

Member Bank Call Report

No. 55

Condition of all Member Banks
June 30, 1932

FEDERAL RESERVE BOARD

WASHINGTON



UNITED STATES
GOVERNMENT PRINTING OFFICE
WASHINGTON : 1932

THE MEMBER BANK CALL REPORT is published following each official call upon member banks for statements of their condition. It contains tables showing resources and liabilities and a classification of loans, investments, deposits, and borrowings for all member banks (National and State) in the country as a whole, by Federal reserve districts and by classes of banks. Tables are also given, by States and cities, showing resources and liabilities for all member banks.

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

MEMBER BANK CALL REPORT

Washington, August 19, 1932.

CONDITION OF ALL MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 30, 1932	Dec. 31, 1931	June 30, 1931	Dec. 31, 1931	June 30, 1931
RESOURCES					
Loans (including overdrafts).....	16,587,185	19,260,685	21,816,243	-2,673,500	-5,229,058
United States Government securities.....	5,627,854	5,318,654	5,343,032	309,200	284,822
Other securities.....	5,785,764	5,995,786	6,763,247	-210,022	-977,483
Total loans and investments.....	28,000,803	30,575,125	33,922,522	-2,574,322	-5,921,719
Customers' liability on account of acceptances.....	458,952	718,600	888,454	-259,548	-429,502
Banking house, furniture, and fixtures.....	1,166,263	1,174,957	1,234,404	-8,694	-68,141
Other real estate owned.....	233,014	211,755	206,569	21,259	26,445
Cash in vault.....	478,224	522,551	519,135	-44,327	-40,911
Reserve with Federal reserve banks.....	1,997,656	1,975,169	2,396,421	22,487	-398,765
Items with Federal reserve banks in process of collection.....	419,706	598,285	629,418	-178,579	-209,712
Due from banks in United States.....	1,730,770	1,662,226	2,517,096	68,544	-786,326
Due from banks in foreign countries (including own branches).....	192,619	174,183	351,320	18,436	-158,701
Exchanges for clearing house and other checks on local banks.....	859,340	1,388,409	1,771,312	-529,069	-911,972
Outside checks and other cash items.....	58,092	108,128	87,358	-50,036	-29,266
Redemption fund and due from United States Treasurer.....	32,548	31,372	32,001	1,176	547
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	55,022	310,502	452,045	-255,480	-397,023
Securities borrowed.....	11,664	13,473	20,279	-1,809	-8,615
Other assets.....	216,388	223,687	260,254	-7,299	-43,866
Total.....	35,911,061	39,688,322	45,288,588	-3,777,261	-9,377,527
LIABILITIES					
Capital stock paid in.....	2,440,467	2,499,098	2,620,606	-58,631	-180,139
Surplus.....	2,366,239	2,524,460	2,741,351	-158,221	-375,112
Undivided profits—net.....	510,696	605,403	804,199	-94,707	-293,503
Reserves for dividends, contingencies, etc.....	342,518	370,368	264,068	-26,850	79,450
Reserves for interest, taxes, and other expenses accrued and unpaid.....	109,927	98,668	127,345	11,259	-17,418
Due to Federal reserve banks.....	38,362	48,381	41,073	-10,019	-2,711
Due to other banks in United States.....	2,870,029	2,832,296	4,004,077	37,733	-1,134,048
Due to banks in foreign countries (including own branches).....	200,569	433,740	657,285	-233,171	-456,716
Certified and officers' checks outstanding.....	503,336	729,301	999,310	-225,965	-495,974
Cash letters of credit and travelers' checks outstanding.....	24,475	19,581	33,231	4,894	-8,756
Demand deposits.....	13,203,732	14,955,400	16,622,224	-1,751,668	-3,418,492
Time deposits.....	10,636,021	11,315,842	13,515,468	-679,821	-2,879,447
United States deposits.....	387,463	411,845	395,397	-24,382	-7,934
Total deposits.....	27,863,987	30,746,386	36,268,065	-2,882,399	-8,404,078
Agreements to repurchase United States Government or other securities sold.....	62,983	81,583	15,371	-18,600	47,612
Bills payable and rediscounts:					
With Federal reserve banks.....	440,504	622,652	146,819	-182,148	293,685
All other.....	374,619	216,476	70,079	158,143	304,540
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	55,022	310,502	452,045	-255,480	-397,023
Acceptances executed for customers.....	483,064	732,253	901,351	-249,189	-418,287
Acceptances executed by other banks for account of reporting banks.....	6,912	14,169	11,514	-7,257	-4,602
National-bank notes outstanding.....	648,906	624,234	636,041	24,672	12,865
Securities borrowed.....	11,664	13,473	20,279	-1,809	-8,615
Other liabilities.....	192,553	228,597	209,455	-36,044	-16,902
Total.....	35,911,061	39,688,322	45,288,588	-3,777,261	-9,377,527
Number of banks.....	6,980	7,246	7,782	-266	-802

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ALL MEMBER BANKS—CONDITION ON CALL DATES JUNE 29, 1929, TO JUNE 30, 1932

[Amounts in thousands of dollars]

	1929			1930				1931				1932
	June 29	Oct. 4	Dec. 31	Mar. 27	June 30	Sept. 24	Dec. 31	Mar. 25	June 30	Sept. 29	Dec. 31	June 30
RESOURCES												
Loans (including overdrafts).....	25,658,491	26,164,829	26,150,061	25,118,783	25,213,770	24,738,011	23,870,488	22,839,946	21,816,243	20,874,084	19,260,685	16,587,185
United States Government securities.....	4,154,929	4,021,636	3,862,968	4,085,006	4,061,395	4,095,270	4,124,776	5,002,262	5,343,032	5,564,461	5,318,654	5,627,854
Other securities.....	5,897,541	5,727,306	5,920,921	5,851,908	6,380,494	6,638,969	6,864,247	6,886,357	6,763,247	6,634,689	5,995,786	5,785,764
Total loans and investments	35,710,961	35,913,771	35,933,950	35,055,697	35,655,659	35,472,250	34,859,511	34,728,565	33,922,522	33,073,234	30,575,125	28,000,803
Customers' liability on account of acceptances.....	802,188	988,912	1,252,147	1,111,153	928,807	912,852	1,117,833	1,035,978	888,454	662,415	718,500	458,952
Banking house, furniture, and fixtures.....	1,169,752	1,175,393	1,190,306	1,202,486	1,217,963	1,230,754	1,240,444	1,239,935	1,234,404	1,220,317	1,174,957	1,166,263
Other real estate owned.....	179,878	182,796	183,989	188,815	190,995	197,869	191,169	199,935	206,569	209,518	211,755	233,014
Cash in vault.....	433,491	497,212	558,450	496,633	484,262	470,367	592,504	461,267	519,135	554,150	522,551	478,224
Reserve with Federal reserve banks.....	2,359,077	2,321,806	2,373,760	2,352,738	2,407,960	2,414,991	2,474,509	2,364,478	2,396,421	2,339,230	1,975,169	1,997,656
Items with Federal reserve banks in process of collection.....	775,822	923,363	994,373	719,201	836,471	698,871	757,216	524,765	629,418	531,691	598,285	419,706
Due from banks in United States.....	1,885,167	2,004,938	2,167,756	1,901,517	2,360,377	2,462,827	2,455,948	2,791,204	2,517,096	1,935,119	1,662,226	1,730,770
Due from banks in foreign countries (including own branches).....	272,682	246,996	263,834	247,612	220,793	202,447	260,818	296,376	351,320	215,692	174,183	192,619
Exchanges for clearing house and other checks on local banks.....	1,446,186	2,132,331	2,762,463	1,616,954	2,645,057	1,146,915	2,076,189	975,215	1,771,312	959,218	1,388,409	859,340
Outside checks and other cash items.....	117,298	102,363	139,056	65,331	118,552	51,706	92,766	43,344	87,358	50,696	108,128	58,092
Redemption fund and due from United States Treasurer.....	32,715	32,828	32,889	32,823	32,658	32,604	32,318	32,264	32,001	31,524	31,372	32,548
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	453,826	551,587	735,193	612,193	557,748	592,732	662,686	524,104	452,045	329,756	310,502	55,022
Securities borrowed.....	36,337	32,592	35,533	25,744	26,324	23,866	21,069	24,822	20,279	17,150	13,473	11,664
Other assets.....	232,621	198,700	219,379	231,482	223,114	242,062	222,911	300,024	260,254	249,067	223,687	216,388
Total	45,908,001	47,305,588	48,843,078	45,860,379	47,906,740	46,153,113	47,057,891	45,542,276	45,288,588	42,378,777	39,688,322	35,911,061
LIABILITIES												
Capital stock paid in.....	2,646,928	2,739,645	2,757,113	2,744,975	2,721,997	2,728,664	2,665,151	2,657,172	2,620,606	2,580,550	2,499,098	2,440,467
Surplus.....	2,650,336	2,811,269	2,864,612	2,881,944	2,870,800	2,903,258	2,822,091	2,804,906	2,741,351	2,695,285	2,524,460	2,366,239
Undivided profits—net.....	882,806	980,928	909,548	956,063	950,072	1,009,435	894,388	910,480	804,199	811,456	605,403	510,696
Reserves for dividends, contingencies, etc.....	164,430	143,603	177,252	176,610	182,940	185,602	211,407	225,483	264,068	271,408	370,368	343,518
Reserves for interest, taxes and other expenses accrued and unpaid.....	148,825	172,193	137,660	175,896	148,960	182,397	121,190	158,416	127,345	162,507	98,668	109,927
Due to Federal reserve banks.....	51,883	55,720	54,458	61,915	46,206	47,147	49,267	43,323	41,073	41,070	48,381	38,362
Due to other banks in United States.....	3,091,639	3,153,077	3,517,325	3,204,316	3,831,656	3,817,132	3,872,842	4,236,451	4,004,077	3,222,466	2,832,296	2,870,029
Due to banks in foreign countries (including own branches).....	464,871	481,696	576,664	498,075	571,766	660,612	634,927	566,579	657,285	747,282	433,740	200,569
Certified and officers' checks outstanding.....	753,620	1,405,446	1,603,562	1,134,283	1,493,437	771,941	1,223,777	626,747	999,310	617,053	729,301	503,336
Cash letters of credit and travelers' checks outstanding.....	43,182	27,613	23,460	25,038	41,389	26,638	20,960	22,506	33,231	23,701	19,581	24,475
Demand deposits.....	17,814,603	17,937,478	18,861,582	17,078,905	18,061,550	16,838,351	17,501,550	16,338,728	16,622,226	15,526,182	14,955,400	13,203,732
Time deposits.....	13,325,606	13,317,649	13,233,581	13,518,731	13,811,978	13,944,868	13,546,201	13,663,258	13,515,468	12,776,332	11,315,842	10,636,021
United States deposits.....	247,967	315,479	143,203	324,893	280,769	267,415	502,204	395,397	502,204	365,161	411,845	387,463
Total deposits	35,892,531	36,694,158	38,013,735	35,836,156	38,139,178	36,363,874	37,116,939	35,999,796	36,268,065	33,486,247	30,746,336	27,863,957
Agreements to repurchase U. S. Government or other securities sold.....	103,758	149,090	136,957	66,214	37,164	38,144	158,141	23,599	15,371	25,308	81,583	62,983
Bills payable and rediscounts:.....												
With Federal reserve banks.....	1,029,391	899,311	646,334	206,124	273,880	172,578	248,017	165,106	146,819	323,354	622,652	440,504
All other.....	168,975	250,587	232,188	140,467	161,090	143,402	107,151	116,336	70,079	142,357	216,476	374,619
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	453,826	551,586	735,193	612,193	557,748	592,732	662,686	524,104	452,045	329,756	310,502	55,022
Acceptances executed for customers.....	800,423	984,670	1,276,159	1,125,907	925,576	929,337	1,138,624	1,063,334	901,351	681,145	732,253	483,064
Acceptances executed by other banks for account of reporting banks.....	42,075	40,400	29,647	24,654	34,998	18,127	15,031	15,553	11,514	13,197	14,169	6,912
National bank notes outstanding.....	648,944	640,610	645,562	647,481	649,098	648,990	639,640	642,284	636,041	628,334	624,234	648,906
Securities borrowed.....	36,337	32,592	35,533	25,744	26,324	23,866	21,069	24,822	20,279	17,150	13,473	11,664
Other liabilities.....	238,116	214,946	245,585	239,961	226,915	212,698	236,366	210,885	209,455	216,728	228,597	192,553
Total	45,908,001	47,305,588	48,843,078	45,860,379	47,906,740	46,153,113	47,057,891	45,542,276	45,288,588	42,378,777	39,688,322	35,911,061
Number of banks	8,707	8,616	8,522	8,406	8,315	8,246	8,052	7,928	7,782	7,599	7,246	6,980

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ALL MEMBER BANKS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON CALL DATES SINCE JUNE, 1929

[Amounts in thousands of dollars]

	1929			1930				1931				1932
	June 29	Oct. 4	Dec. 31	Mar. 27	June 30	Sept. 24	Dec. 31	Mar. 25	June 30	Sept. 29	Dec. 31	June 30
Loans—total	25,658,491	26,150,829	26,150,061	25,118,783	25,213,770	24,738,011	23,870,488	22,839,946	21,816,243	20,874,084	19,260,685	16,587,185
Acceptances of other banks payable in U. S.	107,993	93,107	211,950	174,509	169,668	205,432	314,801	361,471	388,534	268,490	145,830	312,938
Bills, acceptances, etc., payable in foreign countries ..	90,001	69,561	79,577	79,219	71,438	61,934	54,946	100,618	112,757	69,973	41,183	34,423
Commercial paper bought in open market.....	248,609	227,574	290,822	499,286	507,322	523,129	365,875	361,052	383,873	296,433	139,661	121,620
Loans to banks—On securities.....	670,277	640,301	714,076	260,124	230,166	174,857	314,768	218,503	228,602	310,909	455,206	345,372
All other.....				266,957	305,141	290,936	315,777	227,771	228,265	287,621	334,428	227,635
Loans on securities, excl. of loans to banks—total.....	9,758,885	9,993,767	10,147,866	10,073,809	10,425,353	10,335,938	9,439,160	9,053,749	8,334,479	7,770,142	6,865,072	5,670,457
To brokers and dealers in New York.....	2,024,592	1,884,886	1,660,150	2,344,242	2,364,735	2,471,781	1,497,530	1,630,494	1,217,451	927,813	574,748	278,212
To brokers and dealers elsewhere.....	921,488	939,068	802,715	706,053	818,834	773,775	675,286	574,978	514,684	521,157	391,012	283,058
To others.....	6,812,805	7,169,813	7,685,001	7,023,514	7,241,784	7,090,382	7,266,344	6,848,277	6,602,344	6,321,172	5,899,312	5,009,187
Real-estate loans—On farm land.....	403,991	392,076	387,714	394,117	386,036	387,366	386,726	385,558	388,124	375,973	359,065	345,481
On other real estate.....	2,760,435	2,760,422	2,803,281	2,775,673	2,769,262	2,776,344	2,847,045	2,833,559	2,830,109	2,772,606	2,678,494	2,548,557
Reporting banks' own acceptances.....	11,618,300	11,988,021	11,514,775	10,595,089	10,349,314	9,982,075	9,831,390	9,297,665	8,773,732	8,130,298	7,116,002	5,889,952
All other loans (including overdrafts).....									8,743,768	8,591,639	8,125,744	6,891,750
Loans eligible for rediscount with F. R. banks.....	4,389,853	4,598,240	4,396,904	4,204,395	3,904,968	3,812,169	3,538,001	3,418,472	3,197,984	2,996,167	2,572,891	2,427,950
United States Government securities—total	4,154,929	4,021,636	3,862,968	4,085,006	4,061,395	4,095,270	4,124,776	5,002,262	5,343,032	5,564,461	5,318,654	5,627,554
Bonds.....	3,004,836	2,992,184	3,094,275	3,287,968	3,339,834	3,342,974	3,270,871	3,771,086	4,038,894	4,278,845	4,199,485	4,163,463
Treasury notes.....	703,641	664,821	519,983	524,452	462,924	418,995	484,911	332,295	403,248	371,494	440,574	502,718
Certificates of indebtedness.....	339,456	251,392	151,659	234,543	254,404	284,953	296,418	725,852	638,054	553,996	519,595	775,142
Treasury bills.....	106,996	113,299	97,051	38,043	4,233	48,848	72,576	173,029	262,836	360,126	159,000	186,536
Other securities—total	5,897,541	5,727,306	5,920,921	5,551,908	6,380,494	6,638,969	6,864,247	6,886,357	6,763,247	6,634,689	5,995,786	5,785,764
Domestic securities—total.....	5,262,502	5,114,902	5,292,123	5,242,297	5,691,850	5,938,307	6,149,319	6,181,525	6,121,345	5,972,752	5,455,714	5,310,817
State, county, and municipal bonds.....	1,144,362	1,116,276	1,232,030	1,168,275	1,232,040	1,379,471	1,492,689	1,553,636	1,535,157	1,582,861	1,388,103	1,514,252
Railroad bonds.....	831,913	787,134	785,867	781,471	914,037	938,869	982,685	1,003,728	1,016,332	987,115	941,075	901,819
Other public-service corporation bonds.....	931,938	902,764	905,606	980,210	1,047,687	1,074,627	1,101,386	1,102,961	1,115,864	1,028,292	942,324	891,649
All other bonds.....	1,316,859	1,227,883	1,253,469	1,222,847	1,340,789	1,330,420	1,354,258	1,295,253	1,265,866	1,198,078	1,081,916	979,905
Stock of Federal reserve banks.....	158,290	166,686	170,517	173,384	169,505	170,260	167,028	167,028	165,419	164,327	158,328	153,003
Stock of other corporations.....	469,314	503,488	558,794	527,917	565,417	572,941	586,970	573,611	587,360	561,772	511,136	495,423
Collateral trust and other corporation notes.....	168,720	154,060	166,049	164,214	180,936	217,924	199,101	214,222	226,910	235,446	211,041	207,640
Municipal warrants.....	150,681	169,501	168,947	163,434	170,575	181,958	199,743	214,169	165,887	165,567	174,669	120,963
All other.....	90,425	86,750	58,844	60,545	70,864	71,837	65,190	56,917	42,550	49,294	47,122	46,158
Foreign securities—total.....	635,039	612,404	628,798	609,611	688,644	700,662	714,928	704,832	641,902	661,937	540,072	474,947
Government bonds.....	308,773	303,407	304,123	280,835	346,219	344,439	360,745	369,290	318,564	317,315	269,556	234,573
Other foreign securities.....	326,266	308,997	324,675	328,776	342,425	356,223	354,183	335,542	323,338	344,622	270,516	240,374
Demand deposits—total	17,814,603	17,937,478	18,861,582	17,078,905	18,061,977	16,838,351	17,501,550	16,338,728	16,622,224	15,526,182	14,955,400	13,203,732
Individual deposits subject to check.....	15,742,528	16,167,047	16,935,643	15,194,883	15,930,369	15,107,131	15,560,443	14,387,465	14,520,925	13,702,657	13,151,115	11,491,459
Certificates of deposit.....	200,986	188,152	201,671	182,828	198,041	196,673	192,399	179,078	180,334	171,582	166,076	138,154
State, county, and municipal deposits.....	1,511,706	1,224,375	1,335,485	1,446,366	1,568,470	1,276,471	1,362,482	1,478,593	1,556,292	1,349,502	1,303,273	1,313,569
All other.....	359,383	357,904	388,783	254,828	365,097	258,076	386,226	293,592	364,673	302,441	334,936	260,550
Net demand deposits (see p. 10).....	18,977,213	18,951,600	19,797,028	18,488,669	19,170,357	18,657,238	18,969,380	18,481,083	18,357,000	17,445,203	16,067,418	14,481,998
Time deposits—total	13,325,066	13,317,649	13,238,481	13,518,731	13,811,978	13,944,868	13,546,201	13,663,258	13,515,468	12,776,332	11,315,842	10,636,021
States, counties, and municipalities.....	476,554	491,095	594,896	535,564	570,679	572,004	509,029	529,635	507,855	439,571	387,700	336,929
Banks in United States.....	79,894	111,148	95,170	102,793	111,829	101,313	107,405	135,463	113,753	86,136	62,899	69,525
Banks in foreign countries.....	77,508	112,405	154,009	175,529	224,114	233,873	237,581	201,284	155,094	112,146	26,125	6,676
Other time deposits—												
Evidenced by savings pass books.....	9,834,363	9,603,720	9,592,096	9,626,033	9,677,521	9,631,588	9,590,953	9,446,356	9,316,020	8,768,492	8,134,097	7,491,268
Certificates of deposit.....	1,745,134	1,743,212	1,811,504	1,811,315	1,861,504	1,959,775	1,884,919	1,928,323	1,906,471	1,786,746	1,471,624	1,349,514
Open accounts, Christmas savings, etc.....	996,976	1,136,043	933,902	1,139,518	1,232,679	1,302,785	1,027,209	1,179,744	1,237,301	1,222,950	770,750	772,363
Postal savings.....	114,637	120,026	122,464	127,979	133,652	143,530	189,105	242,453	278,974	360,291	462,647	609,746
Bills payable and rediscounts—total	1,198,366	1,149,898	878,522	346,591	434,970	315,980	355,168	281,442	216,898	465,711	839,128	815,123
With Federal reserve banks—												
Bills payable.....	738,768	583,665	453,574	105,209	147,826	76,865	138,843	81,242	61,994	209,024	402,003	260,559
Rediscounts.....	290,623	315,646	192,760	100,915	126,054	95,713	109,174	83,864	84,825	114,330	220,649	180,145
All other—												
Bills payable.....	149,576	226,742	214,209	134,761	155,189	137,890	101,710	112,012	65,428	133,002	202,833	368,435
Rediscounts.....	19,399	23,845	17,979	5,706	5,901	5,512	5,441	4,324	4,651	9,355	13,643	6,184

¹ Prior to 1930 represents items reported as "all other" United States securities.

ALL MEMBER BANKS—CONDITION ON JUNE 30, 1932, AND DECEMBER 31 AND JUNE 30, 1931, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago			June 30, 1932	Dec. 31, 1931	June 30, 1931	June 30, 1932	Dec. 31, 1931	June 30, 1931
	June 30, 1932	Dec. 31, 1931	June 30, 1931	June 30, 1932	Dec. 31, 1931	June 30, 1931						
RESOURCES												
Loans (including overdrafts).....	3,681,794	4,763,397	5,485,877	876,419	1,037,506	1,190,356	6,015,024	6,852,045	7,627,240	6,013,948	6,607,737	7,512,770
United States Government securities.....	2,008,296	1,768,131	1,656,429	234,400	288,393	345,901	1,952,886	1,844,390	2,061,687	1,432,272	1,417,740	1,279,015
Other securities.....	1,025,171	928,467	1,144,788	166,379	191,481	217,319	1,800,002	1,901,912	2,124,677	2,794,212	2,973,926	3,276,463
Total loans and investments.....	6,715,261	7,459,995	8,287,094	1,277,198	1,517,380	1,753,576	9,767,912	10,596,347	11,813,604	10,240,432	10,995,403	12,068,248
Customers' liability on account of acceptances.....	357,733	540,048	656,374	34,689	45,108	55,071	62,403	126,116	171,180	4,127	7,228	5,329
Banking house, furniture, and fixtures.....	243,335	232,992	251,826	26,963	25,323	29,021	419,933	425,948	448,251	476,032	490,694	525,306
Other real estate owned.....	15,503	12,542	13,586	4,816	4,477	245	86,273	79,963	78,729	126,422	114,773	114,009
Cash in vault.....	52,402	54,093	54,292	41,541	12,832	16,734	131,380	153,520	151,344	252,901	302,106	296,765
Reserve with Federal reserve banks.....	771,968	665,005	846,570	148,284	159,777	169,252	619,065	652,441	802,645	458,359	497,946	577,954
Items with Federal reserve banks in process of collection.....	102,869	175,841	190,100	21,342	30,358	30,421	192,815	270,266	281,709	102,680	121,820	127,188
Due from banks in United States.....	95,813	105,222	136,363	140,262	121,625	175,217	870,741	750,680	1,188,382	623,954	684,699	1,017,164
Due from banks in foreign countries (including own branches).....	140,835	118,577	254,896	6,069	2,597	5,477	42,893	49,330	86,780	2,822	3,679	4,167
Exchanges for clearing house and other checks on local banks.....	614,129	983,474	1,392,766	32,692	54,809	46,003	164,776	273,024	263,481	47,743	77,102	69,062
Outside checks and other cash items.....	5,181	8,944	10,851	1,712	1,407	2,014	34,504	76,136	48,947	16,695	21,641	25,546
Redemption fund and due from United States Treasurer.....	1,639	2,019	1,906	20	20	423	8,872	7,817	7,502	22,017	21,516	22,270
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	29,588	223,627	333,399	8,149	32,441	36,742	16,546	52,715	80,219	739	1,719	1,685
Securities borrowed.....	52,815	56,138	88,725	9,930	27,399	10,363	4,354	5,485	11,222	7,310	7,788	9,057
Other assets.....	9,199,071	10,638,717	12,498,638	1,753,647	2,035,553	2,330,559	12,515,269	13,605,878	15,534,224	12,443,074	13,408,174	14,925,167
Total.....	9,199,071	10,638,717	12,498,638	1,753,647	2,035,553	2,330,559	12,515,269	13,605,878	15,534,224	12,443,074	13,408,174	14,925,167
LIABILITIES												
Capital stock paid in.....	635,574	649,089	683,564	129,750	129,950	138,950	786,267	809,117	833,752	888,876	910,942	964,340
Surplus.....	807,394	873,230	966,247	113,900	113,920	114,120	735,700	778,661	838,471	709,245	758,649	822,513
Undivided profits—net.....	141,022	184,964	270,759	10,370	16,028	23,283	157,855	173,011	219,261	201,449	231,400	290,896
Reserves for dividends, contingencies, etc.....	119,704	155,758	83,715	15,246	10,256	18,408	121,089	125,077	94,463	87,479	79,277	67,482
Reserves for interest, taxes, and other expenses accrued and unpaid.....	33,100	22,516	29,037	14,360	12,692	18,639	33,052	33,747	43,703	29,415	29,713	35,966
Due to Federal reserve banks.....	1,102,542	987,845	1,351,744	234,996	274,323	344,979	8,614	9,511	8,685	29,748	38,870	32,387
Due to other banks in United States.....	174,270	368,739	576,993	2,967	32,160	27,641	1,275,930	1,275,480	1,901,955	256,561	294,648	405,399
Due to banks in foreign countries (including own branches).....	341,478	466,880	757,811	12,433	14,642	17,062	21,850	30,699	49,232	1,482	2,142	3,419
Certified and officers' checks outstanding.....	17,092	13,090	21,991	1,217	1,418	2,117	97,524	165,205	139,642	51,901	82,574	84,795
Cash letters of credit and travelers' checks outstanding.....	4,404,850	4,983,684	5,250,081	733,787	896,547	978,452	4,278,747	4,778,949	5,421,975	3,786,348	4,296,220	4,971,716
Demand deposits.....	801,235	829,903	1,274,880	349,700	389,008	497,760	4,222,896	4,455,657	5,281,431	5,262,190	5,641,274	6,461,397
Time deposits.....	118,263	166,561	116,477	21,244	15,786	25,299	187,545	168,504	187,021	60,411	60,994	66,600
Total deposits.....	6,959,730	7,816,702	9,349,978	1,356,344	1,623,884	1,893,310	10,099,040	10,888,874	12,998,541	9,448,873	10,416,926	12,026,236
Agreements to repurchase U. S. Government or other securities sold.....	1,618	7,060	99	40	25	31,714	49,757	6,698	29,651	24,766	8,574	8,574
Bills payable and rediscounts:.....	125	41,652	4,967	7,683	40	25	113,256	256,894	11,679	319,440	324,066	130,148
With Federal reserve banks.....	14,100	19,650	11,745	45,313	40	-----	107,966	80,131	11,278	207,240	116,655	47,056
All other.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	29,588	223,627	333,399	8,149	32,441	36,742	16,546	52,715	80,219	739	1,719	1,685
Acceptances executed for customers.....	378,000	553,891	667,670	36,114	44,314	55,798	65,949	128,419	172,399	3,001	5,629	5,484
Acceptances executed by other banks for account of reporting banks.....	3,593	7,450	7,876	69	2,020	80	1,938	2,839	2,897	1,312	1,860	661
National bank notes outstanding.....	32,501	40,343	35,936	400	400	8,450	177,267	154,354	148,295	438,738	429,137	443,360
Securities borrowed.....	43,022	42,585	53,646	15,949	49,568	22,754	4,354	5,485	11,222	7,310	7,788	9,057
Other liabilities.....	-----	-----	-----	-----	-----	-----	66,797	61,346	70,306	69,647	71,709	-----
Total.....	9,199,071	10,638,717	12,498,638	1,753,647	2,035,553	2,330,559	12,515,269	13,605,878	15,534,224	12,443,074	13,408,174	14,925,167
Number of banks.....	36	39	48	11	12	13	329	352	383	6,604	6,843	7,338

ALL MEMBER BANKS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago			June 30, 1932	Dec. 31, 1931	June 30, 1931	June 30, 1932	Dec. 31, 1931	June 30, 1931
	June 30, 1932	Dec. 31, 1931	June 30, 1931	June 30, 1932	Dec. 31, 1931	June 30, 1931						
Loans—total	3,681,794	4,763,397	5,485,877	876,419	1,037,506	1,190,356	6,015,024	6,852,045	7,627,240	6,013,948	6,607,737	7,512,770
Acceptances of other banks payable in United States.....	262,090	106,681	295,766	4,928	2,330	3,277	33,219	32,750	87,418	12,701	4,069	2,073
Bills, acceptances, etc., payable in foreign countries.....	21,474	17,419	43,759	4,856	9,899	41,556	6,578	11,587	25,671	1,515	2,278	1,771
Commercial paper bought in open market.....	23,374	29,362	93,805	11,421	9,482	20,829	50,437	52,933	168,140	36,388	47,884	101,099
Loans to banks—On securities.....	155,032	203,740	65,688	67,636	74,039	57,688	107,788	153,833	88,745	14,916	23,594	16,481
All other.....	105,097	170,124	84,442	9,776	12,949	12,088	68,896	106,347	88,159	43,866	45,008	43,576
Loans on securities, exclusive of loans to banks—total.....	1,601,747	2,270,166	2,960,469	454,863	533,467	618,945	1,954,947	2,289,038	2,693,652	1,558,900	1,772,401	2,061,413
To brokers and dealers in New York.....	258,347	541,962	1,063,242	500	2,600	51,116	13,834	6,355	73,249	13,010	16,352	29,844
To brokers and dealers elsewhere.....	64,609	87,392	127,271	92,891	123,746	132,582	105,049	152,004	207,602	20,419	27,870	47,229
To others.....	1,278,701	1,640,812	1,769,956	361,472	407,121	435,247	1,843,543	2,123,200	2,412,801	1,525,471	1,728,179	1,984,340
Real estate loans—On farm land.....	463	452	308	1,398	1,494	1,559	106,054	119,879	126,039	237,566	237,240	260,218
On other real estate.....	159,328	152,882	159,825	24,851	21,990	17,159	1,274,442	1,394,889	1,476,105	1,089,936	1,108,733	1,177,020
Reporting banks' own acceptances.....	137,612	77,349	15,048	10,906	17,255	32,982	23,256	23,256	3,310	3,310	4,491	3,310
All other loans (including overdrafts).....	1,215,577	1,735,522	1,781,815	281,642	360,950	417,255	2,379,681	2,667,533	2,873,311	1,014,850	1,362,039	1,549,119
Loans eligible for rediscount with Federal reserve banks.....	619,447	544,922	742,189	81,950	87,763	136,520	755,730	872,414	991,345	970,832	1,067,722	1,327,930
United States Government securities—total	2,008,296	1,768,131	1,656,429	234,400	288,393	345,901	1,952,886	1,844,396	2,061,687	1,432,272	1,417,740	1,279,015
Bonds.....	1,208,108	1,319,073	1,124,356	71,684	97,647	136,789	1,639,211	1,547,608	1,647,278	1,244,460	1,235,157	1,130,471
Treasury notes.....	144,936	159,276	177,661	57,197	39,018	32,319	124,209	109,970	88,309	136,371	132,310	104,959
Certificates of indebtedness.....	440,110	174,865	141,196	100,019	146,638	161,369	185,460	154,026	295,277	49,553	44,066	40,212
Treasury bills.....	175,142	114,917	213,216	5,000	5,090	15,424	4,006	32,786	30,823	6,207	6,207	3,373
Other securities—total	1,025,171	928,467	1,144,788	166,379	191,481	217,319	1,800,002	1,901,912	2,124,677	2,794,212	2,973,926	3,276,463
Domestic securities—total.....	924,028	822,113	1,005,942	157,081	180,479	202,797	1,685,004	1,759,712	1,974,878	2,544,704	2,693,410	2,937,728
State, county, and municipal bonds.....	319,906	203,316	274,833	38,562	32,635	38,706	556,447	542,543	599,337	609,609	618,175	618,175
Railroad bonds.....	206,071	208,106	229,094	11,961	11,422	14,832	210,538	229,977	252,648	473,249	491,570	519,758
Other public-service corporation bonds.....	98,026	75,099	101,128	17,021	17,996	31,859	184,078	201,560	250,762	601,524	647,669	732,115
All other bonds.....	112,163	122,991	140,395	26,723	25,609	41,804	312,888	353,186	401,883	528,131	580,130	681,784
Stock of Federal reserve banks.....	46,432	48,389	50,920	7,310	7,592	48,342	50,408	51,635	50,919	52,215	55,272	55,272
Stock of other corporations.....	90,546	102,428	146,278	4,828	4,861	7,625	234,441	234,283	253,470	165,608	169,564	179,987
Collateral trust and other corporation notes.....	53,606	47,767	56,341	21,276	22,442	7,573	88,326	92,418	105,598	44,432	48,414	57,398
Municipal warrants.....	4,602	12,466	6,020	24,007	52,191	51,936	35,867	41,723	41,201	56,492	68,289	66,730
All other.....	1,676	1,551	933	5,393	6,007	870	14,077	13,614	12,238	25,012	28,950	28,509
Foreign securities—total.....	101,143	106,354	138,846	9,298	11,002	14,522	114,998	142,200	149,799	249,508	280,516	338,735
Government bonds.....	64,150	61,665	81,688	4,603	4,315	6,618	45,718	68,862	65,372	120,102	134,714	164,886
Other foreign securities.....	36,993	44,689	57,158	4,695	6,687	7,904	69,280	73,338	84,427	129,406	145,802	173,849
Demand deposits—total	4,404,850	4,983,684	5,250,081	733,787	896,547	978,452	4,278,747	4,778,949	5,421,975	3,786,348	4,296,220	4,971,716
Individual deposits subject to check.....	4,118,904	4,590,387	4,823,271	661,711	852,463	867,444	3,784,946	4,276,409	4,866,256	2,925,898	3,431,856	3,963,954
Certificates of deposit.....	27,493	31,195	27,572	1,233	2,045	2,111	30,273	41,392	43,645	79,155	91,444	107,006
State, county, and municipal deposits.....	117,423	180,466	152,184	69,698	40,573	108,075	392,551	389,799	443,407	733,897	692,435	852,626
All other.....	141,030	181,636	247,054	1,145	1,466	822	70,977	71,349	68,667	47,398	80,485	48,130
Net demand deposits (see p. 10).....	5,227,154	5,561,822	6,142,948	801,338	1,034,288	1,147,737	4,625,665	5,120,570	6,031,611	3,827,841	4,350,738	5,034,704
Time deposits—total	801,235	829,903	1,274,880	349,700	389,008	497,760	4,222,896	4,455,657	5,281,431	5,262,190	5,641,274	6,461,397
States, counties, and municipalities.....	10,036	10,888	33,132	9,138	10,778	36,847	224,036	260,459	312,824	93,719	105,575	125,052
Banks in United States.....	2,564	1,670	23,952	12,800	10,355	16,323	47,432	43,943	61,455	6,729	6,931	12,023
Banks in foreign countries.....	4,953	21,299	115,402	1,500	1,000	13,500	223	3,821	26,182	-----	5	10
Other time deposits—												
Evidenced by savings pass books.....	308,613	320,456	398,744	133,345	185,155	204,953	3,048,363	3,282,978	3,786,507	4,000,947	4,345,508	4,925,816
Certificates of deposit.....	97,128	86,051	116,909	49,164	65,504	376,961	376,961	428,596	826,261	916,030	1,122,129	1,222,129
Open accounts, Christmas savings accounts, etc.....	309,698	325,364	537,172	101,260	123,346	148,590	258,110	234,216	392,597	103,295	87,824	158,942
Postal savings.....	68,243	64,175	49,569	42,493	17,427	12,043	267,771	201,644	99,937	231,239	179,401	177,425
Bills payable and rediscounts—total	14,225	61,302	16,712	52,996	80	25	221,222	337,025	22,957	526,680	440,721	177,204
With Federal reserve banks—Bills payable.....	125	41,329	4,169	1,049	40	25	89,751	178,681	7,685	169,434	181,953	50,115
Rediscounts.....	-----	323	798	6,634	-----	-----	23,505	78,213	3,994	150,006	142,113	80,033
All other—Bills payable.....	14,100	19,650	11,745	45,313	40	-----	106,618	70,713	10,147	202,404	112,430	43,536
Rediscounts.....	-----	-----	-----	-----	-----	-----	1,348	9,418	1,131	4,836	4,225	3,520

NATIONAL AND STATE MEMBERS—CONDITION ON JUNE 30, 1932, 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 (including overdrafts).....	16,587,185	4,558,213	6,015,024	6,013,948	10,265,259	1,828,625	3,972,607	4,464,027	6,321,926	2,729,588	2,042,417	1,549,921
United States Government securities.....	5,627,854	2,242,696	1,952,886	1,432,272	3,347,266	766,037	1,395,940	1,185,289	2,280,588	1,476,659	556,946	246,983
Other securities.....	5,785,764	1,191,550	1,800,002	2,794,212	3,835,815	508,121	1,130,160	2,197,534	1,949,949	683,429	669,842	596,678
Total loans and investments.....	28,000,803	7,992,459	9,767,912	10,240,432	17,448,340	3,102,783	6,498,707	7,846,850	10,552,463	4,889,676	3,269,205	2,393,582
Customers' liability on account of acceptances.....	458,952	392,422	62,403	4,127	262,923	215,102	46,102	1,719	196,029	177,320	16,301	2,408
Banking house, furniture, and fixtures.....	1,166,263	270,298	418,933	476,032	759,611	105,311	281,102	373,198	406,652	164,987	138,831	102,834
Other real estate owned.....	233,014	20,319	86,273	126,422	143,517	6,291	43,268	93,958	89,497	14,028	43,005	32,464
Cash in vault.....	478,224	93,943	131,380	252,901	336,360	37,548	93,871	204,941	141,864	56,395	37,509	47,960
Reserve with Federal reserve banks.....	1,997,656	920,232	619,065	458,359	1,150,575	360,385	433,258	356,932	847,081	559,847	185,807	101,427
Items with Federal reserve banks in process of collection.....	419,706	124,211	192,815	102,680	264,930	54,169	138,180	72,581	154,776	70,042	54,635	30,099
Due from banks in United States.....	1,730,770	236,075	870,741	623,954	1,234,063	48,966	665,242	519,855	496,707	187,109	205,499	104,099
Due from banks in foreign countries (including own branches).....	192,619	146,904	42,893	2,822	134,336	96,341	36,227	1,768	58,283	50,563	6,666	1,054
Exchanges for clearing house and other checks on local banks.....	859,340	646,821	164,776	47,743	385,938	231,467	122,208	32,263	473,402	415,354	42,588	15,480
Outside checks and other cash items.....	58,092	6,893	34,504	16,695	40,618	3,001	23,726	13,891	17,474	3,892	10,778	2,804
Redemption fund and due from United States Treasurer.....	32,548	1,659	8,872	22,017	32,548	1,659	8,872	22,017	-----	-----	-----	-----
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	55,022	37,737	16,546	739	7,182	1,286	5,221	675	47,840	36,451	11,325	64
Securities borrowed.....	11,664	-----	4,354	7,310	7,951	-----	2,525	5,426	3,713	-----	1,829	1,884
Other assets.....	216,388	62,745	92,802	60,841	116,446	22,010	51,564	42,872	99,942	40,735	41,238	17,969
Total.....	35,911,061	10,952,718	12,515,269	12,443,074	22,325,338	4,286,319	8,450,073	9,588,946	13,585,723	6,666,399	4,065,196	2,854,128
LIABILITIES												
Capital stock paid in.....	2,440,467	765,324	786,267	888,876	1,565,558	336,429	537,696	691,443	874,909	428,895	248,581	197,433
Surplus.....	2,366,239	921,294	735,700	709,245	1,257,362	318,950	404,425	533,987	1,108,877	602,344	331,275	175,258
Undivided profits—net.....	510,696	151,392	157,855	201,449	301,917	38,487	102,930	160,500	208,779	112,905	64,925	40,949
Reserves for dividends, contingencies, etc.....	343,518	134,950	121,089	87,479	148,673	55,039	57,953	35,681	194,845	79,911	63,136	51,798
Reserves for interest, taxes, and other expenses accrued and unpaid.....	109,927	47,460	33,052	29,415	49,402	10,398	20,523	18,481	60,525	37,062	12,529	10,934
Due to Federal reserve banks.....	38,362	-----	8,614	29,748	29,380	-----	7,486	21,894	8,982	-----	1,128	7,854
Due to other banks in United States.....	2,870,029	1,337,538	1,275,930	256,561	1,675,155	531,423	942,326	201,406	1,194,874	806,115	333,604	55,155
Due to banks in foreign countries (including own branches).....	200,569	177,237	21,850	1,482	122,811	106,548	15,211	1,052	77,758	70,689	6,639	430
Certified and officers' checks outstanding.....	503,336	353,911	97,524	51,901	231,074	120,688	72,049	38,337	272,262	233,223	25,475	13,564
Cash letters of credit and travelers' checks outstanding.....	24,475	18,309	6,934	232	9,663	3,834	5,712	117	14,812	14,475	222	115
Demand deposits.....	13,203,732	5,138,637	4,278,747	3,786,345	7,926,332	2,038,990	2,987,029	2,900,313	5,277,400	3,099,647	1,291,718	886,035
Time deposits.....	10,636,021	1,156,935	4,222,896	5,262,190	7,249,886	384,993	2,786,676	4,078,217	3,386,135	765,942	1,436,220	1,183,973
United States deposits.....	387,453	139,597	187,545	60,411	211,876	49,797	117,490	44,589	175,587	89,710	70,055	15,822
Total deposits.....	27,865,957	8,816,974	10,099,040	9,448,873	17,456,117	3,236,273	6,933,979	7,285,925	10,407,810	5,079,801	3,165,061	2,162,948
Agreements to repurchase U. S. Government or other securities sold.....	62,993	1,618	31,714	29,651	39,510	508	15,568	23,434	23,473	1,110	16,146	6,217
Bills payable and rediscounts.....	440,504	7,808	113,256	319,440	324,813	1,276	81,658	241,879	115,691	6,532	31,598	77,561
With Federal reserve banks.....	374,619	59,413	107,966	207,240	182,002	1,267	43,562	137,173	192,617	58,146	64,404	70,067
All other.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	55,022	37,737	16,546	739	7,182	1,286	5,221	675	47,840	36,451	11,325	64
Acceptances executed for customers.....	483,064	414,114	65,949	3,001	279,200	229,331	48,407	1,462	203,864	184,783	17,542	1,539
Acceptances executed by other banks for account of reporting banks.....	6,912	3,662	1,938	1,212	3,098	1,091	1,690	317	3,814	2,571	248	995
National bank notes outstanding.....	648,906	32,901	177,267	438,738	648,906	32,901	177,267	438,738	-----	-----	-----	-----
Securities borrowed.....	11,664	-----	4,354	7,310	7,951	-----	2,525	5,426	3,713	-----	1,829	1,884
Other liabilities.....	192,553	58,971	63,276	70,306	53,587	23,083	16,679	13,825	138,966	35,888	46,597	56,481
Total.....	35,911,061	10,952,718	12,515,269	12,443,074	22,325,338	4,286,319	8,450,073	9,588,946	13,585,723	6,666,399	4,065,196	2,854,128
Number of banks.....	6,980	47	320	6,604	6,145	18	239	5,888	835	29	90	716

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

NATIONAL AND STATE MEMBERS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON JUNE 30, 1932

[Amounts in thousands of dollars]

136734-32-2

	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
Loans—total	16,587,185	4,558,213	6,015,024	6,013,948	10,265,259	1,828,625	3,972,607	4,464,027	6,321,926	2,729,588	2,042,417	1,549,921
Acceptances of other banks payable in United States	812,938	267,018	33,219	12,701	124,716	89,885	31,851	2,980	188,222	177,133	1,368	9,721
Bills, acceptances, etc., payable in foreign countries	34,423	26,330	6,578	1,515	14,580	8,281	5,039	1,260	19,843	18,049	1,539	255
Commercial paper bought in open market	121,620	34,795	50,437	36,388	82,934	14,933	39,204	29,797	38,696	19,862	12,233	6,591
Loans to banks—On securities	345,372	222,668	107,788	14,916	196,206	99,164	86,179	10,863	149,166	123,504	21,609	4,053
All other	227,635	114,873	68,896	43,866	134,549	42,733	52,459	39,357	93,086	72,140	16,347	4,509
Loans on securities, exclusive of loans to banks—total	5,570,457	2,056,610	1,954,947	1,558,900	3,172,611	863,328	1,174,182	1,135,101	2,397,846	1,193,282	780,765	423,799
To brokers and dealers in New York	278,212	258,847	6,355	13,010	121,734	106,023	3,751	11,960	156,478	152,824	2,604	1,050
To brokers and dealers elsewhere	283,058	157,590	105,049	20,419	131,055	54,569	65,080	11,406	152,003	103,021	39,969	9,013
To others	5,009,187	1,640,173	1,843,543	1,525,471	2,919,822	702,736	1,105,351	1,111,735	2,089,365	937,437	738,192	413,736
Real estate loans—On farm land	345,481	1,861	106,054	237,566	282,174	622	83,791	197,761	63,307	1,239	22,263	39,805
On other real estate	2,548,557	184,179	1,274,442	1,089,936	1,330,090	14,857	708,743	606,490	1,218,467	169,322	565,699	483,446
Reporting banks' own acceptances	188,952	152,660	32,982	3,310	64,601	35,108	26,801	2,692	124,351	117,552	6,181	618
All other loans (including overdrafts)	6,891,750	1,497,219	2,379,681	3,014,850	4,862,798	659,714	1,765,358	2,437,726	2,028,952	837,505	614,323	577,124
Loans eligible for rediscount with Federal reserve banks	2,427,959	701,397	755,730	970,832	1,649,463	255,188	578,613	815,662	778,496	446,209	177,117	155,170
United States Government securities—total	5,627,854	2,242,696	1,952,896	1,432,272	3,347,266	766,097	1,395,940	1,185,289	2,280,588	1,476,659	556,946	246,983
Bonds	4,163,463	1,279,792	1,639,211	1,244,460	2,702,734	506,721	1,160,821	1,035,192	1,460,729	773,071	478,390	209,268
Treasury notes	502,713	242,133	124,209	136,371	265,907	73,850	85,096	106,961	236,806	168,283	39,113	29,410
Certificates of indebtedness	775,142	540,129	185,460	49,553	325,583	138,263	146,017	41,303	449,559	401,866	39,443	8,550
Treasury bills	186,536	180,642	4,006	1,888	53,042	47,203	4,006	1,833	133,439	133,439	—	—
Other securities—total	5,785,764	1,191,550	1,800,002	2,794,212	3,835,815	508,121	1,130,160	2,197,534	1,949,949	683,429	669,842	596,678
Domestic securities—total	5,310,817	1,081,109	1,685,004	2,544,704	3,490,977	458,321	1,047,222	1,985,434	1,819,480	622,778	637,782	559,270
State, county, and municipal bonds	1,514,252	358,468	556,447	509,337	1,028,732	121,194	419,716	487,822	485,520	237,274	136,731	111,515
Railroad bonds	901,819	128,032	210,538	473,249	652,283	134,411	139,322	378,550	249,536	83,621	71,216	94,699
Other public-service corporation bonds	891,649	106,047	184,078	601,524	683,439	53,437	123,937	506,065	208,210	52,610	60,141	95,459
All other bonds	979,905	138,886	312,888	528,131	684,049	65,520	188,978	429,551	295,856	73,366	123,910	98,580
Stock of Federal reserve banks	153,003	53,742	48,342	50,919	90,386	21,308	29,933	39,145	62,617	32,344	18,409	11,774
Stock of other corporations	495,423	95,374	234,441	165,608	114,170	26,794	53,927	33,449	381,253	68,580	180,514	132,159
Collateral trust and other corporation notes	207,640	74,882	88,326	44,432	118,151	26,458	53,129	38,564	89,489	48,424	35,197	5,868
Municipal warrants	120,968	28,609	35,867	56,492	85,191	8,050	27,615	49,526	35,777	20,559	8,252	6,966
All other	46,158	7,069	14,077	25,012	34,576	1,149	10,665	22,762	11,582	5,920	3,412	2,250
Foreign securities—total	474,947	110,441	114,998	249,508	344,838	49,800	82,938	212,100	130,109	60,641	32,060	37,408
Government bonds	234,573	68,753	45,718	120,102	168,092	32,495	33,422	102,175	66,481	36,258	12,296	17,927
Other foreign securities	240,374	41,688	69,280	129,406	176,746	17,305	49,516	109,925	63,628	24,383	19,764	19,481
Demand deposits—total	13,203,732	5,138,637	4,278,747	3,786,348	7,926,332	2,038,990	2,987,029	2,900,313	5,277,400	3,099,647	1,291,718	886,035
Individual deposits subject to check	11,491,459	4,780,615	3,784,946	2,925,898	6,698,403	1,862,697	2,635,085	2,200,711	4,792,966	2,917,918	1,149,861	725,187
Certificates of deposit	138,154	28,726	30,273	79,155	99,874	15,361	21,679	62,834	38,280	13,365	8,594	16,321
State, county, and municipal deposits	1,313,569	187,121	392,551	733,897	1,003,047	105,044	287,747	610,256	1,001,522	82,077	104,804	128,641
All other	260,550	142,175	70,977	47,398	124,918	55,888	42,518	26,512	135,632	86,287	28,459	20,886
Net demand deposits (see p. 10)	14,481,998	6,028,492	4,625,665	3,827,841	8,606,275	2,447,272	3,225,540	2,933,553	5,875,723	3,581,220	1,400,215	894,288
Time deposits—total	10,636,021	1,150,931	4,222,896	5,262,190	7,249,886	384,993	2,786,676	4,078,217	3,386,135	765,942	1,436,220	1,183,973
States, counties, and municipalities	336,929	19,174	224,036	93,719	247,592	3,099	169,167	75,326	89,337	16,075	54,869	18,393
Banks in United States	69,525	15,364	47,432	6,729	39,093	1,426	32,007	5,660	30,432	13,938	15,425	1,069
Banks in foreign countries	6,676	6,453	223	—	4,743	4,520	—	—	1,933	1,933	—	—
Other time deposits—	7,491,268	441,958	3,048,363	4,000,947	5,190,624	170,139	1,990,750	3,029,735	2,300,644	271,819	1,057,613	971,212
Evidenced by savings pass books	1,349,514	146,292	376,961	826,261	993,699	41,841	254,219	697,039	355,815	104,451	122,742	128,622
Certificates of deposit	772,363	410,958	258,110	103,295	324,205	116,840	135,914	71,451	448,158	294,118	122,196	31,844
Open accounts, Christmas savings accounts, etc.	609,746	110,736	267,771	231,239	449,930	47,128	204,396	198,406	159,816	63,008	63,375	32,833
Postal savings	—	—	—	—	—	—	—	—	—	—	—	—
Bills payable and rediscounts—total	815,123	67,221	221,222	526,680	506,815	2,543	125,220	379,052	308,308	64,678	96,092	147,628
With Federal reserve banks—Bills payable	260,359	1,174	89,751	169,434	201,047	1,049	75,244	124,754	50,312	125	14,507	44,680
Rediscounts	180,145	6,634	23,505	150,006	123,766	227	6,414	117,125	56,379	6,427	17,091	32,881
All other—Bills payable	368,435	59,413	106,618	202,404	177,449	1,267	43,310	132,872	190,986	58,146	63,308	69,532
Rediscounts	6,184	—	1,348	4,836	4,553	—	252	4,301	1,631	—	1,096	535

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

7

ALL MEMBER BANKS—CONDITION ON JUNE 30, 1932, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District												
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco	
RESOURCES														
Loans (including overdrafts).....	16,587,185	1,229,420	5,345,816	1,407,052	1,676,320	620,228	543,146	2,242,100	525,533	391,980	494,828	429,619	1,681,143	
United States Government securities.....	5,627,854	338,910	2,361,467	350,293	519,474	164,889	161,954	549,640	165,352	127,265	206,962	139,130	542,518	
Other securities.....	5,785,764	440,590	1,882,623	670,364	547,449	203,967	150,986	560,510	248,745	215,669	224,182	102,714	537,665	
Total loans and investments.....	28,000,803	2,009,220	9,589,906	2,427,709	2,743,243	989,084	856,086	3,352,250	939,630	734,914	925,972	671,463	2,761,326	
Customers' liability on account of acceptances.....	458,952	20,042	364,628	12,573	6,928	1,614	3,296	38,844	352	72	16	294	10,293	
Banking house, furniture, and fixtures.....	1,166,263	68,239	356,220	105,656	132,414	53,741	54,738	135,322	32,476	28,333	40,501	41,818	116,805	
Other real estate owned.....	233,014	9,028	37,863	33,552	34,105	15,603	15,581	36,118	12,869	4,153	6,152	9,819	18,171	
Cash in vault.....	478,224	33,821	103,890	37,559	44,065	22,716	19,164	97,007	17,372	16,546	24,060	18,187	43,837	
Reserve with Federal reserve banks.....	1,997,656	135,268	895,347	119,491	146,979	51,907	43,676	253,883	55,525	42,102	67,859	48,711	136,908	
Items with Federal reserve banks in process of collection.....	419,706	39,290	158,122	31,389	42,761	22,920	10,614	48,099	16,295	5,231	16,044	10,461	18,480	
Due from banks in United States.....	1,730,770	138,778	213,702	129,561	118,904	82,099	98,134	285,674	91,656	78,887	177,527	114,493	201,355	
Due from banks in foreign countries (including own branches).....	192,619	20,682	144,677	4,839	1,734	117	267	7,361	245	1,152	421	225	10,899	
Exchanges for clearing house and other checks on local banks.....	859,340	18,461	634,644	34,550	21,401	11,828	8,106	60,287	8,266	6,539	8,342	5,977	40,939	
Outside checks and other cash items.....	58,092	4,256	8,583	2,152	4,861	2,114	4,996	7,938	1,779	1,930	3,047	1,641	14,795	
Redemption fund and due from United States Treasurer.....	32,548	2,201	4,581	3,264	3,740	2,301	2,280	3,732	1,352	1,319	1,557	2,273	3,948	
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	55,022	1,515	35,117	1,098	4,798	1,597	892	8,167	-----	-----	-----	8	1,830	
Securities borrowed.....	11,664	26	540	187	4,226	2,239	442	1,059	1,422	27	514	324	658	
Other assets.....	216,388	11,186	72,875	22,126	26,594	7,208	5,160	25,092	6,287	9,850	3,152	2,364	24,494	
Total.....	35,911,061	2,512,013	12,620,695	2,965,706	3,336,753	1,267,088	1,123,432	4,360,833	1,185,526	931,055	1,275,164	928,058	3,404,738	
LIABILITIES														
Capital stock paid in.....	2,440,467	176,055	842,201	180,183	203,239	95,831	94,380	303,236	92,804	60,375	89,988	83,427	218,748	
Surplus.....	2,366,239	142,780	986,410	317,681	259,886	68,773	59,178	233,632	52,475	34,551	40,489	40,434	129,950	
Undivided profits—net.....	510,696	44,036	192,625	51,934	47,024	19,444	14,595	39,393	14,077	8,466	17,778	18,111	43,213	
Reserves for dividends, contingencies, etc.....	343,518	27,040	165,883	43,148	32,594	7,431	4,767	25,678	6,011	4,069	3,172	4,731	18,994	
Reserves for interest, taxes, and other expenses accrued and unpaid.....	109,927	9,948	39,369	6,381	9,687	3,948	3,254	21,894	2,623	3,915	2,575	1,687	4,646	
Due to Federal reserve banks.....	38,362	5,702	10,849	5,545	3,879	4,619	1,893	4,016	293	46	190	912	418	
Due to other banks in United States.....	2,870,029	155,535	1,180,744	180,633	219,232	86,820	82,926	360,285	100,336	67,151	156,925	83,154	196,288	
Due to banks in foreign countries (including own branches).....	200,569	4,382	175,760	1,424	1,317	417	1,511	4,007	123	790	129	489	10,220	
Certified and officers' checks outstanding.....	503,336	10,928	353,800	9,573	13,556	8,944	5,338	25,448	9,366	5,598	12,017	6,643	42,125	
Cash letters of credit and travelers' checks outstanding.....	24,475	626	17,144	110	3,600	70	31	1,318	91	9	51	20	1,405	
Demand deposits.....	13,203,732	977,072	5,430,884	919,292	1,002,474	384,879	354,079	1,557,740	427,180	303,051	555,856	412,547	878,678	
Time deposits.....	10,636,021	822,000	2,322,232	1,001,729	1,278,759	459,014	352,232	1,476,132	395,634	397,620	331,708	191,250	1,607,711	
United States deposits.....	387,463	20,464	137,588	32,500	31,183	15,787	34,825	39,703	10,885	3,902	9,919	20,987	29,720	
Total deposits.....	27,865,987	1,996,709	9,629,001	2,150,806	2,554,000	960,550	832,835	3,468,649	943,908	775,167	1,066,795	716,002	2,766,565	
Agreements to repurchase U. S. Government or other securities sold.....	62,983	2,411	5,685	13,596	12,392	1,238	2,048	9,573	1,190	447	412	553	13,438	
Bills payable and rediscounts:														
With Federal reserve banks.....	440,504	26,443	99,094	68,858	42,180	25,325	23,133	31,522	10,692	10,201	17,599	11,375	74,082	
All other.....	374,619	10,569	54,747	35,922	74,149	22,715	33,892	78,588	12,743	3,176	4,333	4,716	39,069	
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	55,022	1,515	35,117	1,098	4,798	1,597	892	8,167	-----	-----	-----	8	1,830	
Acceptances executed for customers.....	483,064	22,083	383,767	12,687	7,009	1,893	4,021	40,296	357	70	6	325	10,550	
Acceptances executed by other banks for account of reporting banks.....	6,912	509	4,710	449	127	210	161	71	-----	-----	-----	-----	663	
National-bank notes outstanding.....	648,906	43,616	91,329	65,241	74,667	45,818	45,508	74,462	26,934	26,299	30,938	45,239	78,855	
Securities borrowed.....	11,664	26	540	187	4,226	2,239	442	1,059	1,422	27	514	324	658	
Other liabilities.....	192,553	8,273	90,217	17,535	10,775	10,076	4,326	24,613	20,290	1,290	555	1,126	3,477	
Total.....	35,911,061	2,512,013	12,620,695	2,965,706	3,336,753	1,267,088	1,123,432	4,360,833	1,185,526	931,055	1,275,164	928,058	3,404,738	
Number of banks.....	6,980	367	824	707	641	387	338	829	445	564	798	599	481	

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ALL MEMBER BANKS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON JUNE 30, 1932

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
Loans—total	16,587,185	1,229,420	5,345,816	1,407,052	1,676,320	620,228	543,146	2,242,100	525,533	391,980	494,828	429,619	1,681,143
Acceptances of other banks payable in United States	312,938	34,251	264,301	35	27	27	5,461	1,286	71	2	390	7,114	3,672
Bills, acceptances, etc., payable in foreign countries	34,423	647	21,824	1,084	261	201	1,082	4,912	312	9	38	381	3,175
Commercial paper bought in open market	121,620	28,796	32,026	8,485	2,168	8,058	1,570	17,922	6,936	4,604	5,417	2,463	4,912
Loans to banks—On securities	345,372	27,303	158,278	30,774	17,676	4,827	2,853	83,947	6,172	3,151	3,973	1,506	4,543
All other	227,635	2,914	115,600	8,031	15,276	7,614	8,724	23,572	10,586	10,303	15,518	5,043	4,543
Loans on securities, exclusive of loans to banks—total	5,570,457	382,180	2,152,220	500,745	643,868	185,846	150,039	812,568	146,843	90,294	99,897	91,316	314,641
To brokers and dealers in New York	278,212	2,848	264,001	827	4,014	588	1,229	1,305	932	184	318	800	1,166
To brokers and dealers elsewhere	283,058	29,744	73,122	17,113	22,192	4,111	8,135	101,425	5,642	3,432	3,794	1,575	12,773
To others	5,009,187	349,588	1,815,097	482,805	617,662	181,147	140,675	709,838	140,269	86,678	95,785	88,941	300,702
Real estate loans—On farm land	345,481	7,271	13,148	13,986	29,191	15,588	23,843	55,713	20,344	21,300	23,897	20,752	100,448
On other real estate	2,548,557	223,399	543,954	222,529	406,937	50,673	46,498	375,806	71,839	21,590	21,859	25,498	537,975
Reporting banks' own acceptances	188,952	11,040	138,037	2,134	4,591	443	2,010	16,682	226	875	1,387	127	11,400
All other loans (including overdrafts)	6,891,750	511,619	1,906,428	619,249	556,352	346,978	306,500	845,517	260,989	239,783	322,840	282,143	693,352
Loans eligible for rediscount with Federal reserve banks	2,427,959	155,741	814,581	190,503	159,204	112,237	95,629	233,616	103,211	125,640	153,798	121,730	162,069
United States Government securities—total	5,627,854	338,910	2,361,467	350,293	519,474	164,889	161,954	549,640	165,352	127,265	206,962	139,130	542,518
Bonds	4,163,463	241,468	1,519,327	308,792	481,294	139,039	137,500	338,138	123,409	112,814	163,997	115,943	481,742
Treasury notes	502,713	43,173	216,894	32,872	27,935	14,791	7,842	81,360	17,738	8,549	18,337	9,754	23,468
Certificates of indebtedness	775,142	53,701	450,088	8,419	9,759	10,753	16,556	124,486	21,996	5,537	23,416	13,423	37,008
Treasury bills	186,536	568	175,158	210	486	306	56	5,656	2,209	365	1,212	10	300
Other securities—total	5,755,764	440,890	1,882,623	670,364	547,449	203,967	150,986	560,510	248,745	215,669	224,182	102,714	537,665
Domestic securities—total	5,310,817	394,659	1,708,381	608,918	501,412	191,367	142,054	519,365	233,598	194,223	211,702	99,474	505,664
State, county, and municipal bonds	1,514,252	54,219	477,169	68,524	75,941	48,014	51,630	145,635	71,007	68,723	100,084	37,547	315,759
Railroad bonds	901,819	70,067	402,416	141,796	86,290	25,149	12,568	53,359	25,639	29,551	13,042	3,924	38,018
Other public-service corporation bonds	891,649	127,081	267,686	154,749	82,312	27,040	13,145	94,587	32,653	32,095	15,837	6,272	38,192
All other bonds	979,905	67,972	228,258	110,002	153,086	44,879	35,190	119,652	43,335	45,483	36,980	25,976	69,092
Stock of Federal reserve banks	153,003	10,831	58,921	16,229	14,254	5,149	6,097	16,936	4,440	2,897	4,060	3,895	10,694
Stock of other corporations	495,423	51,219	196,422	63,104	51,114	25,681	19,544	13,593	43,577	1,279	10,683	5,760	13,447
Collateral trust and other corporation notes	207,640	10,178	62,534	43,927	29,249	13,097	801	32,913	4,014	3,458	2,870	1,246	3,353
Municipal warrants	120,968	1,075	11,935	7,995	3,879	472	2,218	30,596	3,661	8,742	24,198	11,371	14,826
All other	46,158	2,017	3,040	2,592	5,287	1,886	2,261	12,094	5,272	1,995	3,948	3,483	2,283
Foreign securities—total	474,947	46,231	174,242	61,446	46,037	12,600	8,932	41,145	15,147	21,446	12,480	3,240	32,001
Government bonds	234,573	15,576	95,986	30,233	21,799	5,828	4,673	20,373	7,817	10,016	6,571	1,670	14,031
Other foreign securities	240,374	30,655	78,256	31,213	24,238	6,772	4,259	20,772	7,330	11,430	5,909	1,570	17,970
Demand deposits—total	13,203,732	977,072	5,430,884	919,292	1,002,474	384,879	354,079	1,557,740	427,180	303,051	555,856	412,547	878,678
Individual deposits subject to check	11,491,459	902,712	4,872,630	811,829	872,506	335,416	295,042	1,306,587	358,134	214,829	417,621	344,757	759,396
Certificates of deposit	138,154	5,939	41,537	5,946	11,582	4,414	3,649	13,422	10,021	6,992	19,245	6,997	8,410
State, county, and municipal deposits	1,313,569	47,233	361,445	88,553	101,550	37,044	48,896	228,230	52,871	78,869	116,472	58,735	93,671
All other	260,550	21,188	155,272	12,964	16,836	8,005	6,492	9,501	6,154	2,361	2,518	2,058	17,201
Net demand deposit (see p. 10)	14,481,998	1,004,901	6,269,021	966,556	1,118,728	403,432	370,921	1,637,275	453,678	318,547	584,540	425,094	929,305
Time deposits—total	10,636,021	822,006	2,322,232	1,001,729	1,278,759	459,014	352,232	1,476,132	395,634	397,620	331,705	191,250	1,607,711
States, counties, and municipalities	336,929	3,488	39,593	11,897	31,585	8,311	14,555	18,442	14,517	5,921	7,671	8,712	172,237
Banks in United States	69,525	2,268	6,454	1,507	637	2,628	8,103	18,477	5,861	8,065	954	160	14,411
Banks in foreign countries	6,676	223	4,953					1,500					
Other time deposits—													
Evidenced by savings pass books	7,491,268	656,222	1,650,674	755,841	980,019	344,892	216,133	929,459	214,454	225,475	164,922	133,058	1,220,119
Certificates of deposit	1,349,514	95,658	174,049	128,319	140,958	63,125	53,797	270,823	122,120	111,688	83,132	23,667	82,178
Open accounts, Christmas savings accounts, etc.	772,363	31,352	349,387	73,997	70,751	21,653	15,815	121,405	12,762	6,941	28,310	5,154	34,836
Postal savings	609,746	32,789	97,122	30,168	54,809	18,405	43,829	116,026	25,920	39,530	46,719	20,499	83,930
Bills payable and rediscounts—total	815,123	37,612	153,841	104,780	116,329	48,040	57,025	110,110	23,435	13,377	21,932	16,091	113,151
With Federal reserve banks—Bills payable	260,359	12,200	78,990	37,715	22,507	7,963	6,760	9,983	9,587	3,176	4,096	2,246	65,136
Rediscounts	180,145	14,243	20,104	31,143	19,673	17,362	16,373	21,539	1,105	7,025	13,503	9,129	8,946
All other—Bills payable	368,435	10,290	54,041	34,890	72,925	22,057	33,597	77,532	12,698	2,977	4,159	4,592	38,677
Rediscounts	6,184	279	706	1,032	1,224	658	295	1,056	45	199	174	124	392

ALL MEMBER BANKS—RESERVE POSITION ON JUNE 30, 1932

[Amounts in thousands of dollars]

Class of bank and Federal reserve district	Net demand deposits			Time deposits	Net demand plus time deposits	Reserve 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.....	13, 203, 732	1, 278, 266	14, 481, 998	10, 636, 021	25, 118, 019	1, 833, 300	1, 997, 656	164, 356	7.3
Central reserve city banks.....	5, 138, 637	889, 855	6, 028, 492	1, 150, 935	7, 179, 427	818, 232	920, 232	102, 000	11.4
Reserve city banks.....	4, 278, 747	346, 918	4, 625, 665	4, 222, 896	8, 848, 561	589, 253	619, 065	29, 812	6.7
Country banks.....	3, 786, 348	41, 493	3, 827, 841	5, 262, 190	9, 090, 031	425, 815	458, 359	32, 544	4.7
All member banks:									
Boston.....	977, 072	27, 829	1, 004, 901	822, 000	1, 826, 901	111, 238	135, 268	24, 030	6.1
New York.....	5, 430, 884	838, 137	6, 269, 021	2, 322, 232	8, 591, 253	825, 810	895, 347	69, 537	9.6
Philadelphia.....	919, 292	47, 264	966, 556	1, 001, 729	1, 968, 285	115, 306	119, 491	4, 185	5.9
Cleveland.....	1, 002, 474	116, 254	1, 118, 728	1, 278, 759	2, 397, 487	140, 312	146, 979	6, 667	5.9
Richmond.....	384, 879	18, 553	403, 432	459, 014	862, 446	48, 416	51, 907	3, 491	5.6
Atlanta.....	354, 079	16, 842	370, 921	352, 232	723, 153	42, 856	43, 676	820	5.9
Chicago.....	1, 557, 740	79, 535	1, 637, 275	1, 476, 132	3, 113, 407	220, 082	253, 883	33, 801	7.1
St. Louis.....	427, 180	26, 498	453, 678	395, 634	849, 312	52, 015	55, 525	3, 510	6.1
Minneapolis.....	303, 051	15, 496	318, 547	397, 620	716, 167	38, 780	42, 102	3, 322	5.4
Kansas City.....	555, 856	28, 684	584, 540	331, 708	916, 248	61, 727	67, 859	6, 132	6.7
Dallas.....	412, 547	12, 547	425, 094	191, 250	616, 344	41, 751	48, 711	6, 960	6.8
San Francisco.....	878, 678	50, 627	929, 305	1, 607, 711	2, 537, 016	135, 007	136, 908	1, 901	5.3
Central reserve city banks:									
New York.....	4, 404, 850	822, 304	5, 227, 154	801, 235	6, 028, 389	703, 567	771, 968	68, 401	11.7
Chicago.....	733, 787	67, 551	801, 338	349, 700	1, 151, 038	114, 665	148, 264	33, 599	10.0
Reserve city banks:									
Boston.....	520, 013	21, 168	541, 181	192, 412	733, 593	59, 890	83, 860	23, 970	8.2
New York.....	115, 897	6, 845	122, 742	175, 950	298, 692	17, 553	18, 480	927	5.9
Philadelphia.....	540, 016	46, 484	586, 500	226, 470	812, 970	65, 444	66, 830	1, 386	8.0
Cleveland.....	673, 203	114, 741	787, 944	737, 010	1, 524, 954	100, 905	100, 779	-126	6.6
Richmond.....	197, 681	15, 823	213, 504	169, 105	382, 609	26, 424	29, 092	2, 668	6.9
Atlanta.....	196, 041	14, 790	210, 831	174, 500	385, 331	26, 318	24, 719	-1, 599	6.8
Chicago.....	429, 395	7, 553	436, 948	575, 112	1, 012, 060	60, 948	52, 917	-8, 031	6.0
St. Louis.....	257, 277	22, 321	279, 598	187, 699	467, 297	33, 591	35, 395	1, 804	7.2
Minneapolis.....	138, 928	12, 847	151, 775	111, 625	263, 400	18, 526	18, 562	36	7.0
Kansas City.....	334, 609	27, 325	361, 934	175, 866	537, 800	41, 469	44, 621	3, 152	7.7
Dallas.....	198, 711	9, 845	208, 556	116, 685	325, 241	24, 356	29, 578	5, 222	7.5
San Francisco.....	676, 976	47, 176	724, 152	1, 380, 462	2, 104, 614	113, 829	114, 232	403	5.4
Country banks:									
Boston.....	457, 059	6, 661	463, 720	629, 588	1, 093, 308	51, 348	51, 408	60	4.7
New York.....	910, 137	8, 988	919, 125	1, 345, 047	2, 264, 172	104, 690	104, 899	209	4.6
Philadelphia.....	379, 276	780	380, 056	775, 259	1, 155, 315	49, 862	52, 661	2, 799	4.3
Cleveland.....	329, 271	1, 513	330, 784	541, 749	872, 533	39, 407	46, 200	6, 793	4.5
Richmond.....	187, 198	2, 730	189, 928	289, 909	479, 837	21, 992	22, 815	823	4.6
Atlanta.....	158, 038	2, 052	160, 090	177, 732	337, 822	16, 538	18, 957	2, 419	4.9
Chicago.....	394, 558	4, 431	398, 989	551, 320	950, 309	44, 469	52, 702	8, 233	4.7
St. Louis.....	169, 903	4, 177	174, 080	207, 935	382, 015	18, 424	20, 130	1, 706	4.8
Minneapolis.....	164, 123	2, 649	166, 772	285, 995	452, 767	20, 254	23, 540	3, 286	4.5
Kansas City.....	221, 247	1, 359	222, 606	155, 842	378, 448	20, 258	23, 238	2, 980	5.4
Dallas.....	213, 836	2, 702	216, 538	74, 565	291, 103	17, 395	19, 133	1, 738	6.0
San Francisco.....	201, 702	3, 451	205, 153	227, 249	432, 402	21, 178	22, 676	1, 498	4.9

¹ Exclusive also of certified and cashiers' or treasurers' checks outstanding and 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 and trust companies in United States, balances payable in dollars due from foreign branches of other American banks, and exchanges for clearing house and other checks on local banks.³ Deficiencies in reserves indicated by a minus (-) sign.

STATE BANK MEMBERS—CONDITION ON JUNE 30, 1932, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve District												
	Total	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
RESOURCES													
Loans (including overdrafts).....	6,321,926	318,982	2,949,651	427,452	893,775	148,728	135,961	898,866	199,514	20,510	39,674	27,573	261,240
United States Government securities.....	2,280,588	90,689	1,443,585	114,362	202,529	25,430	10,754	199,095	63,207	4,648	22,162	5,864	98,263
Other securities.....	1,949,949	105,766	855,391	210,998	215,430	53,920	41,182	234,835	96,495	12,746	20,950	6,224	96,012
Total loans and investments.....	10,552,463	515,437	5,248,627	752,812	1,311,734	228,078	187,897	1,332,796	359,216	37,904	82,786	39,661	455,515
Customers' liability on account of acceptances.....	196,029	508	159,098	507	4,889	968	2,011	24,928	58	—	—	—	3,062
Banking house, furniture, and fixtures.....	406,652	9,601	201,522	32,569	61,780	14,648	15,693	39,711	12,349	1,278	2,960	2,692	11,849
Other real estate owned.....	89,497	1,500	18,740	13,376	21,515	3,191	2,944	11,676	7,519	456	1,527	1,006	6,047
Cash in vault.....	141,864	8,707	52,561	8,749	17,663	3,520	2,114	32,474	4,935	1,356	1,950	1,109	6,726
Reserves with Federal reserve banks.....	847,081	25,114	517,754	40,411	70,399	11,538	8,375	113,310	22,923	2,268	6,270	2,636	26,083
Items with Federal reserve banks in process of collection.....	154,776	4,827	80,120	9,318	19,876	8,477	1,376	15,624	7,120	145	3,131	409	4,353
Due from banks in United States.....	496,707	24,113	136,119	37,233	38,868	24,227	11,218	120,426	26,221	3,029	28,004	4,771	42,478
Due from banks in foreign countries (including own branches).....	58,283	376	49,711	90	1,164	65	186	4,239	117	19	205	—	2,111
Exchanges for clearing house and other checks on local banks.....	473,402	4,049	407,123	7,372	12,218	2,937	3,149	24,147	4,096	154	899	665	6,593
Outside checks and other cash items.....	17,474	570	3,993	467	3,107	295	2,508	2,639	870	48	123	250	2,604
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	47,840	1,000	33,736	5	3,178	1,574	170	8,149	—	—	—	—	28
Securities borrowed.....	3,713	—	400	—	1,444	254	2	675	925	9	—	—	4
Other assets.....	99,942	3,243	43,591	9,628	17,878	2,053	2,474	11,605	3,030	296	771	522	4,851
Total.....	13,585,723	599,045	6,953,095	912,537	1,585,713	301,825	240,117	1,742,399	449,379	46,962	128,626	53,721	572,304
LIABILITIES													
Capital stock paid in.....	874,909	35,905	422,571	56,121	90,601	25,025	19,095	132,841	38,210	3,165	8,755	6,735	35,885
Surplus.....	1,108,877	42,290	603,857	128,054	141,505	16,019	13,004	113,329	21,541	1,708	3,341	2,122	22,107
Undivided profits—net.....	208,779	9,009	129,926	15,096	16,719	4,100	3,836	12,780	4,648	613	2,508	951	8,593
Reserves for dividends, contingencies, etc.....	194,845	12,155	104,762	28,597	21,449	2,027	1,431	19,312	2,299	483	687	129	1,514
Reserves for interest, taxes, and other expenses accrued and unpaid.....	60,525	4,756	29,040	3,442	5,082	997	884	13,733	1,211	141	298	126	815
Due to Federal reserve banks.....	8,982	899	4,389	1,446	1,067	881	42	228	—	—	—	21	9
Due to other banks in United States.....	1,194,874	20,907	721,848	62,107	90,201	29,727	17,222	142,831	34,638	2,094	27,841	4,559	40,899
Due to banks in foreign countries (including own branches).....	77,758	253	70,001	33	916	77	1,171	1,994	26	64	—	—	3,223
Certified and officers' checks outstanding.....	272,262	2,767	232,284	3,403	7,294	4,016	970	10,199	3,470	262	1,002	455	6,140
Cash letters of credit and travelers checks outstanding.....	14,812	16	13,827	4	41	10	22	755	63	5	—	—	69
Demand deposits.....	5,277,400	226,144	3,135,139	327,193	447,549	98,752	64,423	566,863	158,850	13,481	56,378	26,071	156,557
Time deposits.....	3,386,135	226,749	1,068,578	229,300	639,391	87,966	73,858	574,609	150,236	23,504	24,958	8,799	278,197
United States deposits.....	175,587	4,278	80,288	17,566	17,640	5,542	15,290	23,480	4,783	22	2,038	546	3,114
Total deposits.....	10,407,810	482,013	5,326,354	641,052	1,204,089	226,971	172,998	1,320,959	352,066	39,363	112,286	41,451	488,208
Agreements to repurchase U. S. Government or other securities sold.....	23,473	129	3,805	535	11,700	1,000	—	405	334	—	—	177	5,388
Bills payable and rediscounts:													
With Federal reserve banks.....	115,691	5,588	38,968	13,346	20,156	3,718	9,898	13,972	3,617	1,126	632	1,129	3,541
All other.....	192,617	4,117	27,843	10,590	57,451	9,864	12,952	61,340	5,484	287	66	402	2,221
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	47,840	1,000	33,736	5	3,178	1,574	170	8,149	—	—	—	—	28
Acceptances executed for customers.....	203,864	677	164,551	506	4,919	1,415	2,546	25,934	58	—	—	—	3,258
Acceptances executed by other banks for account of reporting banks.....	3,814	60	3,497	—	21	42	100	25	—	—	—	—	69
Securities borrowed.....	3,713	—	400	—	1,444	254	2	675	925	9	—	—	4
Other liabilities.....	138,966	1,346	63,785	15,193	7,399	8,819	3,201	18,945	18,986	67	53	499	673
Total.....	13,585,723	599,045	6,953,095	912,537	1,585,713	301,825	240,117	1,742,399	449,379	46,962	128,626	53,721	572,304
Number of banks.....	835	29	141	69	70	32	42	156	83	40	23	64	86

ALL MEMBER BANKS—CONDITION ON JUNE 30, 1932, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)

[Amounts in thousands of dollars. Federal reserve bank and branch cities are shown in bold-face type]

	District No. 1		District No. 2			District No. 3		District No. 4					
	BOS- TON	Country banks	NEW YORK	Buffalo	Country banks	PHILA- DEL- PHIA	Country banks	CLEVE- LAND	Cincin- nati	Pitts- burgh	Colum- bus	Toledo	Country banks
RESOURCES													
Loans (including overdrafts).....	492,950	736,470	3,695,999	227,071	1,422,746	576,061	830,991	519,270	156,447	298,506	45,965	29,077	627,055
United States Government securities.....	148,984	189,926	2,011,852	39,935	309,680	180,842	169,451	72,270	27,472	270,518	8,672	17,471	123,071
Other securities.....	114,529	326,361	1,034,466	70,025	778,132	234,026	436,338	87,454	47,782	150,022	16,634	8,510	237,047
Total loans and investments.....	756,463	1,252,757	6,742,317	337,031	2,510,558	990,929	1,436,780	678,994	231,701	719,046	71,271	55,058	987,173
Customers' liability on account of acceptances.....	19,591	451	357,747	4,754	2,127	12,300	273	6,550	171	165	25	17	17
Banking house, furniture, and fixtures.....	28,439	39,800	244,803	16,550	94,867	30,457	75,199	30,151	14,173	25,968	5,600	3,133	53,389
Other real estate owned.....	2,545	6,483	15,785	1,830	20,248	9,020	24,532	11,431	3,312	4,270	69	206	14,817
Cash in vault.....	6,621	27,200	53,068	1,789	49,033	10,715	26,844	8,203	3,970	4,646	1,846	2,365	23,035
Reserve with Federal reserve banks.....	83,860	51,408	774,612	15,836	104,899	66,830	52,661	31,982	14,164	45,147	5,434	4,052	46,200
Items with Federal reserve banks in process of collection.....	22,122	17,168	103,660	4,341	50,121	21,477	9,912	12,594	5,947	14,348	3,525	1,407	4,940
Due from banks in United States.....	88,230	50,548	96,966	11,917	104,819	86,355	43,206	23,777	7,695	23,272	4,681	3,818	55,661
Due from banks in foreign countries (including own branches).....	19,979	703	140,836	2,651	1,190	4,822	17	1,236	102	229	137	30	30
Exchanges for clearing house and other checks on local banks.....	12,253	6,208	614,711	4,705	15,228	30,001	4,549	5,956	3,914	6,676	1,351	259	3,245
Outside checks and other cash items.....	2,610	1,646	5,183	516	2,884	939	1,213	1,262	719	1,522	77	151	1,130
Redemption fund and due from United States Treasurer.....	25	2,176	1,672	27	2,882	405	2,859	350	103	672	98	25	2,492
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	1,514	1	29,588	5,370	159	1,095	3	4,793	2	2	65	3	3
Securities borrowed.....	26	26	540	540	187	187	451	1,807	865	6,037	405	1,903	1,903
Other assets.....	6,180	5,006	53,087	1,266	18,522	10,460	11,666	15,726	865	6,037	405	405	3,561
Total.....	1,050,432	1,461,581	9,234,035	408,583	2,978,077	1,275,805	1,689,901	833,456	288,643	852,000	94,179	70,879	1,197,596
LIABILITIES													
Capital stock paid in.....	84,900	91,155	640,949	24,800	176,452	63,589	116,594	50,650	19,950	35,123	7,200	5,500	84,816
Surplus.....	54,780	88,000	809,284	30,306	146,826	156,370	161,311	33,450	18,350	120,600	5,600	3,500	78,386
Undivided profits—net.....	13,128	30,908	141,587	8,317	42,721	17,115	34,819	7,305	5,410	9,434	1,202	1,135	22,538
Reserves for dividends, contingencies, etc.....	12,669	14,371	119,813	18,220	27,850	29,337	13,811	8,106	1,955	12,803	589	184	8,957
Reserve for interest, taxes, and other expenses accrued and unpaid.....	3,282	6,666	33,124	977	5,268	3,587	2,794	2,546	884	3,170	143	186	2,758
Due to Federal reserve banks.....	117,006	5,702	230	10,619	242	5,303	11,013	48,653	19,942	119,142	11,289	9,464	10,742
Due to other banks in United States.....	3,973	38,529	1,102,818	24,267	53,659	169,620	11,013	834	86	362	35	218	3,919
Due to banks in foreign countries (including own branches).....	5,793	409	174,272	1,083	405	1,390	34	834	86	362	35	218	3,919
Certified and officers' checks outstanding.....	5,793	5,135	341,657	2,212	9,931	4,454	5,119	3,333	1,582	3,470	834	218	3,919
Cash letters of credit and travelers' checks outstanding.....	520,013	457,059	4,419,020	101,727	910,127	540,016	379,276	197,184	99,368	304,863	42,958	29,311	329,271
Demand deposits.....	192,412	629,588	810,029	167,156	1,345,047	226,470	775,259	387,414	107,473	204,868	19,247	18,008	541,749
Time deposits.....	13,423	7,041	18,263	5,364	13,961	25,765	6,735	9,063	4,813	11,567	960	1,956	1,924
United States deposits.....	853,216	1,143,493	6,989,151	302,039	2,343,811	968,044	1,182,762	647,584	233,268	647,379	76,706	59,788	889,275
Total deposits.....	853,216	1,143,493	6,989,151	302,039	2,343,811	968,044	1,182,762	647,584	233,268	647,379	76,706	59,788	889,275
Agreements to repurchase U. S. Government or other securities sold.....	2,411	1,618	4,067	190	13,406	10,364	716	250	250	250	250	1,062	1,062
Bills payable and rediscounts:													
With Federal reserve banks.....	26,443	2,347	6,571	90,176	11,036	57,822	9,120	3,919	4,474	700	23,967	23,967	23,967
All other.....	10,569	14,673	1,184	38,890	2,371	33,551	38,345	60	3,212	3,212	3,212	3,212	3,212
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	1,514	1	29,588	5,370	159	1,095	3	4,793	2	2	65	3	3
Acceptances executed for customers.....	21,502	581	378,014	4,754	999	12,415	272	6,740	167	66	27	9	9
Acceptances executed by other banks for account of reporting banks.....	460	40	3,593	1,117	449	1,117	449	17	4	98	4	8	8
National bank notes outstanding.....	493	43,123	33,221	600	57,508	8,174	57,067	6,979	2,061	13,450	1,947	493	49,737
Securities borrowed.....	26	26	540	540	187	187	451	1,807	865	6,037	405	1,903	1,903
Other liabilities.....	4,488	3,785	43,073	5,451	41,693	2,033	15,502	7,006	92	1,939	93	1,645	1,645
Total.....	1,050,432	1,461,581	9,234,035	408,583	2,978,077	1,275,805	1,689,901	833,456	288,643	852,000	94,179	70,879	1,197,596
Number of banks.....	11	356	45	6	773	28	679	5	8	12	3	2	611

¹ Outlying banks in above cities, which have been authorized to carry country bank reserves, are included with country banks.

² Includes both central reserve city and reserve city banks.

ALL MEMBER BANKS—CONDITION ON JUNE 30, 1932, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES ¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

[Amounts in thousands of dollars. Federal reserve bank and branch cities are shown in bold-face type]

	District No. 5					District No. 6						
	RICH- MOND	Baltimore	Charlotte	Washing- ton	Country banks	ATLAN- TA	Birming- ham	Jackson- ville	Nash- ville	New Orleans	Savan- nah	Country banks
RESOURCES												
Loans (including overdrafts).....	60,717	84,063	20,477	71,225	383,746	51,018	39,299	14,326	40,091	113,519	37,552	247,341
United States Government securities.....	8,202	35,512	4,684	41,046	75,445	19,994	10,040	24,272	4,076	12,383	7,762	83,427
Other securities.....	22,412	60,751	3,748	19,414	97,642	14,332	5,633	11,211	7,013	35,399	3,897	73,501
Total loans and investments.....	91,331	180,326	29,909	131,685	556,833	85,344	54,972	49,809	51,180	161,301	49,211	404,269
Customers' liability on account of acceptances.....	50	1,005	42	39	478	100	—	—	62	2,461	1	672
Banking house, furniture, and fixtures.....	1,224	10,654	2,452	11,309	28,102	6,161	1,803	3,510	1,729	14,927	5,096	21,512
Other real estate owned.....	1,046	278	112	2,950	11,217	1,025	3,450	106	422	730	1,180	8,668
Cash in vault.....	803	2,299	238	4,217	15,159	874	693	762	347	1,433	1,409	13,646
Reserve with Federal reserve banks.....	5,697	11,095	2,504	9,796	22,815	4,759	3,052	3,252	2,903	7,451	3,302	18,957
Items with Federal reserve banks in process of collection.....	5,233	9,039	1,244	1,764	5,640	3,226	768	916	1,438	1,518	784	1,964
Due from banks in United States.....	12,247	14,153	5,331	10,786	39,582	17,983	3,814	7,376	4,703	11,096	10,998	42,164
Due from banks in foreign countries (including own branches).....	14	68	—	29	6	—	—	12	—	194	2	59
Exchanges for clearing house and other checks on local banks.....	1,311	3,741	226	3,792	2,758	669	205	254	315	4,326	703	1,634
Outside checks and other cash items.....	131	181	101	542	1,159	328	184	138	470	2,521	212	1,143
Redemption fund and due from United States Treasurer.....	50	245	57	221	1,728	125	245	107	170	140	—	1,493
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	190	1,393	—	—	14	100	—	—	—	247	—	545
Securities borrowed.....	125	—	—	570	1,544	80	—	—	—	—	100	262
Other assets.....	753	1,586	519	1,398	2,952	444	341	337	138	2,624	45	1,231
Total.....	120,205	236,063	41,735	179,098	689,987	121,218	69,527	66,579	63,877	210,969	73,043	518,219
LIABILITIES												
Capital stock paid in.....	10,600	15,500	3,700	11,175	54,856	8,900	6,000	6,000	3,900	13,125	6,600	49,855
Surplus.....	7,100	12,350	3,000	8,725	37,598	8,250	6,200	1,907	3,450	9,100	3,383	26,888
Undivided profits—net.....	1,618	4,184	1,578	2,604	9,460	2,543	175	441	478	2,864	506	7,588
Reserves for dividends, contingencies, etc.....	1,592	1,414	103	820	3,502	815	94	87	583	1,183	1,547	1,547
Reserves for interest, taxes, and other expenses accrued and unpaid.....	242	827	177	515	2,187	388	281	101	346	966	139	1,033
Due to Federal reserve banks.....	—	—	—	1,931	2,688	—	34	—	—	—	90	1,769
Due to other banks in United States.....	15,933	31,988	7,012	10,909	20,978	13,777	4,276	8,351	6,379	24,691	8,239	17,213
Due to banks in foreign countries (including own branches).....	15	126	—	265	11	—	—	10	—	1,362	—	139
Certified and officers' checks outstanding.....	755	2,423	161	1,438	4,167	238	177	321	1,606	906	138	1,952
Cash letters of credit and travelers' checks outstanding.....	—	—	—	58	12	—	20	—	—	2	—	7
Demand deposits.....	39,888	78,363	12,809	66,621	187,198	38,550	25,059	23,620	19,074	65,479	24,259	158,038
Time deposits.....	36,225	59,823	9,010	64,047	289,909	42,076	19,852	20,868	19,089	47,072	25,543	177,732
United States deposits.....	2,124	6,117	79	1,501	5,966	2,086	1,443	2,728	912	18,137	1,779	7,740
Total deposits.....	94,940	178,840	29,971	146,770	510,929	96,729	50,861	56,898	47,060	157,649	60,048	364,590
Agreements to repurchase U. S. Government or other securities sold.....	—	—	—	38	1,200	—	—	—	—	—	—	2,048
Bills payable and rediscounts:												
With Federal reserve banks.....	1,675	—	423	2,691	20,536	490	750	—	431	6,612	436	14,414
All other.....	813	7,021	2,026	670	12,185	—	—	—	4,000	10,615	605	18,672
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	190	1,393	—	—	14	100	—	—	—	247	—	545
Acceptances executed for customers.....	50	1,506	—	—	338	—	—	—	62	3,239	—	720
Acceptances executed by other banks for account of reporting banks.....	—	—	42	39	129	100	—	—	—	53	1	7
National bank notes outstanding.....	1,000	4,848	1,150	4,389	34,431	2,468	4,900	2,119	3,400	2,800	—	29,821
Securities borrowed.....	125	—	—	570	1,544	80	—	—	—	—	100	262
Other liabilities.....	260	8,181	465	92	1,078	355	266	26	167	3,241	42	229
Total.....	120,205	236,063	41,735	179,098	689,987	121,218	69,527	66,579	63,877	210,969	73,043	518,219
Number of banks.....	5	7	6	12	357	4	2	3	3	5	4	317

¹ Outlying banks in above cities, which have been authorized to carry country bank reserves, are included with country banks.

ALL MEMBER BANKS—CONDITION ON JUNE 30, 1932, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

[Amounts in thousands of dollars. Federal reserve bank and branch cities are shown in bold-face type]

	District No. 7											District No. 8 (see also p. 15)		
	CHI- CAGO :	Detroit	Cedar Rapids	Des Moines	Du- buque	Grand Rapids	Indian- ap- olis	Mil- wau- kee	Peoria	Sioux City	Country banks	ST. LOUIS	Little Rock	Louis- ville
RESOURCES														
Loans (including overdrafts).....	884,198	462,558	7,632	21,354	4,164	45,211	50,537	131,945	16,316	6,387	611,798	180,001	12,708	63,259
United States Government securities.....	237,971	94,841	2,314	3,161	1,125	2,964	21,220	24,496	8,633	4,606	148,309	72,978	1,348	22,984
Other securities.....	171,845	52,555	3,454	13,331	3,794	6,756	13,656	17,876	7,320	4,662	265,261	96,331	2,515	11,162
Total loans and investments.....	1,294,014	609,954	13,400	37,846	9,083	54,931	85,413	174,317	32,269	15,655	1,025,368	349,310	16,571	97,405
Customers' liability on account of acceptances.....	34,701	1,940					9	2,145			49	328		
Banking house, furniture, and fixtures.....	28,149	24,140	885	1,436	255	5,428	4,839	6,161	2,761	549	60,719	5,721	661	1,858
Other real estate owned.....	4,909	12,855		369	155	652	418	199	417		16,144	4,776	394	468
Cash in vault.....	43,302	5,409	272	883	480	1,220	5,413	5,609	851	597	32,971	2,858	248	1,239
Reserve with Federal reserve banks.....	150,161	18,044	1,736	3,162	621	2,403	8,966	12,240	2,666	1,182	52,702	25,258	1,489	4,810
Items with Federal reserve banks in process of collection.....	21,800	8,739	386	1,354	228	467	4,464	3,570	505	120	6,466	8,875	714	3,009
Due to banks in United States.....	141,135	21,851	3,094	6,891	681	6,263	17,938	19,912	2,361	2,171	63,377	37,682	4,504	5,459
Due from banks in foreign countries (including own branches).....	6,070	696	16		21	233	235				90	227		
Exchanges for clearing house and other checks on local banks.....	32,967	13,681	47	870	77	820	2,045	4,061	261	164	5,294	4,299	264	1,086
Outside checks and other cash items.....	1,900	2,468	267	223	25	71	468	577	40	15	1,984	541	59	148
Redemption fund and due from United States Treasurer.....	40	309	25	50	12	45	271	249	140	33	2,558	105		100
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	8,149							18						
Securities borrowed.....				150		298	182				429			
Other assets.....	10,015	5,864		478	30	74	586	1,046	37	81	6,881	2,997	365	1,032
Total.....	1,777,212	725,950	20,128	53,712	11,647	72,693	131,245	230,339	42,308	20,567	1,275,032	442,977	25,269	116,614
LIABILITIES														
Capital stock paid in.....	132,100	37,500	500	3,750	700	4,850	8,350	14,900	3,260	1,050	96,276	36,070	1,650	4,760
Surplus.....	115,536	33,300	500	1,653	300	3,325	5,750	8,550	3,550	800	60,368	15,817	760	6,850
Undivided profits—net.....	10,685	3,043	10	353	168	298	2,497	4,463	347	174	17,355	5,181	243	729
Reserves for dividends, contingencies, etc.....	15,330	2,138	83	81	106	579	95	589	56	83	6,538	2,094	151	1,160
Reserves for interest, taxes, and other expenses accrued and unpaid.....	14,563	1,771	466	127	10	93	343	894	49	19	3,559	874	75	515
Due to Federal reserve banks.....							1,026	2,310		7	673			
Due to other banks in United States.....	235,094	35,199	4,888	7,081	431	6,007	14,874	26,010	2,060	4,827	23,814	55,583	4,654	16,094
Due to banks in foreign countries (including own branches).....	2,967	885					28	114			13	123		
Certified and officers' checks outstanding.....	12,554	4,399	65	568	51	188	1,028	1,015		532	4,730	3,151	237	3,687
Cash letters of credit and travelers' checks outstanding.....	1,229	12				22	1				44	72		
Demand deposits.....	741,993	205,133	6,517	23,954	3,504	19,253	57,017	85,648	13,426	6,737	394,558	183,365	10,877	33,991
Time deposits.....	357,488	376,043	6,578	14,202	6,073	33,470	33,591	75,430	16,164	5,773	551,320	128,555	6,353	27,076
United States deposits.....	21,500	5,460	22	307	53	69	777	2,899	69	122	8,425	7,469	244	1,098
Total deposits.....	1,372,525	627,131	18,070	46,112	10,112	59,009	108,342	193,436	32,251	17,784	983,577	378,318	22,345	81,876
Agreements to repurchase U. S. Government or other securities sold.....		7,338									2,235			
Bills payable and rediscounts:														
With Federal reserve banks.....	8,033					1,437					22,052	271		
All other.....	47,004	3,300				1,703					26,581	963		
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	8,149							18						
Acceptances executed for customers.....	36,114	2,011					8	2,144			19	333		
Acceptances executed by other banks for account of reporting banks.....	69						1	1						
National bank notes outstanding.....	800	6,182	499	996	250	900	5,412	4,980	2,795	649	50,999	2,077		1,996
Securities borrowed.....				150		298	182				429			
Other liabilities.....	16,004	2,236		490	1	201	265	364		8	5,044	979	45	18,738
Total.....	1,777,212	725,950	20,128	53,712	11,647	72,693	131,245	230,339	42,308	20,567	1,275,032	442,977	25,269	116,614
Number of banks.....	18	4	1	4	2	4	4	5	3	4	780	13	4	5

¹ Outlying banks in above cities, which have been authorized to carry country bank reserves, are included with country banks.

² Includes both central reserve city and reserve city banks.

ALL MEMBER BANKS—CONDITION ON JUNE 30, 1932, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

[Amounts in thousands of dollars. Federal reserve bank and branch cities are shown in bold-face type]

	District No. 8 (continued)		District No. 9				District No. 10 (see also p. 16)						
	Mem- phis	Country banks	MINN- EAPOLIS	Helena	St. Paul	Country banks	KAN- SAS CITY	Denver	Oklahoma City	Omaha	Kansas City, Kans.	Lincoln	Pueblo
RESOURCES													
Loans (including overdrafts).....	38,217	231,348	101,436	3,510	58,814	228,220	79,386	46,010	32,623	36,687	6,392	11,084	3,627
United States Government securities.....	3,890	64,152	33,459	1,197	20,643	71,966	39,526	42,354	8,289	11,565	2,890	4,388	2,052
Other securities.....	11,721	127,016	25,279	3,888	17,677	168,825	37,544	18,241	19,686	10,989	1,465	2,376	4,808
Total loans and investments.....	53,828	422,516	160,174	8,595	97,134	469,011	156,456	106,605	60,598	59,241	10,747	17,848	10,487
Customers' liability on account of acceptances.....	24	60	60	12	12	12	12	12	12	12	12	12	12
Banking house, furniture, and fixtures.....	4,927	19,309	2,456	415	6,049	19,413	3,448	2,695	1,662	3,705	788	949	257
Other real estate owned.....	1,812	5,419	635	—	3,518	1,345	380	53	175	92	46	20	—
Cash in vault.....	1,014	12,013	1,420	76	1,540	13,510	1,738	5,638	515	970	107	590	389
Reserve with Federal reserve banks.....	3,838	20,130	11,008	667	6,887	23,540	12,822	10,186	4,312	5,712	586	1,724	715
Items with Federal reserve banks in process of collection.....	1,755	1,942	1,939	414	1,728	1,150	6,629	2,190	1,854	2,180	222	561	—
Due from banks in United States.....	11,273	32,738	20,015	799	14,606	43,467	49,607	16,239	10,953	15,398	490	2,376	3,790
Due from banks in foreign countries (including own branches).....	5	13	666	10	253	223	242	35	42	—	—	18	—
Exchanges for clearing house and other checks on local banks.....	779	1,838	3,404	35	1,213	1,887	2,370	1,199	506	1,126	127	138	108
Outside checks and other cash items.....	133	898	550	57	472	851	369	628	418	339	55	138	5
Redemption fund and due from United States Treasurer.....	45	1,102	132	10	30	1,147	37	32	18	65	47	10	25
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	—	—	—	—	—	—	—	—	—	—	—	—	—
Securities borrowed.....	—	1,422	—	—	—	27	298	—	—	7	55	—	—
Other assets.....	740	1,153	908	156	2,103	6,683	1,077	492	200	353	2	67	—
Total.....	80,149	520,517	203,367	11,234	132,027	584,427	236,438	146,319	81,089	89,323	13,318	24,465	15,796
LIABILITIES													
Capital stock paid in.....	7,500	42,834	12,200	550	6,850	40,775	14,500	6,300	7,200	5,000	950	1,350	600
Surplus.....	6,000	23,048	7,550	450	4,650	21,901	5,141	5,603	1,510	2,425	320	550	1,100
Undivided profits—net.....	626	7,298	1,064	106	615	6,681	4,249	3,618	850	512	40	173	57
Reserves for dividends, contingencies, etc.....	989	1,617	204	131	56	3,678	901	98	154	542	1	118	—
Reserves for interest, taxes, and other expenses accrued and unpaid.....	32	1,127	788	55	881	2,191	284	700	158	152	—	6	114
Due to Federal reserve banks.....	293	—	—	—	46	—	—	—	—	—	—	152	—
Due to other banks in United States.....	8,394	15,641	34,939	1,939	13,495	16,778	68,582	12,631	10,385	17,228	1,984	5,268	2,080
Due to banks in foreign countries (including own branches).....	—	—	535	—	147	110	85	20	—	24	—	—	—
Certified and officers' checks outstanding.....	330	1,991	1,390	47	556	3,605	2,740	1,525	1,278	862	69	319	53
Cash letters of credit and travelers' checks outstanding.....	—	—	—	—	—	2	15	2	—	12	—	8	—
Demand deposits.....	29,054	169,903	79,995	3,867	55,066	164,123	105,060	62,804	34,056	37,421	4,781	11,830	5,598
Time deposits.....	25,735	207,935	59,004	3,869	48,752	285,995	30,119	50,959	24,606	20,728	3,683	3,953	5,663
United States deposits.....	408	1,666	2,357	19	116	1,410	3,516	1,074	489	1,148	491	503	27
Total deposits.....	63,921	397,448	178,221	9,741	118,136	472,069	210,117	129,015	70,814	77,423	11,008	22,033	13,421
Agreements to repurchase U. S. Government or other securities sold.....	—	1,190	—	—	—	447	11	—	70	—	—	—	—
Bills payable and rediscounts:	—	—	—	—	—	—	—	—	—	—	—	—	—
With Federal reserve banks.....	—	10,421	—	—	—	10,201	—	315	—	1,731	—	—	—
All other.....	—	11,780	—	—	—	3,176	—	—	—	97	—	—	—
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	—	—	—	—	—	—	—	—	—	—	—	—	—
Acceptances executed for customers.....	—	24	58	—	12	—	—	—	—	—	—	—	—
Acceptances executed by other banks for account of reporting banks.....	—	—	2	—	—	—	—	—	—	—	—	—	—
National bank notes outstanding.....	900	21,961	2,641	200	599	22,859	720	650	333	1,300	944	200	499
Securities borrowed.....	—	1,422	—	—	—	27	298	—	—	7	55	—	—
Other liabilities.....	181	347	639	1	228	422	217	20	—	124	—	35	5
Total.....	80,149	520,517	203,367	11,234	132,027	584,427	236,438	146,319	81,089	89,323	13,318	24,465	15,796
Number of banks.....	3	420	4	2	3	555	9	8	5	6	2	3	2

¹ Outlying banks in above cities, which have been authorized to carry country bank reserves, are included with country banks.

ALL MEMBER BANKS—CONDITION ON JUNE 30, 1932, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

[Amounts in thousands of dollars. Federal reserve bank and branch cities are shown in bold-face type]

	District No. 10—Continued					District No. 11							
	St. Joseph	Topeka	Tulsa	Wichita	Country banks	DAL-LAS	El Paso	Houston	San Antonio	Fort Worth	Galveston	Waco	Country banks
RESOURCES													
Loans (including overdrafts).....	9,197	6,168	34,680	8,527	220,447	83,801	5,699	55,587	19,640	34,776	10,656	7,229	212,231
United States Government securities.....	3,869	5,257	6,920	8,760	71,092	23,788	4,130	27,126	8,474	9,888	5,355	3,935	56,434
Other securities.....	2,654	4,994	12,654	6,876	101,895	17,108	2,294	14,161	5,115	5,840	4,489	3,275	50,432
Total loans and investments	15,720	16,419	54,254	24,163	393,434	124,697	12,123	96,874	33,229	50,594	20,500	14,439	319,097
Customers' liability on account of acceptances.....		659	4,925	1,634	19,406	6,456	428	6,519	4,550	2,502	970	346	20,047
Banking house, furniture, and fixtures.....	373	31	335		3,617	1,624	2	265	334	712	143	197	6,542
Other real estate owned.....	651	278	830	425	11,929	1,036	206	1,692	938	934	1,122	408	11,851
Cash in vault.....	1,256	1,319	3,948	2,041	23,238	8,175	1,072	7,354	6,202	3,998	1,759	1,018	19,133
Reserve with Federal reserve banks.....	165	595	195	547	906	3,518	348	2,818	823	1,449	210	157	1,138
Items with Federal reserve banks in process of collection.....	4,950	3,920	8,916	6,714	54,174	16,383	2,328	26,495	7,410	6,281	4,714	2,080	48,802
Due from banks in United States.....					84	57		14	1	1	16		136
Due from banks in foreign countries (including own branches).....	154	263	710	380	1,261	1,102	123	1,649	408	441	621	51	1,582
Exchanges for clearing house and other checks on local banks.....	33	48	109	32	873	447	30	122	48	119	126	23	726
Outside checks and other cash items.....	17	20	26		1,260	305	15	345	138	110	70	68	1,222
Redemption fund and due from United States Treasurer.....													
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....					154	1		7					324
Securities borrowed.....	53	23	124	69	692	492	2	489	111	18		46	1,206
Other assets.....													
Total	23,403	23,602	74,378	36,005	511,028	164,529	16,677	144,643	54,192	67,069	30,298	18,833	431,817
LIABILITIES													
Capital stock paid in.....	1,300	1,400	5,950	2,400	43,038	15,150	600	9,100	5,050	4,550	2,150	1,350	45,477
Surplus.....	1,050	453	950	1,300	20,087	4,500	850	5,175	2,055	2,805	750	400	23,899
Undivided profits—net.....	159	409	867	494	6,350	5,833	352	1,241	889	1,281	338	159	8,018
Reserves for dividends, contingencies, etc.....	59	16	12	58	1,213	784	42	2,321	136	14	27	15	1,392
Reserves for interest, taxes, and other expenses accrued and unpaid.....	27	49	213	213	659	407	38	266	72	236	134	5	529
Due to Federal reserve banks.....		7			31					185	44	135	548
Due to other banks in United States.....	5,413	3,637	6,633	8,242	14,842	22,919	778	22,445	5,614	8,933	3,685	981	17,799
Due to banks in foreign countries (including own branches).....					12	104		28	80				265
Certified and officers' checks outstanding.....	63	81	694	367	3,966	1,604	180	799	590	573	86	98	2,713
Cash letters of credit and travelers' checks outstanding.....	1		5		8		12	1		1			6
Demand deposits.....	7,332	12,179	38,278	15,270	221,247	66,148	9,218	56,718	22,019	28,400	8,425	7,783	213,836
Time deposits.....	7,547	4,652	16,885	7,071	155,842	31,374	4,064	36,229	11,158	15,089	12,853	5,918	74,565
United States deposits.....	111	312	248	568	1,432	8,308	137	3,154	3,637	2,774	379	659	1,939
Total deposits	20,467	20,668	62,743	31,518	397,368	136,365	14,493	119,374	43,698	55,955	25,472	15,574	311,671
Agreements to repurchase U. S. Government or other securities sold.....					331	257							296
Bills payable and rediscounts.....													
With Federal reserve banks.....			122		15,431	450			50				10,875
All other.....			2,967		1,269				50				4,666
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....						1		7					
Acceptances executed for customers.....			6			262					47		16
Acceptances executed by other banks for account of reporting banks.....													
National bank notes outstanding.....	340	398	525		25,029	6,095	300	6,886	2,744	2,200	1,380	1,330	24,304
Securities borrowed.....					154								324
Other liabilities.....	1	9	23	22	99	425	2	273	48	28			350
Total	23,403	23,602	74,378	36,005	511,028	164,529	16,677	144,643	54,192	67,069	30,298	18,833	431,817
Number of banks.....	5	4	4	4	746	5	2	7	7	4	4	3	567

¹ Outlying banks in above cities, which have been authorized to carry country bank reserves, are included with country banks.

ALL MEMBER BANKS—CONDITION ON JUNE 30, 1932, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES ¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

[Amounts in thousands of dollars. Federal reserve bank and branch cities are shown in bold-faced type]

	District No. 12										Recapitulation				
	SAN FRAN- CISCO	Los Ange- les	Port- land	Salt Lake City	Seattle	Spokane	Oak- land	Ogden	Coun- try banks	Federal reserve bank cities	Federal reserve branch cities	Other reserve cities	Country banks	Total	
RESOURCES															
Loans (including overdrafts).....	883,409	396,399	26,676	19,630	50,454	18,786	19,779	4,455	261,555	7,608,246	2,282,242	682,749	6,013,948	16,587,185	
United States Government securities.....	287,461	97,878	32,550	8,397	37,685	4,723	3,477	1,028	69,319	3,137,327	836,323	221,932	1,432,272	5,627,854	
Other securities.....	216,349	111,131	31,499	13,146	21,187	6,156	4,808	1,627	131,762	2,071,675	727,030	192,847	2,794,212	5,785,764	
Total loans and investments.....	1,387,219	605,408	90,725	41,173	109,326	29,665	28,064	7,110	462,636	12,817,248	3,845,595	1,097,528	10,240,432	28,000,863	
Customers' liability on account of acceptances.....	6,887	2,257	126	712	123	2	2	161	25	438,550	13,828	2,447	4,127	458,952	
Banking house, furniture, and fixtures.....	57,648	25,596	2,909	688	2,970	2,152	352	221	24,269	445,113	177,641	67,477	476,032	1,166,263	
Other real estate owned.....	9,791	2,380	32	419	7	175	145	5	5,217	63,932	34,261	8,399	126,422	233,014	
Cash in vault.....	14,493	9,482	1,196	286	1,756	388	364	162	15,710	145,131	47,230	32,962	252,901	478,224	
Reserve with Federal reserve banks.....	63,488	31,468	4,991	3,018	6,923	1,881	2,044	419	22,676	1,238,652	217,371	83,274	458,359	1,997,656	
Items with Federal reserve banks in process of collection.....	7,565	4,609	913	1,350	1,839	760	111	1,333	218,638	73,874	24,514	102,680	419,706	1,730,770	
Due from banks in United States.....	69,740	42,543	17,088	5,438	13,692	2,429	3,313	1,696	45,416	660,120	293,256	153,440	623,954	1,730,770	
Due from banks in foreign countries (including own branches).....	7,979	1,596	366	-----	548	139	-----	-----	271	182,128	6,708	961	2,822	192,619	
Exchanges for clearing house and other checks on local banks.....	27,212	5,947	1,494	588	2,096	388	862	93	2,259	736,255	55,731	19,611	47,743	859,340	
Outside checks and other cash items.....	3,679	8,042	242	328	252	31	26	7	2,188	17,839	19,697	3,861	16,695	58,092	
Redemption fund and due from United States Treasurer.....	1,558	389	320	90	293	100	75	25	1,098	4,804	4,035	1,692	22,017	32,548	
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	267	230	-----	203	23	-----	963	130	14	45,697	7,475	1,111	739	55,022	
Securities borrowed.....	166	-----	-----	-----	-----	-----	492	-----	-----	1,120	1,814	1,420	7,310	11,664	
Other assets.....	16,665	5,104	599	171	562	29	54	22	1,288	118,804	29,982	6,761	60,841	216,388	
Total.....	1,674,357	745,051	121,001	54,464	140,410	38,137	36,264	10,162	584,892	17,134,031	4,828,498	1,505,458	12,443,074	35,911,061	
LIABILITIES															
Capital stock paid in.....	95,900	45,500	7,100	3,900	13,900	3,200	1,700	800	46,748	1,165,508	286,898	99,185	888,876	2,440,467	
Surplus.....	67,027	31,055	3,300	1,780	3,375	680	1,600	200	20,933	1,284,805	310,425	61,764	709,245	2,366,239	
Undivided profits—net.....	19,347	11,035	1,467	824	1,559	428	727	113	7,713	229,655	60,403	19,189	201,449	510,696	
Reserves for dividends, contingencies, etc.....	11,227	3,269	188	177	557	40	411	122	3,003	202,872	47,810	5,357	87,479	343,518	
Reserves for interest, taxes, and other expenses accrued and unpaid.....	1,926	1,305	280	163	220	55	16	37	644	62,011	13,586	4,915	29,415	109,927	
Due to Federal reserve banks.....	7	-----	-----	-----	-----	-----	-----	-----	411	249	264	8,101	29,748	38,362	
Due to other banks in United States.....	96,253	32,531	13,537	7,243	17,809	3,945	7,393	2,024	15,553	1,981,177	456,444	175,847	256,561	2,870,029	
Due to banks in foreign countries (including own branches).....	8,127	875	285	-----	787	50	-----	-----	96	192,331	6,167	589	1,482	200,569	
Certified and officers' checks outstanding.....	27,372	5,995	477	238	1,137	351	1,843	39	4,673	405,241	34,960	11,234	51,901	503,336	
Cash letters of credit and travelers' checks outstanding.....	1,102	257	4	-----	15	-----	3	-----	24	20,201	3,929	113	232	24,475	
Demand deposits.....	354,264	192,581	34,833	20,952	47,786	10,930	11,760	3,870	201,702	7,285,496	1,542,111	589,777	3,786,348	13,203,732	
Time deposits.....	842,014	405,748	51,615	16,153	41,665	12,803	8,336	2,128	227,249	3,143,180	1,769,995	460,656	5,262,190	10,636,021	
United States deposits.....	18,638	2,365	820	121	5,371	223	10	-----	2,172	233,412	76,928	16,712	60,411	387,463	
Total deposits.....	1,347,777	640,352	101,571	44,707	114,570	28,302	29,345	8,061	451,880	13,261,287	3,890,798	1,263,029	9,448,873	27,563,987	
Agreements to repurchase United States Government or other securities sold.....	12,480	-----	-----	-----	-----	-----	-----	-----	958	24,920	8,374	38	29,651	62,983	
Bills payable and rediscounts:	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	
With Federal reserve banks.....	54,250	8	179	-----	-----	2,543	-----	-----	17,102	87,672	28,006	5,386	319,440	440,504	
All other.....	23,133	1,519	-----	148	-----	900	-----	-----	13,369	127,302	34,132	5,945	207,240	374,619	
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	267	230	-----	203	23	-----	963	130	14	45,697	7,475	1,111	739	55,022	
Acceptances executed for customers.....	7,040	2,346	86	743	125	-----	2	185	23	462,528	15,104	2,431	3,001	483,064	
Acceptances executed by other banks for account of reporting banks.....	616	3	40	-----	2	-----	-----	-----	2	5,306	252	42	1,312	6,912	
National bank notes outstanding.....	31,150	7,751	6,400	1,794	5,872	1,989	1,500	500	21,899	95,818	80,625	33,725	438,738	648,906	
Securities borrowed.....	166	-----	-----	-----	-----	-----	-----	-----	492	1,120	1,814	1,420	7,310	11,664	
Other liabilities.....	2,051	678	390	25	207	-----	-----	14	112	77,530	42,796	1,921	70,306	192,553	
Total.....	1,674,357	745,051	121,001	54,464	140,410	38,137	36,264	10,162	584,892	17,134,031	4,828,498	1,505,458	12,443,074	35,911,061	
Number of banks.....	8	6	4	6	6	4	2	2	443	155	131	90	6,604	6,980	

¹ Outlying banks in above cities, which have been authorized to carry country bank reserves, are included with country banks.

ALL MEMBER BANKS—CONDITION OF BANKS, RESOURCES (in thousands of dollars)

State	Number of banks	Loans (including overdrafts)	United States Government securities	Other securities	Total loans and investments	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Cash in vault	Reserve with Federal reserve banks
Total	6,980	16,587,185	5,627,854	5,785,764	28,000,803	458,952	1,166,263	233,014	478,224	1,997,656
New England:										
Maine	45	64,223	12,380	45,383	121,986		2,625	591	1,968	5,382
New Hampshire	54	37,702	12,994	17,259	67,955		2,885	167	1,764	3,204
Vermont	45	32,875	6,807	20,865	60,547		1,254	327	1,130	2,179
Massachusetts	160	779,289	217,937	259,416	1,256,642	19,667	48,048	5,687	18,293	104,672
Rhode Island	14	168,534	58,685	62,920	290,139	375	2,681	628	5,588	11,001
Connecticut	61	173,950	37,586	43,521	255,057	68	13,933	2,139	6,721	10,547
Middle Atlantic:										
New York	587	4,752,203	2,234,138	1,567,508	8,553,849	363,747	310,049	27,752	81,315	849,648
New Jersey	326	733,084	148,737	367,429	1,249,250	830	59,633	16,220	25,843	54,497
Pennsylvania	839	1,752,410	633,401	873,212	3,259,023	12,730	136,133	36,641	44,997	167,998
East North Central:										
Ohio	313	1,043,646	184,021	252,222	1,479,889	6,746	79,176	22,844	28,153	80,654
Indiana	170	175,377	57,591	63,956	296,924	9	17,816	3,686	13,285	19,943
Illinois	383	1,085,769	308,466	279,322	1,673,557	34,701	48,524	10,521	57,137	174,086
Michigan	202	740,965	142,072	174,538	1,057,575	1,986	55,820	20,808	17,387	35,385
Wisconsin	148	263,764	55,719	80,314	399,797	2,148	17,796	1,638	11,806	22,921
West North Central:										
Minnesota	243	255,679	84,887	115,171	455,737	72	15,762	2,238	7,260	27,048
Iowa	198	114,511	28,223	57,477	200,211		7,845	2,649	5,764	13,895
Missouri	156	348,338	139,051	188,313	675,702	328	16,817	7,623	9,082	46,971
North Dakota	81	30,316	6,984	15,303	52,603		2,855	581	1,368	2,533
South Dakota	85	27,165	7,367	17,975	52,507		2,451	341	1,437	2,944
Nebraska	159	90,663	28,922	26,955	146,540	10	7,326	632	3,313	11,702
Kansas	227	82,099	33,469	33,353	148,921		8,547	1,497	3,863	9,737
South Atlantic:										
Delaware	20	47,279	9,505	17,643	74,427		1,895	552	1,221	3,039
Maryland	73	138,763	44,141	93,704	276,608	1,027	13,513	1,353	4,341	14,981
District of Columbia	12	71,225	41,046	19,414	131,685	39	11,309	2,950	4,217	9,796
Virginia	151	224,714	40,556	47,390	312,660	90	12,261	4,211	6,302	14,976
West Virginia	92	105,292	18,074	25,519	148,885		7,856	3,653	3,489	5,973
North Carolina	46	70,802	18,122	11,011	99,935	190	7,835	2,216	2,490	5,306
South Carolina	25	30,052	7,661	10,947	48,660	268	2,424	1,379	2,489	2,111
Georgia	87	132,821	38,557	27,219	198,597	136	14,417	4,496	4,270	10,583
Florida	53	38,069	63,344	31,073	132,486	7	7,421	1,107	4,625	7,788
East South Central:										
Kentucky	114	142,015	37,151	28,518	207,684	8	5,868	1,799	4,039	9,421
Tennessee	86	163,781	22,499	31,963	218,243	402	13,261	4,555	4,656	11,136
Alabama	89	101,688	24,590	26,733	153,011	290	7,037	5,508	4,007	7,657
Mississippi	27	28,240	4,602	11,557	44,399	24	1,859	816	1,200	2,151
West South Central:										
Arkansas	63	41,492	10,796	14,721	67,009		2,297	1,154	1,903	4,220
Louisiana	34	153,347	17,442	44,677	215,466	2,461	19,090	1,930	2,771	10,802
Oklahoma	244	117,173	35,618	72,158	224,949	6	12,637	973	4,097	14,996
Texas	554	396,162	130,071	90,974	617,207	294	38,546	8,926	16,640	45,951
Mountain:										
Montana	69	33,260	14,042	28,300	75,602		3,518	443	3,371	5,559
Idaho	44	19,859	5,820	8,506	34,185		1,879	504	1,118	1,901
Wyoming	29	19,004	5,132	5,422	29,558		1,048	174	1,276	1,692
Colorado	104	83,659	54,668	39,700	178,027		5,869	1,173	8,239	14,059
New Mexico	28	12,183	4,614	5,662	22,459		1,214	233	842	1,350
Arizona	12	10,294	7,918	4,572	22,784		1,462	453	2,962	1,243
Utah	31	34,783	11,185	16,280	62,248	882	1,523	593	812	4,031
Nevada	10	11,769	3,029	3,419	18,217	14	900	49	478	549
Pacific:										
Washington	118	123,045	62,136	56,998	242,179	123	10,434	682	5,769	14,134
Oregon	92	61,797	42,725	49,163	153,685	126	6,282	664	3,634	8,259
California	177	1,422,055	413,373	400,109	2,235,537	9,148	94,632	15,258	29,492	107,045

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2	12	27,153	7,479	8,474	43,106	68	3,187	511	1,643	1,717
New Jersey—district No. 2	225	566,460	119,850	306,641	992,951	813	42,984	9,600	20,932	43,982
Kentucky—district No. 4	63	52,793	9,242	9,930	71,965	8	2,760	841	1,730	3,028
Pennsylvania—district No. 4	253	559,261	321,500	281,279	1,162,040	174	49,021	10,267	13,570	62,061
West Virginia—district No. 4	12	20,620	4,711	4,018	29,349		1,457	159	612	1,236
Louisiana—district No. 6	22	129,142	14,345	37,865	181,352	2,461	16,760	1,229	2,088	9,036
Mississippi—district No. 6	17	22,894	3,552	9,470	35,916		1,427	730	943	1,772
Tennessee—district No. 6	70	118,532	17,566	18,626	154,724	402	7,676	2,511	3,231	6,840
Illinois—district No. 7	244	1,021,547	287,614	237,470	1,546,631	34,701	42,566	8,762	54,047	168,045
Indiana—district No. 7	123	146,873	49,997	49,631	246,501	9	15,042	2,811	11,113	17,655
Michigan—district No. 7	159	716,743	134,874	148,473	1,000,090	1,986	53,904	20,475	15,638	33,102
Wisconsin—district No. 7	105	242,426	48,932	67,459	358,817	2,148	15,965	1,421	10,445	21,186
Missouri—district No. 10	37	96,840	46,833	44,478	188,151		4,495	1,650	2,866	15,063
New Mexico—district No. 10	9	6,982	2,813	4,032	13,827		776	96	503	834
Oklahoma—district No. 10	233	115,581	35,125	70,242	220,948	6	12,440	950	4,000	14,772
Arizona—district No. 12	9	7,835	4,250	3,190	15,275		1,155	421	2,534	989

BY STATES, ON JUNE 30, 1932

RESOURCES (in thousands of dollars)

Items with Federal reserve banks in process of collection	Due from banks in—		Exchanges for clearing house and other checks on local banks	Outside checks and other cash items	Redemption fund and due from U. S. Treasurer	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Securities borrowed	Other assets	Total	State
	United States	Foreign countries (including own branches)								
419,706	1,730,770	192,619	859,340	58,092	32,548	55,022	11,664	216,388	35,911,061	Total.
909	4,515	128	340	302	240	-----	-----	568	139,554	New England:
1,405	2,620	25	218	169	236	-----	26	138	80,812	Maine.
579	1,756	88	83	102	219	-----	-----	430	68,694	New Hampshire.
29,734	105,717	20,066	13,780	3,097	892	1,515	-----	7,581	1,635,391	Vermont.
1,033	6,705	328	1,915	129	197	-----	-----	1,909	322,628	Massachusetts.
6,328	18,615	50	2,460	484	530	-----	-----	835	317,767	Rhode Island.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Connecticut.
136,933	177,155	144,600	625,504	7,315	3,590	35,037	540	62,877	11,379,911	Middle Atlantic:
22,896	42,849	85	10,291	1,420	1,256	80	-----	14,559	1,499,709	New York.
43,497	161,962	5,079	40,444	3,735	4,409	1,100	321	25,655	3,943,724	New Jersey.
26,430	66,881	1,483	13,199	2,971	1,828	4,793	4,063	17,066	1,837,074	Pennsylvania.
6,246	32,637	233	3,652	1,110	1,116	-----	562	2,865	400,084	East North Central:
24,965	166,633	6,072	34,434	2,665	1,147	8,149	154	11,107	2,253,852	Ohio.
11,034	44,253	815	16,303	2,991	972	-----	599	8,164	1,274,092	Indiana.
4,437	40,713	236	4,960	993	800	18	2	2,885	511,150	Illinois.
4,361	56,609	1,055	5,351	1,359	716	-----	11	7,184	584,763	Michigan.
2,705	21,562	16	1,580	730	475	-----	150	812	258,394	Wisconsin.
16,201	103,090	471	7,979	1,273	396	-----	1,220	4,788	891,941	West North Central:
123	3,667	22	4,21	150	147	-----	1	755	65,226	Iowa.
112	3,936	-----	282	116	94	-----	-----	687	64,907	Missouri.
2,818	25,435	60	1,429	587	320	-----	8	505	200,685	North Dakota.
1,670	27,539	11	1,073	402	451	-----	108	282	204,101	South Dakota.
1,240	5,917	-----	301	39	47	-----	-----	167	88,845	Nebraska.
9,095	18,364	68	3,982	268	431	1,393	-----	1,656	347,080	Kansas.
1,764	10,786	29	3,792	542	221	-----	570	1,398	179,098	South Atlantic:
7,447	25,145	15	2,639	698	890	204	1,050	1,775	390,363	Delaware.
2,135	9,745	-----	558	192	465	-----	504	1,310	184,765	Maryland.
2,747	13,399	-----	768	263	229	-----	92	974	136,444	District of Columbia.
278	5,827	5	208	161	144	-----	23	167	64,144	Virginia.
4,192	34,376	2	1,718	708	348	100	210	632	274,785	West Virginia.
1,413	18,343	22	555	225	315	-----	141	696	175,144	North Carolina.
3,072	13,026	-----	1,629	286	545	3	71	1,079	248,530	South Carolina.
4,036	28,652	5	1,622	1,030	751	-----	43	1,267	289,659	Georgia.
1,065	12,536	49	461	459	683	503	2	569	193,837	Florida.
165	4,923	6	191	208	101	-----	118	98	56,259	East South Central:
843	12,507	5	388	141	160	-----	-----	560	91,187	Kentucky.
1,889	17,455	194	5,017	2,594	296	289	-----	2,843	283,097	Tennessee.
2,207	36,405	73	1,562	736	325	-----	129	670	299,765	Alabama.
10,058	107,579	139	5,231	1,542	2,118	8	288	2,119	856,646	Mississippi.
623	7,838	64	249	161	108	-----	-----	802	98,338	West South Central:
280	3,849	-----	104	124	74	-----	-----	153	44,171	Arkansas.
18	3,216	-----	112	55	76	-----	-----	3	37,228	Louisiana.
2,311	25,757	35	1,527	815	225	-----	-----	515	238,552	Oklahoma.
194	2,007	-----	84	59	68	-----	-----	25	28,535	Texas.
211	2,282	86	366	41	51	-----	25	57	32,023	Mountain:
1,467	7,846	-----	704	347	133	333	4	220	81,143	Montana.
42	1,190	-----	22	24	62	14	-----	8	21,569	Idaho.
2,703	26,720	937	2,912	771	613	23	-----	667	308,667	Wyoming.
973	22,138	366	1,605	406	484	-----	-----	716	199,338	Colorado.
12,822	138,093	9,596	35,335	13,097	2,556	1,460	629	22,690	2,727,390	New Mexico.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Arizona.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Pacific:
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Washington.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Oregon.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

698	1,150	3	335	27	113	-----	-----	275	52,833	Connecticut—district No. 2.
20,491	35,397	74	8,805	1,241	878	80	-----	9,723	1,187,951	New Jersey—district No. 2.
32	5,086	-----	402	79	265	3	29	24	86,252	Kentucky—district No. 4.
15,753	45,770	251	7,681	1,801	1,570	2	134	8,532	1,378,621	Pennsylvania—district No. 4.
546	1,167	-----	119	10	79	-----	-----	72	34,806	West Virginia—district No. 4.
1,527	12,170	194	4,394	2,534	202	289	-----	2,641	236,877	Louisiana—district No. 6.
138	4,180	-----	160	182	67	-----	89	98	45,702	Mississippi—district No. 6.
2,279	16,529	-----	818	888	665	-----	-----	524	197,087	Tennessee—district No. 6.
24,200	157,778	6,072	34,231	2,368	820	8,149	63	10,818	2,099,251	Illinois—district No. 7.
5,735	28,205	233	3,449	1,000	919	-----	260	2,835	353,767	Indiana—district No. 7.
11,028	41,018	804	16,177	2,903	829	-----	584	7,970	1,206,508	Michigan—district No. 7.
4,431	37,111	236	4,850	937	689	18	2	2,657	460,913	Wisconsin—district No. 7.
6,849	58,034	242	2,569	417	128	-----	305	1,178	281,927	Missouri—district No. 10.
183	1,400	-----	75	43	46	-----	-----	17	17,800	New Mexico—district No. 10.
2,195	36,146	73	1,557	728	311	-----	93	652	294,871	Oklahoma—district No. 10.
193	1,519	-----	257	26	26	-----	25	40	22,460	Arizona—district No. 12.

ALL MEMBER BANKS—CONDITION OF BANKS,

LIABILITIES (in thousands of dollars)

State	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for expenses accrued	Due to Federal reserve banks	Due to other banks in—		Certified and officers' checks	Cash letters of credit and travelers' checks	Demand deposits
							United States	Foreign countries (including own branches)			
Total.....	2,440,467	2,366,239	510,696	343,518	109,927	38,362	2,870,029	200,569	503,336	24,475	13,203,732
New England:											
Maine.....	6,715	6,231	2,979	367	282	147	2,761	174	315	-----	23,920
New Hampshire.....	5,655	4,979	2,898	306	93	356	3,837	-----	361	-----	26,595
Vermont.....	5,260	2,760	1,273	325	87	177	845	-----	257	-----	10,577
Massachusetts.....	124,076	85,640	26,627	19,410	4,931	2,666	131,534	3,973	7,679	596	719,457
Rhode Island.....	14,720	24,310	4,125	4,096	3,530	460	6,523	235	759	21	83,163
Connecticut.....	22,962	22,247	7,030	2,727	1,218	2,580	11,820	-----	1,738	9	129,361
Middle Atlantic:											
New York.....	763,255	923,001	177,529	156,841	36,769	6,529	1,159,006	175,651	348,958	17,119	5,051,955
New Jersey.....	92,823	82,381	19,911	10,478	3,096	5,047	21,357	143	5,659	29	454,286
Pennsylvania.....	218,462	440,670	63,970	56,062	9,337	3,714	300,631	1,752	13,408	3,690	1,222,758
East North Central:											
Ohio.....	127,886	90,808	24,811	16,376	4,903	3,570	93,962	955	8,139	11	535,700
Indiana.....	30,337	17,875	4,967	392	827	1,576	22,947	28	1,895	1	147,089
Illinois.....	171,230	139,893	18,188	17,524	15,675	136	248,070	2,967	14,817	1,239	909,318
Michigan.....	73,025	59,565	8,914	7,228	3,569	103	46,147	898	6,194	65	338,892
Wisconsin.....	35,015	20,547	9,699	1,596	1,932	2,459	33,201	114	2,298	12	165,487
West North Central:											
Minnesota.....	37,475	21,674	3,568	1,635	2,397	46	57,342	773	3,435	9	202,419
Iowa.....	18,141	8,866	2,154	722	788	8	20,429	-----	1,547	1	90,328
Missouri.....	67,425	29,818	11,998	3,495	1,541	1	133,091	208	6,808	99	362,072
North Dakota.....	4,600	2,292	588	382	257	-----	1,439	9	528	-----	19,067
South Dakota.....	4,490	2,375	939	405	202	-----	2,385	-----	558	-----	22,610
Nebraska.....	14,090	6,759	2,220	1,119	266	155	24,352	24	1,632	20	83,231
Kansas.....	16,923	7,714	3,092	235	325	8	18,737	-----	1,175	-----	93,105
South Atlantic:											
Delaware.....	10,269	16,530	2,136	1,208	715	633	2,183	-----	199	5	35,855
Maryland.....	20,867	18,777	5,542	1,692	939	9	32,458	126	2,709	-----	99,452
District of Columbia.....	11,175	8,725	2,604	820	515	1,931	10,909	265	1,438	58	66,621
Virginia.....	35,152	21,313	5,546	3,071	1,263	1,139	22,395	25	1,930	-----	109,290
West Virginia.....	14,737	10,580	3,432	613	659	523	4,734	-----	771	-----	58,120
North Carolina.....	11,755	8,071	2,713	1,061	514	885	13,569	1	1,983	12	41,432
South Carolina.....	4,785	3,512	509	374	226	226	3,787	-----	227	-----	18,818
Georgia.....	25,455	16,840	4,659	2,754	637	127	24,412	-----	602	2	83,939
Florida.....	15,580	6,205	1,665	257	301	161	11,860	52	953	6	65,753
East South Central:											
Kentucky.....	15,953	14,998	2,585	1,585	1,062	2	17,154	-----	4,172	-----	76,132
Tennessee.....	24,354	15,529	2,861	1,866	625	1,195	22,154	-----	2,469	1	85,323
Alabama.....	18,670	14,458	2,590	387	559	401	6,273	97	452	20	63,465
Mississippi.....	4,260	2,977	625	60	176	10	1,397	-----	250	-----	18,288
West South Central:											
Arkansas.....	7,310	3,820	1,779	234	160	25	8,534	-----	507	8	32,780
Louisiana.....	19,750	12,049	3,379	774	1,182	228	32,551	1,362	1,486	2	90,850
Oklahoma.....	25,165	7,039	2,885	590	531	10	20,495	-----	3,809	6	139,775
Texas.....	77,642	37,614	17,623	4,380	1,473	647	76,200	411	5,917	19	385,114
Mountain:											
Montana.....	6,285	3,941	1,733	773	557	-----	4,539	8	544	-----	34,561
Idaho.....	2,925	1,367	364	891	134	114	1,815	-----	422	-----	17,983
Wyoming.....	2,410	1,744	640	53	24	-----	1,761	-----	293	-----	13,928
Colorado.....	12,990	9,722	4,239	146	1,084	-----	15,298	20	2,072	9	97,495
New Mexico.....	1,990	1,065	182	105	43	27	613	-----	162	1	13,969
Arizona.....	2,725	1,726	323	3	105	27	490	78	336	-----	12,177
Utah.....	6,035	3,026	1,105	567	228	5	9,324	-----	322	-----	28,732
Nevada.....	1,500	655	138	59	91	34	1,416	-----	144	-----	5,577
Pacific:											
Washington.....	27,295	8,936	3,567	1,068	434	15	23,974	884	2,173	15	106,332
Oregon.....	13,640	6,006	2,366	340	343	-----	14,084	285	942	4	63,788
California.....	165,228	108,609	35,426	16,066	3,322	250	145,234	9,051	37,892	1,386	646,793

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2.....	3,333	3,387	896	191	193	684	1,785	-----	181	-----	16,001
New Jersey—district No. 2.....	75,613	60,022	14,200	8,851	2,407	3,636	19,953	109	4,661	25	362,928
Kentucky—district No. 4.....	6,955	4,995	1,428	269	256	2	653	-----	271	-----	27,241
Pennsylvania—district No. 4.....	65,758	161,878	19,883	15,749	4,360	213	123,585	362	5,032	3,589	430,679
West Virginia—district No. 4.....	2,640	2,205	902	200	168	94	1,032	-----	114	-----	8,854
Louisiana—district No. 6.....	15,950	10,179	3,128	474	997	-----	25,758	1,362	973	2	74,233
Mississippi—district No. 6.....	3,140	2,548	479	41	174	10	1,252	-----	237	-----	14,300
Tennessee—district No. 6.....	15,585	8,948	2,074	854	586	1,194	13,371	-----	2,121	1	52,389
Illinois—district No. 7.....	159,515	133,546	15,957	16,715	15,345	68	242,210	2,967	14,214	1,239	860,757
Indiana—district No. 7.....	25,065	15,377	4,307	291	762	1,378	19,744	28	1,728	1	126,670
Michigan—district No. 7.....	69,245	57,080	8,024	6,790	3,176	103	45,958	898	5,939	65	326,071
Wisconsin—district No. 7.....	31,270	18,763	8,951	1,160	1,823	2,459	31,944	114	2,020	12	153,914
Missouri—district No. 10.....	17,805	7,021	4,681	975	320	-----	75,781	85	2,981	16	122,465
New Mexico—district No. 10.....	1,130	603	65	62	26	27	517	-----	86	-----	8,374
Oklahoma—district No. 10.....	24,640	6,926	2,841	582	530	-----	20,479	-----	3,778	6	137,258
Arizona—district No. 12.....	2,125	1,351	247	3	94	-----	441	-----	230	-----	9,473

BY STATES, ON JUNE 30, 1932—Continued

LIABILITIES (in thousands of dollars)

Time deposits	United States deposits	Agreements to repurchase securities sold	Bills payable and rediscounts		Acceptances of other banks and bills of exchange sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for reporting banks	National bank notes outstanding	Securities borrowed	Other liabilities	Total	State
			Federal reserve banks	All other								
10,636,021	387,463	62,983	440,504	374,619	55,022	483,064	6,912	648,906	11,664	192,553	35,911,061	Total.
85,563	207	-----	3,789	862	-----	-----	-----	4,753	-----	489	139,554	New England:
25,988	298	26	3,763	946	-----	-----	-----	4,681	26	4	80,812	Maine.
38,532	129	-----	3,266	738	-----	-----	-----	4,375	-----	93	68,694	New Hampshire.
424,953	16,549	2,310	11,491	7,373	1,515	21,554	484	17,697	-----	4,876	1,635,391	Vermont.
171,955	2,391	75	455	270	-----	529	25	3,900	-----	1,086	322,628	Massachusetts.
96,359	1,028	300	5,532	520	-----	-----	68	10,459	-----	1,809	317,767	Rhode Island.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Connecticut.
1,759,363	130,398	3,735	66,363	38,123	35,037	383,009	4,588	71,583	540	70,559	11,379,911	Middle Atlantic:
662,828	8,272	8,801	47,822	29,797	80	775	54	25,043	-----	21,027	1,499,709	New York.
1,340,399	43,002	7,095	62,605	34,786	1,100	12,745	547	88,136	321	18,534	3,943,724	New Jersey.
752,269	18,279	11,717	27,300	60,445	4,793	6,934	21	36,441	4,063	7,691	1,837,074	Pennsylvania.
133,905	1,659	344	4,976	4,044	-----	8	1	22,299	-----	562	400,084	East North Central:
534,836	25,099	507	16,501	54,264	8,149	36,114	69	22,946	154	16,156	2,253,852	Ohio.
657,056	8,032	8,998	9,762	20,518	-----	2,027	-----	19,330	599	3,180	1,274,092	Indiana.
208,872	5,433	41	3,458	2,399	18	2,147	1	15,975	2	444	511,150	Illinois.
232,380	2,900	73	2,345	931	-----	70	2	14,264	11	1,014	584,763	Michigan.
98,256	1,182	150	3,036	2,606	-----	-----	-----	9,484	150	546	258,394	Wisconsin.
241,522	11,463	231	4,721	6,587	-----	333	-----	7,858	1,220	1,450	891,941	West North Central:
31,083	145	144	1,271	426	-----	-----	-----	2,938	1	56	65,226	Minnesota.
25,088	290	130	3,228	149	-----	-----	-----	1,879	-----	179	64,907	Iowa.
53,043	1,838	-----	5,105	247	-----	-----	-----	6,395	8	171	200,685	Missouri.
47,791	1,825	30	3,777	184	-----	-----	-----	9,010	108	62	204,101	North Dakota.
15,342	812	-----	1,179	285	-----	-----	-----	928	-----	566	88,845	South Dakota.
128,017	6,250	-----	2,739	7,808	1,393	1,527	-----	8,560	-----	8,215	347,080	Nebraska.
64,047	1,501	38	2,691	670	-----	-----	39	4,389	570	92	179,098	Kansas.
153,037	3,415	-----	9,735	3,503	204	67	23	17,741	1,050	464	390,363	South Atlantic:
70,309	635	-----	6,377	3,103	-----	-----	-----	9,246	504	422	184,765	Delaware.
37,279	2,979	1,200	3,272	4,008	-----	31	148	4,584	92	855	136,444	Maryland.
21,527	1,225	-----	1,650	4,087	-----	268	-----	2,862	23	38	64,144	District of Columbia.
95,131	4,775	291	4,738	2,573	100	35	101	6,938	210	466	274,785	Virginia.
59,721	4,788	24	884	492	-----	-----	7	6,250	141	44	175,144	West Virginia.
78,772	1,290	195	2,775	2,083	3	-----	8	10,884	71	18,806	248,530	North Carolina.
96,474	2,532	954	4,743	12,753	-----	402	-----	15,007	43	374	289,659	South Carolina.
59,441	4,434	859	4,516	2,366	503	345	-----	13,653	2	346	193,837	Georgia.
22,538	622	-----	1,293	1,593	-----	24	-----	2,023	118	5	56,259	Florida.
30,839	326	353	466	839	-----	-----	-----	3,123	-----	84	91,187	East South Central:
65,526	18,563	-----	7,469	15,046	289	3,239	53	5,906	-----	3,393	283,097	Kentucky.
85,183	1,069	166	3,225	3,292	-----	6	-----	6,325	129	65	299,765	Tennessee.
171,039	20,468	508	9,919	3,902	8	325	-----	42,148	288	1,001	856,646	Alabama.
41,214	114	-----	1,646	247	-----	-----	-----	2,155	-----	21	98,338	Mississippi.
15,404	126	17	885	268	-----	-----	-----	1,453	-----	3	44,171	West South Central:
12,774	93	-----	1,877	112	-----	-----	-----	1,519	-----	-----	37,228	Arkansas.
85,806	1,223	197	3,373	340	-----	-----	-----	4,508	-----	30	238,552	Louisiana.
7,467	132	8	1,175	233	-----	-----	-----	1,356	-----	7	28,535	Oklahoma.
11,128	140	509	911	282	-----	-----	-----	1,022	25	16	32,023	Texas.
25,569	121	22	1,601	507	333	937	-----	2,664	4	41	81,143	Mountain:
7,965	125	101	668	1,826	14	14	-----	1,242	-----	-----	21,569	Montana.
105,291	6,841	18	5,609	3,583	23	125	2	12,264	-----	218	308,667	Idaho.
81,603	1,015	6	2,636	2,089	-----	86	40	9,671	-----	394	199,338	Wyoming.
1,365,537	21,430	12,810	61,896	30,514	1,460	9,388	621	51,039	629	2,809	2,727,390	Colorado.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	New Mexico.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Arizona.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Utah.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Nevada.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Pacific:
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Washington.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Oregon.
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OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

21,350	138	300	1,853	140			68	2,249		84	52,833	Connecticut—district No. 2.
541,519	7,052	1,650	30,878	16,484	80	758	54	17,497	19,574	1,187,951	New Jersey—district No. 2.	
35,967	152	25	1,871	778	3		8	5,293	29	56	86,252	Kentucky—district No. 4.
475,321	12,534	650	11,870	12,462	2	75	98	31,369	134	3,018	1,378,621	Pennsylvania—district No. 4.
15,202	218		1,139	464				1,564		10	34,806	West Virginia—district No. 4.
53,146	18,139		7,171	14,483	289	3,239	53	4,029	3,272	236,877	Louisiana—district No. 6.	
18,875	574		1,137	1,493				1,348	89	5	45,702	Mississippi—district No. 6.
65,918	2,115	874	4,687	12,485		402		13,290		193	197,087	Tennessee—district No. 6.
471,095	23,942	140	13,430	51,211	8,149	36,114	69	16,390	63	16,115	2,099,251	Illinois—district No. 7.
108,708	1,567	344	3,557	3,277		8	1	18,346	260	4,348	335,767	Indiana—district No. 7.
615,615	7,728	8,898	9,905	19,652		2,027		16,475	584	3,175	1,206,508	Michigan—district No. 7.
182,458	5,284	41	2,494	1,842	18	2,147	1	13,767	2	429	460,913	Wisconsin—district No. 7.
42,689	3,756	11	101	176				2,539	305	220	281,927	Missouri—district No. 10.
5,484	130	8	356					925		7	17,800	New Mexico—district No. 10.
84,121	1,054	166	3,010	3,274		6		6,042	93	65	294,871	Oklahoma—district No. 10.
6,342	62	464	787	282				522	25	12	22,460	Arizona—district No. 12.

FEDERAL RESERVE DISTRICTS

