123,496	38,075	43,387	204,958	114	10,353	1,583	5,449
East South Central:									
Kentucky	147	247,875	39,479	45,962	333,316	340	9,222	1,426	4,601
Tennessee	109	225,538	20,830	25,526	271,894	289	13,919	3,305	5,422
Alabama	121	174,688	23,047	28,118	225,853	1,582	8,857	2,652	5,520
Mississippi	39	60,937	4,823	14,526	80,286	80	2,379	799	1,794
West South Central:									
Arkansas	102	98,710	17,027	13,837	129,574		3,739	2,210	3,072
Louisiana	42	228,374	25,754	34,327	288,455	9,349	22,124	1,896	4,291
Oklahoma	332	208,217	56,041	66,279	330,537	322	14,892	1,680	6,772
Texas	726	674,432	146,241	70,665	891,338	5,826	40,275	10,729	23,471
Mountain:									
Montana	92	72,513	19,567	25,276	117,356		3,278	1,423	3,256
Idaho	62	34,503	8,456	11,004	53,963		2,235	1,020	1,348
Wyoming	29	23,335	6,027	6,319	35,681		1,235	355	1,031
Colorado	126	143,445	37,146	49,546	230,137		5,541	1,786	6,000
New Mexico	31	18,207	5,241	4,952	28,400		1,345	291	973
Arizona	18	23,955	9,393	7,135	40,483		1,393	1,308	1,263
Utah	44	62,837	8,227	12,853	83,917		2,279	1,183	1,108
Nevada	10	11,426	1,884	3,224	16,534		895	142	448
Pacific:									
Washington	154	198,490	46,774	72,139	317,403	1,049	12,291	1,432	6,996
Oregon	122	110,924	47,057	53,068	211,049	113	7,619	1,382	4,642
California	239	1,750,137	417,680	341,168	2,508,985	34,192	79,906	13,249	28,998

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut (district No. 2)	13	39,097	7,582	17,132	63,811		1,881	2,101	1,872
New Jersey (district No. 2)	252	825,185	102,369	342,994	1,270,548	1,833	39,449	4,110	20,756
Kentucky (district No. 4)	80	72,961	10,317	13,201	96,479	64	4,199	606	2,017
Pennsylvania (district No. 4)	320	726,172	245,204	354,454	1,325,830	371	50,417	8,403	18,851
West Virginia (district No. 4)	13	25,310	4,992	4,893	35,195	2	1,550	100	722
Louisiana (district No. 6)	26	192,206	22,346	30,946	245,498	9,349	19,618	1,577	3,235
Mississippi (district No. 6)	23	45,115	3,432	11,620	60,167	80	1,725	580	1,333
Tennessee (district No. 6)	87	159,750	16,343	13,796	189,889	289	9,497	1,316	3,714
Illinois (district No. 7)	381	1,948,622	268,227	364,501	2,581,350	28,062	62,332	6,385	28,249
Indiana (district No. 7)	185	246,250	46,291	65,191	357,732	33	17,384	3,174	11,720
Michigan (district No. 7)	241	1,011,288	153,086	226,193	1,390,567	1,209	57,755	4,968	24,339
Wisconsin (district No. 7)	126	313,053	47,011	81,663	441,727	109	15,288	2,862	7,855
Missouri (district No. 10)	46	152,723	41,051	42,052	235,826	92	5,911	2,274	3,384
New Mexico (district No. 10)	10	10,440	3,061	3,737	17,238		907	114	477
Oklahoma (district No. 10)	313	204,231	55,242	64,626	324,099	322	14,613	1,539	6,480
Arizona (district No. 12)	13	18,790	5,480	6,021	30,291		989	1,005	875

BY STATES, ON OCTOBER 3, 1928

RESOURCES (in thousands of dollars)

Reserve with Federal reserve banks	Items with Federal Reserve banks in process of collection	Due from banks and trust companies	Exchanges for clearing house and checks on other banks in same place	Outside checks and other cash items	Redemption fund and due from U. S. Treasurer	Securities borrowed	Other assets	Total	
2,348,018	856,655	2,026,873	1,634,689	163,527	33,001	36,551	491,345	45,483,697	Total.
									New England:
6,035	1,329	7,189	567	500	266	----------	319	175,145	Maine.
4,057	1,677	4,893	308	274	236	66	316	90,623	New Hampshire.
2,944	1,168	2,945	143	195	215	215	287	79,785	Vermont.
116,183	62,257	54,899	43,324	5,519	924	30	41,745	2,216,602	Massachusetts.
14,292	1,705	6,521	2,446	262	197	----------	2,899	374,558	Rhode Island.
17,189	7,680	19,006	2,991	337	489	50	678	389,597	Connecticut.
									Middle Atlantic:
832,747	274,851	158,137	1,188,229	43,697	3,425	620	293,166	13,477,715	New York.
68,599	27,228	39,407	10,029	2,067	1,150	75	8,710	1,775,535	New Jersey.
201,785	88,041	177,744	74,100	4,201	4,141	4,317	24,646	4,484,653	Pennsylvania.
									East North Central:
109,674	48,326	102,815	24,446	9,256	1,811	8,858	10,880	2,435,515	Ohio.
22,449	8,747	34,992	3,866	1,446	1,098	1,606	2,213	544,349	Indiana.
216,631	47,300	182,785	65,792	23,854	1,846	823	28,137	3,468,316	Illinois.
74,886	25,740	66,334	29,066	10,929	889	5,342	6,158	1,773,087	Michigan.
27,919	5,544	46,440	5,922	2,204	807	4	1,385	615,780	Wisconsin.
									West North Central:
33,119	7,896	61,899	10,490	10,099	721	29	6,493	701,820	Minnesota.
21,614	7,245	39,893	3,251	1,135	712	494	556	477,868	Iowa.
65,257	50,744	91,621	19,464	3,457	820	4,699	5,962	1,199,508	Missouri.
4,465	288	13,434	541	295	169	3	336	99,841	North Dakota.
4,140	385	10,828	397	301	146	30	113	91,338	South Dakota.
13,714	5,703	35,118	4,154	1,203	376	57	173	261,920	Nebraska.
14,922	2,472	35,873	2,043	556	486	34	385	283,734	Kansas.
									South Atlantic:
4,106	1,175	2,082	372	24	54	1,000	432	87,989	Delaware.
19,180	13,319	17,196	7,157	481	396	6	1,507	397,969	Maryland.
10,021	3,665	12,278	4,032	743	237	340	607	174,753	District of Columbia.
18,961	15,201	24,162	3,311	1,036	967	502	1,636	482,349	Virginia.
9,223	2,550	14,220	861	286	521	530	979	245,100	West Virginia.
10,624	8,006	26,391	2,348	753	421	666	241	298,243	North Carolina.
4,756	1,249	12,725	1,058	277	299	78	300	145,331	South Carolina.
15,104	9,549	34,342	4,377	1,565	386	233	927	351,497	Georgia.
10,625	2,892	21,727	1,487	344	240	1,340	2,076	263,188	Florida.
									East South Central:
15,578	6,667	21,563	2,390	544	803	617	1,088	398,155	Kentucky.
15,361	9,278	35,322	4,309	1,753	660	945	1,316	363,773	Tennessee.
12,261	4,936	23,402	2,017	1,042	646	2	556	289,326	Alabama.
3,835	391	9,500	571	183	150	140	102	100,210	Mississippi.
									West South Central:
7,603	3,515	18,980	1,534	624	184	14	788	171,837	Arkansas.
15,692	5,282	25,502	7,385	6,226	219	370	2,102	388,893	Louisiana.
25,651	7,078	61,301	3,534	1,350	339	315	691	454,462	Oklahoma.
64,595	33,135	150,385	14,212	4,045	2,198	435	2,588	1,243,232	Texas.
									Mountain:
7,966	1,980	22,626	902	479	121	----------	126	159,513	Montana.
3,189	717	10,605	450	251	92	14	126	74,010	Idaho.
2,133	11	7,275	305	123	74	----------	2	48,225	Wyoming.
16,204	7,799	34,835	3,801	1,686	217	4	956	308,966	Colorado.
1,790	182	3,820	115	90	63	----------	20	37,089	New Mexico.
2,712	586	4,591	489	158	39	4	399	53,425	Arizona.
5,996	5,006	11,176	1,557	494	111	2	248	113,077	Utah.
962	58	3,528	54	26	60	----------	----------	22,707	Nevada.
									Pacific:
21,654	5,781	40,934	6,257	1,243	551	480	1,834	417,905	Washington.
13,552	3,280	25,740	3,482	566	228	----------	791	272,444	Oregon.
136,063	27,041	157,892	64,753	15,348	1,801	1,162	33,350	3,102,740	California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

3,095	1,851	3,235	630	53	112	----------	243	78,884	Connecticut (district No. 2).
56,157	24,051	30,556	9,169	1,828	836	75	7,731	1,467,099	New Jersey (district No. 2).
4,580	141	8,450	286	111	362	121	149	117,565	Kentucky (district No. 4).
75,895	29,712	68,974	11,570	1,391	1,723	260	7,512	1,600,909	Pennsylvania (district No. 4).
1,770	771	2,304	221	17	80	----------	3	42,735	West Virginia (district No. 4).
13,374	4,694	18,585	6,783	6,027	137	370	1,799	331,046	Louisiana (district No. 6).
2,969	307	7,456	477	126	103	104	63	75,490	Mississippi (district No. 6).
10,018	6,489	21,746	2,021	711	614	912	239	247,455	Tennessee (district No. 6).
207,085	45,835	166,060	65,329	23,262	1,406	124	27,853	3,243,332	Illinois (district No. 7).
19,009	7,983	29,206	3,618	1,249	899	1,162	2,140	455,309	Indiana (district No. 7).
71,828	25,722	59,695	28,829	10,708	739	5,301	6,043	1,687,703	Michigan (district No. 7).
25,344	5,537	40,428	5,698	2,086	681	4	1,270	548,889	Wisconsin (district No. 7).
21,198	20,775	45,042	6,806	2,173	146	177	3,244	347,048	Missouri (district No. 10).
928	119	2,096	82	65	41	----------	11	22,078	New Mexico (district No. 10).
25,187	7,061	60,025	3,496	1,314	326	270	645	445,377	Oklahoma (district No. 10).
1,977	582	3,602	423	141	21	4	198	40,108	Arizona (district No. 12).

ALL MEMBER BANKS—CONDITION OF BANKS,

LIABILITIES (in thousands of dollars)

	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	Demand deposits, including amounts due to banks							Time deposits
						Due to Federal reserve banks	Due to other banks and trust companies	Certified and cashiers' or treasurers' checks	Letters of credit and travelers' checks sold for cash	Individual deposits subject to check	All other	Net demand deposits	

	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, etc.	Due to Federal reserve banks	Due to other banks and trust companies	Certified and cashiers' or treasurers' checks	Letters of credit and travelers' checks sold for cash	Individual deposits subject to check	All other	Net demand deposits	Time deposits
Total	2,453,859	2,382,393	886,025	120,020	150,438	65,379	3,942,431	1,041,114	27,338	15,726,877	1,774,553	18,995,084	13,409,608
New England:													
Maine	7,770	6,974	6,368	342	596	245	2,306	417		35,386	6,767	42,358	100,487
New Hampshire	5,475	5,027	4,136	71	65	601	4,151	803		35,500	5,130	41,614	22,628
Vermont	5,210	3,317	2,531	110	122	344	1,087	508		19,624	818	20,552	40,227
Massachusetts	119,588	108,070	49,278	5,071	6,409	4,633	165,943	17,841	379	924,895	80,648	1,058,611	552,718
Rhode Island	12,820	19,500	7,754	1,240	3,137	366	4,204	929	2	116,457	7,969	124,514	181,851
Connecticut	25,752	24,927	13,134	531	1,344	3,835	10,583	1,958	1	163,509	17,770	182,103	106,664
Middle Atlantic:													
New York	665,023	813,796	297,619	34,424	39,530	11,689	1,446,275	778,237	17,901	5,085,308	373,132	6,185,525	2,408,015
New Jersey	94,263	95,017	37,385	4,435	6,366	9,895	24,027	10,627	128	562,037	69,850	635,117	757,020
Pennsylvania	221,908	432,217	104,229	21,158	15,089	5,630	326,048	25,816	4,738	1,405,035	150,520	1,679,833	1,496,431
East North Central:													
Ohio	137,395	100,698	41,013	3,582	9,991	3,987	139,994	18,629	122	655,450	147,212	839,359	1,054,341
Indiana	38,223	21,178	11,168	495	1,450	1,146	39,960	3,112	80	175,691	29,435	217,028	183,592
Illinois	180,023	156,410	62,686	27,339	18,209	34	392,704	37,485	2,282	1,280,262	157,522	1,622,297	1,001,581
Michigan	84,055	78,746	25,049	2,235	5,237	110	66,555	12,932	184	502,168	59,771	566,250	857,175
Wisconsin	31,587	21,501	11,282	1,771	2,887	2,591	47,653	3,439	104	185,214	28,613	229,045	242,211
West North Central:													
Minnesota	37,648	21,396	10,152	589	3,759		96,703	9,863	20	210,528	29,992	281,003	247,221
Iowa	29,721	14,190	5,321	459	714	23	46,993	3,278		131,678	37,123	186,982	185,935
Missouri	73,410	39,401	22,212	571	2,131		202,600	8,459	97	463,052	39,310	574,766	277,654
North Dakota	5,465	2,599	678	101	17		4,214	813		33,150	6,706	39,861	41,864
South Dakota	4,990	2,087	1,240	51	94		5,766	1,059		32,744	8,283	41,435	31,851
Nebraska	14,320	7,155	2,706	1,035	594	7,679	46,790	2,937	36	94,505	16,375	130,635	55,801
Kansas	18,513	8,753	3,478	89	593	7	29,700	1,905	3	119,556	27,538	156,915	60,723
South Atlantic:													
Delaware	6,284	7,390	3,048	310	303	750	1,223	206		39,314	5,403	44,717	15,532
Maryland	20,859	21,368	7,845	907	1,050	22	36,412	2,538	9	116,111	18,373	144,854	149,761
District of Columbia	10,527	7,915	2,817	741	240	1,187	14,581	932	46	76,315	1,706	80,402	46,573
Virginia	36,614	26,817	8,583	1,218	1,813	1,946	34,690	1,774	1	131,149	20,058	158,440	174,205
West Virginia	16,794	14,069	6,927	437	937	761	8,692	1,376	11	76,579	5,194	83,595	96,077
North Carolina	20,763	14,017	5,801	242	1,410	2,074	26,839	5,616	4	83,883	11,738	102,152	89,666
South Carolina	10,753	5,946	1,706	376	305	470	8,646	629		34,736	6,207	42,343	61,838
Georgia	26,785	17,269	8,641	379	1,297	171	35,470	1,411	1	115,403	7,423	125,736	107,342
Florida	17,055	11,723	4,488	432	476	280	21,335	2,631	2	70,567	16,306	92,920	100,834
East South Central:													
Kentucky	25,096	19,132	5,788	706	1,978	105	28,474	1,425	5	118,605	9,262	138,538	123,814
Tennessee	25,169	14,229	4,651	551	1,203	1,213	37,682	1,786		108,517	15,798	126,262	118,646
Alabama	20,290	14,916	5,875	654	1,278	427	13,149	1,126	42	101,802	9,981	112,369	80,101
Mississippi	5,885	3,981	1,305	32	445	46	5,068	574	3	30,200	6,145	36,726	33,931
West South Central:													
Arkansas	10,995	5,172	2,546	81	349	53	21,652	1,033	4	50,093	14,620	70,328	50,007
Louisiana	21,330	13,237	4,228	2,046	1,244	224	46,177	2,128	10	117,974	21,288	153,294	78,448
Oklahoma	27,330	7,884	4,895	354	789	95	48,135	6,196	4	201,045	40,482	248,631	103,524
Texas	88,682	42,517	23,772	1,323	2,667	1,370	152,391	13,524	118	560,908	72,184	672,990	193,433
Mountain:													
Montana	7,240	3,460	2,455	116	320	4	10,075	1,380	16	59,874	10,128	70,331	61,542
Idaho	4,105	1,489	702	315	528	259	4,051	680	2	30,099	6,676	36,929	22,705
Wyoming	2,500	1,719	637	31	49		3,392	339	1	16,862	5,974	23,143	14,832
Colorado	13,525	9,689	5,047	57	586		23,444	2,937	13	120,414	22,856	143,646	101,177
New Mexico	2,165	1,028	334	22	10	52	1,195	470	1	17,132	4,644	21,782	8,222
Arizona	2,730	842	448		200	86	1,340	578	5	24,143	5,453	29,601	16,026
Utah	7,321	3,320	1,127	533	375	12	17,613	837		40,542	4,353	49,497	33,582
Nevada	1,500	585	269	8	32	52	1,987	142		7,429	1,477	9,703	7,948
Pacific:													
Washington	25,878	9,182	4,446	1,017	1,453	62	36,287	3,791	30	155,283	32,990	192,599	129,790
Oregon	15,170	7,025	3,904	223	978		20,396	2,420	33	100,523	15,562	120,518	100,431
California	167,355	113,513	44,321	1,210	9,789	843	177,779	41,588	900	889,626	81,788	1,007,235	1,383,631

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, etc.	Due to Federal reserve banks	Due to other banks and trust companies	Certified and cashiers' or treasurers' checks	Letters of credit and travelers' checks sold for cash	Individual deposits subject to check	All other	Net demand deposits	Time deposits
Connecticut (district No. 2)	4,133	4,592	1,948	116	107	1,113	2,238	491		26,497	3,112	29,621	31,081
New Jersey (district No. 2)	78,414	72,672	28,242	4,109	5,092	8,646	20,469	9,498	118	472,488	50,904	526,288	630,241
Kentucky (district No. 4)	9,505	6,573	2,378	252	268		1,544	332		42,485	2,569	45,190	41,013
Pennsylvania (district No. 4)	70,835	147,969	32,189	11,155	7,132	115	126,582	5,058	4,572	519,799	70,781	655,693	531,841
West Virginia (district No. 4)	2,670	2,310	1,216	122	216	368	2,485	231	8	12,056	581	13,470	18,442
Louisiana (district No. 6)	17,355	11,366	3,587	2,008	1,057		38,965	1,751	10	94,155	19,738	127,006	65,268
Mississippi (district No. 6)	3,650	3,155	952	6	445	46	3,826	488	3	21,905	4,392	26,589	28,859
Tennessee (district No. 6)	17,050	11,185	2,963	93	998	1,213	23,093	927		70,180	7,921	79,777	84,419
Illinois (district No. 7)	166,028	148,626	57,125	26,750	17,603	30	378,777	35,290	2,282	1,214,551	146,812	1,537,080	909,803
Indiana (district No. 7)	32,301	17,853	9,384	407	1,267	986	33,921	2,737	80	151,333	24,972	186,164	147,547
Michigan (district No. 7)	79,800	75,899	23,261	2,102	4,624	106	65,943	12,581	184	485,105	56,212	545,628	806,552
Wisconsin (district No. 7)	27,680	19,584	9,893	1,682	2,752	2,122	45,810	3,062	104	170,011	25,210	210,093	206,803
Missouri (district No. 10)	16,740	7,590	6,066	195	386		107,707	3,212	24	137,873	19,525	198,508	32,810
New Mexico (district No. 10)	1,180	547	165	20	4	19	1,051	242	1	8,293	2,825	11,118	6,620
Oklahoma (district No. 10)	26,430	7,703	4,812	344	787	74	47,996	6,088	4	196,777	39,039	242,917	102,350
Arizona (district No. 12)	2,150	587	351		166	40	938	467		19,723	3,904	23,632	10,750

BY STATES, ON OCTOBER 3, 1928—Continued

LIABILITIES (in thousands of dollars)

United States deposits	Agreements to repurchase securities sold	Bills payable and rediscounts: Total	Bills payable: With Federal reserve banks	Bills payable: All other	Rediscounts: With Federal reserve banks	Rediscounts: All other	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for account of reporting banks	National bank notes outstanding	Securities borrowed	Other liabilities	Total	
158, 761	95, 161	1, 153, 916	813, 036	116, 260	206, 753	17, 867	433, 665	717, 931	41, 417	648, 046	36, 556	218, 209	45, 483, 697	Total.
														New England:
246		2, 001	675	645	681					5, 211		29	175, 145	Maine.
492		1, 759	957	415	384	3				4, 632	66	87	90, 623	New Hampshire.
283		1, 075	268	220	539	48				4, 227	215	87	79, 785	Vermont.
12, 158	250	30, 907	12, 377	1, 385	17, 145		36, 352	71, 552	3, 190	18, 089	30	8, 601	2, 216, 602	Massachusetts.
744		8, 713	8, 060		653		1	2, 370	289	3, 821		2, 391	374, 558	Rhode Island.
1, 173		8, 265	2, 915	2, 345	3, 005			15		9, 602	50	484	389, 597	Connecticut.
														Middle Atlantic:
31, 804	72, 370	340, 510	296, 296	19, 474	14, 494	10, 246	355, 524	520, 639	25, 267	67, 060	620	92, 972	13, 477, 715	New York.
3, 966	24	59, 600	43, 414	10, 635	5, 419	132	39	1, 477	332	22, 273	75	16, 699	1, 775, 535	New Jersey.
14, 217	5, 040	129, 912	111, 288	8, 851	9, 585	188	3, 087	13, 290	5, 682	81, 337	4, 317	18, 952	4, 484, 653	Pennsylvania.
														East North Central:
5, 394	3, 440	48, 262	29, 490	5, 557	12, 965	250	7, 203	10, 212	562	35, 650	8, 858	3, 520	2, 435, 515	Ohio.
1, 705		9, 426	3, 884	1, 556	3, 618	368		20	13	21, 775	1, 606	4, 274	544, 349	Indiana.
9, 388	2, 326	55, 733	49, 300	1, 835	4, 403	195	3, 388	27, 670	2, 620	36, 032	823	13, 799	3, 468, 316	Illinois.
3, 192	1, 343	48, 878	40, 367	4, 440	3, 681	390		1, 233	9	17, 461	5, 342	1, 412	1, 773, 087	Michigan.
2, 295	5	17, 573	5, 508	1, 027	10, 995	43		102	7	15, 964	4	977	615, 780	Wisconsin.
														West North Central:
3, 155	25	12, 215	7, 086	283	4, 740	106	120	2, 928	80	14, 215	29	1, 182	701, 820	Minnesota.
801		6, 057	2, 057	612	2, 936	452		74		14, 130	494	877	477, 868	Iowa.
6, 555	657	36, 731	24, 201	4, 330	8, 200			1, 274	2	16, 163	4, 699	4, 530	1, 199, 508	Missouri.
150		817	118	98	597	4				3, 255	3	9	99, 841	North Dakota.
472		420		36	384					2, 106	30	145	91, 338	South Dakota.
877		3, 463	1, 935	27	1, 501			13		7, 483	57	94	261, 920	Nebraska.
1, 186	32	1, 847	668	36	1, 122	21				9, 639	34	138	283, 734	Kansas.
														South Atlantic:
111		1, 201	1, 095	86		20				1, 058	1, 000	4, 856	87, 989	Delaware.
2, 899		6, 487	3, 591	2, 480	406	10	1, 027	3, 605		7, 844	6	846	397, 969	Maryland.
3, 339	453	791	491	300						3, 913	340	2, 337	174, 753	District of Columbia.
1, 741		20, 007	9, 450	2, 544	7, 841	172	617	792	25	19, 004	502	793	482, 349	Virginia.
532		5, 722	2, 038	2, 057	1, 512	115			2	10, 264	530	196	245, 100	West Virginia.
1, 429		25, 403	8, 853	5, 749	8, 926	1, 875		75	44	8, 392	671	176	298, 243	North Carolina.
983	859	5, 113	1, 162	890	3, 037	24		700		5, 953	78	33	145, 331	South Carolina.
3, 454		16, 442	7, 194	2, 407	6, 725	116	132	24		7, 632	233	1, 988	351, 497	Georgia.
1, 694	2, 521	6, 154	784	1, 495	3, 754	121	62	45	69	4, 751	1, 340	423	263, 188	Florida.
														East South Central:
939	214	18, 517	8, 920	1, 463	7, 676	458	958	276	64	16, 233	617	25, 947	398, 155	Kentucky.
1, 140		17, 613	4, 758	2, 856	9, 565	434		289		13, 109	945	1, 232	363, 773	Tennessee.
1, 741	1, 300	22, 050	9, 664	2, 180	9, 589	617	14	1, 591		12, 671	2	316	289, 326	Alabama.
421	96	8, 827	757	2, 011	5, 892	167	44	80		2, 944	140	43	100, 210	Mississippi.
														West South Central:
497	173	10, 813	5, 338	3, 441	1, 911	123				3, 653	14	82	171, 837	Arkansas.
4, 167	1, 750	51, 045	17, 069	16, 304	17, 339	333	1, 297	14, 136	2, 446	4, 337	370	1, 011	388, 893	Louisiana.
1, 989	70	4, 300	616	454	3, 207	23		320	2	6, 688	315	45	454, 462	Oklahoma.
9, 159	1, 597	26, 938	16, 990	3, 264	6, 403	281	2, 033	5, 826		43, 301	435	1, 054	1, 243, 232	Texas.
														Mountain:
313		209	58	55	96					2, 360		21	159, 513	Montana.
297		268	68	43	157					1, 814	14	6	74, 010	Idaho.
154	13	263		50	213					1, 459			48, 225	Wyoming.
443	63	4, 463	3, 103	390	912	58				4, 189	4	59	308, 966	Colorado.
128	103	295	34	60	194	7				1, 250		38	37, 089	New Mexico.
92		483		295	188					772	4	223	53, 425	Arizona.
51	146	1, 072	393	88	534	57				2, 178	2	13	113, 077	Utah.
91										1, 187			22, 707	Nevada.
														Pacific:
2, 049	89	1, 506	350	175	969	12	1, 294	1, 159	14	10, 892	480	213	417, 905	Washington.
272	52	590	273	29	68	220	129	112	2	4, 613		9	272, 444	Oregon.
18, 383	150	73, 180	69, 123	1, 287	2, 592	178	20, 344	36, 032	696	35, 460	1, 162	4, 990	3, 102, 740	California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

160		870	520	100	250					2, 219		207	78, 884	Connecticut (district No. 2).
2, 672	10	49, 770	39, 837	7, 180	2, 685	68	39	1, 477	332	16, 196	75	15, 635	1, 467, 099	New Jersey (district No. 2).
131	14	2, 613	978	823	415	397	10		64	7, 459	121	234	117, 565	Kentucky (district No. 4).
7, 123		27, 135	23, 678	1, 208	2, 195	54	747	371		33, 852	260	3, 393	1, 600, 909	Pennsylvania (district No. 4)
125		358	350		8					1, 547			42, 735	West Virginia (district No. 4).
3, 961	1, 750	48, 656	16, 804	15, 674	15, 845	333	1, 297	14, 136	2, 446	2, 719	370	451	331, 046	Louisiana (district No. 6).
396	96	5, 011	390	1, 258	3, 363		22	80		2, 013	104	41	75, 490	Mississippi (district No. 6).
940		12, 590	3, 547	1, 283	7, 348	412		289		12, 185	912	497	247, 455	Tennessee (district No. 6).
9, 145	2, 151	53, 051	48, 225	975	3, 839	12	3, 388	27, 670	2, 620	27, 815	124	13, 691	3, 243, 332	Illinois (district No. 7).
1, 510		7, 695	2, 946	977	3, 464	308		20	13	17, 921	1, 162	4, 200	455, 309	Indiana (district No. 7).
2, 843	1, 343	48, 708	40, 277	4, 375	3, 681	375		1, 233	9	14, 515	5, 301	1, 382	1, 687, 703	Michigan (district No. 7).
2, 155	5	17, 453	5, 438	988	10, 984	43		102	7	13, 476	4	974	548, 889	Wisconsin (district No. 7).
3, 006	500	6, 565	4, 773		1, 792			92		2, 887	177	1, 693	347, 048	Missouri (district No. 10).
126		126		10	116					821		38	22, 078	New Mexico (district No. 10).
1, 945	70	3, 886	616	304	2, 943	23		320	2	6, 435	270	45	445, 377	Oklahoma (district No. 10).
40		483		295	188					418	4	87	40, 108	Arizona (district No. 12).

STATE BANK MEMBERS—CONDITION OF BANKS IN CENTRAL RESERVE

RESOURCES (in thousands of dollars)

	Number of banks	Loans and discounts, including overdrafts	United States Government securities	Other bonds, stocks, and securities	Total loans and investments	Customers' liability on account of acceptances	Banking house, furniture and fixtures	Other real estate owned	Gold and gold certificates
Federal reserve bank cities—Total	113	5,494,781	827,080	996,114	7,317,975	281,690	158,109	18,414	9,518
Central reserve cities—									
New York	35	3,031,779	453,234	430,212	3,915,225	249,969	79,854	4,139	5,494
Chicago	8	671,008	109,250	111,658	891,916	11,188	7,611		656
Reserve cities—									
Boston	9	299,788	34,179	43,526	377,493	4,565	9,389	1,072	164
New York (Brooklyn)	4	56,418	7,675	10,030	74,123	59	3,447	146	512
Philadelphia	12	277,729	53,295	131,709	462,733	286	12,430	1,992	227
Cleveland	4	529,363	54,447	89,265	673,075	8,066	23,282	4,769	141
Richmond	4	34,734	2,495	6,734	43,963		420	405	13
Atlanta	3	15,026	3,208	5,949	24,183		2,321	918	8
Chicago	18	98,533	9,752	33,286	141,571	49	4,608	378	438
St. Louis	11	136,756	24,564	44,175	205,495	624	5,711	597	159
Kansas City	1	35,994	18,227	16,899	71,120		2,000	1,614	102
San Francisco	4	307,653	56,754	72,671	437,078	6,884	7,036	2,384	1,604
Federal reserve branch cities—Total	64	1,650,576	272,087	328,469	2,251,132	12,260	86,392	11,768	1,143
Reserve cities—									
Buffalo	3	319,112	33,872	74,544	427,528	1,058	12,992	961	190
Pittsburgh	5	147,434	73,445	36,030	256,909	11	7,529	689	118
Cincinnati	6	146,993	8,795	34,447	190,235	70	7,009	2,434	192
Baltimore	3	52,745	1,000	18,792	72,537	3,321	2,573	1,764	47
Charlotte	2	18,478	653	1,496	20,627		1,322		5
Birmingham	2	19,279	759	1,380	21,418		908	222	8
New Orleans	5	138,951	13,847	26,924	179,722	7,552	14,042	608	59
Detroit	9	437,142	82,994	64,912	585,048	203	20,599	876	186
Louisville	4	56,450	3,822	7,906	68,178	14	1,830	133	22
Memphis	2	42,681	246	6,934	49,861		2,790	1,638	23
Little Rock	5	28,975	3,295	3,386	35,656		890	595	50
Helena	2	2,792	444	1,594	4,830		99		5
Denver	2	10,671	4,182	1,861	16,714		359	164	27
San Antonio	2	6,460	340	113	6,913		75	182	17
Salt Lake City	4	19,609	825	4,010	24,444		356	781	9
Seattle	1	5,718	1,073	2,609	9,400		146	20	
Spokane	2	9,922	334	2,184	12,440		373	91	22
Portland	3	9,044	776	4,036	13,856	8	167	230	16
Los Angeles	2	178,120	41,385	35,311	254,816	23	12,333	380	147
Other reserve cities	19	224,468	31,443	50,592	306,503	63	13,179	1,295	381
Albany	1	17,336	1,269	7,067	25,672		1,246	252	7
Columbus	1	22,135	1,302	7,411	30,848		2,442	120	34
Toledo	3	63,271	17,586	9,156	90,013		3,408	58	91
Savannah	3	8,726	10	873	9,609		1,139	533	8
Indianapolis	1	11,440	3,242	7,431	22,113		894	43	27
Grand Rapids	3	38,741	195	5,833	44,769		2,552	44	18
Cedar Rapids	1	2,298	26	360	2,684		111	54	6
Des Moines	2	8,655	838	3,316	12,809	63	218	133	71
Milwaukee	2	49,802	6,656	7,968	64,426		1,048	34	108
St. Joseph	1	1,414	108	652	2,174		1	15	6
Topeka	1	650	211	525	1,386		120	9	5
Banks outside reserve cities (country banks)—Total.	1,030	2,262,669	245,132	742,293	3,250,094	4,211	115,548	24,199	8,610
District No. 1	27	319,372	61,106	108,906	489,384	2,488	8,952	1,207	1,244
District No. 2	120	719,699	70,775	264,813	1,055,287	1,453	31,625	2,528	3,380
District No. 3	81	220,948	18,542	87,023	326,513	185	14,716	3,223	744
District No. 4	85	272,350	22,988	64,055	359,393	21	16,180	3,124	363
District No. 5	39	68,018	8,884	8,496	85,398		4,820	1,427	106
District No. 6	63	42,246	2,647	5,715	50,608	35	3,333	1,465	128
District No. 7	252	372,623	28,916	112,754	514,293	29	22,254	6,353	1,728
District No. 8	86	100,282	9,938	46,307	156,527		5,692	889	365
District No. 9	55	35,019	7,911	13,796	56,726		1,151	1,006	160
District No. 10	16	8,764	974	1,302	11,040		434	283	39
District No. 11	92	29,896	2,122	2,838	34,856		1,524	1,027	79
District No. 12	114	73,452	10,329	26,288	110,069		4,867	1,667	274

CITIES, RESERVE CITIES, AND OUTSIDE SUCH CITIES ON OCTOBER 3, 1928

RESOURCES (in thousands of dollars)

All other cash in vault	Reserve with Federal reserve banks	Items with Federal reserve banks in process of collection	Due from banks and trust companies	Exchanges for clearing house and checks on other banks in same place	Outside checks and other cash items	Securities borrowed	Other assets	Total	
51,157	590,387	188,997	194,116	571,075	41,502	7,757	162,172	9,592,869	Federal reserve bank cities—Total
									Central reserve cities—
22,375	367,125	97,920	54,663	492,370	12,734		117,925	5,419,793	New York.
4,669	65,370	13,191	35,197	24,815	17,641		14,379	1,086,633	Chicago.
									Reserve cities—
3,005	28,840	13,244	9,652	13,204	1,191		2,247	464,066	Boston.
2,229	5,938	1,087	648	3,380	685		343	92,597	New York (Brooklyn).
3,264	28,447	13,924	16,264	11,755	287	2,500	4,972	559,081	Philadelphia.
7,655	38,777	22,018	21,825	8,650	5,075	1,000	6,743	821,076	Cleveland.
368	2,719	4,409	2,062	560	22		238	55,179	Richmond.
108	802	198	555	187	28		396	29,704	Atlanta.
3,255	8,473	1,322	7,054	2,992	610		1,746	172,496	Chicago.
1,792	13,579	8,436	9,449	3,650	447	4,257	968	255,164	St. Louis.
610	6,444	8,342	14,952	2,074	1,542		3,071	111,871	Kansas City.
1,827	23,873	4,906	21,795	7,438	1,240		9,144	525,209	San Francisco.
24,203	122,170	56,154	103,164	44,917	14,920	4,196	10,870	2,743,289	Federal reserve branch cities—Total.
									Reserve cities—
2,202	20,945	11,516	13,083	5,717	872		2,550	499,614	Buffalo.
977	15,171	4,680	4,480	2,517	129	260	1,549	295,019	Pittsburgh.
3,346	12,241	7,493	8,970	4,413	943	1,410	418	239,174	Cincinnati.
879	5,112	2,534	4,068	2,126	75		473	95,509	Baltimore.
217	1,058	2,945	5,257	381	55			31,867	Charlotte.
216	1,378	1,143	1,765	260	130		6	27,454	Birmingham.
2,129	9,361	3,514	12,390	5,080	5,942	370	1,459	242,228	New Orleans.
8,516	30,054	10,107	17,565	16,500	2,820	2,156	2,136	696,766	Detroit.
442	2,199	732	1,930	558	118		399	76,555	Louisville.
617	3,532	1,975	8,192	1,353	954		1,053	71,988	Memphis.
292	2,276	2,976	4,698	921	326		296	48,976	Little Rock.
104	362	309	1,100	109	24		10	6,952	Helena.
299	1,360	570	1,753	270	17		7	21,540	Denver.
187	582	199	1,046	175	47		149	9,572	San Antonio.
207	1,731	1,652	2,827	556	34		135	32,732	Salt Lake City.
129	639	173	868	164	15		30	11,584	Seattle.
201	952	648	1,839	261	58		22	16,907	Spokane.
479	1,059	486	1,073	423	71		28	17,896	Portland.
2,764	12,158	2,502	10,260	3,133	2,290		150	300,956	Los Angeles.
5,938	18,289	5,462	20,836	4,932	2,349	707	1,737	381,671	Other reserve cities.
235	1,702	989	1,468	240	29		171	32,011	Albany.
658	2,514	183	1,423	645	472			39,339	Columbus.
1,446	4,947	1,635	5,319	1,284	138		751	109,090	Toledo.
188	448	60	1,990	9	8		15	14,007	Savannah.
748	1,059	467	1,038	160	56	120	449	27,174	Indianapolis.
1,023	2,681	634	2,475	1,092	222	587	18	56,115	Grand Rapids.
29	114		84	20	10			3,112	Cedar Rapids.
366	792	840	1,572	240	40			17,144	Des Moines.
1,122	3,730	654	4,862	1,194	1,313		333	78,824	Milwaukee.
78	160		376	39	29			2,878	St. Joseph.
45	142		229	9	32			1,977	Topeka.
54,910	149,637	38,100	154,638	23,884	5,627	5,477	21,418	3,856,353	Banks outside reserve cities (country banks)—Total.
9,593	23,754	5,546	14,260	3,213	569		3,169	563,379	District No. 1.
12,338	44,160	20,303	27,625	8,344	1,395	150	11,515	1,220,103	District No. 2.
4,008	14,606	3,674	9,324	1,694	225	1,000	1,052	380,964	District No. 3.
6,697	15,297	1,857	16,129	2,797	602	806	1,207	424,473	District No. 4.
2,042	4,009	2,741	8,471	847	119	188	138	110,306	District No. 5.
1,512	2,225	165	5,417	329	210	10	1,023	66,460	District No. 6.
9,832	23,561	1,911	30,162	3,325	1,389	2,703	1,929	619,469	District No. 7.
3,299	8,070	601	10,104	1,647	346	571	434	188,545	District No. 8.
1,385	3,453	242	7,884	369	244	31	56	72,707	District No. 9.
277	839	12	2,382	164	55		26	15,551	District No. 10.
1,340	2,983	159	8,113	267	147	2	393	50,890	District No. 11.
2,587	6,680	889	14,767	888	326	16	476	143,506	District No. 12.

STATE BANK MEMBERS—CONDITION OF BANKSIN CENTRAL RESERVE CITIES,

LIABILITIES (in thousands of dollars)

	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	Demand deposits, including amounts due to banks: Due to Federal reserve banks	Due to other banks and trust companies	Certified and cashiers' or treasurers' checks	Letters of credit and travelers' checks sold for cash	Individual deposits subject to check	All other	Net demand deposits	Time deposits
Federal reserve bank cities—Total.	479, 708	573, 259	208, 898	39, 041	41, 117	525	825, 310	386, 662	14, 241	3, 802, 816	241, 489	4, 395, 660	2, 117, 814
Central reserve cities—													
New York	269, 488	335, 732	134, 835	11, 421	20, 174	152	517, 174	339, 359	13, 829	2, 297, 628	142, 024	2, 699, 253	688, 374
Chicago	47, 900	64, 100	21, 730	16, 882	7, 716		99, 069	15, 143	130	406, 438	19, 370	471, 572	357, 351
Reserve cities—													
Boston	27, 750	26, 288	10, 819	727	530		22, 445	5, 988	1	249, 826	12, 306	262, 956	82, 534
New York (Brooklyn)	5, 800	9, 820	944	62	128	103	6, 837	826		52, 992	1, 994	58, 336	8, 997
Philadelphia	27, 850	71, 088	17, 198	5, 032	2, 065	270	25, 606	8, 373	100	231, 466	8, 600	244, 173	116, 152
Cleveland	38, 850	24, 290	7, 183	2, 162	5, 156		60, 721	6, 950	10	209, 932	16, 910	245, 716	424, 215
Richmond	3, 950	2, 900	1, 630	295	198		9, 270	270		17, 791	2, 732	23, 148	13, 316
Atlanta	4, 000	1, 750	2, 192	149	386		247	101		3, 145	1, 835	4, 980	9, 910
Chicago	11, 700	4, 775	2, 654	1, 972	1, 203		3, 367	1, 727	53	48, 504	7, 314	55, 819	84, 731
St. Louis	14, 920	13, 694	5, 583	47	767		13, 350	1, 747	14	98, 161	8, 768	108, 093	80, 533
Kansas City	6, 000	2, 000	728	18	160		33, 376	375	5	45, 093	8, 710	62, 191	8, 881
San Francsico	21, 500	16, 822	3, 402	274	2, 634		33, 848	5, 803	99	141, 840	10, 926	159, 423	242, 820
Federal reserve branch cities—Total.	126, 870	161, 402	45, 341	10, 678	9, 272	303	167, 923	22, 455	356	760, 284	94, 809	890, 519	1, 151, 119
Reserve cities—													
Buffalo	19, 000	25, 000	12, 510	529	2, 434	302	23, 835	3, 011	20	135, 602	11, 408	147, 010	231, 693
Pittsburgh	8, 100	59, 250	5, 182	5, 581	1, 273		18, 803	1, 052	34	106, 002	21, 197	136, 179	54, 054
Cincinnati	12, 620	12, 500	4, 763	192	1, 030		20, 376	2, 530	6	64, 433	10, 138	82, 463	101, 281
Baltimore	5, 500	4, 600	1, 053	671	408		4, 079	1, 044	8	30, 356	6, 087	36, 443	36, 223
Charlotte	2, 200	1, 300	669	30	155		9, 421	74		8, 117	798	9, 827	5, 871
Birmingham	1, 500	1, 255	249	70	116		1, 136	52	42	11, 214	564	11, 778	8, 017
New Orleans	10, 950	7, 650	2, 455	1, 999	844		30, 666	1, 204	10	63, 616	13, 049	88, 413	53, 148
Detroit	33, 500	37, 250	8, 084	468	1, 362		22, 673	6, 400	119	200, 500	5, 513	207, 031	352, 405
Louisville	3, 750	3, 500	861	34	741		2, 045	390		12, 388	1, 002	13, 617	25, 826
Memphis	5, 500	1, 700	1, 330	448	73		9, 016	647		22, 996	7, 221	30, 217	19, 073
Little Rock	2, 400	900	372	43	185	1	10, 320	357		10, 101	3, 750	16, 213	15, 220
Helena	400	225	177				967	73		2, 405	430	2, 838	2, 275
Denver	1, 000	550	1, 253	8	127		375	333		7, 751	2, 608	10, 359	7, 490
San Antonio	600	340	31				1, 490	126		4, 701	163	5, 255	1, 918
Salt Lake City	2, 250	882	350	200	96		3, 561	261		11, 890	1, 246	13, 136	11, 924
Seattle	500	100	138		65		652	175		3, 713	945	4, 658	5, 210
Spokane	1, 200	350	225		5		3, 626	108		5, 661	877	7, 827	4, 428
Portland	900	250	293	105	75		1, 398	216		6, 814	843	8, 261	6, 994
Los Angeles	15, 000	3, 800	5, 346	300	283		3, 484	4, 402	117	52, 024	6, 970	58, 994	208, 069
Other reserve cities	19, 400	16, 295	5, 824	1, 058	1, 913	1, 693	30, 838	3, 720	49	103, 060	24, 886	135, 660	156, 197
Albany	1, 000	1, 000	1, 278		94	414	2, 500	202		6, 696	4, 748	11, 863	14, 012
Columbus	2, 500	1, 500	394	27	60		2, 107	238	31	13, 285	5, 185	18, 595	14, 007
Toledo	7, 100	4, 425	1, 517	211	766	884	6, 951	1, 612		28, 800	5, 583	35, 592	41, 636
Savannah	1, 300	625	325		4		1, 958	39		3, 562	207	4, 105	4, 316
Indianapolis	1, 500	1, 500	210		354		2, 682	127		6, 266	1, 993	9, 403	11, 792
Grand Rapids	1, 900	2, 125	446	116	87		2, 493	382	18	13, 588	2, 656	16, 244	30, 522
Cedar Rapids	200	50	7	5			2	11		434	97	531	2, 306
Des Moines	1, 250	450	139	2	40		1, 771	239		6, 947	1, 118	8, 065	4, 700
Milwaukee	2, 250	4, 500	1, 445	682	507	395	9, 469	825		21, 757	2, 786	28, 522	31, 838
St. Joseph	200	70	63	15	1		178	32		1, 034	274	1, 308	1, 011
Topeka	200	50					727	13		691	239	1, 432	57
Banks outside reserve cities (country banks)—Total.	213, 012	181, 928	76, 567	11, 218	16, 682	13, 113	76, 356	26, 066	303	1, 214, 395	193, 111	1, 422, 963	1, 676, 262
District No. 1	19, 775	25, 151	12, 517	1, 771	3, 883	1, 034	9, 865	2, 361	2	216, 409	26, 160	243, 317	227, 373
District No. 2	60, 944	57, 028	25, 782	4, 996	5, 821	7, 466	22, 926	6, 731	233	417, 539	46, 953	469, 851	503, 087
District No. 3	28, 328	35, 212	9, 735	841	1, 187	2, 450	3, 822	1, 336		106, 756	19, 618	127, 062	145, 841
District No. 4	25, 960	19, 929	8, 007	841	1, 630	474	4, 504	2, 626	41	93, 208	30, 289	123, 951	229, 535
District No. 5	7, 773	5, 537	1, 881	92	529	1, 270	7, 225	4, 335		31, 549	3, 466	37, 710	37, 400
District No. 6	6, 195	3, 844	1, 643	136	444	29	2, 926	381		18, 441	2, 921	21, 697	21, 587
District No. 7	32, 392	20, 906	9, 498	1, 657	1, 600	203	11, 016	3, 846	11	150, 226	36, 420	188, 422	332, 838
District No. 8	12, 690	6, 667	4, 002	383	790	125	3, 463	1, 820	11	61, 761	8, 255	71, 436	82, 492
District No. 9	3, 437	1, 434	675	96	228		3, 325	562		23, 273	3, 428	26, 788	35, 598
District No. 10	1, 180	589	152	43	57		2, 412	372		4, 950	1, 669	7, 939	4, 025
District No. 11	4, 852	1, 877	669	9	58		2, 510	313		31, 393	3, 330	35, 157	4, 360
District No. 12	9, 486	3, 754	2, 006	353	455	62	2, 362	1, 383	5	58, 890	10, 602	69, 633	52, 126

RESERVE CITIES, AND OUTSIDE SUCH CITIES ON OCTOBER 3, 1928—Continued

LIABILITIES (in thousands of dollars)

United States deposits	Agreements to repurchase securities sold	Bills payable and rediscounts — Total	Bills payable — With Federal reserve banks	Bills payable — All other	Rediscounts — With Federal reserve banks	Rediscounts — All other	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for account of reporting banks	Securities borrowed	Other liabilities	Total	
32, 691	41, 235	225, 169	202, 737	4, 521	17, 876	35	208, 958	277, 170	12, 440	7, 757	56, 569	9, 592, 869	Federal reserve bank cities—Total.
													Central reserve cities—
12, 572	31, 148	117, 624	112, 940	1, 275	3, 409		196, 205	245, 634	11, 253		35, 167	5, 419, 793	New York.
3, 206	2, 010	5, 090	4, 750		340		394	11, 202	38		8, 864	1, 086, 633	Chicago.
													Reserve cities—
5, 985		11, 120	2, 670	200	8, 250		2, 373	4, 537	236		601	464, 066	Boston.
42		3, 373	2, 935		438		128	48	16		487	92, 597	New York (Brooklyn).
3, 536	5, 000	30, 245	28, 257	605	1, 383				286	2, 500	3, 714	559, 081	Philadelphia.
1, 571	3, 077	6, 200	6, 200				3, 267	7, 869	513	1, 000	1, 200	821, 076	Cleveland.
217		2, 285	2, 085	200			59				266	55, 179	Richmond.
		4, 407	3, 000	147	1, 225	35					1, 582	29, 704	Atlanta.
480		3, 057	1, 754	50	1, 253						959	172, 496	Chicago.
1, 839		10, 324	7, 146	1, 700	1, 478			624	2	4, 257	534	255, 164	St. Louis.
2, 345		3, 000	3, 000								1, 180	111, 871	Kansas City.
898		28, 444	28, 000	344	100		6, 532	7, 256	96		2, 015	525, 209	San Francisco.
10, 012	17, 431	105, 447	64, 227	21, 588	19, 067	565	2, 066	16, 233	2, 479	4, 196	34, 613	2, 743, 289	Federal reserve branch cities—Total.
													Reserve cities—
1, 165	14, 091	11, 425	11, 425					1, 062	22		6, 505	499, 614	Buffalo.
1, 912		11, 142	10, 892	250				11		260	1, 166	295, 019	Pittsburgh.
295	300	6, 215	4, 352	1, 000	863			95	35	1, 410	955	239, 174	Cincinnati.
1, 000							1, 027	3, 315			138	95, 509	Baltimore.
		3, 232	2, 609	200	423							31, 867	Charlotte.
243		2, 996	250		2, 276	470						27, 454	Birmingham.
2, 672	1, 750	36, 734	9, 359	14, 550	12, 825		1, 039	11, 468	2, 422	370	182	242, 228	New Orleans.
1, 594	1, 290	22, 753	20, 850	1, 903				237		2, 156	462	696, 766	Detroit.
		1, 660	1, 175	250	235			14			24, 344	76, 555	Louisville.
		3, 359	451	1, 200	1, 708						625	71, 988	Memphis.
		5, 266	2, 864	2, 150	157	95					61	48, 976	Little Rock.
												6, 952	Helena.
45												21, 540	Denver.
		203		85	118							9, 572	San Antonio.
		62			62						10	32, 732	Salt Lake City.
86												11, 584	Seattle.
		400			400						27	16, 907	Spokane.
								8				17, 896	Portland.
1, 000								23			138	300, 956	Los Angeles.
280		14, 393	6, 432	894	7, 067		15	63		707	1, 280	381, 671	Other reserve cities:
											67	32, 011	Albany.
5												39, 339	Columbus.
134		9, 379	4, 320		5, 059						92	109, 090	Toledo.
4		1, 558		894	664		15				94	14, 007	Savannah.
103										120	527	27, 174	Indianapolis.
24		1, 171	312		859					587		56, 115	Grand Rapids.
												3, 112	Cedar Rapids.
								63			425	17, 144	Des Moines.
10		2, 285	1, 800		485						75	78, 824	Milwaukee.
												2, 878	St. Joseph.
												1, 977	Topeka.
4, 788	904	101, 326	66, 337	14, 782	18, 008	2, 199	118	3, 711	365	5, 482	40, 646	3, 856, 353	Banks outside reserve cities (country banks)—Total.
633		10, 873	9, 510	425	938		1	2, 270	289		3, 012	563, 379	District No. 1.
1, 156		40, 031	32, 677	3, 424	3, 559	371	6	1, 222	45	150	17, 987	1, 220, 103	District No. 2.
884	40	10, 431	7, 430	1, 391	1, 596	14	87	161	24	1, 000	13, 211	380, 964	District No. 3.
270		5, 166	3, 327	1, 004	709	126		19		806	1, 168	424, 473	District No. 4.
408	388	8, 138	3, 607	2, 465	1, 891	175				193	122	110, 306	District No. 5.
243		7, 332	1, 925	874	4, 128	405		18		10	310	66, 460	District No. 6.
538	53	11, 052	4, 463	3, 271	2, 599	719		21	7	2, 703	4, 482	619, 469	District No. 7.
228	92	4, 962	2, 628	1, 253	1, 073	8	22			571	211	188, 545	District No. 8.
94		505	87	72	284	62				31	21	72, 707	District No. 9.
11		81	10		71						10	15, 551	District No. 10.
41	183	1, 230	118	545	527	40				2	63	50, 890	District No. 11.
282	148	1, 525	555	58	633	279	2			16	49	143, 506	District No. 12.

STATE BANK MEMBERS—CONDITION OF

RESOURCES (in thousands of dollars)

	Number of banks	Loans and discounts, including overdrafts	United States Government securities	Other bonds, stocks, and securities	Total loans and investments	Customers' liability on account of acceptances	Banking house, furniture and fixtures	Other real estate owned	Gold and gold certificates
Total	1,226	9,632,494	1,375,742	2,117,468	13,125,704	298,224	373,228	55,676	19,652
New England:									
Maine	2	3,351	177	2,218	5,746		36		13
New Hampshire	1	995		305	1,300		16	6	2
Massachusetts	25	418,809	45,452	78,136	542,397	4,565	12,419	1,564	468
Rhode Island	4	157,893	48,018	68,965	274,876	2,488	3,631	546	864
Connecticut	4	38,112	1,638	2,808	42,558		2,239	163	61
Middle Atlantic:									
New York	108	3,742,095	519,170	642,731	4,903,996	251,276	111,782	6,091	7,149
New Jersey	65	432,825	50,037	157,213	640,075	1,263	19,162	2,891	2,624
Pennsylvania	102	627,169	147,190	259,830	1,034,189	482	34,872	5,641	955
East North Central:									
Ohio	76	965,442	97,320	176,263	1,239,025	8,155	48,568	9,585	699
Indiana	17	45,049	5,379	14,868	65,296		3,694	559	329
Illinois	76	832,034	126,113	162,205	1,120,352	11,237	16,299	974	1,384
Michigan	156	695,683	100,237	152,675	948,595	232	35,648	3,240	1,157
Wisconsin	19	75,831	8,622	14,804	99,257		1,864	391	185
West North Central:									
Minnesota	13	5,776	596	1,014	7,386		184	317	22
Iowa	57	68,721	4,176	13,036	85,933	63	3,877	3,052	333
Missouri	58	240,177	50,370	101,230	391,777	624	11,540	2,473	464
North Dakota	1	65		6	71		7	12	
South Dakota	9	3,924	606	811	5,341		189	180	17
Nebraska	3	1,091	106	225	1,422		46	45	3
Kansas	6	3,149	504	902	4,555		281	152	19
South Atlantic:									
Delaware	4	42,863	2,099	6,984	51,946		1,045	54	36
Maryland	5	54,075	1,000	19,066	74,141	3,321	2,611	1,781	50
Virginia	11	41,219	2,528	7,835	51,582		689	665	20
West Virginia	17	27,858	2,877	3,576	34,311	2	1,914	468	57
North Carolina	8	56,111	7,501	3,583	67,195		4,249	376	47
South Carolina	10	6,120	227	3,031	9,378		338	387	15
Georgia	47	37,981	3,948	8,111	50,040	18	3,926	2,490	73
Florida	6	13,610	454	3,266	17,330		1,098	165	48
East South Central:									
Kentucky	7	61,717	4,162	9,099	74,978	14	1,965	299	54
Tennessee	7	50,668	266	7,310	58,244		4,238	1,750	29
Alabama	14	25,384	1,140	1,768	28,292	17	1,120	367	25
Mississippi	3	2,288	18	526	2,832		98	61	4
West South Central:									
Arkansas	23	38,830	4,127	3,896	46,853		1,360	897	91
Louisiana	9	144,022	15,016	28,164	187,202	7,552	14,209	709	66
Oklahoma	2	464	50	103	617		20	14	7
Texas	90	32,741	2,103	1,958	36,802		1,520	1,114	92
Mountain:									
Montana	22	21,516	6,434	9,221	37,171		592	387	78
Idaho	16	7,086	1,242	3,266	11,594		373	217	31
Wyoming	3	1,598	97	441	2,136		158	64	8
Colorado	3	11,045	4,195	1,953	17,193		389	181	29
New Mexico	2	466	304	153	923		41	2	3
Arizona	3	8,187	3,231	3,275	14,693		300	671	42
Utah	24	31,755	1,579	5,188	38,522		730	953	58
Pacific:									
Washington	43	35,123	4,050	11,974	51,147		1,461	285	94
Oregon	29	19,687	2,226	8,916	30,829	8	1,030	425	72
California	16	501,889	99,157	114,560	715,606	6,907	21,400	3,012	1,775

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut [1]									
New Jersey (district No. 2)	55	402,249	47,655	143,935	593,839	1,263	17,382	1,935	2,434
Kentucky (district No. 4)	2	2,765	308	1,168	4,241		65	92	12
Pennsylvania (district No. 4)	23	201,931	79,834	61,360	343,125	11	10,551	1,436	210
West Virginia (district No. 4)	3	11,408	1,101	1,573	14,082	2	666	81	18
Louisiana (district No. 6)	8	141,087	14,929	27,446	183,462	7,552	14,188	626	64
Mississippi [2]									
Tennessee (district No. 6)	1	6,166		250	6,416		1,411	98	1
Illinois (district No. 7)	61	813,245	124,188	156,868	1,094,301	11,237	15,317	837	1,288
Indiana (district No. 7)	15	43,292	5,365	14,473	63,130		3,467	505	323
Michigan (district No. 7)	147	690,179	99,909	148,773	938,861	232	35,413	3,187	1,120
Wisconsin (district No. 7)	16	74,805	8,231	14,368	97,404		1,821	334	174
Missouri (district No. 10)	4	40,151	18,709	17,667	76,527		2,021	1,629	112
New Mexico (district No. 10)	1	150	41	2	193		11	2	2
Oklahoma (district No. 10)	1	309	50	49	408		8	12	6
Arizona (district No. 12)	2	7,978	3,222	3,205	14,405		284	661	42

[1] There are no State bank members in that portion of Connecticut in district No. 2.

BANKS, BY STATES, ON OCTOBER 3, 1928

RESOURCES (in thousands of dollars)

All other cash in vault	Reserve with Federal reserve banks	Items with Federal reserve banks in process of collection	Due from banks and trust companies	Exchanges for clearing house and checks on other banks in same place	Outside checks and other cash items	Securities borrowed	Other assets	Total	
136,208	880,483	288,713	472,754	644,808	64,398	18,137	196,197	16,574,182	Total.
									New England:
54	238	8	279	9	9			6,392	Maine.
13	56	17	24				140	1,574	New Hampshire.
5,936	37,720	16,776	15,726	14,134	1,482		2,504	655,691	Massachusetts.
5,861	11,848	1,071	4,747	1,767	217		2,743	310,659	Rhode Island.
734	2,732	918	3,136	507	52		29	53,129	Connecticut.
									Middle Atlantic:
33,137	414,650	119,486	85,593	504,419	14,978	150	127,639	6,580,346	New York.
6,672	27,348	12,718	12,777	5,825	769		5,202	737,326	New Jersey.
8,828	57,093	21,362	32,222	16,033	687	2,760	7,225	1,222,349	Pennsylvania.
									East North Central:
17,995	68,883	32,429	48,059	17,210	7,131	3,216	8,687	1,509,642	Ohio.
1,682	3,102	812	3,572	463	296	269	1,103	81,177	Indiana.
10,050	78,189	15,127	49,357	28,360	18,687	513	16,629	1,367,158	Illinois.
15,712	47,261	11,487	37,065	19,608	3,574	5,328	2,898	1,131,805	Michigan.
1,664	5,393	772	7,210	1,558	1,403		359	120,056	Wisconsin.
									West North Central:
122	329	5	416	144	7		7	8,939	Minnesota.
1,644	3,893	1,121	6,839	531	226		32	107,544	Iowa.
4,404	26,050	17,181	30,323	7,227	2,285	4,309	4,312	502,969	Missouri.
2	5		7				1	105	North Dakota.
158	347	54	1,061	18	21		32	7,418	South Dakota.
35	88		178	5	11		5	1,838	Nebraska.
118	377	12	921	49	33		11	6,528	Kansas.
									South Atlantic:
529	2,929	972	1,122	248	10	1,000	419	60,310	Delaware.
919	5,182	2,538	4,141	2,132	76		474	97,366	Maryland.
494	3,053	4,487	2,390	586	43		244	64,253	Virginia.
600	1,649	806	2,147	225	13	80	88	42,360	West Virginia.
1,491	3,352	5,040	11,075	1,019	99	108	20	94,071	North Carolina.
219	426	70	745	12	43		25	11,658	South Carolina.
778	1,984	274	4,378	310	123	10	615	65,019	Georgia.
647	764	84	2,081	103	69		780	23,169	Florida.
									East South Central:
543	2,534	732	2,862	579	132		442	85,134	Kentucky.
785	3,924	2,033	9,187	1,448	977		1,053	83,668	Tennessee.
436	1,685	1,143	2,330	271	164		27	35,877	Alabama.
44	147		305	28	1	2	12	3,534	Mississippi.
									West South Central:
733	3,015	2,981	6,768	1,049	371	4	413	64,535	Arkansas.
2,258	9,874	3,614	12,942	5,141	5,944	370	1,480	251,361	Louisiana.
11	55		215		7		15	961	Oklahoma.
1,400	3,093	265	8,558	383	184	2	524	53,937	Texas.
									Mountain:
868	2,534	492	6,250	250	214		14	48,850	Montana.
271	789	128	2,696	54	57	14	118	16,342	Idaho.
71	109		340	12	7		2	2,907	Wyoming.
318	1,392	570	1,792	271	17		7	22,159	Colorado.
26	63		110		2			1,170	New Mexico.
343	930	550	1,830	150	26		56	19,591	Arizona.
468	2,449	1,663	4,345	627	52	2	149	50,018	Utah.
									Pacific:
1,066	3,340	860	5,808	711	179		120	65,071	Washington.
972	2,058	536	2,872	499	156		54	39,511	Oregon.
5,097	37,551	7,519	35,953	10,833	3,564		9,488	858,705	California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

All other cash in vault	Reserve with Federal reserve banks	Items with Federal reserve banks in process of collection	Due from banks and trust companies	Exchanges for clearing house and checks on other banks in same place	Outside checks and other cash items	Securities borrowed	Other assets	Total	
									Connecticut.[1]
6,242	25,220	12,329	11,894	5,632	737		4,865	683,772	New Jersey (district No. 2).
52	203		808	11	8		22	5,514	Kentucky (district No. 4).
2,515	19,097	5,125	8,639	3,025	217	260	1,957	396,168	Pennsylvania (district No. 4).
217	764	312	640	60	3		2	16,847	West Virginia (district No. 4).
2,178	9,494	3,521	12,544	5,093	5,943	370	1,477	246,512	Louisiana (district No. 6).
									Mississippi.[2]
114	287	58	784	88	19			9,276	Tennessee (district No. 6).
9,318	76,911	14,991	46,675	28,278	18,629		16,620	1,334,402	Illinois (district No. 7).
1,561	2,976	755	3,470	429	295	269	1,093	78,273	Indiana (district No. 7).
15,425	46,742	11,487	35,908	19,546	3,551	5,297	2,887	1,119,656	Michigan (district No. 7).
1,612	5,312	772	7,117	1,554	1,400		358	117,858	Wisconsin (district No. 7).
754	6,928	8,342	16,264	2,219	1,607		3,079	119,482	Missouri (district No. 10).
7	12		40					267	New Mexico (district No. 10).
6	39		157					636	Oklahoma (district No. 10).
320	905	550	1,755	139	26		56	19,143	Arizona (district No. 12).

[2] There are no State bank members in that portion of Mississippi in district No. 6.

STATE BANK MEMBERS—CONDITION OF

LIABILITIES (in thousands of dollars)

	Capital stock paid in	Surplus	Undivided profits—net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	Demand deposits, including amounts due to banks: Due to Federal reserve banks	Due to other banks and trust companies	Certified and cashiers' or treasurers' checks	Letters of credit and travelers' checks sold for cash	Individual deposits subject to check	All other	Net demand deposits	Time deposits
Total	838,990	932,884	336,630	61,995	68,984	15,634	1,100,427	438,903	14,949	5,880,555	554,295	6,844,802	5,101,392
New England:													
Maine	200	150	257				2	15		1,479	273	1,752	3,941
New Hampshire	75	25	70		5			2		309	102	411	905
Massachusetts	35,750	33,034	16,192	1,299	1,270	830	28,094	7,154	1	339,838	28,306	369,700	135,350
Rhode Island	8,200	14,330	5,112	1,102	2,961	204	2,596	770	2	90,790	6,308	97,098	165,846
Connecticut	3,300	3,900	1,705	97	177		1,618	408		33,819	3,477	37,312	3,865
Middle Atlantic:													
New York	318,278	391,618	162,761	14,061	25,434	3,896	562,655	345,346	14,021	2,672,056	184,343	3,123,778	1,180,124
New Jersey	40,204	41,047	14,116	3,001	3,505	4,814	11,514	4,947	61	253,821	25,630	281,118	290,247
Pennsylvania	63,758	163,555	31,165	11,564	4,383	1,773	47,438	10,972	147	428,692	46,035	488,185	333,823
East North Central:													
Ohio	79,050	54,549	18,759	2,754	8,052	1,164	93,259	13,365	67	373,110	64,038	465,455	752,636
Indiana	5,486	3,394	1,686	58	416	164	4,469	358		21,816	5,038	28,180	32,357
Illinois	66,840	72,346	26,550	19,580	9,473		105,644	18,251	187	491,568	33,189	572,053	485,668
Michigan	53,060	52,306	13,304	1,443	2,655	59	28,959	9,072	144	298,493	28,976	328,760	605,167
Wisconsin	4,412	5,631	2,177	701	582	395	10,021	1,112		33,877	4,575	42,435	52,083
West North Central:													
Minnesota	730	202	38	10	6		149	83		2,256	592	2,850	4,602
Iowa	6,666	3,563	1,409	116	101		5,782	687		22,756	7,616	31,481	56,435
Missouri	28,755	20,595	9,379	340	1,493		49,396	3,535	30	189,163	21,110	221,153	152,098
North Dakota	25	1						1		30	7	37	33
South Dakota	395	92	66	1			650	75		2,790	417	3,288	2,780
Nebraska	105	55	19	1			46	5		662	236	898	695
Kansas	530	223	21		2		1,028	34		2,550	1,014	4,066	1,115
South Atlantic:													
Delaware	4,600	4,900	1,927	270	287	674	700	166		29,958	4,352	34,310	5,617
Maryland	5,625	4,725	1,090	679	409		4,084	1,057	8	30,864	6,191	37,055	37,093
Virginia	5,080	3,421	1,742	296	269	35	9,341	311		19,988	2,885	25,498	17,358
West Virginia	3,390	2,764	1,162	61	290	279	1,716	301	8	13,755	1,210	15,212	16,382
North Carolina	5,375	3,821	1,661	34	453	1,133	15,270	4,023		25,952	2,294	31,853	24,226
South Carolina	953	506	137	79	26	17	59	71		2,324	681	3,005	5,956
Georgia	8,030	3,926	2,849	166	424	11	2,755	237		13,251	2,810	16,421	20,515
Florida	1,315	1,132	863	63	18	18	2,166	196		6,090	1,355	7,756	7,784
East South Central:													
Kentucky	4,600	3,815	902	218	741	105	2,166	406		14,762	1,450	16,439	29,583
Tennessee	6,855	2,262	1,543	478	422		9,184	672		25,970	7,691	33,661	23,612
Alabama	2,320	1,825	442	87	135		1,171	106	42	13,858	633	14,491	10,332
Mississippi	325	80	56	13			295	1		789	373	1,232	1,012
West South Central:													
Arkansas	3,880	1,486	672	43	193	1	10,693	430		15,642	6,460	24,487	18,269
Louisiana	11,580	7,916	2,575	2,011	891		31,207	1,232	10	66,311	13,605	91,668	55,977
Oklahoma	75	19	25	19				3		550	43	593	193
Texas	5,047	2,018	622	6	35		3,468	388		33,563	3,026	37,410	4,553
Mountain:													
Montana	1,910	928	543	81	95		3,446	384		16,929	2,122	19,054	22,237
Idaho	900	301	115	196	210		475	209		7,645	1,673	9,318	4,596
Wyoming	190	145		23	40		78	11		479	443	922	1,418
Colorado	1,075	586	1,254	8	128		375	333		8,019	2,737	10,756	7,599
New Mexico	80	30	5					29		520	238	758	210
Arizona	1,105	261	67		88	40	370	294		8,856	2,181	11,037	6,321
Utah	3,671	1,753	554	286	167	12	3,973	372		17,675	2,043	19,776	18,856
Pacific:													
Washington	4,195	1,367	768	31	110	10	4,755	611		23,907	5,582	30,778	22,576
Oregon	2,625	702	499	127	108		1,722	376		15,979	2,390	19,056	14,399
California	38,370	21,579	9,758	592	2,930		37,638	10,492	221	207,044	18,545	232,246	464,948

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

	Capital stock paid in	Surplus	Undivided profits—net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	Due to Federal reserve banks	Due to other banks and trust companies	Certified and cashiers' or treasurers' checks	Letters of credit and travelers' checks sold for cash	Individual deposits subject to check	All other	Net demand deposits	Time deposits
Connecticut [1]													
New Jersey (dist. No. 2)	37,954	36,962	12,588	2,947	3,217	4,541	10,617	4,783	61	238,401	22,784	262,535	266,039
Kentucky (dist. No. 4)	650	205	41	184			121	10		1,632	71	1,703	2,232
Pennsylvania (dist. No. 4)	14,430	66,240	7,687	6,015	1,706		19,607	1,593	47	135,848	25,015	169,843	101,655
West Virginia (dist. No. 4)	1,000	900	559	61	157	194	475	40	8	5,070	178	5,495	8,205
Louisiana (dist. No. 6)	11,280	7,741	2,510	2,008	868		30,677	1,219	10	64,604	13,352	89,704	54,616
Mississippi [2]													
Tennessee (dist. No. 6)	1,000	500	200	30	349		164	19		2,175	426	2,601	3,731
Illinois (dist. No. 7)	63,985	71,258	25,859	19,470	9,254		103,404	17,575	187	482,229	32,243	560,449	471,830
Indiana (dist. No. 7)	5,246	3,334	1,669	58	404	144	4,423	346		20,978	4,577	26,881	31,189
Michigan (dist. No. 7)	52,430	51,921	13,137	1,439	2,528	59	28,917	9,013	144	295,331	28,345	324,967	598,256
Wisconsin (dist. No. 7)	4,265	5,580	2,139	701	582	395	10,016	1,079		33,366	4,486	41,831	50,773
Missouri (dist. No. 10)	6,600	2,220	871	33	175		35,541	742	5	47,289	8,998	65,995	10,473
New Mexico (dist. No. 10)	30	15	2							114	29	143	77
Oklahoma (dist. No. 10)	50	15	16	19						406	43	449	87
Arizona (dist. No. 12)	1,075	256	66		88	40	368	288		8,582	2,176	10,758	6,196

[1] There are no State bank members in that portion of Connecticut in district No. 2.

BANKS, BY STATES, ON OCTOBER 3, 1928—Continued

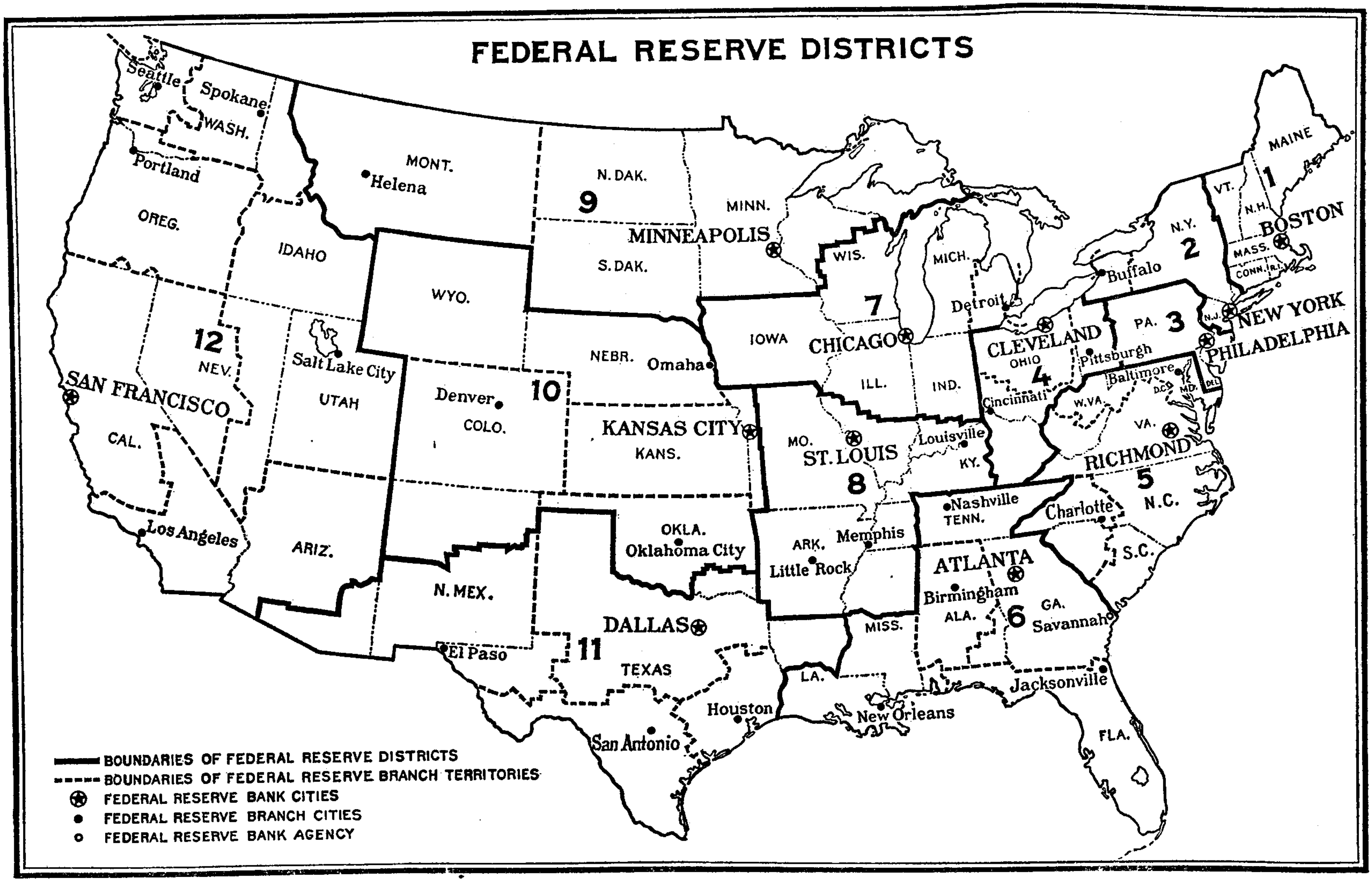
LIABILITIES (in thousands of dollars)

United States deposits	Agreements to repurchase securities sold	Bills payable and rediscounts: Total	Bills payable: With Federal reserve banks	Bills payable: All other	Rediscounts: With Federal reserve banks	Rediscounts: All other	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for account of reporting banks	Securities borrowed	Other liabilities	Total	
47,771	59,570	446,335	339,733	41,785	62,018	2,799	211,157	297,177	15,284	18,142	133,108	16,574,182	Total.
													New England:
		75	75									6,392	Maine.
											81	1,574	New Hampshire.
6,081		14,141	4,680	375	9,086		2,373	4,537	236		1,205	655,691	Massachusetts.
429		7,150	7,150				1	2,270	289		2,299	310,659	Rhode Island.
108		627	275	250	102						28	53,129	Connecticut.
													Middle Atlantic:
14,042	45,239	144,673	134,645	3,559	6,119	350	196,333	246,758	11,305	150	47,253	6,580,346	New York.
925		28,931	25,982	1,320	1,608	21	6	1,208	31		13,318	737,326	New Jersey.
6,444	5,040	50,887	46,149	2,066	2,658	14	87	172	310	2,760	13,344	1,222,349	Pennsylvania.
													East North Central:
2,107	3,377	25,595	16,979	1,974	6,625	17	3,267	7,983	548	3,216	2,746	1,509,642	Ohio.
103		1,578	942	205	376	55				269	3,985	81,177	Indiana.
3,877	2,010	9,674	7,610	320	1,735	9	394	11,202	38	513	10,154	1,367,158	Illinois.
1,861	1,343	28,475	23,267	3,463	1,495	250		258	7	5,328	895	1,131,805	Michigan.
128		4,076	2,000	799	1,247	30					286	120,056	Wisconsin.
													West North Central:
18		246	29		155	62					7	8,939	Minnesota.
		1,825	210	522	718	375		63			525	107,544	Iowa.
4,412	92	15,756	12,327	1,925	1,504			624	2	4,309	1,880	502,969	Missouri.
		8			8							105	North Dakota.
39		100		27	73						13	7,418	South Dakota.
		14	10		4							1,838	Nebraska.
11												6,528	Kansas.
													South Atlantic:
5		1,000	1,000							1,000	4,854	60,310	Delaware.
1,000		51		20	31		1,027	3,315			148	97,366	Maryland.
217		2,947	2,085	260	560	42	59				304	64,253	Virginia.
		891	362	232	297					80	71	42,360	West Virginia.
408		9,308	5,834	2,152	1,205	117				113		94,071	North Carolina.
	388	458	20	201	221	16					3	11,658	South Carolina.
16		8,065	3,546	1,485	2,935	99	15			10	1,939	65,019	Georgia.
105		2,064		50	2,012	2						23,169	Florida.
													East South Central:
19		1,805	1,175	280	241	109		14			24,548	85,134	Kentucky.
		4,354	451	1,318	2,252	333					625	83,668	Tennessee.
248		4,621	934	321	2,890	476		18			39	35,877	Alabama.
		566		208	358		22			2		3,534	Mississippi.
													West South Central:
		6,697	3,211	2,767	616	103				4	65	64,535	Arkansas.
2,793	1,750	38,000	10,104	14,859	13,037		1,039	11,468	2,422	370	204	251,361	Louisiana.
		34		6	28							961	Oklahoma.
41	125	994	68	374	512	40				2	49	53,937	Texas.
													Mountain:
23		151	58	45	48						1	48,850	Montana.
3										14	5	16,342	Idaho.
		67			67							2,907	Wyoming.
45												22,159	Colorado.
	58											1,170	New Mexico.
											8	19,591	Arizona.
30	128	485	32	39	367	47				2	11	50,018	Utah.
													Pacific:
333	7	783	255		516	12					36	65,071	Washington.
2	13	555	248	19	68	220	2	8			4	39,511	Oregon.
1,898		28,608	28,020	344	244		6,532	7,279	96		2,175	858,705	California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

United States deposits	Agreements to repurchase securities sold	Bills payable and rediscounts: Total	Bills payable: With Federal reserve banks	Bills payable: All other	Rediscounts: With Federal reserve banks	Rediscounts: All other	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for account of reporting banks	Securities borrowed	Other liabilities	Total	
													Connecticut.[1]
893		27,780	25,332	1,140	1,287	21	6	1,208	31		12,960	683,772	New Jersey (dist. No. 2).
19		145		30	6	109					204	5,514	Kentucky (dist. No. 4.)
2,061		12,362	12,112	250				11		260	1,631	396,168	Pennsylvania (dist. No. 4).
												16,847	West Virginia (dist. No. 4).
2,793	1,750	37,595	10,054	14,609	12,932		1,039	11,468	2,422	370	190	246,512	Louisiana (dist. No. 6).
													Mississippi.[2]
		682			349	333						9,276	Tennessee (dist. No. 6).
3,877	2,010	9,484	7,510	235	1,730	9	394	11,202	38		10,103	1,334,402	Illinois (dist. No. 7).
103		1,548	942	205	346	55				269	3,985	78,273	Indiana (dist. No. 7).
1,861	1,343	28,475	23,267	3,463	1,495	250		258	7	5,297	895	1,119,656	Michigan (dist. No. 7).
114		4,076	2,000	799	1,247	30					286	117,858	Wisconsin (dist. No. 7).
2,345		3,000	3,000								1,190	119,482	Missouri (dist. No. 10).
												267	New Mexico (dist. No. 10).
												636	Oklahoma (dist. No. 10).
											8	19,143	Arizona (dist. No. 12).

[2] There are no State bank members in that portion of Mississippi in district No. 6.


FEDERAL RESERVE DISTRICTS
BOUNDARIES OF FEDERAL RESERVE DISTRICTS
BOUNDARIES OF FEDERAL RESERVE BRANCH TERRITORIES
FEDERAL RESERVE BANK CITIES
FEDERAL RESERVE BRANCH CITIES
FEDERAL RESERVE BANK AGENCY
1
BOSTON
MAINE
VT.
N.H.
MASS.
CONN.
R.I.
2
NEW YORK
N.Y.
Buffalo
N.J.
3
PHILADELPHIA
PA.
DEL.
4
CLEVELAND
OHIO
Pittsburgh
Cincinnati
5
RICHMOND
Baltimore
MD.
D.C.
VA.
W.VA.
N.C.
Charlotte
S.C.
6
ATLANTA
GA.
Savannah
Jacksonville
FLA.
ALA.
Birmingham
TENN.
Nashville
MISS.
LA.
New Orleans
7
CHICAGO
WIS.
MICH.
Detroit
IOWA
ILL.
IND.
8
ST. LOUIS
MO.
KY.
Louisville
ARK.
Little Rock
Memphis
9
MINNEAPOLIS
MINN.
N. DAK.
S. DAK.
MONT.
Helena
10
KANSAS CITY
KANS.
NEBR.
Omaha
COLO.
Denver
WYO.
OKLA.
Oklahoma City
11
DALLAS
TEXAS
El Paso
San Antonio
Houston
N. MEX.
12
SAN FRANCISCO
CAL.
Los Angeles
OREG.
Portland
WASH.
Seattle
Spokane
IDAHO
NEV.
UTAH
Salt Lake City
ARIZ.